



Press release

Press enquiries: +41 61 280 99 50

David.Walker@iadi.org

www.iadi.org

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International Association of Deposit Insurers

Press Release

IADI publishes 2023 Deposit Insurance Report: Global Trends and Key Issues

The International Association of Deposit Insurers (IADI) has published the 2023 IADI Deposit Insurance Report: Global Trends and Key Issues. This is the second edition of the Report, which is published on a yearly basis, to provide an overview of global trends in deposit insurance and investigates key issues.

The IADI Secretary General David Walker stated: “The 2023 Deposit Insurance Report offers a comprehensive overview of current developments and trends in deposit insurance and related financial stability issues pertinent to deposit insurers. The current macroeconomic environment calls for vigilance by deposit insurers. The impact of – in many economies decade-high – inflation on deposit insurers’ coverage levels and the overall economic implications of tighter monetary policy remain focal points of attention for deposit insurers.”

In addition, the report points to key issues for deposit insurance such as ongoing evolutions in the digital field, including central bank digital currencies (CBDC) and stablecoins. Climate change and its potential consequences for financial stability as well as updating of the IADI Core Principles, remain high on deposit insurers’ agendas.

The Report also highlights the trend for deposit insurers’ mandates to expand in the area of bank resolution. In line with a number of international standard-setters, in the upcoming months, IADI will prioritise efforts on updating its bank resolution research and guidance affecting deposit insurers.

The full Report is available on IADI’s website. Any queries can be directed to research@iadi.org.

Notes to the editors:

IADI was formed in May 2002 to enhance the effectiveness of deposit insurance systems by promoting guidance and international cooperation and is the global standard setter in deposit insurance. IADI produces research and guidance and conducts training and technical assistance for the benefit of its membership and for those jurisdictions seeking to establish or improve a deposit insurance system. Members also share their knowledge and expertise through participation in international conferences and other forums. IADI currently represents 94 deposit insurers and is hosted by the Bank for International Settlements in Basel, Switzerland.

2023 is a significant year for IADI, with two major initiatives scheduled:

- 1) IADI will finalise a review and update of its Core Principles for Effective Deposit Insurance Systems which were last updated in 2014. This will provide an opportunity to incorporate experiences gained in applying the Core Principles as well as recent developments in deposit insurance systems and the regulatory environment to enhance the Core Principles.
- 2) Early June 2023, IADI will hold its seventh Biennial Research Conference which provides a forum to take stock of and explore issues of relevance to deposit insurers, resolution authorities and other issues influencing financial stability, deposit insurance and bank resolution.

INTERNATIONAL ASSOCIATION OF DEPOSIT INSURERS c/o Bank for International Settlements Centralbahnplatz 2 CH-4002 Basel
Tel: +41 61 280 99 33 | E-mail: Service.IADI@bis.org | Website: www.iadi.org

For queries on this Press Release, please contact Mr Bert Van Roosebeke, Senior Policy and Research Advisor at the IADI Secretariat at +41 61 280 99 77 and Bert.VanRoosebeke@iadi.org.