

# EFDI PRC Meeting Podgorica, Montenegro

9-10 October 2025



The European Forum of Deposit Insurers (EFDI) held its Public Relations and Communication (PRC) Committee meeting on 9–10 October 2025, graciously hosted by the **Deposit Protection Fund (FZD) of Montenegro**.

The event commenced with a welcome dinner near the city of Podgorica, followed by a full-day working session the day after. The meeting brought together communication experts and leaders from across Europe to discuss strategic developments in deposit insurance communication, crisis response, and public awareness.

The PRC Committee was honoured to **welcome remarks from Ms Snezana Ivanovic**, Risk Manager at FZD Montenegro, who also presented FZD’s communication tools and action plans.

Key topics included:

- **Crisis communication and payout cases in Luxembourg**, with insights from our colleague, Ms Mendaly Ries, CSSF Luxembourg.
- **Report on the Cross-border payouts cost grid**, presented by the co-leaders of the H2C Finance Subroup, Ms Antonaeta Galea and Mr Arnaud Schangel.

- **EU regulatory updates on CMDI and DGSD3 frameworks**, presented by the co-leader of the D3IWG, Ms Renata Kadlecova and the co-leader of the Banking Union WGMs Juliane Seiter.
- **EFDI Secretariat updates** from Secretary General, Carlos Colao.
- **Call Centre survey progress**, led by **Sylvie Godron**, PRC leader.
- **Public Awareness Measurements (PAM) 2026**, featuring a showcase from FGDR France.

The meeting concluded with a roundtable review of member activities and a discussion on the PRC Road Map for 2025–2026.

EFDI extends its sincere gratitude to the Deposit Protection Fund of Montenegro for their warm hospitality and excellent organization. A **special thanks goes to Ms Snezana Ivanovic** for her long-lasting dedication and support to EFDI PRC committee throughout this event.

We also wish to **emphasize the important role that the PRC committee plays in EFDI and would like to** express our deep appreciation for **Ms Sylvie Godron**, whose vision, coordination, and commitment continue to elevate the quality and impact of our communication efforts across Europe within our community for a better visibility towards depositors and investors.

Finally, **EFDI warmly thanks all PRC members and attendees** for their valuable contributions, active participation, and continued dedication to strengthening communication, immersive action plans towards depositors, awareness and confidence in deposit insurance across Europe.