
Roadmap on the delivery of the EBA mandates under the revised Deposit Guarantee Schemes Directive (DGSD)

Contents

1	Background
2	EBA mandates
3	Deadlines and batching

Background

- ❑ The revised Deposit Guarantee Schemes Directive (DGSD3) and the Bank Recovery and Resolution Directive (BRRD3) were published in the Official Journal of the EU on 20 April 2026 with an application date of 11 May 2028.
- ❑ The key aim of the revision of the DGSD and BRRD is to open the possibility to use DGS funds in resolution.
- ❑ The revision of the DGSD also introduced more than 100 operational improvements which had been recommended by the EBA in five Opinions addressed to the European Commission and issued in 2019-2021.
- ❑ The DGSD3 includes 11 mandates for the EBA. The BRRD3 includes one further DGS-related mandate.
- ❑ The slides overleaf present the EBA's roadmap on the delivery of those mandates, taking into account legal deadlines for the delivery of the mandates, and policy links between them.

EBA mandates

- DGSD3 and BRRD3 confer the following 12 DGS-related mandates on the EBA, some of which are new, while others are revisions of existing legal instruments:

Number	Article	Legal instrument	Content
1	16(9)	ITS on depositor information	The content and the format of the depositor information sheet and the process of informing depositors in specific cases.
2	16a(7)	ITS on information exchange	The procedures, templates and the content of information to be provided from credit institutions to DGSs, and from DGSs and designated authorities to the EBA.
3	8b(4)	RTS on client funds	The technical details for the identification of clients, the criteria under which the repayment is to be made to the account holder for the benefit of each client or to the client directly, and the rules to avoid multiple claims for payouts to the same beneficiary.
4	10(13)	GL on investments	Guidance to assist DGSs with the diversification of their available financial means and on how DGSs could invest in low-risk assets.
5	10(12)	RTS on AFM and fund target	The methodology for the calculation of DGS's available financial means (i.e DGS ex-ante funds) and the process to reach the target level.
6	14(9)	GL on cooperation within the Union	Rules on the respective roles of home and host DGSs in cross-border cases.
7	109BRRD	GL on lifting the cap on DGS contributions – in BRRD	<i>Conditions when the cap on contribution of DGS funds to resolution can be lifted.</i>
8	4(13)	GL on stress tests	The scope, content and procedures for DGS stress tests, including testing credit institutions' ability to produce the necessary data.
9	13(3)	GL on calculation of DGS contributions	The methodology for the calculation of credit institutions' contributions to DGS funds.
10	11c(4)	GL on business reorganisation plan	The minimum criteria that a business reorganisation plan prepared by credit institutions should meet.
11	11a(4a)	GL on preventive measures	The conditions for the use of DGS in preventive measures and cooperation and decision-making.
12	10(3)	GL on irrevocable payment commitments	The criteria for the admissibility of payment commitments.

Deadlines and batching

- EBA will fulfil the mandates in three batches, where mandates are grouped together reflecting:
 - Legal deadlines for the delivery of the mandates,
 - Complexity of the mandates and
 - Interlinkages between them.





Floor 24-27, Tour Europlaza
20 Avenue André Prothin
92400 Courbevoie, France

Tel: +33 1 86 52 70 00
E-mail: info@eba.europa.eu

<https://eba.europa.eu/>