

Basic information	
2014/2923(DEA) DEA - Delegated acts procedure	Procedure completed - delegated act enters into force
Ex ante contributions to resolution financing arrangements Supplementing 2012/0150(COD)	
Subject 2.50.10 Financial supervision	

Key players			
European Parliament	Committee responsible	Rapporteur	Appointed
	<div style="border: 1px solid red; display: inline-block; padding: 2px;">ECON</div> Economic and Monetary Affairs		

Key events			
Date	Event	Reference	Summary
21/10/2014	Non-legislative basic document published	C(2014)07674	
21/10/2014	Initial period for examining delegated act 3 month(s)		
22/10/2014	Committee referral announced in Parliament		
12/12/2014	Delegated act not objected by Council		
18/12/2014	Decision by Parliament	T8-0109/2014	Summary
18/12/2014	Results of vote in Parliament		

Technical information	
Procedure reference	2014/2923(DEA)
Procedure type	DEA - Delegated acts procedure
Procedure subtype	Examination of delegated act
Amendments and repeals	Supplementing 2012/0150(COD)
Legal basis	Rules of Procedure EP 0114-p6
Stage reached in procedure	Procedure completed - delegated act enters into force
Committee dossier	ECON/8/01813

Documentation gateway
European Parliament

Document type	Committee	Reference	Date	Summary
Amendments tabled in committee		PE544.347	11/12/2014	
Recommendation for early non-objection of delegated act		B8-0381/2014	15/12/2014	
Text adopted by Parliament, single reading		T8-0109/2014	18/12/2014	Summary

European Commission

Document type	Reference	Date	Summary
Non-legislative basic document	C(2014)07674	21/10/2014	
Document attached to the procedure	SWD(2014)0327	21/10/2014	
Document attached to the procedure	C(2016)0329	21/01/2016	
Document attached to the procedure	C(2016)3487	03/06/2016	
Document attached to the procedure	C(2017)3905	13/06/2017	
Document attached to the procedure	C(2017)4950	10/07/2017	
Document attached to the procedure	C(2024)3075	30/04/2024	
Document attached to the procedure	C(2026)1999	19/03/2026	

Additional information

Source	Document	Date
European Commission	EUR-Lex	

Ex ante contributions to resolution financing arrangements

2014/2923(DEA) - 14/05/2013

The Council discussed the proposal for a Directive establishing a framework for the recovery and resolution of credit institutions and investment firms, focusing in particular on the design of the bail-in instrument.

The Presidency concluded that to reach an agreement, a balance would have to be struck between establishing a harmonised approach to bail-in and allowing for limited national flexibility in its application. The Presidency stated its intention to re-submit the dossier to the Council at its meeting on 21 June, with the aim of reaching an agreement on the Directive.

In summarising the discussion, the Presidency noted convergence around the following points:

- general agreement on a **broad scope for bail-in, with a limited list of defined exclusions**;
- general agreement that the **level of loss absorbing capacity must be adapted to match the scope of exclusions**;
- noting that deposits under EUR 100 000 are always fully guaranteed by the deposit guarantee schemes, there was agreement amongst most Member States that the **deposit guarantee schemes should also benefit from depositor preference**;
- overall, considerable support for depositor preference (i.e. last category of assets to be bailed in) for deposits over EUR 100 000, with **some reservations raised on giving preference to large corporate deposits**.

The Presidency also recognised that **some country-specific concerns should be addressed**, in particular as regards **euro area vs. non-euro area issues**.

Ex ante contributions to resolution financing arrangements

2014/2923(DEA) - 18/12/2014 - Text adopted by Parliament, single reading

The European Parliament decided, by 461 votes to 165 with 1 abstention, to **raise no objections** to the Commission delegated regulation of 21 October 2014 supplementing Directive 2014/59/EU of the European Parliament and the Council of 15 May 2014 with regard to ex ante contributions to resolution financing arrangements.

It is recalled that [Directive 2014/59/EU](#) of the European Parliament and of the Council (BRRD) establishes a framework for the recovery and resolution of credit institutions and investment firms.

An agreement was reached within the Council on the [implementing regulation](#) specifying uniform conditions of application of Regulation (EU) No 806/2014 of the European Parliament and of the Council with regard to ex-ante contributions to the Single Resolution Fund.

Directive 2014/59/EU empowers the Commission to adopt delegated acts in order to specify the notion of adjusting contributions in proportion to the risk profile of the institutions, taking into account certain criteria enumerated in that article. On 21 October 2014, in order to satisfy the latter empowerment, the Commission adopted the Commission delegated regulation supplementing Directive 2014/59/EU of the European Parliament and the Council of 15 May 2014 with regard to ex ante contributions to resolution financing arrangements.

Parliament considered that the smooth and timely implementation of the BRRD framework by 1 January 2015 requires that the national resolution authorities start calculating and collecting the contributions to the resolution financing arrangements as soon as possible and in any event by 1 January 2015.

This calculation and collection is to be carried out in accordance with the abovementioned delegated regulation. The delegated regulation should therefore enter into force in 2014, before the expiry of the scrutiny period by the European Parliament and the Council, which is set as of three months from the date of notification.

Ex ante contributions to resolution financing arrangements

2014/2923(DEA) - 10/07/2012

The Council had a first exchange of views on the proposal for a Directive establishing a framework for the recovery and resolution of credit institutions and investment firms.

The proposal, issued by the Commission on 6 June, is aimed at providing supervisory authorities with common tools and powers to tackle bank crises pre-emptively and to resolve any financial institution in an orderly manner in the event of insolvency, whilst minimising taxpayers' exposure to losses.

The presidency's aim is for the Council to **agree a general approach** by December, subsequent to which negotiations with the Parliament will start, with a view to adoption of the Directive at first reading.