

Deposits exempted from compensation in accordance with the Law 311/2015 on deposits guarantee schemes and Bank Deposit Guarantee Fund

1. Deposits of a credit institution opened on their own behalf and in their own names, in compliance with the provisions of art. 64 para. (2).
2. Instruments which fall within the category of own funds, as defined in the art. 4, para. (1) point.118 from the (EU) Regulation No. 575/2013
3. Deposits resulting from transactions in respect of which final legal Court decisions on money laundering have been pronounced according to the legislation in preventing and combating money laundering. The deposits classification in this category is carried out by the deposit guarantee scheme, based on information received from competent authorities, from the credit institution whose deposits have become unavailable or from the liquidator appointed by the Court, if the case.
4. Deposits of financial institutions, as defined under art. 4, para. (1), point 26 from the (EU) Regulation No. 575/2013.
5. Deposits of investment companies, as defined by the art. 4, para. (1), point 2 from the (EU) Regulation No.575/2013.
6. Deposits for which the holder's identity has not yet been verified by the time when they become unavailable, in accordance with the legislation in preventing and combating money laundering.
7. Deposits of insurers and reinsurers, as defined by the art. 2, letter A, point 5 and 39 from the Law No. 32/2000 on insurance activity and insurance supervision, as amended and in accordance with further additions.
8. Deposits of collective investment bodies, as defined by the legislation governing capital markets.
9. Deposits of the pensions funds.
10. Deposits of the central public authorities, as well as of local and regional authorities.
11. Transferable securities such as debt issued by the credit institution, as well as obligations derived from own acceptances and promissory notes.