



COUNTRY SYSTEM LIST

There are currently 119 countries with a deposit insurance system in operation, pending, planned or under serious study (i.e. 99 in operation, 8 pending, 12 planned or under serious study).

In addition, it should be noted that there are a number of countries with more than one deposit insurance system in operation (e.g. Austria, Canada, Colombia, Cyprus, Germany, Italy, Portugal and the United States). On the other hand, one deposit insurance system can cover more than one country (e.g. the Marshall Islands, Micronesia and Puerto Rico are insured by the US Federal Deposit Insurance Corporation; and Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea and Gabon will be covered also by a single system).

I. Systems currently in place

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| 1. Albania* | 35. Hungary* | 69. Peru* |
| 2. Algeria | 36. Iceland | 70. Philippines* |
| 3. Argentina* | 37. India* | 71. Poland* |
| 4. Armenia | 38. Indonesia* | 72. Portugal (2) ⁹ |
| 5. Austria (5) ¹ | 39. Ireland | 73. Puerto Rico ⁷ |
| 6. Azerbaijan | 40. Isle of Man | 74. Romania* |
| 7. Bahamas* | 41. Italy (3) ⁶ | 75. Russian Federation* |
| 8. Bahrain | 42. Jamaica* | 76. Serbia |
| 9. Bangladesh* | 43. Japan* | 77. Singapore* |
| 10. Barbados* | 44. Jordan* | 78. Slovakia |
| 11. Belarus | 45. Kazakhstan* | 79. Slovenia |
| 12. Belgium | 46. Kenya* | 80. Spain ¹⁰ |
| 13. Bosnia and Herzegovina* | 47. Korea* | 81. Sri Lanka |
| 14. Brazil* | 48. Lao PDR | 82. Sudan* |
| 15. Bulgaria* | 49. Latvia | 83. Sweden* |
| 16. Canada* (and Quebec*) ² | 50. Lebanon* | 84. Switzerland |
| 17. Chile | 51. Liechtenstein | 85. Taiwan* |
| 18. Colombia* (2) ³ | 52. Lithuania | 86. Tajikistan |
| 19. Croatia | 53. Luxembourg | 87. Tanzania* |
| 20. Cyprus (2) ⁴ | 54. Macedonia | 88. Trinidad and Tobago* |
| 21. Czech Republic* | 55. Malaysia* | 89. Turkey* |
| 22. Denmark | 56. Malta | 90. Uganda |
| 23. Dominican Republic | 57. Marshall Islands ⁷ | 91. Ukraine* |
| 24. Ecuador* | 58. Mexico* ⁸ | 92. United Kingdom* |
| 25. El Salvador* | 59. Micronesia ⁷ | 93. United States* ¹¹ |
| 26. Estonia | 60. Moldova | 94. Uruguay* |
| 27. Finland | 61. Montenegro | 95. Uzbekistan |
| 28. France* | 62. Morocco* | 96. Venezuela* |
| 29. Germany (8) ⁵ | 63. Netherlands | 97. Vietnam* |
| 30. Gibraltar | 64. Nicaragua* | 98. Yemen |
| 31. Greece | 65. Nigeria* | 99. Zimbabwe* |
| 32. Guatemala* | 66. Norway | |
| 33. Honduras | 67. Oman | |
| 34. Hong Kong* | 68. Paraguay | |

* An asterisk marks the countries whose deposit insurance institutions are IADI Members at present.

II. Systems under study, planned or pending

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| 1. Australia (under study) | 8. Costa Rica (under study) | 15. Mongolia (planned) |
| 2. Bolivia (pending) | 9. Egypt (under study) | 16. New Zealand (under study) |
| 3. Cameroon (pending) ¹² | 10. Equatorial Guinea (pending) ¹² | 17. Pakistan (planned) |
| 4. Central African Republic(pending) ¹² | 11. Gabon (pending) ¹² | 18. Panama (under study) |
| 5. Chad (pending) ¹² | 12. Georgia (planned) | 19. South Africa (pending) |
| 6. China (planned) | 13. Kosovo (under study) | 20. Thailand (planned) |
| 7. Congo (pending) ¹² | 14. Kyrgyz Republic (planned) | |

¹ There are five deposit insurance systems in Austria: Einlagensicherung der Banken und Bankiers Gesellschaft m.b.H., Österreichische Raiffeisen-Einlagensicherung reg. Gen.m.b.H., Hypo-Haftungsgesellschaft m.b.H., Sparkassen-Haftungs AG and Schulze-Delitzsch Haftungsgenossenschaft reg.Gen.m.b.H.

² In addition to the Canada Deposit Insurance Corporation (CDIC) and Quebec Deposit Insurance Board (QDIB), there are 10 other deposit insurers in Canada. These largely insure provincially-chartered credit unions. There is separately one in each province, save for Manitoba which has two (one for credit unions and one for caisses populaires).

³ There are two deposit insurance systems in Colombia: there is the IADI member Fondo de Garantías de Instituciones Financieras (FOGAFIN) covering deposits in banks, also the Fondo de Garantías de Entidades Cooperativas (FOGACOOP) to deal with deposits in cooperatives.

⁴ The two deposit insurance systems in Cyprus are the Deposit Protection Scheme and the Deposit Protection Scheme for Co-operative Societies.

⁵ There are eight deposit insurance systems in Germany including the private Association of German Banks.

⁶ The three deposit insurance systems in Italy are Fondo Interbancario di Tutela dei Depositi (FITD), Fondo di Garanzia dei Depositanti del Credito Cooperativo and Fondo di Garanzia dei portatori di titoli obbligazionari emessi da banche appartenenti al Credito Cooperativo.

⁷ Though the Marshall Islands, Micronesia and Puerto Rico do not have their own deposit insurance system, deposits with banks are insured by the US Federal Deposit Insurance Corporation (FDIC).

⁸ In Mexico, in addition to the Instituto para la Protección al Ahorro Bancario (IPAB) a provision in law provides for a private trust, called Fondo de Protección, to cover deposits made in popular credit and savings institutions.

⁹ There are two deposit insurance systems in Portugal: Fundo de Garantia de Depósitos and Fundo de Garantia do Crédito Agrícola Mútuo.

¹⁰ The Spanish system comprises three deposit guarantee funds: for banking institutions (Fondo de Garantía de Depósitos en Establecimientos Bancarios), savings banks (Fondo de Garantía de Depósitos en Cajas de Ahorro) and cooperative credit banks (Fondo de Garantía de Depósitos en Cooperativas de Crédito), all managed by the Sociedad Gestora de los Fondos de Garantía de Depósitos en Entidades de Créditos, A.I.E.

¹¹ A number of deposit insurers exist in the US in addition to the Federal Deposit Insurance Corporation (FDIC). All federal credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF), a subsidiary of the National Credit Union Administration. Some state-chartered credit unions are also insured by NCUSIF. However, certain states have non-federally insured credit unions. These institutions tend to be insured by private schemes, the largest of which is American Share Insurance.

¹² There will be a single deposit insurance system for Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea and Gabon to be managed by the Commission Bancaire de l'Afrique Centrale (COBAC).