



IADI Strategic Goals and Objectives 2026-2031

March 2026

The IADI Strategic Goals and Objectives 2026–2031 were approved by the Executive Council during the virtual session held on 26 March 2026.

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Strategic Goals and Objectives 2026 - 2031

The IADI Executive Council (EXCO) adopted the 2026 Strategic Goals and Objectives, which will guide IADI's activities in the next five years, at its EXCO meeting in March 2026.

The 2026–2031 strategy preserves IADI's enduring mission "to serve as the global standard-setter for deposit insurance systems and the principal forum where deposit insurers from around the world meet to share knowledge and expertise."

In the next five years, IADI aims to fulfil this mission through a range of mutually reinforcing activities, guided by four strategic goals:

- *Goal 1: Promote comprehensive implementation across IADI jurisdictions of the Core Principles for Effective Deposit Insurance Systems.*
- *Goal 2: Provide thought leadership on deposit insurance systems to support Members in developing future-ready systems that effectively address key risks and emerging trends.*
- *Goal 3: Equip Members with the operational readiness to fulfil their functions and respond to crises.*
- *Goal 4: Enhance engagement with Members, Associates, Partners and other stakeholders to foster collaboration in deposit insurance systems, advance crisis preparedness, and contribute to the resilience and stability of the global financial system.*

To support the achievement of IADI's strategic goals and objectives, two operational priorities integrate long-term financial sustainability, operational resilience, and institutional knowledge retention to ensure long-term organisational effectiveness.

- *Operational Priority 1: Secure IADI's long-term financial sustainability and strengthen its capacity to withstand revenue losses.*
- *Operational Priority 2: Ensure IADI's operational resilience and retention of institutional knowledge.*

The four strategic goals and two operational priorities are further elaborated through specific, measurable, and time-bound actions and objectives that will guide IADI's activities for the next five years.

Introduction

The International Association of Deposit Insurers (IADI) is the recognised global standard-setter for deposit insurance systems. With over 100 deposit insurers as its members and other financial safety net participants as associates IADI unites the international community in its commitment to protect depositors, bolster confidence in financial systems, and mitigate the systemic risks of bank failures. At the heart of this mission are the Core Principles for Effective Deposit Insurance Systems, which constitute the global benchmark for effective deposit insurance systems.

Over the course of the 2022–2026 Strategic Plan, IADI has achieved significant advancements. The Core Principles have been updated to address digital transformation, sustainable funding models and enhanced crisis preparedness. Member engagement has expanded, technical assistance and capacity-building programs have been strengthened, and collaboration with global partners has deepened, collectively fortifying deposit insurance systems against vulnerabilities revealed by recent economic and financial challenges.

Building on this foundation, the 2026–2031 strategy preserves IADI’s enduring mission “to serve as the global standard-setter for deposit insurance systems and the principal forum where deposit insurers from around the world meet to share knowledge and expertise.” In the next five years, IADI will place particular emphasis on the comprehensive and globally consistent implementation of its updated Core Principles, while intensifying efforts to monitor and address emerging risks—especially those arising from technological innovation. The strategy calls for strengthening global standards to reflect evolving challenges such as fintech integration, cyber resilience and financial exposures of all kinds. It also emphasises enhancing implementation through expanded capacity-building efforts, peer-learning opportunities and tailored technical assistance, as well as leveraging artificial intelligence and data analytics for more effective risk assessment and early-warning systems. At the same time, IADI will integrate sustainable finance considerations and promote inclusive frameworks to ensure that deposit insurance systems protect all segments of society, including underserved populations, and will foster stronger linkages within broader financial safety nets to reinforce crisis preparedness and cross-border coordination.

Crafted with a forward-looking vision, this strategic plan underlines IADI’s commitment to adaptability, innovation and collaboration. By building on past achievements and embracing new priorities, the 2026–2031 Strategic Goals and Objectives will enable IADI to navigate geopolitical uncertainties, technological disruption and evolving market dynamics, all while continuing to serve as a cornerstone of depositor protection and global financial stability.

The four strategic goals define the broad, long-term outcomes that IADI aims to accomplish. To support these goals, the strategic objectives under each goal outline specific, measurable, and time-bound actions, guiding IADI’s work priorities and committee plans. Meanwhile, the operational priorities focus on the daily tasks and initiatives that ensure continuous alignment with these strategic objectives.

IADI Mission

IADI is the global standard-setter for deposit insurance systems and the principal forum where deposit insurers from around the world meet to share knowledge and expertise.

IADI Statutory Objectives

IADI's statutory objectives are to strengthen deposit insurance systems worldwide and to contribute to the stability of financial systems by:

- Promoting cooperation, coordination, and information sharing, among the Association's Participants and other financial safety net participants, on experiences, practices, and techniques with respect to effective deposit insurance systems, including bank crisis management and resolution.
- Assisting jurisdictions in enhancing the effectiveness of deposit insurance systems by developing effective deposit insurance system policies and standards considering the diversity of financial systems and circumstances in jurisdictions.
- Collecting and analysing data and conduct research to support the effective operation of deposit insurance systems and inform the development of effective policies.
- Promoting the implementation of effective deposit insurance systems by monitoring and assessing their adoption in Members' jurisdictions and facilitating technical assistance, capacity building, and training of Members.
- Engaging, collaborating, and consulting with other financial safety net participants and their respective standard-setting bodies as well as international financial institutions in the policy formulation process and to promote the effective implementation of deposit insurance system policies; and
- Creating awareness among stakeholders of the key role of deposit insurance systems in maintaining financial stability.

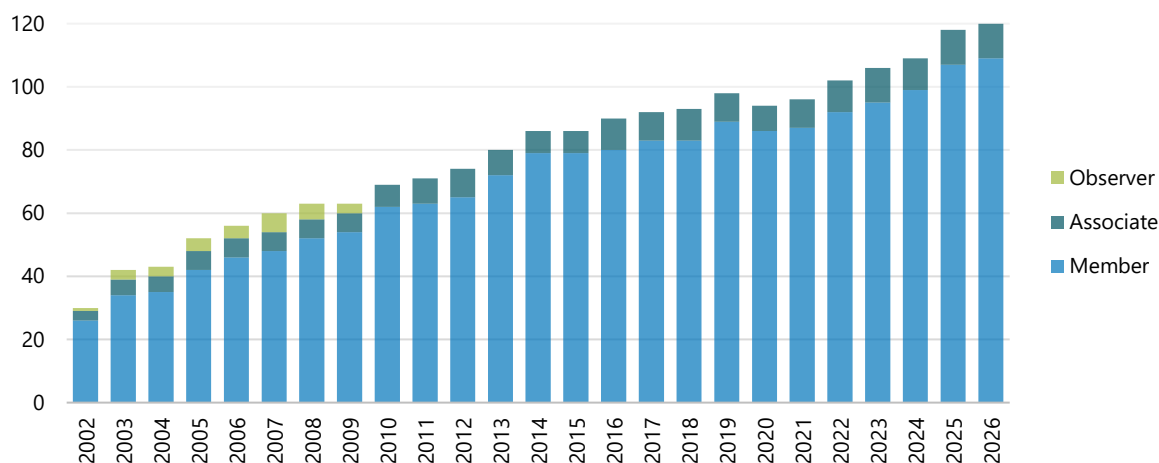
1. Foundations for the New Five-Year Strategy

Significant developments in deposit insurance systems over the past five years, including growing membership, an evolving environment for deposit insurers and the revision of the Core Principles, form the backdrop for the new five-year strategy.

Growing IADI Membership

Over the past five years, IADI has witnessed a consistent growth in its membership, reflecting its increasing relevance and global reach. As of March 2026, IADI comprises 109 Members, up from 87 Members in 2021. This growth underscores the recognition of IADI as the global standard-setter for deposit insurance systems and as forum for knowledge-sharing and capacity building in deposit insurance. Membership rose steadily since 2002, with significant recent additions from diverse regions, including Africa, Asia, and Latin America.

Figure 1 – Numbers of Members and Associates in IADI since 2002

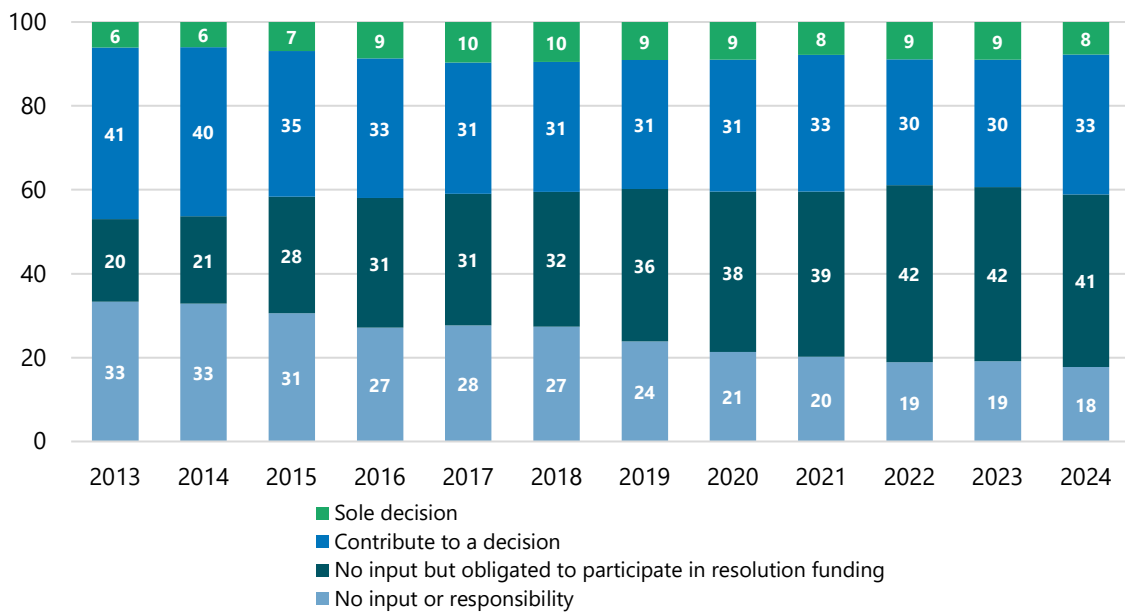


Source: IADI.

Widening mandates highlight growing importance of financial safety net coordination

A notable trend among IADI members has been the widening of their mandates, particularly in the area of resolution. Currently, 82% of deposit insurers play a significant role in resolution, up from 67% in 2013. This includes funding non-reimbursement resolutions and contributing to decision-making processes. This shift highlights the growing importance of deposit insurers in ensuring financial stability and mitigating systemic risk, further emphasising the need for effective interaction between deposit insurers and other financial safety net participants, including resolution authorities, supervisors and central banks.

Figure 2 – Involvement of deposit insurers in resolution (in % of deposit insurers)



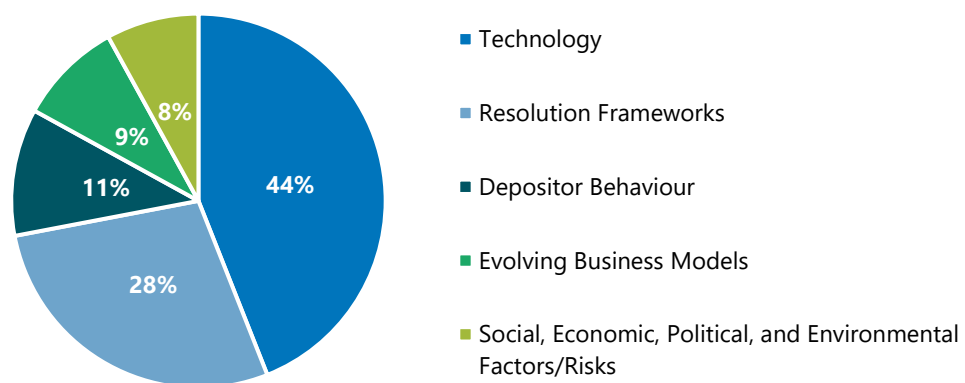
Source: IADI Annual Survey and VIDA (2025).

Financial innovation comes with challenges and opportunities

The environment in which deposit insurers operate is increasingly innovative and driven by advancements in technology. Deposit insurers globally are leveraging technological innovation to enhance efficiency, improve depositor confidence, and strengthen financial stability.

At the same time, these rapid technological advancements, the growing integration of digital assets into the established financial system and potentially changing depositor expectations, come with significant strategic challenges to the deposit insurance community globally. Deposit insurers widely expect technological innovation to significantly impact their activities in the next three to five years.

Figure 3 – Top Priority Emerging Trend Across All Deposit Insurers



Source: IADI.

Revised Core Principles with focus on emerging issues

The revised IADI Core Principles (CPs) demonstrate IADI's commitment to keeping pace with evolving challenges. The revisions incorporate lessons from the 2023 banking turmoil, specifically addressing the impact of digitalisation in the financial industry and on depositors' expectations, as well as the need for enhanced coordination with financial safety net participants. These updates aim to raise the bar for deposit insurance systems, ensuring they remain effective in a rapidly digitising and interconnected financial landscape.

2. Strategic Goals and Objectives

Goal 1: Promote the comprehensive implementation of the Core Principles for Effective Deposit Insurance Systems across jurisdictions

Objectives

- Establish a structured framework to track implementation of the Core Principles to ensure consistent monitoring and assessment of compliance with the Core Principles across the IADI membership.
- Conduct peer reviews and promote self-assessments to monitor Members' progress in implementing the Core Principles.
- Support Members in addressing identified gaps in implementation of the Core Principles by offering guidance, capacity building, tailored assistance for achieving compliance, and sharing best practices.
- Assess the impact and effectiveness of IADI's deposit insurance system standards to ensure they are adapted to remain relevant in a changing financial system.

IADI is dedicated to advancing the implementation of the Core Principles to strengthen global depositor protection and enhance the resilience of financial safety nets. The recently revised Core Principles are adaptable to diverse jurisdictional environments and institutional mandates. They serve as a foundational framework for effective deposit insurance systems worldwide. To achieve their comprehensive implementation in substance and scope, IADI will develop a structured framework for monitoring the implementation progress of Members. This robust monitoring framework will not only track the Members' current implementation efforts but also facilitate identifying gaps and in providing tailored guidance for addressing them considering the specific jurisdictional circumstances.

Self-Assessment Technical Assistance Program (SATAP) and peer reviews will be encouraged and supported. Recognising the diversity of Members' mandates and operational maturity, these assessments and reviews should provide a thorough evaluation of the implementation of the Core Principles and identify specific areas for improvement. Members should derive practical benefits from monitoring and assessment activities, and obtain targeted support to address identified gaps. IADI will facilitate consultations with topic experts, the sharing of good practices to address the unique needs of each Member.

The systematic tracking of implementation progress across IADI jurisdictions is not intended to focus on identifying instances of non-compliance. Instead, it is designed to serve as a constructive mechanism for identifying areas where member jurisdictions can enhance their alignment with the Core Principles. By doing so, IADI aims to provide tailored suggestions and practical guidance that support continuous improvement among its members.

As a global standard-setter for deposit insurance, it is essential for IADI to have a clear understanding of the overall level of compliance with its standards across its membership. This information is vital for assessing the effectiveness of the Core Principles and ensuring that they remain relevant and impactful. However, to maintain trust and encourage open participation, this information will not be disclosed on a jurisdiction-by-jurisdiction basis. Instead, IADI will compile and present the findings in an anonymised and aggregated manner, offering a summary view of implementation progress across all jurisdictions.

Periodic reporting on this progress will not only enhance transparency and accountability but will also help reinforce IADI's commitment to supporting its members in their efforts to achieve robust and effective deposit insurance systems. Through these efforts, IADI will continue to promote the comprehensive implementation of the Core Principles while solidifying its role as a trusted global standard-setter in the field.

Goal 2: Provide thought leadership on deposit insurance systems to support Members in developing future-ready systems that effectively address key risks and emerging trends

Objectives

- Deliver actionable analysis, research and guidance to support Members in building resilient and future-ready deposit insurance systems and addressing key risks and emerging trends.
- Act as the global data hub for deposit insurance systems by collecting granular data on deposit insurance, crisis management, and resolution to support research, analysis, and informed decision-making.
- Address emerging issues in deposit insurance systems through proactive engagement and collaboration with stakeholders, experts, and academia on shared interests related to financial safety nets, contributing to financial stability.
- Promote research and external studies, and foster cooperation with research institutions to enhance understanding of the role of deposit insurance systems in supporting financial system stability.

As the financial landscapes are changing rapidly IADI recognises the importance of equipping Members with the tools and strategies necessary to build resilient future-ready deposit insurance systems that contribute to financial stability and depositor protection.

To achieve this, IADI will deliver robust analysis, research, and guidance to help Members identify and address emerging risks that may impact deposit insurance systems, including technology-related risks.

IADI will also continue to enhance its database through data collections to serve as the leading global repository of deposit insurance information, enabling Members to access reliable data and conduct detailed analyses to inform their decision-making.

Strengthening external engagement with stakeholders will be another key focus. IADI will reinforce its collaboration with international financial institutions, standard-setting bodies, and other international stakeholders to maintain global relevance and ensure its findings and analysis are recognised and utilised.

IADI will work to close the awareness gap among stakeholders by demonstrating the value of its research, guidance, and capacity-building initiatives. Through targeted communication efforts, IADI will ensure that the contributions of deposit insurance systems to financial system stability are widely understood.

By delivering on these initiatives, IADI will position itself as a trusted source of thought leadership and guidance, supporting Members in building resilient and future-proof deposit insurance systems.

Goal 3: Equip Members with the operational readiness to effectively fulfil their functions and respond to crises

Objectives

- Provide tailored training, capacity building, and technical assistance to strengthen Members' operational and crisis preparedness, including their payout readiness and public communication in crisis times.
- Address the unique needs of IADI's diverse Membership in terms of institutional arrangements, size and mandate, when conducting training and capacity building.
- Promote and support regular crisis management preparedness testing, including simulations and tabletop exercises, at both jurisdictional and regional levels.

Deposit insurers must be well-prepared to respond effectively to crises, ensuring the protection of depositors and the stability of the financial system. Recognising this critical responsibility, IADI places a high priority on helping Members to enhance their readiness to address crises effectively.

IADI is deeply committed to strengthening the preparedness of its diverse membership, which includes deposit insurers of varying sizes, capacities, and mandates. This commitment ensures that all Members, regardless of their developmental stage or regional context, are properly equipped to respond to crises and fulfil their vital roles in safeguarding depositors' interests.

A key focus of IADI's efforts is on operational readiness, particularly in managing swift payouts and executing effective public communication during periods of financial stress. To address these areas, IADI will deliver targeted training programs and provide technical assistance tailored to the specific needs of its Members. These initiatives will empower Members with the necessary skills, tools, and knowledge to overcome operational challenges and enhance their crisis response capabilities. By customising these programs to reflect the developmental levels and regional characteristics of its Members, IADI ensures that the support provided is both relevant and impactful.

To further enhance crisis preparedness, IADI will facilitate regular workshops, and knowledge-sharing initiatives. These efforts will enable Members to stay informed about the latest measures, tools, and best practices in crisis management. By fostering collaboration and creating opportunities for Members to exchange experiences and insights, IADI aims to build a strong, interconnected network of deposit insurers that are well-prepared to address emerging risks thereby helping to maintain depositor confidence in particular during times of financial instability.

IADI will expand and enhance its roster of experts to support its capacity-building efforts. This includes developing a sustainable and regionally representative pool of Core Principles Practitioners. These practitioners will play a crucial role in assisting Members with self-assessments, supporting peer reviews, and compliance assessments against the Core

Principles. The expertise and guidance provided by these practitioners will significantly enhance the quality and effectiveness of IADI's training and technical assistance programs.

Through these comprehensive initiatives, IADI seeks to equip its Members with the operational readiness and crisis management capabilities necessary to protect depositors and contribute to the stability of the global financial system.

Goal 4: Enhance engagement with Members and stakeholders to promote collaboration within deposit insurance systems and among financial safety net participants, advance crisis preparedness, and contribute to the resilience and stability of the global financial system

Objectives

- Expand the understanding of the role of deposit insurance systems (DIS) within financial safety nets and their contributions to financial stability in an evolving financial landscape.
- Promote collaboration between deposit insurers and other financial safety net participants to maintain financial system stability and to foster mutual commitment and shared objectives.
- Establish cooperation arrangements and partnerships with international not-for-profit organisations that share IADI's objectives and mission.
- Use targeted communications to strengthen IADI's messaging on the significance of deposit insurance and its role among Members and stakeholders.

IADI will expand and deepen its engagement with Members and stakeholders to promote collaboration, enhance crisis preparedness, and contribute to the resilience and stability of the global financial system. IADI aims to promote a thorough understanding of the role of deposit insurance systems within financial safety nets, enabling IADI to proactively contribute to strengthening effective financial systems.

IADI will enhance collaboration by establishing cooperative arrangements and partnerships with international organisations and not-for-profit institutions that share its objectives of contributing to financial system stability and protecting depositors. These efforts will also strengthen engagement with external stakeholders and foster greater collaboration among Members. Notably, IADI will deepen its ties with the Bank for International Settlements, its hosting organisation, and pursue closer cooperation on shared areas of interest aligned with the common goal of safeguarding financial stability. These initiatives will promote mutual learning, the exchange of best practices, and the development of innovative solutions to address emerging challenges.

IADI will also enhance its communication strategies to amplify its influence and advance its objectives. This includes improving transparency and accessibility through various communication channels such as the IADI website, IADI Digest, social media, and virtual meetings.

The Secretariat will continue to play a central role in reviewing and updating IADI's communication strategy to ensure it continues to meet the evolving needs of Members and stakeholders. Input from communication experts and experts from within the membership will be utilised to refine these strategies and improve engagement.

Coordination and collaboration among Council Committees, Regional Committees, and the Secretariat will be expanded to strengthen internal alignment and enhance the delivery of IADI's initiatives.

Through these efforts, IADI aims to position itself as a key facilitator of collaboration and knowledge-sharing in the deposit insurance community, while reinforcing its role as a trusted partner in advancing financial stability and crisis preparedness. By fostering stronger connections and promoting strategic engagement, IADI will support its members in meeting their objectives and contributing to a more resilient global financial system.

3. Operational Priorities

Priority 1: Secure IADI's long-term financial sustainability and strengthen its capacity to withstand revenue losses

Objectives

- Strengthen IADI's financial capacity by building and maintaining financial reserves to ensure resilience against unforeseen challenges and long-term stability.
- Reduce reliance on external funding by increasing self-generated financial resources.
- Conduct balance sheet evaluations to assess resilience to revenue losses (e.g., revenue loss of 20%, 50%, and 70%).
- Diversify Member contributions to mitigate overdependence on any particular group of members.
- Adopt a multi-year budgeting approach.

IADI's ability to fulfil its mission as a global standard-setter for deposit insurance depends on its financial sustainability and resilience. IADI's financial capacity challenges need to be addressed, to ensure the organisation's long-term stability and ability to deliver on its mandate, even in times of uncertainty or operational stress.

A key objective under this priority is to build and maintain robust financial reserves that can act as a buffer during periods of revenue instability. By maintaining a prudent level of reserves, IADI will ensure it has the resources necessary to continue its operations and support its Members without interruption, even in adverse circumstances.

To enhance financial resilience, IADI aims to reduce its reliance on external funding by increasing self-generated financial resources. This includes diversifying its revenue streams through membership fees, grants and partnerships, as well as exploring innovative funding mechanisms. By broadening its financial base, IADI can mitigate risks associated with overdependence on any particular funding source or group of Members.

IADI will conduct regular balance sheet evaluations and stress tests to assess its ability to withstand revenue losses under various scenarios, such as reductions in revenue. These evaluations will provide valuable insights into potential vulnerabilities and inform proactive measures to strengthen financial resilience.

Financial sustainability will be strengthened by adopting a multi-year budgeting approach. IADI will define budget allocations for each strategic priority and cascade this distribution down to the Secretariat level. This approach will enable IADI to align its financial planning with its strategic objectives, ensuring that resources are directed towards initiatives that deliver the greatest value to its Members.

Priority 2: Ensure IADI's operational resilience and retention of institutional knowledge

Objectives

- Expand the administrative resources needed to achieve the Strategic Goals by promoting Members participation.
- Diversify Member contribution to avoid reliance on any one Member for any initiative.
- Strengthening human resource capacity by expanding the Secretariat.
- Stagger Secretariat staff contract expirations to maintain operational continuity and institutional knowledge.

Operational resilience will be enhanced through the implementation of an enterprise risk management system and a comprehensive knowledge management strategy. These internal priorities form the backbone of the organisation's efforts, enabling it to remain agile, resource-efficient, and well-prepared to lead in the field of deposit insurance for years to come.

Operational resilience and the retention of institutional knowledge are critical to IADI's ability to achieve its strategic goals and support its Members effectively strengthening IADI's internal capacity to adapt to challenges, maintain continuity, and foster sustainable growth. By building a resilient operational framework and preserving institutional expertise, IADI aims to enhance its ability to deliver value to its Members while ensuring long-term organisational stability.

To achieve this, IADI will expand the administrative resources necessary to meet its strategic objectives. A key component of this effort is promoting active participation from Members to leverage their expertise and contributions. By fostering deeper collaboration and engagement, IADI can enhance its resource base and operational capacity, ensuring that its initiatives are well-supported and impactful.

Diversifying Member contributions is another critical aspect of this priority. By avoiding over-reliance on any single Member for specific initiatives, IADI can reduce risks associated with dependency, promote inclusivity, and ensure that its operational efforts are supported by a broad and diverse range of stakeholders. This diversification will also help distribute responsibilities more equitably across the membership, fostering a stronger sense of shared ownership and commitment.

Strengthening human resource capacity is essential to building operational resilience. Balancing budgetary constraints with strategic priorities, IADI will focus on strengthening its Secretariat to equip it with the expertise and capacity needed to manage its growing responsibilities effectively. A well-resourced Secretariat will enable IADI to address emerging challenges, implement its strategic priorities effectively, and provide high-quality support to its Members.

To maintain continuity and safeguard institutional knowledge, IADI will implement measures to help ensure that critical expertise and institutional memory are retained over time, reducing the risk of disruptions caused by staff turnover, including by staggering the expiration of Secretariat staff contracts. Additionally, this strategy will support smoother transitions and enable the organisation to maintain operational consistency as it grows and evolves.

Prioritising operational resilience and institutional knowledge retention, will enable the organisation to adapt to an ever-changing environment, safeguard its institutional strengths, and continue to serve as a trusted leader in deposit insurance.

