

Compliance with the minimum requirements for own funds and eligible liabilities – Q3 2025

Today, the Swedish National Debt Office released its quarterly report on the Swedish systemically important banks' and other institutions' compliance with the minimum requirement for own funds and eligible liabilities (MREL) at the end of the third quarter of 2025.

The quarterly report also contains a section which describes the systemically important banks' buffers against regulatory requirements. The purpose is to describe how much of the buffer of CET1 capital that is available to cover losses before the bank is in breach of a regulatory requirement or the Pillar 2 guidance. The report also demonstrates which regulatory requirement was the most restrictive at the end of the third quarter.

The Debt Office makes [decisions on MREL annually](#). Further information about MREL and its application for Swedish institutions is available in the Debt Office's MREL policy and on [the Debt Office's website](#).

[Report: Minimum requirement for own funds and eligible liabilities \(MREL\) – Compliance Q3 2025](#)

Contacts

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About the Swedish National Debt Office

The Swedish National Debt Office is the central government financial manager. We secure Sweden's economy and ensure that the financial system remains stable.

www.riksgalden.se

Attachments

[Compliance with the minimum requirements for own funds and eligible liabilities – Q3 2025](#)