

Access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms. Capital Requirements Directive (CRDIV)

2011/0203(COD) - 09/10/2012

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.