

## Press release

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08 June 2015

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### **International Association of Deposit Insurers Hosts 3rd Research Conference “Current Issues Facing Deposit Insurers”**

The International Association of Deposit Insurers (IADI) hosted its 3<sup>rd</sup> Biennial Research Conference on 3-4 June 2015 at the Bank for International Settlements. The Conference was attended by 160 participants representing a global audience of 50 jurisdictions.

The Conference presented current research and public policy on deposit insurance and financial stability. The Speakers explored five themes, namely, Research Tools for Financial Regulators; Crisis concerns: Market Discipline and Debt Guarantees; Characteristics of Deposit Insurance Systems in Development; Changing mandates of Deposit Insurance Systems; and Perspectives on the Global Financial Safety Net.

The delegates were welcomed by Jerzy Pruski, President and Chair of the Executive Council of IADI and President of the Bank Guarantee Fund, Poland. He noted that “over the recent years, as the role of the deposit insurer has grown and become more firmly embedded in the updated financial safety net architecture, so too have we observed an evolution of the IADI Biennial Research Conference. While the conferences of years past focused on such issues as the expanding mandate of deposit insurers - so the transition from a simple pay-box to a loss or risk minimizer - this year's Research Conference tackled current issues facing deposit insurers as they apply the various tools at their disposal to most effectively contribute to financial stability. While some of the traditional themes, such as moral hazard and the impact of deposit insurance policy on market discipline, were present in the research, this year's conference agenda also explored such issues as the practical application of the bail-in instrument, in particular via research conducted on a bail-in simulator.”

The speakers' backgrounds included academia, deposit insurance practitioners, central banks, international financial institutions, as well as other Standard Setting Bodies - for example, the European Banking Authority (EBA), Bank for International Settlements (BIS), Financial Stability Board (FSB), European Single Resolution Board (SRB), Basel Committee on Banking Supervision (BCBS), and the Committee on Payments & Market Infrastructures (CPMI).

The Keynote Speaker, Thomas M. Hoenig, Vice Chairman of the Federal Deposit Insurance Corporation, USA, pointed out that “IADI's 2015 Research Conference on Deposit Insurance was particularly timely as it advanced our knowledge on the role of deposit insurance in today's evolving banking and financial system. As deposit insurance programs continue to expand across the globe, international cooperation and coordination will be increasingly useful and necessary as we pursue the common goal of financial stability.”

Distinguished Guest Speaker, William R. White, Chairman of the Economic Development and Review Committee of the Organization for Economic Co-operation and Development (OECD), indicated that “we all know that it is inevitable that another crisis will come, and it's necessary to do all we can to minimize its possible effects. But in getting ready for the next crisis, it is important not to assume it will look exactly like the last one.”

Immediately preceding the Research Conference, on 2 June 2015, the Executive Council of IADI met and approved the publication of the *Paper on Enhanced Guidance for Effective Deposit Insurance Systems*:

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*Multiple Deposit Insurance Organizations and the Paper on Enhanced Guidance for Effective Deposit Insurance Systems: Ex-ante Funding.*

The papers and Conference materials can be found at <http://www.iadi.org>.

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The International Association of Deposit Insurers (IADI) was formed in May 2002 to enhance the effectiveness of deposit insurance systems by promoting guidance and international cooperation. Members of IADI conduct research and produce guidance for the benefit of 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.

Please see *About IADI* (<http://iadi.org/aboutIADI.aspx>) for more information on the objectives and activities of the Association.

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