



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

MEI / May

2018

# KANDUNGAN

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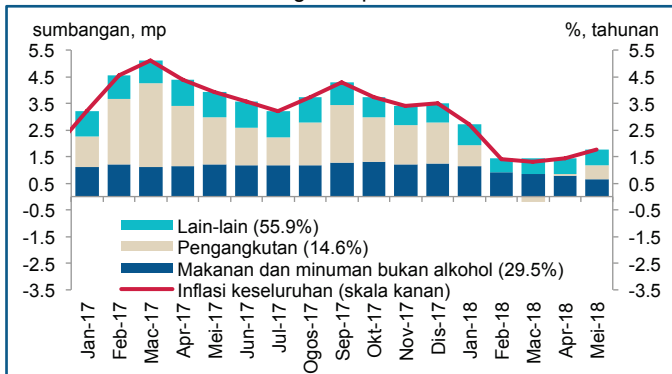
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### Inflasi lebih tinggi pada bulan Mei 2018

Sumbangan kepada Inflasi

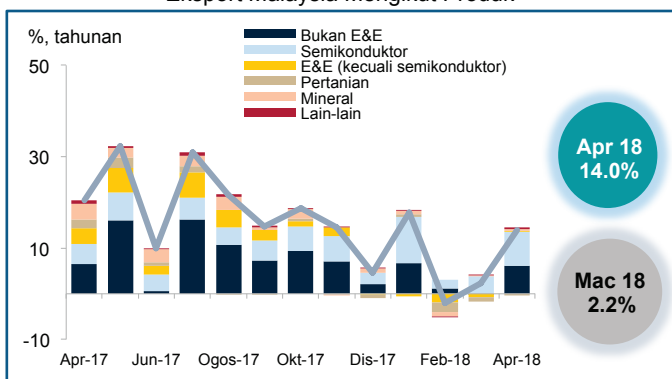


Sumber: Jabatan Perangkaan Malaysia dan anggaran staf

- Pada bulan Mei, inflasi keseluruhan ialah 1.8%.
  - Meskipun harga bahan api dalam negeri tidak berubah, kategori *pengangkutan* mencatat inflasi lebih tinggi pada kadar 3.8%, mencerminkan kemerosotan harga pada tempoh asas bulan Mei 2017.
  - Inflasi dalam kategori *makanan dan minuman bukan alkohol* pada bulan Mei terus sederhana pada kadar 2.2%. Ini sebahagiannya disebabkan oleh harga *ikan segar* yang lebih rendah.

### Eksport meningkat dengan ketara pada bulan April 2018

Eksport Malaysia Mengikut Produk

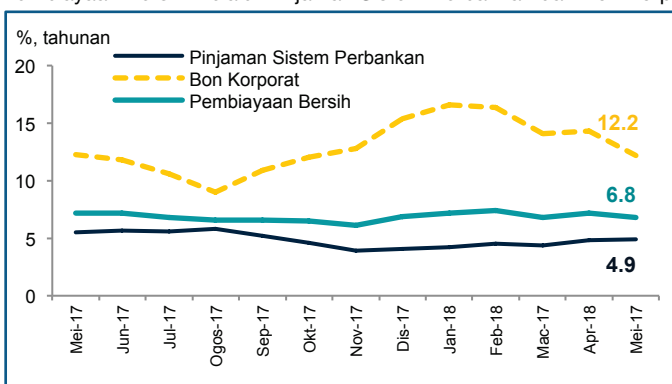


Sumber: Jabatan Perangkaan Malaysia dan MATRADE

- Eksport meningkat dengan ketara kepada 14.0% pada bulan April 2018 (Mac: 2.2%). Peningkatan ini disokong terutamanya oleh pertumbuhan kukuh dalam segmen semikonduktor dan pemulihan eksport bukan E&E.
- Pada masa hadapan, pertumbuhan eksport akan terus mendapat manfaat daripada permintaan luar negeri dan harga komoditi yang menggalakkan.

### Pertumbuhan pembiayaan bersih terus menyokong aktiviti ekonomi

Pembiayaan Bersih Melalui Pinjaman Sistem Perbankan dan Bon Korporat



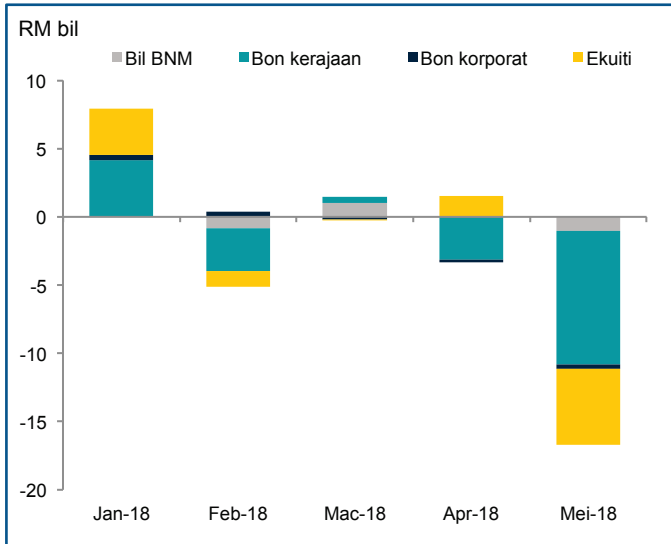
<sup>1</sup> Pembiayaan bersih merujuk pinjaman terkumpul sistem perbankan (kecuali institusi kewangan pembangunan (IKP) dan bon korporat terkumpul).  
Sumber: Bank Negara Malaysia

- Pada bulan Mei, pertumbuhan pembiayaan bersih<sup>1</sup> menjadi sederhana kepada 6.8% (April: 7.2%). Pertumbuhan terbitan bon korporat terkumpul bersih turun kepada 12.2% (April: 14.3%), sebahagiannya disebabkan oleh asas yang tinggi pada tahun lalu. Pertumbuhan pinjaman sistem perbankan terkumpul mampan pada 4.9% (April: 4.8%).
- Pada bulan Mei, pertumbuhan pinjaman perniagaan kekal stabil pada 3.2% (April: 3.1%), berpunca daripada peningkatan perniagaan selain PKS (Mei: 1.8%; April: 0.3%).
- Pertumbuhan pinjaman isi rumah terus stabil pada 5.6% (April: 5.7%).



### Pasaran kewangan mengalami aliran keluar bukan pemastautin pada bulan Mei

Aliran Portfolio Bukan Pemastautin

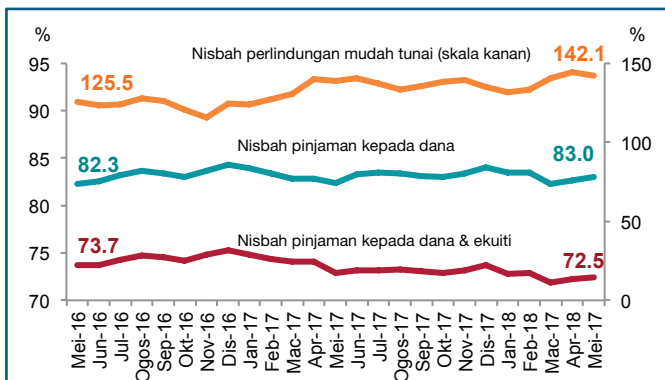


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pada bulan Mei, pasaran kewangan domestik mengalami tekanan jualan daripada bukan pemastautin disebabkan oleh faktor dalam dan luar negeri. Aliran keluar ini disebabkan terutamanya oleh sentimen penghindaran risiko (risk-off) dalam pasaran serantau. Hal ini berlaku disebabkan oleh jangkaan kenaikan kadar faedah yang lebih cepat oleh Federal Reserve, dolar Amerika Syarikat (AS) yang lebih kukuh, dan ketegangan perdagangan yang berterusan. Di dalam negeri, pelabur terus dengan sentimen yang berhati-hati kerana menunggu pendirian dasar yang lebih jelas selepas pilihan raya.
- Kesannya, FBM KLCI merosot 6.9% pada bulan tersebut, berikutan ketidakpastian yang telah menjejaskan terutamanya sektor pembinaan.
- Kadar hasil MGS 5 tahun meningkat 5.8 mata asas dalam keadaan mudah tunai yang ketat sedikit. Hal ini dicerminkan oleh spread bida-tawar yang lebih besar kepada 3.5 mata asas (April: 2.8 mata asas). Jumlah urus niaga harian purata meningkat kepada RM3.1 bilion pada bulan Mei (April: RM2.0 bilion).
- Dalam pasaran pertukaran asing, ringgit menyusut nilai sebanyak 1.4% berbanding dengan dolar AS. Hal ini disebabkan terutamanya oleh aliran keluar portfolio bersih pada bulan Mei. Walau bagaimanapun, penyusutan nilai ringgit adalah sejajar dengan mata wang serantau.

### Struktur pendanaan bank menyokong aktiviti pembiayaan

Nisbah Mudah Tunai Sistem Perbankan dan Nisbah Pendanaan Sistem Perbankan



<sup>1</sup> Basel III LCR dilaksanakan secara berperingkat sejak bulan Jun 2015, dengan pemuatn awal ditetapkan pada 60% dan naik secara beransur-ansur sebanyak 10% setiap tahun sehingga 100% berkuat kuasa tahun 2019. Setakat 1 Januari 2018, keperluan minimum ditetapkan pada 90%.

- Selepas pilihan raya, kedudukan mudah tunai dan pendanaan bank terus kondusif untuk menyokong pengantaraan kewangan.
- Nisbah pinjaman kepada dana dan nisbah pinjaman kepada dana dan ekuiti masing-masing pada tahap 83.0% dan 72.5%.
- Nisbah Perlindungan Mudah Tunai (Liquidity Coverage Ratio, LCR) sistem perbankan adalah pada tahap 142.1%, dengan semua bank mencatat paras melebihi keperluan pengawalseliaan minimum peralihan<sup>1</sup> pada 90%.

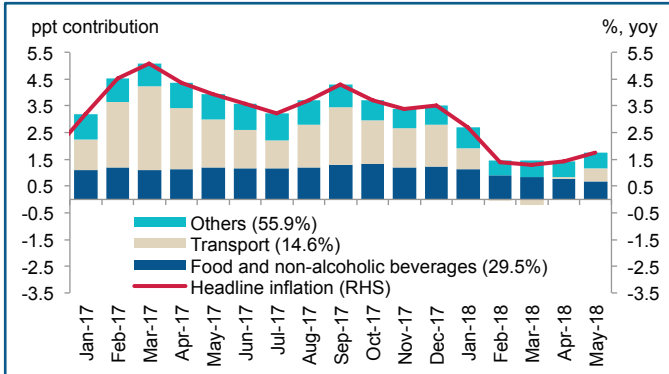


# Monthly Highlights

## May 2018

### Inflation was higher in May 2018

Contribution to Inflation

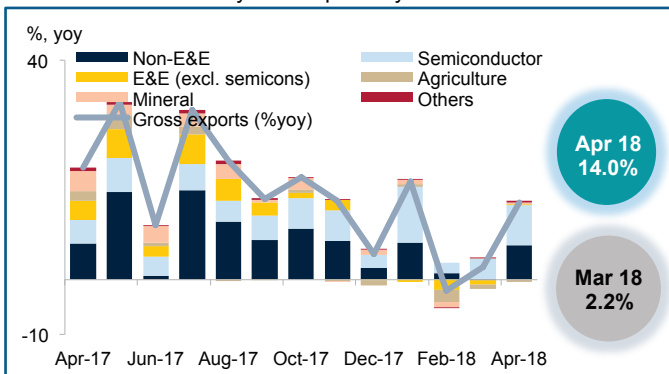


Source: Department of Statistics, Malaysia and staff estimates

- Headline inflation was 1.8% in May.
  - Despite unchanged domestic fuel prices, the *transport* category registered a higher inflation of 3.8%, reflecting the decline in prices in the base period of May 2017.
  - The inflation in the *food and non-alcoholic beverages* category continued its moderating trend to record 2.2% in May, partly due to lower prices of *fresh fish*.

### Exports accelerated in April 2018

Malaysia's Exports by Product

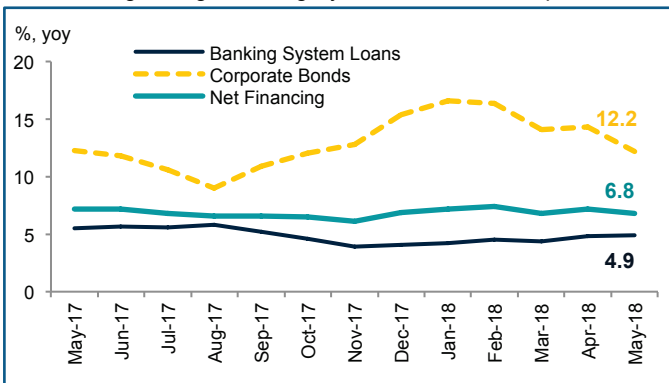


Source: Department of Statistics Malaysia (DOSM), MATRADE

- Exports accelerated to 14.0% in April 2018 (March: 2.2%). The improvement was supported mainly by strong growth in the semiconductor segment and turnaround in non-E&E exports.
- Going forward, export growth will continue to benefit from favourable external demand and commodity prices.

### 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 May (April: 7.2%). The growth of net outstanding issuances of corporate bonds moderated to 12.2% (April: 14.3%), in part due to the high base in the previous year. The growth of outstanding banking system loans was sustained at 4.9% (April: 4.8%).
- Business loan growth remained steady in May at 3.2% (April: 3.1%), with improvements stemming from businesses other than SMEs (May: 1.8%; April: 0.3%).
- Household loan growth remained stable at 5.6% (April: 5.7%).

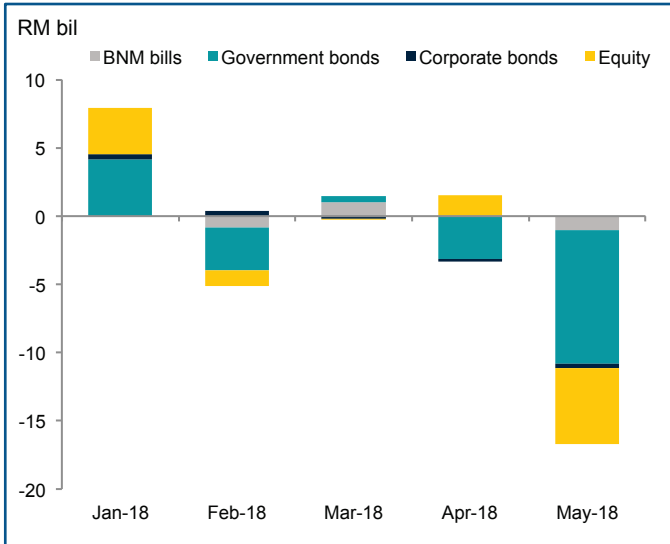


# Monthly Highlights

## May 2018

### Financial markets faced non-resident outflows during the month

Non-Resident Portfolio Flows

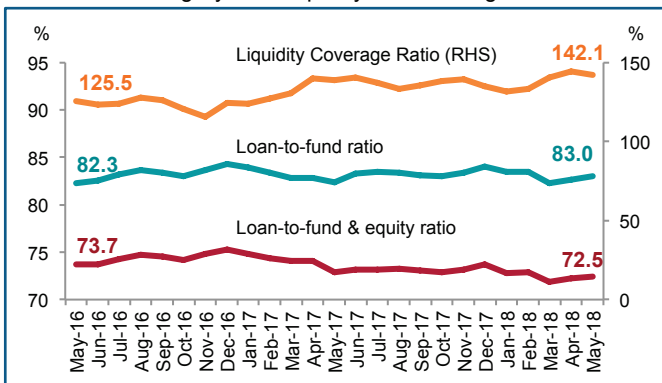


Source: Bank Negara Malaysia, Bursa Malaysia

- In May, the domestic financial markets experienced selling pressure by non-residents due to a confluence of external and domestic factors. The outflows were due mainly to risk-off sentiment in regional markets given expectations of faster-than-expected interest rate increases by the Federal Reserve, stronger US dollar, and continued trade tension. On the domestic front, sentiments remained cautious as investors awaited greater policy clarity post-election.
- As a result, the FBM KLCI declined by 6.9% during the month, weighed by uncertainties which particularly affected the construction sector.
- The 5-year MGS yield increased by 5.8 basis points amid a slight tightening in liquidity as reflected by a widening bid-ask spread to 3.5 basis points (April: 2.8 basis points). Average daily trading volume increased to RM3.1 billion in May (April: RM2.0 billion).
- In the foreign exchange market, the ringgit depreciated by 1.4% against the US dollar, due mainly to net portfolio outflows during the month. The depreciation was, however, in line with regional currencies.

### Banks' funding structure supportive of financing activity

Banking System Liquidity and Funding Ratios



<sup>1</sup> The Basel III LCR has been phased in since June 2015, with initial compliance set at 60% and progressive increments of 10% each year until 100% with effect from 2019. As of 1 January 2018, the minimum requirement is set at 90%.

- Banks' liquidity and funding positions post-election remained conducive to support financial intermediation.
- The loan-to-fund and the loan-to-fund-and-equity ratios stood at 83.0% and 72.5% respectively.
- Banking system Liquidity Coverage Ratio stood at 142.1%, with all banks recording levels above the transitional<sup>1</sup> minimum regulatory requirement of 90%.

# 1.1 Wang Rizab Reserve Money

RM juta / RM million

| Pada akhir tempoh<br><br><i>End of period</i> | Jumlah Wang Rizab<br><br><i>Total Reserve Money</i> | Komponen Wang Rizab<br><i>Components of Reserve Money</i>    |  |   |   | Faktor-faktor yang Mempengaruhi Wang Rizab<br><i>Factors Affecting Reserve Money</i> |  |  |   |   |  |             |
|---|---|--|--|---|---|--|--|--|---|---|--|-------------|
|   |   | Mata Wang dalam Edaran<br><br><i>Currency in Circulation</i> | Rizab Berkanun<br><br><i>Required Reserves</i> | Lebihan Rizab<br><br><i>Excess Reserves</i> | Deposit oleh Sektor Swasta<br><br><i>Deposits of the Private Sector</i> | Tuntutan Bersih ke atas Kerajaan<br><i>Net Claims on Government</i>                  |  |  | Tuntutan ke atas Sektor Swasta<br><br><i>Claims on the Private Sector</i> | Operasi Luar <sup>2</sup><br><br><i>External Operations<sup>2</sup></i> | Pengaruh Lain<br><br><i>Other Influences</i> |             |
|   |   |  |  |   |   | Tuntutan Bersih ke atas Kerajaan<br><i>Net Claims on Government</i>                  |  |  |   |   |  |             |
|   |   |  |  |   |   | Jumlah<br><br><i>Total</i>   | Tuntutan ke atas Kerajaan<br><br><i>Claims on Government</i> | Tolak: Deposit Kerajaan<br><br><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  | 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) |
|   | 4   | 157,119.4  | 96,602.9                                       | 48,359.1                                    | 12,157.4  | -  | (5,719.6)  | 4,331.4  | 10,051.0  | 5,757.3   | 415,465.3                                    | (258,383.6) |
|   | 5   | 161,612.6  | 96,697.0                                       | 49,987.5                                    | 14,928.0  | -  | (6,518.0)  | 4,524.1  | 11,042.1  | 5,680.7   | 411,360.3                                    | (248,910.5) |

<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.

^ 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.

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

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

Note: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<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<br><i>End of period</i> | Mata Wang dalam Edaran<br><i>Currency in Circulation</i> | Wang kertas / Notes |         |         |         |         |          |          |                    |                     |                     | Duit syiling / Coins |       |        |        |         |                  |      |                     |      |
|---|--|---------------------|---------|---------|---------|---------|----------|----------|--------------------|---------------------|---------------------|----------------------|-------|--------|--------|---------|------------------|------|---------------------|------|
|   |  | RM1                 | RM2     | RM5     | RM10    | RM20    | RM50     | RM100    | RM500 <sup>2</sup> | RM1000 <sup>2</sup> | Others <sup>3</sup> | 1 sen                | 5 sen | 10 sen | 20 sen | 50 sen  | RM1 <sup>4</sup> | RM5  | Others <sup>5</sup> |      |
| 2010                                      | 55,787.8   | 1,402.3             | 130.8   | 1,153.4 | 3,947.9 | 72.6    | 32,308.2 | 14,655.6 | 75.1               | 26.0                | n.a.                | 43.6                 | 126.0 | 493.8  | 602.5  | 642.6   | 33.4             | 9.7  | 64.3                |      |
| 2011                                      | 61,874.0   | 1,579.5             | 129.4   | 1,251.3 | 4,370.2 | 73.4    | 35,704.3 | 16,511.8 | 75.0               | 25.7                | n.a.                | 43.5                 | 133.7 | 527.4  | 648.4  | 693.1   | 33.2             | 9.7  | 64.4                |      |
| 2012                                      | 67,124.4   | 1,728.3             | 128.3   | 1,390.9 | 4,571.3 | 761.8   | 37,659.4 | 18,506.0 | 74.9               | 25.2                | n.a.                | 43.4                 | 142.3 | 557.2  | 689.3  | 738.9   | 33.0             | 9.7  | 64.5                |      |
| 2013                                      | 73,031.1   | 1,859.6             | 127.2   | 1,520.8 | 4,396.6 | 1,571.2 | 35,277.0 | 25,742.1 | 74.8               | 24.8                | n.a.                | 43.4                 | 151.5 | 593.9  | 743.5  | 797.3   | 32.9             | 9.7  | 64.8                |      |
| 2014                                      | 77,734.5   | 1,905.5             | 126.5   | 1,575.1 | 4,418.3 | 1,626.4 | 36,376.0 | 29,003.1 | 74.8               | 24.5                | n.a.                | 43.4                 | 160.3 | 631.3  | 799.3  | 862.5   | 32.7             | 9.7  | 65.1                |      |
| 2015                                      | 88,157.4   | 2,033.2             | 126.3   | 1,734.8 | 4,890.9 | 2,074.4 | 40,571.4 | 33,810.5 | 74.8               | 24.5                | n.a.                | 43.3                 | 173.1 | 677.0  | 867.9  | 947.6   | 32.7             | 9.7  | 65.3                |      |
| 2016                                      | 97,753.3   | 2,214.7             | 126.0   | 1,979.7 | 5,248.2 | 2,491.8 | 43,407.0 | 39,163.9 | 74.7               | 24.5                | n.a.                | 43.3                 | 187.0 | 718.9  | 930.9  | 1,035.0 | 32.6             | 9.7  | 65.4                |      |
| 2017                                      | 103,585.2  | 2,262.2             | 125.8   | 2,014.2 | 5,165.6 | 2,815.3 | 44,812.6 | 43,075.9 | 74.7               | 24.4                | 0.0                 | 43.3                 | 198.5 | 758.9  | 987.4  | 1,118.8 | 32.5             | 9.7  | 65.4                |      |
| 2017                                      | 1  | 105,220.0           | 2,374.4 | 126.0   | 2,167.9 | 6,029.0 | 2,715.8  | 46,895.8 | 41,773.4           | 74.7                | 24.5                | n.a.                 | 43.3  | 188.0  | 722.3  | 935.5   | 1,041.7          | 32.6 | 9.7                 | 65.4 |
|   | 2  | 99,829.3            | 2,322.0 | 126.0   | 2,116.5 | 5,649.2 | 2,551.1  | 43,687.5 | 40,223.3           | 74.7                | 24.5                | n.a.                 | 43.3  | 189.0  | 725.6  | 940.3   | 1,048.6          | 32.6 | 9.7                 | 65.4 |
|   | 3  | 99,452.2            | 2,278.1 | 126.0   | 2,057.2 | 5,487.3 | 2,545.2  | 43,415.0 | 40,372.9           | 74.7                | 24.5                | n.a.                 | 43.3  | 190.0  | 728.9  | 945.4   | 1,056.0          | 32.6 | 9.7                 | 65.4 |
|   | 4  | 100,131.7           | 2,238.0 | 126.0   | 2,017.8 | 5,382.1 | 2,621.6  | 43,904.5 | 40,656.0           | 74.7                | 24.4                | n.a.                 | 43.3  | 191.1  | 732.0  | 950.1   | 1,062.4          | 32.6 | 9.7                 | 65.4 |
|   | 5  | 100,467.4           | 2,331.3 | 126.0   | 2,056.9 | 5,513.5 | 2,638.8  | 44,026.2 | 40,568.7           | 74.7                | 24.4                | n.a.                 | 43.3  | 192.2  | 736.3  | 956.0   | 1,071.4          | 32.6 | 9.7                 | 65.4 |
|   | 6  | 105,256.4           | 2,596.3 | 125.9   | 2,306.3 | 5,923.8 | 2,858.6  | 46,357.8 | 41,867.4           | 74.7                | 24.4                | n.a.                 | 43.3  | 193.1  | 739.3  | 960.0   | 1,077.8          | 32.6 | 9.7                 | 65.4 |
|   | 7  | 100,760.3           | 2,530.9 | 125.9   | 2,227.9 | 5,438.9 | 2,681.5  | 43,294.7 | 41,224.2           | 74.7                | 24.4                | n.a.                 | 43.3  | 194.0  | 742.6  | 964.8   | 1,084.9          | 32.5 | 9.7                 | 65.4 |
|   | 8  | 103,229.3           | 2,415.2 | 125.9   | 2,128.5 | 5,294.2 | 2,735.7  | 45,015.0 | 42,262.4           | 74.7                | 24.4                | n.a.                 | 43.3  | 195.0  | 746.1  | 969.4   | 1,091.9          | 32.5 | 9.7                 | 65.4 |
|   | 9  | 101,011.6           | 2,351.4 | 125.9   | 2,076.2 | 5,196.9 | 2,671.0  | 43,671.6 | 41,651.3           | 74.7                | 24.4                | n.a.                 | 43.3  | 195.8  | 749.1  | 973.9   | 1,098.5          | 32.5 | 9.7                 | 65.4 |
|   | 10   | 100,513.5           | 2,299.1 | 125.9   | 2,042.7 | 5,150.8 | 2,670.6  | 43,190.4 | 41,751.2           | 74.7                | 24.4                | n.a.                 | 43.3  | 196.7  | 752.5  | 978.3   | 1,105.3          | 32.5 | 9.7                 | 65.4 |
|   | 11   | 102,256.6           | 2,270.0 | 125.8   | 2,019.1 | 5,160.3 | 2,745.2  | 44,225.1 | 42,412.9           | 74.7                | 24.4                | n.a.                 | 43.3  | 197.6  | 755.7  | 983.0   | 1,111.9          | 32.5 | 9.7                 | 65.4 |
|   | 12   | 103,585.2           | 2,262.2 | 125.8   | 2,014.2 | 5,165.6 | 2,815.3  | 44,812.6 | 43,075.9           | 74.7                | 24.4                | 0.0                  | 43.3  | 198.5  | 758.9  | 987.4   | 1,118.8          | 32.5 | 9.7                 | 65.4 |
| 2018                                      | 1  | 108,882.2           | 2,470.5 | 125.8   | 2,359.2 | 6,290.2 | 3,106.9  | 46,555.9 | 44,642.1           | 74.7                | 24.4                | 2.0                  | 43.3  | 199.3  | 762.1  | 992.0   | 1,126.1          | 32.5 | 9.7                 | 65.5 |
|   | 2  | 108,303.5           | 2,457.5 | 125.8   | 2,363.4 | 6,146.7 | 3,005.7  | 46,074.4 | 44,782.5           | 74.7                | 24.4                | 4.8                  | 43.3  | 200.0  | 764.9  | 995.9   | 1,131.7          | 32.5 | 9.7                 | 65.6 |
|   | 3  | 106,632.3           | 2,398.2 | 125.8   | 2,273.5 | 5,805.9 | 2,877.0  | 45,209.3 | 44,576.2           | 74.7                | 24.4                | 6.5                  | 43.3  | 200.8  | 768.5  | 1,000.9 | 1,139.4          | 32.5 | 9.7                 | 65.7 |
|   | 4  | 108,406.7           | 2,359.6 | 125.8   | 2,216.1 | 5,678.0 | 2,927.5  | 45,788.7 | 45,927.8           | 74.7                | 24.4                | 6.7                  | 43.3  | 201.7  | 771.9  | 1,005.9 | 1,146.7          | 32.5 | 9.7                 | 65.7 |
|   | 5  | 111,229.4           | 2,659.8 | 125.8   | 2,470.7 | 6,046.5 | 3,051.0  | 46,796.7 | 46,678.8           | 74.7                | 24.4                | 6.7                  | 43.3  | 202.7  | 775.6  | 1,010.9 | 1,154.1          | 32.5 | 9.7                 | 65.7 |

1 Bank Negara Malaysia mula mengeluarkan mata wang Malaysia mulai 12 Jun 1967

2 Wang kertas RM500 dan RM1,000 dinyahwangkan pada 1 Julai 1999

3 Denominasi wang kertas selain RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000

\* Wang kertas siri kedua RM1, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000 dikeluarkan mulai tahun 1982

\* Wang kertas siri ketiga RM1, RM2, RM5, RM10, RM50 and RM100 dikeluarkan mulai tahun 1996

\* Wang kertas siri keempat RM50 dikeluarkan mulai tahun 2009 dan RM1, RM5, RM10, RM20 dan RM100 dikeluarkan mulai 16 Julai 2012

4 Duit syiling satu ringgit tidak lagi sah diperlakukan pada 7 Disember 2005

5 Denominasi duit syiling selain 1sen, 5sen, 10sen, 20sen, 50sen, RM1 dan RM5

\* Duit syiling siri kedua 1sen, 5sen, 10sen, 20sen, 50sen dan RM1 dikeluarkan mulai tahun 1989

\* Duit syiling siri ketiga 1sen, 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012

Nota: n.a. merujuk kepada tidak berkenaan

Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan

1 Bank Negara Malaysia commenced the issue of Malaysia currency from 12 June 1967

2 The RM500 and RM1,000 banknotes were demonetised on 1 July 1999

3 Denominations of banknotes other than RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000

\* The second banknote series of RM1, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000 was issued from 1982

\* The third banknote series of RM1, RM2, RM5, RM10, RM50 and RM100 was issued from 1996

\* The fourth banknote series of RM50 was issued from 2009 and RM1, RM5, RM10, RM20 and RM100 were issued from 16 July 2012

4 The one ringgit coin ceased to be legal tender on 7 December 2005

5 Denominations of coins other than 1sen, 5sen, 10sen, 20sen, 50sen, RM1 and RM5

\* The second coin series of 1sen, 5sen, 10sen, 20sen, 50sen and RM1 was issued from 1989

\* The third coin series of 1sen, 5sen, 10sen, 20sen, 50sen was issued from 16 January 2012

Nota: n.a. refers to not applicable

Numbers may not necessarily add up due to rounding

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

RM juta / RM million

| Akhir tempoh<br><br>End of period | M3                  |                     |                     |   |  |           |  |  |                                     |                 |                   |  | Deposit yang disimpan<br>di institusi perbankan<br>yang lain <sup>4, 5</sup><br><br>Deposits placed with<br>other banking<br>institutions <sup>4, 5</sup> |   |
|-----------------------------------|---------------------|---------------------|---------------------|---|--|-----------|--|--|-------------------------------------|-----------------|-------------------|--|---|---|
|                                   | Jumlah<br><br>Total | M2                  |                     |   |  |           | Separuh Wang Secara Kecil <sup>1, 5</sup><br>Narrow Quasi-Money <sup>1</sup> |  |                                     |                 |                   |  |   |   |
|                                   |                     | Jumlah<br><br>Total | M1                  |   |  |           | Jumlah<br><br>Total  | Deposit tabungan<br><br>Savings deposits | Deposit tetap<br><br>Fixed deposits | NID<br><br>NIDs | Repo<br><br>Repos | Deposit mata<br>wang asing <sup>2</sup><br><br>Foreign currency<br>deposits <sup>2</sup> |   | Lain-lain deposit <sup>3</sup><br><br>Other deposits <sup>3</sup> |
|                                   |                     |                     | Jumlah<br><br>Total | Mata wang<br>dalam edaran<br><br>Currency in<br>circulation | Deposit<br>permintaan<br><br>Demand deposits |           |  |  |                                     |                 |                   |  |   |   |
| 2016                              | 1                   | 1,590,600.4         | 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   | 9,496.3   |
|                                   | 2                   | 1,605,149.4         | 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   | 9,426.1   |
|                                   | 3                   | 1,605,943.0         | 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   | 8,935.7   |
|                                   | 4                   | 1,603,525.6         | 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   | 9,476.2   |
|                                   | 5                   | 1,612,125.3         | 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   | 11,533.6  |
|                                   | 6                   | 1,612,986.8         | 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   | 10,119.1  |
|                                   | 7                   | 1,599,747.7         | 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   | 9,445.4   |
|                                   | 8                   | 1,601,479.9         | 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   | 8,978.8   |
|                                   | 9                   | 1,620,647.6         | 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   | 8,819.0   |
|                                   | 10                  | 1,629,679.0         | 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   | 9,628.9   |
|                                   | 11                  | 1,633,294.0         | 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   | 8,787.7   |
|                                   | 12                  | 1,645,688.5         | 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   | 7,955.5   |
| 2017                              | 1                   | 1,660,747.1         | 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   | 8,579.5   |
|                                   | 2                   | 1,665,327.9         | 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   | 7,190.0   |
|                                   | 3                   | 1,678,171.7         | 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   | 7,560.7   |
|                                   | 4                   | 1,674,365.9         | 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   | 7,539.2   |
|                                   | 5                   | 1,688,132.4         | 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   | 9,582.6   |
|                                   | 6                   | 1,682,177.5         | 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   | 9,841.6   |
|                                   | 7                   | 1,676,600.7         | 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   | 8,685.0   |
|                                   | 8                   | 1,686,811.9         | 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   | 8,079.4   |
|                                   | 9                   | 1,701,503.4         | 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   | 7,573.1   |
|                                   | 10                  | 1,712,926.2         | 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   | 7,790.4   |
|                                   | 11                  | 1,718,583.5         | 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   | 7,220.4   |
|                                   | 12                  | 1,722,629.6         | 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   | 5,978.6   |
| 2018                              | 1                   | 1,736,737.1         | 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   | 7,336.3   |
|                                   | 2                   | 1,744,861.7         | 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   | 5,784.9   |
|                                   | 3                   | 1,777,356.6         | 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   | 6,625.6   |
|                                   | 4                   | 1,778,345.9         | 1,771,046.9         | 416,003.3   | 97,318.8                                     | 318,684.5 | 1,355,043.5  | 155,777.5                                | 844,633.9                           | 8,202.1         | 19.5              | 123,264.9  | 223,145.7   | 7,299.0   |
|                                   | 5                   | 1,781,296.1         | 1,771,082.8         | 417,393.4   | 97,729.0                                     | 319,664.4 | 1,353,689.4  | 155,907.6                                | 841,552.6                           | 7,983.0         | 9.5               | 126,613.7  | 221,623.0   | 10,213.3  |

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<br><i>End of period</i> | M3                     |  |  |  |   |   |  |                    |                      |  |   |           |
|--------------------------------------|------------------------|--|--|--|---|---|--|--------------------|----------------------|--|---|-----------|
|                                      | Jumlah<br><i>Total</i> | Baki urus niaga<br><i>Transaction balances</i> |  |  | Separuh Wang Secara Luas <sup>1</sup><br><i>Broad Quasi-Money<sup>1</sup></i> |   |  |                    |                      |  |   |           |
|                                      |                        | Jumlah<br><i>Total</i>                         | Mata wang dalam edaran<br><i>Currency in circulation</i> | Deposit permintaan<br><i>Demand deposits</i> | Jumlah<br><i>Total</i>  | Deposit tabungan<br><i>Savings deposits</i> | Deposit tetap<br><i>Fixed deposits</i> | NID<br><i>NIDs</i> | Repo<br><i>Repos</i> | Deposit mata wang asing <sup>2</sup><br><i>Foreign currency deposits<sup>2</sup></i> | Lain-lain deposit <sup>3</sup><br><i>Other deposits<sup>3</sup></i> |           |
| 2016                                 | 1                      | 1,590,600.4                                    | 362,735.6  | 81,559.5                                     | 281,176.1   | 1,227,864.8                                 | 136,539.9                              | 739,726.5          | 8,272.5              | 0.0  | 129,194.2   | 214,131.7 |
|                                      | 2                      | 1,605,149.4                                    | 366,074.8  | 80,247.9                                     | 285,826.9   | 1,239,074.6                                 | 139,022.1                              | 749,713.6          | 7,133.1              | 0.0  | 130,810.6   | 212,395.1 |
|                                      | 3                      | 1,605,943.0                                    | 353,212.4  | 78,687.5                                     | 274,525.0   | 1,252,730.6                                 | 138,981.6                              | 756,295.0          | 6,736.3              | 0.0  | 127,588.5   | 223,129.1 |
|                                      | 4                      | 1,603,525.6                                    | 347,700.3  | 79,747.7                                     | 267,952.6   | 1,255,825.3                                 | 139,180.6                              | 765,751.7          | 6,696.7              | 0.0  | 125,948.6   | 218,247.8 |
|                                      | 5                      | 1,612,125.3                                    | 355,544.0  | 79,591.4                                     | 275,952.6   | 1,256,581.2                                 | 138,521.4                              | 768,138.2          | 6,615.6              | 0.0  | 129,268.6   | 214,037.4 |
|                                      | 6                      | 1,612,986.8                                    | 362,945.1  | 82,870.4                                     | 280,074.7   | 1,250,041.7                                 | 142,167.0                              | 761,374.8          | 5,136.4              | 0.0  | 126,723.7   | 214,639.8 |
|                                      | 7                      | 1,599,747.7                                    | 353,343.7  | 81,337.0                                     | 272,006.7   | 1,246,404.0                                 | 140,105.8                              | 768,063.8          | 5,685.4              | 0.0  | 122,441.9   | 210,107.1 |
|                                      | 8                      | 1,601,479.9                                    | 354,015.9  | 80,943.7                                     | 273,072.2   | 1,247,464.0                                 | 140,991.1                              | 771,312.6          | 4,793.9              | 0.0  | 118,420.8   | 211,945.6 |
|                                      | 9                      | 1,620,647.6                                    | 357,362.8  | 82,361.6                                     | 275,001.2   | 1,263,284.8                                 | 143,722.6                              | 778,851.7          | 5,095.3              | 0.0  | 117,459.7   | 218,155.5 |
|                                      | 10                     | 1,629,679.0                                    | 359,826.2  | 82,394.3                                     | 277,431.9   | 1,269,852.8                                 | 142,724.8                              | 771,512.2          | 5,312.3              | 0.0  | 125,899.1   | 224,404.4 |
|                                      | 11                     | 1,633,294.0                                    | 367,184.2  | 82,716.8                                     | 284,467.4   | 1,266,109.9                                 | 144,270.7                              | 767,993.4          | 6,775.4              | 0.0  | 126,435.6   | 220,634.8 |
|                                      | 12                     | 1,645,688.5                                    | 379,833.1  | 85,460.3                                     | 294,372.8   | 1,265,855.4                                 | 145,128.8                              | 773,221.2          | 8,326.8              | 0.0  | 128,078.8   | 211,099.8 |
| 2017                                 | 1                      | 1,660,747.1                                    | 386,220.1  | 92,352.3                                     | 293,867.8   | 1,274,527.0                                 | 149,212.7                              | 764,168.8          | 8,195.1              | 0.0  | 136,154.4   | 216,795.9 |
|                                      | 2                      | 1,665,327.9                                    | 385,876.0  | 88,204.8                                     | 297,671.2   | 1,279,451.9                                 | 150,940.6                              | 763,089.3          | 6,801.2              | 0.0  | 133,289.9   | 225,331.0 |
|                                      | 3                      | 1,678,171.7                                    | 385,537.8  | 88,398.1                                     | 297,139.7   | 1,292,633.9                                 | 151,903.5                              | 772,667.1          | 7,529.2              | 0.0  | 132,162.1   | 228,371.9 |
|                                      | 4                      | 1,674,365.9                                    | 385,653.4  | 89,670.7                                     | 295,982.8   | 1,288,712.5                                 | 150,238.1                              | 781,246.2          | 7,047.2              | 0.0  | 133,880.5   | 216,300.5 |
|                                      | 5                      | 1,688,132.4                                    | 390,069.1  | 88,595.2                                     | 301,473.9   | 1,298,063.3                                 | 150,063.5                              | 786,044.3          | 7,074.8              | 0.0  | 133,741.2   | 221,139.7 |
|                                      | 6                      | 1,682,177.5                                    | 396,573.5  | 91,602.7                                     | 304,970.8   | 1,285,604.1                                 | 151,814.8                              | 789,878.9          | 4,995.3              | 0.0  | 127,602.8   | 211,312.3 |
|                                      | 7                      | 1,676,600.7                                    | 391,430.6  | 89,735.3                                     | 301,695.3   | 1,285,170.1                                 | 150,073.0                              | 794,202.4          | 5,009.7              | 0.0  | 126,465.2   | 209,419.9 |
|                                      | 8                      | 1,686,811.9                                    | 392,027.3  | 91,769.1                                     | 300,258.2   | 1,294,784.5                                 | 151,099.3                              | 800,992.5          | 5,205.3              | 0.0  | 123,961.9   | 213,525.5 |
|                                      | 9                      | 1,701,503.4                                    | 396,564.1  | 90,567.5                                     | 305,996.7   | 1,304,939.2                                 | 150,861.2                              | 809,384.4          | 5,692.0              | 0.0  | 125,978.8   | 213,022.8 |
|                                      | 10                     | 1,712,926.2                                    | 401,626.9  | 89,738.6                                     | 311,888.3   | 1,311,299.3                                 | 150,260.7                              | 817,666.4          | 7,506.6              | 0.0  | 128,299.8   | 207,565.7 |
|                                      | 11                     | 1,718,583.5                                    | 403,530.7  | 90,791.2                                     | 312,739.5   | 1,315,052.8                                 | 150,986.5                              | 823,043.8          | 6,035.3              | 0.0  | 125,958.3   | 209,028.9 |
|                                      | 12                     | 1,722,629.6                                    | 421,511.8  | 92,347.5                                     | 329,164.3   | 1,301,117.8                                 | 150,505.2                              | 823,165.3          | 8,154.4              | 0.0  | 119,496.4   | 199,796.5 |
| 2018                                 | 1                      | 1,736,737.1                                    | 419,972.7  | 93,078.3                                     | 326,894.4   | 1,316,764.4                                 | 152,265.7                              | 835,790.9          | 6,731.3              | 0.0  | 119,140.6   | 202,835.9 |
|                                      | 2                      | 1,744,861.7                                    | 418,330.9  | 95,799.9                                     | 322,531.0   | 1,326,530.7                                 | 155,151.4                              | 840,508.1          | 5,388.6              | 0.0  | 117,159.8   | 208,322.9 |
|                                      | 3                      | 1,777,356.6                                    | 415,706.3  | 95,852.9                                     | 319,853.4   | 1,361,650.3                                 | 155,307.1                              | 850,599.8          | 5,165.3              | 0.0  | 124,620.1   | 225,957.9 |
|                                      | 4                      | 1,778,345.9                                    | 414,580.4  | 97,072.6                                     | 317,507.7   | 1,363,765.5                                 | 155,777.5                              | 852,669.3          | 5,460.0              | 0.0  | 121,321.8   | 228,536.9 |
|                                      | 5                      | 1,781,296.1                                    | 415,395.3  | 97,279.8                                     | 318,115.6   | 1,365,900.7                                 | 155,907.6                              | 852,451.9          | 5,424.9              | 0.0  | 124,724.3   | 227,392.1 |

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 deposits

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> |             |
| 2016              | 1      | 1,590,600.4                      | 102,791.9                 | 158,637.8                        | 55,845.8                       | 1,566,391.3           | 1,403,973.3 | 162,418.0          | 519,936.0 | 402,050.1        | 117,885.9                     | (598,518.8) |
|                   | 2      | 1,605,149.4                      | 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                     | (601,775.5) |
|                   | 3      | 1,605,943.0                      | 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                     | (566,924.1) |
|                   | 4      | 1,603,525.6                      | 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                     | (571,044.7) |
|                   | 5      | 1,612,125.3                      | 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                     | (574,477.5) |
|                   | 6      | 1,612,986.8                      | 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                     | (583,042.3) |
|                   | 7      | 1,599,747.7                      | 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                     | (595,914.6) |
|                   | 8      | 1,601,479.9                      | 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                     | (593,563.9) |
|                   | 9      | 1,620,647.6                      | 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                     | (602,241.7) |
|                   | 10     | 1,629,679.0                      | 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                     | (602,417.4) |
|                   | 11     | 1,633,294.0                      | 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                     | (616,362.2) |
|                   | 12     | 1,645,688.5                      | 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                     | (636,735.0) |
| 2017              | 1      | 1,660,747.1                      | 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                     | (645,687.8) |
|                   | 2      | 1,665,327.9                      | 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                     | (650,739.3) |
|                   | 3      | 1,678,171.7                      | 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                      | (658,030.6) |
|                   | 4      | 1,674,365.9                      | 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                     | (669,352.6) |
|                   | 5      | 1,688,132.4                      | 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                     | (668,533.5) |
|                   | 6      | 1,682,177.5                      | 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                      | (665,244.2) |
|                   | 7      | 1,676,600.7                      | 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                      | (674,543.8) |
|                   | 8      | 1,686,811.9                      | 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                      | (674,068.3) |
|                   | 9      | 1,701,503.4                      | 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                     | (670,152.1) |
|                   | 10     | 1,712,926.2                      | 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                     | (678,769.9) |
|                   | 11     | 1,718,583.5                      | 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                     | (678,133.4) |
|                   | 12     | 1,722,629.6                      | 129,829.2                 | 186,676.9                        | 56,847.6                       | 1,745,190.3           | 1,537,100.2 | 208,090.1          | 518,192.4 | 406,832.0        | 111,360.4                     | (670,582.3) |
| 2018              | 1      | 1,736,737.1                      | 119,355.3                 | 188,000.7                        | 68,645.5                       | 1,756,105.0           | 1,545,490.7 | 210,614.4          | 536,999.0 | 411,862.3        | 125,136.8                     | (675,722.2) |
|                   | 2      | 1,744,861.7                      | 124,662.1                 | 189,310.1                        | 64,648.0                       | 1,760,418.3           | 1,549,872.6 | 210,545.7          | 533,455.6 | 411,718.9        | 121,736.7                     | (673,674.4) |
|                   | 3      | 1,777,356.6                      | 123,376.1                 | 187,873.8                        | 64,497.7                       | 1,772,259.2           | 1,557,528.3 | 214,731.0          | 540,108.5 | 408,790.3        | 131,318.3                     | (658,387.3) |
|                   | 4      | 1,778,345.9                      | 132,666.4                 | 197,645.3                        | 64,978.8                       | 1,787,401.8           | 1,564,116.6 | 223,285.2          | 554,073.3 | 415,465.3        | 138,608.0                     | (695,795.7) |
|                   | 5      | 1,781,296.1                      | 146,060.0                 | 209,149.4                        | 63,089.4                       | 1,790,210.4           | 1,568,788.8 | 221,421.5          | 539,352.2 | 411,360.3        | 127,991.8                     | (694,326.5) |

<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 diambilkira 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              | 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 |
|                   | 4                                      | 415,440.1                    | 3,019.5                            | 4,602.9                     | 4,331.4          | 0                                    | 2,175.7                  | 7,364.1               | t.d.  | 4,179.6      | 8,118.2      | 449,231.5 |
|                   | 5                                      | 411,341.7                    | 3,019.5                            | 4,602.8                     | 4,524.1          | 0                                    | 3,957.8                  | 7,314.3               | t.d.  | 4,179.6      | 9,611.9      | 448,551.8 |

<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.

\* Berkuatkuasa 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.

\* 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              | 5               | 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               | 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               | 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               | 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               | 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              | 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              | 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              | 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               | 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               | 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               | 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               | 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               | 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               | 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               | 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               | 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               | 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              | 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              | 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              | 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               | 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               | 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               | 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         |
|                   | 4               | 121,522.3             | 108,406.3               | 174,866.1              | 10,051.0             | 834.9     | 22,156.9                    | 7,540.7                              | 3,753.3           | 449,231.5         |
|                   | 5               | 123,019.7             | 111,229.4               | 173,697.5              | 11,042.1             | 1,266.5   | 16,685.7                    | 7,540.7                              | 3,970.2           | 448,551.8         |

\* 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<br><br>Sector/Type of Fund   | Tarikh<br>ditubuhkan<br><br>Date<br>established | Jumlah<br>peruntukkan<br>(RM juta)<br><br>Fund<br>allocation<br>(RM million) | Jumlah diluluskan<br><i>Amount approved</i>               |   | Bil. permohonan diluluskan<br><i>No. of appl. approved</i> |  | Jumlah dikeluarkan (a)<br><i>Amount drawn (a)</i>         |   | Jumlah dibayar balik (b)<br><i>Amount repaid (b)</i>      |   | Baki tertunggak (a)-(b)<br><i>Amount outstanding (a)-(b)</i> |   |
|--|---|--|---|---|--|--|---|---|---|---|--|---|
|  |   |  | Pada akhir<br>bulan Dis-17<br><i>As at end<br/>Dec-17</i> | Pada akhir<br>bulan Mei-18<br><i>As at end<br/>May-18</i> | Pada akhir<br>bulan Dis-17<br><i>As at end<br/>Dec-17</i>  | Pada akhir<br>bulan Mei-18<br><i>As at end<br/>May-18</i>  | Pada akhir<br>bulan Dis-17<br><i>As at end<br/>Dec-17</i> | Pada akhir<br>bulan Mei-18<br><i>As at end<br/>May-18</i> | Pada akhir<br>bulan Dis-17<br><i>As at end<br/>Dec-17</i> | Pada akhir<br>bulan Mei-18<br><i>As at end<br/>May-18</i> | Pada akhir<br>bulan Dis-17<br><i>As at end<br/>Dec-17</i>    | Pada akhir<br>bulan Mei-18<br><i>As at end<br/>May-18</i> |
|  |   |  | RM juta<br><i>RM million</i>                              |   | RM juta<br><i>RM million</i>                               |  | RM juta<br><i>RM million</i>                              |   | RM juta<br><i>RM million</i>                              |   | RM juta<br><i>RM million</i>                                 |   |
| Sektor/Tabung-tabung yang masih dibuka untuk permohonan baru<br><i>Sectors/Funds that are open for new applications</i>  |   |  |   |   |  |  |   |   |   |   |  |   |
| 1. Tabung BNM untuk PKS/BNM's Fund for SMEs <sup>1</sup>   | 19-Jun-17                                       | 10,100   | 29,223.4  | 29,349.5  | 75,454   | 76,632   | 28,513.9  | 28,792.3  | 22,206.1  | 22,755.8  | 6,307.9  | 6,036.5   |
| 2. Tabung Projek Usahawan Bumiputera - i<br>/Bumiputera Entrepreneur Project Fund - i  | 01-Jul-09                                       | 300  | 1,210.8   | 1,408.1   | 1,587  | 1,747  | 681.5   | 749.5   | 584.1   | 639.6   | 97.4   | 109.9   |
| Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru<br><i>Funds / Guarantee facilities that have been closed for new applications</i>   |   |  |   |   |  |  |   |   |   |   |  |   |
| 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 Menyegerakan 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  | 59.6  | 86.8   | 76.8  |
| Nota 1: Empat tabung iaitu Tabung untuk Makanan, Tabung Usahawan Baru 2, Tabung Industri Kecil dan Sederhana 2 dan<br>Tabung Pembiayaan Mikro telah dirasionalisasi dan dikenali sebagai Tabung BNM untuk PKS, berkuak kuasa 19 Jun 2017 |   |  |   |   |  | Note 1: The four funds, namely Fund for Food, New Entrepreneurs Fund 2, Fund for Small and Medium Industries 2 and Micro Enterprise Fund<br>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 | Wang Tunai dan Kesamaan Tunai | Deposit yang Disimpan dan Repo Berbalik               |  | Simpanan Berkanun dengan Bank Negara Malaysia | Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu |                  |                 |                  |                            | Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu | Instrumen Deposit Boleh Niaga yang Dipegang | Sekuriti Malaysia    |                                     | Sekuriti Lain    | Pinjaman dan Pendahuluan | Harta Benda, Loji dan Kelengkapan | Aset Lain    | Jumlah Aset  |                                     |             |
|                   |                               | Deposits Placed and Reverse Repos                     |  |   | Amount Due from Designated Financial Institutions              |                  |                 |                  |                            |  |   | Malaysian Securities |                                     |                  |                          |                                   |              |              |                                     |             |
|                   |                               | Baki Akaun Semasa dengan Bank Negara Malaysia         | Deposit lain yang Disimpan dan Repo Berbalik |   | Pemastautin  |                  |                 |                  | Bukan Pemastautin          |  |   | Bil Perbendaharaan   | Sekuriti Kerajaan <sup>1/</sup>     |                  |                          |                                   |              |              |                                     |             |
|                   |                               | Balances in Current Account with Bank Negara Malaysia | Other Deposits Placed and Reverse Repos      |   | Bank Negara Malaysia   | Bank Perdagangan | Bank-bank Islam | Bank Pelaburan   | Institusi Perbankan Lain   |  |   | Non-Residents        | Treasury Bills                      |                  |                          |                                   |              |              | Government Securities <sup>1/</sup> |             |
| End of Period     | Cash and Cash Equivalents     | Balances in Current Account with Bank Negara Malaysia | Other Deposits Placed and Reverse Repos      | Statutory Deposits with Bank Negara Malaysia  | Bank Negara Malaysia   | Commercial Banks | Islamic Banks   | Investment Banks | Other Banking Institutions | Investment Account Due from Designated Financial Institutions                  | Negotiable Instrument Deposits Held         | Treasury Bills       | Government Securities <sup>1/</sup> | Other Securities | Loans and Advances       | Property, Plant and Equipment     | Other Assets | Total Assets |                                     |             |
| 2017              | 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       | 14,345.23        | 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      | 163,888.3                           | 2,547,867.2 |
| 2018              | 1                             | 25,525.87   | 881.5  | 39,633.2                                      | 44,661.4   | 117,468.94       | 32,756.49       | 16,173.30        | 5,995.40                   | 1,154.11   | 71,834.7                                    | 46,781.7             | 36,057.7                            | 3,904.9          | 166,981.3                | 212,848.2                         | 1,566,943.3  | 5,817.5      | 169,618.6                           | 2,565,038.1 |
|                   | 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             | 32,565.0                            | 6,356.2          | 166,354.3                | 220,133.1                         | 1,571,268.1  | 5,826.6      | 167,383.8                           | 2,570,722.3 |
|                   | 3                             | 20,011.46   | 697.1  | 40,184.7                                      | 47,633.2   | 121,569.05       | 32,166.59       | 14,098.96        | 5,645.77                   | 1,254.02   | 79,450.9                                    | 46,620.3             | 34,426.5                            | 5,496.8          | 164,061.9                | 221,725.1                         | 1,578,573.8  | 5,876.4      | 166,143.5                           | 2,585,635.9 |
|                   | 4                             | 21,311.85   | 454.4  | 42,888.6                                      | 48,209.9   | 105,395.60       | 31,061.06       | 13,154.20        | 6,273.63                   | 778.16   | 73,541.2                                    | 45,285.0             | 34,679.6                            | 6,488.3          | 173,851.6                | 251,608.2                         | 1,571,413.1  | 5,871.2      | 157,306.9                           | 2,589,572.5 |
|                   | 5                             | 20,925.87   | 556.9  | 42,198.8                                      | 49,660.0   | 101,912.75       | 29,296.28       | 14,807.02        | 5,794.75                   | 934.48   | 68,141.6                                    | 44,730.7             | 35,884.0                            | 6,182.4          | 187,820.7                | 248,122.2                         | 1,575,708.5  | 5,853.5      | 160,278.5                           | 2,598,808.7 |

**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 menyenaraikan 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.

**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

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

|  |  | RM juta / RM million   |  |                 |   |   |                          |                 |                   |  |  |   |  |   |               |                                       |  |  |                               |                                 |
|--|--|--|--|-----------------|---|---|--------------------------|-----------------|-------------------|--|--|---|--|---|---------------|---------------------------------------|--|--|-------------------------------|---------------------------------|
| Pada Akhir Tempoh<br><br>End of Period | Wang Tunai dan Kesamaan Tunai<br><br>Cash and Cash Equivalents | Deposit yang Disimpan dan Repo Berbalik<br><br>Deposits Placed and Reverse Repos |  |                 | Simpanan Berkanun dengan Bank Negara Malaysia<br><br>Statutory Deposits with Bank Negara Malaysia | Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu<br><br>Amount Due from Designated Financial Institutions |                          |                 |                   |  |  | Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu<br><br>Investment Account Due from Designated Financial Institutions | Instrumen Deposit Boleh Niaga yang Dipegang<br><br>Negotiable Instrument Deposits Held | Sekuriti Malaysia<br><br>Malaysian Securities |               | Sekuriti Lain<br><br>Other Securities | Pinjaman dan Pendahuluan<br><br>Loans and Advances | Harta Benda, Loji dan Kelengkapan<br><br>Property, Plant and Equipment | Aset Lain<br><br>Other Assets | Jumlah Aset<br><br>Total Assets |
|  |  | Baki Akaun Semasa dengan Bank Negara Malaysia                                    | Deposit lain yang Disimpan dan Repo Berbalik |                 |   | Pemastautin<br><br>Residents  |                          |                 | Bukan Pemastautin | Bil Perbendaharaan<br><br>Treasury Bills | Sekuriti Kerajaan <sup>1/</sup><br><br>Government Securities <sup>1/</sup> |   |  |   |               |                                       |  |  |                               |                                 |
|  |  | Balances in Current Account with Bank Negara Malaysia                            | Other Deposits Placed and Reverse Repos      |                 |   | Bank Negara Malaysia  | Bank Perdagangan         | Bank-bank Islam | Bank Pelaburan    |  |  |   |  | Institusi Perbankan Lain                      | Non-Residents |                                       |  |  |                               |                                 |
|  |  | Bank Negara Malaysia   | Bank Perdagangan                             | Bank-bank Islam |   | Bank Pelaburan  | Institusi Perbankan Lain | Non-Residents   |                   |  |  |   |  |   |               |                                       |  |  |                               |                                 |
| 2017                                   | 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                  | 1,994.0         | 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  | 9,702.9                       | 653,315.6                       |
| 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   | 11,198.8   | 380.8   | 38,674.9      | 40,382.4                              | 479,075.2  | 435.3  | 10,294.9                      | 659,860.5                       |
|  | 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   | 9,637.0  | 936.5   | 39,172.1      | 40,170.8                              | 482,638.5  | 440.6  | 9,604.3                       | 664,011.3                       |
|  | 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   | 9,913.9  | 818.7   | 39,295.1      | 42,273.0                              | 488,035.0  | 449.7  | 9,275.3                       | 677,668.0                       |
|  | 4  | 1,960.2  | 71.5   | 300.8           | 15,208.9  | 54,365.2  | 4,840.9                  | 1,965.1         | 0.0               | 722.8                                    | 2,207.7  | 0.0   | 9,654.5  | 1,058.8                                       | 40,436.4      | 44,114.2                              | 494,254.8  | 454.0  | 8,299.9                       | 679,915.6                       |
|  | 5  | 1,612.3  | 90.0   | 306.0           | 16,966.4  | 47,619.2  | 4,859.1                  | 3,486.5         | 0.0               | 736.6                                    | 2,339.5  | 0.0   | 9,673.8  | 1,291.7                                       | 43,487.2      | 45,346.1                              | 497,125.7  | 442.2  | 8,701.5                       | 684,083.7                       |

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. 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        |             |                   | Tanggung 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 | Tanggung Lain |               |   |                             |
|                   |                 |  |                         |           | Residents   |                  |                 |                  |                            |                          |                               |   |                        |             |                   |               | Non-Residents | Investment Account Due to Designated Financial Institutions | Acceptances Payable         |
|                   |                 | Deposits under the New Investment Fund     | Special Deposit Account | Others    | Bank Negara Malaysia  | Bank Perdagangan | Bank-bank Islam | Bank Pelaburan   | Institusi Perbankan Lain   |                          |                               |   |                        |             |                   |               |               |   |                             |
|                   |                 |  |                         |           | Bank Negara Malaysia  | Commercial Banks | Islamic Banks   | Investment Banks | Other Banking Institutions |                          |                               |   |                        |             |                   |               |               |   |                             |
| 2017              | 5               | 271,433.1                                  | 19,627.4                | 1.5       | 1,709,642.6   | 2,003.2          | 41,671.0        | 8,337.6          | 1,278.5                    | 4,471.6                  | 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       | 1,707,673.1   | 494.3            | 42,654.1        | 8,751.1          | 1,293.1                    | 2,246.1                  | 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       | 1,708,472.0   | 1,792.9          | 40,232.9        | 10,471.0         | 1,025.4                    | 2,326.3                  | 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       | 1,721,056.0   | 804.4            | 43,844.4        | 10,559.2         | 1,495.9                    | 2,130.3                  | 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       | 1,734,468.2   | 533.8            | 38,497.1        | 7,874.7          | 1,020.1                    | 2,486.4                  | 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       | 1,745,655.8   | 306.8            | 37,250.9        | 8,065.4          | 1,066.4                    | 1,902.0                  | 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       | 1,750,140.9   | 1,102.1          | 34,217.3        | 7,790.8          | 1,195.8                    | 2,242.6                  | 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              | 286,424.9                                  | 18,341.6                | 0.5       | 1,748,475.3   | 1,559.1          | 37,383.7        | 10,497.4         | 1,152.1                    | 2,811.3                  | 88,049.9                      | 30,862.1  | 43,278.0               | 1,212.6     | 4,556.0           | 21.8          | 273,240.9     | 2,547,867.2   |                             |
| 2018              | 1               | 288,354.9                                  | 18,416.2                | 0.7       | 1,759,715.0   | 5,338.1          | 36,875.8        | 10,908.9         | 1,969.3                    | 3,147.5                  | 79,201.1                      | 30,279.6  | 46,785.3               | 1,352.0     | 4,028.9           | 13.3          | 278,651.3     | 2,565,038.1   |                             |
|                   | 2               | 289,271.3                                  | 18,511.4                | 0.2       | 1,760,837.5   | 3,194.8          | 42,349.9        | 10,066.2         | 1,885.1                    | 2,072.2                  | 81,937.5                      | 30,317.9  | 46,924.4               | 1,507.3     | 3,636.5           | 15.0          | 278,195.3     | 2,570,722.3   |                             |
|                   | 3               | 289,886.8                                  | 18,285.4                | 0.5       | 1,796,376.7   | 1,647.5          | 38,838.0        | 7,853.3          | 1,738.5                    | 4,511.4                  | 76,224.3                      | 29,865.1  | 46,620.3               | 1,611.6     | 3,415.2           | 15.4          | 268,746.1     | 2,585,635.9   |                             |
|                   | 4               | 289,147.9                                  | 18,069.3                | 0.3       | 1,795,541.1   | 1,544.5          | 36,063.6        | 8,712.8          | 1,831.7                    | 2,874.3                  | 83,215.6                      | 29,199.3  | 45,285.0               | 1,788.1     | 3,440.5           | 11.6          | 272,846.9     | 2,589,572.5   |                             |
|                   | 5               | 290,778.4                                  | 18,303.6                | 0.6       | 1,793,771.9   | 1,371.7          | 33,348.2        | 9,187.1          | 1,586.8                    | 4,328.4                  | 94,422.5                      | 28,293.9  | 44,730.7               | 1,629.1     | 3,243.2           | 17.3          | 273,795.3     | 2,598,808.7   |                             |

**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. Jumlah 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 diperoleh

**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) uAmount sing 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   |                 |                |                          |                      | Bukan Pemastautin | Akaun Pelaburan dari Pengguna | Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu | Pelbagai Pinjaman          | Pelbagai Terbitan Hutang Sekuriti | Penerimaan Belum Bayar | Pemastautin | Bukan Pemastautin | Tanggungans Lain | Total Equities and Liabilities |               |                                 |
|                   |  |  |                    |                      | Residents   |                 |                |                          |                      |                   |                               |   |                            |                                   |                        |             |                   |                  |                                | Non-Residents | Investment Account of customers |
|                   | Deposits under the New Investment Fund | Special Deposit Account                    | Others             | Bank Negara Malaysia | Bank Perdagangan  | Bank-bank Islam | Bank Pelaburan | Institusi Perbankan Lain | Bank Negara Malaysia | Commercial Banks  | Islamic Banks                 | Investment Banks  | Other Banking Institutions |                                   |                        |             |                   |                  |                                |               |                                 |
| 2017              | 5                                      | 43,737.1                                   | 3,893.7            | 0.2                  | 433,621.0   | 0.0             | 12,341.9       | 3,672.2                  | 134.8                | 2,362.7           | 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                  | 439,172.1   | 0.2             | 13,193.7       | 3,403.1                  | 287.3                | 1,220.4           | 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                  | 446,390.5   | 7.9             | 13,891.4       | 3,389.0                  | 248.5                | 1,209.2           | 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                  | 450,596.0   | 0.0             | 13,298.0       | 3,635.9                  | 347.2                | 1,273.8           | 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                  | 458,523.3   | 0.0             | 12,682.7       | 2,733.7                  | 131.6                | 1,422.7           | 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                  | 464,636.5   | 0.0             | 12,244.6       | 3,189.4                  | 214.3                | 1,065.3           | 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                  | 469,064.7   | 0.0             | 11,155.1       | 2,384.0                  | 38.0                 | 1,350.4           | 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                                     | 46,504.4                                   | 3,881.5            | 0.1                  | 474,661.1   | 0.1             | 10,393.0       | 2,819.8                  | 229.2                | 1,621.8           | 4,463.3                       | 30,862.1  | 43,278.0                   | 18,191.9                          | 501.0                  | 875.0       | 526.2             | 0.0              | 14,507.3                       | 653,315.6     |                                 |
| 2018              | 1                                      | 46,022.6                                   | 3,707.9            | 0.1                  | 480,564.5   | 0.0             | 9,018.3        | 2,927.6                  | 289.4                | 1,936.4           | 3,048.6                       | 30,279.6  | 46,785.3                   | 18,129.7                          | 501.0                  | 875.7       | 370.0             | 0.0              | 15,403.8                       | 659,860.5     |                                 |
|                   | 2                                      | 46,376.6                                   | 3,914.7            | 0.1                  | 481,803.7   | 0.0             | 9,414.0        | 4,710.7                  | 268.9                | 1,033.9           | 3,656.2                       | 30,317.9  | 46,924.4                   | 18,282.4                          | 501.0                  | 898.8       | 229.5             | 0.0              | 15,678.8                       | 664,011.3     |                                 |
|                   | 3                                      | 46,855.0                                   | 3,704.8            | 0.1                  | 496,252.4   | 14.2            | 7,539.0        | 3,016.0                  | 224.2                | 2,987.1           | 4,014.0                       | 29,865.1  | 46,620.3                   | 19,360.6                          | 501.0                  | 854.0       | 318.0             | 0.0              | 15,542.1                       | 677,668.0     |                                 |
|                   | 4                                      | 47,144.8                                   | 3,686.6            | 0.1                  | 498,979.7   | 0.0             | 7,229.2        | 3,651.6                  | 119.2                | 1,304.2           | 4,175.8                       | 29,199.3  | 45,285.0                   | 19,011.4                          | 501.0                  | 861.8       | 361.1             | 0.0              | 18,404.8                       | 679,915.6     |                                 |
|                   | 5                                      | 47,441.7                                   | 3,852.7            | 0.1                  | 502,619.8   | 0.0             | 7,394.0        | 3,871.3                  | 74.1                 | 1,336.2           | 3,991.0                       | 28,293.9  | 44,730.7                   | 20,351.8                          | 501.0                  | 825.2       | 311.8             | 0.0              | 18,488.4                       | 684,083.7     |                                 |

**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 menyiarakan 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                     | 1,960.8                          | 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                 | 57,119.1 |
| 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 |
|        | 4                      | 3,542.5                          | 6,910.4                               | 6,602.9                          | 21,084.5                             | 8,496.3   | 1,346.7               | 6,596.7      | 4,029.6                            | 0.0          | 2,778.2         | 18,876.0                   | 4,082.6                 | 77,743.6 |
|        | 5                      | 2,664.3                          | 7,115.2                               | 6,921.1                          | 18,740.9                             | 7,449.6   | 628.0                 | 5,873.2      | 3,813.6                            | 0.0          | 2,489.9         | 16,317.7                   | 3,532.9                 | 68,625.2 |

**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

# 1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor

## Banking System: Loans Applied by Sectors

RM juta / RM million

| Tempoh | Pertanian primer    | Perfombongan 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   | 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                             | 37,629.0                      | 31,413.4                         | 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                         | 1,013.8                 | 57,119.1 |
| 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 |
|        | 4                   | 2,624.9                | 396.1                                | 5,822.4                           | 355.1  | 6,889.6      | 3,790.3     | 5,619.1                                  | 920.9                                      | 5,641.0                             | 2,462.3                       | 42,142.0                         | 1,079.8                 | 77,743.6 |
|        | 5                   | 1,796.1                | 245.9                                | 5,652.0                           | 145.8  | 5,406.9      | 5,482.3     | 4,984.6                                  | 1,261.4                                    | 3,883.8                             | 1,272.1                       | 38,409.3                         | 85.1                    | 68,625.2 |

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 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).

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.

# 1.12 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 |
|               | 4                             | 2,095.1                              | 3,625.3                                     | 3,444.2                                 | 8,933.7                                     | 3,170.0  | 279.6                 | 1,841.7             | 1,642.1                                   | 0.0                 | 1,464.6                | 8,097.6                          | 1,890.0                     | 33,039.6 |
|               | 5                             | 1,925.5                              | 3,554.7                                     | 3,435.2                                 | 8,126.1                                     | 2,757.4  | 698.3                 | 1,652.8             | 1,325.8                                   | 0.0                 | 1,138.7                | 7,040.1                          | 3,210.8                     | 31,430.1 |

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.l. <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                                  | 1,085.3                                    | 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 |
|        | 4                   | 837.5                 | 34.3                                 | 3,685.6                           | 376.1  | 2,369.3      | 1,868.6     | 2,348.1                                  | 526.1                                      | 2,254.9                             | 753.0                         | 17,711.5                         | 274.6                      | 33,039.6 |
|        | 5                   | 1,386.8               | 211.4                                | 2,069.4                           | 32.9   | 2,146.5      | 2,396.0     | 2,541.5                                  | 414.4                                      | 2,403.1                             | 1,341.8                       | 16,393.4                         | 92.9                       | 31,430.1 |

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   | 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                 | 3,000.4      | 10,974.6                           | 2.4          | 3,757.9         | 60,677.1                   | 5,240.5                     | 104,736.5 |           |
|        | 4                      | 3,431.4                          | 4,069.9                               | 3,537.2                          | 7,484.1                              | 3,843.7   | 379.4                 | 2,809.4      | 10,338.2                           | 3.0          | 2,881.6         | 53,341.5                   | 3,967.7                     | 92,550.0  |           |
|        | 5                      | 2,943.0                          | 3,331.0                               | 2,853.5                          | 6,812.0                              | 3,444.2   | 588.8                 | 2,699.6      | 10,121.3                           | 2.4          | 2,593.8         | 54,362.1                   | 2,801.6                     | 89,699.7  |           |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut 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    | 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 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   | 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 |
|        | 4                   | 3,433.5               | 542.0                                | 18,828.4                          | 744.6  | 18,278.2     | 7,761.9     | 3,466.5                                  | 1,905.2                                    | 8,046.8                             | 1,206.8                       | 26,485.0                         | 1,851.3                     | 92,550.0  |
|        | 5                   | 3,468.9               | 588.5                                | 19,592.1                          | 1,353.7  | 17,475.9     | 6,608.8     | 3,372.2                                  | 1,958.6                                    | 7,322.4                             | 932.5                         | 24,944.0                         | 2,082.1                     | 89,699.7  |

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   | 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                 | 2,664.8      | 11,945.6                           | 4.0          | 2,633.3         | 60,806.8                   | 4,075.2                 | 101,763.5 |           |
|        | 4                      | 3,458.8                          | 4,518.3                               | 3,953.8                          | 5,783.6                              | 4,175.5   | 327.1                 | 2,691.6      | 10,814.3                           | 3.4          | 3,384.8         | 54,403.4                   | 3,819.7                 | 93,380.5  |           |
|        | 5                      | 2,463.5                          | 4,615.8                               | 4,032.7                          | 5,559.0                              | 3,765.6   | 505.5                 | 2,558.0      | 11,026.6                           | 2.9          | 3,176.0         | 54,533.2                   | 2,992.9                 | 91,198.7  |           |

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

# 1.17 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   | 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  |
|        | 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                 | 95,019.4  |
| 2017   | 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  |
|        | 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  |
| 2018   | 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 |
|        | 4                   | 3,779.9                | 516.0                                | 18,535.4                          | 609.6  | 17,105.4     | 7,771.3     | 4,559.4                                  | 1,903.1                                    | 8,794.0                             | 1,206.2                       | 25,792.9                         | 2,807.2                 | 93,380.5  |
|        | 5                   | 3,202.3                | 669.0                                | 19,698.5                          | 608.8  | 17,253.9     | 7,549.5     | 4,479.0                                  | 2,250.6                                    | 7,185.0                             | 1,052.7                       | 25,022.2                         | 2,227.2                 | 91,198.7  |

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  | Overdraft | Pinjaman berjangka      |                             |           |                         |                     |                      |             |                   |                    |           |  |                     | Bil perdagangan <sup>2</sup> | Resit amanah   | Kredit pusingan  | Pinjaman dalam mata wang asing | Lain-lain <sup>3</sup> | Jumlah pinjaman |             |
|---------------|-----------|-------------------------|-----------------------------|-----------|-------------------------|---------------------|----------------------|-------------|-------------------|--------------------|-----------|--|---------------------|------------------------------|----------------|------------------|--------------------------------|------------------------|-----------------|-------------|
|               |           | Term loans              |                             |           |                         |                     |                      |             |                   |                    |           |  |                     |                              |                |                  |                                |                        |                 |             |
|               |           | Sewa beli Hire purchase |                             | Pajakan   | Pendiskauan secara blok | Pinjaman penyambung | Pinjaman bersindiket | Pemfaktoran | Pinjaman peribadi | Pinjaman perumahan | Lain-lain | yang mana tempoh matangnya: of which the maturity was: |                     |                              |                |                  |                                |                        |                 |             |
|               |           | Jumlah                  | yang mana: Kereta penumpang |           |                         |                     |                      |             |                   |                    |           | Sehingga satu tahun                                    | Melebihi satu tahun |                              |                |                  |                                |                        |                 |             |
| End of period | Overdraft | Total                   | of which: Passenger cars    | Leasing   | Block discounting       | Bridging loans      | Syndicated loans     | Factoring   | Personal loans    | Housing loans      | Others    | Up to one year   | More than one year  | Trade bills <sup>2</sup>     | Trust receipts | Revolving credit | Foreign currency loans         | Others <sup>3</sup>    | Total loans     |             |
| 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              | 25,408.6    | 1,446.5           | 43,937.6           | 496,097.8 | 477,734.1  | 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 |
|               | 4         | 54,507.2                | 166,892.0                   | 157,125.2 | 1,132.0                 | 442.3               | 5,240.3              | 24,959.2    | 1,563.8           | 44,250.0           | 498,947.8 | 477,859.4  | 19,974.8            | 1,201,312.0                  | 59,306.1       | 4,823.2          | 103,569.1                      | 86,958.7               | 79,455.7        | 1,609,906.9 |
|               | 5         | 54,873.9                | 166,108.7                   | 155,823.9 | 1,122.2                 | 444.2               | 5,350.3              | 24,390.6    | 1,562.9           | 44,511.7           | 502,024.9 | 478,513.1  | 20,121.4            | 1,203,907.3                  | 59,700.2       | 5,019.2          | 104,170.6                      | 88,130.3               | 78,928.3        | 1,614,851.2 |

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<br><br>End of period | Overdraft | Pembiayaan berjangka<br>Term financing               |   |                    |  |   |  |                          |   |   |                     |   | Bil pembiayaan<br>Bill Financing | Resit amanah<br>Trust receipts | Kredit pusingan<br>Revolving credit | Pembiayaan dalam mata wang asing<br>Foreign currency financing | Lain-lain <sup>2</sup><br>Others <sup>2</sup> | Jumlah pembiayaan<br>Total financing |   |           |
|-----------------------------------|-----------|--|---|--------------------|--|---|--|--------------------------|---|---|---------------------|---|----------------------------------|--------------------------------|-------------------------------------|--|---|--------------------------------------|---|-----------|
|                                   |           | Sewa beli <sup>1</sup><br>Hire purchase <sup>1</sup> |   | Pajakan<br>Leasing | Pendisk-aunan secara blok<br>Block discounting | Pembiayaan penyambung<br>Bridging financing | Pembiayaan bersindiket<br>Syndicated financing | Pemfaktoran<br>Factoring | Pembiayaan peribadi<br>Personal financing | Pembiayaan perumahan <sup>1</sup><br>Housing financing <sup>1</sup> | Lain-lain<br>Others | yang mana tempoh matangnya:<br>of which the maturity was: |                                  |                                |                                     |  |   |                                      |   |           |
|                                   |           | Jumlah<br>Total                                      | yang mana: Kereta penumpang<br>of which: Passenger cars |                    |  |   |  |                          |   |   |                     | Sehingga satu tahun<br>Up to one year                     |                                  |                                |                                     |  |   |                                      | Melebihi satu tahun<br>More than one year |           |
|                                   |           |  |   |                    |  |   |  |                          |   |   |                     |   |                                  |                                |                                     |  |   |                                      |   |           |
| 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  | 9,821.6                  | 0.0                                       | 30,363.2  | 137,045.4           | 162,314.0   | 7,048.2                          | 405,269.2                      | 12,511.7                            | 863.1  | 38,792.7                                      | 15,446.9                             | 5,822.1                                   | 499,159.7 |
|                                   | 4         | 13,434.5   | 71,807.9  | 70,080.9           | 1,131.7  | 0.1   | 261.9  | 9,649.6                  | 0.0                                       | 30,566.7  | 139,006.8           | 163,911.1   | 6,667.9                          | 409,667.9                      | 12,464.8                            | 923.2  | 40,461.5                                      | 16,155.1                             | 5,922.6                                   | 505,697.5 |
|                                   | 5         | 13,654.5   | 71,780.4  | 69,516.9           | 1,121.8  | 0.1   | 244.9  | 9,656.5                  | 0.0                                       | 30,716.8  | 140,640.3           | 164,698.7   | 6,692.3                          | 412,167.2                      | 12,582.2                            | 1,025.6  | 40,207.4                                      | 16,445.0                             | 5,907.2                                   | 508,681.4 |

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.

Note: 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     | 65,062.0        | 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 |
|               | 4                      | 77,532.9                         | 168,842.1                            | 159,824.6                        | 533,509.6                            | 215,255.5   | 8,885.6               | 70,919.3    | 37,083.3                      | 112.7        | 50,642.7        | 372,824.6     | 74,298.6        | 1,609,906.9 |
|               | 5                      | 78,343.1                         | 168,016.1                            | 159,048.8                        | 536,366.6                            | 215,794.1   | 9,045.7               | 71,385.4    | 36,571.3                      | 112.5        | 50,260.9        | 374,667.8     | 74,287.6        | 1,614,851.2 |

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    | Perombongan 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     |             |
| 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         | 919,859.5                 | 27,964.6        | 1,603,464.1 |
|               | 4                   | 34,697.0              | 10,758.9                             | 104,759.9                         | 12,367.6  | 116,859.9    | 78,966.3    | 116,752.0                                 | 36,857.7                                       | 106,149.3                           | 40,178.1         | 923,835.8                 | 27,724.4        | 1,609,906.9 |
|               | 5                   | 35,058.6              | 11,607.7                             | 105,182.1                         | 13,204.0  | 117,345.3    | 77,901.0    | 116,428.6                                 | 36,752.3                                       | 106,608.5                           | 40,095.9         | 926,796.7                 | 27,870.5        | 1,614,851.2 |

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/<br>Pinjaman terjejas | Faedah<br>tergantung | Peruntukan khas/<br>Peruntukan jejas nilai individu     | Peruntukan am/<br>Peruntukan jejas nilai kolektif      | Nisbah pinjaman tak berbayar bersih/<br>Pinjaman terjejas bersih(%)        | Nisbah jumlah peruntukan/<br>Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/<br>Pinjaman terjejas (%) | Nisbah peruntukan am/<br>Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%) | Pinjaman tak berbayar/<br>Pinjaman terjejas | Faedah<br>tergantung | Peruntukan khas/<br>Peruntukan jejas nilai individu     | Peruntukan am/<br>Peruntukan jejas nilai kolektif      | Nisbah pinjaman tak berbayar bersih/<br>Pinjaman terjejas kepada Jumlah pinjaman bersih(%) | Nisbah jumlah peruntukan/<br>Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/<br>Pinjaman terjejas (%) | Peruntukan am/<br>Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)    |
| End of period | Non-performing loan/<br>Impaired loans      | Interest-in-suspense | Specific provision/<br>Individual impairment provisions | General provision/<br>Collective Impairment provisions | Ratio of net Non-performing loans/<br>impaired loans to Net total loans(%) | Ratio of Total provisions/<br>impairment provisions to Net Non-performing loans/<br>impaired loans(%)             | Ratio of General provisions/<br>collective impairment provisions to Net total loans(%)     | Non-performing loan/<br>Impaired loans      | Interest-in-suspense | Specific provision/<br>Individual impairment provisions | General provision/<br>Collective Impairment provisions | Ratio of net Non-performing loans/<br>impaired loans to Net total loans(%)                 | Ratio of Total provisions/<br>impairment provisions to Net Non-performing loans/<br>impaired loans(%)             | Ratio of General provisions/<br>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 (%)      |
|---------------|----|-------------------|----------------------------------|----------------------------------|--|---|
| End of period |    | Impaired loans    | Individual impairment provisions | Collective Impairment provisions | Ratio of net impaired loans to net total loans(%)            | Ratio of individual and collective impairment provisions to total impaired loans(%) |
| 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 Pengkelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak dibayar telah dihentikan.

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 (%) |  |
| End of Period     | Impaired Loan/Financing      | Total Provisions     | Ratio of Net Impaired Loan/Financing to Net Total Loan/Financing (%)                    | Ratio of Total Provisions to Total Loan/Financing (%)          |  |
| 2018              |                              |                      |   |  |  |
| 1                 | 24,437.2                     | 23,973.7             | 0.91  | 1.5  |  |
| 2                 | 24,792.1                     | 24,101.2             | 0.94  | 1.5  |  |
| 3                 | 25,234.3                     | 23,689.8             | 0.99  | 1.5  |  |
| 4                 | 25,470.1                     | 24,199.0             | 0.97  | 1.5  |  |
| 5                 | 25,895.3                     | 24,436.3             | 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            |          |
| 2017    | 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                              | 2,481.6   | 171.8                 | 1,513.6                   | 436.6                              | 1.7          | 3,339.8         | 8,068.7       | 1,096.7   | 24,499.2 |
| 2018    | 1                      | 255.9                            | 1,694.3                               | 1,336.7                          | 5,442.4                              | 2,554.8   | 170.9                 | 1,487.5                   | 432.7                              | 1.8          | 3,395.5         | 7,990.8       | 1,010.4   | 24,437.2 |
|         | 2                      | 293.0                            | 1,739.0                               | 1,376.6                          | 5,612.5                              | 2,622.3   | 175.3                 | 1,522.1                   | 436.8                              | 3.2          | 3,380.6         | 7,981.1       | 1,026.1   | 24,792.1 |
|         | 3                      | 265.1                            | 1,702.9                               | 1,267.1                          | 5,626.4                              | 2,694.3   | 185.3                 | 1,472.3                   | 408.6                              | 2.9          | 3,417.2         | 8,395.0       | 1,064.5   | 25,234.3 |
|         | 4                      | 270.8                            | 1,730.9                               | 1,356.1                          | 5,672.0                              | 2,765.5   | 190.2                 | 1,472.8                   | 397.1                              | 1.5          | 3,525.5         | 8,376.5       | 1,067.3   | 25,470.1 |
|         | 5                      | 335.3                            | 1,769.7                               | 1,395.8                          | 5,830.6                              | 2,870.5   | 192.1                 | 1,509.7                   | 395.7                              | 1.5          | 3,507.2         | 8,425.1       | 1,057.9   | 25,895.3 |

*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.

<sup>1</sup> Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan

<sup>2</sup> Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.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.

<sup>1</sup> Includes credit and charge card transaction of the banking system

<sup>2</sup> 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           |          |
| 2017 <sup>3</sup> | 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                                    | 3,370.4                             | 213.9                         | 9,188.7            | 685.2  | 24,499.2 |
| 2018              | 1                   | 183.6                 | 552.0                                | 3,713.9                           | 161.7  | 2,382.4      | 1,590.4                                  | 2,471.2                                    | 3,544.9                             | 213.0                         | 8,974.8            | 649.2  | 24,437.2 |
|                   | 2                   | 175.0                 | 544.4                                | 3,414.8                           | 161.5  | 2,435.5      | 1,729.3                                  | 2,437.5                                    | 3,591.9                             | 321.7                         | 9,367.7            | 612.7  | 24,792.1 |
|                   | 3                   | 162.9                 | 835.9                                | 3,259.3                           | 161.6  | 2,516.1      | 1,941.5                                  | 2,422.7                                    | 3,651.2                             | 319.9                         | 9,207.9            | 755.3  | 25,234.3 |
|                   | 4                   | 158.2                 | 825.5                                | 3,202.1                           | 161.2  | 2,507.3      | 2,094.2                                  | 2,451.3                                    | 3,708.4                             | 324.6                         | 9,272.9            | 764.3  | 25,470.1 |
|                   | 5                   | 160.9                 | 804.9                                | 3,132.3                           | 161.5  | 2,582.0      | 2,087.0                                  | 2,455.9                                    | 3,856.0                             | 320.8                         | 9,569.7            | 764.2  | 25,895.3 |

**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 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 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 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<br><i>End of Period</i> |    | Jumlah Deposit<br><i>Total Deposit</i>       |  |  |  |   |  |  |                        |  | Perjanjian Belian Balik<br><i>Repurchase Agreements</i> | Jumlah Deposit dan Perjanjian Belian Balik<br><i>Total Deposits and Repurchase Agreements</i> |  |
|   |    | Deposit Permintaan<br><i>Demand Deposits</i> | Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am<br><i>Fixed Deposits, Special Investment Deposits and General Investment Deposits</i> | Deposit Tabungan<br><i>Saving Deposits</i> | Instrumen Deposit Boleh Niaga yang Diterbitkan<br><i>Negotiable Instruments of Deposits Issued</i> | Deposit Matawang Asing<br><i>Foreign Currency Deposit</i> | Deposit Tetap Tawarruq<br><i>Tawarruq Fixed Deposits</i> | Deposit Lain yang Diterima<br><i>Others Deposit Accepted</i> | Jumlah<br><i>Total</i> |  |   |   |  |
|   |    |  |  |  |  |   |  |  |                        |  |   |   |  |
| 2016                                      | 1  | 293,056.0                                    | 554,206.0  | 136,539.9                                  | 63,544.1   | 126,581.6   | 226,492.3  | 238,134.0  | 1,638,553.8            |  | 22,254.1  | 1,660,807.9   |  |
|   | 2  | 297,694.3                                    | 558,182.0  | 139,022.1                                  | 61,154.0   | 130,725.3   | 230,874.1  | 236,909.5  | 1,654,561.3            |  | 17,763.5  | 1,672,324.9   |  |
|   | 3  | 284,711.8                                    | 561,896.4  | 138,981.6                                  | 57,880.2   | 126,975.3   | 234,830.5  | 249,158.0  | 1,654,433.8            |  | 15,837.6  | 1,670,271.4   |  |
|   | 4  | 278,460.7                                    | 570,383.6  | 139,180.6                                  | 52,767.7   | 124,706.4   | 235,690.2  | 244,507.6  | 1,645,696.8            |  | 16,060.2  | 1,661,757.0   |  |
|   | 5  | 285,634.1                                    | 575,662.7  | 138,521.4                                  | 52,387.8   | 129,604.7   | 233,993.9  | 240,952.9  | 1,656,757.5            |  | 16,109.6  | 1,672,867.1   |  |
|   | 6  | 290,961.8                                    | 572,903.8  | 142,167.0                                  | 51,889.0   | 126,162.4   | 230,432.9  | 242,737.7  | 1,657,254.6            |  | 19,765.3  | 1,677,019.9   |  |
|   | 7  | 283,038.6                                    | 573,988.6  | 140,105.8                                  | 51,586.1   | 120,418.9   | 234,847.3  | 235,962.9  | 1,639,948.2            |  | 16,355.5  | 1,656,303.7   |  |
|   | 8  | 284,574.1                                    | 573,631.8  | 140,991.1                                  | 50,027.5   | 119,209.6   | 237,010.2  | 236,619.8  | 1,642,064.0            |  | 14,277.2  | 1,656,341.3   |  |
|   | 9  | 285,366.7                                    | 572,707.6  | 143,722.6                                  | 52,074.7   | 116,917.6   | 247,411.9  | 245,510.7  | 1,663,711.8            |  | 14,548.5  | 1,678,260.4   |  |
|   | 10 | 289,934.4                                    | 568,520.4  | 142,724.8                                  | 48,252.3   | 127,160.1   | 244,617.7  | 252,038.2  | 1,673,247.9            |  | 11,085.6  | 1,684,333.5   |  |
|   | 11 | 294,657.1                                    | 564,664.1  | 144,270.7                                  | 47,594.6   | 127,592.8   | 246,631.4  | 246,517.7  | 1,671,928.4            |  | 14,108.2  | 1,686,036.5   |  |
|   | 12 | 303,737.1                                    | 557,984.7  | 145,128.8                                  | 57,581.5   | 128,290.2   | 253,928.7  | 236,411.8  | 1,683,062.8            |  | 15,628.6  | 1,698,691.4   |  |
| 2017                                      | 1  | 305,442.3                                    | 554,350.9  | 149,212.7                                  | 54,532.6   | 135,575.0   | 247,879.3  | 243,375.8  | 1,690,368.5            |  | 15,000.5  | 1,705,369.0   |  |
|   | 2  | 311,249.2                                    | 547,242.7  | 150,940.6                                  | 49,830.3   | 132,857.2   | 253,686.6  | 252,318.2  | 1,698,124.7            |  | 12,889.3  | 1,711,014.1   |  |
|   | 3  | 307,028.7                                    | 555,427.8  | 151,903.5                                  | 51,180.7   | 132,064.4   | 255,865.3  | 256,854.1  | 1,710,324.5            |  | 14,604.4  | 1,724,928.8   |  |
|   | 4  | 308,100.2                                    | 557,307.4  | 150,238.1                                  | 48,524.9   | 134,118.7   | 263,833.4  | 245,329.5  | 1,707,452.3            |  | 12,074.6  | 1,719,526.9   |  |
|   | 5  | 311,951.3                                    | 561,868.5  | 150,063.5                                  | 45,587.6   | 134,422.5   | 265,579.3  | 249,374.9  | 1,718,847.6            |  | 10,423.8  | 1,729,271.4   |  |
|   | 6  | 315,300.9                                    | 562,565.9  | 151,814.8                                  | 47,726.8   | 127,409.6   | 272,550.2  | 237,354.7  | 1,714,722.9            |  | 12,159.3  | 1,726,882.2   |  |
|   | 7  | 314,206.5                                    | 564,654.4  | 150,073.0                                  | 44,467.4   | 123,313.2   | 277,456.3  | 235,926.8  | 1,710,097.6            |  | 17,386.9  | 1,727,484.5   |  |
|   | 8  | 314,939.6                                    | 567,762.9  | 151,099.3                                  | 46,489.1   | 122,132.9   | 281,589.0  | 241,011.9  | 1,725,024.6            |  | 14,934.8  | 1,739,959.5   |  |
|   | 9  | 316,197.1                                    | 569,189.5  | 150,861.2                                  | 47,663.6   | 123,931.7   | 290,949.9  | 239,807.9  | 1,738,601.0            |  | 15,174.7  | 1,753,775.7   |  |
|   | 10 | 323,295.7                                    | 569,484.9  | 150,260.7                                  | 53,051.8   | 123,298.2   | 292,397.2  | 234,107.1  | 1,745,895.6            |  | 18,774.7  | 1,764,670.3   |  |
|   | 11 | 322,585.3                                    | 571,462.0  | 150,986.5                                  | 53,879.0   | 121,560.9   | 295,296.3  | 234,961.3  | 1,750,731.4            |  | 18,227.8  | 1,768,959.2   |  |
|   | 12 | 340,703.0                                    | 570,484.7  | 150,505.2                                  | 52,485.8   | 115,416.6   | 293,009.4  | 225,935.7  | 1,748,540.3            |  | 18,277.1  | 1,766,817.4   |  |
| 2018                                      | 1  | 341,115.1                                    | 578,792.4  | 152,265.7                                  | 44,144.7   | 115,498.1   | 297,535.1  | 230,551.7  | 1,759,902.7            |  | 18,229.2  | 1,778,131.9   |  |
|   | 2  | 336,065.2                                    | 579,632.7  | 155,151.4                                  | 39,461.6   | 113,678.4   | 302,239.6  | 235,778.1  | 1,762,007.1            |  | 17,342.0  | 1,779,349.1   |  |
|   | 3  | 332,354.4                                    | 582,368.0  | 155,307.1                                  | 39,818.9   | 120,085.3   | 312,123.4  | 251,863.3  | 1,793,920.3            |  | 20,742.3  | 1,814,662.6   |  |
|   | 4  | 330,202.9                                    | 584,518.2  | 155,777.5                                  | 41,719.3   | 118,991.6   | 312,246.4  | 254,694.3  | 1,798,150.2            |  | 15,460.5  | 1,813,610.7   |  |
|   | 5  | 329,692.2                                    | 579,913.3  | 155,907.6                                  | 42,689.5   | 122,984.4   | 314,529.2  | 253,273.0  | 1,798,989.1            |  | 13,086.9  | 1,812,076.1   |  |

**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 pemiagaan 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\*

|                                    |    | Jumlah Deposit  |                                      |                                      |                                      |                                   |                                   |                              |                              |  |                                   |                                      |   |   | RM juta / RM million |           |
|------------------------------------|----|---|--------------------------------------|--------------------------------------|--------------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------------|--|-----------------------------------|--------------------------------------|---|---|----------------------|-----------|
|                                    |    | Total Deposit   |                                      |                                      |                                      |                                   |                                   |                              |                              |  |                                   |                                      |   |   |                      |           |
| Pada Akhir Tempoh<br>End of Period |    | Deposit Pelaburan<br>Khusus dalam RM                      | Deposit Pelaburan<br>Khusus dalam FX | Deposit Pelaburan<br>Am dalam RM     | Deposit Pelaburan<br>Am dalam FX     | Deposit<br>Permintaan dalam<br>RM | Deposit<br>Permintaan dalam<br>FX | Deposit Tabungan<br>dalam RM | Deposit Tabungan<br>dalam FX | Instrumen Deposit<br>Boleh Niaga yang<br>Diterbitkan | Deposit Tetap<br>Tawaruq dalam RM | Deposit Tetap<br>Tawaruq dalam<br>FX | Deposit Lain<br>dalam RM yang<br>Diterima | Deposit Lain<br>dalam FX yang<br>Diterima | Jumlah<br>Total      |           |
|                                    |    | RM Special<br>Investment<br>Deposits                      | FX Special<br>Investment<br>Deposits | RM General<br>Investment<br>Deposits | FX General<br>Investment<br>Deposits | RM Demand<br>Deposits             | FX Demand<br>Deposits             | RM Saving<br>Deposits        | FX Saving<br>Deposits        | Negotiable<br>Instruments of<br>Deposits Issued      | RM Tawaruq Fixed<br>Deposits      | FX Tawaruq<br>Fixed Deposits         | RM Others<br>Deposit Accepted             | FX Others<br>Deposit Accepted             |                      |           |
| 2017                               | 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  | 2,700.0                           | 0.0                                  | 1,394.3                                   | 0.0                                       | 5,410.3              |           |
|                                    |    | 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                                   | 39,720.5                                  | 1,500.1              | 450,145.6 |
|                                    | 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  | 2,842.5                           | 0.0                                  | 1,438.8                                   | 0.0                                       | 5,665.6              |           |
|                                    |    | 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                                   | 38,767.8                                  | 1,602.4              | 454,403.8 |
|                                    | 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  | 2,783.8                           | 0.0                                  | 1,502.7                                   | 0.0                                       | 5,526.2              |           |
|                                    |    | 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                                   | 39,435.8                                  | 1,341.4              | 462,222.1 |
|                                    | 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  | 2,975.3                           | 0.0                                  | 1,549.2                                   | 0.0                                       | 5,762.2              |           |
|                                    |    | 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                                   | 41,134.9                                  | 1,281.3              | 468,192.1 |
|                                    | 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  | 2,764.9                           | 0.0                                  | 1,589.3                                   | 0.0                                       | 5,630.9              |           |
|                                    |    | 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                                   | 40,911.0                                  | 1,690.6              | 472,795.1 |
|                                    | 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  | 3,056.6                           | 0.0                                  | 1,317.7                                   | 0.0                                       | 5,131.0              |           |
|                                    |    | 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                                   | 46,851.9                                  | 1,167.7              | 478,542.7 |
| 2018                               | 1  | Bank-bank Islam / Islamic Banks                           | 120.4                                | 0.0                                  | 754.0                                | 0.0                               | 67,659.5                          | 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  | 3,659.0                           | 0.0                                  | 1,476.5                                   | 0.0                                       | 6,179.4              |           |
|                                    |    | 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                                   | 45,860.9                                  | 999.3                | 484,272.5 |
|                                    | 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  | 3,709.1                           | 0.0                                  | 1,774.9                                   | 0.0                                       | 6,401.9              |           |
|                                    |    | 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                                   | 47,814.4                                  | 927.1                | 485,718.5 |
|                                    | 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  | 4,051.6                           | 0.0                                  | 1,947.1                                   | 0.0                                       | 6,908.1              |           |
|                                    |    | 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                                   | 52,354.8                                  | 776.3                | 499,957.3 |
|                                    | 4  | Bank-bank Islam / Islamic Banks                           | 109.6                                | 0.0                                  | 755.5                                | 0.0                               | 73,991.1                          | 2,474.7                      | 40,605.7                     | 409.4  | 12,701.7                          | 308,070.0                            | 4,232.1                                   | 51,223.1                                  | 1,115.8              | 495,688.7 |
|                                    |    | Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS) | 0.0                                  | 0.0                                  | 0.0                                  | 0.0                               | 541.5                             | 262.3                        | 56.1                         | 0.0  | 4,176.4                           | 0.0                                  | 1,941.4                                   | 0.0                                       | 6,977.7              |           |
|                                    |    | Jumlah/ Total   | 109.6                                | 0.0                                  | 755.5                                | 0.0                               | 74,532.5                          | 2,737.0                      | 40,661.9                     | 409.4  | 12,701.7                          | 312,246.4                            | 4,232.1                                   | 53,164.5                                  | 1,115.8              | 502,666.4 |
|                                    | 5  | Bank-bank Islam / Islamic Banks                           | 109.8                                | 0.0                                  | 744.0                                | 0.0                               | 74,068.8                          | 2,631.0                      | 40,676.1                     | 404.2  | 12,577.7                          | 310,426.8                            | 4,109.9                                   | 52,408.3                                  | 1,356.3              | 499,512.9 |
|                                    |    | Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS) | 0.0                                  | 0.0                                  | 0.0                                  | 0.0                               | 541.4                             | 480.0                        | 57.1                         | 0.0  | 4,102.3                           | 0.0                                  | 1,778.9                                   | 0.0                                       | 6,959.7              |           |
|                                    |    | Jumlah/ Total   | 109.8                                | 0.0                                  | 744.0                                | 0.0                               | 74,610.2                          | 3,111.0                      | 40,733.2                     | 404.2  | 12,577.7                          | 314,529.2                            | 4,109.9                                   | 54,187.2                                  | 1,356.3              | 506,472.6 |

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 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

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<br><i>End of Period</i> |    | RM juta / RM million                              |  |   |  |  |                                |                            |                        |
|---|----|---|--|---|--|--|--------------------------------|----------------------------|------------------------|
|   |    | Kerajaan Persekutuan<br><i>Federal Government</i> | Kerajaan Negeri<br><i>State Government</i> | Badan Berkanun<br><i>Statutory Agency</i> | Institusi Kewangan<br><i>Financial Institution</i> | Perusahaan Perniagaan<br><i>Business Enterprises</i> | Individu<br><i>Individuals</i> | Lain-lain<br><i>Others</i> | Jumlah<br><i>Total</i> |
| 2016                                      | 1  | 18,840.7  | 32,853.2                                   | 44,704.3                                  | 284,920.9  | 562,516.5  | 614,772.5                      | 102,199.7                  | 1,660,807.9            |
|   | 2  | 16,358.7  | 34,192.8                                   | 45,709.9                                  | 283,887.1  | 567,104.9  | 622,112.7                      | 102,958.8                  | 1,672,324.9            |
|   | 3  | 17,112.7  | 34,750.7                                   | 45,802.2                                  | 289,003.3  | 556,052.0  | 624,942.1                      | 102,608.5                  | 1,670,271.4            |
|   | 4  | 18,055.4  | 34,625.2                                   | 46,848.9                                  | 283,022.3  | 550,435.8  | 628,537.5                      | 100,231.9                  | 1,661,757.0            |
|   | 5  | 19,588.8  | 35,131.0                                   | 49,039.8                                  | 279,782.0  | 560,194.6  | 628,584.5                      | 100,546.5                  | 1,672,867.1            |
|   | 6  | 21,602.4  | 35,252.8                                   | 47,385.0                                  | 283,930.6  | 555,912.7  | 632,245.4                      | 100,691.0                  | 1,677,019.9            |
|   | 7  | 16,453.7  | 34,676.9                                   | 44,248.5                                  | 290,074.7  | 535,234.2  | 631,428.4                      | 104,187.2                  | 1,656,303.7            |
|   | 8  | 15,905.6  | 33,791.1                                   | 45,586.2                                  | 291,272.3  | 532,437.1  | 633,466.0                      | 103,882.9                  | 1,656,341.3            |
|   | 9  | 18,215.5  | 32,526.6                                   | 47,561.6                                  | 298,592.0  | 536,896.9  | 637,865.9                      | 106,601.8                  | 1,678,260.4            |
|   | 10 | 20,805.2  | 32,906.4                                   | 42,718.0                                  | 296,260.8  | 545,327.7  | 638,111.2                      | 108,204.2                  | 1,684,333.5            |
|   | 11 | 16,267.8  | 32,086.4                                   | 42,810.0                                  | 295,694.2  | 548,522.4  | 640,871.0                      | 109,784.7                  | 1,686,036.5            |
|   | 12 | 13,747.7  | 30,260.4                                   | 44,815.6                                  | 297,166.1  | 561,490.0  | 643,276.4                      | 107,935.3                  | 1,698,691.4            |
| 2017                                      | 1  | 16,195.8  | 30,623.1                                   | 49,447.9                                  | 286,265.2  | 560,885.0  | 651,942.3                      | 110,009.7                  | 1,705,369.0            |
|   | 2  | 17,010.7  | 32,285.9                                   | 46,949.3                                  | 285,071.4  | 563,491.0  | 656,361.1                      | 109,844.7                  | 1,711,014.1            |
|   | 3  | 14,405.7  | 32,750.7                                   | 44,159.2                                  | 291,144.9  | 571,586.4  | 660,536.0                      | 110,346.0                  | 1,724,928.8            |
|   | 4  | 17,430.3  | 33,295.0                                   | 46,293.3                                  | 280,377.6  | 572,523.7  | 660,036.9                      | 109,570.1                  | 1,719,526.9            |
|   | 5  | 15,928.5  | 33,185.3                                   | 46,434.3                                  | 276,690.2  | 585,947.3  | 660,576.8                      | 110,508.9                  | 1,729,271.4            |
|   | 6  | 18,773.7  | 32,379.7                                   | 45,414.7                                  | 290,614.8  | 586,321.5  | 656,605.6                      | 96,772.2                   | 1,726,882.2            |
|   | 7  | 23,769.2  | 32,723.7                                   | 46,854.4                                  | 290,332.7  | 580,651.8  | 656,654.7                      | 96,498.0                   | 1,727,484.5            |
|   | 8  | 25,166.1  | 34,807.5                                   | 47,370.6                                  | 295,395.9  | 579,424.0  | 660,179.9                      | 97,615.4                   | 1,739,959.5            |
|   | 9  | 23,456.2  | 33,963.9                                   | 51,937.5                                  | 288,694.4  | 597,535.2  | 661,206.6                      | 96,981.9                   | 1,753,775.7            |
|   | 10 | 16,881.3  | 34,037.8                                   | 50,962.6                                  | 292,884.8  | 606,194.3  | 662,349.7                      | 101,359.6                  | 1,764,670.3            |
|   | 11 | 15,138.1  | 34,249.2                                   | 48,088.6                                  | 297,861.6  | 609,664.7  | 665,030.7                      | 98,926.2                   | 1,768,959.2            |
|   | 12 | 17,666.2  | 31,773.8                                   | 50,327.1                                  | 293,275.0  | 605,968.9  | 668,447.3                      | 99,359.0                   | 1,766,817.4            |
| 2018                                      | 1  | 21,998.6  | 31,888.9                                   | 56,993.3                                  | 283,005.7  | 613,785.3  | 671,030.0                      | 99,430.0                   | 1,778,131.9            |
|   | 2  | 20,623.6  | 33,019.9                                   | 52,982.5                                  | 281,959.1  | 613,898.5  | 677,462.5                      | 99,403.0                   | 1,779,349.1            |
|   | 3  | 20,673.5  | 33,426.5                                   | 55,019.6                                  | 279,332.9  | 642,366.4  | 682,645.7                      | 101,198.0                  | 1,814,662.6            |
|   | 4  | 21,432.0  | 33,572.7                                   | 58,991.7                                  | 274,935.9  | 637,603.2  | 685,904.7                      | 101,170.6                  | 1,813,610.7            |
|   | 5  | 19,406.1  | 32,717.2                                   | 60,721.7                                  | 272,365.0  | 637,705.5  | 688,447.7                      | 100,712.9                  | 1,812,076.1            |

**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 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<br><i>Year</i> | Tarikh perubahan<br><i>Date of change</i> | Bank perdagangan<br><i>Commercial banks</i> |   | Syarikat kewangan <sup>9</sup><br><i>Finance companies<sup>9</sup></i> |   | Merchant banks<br><i>Bank saudagar</i> |   |
|----------------------|---|---|---|--|---|--|---|
|                      |   | SRR<br><i>SRR</i>                           | Nisbah mudah tunai <sup>4</sup><br><i>Liquidity ratio<sup>4</sup></i> | SRR<br><i>SRR</i>  | Nisbah mudah tunai <sup>4</sup><br><i>Liquidity ratio<sup>4</sup></i> | SRR<br><i>SRR</i>                      | Nisbah mudah tunai <sup>4</sup><br><i>Liquidity ratio<sup>4</sup></i> |
| 1986                 | 15 Feb. / 15 Feb.                         | 4.0   | 17.0<br>(10.0)  | 3.0  | 10.0<br>(5.0)   | 3.0                                    | 10.0  |
| 1986                 | 15 Okt. / 15 Oct.                         | 3.5   | 17.0<br>(10.0)  | 3.0  | 10.0<br>(5.0)   | 3.0                                    | 10.0  |
| 1989                 | 1 Jan. <sup>6</sup> / 1 Jan. <sup>6</sup> | 3.5   | 17.0<br>(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<br>(5.0)   | 4.5  | 10.0  | 4.5                                    | 10.0 dan 12.5   |
| 1989                 | 16 Okt. / 16 Oct.                         | 5.5   | 17.0<br>(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 cainya 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<br><i>End of Period</i> |      | Bank Perdagangan/Commercial Banks          |  | Bank-bank Islam/Islamic Banks              |  |  | Bank Pelaburan/Investment Banks                                  |          |  |  |
|   |      | Rizab Berkanun<br><i>Statutory Reserve</i> | Tanggungan yang Layak dalam RM<br><i>RM Eligible Liabilities</i> | Rizab Berkanun<br><i>Statutory Reserve</i> | Tanggungan yang Layak dalam RM<br><i>RM Eligible Liabilities</i> | Rizab Berkanun<br><i>Statutory Reserve</i> | Tanggungan yang Layak dalam RM<br><i>RM Eligible Liabilities</i> |          |  |  |
| 2016                                      | 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                                   | 923,905.9  | 15,199.5                                   | 400,650.0  | 777.7                                      | 22,019.3   |          |  |  |
|   | 4    | 32,305.1                                   | 930,916.9  | 15,138.9                                   | 407,014.6  | 765.9                                      | 21,845.5   |          |  |  |
|   | 5    | 31,982.8                                   | 935,745.3  | 16,865.4                                   | 441,046.1  | 811.8                                      | 22,408.2   |          |  |  |

# 1.28a Nisbah Perlindungan Mudah Tunai Liquidity Coverage Ratio

| Pada Akhir Tempoh<br><br>End of Period | 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> |
|  | Liquidity Coverage Ratio (%)        | Stock of High Quality Liquid Assets     | Net Cash Outflows <sup>2</sup>          | Liquidity Coverage Ratio (%)        | Stock of High Quality Liquid Assets     | Net Cash Outflows <sup>2</sup>          | Liquidity Coverage Ratio (%)        | Stock of High Quality Liquid Assets     | Net Cash Outflows <sup>2</sup>          | Liquidity Coverage Ratio (%)        | Stock of High Quality Liquid Assets     | Net Cash Outflows <sup>2</sup>          |
| 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                                 | 404,587                                 | 131%                                | 396,569                                 | 303,858                                 | 149%                                | 128,401                                 | 86,045                                  | 143%                                | 20,958                                  | 14,684                                  |
| 2018 1                                 | 132%                                | 542,240                                 | 411,142                                 | 129%                                | 394,301                                 | 304,884                                 | 139%                                | 127,261                                 | 91,492                                  | 140%                                | 20,678                                  | 14,765                                  |
| 2                                      | 134%                                | 538,978                                 | 403,397                                 | 131%                                | 388,077                                 | 296,697                                 | 142%                                | 130,648                                 | 91,891                                  | 137%                                | 20,253                                  | 14,810                                  |
| 3                                      | 140%                                | 557,593                                 | 398,738                                 | 135%                                | 396,460                                 | 293,077                                 | 154%                                | 140,963                                 | 91,568                                  | 143%                                | 20,170                                  | 14,093                                  |
| 4                                      | 145%                                | 569,228                                 | 393,878                                 | 142%                                | 410,578                                 | 289,555                                 | 153%                                | 137,509                                 | 89,863                                  | 146%                                | 21,142                                  | 14,459                                  |
| 5                                      | 142%                                | 573,910                                 | 403,993                                 | 141%                                | 411,239                                 | 291,226                                 | 144%                                | 140,396                                 | 97,417                                  | 145%                                | 22,275                                  | 15,350                                  |

**Nota:**  
1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuat kuasa 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 berikutnya |
|------------|----------------|----------------|----------------|-------------------------------|
| 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%                          |

<sup>2</sup> 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 berwajaran risiko <sup>1</sup>    | Nisbah Modal Berwajaran 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> |      |
| 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 Berwajaran Risiko, Nisbah Modal Berwajaran 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   | 200,605.9        | 214,355.4     | 263,213.1                     | 1,546,330.3                          | 13.0                     | 13.9                    | 17.0 |
|               | 6   | 200,635.9        | 214,399.5     | 263,507.0                     | 1,549,237.5                          | 13.0                     | 13.8                    | 17.0 |
|               | 7   | 207,041.6        | 220,816.7     | 271,374.1                     | 1,553,274.5                          | 13.3                     | 14.2                    | 17.5 |
|               | 8   | 207,718.9        | 221,492.1     | 269,321.1                     | 1,563,650.7                          | 13.3                     | 14.2                    | 17.2 |
|               | 9   | 206,459.5        | 220,206.4     | 266,687.9                     | 1,560,129.3                          | 13.2                     | 14.1                    | 17.1 |
|               | 10  | 206,374.6        | 220,123.7     | 265,755.9                     | 1,555,609.2                          | 13.3                     | 14.2                    | 17.1 |
|               | 11  | 206,123.2        | 220,353.7     | 264,142.7                     | 1,552,369.0                          | 13.3                     | 14.2                    | 17.0 |
|               | 12  | 217,216.0        | 231,653.2     | 275,475.4                     | 1,553,590.7                          | 14.0                     | 14.9                    | 17.7 |
| 2018          | 1   | 206,202.6        | 219,285.2     | 273,415.4                     | 1,559,334.7                          | 13.2                     | 14.1                    | 17.5 |
|               | 2   | 204,571.2        | 217,658.8     | 271,815.9                     | 1,552,771.0                          | 13.2                     | 14.0                    | 17.5 |
|               | 3   | 206,014.4        | 219,091.2     | 273,957.3                     | 1,561,998.0                          | 13.2                     | 14.0                    | 17.5 |
|               | 4   | 202,004.2        | 215,093.5     | 269,439.7                     | 1,562,340.4                          | 12.9                     | 13.8                    | 17.2 |
|               | 5   | 205,682.6        | 218,775.2     | 273,709.2                     | 1,597,726.3                          | 12.9                     | 13.7                    | 17.1 |

<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<br><br>Period                         | Urusiaga bagi Tempoh<br><i>Transactions during the period</i>     |   |  |   |  |  |  |   | Urusiaga pada Akhir Tempoh<br><i>Transactions as at end of period</i> |   |  |   |  |   |                                  |  |  |
|  | Bilangan Urusiaga Menggunakan Kad<br><br>No. of Card Transactions | Jumlah Belian<br><i>Total Purchases</i>           |  |   |  | Jumlah Pendahuluan Tunai<br><i>Total Cash Advances</i> |  |   |   | Bilangan Kad Dalam Edaran<br><i>No. of Cards in Circulation</i> |  | Amaun Had Kredit Dibenarkan<br><br>Amount of Credit Line Extended | Jumlah Baki Tertunggak dari Pemegang Kad<br><i>Total Outstanding Balances due from Cardholders</i> |   |                                  |  |  |
|  |   | Dalam Malaysia<br><i>In Malaysia</i>              |  | Luar Negara<br><i>Abroad</i>                      |  | Dalam Malaysia<br><i>In Malaysia</i>                   |  | Luar Negara<br><i>Abroad</i>                      |   | Kad Utama<br><i>Principal Cards</i>                             | Kad Tambahan<br><i>Supplementary Cards</i> |   | Baki Semasa<br><i>Current Balances</i>   | Baki Melebihi Tempoh<br><i>Overdue Balances</i> |                                  |  |  |
|  |   | Pemegang Kad Tempatan<br><i>Local Cardholders</i> | Pemegang Kad Asing<br><i>Foreign Cardholders</i> | Pemegang Kad Tempatan<br><i>Local Cardholders</i> | Pemegang Kad Asing<br><i>Foreign Cardholders</i> | Pemegang Kad Tempatan<br><i>Local Cardholders</i>      | Pemegang Kad Asing<br><i>Foreign Cardholders</i> | Pemegang Kad Tempatan<br><i>Local Cardholders</i> | < 3 Bulan<br><i>&lt;3 Months</i>                                      |   |  |   |  | > 3 hingga 6 Bulan<br><i>&gt;3 To 6 Months</i>  | > 6 Bulan<br><i>&gt;6 Months</i> |  |  |
|  |   |   |  |   |  |  |  |   |   |   |  |   |  |   |                                  |  |  |
|  |   |   |  |   |  |  |  |   |   |   |  |   |  |   |                                  |  |  |
| 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   | 178.9   | 46,044.3  | 4,396.1  | 7,032.5   | 1,242.0  | 333.5  | 144.5  | 9.1   | 1.1   | 146,497.0   | 35,088.9                                   | 2,158.5   | 316.6  | 6.8   |                                  |  |  |
| 2016   |   |   |  |   |  |  |  |   |   |   |  |   |  |   |                                  |  |  |
| 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                              |  |  |
|  | 4   | 35.0  | 8,947.6  | 859.8   | 1,462.9  | 248.7  | 65.5   | 32.0  | 9.0   | 1.1   | 145,882.3                                  | 35,579.6  | 2,121.2  | 323.3   | 6.6                              |  |  |
|  | 5   | 35.7  | 8,849.8  | 820.7   | 1,385.8  | 248.7  | 64.4   | 27.8  | 9.1   | 1.1   | 146,497.0                                  | 35,088.9  | 2,158.5  | 316.6   | 6.8                              |  |  |

Nota:  
Silalah 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 | Akaun Pelaburan Terhad <sup>1</sup><br><i>Restricted Investment Account<sup>1</sup></i> |  | Akaun Pelaburan Tidak Terhad <sup>1</sup><br><i>Unrestricted Investment Account<sup>1</sup></i> |  |  | Jumlah       |                      |
|                   | Jumlah  | yang mana:<br>Institusi Kewangan<br><i>of which:</i><br><i>Financial Institution</i> | Jumlah  | yang mana:<br>Perusahaan Perniagaan<br><i>of which:</i><br><i>Business Enterprises</i> | yang mana:<br>Individual<br><i>of which:</i><br><i>Individuals</i> |              | Total                |
| End of Period     | <i>Total</i>  |  | <i>Total</i>  |  |  | <i>Total</i> |                      |
| 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             |
|                   | 4   | 49,281.5   | 48,772.3  | 28,799.7   | 10,018.1   | 16,606.9     | 78,081.2             |
|                   | 5   | 48,351.0   | 48,243.3  | 28,292.6   | 10,120.2   | 16,008.5     | 76,643.6             |

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<br><br>Average rates during the period | Bank-bank Perdagangan / Commercial Banks      |      |      |      |      |   |   |   |  |   | Bank-bank Pelaburan / Investment Banks     |      |      |      |      |  |      |
|---|---|------|------|------|------|---|---|---|--|---|--|------|------|------|------|--|------|
|   | Deposit tetap <sup>1/</sup><br>Fixed deposits |      |      |      |      | Deposit tabungan<br><br>Savings deposit | Kadar Asas berwajaran <sup>3/</sup><br><br>Weighted Base Rate | Kadar Berian Pinjaman Asas<br><br>Base Lending Rate | Kadar Berian Pinjaman Purata <sup>2/</sup><br><br>Average Lending Rate | Kadar Pinjaman Purata Berwajaran <sup>4/</sup><br><br>Weighted Average Lending Rate | Deposit tetap<br>Fixed deposits            |      |      |      |      | Kadar Berian Pinjaman Purata<br><br>Average Lending Rate |      |
|   | Tempoh (dalam bulan)<br>Period (in months)    |      |      |      |      |   |   |   |  |   | Tempoh (dalam bulan)<br>Period (in months) |      |      |      |      |  |      |
|   | 1   | 3    | 6    | 9    | 12   | 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 |
|   | 4   | 3.08 | 3.17 | 3.22 | 3.25 | 3.33                                    | 1.03  | 3.89  | 6.90   | 4.90  | 5.43                                       | 3.37 | 3.63 | 3.54 | 3.61 | 3.96   | 6.51 |
|   | 5   | 3.08 | 3.15 | 3.22 | 3.25 | 3.33                                    | 1.03  | 3.89  | 6.90   | 4.97  | 5.43                                       | 3.34 | 3.62 | 3.80 | 3.54 | 3.88   | 6.48 |

1 Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disamak 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 diwajibkan 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<br><br>Average rate during the period |    | Bank-bank Islam dan Bank-bank Perdagangan (SPI)<br>Islamic Banks and Commercial Banks (IBS)                      |      |      |      |      |   |      |      |      |      | Bank-bank pelaburan (SPI)<br>Investment Banks (IBS) |            |                       |                         |  |      |      |      |      |
|--|----|--|------|------|------|------|---|------|------|------|------|---|------------|-----------------------|-------------------------|--|------|------|------|------|
|  |    | Deposit Pelaburan/Deposit Tetap Tawarruq <sup>3</sup><br>Investment Deposit/Tawarruq Fixed Deposits <sup>3</sup> |      |      |      |      | Akaun Pelaburan <sup>4</sup><br>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><br>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 | 3.37 | 2.81  | 3.61 | 2.99 | 3.38 | 3.36 | 0.67  | 3.76       | 6.85                  | 5.12                    | 0.00   | 3.66 | 0.00 | 3.95 | 3.88 |
|  | 2  | 2.92   | 3.17 | 3.46 | 3.80 | 3.40 | 2.91  | 3.63 | 3.10 | 3.32 | 3.19 | 0.66  | 3.92       | 7.00                  | 5.25                    | 0.00   | 3.68 | 0.00 | 3.96 | 3.88 |
|  | 3  | 2.90   | 3.15 | 3.41 | 3.65 | 3.41 | 3.57  | 3.63 | 3.09 | 3.20 | 3.86 | 0.67  | 3.92       | 7.00                  | 5.27                    | 0.00   | 3.66 | 0.00 | 3.93 | 3.88 |
|  | 4  | 3.04   | 3.20 | 3.50 | 3.62 | 3.52 | 4.11  | 3.49 | 3.70 | 3.01 | 3.23 | 0.68  | 3.92       | 7.00                  | 5.29                    | 0.00   | 3.56 | 0.00 | 0.00 | 3.90 |
|  | 5  | 3.11   | 3.40 | 3.58 | 3.74 | 3.62 | 4.17  | 3.59 | 3.71 | 2.93 | 3.24 | 0.77  | 3.92       | 7.00                  | 5.26                    | 0.00   | 3.63 | 0.00 | 3.93 | 3.89 |

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 terapan. Kadar Asas akan 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 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 jangka, 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<br><br>Period | Kadar Dasar Semalaman<br><i>Overnight policy rate (OPR)</i> <sup>2</sup> | Kadar purata berwajaran antara bank<br><i>Weighted average interbank rates</i> |                      |                           |                      |                           |                      |                           |                      |                           |                      |                             |                      |       |   |
|----------------------|--|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|-----------------------------|----------------------|-------|---|
|                      | Pada akhir tempoh  | Wang semalaman<br><i>Overnight money</i>                                       |                      | 1 minggu<br><i>1 week</i> |                      | 1 bulan<br><i>1 month</i> |                      | 3 bulan<br><i>3 month</i> |                      | 6 bulan<br><i>6 month</i> |                      | 12 bulan<br><i>12 month</i> |                      |       |   |
|                      | <i>As at period end</i>  | Julat<br><i>Range</i>  | Purata<br><i>Avg</i> | Julat<br><i>Range</i>     | Purata<br><i>Avg</i> | Julat<br><i>Range</i>     | Purata<br><i>Avg</i> | Julat<br><i>Range</i>     | Purata<br><i>Avg</i> | Julat<br><i>Range</i>     | Purata<br><i>Avg</i> | Julat<br><i>Range</i>       | Purata<br><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                      | - - -                | -                           | - - -                | -     |   |
| 4                    |  | 3.25   | 3.15 - 3.25          | 3.19                      | 3.27 - 3.32          | 3.28                      | 3.39 - 3.40          | 3.39                      | 3.69 - 3.69          | 3.69                      | - - -                | -                           | - - -                | -     |   |
| 5                    |  | 3.25   | 3.15 - 3.25          | 3.21                      | 3.27 - 3.33          | 3.28                      | 3.36 - 3.38          | 3.37                      | 3.68 - 3.68          | 3.68                      | 3.81 - 3.81          | 3.81                        | - - -                | -     |   |
| May 2018             | 02   | 3.25   | 3.15 - 3.24          | 3.24                      | 3.27 - 3.32          | 3.28                      | 3.33 - 3.33          | 3.33                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 03   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.32          | 3.28                      | 3.33 - 3.33          | 3.33                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 04   | 3.25   | 3.15 - 3.25          | 3.17                      | 3.30 - 3.30          | 3.30                      | 3.38 - 3.40          | 3.39                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 07   | 3.25   | 3.15 - 3.25          | 3.17                      | 3.27 - 3.33          | 3.28                      | - - -                | -                         | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 08   | 3.25   | 3.15 - 3.28          | 3.24                      | 3.27 - 3.34          | 3.28                      | 3.33 - 3.43          | 3.36                      | - - -                | -                         | 3.81 - 3.81          | 3.81                        | - - -                | -     |   |
|                      | 14   | 3.25   | 3.15 - 3.25          | 3.19                      | 3.27 - 3.35          | 3.29                      | - - -                | -                         | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 15   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.35          | 3.29                      | - - -                | -                         | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 16   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.35          | 3.29                      | 3.33 - 3.41          | 3.37                      | 3.68 - 3.68          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 17   | 3.25   | 3.15 - 3.25          | 3.18                      | 3.27 - 3.33          | 3.28                      | 3.41 - 3.41          | 3.41                      | 3.68 - 3.68          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 18   | 3.25   | 3.15 - 3.25          | 3.19                      | 3.27 - 3.33          | 3.29                      | 3.41 - 3.41          | 3.41                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 21   | 3.25   | 3.15 - 3.23          | 3.19                      | 3.27 - 3.32          | 3.28                      | 3.44 - 3.44          | 3.44                      | 3.68 - 3.68          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 22   | 3.25   | 3.15 - 3.25          | 3.19                      | 3.27 - 3.27          | 3.27                      | 3.33 - 3.33          | 3.33                      | 3.68 - 3.68          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 23   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.32          | 3.27                      | 3.33 - 3.33          | 3.33                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 24   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.32          | 3.28                      | 3.33 - 3.33          | 3.33                      | 3.68 - 3.68          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 25   | 3.25   | 3.15 - 3.25          | 3.24                      | 3.27 - 3.32          | 3.27                      | 3.41 - 3.41          | 3.41                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
|                      | 28   | 3.25   | 3.15 - 3.25          | 3.18                      | 3.27 - 3.33          | 3.28                      | 3.41 - 3.42          | 3.42                      | 3.67 - 3.69          | 3.68                      | - - -                | -                           | - - -                | -     |   |
|                      | 30   | 3.25   | 3.15 - 3.25          | 3.18                      | 3.27 - 3.32          | 3.30                      | 3.33 - 3.33          | 3.33                      | - - -                | -                         | - - -                | -                           | - - -                | -     |   |
| 31                   | 3.25   | 3.15 - 3.26  | 3.22                 | 3.27 - 3.33               | 3.30                 | - - -                     | -                    | - - -                     | -                    | - - -                     | -                    | - - -                       | -                    |       |   |

<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 urusi 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<br>Period | Kadar diskaun purata Bil Perbendaharaan<br>Average discount rate on Treasury bills |       |       |       | Kadar diskaun purata Bil Bank Negara<br>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             | 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 | -  | -     | - | - | -     | -  |   |
|                  | 4  | -     | -     | -     | -  | -     | - | - | -     | -  |   |
|                  | 5  | 3.266 | -     | -     | -  | -     | - | - | -     | -  |   |

"-" Tiada urusniaga 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<br>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             | 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 |
|                  | 4  | 3.3940 | 3.5590 | 3.6800 | 3.7690 | 3.7910 | 4.1390 | 4.6450 | 4.7540 |
|                  | 5  | 3.4100 | 3.6140 | 3.7190 | 3.8100 | 3.8490 | 4.1960 | 4.6270 | 4.8930 |

<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 | 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 |         |
| Period | 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   | 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  | 57.500  | 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 |
|        | 4                               | 5.6331 | 3.9195 | 5.4011 | 4.7524 | 396.59  | 49.940  | 3.5914 | 0.6189 | 2.9607  | 0.0283  | 12.4350                                 | 5.6392 | 3.8862 | 5.4755 | 4.7749 | 401.86  | 49.516  | 3.6140 | 0.6172 | 2.9555  | 0.0282  | 12.4198 |
|        | 5                               | 5.6432 | 3.9765 | 5.2909 | 4.6392 | 402.30  | 50.680  | 3.6564 | 0.6206 | 2.9719  | 0.0286  | 12.4353                                 | 5.6487 | 3.9637 | 5.3410 | 4.6887 | 397.54  | 50.502  | 3.6124 | 0.6221 | 2.9618  | 0.0282  | 12.4052 |

- 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.
- 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](mailto:bnmtelink@bnm.gov.my)

- 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 Banks' Internet web site.
- 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](mailto: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<br><br>Period | Deposit Antara Bank<br>Interbank Deposit |                  |            |           |          |          |          |         |            |              | Instrumen Pasaran Wang<br>Money Market Instrument |                    |                   |                                     |                                      |                   |  |                             |                 | Jumlah<br>besar<br><br>Grand<br>total |
|----------------------|--|------------------|------------|-----------|----------|----------|----------|---------|------------|--------------|---|--------------------|-------------------|-------------------------------------|--------------------------------------|-------------------|--|-----------------------------|-----------------|---------------------------------------|
|                      | Semalaman                                | Hujung<br>minggu | 1 minggu   | 1 bulan   | 2 bulan  | 3 bulan  | 6 bulan  | 1 tahun | Lain-lain  | Jumlah kecil | Sekuriti<br>Kerajaan<br>Malaysia                  | Bon<br>Khazanah    | Bon<br>Cagamas    | Bil Perben-<br>daharaan<br>Malaysia | Bil Bank<br>Negara <sup>1</sup>      | Nota Caga-<br>mas | Instrumen<br>Deposit<br>Boleh-niaga    | Penerima-<br>an<br>Jurubank | Jumlah<br>kecil |                                       |
|                      | Overnight                                | Weekend          | 1 week     | 1 month   | 2 months | 3 months | 6 months | 1 year  | Others     | Sub-total    | Malaysian<br>Governme-<br>nt Securities           | Khaza-nah<br>Bonds | Caga-mas<br>Bonds | Malaysian<br>Treasury<br>Bills      | Bank<br>Negara<br>Bills <sup>1</sup> | Caga-mas<br>Notes | Negotiable<br>Instrument<br>of Deposit | Banker's<br>Acceptan-<br>ce | 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                 | 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                            |
|                      | 4  | 68,464.56        | 16,581.37  | 7,937.00  | 1,450.00 | 1,410.00 | 950.00   | 150.00  | 6,230.00   | 103,172.93   | 8,384.70  | -                  | -                 | -                                   | 2,880.00                             | -                 | 5,920.00                               | 463.03                      | 17,647.73       | 120,820.66                            |
|                      | 5  | 67,766.01        | 15,932.74  | 5,983.00  | 1,886.00 | 445.00   | 810.00   | 50.00   | 4,805.00   | 97,677.75    | 12,431.95   | -                  | -                 | 624.38                              | 600.00                               | -                 | 7,530.00                               | 149.42                      | 21,335.75       | 119,013.50                            |

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<br><i>Period</i> | USD/RM                                       |  |                        | USD/SGD                                      |  |                        | USD/JPY                                      |  |                        | GBP/USD                                      |  |                        | EUR/USD <sup>4</sup>                         |  |                        | USD/CHF                                      |  |                        |
|-------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|
|                         | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> | Spot <sup>2</sup><br><i>Spot<sup>2</sup></i> | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Jumlah<br><i>Total</i> |
| 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 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  | 2,698.1                | 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                    |
| 4                       | 47,987.0                                     | 173,089.4                                    | 221,076.5              | 1,690.9                                      | 2,821.6                                      | 4,512.5                | 2,603.0                                      | 393.3  | 2,996.3                | 458.3  | 226.1  | 684.4                  | 1,440.4                                      | 1,547.7                                      | 2,988.1                | 0.0  | 0.0  | 0.0                    |
| 5                       | 56,080.0                                     | 133,978.6                                    | 190,058.7              | 1,660.8                                      | 2,762.3                                      | 4,423.1                | 3,168.9                                      | 17.7   | 3,186.6                | 699.4  | 445.7  | 1,145.2                | 3,419.6                                      | 942.7  | 4,362.3                | 0.0  | 4.0  | 4.0                    |

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 pemiagaan 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<br><br>Period | Sekuriti Hutang / Debt Securities   |   |   |   |                                   |  |  | Tolak / Less : Penebusan / Redemptions |                        |  |                                   | Tolak : Milikan Kerajaan<br><br>Less: Government Holdings | Dana Bersih yang Diperoleh oleh Sektor Awam<br><br>Net Funds Raised by the Public Sector |
|----------------------|---|---|---|---|-----------------------------------|--|--|--|------------------------|--|-----------------------------------|---|--|
|                      | Sekuriti Kerajaan Malaysia (SKM)<br><br>Malaysian Government Securities (MGS) | Langganan Pendahuluan SKM<br><br>MGS Advanced Subscriptions | Bon Khazanah<br><br>Khazanah Bonds (KB) | Terbitan Pelaburan Kerajaan Malaysia<br><br>Malaysian Government Investment Issues (MGII) | Bon Simpanan<br><br>Savings Bonds | Sukuk Perumahan Kerajaan<br><br>Government Housing Sukuk | Terbitan Baru Sekuriti Hutang<br><br>New Issues of Debt Securities | SKM<br><br>MGS                         | Bon Khazanah<br><br>KB | Terbitan Pelaburan Kerajaan Malaysia<br><br>MGII | Bon Simpanan<br><br>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   |
| 2017 1               | 3,776   | 0   | 0                                       | 7,479   | 0                                 | 0  | 11,255   | 0                                      | 0                      | 0  | 0                                 | 0   | 11,255   |
| 2                    | 3,063   | 0   | 0                                       | 4,000   | 0                                 | 0  | 7,063  | 8,750                                  | 0                      | 0  | 0                                 | 0   | -1,687   |
| 3                    | 8,000   | 0   | 0                                       | 3,970   | 0                                 | 0  | 11,970   | 10,500                                 | 0                      | 0  | 0                                 | 0   | 1,470  |
| 4                    | 5,817   | 0   | 0                                       | 4,000   | 0                                 | 0  | 9,817  | 2,719                                  | 0                      | 0  | 0                                 | 0   | 7,098  |
| 5                    | 4,000   | 0   | 0                                       | 6,557   | 0                                 | 0  | 10,558   | 0                                      | 0                      | 0  | 0                                 | 0   | 10,558   |
| 6                    | 2,586   | 0   | 0                                       | 4,110   | 0                                 | 0  | 6,696  | 0                                      | 0                      | 3,000  | 0                                 | 0   | 3,696  |
| 7                    | 8,062   | 0   | 0                                       | 2,009   | 0                                 | 0  | 10,071   | 0                                      | 0                      | 0  | 0                                 | 0   | 10,071   |
| 8                    | 3,500   | 0   | 0                                       | 6,520   | 0                                 | 0  | 10,020   | 0                                      | 0                      | 9,500  | 0                                 | 0   | 520  |
| 9                    | 4,065   | 0   | 0                                       | 4,012   | 0                                 | 0  | 8,077  | 12,600                                 | 0                      | 0  | 0                                 | 0   | -4,523   |
| 10                   | 5,479   | 0   | 0                                       | 2,508   | 0                                 | 0  | 7,987  | 12,181                                 | 0                      | 0  | 0                                 | 0   | -4,194   |
| 11                   | 2,853   | 0   | 0                                       | 6,042   | 0                                 | 0  | 8,895  | 0                                      | 0                      | 7,500  | 0                                 | 0   | 1,395  |
| 12                   | 2,497   | 0   | 0                                       | 2,500   | 0                                 | 0  | 4,997  | 0                                      | 0                      | 0  | 0                                 | 0   | 4,997  |
| 2018 1               | 6,425   | 0   | 0                                       | 4,060   | 0                                 | 0  | 10,485   | 2,000                                  | 0                      | 0  | 0                                 | 0   | 8,485  |
| 2                    | 3,995   | 0   | 0                                       | 4,000   | 0                                 | 0  | 7,996  | 8,379                                  | 0                      | 0  | 0                                 | 0   | -384   |
| 3                    | 7,053   | 0   | 0                                       | 6,095   | 0                                 | 0  | 13,149   | 8,092                                  | 0                      | 0  | 0                                 | 0   | 5,057  |
| 4                    | 4,000   | 0   | 0                                       | 6,507   | 0                                 | 0  | 10,507   | 0                                      | 0                      | 0  | 0                                 | 0   | 10,507   |
| 5                    | 6,424   | 0   | 0                                       | 7,019   | 0                                 | 0  | 13,443   | 0                                      | 0                      | 7,500  | 0                                 | 0   | 5,943  |

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<br>Period | Saham Biasa / Ordinary Shares <sup>1</sup>      |                               |   |                                 | Saham Terpilih<br>Preference Shares | Waran<br>Warrants | Terbitan Saham Baru/Waran<br>New Issues of Shares/Warrants | Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk <sup>2</sup> |   |                                      |   |  |   |                              |  |  | Tolak / Less :<br>Penebusan / Redemptions |   | Terbitan Baru Bon Korporat dan/atau Sukuk<br>Net Issues of Corporate Bond and/or Sukuk | Dana Bersih yang Diperoleh oleh Sektor Swasta<br>Net Funds Raised by the Private Sector |
|------------------|---|-------------------------------|---|---------------------------------|-------------------------------------|-------------------|--|--|---|--------------------------------------|---|--|---|------------------------------|--|--|---|---|--|---|
|                  | Tawaran Awam Permulaan<br>Initial Public Offers | Terbitan Hak<br>Rights Issues | Penempatan Persendirian / Tawaran Jualan Secara Terhad<br>Private Placement / Restricted Offer-for-Sale | Terbitan Khas<br>Special Issues |                                     |                   |  | Bon Biasa<br>Straight Bonds  | Bon dengan Waran<br>Bonds with Warrants | Bon Boleh Tukar<br>Convertible Bonds | Bon berasaskan Prinsip Islam<br>Islamic Bonds | Bon yang disokong Aset<br>Asset Backed Bonds | Nota Jangka Pertengahan<br>Medium Term Notes <sup>3</sup> | Bon Cagamas<br>Cagamas Bonds | Terbitan Baru Bon Korporat dan/atau Sukuk<br>New Issues of Corporate Bond and/or Sukuk | Bon Korporat dan/atau Sukuk<br>Corporate Bond and/or Sukuk | Bon Cagamas<br>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   | -                               | -                                   | 53                | 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  |
|                  | 4   | 6                             | 165   | -                               | -                                   | -                 | 170  | 80   | -                                       | -                                    | -   | -  | -   | 11,719                       | -  | 11,799   | 4,655                                     | - | 7,145  | 7,315   |
|                  | 5   | 28                            | 35  | -                               | -                                   | -                 | 63   | -  | -                                       | -                                    | -   | -  | -   | 6,869                        | -  | 6,869  | 3,854                                     | - | 3,015  | 3,078   |

<sup>1</sup> Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Langganan Boleh Pindah, Waran dan Stok Pinjaman Tidak Bercagar Boleh Tukar Tidak Boleh Tebus.

<sup>2</sup> Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.

<sup>3</sup> Bermula dari Januari 2004.

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

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

<sup>2</sup> Excludes short-term papers in conventional and Islamic principles.

<sup>3</sup> 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                    | 840                                       | 0   | 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  |
|        | 4                                   | 78           | 406                        | 220   | 8,617                               | 1,328         | 1,100                  | 50  | 0   | 11,799  |
|        | 5                                   | 0            | 124                        | 0   | 5,821                               | 25            | 0                      | 900                                       | 0   | 6,869   |

<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<br>Indices |          |                 |           |                         | Urus Niaga (juta unit)<br>Turnover (million units) |                 |                  |                |                     |                  | Urus Niaga (RM juta)<br>Turnover (RM million) |                 |                  |                |                     |                  | Jumlah<br>Syarikat<br>yang<br>Disenaraikan | Nilai<br>Pasaran<br>(RM bilion)              | Nisbah Bersih<br>P/E (Indeks<br>Komposit) |
|--------|-------------------|----------|-----------------|-----------|-------------------------|--|-----------------|------------------|----------------|---------------------|------------------|---|-----------------|------------------|----------------|---------------------|------------------|--|--|---|
|        | Komposit          | EMAS     | Papan<br>Kedua  | FBM EMAS  | FTSE Papan<br>Kedua     | Papan<br>Utama                                     | Papan<br>Kedua  | Pasaran<br>Utama | Pasaran<br>ACE | Jumlah <sup>1</sup> | Purata<br>Harian | Papan<br>Utama                                | Papan<br>Kedua  | Pasaran<br>Utama | Pasaran<br>ACE | Jumlah <sup>1</sup> | Purata<br>Harian |  |  |   |
| Period | Composite         | EMAS     | Second<br>Board | FBM EMAS  | FTSE<br>Second<br>Board | Main Board   | Second<br>Board | Main Market      | ACE Market     | Total <sup>1</sup>  | Daily<br>Average | Main Board                                    | Second<br>Board | Main Market      | ACE<br>Market  | Total <sup>1</sup>  | Daily<br>Average | No of<br>Listed<br>Companie<br>s           | Market<br>Capitalisatio<br>n (RM<br>billion) | Net P/E Ratio<br>(Composite<br>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                                     |
| 2016   | 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                                     |
|        | 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                                     |
| 2017   | 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                                     |
|        | 4                 | 1,870.37 | -               | 13,033.69 | -                       | -  | -               | 31,788.32        | 9,321.63       | 53,266.92           | 2,536.52         | -   | -               | 42,529.52        | 1,583.18       | 46,709.95           | 2,224.28         | 906  | 1,894.46                                     | 16.61                                     |
|        | 5                 | 1,740.62 | -               | 12,128.94 | -                       | -  | -               | 35,021.74        | 6,333.13       | 53,091.09           | 2,949.51         | -   | -               | 62,173.17        | 1,069.01       | 65,205.93           | 3,622.55         | 908  | 1,792.33                                     | 15.50                                     |

<sup>1</sup> 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).

<sup>1</sup> 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<br><i>During</i> | Niaga Hadapan dan Opsyen KLSE CI/ KLSE CI Futures and Options |   |                                | Niaga Hadapan KLIBOR/ KLIBOR Futures       |   |                                |       |
|-------------------------|---|---|--------------------------------|--|---|--------------------------------|-------|
|                         | Jumlah Urus Niaga<br><i>Total Turnover</i>                    | Purata Urus Niaga Harian<br><i>Average Daily Turnover</i> | Bukaan<br><i>Open Interest</i> | Jumlah Urus Niaga<br><i>Total Turnover</i> | Purata Urus Niaga Harian<br><i>Average Daily Turnover</i> | Bukaan<br><i>Open Interest</i> |       |
|                         | <i>Bil Kontrak / No. of Contracts</i>                         |   |                                |  |   |                                |       |
| 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                    | 12  | 242,978   | 11,044                         | 25,582                                     | 120   | 5                              | 1,170 |
| 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     |
|                         | 4   | 215,965   | 10,284                         | 28,891                                     | 0   | 0                              | 0     |
|                         | 5   | 255,832   | 14,213                         | 29,151                                     | 40  | 2                              | 25    |

<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<br>Transaction for the month | Konvensional<br>Conventional |           |                     |           |   |           | Islam<br>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   | 180,876.6                    | 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                       | 24,490.1  | 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     |
| 4   | 277,692.5                    | 631,691.0 | 608.5               | 186.7     | 13,241.9                                      | 563.3     | 103,803.9                | 554.0     | 31,452.9                     | 196,439.7 | 0.0                      | 1,415.2   | 27,355.9                       | 117,988.8 | 0.0                        | 1,591.6   | 6,878.6   | 445.4     |
| 5   | 244,038.6                    | 547,689.1 | 194.4               | 66.3      | 18,635.0                                      | 837.0     | 90,860.1                 | 410.0     | 24,344.9                     | 177,071.9 | 0.0                      | 1,215.2   | 27,048.9                       | 116,670.4 | 0.0                        | 1,616.8   | 5,694.6   | 185.0     |

<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<br>Conventional              |                          |  |  |                          |  |   |                           | Islam<br>Islamic                                     |       |
|---|---|--------------------------|--|--|--------------------------|--|---|---------------------------|--|-------|
|   | Berkaitan Ekuiti<br><i>Equity Related</i> |                          | Berkaitan Kadar Faedah<br><i>Interest Rate Related</i> |  |                          | Berkaitan Komoditi<br><i>Commodity Related</i> | Derivatif Kredit<br><i>Credit Derivatives</i>     | Lain-lain <sup>2</sup>    | Swap Kadar Keuntungan<br><br><i>Profit Rate Swap</i> |       |
| Urusiaga bagi bulan<br><i>Transaction for the month</i> | Waran<br><i>Warrants</i>                  | Opsyen<br><i>Options</i> | Pasaran Hadapan Klabor<br><i>Klibor Futures</i>        | Swap <sup>3</sup><br><i>Swap<sup>3</sup></i> | Opsyen<br><i>Options</i> | Pasaran Hadapan<br><i>Futures</i>              | Swap Mungkir Kredit<br><i>Credit Default Swap</i> | <i>Others<sup>2</sup></i> |  |       |
| 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   |
|   | 4   | 17.6                     | 136.4  | 0.0  | 9,667.7                  | 393.3  | 20.1  | 112.1                     | 521.0  | 200.0 |
|   | 5   | 14.9                     | 254.6  | 0.0  | 6,928.5                  | 15.0   | 26.4  | 64.4                      | 557.9  | 100.0 |

<sup>1</sup> Berdasarkan kepada tarikh pasaran  
<sup>2</sup> Termasuk Pasaran Hadapan Bon dan TRS  
<sup>3</sup> Urusiaga 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                                      | 5,960.6                     | 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 |
|               | 4  | 5,760.0                                       | 1,430.1                     | 58,577.7                        | 260.0  | 254.4                             | 26,235.0  | 836.7                          | 4,246.5 | 18,525.9 | 116,126.3 |
|               | 5  | 1,200.0                                       | 6,486.4                     | 81,161.1                        | -  | 4,278.8                           | 24,058.6  | -                              | 2,068.8 | 7,533.6  | 126,787.3 |

<sup>1</sup> Merujuk kepada semua bon dan/atau 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<br><i>Transaction during the month</i> | FX Spot<br><i>FX Spot</i> | FX Swap<br><i>FX Swap</i> | FX Hadapan<br><i>FX Forward</i> | FX Opsyen<br><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                        |
| 4   | 95,757.9                  | 124,679.6                 | 20,141.1                        | 2,425.7                        |
| 5   | 108,822.9                 | 110,858.0                 | 24,985.2                        | 2,096.7                        |

## 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><br>Loans                           | Bon Korporat <sup>2</sup><br>Corporate Bonds | Pembiayaan Bersih<br>Net Financing | Pinjaman<br>Loans  | Bon Korporat<br>Corporate Bonds | Pembiayaan Bersih<br>Net Financing | Pinjaman<br>Loans                            | Bon Korporat<br>Corporate Bonds | Pembiayaan Bersih<br>Net Financing |
|--------------|--|--|------------------------------------|--|---------------------------------|------------------------------------|--|---------------------------------|------------------------------------|
| End Period   | Jumlah terkumpul (RM Milion)<br>Outstanding (RM Million) |  |                                    | Perubahan Bulanan (RM milion)<br>Monthly Change (RM Million) |                                 |                                    | Pertumbuhan Tahunan (%)<br>Annual Growth (%) |                                 |                                    |
| 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                                |
| 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  | 581,635.5                                    | 2,328,066.8                        | 7,055.5  | 8,498.4                         | 15,553.8                           | 3.9  | 14.1                            | 6.3                                |
| 4            | 1,751,402.9  | 589,295.8                                    | 2,340,698.7                        | 4,971.6  | 7,660.4                         | 12,632.0                           | 4.2  | 14.3                            | 6.6                                |
| 5            | 1,756,276.4  | 590,833.8                                    | 2,347,110.2                        | 4,873.5  | 1,538.0                         | 6,411.5                            | 4.3  | 12.2                            | 6.2                                |

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<br><br>Period | Belanjawan semasa<br>Current budget |   |   | Perbelanjaan pembangunan<br>Development expenditure                 |   |  | Lebihan / kurangan (-)<br>keseluruhan<br>Overall surplus / deficit(-) | Sumber-sumber kewangan<br>Sources of finance                  |  |  |   |  |  | Penggunaan harta <sup>2</sup><br>Use of assets |
|----------------------|-------------------------------------|---|---|---|---|--|---|---|--|--|---|--|--|--|
|                      | Hasil<br><br>Revenue                | Perbelanjaan <sup>1</sup><br><br>Expenditure <sup>1</sup> | Lebihan / kurangan(-)<br><br>Surplus / deficit(-) | Perbelanjaan pembangunan kasar<br><br>Gross development expenditure | Tolak: Terimaan balik pinjaman<br><br>Less: Loan recoveries | Perbelanjaan pembangunan bersih<br><br>Net development expenditure |   | Pinjaman dalam negeri<br>Domestic borrowing                   |  |  | Pinjaman luar negeri<br>Foreign borrowing                   |  |  |  |
|                      |                                     |   |   |   |   |  |   | Peminjaman kasar dalam negeri<br><br>Gross domestic borrowing | Tolak: Pembayaran balik dalam negeri<br><br>Less: Domestic repayment | Peminjaman bersih dalam negeri<br><br>Net domestic borrowing | Peminjaman kasar luar negeri<br><br>Gross foreign borrowing | Tolak: Pembayaran balik luar negeri<br><br>Less: Foreign repayment | Peminjaman bersih luar negeri<br><br>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  |
| 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  |
| 2018 1Q              | 54,324                              | 54,906  | -583  | 10,918  | 167   | 10,751   | -11,333   | 32,700  | 19,671   | 13,029   | 5   | 147  | -142   | -1,554   |

- 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 penggenapan.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-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>).  
Source: Accountant General Department

## 3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk<sup>1</sup> RENTAS - Foreign Holdings in Debt Securities and Sukuk<sup>1</sup>

bersamaan RM juta / RM million equivalent

|               |         | 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  |
|               | 2017    | 12  | 8,074.5                     | 1,639.3                         | 168,480.0  | -                                 | 137.0                             | -   | 21,527.6                       | -               | 8,263.1                     | 6,543.9                                     | 214,665.5  |
| 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                                   | -  |
| 2018          | 12      | 4,350.0                                       | 2,392.1                     | 164,439.0                       | -  | 939.4                             | -                                 | 18,495.7  | -                              | 9,184.9         | 6,888.8                     | 206,690.0                                   | -  |
|               | 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                                   | -  |
|               | 5       | 3,500.0                                       | 2,396.3                     | 156,945.4                       | -  | 570.7                             | -                                 | 14,786.4  | -                              | 7,108.5         | 7,184.6                     | 192,492.0                                   | -  |
| 6             | 4,000.0 | 1,978.0                                       | 150,938.4                   | -                               | 570.0  | -                                 | 14,115.3                          | -   | 6,899.6                        | 7,314.6         | 185,815.8                   | -   |  |

<sup>1</sup> Menunjuk 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

Sumber / Source: Bank Negara Malaysia  
RENTAS (Real Time Electronic Transfer of Funds and Securities)

### 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<br><i>Period</i> | Keluaran Dalam Negara Kasar (KDNK)<br><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<br><i>Exports of goods and services</i> | Import barang-barang dan perkhidmatan<br><i>Imports of goods and services</i> |      |
|-------------------------|---|--|--|-------------------------------------|---|--|-------------------------------------|--|---|------|
|                         |   | Jumlah<br><i>Total</i>   | Sektor swasta<br><i>Private sector</i> | Sektor awam<br><i>Public sector</i> | Jumlah<br><i>Total</i>  | Sektor swasta<br><i>Private sector</i> | Sektor awam<br><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                    | 5.1   | 5.7  | 6.0                                    | 4.5                                 | 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                                | 1.3  | 1.3   |      |
| 2017                    | 5.9   | 6.7  | 7.0                                    | 5.4                                 | 6.2   | 9.3                                    | 0.1                                 | 9.4  | 10.9  |      |
| 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  | 5.9  | 8.0                                    | 8.9                                 | 4.4   | 7.8                                    | 11.5                                | 0.4  | -1.7  | -0.2 |
|                         | 2Q  | 5.0  | 6.6                                    | 6.4                                 | 7.1   | 0.3                                    | 3.8                                 | -8.2   | -4.3  | -3.3 |
|                         | 3Q  | 4.8  | 4.1                                    | 4.1                                 | 3.7   | 4.1                                    | 5.3                                 | 1.8  | 3.2   | 2.9  |
|                         | 4Q  | 4.7  | 4.5                                    | 4.9                                 | 3.5   | 2.6                                    | 4.7                                 | 0.4  | 3.8   | 3.7  |
| 2016                    | 1Q  | 4.1  | 4.7                                    | 5.2                                 | 2.7   | 0.1                                    | 2.1                                 | -4.4   | 1.0   | 2.3  |
|                         | 2Q  | 4.0  | 6.0                                    | 6.2                                 | 5.3   | 6.1                                    | 5.6                                 | 7.7  | 2.1   | 2.6  |
|                         | 3Q  | 4.3  | 5.5                                    | 6.3                                 | 2.1   | 2.0                                    | 4.8                                 | -3.9   | -0.2  | -1.6 |
|                         | 4Q  | 4.5  | 3.5                                    | 6.1                                 | -4.3  | 2.4                                    | 4.9                                 | -0.4   | 2.4   | 1.9  |
| 2017                    | 1Q  | 5.6  | 6.8                                    | 6.7                                 | 7.5   | 10.0                                   | 12.9                                | 3.2  | 9.8   | 13.0 |
|                         | 2Q  | 5.8  | 6.4                                    | 7.1                                 | 3.3   | 4.1                                    | 7.4                                 | -5.0   | 9.4   | 10.4 |
|                         | 3Q  | 6.2  | 6.6                                    | 7.2                                 | 3.9   | 6.7                                    | 7.9                                 | 4.1  | 11.8  | 13.3 |
|                         | 4Q  | 5.9  | 6.9                                    | 7.0                                 | 6.8   | 4.3                                    | 9.2                                 | -1.4   | 6.7   | 7.3  |
| 2018                    | 1Q  | 5.4  | 5.7                                    | 6.9                                 | 0.4   | 0.1                                    | 0.5                                 | -1.0   | 3.7   | -2.0 |

### 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<br><i>Period</i> | Pertanian<br><i>Agriculture</i> | Perlomongan dan Kuari<br><i>Mining and Quarrying</i> | Pembuatan<br><i>Manufacturing</i> | Pembinaan<br><i>Construction</i> | Perkhidmatan<br><i>Services<sup>1</sup></i> | Elektrik dan Gas           | Air, pembertungan 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                     |
|-------------------------|---------------------------------|--|-----------------------------------|----------------------------------|---|----------------------------|---|------------------------|---------------------|-----------------------|----------------------|--------------------------|------------------------------|----------------------------------|----------------|------------------|---|----------------------------|-----------------------|---|
|                         |                                 |  |                                   |                                  |   | <i>Electricity and Gas</i> | <i>Water, sewerage and waste management</i> | <i>Wholesale Trade</i> | <i>Retail Trade</i> | <i>Motor Vehicles</i> | <i>Accommodation</i> | <i>Food and Beverage</i> | <i>Transport and Storage</i> | <i>Infor &amp; Communication</i> | <i>Finance</i> | <i>Insurance</i> | <i>Real Estates and Business Services</i> | <i>Government Services</i> | <i>Other Services</i> | <i>GDP at Purchasers' Value<sup>1</sup></i> |
| 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                    | 1.4                             | 5.3  | 4.8                               | 8.4                              | 5.3   | 3.1                        | 5.8   | 9.3                    | 5.5                 | 4.2                   | 3.5                  | 7.2                      | 5.8                          | 9.5                              | -0.1           | -1.7             | 6.5                                       | 4.2                        | 4.8                   | 5.1   |
| 2016                    | -5.2                            | 2.1  | 4.4                               | 7.4                              | 5.7   | 5.0                        | 6.7   | 8.3                    | 7.1                 | -3.0                  | 4.5                  | 7.8                      | 5.7                          | 8.1                              | 1.3            | 6.5              | 6.9                                       | 4.9                        | 4.9                   | 4.2   |
| 2017                    | 7.2                             | 1.0  | 6.0                               | 6.7                              | 6.2   | 2.0                        | 6.0   | 6.5                    | 9.4                 | 1.2                   | 5.2                  | 8.1                      | 6.2                          | 8.4                              | 4.9            | 3.7              | 7.4                                       | 4.9                        | 5.1                   | 5.9   |
| 2016 1Q                 | -3.9                            | -1.3   | 4.6                               | 8.0                              | 5.2   | 6.6                        | 7.7   | 8.2                    | 5.6                 | -5.0                  | 4.2                  | 6.9                      | 6.0                          | 8.4                              | 0.4            | -0.4             | 6.5                                       | 5.4                        | 4.7                   | 4.1   |
| 2Q                      | -7.9                            | 2.1  | 4.2                               | 8.9                              | 5.8   | 5.0                        | 6.5   | 8.8                    | 7.2                 | -2.6                  | 3.7                  | 7.9                      | 6.1                          | 8.8                              | -0.1           | 8.0              | 6.9                                       | 4.9                        | 4.5                   | 4.0   |
| 3Q                      | -6.2                            | 2.8  | 4.3                               | 7.9                              | 6.2   | 5.1                        | 6.6   | 9.1                    | 7.7                 | -2.8                  | 4.9                  | 8.2                      | 5.3                          | 7.5                              | 2.1            | 15.0             | 7.0                                       | 5.5                        | 5.1                   | 4.3   |
| 4Q                      | -2.5                            | 4.9  | 4.7                               | 5.1                              | 5.6   | 3.4                        | 6.2   | 7.1                    | 8.0                 | -1.9                  | 5.3                  | 8.4                      | 5.6                          | 7.8                              | 2.8            | 4.4              | 7.2                                       | 4.1                        | 5.2                   | 4.5   |
| 2017 1Q                 | 8.4                             | 1.4  | 5.6                               | 6.6                              | 5.8   | 1.3                        | 6.0   | 5.6                    | 7.9                 | 3.5                   | 4.8                  | 7.9                      | 6.2                          | 8.3                              | 3.9            | 2.3              | 7.3                                       | 5.1                        | 5.1                   | 5.6   |
| 2Q                      | 5.9                             | 0.1  | 6.0                               | 8.3                              | 6.3   | 1.2                        | 5.8   | 5.9                    | 11.4                | 0.9                   | 5.0                  | 8.0                      | 6.3                          | 8.6                              | 5.5            | 3.6              | 7.4                                       | 4.5                        | 4.9                   | 5.8   |
| 3Q                      | 4.1                             | 3.0  | 7.0                               | 6.1                              | 6.5   | 2.0                        | 6.3   | 6.9                    | 10.3                | 0.4                   | 5.5                  | 8.2                      | 6.4                          | 8.8                              | 5.1            | 1.3              | 7.4                                       | 5.9                        | 5.3                   | 6.2   |
| 4Q                      | 10.7                            | -0.3   | 5.4                               | 5.9                              | 6.2   | 3.7                        | 6.0   | 7.4                    | 8.2                 | 0.3                   | 5.6                  | 8.3                      | 6.0                          | 8.1                              | 5.0            | 7.8              | 7.5                                       | 4.2                        | 5.2                   | 5.9   |
| 2018 1Q                 | 2.8                             | 0.1  | 5.3                               | 4.9                              | 6.5   | 3.9                        | 5.9   | 7.9                    | 7.4                 | -0.5                  | 5.7                  | 8.2                      | 5.7                          | 8.3                              | 6.7            | 9.8              | 7.4                                       | 4.7                        | 5.3                   | 5.4   |

<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 2,3                     |              |             |               | Perdagangan |         | Kadar Pengangguran | Tenaga Buruh |          |
|-----------------|-------|---|-----------------------------|--------------|-------------|---------------|-------------|---------|--------------------|--------------|----------|
|                 | CPI   | PPI - Local Production <sup>1</sup>     | Semua                       | Perlombongan | Elektrik    | Pembuatan     | Eksport     | Import  |                    |              |          |
| Period          | 100.0 | 100.0                                   | All                         | Mining       | Electricity | Manufacturing | Trade       |         | Unemployment Rate  | Labour Force |          |
|                 |       |   | Wajaran / Weight (2010=100) |              |             |               | Exports     | Imports |                    | 000 persons  |          |
| % 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    | 3.4                | 14,952.6     |          |
| 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                                     | -2.2                        | 3.1          | 0.0         | 4.4           | 4.1         | 2.2     | -9.6               | 3.3          | 15,192.4 |
|                 | 4     | 1.4                                     | -0.8                        | 4.6          | 1.9         | 5.8           | 5.3         | 14.0    | 9.1                | -            | -        |
|                 | 5     | 1.8                                     | 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>2</sup> Sebelum tahun 2016, Indeks Pengeluaran Perindustrian (PPI) menggunakan tahun asas 2010=100.

<sup>3</sup> Mulai tahun 2016, Indeks Pengeluaran Perindustrian (PPI) menggunakan tahun asas 2015=100.

Sumber: Jabatan Perangkaan Malaysia

<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.

<sup>2</sup> Prior to 2016, the Industrial Price Index (IPI) with base year 2010=100.

<sup>3</sup> Starting from 2016 onwards, the Industrial Price Index (IPI) with base year 2015=100.

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<br>Net Errors and Omissions | Imbangan Keseluruhan<br>Overall Balance |  |                                   |                         |              |              |
|--------|--------------------------------|--|------------------|---------|---------|-------------------------|---------|---------|--------------|---------|-----------------------------------|-----------------|--------|--------|---------------|------------------------------------|---------------------------------------|---------|--------------|-----------------|---------|--|-------------------------|--------------|--|--|---|--|-----------------------------------|-------------------------|--------------|--------------|
|        | Jumlah                         | Barangan dan Perkhidmatan / Goods and Services |                  |         |         |                         |         |         |              |         | Pendapatan Primer/ Primary Income |                 |        |        |               |                                    | Pendapatan Sekunder/ Secondary Income |         |              | Capital Account | Jumlah  | Pelaburan Langsung / Direct Investment |                         |              | Pelaburan Portfolio / Portfolio Investment |  |   | Derivatif Kewangan / Financial derivatives | Pelaburan Lain / Other Investment |                         |              |              |
|        |                                | Total  | Barangan / Goods |         |         | Perkhidmatan / Services |         |         | Bersih / Net |         |                                   | Kredit / Credit |        |        | Debit / Debit |                                    |                                       | Total   | Bersih / Net |                 |         | Aset / Assets                          | Liabiliti / Liabilities | Bersih / Net | Aset / Assets                              |  |   |  |                                   | Liabiliti / Liabilities | Bersih / Net | Bersih / Net |
|        |                                |  | Net              | Credit  | Debit   | Net                     | Credit  | Debit   | Net          | Credit  | Debit                             | Net             | Credit | Debit  | Net           | Credit                             | Debit                                 |         |              |                 |         |  |                         |              |  |  |   |  |                                   |                         |              |              |
| 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   | 29,907                         | 83,128   | 102,046          | 686,896 | 584,850 | -18,917                 | 147,596 | 166,513 | -34,592      | 47,452  | 82,045                            | -18,629         | 15,988 | 34,617 | 102           | 142                                | 40                                    | -249    | 13,792       | -42,246         | 56,038  | -14,203                                | -15,009                 | 806          | -802                                       | 964  | -23,899                                 | 5,860                                      |                                   |                         |              |              |
| 2017   | 40,275                         | 93,951   | 116,766          | 807,012 | 690,246 | -22,815                 | 159,162 | 181,977 | -36,354      | 53,455  | 89,809                            | -17,322         | 16,696 | 34,018 | -27           | 59                                 | 86                                    | 3,800   | 16,134       | -24,867         | 41,000  | -12,316                                | -16,393                 | 4,077        | -109                                       | 92   | -27,639                                 | 16,409                                     |                                   |                         |              |              |
| 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                             | 6,314  | 17,689           | 23,177  | 160,826 | 137,649                 | -5,488  | 36,197  | 41,686       | -6,437  | 10,893                            | 17,330          | -4,937 | 3,555  | 8,492         | 4                                  | 12                                    | 8       | 9,038        | 3,497           | -11,687 | 15,184                                 | 15,694                  | -5,897       | 21,591                                     | 515  | -10,668                                 | -12,969                                    | 2,387                             |                         |              |              |
|        | 2Q                             | 3,096  | 16,288           | 20,034  | 162,856 | 142,822                 | -3,746  | 36,835  | 40,581       | -8,213  | 13,433                            | 21,646          | -4,980 | 3,923  | 8,904         | 126                                | 128                                   | 3       | 11,131       | 6,589           | -3,953  | 10,542                                 | 70                      | -4,755       | 4,825                                      | 12   | 4,460                                   | -10,009                                    | 4,344                             |                         |              |              |
|        | 3Q                             | 7,682  | 23,002           | 27,245  | 172,978 | 145,732                 | -4,244  | 36,571  | 40,815       | -10,700 | 9,972                             | 20,673          | -4,619 | 4,003  | 8,622         | -20                                | 0                                     | 20      | -5,104       | 2,705           | -11,555 | 14,259                                 | -9,849                  | -7,097       | -2,752                                     | -98  | 2,138                                   | -1,179                                     | 1,380                             |                         |              |              |
|        | 4Q                             | 12,816   | 26,150           | 31,589  | 190,235 | 158,646                 | -5,440  | 37,992  | 43,431       | -9,242  | 13,154                            | 22,396          | -4,092 | 4,507  | 8,598         | -8                                 | 1                                     | 9       | -15,315      | 1,001           | -15,050 | 16,052                                 | -20,118                 | 2,740        | -22,858                                    | -1,232   | 5,034                                   | 257  | -2,250                            |                         |              |              |
| 2017   | 1Q                             | 4,786  | 18,838           | 25,010  | 193,960 | 168,950                 | -6,171  | 36,997  | 43,169       | -10,147 | 12,961                            | 23,108          | -3,905 | 4,581  | 8,486         | 17                                 | 26                                    | 9       | -8,313       | 9,209           | -2,058  | 11,267                                 | -32,374                 | -8,983       | -23,391                                    | 646  | 14,206                                  | 1,333                                      | -2,178                            |                         |              |              |
|        | 2Q                             | 8,772  | 21,178           | 26,027  | 194,705 | 168,678                 | -4,849  | 40,169  | 45,018       | -8,168  | 14,075                            | 22,243          | -4,238 | 4,443  | 8,681         | -1                                 | 9                                     | 10      | 8,986        | -7,147          | -15,563 | 8,416                                  | 17,513                  | -2,773       | 20,286                                     | -286   | -1,094                                  | -7,474                                     | 10,283                            |                         |              |              |
|        | 3Q                             | 12,800   | 26,850           | 31,672  | 206,955 | 175,283                 | -4,823  | 41,101  | 45,924       | -9,631  | 12,600                            | 22,230          | -4,418 | 3,811  | 8,229         | -20                                | 14                                    | 34      | -2,837       | 8,772           | -6,666  | 15,438                                 | -9,094                  | -8,181       | -914                                       | 983  | -3,498                                  | -3,759                                     | 6,184                             |                         |              |              |
|        | 4Q                             | 13,916   | 27,084           | 34,056  | 211,391 | 177,335                 | -6,972  | 40,895  | 47,867       | -8,408  | 13,819                            | 22,227          | -4,761 | 3,860  | 8,621         | -23                                | 11                                    | 34      | 5,965        | 5,300           | -580    | 5,879                                  | 11,639                  | 3,544        | 8,095                                      | -1,452   | -9,523                                  | -17,739                                    | 2,119                             |                         |              |              |
| 2018   | 1Q                             | 14,977   | 29,835           | 35,681  | 202,117 | 166,436                 | -5,846  | 38,307  | 44,153       | -10,192 | 12,985                            | 23,177          | -4,666 | 3,730  | 8,396         | -25                                | 14                                    | 39      | 15,236       | 10,704          | -3,111  | 13,815                                 | -2,638                  | -10,538      | 7,900                                      | 753  | 6,417                                   | -11,997                                    | 18,191                            |                         |              |              |

1 Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).

Angka-angka tidak semestinya terjumlah disebabkan oleh penganjakan.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

1 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<br><br>End period | Hutang luar negeri yang belum dijelaskan / External debt outstanding            |  |                                    |                                      |   |                                      |   |   |  |   |                     |         |  |   |   |   |   | Profil keseluruhan hutang luar negeri<br>Overall external debt profile |   |   |         |        |        |        |
|--------------------------------|---|--|------------------------------------|--------------------------------------|---|--------------------------------------|---|---|--|---|---------------------|---------|--|---|---|---|---|--|---|---|---------|--------|--------|--------|
|                                | Peminjaman luar pesisir <sup>2</sup> /Offshore borrowing <sup>2</sup>           |  |                                    |                                      |   |                                      |   |   | Pemegang sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin<br>Non-resident holdings of ringgit-denominated debt securities |   |                     |         | Deposit bukan pemastautin<br>Non-resident deposits | Lain-lain <sup>6</sup><br>Others <sup>6</sup> |   |   | Hutang jangka sederhana & panjang <sup>3</sup><br>Medium- and long-term debt <sup>3</sup> | Hutang jangka pendek <sup>4</sup><br>Short-term debt <sup>4</sup>      |   |   |         |        |        |        |
|                                | Jangka sederhana dan panjang <sup>3</sup><br>Medium- and long term <sup>3</sup> |  |                                    |                                      | Jangka pendek <sup>4</sup><br>Short-term <sup>4</sup> |                                      | Nisbah khidmat bayaran hutang <sup>7</sup> (%)<br>Debt service ratio <sup>7</sup> (%) | Jangka sederhana dan panjang <sup>3</sup><br>Medium- and long-term <sup>3</sup> |  | Jangka pendek <sup>4</sup><br>Short-term <sup>4</sup> |                     | Jumlah  |  | Jumlah  | Jangka sederhana & panjang <sup>3</sup><br>Medium- and long-term <sup>3</sup> | Jangka pendek <sup>4</sup><br>Short-term <sup>4</sup> |   |  | Hutang jangka sederhana & panjang <sup>3</sup><br>Medium- and long-term debt <sup>3</sup> | Hutang jangka pendek <sup>4</sup><br>Short-term debt <sup>4</sup> |         |        |        |        |
|                                | Sektor awam<br>Public sector  |  | Sektor swasta<br>Private sector    |                                      | Sektor perbankan<br>Banking sector                    | Sektor bukan bank<br>Non-bank sector |   | Sektor Kerajaan<br>Govt securities  | Lain-lain<br>Others  | Sekuriti Kerajaan<br>Govt securities                  | Lain-lain<br>Others |         | Jumlah   |   |   |   | Jumlah  | Jumlah   |   |   | Jumlah  | Jumlah | Jumlah | Jumlah |
|                                | Kerajaan Persekutuan <sup>9</sup><br>Federal Government                         | Perusahaan Awam <sup>5</sup><br>Public Enterprise <sup>5</sup> | Sektor perbankan<br>Banking sector | Sektor bukan bank<br>Non-bank sector |   |                                      |   |   |  |   |                     |         |  |   |   |   |   |  |   |   |         |        |        |        |
| Jumlah                         | Jumlah  | Jumlah   | Jumlah                             | Jumlah                               | Jumlah  | Jumlah                               | Jumlah  | Jumlah  | Jumlah   | Jumlah  | Jumlah              | Jumlah  |  | Jumlah  | Jumlah  | Jumlah  |   |  | Jumlah  | Jumlah  |         |        |        |        |
| 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                           | 537,456   | 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                           | 914,464   | 530,931  | 18,464                             | 112,215                              | 52,936  | 139,240                              | 170,977   | 37,099  | 15.9   | 212,767   | 189,988             | 11,871  | 1,776  | 9,131   | 86,274  | 84,492  | 11,705  | 72,787   | 536,418   | 378,046   |         |        |        |        |
| 2017                           | 879,768   | 500,901  | 16,567                             | 103,362                              | 42,161  | 128,905                              | 172,585   | 37,320  | 6.3  | 207,389   | 182,855             | 13,220  | 3,331  | 7,983   | 91,093  | 80,386  | 13,380  | 67,006   | 500,450   | 379,319   |         |        |        |        |
| 2013                           | 1Q  | 611,639  | 269,904                            | 16,142                               | 71,022  | 23,850                               | 57,703  | 89,118  | 12,069   | 11.2  | 221,998             | 139,670 | 10,407   | 860   | 71,061  | 54,798  | 64,939  | 9,726  | 55,213  | 328,520   | 283,119 |        |        |        |
|                                | 2Q  | 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 |        |        |        |
|                                | 3Q  | 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 |        |        |        |
|                                | 4Q  | 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                           | 1Q  | 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 |        |        |        |
|                                | 2Q  | 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 |        |        |        |
|                                | 3Q  | 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 |        |        |        |
|                                | 4Q  | 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                           | 1Q  | 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 |        |        |        |
|                                | 2Q  | 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 |        |        |        |
|                                | 3Q  | 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   | 21,989  | 82,821  | 80,182  | 12,476   | 67,706  | 479,515   | 372,036 |        |        |        |
|                                | 4Q  | 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                           | 1Q  | 825,654  | 455,529                            | 16,370                               | 96,480  | 46,920                               | 121,737   | 150,658   | 23,364   | 17.5  | 222,994             | 185,642 | 11,272   | 4,605   | 21,475  | 78,831  | 68,301  | 10,619   | 57,682  | 489,040   | 336,614 |        |        |        |
|                                | 2Q  | 857,546  | 476,244                            | 21,039                               | 96,299  | 50,773                               | 122,658   | 158,158   | 27,318   | 13.8  | 231,312             | 202,823 | 11,994   | 3,359   | 13,136  | 77,393  | 72,597  | 10,627   | 61,970  | 516,213   | 341,334 |        |        |        |
|                                | 3Q  | 871,315  | 479,269                            | 17,979                               | 99,400  | 48,985                               | 132,248   | 148,923   | 31,734   | 18.8  | 235,560             | 208,259 | 13,690   | 3,500   | 10,111  | 82,682  | 73,804  | 11,236   | 62,568  | 531,797   | 339,518 |        |        |        |
|                                | 4Q  | 914,464  | 530,931                            | 18,464                               | 112,215   | 52,936                               | 139,240   | 170,977   | 37,099   | 13.8  | 212,767             | 189,988 | 11,871   | 1,776   | 9,131   | 86,274  | 84,492  | 11,705   | 72,787  | 536,418   | 378,046 |        |        |        |
| 2017                           | 1Q  | 894,181  | 555,256                            | 18,290                               | 111,701   | 40,785                               | 137,460   | 211,622   | 35,396   | 5.9   | 176,356             | 155,670 | 12,454   | 1,049   | 7,183   | 77,835  | 84,734  | 12,088   | 72,646  | 488,449   | 405,732 |        |        |        |
|                                | 2Q  | 878,518  | 522,803                            | 17,733                               | 109,384   | 39,382                               | 128,088   | 192,340   | 35,875   | 6.0   | 193,105             | 169,855 | 12,566   | 1,212   | 9,471   | 78,865  | 83,746  | 12,381   | 71,365  | 489,389   | 389,129 |        |        |        |
|                                | 3Q  | 874,373  | 498,226                            | 17,287                               | 109,268   | 41,127                               | 124,924   | 170,416   | 35,205   | 8.7   | 199,839             | 175,154 | 12,595   | 2,656   | 9,435   | 90,815  | 85,493  | 13,670   | 71,823  | 494,024   | 380,349 |        |        |        |
|                                | 4Q  | 879,768  | 500,901                            | 16,567                               | 103,362   | 42,161                               | 128,905   | 172,585   | 37,320   | 4.5   | 207,389             | 182,855 | 13,220   | 3,331   | 7,983   | 91,093  | 80,386  | 13,380   | 67,006  | 500,450   | 379,319 |        |        |        |
| 2018                           | 1Q  | 893,409  | 517,871                            | 15,943                               | 98,102  | 42,253                               | 126,949   | 167,966   | 66,659   | 3.8   | 210,171             | 184,679 | 13,038   | 4,891   | 7,563   | 87,767  | 77,600  | 14,713   | 62,886  | 495,677   | 397,731 |        |        |        |

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 dipinoleh, serta nota dan bon terbitan 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 awatan.  
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.  
7 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah pinjaman luar pesisir sebagai nisbah kepada eksport kasar barangan dan perkhidmatan. Data yang disemak semula mulai suku pertama 2017 oleh entiti pelapor.  
8 Angka-angka tidak semestinya terjemah disebabkan oleh pengeneapan.  
9 Sebelum suku pertama 2016, Peminjaman Luar Pesisir bagi Kerajaan Persekutuan merangkumi peminjaman Pemastautin.

Sumber: Perbendaharaan dan Laporan Bersama Kedudukan Pelaburan Antarabangsa oleh Syarikat Pemastautin oleh Jabatan Perangkaan Malaysia dan Bank Negara Malaysia

1 Refers to the redefined external debt. For more information, please refer to the box article entitled 'The Redefinition of External Debt' in the Quarterly Bulletin on Economic and Financial Developments in the Malaysian Economy in the First Quarter of 2014.  
2 Equivalent to the external debt as previously defined, comprise mainly foreign currency loan raised, and bonds and notes issued, offshore (with slightly revised data for 2009 - 2013).  
3 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.  
4 Short-term debt refers to debt with tenure of one year and below.  
5 Includes both guaranteed and non-guaranteed debt of Public Enterprises.  
6 Comprise trade credits, IMF allocation of SDRs and miscellaneous.  
7 Measures the principal repayment (excluding prepayment) and the interest payment of the offshore borrowing as a proportion of gross export of goods and services. Revision of data from 1Q 2017 by reporting entities.  
8 Numbers may not necessarily add up due to rounding.  
9 Prior to 1Q 2016, the Offshore Borrowing for Federal Government includes Resident portion.

Source: Treasury and Joint International Investment Position (IIP) Report by Resident Companies by Department of Statistics, Malaysia and Bank Negara Malaysia

## 3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

| Akhir tempoh<br><br><i>End period</i> |    | Bank Negara Malaysia / Central Bank of Malaysia                      |  |   |  |   |   | Lain-lain rizab rasmi <sup>4</sup><br><br>Other official reserves <sup>4</sup> | Rizab rasmi bersih<br><br>Net official reserves |
|---------------------------------------|----|--|--|---|--|---|---|--|---|
|                                       |    | Rizab antarabangsa kasar / Gross international reserves <sup>1</sup> |  |   |  | Tanggungian luar negeri <sup>5</sup><br><br>External liabilities <sup>5</sup> | Rizab antarabangsa bersih<br><br>Net international reserves |  |   |
|                                       |    | Jumlah<br><br><i>Total</i>   | Hak-hak Pengeluaran Khas <sup>2</sup><br><br><i>Special Drawing Rights<sup>2</sup></i> | Kedudukan rizab di IMF <sup>3</sup><br><br><i>IMF reserves position<sup>3</sup></i> | Emas dan pertukaran mata wang asing <sup>4</sup><br><br><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                                       |
| 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                                       |
|                                       | 4  | 423,059.2  | 4,602.9  | 3,019.5   | 415,436.8  | 59.8  | 422,999.4   | 111.0  | 423,110.3                                       |
|                                       | 5  | 418,964.0  | 4,602.8  | 3,019.5   | 411,341.7  | 62.9  | 418,901.1   | 108.9  | 419,010.0                                       |

- 1 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.
- 2 Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
- 3 Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
- 4 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 baki 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.
- 5 Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa.

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

- 1 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.
- 2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
- 3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
- 4 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.
- 5 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

# 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<br><br>End of period  | Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am <sup>1</sup><br><br>Number of Life/Family and General Insurance/Takaful Funds <sup>1</sup> | Jumlah Aset<br><br>Total Assets | Harta benda, Loji dan Kelengkapan<br><br>Property, Plant and Equipment | Pelaburan Hartanah<br><br>Investment Properties | Pinjaman/Pembiayaan<br><br>Loans/Financing | Pelaburan  |  |  |           | Aset Luar Negeri<br><br>Foreign Assets | Wang Tunai dan Simpanan<br><br>Cash and Deposits | Aset Lain <sup>4</sup><br><br>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                              | 254,530.1  | 2,157.0   | 2,725.3                                    | 12,682.8   | 26,130.1                               | 172,324.0                              | 8,990.0   | 207,444.1                              | 10,986.7   | 13,544.4  | 4,989.7 |
| <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   | 6,002.5 |
|  | 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                              | 40,009.2   | 943.9   | 191.2                                      | 51.4   | 6,117.4                                | 8,737.4                                | 10,340.8  | 25,195.5                               | 100.7  | 8,132.1   | 5,394.3 |

<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, TSRs 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 mengambil kira 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

| Ahir tempoh/End of period                                       | Kumpulan Wang Insurans/Insurance Fund | Ekuiti Pemegang Syer/Shareholders' Equity |   |                |   |              | Risab Penilaian Semula Aset/Assets Revaluation Reserves | Liabiliti Lain/Other Liabilities | JUMLAH LIABILITI/TOTAL LIABILITIES | Harta Benda, Loji dan Kelengkapan/Plant and Equipment | Pinjaman/Loans | Pelaburan/Investments | Harta Benda Pelaburan/Investment Properties | Wang Tunai dan Simpanan/Cash and Deposits | Aset Lain <sup>1</sup> /Other Assets <sup>1</sup> | Aset Asing/Foreign Assets | JUMLAH ASET/TOTAL ASSETS |         |           |
|---|---------------------------------------|---|---|----------------|---|--------------|---|----------------------------------|------------------------------------|---|----------------|-----------------------|---|---|---|---------------------------|--------------------------|---------|-----------|
|   |                                       | Modal Berbayar/Paid-up Capital            | Akaun Premium Saham/Share Premium Account | Risab/Reserves | Keuntungan/(Kerugian) Tertahan/Retained Profit/(Loss) | Jumlah/Total |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| Perniagaan dalam Malaysia/Business within Malaysia              |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| Penanggung Insurans Hayat Langsung/Life Direct Insurers         |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 2015  | 1H                                    | 90,059.5                                  | 1,992.9                                   | 40.7           | 15,055.9  | 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   | 6,794.4                   | 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 |
| Penanggung Insurans Am Langsung/General Direct Insurers         |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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  |
| Penanggung Insurans Komposit Langsung/Composite Direct Insurers |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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                  | 2,995.5 | 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                  | 2,656.1 | 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      | 1,094.3               | 5,170.1                                     | 82,770.7                                  | 1,476.7   | 4,829.8                   | 2,439.4                  | 3,534.6 | 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 |
| Penanggung Insurans Semula Profesional/Professional Reinsurers  |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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  | 598.8                     | 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   | 3,332.8        | 138.6                 | 3.1   | 2,101.8                                   | 46.1  | 471.8                     | 559.0                    | 12.6    | 3,332.8   |
|   | 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                                   | 46.8  | 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   |
| Perniagaan Global/Global Business                               |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| Penanggung Insurans Hayat Langsung/Life Direct Insurers         |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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   | 6,794.4                   | 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 |
| Penanggung Insurans Am Langsung/General Direct Insurers         |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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                   | 5,305.4                  | 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  |
| Penanggung Insurans Komposit/Composite Direct Insurers          |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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 |
| Penanggung Insurans Semula Profesional/Professional Reinsurers  |                                       |   |   |                |   |              |   |                                  |                                    |   |                |                       |   |   |   |                           |                          |         |           |
| 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                               | 1,233.5   | 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                                    | 426.4                                     | 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                     | 613.4                    | 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 tanah aset.  
Sumber : 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 | Pembayaran/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    |                                    |   |   |                |   |              |   |                                  |                                    |   |   |                       |   |                      |   |                        |                           |                          |          |
| 2014  | 1H                                 | 434.4                                     | 353.3                                     | 0.0            | (32.0)  | (99.1)       | 222.3   | (0.1)                            | 174.5                              | 831.0   | 33.2  | 154.0                 | 536.1                                       | 0.0                  | 9.2   | 98.4                   | 0.0                       | 831.0                    |          |
|   | 2H                                 | 559.8                                     | 353.3                                     | 0.0            | (31.7)  | (99.2)       | 222.4   | (1.6)                            | 202.7                              | 983.4   | 62.0  | 194.1                 | 601.7                                       | 0.0                  | 10.2  | 115.3                  | 0.0                       | 983.4                    |          |
| 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                  | 10.6  | 124.5                  | 0.0                       | 1,093.4                  |          |
|   | 2H                                 | 700.4                                     | 353.3                                     | 0.0            | (31.1)  | (139.9)      | 183.3   | 0.5                              | 284.5                              | 1,167.8   | 87.1  | 148.7                 | 803.7                                       | 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                  | 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                  | 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                  | 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                  | 31.6  | 70.1                   | 0.0                       | 1,818.2                  |          |
| Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators |                                    |   |   |                |   |              |   |                                  |                                    |   |   |                       |   |                      |   |                        |                           |                          |          |
| 2014  | 1H                                 | 18,618.6                                  | 1,316.7                                   | 145.3          | (20.0)  | 1,380.3      | 2,822.2   | (41.4)                           | 4,029.5                            | 25,429.4  | 366.5   | 2,980.0               | 20,190.3                                    | 347.3                | 32.0  | 105.6                  | 1,407.2                   | 0.0                      | 25,429.4 |
|   | 2H                                 | 19,235.6                                  | 1,316.8                                   | 146.8          | (19.9)  | 1,535.8      | 2,979.5   | (124.8)                          | 3,927.7                            | 26,018.0  | 257.4   | 3,237.9               | 20,766.6                                    | 346.9                | 34.0  | 101.9                  | 1,273.2                   | 0.0                      | 26,018.0 |
| 2015  | 1H                                 | 20,200.3                                  | 1,316.8                                   | 146.8          | (3.1)   | 1,612.1      | 3,072.6   | (120.7)                          | 4,194.0                            | 27,346.3  | 489.2   | 3,703.9               | 21,419.2                                    | 345.1                | 31.6  | 108.6                  | 1,248.7                   | 0.0                      | 27,346.3 |
|   | 2H                                 | 20,567.1                                  | 1,317.0                                   | 148.0          | (15.9)  | 1,840.1      | 3,289.2   | (88.2)                           | 4,417.9                            | 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    |                                    |   |   |                |   |              |   |                                  |                                    |   |   |                       |   |                      |   |                        |                           |                          |          |
| 2014  | 1H                                 | 434.4                                     | 353.3                                     | 0.0            | (32.0)  | (99.1)       | 222.3   | (0.1)                            | 174.5                              | 831.0   | 33.2  | 154.0                 | 536.1                                       | 0.0                  | 9.2   | 98.4                   | 0.0                       | 831.0                    |          |
|   | 2H                                 | 559.8                                     | 353.3                                     | 0.0            | (31.7)  | (99.2)       | 222.4   | (1.6)                            | 202.7                              | 983.4   | 62.0  | 194.1                 | 601.7                                       | 0.0                  | 10.2  | 115.3                  | 0.0                       | 983.4                    |          |
| 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                  | 10.6  | 124.5                  | 0.0                       | 1,093.4                  |          |
|   | 2H                                 | 700.4                                     | 353.3                                     | 0.0            | (31.1)  | (139.9)      | 183.3   | 0.5                              | 284.5                              | 1,167.8   | 87.1  | 148.7                 | 803.7                                       | 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                  | 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                  | 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                  | 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                  | 31.6  | 70.1                   | 0.0                       | 1,818.2                  |          |
| Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators |                                    |   |   |                |   |              |   |                                  |                                    |   |   |                       |   |                      |   |                        |                           |                          |          |
| 2014  | 1H                                 | 18,618.6                                  | 1,316.7                                   | 145.3          | (20.0)  | 1,380.3      | 2,822.2   | (41.4)                           | 4,029.4                            | 25,429.0  | 366.5   | 2,980.0               | 20,190.3                                    | 347.3                | 32.0  | 105.6                  | 1,407.3                   | 0.0                      | 25,429.0 |
|   | 2H                                 | 19,235.7                                  | 1,316.8                                   | 146.8          | (19.9)  | 1,535.8      | 2,979.5   | (124.8)                          | 3,927.6                            | 26,018.1  | 257.4   | 3,237.9               | 20,766.6                                    | 346.9                | 34.0  | 101.9                  | 1,273.3                   | 0.0                      | 26,018.1 |
| 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'.

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          | 5,952.6             | 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          | 5,308.3             | 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          | 5,952.6             | 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          | 5,308.3             | 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 |

<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

## 4.6.8 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.

## 4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan Life Insurance: Income and Outgo

RM juta/RM million

| Tempoh/Period   | Pendapatan/Income                 |   |   |              | Perbelanjaan/Outgo                       |  |   |   |              | Lebih 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. |   |   |              |  |          |
| 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 |
| <p><sup>1</sup> Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.<br/> <sup>2</sup> Termasuk premium terkumpul dan lain-lain aset.</p> |   |   |  |                  |              |   |                       |               |                  |              |   |   |                           |              |           |
| <p><sup>1</sup> Refers to life insurance business undertaken by composite and life insurance companies.<br/> <sup>2</sup> Includes outstanding premiums and miscellaneous assets.</p> |   |   |  |                  |              |   |                       |               |                  |              |   |   |                           |              |           |
| <p>Sumber: Bank Negara Malaysia</p>   |   |   |  |                  |              |   |                       |               |                  |              |   |   |                           |              |           |
| <p>Source: Bank Negara Malaysia</p>   |   |   |  |                  |              |   |                       |               |                  |              |   |   |                           |              |           |

## 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/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 |          |
|--|---|--|----------------|---|-------------------------------|---|--------------|---------------------|--|------------------------|--------------|----------|
|  |   |  |                |   | Perindungan 'Akta'/Act' Cover | Lain-lain/Others  | Jumlah/Total |                     |  |                        |              |          |
| Perniagaan dalam Malaysia/Business within Malaysia   |   |  |                |   |                               |   |              |                     |  |                        |              |          |
| 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/Global Business  |   |  |                |   |                               |   |              |                     |  |                        |              |          |
| 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 'Akta'/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.<br><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.<br><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 'Aktu'/'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. <span style="float: right;"><sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.</span> |  |                |   |                                 |                  |              |                     |  |                        |              |
|               |    | Sumber: Bank Negara Malaysia <span style="float: right;">Source: Bank Negara Malaysia</span>   |  |                |   |                                 |                  |              |                     |  |                        |              |

# 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      |
| <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  |                  |              |                     |  |                        |              |

## 4.7.20 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'/Ac' 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 |
| <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.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.<br><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.<br><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<br>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.<br><sup>2</sup> Termasuk premium terkumpul dan lain-lain aset.             |  |   |  |                  |              |   |                |   |   |                           |              |  |
|                            |    | <sup>1</sup> Refers to general insurance business undertaken by composite and general insurance companies.<br><sup>2</sup> Includes outstanding premiums and miscellaneous assets. |  |   |  |                  |              |   |                |   |   |                           |              |  |
|                            |    | Sumber: Bank Negara Malaysia   |  |   |  |                  |              |   |                |   |   |                           |              |  |
|                            |    | 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. |                                    |  |                       |  |
| Sumber: Bank Negara Malaysia  |                    |  |                                    |                       |                | Source: Bank Negara Malaysia   |                                    |  |                       |  |



## 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 |  |
|               |    | Endowment/Endowment                                |                  |              | Sementara/Temporary  |                  |              | Perubahan 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 |                         |                    | Annuiti/Annuity |                         |                    | Jumlah/Total |                         |                    |              |
|                            |    | Endowmen/Endowment                                 |                    |              | Sementara/Temporary     |                    |              | Lain-lain/Others        |                    |              | Jumlah/Total            |                    |                                       |                         |                    |                 |                         |                    |              |                         |                    |              |
|                            |    | Individu/<br>Individual                            | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total                          | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total    | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>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> Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

Sumber : Bank Negara Malaysia

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

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<br>(including expiry) |                    |              | JUMLAH/TOTAL            |                    |              |       |
|                                   | Individu/<br>Individual                            | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual   | Kumpulan/<br>Group | Jumlah/Total | Individu/<br>Individual | Kumpulan/<br>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                            |                                |  |  |              |         | Lebih 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  | 287.7  | 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<br>Bank/Cash and Bank<br>Balances   | Akaun Pelaburan dan<br>Pasaran Wang<br>Islam/Investment<br>Accounts and Islamic<br>Money Market | Pelaburan/Investments                                   |   |                                     |              | Pelaburan Harta<br>Benda/Investment<br>Properties | Pembiayaan/Financing | Harta Benda, Loji dan<br>Kelengkapan/Property,<br>Plant and Equipment | Aset Lain/Other<br>Assets | Aset Asing/Foreign<br>Assets | JUMLAH/TOTAL |
|                            |    |   |   | Sekuriti Islam<br>Kerajaan/Government<br>Islamic Papers | Sekuriti Hutang Swasta<br>Islam dan Ekuiti/Islamic<br>Private Debt Securities<br>and Equities | Pelaburan Lain/Other<br>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. <span style="float: right;"><sup>1</sup> Refers to family takaful business undertaken by composite and family takaful operators.</span> |   |   |   |                                     |              |   |                      |   |                           |                              |              |
|                            |    | Sumber : Bank Negara Malaysia <span style="float: right;">Source : Bank Negara Malaysia</span>  |   |   |   |                                     |              |   |                      |   |                           |                              |              |

## 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 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  | 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.

Sumber : Bank Negara Malaysia

<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.

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 'Aka'/'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.

<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.

Sumber: Bank Negara Malaysia

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   |  |   |  |                                     |              |  |                      |   |                        |                              | JUMLAH/TOTAL  |
|----------------------------|----|--|--|---|--|-------------------------------------|--------------|--|----------------------|---|------------------------|------------------------------|---|
|                            |    | Wang Tunai dan Baki<br>Bank/Cash and Bank<br>Balances  | Akaun Pelaburan dan<br>Pasaran Wang<br>Islam/Investment Accounts<br>and Islamic Money Market | Pelaburan/Investments                                   |  |                                     |              | Pelaburan Harta<br>Benda/Investment Properties | Pembiayaan/Financing | Harta Benda, Loji dan<br>Kelengkapan/Property, Plant<br>and Equipment | Aset Lain/Other Assets | Aset Asing/Foreign<br>Assets |   |
|                            |    |  |  | Sekuriti Islam<br>Kerajaan/Government<br>Islamic Papers | Sekuriti Hutang Swasta dan<br>Ekuiti Islam/Islamic Private<br>Debt Securities and Equities | Pelaburan Lain/Other<br>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.<br>Sumber : Bank Negara Malaysia |  |   |  |                                     |              |  |                      |   |                        |                              | <sup>1</sup> Refers to general takaful business undertaken by composite and general takaful operators.<br>Source : Bank Negara Malaysia |