

List of Other Systemically Important Institutions (O-SII) based on EBA's updated list

Description: The European Banking Authority (EBA) updated the list of other systemically important institutions (O-SIIs) in the EU, which, together with global systemically important institutions (G-SIIs), are identified as systemically important by the relevant authorities. The list contains 178 banks which were identified as systemically important in 2023 with buffer rates ranging from 0.25% to 3%. The list published aims to increase transparency across EU by providing an overview of OSIIs and helps to understand the specific features of each O-SII and to get some insight in terms of supervisory judgment, optional indicators used, buffer decisions and phase-in implementation dates.

****The list is intended to only contain Other Systemically Important Institutions (O-SIIs) within the scope of Directive 2013/36 (CRD)**

Commented [AS1]: [@Ioanna Stayrou](#) can you please identify which new ones have been added compared to the previous list?

Country	Name of institution identified as O-SII	Final buffer rate
AT	Erste Group Bank AG	1.50%
AT	Raiffeisen Bank International AG	1.50%
AT	UniCredit Bank Austria AG	1.75%
AT	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0.90%
AT	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0.90%
AT	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0.90%
AT	Volksbank Wien AG (on consolidated basis of Volksbanken Verbund pursuant to Article 30a Austrian Banking Act)	0.90%
BE	BNP Paribas Fortis SA/NV	1.50%
BE	KBC Groep	1.50%
BE	ING Belgium NV	1.50%
BE	Belfius Banque SA/NV	1.50%
BE	Euroclear Holding SA/NV	1.50%
BE	The Bank of New York Mellon SA/NV	0.75%
BE	Investeringsmaatschappij Argenta	0.75%
BE	Crelan SA	0.75%
BG	UniCredit Bulbank AD	1.00%
BG	DSK Bank AD	1.00%
BG	First Investment Bank AD	0.75%
BG	United Bulgarian Bank AD	1.00%
BG	Eurobank Bulgaria AD	0.75%
BG	Invest Capital JSC (NEW)	0.50%
CY	Bank of Cyprus Public Company Ltd	2.25%
CY	Hellenic Bank Public Company Ltd	1.50%
CY	Eurobank Cyprus Ltd	0.75%
CY	Astrobank Ltd	0.25%

CY	Alpha Bank Cyprus Ltd	0.25%
CZ	Československá obchodní banka, a.s.	2.50%
CZ	Česká spořitelna, a.s.	2.00%
CZ	Komerční banka, a.s.	2.00%
CZ	UniCredit Bank CZ and SK, a.s.	1.50%
CZ	Raiffeisenbank, a.s.	0.50%
CZ	PPF Financial Holdings a.s.	0.50%
DE	Deutsche Bank AG	2.00%
DE	Commerzbank AG	1.25%
DE	DZ Bank AG Dt. Zentral	1.00%
DE	Unicredit Bank AG	0.75%
DE	Landesbank Baden-Württemberg	0.75%
DE	J.P. Morgan SE	1.25%
DE	Bayerische Landesbank	0.50%
DE	Landesbank Hessen-Thüringen	0.50%
DE	ING DiBa AG	0.25%
DE	Norddeutsche Landesbank Girozentrale	0.25%
DE	DekaBank	0.25%
DE	Goldman Sachs Bank Europe SE	0.75%
DE	Morgan Stanley Europe Holding SE	0.25%
DK	Danske Bank A/S	3.00%
DK	Nykredit Realkredit A/S	2.00%
DK	Jyske Bank A/S	1.50%
DK	Nordea Kredit Realkreditaktieselskab	1.50%
DK	Sydbank A/S	1.00%
DK	DLR Kredit A/S	1.00%
DK	Spar Nord Bank A/S	1.00%
DK	A/S Arbejdernes Landsbank	1.00%
DK	Saxo Bank A/S (NEW)	1.00%
EE	Swedbank AS	2.00%
EE	Luminor Bank AS	2.00%
EE	AS SEB Pank	2.00%
EE	AS LHV Pank	2.00%
ES	Banco Santander, S.A.	1.25%
ES	Banco Bilbao Vizcaya Argentaria, S.A.	1.00%
ES	CaixaBank, S.A.	0.50%
ES	Banco de Sabadell, S.A.	0.25%

FI	Nordea	2.50%
FI	OP-Group	1.50%
FI	Municipality Finance Plc	0.50%
FR	BNP PARIBAS (BNPP)	1.50%
FR	GROUPE CREDIT AGRICOLE	1.00%
FR	SOCIETE GENERALE	1.00%
FR	GROUPE BPCE	1.00%
FR	GROUPE CREDIT MUTUEL	0.50%
FR	HSBC Continental Europe	0.25%
FR	LA BANQUE POSTALE	0.25%
GR	Eurobank Ergasias Services & Holdings S.A.	1.25%
GR	National Bank of Greece S.A.	1.00%
GR	Alpha Services and Holdings S.A.	1.00%
GR	Piraeus Financial Holdings S.A.	1.00%
HR	Zagrebačka banka d.d., Zagreb	2.50%
HR	Privredna banka Zagreb d.d., Zagreb	2.00%
HR	Erste&Steiermärkische Bank d.d. Rijeka	2.00%
HR	Raiffeisenbank Austria d.d., Zagreb	1.50%
HR	OTP banka Hrvatska d.d., Zagreb	1.50%
HR	Hrvatska poštanska banka d.d., Zagreb	1.00%
HR	Addiko Bank d.d.	0.25%
HU	OTP Bank Nyrt.	2.00%
HU	MBH Bank Nyrt.	1.00%
HU	UniCredit Bank Hungary Zrt.	1.00%
HU	Kereskedelmi és Hitelbank Zrt.	1.00%
HU	ERSTE BANK HUNGARY Zrt.	0.50%
HU	Raiffeisen Bank Zrt.	0.50%
HU	CIB Bank Zrt.	0.50%
IE	Barclays Bank Ireland plc	1.00%
IE	Bank of Ireland Group plc	1.50%
IE	Citibank Europe plc	1.00%
IE	AIB Group plc	1.50%
IE	Bank of America Europe DAC	0.75%
IE	Permanent TSB Group Holdings PLC (NEW)	0.50%
IS	Íslandsbanki hf.	2.00%
IS	Arion banki hf.	2.00%
IS	Landsbankinn hf	2.00%

IT	Unicredit Group	1.50%
IT	Gruppo Intesa Sanpaolo	1.25%
IT	Gruppo Banco BPM	0.50%
IT	Gruppo BPER Banca (NEW)	0.25%
IT	Gruppo bancario Mediobanca (NEW)	0.25%
IT	Gruppo bancario cooperativo ICCREA (NEW)	0.25%
IT	Gruppo bancario Banca Nazionale del Lavoro (NEW)	0.25%
LI	LGT Bank AG	2.00%
LI	Liechtensteinische Landesbank AG	2.00%
LI	VP Bank AG	2.00%
LT	Swedbank, AB	2.00%
LT	AB SEB bankas	2.00%
LT	AB Šiaulių bankas	1.00%
LT	Revolut Bank UAB	2.00%
LU	BGL BNP Paribas	1.00%
LU	Société Générale Luxembourg	0.50%
LU	Banque et Caisse d'Epargne de l'Etat, Luxembourg	0.50%
LU	Banque Internationale à Luxembourg	0.50%
LU	Clearstream Banking S.A.	0.50%
LV	Akciju sabiedrība "Citadele banka"	1.75%
LV	Swedbank Baltics AS	2.00%
LV	AS "SEB banka"	1.75%
LV	Akciju sabiedrība "Rietumu Banka"	0.75%
LV	BluOr Bank AS	0.25%
MT	Bank of Valletta plc	2.00%
MT	HSBC Bank Malta plc	1.25%
MT	MDB Group Ltd	1.00%
MT	APS Bank plc	0.50%
NL	ING Bank N.V.	2.00%
NL	Coöperatieve Rabobank U.A.	1.75%
NL	ABN AMRO Bank N.V.	1.25%
NL	BNG Bank N.V. (NEW)	0.25%
NL	De Volksbank N.V.	0.25%
NO	DNB Bank ASA	2.00%
NO	Kommunalbanken AS	1.00%
NO	Nordea Eiendomskreditt AS	1.00%
NO	Sparebank 1 SR-Bank ASA (NEW)	1.00%

PL	Powszechna Kasa Oszczędności Bank Polski SA	2.00%
PL	Santander Bank Polska SA	1.00%
PL	Bank Polska Kasa Opieki SA	1.00%
PL	ING Bank Śląski SA	0.50%
PL	mBank SA	0.50%
PL	Bank Handlowy w Warszawie SA	0.25%
PL	BNP Paribas Bank Polska SA	0.25%
PL	Bank Millennium SA	0.25%
PL	Bank Polskiej Spółdzielczości SA	0.25%
PL	SGB-Bank SA	0.25%
PT	Banco Comercial Português, SA	1.00%
PT	Caixa Geral de Depósitos, SA	0.75%
PT	Santander Totta SGPS, SA	0.50%
PT	LSF Nani Investments S.à.r.l.	0.50%
PT	Banco BPI, SA	0.50%
PT	Caixa Central – Caixa Central de Crédito Agrícola Mútuo, SA	0.25%
PT	Caixa Económica Montepio Geral	0.25%
RO	Banca Transilvania S.A.	2.00%
RO	Banca Comercială Română S.A.	1.50%
RO	UniCredit Bank S.A.	1.50%
RO	BRD - Groupe Societe Generale S.A.	1.50%
RO	Raiffeisen Bank S.A.	1.00%
RO	CEC Bank S.A.	1.00%
RO	Alpha Bank România S.A.	0.50%
RO	OTP Bank România S.A.	0.50%
RO	Exim Banca Românească S.A. (NEW)	0.50%
SE	Skandinaviska Enskilda Banken AB	1.00%
SE	Svenska Handelsbanken AB	1.00%
SE	Swedbank AB	1.00%
SE	Nordea Hypotek AB	1.00%
SI	Nova Ljubljanska Banka d.d., Ljubljana	1.25%
SI	Nova Kreditna Banka Maribor d.d.	0.75%
SI	Slovenska Izvozna In Razvojna Banka, d.d. Ljubljana (NEW)	0.50%
SI	SKB Banka d.d. Ljubljana	0.25%
SI	Banka Intesa Sanpaolo d.d.	0.25%
SI	Unicredit Banka Slovenija d.d.	0.50%
SK	Všeobecná úverová banka, a.s.	1.75%

SK	Slovenská sporiteľňa, a.s.	2.00%
SK	Tatra banka, a.s.	1.50%
SK	Československá obchodná banka, a.s.	1.25%
SK	365.bank, a.s.	0.25%
SK	Prima banka Slovensko, a.s.	0.25%

*** Banks outside the scope of the CRD identified as systemically important solely under national laws (national identification) are as follows:

Country	Name of institution identified as O-SII	Final buffer rate
DE	NRW.Bank	0.25%
DE	Kreditanstalt für Wiederaufbau (NEW)	1.00%