

Question for written answer E-015040/2015
to the Commission
Rule 130
Ruža Tomašić (ECR)

Subject: European Deposit Insurance Scheme - EDIS

Further to its latest proposal on the European Deposit Insurance Scheme (EDIS) for the euro area as a whole and on measures to reduce the risks still existing in the banking sector, the Commission has said that the proposal includes a number of safeguards against 'moral hazard' and any malpractice to which national systems might be encouraged to resort when managing potential risks, adding that EDIS will be accessible to national systems only if they are entirely in accordance with the relevant EU legislation.

1. Given that I am a Member representing Croatia, a Member State that does not belong the euro area and where most banks are nationally based, can the Commission say whether the rules applying to euro area countries likewise hold good for Member States which are not part of the Monetary Union?
2. In addition, will it help countries outside the euro area – and if so, how – to successfully implement the relevant legislation in order to ensure that their taxpayers are not placed unfairly at a disadvantage compared with taxpayers from the 18 euro area countries?