

EBA/GL/2013/01 Appendix 1

---

20 May 2014

---

## Compliance Table

---

Guidelines on retail deposits subject to different outflows for purposes of liquidity reporting under Regulation (EU) No 575/2013, on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (Capital Requirements Regulation – CRR)

Based on information supplied by them, the following competent authorities comply or intend to comply with: EBA Guidelines EBA/GL/2013/01, on retail deposits subject to different outflows for purposes of liquidity reporting published on 6 December 2013.

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	
HR	Croatia	Hrvatska Narodna Banka (Croatian National Bank)	Yes	
CZ	Czech Republic	Česká Národní Banka (Czech National Bank)	Yes	
DK	Denmark	Finanstilsynet (Danish Financial Supervisory Authority)	Yes	
DE	Germany	Bundesanstalt für Finanzdienstleistungsufsicht (Federal Financial Supervisory Authority)	Yes	
EE	Estonia	Finantsinspektsioon (Financial Supervision Authority)	Yes	
IE	Ireland	Central Bank of Ireland	Yes	
EL	Greece	Τράπεζα της Ελλάδος	Yes	

Member State	Competent authority	Complies or intends to comply	Comments
	(Bank of Greece)		
ES	Spain Banco de España (Bank of Spain)	Yes	
FR	France Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	Yes	
IT	Italy Banca d'Italia (Bank of Italy)	Yes	
CY	Cyprus Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus)	Yes	
LV	Latvia Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	Yes	
LT	Lithuania Lietuvos Bankas (Bank of Lithuania)	Yes	
LU	Luxembourg Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	Yes	
HU	Hungary Magyar Nemzeti Bank	Yes	

Member State	Competent authority	Complies or intends to comply	Comments
	(National Bank of Hungary)		
MT	Malta Malta Financial Services Authority	Yes	
NL	Netherlands De Nederlandsche Bank (National Bank of Netherlands)	Yes	
AT	Austria Finanzmarktaufsicht (Financial Market Authority)	Yes	
PL	Poland Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Yes	
PT	Portugal Banco de Portugal (Bank of Portugal)	Yes	
RO	Romania Banca Națională a României (National Bank of Romania)	Yes	
SI	Slovenia Banka Slovenije (Bank of Slovenia)	Yes	
SK	Slovakia Národná Banka Slovenska (National Bank of Slovakia)	Yes	

Member State		Competent authority	Complies or intends to comply	Comments
FI	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	Yes	
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	
UK	United Kingdom	Prudential Regulation Authority (Bank of England)	Yes	
		Financial Services Commission (Gibraltar)		Comment received: "Not applicable"
<b>EEA-EFTA State</b>				
IS	Iceland	Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)		<p>Comment received: "New national regulation, based on the Basel III accord, is already in place in Iceland. This regulation partially covers the same subject matter as in the EBA Guidelines on retail deposits subject to different outflows for the purpose of liquidity reporting. Also, the emphasis on conducting stress test scenarios, ref. 12.3 in the GL, is in line with the emphasis on the use of stress tests in Iceland's guidelines on liquidity management.</p> <p>However, Regulation (EU) No 1093/2010 is yet to be incorporated into the EEA Agreement, due to a constitutional interpretation according to which, all three ESA's regulations cannot be implemented into Icelandic law. According to this interpretation the powers granted to EBA, as well as EIOPA and ESMA, are in breach with provisions in the Icelandic constitution, and the EEA Agreement does not allow for such interference with the Icelandic state's sovereignty. Until the EBA regulation has been</p>

Member State	Competent authority	Complies or intends to comply	Comments
			implemented into Icelandic law, the Financial Supervisory Authority, Iceland is under no legal obligation to publish EBA’s guidelines or comply with them. Until this situation has been resolved, the Financial Supervisory Authority, Iceland will consider, with regard to each separate guideline, whether it will comply on a voluntary basis.”
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	Yes
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	Yes

### Notes

Article 16(3) of the EBA Regulation 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. The EBA decides 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 our website ([www.eba.europa.eu](http://www.eba.europa.eu)).

