



9th Americas Deposit Insurance Forum

10 - 13 June 2025

Asunción, Paraguay

This year's Americas Deposit Insurance Forum will provide an opportunity to discuss challenges faced by Deposit Insurers, Supervisors and Resolution Authorities in both routine operations and crisis management and to explore ways to enhance cooperation and coordination, as well as innovative payout systems and resolution tools.

Following the Forum, a two-day workshop will focus on the ongoing review of the IADI Core Principles for Effective Deposit Insurance Systems. The workshop will highlight key updates to the Core Principles and preliminary observations from the pilot testing conducted by Fundo Garantidor de Créditos in Brazil.

Tuesday, 10 June 2025

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| 1. Welcome Remarks | 09:00 – 09:20 |
| <ul style="list-style-type: none"> • Fondo de Garantía de Depósitos, Paraguay • Alejandro López, IADI President and Chair of the Executive Council and Chief Executive Officer, Seguro de Depósitos Sociedad Anónima, Argentina | |
| 2. Opening Remarks | 09:20 – 09:30 |
| <ul style="list-style-type: none"> • Central Bank of Paraguay | |
| 3. Keynote Speeches | 09:30 – 09:50 |
| <ul style="list-style-type: none"> • International Association of Deposit Insurers • The Association of Supervisors of Banks of the Americas | |
| 4. Session 1 | 09:50 – 11:00 |

Common and unique challenges for Supervisors, Deposit Insurers and Resolution Authorities throughout the "life" of a financial institution

The session will address challenges faced by Deposit Insurers, Supervisors and Resolution Authorities in business-as-usual operations as well as crisis management and resolution. The discussion will take as a starting point the joint work by IADI and the Association of Supervisors

of Banks of the Americas on "[Effective Cooperation for the Resolution of Financial Institutions in the Americas](#)" and take stock of the progress made and the remaining challenges since the publication of the paper in 2019.

- How has the cooperation among supervisors, deposit insurers, and resolution authorities evolved over time in the context of crisis management? What progress has been made in strengthening collaboration and coordination?
- What strategies can be implemented to overcome the remaining obstacles to effective cooperation and ensure a seamless response during crises?
- What emerging challenges do supervisors, deposit insurers, and resolution authorities foresee in maintaining effective collaboration during both business-as-usual operations and crisis management, particularly in light of evolving financial landscapes and risks?

5. Coffee Break

11:00 – 11:30

6. Session 2

11:30 – 12:30

Fostering collaboration to enhance the effectiveness of supervisory and resolution actions

Effective collaboration among safety-net participants is critical for managing bank failures effectively. The review of the IADI Core Principles for Effective Deposit Insurance Systems highlights the importance of establishing robust cooperation arrangements among all financial safety-net participants, including deposit insurers, supervisors, resolution authorities, and central banks. This session will examine cooperation frameworks among key safety-net participants within the Americas region.

- How have cooperation agreements evolved to establish clear roles, responsibilities, and mechanisms for information-sharing? How can these agreements be further enhanced to ensure all financial safety-net participants, including deposit insurers, receive timely and actionable data?
- What types of information should be communicated before, during, and after a crisis? Who should be responsible for sharing this information, and how can confidentiality be safeguarded?
- What coordination challenges remain among financial safety-net participants, particularly regarding legal gateways for sharing information? What strategies can be employed to address these challenges effectively?
- How can mechanisms such as Memoranda of Understanding (MOUs), Financial Stability Committees, and Crisis Management Groups (CMGs) be optimized to strengthen coordination, build trust, and ensure a unified response during high-pressure situations?

7. Lunch

12:30 – 14:00

8. Session 3

14:00 – 15:00

Why and when liquidation and payout? Insights from recent resolution cases in the Americas

This session will focus on the circumstances under which liquidation and payout are deemed the most appropriate resolution tools. It will explore the rationale behind such decisions, the factors influencing their timing, and key lessons learned from recent cases in the Americas. The session will also examine the implications for financial stability, depositor protection, and the broader resolution framework.

- What are the comparative costs of using liquidation versus other resolution tools, and under what circumstances can liquidation be considered cost-effective?
- What factors drive the preference for liquidation as a resolution method for failing banks, even when it may involve higher costs?
- How effective have non-payout strategies been in promoting stability within the banking sector?
- In what ways do the economic and regulatory environments of different jurisdictions shape the choice of resolution methods for failing banks?

9. Coffee Break

15:00 – 15:30

10. Session 4

15:30 – 16:30

Fast payments and deposit insurance

This session will begin with a presentation on the key findings from the BIS paper, *Fast Payments and Financial Inclusion in Latin America and the Caribbean*. It will delve into the role of fast payments within deposit insurance systems, focusing on factors driving their adoption, and potential obstacles.

- How have fast payment systems (FPS) contributed to improving financial inclusion in Latin America and the Caribbean, particularly in terms of access to loans and savings?
- What design features or implementation strategies have proven most effective in driving the adoption of FPS in the region, and how do they address barriers such as high fees, lack of trust, and insufficient documentation?
- How do central bank-owned FPS, such as Brazil's Pix and Costa Rica's SINPE Móvil, compare with private sector-led initiatives in terms of promoting financial inclusion and fostering competition?
- What lessons can be drawn from the integration of FPS with other payment innovations, such as central bank digital currencies (CBDCs), and what are the implications for deposit insurance systems?

11. Session 5

16:30 – 18:00

Roundtable discussion: Balancing roles: Defining the boundaries between supervisory and resolution authorities, and deposit insurers

- The facilitator will present a real case study of a failing bank, highlighting key moments in its lifecycle leading to resolution. Participants at each table will discuss when and how Supervisors, Deposit Insurers, and Resolution Authorities should interact as the scenario unfolds, focusing on coordination, information-sharing, and timely decision-making to ensure an effective and orderly resolution.

Wednesday, 11 June 2025

12. Session 6

09:00 – 10:30

Strengthening Regional Cooperation: The Role of Deposit Insurers in Cross-Border Resolutions

With the revision of the IADI Core Principles, greater emphasis is being placed on enhancing cooperation, coordination, and information sharing among deposit insurers and other financial safety net participants in home and host jurisdictions. These updates. This session will explore the minimum requirements for such arrangements and discuss specifically the role of deposit insurers in cross-border resolutions.

- What are the primary challenges deposit insurers face in managing cross-border financial resolutions, and what strategies can help address these effectively?
- How can resolution planning approaches be better aligned to enhance the effectiveness of cross-border financial resolutions?
- What steps can deposit insurers take to build trust and strengthen cooperation across jurisdictions for seamless cross-border resolutions?

13. Coffee Break

10:30 – 11:00

14. Session 7

11:00 – 12:00

Managing Financial Instability: Case Study Insights on Resolution Strategies for Financial Cooperatives

This session will delve into the unique challenges and approaches to resolving financial instability within financial cooperatives. Through case studies, panellists will explore key lessons learned from past resolution strategies, emphasizing the importance of tailored approaches to address the

distinct structures and governance frameworks of financial cooperatives. Discussions will highlight the role of deposit insurers, regulatory frameworks, and cross-sector collaboration in ensuring financial stability and depositor protection in this segment of the financial system.

15. Lunch Break 12:00 – 13:30

16. Session 8 13:30 – 14:30

Testing of crisis preparedness and management for bank resolution: Lessons learned from recent practices in the North America.

This session will explore insights from recent practices in crisis preparedness and management for bank resolution in North America. It will examine how regular testing and simulations have contributed to strengthening resolution frameworks and improving readiness for potential crises.

- How can lessons learned from these exercises be effectively applied to real-life events to enhance resolution outcomes?
- How have regular testing and simulations influenced the readiness and resilience of bank resolution frameworks in the region?

17. Closing Remarks 14:30 – 15:00

- Fondo de Garantía de Depósitos, Paraguay
- International Association of Deposit Insurers
- The Association of Supervisors of Banks of the Americas

18. Coffee Break 15:00 – 15:30

19. Regional Committee Meetings 15:30 – 18:30

- Latin America Regional Committee
- Caribbean Regional Committee
- North America Regional Committee

Revised Core Principles Workshop

The revised draft of the IADI Core Principles for Effective Deposit Insurance Systems (Core Principles or CPs), issued for public consultation, introduces several modifications designed to strengthen deposit insurance systems. This workshop aims to update participants on the ongoing review of the Core Principles and provide a platform to discuss the preliminary findings from a pilot test conducted by Fundo Garantidor de Créditos in Brazil on the applicability and assessment of the proposed changes to the Core Principles.

Thursday, 12 June 2025

20. Introduction and Background 09:00 – 09:10

21. Strengthening the Organisational Structure and Resilience 09:10 – 13:00

This session will begin with an overview of the key changes to the Core Principles regarding the organisational structure of deposit insurers to ensure they have the necessary powers, tools, and operations to fulfil their mandates and focus on assessment, applicability, issues and challenges of the proposed changes.

- **CP 1 (Public Policy Objectives):** Emphasizes the importance of an effective process to hold the deposit insurance system accountable.
- **CP 2 (Mandate and Powers):** Expands the required powers of deposit insurers to enable them to achieve their mandates effectively.
- **CP 3 (Governance):** Highlights the importance of robust information technology infrastructure while offering greater flexibility regarding the composition of the governing body.
- **CP 4 (Business Continuity Management):** Introduces a new Core Principle requiring a business continuity management framework to ensure resilience against operational disruptions.

22. Lunch 13:00 – 14:00

23. Deposit Insurance 14:00 – 18:00

This session will begin with an overview of the key changes to the Core Principles, focusing on public awareness, the use of deposit insurance funds for non-reimbursement resolution, and the deposit insurer's role in managing its funds. Insights from pilot testing will also be shared.

Key updates include:

- **CP 7 (Membership):** Requires that all insured deposit-taking institutions (IDTIs) be members of the deposit insurance system and subject to effective resolution regimes.
- **CP 8 (Coverage):** Places greater emphasis on the scope and characteristics of deposits and coverage, requiring periodic reviews of the legal definition of insured deposits. New optional criteria include safeguards for the use of differential coverage systems.
- **CP 9 (Funding for the Deposit Insurance System):** Expands funding mechanisms to include backup arrangements, such as extraordinary funding and public backstops, with requirements to replenish the fund upon depletion. Optional criteria for differential premium systems and safeguards for payment commitments as an ex-ante funding source are also included.
- **CP 10 (Public Awareness):** Strengthens criteria to prohibit misleading or deceptive statements about deposit insurance and membership.
- **CP 16 (Use of the Deposit Insurance Fund in Resolution):** Introduces a new Core Principle to clarify and reinforce the deposit insurer's role in the use of its funds for non-reimbursement resolution purposes.

Friday, 13 June 2025

24. Problem Banks

09:00 – 13:00

The revised draft Core Principles strengthen the interaction between deposit insurance systems and resolution frameworks. The deposit insurer's role in dealing with problem and failing banks is clarified and strengthened to protect insured depositors and minimise the time they do not have access to their insured deposits:

- CP 13: More holistic view of early detection and timely intervention, focusing on a framework in place for the FSN that includes the DI.
- CP 14 (Failure Resolution): Resolution was completely reworked to provide a greater focus and emphasis on the resolution powers and activities of deposit insurers with resolution powers.
- CP 15 (Reimbursement): Strengthened the reimbursement timeline to provide for most insured depositors receiving their insured funds as soon as possible. Expanded the definition of "most" to recognize the relevance of depositor cooperation.

The discussion will focus on assessment, applicability, issues and challenges based on the proposed changes.

25. Lunch

13:00 – 14:00

26. External Relations

14:00 – 18:00

The revised draft Core Principles generally take a more holistic approach and view of coordinating and collaborating with other Financial Safety-Net participants, ensuring consistent and coordinated frameworks in which the deposit insurer is part of:

- CP 11 (Crisis Preparedness and Management): Takes a holistic view of crisis preparation and management and the need for an effective framework in place that is coordinated between the DI and FSN.
- CP 17 (Financial Safety Net Cooperation, Coordination, and Information Sharing): Strengthens the cooperation and information sharing framework among the Financial Safety Net Participants and the deposit insurer's involvement in the framework.
- CP 18 (Cross-Border Cooperation, Coordination and Information Sharing): Strengthens the cooperation, coordination, and information sharing frameworks for deposit insurers in home or host jurisdictions (only applicable where there is a material presence of foreign insured deposit taking institutions).

The discussion will focus on assessment, applicability, issues and challenges based on the proposed changes.

27. Conclusions and Remarks

18:00 – 18:30