

Recognition (2016 - Present)

Strengthening Stability, Advancing Readiness

Building on the solid institutional foundations laid in the first decade, PIDM then entered a phase defined by continued enhancements to our resolution capabilities. With frameworks for intervention and failure resolution already in place, we focused on strengthening our readiness to manage the orderly resolution of non-viable financial institutions while safeguarding broader financial stability.



In response to a more complex global financial environment and lessons from recent international bank failures, we advanced our resolution planning initiative for our member banks. This entails working closely with them to gain a thorough understanding of the important functions and services of each member to identify and address potential impediments, including building the necessary capabilities to enable the bank to effectively support us in a resolution.



In tandem, we also enhanced our Differential Premium System (DPS) to better reflect each member institution's risk profile and encourage sound risk and resolution practices. The revised framework includes new criteria that promote resolvability, reinforcing a culture of proactive risk management within the industry.

These initiatives were supported by more coordinated inter agency arrangements and sustained collaboration with domestic and international partners. Through joint simulation exercises, knowledge sharing, and cross-border engagement, we continue to build the institutional readiness needed to operate effectively in a complex financial environment.

Internally, we invested in robust digital infrastructure, improved data governance, and fortified our cybersecurity posture — laying the groundwork for greater agility and

resilience. Sustainability has also become a growing priority, with efforts to reduce environmental impact and embed ESG principles into the way PIDM works.

Public awareness and stakeholder engagement have remained essential throughout. We have embraced more interactive, digital-first communication strategies to help the public understand our role, including that as a resolution authority, and how we ensure financial consumers can have continued access to their money. This fosters confidence that is rooted in clarity and trust.

This period is defined not by sweeping changes, but by the deliberate refinement of tools, partnerships, and capabilities. As we continue to evolve in step with global standards and national priorities, our commitment remains clear: to protect financial consumers, uphold confidence, and help ensure the stability of Malaysia's financial system, whatever challenges may arise.

