

## LMA Article 21c Tracker for CRD VI (as at 10<sup>th</sup> March 2026)

**Status Key:**

**Red:** No public proposals published

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

**Green:** Final rules/legislation

Jurisdiction	Publication	Status
<b>Austria</b>		Red
<b>Belgium</b>		Red
<b>Bulgaria</b>	Draft bill was submitted to the National Assembly in December 2025: <a href="#">here</a>	Amber
<b>Croatia</b>	The new Credit Institutions Act was published in the Official Gazette on 5 March 2026 and will officially enter into force on 13 March 2026: <a href="#">here</a>	Amber
<b>Republic of Cyprus</b>	Draft consultation (now closed): <a href="#">here</a>	Amber
<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>	Green
<b>Denmark</b>	Bill presented to Parliament (passed without amendment): <a href="#">here</a>	Green
<b>Estonia</b>	Draft Bill for second round of consultations (consultation closed 17 December 2025): <a href="#">here</a>	Amber
<b>Finland</b>	Working group paper: <a href="#">here</a>	Amber
<b>France</b>		Red
<b>Germany</b>	The German Parliament passed the law transposing CRD VI on 29 January 2026. On 6 March 2026, the German Federal Council debated the legislation and granted a non-objection decision, meaning it is now final. It is expected to be published in the Federal Gazette in the upcoming days. The latest version of the law is available <a href="#">here</a>	Green

<b>Greece</b>		
<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>	Draft legislation: <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. The proposal remains a draft and is expected to be considered during the Spring session of Parliament: <a href="#">here</a>	
<b>Luxembourg</b>	Draft Bill was introduced before the Luxembourg Parliament on 6 <sup>th</sup> October 2025 <a href="#">here</a> .  ECB opinion on draft bill was published on the Parliament website on 19th December 2025, however, the opinion appeared to not have Article 21c in the scope of its review: <a href="#">here</a>	
<b>Malta</b>	Consultation closed on 6th June 2025: <a href="#">here</a>  A feedback statement was published in September 2025: <a href="#">here</a>	
<b>Netherlands</b>	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>  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.	
<b>Norway</b>	Consultation (closed 31st March 2025): <a href="#">here</a>	

<b>Poland</b>	Draft legislation: <a href="#">here</a>	
<b>Portugal</b>		
<b>Romania</b>	Ministry of Finance has published the draft law that will transpose Article 21c of CRD VI: <a href="#">here</a>	
<b>Slovakia</b>	The bill related to CRD VI transposition in Slovakia was approved by Parliament 12/2/26: <a href="#">here</a>	
<b>Slovenia</b>	The bill transposing CRD VI was approved by the National Assembly 11/2/26: <a href="#">here</a>	
<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>	