



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

November 2021

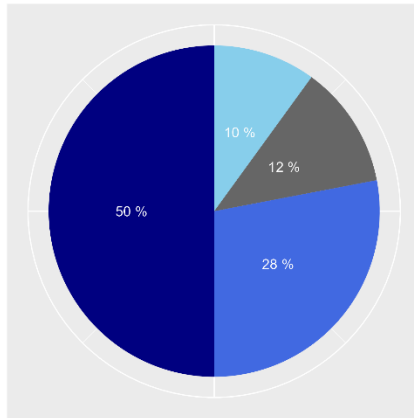
IADI Chart Pack

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Structure

Type of Deposit Insurer (DI)

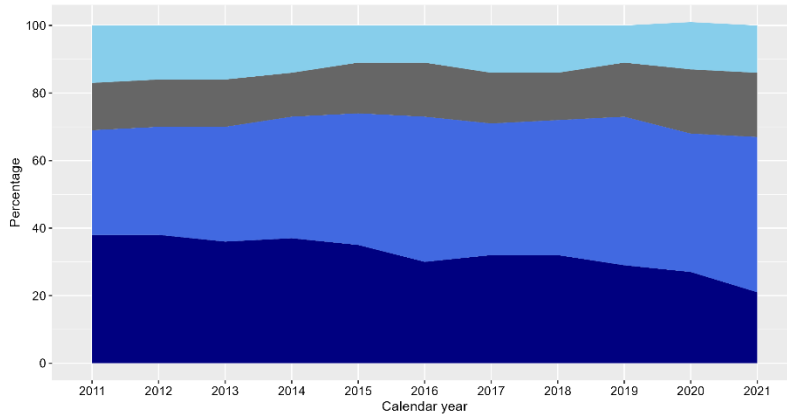


■ Government legislated and administered (50%)
 ■ Government legislated and privately administered (28%)
■ Central bank administered (12%)
 ■ Privately established and administered (10%)

Source: 2021 IADI Annual Survey

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Evolution of DI mandates over time*



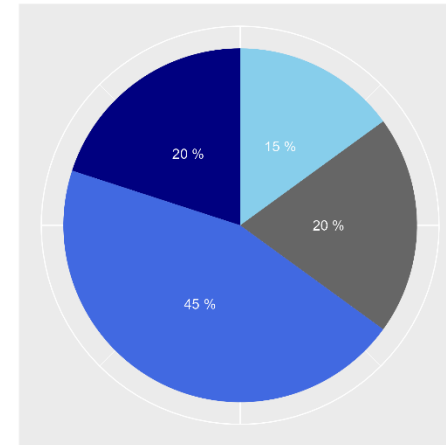
■ Pay-box
 ■ Pay-box plus
 ■ Loss Minimiser
 ■ Risk Minimiser

Source: 2021 IADI Annual Survey

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

DI mandate

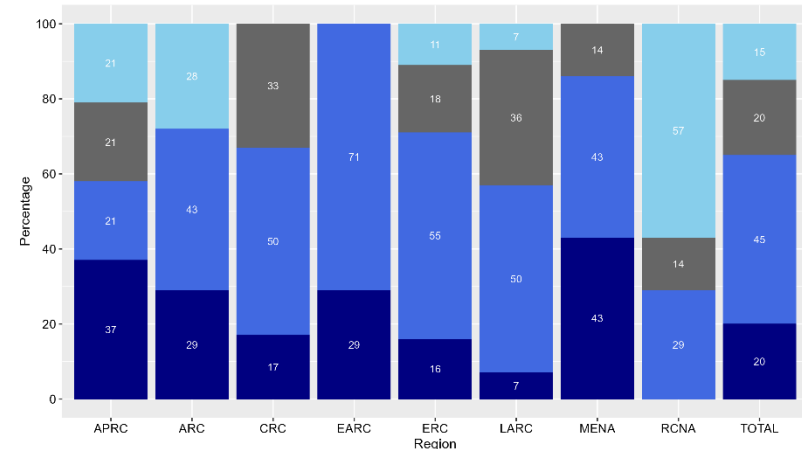


■ Pay-box (20%)
 ■ Pay-box plus (45%)
 ■ Loss Minimiser (20%)
 ■ Risk Minimiser (15%)

Source: 2021 IADI Annual Survey

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DI mandate by region



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

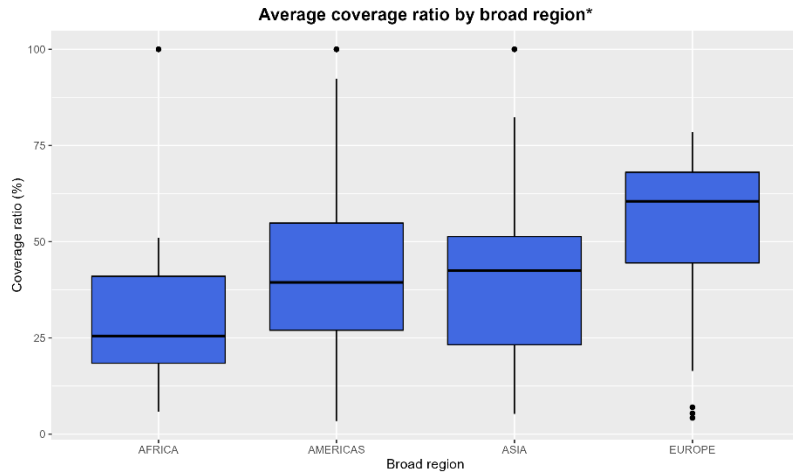
Source: 2021 IADI Annual Survey

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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

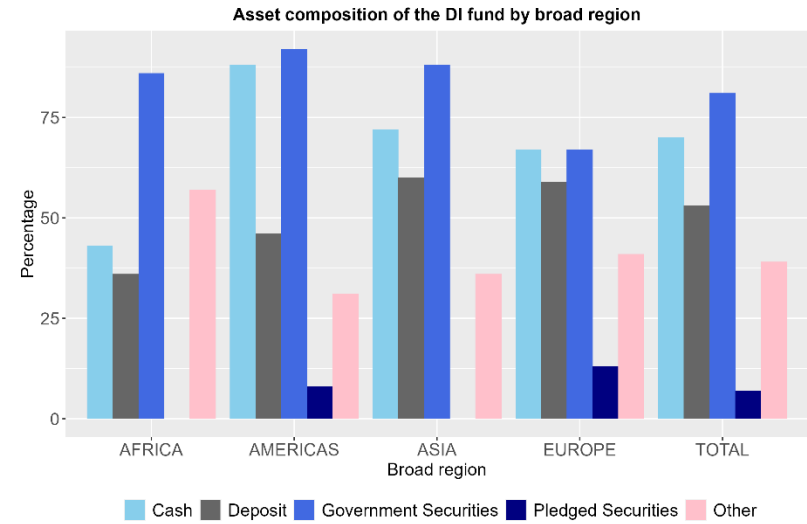
Coverage and Funding



Source: 2021 IADI Annual Survey

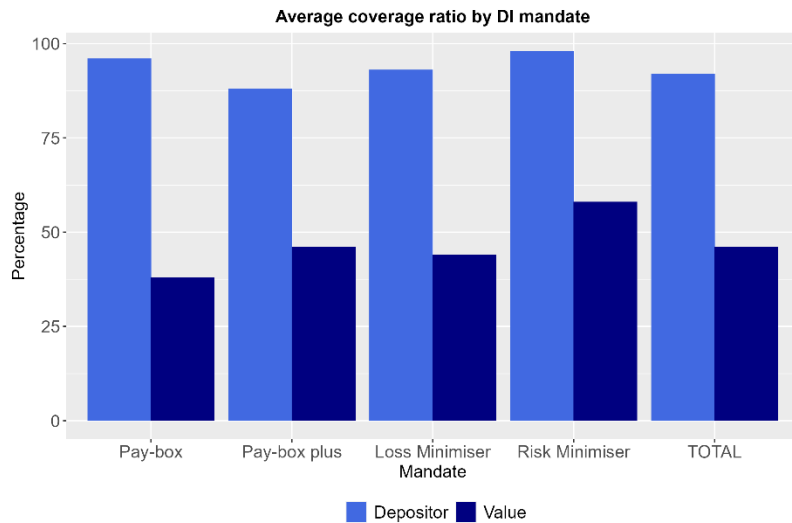
* Coverage ratio is defined as the ratio of total covered (insured) deposits to total deposits
 Bold lines represent the median coverage ratio for each respective broad region

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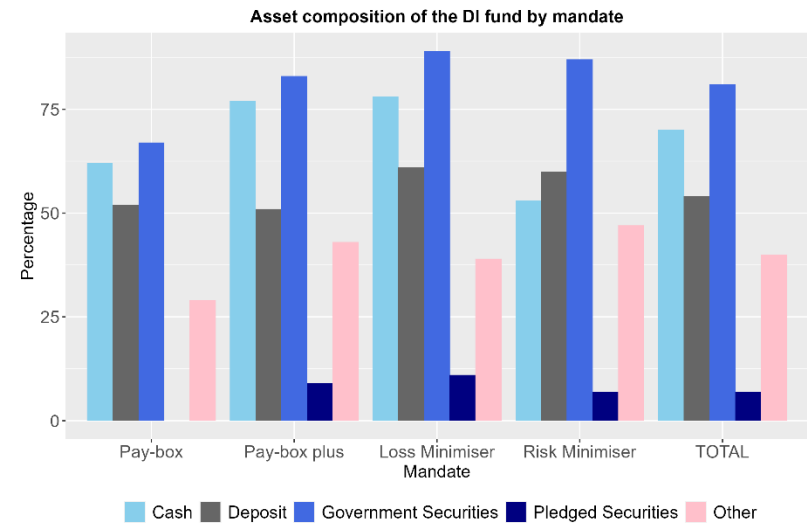
Source: 2021 IADI Annual Survey

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Source: 2021 IADI Annual Survey

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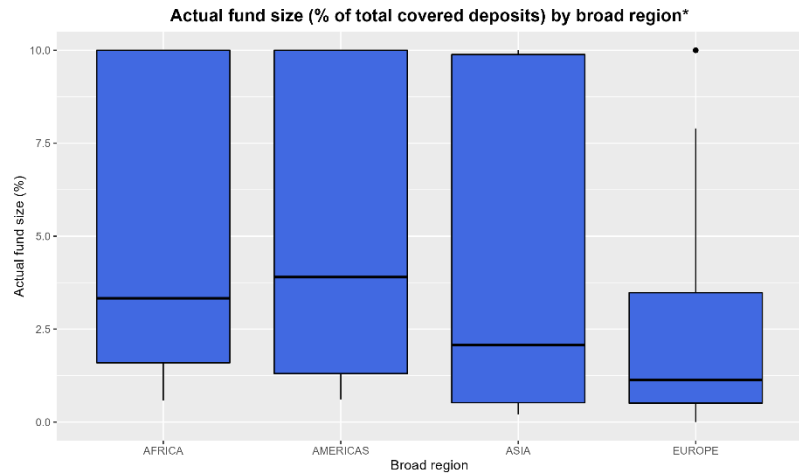


Source: 2021 IADI Annual Survey

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

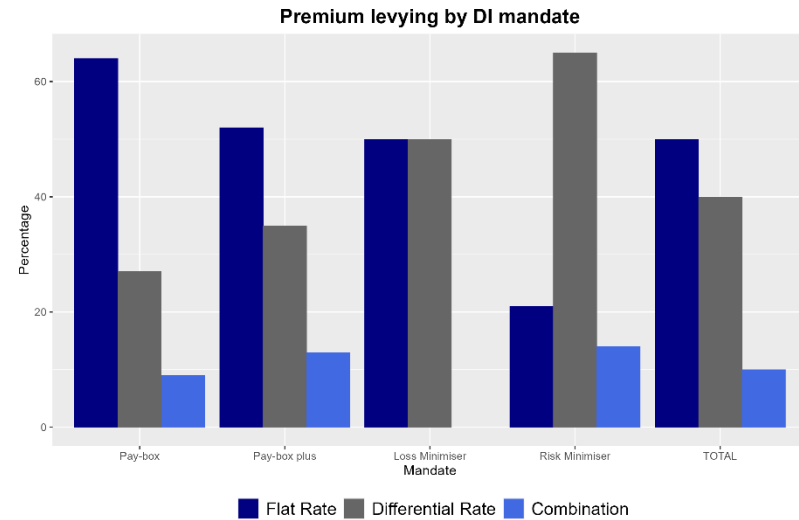
Coverage and Funding



Source: 2021 IADI Annual Survey

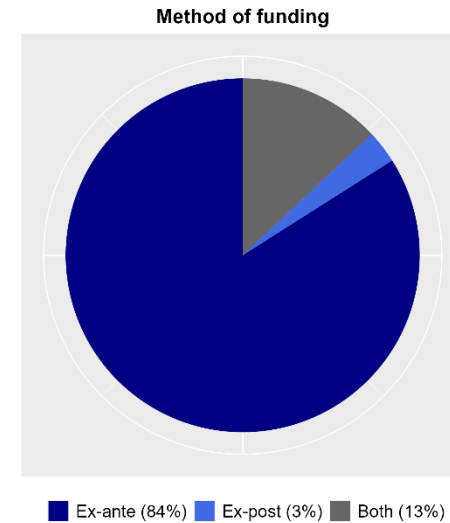
* Outliers capped at 10%
 Bold lines represent the median fund ratio for each respective broad region

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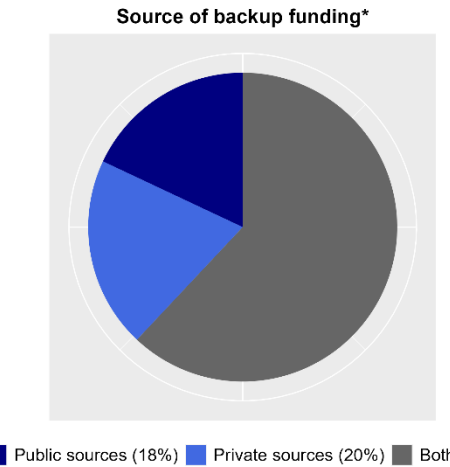
Source: 2021 IADI Annual Survey

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Source: 2021 IADI Annual Survey

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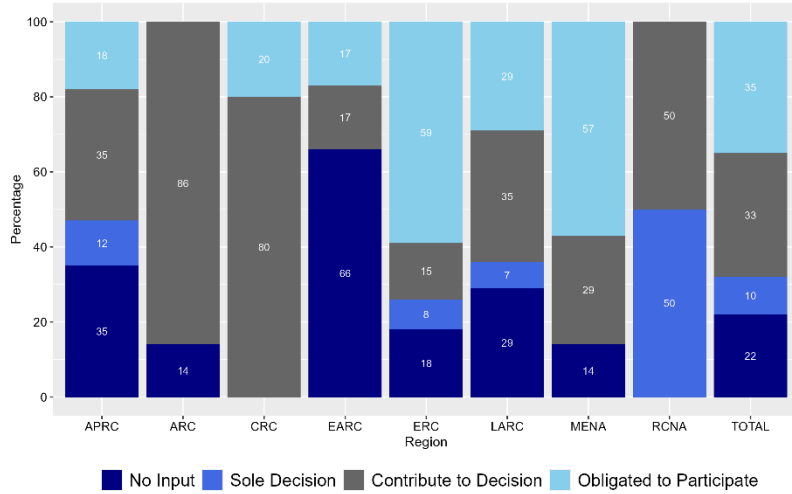
Source: 2021 IADI Annual Survey

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

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Reimbursement and Resolution

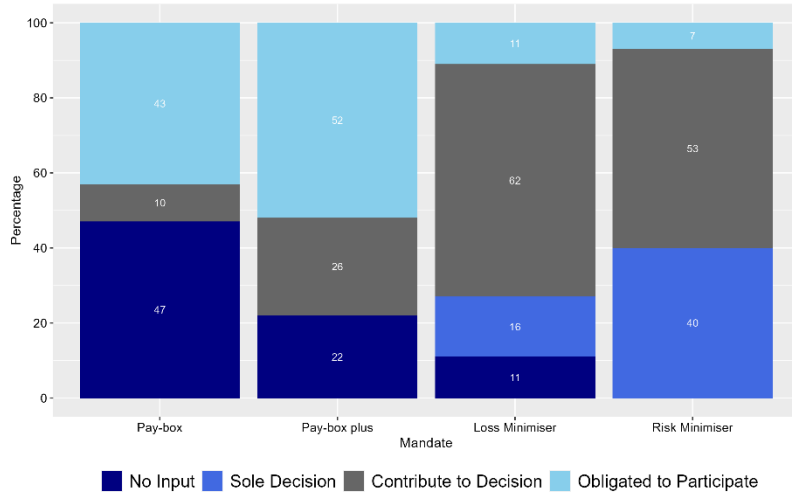
DI role in resolution by region



Source: 2021 IADI Annual Survey

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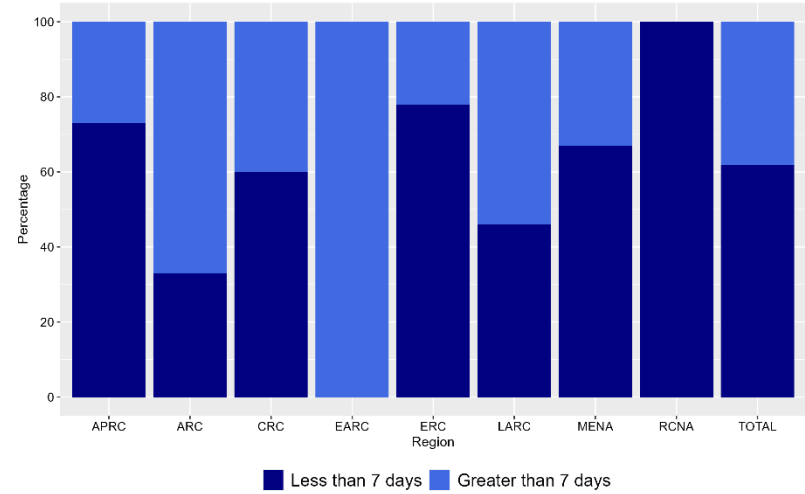
Role in resolution decision by DI mandate



Source: 2021 IADI Annual Survey

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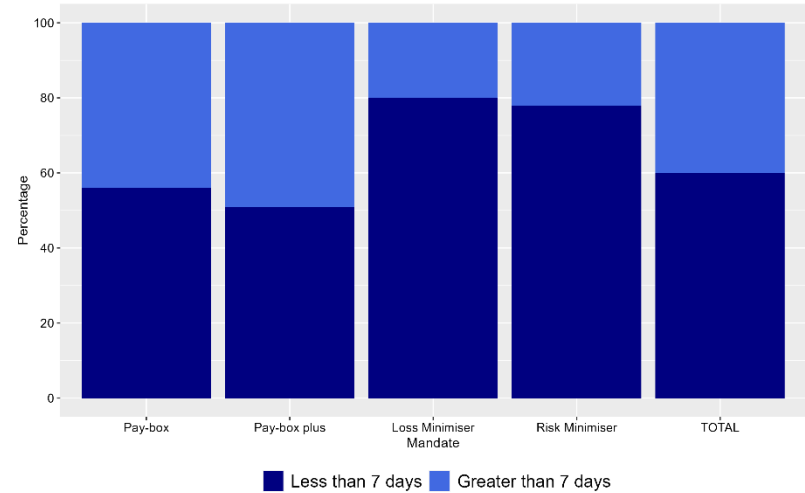
Time to commence depositor reimbursement by region



Source: 2021 IADI Annual Survey

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Time to commence depositor reimbursement by DI mandate

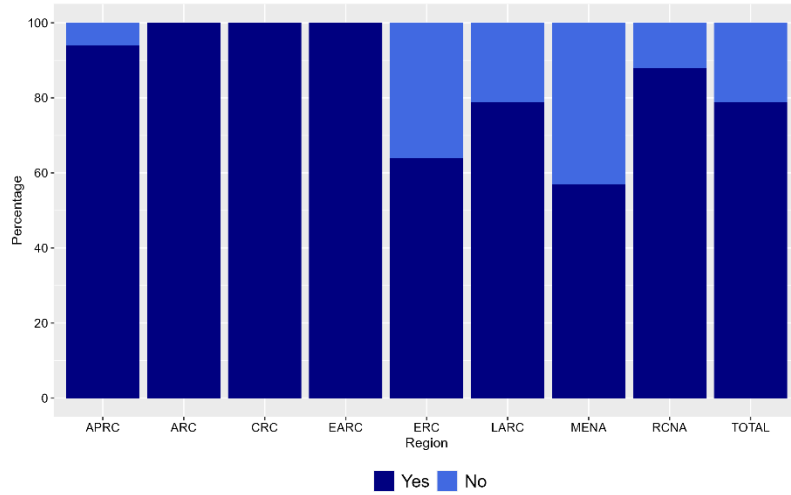


Source: 2021 IADI Annual Survey

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Public Awareness and Financial Inclusion

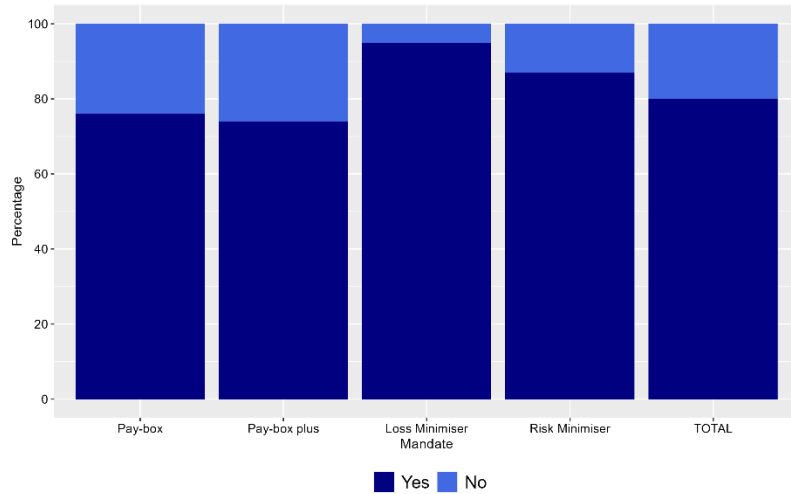
Prevalence of DI public awareness program by region



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Source: 2021 IADI Annual Survey

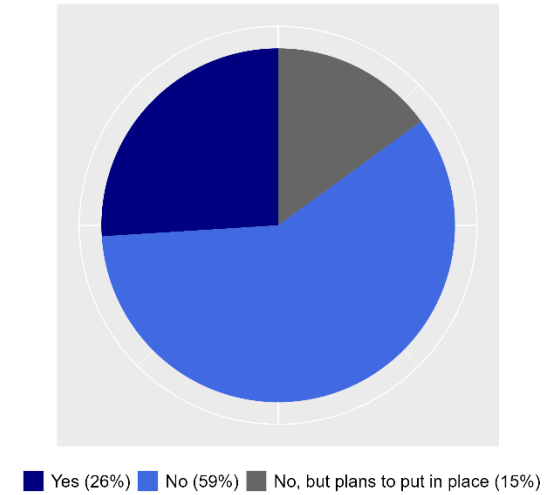
Prevalence of public awareness program by DI mandate



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Source: 2021 IADI Annual Survey

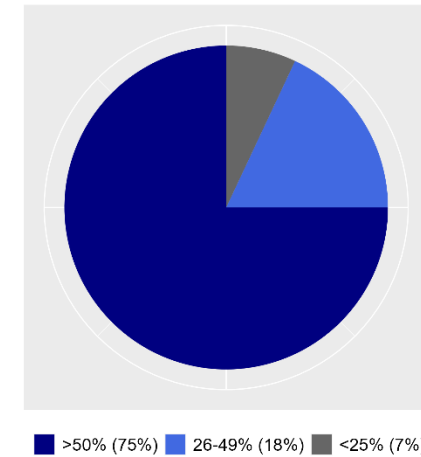
Incorporation of financial inclusion in DI strategic plan



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Source: 2021 IADI Annual Survey

Level of financial inclusion*



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Source: 2021 IADI Annual Survey

* Percentage of population aged 15+ with an account