



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**EXPOSURE DRAFT ON GUIDANCE PAPER FOR
RESOLVABILITY ASSESSMENT - DATA AND
MANAGEMENT INFORMATION SYSTEMS IN
RESOLUTION**

ISSUE DATE : 11 FEBRUARY 2026
CLOSING DATE : 31 MAY 2026

TABLE OF CONTENTS

SECTION 1:	INTRODUCTION	1
	<i>BACKGROUND.....</i>	<i>1</i>
	<i>LEGAL PROVISIONS.....</i>	<i>1</i>
	<i>APPLICATION AND COMMENCEMENT.....</i>	<i>2</i>
	<i>RELATED DOCUMENTS</i>	<i>2</i>
	<i>CONSULTATION PROCESS.....</i>	<i>3</i>
SECTION 2:	OVERVIEW.....	4
SECTION 3:	CAPABILITIES FOR DATA AND MIS	7
	3.1 <i>CAPABILITY TO GENERATE RESOLUTION-RELATED DATA.....</i>	<i>7</i>
	3.2 <i>CAPABILITY TO GENERATE DATA IN A TIMELY MANNER.....</i>	<i>9</i>
	3.3 <i>CAPABILITY TO GENERATE DISAGGREGATED DATA</i>	<i>11</i>
SECTION 4:	IMPLEMENTATION.....	14
APPENDIX 1: LISTING OF DATA USED FOR RESOLUTION PLANNING		16
APPENDIX 2: PROPOSED LISTING OF DATA USED FOR FACILITATING A RESOLUTION STRATEGY.....		18
APPENDIX 3: PROPOSED LISTING OF DATA USED FOR ASSESSING IMPACT ON THE MALAYSIAN FINANCIAL SYSTEM		20
APPENDIX 4: SELF ASSESSMENT CHECKLIST.....		21

SECTION 1: INTRODUCTION

BACKGROUND

- 1.1 As part of the Capability Assessment exercise to be undertaken by a deposit-taking member (“DTM”) under the Resolvability Assessment Framework, PIDM expects the DTM to be able to demonstrate the relevant capabilities to meet the requirements outlined in various guidance papers issued by PIDM. Specifically, for this guidance paper (“Data & MIS Guidance Paper”), a DTM is to demonstrate their ability to have adequate arrangements supporting the provision of data to PIDM at the point of entry into resolution¹ and throughout the resolution process.
- 1.2 The requirements outlined in this Data & MIS Guidance Paper are not exhaustive and do not preclude further communication from PIDM on this matter. Consequently, PIDM retains the discretion to request additional information and analyses beyond the content of this Data & MIS Guidance Paper, if deemed necessary to advance resolution planning and improve overall resolvability of the DTMs.
- 1.3 As much as practicable, the DTM should leverage its existing capabilities and arrangements developed for existing risk management processes and regulatory purposes, including compliance with prudential requirements and recovery planning requirements to meet or further develop capabilities in this Data & MIS Guidance Paper. In such circumstances, a DTM should demonstrate that such capabilities and arrangements adequately address the resolution-specific considerations outlined in this guidance paper.

LEGAL PROVISIONS

- 1.4 The Data & MIS Guidance Paper relates to the following legal provisions in the Malaysia Deposit Insurance Corporation Act 2011 (“PIDM Act”):

¹ “Resolution” refers to a state whereby a DTM, in BNM’s opinion, has ceased or is likely to cease to be viable (referred to as non-viable). Upon notification by BNM on the DTM’s non-viability pursuant to Section 98 of the PIDM Act, PIDM may exercise its resolution powers under the PIDM Act to resolve the non-viable DTM in a prompt and least disruptive manner that minimises costs to the financial system. Entry into resolution includes the notification by BNM of the DTM’s non-viability as well as PIDM’s exercise of any of its resolution powers.

- (a) Section 97A: PIDM may draw up, review and amend a resolution plan for the orderly resolution of a member institution; and
- (b) Section 202: For the purpose of exercising any of its powers, performing any of its functions or discharging any of its duties, PIDM may require information from a member institution or its related corporation on any matter relating to the business or affairs of such member institution or related corporation.

APPLICATION AND COMMENCEMENT

- 1.5 The Data & MIS Guidance Paper is applicable to all DTMs.
- 1.6 The Data and MIS Guidance Paper elaborates on the requirements set out in the Resolvability Assessment Framework for Deposit-Taking Member ² ("RAF Guidelines") issued by PIDM on <DATE>, and forms part of the RAF Guidelines. DTM should refer to the Glossary provided in the RAF Guidelines for consistent interpretation of key terms used in this Data & MIS Guidance Paper.
- 1.7 A DTM is expected to undertake Capability Assessment, including in respect of the expectations in this Data & MIS Guidance Paper, pursuant to notification from PIDM.

RELATED DOCUMENTS

- 1.8 This Data & MIS Guidance Paper must be read together with other relevant legal instruments and policy documents or related documents that have been issued by PIDM and/or Bank Negara Malaysia ("BNM") including any amendments, reissuance or replacements thereafter, in particular:-
 - (a) Guidelines on Data Management and MIS Framework issued by BNM on 23 October 2008 (and last updated on 29 August 2011);
 - (b) CCRIS Requirements on the Submission, Usage and Protection of Credit Information Policy Document issued by BNM on 29 January 2021 ("CCRIS PD");

² PIDM plans to finalise and issue the Guidelines on the Resolvability Assessment Framework for Deposit-Taking Members for implementation in 2026

- (c) Recovery Planning Policy Document issued by BNM on 28 July 2021 (“BNM’s Policy Document on Recovery Planning”);
- (d) Guidelines On Deposit Information Systems and Submission issued by PIDM on 22 February 2023;
- (e) Guidelines On Resolution Planning for Deposit-Taking Members issued by PIDM on 8 September 2023; and
- (f) STATsmart Reporting Requirements on Data Submission for Reporting Entities Policy Document issued by BNM on 3 July 2025 (“STATsmart PD”).

CONSULTATION PROCESS

- 1.9 PIDM invites written feedback on the proposed requirements, including suggestions on areas to be clarified and alternative proposals that PIDM should consider. The written feedback should be supported with clear rationale, including examples and accompanying illustrations, where appropriate, to facilitate an effective consultation process. In addition to providing general feedback, respondents are also requested to respond to the specific questions set out in this Data & MIS Guidance Paper. PIDM may also post specific questions that seek insights on the arrangements, operations and infrastructure that DTMs have in place, where such feedback would assist PIDM’s consideration of the proposed requirements’ impact on the DTMs.
- 1.10 A pre-formatted template has been made available on PIDM’s website at www.pidm.gov.my and has also been emailed to the DTM’s liaison officer to facilitate the provision of feedback and comments.
- 1.11 Responses must be submitted electronically to PIDM via rsp@pidm.gov.my by 31 May 2026. In the course of preparing your feedback specifically for this Data & MIS Guidance Paper, you may direct any queries to the following contact person(s):
 - Encik Gan Voon Chee (ganvoonchee@pidm.gov.my) / +603-2303 0636
 - Encik Avinaash Loka Nathan (avinaash@pidm.gov.my) / +603-2303 0691
 - Puan Fariza Ahmad (fariza@pidm.gov.my) / +603-2303 0603

SECTION 2: OVERVIEW

2.1 As outlined in the RAF Guidelines, a DTM is expected to have in place adequate capabilities and arrangements to provide accurate and timely data at all times. Management Information Systems (“MIS”) play a critical role in data management and aggregation at DTMs by providing key information to decision makers in an efficient and timely manner.

Furthermore, BNM’s existing policy documents, as outlined in Paragraph 1.8 of this Data & MIS Guidance Paper, specifically emphasise the requirements for DTMs to maintain adequate data quality at all times.

2.2 Consistent with the principles of proportionality as set out in the RAF Guidelines, the scope of resolvability assessment and the extent of preparatory measures will vary depending on whether a DTM falls under the scope of the **Full Requirements** or **Tailored Requirements**. Accordingly, certain requirements under this Data & MIS Guidance Paper are calibrated to reflect the differing expectations applicable to DTMs within each category.

2.3 A DTM should ensure its MIS possesses the capabilities to provide accurate and timely data to PIDM at all times, due to the following key reasons:

- (a) During business-as-usual (“BAU”) and before entry into resolution, the DTM’s data is used to support planning and decision making by PIDM; and
- (b) Upon entry into resolution, the DTM’s data is used to facilitate a resolution in particular, a transfer of the DTM or the financial group as a whole.

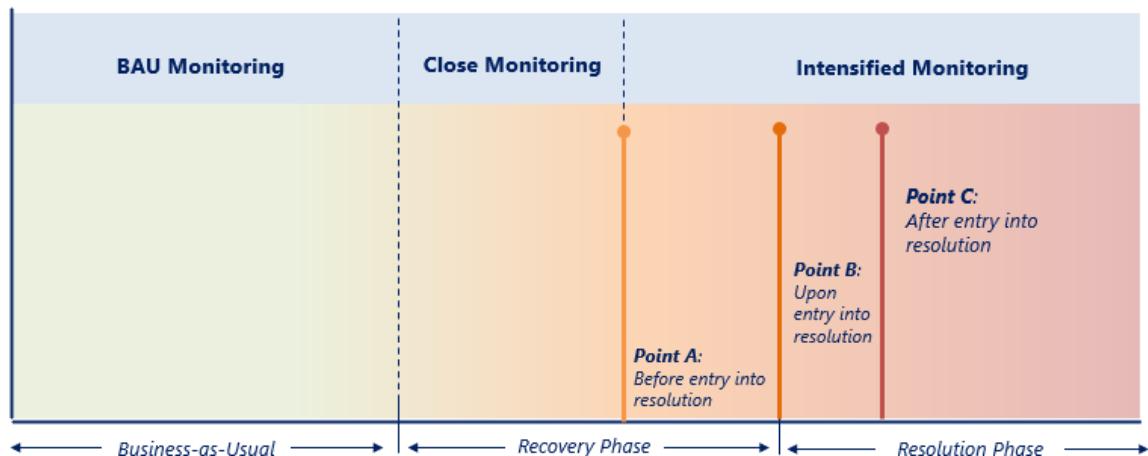
2.4 Cognizant of these factors, DTM should develop capabilities aimed at enhancing its resolvability in providing data to PIDM upon request, in addition to its existing capabilities during BAU and during the recovery phase³. This is key to enabling PIDM as the resolution authority to resolve the DTM in a prompt and orderly manner in the event of the DTM’s failure.

³ Recovery phase as defined in BNM’s Policy Document on Recovery Planning.

2.5 Figure 1 illustrates the stress continuum and the three critical phases of resolution:

- Point A: Before Entry into Resolution
- Point B: Upon Entry into Resolution
- Point C: After Entry into Resolution

Figure 1: Stress continuum and the phases of resolution



2.6 The following table summarises the expectations outlined in **Section 3** of this Data & MIS Guidance Paper, which DTM are required to **establish in advance of stress events** and **maintain throughout the stress continuum**. These expectations are designed to ensure that DTM are adequately prepared and able to execute the necessary arrangements effectively upon entry into resolution. The table also explains how these expectations support PIDM's resolvability objectives:

Table 1: Points along the stress continuum

No	Point along the stress continuum	Expectations across the stress continuum	How expectations support PIDM's objective
1.	"Point A": Before Entry into Resolution	DTMs should have pre-established capabilities to provide timely and accurate data to PIDM upon request.	These capabilities allow PIDM to access data required to prepare for a potential resolution of the DTM, in particular, a transfer strategy.
2.	"Point B": Upon Entry into Resolution	DTMs should ensure its capabilities to produce timely and accurate data remain intact throughout the resolution process.	These capabilities allow PIDM or its Appointed Person ⁴ can access resolution related-data necessary to facilitate a resolution in a timely manner.

⁴ This is a person appointed by PIDM to assume control of and to carry on or manage the non-viable DTM pursuant to paragraph 99(1)(c) of the PIDM Act.

No	Point along the stress continuum	Expectations across the stress continuum	How expectations support PIDM's objective
3.	"Point C": After Entry into Resolution	DTMs should ensure its capabilities to produce timely and accurate data remain intact throughout the resolution process.	These capabilities allow PIDM or its Appointed Person to access resolution related-data necessary to facilitate a resolution in a timely manner.

2.7 DTMs are expected to have capabilities to furnish timely and accurate data to PIDM both during resolution planning and in resolution. The subsequent sections will provide further guidance to achieve this:

- **Section 3.1** details the capability for DTMs to generate resolution-related data for the purposes of resolution planning, facilitating a resolution strategy and assessing impact to the Malaysian financial system.
- **Section 3.2** outlines the capability for DTMs to generate up-to-date data, to ensure the timeliness of data submitted to provide a fair reflection of the state of the DTM.
- **Section 3.3** details the capability for DTMs to generate disaggregated data, in order to meet information requests for the Transfer Perimeter.

2.8 **Applicability of Section 3:** Sections 3.1 to 3.3 apply to DTMs subject to the **Full Requirements** under the RAF Guidelines. For DTMs under the **Tailored Requirements**, only sections 3.1 and 3.2 are applicable, consistent with the principle of proportionality.

[The rest of this page is intentionally left blank]

SECTION 3: CAPABILITIES FOR DATA AND MIS

3.1 CAPABILITY TO GENERATE RESOLUTION-RELATED DATA

3.1.1 **Applicability of Section:** This section applies to DTM^s subject to **both the Full Requirements and Tailored Requirements**.

3.1.2 Resolution-related data may be categorised into:

- (a) **Data for purposes of Resolution Planning:** Comprises information which is used to support resolution planning by PIDM, including information outlined in the RAF Guidelines and accompanying documents issued by PIDM for purposes of determination of the Transfer Perimeter(s) as well as the DTM's Separability and Capability Assessments. The listing of the data included in the RAF Guidelines and other guidance papers is included in **Appendix 1**;
- (b) **Data for purposes of facilitating a resolution strategy, in particular, the transfer strategy:** Comprises information that may be used to facilitate the disposal of the DTM, including information required for a data room (physical or virtual) for potential acquirers. This will include financial, operational, legal and compliance as well as market and commercial information regarding the DTM and its operations. A proposed listing of data used for facilitating a resolution strategy is included in **Appendix 2**; and
- (c) **Data for purposes of assessing impact on the Malaysian financial system:** Comprises information relating to stakeholders potentially impacted by the resolution, such as shareholders, debt holders or employees. A proposed listing of data used to assess the impact on the Malaysian financial system are included in **Appendix 3**.

The listings of resolution-related data included in Appendices 1, 2 and 3 are not exhaustive and do not preclude further requests from PIDM. PIDM may require a DTM to submit any additional information or build capabilities to furnish any resolution-related data to advance resolution planning and improve overall resolvability of the DTM.

3.1.3 As part of a DTM's assessment for this capability, the DTM should furnish a list including details on its systems and report generation times to produce different categories of data as shown in Appendices 2 and 3. An example of this listing is shown in the table below:

Table 2: Listing of DTM's systems capabilities and report generation times

	Data Category	Data Description	Report Name	Name of system(s) utilised*	Reporting Period	Report Generation Time
1.	Data for resolution strategy – Financial Information	Month End Balance Sheet	e.g. Domestic Monthly Financial Position Statement	Combination of GFMS and manual processes	Daily / weekly / monthly / quarterly etc.	e.g. 7 days from month-end
2.	Data for assessing impact – shareholders	Latest list of shareholders	Register of Members	Boardroom Corporate Services Sdn Bhd (3 rd party)	Daily / weekly / monthly / quarterly etc.	e.g. 7 days from month-end

***Note:** Kindly indicate if manual processes or a combination of systems and manual processes are used

Question 1 – Mapping of IT applications

Does your institution maintain a mapping* of the various IT applications (including those owned/provided by entities related to the DTM) supporting the business lines, assets and liabilities within your institution? If so, please describe how this mapping is maintained and periodically updated, if any.

Note: (*) The mapping may include information such as the name, function of the application, application owner and whether the application is licensed / developed in-house.

Question 2 – Capabilities to effect modifications to deposits accounts and payment channels

PIDM is exploring the feasibility of leveraging DTM's systems to promptly effect modifications, restrictions or suspensions of access to deposit accounts and payment channels in order to manage deposit outflows during resolution, where necessary. In this regard, we appreciate your feedback on the following:

- (a) Please advise whether your systems are able to undertake the following on an en-bloc basis (i.e. applied collectively, not on a per-depositor basis) upon request:
 - (i) Modify the operations of the deposit accounts, including the suspension of standing instructions for payments from deposit accounts and restricting outward funds and/or inward transfers to these deposit accounts; or
 - (ii) Restrict or cap the amount that may be withdrawn from deposit accounts; or
 - (iii) Suspend access to all deposit accounts and payment channels.
- (b) Please describe the changes or enhancements that would be required to your institution's deposit systems infrastructure and processes to enable the capabilities described above. Where applicable, kindly outline associated risk management considerations (if any) in order to achieve the above capabilities.
- (c) Please describe any challenges your institution may encounter in enhancing or developing the above capabilities including operational, technological, legal and customer impact considerations.

3.2 CAPABILITY TO GENERATE DATA IN A TIMELY MANNER

- 3.2.1 **Applicability of Section:** This section applies to DTMs subject to **both the Full Requirements and Tailored Requirements**.
- 3.2.2 DTMs should be able to furnish timely, accurate and complete data needed to execute a transfer at any point during resolution.

3.2.3 Furthermore, as information on the DTM, such as its capital and liquidity positions, may influence the feasibility and credibility of the transfer strategy, the timeliness⁵ of a DTM's data is crucial in providing a fair reflection of the state of the DTM to PIDM. Therefore, DTMs should ensure their MIS infrastructure and processes possess the capabilities to generate:

- (a) **Reports outside of regular reporting intervals**, e.g. producing a balance sheet position based on the mid-month instead of month end position⁶; and
- (b) **Reports at shorter time intervals**, e.g. reports of liquidity needs **on a T+1 basis**, as specified in the Guidance Paper for Resolvability Assessment – Liquidity in Resolution.

3.2.4 As a general principle, the timeliness of a DTM's data provided either for the purpose of facilitating a resolution strategy or assessing impact on the Malaysian financial system would greatly impact the data's usability.

PIDM may, as part of its engagement with DTMs, require a DTM to make improvements to MIS infrastructure and processes to shorten the report generation time(s) for specific reports where PIDM deems necessary to improve overall resolvability of the DTM.

3.2.5 Where a DTM relies on manual processes to support its production of management and regulatory reports, it should ensure these processes have adequate and robust controls in place to ensure the consistency and accuracy of data provided during resolution without compromising timeliness.

3.2.6 DTMs may, as part of its business-as-usual operations, rely on third party service providers to manage certain types of data⁷.

⁵ Data timeliness (also referred to as data freshness) is a term used to describe the frequency in which data is updated for consumption.

⁶ Both the Report on Domestic Monthly Financial Position Statement and data on existing customer/account are produced based on a DTM's month end position pursuant to the requirements in the STATsmart PD and CCRIS PD.

⁷ Examples of such arrangements include the maintenance of shareholder registers by corporate secretarial service companies or maintenance of a list of debt holders by an appointed Trustee.

In cases where a DTM relies on third parties to compile and extract data requested by PIDM, it should appropriately document the processes and timelines required to obtain such data from the third parties.

Question 3

Does your institution rely on third parties to manage and retain certain types of data and records (such as information on customers, shareholders and/or bondholders among others)? If yes, please describe the types of data maintained by these third parties, the associated processes for requesting and retrieving such data, and the typical timelines involved in obtaining the information when required.

3.3 CAPABILITY TO GENERATE DISAGGREGATED DATA

3.3.1 **Applicability of Section:** This section applies to DTMs subject to the **Full Requirements** under the RAF Guidelines. For DTMs under the **Tailored Requirements**, this Section is **not applicable**.

3.3.2 A DTM's MIS infrastructure is typically set up to produce data for management reporting and the submission of regulatory reports based on:

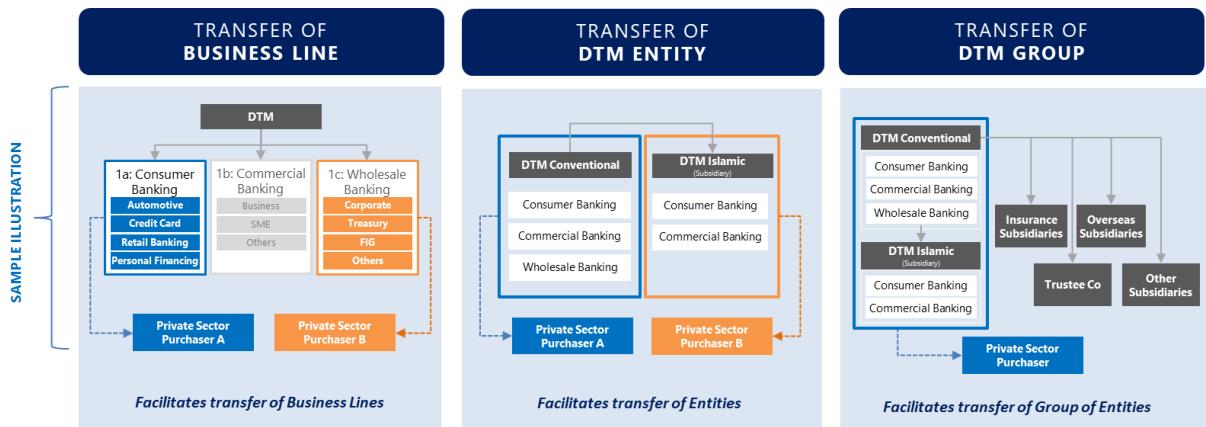
- (a) a financial group or DTM entity; or
- (b) one or more business lines.

3.3.3 During resolution planning, PIDM will identify shares, businesses and/or portfolios of assets and liabilities of the DTM to be transferred during a resolution as a Transfer Perimeter⁸ wherein:

- (a) **in a Transfer of DTM Group**, certain legal entities may be excluded from the Transfer Perimeter; and
- (b) **in a Transfer of Business Line**, certain business lines and/or portfolios of assets and liabilities may be excluded from the Transfer Perimeter.

⁸ PIDM will propose one or more than one Transfer Perimeter.

Figure 2: Illustration of possible Transfer Perimeters



3.3.4 To ensure that a transfer can be successfully executed for each proposed Transfer Perimeter, a DTM must ensure its MIS possesses the necessary capabilities to produce data for the purpose of facilitating a resolution strategy encompassing different combinations of assets and liabilities, businesses or legal entities which make up the Transfer Perimeter.

To achieve this, a DTM's MIS must be capable of producing both aggregated and disaggregated data where, upon request, a DTM can produce:

- (a) data for specific portfolios of assets and liabilities; or
- (b) aggregated data for different portfolios of assets and liabilities which make up the Transfer Perimeter.

3.3.5 Additionally, DTMs with overseas branch operations should have in place capabilities to produce disaggregated data and separate reports on its overseas assets, liabilities and customers on a branch-by-branch basis.

[The rest of this page is intentionally left blank]

Question 4 – Existing capabilities to generate disaggregated data

Please describe any challenges your institution may encounter in developing capabilities to produce disaggregated data. In your response, kindly indicate the following:

- (a) The current level of data granularity presented in management reports during BAU (e.g. whether data is reported at the entity level, business line level, or at a specific portfolio level);
- (b) Whether these reports are generated through automated processes or involve significant manual intervention (including steps related to reconciliation, adjustments, data consolidation, etc.); and
- (c) Any changes or improvements required to your institution's MIS infrastructure and processes in order to support the production of disaggregated data, where applicable.

Question 5 – Plans to upgrade or enhance existing systems (if any)

Please describe your institution's near to medium term plans (i.e. up to 3 years), if any, to upgrade existing reporting systems or implement new systems intended to replace manual reporting processes. In your response, kindly explain how these planned enhancements may affect your institution's capabilities under Sections 3.2 and 3.3 going forward (if at all), including any anticipated improvements, transitional challenges, or dependencies.

SECTION 4: IMPLEMENTATION

4.1 As part of the requirements of the RAF Guidelines, DTM shall prepare a Self-Assessment Report documenting the outcome of the Capability Assessment. As part of the Capability Assessment, the report should demonstrate the relevant capabilities and arrangements required to meet the requirements outlined in **Section 3 of this Data & MIS Guidance Paper**, along with the proposed Remediation Action Plan⁹. At this stage, no pre-defined template is mandated for the Self-Assessment Report, allowing DTM the flexibility to determine the best approach for demonstrating its analysis.

4.2 Additionally, the DTM is required to describe the degree to which the requirements outlined in Section 3 are met by completing the Self-Assessment Checklist in Appendix 4. The guidance for the grading scale is as follows:

Grading scale	Guidance
Compliant	The requirements are fully met. The DTM possesses all capabilities and is able to implement them in supporting the execution of the PRS.
Largely compliant	The requirements are largely met. The DTM possesses most of the capabilities. Shortcomings are few and do not present a material impediment to the execution of the PRS.
Partially non-compliant	The requirements are partially not met. The DTM possesses some of the capabilities or has initiated steps to establish the capabilities. Shortcomings present a material impediment to the execution of the PRS.
Non-compliant	The requirements have not been met. The DTM does not possess the capabilities or has not initiated steps to establish the capabilities.
Not applicable	The requirements set out in this Data & MIS Guidance Paper are intended to be applicable to all DTM. DTM can mark that capability as "Not Applicable" with accompanying justification as to why it is deemed not applicable for PIDM's consideration.

⁹ As outlined in Paragraph 5.1.2 of the RAF Guidelines, Remediation Action Plan shall encompass the documentation of impediments, proposed measures to remove impediments, implementation timeline, target completion dates, resources required, estimated cost and personnel responsible for implementation.

- 4.3 Pursuant to the assessment of DTM's resolvability, PIDM will review the Self-Assessment Report and assess whether the measures proposed by the DTM can effectively reduce or remove the substantive impediments¹⁰. The DTM will be required to provide regular progress updates to PIDM on the implementation of the agreed measures.
- 4.4 PIDM may test and evaluate the DTM's capabilities in fulfilling the requirements outlined in **Section 3** of this Data & MIS Guidance Paper. Such testing may be conducted when PIDM determines that the DTM has met the specified requirements or when deemed necessary.

Perbadanan Insurans Deposit Malaysia
11 February 2026

[The rest of this page is intentionally left blank]

¹⁰ Communications to the DTM on the outcome of the assessment will be via a Resolvability Assessment letter from PIDM.

APPENDIX 1: LISTING OF DATA USED FOR RESOLUTION PLANNING

No.	Data Category	Information Requested (Reference Document)	Description
1	Operational	Operational, financial, legal and business interdependencies (<i>RAF Guidelines</i>)	<ul style="list-style-type: none"> - Operational, financial, legal and business interdependencies between the identified Transfer Perimeter and the rest of the covered and related entities excluded from the perimeter
2	Operational	Operational Dependencies (<i>Guidance Paper for Resolvability Assessment – Operational Continuity in Resolution</i>)	<ul style="list-style-type: none"> - Listing of operational dependences and mapping to information such as receiver, provider, critical functions or core business lines supported, underlying operational assets and critical employee posts / positions
3	Legal and Compliance	Operational Dependencies (<i>Guidance Paper for Resolvability Assessment – Operational Continuity in Resolution</i>)	<ul style="list-style-type: none"> - Identification of contracts /arrangements in place and key clauses such as expiry/renewal date and governing law
4	Legal and Compliance	Identification and assessment of the Transferability of Contracts (<i>Guidance Paper for Resolvability Assessment – Islamic Finance Specificities in Resolution</i>)	<ul style="list-style-type: none"> - Listing of all products and services (including assets, liabilities and funds under management) and specific requirements of the underlying Shariah contracts
5	Financial	Details of Investment Account Funds (<i>Guidance Paper for Resolvability Assessment – Islamic Finance Specificities in Resolution</i>)	<ul style="list-style-type: none"> - Each fund's asset allocation, practice of proportionate tagging, liquidity buffer and financial reporting practices
6	Operational	Details of all relationships with the Financial Market Infrastructures ("FMI") (<i>Guidance Paper for Resolvability Assessment – Continuity of Access to FMI</i>)	<ul style="list-style-type: none"> - Listing of all relationships that DTM has with FMI service providers, including the name of the FMI, type of participation, related entities, and any unique roles or functions that DTM performs (e.g. acting as a settlement bank for the industry) - Updated listing of key personnel supporting FMI services
7	Operational	Listing of key stakeholders (<i>Guidance Paper for Resolvability Assessment – Communication in Resolution</i>)	<ul style="list-style-type: none"> - Key stakeholders to be informed upon entry into resolution of the DTM including those identified under existing BNM requirements - Communication channels, contact details and critical employee posts /

No.	Data Category	Information Requested <i>(Reference Document)</i>	Description
			positions supporting communication plan
8	Financial	Identification of collateral (<i>Guidance Paper for Resolvability Assessment – Liquidity in Resolution</i>)	<ul style="list-style-type: none"> - Identification of assets for use as collateral including lower quality and less liquid assets, segregated by type of assets and eligibility to counterparties and funding providers

[The rest of this page is intentionally left blank]

APPENDIX 2: PROPOSED LISTING OF DATA USED FOR FACILITATING A RESOLUTION STRATEGY

No.	Data Category	Information Requested	Description
1	Financial	Information on loan / financing portfolios	<ul style="list-style-type: none"> - Data tapes of customer loans / financing with key information e.g. financing amount, collateral, term, yield, bank internal rating, etc.) - Analysis of customers by product type, segmentation, maturity, collateral coverage, etc. - Credit file samples of Top Customers and Impaired Accounts - Lending flows, repayments and yields by portfolio segments
2	Financial	Information on depositors and Investment Account holders	<ul style="list-style-type: none"> - Number of depositors / holders, total balance (including by investment account fund, where applicable) - Breakdown between Corporate / SME / Individual - Details of investment account funds e.g. total assets and assets allocated to each fund
3	Financial	Historical and forecast financial statements	<ul style="list-style-type: none"> - Historical Management Accounts including detailed Balance Sheet and Income Statements - Forecast income statement and balance sheet - Breakdown of Income by business unit, product, segment, investing activity, nonrecurring, etc. - Breakdown of Balance Sheet including restricted cash balances, intercompany balances, etc.
4	Financial	Information on investments and liquidity	<ul style="list-style-type: none"> - Details of investments (type, rating, valuation¹¹, currency, geography) - Listing of unencumbered assets eligible for collateral
5	Market and Commercial	Company profile	<ul style="list-style-type: none"> - Details on main business lines / profitability - Details on branches (owned or leased) - Number of staff by location / business area - Details of principle changes in business over the last three years (e.g. legal structure, senior management, strategy or principal activities) - Competitive analysis of market position - Details of any recent capital raising exercise(s)

¹¹ DTM may employ the use of models to value assets and liabilities measured at fair value where market pricing information is unavailable. DTM should make available any internal models including the model building methodologies and supporting documentation (e.g. sources of information, persons responsible) for review.

No.	Data Category	Information Requested	Description
			<ul style="list-style-type: none"> - Financial / Board commentary packs
6	Operating	Directors and management profile	<ul style="list-style-type: none"> - List of directors, non-executive directors, roles and experience etc. - Organogram of roles and responsibilities including management and board committees.
7	Legal and Compliance	Other regulatory submissions / correspondence	<ul style="list-style-type: none"> - Composite Risk Rating, key internal or regulatory audit reports, correspondence with regulator(s) - Expected Credit Loss provision calculations, including model overlay - Risk management policies - Latest Stress Test submission(s) - Recovery Plan, Capital Management and Contingency Funding Plans
8	Legal and Compliance	Other matters	<ul style="list-style-type: none"> - Listing / catalogue of material outsourced and intra-group contracts - Ongoing litigation against the DTM (if any) - Details of any commitments and contingencies - Tax information e.g. tax liabilities, double tax agreements, etc. - Any discretionary, nonrecurring or unusual items not specifically disclosed in financial statements

[The rest of this page is intentionally left blank]

**APPENDIX 3: PROPOSED LISTING OF DATA USED FOR ASSESSING IMPACT ON THE
MALAYSIAN FINANCIAL SYSTEM**

No.	Information Requested	Description
1	Information on interbank exposures ¹²	<ul style="list-style-type: none"> - Amounts owed to and from other financial institutions including deposits, interbank lending, securities and derivatives exposure
2	Shareholder Information	<ul style="list-style-type: none"> - Full name - Identification / Business Registration Number - Number / Aggregate amount of Securities Held
3	Debt holders ¹³ information	<ul style="list-style-type: none"> - Full name - Identification / Business Registration Number - Number / Aggregate amount of Securities Held (Nominal and Book Value) - Maturity date - Currency - Coupon/Interest rate - Options embedded to the issuance (if any)
4	Employees	<ul style="list-style-type: none"> - Employee grouping (by department / division / union status)

[The rest of this page is intentionally left blank]

¹² Interbank exposures refer to sums owed to and from other banking institutions, including those not licensed by BNM.

¹³ In the event the DTM's debt issuances are undertaken via a Special Purpose Vehicle or a Financial Holding Company, DTM's should apply the look-through approach in identifying the ultimate holders of these instruments when furnishing the data to PIDM.

APPENDIX 4: SELF ASSESSMENT CHECKLIST

To facilitate a consistent and transparent assessment of resolvability, DTM^s are required to complete the self-assessment checklist below in accordance with the grading scale set out in this Guidance Paper. The purpose of this assessment is to enable DTM^s to demonstrate the extent to which the required capabilities have been established.

DTM^s are required to provide a clear justification for each assessment assigned, together with supporting evidence demonstrating how the conclusion was reached. Supporting evidence may include references to documented processes, governance arrangements, system capabilities, contractual provisions, or other relevant materials. Please complete the self-assessment checklist as follows:

#	Capabilities	Assessment (e.g. Compliant / Largely Compliant / Partially Non-Compliant / Non-Compliant / Not Applicable)	Justification and supporting evidence for the assigned assessment ¹⁴
Capability to Generate Resolution-related Data			
1.	The DTM can generate data for Resolution Planning including information requested as outlined in the RAF Guidelines and accompanying documents issued by PIDM.		
2.	The DTM can generate data for facilitating a resolution strategy.		
3.	The DTM can generate data for assessing impact on the Malaysian financial system.		
Capability to Generate Disaggregated Data (Not applicable for DTM^s under the Tailored Requirements)			
1.	The DTM can generate data for the DTM entity, excluding assets and/or liabilities which do not form part of the Transfer Perimeter.		
2.	The DTM can generate data for the DTM Group, excluding legal entities, assets and/or liabilities which do not form part of the Transfer Perimeter.		

¹⁴ DTM^s are required to cross-reference each requirement in the checklist to the corresponding section(s) in the Self-Assessment Report to support clarity and traceability.

3.	The DTM can generate a separate listing of assets and liabilities held by overseas branch operations, where the listing can be produced on a branch-by-branch basis.		
----	--	--	--

Question 6 - Enhancements to the Self-Assessment Checklist

PIDM welcomes suggestions on how the checklist may be enhanced, including whether the scope adequately captures the key components necessary to self-assess resolvability, and whether any additional elements should be incorporated.

[The rest of this page is intentionally left blank]