

The CDIC's Three-Year Development Plan (2026-2028)

Blue Print One: Strengthen risk control and resolution mechanisms

1. Actively manage insured risks to prevent insurance incidents

- (1) Implement and enhance risk assessment and control frameworks
- (2) Leverage technology and data analytics to strengthen emerging risk management and early warning systems
- (3) Regularly review and reinforce liquidity risk management mechanisms
- (4) Enhance information sharing and coordination with financial supervisory authorities
- (5) Proactively address insured institutions with worsening financial conditions in line with the prompt corrective actions taken by authorities
- (6) Conduct inspection on the accuracy of the risk-based premium rates risk indicator data

2. Improve orderly resolution mechanisms for handling troubled insured financial institutions to maintain financial stability

- (1) Continue to refine resolution mechanisms and propose suggestions to revise regulatory frameworks and systems when necessary
- (2) Further streamline conservatorship processes for troubled financial institutions
- (3) Enhance payout processes for troubled financial institutions
- (4) Develop crisis simulation mechanism for the resolution of troubled financial institutions to enhance CDIC's resolution preparedness
- (5) Proactively handle unresolved issues of failed insured institutions

3. Amend the *Deposit Insurance Act* and its related regulations to advance the legal framework of the deposit insurance system

In response to evolving business needs, and taking into account international trends in deposit insurance systems and financial technology, review and amend the *Deposit Insurance Act*, its enforcement regulations, and related regulations as appropriate

4. Implement major policy tasks in accordance with directives from the competent authorities

- (1) Strengthen the monitoring of specific risk-prone business activities in line with the supervisory policies of the competent authorities
- (2) Continue managing and utilizing the entrusted Financial Industry Special Reserve
- (3) Conduct entrusted examinations of information system operators commissioned by insured institutions

Blue Print Two: Enhance organizational operational resilience

1. Reinforce payout capabilities and enhance financial resilience

- (1) Continue to replenish the Deposit Insurance Payout Special Reserves
- (2) Prudently conduct fund management and strengthen investment risk control
- (3) Strengthen emergency funding arrangements and allocation capabilities

2. Establish a business continuity management framework to ensure business continuity or prompt recovery of critical functions during crises

- (1) Establish and periodically review and test the business continuity plan to ensure its feasibility
- (2) Enhance staff awareness and operational capabilities regarding the business continuity plan

3. Refine organizational structure, strengthen human resource management, and improve the workplace environment to bolster organizational resilience

- (1) Adjust organizational structure as appropriate in response to business development needs
- (2) Implement ongoing talent development programs
- (3) Equip employees with expertise and emerging skills in response to the changing financial landscape and international developments
- (4) Continue to promote a supportive workplace environment and culture

4. Strengthen cybersecurity, ensure regulatory compliance, and enhance governance as well as defense capabilities

- (1) Continue to ensure regulatory compliance with the *Cyber Security Management Act*
- (2) Establish and strengthen the Information Security Management System (ISMS) to enhance cybersecurity capacity
- (3) Continue to enhance cyber security infrastructure and defense capabilities

(4) Continue to upgrade legacy systems to enhance information system security and functionality, establishing a stable and secure IT operating environment

5. Drive ongoing digital transformation by promoting AI applications that are integrated into business processes

Integrate AI into business workflows to enhance decision-making and operational efficiency supported by prudent governance

Blue Print Three: Align sustainable governance with international standards

1. Promote and incorporate environmental, social, and governance (ESG) practices

- (1) Implement sustainable governance and advance business sustainability
- (2) Promote the Green Energy-Saving Plan and various energy-saving measures
- (3) Promote and participate in social responsibility initiatives

2. Compliance with the Core Principles for Effective Deposit Insurance Systems to elevate Taiwan's international standing and professional image

- (1) Deepen international engagement and collaboration to boost global expertise and visibility
- (2) Track global developments in financial supervision and deposit insurance to strengthen the resilience and sustainability of Taiwan's deposit insurance system

3. Raise public awareness of the deposit insurance system to foster public confidence in the financial system

- (1) Enhance public awareness of deposit insurance through multiple channels of publicity campaigns
- (2) Promote public financial literacy in line with the Financial Supervisory Commission's financial inclusion policy
- (3) Conduct annual survey on public awareness of deposit insurance