IADI International Association of Deposit Insurers

Deposit Insurance in 2025

Global Trends and Key Issues

July 2025

This IADI Report Deposit Insurance in 2025 – Global trends and key issues has been prepared by the IADI Secretariat with input from members of the IADI Analysis and Policy Council Committees.

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

Contents

Figures

Executive summary

The IADI report on Deposit Insurance in 2025 presents an analysis of the global deposit insurance landscape, highlighting current significant trends and trending issues of relevance to deposit insurance systems in the near future. This report has been prepared using the 2024 IADI Annual Survey data and, in addition, draws on a survey amongst IADI members on the matters they expect to be most impacted by in the coming years.

Key Findings

Expansion of deposit insurers' mandates

The survey data confirms the continuous global trend of deposit insurers' mandates expanding significantly. The share of paybox deposit insurers (11%) is at its lowest ever measured by IADI. Nevertheless, considerable regional variance in deposit insurers' mandates persists.

Increasing involvement role in resolution

The survey data also confirms that deposit insurers are increasingly involved in resolution. The share of deposit insurers with a role in resolution has grown significantly, from 68% in 2014 to 82% in 2024. This trend is mainly driven by the growing role of deposit insurers in funding non-reimbursement bank resolution, underscoring their expanding role in financial stability frameworks.

Improvement in reimbursement practices

Prompt reimbursement of depositors is key to achieving the objectives of effective deposit insurance systems. Significant improvements have been observed globally, even though room for improvement remains. The share of deposit insurers commencing reimbursement within seven days has more than doubled from just over 30% in 2013 to approximately 70% in 2024, reflecting substantial improvements in payout efficiency. The average number of days needed by deposit insurers to commence reimbursement has decreased by 57% from 27 days in 2014 to 12 days in 2024.

Funding trends largely unchanged

Deposit insurers continue to be predominantly funded on an ex-ante basis, adopted by 98% of deposit insurers globally. Risk-based premiums are becoming more and more common (58%). Global median fund sizes have continued to grow (+10% year to year, to now 2.2% of insured deposits), reflecting robust funding mechanisms.

Turnaround in global coverage trends

Although regional disparities remain, on a global level, the survey data suggests a slow-down or (in some areas) even a reversal of the year-long decline in coverage ratios, with 48% of global deposit values fully covered, marking the first halt in the downward trends since 2019.

Trending issues for deposit insurers in technology and resolution

Deposit insurers globally have identified the impact of technological innovation on their deposit insurance systems as well was resolution as becoming more important priorities. Within the meta-trend of technology, IADI's members overwhelmingly expect the proliferation of Fintechs, artificial intelligence and social media to exert a significant impact on deposit insurance systems. As to resolution, three out of four deposit insurers expect coordination with other financial safety-net to prepare for and support effective resolution to intensify in the coming years. In addition, deposit insurers expect resolution to increasingly focus on shortening the interruption in access to insured deposits following failures. This covers both shortened reimbursement periods and the increased use of non-payout resolution strategies.

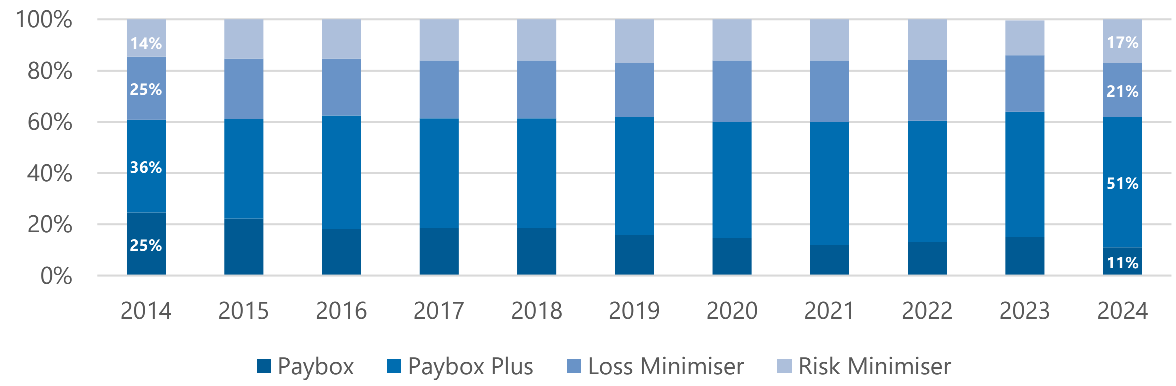
Snapshot of deposit insurance around the world

The following offers an overview of the current state of deposit insurance systems globally. It is informed by IADI's Annual Survey, which has produced insights for eleven consecutive years since 2014. The IADI data visualisation tool (VIDA) makes it possible to present the data in graphics. The tool is available to IADI Members.[1] The cut-off date for data presented in this report was the 2024 IADI Annual Survey, which collected data globally in Q4 2024.

Deposit insurers' mandates

Data shows a continuous global trend of deposit insurers' mandates[2] expanding significantly. On a global scale (see Figure 1), the share of paybox deposit insurers, whose task is mostly limited to premium levying and reimbursing depositors, has more than halved from 25% to 11%. This is the lowest recorded share of paybox mandates since IADI began collecting such data. Conversely, the share of deposit insurers with a paybox plus mandate, where the deposit insurer has additional responsibilities in resolution beyond reimbursement, such as participating in the resolution decision-making process, supporting the resolution authority in carrying out its functions or authorising the use of its funds to support resolution measures, continues to grow significantly in prevalence.[3]

Figure 1 – Deposit insurers' mandates over time (in % of deposit insurers)



Source: IADI Annual Survey and VIDA (2024)

[1] As of end 2024, VIDA includes approximately 80% of IADI's full global dataset. Given recent increase in geographical coverage of VIDA, as well as data revisions, minor deviations to past data points may occur. Work is underway to further increase the scope of jurisdictions covered in VIDA. VIDA is available to IADI members via the IADI Data Warehouse – https://www.iadi.org/what-we-do/analysis/data.

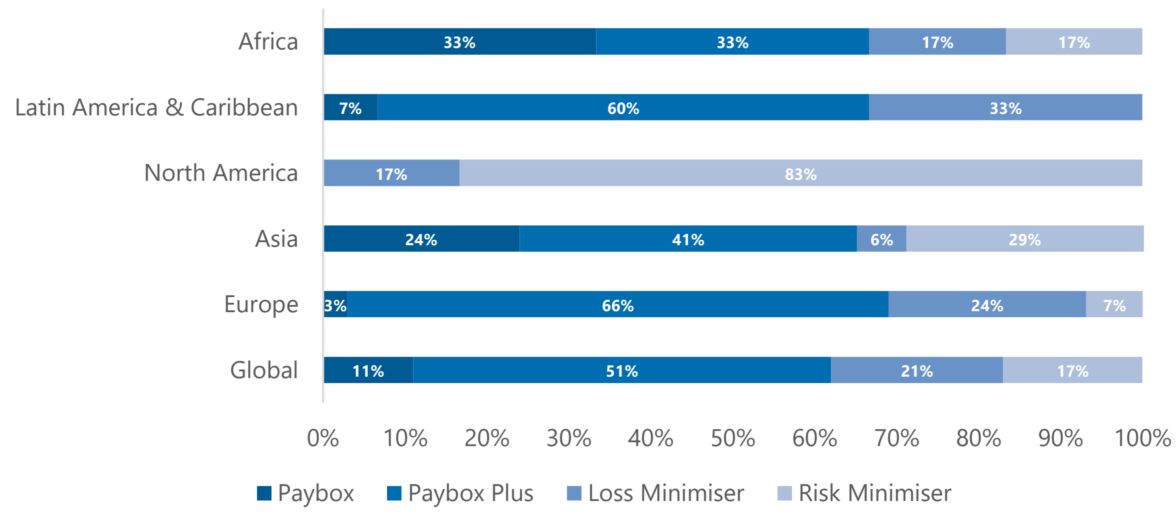
[2] Deposit insurers' mandates are broadly classified into four categories: (1) the "pay box" mandate, where the deposit insurer is only responsible for the reimbursement of insured deposits; (2) the "pay box plus" mandate, where the deposit insurer has additional responsibilities, which include the case 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.

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

Since 2014, the share of paybox plus deposit insurers has grown from 36% to 51%. When combined with loss and risk minimisers, whose mandates explicitly recognise the involvement in resolution (and the share of which is fairly stable over time at now together 38%), these deposit insurers constitute 89% of all deposit insurers in 2024 compared to 75% in 2014. This broad expansion of deposit insurers' role in resolution is well-established in recent years.

Considerable regional variance in deposit insurers' mandates persists. Despite the continuous overall decline of the narrow paybox mandate, there is considerable regional variance (see Figure 2). Paybox deposit insurers remain particularly prevalent on the African continent (33%) and – to a lesser extent – in Asia (24%). The paybox plus mandate is particularly prevalent in the Latin America and Caribbean (LAC) region (60%) and Europe (66%), with a smaller, but significant share of loss-minimiser deposit insurers (33% and 24% respectively). In North America, deposit insurer mandates are generally of a wide nature. All deposit insurers in the region are either loss or risk minimisers. The share of risk minimisers in this small sample (6 deposit insurers) is very high (83%) and well above the global average (17%).

Figure 2 – Deposit insurers' mandates by region (in % of deposit insurers)



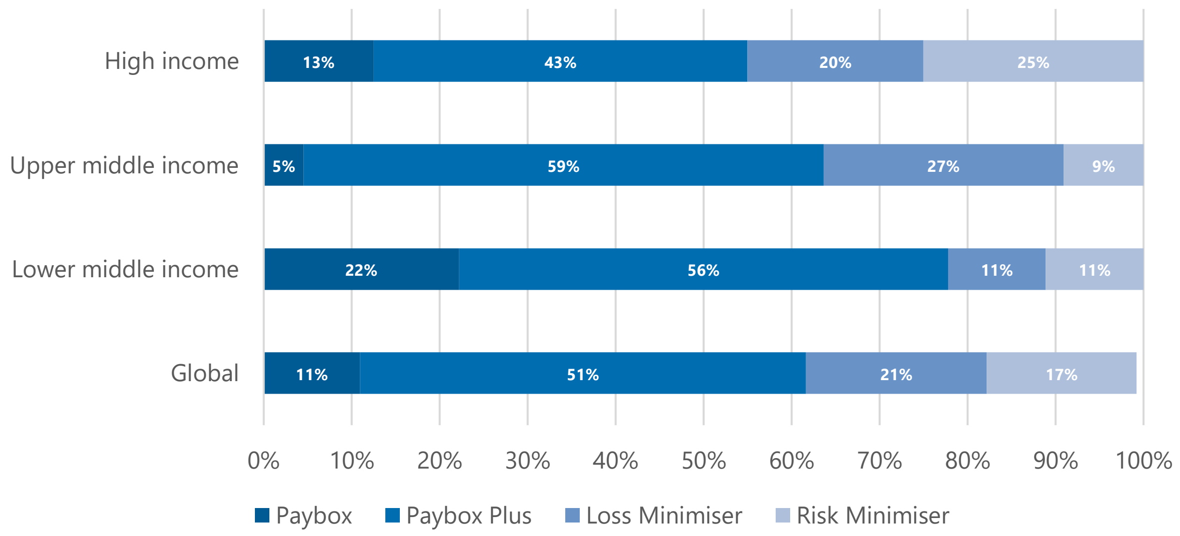
Source: IADI Annual Survey and VIDA (2024)

There is some evidence that deposit insurers' mandates relate to the economic development in their jurisdictions. There are indications, corroborated by data collection in previous years, that support the assertion that advanced economies are more likely to maintain deposit insurers with a broader mandate. When measured through World Bank country classifications by income[4] (see Figure 3), the higher the income category of economies, the more prevalent combined loss and risk minimising deposit insurers are. The share of these deposit insurers in

[4] For further information on World Bank country classifications by income: https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups

high income jurisdictions (45%) is more than double the share in lower middle-income jurisdictions (22%).

Figure 3 – Deposit insurers' mandates by income category (in % of deposit insurers)



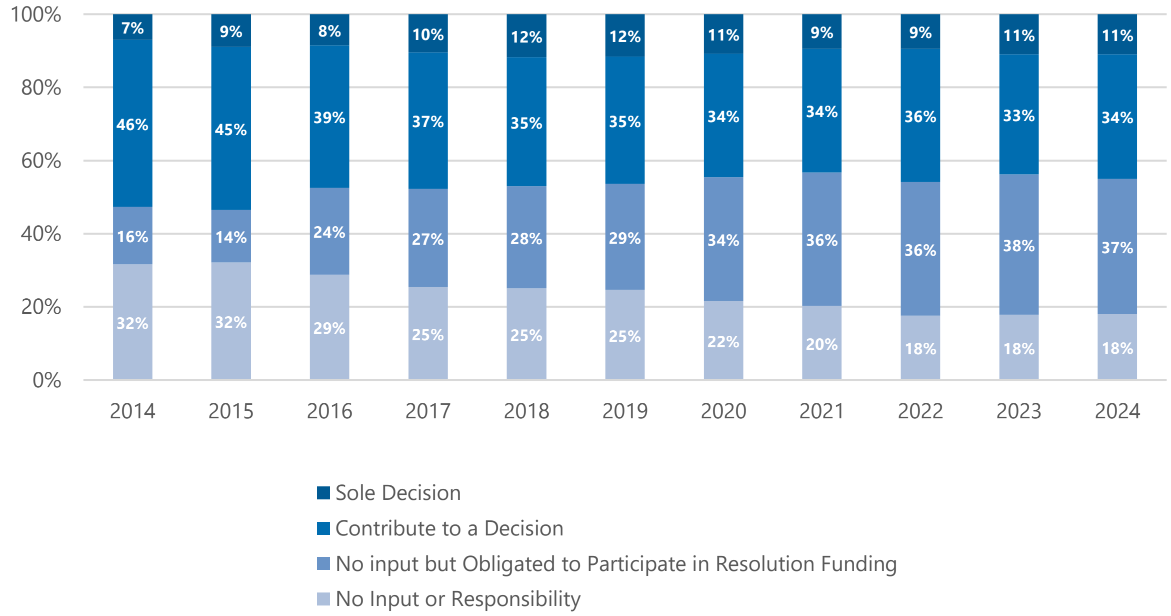
Source: IADI Annual Survey and VIDA (2024)

Resolution

Data confirms the significant role of deposit insurers in resolution; mainly driven by the widening role of deposit insurers in funding bank resolution. The proportion of deposit insurers with an involvement in resolution has increased from 68% in 2014 to 82% in 2024. This growth is mainly attributed to the increasing relevance of deposit insurers that have no input in decision-making, but an obligation to participate in the funding of both payout and non-payout resolution. The share of deposit insurers which have no input or responsibility in resolution has almost halved since 2014; and seems to be stable in recent years at 18% (Figure 4). Deposit insurers' role in resolution can also be measured directly through their role as resolution authority. The share of deposit insurers globally that identify themselves as bank resolution authority has grown from 25% in 2014 to 37% in 2024.[5] The prevalence of deposit insurers with sole decision-making power in enacting resolution activities remains limited (about 11%), which speaks to the importance of coordination between financial safety-net participants. Overall, since 2022, there has been little change globally in deposit insurers' role in resolution decision-making.

[5] IADI Annual Survey 2024

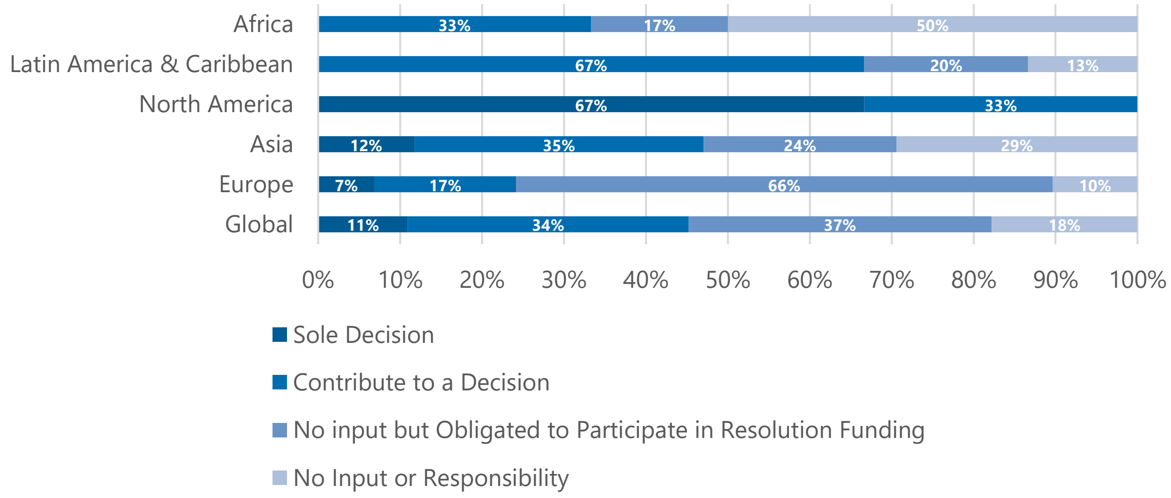
Figure 4 – Role of deposit insurers in resolution decision-making (in % of deposit insurers)



Source: IADI Annual Survey and VIDA (2024)

The role of deposit insurers in resolution varies significantly by region but seems driven by institutional design rather than by economic development. Given the significant differences across regions in institutional design and the related interaction between the financial safety-net participants, the relevance of resolution activities for deposit insurers also differs significantly across regions (see Figure 5). In North America, and reflective of the wide mandates in this region, deposit insurers are resolution decision-makers to a degree that is well above-average (67% vs 11% globally). Latin American and Caribbean deposit insurers contribute to resolution decisions (67%) more often than the global average (34%). In Europe, deposit insurers stand out globally with a very high share of non-decision-making deposit insurers that contribute to the funding of resolution (66% vs 37% globally). The highest proportion of deposit insurers with no involvement in resolution decision-making or funding are in Africa (50%) and Asia (29%). Recent developments in Asia make deposit insurers' role in resolution more comparable to global findings. Notably, in 2024, the share of Asian deposit insurers with no input to resolution has decreased from 39% last year to now 29%, with a corresponding increase in relevance of resolution funding.

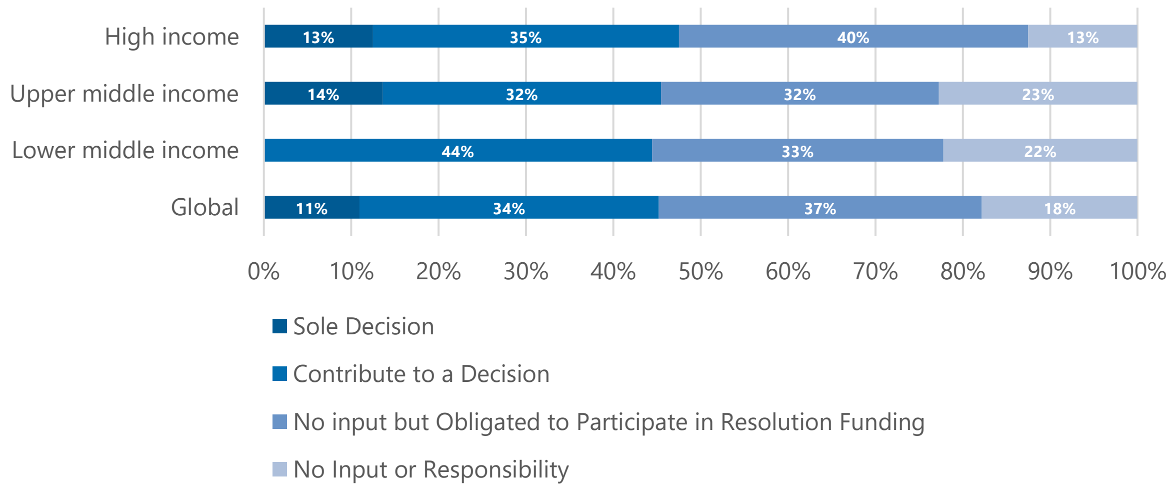
Figure 5 – Deposit insurers' role in resolution decision-making by region (in % of deposit insurers)



Source: IADI Annual Survey and VIDA (2024)

There is little evidence to suggest that the level of economic development influences the role of deposit insurers in resolution funding and decision-making. As illustrated in Figure 6, there is no discernible pattern of deviation from global averages on the basis of income categories.[6]

Figure 6 – Deposit insurers' role in resolution decision-making by income category (in % of deposit insurers)

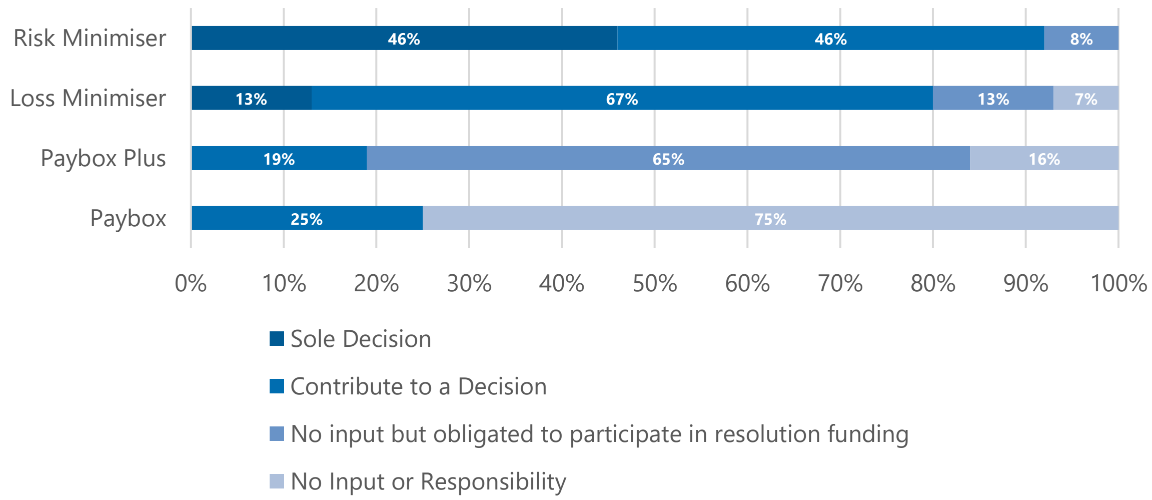


Source: IADI Annual Survey and VIDA (2024)

[6] Data gathered does indicate that lower middle income jurisdictions seem less likely to present deposit insurers with a sole decision-making power in resolution. However, given the limited size of this sample, it is premature to conclude this is a general trend.

Deposit insurers' role in resolution decision-making correlates strongly with institutional design choices that are reflected by deposit insurers' mandates. As Figure 7 illustrates, 75% of paybox deposit insurers do not offer input or hold no responsibility in resolution decision-making. Paybox plus deposit insurers' main involvement in resolution decision-making concerns resolution funding (65%). Both loss and risk minimiser deposit insurers show a high involvement in resolution decision-making: the joint shares of those making sole decisions or contribution to resolution decisions are very elevated (80% for loss minimisers and 92% for risk minimisers).

Figure 7 – Deposit insurers' role in resolution decision-making by mandate (in % of deposit insurers)

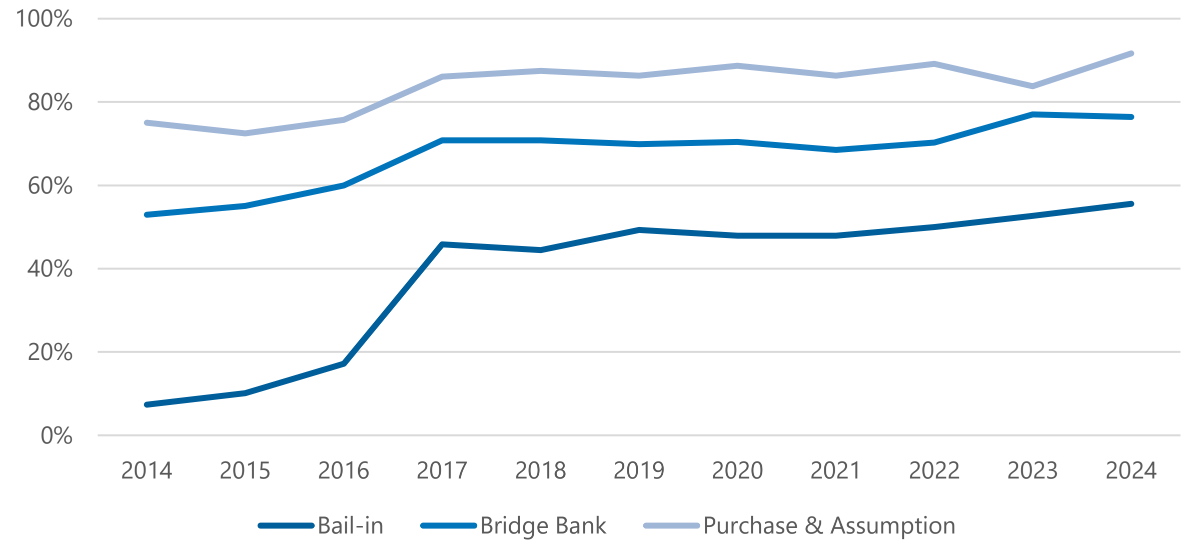


Source: IADI Annual Survey and VIDA (2024)

Alongside the increasing involvement of deposit insurers in resolution, the range of resolution tools available to authorities continues to expand. Figure 8 illustrates the increasing availability of three of the major non-payout resolution tools (purchase and assumption, bail-in and bridge bank) to jurisdictions' financial safety-net participants (not necessarily to the deposit insurer). The purchase and assumption instrument is the most wide-spread resolution tool; and is now available in 92% of participating jurisdictions. Notably, and likely a result of the development of a resolution standard for systemically important banks by the Financial Stability Board, following the 2008 Global Financial Crisis, the availability of bail-in has increased from a negligible base a decade ago to availability in slightly more than half (56%) of all jurisdictions globally. Availability in high-income jurisdictions is at 73%.[7]

[7] In upper middle-income jurisdictions, bail-in availability has also increased significantly over the past decade and is currently at 38% (in lower middle-income jurisdictions: 25%).

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



Source: IADI Annual Survey and VIDA (2024)

A considerable expansion has also been observed in the availability of bridge bank powers. Their availability is up 23 percentage points over the last decade, and now seems to stabilise at 76%. 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.

Reimbursement

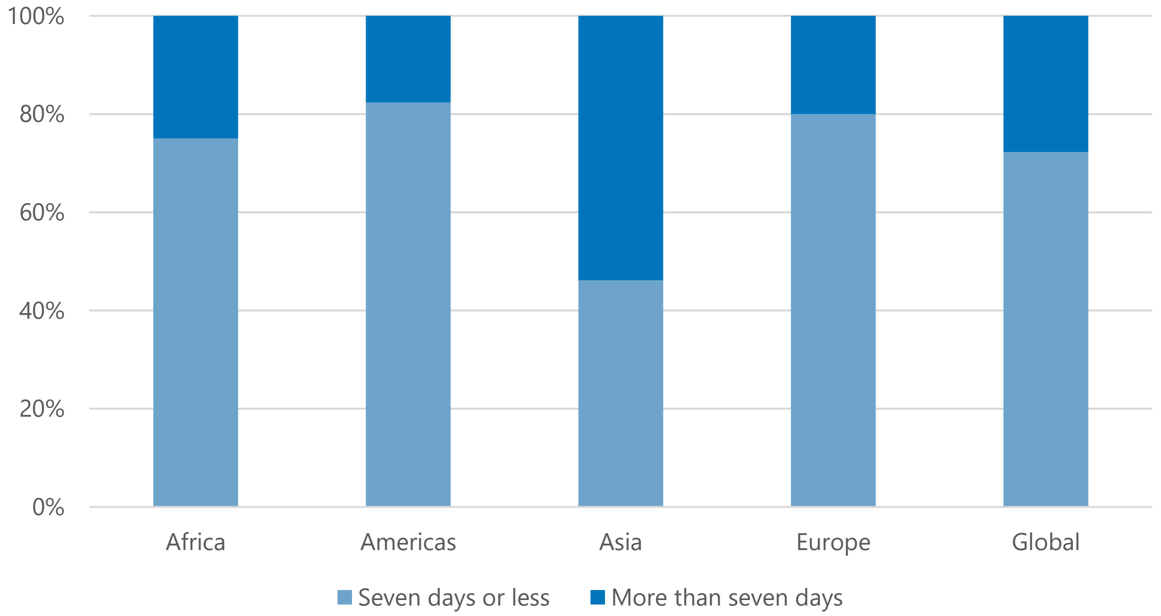
Prompt reimbursement by deposit insurers is critical to effective deposit insurance systems according to the IADI Core Principles. Recently, significant improvements in the speed of reimbursement practices have been observed globally. The reimbursement of insured depositors is a core responsibility of the deposit insurer. The current IADI Core Principles for Effective Deposit Insurance Systems stipulate that most insured depositors be reimbursed within seven working days. Even though meeting this standard remains a challenge for a number of deposit insurers, considerable improvements in the speed of reimbursement by deposit insurers have been observed globally.

The global share of deposit insurers commencing reimbursement within seven days (a proxy for prompt overall reimbursement) has consistently grown over the last decade, from just over 30% in 2013 to approximately 70% in 2024[8], a significant increase by 10 percentage points since 2023. Although the findings differ significantly by region, improvements over the last year are present in many regions. Notable increases of the share of deposit insurers

[8] IADI (2023a)

commencing reimbursement within seven days took place in the Americas[9] (+13 percentage points to now 82%), Africa (+25 percentage points to now 75%) and Asia (+12 percentage points to now 46%) (see Figure 9). In Europe, average delays in reimbursement remain consistently low in a global comparison (+8 percentage points to now 80%).

Figure 9 – Days to begin payout by region

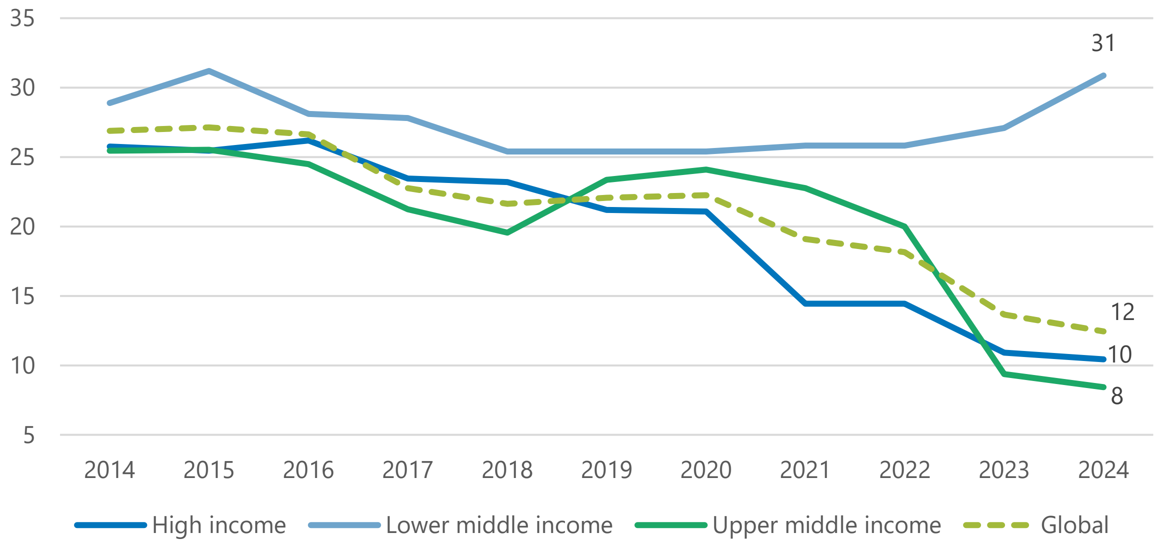


Source: IADI Annual Survey and VIDA (2024)

As Figure 10 illustrates, the average number of days needed by deposit insurers to commence reimbursement processes has been steadily declining over the past decade. On a global scale, this number has on average decreased by 57% from 27 days in 2014 to 12 days in 2024. An even greater improvement is observed in upper middle-income jurisdictions (decreased by 67% from 25 days in 2014 to 8 days in 2024) and high-income jurisdictions (decreased by 59% from 26 days in 2014 to 10 days in 2024). Lower middle-income countries present, on average, the highest delays in reimbursement commencement. The recent rise in average delays is, however, largely a statistical phenomenon, as a number of jurisdictions that were previously classified in this income group, have now moved to the upper middle-income group. In the remaining jurisdictions in the lower-middle income group, reimbursement delays remained largely unchanged, but well above average.

[9] Data on the Americas pools data from the Latin America, Caribbean and North America region. The limited available data from the North America region points to short delays in reimbursement.

Figure 10 – Average number of days to commence reimbursement by income category



Source: IADI Annual Survey and VIDA (2024)

Several factors may either impede or stimulate fast reimbursement by the deposit insurer, including[10]:

- Poor quality of information on deposits or depositors and lack of access by the deposit insurer to this information. Deposit insurers should have direct access to depositors´ information on an ongoing basis and be entitled to prescribe their members both the data content and format for its submission[11];
- Lack of regular testing of reimbursement operations by deposit insurers;
- Use of technological developments by deposit insurers that can support and accelerate reimbursement.

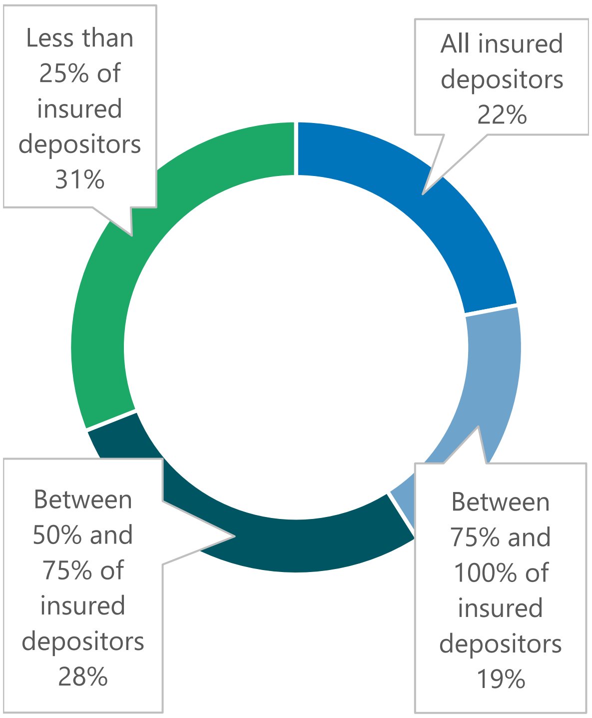
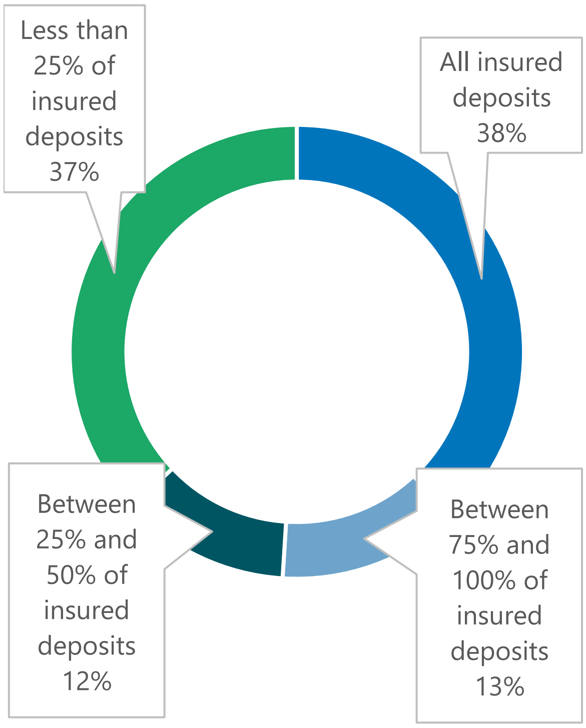
A 2023 IADI study investigated 32 real-life reimbursement cases that occurred between 2016 and 2021.[12] As illustrated in Figure 11, in 41% of reimbursement cases, more than 75% of insured depositors were reimbursed within seven working days. Figure 12 focusses on the value of insured deposits and demonstrates that, in half of the cases (51%), more than 75% of insured deposits were accessible within seven working days. When also including reimbursement cases through purchase and assumption measures, the relevant shares increase to 49% (marking reimbursement of 75% of insured depositors within seven working days) and 58% (marking reimbursement of 75% of insured deposits within seven working days).[13]

[10] IADI (2025a)

[11] IADI (2014); Core Principle 15.4

[12] IADI (2023b)

[13] IADI (2023b)

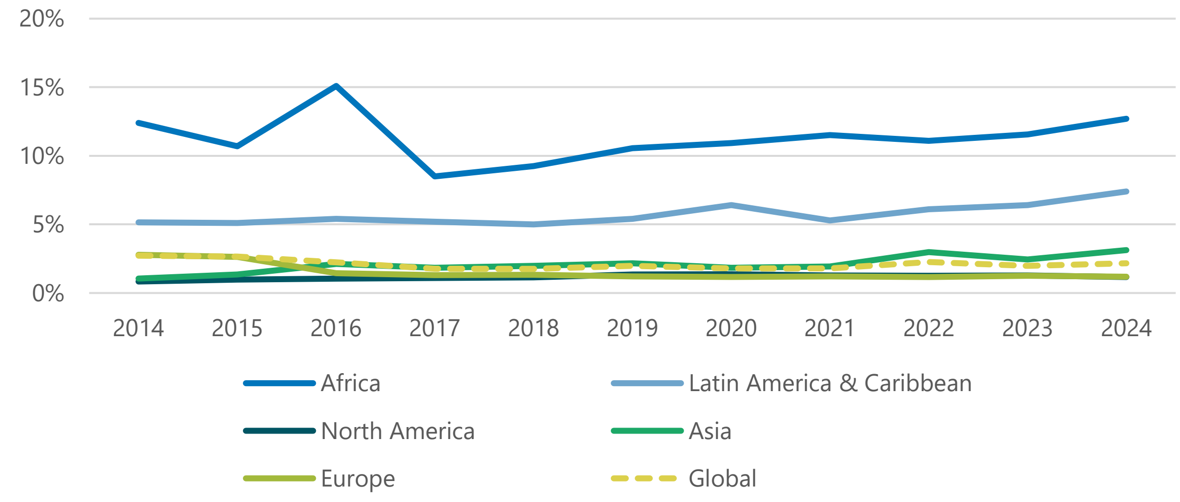
Figure 11 – Reimbursement of insured depositors within seven working days, in 32 real-life reimbursement cases (2016 – 2021)	Figure 12 – Reimbursement of the value of insured deposits within seven working days, in 24 real-life reimbursement cases (2016 – 2021)
	
Source: IADI (2023b)	Source: IADI (2023b)

Funding

Deposit insurers are still primarily funded through ex-ante contributions by the industry, and to a considerable degree, premiums are risk-based. The global median fund size continued to grow. The degree of availability of private and public backup funding arrangements for deposit insurers remains largely unchanged. Deposit insurance continues to be predominantly funded on an ex-ante basis (98% of surveyed jurisdictions) by levying premiums on member institutions. Largely unchanged in recent years, slightly more than half (56%) of deposit insurers levy differential premiums which incorporate additional risk measures, and which aim at effectively pricing risk on a more granular basis and further reducing moral hazard risks. In 2010, this share was only 30%.

The average size of deposit insurance funds (measured in nominal terms in USD equivalent) has more than doubled from 2.6 to 5.6 billion USD over the last decade. As a global total, deposit insurers hold funds of the equivalence of 411 billion USD. For a more meaningful trend analysis and to account for inflation, exchange rate fluctuation and costs of bank failures, the following analyses fund sizes as share of insured deposits.

Figure 13 – Fund Size (in % of deposit insurers)



Source: IADI Annual Survey and VIDA (2024)

At a global level (see Figure 13), median fund sizes of deposit insurers expressed as a share of covered deposits have remained in the vicinity of 2% over the last decade. As compared to the previous year, the latest available yearly data (covering FY 2023) shows a global increase of median global fund sizes by 10% to 2.2% of insured deposits. This growth is driven mainly by fund size increases in Asia (+28%), Latin America and the Caribbean (+16%) and Africa (+10%). In North America and Europe, median relative fund sizes have remained almost unchanged since 2016. They fell slightly from 1.3% to 1.2% of insured deposits in the latest reporting period, which included the failures during the 2023 banking turmoil. In the course of these events, and comparing yearly reporting, the FDIC's DIF size decreased from 1.25% (Q4 2022) to 1.11% (Q2 2023). As of Q4 2024, the FDIC DIF reserve ratio has again increased and stands at 1.28% of insured deposits.[14]

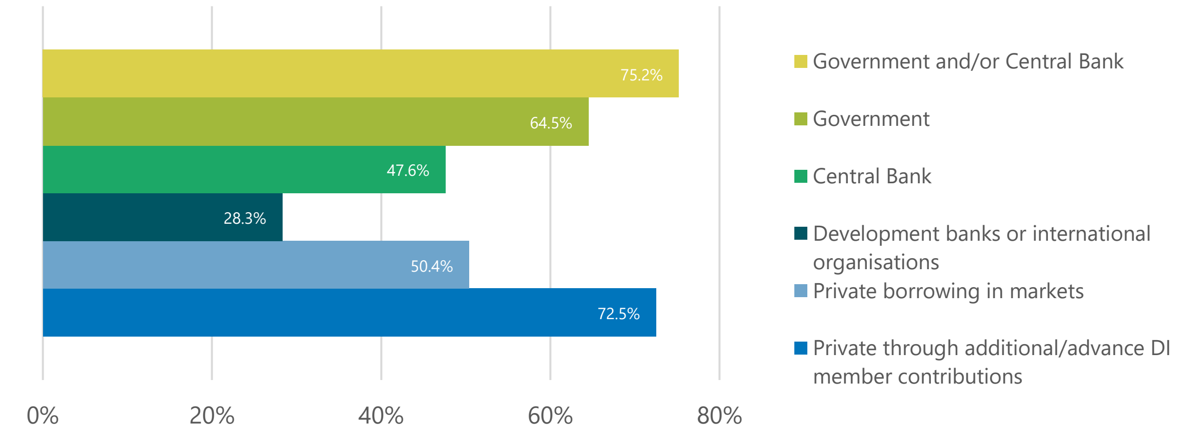
Differences in fund sizes may be explained by a number of factors. Mandates by deposit insurers differ considerably across regions and jurisdictions, as do the default probabilities of member institutions within the deposit insurance system or deposit insurers' recovery rates following failures. Institutional arrangements also play a role. As an example, deposit insurance funds may co-exist with resolution funds (e.g. in the European area). These variables directly impact the size of funds deemed adequate by the deposit insurer.

Deposit insurers' backup funding arrangements continue to consist of both private and public backup funding options. No significant deviation from previously reported backup funding arrangements was observed. Three out of four deposit insurers report having access to a public

[14] FDIC Quarterly 2025 Vol 19 No 1, Online at: https://www.fdic.gov/quarterly-banking-profile/fdic-quarterly-2025-volume-19-number-1

backstop funding facility with the government and/or the central bank (see Figure 14).[15] Public backstops with governments are more widespread (64.5%) than with central banks (48%). Half of deposit insurers (50.4%) may access backup funding through borrowing in private markets, whereas 73% may mobilise additional funds with members. Almost a third (28%) deposit insurers have access to backup funding by development banks or international organisations.

Figure 14 – Backup funding arrangements for deposit insurers (in % of deposit insurers)



Source: IADI Annual Survey and VIDA (2024)

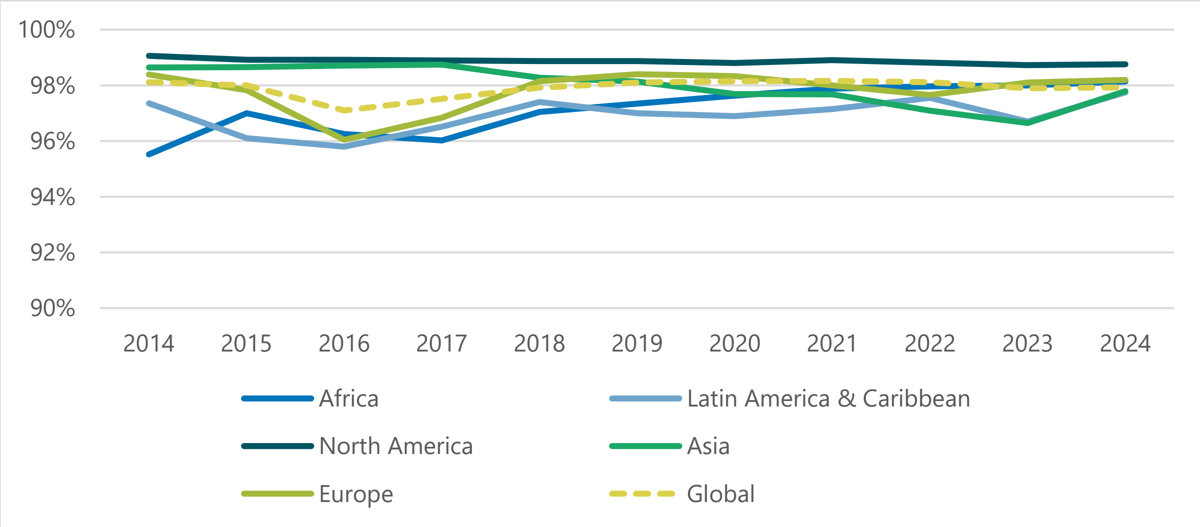
Coverage

IADI Core Principle 8 on coverage differentiates between coverage of depositors and of deposits. It prescribes deposit insurance coverage to be "limited, credible and cover the large majority of depositors but leave a substantial amount of deposits exposed to market discipline".

Coverage of depositors continues to remain very high. Coverage of depositors has remained consistently very high globally during the past decade. Across all regions, coverage ratios on a by-account and by-depositor basis are very high (see Figure 15). This suggests that only a small share of the total number of depositors or accounts holds high balances that are potentially exposed to losses in the event of a failure.

[15] As the IADI Core Principles set out that funding the deposit insurance system is the responsibility of the member banks (Core Principle 9, Essential Criteria 2, any public backstop support must be repaid by the deposit insurer's member institutions.

Figure 15 – Coverage ratio per depositor by region (% of depositors or accounts fully covered, median)[16]



Source: IADI Annual Survey and VIDA (2024)

The 2023 bank turmoil has led to a renewed focus on the relevance of uninsured deposits, which were notably high at some of the banks that failed early 2023.[17] The following investigates the trend of uninsured deposits over time, albeit on an aggregate, i.e. jurisdiction-specific level. Data on bank-specific coverage ratios is not available to IADI.

The survey data suggests a slow-down or (in some areas) even reversal of the year-long decline in coverage ratios. In 2024, almost half of global deposit values (48%) is fully covered by deposit insurance. Although this represents a decrease by 8% (or 4 ppt) since 2014, the downward trend in the global coverage ratio is now halted for the first time since 2019 (see Figure 16). Over the past 11 years, this downward trend was particularly strong in high-income jurisdictions (-16% or -11 ppt since 2014), even though this group maintains the one with the highest coverage ratios (56%). It is this group of jurisdictions that accounts for the recent increase in coverage ratios. Compared to high-income jurisdictions, coverage ratios are markedly lower in upper middle-income (42%; down 11% since 2014) and lower middle-income jurisdictions (30%; up 11% since 2014).

On a global and unweighted level, median coverage ratios last year increased by 1% to 48% on a year-to-year basis. Less than 5% of jurisdictions have increased nominal coverage levels in the reporting year.[18] Depositors' behaviour is therefore likely to explain for these recent trends. Further research is necessary to gain a deeper understanding of the drivers thereof.

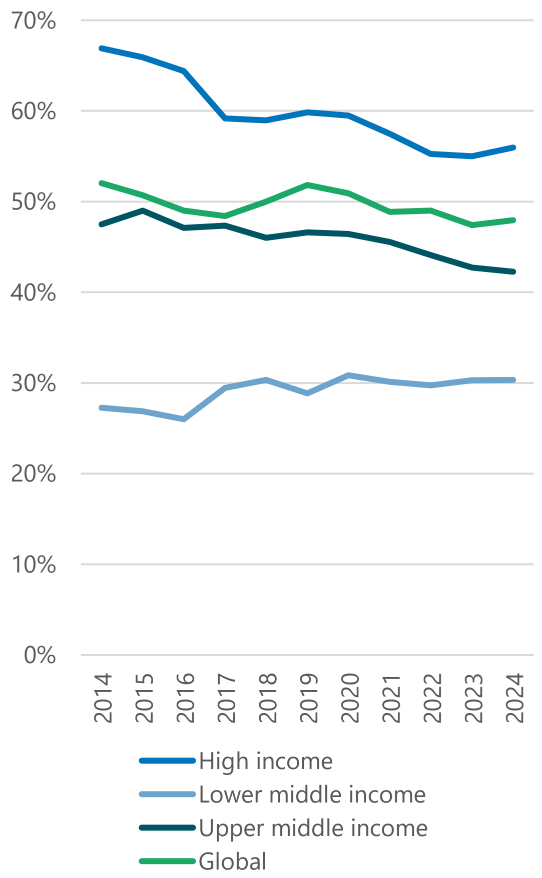
[16] Data on North America excludes the financial cooperative sector with blanket coverage.

[17] For example, the share of uninsured deposits at Silicon Valley Bank was 94% of total deposits at year end of 2022. See: Material loss review of Silicon Valley Bank, Office of Inspector General, Board of Governors of the Federal Reserve System

[18] This excludes another 10% of jurisdictions that have put into effect minor changes to nominal coverage limits, mostly due to exchange rate or inflation effects.

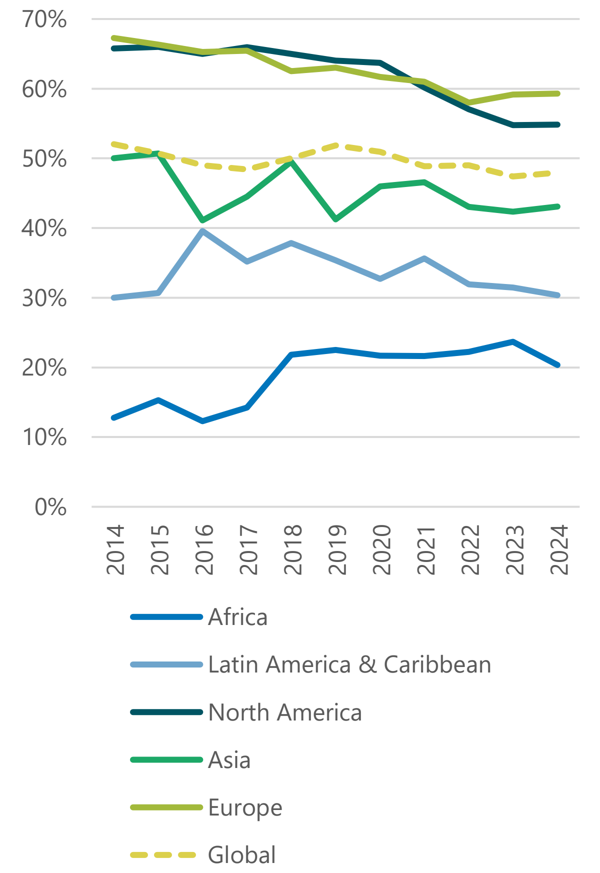
The recent slow-down or reversal of the decline in coverage ratios can be observed to different degrees across regions (see Figure 17). Whereas coverage ratios declined in the Latin America and Caribbean (to 30.4%; or -3.5% year to year); coverage ratios are stable or increase moderately in Asia (42%), North America (56%) and Europe (59%)[19].

Figure 16 – Coverage ratio by income category (% of deposit values fully covered, median)



Source: IADI Annual Survey and VIDA (2024)

Figure 17 – Coverage ratio by region (% of deposit values fully covered, median)



Source: IADI Annual Survey and VIDA (2024)

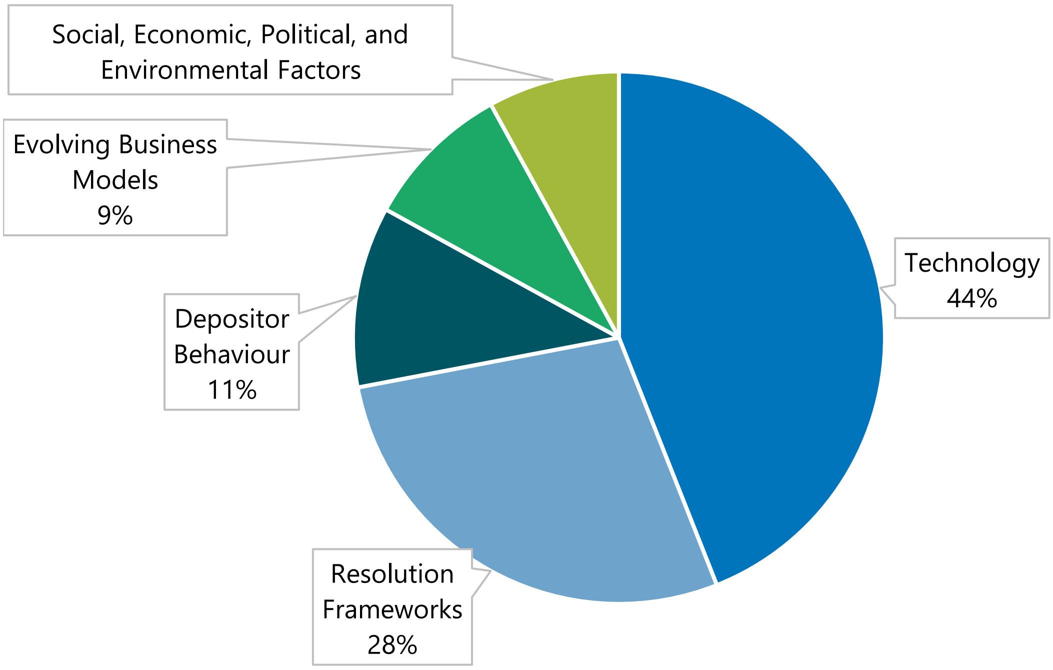
[19] Data on North America excludes the financial cooperative sector with blanket coverage. Given the limited size of the Africa sample, it is premature to conclude this is a general trend.

Trending issues for deposit insurers

An additional survey amongst IADI members offers insights in the issues that IADI members expect to have a relevant impact on deposit insurance, the broader deposit insurance system, and the financial services industry and authorities in a timeframe of three to five years.

Technology and resolution are widely seen by deposit insurers globally as the most pressing trends. For 44% of deposit insurers (see Figure 18), technology ranks as the top priority trend, followed by resolution frameworks (top priority for 28%), depositor behaviour (11%), evolving business models (9%) and social, economic, political and environmental factors (8%).[20]

Figure 18 – Top ranked trends for deposit insurance
(in % of deposit insurers ranking this trend as top priority)

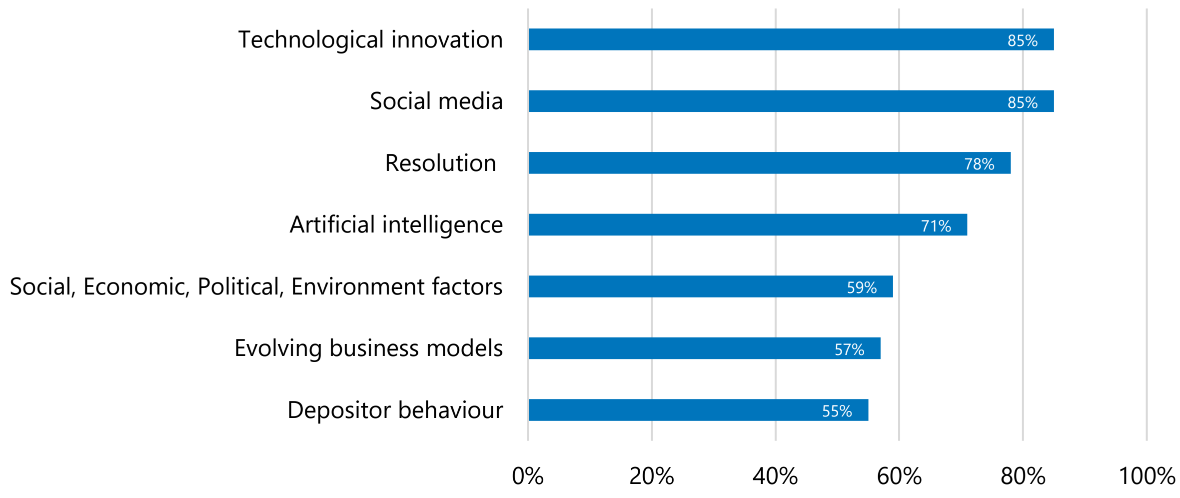


Source: IADI

In the field of technology, technological innovation and social media stand out as particularly relevant issues, with 85% of IADI's members expecting impact on deposit insurance from each trend to be (very) significant. This especially includes innovation linked to the proliferation of FinTechs and payment service providers, the use of artificial intelligence and the role of social media (See Figure 19).

[20] These reflect well the three work priorities IADI identified for 2025: the IADI Core Principles Review; technological innovation and digitalisation; and deposit insurance and resolution frameworks.

Figure 19 – Trending topics for deposit insurance
(% of respondents flagging topic to be of significant or very significant relevance in the next 3-5 years)



Source: IADI

Many deposit insurers expect artificial intelligence to be particularly relevant as enhancement to their public awareness strategies, or to improve efficiencies in the field of risk assessment, supervision and when preparing for resolution. The relevance of social media is predominantly seen in its source of, or tool for spreading of, (in)correct information which may impact on depositors' bank-run behaviour. Also, social media may be a relevant monitoring tool to assess public confidence in financial stability.

Three out of four deposit insurers expect significant resolution trends in the next three to five years. Deposit insurers expect changes that intensify the coordination with other financial safety-net participants in preparing for and managing crisis. In addition, deposit insurers expect changes that aim at shortening the interruption in access to insured deposits by depositors following failures. This covers both shortened reimbursement periods as well as non-payout resolution scenarios, and the role of the deposit insurer in dealing with bank failures.

References

IADI. (2014). IADI Core Principles for Effective Deposit Insurance Systems. *International Association of Deposit Insurers, November 2014.*

IADI. (2022a). How Inflation Impacts Deposit Insurance: Real Coverage and Coverage Ratios. *IADI Policy Brief No. 6,* August 2022

IADI. (2022b). How Deposit Insurers Account for Inflation: Practices and Existing Guidance. *IADI Policy Brief No. 7,* November 2022

IADI. (2023a). Deposit Insurance in 2023: Global Trends and Key Issues. *International Association of Deposit Insurers, March 2023.*

IADI. (2023b). Reimbursing depositors now and in the future: Challenges, remedies and trends. *International Association of Deposit Insurers Research Paper, June 2023.*

IADI. (2025). Selected aspects for a prompt and effective reimbursement: Addressing targeted challenges. *International Association of Deposit Insurers Policy Paper, 2025 (forthcoming).*