

Member States	Implementation (if delay how long)	Changes to definition (Y/N)	Minor changes review	Form of notification	Threshold alteration
AT	Yes	No	Regular intervals (to be determined case by case)	In writing	No
BE	In part - BE had already national Guidelines in place. Full compliance with GL 45 and the upcoming RTS will be implemented jointly. Meanwhile, GL 45 will in practice be fully applied in the supervisory process.	Application files can be introduced twice a year and may regroup a number of significant changes. No distinction to 'major changes' exists	Permanent internal file within institution, accessible by NBB	In writing (application file for significant changes)	No
BG	Yes	No	In due time	By signed letter (electronically or on paper)	No
CY	Yes	No	N/A	N/A	N/A
CZ	Yes	No	In compliance with group AMA Change Policy (ACP) and procedures	In compliance with group AMA Change Policy (ACP) and procedures	No
DE	Yes - since 2009 with adjustments in Jan 2012	No	Annually collected, latest one year after the last report	All changes are communicated in written form for approval or notification	Threshold for major changes are more than 10% and less than 20%. Changes of more than 20% are classified as significant.
DK	Yes	No	N/A	Written procedure	No
EE	Yes	No	On a yearly basis	Notifications should be done in writing.	No
EL	Yes	No	Annual basis	In writing	No

<b>ES</b>	Yes (6 July 2012)	Definition of the application period for significant changes and extensions have been set as three months.	Once a year	By letter	No, subject to the internal procedures of the institution.
<b>FI</b>	No (expected end 2012)	No	Within a reasonable timeframe	Written document	No
<b>FR</b>	Yes	No	Annual basis	individual decision (ie official administrative letter)	No
<b>HU</b>	Yes (6 May 2012)	No	Once a year	In writing and electronically	No
<b>IE</b>	Yes	No	On a yearly basis	Formal notification	No
<b>IS</b>	No	N/A	N/A	N/A	N/A
<b>IT</b>	Yes	No	On a yearly basis	In written format	No
<b>LI</b>					
<b>LT</b>	Yes	An institution wishing to extend or significantly change the AMA shall submit an application no later than 6 months before the implementation	Once a year	By post or email	No
<b>LU</b>	Yes	No	Same as guidelines	same as guidelines	No
<b>LV</b>	Yes (5 July 2012)	No	Annual basis	Regular way (e.g. electronic document, paper documents)	No
<b>MT</b>	Yes	No	N/A	N/A	No

<b>NL</b>	Yes	No	At least annually	In writing	No
<b>NO</b>	Yes (8 September 2012)	No	N/A	N/A	No
<b>PL</b>	No	No	Annually	To be sent in hardcopy form	No
<b>PT</b>	Yes (16 April 2012)	The implementation of GL45 was made by direct reference to these Guidelines through an Instruction of Banco de Portugal (legally binding). No additional guidance was provided to the industry so far.			
<b>RO</b>	Yes (19 July 2012)	No	Annually	Standard procedure used in their AMA validation process.	No
<b>SE</b>	No	N/A	N/A	N/A	N/A
<b>SI</b>	Yes	No	Promptly if Slovenien subsidiary is affected	Formally, by the letter	N/A
<b>SK</b>	Yes	It is included in Decree of Národná banka Slovenska of 26 April 2011	Immediately	As defined	No
<b>UK</b>	In part (reference to GL in FSA handbook implemented from 1.10.2012)	Yes, application for changes needs to be received in time to allow the FSA's to fully consider application.	Quarterly in arrears	by quarterly letter. Extensions, significant and major changes - formal application in advance of implementation.	Calculation set out in Annex I, C , e applies. Threshold set at >1% (major) >10% (significant).