

行政院及所屬各機關出國報告
(出國類別：會議)

中央存款保險公司與
捷克金融市場保障機構
簽署合作備忘錄出國報告

服務機關：中央存款保險公司

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主任 范以端

派赴國家：捷克

出國期間：民國 107 年 8 月 29 日至 9 月 2 日

報告日期：民國 107 年 11 月 12 日

摘 要

一、出國期間：107 年 8 月 29 日至 9 月 2 日

二、地點：捷克布拉格

三、行程摘述：

中央存款保險公司（以下簡稱存保公司）為加強與捷克金融市場保障機構（FMGS）之跨國合作與資訊交流，以保障存款人權益，暨符合國際存款保險機構協會（International Association of Deposit Insurers, IADI）於 2014 年 11 月新修正「有效存款保險制度核心原則（Core Principles for Effective Deposit Insurance Systems）」國際標準中有關跨國資訊分享之規範，於民國 107 年 8 月 31 日於捷克布拉格與捷克金融市場保障機構（Financial Market Guarantee System, 簡稱 FMGB）簽署合作備忘錄（Memorandum of Understanding, MOU），正式建立合作關係。我方 MOU 簽署代表為時任存保公司總經理林銘寬及執行副總經理蘇財源，FMGB 簽署代表為執行董事會主席暨總經理 Mrs. Renata Kadlecova 及執行董事暨法務長 Mr. Tomas Hejduk。FMGB 首長、高階主管及相關同仁出席簽約典禮，我方由存保公司執行副總經理蘇財源與國際關係暨研究室主任范以端出席。典禮後進行 MOU 雙邊業務交流會議，會中探討雙方銀行體系、歐洲跨國合作協議、賠付制度及危機溝通等議題，並強調將強化機構間之跨國合作，以強化存款人信心與金融安定。

四、心得與建議

- （一）參考歐盟對特定存款提供較高保障作法，研究是否有值得我國借鏡之處
- （二）為強化跨國合作，似可參酌歐盟及歐洲存款保險機構協會作法，建議亞太地區存款保險委員會進行跨國合作協議範本之相關研究

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壹、前言

中央存款保險公司（以下簡稱存保公司）為加強與捷克存款保險同業跨國合作與資訊交流，以保障存款人權益，暨符合國際存款保險機構協會（International Association of Deposit Insurers, IADI）發布「有效存款保險制度核心原則（Core Principles for Effective Deposit Insurance Systems）」國際標準中有關跨國資訊分享之規範，於民國 107 年 8 月 31 日於捷克布拉格與捷克金融市場保障機構（Financial Market Guarantee System, 簡稱 FMGB）簽署合作備忘錄（Memorandum of Understanding, MOU），正式建立合作關係。我方 MOU 簽署代表為時任存保公司總經理林銘寬及執行副總經理蘇財源，FMGB 簽署代表為執行董事會主席暨總經理 Mrs. Renata Kadlecova 及執行董事暨法務長 Mr. Tomas Hejduk。FMGB 首長、高階主管及相關同仁出席簽約典禮，我方由存保公司執行副總經理蘇財源與國際關係暨研究室主任范以端出席。典禮後進行 MOU 雙邊業務交流會議，會中探討雙方銀行體系、歐洲跨國合作協議、賠付制度及危機溝通等議題，並強調將強化機構間之跨國合作，以強化存款人信心與金融安定。

貳、合作備忘錄簽署典禮與合作重點項目

一、合作備忘錄簽署典禮

MOU 簽署典禮於本（107）年 8 月 31 日於捷克布拉格舉行，與會者除我國存保公司代表執行副總經理蘇財源及國際關係暨研究室主任范以端外，捷克金融市場保障機構首長及高階主管，包括：執行董事會主席暨總經理 Mrs. Renata Kadlecova、執行董事暨法務長 Mr. Tomas Hejduk、執行董事暨財務長 Mr. Roman Kahanek 及風險長 Mr. Martin Hlavnicka 等相關同仁亦出席典禮。另 FMGS 前任主席 Mr. Josef Tauber 基於過去與本公司之長期合作經驗與友好情誼，亦專程前來觀禮。

典禮之始由 FMGS 董事會主席暨總經理 Mrs. Renata Kadlecova 致歡迎

辭，渠表示具效能的存保制度對維護國內與區域金融安定至為重要，台灣存保公司對 IADI 及國際存保界貢獻良多，具有廣泛存款保險與問題金融機構處理經驗，為 FMGS 學習對象，並為該機構歐盟國家以外第一個簽署 MOU 之存保同業，藉由正式簽署 MOU，期待未來更持續緊密之交流。

其後由存保公司蘇副總經理致辭，除呼應 Mrs. Renata Kadlecova 對存保制度在保障存款人與安定金融重要性之肯定外，並對 FMGS 積極強化其存保機制與賠付制度表達敬意，歐盟近年來陸續修正存款保險與金融機構退場法令及相關規範，存保公司亦擬透過與 FMGS 簽署 MOU，持續瞭解歐盟存款保險指令之發展，及捷克等會員國如何落實，尋求值得我國借鏡之處。本次存保公司於會中簡要介紹我國存保制度、賠付機制及危機溝通相關作法機制（存保公司簡報資料詳附錄二）。FMGS 則就捷克銀行概況、金融市場保障機構、存款保險壓力測試、歐盟跨境合作等議題進行簡報（FMGS 簡報資料詳附錄三）。

雙方機構代表於簽署 MOU 後，蘇副總經理代表存保公司致贈宣導品，供 FMGS 未來於辦理宣導業務之參考，與會代表另就近期存保制度相關問題與挑戰交換意見。存保公司並於 MOU 簽署當日，發布中英文新聞稿宣布雙方正式建立合作關係之訊息（詳附錄一）。

二、合作備忘錄重點內容

存保公司與 FMGS 簽署之 MOU 內容分成 6 部分，計 9 條，內容涵蓋簽署目的、宣示合作意願、敘明本合作備忘錄不具法律約束力、載明合作事項等。謹將重點臚列如下：

- (一)敘明簽約主體。
- (二)強調交流目的旨在宣示雙方促進相互合作及共同協力之意願，藉以達成發展並強化雙方存款保險制度。
- (三)敘明為加強了解並強化雙方之存保制度，雙方應舉辦會議；會議得併其他國際研討會及會議期間舉辦。
- (四)有關資訊分享與雙方共同利益之其他協定，雙方於其國內法律、保密協

定或內部政策許可範圍內，於一方提出合理請求時，雙方應相互提供存款制度實施經驗相關之研究報告或其他相關訊息，包括但不限於已公開出版之報告或其他資訊。相互分享存款保險及相關議題，包括銀行倒閉處理之經驗與知識。

(五)有關人員交流，基於知識交流之目的，雙方得安排人員互訪之研究參訪行程。

(六)有關資訊提供，一方提出要求時，他方在不造成過度業務負擔情況下，將盡力提供其所需之資訊，並指派主要的專責聯絡窗口管理及統籌與本備忘錄相關之通訊及會議。

(七)對於因執行本備忘錄事項所獲他方所有之機密及非機密資訊，未經對方事先書面同意，均不得對外洩漏或擅自運用之。

(八)本備忘錄效期 3 年，惟一方至遲得在有效期間屆滿前 45 天以書面通知他方終止。倘於屆滿前 45 天未提出任何書面通知，本備忘錄將自動再展延 3 年。

參、捷克銀行體系與存款保險機制簡介

一、 捷克總體經濟簡要

2016 年與 2017 年捷克 GDP 成長分別為 2.3% 與 2.6%。兩年成長力道主要來自家計支出及出口增加，工業及服務業皆表現良好。2017 年捷克因房地產價格持續上漲及低利率環境，致申請房貸容易，有房地產泡沫化隱憂。

二、 銀行概況

捷克金融市場由銀行業占主導地位，其總資產約占整體金融市場之八成，目前 4 家大型銀行具有領先地位。依據捷克央行資料，2017 年整體信用機構資本適足率較 2016 年上升 0.8 個百分點，為 19.25%。

捷克境內有 34 家受存款保險保障之機構，包括 14 家全能銀行

(universal banks, 或稱綜合銀行)、2 家國有銀行、2 家抵押銀行 (mortgage banks)、5 家建築儲貸合作社 (building societies 或 building savings bank)、10 家信合社 (credit co-operative) 及 1 家非歐盟會員國銀行。

全能銀行中排名前 5 大的系統性銀行皆為外資機構，包括比利時聯合銀行 (KBC Group)、法國興業銀行 (Société Générale)、義大利裕信銀行 (UniCredit)、奧地利第一銀行 (Die Erste Bank) 及奧地利瑞福森國際銀行 (Raiffeisen Bank International AG)。5 大銀行資產總額占該類銀行總資產 65%。另有 4 家中型銀行及 5 家小行銀行為國內銀行。

專業銀行共分建築儲貸合作社、抵押銀行及國有銀行三類，建築儲貸合作社收受存款並僅提供特殊目的貸款如房屋貸款或抵押貸款；抵押銀行的資金來源主要為抵押債券 (mortgage bond)，只提供抵押貸款；國有銀行包含捷克出口銀行 (Czech Export Bank) 及捷克-摩拉維亞擔保暨發展銀行 (Czech-Moravian Guarantee and Development Bank)。

信合社共有 10 家，資產總額僅占金融總資產的 0.1%，保額內存款總額僅占銀行業保額內存款總數的 0.5%，其規模最小卻風險最高且最常發生賠付。唯一非歐盟會員國設立之銀行為 2017 年設立於布拉格的中國工商銀行 (Industrial and Commercial Bank of China)。

三、 金融保障機制概述

捷克金融市場目前有 2 個保障機制 (**Guarantee Systems**)，捷克金融市場保障機構 (Financial Market Guarantee System, FMGS，或稱金融市場擔保體系)，以及證券交易員擔保基金 (Securities Traders' Guarantee Fund, STGF 或稱 Investor Compensation Fund)。

FMGS 係根據 2016 年初信用機構及證券交易商復原及處理之新法案架構所設立¹，管理兩大基金，保障整體金融市場穩定，除負責來自銀行、建築儲貸合作社或信合社 (credit union) 之存款賠付外 (原存款保險基金

¹ FMGS 其前身為存款保險基金 (Deposit Insurance Fund, DIF)，DIF 創立於 1994 年，主要職責為收受保費及存款賠付。2016 年 1 月依據上述新法轉型為現在之 FMGS，原 DIF 則成為獨立部門。

Deposit Insurance Fund, DIF), 亦由新設立之危機處理基金(Crisis Resolution Fund) 負責信用機構(credit institution) 及部份證券交易商之處理。

證券交易員擔保基金(STGF) 係當證券交易商無法履行對客戶相關義務時, 由該基金負責支付客戶賠償金, 客戶可獲賠償金額是依據資本市場承諾法(Act on Capital Market Undertakings) 規定計算出之價值的 90%, 最高達歐元 2 萬元。此基金並不承擔證券投資損失。

FMGS 董事會 5 名成員由財政部長任命, 其職責為核准年度預算、內部指令及超過一定金額之合約, 及任命、解任管理委員會成員並決議重要策略。FMGS 由董事會任命之管理委員會監管, 由 3 名員工組成, 負責日常營運並經董事會同意後代表 FMGS 與第三方簽署合約。FMGS 現有 10 名員工。

存款保險基金主要職責為基金投資、存款賠付、進行壓力測試、銀行績效分析、風險分析及存款保險宣導。危機處理基金管理以基金投資為主要任務。FMGS 不僅與中央銀行、財政部及外國存款保險機構合作, 同時也參與歐盟系統性銀行處理機制(resolution colleges), 此機制的功能在於解決跨境金融問題。

存款保險基金於 1994 年開始營運, 資金來自銀行、信合社及建築儲貸合作社之保費收入、清算收益、債券及信貸市場籌資、國外存款保險機制之借款、根據政府與議會決定之國家預算補貼或貸款, 以及捷克出口銀行之流動性安排(如: 借入抵押品)。存保基金餘額為 31.5 億捷克克朗(約 12 億歐元), 此金額為要保存款的 1.3%。自 1995 年第一家銀行倒閉, 迄今 FMGS 共賠付了 13 家銀行及 5 家信合社。

危機處理基金的主管機關為捷克央行, 資金來源係向金融機構徵收保費、向債券及信貸市場及國外清理基金借款、根據政府和議會決定之國家預算補貼或貸款。目前基金餘額為 91 億捷克克朗(約為 3.5 億歐元), 預計至 2024 年底可達 270 億捷克克朗。

四、 捷克存款保險機制簡介

(一) 前言

為避免歐盟國家銀行倒閉可能演變為國家危機，歐盟(European Union, EU) 於 2012 年推出歐洲銀行體系(European banking system) 整合機制。歐盟嗣於 2014 年設置歐洲銀行聯盟，包含三大支柱，單一監理機制(Single Supervisory Mechanism, SSM) 由歐洲央行(European Central Bank, ECB) 主導、單一處理機制(Single Resolution Mechanism, SRM) 由單一處理委員會(Single Resolution Board, SRB) 負責決策，以及歐洲存保機制(European deposit insurance scheme, EDIS²，2015 年提出)。

依據歐盟 2014/49/EU 指令規定，歐盟會員國至少須設置一個全體銀行需加入的存款保障機制(Deposit Guarantee Schemes, 簡稱 DGS)，並維持每一存款人在每一家要保機構之最高保額為 10 萬歐元。捷克存款保障機制由 FMGS 負責，其所設之最高保額與歐盟規範相同。

(二) 捷克存保法源

依照捷克銀行法規定，所有銀行、歐盟銀行之捷克分行、建築儲貸合作社及信合社依法均強制參加存款保險並繳納保費。FMGS 有 34 家要保機構，另有 22 家歐盟會員國之銀行分行不在 FMGS 承保範圍。

(三) 捷克賠付案例

捷克存保機制曾對 12 家銀行及 5 家信合社辦理賠付，總金額為 421 億捷克克郎(約 16 億歐元)，約 30 萬存款人。

(四) 捷克賠付上限與賠付時間

承上述，捷克存款保險保額金額為 10 萬歐元。自 2016 年起，配合歐盟存款保障機制指令(Deposit Guarantee Schemes Directive, DGSD) 要求，增列「臨時性高額保障(temporary high balances)」，保障額度為額外之 10 萬歐元，存款人需主動於銀行倒閉後 2 個月內向 FMGS 舉證申報債權，保障標的如住宅用不動產之出售、離婚者共同財產分配，退休金計畫之保險

² https://ec.europa.eu/info/business-economy-euro/banking-and-finance/banking-union/european-deposit-insurance-scheme_en

金，裁員解雇賠償金等。這類型的交易資金或所得款項受保障的期間，可追溯至停業前 3 個月內。

自 2016 年 6 月起，存款賠付須在停業日起 7 個工作日內辦理。停業日係指捷克央行以書面通知 FMGS 金融機構支付不能或國內外法院決定之破產日。

(五) 捷克存款保險費率及收費基礎

2010 年中起，依銀行法規範金融機構保費計收百分比，由 FMGS 向銀行及信合社按季計收保額內存款 (insured receivables from deposits) 萬分之 4 的保費，向建築儲貸合作社則按季計收保額內存款萬分之 2 的保費。2016 年起，由捷克央行依銀行整體風險狀況估算要保機構年度應繳付的保費，2016 年全年應繳付之保費僅保額內存款萬分之 4.5，於 6 月 30 日前繳納。

五、 FMGS 存款保險壓力測試

歐洲銀行管理局 (European Banking Authority, 簡稱 EBA) 依據 2014/49/EU 指令於 2016 年 10 月 19 日發佈 EBA 手冊 - DGS 壓力測試，規定 DGS 應於 2017 年 7 月 3 日前施行第一次壓力測試，未來每 3 年至少施行 1 次。2019 年 7 月 3 日前，銀行至少要測試過 4 個優先測試項目並向 EBA 回報結果；根據壓力測試結果，EBA 將於 2020 年 7 月 3 日進行第一次銀行間之同儕審查。

壓力測試項目應包括營運能力與資金運用能力。營運能力測試方面，著重於單一客戶歸戶電子資料檔案 (Single Customer View files, 簡稱 SCV 電子資料檔案) 之取得性 (含資料品質及資料傳輸加密)、營運問題是否可即時偵測、員工與營運資源、客戶溝通、7 天賠付機制、會費收取、賠付方法，以及母國與地主國合作關係等。資金能力測試方面，項目包括資金適足性、資產流動性及存保基金充足性，含事前籌資、事後籌資或其他替代性籌資機制。

FMGS 針對壓力測試，擬定了壓力測試計畫、成立核心作業小組進行

會談、向 EBA 通報、與外部參與者及利害相關者 (stakeholders) 分享該計畫、實質測試、測試報告及執行糾正措施。該測試計畫將分 5 年施行，2017 年完成 SCV 電子資料檔案測試，2018 年完成跨國合作營運測試，2019 年完成連續賠付干預測試，2020 年完成存保基金用於倒閉系統性銀行清理測試，2021 年完成中型金融機構倒閉測試。測試工作包括區域、風險、參與者、評估要件、營運能力、資金能力及糾正措施。預期測試結果能評估 FMGS 在壓力條件下履行法律義務之準備情況、識別弱點與漏洞，以及實施糾正措施之情形。

六、 歐盟存保機構跨境合作

歐盟實施單一銀行執照制度，凡取得銀行執照之母國銀行，即可在任一會員國內成立分行，目前捷克境內有 22 家銀行分行來自 10 個歐盟會員國，捷克則有 5 家銀行分行位在斯洛伐克。此外，歐盟亦允許會員國間簽署額外保障協議 (additional insurance agreements)，捷克與斯洛伐克亦簽署了特別賠付協議 (ad hoc agreements on a payout)。

歐盟 2014/49/EU 指令是歐盟區 DGS 間合作所需遵守之基本規則。在歐盟會員國 (母國) 取得銀行執照之銀行倘發生倒閉事件，該銀行在其他歐盟會員國 (地主國) 所設立分行之存款人，依上開歐盟指令規範由母國 DGS 負賠付之責。母國 DGS 與地主國 DGS 通常會簽訂賠付合作協議，以保障地主國分行存款人之權益。母國 DGS 會依據此份合作協議提供地主國分行之存款人賠付，惟實務上係由母國 DGS 提供賠付金額與相關資料予地主國 DGS，再由後者轉賠付予分行存款人。倘若母國 DGS 與地主國 DGS 之間發生賠付爭端，則由 EBA 進行調解。另歐盟 DGS 之間嘗試建置相互借款與保費移轉 (transfer of contribution) 機制。各國實施歐盟 2014/49/EU 指令的期限為 2015 年 7 月 3 日，多數歐盟會員國如期完成，捷克係於 2016 年 1 月 1 日完成。

2016 年 2 月，EBA 依據歐盟 2014/49/EU 指令，發佈了歐盟 DGS 合作協議指令 (EBA/GL/2016/02 指令或稱 EBA guidelines)。同年 1 至 6 月，歐

洲存款保險機構論壇（European Forum of Deposit Insurers, 簡稱 EFDI）工作小組依據 EBA/GL/2016/02 指令及多國 DGS 經驗草擬多邊合作協議（Multilateral Cooperation Agreement, 簡稱 EFDI MCA）細節，其中包含多邊合作協議範本，此跨國合作協議範本於同年 6 月由 EBA 確認符合 EBA/GL/2016/02 指令。2016 年 9 月 29 日，FMGS 與法國、英國、義大利等共 10 國之 DGS 簽署 EFDI MAC，成為第一批簽訂跨國協議之成員。截至 2018 年 8 月，歐盟區已有 29 個 DGS 完成 EFDI MAC 簽約，預計未來會有 40 個 DGS 完成簽約。此外，DGS 間也可選擇簽訂雙邊協議，例如 FMGS 與奧地利儲蓄銀行協會（Sparkassen-Haftungs Aktiengesellschaft/ Austrian Savings Banks Association）簽署雙邊協議。無論 DGS 之間選擇 EFDI MAC 或雙邊協議，皆有合作協議範本可選擇並視情況增加內容。

EFDI MCA 包含 3 大部分，第一部分為主文（Main Body），涵蓋一般規定、母國與地主國 DGS 之權利與義務（如：賠付通知、籌資、SCV 電子資料檔案移轉、地主國 DGS 所提供之服務、成本結算、借款規定及保費移轉等。第二部分為雙邊特定合作事項（包含雙邊選項與其他細部規範）之合作範本（Template of Bilateral Specifications）。第三部分為 H2C 手冊（Home - Host Cooperation Rulebook），針對跨境賠付、保費移轉及相互借貸詳細規範其實務操作。目前 FMGS 已與斯洛伐克、匈牙利、波蘭及奧地利四國 DGS 達成雙邊特定合作事項協議細節。

德國銀行稽核協會（Auditing Association of German Banks）已成立歐盟存款保障機制資訊交換系統（European DGS to DGS Information Exchange System, 簡稱 EDDIES），作為 DGS 之間數據交換之虛擬通用平台。母國與地主國 DGS 之間可藉由此平台將加密數據，以安全、可靠及簡單（只需標準瀏覽器）之方式進行資料傳輸。EDDIES 旨在協助 DGS 間進行跨境賠付，使用平台年費則由母國與地主國 DGS 家數來決定。歐盟 DGS 亦可自行建置獨立的資料交換系統，波蘭就是其中一例。FMGS 於 2016 年 12 月開始使用 EDDIES。

肆、心得與建議

一、參考歐盟對特定存款提供較高保障作法，研究是否有值得我國借鏡之處

歐盟存款保障機制指令考量一般存款人可能因往來銀行倒閉，致其基於特殊原因之大額存款遭受重大損失，影響未來基本生活，爰規定各歐盟會員國得對特定存款提供「臨時性高額保障（temporary high balances）」。

以捷克為例，其於法律中明定，凡因出售住宅用不動產、離婚者共同財產分配，退休金計畫之保險金，以及裁員解雇賠償金等所得之存款，得享有額外 10 萬歐元之保障。此種作法對一般存款人提供進一步保障、不致讓特定原因增加之存款因銀行倒閉而造成未來生活困難，該作法對金融安定有所助益。我國似可參考其政策精神或作法，研究是否有值得我國借鏡之處（如：配合我國高齡化社會對退休金帳戶提供更高額之保障）。

二、為強化跨國合作，似可參酌歐盟及歐洲存款保險機構協會作法，建議亞太地區存款保險委員會進行跨國合作協議範本之相關研究

歐盟為強化其會員國存保機構間之跨國合作，責成歐洲存款保險機構協會建置多邊合作協議與雙邊特定合作事項協議範本，並廣泛推動簽署，透過跨國合作，進一步強化對歐盟銀行存款人之保障與區域金融安定。在我國外交處境艱難之狀況下，建議參酌歐洲作法，透過國際存款保險機構協會（International Association of Deposit Insurers, IADI）及其亞太區域委員會（Asia Pacific Regional Committee），推動多邊或雙邊存款保險合作協議相關研究，不僅有利我國推動存款保險專業實質外交，並有機會透過跨國合作，進一步強化亞太區域與我國金融市場之安定。

附錄一、中央存款保險公司與捷克金融市場保障機構簽署合作備忘錄中英文新聞稿

中央存款保險公司與捷克金融市場保障機構會後新聞稿 (中華民國 107 年 9 月 3 日發布)

中央存款保險公司為促進與捷克金融市場保障機構（Financial Market Guarantee System, 簡稱 FMGS）之跨國合作與資訊交流，業於民國 107 年 8 月 31 日與 FMGS 完成合作備忘錄（Memorandum of Understanding, MOU）之簽署，正式建立雙邊合作關係。我方簽署代表為中央存款保險公司總經理林銘寬及副總經理蘇財源，FMGS 簽署代表為執行董事會主席暨總經理 Mrs. Renata Kadlecova 及執行董事暨法務長 Mr. Tomas Hejduk，並由副總經理蘇財源代表我方出席於捷克布拉格舉行之簽約儀式，並參與專業交流會議探討雙方銀行體系、歐洲跨國合作協議、賠付制度及危機溝通等議題。

近年來國際間各金融安全網成員之跨國協調與合作已成為金融安全網重要工作事項之一，故各國存保機構積極強化國際合作。鑑於中央存款保險公司與捷克金融市場保障機構均為國際存款保險機構協會（International Association of Deposit Insurers, IADI）之會員，正式簽署合作備忘錄係符合 2014 年 11 月 IADI 發布之「有效存款保險制度核心原則（IADI Core Principles for Effective Deposit Insurance Systems）」國際標準中有關跨國資訊分享與合作之規範。

未來中央存款保險公司將持續加強雙方資訊及專業經驗之交流，使兩國之存款保險機制更加精進，以強化雙方保障存款人權益及穩定金融秩序之政策功能。



中央存款保險公司副總經理蘇財源（左）與捷克金融市場保障機構（FMGS）執行董事會主席暨總經理 Mrs. Renata Kadlecova（右）於民國 107 年 8 月 31 日代表雙方機構於捷克布拉格簽署合作備忘錄。



中央存保公司代表副總經理蘇財源（左二）、國關室主任范以端（左一）；捷克金融市場保障機構執行董事會主席暨總經理 Mrs. Renata Kadlecova（中間）、執行董事暨法務長 Mr. Tomas Hejduk（右二）及執行董事 Roman Kahanek（右一）合影

CDIC Signed MOU with FMGS, Czech Republic on 31 August 2018

Press Release

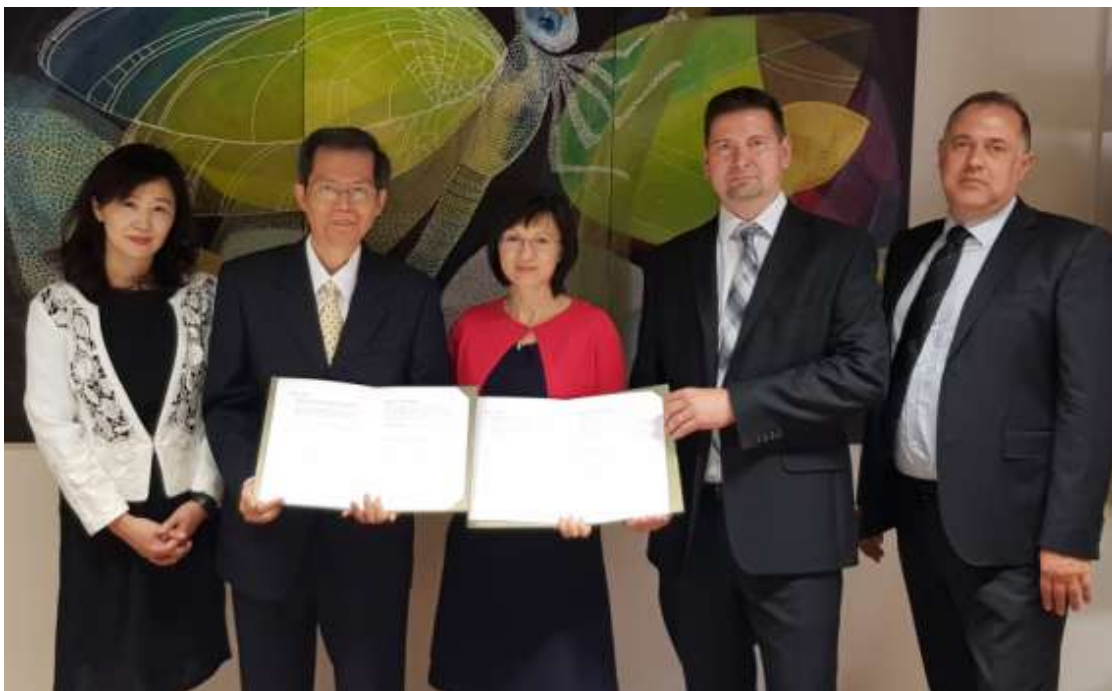
To facilitate cross-border cooperation and the exchange of information, the Central Deposit Insurance Corporation (CDIC) entered the Memorandum of Understanding (MOU) with the Financial Market Guarantee System (FMGS), Czech Republic, on 31st August 2018 in Prague, establishing formal cooperative relations between the two sides. The signing representatives from the CDIC are Mr. Micheal M.K. Lin, President, and Mr. William Su, Executive Vice President, and the FMGS Mrs. Renata Kadlecova, Chairperson of the Managing Board and Managing Director, and Mr. Tomas Hejduk, Management Board Member and Chief Legal Manager. Mr. William Su led a delegation to attend the signing ceremony in Prague, and exchanged views and experience in topics on the banking sector of both sides, EFDI multi-lateral cooperative agreements, payout mechanisms and crisis communication.

Recently cross-border coordination and cooperation has been one major initiative for strengthening domestic financial safety net. As a result, deposit insurance organizations worldwide have been striving for the reinforcement of international cooperation. The CDIC and the FMGS are both members of the International Association of Deposit Insurers (IADI), so the signing of this MOU conforms to the revised IADI Core Principles for Effective Deposit Insurance Systems issued in November 2014 illustrating specifically the sharing of information and cooperation on a cross-border basis.

In the future the CDIC will continue to cope with the FMGS on strengthening the sharing of information and professional experience, to further fulfill policy functions of protecting depositors and maintaining financial stability in respective jurisdictions.



Mr. William Su, CDIC Executive Vice President (left) and Mrs. Renata Kadlecova, FMGS's Chairperson of the Managing Board and Managing Director (right) represent their organizations at the MOU signing ceremony held in Prague Czech on August 31 2018.



Group photo of CDIC Executive Vice President Mr. William Su (left 2), Director of International Relations and Research Department, Yvonne Fan (left 1), and FMGS Chairperson of the Managing Board and Managing Director Mrs. Renata Kadlecova (centre), Management Board Member and Chief Legal Manager Mr. Tomas Hejduk, (right 2), Management Board Member Roman Kahaneck (right 1)

附錄二、台灣存款保險制度簡報資料

(詳次頁)

MOU INFORMATION AND EXPERIENCE SHARING

- PAYOUT PREPARATION
- CRISIS COMMUNICATION
- CROSS-BORDER COOPERATION

Central Deposit Insurance Corporation
Central Deposit Insurance Corporation
Central Deposit Insurance Corporation

Prague, Czech Republic
August 31, 2018
Yvonne Fan
Director, IRR
CDIC Taiwan



Outline

- 1. Overview**
 - **Financial Safety Net**
 - **Deposit Insurance System**
- 2. Payout Framework**
- 3. Crisis Communication**
- 4. Cross-Border Cooperation**

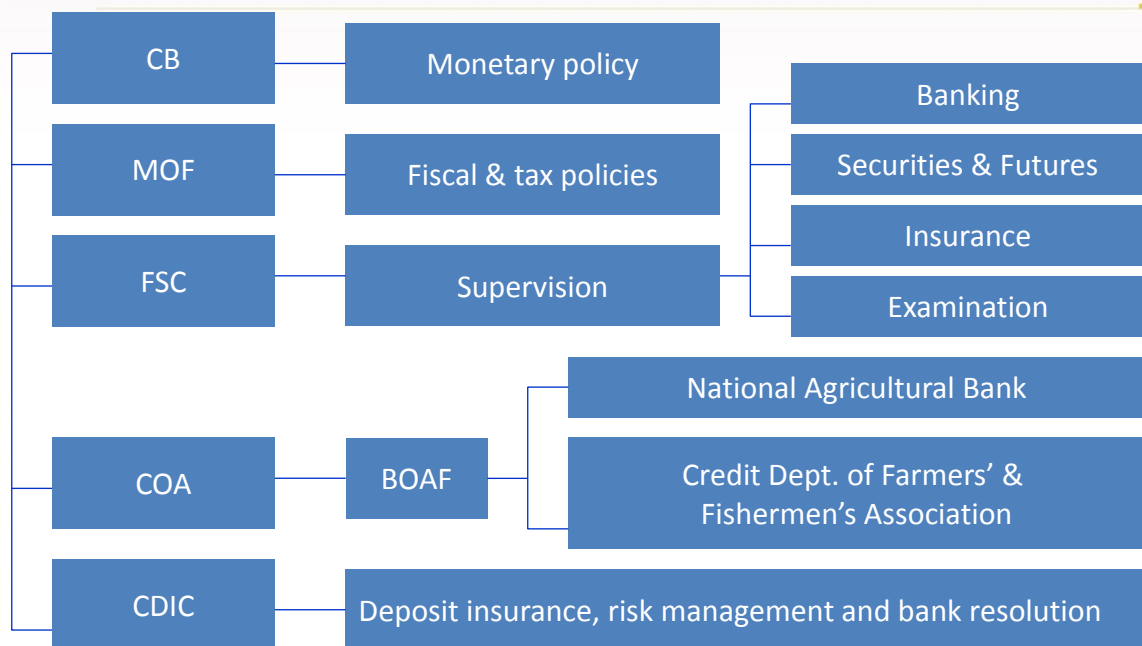


Overview

- **Financial Safety Net**
- **Deposit Insurance System**



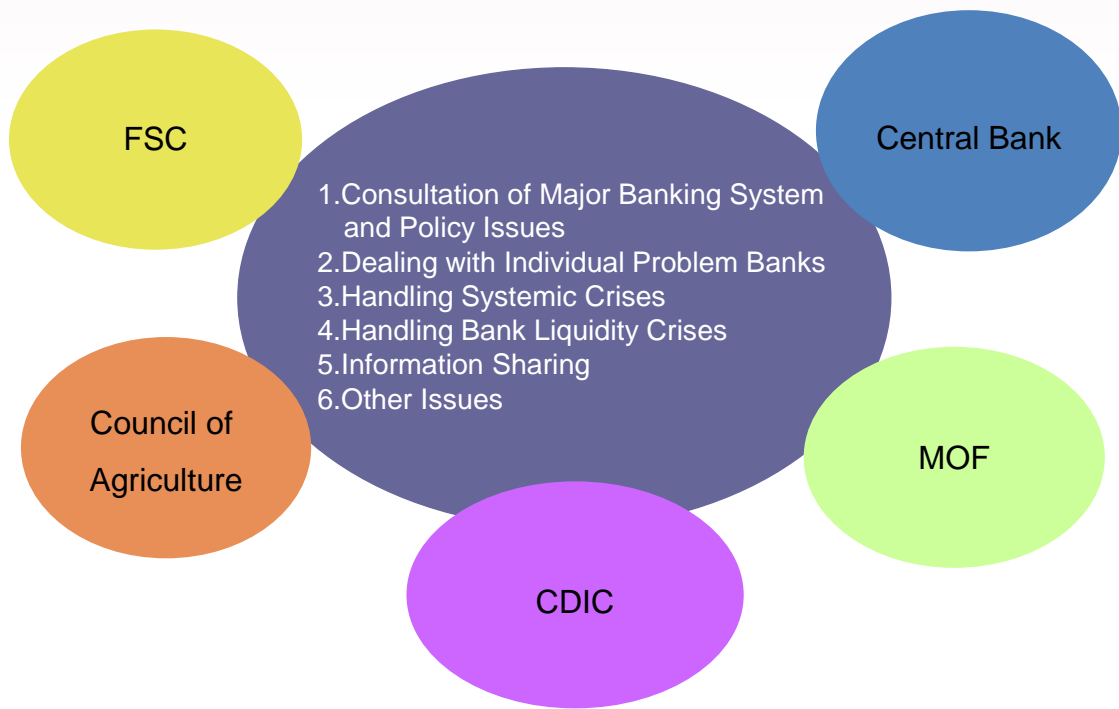
Financial Safety Net in Taiwan



* CB=Central Bank; MOF=Ministry of Finance; FSC=Financial Supervisory Commission; COA=Council of Agriculture; BOAF=Bureau of Agriculture Finance



Financial Safety Net Liaison System



Number of Insured Institutions

- CDIC was established in 1985
- The only deposit insurer in Taiwan

As of 31 July 2018

Types of Insured Institutions	No.	No. of Branches
Domestic Banks	37	3,406
Postal Savings System	1	1,298
Local Branches of Foreign Banks	28	38
Credit Cooperatives	23	274
Credit Depts. Of Farmers' Associations	283	816
Credit Depts. of Fishermen's Associations	28	44
Total	400	5,876

Coverage limit and Scope

Coverage amount



NT\$ 3 million
(about US\$100,000)

Insured Deposits	Uninsured Deposits
<ol style="list-style-type: none"> 1. Checking deposits 2. Demand deposits 3. Time deposits 4. Deposits required by law to be deposited in certain financial institutions 5. Other deposits approved as insurable by the Financial Supervisory Commission 	<ol style="list-style-type: none"> 1. Negotiable certificates of deposits 2. Deposits from government agencies 3. Deposits from the Central Bank 4. Deposits from banks, postal savings bank, credit cooperatives, and farmers' and fishermen's associations with credit departments 5. Other deposits approved by the Financial Supervisory Commission as non-insurable 6. Deposits exceeding the per-institution maximum insurance coverage established for each depositor

- **CDIC covers insured deposits of natural & legal persons both in local and foreign currencies.**

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Depositors

- **Each depositor**
 1. Natural person
 2. Legal entity
 3. Sole proprietorship
 4. Partnership
 5. Inheritee
 6. Bankruptcy or liquidation estate
 7. Unincorporated group or organization
 8. Various levels of government or their subsidiaries
 9. Trust estate
 10. Cardholder for each electronic stored value card

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Resolution Methods

- **Payout**
 - Cash payout
 - Deposit transfer
- **P&A**
- **Bridge Bank & Open Bank Assistance (systemic crisis)**
- **Other responsibilities**
 - Legal receiver (advance dividend)

Number of Failed Institutions

Year	Banks	Credit Coops.	Credit Dept. of Farmers' & Fishermen's Associations	Methods
1999		1		Whole bank P&A
2001		7	29	Whole bank P&A
2002		1	7	Whole bank P&A
2004	1	1		Whole bank P&A and Partial P&A
2005	1		1	Whole bank P&A and Partial P&A
2007	3		1	Whole bank P&A and Partial P&A
2008	3			Partial P&A and P&A with put back option
2010	1			Partial P&A
Subtotal	9	10	38	
Total			57	

No actual payout case!

Payout Framework

Payout Preparation

Friday – Monday Rapid Payout Rule (Goal)



- Issued E-Data Files (EDF) Operating Standards
- Developed an EDF inspection IT system; conduct on-site inspection of EDFs
- Developed a payout & advance dividend IT system (PADS); conduct simulations

Establishment and Promotion of the E-data Files

- **Required by law**
- **Issued operating standards**
- **EDF establishment method**

Insured Institutions should pre-design programs to calculate interest on deposits and loans, count the balance of deposit aggregation, and convert data formats and contents to meet CDIC's requirements.
- **Promotion of EDF establishment**

CDIC held several seminars to inform insured institutions about the content and method of EDF establishment.

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E-Data File Categories

■ EDF Content: 27 files in 7 categories

	Categories	Files
1	Customer data	Customer's basic data file
2	Deposit data	Demand deposit file, time deposit file, checking account file, dormant account file, electronic stored value card file, deposits belonging to accounts payable file
3	Deposit related data	Joint account list file, controlling account list file, certified & cashier's check list file, pension accounts list file, trust estate contract deposit account list file
4	Deposit aggregation data	Deposit aggregation balance file
5	Loan data	Loan data file, overdraft file, time deposits pledged as collateral file, loan guarantors file
6	Credit card data	Credit card customer data file, credit card data file
7	Other relevant data	Accounting balance data file, exchange rate file, Seizure of deposit file, deposit/loan interest rate file bill for collection file, bounced check file, non-entry transactions file

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EDF Inspection IT System

- **By Law**

CDIC may inspect the content of the EDFs of an insured institution to ensure their accuracy.

- **Developed the EDF Inspection IT System in 2008**

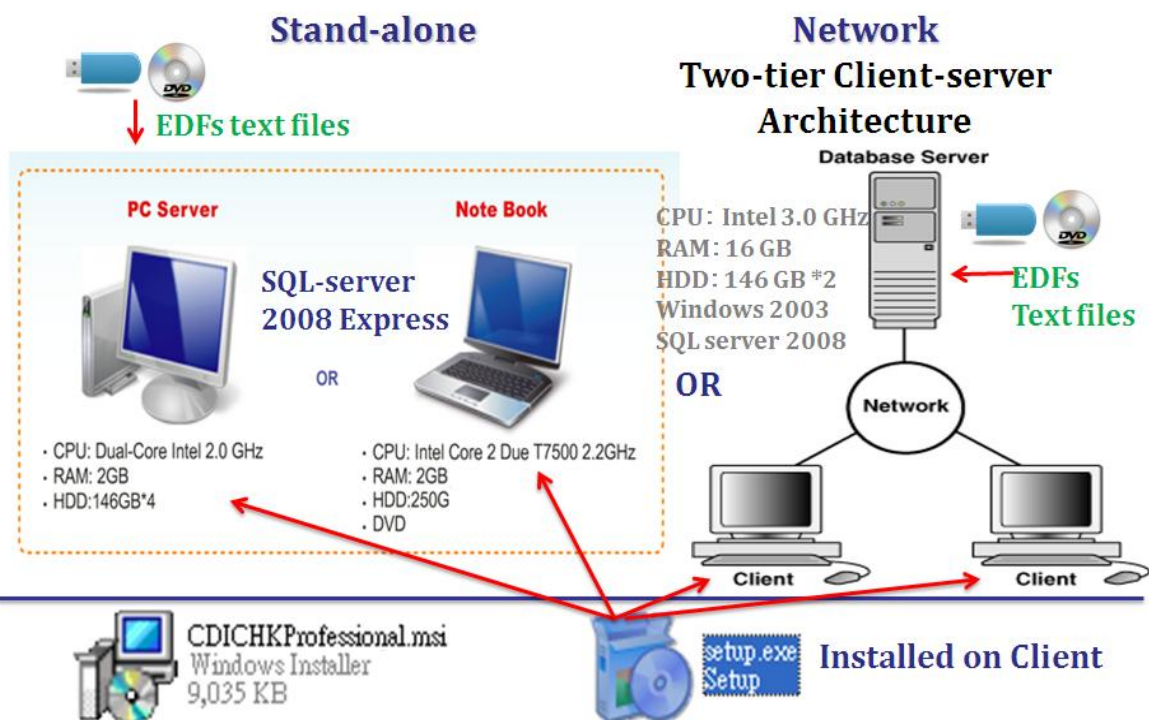
- **Full version**

CDIC on-site inspection of insured institutions' EDFs

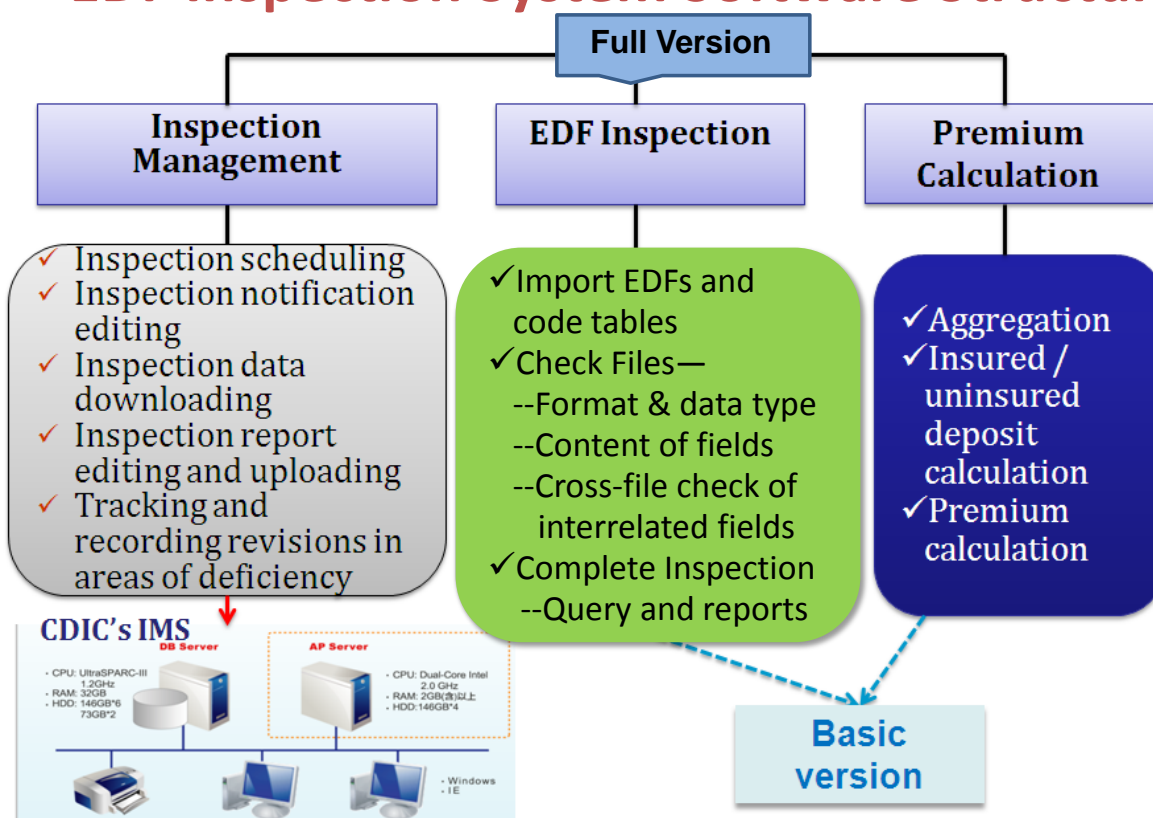
- **Basic version**

Insured institutions self-check their EDFs

EDF Inspection IT System Architecture



EDF Inspection System Software Structure



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On-site EDF Inspection

- **On-site EDF inspection conducted from 2009**
 - **Regular inspections:**
 - ✓ Insured institutions with higher risks are inspected first.
 - **Special inspections:**
 - ✓ For insured institutions that face possible : CDIC inspects the accuracy of the content of e-data files and prepares for payout.
- **Inform the insured institutions to prepare data files based on designated standard dates (before the on-site inspection)**

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Payout & Advance Dividend IT System (PADS)-1

1. Final business day (Friday)

- Preparation of the EDFs
- Import to the EDF inspection system, verify the info, bulk copy to the PADS database.

2. Processing with PADS (Sat - Sun)

- Aggregation
- Offset claims against liabilities
- Calculate payout amounts
- Withhold reimbursement for contingent claims

3. Print payout notification and payment application forms

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Payout & Advance Dividend IT System (PADS)-2

4. Payout and advance dividend stage (Monday-)

- Depositors can apply for payment online through CDIC's **Payout and Advance Dividend Claim Website (PCS)**.
- Payouts, advance dividend payments, correction of controversial data, and recalculation of payout amounts are processed online.
- ✓ **Payout locations** are set up at branches of the closed institution.

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Depositor Claim Filing

- **Online:** Application via website + remittance
 Depositors log-in to CDIC's **PCS website** to query personal information and enter numbers of deposit accounts at other banks, then CDIC will remit the claimed amount to the account designated by the depositor.
- **By Mail:** Application by mail + remittance:
 No need to append the original deposit certificate
- **On-site:** Apply at the counter + remittance or check:
 Depositors objecting to payout amount or who have matters that require counter handling can apply in person for payout at CDIC payout locations with certifications of ID, eligibility and original documentation of the related certificate of rights.

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PADS Simulations-1

- **PADS Capacity:**
 - 8 million customer records
 - 80 million deposit/loan records
- **Average Scale of Simulation:**
 - 5 million customer records
 - 50 million deposit/loan records
- **Frequency:**
 - 2 financial institutions per year

Period	PADS Activities Focus
2011-2012	EDF data accuracy, system functions/capacity testing, system error-correcting/function upgrade
2013-2015	EDF data accuracy, payout procedure & role play drill
2016-2018	EDF data accuracy, System adjustment due to changes in regulations or member institutions practices, system functions/capacity testing

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Future Direction

- Conduct regular payout simulation exercises and improve system functions in line with evolving banking practices and IT advances.
- Strengthening mechanisms for resolution of failing financial institutions
 - ✓ Receiving legal authority to enter a failing bank confidentially to prepare for bank resolution or payout before closure.
 - ✓ Using the existing payment and settlement system of closed institutions for cash payout.

CDIC's Experience In Crisis Communication

Crises Handling Experience in Taiwan



- Bank runs
- Conservatorship
- Blanket guarantee
- Transitioning to a limited coverage system



- Payouts

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CDIC's Experience in Handling Bank Runs

Types of FIs	1990 ~ 2000	2001 ~ 2008	Cause
Banks	8	7	1.Poor business performance 2.Misconduct 3.Outbreak fraudulent 4.Rumors 5.Contagion effect
Credit cooperatives	11	2	
Credit departments of Farmers' & fishermen's association	30	2	
Total	49	11	
	60		

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Handling Bank Runs

Actions in stage 1

- ✓ **CDIC employees were dispatched to problem FIs to stop such runs on banks & put depositors' mind at ease**
- ✓ **Convince time depositors not to surrender; instead pledging loans against time deposit**
- ✓ **Convince the financial industry not pulling out of deposits or loans by the competent authorities**
- ✓ **Assist in making funding**
- ✓ **Prepared a pile of cash and placed in business hall to imply sufficient liquidity**

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Handling Bank Runs

(cont'd.)

Actions in Stage 2 – In case the bank run escalates.....

- ✓ **Put up large notice in prominent area to show the FI was insured**
- ✓ **Posted press releases via different communication tools**
- ✓ **Held a joint press conference or publish a written statement with the heads of the Central Bank, MOF and the FSC**

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Crisis Communication:

Conservatorship and P&A Resolution

Conservatorship

Banking Act
PCA mechanism

Standard for market withdrawal:
Capital adequacy (BIS) ratio

If BIS ratio < 2%,
the bank to be put under
conservatorship within 90 days

Banking Act
Bank should also be
taken over

In case a bank:

- Is unable to pay its liabilities and could harm depositors' interests; or
- Has losses exceeding 1/3 of capital and bank cannot make improvement within the stipulated timeframe

Financial Institutions under Conservatorship

Conservatorship

The powers of the bank's shareholders and directors of board will be suspended.

The conservator will:

- handle the operations and management of the bank;
- has the right to disposal of the bank's assets.

- FSC will issue a conservatorship order and entrust CDIC as a conservator
- CDIC sends conservatorship task force to take over

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Crisis Communication: Conservatorship

Actions in Stage 1-communication with the public and depositors

- ✓ Disclosure of information to the public on CDIC website including
 - Press release and announcement related to conservatorship and its handling progress
 - Information related to depositors' interests and rights
 - Placing a crisis web page to update consumers of the latest information of the FI
- ✓ Through TV news media publicity to the public

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Crisis Communication: Conservatorship

Actions in Stage 2- communication with stakeholders of the failed FI

- ✓ Informing the Board of Directors of failed financial institution their powers were taken over per law
- ✓ Informing shareholders through public announcement regarding their rights only limited to remainder of assets
- ✓ Informing creditors of their rights
- ✓ Informing related institutions CDIC has been instructed as the conservator
- ✓ Announcing P&A bid and assets & liabilities transforming
- ✓ Letter of Notices to all Customer

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Communication with Employee during Conservatorship and P&A

- Calming employees by continuously communication
- Showing good relationships with bank labor unions
- Protect Employees' rights and interests
 - ◆ To give a pension and severance pay to the employees according to the Labor Standards Law
 - ◆ To request the investor to rehire more than 50% of the employees for at least one year
 - ◆ To convince the investor to compensate for employees' losses caused by the severance of their working years






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Communication with FSC during Conservatorship and P&A

- Helping to seek financing from other financial institutions
- notify relevant authorities to prohibit the transfer, delivery or creation of rights in the properties owned by the Bank or its responsible persons or staff members who are suspected of violating laws, and may request the immigration agency to prohibit said persons from departing the country
- Approving the resolution strategies
- Providing Incentives for Good Bank

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Key Messages — Bank Runs & Conservatorship

-  **Emphasis on depositors' money are under DIS protection**
-  **Highlight the coverage limit and scope**
-  **Explain handling methods**
-  **Be positive**
-  **Well-known spokespersons conveying the positive message to maintain the public's confidence**

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Communication Tools — Bank Runs & Conservatorship



Internet

- ✓ News headlines
- ✓ Corporate website



Television

- ✓ News headlines
- ✓ Scrolling messages
- ✓ Media interview



Telephone

- ✓ Toll-free line services



Employees

- ✓ CDIC
- ✓ Failed FIs

Payout Communication Plan

Written Notice to Depositors under Payout

《During the weekend on/after bank closing date》

1. Requesting for the closed institution to provide electronic data files and other relevant information.
2. Using CDIC's Payout and Advance dividend System (PADS) processing depositors insured funds
3. **Printing out the Payout notification and payment application form for mailing to depositors.**

Communication with Public Under Payout

《On and after bank closing date》

1. **A public announcement on payout**
 - place in a national newspaper for at least 3 days,
 - launch a dark webpage on CDIC website for the announcement, and link up with FSC and Financial Institutions
 - post it in the main entrances of all of the business areas and payout locations of the closed insured institution's head office and all branches
2. **Linking the Payout Claim System Website to the Internet**
3. **Through TV news media publicity to the public: News headlines, Scrolling messages, Media interview**

Call Centre Service



- CDIC has toll-free lines answered by its in-house staff, not to set up a Call Centre of normality
- CDIC Plan to Use pre-trained operators such as the failed institution's Call Centre during the payout/resolution time
- The Payout System's Call Centre function will grant the access to the operators of the failed institution's Call Centre for customer service

Cross-Border Cooperation

Signing MOUs with DIs

- **Communication:**
 - Regularly exchange of information:
e.g. material changes to the deposit protection scheme
 - Exchange of visits
- **Cooperation(Payout):**
 - Deposit reimbursement
 - Act as point of contact to deal with “cross-border” claims
 - ✓ Legal, insolvency, accounting or other expert advice
 - ✓ Translation services and Media communications
- **Cooperation(conservatorship, P&A):**
 - Maintain the public confidence
 - Handle jurisdictional barriers and solvency capital to the failed financial institution

Challenges of Cross-border Cooperation

- **Regulations differences in home and host jurisdictions**
 - Payout period, coverage limit, etc.
- **Different understandings from Authorities**
 - Communication and translation issues
- **Promoting good relationships between Authorities in home and host jurisdictions through DIs**

The background of this slide is a vibrant green with a gradient from light yellow-green at the bottom to a darker green at the top. It features several thick, flowing, curved lines that sweep across the frame from the top right towards the bottom left, creating a sense of movement and depth.

Thank You!

The background of this slide is identical to the one above, featuring a green gradient and flowing curved lines.

Questions?

附錄三、捷克金融市場保障機構簡報資料

(詳次頁)



The Czech Republic Banking System



The Czech Republic Banking System

- 1. The system overview**
- 2. Universal banks**
- 3. Specialized banks**
- 4. Credit Co-operatives**
- 5. Questions**



1. The system overview

- **Altogether 34 deposit insurance covered FIs**
 - 14 universal banks
 - 2 specialized state owned banks
 - 2 specialized mortgage banks
 - 5 building societies (building savings banks)
 - 10 credit co-operatives
 - 1 branch of bank from outside the EU (ICBC of China)
- **22 branches of banks from the EU**
(deposits covered by their home DIS)

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2. Universal Banks

- **Universal banks**
 - **TOP 5 systemic institutions** making 65% of the system total assets
 - All owned by foreign institutions:
 - Belgian KBC
 - French SoGe
 - Italian Unicredit
 - Austrian Die Erste
 - Austrian Reiffeisen
 - **4 middle sized banks** mainly owned by domestic owners
 - **5 small banks** mainly domestic owned

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3. Specialized banks

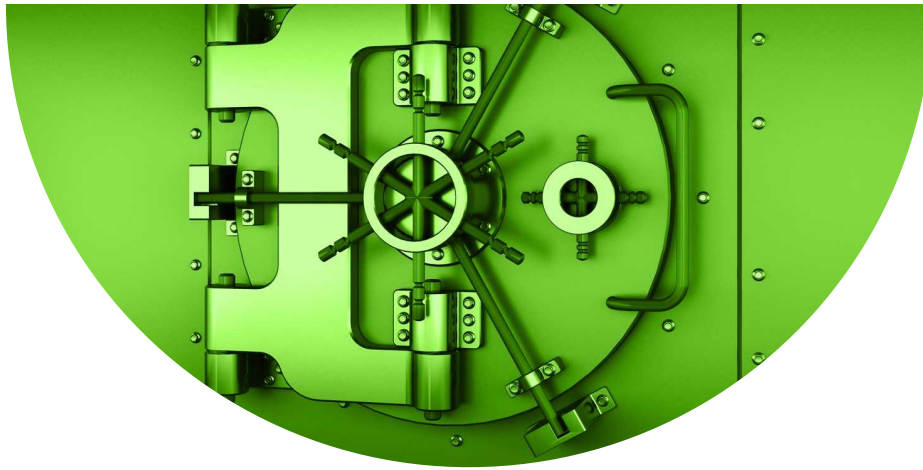
- **5 building societies (building savings banks):**
 - Funding via building savings (supported by the State)
 - Providing only the purpose loans (house or flat reconstruction, mortgage loans)
- **2 specialized mortgage banks:**
 - Funding mainly via mortgage bonds
 - Providing only mortgage loans
- **2 specialized state owned banks:**
 - Czech Export Bank
 - Czech-Moravian Guarantee and Development Bank

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4. Credit co-operatives

- **10 institutions**
- **Rather small segment**
 - 0,1 % of the system's total assets
 - 0,5 % of total covered deposits
- **But: most often paid-out**
- **Special regulation**
- **The smallest but also the most risky sector**

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Questions?

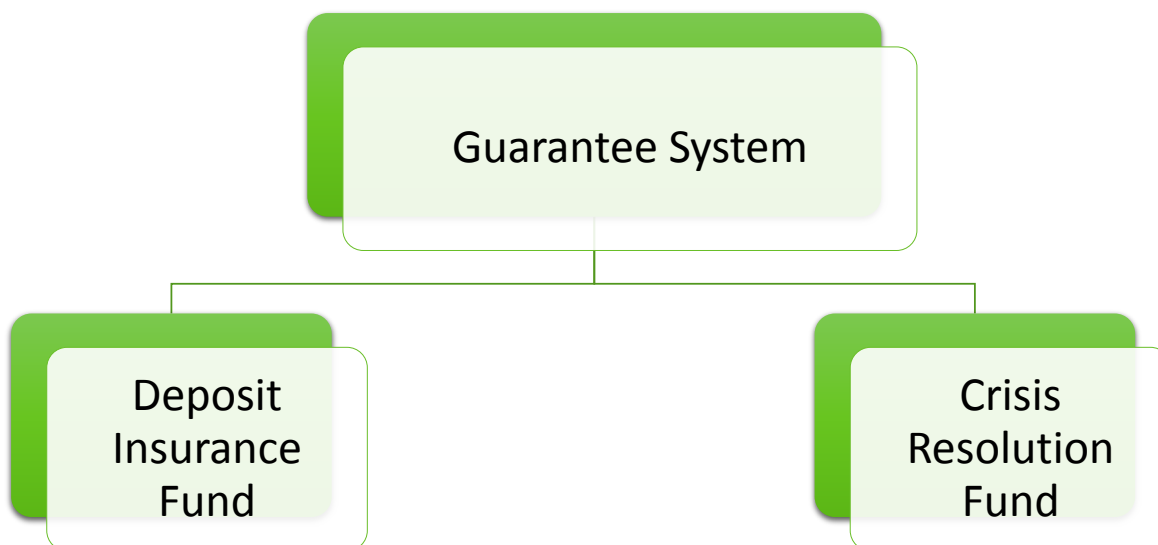


Financial Market Guarantee System Overview

Prague, 31 August 2018



- ▶ 1994 – established under original name „Fond pojištění vkladů“ (Deposit Insurance Fund)
- ▶ 2016 - transformed into „Financial Market Guarantee System“
- ▶ Legal entity established by law
- ▶ Performs activities defined by law
 - activities related to repayment of depositors of a failed bank
 - activities related to the management of funds for resolution



- ▶ European legislation on deposit insurance (Directive 2014/49/EU) and on resolution (Directive 2014/59/EU, Regulation EU 2015/63)
- ▶ Act No. 21/1992 Coll., on banks
- ▶ Act No. 374/2015 Coll., on Financial Crisis Prevention and Resolution
- ▶ Technical by-law (data structure)
- ▶ Internal rules (Statutes, internal directives and instructions)

- ▶ **Board of Directors**
 - 5 members appointed by the Minister of Finance
 - Approves annual budget, internal directives, instructions, contracts above a certain value
 - Appoints and recalls members of the Management Board
 - Takes decisions of a strategic importance
- ▶ **Management Board**
 - Statutory representative
 - 3 members, employees of the Guarantee System
 - Represents the GS towards third persons [signing contracts]
 - Takes responsibilities for day-to-day operation of the GS
- ▶ **Office**
 - 10 employees

- ▶ Management of Deposit Insurance Fund
 - Investment of funds
 - Payout, stress testing, capacity building
 - Bank performance analyses, risk analyses
 - Promoting deposit insurance
- ▶ Management of Crisis Resolution Fund
 - Investment of funds
- ▶ Participation in resolution colleges for EU systemic banks operating in the Czech Republic
- ▶ Cooperation with Central Bank, Ministry of Finance and foreign deposit insurance systems

- ▶ Repayment of deposits in case of failure only
- ▶ Resources:
 - Contribution from banks, credit cooperatives and building savings banks
 - Proceeds from liquidations, insolvencies
 - Borrowing on the market (bonds, credits)
 - Borrowing from a foreign deposit insurance scheme
 - Subsidy or loan from the state budget (upon decision of Government and Parliament)
 - Liquidity arrangement with CEB (borrowing upon collateral)
- ▶ Actual size: CZK 31,5 billion (EUR 1,2 billion) – 1,3% of insured deposits
- ▶ Insured institutions in 2018:
 - 18 banks
 - 5 building savings banks
 - 10 credit cooperatives
 - 1 non EU bank branch
- ▶ Number of repayments since 1994:
 - 13 banks
 - 5 credit unions

Depositors payout

- Coverage EUR 100 000 per depositor per bank, 100 %
- Special cases
 - Institutional compensations
 - Money entrusted in investment firms, payment service providers, electronic money issuers, etc.
 - Compensation is provided to the relevant institution
 - Temporary high balances
 - Cases defined by law (e.g. sale of private residential property, division of property in case of divorce, insurance payment from pension scheme, redundancy compensation, etc.)
 - Protection for max. 3 month
 - Additional EUR 100 000 coverage
 - Special application is required (within 2 months after the failure)

Participation in resolution

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Czech National Bank - resolution authority

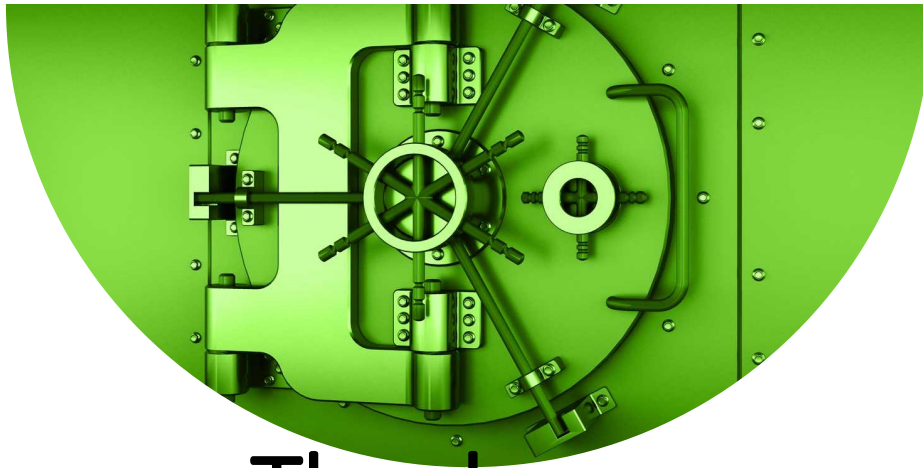
Building reserves for resolution of financial institutions in difficulties

Resources:

- Contributions from financial institutions
- Borrowing on the market (bonds, credits)
- Borrowing from a foreign resolution fund
- Subsidy or loan from state budget (on the decision of the Government or Parliament)

Expected size: CZK 27 billion by the end of 2024 (actual size CZK 9,1 billion, aprox. EUR 350 million)

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Thank you
Questions?



Stress Testing Exercise
2017 - 2021



1. EBA Guidelines „On Stress Tests of deposit guarantee schemes“
2. Stress Testing Exercise of the FMGS
3. Content of the Stress Testing Program (the Program)
4. Expected testing outcomes and conclusions

1. EBA Guidelines on Stress Tests of the DGS Timetable



Operational capabilities to be tested:

- Access to data (SCV files): quality of data, transmission of data
- Information on problems detected,
- Staff and operational resources, communication (call centres)
- Pay-out methods
- Deadlines for repayment (7D) and contribution collection
- Home-host cooperation

Funding capabilities to be tested:

- Sufficiency of funds and liquidity of assets
- Sufficiency of the various lines of defence: ex ante, ex post and alternative

2. Stress Testing Exercise of the FMGS

- Drafting of the stress testing program
- Appointment of the steering officer and the steering team
- Notification of the Program to EBA
- Sharing the Program with the external participants and stakeholders
- Live running of the tests
- Reporting and corrective actions

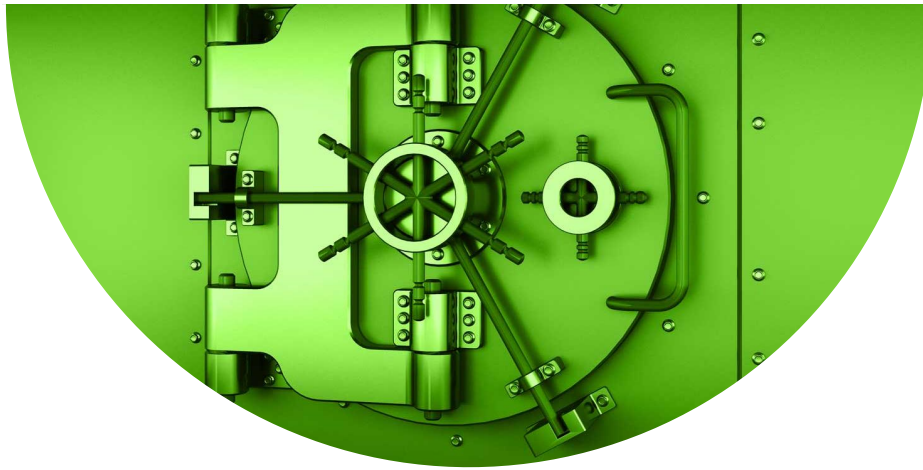
3. Content of the Stress Testing Program

- 1. Five test exercises within 5 years**
 - SCV file test.....2017
 - An operational cross-border cooperation test2018
 - Combined consecutive pay-out interventions2019
 - Contribution to resolution of failed systemic bank.....2020
 - Failure of the middle sized FI..... 2021

- 2. Structure of exercises**
 - Areas
 - Risks
 - Participants
 - Evaluation criteria
 - Operational capabilities
 - Funding capabilities
 - Corrective actions

4. Expected testing outcomes and conclusions

1. Assessing the preparedness of the FMGS to meet its legal obligations under the stressed conditions
2. Identification of weaknesses and vulnerabilities
3. Plan of corrective actions



Questions?



COOPERATION AGREEMENTS BETWEEN DGSS within EU

Tomáš Hejduk
31 August 2018, Prague



► Single EU banking licence

A banking licence granted to a bank in any EU Member State also allows the bank to provide banking services in any other Member State.

Many foreign branches of EU licensed banks spread in different EU Member States

(= establishments of a bank with its registered office in a different EU Member State)

- **EU Member State Branches in the Czech Republic:** 22 from 10 EU Member States
- **Branches of Czech banks in other EU Member States:** 5 (Slovakia)
- **Different approach by Member States:** Additional insurance with the Host DGS, ad hoc agreements on a payout (e.g. Czech Republic – Slovakia)

DIRECTIVE 2014/49/EU

► Basic common rules for cooperation between DGSs in EU area:

- Repayment of depositors in a branch in any Host Member State is responsibility of the Home DGS (i.e. the DGS in the Member State where the bank has its registered office and where obtained the licence)
- The Home DGS shall in advance conclude with the Host DGS (the DGS where the branch is located) a cooperation agreement
- The repayment of depositors in a branch in a Host Member State is effected by the Host DGS providing service to the Home DGS on the basis of a cooperation agreement
- Funds and data necessary for repayment are provided by the Home DGS
- Law applicable to a payout is law of the Home Member State (e.g. conditions for repayment THBs)
- Disputes between Home and Host DGSs shall be decided by the European Banking Authority (EBA)
- Also establish the possibility of borrowing between DGSs and transfers of contributions between DGSs

► Time limit for implementation into national laws: 3 July 2015

- ▶ 2/2016 - EBA guidelines concerning cross border cooperation including a template o cooperation agreement (EBA/GL/2016/02)
- ▶ 1-6/2016 - EFDI WG prepared a more detailed draft of a multilateral cooperation agreement based on DGSs' experience
- ▶ 6/2016 - EBA confirmed compliance of the EFDI cooperation agreement with the guidelines
- ▶ GSFT among the first accessing DGSs (29/09/2016)
- ▶ Number of accessed DGSs as in 08/2018: 29
- ▶ Separate bilateral agreements also possible (e.g. GSFT – S-Haftungs AG)

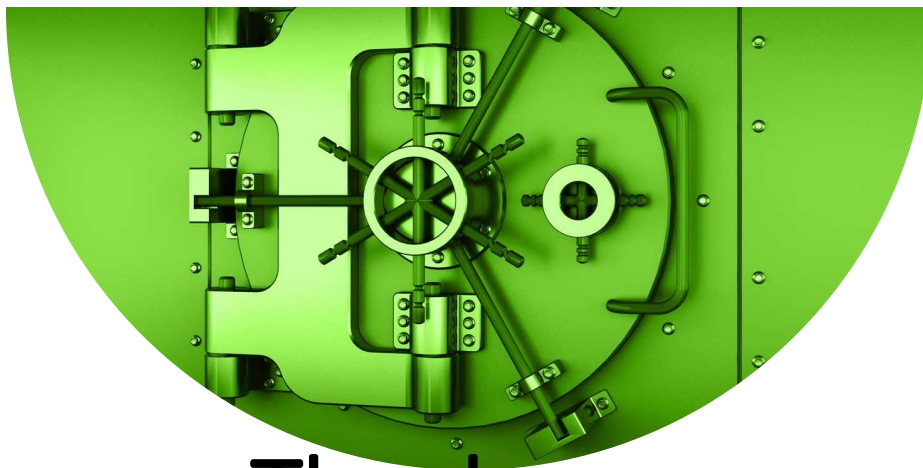
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STRUCTURE OF THE AGREEMENT

- ▶ MCA consists of three parts:
 - **Main body** (general provisions, rights and duties of the Home DGS and the Host DGS – notifications of a Payout Event, funding, transfer of SCV files, services provided by the Host DGS, settlement of costs, etc., provisions on borrowing, transfer of contributions)
 - **Template of bilateral specifications** (different options/more detailed regulation chosen by specific parties)
 - **H2C Rulebook** (technical details)
- ▶ Currently: GSFT negotiates with 4 DGSs (Slovakia, Hungary, Poland, Austria) on the details of bilateral specifications

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- ▶ Grounds: to have some a common platform for exchanging data between DGSs in case of a cross border payout
- ▶ EDDIES – developed by PRÜFUNGVERBAND DEUTSCHER BANKEN E.V. (Auditing Association of German Banks)
- ▶ Creates safe virtual „rooms“ for uploading and offloading encrypted data between Home and Host DGSs
- ▶ Annual fee based on the number of Home – Host relationships
- ▶ 12/2016 – GSFT accessed
- ▶ Separate exchange systems also possible (e.g. Poland)



Thank you
Questions?
