Perbadanan Insurans Deposit Malaysia
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Summary of the Corporate Plan 2026 – 2028

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Corporate Plan 2026 – 2028: From Readiness to Resilience

In nature, bamboo symbolises resilience with a balance of strength, agility and connectedness. Every part of the bamboo contributes to its remarkable ability to withstand pressure, adapt to change, and grow with strength and purpose.

Resilience starts with strong foundations. Bamboo's strength begins underground. Its roots form a wide interconnected network beneath the surface, reinforcing each stalk through collective strength. A resilient organisation recognises the importance of interlinkages between the people, systems, processes and operating environment. When these connections are understood and strengthened, the whole system becomes more stable and is able to absorb shocks. As PIDM enters the third decade, we stand on a robust foundation established through a strong governance framework, integrity, as well as sound risk and internal control management. These pillars, reinforced by systems and processes developed over the past 20 years, will ensure organisational resilience where we continue to uphold the standards to deliver our mandate.

Resilience is strength with agility. When the wind shifts, bamboo bends gracefully instead of resisting. It yields to the force, yet returns upright once the storm passes. A resilient organisation adapts to changing circumstances, shifts in external landscape and emerging risks while continuing its core purpose. Agility enables continued performance even when conditions become unpredictable. In fulfilling PIDM's mandate as both the financial consumer protection authority and resolution authority, we must remain agile and adaptive to evolving circumstances while ensuring our responses are aligned, timely and measured.

Resilience is forward moving. Bamboo does not merely survive – after storms, it recovers quickly and grows even stronger, using adversity as a catalyst for renewal. A resilient organisation learns from disruptions, enhances its capabilities and systems to advance with confidence into the future. As the operating environment becomes increasingly uncertain and complex, it is critical for PIDM to ensure readiness and preparedness so that we can act with clarity and confidence and remain resilient.

In PIDM, we remain firmly grounded in our purpose while adapting to the pace of change around us. Rooted, agile, and forward moving – bamboo symbolises the resilient organisation we strive to be.

PIDM's Corporate Plan 2026 – 2028, themed "From Readiness to Resilience", marks another new chapter after 20 years in operations. Moving from ensuring readiness to building resilience, it embraces uncertainty with confidence, navigates complexity with clarity, and leads forward with purpose. It reflects PIDM's commitment to enduring relevance and adaptive strength – to remain strong, yielding and forward-moving in a world that demands both agility and resolve, as well as to be resilient in adversity, yet agile in recovery. Resilience in the context of PIDM is to holistically consider interlinkages, pace of changes and organisational capability to continue discharging our mandate without disruption to our functions and under different evolving circumstances.

The Corporate Plan 2026 – 2028 is anchored on four strategic priorities, supported by the governance and operations enabler, as well as 13 plans and corporate initiatives to address identified risks and material matters.

Strategic Priority 1 Resolution Resilience	Strategic Priority 2 Strategic Partnerships and External Relations Resilience	Strategic Priority 3 Digital Resilience	Strategic Priority 4 Human Capital Resilience
Resolution	Empowering Financial Resilience	Cybersecurity	Organisational Design Enhancement
Funding	Stakeholder Advocacy and Influence	Cloud Adoption	Talent Development
Islamic Resolution	PIDM Brand Presence and Public Communication	Data and Artificial Intelligence	Competitive Total Rewards
Simulation			

Governance and Operations Enabler

The following highlights the strategic outcomes to be achieved by the end of 2028.

Strategic Priority 1: Resolution Resilience
From ability to credibility

PIDM will elevate our readiness to resolution resilience, a pivotal shift from mere readiness to credible execution of resolution actions under any economic, financial, technological, or geopolitical condition.

Plan	2026 Budget (RM mil)	Strategic Outcomes by 2028
Resolution	0.7	Strengthened the resolution readiness and enhanced overall resolvability of member institutions
Funding	2.3	Availability of feasible liquidity funding options to support resolution actions
Islamic resolution	0.8	Enhanced preparedness to resolve Islamic financial institutions, while positioning as a thought leader in Shariah-compliant resolution
Simulation	0.9	Strengthened interagency credibility and resolution resilience

Other resolution initiatives and operations budget amounting to RM2.6 million

Strategic Priority 2: Strategic Partnerships and External Relations Resilience
From protection to empowerment

PIDM will strategically leverage our accumulated reputational capital and credibility to deliver more meaningful impact. The shift from protection to empowerment, underscores our belief that a resilient financial system begins with a confident and informed society and strategic stakeholders. PIDM will continue to serve as a credible financial consumer protection and resolution authority, as well as a catalyst for financial empowerment.

Plan	2026 Budget (RM mil)	Strategic Outcomes by 2028
Empowering financial resilience	0.7	Enabled a more financially resilient society and engendering greater trust and confidence in PIDM
Stakeholder advocacy and influence	1.1	Strengthened reputational capital and established PIDM as a trusted partner
PIDM brand presence and public communication	3.3	Enhanced public confidence, improved stakeholder engagement and built reputational resilience

Strategic Priority 3: Digital Resilience
From transformation to versatility

PIDM will strengthen our digital capabilities, enhance operational agility and embed intelligence across our systems and processes to support future-readiness. This leverages the outcomes of the transformation phase, which has laid a strong foundation for a sustained and holistic approach.

Plan	2026 Budget (RM mil)	Strategic Outcomes by 2028
Cybersecurity	3.4	Increased cybersecurity maturity level while remaining resilient with effective defensive operations
Cloud adoption	4.2	Fully transitioned from on-premises infrastructure and applications to cloud
Data and artificial intelligence	1.5	Enhanced analytical capabilities and strengthened insight-driven culture

Other information technology initiatives and operations budget amounting to RM3.8 million

Strategic Priority 4: Human Capital Resilience
Building a resilient, engaged and future-ready workforce

PIDM will continue to strengthen our capabilities, culture and leadership to meet evolving organisational needs. In building a resilient, engaged and future-ready workforce, the key focus is to have an organisational design that can scale for impact, to achieve agility through capability and to drive employee engagement and retention.

Plan	2026 Budget (RM mil)	Strategic Outcomes by 2028
Organisational design enhancement	0.2	Scalable organisational structure and strengthened talent pipeline
Talent development	1.6	Established a talent development ecosystem
Competitive total rewards	0.1	Strengthened total rewards strategy

Other human capital initiatives and operations budget amounting to RM98.2 million

In summary, the strategic priorities will guide our decisions and align our collective efforts over the three-year planning period of 2026 – 2028. The governance and operations enabler with a budget of RM14.1 million, will enable effective and optimal use of resources with the aim of shifting from a compliance-focused approach to strategic assurance. Driven by technology, culture and rising expectations for transparency and agility – governance, internal controls and operational effectiveness will be reinforced to ensure consistency, effectiveness and accountability across the organisation.

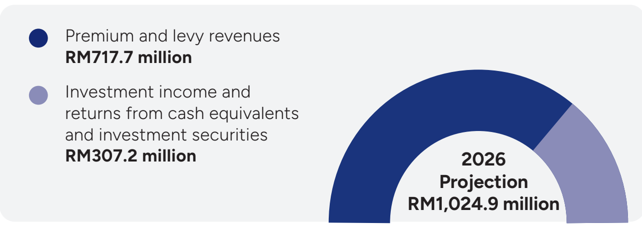
Highlights of 2026 Financial Plan

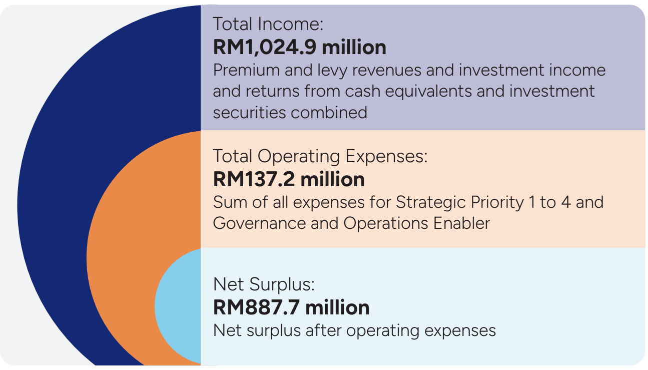
The financial plan 2026 allocated a budget of RM139.5 million, comprising operating expenses of RM137.2 million and capital expenditures of RM2.3 million and is aligned to ensure resources are optimally deployed to support the strategic priorities.

Total income is projected to be at RM1,024.9 million, comprising RM717.7 million in premium and levy revenues[1] from our member institutions and RM307.2 million of investment income and returns from cash equivalents and investment securities.

Investment income and returns from cash equivalents and investment securities are expected to grow moderately compared to previous years, reflecting continued softening of market yields driven by anticipated U.S. Federal Reserve rate cuts and global monetary easing trends. Despite these challenges, PIDM will remain agile in managing our investment portfolio, focusing on strategies to optimise returns while navigating evolving macroeconomic conditions in line with our investment objectives.

The summary of our 2026 financial plan is depicted below.





[1] *The revised base premium rates applicable to member banks are prescribed by the Minister of Finance in the MDIC (Rates for First Premium and Annual Premium in respect of Deposit-Taking Members) (Amendment) Order 2026, which was gazetted on 2 January 2026*

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