

LIST OF DEPOSITS EXCLUDED FROM WARRANTY

according to the provisions of Law 311/2015 on deposit guarantee schemes
and the Bank Deposit Guarantee Fund

1. 1. Deposits of a credit institution made in its own name and account, in compliance with the provisions of art. 64 para. (2)
2. 2. Instruments that fall within the definition of own funds, as they are defined in art. 4 para. (1) point 118 of Regulation (EU) no. 575/2013
3. Deposits resulting from transactions in connection with which final court decisions have been handed down for the crime of money laundering, according to the legislation in the field of preventing and combating money laundering. Deposits in this category are made by the deposit guarantee scheme, based on the 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.
4. Deposits of financial institutions, as they are defined in art. 4 para. (1) point 26 of Regulation (EU) no. 575/2013
5. Deposits of investment firms, as they are defined in art. 4 para. (1) point 2 of Regulation (EU) no. 575/2013
6. Deposits for which the identity of the holder has not been verified until they become unavailable, according to the legislation in the field of preventing and combating money laundering
7. Deposits of insurers and reinsurers, as they are defined in art. 2 lit. A points 5 and 39 of Law no. 32/2000 on insurance activity and insurance supervision, with subsequent amendments and completions
8. Deposits of collective investment undertakings, as defined by capital market legislation
9. Pension fund deposits
10. Deposits of central, local and regional public authorities
11. Debt securities issued by the credit institution, as well as obligations arising from own acceptances and promissory notes