

**Question for written answer E-009579/2015  
to the Commission**  
Rule 130  
**Hugues Bayet (S&D)**

Subject: Implementation of the directive on the resolution of banks in difficulty

On 28 May, the Commission issued a reasoned opinion to eleven Member States which failed to meet the deadline of 31 December 2014 for implementing the directive on the resolution of banks in difficulty via the bail-in.

Only eight States have fully transposed the text, while the others have done so partially.

We know how crucial this text is in avoiding bailing out the banks with public money, as unfortunately happened after the free-market and banking crisis of 2008. It is also one of the key elements of the banking union put in place after that crisis, the social effects of which are still being felt today.

What is the Commission's roadmap for ensuring that the directive is properly transposed in all Member States as soon as possible and putting an end to the political, legal and social uncertainty that would ensue if the banks got into difficulty?