

IADI-Europe Regional Committee Conference: The Landscape is changing: Resolution, Reform, and Innovation

25 - 26 September 2025

Warsaw, Poland

The conference will focus on strengthening financial stability and crisis preparedness in an evolving regulatory landscape. Marking the 30th Anniversary of the Bank Guarantee Fund of Poland, this event also offers a unique opportunity to reflect on three decades of progress in crisis management and deposit insurance while addressing the challenges ahead. Drawing on lessons from past financial crises, participants will delve into the role of deposit insurers in promoting financial stability while balancing public interest and cost effectiveness in their interventions. Interagency coordination and decision mechanisms essential to orderly resolution of failing institutions will also be explored in detail in the context of revised IADI Core Principles and the European Union Crisis Management and Deposit Insurance (CMDI) Framework. Additionally, with a forward outlook to technological innovations, the conference will discuss the implications of Digital Euro and Central Bank Digital Currencies on financial stability and deposit insurance systems.

Thursday, 25 September 2025

Welcome Remarks 09:30 – 09:40

- Maciej Szczesny, Management Board President, Bank Guarantee Fund of Poland

Opening Remarks 09:40 – 09:50

- Alfredo Pallini, Vice Chair of the Executive Council and Chair IADI Europe Regional Committee
Director General, Interbank Deposit Protection Fund

Remarks 09:50 – 10:10

- Eva Hüpkes, Secretary General, International Association of Deposit Insurers

Keynote Speech 10:10 – 10:30

- Jurand Drop, Undersecretary of State, Ministry of Finance

Group Photo and Coffee Break

10:30 – 11:00

Featured Address: Unlocking the potential of CMDI reforms

11:00 – 11:30

- Dominique Laboureix, Chair, Single Resolution Board

Panel 1

11:30 – 13:00

Redefining resilience: Structural reforms for a stronger crisis management framework

The revised IADI Core Principles stress the importance of effective resolution regimes for dealing with failing insured deposit-taking institutions aiming to protect insured depositors against losses, minimize disruptions in access to insured deposits, and preserve financial stability. In the EU context, the harmonization of the treatments under a dual-track system towards resolving small and medium-sized institutions including with respect to their access to industry-funded safety nets has been regarded as a critical piece for further strengthening the Banking Union. A level industry playing field requires robust and transparent regulatory rules as well as effective implementations under liquidation and non-payout resolution regimes. Coordination at planning and crisis management stages between safety net stakeholders on both national and cross-border levels is ever more essential. During this session, participants will examine the implications for deposit insurers and the broader the safety net as the EU Crisis Management and Deposit Insurance reform takes shape.

- What specific challenges do the authorities face in resolving small and medium-sized banks?
- What are the most key reform areas as part of the crisis management framework to enhance the consistency and implementability in a dual track regime? What challenges remain?
- What are some of the key elements that deposit insurers can further contribute to in the crisis preparedness and crisis management decision process?

Panel moderator:

- Bert Van Roosebeke, Senior Advisor on Policy and Analysis, International Association of Deposit Insurers

Panellists:

- Slawek Kozdras, Senior Policy Expert, Conduct, Payments and Consumers, European Banking Authority
- András Kómar, Managing Director, National Deposit Insurance Fund of Hungary
- José María Fernández, Director of International Affairs and Policy, Fondo de Garantía de Depósitos de Entidades de Crédito, Spain
- Pamela Lintner, Senior Financial Sector Specialist, World Bank

Lunch Break

13:00 – 14:00

Panel 2

14:00 – 15:30

Strengthening safety nets: Funding solutions for crisis management

The revised Core Principles has further clarified the role of deposit insurers in deciding on the use of their funds for financial stability purposes, including to protect depositors in resolution scenarios. In this session, panellists will discuss the evolving role of deposit insurance funds as part of industry-funded safety net to support resolution measures preserving access to insured deposits. The shifting emphasis between the public interest test as a condition for non-payout resolution and the least cost test as a key safeguard in determining fund use will be explored, with a view to their implications on the funding and recovery strategies for deposit insurers. Besides ex ante funding resources internal to the deposit insurer, the balance between internal loss-absorbing capacity (MREL) and external funding mechanisms will also be discussed.

- What are the implications of allowing deposit insurance funds to support transfer strategies and market exits, and how does this align with global best practices?
- How does the framework ensure that cost-effectiveness (in selecting crisis management strategies and balancing industry and government funding through pre-funded and post-crisis mechanisms) remains a priority when choosing between resolution and depositor compensation?
- How do the reforms ensure that industry-funded safety nets, including deposit insurance funds and resolution funds, are sufficient to address funding challenges during a crisis? What would be the expected market impacts?

Panel moderator:

- Riccardo De Lisa, Senior Advisor, Interbank Deposit Protection Fund, Italy

Panellists:

- Magdalena Kozińska, Deputy Director, Strategic Projects Department, Bank Guarantee Fund of Poland
- Hilmar Zettler, Member of the Executive Board, Banking Supervision, Deposit Insurance and Organisation, The Association of German Banks
- José Hautemanière, Bank Resolution Expert, European Commission (DG FISMA)
- Karsten Biloft, Chief Executive Officer, Finansiel Stabilitet

Coffee Break

15:30 – 16:00

Panel 3

16:00 – 17:30

Recent resolution cases in Europe: Reflecting on outcomes through the lens of the new CMDI reforms

This session will provide a platform for jurisdictions across Europe to share insights from their recent bank resolution cases, highlighting the challenges encountered, the strategies employed, and the lessons learned. Presentations will explore how diverse resolution approaches across Europe have addressed common challenges, offering valuable comparisons between CMDI-driven frameworks and alternative strategies. This broader perspective will capture issues faced by jurisdictions within the CMDI framework while also reflecting on the unique practices and lessons from those operating outside it. The session aims to foster a comprehensive understanding of resolution outcomes across Europe, emphasizing shared experiences and opportunities for cross-border learning.

- What were the key challenges faced during the resolution process, and how were they addressed?
- How might the newly approved CMDI elements, such as the least-cost test, bridge-the-gap mechanism, or expanded safety nets, have altered the resolution strategy or outcomes in your case?

Panel moderator:

- Oktawiusz Szubart, Director, Resolution Department, Bank Guarantee Fund, Poland

Panellists:

- Martin Boegl, Managing Director, Compensation Scheme of German Private Banks (EdB)
- Krzysztof Budzich, Member of the Management Board, Bank Guarantee Fund
- Olga Bilai, Managing Director, Deposit Guarantee Fund, Ukraine

Friday, 26 September 2025

Panel 4

09:30 – 11:00

The Digital Euro and the rise of Central Bank Digital Currencies: Implications for financial stability and deposit insurers

As central banks worldwide, including the European Central Bank with the Digital Euro, advance their plans for Central Bank Digital Currencies (CBDCs), it is crucial to assess their far-reaching implications for financial stability and the role of deposit insurers and authorities. CBDCs have the potential to transform the financial landscape by offering public digital alternatives to private payment systems and stablecoins. This session will address deposit flight risks, the interaction between digital and traditional bank deposits, and the structure of financial safety nets. It

examines how deposit insurance schemes may need to adapt to safeguard digital wallets, support financial inclusion, and navigate cross-border complexities.

- Should deposit insurance systems adapt to protect deposit-like products, including wallets associated with electronic money or stablecoins, while maintaining public confidence in traditional banking systems? How is the CMDI reform addressing the risks posed by brokered or tokenized deposits?
- What are the potential risks of CBDCs, such as deposit flight or financial disintermediation, and how can regulatory frameworks mitigate these challenges to ensure financial stability? Should CBDCs play a role in crisis management as a liquidity instrument?
- What lessons can be drawn from global experiences with CBDCs to address cross-border complexities and promote financial inclusion in diverse economic contexts?

Moderator:

- Jaakko Weuro, Director General, Financial Stability Authority

Panellists:

- Łukasz Hardt, Advisor to the Chairman of the Board, Polish Financial Supervision Authority
- Bert Van Roosebeke, Senior Advisor on Policy and Analysis, International Association of Deposit Insurers
- Adam Głogowski, Advisor, Head of Digital Currency and Financial Innovation, National Bank of Poland

Coffee Break

11:00 – 11:30

Fireside Chat

11:30 – 12:15

Shaping Tomorrow's Stability: Innovation, Reform, and Resilience

In this fireside chat, the IADI Secretary General and the IADI ERC Chair will discuss how the revised Core Principles and CMDI reforms are shaping the future of deposit insurance and crisis management. They will explore the evolving role of deposit insurers in strengthening resilience and fostering innovation, while reflecting on how regional collaboration and knowledge-sharing can drive financial stability in a rapidly changing landscape.

Moderator:

- Maciej Szczęsny, Management Board President, Bank Guarantee Fund of Poland

Speakers:

- Eva Hüpkes, Secretary General, International Association of Deposit Insurers
- Alfredo Pallini, Chair IADI Europe Regional Committee, Director General, Interbank Deposit Protection Fund

Wrap-up and Closing Remarks

12:15 – 12:30

Bank Guarantee Fund, Poland

Lunch

12:30 – 13:30

Optional Excursion

14:00 – 19:00