CONCEPT NOTE

Inclusive Financial Stability and Deposit Insurance: Implementing the Revised Core Principles for Effective Deposit Insurance Systems

VIRTUAL EVENT

24 November 2026
12:00 – 13:30 UTC / 13:00 – 14:30 CET

1. BACKGROUND

The Core Principles for Effective Deposit Insurance Systems issued by the International Association of Deposit Insurers (IADI) are the international standard for deposit insurance, and they set out the key components of effective deposit insurance systems.[1] Deposit insurance systems are a critical component of the financial safety net, as they contribute to consumer protection, trust in formal financial institutions, and financial stability. As countries pursue more inclusive financial systems, deposit insurance is increasingly recognized as an important enabler of financial inclusion by protecting depositors who may be low-income, underserved, or disadvantaged which in turn encourages participation in the formal financial sector.[2]

The recently revised Core Principles for Effective Deposit Insurance Systems reinforce this role by emphasizing the importance of ensuring that deposit protection frameworks are accessible, understandable, and responsive to the needs of diverse segments of society. The revised principles recognize the rapid evolution of financial services especially digital financial services (DFS), and the need for deposit insurance systems to adapt accordingly. They also underscore the importance of protecting depositors in a manner that supports confidence in financial

[1] IADI Core Principles for Effective Deposit Insurance Systems. September 2025. https://www.iadi.org/uploads/Core-Principles-September-2025.pdf
[2] https://afi-global.org/news/deposit-insurance-can-make-a-major-contribution-to-financial-inclusion-iadi-afi-webinar-finds/

institutions serving disadvantaged segments such as low-income, rural, and previously excluded populations.

For Alliance for Financial Inclusion (AFI) members, these developments are closely aligned with AFI's broader work on Inclusive Financial Stability (IFS), which promotes the integration of financial inclusion considerations into financial stability policymaking. AFI's Inclusive Financial Stability Toolkit provides practical guidance for financial policymakers and regulators on aligning inclusion and stability objectives at the macroprudential level. This signals the AFI network's mindset shift to more intentionally align inclusion and stability. Complementary AFI resources such as the *Guideline Note on Enhancing Financial Inclusion and Inclusive Green Finance through Proportionate Sustainable Finance Standards* and the *Policy Brief on Financial Inclusion as a Fitness Program* further highlight how more inclusive financial systems can indeed strengthen financial system resilience, support sustainable development, and enhance financial stability.

Against this backdrop, AFI and IADI will jointly convene a webinar to introduce the revised Core Principles and explore their implications for financial inclusion, financial stability, and the rapidly evolving DFS landscape in emerging and developing economies.

2. OBJECTIVES

Key objectives of this webinar are to:

1. Explain the concept of Inclusive Financial Stability.
2. Introduce the revised Core Principles for Effective Deposit Insurance Systems and highlight key updates relevant to financial policymakers and regulators and deposit insurers.
3. Examine the role of deposit insurance in advancing financial inclusion, particularly for low-income, underserved, or disadvantaged populations.
4. Explore how deposit insurance frameworks can adapt to innovations in DFS while maintaining depositor confidence and financial stability.
5. Share practical experiences from AFI and IADI members on integrating financial inclusion considerations into deposit insurance and broader financial safety-net arrangements.

3. EXPECTED OUTCOMES

The expected outcome of the webinar is a strengthened collaboration between central banks and deposit insurers in advancing inclusive financial stability objectives. More specifically, the webinar is expected to help participants to:

1. Gain a clearer understanding of the revised Core Principles and their practical implications for financial stability and financial inclusion policymaking.
2. Better appreciate the role of deposit insurance in supporting inclusive financial stability objectives.
3. Learn from peer experiences on adapting deposit insurance frameworks to changing financial sector landscapes, particularly digital transformation.
4. Identify opportunities for enhanced collaboration between central banks and deposit insurers.
5. Strengthen awareness of AFI and IADI resources that support inclusive and resilient financial systems.

4. TARGET AUDIENCE

1. AFI member institutions, namely central banks, and financial regulators and policymakers.
2. IADI member organizations, including deposit insurers and financial safety-net authorities.
3. Representatives from international organizations and development partners with an interest in the interlinkages between deposit insurance, financial stability, and financial inclusion.

5. AGENDA (TENTATIVE)

AGENDA – TUESDAY, 24 NOVEMBER 2026 12:00 – 13:30 UTC / 13:00 – 14:30 CET	
INTRODUCTION	
12:00 - 12:15	**Welcome Remarks (Recording)** *The IADI President and Chair of the Executive Council Alejandro Lopez and AFI CEO Dr. Alfred Hannig will deliver welcome remarks to officially open the webinar and highlight its significance within the broader context of AFI and IADI's work and priorities.* • **Alejandro Lopez, President and Chair of the Executive Council, IADI** • **Dr. Alfred Hannig, CEO, AFI**
PRESENTATION 1 - SETTING THE SCENE INCLUSIVE FINANCIAL STABILITY	

12:15 - 12:30	*For this session, there will be a presentation on the concept of Inclusive Financial Stability to set the scene and provide background on how to begin intentionally aligning financial inclusion and financial stability in policy design.* • **Presenter: Robin Newnham, Head Policy Analysis and Guidance, AFI** *Format: Presentation (15 minutes)*
PRESENTATION 2: SITUATING DEPOSIT INSURANCE IN IFS THE REVISED CORE PRINCIPLES FOR EFFECTIVE DEPOSIT INSURANCE SYSTEMS	
12:30 - 12:45	*This presentation will introduce the revised Core Principles for Effective Deposit Insurance Systems and highlight key updates relevant to financial policymakers and regulators and deposit insurers. It will underscore the critical role of deposit insurance systems in advancing financial inclusion. It will also highlight the need to ensure that deposit protection mechanisms are accessible to underserved populations, including those in rural and low-income communities, and that they are designed to adapt to the rapid evolution of digital financial services.* • **Presenter: Eva Hupkes, Secretary General, IADI** *Format: Presentation (15 minutes)*
PANEL – INTERACTIVE DISCUSSION REGULATORY COORDINATION TO ADVANCE IFS	
12:45 - 13:25	*This panel will bring together central banks and deposit insurers to identify opportunities for enhanced collaboration between them, towards advancing inclusive financial stability. Panelists will share their country experiences in integrating financial inclusion considerations into deposit insurance and broader financial safety-net arrangements, particularly in the context of DFS.* • Panellists: IADI and AFI member speakers *Format: Panel Discussion with integrated Q&A (40 minutes)*
CLOSING	
13:25 - 13:30	**Closing Remarks** - **IADI** - **AFI**
13:30 UTC / 14:30 CET - END OF WEBINAR	