INDONESIA DEPOSIT INSURANCE CORPORATION

Indonesia Deposit Insurance Corporation

Global Updates



H1 2026

www.lps.go.id

INDONESIA DEPOSIT INSURANCE CORPORATION

IDIC Global Updates H1 2026

Overview

This report brings together IDIC's institutional mandate, banking and deposit indicators, bank liquidation and claims payment outcomes, and international cooperation during H1 2026. Banking activity expanded while credit growth outpaced deposit funding. Account balances remained widely within the statutory coverage limit, although deposit value was concentrated in large accounts. IDIC maintained an average five-working-day first payout and continued preparations for its policyholder protection mandate.

Figures are as of June 2026 unless stated otherwise. USD equivalents use the draft's stated conversion rate of IDR 17,899 per USD for all comparison periods. Rounded values may not add exactly. The TBP table covers the subsequent July–September period.

Contents

01 IDIC at a Glance 01

02 Banking Sector Performance 07

03 Deposit Distribution 09

04 Bank Resolution and Claims Overview 13

05 International Cooperation 16

Click the page numbers to navigate to each section.

Section 1

IDIC at a Glance

1.1 About IDIC

The Indonesia Deposit Insurance Corporation (IDIC), known in Indonesia as Lembaga Penjamin Simpanan (LPS), is an independent institution responsible for deposit insurance and bank resolution. It contributes to financial system stability as a member of Indonesia's financial safety net and is preparing to implement the Policyholder Protection Program (PPP) in 2028.

IDIC was established under Law No. 24 of 2004 and began operating on 22 September 2005. Its creation followed the 1997–1998 Asian financial crisis and Indonesia's subsequent blanket guarantee of bank obligations. Limited deposit insurance replaced that guarantee to maintain depositor confidence while containing moral hazard.

Core functions under IDIC's expanded statutory mandate

1. Insuring eligible bank deposits
2. Providing policyholder protection through the PPP, scheduled to begin in 2028
3. Contributing to financial system stability within its statutory authority
4. Conducting bank resolution
5. Resolving conventional and sharia insurance companies whose business licences have been revoked by the Financial Services Authority (OJK), subject to the applicable legal and implementation framework

Principal responsibilities

1. Developing policies for deposit insurance
2. Administering the deposit insurance programme
3. Developing policies and operational arrangements for the PPP
4. Preparing to administer the PPP from 2028
5. Developing and implementing policies that support financial system stability within IDIC's authority
6. Preparing for bank resolution, including conducting due diligence and engaging potential acquiring banks or investors
7. Developing and implementing resolution policies for banks designated as Banks in Resolution
8. Preparing for the liquidation of conventional and sharia insurance companies under the applicable framework
9. Implementing liquidation policies for conventional and sharia insurance companies whose business licences have been revoked by OJK, in accordance with the applicable framework

1.2 Financial Safety Net

IDIC handles deposit insurance and bank resolution within the Financial System Stability Committee.

Financial System Stability Committee (KSSK)

Ministry of Finance
Crisis coordinator
Fiscal authority

Bank Indonesia (BI)
Macroprudential regulation
Lender of last resort

Financial Services Authority (OJK)
Financial regulation and supervision
Microprudential regulation

Indonesia Deposit Insurance Corporation (IDIC)
Deposit insurance
Bank resolution

Indonesia's financial safety net brings together the Ministry of Finance, Bank Indonesia (BI), OJK and IDIC through the Financial System Stability Committee (KSSK). The Minister of Finance coordinates the committee. The institutions contribute their respective fiscal, monetary and macroprudential, supervisory, and deposit insurance and resolution responsibilities to crisis prevention and management.

1.3 Deposit Insurance Coverage Limit

IDIC's coverage limit is

IDR 2 Billion

Per depositor per bank

Equivalent to approximately

USD 111,738

Using the exchange rate stated in this report.

The limit applies to the depositor's aggregate eligible balances at the same bank across insured deposit products and currencies; it is not a separate limit for each account.

Covered products include :

- Current accounts
- Time deposits
- Savings accounts
- Equivalent banking products denominated in rupiah or foreign currencies

Payment is subject to eligibility verification and the coverage limit. Amounts that IDIC does not reimburse may be claimed from the failed bank's liquidation proceeds, subject to statutory creditor priorities and available recoveries.

**See Section 3.4 for account-based coverage indicators and Section 4 for claims payment and liquidation outcomes.*

1.4 IDIC 3T Eligibility Criteria

Deposits must satisfy the following three eligibility criteria, commonly known as 3T:

Tercatat (Recorded)

the deposit is recorded in the bank's books.

Tingkat bunga (Interest rate)

for conventional deposits, the interest rate received must not exceed IDIC's deposit insurance rate (TBP). Sharia deposits are not assessed against an interest-rate ceiling; their returns follow the applicable sharia contracts.

Tidak merugikan bank (No harm to the bank)

the depositor must not have engaged in conduct that harmed the bank and contributed to its unsound condition.

Deposits that fail any applicable 3T criterion are ineligible for reimbursement by IDIC. The depositor may pursue a claim through liquidation, subject to the applicable creditor ranking and available assets.

1.5 Deposit Insurance Rate (TBP)

The deposit insurance rate (Tingkat Bunga Penjaminan, TBP) is the maximum interest rate compatible with deposit insurance eligibility for conventional deposits. It is a coverage threshold, not an interest rate paid by IDIC. IDIC reviews the TBP periodically with reference to market deposit rates, monetary policy and banking liquidity.

Deposit Type	Deposit Insurance Rate (TBP) 1 June–30 September 2026
Rupiah deposits at commercial banks	3.50%
Rupiah deposits at rural banks	6.00%
Foreign currency deposits at commercial banks	2.00%

The TBP was **increased by 25 bps**, effective 1 July 2026

1.6 Member Banks Commercial Banks and Rural Banks

Participation in IDIC's deposit insurance program is mandatory for banks operating in Indonesia, including conventional and sharia commercial banks, foreign bank branches, and rural banks (BPR and BPRS).

Rural banks make up **93.2%** of the **1,541** banks insured by IDIC.

Banks operating in Indonesia, June 2026 – all must join IDIC's deposit insurance program



Rural banks (Bank Perekonomian Rakyat, BPR) and sharia rural banks (Bank Perekonomian Rakyat Syariah, BPRS) primarily serve local communities and micro and small businesses. They accept savings and time deposits but do not offer current accounts. Section 4 presents IDIC's rural bank liquidation and claims payment activities.

1.7 Evolution of IDIC's Mandate

IDIC's mandate has grown from a pay box plus to strengthened risk minimizer.

Stages of IDIC's mandate under each law

2005 — Pay Box Plus

Law No. 24 of 2004 on the Indonesia Deposit Insurance Corporation

- Insures deposits, resolves banks and helps maintain financial system stability
- Resolution options : temporary capital placement and bank liquidation

2016 — Loss Minimizer

Law No. 9 of 2016 on Prevention and Handling of Financial System Crises (PPKSK)

- Adds the Banking Restructuring program (PRP)
- Adds purchase and assumption and bridge bank as resolution options

2023 — Risk Minimizer

Law No. 4 of 2023 on Developing and Strengthening the Financial Sector (P2SK/FSOL)

- Adds the Policyholder Protection Program (PPP) and fund placement authority
- Early intervention in troubled banks, in coordination with OJK
- Resolution of insurance companies through liquidation

Strengthened Risk Minimizer

2026

Law No. 4 of 2026, amending the P2SK Law

- Strengthens IDIC's institutional framework and governance
- Strengthens its risk-minimizer role in bank resolution
- Strengthens its authority to resolve conventional and sharia insurers
- Other duties: education, community empowerment and environmental programs
- Supports IT systems development for bank reporting

IDIC's mandate has expanded through successive legislative reforms. Law No. 9 of 2016 broadened its resolution toolkit, while Law No. 4 of 2023 on Financial Sector Development and Strengthening (the P2SK Law) introduced the PPP and additional crisis-prevention and resolution powers. Law No. 4 of 2026, effective from 17 June 2026, further strengthened IDIC's institutional framework and governance. The PPP is scheduled to begin in 2028.



1.8 Key Terms

3T
The three criteria a deposit must meet to be insured *(see 1.4)*

Bank Resolution
IDIC's handling of a bank in resolution using the applicable tools, including purchase and assumption, a bridge bank, temporary capital placement or liquidation

BI
Bank Indonesia, the central bank

BPR/BPRS
Rural bank / sharia rural bank (Bank Perekonomian Rakyat / Bank Perekonomian Rakyat Syariah)

IDIC/LPS
Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan)

JISDOR
Bank Indonesia's reference rupiah–US dollar exchange rate

KSSK
Financial System Stability Committee, comprising the Minister of Finance, the Governor of BI, the Chair of OJK's Board of Commissioners and the Chair of IDIC's Board of Commissioners

OJK
Financial Services Authority, which supervises banks and insurers

P2SK Law / FSOL
Law No. 4 of 2023 on Financial Sector Development and Strengthening, as amended by Law No. 4 of 2026

Payout
IDIC's reimbursement of insured deposits to depositors of a liquidated bank

PPKSK Law
Law No. 9 of 2016 on Prevention and Handling of Financial System Crises

PPP
Policyholder Protection Program (Program Penjaminan Polis), starting in 2028 *(see 1.7)*

PRP
Banking Restructuring Program (Program Restrukturisasi Perbankan)

TBP
Deposit insurance interest-rate ceiling for conventional deposits (see Section 1.5)

Banking Sector Performance

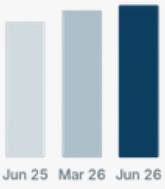
2.1 Key Banking Indicators

Credit grew **12.5%** year on year, outpacing third-party funds **(+10.2%)**

Total assets

801.1 USD bn

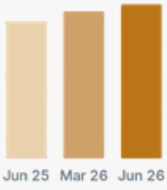
- 12.0% YoY
- 3.3% QoQ



Credit

513.3 USD bn

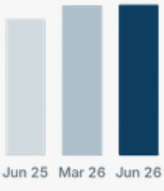
- 12.5% YoY
- 4.8% QoQ



Third-party funds

574.4 USD bn

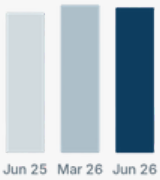
- 10.2% YoY
- 0.5% QoQ



Tier 1 capital

107.9 USD bn

- 3.9% YoY
- 1.5% QoQ



Net profit

7.8 USD bn

- 6.3% YoY

H1, year-to-date



USD equivalents use IDR 17,899 per USD, the report stated exchange rate for 30 June 2026.

Source: Indonesia Commercial Bank Integrated Report (LBUT)

Continued Expansion in H1 2026

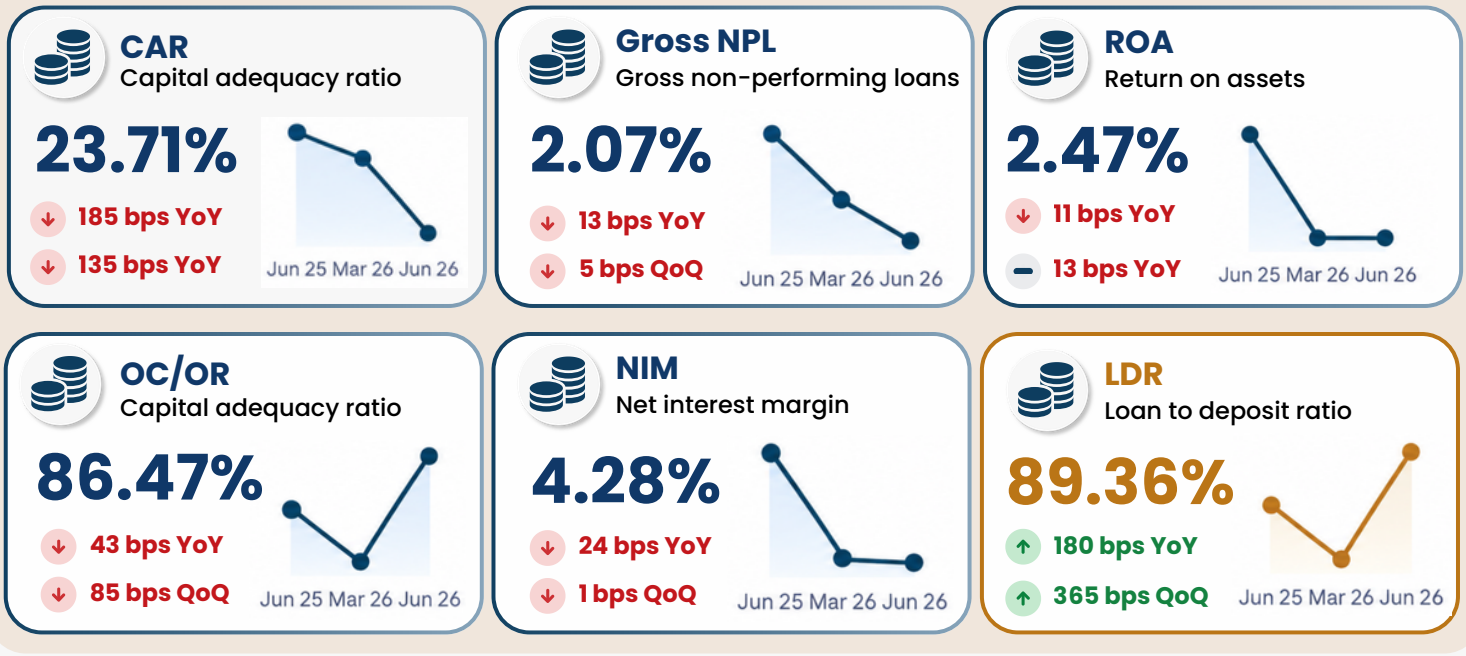
Indonesia's banking sector continued to expand in H1 2026. Total assets increased by 12.0% year on year (YoY) to USD 801.1 billion. Credit grew by 12.5% YoY, ahead of third-party funds at 10.2%. This difference was more pronounced in Q2, when credit increased by 4.8% quarter on quarter (QoQ), compared with 0.5% growth in third-party funds.

Solid Profitability and Capital Position

Banks recorded net profit of USD 7.8 billion in H1 2026, an increase of 6.3% over H1 2025. Tier 1 capital rose by 3.9% YoY to USD 107.9 billion but declined by 1.5% from March 2026. The data presented do not establish the cause of the quarterly decline.

2.2 Key Banking Ratios

Liquidity tightened as LDR rose to **89.4%**, while capital and asset quality stayed solid



Source: Indonesia Commercial Bank Integrated Report (LBUT)

Liquidity & Capital

The loan-to-deposit ratio (LDR) rose by 365 basis points (bps) during Q2 to 89.36%, indicating that credit was growing faster than deposit funding. The capital adequacy ratio (CAR) remained at 23.71%, down 185 bps YoY and 138 bps QoQ. These changes point to a smaller capital buffer relative to risk-weighted assets; Tier 1 capital growth alone does not explain the movement in CAR.

Asset Quality& Profitability

Asset quality improved as the gross non-performing loan (NPL) ratio declined by 13 bps YoY to 2.07%. Net interest margin (NIM) narrowed by 24 bps YoY to 4.28%. Return on assets (ROA) was unchanged from March at 2.47%, but 11 bps lower YoY. The operating cost-to-operating revenue ratio (OC/OR) increased to 86.47%, indicating a higher cost burden relative to operating revenue.

Deposit Distribution

3.1 Total Deposits and Number of Accounts

Deposits grew 10.0% YoY to USD 576.0 bn across 697.0 million accounts.

Total deposits
576.0 USD bn
↑ 10.0% YoY
↑ 0.6% QoQ

Number of accounts
697.0 million
↑ 9.4% YoY
↑ 5.3% QoQ

KEY INSIGHT Savings are **98.3%** of accounts but only **30.8%** of value

Share of accounts		Share of deposit value
0.81%	Time deposits	35.6% · USD 205.1 bn
0.84%	Demand deposits	32.6% · USD 187.6 bn
98.3%	**Savings**	30.8% · USD 177.6 bn
<0.01%	Deposits on call	0.96% · USD 5.5 bn
<0.01%	Certificates of deposit	0.03% · USD 0.2 bn

USD equivalents use IDR 17,899 per USD, the report's stated exchange rate for 30 June 2026.

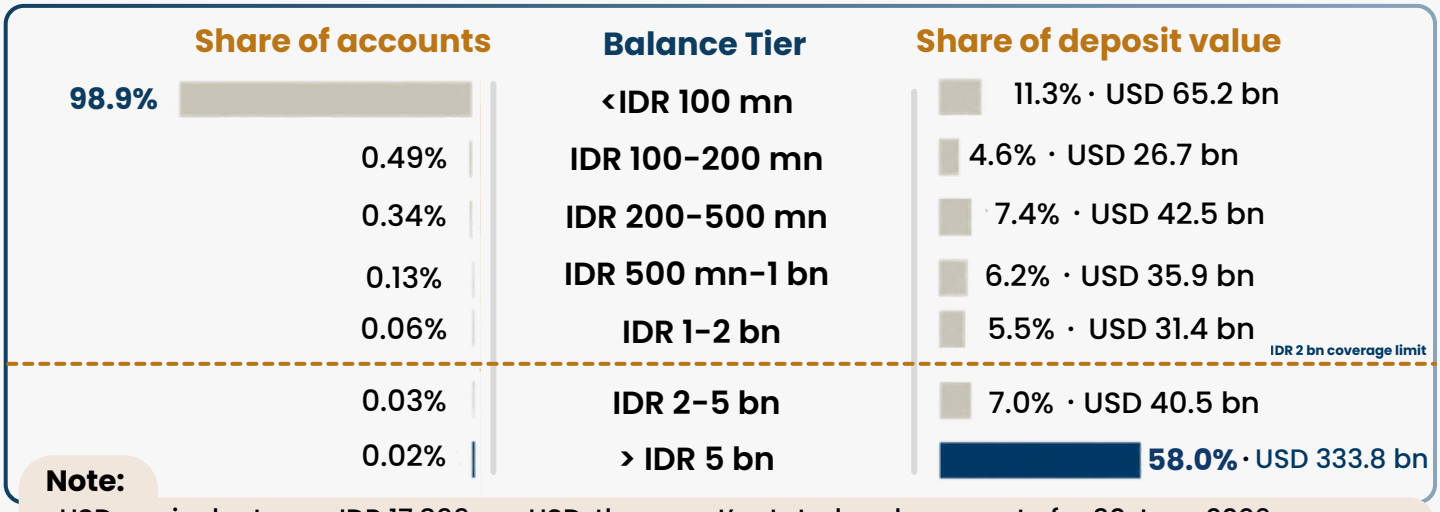
Source: IDIC Deposit Distribution Data

The deposit dataset presented in this section records USD 576.0 billion across 697.0 million accounts in June 2026. Deposit value increased by 10.0% YoY and 0.6% QoQ, while the number of accounts rose by 9.4% YoY and 5.3% QoQ. Account counts measure accounts, not unique depositors; one depositor may hold several accounts.

Savings accounts represented 98.3% of all accounts and 30.8% of deposit value. Time deposits and demand deposits together accounted for 68.2% of value but approximately 1.65% of accounts. This shows that deposit balances are distributed unevenly across product types; the data alone do not identify the holders of those accounts.

3.2 Distribution by Deposit Tier

Accounts above IDR 5 bn are 0.02% of accounts but hold 58.0% of deposit value.



Note:
USD equivalents use IDR 17,899 per USD, the report's stated exchange rate for 30 June 2026.

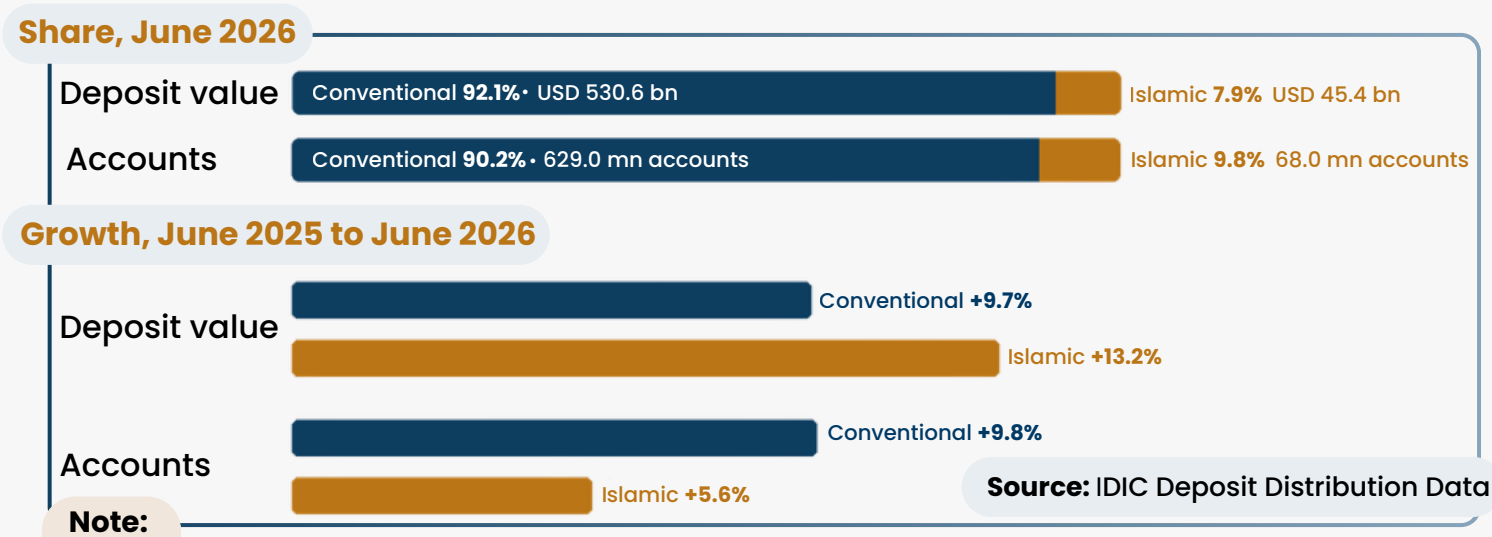
Source: IDIC Deposit Distribution Data

Deposit value was highly concentrated by account balance. Accounts holding IDR 100 million or less represented 98.9% of accounts but only 11.3% of deposit value. Accounts above IDR 5 billion represented approximately 0.02% of accounts and held 58.0% of deposit value. Their balances grew by 15.4% YoY.

The IDR 2 billion limit therefore encompasses the full balance of most individual accounts. However, statutory coverage is assessed per depositor per bank after aggregating accounts and applying the eligibility criteria. Growth in large balances also affects the share of total deposit value falling within the limit *(see Section 3.4)*.

3.3 Distribution by Bank Category

Islamic bank deposits grew **13.2%** YoY, outpacing conventional banks **(+9.7%)**



Source: IDIC Deposit Distribution Data

Note:
USD equivalents use IDR 17,899 per USD, the report's stated exchange rate for 30 June 2026.

Conventional banks held 92.1% of deposit value in June 2026. Sharia banks held USD 45.4 billion, or 7.9%, up from 7.7% a year earlier. Sharia deposit value grew by 13.2% YoY, compared with 9.7% at conventional banks.

The number of sharia deposit accounts increased by 5.6% YoY, compared with 9.8% at conventional banks. Since sharia deposit value grew faster than account numbers, the average balance per account increased. These figures do not show the number of new unique depositors.

3.4 Coverage Ratio

Account balance coverage at the IDR 2 billion limit

June 2026 · Statistical coverage indicator subject to aggregation and eligibility checks

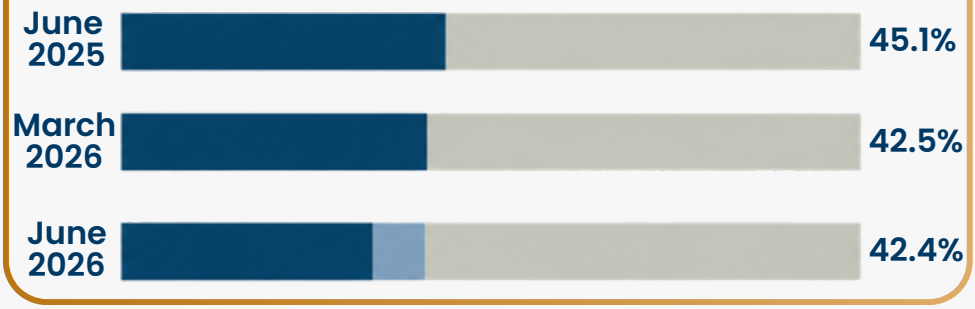
Accounts with balances within the limit

99.94%

696.6 million of 697.0 million accounts

June 2025	99.94%
March 2026	99.94%
June 2026	99.94%

Share of deposit value within the limit



June 2026: USD 201.7 bn in accounts within the limit
Plus USD 42.8 bn covered portions of larger accounts

Balances above the limit: USD 331.5 bn

Coverage applies per depositor per bank. Account counts do not measure unique depositors. Figures are rounded

Note:
USD equivalents use IDR 17,899 per USD, the report's stated exchange rate for 30 June 2026.

Source: IDIC Deposit Distribution Data

As an account-based indicator, 99.94% of deposit accounts were reported as having balances within the IDR 2 billion limit in June 2026, broadly unchanged over the preceding year. Approximately 383,000 accounts were reported above the limit. These statistics do not establish the percentage of unique depositors fully protected: actual entitlement depends on aggregate balances per depositor per bank and compliance with 3T.

The reported amount within the coverage limit was USD 244.5 billion, or 42.4% of total deposit value, compared with 45.1% in June 2025. This comprises USD 201.7 billion in accounts within the limit and USD 42.8 billion representing the covered portion of larger accounts. The declining share is consistent with the concentration of growth in large balances described in Section 3.2. These coverage statistics remain subject to the dataset's aggregation methodology and do not constitute a determination of payout eligibility.

*) USD figures for all periods are converted at Bank Indonesia's JISDOR rate of 30 June 2026 (IDR 17,899 per USD).



Bank Resolution and Claims Overview

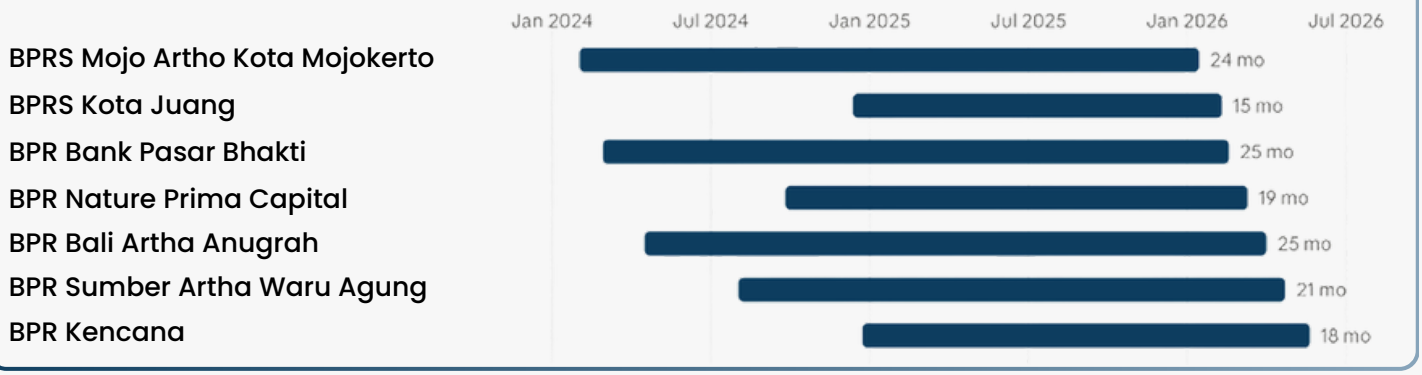
4.1 Bank Liquidation

IDIC completed 7 rural bank liquidations in H1 2026, in 21 months on average

Rural banks (BPR/BPRS) whose licenses were revoked by OJK, as of June 2026

In Liquidation	Completed, H1 2026	Average time to complete
18 banks 8 began in 2026	7 banks	21 months

Liquidations completed in H1 2026, from start to completion



Source: IDIC Institutional Report, Second Quarter of 2026

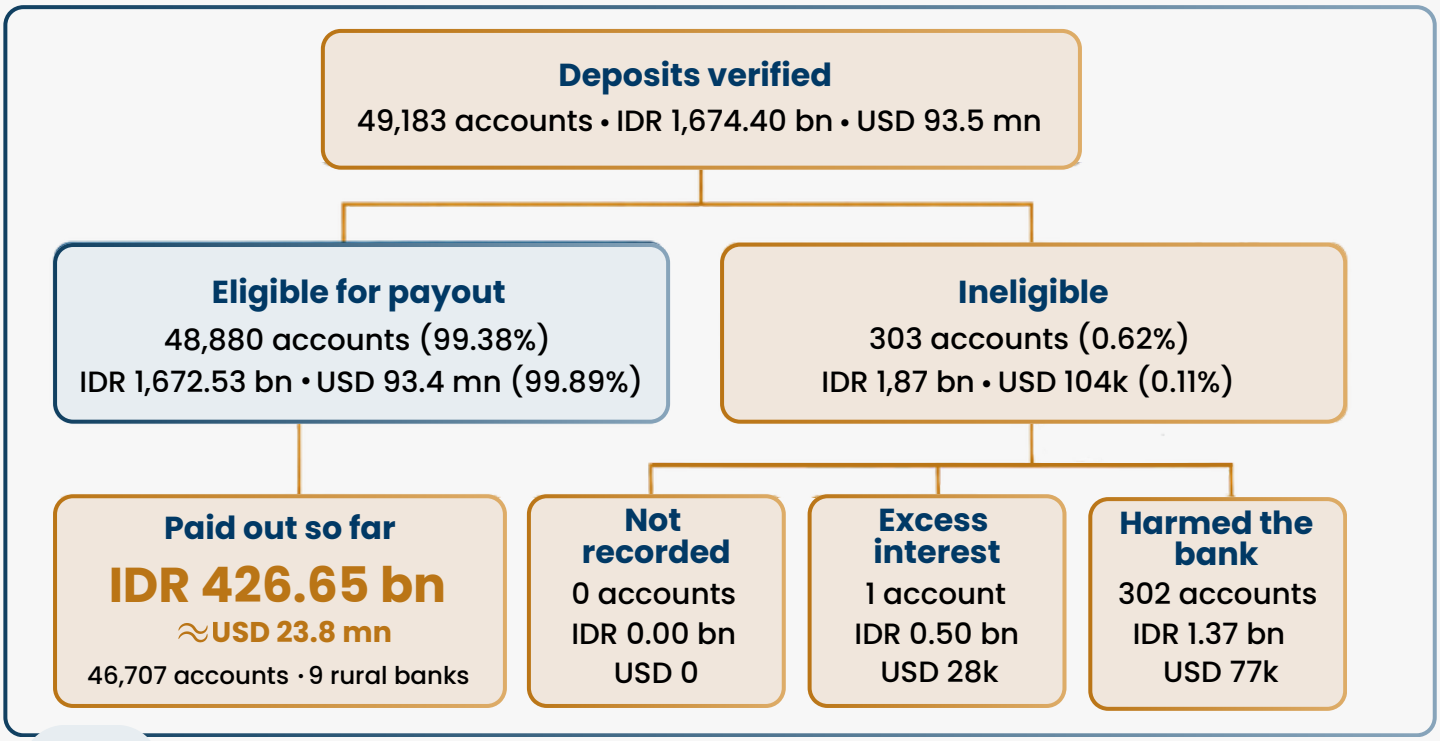
At the end of June 2026, IDIC was liquidating 18 rural banks whose business licences had been revoked by OJK. The banks were located across ten provinces, from Aceh to West Papua. Eight entered liquidation during 2026, including three in West Sumatra.

IDIC completed seven rural bank liquidations in H1 2026. These cases took an average of 21 months from commencement to completion. The completed cases are a separate measure from the 18 liquidations still in progress at the reporting date.

4.2 Claims Verification and Payment

99.9% of verified deposits were eligible; IDR 426.65 bn (USD 23.8 mn) paid so far

Rural banks closed from December 2025 to June 2026 • status determined as of June 2026



Note:
USD equivalents use IDR 17,899 per USD, the report's stated exchange rate for 30 June 2026.

Source: IDIC Institutional Report, Second Quarter of 2026 (Table 5.14, Figure 5.2)

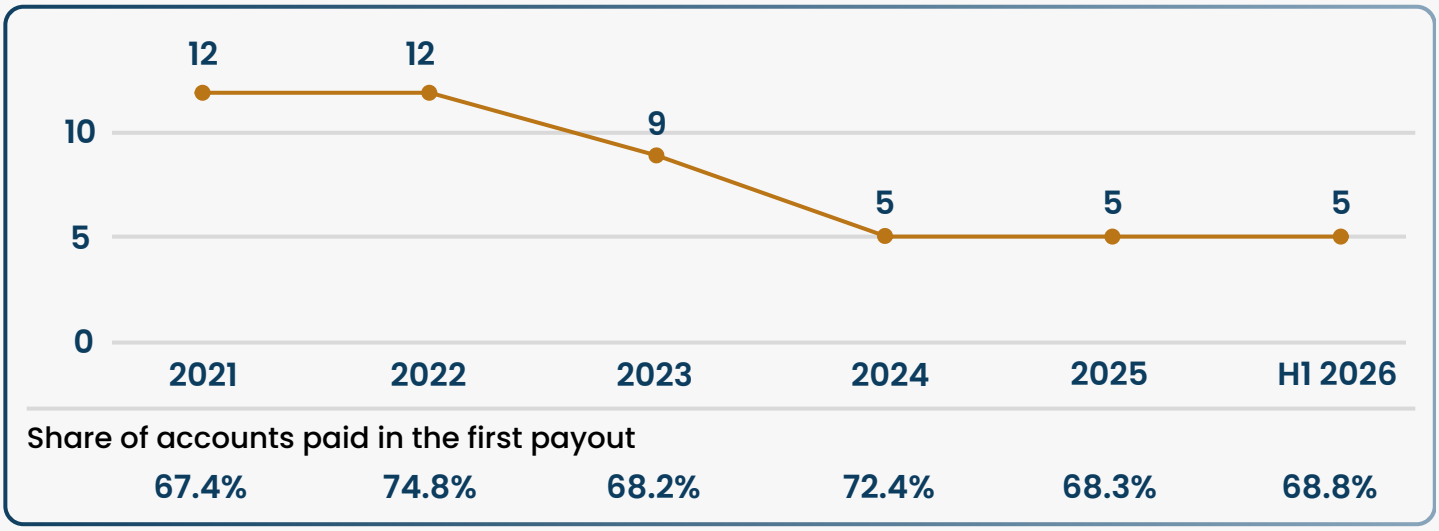
IDIC must complete reconciliation and verification to determine deposit eligibility within 90 working days of a bank's business licence revocation. The seven final determinations reported for rural banks closed between December 2025 and March 2026 were completed within that deadline. Verification for two banks closed in April and June 2026 remained in progress at the end of June.

The reported verification covered 49,183 accounts with deposits of IDR 1,674.40 billion (approximately USD 93.5 million). Of this value, 99.89% was classified as eligible, covering 48,880 accounts. Ineligible deposits totalled IDR 1.87 billion across 303 accounts, principally involving conduct harmful to the bank. By the end of June, reported payments totalled IDR 426.65 billion (approximately USD 23.8 million) across 46,707 accounts at nine rural banks. The eligible deposit balance and the amount paid are different measures: the IDR 2 billion cap applies per depositor per bank, and the payment total is measured as of the reporting date. The figures measure balances assessed and payments made to date, respectively.

4.3 Speed of First Payout

First payout now reach depositors within 5 working days, down from 12 in 2021

Average working days from license revocation to first claim payout, rural banks (BPR/BPRS)



Source: IDIC Institutional Report, Second Quarter of 2026 (Graph 5.1)

Average time to first payout declined from 12 working days in 2021 to five in 2024 and remained at five through H1 2026. First payouts for rural banks closed in H1 2026 began within four to five working days of licence revocation. The first payout covered 68.8% of accounts in H1 2026; subsequent payments depend on completion of verification and the applicable payout procedures.

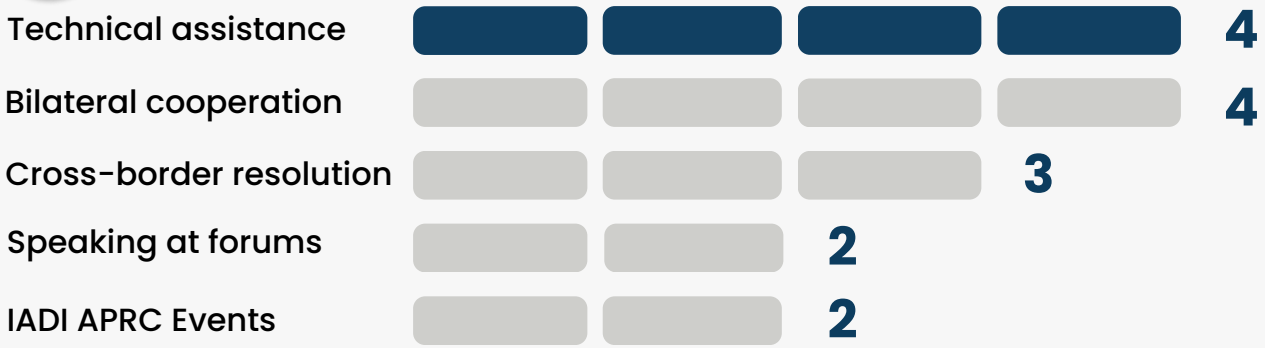
Operational preparations include starting reconciliation and verification work during due diligence, updating depositor records when a bank is designated a Bank in Resolution, and coordinating with OJK on suspected fraud. IDIC also selects paying banks accessible to affected depositors and prepares them before payments begin.

International Cooperation

5.1 International Activities in H1 2026

IDIC's institutional records classify 15 international activities in H1 2026 across technical assistance, bilateral cooperation, cross-border resolution, speaking engagements and IADI Asia-Pacific Regional Committee (APRC) activities. The following sections describe how these engagements supported operational learning, resolution preparedness and preparations for policyholder protection.

15 International activities in H1 2026, including 4 technical assitance programs



Source: IDIC, GKLN institutional reports, Q1 and Q2 2026

Source: IDIC Institutional Report, First and Second Quarter 2026

5.2 Technical Assistance and Information Sharing

IDIC shared operational experience through four technical assistance and information-sharing engagements, including a session with the Philippine Deposit Insurance Corporation organized with the World Bank.





Figure 5.1 IDIC hosted Nigeria Deposit Insurance Corporation (NDIC) for a Technical Assistance Program in Jakarta

Partner	Date and Format	What IDIC shared
Nigeria Deposit Insurance Corporation (NDIC)	7-9 April, Jakarta	Governance and human capital, digital transformation and data analytics, problem bank surveillance, digital deposit insurance database and accelerated payout, liquidation and bank resolution
Deposit Protection Agency (DPA), Thailand	17 April Virtual	Financial modelling for bank liquidation: cash flow projections, creditor payment allocation, asset valuation and recovery rate assumptions.
National Bank of Cambodia (NBC)	19-20 May Jakarta	Deposit insurance and resolution framework, claims payment and single customer view, liquidation and asset management.
Philippine Deposit Insurance Corporation (PDIC)	19 May Virtual with the World Bank	Risk-based premium methodology, evaluation of its effectiveness and the appeals process





Figure 5.2 IDIC hosts National Bank of Cambodia for a Technical Assistance Program in Jakarta

5.3 Speaking at International Forums



Figure 5.3 IDIC Vice Chairman speaking at the 17th IFSB Summit

17TH IFSB SUMMIT
MUSCAT, OMAN
4 February
Muscat, Oman

Farid Azhar Nasution, Vice Chairman of IDIC's Board of Commissioners, spoke on the panel "Crisis Preparedness and Financial Safety Nets in the IFSI – Do We Have the Right Balance?" The discussion addressed resilience in the Islamic financial services industry amid market volatility and geopolitical risk.

IADI International Association of Deposit Insurers
APRC 2026
5-7 May
Kuala Lumpur, Malaysia

Doddy Zulverdi, Member of IDIC's Board of Commissioners responsible for the Deposit Insurance Programme and Bank Resolution, spoke on safeguarding access to insured deposits. He shared IDIC's experience with accelerated payouts, continuity of depositor access and crisis preparedness in the digital era.

5.4 Participation in IADI APRC

IADI

IDIC participates in the **APRC Research Technical Committee (RTC)**, which develops research and practical guidance on deposit insurance issues in the Asia-Pacific region.

Webinar on ESG and green deposits | 2 April | Virtual

IDIC co-hosted a webinar for APRC members with the Central Deposit Insurance Corporation (CDIC), Chinese Taipei, which chairs the Training and Assistance Technical Committee. The session covered environmental, social and governance (ESG) practices and frameworks for green deposit instruments.

APRC Annual Meeting and related activities

5-7 May | Kuala Lumpur

IDIC participated in the RTC meeting and CEO Dialogue, as well as a crisis simulation and a hackathon addressing resolution readiness, digitalisation and artificial intelligence (AI).

RTC meeting

2 June | Virtual

Members discussed planned practice notes, including work on digital banks, and the committee's research agenda and workplan for 2026–2028.

5.5 Cross-Border Resolution Cooperation

As the host resolution authority for the Indonesian operations of major regional banking groups, IDIC cooperates with foreign authorities on resolution planning and preparedness for cross-border bank failures.



HSBC Asia Crisis Management Group

9 March | Hong Kong

At a meeting hosted by the Hong Kong Monetary Authority (HKMA), IDIC provided an update on resolution planning milestones for HSBC Indonesia.



UOB, DBS and OCBC Resolution College Meetings

21 April | Virtual

Hosted by the Monetary Authority of Singapore (MAS), these meetings covered resolution planning, information requirements before resolution and the use of transfer tools.



Executives' Meeting of East Asia-Pacific Central Banks (EMEAP) Study Group on Resolution

6-9 May | Hongkong

IDIC participated in a regional crisis simulation, drawing on Indonesia's regulatory framework and crisis-management experience. Other sessions addressed digital money, resolution funding and transfer tools.

5.6 Bilateral Cooperation and Partnerships



Figure 5.4 Virtual meeting between Central Deposit Insurance Corporation (CDIC) and IDIC to discuss each institution's priorities



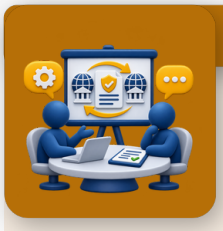
Figure 5.5 IDIC Executives with DIA's Deputy General Director and Director of International Cooperation



Figure 5.6 IDIC-DIA Technical Discussion

Central Deposit Insurance Corporation | **29 January** | **Virtual**

Anggito Abimanyu, Chairman of IDIC's Board of Commissioners, and Tien-mu Huang, Chairman of CDIC, discussed their institutions' priorities for 2026 and opportunities for further cooperation.



Deposit Insurance Agency (DIA) of Russia

28-29 April | Jakarta

·Under their memorandum of understanding (MoU), IDIC hosted Natalia Fedorova, DIA's Deputy General Director, and Nikolay Evstratenko, Director of International Cooperation. A high-level discussion led by Farid Azhar Nasution covered DIA's Strategy 2030 and future cooperation. Technical exchanges addressed Russia's financial safety net, claims payment and bank resolution, alongside IDIC's experience in sharia deposit insurance and preparations for the PPP. The institutions also discussed further exchanges on policyholder protection.



Bilateral meetings during the APRC programme

28-29 April | Jakarta

An IDIC delegation led by Doddy Zulverdi met representatives of India's Deposit Insurance and Credit Guarantee Corporation (DICGC), Uzbekistan's Deposit Guarantee Fund (DGF), Perbadanan Insurans Deposit Malaysia (PIDM), the IADI Secretariat and the Indonesian Embassy in Kuala Lumpur. Discussions covered deposit insurance and bank resolution experience, alongside opportunities for research, technical assistance and capacity building.



Cooperation on AI and financial-sector capacity building

12–19 May | Beijing and Chengdu

An IDIC delegation led by Ferdinan Dwikoraja Purba, Member of the Board of Commissioners responsible for the PPP, participated in an AI capacity-building programme for developing nations and the Tsinghua PBCSF Global Finance Forum 2026. The delegation explored capacity-building and research cooperation with the Alliance for Financial Inclusion (AFI), learned about HKMA's GenAI Sandbox and approach to AI supervision, and discussed PPP implementation with Nobel laureate Professor Michael Spence. IDIC also held discussions with Tsinghua University on joint research and knowledge sharing.

5.7 Areas of Knowledge Sharing



Figure 5.7 IDIC-National Bank of Cambodia Technical Assistance Session

IDIC shared resolution and crisis-preparedness expertise most widely

Area of expertise shared	NDIC Nigeria	NBC Cambodia	DPA Thailand	PDIC Philippines	DIA Russia	IFSB forum	APRC forum	EMEAP forum
Bank resolution & crisis preparedness	●	●				●	●	●
Claims payout & depositor access	●	●					●	
Liquidation & asset management	●	●	●					
Deposit insurance framework & governance	●	●			●			
Problem bank surveillance	●							
Risk-based premium				●				
Policyholder Protection Program (PPP)					●			

Source: IDIC; GKLN institutional reports, Q1 and Q2 2026

The matrix summarises knowledge sharing with five institutions and through three regional forums. Bank resolution and crisis preparedness featured in five of these engagements, spanning technical assistance and participation in IFSB, APRC and EMEAP forums.

The scope of each exchange reflected the counterpart's interests. Engagements with the Nigeria Deposit Insurance Corporation (NDIC) and National Bank of Cambodia (NBC) covered several parts of the deposit insurance and resolution framework. Other discussions focused on specific operational topics, including liquidation with Thailand's Deposit Protection Agency (DPA), risk-based premiums with the Philippine Deposit Insurance Corporation (PDIC), and sharia deposit insurance and policyholder protection with DIA Russia.

What IDIC shared: seven areas of expertise

Most widely shared

Bank resolution & crisis preparedness
Resolution frameworks, crisis simulations and safety net coordination

Claims payout & depositor access
Fast payouts and uninterrupted access to deposits

Liquidation & asset management
Liquidation planning, asset valuation and recovery

Deposit insurance framework & governance
Conventional and sharia schemes, and governance

Problem bank surveillance
Early identification of problem banks

Risk-based premium
Premium methodology, evaluation and appeals

Policyholder Protection Program (PPP)
Preparations for IDIC's new insurance mandate

Source: IDIC, GKLN institutional reports, Q1 and Q2 2026.

Fast payouts, liquidation modelling and risk-based premiums were recurring operational topics. IDIC also shared its experience with sharia deposit insurance and preparations for the PPP. Further cooperation can build on these exchanges through practical follow-up tailored to each counterpart's legal framework and implementation needs.

Our Team



Lead Editor

- Ramadhian Moetomo

Contributors

- Vara Deliasani
- Elva Yuanita
- Nabila Sungkar
- Abdillah Bimo
- Muhammad Daffa Al Ghazali Argada
- Nurul Adrisa
- Tiaradiva
- Rizky Aulia Pangestika

Please feel free to direct any questions, feedback, or input to

E-mail : ghin@lps.go.id

INDONESIA DEPOSIT INSURANCE CORPORATION

Contact Information

Equity Tower Lt. 20-21,
Sudirman Central Business District (SCBD) Lot 9,
Jalan Jenderal Sudirman Kav. 52-53,
Jakarta 12190, Indonesia

ghin@lps.go.id

+62 21 515 1000 (hunting)

+62 21 5140 1500/1600

LPS Indonesia

@lps_idic

@lps_idic

LPS_IDIC Official

www.lps.go.id