International Association of Deposit Insurers

Deposit Insurance in 2026

Global Trends Report

March 2026

This IADI Report Deposit Insurance in 2026 – Global Trends Report has been prepared by the IADI Secretariat with input from members of the IADI Analysis Council Committee.

This publication is available on the IADI website (www.iadi.org).

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Executive summary

The IADI report *Deposit Insurance in 2026 – Global Trends Report* provides a comprehensive analysis of the global deposit insurance landscape, leveraging data from the 2025 IADI Annual Survey, which includes responses from 114 deposit insurers. It highlights key trends, challenges, and developments shaping deposit insurance systems worldwide. This report reflects the evolving role of deposit insurers in maintaining financial stability and protecting depositors.

Key Findings

Expansion of deposit insurers' mandates

The mandates of deposit insurers continue to expand globally, with a significant reduction in the share of paybox deposit insurers, now at the lowest ever recorded. This shift reflects a growing adoption of broader mandates by deposit insurers, particularly paybox plus mandates, which now account for half of deposit insurers globally. However, regional variations persist, with paybox mandates still prevalent in Middle East and Africa and Asia-Pacific regions.

Deposit insurers' involvement in resolution

Deposit insurers are more and more involved in resolution. The proportion of deposit insurers involved in resolution has risen from 67% in 2013 to 82% in 2024. Much of this increase reflects the growing number of deposit insurers that are required to contribute to the funding of both payout and non-payout resolutions. Additionally, 37% of deposit insurers now identify as resolution authorities, up from 25% in 2013. Regional differences remain, with North America showing the highest involvement in resolution activities.

Improvement in reimbursement practices

Prompt reimbursement of depositors is a critical function of effective deposit insurance systems. The global share of deposit insurers initiating reimbursement within seven days has more than doubled from 33% in 2013 to 70% in 2024. Furthermore, 37% of deposit insurers in 2024 commence reimbursement within three days. Access to depositor records prior to the initiation of the failure resolution process significantly enhances reimbursement speed, with 72% of deposit insurers with such access initiate reimbursement within seven days, while this share drops to 64% for those who gain such access only after the failure resolution process.

Stabilisation and convergence in coverage parameters

On average, deposit insurers cover slightly more than 40% of eligible deposit values (simple mean of jurisdictional coverage ratios), a level that has remained unchanged in recent years. Based on the global aggregation of deposits, deposit insurers offer full protection for 54% of all deposits that are eligible for deposit insurance across jurisdictions. The average share of depositors fully covered remains high at 96%. Overall, coverage remained stable in Asia-Pacific and Latin America and the Caribbean region but decreased mildly in North America and Europe. Differences in coverage ratios across deposit insurance systems appear to shrink as coverage levels converge towards three times GDP per capita.

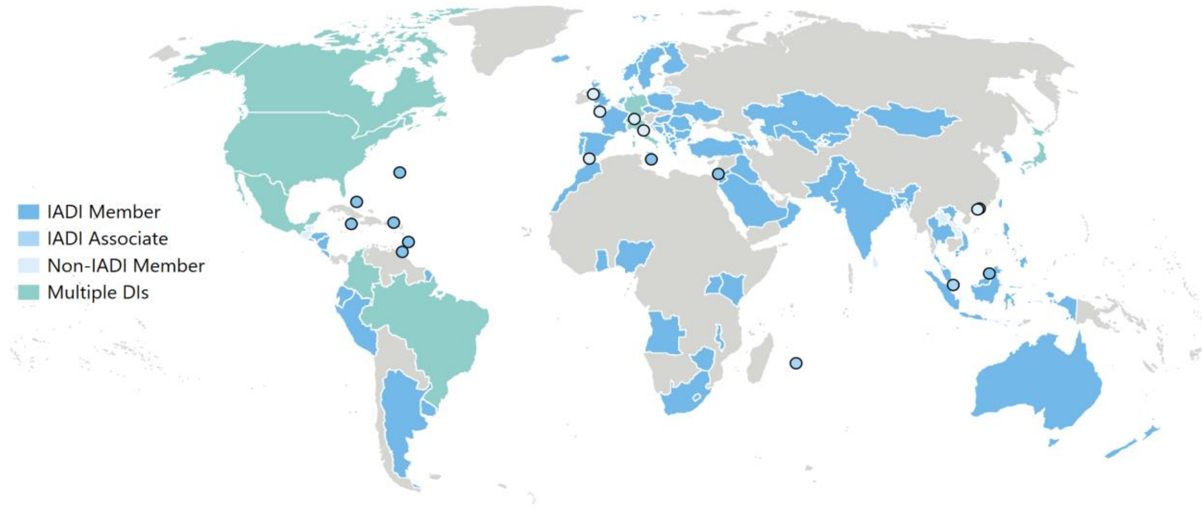
Funding and public backstops

Ex-ante deposit insurance fund resources globally reach USD 404 billion as of 2024. The ratio of funds to insured deposits stands at 2.5% globally, with regional variations. Deposit insurance funds in advanced jurisdictions overall are approaching or have achieved their target levels. More deposit insurers are adopting differential premium systems, rising from 43% in 2013 to 62% in 2024. Public backstops from government or central banks are more widely available to deposit insurers. 72% deposit insurers have such backstop in place, up from 63% in 2013.

Snapshot of deposit insurance around the world

This report offers an overview of the current state of deposit insurance systems globally. It is informed by IADI Annual Surveys, which have produced insights for twelve consecutive years since 2013. Figure 1 displays the geographic scope of deposit insurers participating in the most recent 2025 IADI Annual Survey, which was finalised in Q4 2025. This report reflects information collected from 114 deposit insurers, generally as of December 2024. These include 91 IADI Members, 2 IADI Associates and 21 non-IADI-Members. References to regions (Asia-Pacific, Europe, Latin America & Caribbean, Middle East and Africa, North America) correspond broadly to the membership in IADI Regional Committees.[1]

Figure 1 – 2025 IADI Annual Survey Participation[2]



Source: IADI Annual Survey (2025). Note: Circles refer to Barbados, Bermuda, British Virgin Islands, Brunei, Gibraltar, Hong Kong SAR, Isle of Man, Jamaica, Jersey, Liechtenstein, Macao SAR, Malta, Mauritius, Palestine, San Marino, Singapore, the Bahamas and Trinidad and Tobago.

The IADI Visualisation Tool for Deposit Insurance Data (VIDA) has recently been expanded and allows the graphical presentation of cross-sectional and time series data. VIDA presents a validated data subsample collected through IADI Annual Surveys. Following the inclusion of additional validated data, its scope has expanded to reflect 93 deposit insurers, up from 77 in the last year's edition. Continuous responses by deposit insurers over time allow for

[1] Where a deposit insurer is associated with multiple Regional Committees, its primary designation prevails. The classifications can be accessed from IADI website. VIDA and its underlying data sample are available to IADI Members only via the IADI Data Warehouse - https://www.iadi.org/what-we-do/analysis/data.

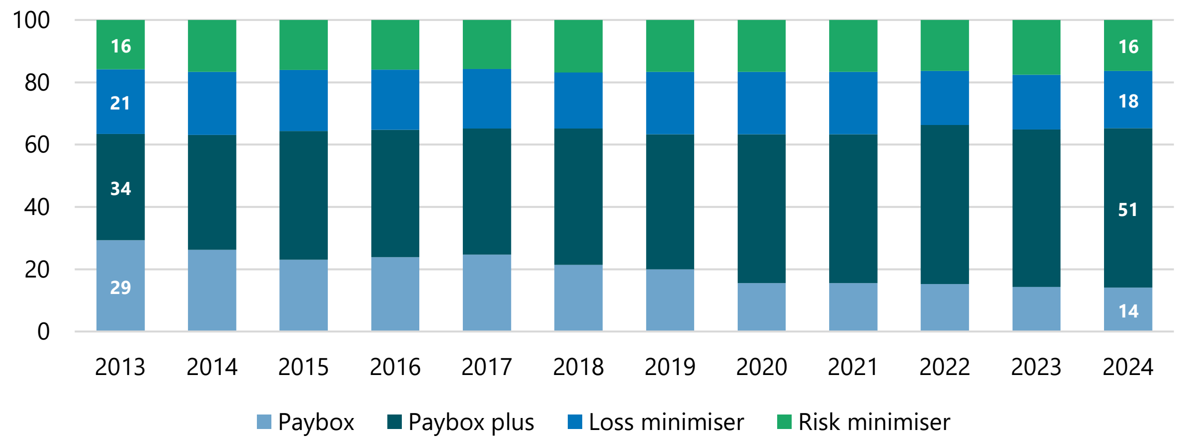
[2] "Multiple DIs" denotes jurisdictions from which two or more deposit insurers submitted survey responses. A jurisdiction with multiple deposit insurers will not appear as "Multiple DIs" if only one DI responded.

consistency of the sample and trend analysis.[3] Cross-sectional data displayed in this report is based on IADI Annual Survey responses covering 114 deposit insurers, whereas trends over time are based on the VIDA subsample of 93 deposit insurers. To allow for reliable trend analysis, in this report, VIDA samples have been slightly adjusted where necessary.

Deposit insurers' mandates

There is a continuous global trend for mandates[4] of deposit insurers to expand primarily from paybox to paybox plus. On a global scale (see Figure 2), the share of paybox deposit insurers, whose tasks are mostly limited to premium levying and reimbursing depositors, has decreased from 29% in 2013 to 14% in 2024. Conversely, the share of deposit insurers with a paybox plus mandate, where the deposit insurer has additional responsibilities in resolution beyond reimbursement, continues to grow significantly in prevalence. This share now accounts for half of deposit insurers globally. The combined proportion of deposit insurers operating under loss minimiser and risk minimiser mandates has been relatively stable, consistently accounting for one-third of deposit insurers globally.[5]

Figure 2 – Deposit insurers' mandates over time (in % of deposit insurers)



Source: VIDA (2025).

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[3] The recent increase in geographical coverage of VIDA as well as data revisions explain for deviations to data points in past reports.

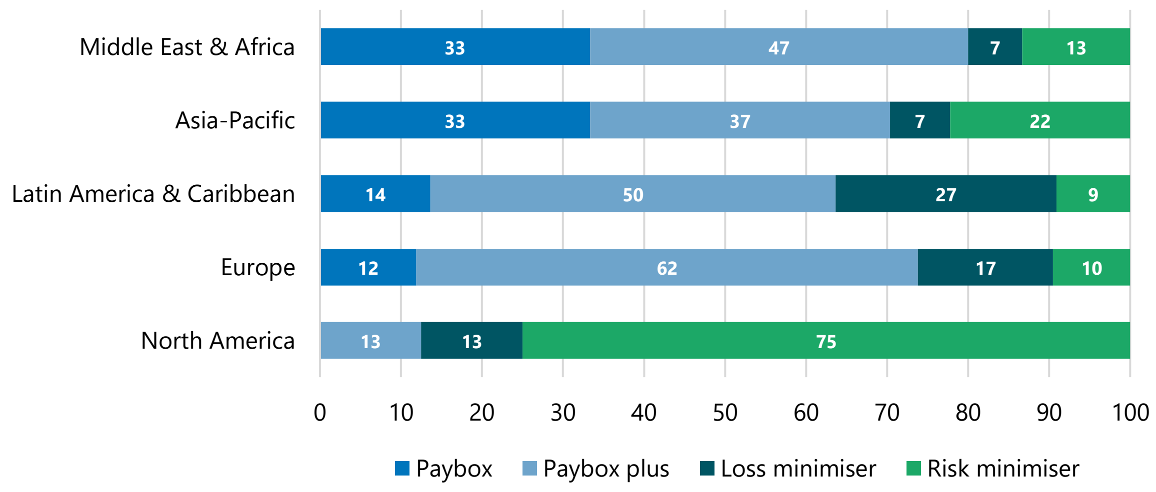
[4] According to the IADI Core Principles, deposit insurers' mandates are broadly classified into four categories: (1) the "paybox" mandate, where the deposit insurer is only responsible for the reimbursement of insured deposits; (2) the "paybox plus" mandate, where the deposit insurer has additional responsibilities. This includes the case where the deposit insurer is not the (sole) resolution authority, but where it participates in the resolution decision-making process, supports the resolution authority in carrying out its functions, or authorises the use of its funds to support resolution measures; (3) the "loss minimiser" mandate, where the insurer actively engages in the selection and implementation of a range of resolution strategies for the benefit of insured depositors and in a manner that minimises costs or losses; and (4) the "risk minimiser" mandate, where the insurer has comprehensive risk minimisation functions that include risk assessment/management, a full suite of early intervention and resolution powers, and in some cases prudential oversight responsibilities (IADI 2025).

[5] Yearly totals in figures may not add to 100 due to rounding.

Involvement of deposit insurers in non-payout resolution is very high and continues to increase. The combined share of paybox plus deposit insurers and loss and risk minimisers, whose mandates explicitly recognise the involvement in non-payout resolution, accounts for 86% of all deposit insurers globally in 2024. This represents a significant increase as compared to 71% in 2013. Empirical evidence suggests that this development is a well-established trend within the deposit insurance community.

Considerable regional variation in deposit insurers' mandates persists. Despite the continuous decline of the narrow paybox mandate on a global level, there remains considerable heterogeneity across regions (see Figure 3). Paybox deposit insurers remain particularly common in Middle East and Africa (33%), as well as in Asia-Pacific (33%). The paybox plus mandate is the most prevalent type of deposit insurance in Europe (62%) and the Latin America and Caribbean region (50%). Regarding loss minimiser mandates, a notably higher proportion is observed in Latin America and Caribbean, where 27% of all sampled deposit insurers operate under this mandate. North America stands out as the only region without paybox mandates. Instead, the risk minimiser mandate dominates, with 75% of the DIs having this mandate, which is well above the overall global average of 17%.

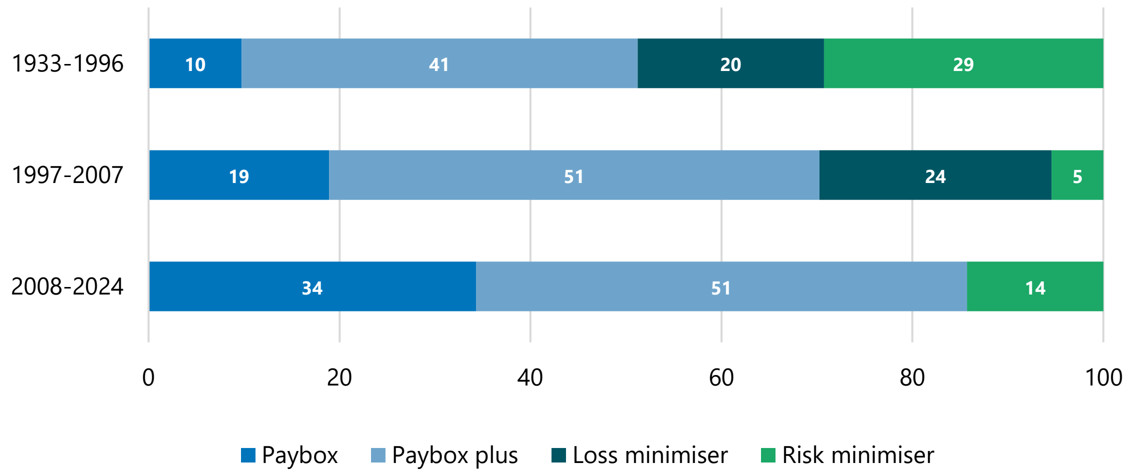
Figure 3 – Deposit insurers' mandates, by region (in % of deposit insurers)



Source: IADI Annual Survey (2025).

Mandate composition varies, with newly established deposit insurers more frequently associated with narrower mandates. Across cohorts of comparable size, newly established deposit insurers more often operate under a paybox mandate, a share that declines among older institutions (Figure 4). Deposit insurers set up after the Global Financial Crisis tend to operate with a narrower mandate, with most being classified as a paybox (34%) or a paybox plus (51%). In contrast, deposit insurers established prior to the 1997 Asian financial crisis are more likely to currently have broader mandates, with a significant share engaged in resolution and risk management activities. Specifically, 20% of these longer-established institutions are now loss minimisers and 29% are risk minimisers, while a small share (10%) has continued to maintain a paybox mandate. Whether the length of time these deposit insurers have been operating explains the adoption of wider mandates, requires further investigation.

Figure 4 – Deposit insurers' mandates, by year of establishment (in % of deposit insurers)



Source: IADI Annual Survey (2025).

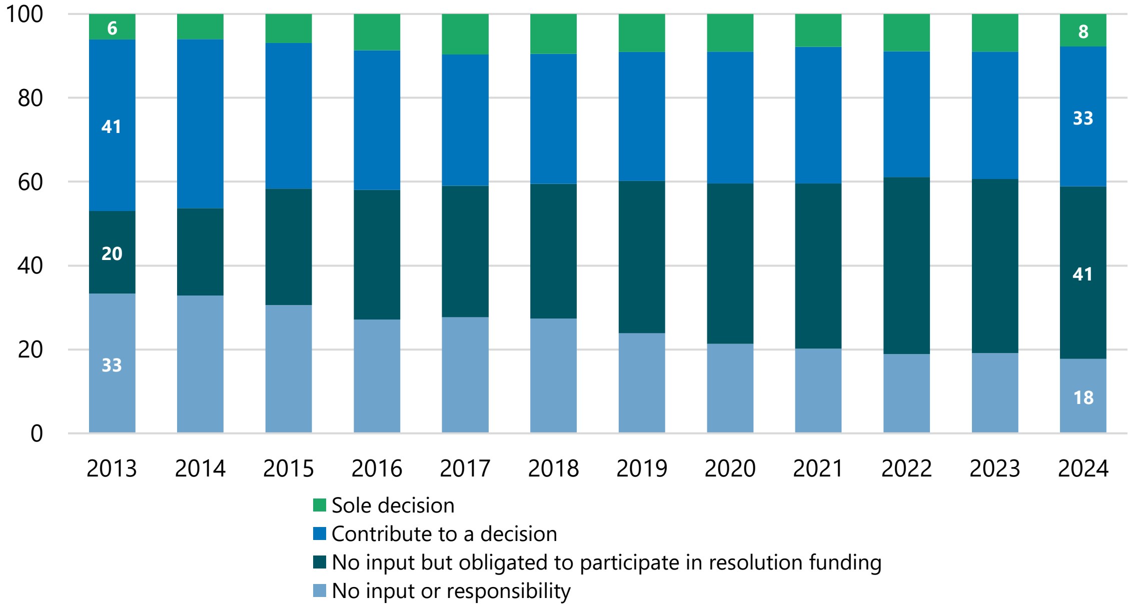
Resolution

Over the past decade, the involvement of deposit insurers in bank resolution has expanded significantly. This evolution has been primarily driven by a shift from having no input or responsibility in decision-making to actively participating in the funding of bank resolution action. The proportion of deposit insurers participating in resolution has risen notably from 67% in 2013 to 82% in 2024 (Figure 5). Much of this increase reflects the growing number of deposit insurers that are required to contribute to the funding of both payout and non-payout resolutions. This development mirrors the trend of mandates expanding toward paybox plus mandates. The share of deposit insurers with no input or responsibility in resolution has continuously declined since 2013. Deposit insurers' involvement in resolution can also be measured through their role as a resolution authority. The share of deposit insurers globally that identify themselves as a bank resolution authority has grown from 25% in 2013 to 37% in 2024.[6] The share of deposit insurers with sole decision-making authority in resolution remains limited and stable, currently at 8%. This speaks to the importance of coordination between financial safety-net participants in the resolution process, an issue that received considerable attention in the recent review and update of the IADI Core Principles.[7]

[6] IADI Annual Survey (2025).

[7] IADI Core Principle 17.

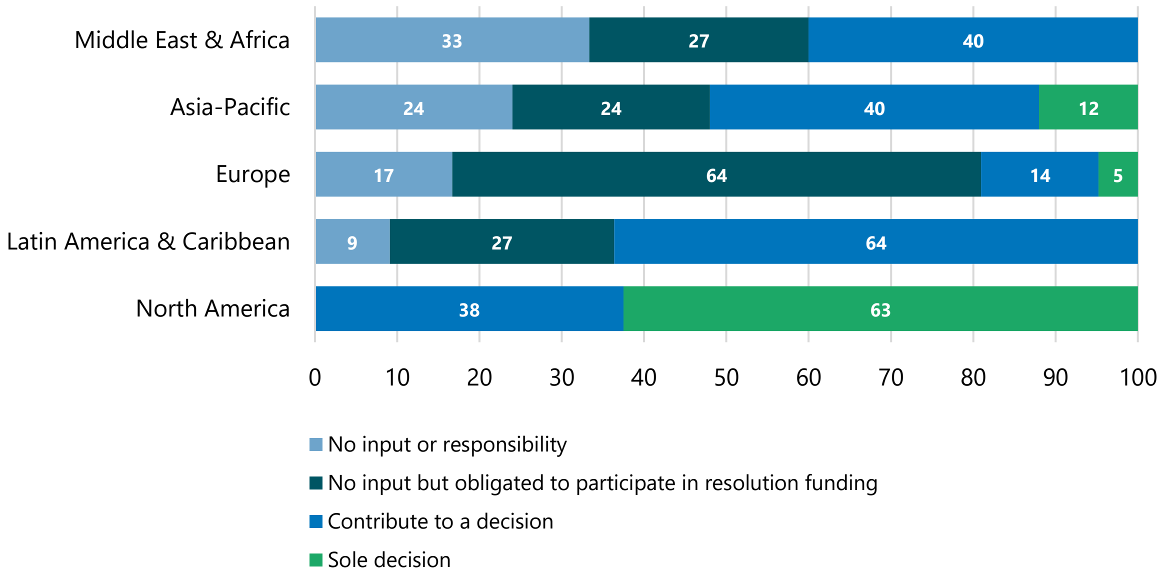
Figure 5 – Involvement of deposit insurers in resolution (in % of deposit insurers)



Source: VIDA (2025).

The involvement of deposit insurers in resolution varies widely across regions. In Middle East and Africa (33%) and in Asia-Pacific (24%), an above average proportion of deposit insurers have no input or responsibility in resolution. This is likely to be closely related to the high proportion of paybox mandates in those regions. Asia-Pacific however shows considerable heterogeneity within the region, with approximately half of deposit insurers involved in resolution, either by contributing to a decision or by holding sole decision-making authority (Figure 6). In Europe, most deposit insurers are obligated to participate in resolution funding, representing the highest share among all regions (64%). Deposit insurers in Latin America and the Caribbean contribute to resolution decisions (64%) more frequently than the global average. In North America, all sampled deposit insurers are actively involved in resolution, either through participation in decision-making, or by exercising sole decision-making authority (38% and 63%, respectively), reflecting the broader mandates observed in this region.

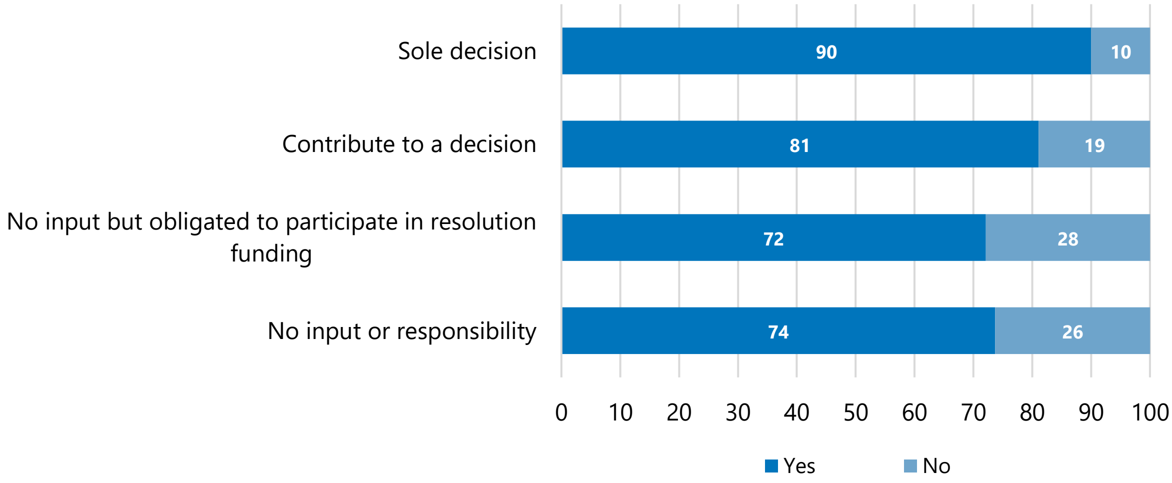
Figure 6 – Deposit insurers' involvement in resolution, by region (in % of deposit insurers)



Source: IADI Annual Survey (2025).

Three out of four deposit insurers have formal agreements with other safety-net participants. These agreements, which can take the form of Memoranda of Understanding, are intended to establish explicit frameworks for cooperation and information sharing. Among deposit insurers that contribute to resolution decision-making, 81% have signed formal agreements, compared to 74% among those with no input or responsibility (Figure 7). For institutions with sole decision-making authority in resolution, typically deposit insurers that also serve as resolution authorities, the share with formal agreements rises to 90%. While the prevalence of formal agreements is generally high, it is equally important to assess the content and effectiveness of these arrangements. This is particularly relevant where the deposit insurer is not the resolution authority, as collaboration is essential for the orderly resolution of insured institutions. Notably, among deposit insurers involved in resolution funding, but without decision-making powers, 28% do not exhibit formal agreements with other safety-net participants. Depending on the circumstances of the jurisdiction, this may have certain implications for the early involvement of the deposit insurer when its funds are to be used in resolution (Core Principle 16), and the cooperation, coordination and information-sharing within the financial safety-net (Core Principle 17).

Figure 7 – Share of deposit insurers with formal agreements with other safety-net participants, by involvement in resolution (in % of deposit insurers)



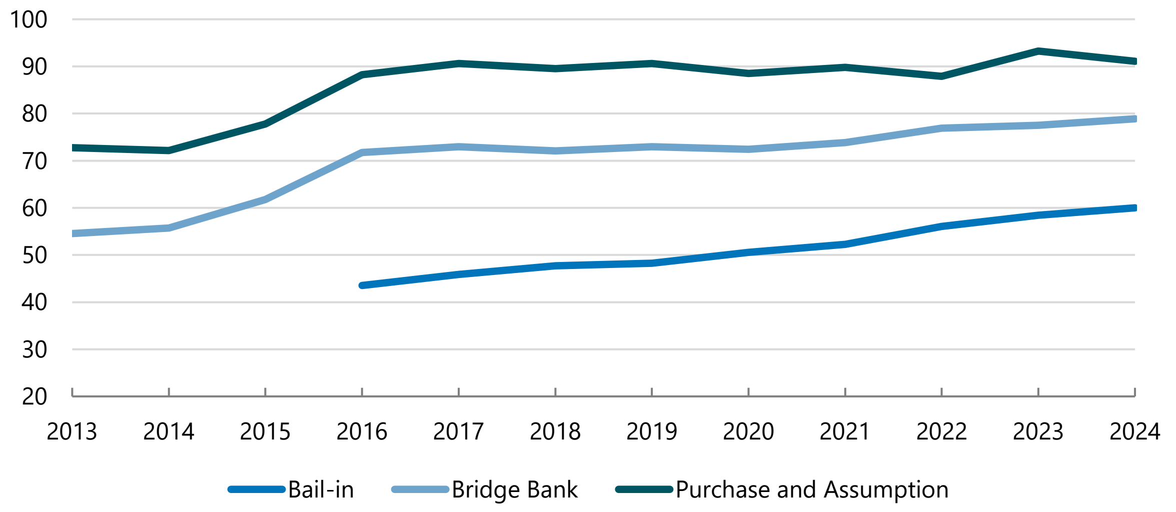
Source: IADI Annual Survey (2025).

Availability of resolution tools continues to expand, although with significant regional differences. Figure 8 illustrates the increasing availability of three major non-payout resolution tools (purchase and assumption/sale of business, bridge bank and bail-in)[8] to jurisdictions' financial safety-net participants (not necessarily to the deposit insurer). Across the sample, the purchase and assumption/sale of business tool is the most widely available (91%), followed by the bridge bank tool (79%), and the bail-in tool (60%).[9] Regional differences in the availability of resolution tools are pronounced, particularly with respect to the bail-in tool. Availability of the bail-in tool remains limited in several regions. For instance, only 31% of deposit insurers in Latin America and the Caribbean, 38% in Asia-Pacific, and 40% in Middle East and Africa report having access to this tool. In contrast, Europe stands out with a high adoption rate, where 85% of deposit insurers report access to the bail-in tool. The bridge bank tool is also widely available in Europe, with 91% of deposit insurers indicating access. In North America, purchase and assumption/sale of business is universally accessible, with all deposit insurers in the sample reporting availability of this tool.

[8] For a description of these tools, see FSB (2025), p. 4.

[9] IADI survey questions concerning the availability of resolution tools are targeted at the jurisdiction level. Hence, any given resolution tool might not necessarily be available to the deposit insurer, but to other financial safety-net participants.

Figure 8 – Availability of resolution tools over time (in % of deposit insurer jurisdictions)



Source: VIDA (2025).

Reimbursement

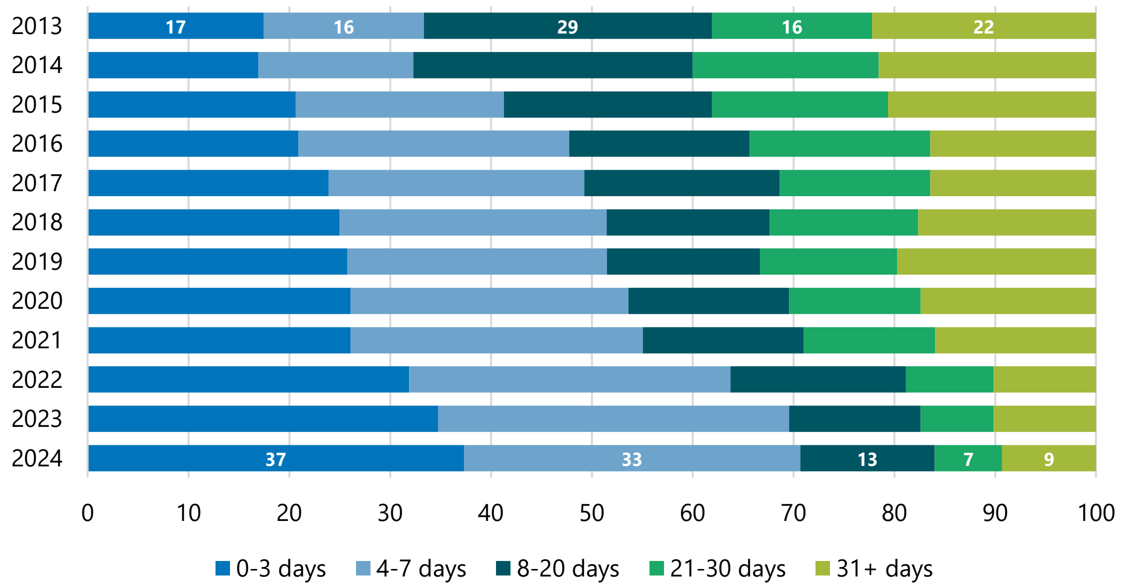
The reimbursement of insured depositors is a core responsibility of all deposit insurers. Deposit insurers should reimburse insured depositors as soon as possible in the event of the liquidation of the insured deposit-taking institution. Core Principle 15 stipulates that most insured depositors be reimbursed within seven working days, and the 2025 Core Principles express an aspiration for insured depositors to regain access to their insured deposits as soon as possible but within three days of the reimbursement being triggered. A recent IADI policy paper includes policy recommendations for a prompt and effective reimbursement. These recommendations emphasise the importance of access to accurate and comprehensive depositor information and the regular testing of reimbursement systems and process and, where appropriate, consideration of new technologies that may support the reimbursement process.[10]

Reimbursement speeds have significantly improved over the last decade, although meeting international standards remains a challenge for some deposit insurers. The global share of deposit insurers commencing reimbursement within seven days has doubled from 33% in 2013 to 70% in 2024 (Figure 9). This shift reflects efforts to accelerate reimbursement.[11] Nevertheless, a notable share of deposit insurers (29%) continues to face challenges. Yet, as of 2024, 37% of deposit insurers initiate reimbursements within three days, a markable increase from the 17% in 2013.

[10] IADI (2026).

[11] The number of days to begin reimbursement is used as a proxy for prompt overall reimbursement. The availability of historical data allows for trend identification. For a more detailed analysis of deposit insurers' ability to reimburse certain shares of deposits/depositors within a given time period, see IADI (2023), p. 21.

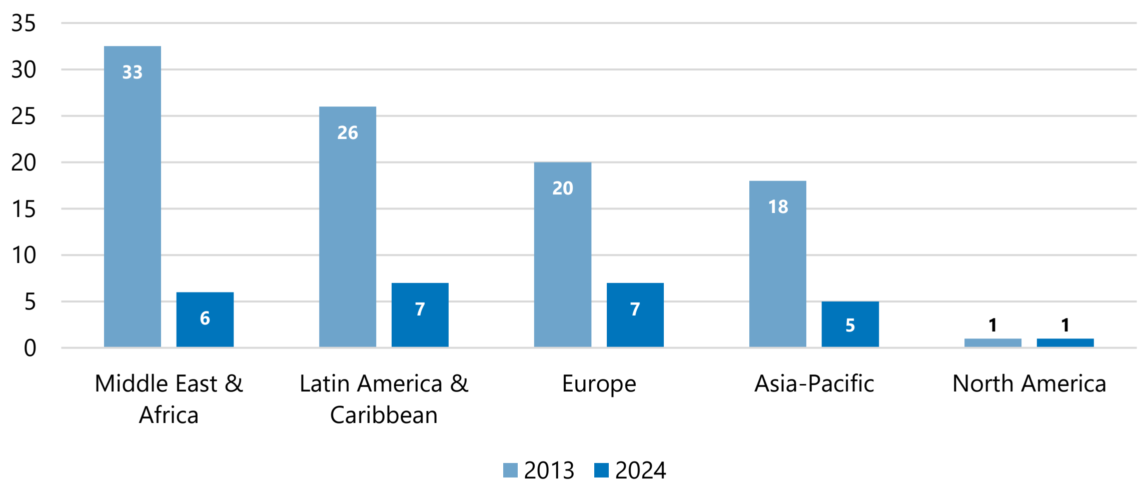
Figure 9 – Days to begin reimbursement (in % of deposit insurers)



Source: VIDA (2025).

The median number of days to commence reimbursement has significantly decreased, with substantial progress in all regions. In Middle East and Africa, Latin America and the Caribbean, and Europe, the number of days to begin reimbursement has fallen from a median of over 20 days in 2013 to 6 and 7 days, respectively, in 2024 (Figure 10). In Asia-Pacific, the improvement is pronounced as well, with the median decreasing from 18 days to 5 days over the same period. North America has consistently maintained a rapid initiation of the reimbursement process, with a median of 1 day in both 2013 and 2024.

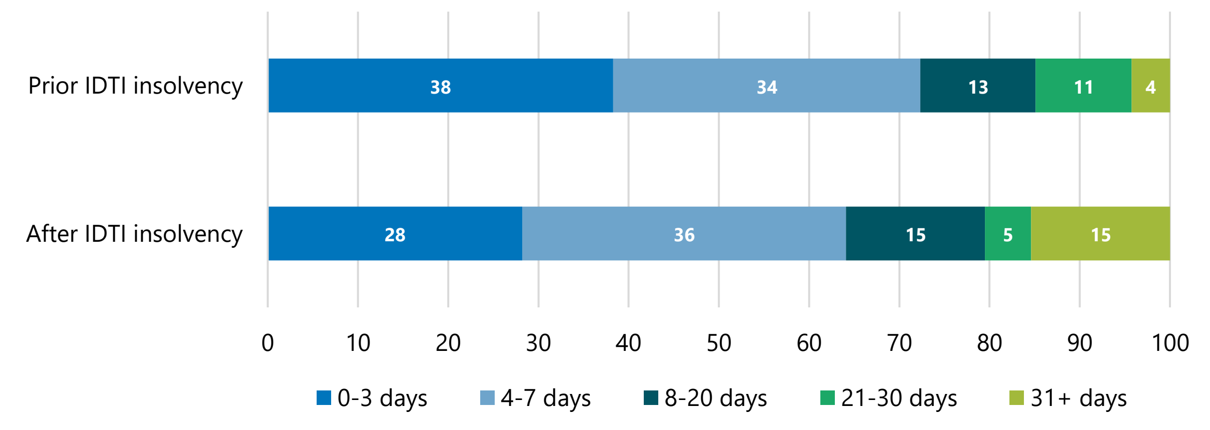
Figure 10 – Time to begin reimbursement, by region (in days, median)



Source: VIDA (2025).

Empirical evidence suggests that deposit insurers that have access to depositor records of failed institutions prior to the initiation of the resolution process begin reimbursement earlier. To reimburse depositors as soon as possible, the deposit insurer should have access to depositor records at all times.[12] Approximately 72% of deposit insurers with access to depositor records prior to insolvency of the insured deposit-taking institution (IDTI) are able to commence reimbursement within seven days (Figure 11). In contrast, this share drops to 64% for deposit insurers that gain such access only after insolvency. The relevance of early access to swift reimbursement may be suggested by the fact that 38% of deposit insurers with prior data access initiate reimbursement within three days. In the group that has access at a later stage, this share falls to 28%. Regarding the source of such information available to deposit insurers, most obtain information directly from member institutions. This is true for a growing share of deposit insurers, rising from 81% in 2020 to 89% in 2024, based on a balanced panel of deposit insurers.[13]

Figure 11 – Days to begin reimbursement and access to depositor records (in % of deposit insurers)



Source: IADI Annual Survey (2025).

Coverage

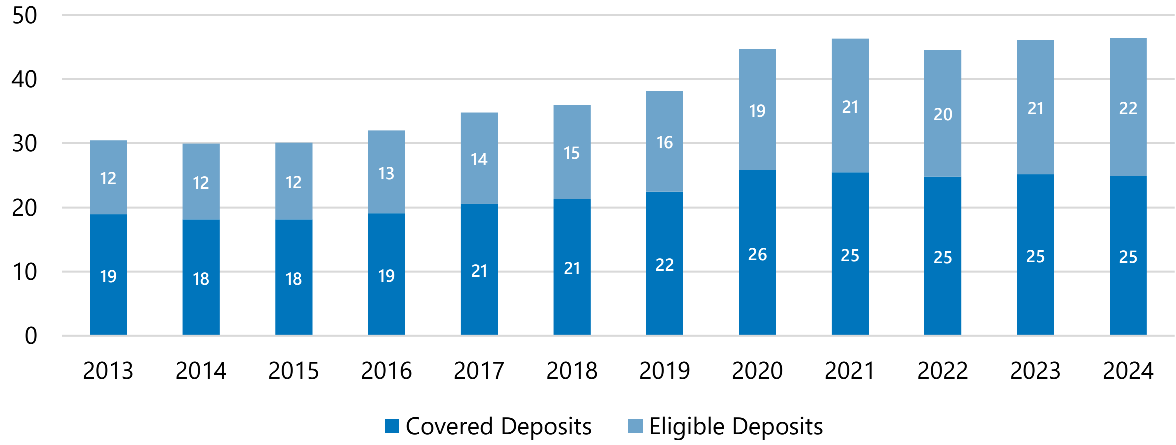
Deposit insurance systems protect a significant volume of deposits by natural persons and increasingly legal persons around the world. As of end 2024, available data points to deposits eligible for coverage totalling to USD 56.3 trillion in 86 jurisdictions. Thereof, USD 29.5 trillion is covered by deposit insurance. In the 73 jurisdictions for which data is available since 2013, USD 46.5 trillion of deposits are eligible for deposit insurance in 2024. Of this total amount, 54% (USD 24.9 trillion) are covered by deposit insurance in 2024 (Figure 12 and Table 1).

[12] IADI Core Principle 15, Essential Criteria 4.

[13] Throughout the text, "balanced panel" refers to the subset of deposit insurers that responded to the surveys in the periods under consideration. Deposit insurers that did not participate or lack data for any of these periods are excluded.

Deposits by natural persons are eligible for coverage universally among the respondents, subject to applicable exclusion rules. The share of deposit insurance systems extending protection to non-financial companies and other eligible legal persons has increased from 83% to 89% over the past five years (Figure 13).

Figure 12 – Eligible and covered deposits (in USD trn)

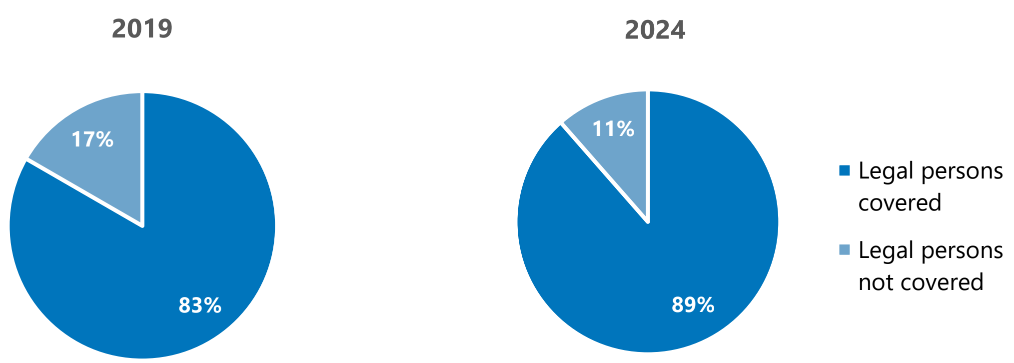


Source: VIDA (2025).

Table 1 – Global coverage ratio (by value)

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Ratio	62%	61%	60%	60%	59%	59%	59%	58%	55%	56%	55%	54%

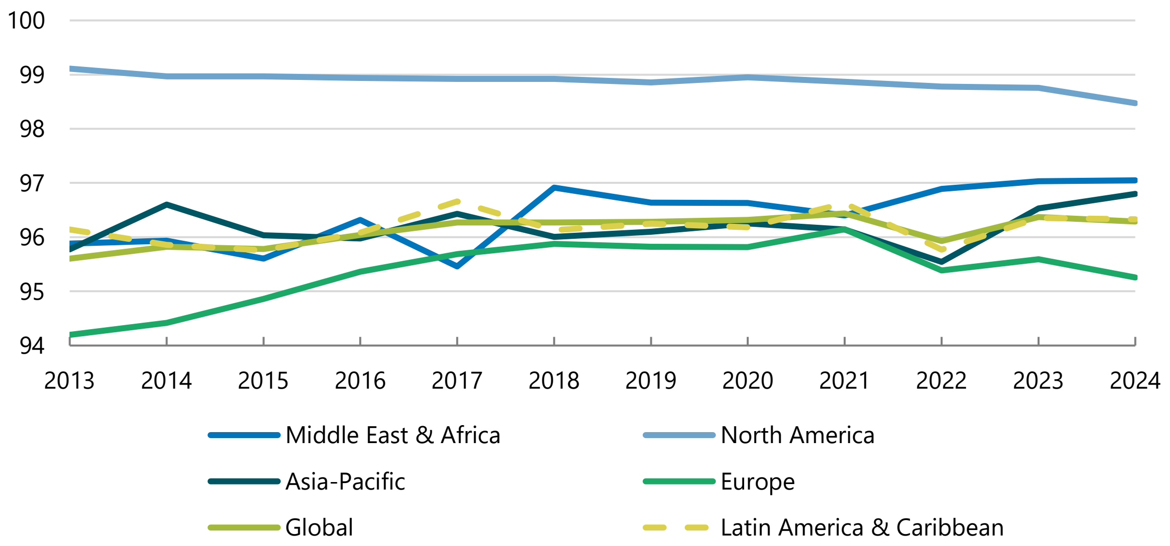
Figure 13 – Deposit insurance systems covering deposits by legal persons, 2019 and 2024 (in % of deposit insurers)



Source: IADI Annual Surveys (2020 and 2025).

Deposit insurance systems continue to fully protect a large majority of depositors across regions. The average global share of depositors[14] that are fully covered remains largely constant at 96% (Figure 14). This level is tracked closely by the averages in the Asia-Pacific, and Latin America and Caribbean regions over the past decade. The average share of depositors exposed to potential losses beyond deposit coverage has reduced from 4% to 3% in Middle East and Africa, driven partly by the introduction of new deposit insurance systems in several jurisdictions. In recent years, the share of depositors with eligible deposits above the coverage level remains low but has increased in North America. In Europe, the share decreased to 5% in 2024 from 6% in 2013.

Figure 14 – Coverage per depositor, by region
(% of depositors or accounts fully covered, mean)

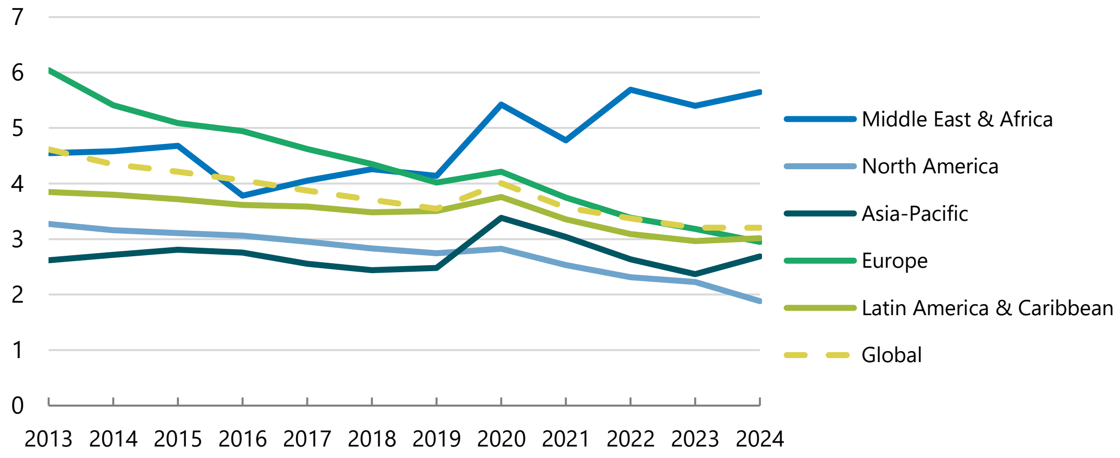


Source: VIDA (2025).

Since 2013, average global coverage levels to GDP per capita have gradually declined approaching a ratio of three. This average has steadily fallen from 4.6 in 2013 to 3.2 in 2024, with a brief exception only in 2020 (see Figure 15), likely due to COVID-19 related decreases in GDP per capita. This dynamic can be observed across regions, and in addition, average regional coverage levels display convergence. The erosion of coverage relative to GDP per capita can largely be attributed to economic growth and increasing price levels, coupled with infrequent adjustments of nominal coverage levels in jurisdictions.

[14] Where the data is unavailable, the share of accounts fully covered is used instead as a proxy. This introduces a positive bias in the result.

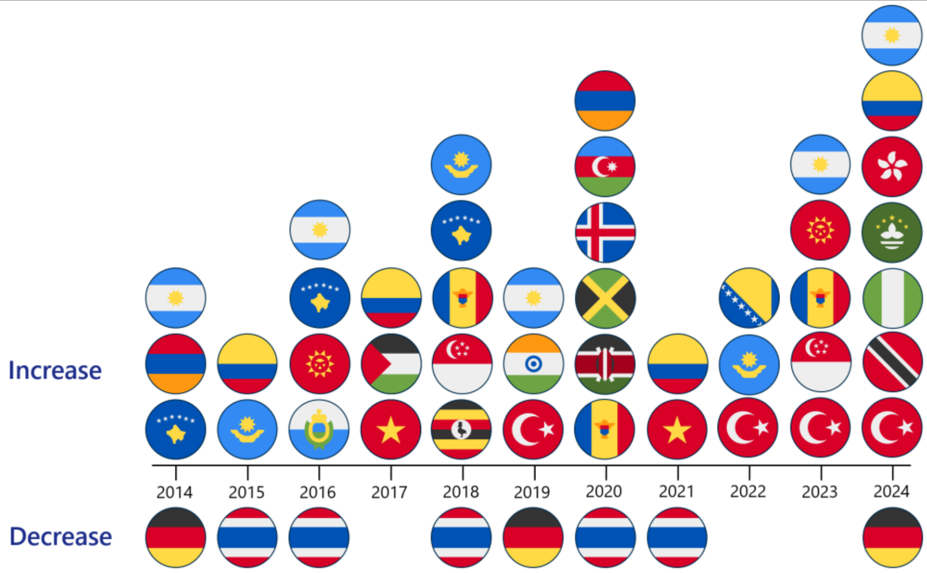
Figure 15 – Coverage level, by region (coverage to GDP per capita, mean)



Source: World Development Indicators and VIDA (2025).

Figure 16 illustrates that changes to coverage level have been observed for 26 deposit insurers during 2013-2024 due to policy reforms. The Middle East and Africa region is a notable exception. However, this should be interpreted with caution given limited data availability and the addition of data by recently established deposit insurers in the area.

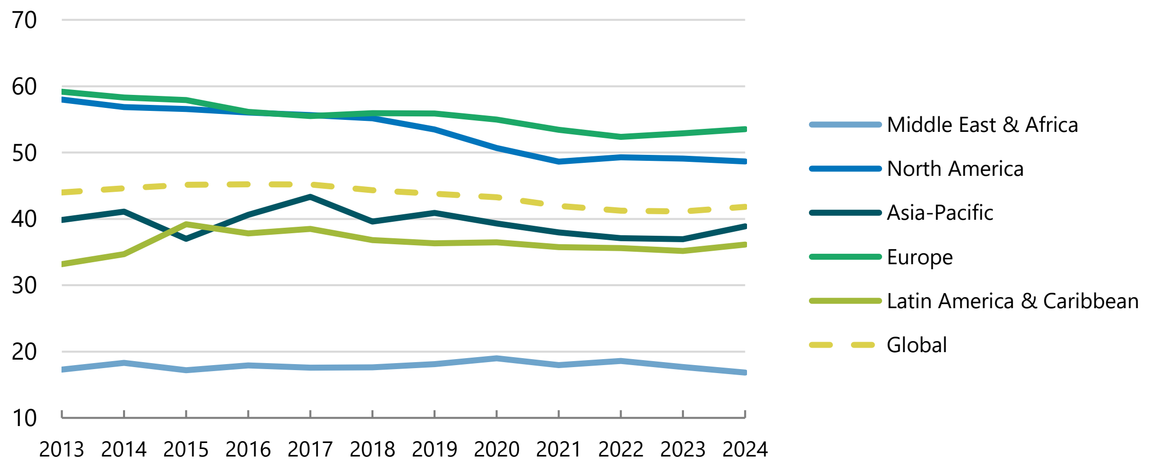
Figure 16 – Policy changes in coverage levels, 2014-2024



Source: VIDA (2025).
Note: This figure displays jurisdictions that have adopted nominal coverage levels as a result of a policy decision. It does not include jurisdictions where coverage levels are (semi-)automatically changed as a consequence of indexing to inflation or preset coverage levels in a foreign currency (see IADI 2022 and 2022a). The position of flags does not indicate the magnitude of adjustments. Multiple deposit insurers are present in Colombia and Germany. The figure includes changes for FOGAFIN (2017), FOGACOOP (2015, 2021, 2024), and the Deposit Protection Fund of the Association of German Banks. Coverage level increases refer to Argentina, Armenia, Azerbaijan, Bosnia and Herzegovina, Colombia, Hong Kong SAR, Iceland, India, Jamaica, Kazakhstan, Kenya, Kosovo, Kyrgyz Republic, Macao SAR, Moldova, Nigeria, Palestine, San Marino, Singapore, Trinidad and Tobago, Turkey, Uganda, Vietnam. Decreases refer to Germany and Thailand.

On average, deposit insurers cover slightly more than 40% of eligible deposit values, a level that has remained unchanged in recent years. Covered deposits amounted to 42% of deposits eligible for protection (Figure 17), leaving 58% of eligible deposits exposed to market discipline (as are deposits ineligible for protection and other funding instruments).[15] Coverage ratios in North America and Europe have been steadily declining in the past decade, from the relatively high levels of 58% and 59% in 2013 to 49% and 54% in 2024. The coverage ratio is relatively constant in Latin America and Caribbean region at around 35%. In Asia-Pacific, a recent declining trend with the latest value of 39% has been moderated by coverage upgrades coming in effect in several jurisdictions in 2024. The lowest value is 17% for the Middle East and African region.

Figure 17 – Coverage ratio, by region
(% of deposits values fully covered, mean)



Source: VIDA (2025).

Across jurisdictions, the relationship between the share of eligible deposits covered and the income level is not linear.[16] Figure 18 displays elements of an inverted U-shaped relationship between coverage ratios and income levels.[17] Across jurisdictions, coverage ratios tend to increase with GDP per capita initially but decline sharply for the most advanced jurisdictions. Figure 19 displays deposit coverage levels in GDP capita, relative to the income level itself. Especially in the European region, growing income levels are associated with decreasing relative coverage levels.

[15] The average coverage ratio of 42% reflects the simple and unweighted mean of jurisdictional coverage ratios. The global coverage ratio of 54% in Table 1 is based on the global aggregation of deposits. It reflects the share of all insured to eligible deposits across jurisdictions.

[16] While GDP per capita does not measure personal income directly, it remains a widely used proxy to measure average living standards in a country.

[17] Ranges in this figure display the interquartile range, which is the range between the first quartile (25th percentile) and the third quartile (75th percentile) of the data. This represents the middle 50% of the data values.

Figure 18 – Coverage ratio, by GDP per capita (in '000 USD) in 2024
(% of deposits values fully covered)

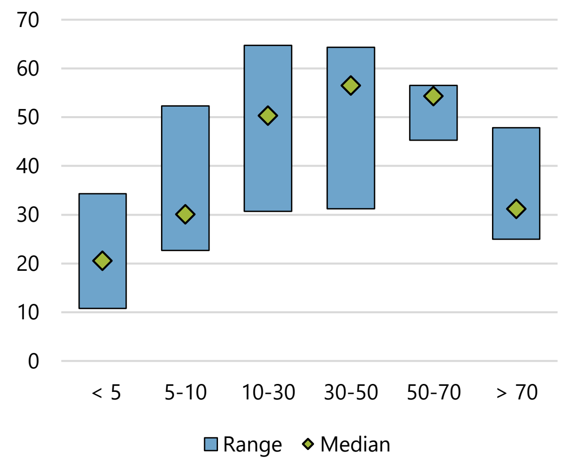
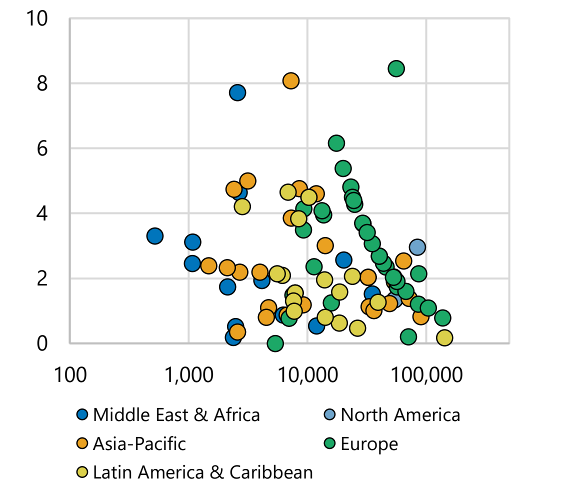


Figure 19 – Coverage level to GDP per capita, by GDP per capita in 2024



Source: World Development Indicators and IADI Annual Survey (2025).

A certain level of global convergence can be observed in deposit coverage. From a depositor protection angle, in addition to convergence in deposit coverage levels relative to income (Figure 15) over the past decade, both the shares of depositors fully protected and the ratio of deposits fully covered seem to converge globally in the past decade (Figure 20 and Figure 21).

Figure 20 – Coverage ratios, 2013
(in %)

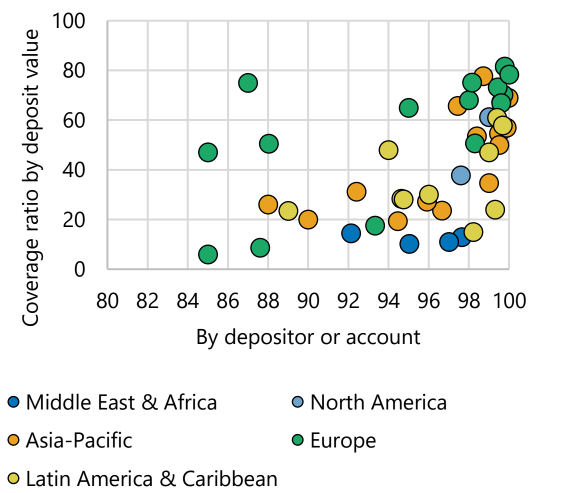
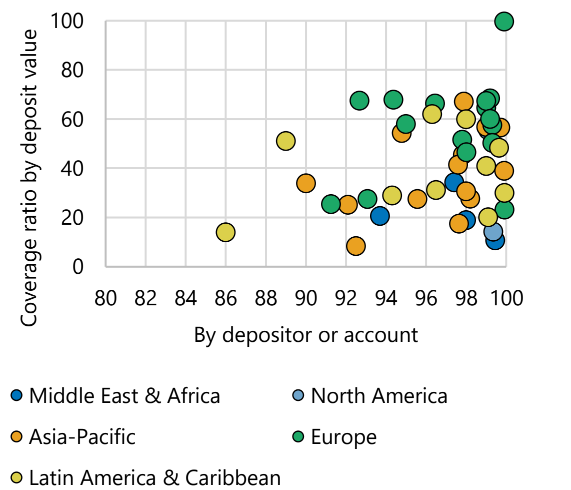


Figure 21 – Coverage ratios, 2024
(in %)



Source: VIDA (2025).

Funding

In absolute terms, ex-ante resources of deposit insurers exceed USD 400 billion as of December 2024. As of end 2024, the data available covers 100 deposit insurers holding funds of USD 415 billion in total. The 85 deposit insurers with historical data reflected in VIDA together hold funds of USD 404 billion. The largest share of these resources is concentrated in North America, Asia-Pacific, and Europe (Figure 22). The distribution of deposit insurance funds across mandates has remained relatively stable over the past decade. As of 2024, about 44% and 29% derive from risk minimiser and pay box plus deposit insurers, while the share for loss minimiser remained around 24% over the past decade (Figure 23). The adequacy of funding resources in absolute fund sizes should be considered in light of multiple factors, including the sizes of the respective economy and financial sector, market concentration and risk profiles for IDTIs, relative importance of deposit funding on IDTI balance sheets, deposit insurers' mandate, e.g. its involvement in the funding of resolution, as well as other financial resources available for financial crisis management.

Figure 22 – Size of deposit insurance funds by region, 2013-2024 (in USD bn)

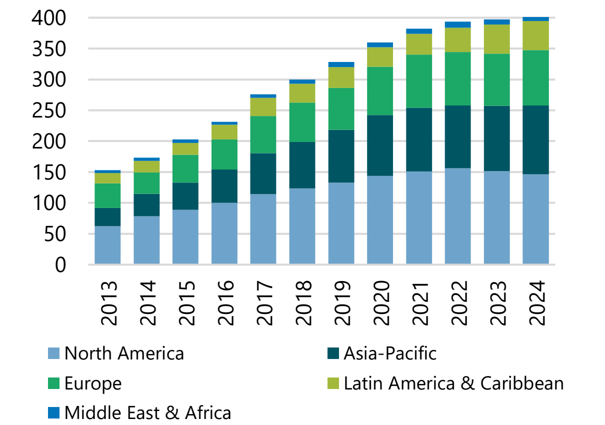
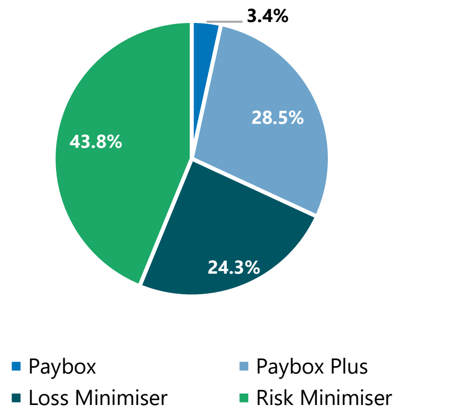


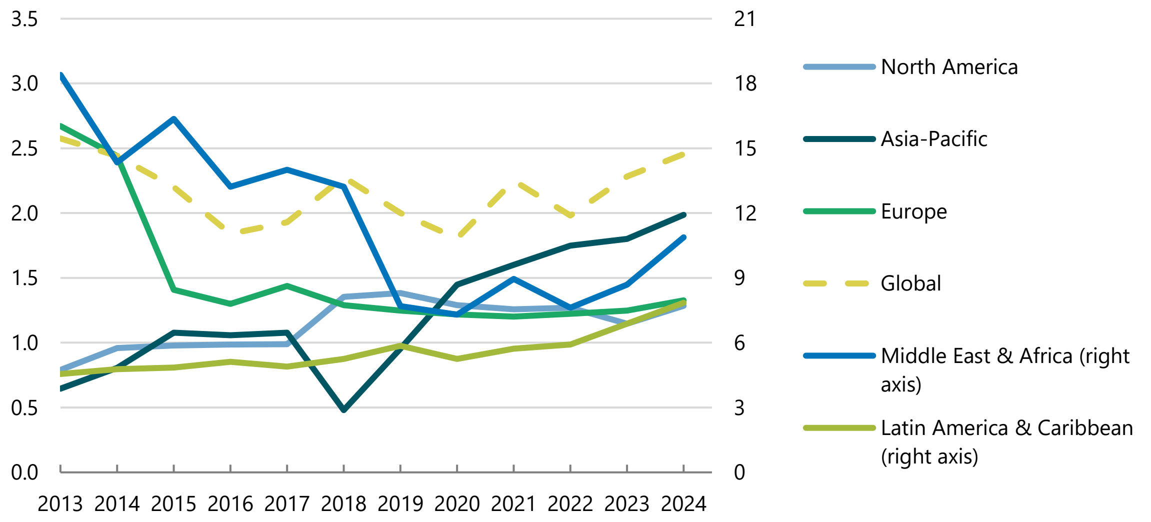
Figure 23 – Size of deposit insurance funds by deposit insurer mandate, 2024 (in %)



Source: VIDA (2025).

Latest data confirms a global trend of increasing deposit insurance funds, expressed as a percentage of covered deposits. The global median ratio of funds to covered deposits stood at 2.5% as of December 2024 (Figure 24). However, regional differences are evident. North America and Europe display similar fund ratios, with both medians rising slightly to 1.3%. Asia-Pacific and Latin America and Caribbean display funds ratios growing faster at the median. Deposit insurance funds in these regions are also higher and stand at 2.0%, 7.8% of covered deposits respectively.

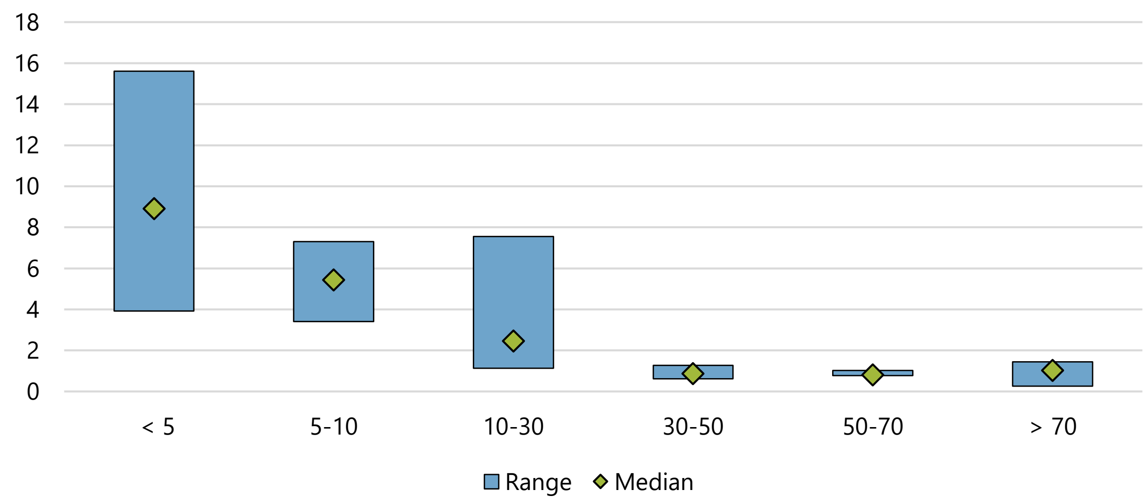
Figure 24 – Fund size, 2013-2024
(in % of covered deposits, median)



Source: VIDA (2025).

The ratio of deposit insurance funds to covered deposits declines as income levels increase, a pattern that appears to be more closely linked to structural factors than to the mandate of deposit insurers directly. Figure 25 demonstrates the distribution of this ratio over different income levels which proxy for multiple structural factors including the maturity of the financial safety-net.[18]

Figure 25 – Funds size, by GDP per capita (in '000 USD) in 2024
(in % of covered deposits)



Source: IADI Annual Survey (2025).

[18] Ranges in this figure display the interquartile range, which is the range between the first quartile (25th percentile) and the third quartile (75th percentile) of the data. This represents the middle 50% of the data values.

Target levels for deposit insurers differ significantly regionally, as do gaps between deposit insurance funds and their target levels. 84% of the deposit insurers adopt a target level to anchor the build-up of ex-ante financial resources. The level is typically expressed as a ratio of deposit insurance funds to covered deposits. The median target levels are equivalent to 0.8% of covered deposits in Europe, 1.3% in North America, and 4.2%, 6.7%, and 21.1% in Asia-Pacific, Latin America and Caribbean, and Middle East and Africa, respectively (Figure 26). The median funding gap for deposit insurance systems in Middle East and Africa was 4.0% of covered deposits, 1.0% for Latin America and Caribbeans, 0.9% for Asia-Pacific, and below 0.1% for North America and Europe (Figure 27).[19]

Figure 26 – Target level, 2024
(in % of covered deposits)

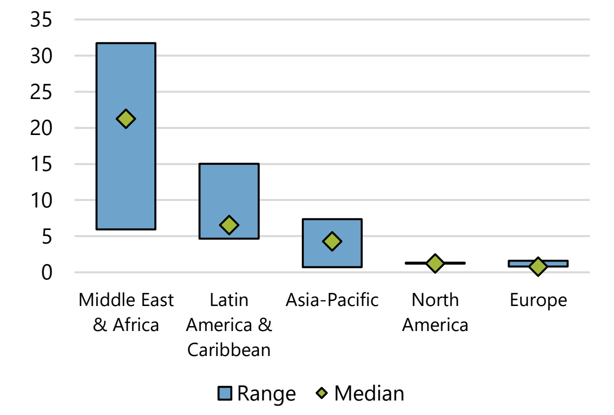
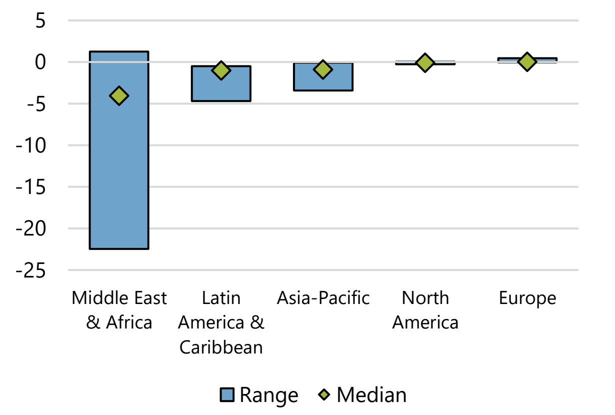


Figure 27 – Distance to target level, 2024
(in % of covered deposits)



Source: IADI Annual Survey (2025).

In building up financial resources, deposit insurers are increasingly using differential premium systems to mitigate moral hazard concerns. The share of deposit insurers adopting differential premium systems have increased from 43% to 62% during the past decade (Figure 28). Deposit insurers with wider mandates demonstrated higher likelihood to apply differential premium regimes, with the share for risk minimisers at 84%, in comparison to loss minimisers at 71%, pay box plus at 54%, and pay box deposit insurers at 32% (Figure 29). This difference may, amongst others, reflect the requirement for data access in implementing differential premium systems. Some jurisdictions have chosen not to introduce differential premium systems, eg due to procyclicality concerns.

[19] Ranges in this figure display the interquartile range, which is the range between the first quartile (25th percentile) and the third quartile (75th percentile) of the data. This represents the middle 50% of the data values.

Figure 28 – Deposit insurance systems by premium regime, 2013 and 2024 (in % of deposit insurers)

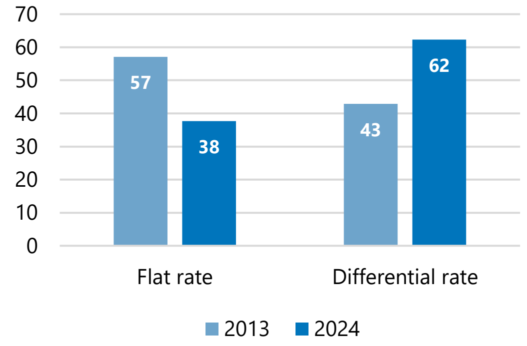
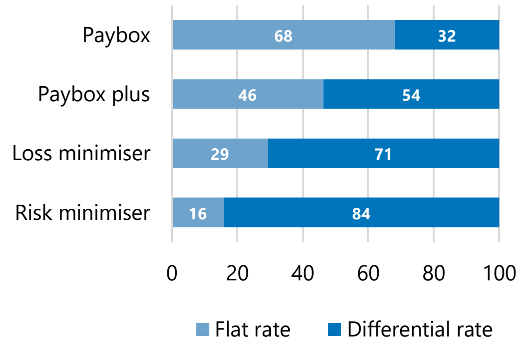


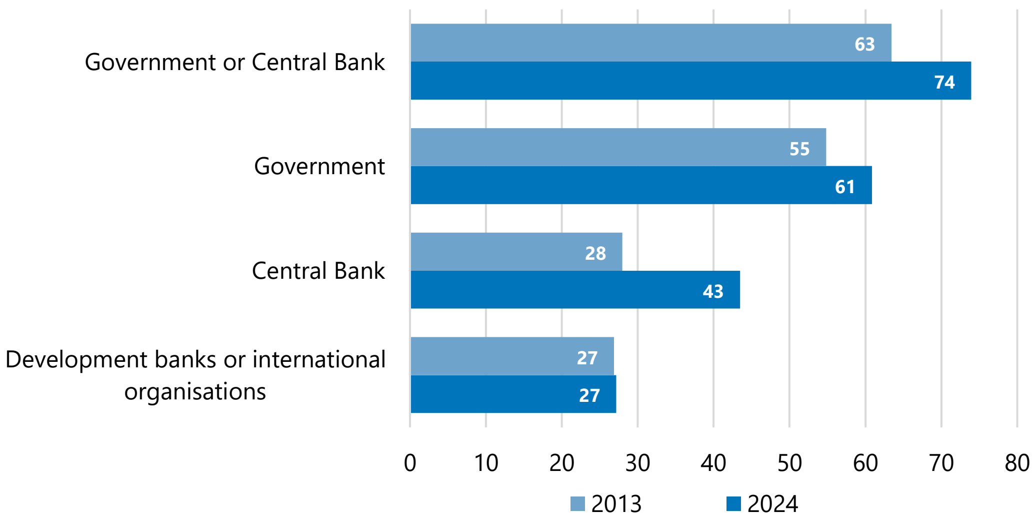
Figure 29 – Deposit insurance systems by premium regime over mandate, 2024 (in % of deposit insurers)



Source: IADI Annual Survey (2025).

There has been progress in broadening extraordinary funding arrangements beyond private sources to incorporate public backstops for crisis management. 74% of deposit insurers indicate that the legal framework permits some form of public backstops by government or the central bank, up from 63% in 2013 (Figure 30). The involvement of government (61%) appears more common than that of the central bank as the monetary authority (43%). Funding options from development banks or international organisations remain less common (27%).

Figure 30 – Public backup funding arrangements for deposit insurers, 2013 and 2024 (in % of deposit insurers)



Source: IADI Annual Survey (2025).

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