

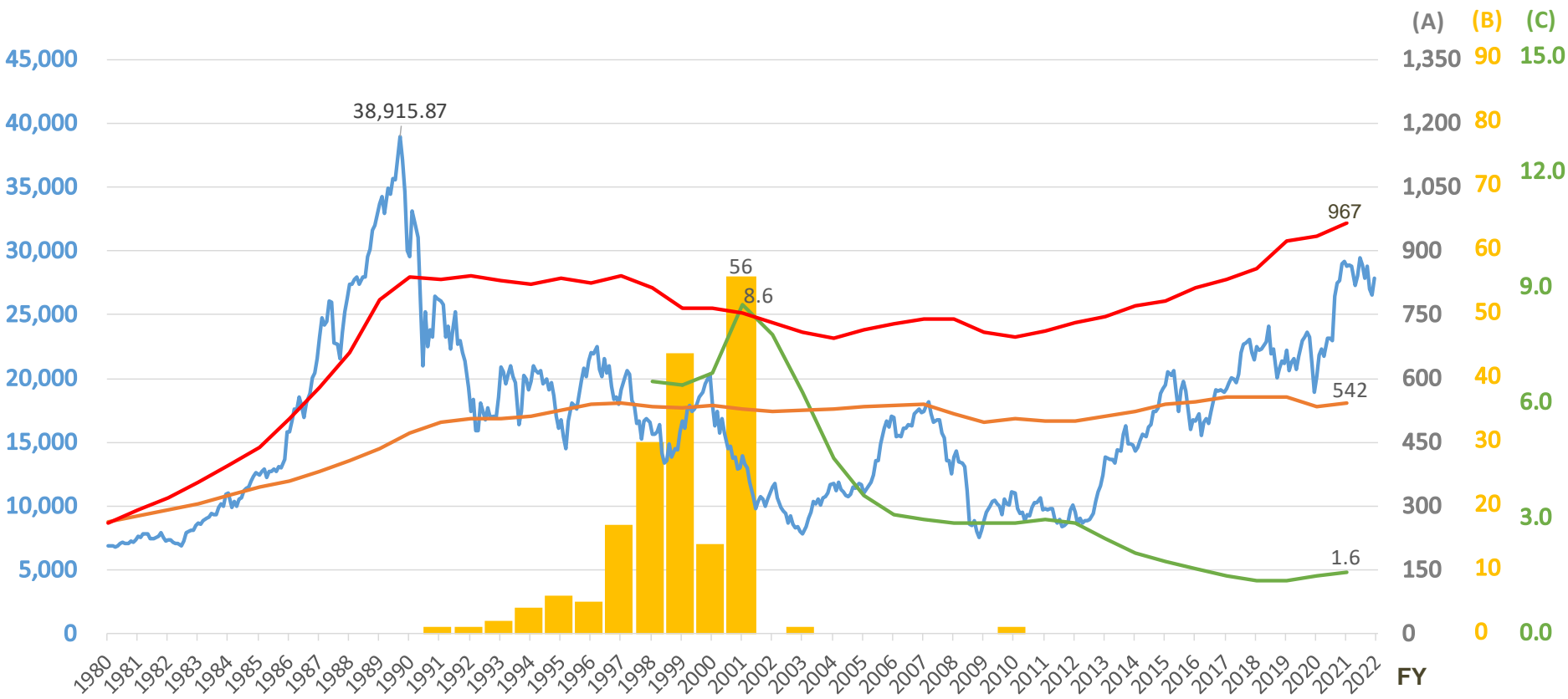
Deposit Insurance, Financial Stability and IADI: the look ahead - From the DICJ's Perspective -



Sharing Deposit Insurance Expertise with the World

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September 6, 2022

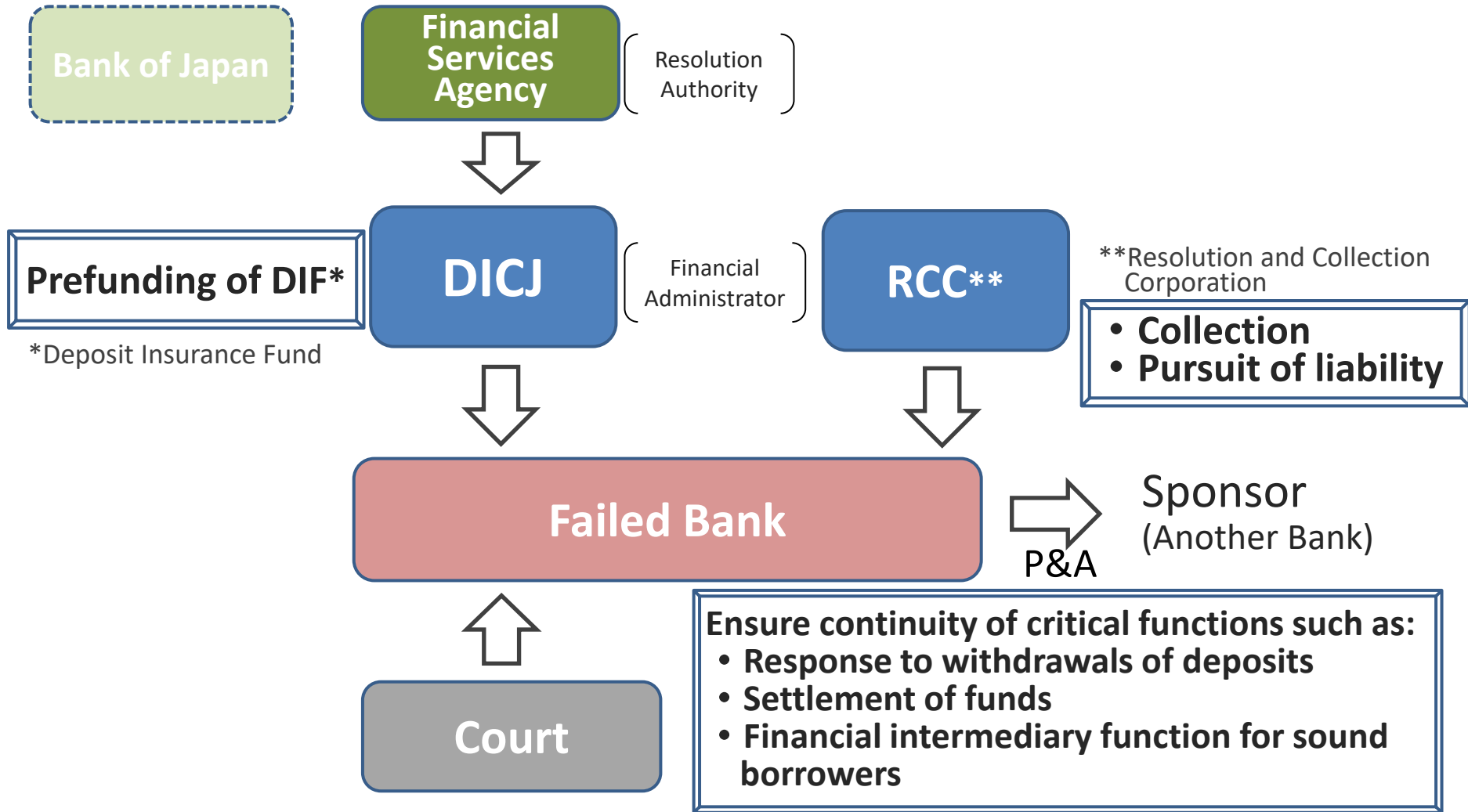
Financial Crisis in Japan: In the past



- Nikkei stock average (JPY, Lhs)
- Nominal GDP (JPY trillion, Rhs-A)
- Outstanding loans by FIs and nonbanks (JPY trillion, Rhs-A)
- Number of failures (Rhs-B)
- Ratio of non-performing loans (% Rhs-C)

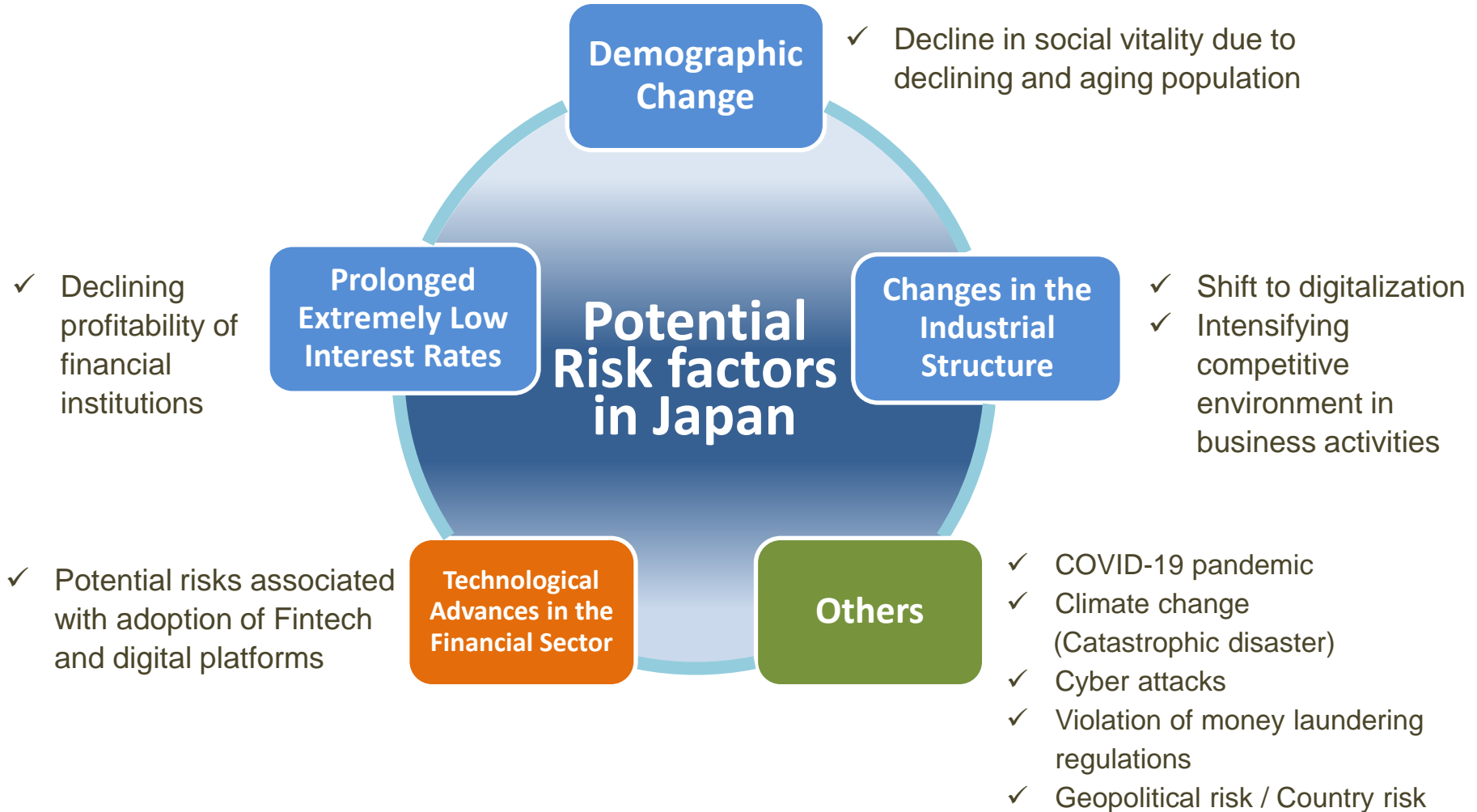
(Sources of data)
 Bloomberg, Cabinet Office,
 Bank of Japan, Financial Services Agency,
 DICJ

Role of DICJ in Resolution of Financial Institutions



(Note) In addition to the above, there are “Measures against Financial Crisis” and “Orderly Resolution of a Financial Institution, etc.” as means of resolution.

Potential Risk Factors: In the future



Challenges for Deposit Insurers

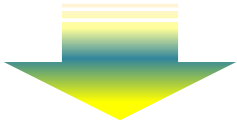
Further collaboration with other safety-net agencies in each jurisdiction

- ✓ Close cooperation with regulatory and competent authorities, central banks, etc.

Development of organization structure by focusing on the characteristics of new risks

- ✓ Utilization of DepTech
- ✓ Human resource development

Improving the DIs' responsiveness



Maintain and improve the stability of the financial system

Sharing of knowledge and experience through IADI's network

- ✓ Active participation in IADI events (Seminars, Training programs, etc.)
- ✓ Utilization of Research/ Guidance papers developed by IADI
- ✓ Exchange of information among Regional Committees
- ✓ Bilateral cooperation between DIs

(from IADI Annual Report)