

Annex



Table A.1

Key Financial Soundness Indicators

	As at end				
	2H 2022	1H 2023	2H 2023	1H 2024	2H 2024p
	% (or otherwise stated)				
Banking System					
Total Capital Ratio	19.0	18.8	19.0	18.5	18.3
Tier 1 Capital Ratio	15.8	15.7	15.9	15.4	15.3
Common Equity Tier 1 Capital Ratio	15.2	15.1	15.4	14.9	14.8
Return on Assets ¹	1.4	1.3	1.2	1.3	1.4
Return on Equity ¹	12.4	11.5	11.2	12.1	12.2
Liquidity Coverage Ratio	152.1	154.5	161.0	155.2	160.7
Net Impaired Loans Ratio ²	11	11	11	10	0.9
Capital Charge on Interest Rate Risk in the					
Trading Book to Capital Base	0.9	1.0	1.0	1.3	1.3
FX Net Open Position to Capital Base	3.4	3.7	3.9	5.2	3.9
Equity Holdings to Capital Base	1.2	1.2	1.4	2.3	2.2
Insurance and Takaful Sector					
Capital Adequacy Ratio	225.5	226.4	222.2	226.8	224.3
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion) ³	5.5	6.0	3.5	8.4	4.1
New Business Premium / Contribution (RM billion)	10.8	12.6	11.5	14.0	12.2
Capital Adequacy Ratio	216.4	217.5	211.2	219.9	215.5
General Insurance and General Takaful					
Operating Profit (RM billion)	2.1	1.3	1.8	1.7	1.9
Underwriting Profit (RM billion)	1.2	0.2	0.8	0.7	0.9
Gross Direct Premium / Contribution (RM billion)	12.1	13.3	13.3	14.6	13.9
Claims Ratio	52.0	60.7	56.7	58.5	56.6
Capital Adequacy Ratio	249.5	250.0	253.0	242.5	248.1
Household (HH) Sector					
HH Debt (RM billion)	1,451.4	1,481.8	1,534.7	1,573.5	1,625.2
HH Financial Assets (RM billion)	3,002.0	3,038.7	3,176.8	3,300.1	3,452.3
HH Debt-to-GDP Ratio	80.9	81.9	84.2	83.8	84.2
HH Financial Assets-to-Total HH Debt Ratio	206.8	205.1	207.0	209.7	212.4
HH Liquid Financial Assets-to-Total HH Debt Ratio	135.4	133.3	132.3	135.2	134.3
Impaired Loans Ratio of HH Sector (Bank+ DFI Loans) ⁴	1.2	1.3	1.2	1.2	1.1
Impaired Loans Ratio of HH Sector (Non-Bank Loans) ⁵	2.0	1.9	1.7	1.8	1.8
Business Sector					
Return on Assets	2.5	2.4	2.4	2.5	2.4
Return on Equity	4.6	3.8	4.0	4.2	4.4
Debt-to-Equity Ratio	22.6	20.9	20.6	20.2	21.3
Interest Coverage Ratio (times)	7.4	5.7	5.8	5.7	6.4
Operating Margin	7.0	6.6	7.0	7.0	7.5
Impaired Loans Ratio of Business Sector ⁴	3.6	3.6	3.5	3.5	3.1
Development Financial Institutions⁶					
Lending to Targeted Sectors (% change)	1.3	2.4	5.9	5.3	5.6
Deposits Mobilised (% change)	3.9	1.8	-0.1	4.3	7.2
Impaired Loans Ratio	5.5	5.9	5.6	6.0	5.6
Return on Assets	1.1	1.2	1.3	1.4	1.2

¹ Banking system profits are aggregated at the entity level and adjusted for dividend income received from domestic banking subsidiaries.

² Based on Stage 3 loans under the Malaysian Financial Reporting Standard 9 (MFRS 9).

³ Excess income over outgo excludes investment-linked unit funds to reflect the core performance of ITOs' profitability more accurately and thus, may not be directly comparable to the data reported in previous publications.

⁴ Based on Stage 3 loans under the Malaysian Financial Reporting Standard 9 (MFRS 9). Data refers to banking system and development financial institution (DFI) loans.

⁵ Based on loans with 3 months or more in-arrears. Beginning 2H 2024, the data series has been revised to exclude DFIs, and thus, may not be directly comparable to the data reported in previous publications.

⁶ Refers to development financial institutions under the Development Financial Institutions Act 2002.

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

Source: Bank Negara Malaysia, Bursa Malaysia, Department of Statistics Malaysia, Employees Provident Fund, Securities Commission Malaysia, S&P Capital IQ and Bank Negara Malaysia estimates

Table A.2

Key Financial Indicators: Islamic Banking and Takaful Sectors

	As at end				
	2H 2022	1H 2023	2H 2023	1H 2024	2H 2024 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total Assets ¹	1,316,121.5	1,343,223.8	1,398,193.1	1,440,593.4	1,516,590.2
% of total assets of entire banking system ¹	36.3	36.2	36.6	36.9	38.0
Total Financing ¹	974,383.5	993,226.8	1,049,910.7	1,083,599.8	1,133,034.6
% of total loans / financing of entire banking system ¹	44.5	44.7	45.6	45.9	46.6
Total Deposits and Investment Accounts ¹	1,058,671.8	1,075,999.2	1,121,986.4	1,148,306.9	1,197,989.6
Total Deposits ¹	926,471.6	933,153.2	968,569.3	990,501.3	1,029,031.3
Total Investment Accounts ¹	132,200.2	142,845.9	153,417.1	157,805.6	168,958.2
% of total deposits and investment accounts of entire banking system ¹	41.6	41.6	42.0	42.3	43.2
	%				
Total Capital Ratio	18.9	18.2	18.0	17.9	17.9
Tier 1 Capital Ratio	15.5	14.8	14.8	14.6	14.8
Common Equity Tier 1 Capital Ratio	14.8	14.1	14.0	13.9	14.0
Return on Assets	1.3	1.0	1.0	1.1	1.1
Net Impaired Financing Ratio	1.0	1.1	1.1	1.0	1.0
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	49,864.4	52,461.9	55,631.9	59,749.8	59,681.2
Family	43,645.1	45,969.0	48,476.1	52,274.9	51,645.6
General	6,219.4	6,492.9	7,155.8	7,474.9	8,035.5
% of insurance and takaful industry	13.4	13.7	14.0	14.2	13.9
Net Contribution Income	7,715.3	8,973.5	8,310.7	9,756.8	9,239.9
Family	5,853.9	7,053.3	6,217.6	7,527.1	6,969.8
General	1,861.4	1,920.2	2,093.1	2,229.6	2,270.1
% of insurance and takaful industry	21.6	24.7	22.1	24.7	23.1
Family Takaful					
New Business Contribution	4,618.9	5,225.6	4,363.4	5,228.6	4,503.5
General Takaful					
Gross Direct Contribution	2,407.2	2,679.0	2,764.4	2,960.4	2,940.9
Claims Ratio (%)	61.0	64.3	62.2	63.6	64.3

¹ Including development financial institutions under the Development Financial Institutions Act 2002.

^p Preliminary

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

Source: Bank Negara Malaysia