

**Question for written answer E-001605/2024**

**to the Commission**

Rule 144

**Lídia Pereira (PPE), Sebastião Bugalho (PPE), Paulo Cunha (PPE), Hélder Sousa Silva (PPE), Sérgio Humberto (PPE), Paulo Do Nascimento Cabral (PPE)**

Subject: Urgent adoption of the European Deposit Insurance Scheme (EDIS)

The Commission submitted a proposal for a Regulation establishing a European Deposit Insurance Scheme (EDIS)<sup>1</sup> in November 2015. While establishing the Single Supervisory Mechanism and the Single Resolution Mechanism was fundamental to ensuring a robust banking sector, the banking union will only be complete once its third pillar, the EDIS, is adopted. Despite legislative progress on regulation for the sector in recent years, no significant steps have been taken in this particular legislative process, which has been dragging on for almost a decade.

Considering the ongoing legislative process on EU bank crisis management and deposit insurance (CMDI)<sup>2</sup> and the need to ensure the legislation is systematically consistent with the future EDIS, along with the delays in the EDIS legislative process, adopting the system must be made a priority.

In light of the above:

1. How does the Commission justify the almost ten-year delay in adopting the EDIS?
2. Can the Commission confirm that its proposal, which has since been examined by the European Parliament's Committee on Economic and Monetary Affairs, still stands?
3. How does the Commission intend to ensure the future EDIS and CMDI are systematically consistent with one another?

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<sup>1</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1721744393991&uri=CELEX%3A52015PC0586>

<sup>2</sup> [https://finance.ec.europa.eu/publications/reform-bank-crisis-management-and-deposit-insurance-framework\\_en](https://finance.ec.europa.eu/publications/reform-bank-crisis-management-and-deposit-insurance-framework_en)