

Guidelines compliance table

EBA/GL/2015/02 Appendix 1

23 September 2015 – Updated 17
March 2021

Guidelines on the minimum list of qualitative and quantitative recovery plan indicators

The following competent authorities* comply or intend to comply with EBA's Guidelines on the minimum list of qualitative and quantitative recovery plan indicators:

		Competent authority	Complies or intends to comply	Comments
Member State				
BE	Belgium	National Bank of Belgium	Yes	<p>As at 12.03.2021, notification date. The National Bank of Belgium is not competent in the field of arrears and foreclosure.</p> <p>The information provided in this notification form is on behalf of the Federal Public Service Economy, S.M.E.s, Self-employed and Energy, whom we have contacted for this notification.</p> <p>Article 28 of Directive 2014/17/EU on credit agreements for consumers relating to residential immovable property (the Mortgage Credit Directive or 'MCD') sets out provisions in the area of arrears and foreclosure and specifically requires Member States (MS) to adopt measures to encourage creditors to exercise reasonable forbearance</p>

		Competent authority	Complies or intends to comply	Comments
				<p>before foreclosure proceedings are initiated.</p> <p>This article has been transposed in article VII.147/20, § 1, VII.147/21, VII.147/22, VII.147/23, VII.147/24 and VII.147/25 Code of Economic Law.</p> <p>These guidelines are taken into account when assessing the conformity with these articles of the Code of Economic Law by the economic inspection.</p>
BG	Bulgaria	Българска народна банка (Bulgarian National Bank)	Yes	<p>As at 20.09.2019, notification date.</p> <p>In accordance with Article 74a of the Law on Credit Institutions banks shall apply the EBA guidelines, recommendations concerning them and for which the BNB has announced it shall comply with in accordance with Article 79a, paragraph 1, item 2.</p> <p>The EBA/GL/2015/02 is part of the legal framework to the BNB Manual for the SREP (adopted by Decision No 279/14.11.2018 of the BNB Governing Council); Under the Manual, the supervisory assessment of bank recovery plans is accomplished usually in the course of the assessment of the Corporate governance and controls (Part IV, Paragraph 4.2.3.6, pages 62 - 63, 250 - 278), but it represents a particular element of the overall SREP assessment.</p> <p>The SREP Manual is available only in Bulgarian language.</p>
CZ	Czech Republic	Česká Národní Banka (Czech National Bank)	Yes	As at 05.02.2019, notification date.
DK	Denmark	Finanstilsynet (Danish Financial Supervisory Authority)	Yes	<p>As at 04.03.2021, notification date.</p> <p>The minimum list of recovery plan indicators have been adopted into Danish legislation. Please see "bilag 2" in the following link:</p> <p>https://www.retsinformation.dk/eli/ta/2019/1141</p>

		Competent authority	Complies or intends to comply	Comments
DE	Germany	<i>Bundesanstalt für Finanzdienstleistungsufsicht (Federal Financial Supervisory Authority)</i>	Yes	As at 23.09.2015, notification date.
EE	Estonia	<i>Finantsinspektsioon (Financial Supervision Authority)</i>	Yes	As at 29.09.2015, notification date.
IE	Ireland	<i>Central Bank of Ireland</i>	Yes	As at 22.09.2015, notification date.
EL	Greece	Τράπεζα της Ελλάδος (Bank of Greece)	Yes	As at 07.03.2019, notification date.
HR	Croatia	National Bank of Croatia	Yes	As at 14.08.2015, notification date. The Guidelines are implemented through Decision on recovery plans of credit institutions (adopted in June 2014 as amended in June 2015) and related supervisory processes. Links to the related provisions are as follows: http://www.hnb.hr/propisi/odluke-nadzor-kontrola/2014/eng/e-odluka-planovi-oporavka-ki_78-2014.pdf http://www.hnb.hr/propisi/odluke-nadzor-kontrola/2015/h-odluka-planovi-oporavka-ki_izmjena-67-2015.pdf The original decision is translated into English, we expect the amendment to be translated into English by the end of September (the second link is therefore the link to the Croatian version of the amendment).
ES	Spain	Banco de España (Bank of Spain)	Yes	As at 21.09.2015, notification date.
FR	France	Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	Intends to comply**	By Q1 2020. 31.12.2015
IT	Italy	Banca d'Italia (Bank of Italy)	Intends to comply**	By 31.12.2016

		Competent authority	Complies or intends to comply	Comments
CY	Cyprus	Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus)	Yes	As at 17.04.2019, notification date.
LV	Latvia	Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	Yes	As at 01.02.2019, notification date. EBA Guidelines are implemented by the FCMC Regulations No 219 of 16 December 2015 Regulatory Provisions on the Content of the Information to be Included in the Recovery Plan and the Procedure for Submission of the Plan (especially, see Section III. Minimum requirements for qualitative and quantitative indicators to be included in the recovery plan) (https://likumi.lv/ta/id/278810-normativie-noteikumi-par-darbibas-atjaunosanas-plana%ADieklaujamas-informacijas-saturu-un-ta-iesniegsanas-kartibu)
LT	Lithuania	Lietuvos Bankas (Bank of Lithuania)	Yes	As at 22.01.2019, notification date. Compliance with GL approved by 25 January 2016 Supervision Service Decision No 241-23.
LU	Luxembourg	Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	Yes	As at 05.02.2019, notification date.
HU	Hungary	Magyar Nemzeti Bank (The Central Bank of Hungary)	Yes	As at 23.09.2015, notification date.
MT	Malta	Malta Financial Services Authority	Intends to comply**	By June 2019.
NL	Netherlands	De Nederlandsche Bank (National Bank of Netherlands) or Autoriteit Financiële Markten (Authority for the Financial Markets)	Yes	As at 22 nd September 2015 (Notification date)
AT	Austria	Finanzmarktaufsicht (Financial Market Authority)	Yes	As at 2 nd September 2015 (Notification date)

		Competent authority	Complies or intends to comply	Comments
PL	Poland	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Yes	As at 15.02.2019, notification date.
PT	Portugal	Banco de Portugal (Bank of Portugal)	Yes	As at 05.02.2019, notification date. Link to Aviso no. 3/2015, Banco de Portugal regulation related with this Guideline: https://www.bportugal.pt/aviso/32015
RO	Romania	Banca Națională a României (National Bank of Romania)	Yes	As at 25.10.2016, notification date.
SI	Slovenia	Banka Slovenije (Bank of Slovenia)	Yes	As at 6 th October 2015. (Notification date).
SK	Slovakia	Národná Banka Slovenska (National Bank of Slovakia) / Resolution Council	Yes	As at 14 th September 2015 (Notification date) (Second notification noting CA as Bank of Slovakia – 23.09.2015)
FI	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	Yes	As at 18.01.2019, notification date. Regulations and guidelines 2/2015: https://www.finanssivalvonta.fi/en/regulation/FIN-FSA-regulations/miscellaneous-regulations-and-guidelines/02_2015/
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	As at 21.01.2019, notification date.
UK	United Kingdom	Prudential Regulation Authority (PRA)	Yes	As at 17 th September 2015 (Notification date)
		Financial Conduct Authority (FCA)	Yes	As at 7 th October 2015 (Notification date).

EU Institutions – Agencies

ECB	ECB	ECB	Yes	As at 31st August 2015 (Notification date)
-----	-----	-----	------------	--

EEA – EFTA State

IS	Iceland	Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)	Yes	As at 05.02.2019, notification date.
----	---------	--	------------	--------------------------------------

		Competent authority	Complies or intends to comply	Comments
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	Intends to comply**	By the date on which the BRRD is incorporated into the EEA Agreement The Guidelines refer to Directive 2014/59/EU (BRRD). While the national BRRD legislation is already in force in the Principality of Liechtenstein, the BRRD has not yet been incorporated into the EEA Agreement. As soon as the BRRD is part of the EEA Agreement, the Financial Market Authority Liechtenstein will update its notifications regarding eh BRRD Level III-acts.
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	Not applicable	The Guidelines do not apply in the jurisdiction of the competent authority. Awaiting a final agreement on the implementation of the ESAs' regulations into the EEA agreement, the BRRD has not yet been incorporated into the EEA agreement, nor has a resolution authority in Norway yet been appointed. As soon as the relevant domestic legislation has been adopted and necessary decisions taken, the stance of the Norwegian resolution authority as regards compliance with this and other guidelines, will be communicated.

*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 endeavours 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.