

List of deposits excluded from the guarantee (Annex no.1 of Law no. 311/2015 on deposit guarantee schemes and the Bank Deposit Guarantee Fund)

- Deposits of a credit institution made in its own name and on its own account, in compliance with the provisions of Art. 64 par. (2)
- Instruments falling within the definition of own funds as defined in Article 4 of the Directive. (1) point 118 of Regulation (EU) No 575/2013
- Deposits resulting from transactions in respect of which final court judgments have been pronounced for the offence of money laundering, according to the legislation in the field of prevention and combating money laundering. The classification of deposits in this category is carried out by the deposit guarantee scheme on the basis of information received from the competent authorities, from the credit institution whose deposits have become unavailable or from the liquidator appointed by the court, as the case may be
- Deposits of financial institutions, as defined in Article 4(4)(a) and (b) of this Regulation, shall be held in the name of the financial institution. (1) point 26 of Regulation (EU) No 575/2013
- Deposits of investment firms, as defined in Article 4(2)(26) of Regulation (EC) No. (1)(2) of Regulation (EU) No 575/2013
- Deposits for which the identity of the holder has not been verified until they become unavailable, according to legislation in the field of prevention and combating money laundering
- Deposits of insurers and reinsurers as defined in Art. 2 lit. A, points 5 and 39 of Law no. 32/2000 on insurance activity and insurance supervision, as amended and supplemented
- Deposits of undertakings for collective investment as defined in the legislation on the capital market
- Deposits of pension funds
- Deposits of central, local and regional public authorities
- Debt securities issued by credit institutions, as well as liabilities arising from own acceptances and promissory notes