

Press release

23 May 2023

ECB finalises guide of how to assess buyers of qualifying stakes in banks

- Final guide clarifies ECB supervisory practices for qualifying holding assessments
- Guide aims to make ECB understood and support applicants in qualifying holding acquisitions, typically triggered by mergers and acquisitions projects

The European Central Bank (ECB) today published its final [Guide to qualifying holding procedures](#), following a [public consultation](#) which ended in November 2022.

The Guide clarifies how supervisors assess applications to acquire qualifying stakes in banks. The ECB publishes this Guide to make supervisory actions more predictable and to support applicants intending to acquire a qualifying holding in banks.

A shareholder owning 10% or more of a bank, or exercising significant influence over it, is said to hold a “[qualifying holding](#)”. Prior ECB authorisation is needed to acquire a qualifying holding or to pass certain thresholds, for example 10%, 20%, 30% or 50% of a bank’s capital or voting rights.

Qualifying holding acquisitions are typically triggered by mergers and acquisitions projects.

The Guide also provides information on complex acquisition structures, the application of the principle of proportionality and specific procedural elements related to qualifying holding acquisitions.

This Guide complements the ECB’s [Guide on the supervisory approach to consolidation in the banking sector](#), as the two guides have a complementary focus.

The ECB has given due consideration to all 77 comments received during the public consultation. The ECB today published a [feedback statement](#) providing an overview of the comments received and the ECB assessment of these comments.

For media queries, please contact [François Peyratout](#), tel.: +49 172 8632 119.

European Central Bank

Directorate General Communications
Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany
Tel.: +49 69 1344 7455, email: media@ecb.europa.eu, website: www.bankingsupervision.europa.eu