



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# SOROTAN DAN PERANGKAAAN BULANAN

Monthly Highlights and Statistics

MAC / March

**2018**

# KANDUNGAN

## CONTENTS

SOROTAN BULANAN.....	1
MONTHLY HIGHLIGHTS.....	3
<b>1. Kewangan dan Perbankan</b> <i>Monetary and Banking</i>	
1.1 Wang Rizab..... <i>Reserve Money</i>	5
1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai..... <i>Currency in Circulation by Denomination</i>	6
1.3 Agregat Kewangan: M1, M2 dan M3..... <i>Monetary Aggregates: M1, M2 and M3</i>	7
1.3.1 Wang Secara Luas, M3..... <i>Broad Money, M3</i>	8
1.3.2 Faktor Penentu M3..... <i>Factors Affecting M3</i>	9
1.4 Bank Negara Malaysia: Penyata Aset..... <i>Bank Negara Malaysia: Statement of Assets</i>	10
1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti..... <i>Bank Negara Malaysia: Statement of Capital and Liabilities</i>	11
1.6 Tabung-tabung Khas Bank Negara Malaysia..... <i>Bank Negara Malaysia's Special Funds</i>	12
1.7 Sistem Perbankan: Penyata Aset..... <i>Banking System: Statement of Assets</i>	13
1.7.1 Sistem Perbankan Islam: Penyata Aset..... <i>Islamic Banking System: Statement of Assets</i>	14
1.8 Kumpulan-kumpulan Wang Insurans Hayat dan Am: Penyata Aset..... <i>Life and General Insurance Funds: Statement of Assets</i>	15
1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti..... <i>Banking System: Statement of Equities and Liabilities</i>	16
1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti..... <i>Islamic Banking System: Statement of Equities and Liabilities</i>	17
1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan..... <i>Banking System: Loans Applied by Purpose</i>	18
1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor..... <i>Banking System: Loans Applied by Sector</i>	19
1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan..... <i>Banking System: Loans Approved by Purpose</i>	20
1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor..... <i>Banking System: Loans Approved by Sector</i>	21
1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan..... <i>Banking System: Loans Disbursed by Purpose</i>	22
1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor..... <i>Banking System: Loans Disbursed by Sectors</i>	23
1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan..... <i>Banking System: Loans Repaid by Purpose</i>	24

1.17	Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor.....	25
	<i>Banking System: Loans Repaid by Sectors</i>	
1.18	Sistem Perbankan: Pinjaman Mengikut Jenis.....	26
	<i>Banking System: Classification of Loans by Type</i>	
1.18.1	Sistem Perbankan Islam: Pembiayaan Mengikut Jenis .....	27
	<i>Islamic Banking System: Financing by Type</i>	
1.19	Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan .....	28
	<i>Banking System: Classification of Loans by Purpose</i>	
1.20	Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor.....	29
	<i>Banking System: Classification of Loans by Sector</i>	
1.21	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai.....	30
	<i>Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions</i>	
1.21a	Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai .....	31
	<i>Banking System: Impaired Loans and Impairment Provisions</i>	
1.21b	Sistem Perbankan: Pinjaman/ Pembiayaan Terjejas dan Peruntukan.....	32
	<i>Banking System: Impaired Loan/Financing and Provisions</i>	
1.22	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan.....	33
	<i>Banking System: Non-Performing/Impaired Loans by Purpose</i>	
1.23	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor.....	34
	<i>Banking System: Non-Performing/Impaired Loans by Sector</i>	
1.24	Sistem Perbankan: Jumlah Deposit mengikut Jenis .....	35
	<i>Banking System: Total Deposits by Type</i>	
1.24.1	Sistem Perbankan Islam: Deposit mengikut Jenis .....	36
	<i>Islamic Banking System: Deposits by Type</i>	
1.25	Sistem Perbankan: Jumlah Deposit mengikut Penyimpan.....	37
	<i>Banking System: Total Deposits by Holder</i>	
1.26	Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai .....	38
	<i>Statutory Reserve Requirement and Liquidity Ratio</i>	
1.27	Keperluan Rizab Berkanun dan Aset Mudah Tunai .....	39
	<i>Statutory Reserve Requirement and Liquidity Requirements</i>	
1.28a	Nisbah Perlindungan Mudah Tunai.....	40
	<i>Liquidity Coverage Ratio</i>	
1.29	Sistem Perbankan: Komponen Modal (format terdahulu).....	41
	<i>Banking System: Constituents of Capital (previous format)</i>	
1.29a	Sistem Perbankan: Komponen Modal.....	42
	<i>Banking System: Constituents of Capital</i>	
1.30	Operasi Kad Kredit Di Malaysia .....	43
	<i>Credit Card Operations in Malaysia</i>	
1.32	Sistem Perbankan Islam: Akaun Pelaburan Mengikut Jenis dan Penyimpan.....	44
	<i>Islamic Banking System: Investment Account by Type and Holder</i>	
<b>2. Kewangan dan Pasaran Modal</b>		
<i>Financial and Capital Markets</i>		
2.1	Kadar Faedah: Institusi Perbankan .....	45
	<i>Interest Rates: Banking Institutions</i>	
2.2	Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit.....	46
	<i>Islamic Banking System: Financing Rate and Rate of Return to Depositors</i>	
2.3	Kadar Faedah: Pasaran Wang Antara Bank .....	47
	<i>Interest Rates: Interbank Money Market</i>	

2.4	Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara..... <i>Interest Rates: Treasury Bills and Bank Negara Bills</i>	48
2.5	Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia..... <i>Market Indicative Yield: Malaysian Government Securities</i>	49
2.6	Kadar Pertukaran Mata Wang: Ringgit Malaysia..... <i>Exchange Rates: Malaysian Ringgit</i>	50
2.7	Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank..... <i>Volume of Transaction in Interbank Money Market</i>	51
2.8	Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur..... <i>Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market</i>	52
2.9	Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam)..... <i>Funds Raised in the Capital Market (by Public Sector)</i>	53
2.10	Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta)..... <i>Funds Raised in the Capital Market (by Private Sector)</i>	54
2.11	Terbitan Baru Sekuriti Hutang Swasta (kecuali Bon Cagamas) mengikut Sektor..... <i>New Issues of Private Debt Securities (excluding Cagamas Bonds) by Sector</i>	55
2.12	Bursa Malaysia Securities Berhad: Penunjuk Terpilih..... <i>Bursa Malaysia Securities Berhad: Selected Indicators</i>	56
2.13	Pasaran Hadapan dan Opsyen: Penunjuk Terpilih..... <i>Futures and Options Markets: Selected Indicators</i>	57
2.14	Pusing Ganti dalam Pasaran Wang Konvensional dan Islam..... <i>Turnover of Conventional and Islamic Money Market</i>	58
2.15	Pusing Ganti Derivatif..... <i>Turnover of Derivatives Transaction</i>	59
2.16	Pusing Ganti Sekuriti Hutang dan Sukuk..... <i>Turnover of Debt Securities and Sukuk</i>	60
2.17	Pusing Ganti Pasaran Pertukaran Asing..... <i>Turnover of Foreign Currency Market Transactions</i>	61
2.18	<i>Net Financing Through The Banking System, Development Financial Institutions (DFIs) and Corporate Bonds (CB)</i> .....	62
<b>3. Sektor Luaran dan Penunjuk Makroekonomi</b>		
3.1	Kewangan Kerajaan Persekutuan..... <i>Federal Government Finance</i>	63
3.2	RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk..... <i>RENTAS - Foreign Holdings in Debt Securities and Sukuk</i>	64
3.3	Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2010 (Perubahan Tahunan)..... <i>Gross Domestic Product by Expenditure Components at Constant 2010 Prices (Annual Change)</i>	65
3.4	Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2010 (Perubahan Tahunan)..... <i>Gross Domestic Product by Kind of Economic Activity at Constant 2010 Prices (Annual Change)</i>	66
3.5	Penunjuk Ekonomi Terpilih..... <i>Selected Economic Indicators</i>	67
3.6	Imbangan Pembayaran (BPM6)..... <i>Balance of Payments (BPM6)</i>	68
3.7	Hutang Luar Negeri (Definisi Semula)..... <i>External Debt (Redefined)</i>	69
3.8	Rizab Luar Negeri..... <i>External Reserves</i>	70

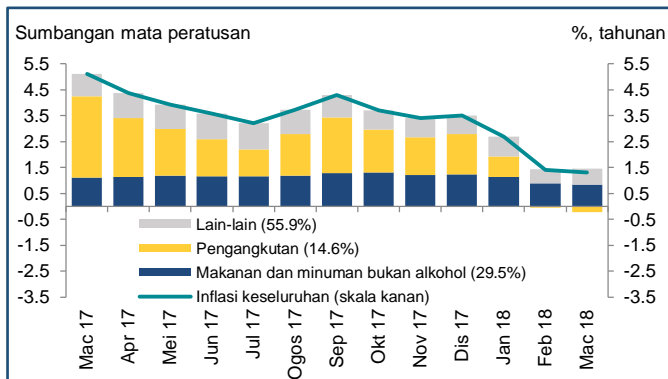
## 4 Insurans dan Takaful

4.1	Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am: Penyata Aset (dialihkan dari jadual asal 1.8).....	71
4.1	<i>Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)</i>	
4.2	Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia .....	72
4.2	<i>Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers</i>	
4.3	Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia .....	73
4.3	<i>Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators</i>	
4.6	Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung .....	74
4.6	<i>Life Insurance: New Business and Business in Force of Direct Insurers</i>	
4.6.5	Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung .....	75
4.6.5	<i>Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers</i>	
4.6.8	Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung .....	76
4.6.8	<i>Life Insurance: Terminations of Annual Premiums of Direct Insurers</i>	
4.6.a	Insurans Hayat: Pendapatan dan Perbelanjaan .....	77
4.6.a	<i>Life Insurance: Income and Outgo</i>	
4.6.b	Insurans Hayat: Aset Kumpulan Wang Insurans Hayat .....	78
4.6.b	<i>Life Insurance: Assets of Life Insurance Funds</i>	
4.7.1	Insurans Am: Agihan Premium Langsung Kasar.....	79
4.7.1	<i>General Insurance: Distribution of Gross Direct Premiums</i>	
4.7.10	Insurans Am: Nisbah Tuntutan .....	80
4.7.10	<i>General Insurance: Claims Ratio</i>	
4.7.14	Insurans Am: Pendapatan Premium Diperoleh .....	81
4.7.14	<i>General Insurance: Earned Premium Income</i>	
4.7.19	Insurans Am: Tuntutan Bersih Dibayar.....	82
4.7.19	<i>General Insurance: Net Claims Paid</i>	
4.7.20	Insurans Am: Tuntutan Bersih Kena Dibayar .....	83
4.7.20	<i>General Insurance: Net Claims Incurred</i>	
4.7.a	Insurans Am: Keputusan Pengunderaitan dan Kendalian .....	84
4.7.a	<i>General Insurance: Underwriting and Operating Results</i>	
4.7.b	Insurans Am: Aset Kumpulan Wang Insurans Am.....	85
4.7.b	<i>General Insurance: Assets of General Insurance Funds</i>	
4.8	Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa .....	86
4.8	<i>Family Takaful: New Business and Business in Force</i>	
4.8.3	Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan .....	87
4.8.3	<i>Family Takaful: Contributions of New Business by Plan</i>	
4.8.4	Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan.....	88
4.8.4	<i>Family Takaful: Distribution of New Business Contributions by Plan</i>	
4.8.7	Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan.....	89
4.8.7	<i>Family Takaful: Annual Contributions of Business in Force by Plan</i>	
4.8.10	Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan.....	90
4.8.10	<i>Family Takaful: Annual Contributions of Termination by Plan</i>	
4.8.a	Takaful Keluarga: Pendapatan dan Perbelanjaan.....	91
4.8.a	<i>Family Takaful: Income and Outgo</i>	
4.8.b	Takaful Keluarga: Aset Kumpulan Takaful Keluarga .....	92
4.8.b	<i>Family Takaful: Assets of Family Takaful Funds</i>	

4.9	Takaful Am: Agihan Caruman Kasar .....	93
4.9	<i>General Takaful: Distribution of Gross Contributions</i>	
4.9.1	Takaful Am: Agihan Caruman Bersih.....	94
4.9.1	<i>General Takaful: Distribution of Net Contributions</i>	
4.9.4	Takaful Am: Tuntutan Bersih Dibayar .....	95
4.9.4	<i>General Takaful: Net Claims Paid</i>	
4.9.5	Takaful Am: Nisbah Tuntutan .....	96
4.9.5	<i>General Takaful: Claims Ratio</i>	
4.9.6	Takaful Am: Pendapatan Caruman Terperoleh .....	97
4.9.6	<i>General Takaful: Earned Contribution Income</i>	
4.9.7	Takaful Am: Tuntutan Bersih Kena Dibayar.....	98
4.9.7	<i>General Takaful: Net Claims Incurred</i>	
4.9.a	Takaful Am: Keputusan Pengunderaitan dan Kendalian.....	99
4.9.a	<i>General Takaful: Underwriting and Operating Results</i>	
4.9.b	Takaful Am: Aset Kumpulan Takaful Am.....	100
4.9.b	<i>General Takaful: Assets of General Takaful Funds</i>	

### Inflasi kekal rendah

#### Sumbangan kepada Inflasi

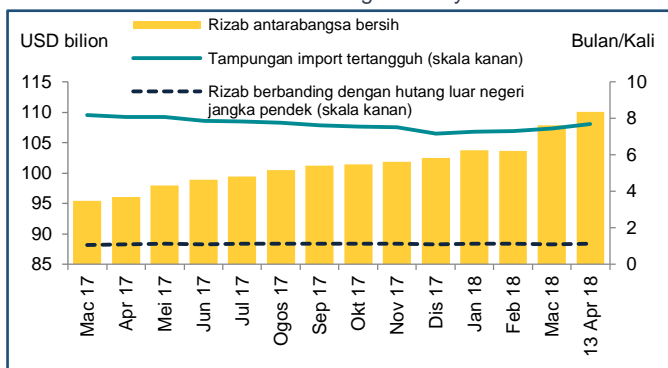


Sumber: Jabatan Perangkaan Malaysia dan anggaran staf

- Pada bulan Mac, inflasi keseluruhan berada pada 1.3% (Februari: 1.4%).
  - Inflasi dalam kategori *pengangkutan* menurun kepada -1.5% (Februari : -0.3%) disebabkan oleh penurunan harga purata bahan api domestik pada bulan itu.
  - Inflasi dalam kategori *makanan dan minuman bukan alkohol* semakin rendah pada 2.8% pada bulan Mac (Februari: 3.0%), disebabkan terutamanya oleh bekalan *makanan laut segar* yang lebih tinggi.

### Rizab antarabangsa meningkat

#### Rizab Antarabangsa Malaysia

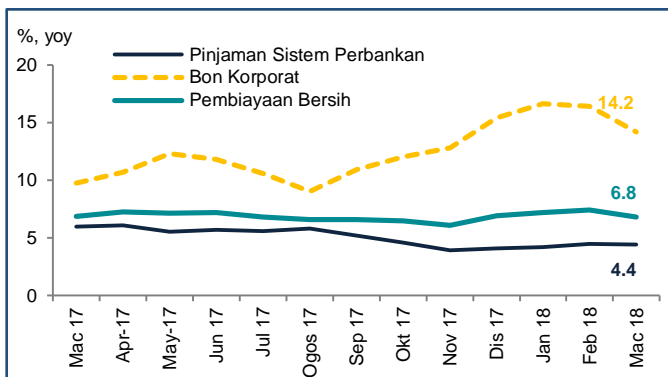


Sumber: Jabatan Perangkaan Malaysia

- Rizab antarabangsa meningkat kepada USD110.0 bilion pada 13 April 2018.
- Kedudukan rizab itu adalah mencukupi untuk memudahkan urus niaga antarabangsa. Jumlah rizab ini memadai untuk membiayai 7.7 bulan import tertanggung. Jumlah ini jauh lebih tinggi daripada tahap ambang antarabangsa 3 bulan, dan 1.1 kali hutang luar negeri jangka pendek.

### Pertumbuhan pembiayaan bersih terus menyokong aktiviti ekonomi

#### Pembiayaan Bersih Melalui Pinjaman Sistem Perbankan dan Bon Korporat

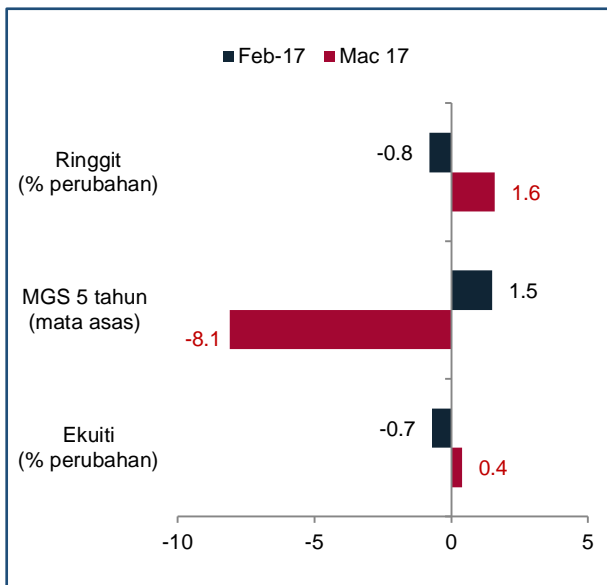


<sup>1</sup> Pembiayaan bersih merujuk pinjaman terkumpul sistem perbankan (kecuali institusi kewangan pembangunan (IKP)) dan bon korporat terkumpul  
Sumber: Bank Negara Malaysia

- Pada bulan Mac, pertumbuhan pembiayaan bersih<sup>1</sup> lebih sederhana pada 6.8% (Februari: 7.4%). Terbitan bon korporat terkumpul bersih juga sederhana pada 14.2% (Februari: 16.4%), manakala pertumbuhan pinjaman terkumpul sistem perbankan mampan pada 4.4% (Februari: 4.5%).
- Pertumbuhan pinjaman perniagaan bulan Mac stabil pada 1.9% (Februari: 2.0%). Khususnya, pinjaman kepada PKS meningkat 5.8% (Februari: 5.4%).
- Pinjaman isi rumah kekal pada kadar 5.6% (Februari: 5.6%).

### Pasaran kewangan domestik menerima kesan daripada keadaan global yang tidak menentu

Prestasi Pasaran Kewangan pada Bulan Mac

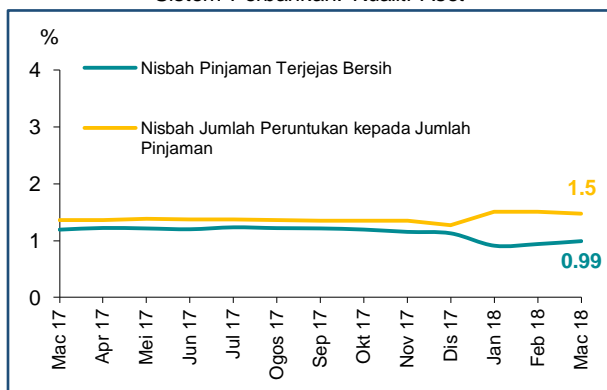


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pada bulan Mac, prestasi pasaran kewangan domestik terus positif berikutan berkurangnya kebimbangan terhadap ketidakpastian mengenai dasar monetari Amerika Syarikat (AS) dan ketegangan perdagangan AS-RR China. Ketidakpastian mengenai kadar kenaikan kadar faedah AS pada tahun 2018 berkurang disebabkan oleh pertumbuhan upah yang lebih perlahan di AS dan penerusan langkah oleh Federal Reserve untuk mengembalikan semula dasar monetari ke paras yang wajar mengikut jangkaan.
- Ringgit menambah nilai 1.6% dan kadar hasil MGS 5 tahun turun 8.1 mata asas berikutan aliran masuk bukan pemastautin. FBM KLCI juga meningkat 0.4% kepada 1863.5 mata.
- Jumlah swap FX meningkat sebanyak USD17.9 bilion kepada USD120.9 bilion disebabkan terutamanya oleh aktiviti swap antara bank yang semakin bertambah, sejajar dengan peningkatan permintaan pengimport dan syarikat korporat terhadap dolar pada akhir suku tersebut. Hal ini menyebabkan kos pendanaan dolar tersirat melalui swap FX meningkat sebanyak 2 mata asas kepada 2.31% pada akhir bulan Mac (akhir bulan Februari: 2.29%) dan mata swap USD/MYR 1 bulan purata kemudiannya menurun sebanyak 3 mata kepada 40 mata (Februari: 43 mata).

### Kualiti aset sistem perbankan kekal kukuh

Sistem Perbankan: Kualiti Aset

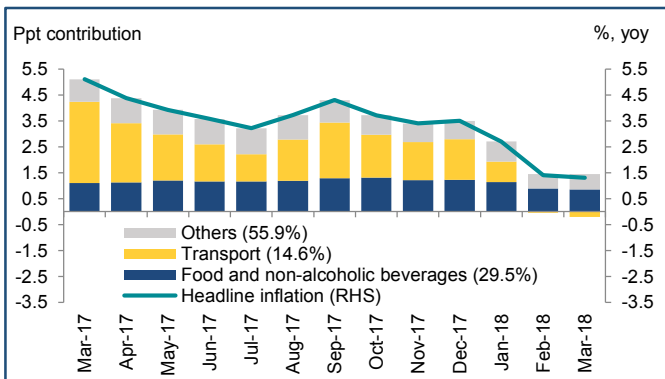


Sumber: Bank Negara Malaysia

- Tahap pinjaman terjejas daripada jumlah pinjaman bersih naik sedikit kepada 0.99% selepas ditolak peruntukan jejas nilai individu (Februari: 0.94%).
- Sejak Januari 2018, jumlah peruntukan sistem perbankan meningkat berikutan langkah institusi perbankan mengubah metodologi pengiraan anggaran peruntukan jejas nilai susulan pelaksanaan MFRS 9.
- Nisbah jumlah peruntukan kepada jumlah pinjaman kekal pada 1.5%. (Februari: 1.5%)

### Inflation remained low

Contribution to Inflation

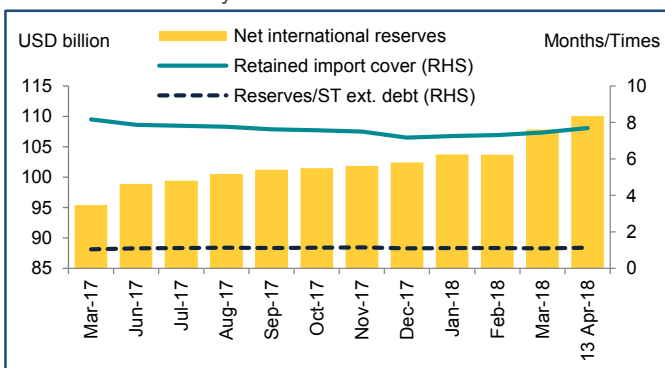


Source: Department of Statistics, Malaysia and staff estimates

- Headline inflation was 1.3% in March (February: 1.4%).
  - The *transport* category registered lower inflation of -1.5% (February: -0.3%) due to the decline in average domestic fuel prices during the month.
  - Inflation in the *food and non-alcoholic beverages* category moderated further to 2.8% in March (February: 3.0%), reflecting mainly the improved supply of *fresh seafood*.

### International reserves increased

Malaysia's International Reserves

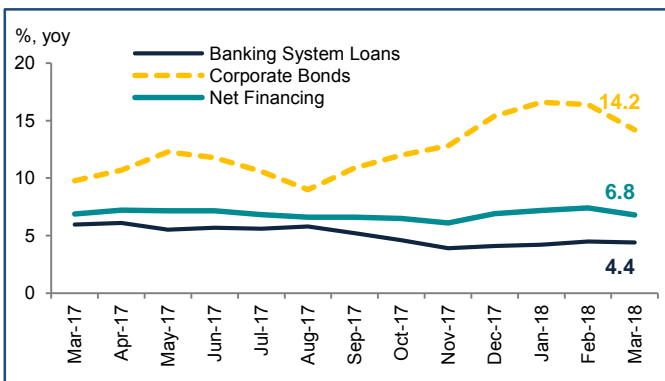


Source: Department of Statistics, Malaysia

- International reserves rose to USD110.0 billion as at 13 April 2018.
- The reserves position remains adequate to facilitate international transactions. It is sufficient to finance 7.7 months of retained imports, significantly higher than the 3-month international threshold, and is 1.1 times the short-term external debt.

### Net financing growth continued to support economic activity

Net Financing through Banking System Loans and Corporate Bonds



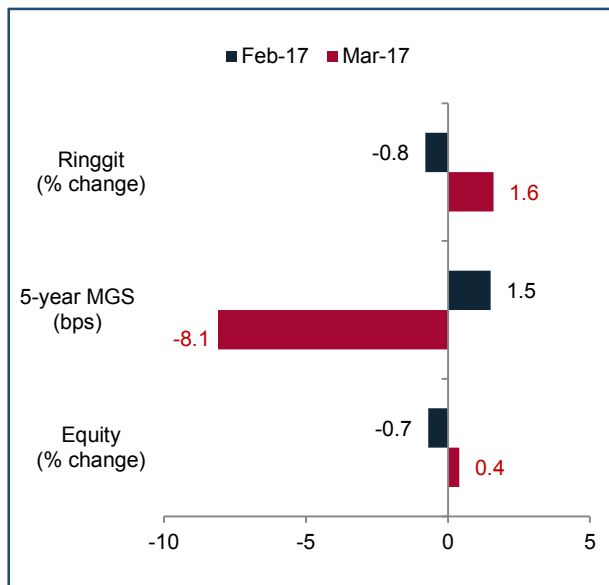
<sup>1</sup> Net financing refers to outstanding loans of the banking system (excluding development financial institutions (DFIs)), and outstanding corporate bonds.

Source: Bank Negara Malaysia

- Net financing<sup>1</sup> growth moderated to 6.8% in March (February: 7.4%). The growth of net outstanding issuances of corporate bonds moderated to 14.2% (February: 16.4%) while growth of outstanding loans of the banking system was sustained at 4.4% (February: 4.5%).
- Business loan growth remained steady in March at 1.9% (February: 2.0%). In particular, the growth of loans to SMEs increased to 5.8% (February: 5.4%).
- Household loan growth was stable at 5.6% (February: 5.6%).

### Domestic financial markets were affected by volatile global conditions

Financial Markets Performance in March

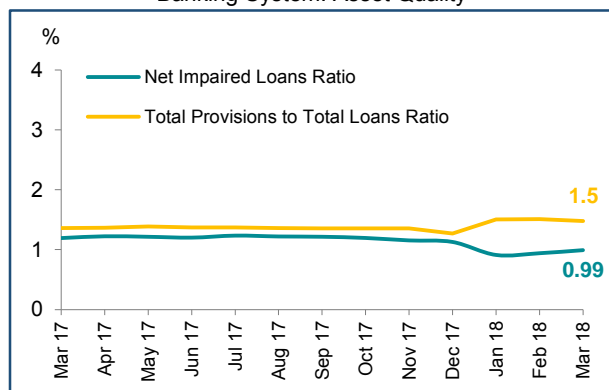


Source: Bank Negara Malaysia, Bursa Malaysia

- In March, the domestic financial markets recorded a positive performance amid easing concerns over uncertainties surrounding the US monetary policy and US-China trade tensions. Slower wage growth in the US and the unchanged projected path of monetary policy normalisation by the Federal Reserve reduced uncertainty over the pace of interest rate increases in 2018.
- The ringgit appreciated by 1.6% and the 5-year MGS yield declined by 8.1 basis points following non-resident inflows. The FBM KLCI also increased by 0.4% to 1863.5 points.
- FX swap volume increased by USD17.9 billion to USD120.9 billion due mainly to an increase in interbank swap activity, corresponding to quarter-end increase in dollar demand by importers and corporates. This led to 1-month implied dollar funding cost via FX swaps increasing by 2 basis points to 2.31% as at end-March (end-February: 2.29%) and the average 1-month USD/MYR swap points correspondingly declining 3 points to 40 points (February: 43 points).

### Asset quality of the banking system remained sound

Banking System: Asset Quality



Source: Bank Negara Malaysia

- The level of impaired loans increased marginally to 0.99% of total loans net of individual impairment provisions (February: 0.94%).
- Since January 2018, banks' provisioning levels increased as they refine their methodologies in estimating impairment provisions with the implementation of MFRS 9.
- Total provisions to total loans ratio sustained at 1.5%. (February: 1.5%)

# 1.1 Wang Rizab Reserve Money

RM juta / RM million

Pada akhir tempoh  <i>End of period</i>	Jumlah Wang Rizab  <i>Total Reserve Money</i>	Komponen Wang Rizab <i>Components of Reserve Money</i>				Faktor-faktor yang Mempengaruhi Wang Rizab <i>Factors Affecting Reserve Money</i>					
		Mata Wang dalam Edaran  <i>Currency in Circulation</i>	Rizab Berkanun  <i>Required Reserves</i>	Lebihan Rizab  <i>Excess Reserves</i>	Deposit oleh Sektor Swasta  <i>Deposits of the Private Sector</i>	Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i>			Tuntutan ke atas Sektor Swasta  <i>Claims on the Private Sector</i>	Operasi Luar <sup>2</sup>  <i>External Operations<sup>2</sup></i>	Pengaruh Lain  <i>Other Influences</i>
						Jumlah  <i>Total</i>	Tuntutan ke atas Kerajaan  <i>Claims on Government</i>	Tolak: Deposit Kerajaan  <i>Less: Deposits of Government</i>			
2015	137,326.7	76,351.3	48,881.4	12,094.0	-	(8,296.1)	1,916.8	10,212.9	5,892.0	401,086.7	(261,355.8)
2016	141,295.3	85,206.8	43,286.8	12,801.8	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2017	147,417.5	91,790.6	43,417.0	12,209.9	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2016 3	129,960.0	78,568.2	41,572.2	9,819.6	-	(8,204.4)	2,049.7	10,254.1	6,095.9	374,155.3	(242,086.8)
4	133,161.7	79,577.5	43,524.0	10,060.2	-	(6,568.2)	2,049.6	8,617.8	6,187.5	373,921.6	(240,379.3)
5	131,402.0	79,335.1	41,224.0	10,843.0	-	(11,877.7)	2,077.2	13,955.0	6,282.5	375,185.4	(238,188.1)
6	136,532.2	82,685.7	42,327.2	11,519.3	-	(7,005.6)	2,899.6	9,905.3	6,366.1	382,775.3	(245,603.6)
7	135,303.6	81,065.3	43,722.4	10,515.8	-	(8,044.0)	1,643.0	9,687.1	6,405.0	383,490.1	(246,547.4)
8	134,240.0	80,687.2	42,938.0	10,614.8	-	(17,618.9)	1,643.0	19,261.9	6,488.4	384,344.4	(238,973.9)
9	136,025.8	82,046.2	42,851.7	11,127.8	-	(3,908.1)	1,643.0	5,551.2	6,585.7	397,159.5	(263,811.4)
10	135,189.9	82,129.3	42,477.1	10,583.6	-	(8,745.6)	1,643.0	10,388.7	6,706.0	397,723.3	(260,493.8)
11	136,081.7	82,436.6	43,127.3	10,517.9	-	(665.7)	3,576.5	4,242.2	6,787.3	391,823.0	(261,862.8)
12	141,295.3	85,206.8	43,286.8	12,801.8	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2017 1	148,121.1	92,004.2	42,646.0	13,470.9	-	(8,455.4)	4,058.4	12,513.7	6,655.8	417,820.9	(267,900.2)
2	139,796.9	87,877.9	39,508.6	12,410.4	-	(2,469.0)	3,860.5	6,329.5	6,640.5	418,085.9	(282,460.4)
3	139,368.0	88,035.1	39,695.1	11,637.8	-	647.2	5,966.1	5,318.9	6,660.2	414,021.8	(281,961.3)
4	141,544.6	89,200.7	40,972.0	11,371.9	-	(3,028.3)	3,311.6	6,339.9	6,667.1	417,038.7	(279,133.0)
5	139,483.0	88,118.8	38,787.0	12,577.2	-	(8,101.2)	3,934.1	12,035.3	6,659.6	425,179.8	(284,255.2)
6	145,291.6	91,035.2	39,677.1	14,579.3	-	(4,117.1)	4,666.2	8,783.3	6,459.6	416,720.2	(273,771.1)
7	141,165.6	89,056.0	40,145.2	11,964.4	-	(10,178.2)	5,356.6	15,534.8	6,454.8	418,929.9	(274,040.9)
8	144,741.2	91,207.4	41,156.2	12,377.6	-	(7,644.9)	5,355.1	13,000.0	6,448.1	423,552.1	(277,614.1)
9	143,121.4	90,060.9	41,645.2	11,415.4	-	(5,082.8)	4,156.0	9,238.8	6,433.7	419,613.7	(277,843.1)
10	142,054.6	89,200.1	41,088.8	11,765.7	-	(1,933.4)	4,001.5	5,934.9	6,330.3	420,802.4	(283,144.7)
11	144,134.4	90,328.5	41,579.1	12,226.7	-	(1,267.6)	4,090.7	5,358.3	6,235.6	422,277.7	(283,111.3)
12	147,417.5	91,790.6	43,417.0	12,209.9	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2018 1	154,250.4	92,520.3	44,898.2	16,831.8	-	(10,391.1)	4,448.6	14,839.7	6,046.1	411,862.3	(253,266.9)
2	155,499.6	95,258.1	46,737.6	13,503.9	-	(6,642.7)	4,463.2	11,106.0	5,949.6	411,718.9	(255,526.1)
3	154,936.5	95,202.8	47,945.5	11,788.2	-	(6,407.4)	4,078.2	10,485.6	5,832.8	408,790.3	(253,279.2)

<sup>1</sup> Data pada tahun 1997, tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.

<sup>2</sup> Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

\* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

<sup>^</sup> Berkuatkuasa mulai tahun 1999, semua harta dan tanggungan dalam mata wang asing hanya akan dinilai pada akhir setiap suku tahun.

<sup>1</sup> Data in 1997, does not include exchange rate revaluation loss/gains of RM24.6 billion

<sup>2</sup> The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.

\* Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

<sup>^</sup> Effective from 1999, all foreign assets and liabilities are only revalued at the end of each quarter.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).

# 1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai<sup>1</sup> Currency in Circulation by Denomination<sup>1</sup>

RM juta / RM million

Pada akhir tempoh End of period	Mata Wang dalam Edaran Currency in Circulation	Wang kertas / Notes									Duit syiling / Coins														
		RM1 <sup>12</sup>	RM2 <sup>9</sup>	RM5 <sup>12</sup>	RM10 <sup>12</sup>	RM20 <sup>7,12</sup>	RM50 <sup>10</sup>	RM100 <sup>12</sup>	RM500 <sup>7</sup>	RM1,000 <sup>2</sup>	1 sen	5 sen <sup>11</sup>	10 sen <sup>11</sup>	20 sen <sup>11,13</sup>	50 sen <sup>11</sup>	RM1 <sup>3</sup>	RM5 <sup>3</sup>	RM10 <sup>6</sup>	RM15 <sup>4</sup>	RM25 <sup>4,8</sup>	RM100 <sup>3</sup>	RM200 <sup>6</sup>	RM250 <sup>5</sup>	RM500 <sup>4</sup>	
2015	88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,570.5	33,810.5	74.8	24.5	43.3	173.1	677.0	868.1	947.6	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2	
2016	97,751.4	2,214.7	126.0	1,979.7	5,247.4	2,490.6	43,405.7	39,163.9	74.7	24.5	43.3	187.0	718.9	931.2	1,035.0	32.6	9.7	3.1	1.4	14.9	12.7	12.8	8.4	13.2	
2017	103,585.3	2,262.2	125.8	2,014.2	5,165.6	2,815.3	44,811.1	43,075.9	74.7	24.4	43.3	198.5	758.9	987.6	1,118.8	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2	
2016	3	88,187.8	2,143.2	126.2	1,964.1	5,306.6	2,080.3	38,989.3	34,607.6	74.8	24.5	43.3	176.8	688.0	885.0	969.7	32.6	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	4	89,393.6	2,104.6	126.1	1,906.9	5,218.4	2,117.0	39,915.5	35,016.3	74.8	24.5	43.3	178.2	691.5	890.6	977.5	32.6	9.7	3.0	1.4	14.9	12.4	12.8	8.4	13.2
	5	89,955.0	2,207.7	126.1	1,965.6	5,271.0	2,125.9	39,992.0	35,259.9	74.8	24.5	43.3	179.4	695.5	896.0	984.8	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	6	93,585.2	2,462.9	126.1	2,169.8	5,492.3	2,237.7	41,511.3	36,559.2	74.8	24.5	43.3	180.8	699.4	901.6	993.0	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	7	91,259.9	2,435.9	126.1	2,123.2	5,257.3	2,176.6	40,286.3	35,813.7	74.8	24.5	43.3	181.7	702.5	906.0	999.5	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	8	91,059.0	2,332.3	126.1	2,009.9	5,079.6	2,217.3	40,168.5	36,068.1	74.8	24.5	43.3	182.7	705.8	911.3	1,006.3	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	9	92,177.3	2,261.0	126.1	1,945.0	5,029.9	2,279.8	40,645.7	36,815.7	74.8	24.5	43.3	183.8	709.0	916.5	1,013.7	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	10	92,442.3	2,208.7	126.0	1,909.6	4,988.9	2,291.5	40,690.5	37,137.8	74.8	24.5	43.3	184.8	712.0	920.9	1,020.5	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	11	92,684.0	2,160.3	126.0	1,878.8	4,912.4	2,287.3	40,520.9	37,692.2	74.8	24.5	43.3	185.9	715.5	925.9	1,027.7	32.6	9.7	3.1	1.4	14.9	12.6	12.8	8.4	13.2
	12	97,751.4	2,214.7	126.0	1,979.7	5,247.4	2,490.6	43,405.7	39,163.9	74.7	24.5	43.3	187.0	718.9	931.2	1,035.0	32.6	9.7	3.1	1.4	14.9	12.7	12.8	8.4	13.2
2017	1	105,220.1	2,374.4	126.0	2,167.9	6,029.0	2,715.8	46,894.5	41,773.4	74.7	24.5	43.3	188.0	722.3	935.7	1,041.7	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	2	99,829.3	2,322.0	126.0	2,116.5	5,649.2	2,551.1	43,686.1	40,223.3	74.7	24.5	43.3	189.0	725.6	940.5	1,048.6	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	3	99,452.2	2,278.1	126.0	2,057.2	5,487.3	2,545.2	43,413.6	40,372.9	74.7	24.5	43.3	190.0	728.9	945.7	1,056.0	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	4	100,131.9	2,238.0	126.0	2,017.8	5,382.1	2,621.6	43,903.1	40,656.0	74.7	24.4	43.3	191.1	732.0	950.4	1,062.4	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	5	100,467.5	2,331.3	126.0	2,056.9	5,513.5	2,638.8	44,024.8	40,568.7	74.7	24.4	43.3	192.2	736.3	956.2	1,071.4	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	6	105,311.0	2,602.1	125.9	2,312.7	5,930.4	2,862.4	46,373.5	41,882.4	74.7	24.4	43.3	193.1	739.3	960.2	1,077.8	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	7	100,760.5	2,530.9	125.9	2,227.9	5,438.9	2,681.5	43,293.4	41,224.2	74.7	24.4	43.3	194.0	742.6	965.0	1,084.9	32.5	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	8	103,229.5	2,415.2	125.9	2,128.5	5,294.2	2,735.7	45,013.6	42,262.4	74.7	24.4	43.3	195.0	746.1	969.7	1,091.9	32.5	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	9 <sup>14</sup>	101,011.7	2,351.4	125.9	2,076.2	5,196.9	2,671.0	43,670.2	41,651.3	74.7	24.4	43.3	195.8	749.1	974.1	1,098.5	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2
	10	100,513.4	2,299.1	125.9	2,042.7	5,150.8	2,670.6	43,189.0	41,751.2	74.7	24.4	43.3	196.7	752.5	978.5	1,105.3	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2
	11 <sup>14</sup>	102,256.9	2,270.0	125.8	2,019.1	5,160.3	2,745.2	44,223.7	42,412.9	74.7	24.4	43.3	197.6	755.7	983.2	1,111.9	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2
	12 <sup>14</sup>	103,585.3	2,262.2	125.8	2,014.2	5,165.6	2,815.3	44,811.1	43,075.9	74.7	24.4	43.3	198.5	758.9	987.6	1,118.8	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2
2018	1 <sup>14</sup>	108,882.4	2,470.5	125.8	2,359.3	6,290.2	3,106.9	46,555.4	44,643.1	74.7	24.4	43.3	199.3	762.1	992.2	1,126.1	32.5	9.7	3.1	1.4	14.9	12.9	12.8	8.4	13.2
	2 <sup>14</sup>	108,303.5	2,457.5	125.8	2,363.5	6,146.7	3,005.7	46,075.2	44,784.8	74.7	24.4	43.3	200.0	764.9	996.1	1,131.7	32.5	9.7	3.2	1.4	14.9	13.0	12.8	8.4	13.2
	3 <sup>14</sup>	106,632.2	2,398.2	125.8	2,273.6	5,805.9	2,877.0	45,211.4	44,579.0	74.7	24.4	43.3	200.8	768.5	1,001.2	1,139.4	32.5	9.7	3.2	1.4	14.9	13.0	12.8	8.4	13.2

1 Bank Negara Malaysia mula mengeluarkan mata wang (Malaysia) pada 12 Jun 1967.  
2 Bank Negara Malaysia mula mengeluarkan wang kertas RM1,000 pada 2 September 1968.  
3 Duit syiling satu ringgit dikeluarkan mulai 27 Januari 1969 dan duit syiling RM5 dan RM100 dikeluarkan mulai 30 Ogos 1971.  
4 Duit syiling RM15, RM25 dan RM500 dikeluarkan mulai 19 Januari 1976.  
5 Duit syiling RM250 dikeluarkan mulai 18 Oktober 1976.  
6 Duit syiling RM10 dan RM200 dikeluarkan mulai 15 Disember 1976.  
7 Wang kertas RM20 dan RM500 dikeluarkan mulai 1 September 1982.  
8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 31 Januari 1989.  
9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.  
10 Wang kertas siri baharu RM50 dikeluarkan mulai 24 Disember 2007. Termasuk RM60 wang kertas peringatan yang dikeluarkan mulai Januari 2018.  
11 Duit syiling siri baharu 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012.  
12 Wang kertas siri baharu RM1, RM5, RM10, RM20, RM100 dikeluarkan mulai 16 July 2012. Termasuk RM600 wang kertas peringatan yang dikeluarkan mulai Januari 2018.  
13 Duit syiling 25sen dikeluarkan pada 8 April 2003, 31 Januari 2005 dan 8 Mei 2006.

1 Bank Negara Malaysia commenced the issue of Malaysia currency on 12 June 1967.  
2 Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.  
3 The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.  
4 The RM15, RM25 and RM500 coins was issued from 19 January 1976.  
5 The RM250 coin was issued from 18 October 1976.  
6 The RM10 and RM200 coins was issued from 15 December 1976.  
7 The RM20 and RM500 notes was issued from 1 September 1982.  
8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 31 January 1989.  
9 The RM2 note was issued from 5 February 1996.  
10 The new banknote series RM50 was issued from 24 December 2007. Includes RM60 commemorative banknotes issued from January 2018.  
11 The new coin series 5cent, 10cent, 20cent and 50cent coins was issued from 16 January 2012.  
12 The new banknote series RM1, RM5, RM10, RM20, RM100 was issued from 16 July 2012. Includes RM600 commemorative banknotes issued from January 2018.  
13 The 25cent coins was issued on 8 April 2003, 31 January 2005 and 8 May 2006.  
14 Adjustment to cash in transit.

# 1.3 Agregat Kewangan: M1, M2 dan M3 Monetary Aggregates: M1, M2 and M3

RM juta / RM million

Akhir tempoh  End of period	M3														
	Jumlah  Total	M2					Separuh Wang Secara Kecil <sup>1,5</sup>								Deposit yang disimpan di institusi perbankan yang lain <sup>4,5</sup>  Deposits placed with other banking institutions <sup>4,5</sup>
		Jumlah  Total	M1			Narrow Quasi-Money <sup>1</sup>									
			Jumlah  Total	Mata wang dalam edaran  Currency in circulation	Deposit permintaan  Demand deposits	Jumlah  Total	Deposit tabungan  Savings deposits	Deposit tetap  Fixed deposits	NID  NIDs	Repo  Repos	Deposit mata wang asing <sup>2</sup>  Foreign currency deposits <sup>2</sup>	Lain-lain deposit <sup>3</sup>  Other deposits <sup>3</sup>			
2015	10	1,576,461.0	1,569,290.1	351,244.4	75,786.7	275,457.8	1,218,045.7	135,331.5	737,502.5	12,987.2	0.0	133,069.8	199,154.7	7,170.9	
	11	1,584,117.8	1,577,928.2	352,323.4	75,697.8	276,625.6	1,225,604.8	134,484.4	733,858.5	12,341.9	0.0	141,520.0	203,400.0	6,189.6	
	12	1,594,587.2	1,588,527.7	360,458.3	76,869.1	283,589.2	1,228,069.4	135,590.7	742,794.1	12,596.7	0.0	138,513.6	198,574.4	6,059.5	
2016	1	1,588,277.5	1,581,104.1	363,387.2	81,749.6	281,637.7	1,217,716.9	136,539.9	735,670.7	10,760.6	0.0	130,580.2	204,165.4	7,173.4	
	2	1,603,298.2	1,595,723.3	366,929.6	80,479.7	286,449.8	1,228,793.8	139,022.1	744,947.4	9,501.4	0.0	132,173.4	203,149.3	7,574.9	
	3	1,604,010.6	1,597,007.3	354,150.0	78,878.7	275,271.3	1,242,857.3	138,981.6	751,548.5	9,354.7	0.0	129,248.0	213,724.6	7,003.3	
	4	1,601,352.9	1,594,049.3	348,582.6	79,956.6	268,626.1	1,245,466.7	139,180.6	760,760.2	9,181.4	0.0	127,597.3	208,747.2	7,303.5	
	5	1,610,684.1	1,600,591.7	356,429.4	79,825.0	276,604.4	1,244,162.3	138,521.4	761,597.5	8,957.6	0.0	130,731.8	204,354.1	10,092.4	
	6	1,611,086.8	1,602,867.7	363,862.9	83,071.0	280,791.8	1,239,004.9	142,167.0	755,876.2	7,533.6	0.0	128,013.5	205,414.5	8,219.1	
	7	1,597,785.1	1,590,302.3	354,229.1	81,522.1	272,707.0	1,236,073.2	140,105.8	762,432.8	7,876.8	0.0	124,215.6	201,442.2	7,482.8	
	8	1,599,756.5	1,592,501.1	354,902.3	81,156.6	273,745.7	1,237,598.8	140,991.1	766,129.5	6,703.5	0.0	120,566.5	203,208.2	7,255.4	
	9	1,618,712.4	1,611,828.6	358,269.3	82,534.8	275,734.5	1,253,559.3	143,722.6	773,441.5	7,549.2	0.0	119,329.9	209,516.1	6,883.8	
	10	1,627,643.3	1,620,050.1	360,877.1	82,581.5	278,295.6	1,259,173.0	142,724.8	765,195.4	7,561.9	0.0	126,981.6	216,709.4	7,593.2	
	11	1,630,875.0	1,624,506.3	368,253.0	82,915.0	285,337.9	1,256,253.4	144,270.7	761,072.0	9,270.0	0.0	128,016.4	213,624.2	6,368.7	
	12	1,643,902.1	1,637,733.0	380,841.2	85,663.1	295,178.1	1,256,891.8	145,128.8	766,319.3	10,515.4	0.0	129,586.3	205,342.1	6,169.2	
2017	1	1,658,474.0	1,652,167.6	387,106.5	92,536.6	294,569.9	1,265,061.0	149,212.7	756,206.3	10,381.0	0.0	138,033.0	211,228.1	6,306.4	
	2	1,662,672.1	1,658,137.9	386,966.5	88,462.5	298,504.0	1,271,171.4	150,940.6	755,486.6	9,529.2	0.0	135,647.1	219,567.9	4,534.2	
	3	1,676,020.8	1,670,611.0	386,774.7	88,777.5	297,997.2	1,283,836.3	151,903.5	765,676.8	10,071.7	0.0	134,377.7	221,806.6	5,409.8	
	4	1,672,587.1	1,666,826.8	387,000.3	89,871.9	297,128.4	1,279,826.5	150,238.1	774,208.5	9,400.0	0.0	135,778.4	210,201.5	5,760.3	
	5	1,686,419.0	1,678,549.8	391,195.0	88,828.0	302,367.0	1,287,354.9	150,063.5	777,678.8	9,286.9	0.0	135,547.5	214,778.2	7,869.2	
	6	1,680,492.7	1,672,336.0	397,679.8	91,860.8	305,819.0	1,274,656.2	151,814.8	782,733.6	7,322.3	0.0	129,404.0	203,381.5	8,156.7	
	7	1,675,017.8	1,667,915.7	392,772.2	89,961.6	302,810.5	1,275,143.5	150,073.0	786,238.2	7,217.1	19.3	128,505.2	203,090.8	7,102.1	
	8	1,684,956.5	1,678,732.4	393,743.5	92,018.5	301,725.0	1,284,988.9	151,099.3	793,552.1	7,605.9	9.2	125,714.8	207,007.6	6,224.0	
	9	1,699,620.2	1,693,930.3	397,922.5	90,853.7	307,068.8	1,296,007.8	150,861.2	802,148.6	8,361.1	149.8	128,022.7	206,464.4	5,690.0	
	10	1,710,152.0	1,705,135.9	403,064.2	89,987.1	313,077.1	1,302,071.7	150,260.7	810,123.0	10,351.3	19.3	130,360.7	200,956.6	5,016.1	
	11	1,716,025.8	1,711,363.1	404,856.1	91,026.1	313,830.0	1,306,507.0	150,986.5	815,292.9	8,875.3	18.7	127,812.7	203,520.8	4,662.7	
	12	1,720,596.1	1,716,651.0	422,779.8	92,567.5	330,212.4	1,293,871.2	150,505.2	816,631.7	10,829.8	101.6	121,366.9	194,436.0	3,945.1	
2018	1	1,734,807.7	1,729,400.8	421,361.1	93,307.5	328,053.6	1,308,039.7	152,265.7	828,200.3	9,368.6	101.8	121,089.6	197,013.7	5,406.9	
	2	1,743,093.6	1,739,076.7	419,965.7	96,116.1	323,849.6	1,319,111.0	155,151.4	833,113.5	8,750.3	19.4	119,009.1	203,067.3	4,016.9	
	3	1,775,273.3	1,770,731.0	417,198.2	96,091.3	321,106.9	1,353,532.8	155,307.1	843,208.9	7,925.5	0.0	126,469.7	220,621.7	4,542.3	

1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984.  
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.  
3 # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.  
4 Tidak termasuk deposit yang disimpan sesama institusi tersebut.  
5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan.  
^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984.  
2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.  
3 # In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.  
4 Does not include interplacement of deposits between these institutions.  
5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks.  
^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

# 1.3.1 Wang Secara Meluas, M3 Broad Money, M3

RM juta / RM million

Akhir tempoh  <i>End of period</i>	M3											
	Jumlah  <i>Total</i>	Baki urus niaga <i>Transaction balances</i>			Separuh Wang Secara Luas <sup>1</sup> <i>Broad Quasi-Money<sup>1</sup></i>							
		Jumlah  <i>Total</i>	Mata wang dalam edaran  <i>Currency in circulation</i>	Deposit permintaan  <i>Demand deposits</i>	Jumlah  <i>Total</i>	Deposit tabungan  <i>Savings deposits</i>	Deposit tetap  <i>Fixed deposits</i>	NID  <i>NIDs</i>	Repo  <i>Repos</i>	Deposit mata wang asing <sup>2</sup>  <i>Foreign currency deposits<sup>2</sup></i>	Lain-lain deposit <sup>3</sup>  <i>Other deposits<sup>3</sup></i>	
2015	10	1,576,461.0	350,446.1	75,619.5	274,826.6	1,226,014.9	135,331.5	743,196.0	8,393.8	0.0	132,244.7	206,848.9
	11	1,584,117.8	351,247.1	75,519.2	275,727.9	1,232,870.7	134,484.4	738,279.6	7,821.7	0.0	140,534.5	211,750.4
	12	1,594,587.2	359,516.7	76,642.9	282,873.8	1,235,070.5	135,590.7	746,186.5	9,255.0	0.0	137,546.8	206,491.6
2016	1	1,588,277.5	362,664.9	81,559.5	281,105.4	1,225,612.6	136,539.9	738,684.1	8,272.5	0.0	129,194.2	212,921.9
	2	1,603,298.2	366,009.5	80,247.9	285,761.6	1,237,288.7	139,022.1	748,932.4	7,133.1	0.0	130,810.6	211,390.4
	3	1,604,010.6	353,137.7	78,687.5	274,450.2	1,250,872.9	138,981.6	755,546.1	6,736.3	0.0	127,588.5	222,020.3
	4	1,601,352.9	347,599.2	79,747.7	267,851.5	1,253,753.7	139,180.6	764,809.5	6,696.7	0.0	125,948.6	217,118.3
	5	1,610,684.1	355,482.2	79,591.4	275,890.8	1,255,201.8	138,521.4	767,417.4	6,615.6	0.0	129,268.6	213,378.7
	6	1,611,086.8	362,873.2	82,870.4	280,002.8	1,248,213.6	142,167.0	760,780.5	5,136.4	0.0	126,723.7	213,406.1
	7	1,597,785.1	353,279.8	81,337.0	271,942.8	1,244,505.3	140,105.8	767,337.0	5,685.4	0.0	122,441.9	208,935.3
	8	1,599,756.5	353,956.2	80,943.7	273,012.5	1,245,800.3	140,991.1	770,648.8	4,793.9	0.0	118,420.8	210,945.7
	9	1,618,712.4	357,273.7	82,361.6	274,912.0	1,261,438.7	143,722.6	778,065.5	5,095.3	0.0	117,459.7	217,095.6
	10	1,627,643.3	359,765.6	82,394.3	277,371.3	1,267,877.7	142,724.8	770,573.3	5,312.3	0.0	125,899.1	223,368.2
	11	1,630,875.0	367,138.1	82,716.8	284,421.3	1,263,736.9	144,270.7	766,571.4	6,775.4	0.0	126,435.6	219,683.7
	12	1,643,902.1	379,773.3	85,460.3	294,313.0	1,264,128.9	145,128.8	772,188.1	8,326.8	0.0	128,078.8	210,406.4
2017	1	1,658,474.0	386,134.5	92,352.3	293,782.2	1,272,339.5	149,212.7	762,819.7	8,195.1	0.0	136,154.4	215,957.6
	2	1,662,672.1	385,790.1	88,204.8	297,585.3	1,276,882.1	150,940.6	761,609.7	6,801.2	0.0	133,289.9	224,240.7
	3	1,676,020.8	385,463.8	88,398.1	297,065.7	1,290,557.0	151,903.5	771,037.4	7,529.2	0.0	132,162.1	227,924.8
	4	1,672,587.1	385,590.4	89,670.7	295,919.7	1,286,996.8	150,238.1	780,068.8	7,047.2	0.0	133,880.5	215,762.1
	5	1,686,419.0	390,003.2	88,595.2	301,408.0	1,296,415.8	150,063.5	784,747.2	7,074.8	0.0	133,741.2	220,789.3
	6	1,680,492.7	396,507.3	91,602.7	304,904.6	1,283,985.4	151,814.8	788,862.4	4,995.3	0.0	127,602.8	210,710.1
	7	1,675,017.8	391,366.8	89,735.3	301,631.5	1,283,651.0	150,073.0	793,197.0	5,009.7	0.0	126,465.2	208,906.1
	8	1,684,956.5	391,915.0	91,769.1	300,145.9	1,293,041.5	151,099.3	799,887.6	5,205.3	0.0	123,961.9	212,887.4
	9	1,699,620.2	396,459.2	90,567.5	305,891.7	1,303,161.0	150,861.2	808,254.9	5,692.0	0.0	125,978.8	212,374.0
	10	1,710,152.0	401,533.2	89,738.6	311,794.5	1,308,618.8	150,260.7	815,783.4	7,506.6	0.0	128,299.8	206,768.2
	11	1,716,025.8	403,454.3	90,791.2	312,663.1	1,312,571.5	150,986.5	821,254.5	6,035.3	0.0	125,958.3	208,336.9
	12	1,720,596.1	421,419.4	92,347.5	329,071.9	1,299,176.7	150,505.2	821,964.8	8,154.4	0.0	119,496.4	199,055.9
2018	1	1,734,807.7	419,866.9	93,078.3	326,788.6	1,314,940.8	152,265.7	834,684.5	6,731.3	0.0	119,140.6	202,118.8
	2	1,743,093.6	418,226.5	95,799.9	322,426.6	1,324,867.1	155,151.4	839,413.5	5,388.6	0.0	117,159.8	207,753.8
	3	1,775,273.3	415,579.8	95,852.9	319,726.9	1,359,693.5	155,307.1	849,375.9	5,165.3	0.0	124,620.1	225,225.0

1 Pecahan komponen separuh wang secara luas hanya boleh diperolehi sejak tahun 1984

2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya

3, # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999

^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984

2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996 foreign currency deposits were subsumed under the respective category of deposit

3, # In April 2007, M3 was revised to include "other deposits" from December 1999 onward

^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

# 1.3.2 Faktor Penentu M3 Factors Affecting M3

RM juta / RM million

Pada akhir tempoh	Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Aset Asing Bersih			Pengaruh Lain <sup>2</sup>	
		Net Claims on Government			Claims on the Private Sector			Net Foreign Assets				
		Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan <sup>2</sup>	Jumlah	Pinjaman <sup>1</sup>	Sekuriti	Jumlah	BNM	Sistem Perbankan		
End of period	Total	Total	Claims on Government	Government Deposits <sup>2</sup>	Total	Loans <sup>1</sup>	Securities	Total	BNM	Banking System	Other Influences <sup>2</sup>	
2015	10	1,576,461.0	87,604.6	153,744.7	66,140.1	1,537,173.4	1,376,649.2	160,524.2	536,103.5	409,593.8	126,509.7	(584,420.5)
	11	1,584,117.8	88,654.9	151,525.1	62,870.2	1,546,023.2	1,382,310.2	163,713.0	546,433.0	411,766.5	134,666.5	(596,993.3)
2016	12	1,594,587.2	95,472.5	153,784.2	58,311.7	1,559,533.9	1,396,417.6	163,116.3	526,448.4	401,086.7	125,361.7	(586,867.5)
	1	1,588,277.5	101,649.5	157,495.3	55,845.8	1,567,533.8	1,403,973.3	163,560.5	519,936.0	402,050.1	117,885.9	(600,841.7)
	2	1,603,298.2	100,472.9	159,056.9	58,584.0	1,572,550.6	1,407,110.9	165,439.6	533,901.4	402,409.4	131,492.0	(603,626.7)
	3	1,604,010.6	94,326.3	155,909.7	61,583.4	1,571,049.2	1,407,356.7	163,692.5	507,491.6	374,155.3	133,336.3	(568,856.5)
	4	1,601,352.9	94,988.2	155,689.1	60,700.9	1,574,965.7	1,405,759.4	169,206.4	504,616.4	373,921.6	130,694.8	(573,217.4)
	5	1,610,684.1	91,236.8	159,434.1	68,197.4	1,584,487.5	1,416,333.8	168,153.7	510,878.5	375,185.4	135,693.1	(575,918.7)
	6	1,611,086.8	92,404.3	158,217.0	65,812.6	1,593,446.8	1,424,304.1	169,142.8	510,178.0	382,775.3	127,402.6	(584,942.3)
	7	1,597,785.1	90,834.0	151,017.2	60,183.2	1,597,266.4	1,426,788.7	170,477.8	507,562.0	383,490.1	124,071.9	(597,877.2)
	8	1,599,756.5	83,960.4	151,878.3	67,917.9	1,603,266.0	1,431,652.7	171,613.3	507,817.4	384,344.4	123,473.0	(595,287.3)
	9	1,618,712.4	94,370.6	150,608.8	56,238.2	1,617,042.6	1,443,040.6	174,002.0	511,476.1	397,159.5	114,316.6	(604,176.9)
2017	10	1,627,643.3	89,018.1	153,051.4	64,033.3	1,626,082.1	1,452,170.8	173,911.3	516,996.2	397,723.3	119,273.0	(604,453.1)
	11	1,630,875.0	107,564.9	160,087.8	52,522.9	1,637,964.3	1,466,669.0	171,295.4	504,127.0	391,823.0	112,304.1	(618,781.3)
	12	1,643,902.1	113,199.0	166,430.9	53,231.9	1,648,791.4	1,480,416.7	168,374.6	520,433.1	415,756.2	104,676.9	(638,521.3)
	1	1,658,474.0	119,323.1	178,571.8	59,248.7	1,655,886.9	1,485,444.7	170,442.2	531,224.8	417,820.9	113,404.0	(647,960.9)
	2	1,662,672.1	130,724.1	186,250.0	55,525.9	1,658,587.0	1,485,517.6	173,069.4	526,756.0	418,085.9	108,670.2	(653,395.0)
	3	1,676,020.8	152,064.7	204,444.7	52,380.0	1,676,028.0	1,493,994.4	182,033.6	508,109.6	414,021.8	94,087.7	(660,181.6)
	4	1,672,587.1	148,190.3	205,174.1	56,983.7	1,677,435.7	1,493,866.4	183,569.3	518,092.5	417,038.7	101,053.8	(671,131.4)
	5	1,686,419.0	146,065.2	207,128.3	61,063.1	1,683,231.1	1,496,853.7	186,377.5	527,369.5	425,179.8	102,189.8	(670,246.9)
	6	1,680,492.7	146,214.3	206,072.4	59,858.1	1,691,501.5	1,505,234.0	186,267.5	509,705.9	416,720.2	92,985.8	(666,929.1)
	7	1,675,017.8	138,454.6	210,398.8	71,944.2	1,695,235.1	1,505,971.1	189,264.0	517,454.9	418,929.9	98,525.0	(676,126.8)
	8	1,684,956.5	137,206.0	210,104.7	72,898.6	1,701,407.5	1,512,970.1	188,437.5	522,266.6	423,552.1	98,714.5	(675,923.7)
	9	1,699,620.2	133,003.2	199,587.1	66,583.9	1,708,547.7	1,515,278.8	193,268.9	530,104.6	419,613.7	110,491.0	(672,035.2)
2018	10	1,710,152.0	139,092.9	195,868.5	56,775.7	1,717,585.5	1,516,026.9	201,558.6	535,017.8	420,802.4	114,215.4	(681,544.2)
	11	1,716,025.8	134,289.1	188,963.2	54,674.1	1,722,505.2	1,520,813.1	201,692.1	539,922.6	422,277.7	117,644.9	(680,691.2)
	12	1,720,596.1	129,829.2	186,676.9	56,847.6	1,745,189.9	1,537,099.7	208,090.1	518,192.4	406,832.0	111,360.4	(672,615.4)
	1	1,734,807.7	119,355.3	188,000.7	68,645.5	1,756,103.1	1,545,490.7	210,612.4	536,995.9	411,862.3	125,133.6	(677,646.5)
	2	1,743,093.6	124,662.1	189,310.1	64,648.0	1,760,419.9	1,549,872.6	210,547.3	533,458.7	411,718.9	121,739.8	(675,447.2)
	3	1,775,273.3	123,388.5	187,866.2	64,497.7	1,772,480.6	1,557,528.3	214,952.3	540,459.9	408,790.3	131,669.6	(661,055.7)

<sup>^</sup> Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

<sup>\*</sup> Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

<sup>#</sup> Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit

<sup>1</sup> Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa

<sup>2</sup> Bagi tempoh Dis 2011 - Ogos 2012, data untuk Deposit Kerajaan dan Pengaruh Lain telah disemak semula kerana terdapat kesilapan pengumpulan data

<sup>^</sup> Beginning December 1996, the data is compiled based on a new statistical reporting system

<sup>\*</sup> Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records

<sup>#</sup> In April 2007, M3 was revised to include "other deposits" from December 1999 onwards

<sup>1</sup> Includes loans sold to Cagamas with recourse from December 1996 onwards

<sup>2</sup> For the period Dec 2011 - Aug 2012, data for Government Deposits and Other Influences have been revised due to a compilation error.

# 1.4 Bank Negara Malaysia: Penyata Aset

## Bank Negara Malaysia: Statement of Assets

RM juta / RM million

Pada akhir tempoh	Emas dan Pertukaran Asing <sup>^</sup>	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Hartanah - Tanah dan Bangunan <sup>**</sup>	Aset Lain	Jumlah Aset
End of period	Gold and Foreign Exchange <sup>^</sup>	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Properties - Land and Buildings <sup>**</sup>	Other Assets	Total Assets
2015	398,178.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,957.4	t.d.	2,113.9	19,163.2	440,567.5
2016	415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	t.d.	2,113.9	11,403.0	450,979.0
2017	406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2016 3	373,952.7	3,149.3	4,500.3	2,049.7	0	4,673.3	7,162.2	t.d.	2,113.9	11,431.9	409,033.4
4	373,709.0	3,142.2	4,500.3	2,049.6	0	1,783.5	7,252.1	t.d.	2,113.9	8,648.1	403,198.7
5	374,975.3	3,142.2	4,500.0	2,077.2	0	1,885.1	7,347.6	t.d.	2,113.9	12,406.2	408,447.6
6	382,555.3	3,212.2	4,592.3	2,899.6	0	4,072.4	7,431.6	t.d.	2,113.9	11,953.8	418,831.1
7	383,263.8	3,212.2	4,592.3	1,643.0	0	2,424.5	7,476.3	t.d.	2,113.9	7,058.2	411,784.2
8	384,118.3	3,212.2	4,592.3	1,643.0	0	2,685.3	7,559.0	t.d.	2,113.9	6,338.1	412,262.2
9	396,925.7	3,314.2	4,737.2	1,643.0	0	2,161.6	7,657.5	t.d.	2,113.9	5,677.7	424,230.8
10	397,490.4	3,314.2	4,737.2	1,643.0	0	1,167.7	7,782.1	t.d.	2,113.9	5,857.2	424,105.7
11	391,591.9	3,314.2	4,737.2	3,576.5	0	1,579.8	7,719.1	t.d.	2,113.9	8,253.8	422,886.5
12	415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	t.d.	2,113.9	11,403.0	450,979.0
2017 1	417,573.2	3,467.5	4,956.3	4,058.4	0	1,077.4	7,798.7	t.d.	2,113.9	11,464.3	452,509.8
2	417,837.6	3,467.5	4,956.3	3,860.5	0	1,765.1	7,781.5	t.d.	2,113.9	8,740.4	450,522.9
3	413,774.9	3,450.2	4,931.7	5,966.1	0	2,417.7	7,808.7	t.d.	2,113.9	10,225.1	450,688.4
4	416,801.5	3,444.2	4,931.7	3,311.6	0	8,913.8	7,815.3	t.d.	2,113.9	8,031.4	455,363.4
5	424,943.6	3,444.2	4,931.4	3,934.1	0	6,074.7	7,812.3	t.d.	2,113.9	7,289.4	460,543.7
6	416,493.2	3,416.9	4,909.5	4,666.2	0	5,003.5	7,617.2	t.d.	2,113.9	6,819.2	451,039.7
7	418,704.4	3,416.9	4,909.5	5,356.6	0	4,112.9	7,819.4	t.d.	2,113.9	7,413.7	453,847.2
8	423,335.4	3,410.2	4,909.4	5,355.1	0	6,074.4	7,822.9	t.d.	2,113.9	7,382.4	460,403.8
9	419,394.5	3,412.3	4,912.4	4,156.0	0	8,673.4	7,819.5	t.d.	2,113.9	7,020.7	457,502.8
10	420,589.3	3,407.6	4,912.4	4,001.5	0	4,481.6	7,740.9	t.d.	2,113.9	7,420.4	454,667.6
11	422,096.7	3,376.3	4,912.4	4,090.7	0	7,878.9	7,666.9	t.d.	2,113.9	8,788.9	460,924.7
12	406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2018 1	411,835.9	3,110.6	4,736.8	4,448.6	0	10,372.5	7,556.8	t.d.	4,179.6	10,732.7	456,973.6
2	411,702.5	3,110.6	4,736.7	4,463.2	0	5,598.8	7,493.9	t.d.	4,179.6	9,516.5	450,801.9
3	408,761.8	3,022.9	4,603.1	4,078.2	0	5,829.1	7,410.8	t.d.	4,179.6	11,522.0	449,407.6

<sup>1</sup> Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.

<sup>2</sup> Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.

<sup>\*</sup> Berkualkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

<sup>^</sup> Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

<sup>\*\*</sup> Mulai bulan September 2014, jumlah ini yang merupakan nilai pasaran semasa tanah dan nilai nominal bangunan, sebelum ini dimasukkan di bawah Aset Lain.

<sup>1</sup> Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.

<sup>2</sup> With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.

<sup>\*</sup> Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

<sup>^</sup> The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.

<sup>\*\*</sup> Effective from September 2014, this amount, previously included in Other Assets, comprises current market values of land and nominal values of buildings.

# 1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

## Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / RM million

Pada akhir tempoh	Modal Dibayar	Kumpulan Wang Rizab *	Matawang dalam Edaran	Deposit			Bil Bank Negara dan Bon	Peruntukan Hak Pengeluaran Khas	Liabiliti Lain	Jumlah Liabiliti
				Deposits						
End of Period	Paid-up Capital	Reserves *	Currency in Circulation	Institusi Kewangan	Kerajaan Persekutuan	Lain-lain	Bank Negara Bills and Bonds	Allocation of Special Drawing Rights	Other Liabilities	Total Liabilities
				Financial Institutions	Federal Government	Others				
2015	100.0	131,133.8	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,567.5
2016	100.0	144,736.9	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.5	450,979.0
2017	100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2016										
3	100.0	101,862.6	88,187.7	161,895.4	10,254.1	563.5	21,291.3	7,370.6	17,508.1	409,033.4
4	100.0	102,424.2	89,393.6	161,216.8	8,617.8	625.2	19,343.1	7,370.6	14,107.4	403,198.7
5	100.0	102,836.0	89,955.0	157,452.6	13,955.0	998.3	15,386.2	7,370.6	20,393.9	408,447.6
6	100.0	107,695.7	93,585.2	163,692.9	9,905.3	752.5	15,123.7	7,521.8	20,454.0	418,831.1
7	100.0	109,463.6	91,259.9	165,952.8	9,687.1	1,105.9	13,613.6	7,521.8	13,079.4	411,784.2
8	100.0	110,174.1	91,059.0	157,265.3	19,261.9	1,175.8	13,648.3	7,521.8	12,056.0	412,262.2
9	100.0	123,214.1	92,177.3	170,160.9	5,551.2	916.8	10,633.1	7,759.2	13,718.4	424,230.8
10	100.0	123,210.3	92,442.3	172,292.5	10,388.7	847.2	5,650.5	7,759.2	11,415.0	424,105.7
11	100.0	123,832.4	92,684.0	175,717.3	4,242.2	395.8	6,638.5	7,759.2	11,517.0	422,886.5
12	100.0	144,736.9	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.5	450,979.0
2017										
1	100.0	146,215.2	105,220.2	162,062.9	12,513.7	528.6	8,622.6	8,118.1	9,128.4	452,509.8
2	100.0	147,391.1	99,829.4	171,634.9	6,329.5	359.2	9,466.1	8,118.1	7,294.6	450,522.9
3	100.0	147,369.4	99,452.2	176,110.0	5,318.9	520.8	9,488.9	8,077.8	4,250.5	450,688.4
4	100.0	148,585.3	100,131.9	179,047.4	6,339.9	645.8	8,510.2	8,077.8	3,925.2	455,363.4
5	100.0	150,046.8	100,467.5	173,572.1	12,035.3	1,236.5	9,499.8	8,077.8	5,508.0	460,543.7
6	100.0	145,961.2	105,311.0	170,583.9	8,783.3	965.4	7,253.3	8,041.8	4,039.8	451,039.7
7	100.0	146,970.6	100,760.4	170,279.8	15,534.8	1,274.1	6,270.5	8,041.8	4,615.2	453,847.2
8	100.0	147,581.3	103,229.4	176,462.7	13,000.0	1,080.2	6,286.4	8,041.8	4,622.0	460,403.8
9	100.0	146,950.0	101,013.6	181,854.3	9,238.8	1,114.3	5,270.5	8,046.6	3,914.5	457,502.8
10	100.0	148,686.5	100,513.3	180,760.7	5,934.9	1,486.6	5,284.1	8,046.6	3,854.9	454,667.6
11	100.0	148,210.0	102,256.6	182,258.0	5,358.3	1,608.0	7,759.0	8,046.6	5,328.2	460,924.7
12	100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2018										
1	100.0	139,288.7	108,881.3	173,235.2	14,839.7	1,083.5	7,676.1	7,759.4	4,109.7	456,973.6
2	100.0	137,234.5	108,303.4	167,881.9	11,106.0	1,112.2	12,992.6	7,759.4	4,311.9	450,801.9
3	100.0	119,453.7	106,632.2	180,566.6	10,485.6	767.5	19,946.3	7,540.7	3,914.9	449,407.6

\* Effective from 15 March 2013, the General Reserve Fund, Other Reserves and Net Profit/(Loss) for the period are recorded as Reserves.

\* Mulai 15 Mac 2013, Kumpulan Wang Rizab Am, Rizab Lain dan Untung/(Rugi) Bersih bagi tempoh tersebut dilaporkan sebagai Rizab.

# 1.6 Tabung-tabung Khas Bank Negara Malaysia Bank Negara Malaysia's Special Funds

Sektor/Jenis Tabung  Sector/Type of Fund	Tarikh ditubuhkan  Date established	Jumlah peruntukkan (RM juta)  Fund allocation (RM million)	Jumlah diluluskan Amount approved		Bil. permohonan diluluskan No. of appl. approved		Jumlah dikeluarkan (a) Amount drawdown (a)		Jumlah dibayar balik (b) Amount repaid (b)		Baki tertunggak (a)-(b) Amount outstanding (a)-(b)	
			Pada akhir bulan Dis-17 As at end Dec-17	Pada akhir bulan Mac-18 As at end March-18	Pada akhir bulan Dis-17 As at end Dec-17	Pada akhir bulan Mac-18 As at end March-18	Pada akhir bulan Dis-17 As at end Dec-17	Pada akhir bulan Mac-18 As at end March-18	Pada akhir bulan Dis-17 As at end Dec-17	Pada akhir bulan Mac-18 As at end March-18	Pada akhir bulan Dis-17 As at end Dec-17	Pada akhir bulan Mac-18 As at end March-18
			RM juta RM million		As at end Dec-17	As at end March-18	RM juta RM million					
Sektor/Tabung-tabung yang masih dibuka untuk permohonan baru Sectors/Funds that are open for new applications												
1. Tabung BNM untuk PKS/BNM's Fund for SMEs'	19-Jun-17	10,100	29,223.4	29,331.5	75,454	76,203	28,513.9	28,688.7	22,206.1	22,562.6	6,307.9	6,126.2
2. Tabung Projek Usahawan Bumiputera - i /Bumiputera Entrepreneur Project Fund - i	01-Jul-09	300	1,210.8	1,314.9	1,587	1,675	681.5	730.0	584.1	616.5	97.4	113.5
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup permohonan baru Funds / Guarantee facilities that have been closed for new applications												
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund	6 Feb., 1988	800	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3	331.3								
3. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.8	1,397.8	0.0	0.0
4. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
5. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund	5 Feb, 1991	100	95.0	95.0	25	25	95.0	95.0	95.0	95.0	0.0	0.0
6. Tabung Industri Bumiputera/ Bumiputera Industrial Fund	4 Jan, 1993	100	94.7	94.7	99	99	90.8	90.8	90.8	90.8	0.0	0.0
7. Tabung Untuk Menyejajarkan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses	29 Okt, 1993	500	297.2	297.2	54	54	297.2	297.2	297.2	297.2	0.0	0.0
8. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries	2 Jan, 1998	1850	3,774.3	3,774.3	5,420	5,420	3,725.9	3,725.9	3,725.9	3,725.9	0.0	0.0
9. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses	1 Mei, 1998	1000	609.1	609.1	96	96	585.2	585.2	585.2	585.2	0.0	0.0
10. Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries	23 Nov, 1998	330	335.8	335.8	306	306	333.7	333.7	333.7	333.7	0.0	0.0
11. Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitation & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0
12. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
13. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0
14. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	14.9	14.9	1.5	1.5
15. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan, 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
16. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	970.1	970.1	4,561	4,561	-	-	-	-	-	-
17. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		88.6	88.6	165	165	-	-	-	-	-	-
18. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,097.9	2,097.9	9,557	9,557	-	-	-	-	-	-
19. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.5	914.5	898.0	898.0	16.5	16.5
20. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23-Jan-15	500	137.8	137.6	930	930	136.4	136.4	49.6	56.9	86.8	79.5
Nota 1: Empat tabung iaitu Tabung untuk Makanan, Tabung Usahawan Baru 2, Tabung Industri Kecil dan Sederhana 2 dan Tabung Pembiayaan Mikro telah dirasionalisasi dan dikenali sebagai Tabung BNM untuk PKS, berkuatkuasa 19 Jun 2017						Nota 1: The four funds, namely Fund for Food, New Entrepreneurs Fund 2, Fund for Small and Medium Industries 2 and Micro Enterprise Fund have been rationalised and known as BNM's Fund for SMEs, w.e.f. 19 June 2017						

# 1.7 Sistem Perbankan: Penyata Aset

## Banking System: Statement of Assets

		RM juta / RM million																		
Pada Akhir Tempoh  End of Period	Wang Tunai dan Kesamaan Tunai  Cash and Cash Equivalents	Deposit yang Disimpan dan Repo Berbalik  Deposits Placed and Reverse Repos		Simpanan Berkanun dengan Bank Negara Malaysia  Statutory Deposits with Bank Negara Malaysia	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu  Amount Due from Designated Financial Institutions						Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu  Investment Account Due from Designated Financial Institutions	Instrumen Deposit Boleh Niaga yang Dipegang  Negotiable Instrument Deposits Held	Sekuriti Malaysia  Malaysian Securities		Sekuriti Lain  Other Securities	Pinjaman dan Pendahuluan  Loans and Advances	Harta Benda, Loji dan Kelengkapan  Property, Plant and Equipment	Aset Lain  Other Assets	Jumlah Aset  Total Assets	
		Baki Akaun Semasa dengan Bank Negara Malaysia  Balances in Current Account with Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik  Other Deposits Placed and Reverse Repos		Pemastautin  Residents					Bukan Pemastautin  Non-Residents			Bil Perbendaharaan  Treasury Bills	Sekuriti Kerajaan <sup>1/</sup>  Government Securities <sup>1/</sup>						
					Bank Negara Malaysia  Bank Negara Malaysia	Bank Perdagangan  Commercial Banks	Bank-bank Islam  Islamic Banks	Bank Pelaburan  Investment Banks	Institusi Perbankan Lain  Other Banking Institutions											
2017	3	21,992.02	740.0	33,692.9	39,465.9	123,651.51	33,324.73	18,329.05	5,761.95	1,480.00	73,537.5	36,242.7	41,137.6	8,017.3	177,928.3	190,285.8	1,514,009.8	6,197.2	181,912.4	2,507,706.7
	4	19,270.38	1,326.3	35,583.3	40,399.6	124,111.59	33,208.91	18,166.94	6,247.41	1,402.93	78,257.3	36,878.6	39,804.7	8,251.7	182,940.0	189,657.6	1,514,125.7	6,156.4	178,219.2	2,514,008.6
	5	24,389.97	292.8	36,988.9	38,594.1	121,797.65	31,356.96	18,708.58	5,034.07	847.22	78,104.3	36,462.3	38,453.7	8,356.5	184,766.5	191,741.6	1,516,560.9	6,155.3	169,509.6	2,508,121.0
	6	26,366.47	620.1	39,075.1	39,481.3	117,589.18	30,733.83	18,823.63	5,321.28	1,566.59	74,683.7	38,819.9	43,424.3	8,379.2	182,886.5	189,321.9	1,526,676.2	5,740.9	162,132.5	2,511,642.6
	7	21,912.47	495.3	39,732.9	39,977.3	119,423.14	30,370.19	18,883.80	5,357.94	1,014.23	76,094.7	38,325.0	41,408.2	6,792.1	186,044.4	193,715.5	1,527,271.9	5,706.7	166,220.9	2,518,746.7
	8	23,891.22	410.3	39,402.2	40,986.6	122,712.19	34,180.26	18,866.68	5,266.66	1,144.89	70,647.1	39,664.1	42,883.7	3,510.1	189,179.6	191,308.1	1,535,357.3	5,698.5	167,672.6	2,532,782.0
	9	19,380.88	1,223.3	39,638.4	41,511.8	126,857.17	28,374.98	16,628.54	5,624.11	596.66	68,353.5	41,361.0	42,830.7	3,689.4	179,792.0	198,286.1	1,538,389.4	5,675.2	160,203.3	2,518,416.7
	10	19,543.75	1,221.9	39,315.9	40,909.6	131,956.00	26,633.03	17,631.59	6,168.63	453.97	72,457.6	40,329.1	46,705.9	3,676.7	175,322.9	202,873.6	1,539,804.0	5,823.7	161,634.5	2,532,462.5
	11	21,091.37	949.0	37,085.6	41,101.3	131,068.68	26,039.24	15,736.52	5,559.60	573.43	72,215.4	40,513.9	46,580.3	2,781.8	169,346.1	203,370.9	1,544,193.1	5,812.8	169,652.1	2,533,671.1
	12	21,786.19	536.6	37,492.6	43,246.9	126,645.61	31,032.46	14,340.59	5,944.94	368.04	69,526.0	43,278.0	42,922.9	1,259.0	167,364.7	209,446.7	1,562,941.5	5,841.6	164,498.5	2,548,472.8
2018	1	25,525.87	881.5	41,200.0	44,661.4	117,468.94	31,550.53	15,812.47	5,995.40	1,154.11	71,834.7	46,781.7	36,058.9	3,904.9	166,981.3	212,759.5	1,566,921.0	5,817.5	169,331.2	2,564,640.9
	2	22,307.70	936.6	39,520.4	46,379.8	113,634.54	35,103.75	16,719.19	6,573.50	1,050.18	71,688.6	46,921.2	32,566.9	6,356.2	166,354.3	220,054.2	1,571,257.0	5,826.6	167,098.3	2,570,348.6
	3	20,011.46	697.1	40,185.7	47,633.2	121,569.05	32,176.53	14,098.96	5,645.77	1,254.02	79,450.9	46,620.3	34,417.8	5,496.8	163,501.9	221,824.8	1,578,755.5	5,876.4	167,223.8	2,586,440.0

Nota:

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan pemiagaan perbankan Islam dikehendaki menyirikan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.

n.a Tidak diperolehi

<sup>1/</sup> Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

Nota:

Please refer to Glossary for further explanation on some of the data items

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

n.a Not available

<sup>1/</sup> Malaysian Government Investment Issues (MGI) has been reclassified from other securities to Government securities

# 1.7.1 Sistem Perbankan Islam: Penyata Aset Islamic Banking System: Statement of Assets

		RM juta / RM million																		
Pada Akhir Tempoh  End of Period	Wang Tunai dan Kesamaan Tunai  Cash and Cash Equivalents	Deposit yang Disimpan dan Repo Berbalik  Deposits Placed and Reverse Repos			Simpanan Berkanun dengan Bank Negara Malaysia  Statutory Deposits with Bank Negara Malaysia	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu  Amount Due from Designated Financial Institutions					Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu  Investment Account Due from Designated Financial Institutions	Instrumen Deposit Boleh Niaga yang Dipegang  Negotiable Instrument Deposits Held	Sekuriti Malaysia  Malaysian Securities		Sekuriti Lain  Other Securities	Pinjaman dan Pendahuluan  Loans and Advances	Harta Benda, Loji dan Kelengkapan  Property, Plant and Equipment	Aset Lain  Other Assets	Jumlah Aset  Total Assets	
		Baki Akaun Semasa dengan Bank Negara Malaysia  Balances in Current Account with Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik  Other Deposits Placed and Reverse Repos	Pemastautin  Residents					Bukan Pemastautin  Non-Residents	Bil Perbendaharaan  Treasury Bills			Sekuriti Kerajaan <sup>1/</sup>  Government Securities <sup>1/</sup>							
				Bank Negara Malaysia  Bank Negara Malaysia		Bank Perdagangan  Commercial Banks	Bank-bank Islam  Islamic Banks	Bank Pelaburan  Investment Banks	Institusi Perbankan Lain  Other Banking Institutions											
2017	3	2,044.2	55.6	304.3	11,762.9	38,304.3	4,746.1	2,968.2	0.0	1,318.5	3,366.6	0.0	12,035.7	357.7	33,590.9	37,216.1	437,520.3	455.1	8,982.3	595,028.8
	4	1,242.2	125.1	300.3	12,016.7	44,792.1	5,078.0	3,226.7	0.0	1,241.3	3,481.6	0.0	10,714.0	241.7	35,467.8	36,674.9	439,420.7	452.5	9,308.6	603,784.1
	5	1,387.8	58.2	287.5	12,077.7	45,527.3	4,515.3	3,441.1	0.0	833.4	3,537.8	0.0	8,595.5	299.7	36,352.1	36,685.8	442,150.4	448.1	8,121.6	604,319.2
	6	2,158.1	61.7	294.8	11,969.9	41,621.0	4,651.6	3,379.0	0.0	1,352.8	3,343.6	0.0	9,469.9	251.3	35,963.5	37,612.0	448,670.8	446.6	9,267.3	610,513.7
	7	1,467.9	129.1	293.1	11,877.0	43,059.0	6,983.2	2,886.7	0.0	950.5	3,425.0	0.0	10,709.8	251.9	36,863.1	38,093.0	450,773.6	444.0	8,113.8	616,320.8
	8	1,593.3	54.9	294.5	12,454.2	43,198.1	6,622.7	3,650.5	0.0	951.1	3,608.6	0.0	11,009.2	195.5	36,708.5	37,370.0	455,204.8	439.0	8,991.2	622,345.9
	9	1,166.1	120.0	298.6	12,742.7	49,312.0	5,154.8	2,517.0	0.0	430.6	3,185.2	0.0	11,535.9	168.7	36,591.6	38,391.5	456,338.4	436.0	9,891.1	628,280.2
	10	973.4	119.6	299.3	12,263.7	55,291.2	4,534.1	2,940.9	44.0	340.3	3,233.5	0.0	12,624.8	169.1	37,617.6	40,333.2	458,572.5	433.7	9,533.1	639,323.8
	11	1,350.6	(361.0)	296.1	12,541.8	51,020.6	5,297.7	2,661.6	100.0	559.8	3,034.8	0.0	12,921.1	88.5	37,349.7	40,946.3	462,681.0	431.5	10,067.0	640,987.2
	12	1,420.8	68.1	316.6	13,147.0	50,963.8	7,394.9	1,989.3	0.0	254.4	3,545.6	0.0	12,543.8	88.7	37,760.4	40,381.2	473,298.5	435.0	9,995.3	653,603.3
2018	1	1,997.3	118.7	303.0	13,637.9	48,643.2	8,253.9	3,020.7	0.0	1,104.1	2,339.4	0.0	11,198.7	380.8	38,674.9	40,360.3	479,056.7	435.3	10,296.4	659,821.4
	2	1,870.5	283.8	302.0	14,468.5	51,771.6	5,537.1	3,861.0	0.0	997.3	2,319.6	0.0	9,637.5	936.5	39,172.1	40,149.4	482,627.7	440.6	9,604.2	663,979.4
	3	1,754.7	54.8	300.2	15,263.2	58,748.4	4,707.0	2,920.2	1.0	1,201.2	2,656.5	0.0	9,915.2	818.7	39,295.4	42,272.5	488,076.1	449.7	9,274.0	677,708.9

**Nota:**

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyarijkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.

n.a Tidak diperoleh

<sup>1/</sup> Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

**Note:**

Please refer to Glossary for further explanation on some of the data items

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

n.a Not available

<sup>1/</sup> Malaysian Government Investment Issues (MGI) has been reclassified from other securities to Government securities

## 1.8 Kumpulan-Kumpulan Wang Insurans Hayat<sup>1</sup> dan Am<sup>2</sup>: Penyata Aset Life and General Insurance Funds : Statement of Assets

Dialihkan ke Jadual MSB 4.1  
Shifted to MSB Table 4.1

# 1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti

## Banking System: Statement of Equities and Liabilities

		RM juta / RM million																	
Pada Akhir Tempoh	Modal dan Rizab	Jumlah Liabiliti																	Jumlah Ekuiti dan Liabiliti
		Total Liabilities																	
		Jumlah Deposit			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu						Jumlah Akaun Pelaburan			Bil Belum Bayar			Tanggungans Lain		
		Total Deposits			Amount Due to Designated Financial Institutions						Total Investment Account			Bills Payable					
End of Period	Total Equities	Deposit dalam Kumpulan Wang Pelaburan Baru	Akaun Deposit Khas	Lain-lain	Pemastautin					Bukan Pemastautin	Akaun Pelaburan dari Pengguna	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu	Penerimaan Belum Bayar	Pemastautin	Bukan Pemastautin	Tanggungans Lain	Total Equities and Liabilities		
					Residents	Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan									Institusi Perbankan Lain	Non-Residents
		Deposits under the New Investment Fund	Special Deposit Account	Others	Bank Negara Malaysia	Commercial Banks	Islamic Banks	Investment Banks	Other Banking Institutions										
2017	3	270,123.9	19,476.3	1.0	1,703,300.6	462.0	43,355.0	8,835.1	1,778.2	4,792.7	108,964.7	36,704.6	36,916.8	1,238.8	3,833.8	29.0	267,894.3	2,507,706.7	
	4	270,023.6	19,493.9	1.5	1,698,252.7	5,202.7	43,834.2	9,041.2	967.7	4,365.9	108,158.1	36,960.5	37,537.8	1,154.2	4,093.3	20.6	274,900.5	2,514,008.6	
	5	271,433.1	19,627.4	1.5	1,707,929.2	2,003.2	41,671.0	8,337.6	1,278.5	6,185.0	105,268.6	37,768.0	37,111.5	1,297.7	3,528.0	25.0	264,655.5	2,508,121.0	
	6	274,242.3	19,207.2	2.0	1,705,988.2	494.3	42,654.1	8,751.1	1,293.1	3,931.0	107,455.1	34,219.0	39,489.3	1,295.3	3,396.2	19.5	269,204.9	2,511,642.6	
	7	276,278.5	19,011.9	0.6	1,706,889.0	1,792.9	40,232.9	10,471.0	1,025.4	3,909.2	108,195.1	32,961.6	38,993.3	1,193.5	3,411.4	15.2	274,365.3	2,518,746.7	
	8	277,063.4	18,902.5	1.0	1,719,200.6	804.4	43,844.4	10,559.2	1,495.9	3,985.7	102,807.6	32,050.9	40,332.1	1,564.4	3,790.0	37.9	276,341.9	2,532,782.0	
	9	276,940.2	19,307.0	0.4	1,732,585.1	533.8	38,497.1	7,874.7	1,020.1	4,369.5	89,294.4	32,647.6	41,361.0	1,704.9	3,429.1	2.1	268,849.5	2,518,416.7	
	10	281,088.3	19,013.9	0.5	1,742,881.5	306.8	37,250.9	8,065.4	1,066.4	4,676.3	89,772.8	36,467.1	40,329.1	1,426.6	3,556.3	17.8	266,542.8	2,532,462.5	
	11	282,091.7	18,818.0	0.3	1,747,583.1	1,102.1	34,217.3	7,790.8	1,195.8	4,800.4	84,114.7	31,922.0	40,526.9	1,248.0	3,974.0	21.6	274,264.2	2,533,671.1	
	12	286,403.5	18,341.6	0.5	1,746,441.8	1,559.1	37,383.7	10,497.4	1,152.1	4,844.8	88,049.9	30,862.1	43,278.0	1,212.6	4,556.0	21.8	273,868.0	2,548,472.8	
2018	1	287,640.1	18,416.2	0.7	1,757,785.6	5,338.1	36,875.8	10,908.9	1,969.3	5,076.9	79,201.1	30,279.6	46,785.3	1,352.0	4,028.9	13.3	278,968.9	2,564,640.9	
	2	288,562.5	18,511.4	0.2	1,759,069.5	3,194.8	42,349.9	10,066.2	1,885.1	3,840.3	81,937.5	30,317.9	46,924.4	1,507.3	3,636.5	15.0	278,530.4	2,570,348.6	
	3	290,607.6	18,285.4	0.5	1,794,293.4	1,647.5	38,838.0	7,853.3	1,738.5	6,594.7	76,360.2	29,865.1	46,620.3	1,611.6	3,415.2	15.4	268,693.4	2,586,440.0	

Nota:  
 Sila rujuk pada Glossary untuk penjelasan lanjut mengenai beberapa item data.  
 Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah Deposit" dan "Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu" termasuk deposit Islam disetujui terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.  
 n.a Tidak diperolehi

Note:  
 Please refer to Glossary for further explanation on some of the data items  
 Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Total Deposits" and "Amount Due to Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.  
 n.a Not available

# 1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti

## Islamic Banking System - Statement of Equities and Liabilities

		RM juta / RM million																		
Pada Akhir Tempoh	Modal dan Rizab	Jumlah Liabiliti																		Jumlah Ekuiti dan Liabiliti
		Total Liabilities																		
		Jumlah Deposit			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu						Jumlah Akaun Pelaburan			Penerimaan Belum Bayar			Tanggungans Lain			
		Total Deposits			Amount Due to Designated Financial Institutions						Total Investment Account			Bills Payable						
End of Period	Total Equities	Deposit dalam Kumpulan Wang Pelaburan Baru	Akaun Deposit Khas	Lain-lain	Pemastautin Residents					Bukan Pemastautin Non-Residents	Akaun Pelaburan dari Pengguna	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu	Pelbagai Pinjaman	Pelbagai Terbitan Hutang Sekuriti	Penerimaan Belum Bayar	Pemastautin Residents	Bukan Pemastautin Non-Residents	Tanggungans Lain Other Liabilities	Total Equities and Liabilities	
					Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain											Bank Negara Malaysia
2017	3	43,619.3	3,680.8	0.1	426,978.9	46.9	12,158.5	3,759.8	164.8	1,759.5	2,512.6	36,704.6	36,916.8	11,576.1	1,005.0	693.8	343.3	0.0	13,107.9	595,028.8
	4	43,080.7	3,759.5	0.1	433,930.8	4.0	12,292.9	3,454.2	188.6	1,994.4	3,255.9	36,960.5	37,537.8	12,107.5	1,005.0	675.2	226.0	0.0	13,311.1	603,784.1
	5	43,737.1	3,893.7	0.2	433,270.6	0.0	12,341.9	3,672.2	134.8	2,713.1	3,342.0	37,768.0	37,111.5	12,110.2	1,005.0	713.7	164.6	0.0	12,340.6	604,319.2
	6	44,252.2	3,900.7	0.2	438,569.9	0.2	13,193.7	3,403.1	287.3	1,822.6	3,650.3	34,219.0	39,489.3	12,542.5	1,000.0	670.0	216.2	0.0	13,296.6	610,513.7
	7	44,655.6	3,755.0	0.1	445,876.8	7.9	13,891.4	3,389.0	248.5	1,723.0	3,472.3	32,961.6	38,993.3	11,882.7	1,000.0	692.0	177.4	0.0	13,594.4	616,320.8
	8	45,247.9	3,807.7	0.1	449,957.9	0.0	13,298.0	3,635.9	347.2	1,911.9	3,259.6	32,050.9	40,332.1	12,468.7	1,000.0	736.4	184.2	0.0	14,107.3	622,345.9
	9	44,991.5	3,698.7	0.1	457,874.6	0.0	12,682.7	2,733.7	131.6	2,071.5	3,536.3	32,647.6	41,361.0	11,587.7	500.0	729.4	169.8	0.0	13,564.1	628,280.2
	10	45,411.5	3,555.5	0.1	463,839.0	0.0	12,244.6	3,189.4	214.3	1,862.7	4,328.5	36,467.1	40,329.1	12,675.8	500.0	780.4	180.5	0.0	13,745.3	639,323.8
	11	45,748.6	3,730.2	0.2	468,372.7	0.0	11,155.1	2,384.0	38.0	2,042.5	3,891.8	31,922.0	40,526.9	14,332.2	500.0	843.6	478.2	0.0	15,021.3	640,987.2
	12	46,476.7	3,881.5	0.1	473,920.5	0.1	10,393.0	2,819.8	229.2	2,362.4	4,463.3	30,862.1	43,278.0	18,191.9	501.0	875.0	526.2	0.0	14,822.7	653,603.3
2018	1	45,915.7	3,707.9	0.1	479,847.3	0.0	9,018.3	2,927.6	289.4	2,653.6	3,048.6	30,279.6	46,785.3	18,129.7	501.0	875.7	370.0	0.0	15,471.7	659,821.4
	2	46,275.4	3,914.7	0.1	481,234.6	0.0	9,414.0	4,710.7	268.9	1,603.0	3,656.2	30,317.9	46,924.4	18,282.4	501.0	898.8	229.5	0.0	15,748.1	663,979.4
	3	46,885.4	3,704.8	0.1	495,519.5	14.2	7,539.0	3,016.0	224.2	3,720.1	4,014.0	29,865.1	46,620.3	19,360.6	501.0	854.0	318.0	0.0	15,552.7	677,708.9

**Nota:**  
 Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.  
 Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyirikan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah Deposit" dan "Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu" termasuk deposit Islam disetujui terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.  
 n.a Tidak diperolehi

**Note:**  
 Please refer to Glossary for further explanation on some of the data items  
 Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Total Deposits" and "Amount Due to Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.  
 n.a Not available

# 1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan

## Banking System: Loans Applied by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dipohon	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans applied	
2016	1	2,741.7	7,169.5	6,820.5	16,017.5	6,442.4	371.9	5,242.3	3,219.9	6.3	2,330.6	17,669.7	3,598.2	64,810.1
	2	1,855.9	5,224.5	4,954.7	12,660.1	5,756.5	309.1	3,963.9	2,468.2	21.5	3,361.3	12,736.1	1,775.2	50,132.3
	3	2,668.7	7,383.5	6,915.8	20,185.9	6,802.8	309.0	5,185.0	3,792.9	0.8	3,476.5	18,514.8	3,176.4	71,496.1
	4	1,942.1	6,746.1	6,363.0	19,145.9	6,348.4	508.1	4,707.0	3,889.7	0.7	1,551.4	14,287.1	4,644.8	63,771.3
	5	2,630.8	6,441.8	6,209.4	18,955.6	7,117.2	3,704.7	3,956.3	4,094.0	0.0	3,471.6	18,910.7	2,573.9	71,856.7
	6	3,430.9	8,392.5	7,812.4	18,149.1	7,034.1	504.6	4,470.8	4,125.3	0.1	6,545.4	17,952.9	5,138.1	75,743.9
	7	1,974.9	5,710.4	5,468.3	16,646.8	6,876.7	490.3	4,192.3	3,802.1	0.0	3,293.3	16,087.7	2,120.9	61,195.4
	8	2,906.5	7,409.3	7,095.6	20,829.0	8,034.5	1,003.9	5,337.0	4,573.1	0.4	2,920.3	17,406.5	4,087.5	74,508.0
	9	3,109.0	6,401.4	6,162.2	18,703.9	6,143.8	572.4	4,788.8	4,125.5	0.1	2,910.5	16,841.1	4,653.2	68,249.8
	10	3,353.4	6,935.3	6,634.2	18,278.9	7,039.0	1,018.2	5,193.7	4,124.0	0.1	2,258.7	17,642.3	3,201.6	69,045.2
	11	2,929.8	7,359.6	7,085.5	17,980.3	7,195.7	514.4	4,839.0	4,240.0	0.0	3,420.9	18,887.8	3,896.0	71,263.5
	12	1,773.1	8,189.3	7,093.7	14,538.6	5,169.5	1,078.3	4,171.9	3,767.4	0.1	2,723.5	14,301.2	2,621.9	58,334.8
2017	1	3,997.8	6,884.4	6,679.8	15,843.2	5,745.2	496.7	4,203.9	3,687.6	1.8	1,875.6	15,020.9	1,824.6	59,581.9
	2	2,532.7	6,343.5	6,160.0	16,297.2	6,088.5	645.2	4,320.5	3,105.3	0.0	3,631.5	13,806.0	4,460.9	61,231.2
	3	2,894.8	7,736.6	7,388.5	23,244.1	8,110.3	1,166.5	5,442.2	5,148.7	0.0	4,618.7	14,721.4	3,555.6	76,639.0
	4	2,991.1	6,523.8	6,295.3	19,809.8	7,027.7	1,086.0	4,978.0	4,219.3	0.1	2,758.6	12,472.5	2,840.3	64,707.1
	5	4,523.7	7,541.2	7,256.6	22,188.6	8,481.7	857.6	5,926.2	4,455.7	1.1	4,905.6	13,754.2	2,918.3	75,553.9
	6	2,318.2	6,271.3	6,067.6	19,038.0	6,607.7	481.2	4,989.2	3,792.5	0.0	3,570.4	13,681.8	3,809.9	64,560.3
	7	3,134.5	6,776.9	6,545.7	21,218.3	7,664.9	603.9	5,826.7	4,465.2	0.0	5,174.4	16,487.0	3,882.3	75,234.1
	8	3,786.0	6,941.4	6,680.1	23,567.7	7,407.2	1,170.2	6,105.9	4,510.3	3.9	2,131.0	15,679.9	6,247.2	77,550.8
	9	2,299.5	5,575.1	5,306.8	19,861.7	7,042.5	849.4	5,303.2	3,935.6	3.5	2,942.0	16,200.6	4,555.1	68,568.2
	10	3,104.3	6,512.1	6,284.0	21,567.9	8,035.8	1,947.4	5,938.3	4,269.9	0.0	3,272.1	19,126.4	4,111.6	77,885.9
	11	3,378.6	6,856.7	6,625.1	21,263.1	8,328.3	603.1	6,320.1	4,194.7	2.1	4,065.6	21,244.6	6,295.2	82,552.1
	12	1,950.8	6,461.7	6,279.9	15,911.9	5,504.1	436.1	5,198.5	3,681.3	0.0	2,573.6	12,765.8	2,625.4	57,109.1
2018	1	6,832.9	7,627.3	7,362.2	18,830.5	8,131.4	1,016.5	6,121.6	4,085.0	0.5	2,226.0	14,489.7	5,313.3	74,674.9
	2	3,832.0	5,434.0	5,243.7	14,324.2	6,776.5	698.7	4,874.9	3,056.3	0.0	3,579.5	11,976.9	3,099.0	57,651.8
	3	3,231.7	6,926.7	6,633.6	20,588.4	8,735.6	1,231.9	6,530.9	3,804.5	0.0	4,069.8	16,352.8	5,180.6	76,652.9

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).  
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
1 Includes loans for purpose of mergers and acquisition

# 1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor

## Banking System: Loans Applied by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dipohon		
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans applied		
2016	4	1,630.5	167.2	4,140.8	1,845.0	5,531.9	4,244.9	3,093.1	1,911.2	2,744.9	965.3	36,882.0	614.4	63,771.3	
	5	1,554.8	84.4	4,924.3	191.7	5,061.5	7,078.7	4,550.9	7,380.0	3,655.0	1,209.5	35,888.4	277.6	71,856.7	
	6	1,158.3	353.0	8,549.6	306.1	5,172.9	9,706.7	7,078.3	1,390.9	2,682.8	1,666.5	37,153.3	525.6	75,743.9	
	7	1,284.6	398.6	4,228.6	267.4	5,203.6	4,882.3	4,895.2	1,094.7	5,170.2	1,086.5	32,395.3	288.4	61,195.4	
	8	1,617.9	653.1	6,220.1	107.1	6,072.1	6,924.4	4,921.1	1,702.7	3,249.9	1,671.8	40,969.1	398.7	74,508.0	
	9	1,766.0	73.6	5,363.7	666.4	4,995.3	5,250.0	4,507.6	3,220.6	4,306.4	672.3	36,721.8	706.1	68,249.8	
	10	1,123.4	160.7	4,230.8	479.8	5,353.7	5,195.5	5,494.7	2,052.5	4,527.1	2,229.0	37,154.8	1,043.3	69,045.2	
	11	956.3	1,064.3	4,624.6	540.5	5,732.0	4,104.8	5,851.7	3,282.7	3,863.9	2,693.9	37,629.0	919.8	71,263.5	
	12	331.0	1,032.3	4,246.4	29.9	4,168.0	3,706.1	4,806.2	1,577.2	4,130.3	1,263.8	31,413.4	1,630.4	58,334.8	
	2017	1	1,106.6	110.3	3,769.2	345.3	4,448.6	4,126.4	4,483.5	2,868.7	3,853.4	530.1	33,636.8	303.0	59,581.9
		2	1,603.3	219.0	4,033.7	1,476.3	3,922.9	7,217.6	3,420.4	2,669.3	2,393.4	1,134.8	32,726.7	413.8	61,231.2
		3	2,222.3	227.3	3,952.7	320.6	5,642.4	6,832.7	5,533.8	1,968.7	3,532.7	1,281.7	44,738.4	385.7	76,639.0
4		1,036.3	60.1	4,113.8	871.5	4,572.3	5,015.7	2,801.6	1,807.3	4,688.9	1,188.6	38,273.1	277.8	64,707.1	
5		1,515.1	235.2	4,729.7	1,608.3	5,027.6	6,163.5	5,729.1	844.4	3,788.0	539.2	43,455.1	1,918.7	75,553.9	
6		720.0	285.5	4,238.1	924.7	4,641.3	4,010.8	4,091.7	2,378.2	3,864.5	1,441.9	36,469.1	1,494.4	64,560.3	
7		763.3	58.4	4,903.2	893.1	6,549.6	9,082.2	3,149.2	961.7	5,692.3	1,196.4	41,657.5	327.2	75,234.1	
8		440.0	336.0	6,584.4	2,022.4	6,318.1	4,225.0	4,398.7	1,721.3	5,378.8	891.5	44,648.6	586.0	77,550.8	
9		705.5	88.1	5,832.9	823.0	6,956.7	4,530.6	4,519.1	1,083.5	3,471.4	919.9	37,873.3	1,764.2	68,568.2	
10		1,654.5	311.8	6,481.0	1,598.1	5,526.7	7,595.3	6,491.1	1,640.4	3,350.7	814.4	41,695.2	726.7	77,885.9	
11		5,052.7	1,229.3	4,121.4	128.9	5,327.5	6,369.9	5,148.5	3,683.1	4,106.8	3,951.0	42,356.9	1,076.0	82,552.1	
12		747.7	111.3	3,808.4	147.7	4,588.8	2,695.1	5,127.9	1,307.0	3,083.8	935.1	33,552.6	1,003.8	57,109.1	
2018	1	1,926.2	199.7	6,336.4	342.8	6,101.4	5,716.8	3,591.6	3,148.6	3,269.3	799.4	42,436.6	806.2	74,674.9	
	2	1,171.0	1,245.3	4,814.5	267.7	5,253.7	4,608.7	4,639.8	1,601.5	1,686.4	892.0	31,207.7	263.6	57,651.8	
	3	1,523.3	376.2	6,253.3	271.6	6,550.3	5,560.0	4,883.2	1,915.3	5,716.1	1,142.4	41,126.4	1,334.7	76,652.9	

**Nota:** Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).

<sup>1</sup> Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

<sup>2</sup> Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

<sup>3</sup> Termasuk pinjaman kepada perniagaan individu.

**Notes:** With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

<sup>1</sup> The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

<sup>2</sup> Household sector = total loans by purpose to households.

<sup>3</sup> Includes loans to individual businesses.

# 1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan Banking System: Loans Approved by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman diluluskan
<i>Period</i>	<i>Purchase of securities</i>	<i>Purchase of transport vehicle</i>	<i>of which: Purchase of passenger cars</i>	<i>Purchase of residential property</i>	<i>Purchase of non-residential property</i>	<i>Purchase of fixed assets other than land and building</i>	<i>Personal Use</i>	<i>Credit cards</i>	<i>Purchase of consumer durable goods</i>	<i>Construction</i>	<i>Working capital</i>	<i>Other purpose<sup>1</sup></i>	<i>Total loans approved</i>
2016													
2	1,293.8	2,864.2	2,738.3	5,115.0	1,901.0	219.7	1,115.4	1,123.7	27.2	1,064.9	6,312.3	1,218.8	22,255.9
3	1,318.5	3,469.9	3,268.2	7,692.7	3,421.1	177.0	1,507.8	1,442.4	0.1	317.7	6,710.2	1,200.3	27,257.7
4	1,400.1	3,485.4	3,086.6	7,312.6	2,331.0	258.0	1,349.1	1,406.7	0.0	1,052.4	6,549.1	1,527.2	26,671.5
5	1,982.2	3,432.6	3,145.5	7,604.6	2,309.8	319.8	1,380.1	1,487.1	0.5	2,362.2	9,122.1	1,814.5	31,815.4
6	1,800.3	4,446.7	3,902.0	7,862.6	3,260.9	360.3	1,481.3	1,503.6	0.1	1,457.5	6,516.8	1,185.9	29,876.1
7	953.1	3,258.8	3,103.3	7,032.7	3,418.5	241.0	1,136.1	1,386.3	0.1	1,179.6	7,189.7	680.1	26,476.0
8	1,644.2	3,933.8	3,763.1	8,624.2	2,651.9	371.1	1,670.4	1,692.4	8.2	2,198.1	7,191.2	1,562.0	31,547.5
9	1,687.6	3,526.1	3,369.1	8,113.7	2,419.7	483.4	1,605.7	1,492.2	0.1	1,950.7	5,963.2	2,334.3	29,576.6
10	2,785.7	3,460.1	3,238.6	8,039.8	2,952.2	583.6	1,644.5	1,699.6	0.1	1,582.0	9,004.1	2,097.5	33,849.2
11	2,133.8	3,472.5	3,296.6	7,951.6	3,050.3	288.9	1,453.2	1,781.4	0.0	655.1	7,345.7	1,796.1	29,928.7
12	744.2	3,864.9	3,531.3	6,360.5	2,847.6	279.6	1,171.8	1,587.3	0.0	1,392.0	9,160.8	1,881.0	29,289.7
2017													
1	1,847.9	4,723.0	3,861.7	6,589.5	2,136.7	201.8	1,174.5	1,543.1	0.1	841.4	5,183.7	1,068.5	25,310.1
2	1,957.7	3,020.4	2,912.5	6,515.0	1,950.7	518.1	1,138.9	1,176.3	1.8	1,360.1	6,342.5	2,133.7	26,115.1
3	2,967.5	3,944.2	3,748.0	9,230.0	2,201.4	274.2	1,392.9	1,899.7	0.0	1,743.4	9,945.2	2,328.7	35,927.2
4	1,521.8	3,321.5	3,191.9	8,342.6	2,149.6	693.3	1,200.5	1,686.3	0.1	882.8	6,433.3	943.5	27,175.3
5	1,873.1	3,869.3	3,715.4	9,337.7	2,731.9	613.3	1,742.5	1,667.5	0.1	1,846.6	5,880.0	1,689.4	31,251.2
6	2,455.4	3,451.0	3,301.0	8,498.2	3,069.9	326.3	1,429.7	1,550.1	0.0	889.5	9,097.9	2,573.1	33,341.0
7	2,114.0	3,574.8	3,427.7	8,925.4	2,412.9	236.2	1,509.8	1,777.3	0.0	2,510.6	7,391.5	2,593.4	33,045.8
8	2,428.0	3,839.8	3,674.4	9,810.3	3,956.2	679.4	1,708.5	1,780.2	0.0	1,658.8	5,437.5	3,366.0	34,664.9
9	1,437.0	2,970.2	2,832.6	8,343.3	2,502.2	317.8	1,498.3	1,472.9	0.0	858.6	6,792.8	2,968.2	29,161.2
10	1,588.2	3,530.7	3,359.2	9,202.1	3,067.1	362.8	1,726.5	1,810.3	0.0	1,526.1	8,433.5	1,871.7	33,119.2
11	3,109.8	3,856.1	3,703.9	9,401.4	2,464.0	1,456.0	1,810.1	1,831.0	0.0	2,008.1	7,916.4	2,741.6	36,594.7
12	1,304.1	3,417.9	3,288.9	7,327.9	2,481.4	394.1	1,521.0	1,642.2	0.0	1,084.2	10,630.9	4,583.7	34,387.5
2018													
1	4,024.1	4,114.7	3,974.2	7,916.9	2,136.4	361.8	1,605.2	1,778.8	0.0	1,450.7	6,033.2	2,684.0	32,105.9
2	2,681.9	3,379.5	3,250.1	6,588.5	2,122.7	285.6	1,417.6	1,333.4	0.5	633.5	4,123.6	2,375.4	24,942.3
3	2,758.1	3,572.4	3,407.7	8,479.7	2,688.8	507.7	1,792.0	1,670.3	0.0	1,860.7	6,604.0	3,279.1	33,212.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).  
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
1 Includes loans for purpose of mergers and acquisition

# 1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor

## Banking System: Loans Approved by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.i. <sup>3</sup>	Jumlah pinjaman diluluskan	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans approved	
2016	1	673.1	45.7	1,218.7	3.5	1,353.3	1,279.8	1,715.3	935.3	1,144.4	3,976.6	14,079.6	42.2	26,467.5
	2	252.1	5.9	1,264.2	426.6	1,534.9	1,746.9	1,570.5	1,126.6	1,842.8	728.5	11,656.4	100.4	22,255.9
	3	679.1	161.0	1,626.8	234.4	1,744.4	1,319.4	1,884.3	343.4	2,019.7	1,872.4	15,276.8	95.9	27,257.7
	4	1,002.0	219.6	1,439.7	52.5	1,802.6	2,198.0	2,384.9	701.8	1,959.2	298.1	14,528.0	85.1	26,671.5
	5	533.4	68.4	2,355.0	50.4	2,112.2	2,394.1	2,190.9	5,151.9	1,595.3	325.0	14,975.9	63.0	31,815.4
	6	815.8	256.8	1,914.9	25.0	2,134.3	1,989.3	2,877.1	692.2	1,598.5	1,036.4	16,286.3	249.5	29,876.1
	7	856.0	163.6	1,980.1	28.6	1,894.7	2,284.5	2,628.5	584.8	1,903.2	167.4	13,901.0	83.6	26,476.0
	8	650.8	33.6	2,544.4	343.4	1,744.0	3,020.3	2,206.2	856.6	1,547.6	962.1	17,364.9	273.3	31,547.5
	9	1,494.9	27.1	2,268.7	16.8	1,661.6	3,010.0	2,144.5	807.5	1,587.5	198.5	16,319.0	40.7	29,576.6
	10	232.2	468.5	1,612.0	20.5	3,086.6	2,260.7	3,046.0	1,796.9	2,100.8	1,930.0	16,492.7	802.4	33,849.2
	11	1,160.3	243.2	2,214.8	207.9	2,455.4	2,140.5	2,702.6	423.4	1,318.1	360.2	16,632.5	69.7	29,928.7
	12	611.8	108.4	1,610.1	208.2	1,704.9	2,056.7	3,130.5	284.3	4,789.3	1,189.6	13,551.9	44.0	29,289.7
2017	1	418.4	13.7	1,122.9	203.5	1,234.9	1,877.9	1,985.7	2,085.3	2,194.2	323.0	14,801.3	49.4	25,310.1
	2	594.1	34.9	1,436.3	1,127.0	2,053.4	3,060.1	1,617.0	881.4	1,268.6	314.0	13,459.8	268.6	26,115.1
	3	1,155.0	971.4	1,594.6	98.7	2,587.8	3,030.4	2,755.6	2,491.1	2,424.7	401.4	18,193.7	222.8	35,927.2
	4	225.6	93.7	1,374.4	14.7	1,386.1	2,087.4	1,886.2	1,463.3	920.7	150.6	16,120.7	1,451.8	27,175.3
	5	637.9	65.4	2,771.5	3.6	2,020.2	3,436.1	1,153.7	566.2	1,740.3	264.3	18,475.9	116.0	31,251.2
	6	563.0	87.7	2,350.9	99.5	2,308.1	1,821.9	3,310.2	1,230.3	3,548.8	419.3	16,279.7	1,321.5	33,341.0
	7	314.3	42.4	1,995.8	1,118.0	2,795.5	2,971.1	2,266.9	212.7	2,123.7	1,600.0	17,571.4	33.8	33,045.8
	8	673.6	21.2	2,210.4	1,854.3	2,009.4	2,855.0	3,529.4	513.3	1,614.1	242.9	18,971.1	170.3	34,664.9
	9	136.6	183.6	1,847.1	209.7	1,983.7	2,494.3	1,748.3	981.1	2,125.5	160.5	15,952.4	1,338.5	29,161.2
	10	904.8	172.0	2,896.7	23.7	1,837.3	2,180.3	2,117.9	935.9	2,224.7	1,475.1	18,124.7	226.0	33,119.2
	11	1,569.6	688.6	2,230.6	1,014.9	2,415.2	2,732.5	2,660.1	403.3	2,955.3	755.1	19,152.6	16.9	36,594.7
	12	1,730.8	77.0	2,118.8	56.4	1,951.2	2,139.8	4,861.6	1,323.9	2,623.4	725.3	15,258.7	1,520.6	34,387.5
2018	1	463.1	433.8	3,169.6	121.2	2,023.1	2,740.2	1,477.4	1,249.0	1,245.5	878.8	18,148.9	155.2	32,105.9
	2	729.4	26.6	2,284.3	36.4	1,865.2	1,028.7	1,510.7	1,787.4	493.6	268.4	14,887.2	24.3	24,942.3
	3	721.8	643.5	3,293.7	250.6	2,628.8	1,941.9	2,514.2	460.7	2,738.5	222.1	17,536.2	260.8	33,212.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.13.1 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

# 1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan Banking System: Loans Disbursed by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dikeluarkan	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans disbursed	
2016	1	1,925.4	4,127.6	3,721.7	7,456.5	4,153.0	264.6	2,154.6	9,729.3	4.8	2,397.4	51,703.1	7,856.9	91,772.9
	2	1,788.6	3,162.8	2,841.1	6,298.7	3,261.3	113.8	2,255.2	8,383.1	3.7	2,194.6	47,308.9	3,218.3	77,989.1
	3	2,605.5	3,696.9	3,285.0	7,773.0	4,302.7	166.2	2,258.4	9,433.0	3.5	2,364.7	53,717.3	5,880.2	92,201.5
	4	2,711.3	3,509.7	3,128.2	6,701.6	3,793.0	287.8	2,142.2	8,897.0	4.3	1,954.3	47,644.5	3,698.7	81,344.4
	5	2,373.6	3,675.0	3,083.0	6,781.7	3,410.1	189.8	2,311.2	9,326.8	4.0	2,160.8	54,506.8	4,353.4	89,093.2
	6	1,880.1	4,204.6	3,620.2	6,937.7	4,194.1	644.1	2,562.8	9,052.4	3.8	2,586.6	52,632.4	4,877.9	89,576.5
	7	1,930.8	3,961.9	3,348.5	5,809.7	3,144.8	207.1	1,901.5	9,705.6	4.7	1,972.9	46,585.9	1,921.7	77,146.7
	8	2,359.5	4,191.9	3,710.9	7,068.7	3,540.1	504.3	2,427.5	9,465.0	6.3	2,246.9	48,862.0	2,605.9	83,278.2
	9	2,383.8	4,057.7	3,561.2	6,693.4	3,898.9	239.3	2,275.5	9,427.5	4.2	2,806.5	56,554.0	4,011.7	92,352.6
	10	5,066.3	3,951.6	3,477.5	6,580.4	3,562.5	590.4	2,326.3	9,369.8	3.4	2,675.0	50,482.9	3,264.6	87,873.4
	11	5,189.2	3,945.2	3,390.9	7,191.9	3,972.2	370.7	2,386.0	9,673.8	4.1	2,660.1	56,120.6	1,963.4	93,477.3
	12	1,699.0	3,859.6	3,459.4	7,002.5	3,783.3	244.6	2,440.9	10,899.5	4.5	2,748.0	66,421.4	4,344.5	103,448.0
2017	1	2,615.3	5,123.5	4,042.3	7,496.8	4,187.9	236.5	2,212.0	10,120.5	4.5	3,078.5	56,894.6	2,894.8	94,865.0
	2	2,355.6	3,206.4	2,791.8	5,687.3	2,860.1	247.0	2,003.5	9,045.6	5.0	2,083.4	51,155.5	1,893.2	80,542.5
	3	5,193.1	4,356.5	3,877.7	7,374.7	4,358.1	202.7	2,602.4	10,066.7	4.2	3,076.0	62,893.2	6,411.8	106,539.5
	4	2,904.0	3,682.7	3,156.6	5,872.6	2,803.3	149.8	2,166.7	9,228.6	4.2	1,857.5	51,651.1	3,083.4	83,404.0
	5	3,502.1	4,176.7	3,674.1	7,281.6	3,581.8	295.3	2,469.3	10,173.7	4.6	2,090.8	51,512.7	2,284.4	87,373.0
	6	2,310.0	4,042.8	3,624.0	6,667.0	3,495.7	177.3	2,295.4	9,704.9	5.0	3,707.8	56,130.3	3,848.5	92,384.6
	7	2,524.0	3,706.6	3,240.2	6,866.7	3,120.3	234.6	2,365.6	9,717.4	4.0	3,301.8	52,802.7	2,769.7	87,413.3
	8	3,086.5	4,437.5	3,880.9	7,487.5	4,095.1	416.6	2,726.7	10,113.5	2.3	2,236.1	57,699.7	3,614.1	95,915.5
	9	2,971.4	3,494.7	2,961.7	7,453.3	4,493.2	201.4	2,492.4	9,697.2	5.2	2,217.6	53,079.5	4,853.7	90,959.7
	10	3,230.5	3,908.0	3,394.3	8,113.5	3,358.7	218.5	2,821.1	10,225.6	3.0	2,529.0	55,898.7	4,960.8	95,267.4
	11	3,094.2	4,232.4	3,640.4	8,274.2	3,627.7	232.5	2,888.8	10,802.0	3.7	2,430.4	55,451.3	4,140.8	95,177.8
	12	2,674.0	3,878.9	3,346.1	7,533.0	3,638.0	235.4	2,676.2	11,427.2	2.9	3,002.0	59,788.2	10,720.4	105,576.1
2018	1	4,231.2	4,335.1	3,840.0	8,677.4	4,691.4	411.1	2,754.5	10,964.7	2.5	2,938.3	55,687.2	3,064.7	97,758.1
	2	3,012.0	3,941.3	3,487.6	7,055.7	3,119.3	217.8	2,527.3	9,727.7	3.1	3,506.8	49,698.5	3,022.5	85,832.1
	3	5,281.0	3,983.1	3,505.9	7,702.0	3,743.9	373.6	3,000.5	10,974.6	2.4	3,757.9	60,677.0	5,240.5	104,736.5

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).  
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
1 Includes loans for purpose of mergers and acquisition

# 1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

## Banking System: Loans Disbursed by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dikeluarkan	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans disbursed	
2016	1	3,844.4	540.2	17,830.0	560.7	16,183.6	5,629.7	4,263.4	1,072.7	9,367.9	3,820.9	24,926.0	3,733.3	91,772.9
	2	3,194.1	723.9	15,373.6	515.9	14,558.8	4,728.1	3,944.7	2,219.6	7,419.9	1,194.2	21,432.3	2,684.0	77,989.1
	3	4,043.2	498.4	15,709.3	1,229.9	16,768.5	6,535.8	4,429.5	2,100.3	10,723.0	2,425.9	24,548.8	3,188.8	92,201.5
	4	3,524.7	563.9	15,052.7	881.5	15,689.1	4,945.2	5,544.5	1,295.3	7,979.8	1,023.9	22,599.8	2,244.1	81,344.4
	5	3,071.3	726.1	16,843.8	1,184.3	16,414.5	4,952.1	3,987.2	5,408.1	9,224.7	1,421.3	23,105.8	2,753.8	89,093.2
	6	4,514.3	771.6	17,409.7	504.8	16,992.7	6,197.2	5,284.2	1,577.5	8,871.1	2,088.7	23,649.2	1,715.4	89,576.5
	7	3,379.9	402.8	16,000.2	612.0	15,326.8	5,561.1	3,433.4	1,541.4	5,627.1	1,517.5	21,925.2	1,819.1	77,146.7
	8	3,094.7	918.9	17,201.0	788.1	16,818.8	5,576.7	4,179.6	1,803.9	6,015.2	991.4	24,450.9	1,439.1	83,278.2
	9	4,548.0	826.4	18,002.5	690.0	17,440.4	5,825.8	5,747.9	2,062.5	10,002.7	1,832.6	23,570.1	1,803.6	92,352.6
	10	3,478.7	1,049.3	15,734.3	626.0	16,572.7	6,100.8	4,580.3	3,252.8	7,877.3	2,941.4	23,401.4	2,258.4	87,873.4
	11	3,076.8	841.2	17,199.1	854.4	17,370.0	5,282.5	5,265.6	4,881.6	11,093.4	1,109.2	24,743.7	1,759.7	93,477.3
	12	4,007.0	417.6	20,193.9	743.6	18,220.4	6,013.6	6,322.0	2,026.2	14,739.4	2,539.2	24,800.5	3,424.7	103,448.0
2017	1	4,150.3	859.8	19,243.4	639.4	17,481.6	7,476.8	4,443.7	3,056.9	9,147.2	820.0	25,469.8	2,076.1	94,865.0
	2	3,191.6	690.1	17,011.7	657.8	16,292.4	5,195.5	4,012.7	2,952.2	7,115.8	1,059.1	21,218.2	1,145.6	80,542.5
	3	5,212.3	472.4	18,969.5	1,703.4	19,051.7	7,433.9	6,149.3	4,847.3	11,483.8	2,210.7	26,518.4	2,486.8	106,539.5
	4	4,625.7	479.5	15,676.5	407.8	15,673.8	5,650.2	4,042.8	2,477.5	7,426.2	878.0	22,351.6	3,714.5	83,404.0
	5	3,810.8	682.6	17,502.5	415.8	17,004.9	5,908.3	4,097.1	2,133.4	7,234.0	899.2	26,170.2	1,514.3	87,373.0
	6	4,684.7	617.4	17,602.2	522.2	16,805.5	7,533.7	4,907.0	2,550.5	9,582.4	1,583.0	23,690.3	2,305.7	92,384.6
	7	4,462.2	785.6	16,986.4	488.9	16,416.2	6,549.0	4,395.7	2,271.0	7,744.5	1,788.3	23,931.0	1,594.6	87,413.3
	8	4,124.0	666.4	18,521.7	3,254.3	17,807.9	6,526.0	4,572.1	2,732.5	7,782.3	1,002.6	26,213.8	2,711.9	95,915.5
	9	3,600.0	665.5	17,110.8	546.9	16,723.2	5,505.9	7,256.9	1,342.7	9,313.3	1,668.7	24,364.9	2,860.9	90,959.7
	10	4,116.4	861.2	17,885.4	1,189.6	17,935.4	5,880.0	3,969.0	1,870.2	8,195.1	1,627.3	26,901.2	4,836.7	95,267.4
	11	3,507.4	911.9	19,097.7	456.6	18,507.3	6,317.1	4,494.6	2,073.5	8,210.6	879.9	28,209.7	2,511.4	95,177.8
	12	3,977.6	801.0	18,193.8	830.7	17,042.5	7,697.4	7,429.3	2,662.3	10,024.4	1,842.5	26,599.0	8,475.4	105,576.1
2018	1	3,748.3	558.9	18,774.2	583.5	18,263.1	8,311.6	5,739.8	1,794.9	7,300.7	1,267.8	29,688.4	1,727.0	97,758.1
	2	4,027.5	764.8	16,776.2	536.3	15,946.3	7,217.3	3,906.1	1,992.0	5,948.8	1,394.5	25,381.4	1,940.9	85,832.1
	3	3,618.5	1,114.9	19,525.2	909.3	18,102.9	9,350.3	7,164.7	5,303.9	7,860.5	1,276.4	27,957.2	2,552.6	104,736.5

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).  
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.15.1 (sila rujuk Glosari untuk maklumat lanjut).  
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).  
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.  
3 Termasuk pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.15.1 (please refer to the Glossary for further details).  
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.  
2 Household sector = total loans by purpose to households.  
3 Includes loans to individual businesses.

# 1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan

## Banking System: Loans Repaid by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dibayar	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans repaid	
2016	1	2,877.9	4,354.6	3,818.5	4,462.0	4,009.7	454.4	2,362.5	9,869.4	4.8	2,166.3	53,297.8	8,377.1	92,236.5
	2	2,213.2	4,113.7	3,637.0	4,503.0	3,417.8	238.4	2,077.2	9,638.8	5.3	1,721.0	47,448.8	3,962.2	79,339.4
	3	4,622.8	4,612.4	4,089.7	5,574.9	3,473.4	323.8	2,301.2	10,386.5	5.1	1,995.8	52,355.3	6,210.0	91,861.1
	4	3,387.3	4,274.9	3,781.1	4,728.4	3,749.6	330.5	2,212.3	9,277.7	5.2	1,977.2	51,958.2	3,181.8	85,083.0
	5	2,248.1	4,572.9	4,045.7	5,020.8	3,759.7	356.1	2,369.8	9,779.1	5.3	2,227.0	50,846.5	2,992.1	84,177.4
	6	2,293.9	4,493.8	3,893.9	4,694.5	3,443.0	351.7	2,216.3	9,478.3	3.8	2,325.8	51,894.0	3,998.6	85,193.7
	7	2,448.1	4,331.8	3,787.1	4,399.3	3,481.2	285.1	2,248.0	9,253.9	6.0	2,035.8	47,202.8	2,281.2	77,973.1
	8	2,471.0	4,584.1	3,985.8	4,951.2	3,918.3	648.4	2,320.9	9,918.9	4.9	1,831.1	48,697.4	2,661.5	82,007.7
	9	2,365.7	4,533.5	3,924.5	4,826.2	3,534.8	387.4	2,412.9	9,657.3	3.6	2,617.0	52,802.7	3,160.1	86,301.2
	10	2,493.8	4,545.9	3,958.2	4,741.6	3,603.7	280.7	2,318.9	9,745.5	5.6	2,437.4	50,566.0	2,713.1	83,452.4
	11	3,833.2	4,455.1	3,866.4	4,889.3	3,729.4	362.0	2,534.9	9,818.2	8.0	2,457.4	50,049.3	2,919.3	85,056.2
2017	1	2,556.2	4,537.4	4,013.6	4,963.6	4,101.4	310.1	2,525.3	10,719.5	7.9	2,671.6	55,809.1	3,357.2	91,559.2
	2	2,995.5	4,255.0	3,716.1	4,602.2	3,621.8	343.1	2,234.6	9,944.7	4.5	2,371.0	52,211.4	2,365.7	84,949.6
	3	3,954.9	4,756.8	4,214.9	5,277.1	3,719.0	333.2	2,464.9	11,091.2	7.1	3,447.7	61,605.7	4,789.2	101,446.8
	4	2,997.3	4,310.1	3,791.1	4,625.5	3,693.7	280.9	2,230.1	9,451.4	4.0	1,928.4	53,627.4	3,008.4	86,157.3
	5	3,563.6	4,749.9	4,147.4	5,001.3	3,768.9	365.9	2,433.3	10,958.5	5.6	2,078.5	52,544.3	2,379.3	87,849.3
	6	2,391.0	4,327.7	3,857.9	4,706.6	3,190.1	298.3	2,250.3	9,861.4	4.3	2,746.0	54,074.5	3,866.8	87,717.0
	7	2,521.3	4,565.4	4,016.7	4,979.8	3,513.4	257.9	2,440.5	10,347.0	4.4	3,060.6	55,316.5	3,567.7	90,574.5
	8	3,182.9	4,657.2	4,018.7	5,612.4	4,532.9	291.3	2,525.3	10,478.6	7.8	2,407.1	55,829.3	2,829.8	92,354.4
	9	3,788.3	4,389.5	3,839.6	5,180.2	3,849.5	248.1	2,289.0	9,919.4	5.1	1,984.4	54,643.3	4,919.6	91,216.3
	10	2,953.3	4,677.0	4,092.6	5,554.4	4,093.8	547.0	2,564.9	10,932.6	4.8	1,774.7	57,619.1	7,672.5	98,394.1
	11	2,698.7	4,531.2	3,949.9	5,684.8	4,724.0	618.3	2,479.3	10,729.1	3.6	2,686.8	55,662.7	4,177.6	93,996.2
	12	3,491.2	4,500.4	3,993.5	5,375.2	3,658.0	305.4	2,505.0	10,947.7	3.9	2,489.4	54,892.1	4,447.8	92,616.1
2018	1	3,813.9	4,791.8	4,223.8	5,867.2	4,456.1	442.0	2,716.4	11,628.8	4.8	2,407.0	54,396.8	2,802.1	93,326.9
	2	3,521.0	4,274.6	3,760.8	5,816.9	3,998.6	297.5	2,663.2	10,693.5	4.3	2,573.1	49,810.8	3,370.7	87,024.2
	3	4,536.5	4,745.0	4,205.2	6,088.9	3,962.9	300.5	2,664.9	11,945.6	4.0	2,633.3	60,806.7	4,075.2	101,763.5

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).  
<sup>1</sup> Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
<sup>1</sup> Includes loans for purpose of mergers and acquisition

# 1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

## Banking System: Loans Repaid by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dibayar	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans repaid	
2016	1	4,126.9	971.4	18,060.5	496.4	17,226.1	5,565.7	3,407.8	1,322.7	9,053.2	4,041.3	23,155.6	4,809.0	92,236.5
	2	2,982.9	738.0	15,758.0	593.7	14,978.2	4,412.9	3,515.1	2,435.0	7,599.0	1,159.3	21,785.7	3,381.6	79,339.4
	3	5,396.2	445.3	15,728.6	3,405.6	16,546.5	5,635.2	3,852.3	2,404.6	9,290.0	1,350.1	24,861.5	2,945.3	91,861.1
	4	3,731.1	925.0	15,455.4	732.8	15,667.9	4,843.3	5,152.1	1,826.8	10,798.2	1,198.3	21,876.5	2,875.6	85,083.0
	5	2,595.7	640.9	16,517.8	705.8	16,258.7	5,291.5	3,872.1	4,571.3	6,239.7	1,811.1	22,972.3	2,700.6	84,177.4
	6	4,023.7	604.4	17,372.3	807.5	17,116.3	5,869.2	4,358.2	1,687.2	6,806.5	1,817.6	21,946.5	2,784.3	85,193.7
	7	3,515.6	462.8	16,449.7	566.5	15,628.7	4,753.7	4,077.9	1,338.0	7,044.0	885.3	21,194.0	2,057.0	77,973.1
	8	2,753.0	789.4	17,011.5	802.3	16,437.5	6,154.9	4,427.9	2,030.0	5,810.6	975.6	23,042.5	1,772.5	82,007.7
	9	4,443.4	817.0	17,301.0	627.0	16,448.3	5,127.4	4,123.7	2,096.0	10,065.5	1,521.2	22,341.7	1,389.0	86,301.2
	10	3,595.0	728.1	15,767.7	662.2	16,815.4	5,609.6	4,881.3	1,957.7	7,764.9	1,841.7	22,010.9	1,817.9	83,452.4
	11	2,771.0	1,078.0	17,011.3	699.6	16,558.9	4,960.6	4,357.9	2,449.3	8,459.2	2,442.0	22,598.1	1,670.3	85,056.2
	2017	12	4,601.6	614.3	19,404.2	763.0	17,865.4	6,123.0	5,158.3	1,860.5	11,995.3	2,708.9	22,285.4	1,639.6
1		4,322.6	1,011.0	18,247.5	655.7	17,306.4	5,968.8	4,983.7	2,159.0	8,685.4	1,324.3	24,216.8	2,678.0	91,559.2
2		3,262.7	852.6	16,840.7	819.9	16,182.6	5,280.4	4,397.2	2,451.3	8,256.9	1,545.6	22,862.5	2,197.3	84,949.6
3		3,626.7	1,383.9	19,388.7	1,852.9	18,596.3	6,268.6	5,735.2	2,577.3	11,354.3	2,965.2	26,061.6	1,636.0	101,446.8
4		5,377.6	756.4	16,555.3	595.4	16,788.9	5,193.7	5,053.3	2,814.6	7,127.2	1,235.3	22,288.6	2,371.1	86,157.3
5		3,301.1	788.0	17,253.1	388.8	17,184.2	5,490.8	5,385.7	2,367.3	8,114.5	912.8	25,224.5	1,438.6	87,849.3
6		4,188.1	762.3	18,726.7	396.6	16,836.6	6,052.5	4,662.6	2,241.5	7,890.7	1,977.5	22,378.9	1,603.1	87,717.0
7		4,529.6	856.6	17,602.3	962.0	17,191.7	6,592.0	4,601.0	2,176.5	8,858.3	1,400.9	23,463.0	2,340.7	90,574.5
8		4,442.0	717.0	18,640.3	1,003.5	17,506.2	6,815.2	5,579.3	3,236.2	6,590.9	1,079.0	25,029.8	1,714.9	92,354.4
9		4,476.7	845.7	16,455.8	560.8	16,493.3	5,686.6	4,992.9	3,483.5	10,466.8	2,213.9	23,184.2	2,356.2	91,216.3
10		4,375.6	809.3	18,029.1	526.1	19,360.6	6,151.7	4,671.2	3,413.2	9,955.2	1,109.1	25,353.8	4,639.3	98,394.1
11		3,709.1	2,197.3	19,948.5	441.1	17,935.7	6,814.3	5,004.3	1,834.0	6,741.7	1,121.8	24,986.4	3,262.0	93,996.2
2018	12	3,846.9	515.5	17,827.1	693.5	16,641.9	6,033.9	6,272.5	3,987.3	8,506.1	1,891.5	24,335.4	2,064.4	92,616.1
	1	3,863.0	468.2	18,499.9	494.1	17,583.3	6,257.3	5,511.6	2,098.8	6,800.5	1,104.8	27,601.2	3,044.1	93,326.9
	2	3,664.8	590.2	16,616.8	538.2	16,166.3	6,782.9	4,146.3	3,137.4	6,419.0	833.1	25,810.8	2,318.4	87,024.2
	3	4,628.1	858.7	19,210.8	666.4	17,898.8	6,530.0	6,014.2	4,674.2	9,896.4	1,269.1	28,132.6	1,984.0	101,763.5

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).  
 1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).  
 2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.  
 3 Termasuk pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).  
 1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.  
 2 Household sector = total loans by purpose to households.  
 3 Includes loans to individual businesses.

# 1.18 Sistem Perbankan: Pinjaman Mengikut Jenis<sup>1</sup> Banking System: Classification of Loans by Type<sup>1</sup>

RM Juta / RM million

Akhir tempoh  End of period	Overdraft  Overdraft	Pinjaman berjangka Term loans												Bil perdagangan <sup>2</sup> Trade bills <sup>2</sup>	Resit amanah Trust receipts	Kredit pusingan Revolving credit	Pinjaman dalam mata wang asing Foreign currency loans	Lain-lain <sup>3</sup> Others <sup>3</sup>	Jumlah pinjaman Total loans	
		Sewa beli Hire purchase		Pajakan Leasing	Pendiskaunan secara blok Block discounting	Pinjaman penyambung Bridging loans	Pinjaman bersindiket Syndicated loans	Pemfaktoran Factoring	Pinjaman peribadi Personal loans	Pinjaman perumahan Housing loans	Lain-lain Others	yang mana tempoh matangnya: of which the maturity was:								
		Jumlah Total	yang mana: Kereta penumpang of which: Passenger cars									Sehingga satu tahun Up to one year	Melebihi satu tahun More than one year							
2016	1	51,916.4	170,969.5	159,817.5	946.3	367.2	6,143.8	24,900.3	1,056.4	38,272.9	421,398.3	449,871.3	22,311.0	1,091,615.0	55,290.2	4,351.7	81,418.3	71,749.2	68,640.5	1,447,292.4
	2	52,007.1	170,380.2	159,352.6	949.3	365.2	6,094.9	24,788.9	974.9	37,981.7	422,101.3	450,313.4	20,902.6	1,093,047.2	55,632.6	4,400.7	80,619.6	73,627.9	69,620.4	1,449,858.0
	3	52,429.8	169,830.2	158,822.5	902.5	367.8	6,227.5	22,969.2	969.2	38,622.6	424,943.3	447,815.0	20,442.1	1,092,205.3	55,529.0	4,360.1	85,313.1	69,328.9	69,871.9	1,449,480.1
	4	52,288.6	169,547.1	158,628.4	897.0	368.7	5,532.0	24,134.2	980.0	38,743.6	428,186.6	446,230.1	21,866.2	1,092,753.1	54,577.1	4,328.9	82,254.2	69,837.4	69,939.0	1,447,844.5
	5	52,177.7	169,032.9	158,653.3	896.2	370.4	5,462.5	23,804.5	990.0	38,896.5	431,570.2	447,019.9	20,220.2	1,097,822.8	54,297.3	4,221.2	85,252.8	74,027.2	70,496.9	1,458,516.0
	6	52,926.1	169,018.7	158,697.9	889.8	371.7	5,480.7	23,736.2	1,032.9	39,051.7	434,889.0	450,089.4	20,205.3	1,104,354.9	55,676.7	4,190.0	84,825.8	72,189.9	70,840.4	1,465,209.0
	7	52,632.3	168,939.4	157,857.2	876.3	370.5	5,420.1	23,909.7	1,028.9	39,099.9	431,917.3	457,103.5	19,798.9	1,108,866.6	54,967.4	4,291.8	83,769.0	72,320.8	70,642.7	1,467,289.4
	8	52,727.2	168,987.6	158,572.0	874.2	369.0	5,412.9	24,407.6	1,038.5	39,320.3	435,360.5	458,376.8	18,501.7	1,115,645.8	54,927.8	4,204.0	83,176.2	72,065.5	70,852.0	1,472,100.1
	9	53,309.6	168,902.8	158,528.5	856.7	368.0	5,494.3	24,360.1	1,007.3	39,477.6	437,602.7	460,998.7	16,281.5	1,122,786.9	54,667.6	4,087.9	85,194.7	76,311.7	71,184.4	1,483,824.2
	10	52,602.5	168,915.1	158,602.5	853.7	368.4	5,459.6	24,896.9	1,033.7	39,898.3	442,980.4	460,501.8	15,979.1	1,128,928.7	54,996.3	4,011.6	85,317.6	79,859.4	71,732.8	1,493,428.0
	11	52,226.2	168,739.8	158,512.7	972.4	368.3	5,137.5	26,136.0	1,066.0	39,947.3	447,654.9	463,628.7	17,289.7	1,136,361.0	55,190.3	3,825.9	88,367.6	83,238.5	71,070.8	1,507,570.0
	12	53,110.5	168,481.2	158,359.0	1,043.6	366.4	5,164.5	25,478.5	1,146.9	40,228.8	451,212.6	465,333.7	16,983.0	1,141,473.3	55,915.4	3,906.8	94,608.9	85,165.6	70,342.7	1,521,506.1
2017	1	52,235.7	168,882.7	158,806.8	1,031.4	374.2	5,119.6	26,013.7	1,112.2	40,346.3	455,220.0	466,084.9	17,231.8	1,146,953.2	56,792.5	4,753.8	92,715.6	86,658.5	70,605.7	1,527,946.7
	2	52,602.7	168,292.7	158,321.5	1,008.7	378.4	5,061.6	25,591.4	1,150.4	40,404.1	457,464.5	465,364.4	17,368.4	1,147,347.7	57,557.6	4,322.5	92,846.6	85,304.2	69,988.5	1,527,338.3
	3	52,971.4	168,321.8	158,372.1	1,063.6	377.4	5,038.7	25,101.8	1,202.7	40,590.9	459,737.1	466,968.5	17,763.2	1,150,639.3	57,622.3	4,342.1	92,888.8	88,771.1	70,971.2	1,535,969.4
	4	52,949.2	168,073.9	158,184.4	1,042.8	380.4	5,215.5	24,945.1	1,212.9	40,719.0	462,301.8	466,121.6	17,668.6	1,152,344.4	56,879.2	4,291.5	93,017.6	87,802.5	71,320.3	1,536,273.3
	5	52,879.2	167,971.1	158,099.8	1,031.7	381.6	5,200.7	24,603.3	1,254.5	40,958.0	465,386.9	465,987.6	20,197.3	1,152,578.0	57,587.2	4,580.8	92,636.2	86,504.1	72,091.1	1,539,053.9
	6	53,407.3	167,998.4	157,537.5	1,038.3	386.9	5,015.5	24,697.7	1,227.8	41,121.8	470,625.8	464,975.6	17,646.6	1,159,441.2	57,339.0	4,853.5	95,819.9	87,430.9	72,573.6	1,548,512.0
	7	53,152.9	167,630.6	157,810.6	1,027.8	397.5	4,966.0	24,087.2	1,288.4	41,322.1	472,475.1	464,278.4	17,476.4	1,159,996.8	56,803.4	4,749.1	96,423.1	86,768.7	74,055.4	1,549,425.8
	8	53,072.5	167,804.8	157,981.9	1,019.1	402.1	4,852.3	23,569.0	1,312.1	41,642.9	474,947.5	465,124.5	16,862.2	1,163,812.1	56,880.5	4,810.9	98,921.3	87,492.8	75,456.5	1,557,308.7
	9	53,567.6	167,408.7	157,628.8	1,011.8	404.6	4,881.3	23,442.6	1,345.1	42,147.3	477,900.4	466,965.1	19,700.0	1,165,806.9	57,554.0	4,966.4	95,290.7	88,127.9	75,996.4	1,561,010.1
	10	52,868.6	167,071.9	157,340.7	999.5	405.9	4,661.4	23,012.2	1,284.9	42,399.3	481,943.2	467,339.9	18,371.2	1,170,746.9	58,272.3	4,847.5	92,645.4	88,570.4	76,173.3	1,562,495.6
	11	53,038.8	167,413.0	157,445.8	1,004.7	408.2	4,622.6	23,097.4	1,368.7	42,861.5	485,975.6	466,539.7	18,553.4	1,174,738.0	58,229.5	4,719.3	95,591.7	85,007.8	76,980.1	1,566,858.6
	12	53,694.2	167,094.7	157,271.7	1,001.0	418.1	4,658.0	24,488.4	1,352.6	43,166.6	487,750.6	473,158.1	20,178.7	1,182,909.4	59,193.2	4,645.5	97,601.7	87,568.3	78,654.6	1,584,445.6
2018	1	53,348.4	167,316.8	157,475.9	986.8	423.3	4,809.6	25,056.8	1,524.0	43,451.7	491,967.2	475,521.5	20,410.3	1,190,647.4	59,237.4	4,794.7	98,743.5	85,679.8	78,817.2	1,591,678.6
	2	53,412.7	167,327.8	156,921.6	975.9	430.3	4,910.4	25,241.7	1,509.2	43,644.5	495,198.4	475,942.5	21,312.5	1,193,868.1	59,560.4	4,958.9	99,739.1	85,290.8	78,265.6	1,596,407.8
	3	54,486.2	166,912.8	157,140.9	965.7	432.2	4,977.3	25,337.6	1,446.5	43,937.6	495,100.5	478,802.4	21,401.8	1,196,510.8	59,161.4	4,672.6	102,493.5	86,169.7	78,568.2	1,603,464.1

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.

3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Include loans sold to Cagamas.

2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.

3 Comprises SPI loans, floor stocking loans, non-SPI credit cards, staff loans and other loans.

Sub-total may not necessarily add-up to grand total due to rounding.

# 1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis<sup>1</sup>

## Islamic Banking System: Financing by Type<sup>1</sup>

RM juta / RM million

Akhir tempoh	Overdraf	Pembiayaan berjangka												Bil pembiayaan	Resit amanah	Kredit pusingan	Pembiayaan dalam mata wang asing	Lain-lain <sup>2</sup>	Jumlah pembiayaan						
		Term financing																							
		Sewa beli <sup>1</sup>		Pajakan	Pendisk-aunan secara blok	Pembiayaan penyambung	Pembiayaan bersindiket	Pmfaktoraran	Pembiayaan peribadi	Pembiayaan perumahan <sup>1</sup>	Lain-lain	yang mana tempoh matangnya:								Bill financing	Trust receipts	Revolving credit	Foreign currency financing	Others <sup>2</sup>	Total financing
		Jumlah	yang mana: Kereta penumpang									Sehingga satu tahun	Melebihi satu tahun												
End of period	Overdraft	Total	of which: Passenger cars	Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing <sup>1</sup>	Others	Up to one year	More than one year	Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others <sup>2</sup>	Total financing						
2016	1	9,289.6	72,007.3	69,316.5	946.0	0.4	175.7	9,061.4	0.0	27,814.0	97,258.3	125,429.2	6,012.8	326,679.5	10,124.9	620.3	23,367.9	17,795.6	4,236.1	398,126.7					
	2	9,377.4	71,616.5	68,950.2	949.0	0.4	179.2	9,026.3	0.0	27,464.7	98,388.4	126,575.4	6,009.5	328,190.3	10,837.2	658.4	23,390.2	18,535.2	4,271.6	401,269.8					
	3	9,749.1	71,190.2	68,486.8	902.2	0.3	177.7	8,436.6	0.0	28,014.1	99,927.4	125,985.0	5,967.1	328,666.4	10,412.0	666.9	25,952.7	17,830.2	4,422.7	403,667.2					
	4	9,682.9	70,923.4	68,272.8	896.6	0.2	172.2	9,664.9	0.0	28,061.2	101,380.8	125,214.0	7,673.3	328,640.2	10,281.6	692.3	25,883.8	17,574.7	4,537.3	404,966.2					
	5	9,803.7	70,583.0	68,431.6	895.8	0.2	137.5	9,638.2	0.0	28,142.8	102,812.3	125,954.9	5,895.7	332,269.0	10,317.5	656.6	28,502.3	18,434.3	4,599.2	410,478.3					
	6	10,202.8	70,585.8	68,479.5	889.4	0.2	162.2	9,889.6	0.0	28,198.6	104,194.5	127,212.7	5,956.1	335,176.9	10,951.7	647.5	29,254.6	18,001.8	4,735.8	414,927.2					
	7	10,161.0	70,465.1	67,551.5	876.0	0.2	168.1	9,926.2	0.0	28,200.6	105,052.7	128,003.1	5,618.0	337,074.1	10,857.8	625.0	28,775.9	18,062.0	4,700.7	415,874.4					
	8	10,293.3	70,432.5	68,314.1	873.9	0.2	167.6	9,923.4	0.0	28,349.8	106,385.1	129,173.2	5,184.2	340,121.5	11,062.0	604.0	27,322.3	17,944.0	4,727.4	417,258.8					
	9	10,544.8	70,357.9	68,229.7	856.4	0.2	170.7	10,014.1	0.0	28,420.4	107,639.8	130,701.0	3,181.8	344,978.7	11,070.7	588.7	28,000.2	17,286.1	4,792.5	420,443.5					
	10	10,543.3	70,314.2	68,251.1	853.3	0.2	170.7	10,000.9	0.0	28,568.0	107,858.3	133,202.8	3,276.4	347,691.9	11,270.8	524.3	29,013.2	17,668.3	4,905.4	424,893.7					
	11	10,675.7	70,297.9	68,274.8	972.0	0.2	165.0	10,190.9	0.0	28,719.1	109,383.9	134,936.8	2,990.1	351,675.6	11,427.4	499.2	31,698.6	18,669.8	5,005.8	432,642.3					
	12	11,057.9	70,220.7	68,220.3	1,043.3	0.2	174.0	10,179.5	0.0	28,784.0	110,882.6	136,374.0	3,348.6	354,309.7	11,673.1	573.7	35,362.0	17,968.1	5,154.4	439,447.5					
2017	1	10,845.4	70,256.6	68,289.2	1,031.0	0.2	184.2	10,655.0	0.0	28,834.5	112,360.6	137,969.9	3,764.6	357,527.3	11,893.9	552.6	34,528.8	19,444.9	5,183.8	443,741.3					
	2	10,978.0	70,294.4	68,336.4	1,008.3	0.2	203.5	10,564.6	0.0	28,830.0	113,608.0	138,990.0	3,911.5	359,587.3	11,947.9	653.7	34,300.8	19,350.5	5,177.7	445,907.4					
	3	11,182.4	70,437.1	68,489.9	1,063.2	0.1	207.7	10,123.8	0.0	28,866.8	115,208.6	139,970.5	4,025.8	361,852.0	11,969.9	648.2	34,136.5	19,852.4	5,149.2	448,816.4					
	4	11,193.2	70,468.4	68,541.9	1,042.4	0.1	218.4	10,176.7	0.0	28,891.2	116,494.5	140,641.8	3,856.1	364,077.6	11,813.6	698.5	34,541.6	19,336.3	5,190.4	450,707.3					
	5	11,346.9	70,554.8	68,637.9	1,031.3	0.1	236.6	10,193.8	0.0	28,968.3	117,978.6	141,647.9	6,275.7	364,335.7	11,953.1	743.6	34,250.8	19,656.6	5,265.4	453,827.7					
	6	11,564.7	70,872.8	68,344.2	1,037.9	0.1	248.1	10,199.6	0.0	29,008.4	120,296.2	142,763.5	4,730.6	369,695.9	11,690.6	922.2	35,519.9	20,735.9	5,289.3	460,149.2					
	7	11,694.2	70,822.3	68,946.5	1,027.5	0.1	255.7	9,675.2	0.0	29,086.6	121,738.6	143,702.6	5,155.8	371,152.8	11,621.6	930.4	35,715.0	21,216.5	5,346.2	462,832.6					
	8	11,658.6	71,179.6	69,350.2	1,018.7	0.1	264.7	9,186.8	0.0	29,261.9	123,372.6	144,465.1	4,810.0	373,939.6	11,981.5	964.2	37,541.2	20,807.0	5,397.3	467,099.4					
	9	12,105.9	71,112.9	69,289.2	1,011.5	0.1	285.7	9,259.8	0.0	29,370.2	125,077.4	145,309.8	4,908.4	376,519.1	12,143.6	972.6	35,823.1	20,607.7	5,452.3	468,532.7					
	10	12,051.4	71,079.4	69,344.2	999.1	0.1	279.0	9,581.7	0.0	29,507.3	127,031.5	148,088.4	5,241.5	381,325.0	12,665.5	892.1	31,979.3	21,050.7	5,536.3	470,741.7					
	11	12,234.8	71,465.3	69,529.9	1,004.3	0.1	276.6	9,414.6	0.0	29,794.9	129,175.3	149,142.4	5,476.5	384,797.0	12,325.2	791.2	33,628.8	19,823.6	5,635.8	474,713.0					
	12	12,693.8	71,358.7	69,556.9	1,000.7	0.1	279.1	9,608.5	0.0	29,928.2	131,054.0	155,583.8	6,405.4	392,407.6	12,922.2	751.1	34,953.0	18,255.2	5,774.9	484,163.2					
2018	1	12,779.9	71,464.4	69,660.1	986.5	0.1	275.2	9,667.9	0.0	30,090.2	133,149.6	158,891.7	6,739.1	397,786.4	12,993.0	739.7	36,019.4	18,050.8	5,830.9	490,939.2					
	2	12,972.1	71,466.9	69,090.7	975.5	0.1	276.0	9,704.6	0.0	30,189.5	135,025.3	159,888.1	7,115.1	400,410.8	13,050.7	768.2	36,696.2	17,999.6	5,860.5	494,873.2					
	3	13,405.8	71,545.7	69,796.7	965.3	0.1	262.0	9,750.7	0.0	30,363.2	136,048.1	163,382.3	7,048.2	405,269.2	12,511.7	863.1	38,792.7	15,446.9	5,822.1	499,159.7					

Nota: SPI - Skim Perbankan Islam

<sup>1</sup> Termasuk pembiayaan yang dijual kepada Cagamas.

<sup>2</sup> Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

Nota: IBS-Islamic Banking Scheme

<sup>1</sup> Include financing sold to Cagamas.

<sup>2</sup> Comprises credit cards, staff financing, share margin financing and other financing.

Sub-total may not necessarily add-up to grand total due to rounding.

# 1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan<sup>1,2</sup> Banking System: Classification of Loans by Purpose<sup>1,2</sup>

RM juta / RM million

Akhir tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman	
End of period	Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans	
2015	1	76,745.2	170,311.1	160,546.8	394,217.9	179,909.1	10,853.6	59,996.2	35,413.5	668.7	39,923.2	314,577.8	61,733.3	1,344,349.6
	2	77,134.0	170,842.8	161,318.9	398,317.1	180,291.1	10,781.9	59,975.3	35,500.9	696.4	40,554.0	317,525.8	57,999.2	1,349,618.6
	3	77,317.9	171,569.4	161,915.6	402,853.7	185,028.5	10,862.6	59,671.3	35,588.1	729.9	39,483.0	320,846.8	57,956.0	1,361,907.2
	4	76,309.9	171,534.3	161,725.4	406,605.9	186,686.9	10,749.4	60,177.4	34,583.6	769.6	39,922.1	316,956.5	57,785.6	1,362,081.2
	5	76,176.8	171,587.3	161,823.2	410,393.9	187,565.9	10,703.4	60,884.3	34,524.2	146.8	39,865.7	322,828.7	58,981.9	1,373,658.8
	6	75,615.9	171,930.2	162,222.3	414,534.3	190,023.0	10,514.9	61,200.8	34,722.6	148.8	39,790.4	328,385.7	60,827.9	1,387,694.6
	7	75,201.7	172,642.8	163,081.8	418,017.4	191,485.4	10,507.4	61,466.2	34,557.2	150.4	40,232.2	330,154.3	61,252.2	1,395,667.2
	8	74,503.1	172,821.0	163,293.9	421,122.2	192,270.3	11,037.6	62,279.4	34,845.0	148.7	40,599.2	341,502.7	61,657.5	1,412,786.7
	9	74,512.4	173,013.6	163,370.1	424,765.9	194,655.6	11,028.8	62,402.0	34,706.3	145.0	41,309.0	345,166.0	62,316.0	1,424,020.5
	10	74,823.4	173,036.1	163,604.1	428,975.7	196,203.9	10,749.5	62,819.0	34,744.7	143.5	41,546.3	345,382.9	60,780.7	1,429,205.7
	11	74,754.2	173,157.3	163,795.3	432,806.7	195,913.4	10,346.0	63,334.9	35,343.2	143.7	42,407.6	343,884.7	59,329.5	1,431,421.2
	12	75,195.6	173,224.6	163,961.8	437,006.9	197,076.6	10,179.7	63,636.2	36,043.6	144.2	42,686.1	349,081.7	60,864.1	1,445,139.3
2016	1	74,479.6	173,186.7	164,142.4	440,877.8	197,984.5	10,129.3	63,725.6	36,324.5	145.2	43,029.2	347,460.8	59,949.4	1,447,292.4
	2	73,950.2	172,687.8	163,655.4	443,596.8	198,602.1	9,998.0	63,644.7	35,358.5	143.2	43,803.2	348,531.0	59,542.5	1,449,858.0
	3	71,543.0	172,033.2	163,056.9	447,103.3	200,156.3	9,741.2	63,960.2	34,956.9	141.7	44,166.8	347,394.2	58,283.3	1,449,480.1
	4	70,625.1	171,710.2	162,813.9	450,517.3	200,991.5	9,774.7	64,187.0	35,008.3	140.9	43,897.3	342,828.4	58,163.8	1,447,844.5
	5	71,132.4	171,352.4	162,412.5	453,916.7	201,839.6	9,740.1	64,420.3	35,017.1	139.8	43,886.8	346,943.0	60,127.8	1,458,516.0
	6	70,655.1	171,337.0	162,270.4	457,376.0	203,349.9	9,961.1	64,771.9	35,323.7	140.0	44,340.4	347,083.9	60,870.1	1,465,209.0
	7	70,262.5	171,337.1	162,233.5	460,144.0	203,867.8	9,940.4	64,751.3	35,284.4	138.0	44,385.7	346,347.0	60,831.3	1,467,289.4
	8	70,228.7	171,326.1	162,309.3	463,589.7	204,292.4	9,895.1	65,077.1	35,397.1	137.7	44,633.8	346,782.7	60,739.7	1,472,100.1
	9	70,335.5	171,166.9	162,218.9	466,780.5	205,599.2	9,801.9	65,268.7	35,561.9	138.5	44,994.9	352,497.6	61,678.7	1,483,824.2
	10	73,103.4	171,026.5	162,151.9	469,850.8	206,606.8	10,194.1	65,770.1	35,681.1	151.5	45,479.1	353,225.2	62,339.3	1,493,428.0
	11	74,862.9	170,882.6	162,012.2	473,750.1	207,852.2	10,347.6	66,077.6	36,035.7	131.8	45,991.6	359,162.1	62,475.6	1,507,570.0
	12	74,442.3	170,592.1	161,808.2	477,256.0	209,083.0	10,062.1	66,635.9	36,946.7	132.1	45,647.3	368,592.8	62,116.1	1,521,506.1
2017	1	74,474.4	171,589.2	162,209.1	481,223.7	210,011.4	9,982.6	66,574.5	36,723.3	145.4	46,092.1	369,468.0	61,662.1	1,527,946.7
	2	73,560.7	170,980.6	161,685.6	483,523.3	209,986.2	9,920.0	66,536.8	35,972.3	145.8	45,818.4	369,699.8	61,194.5	1,527,338.3
	3	74,749.3	170,899.0	161,634.3	487,059.8	211,423.3	9,851.8	66,858.2	35,523.1	143.0	45,780.5	371,036.5	62,644.8	1,535,969.4
	4	74,412.9	170,714.0	161,431.4	489,700.7	211,122.7	9,689.9	66,997.9	35,730.6	143.6	45,823.8	367,746.0	64,191.2	1,536,273.3
	5	74,288.3	170,516.9	161,297.4	493,000.0	211,561.6	9,627.9	67,280.9	35,939.7	143.0	45,938.8	366,621.6	64,135.3	1,539,053.9
	6	74,253.6	170,523.0	161,327.4	498,054.4	211,097.4	9,521.9	67,146.8	36,221.1	144.0	45,601.7	371,772.2	64,176.0	1,548,512.0
	7	74,455.5	170,088.7	160,937.7	501,032.1	211,322.5	9,530.1	67,126.8	36,087.2	144.0	46,074.2	370,230.2	63,334.4	1,549,425.8
	8	74,598.9	170,259.8	161,149.1	504,184.8	211,744.0	9,632.0	67,636.7	36,240.9	139.0	46,048.7	371,763.6	65,060.2	1,557,308.7
	9	74,194.6	169,744.7	160,616.1	507,800.1	213,134.0	9,562.7	67,970.6	36,513.7	139.7	46,397.0	369,732.2	65,820.8	1,561,010.1
	10	74,842.6	169,432.8	160,333.4	511,919.5	213,178.3	9,276.2	68,408.8	36,385.4	138.0	47,224.7	368,557.0	63,132.3	1,562,495.6
	11	75,576.8	169,496.2	160,405.2	515,943.8	212,757.2	8,862.8	68,992.9	37,030.0	119.1	47,049.9	367,148.7	63,881.2	1,566,858.6
	12	75,094.7	169,251.7	160,109.0	519,581.9	213,419.2	8,842.5	69,364.1	38,059.7	117.5	47,714.2	371,973.8	71,026.3	1,584,445.6
2018	1	75,816.2	169,329.2	160,271.2	523,869.4	214,200.2	8,765.5	69,676.2	37,899.5	115.4	48,279.9	372,530.6	71,196.4	1,591,678.6
	2	75,968.1	169,303.8	160,261.1	526,977.6	214,028.1	8,739.8	69,880.1	37,338.7	114.3	49,453.8	372,454.9	72,148.6	1,596,407.8
	3	77,091.1	168,853.1	159,858.3	530,265.0	214,710.4	8,785.7	70,501.2	36,902.3	113.0	50,831.5	372,150.1	73,260.7	1,603,464.1

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di lapor dalam kategori bank perdagangan

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).

1 Include loans sold to Cagamas.

2 Prior to Dec 2006, loans by Islamic banks were reflected in commercial banks category.

# 1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor<sup>1,2</sup>

## Banking System: Classification of Loans by Sectors<sup>1,2</sup>

RM juta / RM million

Akhir tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain <sup>3</sup>	Jumlah pinjaman	
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale, retail, restaurants and hotels	Construction	Real estate	Transport, storage and communication	Financing, insurance and business services	Education, health & others	Household sector	Other sector <sup>3</sup>	Total loans	
2015	1	31,373.0	10,666.3	100,878.5	13,008.6	97,654.8	57,516.7	85,653.3	32,300.9	92,192.8	40,197.7	766,909.5	15,997.4	1,344,349.6
	2	31,430.7	10,913.7	99,927.9	10,874.3	97,960.0	57,936.7	87,078.2	33,586.0	94,165.2	38,067.5	771,654.3	16,024.2	1,349,618.6
	3	31,997.3	11,449.2	99,644.2	10,844.0	99,119.3	58,488.7	88,901.3	33,947.7	93,470.4	38,732.1	778,119.7	17,193.3	1,361,907.2
	4	31,957.5	11,056.3	98,644.1	10,262.8	99,845.5	58,396.0	88,151.3	34,050.6	92,810.6	38,178.1	781,828.3	16,900.0	1,362,081.2
	5	33,742.8	11,414.1	99,257.1	10,627.1	100,584.2	58,936.0	88,921.9	34,157.8	95,087.6	37,582.8	785,921.5	17,425.8	1,373,658.8
	6	34,463.4	11,827.4	101,295.4	10,696.3	101,972.0	58,211.9	89,252.7	34,281.8	95,775.1	39,289.6	791,020.7	19,608.2	1,387,694.6
	7	34,295.6	11,299.7	100,913.0	10,856.2	103,005.6	59,151.7	89,462.8	34,974.7	96,502.4	39,846.9	795,515.9	19,842.6	1,395,667.2
	8	36,485.8	12,672.3	103,238.6	10,811.0	105,046.7	59,332.6	92,967.8	35,674.9	93,826.3	40,714.0	799,670.7	22,346.1	1,412,786.5
	9	36,879.6	13,057.5	103,262.7	11,684.9	105,929.8	59,593.4	95,428.3	36,129.5	94,895.7	40,601.4	803,869.9	22,687.8	1,424,020.5
	10	37,206.3	12,882.9	101,984.4	11,710.1	105,599.0	60,070.7	96,271.0	36,454.3	94,778.9	40,960.4	809,376.8	21,911.0	1,429,205.7
	11	36,977.6	12,876.4	101,350.8	10,445.3	105,784.9	61,095.5	96,471.7	35,535.1	99,012.8	38,668.4	814,808.9	18,393.9	1,431,421.2
	12	37,066.1	13,707.5	102,325.1	11,521.3	106,530.4	62,817.6	98,016.4	34,469.5	100,439.3	39,038.3	820,799.6	18,408.1	1,445,139.3
2016	1	36,532.9	12,878.6	101,583.8	11,482.4	105,992.1	62,926.0	99,228.2	34,242.8	100,387.5	39,135.3	825,071.8	17,831.0	1,447,292.4
	2	36,941.1	12,639.0	101,952.0	10,476.2	106,007.9	63,593.7	99,845.0	34,119.1	101,091.3	39,576.0	825,953.0	17,663.8	1,449,858.0
	3	35,287.6	12,804.4	100,455.2	8,971.8	106,444.9	64,124.8	100,964.6	33,735.7	101,153.6	40,694.2	827,932.8	16,910.5	1,449,480.1
	4	35,113.0	12,145.9	99,357.1	9,045.1	106,531.4	63,857.4	101,282.1	33,350.5	98,356.5	40,798.6	831,446.5	16,560.5	1,447,844.5
	5	35,986.2	12,533.5	100,065.6	9,741.5	106,917.9	63,558.1	102,482.4	33,785.3	101,288.7	40,865.6	834,651.9	16,639.3	1,458,516.0
	6	36,350.5	12,011.5	99,204.0	9,192.6	107,248.3	64,040.2	103,695.3	33,526.7	103,824.0	41,267.6	838,685.6	16,162.7	1,465,209.0
	7	36,126.1	12,011.4	98,373.7	9,266.9	107,395.0	64,710.3	103,980.6	33,772.5	102,766.5	42,005.9	841,227.2	15,653.4	1,467,289.4
	8	36,165.7	12,056.2	98,401.4	9,793.4	108,186.8	62,605.6	104,446.3	33,645.6	103,897.5	41,980.2	845,386.7	15,534.7	1,472,100.1
	9	36,303.3	12,470.2	99,934.6	9,928.2	109,102.6	63,606.9	106,547.2	33,767.7	104,841.3	42,375.7	849,131.0	15,815.5	1,483,824.2
	10	36,083.1	12,340.7	100,238.2	9,983.4	109,270.6	64,718.6	106,870.2	35,279.6	105,242.9	43,598.1	853,491.7	16,311.0	1,493,428.0
	11	36,204.7	12,787.1	101,673.3	10,406.2	110,682.1	64,978.7	108,517.3	37,970.9	106,903.2	42,405.5	858,698.9	16,342.0	1,507,570.0
	12	35,970.1	13,698.3	102,726.2	10,436.0	112,207.2	65,010.3	110,029.4	38,328.2	109,040.9	42,952.6	864,043.0	17,063.9	1,521,506.1
2017	1	35,821.2	12,585.5	104,157.2	10,466.2	112,601.0	66,520.4	110,323.7	38,606.0	109,065.0	42,604.6	867,946.2	17,250.0	1,527,946.7
	2	35,675.5	11,831.4	104,719.8	10,319.2	112,505.7	66,659.9	110,254.4	39,055.4	108,304.8	42,727.3	868,328.2	16,956.7	1,527,338.3
	3	37,664.7	11,979.0	103,969.4	10,173.7	113,393.3	67,873.0	111,181.6	40,953.5	107,997.0	42,028.1	871,309.3	17,446.8	1,535,969.4
	4	36,840.2	11,218.2	102,935.0	9,895.9	112,939.1	68,298.2	110,970.4	40,591.9	108,176.0	41,680.0	873,813.2	18,915.2	1,536,273.3
	5	37,098.6	11,116.8	103,694.8	9,787.3	113,677.0	68,817.1	109,910.0	40,000.0	106,795.1	41,739.3	877,414.2	19,003.7	1,539,053.9
	6	37,581.2	11,059.8	103,147.0	10,022.9	114,255.1	70,804.0	110,560.2	40,266.7	108,343.8	41,463.6	881,049.8	19,957.9	1,548,512.0
	7	37,603.7	11,014.8	102,908.9	9,540.4	113,837.1	70,814.2	111,199.3	40,698.9	107,673.9	41,064.6	883,810.0	19,260.0	1,549,425.8
	8	37,401.6	10,940.1	102,881.6	11,301.2	114,627.2	70,349.8	110,723.7	40,504.2	108,913.8	41,543.6	887,881.5	20,240.4	1,557,308.7
	9	36,546.0	10,887.3	103,400.6	11,387.6	115,059.7	70,193.9	113,609.6	39,635.7	106,196.1	41,021.3	891,937.5	21,134.9	1,561,010.1
	10	36,318.7	11,160.6	103,481.5	12,065.1	114,151.5	71,034.9	112,766.4	38,187.8	104,321.5	41,607.2	896,734.6	20,666.1	1,562,495.6
	11	35,678.0	9,794.7	102,169.1	11,955.9	114,273.6	70,707.2	112,854.1	38,488.4	104,540.5	41,429.9	903,037.7	21,929.7	1,566,858.6
	12	35,909.9	10,939.5	102,662.6	12,086.0	115,129.4	72,642.9	114,581.0	37,196.6	106,163.1	41,592.9	908,362.4	27,179.4	1,584,445.6
2018	1	35,889.3	10,312.7	102,727.4	11,980.9	115,732.9	74,793.7	115,260.0	37,098.4	108,358.2	39,366.8	913,626.0	26,532.4	1,591,678.6
	2	36,071.2	10,680.8	102,930.0	11,920.1	115,969.6	75,100.8	115,824.9	36,056.7	107,931.6	40,017.6	916,719.7	27,184.8	1,596,407.8
	3	34,947.1	10,614.7	103,600.3	12,098.3	115,704.3	78,162.7	117,598.1	36,702.1	106,293.5	39,918.8	919,859.6	27,964.6	1,603,464.1

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Termasuk pinjaman kepada perniagaan individu.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).

1 Include loans sold to Cagamas.

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3 Includes loans to individual businesses.

# 1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai

## Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh	3 bulan / 3 months							6 bulan / 6 months						
	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)
End of period	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	Ratio of General provisions/ collective impairment provisions to Net total loans(%)	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	Ratio of General provisions/ collective impairment provisions to Net total loans(%)
1995	14320	3939	4043	4209	5.5	85.1	1.7							
1996	12480	3144	3054	5854	3.7	96.6	1.8							
1997	25053	2886	5402	8447	4.1	151.4	2.0							
2009														
1	34856	5155	13890	11987	2.2	331.1	1.7	29828	4950	13029	11989	1.7	394.1	1.7
2	34882	5165	13853	12084	2.2	328.3	1.7	29617	4954	12999	12034	1.6	398.7	1.7
3	33592	4719	12840	12090	2.2	323.8	1.7	28310	4514	11977	12029	1.6	390.8	1.7
4	33706	4731	12899	12229	2.2	323.3	1.7	28457	4519	11961	12101	1.7	385.4	1.7
5	33991	4829	13228	12074	2.2	325.6	1.7	28570	4638	12192	12041	1.6	391.2	1.7
6	33312	4659	12862	12195	2.2	325.1	1.7	28147	4481	11874	12114	1.6	387.5	1.7
7	33180	4670	13453	12422	2.1	342.1	1.7	28026	4499	12370	12304	1.5	411.1	1.7
8	33579	4755	13283	12704	2.1	332.7	1.7	28413	4572	12261	12416	1.6	395.6	1.7
9	33890	4760	13181	12455	2.1	323.6	1.7	28353	4588	12072	12348	1.6	391.0	1.7
10	33488	4702	13180	12698	2.1	327.7	1.7	28000	4526	12284	12484	1.5	407.0	1.7
11	29736	3895	11303	12543	1.9	335.0	1.7	24345	3718	10296	12284	1.4	417.6	1.6
12	28693	3759	11146	12495	1.8	347.5	1.6	23790	3597	10237	12275	1.3	429.1	1.6

1 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

1 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

# 1.21a

Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai  
Banking System: Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh	Pinjaman terjejas	Peruntukan jejas nilai individu	Peruntukan jejas nilai kolektif	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%)	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%)	
<i>End of period</i>	<i>Impaired loans</i>	<i>Individual impairment provisions</i>	<i>Collective Impairment provisions</i>	<i>Ratio of net impaired loans to net total loans(%)</i>	<i>Ratio of individual and collective impairment provisions to total impaired loans(%)</i>	
2016	1	23,274.8	6,441.0	14,232.5	1.2	88.8
	2	23,767.3	6,381.3	14,468.8	1.2	87.7
	3	23,191.4	6,249.2	14,129.1	1.2	87.9
	4	23,153.5	6,176.6	14,649.1	1.2	89.9
	5	23,915.9	6,167.7	14,391.7	1.2	86.0
	6	24,166.8	6,201.8	14,260.9	1.2	84.7
	7	24,711.0	6,231.4	14,620.6	1.3	84.4
	8	24,404.5	6,150.2	14,659.6	1.2	85.3
	9	24,434.9	6,354.7	14,317.6	1.2	84.6
	10	24,590.3	6,363.1	14,444.6	1.2	84.6
	11	24,512.5	6,656.8	14,615.6	1.2	86.8
	12	24,515.7	6,825.4	14,357.5	1.2	86.4
2017	1	24,573.5	6,774.9	14,400.2	1.2	86.2
	2	24,915.8	6,795.3	14,567.7	1.2	85.7
	3	24,946.0	6,696.0	14,211.6	1.2	83.8
	4	25,479.8	6,774.2	14,202.1	1.2	82.3
	5	25,697.7	7,087.5	14,252.2	1.2	83.0
	6	25,540.9	7,030.2	14,171.4	1.2	83.0
	7	26,098.9	7,060.5	14,159.7	1.2	81.3
	8	25,976.2	7,060.4	14,087.8	1.2	81.4
	9	26,019.2	7,135.0	14,000.6	1.2	81.2
	10	25,763.1	7,177.4	13,964.8	1.2	82.1
	11	25,214.9	7,214.3	13,975.1	1.2	84.0
	12	24,275.7	6,645.0	13,479.8	1.1	82.9

Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak dibayar telah dihentikan.  
\* Awalan

Beginning financial year 2010, banking institutions are required to report impaired loans in accordance with the Guideline on the Classification and Impairment Provisions for Loans/Financing. The reporting of non-performing loans has since been discontinued.  
\* Preliminary

# 1.21b

Sistem Perbankan: Pinjaman/Pembiayaan Terjejas dan Peruntukan  
Banking System: Impaired Loan/Financing and Provisions

RM juta / RM million				
Pada Akhir Tempoh	Pinjaman/Pembiayaan Terjejas	Jumlah Peruntukan	Nisbah Pinjaman/Pembiayaan Terjejas Bersih kepada Jumlah Pinjaman/Pembiayaan Bersih (%)	Nisbah Jumlah Peruntukan kepada Jumlah Pinjaman/Pembiayaan (%)
<i>End of Period</i>	<i>Impaired Loan/Financing</i>	<i>Total Provisions</i>	<i>Ratio of Net Impaired Loan/Financing to Net Total Loan/Financing (%)</i>	<i>Ratio of Total Provisions to Total Loan/Financing (%)</i>
2018				
1	24,400.0	23,973.7	0.91	1.5
2	24,792.6	24,101.2	0.94	1.5
3	25,233.2	23,689.8	0.99	1.5

**Nota:**  
Mulai Januari 2018, Jumlah Peruntukan terdiri daripada Jangkaan Kerugian Kredit untuk 12 Bulan, Jangkaan Kerugian Kredit Seumur Hidup yang Tidak Terjejas Kredit dan Jangkaan Kerugian Kredit Seumur Hidup yang Terjejas Kredit seperti dilaporkan oleh institusi perbankan yang telah menerima pakai Malaysia Financial Reporting Standard 9 (MFRS 9) serta Peruntukan Jejas Nilai Secara Kolektif dan Peruntukan Jejas Nilai Individu seperti dilaporkan oleh institusi perbankan yang belum menerima pakai MFRS 9.

**Note:**  
*Beginning January 2018, Total Provisions comprise 12 Months Expected Credit Losses (ECL), Lifetime ECL Not Credit Impaired and Lifetime ECL Credit Impaired reported by banks that have adopted MFRS 9, and Collective Impairment Provisions and Individual Impairment Provisions reported by banks that have yet to adopt MFRS 9.*

# 1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / RM million

Tujuan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit <sup>1</sup>	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman tak berbayar/ pinjaman terjejas	
Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards <sup>1</sup>	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans	
2016	5	412.9	1,770.3	1,511.8	5,086.7	2,019.9	116.8	1,327.6	487.2	1.4	3,310.6	8,149.4	1,233.1	23,915.9
	6	406.0	1,671.6	1,427.5	5,106.3	2,023.0	105.6	1,227.5	483.9	2.2	3,371.9	8,590.3	1,178.6	24,166.8
	7	423.5	1,761.0	1,505.0	5,221.2	2,057.5	103.2	1,365.6	487.2	1.6	3,281.7	8,939.7	1,068.8	24,711.0
	8	297.2	1,761.8	1,509.0	5,219.6	2,026.9	98.9	1,374.3	488.0	1.6	3,262.0	8,792.1	1,082.3	24,404.5
	9	324.3	1,691.6	1,451.0	5,311.0	2,027.1	90.3	1,370.3	496.3	1.6	3,244.7	8,818.8	1,059.1	24,434.9
	10	316.6	1,719.1	1,471.1	5,389.9	2,036.5	86.6	1,406.1	505.1	1.8	3,410.8	8,706.1	1,011.6	24,590.3
	11	316.0	1,571.6	1,465.9	5,396.9	2,051.3	84.5	1,421.6	512.9	1.6	3,307.8	8,725.0	1,123.2	24,512.5
	12	328.1	1,489.6	1,384.0	5,440.5	2,101.5	86.9	1,431.0	510.8	2.1	3,246.9	8,692.7	1,185.7	24,515.7
2017	1	318.4	1,551.5	1,441.1	5,465.6	2,174.1	85.8	1,456.2	512.9	2.1	3,242.6	8,630.8	1,133.4	24,573.5
	2	314.7	1,595.4	1,483.5	5,582.2	2,203.5	82.5	1,477.1	471.5	2.0	3,306.7	8,752.2	1,128.1	24,915.8
	3	321.9	1,505.2	1,333.4	5,563.3	2,163.8	81.2	1,439.2	475.9	1.7	3,437.0	8,835.1	1,121.7	24,946.0
	4	320.0	1,592.3	1,412.7	5,494.2	2,379.1	81.0	1,459.3	456.1	1.6	3,586.0	8,882.6	1,227.5	25,479.8
	5	326.1	1,597.4	1,440.9	5,492.6	2,428.1	81.0	1,491.9	473.3	1.7	3,575.7	8,992.0	1,237.8	25,697.7
	6	333.4	1,506.6	1,342.9	5,596.2	2,521.2	201.9	1,472.1	472.2	1.7	3,284.8	8,912.8	1,237.9	25,540.9
	7	354.8	1,605.4	1,379.9	5,605.8	2,544.7	199.9	1,494.8	450.9	1.8	3,290.0	9,211.8	1,339.0	26,098.9
	8	310.6	1,611.4	1,387.8	5,633.2	2,541.2	194.5	1,510.2	464.0	1.9	3,263.8	9,119.0	1,326.4	25,976.2
	9	316.3	1,569.5	1,357.9	5,705.1	2,519.9	194.0	1,500.3	449.4	1.7	3,312.7	9,073.2	1,377.0	26,019.2
	10	301.2	1,557.9	1,341.7	5,673.6	2,473.0	190.9	1,504.3	451.0	1.7	3,325.5	9,004.5	1,279.6	25,763.1
	11	288.0	1,540.6	1,360.9	5,630.7	2,280.2	192.2	1,511.3	443.2	1.5	3,247.3	8,858.3	1,221.7	25,214.9
	12	291.3	1,667.9	1,310.7	5,429.6	2,444.1	171.8	1,513.6	436.6	1.7	3,339.8	8,068.7	1,096.7	24,461.7
2018	1	255.9	1,694.3	1,336.7	5,442.4	2,517.4	170.9	1,487.5	432.7	1.8	3,395.5	7,991.0	1,010.4	24,400.0
	2	293.0	1,739.0	1,376.6	5,612.5	2,622.5	175.3	1,522.1	436.8	3.2	3,380.6	7,981.4	1,026.1	24,792.6
	3	265.1	1,702.7	1,266.9	5,625.8	2,694.3	185.3	1,471.9	408.6	2.9	3,417.2	8,395.0	1,064.5	25,233.2

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

1 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan

2 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.d.l. tidak diklasifikasikan di tempat lain

Note: Numbers may not necessarily add up due to rounding.

Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.

1 Includes credit and charge card transaction of the banking system

2 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

n.e.c. not elsewhere classified.

# 1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor

## Banking System: Non-Performing/Impaired Loans by Sector

RM juta / RM million

Akhir tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l.	Jumlah pinjaman tak berbayar/pinjaman terjejas	
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c	Total non-performing/ impaired loans	
2016 <sup>3</sup>	1	364.9	228.4	4,316.1	26.7	1,991.3	1,737.6	1,937.2	3,105.5	336.8	8,757.6	472.7	23,274.8
	2	417.0	207.9	4,281.3	25.8	2,004.1	1,761.3	2,050.8	3,181.2	310.8	9,213.6	313.7	23,767.3
	3	415.7	190.0	4,318.3	25.9	1,984.3	1,785.0	1,970.8	3,162.3	293.3	8,590.7	425.5	23,191.4
	4	413.7	189.9	4,173.5	25.5	1,970.4	1,705.0	1,952.8	3,257.6	293.3	8,740.2	431.6	23,153.5
	5	400.1	352.2	4,362.3	19.7	2,023.4	2,081.3	1,949.3	3,171.1	299.2	8,835.5	421.7	23,915.9
	6	425.0	347.3	4,413.7	112.9	1,991.2	2,284.4	2,028.3	3,163.5	315.4	8,646.8	438.2	24,166.8
	7	415.3	374.0	4,685.9	123.1	1,979.5	2,078.1	2,057.1	3,266.0	300.3	9,000.5	431.3	24,711.0
	8	401.8	373.4	4,579.6	116.7	1,965.2	2,142.9	2,014.6	3,175.7	217.5	9,004.3	412.6	24,404.5
	9	286.0	388.5	4,675.8	120.6	1,958.1	2,132.5	1,979.6	3,209.9	218.7	9,065.7	399.4	24,434.9
	10	298.2	395.0	4,767.7	117.4	1,888.8	2,159.7	1,948.9	3,161.3	219.8	9,236.6	396.8	24,590.3
	11	296.6	741.0	4,750.1	117.5	1,896.4	1,722.0	1,961.6	3,149.2	112.9	9,273.6	491.7	24,512.5
	12	294.2	654.4	4,199.8	108.1	2,037.6	1,565.7	2,257.8	3,124.8	101.8	9,252.0	919.4	24,515.7
2017 <sup>3</sup>	1	258.8	641.1	4,233.2	134.5	2,037.9	1,536.1	2,254.0	3,187.1	103.3	9,353.6	833.9	24,573.5
	2	252.1	615.0	4,273.1	136.3	2,150.4	1,520.2	2,255.7	3,256.0	120.6	9,503.4	832.9	24,915.8
	3	250.1	610.1	4,292.6	135.2	2,181.5	1,528.6	2,229.5	3,618.0	126.0	9,076.4	898.0	24,946.0
	4	245.6	609.3	4,290.2	135.5	2,288.2	1,575.7	2,242.6	3,625.2	204.1	9,315.8	947.4	25,479.8
	5	244.5	624.6	4,348.0	136.6	2,402.2	1,549.0	2,141.3	3,678.3	228.0	9,378.2	967.2	25,697.7
	6	243.8	632.9	4,132.0	139.4	2,411.2	1,481.9	2,297.3	3,630.2	249.9	9,399.9	922.2	25,540.9
	7	268.3	653.6	4,403.4	137.7	2,414.7	1,479.4	2,337.4	3,730.8	236.9	9,509.4	927.4	26,098.9
	8	266.6	663.0	4,419.1	138.6	2,366.5	1,428.2	2,285.9	3,725.6	248.6	9,500.8	933.3	25,976.2
	9	263.8	569.2	4,282.8	138.7	2,398.5	1,425.6	2,251.0	3,701.0	219.4	9,528.6	1,240.6	26,019.2
	10	259.5	559.9	4,305.1	139.2	2,402.2	1,441.0	2,233.4	3,517.5	219.6	9,465.9	1,219.7	25,763.1
	11	229.0	571.3	4,185.9	138.3	2,370.3	1,556.0	2,240.0	3,205.0	209.6	9,443.0	1,066.5	25,214.9
	12	228.7	558.2	3,685.1	141.5	2,311.5	1,620.9	2,495.0	3,332.9	213.9	9,188.7	685.2	24,461.7
2018	1	183.6	552.0	3,714.1	161.7	2,382.5	1,590.4	2,471.2	3,507.4	213.0	8,974.8	649.2	24,400.0
	2	175.0	544.4	3,415.2	161.5	2,435.6	1,729.3	2,437.5	3,592.0	321.7	9,367.7	612.7	24,792.6
	3	162.9	835.9	3,259.3	161.6	2,516.1	1,941.5	2,422.7	3,651.2	319.9	9,206.8	755.3	25,233.2

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghapiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.

3 Mula bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.d.l. tidak diklasifikasikan di tempat lain

Note: Numbers may not necessarily add up due to rounding. Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FIS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total non-performing /impaired loans by purpose to households

3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks. n.e.c. not elsewhere classified

# 1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis Banking System: Total Deposits by Type

RM juta / RM million													
Pada Akhir Tempoh <i>End of Period</i>	Jumlah Deposit <i>Total Deposit</i>											Perjanjian Belian Balik <i>Repurchase Agreements</i>	Jumlah Deposit dan Perjanjian Belian Balik <i>Total Deposits and Repurchase Agreements</i>
	Deposit Permintaan <i>Demand Deposits</i>	Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am <i>Fixed Deposits, Special Investment Deposits and General Investment Deposits</i>	Deposit Tabungan <i>Saving Deposits</i>	Instrumen Deposit Boleh Niaga yang Diterbitkan <i>Negotiable Instruments of Deposits Issued</i>	Deposit Matawang Asing <i>Foreign Currency Deposit</i>	Deposit Tetap Tawarruq <i>Tawarruq Fixed Deposits</i>	Deposit Lain yang Diterima <i>Others Deposit Accepted</i>	Jumlah <i>Total</i>					
2016	1	293,056.0	553,414.0	136,539.9	63,544.1	126,581.6	226,241.8	236,853.5	1,636,230.9	22,254.1	1,658,485.0		
	2	297,694.3	557,400.9	139,022.1	61,154.0	130,725.3	230,874.1	235,839.5	1,652,710.2	17,763.5	1,670,473.7		
	3	284,711.8	561,147.5	138,981.6	57,880.2	126,975.3	234,830.5	247,974.5	1,652,501.3	15,837.6	1,668,338.9		
	4	278,460.7	569,441.4	139,180.6	52,767.7	124,706.4	235,690.2	243,277.1	1,643,524.1	16,060.2	1,659,584.3		
	5	285,634.1	574,941.9	138,521.4	52,387.8	129,604.7	233,993.9	240,232.4	1,655,316.3	16,109.6	1,671,425.9		
	6	290,961.8	572,309.4	142,167.0	51,889.0	126,162.4	230,432.9	241,432.1	1,655,354.6	19,765.3	1,675,119.9		
	7	283,038.6	573,261.8	140,105.8	51,586.1	120,418.9	234,847.3	234,727.2	1,637,985.6	16,355.5	1,654,341.0		
	8	284,574.1	572,968.0	140,991.1	50,027.5	119,209.6	237,010.2	235,560.3	1,640,340.6	14,277.2	1,654,617.9		
	9	285,366.7	571,921.4	143,722.6	52,074.7	116,917.6	247,411.9	244,361.7	1,661,776.6	14,548.5	1,676,325.1		
	10	289,934.4	567,581.5	142,724.8	48,252.3	127,160.1	244,617.7	250,941.5	1,671,212.3	11,085.6	1,682,297.8		
	11	294,657.1	563,242.1	144,270.7	47,594.6	127,592.8	246,631.4	245,520.6	1,669,509.4	14,108.2	1,683,617.5		
	12	303,737.1	556,951.6	145,128.8	57,581.5	128,290.2	253,928.7	235,658.6	1,681,276.5	15,628.6	1,696,905.1		
2017	1	305,442.3	553,001.8	149,212.7	54,532.6	135,575.0	247,879.3	242,451.7	1,688,095.4	15,000.5	1,703,095.8		
	2	311,249.2	545,763.2	150,940.6	49,830.3	132,857.2	253,686.6	251,142.0	1,695,469.0	12,889.3	1,708,358.3		
	3	307,028.7	553,798.0	151,903.5	51,180.7	132,064.4	255,865.3	256,332.9	1,708,173.5	14,604.4	1,722,777.9		
	4	308,100.2	556,130.0	150,238.1	48,524.9	134,118.7	263,833.4	244,728.1	1,705,673.5	12,074.6	1,717,748.1		
	5	311,951.3	560,571.5	150,063.5	45,587.6	134,422.5	265,579.3	248,958.5	1,717,134.2	10,423.8	1,727,558.0		
	6	315,300.9	561,549.5	151,814.8	47,726.8	127,409.6	272,550.2	236,686.2	1,713,038.0	12,159.3	1,725,197.4		
	7	314,206.5	563,649.0	150,073.0	44,467.4	123,313.2	277,456.3	235,349.2	1,708,514.7	17,386.9	1,725,901.5		
	8	314,939.6	566,658.0	151,099.3	46,489.1	122,132.9	281,589.0	240,261.5	1,723,169.2	14,934.8	1,738,104.1		
	9	316,197.1	568,060.1	150,861.2	47,663.6	123,931.7	290,949.9	239,054.2	1,736,717.9	15,174.7	1,751,892.6		
	10	323,295.7	567,601.8	150,260.7	53,051.8	123,298.2	292,397.2	233,215.9	1,743,121.3	18,774.7	1,761,896.0		
	11	322,585.3	569,672.7	150,986.5	53,879.0	121,560.9	295,296.3	234,192.9	1,748,173.6	18,227.8	1,766,401.5		
	12	340,703.0	569,284.2	150,505.2	52,485.8	115,416.6	293,009.4	225,102.7	1,746,506.8	18,277.1	1,764,783.9		
2018	1	341,115.1	577,686.0	152,265.7	44,144.7	115,498.1	297,535.1	229,728.8	1,757,973.3	18,229.2	1,776,202.5		
	2	336,065.2	578,538.1	155,151.4	39,461.6	113,678.4	302,239.6	235,104.7	1,760,239.0	17,342.0	1,777,581.0		
	3	332,354.4	581,144.1	155,307.1	39,818.9	120,085.3	312,123.4	251,003.9	1,791,837.0	20,742.3	1,812,579.3		

**Nota:**  
 Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiaran secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.  
 n.a Tidak diperoleh

**Note:**  
 Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.  
 n.a Not available

# 1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis\*

## Islamic Banking System: Deposits by Type\*

Pada Akhir Tempoh End of Period		Jumlah Deposit Total Deposit													Jumlah Total		
		Deposit Pelaburan Khusus dalam RM	Deposit Pelaburan Khusus dalam FX	Deposit Pelaburan Am dalam RM	Deposit Pelaburan Am dalam FX	Deposit Permintaan dalam RM	Deposit Permintaan dalam FX	Deposit Tabungan dalam RM	Deposit Tabungan dalam FX	Instrumen Deposit Boleh Niaga yang Diterbitkan	Deposit Tetap Tawarruq dalam RM	Deposit Tetap Tawarruq dalam FX	Deposit Lain dalam RM yang Diterima	Deposit Lain dalam FX yang Diterima			
		RM Special Investment Deposits	FX Special Investment Deposits	RM General Investment Deposits	FX General Investment Deposits	RM Demand Deposits	FX Demand Deposits	RM Saving Deposits	FX Saving Deposits	Negotiable Instruments of Deposits Issued	RM Tawarruq Fixed Deposits	FX Tawarruq Fixed Deposits	RM Others Deposit Accepted	FX Others Deposit Accepted			
2018	4	Bank-bank Islam / Islamic Banks	142.3	0.0	888.2	0.0	67,158.1	2,064.5	37,920.1	407.8	16,198.3	261,448.1	4,350.8	41,557.2	1,016.1	433,151.6	
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	557.0	574.0	58.2	0.0	0.0	2,385.3	0.0	964.3	0.0	4,538.9	
		Jumlah/ Total	142.3	0.0	888.2	0.0	67,715.2	2,638.5	37,978.3	407.8	16,198.3	263,833.4	4,350.8	42,521.5	1,016.1	437,690.4	
		5	Bank-bank Islam / Islamic Banks	142.5	0.0	882.6	0.0	64,957.3	2,060.2	37,988.7	412.6	14,249.6	263,129.3	4,427.6	43,619.0	1,336.4	432,205.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	623.0	550.1	55.4	0.0	0.0	2,450.0	0.0	1,280.1	0.0	4,958.7	
		Jumlah/ Total	142.5	0.0	882.6	0.0	65,580.3	2,610.3	38,044.1	412.6	14,249.6	265,579.3	4,427.6	43,899.1	1,336.4	437,164.5	
		6	Bank-bank Islam / Islamic Banks	143.0	0.0	871.6	0.0	66,658.7	1,938.0	38,793.7	423.5	16,226.1	270,104.7	4,034.2	36,982.6	1,498.8	437,674.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	897.8	585.5	55.2	0.0	0.0	2,445.5	0.0	812.0	0.0	4,796.0	
		Jumlah/ Total	143.0	0.0	871.6	0.0	67,556.4	2,523.5	38,848.9	423.5	16,226.1	272,550.2	4,034.2	37,794.6	1,498.8	442,470.8	
		7	Bank-bank Islam / Islamic Banks	120.8	0.0	856.4	0.0	67,861.1	1,797.8	38,048.5	414.5	17,100.7	274,756.3	3,953.0	38,326.2	1,500.1	444,735.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	687.2	572.3	56.6	0.0	0.0	2,700.0	0.0	880.5	0.0	4,896.5	
		Jumlah/ Total	120.8	0.0	856.4	0.0	68,548.2	2,370.1	38,105.1	414.5	17,100.7	277,456.3	3,953.0	39,206.7	1,500.1	449,631.9	
	8	Bank-bank Islam / Islamic Banks	120.4	0.0	824.2	0.0	67,400.2	1,820.3	38,711.1	409.1	17,816.7	278,746.5	3,958.3	37,329.0	1,602.4	448,738.2	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	630.5	696.4	57.4	0.0	0.0	2,842.5	0.0	800.7	0.0	5,027.5		
	Jumlah/ Total	120.4	0.0	824.2	0.0	68,030.7	2,516.7	38,768.5	409.1	17,816.7	281,589.0	3,958.3	38,129.7	1,602.4	453,765.7		
	9	Bank-bank Islam / Islamic Banks	119.4	0.0	812.9	0.0	65,037.3	2,029.9	38,584.7	397.7	18,116.1	288,166.1	4,157.3	37,933.1	1,341.4	456,695.9	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	649.5	532.3	58.0	0.0	0.0	2,783.8	0.0	853.9	0.0	4,877.4		
	Jumlah/ Total	119.4	0.0	812.9	0.0	65,686.8	2,562.2	38,642.7	397.7	18,116.1	290,949.9	4,157.3	38,787.1	1,341.4	461,573.3		
	10	Bank-bank Islam / Islamic Banks	119.1	0.0	797.7	0.0	67,149.6	2,326.4	38,202.6	387.5	18,958.4	289,421.9	4,199.6	39,585.7	1,281.3	462,429.8	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	668.6	510.8	58.3	0.0	0.0	2,975.3	0.0	751.7	0.0	4,964.8		
	Jumlah/ Total	119.1	0.0	797.7	0.0	67,818.2	2,837.2	38,260.9	387.5	18,958.4	292,397.2	4,199.6	40,337.5	1,281.3	467,394.6		
	11	Bank-bank Islam / Islamic Banks	119.2	0.0	775.8	0.0	68,236.5	2,120.9	38,647.8	386.9	19,094.6	292,531.4	4,238.9	39,321.7	1,690.6	467,164.2	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	613.5	605.0	58.2	0.0	0.0	2,764.9	0.0	897.3	0.0	4,938.9		
	Jumlah/ Total	119.2	0.0	775.8	0.0	68,850.0	2,725.9	38,706.0	386.9	19,094.6	295,296.3	4,238.9	40,219.0	1,690.6	472,103.0		
	12	Bank-bank Islam / Islamic Banks	119.2	0.0	757.6	0.0	73,483.6	2,336.3	38,149.9	396.2	17,459.1	289,952.8	4,055.2	45,534.2	1,167.7	473,411.7	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	677.6	22.9	56.1	0.0	0.0	3,056.6	0.0	577.1	0.0	4,390.4		
	Jumlah/ Total	119.2	0.0	757.6	0.0	74,161.2	2,359.2	38,206.0	396.2	17,459.1	293,009.4	4,055.2	46,111.3	1,167.7	477,802.1		
	1	Bank-bank Islam / Islamic Banks	120.4	0.0	754.0	0.0	76,659.5	2,285.3	38,786.9	383.5	15,838.9	293,876.1	4,004.8	44,384.4	999.3	478,093.0	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	608.5	380.8	54.6	0.0	0.0	3,659.0	0.0	759.4	0.0	5,462.3		
	Jumlah/ Total	120.4	0.0	754.0	0.0	77,267.9	2,666.1	38,841.4	383.5	15,838.9	297,535.1	4,004.8	45,143.8	999.3	483,555.3		
	2	Bank-bank Islam / Islamic Banks	117.2	0.0	747.2	0.0	73,725.2	2,120.8	40,110.8	384.7	12,873.2	298,530.5	3,740.4	46,039.4	927.1	479,316.6	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	486.4	376.4	55.1	0.0	0.0	3,709.1	0.0	1,205.9	0.0	5,832.8		
	Jumlah/ Total	117.2	0.0	747.2	0.0	74,211.6	2,497.2	40,165.8	384.7	12,873.2	302,239.6	3,740.4	47,245.3	927.1	485,149.4		
	3	Bank-bank Islam / Islamic Banks	116.8	0.0	764.8	0.0	73,471.2	2,421.1	40,417.4	392.4	11,820.6	308,071.7	4,389.2	50,407.7	776.3	493,049.2	
	Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	561.5	291.3	56.6	0.0	0.0	4,051.6	0.0	1,214.2	0.0	6,175.2		
	Jumlah/ Total	116.8	0.0	764.8	0.0	74,032.6	2,712.4	40,474.0	392.4	11,820.6	312,123.4	4,389.2	51,621.9	776.3	499,224.4		

Nota:

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyianki secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Pelaburan Khusus" dan "Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelembagaan di bawah IFSA.

n.a Tidak diperolehi

Nota:

Please refer to Glossary for further explanation on some of the data items.

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Special Investment Deposits" and "General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.

n.a Not available

# 1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan

## Banking System: Total Deposits by Holder

Pada Akhir Tempoh <i>End of Period</i>	RM juta / RM million							
	Kerajaan Persekutuan <i>Federal Government</i>	Kerajaan Negeri <i>State Government</i>	Badan Berkanun <i>Statutory Agency</i>	Institusi Kewangan <i>Financial Institution</i>	Perusahaan Perniagaan <i>Business Enterprises</i>	Individu <i>Individuals</i>	Lain-lain <i>Others</i>	Jumlah <i>Total</i>
2016 1	18,840.7	32,853.2	44,704.3	282,597.0	562,517.6	614,772.5	102,199.7	1,658,485.0
2	16,358.7	34,192.8	45,709.9	282,034.9	567,106.0	622,112.7	102,958.8	1,670,473.7
3	17,112.7	34,750.7	45,808.2	287,064.8	566,052.0	624,942.1	102,608.5	1,668,338.9
4	18,055.4	34,625.2	46,848.9	280,849.6	550,435.8	628,537.5	100,231.9	1,659,584.3
5	19,588.8	35,131.0	49,049.8	278,330.8	560,194.6	628,584.5	100,546.5	1,671,425.9
6	21,602.4	35,252.8	47,405.0	282,010.6	555,912.7	632,245.4	100,691.0	1,675,119.9
7	16,453.7	34,676.9	44,248.5	288,112.1	535,234.2	631,428.4	104,187.2	1,654,341.0
8	15,905.6	33,791.1	45,586.2	289,548.9	532,437.1	633,466.0	103,882.9	1,654,617.9
9	18,215.5	32,526.6	47,561.6	296,656.8	536,896.9	637,865.9	106,601.8	1,676,325.1
10	20,805.2	32,906.4	42,728.0	294,214.6	545,328.2	638,111.2	108,204.2	1,682,297.8
11	16,267.8	32,086.4	42,819.0	293,265.6	548,522.9	640,871.0	109,784.7	1,683,617.5
12	13,747.7	30,260.4	44,815.6	295,379.8	561,490.0	643,276.4	107,935.3	1,696,905.1
2017 1	16,195.8	30,623.1	49,447.9	283,992.1	560,885.0	651,942.3	110,009.7	1,703,095.8
2	17,010.7	32,285.9	46,949.3	282,415.7	563,491.0	656,361.1	109,844.7	1,708,358.3
3	14,405.7	32,750.7	44,159.2	288,993.9	571,586.4	660,536.0	110,346.0	1,722,777.9
4	17,430.3	33,295.0	46,293.3	278,598.8	572,523.7	660,036.9	109,570.1	1,717,748.1
5	15,928.5	33,185.3	46,434.3	274,976.8	585,947.3	660,576.8	110,508.9	1,727,558.0
6	18,773.7	32,379.7	45,414.7	288,929.9	586,321.5	656,605.6	96,772.2	1,725,197.4
7	23,769.2	32,723.7	46,854.4	288,749.8	580,651.8	656,654.7	96,498.0	1,725,901.5
8	25,166.1	34,807.5	47,370.6	293,540.5	579,424.0	660,179.9	97,615.4	1,738,104.1
9	23,456.2	33,963.9	51,937.5	286,811.3	597,535.2	661,206.6	96,981.9	1,751,892.6
10	16,881.3	34,037.8	50,962.6	290,110.5	606,194.3	662,349.7	101,359.6	1,761,896.0
11	15,138.1	34,249.2	48,088.6	295,303.8	609,664.7	665,030.7	98,926.2	1,766,401.5
12	17,666.2	31,773.8	50,327.1	291,241.5	605,968.9	668,447.3	99,359.0	1,764,783.9
2018 1	21,998.6	31,888.9	56,993.3	281,075.3	613,786.3	671,030.0	99,430.0	1,776,202.5
2	20,623.6	33,019.9	52,982.5	280,191.1	613,898.5	677,462.5	99,403.0	1,777,581.0
3	20,673.5	33,426.5	55,019.6	277,249.6	642,366.4	682,645.7	101,198.0	1,812,579.3

**Nota:**

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Spesifik dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.

**Note:**

Please refer to Glossary for further explanation on some of the data items.

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.

# 1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai Statutory Reserve Requirements and Liquidity Ratio

Tahun Year	Tarikh perubahan Date of change	Bank perdagangan Commercial banks		Syarikat kewangan <sup>9</sup> Finance companies <sup>9</sup>		Merchant banks Bank saudagar	
		SRR SRR	Nisbah mudah tunai <sup>4</sup> Liquidity ratio <sup>4</sup>	SRR SRR	Nisbah mudah tunai <sup>4</sup> Liquidity ratio <sup>4</sup>	SRR SRR	Nisbah mudah tunai <sup>4</sup> Liquidity ratio <sup>4</sup>
1986	15 Feb. / 15 Feb.	4.0	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. <sup>6</sup> / 1 Jan. <sup>6</sup>	3.5	17.0 (5.0)	3.0	10.0 <sup>7</sup>	3.0	10.0 dan 12.5 <sup>5</sup>
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 <sup>7</sup>	6.5	10.0 dan 12.5 <sup>8</sup>	6.5	10.0 dan 12.5
1991	16 Ogs / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 <sup>8</sup>	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / 3 Jan.	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / 16 May	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / 1 Jul.	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / 1 Feb.	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / 1 Jun.	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / 16 Feb.	10.0	17.0 <sup>10</sup>	10.0	10.0 dan 12.5 <sup>10</sup>	10.0	10.0 dan 12.5 <sup>10</sup>
1998	1 Jul. / 1 Jul.	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sep. / 1 Sep.	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sep. / 16 Sep.	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / 24 Nov.	3.5	-	-	-	3.5	-
2009	1 Feb. / 1 Feb.	2.0	-	-	-	2.0	-
2009	1 Mac / 1 Mar.	1.0	-	-	-	1.0	-
2011	1 Apr. / 1 Apr.	2.0	-	-	-	2.0	-
2011	16 Mei / 16 May	3.0	-	-	-	3.0	-
2011	16 Jul. / 16 Jul.	4.0	-	-	-	4.0	-
2016	1 Feb. / 1 Feb.	3.5	-	-	-	3.5	-

<sup>1</sup> Pertama kali dikuatkuasakan ke atas bank perdagangan.

<sup>2</sup> Pertama kali dikuatkuasakan ke atas syarikat kewangan.

<sup>3</sup> Pertama kali dikuatkuasakan ke atas bank saudagar.

<sup>4</sup> Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

<sup>5</sup> Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

<sup>6</sup> Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

<sup>7</sup> Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.

<sup>8</sup> Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

<sup>9</sup> Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

<sup>10</sup> Nisbah mudah tunai telah digantikan dengan Rangka Kerja Mudah Tunai Baharu (New Liquidity Framework, NLF) pada tahun 1998. NLF menjadikan pengurusan mudah tunai lebih berkesan dan berterusan apabila institusi perbankan dikehendaki memadamkan keperluan aset cairnya berikutan kematangan hutang dengan kematangan aset yang sepadan.

<sup>1</sup> First introduced for commercial banks.

<sup>2</sup> First introduced for finance companies.

<sup>3</sup> First introduced for merchant banks.

<sup>4</sup> With effect from 1 February 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

<sup>5</sup> With effect from 1 February 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

<sup>6</sup> With effect from 1 January 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

<sup>7</sup> With effect from 1 January 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from 1 June 1990). In brackets are the primary ratios.

<sup>8</sup> With effect from 1 March 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.

<sup>9</sup> By 2006, finance companies had been absorbed by commercial banks.

<sup>10</sup> The liquidity ratio was superseded by the New Liquidity Framework (NLF) in 1998. The NLF provides more efficient and on going liquidity management by requiring banking institutions to match its liquid asset requirement arising from maturing obligations with maturing assets.

# 1.27 Keperluan Rizab Berkanun dan Aset Mudah Tunai Statutory Reserve and Liquid Asset Requirement

RM juta / RM million										
Pada Akhir Tempoh <i>End of Period</i>		Bank Perdagangan/ <i>Commercial Banks</i>		Bank-bank Islam/ <i>Islamic Banks</i>		Bank Pelaburan/ <i>Investment Banks</i>				
		Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM			
		<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>			
2016	3	28,920.5	864,601.7	11,863.0	334,920.2	696.9	19,886.7			
	4	30,936.2	870,672.6	11,721.6	333,358.5	694.0	20,055.8			
	5	28,699.2	868,923.4	11,720.1	333,637.4	707.7	20,014.6			
	6	29,238.7	865,387.4	12,035.0	332,030.8	733.8	20,688.2			
	7	30,698.1	868,851.1	11,904.5	332,408.4	769.3	21,684.0			
	8	30,192.4	870,215.3	11,843.0	333,132.5	754.4	21,579.7			
	9	29,950.2	871,759.6	12,028.2	335,504.7	730.9	21,188.4			
	10	29,578.9	868,496.4	11,995.0	340,842.5	720.0	20,470.8			
	11	30,117.3	870,498.3	12,091.9	306,360.2	711.1	20,095.8			
	12	29,781.5	881,958.4	12,421.7	344,779.9	765.0	21,331.3			
	2017	1	29,262.7	883,634.5	12,449.4	351,967.1	771.9	21,671.4		
		2	26,808.3	885,934.3	11,740.7	352,347.9	789.0	22,139.8		
3		26,962.9	874,670.6	11,718.2	352,522.9	784.8	22,239.4			
4		27,616.7	862,813.1	11,972.6	359,608.4	810.3	22,616.4			
5		25,752.2	849,458.6	12,033.7	362,995.8	808.1	23,189.1			
6		26,707.9	854,823.2	11,923.7	361,648.6	849.7	23,410.5			
7		27,316.9	860,963.7	11,828.7	368,483.0	831.7	24,007.3			
8		27,745.1	854,613.8	12,404.8	374,111.7	836.7	23,560.9			
9		28,039.3	861,470.5	12,691.9	376,644.9	780.7	22,285.4			
10		27,897.1	880,004.2	12,212.6	376,178.4	799.9	22,351.8			
11		27,790.3	884,821.7	12,484.7	379,553.9	826.3	23,266.0			
12		29,326.5	895,384.9	13,087.4	385,684.7	833.1	23,855.4			
2018	1	30,268.6	900,048.8	13,571.2	392,264.0	821.6	23,621.2			
	2	31,165.1	914,837.1	14,395.8	397,335.1	818.8	23,216.2			
	3	31,656.0	923,904.0	15,199.5	400,650.0	777.7	22,019.3			

# 1.28a Nisbah Perlindungan Mudah Tunai Liquidity Coverage Ratio

Pada Akhir Tempoh <i>End of Period</i>	Sistem Perbankan / Banking System			Bank Perdagangan / Commercial Banks			Bank-bank Islam / Islamic Banks			Bank Pelaburan / Investment Banks		
	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih <sup>2</sup>	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih <sup>2</sup>	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih <sup>2</sup>	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih <sup>2</sup>
	<i>Liquidity Coverage Ratio (%)</i>	<i>Stock of High Quality Liquid Assets</i>	<i>Net Cash Outflows<sup>2</sup></i>	<i>Liquidity Coverage Ratio (%)</i>	<i>Stock of High Quality Liquid Assets</i>	<i>Net Cash Outflows<sup>2</sup></i>	<i>Liquidity Coverage Ratio (%)</i>	<i>Stock of High Quality Liquid Assets</i>	<i>Net Cash Outflows<sup>2</sup></i>	<i>Liquidity Coverage Ratio (%)</i>	<i>Stock of High Quality Liquid Assets</i>	<i>Net Cash Outflows<sup>2</sup></i>
2016 1	123%	475,821	385,534	128%	360,234	280,991	110%	96,101	87,548	115%	19,486	16,995
2	129%	487,799	377,056	134%	369,808	275,645	116%	98,259	84,693	118%	19,733	16,718
3	124%	477,170	383,375	129%	356,385	275,258	112%	101,042	90,524	112%	19,743	17,593
4	127%	475,189	375,294	132%	354,926	269,192	114%	100,956	88,876	112%	19,307	17,226
5	126%	483,603	385,209	132%	356,556	270,974	110%	107,065	96,907	115%	19,981	17,329
6	123%	496,183	402,036	126%	370,626	293,420	114%	106,758	93,311	123%	18,800	15,306
7	124%	485,251	391,979	126%	356,603	282,185	116%	108,326	93,395	124%	20,322	16,399
8	128%	486,078	380,817	131%	362,584	276,014	117%	102,956	88,304	124%	20,538	16,498
9	126%	497,378	393,470	129%	367,071	284,202	118%	110,792	93,802	126%	19,515	15,465
10	121%	497,880	413,007	122%	368,577	302,018	115%	110,367	96,377	130%	18,936	14,612
11	116%	488,199	422,569	115%	359,480	311,413	114%	109,768	95,954	125%	18,951	15,202
12	124%	481,322	387,197	125%	356,147	285,947	125%	106,363	85,169	117%	18,811	16,081
2017 1	124%	483,375	390,124	127%	360,509	284,806	115%	103,577	90,028	126%	19,289	15,290
2	127%	509,440	400,023	127%	377,459	297,384	128%	111,364	86,711	129%	20,617	15,927
3	131%	537,993	411,606	132%	410,272	309,709	126%	107,472	85,536	124%	20,249	16,362
4	140%	551,194	394,128	143%	414,713	289,746	132%	115,921	87,810	124%	20,561	16,572
5	139%	549,787	395,490	140%	411,557	293,322	134%	117,186	87,154	140%	21,045	15,013
6	141%	536,145	380,753	142%	399,876	281,172	137%	113,804	83,081	136%	22,465	16,500
7	137%	543,728	396,577	138%	405,275	292,727	133%	117,190	88,212	136%	21,264	15,638
8	133%	545,799	409,651	133%	405,639	305,313	133%	117,462	88,122	140%	22,698	16,216
9	136%	550,820	405,495	137%	405,131	294,875	131%	124,271	95,142	138%	21,419	15,479
10	138%	555,406	401,803	141%	402,877	285,260	130%	130,857	100,573	136%	21,672	15,970
11	139%	555,473	398,868	138%	405,600	294,271	143%	128,374	89,660	144%	21,499	14,937
12	135%	545,928	404,596	131%	396,569	303,858	149%	128,401	86,045	143%	20,958	14,693
2018 1	132%	542,240	411,142	129%	394,301	304,884	139%	127,261	91,492	140%	20,678	14,765
2	134%	539,100	403,519	131%	388,077	296,697	142%	130,648	91,891	136%	20,376	14,932
3	141%	557,593	395,949	136%	396,460	290,717	155%	140,963	91,141	143%	20,170	14,091

Nota:  
1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuat uasa pada 1 Jun 2015 dan menggantikan garis panduan Rangka Kerja Mudah Tunai dan Rangka Kerja Mudah Tunai - i yang dikeluarkan pada 1 Julai 1998

1 Jun 2015	1 Januari 2016	1 Januari 2017	1 Januari 2018	1 Januari 2019 dan seterusnya
60%	70%	80%	90%	100%

Institusi perbankan hendaklah mengekalkan tahap nisbah perlindungan mudah tunai minimum mengikut garis masa di bawah:  
2 Aliran Keluar Tunai Bersih untuk 30 hari kalendar berikutnya.

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data

Note:  
1 The Liquidity Coverage Ratio Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998  
A banking institution shall maintain a minimum of the following LCR levels in accordance with the timeline below:

1 June 2015	1 January 2016	1 January 2017	1 January 2018	1 January 2019 and thereafter
60%	70%	80%	90%	100%

2 Net cash outflows over the next 30 calendar days  
Please refer to Glossary for further explanation on some of the data items

# 1.29 Sistem Perbankan: Komponen Modal (format terdahulu)

## Banking System: Constituents of Capital (previous format)

RM juta / RM million

Akhir tempoh	Modal Kumpulan 1	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Jumlah aset berlawanan risiko <sup>1</sup>	Nisbah Modal Berlawanan Risiko	Nisbah Modal Teras		
<i>End of period</i>	<i>Tier 1 Capital</i>	<i>Tier 2 Capital</i>	<i>Total Capital</i>	<i>Investment in subsidiaries and holdings in other banking institutions capital</i>	<i>Capital Base</i>	<i>Total Risk Weighted Assets<sup>1</sup></i>	<i>Risk-Weighted Capital Ratio (%)</i>	<i>Core Capital Ratio (%)</i>		
2010	4	128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	955,660.7	15.1	13.2	
	5	129,228.3	42,599.4	171,827.7	26,638.7	145,188.9	962,921.0	15.1	13.1	
	6	135,287.7	41,554.8	176,842.5	26,727.2	150,115.3	971,905.3	15.4	13.6	
	7	134,902.9	41,491.1	176,394.1	26,767.5	149,626.5	974,768.8	15.3	13.6	
	8	134,267.6	41,637.5	175,905.1	26,750.4	149,154.7	986,720.4	15.1	13.3	
	9	134,994.7	38,496.2	173,490.9	26,924.0	146,566.9	992,616.6	14.8	13.2	
	10	135,051.2	38,568.0	173,619.2	27,340.1	146,279.1	1,006,691.9	14.5	13.0	
	11	134,510.6	38,299.0	172,809.6	27,335.5	145,474.1	1,012,948.5	14.4	12.7	
	12	137,773.6	39,962.2	177,735.7	27,524.5	150,211.2	1,017,005.7	14.8	13.0	
	2011	1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,026,931.5	14.4	12.9
		2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,029,615.5	14.5	13.0
		3	133,020.6	37,270.4	170,291.0	26,229.8	149,459.9	1,034,038.6	14.5	12.9
4		135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,038,559.2	14.7	13.1	
5		134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,048,824.5	14.4	12.8	
6		137,871.9	43,975.7	181,847.6	34,880.8	154,828.0	1,057,693.6	14.6	13.0	
7		136,046.9	44,477.3	180,524.1	32,148.1	154,415.0	1,064,452.0	14.5	12.8	
8		137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8	
9		136,653.8	51,125.1	187,778.9	31,290.1	160,989.1	1,083,220.3	14.9	12.6	
10		139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,068,984.5	15.1	13.1	
11		138,790.3	49,057.3	187,847.6	31,551.1	160,791.9	1,084,680.3	14.8	12.8	
12		149,621.1	50,269.2	199,890.3	31,809.4	171,254.5	1,089,946.5	15.7	13.7	
2012	1	148,182.4	50,515.6	198,698.0	31,807.9	169,497.3	1,115,258.2	15.2	13.3	
	2	148,241.5	50,253.4	198,494.8	31,812.2	169,316.9	1,125,167.6	15.0	13.2	
	3	150,107.5	48,797.3	198,904.8	31,825.2	169,930.3	1,138,305.1	14.9	13.2	
	4	146,877.1	46,369.7	193,246.8	32,150.1	166,685.3	1,140,926.2	14.6	12.9	
	5	149,258.4	49,473.1	198,731.4	32,135.2	170,085.3	1,159,174.8	14.7	12.9	
	6	157,797.7	49,113.0	206,910.7	32,132.3	178,531.6	1,175,105.7	15.2	13.4	
	7	154,428.8	46,198.4	200,627.2	32,221.5	175,409.0	1,180,684.9	14.9	13.1	
	8	153,423.1	47,068.4	200,491.5	32,681.2	174,807.7	1,189,503.0	14.7	12.9	
	9	156,793.8	49,259.0	206,052.8	32,970.2	177,536.9	1,189,699.3	14.9	13.2	
	10	160,465.7	49,689.9	210,155.6	32,972.2	181,527.4	1,188,488.8	15.3	13.5	
	11	159,779.3	50,882.6	210,661.9	33,130.5	181,882.3	1,191,667.5	15.3	13.4	
	12	165,329.7	50,575.1	215,904.8	33,517.9	187,093.1	1,190,652.3	15.7	13.9	

1 Mulai April 2005, Jumlah Aset Berlawanan Risiko, Nisbah Modal Berlawanan Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran

2 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

1 Beginning April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor

2. Beginning January 2008, figures incorporate banking institutions under the Basel II Standardised Approach

# 1.29a Sistem Perbankan: Komponen Modal

## Banking System: Constituents of Capital

RM juta / RM million

Akhir tempoh	Modal Ekuiti Biasa Kumpulan 1	Modal Kumpulan 1	Jumlah Modal	Jumlah Aset Berwajaran Risiko	Nisbah Modal Ekuiti Biasa Kumpulan 1	Nisbah Modal Kumpulan 1	Nisbah Jumlah Modal	
End of period	Common Equity Tier 1 Capital (CET1 Capital)	Tier 1 Capital	Total Capital	Total Risk Weighted Assets	CET1 Capital Ratio (%)	Tier 1 Capital Ratio (%)	Total Capital Ratio (%)	
2016	1	195,745.2	209,732.8	249,815.4	1,505,305.8	13.0	13.9	16.6
	2	194,991.1	209,027.9	249,145.4	1,519,804.9	12.8	13.8	16.4
	3	195,845.7	209,804.1	248,939.7	1,499,067.8	13.1	14.0	16.6
	4	193,872.8	207,835.1	246,733.7	1,500,478.6	12.9	13.9	16.4
	5	194,751.1	209,123.6	247,660.8	1,510,941.5	12.9	13.8	16.4
	6	202,625.4	216,988.7	254,683.1	1,515,334.9	13.4	14.3	16.8
	7	203,667.8	218,055.8	256,962.9	1,513,105.9	13.5	14.4	17.0
	8	202,675.4	217,039.2	253,965.8	1,513,885.2	13.4	14.3	16.8
	9	202,564.7	216,970.7	254,080.6	1,523,885.8	13.3	14.2	16.7
	10	203,480.1	217,883.8	255,586.3	1,525,403.2	13.3	14.3	16.8
	11	201,198.4	215,693.3	254,180.8	1,554,210.7	12.9	13.9	16.4
	12	201,984.1	216,117.0	254,038.9	1,541,736.9	13.1	14.0	16.5
2017	1	202,278.4	216,054.8	261,063.5	1,548,691.0	13.1	14.0	16.9
	2	202,071.7	215,874.2	261,846.4	1,547,713.4	13.1	13.9	16.9
	3	202,411.4	216,211.8	262,878.6	1,550,782.6	13.1	13.9	17.0
	4	200,176.9	213,938.9	262,711.0	1,549,489.3	12.9	13.8	17.0
	5	200,434.6	214,184.1	263,041.8	1,546,331.9	13.0	13.9	17.0
	6	200,504.5	214,268.1	263,375.6	1,549,239.1	12.9	13.8	17.0
	7	206,870.2	220,645.3	271,202.7	1,553,276.1	13.3	14.2	17.5
	8	207,613.7	221,386.9	269,215.9	1,563,652.3	13.3	14.2	17.2
	9	206,224.1	219,971.0	266,452.6	1,560,129.3	13.2	14.1	17.1
	10	206,249.7	219,998.9	265,631.1	1,555,609.2	13.3	14.1	17.1
	11	206,097.2	220,327.7	264,116.4	1,552,346.1	13.3	14.2	17.0
	12	210,262.0	224,699.2	268,473.4	1,552,584.0	13.5	14.5	17.3
2018	1	203,672.0	216,754.6	270,530.0	1,558,546.1	13.1	13.9	17.4
	2	203,987.4	217,075.0	271,270.4	1,553,537.3	13.1	14.0	17.5
	3	205,935.9	219,012.7	273,878.8	1,561,998.0	13.2	14.0	17.5

<sup>1</sup> Mulai Januari 2013, komponen modal dilaporkan berdasarkan Basel III Capital Adequacy Framework

<sup>1</sup> Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

# 1.30 Operasi Kad Kredit Di Malaysia

## Credit Card Operations in Malaysia

RM juta /Unit(juta)/RM million/Unit(million)																			
Tempoh	Urusiaga bagi Tempoh								Urusiaga pada Akhir Tempoh										
	Transactions during the period								Transactions as at end of period										
	Bilangan Urusiaga Menggunakan Kad	Jumlah Belian				Jumlah Pendahuluan Tunai				Bilangan Kad Dalam Edaran			Jumlah Baki Tertunggak dari Pemegang Kad						
		Total Purchases				Total Cash Advances				No. of Cards in Circulation			Total Outstanding Balances due from Cardholders						
		Dalam Malaysia		Luar Negara		Dalam Malaysia		Luar Negara		Kad Utama	Kad Tambahan	Amaun Had Kredit Dibenarkan	Baki Semasa		Baki Melebihi Tempoh				
In Malaysia		Abroad		In Malaysia		Abroad		Principal Cards	Supplementary Cards	Amount of Credit Line Extended	Current Balances		Overdue Balances						
Period	No. of Card Transactions	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Local Cardholders	Foreign Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders	Principal Cards	Supplementary Cards	Amount of Credit Line Extended	Current Balances	< 3 Bulan	> 3 hingga 6 Bulan	> 6 Bulan
		Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders										< 3 Months	> 3 To 6 Months	> 6 Months
2016	383.8	100,651.0	8,622.5	15,291.6	2,381.3	765.6	202.4		8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0				
2017	406.5	106,040.5	10,250.6	16,408.9	2,837.9	799.8	302.1		8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5				
2018	108.1	28,246.9	2,715.6	4,183.9	744.7	203.6	84.7		9.0	1.1	145,066.7	35,368.2	2,181.7	335.3	6.8				
2016 3	31.5	8,437.8	737.8	1,230.1	193.9	65.7	14.8		7.8	1.0	130,432.5	32,725.7	2,218.2	357.8	10.2				
4	30.4	7,960.0	636.1	1,220.7	188.3	59.7	14.2		7.9	1.0	131,148.9	32,810.4	2,261.8	352.8	11.7				
5	32.3	8,399.3	655.1	1,252.1	201.2	62.6	15.5		7.9	1.0	132,220.9	32,881.0	2,260.0	349.3	12.8				
6	31.4	8,363.8	679.2	1,217.7	193.4	63.4	17.5		8.0	1.0	133,424.6	33,145.1	2,266.3	350.3	4.9				
7	31.4	8,010.6	724.0	1,266.4	203.5	66.1	17.1		7.8	1.1	133,948.9	32,983.7	2,492.0	354.2	6.7				
8	32.6	8,488.6	822.2	1,196.2	202.0	73.1	15.7		8.0	1.0	135,314.2	33,150.3	2,331.9	351.8	9.0				
9	31.5	8,016.6	738.7	1,343.5	207.5	64.5	18.6		8.1	1.0	136,132.4	33,304.7	2,370.3	365.9	5.9				
10	32.5	8,355.7	683.6	1,329.3	210.1	61.8	17.4		8.1	1.0	136,766.6	33,395.2	2,367.8	373.3	7.3				
11	32.2	8,461.1	738.1	1,401.8	207.1	61.7	19.1		8.2	1.0	137,664.3	33,805.3	2,372.6	379.1	8.5				
12	35.5	9,644.0	873.2	1,629.2	219.1	63.8	24.9		8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0				
2017 1	34.7	9,300.0	824.8	1,220.3	197.4	60.3	19.1		8.2	1.0	138,203.9	34,622.2	2,314.2	386.4	6.0				
2	29.3	7,525.8	762.0	1,197.5	203.5	59.5	21.5		8.2	1.0	135,298.7	33,815.5	2,429.1	390.2	7.2				
3	32.6	8,824.6	875.7	1,334.2	216.7	62.3	21.2		8.3	1.0	135,939.1	33,527.3	2,213.9	376.8	7.2				
4	31.7	8,119.5	798.9	1,358.1	212.8	60.6	22.7		8.3	1.0	135,526.3	33,666.5	2,358.2	371.0	7.2				
5	34.2	8,943.3	817.3	1,341.1	242.2	64.2	23.0		8.4	1.0	137,834.7	34,008.8	2,211.4	365.0	10.0				
6	33.1	8,587.7	817.3	1,287.3	223.7	59.8	25.0		8.5	1.0	138,442.7	34,239.1	2,272.0	370.8	6.8				
7	33.6	8,589.9	900.4	1,334.8	246.8	76.3	24.3		8.6	1.0	138,965.3	34,192.6	2,211.1	366.4	6.5				
8	34.7	9,007.4	951.6	1,311.2	249.7	84.0	23.1		8.6	1.0	140,038.3	34,453.2	2,139.3	360.6	8.7				
9	33.8	8,583.5	861.6	1,396.5	256.3	70.5	30.7		8.7	1.0	141,040.4	34,689.6	2,236.9	363.7	5.4				
10	35.3	9,061.4	812.0	1,398.5	256.1	70.5	30.2		8.7	1.0	141,964.7	34,556.6	2,125.2	363.8	8.5				
11	35.2	9,312.0	864.5	1,499.4	263.8	64.4	26.1		8.8	1.1	142,987.6	35,306.3	2,113.1	350.8	8.8				
12	38.2	10,185.4	964.6	1,730.2	268.9	67.4	35.3		8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5				
2018 1	37.4	9,879.3	965.0	1,447.4	251.3	68.9	27.9		8.9	1.1	144,019.4	36,391.4	2,148.4	340.2	7.5				
2	34.3	8,788.2	823.7	1,218.6	231.8	66.3	25.8		8.9	1.1	144,407.2	35,672.1	2,282.5	344.9	6.8				
3	36.3	9,579.5	926.8	1,517.9	261.6	68.5	31.1		9.0	1.1	145,066.7	35,368.2	2,181.7	335.3	6.8				

Nota:  
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Note:  
Please refer to Glossary for further explanation on some of the data items.

# 1.32 Sistem Perbankan Islam: Jumlah Akaun Pelaburan Mengikut Jenis dan Penyimpan

## Islamic Banking System: Total Investment Account by Type and Holder

		RM juta / RM million					
Pada Akhir Tempoh End of Period		Akaun Pelaburan Terhad <sup>1</sup> <i>Restricted Investment Account<sup>1</sup></i>		Akaun Pelaburan Tidak Terhad <sup>1</sup> <i>Unrestricted Investment Account<sup>1</sup></i>			Jumlah Total
		Jumlah Total	yang mana: Institusi Kewangan of which: Financial Institution	Jumlah Total	yang mana: Perusahaan Perniagaan of which: Business Enterprises	yang mana: Individual of which: Individuals	
2015	11	29,609.1	29,542.9	17,052.9	5,927.1	8,596.2	46,662.1
	12	27,843.1	27,758.9	19,324.2	6,711.3	10,830.0	47,167.3
2016	1	28,337.4	28,247.8	24,487.9	9,474.1	12,103.3	52,825.3
	2	29,385.7	29,290.5	24,122.9	9,509.5	12,461.6	53,508.6
	3	27,908.4	27,800.5	26,926.9	11,881.6	13,032.4	54,835.4
	4	28,863.1	28,750.8	28,752.6	12,964.6	13,659.1	57,615.7
	5	30,663.5	30,549.7	30,966.8	14,776.7	13,982.7	61,630.3
	6	30,606.1	30,489.8	35,173.8	15,977.5	14,267.9	65,779.9
	7	30,771.3	30,652.6	37,525.7	19,703.0	15,098.7	68,296.9
	8	30,823.9	30,704.3	34,982.5	15,954.7	15,480.4	65,806.4
	9	31,170.8	31,045.1	33,919.8	14,851.2	15,613.4	65,090.6
	10	31,539.7	31,409.3	36,468.3	16,016.9	16,673.1	68,008.0
	11	34,544.6	34,410.4	39,235.9	17,449.3	18,156.9	73,780.5
	12	37,365.9	37,224.1	36,311.1	13,866.5	19,403.6	73,677.0
2017	1	39,325.3	39,182.1	38,157.5	15,496.7	18,836.7	77,482.7
	2	39,381.5	39,233.0	38,250.9	15,517.6	19,178.8	77,632.3
	3	39,541.7	39,395.4	36,710.3	14,088.4	19,317.5	76,252.0
	4	40,144.7	39,990.8	36,953.9	14,525.9	19,193.0	77,098.5
	5	39,772.9	39,629.8	37,767.6	13,659.5	19,448.9	77,540.5
	6	42,337.6	42,182.3	34,205.6	10,780.7	19,324.0	76,543.2
	7	41,866.5	41,725.4	32,961.3	10,469.3	19,423.9	74,827.8
	8	43,200.2	43,061.0	32,050.6	9,984.4	19,347.6	75,250.7
	9	44,976.7	44,516.8	32,328.5	10,031.6	19,418.8	77,305.3
	10	44,005.4	43,566.2	36,182.9	14,115.1	19,457.9	80,188.3
	11	44,847.7	44,412.3	31,651.6	11,032.3	18,023.9	76,499.3
	12	48,430.5	48,003.4	30,581.9	10,522.0	17,560.7	79,012.3
2018	1	51,845.2	51,422.5	30,004.1	9,966.3	17,554.7	81,849.3
	2	51,660.9	51,246.3	30,046.9	10,110.2	17,373.7	81,707.8
	3	51,432.9	50,942.6	29,532.7	9,609.4	17,209.5	80,965.6

**Nota:**  
 Mulai 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menunjukkan secara berasingan wang yang diterima sebagai deposit Islam atau akaun pelaburan.  
<sup>1</sup> Termasuk akaun yang direkodkan di dalam dan luar kunci kira-kira.

**Note:**  
 Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account.  
<sup>1</sup> Includes those which are recognised on and off-balance sheet.

## 2.1 Kadar Faedah: Institusi Perbankan Interest Rates: Banking Institutions

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh	Bank-bank Perdagangan / Commercial Banks										Bank-bank Pelaburan / Investment Banks						
	Deposit tetap <sup>1/</sup> Fixed deposits					Deposit tabung Savings deposit	Kadar Asas berwajaran <sup>3/</sup> Weighted Base Rate	Kadar Berian Pinjaman Asas Base Lending Rate	Kadar Berian Pinjaman Purata <sup>2/</sup> Average Lending Rate	Kadar Pinjaman Purata Berwajaran <sup>4/</sup> Weighted Average Lending Rate	Deposit tetap Fixed deposits					Kadar Berian Pinjaman Purata Average Lending Rate	
	Tempoh (dalam bulan) Period (in months)										Tempoh (dalam bulan) Period (in months)						
Average rates during the period	1	3	6	9	12						1	3	6	9	12		
2016	1	3.08	3.13	3.18	3.23	3.31	1.03	3.79	6.79	4.56	5.41	3.48	3.67	3.54	3.75	3.85	6.89
	2	3.08	3.13	3.19	3.23	3.31	1.03	3.79	6.80	4.57	5.42	3.50	3.79	3.40	3.75	3.93	6.67
	3	3.08	3.13	3.19	3.23	3.31	1.03	3.79	6.80	4.58	5.41	3.54	3.43	3.51	3.76	3.86	6.68
	4	3.08	3.14	3.19	3.23	3.31	1.02	3.79	6.80	4.58	5.37	3.51	3.62	3.39	3.41	3.81	6.65
	5	3.07	3.13	3.19	3.22	3.29	1.03	3.81	6.80	4.53	5.38	3.49	3.34	3.47	3.39	3.35	6.70
	6	3.08	3.13	3.18	3.22	3.29	1.07	3.83	6.81	4.58	5.39	3.23	3.39	3.31	3.36	3.37	6.65
	7	2.90	2.98	3.02	3.06	3.01	0.98	3.62	6.69	4.50	5.27	2.87	3.21	3.27	3.21	3.40	6.59
	8	2.87	2.87	2.98	3.02	3.07	0.95	3.62	6.65	4.44	5.24	3.22	3.30	3.62	3.33	3.05	6.56
	9	2.87	2.92	2.98	3.02	3.07	0.96	3.62	6.65	4.52	5.23	3.15	3.29	3.19	3.22	3.43	6.48
	10	2.87	2.92	2.98	3.02	3.07	0.95	3.62	6.65	4.47	5.22	3.12	3.32	3.22	3.28	3.44	6.55
	11	2.87	2.92	2.97	3.01	3.06	0.96	3.62	6.65	4.52	5.21	3.21	3.41	3.33	3.26	3.66	6.55
	12	2.86	2.92	2.97	3.02	3.06	0.99	3.62	6.65	4.52	5.22	3.50	3.66	3.35	3.44	3.43	6.57
2017	1	2.87	2.92	2.98	3.02	3.09	0.96	3.62	6.66	4.56	5.20	3.20	3.36	3.61	3.37	3.81	6.47
	2	2.87	2.92	2.98	3.02	3.09	0.97	3.62	6.66	4.61	5.21	3.31	3.51	3.64	3.44	3.82	6.51
	3	2.87	2.92	2.98	3.02	3.07	0.96	3.62	6.66	4.60	5.20	3.21	3.45	3.66	3.44	3.78	6.42
	4	2.87	2.93	2.98	3.03	3.08	0.96	3.61	6.65	4.59	5.19	3.23	3.35	3.37	3.78	3.81	6.42
	5	2.87	2.94	2.99	3.02	3.08	0.96	3.61	6.65	4.61	5.20	3.32	3.46	3.76	3.52	3.85	6.46
	6	2.87	2.93	2.99	3.02	3.10	0.96	3.61	6.65	4.63	5.20	3.25	3.32	3.74	3.52	3.85	6.48
	7	2.88	2.88	2.99	3.02	3.10	0.96	3.62	6.66	4.61	5.20	3.23	3.43	3.70	3.47	3.83	6.47
	8	2.88	2.89	2.99	3.02	3.10	0.96	3.64	6.67	4.61	5.22	3.23	3.30	3.72	3.47	3.54	6.49
	9	2.87	2.93	2.99	3.02	3.10	0.96	3.63	6.68	4.62	5.22	3.28	3.47	3.68	3.72	3.54	6.51
	10	2.87	2.94	2.99	3.02	3.10	0.97	3.63	6.68	4.64	5.21	3.31	3.41	3.62	3.68	3.53	6.44
	11	2.89	2.94	2.99	3.02	3.10	0.95	3.64	6.68	4.61	5.23	3.31	3.52	3.72	3.74	3.55	6.47
	12	2.87	2.94	2.99	3.02	3.10	0.97	3.64	6.68	4.61	5.22	3.38	3.48	3.45	3.49	3.56	6.46
2018	1	2.95	3.01	3.07	3.09	3.16	0.99	3.76	6.74	4.63	5.27	3.32	3.29	3.64	3.79	3.56	6.20
	2	3.10	3.16	3.23	3.25	3.33	1.03	3.89	6.90	4.79	5.41	3.34	3.53	3.50	3.55	3.86	6.31
	3	3.08	3.16	3.22	3.25	3.33	1.04	3.89	6.90	4.86	5.43	3.36	3.60	3.50	3.54	3.90	6.33

1 Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata).

2 Mulai Mac 2012, Pengiraan kadar berian pinjaman purata termasuk bank-bank berikut: Industrial and Commercial Bank of China mulai November 2010; Sumitomo Mitsui Banking Corporation mulai Mei 2011; Mizuho Corp Bank (M) Berhad dan BNP Paribas Malaysia Berhad mulai Disember 2011.

3 Berkuat kuasa 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas sebagai kadar rujukan utama bagi pinjaman runcit kadar terapan. Kadar Asas digunakan untuk pinjaman runcit kadar terapan baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh kuat kuasanya, pinjaman berasaskan BLR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BLR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BLR.

4 Kadar pinjaman purata berwajaran merujuk kepada kadar purata pinjaman yang diwajarkan pada pinjaman terkumpul setiap bank perdagangan.

1 From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies, Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).

2 Since March 2012, the following banks were included in the computation of the average lending rate: Industrial and Commercial Bank of China from November 2010 onwards; Sumitomo Mitsui Banking Corporation from May 2011 onwards; Mizuho Corporation Bank (M) Berhad and BNP Paribas Malaysia Berhad from December 2011 onwards.

3 Effective 2 January 2015, the Base Rate replaced the Base Lending Rate as the main reference rate for new retail floating rate loans. The Base Rate is used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BLR will also be made.

4 Weighted average lending rate refers to the average lending rate weighted by the outstanding loans of each commercial bank.

## 2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit Islamic Banking System: Financing Rate and Rate of Return to Depositors

Peratus setahun / Percent per annum

Kadar purata bagi tempoh  Average rate during the period		Bank-bank Islam dan Bank-bank Perdagangan (SPI) Islamic Banks and Commercial Banks (IBS)											Bank-bank pelaburan (SPI) Investment Banks (IBS)							
		Deposit Pelaburan/Deposit Tetap Tawarruq <sup>3</sup> Investment Deposit/Tawarruq Fixed Deposits <sup>3</sup>					Akaun Pelaburan <sup>4</sup> Investment account <sup>4</sup>					Akaun tabungan <sup>5</sup>	Kadar Asas	Kadar Pembiayaan Asas	Kadar Pembiayaan Purata	Deposit Pelaburan/Deposit Tetap Tawarruq <sup>3</sup> Investment - Deposit/Tawarruq Fixed Deposits <sup>3</sup>				
		Tempoh (dalam bulan) / Period (in months)					Tempoh (dalam bulan) / Period (in months)					Savings deposit <sup>5</sup>	Base Rate	Base Financing Rate	Average Financing Rate	Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12	1	3	6	9	12					1	3	6	9	12
2016	1	3.31	3.53	3.57	3.64	3.69	4.82	3.45	5.26	4.72	3.52	0.72	3.82	6.87	5.24	3.47	3.86	3.81	3.60	3.96
	2	3.28	3.48	3.59	3.72	3.59	3.24	4.94	4.22	3.09	3.80	0.72	3.84	6.88	5.26	3.41	3.94	3.99	3.93	3.98
	3	3.27	3.46	3.58	3.55	3.58	3.61	3.14	3.98	3.09	3.67	0.74	3.83	6.89	5.24	3.30	3.84	3.99	3.93	3.98
	4	3.30	3.41	3.64	3.67	3.60	3.20	3.63	3.11	2.03	3.35	0.68	3.84	6.90	5.17	3.42	3.74	3.84	3.71	3.98
	5	3.23	3.43	3.67	3.59	3.61	3.25	3.43	3.98	2.00	3.69	0.70	3.84	6.90	5.29	3.46	3.76	3.90	3.71	3.98
	6	3.22	3.35	3.59	3.58	3.56	3.35	3.63	4.05	2.67	3.71	0.63	3.85	6.91	5.30	3.53	3.81	3.91	3.73	4.00
	7	3.03	3.21	3.39	3.42	3.37	3.23	3.52	3.49	1.92	3.90	0.63	3.70	6.57	5.24	3.34	3.62	3.87	3.70	4.18
	8	2.88	3.16	3.30	3.38	3.40	3.00	3.91	3.33	2.40	3.28	0.63	3.60	6.70	5.18	3.13	3.65	0.00	3.98	3.87
	9	2.88	3.10	3.33	3.42	3.36	3.10	3.57	3.10	2.36	3.31	0.62	3.62	6.70	5.17	3.06	3.56	3.45	3.94	3.87
	10	2.93	3.09	3.31	3.40	3.30	3.23	3.50	2.70	2.46	3.31	0.58	3.62	6.70	5.15	3.05	3.48	0.00	4.00	3.87
	11	2.92	3.14	3.31	3.41	3.35	3.70	3.97	3.33	2.66	3.43	0.65	3.62	6.70	5.13	3.10	3.54	3.76	3.88	3.68
	12	2.96	3.16	3.31	3.32	3.32	2.95	3.22	3.25	2.37	2.99	0.66	3.63	6.70	5.08	3.45	3.77	3.80	3.91	3.67
2017	1	2.94	3.17	3.33	3.38	3.35	2.92	3.64	3.14	1.80	3.06	0.65	3.63	6.71	5.14	3.23	3.61	3.80	3.75	3.68
	2	2.95	3.16	3.33	3.40	3.34	4.66	3.37	3.42	2.38	3.13	0.65	3.63	6.71	5.15	3.12	3.59	3.80	3.75	3.68
	3	2.96	3.18	3.31	3.42	3.37	3.56	3.22	3.72	2.44	2.77	0.63	3.63	6.71	5.13	3.17	3.62	3.81	3.77	3.71
	4	2.92	3.14	3.31	3.23	3.35	7.42	3.30	3.39	1.96	3.08	0.66	3.62	6.71	5.13	3.11	3.62	3.81	3.76	3.71
	5	2.96	3.14	3.29	3.18	3.32	6.90	3.46	3.30	1.95	2.81	0.67	3.63	6.71	5.12	3.17	3.64	3.81	3.75	3.78
	6	2.92	3.14	3.26	3.23	3.29	5.48	3.22	2.93	2.00	2.26	0.67	3.62	6.71	5.13	3.11	3.63	3.66	3.75	3.85
	7	2.91	3.16	3.29	3.24	3.35	4.18	3.06	3.06	2.05	2.81	0.67	3.64	6.72	5.09	3.10	3.60	3.66	3.77	3.83
	8	2.88	3.16	3.30	3.35	3.36	3.76	3.29	3.00	2.14	2.85	0.67	3.66	6.74	5.12	3.11	3.66	3.89	3.73	3.86
	9	2.88	3.18	3.31	3.36	3.35	3.82	2.91	3.24	2.35	3.47	0.64	3.66	6.74	5.13	3.33	3.64	0.00	3.76	3.88
	10	2.87	3.07	3.35	3.45	3.35	4.41	3.13	3.08	2.60	3.26	0.69	3.66	6.74	5.10	3.23	3.66	0.00	3.76	3.88
	11	2.92	3.11	3.39	3.56	3.35	4.36	3.37	3.05	3.48	3.35	0.66	3.66	6.74	5.03	3.20	3.69	0.00	3.86	3.90
	12	2.93	3.12	3.40	3.68	3.34	2.81	3.51	3.17	3.61	3.50	0.66	3.67	6.75	5.06	3.49	3.70	0.00	3.95	3.89
2018	1	2.93	3.12	3.42	3.70	3.38	2.81	3.61	2.99	3.38	3.36	0.67	3.76	6.85	5.12	3.43	3.73	3.85	3.95	3.88
	2	2.92	3.17	3.46	3.80	3.41	2.91	3.63	3.10	3.32	3.19	0.66	3.92	7.00	5.25	3.41	3.74	3.90	3.96	3.88
	3	2.91	3.16	3.42	3.65	3.41	3.57	3.63	3.09	3.20	3.86	0.67	3.92	7.00	5.27	3.45	3.72	3.90	3.93	3.88

Nota:

SPI - Skim Perbankan Islam

1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperolehi mulai Januari 2009

2 Berkuat kuasa 2 Januari 2015, Kadar Asas akan menggantikan Kadar Pinjaman Asas sebagai kadar rujukan utama bagi pinjaman runcit kadar terapung. Kadar Asas akan digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh kuat kuasanya, pinjaman berasaskan BFR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BFR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat apa-apa pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.

3 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar keuntungan untuk Deposit Tetap yang menggunakan tawarruq. Sebelum 1 Julai 2015, kadar pulangan yang dilaporkan adalah berdasarkan deposit pelaburan yang diterima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan menggunakan kontrak perkongsian keuntungan.

4 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar pulangan untuk Akaun Pelaburan di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA).

5 Mulai 1 Julai 2015, kadar yang dilaporkan berdasarkan maklumat pembayaran hibah terdahulu yang dilaksanakan mengikut budi bicara dan tidak boleh diertikan sebagai kadar pulangan petunjuk atau kadar pulangan dijangka, jaminan atau perjanjian bahawa hibah akan dibayar untuk deposit menggunakan qard.

Note:

IBS - Islamic Banking Scheme

1 Data for Base Financing Rate (BFR) and Average Financing Rate (AFR) are only available from January 2009.

2 Effective 2 January 2015, the Base Rate would replace the Base Lending Rate (BLR) as the main reference rate for new retail floating rate loans. The Base Rate would be used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BFR-based loans prior to 2015 will continue to be referenced against the BFR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BFR will also be made.

3 Beginning 1 July 2015, the reported rate is the profit rate for fixed deposit based on tawarruq. Prior to 1 July 2015, rate of return reported was based on investment deposit accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

4 Beginning 1 July 2015 rate reported is the rate of return under Investment Account under the Islamic Financial Services Act 2013 (IFSA).

5 Beginning 1 July 2015, rate reported is based on historical information for hibah payment made based on discretion and cannot be constituted as indicative rate of return or prospective rate of return, guarantee or promise hibah will be paid for deposit based on qard.

## 2.3 Kadar Faedah: Pasaran Wang Antara Bank Interest Rates: Interbank Money Market

Peratus Setahun / Percent per annum

Tempoh  Period	Kadar Dasar Semalaman <i>Overnight policy rate (OPR)</i> <sup>2</sup>	Kadar purata berwaran antara bank <i>Weighted average interbank rates</i>												
	Pada akhir tempoh	Wang semalaman <i>Overnight money</i>		1 minggu <i>1 week</i>		1 bulan <i>1 month</i>		3 bulan <i>3 month</i>		6 bulan <i>6 month</i>		12 bulan <i>12 month</i>		
	<i>As at period end</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	
2015	3.25	3.13 - 3.25	3.21	3.24 - 3.28	3.25	3.34 - 3.39	3.36	3.73 - 3.74	3.74	3.78 - 3.78	3.78	- - -	-	
2016	3.00	2.99 - 3.11	3.06	3.11 - 3.15	3.12	3.19 - 3.23	3.20	3.48 - 3.48	3.48	3.60 - 3.60	3.60	- - -	-	
2017	3.00	2.90 - 3.00	2.98	3.02 - 3.06	3.03	3.09 - 3.15	3.10	3.36 - 3.40	3.38	- - -	-	- - -	-	
2017	3	3.00	2.94 - 3.00	3.00	3.02 - 3.07	3.04	3.08 - 3.15	3.09	3.24 - 3.33	3.32	- - -	-	- - -	-
	4	3.00	2.94 - 3.00	3.00	3.02 - 3.05	3.02	3.08 - 3.14	3.09	3.43 - 3.43	3.43	- - -	-	- - -	-
	5	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.03	3.09 - 3.11	3.09	3.43 - 3.43	3.43	- - -	-	- - -	-
	6	3.00	2.93 - 3.00	2.99	3.02 - 3.05	3.02	3.08 - 3.13	3.10	3.37 - 3.40	3.37	- - -	-	- - -	-
	7	3.00	2.86 - 3.00	2.98	3.02 - 3.05	3.02	3.10 - 3.14	3.11	3.38 - 3.42	3.39	- - -	-	- - -	-
	8	3.00	2.87 - 3.00	2.97	3.02 - 3.04	3.03	3.10 - 3.15	3.10	3.30 - 3.36	3.32	- - -	-	- - -	-
	9	3.00	2.86 - 3.00	2.96	3.02 - 3.06	3.03	3.09 - 3.20	3.11	3.32 - 3.37	3.34	- - -	-	- - -	-
	10	3.00	2.88 - 3.00	2.96	3.02 - 3.06	3.03	3.09 - 3.17	3.11	3.27 - 3.35	3.28	- - -	-	- - -	-
	11	3.00	2.86 - 3.01	2.94	3.02 - 3.05	3.02	3.11 - 3.15	3.12	3.33 - 3.42	3.35	- - -	-	- - -	-
	12	3.00	2.86 - 3.00	2.93	3.02 - 3.06	3.03	3.11 - 3.16	3.12	3.45 - 3.45	3.45	- - -	-	- - -	-
2018	1	3.25	2.86 - 3.04	2.99	3.05 - 3.10	3.06	3.16 - 3.18	3.17	3.52 - 3.52	3.52	- - -	-	- - -	-
	2	3.25	3.12 - 3.24	3.19	3.27 - 3.31	3.28	3.34 - 3.39	3.36	3.68 - 3.68	3.68	- - -	-	- - -	-
	3	3.25	3.15 - 3.25	3.20	3.27 - 3.33	3.28	3.36 - 3.38	3.37	3.67 - 3.67	3.67	- - -	-	- - -	-
March 2018	01	3.25	3.17 - 3.25	3.18	3.27 - 3.34	3.28	3.33 - 3.42	3.37	- - -	-	- - -	-	- - -	-
	02	3.25	3.10 - 3.24	3.17	3.27 - 3.34	3.29	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	05	3.25	3.15 - 3.23	3.19	3.27 - 3.32	3.28	3.33 - 3.40	3.34	- - -	-	- - -	-	- - -	-
	06	3.25	3.15 - 3.23	3.17	3.27 - 3.31	3.28	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	07	3.25	3.10 - 3.25	3.18	3.27 - 3.32	3.28	3.39 - 3.39	3.39	- - -	-	- - -	-	- - -	-
	08	3.25	3.15 - 3.25	3.24	3.27 - 3.43	3.29	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	09	3.25	3.15 - 3.25	3.18	3.27 - 3.31	3.28	3.33 - 3.42	3.37	3.65 - 3.65	3.65	- - -	-	- - -	-
	12	3.25	3.15 - 3.25	3.24	3.27 - 3.33	3.28	- - -	-	- - -	-	- - -	-	- - -	-
	13	3.25	3.15 - 3.25	3.24	3.27 - 3.33	3.30	3.42 - 3.42	3.42	3.65 - 3.65	3.65	- - -	-	- - -	-
	14	3.25	3.15 - 3.25	3.25	3.27 - 3.32	3.28	3.41 - 3.43	3.41	- - -	-	- - -	-	- - -	-
	15	3.25	3.15 - 3.25	3.17	3.27 - 3.32	3.27	- - -	-	- - -	-	- - -	-	- - -	-
	16	3.25	3.15 - 3.25	3.24	3.27 - 3.32	3.28	3.39 - 3.39	3.39	3.68 - 3.69	3.69	- - -	-	- - -	-
	19	3.25	3.15 - 3.25	3.21	3.27 - 3.33	3.29	3.42 - 3.42	3.42	- - -	-	- - -	-	- - -	-
	20	3.25	3.15 - 3.25	3.18	3.27 - 3.33	3.27	3.42 - 3.42	3.42	- - -	-	- - -	-	- - -	-
	21	3.25	3.15 - 3.25	3.18	3.27 - 3.32	3.27	3.42 - 3.42	3.42	- - -	-	- - -	-	- - -	-
	22	3.25	3.15 - 3.25	3.18	3.27 - 3.32	3.28	- - -	-	- - -	-	- - -	-	- - -	-
	23	3.25	3.15 - 3.25	3.22	3.27 - 3.33	3.28	- - -	-	- - -	-	- - -	-	- - -	-
	26	3.25	3.15 - 3.25	3.18	3.27 - 3.33	3.27	- - -	-	- - -	-	- - -	-	- - -	-
	27	3.25	3.17 - 3.25	3.18	3.27 - 3.33	3.27	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	28	3.25	3.15 - 3.25	3.18	3.27 - 3.34	3.28	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	29	3.25	3.15 - 3.25	3.17	3.25 - 3.34	3.27	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	30	3.25	3.15 - 3.35	3.25	3.27 - 3.27	3.27	3.33 - 3.33	3.33	3.69 - 3.69	3.69	- - -	-	- - -	-

<sup>1</sup> Kadar faedah harian pasaran wang antara bank boleh diperolehi melalui laman web Bank Negara Malaysia.

<sup>1</sup> Daily Interbank rates are available from BNM home page.

<sup>2</sup> Berkuatkuasa mulai 26 April 2004.

<sup>2</sup> With effect from 26 April 2004.

“-” Tiada urusiaga pada tempoh tersebut.

“-” Mean no trading for the period.

## 2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara Interest Rates: Treasury Bills and Bank Negara Bills

Peratus setahun / Percent per annum

Tempoh  Period	Kadar diskaun purata Bil Perbendaharaan Average discount rate on Treasury bills				Kadar diskaun purata Bil Bank Negara Average discount rate on Bank Negara bills					
	Tempoh (dalam bulan) / Period (in months)				Tempoh (dalam bulan) / Period (in months)					
	3	6	9	12	1	2	3	6	9	12
2015	3.109	2.983	-	3.059	-	-	-	-	3.080	-
2016	2.758	2.576	-	2.510	-	-	-	-	-	-
2017	2.902	3.016	2.982	3.055	-	-	-	-	-	-
2016	3	2.391	2.431	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	2.827	-	-	-	-	-	-	-
	6	2.911	-	-	-	-	-	-	-	-
	7	-	2.347	-	-	-	-	-	-	-
	8	-	-	-	2.325	-	-	-	-	-
	9	2.609	2.398	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	-	2.749	-	-	-	-	-	-	-
	12	3.120	-	-	-	-	-	-	-	-
2017	1	-	3.005	-	3.005	-	-	-	-	-
	2	-	3.056	-	-	-	-	-	-	-
	3	3.110	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	3.089	-	-	-	-	-	-	-
	6	3.053	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-
	8	-	-	-	3.104	-	-	-	-	-
	9	2.917	2.979	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	2.528	2.950	-	-	-	-	-	-	-
	12	-	-	2.982	-	-	-	-	-	-
2018	1	-	-	3.285	-	-	-	-	-	-
	2	3.215	-	-	-	-	-	-	-	-
	3	3.130	-	3.188	-	-	-	-	-	-

"-" Tiada urusan pada tempoh tersebut.

"-" Means no trading for the period.

## 2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia Market Indicative Yield: Malaysian Government Securities

Peratus setahun / Percent per annum

Tempoh Period	Tahun sebelum kematangan/Remaining years to maturity								
	1	2	3	4	5	10	15	20	
2006	3.5470	3.5850	3.6300	3.6700	3.7030	3.7780	3.8920	3.9920	
2007	3.5330	3.5810	3.6350	3.7700	3.7830	4.1420	4.3180	4.5080	
2008	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330	
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780	
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990	
2011	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050	
2012	3.0080	3.0360	3.0560	3.1610	3.2410	3.5030	3.7000	3.9030	
2013	3.0250	3.2070	3.3370	3.5650	3.6640	4.1280	4.4690	4.6360	
2014	3.4790	3.5500	3.6420	3.7730	3.8350	4.1470	4.4210	4.5900	
2015	2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740	
2016	3.2600	3.4220	3.5040	3.6390	3.6980	4.2280	4.6740	4.7430	
2017	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920	
2017	1	3.0500	3.2010	3.3030	3.5060	3.6140	4.1480	4.5490	4.6790
	2	3.1030	3.2330	3.3320	3.5690	3.7060	4.0560	4.4700	4.6010
	3	3.2940	3.4150	3.5680	3.7040	3.8220	4.1490	4.5140	4.6690
	4	3.1850	3.2450	3.3750	3.5840	3.6850	4.0460	4.4320	4.6710
	5	3.1600	3.2510	3.3340	3.4760	3.5600	3.8800	4.3170	4.5510
	6	3.1710	3.2660	3.3610	3.5140	3.6140	3.9280	4.4300	4.5610
	7	3.2010	3.3100	3.3990	3.6000	3.6930	3.9930	4.4060	4.5590
	8	3.1740	3.2930	3.3590	3.4810	3.5570	3.9040	4.3170	4.5340
	9	3.0160	3.2060	3.3900	3.4710	3.5770	3.9260	4.3550	4.5140
	10	3.0660	3.2700	3.4570	3.6000	3.6740	3.9480	4.5000	4.6830
	11	2.6530	3.1710	3.4060	3.5410	3.6270	3.9090	4.4610	4.6090
	12	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018	1	3.2140	3.3140	3.3900	3.4960	3.6120	3.9560	4.4200	4.6190
	2	3.2140	3.3260	3.4050	3.5210	3.6270	4.0410	4.4610	4.6270
	3	3.1860	3.3380	3.4410	3.4970	3.5460	3.9460	4.4140	4.5460

<sup>1</sup> Siri hanya bermula pada tahun 1992.

<sup>1</sup> Series started in 1992.

Sumber: Fully Automated System for Issuing/Tendering (FAST)

Source: Fully Automated System for Issuing/Tendering (FAST)

## 2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia Exchange Rates: Malaysian Ringgit

Tempoh Period	RM bagi seunit / RM per unit of											RM bagi seunit / RM per unit of										
	SDR <sup>2</sup>	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB	SDR <sup>2</sup>	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
	Akhir tempoh / End of period											Purata bagi tempoh / Average for period										
2015	5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.9222	5.4684	3.9055	5.9736	4.3343	405.58	50.379	3.2261	0.6210	2.8376	0.0291	11.3892
2016	6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167	5.7645	4.1483	5.6170	4.5882	420.94	53.441	3.8209	0.6244	3.0018	0.0312	11.7505
2017	5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334	5.9589	4.3004	5.5371	4.8512	436.77	55.192	3.8354	0.6362	3.1140	0.0321	12.6705
2016 3	5.4958	3.9220	5.6234	4.4377	406.07	50.580	3.4892	0.6064	2.9023	0.0295	11.1341	5.6739	4.0768	5.7969	4.5300	414.72	52.523	3.6083	0.6266	2.9655	0.0309	11.5714
4	5.5831	3.9045	5.7174	4.4449	404.97	50.335	3.6377	0.6030	2.9038	0.0296	11.1653	5.5031	3.9045	5.5837	4.4269	405.07	50.338	3.5620	0.6027	2.8904	0.0296	11.1226
5	5.8002	4.1195	6.0585	4.5937	415.36	53.030	3.7014	0.6258	2.9861	0.0302	11.5295	5.7238	4.0482	5.8826	4.5764	413.69	52.144	3.7154	0.6198	2.9535	0.0302	11.4282
6	5.5856	4.0225	5.3910	4.4664	410.00	51.846	3.9145	0.6054	2.9816	0.0305	11.4276	5.7419	4.0871	5.7922	4.5894	421.01	52.651	3.8771	0.6200	3.0140	0.0306	11.5743
7	5.6188	4.0535	5.3506	4.4959	414.43	52.264	3.9159	0.6094	3.0060	0.0310	11.6213	5.5900	4.0195	5.3004	4.4468	409.11	51.822	3.8522	0.6019	2.9754	0.0306	11.4698
8	5.6840	4.0495	5.2988	4.5245	413.02	52.210	3.9664	0.6064	2.9746	0.0305	11.7122	5.6381	4.0269	5.2794	4.5138	415.00	51.921	3.9787	0.6057	2.9901	0.0306	11.5965
9	5.7654	4.1455	5.3775	4.6500	429.05	53.456	4.0881	0.6215	3.0359	0.0319	11.9432	5.7507	4.1087	5.4034	4.6052	421.75	52.972	4.0315	0.6157	3.0233	0.0313	11.8336
10	5.7544	4.2040	5.1236	4.6112	425.55	54.209	4.0124	0.6210	3.0203	0.0322	12.0089	5.7685	4.1776	5.1491	4.6045	423.16	53.854	4.0232	0.6206	3.0177	0.0321	11.9076
11	6.0486	4.4660	5.5738	4.7483	440.83	57.584	3.9661	0.6486	3.1340	0.0329	12.5388	5.9376	4.3349	5.3883	4.6846	435.67	55.890	4.0144	0.6336	3.0737	0.0325	12.2688
12	6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167	6.0111	4.4615	5.5710	4.7054	437.57	57.600	3.8488	0.6445	3.1070	0.0333	12.4642
2017 1	6.0489	4.4295	5.5409	4.7385	445.18	57.094	3.9014	0.6437	3.1208	0.0332	12.5865	6.0238	4.4596	5.4963	4.7389	442.09	57.497	3.8818	0.6466	3.1214	0.0334	12.5766
2	6.0214	4.4450	5.5254	4.7055	440.75	57.271	3.9464	0.6470	3.1660	0.0333	12.7307	6.0240	4.4460	5.5533	4.7305	443.71	57.295	3.9310	0.6468	3.1422	0.0333	12.6981
3	6.0054	4.4265	5.5267	4.7257	442.10	56.966	3.9496	0.6418	3.1668	0.0332	12.8463	6.0143	4.4393	5.4773	4.7438	442.87	57.163	3.9291	0.6436	3.1583	0.0333	12.7174
4	5.9263	4.3475	5.6144	4.7242	437.22	55.879	3.9119	0.6307	3.1134	0.0326	12.5505	5.9908	4.4072	5.5597	4.7176	440.14	56.691	4.0057	0.6396	3.1521	0.0331	12.7875
5	5.9373	4.2760	5.4827	4.7791	438.34	54.879	3.8493	0.6255	3.0880	0.0321	12.5396	5.9319	4.3138	5.5733	4.7695	437.45	55.397	3.8458	0.6265	3.0933	0.0324	12.5228
6	5.9802	4.2940	5.5901	4.9126	448.79	55.007	3.8396	0.6345	3.1184	0.0322	12.6348	5.9197	4.2765	5.4781	4.8058	441.90	54.843	3.8579	0.6285	3.0909	0.0321	12.5762
7	6.0217	4.2790	5.6153	5.0203	441.77	54.795	3.8705	0.6360	3.1511	0.0321	12.8421	5.9844	4.2903	5.5751	4.9403	446.97	54.944	3.8167	0.6335	3.1281	0.0322	12.7159
8	6.0486	4.2695	5.5217	5.1157	446.88	54.562	3.8904	0.6486	3.1519	0.0320	12.8619	6.0447	4.2843	5.5584	5.0606	443.85	54.778	3.9015	0.6418	3.1482	0.0321	12.8790
9	5.9790	4.2275	5.6716	4.9817	435.33	54.126	3.7539	0.6331	3.1125	0.0314	12.6686	5.9760	4.2089	5.6062	5.0145	437.68	53.875	3.8035	0.6409	3.1193	0.0316	12.6957
10	5.9468	4.2305	5.5866	4.9232	424.83	54.227	3.7385	0.6385	3.1096	0.0312	12.7329	5.9606	4.2289	5.5857	4.9729	430.93	54.181	3.7439	0.6382	3.1085	0.0313	12.7190
11	5.7908	4.0870	5.5062	4.8494	415.30	52.349	3.6496	0.6188	3.0326	0.0302	12.5214	5.8677	4.1725	5.5168	4.8958	420.72	53.459	3.6972	0.6301	3.0769	0.0308	12.6710
12	5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334	5.7689	4.0780	5.4654	4.8246	412.96	52.184	3.6106	0.6184	3.0284	0.0301	12.4872
2018 1	5.6597	3.8945	5.4739	4.8210	415.48	49.808	3.5792	0.6149	2.9685	0.0291	12.3871	5.6781	3.9578	5.4557	4.8189	410.69	50.609	3.5615	0.6150	2.9925	0.0296	12.3963
2	5.6831	3.9255	5.4566	4.7985	417.61	50.141	3.6613	0.6203	2.9610	0.0286	12.4738	5.6807	3.9123	5.4659	4.8305	418.61	50.015	3.6258	0.6190	2.9635	0.0288	12.4225
3	5.6177	3.8620	5.4182	4.7559	404.17	49.205	3.6319	0.6160	2.9464	0.0281	12.3742	5.6660	3.9031	5.4536	4.8168	412.22	49.778	3.6811	0.6176	2.9690	0.0284	12.4847

- 1 Kadar dolar AS ialah kadar purata belian dan jualan antara bank-bank pada pukul 12.00 tengahari. Kadar bagi mata wang asing selain daripada dolar AS adalah kadar siang yang diperolehi daripada kadar mata wang asing tersebut berbanding dolar AS dan kadar RM/dolar AS. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia
- 2 Kadar SDR harian yang diterbitkan di laman sesawang BNM adalah berdasarkan kadar SDR Dolar Amerika terkini dan kadar pertengahan USD/MYR semasa. Kadar SDR Dolar Amerika mempunyai lat masa 1 hari disebabkan oleh perbezaan zon waktu

**Nota:** Data kadar pertukaran diperolehi daripada Bank Negara Malaysia. Bagi beberapa mata wang, data dari tempoh sebelum tahun 1999 diperolehi daripada Bloomberg. Untuk maklumat lanjut, hubungi bnmtelink@bnm.gov.my

1. USD rates are the average of buying and selling interbank rates at noon. Rates for foreign currencies other than USD are cross rates derived from rates of such foreign currencies against the USD and the RM/USD. Daily exchange rates are available on the Central Bank's Internet web site.
2. The daily SDR rates published on the BNM website are based on latest available US Dollar SDR rates and prevailing USD/MYR mid-rates. The US Dollar SDR rate is at a 1-day lag due to different time zones.

**Note:** All exchange rate data are sourced from the internal BNM database. For some currencies, historical data (pre-1999) are sourced from Bloomberg. For more information, contact bnmtelink@bnm.gov.my

## 2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank Volume of Transactions in Interbank Money Market

RM juta / RM Million

Tempoh  Period	Deposit Antara Bank Interbank Deposit										Instrumen Pasaran Wang Money Market Instrument									Jumlah besar  Grand total
	Semalaman  Overnight	Hujung minggu  Weekend	1 minggu  1 week	1 bulan  1 month	2 bulan  2 months	3 bulan  3 months	6 bulan  6 months	1 tahun  1 year	Lain-lain  Others	Jumlah kecil  Sub-total	Sekuriti Kerajaan Malaysia  Malaysian Governme- nt Securities	Bon Khazanah  Khaza-nah Bonds	Bon Cagamas  Caga-mas Bonds	Bil Perben- daharaan Malaysia  Malaysian Treasury Bills	Bil Bank Negara <sup>1</sup>  Bank Negara Bills <sup>1</sup>	Nota Caga- mas  Caga-mas Notes	Instrumen Deposit Boleh-niaga  Negotiable Instrument of Deposit	Penerima- an Jurubank  Banker's Acceptan- ce	Jumlah kecil  Sub-total	
2015	607,387.77	168,219.55	100,224.00	16,282.00	7,805.00	6,501.00	44.00	-	129,281.71	1,035,745.03	174,724.78	-	-	1,842.50	6,609.84	-	119,160.00	18,019.17	320,356.29	1,356,101.32
2016	530,724.45	137,654.07	77,265.00	22,242.00	6,803.00	4,200.00	376.00	-	94,434.24	873,698.76	172,404.66	270.00	-	2,884.41	5,388.26	-	126,145.00	8,501.38	315,593.71	1,189,292.47
2017	433,003.46	113,657.61	80,389.00	20,818.00	9,830.00	7,061.00	80.00	-	68,124.08	732,963.15	158,796.65	95.00	-	13,532.94	503.24	-	84,615.00	1,806.14	259,348.97	992,312.12
2016	1	39,957.67	8,787.31	7,256.00	1,598.00	918.00	720.00	50.00	11,273.00	70,559.98	18,833.94	-	-	162.00	20.00	-	7,200.00	616.32	26,832.26	97,392.24
2	33,283.28	11,281.23	3,065.00	540.00	30.00	-	-	-	6,643.00	54,842.51	10,289.02	-	-	300.00	-	-	11,640.00	782.97	23,011.99	77,854.50
3	45,024.05	8,559.94	7,280.00	813.00	650.00	-	-	-	11,923.00	74,249.99	13,689.60	-	-	463.24	2,521.94	-	8,520.00	1,068.53	26,263.31	100,513.31
4	44,364.87	13,068.32	5,950.00	415.00	95.00	240.00	-	-	8,744.00	72,877.19	10,034.71	60.00	-	100.00	110.00	-	10,060.00	1,246.23	21,610.94	94,488.13
5	42,592.68	10,535.27	6,745.00	500.00	230.00	-	13.00	-	5,715.00	66,330.95	14,749.51	-	-	230.00	50.00	-	11,300.00	985.42	27,314.93	93,645.88
6	37,440.92	9,694.60	7,232.00	2,110.00	60.00	940.00	-	-	12,060.00	69,537.52	27,325.40	135.00	-	610.00	970.00	-	12,535.00	306.67	41,882.07	111,419.59
7	51,643.76	14,718.81	6,395.00	3,960.00	470.00	100.00	-	-	7,584.74	84,872.31	13,346.48	10.00	-	-	-	-	11,130.00	338.63	24,825.12	109,697.42
8	44,066.86	8,036.65	6,115.00	3,470.00	520.00	100.00	188.00	-	5,389.50	67,886.01	17,865.03	-	-	550.00	1,193.32	-	11,700.00	1,613.37	32,921.72	100,807.73
9	42,769.63	15,020.86	4,441.00	1,910.00	1,150.00	50.00	120.00	-	8,615.00	74,076.49	12,335.39	10.00	-	70.00	405.00	-	12,310.00	863.95	25,994.34	100,070.83
10	39,042.69	9,503.95	6,642.00	2,969.00	150.00	950.00	5.00	-	6,215.00	65,477.64	7,081.03	55.00	-	100.00	118.00	-	8,820.00	274.24	16,448.27	81,925.91
11	51,518.46	11,716.52	9,705.00	1,400.00	1,300.00	390.00	-	-	5,960.00	81,989.98	17,838.26	-	-	299.17	-	-	8,430.00	245.18	26,812.61	108,802.59
12	59,019.58	16,730.61	6,439.00	2,557.00	1,230.00	710.00	-	-	4,312.00	90,998.19	9,016.29	-	-	-	-	-	12,500.00	159.86	21,676.15	112,674.34
2017	1	35,508.90	8,599.39	8,310.00	2,453.00	197.00	622.00	-	9,198.00	64,888.29	10,244.32	-	-	308.62	-	-	7,750.00	265.83	18,568.77	83,457.06
2	27,330.71	6,644.54	2,550.00	2,210.00	1,279.00	651.00	80.00	-	5,933.50	46,678.75	14,704.60	-	-	1,150.57	-	-	5,860.00	98.88	21,814.05	68,492.80
3	37,936.80	9,425.01	11,440.00	1,996.00	395.00	530.00	-	-	8,086.00	69,808.81	21,664.47	-	-	1,776.00	-	-	8,290.00	96.03	31,826.50	101,635.31
4	33,263.00	10,653.90	4,132.00	1,045.00	2,040.00	860.00	-	-	6,021.00	58,014.90	16,581.26	15.00	-	2,651.47	50.00	-	6,430.00	85.24	25,812.97	83,827.87
5	44,723.80	9,803.35	6,631.00	685.00	864.00	510.00	-	-	3,635.00	66,852.15	15,903.54	-	-	885.55	63.00	-	6,605.00	149.38	23,606.47	90,458.62
6	35,249.35	12,328.07	6,426.00	2,250.00	430.00	1,140.00	-	-	4,277.58	62,101.00	9,890.29	-	-	1,640.00	340.24	-	8,350.00	151.65	20,372.18	82,473.18
7	34,170.93	7,383.67	6,155.00	1,404.00	669.00	533.00	-	-	4,570.00	54,885.60	12,760.43	-	-	1,360.00	-	-	6,010.00	221.14	20,351.57	75,237.17
8	33,838.18	9,584.18	6,505.00	1,630.00	605.00	950.00	-	-	5,945.00	59,057.36	14,062.60	80.00	-	1,938.00	-	-	8,680.00	414.10	25,174.70	84,232.06
9	29,293.14	8,834.29	5,765.00	1,440.00	1,871.00	175.00	-	-	6,790.00	54,168.43	15,892.29	-	-	748.93	50.00	-	8,030.00	194.73	24,915.95	79,084.38
10	36,094.41	8,558.66	7,915.00	1,320.00	175.00	490.00	-	-	4,608.00	59,161.07	10,836.46	-	-	200.00	-	-	8,045.00	129.16	19,210.62	78,371.69
11	47,200.70	12,728.57	8,525.00	1,615.00	150.00	550.00	-	-	5,060.00	75,829.27	12,119.06	-	-	873.80	-	-	5,840.00	-	18,832.86	94,662.13
12	38,393.54	9,113.98	6,035.00	2,770.00	1,155.00	50.00	-	-	4,000.00	61,517.52	4,137.33	-	-	-	-	-	4,725.00	-	8,862.33	70,379.85
2018	1	51,098.51	13,464.18	8,568.00	2,540.00	1,411.00	865.00	-	7,658.00	85,604.69	7,878.99	-	-	630.00	1,051.43	-	4,570.00	282.49	14,412.91	100,017.60
2	35,766.23	10,186.73	5,770.00	3,420.00	1,852.00	630.00	-	-	4,517.00	62,141.96	6,699.39	-	-	133.00	1,257.14	-	8,130.00	134.85	16,354.38	78,496.34
3	57,709.10	15,448.89	6,450.00	2,210.00	2,150.00	501.00	-	-	5,175.00	89,643.99	8,517.85	-	-	640.00	675.39	-	6,340.00	298.80	16,472.04	106,116.03

1 Termasuk Bil Antara Bank BNM (BNIB) mulai Januari 2018

1 Includes Bank Negara Interbank Bills (BNIB) from January 2018 onwards

## 2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market

RM juta/RM million

Tempoh Period	USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD <sup>4</sup>			USD/CHF			
	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	Spot <sup>2</sup> Spot <sup>2</sup>	Swap <sup>3</sup> Swap <sup>3</sup>	Jumlah Total	
2015	1,060,423.9	1,871,742.0	2,932,165.9	23,376.4	4,193.2	27,569.6	6,436.4	466.2	6,902.6	9,890.0	7,571.6	17,461.5	24,344.6	3,557.8	27,902.5	38.7	0.0	38.7	
2016	571,548.2	2,025,272.9	2,596,821.0	26,750.4	20,340.3	47,090.7	12,869.0	3,494.2	16,363.2	10,060.1	2,573.6	12,633.6	22,778.9	1,559.6	24,338.5	61.0	5.6	66.7	
2017	450,559.4	2,264,812.2	2,715,371.6	16,547.6	37,242.8	53,790.4	26,413.5	1,068.6	27,482.1	13,206.6	4,034.7	17,241.3	16,270.0	4,694.2	20,964.3	302.0	11.0	312.9	
2015	10	59,234.4	178,777.3	238,011.6	2,615.4	310.2	2,925.6	576.0	122.9	698.9	478.4	577.1	1,055.5	2,055.0	226.4	2,281.3	0.0	0.0	0.0
	11	40,888.6	173,487.1	214,375.7	2,322.0	346.9	2,669.0	625.9	7.1	632.9	345.2	196.1	541.3	2,612.1	77.3	2,689.4	3.2	0.0	3.2
	12	42,199.8	171,060.4	213,260.2	2,046.3	286.0	2,332.3	920.5	16.4	937.0	1,042.2	139.0	1,181.1	3,275.0	265.5	3,540.5	3.4	0.0	3.4
2016	1	61,999.2	180,782.6	242,781.9	2,570.8	527.3	3,098.1	890.7	24.7	915.4	812.5	277.2	1,089.7	2,002.3	52.0	2,054.3	1.1	0.0	1.1
	2	48,577.7	132,120.8	180,698.5	1,716.0	622.1	2,338.1	1,117.5	468.1	1,585.6	764.9	74.7	839.7	2,259.0	69.7	2,328.6	0.2	0.0	0.2
	3	61,250.3	149,271.0	210,521.3	2,769.7	374.4	3,144.1	1,400.2	659.6	2,059.8	1,188.4	90.2	1,278.6	1,621.4	98.7	1,720.2	6.6	0.0	6.6
	4	53,133.2	139,758.8	192,892.0	2,435.0	3,193.1	5,628.1	925.4	678.2	1,603.6	1,005.9	433.5	1,439.4	1,380.2	120.5	1,500.7	2.1	0.1	2.2
	5	45,314.9	149,298.8	194,613.6	2,086.5	1,906.7	3,993.2	1,314.6	375.4	1,690.0	1,267.7	274.6	1,542.3	1,898.7	323.1	2,221.8	0.2	0.5	0.8
	6	55,548.9	169,280.6	224,829.5	2,198.6	2,051.1	4,249.7	1,126.2	464.3	1,590.5	632.2	158.3	790.5	1,932.2	175.2	2,107.4	10.0	0.5	10.5
	7	39,192.7	155,970.1	195,162.8	1,504.3	1,958.9	3,463.2	893.6	80.1	973.7	639.7	468.9	1,108.6	1,596.9	107.2	1,704.1	4.1	0.0	4.1
	8	37,948.0	163,964.8	201,912.8	1,560.8	2,544.4	4,105.2	707.5	78.9	786.3	858.2	134.5	992.7	1,739.2	210.2	1,949.4	0.0	0.0	0.0
	9	38,981.3	182,982.4	221,963.7	2,813.2	1,470.0	4,283.2	982.0	61.6	1,043.6	934.6	75.2	1,009.8	2,151.0	50.7	2,201.7	3.2	1.3	4.4
	10	36,903.6	194,904.6	231,808.2	1,953.6	744.4	2,698.0	1,152.1	335.8	1,487.9	875.2	309.7	1,184.9	1,749.9	64.2	1,814.2	8.3	1.9	10.2
	11	51,581.0	182,308.5	233,889.5	3,126.3	2,103.3	5,229.5	1,032.4	83.2	1,115.7	666.9	76.4	743.2	2,362.2	50.2	2,412.4	23.4	0.6	24.1
	12	41,117.3	224,630.0	265,747.3	2,015.5	2,844.4	4,859.9	1,326.6	184.2	1,510.9	413.8	200.4	614.2	2,085.8	237.8	2,323.5	1.9	0.7	2.5
2017	1	29,170.2	194,536.9	223,707.1	1,438.7	2,162.5	3,601.1	1,997.6	54.8	2,052.4	1,060.4	768.3	1,828.7	1,993.7	212.2	2,205.9	8.9	0.7	9.6
	2	32,887.9	151,728.1	184,615.9	972.9	2,344.0	3,316.9	1,613.6	55.9	1,669.5	1,163.2	158.0	1,321.2	1,008.9	31.5	1,040.5	35.5	0.3	35.9
	3	54,327.7	215,883.8	270,211.5	1,805.2	2,932.1	4,737.4	2,987.0	263.0	3,249.9	966.1	59.5	1,025.6	1,786.6	230.9	2,017.5	0.1	0.7	0.7
	4	36,994.7	197,503.7	234,498.4	850.2	4,187.2	5,037.4	3,248.7	34.8	3,283.5	713.3	200.9	914.2	746.7	65.2	811.8	14.1	0.7	14.8
	5	40,987.1	186,920.9	227,908.0	1,419.4	2,615.2	4,034.6	2,409.9	13.2	2,423.1	779.8	49.3	829.1	832.3	118.1	950.5	5.4	0.0	5.4
	6	35,745.8	181,458.4	217,204.1	1,361.7	2,351.0	3,712.7	2,014.8	249.3	2,264.0	2,016.3	528.4	2,544.6	1,090.1	1,996.3	3,086.4	47.1	4.4	51.5
	7	27,804.3	209,050.3	236,854.6	1,103.2	4,792.5	5,895.8	3,017.1	45.9	3,063.1	1,195.8	374.5	1,570.3	1,535.8	326.3	1,862.1	30.5	0.0	30.5
	8	28,556.4	187,343.8	215,900.2	1,676.0	2,778.0	4,454.0	3,451.0	86.4	3,537.4	1,595.1	280.6	1,875.7	1,864.7	203.0	2,067.7	80.5	0.0	80.5
	9	46,807.9	207,105.3	253,913.2	1,030.9	3,823.1	4,854.0	1,448.0	37.1	1,485.1	900.2	123.2	1,023.4	891.6	82.5	974.0	5.0	0.0	5.0
	10	38,127.7	175,488.5	213,616.2	1,124.9	3,887.0	5,011.8	1,018.5	195.3	1,213.7	823.0	1,009.6	1,832.6	1,351.3	540.6	1,892.0	27.5	4.3	31.8
	11	46,822.3	202,071.4	248,893.7	1,931.9	2,609.3	4,541.1	1,975.8	2.9	1,978.7	1,451.5	374.6	1,826.1	1,965.0	331.8	2,296.9	47.4	0.0	47.4
	12	32,327.5	155,721.1	188,048.6	1,832.7	2,760.8	4,593.5	1,231.5	30.2	1,261.7	542.0	107.8	649.8	1,203.2	555.8	1,759.1	0.0	0.0	0.0
2018	1	48,558.9	167,863.6	216,422.5	1,809.0	2,651.2	4,460.2	1,893.8	274.8	2,168.6	558.4	835.4	1,393.8	1,234.9	798.2	2,033.1	2.1	9.2	11.2
	2	43,917.5	137,563.6	181,481.1	1,599.8	2,371.1	3,970.9	3,047.6	199.4	3,247.1	323.2	257.6	580.8	1,107.2	968.7	2,075.9	1.7	0.0	1.7
	3	45,653.4	182,273.7	227,927.0	2,128.6	2,872.6	5,001.2	2,471.3	301.0	2,772.3	502.9	933.2	1,436.1	951.5	555.4	1,506.8	1.0	2.1	3.1

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.  
2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.  
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot dan kontrak ke hadapan yang bertentangan.  
4 Berkuatkuasa Januari 1999, urusniaga dalam USD/DEM telah digantikan dengan EUR/USD.  
5 Sumber:  
Data 1993 - 2004 bagi transaksi dalam pasaran spot dan swap diperolehi daripada broker.  
Data 2005 seterusnya bagi transaksi dalam pasaran spot dan swap diperolehi daripada ROMS.

1 Volume is expressed in RM million based on the middle rate of USD/YRM at noon.  
2 Refers to transaction settled within two business days or less after the conclusion of deal.  
3 Refers to foreign exchange swap which involves a spot plus a reversing forward transaction.  
4 Effective January 1999, trade in USD/DEM was replaced by EUR/USD.  
5 Source:  
Data of 1993 - 2004 for transactions in the spot and swap markets are obtained from brokers.  
Data of 2005 onwards for transactions in the spot and swap markets are obtained from ROMS.

## 2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam) Funds Raised in the Capital Market (by Public Sector)

RM juta / RM million

Tempoh  Period	Sekuriti Hutang / Debt Securities							Tolak / Less : Penebusan / Redemptions				Tolak : Milikan Kerajaan  Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam  Net Funds Raised by the Public Sector
	Sekuriti Kerajaan Malaysia (SKM)  Malaysian Government Securities (MGS)	Langganan Pendahuluan SKM  MGS Advanced Subscriptions	Bon Khazanah  Khazanah Bonds (KB)	Terbitan Pelaburan Kerajaan  Government Investment Issues (GII)	Bon Simpanan  Savings Bonds	Sukuk Perumahan Kerajaan  Government Housing Sukuk	Terbitan Baru Sekuriti Hutang  New Issues of Debt Securities	SKM  MGS	Bon Khazanah  KB	Terbitan Pelaburan Kerajaan  GII	Bon Simpanan  Savings Bonds		
2011	55,399	0	0	36,419	0		91,818	37,479	0	7,500	1,595	0	45,243
2012	52,498	0	0	42,236	0	4,500	99,234	37,563	0	8,500	6,484	0	46,687
2013	51,424	0	0	41,027	0	4,400	96,851	38,575	0	12,000	2,399	0	43,877
2014	51,417	0	0	33,919	0	11,500	96,836	26,443	0	20,500	0	0	49,894
2015	51,332	0	0	41,056	0	8,000	100,389	41,069	0	12,500	0	0	46,819
2016	44,124	0	0	43,236	0	0	87,360	26,141	0	22,000	0	0	39,219
2017	53,698	0	0	53,707	0	0	107,405	46,750	0	20,000	0	0	40,655
2016	1	3,081	0	6,059	0	0	9,141	0	0	0	0	0	9,141
	2	4,000	0	3,500	0	0	7,500	0	0	7,000	0	0	500
	3	5,035	0	4,000	0	0	9,035	0	0	0	0	0	9,035
	4	5,566	0	3,639	0	0	9,205	0	0	0	0	0	9,205
	5	8,000	0	2,465	0	0	10,465	2,172	0	0	0	0	8,293
	6	2,585	0	3,536	0	0	6,121	0	0	0	0	0	6,121
	7	2,610	0	3,608	0	0	6,219	11,210	0	4,000	0	0	-8,992
	8	6,228	0	3,075	0	0	9,303	0	0	0	0	0	9,303
	9	3,084	0	2,185	0	0	5,269	12,759	0	0	0	0	-7,490
	10	2,025	0	6,568	0	0	8,593	0	0	0	0	0	8,593
	11	1,910	0	3,098	0	0	5,007	0	0	11,000	0	0	-5,993
	12	0	0	1,503	0	0	1,503	0	0	0	0	0	1,503
2017	1	3,776	0	7,479	0	0	11,255	0	0	0	0	0	11,255
	2	3,063	0	4,000	0	0	7,063	8,750	0	0	0	0	-1,687
	3	8,000	0	3,970	0	0	11,970	10,500	0	0	0	0	1,470
	4	5,817	0	4,000	0	0	9,817	2,719	0	0	0	0	7,098
	5	4,000	0	6,557	0	0	10,558	0	0	0	0	0	10,558
	6	2,586	0	4,110	0	0	6,696	0	0	3,000	0	0	3,696
	7	8,062	0	2,009	0	0	10,071	0	0	0	0	0	10,071
	8	3,500	0	6,520	0	0	10,020	0	0	9,500	0	0	520
	9	4,065	0	4,012	0	0	8,077	12,600	0	0	0	0	-4,523
	10	5,479	0	2,508	0	0	7,987	12,181	0	0	0	0	-4,194
	11	2,853	0	6,042	0	0	8,895	0	0	7,500	0	0	1,395
	12	2,497	0	2,500	0	0	4,997	0	0	0	0	0	4,997
2018	1	6,425	0	4,060	0	0	10,485	2,000	0	0	0	0	8,485
	2	3,995	0	4,000	0	0	7,996	8,379	0	0	0	0	-384
	3	7,053	0	6,095	0	0	13,149	8,092	0	0	0	0	5,057

Sumber: Fully Automated System for Issuing/Tendering (FAST)

Source: Fully Automated System for Issuing/Tendering (FAST)

## 2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta) Funds Raised in the Capital Market (by Private Sector)

RM juta / RM million

Tempoh  Period	Saham Biasa / Ordinary Shares <sup>1</sup>				Saham Terpilih  Preference Shares	Waran  Warrants	Terbitan Saham Baru/Waran  New Issues of Shares/Warrants	Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk <sup>2</sup>								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Bon Korporat dan/atau Sukuk  Net Issues of Corporate Bond and/or Sukuk	Dana Bersih yang Diperoleh oleh Sektor Swasta  Net Funds Raised by the Private Sector	
	Tawaran Awam Permulaan  Initial Public Offers	Terbitan Hak  Rights Issues	Penempatan Persendirian / Tawaran Jualan Secara Terhad  Private Placement / Restricted Offer-for-Sale	Terbitan Khas  Special Issues				Bon Biasa  Straight Bonds	Bon dengan Waran  Bonds with Warrants	Bon Boleh Tukar  Convertible Bonds	Bon berasaskan Prinsip Islam  Islamic Bonds	Bon yang disokong Aset  Asset Backed Bonds	Nota Jangka Pertengahan  Medium Term Notes <sup>3</sup>	Bon Cagamas  Cagamas Bonds	Terbitan Baru Bon Korporat dan/atau Sukuk  New Issues of Corporate Bond and/or Sukuk	Bon Korporat dan/atau Sukuk  Corporate Bond and/or Sukuk	Bon Cagamas  Cagamas Bonds			
2016	1	-	67	-	-	-	67	-	-	-	-	-	-	2,099	-	2,099	4,122	-	(2,023)	(1,956)
	2	-	359	-	-	100	459	-	-	84	1,000	-	9,998	-	11,082	3,700	-	7,383	7,842	
	3	172	390	-	-	-	562	-	-	-	1,500	-	3,680	-	5,180	4,916	-	264	826	
	4	129	-	-	-	-	129	150	-	-	-	-	5,897	-	6,047	4,601	-	1,446	1,575	
	5	103	-	-	-	-	103	2,000	-	-	-	-	6,036	-	8,036	4,617	-	3,419	3,522	
	6	-	1,823	-	-	-	1,823	1,000	-	-	-	-	5,034	-	6,034	3,174	-	2,860	4,682	
	7	30	3,045	-	-	-	3,075	570	-	-	1	-	7,948	-	8,519	3,180	-	5,339	8,415	
	8	48	39	-	-	-	87	1,350	-	-	70	-	11,380	-	12,800	5,310	-	7,490	7,577	
	9	-	-	-	-	-	-	-	-	-	10	-	6,243	-	6,253	1,533	-	4,720	4,720	
	10	61	74	-	-	-	135	-	-	-	-	-	8,281	-	8,281	4,491	-	3,789	3,924	
	11	-	400	-	-	-	400	60	-	-	-	-	6,691	-	6,751	8,939	-	(2,188)	(1,789)	
	12	103	147	-	-	-	250	1,837	-	-	-	-	2,378	-	4,215	8,634	-	(4,419)	(4,169)	
2017	1	50	146	-	-	-	196	-	-	-	80	-	1,503	-	1,583	1,674	-	(91)	106	
	2	818	-	-	-	-	818	-	-	-	-	-	4,910	-	4,910	2,737	-	2,173	2,991	
	3	-	1,645	-	-	-	1,645	1,000	-	-	1,143	-	19,296	-	21,439	2,297	-	19,142	20,787	
	4	2,612	255	-	-	-	2,867	646	-	-	250	-	6,907	-	7,803	2,316	-	5,487	8,354	
	5	45	488	-	-	-	533	107	-	-	-	-	13,241	-	13,347	2,752	-	10,595	11,128	
	6	-	131	-	-	-	131	-	-	-	-	-	5,181	-	5,181	4,036	-	1,145	1,276	
	7	3,847	79	-	-	-	3,927	-	-	-	-	-	2,834	-	2,834	3,061	-	(227)	3,699	
	8	-	207	-	-	-	207	-	-	-	8	-	8,655	-	8,662	8,596	-	66	272	
	9	-	55	-	-	-	66	-	-	-	-	-	17,627	-	17,627	4,413	-	13,213	13,279	
	10	6	4,254	-	-	-	4,259	-	-	-	610	-	13,119	-	13,729	5,652	-	8,077	12,336	
	11	35	-	-	-	-	35	3,150	-	-	300	-	8,566	-	12,016	11,455	-	562	597	
	12	-	1,265	-	-	-	1,318	39	-	-	323	-	12,510	-	12,872	4,722	-	8,150	9,469	
2018	1	58	43	-	-	-	101	-	-	-	-	-	9,527	-	9,527	2,803	-	6,724	6,825	
	2	8	-	-	-	-	8	-	-	-	27	-	6,905	-	6,932	3,700	-	3,232	3,240	
	3	146	41	-	-	-	188	1,790	-	-	200	-	11,143	-	13,133	2,946	-	10,187	10,374	

1 Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Langganan Boleh Pindah, Waran dan Stok Pinjaman Tidak Berdagang Boleh Tukar Tidak Boleh Tabus.

2 Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.

3 Bermula dari Januari 2004.

Sumber: Bank Negara Malaysia, Bursa Malaysia dan anggaran Bank Negara Malaysia

1 Excludes funds raised by the exercise of Employee Share Options Scheme, Transferable Subscription Rights, Warrants and Irredeemable Convertible Unsecured Loan Stocks.

2 Excludes short-term papers in conventional and Islamic principles.

3 Beginning from January 2004.

Source: Bank Negara Malaysia, Bursa Malaysia and Bank Negara Malaysia estimates

## 2.11 Terbitan Baru Sekuriti Hutang Swasta<sup>1</sup> (kecuali Bon Cagamas) mengikut Sektor New Issues of Private Debt Securities<sup>1</sup> (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	Pembinaan	Elektrik, Gas dan Air	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan dan Lain-lain	Perkilangan	Perlombongan dan Kuari	Pengangkutan, Penyimpanan dan Perhubungan	Perdagangan Borong dan Runcit, Hotel dan Restoran	Jumlah
Period	Agriculture, Forestry and Fishing	Construction	Electricity, Gas and Water	Finance, Insurance, Real Estate and Business Services	Government and Other Services	Manufacturing	Mining and Quarrying	Transport, Storage and Communications	Wholesale, Retail Trade, Hotels and Restaurants	Total
2011	465	3,502	20,855	33,371	5,360	1,660		3,895	452	69,561
2012	2,845	4,698	12,029	75,393	12,823	2,197		10,890	250	121,123
2013	1,279	7,629	10,927	48,389	5,581	1,378	0	8,573	109	83,865
2014	465	13,366	5,333	50,391	11,094	2,144	12	2,229	467	85,502
2015	1,265	4,181	13,660	55,606	6,359	1,515	0	2,850	204	85,639
2016	1,248	7,414	10,820	46,323	10,984	1,523	0	6,835	150	85,298
2017	151	12,169	14,362	76,340	11,408	1,180	0	5,005	1,389	122,004
2016	1	29	1,000	176	794	100	0	0	0	2,099
	2	3	0	1,834	8,816	30	400	0	0	11,082
	3	2	0	0	978	2,400	0	1,800	0	5,180
	4	534	1,827	1,500	2,096	0	0	0	91	6,047
	5	0	500	0	7,347	100	30	0	60	8,036
	6	485	0	1,450	2,849	1,250	0	0	0	6,034
	7	36	1	0	1,242	6,300	100	0	840	8,519
	8	23	3,600	5,540	3,467	100	70	0	0	12,800
	9	0	0	20	5,338	400	0	495	0	6,253
	10	1	100	0	6,280	200	700	1,000	0	8,281
	11	0	0	100	4,096	105	0	2,450	0	6,751
	12	136	387	200	3,020	0	223	250	0	4,215
2017	1	1	94	0	208	1,000	280	0	0	1,583
	2	0	13	0	1,595	3,000	0	303	0	4,910
	3	73	216	4,422	14,481	2,230	0	9	8	21,439
	4	22	459	0	6,293	119	0	903	7	7,803
	5	2	209	2,490	10,036	398	100	113	0	13,347
	6	2	1,013	2,100	1,359	0	700	7	0	5,181
	7	1	9	1,265	1,475	0	0	9	75	2,834
	8	1	718	2,000	1,765	1,955	0	2,224	0	8,662
	9	20	918	0	14,781	1,405	0	503	0	17,627
	10	0	6,820	1,084	2,688	1,100	0	737	1,300	13,729
	11	0	1,026	0	10,790	200	0	0	0	12,016
	12	30	674	1,000	10,868	0	100	200	0	12,872
2018	1	0	557	5,707	2,633	625	0	0	5	9,527
	2	0	141	0	5,591	1,200	0	0	0	6,932
	3	0	2,209	30	10,894	0	0	0	0	13,133

<sup>1</sup> Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.

<sup>2</sup> Merujuk kepada sektor penerbit.

Sumber: Bank Negara Malaysia

<sup>1</sup> Excludes short-term papers in conventional and Islamic principles

<sup>2</sup> Refers to issuer sector.

Source: Bank Negara Malaysia

# 2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih

## Bursa Malaysia Securities Berhad: Selected Indicators

Tempoh	Indeks Indices					Urus Niaga (juta unit) Turnover (million units)						Urus Niaga (RM juta) Turnover (RM million)						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)			
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian				No of Listed Companies	Market Capitalisation (RM bilion)	Net P/E Ratio (Composite Index)
2015	1,692.51	-	-	11,793.65	-	-	-	285,510.35	135,986.10	483,666.06	1,967.74	-	-	443,414.93	31,449.02	489,782.19	1,996.10	903	1,695.17	16.60			
2016	1,641.73	-	-	11,466.54	-	-	-	269,568.22	75,744.71	409,958.49	1,663.19	-	-	421,492.10	13,687.22	445,868.84	1,808.80	904	1,667.37	16.06			
2017	1,796.81	-	-	12,942.57	-	-	-	410,141.51	152,993.77	617,095.17	2,531.45	-	-	526,836.39	28,425.35	562,337.03	2,310.63	905	1,906.84	17.17			
2015	8	1,612.74	-	-	10,976.04	-	-	21,835.16	6,536.44	39,180.61	1,959.03	-	-	36,450.50	1,327.26	40,663.78	2,033.19	906	1,555.89	15.47			
	9	1,621.04	-	-	11,201.63	-	-	21,322.52	7,000.65	38,623.26	1,931.16	-	-	37,234.05	1,950.04	41,684.20	2,084.21	904	1,597.35	15.58			
	10	1,665.71	-	-	11,573.90	-	-	25,426.24	11,323.56	46,069.11	2,193.77	-	-	41,801.65	2,469.71	45,836.59	2,182.69	904	1,653.75	16.12			
2016	11	1,672.16	-	-	11,625.97	-	-	29,822.95	14,773.15	49,874.49	2,493.72	-	-	39,111.03	3,347.11	43,223.36	2,161.17	902	1,668.89	16.37			
	12	1,692.51	-	-	11,793.65	-	-	23,319.41	9,761.66	37,221.10	1,772.43	-	-	34,571.28	2,308.58	37,573.37	1,789.21	903	1,695.17	16.60			
	1	1,667.80	-	-	11,567.65	-	-	24,600.11	7,893.05	39,450.85	2,076.36	-	-	36,245.97	1,835.32	39,487.14	2,078.27	903	1,660.62	16.25			
	2	1,654.75	-	-	11,501.97	-	-	19,355.72	5,619.13	28,535.28	1,585.29	-	-	30,283.31	1,007.29	31,987.91	1,777.11	902	1,650.14	16.24			
	3	1,717.58	-	-	11,920.78	-	-	29,633.89	6,402.35	41,190.77	1,790.90	-	-	45,413.09	1,116.81	47,379.57	2,059.98	904	1,707.44	17.16			
	4	1,672.72	-	-	11,638.02	-	-	25,244.75	6,132.49	35,799.98	1,704.76	-	-	37,702.80	1,232.91	39,479.33	1,879.97	903	1,672.73	17.08			
	5	1,626.00	-	-	11,390.69	-	-	23,752.09	9,487.74	36,382.57	1,732.50	-	-	40,667.56	1,887.15	43,017.02	2,048.43	905	1,641.01	16.80			
	6	1,654.08	-	-	11,530.21	-	-	19,502.88	7,137.85	31,598.17	1,504.67	-	-	31,440.61	1,320.40	33,577.24	1,598.92	905	1,660.34	17.06			
	7	1,653.26	-	-	11,585.11	-	-	20,492.30	5,438.05	29,773.89	1,567.05	-	-	29,329.14	1,049.57	31,007.98	1,632.00	905	1,673.85	17.07			
	8	1,678.06	-	-	11,783.40	-	-	27,676.35	7,432.78	46,643.05	2,120.14	-	-	37,003.74	1,456.48	39,883.64	1,812.89	905	1,694.42	17.28			
	9	1,652.55	-	-	11,687.58	-	-	20,042.40	5,668.15	31,771.94	1,588.60	-	-	33,408.05	791.45	35,280.04	1,764.00	905	1,686.16	17.01			
	10	1,672.46	-	-	11,785.47	-	-	19,422.03	5,815.07	30,015.07	1,500.75	-	-	33,307.23	762.87	34,942.23	1,747.11	905	1,705.05	16.93			
2017	11	1,619.12	-	-	11,355.80	-	-	22,565.53	4,788.02	33,564.64	1,525.67	-	-	38,688.02	727.45	40,577.77	1,844.44	904	1,645.87	16.22			
	12	1,641.73	-	-	11,466.54	-	-	17,280.18	3,930.03	25,232.29	1,261.61	-	-	28,002.58	499.51	29,248.98	1,462.45	904	1,667.37	16.06			
	1	1,671.54	-	-	11,741.29	-	-	25,549.90	8,067.93	37,240.46	1,862.02	-	-	32,810.01	1,344.87	34,686.44	1,734.32	903	1,705.46	16.44			
	2	1,693.77	-	-	11,950.28	-	-	31,864.58	8,457.33	44,074.34	2,448.57	-	-	41,274.82	1,669.67	43,447.12	2,413.73	902	1,739.87	15.94			
	3	1,740.09	-	-	12,361.69	-	-	61,138.01	17,092.69	84,200.97	3,660.91	-	-	63,406.11	2,766.71	66,936.53	2,910.28	900	1,801.30	17.84			
	4	1,768.06	-	-	12,631.52	-	-	45,246.05	18,074.98	67,709.93	3,563.68	-	-	46,671.88	2,851.24	50,053.32	2,634.39	900	1,840.63	18.05			
	5	1,765.87	-	-	12,569.90	-	-	45,320.77	16,746.02	69,137.56	3,292.26	-	-	58,456.69	2,620.15	61,956.55	2,950.31	901	1,832.90	18.03			
	6	1,763.67	-	-	12,598.94	-	-	24,199.59	7,626.12	36,359.24	1,913.64	-	-	40,512.31	1,526.80	42,625.23	2,243.43	901	1,838.18	17.99			
	7	1,760.03	-	-	12,552.60	-	-	23,838.67	9,993.78	37,085.06	1,765.96	-	-	36,693.18	2,360.11	39,442.32	1,878.21	903	1,843.63	16.78			
	8	1,773.16	-	-	12,610.07	-	-	23,315.20	9,946.23	38,207.99	1,736.73	-	-	36,724.18	2,799.07	40,248.96	1,829.50	902	1,847.33	17.26			
	9	1,755.58	-	-	12,531.29	-	-	31,695.56	11,796.28	46,560.72	2,586.71	-	-	36,776.41	2,190.78	39,334.68	2,185.26	902	1,845.49	17.06			
	10	1,747.92	-	-	12,597.27	-	-	37,006.87	18,919.48	59,441.72	2,830.56	-	-	40,892.13	3,426.84	44,716.01	2,129.33	902	1,860.45	17.02			
11	1,717.86	-	-	12,408.31	-	-	35,502.32	13,661.61	54,752.64	2,488.76	-	-	50,553.44	2,585.80	53,779.95	2,444.54	905	1,834.70	16.08				
12	1,796.81	-	-	12,942.57	-	-	25,463.98	12,611.32	42,324.53	2,227.61	-	-	42,065.23	2,283.31	45,109.91	2,374.21	905	1,906.84	17.17				
2018	1	1,868.58	-	-	13,371.86	-	-	62,774.66	19,838.29	96,456.65	4,593.17	-	-	61,502.02	3,426.79	67,102.13	3,195.34	905	1,960.34	17.45			
	2	1,856.20	-	-	13,218.25	-	-	28,949.69	7,868.35	45,997.57	2,555.42	-	-	44,833.68	1,393.58	47,987.05	2,665.95	906	1,941.98	16.88			
	3	1,863.46	-	-	13,045.59	-	-	33,507.07	10,269.47	52,188.03	2,372.18	-	-	47,542.29	1,668.87	50,583.06	2,299.23	907	1,895.66	16.51			

1 Termasuk urusniaga waran panggilan (sejak 1995) dan MESDAQ (sejak Mac 2002). Data harian BMSB boleh diperolehi melalui Halaman Internet Bank Negara Malaysia (sejak 1997). Mulai 3 Ogos 2009, FTSE Papan Kedua bergabung dengan Papan Utama. Sementara itu, Papan Utama dan Kedua bergabung menjadi Pasaran Utama.

Sumber: Bursa Malaysia Securities Berhad (BMSB).

1 Includes turnover of call warrants (since 1995) and MESDAQ (since March 2002). Daily BMSB data are available on the Central Bank's Internet Web site (since 1997). From 3 August 2009, FTSE SB was merged with the Main board. While Main and Second Board was merged with Main Market.

Source: Bursa Malaysia Securities Berhad (BMSB).

## 2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih Futures and Options Markets: Selected Indicators

Tempoh  During	Niaga Hadapan dan Opsyen KLSE CI/KLSE CI Futures and Options			Niaga Hadapan KLIBOR/KLIBOR Futures		
	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>
Bil Kontrak / No. of Contracts						
2015	3,028,673	12,323	36,216	1,271	5	863
2016	2,761,122	11,256	33,949	40	0	22
2017	2,054,522	8,552	28,041	50	0	4
2014						
10	196,700	9,367	22,223	10	0	2,670
11	170,746	8,537	20,855	600	30	2,970
12	242,978	11,044	25,582	120	5	1,170
2015						
1	240,582	11,456	32,452	250	12	1,320
2	158,650	9,916	32,563	200	13	1,450
3	226,027	10,274	31,786	26	1	912
4	196,931	8,951	28,631	25	1	922
5	203,763	10,724	26,987	20	1	902
6	247,772	11,262	34,767	140	6	944
7	264,309	12,014	41,832	20	1	964
8	389,966	19,498	47,223	390	20	1,114
9	350,431	17,522	43,501	70	4	620
10	283,641	13,507	38,487	30	1	590
11	222,683	11,134	38,484	100	5	500
12	243,918	11,615	37,880	0	0	120
2016						
1	306,654	16,140	42,470	0	0	120
2	222,193	12,344	29,879	0	0	120
3	259,500	11,283	31,656	0	0	0
4	212,826	10,135	31,525	0	0	0
5	250,716	11,939	34,153	0	0	0
6	235,177	11,199	33,500	0	0	0
7	186,782	9,831	35,142	0	0	0
8	206,490	9,386	37,612	0	0	0
9	221,474	11,074	36,176	20	1	20
10	211,271	10,564	32,206	20	1	0
11	269,114	12,232	34,680	0	0	0
12	178,925	8,946	28,391	0	0	0
2017						
1	187,279	9,364	22,210	0	0	0
2	157,961	8,776	29,238	50	3	50
3	233,448	10,150	33,659	0	0	0
4	173,101	9,111	34,070	0	0	0
5	181,461	9,551	32,797	0	0	0
6	170,397	8,968	31,232	0	0	0
7	158,797	7,562	27,071	0	0	0
8	152,932	6,951	26,769	0	0	0
9	164,161	9,120	26,564	0	0	0
10	139,143	6,626	22,613	0	0	0
11	172,053	7,821	26,617	0	0	0
12	163,789	8,620	23,652	0	0	0
2018						
1	179,268	8,537	31,252	0	0	0
2	183,069	10,171	23,068	0	0	0
3	185,643	8,438	26,564	0	0	0

<sup>1</sup> Mulai Mei 2012, data telah disemak semula yang merangkumi Niaga hadapan dan Opsyen KLSE.

<sup>1</sup> Revised data beginning May 2012 which includes KLSE futures and options.

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

# 2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam<sup>1</sup> Turnover of Conventional and Islamic Money Market<sup>1</sup>

bersamaan RM juta / RM million equivalent

Urusniaga bagi bulan Transaction for the month	Konvensional Conventional							Islam Islamic											
	Deposit		Penerimaan Jurubank		Instrumen Deposit Boleh-niaga <sup>2</sup>			Deposit Mudharabah		Deposit Komoditi Murabahah		Deposit Wakalah		Lain-lain Deposit <sup>3</sup>		Penerimaan Jurubank Islam		Sijil Hutang Boleh Niaga Islam <sup>4</sup>	
	Deposit		Banker's Acceptance		Negotiable Instrument of Deposit <sup>2</sup>			Mudharabah Deposits		Commodity Murabahah Deposits		Wakalah Deposits		Other Deposit <sup>3</sup>		Islamic Bankers Acceptance		Islamic Negotiable Instrument of Deposit <sup>4</sup>	
	Antara Bank <sup>5</sup>	Korporat	Antara Bank	Korporat	Antara Bank	Korporat	Antara Bank <sup>5</sup>	Korporat	Antara Bank <sup>5</sup>	Korporat	Antara Bank <sup>5</sup>	Korporat	Antara Bank <sup>5</sup>	Korporat	Antara Bank	Korporat	Antara Bank	Korporat	
	Interbank <sup>5</sup>	Corporate	Interbank	Corporate	Interbank	Corporate	Interbank <sup>5</sup>	Corporate	Interbank <sup>5</sup>	Corporate	Interbank <sup>5</sup>	Corporate	Interbank <sup>5</sup>	Corporate	Interbank	Corporate	Interbank	Corporate	
2016 1	242,817.7	509,584.2	2,068.3	190.9	22,481.7	1,286.2	23,779.0	10,814.0	12,370.3	166,267.2	0.0	144.5	39,287.9	18,725.7	11.6	1,170.2	10,153.0	825.5	
2	227,145.3	517,110.1	2,201.9	224.7	24,626.3	1,556.0	19,499.0	2,478.0	18,458.7	156,472.0	0.0	72.5	40,064.5	22,552.2	332.4	1,149.8	7,712.9	1,407.1	
3	299,590.9	669,301.3	2,515.6	167.0	26,462.3	1,901.0	24,572.0	2,548.0	18,822.4	170,658.6	0.0	4.3	43,754.3	20,516.4	409.2	1,209.6	8,534.8	1,275.5	
4	273,902.1	569,146.8	2,237.1	182.3	23,717.4	1,762.4	23,863.0	1,758.0	26,178.2	181,690.9	0.0	229.0	47,161.6	19,097.1	0.0	1,627.1	7,558.0	1,592.1	
5	237,365.3	571,170.2	2,033.4	186.7	28,426.1	1,935.0	29,532.0	372.0	15,949.1	178,694.5	10.0	389.8	46,217.7	24,183.3	469.3	1,304.8	11,993.8	1,112.5	
6	250,548.0	602,437.1	613.5	253.0	30,331.9	2,233.7	35,148.0	413.0	22,131.8	180,992.4	0.0	2,301.3	45,490.6	22,028.8	121.8	1,500.1	7,741.5	332.0	
7	261,889.6	541,681.2	678.3	181.6	29,571.9	1,969.0	32,483.0	118.0	18,170.9	172,587.0	0.0	294.7	37,648.9	18,138.9	0.0	1,401.0	11,908.8	605.0	
8	248,535.1	593,340.0	3,032.5	160.0	30,557.6	1,921.6	35,518.0	297.0	26,222.7	197,321.0	0.0	2,472.7	47,599.6	20,176.4	182.2	1,379.4	5,749.1	446.0	
9	227,393.9	544,788.7	1,607.6	165.0	34,530.7	2,166.1	35,519.0	104.0	27,699.7	173,822.3	0.0	1,883.7	39,818.1	16,618.6	218.1	1,797.3	7,292.7	530.0	
10	227,680.9	536,609.2	548.0	141.0	24,213.5	2,571.5	31,623.0	610.0	32,575.1	181,631.5	0.0	1,413.0	43,087.3	23,890.3	0.0	1,564.9	7,994.1	899.8	
11	288,405.7	598,519.8	468.9	198.0	21,737.1	2,591.2	34,553.0	120.0	27,111.5	189,490.6	0.0	585.6	40,776.6	21,283.2	97.7	1,317.3	5,794.2	1,545.0	
12	281,354.1	550,445.4	1,571.0	178.0	30,418.7	3,989.5	36,816.0	6,393.0	37,827.0	204,892.2	0.0	833.6	41,209.3	18,116.4	0.0	1,643.0	10,170.0	435.0	
2017 1	209,675.8	517,970.5	359.0	78.0	23,766.5	2,930.9	36,657.0	31.0	32,363.1	156,901.0	0.0	1,955.0	38,112.7	18,296.9	0.0	1,584.3	9,093.4	215.0	
2	197,113.2	474,332.9	147.8	122.0	16,327.3	1,628.3	35,882.0	0.0	25,990.0	144,325.1	0.0	1,071.6	28,090.7	19,321.6	195.9	1,270.0	10,293.0	386.0	
3	292,860.3	609,398.6	193.9	133.0	22,924.9	1,641.9	35,306.0	150.0	21,365.2	193,091.4	0.0	670.6	33,460.5	23,567.4	146.6	1,476.2	6,559.5	185.0	
4	180,676.6	538,426.8	170.0	151.0	18,700.9	1,491.9	33,270.0	0.0	17,304.8	183,463.7	0.0	1,149.4	30,762.0	23,121.6	83.3	1,497.5	5,558.0	345.5	
5	216,117.9	575,946.1	298.2	150.0	20,512.9	1,542.6	41,368.0	120.0	19,605.6	170,712.6	0.0	2,731.1	26,240.0	19,605.6	0.0	1,538.0	7,132.0	135.0	
6	202,262.5	522,569.5	182.0	157.0	24,502.1	2,155.1	38,302.0	50.0	18,818.1	164,923.5	0.0	1,122.7	24,249.4	15,339.9	0.0	1,611.8	8,912.0	190.0	
7	194,482.9	555,265.3	398.4	175.7	14,433.9	1,192.0	45,742.0	0.0	22,929.6	180,971.3	0.0	1,069.5	30,015.4	16,161.3	0.0	1,507.1	9,730.0	338.0	
8	200,927.9	577,704.8	772.5	231.4	18,917.8	886.2	48,914.0	16.0	24,869.5	193,700.4	0.0	1,457.0	27,305.8	20,246.3	0.0	1,610.1	6,421.0	185.0	
9	222,972.0	508,516.0	339.4	185.1	20,514.3	1,378.4	40,380.0	0.0	17,107.2	162,278.6	0.0	1,137.7	25,462.8	15,933.4	0.0	1,435.5	9,526.5	805.0	
10	219,007.6	566,014.6	223.4	147.4	22,880.6	1,672.1	45,050.0	0.0	22,992.8	195,577.7	0.0	1,617.2	44,053.7	24,069.1	0.0	1,446.2	9,359.0	623.2	
11	265,880.8	569,030.2	0.0	176.2	14,741.0	1,994.6	93,950.0	0.0	27,465.0	212,278.8	0.0	1,591.4	36,047.9	21,242.7	380.0	1,590.5	6,357.0	387.0	
12	221,670.9	540,072.9	0.0	113.8	13,150.4	3,117.8	84,296.0	0.0	29,339.0	193,609.4	0.0	2,816.6	46,498.3	16,965.1	0.0	1,697.8	3,340.0	90.0	
2018 1	245,117.0	560,188.2	417.5	179.9	14,220.1	1,056.2	102,662.0	629.0	31,684.4	191,487.6	0.0	1,402.0	28,893.1	26,173.3	0.0	1,677.2	4,675.0	1,378.0	
2	379,463.2	506,773.0	50.3	254.1	19,715.3	860.6	89,487.8	0.0	23,853.7	178,025.8	0.0	1,980.7	36,009.2	85,480.9	0.0	1,173.9	6,485.8	85.2	
3	276,505.6	633,084.0	476.4	189.6	15,312.4	1,058.5	107,632.4	198.0	19,886.7	207,599.2	0.0	2,387.0	31,606.1	107,505.5	0.0	1,371.9	8,973.7	835.1	

<sup>1</sup> Berdasarkan kepada tarikh pasaran

<sup>2</sup> Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"

<sup>3</sup> Lain-lain Deposit termasuk Deposit Wadiah

<sup>4</sup> Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"

<sup>5</sup> Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

<sup>1</sup> Based on trade date

<sup>2</sup> Include Floating Rate Negotiable Instruments Deposits (FRNID)

<sup>3</sup> Other Deposits include Wadiah Deposit.

<sup>4</sup> Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)

<sup>5</sup> Only Ringgit transactions and excludes Bank Negara Malaysia transactions

## 2.15 Pusing Ganti Derivatif<sup>1</sup> Turnover of Derivatives Transaction<sup>1</sup>

bersamaan RM juta / RM million equivalent

	Konvensional <i>Conventional</i>									Islam <i>Islamic</i>
	Berkaitan Ekuiti  <i>Equity Related</i>		Berkaitan Kadar Faedah  <i>Interest Rate Related</i>			Berkaitan Komoditi  <i>Commodity Related</i>	Derivatif Kredit  <i>Credit Derivatives</i>	Lain-lain <sup>2</sup>	Swap Kadar Keuntungan  <i>Profit Rate Swap</i>	
Urusniaga bagi bulan <i>Transaction for the month</i>	Waran <i>Warrants</i>	Opsyen <i>Options</i>	Pasaran Hadapan Klibor <i>Klibor Futures</i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Opsyen <i>Options</i>	Pasaran Hadapan <i>Futures</i>	Swap Mungkir Kredit <i>Credit Default Swap</i>	Others <sup>2</sup>		
2016	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	19.1	18.5	15.0	6,882.6	50.0	151.6	0.0	300.5	150.0
	3	21.9	27.8	80.0	15,015.4	446.2	91.0	2.0	568.2	30.0
	4	17.2	633.3	60.0	8,900.4	250.3	49.0	17.0	575.0	110.0
	5	13.9	38.4	20.0	14,109.9	156.4	48.9	115.2	478.3	100.0
	6	10.4	77.6	0.0	15,997.2	38.4	33.1	291.9	979.7	50.0
	7	13.7	15.2	0.0	23,470.8	385.0	8.0	76.9	707.4	305.0
	8	27.2	224.8	0.0	13,137.6	108.6	47.5	27.4	424.8	250.0
	9	27.7	192.3	50.0	16,095.6	500.2	73.6	347.0	593.4	300.0
	10	19.9	92.2	40.0	15,810.2	573.6	68.0	48.3	1,529.6	150.0
	11	13.8	115.3	0.0	22,471.9	931.4	41.9	0.0	516.9	180.0
	12	11.0	114.2	0.0	18,292.5	212.7	47.8	108.9	613.5	0.0
2017	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	17.8	7,123.0	100.0	8,977.0	144.7	123.0	32.1	545.4	1.0
	3	24.0	170.5	110.0	32,564.4	174.4	100.0	141.2	851.9	20.0
	4	34.8	93.5	60.0	9,489.2	224.8	95.0	22.7	443.4	0.0
	5	35.4	140.2	0.0	12,834.8	388.3	238.1	15.0	482.1	0.0
	6	28.0	147.1	0.0	9,976.9	53.0	137.0	38.6	438.7	0.0
	7	20.9	175.8	0.0	19,306.3	280.4	168.4	0.0	450.1	400.0
	8	33.9	170.6	0.0	5,567.2	223.5	236.4	104.4	642.8	0.0
	9	37.2	239.6	0.0	10,789.6	196.9	160.4	0.0	635.4	0.0
	10	36.0	173.9	0.0	11,262.4	399.4	225.7	0.0	1,027.3	0.0
	11	35.2	178.5	0.0	29,103.0	200.8	44.6	0.0	1,342.1	260.0
	12	45.8	158.7	0.0	12,890.0	613.1	118.4	0.0	847.9	0.0
2018	1	44.0	253.0	0.0	23,791.6	411.2	8.1	0.0	1,004.0	50.0
	2	37.3	163.9	0.0	8,896.0	186.0	57.9	0.0	461.6	0.0
	3	20.6	219.4	0.0	15,721.3	1,554.1	16.0	171.9	587.3	0.0

<sup>1</sup> Berdasarkan kepada tarikh pasaran

<sup>2</sup> Termasuk Pasaran Hadapan Bon dan TRS

<sup>3</sup> Urusniaga Ringgit sahaja

<sup>1</sup> Based on trade date

<sup>2</sup> Include Bond Futures and Total Return Swap

<sup>3</sup> Only Ringgit transactions

# 2.16 Pusing Ganti Sekuriti Hutang dan Sukuk<sup>1</sup> Turnover of Debt Securities and Sukuk<sup>1</sup>

bersamaan RM juta / RM million equivalent

		Sektor Awam / Public Sector						Sektor Swasta / Private Sector			
		Konvensional / Conventional			Sukuk			Konvensional / Conventional	Sukuk		
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan Malaysia <sup>2</sup>	Sukuk Perumahan Kerajaan	Jumlah	Jumlah	Jumlah
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Malaysian Government Investment Issues <sup>2</sup>	Government Housing Sukuk	Total	Total	Total
2016	1	200.0	1,218.0	77,118.6	-	878.0	70,668.5	100.0	6,053.7	17,543.5	173,780.3
	2	16,069.3	1,850.2	82,725.8	125.7	2,059.4	60,982.6	284.0	5,871.4	21,696.8	191,665.2
	3	12,464.5	3,729.4	72,101.9	-	964.0	66,698.9	1,380.0	6,386.2	23,779.0	187,503.8
	4	4,529.0	1,165.5	85,606.3	-	-	66,783.7	1,434.8	7,666.2	20,337.5	187,523.0
	5	5,397.6	3,801.3	94,882.5	-	50.0	47,880.3	300.0	6,562.5	24,275.0	183,149.3
	6	12,390.2	5,047.2	137,702.3	-	64.7	54,245.3	190.0	4,490.3	23,679.9	237,809.9
	7	6,445.4	1,535.8	103,815.6	-	80.0	76,720.7	980.0	5,255.2	18,024.4	212,857.1
	8	6,601.8	4,716.5	85,570.0	-	700.0	56,356.9	640.0	5,408.2	26,899.2	186,892.5
	9	10,408.4	5,968.6	94,168.9	-	5,518.7	35,156.8	600.0	4,629.6	27,818.5	184,261.5
	10	2,377.4	1,950.1	67,220.8	-	1,262.0	47,154.9	3,760.0	7,244.1	23,762.9	154,732.3
	11	-	4,707.1	111,890.8	-	2,972.0	51,267.4	580.0	7,655.7	14,454.5	193,527.5
	12	1,469.6	814.8	76,808.9	-	1,118.0	24,459.9	-	5,910.0	9,663.2	120,244.2
2017	1	612.8	2,223.8	61,465.2	-	746.0	41,616.5	-	5,895.9	17,345.5	129,905.7
	2	361.0	3,552.4	84,746.1	-	437.2	31,383.5	-	5,705.1	15,413.4	141,598.6
	3	8,505.8	7,406.6	147,536.1	-	361.8	22,116.7	200.0	6,830.6	17,490.5	210,448.1
	4	1,110.5	9,270.3	86,875.5	-	872.0	21,541.4	100.0	4,543.8	8,884.6	133,198.1
	5	1,348.0	5,464.6	98,030.3	-	531.0	42,069.7	-	4,335.1	12,798.1	164,576.9
	6	3,559.0	7,039.0	61,898.5	-	392.8	37,618.9	300.0	3,003.4	18,422.5	132,234.1
	7	140.1	2,766.0	62,307.8	-	234.0	21,162.1	460.0	2,941.0	10,850.6	100,861.7
	8	514.0	6,108.8	70,211.6	-	387.6	34,174.6	1,480.0	3,596.1	24,418.5	140,891.2
	9	100.0	6,835.2	93,224.4	-	522.7	40,825.0	-	5,605.5	22,060.5	169,173.2
	10	-	726.0	60,585.1	-	158.0	18,803.8	120.0	4,384.4	18,940.3	103,717.5
	11	2,300.0	7,418.2	89,345.3	-	2,833.4	26,921.0	-	3,906.2	14,223.2	146,947.3
	12	1,700.0	1,910.9	44,877.6	-	274.0	15,169.8	-	3,030.4	10,373.5	77,336.2
2018	1	2,102.9	3,872.2	65,904.4	-	1,775.1	47,154.1	360.0	3,988.1	16,021.8	141,178.6
	2	2,280.0	738.8	60,407.8	-	1,072.1	22,312.1	100.0	3,042.8	10,760.2	100,713.7
	3	3,865.1	6,955.2	79,956.1	13.1	1,142.8	46,564.5	-	4,610.1	22,928.1	166,034.9

<sup>1</sup> Merujuk kepada semua bon dan/vatau sukuk kerajaan serta korporat yang disiarkan di FAST

<sup>2</sup> Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

\* Tidak termasuk Secondary Notes bagi Sukuk

\*\* Sukuk Bank Negara Malaysia Ijarah termasuk di dalam Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam

<sup>1</sup> Refer to all government and corporate bond and/or sukuk broadcasted in FAST

<sup>2</sup> Prior to 31 March 2015, this Sukuk is known as Government Investment Issues

\* Exclude Secondary Notes of Sukuk Issuances

\*\* Bank Negara Malaysia Sukuk Ijarah included in Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic

Sumber / Source: Bank Negara Malaysia  
FAST (Fully Automated System for Issuing / Tendering)

## 2.17 Pusing Ganti Pasaran Pertukaran Asing Turnover of Foreign Currency Market Transactions

bersamaan USD juta / USD million equivalent

Urusniaga bagi bulan <i>Transaction during the month</i>	FX Spot <i>FX Spot</i>	FX Swap <i>FX Swap</i>	FX Hadapan <i>FX Forward</i>	FX Opsyen <i>FX Options</i>
2016 1	71,595.6	82,299.8	12,145.7	1,818.3
2	58,305.5	65,942.1	10,152.0	1,841.6
3	78,451.7	71,356.4	11,728.1	1,816.2
4	69,271.1	84,049.8	10,382.4	1,930.8
5	67,300.7	85,588.6	10,384.7	2,013.4
6	73,898.2	88,869.2	12,113.7	1,848.3
7	65,834.5	78,928.0	10,565.2	1,649.9
8	59,154.5	90,401.4	10,804.3	2,023.4
9	65,438.3	90,370.7	12,293.5	1,798.4
10	64,692.3	89,337.6	9,662.4	1,713.9
11	73,054.4	84,415.7	13,166.8	1,531.3
12	74,609.4	94,148.3	10,810.4	1,049.0
2017 1	80,900.8	89,745.8	8,365.3	1,632.1
2	75,856.3	72,387.0	9,434.2	1,097.3
3	106,107.1	107,212.1	15,633.1	1,807.9
4	79,316.1	96,923.4	10,325.7	2,111.0
5	88,876.3	94,709.8	11,494.9	1,884.9
6	79,272.7	98,840.3	13,735.5	1,771.1
7	78,409.7	114,745.0	13,439.7	2,019.8
8	83,391.7	114,232.2	13,852.6	1,917.6
9	84,753.8	109,955.4	17,621.8	1,693.8
10	80,021.2	102,102.8	15,342.8	1,282.6
11	83,841.8	115,536.6	20,241.3	1,490.4
12	70,655.7	100,812.3	15,074.3	1,169.2
2018 1	91,607.3	112,111.4	17,954.8	1,792.2
2	88,781.4	102,924.9	17,952.2	1,407.2
3	100,831.5	120,874.6	20,328.4	2,433.0

## 2.18 Pembiayaan Bersih melalui Sistem Perbankan, Institusi Keuangan Pembangunan (IKP) dan Bon Korporat Net Financing Through The Banking System, Development Financial Institutions (DFIs) and Corporate Bonds (CB)

RM juta / RM million

Akhir Tempoh	Pinjaman <sup>1</sup> <i>Loans</i>	Bon Korporat <sup>2</sup> <i>Corporate Bonds</i>	Pembiayaan Bersih <i>Net Financing</i>	Pinjaman <i>Loans</i>	Bon Korporat <i>Corporate Bonds</i>	Pembiayaan Bersih <i>Net Financing</i>	Pinjaman <i>Loans</i>	Bon Korporat <i>Corporate Bonds</i>	Pembiayaan Bersih <i>Net Financing</i>	
<i>End Period</i>	Jumlah terkumpul (RM Milion) <i>Outstanding (RM Million)</i>			Perubahan Bulanan (RM milion) <i>Monthly Change (RM Million)</i>			Pertumbuhan Tahunan (%) <i>Annual Growth (%)</i>			
2015	1,580,723.2	459,169.3	2,039,892.5	112,554.5	47,144.4	159,698.8	7.7	11.4	8.5	
2016	1,664,854.6	488,243.7	2,153,098.3	84,136.0	29,074.0	113,210.0	5.3	6.3	5.5	
2017	1,727,991.3	563,344.7	2,291,336.0	63,136.7	75,101.0	138,237.7	3.8	15.4	6.4	
2016	2	1,587,237.1	463,350.0	2,050,587.1	3,618.4	5,853.7	9,472.1	7.3	12.5	8.4
	3	1,585,314.9	464,306.4	2,049,621.3	-1,922.2	956.4	-965.8	6.3	11.6	7.5
	4	1,583,776.5	465,575.3	2,049,351.8	-1,538.4	1,269.0	-269.4	6.2	11.4	7.3
	5	1,595,827.7	469,093.9	2,064,921.6	12,051.1	3,518.6	15,569.7	6.1	11.1	7.2
	6	1,602,513.9	471,874.8	2,074,388.8	6,686.3	2,780.9	9,467.2	5.5	11.3	6.8
	7	1,605,292.0	477,010.0	2,082,302.0	2,778.0	5,135.2	7,913.2	5.1	12.7	6.7
	8	1,611,126.6	485,114.3	2,096,240.9	5,834.7	8,104.3	13,939.0	4.2	13.2	6.1
	9	1,624,451.6	489,570.7	2,114,022.4	13,325.0	4,456.4	17,781.4	4.3	13.9	6.4
	10	1,635,233.6	493,532.9	2,128,766.5	10,782.0	3,962.2	14,744.2	4.6	12.8	6.4
	11	1,650,730.8	492,581.6	2,143,312.5	15,497.2	-951.3	14,545.9	5.4	11.6	6.8
	12	1,664,854.6	488,243.7	2,153,098.3	14,123.7	-4,337.9	9,785.8	5.3	6.3	5.5
2017	1	1,671,816.1	488,395.9	2,160,211.9	6,961.9	152.2	7,114.0	5.6	6.8	5.8
	2	1,671,706.6	492,404.2	2,164,110.8	-109.4	4,008.3	3,898.9	5.3	6.3	5.5
	3	1,680,232.8	509,636.6	2,189,869.4	8,526.2	17,232.4	25,758.6	6.0	9.8	6.8
	4	1,680,065.4	515,385.7	2,195,451.1	-167.4	5,749.0	5,581.7	6.1	10.7	7.1
	5	1,683,071.3	526,685.8	2,209,757.2	3,005.9	11,300.2	14,306.1	5.5	12.3	7.0
	6	1,692,183.5	527,493.9	2,219,677.4	9,112.1	808.0	9,920.2	5.6	11.8	7.0
	7	1,693,165.3	527,536.2	2,220,701.5	981.8	42.3	1,024.1	5.5	10.6	6.6
	8	1,701,614.0	528,794.8	2,230,408.7	8,448.7	1,258.6	9,707.3	5.6	9.0	6.4
	9	1,705,791.1	543,022.9	2,248,814.0	4,177.1	14,228.1	18,405.2	5.0	10.9	6.4
	10	1,707,483.2	552,948.9	2,260,432.2	1,692.1	9,926.1	11,618.2	4.4	12.0	6.2
	11	1,711,159.6	555,434.3	2,266,593.9	3,676.4	2,485.3	6,161.7	3.7	12.8	5.8
	12	1,727,991.3	563,344.7	2,291,336.0	16,831.7	7,910.4	24,742.1	3.8	15.4	6.4
2018	1	1,734,646.2	569,692.5	2,304,338.7	6,654.5	6,347.8	13,002.3	3.8	16.6	6.7
	2	1,739,375.8	573,137.1	2,312,512.9	4,729.6	3,444.6	8,174.2	4.0	16.4	6.9
	3	1,746,431.3	582,025.5	2,328,456.8	7,055.5	8,888.4	15,943.8	3.9	14.2	6.3

Nota:

1 Termasuk pinjaman terkumpul sistem perbankan dan institusi kewangan pembangunan (IKP)  
2 Tidak termasuk terbitan Cagamas dan pelabur asing

Note:

1 Comprises banking system and development financial institutions (DFIs) outstanding loans  
2 Excludes issuances by Cagamas and non-residents

# 3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM juta / RM million

Tempoh  Period	Belanjaan semasa Current budget			Perbelanjaan pembangunan Development expenditure			Lebihan / kurangan ( ) keseluruhan Overall surplus / deficit(-)	Sumber-sumber kewangan Sources of finance						
	Hasil  Revenue	Perbelanjaan <sup>1</sup>  Expenditure <sup>1</sup>	Lebihan / kurangan(-)  Surplus / deficit(-)	Perbelanjaan pembangunan kasar  Gross development expenditure	Tolak: Terimaan balik pinjaman  Less: Loan recoveries	Perbelanjaan pembangunan bersih  Net development expenditure		Pinjaman dalam negeri Domestic borrowing			Pinjaman luar negeri Foreign borrowing			Penggunaan harta <sup>2</sup>  Use of assets
								Peminjaman kasar dalam negeri  Gross domestic borrowing	Tolak: Pembayaran balik dalam negeri  Less: Domestic repayment	Peminjaman bersih dalam negeri  Net domestic borrowing	Peminjaman kasar luar negeri  Gross foreign borrowing	Tolak: Pembayaran balik luar negeri  Less: Foreign repayment	Peminjaman bersih luar negeri  Net foreign borrowing	
2012	207,913	205,537	2,376	46,932	2,606	44,326	-41,951	96,244	52,900	43,344	684	697	-14	-2,899
2013	213,370	211,270	2,100	42,210	1,526	40,683	-38,584	100,457	60,931	39,526	413	634	-222	-747
2014	220,626	219,589	1,037	39,503	1,052	38,451	-37,414	90,740	53,183	37,557	277	633	-356	208
2015	219,089	216,998	2,091	40,768	1,483	39,285	-37,194	95,253	56,323	38,931	5,560	4,833	727	-2,464
2016 <sup>3</sup>	212,421	210,173	2,248	41,995	1,347	40,648	-38,400	86,000	48,141	37,859	5,983	5,148	835	-294
2017 <sup>3</sup>	220,406	217,695	2,711	44,884	1,852	43,032	-40,321	113,916	73,166	40,750	63	405	-342	-87
2012 1Q	47,889	45,599	2,290	8,508	388	8,120	-5,831	24,744	9,272	15,472	95	392	-297	-9,344
2Q	50,747	48,234	2,513	10,337	1,544	8,793	-6,280	27,000	22,128	4,872	167	64	103	2,806
3Q	52,101	50,062	2,038	10,931	131	10,800	-8,762	25,000	17,500	7,500	115	178	-64	1,345
4Q	57,176	61,641	-4,465	17,156	543	16,613	-21,078	19,500	4,000	15,500	308	63	244	2,294
2013 1Q	43,751	49,892	-6,141	9,512	715	8,797	-14,939	23,500	17,219	6,281	33	355	-322	8,979
2Q	51,588	49,183	2,405	6,878	51	6,827	-4,423	24,500	14,399	10,101	139	60	79	-5,757
3Q	56,980	53,403	3,577	9,177	162	9,015	-5,439	26,238	17,482	8,756	113	142	-28	-3,289
4Q	61,052	58,792	2,260	16,642	599	16,044	-13,784	26,220	11,832	14,388	128	78	51	-680
2014 1Q	49,175	55,198	-6,023	7,117	154	6,963	-12,986	23,500	3,500	20,000	66	335	-270	-6,744
2Q	52,671	51,725	947	7,201	189	7,012	-6,066	26,296	20,339	5,957	21	77	-56	164
3Q	59,139	52,932	6,207	8,229	145	8,084	-1,877	20,603	20,503	100	69	156	-87	1,864
4Q	59,640	59,734	-94	16,957	564	16,393	-16,487	20,341	8,841	11,500	121	65	56	4,925
2015 1Q	51,548	55,421	-3,873	8,000	118	7,882	-11,755	23,000	13,797	9,203	5	124	-119	2,671
2Q	55,251	51,830	3,421	7,330	76	7,255	-3,833	26,500	-	26,500	5,375	4,492	883	-23,550
3Q	56,253	52,285	3,967	8,835	147	8,689	-4,721	21,000	31,535	-10,535	79	141	-62	15,318
4Q	56,037	57,461	-1,425	16,602	1,143	15,460	-16,884	24,753	10,991	13,762	101	75	25	3,096
2016 1Q	48,794	57,377	-8,584	9,455	305	9,151	-17,734	25,500	7,000	18,500	6	140	-134	-631
2Q	47,498	52,077	-4,579	10,623	184	10,440	-15,018	25,500	2,172	23,328	5,911	77	5,834	-14,144
3Q	56,295	50,714	5,581	7,491	111	7,380	-1,798	20,000	27,969	-7,969	40	4,825	-4,785	14,553
4Q	59,834	50,005	9,829	14,426	748	13,678	-3,849	15,000	11,000	4,000	26	105	-80	-71
2017 <sup>3</sup> 1Q	46,645	57,559	-10,914	9,450	145	9,305	-20,219	30,500	19,250	11,250	11	153	-143	9,112
2Q	50,431	53,536	-3,105	10,770	120	10,649	-13,754	27,000	5,719	21,281	23	61	-37	-7,490
3Q	58,716	48,254	10,462	9,421	-237	9,658	804	28,000	22,100	5,900	7	148	-141	-6,563
4Q	64,614	58,347	6,267	15,243	1,824	13,419	-7,152	28,416	26,097	2,319	23	43	-20	4,853

1 Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.  
2 Termasuk perubahan-perubahan dalam baki-baki Kumpulan Wang Amanah Kerajaan.  
Tanda tolak menunjukkan penimbunan harta-harta.  
3 Angka-angka suku tahunan adalah awalan.

Jumlah tidak semestinya tepat disebabkan oleh penganapan.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSSB-IMF (<http://dsbb.imf.org>).  
Sumber: Jabatan Akauntan Negara

1 Excludes intra-account transfer such as Development Fund.  
2 Include changes in Government Trust Fund balances. A minus sign indicates the accumulation of assets.  
3 Quarterly figures are preliminary.

Numbers may not add up to total due to rounding.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).

	Sektor Awam / Public Sector								Sektor Swasta / Private Sector		Ringgit Securities Holdings	Foreign Currency	
	Konvensional / Conventional			Sukuk					Konvensional / Conventional	Sukuk			
Akhir Tempoh	Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Sukuk Ijarah Bank Negara Malaysia	Terbitan Pelaburan Kerajaan Malaysia <sup>2</sup>	Sukuk Perumahan Kerajaan	Bon Korporat	Sukuk	Jumlah Sekuriti Hutang Denominasi Ringgit	Jumlah Sekuriti Hutang Denominasi Mata Wang Asing	
End of Period	Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Bank Negara Malaysia Sukuk Ijarah	Malaysian Government Investment Issues <sup>2</sup>	Government Housing Sukuk	Corporate Bonds	Sukuk	Total Ringgit - denominated Debt Securities	Total Foreign Currency - denominated Debt Securities	
2016	1	23,631.2	2,236.6	164,399.0	79.4	556.0	-	11,484.2	5.0	7,321.8	5,824.1	215,537.3	925.4
	2	20,634.5	2,286.5	164,976.7	-	1,435.0	-	11,708.0	5.0	7,194.9	5,927.0	214,167.5	942.5
	3	21,094.9	3,160.4	171,532.7	-	1,445.0	-	15,155.4	5.0	7,193.0	6,157.6	225,744.0	888.2
	4	19,150.5	2,999.3	175,437.5	-	1,315.0	-	19,031.4	5.0	7,738.5	6,306.0	231,983.3	875.2
	5	14,090.9	2,311.5	177,061.1	-	1,290.0	-	19,744.9	5.0	7,682.5	6,376.0	228,561.9	911.8
	6	12,866.3	2,068.9	182,066.4	-	1,290.0	-	21,806.0	-	7,928.9	6,247.9	234,274.4	883.9
	7	12,123.0	2,131.9	185,306.7	-	1,290.0	-	24,371.5	-	8,192.7	6,537.3	239,953.1	914.3
	8	12,096.6	2,509.4	186,940.2	-	1,240.0	-	26,914.5	-	9,052.1	7,222.4	245,975.1	907.4
	9	9,341.5	2,670.1	181,412.6	-	830.0	-	26,866.6	-	9,016.6	7,420.5	237,557.7	932.9
	10	5,391.0	2,641.2	184,569.2	-	880.0	-	30,271.9	-	9,063.7	7,132.9	239,949.9	931.1
	11	6,351.0	2,043.7	173,023.3	-	382.0	-	23,026.8	-	8,351.4	6,838.5	220,016.7	971.0
	12	8,074.5	1,639.3	168,480.0	-	137.0	-	21,527.6	-	8,263.1	6,543.9	214,665.5	967.1
2017	1	8,180.2	1,127.4	166,384.7	-	212.0	-	20,532.6	-	7,716.3	6,618.2	210,771.5	965.1
	2	8,904.7	1,321.8	158,938.6	-	223.4	-	20,421.0	-	7,082.9	6,587.9	203,480.4	968.8
	3	5,535.7	882.0	135,895.9	-	167.3	-	19,813.8	-	8,444.2	6,522.3	177,261.2	963.2
	4	5,729.1	887.8	141,615.6	-	167.3	-	20,123.9	-	8,876.8	6,642.1	184,042.6	946.6
	5	6,850.7	810.2	150,526.8	-	67.0	-	20,189.0	-	9,055.7	6,621.3	194,120.7	935.7
	6	6,882.8	1,145.0	149,623.6	-	67.0	-	20,281.4	-	9,235.1	6,555.7	193,790.7	949.1
	7	5,895.9	919.0	148,878.2	-	-	-	19,566.6	-	9,834.9	6,433.4	191,528.0	953.1
	8	6,152.9	410.0	150,961.0	-	50.0	-	16,377.8	-	10,375.8	6,455.4	190,782.9	970.7
	9	5,350.0	2,465.8	156,712.8	-	190.0	-	18,520.9	-	10,201.3	6,682.9	200,123.7	-
	10	5,350.0	2,479.8	153,218.8	-	190.0	-	19,798.7	-	9,741.1	6,570.5	197,348.9	-
	11	5,350.0	3,105.0	160,313.8	-	939.4	-	17,932.1	-	9,470.9	6,926.1	204,037.3	-
	12	4,350.0	2,392.1	164,439.0	-	939.4	-	18,495.7	-	9,184.9	6,888.8	206,690.0	-
2018	1	4,350.0	2,749.0	168,612.1	-	902.5	-	18,938.6	-	8,275.2	7,327.8	211,155.2	-
	2	3,500.0	2,782.0	165,479.7	-	769.5	-	18,390.5	-	8,417.6	7,873.8	207,213.1	-
	3	4,500.0	4,073.4	165,921.7	-	817.5	-	18,847.5	-	8,108.5	7,823.1	210,091.8	-
	4	4,500.0	3,513.9	162,799.2	-	739.5	-	18,750.7	-	7,655.5	7,441.1	205,399.9	-

<sup>1</sup> Merujuk kepada semua bon dan/atau sukuk kerajaan serta korporat yang didepositkan dalam RENTAS, terbitan pemastautin dan bukan pemastautin  
<sup>2</sup> Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

<sup>1</sup> Refers to all government and corporate bonds and/or sukuk as deposited in RENTAS, issued by residents and non-residents  
<sup>2</sup> Prior to 31 March 2015, this Sukuk is known as Government Investment Issues

### 3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2010 (Perubahan Tahunan) Gross Domestic Product by Expenditure Components at Constant 2010 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh <i>Period</i>	Keluaran Dalam Negara Kasar (KDNK) <i>Gross Domestic Product (GDP)</i>	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan <i>Exports of goods and services</i>	Import barang-barang dan perkhidmatan <i>Imports of goods and services</i>
		Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>	Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>		
2013	4.7	6.8	7.2	5.8	8.1	12.8	1.8	0.3	1.7
2014	6.0	6.4	7.0	4.4	4.8	11.1	-4.7	5.0	4.0
2015	5.0	5.7	6.0	4.4	3.6	6.3	-1.1	0.3	0.8
2016	4.2	4.9	6.0	0.9	2.7	4.3	-0.5	1.1	1.1
2017	5.9	6.7	7.0	5.4	6.2	9.3	0.1	9.6	11.0
2013 1Q	4.3	5.2	6.4	0.2	12.5	9.4	17.8	-3.5	-2.4
2Q	4.6	7.7	6.9	10.8	5.8	11.2	-4.1	-4.6	-1.4
3Q	4.9	7.8	8.0	6.6	8.8	14.9	-0.3	4.2	3.8
4Q	5.0	7.0	7.6	5.4	6.1	16.5	-1.9	5.1	6.9
2014 1Q	6.3	7.9	6.9	12.0	6.7	14.9	-6.3	7.8	7.5
2Q	6.5	5.2	6.5	-0.1	6.9	11.8	-3.2	8.6	4.4
3Q	5.6	6.5	6.8	5.1	1.3	7.1	-8.6	2.6	2.1
4Q	5.7	6.3	7.6	2.5	4.3	11.1	-1.9	1.6	2.3
2015 1Q	5.8	8.0	8.9	4.2	7.8	11.5	0.4	-1.7	-0.2
2Q	4.9	6.5	6.4	6.9	0.3	3.8	-8.2	-4.3	-3.3
3Q	4.7	4.0	4.1	3.6	4.1	5.3	1.7	3.2	2.9
4Q	4.6	4.5	4.9	3.3	2.6	4.7	0.4	3.8	3.7
2016 1Q	4.1	4.8	5.2	2.7	0.1	2.1	-4.4	1.0	2.3
2Q	4.0	6.0	6.2	5.4	6.1	5.6	7.7	2.0	2.4
3Q	4.3	5.5	6.3	2.1	2.0	4.8	-3.8	-0.6	-1.8
4Q	4.5	3.5	6.1	-4.2	2.4	4.9	-0.4	2.2	1.6
2017 1Q	5.6	6.8	6.6	7.5	10.0	12.9	3.2	9.8	12.9
2Q	5.8	6.4	7.1	3.3	4.1	7.4	-5.0	9.6	10.7
3Q	6.2	6.6	7.2	3.9	6.7	7.9	4.1	11.8	13.4
4Q	5.9	6.9	7.0	6.9	4.3	9.2	-1.4	7.1	7.4

### 3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2010 (Perubahan Tahunan) Gross Domestic Product by Kind of Economic Activity at Constant 2010 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh  Period	Pertanian  Agriculture	Perlobong dan Kuari  Mining and Quarrying	Pembuatan  Manufacturing	Pembinaan  Construction	Perkhidmatan  Services <sup>1</sup>	Elektrik dan Gas	Air, pembentungan dan pengurusan sisa	Perdagangan Borong	Perdagangan Runcit	Kenderaan Bermotor	Penginapan	Makanan dan Minuman	Pengangkutan dan Penyimpanan	Maklumat dan Komunikasi	Kewangan	Insurans	Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan	Perkhidmatan Lain	KDNK pada Harga Pembeli  GDP at Purchasers' Value <sup>1</sup>
						Electricity and Gas	Water, sewerage and waste management	Wholesale Trade	Retail Trade	Motor Vehicles	Accommodation	Food and Beverage	Transport and Storage	Info & Communication	Finance	Insurance	Real Estates and Business Services	Government Services	Other Services	
2013	2.0	1.2	3.4	10.6	5.9	4.4	4.4	5.6	8.0	3.0	2.9	6.8	4.6	9.1	2.2	1.5	8.0	7.4	5.6	4.7
2014	2.0	3.3	6.1	11.7	6.6	3.6	4.8	8.6	9.9	6.6	3.5	7.4	5.4	10.0	1.8	4.0	8.0	6.3	4.8	6.0
2015	1.3	5.3	4.9	8.2	5.1	3.0	5.7	9.2	5.4	4.1	3.5	7.2	5.7	9.4	-0.4	-1.7	6.5	4.0	4.7	5.0
2016	-5.1	2.2	4.4	7.4	5.6	5.0	6.7	8.2	7.0	-3.1	4.5	7.8	5.6	8.1	1.2	6.5	6.9	4.9	4.8	4.2
2017	7.2	1.1	6.0	6.7	6.2	2.0	6.0	6.5	9.4	1.2	5.2	8.1	6.2	8.4	5.0	3.7	7.4	4.9	5.4	5.9
2015 1Q	-3.8	10.8	5.6	9.6	6.4	2.9	7.0	9.5	10.7	7.6	3.4	8.5	5.7	9.6	1.3	4.0	7.5	3.8	4.6	5.8
2Q	4.7	6.0	4.2	5.6	5.0	3.8	5.1	8.5	4.3	2.0	3.9	7.3	5.3	9.2	1.7	-4.4	6.1	4.0	4.8	4.9
3Q	2.2	5.6	4.8	9.9	4.3	2.8	5.2	9.6	2.8	2.2	3.2	6.6	5.7	9.5	-2.9	-4.5	6.5	3.2	4.9	4.7
4Q	1.8	-0.7	5.0	7.5	5.0	2.7	5.6	9.1	4.2	5.0	3.6	6.5	6.0	9.2	-1.3	-1.9	6.1	4.7	4.6	4.6
2016 1Q	-3.8	-1.2	4.6	8.0	5.1	6.6	7.7	8.1	5.5	-5.1	4.2	6.9	5.9	8.4	0.2	-0.5	6.5	5.4	4.7	4.1
2Q	-7.8	2.1	4.2	8.9	5.7	5.0	6.5	8.7	7.1	-2.7	3.7	7.9	6.0	8.7	-0.2	7.9	6.9	4.9	4.5	4.0
3Q	-6.1	2.9	4.3	7.9	6.2	5.1	6.6	9.0	7.6	-2.9	4.9	8.2	5.2	7.5	1.9	14.9	7.0	5.5	5.0	4.3
4Q	-2.5	5.0	4.7	5.1	5.5	3.4	6.2	7.1	7.9	-2.0	5.3	8.4	5.5	7.7	2.7	4.4	7.1	4.1	5.2	4.5
2017 1Q	8.3	1.6	5.6	6.5	5.8	1.3	6.0	5.5	7.8	3.5	4.8	7.9	6.1	8.2	3.9	2.2	7.3	5.1	5.4	5.6
2Q	5.9	0.2	6.0	8.3	6.3	1.2	5.8	6.0	11.4	0.9	5.0	8.0	6.2	8.5	5.6	3.4	7.3	4.5	5.2	5.8
3Q	4.1	3.1	7.0	6.1	6.5	2.0	6.3	6.9	10.3	0.4	5.5	8.2	6.4	8.8	5.3	1.2	7.4	6.0	5.6	6.2
4Q	10.7	-0.5	5.4	5.8	6.2	3.7	6.0	7.4	8.2	0.3	5.6	8.3	6.0	8.1	5.1	7.9	7.5	4.2	5.5	5.9

<sup>1</sup> Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.  
Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).  
Sumber: Jabatan Perangkaan Malaysia

## 3.5 Penunjuk Ekonomi Terpilih Selected Economic Indicators

Tempoh	IHP	PHP - Pengeluaran Tempatan <sup>1</sup>	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh	
	CPI	PPI - Local Production <sup>1</sup>	Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import			
Period	100.0	100.0	IPI				Trade		Unemployment Rate	Labour Force	
			All	Mining	Electricity	Manufacturing	Exports	Imports			
			Wajaran / Weight (2010=100)				Wajaran / Weight (2015=100)				Exports
% Annual change											
2015	2.1	-7.5	4.7	5.0	2.4	4.8	1.6	0.4	3.1	14,518.0	
2016	2.1	-1.1	4.1	2.4	8.5	4.3	1.2	1.9	3.4	14,667.8	
2017	3.7	6.7	4.3	-0.1	2.6	6.1	18.9	19.9	n.a.	n.a.	
2016	3	2.6	-3.9	2.6	-3.4	7.7	4.5	1.6	-5.5	3.4	14,596.8
	4	2.1	-2.8	2.8	1.7	9.4	2.5	2.2	-2.6	-	-
	5	2.0	-2.1	2.9	-1.0	9.6	3.7	-0.8	2.9	-	-
	6	1.6	-1.3	5.4	7.1	8.7	4.5	3.3	7.8	3.4	14,665.4
	7	1.1	-2.1	3.8	3.2	7.1	3.7	-5.5	-4.7	-	-
	8	1.5	-0.1	5.0	3.9	11.4	4.7	1.5	4.9	-	-
	9	1.5	0.4	3.1	-0.4	7.1	3.9	-3.0	-0.1	3.5	14,710.6
	10	1.4	0.1	4.4	4.2	6.9	4.2	-8.6	-6.6	-	-
	11	1.6	2.2	6.9	5.9	9.7	7.0	7.8	11.2	-	-
	12	1.7	6.5	5.2	6.2	6.1	4.7	10.7	11.5	3.5	14,771.4
2017	1	3.0	10.2	3.5	0.5	1.1	4.9	13.6	16.1	-	-
	2	4.5	10.8	4.6	-1.5	1.5	7.4	26.6	27.7	-	-
	3	4.7	9.0	4.2	1.5	-0.2	5.6	24.1	39.4	3.5	14,870.1
	4	4.2	7.5	3.7	-2.5	-1.5	6.5	20.5	24.7	-	-
	5	3.8	8.0	4.6	-2.0	2.5	7.2	32.4	30.2	-	-
	6	3.4	6.4	3.3	0.7	2.1	4.4	9.9	3.7	3.4	14,926.4
	7	3.1	7.1	6.1	-0.9	7.9	8.5	30.9	21.8	-	-
	8	3.6	6.7	6.7	5.9	3.0	7.4	21.6	22.4	-	-
	9	4.2	6.0	4.8	2.4	2.2	5.9	14.8	15.2	3.4	15,000.2
	10	3.7	4.7	3.1	-0.6	4.6	4.2	18.7	20.9	-	-
	11	3.5	4.3	4.6	-0.2	3.9	6.4	14.5	15.2	-	-
	12	3.6	0.3	2.9	-4.1	3.9	5.4	4.7	7.9	3.4	15,088.3
2018	1	2.7	-1.2	5.4	1.5	4.3	6.9	17.9	11.6	-	-
	2	1.4	-3.4	3.0	-1.6	2.8	4.7	-2.0	-2.8	-	-
	3	1.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

<sup>1</sup> Indeks Harga Pengeluar (IHPR) yang diterbitkan sebelum bulan Januari 2010 merujuk kepada IHPR ekonomi domestik, yang terdiri daripada IHPR pengeluaran tempatan dan indeks harga import. Walau bagaimanapun, mulai bulan Januari 2010 IHPR ekonomi domestik tidak lagi diterbitkan.

<sup>1</sup> The Producer Price Index (PPI) published prior to January 2010 referred to PPI for the domestic economy, which comprised of PPI for local production and import price index. However, starting from January 2010, PPI for the domestic economy has been discontinued.

Sumber: Jabatan Perangkaan Malaysia

Source: Department of Statistics, Malaysia

# 3.6 Imbangan Pembayaran (BPM6) Balance of Payments (BPM6)

RM juta / RM million

Ketika	Akaun Semasa / Current Account															Akaun Kewangan / Financial Account										Kesilapan dan Ketinggalan Bersih Net Errors and Omissions	Imbangan Keseluruhan Overall Balance				
	During	Jumlah Total	Barangan dan Perkhidmatan / Goods and Services						Pendapatan Primer / Primary Income			Pendapatan Sekunder / Secondary Income			Capital Account			Jumlah Total	Pelaburan Langsung / Direct Investment			Pelaburan Portfolio / Portfolio Investment			Derivatif Kewangan / Financial derivatives			Pelaburan Lain / Other Investment			
			Barangan / Goods			Perkhidmatan / Services			Bersih Net	Kredit Credit	Debit Debit	Bersih Net	Kredit Credit	Debit Debit	Bersih Net	Kredit Credit	Debit Debit		Bersih Net	Kredit Credit	Debit Debit	Bersih Net	Aset Assets	Liabiliti Liabilities	Bersih Net			Aset Assets	Liabiliti Liabilities	Bersih Net	Bersih Net
			Bersih Net	Kredit Credit	Debit Debit	Bersih Net	Kredit Credit	Debit Debit																						Bersih Net	Kredit Credit
2015	35,155	88,592	109,224	681,275	572,051	-20,632	136,095	156,727	-32,112	48,674	80,786	-21,325	11,925	33,251	-1,136	13	1,149	-55,350	-1,810	-39,698	37,888	-26,122	-9,098	-17,024	-663	-26,755	25,082	3,750			
2016	29,023	82,292	101,382	686,075	584,693	-19,090	146,313	165,403	-34,640	47,320	81,960	-18,629	15,988	34,617	108	149	42	-1,126	14,131	-42,095	56,226	-15,419	-15,011	-408	-802	964	-13,226	14,779			
2017	40,295	95,040	118,105	808,869	690,764	-23,065	157,793	180,859	-36,137	54,269	90,406	-18,608	16,661	35,270	86	160	74	2,282	12,357	-26,709	39,066	-9,210	-16,539	7,329	478	-1,343	-52,000	-9,337			
2014	1Q	19,820	31,067	31,230	166,749	135,519	-163	35,092	35,256	-6,629	14,496	21,125	-4,618	2,032	6,650	-2	2	4	-38,038	-14,376	-20,578	6,202	-14,166	-7,516	-6,650	-1,487	-8,009	926	-17,294		
	2Q	15,292	25,852	27,435	172,346	144,911	-1,583	34,404	35,987	-7,765	14,757	22,522	-2,796	3,895	6,691	0	9	9	-12,090	-4,045	-16,534	12,488	6,321	-10,400	16,721	229	-14,595	-4,176	-974		
	3Q	7,256	21,874	25,744	167,554	141,809	-3,870	33,607	37,477	-9,473	13,484	22,957	-5,145	2,140	7,285	66	73	7	-2,200	2,221	-6,294	8,515	-11,151	-10,416	-735	49	6,681	-11,832	-6,710		
	4Q	6,186	23,827	28,917	172,216	143,299	-5,090	34,515	39,605	-12,756	9,659	22,415	-4,885	2,428	7,313	280	299	18	-27,627	-1,773	-9,217	7,444	-20,359	219	-20,578	234	-5,729	9,631	-11,530		
2015	1Q	10,917	23,667	27,069	160,537	133,468	-3,402	33,292	36,694	-7,702	11,436	19,138	-5,047	2,414	7,462	-1	3	3	-29,165	-3,398	-10,266	6,868	-7,898	-7,362	-536	3	-17,871	2,552	-15,696		
	2Q	8,193	18,532	23,411	162,224	138,813	-4,878	32,530	37,408	-4,594	15,467	20,061	-5,745	2,799	8,544	-1,107	1	1,108	383	-2,021	-18,504	16,483	-11,791	-8,062	-3,728	-449	14,644	980	8,450		
	3Q	5,226	21,587	27,472	174,611	147,139	-5,885	34,457	40,341	-10,680	9,540	20,220	-5,681	3,176	8,857	-13	8	22	-33,170	-2,714	-7,541	4,828	-24,431	668	-25,099	-111	-5,914	44,954	16,997		
	4Q	10,819	24,806	31,273	183,903	152,630	-6,467	35,817	42,284	-9,135	12,232	21,367	-4,852	3,536	8,388	-15	1	15	6,600	6,322	-3,388	9,710	17,997	5,659	12,339	-106	-17,613	-23,405	-6,000		
2016	1Q	6,214	17,600	23,258	160,914	137,656	-5,658	36,059	41,716	-6,449	10,871	17,320	-4,937	3,555	8,492	4	12	8	7,822	3,837	-11,402	15,239	14,137	-5,897	20,034	515	-10,668	-41,609	-27,570		
	2Q	3,075	16,321	20,104	162,828	142,725	-3,783	36,532	40,314	-8,265	13,382	21,647	-4,980	3,923	8,904	126	128	3	11,106	6,564	-4,021	10,585	70	-4,755	4,825	12	4,460	-5,536	8,771		
	3Q	7,263	22,595	26,840	172,574	145,734	-4,245	36,224	40,469	-10,712	9,942	20,654	-4,619	4,003	8,622	-20	0	20	-5,810	2,707	-11,622	14,329	-10,557	-7,099	-3,458	-98	2,138	13,188	14,622		
	4Q	12,471	25,776	31,181	189,759	158,578	-5,405	37,498	42,904	-9,213	13,125	22,338	-4,092	4,507	8,598	-2	9	11	-14,244	1,023	-15,050	16,073	-19,069	2,740	-21,809	-1,232	5,034	20,731	18,956		
2017	1Q	5,269	19,049	25,280	194,948	169,669	-6,231	36,415	42,645	-9,875	13,127	23,002	-3,905	4,581	8,485	18	27	9	-8,804	8,254	-2,677	10,931	-31,866	-8,983	-22,884	646	14,163	1,742	-1,775		
	2Q	9,642	22,036	27,046	195,946	168,901	-5,010	39,540	44,550	-8,155	14,091	22,247	-4,239	4,444	8,683	1	23	21	7,318	-7,137	-15,560	8,422	16,048	-2,773	18,821	-286	-1,307	-14,299	2,662		
	3Q	12,518	26,827	31,724	206,584	174,860	-4,897	41,177	46,074	-8,618	13,144	21,762	-5,690	3,791	9,482	45	69	24	-1,196	6,187	-7,734	13,921	-5,113	-8,769	3,656	984	-3,254	-8,471	2,896		
	4Q	12,865	27,128	34,055	211,390	177,335	-6,927	40,662	47,589	-9,488	13,907	23,395	-4,774	3,845	8,620	22	42	20	4,964	5,053	-739	5,792	11,721	3,986	7,736	-865	-10,945	-30,972	-13,121		

<sup>1</sup> Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).

Angka-angka tidak semestinya terjumlah disebabkan oleh penganapan.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

<sup>1</sup> Based on Balance of Payments Manual, Sixth Edition (BPM6).

Numbers may not necessarily add up due to rounding.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

# 3.7 Hutang Luar Negeri (Definisi Semula) External Debt (Redefined)

RM juta / RM million

Akhir tempoh  <i>End period</i>	Hutang luar negeri yang belum dijelaskan / External debt outstanding																			Profil keseluruhan hutang luar negeri							
	Peminjaman luar pesisir <sup>1</sup> /Offshore borrowing <sup>2</sup>									Pemegang sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin					Deposit bukan pemastautin	Lain-lain <sup>6</sup> Others <sup>6</sup>			Overall external debt profile								
	Jumlah	Jangka sederhana dan panjang <sup>3</sup> Medium- and long term <sup>3</sup>						Jangka pendek <sup>4</sup> Short-term <sup>4</sup>			Nisbah khidmat bayaran hutang <sup>7</sup> (%)  Debt service ratio <sup>7</sup> (%)	Non-resident holdings of ringgit-denominated debt securities					Jumlah	Jumlah	Jangka sederhana & panjang <sup>3</sup> Medium- and long-term <sup>3</sup>	Jangka pendek <sup>4</sup> Short-term <sup>4</sup>	Jangka sederhana & panjang <sup>3</sup> Medium- and long-term debt <sup>3</sup>	Hutang jangka pendek <sup>4</sup> Short-term debt <sup>4</sup>					
		Sektor awam Public sector			Sektor swasta Private sector			Sektor perbankan Banking sector	Sektor bukan bank Non-bank sector	Sektor perbankan Banking sector		Sektor bukan bank Non-bank sector	Jangka sederhana dan panjang <sup>3</sup> Medium- and long-term <sup>3</sup>		Jangka pendek <sup>4</sup> Short-term <sup>4</sup>								Total	Total	Medium- and long-term <sup>3</sup>	Short-term <sup>4</sup>	Medium- and long-term debt <sup>3</sup>
Kerajaan Persekutuan <sup>5</sup> Federal Government		Perusahaan Awam <sup>5</sup> Public Enterprise <sup>5</sup>	Sektor perbankan Banking sector	Sektor bukan bank Non-bank sector	Sektor perbankan Banking sector	Sektor bukan bank Non-bank sector	Sekuriti Kerajaan Govt securities						Lain-lain Others	Sekuriti Kerajaan Govt securities	Lain-lain Others												
Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total								
2009	388,345	232,732	13,787	75,933	14,319	51,258	68,572	8,863	6.5	70,383	41,133	16,256	990	12,004	34,511	50,719	9,367	41,352	222,054	166,291							
2010	434,278	227,072	16,746	70,383	12,736	47,788	67,982	11,438	8.0	118,935	74,063	12,232	949	31,691	34,628	53,643	9,611	44,032	243,559	190,720							
2011	537,466	257,273	18,105	69,562	18,934	46,925	92,302	11,446	10.7	163,268	103,086	13,901	1,184	45,097	43,917	72,997	10,466	62,531	280,978	256,477							
2012	602,060	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.8	223,606	131,581	11,948	829	79,248	58,963	61,897	9,884	52,013	318,551	283,509							
2013	696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	10.7	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847							
2014	747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.4	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061							
2015	836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	15.7	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876							
2016	916,119	531,326	21,087	112,875	52,935	136,527	170,982	36,920	16.0	214,204	189,988	13,308	1,776	9,131	86,184	84,406	12,409	71,996	539,128	376,991							
2017	883,368	507,019	16,567	103,279	42,161	135,090	172,585	37,338	13.9	207,389	182,855	13,220	3,331	7,983	91,093	77,867	13,086	64,781	506,257	377,111							
2009	10	364,495	246,510	20,192	69,903	16,147	52,096	79,599	8.572	43,854	26,935	14,683	429	1,807	30,412	43,720	3,371	40,349	203,327	161,168							
	20	357,008	233,011	14,262	64,421	15,643	52,482	76,516	9.687	48,711	28,623	14,565	212	5,311	30,600	44,686	2,416	42,270	192,411	164,596							
	30	386,816	243,550	13,857	82,077	14,398	52,557	71,194	9.466	53,344	33,209	574	574	8,022	33,863	52,254	9,431	42,823	220,874	165,942							
	40	388,345	232,732	13,787	75,933	14,319	51,258	68,572	8.863	70,383	41,133	16,256	990	12,004	34,511	50,719	9,367	41,352	222,054	166,291							
2010	10	391,515	219,190	12,737	72,259	13,519	48,613	8,001	6.9	85,428	55,771	15,171	1,043	32,114	54,783	9,570	45,213	227,641	163,875								
	20	402,600	222,158	17,092	72,342	13,117	47,368	64,610	7.629	95,596	59,408	15,064	1,354	19,770	32,738	52,108	10,331	41,778	234,721	167,879							
	30	427,023	227,414	16,364	71,536	12,995	45,793	10,087	8.2	114,406	68,591	13,705	1,537	30,573	33,136	52,067	9,230	42,837	238,215	188,808							
	40	434,278	227,072	16,746	70,383	12,736	47,788	67,982	11,438	118,935	74,063	12,232	949	31,691	34,628	53,643	9,611	44,032	243,559	190,720							
2011	10	472,625	233,371	15,935	64,918	14,490	46,912	78,905	12,212	10.1	144,342	81,658	12,927	1,384	48,323	35,143	59,769	9,591	50,172	246,580	226,145						
	20	527,802	241,342	16,167	67,276	17,853	47,872	80,979	11,194	8.4	183,701	92,680	14,626	1,376	75,019	36,905	9,756	56,099	266,230	261,572							
	30	543,245	263,082	18,088	70,355	18,208	51,144	93,220	12,066	12.7	167,896	93,289	15,652	1,258	57,697	39,422	72,845	9,979	62,866	276,716	266,529						
	40	537,466	257,273	18,105	69,562	18,934	46,925	92,302	11,446	10.3	163,268	103,086	13,901	1,184	45,097	43,917	10,466	62,531	280,978	256,477							
2012	10	559,409	249,220	16,863	67,274	18,705	45,365	89,909	11,105	8.5	192,380	110,862	16,329	574	11,054	64,784	43,717	74,092	318,999	286,211							
	20	586,834	270,241	17,911	69,336	21,007	51,987	98,781	11,220	12.4	187,718	112,654	13,681	624	60,859	49,211	79,663	11,344	68,319	297,920	288,914						
	30	602,289	264,542	17,252	72,923	23,253	51,043	88,294	11,777	10.3	173,432	121,500	11,021	628	80,262	52,416	71,898	10,617	61,281	307,610	294,679						
	40	602,060	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.1	223,606	131,581	11,948	829	79,248	58,963	61,897	9,884	52,013	318,551	283,509						
2013	10	611,639	269,904	16,412	71,022	23,850	57,703	89,118	12,069	11.2	221,423	139,670	11,407	860	71,061	54,798	64,939	9,726	55,213	328,520	283,119						
	20	644,950	290,451	16,453	71,360	24,393	63,763	101,954	12,529	11.3	227,097	140,716	12,849	1,275	72,257	61,954	65,448	10,926	54,522	340,459	304,491						
	30	674,549	312,420	16,929	81,662	25,708	67,888	106,866	13,368	10.8	226,481	130,790	12,952	1,587	81,152	70,105	65,543	10,764	54,779	346,693	327,857						
	40	696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	9.6	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847						
2014	10	700,273	337,505	16,469	81,445	28,021	73,681	123,265	14,624	11.2	231,423	144,500	11,922	1,179	73,822	68,006	63,338	10,718	52,620	366,757	333,516						
	20	729,175	347,773	16,241	82,421	30,163	75,754	127,909	15,286	8.6	243,837	154,282	13,803	1,337	74,415	73,319	64,246	9,970	54,276	382,633	346,542						
	30	743,658	358,116	16,080	72,979	32,183	77,523	140,856	18,495	14.8	247,014	154,775	12,834	1,234	78,171	73,020	65,509	10,147	55,362	376,521	367,138						
	40	747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.3	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061						
2015	10	767,429	409,459	17,637	99,709	38,891	85,807	149,056	18,359	15.6	210,657	157,285	11,509	2,955	38,909	80,825	66,488	10,884	55,604	421,721	345,707						
	20	792,392	429,421	18,824	100,611	42,025	90,722	162,143	15,096	17.3	209,239	175,958	10,456	3,516	19,309	84,156	69,576	10,998	58,578	449,594	342,798						
	30	851,552	489,626	22,247	113,096	53,065	106,936	177,272	17,010	16.2	198,923	160,792	10,904	5,239	12,989	82,821	80,182	12,476	67,706	479,515	372,036						
	40	836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	13.9	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876						
2016	10	814,069	444,048	19,910	97,106	46,919	112,972	150,660	16,481	17.5	223,914	185,642	12,193	4,605	21,475	78,785	67,321	11,203	56,118	485,945	328,124						
	20	851,768	469,810	24,654	96,923	50,773	119,096	158,181	20,181	13.8	232,259	202,823	12,940	3,359	13,136	77,330	72,370	11,046	61,324	518,257	333,512						
	30	868,710	475,432	20,404	100,028	48,985	129,696	148,931	27,387	18.9	230,259	208,259	15,195	3,500	10,111	82,577	73,636	11,795	61,841	534,363	334,347						
	40	916,119	531,326	21,087	112,875	52,935	136,527	170,982	36,920	13.9	214,204	189,988	13,308	1,776	9,131	86,184	84,406	12,409	71,996	539,128	376,991						
2017	10	897,049	566,697	20,878	112,333	40,785	135,897	211,626	35,177	14.4	177,928	155,670	14,026	1,049	7,183	84,648	12,879	71,769	492,468	404,581							
	20	877,503	520,605	17,733	109,383	39,382	126,071	192,350	35,685	13.7	194,950	169,855	14,411	1,212	9,471	78,809	83,139	13,763	69,376	490,599	386,904						
	30	873,846	495,217	17,287	108,188	39,914	126,075	166,456	37,298	15.5	200,738	175,154	9,633	2,656	13,295	90,752	87,139	13,203	73,935	489,453	384,393						
	40	883,368	507,019	16,567	103,279	42,161	135,090	172,585	37,338	12.1	207,389	182,855	13,220	3,331	7,983	91,093	77,867	13,086	64,781	506,257	377,111						

1 Merujuk hutang luar negeri yang didefinisikan semula. Untuk maklumat lanjut, sila rujuk rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam Buletin Suku Tahunan: Perkembangan Ekonomi dan Kewangan Malaysia Suku Pertama 2014.

2 Bersamaan dengan hutang luar negeri definisi terdahulu, yang terdiri terutamanya daripada hutang mata wang asing diperolehi, serta nota dan bon tertitah luar pesisir (termasuk semakan kecil terhadap data tahun 2009 - 2013).

3 Hutang jangka sederhana dan panjang merujuk hutang dengan tempoh lebih daripada satu tahun. Angka-angka suku tahunan adalah angka awalan.

4 Hutang jangka pendek merujuk hutang bertempoh setahun atau kurang.

5 Termasuk hutang Perusahaan Awam yang dijamin dan tidak dijamin.

6 Terdiri daripada kredit perdagangan, peruntukan SDR IMF, dan lain-lain.

# 3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

Akhir tempoh  <i>End period</i>	Bank Negara Malaysia / Central Bank of Malaysia					Tanggungian luar negeri <sup>5</sup>  External liabilities <sup>5</sup>	Rizab antarabangsa bersih  Net international reserves	Lain-lain rizab rasmi <sup>4</sup>  Other official reserves <sup>4</sup>	Rizab rasmi bersih  Net official reserves	
	Rizab antarabangsa kasar / Gross international reserves <sup>1</sup>									
	Jumlah  <i>Total</i>	Hak-hak Pengeluaran Khas <sup>2</sup>  <i>Special Drawing Rights<sup>2</sup></i>	Kedudukan rizab di IMF <sup>3</sup>  <i>IMF reserves position<sup>3</sup></i>	Emas dan pertukaran mata wang asing <sup>4</sup>  <i>Gold and foreign exchange<sup>4</sup></i>						
2015	409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7		
2016	423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7		
2017	414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9		
2016	3	381,602.3	4,500.3	3,149.3	373,952.7	76.3	381,526.0	116.2	381,642.2	
	4	381,351.4	4,500.3	3,142.2	373,709.0	59.2	381,292.3	116.8	381,409.1	
	5	382,617.5	4,500.0	3,142.2	374,975.3	61.5	382,556.0	124.0	382,680.0	
	6	390,359.7	4,592.3	3,212.2	382,555.3	62.6	390,297.1	111.1	390,408.2	
	7	391,068.3	4,592.3	3,212.2	383,263.8	56.4	391,011.9	110.0	391,121.9	
	8	391,922.8	4,592.3	3,212.2	384,118.3	56.6	391,866.2	108.9	391,975.1	
	9	404,977.1	4,737.2	3,314.2	396,925.7	58.3	404,918.7	110.5	405,029.2	
	10	405,541.8	4,737.2	3,314.2	397,490.4	59.3	405,482.5	105.5	405,588.0	
	11	399,643.3	4,737.2	3,314.2	391,591.9	61.1	399,582.2	114.7	399,696.9	
	12	423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7	
	2017	1	425,997.1	4,956.3	3,467.5	417,573.2	58.1	425,939.0	113.9	426,052.9
		2	426,261.5	4,956.3	3,467.5	417,837.6	57.5	426,204.0	113.4	426,317.4
3		422,156.9	4,931.7	3,450.2	413,774.9	57.3	422,099.6	113.6	422,213.2	
4		425,177.4	4,931.7	3,444.2	416,801.5	60.9	425,116.5	115.5	425,232.0	
5		433,319.3	4,931.4	3,444.2	424,943.6	61.7	433,257.5	112.8	433,370.3	
6		424,821.8	4,909.5	3,416.9	416,495.4	57.7	424,764.1	115.0	424,879.1	
7		427,030.8	4,909.5	3,416.9	418,704.4	59.1	426,971.7	115.7	427,087.3	
8		431,655.1	4,909.4	3,410.2	423,335.4	61.2	431,593.9	113.5	431,707.4	
9		427,719.2	4,912.4	3,412.3	419,394.5	58.9	427,660.3	116.7	427,777.0	
10		428,881.9	4,912.4	3,407.6	420,561.9	60.2	428,821.7	114.9	428,936.7	
11		430,385.4	4,912.4	3,376.3	422,096.7	61.0	430,324.3	112.8	430,437.1	
12		414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9	
2018	1	419,305.2	4,736.8	3,110.6	411,457.8	61.7	419,243.5	112.6	419,356.2	
	2	419,549.8	4,736.7	3,110.6	411,702.5	71.5	419,478.3	112.3	419,590.6	
	3	416,387.8	4,603.1	3,022.9	408,761.8	56.8	416,331.0	111.3	416,442.3	

- Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing. Kedudukan rizab Kumpulan Wang Antarabangsa dan Hak-hak Pengeluaran Khas. Penyata Harta dan Tanggungan terkini boleh diperolehi melalui laman web Bank Negara Malaysia.
- Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
- Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
- Data mulai tahun 1969, yang diterbitkan sejak bulan Mac 1973, adalah siri yang dipinda. Dengan penamatan taraf sah diperlakukan bagi dolar Malaysia pada bulan Januari 1969, anggaran bahagian Malaysia daripada bakul harta Lembaga Pesuruhjaya Mata Wang Malaya dan British Borneo, dicerminkan semenjak tarikh itu, dalam himpunan harta luar negeri Kerajaan Persekutuan, bukan sebagai milikan emas dan mata wang asing Bank Negara Malaysia. Berkuat kuasa mulai bulan Mei 2006, "tuntutan mata wang asing lain terhadap pemastautin" tidak diklasifikasikan di bawah rizab antarabangsa. Ia diklasifikasikan di bawah 'Aset Lain' Bank Negara Malaysia. Data rizab antarabangsa sebelum Mei 2006 telah dikemas kini dengan sewajarnya.
- Tanggungian luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa.

- Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.
- Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
- Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
- Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dollar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government, instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.
- External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).

# 4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am: Penyata Aset (dialihkan dari jadual asal 1.8) Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)

RM juta/RM million

Akhir tempoh  End of period	Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am <sup>1</sup>  Number of Life/Family and General Insurance/Takaful Funds <sup>1</sup>	Jumlah Aset  Total Assets	Harta benda, Loji dan Kelengkapan  Property, Plant and Equipment	Pelaburan Hartanah  Investment Properties	Pinjaman/Pembiayaan  Loans/Financing	Pelaburan				Aset Luar Negeri  Foreign Assets	Wang Tunai dan Simpanan  Cash and Deposits	Aset Lain <sup>4</sup>  Other Assets <sup>4</sup>	
						Kertas <sup>2</sup> /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat <sup>3</sup>	Lain-lain	Jumlah				
						Investments							
						Malaysian Government Papers <sup>2</sup> /Guaranteed Loans	Corporate Debt/Securities <sup>3</sup>	Others	Total				
<b>Insurans Hayat dan Takaful Keluarga/Life Insurance and Family Takaful<sup>5</sup></b>													
2014	1Q	27	199,216.2	1,559.8	2,635.6	12,025.3	26,085.8	126,431.0	6,837.6	159,354.5	6,008.4	13,353.8	4,278.9
	2Q	27	203,723.6	1,568.6	2,643.6	12,221.0	25,278.0	130,326.7	6,817.9	162,422.5	6,602.3	13,933.2	4,332.5
	3Q	27	208,127.0	1,595.4	2,637.9	12,371.1	24,812.6	135,464.8	7,006.5	167,283.9	6,647.1	13,339.9	4,251.8
	4Q	27	209,863.2	1,648.1	2,669.3	12,491.0	24,861.1	136,222.8	7,058.4	168,142.3	6,759.3	13,777.6	4,375.6
2015	1Q	27	216,536.1	1,655.0	2,653.8	12,594.5	24,556.1	139,858.3	7,205.0	171,619.4	7,768.4	15,526.5	4,718.4
	2Q	27	216,230.8	1,663.3	2,670.3	12,650.0	24,207.6	140,383.3	7,549.8	172,140.7	8,048.6	14,070.8	4,987.1
	3Q	27	214,745.5	1,666.1	2,695.7	12,813.3	25,481.6	137,584.4	7,306.7	170,372.6	8,180.1	14,112.1	4,905.6
	4Q	27	221,910.1	1,749.6	2,775.0	12,850.5	24,959.1	143,834.9	7,454.5	176,248.5	8,739.5	14,744.5	4,802.5
2016	1Q	27	226,057.6	1,943.3	2,846.5	13,190.7	24,284.4	147,838.0	7,302.9	179,425.3	8,009.8	15,427.8	5,214.3
	2Q	27	227,701.4	1,978.5	2,726.4	13,090.1	24,985.0	148,438.3	6,419.5	179,842.7	8,445.0	16,320.8	5,298.0
	3Q	27	234,807.8	1,988.3	2,744.8	13,121.6	24,609.4	155,249.3	5,650.4	185,509.1	9,789.6	16,175.2	5,479.2
	4Q	27	233,524.5	2,025.9	2,783.3	13,081.3	26,507.6	153,301.1	6,458.2	186,266.9	9,637.1	14,457.0	5,273.1
2017	1Q	27	241,019.5	2,052.3	2,794.1	13,151.6	26,926.4	159,835.2	7,572.5	194,334.2	10,710.2	12,778.3	5,198.9
	2Q	27	245,131.3	2,056.2	2,814.7	13,140.3	25,206.6	164,887.8	7,855.1	197,949.5	10,465.3	13,674.0	5,031.3
	3Q	27	249,216.9	2,109.0	2,826.0	12,687.2	25,850.5	168,385.1	8,558.1	202,793.7	10,643.5	13,099.6	5,057.9
	4Q	27	254,498.6	2,149.9	2,725.3	12,679.9	26,105.2	172,359.6	9,000.3	207,465.2	10,970.7	13,579.8	4,927.8
2018	1Q	27	258,078.7	2,158.1	2,784.7	12,461.7	26,225.6	174,756.1	8,771.5	209,753.2	10,580.3	15,031.7	5,309.0
<b>Insurans dan Takaful Am/General Insurance and Takaful<sup>6</sup></b>													
2014	1Q	37	34,745.1	779.9	171.6	83.0	6,858.3	8,571.6	5,796.4	21,226.3	30.0	7,633.9	4,820.4
	2Q	37	34,992.0	779.8	175.5	83.8	6,784.0	8,720.5	6,084.2	21,588.7	24.8	7,680.5	4,658.9
	3Q	37	35,711.8	783.1	173.3	82.2	6,650.4	8,910.1	6,440.2	22,000.7	38.1	7,896.9	4,737.5
	4Q	37	36,165.6	852.4	176.2	80.1	6,895.5	8,891.4	6,534.3	22,321.2	32.4	7,937.0	4,766.3
2015	1Q	36	37,505.2	875.5	176.4	78.4	6,736.9	8,781.4	7,320.2	22,838.5	142.6	7,656.2	5,737.7
	2Q	36	37,385.4	893.9	172.8	75.6	6,908.8	8,535.8	7,287.0	22,731.6	125.3	7,702.3	5,683.9
	3Q	36	37,794.3	881.8	221.2	71.3	6,772.3	8,484.0	7,549.0	22,805.4	108.3	8,043.5	5,662.9
	4Q	36	38,166.7	836.6	224.6	68.5	6,932.3	8,551.5	7,978.5	23,462.2	89.4	7,833.0	5,652.4
2016	1Q	36	39,952.5	863.4	224.8	64.7	6,835.3	8,802.6	8,057.9	23,695.7	43.5	8,457.9	6,602.5
	2Q	36	39,566.4	871.6	224.5	61.1	6,372.7	8,678.7	8,280.2	23,331.5	78.0	8,767.1	6,232.4
	3Q	36	38,836.5	899.5	197.5	57.1	6,221.5	8,991.0	8,111.1	23,323.6	56.3	8,766.5	5,536.0
	4Q	36	38,766.4	933.9	195.8	56.8	6,645.4	8,969.3	7,903.3	23,518.0	66.4	8,768.2	5,227.3
2017	1Q	36	39,797.0	934.7	195.7	54.7	6,654.3	9,325.0	8,175.9	24,155.3	79.2	8,592.0	5,785.3
	2Q	36	39,735.4	919.3	197.8	54.2	6,543.2	9,569.4	8,498.3	24,610.8	63.7	8,176.2	5,713.6
	3Q	36	40,059.3	921.4	197.7	51.8	6,333.1	9,130.2	9,367.0	24,830.3	84.9	8,390.0	5,583.4
	4Q	36	40,006.1	943.9	191.2	51.4	6,117.4	8,737.4	10,340.8	25,195.5	100.5	8,114.7	5,408.8
2018	1Q	35	42,149.6	928.9	169.3	50.5	6,111.7	8,794.9	10,406.7	25,313.2	91.1	8,003.2	7,593.4

<sup>1</sup> Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.

<sup>2</sup> Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan Malaysia dan Bil Bank Negara.

<sup>3</sup> Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.

<sup>4</sup> Termasuk premium terkumpul dan lain-lain aset.

<sup>5</sup> Termasuk perniagaan insurans hayat dan takaful keluarga yang dikendalikan oleh syarikat insurans dan pengendali takaful komposit dan hayat/keluarga.

<sup>6</sup> Termasuk perniagaan insurans/takaful am yang dikendalikan oleh syarikat insurans dan pengendali takaful komposit dan am.

<sup>1</sup> From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

<sup>2</sup> Includes MGS, Treasury Bills, Malaysian Government Investment Issues and BNM Papers.

<sup>3</sup> Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TFRs and shares, etc.

<sup>4</sup> Includes outstanding premiums and miscellaneous assets.

<sup>5</sup> Includes life insurance and family takaful business undertaken by composite and life/family insurance companies and takaful operators.

<sup>6</sup> Includes general insurance/takaful business undertaken by composite and general insurance companies and takaful operators.

Nota: Struktur jadual ini telah disemak dan dikemaskini berkuatkuasa mulai tahun 2004 dengan mengambilkira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM.  
Sumber: Bank Negara Malaysia

Notes: Structure of this table has been revised and updated with effect from year 2004 to take into consideration of all items in the investments portfolio to synchronize with BNM Annual Insurance Statistics format.  
Source: Bank Negara Malaysia

# 4.2 Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers

RM juta/RM million

Akhir tempoh/End of period	Kumpulan Wang Insurans/Insurance Fund	Ekuiti Pemegang Syer/Shareholders' Equity					Ribab Penilaian Semula Aset/Assets Revaluation Reserves	Liabiliti Lain/Other Liabilities	JUMLAH LIABILITI/TOTAL LIABILITIES	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Pinjaman/Loans	Pelaburan/Investments	Harta Benda Pelaburan/Investment Properties	Wang Tunai dan Simpanan/Cash and Deposits	Aset Lain/Other Assets <sup>1</sup>	Aset Asing/Foreign Assets	JUMLAH ASET/TOTAL ASSETS	
		Modal Berbayar/Paid-up Capital	Akaun Premium Saham/Share Premium Account	Rizab/Reserves	Keuntungan/(Kerugian) Tertahan/Retained Profit/(Loss)	Jumlah/Total												
<b>Perniagaan dalam Malaysia/Business within Malaysia</b>																		
<b>Penanggung Insurans Hayat Langsung/Life Direct Insurers</b>																		
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
2016	1H	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,459.4	2,118.6	0.0	130.3	2,389.0	4,637.9	6,710.9	18,718.7	135,526.8	1,107.4	7,626.8	109,041.4	1,440.6	6,567.9	2,465.5	7,277.3	135,526.8
<b>Penanggung Insurans Am Langsung/General Direct Insurers</b>																		
2015	1H	5,414.2	3,637.6	1,668.4	55.4	6,008.4	11,369.9	88.8	12,473.1	30,005.9	687.0	70.5	16,797.3	93.6	6,800.3	5,508.1	49.1	30,005.9
	2H	5,355.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,855.2	30,622.6	678.0	64.2	16,957.0	144.8	7,179.8	5,577.4	21.4	30,622.6
2016	1H	5,658.8	3,637.6	1,668.4	89.8	6,740.3	12,136.2	121.6	12,937.5	31,693.8	702.9	57.6	17,252.2	144.7	7,487.4	6,030.4	18.5	31,693.8
	2H	5,506.0	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	12,888.5	31,968.7	762.1	53.8	18,116.3	115.7	7,560.8	5,304.3	55.8	31,968.7
2017	1H	5,832.6	4,052.5	1,253.5	89.5	7,900.2	13,295.7	165.1	13,410.5	33,332.5	747.1	51.0	19,108.0	117.7	7,454.5	5,799.3	54.9	33,332.5
	2H	5,622.0	4,052.5	1,253.5	138.8	8,000.7	13,445.6	128.1	13,706.2	33,781.4	778.9	48.6	19,881.7	111.1	7,554.3	5,355.5	51.3	33,781.4
<b>Penanggung Insurans Komposit Langsung/Composite Direct Insurers</b>																		
2015	1H	75,924.2	1,598.6	701.2	45.6	1,889.9	4,235.3	266.2	12,562.3	93,017.5	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,292.1	93,017.5
	2H	76,186.5	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,079.5	94,662.8	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	2,998.5	94,662.8
2016	1H	78,270.9	1,598.6	701.2	62.9	1,641.3	4,004.0	486.1	12,895.3	95,787.8	992.1	5,121.7	77,558.5	1,438.1	4,958.3	3,062.9	2,666.1	95,787.8
	2H	78,935.1	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,616.2	97,255.0	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,463.8	3,055.9	97,255.0
2017	1H	83,317.8	1,616.3	683.5	32.1	1,721.4	4,053.3	372.5	13,578.9	101,405.5	1,084.3	5,170.1	82,770.7	1,476.7	4,829.8	2,439.4	3,634.6	101,405.5
	2H	86,028.8	1,616.3	683.5	27.0	1,401.1	3,727.9	326.3	13,419.0	103,654.0	1,159.4	5,162.4	84,807.5	1,389.0	4,406.1	2,911.8	3,817.9	103,654.0
<b>Perniagaan Global/Global Business</b>																		
<b>Penanggung Insurans Semula Profesional/Professional Reinsurers</b>																		
2015	1H	323.8	816.0	20.0	(1.5)	794.1	1,628.6	33.4	1,411.1	3,275.2	134.0	3.9	1,904.6	45.9	737.2	442.9	6.6	3,275.2
	2H	288.8	816.0	20.0	(1.1)	767.4	1,602.3	33.3	1,379.5	3,177.9	134.1	3.3	1,984.4	45.8	588.8	414.6	6.9	3,177.9
2016	1H	326.5	816.0	20.0	6.4	739.4	1,581.8	46.5	1,410.1	3,332.9	138.6	3.1	2,101.8	46.1	471.8	559.0	12.6	3,332.9
	2H	327.3	816.0	20.0	(4.1)	829.3	1,661.2	37.2	1,267.6	3,096.1	136.8	2.8	2,231.0	46.1	218.4	450.3	10.6	3,096.1
2017	1H	340.7	816.0	20.0	3.2	882.6	1,721.8	48.6	1,179.0	3,147.5	136.0	2.6	2,311.1	46.1	161.5	481.5	8.7	3,147.5
	2H	393.5	816.0	20.0	2.5	937.9	1,776.4	45.9	1,115.3	3,172.7	134.5	2.3	2,188.1	46.1	263.2	498.0	40.5	3,172.7
<b>Perniagaan Global/Global Business</b>																		
<b>Penanggung Insurans Hayat Langsung/Life Direct Insurers</b>																		
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
2016	1H	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,459.4	2,118.6	0.0	130.3	2,389.0	4,637.9	6,710.9	18,718.7	135,526.8	1,107.4	7,626.8	109,041.4	1,440.6	6,567.9	2,465.5	7,277.3	135,526.8
<b>Penanggung Insurans Am Langsung/General Direct Insurers</b>																		
2015	1H	5,447.1	3,637.6	1,668.4	55.4	6,008.4	11,369.9	108.0	12,587.3	30,271.9	687.0	70.5	16,822.1	93.6	6,826.8	5,509.3	262.4	30,271.9
	2H	5,386.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,976.1	30,905.4	678.0	64.2	16,981.6	144.8	7,209.1	5,578.2	249.6	30,905.4
2016	1H	5,690.5	3,637.6	1,668.4	89.8	6,740.3	12,136.2	141.8	13,058.7	31,974.2	702.9	57.6	17,278.0	144.7	7,512.2	6,031.1	247.7	31,974.2
	2H	5,529.1	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	13,002.1	32,239.0	762.1	53.8	18,142.4	115.7	7,591.2	5,304.4	268.4	32,239.0
2017	1H	5,860.1	4,052.5	1,253.5	89.5	7,900.2	13,295.7	186.7	13,516.5	33,606.0	747.1	51.0	19,134.9	117.7	7,491.0	5,800.0	264.2	33,606.0
	2H	5,647.8	4,052.5	1,253.5	138.8	8,000.7	13,445.6	128.1	13,807.7	34,050.6	778.9	48.6	19,909.2	111.1	7,593.4	5,356.3	253.0	34,050.6
<b>Penanggung Insurans Komposit/Composite Direct Insurers</b>																		
2015	1H	75,927.6	1,598.6	701.2	45.6	1,889.9	4,235.3	268.2	12,593.2	93,060.1	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,334.7	93,060.1
	2H	76,190.2	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,109.6	94,707.4	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	3,043.0	94,707.4
2016	1H	78,278.1	1,598.6	701.2	62.9	1,641.3	4,004.0	485.4	12,926.7	95,834.3	992.1	5,121.7	77,558.5	1,438.1	4,958.3	3,062.9	2,702.5	95,834.3
	2H	78,940.9	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,645.8	97,308.4	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,463.8	3,109.3	97,308.4
2017	1H	83,324.6	1,616.3	683.5	32.1	1,721.4	4,053.3	372.8	13,611.5	101,466.9	1,084.3	5,170.1	82,770.7	1,476.7	4,829.8	2,439.4	3,696.0	101,466.9
	2H	86,036.8	1,616.3	683.5	27.0	1,401.1	3,727.9	325.1	13,448.5	103,715.3	1,159.4	5,162.4	84,807.5	1,389.0	4,406.1	2,911.8	3,879.2	103,715.3
<b>Penanggung Insurans Semula Profesional/Professional Reinsurers</b>																		
2015	1H	422.0	816.0	20.0	(1.5)	794.1	1,628.6	30.4	2,026.2	4,135.2	134.0	3.9	2,049.6	45.9	1,187.1	653.2	61.5	4,135.2
	2H	405.9	816.0	20.0	(1.1)	767.4	1,602.3	32.4	2,133.5	4,126.3	134.1	3.3	2,127.2	45.8	1,102.2	624.0	89.8	4,126.3
2016	1H	443.4	816.0	20.0	6.4	739.4	1,581.8	45.6	2,219.0	4,297.2	138.6	3.1	2,253.6	46.1	1,054.1	754.5	47.4	4,297.2
	2H	429.4	816.0	20.0	(4.1)	829.3	1,661.2	38.0	2,113.3	4,265.1	136.8	2.8	2,386.8	46.1	913.4	631.4	147.7	4,265.1
2017	1H	447.8	816.0	20.0	3.2	882.6	1,721.8	49.8	2,131.5	4,385.6	136.0	2.6	2,454.2	46.1	860.8	727.3	158.6	4,385.6
	2H	484.6	816.0	20.0	2.5	937.9	1,776.4	47.2	2,138.5	4,504.9	134.5	2.3	2,405.8	46.1	1,036.9	692.6	186.7	4,504.9

<sup>1</sup> Termasuk premium terkumpul dan lain-lain aset.  
Sumber: Bank Negara Malaysia

<sup>1</sup> Includes outstanding premiums and miscellaneous assets.  
Source: Bank Negara Malaysia

# 4.3 Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia

## Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators

RM juta/RM million

Akhir tempoh/End of period	Kumpulan Wang Takaful/Takaful Fund	Ekuiti Pemegang Syer/Shareholders' Equity						Rizab Penilaian Semula Aset/Assets Revaluation Reserves	Liabiliti Lain/Other Liabilities	JUMLAH LIABILITI/TOTAL LIABILITIES	Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments	Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH ASET/TOTAL ASSETS
		Modal Berbayar/Paid-up Capital	Akaun Premium Saham/Share Premium Account	Rizab/Reserves	Keuntungan/(Kerugian) Tertahan/Retained Profit/(Loss)	Jumlah/Total													
Perniagaan dalam Malaysia/Business within Malaysia																			
Pengendali Takaful Keluarga Langsung/Family Direct Takaful Operators																			
2015	1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	87.1	148.7	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016	1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
	2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	105.8	255.6	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017	1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	115.3	210.1	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
	2H	1,276.4	485.0	0.0	(28.1)	(221.8)	235.1	0.6	306.1	1,818.2	164.8	258.2	1,293.5	0.0	0.0	31.6	70.1	0.0	1,818.2
Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators																			
2015	1H	20,200.3	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.2	489.2	3,703.9	21,419.2	345.1	31.6	108.6	1,248.7	0.0	27,346.2
	2H	20,567.1	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.8	28,186.0	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.3	0.1	28,186.0
2016	1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	424.4	4,643.3	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
	2H	22,158.9	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	414.8	4,491.5	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017	1H	23,170.8	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.9	32,178.5	785.6	4,833.9	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
	2H	24,238.2	1,528.5	55.9	8.9	2,267.9	3,861.2	(67.2)	5,255.6	33,287.8	457.2	4,322.2	26,477.4	369.4	23.1	164.7	1,473.3	0.5	33,287.8
Perniagaan Global/Global Business																			
Pengendali Takaful Keluarga Langsung/Family Direct Takaful Operators																			
2015	1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	87.1	148.7	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016	1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
	2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	105.8	255.6	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017	1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	115.3	210.1	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
	2H	1,276.4	485.0	0.0	(28.1)	(221.8)	235.1	0.6	306.1	1,818.2	164.8	258.2	1,293.5	0.0	0.0	31.6	70.1	0.0	1,818.2
Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators																			
2015	1H	20,200.4	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.3	489.2	3,703.9	21,419.2	345.1	31.6	108.6	1,248.8	0.0	27,346.3
	2H	20,567.2	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.8	28,186.0	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.4	0.1	28,186.0
2016	1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	424.4	4,643.3	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
	2H	22,159.0	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	414.8	4,491.5	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017	1H	23,170.9	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.8	32,178.5	785.6	4,833.9	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
	2H	24,238.2	1,528.5	55.9	8.9	2,267.9	3,861.2	(67.2)	5,255.5	33,287.8	457.2	4,322.2	26,477.4	369.4	23.1	164.7	1,473.3	0.5	33,287.8

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

## 4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung

### Life Insurance: New Business and Business in Force of Direct Insurers

Tempoh/Period	Perniagaan Baharu/New Business						Perniagaan Berkuat Kuasa/Business in Force		
	Bilangan Polisi/No. of Policies	Nilai Diinsuranskan/Sums Insured	Premium/Premium			Bilangan Polisi/No. of Policies	Nilai Diinsuranskan/Sums Insured	Premium Tahunan/Annual Premium	
			Tahunan/Annual	Tunggal/Single	Jumlah/Total				
	Unit/Unit	RM juta/RM million					Unit/Unit	RM juta/RM million	
Perniagaan dalam Malaysia/Business within Malaysia									
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6
	2H	1,329,795	408,663.0	5,346.9	4,777.1	10,124.0	12,672,235	1,378,336.9	32,533.5
Perniagaan Global/Global Business									
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6
	2H	1,329,795	408,663.0	5,347.2	4,777.1	10,124.4	12,672,235	1,378,336.9	32,533.5

<sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

Sumber: Bank Negara Malaysia

<sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies<sup>1</sup>.

Source: Bank Negara Malaysia

## 4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

RM juta/RM million

Akhir tempoh/End of period	Hayat Biasa/Ordinary Life												Berkaitan Pelaburan/Investment-Linked			Jumlah/Total			
	Seumur Hidup/Whole Life			Endowmen/Endowment			Sementara/Temporary			Lain-lain/Others									
	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	
Perniagaan dalam Malaysia/Business within Malaysia																			
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	214.1	26,496.4
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
Perniagaan Global/Global Business																			
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	214.1	26,496.4
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
<p><sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat. <span style="float: right;"><sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies.</span></p> <p>Sumber : Bank Negara Malaysia <span style="float: right;">Source : Bank Negara Malaysia</span></p>																			

## 4.6.8 Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung

### Life Insurance: Terminations of Annual Premiums of Direct Insurers

RM juta/RM million

Tempoh/Period	Kematian/Death			Cukup Tempoh/Maturity			Serahan/Surrender			Pertucutan Hak tolak Pengaktifan Semula/Forfeiture less Revivals			Lain-lain/Others			Jumlah/Total			
	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	
	Perniagaan dalam Malaysia/Business within Malaysia																		
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
2015	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
2016	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
2017	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.9	30.3	1,279.3	3,290.9	48.2	3,339.2
Perniagaan Global/Global Business																			
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
2015	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
2016	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
2017	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.9	30.3	1,279.3	3,290.9	48.2	3,339.2

<sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

<sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan

## Life Insurance: Income and Outgo

RM juta/RM million

Tempoh/Period	Pendapatan/Income					Perbelanjaan/Outgo					Lebihan Pendapatan daripada Perbelanjaan/Excess of Income over Outgo
	Pendapatan Premium/Premium Income	Pendapatan Pelaburan Bersih/Net Investment Income	Keuntungan atas Jualan Aset dan Pendapatan Pelbagai/Profit on Sale of Assets and Miscellaneous Income	Jumlah/Total	Faedah Polisi Bersih/Net Policy Benefits	Imbuan Agensi/Agency Remuneration	Perbelanjaan Pengurusan/Management Expenses	Kerugian dari Pelupusan Aset dan Perbelanjaan Lain/Loss on Disposal of Assets and Other Outgo	Jumlah/Total		
	Perniagaan dalam Malaysia/Business within Malaysia										
2013	1H	12,397.8	3,499.3	3,036.9	18,934.0	7,303.3	1,761.9	1,198.7	1,294.6	11,558.5	7,375.4
	2H	26,369.1	7,205.2	5,456.2	39,030.4	16,328.1	3,631.1	2,478.0	4,939.1	27,376.3	11,654.1
2014	1H	13,694.7	3,710.3	1,899.8	19,304.8	8,376.2	1,834.6	1,311.1	973.3	12,495.2	6,809.7
	2H	28,725.4	7,619.6	3,230.6	39,575.6	17,957.7	3,802.5	2,621.1	2,998.2	27,379.5	12,196.1
2015	1H	14,274.2	3,982.8	2,513.3	20,770.4	9,819.4	1,870.3	1,420.7	1,411.6	14,522.0	6,248.4
	2H	29,889.8	8,053.8	2,979.5	40,923.0	20,474.0	3,859.9	2,987.6	3,037.6	30,359.1	10,563.9
2016	1H	15,167.5	4,169.2	3,342.1	22,678.7	10,580.8	1,936.3	1,524.1	2,198.5	16,239.7	6,439.1
	2H	31,431.6	8,442.7	3,222.0	43,096.3	21,295.1	4,055.8	3,217.4	2,803.9	31,372.1	11,724.2
2017	1H	15,872.5	4,423.3	5,175.4	25,471.1	11,102.5	2,046.7	1,656.8	1,060.2	15,866.3	9,604.9
	2H	33,043.1	9,065.9	7,529.3	49,638.3	22,536.7	4,253.2	3,463.3	2,305.6	32,558.7	17,079.6
Perniagaan Global/Global Business											
2013	1H	12,437.0	3,500.7	3,037.5	18,975.2	7,307.6	1,780.9	1,207.5	1,294.9	11,590.8	7,384.4
	2H	26,458.1	7,208.4	5,457.8	39,124.2	16,357.7	3,667.9	2,481.8	4,939.7	27,447.1	11,677.1
2014	1H	13,740.8	3,711.9	1,899.8	19,352.5	8,410.4	1,852.2	1,313.6	974.6	12,550.8	6,801.8
	2H	28,824.8	7,623.2	3,234.3	39,682.3	17,997.2	3,837.0	2,626.5	2,999.0	27,459.8	12,222.6
2015	1H	14,338.0	3,984.1	2,519.8	20,841.9	9,844.2	1,886.6	1,423.2	1,411.8	14,565.8	6,276.1
	2H	30,041.2	8,057.0	3,002.4	41,100.5	20,541.3	3,899.6	2,994.6	3,038.8	30,474.4	10,626.1
2016	1H	15,236.2	4,170.9	3,342.2	22,749.3	10,624.2	1,952.3	1,526.9	2,208.5	16,311.8	6,437.4
	2H	31,585.9	8,446.2	3,239.3	43,271.4	21,372.9	4,100.8	3,228.1	2,804.0	31,505.7	11,765.7
2017	1H	15,969.9	4,425.2	5,175.5	25,570.6	11,152.5	2,072.8	1,660.0	1,069.3	15,954.5	9,616.1
	2H	33,233.0	9,070.1	7,529.5	49,832.6	22,617.1	4,303.7	3,471.2	2,328.5	32,720.5	17,112.1
<sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.						<sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies <sup>1</sup> .					
Sumber: Bank Negara Malaysia						Source: Bank Negara Malaysia					

## 4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat Life Insurance: Assets of Life Insurance Funds

RM juta/RM million

Akhir tempoh/End of period	Wang Tunai dan Baki Bank/Cash and Bank Balances	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pinjaman/Loans				Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain <sup>2</sup> /Other Assets <sup>2</sup>	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
		Kertas & Pinjaman Dijamin Kerajaan Malaysia/Malaysia Government Papers & Guaranteed Loans	Sekuriti & Hutang Korporat/Corporate Debt & Securities	Lain-lain/Others	Jumlah/Total		Gadai Janji/Mortgages	Polisi/Policy	Lain-lain/Others	Jumlah/Total					
Perniagaan dalam Malaysia/Business within Malaysia															
2013	1H	10,305.4	23,914.6	108,764.6	6,411.5	139,090.7	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,201.8	5,184.2	173,557.0
	2H	10,417.6	24,537.3	112,610.3	5,976.4	143,124.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,192.3	5,861.0	178,637.6
2014	1H	11,644.3	23,013.6	118,215.0	5,834.0	147,062.6	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,376.1	6,602.3	184,798.0
	2H	11,186.4	22,893.3	123,204.6	6,163.3	152,261.2	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,550.3	6,759.3	190,244.0
2015	1H	11,052.8	22,344.0	126,862.2	6,416.8	155,623.0	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,208.1	8,048.6	195,598.3
	2H	11,377.5	22,881.1	130,043.0	6,276.6	159,200.6	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,146.9	8,739.4	200,521.2
2016	1H	12,974.4	22,869.0	133,571.2	5,275.3	161,715.6	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,494.5	8,444.8	205,100.5
	2H	11,203.6	24,169.2	137,978.1	5,311.8	167,459.1	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,471.3	9,636.9	210,335.4
2017	1H	9,684.4	22,706.9	149,206.6	6,677.6	178,591.1	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,318.7	10,465.0	220,744.3
	2H	10,101.7	23,294.7	155,311.0	7,746.1	186,351.9	2,392.2	3,451.6	8,722.1	509.1	12,682.8	2,157.0	4,214.7	10,986.2	228,886.5
Perniagaan Global/Global Business															
2013	1H	10,337.8	23,984.8	108,764.6	6,411.5	139,160.9	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,227.8	5,184.2	173,685.6
	2H	10,460.1	24,617.3	112,610.3	5,976.4	143,204.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,222.8	5,861.0	178,790.5
2014	1H	11,686.6	23,097.9	118,215.0	5,834.0	147,146.9	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,393.5	6,602.3	184,942.0
	2H	11,249.0	22,977.1	123,204.6	6,163.3	152,345.0	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,588.6	6,759.3	190,428.8
2015	1H	11,078.7	22,380.8	126,862.2	6,416.8	155,659.7	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,255.0	8,135.9	195,795.1
	2H	11,424.0	22,917.5	130,043.0	6,276.6	159,237.0	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,209.9	8,850.8	200,778.6
2016	1H	13,002.2	22,905.4	133,571.2	5,285.3	161,762.0	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,540.1	8,568.9	205,344.4
	2H	11,228.7	24,205.3	137,978.1	5,326.3	167,509.7	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,535.7	9,784.9	210,623.3
2017	1H	9,711.6	22,743.0	149,206.6	6,691.5	178,641.0	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,391.9	10,624.5	221,054.1
	2H	10,122.7	23,331.6	155,311.0	7,764.0	186,406.7	2,392.2	3,451.6	8,722.1	509.1	12,682.8	2,157.0	4,314.1	11,151.5	229,226.9

<sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.  
<sup>2</sup> Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

<sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies.  
<sup>2</sup> Includes outstanding premiums and miscellaneous assets.

Source: Bank Negara Malaysia

## 4.7.1 Insurans Am: Agihan Premium Langsung Kasar General Insurance: Distribution of Gross Direct Premiums

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/ <i>Marine, Aviation and Transit</i>	Semua Risiko Kontraktor dan Kejuruteraan/ <i>Contractor's All Risk and Engineering</i>	Kebakaran/ <i>Fire</i>	Perbelanjaan Perubatan dan Kemalangan Diri/ <i>Medical Expenses and Personal Accident</i>	Motor/ <i>Motor</i>			Liabiliti/ <i>Liability</i>	Pampasan Pekerja dan Liabiliti Majikan/ <i>Workmen's Compensation and Employers' Liability</i>	Pelbagai/ <i>Miscellaneous</i>	JUMLAH/TOTAL	
					Perlindungan 'Akta'/' <i>Act</i> ' Cover	Lain-lain/ <i>Others</i>	Jumlah/ <i>Total</i>					
Perniagaan dalam Malaysia/ <i>Business within Malaysia</i>												
2013	1H	865.6	261.0	1,374.4	1,160.8	427.9	3,243.1	3,671.0	270.5	126.6	393.6	8,123.4
	2H	1,452.2	601.4	2,622.4	2,129.5	913.4	6,537.4	7,450.8	463.8	232.5	772.6	15,725.2
2014	1H	865.4	266.0	1,443.1	1,250.4	480.4	3,489.1	3,969.4	310.1	126.8	416.1	8,647.4
	2H	1,585.3	629.2	2,773.6	2,255.2	984.2	6,878.0	7,862.2	516.9	240.1	815.3	16,677.7
2015	1H	927.5	256.8	1,518.1	1,260.9	530.3	3,533.2	4,063.4	297.5	120.6	442.5	8,887.2
	2H	1,631.9	631.7	2,943.8	2,246.5	1,056.9	6,981.0	8,037.9	527.9	231.6	837.1	17,088.5
2016	1H	908.4	320.7	1,646.8	1,273.5	570.7	3,524.6	4,095.3	319.1	116.2	440.2	9,120.3
	2H	1,494.3	631.2	3,088.3	2,307.7	1,107.8	7,016.0	8,123.7	539.1	218.3	844.0	17,246.6
2017	1H	789.8	257.0	1,688.9	1,221.7	564.6	3,613.7	4,178.2	292.8	105.9	420.4	8,954.7
	2H	1,275.2	660.6	3,221.5	2,205.4	1,434.8	6,860.5	8,295.3	526.2	217.8	831.3	17,233.3
Perniagaan Global/ <i>Global Business</i>												
2013	1H	872.0	262.1	1,390.4	1,166.8	428.5	3,263.3	3,691.8	274.6	144.3	413.0	8,214.9
	2H	1,465.3	605.2	2,654.7	2,139.5	914.5	6,576.1	7,490.6	473.2	268.8	813.7	15,911.0
2014	1H	872.5	269.3	1,459.7	1,256.8	480.7	3,509.4	3,990.1	314.6	149.3	441.6	8,753.9
	2H	1,596.2	635.6	2,807.6	2,265.8	984.2	6,927.4	7,911.6	531.4	284.3	863.5	16,896.0
2015	1H	929.6	259.2	1,532.2	1,265.8	530.3	3,561.0	4,091.2	301.1	138.2	462.2	8,979.4
	2H	1,634.9	635.2	2,960.5	2,252.5	1,056.9	7,026.4	8,083.3	534.0	256.1	869.3	17,225.9
2016	1H	909.1	321.2	1,648.4	1,278.7	570.7	3,536.6	4,107.3	320.9	123.1	453.8	9,162.5
	2H	1,496.0	631.9	3,091.3	2,313.8	1,107.8	7,035.5	8,143.3	542.5	230.5	872.1	17,321.4
2017	1H	790.8	257.4	1,690.3	1,226.1	564.6	3,619.5	4,184.1	294.7	111.8	434.6	8,989.8
	2H	1,277.1	661.6	3,224.2	2,211.0	1,434.8	6,874.2	8,309.0	530.3	229.0	857.3	17,299.6
<sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.						<sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies'.						
Sumber: Bank Negara Malaysia						Source: Bank Negara Malaysia						

## 4.7.10 Insurans Am: Nisbah Tuntutan General Insurance: Claims Ratio

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Aкта'/Act' Cover	Lain-lain/Others	Jumlah/Total				
%												
2013	1H	31.8	93.2	35.1	39.6	221.0	55.1	74.3	21.4	15.4	34.3	57.9
	2H	31.4	57.4	33.7	37.8	199.6	55.4	72.8	25.6	12.0	35.9	56.2
2014	1H	38.5	47.3	29.1	42.5	316.7	51.7	76.2	20.3	11.7	47.4	58.3
	2H	41.5	51.5	37.2	42.5	209.6	52.1	71.1	26.0	9.6	46.4	57.2
2015	1H	35.2	123.6	25.5	36.2	219.7	53.1	74.0	33.2	12.3	47.1	57.1
	2H	42.2	76.5	34.6	39.7	209.2	51.7	71.3	20.0	9.7	47.8	57.2
2016	1H	33.7	50.3	35.2	45.3	123.0	57.6	66.1	45.2	13.7	38.9	54.4
	2H	34.9	50.0	36.7	46.5	124.1	56.9	66.2	21.4	9.8	38.1	54.5
2017	1H	43.0	85.4	18.6	50.8	151.9	60.1	72.1	35.8	11.2	44.7	56.9
	2H	35.3	77.1	26.1	51.3	115.4	60.8	70.1	40.7	10.3	41.3	56.7
		Perniagaan Global/Global Business										
		%										
2013	1H	38.8	84.3	43.5	41.5	223.2	54.8	73.8	22.8	23.7	26.6	58.2
	2H	38.1	54.9	47.5	39.3	199.3	55.4	72.3	27.7	22.0	31.8	57.4
2014	1H	41.7	52.8	35.9	40.7	316.0	51.6	75.0	22.0	20.0	58.4	58.0
	2H	47.0	54.2	46.9	42.5	209.2	53.3	71.4	27.2	19.2	47.9	58.4
2015	1H	47.3	100.1	35.9	37.8	219.7	53.8	73.6	34.2	19.8	54.8	58.3
	2H	58.3	74.8	52.9	42.2	209.1	53.0	71.6	23.4	16.4	59.3	61.1
2016	1H	40.5	60.7	36.6	45.8	123.0	60.1	67.9	32.7	13.7	49.9	55.5
	2H	46.6	59.4	42.9	48.6	124.4	57.6	66.5	37.0	8.8	54.5	56.7
2017	1H	48.6	90.6	30.1	57.4	152.4	61.2	72.5	10.3	12.5	65.9	59.6
	2H	43.7	76.2	32.4	58.9	115.3	62.0	70.6	29.0	11.8	63.7	59.1

<sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.  
<sup>2</sup> Tuntutan bersih kena dibayar sebagai nisbah pendapatan premium diperoleh.

<sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.  
<sup>2</sup> Net claims incurred as a ratio of earned premium income.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.7.14 Insurans Am: Pendapatan Premium Diperoleh General Insurance: Earned Premium Income

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
2013	1H	240.5	136.0	898.1	955.6	389.0	2,973.4	3,362.5	170.6	112.8	206.3	6,082.3
	2H	475.6	307.3	1,803.0	1,960.1	845.9	6,157.3	7,003.2	292.2	222.5	496.2	12,559.9
2014	1H	240.0	152.0	985.0	1,018.9	334.1	3,281.3	3,615.4	133.3	122.0	281.1	6,547.7
	2H	465.8	320.1	1,944.6	2,036.6	902.9	6,580.1	7,483.0	264.8	233.8	555.4	13,304.2
2015	1H	241.4	119.6	1,012.0	1,210.8	483.8	3,371.9	3,855.7	133.3	108.6	286.9	6,968.2
	2H	479.4	308.0	2,075.7	2,156.8	972.5	6,845.0	7,817.5	246.7	217.3	557.5	13,859.0
2016	1H	234.0	158.4	1,057.1	1,067.9	509.4	3,401.0	3,910.4	102.0	108.0	303.8	6,941.7
	2H	454.8	335.6	2,172.2	2,074.0	1,092.8	6,812.7	7,905.5	227.4	207.0	623.4	13,999.9
2017	1H	214.2	147.6	1,143.4	1,033.6	515.4	3,418.2	3,933.6	114.3	105.2	299.3	6,991.3
	2H	461.4	270.1	2,250.4	2,035.4	1,364.9	6,651.6	8,016.5	252.9	215.8	614.3	14,116.8
		Perniagaan Global/Global Business										
2013	1H	318.9	179.9	1,138.4	978.5	389.2	3,059.3	3,448.5	175.5	130.3	272.4	6,642.4
	2H	635.8	409.2	2,323.1	2,025.2	846.8	6,376.2	7,223.1	297.9	254.9	652.1	13,821.3
2014	1H	324.1	207.9	1,335.8	1,065.1	334.9	3,461.8	3,796.7	138.5	142.7	325.8	7,336.6
	2H	626.6	433.0	2,632.8	2,184.0	904.4	6,876.3	7,780.6	273.9	274.2	680.6	14,885.6
2015	1H	322.1	184.9	1,385.4	1,277.0	483.8	3,579.1	4,062.9	137.7	123.6	346.9	7,840.5
	2H	645.4	439.4	2,825.0	2,359.3	973.0	7,193.4	8,166.4	256.2	243.2	698.9	15,633.8
2016	1H	298.8	217.7	1,399.4	1,182.6	509.4	3,606.1	4,115.5	128.4	113.7	379.4	7,835.5
	2H	585.4	491.0	2,923.5	2,419.7	1,093.9	7,192.7	8,286.6	243.2	219.7	825.9	15,995.0
2017	1H	271.8	206.4	1,537.6	1,252.5	514.6	3,628.3	4,143.0	125.8	111.0	362.0	8,010.1
	2H	583.7	409.5	2,991.5	2,575.8	1,364.4	7,135.5	8,499.9	280.0	227.6	797.8	16,365.9
<sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.						<sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.						
Sumber: Bank Negara Malaysia						Source: Bank Negara Malaysia						

# 4.7.19 Insurans Am: Tuntutan Bersih Dibayar General Insurance: Net Claims Paid

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia												
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL		
					Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total						
2013	1H	88.4	61.9	235.4	359.1	635.9	1,532.8	2,168.6	31.1	11.3	108.1	3,063.9	
	2H	164.2	107.3	507.4	724.9	1,254.2	3,192.8	4,447.0	56.5	24.0	227.7	6,258.9	
2014	1H	106.1	58.9	277.4	389.8	620.0	1,690.1	2,310.1	35.1	11.2	122.0	3,310.5	
	2H	189.6	143.5	569.2	836.8	1,288.9	3,381.8	4,670.7	67.8	23.8	246.7	6,748.1	
2015	1H	97.6	67.4	292.6	400.4	583.7	1,621.0	2,204.7	25.3	11.5	135.3	3,234.7	
	2H	199.9	152.5	594.8	833.4	1,226.8	3,396.9	4,623.6	48.8	26.9	265.1	6,745.0	
2016	1H	74.5	74.4	374.0	452.0	692.2	1,963.0	2,655.2	31.8	13.2	112.6	3,787.6	
	2H	166.6	185.1	798.5	923.2	1,433.7	3,912.2	5,345.9	57.6	26.7	245.6	7,749.1	
2017	1H	103.6	82.9	335.9	515.0	748.9	1,987.6	2,736.5	30.6	10.9	123.8	3,939.2	
	2H	193.0	237.8	666.6	1,016.4	1,583.3	4,047.8	5,631.1	63.2	21.2	249.7	8,078.9	
Perniagaan Global/Global Business													
2013	1H	115.5	74.4	392.9	366.4	635.9	1,562.3	2,198.1	32.4	19.2	121.0	3,319.9	
	2H	252.3	139.4	920.8	740.3	1,254.6	3,265.8	4,520.4	60.9	41.4	276.4	6,951.8	
2014	1H	144.0	79.1	509.8	396.3	620.0	1,760.3	2,380.3	37.2	21.4	179.9	3,748.0	
	2H	279.2	187.1	1,087.5	892.1	1,288.9	3,563.3	4,852.1	72.1	45.4	331.8	7,747.4	
2015	1H	148.5	90.3	664.8	423.9	583.7	1,680.4	2,264.1	27.4	18.3	159.0	3,796.3	
	2H	320.4	200.3	1,193.9	917.8	1,226.8	3,625.5	4,852.3	52.8	38.0	348.2	7,923.6	
2016	1H	121.8	101.7	554.9	516.0	692.2	2,095.9	2,788.1	32.4	16.3	215.4	4,346.5	
	2H	254.9	248.9	1,163.6	1,094.0	1,433.7	4,116.7	5,550.4	59.8	32.6	414.1	8,818.3	
2017	1H	142.4	120.1	563.9	558.5	748.9	2,104.9	2,853.8	32.0	13.8	186.6	4,471.0	
	2H	273.6	310.4	1,134.3	1,312.6	1,583.4	4,333.5	5,916.9	65.9	27.7	334.7	9,376.1	
<p><sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. <span style="float: right;"><sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.</span></p> <p>Sumber: Bank Negara Malaysia <span style="float: right;">Source: Bank Negara Malaysia</span></p>													

## 4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar General Insurance: Net Claims Incurred

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia												
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL		
					Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total						
2013	1H	76.4	126.7	314.9	378.8	859.9	1,637.2	2,497.1	36.6	17.4	70.8	3,518.8	
	2H	149.5	176.5	608.2	740.3	1,688.4	3,412.3	5,100.7	74.8	26.7	178.0	7,054.7	
2014	1H	92.4	71.9	287.0	433.3	1,058.1	1,697.6	2,755.7	27.0	14.3	133.3	3,814.8	
	2H	193.2	164.8	723.0	866.1	1,892.2	3,426.1	5,318.3	68.9	22.6	257.5	7,614.4	
2015	1H	85.1	147.8	258.3	438.8	1,063.1	1,790.6	2,853.7	44.3	13.4	135.1	3,976.4	
	2H	202.1	235.7	719.1	856.3	2,034.9	3,535.8	5,570.6	49.4	21.1	266.3	7,920.7	
2016	1H	79.0	79.7	372.6	484.0	626.5	1,958.7	2,585.3	46.1	14.8	118.1	3,779.5	
	2H	158.8	167.8	796.8	963.9	1,356.5	3,873.0	5,229.6	48.8	20.4	237.7	7,623.8	
2017	1H	92.1	126.1	212.9	524.7	783.2	2,053.3	2,836.4	40.9	11.7	133.8	3,978.6	
	2H	163.0	208.4	586.6	1,043.9	1,574.6	4,043.9	5,618.5	102.9	22.3	253.8	7,999.5	
Perniagaan Global/Global Business													
2013	1H	123.6	151.6	495.6	405.9	868.6	1,675.6	2,544.2	40.0	30.9	72.6	3,864.4	
	2H	242.4	224.8	1,104.5	796.8	1,687.5	3,532.5	5,220.0	82.4	56.1	207.3	7,934.2	
2014	1H	135.3	109.8	479.0	433.6	1,058.1	1,787.6	2,845.7	30.5	28.6	190.3	4,252.8	
	2H	294.5	234.9	1,233.8	927.2	1,892.2	3,663.8	5,556.0	74.4	52.8	326.0	8,699.6	
2015	1H	152.2	185.1	496.7	483.1	1,063.1	1,925.4	2,988.4	47.1	24.5	190.2	4,567.4	
	2H	376.2	328.7	1,493.4	995.8	2,034.9	3,810.1	5,844.9	60.0	39.8	414.4	9,553.3	
2016	1H	121.1	132.1	512.9	542.1	626.6	2,168.4	2,795.0	41.9	15.6	189.2	4,350.0	
	2H	273.1	291.8	1,255.6	1,176.0	1,360.4	4,146.6	5,507.0	90.0	19.2	450.0	9,062.6	
2017	1H	132.2	187.1	463.2	718.6	784.1	2,220.4	3,004.6	12.9	13.9	238.7	4,771.2	
	2H	255.1	312.0	970.5	1,516.6	1,573.3	4,423.4	5,996.7	81.1	26.9	508.1	9,666.9	
<p><sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. <span style="float: right;"><sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.</span></p> <p>Sumber: Bank Negara Malaysia <span style="float: right;">Source: Bank Negara Malaysia</span></p>													

## 4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian General Insurance: Underwriting and Operating Results

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia											
	Pendapatan Premium Diperoleh/Earned Premium Income	Tuntutan Bersih Kena Dibayar/Net Claims Incurred	Komisen/Commissions	Perbelanjaan Pengurusan <sup>2</sup> /Management Expenses <sup>2</sup>	Keuntungan Pengunderaitan/Underwriting Profit	Keuntungan Pelaburan/Investment Income	Keuntungan Modal/Capital Gains	Pendapatan Lain/Other Income	Kerugian Modal/Capital Losses	Perbelanjaan Lain/Other Outgo	Keuntungan Kendalian/Operating Profit	
2013	1H	6,082.3	3,518.8	711.5	1,153.4	698.6	472.0	80.3	106.2	7.9	73.1	1,276.2
	2H	12,559.9	7,054.7	1,479.4	2,406.1	1,619.8	956.4	136.3	203.6	15.4	128.7	2,772.0
2014	1H	6,547.7	3,814.8	763.3	1,194.8	774.9	483.4	67.7	69.3	14.9	64.7	1,315.6
	2H	13,304.2	7,614.4	1,537.6	2,566.7	1,585.6	1,003.4	111.1	158.9	32.8	112.9	2,713.3
2015	1H	6,968.2	3,976.4	785.5	1,387.2	819.1	532.9	64.5	79.7	17.6	272.7	1,205.8
	2H	13,859.0	7,920.7	1,560.7	2,859.6	1,518.0	1,099.0	95.4	170.4	36.5	342.6	2,503.6
2016	1H	6,941.7	3,779.5	771.9	1,495.0	895.3	584.1	39.7	93.5	17.3	75.2	1,520.0
	2H	13,999.9	7,623.8	1,564.4	3,096.1	1,715.6	1,187.0	77.2	155.1	28.0	136.4	2,970.5
2017	1H	6,991.3	3,978.6	788.9	1,630.0	593.8	568.0	61.1	83.3	7.7	64.7	1,233.9
	2H	14,116.8	7,999.5	1,585.7	3,291.3	1,240.4	1,181.5	111.2	177.1	22.9	179.0	2,508.4
Perniagaan Global/Global Business												
2013	1H	6,642.4	3,864.4	855.5	1,186.1	736.4	501.6	83.6	118.1	8.0	87.0	1,344.7
	2H	13,821.3	7,934.2	1,789.8	2,477.1	1,620.1	1,015.7	141.2	235.9	16.3	155.5	2,841.1
2014	1H	7,336.6	4,252.8	958.9	1,240.9	884.0	514.2	68.7	74.3	15.8	88.8	1,436.7
	2H	14,885.6	8,699.6	1,963.4	2,656.4	1,566.3	1,063.9	113.0	230.9	35.5	140.3	2,798.3
2015	1H	7,840.5	4,567.4	1,031.9	1,427.4	813.8	559.7	66.1	160.3	17.8	286.4	1,295.7
	2H	15,633.8	9,553.3	2,015.6	2,929.3	1,135.6	1,152.8	97.1	389.8	36.8	360.8	2,377.7
2016	1H	7,835.5	4,350.0	1,080.1	1,553.0	852.5	613.1	67.3	109.6	17.3	180.1	1,445.0
	2H	15,995.0	9,062.6	2,172.5	3,211.1	1,548.9	1,247.6	105.1	266.3	28.5	154.4	2,984.9
2017	1H	8,010.1	4,771.2	1,036.8	1,660.1	542.0	605.5	61.4	96.1	10.3	138.0	1,156.8
	2H	16,365.9	9,666.9	2,127.5	3,368.1	1,203.4	1,257.2	112.1	190.9	26.2	380.1	2,357.3

<sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.  
<sup>2</sup> Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih.

<sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.  
<sup>2</sup> Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.7.b Insurans Am: Aset Kumpulan Wang Insurans Am General Insurance: Assets of General Insurance Funds

RM juta/RM million

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia												
		Wang Tunai dan Baki Bank/Cash and Bank Balances	Amaun tertunggak daripada pelanggan/pengantara/ penanggung insurans semula/Amount due from clients/ intermediaries/ reinsurers	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pinjaman/Loans	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain <sup>2</sup> /Other Assets <sup>2</sup>	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
				Kertas dan Pinjaman Dijamin Kerajaan Malaysia/Malaysia Government Papers and Guaranteed Loans	Sekuriti dan Hutang Korporat/Corporate Debt and Securities	Lain-lain/Others	Jumlah/Total							
2013	1H	7,252.0	2,468.4	5,528.1	7,050.3	4,959.1	17,537.5	149.7	91.7	720.9	1,400.9	33.3	29,654.5	
	2H	6,842.0	2,064.0	5,908.4	7,064.0	5,888.4	18,860.8	148.0	91.5	781.7	1,736.6	45.6	30,570.3	
2014	1H	7,200.3	2,495.9	6,081.5	7,305.7	5,977.2	19,364.4	153.7	83.8	779.8	1,856.2	24.8	31,958.9	
	2H	7,402.5	2,368.3	6,279.7	7,377.0	6,421.6	20,078.3	154.4	80.1	852.4	2,070.2	32.4	33,038.6	
2015	1H	7,071.0	3,178.3	6,275.9	7,046.2	7,175.1	20,497.3	151.0	75.6	893.9	2,137.4	125.3	34,130.0	
	2H	7,308.6	2,899.5	6,231.7	6,923.9	7,865.1	21,020.8	200.4	68.5	836.6	2,421.0	89.4	34,844.8	
2016	1H	7,754.7	3,317.9	5,841.1	7,183.7	8,187.2	21,211.9	200.4	61.1	871.6	2,568.7	78.0	36,064.4	
	2H	7,798.3	2,701.4	6,081.9	7,315.1	7,784.4	21,181.4	171.5	56.8	933.9	2,264.2	66.4	35,173.9	
2017	1H	7,385.0	2,974.8	6,004.5	7,751.3	8,423.2	22,179.0	173.5	54.2	919.3	2,435.6	63.7	36,184.9	
	2H	7,390.4	2,767.4	5,591.2	6,850.1	10,268.8	22,710.2	166.3	51.4	943.9	2,232.5	100.7	36,363.0	
		Perniagaan Global/Global Business												
2013	1H	7,911.9	2,878.9	6,492.9	7,152.4	4,959.3	18,604.6	149.7	91.7	720.9	1,623.7	743.6	32,725.0	
	2H	7,635.7	2,469.6	6,826.0	7,179.6	5,889.3	19,894.9	148.0	91.5	781.7	1,999.5	823.2	33,844.2	
2014	1H	7,986.4	2,976.9	7,139.8	7,427.8	5,978.5	20,546.0	153.7	83.8	779.8	2,164.9	721.2	35,412.7	
	2H	7,989.1	2,842.3	7,045.4	7,514.4	6,423.3	20,983.1	154.4	80.1	852.4	2,416.2	1,084.4	36,402.0	
2015	1H	7,661.8	3,813.0	6,843.3	7,177.8	7,213.4	21,234.5	151.0	75.6	893.9	2,479.2	968.8	37,277.7	
	2H	7,966.9	3,484.9	6,819.3	7,053.1	7,903.3	21,775.7	200.4	68.5	836.6	2,753.8	1,193.2	38,280.0	
2016	1H	8,440.2	3,878.0	6,453.4	7,315.3	8,225.6	21,994.3	200.4	61.1	871.6	2,903.8	1,173.1	39,522.5	
	2H	8,639.1	3,533.8	6,702.4	7,446.8	7,822.8	21,972.0	171.5	56.8	933.9	2,693.5	1,447.8	39,448.5	
2017	1H	8,461.0	3,913.6	6,502.3	7,897.5	8,425.7	22,825.5	173.5	54.2	919.3	2,856.6	1,492.9	40,696.5	
	2H	8,533.4	3,740.7	6,081.3	7,057.7	10,271.5	23,410.6	166.3	51.4	943.9	2,645.9	1,492.1	40,984.4	
		<sup>1</sup> Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am. <sup>2</sup> Termasuk premium terkumpul dan lain-lain aset. Sumber: Bank Negara Malaysia												
		<sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies. <sup>2</sup> Includes outstanding premiums and miscellaneous assets. Source: Bank Negara Malaysia												

## 4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Family Takaful: New Business and Business in Force

Tempoh/Period & Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia								
		Perniagaan Baharu/New Business*					Perniagaan Berkuat Kuasa/Business in Force**			
		Bilangan Sijil/No. of Certificates	Jumlah Penyertaan/Sum Participated	Caruman/Contributions			Bilangan Sijil/No. of Certificates	Jumlah Penyertaan/Sum Participated	Caruman/Contributions	
				Tunggal/Single	Tahunan/Annual	Jumlah/Total				
Unit/Unit	RM juta/RM million					Unit/Unit	RM juta/RM million			
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7	
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5	
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9	
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4	
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5	
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6	
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6	
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4	
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5	
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9	
		Perniagaan Global/Global Business								
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7	
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5	
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9	
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4	
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5	
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6	
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6	
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4	
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5	
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9	

<sup>1</sup> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operators.



# 4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan Family Takaful: Distribution of New Business Contributions by Plan

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia											
		Keluarga Biasa/Ordinary Family									Berkaitan Pelaburan/Investment-Linked	Anuiti/Annuity	JUMLAH/TOTAL
		Endowmen/Endowment			Sementara/Temporary			Perubatan dan Kesihatan/Medical and Health	Lain-lain/Others	Jumlah/Total			
		Pendidikan/Education	Lain-lain/Others	Jumlah/Total	Gadai Janji/Mortgage	Lain-lain/Others	Jumlah/Total						
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6
		Perniagaan Global/Global Business											
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6

<sup>1</sup> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operator.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.8.7 Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan

## Family Takaful: Annual Contributions of Business in Force by Plan

RM juta/RM million

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia																				
		Keluarga Biasa/Ordinary Family											Berkaitan Pelaburan/Investment-Linked			Anuiti/Annuity			Jumlah/Total			
		Endowmen/Endowment			Sementara/Temporary			Lain-lain/Others			Jumlah/Total											
		Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	54.1	34.3	88.4	421.8	1.8	423.5	1,281.1	154.4	1,435.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,188.3	157.6	4,345.9
		Perniagaan Global/Global Business																				
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	54.1	34.3	88.4	421.8	1.8	423.5	1,281.1	154.4	1,435.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,188.3	157.6	4,345.9

<sup>1</sup> Menunjuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operator.

Sumber : Bank Negara Malaysia

Source : Bank Negara Malaysia

## 4.8.10 Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan Family Takaful: Annual Contributions of Termination by Plan

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia															
	Kematian/Death			Kematangan/Maturity			Serahan/Surrender			Sebab Lain (termasuk tamat tempoh)/Other Causes (including expiry)			JUMLAH/TOTAL			
	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
2015	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9
Perniagaan Global/Global Business																
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
2015	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9

<sup>1</sup> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operator.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

## 4.8.a Takaful Keluarga: Pendapatan dan Perbelanjaan Family Takaful: Income and Outgo

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia									
		Pendapatan/Income				Perbelanjaan/Outgo					Lebihan Pendapatan daripada Perbelanjaan/Excess of Income over Outgo
		Caruman Bersih/Net Contributions	Pendapatan Pelaburan Bersih/Net Investment Income	Keuntungan Atas Jualan Aset Dan Pendapatan Pelbagai/Profit On Sale Of Assets And Miscellaneous Income	JUMLAH/TOTAL	Manfaat Sijil Bersih/Net Certificate Benefits	Komisen Bersih/Net Commissions	Perbelanjaan Pengurusan <sup>2</sup> /Management Expenses <sup>2</sup>	Kerugian Atas Jualan Aset Dan Perbelanjaan Lain/Loss On Disposal Of Assets And Other Outgo	JUMLAH/TOTAL	
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.8	2,647.8	1,051.2
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.8	5,139.9	1,857.6
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,353.0	1,031.6	617.6	8,002.2	2,881.4	923.3	1,467.5	382.3	5,654.5	2,347.7
		Perniagaan Global/Global Business									
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.8	2,647.9	1,051.1
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.9	5,140.0	1,857.4
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,353.0	1,031.6	617.6	8,002.2	2,881.4	923.3	1,467.5	382.3	5,654.5	2,347.7

<sup>1</sup> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. <sup>2</sup> Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operators. <sup>2</sup> Figures reflect expenses borne by family takaful funds and inclusive of net bad and doubtful debts.

Sumber : Bank Negara Malaysia Source : Bank Negara Malaysia

## 4.8.b Takaful Keluarga: Aset Kumpulan Takaful Keluarga Family Takaful: Assets of Family Takaful Funds

RM juta/RM million

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia											
		Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL
				Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta Islam dan Ekuiti/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total						
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.5
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.0	0.0	17,952.1
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.4	0.0	18,925.6
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.3	0.0	19,619.2
2015	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.0	0.0	20,632.5
	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.6	0.1	21,389.0
2016	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
2017	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
	2H	406.0	3,036.7	2,105.2	17,013.0	1,974.0	21,092.2	333.1	0.0	0.0	775.0	0.5	25,643.5
		Perniagaan Global/Global Business											
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.6
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.1	0.0	17,952.2
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.5	0.0	18,925.7
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.4	0.0	19,619.3
2015	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.1	0.0	20,632.6
	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.7	0.1	21,389.1
2016	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
2017	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
	2H	406.0	3,036.7	2,105.2	17,013.0	1,974.0	21,092.2	333.1	0.0	0.0	775.0	0.5	25,643.5

<sup>1</sup> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

<sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operators.

Sumber : Bank Negara Malaysia

Source : Bank Negara Malaysia

# 4.9 Takaful Am: Agihan Caruman Kasar

## General Takaful: Distribution of Gross Contributions

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia												
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL		
					Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total						
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1	
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2	
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3	
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4	
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3	
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4	
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6	
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6	
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5	
	2H	41.3	83.4	551.4	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.7	
Perniagaan Global/Global Business													
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1	
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2	
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3	
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4	
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3	
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4	
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6	
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6	
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5	
	2H	41.3	83.4	551.4	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.7	

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.9.1 Takaful Am: Agihan Caruman Bersih

## General Takaful: Distribution of Net Contributions

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia											
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
						Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total					
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6	
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5	
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1	
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4	
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0	
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3	
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4	
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7	
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6	
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4	
		Perniagaan Global/Global Business											
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6	
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5	
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1	
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4	
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0	
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3	
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4	
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7	
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6	
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4	

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

## 4.9.4 Takaful Am: Tuntutan Bersih Dibayar General Takaful: Net Claims Paid

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia											
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
					Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total					
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
Perniagaan Global/Global Business												
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.						<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.						
Sumber: Bank Negara Malaysia						Source: Bank Negara Malaysia						

## 4.9.5 Takaful Am: Nisbah Tuntutan General Takaful: Claims Ratio

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Dini/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total				
%												
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2
		Perniagaan Global/Global Business										
%												
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.  
<sup>2</sup> Tuntutan bersih kena dibayar sebagai nisbah pendapatan caruman terperoleh.

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.  
<sup>2</sup> Net claims incurred as a ratio of earned contribution income.

Sumber : Bank Negara Malaysia

Source : Bank Negara Malaysia

## 4.9.6 Takaful Am: Pendapatan Caruman Terperoleh General Takaful: Earned Contribution Income

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total				
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	310.4	218.9	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.8
		Perniagaan Global/Global Business										
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	310.4	218.9	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.8

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

# 4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar General Takaful: Net Claims Incurred

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia											
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
					Perlindungan 'Akta'/Act Cover	Lain-lain/Others	Jumlah/Total					
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	-12.4	331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	-5.9	700.6
2015	1H	3.6	-3.5	25.8	14.3	87.9	267.4	355.3	2.5	-1.0	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	-0.2	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	-0.3	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3
Perniagaan Global/Global Business												
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	(12.4)	331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	(5.9)	700.6
2015	1H	3.6	(3.5)	25.8	14.3	87.9	267.4	355.3	2.5	(1.0)	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	(0.2)	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	(0.3)	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3
<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.						<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.						
Sumber: Bank Negara Malaysia						Source: Bank Negara Malaysia						

# 4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian General Takaful: Underwriting and Operating Results

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia											
	Pendapatan Caruman Diperoleh/Earned Contribution Income	Tuntutan Bersih Kena Dibayar/Net Claims Incurred	Komisen Bersih/Net Commissions	Perbelanjaan Pengurusan <sup>2</sup> /Management Expenses <sup>2</sup>	Keuntungan Pengunderaitan/Underwriting Profit	Keuntungan Pelaburan/Investment Income	Keuntungan Modal/Capital Gains	Pendapatan Lain/Other Income	Kerugian Modal/Capital Losses	Perbelanjaan Lain/Other Outgo	Keuntungan Kendalian/Operating Profit	
2013	1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
	2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014	1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
	2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015	1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
	2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016	1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
	2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017	1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
	2H	1,863.8	953.3	99.5	650.5	160.5	134.0	8.0	9.0	2.0	32.1	277.5
Perniagaan Global/Global Business												
2013	1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
	2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014	1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
	2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015	1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
	2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016	1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
	2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017	1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
	2H	1,863.8	953.3	99.5	650.5	160.5	134.0	8.0	9.0	2.0	32.1	277.5

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

<sup>2</sup> Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful am dan termasuk hutang lapuk dan ragu bersih.

Sumber: Bank Negara Malaysia

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.

<sup>2</sup> Figures reflect expenses borne by general takaful funds and inclusive of net bad and doubtful debts.

Source: Bank Negara Malaysia

# 4.9.b Takaful Am: Aset Kumpulan Takaful Am General Takaful: Assets of General Takaful Funds

RM juta/RM million

Akhir tempoh/End of period	Perniagaan dalam Malaysia/Business within Malaysia												
	Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
			Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta dan Ekuiti Islam/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total							
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	394.3	0.0	3,646.3
Perniagaan Global/Global Business													
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	394.3	0.0	3,646.3

<sup>1</sup> Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

<sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.

Sumber : Bank Negara Malaysia

Source : Bank Negara Malaysia