



MALAYSIA

BANCI EKONOMI
ECONOMIC CENSUS

2016

PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

JABATAN PERANGKAAN MALAYSIA
DEPARTMENT OF STATISTICS, MALAYSIA

Diterbitkan oleh:

Jabatan Perangkaan Malaysia

Blok C6, Kompleks C,
Pusat Pentadbiran Kerajaan Persekutuan,
62514 Putrajaya,

MALAYSIA

Tel. : 03-8885 7000
Faks : 03-8888 9248
Portal : <https://www.dosm.gov.my>
Facebook : www.facebook.com/StatsMalaysia
Twitter : <https://twitter.com/StatsMalaysia>

Harga /Price : RM35.00

Diterbitkan pada Julai 2017

Hakcipta terpelihara.

Tiada bahagian daripada terbitan ini boleh diterbitkan semula, disimpan untuk pengeluaran atau ditukar dalam apa-apa bentuk atau alat apa jua pun kecuali setelah mendapat kebenaran daripada Jabatan Perangkaan Malaysia.

Pengguna yang mengeluarkan sebarang maklumat dari terbitan ini sama ada yang asal atau diolah semula hendaklah meletakkan kenyataan berikut:
"Sumber: Jabatan Perangkaan Malaysia".

Published by:

Department of Statistics, Malaysia

Block C6, Complex C,
Federal Government Administrative Centre,
62514 Putrajaya,

MALAYSIA

Tel. : 03-8885 7000
Fax : 03-8888 9248
Portal : <https://www.dosm.gov.my>
Facebook : www.facebook.com/StatsMalaysia
Twitter : <https://twitter.com/StatsMalaysia>

Published in July 2017

All rights reserved.

No part of this publication may be reproduced or distributed in any form or by any means or stored in data base without the prior written permission from Department of Statistics, Malaysia.

Users reproducing content of this publication with or without adaptation should quote the following.

"Source: Department of Statistics, Malaysia."

ISBN 978-967-2000-15-0

KATA PENGANTAR

Penerbitan ini memaparkan perangkaan bagi perkhidmatan kewangan yang diperoleh daripada Banci Ekonomi 2016 bagi tahun rujukan 2015. Perkhidmatan kewangan merangkumi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen. Perkhidmatan ini meliputi semua industri dalam Seksyen K yang dikelaskan di bawah Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Ver. 1.0, selaras dengan Piawaian Klasifikasi Industri Antarabangsa bagi semua aktiviti ekonomi (ISIC), Semakan Ke-4, 2008.

Data utama yang berkaitan dengan nilai output kasar, nilai input perantaraan, nilai ditambah, bilangan pekerja, gaji & upah dan nilai harta tetap dilaporkan dalam penerbitan ini. Maklumat berkaitan pemilikan wanita serta kelulusan akademik dan teknikal turut dipaparkan. Data tersebut boleh digunakan oleh agensi kerajaan, ahli ekonomi, ahli akademik, pihak swasta serta individu bagi tujuan membuat perancangan dan penggubalan dasar, analisis ekonomi, unjuran dan dapat membantu merancang pembangunan perniagaan.

Penerbitan ini dibahagikan kepada tiga bahagian. Bahagian pertama memaparkan hasil penemuan bagi keseluruhan perkhidmatan kewangan. Aspek teknikal seperti skop dan liputan, konsep dan definisi serta pembolehubah utama yang digunakan diterangkan di bahagian kedua, manakala bahagian ketiga pula memaparkan jadual perangkaan terperinci.

Jabatan merakamkan setinggi-tinggi penghargaan atas kerjasama yang diberikan oleh reponden dan juga semua pihak yang telah menyumbang secara langsung dan tidak langsung dalam menjayakan banci ini. Setiap maklum balas dan cadangan untuk penambahbaikan laporan ini pada masa akan datang amat dihargai.

DR. MOHD UZIR BIN MAHIDIN

Ketua Perangkawan Malaysia

Julai 2017

PREFACE

This publication presents statistics on financial services obtained from the Economic Census 2016 for reference year 2015. Financial services encompass of monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding. These services includes all industries in Section K classified under the Standard Industrial Classification (MSIC) 2008 Ver. 1.0, in accordance with the International Standard Industrial Classification of All Economic Activities (ISIC), Revision 4, 2008.

Key data related to value of gross output, intermediate input, value added, number of persons engaged, salaries & wages and value of fixed assets are reported in this publication. Information on women ownership and academic and technical qualification are also published. These data can be used by government agencies, economists, academicians, private sectors and individuals for planning and formulations policies, economic analysis, projections and to assist in business development planning.

This publication is divided into three parts. The first part displays the findings for the entire financial services. Technical aspects such as scope and coverage, concepts and definitions as well as the key variables used are describes in the second part. Meanwhile, the third part detailed statistical tables are provided.

The Department gratefully acknowledges the co-operation rendered by the respondents as well as all parties who have contributed directly and indirectly in making this census a success. Every feedback and suggestion towards improving future reports is highly appreciated.

DR. MOHD UZIR BIN MAHIDIN

Chief Statistician Malaysia

July 2017

	Muka surat Page
Kata pengantar <i>Preface</i>	i
Kandungan <i>Contents</i>	iii
BAHAGIAN 1 : Penemuan utama dan ringkasan penemuan <i>PART 1 : Main findings and summary of findings</i>	3
BAHAGIAN 2 : Nota teknikal <i>PART 2 : Technical notes</i>	31
BAHAGIAN 3 : Jadual <i>PART 3 : Tables</i>	
1. Perkhidmatan kewangan <i>Financial services</i>	
1.1 Perangkaan utama perkhidmatan kewangan, 2015 <i>Principal statistics of financial services, 2015</i>	49
1.2 Perangkaan utama perkhidmatan kewangan mengikut aktiviti, 2015 <i>Principal statistics of financial services by activities, 2015</i>	50
1.3 Perangkaan utama perkhidmatan kewangan mengikut negeri, 2015 <i>Principal statistics of financial services by states, 2015</i>	51
1.4 Perangkaan utama perkhidmatan kewangan mengikut taraf sah, 2015 <i>Principal statistics of financial services by legal status, 2015</i>	52
1.5 Perangkaan utama perkhidmatan kewangan mengikut hak milik, 2015 <i>Principal statistics of financial services by ownerships, 2015</i>	53
1.6 Perangkaan utama perkhidmatan kewangan mengikut saiz output, 2015 <i>Principal statistics of financial services by size of output, 2015</i>	54
1.7 Perangkaan utama perkhidmatan kewangan mengikut saiz pekerja, 2015 <i>Principal statistics of financial services by size of employment, 2015</i>	55
1.8 Perangkaan utama perkhidmatan kewangan mengikut saiz harta tetap, 2015 <i>Principal statistics of financial services by size of fixed assets, 2015</i>	56

Jadual Tables		Muka surat Page
1.9	Bilangan pekerja perkhidmatan kewangan mengikut aktiviti, 2015 <i>Number of persons engaged in financial services by activities, 2015</i>	57
1.10	Bilangan pekerja dan gaji & upah perkhidmatan kewangan mengikut kategori pekerja, 2015 <i>Number of person engaged and salaries & wages in financial services by category of workers, 2015</i>	58
1.11	Bilangan pekerja perkhidmatan kewangan mengikut kewarganegaraan dan kategori pekerja, 2015 <i>Number of persons engaged in financial services by citizenships and category of workers, 2015</i>	59
1.12	Bilangan pekerja bergaji sepenuh masa perkhidmatan kewangan mengikut kategori kemahiran pekerja dan aktiviti, 2015 <i>Number of paid full-time employees in financial services by category of skilled workers and activities, 2015</i>	60
1.13	Bilangan pekerja perkhidmatan kewangan mengikut jantina dan kelulusan, 2015 <i>Number of persons engaged in financial services by sex and qualifications, 2015</i>	61
1.14	Bilangan pekerja perkhidmatan kewangan mengikut kelulusan dan aktiviti, 2015 <i>Number of persons engaged in financial services by qualifications and activities, 2015</i>	62
1.15	Nilai harta tetap perkhidmatan kewangan mengikut aktiviti, 2015 <i>Value of fixed assets of financial services by activities, 2015</i>	63
1.16	Nilai harta tetap perkhidmatan kewangan mengikut jenis harta, 2015 <i>Value of fixed assets of financial services by type of assets, 2015</i>	64
1.17	Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut aktiviti, 2015 <i>Principal statistics of women-owned establishment in financial services by activities, 2015</i>	65
1.18	Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut negeri, 2015 <i>Principal statistics of women-owned establishment in financial services by states, 2015</i>	66

Jadual <i>Tables</i>	Muka surat <i>Page</i>
2. Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	
2.1 Perangkaan utama aktiviti perantaraan kewangan, 2015 <i>Principal statistics of monetary intermediation activities, 2015</i>	67
2.2 Perangkaan utama aktiviti perantaraan kewangan mengikut negeri, 2015 <i>Principal statistics of monetary intermediation activities by states, 2015</i>	68
2.3 Perangkaan utama aktiviti perantaraan kewangan mengikut taraf sah, 2015 <i>Principal statistics of monetary intermediation activities by legal status, 2015</i>	69
2.4 Perangkaan utama aktiviti perantaraan kewangan mengikut hak milik, 2015 <i>Principal statistics of monetary intermediation activities by ownerships, 2015</i>	70
2.5 Bilangan pekerja dan gaji & upah aktiviti perantaraan kewangan mengikut kategori pekerja, 2015 <i>Number of person engaged and salaries & wages in monetary intermediation activities by category of workers, 2015</i>	71
3. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	
3.1 Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan, 2015 <i>Principal statistics of other financial service activities and activities auxiliary to financial services, 2015</i>	72
3.2 Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut negeri, 2015 <i>Principal statistics of other financial service activities and activities auxiliary to financial services by states, 2015</i>	73
3.3 Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut taraf sah, 2015 <i>Principal statistics of other financial service activities and activities auxiliary to financial services by legal status, 2015</i>	74

Jadual Tables		Muka surat Page
3.4	<p>Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut hak milik, 2015 <i>Principal statistics of other financial service activities and activities auxiliary to financial services by ownerships, 2015</i></p>	75
3.5	<p>Bilangan pekerja dan gaji & upah aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut kategori pekerja, 2015 <i>Number of person engaged and salaries & wages in other financial service activities and activities auxiliary financial services by category of workers, 2015</i></p>	76
4.	<p>Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i></p>	
4.1	<p>Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat, 2015 <i>Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities, 2015</i></p>	77
4.2	<p>Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut negeri, 2015 <i>Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by states, 2015</i></p>	78
4.3	<p>Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut taraf sah, 2015 <i>Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by legal status, 2015</i></p>	79
4.4	<p>Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut hak milik, 2015 <i>Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by ownerships, 2015</i></p>	80
4.5	<p>Bilangan pekerja dan gaji & upah aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut kategori pekerja, 2015 <i>Number of person engaged and salaries & wages in insurance/takaful, reinsurance/retakaful and pension & provident funding activities by category of workers, 2015</i></p>	81

Jadual <i>Tables</i>	Muka surat <i>Page</i>
5. Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	
5.1 Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen, 2015 <i>Principal statistics of activities auxiliary to insurance/takaful and pension funding, 2015</i>	82
5.2 Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut negeri, 2015 <i>Principal statistics of activities auxiliary to insurance/takaful and pension funding by states, 2015</i>	83
5.3 Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut taraf sah, 2015 <i>Principal statistics of activities auxiliary to insurance/takaful and pension funding by legal status, 2015</i>	84
5.4 Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut hak milik, 2015 <i>Principal statistics of activities auxiliary to insurance/takaful and pension funding by ownerships, 2015</i>	85
5.5 Bilangan pekerja dan gaji & upah aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut kategori pekerja, 2015 <i>Number of person engaged and salaries & wages in activities auxiliary to insurance/takaful and pension funding by category of workers, 2015</i>	86
Lampiran <i>Appendix</i>	89

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.



BAHAGIAN 1

**PENEMUAN
UTAMA DAN
RINGKASAN
PENEMUAN**

PART 1

*MAIN FINDINGS
AND
SUMMARY OF
FINDINGS*

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.



BANCI EKONOMI 2016



PENEMUAN UTAMA PERKHIDMATAN KEWANGAN



Bilangan pertubuhan

2015
15,945
 pertubuhan

Nilai output kasar

2015 | RM
122.4
 bilion

Nilai input perantaraan

2015 | RM
44.8
 bilion

Nilai ditambah

2015 | RM
77.6
 bilion

Bilangan pekerja

2015
319,633
 orang

Gaji & upah

2015
RM 17.3
 bilion

Nilai harta tetap

RM 245.6
 bilion
2015

Bilangan pertubuhan milikan wanita

133
 pertubuhan
2015



ECONOMIC CENSUS 2016



MAIN FINDINGS OF FINANCIAL SERVICES



Number of establishments

2015
15,945
 establishments

Value of gross output

2015 | RM
122.4
 billion

Value of intermediate input

2015 | RM
44.8
 billion

Value added

2015 | RM
77.6
 billion

Number of persons engaged

2015
319,633
 persons

Salaries & wages

2015
RM17.3
 billion

Value of fixed assets

RM 245.6
 billion

2015

Number of women owned establishments

133
 establishments

2015

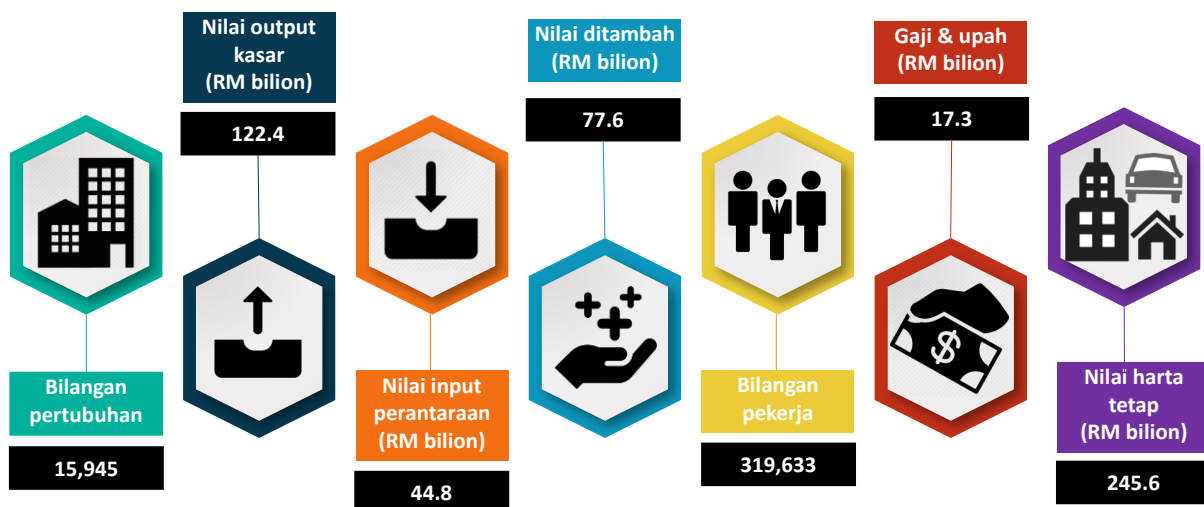
1. PENGENALAN

Penerbitan ini membentangkan perangkaan bagi perkhidmatan kewangan berdasarkan Banci Ekonomi yang dijalankan pada tahun 2016 bagi tahun rujukan 2015. Perkhidmatan kewangan merangkumi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

2. PRESTASI PERKHIDMATAN KEWANGAN

Banci Ekonomi 2016 merekodkan sejumlah 15,945 pertubuhan dengan jumlah nilai output kasar yang dihasilkan adalah RM122.4 bilion serta nilai ditambah adalah RM77.6 bilion. Bilangan pekerja yang terlibat dalam perkhidmatan ini adalah seramai 319,633 orang dengan nilai gaji & upah dibayar berjumlah RM17.3 bilion. Sementara itu, nilai harta tetap perkhidmatan kewangan bagi tahun rujukan 2015 adalah RM245.6 bilion. **Paparan 1** menunjukkan perangkaan utama perkhidmatan kewangan bagi tahun 2015.

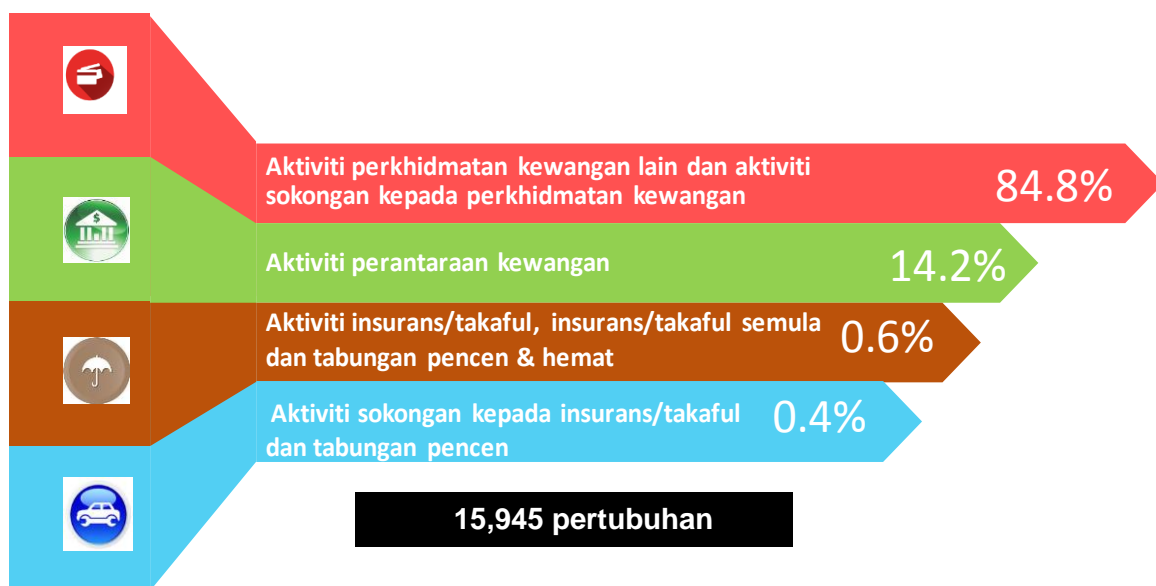
Paparan 1: Perangkaan Utama Perkhidmatan Kewangan, 2015



3. BILANGAN PERTUBUHAN

Pada tahun 2015, sejumlah 15,945 pertubuhan beroperasi dalam perkhidmatan kewangan. **Paparan 2** menunjukkan aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mencatatkan bilangan pertubuhan tertinggi sebanyak 13,528 pertubuhan dengan sumbangan sebanyak 84.8 peratus. Ini diikuti oleh aktiviti perantaraan kewangan (2,257 pertubuhan; 14.2%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (92 pertubuhan; 0.6%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (68 pertubuhan; 0.4%).

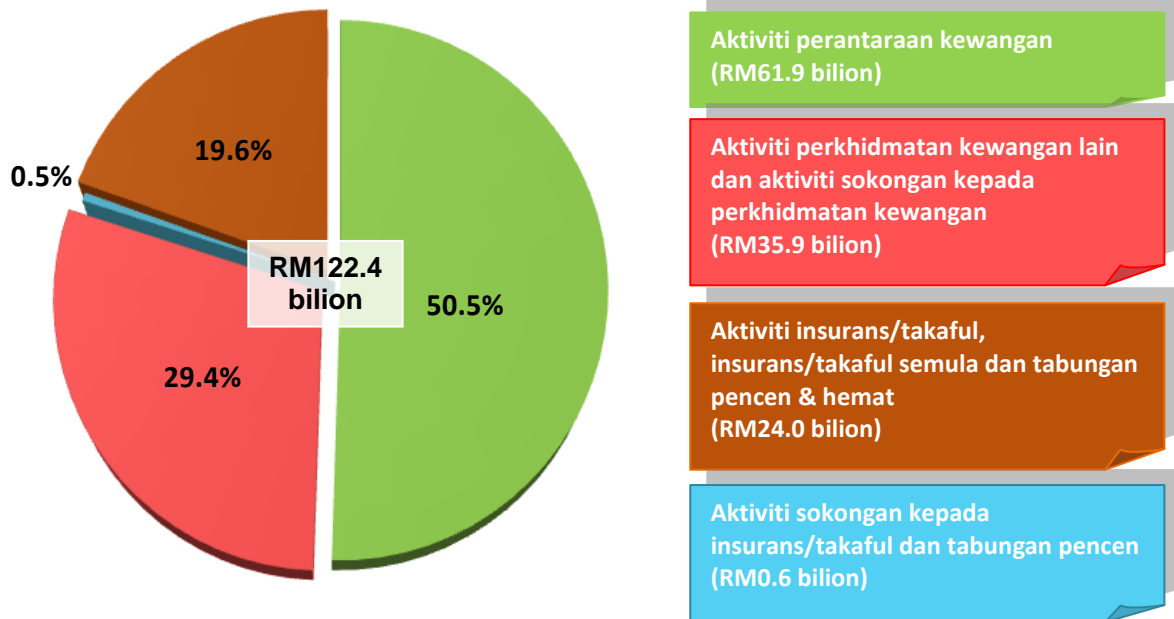
Paparan 2: Bilangan Pertubuhan Perkhidmatan Kewangan mengikut Aktiviti, 2015



4. NILAI OUTPUT KASAR

Nilai output kasar yang dihasilkan bagi perkhidmatan kewangan berjumlah RM122.4 bilion. **Paparan 3** menunjukkan nilai output kasar perkhidmatan kewangan mengikut aktiviti bagi tahun 2015. Aktiviti perantaraan kewangan mencatatkan nilai output kasar tertinggi iaitu sebanyak RM61.9 bilion dengan sumbangan 50.5 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM35.9 bilion; 29.4%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM24.0 bilion; 19.6%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (RM0.6 bilion; 0.5%).

Paparan 3: Nilai Output Kasar Perkhidmatan Kewangan mengikut Aktiviti, 2015

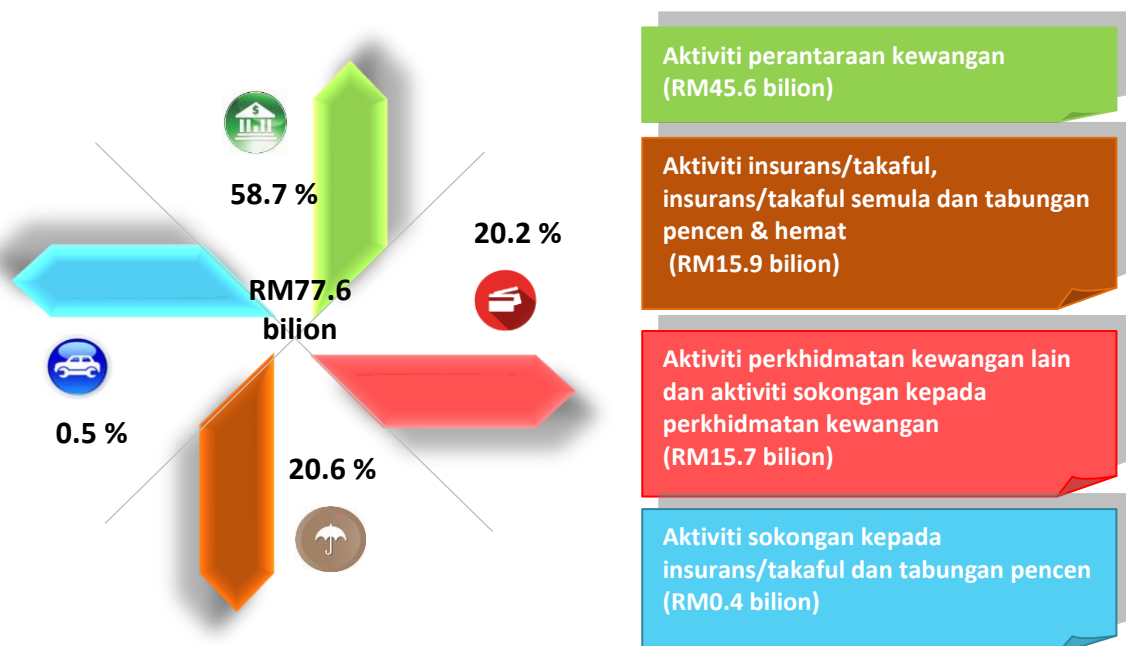


5. NILAI DITAMBAH

Nilai ditambah bagi perkhidmatan kewangan pada tahun 2015 adalah sebanyak RM77.6 bilion.

Paparan 4 menunjukkan nilai ditambah perkhidmatan ini mengikut aktiviti. Aktiviti perantaraan kewangan merekodkan nilai ditambah tertinggi iaitu RM45.6 bilion dengan sumbangan sebanyak 58.7 peratus. Ini disusuli oleh aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM15.9 bilion; 20.6%), aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM15.7 bilion; 20.2%) dan aktiviti sokongan kepada insurans/takaful, insurans/takaful semula dan tabungan pencen (RM0.4 bilion; 0.5%).

Paparan 4: Nilai Ditambah Perkhidmatan Kewangan mengikut Aktiviti, 2015

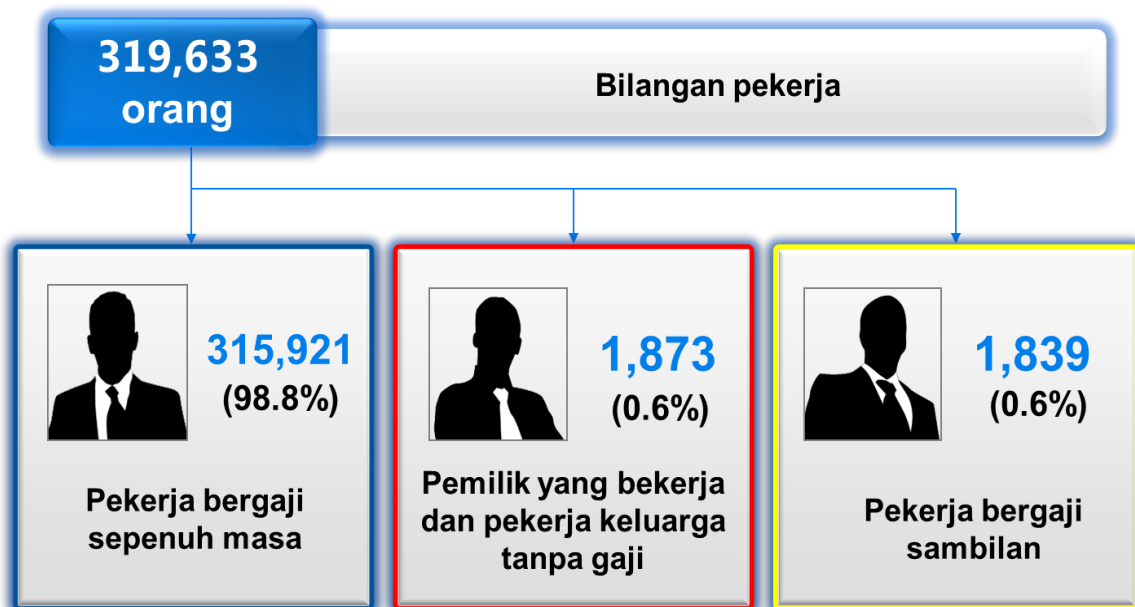


6. BILANGAN PEKERJA

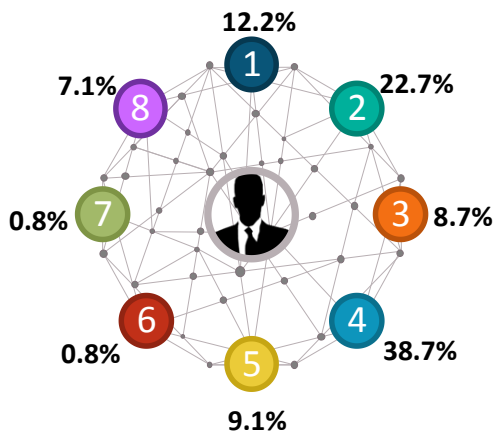
Perkhidmatan kewangan merekodkan bilangan pekerja seramai 319,633 orang pada tahun 2015. Aktiviti perantaraan kewangan mempunyai bilangan pekerja yang tertinggi iaitu 146,837 orang dengan sumbangan 45.9 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (139,858 orang; 43.8%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (29,629 orang; 9.3%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (3,309 orang; 1.0%).

Pekerja bergaji sepenuh masa merekodkan seramai 315,921 orang dengan sumbangan 98.8 peratus, manakala pemilik yang bekerja dan pekerja keluarga tanpa gaji (1,873 orang; 0.6%), dan pekerja bergaji sambilan (1,839 orang; 0.6%) seperti di **Paparan 5**. Pekerja sokongan perkeranian merekodkan bilangan pekerja yang tertinggi (122,354 orang; 38.7%), diikuti oleh profesional (71,766 orang; 22.7%) dan pengurus (38,451 orang; 12.2%) seperti di **Paparan 6**.

Paparan 5: Bilangan Pekerja Perkhidmatan Kewangan mengikut Kategori Pekerja, 2015



Paparan 6: Bilangan Pekerja Bergaji Sepenuh Masa Perkhidmatan Kewangan mengikut Kategori, 2015



315,921 orang

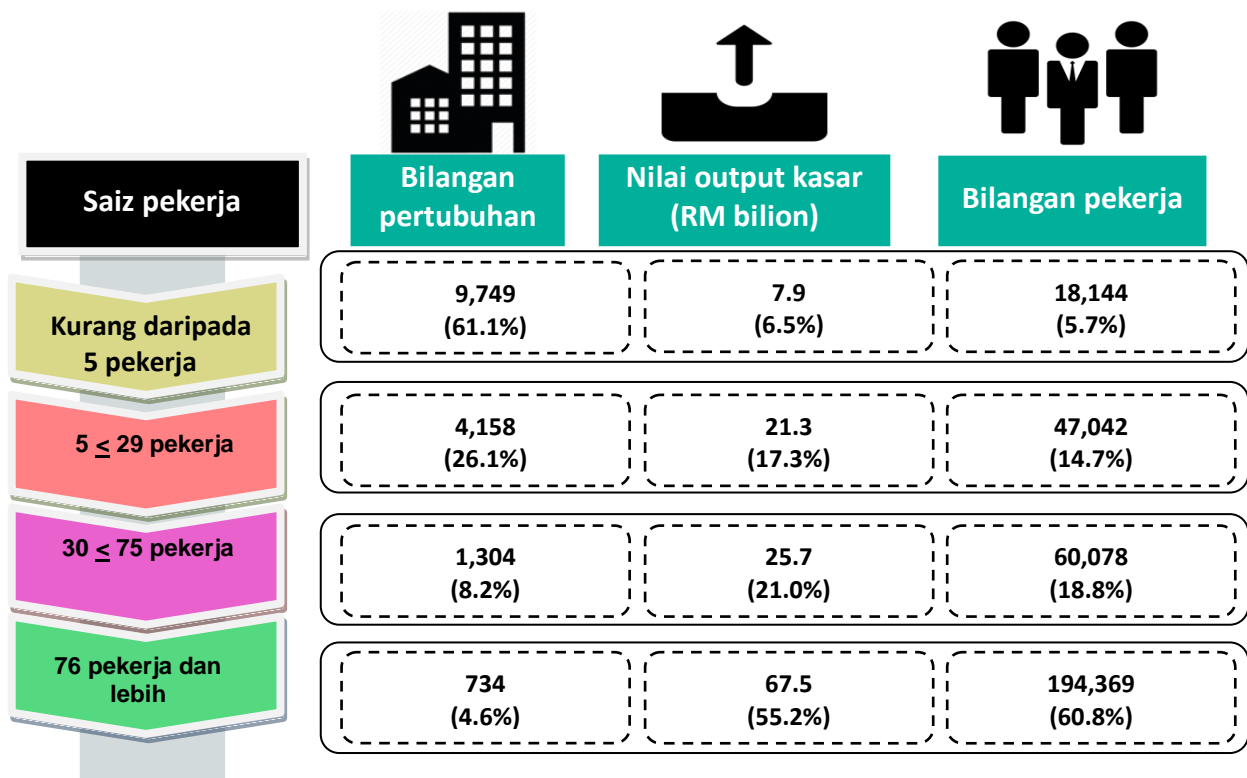
Pekerja bergaji sepenuh masa

- | | | | |
|---|--------------------------------------|---|---|
| 1 | Pengurus | 5 | Pekerja perkhidmatan dan jualan |
| 2 | Profesional | 6 | Pekerja kemahiran dan pertukangan berkaitan |
| 3 | Juruteknik dan profesional bersekutu | 7 | Operator mesin, loji dan pemasang |
| 4 | Pekerja sokongan perkeranian | 8 | Pekerjaan asas |

6.1 SAIZ PEKERJA

Pertubuhan dengan saiz pekerja kurang daripada 5 orang merekodkan bilangan tertinggi iaitu 9,749 pertubuhan atau 61.1 peratus. Walaupun jumlah bilangan pertubuhan dengan saiz pekerja ini adalah besar, sumbangan kepada nilai output kasar dan bilangan pekerja masing-masing adalah hanya 6.5 peratus dan 5.7 peratus seperti yang ditunjukkan di **Paparan 7**. Sebaliknya, pekerja bagi pertubuhan besar yang mempunyai 76 pekerja dan lebih (sejumlah 734 pertubuhan), menyumbang 55.2 peratus kepada nilai output kasar dan 60.8 peratus daripada jumlah pekerja.

Paparan 7: Perangkaan mengikut Saiz Pekerja Perkhidmatan Kewangan, 2015



6.2 KELULUSAN PEKERJA

Pekerja dalam perkhidmatan kewangan didominasi oleh pekerja yang berkelulusan diploma iaitu berjumlah 103,359 orang atau 32.3 peratus seperti di **Paparan 8**. Ini diikuti oleh ijazah sarjana muda/diploma lanjutan atau yang setaraf (88,948 orang; 27.8%) dan seterusnya SPM/SPM(V) atau yang setaraf (63,907; 20.0%). Pecahan mengikut jantina pula menunjukkan pekerja perempuan melebihi pekerja lelaki iaitu 51.6 peratus daripada jumlah keseluruhan bilangan pekerja. Kebanyakan pekerja dalam perkhidmatan kewangan mempunyai kelulusan diploma iaitu 48,612 orang atau 31.4 peratus adalah pekerja lelaki dan 54,747 orang atau 33.2 peratus adalah pekerja perempuan.

RINGKASAN PENEMUAN

Paparan 8: Bilangan Pekerja Perkhidmatan Kewangan mengikut Kelulusan Pekerja dan Jantina, 2015

	JUMLAH	LELAKI	PEREMPUAN
PASCA SISWAZAH	10,526 (3.3%)	5,406 (3.5%)	5,120 (3.1%)
IJAZAH SARJANA MUDA/DIPLOMA LANJUTAN	88,948 (27.8%)	43,186 (27.9%)	45,762 (27.7%)
DIPLOMA	103,359 (32.3%)	48,612 (31.4%)	54,747 (33.2%)
STPM ATAU YANG SETARAF	23,501 (7.4%)	10,337 (6.7%)	13,164 (8.0%)
SIJIL	22,339 (7.0%)	11,410 (7.4%)	10,929 (6.6%)
SPM/SPM(V)	63,907 (20.0%)	31,451 (20.3%)	32,456 (19.7%)
DI BAWAH SPM/SPM(V)	7,053 (2.2%)	4,195 (2.8%)	2,858 (1.7%)

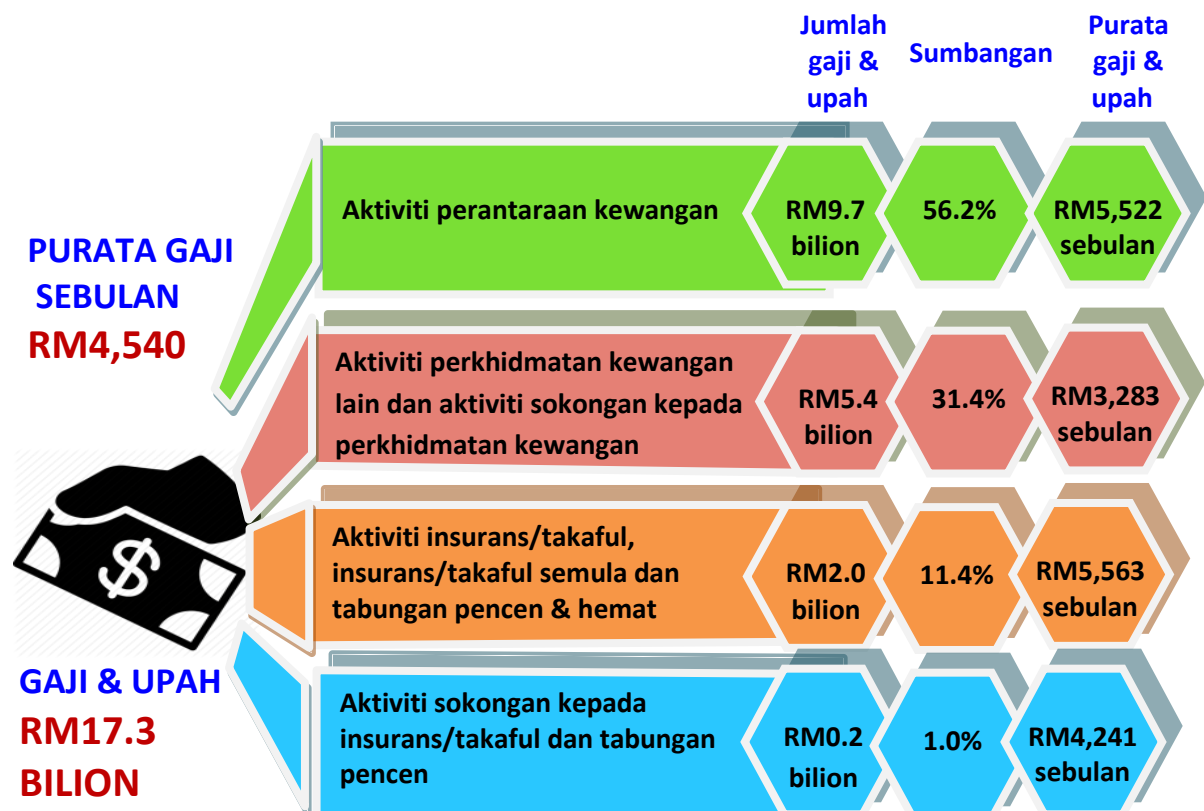
7. GAJI & UPAH

Jumlah gaji & upah yang dibayar pada tahun 2015 adalah sebanyak RM17.3 bilion. **Paparan 9** menunjukkan gaji & upah yang dibayar dan purata gaji sebulan bagi perkhidmatan kewangan mengikut aktiviti. Aktiviti perantaraan kewangan merekodkan jumlah gaji & upah tertinggi dengan jumlah gaji & upah dibayar RM9.7 bilion atau 56.2 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM5.4 bilion; 31.4%) aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM2.0 bilion; 11.4%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (RM0.2 bilion; 1.0%).

RINGKASAN PENEMUAN

Perkhidmatan kewangan mencatatkan purata gaji bulanan sebanyak RM4,540 sebulan. Purata gaji sebulan tertinggi dicatatkan oleh aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat sebanyak RM5,563 sebulan. Ini diikuti oleh aktiviti perantaraan kewangan (RM5,522 sebulan), aktiviti sokongan insurans/takaful dan tabungan pencen (RM4,241 sebulan) dan aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM3,283 sebulan).

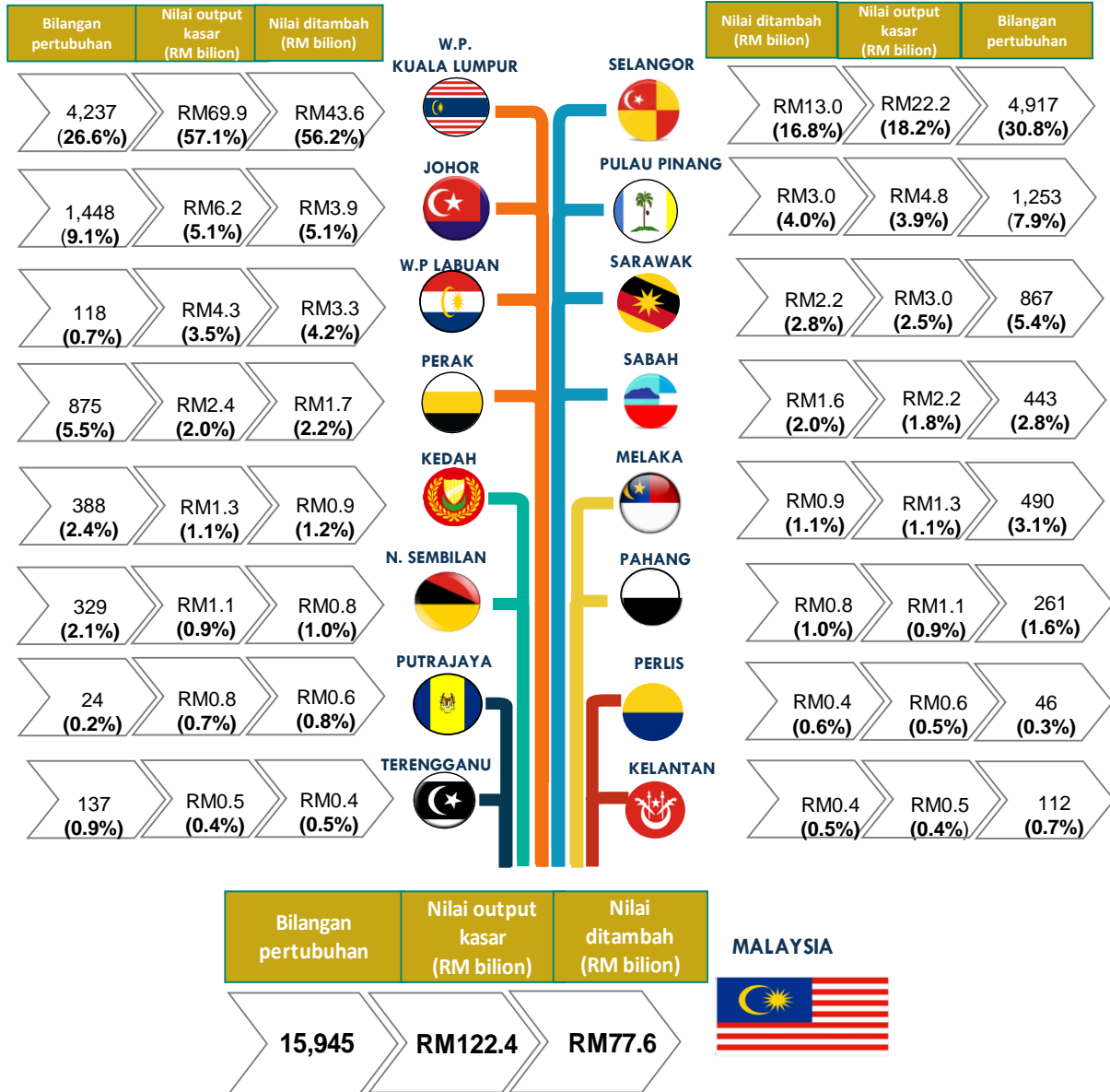
Paparan 9: Gaji & Upah dan Purata Gaji Sebulan Perkhidmatan Kewangan mengikut Aktiviti, 2015



8. PRESTASI MENGIKUT NEGERI

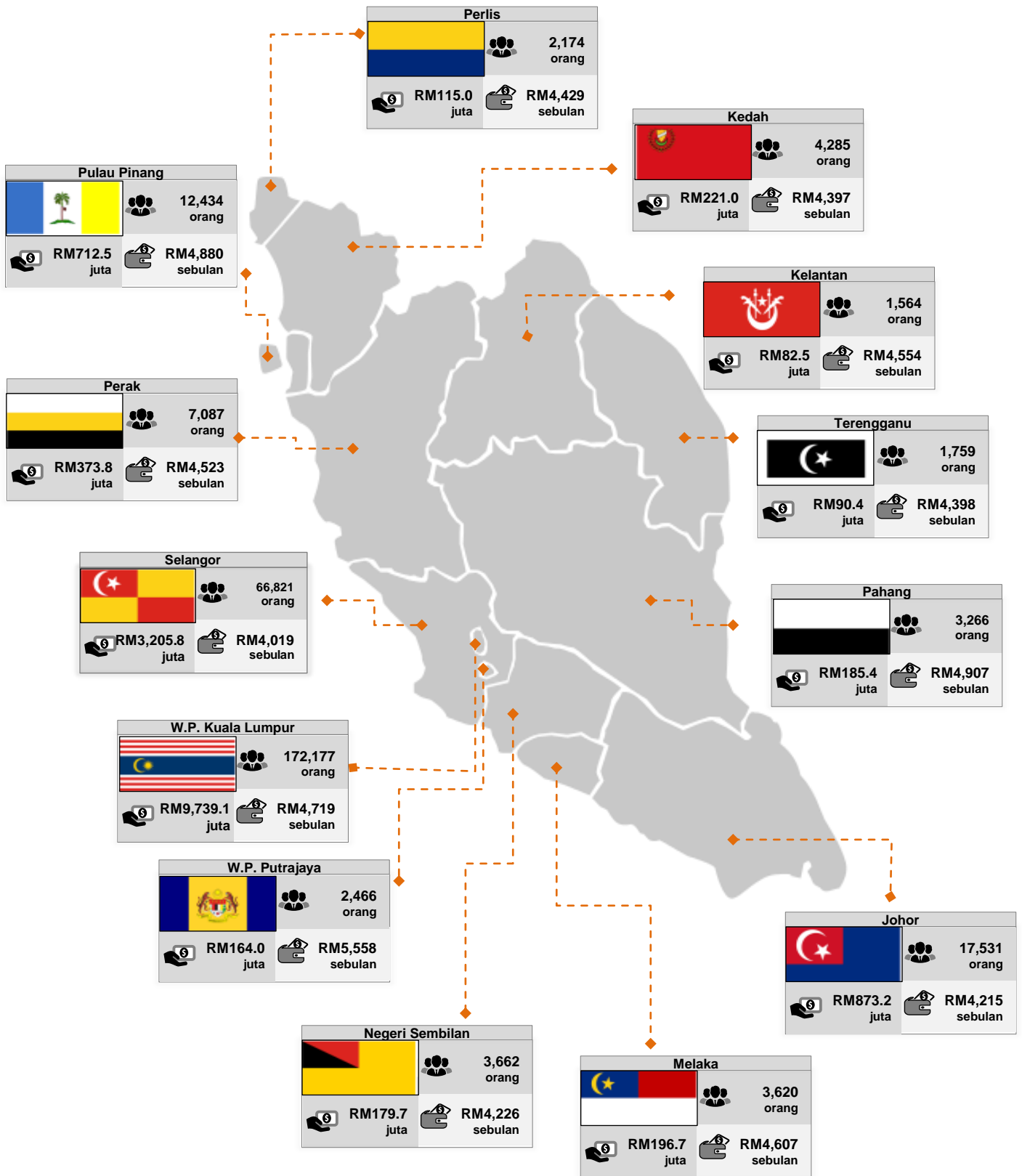
Negeri Selangor mencatatkan bilangan pertubuhan tertinggi iaitu 4,917 pertubuhan (30.8%). Ini diikuti W.P. Kuala Lumpur (4,237 pertubuhan; 26.6%) dan Johor (1,448 pertubuhan; 9.1%) daripada keseluruhan bilangan pertubuhan bagi perkhidmatan kewangan. Nilai output kasar bagi W.P. Kuala Lumpur merekodkan sumbangan tertinggi sebanyak RM69.9 bilion (57.1%), diikuti Selangor (RM22.2 bilion; 18.2%) dan Johor (RM6.2 bilion; 5.1%) seperti di **Paparan 10**. Selari dengan prestasi nilai output kasar, W.P. Kuala Lumpur mencatatkan nilai ditambah tertinggi dengan RM43.6 bilion (56.2%), diikuti Selangor (RM13.0 bilion; 16.8%) dan Johor (RM3.9 bilion; 5.1%).

Paparan 10: Bilangan Pertubuhan, Nilai Output Kasar dan Nilai Ditambah Perkhidmatan Kewangan mengikut Negeri, 2015

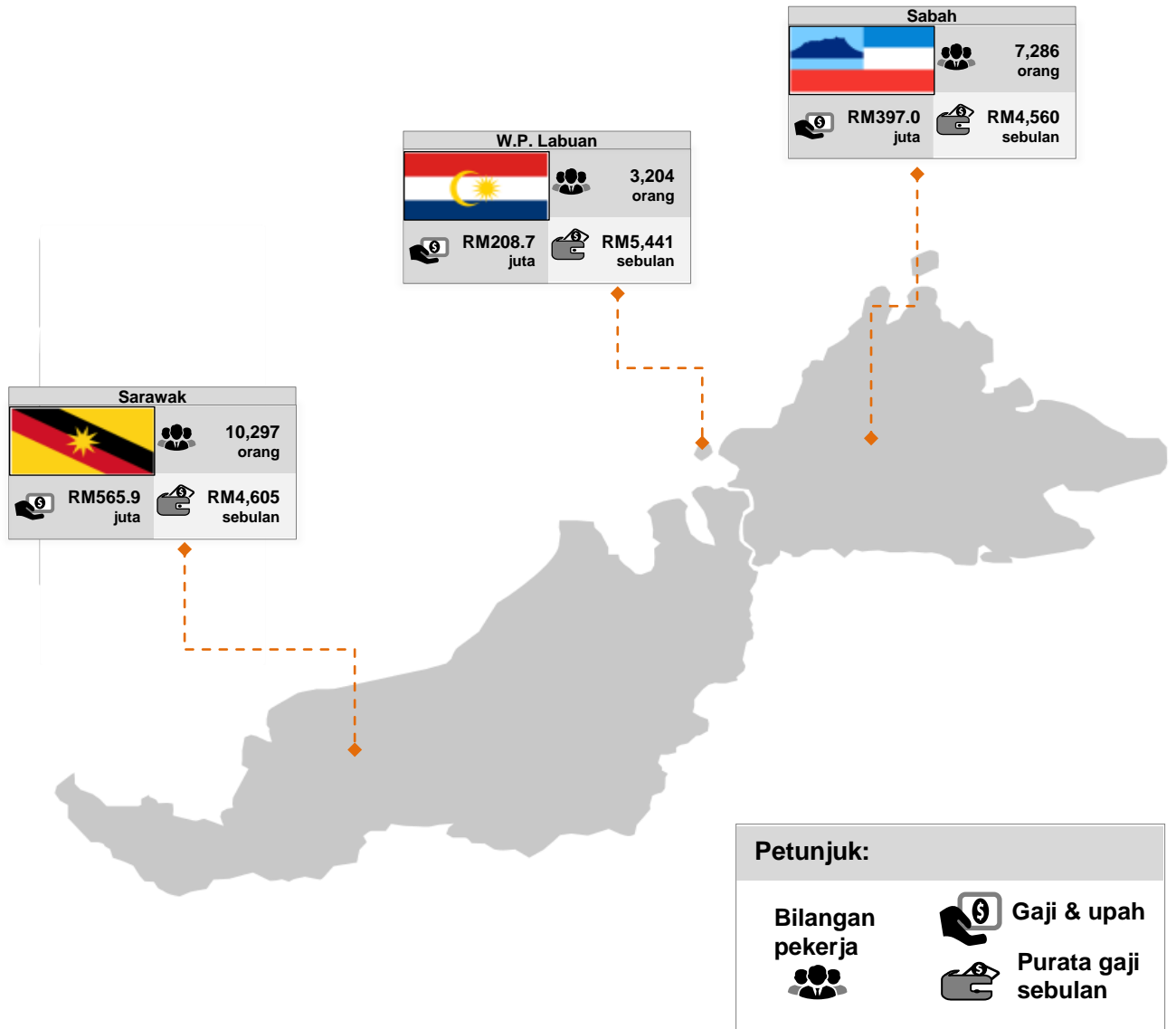


RINGKASAN PENEMUAN

Paparan 11: Perangkaan Utama Perkhidmatan Kewangan mengikut Negeri, 2015



RINGKASAN PENEMUAN



W.P. Kuala Lumpur turut merekodkan bilangan pekerja yang tertinggi dalam perkhidmatan kewangan iaitu 172,177 orang dengan sumbangan 53.9 peratus. Ini diikuti oleh Selangor 66,821 orang (20.9%) dan Johor 17,531 orang (5.5%). Gaji & upah yang tertinggi dibayar adalah di W.P. Kuala Lumpur iaitu RM9.7 bilion dengan purata gaji sebulan RM4,719, diikuti Selangor (RM3.2 bilion; RM4,019 sebulan) dan Johor (RM0.9 bilion; RM4,215 sebulan) seperti di **Paparan 11**.

9. PERTUBUHAN MILIKAN WANITA

Pada tahun 2015, terdapat 133 pertubuhan milikan wanita dengan sumbangan 0.83 peratus daripada keseluruhan pertubuhan dalam perkhidmatan kewangan. Kesemua pertubuhan tersebut terdiri daripada pertubuhan di bawah aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan. Pertubuhan milikan wanita tersebut telah menyumbang nilai ditambah berjumlah RM20.1 juta, menggajikan seramai 439 orang pekerja dengan bayaran gaji & upah sebanyak RM5.4 juta. **(Paparan 12)**

Paparan 12: Perangkaan Utama Pertubuhan Milikan Wanita Perkhidmatan Kewangan, 2015

Bilangan pertubuhan
133 pertubuhan

Bilangan pekerja
439 orang



Nilai ditambah
RM20.1 juta

Gaji & upah
RM5.4 juta

SUMMARY OF FINDINGS

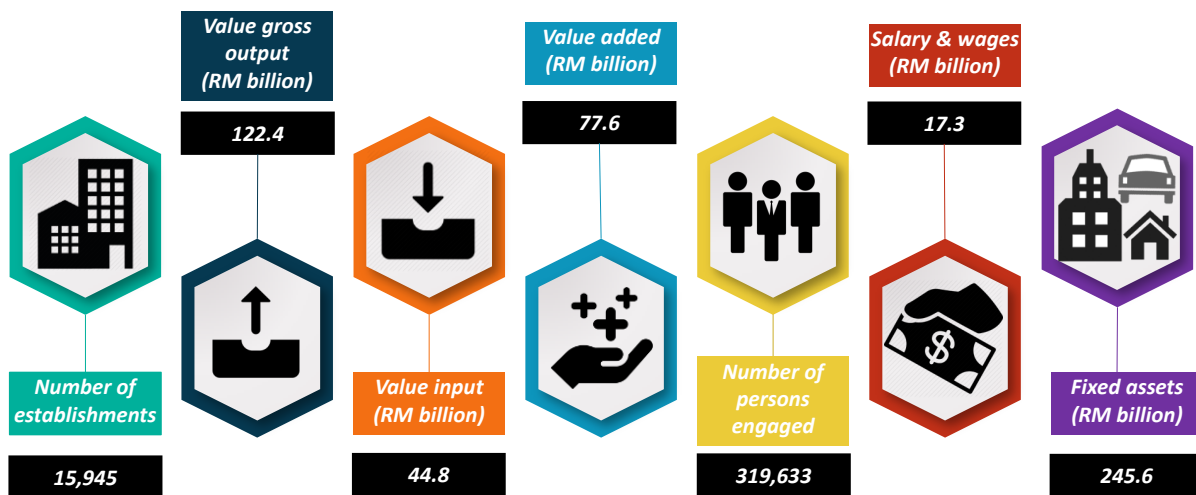
1. INTRODUCTION

This report presents statistics on the financial services that was compiled based on Economic Census undertaken in 2016 for reference year 2015. Financial services encompass monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding.

2. PERFORMANCE OF FINANCIAL SERVICES

Economic Census 2016 recorded a number of 15,945 establishments with total value of gross output generated RM122.4 billion and value added of RM77.6 billion. Number of persons engaged in these services was 319,633 persons with salaries & wages paid amounting to RM17.3 billion. Meanwhile, fixed assets value of these services registered RM245.6 billion for reference of 2015. **Exhibit 1** shows key statistics for financial services in 2015.

Exhibit 1: Key Statistics of Financial Services, 2015

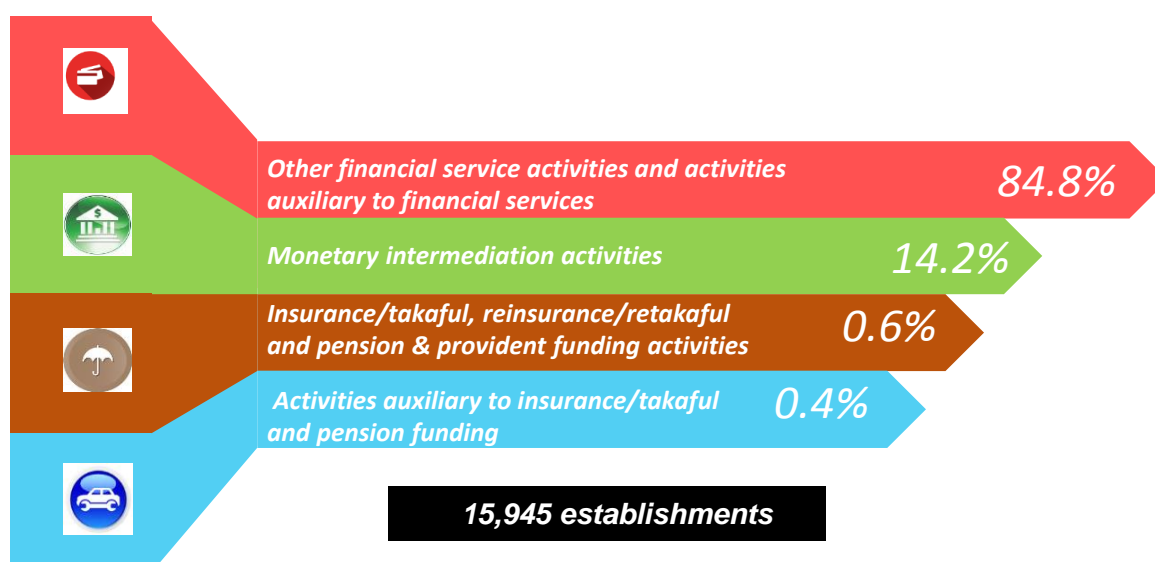


SUMMARY OF FINDINGS

3. NUMBER OF ESTABLISHMENTS

In 2015, a total of 15,945 establishments operated in the financial services. **Exhibit 2** shows that other financial service activities and activities auxiliary to financial services recorded the highest number of establishments of 13,528 with a share of 84.8 per cent. This was followed by monetary intermediation activities (2,257 establishments; 14.2%), insurance/takaful, reinsurance/retakaful and pension & provident funding activities (92 establishments; 0.6%) and other activities auxiliary to insurance/takaful and pension funding (68 establishments; 0.4%).

Exhibit 2: Number of Establishments of Financial Services by Activities, 2015

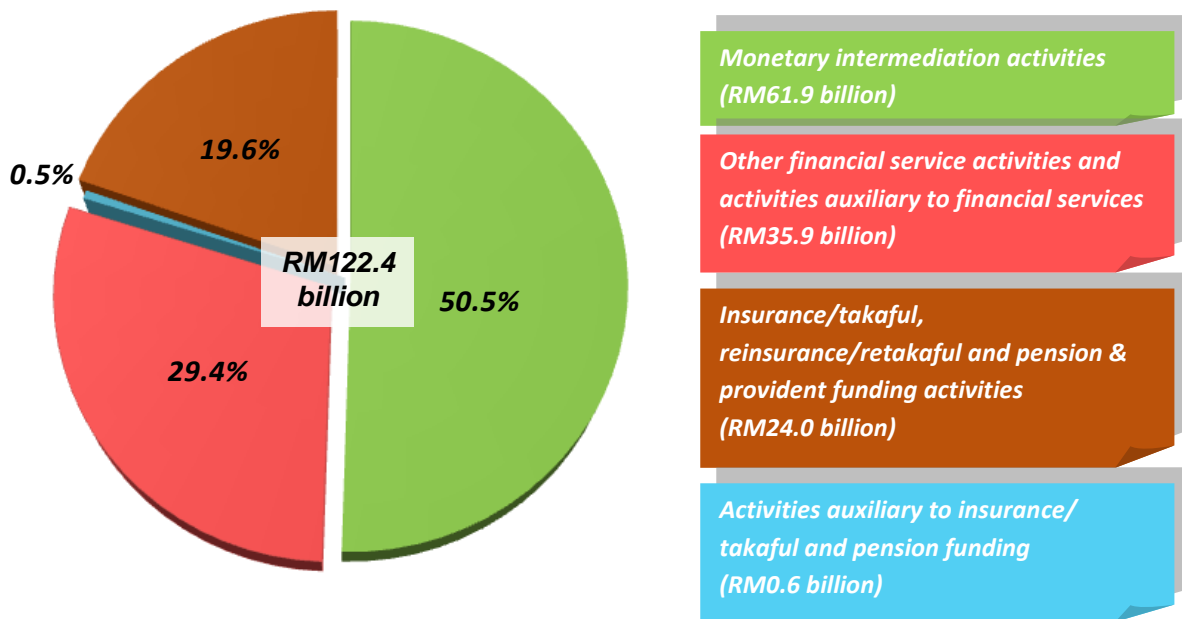


4. VALUE OF GROSS OUTPUT

The value of gross output generated for these financial services amounted to RM122.4 billion. Value of gross output of financial services by activities for year 2015 is presented in **Exhibit 3**. Monetary intermediation activities recorded the highest value of gross output of RM61.9 billion with a share of 50.5 per cent. It was followed by other financial service activities and activities auxiliary to financial services (RM35.9 billion; 29.4%), insurance/takaful, reinsurance/retakaful and pension & provident funding activities (RM24.0 billion; 19.6%) and activities auxiliary to insurance/takaful and pension funding (RM0.6 billion; 0.5%).

SUMMARY OF FINDINGS

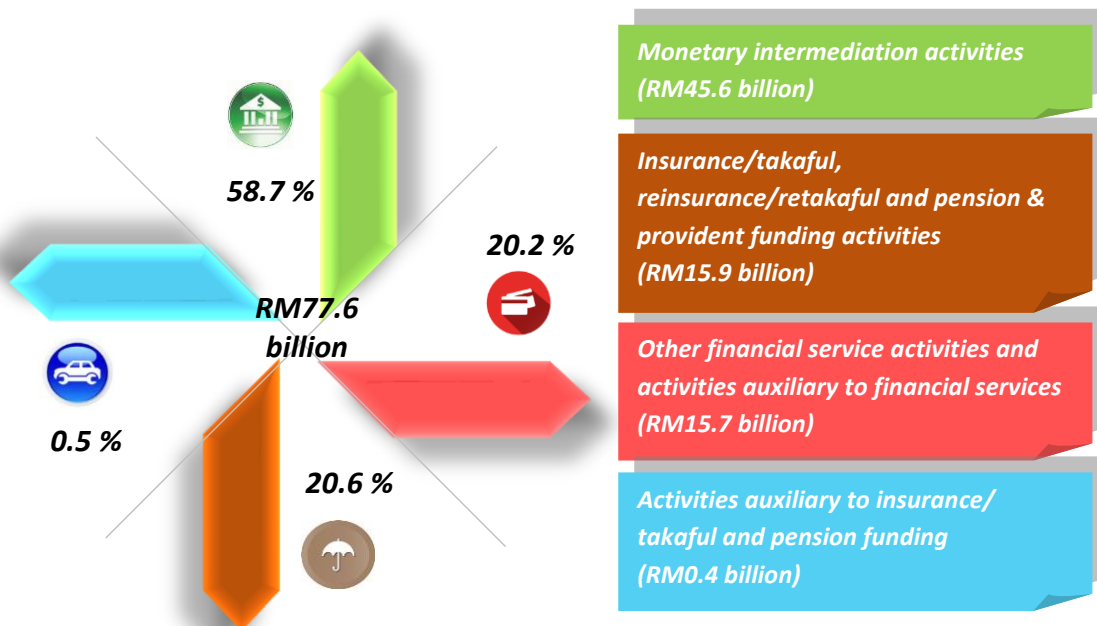
Exhibit 3: Gross Output of Financial Services by Activities, 2015



5. VALUE ADDED

In 2015, total value added for financial services was RM77.6 billion. **Exhibit 4** presents the value added for these services by activities. Monetary intermediation activities recorded the highest value added of RM45.6 billion with 58.7 per cent. It was followed by insurance/takaful, reinsurance/retakaful and pension & provident funding activities (RM15.9 billion; 20.6%), other financial service activities and activities auxiliary to financial services (RM15.7 billion; 20.2%) and activities auxiliary to insurance/takaful and pension funding (RM0.4 billion; 0.5%).

Exhibit 4: Value Added of Financial Services by Activities, 2015



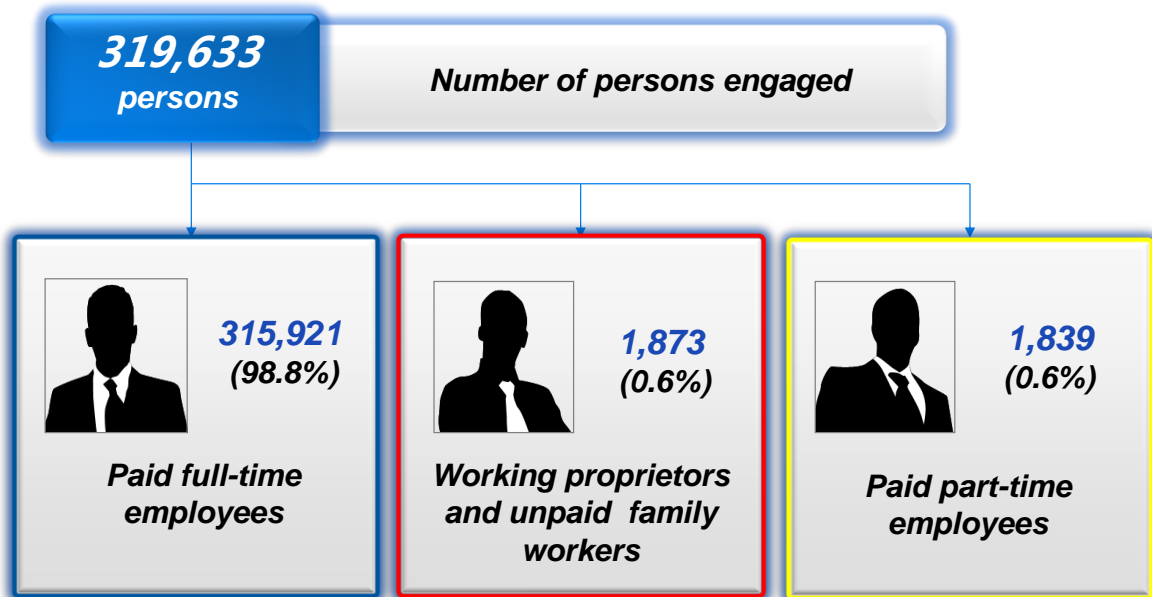
SUMMARY OF FINDINGS

6. NUMBER OF PERSONS ENGAGED

Total number of persons engaged in financial services in 2015 was 319,633 persons. Monetary intermediation activities recorded the highest number of employees with 146,837 persons or 45.9 per cent. This was followed by other financial service activities and activities auxiliary to financial services (139,858 persons; 43.8%), insurance/takaful, reinsurance/retakaful and pension & provident funding (29,629 persons; 9.3%) and activities auxiliary to insurance/takaful and pension funding (3,309 persons; 1.0%).

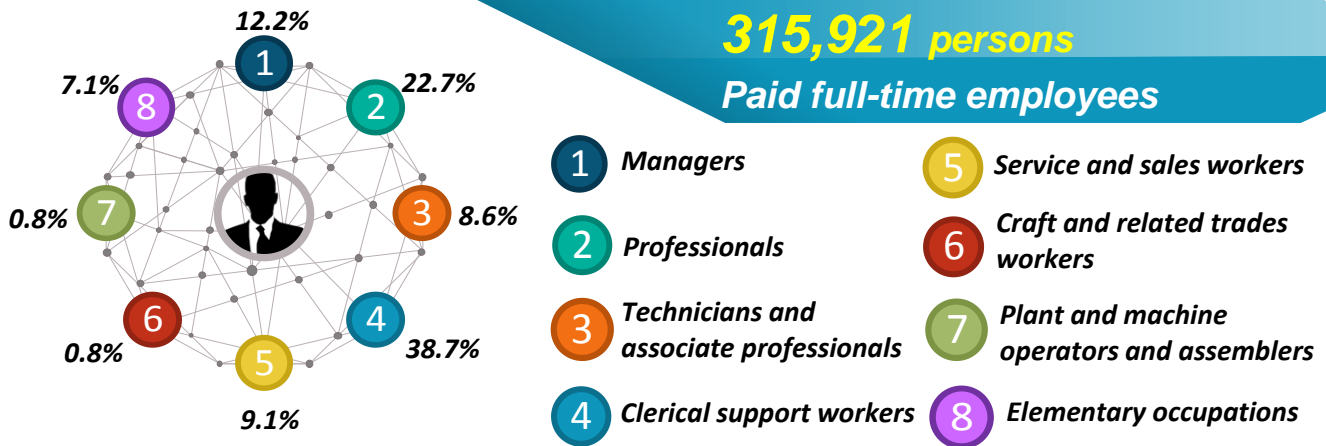
A total of 315,921 persons was recorded as paid full-time employees with percentage share of 98.8 per cent, while working proprietors & unpaid family workers (1,873 persons; 0.6%) and paid part-time employees (1,839 persons; 0.6%) as shown in **Exhibit 5**. Clerical support workers were the highest number of persons engaged (122,354 persons; 38.7%), followed by professionals (71,766 persons; 22.7%) and managers (38,451 persons; 12.2%) as shown in **Exhibit 6**.

**Exhibit 5: Number of Persons Engaged in Financial Services
by Category of Workers, 2015**



SUMMARY OF FINDINGS

**Exhibit 6: Number of Paid Full-Time Employees in Financial Services
by Category, 2015**

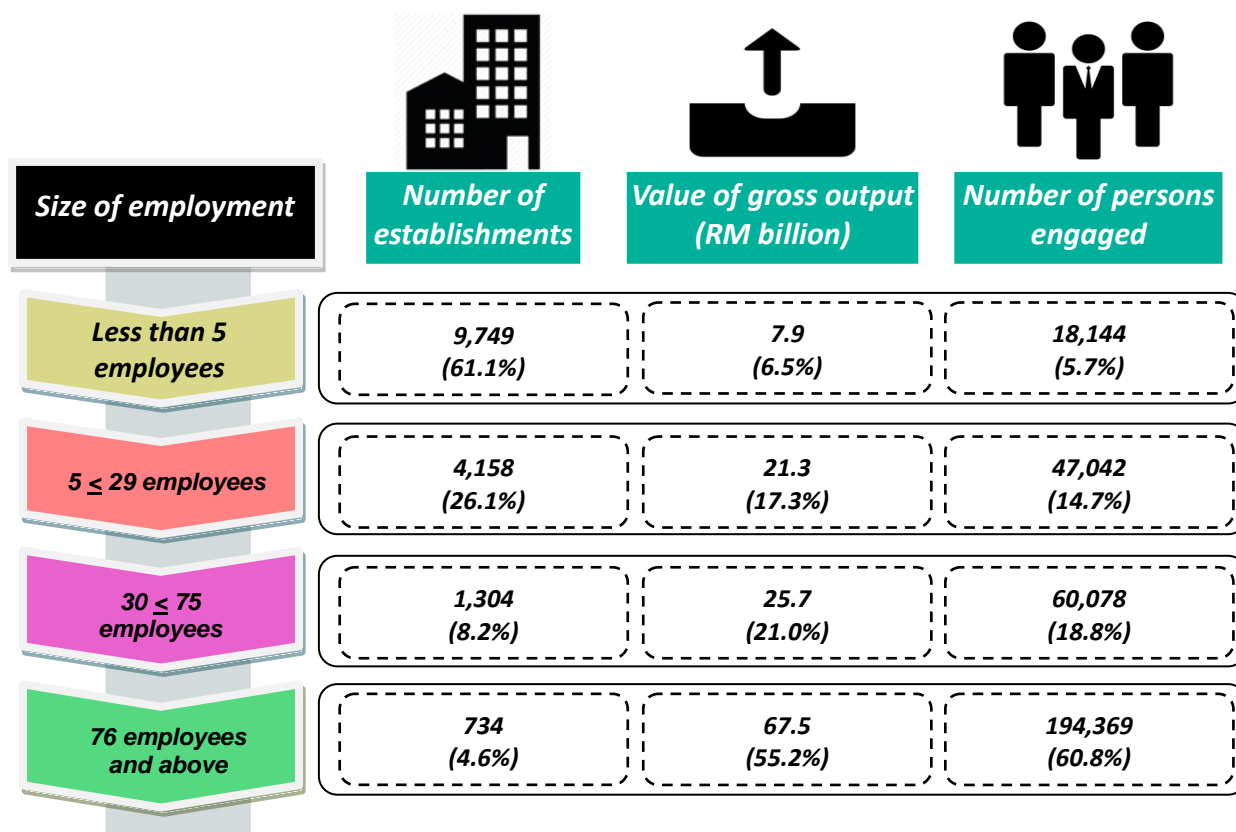


6.1 SIZE OF EMPLOYMENT

Establishments with employment size less than 5 employees posted the highest number with 9,749 establishments or 61.1 per cent. Although the total number of establishments with this size of employment was the largest, the contribution to value of gross output and number of persons engaged were only 6.5 per cent and 5.7 per cent respectively as shown in **Exhibit 7**. On the other hand, large establishments with 76 employees and above (constituted 734 establishments), contributed 55.2 per cent of gross output value and 60.8 per cent of total number of persons engaged.

SUMMARY OF FINDINGS

Exhibit 7: Statistics by Size of Employment of Financial Services, 2015



6.2 QUALIFICATION OF EMPLOYEES

Employees with qualification of diploma were the dominant in the financial services with 103,359 persons or 32.3 per cent as illustrated in **Exhibit 8**. It was followed by bachelor/advanced diploma or equivalent (88,948 persons; 27.8%) and SPM/SPM (V) or equivalent (63,907 persons; 20.0%). Analysis by sex showed that female workers outnumbered male workers with 51.6 per cent of the total number of persons engaged. Most of the workers in financial services were diploma holders with 48,612 persons or 31.4 per cent were male workers and 54,747 persons or 33.2 per cent were female.

SUMMARY OF FINDINGS

Exhibit 8: Number of Persons Engaged in Financial Services by Qualification and Sex, 2015

	TOTAL	MALE	FEMALE
POSTGRADUATE	10,526 (3.3%)	5,406 (3.5%)	5,120 (3.1%)
BACHELOR/ ADVANCED DIPLOMA OR EQUIVALENT	88,948 (27.8%)	43,186 (27.9%)	45,762 (27.7%)
DIPLOMA	103,359 (32.3%)	48,612 (31.4%)	54,747 (33.2%)
STPM OR EQUIVALENT	23,501 (7.4%)	10,337 (6.7%)	13,164 (8.0%)
CERTIFICATES	22,339 (7.0%)	11,410 (7.4%)	10,929 (6.6%)
SPM/SPM(V)	63,907 (20.0%)	31,451 (20.3%)	32,456 (19.7%)
BELOW SPM/SPM(V)	7,053 (2.2%)	4,195 (2.8%)	2,858 (1.7%)

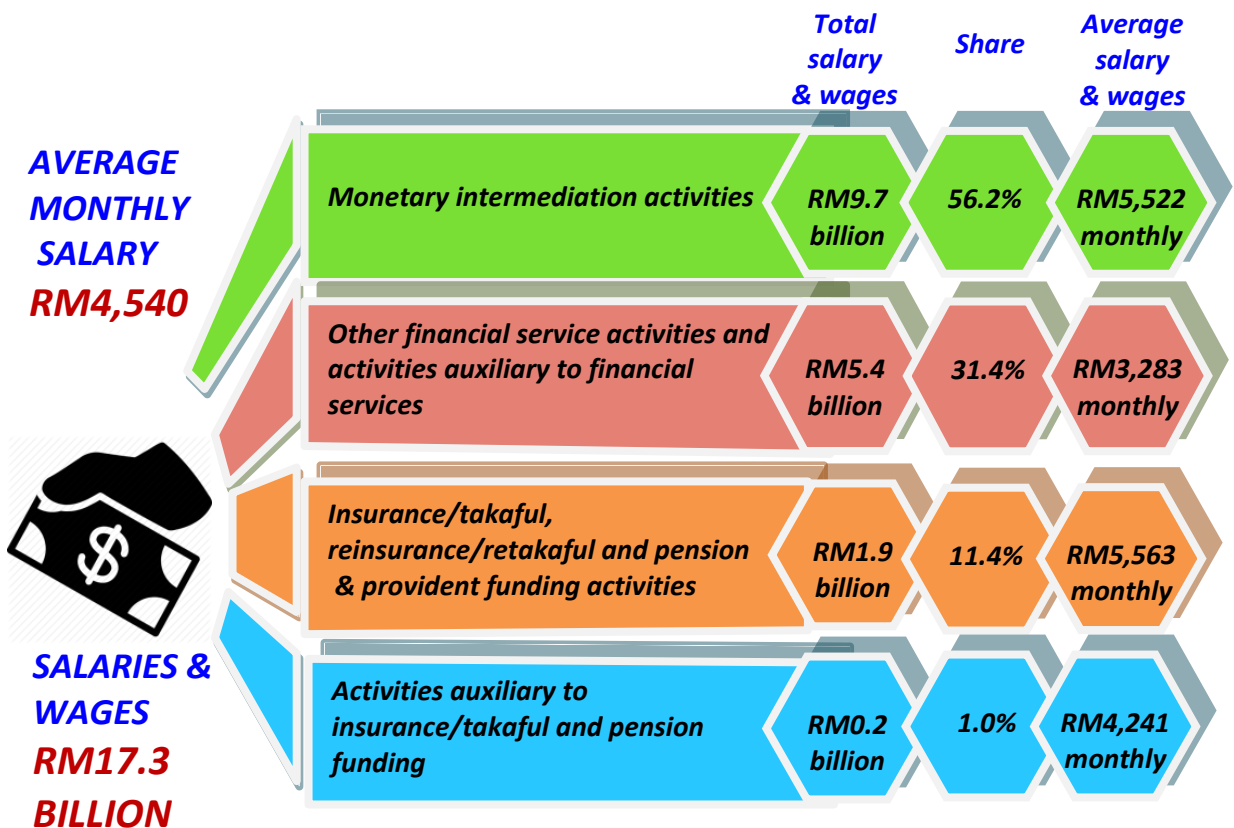
7. SALARIES & WAGES

Total salary & wages paid in 2015 was RM17.3 billion. **Exhibit 9** presents total and average monthly salary for these services by activities. Monetary intermediation activities recorded the highest salaries & wages paid of RM9.7 billion or 56.2 per cent. This was followed by other monetary intermediation and activities auxiliary to finance (RM5.4 billion; 31.4%), insurance/takaful, reinsurance/retakaful and pension & provident funding (RM2.0 billion; 11.4%) and other activities auxiliary to insurance/takaful, reinsurance/retakaful and pension funding (RM0.2 billion; 1.0%).

SUMMARY OF FINDINGS

The average salaries & wages of financial services recorded of RM4,540 per month. Activities of insurance/takaful and pension & provident funding recorded the highest average monthly salary of RM5,563 per month. This was followed by monetary intermediation activities (RM5,522 per month), other activities auxiliary to insurance/takaful and pension funding (RM4,241 per month) and other financial service activities and activities auxiliary to financial services (RM3,283 per month).

Exhibit 9: Salaries & Wages and Average Monthly Salary of Financial Services by Activities, 2015

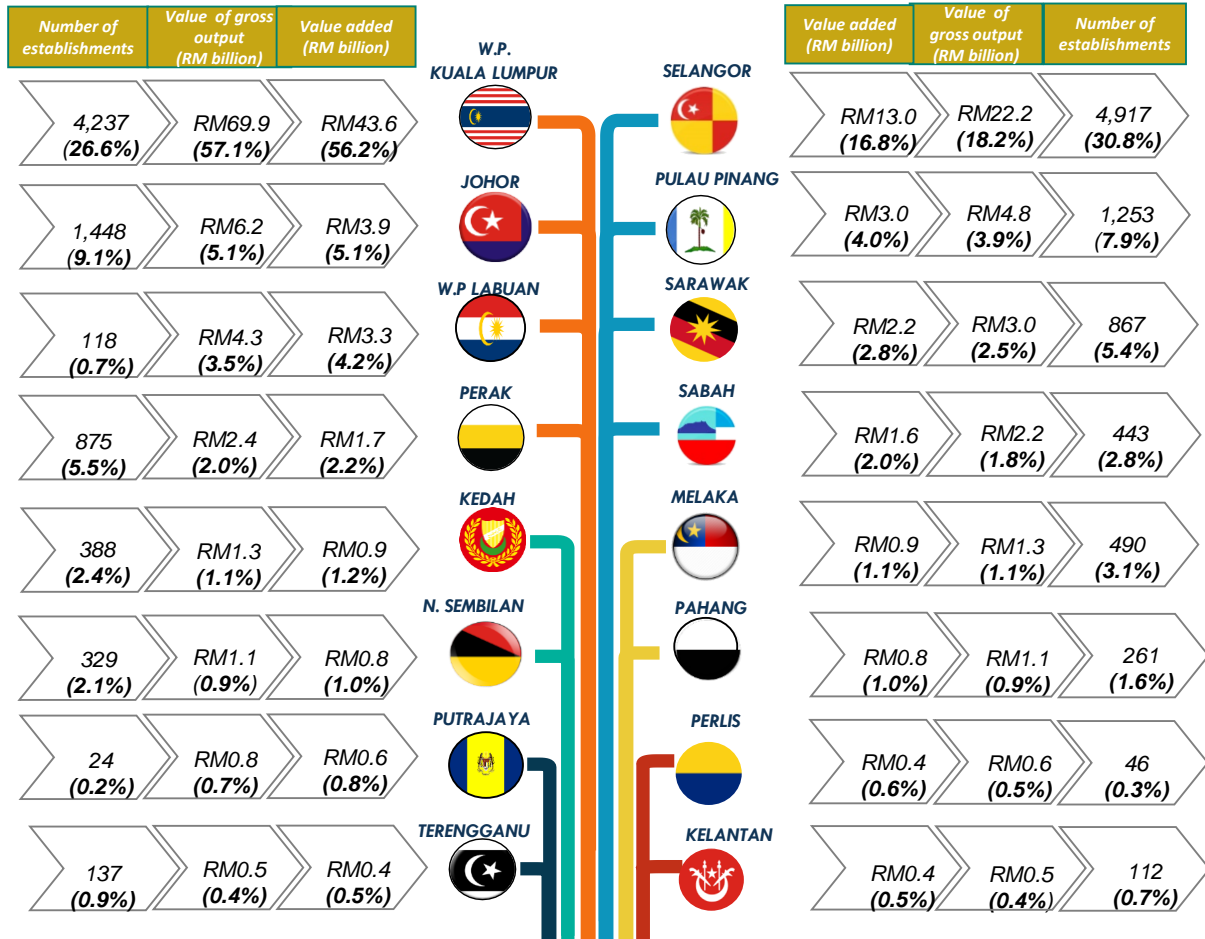


8. PERFORMANCE BY STATE

The highest number of establishment was registered in Selangor with 4,917 establishments (30.8%). This was followed by W.P. Kuala Lumpur (4,237 establishments; 26.6%) and Johor (1,448 establishments; 9.1%). Value of gross output for W.P. Kuala Lumpur recorded the highest value of RM69.9 billion (57.1%), followed by Selangor (RM22.2 billion; 18.2%) and Johor (RM6.2 billion; 5.1%) as shown in **Exhibit 10**. In line with the performance of the value of gross output, W.P. Kuala Lumpur showed the highest value added with RM43.6 billion (56.2%), followed by Selangor (RM13.0 billion; 16.8%) and Johor (RM3.9 billion; 5.1%).


SUMMARY OF FINDINGS

Exhibit 10: Number of Establishments, Value of Gross Output and Value Added of Financial Services by States, 2015



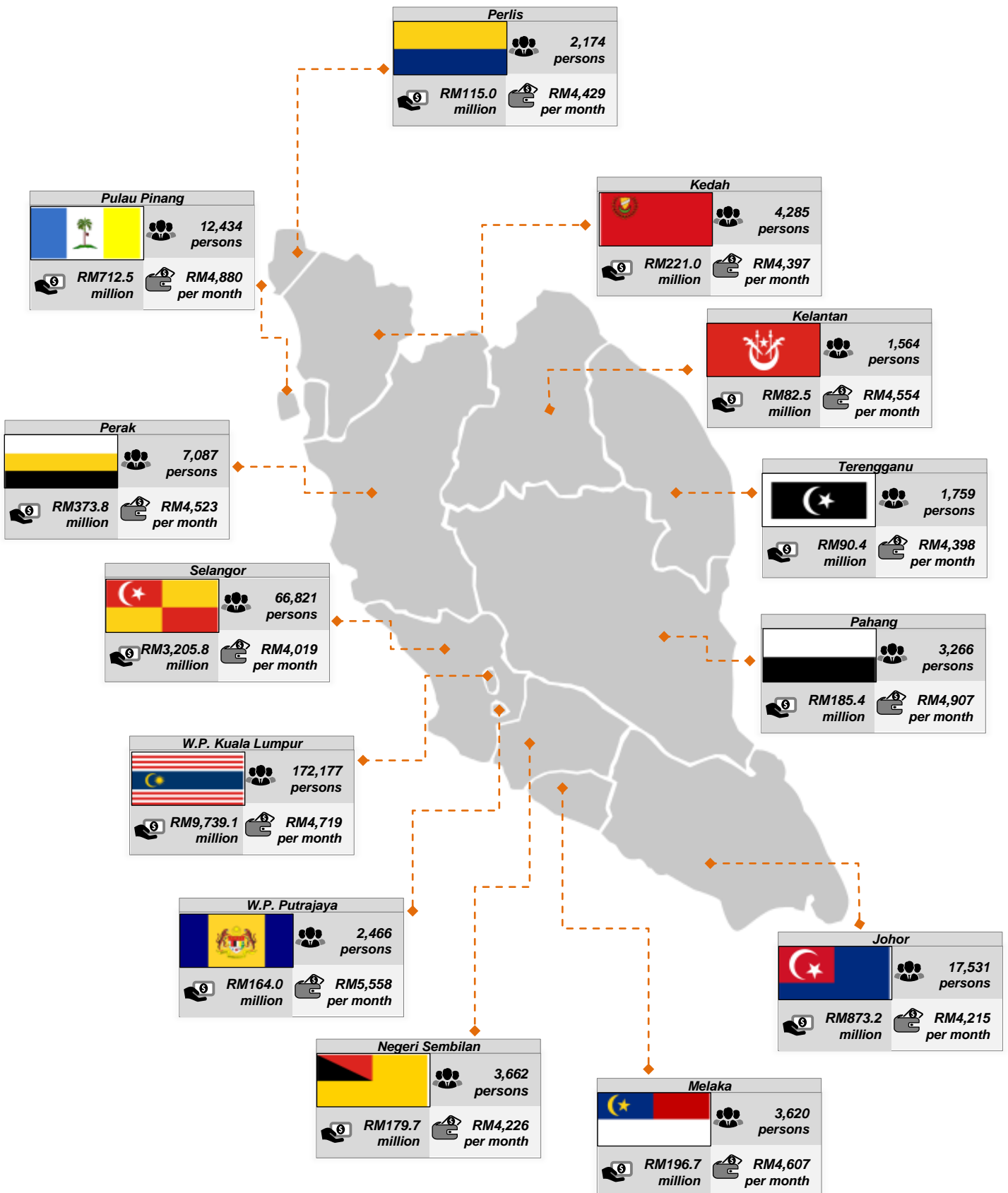
Number of establishments	Value of gross output (RM billion)	Value added (RM billion)
15,945	RM122.4	RM77.6

MALAYSIA

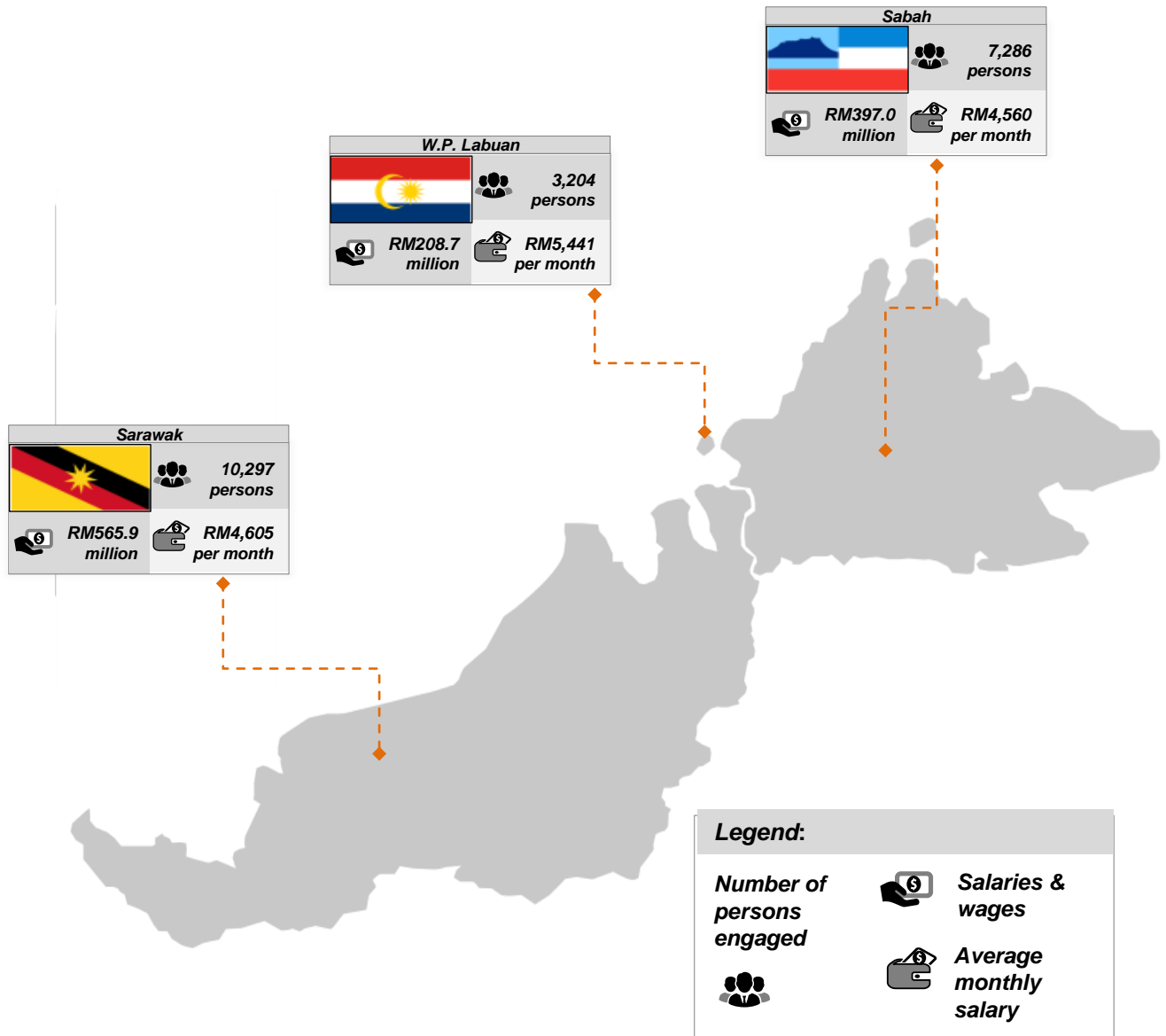


SUMMARY OF FINDINGS

Exhibit 11: Key Statistics of Financial Services by States, 2015



SUMMARY OF FINDINGS



W.P. Kuala Lumpur also recorded the highest number of person engaged for financial services with 172,177 persons and percentage share of 53.9 per cent. This was followed by Selangor 66,821 persons (20.9%) and Johor 17,531 persons (5.5%). Salaries & wages paid was the highest in W.P. Kuala Lumpur RM9.7 billion with average monthly salary of RM4,719, followed by Selangor (RM3.2 billion; RM4,019 per month) and Johor (RM0.9 billion; RM4,215 per month) as shown at **Exhibit 11**.

9. WOMEN-OWNED ESTABLISHMENTS

In 2015, there were 133 women-owned establishments with the share of 0.83 per cent of the total establishments in financial services. All of these establishments were in other financial service activities and activities auxiliary to financial services. These women-owned establishments had contributed value added of RM20.1 million, engaged a total of 439 employees and disbursed RM5.4 million salaries & wages. (**Exhibit 12**).

Exhibit 12: Key Statistics of Women-owned Establishments of Financial Services, 2015

Number of establishments
133 establishments

Number of persons engaged
439 persons



Value added
RM20.1 million

Salaries & wages
RM5.4 million



BAHAGIAN 2

PART 2

**NOTA
TEKNIKAL**

*TECHNICAL
NOTES*

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.

1. Skop dan liputan

Banci ini meliputi pertubuhan berdaftar yang terlibat dalam perkhidmatan kewangan yang merangkumi aktiviti utama berikut:

- i. Aktiviti perantaraan kewangan;
- ii. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan;
- iii. Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan
- iv. Aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

Keseluruhan liputan banci bagi subsektor perkhidmatan Kewangan adalah terdiri daripada 52 industri di peringkat 5-digit mengikut Piawai Klasifikasi Industri Malaysia (MSIC), 2008. Senarai lengkap industri yang diliputi ditunjukkan di Lampiran.

2. Sumber rangka

Rangka pertubuhan yang diliputi oleh banci ini diperoleh daripada agensi seperti, Suruhanjaya Syarikat Malaysia (SSM), Pihak Berkuasa Tempatan (PBT), Jabatan Pendaftaran Pertubuhan Malaysia (JPPM), Suruhanjaya Koperasi Malaysia (SKM), Kementerian Kesejahteraan Bandar, Perumahan dan Kerajaan Tempatan (KPKT), Bursa Malaysia, Bank Negara Malaysia (BNM), Lembaga Perkhidmatan Kewangan Labuan (LFSA) dan sumber-sumber lain.

Rangka dikemaskini setiap tahun untuk mengambil kira pertubuhan baru dan sebarang perubahan dalam status pertubuhan seperti tutup, tidak beroperasi, perubahan jenis aktiviti atau alamat pos untuk memastikan maklumat yang terdapat di dalam rangka adalah yang paling terkini.

3. Jenis aktiviti perniagaan

Jenis aktiviti perniagaan merujuk kepada aktiviti utama dan sekunder. Aktiviti utama merujuk kepada aktiviti yang mana pertubuhan menggunakan sebahagian besar daripada sumbernya atau yang memberikan sumbangan besar dari segi pendapatan. Aktiviti sekunder didefinisikan sebagai aktiviti

sampingan kepada aktiviti utama. Klasifikasi industri bagi pertubuhan adalah mengikut aktiviti utamanya berdasarkan

kepada **Piawaian Klasifikasi Industri Malaysia (MSIC), 2008 Ver.1.0**. MSIC 2008 adalah selaras dengan Klasifikasi Standard Perindustrian Antarabangsa bagi Semua Aktiviti Ekonomi (ISIC), semakan ke-4 pertubuhan Bangsa-Bangsa Bersatu dengan pengubahsuaian untuk keperluan tempatan.

4. Konsep dan definisi

Definisi perkhidmatan kewangan yang diguna pakai dalam penerbitan ini berasaskan kepada Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Ver 1.0:

Perkhidmatan kewangan adalah meliputi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

i. Aktiviti perantaraan kewangan

Kumpulan ini termasuk perolehan tabung dalam bentuk deposit boleh pindah, contoh tabung yang telah ditetapkan dalam bentuk wang dan diperoleh atas dasar harian dan di mana selain daripada urusan perbankan pusat, diperoleh daripada sumber bukan kewangan.

ii. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan

Kumpulan ini termasuk; aktiviti syarikat pemegang iaitu unit yang memegang aset (memiliki tahap pengawalan ekuiti) kumpulan koperasi anak syarikat dan yang mana aktiviti utamanya memiliki kumpulan itu. Syarikat pemegang dalam kumpulan ini tidak menyediakan perkhidmatan lain kepada perniagaan yang mana ekuitinya dipegang, iaitu ia tidak mentadbir atau mengurus unit lain; termasuk entiti sah yang disusun untuk mengumpulkan sekuriti atau aset kewangan

lain, tanpa menguruskan, bagi pihak pemegang saham atau benefisiari. Portfolio tersebut diperincikan untuk mencapai ciri ciri pelaburan tertentu seperti kepelbagaian, risiko, kadar pulangan, dan ketidaktentuan harga. Entiti ini mendapat faedah, dividen, dan pendapatan harta lain, tetapi sedikit atau tiada pekerjaan dan tiada pendapatan daripada jualan perkhidmatan; termasuk aktiviti perkhidmatan kewangan selain daripada yang diuruskan oleh institusi kewangan; termasuk pembekalan tempat pasaran fizikal atau elektronik bagi tujuan memudahkan belian dan jualan stok, tawaran stok, bon atau kontrak komoditi; termasuk portfolio dan aktiviti pengurusan tabung berasaskan bayaran atau kontrak, untuk individu, perniagaan dan lain-lain.

iii. Aktiviti insurans/takaful, insurans/takaful semula dan tabung pencen & hemat

Kumpulan ini termasuk anuiti menaja jamin dan sijil insurans polisi/takaful dan melaburkan premium/sumbangan untuk membina portfolio aset kewangan bagi tujuan tuntutan masa hadapan. Termasuk juga peruntukan insurans/takaful langsung dan insurans/takaful semula;

termasuk insurans hayat/takaful keluarga dan insurans semula hayat/takaful semula keluarga dengan atau tanpa elemen simpanan yang kukuh dan insurans bukan-hayat/takaful bukan keluarga lain;

termasuk aktiviti pengadaian semua atau sebahagian risiko yang berkait dengan insurans polisi/takaful sijil sedia ada yang pada asalnya ditaja jamin oleh pembawa insurans/ takaful lain;

termasuk entiti sah (spt. tabung, pelan dan/atau program) diatur untuk menyediakan faedah pendapatan persaraan khusus untuk pekerja penganjur atau ahli. Ini termasuk pelan pencen dengan faedah tertentu, serta pelan individu di mana faedah ditarifkan sebagai sumbangan ahli.

iv. Aktiviti sokongan kepada insurans/takaful dan tabungan pencen

Kumpulan ini termasuk bertindak sebagai ejen (spt. Broker) dalam jualan anuiti dan polisi insurans/takaful atau menyediakan faedah pekerja lain dan insurans/takaful dan perkhidmatan persaraan yang berkaitan seperti penyesuaian tuntutan dan pentadbiran pihak ketiga.

5. Unit melapor

Bilangan pertubuhan yang dilaporkan dalam penerbitan ini berbeza dengan data awalan yang diterbitkan dalam penerbitan Banci Ekonomi 2016 Statistik Pertubuhan. Perbezaan ini disebabkan oleh analisis terkini status cawangan, pengelasan industri dan status operasi pertubuhan.

Banci ini dilaksanakan dengan menggunakan pendekatan pertubuhan. Pertubuhan ditakrifkan sebagai “satu unit ekonomi yang bergiat di bawah satu hak milik atau penguasaan tunggal, iaitu di bawah satu entiti yang sah. Ia menjalankan satu jenis aktiviti ekonomi utama di satu tempat/lokasi fizikal”. Setiap pertubuhan diberikan klasifikasi industri yang berbeza berdasarkan aktiviti utamanya dan bukannya mengikut aktiviti syarikat induk. Setiap cawangan daripada organisasi yang mempunyai beberapa cawangan di lokasi yang berbeza dari segi konsep dianggap sebagai pertubuhan yang berlainan. Pertubuhan berkenaan diminta memberikan penyata yang berasingan bagi setiap kegiatannya dari segi nilai. Walau bagaimanapun, dari segi praktis akaun biasanya disediakan secara berpusat kerana kesukaran untuk memperoleh data yang berasingan bagi setiap unit atau cawangan. Entiti atau ‘enterprise’ ini akan dianggap sebagai satu unit pelapor dan dibenarkan mengemukakan soal selidik yang menggabungkan semua unit atau cawangannya.

6. Nilai output kasar

Nilai output kasar ditakrifkan dengan memasukkan perkara berikut:

a) Perkhidmatan perantaraan kewangan

Output bagi perantaraan kewangan meliputi pendapatan FISIM dan pendapatan berasaskan yuran

$$\begin{aligned}\text{Output} &= \text{FISIM ke atas pinjaman} + \text{FISIM ke atas deposit} \\ &= (rL - rr)yL + (rr - rD)yD\end{aligned}$$

Di mana,

yL = Jumlah pinjaman

yD = Jumlah deposit

rL = Kadar faedah bagi pinjaman

rD = Kadar faedah bagi deposit

rR = Kadar rujukan

*Nota:

FISIM - Perkhidmatan perantaraan kewangan yang diukur secara tidak langsung

b) Insurans/takaful

Pendapatan premium

+ Pendapatan pelaburan (premium tambahan)

- Tuntutan dibayar

c) Lain-lain aktiviti kewangan

Pendapatan daripada perkhidmatan yang diberikan

- + Perkhidmatan pengurusan
- + Komisen dan pembrokeran yang diterima
- + Pendapatan daripada sewa yang diterima kecuali tanah
- + Perbelanjaan penyelidikan dan pembangunan (dalaman)
- + Perbelanjaan modal ke atas pembinaan sendiri
- + Pendapatan operasi lain
- + Bayaran dan caj perkhidmatan (nilai yang dipungut)
- + Semua output lain (seperti pendapatan yang diterima kerana membaiki peralatan / mesin pertubuhan lain dan lain-lain)

7. Nilai input perantaraan

Bermula tahun 2012, perbelanjaan penyelidikan dan pembangunan telah dikeluarkan daripada pengiraan input perantaraan dan diambilkira sebagai perbelanjaan harta selaras dengan penggunaan *Recommendation of System of National Accounts (SNA) 2008*. Nilai input perantaraan ditakrifkan dengan memasukkan perkara berikut:

- Nilai bahan dan bekalan yang digunakan (termasuk bayaran pengangkutan, cukai dan duti yang dibayar)
- + Kos kerja perkhidmatan yang dibuat oleh orang lain
- + Kuasa elektrik dan air yang dibeli
- + Nilai bahan pembakar, pelincir dan air yang digunakan
- + Stok akhir (barangan)
- + Stok awal (barangan)
- + semua kos input lain yang digunakan (seperti; percetakan, pembelian perkhidmatan pengangkutan, perbelanjaan perjalanan, hiburan, pengiklanan, bayaran guaman, bayaran pos, bayaran pengurusan, bayaran sewaan dan lain-lain)
- + Bayaran kepada pengarah tidak bekerja kerana kehadiran mereka dalam mesyuarat Lembaga Pengarah
- + Nilai pakaian percuma yang disediakan
- + Kos latihan kepada pekerja
- + Bayaran kepada pertubuhan lain yang membekalkan pekerja

8. Nilai ditambah

Nilai ditambah adalah tambahan kepada nilai barangan dan perkhidmatan yang dikeluarkan oleh sesebuah pertubuhan. Nilai ditambah diperoleh daripada perbezaan antara nilai output kasar dengan nilai input perantaraan.

9. Bilangan pekerja

Bilangan pekerja dalam sesebuah pertubuhan merujuk kepada bilangan orang yang bekerja pada bulan Disember atau pada tempoh pembayaran gaji terakhir tahun rujukan. Ia termasuk pekerja bergaji (tetap/sambilan), pemilik yang bekerja, rakan niaga yang aktif dan pekerja keluarga tidak bergaji. Mereka yang sedang bercuti dimasukkan juga

- i. Pemilik yang bekerja dan rakan niaga yang aktif**
Kategori ini merujuk kepada semua pemilik perseorangan dan rakan niaga, sambilan atau sepenuh masa, yang bekerja dengan aktif dalam pertubuhan. Justeru itu, ia tidak termasuk rakan niaga yang tidak aktif.
- ii. Pekerja keluarga tidak bergaji**
Kategori ini meliputi semua ahli isi rumah pemilik pertubuhan yang melaksanakan kerja tertentu (sepenuh masa atau sambilan) dan bekerja sekurang-kurangnya satu pertiga daripada waktu bekerja biasa yang diamalkan oleh pertubuhan berkenaan tanpa mendapat bayaran secara tetap sama ada dalam bentuk wang tunai atau mata benda bagi kerja yang dilakukan. Biasanya pekerja berkenaan mendapat makanan, tempat tinggal dan bantuan lain sebagai sebahagian daripada ahli isi rumah pemilik dan terus mendapatnya sama ada ia bekerja atau tidak di dalam pertubuhan itu.
- iii. Pekerja sepenuh masa**
Ia merujuk kepada semua pekerja bergaji yang bekerja sekurang-kurangnya 6 jam sehari dan 20 hari sebulan.
- iv. Pekerja sambilan**
Ia merujuk kepada semua pekerja bergaji yang bekerja kurang daripada 6 jam sehari dan/ atau kurang daripada 20 hari sebulan.

10. Kategori kemahiran

Kategori kemahiran telah dikelaskan berdasarkan Piawaian Pengkelasan Pekerjaan Malaysia (MASCO) 2013 adalah seperti berikut:

i) **Pekerja mahir**

Pengurus, profesional, penyelidik serta juruteknik dan profesional bersekutu

ii) **Pekerja separuh mahir**

Pekerja sokongan perkeranian, perkhidmatan & jualan, kemahiran & pertukangan yang berkaitan serta operator mesin, loji dan pemasang: dan

iii) **Pekerjaan kurang mahir**

Pekerjaan asas

11. Nilai harta tetap

Harta tetap meliputi semua barangan, baru atau terpakai, ketara atau tidak ketara yang mempunyai hayat produktif lebih daripada setahun. Ia termasuk tanah, bangunan dan struktur, alat pengangkutan, komputer dan peralatan periferal, perisian komputer, peralatan mesin dan lain-lain, serta perabot dan pemasangan lain. Nilai harta pembuka dan penutup bagi tahun rujukan 2015 adalah berasaskan nilai buku akaun. Pembelian, pindaan dan pembaikan besar atau perbelanjaan modal pada tahun berkenaan dikira pada nilai sebenar yang dibayar. Nilai aset yang dijual dalam tahun semasa juga dikira pada nilai sebenar.

12. Pembundaran

Jumlah komponen mungkin berbeza dengan jumlah besar dalam jadual penerbitan disebabkan oleh pembundaran.

13. Singkatan dan simbol

-	: tiada
%	: peratus
&	: dan
>	: lebih daripada
<	: kurang daripada
}	: digabungkan
RM	: Ringgit Malaysia
dll.	: dan lain-lain
spt.	: seperti
t.t.t.l.	: tidak terkelas di tempat lain
W.P.	: Wilayah Persekutuan

1. Scope and coverage

The census cover all registered establishments engaged in the financial services which included main activities as follows:

- i. Monetary intermediation activities;
- ii. Other financial service activities and activities auxiliary to financial services;
- iii. Insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and
- iv. Activities auxiliary to insurance/takaful and pension funding.

Overall coverage of the census for financial services subsector is 52 industries at 5-digit level under the Malaysia Standard Industrial Classification (MSIC), 2008. The complete industry lists is shown in Appendix.

2. Source of frame

The main source of information for the establishment frame is obtained from The Companies Commission of Malaysia (SSM), Local Authorities (PBT), The Registry of Societies of Malaysia (ROS), Cooperative Commission of Malaysia (CCM), Ministry of Urban Wellbeing, Housing and Local Government (KPKT), Bursa Malaysia, Bank Negara Malaysia (BNM), Labuan Financial Services Authority (LFSA) and other source.

The frame is updated annually to take into account new establishments and to record any changes in the status of the establishments such as closed down, not in operation, changes in activities and location or postal addresses to make sure the information in the frame is the latest update.

3. Type of business activity

The type of business activity refers to both the principal and secondary activities. The principal activity refers to the activity to which the establishment devoted most of its resources or to which it derived most of its income. Secondary activities are defined as those incidental or ancillary to the principal activity. The classification of the industry of the establishment is based on its principal activity and is in accordance with **Malaysia Standard Industrial Classification (MSIC), 2008 Ver.1.0**. The MSIC 2008 conforms to the International Standard

Industrial Classification of All Economic Activities (ISIC) Revision 4, United Nations, with modifications to suit local conditions.

4. Concepts and definitions

The definition of financial services adopted in this publication are based on the recommendations of the Malaysia Standard Industrial Classification (MSIC) 2008 Ver. 1.0:

The financial services include monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding.

i. Monetary intermediation activities

This group includes the obtaining of funds in the form of transferable deposits, i.e. funds that are fixed in money terms, and obtained on a day-to-day basis and, apart from central banking, obtained from non-financial sources.

ii. Other financial service activities and activities auxiliary to financial services

This group includes the activities of holding companies, i.e. units that hold the assets (owning controlling-levels of equity) of a group of subsidiary corporations and whose principal activity is owning the group. The holding companies in this group do not provide any other service to the businesses in which the equity is held, i.e. they do not administer or manage other units; includes legal entities organised to pool securities or other financial assets, without managing, on behalf of shareholders or beneficiaries. The portfolios are customised to achieve specific investment characteristics, such as diversification, risk, rate of return, and price volatility. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services;

Includes financial service activities other than those conducted by monetary institutions; includes the furnishing of physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds or commodity contracts; includes portfolio and fund management activities on a fee or contract basis, for individuals, businesses and others.

iii. Insurance/takaful, reinsurance/retakaful and pension & provident funding activities

This group includes the underwriting annuities and insurance policies/takaful certificates and investing premiums/ contributions to build up a portfolio of financial assets to be used against future claims; provision of direct insurance/takaful and reinsurance/retakaful are included;

includes life insurance/family takaful and life reinsurance/family retakaful with or without a substantial savings element and other non-life insurance/ non-family takaful;

includes the activities of assuming all or part of the risk associated with existing insurance policies/ takaful certificates originally underwritten by other insurance/ takaful carriers;

includes legal entities (i.e. funds, plans and/ or programmed) organised to provide retirement income benefits exclusively for the sponsor's employees or members. This includes pension plans with defined benefits, as well as individual plans where benefits are simply defined through the member's contribution.

iv. Activities auxiliary to insurance/takaful and pension funding

Includes acting as agents (i.e. brokers) in selling annuities and insurance policies/takaful certificates or providing other employee benefits and insurance/takaful and pension related services such as claims adjustment and third party administration.

5. Reporting unit

The number of establishments reported in this publication was different from preliminary data published in the Economic Census 2016 Establishment Statistics. The difference was due to the latest analysis of branches status, reclassification of industry and operational status of the establishments.

The census was conducted on an establishment basis. An establishment is defined as 'an economic unit that engaged in one activity, under a single legal entity and operating in a single physical location'. Each establishment was assigned an industry classification based on its principal activity and not that of its parent company. An establishment operating in more than one location was required to file a separate report for each store, factory or shop. Thus, conceptually, for a multi-activity entity, units engaged in separate activities in the same location constituted distinct establishments. Similarly, each branch of a multi-branch entity at a different location was conceptually a different establishment. However, if in practice, the accounts were centrally kept such that it was not possible to obtain separate data for each individual unit or branch, that entity was treated as a single reporting unit and allowed to submit a consolidated return covering all the units or branches.

6. Value of gross output

The value of gross output is defined to include the following elements:

a) Financial intermediation services

The output for financial intermediation including FISIM income and fee-based income

$$\begin{aligned} \text{Output} &= \text{FISIM on loans} + \text{FISIM on deposits} \\ &= (r_L - r_r)y_L + (r_r - r_D)y_D \end{aligned}$$

Where,

y_L = Total loans

y_D = Total deposits

r_L = Interest rate on loans

r_D = Interest rate on deposits

r_R = Reference rate

*Note:

FISIM - Financial intermediation services indirectly measured

b) Insurance/takaful

Premium income

+ Investment income (premiums supplement)

- Claims paid

c) Other financial activities

Income from services rendered

+ Management services

+ Commission and brokerage earned

+ Rental Income received expect land rental

+ Research and development expenditure (in-house)

+ Capital expenditure on own construction

+ Value of service tax / serviced charges.

+ All other output (such as amount received for repairs and maintenance carried out on other establishments' machinery and equipment, etc.)

7. Value of intermediate output

Effective 2012, research and development expenditure has been removed from calculation of intermediate input and treated as capital asset in line with the recommendation of System of National Accounts (SNA) 2008. The value of intermediate input is defined to include the following items

Value of materials and supplies consumed (including transport charges incurred and taxes and duties paid

- + Cost of industrial work done by others*
- + Cost of electricity and water purchased*
- + Value of fuels, lubricants and water consumed*
- + All other input costs (such as printing, purchase of transport services, traveling expenses, advertising, legal fees, postage, management fees, rental, etc.).*
- + Fees paid to non-working directors for their attendance at Board of Directors meeting.*
- + Value of free wearing apparel provided*
- + Staff training cost*
- + Payment to other establishment for providing workers*

8. Value added

Value added is increment to the value of commodities and services contributed by the establishment. Value added is derived as the difference between the value of gross output and the cost of input.

9. Number of persons engaged

Number of persons engaged in an establishment refers to the total number of persons working during December or the last pay period of the reference year. Included are employees (full-time/part-time), working proprietors, active business partners and unpaid family workers. Those temporarily away on leave are also included.

i. Working proprietors and active business partners

This category refers to all individual proprietors and partners, part time or full times, who are actively engaged in the work of the establishment. It therefore, excludes silent and inactive partners.

ii. Unpaid family workers

This category encompasses all persons (full-time or part-time) in the household of any of the owners of the establishment who perform a specified job and work for a minimum of one third of the normal working time of the establishment but do not receive regular payment either in cash or in kind for the work done. Such workers generally receive food, shelter and other support as part of the household of an owner but this would continue whether they worked in the establishment or not.

iii. Full-time employees

It refers to all paid workers who work for at least 6 hours a day and 20 days a month.

iv. Part-time employees

It refers to all paid workers who work for less than 6 hours a day/ or less than 20 days a month.

10. Category of skills

Category of skills has also been categorized according to Malaysia Standard Classification of Occupations 2013 (MASCO) as follow:

i) High-skilled workers

Managers, professionals, researcher and technician & associate professionals;

ii) Semi-skilled workers

Clerical support, service & sales, craft & related trades workers and plant and machine operators and assemblers; and

iii) Low-skilled workers

Elementary occupations

11. Value of fixed assets *It covers all goods, new or used, tangible or intangible that has a normal economic life span of more than one year. Included are land, buildings and structure, transport equipment, computer and peripheral equipment, other machinery equipment, computer software and furniture and fittings. Value of assets as at the beginning and end of 2015 was based on net book value. Purchases, alterations and major repairs or capital expenditure during the year were valued at actual costs incurred. Value of assets sold during the year refers to the realized value.*

12. Rounding *The sum of the component figures may not tally with the sub-total or total figures due to rounding.*

13. Abbreviation and symbol

-	: nil
%	: per cent
&	: and
>	: more than
<	: less than
}	: combined
RM	: Ringgit Malaysia
etc.	: et cetera
i.e	: that is
n.e.c	: not elsewhere classified
W.P.	: Federal Territory

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.



BAHAGIAN 3

PART 3

**SENARAI
JADUAL**

*LIST OF
TABLES*

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.

Jadual 1.1: Perangkaan utama perkhidmatan kewangan, 2015*Table 1.1: Principal statistics of financial services, 2015*

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021

Jadual 1.2: Perangkaan utama perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.2: Principal statistics of financial services by activities, 2015

Aktiviti <i>Activities</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,287,873
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	68	572,118	162,519	409,599	3,309	168,417	85,272

Jadual 1.3: Perangkaan utama perkhidmatan kewangan mengikut negeri, 2015

Table 1.3: Principal statistics of financial services by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Johor	1,448	6,247,834	2,274,917	3,972,917	17,531	873,245	8,482,342
Kedah	388	1,312,118	390,387	921,731	4,285	221,019	700,495
Kelantan	112	497,847	124,020	373,827	1,564	82,572	109,497
Melaka	490	1,307,821	456,219	851,602	3,620	196,756	932,051
Negeri Sembilan	329	1,108,399	295,655	812,744	3,662	179,741	554,551
Pahang	261	1,105,860	315,479	790,381	3,266	185,472	305,958
Perak	875	2,421,840	720,628	1,701,212	7,087	373,899	1,347,532
Perlis	46	595,568	157,558	438,010	2,174	115,064	122,914
Pulau Pinang	1,253	4,770,280	1,701,113	3,069,167	12,434	712,573	3,546,695
Sabah	443	2,193,854	640,943	1,552,911	7,286	397,085	2,039,790
Sarawak	867	3,030,596	867,076	2,163,520	10,297	565,907	2,443,023
Selangor	4,917	22,225,839	9,217,089	13,008,750	66,821	3,205,791	78,527,789
Terengganu	137	539,553	154,149	385,404	1,759	90,408	1,340,564
W.P Kuala Lumpur	4,237	69,869,130	26,236,827	43,632,303	172,177	9,739,119	144,544,000
W.P Labuan	118	4,335,612	1,060,120	3,275,492	3,204	208,786	210,575
W.P Putrajaya	24	841,622	220,890	620,732	2,466	164,406	380,245

Jadual 1.4: Perangkaan utama perkhidmatan kewangan mengikut taraf sah, 2015

Table 1.4: Principal statistics of financial services by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Hak milik perseorangan <i>Individual proprietorship</i>	1,185	356,084	147,816	208,268	4,486	69,917	350,427
Perkongsian <i>Partnership</i>	228	92,696	18,192	74,504	1,181	15,645	20,170
Syarikat sendirian berhad <i>Private limited company</i>	10,600	18,638,177	7,793,689	10,844,488	81,683	2,941,319	97,623,478
Syarikat awam berhad <i>Public limited company</i>	3,257	99,941,188	35,984,371	63,956,818	203,075	12,484,340	130,117,501
Koperasi <i>Co-operative</i>	651	963,624	290,370	673,254	4,837	129,630	1,369,411
Perbadanan awam <i>Public corporation</i>	24	2,412,004	598,632	1,813,372	24,371	1,670,992	16,107,034

Jadual 1.5: Perangkaan utama perkhidmatan kewangan mengikut hak milik, 2015

Table 1.5: Principal statistics of financial services by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Residen Malaysia <i>Malaysian residents</i>	15,838	117,844,085	43,377,767	74,466,318	315,027	16,869,076	244,722,074
Bukan residen Malaysia <i>Non-Malaysian residents</i>	61	296,176	122,375	173,801	706	72,933	566,314
Hak milik bersama <i>Joint ownerships</i>	46	4,263,512	1,332,928	2,930,584	3,900	369,834	299,633

Jadual 1.6: Perangkaan utama perkhidmatan kewangan mengikut saiz output, 2015

Table 1.6: Principal statistics of financial services by size of output, 2015

Size output <i>Size of output</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantara <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>	
(RM '000)		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)	
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021	
Kurang daripada <i>Less than</i>	300	22	2,550	1,120	1,430	99	4,477	4,789
300 - < 3,000	351	589,778	153,672	436,106	4,543	233,048	280,211	
3,000 - < 20,000	2,124	13,644,405	3,588,219	10,056,186	47,991	2,862,687	3,071,901	
20,000 dan lebih <i>and above</i>	13,448	108,167,038	41,090,057	67,076,981	267,000	14,211,629	242,231,120	

Jadual 1.7: Perangkaan utama perkhidmatan kewangan mengikut saiz pekerja, 2015

Table 1.7: Principal statistics of financial services by size of employment, 2015

Saiz pekerja <i>Size of employment</i>		Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
			(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total		15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Kurang daripada <i>Less than</i>	5	9,749	7,914,550	3,843,034	4,071,516	18,144	541,677	88,596,123
5	-	29	4,158	21,269,221	10,036,761	11,232,460	2,175,682	55,725,449
30	-	75	1,304	25,687,641	10,200,513	15,487,128	3,528,990	35,534,928
76	dan lebih and above	734	67,532,361	20,752,762	46,779,599	194,369	11,065,494	65,731,521

Jadual 1.8: Perangkaan utama perkhidmatan kewangan mengikut saiz harta tetap, 2015

Table 1.8: Principal statistics of financial services by size of fixed assets, 2015

Saiz harta tetap <i>Size of fixed assets</i>		Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>	
(RM '000)			(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)	
Jumlah/ Total		15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021	
Kurang daripada <i>Less than</i>		100	6,309	4,828,841	2,543,155	2,285,686	20,401	579,854	115,738
100	- <	200	957	1,293,812	659,787	634,025	5,094	202,002	137,468
200	- <	500	1,447	2,234,964	1,082,255	1,152,709	7,620	277,741	468,585
500	- <	1,000	1,062	1,325,034	672,552	652,482	6,513	268,256	749,656
1,000	- <	5,000	2,659	8,143,845	3,200,073	4,943,772	34,442	1,448,343	5,419,307
5000	- <	10,000	1,078	7,613,127	2,359,681	5,253,446	25,784	1,510,653	4,913,360
10000	- <	50,000	1,763	34,402,147	11,225,788	23,176,359	94,647	5,428,334	19,808,713
50000	- <	100,000	240	9,117,011	3,036,481	6,080,530	23,563	1,359,336	12,707,210
100000	- <	200,000	160	8,594,223	3,534,305	5,059,918	15,007	981,774	15,893,081
200000		dan lebih and above	270	44,850,769	16,518,993	28,331,776	86,562	5,255,550	185,374,903

Jadual 1.9: Bilangan pekerja perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.9: Number of persons engaged in financial services by activities, 2015

Keterangan kumpulan <i>Group description</i>	Bilangan pertubuhan <i>Number of establishments</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			
		Jumlah <i>Total</i>	Pemilik yang bekerja, rakan niaga yang aktif dan pekerja keluarga tidak bergaji <i>Working proprietors, active business partners and unpaid family workers</i>	Pekerja sepenuh masa <i>Full-time employees</i>	Pekerja sambilan <i>Part-time employees</i>
Jumlah/ Total	15,945	319,633	1,873	315,921	1,839
6 Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,257	146,837	-	146,832	5
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	13,528	139,858	1,873	136,869	1,116
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	92	29,629	-	28,929	700
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	68	3,309	-	3,291	18

Jadual 1.10: Bilangan pekerja dan gaji & upah perkhidmatan kewangan mengikut kategori pekerja, 2015
Table 1.10: Number of persons engaged and salaries & wages in financial services by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	319,633	154,597	165,036	17,311,843
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,873	1,634	239	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,614	1,409	205	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	225	34	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	315,921	152,132	163,789	17,267,499
Pengurus <i>Managers</i>	38,451	25,114	13,337	5,099,719
Profesional <i>Professionals</i>	71,766	32,223	39,543	6,711,476
Profesional <i>Professionals</i>	69,899	31,170	38,729	6,573,768
Penyelidik <i>Researchers</i>	1,867	1,053	814	137,708
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	27,336	12,797	14,539	1,560,005
Pekerja sokongan perkeranian <i>Clerical support workers</i>	122,354	51,311	71,043	2,628,557
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	28,722	14,948	13,774	702,396
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,500	2,052	448	56,965
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,407	1,699	708	50,716
Pekerjaan asas <i>Elementary occupations</i>	22,385	11,988	10,397	457,665
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,839	831	1,008	44,344

Jadual 1.11: Bilangan pekerja perkhidmatan kewangan mengikut kewarganegaraan dan kategori pekerja, 2015
Table 1.11: Number of persons engaged of financial services by citizenships and category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>		
	Jumlah <i>Total</i>	Warganegara <i>Citizen</i>	Bukan Warganegara <i>Non-citizen</i>
Jumlah/ Total	319,633	318,159	1,474
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,873	1,873	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,614	1,614	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	259	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	315,921	314,455	1,466
Pengurus <i>Managers</i>	38,451	38,199	252
Profesional <i>Professionals</i>	71,766	71,476	290
Profesional <i>Professionals</i>	69,899	69,619	280
Penyelidik <i>Researchers</i>	1,867	1,857	10
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	27,336	27,325	11
Pekerja sokongan perkeranian <i>Clerical support workers</i>	122,354	122,304	50
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	28,722	28,702	20
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,500	2,489	11
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,407	2,405	2
Pekerjaan asas <i>Elementary occupations</i>	22,385	21,555	830
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,839	1,831	8

Jadual 1.12: Bilangan pekerja bergaji sepenuh masa perkhidmatan kewangan mengikut kategori kemahiran pekerja dan aktiviti, 2015
 Table 1.12: Number of paid full-time employees of financial services by category of skilled workers and activities, 2015

Negeri/ States	Mahir/ High-Skilled*		Separa Mahir/ Semi-Skilled**		Kurang Mahir/ Low-Skilled***	
	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
Jumlah/ Total	137,553	13,371,200	155,983	3,438,634	22,385	457,665
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	64,631	7,856,469	80,268	1,814,551	1,933	57,917
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	55,671	3,740,396	61,135	1,296,061	20,063	387,173
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	15,667	1,647,043	12,944	288,813	318	11,245
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	1,584	127,292	1,636	39,209	71	1,330

* Termasuk pengurusan & profesional dan juruteknik & profesional bersekutu / Includes managers & professionals and technicians & associate professionals

** Termasuk pekerja sokongan perkeranian, pekerja perkhidmatan & jualan, pekerja kemahiran & pekerja pertukangan yang berkaitan dan operator mesin & loji pemasangan.
 Includes clerical support workers, service & sale workers, craft & related trades workers and plant & machine operators & assemblers

*** Termasuk pekerjaan asas / Includes elementary occupations

Jadual 1.13: Bilangan pekerja perkhidmatan kewangan mengikut jantina dan kelulusan, 2015
Table 1.13: Number of persons engaged in financial services by sex and qualifications, 2015

Kelulusan <i>Qualifications</i>	Jumlah pekerja <i>Total employment</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	
		Lelaki <i>Male</i>	Wanita <i>Female</i>
Jumlah/ Total	319,633	154,597	165,036
Pascasiswazah <i>Postgraduate</i>	10,526	5,406	5,120
Ijazah sarjana muda/ diploma lanjutan atau yang setaraf <i>Bachelor/ Advanced diploma or equivalent</i>	88,948	43,186	45,762
Diploma <i>Diploma</i>	103,359	48,612	54,747
STPM atau yang setaraf <i>STPM or equivalent</i>	23,501	10,337	13,164
Sijil <i>Certificate</i>	22,339	11,410	10,929
SPM/ SPM (V) atau yang setaraf <i>SPM/ SPM (V) or equivalent</i>	63,907	31,451	32,456
Di bawah taraf kelulusan SPM/ SPM (V) <i>Below SPM/ SPM (V) qualification</i>	7,053	4,195	2,858

Jadual 1.14: Bilangan pekerja perkhidmatan kewangan mengikut kelulusan dan aktiviti, 2015

Table 1.14: Number of persons engaged in financial services by qualifications and activities, 2015

Aktiviti/ Activities	Pascasiswazah/ Postgraduate	Ijazah sarjana Muda/ Diploma lanjutan atau yang setaraf Bachelor/ Advanced Diploma or equivalent	Diploma Diploma	STPM atau yang setaraf STPM or equivalent	Sijil Certificate	SPM/ SPM (V) atau yang setaraf SPM/ SPM (V) or equivalent	Di bawah taraf kelulusan SPM/ SPM (V) Below SPM/ SPM (V) qualification
Jumlah/ Total	10,526	88,948	103,359	23,501	22,339	63,907	7,053
Aktiviti perantaraan kewangan Monetary intermediation activities	4,874	37,741	58,065	12,871	9,520	22,203	1,563
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan Other financial service activities and activities auxiliary to financial services	4,321	39,062	34,289	8,503	12,098	36,334	5,251
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	1,187	11,209	10,013	1,676	560	4,780	204
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen Activities auxiliary to insurance/takaful and pension funding	144	936	992	451	161	590	35

Jadual 1.15: Nilai harta tetap perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.15: Value of fixed assets of financial services by activities, 2015

Aktiviti <i>Activities</i>	Nilai buku bersih seperti pada 01.01.2015 <i>Net book value</i> <i>as at 01.01.2015</i> (RM '000)	Perbelanjaan modal <i>Capital</i> <i>expenditure</i> (RM '000)	Pelupusan <i>Disposal</i> (RM '000)	Susut nilai semasa <i>Current</i> <i>depreciation</i> (RM '000)	Nilai buku bersih seperti pada 31.12.2015 <i>Net book value</i> <i>as at 31.12.2015</i> (RM '000)	Sewa yang dibayar dalam tahun 2015 <i>Rent paid during</i> <i>2015</i> (RM '000)
Jumlah/ Total	239,944,878	10,761,346	1,455,733	6,725,373	245,588,021	2,375,512
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	11,894,700	1,823,348	365,745	1,609,906	11,972,141	1,273,512
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities</i> <i>auxiliary to financial services</i>	224,138,149	7,318,679	1,056,530	4,781,025	228,287,873	944,289
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and</i> <i>pension & provident funding activities</i>	3,819,527	1,615,466	33,285	323,365	5,242,735	148,551
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and</i> <i>pension funding</i>	92,502	3,853	173	11,077	85,272	9,160

Jadual 1.16: Nilai harta tetap perkhidmatan kewangan mengikut jenis harta, 2015*Table 1.16: Value of fixed assets of financial services by type of assets, 2015*

Jenis harta <i>Type of assets</i>	Nilai buku bersih seperti pada 01.01.2015 <i>Net book value as at 01.01.2015</i>	Perbelanjaan modal <i>Capital expenditure</i>	Pelupusan <i>Disposal</i>	Susut nilai semasa <i>Current depreciation</i>	Nilai buku bersih seperti pada 31.12.2015 <i>Net book value as at 31.12.2015</i>	Sewa yang dibayar dalam tahun 2015 <i>Rent paid during 2015</i>
	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)
Jumlah/ Total	233,251,807	10,737,691	1,455,733	6,725,373	245,588,021	4,244,811
99 Tanah <i>Land</i>	69,247,836	3,245,419	224,017	225,774	72,109,279	225,073
Bangunan dan binaan lain <i>Buildings and other construction</i>	110,565,139	2,399,754	610,899	2,211,980	110,460,265	2,092,729
Alat pengangkutan <i>Transport equipment</i>	11,177,471	1,752,356	36,024	1,087,834	11,810,138	6,406
Teknologi maklumat dan komunikasi <i>Information and communications technology</i>	1,230,328	1,250,009	77,336	1,454,823	8,386,067	10,073
Jentera dan kelengkapan <i>Machinery and equipment</i>	5,589,902	218,844	39,024	548,796	5,242,670	24,217
Perabot dan pemasangan <i>Furniture and fittings</i>	7,648,607	394,520	119,061	943,998	6,978,601	12,277
Harta lain <i>Other assets</i>	27,792,524	1,476,789	349,372	252,168	30,601,001	1,874,036

Jadual 1.17: Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.17: Principal statistics of women-owned establishment in financial services by activities, 2015

Aktiviti <i>Activities</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of Intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	133	29,927	9,836	20,091	439	5,473	97,136
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	-	-	-	-	-	-	-
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial services activities and activities auxiliary to financial services</i>	133	29,927	9,836	20,091	439	5,473	97,136
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	-	-	-	-	-	-	-
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	-	-	-	-	-	-	-

Jadual 1.18: Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut negeri, 2015

Table 1.18: Principal statistics of women-owned establishment in financial services by states, 2015

Negeri States	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of Intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	133	29,927	9,836	20,091	439	5,473	97,136
Johor	18	1,698	581	1,117	37	352	330
Kedah	10	1,134	198	936	31	324	42
Kelantan	3	312	124	188	11	114	16
Melaka	7	650	200	450	12	52	177
Negeri Sembilan	11	3,800	324	3,476	34	332	17
Pahang	7	315	130	185	15	100	19
Perlis	14	1,561	350	1,211	37	295	879
Perak	}	4,754	1,551	3,203	68	964	86,475
Pulau Pinang							
Sabah *	16	6,692	3,627	3,065	104	1,734	8,267
Sarawak	9	1,857	403	1,454	40	505	139
Terengganu	4	527	195	332	7	61	38
Selangor	}	6,628	2,153	4,475	43	640	738
W.P Kuala Lumpur							
W.P Putrajaya							

*Termasuk W.P Labuan

Includes W. P Labuan

Jadual 2.1: Perangkaan utama aktiviti perantaraan kewangan, 2015*Table 2.1: Principal statistics of monetary intermediation activities, 2015*

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141

Jadual 2.2: Perangkaan utama aktiviti perantaraan kewangan mengikut negeri, 2015

Table 2.2: Principal statistics of monetary intermediation activities by states, 2015

Negeri States	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output	Nilai input perantaraan Value of intermediate input	Nilai ditambah Value added	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period	Gaji & upah yang dibayar Salaries & wages paid	Nilai harta tetap yang dimiliki pada akhir tahun Value of fixed assets owned as at the end of the year
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141
Johor	263	4,194,652	1,129,243	3,065,409	10,133	689,426	573,160
Kedah	92	1,085,902	285,796	800,106	2,391	166,789	147,530
Kelantan	55	459,079	116,138	342,941	1,184	75,882	67,986
Melaka	62	893,088	237,680	655,408	2,222	150,525	127,850
Negeri Sembilan	76	951,620	239,607	712,013	2,200	148,786	128,082
Pahang	97	1,021,462	293,323	728,139	2,405	165,820	130,549
Perak	174	1,923,286	492,239	1,431,047	4,464	303,793	261,028
Perlis	10	575,957	153,686	422,271	1,750	104,272	91,733
Pulau Pinang	170	3,453,566	938,253	2,515,313	8,087	553,709	454,176
Sabah	118	1,735,595	448,426	1,287,169	4,288	293,590	251,425
Sarawak	146	2,568,694	665,143	1,903,551	6,373	435,198	377,587
Selangor	479	10,072,069	2,700,199	7,371,870	23,899	1,646,173	1,386,952
Terengganu	45	390,011	99,799	290,212	1,096	74,080	64,578
W.P Kuala Lumpur	405	28,874,377	7,678,460	21,195,917	71,440	4,598,904	7,691,190
W.P Labuan	55	2,916,542	670,727	2,245,815	2,692	170,016	100,265
W.P Putrajaya	10	760,409	198,813	561,596	2,213	152,291	118,050

Jadual 2.3: Perangkaan utama aktiviti perantaraan kewangan mengikut taraf sah, 2015

Table 2.3: Principal statistics of monetary intermediation activities by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	-	-	-	-	-	-	-
Syarikat awam berhad <i>Public limited company</i>	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141
Perbadanan awam <i>Public corporation</i>							
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 2.4: Perangkaan utama aktiviti perantaraan kewangan mengikut hak milik, 2015

Table 2.4: Principal statistics of monetary intermediation activities by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of Intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,972,141
Residen Malaysia <i>Malaysian residents</i>	2,241	60,804,298	16,092,846	44,711,452	146,061	9,633,241	11,903,715
Bukan residen Malaysia <i>Non-Malaysian residents</i>	16	1,072,011	254,686	817,325	776	96,013	68,426
Hak milik bersama <i>Joint ownerships</i>							

Jadual 2.5: Bilangan pekerja dan gaji & upah dalam aktiviti perantara kewangan mengikut kategori pekerja, 2015
 Table 2.5: Number of persons engaged and salaries & wages of monetary intermediation activities by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
	146,837	66,205	80,632	9,729,254
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	146,832	66,205	80,627	9,728,938
Pengurus <i>Managers</i>	11,520	6,029	5,491	2,674,177
Profesional <i>Professionals</i>	40,684	16,954	23,730	4,299,980
Profesional <i>Professionals</i>	40,639	16,942	23,697	4,296,209
Penyelidik <i>Researchers</i>	45	12	33	3,771
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	12,427	5,417	7,010	882,313
Pekerja sokongan perkeranian <i>Clerical support workers</i>	69,997	31,917	38,080	1,534,673
Pekerja perkhidmatan dan Jualan <i>Service and Sales Workers</i>	10,261	4,386	5,875	279,194
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trade workers</i>	10	9	1	684
Operator mesin, loji dan pemasangan <i>Plant and machine operators and assemblers</i>	-	-	-	-
Pekeriaan asas <i>Elementary occupations</i>	1,933	1,493	440	57,917
Pekerja bergaji (sambilan) / Paid employees (part-time)	5	-	5	316

Jadual 3.1: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan, 2015

Table 3.1: Principal statistics of other financial service activities and activities auxiliary to financial services, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	13,528	35,928,728	20,237,391	15,691,337	139,857	5,436,284	228,287,873

Jadual 3.2: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut negeri, 2015

Table 3.2: Principal statistics of other financial service activities and activities auxiliary to financial services by states, 2015

Negeri States	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output	Nilai input perantaraan Value of intermediate input	Nilai ditambah Value added	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period	Gaji & upah yang dibayar Salaries & wages paid	Nilai harta tetap yang dimiliki pada akhir tahun Value of fixed assets owned as at the end of the year
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,728	20,237,391	15,691,337	139,857	5,436,284	228,287,873
Johor	1,184	2,019,933	1,137,614	882,319	7,321	180,350	7,908,493
Kedah	295	223,703	103,765	119,938	1,873	53,245	552,273
Kelantan	56	38,740	7,876	30,864	378	6,654	41,496
Melaka	428	414,733	218,539	196,194	1,398	46,231	804,201
Negeri Sembilan	252	156,688	56,015	100,673	1,460	30,909	426,469
Pahang	163	84,334	22,136	62,198	859	19,614	175,409
Perak	699	498,477	228,385	270,092	2,617	70,002	1,086,460
Perlis	36	19,611	3,871	15,740	424	10,792	31,182
Pulau Pinang	1,080	1,286,437	756,683	529,754	4,076	141,593	3,090,047
Sabah	323	457,449	191,893	265,556	2,974	102,489	1,788,176
Sarawak	719	455,124	199,708	255,416	3,857	127,756	2,058,451
Selangor	4,409	10,014,969	5,804,035	4,210,934	40,144	1,395,123	76,664,864
Terengganu	92	149,541	54,350	95,191	663	16,328	1,275,986
W.P Kuala Lumpur	3,742	19,913,548	11,378,878	8,534,670	71,335	3,208,225	132,081,060
W.P Labuan	36	114,229	51,566	62,663	225	14,858	41,111
W.P Putrajaya	14	81,212	22,077	59,135	253	12,115	262,195

Jadual 3.3: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut taraf sah, 2015

Table 3.3: Principal statistics of other financial service activities and activities auxiliary to financial services by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,728	20,237,391	15,691,336	139,857	5,436,285	228,287,873
Hak milik perseorangan <i>Individual proprietorship</i>	1,184	355,993	147,783	208,210	4,484	69,873	350,427
Perkongsian <i>Partnership</i>	228	92,696	18,192	74,504	1,181	15,645	20,170
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	10,520	16,301,759	7,045,378	9,256,381	77,441	2,694,431	97,428,462
Syarikat awam berhad <i>Public limited company</i>	927	17,513,520	12,569,584	4,943,936	38,712	1,645,331	116,985,289
Koperasi <i>Co-operative</i>	651	963,624	290,370	673,254	4,837	129,630	1,369,411
Perbadanan awam <i>Public corporation</i>	18	701,136	166,084	535,052	13,202	881,374	12,134,114
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 3.4: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut hak milik, 2015

Table 3.4: Principal statistics of other financial service activities and activities auxiliary to financial services by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,727	20,237,391	15,691,336	139,857	5,436,284	228,287,873
Residen Malaysia <i>Malaysian residents</i>	13,457	35,582,234	20,093,635	15,488,599	138,951	5,354,377	227,611,817
Bukan residen Malaysia <i>Non-Malaysian residents</i>	60	281,304	118,074	163,230	698	72,490	566,240
Hak milik bersama <i>Joint ownerships</i>	11	65,190	25,682	39,508	208	9,417	109,816

Jadual 3.5: Bilangan pekerja dan gaji & upah aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut kategori pekerja, 2015
Table 3.5: Number of persons engaged and salaries & wages in other financial service activities and activities auxiliary to financial services by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
	Jumlah/ Total	139,857	74,444	
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,872	1,633	239	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,613	1,408	205	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	225	34	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	136,869	72,253	64,616	5,423,629
Pengurus <i>Managers</i>	23,437	17,314	6,123	1,827,329
Profesional <i>Professionals</i>	22,120	11,522	10,598	1,476,979
Profesional <i>Professionals</i>	20,330	10,502	9,828	1,350,397
Penyelidik <i>Researchers</i>	1,790	1,020	770	126,582
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	10,114	5,677	4,437	436,087
Pekerja sokongan perkeranian <i>Clerical support workers</i>	39,074	13,793	25,281	804,360
Pekerja perkhidmatan dan Jualan <i>Service and sales workers</i>	17,179	9,950	7,229	384,943
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trade workers</i>	2,476	2,030	446	56,077
Operator mesin, loji dan pemasangan <i>Plant and machine operators and assemblers</i>	2,406	1,698	708	50,681
Pekerjaan asas <i>Elementary occupations</i>	20,063	10,269	9,794	387,173
Pekerja bergaji (sambilan)/ Paid employees (part-time)	1,116	558	558	12,655

Jadual 4.1: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat, 2015

Table 4.1: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	92	24,026,618	8,085,628	15,940,989	29,630	1,977,887	5,242,736

Jadual 4.2: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut negeri, 2015

Table 4.2: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by states, 2015

Negeri States	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output	Nilai input perantara Value of intermediate input	Nilai ditambah Value added	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period	Gaji & upah yang dibayar Salaries & wages paid	Nilai harta tetap yang dimiliki pada akhir tahun Value of fixed assets owned as at the end of the year
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	92	24,026,618	8,085,628	15,940,989	29,630	1,977,887	5,242,736
Johor	-	-	-	-	-	-	-
Kedah	-	-	-	-	-	-	-
Melaka	-	-	-	-	-	-	-
Kelantan	}	261	65	196	12	223	59
Negeri Sembilan							
Pahang							
Perak	-	-	-	-	-	-	-
Perlis	-	-	-	-	-	-	-
Pulau Pinang	-	-	-	-	-	-	-
Sabah	-	-	-	-	-	-	-
Sarawak	-	-	-	-	-	-	-
Selangor	10	2,104,500	701,678	1,402,822	2,359	144,920	455,814
Terengganu	-	-	-	-	-	-	-
W.P Kuala Lumpur	51	20,617,366	7,046,100	13,571,265	26,977	1,809,020	4,717,685
W.P Labuan	26	1,304,491	337,785	966,706	282	23,724	69,178
W.P Putrajaya	-	-	-	-	-	-	-

Jadual 4.3: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut taraf sah, 2015

Table 4.3: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	92	24,026,618	8,085,628	15,940,989	29,630	1,977,887	5,242,736
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	14	1,764,741	585,867	1,178,874	940	78,704	109,766
Syarikat awam berhad <i>Public limited company</i>	74	21,512,184	7,332,363	14,179,821	22,575	1,453,079	3,698,142
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Perbadanan awam <i>Public corporation</i>	4	749,693	167,398	582,294	6,115	446,104	1,434,828
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 4.4: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut hak milik, 2015

Table 4.4: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	92	24,026,618	8,085,628	15,940,989	29,630	1,977,887	5,242,736
Residen Malaysia <i>Malaysian residents</i>	73	20,885,434	7,028,767	13,856,666	26,727	1,713,041	5,121,270
Bukan residen Malaysia <i>Non-Malaysian residents</i>	-	-	-	-	-	-	-
Hak milik bersama <i>Joint ownerships</i>	19	3,141,184	1,056,861	2,084,323	2,903	264,846	121,466

Jadual 4.5: Bilangan pekerja dan gaji & upah dalam aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut kategori pekerja, 2015
 Table 4.5: Number of persons engaged and salaries & wages in insurance/takaful, reinsurance/retakaful and pension & provident funding activities by category of workers, 2015

Kategori pekerja Category of workers	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period			Gaji & upah yang dibayar Salaries & wages paid (RM '000)
	Jumlah Total	Lelaki Male	Perempuan Female	
Jumlah/ Total	29,630	12,187	17,443	1,977,887
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	28,930	11,925	17,005	1,947,101
Pengurus <i>Managers</i>	2,961	1,439	1,522	534,143
Profesional <i>Professionals</i>	8,286	3,396	4,890	887,092
Profesional <i>Professionals</i>	8,255	3,375	4,880	879,762
Penyelidik <i>Researchers</i>	31	21	10	7,330
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	4,421	1,406	3,015	225,808
Pekerja sokongan perkeranian <i>Clerical support workers</i>	11,977	5,006	6,971	259,867
Pekerja perkhidmatan dan Jualan <i>Service and sales workers</i>	966	490	476	28,946
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trade workers</i>	-	-	-	-
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	-	-	-	-
Pekerjaan asas <i>Elementary occupations</i>	319	188	131	11,245
Pekerja bergaji (sambilan)/ Paid employees (part-time)	700	262	438	30,786

Jadual 5.1: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen, 2015

Table 5.1: Principal statistics of activities auxiliary to insurance/takaful and pension funding, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	68	572,118	162,519	409,599	3,309	168,417	85,272

Jadual 5.2: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut negeri, 2015

Table 5.2: Principal statistics of activities auxiliary to insurance/takaful and pension funding by states, 2015

Negeri States	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output	Nilai input perantaraan Value of intermediate input	Nilai ditambah Value added	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period	Gaji & upah yang dibayar Salaries & wages paid	Nilai harta tetap yang dimiliki pada akhir tahun Value of fixed assets owned as at the end of the year	
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)	
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272	
Johor	}	5	66,043	15,062	50,981	369	21,725	3,855
Kedah								
Pulau Pinang								
Melaka	-	-	-	-	-	-	-	
Negeri Sembilan	-	-	-	-	-	-	-	
Pahang	-	-	-	-	-	-	-	
Perak	-	-	-	-	-	-	-	
Perlis	-	-	-	-	-	-	-	
Kelantan	-	-	-	-	-	-	-	
Sabah	}	4	7,587	2,849	4,738	91	3,959	7,174
Sarawak								
Selangor	19	34,300	11,177	23,123	419	19,575	20,158	
Terengganu	-	-	-	-	-	-	-	
W.P Kuala Lumpur	}	40	464,188	133,431	330,757	2,430	123,158	54,085
W.P Labuan								
W.P Putrajaya	-	-	-	-	-	-	-	

Jadual 5.3: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut taraf sah, 2015

Table 5.3: Principal statistics of activities auxiliary to insurance/takaful and pension funding by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	68	572,118	162,519	409,599	3,309	168,417	85,272
Syarikat awam berhad <i>Public limited company</i>							
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Professionals <i>Public corporation</i>	-	-	-	-	-	-	-
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 5.4: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut hak milik, 2015

Table 5.4: Principal statistics of activities auxiliary to insurance/takaful and pension funding by ownerships, 2015

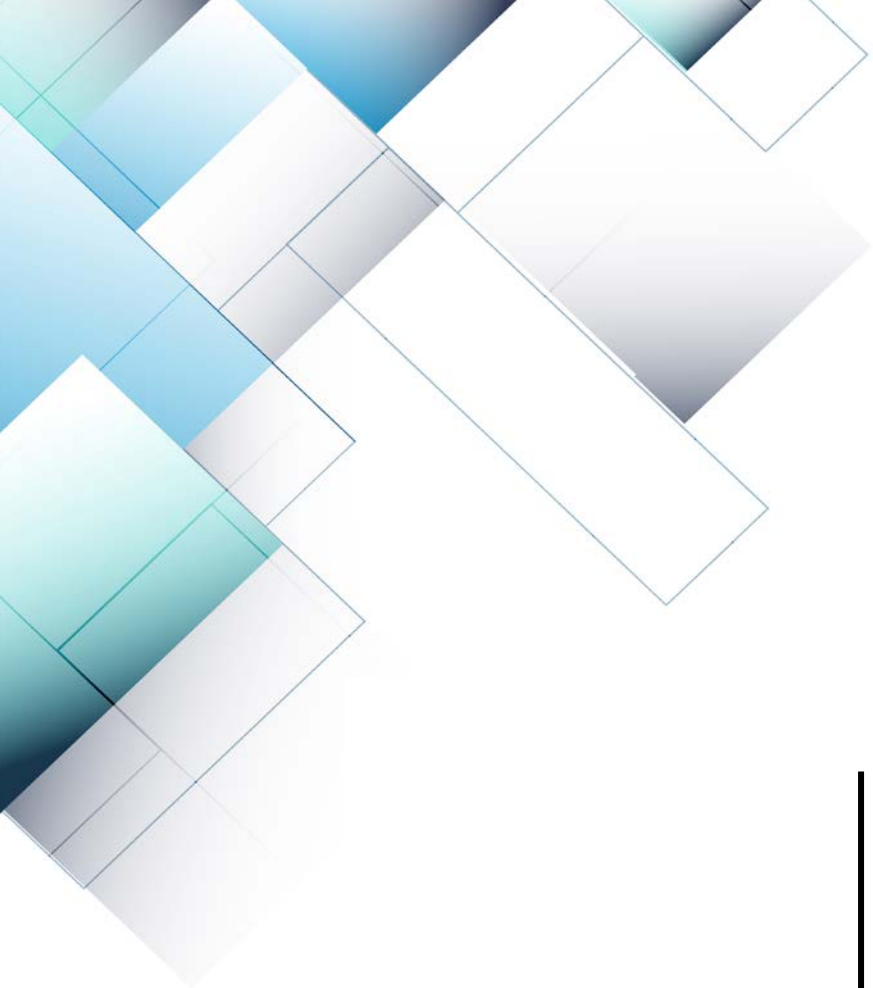
Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272
Residen Malaysia <i>Malaysian residents</i>	68	572,118	162,519	409,599	3,309	168,417	85,272
Bukan residen Malaysia <i>Non-Malaysian residents</i>	-	-	-	-	-	-	-
Hak milik bersama <i>Joint ownerships</i>	-	-	-	-	-	-	-

Jadual 5.5: Bilangan pekerja dan gaji & upah aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut kategori pekerja, 2015
Table 5.5: Number of persons engaged and salaries & wages in activities auxiliary to insurance/takaful and pension funding by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	3,309	1,761	1,548	168,417
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	3,291	1,750	1,541	167,831
Pengurus <i>Managers</i>	534	333	201	64,069
Profesional <i>Professionals</i>	676	351	325	47,425
Profesional <i>Professionals</i>	676	351	325	47,425
Penyelidik <i>Researchers</i>	-	-	-	-
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	374	297	77	15,798
Pekerja sokongan perkeranian <i>Clerical support workers</i>	1,306	595	711	29,657
Pekerja perkhidmatan dan Jualan <i>Service and sales workers</i>	316	122	194	9,348
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trade workers</i>	14	13	1	204
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	-	-	-	-
Pekerjaan asas <i>Elementary occupations</i>	71	39	32	1,330
Pekerja bergaji (sambilan)/ Paid employees (part-time)	18	11	7	586

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.



LAMPIRAN

APPENDIX

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.

LAMPIRAN / APPENDIX

PIAWAIAN KLASIFIKASI INDUSTRI MALAYSIA (MSIC) 2008 Ver. 1.0

MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN FINANCIAL SERVICES

Aktiviti perantaraan kewangan <i>Financial intermediation activities</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64110	Perbankan pusat <i>Central Banking</i>
64191	Bank perdagangan <i>Commercial banks</i>
64192	Bank islam <i>Islamic bank</i>
64193	Bank luar pesisir pantai <i>Offshore banks</i>
64194	Bank pelaburan <i>Investment banks</i>
64195	Institusi pembangunan kewangan (dengan fungsi pengambilan deposit) <i>Development financial institutions (with deposits taking functions)</i>
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64200	Aktiviti syarikat pemegang <i>Activities of holding companies</i>
64301	Syarikat modal usahasama <i>Venture capital companies</i>
64303	Harta unit amanah (REITs) <i>Property unit trust (REITs)</i>
64304	Pengurusan akaun amanah lain <i>Other administration of trusts accounts</i>
64309	Entiti amanah, tabung dan kewangan seumpamanya t.t.t.l. <i>Trusts, funds and similar financial entities n.e.c.</i>
64910	Aktiviti pajakan kewangan <i>Financial leasing activities</i>
64921	Institusi pembangunan kewangan (tanpa fungsi pengambilan deposit) <i>Development financial institutions (without deposits taking functions)</i>
64922	Perkhidmatan kad kredit <i>Credit card services</i>

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64923	Aktiviti peminjaman wang berlesen <i>Licensed money lending activities</i>
64924	Kedai pajak gadai dan tukang pajak termasuk Ar-Rahnu <i>Pawnshop and pawnbrokers includes Ar-Rahnu</i>
64925	Koperasi dengan fungsi kredit <i>Co-operative with credits functions</i>
64929	Pemberian kredit lain t.t.t.l. <i>Other credit granting n.e.c.</i>
64991	Syarikat pemfaktoran <i>Factoring companies</i>
64992	Wakil pejabat bank asing <i>Representative office of foreign banks</i>
64993	Syarikat nomini <i>Nominee companies</i>
64999	Aktiviti perkhidmatan kewangan lain, kecuali insurans/takaful dan tabungan pencen, t.t.t.l. <i>Other financial service activities, except insurance/takaful and pension funding n.e.c.</i>
66111	Bursa saham <i>Stock exchange</i>
66113	Bursa sekuriti <i>Securities exchange</i>
66119	Pentadbiran pasaran kewangan t.t.t.l. <i>Administration of financial markets n.e.c.</i>
66121	Broker stok, saham dan bon <i>Stock, share and bond brokers</i>
66122	Broker dan peniaga komoditi <i>Commodity brokers and dealers</i>
66123	Peniaga jongkong emas <i>Gold bullion dealers</i>
66124	Broker dan peniaga tukaran wang asing (Bureaux de change) <i>Foreign exchange broker and dealers (Bureaux de change)</i>
66125	Perkhidmatan pengurup wang <i>Money-changing services</i>
66191	Perkhidmatan penasihat pelaburan <i>Investment advisory services</i>
66192	Perkhidmatan perundingan kewangan <i>Financial consultancy services</i>

LAMPIRAN / APPENDIX

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
66199	Aktiviti sokongan kepada kewangan t.t.t.l. <i>Activities auxiliary to finance n.e.c.</i>
66302	Pengurusan aset/portfolio <i>Assets/portfolio management</i>
66303	Syarikat pengurusan unit amanah <i>Unit trust management companies</i>
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
65111	Insurans hayat <i>Life insurance</i>
65112	Takaful keluarga <i>Family takaful</i>
65121	Insurans am <i>General insurance</i>
65122	Takaful am <i>General takaful</i>
65123	Insurans komposit <i>Composite insurance</i>
65124	Insurans luar pesisir pantai <i>Offshore insurance</i>
65125	Takaful luar pesisir pantai <i>Offshore takaful</i>
65201	Insurans semula hayat <i>Life reinsurance</i>
65203	Insurans semula am <i>General reinsurance</i>
65205	Takaful semula komposit <i>Composite retakaful</i>
65206	Insurans semula luar pesisir pantai <i>Offshore reinsurance</i>
65207	Takaful semula luar pesisir pantai <i>Offshore retakaful</i>
65301	Tabungan pencen <i>Pension funding</i>
65302	Tabungan hemat <i>Provident funding</i>

Aktiviti sokongan kepada insurans/takaful dan tabungan pencen
Activities auxiliary to insurance/takaful and pension funding

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
66211	Perkhidmatan penyesuaian insurans <i>Insurance adjusting service</i>
66223	Broker insurans <i>Insurance brokers</i>
66224	Broker takaful <i>Takaful brokers</i>

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.

Muka surat ini sengaja dibiarkan kosong.

This page is deliberately left blank.

PENERBITAN INI BOLEH JUGA DIPEROLEH DI JABATAN PERANGKAAN NEGERI SEPERTI BERIKUT:

THIS PUBLICATION IS ALSO AVAILABLE AT THE FOLLOWING STATES DEPARTMENT OF STATISTICS:

Pengarah,
Jabatan Perangkaan Malaysia Negeri Johor,
Tingkat 14, Menara Tabung Haji,
Jalan Air Molek,
80000 Johor Bahru, Johor.
Tel : 07 - 225 3700
Faks : 07 - 224 9972
E-mel : jppjohor@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Perak,
Tingkat 3, Blok A, Bangunan Persekutuan Ipoh,
Jalan Dato' Seri Ahmad Said (Greentown)
30450 Ipoh, Perak
Tel : 05 - 255 4963
Faks : 05 - 255 1073
E-mel : jpperak@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Kedah,
Aras 1, Zon C, Wisma Persekutuan,
Pusat Pentadbiran Kerajaan Persekutuan,
Bandar Muadzam Shah,
06550 Anak Bukit, Alor Setar, Kedah
Tel : 04 - 700 1240
Faks : 04 - 733 8412
E-mel : jpkedah@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Perlis,
Tingkat 1, Bangunan Perodua Kangar,
No. 2, Persiaran Jubli Perak,
01000 Kangar,
Perlis
Tel : 04 - 976 7381
Faks : 04 - 976 8950
E-mel : jpperlis@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Kelantan,
Tingkat 8, Bangunan Persekutuan,
Jalan Bayam,
15514 Kota Bharu, Kelantan.
Tel : 09 - 7419449
Faks : 09 - 7482142
E-mel : jpkelantan@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Selangor,
Tingkat 9, Bangunan Darul Ehsan,
Jalan Indah, Seksyen 14,
40000 Shah Alam, Selangor
Tel : 03 - 5515 0200
Faks : 03 - 5518 0408
E-mel : jpselangor@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Melaka,
Aras 7 & 8, Wisma Persekutuan,
Jalan MITC, Hang Tuah Jaya,
75450 Ayer Keroh, Melaka.
Tel : 06 - 252 2725
Faks : 06 - 252 2711
E-mel : jpmelaka@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Terengganu,
Tingkat 9, Wisma Persekutuan,
Jalan Sultan Ismail,
20200 Kuala Terengganu, Terengganu.
Tel : 09 - 622 3062
Faks : 09 - 622 9659
E-mel : jpterengganu@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Sembilan,
Tingkat 12, Wisma Persekutuan,
Jalan Dato' Abdul Kadir,
70000 Seremban, Negeri Sembilan.
Tel : 06 - 765 5000
Faks : 06 - 765 5002
E-mel : jpnsembilan@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Sabah,
Tingkat 1-3, Blok C, Kompleks Pentadbiran
Kerajaan Persekutuan Sabah, Jalan UMS,
Beg Berkunci No. 2046, 88999 Kota Kinabalu, Sabah.
Tel : 088 - 484 602
Faks : 088 - 484 659
E-mel : jpsabah@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Pahang,
Tingkat 7, Bangunan Persekutuan,
Jalan Gambut,
25000 Kuantan, Pahang.
Tel : 09 - 516 3931/7
Faks : 09 - 514 4636
E-mel : jppahang@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Sarawak,
Tingkat 7 & 8, Bangunan Tun Datuk Patinggi
Tuanku Haji Bujang, Jalan Simpang Tiga,
93514 Kuching, Sarawak.
Tel : 082 - 240 287
Faks : 082 - 242 609
E-mel : jpsarawak@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia Negeri Pulau Pinang,
Tingkat 6, Bangunan Persekutuan,
10400, Jalan Anson,
Pulau Pinang.
Tel : 04 - 226 6244
Faks : 04 - 229 9499
E-mel : jppinang@stats.gov.my

Pengarah,
Jabatan Perangkaan Malaysia
Wilayah Persekutuan,
Tingkat 14 & 15, Wisma Sime Darby,
Jalan Raja Laut,
50350 Kuala Lumpur.
Tel : 03 - 2267 2400
Faks : 03 - 2274 5075
E-mel : jwpkl@stats.gov.my