



International Association  
of Deposit Insurers

*Sharing Deposit Insurance Expertise With the World*

# CHART PACK

**International Association of Deposit Insurers**

[Abstract](#)

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

**IADI Research Unit**

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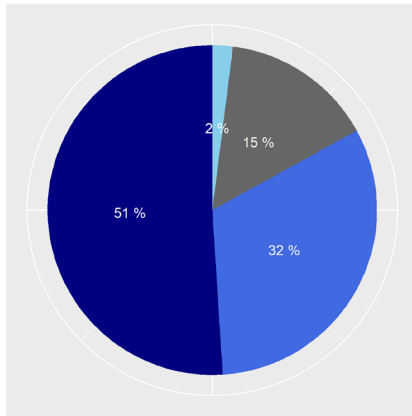
# IADI Chart Pack

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# Structure

Type of Deposit Insurer (DI)

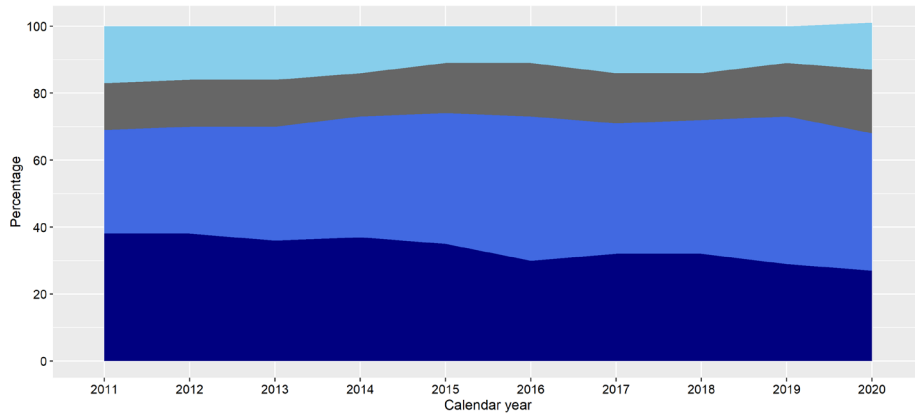


■ Government legislated and administered (51%)
 ■ Government legislated and privately administered (32%)
 ■ Central bank administered (15%)
 ■ Privately established and administered (2%)

Source: 2020 IADI Annual Survey

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Evolution of DI mandates over time\*



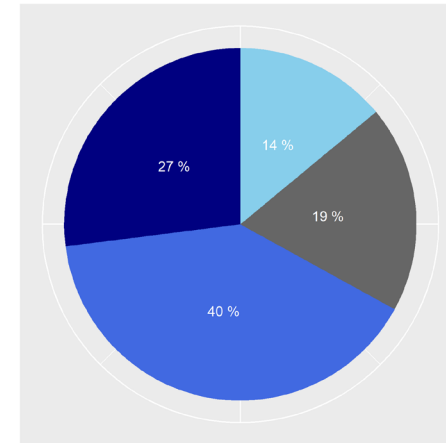
■ Pay-box
 ■ Pay-box plus
 ■ Loss Minimiser
 ■ Risk Minimiser

Source: 2020 IADI Annual Survey

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

DI mandate

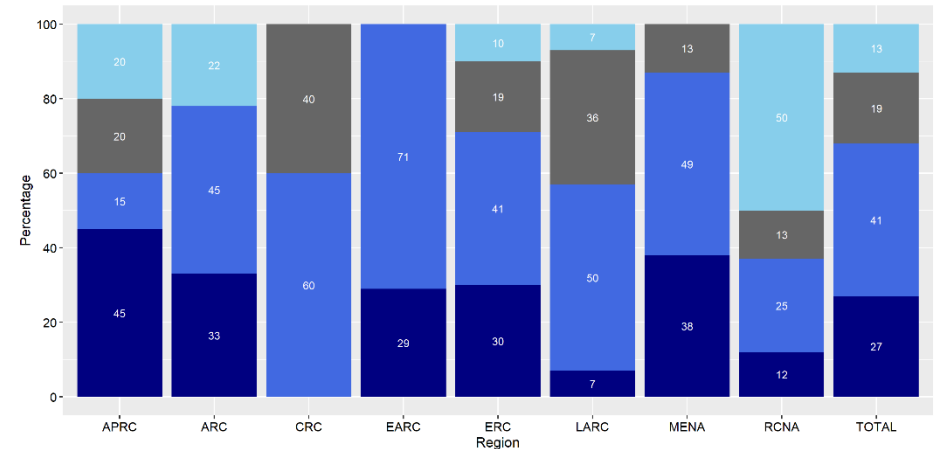


■ Pay-box (27%)
 ■ Pay-box plus (40%)
 ■ Loss Minimiser (19%)
 ■ Risk Minimiser (14%)

Source: 2020 IADI Annual Survey

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DI mandate by region



■ Pay-box
 ■ Pay-box plus
 ■ Loss Minimiser
 ■ Risk Minimiser

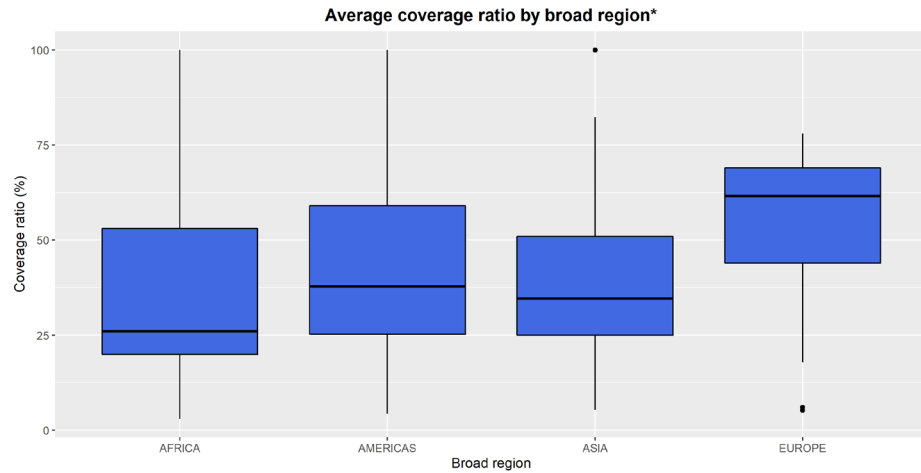
Source: 2020 IADI Annual Survey

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†

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

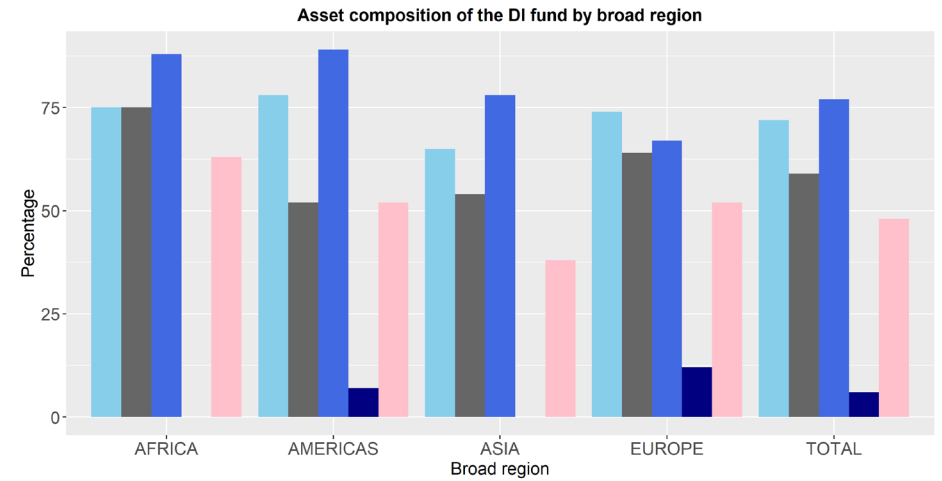
# Coverage and Funding



Source: 2020 IADI Annual Survey

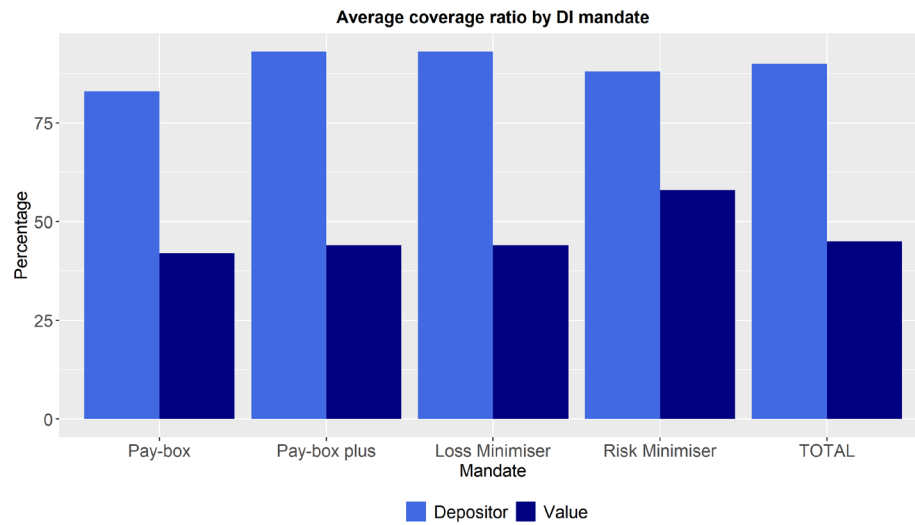
\* Coverage ratio is defined as the ratio of total covered (insured) deposits to total deposits  
 Bold lines represent the median coverage ratio for each respective broad region

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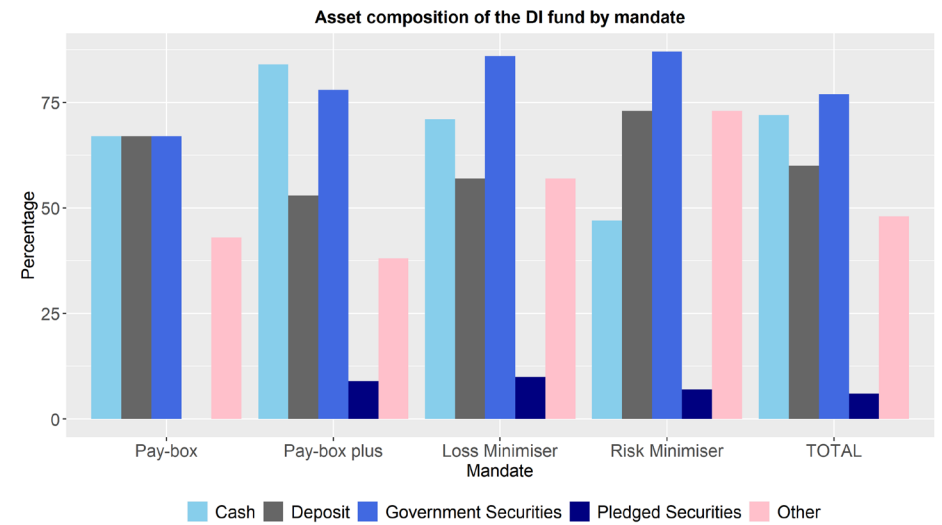
Source: 2020 IADI Annual Survey

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Source: 2020 IADI Annual Survey

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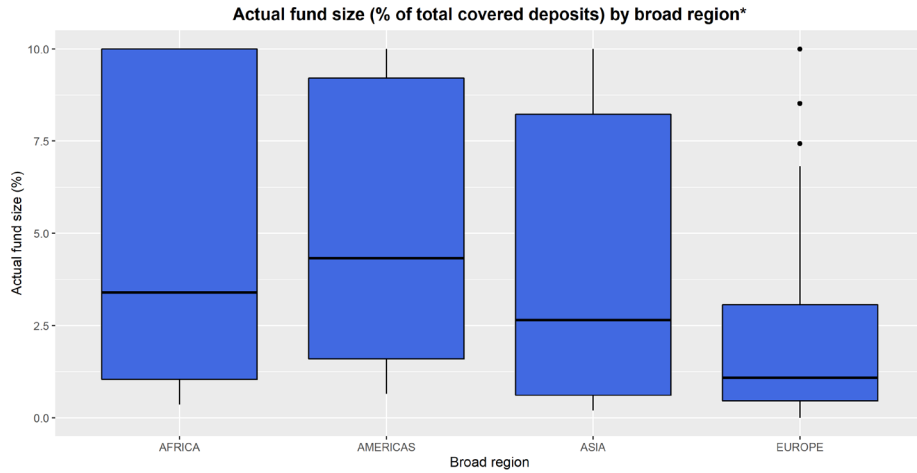


Source: 2020 IADI Annual Survey

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

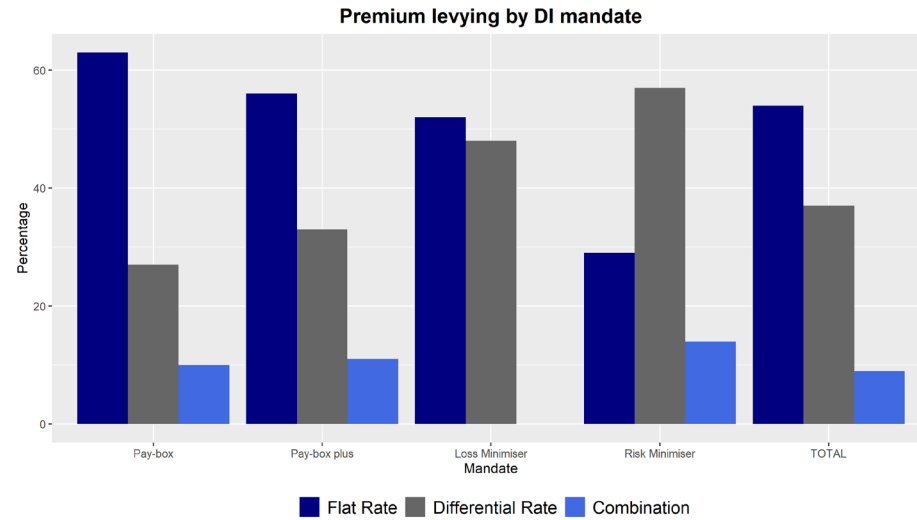
# Coverage and Funding



Source: 2020 IADI Annual Survey

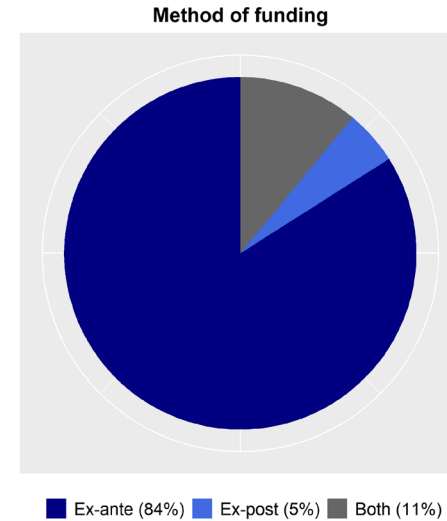
\* Outliers capped at 10%  
 Bold lines represent the median fund ratio for each respective broad region

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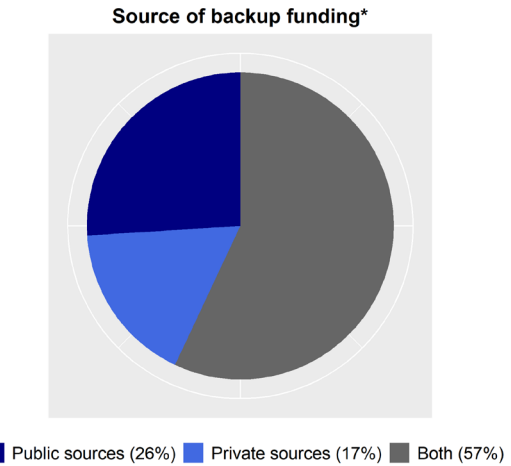
Source: 2020 IADI Annual Survey

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Source: 2020 IADI Annual Survey

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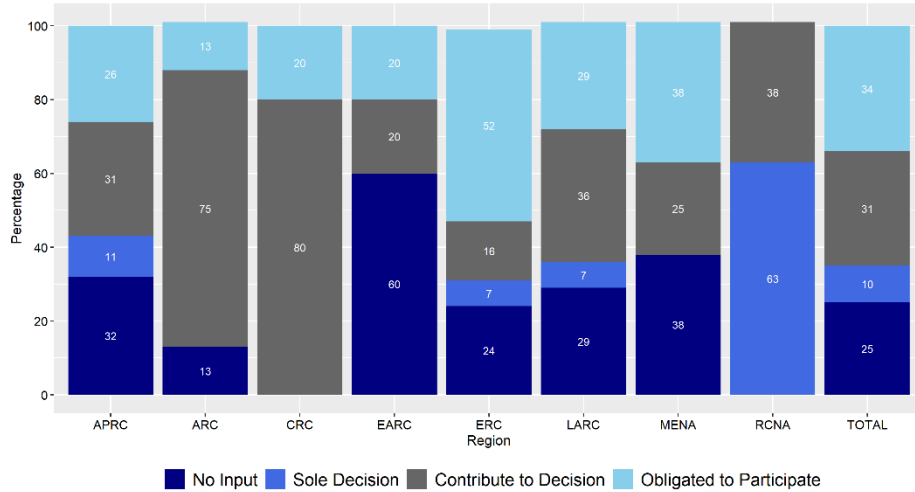
Source: 2020 IADI Annual Survey

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

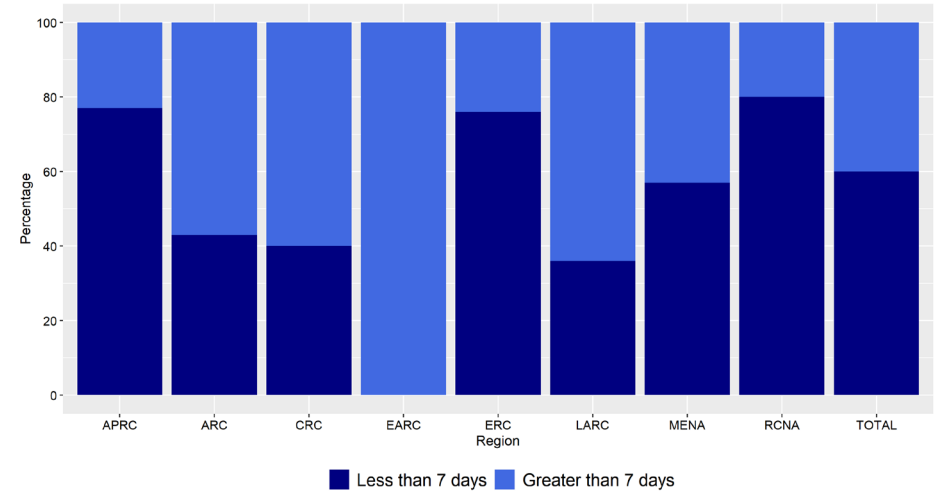
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# Reimbursement and Resolution

DI role in resolution by region

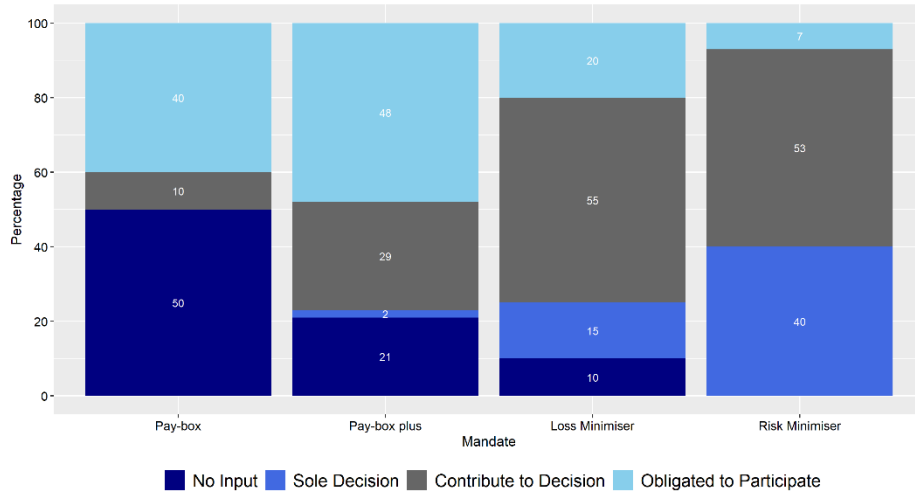


Time to commence depositor reimbursement by region



13 Source: 2020 IADI Annual Survey

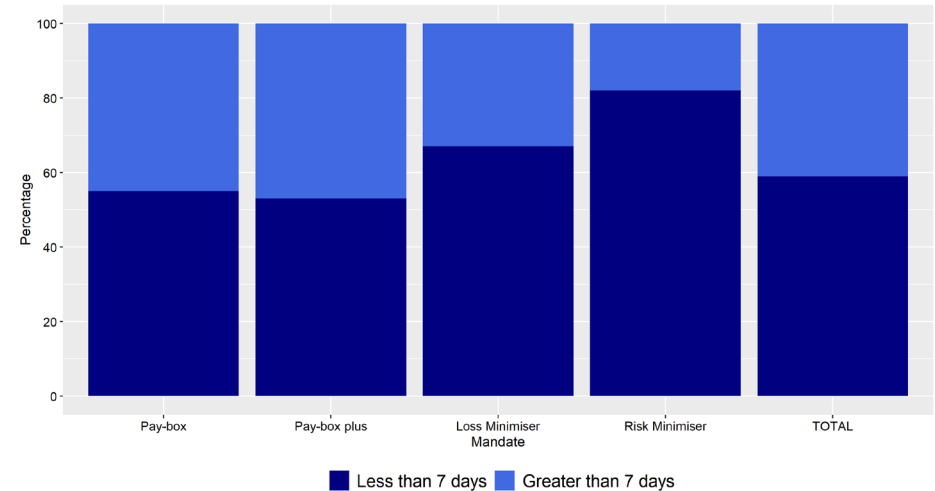
Role in resolution decision by DI mandate



15 Source: 2020 IADI Annual Survey

14 Source: 2020 IADI Annual Survey

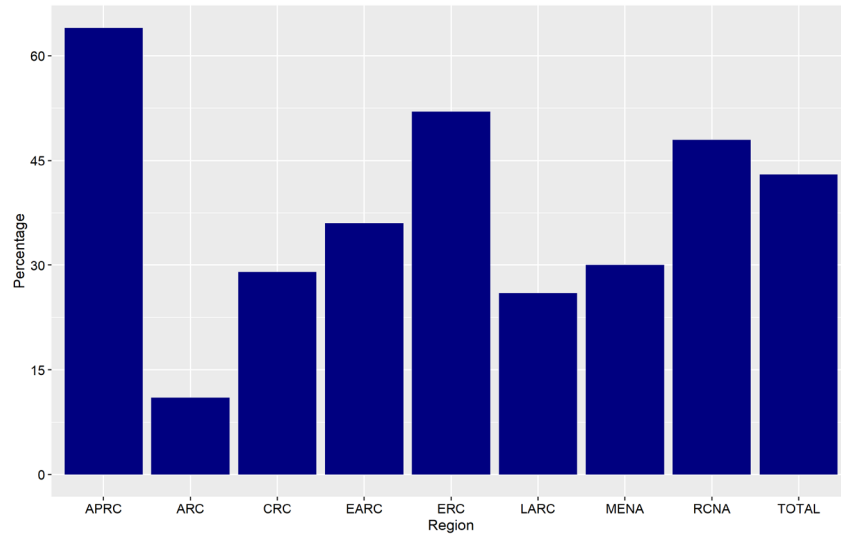
Time to commence depositor reimbursement by DI mandate



16 Source: 2020 IADI Annual Survey

# Public Awareness and Financial Inclusion

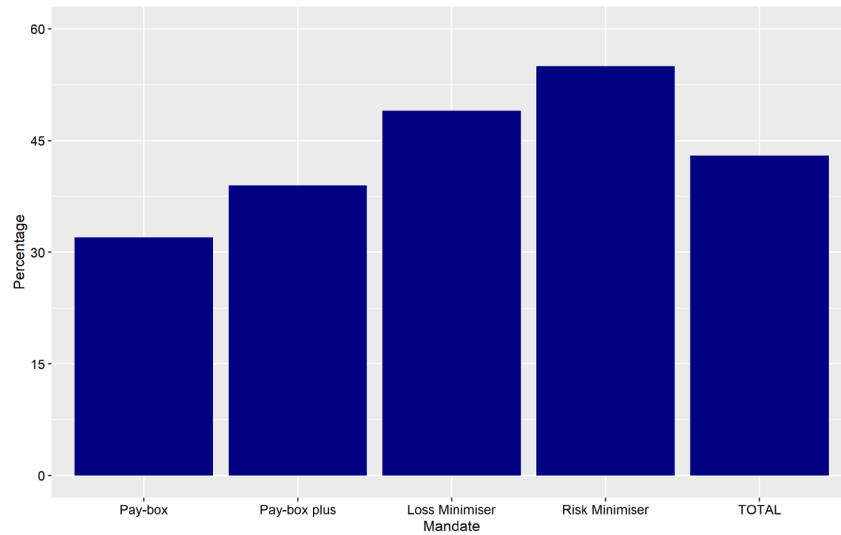
Level of public awareness by region



Source: 2019 IADI Annual Survey

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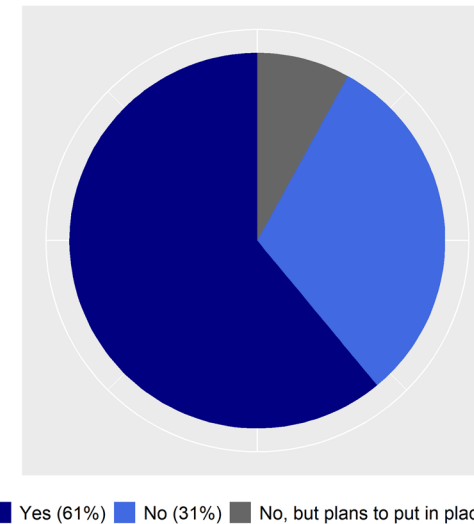
Level of public awareness by DI mandate



Source: 2019 IADI Annual Survey

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Incorporation of financial inclusion in DI strategic plan

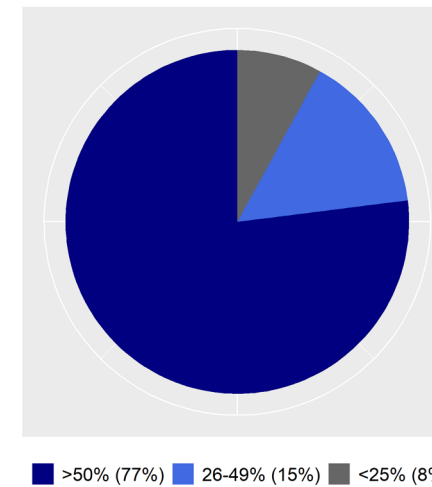


■ Yes (61%) ■ No (31%) ■ No, but plans to put in place (8%)

Source: 2018 IADI Survey on Financial Inclusion and Innovation

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Level of financial inclusion\*



■ >50% (77%) ■ 26-49% (15%) ■ <25% (8%)

Source: 2020 IADI Annual Survey

\* Percentage of population aged 15+ with an account

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