

EFDI

European Forum of Deposit Insurers
October 8 – 9, 2009 Athens

SEMINAR: “FINANCING DEPOSIT INSURANCE”
Address: BANK OF GREECE 21, El. Venizelos Av. 10250 Athens, Greece

Venue: **BANK OF GREECE**
Edouardou Lo Str. & Stadiou Str.
10250 Athens, Greece

PROGRAMME

THURSDAY 8 OCTOBER 2009

PART ONE

(CLOSED SESSION FOR EU COMMITTEE ONLY)

- Room N 216
(2nd Floor)
- 09.30 - 10.00: *Registration and coffee*
- 10.00 - 13.00: **EFDI / EU COMMITTEE**
INTRODUCTION
Dirk CUPEI, Vice-Chairman, EFDI
MODERATION
Alex Kuczynski, EU-Coordinator, EFDI
- 13.00: END OF THIS SESSION

PART TWO

EFDI SEMINAR: “FINANCING DEPOSIT INSURANCE”

- Room N 212
(2nd Floor)
- 12.30 - 13.00: *Registration*
- 13.00 - 14.00: *Lunch*
- 14.00 - 14.15: OPENING OF THE SEMINAR
WELCOME REMARKS
Stergios Stagos, Director, HDIGF
Eleni Dendrinou – Louri
Professor of Economics, Athens University of Economics and Business, President of
the HDIGF Board, Deputy Governor, Bank of Greece
- INTRODUCTION
Dirk Cupei, Vice-Chairman, EFDI
- 14.15 – 14.30 *Financing Bank Security*, Charles Cornut, Chairman of the Management Board, FGD

14.30 - 15.45: **1. PANEL**

WHAT IS THE BETTER WAY OF FINANCING DGS –
EX-ANTE VERSUS EX-POST

Moderator:

Thorsten Behnke, European Commission

Panelists:

Manuela de Cesare, Interbank Deposit Protection Fund - Italy, *The Experience of an Ex-Post DGS*

Joseph Delhay, Chairman, AGDL - Luxemburg, *Moving from an Ex-Post Towards an Ex-Ante Financed Scheme*

Fred Carns, Director - Office of International Affairs, FDIC, *How to Define a Target Level - Explicit Limitation of Contributions*

Patrick Loeb, Director, Deposit Protection of Swiss Banks and Securities Dealers, *Alternative Ways of "Financing" Deposit Insurance*

Ivan Tomljenović, Director, DAB- Croatia, *There is no Better Way of Financing - Arguments for a Country Specific Approach*

OPEN DISCUSSION

15.45 - 16.15: *Coffee break*

16.15 - 16.30: *DGS Insufficiency – How to Deal with Claims, who Pays the Bill*
Alex Kuczynski, FSCS

16.30 – 16.40: *Update on IADI Activities*
Donald Inscoe, IADI Secretary General

16.40– 16.45: CLOSING REMARKS
Dirk Cupei, EFDI Vice-Chairman

17.00: Adjourn

17.15: Departure from the Bank of Greece to the Benaki Museum

17.45: Arrival and visit of the Museum

19.30: *Dinner at the Museum*

Return to the hotels

FRIDAY 9 OCTOBER 2009

Room N 212
(2nd Floor) 09.00 - 09.30: *Coffee*

09.30 - 09.45: *JRC – Survey Results on Funding Mechanisms and Possible Models on Risk Based Contributions*
Roman Liska, Joint Research Center

09.45 - 10.10: *Measuring risks - Different Rating Models*
Riccardo De Lisa, University of Cagliari

05 October 2009

- 10.10 - 10.25: *Application on Different Rating Results on Calculating Contributions and how to Introduce a new Risk-Adjusted Premium System.*
Ralf Benna, BVR
- 10.25 -10.45: *Deposit Guarantee Funds after the Recent Financial Crisis - Assessments on their Optimal Size*
Christos GORTSOS, Associate Professor of International Economic Law, Panteion University of Athens, Secretary General, Hellenic Bank Association
- 10.45 - 11.15: *Coffee break*
- 11.15 - 11.40: *The Core Principles for Effective Deposit Insurance Systems - the Principle on "Funding" and IADI Research on Financing Issues*
David Walker, Managing Director, Policy, Insurance & International Affairs, Canada Deposit Insurance Corporation
- 11.40 - 13.00: **2. PANEL**
- MOVING TO A PAN-EUROPEAN DGS
- Moderator:**
Daniel Gros, Director, Centre of European Policy Studies
- Panelists:**
- Charles Cornut, FGD – France, *Single EU-DGS for all banks in the EU: Cooperation and Solidarity*
- Karen Gibbons, FSCS-UK, *EU-DGS for Systemic Cross Border Acting Banks*
- Thorsten Behnke, *European Commission, Possible Ways towards a Pan European DGS*
- Juan Manuel Rodriguez Santamaria, FGD – Spain, *Remaining with National Schemes*
- 13.00 - 14.10: Lunch
- 14.10 - 14.30: *The role of Banking Supervision in Ensuring the Smooth Functioning and Financing of a Deposit Guarantee Scheme*
Ioannis GOUSIOS, Director, Department for the Supervision of Credit and Financial Institutions, Bank of Greece
- 14.30 - 15.30: DIFFERENT COUNTRIES EXPERIENCE ON FINANCING
- Roundtable
- 15.30 - 15.35: CLOSING REMARKS
Dirk Cupei, EFDI Vice-Chairman
- 15.35: Adjourn
- 15.45: Departure from the Bank of Greece to the Acropolis Museum
- 16.00 - 18.00: Arrival and visit of the Museum
- 18.15: Return to the hotels