Abstract

A series of charts summarizing key indicators of global trends in deposit insurance
IADI Chart Pack

Table of Contents

Structure 1
Coverage and Funding 2
Reimbursement and Resolution 4
Public Awareness and Financial Inclusion 5
Structure

1. Type of Deposit Insurer (DI)
   - Government legislated and administered (56%)
   - Government legislated and privately administered (32%)
   - Central bank administered (10%)
   - Privately established and administered (2%)
   Source: 2019 IADI Annual Survey

2. DI mandate
   - Pay-box (29%)
   - Pay-box plus (44%)
   - Loss Minimiser (16%)
   - Risk Minimiser (12%)
   Source: 2019 IADI Annual Survey

3. Evolution of DI mandates over time*
   Source: 2019 IADI Annual Survey

4. DI mandate by region
   Source: 2019 IADI Annual Survey

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

Average coverage ratio by broad region*

![Bar chart showing average coverage ratio by broad region: AFRICA, AMERICAS, ASIA, EUROPE.

Source: 2019 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.

Average coverage ratio by DI mandate

![Bar chart showing average coverage ratio by DI mandate: Pay-box, Pay-box plus, Loss Minimiser Mandate, Risk Minimiser.

Source: 2019 IADI Annual Survey

Asset composition of the DI fund by broad region

![Bar chart showing asset composition of the DI fund by broad region: AFRICA, AMERICAS, ASIA, EUROPE, TOTAL.

Source: 2019 IADI Annual Survey

Asset composition of the DI fund by mandate

![Bar chart showing asset composition of the DI fund by mandate: Pay-box, Pay-box plus, Loss Minimiser Mandate, Risk Minimiser, TOTAL.

Source: 2019 IADI Annual Survey

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1 AFRICA: ARC, MENA; AMERICAS: CRC, LARC, RCNA; ASIA: APRC, EARC; EUROPE: ERC
Coverage and Funding

*Actual fund size (% of total covered deposits) by broad region*

Source: 2019 IADI Annual Survey

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

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**Premium levying by DI mandate**

Source: 2019 IADI Annual Survey

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**Method of funding**

Source: 2019 IADI Annual Survey

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**Source of backup funding**

Source: 2019 IADI Annual Survey

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Reimbursement and Resolution

DI role in resolution by region

Source: 2019 IADI Annual Survey

Role in resolution decision by DI mandate

Source: 2019 IADI Annual Survey

Time to commence depositor reimbursement by region

Source: 2019 IADI Annual Survey

Time to commence depositor reimbursement by DI mandate

Source: 2019 IADI Annual Survey
Public Awareness and Financial Inclusion

Level of public awareness by region

- Source: 2019 IADI Annual Survey

Level of public awareness by DI mandate

- Source: 2019 IADI Annual Survey

Incorporation of financial inclusion in DI strategic plan

- Yes (62%)
- No (31%)
- No, but plans to put in place (8%)

- Source: 2018 IADI Survey on Financial Inclusion and Innovation

Level of financial inclusion*

- >50% (65%)
- 26-49% (31%)
- <25% (4%)

- Source: 2018 IADI Survey on Financial Inclusion and Innovation
- *Percentage of population aged 15+ with an account