Meeting the Training Needs of the Members

On 27 September 2005, the Members adopted a Business Plan recommended by the Executive Council at the Fourth Annual General Meeting setting out the direction of IADI for the next three years. A key component of the Business Plan is how IADI intends to meet the training needs of the executives of its Members. Accordingly, IADI is in the process of developing a session on Organizing a Deposit Insurance System. IADI is interested in hearing from those organizations that have started a deposit insurance system in the past ten years and would like to work on this session. Work on the session would involve developing, and later presenting, a case study for the training program. The case study would discuss how the deposit insurance system was developed—the legal and political issues; how the components of deposit insurance—including, funding, coverage, and others—were approached; what trade-offs were faced in developing a system and how decisions were made about those trade-offs. The study could also discuss whether the organization has reviewed its operations to ensure that it is meeting the goals set out for it (the self-assessment process) and what, if any, adjustments have been made.

If your organization would like to participate in this project or needs more information on this initiative please contact Rose Kushmeider at rkushmeider@fdic.gov by 30 June 2006.
## AGM and IADI Fifth Annual Conference "Raising the Bar"

**15 - 17 November 2006**  
Copacabana Palace Hotel - Rio de Janeiro, Brazil

### Preliminary Schedule and Draft Program

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
<th>Local</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Nov, Wednesday</td>
<td>9:00 a.m.</td>
<td><strong>International Exhibition Opens</strong></td>
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<tr>
<td></td>
<td>10:00 a.m. - 10:30 a.m.</td>
<td><strong>Registration for AGM</strong></td>
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<tr>
<td></td>
<td>10:30 a.m. - 00:30 p.m.</td>
<td><strong>Annual General Meeting</strong></td>
<td><strong>Golden Room</strong></td>
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<tr>
<td></td>
<td>00:30 p.m. - 02:30 p.m.</td>
<td><strong>Lunch IADI Members</strong></td>
<td><strong>Reading and Visitors Room</strong></td>
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<tr>
<td></td>
<td>07:00 p.m. - 09:00 p.m.</td>
<td><strong>Opening Cocktail</strong></td>
<td><strong>Visitors, Drawing and Reading plus Balcony</strong></td>
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</tbody>
</table>

**16 Nov, Thursday**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session I: Conference - Official Opening</th>
<th>Golden Room</th>
</tr>
</thead>
</table>
| 08:30 a.m. - 09:30 a.m. | Official Conference Opening  
Henrique Meirelles, Governor, Central Bank of Brazil (TBC) |              |
|               | Welcome Speeches:  
- Antonio Carlos Bueno de Camargo Silva, CEO of Fundo Garantidor de Créditos  
- J.P. Sabourin, Chair of the Executive Council, International Association of Deposit Insurers  
- Gabriel Jorge Ferreira, Chair of the Board Fundo Garantidor de Créditos |              |
|               | Outline of Conference Program  
Ray LaBrosse, IADI Secretary General |              |
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Room/Loc</th>
</tr>
</thead>
<tbody>
<tr>
<td>09:30 a.m. - 10:00 a.m.</td>
<td>Coffee Break</td>
<td>Exhibition Room</td>
</tr>
<tr>
<td>10:00 a.m. - 12:30 a.m.</td>
<td><strong>Session II: Draft IADI for Governance</strong>&lt;br&gt;Title: Has the Bar Been Raised High Enough?&lt;br&gt;Speaker: Guy Saint-Pierre, President and Chief Executive Officer, Canada Deposit Insurance Corporation&lt;br&gt;Discussants: Maximum of 5</td>
<td>Golden Room</td>
</tr>
<tr>
<td>00:30 p.m. - 02:00 p.m.</td>
<td>Lunch</td>
<td>Visitors, Drawing and Reading Rooms</td>
</tr>
<tr>
<td>16th Nov, Thursday</td>
<td><strong>Session III: Draft IADI Guidance for Funding Deposit Insurance Systems</strong>&lt;br&gt;Title: Sustaining the Credibility of Deposit Insurance Arrangements&lt;br&gt;Speaker: Dong Il Kim, Executive Director, Korea Deposit Insurance Corporation&lt;br&gt;Discussants: Maximum of 4</td>
<td>Golden Room</td>
</tr>
<tr>
<td>03:15 p.m. - 03:45 p.m.</td>
<td>Coffee break</td>
<td>Exhibition Room</td>
</tr>
<tr>
<td>03:45 p.m. - 4:45 p.m.</td>
<td><strong>Session IV: Training</strong>&lt;br&gt;Title: Developing Executives for Deposit Insurance Organizations&lt;br&gt;Speaker: Art Murton, Chair of IADI Leadership Training Task Force&lt;br&gt;Discussants: Maximum of 4</td>
<td>Golden Room</td>
</tr>
<tr>
<td>05:00 p.m.</td>
<td>Group Photo</td>
<td>Balcony</td>
</tr>
<tr>
<td>07:00 p.m. - 10:00 p.m.</td>
<td>Dinner</td>
<td></td>
</tr>
</tbody>
</table>
### 17th of Nov, Friday

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>08:00 a.m. - 09:00 a.m.</td>
<td>Breakfast Sponsored by KPMG International Special Presentation on NPLs - Management, Pricing Methodologies, Investment Issues</td>
<td>Visitors, Drawing, Reading Rooms</td>
</tr>
</tbody>
</table>
| 09:00 a.m. - 10:15 a.m. | **Session V: Draft IADI Guidance for Dealing with Claims and Recoveries**  
**Title:** Hard Lesson on Getting Your Money Back  
**Speaker:** Fred Carns, Director, Office of International Affairs, Federal Deposit Insurance Corporation  
**Discussants:** Maximum of 4  
**Question and Answer Session** | Golden Room |
| 10:15 a.m. - 10:45 a.m. | Coffee Break  
**Session VI: Draft IADI Guidance for Designating Mandates**  
**Title:** Measures to Improve the Effectiveness of Deposit Insurance Systems  
**Speaker:** Mohammed Al' Jafari, Managing Director, Jordan Deposit Insurance Corporation  
**Discussants:** Maximum of 4  
**Question and Answer Session** | Exhibition Room |
| 10:45 a.m. - 11:55 a.m. | Lunch, Speaker: Ray LaBrosse, Update on IADI Activities  
Closing Remarks: Antonio Bueno and JP Sabourin | Visitors, Drawing and Reading Rooms |
| 02:30 p.m. - 06:00 p.m. | City Tour for all, Buses Translation | External |
| 08:00 p.m. | Closing Dinner | Porcão Restaurant |

Registration Information can be found at the following location:


*Space is limited, so please register early to avoid disappointment!*
Joint International Conference by the Chicago Federal Reserve and IADI

We are also pleased to inform you that you can now register for the Joint International Conference by the Chicago Federal Reserve and IADI on “International Financial Instability: Cross-Border Banking and National Regulation”, to be held on 5-6 October 2006, by accessing the following links to invitation letter, program and registrations, on the conference website.

More information in the next Newsletter issue.
Member Profile

FONDS COLLECTIF DE GARANTIE DES DEPOTS (Morocco)

The Moroccan Deposit Insurance Fund (Le Fonds Collectif de Garantie des Dépôts, FCGD) was set up under the provisions of the previous Banking Act (1993) and became operative in 1996.

Membership in FCGD is mandatory for all credit institutions holding public funds. The main purpose of FCGD is to protect depositors when their deposits and other repayable funds are no longer available. It may also grant loans to any member facing financial difficulties, provided that the Central Bank agrees its recovery plan.

According the Banking Act, Bank Al-Maghrib, the Moroccan Central Bank, is in charge of managing FCGD, which is not a legal entity.

The maximum amounts of protection as well as the premium rates are both fixed by Bank Al-Maghrib.

Mr. Abderrahim BOUAZZA, head of Banking Supervision Department, is responsible for operational matters concerning the FCGD.

Mr. Abderrahim BOUAZZA is also the Vice-Chair of the MENA Regional Committee.
In accordance with the New Banking Law, Bank Al-Maghrib publishes, each year, information regarding the FCGD’s financial situation.

Bank Al-Maghrib hosted the second meeting of the MENA Regional Committee held in Casablanca during the period 30th January to 1st February, 2006.

**Main Features**

**Membership**

Membership includes all Moroccan credit institutions (banks and financial companies), which hold public deposits. There were 29 members at the beginning of 2006.

**Coverage limits**

The maximum amount of protection, at the present time, is fixed at 50,000 Dirhams (about US$ 6,000) per depositor. This limit would be doubled during this year.

The FCGD covers all deposits and other repayable funds collected, denominated in Dirhams and other currencies, except those collected from related persons and credits institutions.

**Precious**

The annual premium rate is fixed at 0.20% of the average of deposits and repayable funds collected in member banks and the actual premiums paid are calculated on the basis of data from the previous year. The maximum rate that can be charged is legally fixed at 0.25%.

**Resources**

Apart from annual contribution paid by members, FCGD is not allowed to get nor financial assistance neither loans from Central Bank or any other side.

The resources of FCGD presently stand at 5 billion Dirhams (about USD500 million).

**Information for the public**

Bank Al-Maghrib publishes annually the FCGD’s balance sheet and it provides information on the FCGD financial situation and the yield on investments.