

FSI-IADI Joint Webinar

One Size Does Not Fit All

Tailoring failure resolution frameworks for all banks



Jointly organised by the Financial Stability Institute (FSI) of the Bank for International Settlements (BIS) and International Association of Deposit Insurers (IADI)

Videoconference, 29 and 30 November 2022, 14:00-15:30 CET

Agenda

Tuesday 29 November

14:00 Welcome and introduction

Ruth Walters, Senior Advisor, FSI, BIS

David Walker, Secretary General, IADI

14:15 Session 1: Beyond G-SIBs: proportionality and implementation challenges in designing resolution frameworks

The FSB Key Attributes have been in place for more than a decade, and during that time significant work has been undertaken internationally to provide implementation guidance on a wide range of topics with the aim of making resolution operational. Nevertheless, designing resolution regimes that work within the national legal and institutional frameworks and are appropriate for the structure of local banking markets remains a challenge. This session will consider how to develop frameworks in a way that achieves the desired objectives – effective processes for managing bank failures – without imposing undue burdens on national authorities, financial institutions and local banking markets.

Moderator: Ruth Walters

Speakers:

Jan Nolte, Senior Financial Sector Expert, International Monetary Fund (IMF)

Vivian Grassi Sampaio, Deputy Head, Department of Resolution and Sanctioning Action, Central Bank of Brazil

Antoinette McKain, Chief Executive Officer, Jamaica Deposit Insurance Corporation

Syed Irfan Ali, Managing Director, Deposit Protection Corporation of Pakistan

15:10 Q&A session

15:30 End of day

Wednesday 30 November

14:00 Welcome and introduction

14:15 **Session 2: Hiding in plain sight: managing the failures of small banks, financial cooperatives and state-owned banks**

Different types of financial institutions bring diversity to financial services and can contribute to financial inclusion. State-owned banks have a significant presence in the banking sector of many jurisdictions and, given their nature as vehicles for promoting government policies, can have broader economic and political significance. Many financial cooperatives support specific segments of the economy, including financially unserved or underserved communities. Similarly, small banks may serve specific regions. Regardless of their nature and size, the failure of these institutions can be disruptive to depositors, customers and, potentially, to local economies, but insolvency tools may give limited options for failure management. In such cases, governments could come under pressure to use public funds. This session explores suitable approaches for dealing with such failures.

Moderator: Eugenia Alamillo, Senior Training and Technical Assistance Advisor, IADI

Speakers:

Jérémy Fraisse, Senior Resolution Expert, Autorité de Contrôle Prudentiel et de Résolution, Banque de France

Julien Reid, Senior Director, Financial Institutions Oversight, Resolution and Deposit Insurance, Autorité des Marchés Financiers, Quebec

Pamela Farwig, Deputy Director, Franchise and Asset Marketing Branch & Division of Resolutions and Receiverships Federal Deposit Insurance Corporation

Eva M. Gutierrez, Lead Financial Sector Specialist, World Bank

15:10 Q&A session

15:30 End of day