

EN  
E-001299/2018  
Answer given by Vice-President Dombrovskis  
on behalf of the Commission  
(17.5.2018)

In line with EU Directive 2014/49/EU<sup>1</sup> on deposit guarantee schemes (which is a recast of an earlier Directive from 2009<sup>2</sup>) the coverage level for aggregate deposits is EUR 100 000 per depositor and per bank. Credit institutions in the Union must comply with this obligation since 1 January 2011.

Member States shall ensure that the available financial means of a deposit guarantee scheme shall at least reach a target level of 0,8 % of the amount of the covered deposits of its members by 3 July 2024. The European Banking Authority publishes the data regarding the level of available financial means of each scheme since 2016.<sup>3</sup>

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<sup>1</sup> Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes. OJ L 173, 12.6.2014, p. 149–178

<sup>2</sup> Directive 2009/14/EC of the European Parliament and of the Council of 11 March 2009 amending Directive 94/19/EC on deposit-guarantee schemes as regards the coverage level and the payout delay. OJ L 68, 13.3.2009, p. 3–7

<sup>3</sup> <https://www.eba.europa.eu/regulation-and-policy/recovery-and-resolution/deposit-guarantee-schemes-data>