

LIST OF DEPOSITS EXCLUDED FROM THE GUARANTEE SCHEME

1. Deposits made by a credit institution on its own behalf and for its own account, in compliance with provisions under Article 64 paragraph (2) from the Law 311/2015 on deposits guarantee schemes and Bank Deposit Guarantee Fund.
2. Instruments falling within the definition of own funds, as they are defined in Article 4 paragraph (1) point 118 of Regulation (EU) no. 575/2013
3. Deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering according to legislation on preventing and fighting money laundering. Deposit guarantee schemes shall classify deposits as belonging to this category based on information received from competent authorities, from the credit institutions where deposits became unavailable or from court-appointed liquidators, as the case may be.
4. Deposits by financial institutions as defined in Article 4 paragraph (1) point. 26 of Regulation (EU) no. 575/2013
5. Deposits by investment firms as defined in Article 4 paragraph (1) point 2 of Regulation (EU) no. 575/2013
6. Deposits where the identity of the holder has not been verified up to the moment, they become unavailable, in line with legislation on preventing and fighting money laundering.
7. Deposits by insurance and by reinsurance undertakings, as they are defined in Article 2 letter A point 2 and 24 in Law no. 236/2018 on insurance distribution.
8. Deposits by collective investment undertakings, as they are defined in capital market legislation
9. Deposits by pension funds
10. Deposits by central, local and regional public authorities
11. Debt securities issued by a credit institution, as well as liabilities arising out of own acceptances and promissory notes.