Inputs

(Resources and capabilities and resource allocation)

Financial Capital

(\$)

- Statutory income from premiums and levies collected from member institutions, and investment income generated from the Protection Funds
- Accessing liquidity funding through both internal and external means to facilitate in carrying out our statutory functions

Human Capital

- Competencies, capabilities and experience of employees
- Capacity and bench strength of human resources, internally or externally sourced
- Managing the sustainability of PIDM's workforce for the medium to long-term

Intellectual Capital



- Knowledge and expertise in the Deposit Insurance System and the Takaful and Insurance Benefits Protection System
- Knowledge and expertise in intervention and resolution of financial institutions
- Knowledge of corporate governance practices in the public
- Knowledge acquired and captured through knowledge management programmes and activities
- Knowledge acquired by PIDM's employees in the course of our day-to-day business and operations

Manufactured Capital



- Information technology systems and infrastructure for our day-to-day operations and for intervention and resolution
- Cybersecurity, business continuity and disaster recovery systems and infrastructure

Social and relationship capital

- Strong relationship within PIDM and with our external key stakeholders
- Reputation and image



What we do

('Value' or business model)

Ensure the protection of financial consumers against loss in the event of a member institution failure

- Establish and maintain systems, people and processes to ensure a high state of operational readiness for an intervention and failure resolution
- Monitor and risk assess member institutions for readiness
- Carry out a regular review of intervention and failure resolution tools for effectiveness and efficiency
- Carry out resolution planning

Provide incentives for sound risk management

- Administer differential premiums and levy systems
- Provide support for good corporate governance in member institutions through FIDE FORUM
- Promote trust and confidence
- Carry out public awareness and appropriate communications initiatives

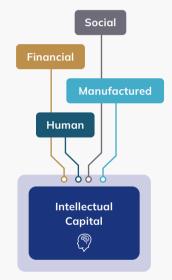
Value drivers

- Clear mandate
- Accountability
- Talent
- Stakeholder engagement

Outputs

Financial, human, and social and relationship capitals translate into intellectual capital (including brand and reputation, organisation systems and related procedures).

Manufactured capital allows for greater efficiency in performing our functions.



Outcome / Value

Accountability

- Demonstration of good governance and accountability in the public sector
- Sustainability initiatives, such as scholarship and financial literacy

Talent

- Continuous pool of highly capable employees
- Knowledge transfer and expertise development

Stakeholder management

• Effective policies and laws



Value to financial consumers

• Ensures depositors, takaful certificate and insurance policy owners have continued access to their savings, takaful and insurance benefits if a member institution fails

Value to the public and industry – overall financial system

- Mitigates risks of bank runs and surrenders of insurance policies or takaful certificates
- Promotes confidence in the financial system, its smooth functioning and supports the economy as a whole
- Helps reduce risks of failure (incentivises sound risk management)
- Mitigates costs of member institution failures to the financial system

Value to the economy

- Ensures effective intermediation by ensuring orderly exit of troubled member institutions
- Costs of failure are borne by the industry; financial burden on the Government is reduced

Institutional

integrity

Fulfilment of the public policy objectives of the PIDM Act preserve financia system stability

Return assets to the economy for productive use

Reduced financia burden on Government

Operational resilience









International counterparts

Our key stakeholders

Members of the public

Member Institutions and

industry associations



Strategic service providers and partners



Employees

Our Principal Risks

- 1. Advancing Readiness Efforts to Carry Out Our Mandate (Insurance Risk)
- 2. Enhanced Cybersecurity Threats (Operational Risk)
- 3. Operational Resiliency and Adopting Digital Advancements (Operational Risk)
- Modernising the Capabilities and Skillsets of Our Human Capital (People Risk)
- 5. Damage to Image and Reputation (Reputation Risk)

