

Pictures from the Conference



IADI-Europe Regional Committee Annual Conference
Warsaw, 25-26.09.2025





Content

✓ Pictures Day 2

... IS CHANGING:
OLUTION, REFORM AND INNOVATION



DI-Europe

arsaw / Poland
025 / September



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OLUTION, REFORM AND INNOVATION



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THE LANDSCAPE IS CHANGING: RESOLUTION, REFORM AND INNOVATION

DI-Europe Resolution Committee Annual

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Panel 4

The Digital Euro and the rise of Central Bank
financial stability and deposit insurers

Moderator



Jaakko Weuro
Director General
FSA, Finland

Panelists



Lukasz Hardt
Chairman of the Board



Bert Van Roozbeke
Senior Advisor on Policy and Analysis
IADI



Rafal Sora
Member of
National Board



























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IADI-Euro Area Committee Annual Conference

Warsaw /
2025 /





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RESOLUTION, REFORM AND INNOVATION



ADI
al Committee
ference

YEARS

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IADI-Europe Committee Announcement

Warsaw / Poland
2025 / September



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IADI-Europe Regional Committee

Warsaw /



Fireside Chat

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

Moderator



Marcin Szczepny
Management Board President
UFG, Poland

Panelists



Panelist
Name
Title



Panelist
Name
Title











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Europe Regional
Annual Conf

Poland
September











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IADI-Europe Regional Conference Annual Conference

Mars

26

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RESOLUTION, REFORM AND INNOVATION**

Europe Regional Conference

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IADI-Euro

Warsaw /
2025 / Sep



4

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

Jukka Weuro
Director General
EESA, Finland



Bert Van Roosebeke
Senior Advisor on Policy and Analysis
IADI



Rafal Sur
Member of the Management Board,
National Bank of Poland

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Join at
slido.com
#2991314

- Popular 4
- Joel Houtman (European Commission)** 0
On the model of the FDIC, have European DIs initiated actions to raise depositors' awareness on their (non-)DI protection for stablecoins/riskier crypto assets?
 - Joel Mario** 0
If pool reserve assets of stable coins might be bank deposits - on behalf of eligible retail stable coins holders - why Deposit insurance should not be granted?
 - Paraske** 0
What are the main differences of the EU vs US regulatory approaches? // is e-money (under DGS in some MS) EU specific?
 - Paraske** 0
What are the main differences of the EU vs US regulatory approaches? // is e-money (under DGS in some MS) EU specific?
- Latest question



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RESOLUTION, REFORM AND INNOVATION



IADI-Europe Regional Com

Warsaw, Poland
2023-25-26

Conference

Fireide Chat

Shipping, Finance, and Global Innovation, Markets and Business

Chairman



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ional Committee

25-26

ference

YEARS

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Regional Committee

25-26

Conference

YEARS





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IADI-European Committee Annual Conference

Warsaw / Poland
25 / September 2025

Fireside Chat

Shaping Tomorrow's Stability, Innovation, and Resilience

Moderator



Maciej Szczęsny
Management Board President
BFC, Poland

Panelists



Ewa Wójcik
Secretary General
MDI



Aleksandra Różycka
Vice Chair of
Regional Unit
Director General

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IADI-Europe Regional Conference
Annual Conference

Warsaw / Poland
September 25-26

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Fireside Chat

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

Moderator



Marking Szary
Management Board President
BFG, Poland

Panelists



Andrzej Szlachetka
Chairman of the Board of Directors
BFG, Poland



Andrzej Szlachetka
Chairman of the Board of Directors
BFG, Poland



THE LANDSCAPE IS CHANGING: RESOLUTION, REFORM AND INNOVATION



Regional Committee Conference

25-26





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IADI-Europe Resolution Committee Annual Conference
Warsaw / Poland
25 / September

CMDI framework in practice

Optimizing before banking crisis
Business model bank operating through coverage platform, more interconnected by agents

€ 9 bn
True costs

€ 6.9 bn
Covered deposits
Includes €1.2 bn of non-covered deposits from other EU countries

154,000
Depositors

€ 220 mln
Regulatory deposit coverage in 2015 (excluding €100,000 in existing deposits) / € 200 mln
in existing deposits / € 200 mln

Key events

- Allow the use of all funds available to banks (banking crisis resolution, partial intervention and preventive intervention)
- Introduce early detection and flexibility in changing the system
- Ensure maximum cooperation among all the actors and prevent participating in the resolution plan the banking crisis resolution

Heading towards CMDI reform

- The introduction of multiple conditions before any action in the process (the system, intervention and early action)
- The new conditions and procedures consistently reduce uncertainty
- The tool make more management tools efficient to be used in practice and effectively
- The introduction of an automatic resolution tool which would not be available for the bank
- No points effective operation, quality of business results, with transparency, cooperation and 20% effective investment

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CMDI framework in practice

Disrupting further banking crises
Business model bank operating through leverage platform
Have transferred to agents

€ 9 bn

One Asset

Low significant bank, not connected for resolution

€ 6.9 bn

One Asset

154,000

154,000

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- #### Key needs
- Allow the use of all tools available to tackle banking crises (resolution, payment, alternative and preventative interventions)
 - Ensure early resolution and liquidity in times of stress
 - Ensure effective cooperation among all the relevant players participating in the resolution once the beginning of the crisis
- #### Heading towards CMDI reform
- The introduction of multiple conditions and too many action in the process may increase complexity and add delays
 - Too many conditions and procedural complexity reduce workability
 - The complexity of the management tools difficult to be used in practice and efficiency
 - Crisis situation that are resolution now with early action avoid not be resolution tomorrow
 - Too passive, effective supervision, viability of business models, early intervention, cooperation and... Do effective enforcement



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Warsaw / Poland

25 / September 2023

CMDI framework in practice

Ongoing Italian banking crisis

Business model: bank operating through brokerage platforms, loans intermediated by agents

€ 9 bn

Total Assets

Less significant bank, not earmarked for resolution

€ 6.9 bn

Covered Deposits

Includes €5.3 bn of cross-border deposits from other EU countries

154,000

Depositors

104,301 fully covered foreign depositors (up to €100,000) - representing 67% of covered depositors

€ 220 mln

Eligible deposits not covered by the FSD (amounting €100,000) - involving around 1,800 depositors

not or other resolution measures?

Key needs

- Allow the use of all tools available to tackle banking crises (resolution, payout, alternative and preventative interventions)
- Ensure early detection and feasibility in shaping the solution
- Ensure seamless cooperation among all the safety net players participating in the discussion since the beginning to find solutions

Heading towards CMDI reform

- The introduction of multiple conditions and too many actors in the process may increase complexity and add rigidity
- Too many conditions and procedure complexity reduce workability
- This could make crisis management tools difficult to be used in practice and effectively
- Crisis situation that are resolvable now with early action would not be workable tomorrow

Key points: effective supervision, viability of business models, early intervention, cooperation and... Dis effective involvement

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Warsaw, Poland
2024





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2024





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CMOI framework in practice

Original: Global Banking Crisis

Business model: bank operating through technology platform, based on information to agents

€ 9 bn

Less significant bank, not awarded for resolution

€ 6.9 bn

Includes €1.2 bn of cross-border deposits from other EU countries

154,000

€ 220 mln

Key points: effective supervision, stability of business models, such as information, cooperation and... the effective assessment

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IADI-Europe Committee Announcement

Y. Poland, A. Steffens

CMDI framework in practice

Disrupting Italian banking crisis
Business model bank operating through average platform
have demonstrated to agents

€ 9 bn
Total assets

Less significant bank, not expected for resolution
€ 6.9 bn
Controlled deposits

Includes €12 bn of private deposits from other Group entities
154,000
Employees

€ 220 mln
Digital deposits not covered by the ESRD guarantee €100,000
→ requiring depositors' full assessment
→ need for other resolution measures?

Key needs

- Allow the use of all tools available to resolve banking crisis (resolution, payment, alternative and preventive interventions)
- Ensure early detection and flexibility in shaping the solution
- Create incentives, coordinated with all of the safety net players participating in the resolution, prior the beginning of the process

Heading towards CMDI reform

- The recognition of multiple conditions and the many others in the process (regime conditions and call capital)
- The many conditions and gradual complexity reduce visibility
- This could make crisis management less difficult to be used in practice and effective
- A clear resolution that are available now with early action would not be the ultimate solution
- Key points: effective supervision, stability of business models, early intervention, cooperation and city effective assessment

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IADI-Europe Committee Annual Conference
Warsaw / Poland
19-25 / September

Fireside Chat

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

Moderator

 **Marek Szczygiel**
Chairman of the Board, President
of IADI, Poland

Panelists

 **Ben Hopton**
Managing Director
of IADI

 **Mikaela Peltola**
Head of IADI's Research Council and Chair of IADI's
Research Council
of IADI, Finland



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IADI-Europe Regional Committee

Warsaw
2025 / Sep



Fireside Chat

Shaping tomorrow's strategy, innovation, culture and values



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