
BRUNEI DARUSSALAM
Simpor

ڤرباداٴن ڤڠليندوڠن ديڤوسيت بروني دارالسلام
BRUNEI DARUSSALAM DEPOSIT PROTECTION CORPORATION (BDPC)

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2011**

Mandate: **Paybox**

Integrated protection scheme (Insurance)

COVERAGE LIMIT
BND50,000 / ~USD39,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
9

FUNDING TYPE
Ex-ante

RESOLUTION AUTHORITY
Brunei Darussalam Central Bank

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)
94%

- ☑ Foreign currency deposits
- ☑ Islamic bank deposits

PREMIUM ASSESSMENT
Flat rate

☐ Resolution planning framework

The National Resolution Symposium is PIDM's flagship event that brings together resolution authorities, regulators, financial institutions, industry experts, and thought leaders from across the region to explore the evolving landscape of both resolution and crisis preparedness.

ASEAN MALAYSIA 2025


CAMBODIA
Rumdul

The National Bank of Cambodia (the NBC) is the regulatory and monetary authority operating under the Law on Banking and Financial Institutions. Authorised by the law, the NBC initiated a feasibility study in 2013 to explore the establishment of deposit protection scheme.

Building on this foundation, the NBC together with the Ministry of Economy and Finance formed a dedicated working group in March 2020 to advance the initiative and subsequently the Deposit Protection and Bank Resolution Unit was established under purview of the NBC. The NBC has then adopted the **Paybox Plus** mandate to better align with Cambodia's evolving economic landscape.

With the rapid growth of the banking system, the NBC restructured their organisation, of which the Deposit Protection Department was established in November 2024. **The Department is currently working on regulatory framework for deposit protection scheme, formulating strategic plan to guide the journey forward and actively strengthening institutional capacity**.

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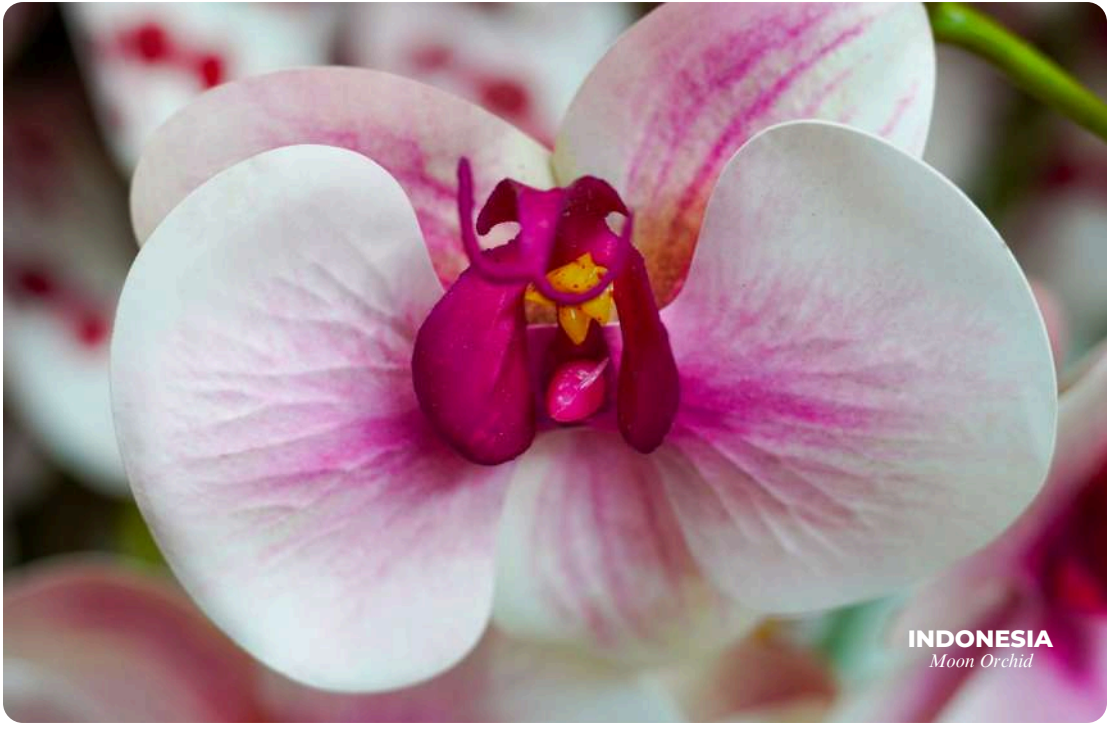
INDONESIA
Moon Orchid

INDONESIA DEPOSIT INSURANCE CORPORATION

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2005**

Mandate: **Risk Minimiser**

Integrated protection scheme (Insurance)

COVERAGE LIMIT

IDR2,000,000,000 / ~USD123,000

NUMBER OF MEMBER BANKS / INSTITUTIONS

1,619

FUNDING TYPE

Ex-ante

RESOLUTION AUTHORITY

Indonesia Deposit Insurance Corporation

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)

99.9%

- Foreign currency deposits
- Islamic bank deposits

PREMIUM ASSESSMENT

Flat rate and differential rate

- Resolution planning framework

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ASEAN MALAYSIA 2025


LAO PDR
Dok Champa

DEPOSIT PROTECTION OFFICE OF LAO PDR

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **1999**

Mandate: **Paybox**

Integrated protection scheme (Insurance)

COVERAGE LIMIT

LAK100,000,000 / ~USD4,600

NUMBER OF MEMBER BANKS / INSTITUTIONS

40

FUNDING TYPE

Ex-ante

RESOLUTION AUTHORITY

Bank of the Lao PDR

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)

94%

- [x] Foreign currency deposits
- [ ] Islamic bank deposits

PREMIUM ASSESSMENT

Flat rate

- [x] Resolution planning framework

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ASEAN MALAYSIA 2025


MALAYSIA
Bunga Raya

PIDM

Perbadanan Insurans Deposit Malaysia

Protecting Your Insurance And Deposits In Malaysia

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2005**

Mandate: **Risk Minimiser**

Integrated protection scheme (Insurance)

COVERAGE LIMIT

RM250,000 / ~USD59,000

NUMBER OF MEMBER BANKS / INSTITUTIONS

45

FUNDING TYPE

Ex-ante

RESOLUTION AUTHORITY

Perbadanan Insurans Deposit Malaysia

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)

98%

- Foreign currency deposits
- Islamic bank deposits

PREMIUM ASSESSMENT

Differential rate

- Resolution planning framework

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ASEAN MALAYSIA 2025


MYANMAR
Padauk

Myanma Insurance, the state-owned insurance company, was founded in 1952. Deposit insurance has been underwritten since **1 October 2011** so that people do not lose the deposit at the banks, banks can obtain more deposit by creating the people's trust in banks, increase the capacity of granting more loans in parallel and then increase their income.

It is the banks that take out the insurance for those who deposit from **Ks. 100,000 to Ks. 1,000,000 per head**. In case of bankruptcy, Myanma Insurance will indemnify the depositors directly or through the banks up to 60% of the sum insured. The insurance period is 1 year and the premium rate is 0.12%.


PHILIPPINES
Sampaguita

PDIC

PHILIPPINE DEPOSIT INSURANCE CORPORATION

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **1963**

Mandate: **Paybox Plus**

Integrated protection scheme (Insurance)

COVERAGE LIMIT
PHP1,000,000 / ~USD17,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
467

FUNDING TYPE
Ex-ante

RESOLUTION AUTHORITY
Bangko Sentral ng Pilipinas

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)
99%

- ☑ Foreign currency deposits
- ☑ Islamic bank deposits

PREMIUM ASSESSMENT
Flat rate

☐ Resolution planning framework

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ASEAN MALAYSIA 2025


SINGAPORE
Vanda Miss Joaquim

SDIC
Deposit Insurance Policyowners' Protection
SINGAPORE DEPOSIT INSURANCE CORPORATION

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2006**

Mandate: **Paybox**

Integrated protection scheme (Insurance)

COVERAGE LIMIT
SGD100,000 / ~USD78,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
39

FUNDING TYPE
Ex-ante

RESOLUTION AUTHORITY
Monetary Authority of Singapore

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)
91%

- ☐ Foreign currency deposits
- ☑ Islamic bank deposits

PREMIUM ASSESSMENT
Differential rate

☑ Resolution planning framework

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ASEAN MALAYSIA 2025


THAILAND
Ratchaphruek

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2008**

Mandate: **Paybox Plus**

Integrated protection scheme (Insurance)

COVERAGE LIMIT
THB1,000,000 / ~USD31,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
32

FUNDING TYPE
Ex-ante

RESOLUTION AUTHORITY
Bank of Thailand

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)
98%

- ☐ Foreign currency deposits
- ☐ Islamic bank deposits

PREMIUM ASSESSMENT
Flat rate

- ☑ Resolution planning framework

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ASEAN MALAYSIA 2025


VIET NAM
Lotus

DEPOSIT INSURANCE OF VIETNAM

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **1999**

Mandate: **Paybox Plus**

☐ Integrated protection scheme (Insurance)

COVERAGE LIMIT

VND125,000,000 / ~USD4,700

NUMBER OF MEMBER BANKS / INSTITUTIONS

1,277

FUNDING TYPE

Ex-ante

RESOLUTION AUTHORITY

State Bank of Vietnam

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)

92%

☐ Foreign currency deposits

☐ Islamic bank deposits

PREMIUM ASSESSMENT

Flat rate

☐ Resolution planning framework

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ASEAN MALAYSIA 2025

PEOPLE'S REPUBLIC OF CHINA

Peony

CHINA DEPOSIT INSURANCE CORPORATION

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **2015 / 2019**

☐ Integrated protection scheme (Insurance)

COVERAGE LIMIT
CNY500,000 / ~USD70,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
3,554

FUNDING TYPE
Ex-ante

COVERAGE RATIO (BY DEPOSITOR / ACCOUNT)
~99%

☑ Foreign currency deposits

☐ Islamic bank deposits

PREMIUM ASSESSMENT
Flat rate and differential rate

☑ Resolution planning framework

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ASEAN MALAYSIA 2025


JAPAN
Cherry Blossom

DEPOSIT INSURANCE CORPORATION OF JAPAN

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **1971**

Mandate: **Loss Minimiser**

☐ Integrated protection scheme (Insurance)

COVERAGE LIMIT
JPY10,000,000 / ~USD67,000

NUMBER OF MEMBER BANKS / INSTITUTIONS
546

FUNDING TYPE
Ex-ante

☐ Foreign currency deposits

☐ Islamic bank deposits

PREMIUM ASSESSMENT
Flat rate

☑ Resolution planning framework

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ASEAN MALAYSIA 2025


REPUBLIC OF KOREA
Mugunghwa

KDIC
Korea Deposit Insurance Corporation

PIDM NRS NATIONAL RESOLUTION SYMPOSIUM 2025

Year established: **1996**

Mandate: **Risk Minimiser**

Integrated protection scheme (Insurance)

COVERAGE LIMIT
KRW50,000,000* / ~USD36,000
*KRW100,000,000 from 1 September 2025

NUMBER OF MEMBER BANKS / INSTITUTIONS
283

FUNDING TYPE
Ex-ante

RESOLUTION AUTHORITY
Korea Deposit Insurance Corporation

- [x] Foreign currency deposits
- [ ] Islamic bank deposits

PREMIUM ASSESSMENT
Differential rate

- [x] Resolution planning framework

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ASEAN MALAYSIA 2025