

## Compliance table for Guidelines on product oversight and governance arrangements for retail banking product

The following competent authorities\* comply or intend to comply with EBA’s Guidelines on POG:

Member State	Competent authority	Complies or intends to comply	Comments
BE	Belgium National Bank of Belgium	Yes	
BG	Bulgaria Българска народна банка (Bulgarian National Bank)	Yes	
CZ	Czech Republic Česká Národní Banka (Czech National Bank)	Intends to comply**	By 03.01.2017
DK	Denmark Finanstilsynet (Danish Financial Supervisory Authority)	Intends to comply**	By 03.01. 2018, in parallel with the national transposition of MiFID II and IDD, subject to legislative approval.
DE	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	Intends to comply**	With regard to the Guidelines applicable to manufacturers, BaFin intends to comply by 03.01.2017.
	Federal Ministry for Economic Affairs and Energy	No	With regard to the Guidelines applicable to distributors, the Federal Ministry for Economic Affairs and Energy, as the competent authority does not intend to comply with the Guidelines as the relevant Level 1 Regulation is implemented in German civil law, leaving the enforcement of these provisions to the courts (s. Recital 80 MCD).
EE	Estonia Finantsinspektsioon (Financial Supervision Authority)	Yes	
IE	Ireland Central Bank of Ireland	Intends to comply**	By 03.01.2017

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
EL	Greece	Τράπεζα της Ελλάδος (Bank of Greece)	<b>Intends to comply**</b>	By 03.01.2017
HR	Croatia	National Bank of Croatia	<b>Yes</b>	
ES	Spain	Banco de España (Bank of Spain)	<b>Intends to comply**</b>	By 03.01.2017
FR	France	Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	<b>Intends to comply**</b>	By 23.05.2017
IT	Italy	Banca d'Italia (Bank of Italy)	<b>Intends to comply**</b>	By 03.01.2017
CY	Cyprus	Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus)	<b>Intends to comply**</b>	By 06.07.2016
LV	Latvia	Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	<b>Intends to comply**</b>	By 03.01.2017
LT	Lithuania	Lietuvos Bankas (Bank of Lithuania)	<b>Intends to comply**</b>	By 01.07.2017
LU	Luxembourg	Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	<b>Intends to comply**</b>	By 03.01.2017, subject to the necessary transposition of underlying legislation having been completed.
HU	Hungary	Magyar Nemzeti Bank (The Central Bank of Hungary)	<b>Intends to comply**</b>	By 03.01.2017
MT	Malta	Malta Financial Services Authority		
NL	Netherlands	Netherlands Authority for the Financial Markets (AFM)	<b>Intends to comply**</b>	The authority is already compliant with the Guidelines for manufacturers, but currently not compliant with the Guidelines for distributors, because a modification of Dutch national legislation is necessary, which is planned to be resolved through the transposition

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
				of the related Directives MiFID2 and IDD .
AT	Austria	Finanzmarktaufsicht (Austrian Financial Market Authority)	No	With regard to the Guidelines applicable to manufacturers, the authority does not comply and does not intend to comply, due to a lack of legal basis at a national level to implement the Guidelines.  With regard to the Guidelines applicable to distributors, the FMA is not the competent authority and therefore informed the Federal Ministry of Science, Research and Economy as the competent authority (BMWFV).
		Bundesminister für wissenschaft forschung und wirtschaft (BMWFV)	No	With regard to the Guidelines applicable to distributors, BMWFV as the competent authority does not intend to comply, due to a lack of legal basis at national level to implement the Guidelines.
PL	Poland	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Intends to comply**	By 03.01.2017, subject to the necessary transposition of underlying legislation having been completed.
PT	Portugal	Banco de Portugal (Bank of Portugal)	Intends to comply**	By 03.01.2017
RO	Romania	Banca Națională a României (National Bank of Romania)	Intends to comply**	By 03.01.2017
SI	Slovenia	Banka Slovenije (Bank of Slovenia)	Yes	Since 16.05.2016, for credit institutions, payment institutions and electronic money institutions, and since 03.03.2017 for non-bank creditors and credit intermediaries.
SK	Slovakia	Národná Banka Slovenska (National Bank of Slovakia)	Yes	With regard to the Guidelines applicable to distributors, the authority already complies.
			No	With regard to the Guidelines applicable to manufacturers, the authority does not comply and does not intend to comply, due to a lack of legal basis at a national level to implement the Guidelines.

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
FI	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	<b>Intends to comply**</b>	By 03.01.2017
		Consumer Ombudsman ( <a href="http://www.kkv.fi/en/">www.kkv.fi/en/</a> )	<b>Yes</b>	
		The Regional State Administrative Agency of Southern Finland (RSAASF)	<b>No</b>	RSAASF has been designated in national legislation as an authority other than a competent authority as defined in Article 5 (3)(b) of Directive 2014/17/EU (MCD). However, RSAASF is not a competent authority as defined in Article 4(2)(i) of the Regulation 1093/2010/EU (EBA Regulation), is therefore not obliged to make every effort to comply with EBA Guidelines, and is also not competent to give binding instructions to actors under its supervision. RSAASF does therefore not intend to comply with EBA/GL/2015/18 but will make them available to all actors offering credit agreements under the MCD.
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	<b>Yes</b>	
UK	United Kingdom	Prudential Regulation Authority (PRA)	<b>Intends to comply**</b>	By 03.01.2017
		Financial Conduct Authority (FCA)	<b>Intends to comply**</b>	By 03.07.2016

**EEA – EFTA State**

IS	Iceland	Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)	<b>Intends to comply**</b>	By 01.05.2017
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	<b>Intends to comply**</b>	The Guidelines inter alia refer to Directive 2014/17/EU (MCD), aiming to develop a more transparent efficient and competitive internal market,

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
				through consistent, flexible and fair credit agreements relating to immovable property, while promoting sustainable lending and borrowing and financial inclusion, and then providing a high level of consumer protection. The principality of Liechtenstein is currently still engaged with the transposition of this Directive.
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	<b>Yes</b>	

**European Territories under Article 355(3) TFEU**

UK	United Kingdom	Financial Services Commission (Gibraltar)	<b>Intends to comply**</b>	By 03.01.2017
----	----------------	---	----------------------------	---------------

\*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](http://www.eba.europa.eu).

