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INFORMATION NOTE

From:	General Secretariat of the Council
To:	Permanent Representatives Committee/Council
Subject:	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulation (EU) 2015/848 on insolvency proceedings to replace its Annexes A and B - Outcome of the European Parliament's first reading (Strasbourg, 8 to 11 September 2025)

I. INTRODUCTION

In accordance with the provisions of Article 294 of the TFEU and the Joint declaration on practical arrangements for the codecision procedure¹, a number of informal contacts have taken place between the Council, the European Parliament and the Commission with a view to reaching an agreement on this proposal at first reading.

In this context, the Chair of the Committee on Legal Affairs (JURI) Ilhan KYUCHYUK (RE, BG), presented a compromise amendment (amendments number 1 to 11) to the abovementioned proposal for a Regulation, for which he had prepared a draft report. This amendment had been agreed during the informal contacts referred to above. No other amendments were tabled.

¹ OJ C 145, 30.6.2007, p. 5.

II. VOTE

When it voted on 10 September 2025, the plenary adopted the compromise amendment (amendments number 1 to 11) to the abovementioned proposal for a Regulation. The Commission's proposal as thus amended constitutes the Parliament's first-reading position which is contained in its legislative resolution as set out in the Annex hereto².

The Parliament's position reflects what had been previously agreed between the institutions. The Council should therefore be in a position to approve the Parliament's position.

The act would then be adopted in the wording which corresponds to the Parliament's position.

² The version of the Parliament's position in the legislative resolution has been marked up to indicate the changes made by the amendments to the Commission's proposal. Additions to the Commission's text are highlighted in ***bold and italics***. The symbol "■" indicates deleted text.

P10_TA(2025)0180

Insolvency proceedings: replacing Annexes A and B

European Parliament legislative resolution of 10 September 2025 on the proposal for a regulation of the European Parliament and of the Council amending Regulation (EU) 2015/848 on insolvency proceedings to replace its Annexes A and B (COM(2025)0040 – C10-0009/2025 – 2025/0023(COD))

(Ordinary legislative procedure: first reading)

The European Parliament,

- having regard to the Commission proposal to Parliament and the Council (COM(2025)0040),
 - having regard to Article 294(2) and Article 81(2), points (a), (c) and (f) of the Treaty on the Functioning of the European Union, pursuant to which the Commission submitted the proposal to Parliament (C10-0009/2025),
 - having regard to Article 294(3) of the Treaty on the Functioning of the European Union,
 - having regard to the undertaking given by the Council representative by letter of 17 July 2025 to approve Parliament's position, in accordance with Article 294(4) of the Treaty on the Functioning of the European Union,
 - having regard to Rule 60 of its Rules of Procedure,
 - having regard to the report of the Committee on Legal Affairs (A10-0127/2025),
1. Adopts its position at first reading hereinafter set out;
 2. Calls on the Commission to refer the matter to Parliament again if it replaces, substantially amends or intends to substantially amend its proposal;
 3. Instructs its President to forward its position to the Council, the Commission and the national parliaments.

Position of the European Parliament adopted at first reading on 10 September 2025 with a view to the adoption of Regulation (EU) 2025/... of the European Parliament and of the Council amending Regulation (EU) 2015/848 on insolvency proceedings to replace its Annexes A and B

THE EUROPEAN PARLIAMENT AND THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 81(2), points (a), (c) and (f) thereof,

Having regard to the proposal from the European Commission,

After transmission of the draft legislative act to the national parliaments,

Acting in accordance with the ordinary legislative procedure¹,

¹ Position of the European Parliament of 10 September 2025.

Whereas:

- (1) Annexes A and B to Regulation (EU) 2015/848 of the European Parliament and of the Council² list, respectively, the insolvency proceedings and the insolvency practitioners, as notified by Member States, to which that Regulation applies. Annex A lists the insolvency proceedings referred to in Article 2, point (4), of Regulation (EU) 2015/848 and Annex B lists the insolvency practitioners referred to in Article 2, point (5), of that Regulation.
- (2) In July 2022, Slovakia notified the Commission of recent changes to its national law which introduced a new preventive restructuring procedure and a new type of insolvency practitioner. That notification was followed by notifications from Estonia, Spain **■** and Italy in September 2022, from Belgium in July **2023**, **from Malta in September 2023** and from Luxembourg in January 2024, all relating to recent changes to their national law which introduced new types of insolvency proceedings or insolvency practitioners. Those new types of insolvency proceedings and insolvency practitioners comply with the requirements set out in Regulation (EU) 2015/848 and their introduction make it necessary to amend Annexes A and B to that Regulation.

² Regulation (EU) 2015/848 of the European Parliament and of the Council of 20 May 2015 on insolvency proceedings (OJ L 141, 5.6.2015, p. 19, ELI: <http://data.europa.eu/eli/reg/2015/848/oj>).

- (3) *After the submission of the Commission's proposal for this Regulation to the European Parliament and to the Council, further notifications were received from Bulgaria, Czechia, Spain and France relating to recent changes to their national law which also introduced new types of insolvency proceedings or insolvency practitioners.*
- (4) In accordance with ■ Article 3 ■ and Article 4a(1) of Protocol No 21 on the position of the United Kingdom and Ireland in respect of the area of freedom, security and justice, annexed to the Treaty on European Union and to the Treaty on the Functioning of the European Union, ■ Ireland has notified ■ , by letter of **12 May 2025**, its wish to take part in the adoption and application of this Regulation ■ .
- (5) In accordance with Articles 1 and 2 of Protocol No 22 on the position of Denmark, annexed to the Treaty on European Union and to the Treaty on the Functioning of the European Union, Denmark is not taking part in the adoption of this Regulation and is not bound by it or subject to its application.
- (6) Regulation (EU) 2015/848 should therefore be amended accordingly,

HAVE ADOPTED THIS REGULATION:

Article 1

Annexes A and B to Regulation (EU) 2015/848 are replaced by the text set out in the Annex to this Regulation.

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at ...,

For the European Parliament
The President

For the Council
The President

‘ANNEX A

INSOLVENCY PROCEEDINGS REFERRED TO IN ARTICLE 2, POINT (4)

BELGIQUE/BELGIË

- Het faillissement/La faillite,
- De openbare gerechtelijke reorganisatie door een collectief akkoord/La réorganisation judiciaire publique par accord collectif,
- De openbare gerechtelijke reorganisatie door een minnelijk akkoord/La réorganisation judiciaire publique par accord amiable,
- De overdracht onder gerechtelijk gezag/Le transfert sous autorité de justice,
- De collectieve schuldenregeling/Le règlement collectif de dettes,
- De vrijwillige vereffening/La liquidation volontaire,
- De gerechtelijke vereffening/La liquidation judiciaire,
- De voorlopige ontneming van het beheer, als bedoeld in artikel XX.32 van het Wetboek van economisch recht/Le dessaisissement provisoire de la gestion, visé à l’article XX.32 du Code de droit économique,
- De voorlopige ontneming als bedoeld in artikel XX.49/1 van het Wetboek van economisch recht/Le dessaisissement provisoire visé à l’article XX.49/1 du Code de droit économique,

БЪЛГАРИЯ

- Производство по несъстоятелност,
- Производство по стабилизация на търговеца,
- *Производство по несъстоятелност на предприемача,*
- *Производство по погасяване на задължения,*
- *Производство по стабилизация на предприемача,*

ČESKO

- Konkurs,
- Reorganizace,
- Oddlužení,
- *Veřejná preventivní restrukturalizace,*

DEUTSCHLAND

- Das Konkursverfahren,
- Das gerichtliche Vergleichsverfahren,
- Das Gesamtvollstreckungsverfahren,
- Das Insolvenzverfahren,
- Die öffentliche Restrukturierungssache,

EESTI

- Pankrotimenetlus,
- Võlgade ümberkujundamise menetlus,
- Saneerimismenetlus,

ÉIRE/IRELAND

- Compulsory winding-up by the court,
- Bankruptcy,
- The administration in bankruptcy of the estate of persons dying insolvent,
- Winding-up in bankruptcy of partnerships,
- Creditors' voluntary winding-up (with confirmation of a court),
- Arrangements under the control of the court which involve the vesting of all or part of the property of the debtor in the Official Assignee for realisation and distribution,
- Examinership,
- Debt Relief Notice,
- Debt Settlement Arrangement,
- Personal Insolvency Arrangement,

ΕΛΛΑΔΑ

- Η πτώχευση,
- Η ειδική εκκαθάριση εν λειτουργία,
- Σχέδιο αναδιοργάνωσης,
- Απλοποιημένη διαδικασία επί πτωχεύσεων μικρού αντικειμένου,
- Διαδικασία εξυγίανσης,

ESPAÑA

- Concurso de acreedores,
- Comunicación pública de apertura de negociaciones con los acreedores,
- Planes de reestructuración (*con publicidad registral*),
- Procedimiento especial para microempresas,

FRANCE

- Sauvegarde,
- Sauvegarde accélérée,

I

- Redressement judiciaire,
- Liquidation judiciaire,

HRVATSKA

- Stečajni postupak,
- Predstečajni postupak,
- Postupak stečaja potrošača,
- Postupak izvanredne uprave u trgovačkim društvima od sistemskog značaja za Republiku Hrvatsku,

ITALIA

- Fallimento [until 14 July 2022],
- Liquidazione giudiziale [from 15 July 2022],
- Concordato preventivo,
- Liquidazione coatta amministrativa,
- Amministrazione straordinaria,
- Accordi di ristrutturazione,
- Concordato semplificato per la liquidazione del patrimonio all'esito della composizione negoziata,
- Piano di ristrutturazione soggetto ad omologazione,
- Procedure di composizione della crisi da sovraindebitamento del consumatore (accordo o piano) [until 14 July 2022],
- Liquidazione dei beni [until 14 July 2022],
- Ristrutturazione dei debiti del consumatore [from 15 July 2022],
- Concordato minore [from 15 July 2022],
- Liquidazione controllata del sovraindebitato [from 15 July 2022],

ΚΥΠΡΟΣ

- Υποχρεωτική εκκαθάριση από το Δικαστήριο,
- Εκούσια εκκαθάριση από μέλη,
- Εκούσια εκκαθάριση από πιστωτές,
- Εκκαθάριση με την εποπτεία του Δικαστηρίου,
- Διάταγμα παραλαβής και πτώχευσης κατόπιν Δικαστικού Διατάγματος,
- Διαχείριση της περιουσίας προσώπων που απεβίωσαν αφερέγγυα,
- Διορισμός Εξεταστή,
- Προσωπικά Σχέδια Αποπληρωμής,

LATVIJA

- Tiesiskās aizsardzības process,
- Juridiskās personas maksātnespējas process,
- Fiziskās personas maksātnespējas process,

LIETUVA

- Juridinio asmens restruktūrizavimo byla,
- Juridinio asmens bankroto byla,
- Juridinio asmens bankroto procesas ne teismo tvarka,
- Fizinio asmens bankroto procesas,

LUXEMBOURG

- Faillite,
- Gestion contrôlée [until 1 November 2023],
- Concordat préventif de faillite (par abandon d'actif) [until 1 November 2023],
- Régime spécial de liquidation du notariat,
- Procédure de règlement collectif des dettes dans le cadre du surendettement,
- Réorganisation judiciaire par accord collectif,
- Réorganisation judiciaire par transfert par décision de justice,
- Réorganisation judiciaire aux fins d'obtenir un sursis en vue de permettre la conclusion d'un accord amiable,

MAGYARORSZÁG

- Csődeljárás,
- Felszámolási eljárás,
- Nyilvános szerkezetátalakítási eljárás [from 1 July 2022],

MALTA

- Xoljiment,
- Amministrazzjoni,
- Stralċ volontarju mill-membri jew mill-kredituri,
- Stralċ mill-Qorti,
- Falliment f'każ ta' kummerċjant,
- Proċedura biex kumpanija tirkupra,
- Proċedura bażika ta' ristrutturar *preventiv*,
- Proċedura ta' ristrutturar preventiv ifformulata minn qabel,
- Proċedura ta' ristrutturar preventiv approvata minn qabel,

NEDERLAND

- Het faillissement,
- De surseance van betaling,
- De schuldsaneringsregeling natuurlijke personen,
- De openbare akkoordprocedure buiten faillissement,

ÖSTERREICH

- Das Konkursverfahren (Insolvenzverfahren),
- Das Sanierungsverfahren ohne Eigenverwaltung (Insolvenzverfahren),
- Das Sanierungsverfahren mit Eigenverwaltung (Insolvenzverfahren),
- Das Schuldenregulierungsverfahren,
- Das Abschöpfungsverfahren,
- Das Europäische Restrukturierungsverfahren,

POLSKA

- Upadłość,
- Postępowanie o zatwierdzenie układu,
- Postępowanie o zawarcie układu na zgromadzeniu wierzycieli przez osobę fizyczną nieprowadzącą działalności gospodarczej,
- Przyspieszone postępowanie układowe,
- Postępowanie układowe,
- Postępowanie sanacyjne,

PORTUGAL

- Processo de insolvência,
- Processo especial de revitalização,
- Processo especial para acordo de pagamento,

ROMÂNIA

- Procedura insolvenței,
- Reorganizarea judiciară,
- Procedura falimentului,
- Concordatul preventiv,

SLOVENIJA

- Postopek preventivnega prestrukturiranja,
- Postopek prisilne poravnave,
- Postopek poenostavljene prisilne poravnave,
- Stečajni postopek: stečajni postopek nad pravno osebo, postopek osebnega stečaja in postopek stečaja zapuščine,

SLOVENSKO

- Konkurzné konanie,
- Reštrukturalizačné konanie,
- Oddĺženie,
- Verejná preventívna reštrukturalizácia,

SUOMI/FINLAND

- Konkurssi/konkurs,
- Yrityssaneeraus/företagssanering,
- Yksityishenkilön velkajärjestely/skuldsanering för privatpersoner,

SVERIGE

- Konkurs,
 - Företagsrekonstruktion,
 - Skuldsanering.
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ANNEX B

INSOLVENCY PRACTITIONERS REFERRED TO IN ARTICLE 2, POINT (5)

BELGIQUE/BELGIË

- De curator/Le curateur,
- De gerechtsmandataris/Le mandataire de justice,
- De schuldbemiddelaar/Le médiateur de dettes,
- De vereffenaar/Le liquidateur,
- De voorlopige bewindvoerder/L'administrateur provisoire,
- Herstructureringsdeskundige/Praticien de la réorganisation,
- Vereffeningsdeskundige/Praticien de la liquidation,

БЪЛГАРИЯ

- Назначен предварително временен синдик,
- Временен синдик,
- (Постоянен) синдик,
- Служебен синдик,
- Доверено лице,

ČESKO

- Insolvenční správce,
- Předběžný insolvenční správce,
- Oddělený insolvenční správce,
- Zvláštní insolvenční správce,
- Zástupce insolvenčního správce,
- ***Restrukturalizační správce,***

DEUTSCHLAND

- Konkursverwalter,
- Vergleichsverwalter,
- Sachwalter (nach der Vergleichsordnung),
- Verwalter,
- Insolvenzverwalter,
- Sachwalter (nach der Insolvenzordnung),
- Treuhänder,
- Vorläufiger Insolvenzverwalter,
- Vorläufiger Sachwalter,
- Restrukturierungsbeauftragter,

EESTI

- Pankrotihaldur,
- Ajutine pankrotihaldur,
- Usaldusisik,
- Saneerimisnustaja,

ÉIRE/IRELAND

- Liquidator,
- Official Assignee,
- Trustee in bankruptcy,
- Provisional Liquidator,
- Examiner,
- Personal Insolvency Practitioner,
- Insolvency Service,

ΕΛΛΑΔΑ

- Ο σύνδικος,
- Ο εισηγητής,
- Η επιτροπή των πιστωτών,
- Ο ειδικός εκκαθαριστής,

ESPAÑA

- Administrador concursal,
- Experto en la reestructuración,

FRANCE

- Mandataire judiciaire,
- Liquidateur,
- Administrateur judiciaire,
- Commissaire à l'exécution du plan,

HRVATSKA

- Stečajni upravitelj,
- Privremeni stečajni upravitelj,
- Stečajni povjerenik,
- Povjerenik,
- Izvanredni povjerenik,

ITALIA

- Curatore,
- Commissario giudiziale,
- Commissario straordinario,
- Commissario liquidatore,
- Ausiliario nel concordato semplificato per la liquidazione del patrimonio all'esito della composizione negoziata,
- Liquidatore giudiziale,
- Professionista nominato dal Tribunale,
- Organismo di composizione della crisi nella procedura di composizione della crisi da sovraindebitamento del consumatore [until 14 July 2022],
- Organismo di composizione della crisi nella procedura di composizione della crisi da sovraindebitamento [from 15 July 2022],
- Liquidatore,

ΚΥΠΡΟΣ

- Εκκαθαριστής και Προσωρινός Εκκαθαριστής,
- Επίσημος Παραλήπτης,
- Διαχειριστής της Πτώχευσης,
- Εξεταστής,
- Σύμβουλος Αφερεγγυότητας,

LATVIJA

- Maksātnespējas procesa administrators,
- Tiesiskās aizsardzības procesa uzraugošā persona,

LIETUVA

- Nemokumo administratorius,

LUXEMBOURG

- Le curateur,
- Le commissaire,
- Le liquidateur,
- Le conseil de gérance de la section d’assainissement du notariat,
- Le liquidateur dans le cadre du surendettement,
- Le mandataire de justice,

MAGYARORSZÁG

- Vagyongfelügyelő,
- Felszámoló,
- Szerkezetátalakítási szakértő [from 1 July 2022],

MALTA

- Amministratur,
- Amministratur Provizorju,
- Riċevitur Uffiċjali,
- Stralċjarju / Likwidatur,
- Manager Speċjali,
- Kuratur,
- **Kontrollur** Speċjali,
- Prattikant fl-insolvenza,
- Trustee tal-falliment,

NEDERLAND

- De curator in het faillissement,
- De bewindvoerder in de surseance van betaling,
- De bewindvoerder in de schuldsaneringsregeling natuurlijke personen,
- De herstructureringsdeskundige in de openbare akkoordprocedure buiten faillissement,
- De observator in de openbare akkoordprocedure buiten faillissement,

ÖSTERREICH

- Masseverwalter,
- Sanierungsverwalter,
- Restrukturierungsbeauftragter,
- Besonderer Verwalter,
- Einstweiliger Verwalter,
- Sachwalter,
- Treuhänder,
- Insolvenzgericht,
- Konkursgericht,

POLSKA

- Syndyk,
- Nadzorca sądowy,
- Zarządca,
- Nadzorca układu,
- Tymczasowy nadzorca sądowy,
- Tymczasowy zarządca,
- Zarządca przymusowy,

PORTUGAL

- Administrador da insolvência,
- Administrador judicial provisório,

ROMÂNIA

- Practician în insolvență,
- Administrator concordatar,
- Administrator judiciar,
- Lichidator judiciar,

SLOVENIJA

- Upravitelj,

SLOVENSKO

- Predbežný správca,
- Správca,
- Špeciálny správca,

SUOMI/FINLAND

- Pesänohittaja/boförvaltare,
- Selvittäjä/utredare,

SVERIGE

- Förvaltare,
- Rekonstruktör.’