

**Question for written answer P-004451/2016  
to the Commission**  
Rule 130  
**Beatrix von Storch (EFDD)**

Subject: Unfair economic burden imposed by EDIS

The Commission has proposed a European Deposit Insurance scheme (EDIS). Like any insurance scheme, the intention is that it should be funded by contributions. In the medium term, EDIS is intended to replace the existing national deposit insurance schemes, each of which has its own structure of contributions.

1. Does the Commission consider that – as is customary with insurance schemes – the policyholder should bear the cost of the premium and thus that ultimately investors (not banks, although in formal legal terms they make the payment) should pay the premium?
2. Bearing in mind that the net effect of EDIS will be to achieve a medium level of security of deposits in the participating banks, so that many weaker banks will now gain greater security for their deposits while other, stronger banks will be placed in a less favourable position because of the insurance of weaker banks, does the Commission consider that, in the light of Question 1, many bank customers will have to foot the bill for higher premiums than before?
3. In the light of the answers to Questions 1 and 2, does the Commission consider that it could be unfair if – in view of the unequal distribution of assets among private households in the euro area that has been identified by ECB research – many savers with an overall low level of household assets will have to pay higher contributions after the introduction of EDIS in order to cover the deposit risks of savers with overall high levels of household assets?