



中央存款保險公司

Central Deposit Insurance Corporation

Future Common Issues for Deposit Insurers in Asia

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March 18, 2004

CDIC

- CDIC Profile
- Four Issues Need to be Focused



- Main Responsibilities
 - Handling Deposit Insurance
 - Examining Insured Institutions
 - Managing Insured Risk
 - Handling Problem and Failed Insured Institutions
- Role
 - “Risk-Minimizer” rather than “Pay Box”

- Independence
- Powers
- Corporate Governance
- Interrelationships

- A Separate Entity
- Independent Decision-Making

CDIC Experience

- Voluntary DIS before 1999
- Mandatory DIS since 1999

Under Voluntary DIS

- Formulation of Deposit Insurance Standards
- Bank Examinations
- Financial Early-Warning System
- Terminating the Participation of Financial Institutions in Deposit Insurance

Under Mandatory DIS

- On-Site Examinations
- Financial Early-Warning System
- Terminating the Participation of Financial Institutions in Deposit Insurance
- Internet On-Line Transmission System
- Account Officer System

Future Task of CDIC

- Amending *Deposit Insurance Act*

Mandate

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Powers

Self-Discipline & Corporate Governance



First Line of Defense

Future Task of CDIC

- To Enforce Corporate Governance Mechanism for Member Institutions
- To Promote Financial Information Disclosure

Establishing Effective Coordination Mechanisms

- Information Exchange
- Examination
- Penalties for Violators
- Financial Assistance
- Systemic Risk



For Risk Minimizers

- Positive
- Preventive
- Proactive



Thank You.

For more information, please go to:

www.cdic.gov.tw



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