

# Guidelines compliance table

EBA/GL/2016/04 Appendix 1

Issued 19 December 2016; Date of application – 19 December 2016  
(Updated 6 March 2017)

## Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU

The following competent authorities\* comply or intend to comply with the EBA's Guidelines on stress tests of deposit guarantee schemes:

Member State	Competent authority	Complies or intends to comply	Comments	
BE	Belgium	National Bank of Belgium	Yes	As at 08.11.2016, notification date.
BG	Bulgaria	Българска народна банка (Bulgarian National Bank)	Yes	As at 13.12.2016, notification date.
		Bulgarian Deposit Insurance Fund	Yes	As at 15.12.2016, notification date.  <u>Under the Law on Bank Deposit Guarantee:</u>  Chapter Eight Testing of the Deposit Guarantee Scheme Article 29. <ol style="list-style-type: none"> <li>(1) The BDIF shall conduct regularly stress tests of the deposit guarantee system, as well as in the event of advices from the Bulgarian National Bank of problems in a bank that could trigger the deposit guarantee scheme.</li> <li>(2) Stress tests shall be conducted at least once every three years;</li> <li>(3) The Management Board and the staff of the BDIF may use the information required for testing of the deposit guarantee system solely for the purpose of</li> </ol>

Member State	Competent authority	Complies or intends to comply	Comments
			conducting the tests. The BDIF shall not have the right to keep this information for a period longer than required when conducting the stress tests.
	Bulgarian National Bank	Yes	As at 16.12.2016, notification date.
CZ	Czech Republic Garancni system financniho trhu	Intends to comply**	By 03.07.2019.
DK	Denmark Finansiel Stabilitet	Intends to comply**	By 30.06.2017.
DE	Germany Bundesanstalt für Finanzdienstleistungs- aufsicht (BaFin)	Yes	As at 19.12.2016, notification date.
EE	Estonia  Finantsinspektsioon (Financial Supervision Authority)	Yes	As at 16.12.2016, notification date. Finantsinspektsioon complies with points 35, 40 and 48 of EBA/GL/2016/04 because these guidelines are partially addressed to Finantsinspektsioon. Guarantee Fund is the competent authority as defined in Article 4(2)(iii) of Regulation (EU) 1093/2010 and the representative from their authority will send a separate notification regarding the compliance with these guidelines in full.
			Guarantee Fund
IE	Ireland Central Bank of Ireland	Intends to comply**	By the application date of the guidelines.

Member State	Competent authority	Complies or intends to comply	Comments
EL	Hellenic Republic	Ministry of Finance	<p><b>Yes</b></p> <p>As at 15.12.2016, notification date.  <a href="http://www.teke.gr/files/Law_4370_2016_EN.pdf">http://www.teke.gr/files/Law_4370_2016_EN.pdf</a> (unofficial translation of Law 4370/2016 in English).  <a href="http://www.et.gr/idocs-nph/search/pdfViewerForm.html?args=5C7QrtC22wFHp_31M9ESQXdtvSoClrL889YMamqEfyntI9LGdkF53UIxsx942CdyqxSQYnuqAGCF0IfB9HI6qSYtMQEkEHLwnFqmgJSA5WIsluV-nRwO1oKqSe4BIOTSpEWYhszF8P8UqWb_zFijFScjcbScJFzp_uyJ9Y6jXWVcJeVclRmlBaXUIVqQHQq">http://www.et.gr/idocs-nph/search/pdfViewerForm.html?args=5C7QrtC22wFHp_31M9ESQXdtvSoClrL889YMamqEfyntI9LGdkF53UIxsx942CdyqxSQYnuqAGCF0IfB9HI6qSYtMQEkEHLwnFqmgJSA5WIsluV-nRwO1oKqSe4BIOTSpEWYhszF8P8UqWb_zFijFScjcbScJFzp_uyJ9Y6jXWVcJeVclRmlBaXUIVqQHQq</a>            (GG A 37, Law 4370/2016 in Greek)</p> <p>Article 44 "Stress tests (Articles 3 and 4 of Directive 2014/49/EU)" of Law 4370/2016 in conjunction with article 2(3) "The present law may be supplemented by the guidelines of the European Banking Authority (EBA), as endorsed by decision of TEKE Board". Of the Law 4370/2016 "Deposit guarantee schemes (transposition of Directive 2014/49/EU), Hellenic Deposit and Investment Guarantee Fund and other provisions" provide compliance with the guidelines.</p>
	/ Greece	Τράπεζα της Ελλάδος (Bank of Greece)	<b>Intends to comply**</b>
HR	Croatia	State Agency for Deposit Insurance and Bank Resolution	<p><b>Yes</b></p> <p>As at 16.12.2016, notification date.</p>
ES	Spain	Banco de España (supervisory competent authority and authority responsible for performing stress tests of the deposit guarantee schemes, according to Spanish law)	<p><b>Yes</b></p> <p>As at 15.12.2016, notification date.</p>

Member State	Competent authority	Complies or intends to comply	Comments
	Fondo de Garantía de Depósitos de Entidades de Crédito (Spanish Deposit Guarantee Scheme)	Yes	As at 19.12.2016, notification date.
FR	France Autorité de Contrôle Prudenciel et de Résolution (Prudential Supervisory & Resolution Authority)	Yes	As at 23.12.2016, notification date.
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 July 2017.
LV	Latvia Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	Intends to comply**	By 01.07.2017.
LT	Lithuania Lietuvos Bankas (Bank of Lithuania)	Intends to comply**	By 03.07.2017.
	VĮ „Indėlių ir investicijų draudimas (Lithuanian DGS)	Yes	As at 16.12.2016, notification date. Law on Insurance Deposit and Liabilities to Investors last amended on 19 November 2015 (Article 38, 39) <a href="https://www.e-tar.lt/portal/lt/legalAct/1523831098f011e58fd1fe0b9bba68a7">https://www.e-tar.lt/portal/lt/legalAct/1523831098f011e58fd1fe0b9bba68a7</a> The Council of VĮ „Indėlių ir investicijų draudimas (Lithuanian DGS) has approved Order on stress tests of deposit guarantee system on 18 November 2016 ( <a href="http://iidraudimas.lt/lt/teinsine-informacija/teises-aktai">http://iidraudimas.lt/lt/teinsine-informacija/teises-aktai</a> ).

Member State	Competent authority	Complies or intends to comply	Comments
LU	Luxembourg Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	Yes	As at 19.12.2016, notification date.
HU	Hungary Magyar Nemzeti Bank (The Central Bank of Hungary)	Yes	As at 19.12.2016, notification date. Please be informed that Magyar Nemzeti Bank (Central Bank of Hungary) complies with the Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU (hereinafter: 'Guidelines'). Please find attached the confirmation of compliance with the Guidelines. Please note that Országos Betétbiztosítási Alap (Hungarian National Deposit Insurance Fund, hereinafter: 'NDIF') has neither failure prevention function in the meaning of Article 11 (3) of Directive 2014/49/EU nor can contribute to insolvency scenario in the meaning of Article 11 (6) of Directive 2014/49/EU according to the Hungarian national law therefore in our view tasks referred to testing these above mentioned scenarios based on the Guidelines are not to be covered by NDIF.
MT	Malta Depositor Compensation Scheme	Intends to comply**	By 15.12.2017. My Competent authority intends to comply with the Guidelines by 15 December 2017. This date is a tentative date for our full compliance. The main reason for this delay is that our DGS is due to start the implementation of a comprehensive data exchange and payout system, the programme of which (including full operations of the systems and training of staff) is expected to be ready around the indicated date.

Member State	Competent authority	Complies or intends to comply	Comments
NL	Netherlands De Nederlandsche Bank (National Bank of Netherlands)	Yes	As at 15.12.2016, notification date.
AT	Austria Finanzmarktaufsicht (Financial Market Authority)	Yes	As at 05.12.2016, notification date.
PL	Poland Bankowy Fundusz Gwarancyjny (bank Guarantee Fund)	Intends to comply**	By 19.12.2016
	Finacial Supervisory Authority (Komisja Nadzoru Finansowego)	Yes	As at 19.12.2016, notification date.
PT	Portugal Banco de Portugal (Bank of Portugal)	Intends to comply**	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 full compliance with the obligations arising from these Guidelines.
RO	Romania Banca Națională a României (National Bank of Romania)	Yes	As at 28.12.2017, notification date.
SI	Slovenia Banka Slovenije (Bank of Slovenia)	Yes	As at 06.12.2016, notification date. The Bank of Slovenia makes decisions regarding the application of guidelines and recommendations issued by the European Banking Authority. Decisions regarding the application of such guidelines or recommendations are published in the Office 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 stress tests of deposits guarantee schemes under Directive 2014/49/EU was issued for this purpose.

Member State	Competent authority	Complies or intends to comply	Comments	
SK	Slovakia	Desposit Protection Fund	Yes	As at 16.12.2016, notification date
FI	Finland	Finanssivalvonta (FIN-FSA)	Yes	As at 13.12.2016, notification date.
		Rahoitusvakausrasto	Yes	As at 19.12.2016, notification date.
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	As at 16.12.2016, notification date.
UK	United Kingdom	Prudential Regulation Authority (PRA)	Yes	As at 30.11.2016, notification date.
		Financial Conduct Authority (FCA)		

#### EU Institutions – Agencies

ECB	ECB	ECB	Yes	As at 15.12.2016, notification date.
-----	-----	-----	-----	--------------------------------------

#### 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. Compliance with the EBA Guidelines on stress tests of DGS will be aligned with the implementation of DGS III into Icelandic law. The implementation of DGS III will be finalised at the end of 2017.
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	Intends to comply**	The Guidelines refer to Directive 2014/49/EU. The Principality of Liechtenstein intends to implement this Directive in national law by mid-2018.
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	Intends to comply**	DGSD has not yet been incorporated into the EEA agreement, nor has a designated authority in Norway been appointed. As soon as the relevant domestic legislation has been adopted and necessary decisions taken, the stance of the Norwegian designated authority as regards compliance with this and other guidelines, will be communicated.

Member State	Competent authority	Complies or intends to comply	Comments	
<b>European Territories under Article 355(3) TFEU</b>				
UK	United Kingdom	Financial Services Commission (Gibraltar)	Yes	As at 13.12.2016, notification date.

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