



Council of the European Union
General Secretariat

Brussels, 11 October 2024

Interinstitutional files:

2023/0111 (COD)

2023/0112 (COD)

2023/0115 (COD)

WK 12797/2024 INIT

LIMITE

EF

ECOFIN

CODEC

This is a paper intended for a specific community of recipients. Handling and further distribution are under the sole responsibility of community members.

WORKING DOCUMENT

From: Presidency

To: Working Party on Financial Services and the Banking Union (CMDI)
Financial Services Attachés

Subject: CMDI - WP meeting (Attachés) on 17 Oct. 2024 - Presidency Note on
Categorisation of topics

Working Party on Financial Services and Banking Union

Review of the bank crisis management and deposit insurance (CMDI) framework

Brussels, 17 October 2024

Background note on the categorisation of topics



CMDI interinstitutional negotiations - Council's approach to the categorisation of topics

I. Introduction:

The Hungarian Presidency of the Council suggests categorising the CMDI topics by relevance into a three-tier system: political, secondary political and technical topics. It is suggested that the trilogue negotiations are structured based on this three-tier categorisation. The trilogue should primarily be focused on the discussion of political and semi-political topics. The experts at technical level would be engaged to discuss and agree on a preliminary basis on the topics identified as technical, subject to ratification at the trilogue. Experts' input could also be actively sought in relation to semi-political topics as the need arises.

The categorisation is based on the following underlying principles:

- **Main political topics (tier 1):** The most important and controversial issues in the CMDI package, and where the initial negotiating mandates of the co-legislators are far apart from each other.
- **Secondary political topics (tier 2):** Political topics of second order. This would include: (i) political topics where the respective positions of the co-legislators are less far apart from each other; (ii) political topics with significant technical elements; and (iii) highly technical topics with significant political implications.
- **Technical topics (tier 3):** Highly technical topics likely to be less politically controversial.

The indicative list of the political and the semi-political topics is suggested as follows:

Main political	Secondary political
Public Interest Assessment	Extraordinary Public Financial Support
Creditor Hierarchy	Restriction of MREL eligible instruments for retail clients
Least Cost Test	Selected articles from BRRD
Bridge the Gap	Selected articles from DGSD
Pecking order	
MREL calibration	
Preventive and Alternative Measures	
SRB governance	

II. The detailed list of the topics:

Main political topics

Public Interest Assessment (PIA)

BRRD	
<ul style="list-style-type: none"> • Definition of critical functions and deposits • Protection of public funds • Resolution conditions • 2-step PIA • EBA report and RTS on PIA 	<ul style="list-style-type: none"> • 2(1) 35 (Line 68); 2(1) 93a (Line 75) • 31(2) (Line 200-202); • 32 (1), (2), (4), (5), first subparagraph (Line 203-217); • 32(5) second and third subparagraph (GA) (Line 217b, 218 and 218a); • 32(5a) (EP) (Lines 218b – 218d)
SRMR:	
<ul style="list-style-type: none"> • Protection of public funds • Adoption of resolution scheme by Board • 2-step PIA • Communication to the ECB • EPFS • Positive PIA 	<ul style="list-style-type: none"> • 14(2) (Line 227 - 229); • 18(1) (Line 237-243); • 18(2) (Line 245); • 18(4) (Line 247-250); • 18(5) (Line 251-253b); • 18(5) second subparagraph (EP) (Line 252a); • 18(5) fourth subparagraph (EP) (Line 253a); • 18(5) third subparagraph (GA) (Line 253b);

▀ *Creditor Hierarchy*

BRRD:	
<ul style="list-style-type: none"> Ranking of deposits 	<ul style="list-style-type: none"> 108(1), 108 (8), 108(9) (Line 426-434)
SRMR:	
<ul style="list-style-type: none"> SRF claims 	<ul style="list-style-type: none"> 76(5) (Line 406); 76(6) (Line 407)

▀ *Least Cost Test*

DGSD:	
<ul style="list-style-type: none"> 11e (Line236-254); 11e(2) b1) (GA) (Line 243a-244b); 11e(4) second subparagraph (GA) (Line 247a); 11e(4a) (EP) (Line 247b) 	

▀ *Bridge the Gap*

BRRD:	
<ul style="list-style-type: none"> Use of DGS in resolution 	<ul style="list-style-type: none"> 109(2b) (Line 453-455d) 109(2b) a) b) (GA) (Line 453-453c); 109(2b) third subparagraph (EP) (Line 454a); 109(2b) fourth subparagraph a) b) (EP) (Line 455a-b); 109(2b) fourth subparagraph (GA) (Line 455-455d); 109(3) (Line 456-457),
SRMR:	

<ul style="list-style-type: none"> • DGS contribution • Difference of conditions from BRRD 	<ul style="list-style-type: none"> • 18(7) (Line 254-255e); • 18(7) second subparagraph ii to iv (GA) (Line 255a-e); • 79(1a) (1b) (GA) (Line 410a-o); • 79(2) (Line 411-411b); • 79(2)second and third subparagraph (GA) (Line 411a-b); • 79(3a) (GA) (Line 412a-b); 1a
--	--

▀ *Pecking order*

BRRD:	
<ul style="list-style-type: none"> • Use of DGS in resolution • Contribution by resolution financing arrangements 	<ul style="list-style-type: none"> • 109(2b) second subparagraph, (Line 453c) • 44(5), 44(7), first and second subparagraph, 44a(8) (Line 291-300); • 44(7) third and fourth subparagraph (GA) (Line 298a-b)
SRMR:	
<ul style="list-style-type: none"> • SRF contribution 	<ul style="list-style-type: none"> • 27(9), 27(10) (Line 315-323a);

▀ *MREL calibration*

BRRD:	
<ul style="list-style-type: none"> • Transfer strategies • Transitional arrangements • Transitional period for institutions to comply with the requirements of 45e, 45f 	<ul style="list-style-type: none"> • 45ca (Line 324-338); • 45ca (1) point b (iia) (iiib) (EP) (Line 331a-b); • 45ca(1)point c (ia) (EP) (Line 334a); • 45m (1a) (EP) (Line 347a-g) • 45m(4) (Line 349); 45m(4a) (GA) (Line 349a-b)
SRMR:	
<ul style="list-style-type: none"> • Transfer strategies • Transitional arrangements 	<ul style="list-style-type: none"> • 12da (Line 116-130); • 12da(1) b) iia, iiib (EP) (Line 123a-b);

- 12da(1) c) iia (EP) (Line 126a),
- 12k (Line 142-147);
- 12k (1a) second and third subparagraph (EP) (Line 144a-e)

▀ Preventive and alternative measures

DGSD:

- 11 (Line 188-200h);
- 11(5) a) b) c) (EP) (Line 200a-200g);
- 11(6) (GA) (Line 200h);
- 11a (202-213h);
- 11a(1fa) (EP) (Line 210a);
- 11a(3) second subparagraph (EP) (Line 212a);
- 11a(3) second subparagraph (GA) (Line 212b);
- 11a(4) second subparagraph (EP) (Line 213a);
- 11a(5) (GA) (Line 213h);
- 11b (Line 214-221a);
- 11b(1a) (GA) (Line 216a);
- 11b(2a) (EP) (Line 217a);
- 11b(3) a) b) c) d) (Line 218a-g);
- 11b(5a) (EP) (Line 220a-b);
- 11b(6a) (EP) (Line 221a);
- 11ba (GA) (Line 221c-n)
- 11c (Line 222-226);
- 11c(1a) (GA) (Line 224a);
- 11c (2) a) b) (GA) (line 226a-b);

Related topics:

DGSD:

- 2(2) (line 340);
- 4(2) (Line 83a-d);

BRRD:

- 30a(2b) (Line 182-182a);
- 30a(4a) (EP+GA) (Line 191a);

▀ *SRB governance*

SRMR:

- | | |
|---|---|
| <ul style="list-style-type: none"> • Vote of Chair and Vice-Chair • Plenary tasks: Internal Audit, industry consultations • Term of office and suitability | <ul style="list-style-type: none"> • 43(2) (GA) (Line 360a-b); • 50(1)(n)(s) (Line 361-362j); 50(1) qa (EP) (Line 362b); 50(1) r s) (GA) (Line 362d-e); • 56(5) (Line 373-375); 56(6a) (Line 378-380); |
|---|---|

Secondary political topics

▀ *Extraordinary Public Financial Support*

BRRD:

- 32c (Line 230-249); (Line 249a) (EP+GA)

SRMR:

- 18a (Line 259-278b);
- 18a d) seventh subparagraph (EP) (Line 278a);
- 18a(2a) (EP) (Line 278b)

▀ **Restriction of MREL eligible instruments for retail clients (EP amendment)**

BRRD:	
<ul style="list-style-type: none"> • 44a (6a) (6b) (6c) (7a) (EP) (Line 299a-i) 	

▀ **Selected articles from BRRD**

BRRD:	
<ul style="list-style-type: none"> • Limbo banks- Effect of withdrawal of authorisation • Time to re-reach target level for the Resolution Financing Arrangement 	<ul style="list-style-type: none"> • 32b(4) (Line 228) • 102(3) (Line 417)

▀ **Selected articles from DGSD**

DGSD:	
<ul style="list-style-type: none"> • Exclusions from coverage of DGS protection • Build-up period for complying with target level after disbursements for the Deposit Guarantee Scheme • Enforcement powers for designated authorities to impose sanctions (Art 4(7), line 90a) 	<ul style="list-style-type: none"> • 5(1) (Line 100-103c) • 10(2) (Lines 170, 170a) • 4(7) (Line 90a)

Technical topics

▀ List of Articles per technical topic – BRRD

Topics	Articles	
DEFINITIONS	<ul style="list-style-type: none"> • 2(1) 29a (Line 65) • 2(1) 83d,e (Line 72-73) • 2(1) 93a (Line 75) 	
RECOVERY PLANS	<ul style="list-style-type: none"> • Yearly update • No assumption of EPFS • Central bank facilities • Plan to address deficiencies • EBA support for group recovery plans 	<ul style="list-style-type: none"> • 5(2) (Line 77-78) • 5(3) (Line 79-82) • 5(4) (Line 83) • 6(5) (Line 85) • 8(2) (Line 87)
RESOLUTION PLANS	<ul style="list-style-type: none"> • No plan for liquidation entities • Simplified approach subsid. • Resolution reporting data flow • Group resolution plans • Reduction of impediments • Group resolution planning 	<ul style="list-style-type: none"> • 10(7) (Line 88a-g) (EP); 10(8a) (Line 89); 12(5a) (Line 93-94) • 12(1) (Line 91-92); 12(2) (EP) (Line 92a-92d) • 13(1) (GA) (Line 94a-i) • 13(4) (Line 95-96) • 17(3a)(5) (GA) (Line 108-109b); 17 (Line 108-109) (EP); 17 (8a) (EP) (Line 109c-d) • 18 (Line 110-114); 18(2) (GA) (Line 110a-110b)
EARLY INTERVENTION MEASURES	<ul style="list-style-type: none"> • Conditions & content • Replacement of management • Temporary administrator • EIMs for groups 	<ul style="list-style-type: none"> • 27 (Line 116-135); 27 (1a) fa) (EP) (Line 132a) • 28 (Line 136-138) • 29 (Line 139-157); 29(3d) (GA) (Line 152a); 29(7) (EP) (Line 157a-b) • 30 (Line 158-171)
RESOLUTION CONDITIONS	<ul style="list-style-type: none"> • Central body • Financial institutions & holdings 	<ul style="list-style-type: none"> • 32a (Line 220-222) • 33 (Line 252-255)
PREPARATION FOR RESOLUTION	<ul style="list-style-type: none"> • Notifications CA/RA, marketing, delay of disclosures • Deviation from public procurement directive 	<ul style="list-style-type: none"> • 30a (Line 172-199); 30a(5a) (GA) (Line 192a-b) • 126a (GA) (Line 459a-459fl)

DGS INTERVENTION IN RESOLUTION (OTHER THAN BTG)	<ul style="list-style-type: none"> • Use of DGS in resolution 	<ul style="list-style-type: none"> • 109(1), (2)(Line 435-452);
LIMBO BANKS	<ul style="list-style-type: none"> • National procedures lead to market exit of bank 	<ul style="list-style-type: none"> • 32b (Line 224-227)
CONTINGENT LIABILITIES	<ul style="list-style-type: none"> • Definition • Valuation incl. contingent liab. • Bail-in of contingent liabilities 	<ul style="list-style-type: none"> • 2(1)(71) (71aa) (GA) (Line 70-70b) • 36 (Line 269-273) • 44(1), (Line 288-289) 46(2), 53 (3) (Line 361); 53(4), (4a) (GA) (Line 362a-e), 63(1)
MREL & BAIL-IN TECHNICAL TOPICS	<ul style="list-style-type: none"> • Estimated CBR • RA determines the MREL • Subordination, TLAC alignment • Critical functions: wording • Wording G-SII • Consolidated requirements • EBA reports limited to 2 • Assessment of amount of bail-in • Bail-in treatment of shareholders • Business reorganization plan • Contractual recognition bail-in • MS law penalty for MREL breach 	<ul style="list-style-type: none"> • 16a(7) (Line 103-105) • 45(1) (Line 303) • 45b (Line 304-313) • 45c(3)(Line 315),(7) (Line 322) • 45d (Line 339-340) • 45f (Line 341-342) • 45l (Line 344-347) • 46(2) first subparagraph (Line 350-353) • 47(1) (355); 47(1) a) (GA) (Line 354a-f) • 52 (Line 356-360) • 55 (Line 364-368); 55(1) b) second subparagraph (GA) (Line 365b-c); 55(2a) (EP) (Line 368b-j) • 111(1) (Line 458-459)
RESOLUTION POWERS	<ul style="list-style-type: none"> • Qualifying holding • Requirements to obtain approval • Financial contracts recognition of resolution stay powers • Moratoria • Special manager • Residual entity • Transfer to & control of Bridge • Transfer to asset management vehicles (asset sep. tool AST) • having regard to efficient implementation of WDC • Delay disclosures 	<ul style="list-style-type: none"> • 63 (Line 375-381); 63(1) m) second subparagraph (GA) (Line 379a) • 71a (Line 382-385) • 33a (Line 256-260) • 35 (Line 261-268) • 37(6) (GA) (Line 274a-c) • 40(1)(2) (Line 280-284) • 42(5) (285-286) • 59(3)(4) (Line 369-373) • 64 (1) (GA) (Line 381a-c) • 96(3) (GA) (Line 402a-b)

	<ul style="list-style-type: none"> • Union branches 	
NCWO (RESOLUTION VS INSOLVENCY PROCEDURES)	<ul style="list-style-type: none"> • Valuation of difference in treatment • Safeguard for shareholders and creditors 	<ul style="list-style-type: none"> • 74(3) d) (Line 386-387) • 75(2) (GA) (Line 387a-b)
RESOLUTION COLLEGES, CROSS BORDER GROUPS	<ul style="list-style-type: none"> • Composition of college • Exchange of information inside college • Communication of FOLTF • Joint decision, EBA support 	<ul style="list-style-type: none"> • 88(2) (GA) (Line 387j-o) • 88(6a) (Line 389-391); 88 (6a) a) b) (GA) (Line 389a-b) • 91 (Line 392-400) • 92(3) (401-402)
SRF/RFA	<ul style="list-style-type: none"> • Use of RFA for covering losses • Extraordinary ex-post contributions limit 	<ul style="list-style-type: none"> • 101(2) (Line 415) • 104(1) (Line 424-425)
INFORMATION EXCHANGE, CONFIDENTIALITY	<ul style="list-style-type: none"> • Tax authorities • Centralized automated mechanisms • With 3rd country authorities • RAs & ministries • Institutions & authorities 	<ul style="list-style-type: none"> • 84(6a) (EP+GA) (Line 387c-d), 90(5) (EP, GA) (Line 391a-391b) • 84a (GA) (Line 387e-i) • 97 (Line 403-405); 97(4) third subparagraph (GA) (Line 405a) • 98 (Line 406-413) • 128 (Line 460-466)
EBA MANDATES	<ul style="list-style-type: none"> • Methods, solutions for reporting wrt. Simplified obligations, MREL & Resolution plans • Resolvability assessment • Prep. for implementation of resolution tools & powers • Subordinated liabilities to retail • Estimate CBR • Crisis management simulations • Application of the public interest assessment • Granting extraordinary public financial support • Reporting to RA's relating to contractual recognition of bail-in • Crisis management simulations 	<ul style="list-style-type: none"> • 4(11)(GA) (Line 75a-b) • 11(3) (GA) (Line 89c-e) • 45j (GA) (Line 342a-c) • 15(5) (Line 97-102) • 37(11) (Line 275-279) • 44a(8) (Line 300-301) • 45c(4) (Line 317-321) • 32(5a) (EP) (Line 218b-d) • 32c(3) (Line 250) • 55(8/8a) (EP/GA) (Line 368l-n) • 128b (Line 468-473)
TRANSPOSITION	<ul style="list-style-type: none"> • Transposition of directive 	<ul style="list-style-type: none"> • 2 (Line 474-478)

◆ *List of Articles per technical topic – SRMR*

Topics	Articles
DEFINITIONS	<ul style="list-style-type: none"> • Resolution entity • G-SII, non-EU G-SII
RESOLUTION PLANS	<ul style="list-style-type: none"> • Board can instruct NRA to exercise power of 10(8) BRRD • Detailed description on the liquidation entity • Commensurate approach subs. • Impediments - resolvability
EARLY INTERVENTION MEASURES	<ul style="list-style-type: none"> • Conditions & content • Replacement of management • Temporary administrator • EIMs not a condition for resolution action
RESOLUTION CONDITIONS	<ul style="list-style-type: none"> • Financial institutions & parent undertakings
PREPARATION FOR RESOLUTION	<ul style="list-style-type: none"> • Notifications CA/RA, marketing
DGS INTERVENTION IN RESOLUTION	<ul style="list-style-type: none"> • Ensuring access to deposits • Board decision on contribution • Reporting on liquidity • Determining the losses of DGS in insolvency
CONTINGENT LIABILITIES	<ul style="list-style-type: none"> • Definition • Valuation incl. contingent liab. • Bail-in of contingent liabilities
MREL & BAIL-IN TECHNICAL TOPICS	<ul style="list-style-type: none"> • Prohibition of distributions • Estimated CBR

	<ul style="list-style-type: none"> • Board determines the MREL • Subordination, TLAC alignment • Critical functions: wording • Application of MREL to non-REs 	<ul style="list-style-type: none"> • 12a(1) (Line 102-103) • 12c (Line 104-113) • 12d (Line 114-115) • 12g (Line 132-141)
RESOLUTION POWERS	<ul style="list-style-type: none"> • Central body – resolution scheme • COM endorses scheme • WDC conditions & implementation • WDC single resolution scheme group • Residual entity 	<ul style="list-style-type: none"> • 18(1a) (Line 244) • 18(11) (Line 256-257); 18(11a) (EP) (Line 257a) • 21(1)(2)(3) (Line 301-311) • 21(9) (Line 312-313) • 22(5)(GA) (Line 313a-c)
TASKS & RESPONSIBILITIES BOARD/NRA/COM	<ul style="list-style-type: none"> • Cross-reference IRRD • Tasks of NRAs • Board responsibility for permissions to reduce OF/EL • COM involvement – compatibility internal market, state aid, Fund • Board consultation – restriction on other proceedings • Board represents NRAs cooperation third countries 	<ul style="list-style-type: none"> • 5(1a) (GA) (Line 69a-b) • 7(3)(5) (Line 71-76) • 12(8) (Line 100-101) • 19 (Line 279-292) • 31 (Line 349-350a); 31(1) third subparagraph (EP) (Line 349a-d); 31(3) second subparagraph (GA) (Line 350a) • 32(1) (Line 351-352)
SRF/RFA	<ul style="list-style-type: none"> • When AFM < target level • Ex-ante contributions • Extraordinary ex-post contributions limit • Information exchange • Use of fund 	<ul style="list-style-type: none"> • 69(4) (Line 390-391) • 70(3) (3a) (Line 393-397) • 71(1) (Line 398-399) • 74 (Line 400-401) • 76(3) (Line 403)
SRB GOVERNANCE	<ul style="list-style-type: none"> • Vice-Chair part of Board • Plenary tasks: Internal Audit, industry consultations • Vice-Chair included in decision-making • Task to establish budget • Term of office and suitability • Succession in office • Establishment of budget • Internal audit and control • Use of DGS in context of resolution 	<ul style="list-style-type: none"> • 43(1) (Line 359-360); 53 (Line 363-366) • 50(2) third subparagraph (GA) (Line 362f-j) • 55(1)(2) (Line 367-369) • 56(2) (Line 371-372) • 56(6) (Line 376-377a); 56(6) (EP) (Line 377a) • 56(7) (Line 381-382) • 61 (Line 383-389) • 62(3) (EP) (Line 389b) • 79(3) (Line 412)

INFORMATION EXCHANGE, CONFIDENTIALITY, COOPERATION	<ul style="list-style-type: none"> • Close cooperation ECB • Obligations to cooperate & exchange Board with Council/COM/RA/CA, ESRB/EBA/ESMA/EIOPA, ECB/ESCB, DGS/DA, EFSF/ESM incl. MoUs & confidentiality • Centralized automated mechanisms • Information sharing & disclosures 	<ul style="list-style-type: none"> • 4(1a) (Line 67-69) • 30(2)(2a)(2b) (2c)(6)(7) (Line 331-340); 30(2) (GA) (Line 331a); • 34(1)(5)(6) (Line 354-358) • 30a (Line 342-346) • 88(6)(7) (Line 415-416); 88(6) (GA) (Line 415b)
REVIEW		<ul style="list-style-type: none"> • 94 1) aa) (EP) (Line 416a-b); 94(4) (GA) (Line 416d)
TRANSPOSITION	<ul style="list-style-type: none"> • Transposition of regulation 	<ul style="list-style-type: none"> • 2 (Line 417-420)

▀ *List of Articles per technical topic – DGSD*

Topics	Articles
SCOPE & DEFINITIONS	<ul style="list-style-type: none"> • Scope of the Directive • ‘deposit’ • ‘payment commitment’ • ‘resolution authority’ • ‘client fund deposits’ • ‘Union State aid framework’ • ‘money laundering’ • ‘terrorist financing’ • Inclusion of UK building societies for deposits def.
DGS MEMBERSHIP	<ul style="list-style-type: none"> • Measures if non-compliance with obligations • Failure to pay contributions • Failure to restore compliance • Withdrawal of authorization
ELIGIBILITY OF DEPOSITS	<ul style="list-style-type: none"> • Exclusion of deposits connected to terrorist financing • Inclusion of client funds • Pension schemes
COVERAGE OF DEPOSITS	<ul style="list-style-type: none"> • Temporary high balances
AMOUNT & REPAYMENT	<ul style="list-style-type: none"> • Funds held on behalf of absolutely entitled persons • Set-off of due liabilities • Due interests repayment • Burden of proof • Repayment period

	<ul style="list-style-type: none"> • Dormant accounts • Administrative costs threshold • Means of repayment • Coverage of client funds deposits • Suspend repayment AML/TF 	<ul style="list-style-type: none"> • 7a (Line 119-121) • 8(1) (EP) (Line 122a-b) • 8(2) (deleted by EP) (Line 122c) • 8(3) (Line 123-124) • 8(4) (deleted by EP) (Line 124a) • 8(5) (Line 125-128) • 8(9) (Line 130-131) • 8a (Line 133-135) • 8b (Line 136-152) • 8c (Line 153-158)
CLAIMS AGAINST THE DGS		<ul style="list-style-type: none"> • 9(2) (3) (Line 161-163)
FINANCING OF DGSS	<ul style="list-style-type: none"> • Calculation of target level & replenishment • Payment commitments share • Investment strategy • Place AFM with CB/treasury • Cascade of use of funds • Contributions to DGSs 	<ul style="list-style-type: none"> • 10(2) (Line 165- 169); • 10(3) (Line 171-173) • 10(7) (Line 175-176); 10(7) (EP) second subparagraph (Line 176a-c) • 10(7a) (Line 177-178) • 10(9) (EP) (Line 178a-b) • 10(11)(Line 181) • 13(1) (2) (EP) (Line 254a-254h); 13(2) (GA) (Line 254g)
COOPERATION WITHIN THE UNION	<ul style="list-style-type: none"> • Branches depositor coverage and repayment • Point of contact and agreement on payout T&C for home/host • Transfer of contribution, timing 	<ul style="list-style-type: none"> • 14(1)(2) (Line 255-261); 14(2) third subparagraph (EP) (Line 261a) • 14(2a)(2b) (Line 262-264) • 14(3)(3a) (Line 265-270); 14(3) EBA mandate (EP) (Line 266a-c)
COOPERATION WITH THIRD COUNTRIES	<ul style="list-style-type: none"> • Branches in the Union where the credit institution is located outside the Union • Branches established in third countries from Member credit institutions 	<ul style="list-style-type: none"> • 15 (Line 271-274); 15(1) second subparagraph (Line 274a) • 15a(1) second subparagraph (Line 278b)
DEPOSITOR INFORMATION	<ul style="list-style-type: none"> • Inform depositors on DGS & content of the information • Timing of information provision 	<ul style="list-style-type: none"> • 16(1)(1a) (Line 280-293) • 16(2) (Line 294-295)

	<ul style="list-style-type: none"> • Language & statement of accounts • Information of mergers, reduced protection, ceasing to be a DGS member, admin. determination or judicial ruling • Electronic means for informing 	<ul style="list-style-type: none"> • 16(3)(4) (Line 296-299) • 16(6)(7)(7a) (Line 301-305) • 16(8) (Line 306-307)
INFORMATION EXCHANGE	<ul style="list-style-type: none"> • Between credit institutions & DGS, reporting by authorities 	<ul style="list-style-type: none"> • 16a (Line 315-336)
MISCELLANEOUS TOPICS	<ul style="list-style-type: none"> • Transparency of marketing process in alternative measures 	<ul style="list-style-type: none"> • 11d (Line 229-236c); 11d(1a) (EP) (Line 235a-c)
EBA MANDATES	<ul style="list-style-type: none"> • Stress tests procedures • Convergence coverage of client funds • Admissibility of payment commitments • Methodology to calculate AFM • Monitoring system on preventive measures • Investing AFM • Remediation plan • Least cost test • Contribution to DGS • Home/host payouts • Members of DGS of third countries • Information sheets & communication • Procedures for information exchange 	<ul style="list-style-type: none"> • 4(13) (Line 93); 4(13) second and third subparagraph (EP) (Line 93a-b) • 8b(4) (Line 144-152) • 10(3) (Line 171-173) • 10(12) (Line 182-186) • 10(13) (Line 187) • 11a(4a) (EP) (Line 213a-g) • 11c(4) (Line 227) • 11e(5) (Line 248-254); 11e(5) second subparagraph (EP) (Line 251-c) • 13(3) (EP) (Line 354i-k) • 14(9) (Line 270) • 15a EBA mandate (EP) (Line 278a); • 16(9) (Line 309-313) • 16a(7) (Line 334-336)
TRANSITIONAL PROVISIONS, TRANSPOSITION	<ul style="list-style-type: none"> • Transposition of regulation 	<ul style="list-style-type: none"> • 3 (Line 341-345)