



FONDS DE GARANTIE
DES DÉPÔTS ET
DE RÉOLUTION
*French deposit insurance
and resolution fund*

Contributions to EU mechanisms

Contributions to DGSs

Target level at 0.8% of covered deposits before 2025 (+ 4 additional years if the DGS had to disburse more than 0.8% of covered deposits); down to 0.5% on Commission's approval if the banking sector is highly concentrated and the likelihood of using the DGS's resources for paying out looks limited. Institutional protection schemes may levy lower contributions

Contributions to resolution/ systemic failures schemes (but not contributions to BRRD financing arrangements) could be accounted for in the target level through a claim of the DGS, if the DGS cannot raise extraordinary contributions from its members

Extraordinary contributions (to finance a payout) up to 0.5% of covered deposits a year, in principle

Contributions to Financing Arrangements (FAs)

Target level at 1% of covered deposits before 2025 (+ 4 additional years if the FA had to disburse more than 0.5% of covered deposits)

Contributions to resolution/ systemic failures schemes raised from June 2010 (but not contributions to DGSs) could be accounted for in the target level

Extraordinary contributions up to 3 times the annual contribution

Contributions to the Single Resolution Fund (SRF)

Target level at €55 Bn – 1% of covered deposits, within 8 years (+ 4 additional years if the SRF had to disburse more than 0.5% of covered deposits)

Contributions at least annual, based on a flat contribution and a risk based contribution (same criteria than in BRRD), without creating distortions between banking sector structures of the Member States and also taking into account a balanced distribution of contributions across different types of banks

Extraordinary contributions up to 3 times the annual contribution

Common features for DGSs, FAs and SRF

Contributions at least annual, levied on a risk based system.

30% max of payment commitments in total available financial means

Six years replenishment period when the available financial means fall below 2/3 of the target level

Alternative funding arrangements should be in place for short term funding



Contributions to DGSs, BRRD financing arrangements and SRM

	Deposit Guarantee Funds (DGSD) <i>Trilogue concluded</i>	Resolution funds - RFs (BRRD) <i>Trilogue concluded</i>	Single resolution fund (SRM) <i>Trilogue concluded</i>
Total amount			
Reference base	Covered deposits	Covered deposits	Covered deposits
Reference geog. area	Country	Country	SRM zone (= SSM)
Target level	0,8% (0,5% possible)	1%	1% = €55 Bn
Individual breakdown			
Base for contribution	Covered deposits	Total liabilities less own funds and covered deposits	Total liabilities less own funds and covered deposits
Reference geog. area	Country	Country	SRM zone (= SSM)



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