

Updating of references and the alignment of terminology following amendments to Regulation (EU) No 575/2013. Prudential requirements for credit institutions and investment firms

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The Council was informed by the Presidency of the state of negotiations with the European Parliament on two proposals – the so-called "CRD 4" package – amending the EU's rules on capital requirements for banks and investment firms.

The two proposals set out to amend and replace the existing capital requirement directives¹ by two new legislative instruments: i) a Regulation establishing prudential requirements that institutions need to respect, and ii) [a Directive](#) governing access to deposit-taking activities.

The Council held an exchange of views and confirmed its intention to **reach a political agreement on the package before the end of the year**. A number of issues have yet to be resolved in the negotiations with the Parliament.