

Amendment 2

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Report

A9-0154/2024

Kira Marie Peter-Hansen

Amending Directive 2014/49/EU as regards the scope of deposit protection, use of deposit guarantee schemes funds, cross-border cooperation, and transparency (COM(2023)0228 – C9-0133/2023 – 2023/0115(COD))

Proposal for a directive**Recital 45***Text proposed by the Commission*

(45) Directive 2014/49/EU allows Member States to recognise an IPS as a DGS if it fulfils the criteria laid down in Article 113(7) of Regulation (EU) No 575/2013 and complies with Directive 2014/49/EU. To take into account the specific business model of those IPSs, in particular the relevance of preventive measures at the core of their mandate, it is appropriate to provide for the possibility of Member States to *allow IPSs to adapt to the new safeguards for the application of preventive measures within a 6-year period. This possibly longer compliance period takes into account the timeline for the build-up of a segregated fund for IPS purposes other than deposit insurance as agreed between the European Central Bank, the national competent authority and the relevant IPSs.*

Amendment

(45) Directive 2014/49/EU allows Member States to recognise an IPS as a DGS if it fulfils the criteria laid down in Article 113(7) of Regulation (EU) No 575/2013 and complies with Directive 2014/49/EU. To take into account the specific business model of those IPSs, in particular the relevance of preventive measures at the core of their mandate *and their proven functioning with positive effects on depositor confidence and financial stability*, it is appropriate to provide for the possibility of Member States to *keep the respective provisions of Directive 2014/49/EU. The provisions of Directive 2014/49/EU must be interpreted in the light of the conditions set out in Article 113(7) of Regulation (EU) No 575/2013 in order to avoid that the requirements of Article 11 and Articles 11a through 11e of Directive 2014/49/EU contradict the conditions set out in Article 113(7) of Regulation (EU) No 575/2013.*

Or. en

