

Guidelines compliance table

EBA/GL/2016/02 Appendix 1

8 August 2016 (Updated 13 May 2022)

Guidelines on cooperation agreements between deposit guarantee schemes under Directive 2014/49/EU

The following competent authorities* comply or intend to comply with the EBA's Guidelines on cooperation agreements between DGS:

| | Competent authority | Complies or intends to comply | Comments |
|--------------|--|--------------------------------------|--|
| Member State | | | |
| BE | Belgium National Bank of Belgium – <i>on behalf of Guarantee fund for deposits, life insurances and the capital of approved cooperative companies</i> | Intends to comply** | By 08.06.2017. The National Bank of Belgium is not competent authority in the field of deposit guarantee schemes. The answer provided is on behalf of the Guarantee fund for deposits, life insurances and the capital of approved cooperative companies, whom we have contacted for this notification. |
| BG | Bulgaria Bulgarian Deposit Insurance Fund (BDIF) | Yes | As at 02.08.2016, notification date. Annex – under the Law on Bank Deposit Guarantee: Section II – Repayment of Covered Deposits with Branches of Banks from Other Member States – Article 25, Article 26; Section III – Transfer to Another Deposit Guarantee Scheme in Another Member State – Article 27; Section IV – Cooperation Agreements and Exchange of information – Article 28 |

| | | Competent authority | Complies or intends to comply | Comments |
|----|----------------|--|--------------------------------------|---|
| | | | | (Please cross-refer to compliance notification form, for full details on Articles herein referred). |
| CZ | Czech Republic | Garancni system financniho trhu | Intends to comply** | By 08.12.2016 |
| DK | Denmark | Finanstilsynet (Danish Financial Supervisory Authority) and the Danish Financial Stability Company | Yes | As of the date of notification, 12.05.2022. Finansiel Stabilitet is on behalf of the Danish Guarantee Scheme in the process of drafting cooperation agreements with relevant DGSs. Future cooperation agreements will be drafted in accordance with the guidelines. |
| DE | Germany | Bundesanstalt für Finanzdienstleistungsufsicht (BaFin) | Yes | As at 04.08.2016, notification date. |
| EE | Estonia | Guarantee Fund | Intends to comply** | By 08.12.2016. |
| IE | Ireland | Central Bank of Ireland | Intends to comply** | By 08.12.2016 |
| EL | Greece | Hellenic Ministry of Finance | Intends to comply** | By the application of the Guidelines, namely 08.12.2016. My competent authority intends to comply with the Guidelines by the application date of the Guidelines, namely 08.12.2016. More specifically, compliance shall be effected by means of entering into the multilateral cooperation agreement developed by the European Forum of Deposit Insurers (the "EFDI"), which is in line with the provision of the Guidelines. Such compatibility with the Guidelines has already been confirmed by the EBA. |
| HR | Croatia | State Agency for Deposit Insurance and Bank Rehabilitation | Yes | As at 06.09.2016, notification date. |
| ES | Spain | Banco de España (Bank of Spain) | No response | No notification of compliance was received by the EBA within the two-month time limit. |

| | | Competent authority | Complies or intends to comply | Comments |
|----|------------|--|--------------------------------------|---|
| | | Spanish Deposit Guarantee Scheme (Fondo de Garantía de Depósitos de Entidades de Crédito) | Yes | As at 15.07.2016, notification date. We hereby inform you that, in accordance with the Spanish regulations that implements EU Directive 2014/49 of 16 April 2014 of deposit guarantee schemes: (i) Law 11/2015, 18 of June and royal Decree 1012/2015, of 6 November, of recovery and resolution of credit institutions and investments firms and (ii) Royal Decree 2606/1996, 20 of December, that develops Law 11/2015, of 18 June of recovery and resolution of credit institutions and investment firms and that amends Royal Decree 2606/1996, 20 of December, of deposit guarantee funds of credit, the possibility established in article 12 of EU Directive 2014/49 (borrowing between DGs) has not been incorporated in those mentioned Spanish regulations. |
| FR | France | Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority) | Intends to comply** | By 31.12.2016 |
| IT | Italy | Banca d'Italia (Bank of Italy) | Intends to comply** | By 30.06.2017 |
| CY | Cyprus | Deposit Guarantee and Resolution of Credit and Other Institutions Scheme ("DGS") | Intends to comply** | By 30.06.2017. |
| LV | Latvia | Finanšu un Kapitāla tirgus Komisija (Financial and Capital Markets Commission) | Intends to comply** | By 31.12.2016. |
| LT | Lithuania | Lietuvos Bankas (Bank of Lithuania) | Intends to comply** | By 08.12.2016 |
| LU | Luxembourg | Commission de Surveillance du Secteur Financier (Commission | Intends to comply** | By 08.12.2016. |

| | | Competent authority | Complies or intends to comply | Comments |
|----|-------------|--|--------------------------------------|--|
| | | for the Supervision of Financial Sector) | | |
| HU | Hungary | Magyar Nemzeti Bank (Central Bank of Hungary) | Intends to comply** | By 08.12.2016 |
| MT | Malta | Depositor Compensation Scheme | Yes | As at 27.07.2016, notification date. |
| NL | Netherlands | De Nederlandsche Bank (National Bank of Netherlands) | Intends to comply** | By 08.12.2016 |
| AT | Austria | Finanzmarktaufsicht (Financial Market Authority) | Yes | As at 26.07.2016, notification date. |
| PL | Poland | Komisja Nadzoru Finansowego (Polish Financial Supervision Authority) | No response | No notification of compliance was received by the EBA within the two-month time limit. |
| | | Bankowy Fundusz Gwarancyjny (Bank Guarantee Fund) | Intends to comply** | Within such time which is necessary for the relevant legislation to enter into force and for other EU DGSs and designated authorities to decide to sign multilateral agreement (see annex) Annex: The Directive 2014/49/EU has been implemented in Poland with Ustawa o Bankowym Funduszu Gwarancyjnym, systemie gwarantowania depozytów oraz przymusowej restrukturyzacji (working title: the Act on the Bank Guarantee Fund, deposit guarantee scheme and resolution) of 10 June 2016. This Act enters into force on 9 October 2016. In the Bank Guarantee Fund's opinion the most effective way to comply with the EBA Guidelines is signing the multilateral agreement in line with the annex 1 of the Guidelines. Using the template prepared by EFDI is an alternative. From the operational point of view, we should avoid the situation of |

| | | Competent authority | Complies or intends to comply | Comments |
|----|----------|--|--------------------------------------|--|
| | | | | signing numerous multilateral agreements by different entities. |
| PT | Portugal | Banco de Portugal (Bank of Portugal) | Intends to comply** | Updated 03.02.2017: Within the limits of its competencies of designated authority. We also inform that Banco de Portugal is currently providing technical support to the Portuguese DGSs in the review process of the procedures and the systems of reimbursement of depositors (which is expectable to be concluded by the end of the first half of 2017) which will allow the compliance with the obligations arising from these Guidelines. |
| RO | Romania | Banca Națională a României (National Bank of Romania) | Intends to comply** | By 08.12.2016 |
| SI | Slovenia | Banka Slovenije (Bank of Slovenia) | Yes | As at 12.07.2016, notification date. The Bank of Slovenia makes decisions regarding the application of the guidelines and recommendations issued by the European Banking Authority. Decisions regarding the application of such guidelines or recommendations are published in the Official Gazette of the Republic of Slovenia. Bank of Slovenia complies with the guidelines at hand and a separate Bank of Slovenia Regulation on the use of the Guidelines on cooperation agreements between deposit guarantee schemes under Directive 2014/49/EU was issued for this purpose. |
| SK | Slovakia | Národná Banka Slovenska (National Bank of Slovakia) | Yes | As at notification date, 15.06.2016. |
| FI | Finland | Finanssivalvonta (Finnish Financial Supervisory Authority) | No response | No notification of compliance was received by the EBA within the two-month time limit. |

| | | Competent authority | Complies or intends to comply | Comments |
|----|--------|--|--------------------------------------|-----------------|
| | | Rahoitusvakausvirasto (Financial Stability Authority) | Intends to comply** | By 08.12.2016 |
| SE | Sweden | Finansinspektionen (Swedish Financial Supervisory Authority) | Intends to comply** | By 08.12.2016 |

EU Institutions – Agencies

| | | | | |
|-----|-----|-----|--------------------|--|
| ECB | ECB | ECB | No response | No notification of compliance was received by the EBA within the two-month time limit. |
|-----|-----|-----|--------------------|--|

EEA – EFTA State

| | | | | |
|----|---------------|--|----------------------------|---|
| IS | Iceland | Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME) | Intends to comply** | By such time as the necessary legislative or regulatory proceedings have been completed. |
| LI | Liechtenstein | Finanzmarktaufsicht - FMA (Financial Market Authority) | Yes | As at 09.03.2021, notification date. |
| NO | Norway | Finanstilsynet (Norwegian Financial Supervisory Authority) | Intends to comply** | Awaiting a final agreement on the implementation of the ESAs' regulations into the EEA agreement, the DGS-directive has not yet been incorporated into the EEA agreement. As soon the DGS-directive is made part of the Norwegian legal order, we will return to you confirming how Norway complies with the Guideline. |

*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA's Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

** Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered "non-compliant" unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

Notes

Article 16(3) of the EBA's Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA's website www.eba.europa.eu.