

Total Balance sheet

Own Funds

Covered deposits

Simple Contribution base 1.0

If total Assets < 3 bln 300 mln

Simple Contribution base 2.0

Intragroup liabilities

Intragroup assets

Promotional Loans

Acc. Value of derivatives

Liabilities of derivatives

Adjusted Contribution base

Contribution small institutions

0 -50 mln	→	€1.000
50-100mln	→	€2.000
100-150mln	→	€7.000
150-200mln	→	€15.000
200-250mln	→	€26.000
250-300mln	→	€50.000

<300mln

>300mln

Risk Exposure (50%)

- Leverage ratio
- CET1 Capital
- RWA/TA

Stability (20%)

- LCR

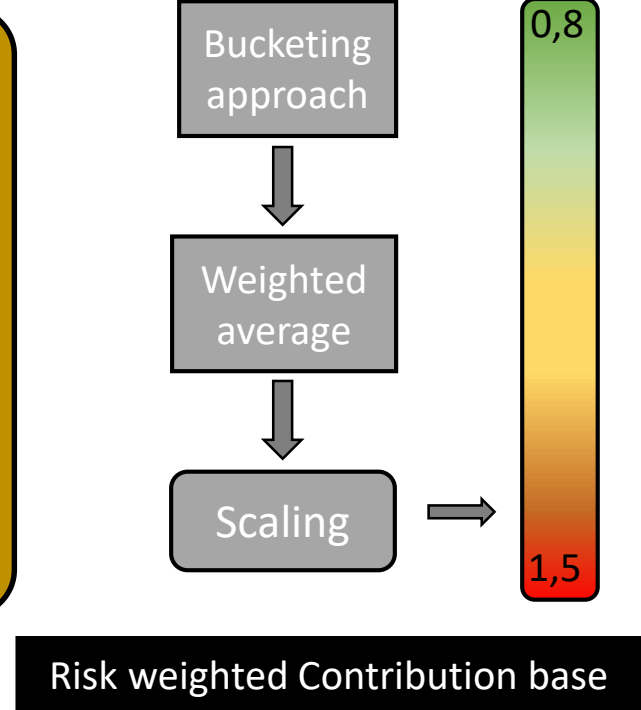
Importance (10%)

- Interbank loans and deposits in the EU

Extra Risk factors (20%)

- Trading activities ratios (9x)
- IPS
- Public support

Risk Factor



Risk weighted Contribution base

Net SRF contribution = $\frac{\text{Risk weighted Contribution base}}{\text{Total risk weighted contribution base (all institutions)}} \times \frac{1}{8} \text{ target level} - \frac{1}{6} \text{ of the remaining contribution paid in 2015} + \text{€50.000 If TA > 3bln}$