

**Question for written answer E-002883/2024
to the Commission**
Rule 144
Moritz Körner (Renew)

Subject: Deposit guarantee amount

Directive 2009/14/EC stipulated that, as of 31 December 2010, Member States had to ensure that the coverage for the aggregate deposits of each depositor be set at EUR 100 000 in the event of deposits being unavailable. The deposit guarantee amount has remained unchanged to this day.

1. Taking inflation in the euro area into account, what is the present-day equivalent of EUR 100 000 as at 31 December 2010?
2. What is the Commission's assessment of the real reduction in value of the deposit guarantee for savers in the Union since 2010?
3. Does the Commission intend to propose an increase in the deposit guarantee sum and, if so, will it implement it through a one-off increase in the absolute value or through the introduction of an automatically-indexed annual adjustment, and if not, why not?

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