



International Association
of Deposit Insurers

Sharing Deposit Insurance Expertise With the World

CHART PACK

International Association of Deposit Insurers

[Abstract](#)

A series of charts summarizing key indicators of global trends in deposit insurance

IADI Research Unit

June 2020

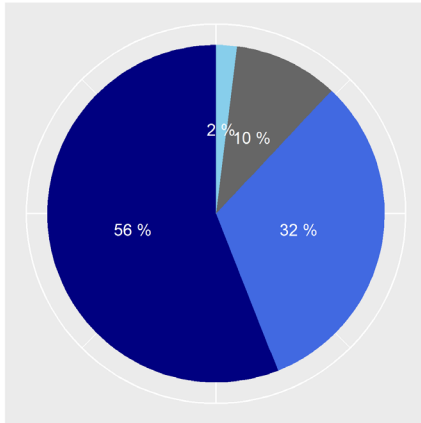
IADI Chart Pack

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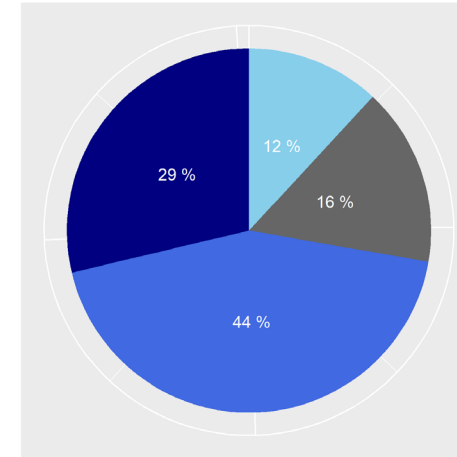
Structure

Type of Deposit Insurer (DI)



■ Government legislated and administered (56%)
 ■ Government legislated and privately administered (32%)
■ Central bank administered (10%)
 ■ Privately established and administered (2%)

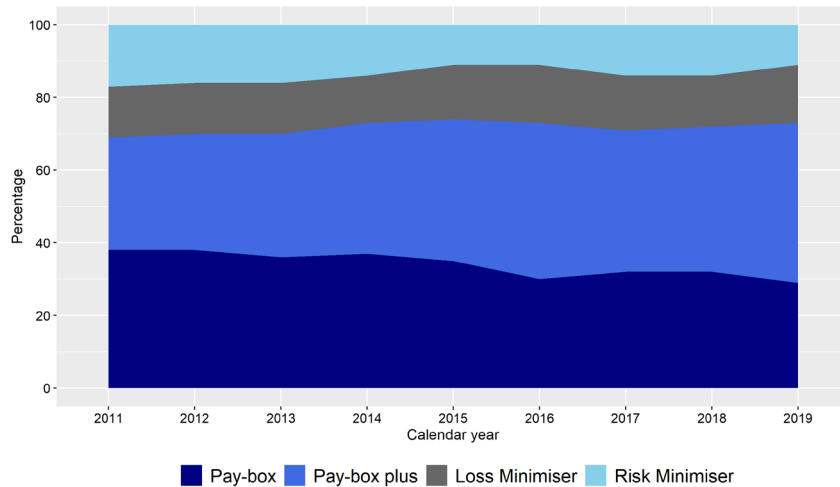
DI mandate



■ Pay-box (29%)
 ■ Pay-box plus (44%)
 ■ Loss Minimiser (16%)
 ■ Risk Minimiser (12%)

Source: 2019 IADI Annual Survey

Evolution of DI mandates over time*

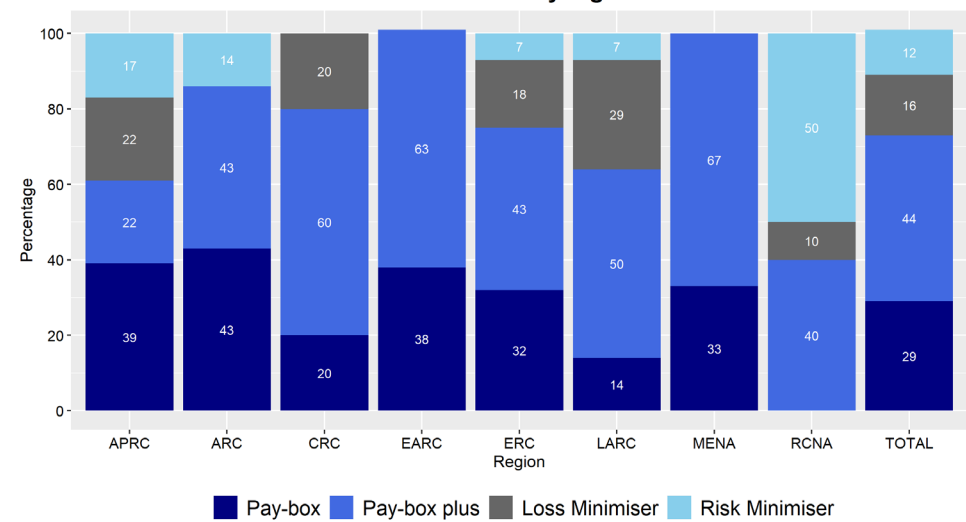


Source: 2019 IADI Annual Survey

* The sample composition changes over time, varying between 68 and 135 respondents

Source: 2019 IADI Annual Survey

DI mandate by region



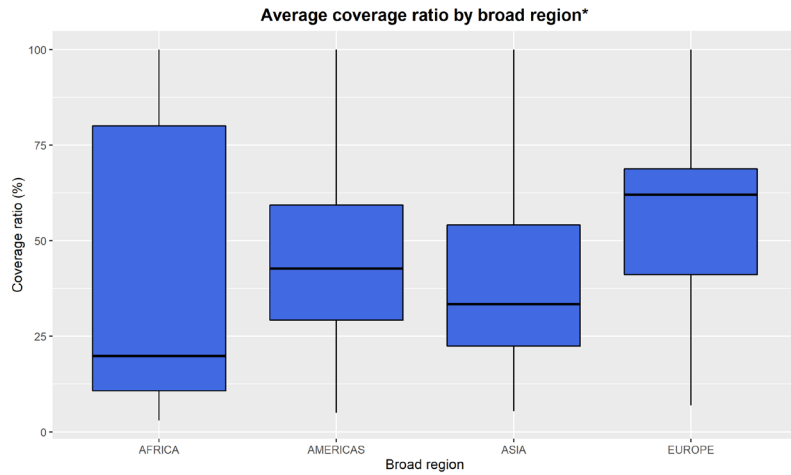
Source: 2019 IADI Annual Survey

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† APRC: IADI Asia Pacific Regional Committee (RC); ARC: Africa RC; CRC: Caribbean RC; EARC: Eurasia RC; LARC: Latin America RC; MENA: Middle East & North Africa RC; RCNA: North America RC

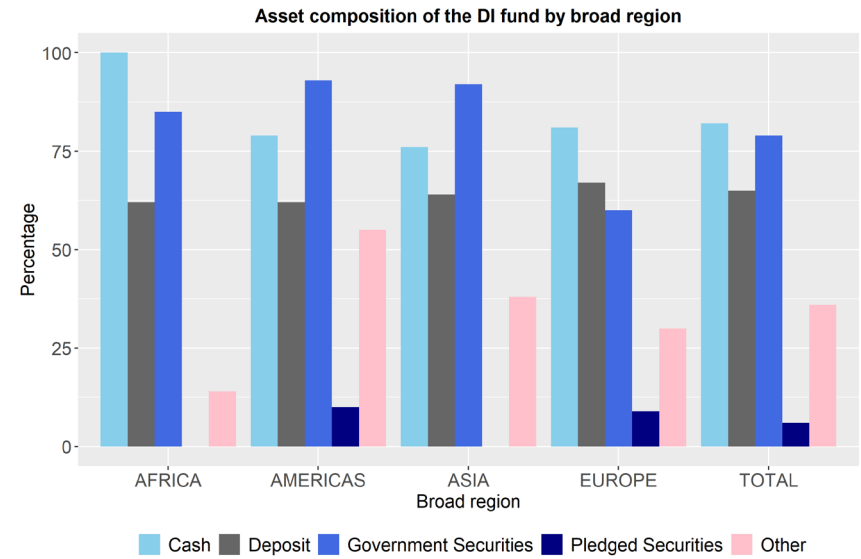
Coverage and Funding



Source: 2019 IADI Annual Survey

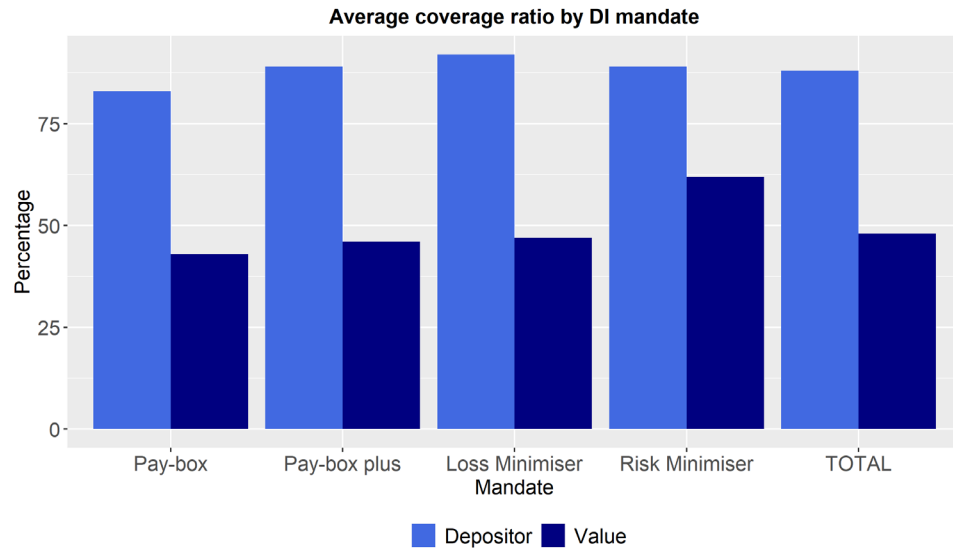
* Coverage ratio is defined as the ratio of total covered (insured) deposits to total deposits
Bold lines represent the median coverage ratio for each respective broad region

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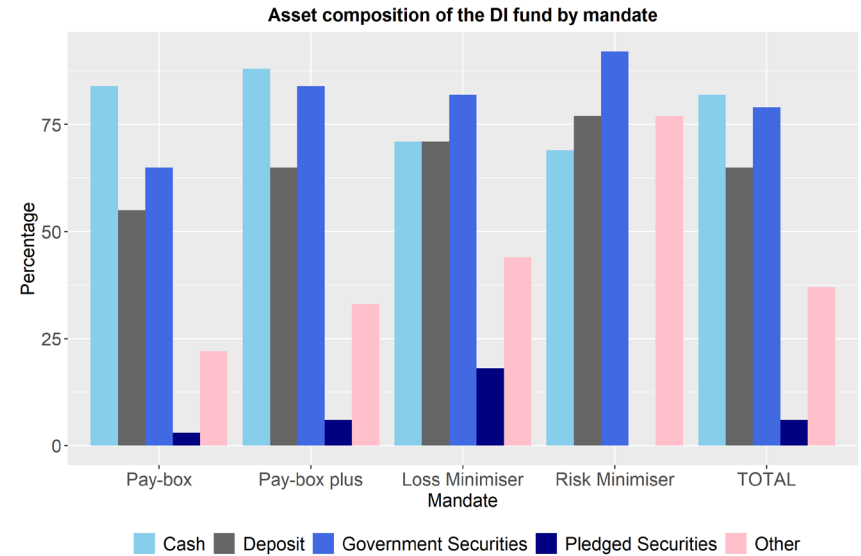
Source: 2019 IADI Annual Survey

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Source: 2019 IADI Annual Survey

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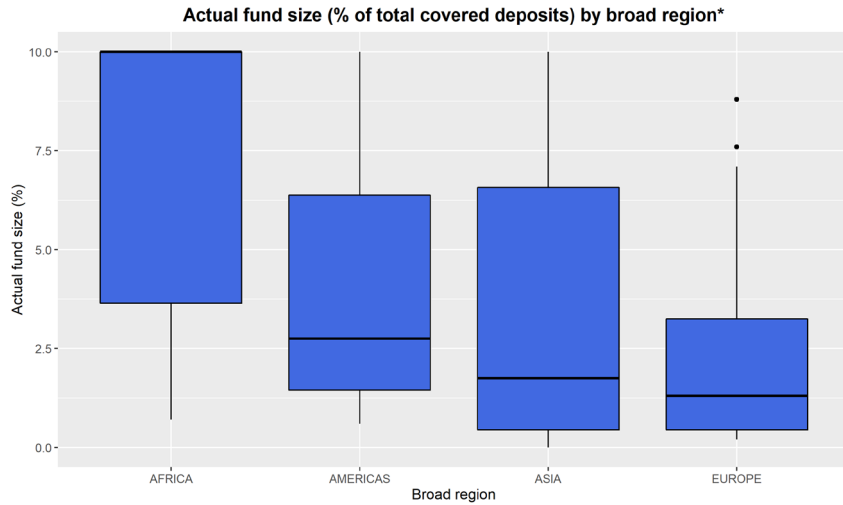


Source: 2019 IADI Annual Survey

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‡ AFRICA: ARC, MENA; AMERICAS: CRC, LARC, RCNA; ASIA: APRC, EARC; EUROPE: ERC

Coverage and Funding

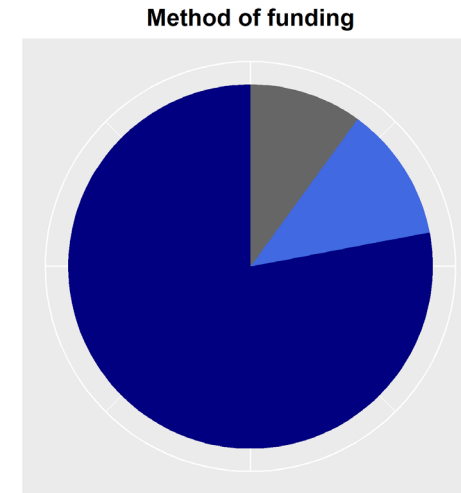


Source: 2019 IADI Annual Survey

* Outliers capped at 10%
 Bold lines represent the median fund ratio for each respective broad region

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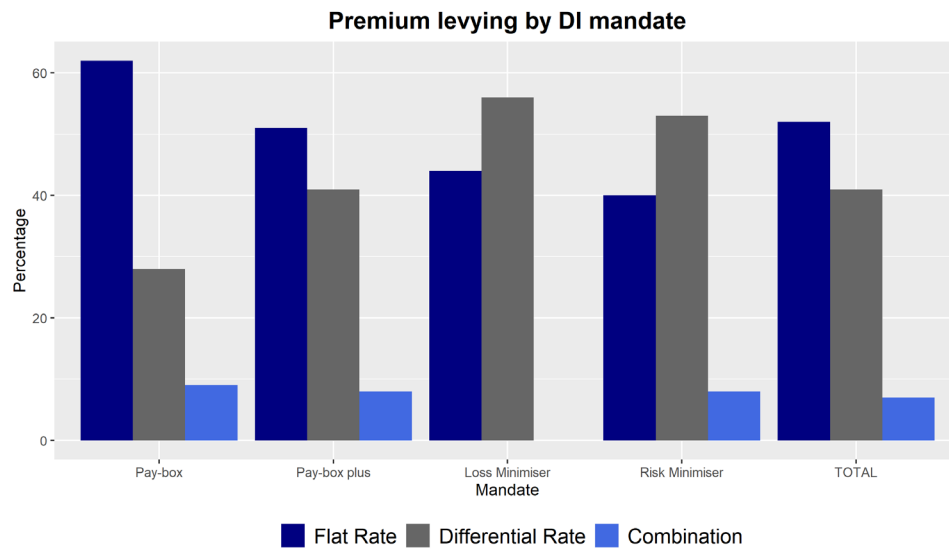
§



■ Ex-ante (78%) ■ Ex-post (12%) ■ Both (10%)

Source: 2019 IADI Annual Survey

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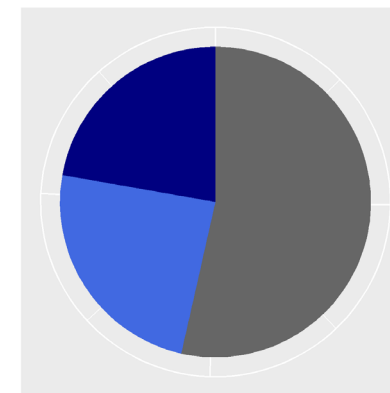


■ Flat Rate ■ Differential Rate ■ Combination

Source: 2019 IADI Annual Survey

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Source of backup funding*



■ Public sources (22%) ■ Private sources (24%) ■ Both (53%)

Source: 2019 IADI Annual Survey

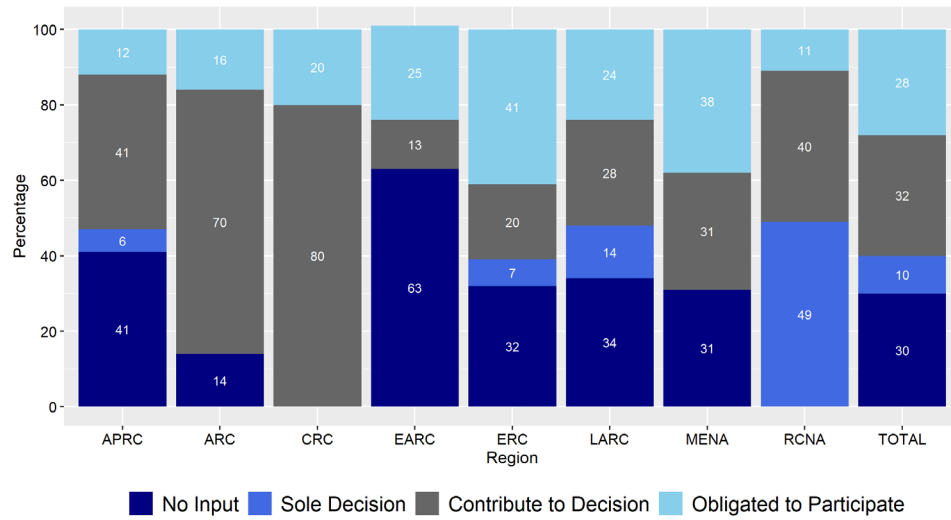
* Public sources: government and central banks loans
 Private sources: private banks/markets; extra premiums

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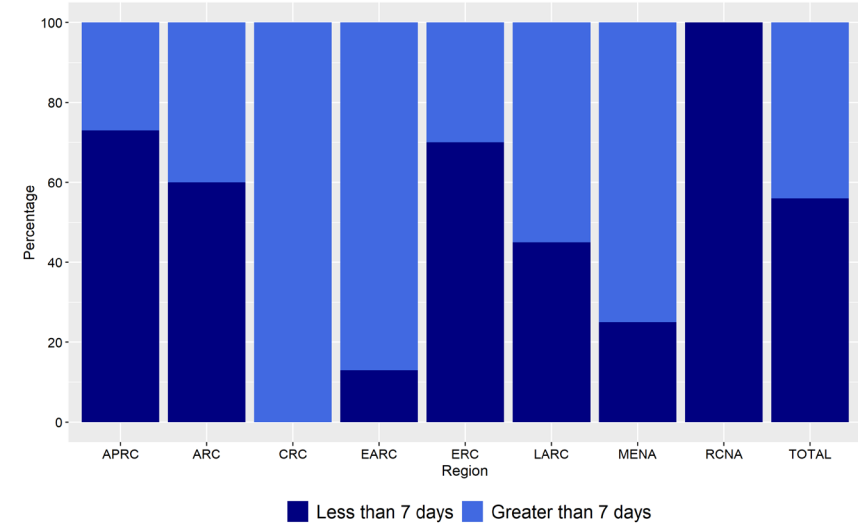
§ AFRICA: ARC, MENA; AMERICAS: CRC, LARC, RCNA; ASIA: APRC, EARC; EUROPE: ERC

Reimbursement and Resolution

DI role in resolution by region

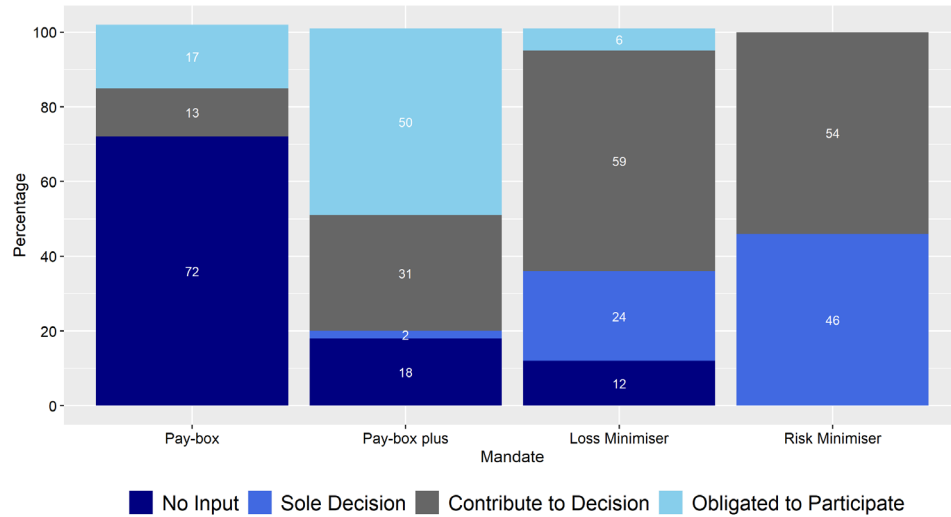


Time to commence depositor reimbursement by region



13 Source: 2019 IADI Annual Survey

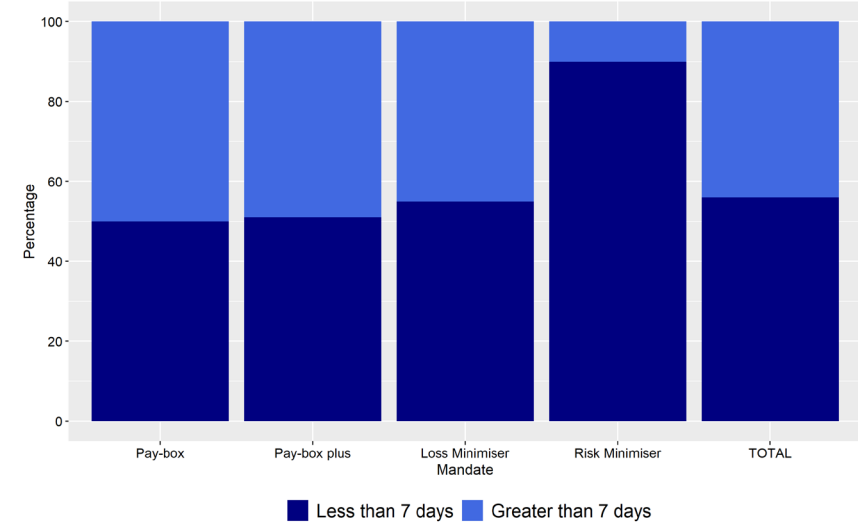
Role in resolution decision by DI mandate



15 Source: 2019 IADI Annual Survey

14 Source: 2019 IADI Annual Survey

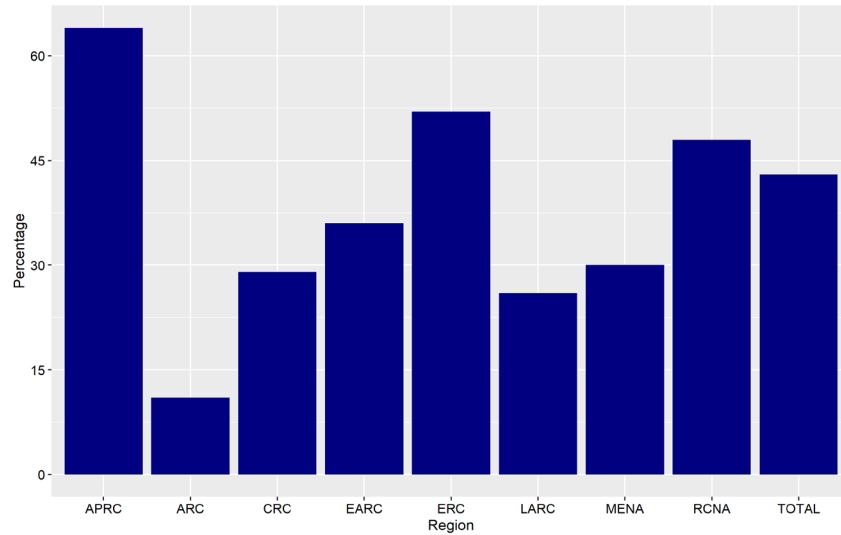
Time to commence depositor reimbursement by DI mandate



16 Source: 2019 IADI Annual Survey

Public Awareness and Financial Inclusion

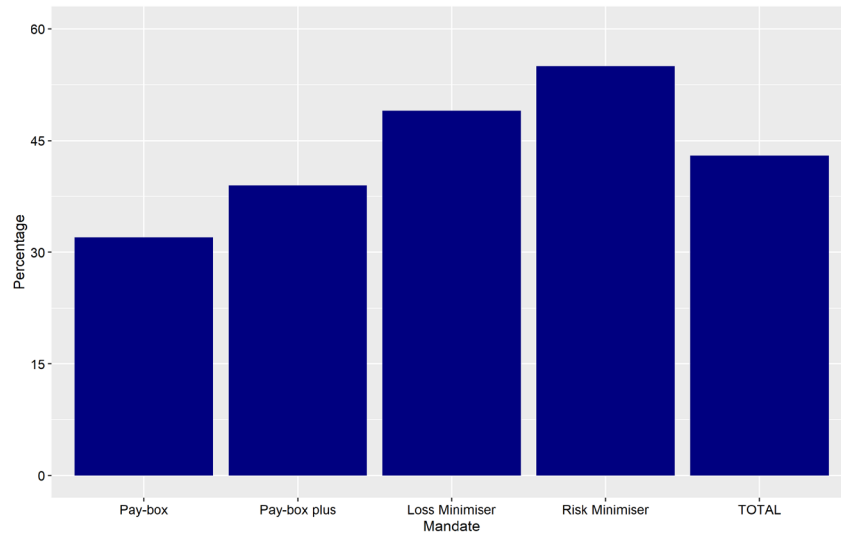
Level of public awareness by region



Source: 2019 IADI Annual Survey

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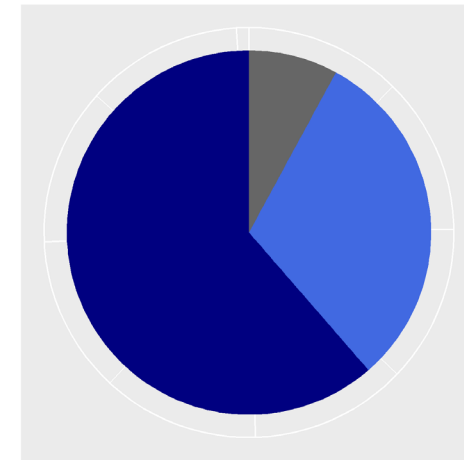
Level of public awareness by DI mandate



Source: 2019 IADI Annual Survey

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Incorporation of financial inclusion in DI strategic plan

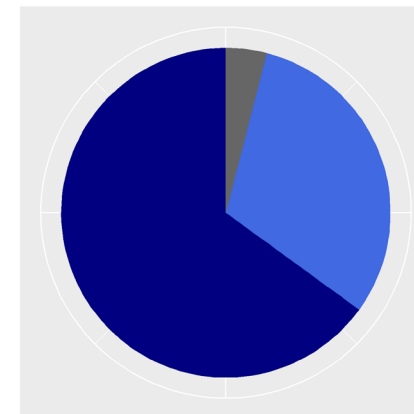


■ Yes (62%) ■ No (31%) ■ No, but plans to put in place (8%)

Source: 2018 IADI Survey on Financial Inclusion and Innovation

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Level of financial inclusion*



■ >50% (65%) ■ 26-49% (31%) ■ <25% (4%)

Source: World Bank Global Findex Survey; 2018 IADI Survey on Financial Inclusion and Innovation

* Percentage of population aged 15+ with an account

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