

**LIST OF DEPOSITS EXCLUDED FROM GUARANTEE**  
**(ANNEX No. 1 of Law No. 311/2015 on Deposit Guarantee Schemes and the Bank Deposit Guarantee Fund)**

1. Deposits of a credit institution made in its own name and on its own behalf, in compliance with the provisions of Article 64 Paragraph (2).
2. Instruments falling within the definition of own funds as defined in Article 4, Paragraph (1), Point (118) of Regulation (EU) No. 575/2013.
3. Deposits resulting from transactions in respect of which final judgments shall have been given for the offense of money laundering, according to the legislation on prevention and combating money laundering. Deposits shall be classified in this category by the Deposit Guarantee Scheme, based on information received from the competent authorities, from the credit institution whose deposits have become unavailable or from the liquidator appointed by the court, as appropriate.
4. Deposits of financial institutions as defined in Article 4, Paragraph (1), Point 26 of Regulation (EU) No. 575/2013.
5. Deposits of investment firms as defined in point 2 of Article 4, Paragraph (1) of Regulation (EU) No. 575/2013.
6. Deposits for which the identity of the holder shall not have been verified by the time they shall have become unavailable, according to the legislation on prevention and combating money laundering.
7. Deposits of insurers and reinsurers as defined in Article 2, Letter A, Points 5 and 39 of Law No. 32/2000 on insurance activity and insurance supervision, as amended and supplemented.
8. Deposits of collective investment undertakings, as defined by capital market legislation.
9. Deposits of pension funds.
10. Deposits of central, local and regional public authorities.
11. Transferable securities issued by the credit institution, as well as obligations arising from its own acceptances and promissory notes.