

Other systemically important institutions: scores under the enhanced ECB floor methodology

28 April 2026

Other systemically important institutions (O-SIIs) are identified by the national competent authorities or national designated authorities of the EU Member States. O-SIIs are required to maintain an O-SII buffer. The O-SII buffer is part of the combined buffer requirement which includes the capital conservation buffer, the countercyclical capital buffer, the systemic risk buffer and a buffer for either global or other systemically important institutions.

The ECB is following a floor methodology to assess O-SII buffer levels notified by the national authorities.¹ In December 2024, the ECB methodology was enhanced to include the banking union perspective, in addition to the national perspective which has been used since 2016.²

This publication presents the O-SII scores from the banking union perspective, based on data as at the end of 2024. The O-SII scores from the banking union perspective will be published on an annual basis.³

Table 1
O-SII scores from the banking union perspective

(basis points)

Bank name	LEI code	O-SII score from the banking union perspective	Bucket of the ECB floor methodology
BNP Paribas	R0MUWSFPU8MPPRO8K5P83	911	8
Deutsche Bank AG	7LTWFZYICNSX8D621K86	693	6
Groupe Cr�dit Agricole	FR969500TJ5KRTCJQWXH	677	6
Banco Santander, S.A.	5493006QMFDDMYWIAM13	573	5
SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	498	5
Groupe BPCE	FR9695005MSX10YEMGDF	444	4
ING Bank N.V.	3TK20IVIUJ8J3ZU0QE75	336	3
J.P. Morgan SE	549300ZK53CNGEEI6A29	299	3
Groupe Cr�dit Mutuel	9695000CG7B84NLR5984	253	3
UniCredit Group	549300TRUWO2CD2G5692	242	3

¹ Article 5 of Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

² See ECB (2024), *Governing Council statement on macroprudential policies – the ECB’s framework for assessing capital buffers of other systemically important institutions*, 20 December.

³ For detailed methodology of the calculation see EBA (2014), *Guidelines on the criteria to determine the conditions of application of Article 131(3) of Directive 2013/36/EU (CRD) in relation to the assessment of other systemically important institutions (O-SIIs)*, 16 December, and Grodzicki, M., van der Kraaij, A., Vogel, U. and Zs mboki, B. (2025), “*Enhancing the ECB’s O-SII framework*”, *Macroprudential Bulletin*, Issue 30, ECB, August.

Bank name	LEI code	O-SII score from the banking union perspective	Bucket of the ECB floor methodology
Gruppo Intesa Sanpaolo	2W8N8UU78PMDQKZENC08	220	3
Banco Bilbao Vizcaya Argentaria, S.A.	K8MS7FD7N5Z2WQ51AZ71	219	3
Nordea Bank Abp	529900ODI3047E2LIV03	212	3
COMMERZBANK AG	851WYGNUQLFZBSYGB56	206	2
Coöperatieve Rabobank U.A.	DG3RU1DBUFHT4ZF9WN62	184	2
DZ Bank AG Dt. Zentral-Genossenschaftsbank	529900HNOAA1KXQJQU27	167	2
Euroclear Holding	549300IQZVZ949N37S44	132	2
CaixaBank, S.A.	7CUN533WID6K7DGF187	131	2
Goldman Sachs Bank Europe SE	81BZUGJ7JPLH368JE346	128	2
Landesbank Baden-Württemberg	B81CK4ESI35472RHJ606	126	2
Citibank Europe plc	N1FBEDJ5J41VKZLO2475	119	2
ABN AMRO Bank N.V.	BFXS5XCH7N0Y05NIXW11	116	2
HSBC Continental Europe	F0HUI1NY1AZMJMD8LP67	110	2
Erste Group Bank AG	PQOH26KWDF7CG10L6792	109	2
KBC Group	213800X3Q9LSAKRUWY91	102	2
Barclays Bank Ireland PLC	2G5BKIC2CB69PRJH1W31	82	2
Morgan Stanley Europe Holding SE	549300C9KPZR0VZ16R05	76	1
Bayerische Landesbank	VDYMYTQGZZ6DU0912C88	73	1
Landesbank Hessen-Thüringen GZ	DIZES5CFO5K3I5R58746	66	1
Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	63	1
La Banque Postale	96950066U5XAAIRCPA78	62	1
Banco de Sabadell, S.A.	SI5RG2M0WQQLZCXKRM20	56	1
Bank of America Europe DAC	EQYXK86SF381Q21S3020	46	1
Gruppo Banco BPM	815600E4E6DCCD2D25E30	45	1
Belfius Banque SA	A5GWL3H3KM7YV2SFQL84	41	1
BNG Bank N.V.	529900GGYMNGRQTDOO93	37	1
The Bank of New York Mellon	MMYX0N4ZEZ13Z4XCG897	36	1
Clearstream Banking S.A.	549300OL514RA0SXJJ44	35	1
OP Cooperative	7437003B5WFBOIEFY714	33	1
DekaBank	0W2PZJM8XOY22M4GG883	32	1
AIB Group plc	635400AKJBGNS5WNQL34	31	1
Bank of Ireland Group PLC	635400C8EK6DRI12LJ39	30	1
Gruppo bancario cooperativo ICCREA	NNVPP80YIZGEY2314M97	29	1
Eurobank Ergasias Services & Holdings S.A.	JEUVK5RWWJEN8W0C9M24	27	1
Banco Comercial Português, S.A.	JU1U6S0DG9YLT7N8ZV32	25	1
BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	529900ICA8XQYGIKR372	21	1
Caixa Geral de Depósitos, S.A.	TO822O0VT80V06K0FH57	21	1
De Volksbank N.V.	724500A1FNICHSD2I11	19	1
Piraeus Financial Holdings S.A.	M6AD1Y1KW32H8THQ6F76	17	1
Alpha Services and Holdings S.A.	5299009N55YRQC69CN08	16	1
National Bank of Greece S.A.	5UMCZOEYKCVFAW8ZLO05	16	1
Banque et Caisse d'Épargne de l'Etat, Luxembourg	R7CQUF1DQM73HUTV1078	15	1

Bank name	LEI code	O-SII score from the banking union perspective	Bucket of the ECB floor methodology
Investeringsmaatschappij Argenta	5493008QOCP58OLEN998	15	1
Municipality Finance Plc	529900HEKOENJHPNN480	14	1
Swedbank Baltics AS	9845006C7B5CC707X660	14	1
Crelan SA	549300DYPOFMXOR7XM56	13	1
Raiffeisenlandesbank Oberösterreich AG	I6SS27Q1Q3385V753S50	13	1
Banque Internationale à Luxembourg	9CZ7TVMR36CYD5TZBS50	10	1
LSF Nani Investments S.à.r.l.	222100K6QL2V4MLHWQ08	10	1
RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWPJ1MRRX537	9	1
VOLKSBANK WIEN AG	529900D4CD6DIB3CI904	7	1
Caixa Central – Caixa Central de Crédito Agrícola Mútuo, S.A.	529900H2MBEC07BLTB26	6	1
NOVA LJUBLJANSKA BANKA d.d., Ljubljana	5493001BABFV7P27OW30	6	1
Permanent TSB Group Holdings plc	635400DTNHVYGZODKQ93	6	1
Revolut Bank UAB	485100NUOK3CEDCUTW40	6	1
Bank of Cyprus Public Company Ltd	PQ0RAP85KK9Z75ONZW93	5	1
Luminor Bank AS	213800JD2L89GGG7LF07	5	1
Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.	2138004FIUXU3B2MR537	4	1
DSK Bank AD	529900GEH0DAUTAXUA94	4	1
AB SEB bankas	549300SBPFE9JX7N8J82	3	1
Bank of Valletta plc	529900RWC8ZYB066JF16	3	1
OTP banka d.d.	549300J0GSZ83GTKBZ89	3	1
Addiko Bank d.d.	RG3IZJKPYQ4H6IQPIC08	2	1
AS LHV Pank	529900GJOSVHI055QR67	2	1
AS SEB Pank	549300ND1MQ8SNNYMJ22	2	1
First Investment Bank AD	549300UY81ESCZJ0GR95	2	1
MDB Group Ltd	213800TC9PZRBHMJW403	2	1
OTP banka Hrvatska d.d., Zagreb	5299005UJX6K7BQKV086	2	1
Prima banka Slovensko, a.s.	315700K45LRKNGMUIW27	2	1
AB Šiaulių bankas	549300TK038P6EV4YU51	1	1
Akciju sabiedrība "Citadele banka"	2138009Y59EAR7H1UO97	1	1
APS Bank plc	213800A1O379I6DMCU10	1	1
AS "SEB banka"	549300YW95G1VBBGGV07	1	1
Astrobank Limited	549300VB6UM9TUOCYW67	1	1
Bigbank AS	5493007SWCCN9S3J2748	1	1
Hrvatska poštanska banka d.d., Zagreb	529900D5G4V6THXC5P79	1	1
INVEST CAPITAL AD	549300V3QHO9FX7LC461	1	1
Akciju sabiedrība "Rietumu Banka"	2138007F5HA5FFJROB80	0	1
BluOr Bank AS	54930080G2M7EJ097A27	0	1
Coop Pank AS	549300EHNXQVOI120S55	0	1

Source: ECB calculations.

Notes: Scores are reported for O-SIIs at the highest level of consolidation within the banking union. O-SIIs presented in a descending order by O-SII score. As a result of M&A transactions that took place in 2025, the scores of two O-SIIs have been excluded as these scores are no longer representative of the systemic importance of these O-SIIs. O-SII scores are rounded to the nearest integer.

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The cut-off date for the data included in this report was 28 October 2025.

For specific terminology please refer to the [ECB glossary](#) (available in English only).