

IADI 2026 Work Priorities

The 2026 work priorities build directly on the achievements of the 2025 work programme, which focused on finalising the revision of [the IADI Core Principles for Effective Deposit Insurance Systems \(Core Principles\)](#), addressing the interaction between deposit insurance and resolution, and analysing the implications of technological innovation and digitalisation.

In 2026, the emphasis will shift towards the practical implementation of the updated Core Principles, with a key focus on updating the [Handbook for the Assessment of Compliance with the Core Principles for Effective Deposit Insurance Systems](#) ('Handbook'). The Handbook will serve as an assessment tool designed to provide additional guidance for assessing a jurisdiction's compliance with the Core Principles. Advancing work on the impact of digitalisation on deposit insurance systems, building on the findings from the 2025 stocktake report, will remain a priority in 2026. IADI will continue its ongoing initiatives, which are central to strengthening deposit insurance systems worldwide and equipping Members with the tools, knowledge, and frameworks necessary to address emerging challenges and contribute to financial stability. In 2026, IADI will also complete the development of its Strategic Goals and Objectives for the next five years, ensuring its priorities remain forward-looking and responsive to emerging challenges in the global financial landscape.

This note outlines key IADI initiatives for 2026, including several that will extend into subsequent years.

1. Supporting the Comprehensive Implementation of the IADI Core Principles

In 2026, IADI's efforts to support the comprehensive implementation of the IADI Core Principles will focus on four key areas:

First, following the 2025 finalisation of the revised Core Principles, a primary objective for 2026 will be to initiate the review of the Handbook. This will include providing explanations of the Core Principles and the assessment criteria as necessary to ensure that assessments against the Core Principles are conducted consistently, with the standard and criteria interpreted uniformly and applied flexibly to a broad range of jurisdictional circumstances, settings and institutional structures, while taking into account the diversity of financial systems and circumstances in jurisdictions.

Second, efforts will continue to address critical implementation issues related to the revised Core Principles. IADI will advance its work on resolution practices, focusing on the interaction of deposit insurers and resolution authorities in the areas of information sharing, cooperation, and coordination. These efforts reflect the growing role of deposit insurers in non-payout resolution. In the area of payout resolution, work will be initiated to update the IADI Guidance on reimbursement.

Third, to support its Members in implementing the Core Principles and learning from each other's practices, IADI will initiate the development of a centralised platform for accessing and comparing deposit insurance laws, regulations, and policy documents.

Fourth, IADI will launch a new Core Principles Training Programme aimed at offering practical guidance on understanding, implementing, and evaluating compliance with the Core Principles.

2. Building Resilient Deposit Insurance Systems in the Digital Era

Building on the findings of the 2025 stocktake on digitalisation, efforts to ensure the resilience of deposit insurance systems amid rapid technological advancements will remain a key focus. IADI will continue its analytical work, collaborating closely with international stakeholders and drawing on the expertise of practitioners, academics, and technology specialists.

As part of this initiative, IADI will host a dedicated roundtable on digitalisation, bringing together experts from various fields, including technology firms, regulatory bodies, and academia. The objective of this roundtable is to deepen the understanding of jurisdictional and regional specificities and provide input to analytical and policy work on digital deposit alternatives and emerging technologies, such as artificial intelligence and distributed ledger technology (DLT), and their implications for deposit insurance systems.

IADI will also continue the conduct of the successful digitalisation webinar series, which provides a platform for interactive dialogue on emerging digital trends, their impact on deposit insurance, and practical approaches to managing associated risks.

In addition, IADI will advance its work on e-money, with the publication in 2026 of a paper on the evolving role of deposit insurers in an increasingly digital financial ecosystem. This paper will address key issues such as the treatment of e-money under deposit insurance frameworks, risk management considerations, and the implications for financial stability.

3. Advancing Ongoing Initiatives to Strengthen Deposit Insurance Systems

IADI will continue its ongoing initiatives, which are vital to enhancing the resilience of deposit insurance systems worldwide and equipping IADI Members with the tools and knowledge needed to address emerging challenges.

The annual collection of deposit insurance data through the IADI Annual Survey will remain a cornerstone of these efforts, providing critical insights into global trends and supporting evidence-based policy development. IADI will investigate options to collect additional relevant data, complementing the global deposit insurance data tool (VIDA) that is available to IADI Members.

IADI will sustain its active engagement with international stakeholders, including through participation in the Financial Stability Board (FSB) Resolution Steering Group and the Cross-border Bank Crisis Management Group. Additionally, IADI plans to co-host the second biennial resolution conference with the Financial Stability Institute (FSI) of the Bank for International Settlements and FSB, fostering dialogue and knowledge-sharing on resolution practices.

4. Developing a forward-looking strategic framework for the next five years

As the 2022–2026 Strategic Plan draws to a close, a primary focus for 2026 will be the completion of IADI's Strategic Goals and Objectives for the subsequent five-year period. This initiative underscores IADI's commitment to its role as the global standard-setter for deposit insurance systems and its dedication to addressing emerging trends and challenges in the financial landscape.

The new strategic framework will build on the achievements of the 2022–2026 Strategic Plan, integrating lessons learned and emerging trends recently identified amongst IADI Members. The framework will translate these priorities into actionable, measurable objectives, providing a clear and structured roadmap for achieving IADI's mission.

In this context, the eight Regional Committees of IADI will continue to play an important role in advancing the organisation's mission at the regional level. These committees are instrumental in promoting IADI membership and associate membership among financial safety net institutions across jurisdictions. By fostering synergies and promoting closer collaboration, IADI aims to optimise regional engagement, particularly in capacity-building and training initiatives.