



BRUNEI DARUSSALAM
Simpur



قِيَادِن قَلْبِنْدُونِ دِي قُوسِيَت بَرُونِي دَارُ السَّلَام
BRUNEI DARUSSALAM DEPOSIT PROTECTION CORPORATION (BDPC)



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.





CAMBODIA
Rumdul



NATIONAL BANK OF CAMBODIA
Riel. Stability. Development.



NATIONAL RESOLUTION
SYMPOSIUM 2025

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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.

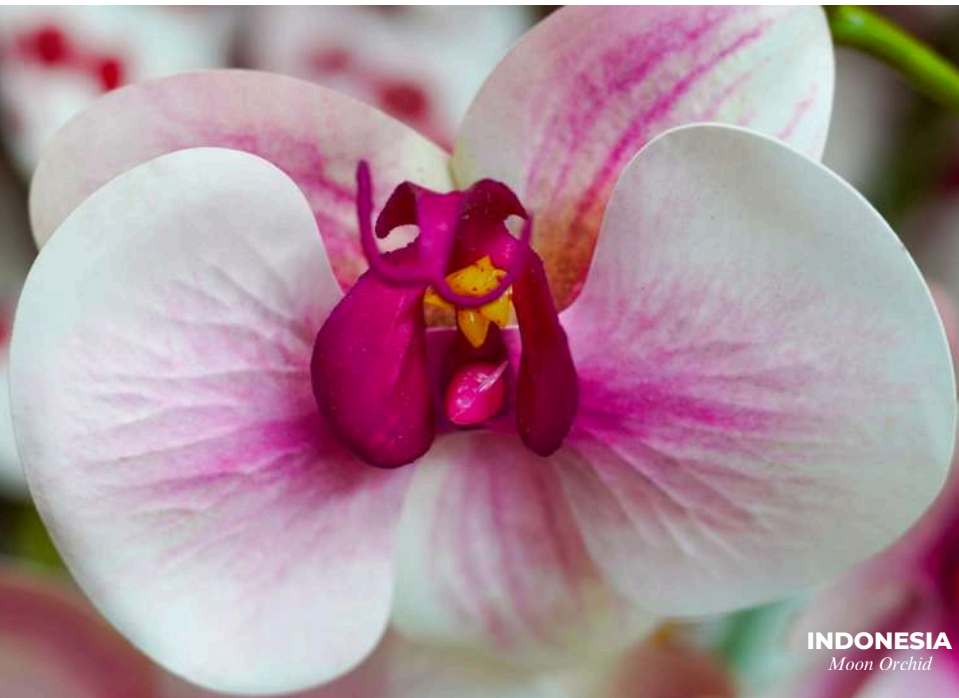
Building on this foundation, the NBC together with the Ministry of Economy and Finance formed a dedicated working group in March 2020 to advance the initiative and subsequently the Deposit Protection and Bank Resolution Unit was established under purview of the NBC. The NBC has then adopted the **Paybox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



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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LAO PDR
Dok Champa



DEPOSIT PROTECTION OFFICE OF LAO PDR



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%



Foreign currency deposits



Islamic bank deposits

PREMIUM
ASSESSMENT

Flat rate



Resolution
planning
framework

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MALAYSIA
Bunga Raya



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia



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
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MYANMAR
Padauk



Myanma Insurance
myanma insurance is for the people



**NATIONAL RESOLUTION
SYMPOSIUM 2025**

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%.

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PHILIPPINES
Sampaguita



PHILIPPINE DEPOSIT INSURANCE CORPORATION



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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SINGAPORE
Vanda Miss Joaquim



Deposit Insurance
Policyowners' Protection

SINGAPORE DEPOSIT INSURANCE CORPORATION



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
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THAILAND
Ratchaphruek



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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VIET NAM
Lotus



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
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framework

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**PEOPLE'S REPUBLIC
OF CHINA**

Peony



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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JAPAN
Cherry Blossom



DEPOSIT INSURANCE CORPORATION OF JAPAN



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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REPUBLIC OF KOREA

Mugunghwa



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**



Foreign currency deposits



Islamic bank deposits

PREMIUM
ASSESSMENT

**Differential
rate**



Resolution planning framework

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