

Data and Survey Committee

IADI ANNUAL SURVEY: KEY RESULTS

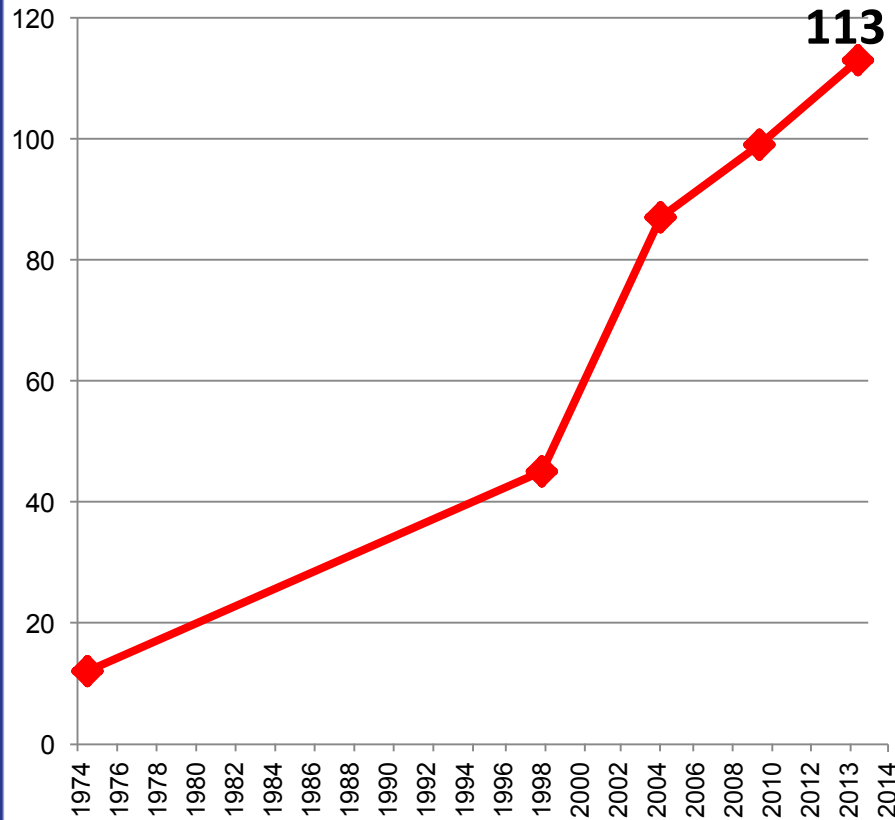
*Lee Yee Ming
October 2014
Port of Spain*

Background

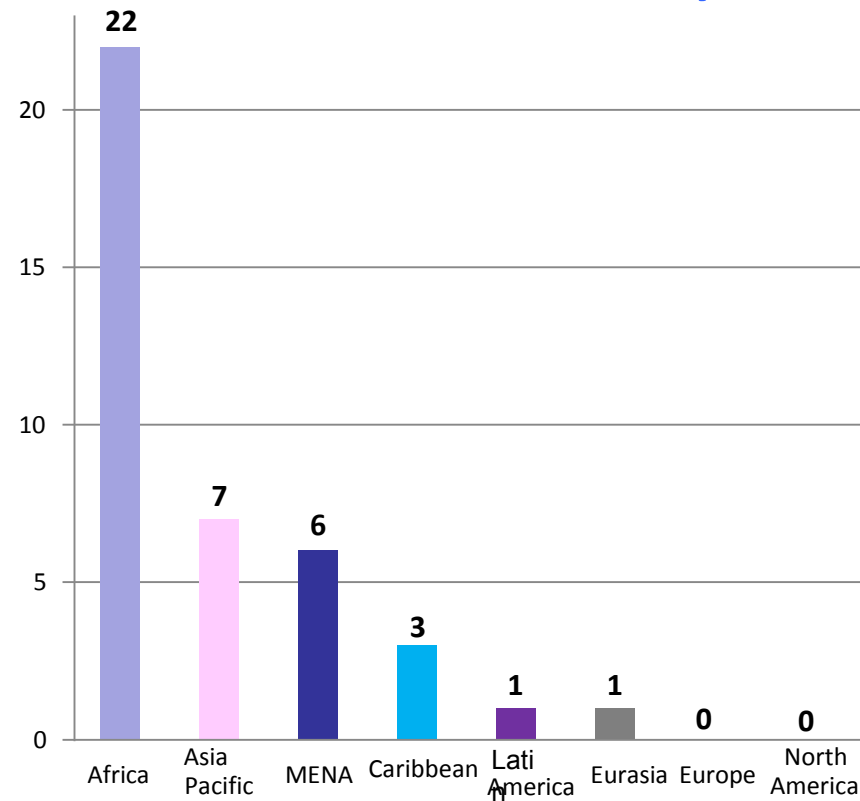
- ❖ 2014 IADI Annual Survey was released on 3 July 2014 using iFOST (*IADI's First Online Survey Tool*);
- ❖ Based on feedback received on iFOST last year, DSC has enhanced its features to make it more user friendly; ▶
- ❖ Answers are based on data as at 31 December 2013;
- ❖ Circulated to 132 deposit insurance schemes and associates globally: **77 IADI Members, 6 IADI Associates, 28 EFDI Members and 21 Non-IADI/EFDI organisations;**
- ❖ Increase in response rate - **2014: 100 responses** ▶
- ❖ Last response came in as at 13 October 2014;
- ❖ Validation Team is still in the midst of reviewing and cleansing the data;
- ❖ The full set of validated Annual Survey data will be released prior to the next EXCO meeting in Bogota, Colombia ▶

Number of DIS Around the World

DIS in operation

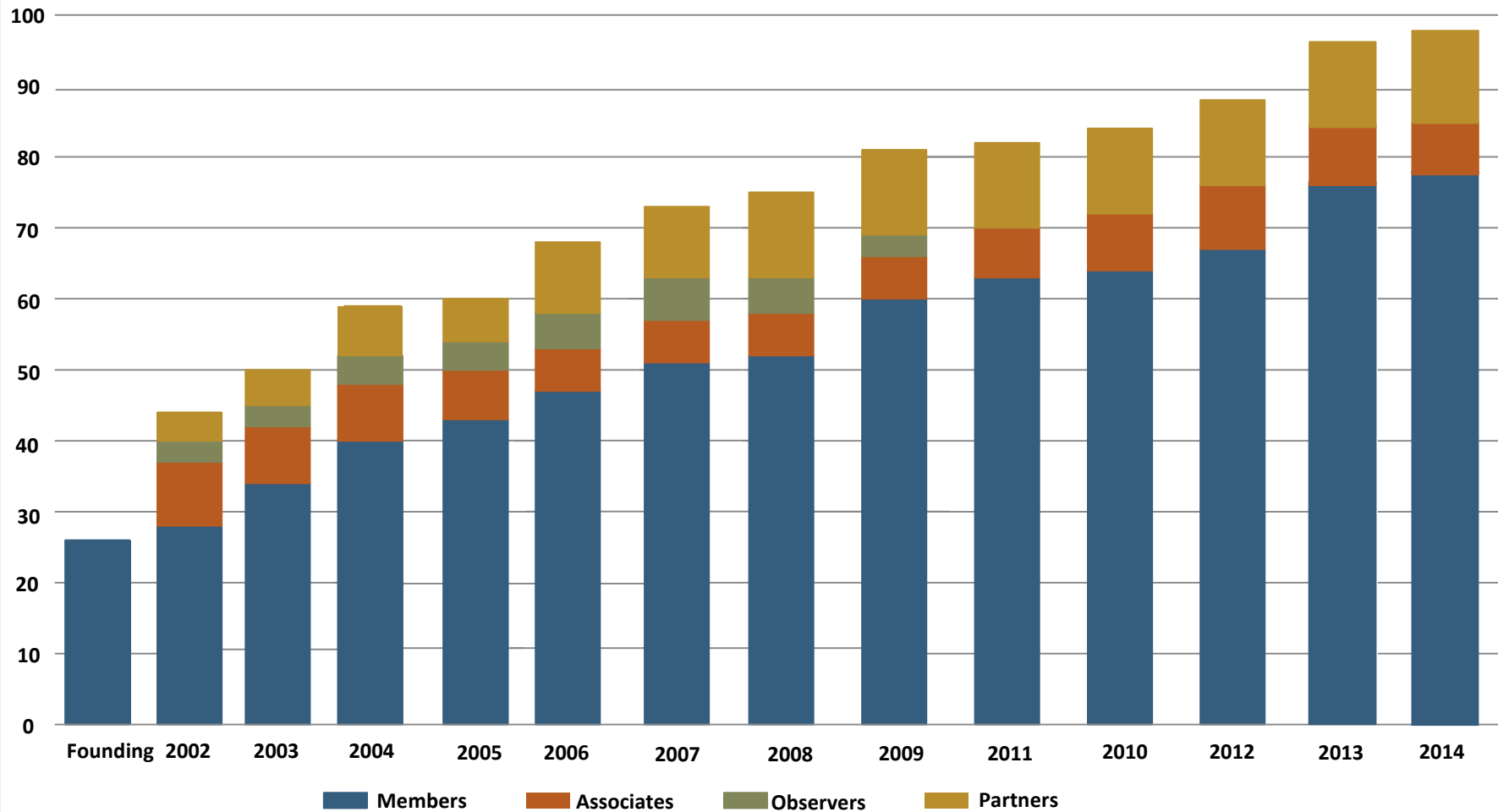


DIS under study

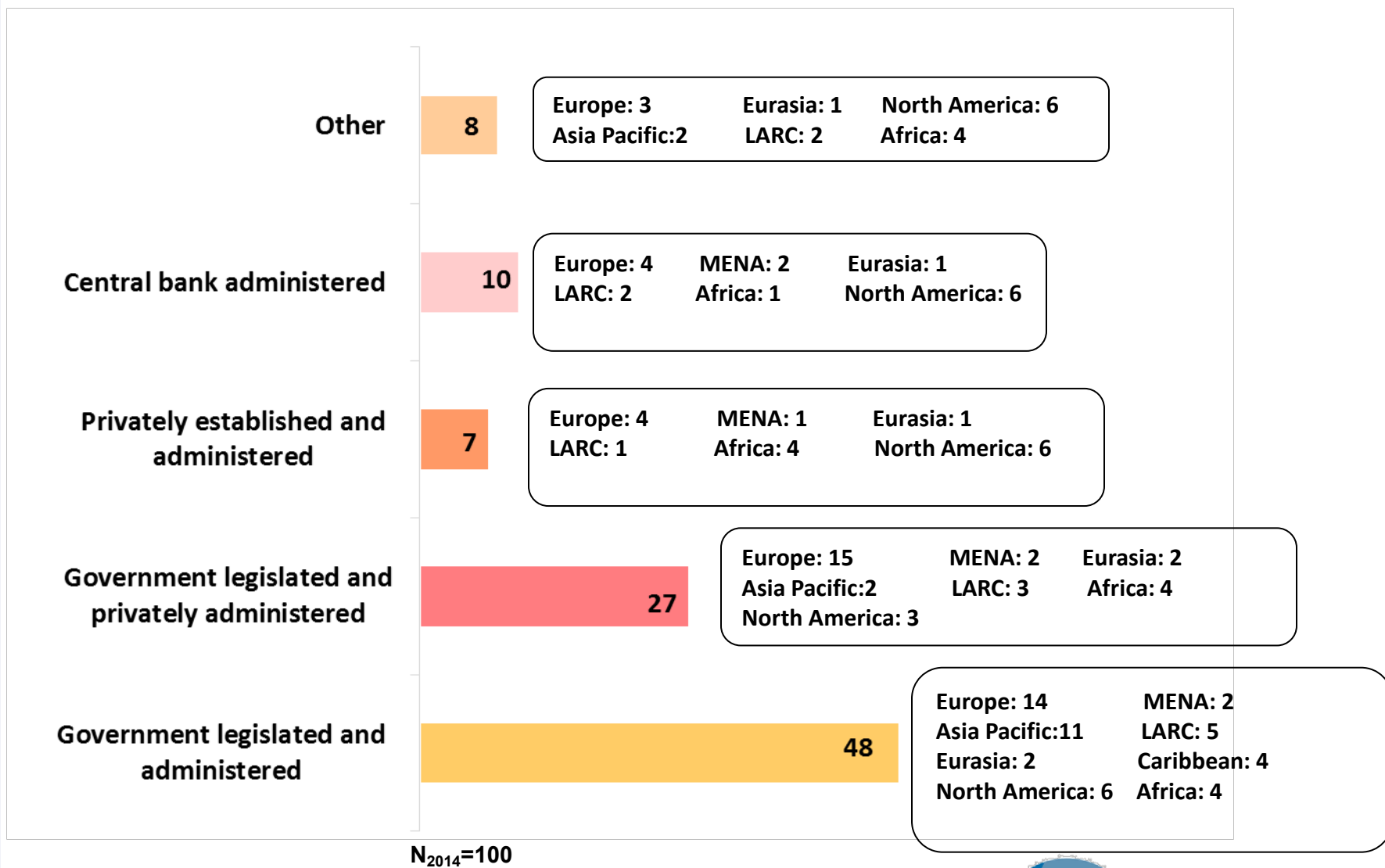


IADI Participants

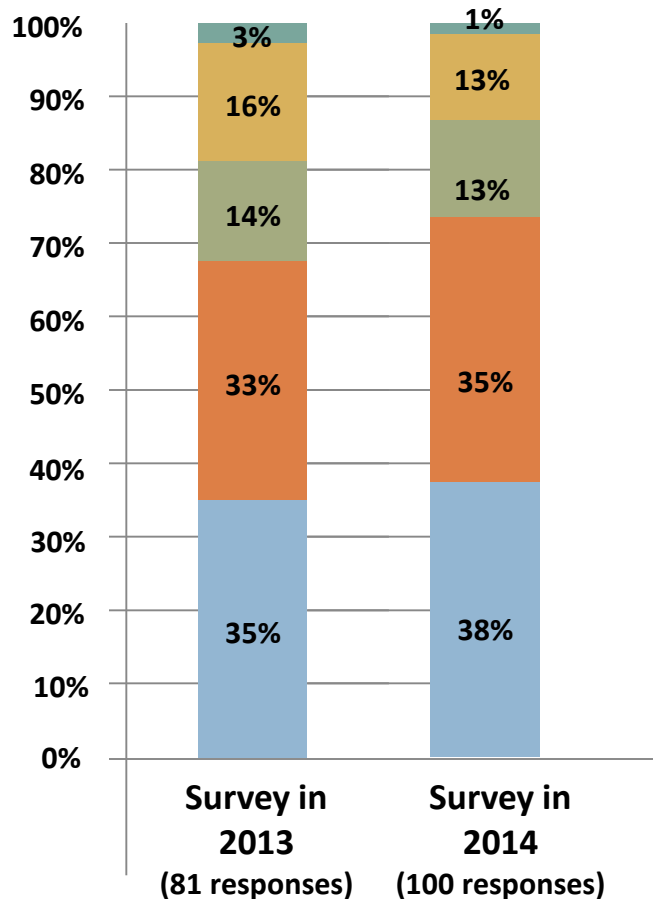
Members = 77 Associates = 7 Partners = 12 Total = 96



Type of DISs



Mandates

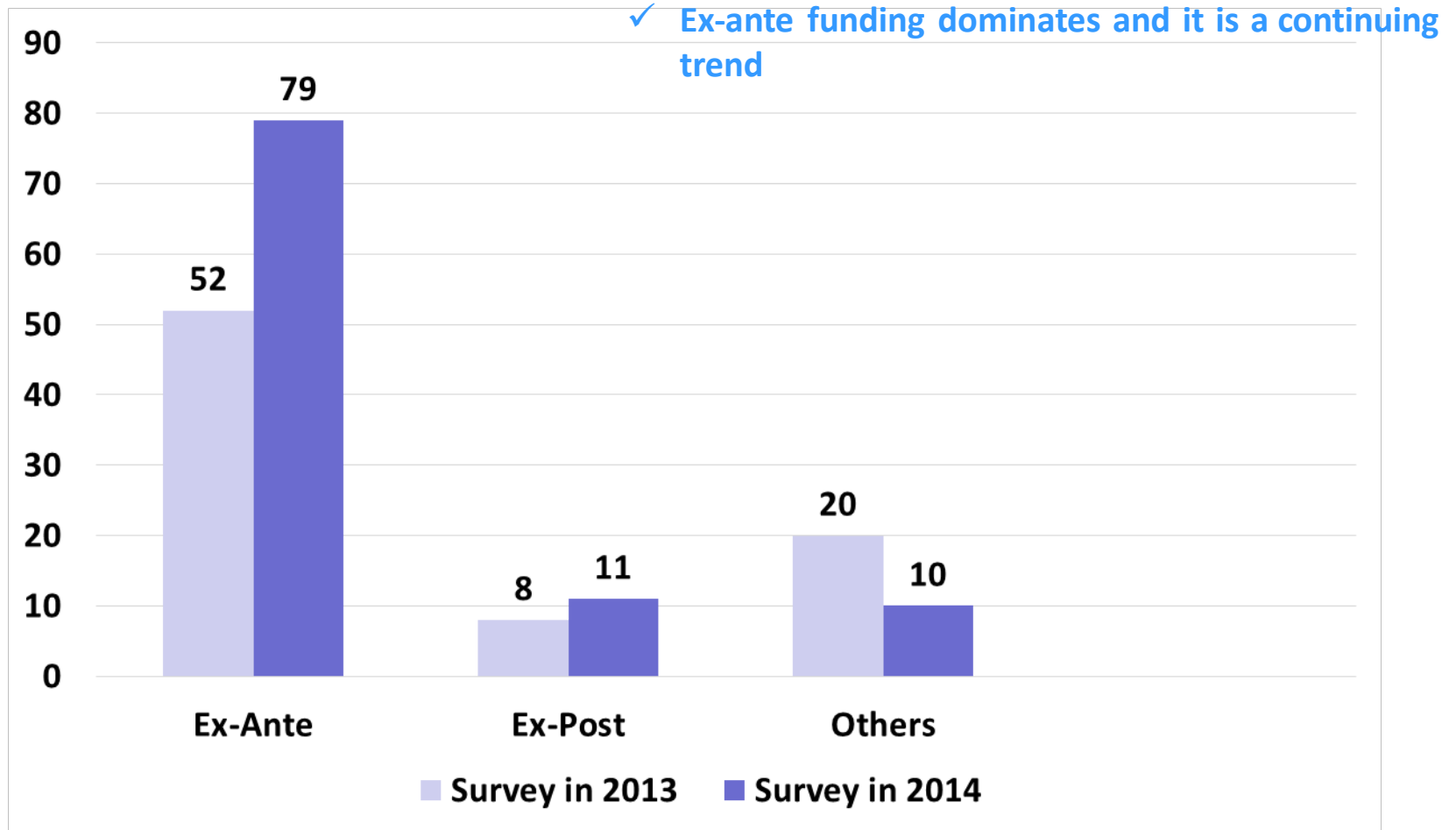


■ Pay-box
 ■ Pay-box plus
 ■ Loss minimizer
 ■ Risk minimizer
 ■ Other

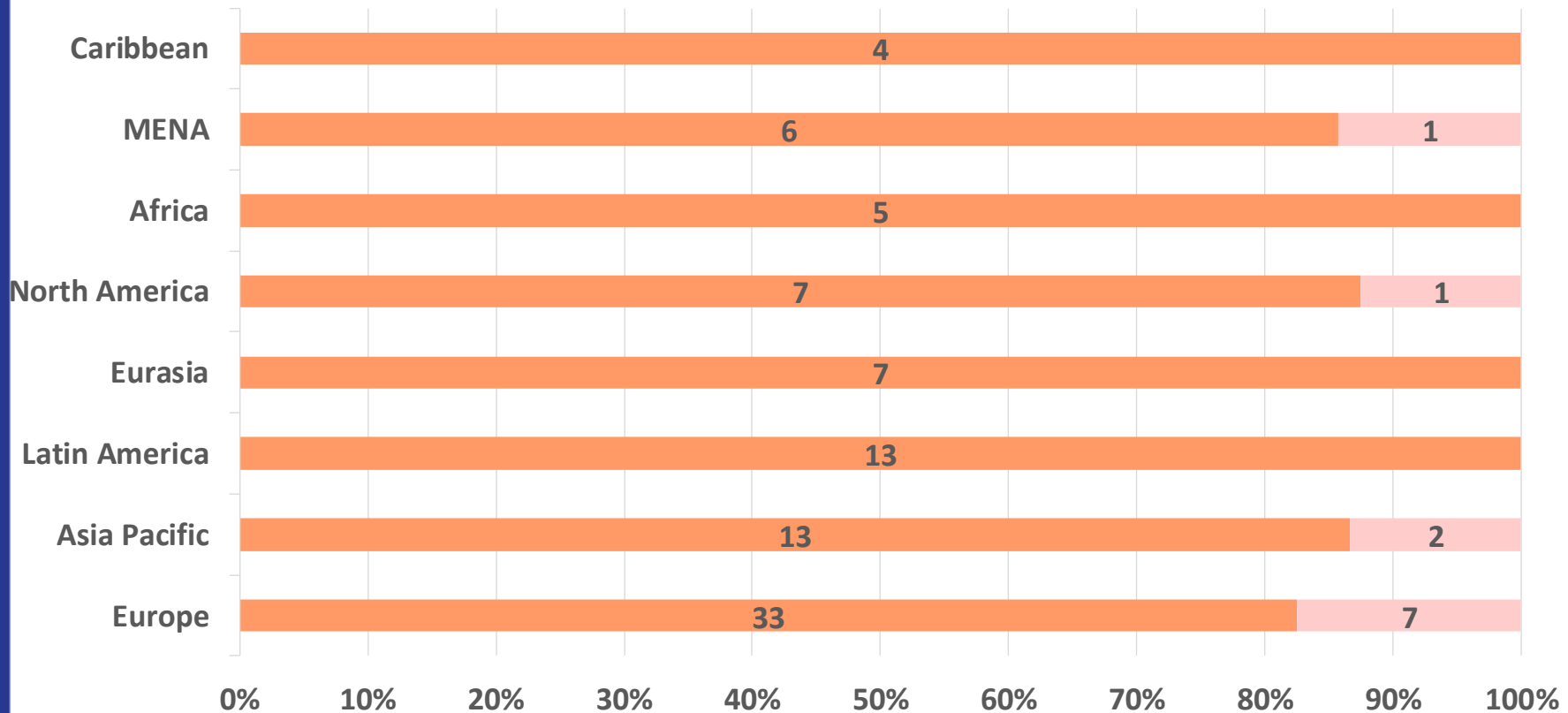
Pay-box	A mandate where the deposit insurer is only responsible for the reimbursement of insured deposits.
Pay-box plus	A mandate where the deposit insurer has additional responsibilities such as a certain resolution functions (e.g. financial support).
Loss Minimizer	A mandate where the deposit insurer actively engages in a selection from a range of least-cost resolution strategies.
Risk Minimizer	A mandate where a deposit insurer has comprehensive risk minimization functions that include risk assessment/management, a full suite of early intervention and resolution powers, and could include, as well, prudential oversight responsibilities.

Funding Model

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Funding Model (by Region)



	Europe	Asia Pacific	Latin America	Eurasia	North America	Africa	MENA	Caribbean
Ex-Ante	33	13	13	7	7	5	6	4
Ex-Post	7	2			1		1	

Ex-Ante Ex-Post



Methods of Assessing Premiums

Survey in 2014

Flat rate = 57

Risk-adjusted differential rate = 22

Combination of both = 12

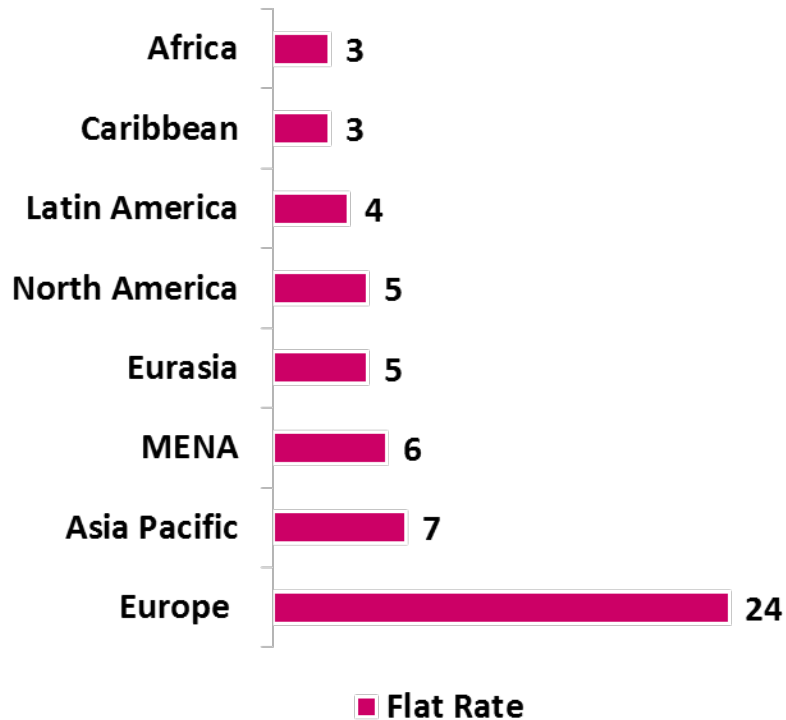
Survey in 2013

Flat rate = 44

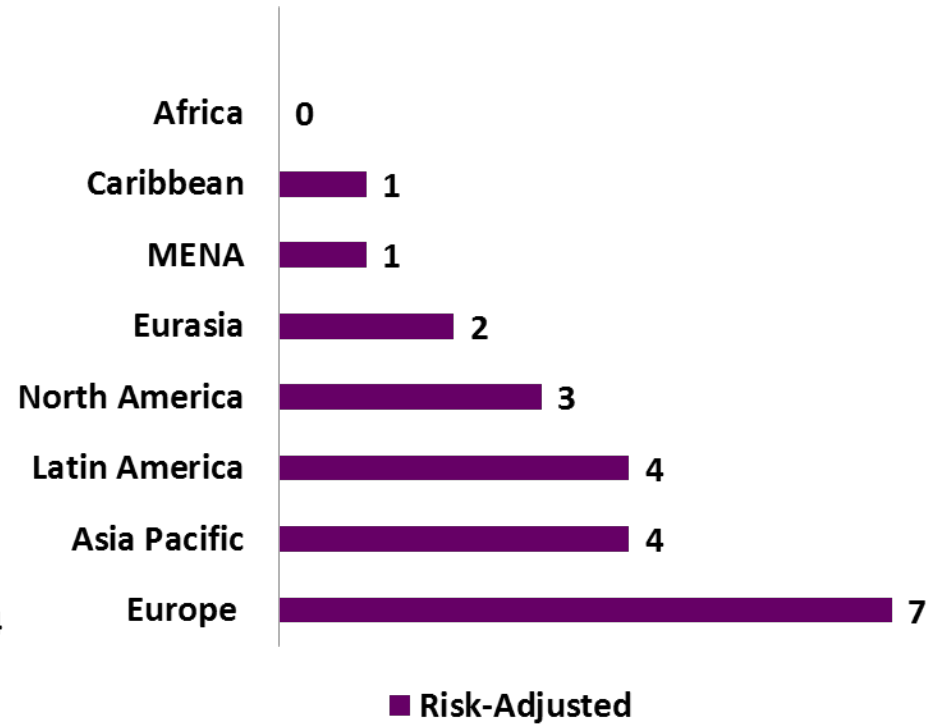
Risk-adjusted differential rate = 26

Methods of Assessing Premiums (by Region)

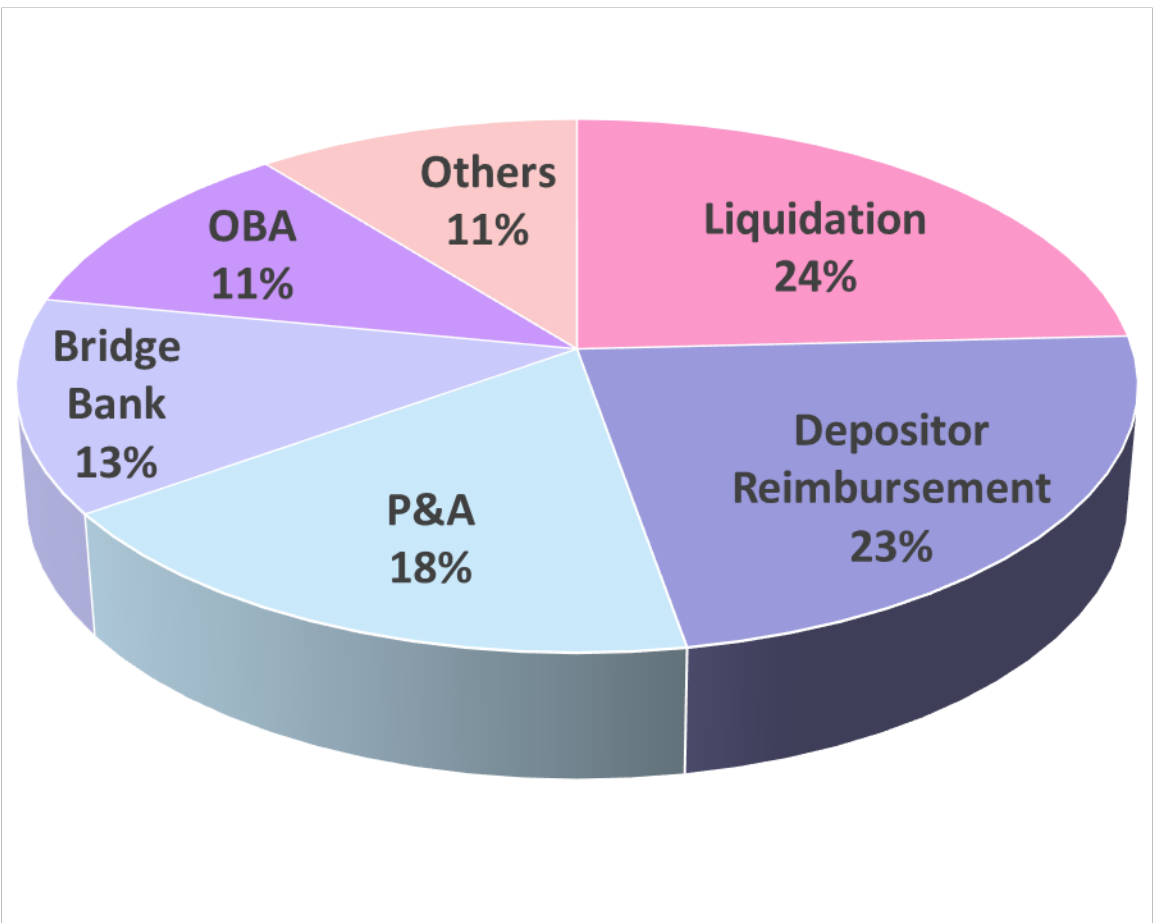
FLAT RATE



RISK-ADJUSTED



Tools available for bank resolution



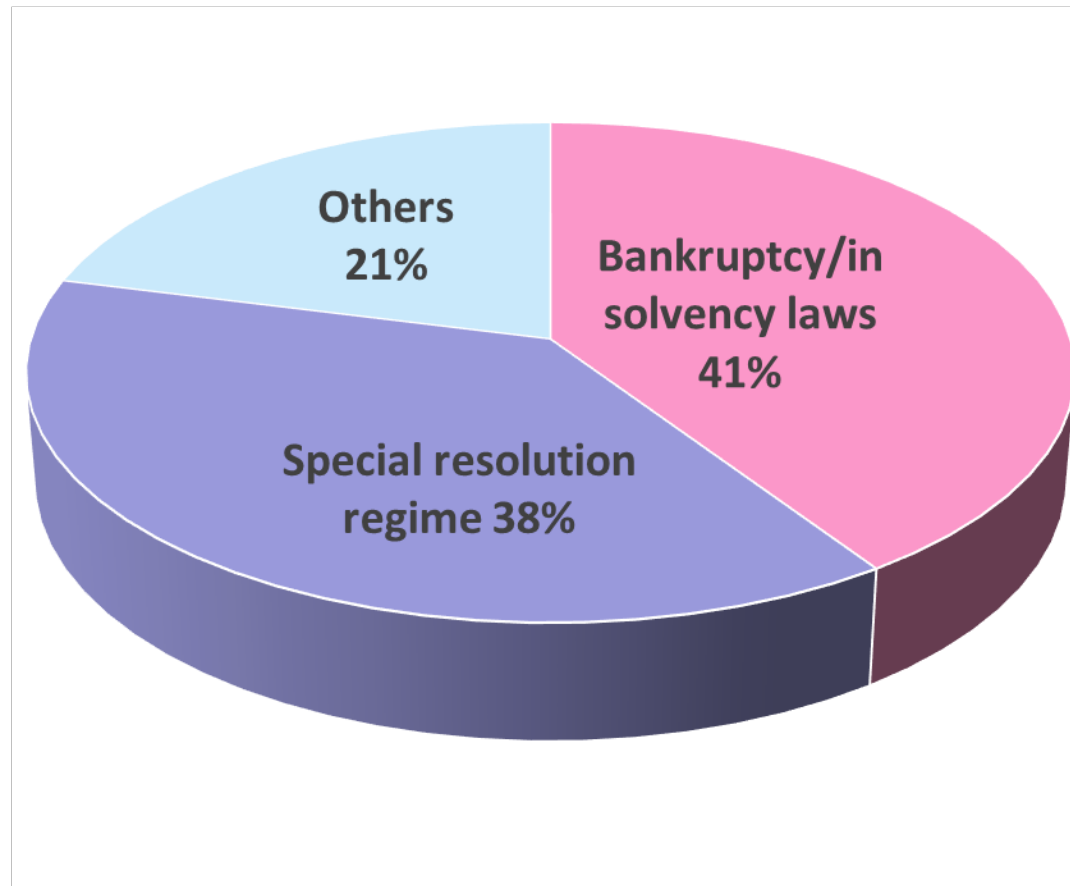
Authority to act as administrator/conservator

Yes	No	Others
28	64	8

Authority to act as receiver/liquidator

Yes	No	Others
34	58	8

Resolution Framework Governed By



ACKNOWLEDGEMENT FOR EARLY SUBMISSION

Organisation	Jurisdiction
1) Albanian Deposit Insurance Agency	Albania
2) Autorité des marchés financiers	Quebec
3) Banco de Guatemala, as administrator of Fund for Savings Protection	Guatemala
4) Bangladesh Bank	Bangladesh
5) Bank Deposit Guarantee Fund	Romania
6) Deposit Guarantee and Investors Protection Foundation of the Liechtenstein Bankers Association	Liechtenstein
7) Deposit Guarantee Fund	Ukraine
8) Deposit Insurance Agency	Russia
9) Deposit Insurance Agency of Serbia	Serbia
10) Deposit Insurance and Credit Guarantee Corporation	India
11) Deposit Insurance Fund	Macedonia
12) Deposit Insurance of Vietnam	Vietnam
13) Deposit Protection Corporation	Zimbabwe
14) Depositors' Compensation Scheme	Isle of Man
15) Federal Deposit Insurance Corporation	US

Organisation	Country
16) Financial Services Compensation Scheme	UK
17) Fondo de Garantía de Depósitos de Las Instituciones Financieras	Nicaragua
18) Fondo de Garantías de Instituciones Financieras	Colombia
19) Fonds de Garantie des Dépôts et de Résolution	France
20) Guarantee Fund	Estonia
21) Guernsey Banking Deposit Compensation Scheme	Guernsey
22) Hong Kong Deposit Protection Board	Hong Kong
23) Institutional Protection Scheme of the National Association of Cooperative Banks	Germany
24) Malaysia Deposit Insurance Corporation	Malaysia
25) Slovenian DGS	Slovenia
26) State company "Deposit and Investment Insurance"	Lithuania
27) Swedish National Debt Office	Sweden
28) The Brunei Darussalam Deposit Protection Corporation	Brunei
29) The Deposit Protection Fund of German Banks - Association of German Banks	Germany
30) The Guarantee Fund for Depositors and Investors	Denmark

Thank You

Enhanced Features of iFOST(Appendix)

Feature	Purpose
Review and Refinement of Questions	<ul style="list-style-type: none">• to obtain more accurate answers and results
Pre-populated with Past Year's Data	<ul style="list-style-type: none">• ease of responding• avoid duplication of efforts• less time for participants to collect information within their organisation
Downloadable MS Word File	<ul style="list-style-type: none">• pre-populating data before online entry• for ease of circulation• record purposes
Validation Module	<ul style="list-style-type: none">• audit trail recorded for any changes made to the original submission

