

## ***Annex 1 - LIST OF DEPOSITS EXCLUDED FROM GUARANTEE***

1. Deposits of credit institutions personally opened, in compliance with the provisions of Art. 64, para. (2) of Law no. 311/2015 regarding the deposit guarantee schemes and the Bank Deposit Guarantee Fund.
2. Instruments that can be considered own funds as per their definition, as defined under Art. 4, para. (1), item 118 of the EU Regulation no. 575/2013.
3. Deposits resulted from transactions based on which final conviction orders for money laundering were given, according to the legislation in the area of prevention and control of money laundering. The inclusion of deposits into this category is performed according to the deposit guarantee scheme, based on the information received from the competent authorities, from the credit institution whose deposits became unavailable or by the liquidator named by the court, as the case may be.
4. Deposits of financial institutions, as defined under Art. 4, para. (1), item 26 of EU Regulation No 575/2013.
5. Deposits of investments companies, as defined under Art. 4, para. (1), item 2 of EU Regulation No 575/2013.
6. Deposits for which the owner's identity has not been checked up to the moment they became unavailable, according to the legislation in the area of prevention and control of money laundering.
7. Deposits of insurers and reinsurers, as defined under Art. 2, letter A, items 5 and 39 of Law No. 32/2000 regarding the activity of insurance and insurance supervision, as subsequently amended and completed.
8. Deposits of collective investment undertakings, as they are defined by the legislation of the equity market.
9. Deposits of the retirement funds.
10. Deposits of central, local and regional public authorities.
11. Securities arising from the debt issued by the credit institution, as well as obligations arising out of own acceptances and promissory notes.