



The 6th Asia Regional Committee

Annual Meeting & International Conference

Bali - Indonesia, March 27 - 29, 2008



Public Awareness

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Your Greatest Fear

- Loss of depositor confidence
- Inability to respond
- A TV filming a run on a bank..... One of your banks !

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Be Proactive

- Keep everyone informed
- Being prepared beats responding !
- What can happen

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Northern Rock

- August 2007 – wholesale funders, banks, money market funds stopped lending
- Lack of a real ability to intervene sooner
- September – the worldwide news reports and pictures of the lines of depositors

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The Problem and Result

- No clearly defined process
- No real experience
- Depositors panicked
- Potentially a much higher cost

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Comparisons

- No defined Process - Northern Rock
 - Commitment of the Authorities
 - Reaction of Depositors
- Clearly defined process and coverage – Texas
 - Reaction of Depositors



Building Confidence

A Sound, Competitive banking System is essential to a country's economic health

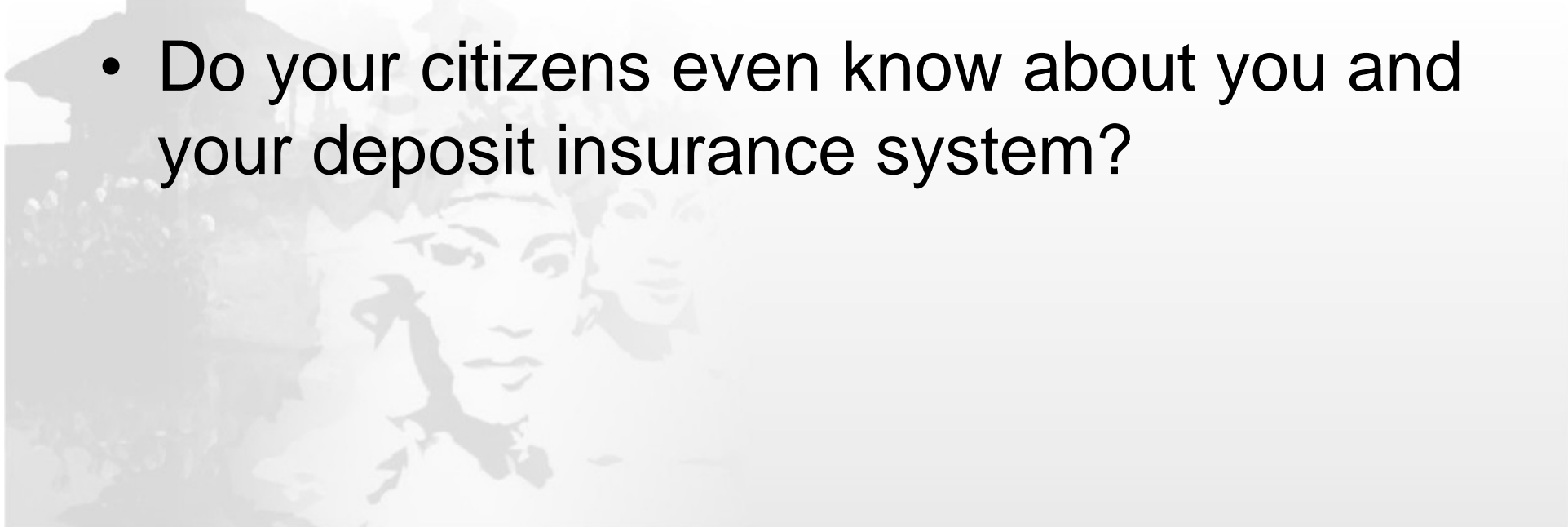
- Deposit Insurance – promoting a sound banking system
 - Adding transparency and a stronger degree of certainty
 - Helping to avoid costly bank runs



Public Awareness

- What do your citizens know about financial services and banking?
- Do your citizens even know about you and your deposit insurance system?

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Building Knowledge

- The public at large
 - The Media
 - The legislators
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- Financial Services
 - The role of deposit insurance
 - Bank failures and their resolution

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Getting The Word Out

- Bank Employees
- Media
 - Brochures/booklets
 - Advertisements
 - Q&A Articles for print
 - Consumer alerts
- The Web
- Educational programs

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Things That Need to be Known Common Questions

- What is deposit insurance
- Does it prevent bank failures?
- Are all banks insured, how will I know ?
- Does anyone back up the ins fund ?
- Am I insured and for how much?

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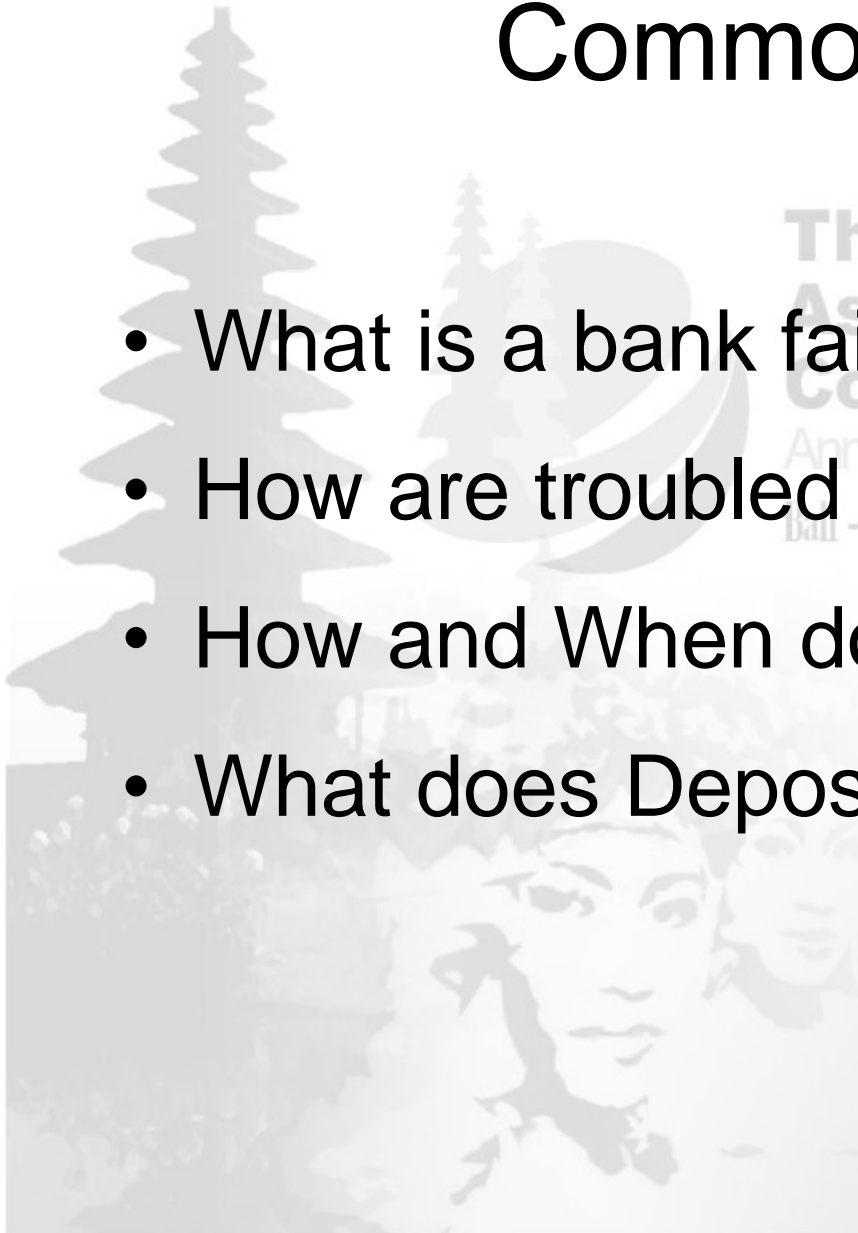


Things That Need to be Known Common Questions

- What is a bank failure ?
- How are troubled banks resolved ?
- How and When do I get my deposit back ?
- What does Deposit Insurance not do ?

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Calming The Markets

- The cost of being reactive instead of proactive.
- Have a strong and tested public awareness program
- Always be transparent, especially when times are bad
- Be timely..... That is quick



Conclusion

- Awareness raising is not a one time effort
- In increasing awareness and confidence, stability grows, so does the ability to mobilization deposits which in turn can add to economic growth
- Please be proactive in reaching out