

## LMA Article 21c Tracker for CRD VI (as at 23<sup>rd</sup> April 2026)

### Status Key:

**Red:** No public proposals published

**Amber:** Consultation/draft rules or legislation published

**Green:** Final rules/legislation

### Status Snapshot:

- No public proposals published 20%
- Consultation/draft rules or legislation published 50%
- Final rules/legislation 30%

Jurisdiction	Publication	Status
<b>Austria</b>		
<b>Belgium</b>		
<b>Bulgaria</b>	Draft bill was submitted to the National Assembly in December 2025: <a href="#">here</a>	
<b>Croatia</b>	The new Credit Institutions Act was published in the Official Gazette on 5 March 2026 and entered into force on 13 March 2026: <a href="#">here</a>	
<b>Republic of Cyprus</b>	Draft consultation (now closed): <a href="#">here</a>	
<b>Czech Republic</b>	Final legislation: <ul style="list-style-type: none"> <li>- Shortened legislative procedure <a href="#">here</a></li> <li>- Link to collection <a href="#">here</a></li> </ul>	
<b>Denmark</b>	Bill presented to Parliament (passed without amendment): <a href="#">here</a>	
<b>Estonia</b>	The first reading of the Draft Bill at Parliament has been completed and the deadline for submission of proposals for amendments by the Parliament was set to 24 April 2026. Thereafter, the Draft Bill will proceed to the second reading: <a href="#">here</a>	

<b>Finland</b>	Working group paper: <a href="#">here</a>  The Government Bill regarding the implementation of CRD VI was submitted to the Finnish Parliament on 12 <sup>th</sup> March 2026.	
<b>France</b>	The French transposition of CRD VI was published in the Official Journal of the French Republic on 9 April 2026. It entered into force on 10 April 2026, with the exception of Article 21c which comes into force on 11 January 2027: <a href="#">here</a> and <a href="#">here</a>	
<b>Germany</b>	The German transposition of CRD VI was published in the German Federal Law Gazette on 30 <sup>th</sup> March 2026, transposing CRD VI: <a href="#">here</a>	
<b>Greece</b>	The Ministry of Finance confirmed that the draft legislation concerning the transposition of CRD VI has been finalised at the Ministry level and shall proceed to review by the relevant departments and other Ministries. This review process constitutes the standard procedural stage prior to the submission of any draft legislation for public consultation.	
<b>Hungary</b>	The law transposing CRD VI has been approved and enacted: <a href="#">here</a>	
<b>Iceland</b>		
<b>Ireland</b>	Consultation: <a href="#">here</a>	
<b>Italy</b>	The CRD VI draft implementing decree was published in the Italian Official Gazette on 9 January 2026: <a href="#">here</a>	
<b>Latvia</b>	The draft law was adopted in the second reading before Parliament on 26 March 2026. The date of the third (and final) reading has not been set yet: <a href="#">here</a>	
<b>Lichtenstein</b>	Consultation: <a href="#">here</a>	
<b>Lithuania</b>	On 27 June 2025, the Lithuanian Ministry of Finance published the proposals to local laws to enable the transposition of CRD VI including Article 21c: <a href="#">here</a>  The Parliament has scheduled the consideration of the draft law at its plenary session on 5 <sup>th</sup> May 2026. Following	

	<p>this session, it should become clear whether the draft law will be adopted.</p>	
<b>Luxembourg</b>	<p>Draft Bill was introduced before the Luxembourg Parliament on 2<sup>nd</sup> October 2025 <a href="#">here</a>.</p> <p>The Bill is still under discussion by the Commission des Finances of the Luxembourg Parliament.</p>	
<b>Malta</b>	<p>Consultation closed on 6th June 2025: <a href="#">here</a></p> <p>A feedback statement was published in September 2025: <a href="#">here</a></p>	
<b>Netherlands</b>	<p>The proposal for the Dutch CRD VI Implementation Act, together with the Explanatory Memorandum, was formally submitted to the House of Representatives on 19 January. The draft law and Explanatory Memorandum are available <a href="#">here</a></p> <p>On 29 January, it was decided to designate the bill as non-controversial. This means the bill is expected to move through the legislative process without material delays.</p>	
<b>Norway</b>	<p>Consultation (closed 31st March 2025): <a href="#">here</a></p> <p>The Ministry of Finance submitted its legislative proposal to the Parliament on 20th March 2026. The legislative proposal will now be considered/adopted by the Parliament, and the government will then determine the date of entry into force.</p>	
<b>Poland</b>	<p>Draft legislation: <a href="#">here</a>.</p>	
<b>Portugal</b>		
<b>Romania</b>	<p>Ministry of Finance has published the draft law that will transpose Article 21c of CRD VI: <a href="#">here</a></p>	
<b>Slovakia</b>	<p>The bill related to CRD VI transposition in Slovakia was approved by Parliament 12/2/26: <a href="#">here</a></p>	
<b>Slovenia</b>	<p>The bill transposing CRD VI was approved by the National Assembly 11/2/26: <a href="#">here</a></p>	

<b>Spain</b>		
<b>Sweden</b>	The government has decided to submit a draft bill to the Council on Legislation for review. The bill will likely be published by 17 March 2026. Legislation proposal: <a href="#">here</a>	