

## THE CHAIRPERSON

**John Berrigan**  
Director-General  
Directorate-General Financial Stability, Services and Capital  
Markets Union  
European Commission  
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13 December 2023



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**EBA-2023-D-4571**

**RE: Your letter requesting the EBA to provide data regarding deposits as part of the review of the crisis management and deposit insurance framework - ARES(2023)4356227**

Dear Mr Berrigan,

I am referring to your letter of 23 June 2023 asking for data regarding deposits as part of the review of the crisis management and deposit insurance framework. In your letter, you requested the EBA to provide interim results of the analysis of the resolution planning data by 5 July 2023, the interim analysis concerning the Single Customer View data by 27 September 2023, and the final response to your request later in 2023. The EBA has already provided the first two items to you.

It is my pleasure to provide you today with the third and final part of the information you requested by the end of 2023. As requested, the final response provides analysis of the following most recent, anonymised, and aggregated data for each DGS:

- the proportion of fully covered deposits by natural persons and legal persons,
- the proportion of fully covered depositors by natural persons and legal persons,
- the proportion of public authorities' deposits.

As requested, the analysis relates to the current deposit coverage level of EUR 100,000 and also scenarios where the overall coverage level is EUR 150,000 and EUR 250,000, and a special case of a coverage level of EUR 1,000,000 only for legal persons. As requested, the report also separately analyses the impact of the previously recommended extension of coverage to public authorities' deposits.

I hope this information is useful. My staff stand ready to further support your efforts.

Yours sincerely,

A black rectangular box redacting the signature of José Manuel Campa.

José Manuel Campa

CC: Martin Merlin, Director Dir D, Banking, Insurance and Financial Crime, DG FISMA  
Andrea Beltramello, Head of Unit D3, Resolution and Deposit Insurance, DG FISMA  
Heinrich Wollny, Deputy Head of Unit D3, Resolution and Deposit Insurance, DG FISMA  
Anca Grigorut, Unit D3, Resolution and Deposit Insurance, DG FISMA  
Jose Hautemaniere, Unit D3, Resolution and Deposit Insurance, DG FISMA

Encl: EBA Report on deposit coverage in response to the European Commission's Call for Advice