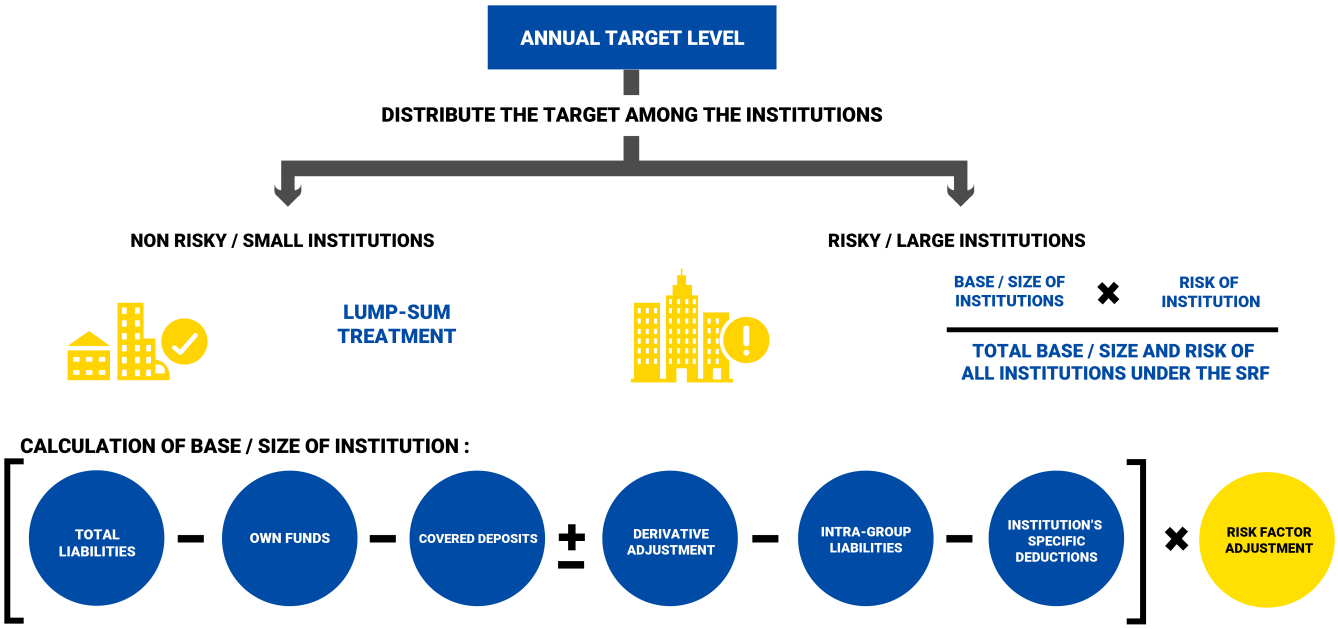
Methodology for the calculation of contributions to the European Single Resolution Fund (SRF)

The Single Resolution Fund (SRF) is owned by the Single Resolution Board. Contributions are collected annually from all banks in the Banking Union to finance the SRF. The build-up of the SRF, i.e. the collection of contributions, started in 2016 after the establishment of the Single Resolution Framework. The SRF has a target level of 1% of the guaranteed deposits of banks in the Banking Union, which was be reached by 31 December 2024. The calculation of individual contributions is mainly based on the target level of the SRF and the size and risk level of each individual credit institution or investment firm (company) (see figure).

Company base/size formula:



By the end of 2024, the SRF had accumulated around 80 billion euros.

Since the creation of the SRF, each year the total amount of contributions has been determined on the basis of the data for the year before last. Here is an overview of the logic of the evolution of SRF contributions in recent years:

2019. contributions = 2018 euro area guaranteed deposits * 1/8 * 1.15%

2020. contributions = 2019 euro area guaranteed deposits * 1/8 * 1.25%

2021. contributions = 2020 euro area guaranteed deposits * 1/8 * 1.35%

2022. contributions = 2021 euro area guaranteed deposits * 1/8 * 1.6%

2023. contributions = 2022 euro area guaranteed deposits * 1/8 * 1.28%

No regular contributions were collected in 2024, as the target level of the SRF was 1% of the guaranteed deposits of banks in the Banking Union.

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