

Brussels, 27 March 2026  
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**Interinstitutional File:  
2023/0115 (COD)**

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## **INFORMATION NOTE**

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From: General Secretariat of the Council  
To: Permanent Representatives Committee/Council

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Subject: **ADOPTION OF LEGISLATIVE ACTS FOLLOWING THE EUROPEAN PARLIAMENT'S SECOND READING**  
Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Directive 2014/49/EU as regards the scope of deposit protection, use of deposit guarantee schemes funds, cross-border cooperation, and transparency  
- Outcome of the European Parliament's second reading  
(Brussels, 25 to 26 March 2026)

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### **I. VOTE**

On 26 March 2026, the President of the European Parliament declared the Council's position<sup>1</sup> at first reading approved without amendments.

The text of the European Parliament's legislative resolution is annexed to this note.

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<sup>1</sup> 15484/1/25 REV 1.

## **II. ADOPTION OF LEGISLATIVE ACTS FOLLOWING THE EUROPEAN PARLIAMENT'S SECOND READING**

Since the European Parliament has approved the Council's position at first reading without amendments, the act in question is deemed to have been adopted in the wording which corresponds to the Council's position at first reading, as provided for in Article 294(7)(a) of the TFEU.

After signature by the Presidents of the European Parliament and of the Council and the Secretaries-General of the two Institutions, the act will be published in the *Official Journal of the European Union*.

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**P10\_TA(2026)0090**

**Scope of deposit protection, use of deposit guarantee schemes funds, cross-border cooperation, and transparency (DGSD2)**

**European Parliament legislative resolution of 26 March 2026 on the Council position at first reading with a view to the adoption of a directive of the European Parliament and of the Council amending Directive 2014/49/EU as regards the scope of deposit protection, use of deposit guarantee schemes funds, cross-border cooperation, and transparency (15484/1/25 – C10-0074/2026 – 2023/0115(COD))**

**(Ordinary legislative procedure: second reading)**

*The European Parliament,*

- having regard to the Council position at first reading (15484/1/25 – C10-0074/2026),
- having regard to the opinion of the European Central Bank of 5 July 2023<sup>2</sup>,
- having regard to its position at first reading<sup>3</sup> on the Commission proposal to Parliament and the Council (COM(2023)0228),
- having regard to Article 294(7) of the Treaty on the Functioning of the European Union,
- having regard to the provisional agreement approved by the committee responsible under Rule 75(4) of its Rules of Procedure,
- having regard to Rule 68 of its Rules of Procedure,
- having regard to the recommendation for second reading of the Committee on Economic and Monetary Affairs (A10-0065/2026),

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<sup>2</sup> OJ C 307, 31.8.2023, p. 19.

<sup>3</sup> OJ C, C/2025/3754, 17.9.2025, ELI: <http://data.europa.eu/eli/C/2025/3754/oj>.

1. Approves the Council position at first reading;
  2. Notes that the act is adopted in accordance with the Council position;
  3. Instructs its President to sign the act with the President of the Council, in accordance with Article 297(1) of the Treaty on the Functioning of the European Union;
  4. Instructs its Secretary-General to sign the act, once it has been verified that all the procedures have been duly completed, and, in agreement with the Secretary-General of the Council, to arrange for its publication in the *Official Journal of the European Union*;
  5. Instructs its President to forward its position to the Council, the Commission and the national parliaments.
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