



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAAN BULANAN

Monthly Statistical Bulletin

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Bank Negara Malaysia

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Monthly Statistical Bulletin

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PERKEMBANGAN MONETARI DAN KEWANGAN NOVEMBER 2011

Keadaan Harga

Inflasi, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), menjadi sederhana kepada 3.3% pada bulan November, mencerminkan terutamanya inflasi yang lebih rendah dalam kategori *makanan dan minuman tanpa alkohol*. Kadar kenaikan harga makanan adalah lebih perlahan disebabkan oleh inflasi yang lebih rendah dalam subkategori *daging* dan *sayur-sayuran* yang telah mengimbangi inflasi yang lebih tinggi dalam subkategori *makanan di luar rumah* dan *beras, roti dan bijirin lain*. Kenaikan harga dalam subkategori *beras, roti dan bijirin lain* disebabkan terutamanya oleh kenaikan harga beras diimport. Deflasi dalam kategori *komunikasi* juga telah menyumbang kepada penurunan inflasi.

Keadaan Monetari

Kadar antara bank stabil pada bulan November. Dari segi kadar runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan terus tidak berubah pada 6.54% pada akhir bulan tersebut. Kadar deposit runcit juga stabil. Wang secara luas atau M3 meningkat pada kadar tahunan yang lebih tinggi iaitu 12.4% pada bulan November. Pada asas bulanan, peningkatan M3 disokong oleh pemberian kredit yang lebih tinggi oleh sistem perbankan kepada sektor swasta. Pembiayaan bersih kepada sektor swasta meningkat sebanyak RM16.8 bilion pada bulan November, disebabkan oleh pinjaman sistem perbankan terkumpul yang bertambah dan terbitan sekuriti hutang swasta (*private debt securities, PDS*) bersih yang lebih tinggi. Peningkatan yang berterusan juga dicatat oleh sistem perbankan dalam pinjaman kepada perusahaan perniagaan, terutamanya kepada sektor *pendidikan, kesihatan dan lain-lain; pembinaan* dan *harta tanah*. Pinjaman terkumpul sektor isi rumah meningkat dengan stabil, didorong terutamanya oleh pinjaman untuk *pembelian harta kediaman*. Permintaan terhadap pinjaman meningkat dengan permohonan pinjaman yang lebih tinggi, terutamanya daripada sektor perniagaan.

Sistem Perbankan

Permodalan sistem perbankan kekal kukuh dengan nisbah modal wajar risiko (*risk-weighted capital ratio, RWCR*) dan nisbah modal teras (*core capital ratio, CCR*) kekal pada paras kukuh iaitu masing-masing pada 14.8% dan 12.7%. Paras pinjaman terjejas bersih terus stabil pada 2% daripada jumlah pinjaman bersih, manakala nisbah perlindungan kerugian kekal tinggi pada 96.3%.

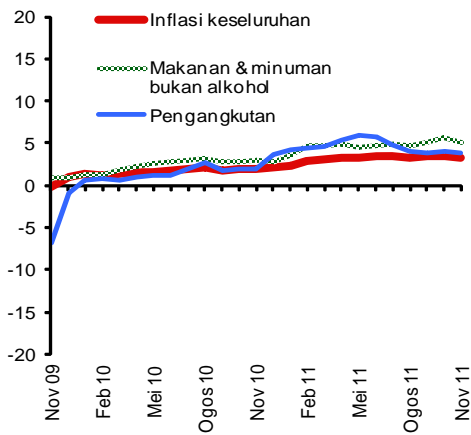
Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan November, ringgit mencatat prestasi bercampur-campur berbanding dengan mata wang rakan perdagangan utama Malaysia. Ringgit menambah nilai berbanding dengan euro dan dolar Singapura, tetapi menyusut nilai berbanding dengan dolar Amerika Syarikat (AS), yen Jepun dan renminbi China. Penyusutan nilai ringgit berbanding dengan dolar AS secara amnya sejajar dengan trend serantau, ekoran ketidakpastian yang menyelubungi krisis hutang kerajaan Eropah yang telah menyebabkan pelabur menjual pegangan aset pasaran sedang pesat membangun. Pada bulan Disember, pasaran kewangan global kekal tidak menentu dan perkembangan ini telah menjejaskan prestasi mata wang serantau termasuk ringgit. Pada minggu pertama bulan Disember, ringgit dan kebanyakan mata wang serantau menambah nilai berbanding dengan mata wang utama disebabkan oleh minat pelabur yang semakin pulih susulan pengumuman langkah terlaras bank-bank pusat pada 30 November 2011 untuk meningkatkan sokongan mudah tunai kepada sistem kewangan global. Walau bagaimanapun, trend penambahan nilai ini kemudiannya bertukar arah berikutan ketidakpastian yang berpanjangan mengenai keadaan hutang kerajaan Eropah. Rizab antarabangsa Bank Negara Malaysia berjumlah RM429.8 bilion (bersamaan dengan USD135 bilion) pada 15 Disember 2011. Paras ini memadai untuk membiayai 9.8 bulan import tertangguh dan ialah 4.1 kali hutang luar negeri jangka pendek.

Inflasi menjadi sederhana pada bulan November

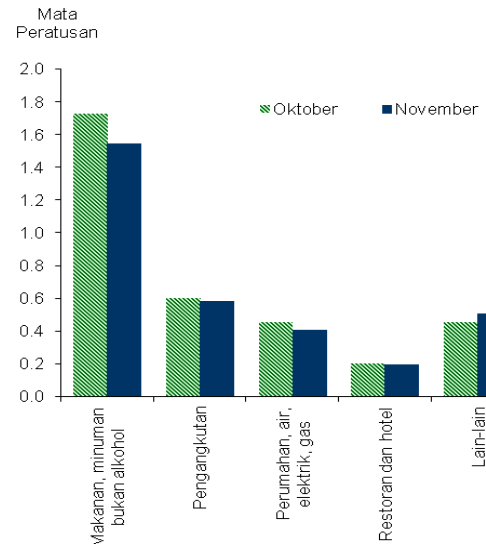
Inflasi

Secara Tahunan



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

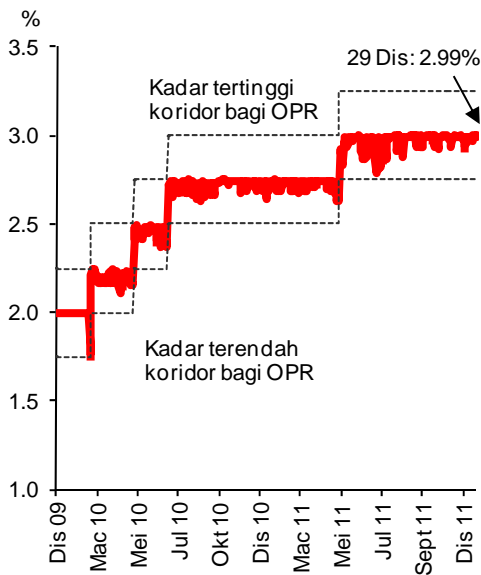


* Lain-lain termasuk perkhidmatan rekreasi dan hiburan, minuman alkohol dan tembakau; pendidikan; kesihatan; hiasan; perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut dan pelbagai barang dan perkhidmatan

Sumber: Bank Negara Malaysia

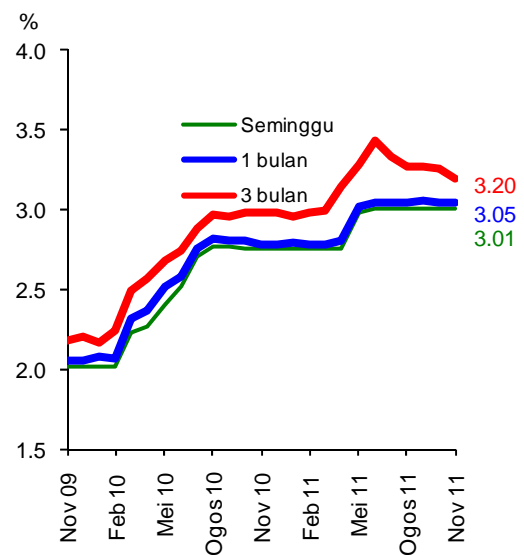
Kadar faedah kekal stabil

Kadar Antara Bank Semalaman Purata



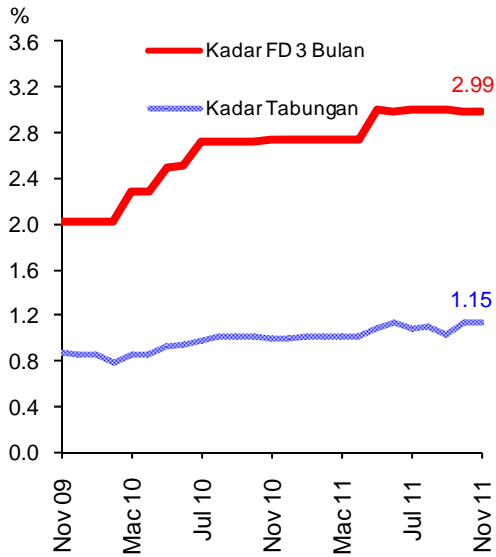
Sumber: Bank Negara Malaysia

Kadar Antara Bank Purata



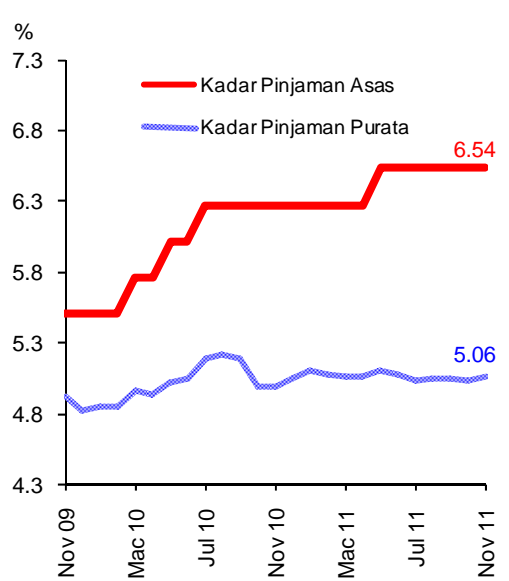
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

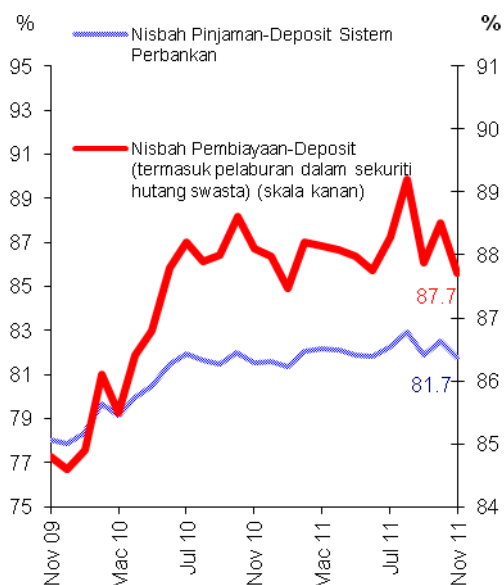
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

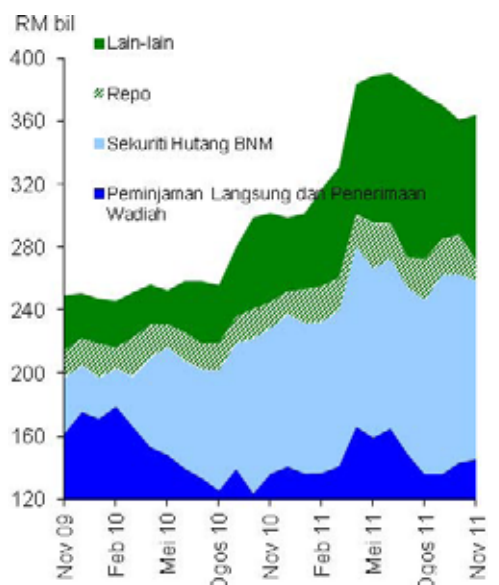
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit



Sumber: Bank Negara Malaysia

Mudah Tunai Berkumpul di Bank Negara Malaysia

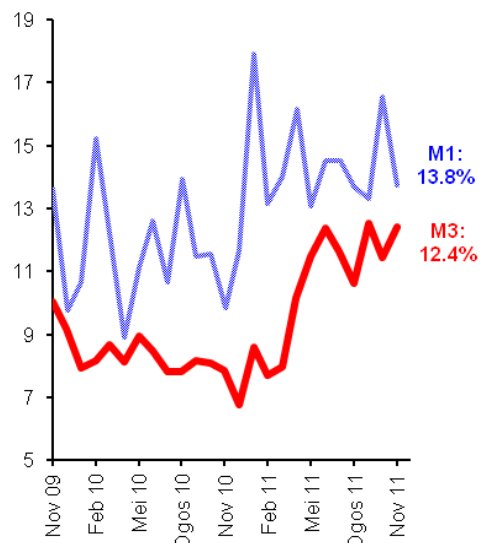


Sumber: Bank Negara Malaysia

Pertumbuhan wang secara luas meningkat

M1 dan M3

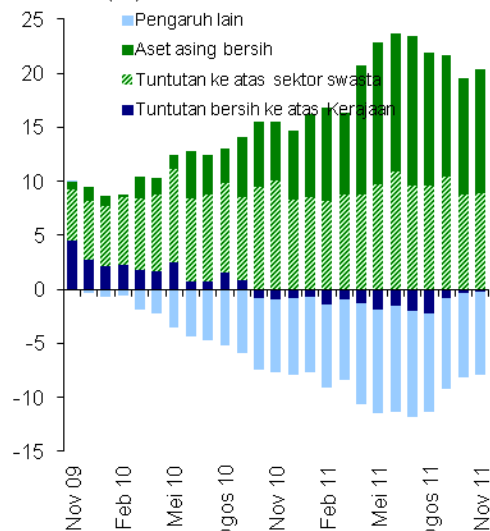
Pertumbuhan tahunan (%)



Sumber: Bank Negara Malaysia

Penyumbang Utama Pertumbuhan M3

Pertumbuhan tahunan (%)

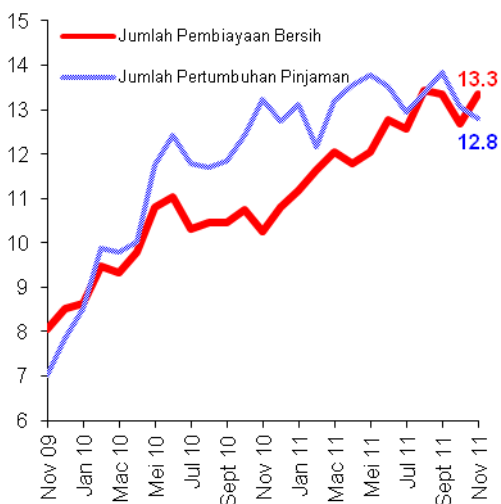


Sumber: Bank Negara Malaysia

Aktiviti pembiayaan kukuh pada bulan November

Pembiayaan Bersih dan Pertumbuhan Pinjaman

Pertumbuhan tahunan %

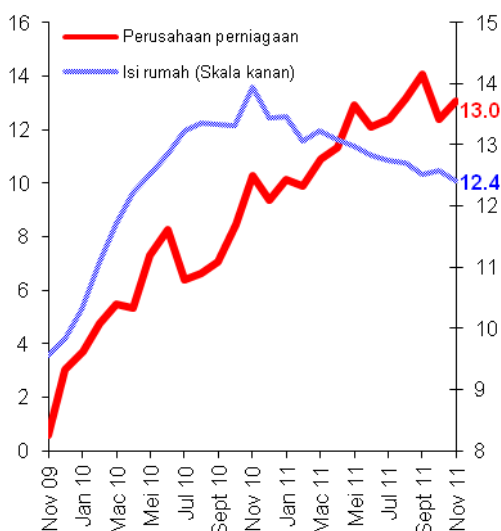


* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan terkumpul dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

Sumber: Bank Negara Malaysia

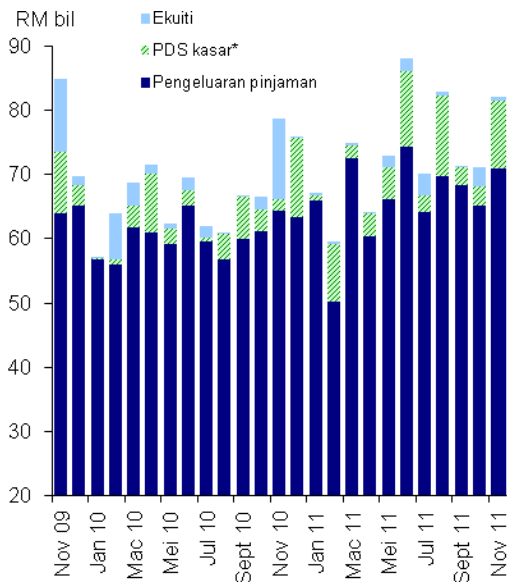
Pinjaman Sistem Perbankan Terkumpul

Pertumbuhan tahunan %



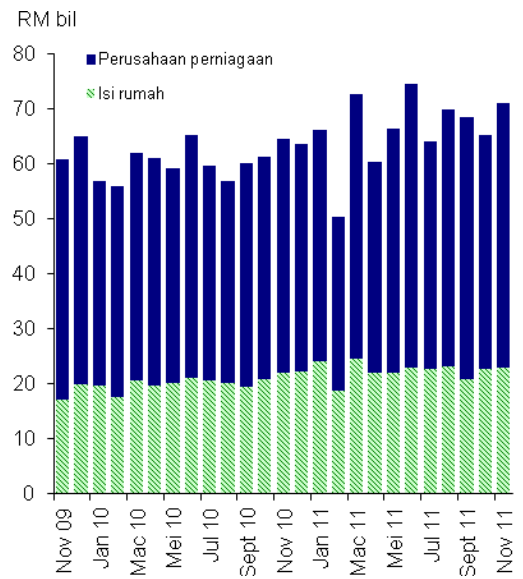
Sumber: Bank Negara Malaysia

Pembiayaan Kasar Sektor Swasta



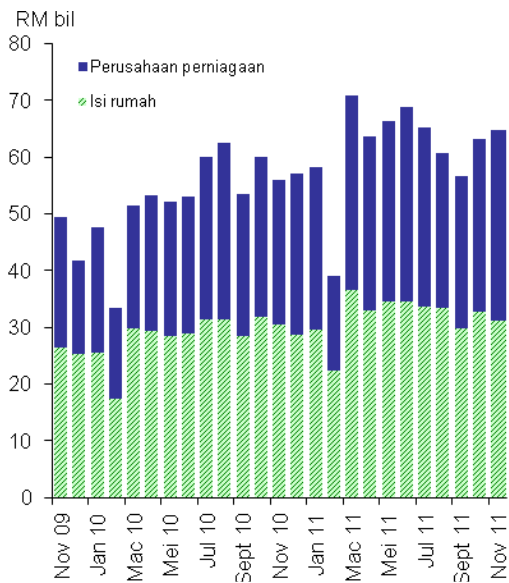
* Tidak termasuk terbitan asing
 Sumber: Bank Negara Malaysia

Pengeluaran Pinjaman oleh Sistem Perbankan



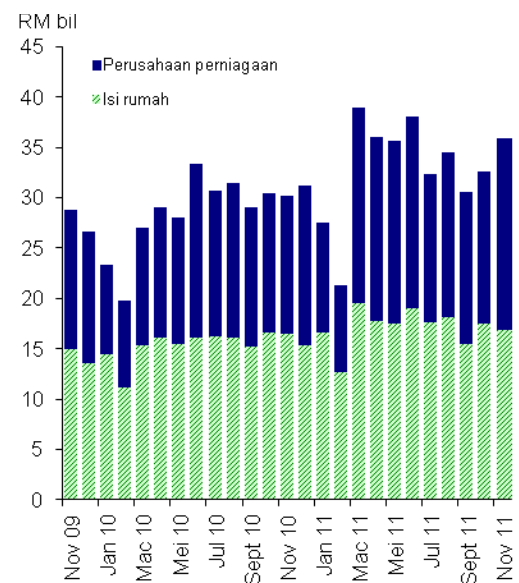
Sumber: Bank Negara Malaysia

Permohonan Pinjaman dengan Sistem Perbankan



Sumber: Bank Negara Malaysia

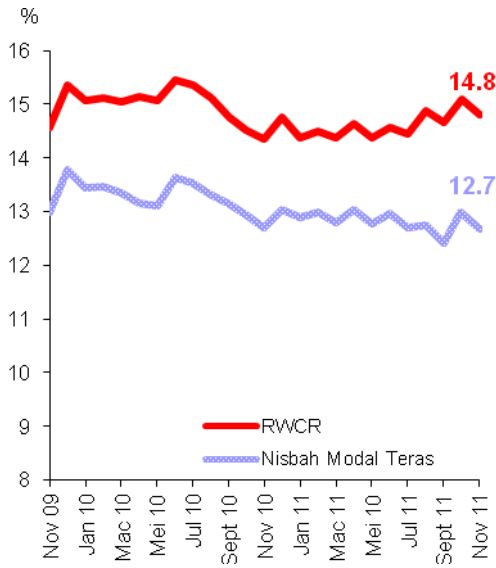
Kelulusan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

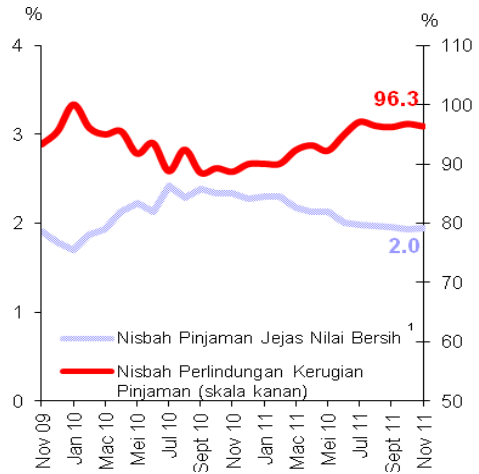
Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

Kekukuhan Modal



Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Perlindungan Kerugian Pinjaman



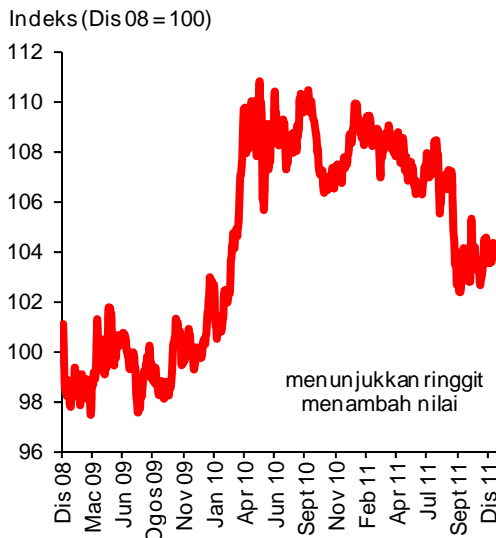
* Mulai bulan Januari 2010, pinjaman yang dilaporkan adalah berdasarkan FRS 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

¹Merujuk kepada nisbah peruntukan am/peruntukan jejas nilai kolektif kepada jumlah pinjaman bersih.

Sumber: Bank Negara Malaysia

Prestasi ringgit bercampur-campur berbanding dengan rakan perdagangan utama

Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*

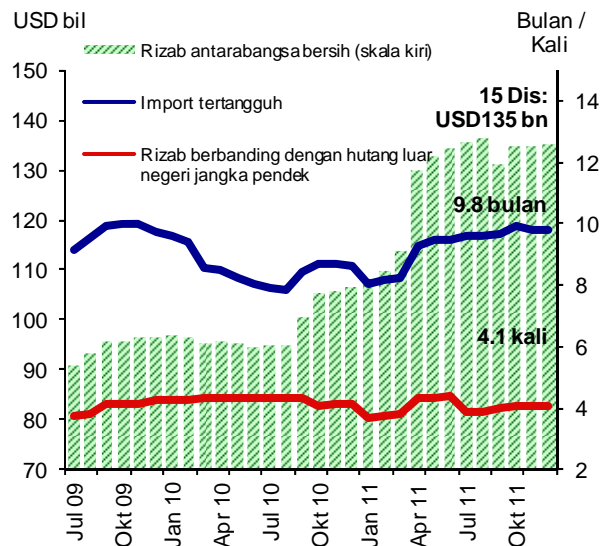


menunjukkan ringgit menambah nilai

* Mata wang dalam indeks: USD, CNY, SGD, JPY, EUR. Setiap mata wang mempunyai pemberat yang sama

Sumber: Bank Negara Malaysia

Rizab Antarabangsa Bersih



Sumber: Bank Negara Malaysia

Perangkaan Utama Monetari dan Kewangan

	Sept 11		Okt 11		Nov 11	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	88.1	53.0	88.6	51.6	88.1	52.9
M1	241.9	13.3	248.3	16.6	250.2	13.8
M2	1,163.1	13.0	1,158.5	11.8	1,186.2	12.8
M3	1,187.8	12.5	1,184.6	11.4	1,213.0	12.4
Sistem Perbankan						
Pembiayaan bersih ¹	1,292.6	13.4	1,298.4	12.7	1,315.2	13.3
Nisbah pinjaman-deposit (%) ²	81.9		82.5		81.7	
Nisbah pembiayaan-deposit (%) ^{2&3}	87.9		88.5		87.7	
Pinjaman yang dipohon (pada tempoh berkenaan)	56.8	6.1	63.4	5.6	64.8	15.5
Pinjaman yang diluluskan (pada tempoh berkenaan)	30.5	5.2	32.6	7.3	35.9	18.9
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	68.3	14.1	65.0	6.5	71.0	10.2
Pinjaman yang dibayar balik (pada tempoh berkenaan)	62.6	12.9	62.0	16.2	63.3	10.4
Keadaan Sistem Perbankan						
Nisbah Modal Wajaran Risiko (RWCR) (%)	14.7		15.1		14.8	
Nisbah Pinjaman Terjejas Bersih (%)	2.0		1.9		2.0	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	417.1		429.1		429.1	
Rizab bersih dalam Dolar AS bilion (bersamaan)	131.0		134.8		134.8	
Bilangan bulan import tertangguh	9.7		9.9		9.8	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.00		3.00		3.00	
Antara bank:						
Semalaman	2.99 [2.98]		2.99 [2.98]		3.00 [2.99]	
1 minggu	3.02 [3.01]		3.01 [3.01]		3.01 [3.01]	
1 bulan	3.09 [3.06]		3.06 [3.05]		3.05 [3.05]	
Deposit tetap bank perdagangan:						
1 bulan	2.95		2.95		2.95	
3 bulan	3.00		2.99		2.99	
BLR bank perdagangan	6.54		6.54		6.54	
ALR bank perdagangan	5.05		5.03		5.06	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	103.8	3.4	104.0	3.4	104.1	3.3

¹Terdiri daripada pinjaman sistem perbankan dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

²Tidak termasuk transaksi institusi kewangan.

³ Merujuk kepada nisbah pinjaman dan pemegangan sekuriti hutang swasta (PDS) oleh sistem perbankan atas deposit sistem perbankan.

Sumber: Bank Negara Malaysia dan Jabatan Perangkaan Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS NOVEMBER 2011

Price Conditions

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), moderated to 3.3% in November, reflecting mainly lower inflation in the *food and non-alcoholic beverages* category. Food prices increased at a slower rate as higher inflation in the *food away from home* and *rice, bread and other cereals* sub-categories was mitigated by lower inflation in the *meat* and *vegetables* sub-categories. Prices in the *rice, bread and other cereals* sub-category rose due mainly to the increase in prices of imported rice. The deflation in the *communication* category also contributed to the decline in headline inflation.

Monetary Conditions

Interbank rates were stable in November. In terms of retail rates, the average base lending rate (BLR) of commercial banks remained unchanged at 6.54% as at end of the month. Retail deposit rates were also stable. Broad money (M3) expanded at a higher annual rate of 12.4% in November. On a month-on-month basis, the increase in M3 was supported by higher credit extended to the private sector by the banking system. Net financing to the private sector expanded by RM16.8 billion in November, due to an increase in outstanding banking system loans and higher net issuances of private debt securities (PDS). There was a continued expansion in banking system loans to businesses, mainly to the *education, health and others; construction* and *real estate* sectors. Household loans outstanding expanded steadily, driven mainly by loans for the *purchase of residential properties*. Loan demand increased with higher loan applications, particularly from the business sector.

Banking System

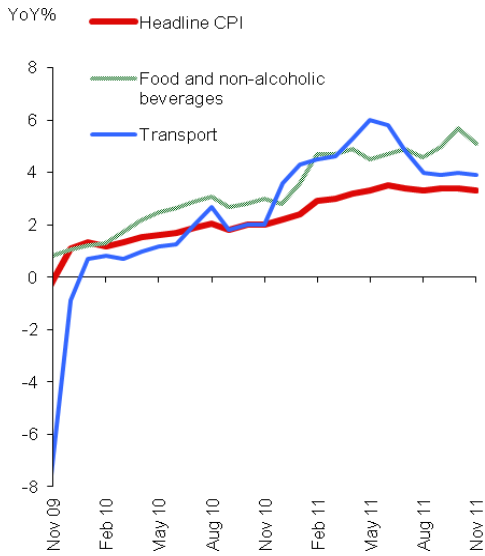
The banking system continued to be well-capitalised with the risk-weighted capital ratio (RWCR) and core capital ratio (CCR) sustained at strong levels of 14.8% and 12.7% respectively. The level of net impaired loans remained stable at 2% of net loans, while the loan loss coverage ratio remained high at 96.3%.

Exchange Rates and International Reserves

In November, the ringgit exhibited a mixed performance against the currencies of Malaysia's main trading partners. The ringgit appreciated against the euro and Singapore dollar, but depreciated against the US dollar, Japanese yen and Chinese renminbi. The ringgit's depreciation against the US dollar was broadly in line with the regional trend, as uncertainty surrounding the European sovereign debt crisis prompted investors to unwind holdings of emerging market assets. In December, the global financial markets continued to remain volatile and this development affected the performance of regional currencies including the ringgit. In the first week of December, the ringgit and most regional currencies appreciated against major currencies due to renewed investor interest following the announcements of coordinated central bank measures on 30 November 2011 to enhance liquidity support to the global financial system. This appreciating trend, however, was subsequently reversed amid lingering uncertainty over the European sovereign debt situation. The international reserves of Bank Negara Malaysia stood at RM429.8 billion (equivalent to USD135 billion) as at 15 December 2011, sufficient to finance 9.8 months of retained imports and is 4.1 times the short-term external debt.

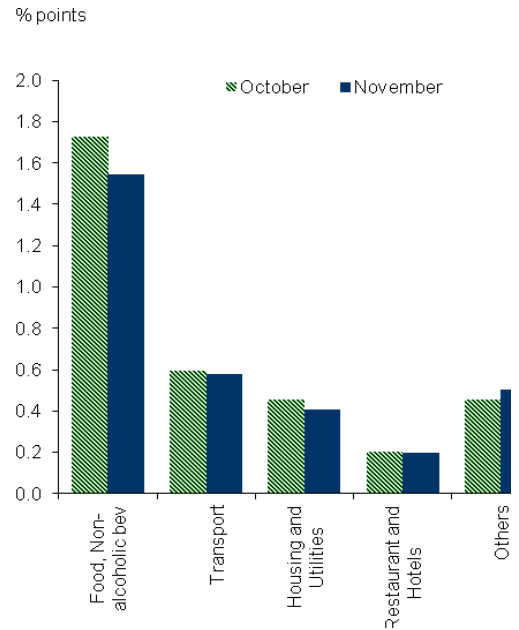
Inflation moderated in November

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

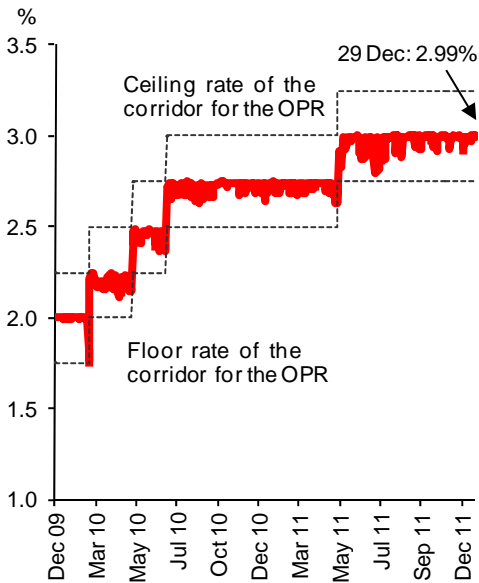


*Others include recreation services and culture; alcoholic beverages and tobacco; education; health; furnishings; household equipment and routine; communication clothing and footwear, and miscellaneous goods and services

Source: Bank Negara Malaysia

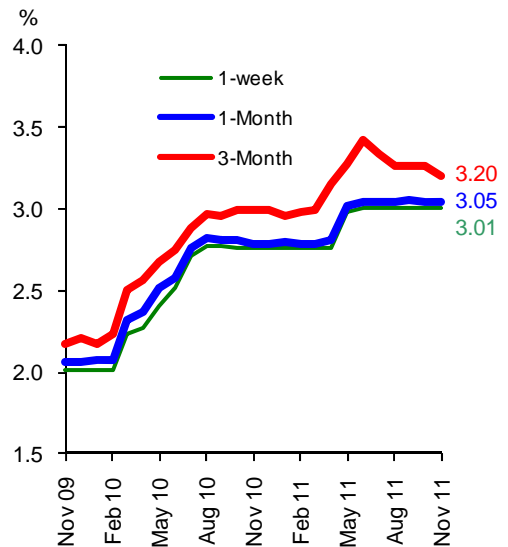
Interest rates remained stable

Average Overnight Interbank Rate



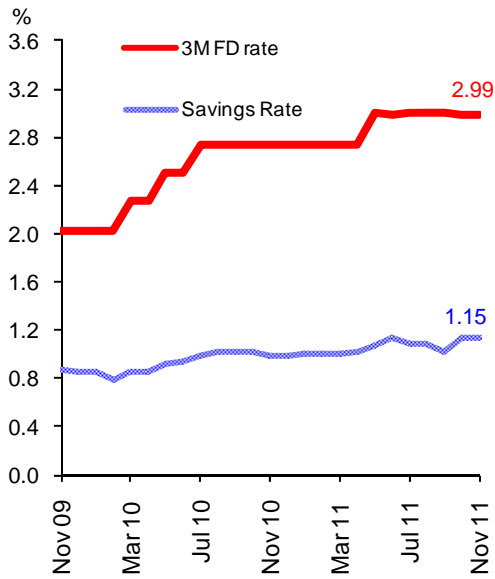
Source: Bank Negara Malaysia

Average Interbank Rates



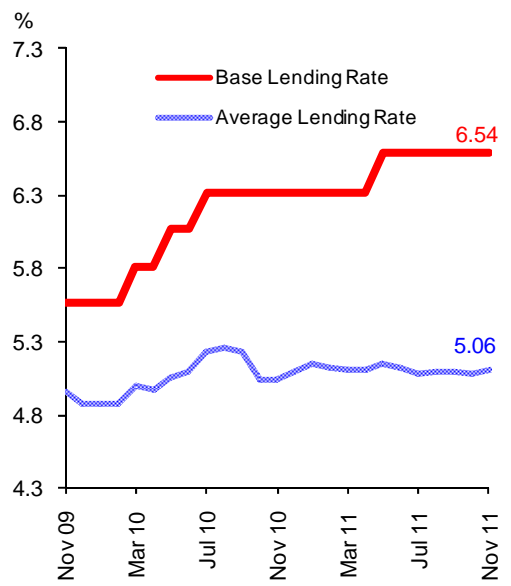
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

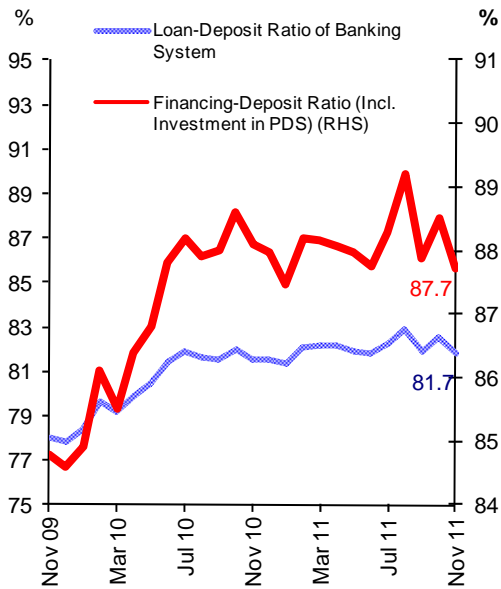
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

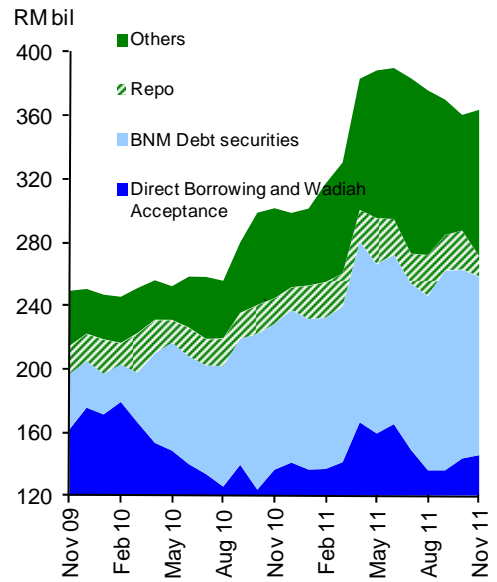
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

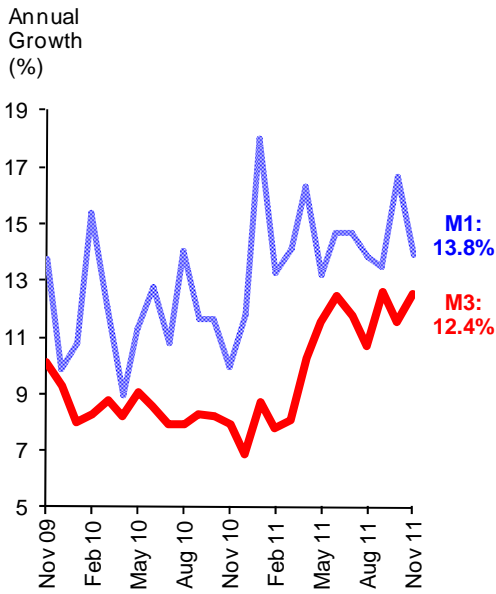
Outstanding Liquidity Placed With Bank Negara Malaysia



Source: Bank Negara Malaysia

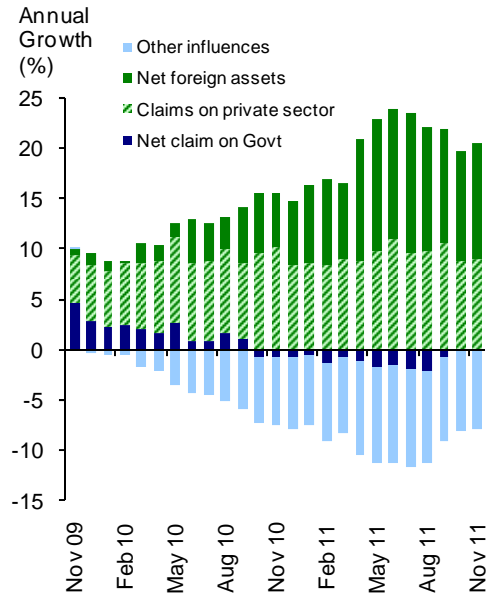
Broad money growth increased

M1 and M3



Source: Bank Negara Malaysia

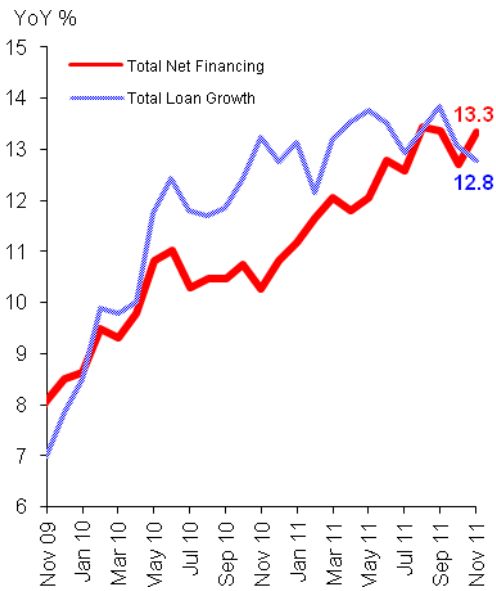
Main Contributors of M3 Growth



Source: Bank Negara Malaysia

Financing activity was strong in November

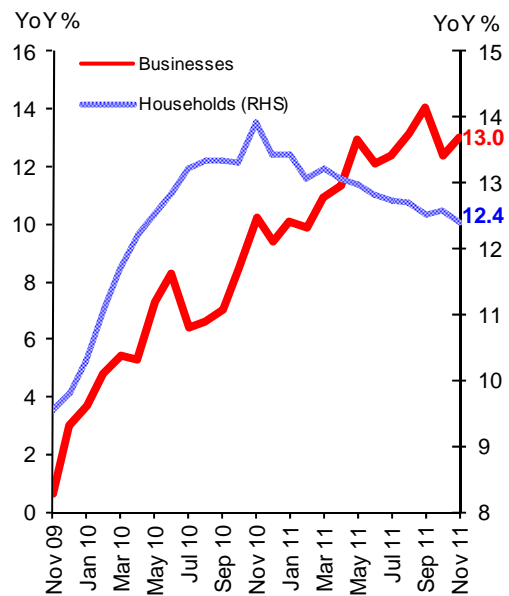
Net Financing and Loan Growth



* Net financing comprises of banking system loans and private debt securities (PDS) outstanding (excluding non-residents and Cagamas)

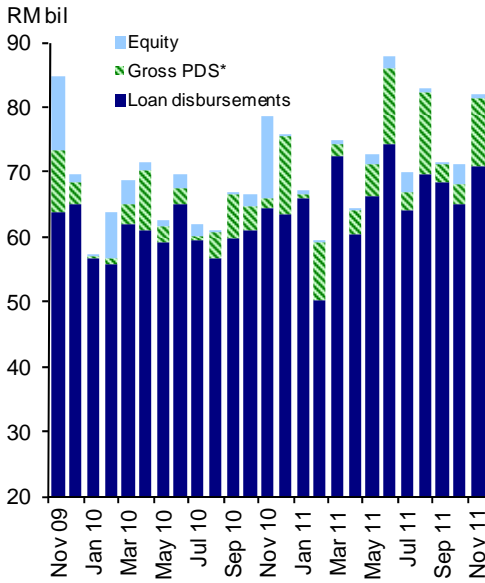
Source: Bank Negara Malaysia

Loans Outstanding of the Banking System



Source: Bank Negara Malaysia

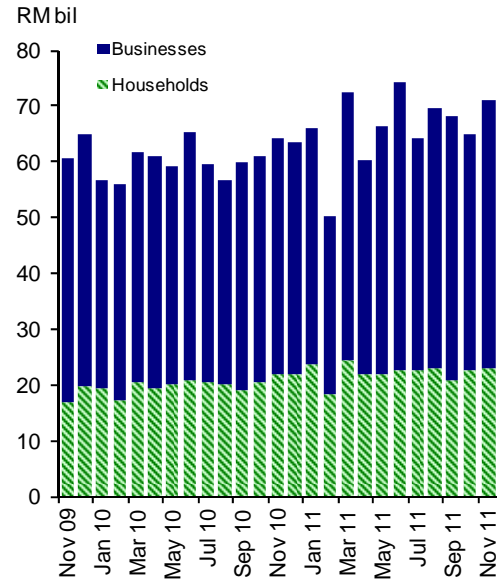
Gross Private Sector Financing



* Excludes foreign issuances

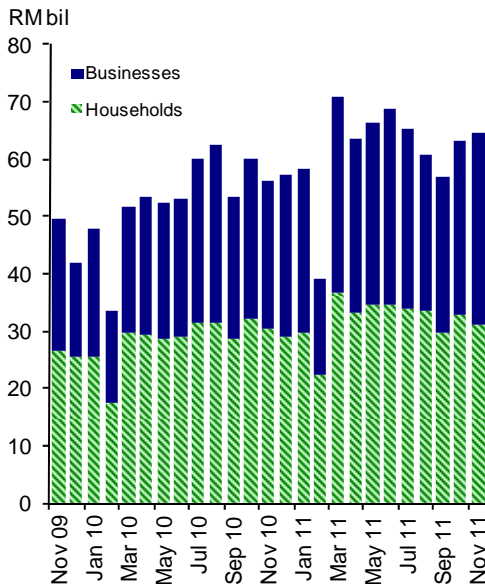
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



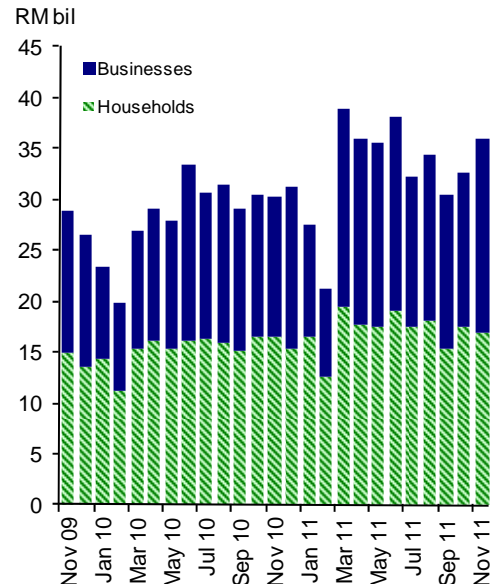
Source: Bank Negara Malaysia

Loan Applications with the Banking System



Source: Bank Negara Malaysia

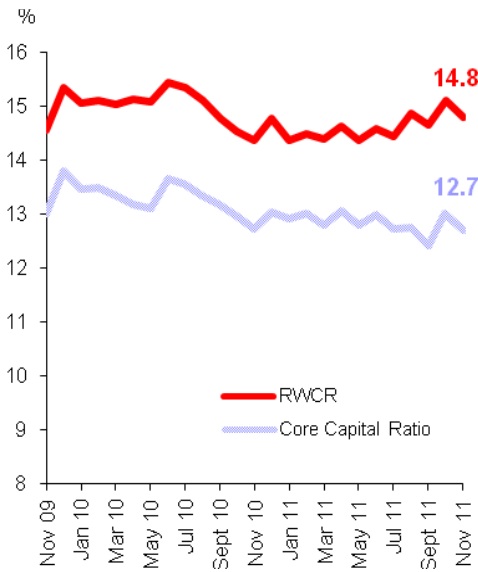
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

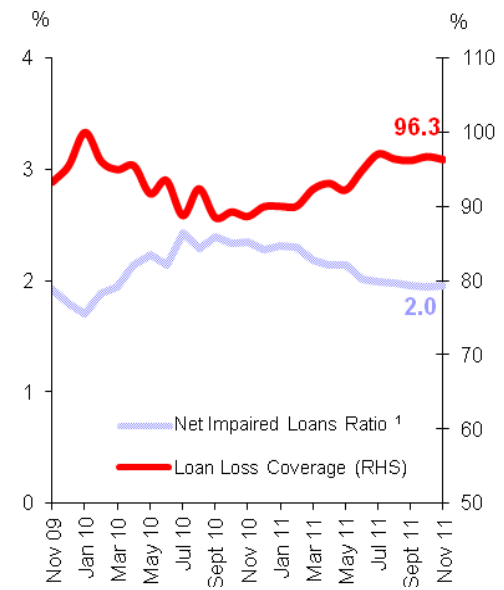
Banking system capitalisation remained strong with stable loan quality

Capital Strength



Source: Bank Negara Malaysia

Net Impaired Loans Ratio and Loan Loss Coverage



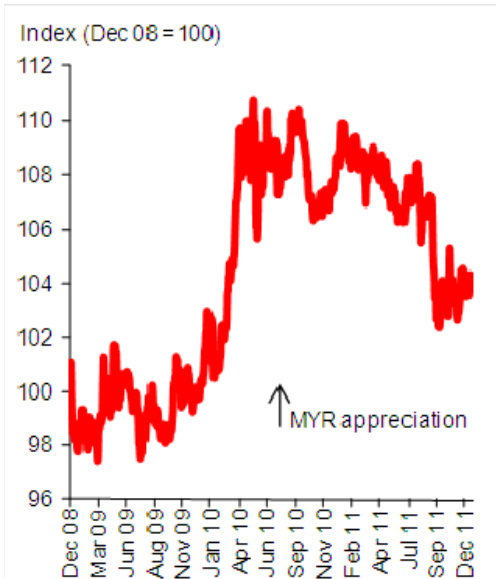
* Beginning January 2010, loans are reported based on FRS139. The adoption of FRS139 requirement is based on the financial year of the banks.

¹ Refers to ratio of general provisions/collective impairment provisions to total net loans.

Source: Bank Negara Malaysia

Mixed performance of the ringgit against major trading partners

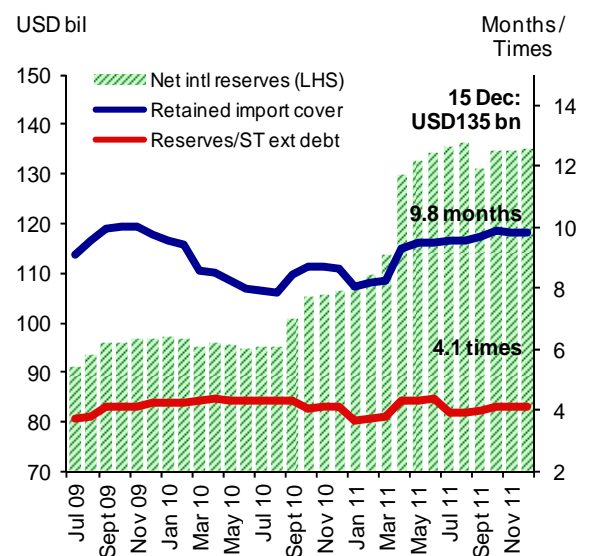
Index of Ringgit Performance against Major Trade Partners*



* Currencies in the index: USD, CNY, SGD, JPY, EUR
Each currency carries equal weight

Source: Bank Negara Malaysia

Net International Reserves



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

	Sep '11		Oct '11		Nov '11	
	O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates						
Reserve money	88.1	53.0	88.6	51.6	88.1	52.9
M1	241.9	13.3	248.3	16.6	250.2	13.8
M2	1,163.1	13.0	1,158.5	11.8	1,186.2	12.8
M3	1,187.8	12.5	1,184.6	11.4	1,213.0	12.4
Banking System						
Net financing ¹	1,292.6	13.4	1,298.4	12.7	1,315.2	13.3
Loan-deposit ratio (%) ²	81.9		82.5		81.7	
Financing-deposit ratio (%) ^{2&3}	87.9		88.5		87.7	
Loans applied (during the period)	56.8	6.1	63.4	5.6	64.8	15.5
Loans approved (during the period)	30.5	5.2	32.6	7.3	35.9	18.9
Loans disbursed (during the period)	68.3	14.1	65.0	6.5	71.0	10.2
Loans repaid (during the period)	62.6	12.9	62.0	16.2	63.3	10.4
Banking System Health						
Risk-weighted Capital Ratio (RWCR) (%)	14.7		15.1		14.8	
Net Impaired Loans Ratio (%)	2.0		1.9		2.0	
BNM International Reserves (end-period)						
Net Reserves in RM billion	417.1		429.1		429.1	
Net Reserves in USD billion (equivalent)	131.0		134.8		134.8	
Months of retained imports	9.7		9.9		9.8	
Interest Rates at end-period [average for the month]						
Overnight Policy Rate (OPR)	3.00		3.00		3.00	
Interbank:	Overnight	2.99 [2.98]	2.99 [2.98]	2.99 [2.98]	3.00 [2.99]	3.00 [2.99]
	1-week	3.02 [3.01]	3.01 [3.01]	3.01 [3.01]	3.01 [3.01]	3.01 [3.01]
	1-month	3.09 [3.06]	3.06 [3.05]	3.06 [3.05]	3.05 [3.05]	3.05 [3.05]
Fixed deposits of commercial banks:	1-month	2.95	2.95	2.95	2.95	2.95
	3-month	3.00	2.99	2.99	2.99	2.99
BLR of commercial banks	6.54		6.54		6.54	
ALR of commercial banks	5.05		5.03		5.06	
Prices						
Consumer Price Index (CPI) (2010=100)	103.8	3.4	104.0	3.4	104.1	3.3

¹ Comprises of banking system loans outstanding and private debt securities (PDS) outstanding (excludes non-resident and Cagamas)

² Excludes transactions by financial institutions.

³ Refers to the ratio of loans and holdings of PDS by the banking system to deposits of the banking system.

Source: Bank Negara Malaysia and Department of Statistics Malaysia

1.1 Wang Rizab Reserve Money

RM juta / RM million

Pada akhir tempoh <i>End of period</i>	Jumlah Wang Rizab <i>Total Reserve Money</i>	Komponen Wang Rizab <i>Components of Reserve Money</i>				Faktor-faktor yang Mempengaruhi Wang Rizab <i>Factors Affecting Reserve Money</i>					
		Mata Wang dalam Edaran <i>Currency in Circulation</i>	Rizab Berkanun <i>Required Reserves</i>	Lebihan Rizab <i>Excess Reserves</i>	Deposit oleh Sektor Swasta <i>Deposits of the Private Sector</i>	Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i>			Tuntutan ke atas Sektor Swasta <i>Claims on the Private Sector</i>	Operasi Luar ² <i>External Operations²</i>	Pengaruh Lain <i>Other Influences</i>
						Jumlah <i>Total</i>	Tuntutan ke atas Kerajaan <i>Claims on Government</i>	Tolak: Deposit Kerajaan <i>Less: Deposits of Government</i>			
2008	68,512.9	40,424.4	20,212.0	7,876.5	-	(8,630.7)	2,525.2	11,155.9	12,116.3	316,702.7	(251,675.3)
2009	54,816.5	43,439.0	3,555.4	7,822.1	-	(15,958.1)	2,683.1	18,641.2	11,723.9	324,045.6	(264,995.0)
2010	61,262.0	47,685.0	5,113.9	8,463.2	-	(11,940.9)	2,285.4	14,226.4	10,761.7	322,252.5	(259,811.3)
2009 10	52,627.1	42,118.0	3,769.7	6,739.4	-	(20,927.7)	2,682.9	23,610.6	11,403.3	327,218.2	(265,066.7)
11	55,216.8	42,627.5	3,929.5	8,659.9	-	(22,463.6)	2,683.0	25,146.6	11,399.9	327,531.0	(261,250.5)
12	54,816.5	43,439.0	3,555.4	7,822.1	-	(15,958.1)	2,683.1	18,641.2	11,723.9	324,045.6	(264,995.0)
2010 1	58,524.0	45,434.7	4,041.0	9,048.3	-	(14,909.4)	2,683.2	17,592.6	11,436.3	324,941.8	(262,944.6)
2	59,746.3	48,070.3	4,168.9	7,507.2	-	(14,766.5)	2,683.3	17,449.8	11,471.5	324,547.4	(261,506.0)
3	56,536.0	44,685.0	4,079.3	7,771.7	-	(13,472.2)	2,858.4	16,330.6	11,431.9	304,986.1	(246,409.9)
4	56,296.0	44,738.6	4,068.5	7,488.9	-	(8,812.0)	2,658.5	11,470.5	11,490.0	307,234.3	(253,616.4)
5	57,852.5	45,295.4	4,406.1	8,151.0	-	(5,458.0)	2,658.6	8,116.6	11,525.3	305,527.3	(253,742.1)
6	55,679.6	44,362.8	4,174.4	7,142.4	-	(14,366.6)	2,808.7	17,175.4	10,693.5	303,298.1	(243,945.4)
7	56,040.2	44,837.9	4,164.9	7,037.4	-	(21,943.9)	2,483.8	24,427.7	10,730.2	304,103.6	(236,849.7)
8	60,312.0	46,578.0	4,199.0	9,535.0	-	(17,371.5)	2,383.9	19,755.5	10,725.6	304,823.5	(237,865.6)
9	57,561.2	45,586.0	4,783.1	7,192.1	-	(18,478.0)	2,384.1	20,862.1	10,741.1	304,266.5	(238,968.4)
10	58,466.0	46,876.4	4,502.8	7,086.8	-	(25,942.3)	2,285.2	28,227.5	10,750.2	318,438.2	(244,780.3)
11	57,613.6	45,940.6	4,423.7	7,249.3	-	(21,521.0)	2,285.5	23,806.5	10,748.8	319,916.3	(251,530.5)
12	61,262.0	47,685.0	5,113.9	8,463.2	-	(11,940.9)	2,285.4	14,226.4	10,761.7	322,252.5	(259,811.3)
2011 1	68,147.9	53,655.1	4,571.7	9,921.1	-	(10,460.0)	2,285.5	12,745.5	10,714.8	327,129.7	(259,236.6)
2	63,087.7	50,049.6	4,779.8	8,258.3	-	(18,178.7)	2,285.7	20,464.3	10,690.5	332,180.9	(261,604.9)
3	61,912.7	48,816.3	5,696.6	7,399.8	-	(21,442.8)	2,285.7	23,728.5	10,542.4	338,045.6	(265,232.4)
4	70,477.4	50,050.9	12,390.3	8,036.2	-	(18,036.1)	2,014.4	20,050.4	10,418.3	386,749.0	(308,653.8)
5	77,242.3	49,760.2	19,661.3	7,820.9	-	(23,174.9)	2,016.0	25,190.8	10,390.0	394,938.9	(304,911.7)
6	76,345.9	49,767.6	19,367.2	7,211.0	-	(24,857.8)	2,016.4	26,874.2	10,360.1	399,725.1	(308,881.6)
7	87,883.4	51,221.4	28,805.9	7,856.1	-	(31,506.6)	2,017.3	33,523.9	10,307.3	403,037.3	(293,954.6)
8	95,323.6	55,223.7	28,996.2	11,103.6	-	(25,293.3)	2,017.2	27,310.5	9,916.5	405,556.3	(294,855.9)
9	88,090.5	51,393.0	28,440.8	8,256.7	-	(12,494.3)	2,017.4	14,511.6	9,840.2	410,402.7	(319,658.2)
10	88,637.5	51,578.9	28,801.4	8,257.2	-	(16,762.8)	2,020.0	18,782.8	9,784.2	422,333.3	(326,717.3)
11	88,106.9	51,385.3	28,519.1	8,202.6	-	(23,434.9)	2,017.9	25,452.7	9,522.0	422,318.0	(320,298.2)

¹ Tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.

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

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

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

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

¹ Does not include exchange rate revaluation loss/gains of RM24.6 billion.

² The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets
* Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

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

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

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai¹ Currency in Circulation by Denomination¹

RM juta / RM million

Pada akhir tempoh <i>End of period</i>	Mata Wang dalam Edaran <i>Currency in Circulation</i>	Wang kertas / Notes									Duit syiling / Coins														
		RM1	RM2 ⁹	RM5	RM10	RM20 ⁷	RM50	RM100	RM500 ⁷	RM1,000 ²	1 sen	5 sen	10 sen	20 sen	50 sen	RM1 ³	RM5 ³	RM10 ⁶	RM15 ⁴	RM25 ^{4,8}	RM100 ³	RM200 ⁶	RM250 ⁵	RM500 ⁴	
2008	48,042.9	1,259.2	136.4	1,050.1	3,327.3	72.8	26,711.2	13,626.7	75.6	27.9	44.1	111.3	428.1	515.5	549.3	34.0	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1	
2009	51,138.5	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	43.8	118.0	457.9	555.3	592.4	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2	
2010	55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	43.6	126.0	493.8	602.7	642.6	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2	
2009	7	48,090.7	1,236.6	134.3	1,047.3	3,481.6	72.7	26,325.3	13,870.2	75.4	27.6	43.8	115.2	444.0	536.8	572.5	33.8	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	8	50,212.9	1,301.1	134.1	1,087.8	3,565.3	72.7	28,064.9	14,051.3	75.4	27.4	43.8	115.7	447.3	541.5	577.3	33.8	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	9	49,951.9	1,525.8	133.8	1,242.6	3,745.0	72.7	27,208.6	14,078.5	75.4	27.3	43.8	116.1	449.7	544.7	580.6	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	10	48,736.5	1,415.9	133.5	1,157.3	3,551.0	72.7	26,610.3	13,841.1	75.3	27.2	43.8	116.8	452.3	548.1	583.9	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	11	50,505.6	1,349.5	133.3	1,110.0	3,514.7	72.7	28,184.4	14,175.7	75.3	27.1	43.8	117.4	455.1	551.6	587.8	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
	12	51,138.5	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	43.8	118.0	457.9	555.3	592.4	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
2010	1	54,278.0	1,477.7	132.9	1,301.9	4,193.1	72.7	30,011.2	15,098.5	75.3	26.9	43.8	118.6	461.6	559.6	597.1	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
	2	55,184.0	1,529.0	132.7	1,349.7	4,378.9	72.7	30,328.6	15,393.8	75.3	26.9	43.7	119.2	463.8	562.7	599.9	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	3	52,213.4	1,428.3	132.4	1,230.7	4,019.0	72.6	28,814.8	14,504.8	75.3	26.8	43.7	119.9	466.9	566.8	604.3	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	4	52,057.2	1,380.5	132.1	1,174.9	3,915.4	72.6	29,126.2	14,234.6	75.3	26.8	43.7	120.6	469.5	570.2	607.8	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	5	53,210.0	1,358.5	131.9	1,149.2	3,902.6	72.6	30,284.0	14,279.1	75.2	26.7	43.7	121.4	472.3	573.9	611.7	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	6	51,355.0	1,339.2	131.8	1,129.8	3,813.5	72.6	28,914.0	13,909.7	75.2	26.6	43.6	122.1	475.5	578.3	615.9	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	7	51,744.7	1,331.0	131.5	1,119.0	3,826.8	72.6	29,370.0	13,835.7	75.2	26.6	43.6	122.8	479.0	582.9	620.8	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	8	55,936.0	1,598.4	131.5	1,335.1	4,180.8	72.6	32,248.0	14,296.9	75.2	26.6	43.6	123.5	482.6	587.7	626.3	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	9	52,615.0	1,570.9	131.3	1,275.6	3,990.9	72.6	29,369.2	14,118.5	75.2	26.5	43.6	124.2	486.0	592.3	631.1	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	10	53,861.8	1,471.6	131.1	1,201.9	3,922.8	72.6	30,714.7	14,251.7	75.2	26.5	43.6	124.8	488.4	595.3	634.5	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	11	52,960.3	1,424.4	131.0	1,170.2	3,877.5	72.6	29,873.5	14,305.8	75.1	26.1	43.6	125.4	491.1	598.6	638.2	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	12	55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	43.6	126.0	493.8	602.7	642.6	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
2011	1	63,463.6	1,654.9	130.7	1,474.4	4,584.1	72.6	36,921.4	16,494.4	75.1	26.0	43.6	127.0	496.3	607.9	648.1	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	2	57,988.1	1,582.8	130.6	1,371.6	4,337.8	72.6	32,814.9	15,538.0	75.1	26.0	43.5	127.5	498.3	610.8	651.3	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	3	55,956.6	1,515.0	130.4	1,286.9	4,161.6	72.5	31,293.4	15,345.2	75.1	26.0	43.5	128.1	501.2	614.7	655.7	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	4	57,890.7	1,482.6	130.3	1,247.0	4,159.5	72.5	33,031.2	15,605.8	75.1	26.0	43.5	128.7	503.9	618.1	659.4	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	5	57,451.6	1,466.5	130.2	1,223.3	4,123.5	72.5	32,747.5	15,514.2	75.1	25.9	43.5	129.4	506.9	622.0	664.0	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	6	56,720.8	1,456.3	130.0	1,206.3	4,082.2	72.5	32,051.5	15,537.0	75.1	25.9	43.5	130.0	509.6	625.6	668.1	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	7	58,712.1	1,466.6	129.9	1,204.4	4,122.6	72.5	33,761.4	15,756.3	75.1	25.8	43.5	130.9	513.0	630.1	672.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	8	66,114.5	1,821.6	129.9	1,434.3	4,634.8	72.5	39,001.5	16,808.6	75.1	25.8	43.5	131.6	516.3	634.2	677.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	9	59,280.2	1,714.8	129.8	1,337.5	4,299.7	72.5	33,598.1	15,905.8	75.1	25.8	43.5	132.0	519.1	637.7	681.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	10	59,617.3	1,628.8	129.6	1,278.7	4,278.8	72.5	33,983.0	16,014.4	75.0	25.7	43.5	132.5	521.4	641.2	685.2	33.2	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	11	59,464.8	1,579.2	129.4	1,246.4	4,250.3	72.5	33,799.6	16,144.9	75.0	25.7	43.5	133.1	524.2	644.9	688.8	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2

1 Bank Negara Malaysia mula mengeluarkan mata wang (Malaysia) pada 12 Jun 1967.

2 Bank Negara Malaysia mula mengeluarkan wang kertas RM1,000 pada 2 September 1968.

3 Duit syiling satu ringgit dikeluarkan mulai 27 Januari 1969 dan duit syiling RM5 dan RM100 dikeluarkan mulai 30 Ogos 1971.

4 Duit syiling RM15, RM25 dan RM500 dikeluarkan mulai 19 Januari 1976.

5 Duit syiling RM250 dikeluarkan mulai 18 Oktober 1976.

6 Duit syiling RM10 dan RM200 dikeluarkan mulai 15 Disember 1976.

7 Wang kertas RM20 dan RM500 dikeluarkan mulai 30 Ogos 1982.

8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 26 Januari 1989.

9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.

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

2 Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.

3 The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.

4 The RM15, RM25 and RM500 coins were issued from 19 January 1976.

5 The RM250 coin was issued from 18 October 1976.

6 The RM10 and RM200 coins were issued from 15 December 1976.

7 The RM20 and RM500 notes were issued from 30 August 1982.

8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 26 January 1989.

9 The RM2 note was issued from 5 February 1996.

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

RM juta / RM million

Akhir tempoh <i>End of period</i>	M3													Deposit yang disimpan di institusi perbankan yang lain ^{4,5} <i>Deposits placed with other banking institutions^{4,5}</i>
	Jumlah	Jumlah	M1			Separuh Wang Secara Kecil ^{1,5}								
			Jumlah	Mata wang dalam edaran	Deposit permintaan	Narrow Quasi-Money ¹								
<i>Total</i>	<i>Total</i>	<i>Total</i>	<i>Currency in circulation</i>	<i>Demand deposits</i>	<i>Total</i>	<i>Savings deposits</i>	<i>Fixed deposits</i>	<i>NIDs</i>	<i>Repos</i>	<i>Foreign currency deposits²</i>	<i>Other deposits³</i>			
2008	931,864.7	903,429.7	183,047.5	40,424.6	142,622.8	720,382.3	92,217.7	411,212.7	33,498.0	158.5	39,297.2	143,998.1	28,434.9	
2009	1,017,303.2	989,342.9	200,916.6	43,439.2	157,477.4	788,426.3	102,268.0	437,562.0	23,662.2	1,056.6	54,524.4	169,353.1	27,960.3	
2010	1,086,094.0	1,060,153.6	224,384.0	47,685.2	176,698.8	835,769.6	104,942.7	464,543.6	20,996.2	1,711.2	55,200.4	188,375.5	25,940.4	
2009 11	1,000,513.5	972,770.9	200,228.4	42,627.7	157,600.7	772,542.4	99,585.6	434,503.9	22,014.9	577.1	52,014.8	163,846.2	27,742.7	
12	1,017,303.2	989,342.9	200,916.6	43,439.2	157,477.4	788,426.3	102,268.0	437,562.0	23,662.2	1,056.6	54,524.4	169,353.1	27,960.3	
2010 1	1,021,014.0	991,646.9	203,499.0	45,435.0	158,064.0	788,147.9	102,914.4	438,158.4	22,141.5	1,885.5	54,282.2	168,765.9	29,367.1	
2	1,021,555.9	991,666.6	206,557.4	48,070.5	158,486.9	785,109.2	102,575.5	441,060.6	20,877.5	1,245.8	55,172.4	164,177.3	29,889.3	
3	1,031,851.4	1,002,708.2	201,162.3	44,685.2	156,477.1	801,545.9	103,265.9	440,576.1	19,539.6	1,889.3	59,177.8	177,097.3	29,143.2	
4	1,025,310.0	996,472.8	198,866.6	44,738.8	154,127.8	797,606.2	102,992.8	442,196.5	20,076.0	2,808.7	52,224.4	177,307.8	28,837.2	
5	1,027,615.5	1,000,725.9	206,961.6	45,295.7	161,666.0	793,764.3	99,489.1	443,027.3	18,612.7	1,714.0	53,938.1	176,983.1	26,889.6	
6	1,031,488.0	1,007,317.9	209,043.7	44,363.1	164,680.6	798,274.3	99,186.8	444,881.7	19,284.7	1,474.6	57,017.9	176,428.7	24,170.1	
7	1,036,055.2	1,011,053.9	205,584.0	44,838.1	160,745.9	805,469.9	99,545.5	445,420.2	21,224.3	1,049.4	59,673.2	178,557.3	25,001.3	
8	1,049,147.0	1,022,964.2	214,418.9	46,578.3	167,840.7	808,545.2	100,680.5	449,169.8	20,186.4	1,692.6	63,813.8	173,002.1	26,182.8	
9	1,055,564.3	1,028,850.6	213,455.9	45,586.2	167,869.6	815,394.7	101,937.2	453,133.8	19,942.0	3,486.5	55,010.1	181,885.2	26,713.7	
10	1,062,937.6	1,035,917.5	213,066.9	46,876.6	166,190.3	822,850.6	102,118.5	456,576.9	21,486.2	3,723.6	53,655.2	185,290.2	27,020.1	
11	1,079,116.5	1,051,480.3	219,963.6	45,940.8	174,022.8	831,516.7	102,640.8	463,119.7	21,379.3	2,635.7	53,592.1	188,149.1	27,636.3	
12	1,086,094.0	1,060,153.6	224,384.0	47,685.2	176,698.8	835,769.6	104,942.7	464,543.6	20,996.2	1,711.2	55,200.4	188,375.5	25,940.4	
2011 1	1,108,845.6	1,082,364.7	239,973.5	53,655.3	186,318.2	842,391.2	107,320.1	468,108.8	21,173.5	2,669.8	57,265.2	185,853.9	26,480.9	
2	1,100,268.8	1,074,270.8	233,770.8	50,049.9	183,720.9	840,500.0	107,406.2	471,055.7	20,850.4	3,739.0	57,232.0	180,216.7	25,998.0	
3	1,114,113.1	1,088,617.3	229,361.3	48,816.6	180,544.8	859,255.9	107,784.3	481,006.0	21,712.3	2,886.6	58,865.9	187,000.8	25,495.8	
4	1,129,268.8	1,103,104.5	231,001.8	50,051.1	180,950.6	872,102.7	109,124.0	480,378.1	21,980.3	6,811.1	53,634.6	200,174.7	26,164.3	
5	1,145,430.7	1,117,008.9	234,031.6	49,760.4	184,271.2	882,977.2	108,470.8	488,925.2	20,232.7	3,734.8	60,206.0	201,407.8	28,421.9	
6	1,158,980.8	1,132,071.2	239,440.0	49,767.8	189,672.1	892,631.3	109,597.0	502,962.6	19,610.9	1,673.3	59,703.3	199,084.2	26,909.5	
7	1,156,436.4	1,127,903.6	235,476.8	51,221.6	184,255.2	892,426.8	108,830.8	504,963.2	21,037.0	1,531.4	57,184.6	198,879.8	28,532.8	
8	1,160,464.5	1,133,598.0	243,857.8	55,224.0	188,633.8	889,740.1	111,278.9	506,351.2	21,407.6	1,094.8	58,655.8	190,951.9	26,866.6	
9	1,187,752.8	1,163,114.9	241,927.9	51,393.2	190,534.6	921,187.0	111,078.4	519,475.0	23,004.1	246.0	66,074.7	201,308.7	24,637.9	
10	1,184,596.9	1,158,487.2	248,334.6	51,579.1	196,755.5	910,152.5	112,094.0	512,507.4	22,968.7	41.3	64,102.0	198,439.1	26,109.7	
11	1,213,029.8	1,186,200.8	250,230.7	51,385.6	198,845.1	935,970.0	112,567.6	525,881.9	22,665.7	41.3	71,626.9	203,186.6	26,829.0	

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

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

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

4 Tidak termasuk deposit yang disimpan sesama institusi tersebut.

5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan.

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

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

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

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

4 Does not include interplacement of deposits between these institutions.

5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks.

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

1.3.1 Wang Secara Meluas, M3 Broad Money, M3

RM juta / RM million

Akhir tempoh <i>End of period</i>	M3										
	Jumlah <i>Total</i>	Baki urus niaga <i>Transaction balances</i>			Separuh Wang Secara Luas ¹ <i>Broad Quasi-Money¹</i>						
		Jumlah <i>Total</i>	Mata wang dalam edaran <i>Currency in circulation</i>	Deposit permintaan <i>Demand deposits</i>	Jumlah <i>Total</i>	Deposit tabungan <i>Savings deposits</i>	Deposit tetap <i>Fixed deposits</i>	NID <i>NIDs</i>	Repo <i>Repos</i>	Deposit mata wang asing ² <i>Foreign currency deposits²</i>	Lain-lain deposit ³ <i>Other deposits³</i>
2008	931,864.7	183,899.2	40,424.4	143,474.8	747,965.5	92,217.7	429,981.5	31,126.6	158.7	39,306.3	155,174.7
2009	1,017,303.2	201,621.2	43,439.0	158,182.2	815,682.0	102,268.0	453,328.9	22,543.9	1,056.6	54,589.0	181,895.6
2010	1,086,094.0	224,316.4	47,685.0	176,631.4	861,777.6	104,942.7	480,366.3	18,428.6	1,711.2	56,021.3	200,307.5
2009 11	1,000,513.5	200,709.6	42,627.5	158,082.1	799,804.0	99,585.6	450,203.0	21,894.0	577.1	52,104.6	175,439.8
12	1,017,303.2	201,621.2	43,439.0	158,182.2	815,682.0	102,268.0	453,328.9	22,543.9	1,056.6	54,589.0	181,895.6
2010 1	1,021,014.0	203,764.1	45,434.7	158,329.4	817,249.9	102,914.4	454,113.6	22,096.7	1,885.5	55,371.2	180,868.6
2	1,021,555.9	206,950.9	48,070.3	158,880.6	814,605.0	102,575.5	456,946.2	21,131.6	1,245.8	55,865.9	176,840.1
3	1,031,851.4	201,546.8	44,685.0	156,861.9	830,304.6	103,265.9	456,811.8	19,870.0	1,889.3	59,870.5	188,597.0
4	1,025,310.0	199,324.3	44,738.6	154,585.7	825,985.7	102,992.8	459,083.1	19,665.5	2,808.7	52,902.1	188,533.4
5	1,027,615.5	206,995.2	45,295.4	161,699.7	820,620.4	99,489.1	456,832.5	18,340.6	1,714.0	54,686.5	189,557.6
6	1,031,488.0	208,406.6	44,362.8	164,043.8	823,081.4	99,186.8	457,477.8	18,046.4	1,474.6	57,763.4	189,132.4
7	1,036,055.2	205,528.0	44,837.9	160,690.1	830,527.2	99,545.5	460,198.4	20,121.6	1,049.4	60,401.0	189,211.4
8	1,049,147.0	213,928.6	46,578.0	167,350.6	835,218.4	100,680.5	463,375.6	19,626.2	1,692.6	64,748.8	185,094.7
9	1,055,564.3	213,332.8	45,586.0	167,746.8	842,231.5	101,937.2	468,326.2	18,687.8	3,486.5	55,955.0	193,838.7
10	1,062,937.6	212,953.0	46,876.4	166,076.6	849,984.6	102,118.5	472,564.2	19,466.8	3,723.6	54,762.1	197,349.4
11	1,079,116.5	219,698.6	45,940.6	173,758.0	859,418.0	102,640.8	478,243.8	19,133.4	2,635.7	54,569.7	202,194.5
12	1,086,094.0	224,316.4	47,685.0	176,631.4	861,777.6	104,942.7	480,366.3	18,428.6	1,711.2	56,021.3	200,307.5
2011 1	1,108,845.6	239,851.1	53,655.1	186,196.0	868,994.5	107,320.1	483,198.0	18,406.7	2,669.8	57,846.7	199,553.2
2	1,100,268.8	233,532.8	50,049.6	183,483.2	866,736.0	107,406.2	485,760.0	18,458.2	3,739.0	57,738.0	193,634.6
3	1,114,113.1	229,384.8	48,816.3	180,568.4	884,728.4	107,784.3	496,121.4	19,588.4	2,886.6	59,421.8	198,925.8
4	1,129,268.8	230,900.7	50,050.9	180,849.7	898,368.1	109,124.0	496,489.7	19,725.3	6,811.1	54,069.2	212,148.9
5	1,145,430.7	234,020.4	49,760.2	184,260.2	911,410.3	108,470.8	506,326.1	18,018.6	3,734.8	60,812.3	214,047.8
6	1,158,980.8	239,441.6	49,767.6	189,674.0	919,539.1	109,597.0	519,037.2	16,683.1	1,673.3	60,312.9	212,235.7
7	1,156,436.4	235,493.9	51,221.4	184,272.6	920,942.5	108,830.8	523,346.0	16,859.8	1,531.4	57,925.8	212,448.7
8	1,160,464.5	243,850.7	55,223.7	188,627.0	916,613.8	111,278.9	524,115.8	17,159.7	1,094.8	59,175.4	203,789.2
9	1,187,752.8	241,958.0	51,393.0	190,565.0	945,794.8	111,078.4	536,038.7	17,358.9	246.0	66,590.7	214,482.0
10	1,184,596.9	248,434.9	51,578.9	196,856.0	936,162.0	112,094.0	530,137.2	16,386.3	41.3	64,776.1	212,727.2
11	1,213,029.8	250,411.1	51,385.3	199,025.8	962,618.7	112,567.6	541,510.9	17,245.3	41.3	72,291.0	218,962.6

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

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

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

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

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

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

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

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

1.3.2 Faktor Penentu M3 Factors Affecting M3

RM juta / RM million

Pada akhir tempoh	Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Aset Asing Bersih			Pengaruh Lain
		<i>Net Claims on Government</i>			<i>Claims on the Private Sector</i>			<i>Net Foreign Assets</i>			
		Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan	Jumlah	Pinjaman ¹	Sekuriti	Jumlah	BNM	Sistem Perbankan	
<i>End of period</i>	<i>Total</i>	<i>Total</i>	<i>Claims on Government</i>	<i>Government Deposits</i>	<i>Total</i>	<i>Loans¹</i>	<i>Securities</i>	<i>Total</i>	<i>BNM</i>	<i>Banking System</i>	<i>Other Influences</i>
2008	931,865.2	31,407.9	70,067.1	38,659.1	823,719.4	724,549.9	99,169.5	331,800.4	316,702.7	15,097.7	(255,062.5)
2009	1,017,303.2	57,216.2	105,985.8	48,769.6	874,676.3	771,030.9	103,645.4	354,262.8	324,045.6	30,217.2	(268,852.2)
2010	1,086,094.0	49,096.8	102,869.5	53,772.7	959,523.3	863,011.8	96,511.5	386,047.8	322,252.5	63,795.2	(308,573.9)
2009 11	1,000,513.5	50,442.2	106,383.1	55,940.9	864,913.0	761,944.9	102,968.1	356,533.5	327,531.0	29,002.5	(271,375.2)
12	1,017,303.2	57,216.2	105,985.8	48,769.6	874,676.3	771,030.9	103,645.4	354,262.8	324,045.6	30,217.2	(268,852.2)
2010 1	1,021,014.0	56,896.9	105,873.9	48,977.0	879,898.3	777,054.4	102,843.9	353,666.8	324,941.8	28,725.0	(269,447.9)
2	1,021,555.9	57,174.9	106,359.2	49,184.3	886,683.6	785,895.5	100,788.0	349,123.2	324,547.4	24,575.7	(271,425.7)
3	1,031,851.4	54,862.2	102,321.6	47,459.4	891,361.8	790,769.4	100,592.5	345,546.1	304,986.1	40,560.0	(259,918.7)
4	1,025,310.0	56,673.0	99,638.0	42,965.0	899,564.1	794,925.4	104,638.7	346,794.0	307,234.3	39,559.7	(277,721.1)
5	1,027,615.5	58,416.3	98,286.0	39,869.7	910,178.6	805,542.6	104,636.0	345,043.7	305,527.3	39,516.4	(286,023.1)
6	1,031,488.0	49,770.4	99,771.3	50,000.9	907,914.5	817,198.0	90,716.5	355,681.5	303,298.1	52,383.4	(281,878.4)
7	1,036,055.2	50,080.4	106,435.4	56,355.0	923,464.0	821,129.1	102,334.9	348,670.5	304,103.6	44,566.9	(286,159.7)
8	1,049,147.0	57,858.9	111,340.4	53,481.5	931,257.2	827,443.2	103,814.1	354,867.5	304,823.5	50,043.9	(294,836.6)
9	1,055,564.3	52,471.3	108,908.3	56,436.9	930,447.6	834,430.6	96,017.0	367,984.1	304,266.5	63,717.6	(295,338.8)
10	1,062,937.6	41,796.0	106,226.5	64,430.5	952,954.2	844,651.7	108,302.4	374,157.5	318,438.2	55,719.3	(305,970.1)
11	1,079,116.5	41,557.0	103,977.8	62,420.8	965,458.3	856,201.7	109,256.6	372,814.0	319,916.3	52,897.7	(300,712.8)
12	1,086,094.0	49,096.8	102,869.5	53,772.7	959,523.3	863,011.8	96,511.5	386,047.8	322,252.5	63,795.2	(308,573.9)
2011 1	1,108,845.6	50,006.5	102,471.0	52,464.5	966,804.7	872,424.6	94,380.1	399,704.8	327,129.7	72,575.1	(307,670.3)
2	1,100,268.8	43,280.0	107,155.8	63,875.8	970,814.2	877,153.0	93,661.3	404,308.7	332,180.9	72,127.8	(318,134.1)
3	1,114,113.1	45,407.6	110,707.9	65,300.3	982,279.8	889,494.8	92,785.0	411,184.5	338,045.6	73,138.9	(324,758.8)
4	1,129,268.8	43,889.3	102,942.9	59,053.6	989,259.2	895,453.9	93,805.3	457,985.4	386,749.0	71,236.4	(361,865.2)
5	1,145,430.7	39,691.8	105,766.1	66,074.3	1,010,274.9	908,457.6	101,817.3	467,898.3	394,938.9	72,959.3	(372,434.2)
6	1,158,980.8	33,972.2	103,965.8	69,993.5	1,020,064.8	918,781.5	101,283.2	483,869.6	399,725.1	84,144.5	(378,925.9)
7	1,156,436.4	29,729.7	106,217.2	76,487.5	1,022,552.0	920,091.8	102,460.1	488,236.3	403,037.3	85,199.0	(384,081.5)
8	1,160,464.5	35,182.1	107,897.4	72,715.3	1,032,120.6	930,988.4	101,132.1	479,890.8	405,556.3	74,334.5	(386,728.9)
9	1,187,752.8	44,343.4	102,066.0	57,722.6	1,040,294.0	941,369.5	98,924.4	486,875.1	410,402.7	76,472.4	(383,759.8)
10	1,184,596.9	38,698.5	102,696.5	63,998.0	1,046,258.3	947,172.9	99,085.4	489,925.1	422,333.3	67,591.8	(390,285.0)
11	1,213,029.8	39,375.6	106,129.6	66,754.0	1,061,284.8	960,474.7	100,810.1	497,460.3	422,318.0	75,142.3	(385,091.0)

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

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

[#] Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.

¹ Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa.

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

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

[#] In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.

¹ Includes loans sold to Cagamas with recourse from December 1996 onwards.

1.4 Bank Negara Malaysia: Penyata Aset

Bank Negara Malaysia: Statement of Assets

RM juta / RM million

Pada akhir tempoh	Emas dan Pertukaran Asing ^	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Aset Lain	Jumlah Aset
End of period	Gold and Foreign Exchange ^	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Other Assets	Total Assets
2008	315,554.3	1,127.1	786.4	2,525.2	0	4,507.8	12,516.5	0	7,505.0	344,522.3
2009	322,505.6	1,515.8	7,279.2	2,683.1	0	9,373.2	12,407.5	0	7,213.3	362,977.7
2010	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
2009 11	325,962.6	1,543.7	7,412.9	2,683.0	0	9,549.9	12,686.0	0	5,919.3	365,757.4
12	322,505.6	1,515.8	7,279.2	2,683.1	0	9,373.2	12,407.5	0	7,213.3	362,977.7
2010 1	323,401.6	1,515.8	7,279.4	2,683.2	0	8,855.0	12,423.6	0	7,171.3	363,329.9
2	323,007.0	1,515.8	7,279.6	2,683.3	0	9,883.6	12,465.3	0	7,190.0	364,024.7
3	303,570.3	1,395.4	6,701.3	2,858.4	0	10,370.3	12,432.2	0	6,713.9	344,041.8
4	305,819.3	1,395.4	6,701.5	2,658.5	0	13,498.5	12,506.0	0	6,708.6	349,287.8
5	304,111.9	1,395.4	6,701.8	2,658.6	0	12,715.8	12,549.4	0	6,723.3	346,856.3
6	301,806.2	1,470.0	6,513.5	2,808.7	0	13,342.5	11,725.4	0	6,609.4	344,275.7
7	302,612.0	1,470.0	6,513.8	2,483.8	0	13,685.2	11,768.9	0	6,611.3	345,145.0
8	303,331.9	1,470.0	6,514.1	2,383.9	0	14,989.6	11,773.0	0	6,485.1	346,947.6
9	302,777.0	1,469.2	6,510.7	2,384.1	0	31,357.4	11,801.5	0	6,491.7	362,791.6
10	316,945.1	1,469.2	6,511.0	2,285.2	0	37,855.7	11,817.9	0	6,598.7	383,482.9
11	318,422.4	1,469.2	6,511.5	2,285.5	0	40,740.3	11,821.7	0	6,522.4	387,772.9
12	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
2011 1	325,299.2	1,805.2	6,442.9	2,285.5	0	45,137.2	11,793.6	0	6,738.1	399,501.7
2	330,350.2	1,805.2	6,443.4	2,285.7	0	50,817.5	11,770.7	0	6,700.0	410,172.8
3	336,196.4	2,172.0	6,161.6	2,285.7	0	54,741.8	11,625.4	0	7,439.3	420,622.1
4	384,897.9	2,172.0	6,162.1	2,014.4	0	67,705.3	11,509.6	0	7,440.8	481,902.0
5	393,013.6	2,245.9	6,163.0	2,016.0	0	64,318.2	11,482.8	0	7,460.6	486,700.1
6	397,778.8	2,269.9	6,206.3	2,016.4	0	64,462.1	11,454.2	0	7,810.7	491,998.4
7	400,935.2	2,424.4	6,207.2	2,017.3	0	60,069.9	11,402.3	0	7,825.0	490,881.3
8	403,453.2	2,424.4	6,208.0	2,017.2	0	58,556.7	11,112.2	0	7,797.9	491,569.5
9	408,178.7	2,553.6	6,437.4	2,017.4	0	48,994.0	11,041.8	0	7,822.3	487,045.2
10	420,109.4	2,553.6	6,437.9	2,020.0	0	29,933.0	10,986.0	0	7,873.6	479,913.4
11	420,093.7	2,553.6	6,438.2	2,017.9	0	30,342.7	10,722.2	0	7,875.6	480,043.9

1 Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.
2 Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.
* Berkualkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
^ Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

1 Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.
2 With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.
* Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.
^ The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / RM million

Pada akhir tempoh	Modal Dibayar	Kumpulan Wang Rizab Am	Rizab Lain	Matawang dalam Edaran	Deposit			Bil Bank Negara dan Bon	Peruntukan Hak Pengeluaran Khas	Liabiliti Lain	Jumlah Liabiliti
					Institusi Kewangan	Kerajaan Persekutuan	Lain-lain				
<i>End of Period</i>	<i>Paid-up Capital</i>	<i>General Reserve Fund</i>	<i>Other Reserves</i>	<i>Currency in Circulation</i>	<i>Financial Institutions</i>	<i>Federal Government</i>	<i>Others</i>	<i>Bank Negara Bills and Bonds</i>	<i>Allocation of Special Drawing Rights</i>	<i>Other Liabilities</i>	<i>Total Liabilities</i>
2008	100.0	11,976.7	19,679.3	48,042.9	184,136.3	11,155.9	373.8	43,710.2	742.6	24,604.6	344,522.3
2009	100.0	13,478.1	34,614.6	51,138.6	181,535.1	18,641.2	1,270.9	33,357.4	7,231.1	21,610.8	362,977.7
2010	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8
2009 11	100.0	11,976.7	35,174.1	50,505.6	168,567.2	25,146.6	1,367.6	39,027.9	7,364.2	26,527.5	365,757.4
12	100.0	13,478.1	34,614.6	51,138.6	181,535.1	18,641.2	1,270.9	33,357.4	7,231.1	21,610.8	362,977.7
2010 1	100.0	11,976.7	30,395.1	54,278.0	178,274.5	17,592.6	1,264.5	29,686.0	7,231.1	32,531.5	363,329.9
2	100.0	11,976.7	30,422.6	55,184.0	187,580.2	17,449.8	1,459.2	27,601.1	7,231.1	25,020.1	364,024.7
3	100.0	13,478.1	14,619.7	52,213.4	174,667.0	16,330.6	1,327.4	35,636.3	6,656.4	29,013.0	344,041.8
4	100.0	13,478.1	14,624.7	52,057.2	163,209.2	11,470.5	1,293.3	60,510.4	6,656.4	25,888.1	349,287.8
5	100.0	13,478.1	14,700.3	53,210.0	158,016.5	8,116.6	1,398.8	72,162.3	6,656.4	19,017.4	346,856.3
6	100.0	13,478.1	6,803.0	51,355.0	151,185.6	17,175.4	1,335.8	72,076.5	6,469.1	24,297.2	344,275.7
7	100.0	13,478.1	6,806.7	51,744.7	144,611.5	24,427.7	1,363.1	72,726.5	6,469.1	23,417.6	345,145.0
8	100.0	13,478.1	6,901.8	55,936.0	138,580.2	19,755.5	901.4	79,998.6	6,469.1	24,826.9	346,947.6
9	100.0	13,478.1	1,402.1	52,615.0	159,644.5	20,862.1	905.3	83,613.3	6,465.4	23,705.8	362,791.6
10	100.0	13,478.1	1,416.3	53,861.8	150,355.0	28,227.5	899.3	102,234.2	6,465.4	26,445.3	383,482.9
11	100.0	13,478.1	1,284.4	52,960.3	166,095.1	23,806.5	3,203.0	96,064.4	6,465.4	24,315.8	387,772.9
12	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8
2011 1	100.0	13,478.1	1,941.6	63,463.6	168,655.0	12,745.5	3,250.2	99,135.2	6,396.6	30,335.9	399,501.7
2	100.0	13,478.1	1,957.7	57,988.1	174,908.0	20,464.3	3,188.3	99,523.1	6,396.6	32,168.7	410,172.8
3	100.0	13,644.0	5,267.8	55,956.6	184,434.8	23,728.5	3,181.6	102,241.6	6,458.4	25,608.8	420,622.1
4	100.0	13,644.0	5,308.7	57,889.8	227,288.6	20,050.4	9,036.1	116,788.5	6,458.4	25,337.5	481,902.0
5	100.0	13,644.0	5,382.6	57,435.1	225,032.7	25,190.8	9,236.9	109,456.4	6,458.4	34,763.1	486,700.1
6	100.0	13,644.0	8,909.4	56,720.7	231,750.6	26,874.2	9,097.5	109,660.5	6,503.0	28,738.6	491,998.4
7	100.0	13,644.0	8,883.0	58,712.1	224,327.1	33,523.9	11,350.7	107,587.3	6,503.0	26,250.3	490,881.3
8	100.0	13,644.0	9,142.1	66,114.6	210,205.0	27,310.5	12,863.2	112,815.3	6,503.0	32,871.9	491,569.5
9	100.0	13,644.0	20,430.4	59,280.2	202,973.6	14,511.6	12,871.7	128,822.1	6,742.6	27,669.1	487,045.2
10	100.0	13,644.0	20,359.5	59,617.4	194,662.6	18,782.8	12,909.8	121,862.3	6,742.6	31,232.5	479,913.4
11	100.0	13,644.0	20,236.3	59,464.9	197,654.7	25,452.7	13,013.4	113,916.0	6,742.6	29,819.4	480,043.9

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

Jenis Tabung/Kemudahan Jaminan <i>Type of Fund/Guarantee Facility</i>	Tarikh ditubuhkan <i>Date established</i>	Jumlah peruntukkan (RM juta) <i>Fund allocation (RM million)</i>	Jumlah diluluskan <i>Amount approved</i>		Bil. permohonan diluluskan <i>No. of appl. approved</i>		Jumlah dikeluarkan (a) <i>Amount drawdown (a)</i>		Jumlah dibayar balik (b) <i>Amount repaid (b)</i>		Baki tertunggak (a)-(b) <i>Amount outstanding (a)-(b)</i>	
			Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Nov-11 <i>As at end Nov-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Nov-11 <i>As at end Nov-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Nov-11 <i>As at end Nov-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Nov-11 <i>As at end Nov-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Nov-11 <i>As at end Nov-11</i>
			RM juta <i>RM million</i>		RM juta <i>RM million</i>		RM juta <i>RM million</i>		RM juta <i>RM million</i>		RM juta <i>RM million</i>	
Tabung-tabung yang masih dibuka untuk permohonan baru <i>Funds that are open for new applications</i>												
1. Tabung Untuk Makanan/Fund for Food	4 Jan, 1993	300 ^{1/}	1,727.9	1,727.9	10,275	10,275	1,707.2	1,707.2	1,568.8	1,623.4	138.4	83.8
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 ^{2/}	3,949.5	4,108.3	6,616	7,137	3,657.9	3,783.9	1,738.4	2,179.4	1,919.5	1,604.5
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 ^{3/}	14,046.2	14,779.9	22,034	23,061	13,325.5	14,051.5	7,778.3	8,525.8	5,547.3	5,525.7
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	91.3	195.2	195	390	40.7	93.4	15.7	53.0	25.0	40.4
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	174.1	221.6	7,823	9,851	164.3	212.2	20.3	48.8	144.0	163.3
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru <i>Funds / Guarantee facilities that have been closed for new applications</i>												
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund	6 Feb., 1988	800 ^{4/}	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3	331.3								
1. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250 ^{4/}	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.4	1,397.7	0.5	0.1
2. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200 ^{4/}	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
3. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund	5 Feb, 1991	100	95.0	95.0	25	25	95.0	95.0	95.0	95.0	0.0	0.0
4. Tabung Industri Bumiputera/ Bumiputera Industrial Fund	4 Jan, 1993	100	94.7	94.7	99	99	90.8	90.8	90.8	90.8	0.0	0.0
5. Tabung Untuk Menyejatkan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses	29 Okt, 1993	500	297.2	297.2	54	54	297.2	297.2	297.2	297.2	0.0	0.0
6. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries	2 Jan, 1998	1850 ^{4/}	3,774.3	3,774.3	5,420	5,420	3,725.9	3,725.9	3,725.9	3,725.9	0.0	0.0
7. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses	1 Mei, 1998	1000	609.1	609.1	96	96	585.2	585.2	585.2	585.2	0.0	0.0
8. Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries	23 Nov, 1998	330	338.7	338.7	311	311	333.7	333.7	326.1	328.0	7.6	5.7
9. Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitation & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0
10. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
11. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0
12. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	13.2	13.9	3.2	2.5
13. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan, 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
14. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	982.4	982.4	4,742	4,742	929.0	929.0	-	-	678.5	678.5
15. Kemudahan Pmodenan PKS/SME Modernisation Facility	1 Ogs, 2008		94.0	94.0	186	186	79.3	79.3	-	-	66.6	66.6
16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,139.7	2,107.2	9,696	9,594	1,930.2	1,953.2	-	-	1,521.7	1,412.5
17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.2	914.5	890.4	895.5	23.9	19.1

^{1/} Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM159j)

^{2/} Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC

^{3/} Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC

^{4/} Tabung Pusingan.

^{1/} Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM159m)

^{2/} Excludes previous allocations of RM300m to CGC

^{3/} Excludes previous allocations of RM450m to CGC

^{4/} Revolving funds.

1.7 Sistem Perbankan: Penyata Aset

Banking System: Statement of Assets

RM juta / RM million

Akhir tempoh	Wang tunai	Deposit yang disimpan dan Repo berbalik			Jumlah yang akan diterima daripada						Instrumen deposit boleh niaga yang dipegang	Sekuriti Malaysia			Pinjaman dan pendahuluan ³	Aset tetap	Lain-lain aset		Jumlah aset		
		<i>Deposits Placed and Reverse Repos</i>			<i>Amounts due from</i>							<i>Malaysian securities</i>					<i>Other assets</i>				
		Baki kira-kira dengan Bank Negara Malaysia	Rizab berkanun dengan Bank Negara Malaysia	Lain-lain deposit yang disimpan dan repo berbalik ¹	Di Malaysia					Di luar Malaysia		Bil Perbendaharaan	Sekuriti kerajaan	Lain-lain sekuriti			In Malaysia	Di luar Malaysia			
					Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Lain-lain ²											<i>In Malaysia</i>	<i>Outside Malaysia</i>
<i>End of period</i>	<i>Cash</i>	<i>Balances with Bank Negara Malaysia</i>	<i>Statutory reserve with Bank Negara Malaysia</i>	<i>Other deposits placed and reverse repos¹</i>	<i>Central Bank of Malaysia</i>	<i>Commercial banks</i>	<i>Islamic Banks</i>	<i>Investment banks</i>	<i>Others²</i>	<i>Outside Malaysia</i>	<i>Negotiable instruments of deposit held</i>	<i>Treasury bills</i>	<i>Government securities</i>	<i>Other securities</i>	<i>Loans and advances³</i>	<i>Fixed assets</i>	<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>Total assets</i>		
2010	6	7,739.4	236.6	4,494.4	33,510.9	139,787.9	25,462.3	14,238.0	6,897.2	1,498.1	43,815.8	39,601.9	1,696.7	50,275.2	158,592.9	832,320.7	15,019.8	63,178.2	33,530.0	1,471,896.1	
	7	7,347.4	164.4	4,484.9	31,625.2	133,128.8	25,870.7	14,797.7	6,809.8	1,177.1	41,869.2	35,101.7	2,084.9	51,743.6	163,164.8	838,612.1	15,069.4	69,409.1	23,170.6	1,465,631.4	
	8	9,965.3	310.6	4,521.6	33,201.6	125,589.6	27,266.2	8,794.0	5,874.1	966.4	45,534.1	30,827.8	1,792.3	56,966.6	169,527.2	845,172.7	15,149.7	72,279.3	24,067.2	1,477,806.3	
	9	7,619.2	257.0	5,103.1	30,542.6	139,243.4	25,717.3	10,938.2	5,946.9	940.7	51,068.6	33,406.3	1,561.1	54,487.5	175,764.7	851,657.1	15,206.1	66,868.2	36,777.4	1,513,105.1	
	10	7,582.4	250.8	4,852.8	32,517.0	123,483.4	28,301.2	10,121.5	7,266.8	1,150.0	49,877.8	31,156.8	1,543.9	52,535.1	185,947.1	861,701.8	15,283.7	72,858.1	26,805.4	1,513,235.4	
	11	7,585.6	328.8	4,789.7	33,498.7	136,656.6	25,590.1	10,641.4	7,966.8	1,150.0	45,053.0	28,019.4	1,504.9	49,994.4	187,384.8	873,429.1	15,317.0	77,765.6	26,338.8	1,533,015.0	
	12	8,627.4	1,068.2	5,483.9	28,480.6	140,675.6	30,190.8	11,176.3	7,248.2	650.0	50,826.0	32,657.9	1,881.9	48,874.8	187,292.6	880,414.4	15,524.0	61,346.2	37,360.4	1,549,779.3	
	2011	1	10,672.4	410.2	4,945.0	36,617.9	138,258.4	36,772.2	9,908.5	6,649.0	672.0	54,910.2	30,049.7	1,412.0	49,449.5	178,722.9	890,669.4	15,603.8	72,640.3	40,657.0	1,579,020.5
		2	8,564.2	388.5	5,149.8	37,450.4	138,745.7	35,306.4	10,433.3	7,733.4	950.0	56,102.8	29,433.7	1,337.8	51,414.9	178,850.0	895,963.6	15,682.3	63,116.7	40,944.7	1,577,568.3
		3	7,700.1	419.4	6,191.4	35,508.1	142,463.8	29,381.5	10,756.3	6,035.8	1,050.0	67,307.3	37,588.8	1,430.2	54,100.7	172,327.5	909,369.4	15,793.3	63,450.6	38,949.4	1,599,823.5
		4	8,333.6	359.4	12,885.3	34,868.4	166,379.3	27,661.1	11,912.6	6,127.8	820.0	66,129.6	33,940.9	1,537.5	45,336.4	161,032.8	917,167.4	15,883.9	67,255.5	41,506.1	1,619,137.9
		5	8,206.2	218.2	20,206.3	38,737.3	160,630.2	28,194.2	18,301.4	5,842.5	1,057.6	64,438.4	29,744.3	803.1	45,175.6	163,181.0	931,864.4	16,016.6	69,981.8	42,188.7	1,644,788.0
6		7,439.6	441.6	19,912.2	33,843.6	166,829.7	29,725.9	18,330.4	5,269.1	1,007.6	68,976.6	32,059.3	891.8	44,346.0	167,886.4	945,074.0	16,112.3	64,805.9	48,169.9	1,671,121.8	
7		7,995.6	369.6	29,475.9	29,258.1	148,982.8	35,133.2	17,504.6	4,467.2	-	68,572.0	33,587.9	636.3	44,745.9	167,898.2	946,315.2	16,212.5	69,393.6	52,209.1	1,672,757.8	
8		11,515.4	691.2	29,685.7	36,913.7	136,954.5	30,000.6	19,387.8	5,738.7	-	63,109.6	36,137.3	923.9	46,675.4	181,315.8	957,408.8	16,317.4	63,985.6	53,755.5	1,690,517.0	
9		8,499.1	581.1	29,110.8	31,421.6	135,758.2	26,394.1	20,375.8	6,173.6	-	70,579.4	43,602.1	2,184.9	38,038.8	204,498.3	968,818.3	16,416.4	63,588.7	53,660.8	1,719,702.2	
10		8,512.7	335.3	29,491.1	34,780.0	145,055.0	26,347.2	19,579.6	5,340.9	-	52,559.4	39,698.5	1,978.8	40,076.1	191,693.2	974,117.9	16,602.4	64,081.0	53,963.8	1,704,212.8	
11	8,733.5	152.3	29,209.1	33,205.5	147,057.5	28,764.5	18,878.6	7,417.2	300.0	61,880.8	37,079.9	2,357.5	41,616.5	195,678.3	984,982.7	16,735.7	63,336.7	52,233.5	1,729,619.7		

1 Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.

2 Termasuk syarikat diskaun dan Cagamas.

3 Bermula September 2001, butir ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.

1 Comprises RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

2 Comprises discount houses and Cagamas.

3 W.e.f. September 2001, this item includes conventional loans sold to Cagamas with recourse.

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

RM juta / RM million

Akhir tempoh End of period	Wang Tunai Cash	Deposit yang disimpan dan Repo berbalik <i>Deposits Placed and Reverse Repos</i>				Jumlah yang akan diterima daripada <i>Amounts due from</i>						Instrumen deposit boleh niaga yang dipegang <i>Negotiable instruments of deposit held</i>	Malaysian securities <i>Malaysian securities</i>			Pembiayaan dan pendahuluan ² <i>Financing and advances²</i>	Aset tetap <i>Fixed assets</i>	Lain-lain aset <i>Other assets</i>		Jumlah aset <i>Total assets</i>	
		Baki kira-kira dengan Bank Negara Malaysia <i>Balances with Bank Negara Malaysia</i>	Statutory reserves with Bank Negara Malaysia <i>Rizab berkanun dengan Bank Negara Malaysia</i>	Lain-lain deposit yang disimpan dan repo berbalik ¹ <i>Other deposits placed and reverse repos¹</i>	Wang panggilan di Malaysia <i>Money at call in Malaysia</i>	In Malaysia <i>Di Malaysia</i>					Di luar Malaysia <i>Outside Malaysia</i>		Bil perben-daharaan <i>Treasury bills</i>	Sekuriti kerajaan <i>Government securities</i>	Lain-lain sekuriti <i>Other securities</i>			Di Malaysia ³ <i>In Malaysia³</i>	Di luar Malaysia <i>Outside Malaysia</i>		
						Bank Negara Malaysia <i>Central Bank of Malaysia</i>	Bank perdagangan <i>Commercial banks</i>	Bank Islam <i>Islamic banks</i>	Bank pelaburan/ saudagar <i>Investment/ Merchant banks</i>	Lain-lain <i>Others</i>											Malaysian securities
2009	10	877.0	169.2	773.6	374.3	0.0	38,950.7	744.1	3,962.4	214.0	1,350.0	2,039.2	5,479.2	701.2	0.0	35,361.9	125,018.0	968.6	2,149.5	979.0	220,112.0
	11	1,002.0	385.7	802.8	28.3	0.0	38,540.3	793.3	3,625.5	267.8	1,100.0	1,902.2	5,587.5	800.7	0.0	36,305.8	130,223.5	984.3	2,966.1	912.6	226,228.1
	12	1,117.4	221.2	864.0	230.6	0.0	41,904.9	1,250.5	4,179.6	110.3	1,250.0	2,226.0	6,131.0	821.9	0.0	35,561.0	133,486.9	985.8	2,370.3	944.9	233,656.3
2010	1	692.7	356.0	937.6	326.2	0.0	41,516.7	927.8	3,722.2	235.7	1,500.0	2,302.1	6,431.6	659.5	0.0	35,422.6	135,994.3	996.7	2,975.1	962.9	235,959.9
	2	402.8	524.0	804.0	536.1	0.0	40,711.6	650.1	3,355.4	115.0	1,784.0	2,181.4	4,606.9	510.7	0.0	34,292.5	137,122.9	998.9	2,976.7	945.0	232,518.2
	3	615.1	182.3	819.9	268.6	0.0	43,831.2	1,026.5	4,573.3	183.7	1,464.0	1,802.9	6,459.4	496.0	0.0	34,388.6	139,329.1	1,010.4	3,212.1	885.9	240,549.0
	4	602.2	199.0	860.0	2.6	0.0	40,269.0	617.8	3,539.8	152.8	1,564.0	1,948.5	5,886.3	505.7	0.0	35,515.1	141,153.6	1,016.2	3,371.8	870.2	238,074.7
	5	589.0	215.0	873.9	412.1	0.0	45,807.0	1,161.1	4,519.2	128.4	680.0	2,271.7	5,395.6	542.9	0.0	36,792.9	146,381.4	1,028.6	2,779.7	836.5	250,415.1
	6	623.1	123.7	946.0	11.1	0.0	47,430.5	1,532.9	4,745.2	347.9	1,540.0	2,302.5	5,647.6	455.5	0.0	38,964.1	150,027.9	1,042.6	2,273.5	906.9	258,921.1
	7	659.0	99.4	946.8	12.3	0.0	42,835.8	1,820.0	4,679.6	336.6	1,200.0	2,853.5	5,713.8	543.4	0.0	40,764.2	151,420.4	1,052.4	2,844.1	1,043.8	258,825.1
	8	809.0	202.0	966.2	11.4	0.0	40,397.5	1,392.3	3,989.5	48.4	970.0	3,226.0	4,806.2	504.3	0.0	41,083.9	153,475.0	1,052.3	4,353.1	988.6	258,275.7
	9	678.4	149.3	994.4	11.5	0.0	38,017.1	315.2	5,926.7	93.4	900.0	2,494.7	6,093.5	473.3	0.0	44,186.8	152,081.3	1,061.3	4,944.8	993.2	259,414.9
	10	749.0	120.9	1,044.1	11.2	0.0	38,006.3	292.3	5,399.3	100.8	1,050.0	2,990.4	6,716.1	411.8	0.0	45,562.8	153,989.2	1,072.3	4,150.1	994.7	262,661.5
	11	628.1	37.3	1,036.9	51.1	0.0	37,792.3	337.3	5,456.1	110.5	1,150.0	1,450.4	5,777.9	291.2	0.0	46,483.0	157,763.8	1,081.1	4,912.9	1,020.1	265,380.0
	12	882.1	299.5	1,069.3	51.3	0.0	37,548.8	2,226.7	5,184.6	125.9	650.0	2,316.4	6,020.8	176.4	0.0	46,873.0	159,211.0	1,104.5	2,873.6	989.1	267,602.9
2011	1	800.1	182.4	1,076.8	107.7	0.0	36,287.1	4,576.2	4,870.9	57.7	672.0	2,281.5	5,971.1	130.4	0.0	44,967.3	162,257.1	1,121.1	2,777.4	1,829.3	269,965.9
	2	749.8	95.1	1,110.6	101.5	0.0	42,077.1	3,867.5	4,927.0	102.2	950.0	2,025.1	5,590.5	111.0	20.0	43,990.4	163,295.4	1,133.8	3,647.1	1,831.2	275,625.2
	3	744.1	157.6	1,236.0	202.3	0.0	42,914.9	4,119.9	5,375.5	104.1	1,050.0	2,858.3	6,312.3	150.1	20.0	45,457.8	167,585.5	1,142.5	2,369.7	974.0	282,774.5
	4	870.3	142.5	2,805.4	201.9	0.0	38,372.6	2,755.3	5,856.7	76.0	820.0	3,190.7	6,100.6	144.1	20.0	43,282.0	169,261.7	1,148.9	3,857.7	909.1	279,815.4
	5	714.9	78.1	4,345.8	152.9	0.0	42,300.4	3,618.6	6,386.6	32.1	450.0	3,807.8	5,702.5	144.1	19.9	43,524.0	171,270.3	1,151.8	2,832.9	945.8	287,478.5
	6	719.2	248.7	4,016.7	442.2	0.0	44,753.8	5,009.0	7,285.0	257.3	400.0	4,008.1	4,435.7	114.4	80.4	45,408.3	176,337.6	1,168.3	3,668.7	1,057.3	299,410.8
	7	838.1	120.2	5,845.4	30.8	0.0	41,680.6	5,606.8	6,220.5	374.1	0.0	3,943.0	4,737.5	49.6	121.3	43,550.3	178,308.8	1,178.7	3,512.7	1,007.6	297,126.0
	8	963.6	212.1	5,771.3	0.6	0.0	38,696.8	4,724.0	8,222.6	294.1	0.0	4,267.8	5,317.2	58.8	123.1	45,017.4	182,533.9	1,187.4	4,239.1	963.0	302,592.9
	9	882.1	359.3	5,989.4	30.7	0.0	38,328.6	5,005.9	7,173.7	550.5	0.0	4,623.9	6,089.2	136.7	162.7	46,649.0	185,716.9	1,172.6	4,010.1	1,055.7	307,936.9
	10	740.5	150.1	6,108.7	81.0	0.0	40,507.1	4,885.4	5,775.3	394.6	0.0	4,809.3	5,804.7	58.4	141.4	45,428.7	188,840.6	1,178.8	2,735.5	1,044.8	308,685.0
	11	775.8	46.6	5,911.7	30.7	0.0	47,704.4	6,408.6	5,648.4	529.5	300.0	4,853.9	5,678.9	155.7	164.3	48,894.1	191,259.1	1,187.7	3,075.2	1,066.2	323,690.8

Nota: SPI - Skim Perbankan Islam

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

1 Termasuk RM deposit yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.

2 Tidak termasuk pembiayaan yang dijual kepada Cagamas dengan rekursu.

3 Angka negatif untuk Bank-Bank Perdagangan disebabkan oleh baki bersih antara cawangan

4 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Note: IBS-Islamic Banking Scheme

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

1 Comprises RM deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

2 Exclude financing sold to Cagamas with recourse.

3 Negative figure for IBS of Commercial banks due to Net Interbranch Balances

4 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

1.8 Kumpulan-Kumpulan Wang Insurans Hayat¹ dan Am²: Penyata Harta Life and General Insurance Funds : Statement of Assets

RM juta / RM million

Tempoh Period	Bilangan Kumpulan Wang Insurans Hayat/ Am ³ Number of Life/ General Insurance Funds ³	Jumlah Aset Total Assets	Harta benda, Loji dan Kelengkapan Property, Plant and Equipment	Pelaburan Hartanah Investment Properties	Pinjaman/ Pembiayaan Loans/ Financing	Pelaburan				Aset Luar Negeri Foreign Assets	Wang Tunai dan Simpanan Cash and Deposits	Aset-aset Lain ⁶ Other Assets ⁶	
						Kertas ⁴ /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat ⁵	Lain-lain	Jumlah				
						Investments							
						Malaysian Government Papers ⁴ /Guaranteed Loans	Corporate/ Debt Securities ⁵	Others	Total				
Insurans Hayat / Life Insurance													
2008	4Q	23	118,272.8	500.4	3,834.4	12,068.3	18,984.8	60,263.8	2,286.4	81,535.1	1,550.1	16,022.3	2,762.3
2009	1Q	26	122,115.5	1,629.0	2,762.2	12,093.9	19,854.0	63,420.8	2,716.6	85,991.4	1,990.4	15,239.9	2,408.7
	2Q	26	127,740.5	1,610.1	2,784.6	11,965.0	19,079.2	69,465.8	2,973.0	91,517.9	2,653.2	14,782.8	2,426.8
	3Q	26	133,164.6	1,638.0	2,749.4	11,724.7	19,416.2	73,541.8	3,226.0	96,184.0	3,136.3	15,397.9	2,334.3
2010	4Q	26	136,361.0	1,632.9	2,839.1	11,647.5	19,517.2	77,539.6	2,916.4	99,973.2	3,420.7	14,525.9	2,321.8
	1Q	26	140,146.0	1,625.9	2,862.9	11,365.3	19,405.4	80,670.7	2,957.6	103,033.6	3,540.0	15,123.7	2,594.5
	2Q	26	142,512.8	1,614.4	2,831.3	11,253.8	20,194.1	83,272.3	3,289.8	106,756.2	3,647.7	13,803.0	2,606.5
2011	3Q	26	149,621.6	1,618.1	2,830.6	11,150.1	22,738.6	87,502.4	3,669.5	113,910.5	4,079.8	12,519.0	3,513.4
	4Q	26	153,919.5	1,662.2	2,788.9	10,929.5	22,937.4	92,677.3	3,477.4	119,092.1	4,762.9	11,638.8	3,045.1
	1Q	27	157,402.6	1,668.8	2,756.2	10,969.4	21,847.1	94,569.7	3,280.8	119,697.5	4,942.5	14,018.6	3,349.6
2011	2Q	28	160,857.1	1,651.1	2,764.5	10,943.8	22,545.4	96,524.2	3,422.2	122,491.9	5,217.1	14,636.3	3,152.4
	3Q	28	160,129.1	1,646.0	2,750.1	10,928.2	25,680.7	92,758.8	3,068.3	121,507.8	4,734.2	15,014.1	3,548.8
Insurans Am / General Insurance													
2008	4Q	47	23,237.5	758.0	283.9	188.7	4,076.1	6,998.2	398.9	11,473.3	60.2	8,152.2	2,321.3
2009	1Q	45	23,960.9	726.8	236.4	187.9	4,157.5	7,222.8	502.9	11,883.2	59.4	8,283.5	2,583.7
	2Q	45	24,261.6	754.0	233.3	183.0	4,374.0	7,586.4	537.6	12,498.1	75.0	7,958.5	2,559.7
	3Q	44	24,770.0	784.3	256.5	185.5	4,434.1	7,542.9	1,050.1	13,027.0	91.0	7,907.8	2,517.9
2010	4Q	44	24,722.7	799.9	262.8	184.3	4,599.5	7,768.3	1,066.0	13,433.8	79.2	7,739.0	2,223.6
	1Q	44	25,674.5	735.4	266.0	131.1	4,508.7	7,483.7	1,583.2	13,575.6	75.8	8,242.1	2,648.5
	2Q	44	25,987.7	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,314.7	2,690.2
2011	3Q	44	26,753.6	706.8	246.2	122.7	4,812.3	7,679.8	2,157.3	14,649.3	77.3	8,297.4	2,653.7
	4Q	43	26,992.1	719.6	251.4	118.6	4,856.1	7,859.3	2,150.6	14,866.1	80.1	8,270.6	2,685.9
	1Q	41	27,968.2	719.3	222.8	116.8	5,095.4	7,925.7	2,348.9	15,370.0	78.0	8,187.5	3,273.8
2011	2Q	41	28,478.6	729.1	242.5	102.5	5,077.5	7,954.1	2,551.6	15,583.1	73.4	8,393.7	3,354.3
	3Q	41	28,767.8	719.7	218.9	101.3	5,351.2	7,800.3	2,621.3	15,772.7	58.1	8,566.4	3,330.7

¹ Termasuk perniagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.

² Termasuk perniagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.

³ Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.

⁴ Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.

⁵ Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.

⁶ Termasuk premium terkumpul dan lain-lain aset.

¹ Includes life insurance business undertaken by composite and life insurance companies.

² Includes general insurance business undertaken by composite and general insurance companies.

³ From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

⁴ Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.

⁵ Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.

⁶ Includes outstanding premiums and miscellaneous assets.

Nota: Struktur jadual ini telah disemak dan dikemaskini berkuatkuasa mulai tahun 2004 dengan mengambil kira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM.

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

1.9 Sistem Perbankan: Penyata Modal dan Liabiliti

Banking System: Statement of Capital and Liabilities

RM juta / RM million

Akhir tempoh	Modal dan rizab ¹	Deposit			Jumlah yang akan dibayar kepada						Penerimaan jurubank yang belum dijelaskan	Bil kena bayar		Tanggungan lain		Jumlah tanggungan	
		Jumlah deposit	yang mana:		Di Malaysia							Di luar Malaysia	Bills payable		Other liabilities		
			of which:		In Malaysia								Di Malaysia	Di Luar Malaysia	Di Malaysia ³		Di luar Malaysia
			Deposit di bawah Kumpulan Wang Pelaburan Baru ²	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Lain-lain	Di Malaysia							
End of period	Capital and reserves ¹	Total deposits	Deposits under the New Investment Fund ²	Special Deposit Account	Central Bank of Malaysia	Commercial banks	Islamic banks	Investment banks	Others	Outside Malaysia	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	In Malaysia ³	Outside Malaysia	Total liabilities	
2010	1	132,307.8	1,058,540.7	12,860.5	0.7	0.0	28,657.5	2,400.6	9,336.6	1,000.6	41,710.8	14,845.7	6,236.5	39.9	129,391.4	2,665.3	1,427,133.5
	2	133,664.9	1,048,705.7	12,764.6	0.7	0.0	26,780.3	2,222.4	9,323.5	630.9	44,681.2	12,945.8	6,218.9	47.3	127,702.8	2,826.4	1,415,750.2
	3	133,996.4	1,068,733.8	13,002.3	0.7	46.3	35,778.4	3,852.3	9,242.0	451.1	37,606.0	11,466.6	5,523.0	43.6	132,878.0	2,479.4	1,442,096.9
	4	135,931.4	1,064,795.7	13,642.1	0.8	0.0	26,829.9	1,706.4	9,548.1	2,527.1	38,363.8	9,738.9	5,574.9	33.5	133,594.8	3,278.6	1,431,923.2
	5	137,320.4	1,064,676.6	13,664.4	0.7	0.0	33,038.7	3,802.5	10,618.1	5,930.9	35,266.7	9,341.8	5,970.7	44.3	134,501.5	3,380.3	1,443,892.6
	6	138,256.6	1,083,884.5	14,120.7	0.7	0.0	32,625.0	4,662.9	8,248.6	3,514.8	37,989.7	12,153.7	5,643.3	38.7	141,972.3	2,906.1	1,471,896.1
	7	140,942.0	1,082,563.0	14,056.1	0.7	0.0	32,601.2	4,730.7	7,563.3	4,336.5	33,937.2	13,641.8	5,347.8	40.6	137,010.0	2,917.4	1,465,631.4
	8	142,096.9	1,092,937.6	13,957.3	0.6	0.0	30,263.2	4,812.8	6,315.8	3,830.1	33,340.0	14,718.1	5,920.4	41.0	140,408.3	3,122.2	1,477,806.3
	9	142,440.6	1,106,228.9	14,122.4	0.6	0.0	33,516.4	4,107.9	6,743.6	10,150.7	38,206.0	14,435.3	5,919.5	44.8	148,211.1	3,100.2	1,513,105.1
	10	143,622.2	1,110,438.4	13,005.6	0.8	0.0	35,306.3	4,420.8	7,190.7	11,506.4	34,585.3	15,208.2	7,129.6	45.2	140,407.3	3,374.9	1,513,235.4
	11	144,475.4	1,128,497.6	13,024.1	0.7	6.2	33,345.4	4,469.8	6,654.7	12,181.5	32,393.2	15,404.0	6,097.8	105.5	146,420.3	2,963.5	1,533,015.0
12	144,428.6	1,137,923.1	13,735.7	0.7	0.0	36,941.4	4,800.4	6,573.5	12,131.5	38,217.8	15,114.7	6,040.2	51.9	144,230.3	3,325.9	1,549,779.3	
2011	1	144,919.3	1,153,112.2	13,292.4	0.7	0.0	39,665.2	9,156.6	6,957.3	12,509.4	37,791.8	14,393.6	7,728.0	50.0	150,000.9	2,736.1	1,579,020.5
	2	146,625.5	1,150,799.3	13,370.7	0.7	1.9	41,374.4	5,658.3	7,673.2	12,381.8	39,976.7	13,247.6	6,636.9	73.6	150,224.6	2,894.6	1,577,568.3
	3	146,499.2	1,170,598.4	13,431.9	0.7	8.4	33,514.0	4,967.0	6,456.9	12,839.4	48,448.0	14,054.0	6,449.6	36.4	152,860.0	3,092.2	1,599,823.5
	4	147,961.2	1,180,712.2	13,880.1	0.7	0.0	33,974.7	5,132.6	7,647.3	14,470.2	53,130.7	13,479.7	6,808.2	44.1	152,667.0	3,110.0	1,619,137.9
	5	149,063.2	1,188,551.2	13,890.2	0.7	6.2	40,908.1	6,008.6	6,121.1	15,368.0	52,363.1	16,464.6	6,481.8	42.5	160,371.3	3,038.6	1,644,788.0
	6	152,193.0	1,208,015.2	14,244.5	0.7	20.0	40,667.0	6,814.5	5,632.9	17,280.5	51,426.8	18,966.1	6,455.7	35.8	159,980.8	3,633.4	1,671,121.8
	7	149,891.8	1,204,892.4	14,385.2	0.7	32.0	43,196.7	9,176.0	5,679.8	15,438.2	53,928.1	16,906.5	6,568.5	36.3	164,198.2	2,813.2	1,672,757.8
	8	151,411.2	1,211,964.4	14,532.2	0.7	3.5	39,635.6	10,327.8	5,664.6	15,247.2	61,476.5	15,589.9	6,098.9	33.0	169,328.9	3,735.6	1,690,517.0
	9	151,689.4	1,245,309.5	14,633.6	0.7	0.0	38,467.8	9,598.4	4,732.1	10,386.8	66,064.0	15,568.5	6,546.1	33.6	166,901.9	4,404.4	1,719,702.2
	10	155,790.3	1,239,746.8	14,719.5	0.8	1.3	37,713.4	7,873.6	5,407.0	7,828.5	58,928.8	15,916.6	6,411.1	32.4	165,147.5	3,415.8	1,704,212.8
	11	156,436.7	1,260,667.1	14,768.2	0.8	1.1	40,280.5	9,485.3	5,386.2	7,980.2	57,314.3	15,888.8	6,652.2	39.9	165,599.4	3,887.9	1,729,619.7

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada penaja kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.

3 Bermula September 2001, butiri ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.

Nota: Mulai Mei 1999, data termasuk bank Islam.

1 From December 1996 onwards, includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.

3 W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

Note: Effective May 1999, data includes Islamic banks.

1.9.1 Sistem Perbankan Islam: Penyata Modal & Liabiliti

Islamic Banking System - Statement of Capital and Liabilities

RM juta / RM million

Akhir tempoh <i>End of period</i>	Modal dan rizab ¹ <i>Capital and reserves¹</i>	Deposit <i>Deposits</i>		Jumlah yang akan dibayar kepada <i>Amounts due to</i>							Pelbagai Pinjaman <i>Miscellaneous Borrowings</i>	Pelbagai Terbitan Hutang Sekuriti <i>Miscellaneous Debt Securities Issued</i>	Pelbagai Tanggungan <i>Miscellaneous Liabilities</i>				Jumlah modal dan liabiliti <i>Total Capital and Liabilities</i>	
		Jumlah deposit <i>Total deposits</i>	yang mana: <i>of which:</i>		Di Malaysia <i>In Malaysia</i>					Di luar Malaysia <i>Outside Malaysia</i>			Jumlah Pelbagai Tanggungan <i>Total Miscellaneous Liabilities</i>	yang mana: <i>of which:</i>				
			Deposit dibawah Kumpulan Wang Pelaburan <i>Deposits under the New Investment Fund²</i>	Akaun Deposit Khas <i>Special Deposits Account</i>	Bank Negara Malaysia <i>Central Bank of Malaysia</i>	Bank perdagangan <i>Commercial banks</i>	Bank Islam <i>Islamic Banks</i>	Bank pelaburan/saudagar <i>Investment/Merchant banks</i>	Lain-lain <i>Others</i>					Penerimaan jurubank yang belum dijelaskan <i>Bankers acceptances outstanding</i>	Bil kena bayar <i>Bills payable</i>			
															Di Malaysia <i>In Malaysia</i>	Di luar Malaysia <i>Outside Malaysia</i>		
2009	10	17,972.2	177,242.4	477.0	0.1	0.0	6,274.0	2,036.3	1,411.8	590.5	1,605.7	1,571.5	0.0	11,407.6	1,001.2	784.5	0.0	220,112.0
	11	18,316.6	183,530.6	484.6	0.1	0.0	6,021.8	2,138.6	1,551.4	317.4	1,372.9	1,568.9	0.0	11,410.0	996.7	622.2	0.0	226,228.1
	12	18,961.5	188,839.4	500.8	0.2	0.0	6,483.3	2,168.5	1,797.0	371.2	1,812.8	1,576.1	0.0	11,646.6	983.0	698.9	0.0	233,656.3
2010	1	18,995.0	191,186.2	495.7	0.2	0.0	6,185.8	1,850.6	1,440.8	396.6	1,913.4	1,574.7	0.0	12,416.8	1,070.5	1,070.8	0.0	235,959.9
	2	19,190.5	189,218.2	525.7	0.2	0.0	5,714.4	1,581.3	1,411.4	90.7	1,898.3	1,575.1	0.0	11,838.4	1,058.5	1,080.0	0.0	232,518.2
	3	19,009.4	192,122.8	526.5	0.2	0.0	9,631.1	2,756.0	1,991.0	197.2	1,970.6	1,664.1	0.0	11,206.9	1,070.2	633.8	0.0	240,549.0
	4	19,102.7	193,017.6	537.4	0.2	0.0	6,201.5	1,531.6	1,786.7	677.2	2,039.9	1,647.4	0.0	12,070.0	1,326.7	673.9	0.0	238,074.7
	5	19,824.7	197,597.8	550.5	0.2	0.0	10,833.2	2,279.7	1,680.0	2,548.4	2,160.8	1,658.7	0.0	11,831.9	1,294.0	646.1	0.0	250,415.1
	6	19,688.1	208,837.9	578.9	0.2	0.0	8,387.2	2,837.8	1,142.3	1,539.4	2,342.0	1,658.6	0.0	12,487.7	1,302.6	514.2	0.0	258,921.1
	7	19,926.8	207,343.2	596.5	0.2	0.0	8,570.0	3,259.0	957.9	2,056.7	2,133.0	1,651.8	0.0	12,926.7	1,361.5	517.7	0.0	258,825.1
	8	20,401.7	211,202.2	593.6	0.2	0.0	4,146.3	2,143.9	818.9	1,878.8	2,447.0	1,647.8	0.0	13,589.2	1,372.5	849.3	0.0	258,275.7
	9	20,933.0	211,135.6	547.9	0.2	0.0	4,794.1	2,670.9	856.9	1,795.8	3,067.5	2,191.4	0.0	11,969.6	1,177.1	595.1	0.0	259,414.9
	10	21,078.1	214,558.3	571.8	0.2	0.0	4,265.3	2,364.9	828.2	1,896.8	2,713.4	2,194.4	0.0	12,762.1	1,056.5	693.2	0.0	262,661.5
	11	21,224.8	217,172.2	574.0	0.2	0.0	4,214.5	2,651.1	1,019.0	1,905.8	2,091.6	2,207.4	0.0	12,893.6	1,091.6	793.0	0.0	265,380.0
	12	21,632.9	216,952.5	611.5	0.2	0.0	5,199.5	3,207.6	1,061.8	1,793.8	2,704.4	2,172.8	0.0	12,877.4	1,201.7	639.6	0.0	267,602.9
2011	1	21,382.5	220,584.2	638.4	0.2	0.0	4,840.0	2,315.9	973.4	1,543.2	2,771.8	2,339.9	0.0	13,215.0	1,169.0	1,069.8	0.0	269,965.9
	2	21,874.5	224,475.1	646.1	0.2	0.0	5,633.4	3,281.9	1,153.9	1,494.8	2,029.7	2,329.5	0.0	13,352.4	1,325.5	921.3	0.0	275,625.2
	3	21,994.3	229,677.3	664.4	0.2	0.0	5,083.1	3,162.8	1,082.0	1,532.1	3,264.5	3,314.4	0.0	13,664.1	1,599.8	945.1	0.0	282,774.5
	4	22,297.0	225,625.6	693.9	0.2	0.0	6,273.5	2,634.2	959.7	1,651.8	3,259.6	3,557.9	0.0	13,556.1	1,784.4	899.1	0.0	279,815.4
	5	22,779.0	224,427.9	670.1	0.2	0.0	12,014.7	3,590.8	1,161.7	2,218.5	4,157.7	3,565.5	0.0	13,562.7	2,197.8	568.2	0.0	287,478.5
	6	22,994.0	228,659.5	708.2	0.2	0.0	12,068.8	5,299.0	1,381.5	4,984.0	4,475.5	3,980.0	0.0	15,568.5	2,521.0	507.5	0.0	299,410.8
	7	23,162.8	231,408.9	733.8	0.2	0.0	11,346.3	5,112.1	996.0	3,735.3	4,259.6	4,135.7	0.0	12,969.4	1,960.4	706.9	0.0	297,126.0
	8	23,566.6	234,644.2	729.2	0.2	0.0	10,604.7	6,133.1	1,194.3	4,085.2	5,097.7	4,439.0	0.0	12,828.2	1,593.4	682.0	0.0	302,592.9
	9	23,328.9	240,226.5	771.7	0.2	0.0	11,942.5	5,301.1	1,667.3	3,201.5	5,392.8	4,555.0	0.0	12,321.4	1,292.7	611.2	0.0	307,936.9
	10	23,534.2	242,003.0	810.7	0.2	0.0	12,790.3	3,577.4	1,728.2	2,704.8	5,181.4	4,629.8	0.0	12,535.8	1,439.2	523.0	0.0	308,685.0
	11	23,423.7	256,084.3	828.4	0.2	0.0	13,105.0	3,977.7	1,288.5	1,885.9	5,389.8	4,589.5	0.0	13,946.5	1,382.8	630.9	0.0	323,690.8

Nota: SPI - Skim Perbankan Islam

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

- 1 Termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.
- 2 Simpanan Kerajaan dengan bank-bank untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk pembiayaan kepada peniaga kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak).
- 3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Nota: IBS-Islamic Banking Scheme

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

- 1 Includes current unaudited unadjusted profit/loss.
- 2 Government deposits placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for financing to hawkers and petty traders (also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits).
- 3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan

Banking System: Loans Applied by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dipohon	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans applied	
2009	10	1,493.8	5,470.0	5,173.6	13,859.1	5,748.8	404.7	2,302.4	3,222.9	2.9	1,945.7	13,199.0	2,079.4	49,728.7
	11	1,704.7	5,362.8	4,943.3	13,682.6	5,305.6	418.0	2,352.3	2,670.4	0.8	2,635.9	9,820.0	5,523.9	49,477.2
	12	1,560.3	5,944.5	5,676.8	12,014.8	5,213.6	221.1	2,475.6	2,585.8	1.1	1,809.0	6,836.1	3,311.7	41,973.8
2010	1	2,015.0	6,716.2	6,223.6	12,039.4	5,215.9	507.9	2,076.9	1,776.9	11.2	3,600.6	10,855.2	2,967.2	47,782.4
	2	1,431.6	4,408.8	4,150.6	8,337.4	3,752.3	289.2	1,557.7	1,316.8	0.9	2,262.2	6,583.4	3,503.2	33,443.5
	3	1,677.8	7,565.5	7,180.8	14,908.0	6,855.4	535.6	2,594.3	1,824.7	1.1	2,347.5	10,012.1	3,322.1	51,644.0
	4	1,861.4	6,071.5	5,639.5	15,156.3	7,366.6	397.6	2,890.2	2,224.2	1.9	2,059.2	12,285.0	2,994.6	53,308.5
	5	2,885.2	6,754.2	6,280.8	13,844.5	6,096.7	625.7	3,153.1	2,160.5	0.8	2,890.2	11,035.7	2,836.1	52,282.9
	6	1,403.4	6,884.6	6,510.7	13,909.7	7,189.8	285.6	2,996.7	2,435.5	0.8	3,406.0	10,854.0	3,718.7	53,084.7
	7	1,282.8	7,008.7	6,600.9	15,629.7	7,252.3	341.2	3,247.9	2,794.1	0.8	3,319.5	14,070.5	5,203.9	60,151.3
	8	1,589.5	7,296.2	6,928.1	15,416.4	7,977.4	387.4	3,066.2	2,881.7	0.5	2,357.7	13,471.7	8,125.4	62,570.1
	9	1,841.5	5,895.6	5,614.1	14,548.0	7,670.8	454.9	2,552.1	2,832.7	1.0	3,872.2	10,749.4	3,148.0	53,566.2
	10	3,714.0	6,754.4	6,441.3	15,545.1	7,187.2	312.8	2,942.0	3,128.2	1.6	5,942.6	11,750.7	2,783.5	60,062.0
2011	11	3,446.0	6,613.0	6,317.7	14,050.5	6,355.4	229.0	2,741.9	2,905.1	1.8	2,107.0	12,779.2	4,851.9	56,080.7
	12	1,839.1	7,592.5	6,834.5	13,046.6	6,917.0	370.7	2,919.2	2,623.7	5.0	4,109.0	14,846.5	3,050.2	57,319.5
	1	4,236.6	7,708.7	7,297.8	12,555.3	7,276.3	525.1	2,808.4	2,509.5	1.6	2,462.8	15,143.2	3,151.5	58,379.0
	2	2,022.5	5,493.5	5,253.8	10,257.0	4,716.7	256.5	2,285.2	1,575.2	7.4	1,836.9	8,521.1	2,142.4	39,114.5
	3	3,837.2	8,584.4	8,061.1	17,860.4	10,539.1	556.5	3,891.0	2,794.8	7.4	2,273.4	14,739.4	5,902.7	70,986.4
	4	2,259.0	7,141.3	6,804.7	17,272.4	9,148.7	489.2	3,204.7	2,259.6	53.3	3,076.7	14,235.4	4,555.0	63,695.3
	5	2,247.5	7,451.1	6,896.5	18,117.6	8,839.4	397.3	3,511.8	2,042.9	2.0	2,677.9	14,088.2	7,145.8	66,521.5
	6	2,120.4	6,667.7	6,340.4	17,928.6	9,577.9	287.8	3,795.2	2,379.5	24.2	5,310.8	14,297.3	6,549.6	68,938.9
	7	2,404.0	6,443.1	6,113.0	17,159.8	9,111.9	404.5	3,427.0	2,704.1	3.2	2,697.3	11,780.9	9,166.6	65,302.5
	8	2,402.1	7,119.4	6,825.3	16,158.7	8,323.8	440.0	3,681.1	2,883.2	4.3	2,624.4	12,151.7	4,966.6	60,755.4
	9	1,972.3	6,411.0	5,865.6	14,900.2	7,626.2	299.2	3,150.0	2,946.0	3.0	2,877.5	10,856.8	5,792.7	56,835.1
10	2,435.7	6,990.3	6,639.8	15,426.3	8,625.4	579.3	3,559.1	2,970.7	46.0	2,726.9	14,305.3	5,740.7	63,405.7	
11	2,550.9	6,635.7	6,204.4	14,551.9	8,342.1	216.1	3,740.1	2,730.6	6.4	3,355.2	14,613.5	8,050.2	64,792.8	

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

¹ Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

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

¹ Includes loans for purpose of mergers and acquisition

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor Banking System: Loans Applied by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dipohon	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans applied	
2009	12	623.2	252.9	1,985.8	121.5	3,210.0	3,206.7	2,966.6	1,046.5	1,078.8	647.9	25,506.1	1,327.8	41,973.8
2010	1	813.8	75.8	2,149.3	54.8	2,634.0	4,572.1	2,430.2	1,858.6	3,262.7	3,491.1	25,566.0	874.1	47,782.4
	2	841.7	837.8	2,338.9	7.5	2,238.7	3,203.5	1,422.2	590.4	937.0	2,413.5	17,415.7	1,196.6	33,443.5
	3	1,200.1	131.8	3,293.3	129.1	3,077.4	4,544.6	2,940.6	2,581.6	2,204.7	382.7	29,865.3	1,292.7	51,644.0
	4	1,369.3	167.5	4,224.8	40.3	3,571.8	3,661.3	2,855.5	1,022.8	3,144.9	2,639.6	29,396.2	1,214.4	53,308.5
	5	974.9	72.1	3,660.9	141.7	3,118.9	4,022.7	2,401.1	1,410.5	4,238.4	855.4	28,676.4	2,709.9	52,282.9
	6	814.8	575.9	5,120.8	476.6	3,358.1	4,112.9	2,534.1	992.2	3,064.3	2,100.3	28,991.1	943.6	53,084.7
	7	991.7	470.7	4,700.4	421.7	3,769.4	5,277.4	3,912.9	1,532.6	3,753.3	2,229.6	31,421.7	1,669.8	60,151.3
	8	1,433.4	283.4	4,775.6	826.1	3,889.3	5,002.1	3,376.2	1,172.9	8,116.6	736.6	31,527.1	1,430.7	62,570.1
	9	1,166.9	784.0	3,643.5	136.3	3,566.2	6,342.8	3,199.0	1,242.6	2,508.2	1,435.6	28,611.3	929.7	53,566.2
	10	1,083.8	197.4	3,843.7	1,127.5	4,971.0	8,326.8	2,552.5	723.4	3,615.7	616.5	31,994.9	1,008.7	60,062.0
	11	1,521.9	96.9	4,303.7	1,377.5	3,786.1	4,227.5	2,630.2	1,679.4	3,988.8	656.2	30,533.2	1,279.3	56,080.7
	12	1,333.0	754.9	3,514.7	550.4	4,167.9	5,485.4	3,873.2	4,380.8	3,387.6	349.8	28,857.9	663.9	57,319.5
2011	1	1,084.2	317.5	3,751.2	165.4	4,053.0	5,800.3	2,549.1	1,847.8	7,404.1	532.4	29,659.7	1,214.4	58,379.0
	2	1,054.4	73.2	2,996.7	736.9	2,787.9	2,825.5	1,594.7	807.1	2,073.5	304.8	22,509.0	1,350.7	39,114.5
	3	1,326.7	697.7	5,039.1	204.7	5,940.1	4,865.4	6,244.1	1,016.7	4,813.3	3,034.3	36,731.7	1,072.6	70,986.4
	4	909.6	258.1	4,161.1	402.1	6,578.8	4,318.0	6,418.3	1,510.9	4,295.1	565.1	33,157.0	1,121.3	63,695.3
	5	1,854.1	262.0	5,014.1	202.8	4,498.9	5,334.0	4,178.5	3,583.1	2,847.3	3,134.7	34,739.7	872.2	66,521.5
	6	2,082.6	176.0	4,214.0	380.5	4,420.6	6,394.8	6,719.8	1,479.5	3,570.1	3,549.5	34,696.1	1,255.5	68,938.9
	7	1,342.3	2,530.5	4,924.5	47.7	4,429.3	4,510.2	4,690.4	1,062.4	5,897.5	514.6	33,800.8	1,552.2	65,302.5
	8	1,047.6	140.4	4,729.7	1,167.9	4,014.0	5,168.6	3,327.9	1,270.5	3,852.0	1,993.3	33,550.3	492.9	60,755.4
	9	1,081.4	612.4	4,365.1	40.9	4,074.1	4,060.9	3,382.6	4,024.0	3,529.1	781.6	29,860.9	1,022.2	56,835.1
	10	1,255.7	1,130.6	4,660.6	328.4	4,599.0	6,465.3	3,867.5	889.9	4,084.4	1,617.8	32,861.3	1,645.1	63,405.7
	11	1,283.1	192.1	3,823.9	590.5	3,977.4	8,718.5	4,427.1	2,443.6	3,673.8	3,163.5	31,204.5	1,294.7	64,792.8

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

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

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

3 Termasuk pinjaman kepada perniagaan individu.

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

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

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan

Banking System: Loans Approved by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman diluluskan	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans approved	
2009	9	784.4	3,296.2	3,126.2	6,269.6	2,256.4	234.4	1,241.2	1,516.9	1.0	1,080.8	4,892.6	1,847.8	23,421.3
	10	1,355.3	3,237.4	3,054.9	6,866.9	2,550.7	192.9	1,283.8	1,787.2	0.9	618.5	6,369.2	766.7	25,029.6
	11	1,947.3	3,081.8	2,927.8	7,339.0	2,644.3	380.3	1,263.2	1,410.1	0.7	892.7	4,503.5	5,355.5	28,818.4
	12	1,154.6	3,330.9	3,144.8	6,209.4	3,102.1	150.8	1,358.9	1,321.3	0.5	1,285.1	5,027.3	3,645.2	26,586.2
2010	1	1,576.5	3,743.4	3,435.0	6,510.1	2,670.0	373.8	1,184.5	1,081.9	11.2	1,093.3	4,573.8	545.5	23,363.8
	2	1,184.9	3,178.4	3,039.0	4,601.9	2,204.2	151.6	841.8	949.0	0.7	505.7	3,501.3	2,695.2	19,814.7
	3	1,514.1	4,199.2	3,978.3	6,676.8	3,276.8	159.4	1,299.5	1,079.4	0.7	902.6	5,876.2	1,941.9	26,926.7
	4	1,369.5	3,812.8	3,507.6	7,695.0	3,314.3	501.3	1,529.2	1,179.6	0.8	760.3	7,459.7	1,408.1	29,030.6
	5	2,179.3	3,705.8	3,489.6	6,783.8	3,189.6	627.8	1,554.3	1,401.9	0.9	818.6	5,943.5	1,792.8	27,998.4
	6	1,242.6	4,035.0	3,766.5	7,063.4	4,131.5	238.3	1,603.3	1,449.3	0.9	1,516.4	8,131.0	3,927.3	33,339.1
	7	981.6	3,964.9	3,726.9	7,697.6	3,376.1	219.3	1,514.7	1,482.6	0.7	1,370.9	6,801.8	3,290.8	30,701.1
	8	949.5	4,046.4	3,641.3	7,504.6	3,220.0	362.4	1,480.0	1,539.1	0.5	948.3	10,325.4	1,071.3	31,447.5
	9	1,394.9	3,514.2	3,277.4	7,266.0	3,574.3	303.4	1,235.5	1,524.2	0.6	1,821.6	6,003.2	2,384.9	29,022.7
	10	1,561.9	3,704.9	3,519.8	7,817.9	3,515.6	300.1	1,347.2	1,809.8	0.7	623.8	5,303.8	4,391.2	30,377.0
	11	2,198.0	3,570.6	3,375.8	7,564.4	3,757.5	184.9	1,302.4	1,675.5	0.7	1,817.3	6,745.8	1,366.0	30,183.0
	12	1,246.5	3,655.7	3,461.6	7,046.3	3,442.5	335.9	1,374.0	1,526.0	0.5	1,475.0	9,724.0	1,369.9	31,196.4
2011	1	3,250.1	4,078.2	3,755.2	6,893.8	3,719.7	173.4	1,360.1	1,723.5	0.6	806.8	4,314.9	1,150.9	27,472.1
	2	1,570.6	2,831.3	2,687.6	5,039.6	2,581.0	281.7	1,116.6	1,525.5	0.5	886.1	4,562.8	818.0	21,213.6
	3	3,464.8	4,491.2	4,207.5	8,430.1	4,818.6	566.2	1,930.2	2,232.8	0.9	1,371.8	8,208.6	3,446.5	38,961.7
	4	1,310.6	3,946.4	3,654.5	8,515.5	5,475.2	359.5	1,647.2	1,787.8	0.9	1,664.6	9,243.5	2,047.0	35,998.3
	5	1,446.8	3,650.4	3,432.6	8,543.0	4,726.1	361.5	1,746.9	1,471.3	0.6	1,085.9	6,672.6	5,905.1	35,610.1
	6	1,295.7	3,265.2	3,026.0	9,621.0	4,913.5	242.8	2,102.7	1,544.0	0.7	1,475.1	9,273.9	4,336.1	38,070.8
	7	1,651.8	3,051.5	2,851.5	8,830.6	4,591.6	209.6	1,922.7	1,458.9	0.4	1,007.0	6,741.5	2,791.6	32,257.4
	8	926.7	3,511.3	3,316.2	8,860.5	4,552.1	283.2	1,916.9	1,609.1	0.6	1,559.6	7,532.8	3,711.5	34,464.2
	9	1,275.3	3,266.9	2,884.4	7,573.9	3,906.5	258.6	1,567.4	1,605.2	0.4	2,176.1	6,380.6	2,518.6	30,529.5
	10	1,545.2	3,475.4	3,297.3	7,878.2	4,083.9	333.7	1,762.7	1,736.9	0.4	1,069.7	6,829.7	3,891.5	32,607.1
	11	2,020.6	3,460.1	3,274.3	7,612.3	4,165.6	227.4	1,737.9	1,777.2	0.7	1,132.0	6,499.3	7,254.3	35,887.4

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

¹ Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

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

¹ Includes loans for purpose of mergers and acquisition

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor

Banking System: Loans Approved by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman diluluskan
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans approved
2009 12	828.3	195.2	1,502.8	224.9	2,157.6	2,035.3	2,091.0	813.9	666.4	2,037.8	13,505.2	527.8	26,586.2
2010 1	236.3	71.4	1,167.3	476.9	1,503.3	1,602.2	1,195.5	647.2	1,179.2	254.7	14,406.1	623.7	23,363.8
2	479.4	791.1	835.6	15.5	1,344.5	1,119.8	621.7	217.8	596.1	2,280.4	11,165.4	347.2	19,814.7
3	799.8	173.5	1,548.5	18.5	1,686.7	1,793.5	1,425.9	573.9	2,484.5	337.5	15,265.0	819.5	26,926.7
4	446.4	71.0	1,677.5	19.1	1,337.8	1,643.2	1,708.8	2,290.8	1,357.0	2,132.0	16,054.2	292.8	29,030.6
5	492.7	162.1	1,627.1	139.6	1,588.4	1,492.1	1,586.5	936.4	3,674.3	174.8	15,388.2	736.1	27,998.4
6	640.1	500.7	2,959.0	455.5	1,765.9	2,287.7	1,906.4	723.7	4,118.3	1,249.0	16,033.3	699.3	33,339.1
7	919.8	257.6	2,091.3	534.9	1,882.4	2,390.9	1,800.0	798.9	1,351.7	1,960.5	16,230.1	482.9	30,701.1
8	903.9	109.0	2,840.9	469.5	1,800.3	2,165.2	1,498.3	362.8	3,060.0	2,055.0	16,014.6	168.0	31,447.5
9	456.1	562.7	1,869.3	470.5	1,974.8	3,093.7	1,644.9	451.3	2,030.7	985.0	15,222.8	260.9	29,022.7
10	553.2	98.4	1,494.4	993.2	1,786.2	2,287.3	1,619.6	369.3	3,796.2	240.7	16,540.0	598.6	30,377.0
11	694.0	16.9	1,917.7	1,292.8	1,608.6	3,356.1	1,865.9	684.1	1,878.8	161.7	16,512.9	193.3	30,183.0
12	582.8	672.1	2,005.4	520.3	2,271.4	2,292.5	1,633.1	3,861.1	1,734.9	157.5	15,260.2	205.1	31,196.4
2011 1	599.9	56.7	1,888.0	14.9	1,742.4	1,866.6	1,471.5	388.3	2,349.0	143.1	16,599.6	352.1	27,472.1
2	693.2	154.5	1,835.5	611.6	1,522.1	1,421.4	793.9	474.3	542.4	132.1	12,653.9	378.7	21,213.6
3	770.7	503.1	3,183.8	18.0	3,069.8	2,552.2	3,270.9	790.2	4,406.7	557.9	19,523.0	315.4	38,961.7
4	519.1	67.5	2,894.9	91.0	2,971.5	2,738.1	2,607.5	700.2	4,964.8	458.1	17,742.7	242.9	35,998.3
5	1,390.9	53.1	2,485.8	121.2	2,580.5	1,914.6	2,631.2	1,674.9	1,505.8	3,315.0	17,521.7	415.4	35,610.1
6	1,249.0	71.8	2,379.9	153.6	2,807.3	2,496.1	3,378.7	944.2	2,324.1	2,982.5	18,991.4	292.3	38,070.8
7	650.7	1,424.0	3,153.7	104.1	2,124.4	1,778.7	2,295.3	471.2	2,253.3	184.4	17,547.2	270.5	32,257.4
8	962.3	74.8	3,103.7	1,138.5	2,458.4	2,551.0	2,530.8	743.4	1,350.0	1,050.8	18,055.5	445.0	34,464.2
9	723.7	491.9	2,531.5	20.6	2,031.7	1,754.5	2,357.0	2,179.1	2,417.6	316.4	15,412.7	292.8	30,529.5
10	664.1	280.9	2,487.9	41.3	2,062.4	2,991.4	1,841.5	909.7	2,206.3	308.7	17,421.1	1,391.9	32,607.1
11	906.8	153.4	2,272.5	144.4	2,415.9	4,665.6	1,954.1	513.1	2,735.4	2,837.4	16,830.0	458.6	35,887.4

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

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).

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

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

3 Termasuk pinjaman kepada perniagaan individu.

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

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.13.1 (please refer to the Glossary for further details).

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

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan

Banking System: Loans Disbursed by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dikeluarkan	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans disbursed	
2010	1	1,939.3	3,803.9	3,449.0	5,746.7	2,551.9	215.1	2,204.7	6,671.3	4.9	1,225.0	31,176.5	1,142.0	56,681.3
	2	1,191.0	3,234.1	2,972.1	4,531.4	2,595.0	328.6	1,927.8	6,033.3	2.8	1,321.6	28,940.0	5,766.8	55,872.5
	3	2,292.6	4,290.8	3,829.5	5,991.6	3,210.7	266.2	2,501.8	6,674.9	3.0	1,002.2	34,044.5	1,506.6	61,785.0
	4	2,178.9	4,166.5	3,541.4	5,547.7	3,176.0	293.1	2,585.2	6,694.0	3.6	1,386.0	33,586.8	1,346.3	60,964.2
	5	1,513.4	3,885.4	3,428.2	4,647.3	2,559.3	247.5	2,559.4	7,236.2	2.7	1,343.2	33,744.8	1,410.2	59,149.3
	6	1,458.1	4,692.5	4,157.0	4,901.5	2,641.5	469.5	2,936.5	7,162.0	3.5	1,684.7	34,064.2	5,126.0	65,140.0
	7	1,514.7	4,210.6	3,669.1	5,034.0	3,754.0	264.4	2,707.5	7,125.0	1.5	1,109.4	29,946.9	3,885.1	59,553.0
	8	1,196.6	4,181.6	3,593.6	4,988.9	2,827.8	376.4	2,548.7	7,218.6	4.5	1,264.0	29,987.2	2,059.7	56,653.9
	9	1,750.1	3,998.8	3,448.7	4,686.2	2,778.5	292.1	2,315.6	7,030.4	2.4	1,601.7	33,028.7	2,412.2	59,896.7
	10	1,752.6	4,008.7	3,555.5	5,390.4	3,083.0	210.7	2,378.4	7,366.7	3.5	1,399.8	30,739.8	4,765.9	61,099.5
	11	3,416.4	3,922.9	3,403.3	5,284.8	2,867.7	236.5	2,573.4	7,588.0	5.5	1,186.6	33,427.8	3,875.2	64,384.7
	12	1,190.1	4,133.9	3,451.4	5,660.9	3,448.3	318.2	2,733.1	8,584.2	4.0	2,335.5	32,801.4	2,185.0	63,394.5
2011	1	2,751.5	4,748.3	3,713.4	5,878.0	3,255.2	430.9	2,651.0	8,415.6	2.4	1,711.2	34,316.2	1,812.3	65,972.6
	2	2,768.5	3,341.8	2,696.5	4,071.3	2,155.3	138.8	2,237.2	6,789.9	4.9	1,089.2	26,259.3	1,298.2	50,154.4
	3	2,994.9	4,931.4	4,073.3	6,211.3	3,718.9	300.4	3,073.1	8,184.5	2.7	1,486.2	38,485.7	3,112.8	72,501.9
	4	2,155.1	4,408.7	3,574.8	5,488.4	3,381.5	292.9	2,629.7	7,647.7	4.1	1,289.9	30,190.1	2,830.6	60,318.6
	5	2,335.7	4,091.8	3,291.5	5,355.3	3,222.3	283.5	2,576.9	8,379.2	2.8	1,870.3	33,618.4	4,459.1	66,195.4
	6	2,029.8	3,957.7	3,148.5	5,985.5	3,541.9	343.0	2,961.0	8,275.6	1.5	1,593.3	39,688.5	5,949.7	74,327.4
	7	1,982.4	3,820.9	3,124.6	6,018.7	3,374.5	428.8	2,760.8	8,256.5	3.0	1,856.6	33,226.6	2,320.1	64,048.9
	8	1,760.3	4,474.5	3,757.0	6,094.0	3,829.7	236.2	3,215.0	7,677.9	2.7	1,607.9	37,111.3	3,700.6	69,710.0
	9	1,274.8	4,138.2	3,197.5	5,988.5	3,429.6	317.9	2,868.6	6,917.7	4.7	1,946.8	38,248.4	3,204.7	68,339.8
	10	1,731.3	4,378.8	3,622.8	6,011.2	3,882.3	267.2	2,784.9	7,689.6	2.7	1,452.5	34,813.9	2,031.5	65,045.8
	11	2,085.1	4,215.8	3,525.9	6,077.4	3,864.6	301.7	2,965.5	7,685.4	5.1	1,388.9	36,004.5	6,360.6	70,954.4

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

¹ Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

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

¹ Includes loans for purpose of mergers and acquisition

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

Banking System: Loans Disbursed by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dikeluarkan	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans disbursed	
2010	1	2,808.7	190.8	11,102.9	207.6	9,643.0	3,018.7	1,623.4	1,006.5	5,435.3	695.8	19,455.6	1,492.9	56,681.3
	2	3,241.0	223.3	10,140.2	263.1	7,861.9	2,922.7	1,808.9	3,389.8	3,943.4	2,695.7	17,303.7	2,078.8	55,872.5
	3	3,143.2	344.0	12,148.1	305.1	10,530.5	3,219.9	1,753.9	953.9	4,125.8	633.9	20,423.7	4,203.2	61,785.0
	4	1,564.9	245.6	12,838.3	430.4	10,217.3	3,379.3	1,109.6	2,472.6	7,566.6	748.7	19,377.7	1,013.3	60,964.2
	5	1,928.5	152.1	11,228.7	240.7	11,512.2	3,316.1	1,414.9	1,401.9	2,609.6	3,366.9	19,944.6	2,033.1	59,149.3
	6	1,889.3	224.5	13,552.4	357.4	11,496.9	3,759.9	1,595.5	2,008.9	4,947.1	3,033.8	20,979.9	1,294.3	65,140.0
	7	1,437.5	164.8	12,463.6	175.6	9,669.3	3,355.0	2,148.7	1,398.1	4,776.6	2,433.4	20,385.2	1,145.0	59,553.0
	8	1,594.3	257.0	11,578.2	470.8	10,321.5	3,840.4	2,342.4	1,268.6	3,572.4	488.0	20,036.4	883.7	56,653.9
	9	1,748.5	436.6	12,102.9	270.2	10,589.7	4,119.0	2,362.4	1,549.8	4,695.3	942.4	19,143.8	1,936.0	59,896.7
	10	1,739.9	527.9	11,968.6	1,730.8	9,824.2	3,515.2	1,691.2	1,106.8	6,381.8	1,162.4	20,572.3	878.2	61,099.5
	11	1,722.1	386.5	12,204.8	358.4	11,186.7	4,002.0	2,293.8	1,388.7	6,861.4	1,164.4	21,712.6	1,103.3	64,384.7
	12	1,808.5	329.3	12,650.6	464.3	9,900.3	4,358.3	3,549.2	1,782.7	4,558.8	632.8	22,040.8	1,318.8	63,394.5
2011	1	1,569.9	319.1	14,415.7	414.9	11,217.9	4,181.5	2,372.6	1,583.7	4,052.4	781.5	23,839.0	1,224.4	65,972.6
	2	1,534.5	381.6	10,820.4	397.0	8,731.0	2,444.6	1,353.6	1,125.0	3,462.0	424.7	18,455.6	1,024.4	50,154.4
	3	2,484.3	395.5	16,011.8	671.2	10,841.0	3,635.4	2,649.1	1,702.3	7,367.5	898.8	24,274.9	1,570.2	72,501.9
	4	1,930.6	229.6	13,188.1	347.3	10,742.3	3,096.4	2,119.4	1,323.1	3,880.9	582.2	21,711.2	1,167.6	60,318.6
	5	1,735.0	365.5	13,935.3	228.8	11,261.4	3,510.1	3,257.7	1,030.4	6,975.9	999.3	21,730.9	1,165.2	66,195.4
	6	2,227.9	552.4	14,888.9	600.3	11,749.2	3,474.2	3,118.1	1,947.7	7,828.0	4,120.3	22,644.4	1,175.8	74,327.4
	7	1,662.1	338.6	13,810.7	471.2	12,163.9	3,372.0	3,030.8	1,255.2	3,106.9	523.9	22,473.8	1,839.7	64,048.9
	8	1,812.9	627.6	15,270.1	536.5	12,002.1	4,010.3	3,203.0	1,381.2	3,925.3	2,039.6	23,025.9	1,875.5	69,710.0
	9	1,833.1	619.5	15,813.7	582.6	13,076.1	3,402.3	2,629.6	1,961.6	5,969.2	463.5	20,704.9	1,283.8	68,339.8
	10	1,738.1	229.8	14,860.0	443.6	11,237.4	3,856.0	2,581.2	1,541.4	4,196.5	499.2	22,592.6	1,269.8	65,045.8
	11	1,602.5	413.7	14,096.9	361.6	11,861.7	5,341.5	3,247.8	1,796.7	5,635.1	2,620.4	22,845.4	1,131.0	70,954.4

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.15.1 (sila rujuk Glosari untuk maklumat lanjut).

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

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

3 Termasuk pinjaman kepada perniagaan individu.

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

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.15.1 (please refer to the Glossary for further details).

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

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan

Banking System: Loans Repaid by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dibayar	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans repaid	
2010	1	1,346.1	3,132.2	2,821.9	3,773.1	1,651.2	231.7	1,541.0	6,702.0	6.8	795.6	29,884.0	1,109.9	50,173.5
	2	1,184.8	2,861.7	2,585.3	3,324.8	1,912.7	347.0	1,530.7	6,083.0	3.2	1,098.4	26,892.2	1,008.1	46,246.7
	3	2,153.9	3,551.9	3,201.6	4,130.3	1,951.2	267.2	1,839.2	7,859.8	4.0	1,180.6	33,349.8	1,795.0	58,082.8
	4	2,288.1	3,435.4	2,983.8	3,770.3	1,871.6	301.6	2,019.9	5,595.7	4.7	1,587.4	33,717.9	2,611.4	57,203.9
	5	1,399.6	3,486.5	3,035.9	3,588.3	1,769.5	252.4	1,977.5	7,286.1	5.1	1,216.8	28,913.8	896.9	50,792.5
	6	1,497.2	3,836.4	3,354.9	3,664.5	1,895.4	506.7	2,205.4	7,248.3	3.3	1,275.4	30,298.2	1,345.1	53,776.0
	7	1,478.2	3,664.3	3,181.6	4,005.7	2,286.6	341.3	2,167.4	7,376.2	4.0	1,454.0	31,338.3	2,776.6	56,892.6
	8	975.2	3,646.3	3,090.1	3,507.2	1,952.6	428.4	1,936.3	7,058.1	3.0	1,555.1	29,307.1	2,445.7	52,815.0
	9	3,022.8	3,567.5	3,127.4	3,515.8	2,063.7	355.7	1,829.8	7,408.4	2.6	1,340.0	30,755.2	1,612.3	55,473.7
	10	1,792.2	3,631.1	3,162.7	3,829.2	2,180.1	316.8	1,913.1	7,749.6	5.0	1,187.8	29,078.0	1,682.1	53,364.8
	11	1,564.1	3,612.0	3,148.7	3,724.2	2,054.3	315.6	1,957.8	7,287.4	4.7	1,110.6	33,182.2	2,562.5	57,375.3
	12	2,120.6	3,728.2	3,220.8	3,997.8	2,203.4	301.6	2,180.7	8,153.4	4.5	1,276.8	31,134.5	2,037.2	57,138.6
2011	1	2,188.6	3,797.8	3,271.4	4,197.9	2,504.4	286.3	2,347.2	8,644.2	5.2	1,365.2	31,152.1	2,048.1	58,537.0
	2	1,441.1	3,327.7	2,874.2	3,494.9	1,783.9	222.5	1,853.4	7,208.7	3.9	985.9	25,676.0	1,566.2	47,564.1
	3	2,332.0	4,019.9	3,519.5	4,421.5	2,483.3	303.3	2,302.9	8,880.2	5.5	1,329.7	33,753.8	2,195.4	62,027.6
	4	1,626.0	3,715.4	3,193.3	3,967.8	2,473.3	308.2	2,257.7	7,649.5	3.5	1,258.5	30,430.4	2,350.6	56,040.9
	5	1,535.3	3,710.6	3,227.8	3,881.8	2,001.0	318.5	1,924.1	8,375.8	4.3	1,206.2	28,923.6	2,263.7	54,144.9
	6	2,845.2	3,639.7	3,146.9	4,291.4	2,046.1	370.6	2,137.0	8,214.9	4.5	1,997.7	33,944.6	4,133.2	63,624.8
	7	2,387.0	3,637.9	3,125.4	4,218.7	2,454.3	316.3	2,234.8	8,183.3	4.6	2,493.6	35,742.6	1,925.8	63,598.7
	8	1,663.4	3,724.3	3,210.3	4,292.7	2,516.6	268.5	2,371.5	7,794.4	4.7	1,432.8	36,130.1	1,730.4	61,929.4
	9	1,702.7	3,692.4	3,144.6	4,238.9	2,316.9	293.0	2,219.0	7,647.4	3.4	1,259.3	37,039.2	2,231.6	62,643.9
	10	1,580.0	3,795.2	3,229.3	4,198.2	2,612.9	309.0	2,227.3	7,864.5	4.0	1,137.0	36,356.9	1,902.3	61,987.2
	11	1,345.6	3,652.1	3,113.1	4,050.1	2,475.2	296.8	2,211.1	7,786.3	1.9	1,377.3	36,282.0	3,860.1	63,338.6

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

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

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tan)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dibayar	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans repaid	
2010	1	1,452.7	163.2	10,249.4	141.7	8,701.8	3,311.4	1,314.4	904.9	5,515.3	505.2	16,386.4	1,527.1	50,173.5
	2	3,426.5	225.2	9,554.2	460.7	7,777.1	2,759.7	1,583.5	896.6	3,161.2	370.7	14,594.0	1,437.3	46,246.7
	3	1,879.3	206.5	12,311.3	368.8	9,494.4	3,170.5	1,312.5	963.0	7,692.6	1,117.9	18,271.8	1,294.3	58,082.8
	4	1,643.9	294.7	12,600.9	513.5	9,202.4	3,512.9	1,139.5	2,805.8	5,399.8	783.7	15,714.5	3,592.2	57,203.9
	5	1,650.0	213.1	10,352.0	178.5	10,769.1	3,356.6	1,573.7	1,588.0	2,596.6	407.5	16,978.0	1,129.4	50,792.5
	6	1,585.8	299.6	11,034.5	404.6	10,855.9	3,246.7	1,260.1	1,123.2	4,455.9	776.5	17,802.3	931.0	53,776.0
	7	1,499.2	232.7	13,158.7	237.0	9,458.7	3,773.7	3,122.6	1,446.8	4,466.1	908.7	17,911.2	677.2	56,892.6
	8	1,532.6	331.4	11,811.4	165.9	10,290.9	3,874.9	1,498.2	1,303.8	3,198.2	1,198.6	16,573.9	1,035.1	52,815.0
	9	1,942.5	446.5	11,254.8	159.6	10,457.1	3,045.6	1,578.0	4,579.8	3,599.3	515.5	17,138.9	756.1	55,473.7
	10	1,825.1	224.3	11,521.3	320.2	9,562.8	3,693.2	1,953.5	1,293.6	3,159.6	550.6	17,912.5	1,348.1	53,364.8
	11	1,837.2	389.9	11,474.0	111.6	12,724.6	3,533.7	1,603.9	1,382.5	4,558.6	491.7	17,587.2	1,680.4	57,375.3
	12	1,539.9	301.1	11,376.1	229.2	9,590.9	3,757.2	2,021.0	1,390.9	5,289.8	575.4	19,351.1	1,716.0	57,138.6
2011	1	1,755.7	259.9	12,171.1	458.0	10,556.4	3,938.2	2,393.4	1,196.3	3,927.2	581.2	20,516.6	783.0	58,537.0
	2	1,575.7	287.9	10,402.6	144.9	8,509.0	2,560.3	1,390.4	829.5	3,669.3	460.0	16,953.0	781.4	47,564.1
	3	2,166.6	395.9	14,274.4	924.1	10,743.6	3,268.9	1,808.7	1,327.8	4,381.2	590.6	20,845.0	1,300.6	62,027.6
	4	1,862.8	276.8	13,242.0	318.1	10,395.0	3,013.3	2,188.3	1,398.6	3,163.4	577.0	18,686.7	918.8	56,040.9
	5	1,704.4	437.9	12,167.5	247.8	9,723.1	3,588.3	1,638.0	956.3	3,328.8	572.3	18,984.1	796.4	54,144.9
	6	2,104.3	328.1	13,945.3	2,112.9	10,661.5	3,243.1	2,245.6	1,366.8	5,760.8	1,733.2	19,285.7	837.6	63,624.8
	7	1,684.6	350.8	14,149.5	634.5	10,830.5	3,610.9	3,255.3	2,231.6	4,587.1	1,362.2	19,420.0	1,481.8	63,598.7
	8	1,661.6	529.5	14,044.0	803.1	11,919.0	3,988.8	1,913.9	1,170.9	4,369.3	853.2	19,659.4	1,016.7	61,929.4
	9	1,782.5	732.5	16,369.6	936.9	12,079.3	3,137.2	2,131.8	1,008.3	3,774.0	482.6	18,938.7	1,270.4	62,643.9
	10	1,893.1	379.3	14,674.6	698.7	11,631.6	3,812.8	2,249.2	1,406.4	4,238.3	530.6	19,386.2	1,086.5	61,987.2
	11	1,528.9	336.7	14,174.3	397.1	11,878.9	4,036.1	2,268.3	1,362.0	6,148.6	691.3	18,947.2	1,569.1	63,338.6

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).

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

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

3 Termasuk pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FIS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).

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

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis¹ Banking System: Classification of Loans by Type¹

RM Juta / RM million

Akhir tempoh <i>End of period</i>	Overdraif <i>Overdraft</i>	Pinjaman berjangka <i>Term loans</i>												Bil perdagangan ² <i>Trade bills²</i>	Resit amanah <i>Trust receipts</i>	Kredit pusingan <i>Revolving credit</i>	Pinjaman dalam mata wang asing <i>Foreign currency loans</i>	Lain-lain ³ <i>Others³</i>	Jumlah pinjaman <i>Total loans</i>	
		Sewa beli <i>Hire purchase</i>		Pajakan <i>Leasing</i>	Pendiskauan secara blok <i>Block discounting</i>	Pinjaman penyambung <i>Bridging loans</i>	Pinjaman bersindiket <i>Syndicated loans</i>	Pemfaktoran <i>Factoring</i>	Pinjaman peribadi <i>Personal loans</i>	Pinjaman perumahan <i>Housing loans</i>	Lain-lain <i>Others</i>	yang mana tempoh matangnya: <i>of which the maturity was:</i>								
		Jumlah <i>Total</i>	yang mana: Kereta penumpang <i>of which: Passenger cars</i>									Sehingga satu tahun <i>Up to one year</i>	Melebihi satu tahun <i>More than one year</i>							
2009	11	52,400.4	121,579.4	110,698.3	673.4	310.7	2,891.2	11,889.2	272.1	16,833.0	197,897.0	209,794.3	19,306.9	542,833.5	50,976.3	3,982.8	47,292.3	15,432.9	41,807.7	774,032.8
	12	52,937.3	121,521.7	110,595.4	773.7	295.0	2,891.0	14,532.6	271.1	17,154.1	199,285.2	213,088.8	19,442.0	550,371.2	49,712.0	4,747.3	46,674.1	16,128.2	43,495.2	783,507.3
2010	1	51,962.7	122,387.7	111,417.8	772.2	294.6	2,778.7	14,447.7	262.4	17,426.5	201,508.8	215,937.7	19,329.3	556,487.0	50,424.3	4,782.9	46,547.5	16,441.5	43,747.9	789,723.1
	2	52,101.5	122,801.1	110,429.3	768.7	301.0	2,816.3	14,613.0	256.1	18,252.2	203,402.6	220,852.8	18,888.5	565,175.1	50,421.6	4,865.2	48,099.2	16,800.8	44,978.4	801,330.2
	3	51,963.1	123,639.9	112,648.7	766.2	301.9	2,810.0	14,325.7	283.5	18,178.7	206,436.9	224,726.0	18,672.5	572,796.3	50,717.5	4,849.5	46,894.2	16,779.3	43,018.0	805,690.4
	4	51,865.4	124,067.2	112,941.7	801.8	305.4	2,809.5	14,319.0	240.7	18,441.1	208,629.4	227,241.0	19,620.4	577,234.6	50,705.6	4,839.1	45,586.2	16,680.1	43,636.3	810,167.6
	5	51,300.1	124,590.2	113,467.6	784.4	306.6	2,878.0	14,294.7	272.4	19,183.9	211,170.9	233,170.2	18,583.0	588,068.2	51,078.2	4,883.9	45,673.6	18,308.3	43,542.9	821,438.4
	6	52,014.7	125,672.8	114,413.4	785.9	317.7	2,851.5	16,566.9	299.6	19,740.4	213,274.0	236,368.3	21,081.7	594,795.5	52,124.0	4,921.9	46,149.2	20,216.2	43,632.2	834,935.5
	7	51,886.7	126,802.7	115,291.8	801.1	316.4	2,811.1	17,057.3	309.8	20,314.0	215,688.3	238,761.2	21,070.6	601,791.4	51,456.3	5,017.9	46,457.6	19,827.4	43,686.1	841,194.0
	8	51,544.7	127,907.8	116,223.2	796.4	322.2	2,411.8	16,065.9	316.0	20,881.8	218,868.2	239,863.2	20,673.5	606,759.8	51,444.3	4,979.6	48,368.5	19,543.2	44,386.0	847,699.7
	9	52,242.1	128,827.5	116,981.9	841.2	324.3	2,846.4	18,385.0	318.5	21,156.4	220,875.0	238,670.5	21,074.7	611,170.2	51,961.5	4,789.8	49,202.5	19,244.7	44,469.0	854,154.5
	10	52,129.5	129,390.3	117,403.5	840.0	325.6	2,817.9	21,758.6	307.0	21,456.8	222,392.3	242,320.1	20,368.1	621,240.5	51,996.3	4,833.2	48,564.3	19,635.1	45,888.4	864,655.4
	11	53,102.3	130,247.7	118,156.4	858.2	322.8	2,864.2	22,226.0	326.3	21,851.0	224,877.0	244,852.1	22,864.2	625,561.0	52,074.6	4,823.3	50,140.5	20,792.0	46,979.3	876,337.3
	12	52,463.6	129,434.0	117,040.1	882.0	323.3	2,938.5	22,297.3	328.6	22,195.2	227,790.4	248,181.6	23,687.0	630,683.9	52,829.3	4,686.8	49,825.1	22,049.1	47,060.4	883,285.1
2011	1	51,220.1	131,032.1	117,985.1	892.6	324.2	2,825.0	22,477.0	318.5	22,641.8	230,402.6	251,709.6	24,443.2	638,180.2	54,437.8	4,631.1	49,982.6	23,247.0	47,163.5	893,305.3
	2	52,152.7	131,644.9	118,408.6	892.2	322.2	2,805.5	22,046.2	293.9	23,043.2	231,926.5	254,567.0	24,798.8	642,742.8	54,145.2	4,573.7	48,963.4	24,449.1	46,876.4	898,702.2
	3	51,932.7	133,082.0	119,213.9	917.4	322.0	2,766.3	21,593.0	286.3	23,646.9	234,538.7	258,561.6	24,205.7	651,508.6	55,469.9	4,579.8	51,896.9	26,150.4	46,322.8	912,066.8
	4	51,952.3	134,203.8	120,177.9	925.6	321.7	2,648.0	21,825.5	306.6	24,048.6	236,934.7	262,182.9	24,096.3	659,301.2	55,329.9	4,660.5	51,037.0	26,843.8	46,606.6	919,827.6
	5	51,539.9	135,150.5	120,578.7	924.6	325.9	3,304.5	22,257.7	313.1	24,523.2	239,553.0	266,687.9	25,312.4	667,728.2	55,351.5	4,718.6	52,612.4	30,473.1	46,755.9	934,492.0
	6	48,327.3	135,606.0	120,818.1	1,003.3	334.9	3,274.4	22,072.5	338.5	25,069.6	242,153.7	276,178.9	23,124.3	682,907.5	57,064.0	4,787.5	51,932.8	32,543.8	46,975.5	947,662.6
	7	48,159.7	135,302.1	120,037.2	1,007.3	325.5	3,189.5	22,123.7	349.5	25,604.5	244,799.1	278,137.6	21,862.1	688,976.8	56,338.5	4,790.6	50,469.1	30,927.8	48,339.7	949,864.4
	8	47,923.8	136,576.5	120,567.1	1,048.1	321.4	3,595.7	23,103.3	368.6	26,180.6	247,755.7	282,529.0	23,558.9	697,920.0	56,648.8	4,841.8	48,926.8	32,442.9	48,643.6	960,906.5
	9	48,490.0	137,311.5	120,774.4	973.8	317.9	3,701.0	23,906.3	343.8	26,758.7	250,458.3	284,647.7	23,920.3	704,498.7	55,679.3	4,802.2	50,104.7	36,610.0	48,159.2	972,264.4
	10	47,826.0	138,395.5	121,350.9	1,016.7	309.8	3,740.9	24,491.5	403.7	27,322.3	252,952.7	288,852.4	23,661.5	713,824.0	55,087.1	4,641.4	48,307.1	35,845.9	48,317.1	977,510.0
	11	47,951.6	139,434.4	121,979.8	1,114.3	304.7	3,861.6	27,801.6	457.0	27,921.9	255,856.3	292,089.4	25,858.4	722,982.9	54,059.6	4,694.6	48,934.3	35,339.0	48,502.5	988,322.8

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

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

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

1 Include loans sold to Cagamas.

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

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

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

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis¹ Islamic Banking System: Financing by Type¹

RM juta / RM million

Akhir tempoh End of period	Overdraft	Pembiayaan berjangka <i>Term financing</i>											Bil pembiayaan Bill financing	Resit amanah Trust receipts	Kredit pusingan Revolving credit	Pembiayaan dalam mata wang asing Foreign currency financing	Lain-lain ² Others ²	Jumlah pembiayaan Total financing		
		Sewa beli ¹ <i>Hire purchase¹</i>		Pajakan Leasing	Pendisk-aunan secara blok Block discounting	Pembiayaan penyambung Bridging financing	Pembiayaan bersindiket Syndicated financing	Pemfaktoran Factoring	Pembiayaan peribadi Personal financing	Pembiayaan perumahan ¹ Housing financing ¹	Lain-lain Others	yang mana tempoh matangnya: <i>of which the maturity was:</i>								
		Jumlah Total	yang mana: Kereta penumpang of which: Passenger cars									Sehingga satu tahun Up to one year							Melebihi satu tahun More than one year	
2009	11	4,089.4	38,639.7	35,998.0	659.6	0.0	403.2	1,424.7	0.0	11,483.4	22,322.9	33,502.8	4,155.2	102,294.6	8,241.2	622.8	5,009.2	2,992.9	1,824.9	131,216.7
	12	4,203.5	39,164.1	36,498.9	760.4	0.0	413.5	2,504.4	0.0	11,727.3	22,728.3	34,453.2	4,181.0	104,596.9	8,056.9	652.8	5,268.8	3,132.9	1,907.6	134,973.5
2010	1	4,173.0	39,743.0	37,032.3	759.3	0.0	391.9	2,528.2	0.0	11,964.6	23,161.3	35,507.4	4,233.7	106,895.2	7,972.0	675.3	5,397.8	3,246.1	1,937.9	137,457.7
	2	4,060.2	40,250.4	36,131.7	756.7	0.0	427.1	2,510.9	0.0	12,773.0	23,748.1	35,398.5	4,032.7	107,950.1	7,755.3	698.4	5,373.6	3,270.9	2,040.6	139,063.9
	3	4,131.3	40,910.1	38,155.5	755.5	0.0	440.2	2,016.1	0.0	13,020.6	24,358.1	36,099.0	3,912.7	109,846.8	7,808.8	712.9	5,483.4	3,471.0	2,042.4	141,249.1
	4	4,034.7	41,466.7	38,638.9	791.9	0.0	464.8	1,998.7	0.0	13,344.4	24,904.3	36,936.6	3,932.8	111,210.6	7,813.9	679.2	5,508.2	3,507.3	2,084.8	143,535.6
	5	4,075.5	41,968.4	39,137.4	774.9	0.0	465.0	1,985.4	0.0	13,712.1	25,331.0	40,921.3	3,942.2	115,926.4	8,003.8	738.2	5,540.6	3,460.5	2,049.5	149,026.2
	6	4,135.6	42,489.2	39,589.0	776.9	0.0	411.4	2,938.4	0.0	14,099.6	25,818.3	41,971.6	4,019.8	119,256.0	7,987.7	709.9	5,826.6	3,576.8	1,900.7	152,642.6
	7	4,136.9	43,050.5	39,968.5	792.5	0.0	423.3	2,871.5	0.0	14,418.3	26,389.4	42,099.9	4,300.0	120,581.6	7,712.4	732.2	6,092.9	3,397.7	1,884.7	154,002.3
	8	3,947.6	43,600.5	40,438.7	788.1	0.0	392.7	2,131.8	0.0	14,775.3	27,812.2	41,884.0	4,258.0	122,072.5	7,888.7	760.6	6,712.0	3,327.7	1,980.9	156,002.0
	9	4,014.0	44,020.2	40,791.4	833.8	0.0	407.3	2,158.2	0.0	14,996.3	28,263.6	39,194.3	4,070.9	120,808.1	7,796.6	722.2	6,787.4	3,398.5	1,986.2	154,578.8
	10	4,183.8	44,387.5	41,070.5	833.3	0.0	405.9	1,964.6	0.0	15,174.9	28,768.3	40,340.6	3,932.1	122,035.8	7,862.2	757.6	6,592.7	3,675.4	1,996.0	156,942.8
	11	4,872.8	44,609.8	41,309.7	853.1	0.0	401.9	1,982.2	0.0	15,387.7	29,222.8	41,917.1	3,990.1	124,568.3	7,830.0	805.7	6,539.1	3,905.3	2,344.3	160,671.9
	12	4,446.7	44,959.0	41,569.3	875.4	0.0	397.6	2,061.1	0.0	15,534.0	29,824.5	43,117.3	3,881.1	127,146.5	7,878.2	664.3	6,230.4	3,956.9	2,136.3	162,081.6
2011	1	4,405.3	45,337.8	41,576.2	886.5	0.0	409.7	2,104.1	0.0	15,837.4	30,258.0	44,091.1	3,961.5	129,691.3	8,384.1	598.7	6,500.0	3,974.7	2,105.5	164,893.0
	2	4,388.5	45,684.1	41,835.3	886.3	0.1	397.8	2,159.9	0.0	16,172.7	30,545.8	44,602.4	3,771.1	131,200.9	8,584.5	612.1	5,867.1	4,004.8	2,127.9	166,034.1
	3	4,376.4	46,169.4	41,987.8	911.7	0.3	393.4	2,146.7	0.0	16,634.5	31,029.1	45,563.1	3,694.8	133,758.7	9,153.5	678.2	6,688.4	4,421.6	2,116.6	170,283.0
	4	4,470.0	46,362.8	42,114.4	919.9	0.5	301.1	2,179.4	0.0	16,950.9	31,530.6	46,406.1	3,715.1	135,615.7	8,880.6	687.9	6,810.1	4,184.2	2,237.9	171,921.8
	5	4,333.4	46,728.2	42,091.2	919.1	0.7	290.4	2,197.3	0.0	17,320.8	32,113.1	47,507.2	3,383.7	138,437.9	8,860.4	707.7	6,343.3	4,265.8	2,310.7	173,897.9
	6	4,330.6	46,986.0	42,274.7	997.9	0.8	287.0	1,837.7	0.0	17,724.9	32,695.6	50,092.8	2,634.1	142,811.3	9,356.7	717.3	7,049.4	4,501.4	2,348.1	178,926.3
	7	4,413.6	48,074.7	42,976.1	1,001.9	1.0	272.1	1,877.2	0.0	18,130.2	33,329.6	50,595.0	2,591.6	143,591.5	9,198.1	649.1	7,549.1	4,364.0	2,402.6	181,858.1
	8	4,307.1	49,575.4	43,855.0	1,042.5	1.1	247.6	1,831.3	0.0	18,593.5	34,081.5	51,960.7	2,457.5	147,880.9	9,296.6	667.0	7,431.9	4,525.0	2,470.2	186,031.6
	9	4,400.0	50,626.9	44,507.8	968.3	1.4	235.6	1,819.6	0.0	19,102.4	34,885.0	51,979.6	2,468.4	150,258.2	9,220.0	666.2	7,972.0	4,851.5	2,434.5	189,163.0
	10	4,354.2	51,561.5	45,027.3	1,011.1	1.6	236.6	2,059.7	0.0	19,569.9	35,430.4	52,790.1	2,424.2	153,452.5	9,434.0	611.2	8,145.2	4,551.7	2,475.3	192,232.7
	11	4,422.6	52,202.0	45,346.9	1,109.9	1.8	235.8	2,042.8	0.0	20,043.5	36,332.8	53,286.4	2,372.5	156,202.2	8,912.2	647.5	8,109.4	4,763.4	2,489.0	194,599.2

Nota: SPI - Skim Perbankan Islam

1 Termasuk pembiayaan yang dijual kepada Cagamas.

2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

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

Note: IBS-Islamic Banking Scheme

1 Include financing sold to Cagamas.

2 Comprises credit cards, staff financing, share margin financing and other financing.

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

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan^{1,2}

Banking System: Classification of Loans by Purpose^{1,2}

RM juta / RM million

Akhir tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman
<i>End of period</i>	<i>Purchase of securities</i>	<i>Purchase of transport vehicles</i>	<i>of which: Purchase of passenger cars</i>	<i>Purchase of residential property</i>	<i>Purchase of non-residential property</i>	<i>Purchase of fixed assets other than land and building</i>	<i>Personal use</i>	<i>Credit card</i>	<i>Purchase of consumer durables</i>	<i>Construction</i>	<i>Working capital</i>	<i>Other purpose</i>	<i>Total loans</i>
2009 11	34,652.0	121,765.2	114,472.3	208,142.0	73,247.5	8,515.4	36,781.9	25,805.3	105.1	19,113.5	207,513.4	38,391.5	774,032.8
12	34,628.1	121,931.4	114,694.5	210,073.6	74,055.9	8,781.6	37,246.4	26,389.9	98.6	19,016.4	209,478.5	41,806.9	783,507.3
2010 1	35,248.0	122,887.4	115,561.5	212,327.2	75,008.3	8,665.2	37,631.2	26,791.5	95.8	19,174.9	210,241.9	41,651.8	789,723.1
2	35,830.0	123,816.3	116,477.7	213,998.7	75,859.8	8,650.5	38,166.3	27,142.2	94.5	19,407.6	211,482.4	46,881.9	801,330.2
3	36,099.1	124,773.3	117,322.1	215,900.3	77,277.3	8,609.4	38,656.6	26,558.0	105.1	19,184.0	212,663.6	45,863.8	805,690.4
4	35,699.7	125,803.0	118,151.8	218,264.5	79,241.8	9,016.8	39,111.8	26,856.6	107.5	19,018.8	212,733.2	44,314.0	810,167.6
5	36,053.8	126,719.1	118,857.1	220,436.1	80,642.7	9,044.5	39,656.3	27,278.3	104.3	19,269.5	217,873.6	44,360.2	821,438.4
6	36,253.8	127,702.0	119,919.5	222,497.9	81,689.4	9,045.1	40,463.1	27,683.7	99.6	19,351.0	221,845.0	48,305.0	834,935.5
7	36,518.4	128,792.6	120,912.6	225,669.8	83,950.9	8,926.2	40,213.9	27,956.8	95.0	19,353.4	220,139.2	49,577.8	841,194.0
8	36,636.9	129,998.2	122,000.3	228,328.3	85,339.0	8,961.8	40,432.8	28,614.2	97.2	20,012.0	219,682.2	49,597.2	847,699.7
9	35,589.2	131,121.9	123,045.9	230,394.9	86,536.9	8,892.5	40,755.9	28,672.5	84.9	20,217.0	221,354.9	50,533.8	854,154.5
10	35,728.4	132,020.8	123,865.4	232,824.2	88,001.7	8,817.3	41,158.2	28,821.5	92.8	20,307.6	223,394.3	53,488.5	864,655.4
11	38,568.1	132,887.3	124,617.3	235,183.3	89,163.1	8,827.7	41,898.8	29,434.9	92.9	20,527.5	225,022.0	54,731.5	876,337.3
12	37,896.7	132,219.4	123,470.0	237,808.3	90,738.4	8,908.1	42,280.2	30,138.4	91.9	21,657.7	226,759.4	54,786.7	883,285.1
2011 1	39,062.7	133,797.1	124,480.0	240,387.2	91,937.7	9,125.1	42,727.1	30,398.5	90.2	21,993.7	229,054.7	54,731.4	893,305.3
2	40,642.2	134,416.4	124,853.8	241,774.0	92,673.0	9,079.8	43,373.4	30,151.9	90.0	22,143.4	229,948.1	54,410.1	898,702.2
3	41,687.1	135,720.6	125,850.3	244,421.9	94,586.5	9,067.4	44,253.4	29,874.2	87.9	22,573.9	234,612.9	55,180.9	912,066.8
4	42,894.2	136,960.8	126,709.3	246,823.9	95,712.4	9,050.6	44,710.1	30,078.6	86.6	22,936.0	234,910.6	55,663.9	919,827.6
5	43,986.6	137,742.3	127,148.7	249,184.4	97,382.0	9,014.1	45,393.5	30,437.5	85.3	23,738.6	239,745.5	57,782.3	934,492.0
6	43,177.4	138,445.6	127,483.4	251,752.7	99,569.1	9,012.6	46,209.5	30,785.3	85.5	23,479.7	245,481.4	59,663.9	947,662.6
7	43,152.9	139,109.8	127,934.7	254,656.6	100,938.7	9,129.9	46,837.0	31,150.1	84.4	22,902.5	242,573.5	59,329.0	949,864.4
8	43,569.6	140,365.1	128,944.9	257,570.2	102,587.9	9,138.3	47,778.2	31,491.1	82.7	22,808.0	244,600.3	60,915.0	960,906.5
9	43,478.3	141,295.2	129,137.9	260,503.7	104,254.3	9,262.1	48,500.2	31,286.4	83.6	23,486.6	247,832.2	62,281.8	972,264.4
10	43,949.5	142,507.8	130,020.9	263,326.4	106,426.9	9,309.4	48,981.0	31,600.5	80.4	23,530.2	245,641.6	62,156.2	977,510.0
11	44,962.8	143,588.6	130,824.1	266,333.4	108,115.0	9,381.2	49,931.0	32,028.0	81.8	23,568.5	246,132.7	64,199.8	988,322.8

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

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

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

1 Include loans sold to Cagamas.

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

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor^{1,2} Banking System: Classification of Loans by Sectors^{1,2}

RM juta / RM million

Akhir tempoh	Pertanian primer	Pertambangan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain ³	Jumlah pinjaman	
<i>End of period</i>	<i>Primary agriculture</i>	<i>Mining and quarrying</i>	<i>Manufacturing (including agro-based)</i>	<i>Electricity, gas and water supply</i>	<i>Wholesale, retail, restaurants and hotels</i>	<i>Construction</i>	<i>Real estate</i>	<i>Transport, storage and communication</i>	<i>Financing, insurance and business services</i>	<i>Education, health & others</i>	<i>Household sector</i>	<i>Other sector³</i>	<i>Total loans</i>	
2009	11	18,099.2	2,322.1	73,948.5	6,119.5	60,674.6	35,374.4	30,699.3	24,637.8	50,503.2	20,902.5	426,594.8	24,156.9	774,032.8
	12	19,069.6	2,418.5	75,901.7	6,427.1	60,887.3	36,700.1	32,145.7	25,241.5	51,093.8	22,194.3	431,205.2	20,222.6	783,507.3
2010	1	19,240.4	2,497.2	76,915.6	6,536.6	61,525.5	35,723.4	32,534.5	25,198.6	51,202.4	22,418.6	436,262.9	19,667.4	789,723.1
	2	18,994.0	2,495.9	77,728.5	8,482.6	61,750.5	35,515.3	33,722.7	27,991.3	54,133.5	24,825.9	440,892.8	14,797.1	801,330.2
	3	19,018.4	2,663.0	77,843.8	8,442.3	62,448.1	35,700.0	34,416.6	27,825.6	53,284.2	24,432.0	445,064.4	14,551.9	805,690.4
	4	19,063.0	2,674.7	77,632.9	8,410.0	62,721.5	35,794.1	34,645.7	27,423.8	52,819.4	24,573.6	450,181.7	14,227.4	810,167.6
	5	19,890.3	2,685.2	78,150.1	8,474.0	64,142.0	35,851.3	35,284.3	27,165.0	53,416.6	27,723.1	455,037.9	13,618.6	821,438.4
	6	19,903.2	2,805.0	80,271.1	8,616.2	64,848.6	36,652.2	34,975.9	28,038.7	54,637.5	30,033.7	460,218.9	13,934.4	834,935.5
	7	19,858.7	2,885.3	79,543.5	8,539.2	65,033.1	36,188.7	35,061.2	28,049.4	54,830.3	31,562.6	465,300.9	14,341.1	841,194.0
	8	19,785.1	2,850.7	79,378.5	8,900.1	65,253.2	36,026.8	35,828.0	28,301.0	55,835.0	30,920.9	471,010.6	13,609.8	847,699.7
	9	19,602.1	2,760.5	80,641.6	9,238.2	65,075.5	37,512.5	36,758.7	25,521.5	57,902.8	31,321.2	475,294.9	12,525.1	854,154.5
	10	19,605.0	3,114.6	81,236.2	10,668.2	65,066.6	37,468.4	36,702.3	25,354.5	61,282.7	31,924.6	480,104.2	12,128.3	864,655.4
	11	19,651.4	3,157.1	82,062.1	10,961.6	65,257.3	37,757.1	37,207.5	25,515.5	63,286.8	32,575.6	486,481.2	12,424.1	876,337.3
	12	19,977.1	3,161.2	83,282.6	11,245.8	65,469.2	38,421.0	38,884.7	25,222.7	62,896.1	32,704.6	489,454.1	12,566.0	883,285.1
2011	1	19,769.6	3,214.7	85,177.8	11,256.4	66,242.5	38,221.5	38,914.3	25,646.2	63,665.5	33,028.0	495,288.4	12,880.4	893,305.3
	2	19,691.9	3,355.1	85,584.2	12,019.8	66,629.3	38,363.2	39,023.4	26,013.2	63,221.6	32,674.4	498,838.9	13,287.1	898,702.2
	3	20,011.7	3,437.1	86,794.3	12,376.6	66,951.8	38,751.6	40,136.1	26,306.0	66,506.6	32,987.1	504,218.5	13,589.4	912,066.8
	4	20,330.6	3,354.3	87,189.4	12,464.3	67,223.3	38,832.7	40,400.3	26,221.4	67,127.8	32,989.7	509,417.6	14,276.1	919,827.6
	5	20,312.4	3,309.2	88,684.8	12,563.7	68,500.0	38,681.3	42,006.5	26,441.9	70,894.6	33,720.2	514,375.5	15,001.7	934,492.0
	6	20,559.6	3,387.7	89,876.7	10,962.5	69,233.7	38,904.2	43,282.8	27,153.2	71,784.6	36,078.0	519,587.5	16,852.2	947,662.6
	7	20,526.1	3,366.9	89,173.8	10,920.4	70,440.2	38,505.7	43,466.9	26,277.7	70,598.3	35,070.0	524,878.1	16,640.3	949,864.4
	8	20,723.6	3,377.1	90,951.1	10,460.1	70,841.6	38,113.3	45,209.8	26,520.9	70,743.6	36,276.0	530,825.1	16,864.4	960,906.5
	9	20,890.3	4,062.8	91,385.2	10,685.5	71,297.4	37,488.2	47,322.6	27,289.2	72,717.2	36,266.7	534,767.2	18,092.1	972,264.4
	10	20,776.2	4,281.8	90,924.4	10,465.2	70,951.5	37,549.9	48,236.2	27,610.0	72,307.8	36,399.5	540,458.1	17,549.4	977,510.0
	11	20,855.0	4,529.3	90,781.0	10,265.4	71,644.1	39,306.9	49,642.4	28,284.5	70,803.5	38,635.1	546,803.5	16,772.0	988,322.8

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

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

3 Termasuk pinjaman kepada perniagaan individu.

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

1 Include loans sold to Cagamas.

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

3 Includes loans to individual businesses.

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

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

RM juta / RM million

Akhir tempoh	3 bulan / 3 months							6 bulan / 6 months							
	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	
End of period	<i>Non-performing loan/ Impaired loans</i>	<i>Interest-in-suspense</i>	<i>Specific provision/ Individual impairment provisions</i>	<i>General provision/ Collective Impairment provisions</i>	<i>Ratio of net Non-performing loans/ impaired loans to Net total loans(%)</i>	<i>Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)</i>	<i>Ratio of General provisions/ collective impairment provisions to Net total loans(%)</i>	<i>Non-performing loan/ Impaired loans</i>	<i>Interest-in-suspense</i>	<i>Specific provision/ Individual impairment provisions</i>	<i>General provision/ Collective Impairment provisions</i>	<i>Ratio of net Non-performing loans/ impaired loans to Net total loans(%)</i>	<i>Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)</i>	<i>Ratio of General provisions/ collective impairment provisions to Net total loans(%)</i>	
2008	1	41524	6079	15797	10670	3.1	298.5	1.7	35850	5873	14899	10712	2.4	352.9	1.7
	2	41751	6123	15439	10864	3.2	291.4	1.7	36158	5904	14568	10855	2.5	340.2	1.7
	3	40440	5718	15694	10860	3.0	305.9	1.7	34946	5511	14756	10846	2.3	359.5	1.7
	4	39530	5707	15341	10957	2.9	307.7	1.7	34113	5378	14487	10988	2.2	361.7	1.7
	5	37871	5374	14083	11176	2.8	306.3	1.7	32501	5106	13016	10864	2.2	354.2	1.7
	6	36977	5252	14175	11267	2.6	314.5	1.7	31678	5004	12977	11267	2.1	362.8	1.7
	7	36712	5282	14339	11402	2.5	311.8	1.7	31639	5014	13258	11585	2.0	359.3	1.7
	8	36815	5379	14249	11718	2.5	309.9	1.7	31577	5099	13267	11687	1.9	360.5	1.7
	9	36059	5376	14036	11940	2.4	323.1	1.7	31109	5115	12977	11867	1.9	371.9	1.7
	10	36330	5357	14095	12029	2.4	295.6	1.7	31161	5093	13016	11953	1.9	339.3	1.7
	11	35886	5275	13831	12048	2.4	315.1	1.7	30811	5057	12942	12017	1.8	363.1	1.7
	12	34983	5180	13914	12057	2.2	332.7	1.7	29914	4960	12990	12016	1.7	385.4	1.7
2009	1	34856	5155	13890	11987	2.2	331.1	1.7	29828	4950	13029	11989	1.7	394.1	1.7
	2	34882	5165	13853	12084	2.2	328.3	1.7	29617	4954	12999	12034	1.6	398.7	1.7
	3	33592	4719	12840	12090	2.2	323.8	1.7	28310	4514	11977	12029	1.6	390.8	1.7
	4	33706	4731	12899	12229	2.2	323.3	1.7	28457	4519	11961	12101	1.7	385.4	1.7
	5	33991	4829	13228	12074	2.2	325.6	1.7	28570	4638	12192	12041	1.6	391.2	1.7
	6	33312	4659	12862	12195	2.2	325.1	1.7	28147	4481	11874	12114	1.6	387.5	1.7
	7	33180	4670	13453	12422	2.1	342.1	1.7	28026	4499	12370	12304	1.5	411.1	1.7
	8	33579	4755	13283	12704	2.1	332.7	1.7	28413	4572	12261	12416	1.6	395.6	1.7
	9	33890	4760	13181	12455	2.1	323.6	1.7	28353	4588	12072	12348	1.6	391.0	1.7
	10	33488	4702	13180	12698	2.1	327.7	1.7	28000	4526	12284	12484	1.5	407.0	1.7
	11	29736	3895	11303	12543	1.9	335.0	1.7	24345	3718	10296	12284	1.4	417.6	1.6
	12	28693	3759	11146	12495	1.8	347.5	1.6	23790	3597	10237	12275	1.3	429.1	1.6

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

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

1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai

Banking System: Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh		Pinjaman terjejas	Peruntukan jejas nilai individu	Peruntukan jejas nilai kolektif	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%)	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%)
<i>End of period</i>		<i>Impaired loans</i>	<i>Individual impairment provisions</i>	<i>Collective Impairment provisions</i>	<i>Ratio of net impaired loans to net total loans(%)</i>	<i>Ratio of individual and collective impairment provisions to total impaired loans(%)</i>
2010	8	31,646	11,103	15,771	2.4	86.0
	9	31,341	10,749	16,599	2.4	88.3
	10	30,612	10,267	16,751	2.3	89.5
	11	30,782	10,097	16,899	2.4	88.6
	12	29,665	9,167	17,064	2.3	89.1
2011	1	29,665	9,090	17,447	2.3	90.0
	2	29,712	9,064	17,519	2.3	90.0
	3	28,879	8,954	17,538	2.2	92.3
	4	28,440	8,782	17,525	2.1	93.1
	5	28,444	8,664	17,567	2.1	92.2
	6	27,513	8,640	17,450	2.0	94.8
	7	27,472	8,772	17,888	2.0	97.0
	8	27,317	8,494	17,835	2.0	96.4
	9	27,249	8,356	17,857	2.0	96.2
	10	27,090	8,268	17,928	1.9	96.7
	11	27,104	8,027	18,082	1.9	96.3
<p>Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak dibayar telah dihentikan.</p> <p>* Awalan</p>				<p><i>Beginning financial year 2010, banking institutions are required to report impaired loans in accordance with the Guideline on the Classification and Impairment Provisions for Loans/Financing. The reporting of non-performing loans has since been discontinued.</i></p> <p><i>* Preliminary</i></p>		

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

RM juta / RM million

Tujuan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit ¹	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman tak berbayar/ pinjaman terjejas	
Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards ¹	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans	
2010 ²	8	384.5	1,622.4	1,518.2	7,748.5	2,136.6	340.0	1,011.5	529.2	6.4	2,115.4	13,863.8	1,887.4	31,645.8
	9	384.9	1,751.8	1,538.4	7,795.2	2,025.4	501.3	1,074.6	555.6	7.4	2,302.3	13,054.5	1,888.6	31,341.4
	10	323.9	1,750.3	1,529.4	7,705.1	1,985.1	492.7	1,040.5	545.4	7.0	3,081.4	11,902.3	1,778.2	30,612.0
	11	335.8	1,811.5	1,585.2	7,783.5	1,924.0	526.8	1,051.8	543.2	6.4	2,084.7	12,888.5	1,826.1	30,782.2
	12	319.7	1,679.9	1,463.9	7,714.3	1,856.6	525.1	1,073.6	554.7	7.6	2,164.3	11,878.6	1,890.8	29,665.2
2011 ²	1	302.9	1,764.3	1,543.0	7,697.9	1,812.6	500.0	1,111.7	553.4	7.5	2,119.0	11,906.5	1,889.5	29,665.3
	2	301.9	1,890.6	1,661.0	7,795.3	1,813.5	501.1	1,144.5	565.7	6.9	2,068.2	11,467.1	2,157.4	29,712.2
	3	261.3	1,739.8	1,517.9	7,389.5	1,762.3	481.3	1,079.6	548.2	6.0	2,009.2	11,470.4	2,131.4	28,879.0
	4	237.0	1,765.8	1,537.4	7,315.5	1,723.5	454.8	1,083.5	534.7	5.9	2,068.8	11,337.7	1,913.4	28,440.4
	5	231.7	1,752.0	1,556.5	7,223.9	1,690.3	453.5	1,082.2	535.4	4.7	2,057.6	11,633.9	1,779.4	28,444.5
	6	189.4	1,713.8	1,488.2	6,907.5	1,596.1	445.9	1,057.1	522.2	3.8	2,003.5	11,459.9	1,613.7	27,512.9
	7	184.1	1,804.1	1,572.8	6,881.1	1,579.4	441.4	1,058.7	527.8	3.6	1,970.6	11,286.9	1,734.1	27,471.8
	8	189.0	1,829.4	1,593.0	6,761.3	1,554.9	426.9	1,055.6	537.0	3.7	1,897.9	10,802.8	2,258.8	27,317.3
	9	202.7	1,826.7	1,597.7	6,743.9	1,545.6	413.8	1,057.1	554.5	3.7	2,107.9	11,507.1	1,285.4	27,248.5
	10	193.0	1,894.5	1,635.6	6,602.3	1,511.3	475.4	1,103.3	567.8	4.4	2,094.0	11,447.8	1,196.2	27,090.0
	11	428.4	1,983.9	1,717.9	6,567.0	1,485.4	483.6	1,097.1	568.4	4.5	2,056.2	11,261.7	1,168.1	27,104.4

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

1 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan
2 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
t.d.d.l. tidak diklasifikasikan di tempat lain

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

1 Includes credit and charge card transaction of the banking system
2 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.
n.e.c. not elsewhere classified.

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

Banking System: Non-Performing/Impaired Loans by Sector

RM juta / RM million

Akhir tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l.	Jumlah pinjaman tak berbayar/pinjaman terjejas	
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c	Total non-performing/ impaired loans	
2010 ⁴	7	615.9	199.9	6,245.5	1,319.7	2,998.1	3,273.4	1,883.9	3,235.7	265.2	11,281.2	578.7	31,897.2
	8	564.6	198.8	6,210.0	1,319.1	2,994.9	3,257.7	1,883.2	3,131.0	261.0	11,284.0	541.5	31,645.8
	9	571.6	202.4	6,169.2	1,064.7	2,848.7	3,160.9	1,833.4	2,892.2	360.1	11,414.1	823.9	31,341.4
	10	574.9	201.9	6,045.1	1,067.3	2,801.2	3,130.9	1,808.5	2,539.1	352.7	11,248.7	841.8	30,612.0
	11	576.8	206.2	6,173.7	1,070.7	2,727.1	3,107.9	1,820.2	2,599.1	350.3	11,344.5	805.7	30,782.2
	12	549.4	198.5	5,800.1	944.0	2,820.0	3,085.6	1,941.7	1,998.8	333.1	11,208.1	785.8	29,665.2
2011	1	554.7	198.7	5,711.8	944.3	2,802.3	3,130.6	1,937.7	2,052.3	336.1	11,282.6	714.0	29,665.3
	2	556.6	191.6	5,574.0	944.1	2,808.9	3,086.8	1,932.7	1,939.7	333.1	11,543.3	801.2	29,712.2
	3	530.9	191.4	5,547.4	944.8	2,757.9	3,109.1	1,871.5	1,898.9	339.0	10,843.9	844.2	28,879.0
	4	532.4	185.5	5,481.6	945.1	2,684.2	3,032.6	1,855.7	1,836.6	330.9	10,764.8	790.9	28,440.4
	5	523.9	182.1	5,603.7	1,019.7	2,649.5	3,073.4	1,887.7	1,822.4	335.2	10,658.8	688.0	28,444.5
	6	496.5	178.2	5,916.2	583.7	2,487.3	2,842.3	1,960.7	1,765.8	336.5	10,240.7	705.1	27,512.9
	7	517.5	64.8	5,896.3	584.6	2,555.0	2,778.0	1,941.7	1,769.5	328.8	10,287.8	747.8	27,471.8
	8	477.0	70.1	5,868.9	424.3	2,937.3	2,706.1	1,849.7	1,711.5	347.3	10,177.7	747.6	27,317.3
	9	497.2	70.2	5,579.8	847.2	2,763.0	2,765.2	1,889.1	1,679.3	332.0	10,177.9	647.6	27,248.5
	10	501.6	325.1	5,497.1	847.2	2,493.0	2,707.3	1,899.3	1,725.8	340.3	10,121.0	632.2	27,090.0
	11	501.0	321.1	5,393.8	846.5	2,469.4	2,625.7	1,897.0	1,912.8	355.2	10,166.8	615.1	27,104.4

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
 Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
 1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
 2 Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.
 3 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139.
 Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
 t.d.d.l. tidak diklasifikasikan di tempat lain.

Note: Numbers may not necessarily add up due to rounding.
 Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.
 1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
 2 Household sector = total non-performing/ impaired loans by purpose to households
 3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.
 The adoption of FRS139 requirement is based on the financial year of the banks.
 n.e.c. not elsewhere classified

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

Banking System: Total Deposits by Type

RM juta / RM million

Akhir tempoh		Jumlah Deposit							Jumlah
		<i>Total deposits</i>							
<i>End of period</i>		Deposit permintaan	Deposit tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am	Deposit tabungan	Perjanjian belian balik	Instrumen deposit boleh niaga	Deposit mata wang asing	Lain-lain deposit yang diterima	
		<i>Demand deposits</i>	<i>Fixed Deposits, Special Investment Deposit and General Investment Deposit</i>	<i>Saving deposits</i>	<i>Repurchase agreements</i>	<i>Negotiable instruments of deposits</i>	<i>Foreign currency deposits</i>	<i>Other deposits accepted</i>	<i>Total</i>
2010	8	177,780.2	484,666.5	100,680.5	1,703.4	50,436.7	59,246.5	218,423.7	1,092,937.6
	9	175,181.8	492,144.9	101,937.2	3,486.5	52,522.1	52,403.5	228,553.0	1,106,228.9
	10	173,492.9	494,901.0	102,118.5	3,808.7	51,039.5	51,854.0	233,224.0	1,110,438.4
	11	181,641.2	500,848.2	102,640.8	2,635.7	47,606.3	51,425.6	241,699.8	1,128,497.6
	12	184,638.3	502,599.1	104,942.7	1,711.2	51,625.8	53,506.1	238,899.9	1,137,923.1
2011	1	194,434.8	505,290.1	107,320.1	2,669.8	49,156.1	56,059.6	238,181.8	1,153,112.2
	2	195,871.4	505,443.7	107,406.2	3,759.8	48,892.6	55,421.0	234,004.6	1,150,799.3
	3	188,744.8	516,231.6	107,784.3	2,886.6	56,831.0	56,481.2	241,638.7	1,170,598.4
	4	189,563.7	513,182.7	109,124.0	6,811.1	53,799.3	52,751.9	255,479.4	1,180,712.2
	5	192,507.5	516,547.9	108,470.8	3,734.8	48,727.6	58,198.8	260,363.8	1,188,551.2
	6	197,414.1	530,176.5	109,597.0	1,673.3	50,537.8	57,482.9	261,133.6	1,208,015.2
	7	191,992.9	533,886.9	108,830.8	1,693.6	51,525.7	55,029.1	261,933.7	1,204,892.4
	8	198,616.6	535,170.6	111,278.9	1,094.8	54,656.7	56,480.3	254,666.5	1,211,964.4
	9	198,410.2	544,529.2	111,078.4	246.0	61,583.3	63,326.0	266,136.4	1,245,309.5
	10	205,860.0	538,323.3	112,094.0	41.3	56,076.9	61,672.6	265,678.7	1,239,746.8
	11	206,496.8	547,946.0	112,567.6	41.3	53,398.2	69,462.7	270,754.5	1,260,667.1

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis* Islamic Banking System: Deposits by Type*

RM juta / RM million

Akhir Tempoh End of period		Deposit											Jumlah Total
		Deposits											
		RM Deposit pelaburan Khusus	FX Deposit pelaburan Khusus	RM Deposit pelaburan Am	FX Deposit pelaburan Am	RM Deposit permintaan	FX Deposit permintaan	RM Deposit tabungan	FX Deposit tabungan	Instrumen deposit boleh niaga*	RM Lain-lain	FX Lain-lain	
<i>RM Special investment deposits</i>	<i>FX Special investment deposits</i>	<i>RM General investment deposits</i>	<i>FX General investment deposits</i>	<i>RM Demand deposits</i>	<i>FX Demand deposits</i>	<i>RM Saving deposits</i>	<i>FX Saving deposits</i>	<i>NIDs issued*</i>	<i>RM Others</i>	<i>FX Others</i>			
2009	7	24,503.0	22.9	60,894.3	30.8	26,789.0	423.2	17,113.9	0.0	25,956.9	15,243.7	1,974.8	172,952.5
	8	23,472.0	22.9	61,477.1	61.8	27,653.0	222.1	17,041.5	0.7	24,542.6	15,545.3	2,181.0	172,220.1
	9	23,447.1	22.5	60,896.3	63.8	27,645.9	197.4	17,181.6	0.5	24,273.5	16,410.6	2,459.2	172,598.3
	10	24,615.7	22.2	61,625.8	51.2	26,475.3	674.7	17,158.1	0.4	25,196.9	19,003.2	2,418.9	177,242.4
	11	26,774.5	22.1	62,933.6	114.6	29,681.5	826.6	17,356.0	0.3	23,417.6	20,268.9	2,135.0	183,530.6
	12	27,020.6	22.3	66,514.2	82.4	30,055.6	697.2	18,126.4	0.3	23,708.1	20,716.9	1,895.2	188,839.1
2010	1	26,967.4	125.9	67,863.3	155.7	30,688.2	668.8	18,304.3	0.5	24,802.1	19,764.4	1,845.5	191,186.0
	2	27,115.5	250.6	68,195.4	137.5	30,648.4	291.1	18,132.1	0.4	22,230.4	20,421.1	1,795.6	189,218.2
	3	27,846.0	287.6	70,220.6	126.0	28,744.6	278.9	18,405.6	0.8	23,741.7	20,786.8	1,684.0	192,122.7
	4	27,965.0	307.0	71,048.6	257.3	28,697.9	231.6	18,645.0	1.3	23,179.8	21,215.6	1,468.5	193,017.6
	5	31,992.4	284.9	62,294.7	429.4	29,652.4	455.6	18,579.4	2.1	23,960.4	28,507.4	1,439.3	197,597.8
	6	35,507.4	169.5	65,150.8	292.1	31,154.4	389.7	18,597.1	2.9	26,134.9	29,903.1	1,534.9	208,836.7
	7	35,421.7	93.1	65,810.5	251.4	29,192.6	359.3	18,720.3	4.7	26,544.2	29,186.5	1,758.9	207,343.1
	8	34,386.7	38.6	68,129.2	175.9	33,367.3	356.1	18,995.6	5.2	25,039.4	28,840.7	1,867.6	211,202.2
	9	32,781.3	20.1	68,890.1	154.3	31,170.6	519.0	19,290.9	4.6	25,751.5	30,746.8	1,806.3	211,135.4
	10	32,777.0	172.9	68,823.7	133.1	30,617.1	526.2	19,253.3	6.1	27,151.1	33,131.1	1,966.5	214,558.1
	11	33,197.1	178.4	69,210.6	89.6	32,391.7	521.6	19,483.0	6.9	25,704.6	34,349.6	2,039.1	217,172.1
	12	31,006.3	181.1	71,058.5	86.7	33,539.1	603.3	20,267.1	8.5	23,810.7	34,281.7	2,109.5	216,952.5
2011	1	34,005.6	199.4	69,001.2	285.1	35,864.3	381.7	20,920.8	10.1	23,376.2	33,580.6	2,959.1	220,584.1
	2	33,173.9	195.8	69,872.8	276.2	39,471.0	410.9	20,845.6	11.4	22,590.1	34,605.0	3,022.4	224,475.1
	3	34,456.7	146.4	72,214.4	302.4	36,021.7	425.4	21,072.9	13.0	23,083.4	38,788.3	3,152.6	229,677.2
	4	35,463.2	143.9	66,465.0	223.6	34,969.3	1,028.2	21,369.5	11.3	22,362.6	40,837.5	2,751.5	225,625.6
	5	29,334.5	167.0	68,103.0	76.7	36,321.0	518.1	21,324.0	12.9	21,892.5	43,654.6	3,023.6	224,427.9
	6	32,362.5	142.1	68,405.8	74.4	37,249.5	540.0	21,790.0	17.1	20,986.8	43,929.3	3,161.8	228,659.4
	7	35,227.1	166.6	68,021.7	73.2	36,730.0	493.9	21,761.5	21.7	20,989.3	45,002.2	2,921.6	231,408.7
	8	33,806.1	164.5	64,515.8	73.5	38,780.4	477.4	22,697.7	21.5	22,979.9	48,206.9	2,920.5	234,644.2
	9	32,836.3	172.7	67,813.8	77.8	37,611.9	818.7	22,682.7	19.5	24,683.4	50,507.5	3,002.0	240,226.2
	10	34,315.9	152.5	68,024.9	28.9	39,859.8	557.3	22,457.2	17.8	24,210.3	49,433.7	2,944.5	242,002.9
	11	33,792.6	119.5	73,731.4	29.5	40,139.0	510.9	22,723.6	19.6	24,816.1	57,305.9	2,896.1	256,084.2

Nota: SPI - Skim Perbankan Islam

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

1 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

* Instrumen deposit boleh niaga bagi mata wang asing (FX) tidak dilaporkan oleh institusi perbankan

Notes: IBS-Islamic Banking Scheme

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

1 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

* Foreign Currency(FX) NIDs issued is not reportable by banking institutions

1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan Banking System: Total Deposits by Holder

RM juta / RM million

Akhir tempoh		Kerajaan Persekutuan	Kerajaan negeri	Badan-badan berkanun ¹	Institusi kewangan ²	Badan-badan perniagaan	Individu	Lain-lain ³	Jumlah
<i>End of period</i>		<i>Federal Government</i>	<i>State Government</i>	<i>Statutory authorities¹</i>	<i>Financial institutions²</i>	<i>Business enterprises</i>	<i>Individuals</i>	<i>Others³</i>	<i>Total</i>
2010	9	16,074.8	19,419.9	30,056.7	202,971.1	393,347.7	395,696.8	48,661.8	1,106,228.9
	10	17,433.2	18,677.9	29,759.5	199,932.6	398,282.9	398,506.1	47,846.2	1,110,438.4
	11	19,947.4	18,500.0	33,137.3	199,420.3	407,759.9	401,008.4	48,724.3	1,128,497.6
	12	20,977.2	18,406.9	31,602.8	197,639.3	414,038.3	407,765.3	47,493.2	1,137,923.1
2011	1	21,453.3	18,061.6	31,553.2	198,187.0	420,276.8	415,189.3	48,391.1	1,153,112.2
	2	23,429.4	19,739.5	32,569.2	193,385.7	414,299.8	418,243.2	49,132.5	1,150,799.3
	3	22,169.8	19,142.7	32,277.8	199,274.5	423,808.4	423,667.7	50,257.6	1,170,598.4
	4	19,637.4	19,090.4	31,023.9	213,480.2	415,523.8	427,540.6	54,415.8	1,180,712.2
	5	21,766.9	18,850.9	33,073.7	203,684.1	429,561.9	429,295.0	52,318.7	1,188,551.2
	6	23,564.4	19,245.1	32,299.6	202,155.5	442,391.4	433,825.4	54,533.9	1,208,015.2
	7	23,856.3	18,777.5	31,317.9	203,474.3	438,048.0	436,106.2	53,312.2	1,204,892.4
	8	24,728.9	20,379.5	32,711.1	200,677.0	436,641.8	441,937.8	54,888.2	1,211,964.4
	9	22,183.9	20,578.9	33,943.5	208,577.2	458,320.9	444,512.6	57,192.3	1,245,309.5
	10	24,079.8	20,714.8	32,286.0	209,002.7	448,682.2	447,823.3	57,157.8	1,239,746.8
	11	20,852.6	20,001.9	31,076.7	195,851.8	477,477.5	451,758.6	63,648.0	1,260,667.1

¹ Termasuk kerajaan tempatan.

² Termasuk BNM, institusi perbankan tempatan, institusi kewangan tempatan bukan bank dan institusi perbankan asing.

³ Merangkumi lain-lain entiti tempatan dan asing.

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

¹ Includes local governments.

² Includes BNM, domestic banking institutions, domestic non-bank financial institutions, and foreign banking institutions.

³ Comprises of domestic and other foreign entities.

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

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai

Statutory Reserve Requirements and Liquidity Ratio

Tahun <i>Year</i>	Tarikh perubahan <i>Date of change</i>	Bank perdagangan <i>Commercial banks</i>		Syarikat kewangan ⁹ <i>Finance companies⁹</i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>
1986	15 Feb. / 15 Feb.	4.0	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. ^o / 1 Jan. ^o	3.5	17.0 (5.0)	3.0	10.0 ¹	3.0	10.0 dan 12.5 ³
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 ¹	6.5	10.0 dan 12.5 ^o	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 ^o	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / 3 Jan.	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / 16 May	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / 1 July	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / 1 Feb.	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / 1 Jun.	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / 16 Feb.	10.0	17.0 ¹⁰	10.0	10.0 dan 12.5 ¹⁰	10.0	10.0 dan 12.5 ¹⁰
1998	1 Jul. / 1 July	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / 1 Sep.	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / 16 Sep.	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / 24 Nov.	3.5	-	-	-	3.5	-
2009	1 Feb. / 1 Feb.	2.0	-	-	-	2.0	-
2009	1 Mac / 1 Mar.	1.0	-	-	-	1.0	-
2011	1 Apr. / 1 Apr.	2.0	-	-	-	2.0	-
2011	16 Mei / 16 May	3.0	-	-	-	3.0	-
2011	16 Jul. / 16 July	4.0	-	-	-	4.0	-

¹ Pertama kali dikuatkuasakan ke atas bank perdagangan.

² Pertama kali dikuatkuasakan ke atas syarikat kewangan.

³ Pertama kali dikuatkuasakan ke atas bank saudagar.

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

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

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

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

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

⁹ Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

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

¹ First introduced for commercial banks.

² First introduced for finance companies.

³ First introduced for merchant banks.

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

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

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

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

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

⁹ By 2006, finance companies had been absorbed by commercial banks.

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

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

RM juta / RM million

Akhir tempoh <i>End-period</i>	Bank Perdagangan/ <i>Commercial Banks</i>		Bank Islam/ <i>Islamic Banks</i>		Bank Pelaburan/ <i>Investment Banks</i>		
	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	
2009	7	3,128.5	501,167.3	792.4	108,548.5	182.0	17,452.6
	8	3,027.4	501,685.7	779.0	113,880.4	188.8	18,502.4
	9	3,034.0	507,990.7	775.3	116,964.6	190.1	18,692.7
	10	3,066.8	513,008.5	773.6	119,291.1	194.3	18,685.6
	11	3,193.2	516,838.9	802.8	119,503.6	198.5	19,418.9
2010	12	2,751.2	518,627.7	864.0	124,737.0	205.2	20,187.2
	1	3,167.7	518,559.2	937.6	127,907.1	200.6	19,272.8
	2	3,424.2	525,478.1	804.0	128,459.2	196.7	19,102.8
	3	3,325.3	524,238.5	819.9	131,545.8	206.1	20,045.5
	4	3,322.8	537,110.7	860.0	135,830.5	205.7	19,717.0
	5	3,650.7	543,588.1	873.9	137,441.1	201.2	19,744.2
	6	3,349.8	548,455.7	946.0	141,700.2	198.6	19,494.7
	7	3,319.8	549,317.4	946.8	146,321.8	218.3	20,677.2
	8	3,338.5	553,789.0	966.2	149,138.1	216.8	21,106.1
	9	3,887.7	560,179.5	994.4	152,017.9	221.0	21,457.6
	10	3,580.7	562,197.3	1,044.1	151,864.0	228.0	22,407.1
	11	3,505.3	578,926.1	1,036.9	154,516.4	247.6	24,369.9
2011	12	4,144.7	588,189.5	1,069.3	156,514.1	269.9	25,724.2
	1	3,615.4	585,940.7	1,076.8	159,781.6	252.8	24,699.8
	2	3,797.1	598,435.9	1,110.6	158,975.1	242.1	23,363.3
	3	4,708.2	601,105.1	1,236.0	161,415.3	247.2	22,116.4
	4	9,631.1	604,129.8	2,805.4	164,136.5	448.8	21,340.9
	5	15,189.8	627,358.0	4,345.8	168,796.6	670.7	22,068.5
	6	15,143.1	630,486.9	4,016.7	168,393.7	752.3	24,874.9
	7	22,624.5	640,831.1	5,845.4	171,107.0	1,006.0	24,819.3
	8	22,854.1	657,857.5	5,771.3	176,234.9	1,060.4	25,498.4
	9	22,041.2	647,477.7	5,989.4	181,483.5	1,080.2	26,605.9
	10	22,341.2	646,749.5	6,108.7	185,525.9	1,041.3	25,883.0
11	22,286.2	642,851.8	5,911.7	187,256.6	1,011.1	24,989.0	

1.28 Rangka Kerja Mudah Tunai Baru New Liquidity Framework

RM juta / RM million

Akhir tempoh	Bank-bank perdagangan / Commercial banks						Bank-bank Islam / Islamic banks				Bank Pelaburan / Investment banks			
	Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai <= 3 hari ⁴		Lebihan Mudah Tunai 4 hari - 1 bulan			
	<i>Liquidity Surplus <= 1 week</i>		<i>Liquidity Surplus > 1 week - 1 month</i>		<i>Liquidity Surplus <= 1 week</i>		<i>Liquidity Surplus > 1 week - 1 month</i>		<i>Liquidity Surplus <= 3 days⁴</i>		<i>Liquidity Surplus 4 days - 1 month</i>			
End of period	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³		
	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>	<i>Compliance Requirement²</i>	<i>Net Surplus³</i>		
2010	6	21,805 (3%)	78,869	36,342 (5%)	65,578	5,088 (3%)	37,045	8,480 (5%)	35,246	808 (3%)	14,048	1,346 (5%)	10,917	
	7	21,796 (3%)	90,279	36,327 (5%)	69,893	4,998 (3%)	30,858	8,329 (5%)	29,936	819 (3%)	13,829	1,365 (5%)	11,709	
	8	23,884 (3%)	96,125	37,778 (5%)	80,203	5,164 (3%)	38,207	8,607 (5%)	32,501	816 (3%)	16,958	1,360 (5%)	14,343	
	9	22,202 (3%)	94,403	37,004 (5%)	85,075	5,150 (3%)	37,080	8,583 (5%)	34,820	854 (3%)	15,927	1,424 (5%)	11,996	
	10	29,895 (3%)	91,931	42,451 (5%)	75,237	5,321 (3%)	34,554	8,869 (5%)	33,734	847 (3%)	17,098	1,412 (5%)	12,805	
	11	30,550 (3%)	103,145	43,731 (5%)	90,039	5,289 (3%)	35,256	8,814 (5%)	32,847	787 (3%)	17,113	1,311 (5%)	14,062	
	12	30,834 (3%)	101,100	44,394 (5%)	86,221	5,380 (3%)	38,150	8,966 (5%)	33,219	811 (3%)	17,301	1,351 (5%)	14,371	
2011	1	31,136 (3%)	90,269	43,202 (5%)	68,272	5,491 (3%)	34,190	9,151 (5%)	32,762	815 (3%)	17,119	1,358 (5%)	12,666	
	2	31,370 (3%)	89,351	46,227 (5%)	76,737	5,650 (3%)	37,313	9,416 (5%)	32,155	804 (3%)	15,583	1,340 (5%)	11,723	
	3	31,633 (3%)	86,217	46,176 (5%)	83,080	5,748 (3%)	39,414	9,580 (5%)	33,830	809 (3%)	15,708	1,349 (5%)	12,968	
	4	23,439 (3%)	82,385	39,064 (5%)	83,026	5,624 (3%)	32,029	9,373 (5%)	29,396	814 (3%)	14,858	1,358 (5%)	12,867	
	5	23,829 (3%)	82,603	39,715 (5%)	70,849	5,532 (3%)	33,529	9,219 (5%)	31,872	943 (3%)	18,213	1,572 (5%)	13,399	
	6	24,428 (3%)	100,819	40,714 (5%)	85,994	5,691 (3%)	38,894	9,486 (5%)	35,664	889 (3%)	15,600	1,482 (5%)	11,396	
	7	24,150 (3%)	79,033	40,250 (5%)	68,154	5,761 (3%)	32,517	9,602 (5%)	29,600	977 (3%)	15,684	1,629 (5%)	11,816	
	8	24,301 (3%)	109,717	40,501 (5%)	82,793	5,585 (3%)	33,973	9,308 (5%)	25,039	942 (3%)	13,893	1,570 (5%)	10,635	
	9	24,786 (3%)	121,750	40,862 (5%)	108,196	5,774 (3%)	32,607	9,623 (5%)	27,122	908 (3%)	15,916	1,514 (5%)	11,610	
	10	24,643 (3%)	108,510	40,655 (5%)	92,893	5,839 (3%)	32,681	9,732 (5%)	24,948	992 (3%)	15,781	1,654 (5%)	11,717	
	11	24,866 (3%)	104,443	41,056 (5%)	89,295	6,310 (3%)	39,479	10,516 (5%)	32,768	954 (3%)	16,337	1,590 (5%)	10,164	

¹ Mulai Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Data yang dilaporkan adalah hanya untuk IP yang telah berpindah kepada Rangka Kerja Baru: 15 IP (Dis. 98), 16 IP (Apr. 99), 22 IP (Jul. 99), 23 IP (Aug. 99), 24 IP (Sep. 99), 25 IP (Nov. 99), 26 IP (Apr. 2000), 27 IP (May 2000), 28 IP (Jun 2000) dan 29 IP (Sep. 2000). Semua IP mulai bulan Januari 2001.

² Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Baru, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 5% daripada asas depositnya dalam tempoh satu minggu, atau 7% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

³ Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Mudah Tunai, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 3% daripada asas depositnya dalam tempoh satu minggu (3 hari bagi bank pelaburan), atau 5% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

⁴ Ekoran daripada transformasi bank saudagar menjadi bank pelaburan, pindaan telah dibuat terhadap keperluan laporan lebihan mudah tunai di mana lebihan mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pembrokeran saham. Akibatnya, mulai Disember 2006, lebihan mudah tunai yang ditunjukkan dilajur ini mencerminkan laporan lebihan mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebihan mudah tunai pada asas 1 minggu bagi bank saudagar dalam proses penyempurnaan transformasi kepada bank pelaburan.

¹ Beginning January 1999, some banking institutions (BIs) have crossed over to the New Liquidity Framework. Data reported are only for those BIs that have crossed over to the New Framework: 15 BIs (Dec. 98), 16 BIs (Apr. 99), 22 BIs (July 99), 23 BIs (August 99), 24 BIs (Oct. 99), 25 BIs (Nov. 99), and 26 BIs (Apr. 2000), 27 BIs (May 2000), 28 BIs (Jun 2000) and 29 BIs (Sep. 2000). All BIs since January 2001.

² The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the New Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, a commercial bank must be able to withstand the withdrawal of up to 5% of its deposit base over a one week period, or 7% of its deposit base banking institutions are required to hold liquid assets over a month. In contrast, under the old framework, equivalent to a specified percentage of their eligible liabilities.

³ The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, banking institutions must be able to withstand the withdrawal of up to 3% of its deposit base over a one week period (3 days for investment banks), or 5% of its deposit base over a one month period. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.

⁴ The transformation of merchant banks into investment banks have been accompanied by changes in the reporting requirement of liquidity surpluses where the liquidity surplus of investment banks is measured on a 3 day basis to take into account the short term flows arising mainly from stockbroking activities. As a result, beginning December 2006, liquidity surpluses in these columns reflect the reporting of surplus liquidity on a 3 day basis for investment banks alongside the reporting of liquidity on a 1 week basis for merchant banks in the midst of transforming into investment banks.

1.29 Sistem Perbankan: Komponen Modal

Banking System: Constituents of Capital

RM juta / RM million

Akhir tempoh	Modal Kumpulan 1	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Jumlah aset ber wajaran risiko ¹	Nisbah Modal Ber wajaran Risiko	Nisbah Modal Teras		
<i>End of period</i>	<i>Tier-1 Capital</i>	<i>Tier-2 Capital</i>	<i>Total Capital</i>	<i>Investment in subsidiaries and holdings in other banking institutions capital</i>	<i>Capital Base</i>	<i>Total Risk Weighted Assets¹</i>	<i>Risk-Weighted Capital Ratio (%)</i>	<i>Core Capital Ratio (%)</i>		
2009	3	107,457.7	39,716.6	147,174.3	26,732.3	120,442.0	886,746.5	13.6	11.6	
	4	113,966.3	39,328.8	153,295.1	27,197.7	126,097.4	889,343.9	14.2	12.3	
	5	113,569.9	38,973.3	152,543.3	27,214.7	125,328.6	881,940.6	14.2	12.3	
	6	119,817.3	38,453.2	158,270.5	24,648.7	133,621.8	903,997.3	14.8	13.1	
	7	119,477.5	38,067.0	157,544.5	24,475.5	133,069.0	909,037.2	14.6	13.0	
	8	119,893.1	38,294.0	158,187.2	25,056.2	133,131.0	908,853.5	14.6	13.0	
	9	121,083.4	37,433.2	158,516.5	25,005.2	133,511.3	913,591.4	14.6	13.1	
	10	121,284.2	37,446.2	158,730.5	24,943.9	133,786.5	917,179.7	14.6	13.0	
	11	122,147.5	37,477.4	159,624.9	24,943.6	134,681.4	925,176.2	14.6	13.0	
	12	129,971.4	38,112.4	168,083.9	25,495.5	142,588.4	928,519.9	15.4	13.8	
	2010	1	128,166.4	38,697.0	166,863.4	25,527.1	141,336.4	938,450.3	15.1	13.4
		2	128,843.7	38,847.0	167,690.7	25,438.5	142,252.1	941,485.7	15.1	13.5
3		128,302.0	39,541.8	167,843.8	25,547.4	142,296.4	945,717.3	15.0	13.3	
4		128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	955,660.7	15.1	13.2	
5		129,228.3	42,599.4	171,827.7	26,638.7	145,188.9	962,921.0	15.1	13.1	
6		135,287.7	41,554.8	176,842.5	26,727.2	150,115.3	971,905.3	15.4	13.6	
7		134,902.9	41,491.1	176,394.1	26,767.5	149,626.5	974,768.8	15.3	13.6	
8		134,267.6	41,637.5	175,905.1	26,750.4	149,154.7	986,720.4	15.1	13.3	
9		134,994.7	38,496.2	173,490.9	26,924.0	146,566.9	992,616.6	14.8	13.2	
10		135,051.2	38,568.0	173,619.2	27,340.1	146,279.1	1,006,691.9	14.5	13.0	
11		134,510.6	38,299.0	172,809.6	27,335.5	145,474.1	1,012,948.5	14.4	12.7	
12		137,773.6	39,962.2	177,735.7	27,524.5	150,211.2	1,017,005.7	14.8	13.0	
2011	1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,027,425.9	14.4	12.9	
	2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,030,827.2	14.5	13.0	
	3	132,359.9	37,259.7	169,619.5	26,229.8	148,788.4	1,034,236.9	14.4	12.8	
	4	135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,040,395.3	14.6	13.1	
	5	134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,050,553.2	14.4	12.8	
	6	137,484.2	43,963.2	181,447.4	34,880.8	154,427.8	1,059,466.5	14.6	13.0	
	7	135,669.9	44,477.4	180,147.4	32,148.1	154,038.3	1,066,659.8	14.4	12.7	
	8	137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8	
	9	136,477.7	51,125.1	187,602.8	31,290.1	160,813.0	1,081,987.2	14.9	12.6	
	10	139,359.7	49,041.8	188,401.5	31,302.3	161,561.6	1,071,440.7	15.1	13.0	
	11	138,622.7	49,057.3	187,680.0	31,551.1	160,624.2	1,087,568.7	14.8	12.7	

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

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

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

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

1.30 Operasi Kad Kredit Di Malaysia Credit Card Operations in Malaysia

RM juta/Unit (juta)/RM million/Unit (million)

Tempoh Period	Urusiaga bagi Tempoh <i>Transactions during the Period</i>							Urusiaga pada Akhir Tempoh <i>Transactions as at End of Period</i>						
	Bilangan Urusiaga Menggunakan Kad ¹ <i>No. of Card Transactions¹</i>	Jumlah Belian <i>Total Purchases</i>			Jumlah Pendahuluan Tunai <i>Total Cash Advances</i>			Bilangan Kad Dalam Edaran <i>No. of Cards in Circulation</i>		Amaun Had Kredit Dibenarkan ² <i>Amount of Credit Line Extended²</i>	Jumlah Baki Tertunggak dari Pemegang Kad <i>Total Outstanding Balances Due from Cardholders</i>			
		Dalam Malaysia <i>In Malaysia</i>		Luar Negara <i>Abroad</i>	Dalam Malaysia <i>In Malaysia</i>		Luar Negara <i>Abroad</i>	Kad Utama <i>Principal Cards</i>	Kad Tambahan <i>Supplementary Cards</i>		Baki Semasa <i>Current Balances</i>	Baki Melebihi Tempoh <i>Overdue Balances</i>		
		Pemegang Kad Tempatan <i>Local Cardholders</i>	Pemegang Kad Asing <i>Foreign Cardholders</i>	Pemegang Kad Tempatan <i>Local Cardholders</i>	Pemegang Kad Asing <i>Foreign Cardholders</i>	Pemegang Kad Tempatan <i>Local Cardholders</i>	<3 Bulan <i><3 Months</i>					>3 hingga 6 Bulan <i>>3 To 6 Months</i>	>6 Bulan <i>>6 Months</i>	
2010	294.9	68,739.1	6,586.7	7,545.8	3,313.4	388.4	211.8	7.5	1.0	115,627.5	28,174.5	2,067.9	476.4	53.6
2009	11	22.8	5,086.9	481.2	553.2	249.4	36.3	13.2	9.8	111,930.2	23,596.9	1,968.0	486.1	65.9
	12	25.9	5,990.1	554.1	711.6	278.4	42.9	15.5	9.6	115,080.0	24,282.0	1,880.6	476.6	62.1
2010	1	24.4	5,641.8	493.2	558.8	266.5	31.2	12.2	9.2	110,347.8	24,861.2	1,857.2	482.3	60.8
	2	23.2	5,056.0	474.5	517.9	229.9	29.6	12.7	9.0	109,623.3	24,954.2	2,084.4	495.9	66.4
	3	24.4	5,775.0	581.1	617.4	297.5	31.2	17.2	8.6	109,259.5	24,467.4	1,991.6	489.8	67.7
	4	23.1	5,291.4	457.1	580.7	251.6	29.4	17.1	8.5	110,686.9	24,830.1	1,932.9	467.6	68.9
	5	24.6	5,766.7	466.5	594.8	256.1	27.0	18.9	8.3	110,942.5	25,207.9	1,954.4	484.6	69.2
	6	24.4	5,585.8	569.6	667.6	290.3	29.6	20.0	8.2	111,882.5	25,605.6	1,992.0	467.9	72.9
	7	24.7	5,687.1	592.6	654.5	281.2	35.3	18.5	8.0	110,177.0	25,939.6	1,968.2	464.7	69.5
	8	25.1	5,883.0	582.3	612.1	285.2	32.0	17.4	7.9	110,751.5	26,601.9	1,994.9	451.9	70.6
	9	24.2	5,534.4	540.0	644.1	282.8	31.9	19.4	7.8	111,811.7	26,574.9	2,110.7	468.3	71.4
	10	24.6	5,795.5	553.0	634.2	292.3	37.8	18.0	7.7	111,755.7	26,796.2	2,022.0	461.9	70.1
	11	24.9	6,025.3	596.0	672.7	283.7	35.6	18.9	7.6	113,018.9	27,288.8	2,179.6	464.1	72.3
	12	27.4	6,697.0	681.0	791.1	296.2	37.9	21.5	7.5	115,627.5	28,174.5	2,067.9	476.4	53.6
2011	1	27.8	6,772.0	532.2	603.2	275.5	40.6	17.0	7.4	115,674.5	28,503.9	1,982.0	470.9	55.5
	2	23.0	5,256.2	501.8	581.5	241.5	37.6	17.1	7.4	116,207.7	27,977.8	2,240.1	485.4	58.0
	3	26.1	6,277.4	557.9	669.6	303.3	40.1	20.4	7.4	117,412.3	27,957.6	1,965.4	470.7	60.9
	4	24.9	5,949.0	548.2	643.9	269.7	41.3	18.4	7.4	118,019.7	28,180.4	1,997.6	461.3	59.3
	5	27.1	6,445.5	542.6	724.6	298.3	36.8	19.8	7.4	118,520.6	28,523.4	2,059.5	454.3	45.1
	6	26.1	6,320.3	601.1	746.5	310.7	41.3	19.1	7.4	118,261.7	28,889.3	2,050.8	446.0	44.3
	7	26.6	6,448.3	641.7	723.5	282.7	51.9	18.9	7.4	119,301.7	29,278.9	2,035.5	440.7	47.0
	8	27.3	6,853.1	651.1	663.6	252.7	40.4	19.3	7.4	120,975.7	29,603.5	2,090.7	450.0	47.8
	9	25.7	6,018.4	619.7	761.6	233.9	43.9	23.1	7.3	121,481.4	29,300.1	2,187.8	464.9	46.2
	10	26.7	6,456.7	548.2	785.3	237.2	44.2	21.8	7.3	122,709.4	29,559.6	2,202.5	480.8	47.6
	11	26.6	6,488.9	533.5	773.8	236.1	44.5	21.5	7.3	123,106.2	29,871.1	2,337.0	482.6	48.7

1 Data mengenai 'Bilangan Urusiaga Menggunakan Kad' dikumpulkan mulai tahun 2002.

2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.

2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.

2.1 Kadar Faedah: Institusi Perbankan Interest Rates: Banking Institutions

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh	Bank-bank Perdagangan / Commercial Banks									Bank-bank Pelaburan / Investment Banks					
	Deposit tetap <i>Fixed deposits</i>					Deposit tabungan <i>Savings deposit</i>	Kadar Berian Pinjaman Asas <i>Base Lending Rate</i>	Kadar Berian Pinjaman Purata <i>Average Lending Rate</i>	Deposit tetap <i>Fixed deposits</i>					Kadar Berian Pinjaman Purata <i>Average Lending Rate</i>	
	Tempoh (dalam bulan) <i>Period (in months)</i>								Tempoh (dalam bulan) <i>Period (in months)</i>						
	1	3	6	9	12	1	3	6	9	12					
2009	6	2.02	2.05	2.06	2.07	2.52	0.91	5.53	5.04	2.08	2.08	2.32	2.22	2.88	6.97
	7	2.02	2.05	2.06	2.07	2.52	0.88	5.53	4.96	2.06	2.15	2.36	2.30	2.86	6.98
	8	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.90	2.06	2.19	2.18	2.36	2.67	6.94
	9	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.31	2.29	2.32	2.73	7.03
	10	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.07	2.19	2.28	2.41	2.72	6.92
	11	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.23	2.36	2.62	2.55	7.00
2010	12	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.83	2.13	2.22	2.42	2.66	2.53	7.13
	1	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.85	2.08	2.26	2.48	2.69	2.54	7.12
	2	2.00	2.03	2.04	2.05	2.50	0.80	5.51	4.85	2.07	2.26	2.46	2.66	2.56	7.20
	3	2.25	2.28	2.31	2.33	2.67	0.86	5.76	4.96	2.26	2.39	2.57	2.72	2.68	7.19
	4	2.25	2.28	2.32	2.34	2.67	0.86	5.76	4.93	2.31	2.51	2.61	2.81	2.67	7.34
	5	2.47	2.50	2.56	2.58	2.81	0.93	6.02	5.01	2.45	2.61	2.68	2.93	2.79	7.24
	6	2.48	2.51	2.58	2.59	2.82	0.95	6.02	5.05	2.52	2.68	2.73	2.95	2.86	7.19
	7	2.70	2.73	2.79	2.81	2.95	0.99	6.27	5.19	2.70	2.84	2.87	3.13	2.92	7.12
	8	2.71	2.73	2.79	2.81	2.95	1.02	6.27	5.22	2.81	2.92	3.16	3.19	3.05	7.13
	9	2.71	2.73	2.79	2.82	2.95	1.02	6.27	5.19	2.78	2.95	3.05	3.25	3.08	7.21
	10	2.71	2.73	2.79	2.82	2.96	1.02	6.27	4.99	2.83	2.98	3.20	3.30	3.10	7.27
	11	2.71	2.74	2.79	2.82	2.96	1.00	6.27	4.99	2.83	3.04	3.22	3.36	3.18	7.25
2011	12	2.71	2.74	2.79	2.82	2.97	1.00	6.27	5.05	2.84	3.03	3.19	3.36	3.21	7.27
	1	2.71	2.74	2.79	2.82	2.97	1.01	6.27	5.10	2.87	3.10	3.25	3.38	3.36	7.27
	2	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.07	2.87	3.16	3.28	3.36	3.36	7.20
	3	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.06	2.88	3.10	3.29	3.36	3.36	7.19
	4	2.71	2.74	2.79	2.82	2.98	1.02	6.27	5.06	2.89	3.15	3.31	3.41	3.41	7.17
	5	2.95	3.00	3.07	3.09	3.23	1.08	6.54	5.10	2.97	3.24	3.32	3.53	3.45	7.12
	6	2.95	2.99	3.07	3.09	3.23	1.14	6.54	5.07	3.10	3.28	3.39	3.50	3.48	7.05
	7	2.95	3.00	3.07	3.10	3.23	1.09	6.54	5.03	3.08	3.27	3.40	3.58	3.53	6.91
	8	2.96	3.01	3.09	3.11	3.24	1.10	6.54	5.05	3.13	3.31	3.38	3.50	3.50	7.01
	9	2.95	3.00	3.07	3.09	3.22	1.03	6.54	5.05	3.09	3.30	3.36	3.52	3.51	6.99
	10	2.95	2.99	3.06	3.09	3.22	1.14	6.54	5.03	3.11	3.37	3.41	3.53	3.51	6.95
11	2.95	2.99	3.06	3.09	3.22	1.15	6.54	5.06	2.86	3.34	3.40	3.51	3.54	6.99	

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

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

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

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh	Bank-bank Islam dan Bank-bank Perdagangan (SPI) <i>Islamic Banks and Commercial Banks (IBS)</i>									Bank-bank pelaburan (SPI) <i>Investment Banks (IBS)</i>				
	Akaun pelaburan <i>Investment account</i>					Akaun tabungan <i>Savings deposit</i>	Kadar Pembiayaan Asas ¹ Base Financing Rate ¹	Kadar Pembiayaan Purata ¹ Average Financing Rate ¹	Akaun pelaburan <i>Investment account</i>					
	Tempoh (dalam bulan) / Period (in months)								Tempoh (dalam bulan) / Period (in months)					
	1	3	6	9	12	1	3	6	9	12				
2009	7	2.17	2.20	2.35	2.52	2.93	0.92	5.56	6.55	2.06	2.16	2.17	2.10	2.31
	8	2.19	2.23	2.36	2.52	2.89	0.92	5.56	6.47	2.15	2.27	2.47	2.10	2.21
	9	2.09	2.20	2.30	2.39	2.82	0.90	5.56	6.57	2.20	2.44	2.08	2.10	2.31
	10	2.20	2.20	2.30	2.42	2.78	0.92	5.56	6.52	2.20	2.10	2.20	2.30	2.33
	11	2.18	2.19	2.28	2.38	2.81	0.91	5.56	6.48	2.15	2.18	2.13	2.22	2.15
2010	12	2.18	2.19	2.28	2.39	2.95	0.96	5.56	6.45	2.19	2.18	2.15	2.22	2.15
	1	2.17	2.19	2.28	2.38	2.74	0.90	5.56	6.40	2.14	2.18	2.20	2.32	2.29
	2	2.21	2.29	2.36	2.48	2.73	0.88	5.56	6.48	2.20	2.19	2.25	2.38	2.30
	3	2.29	2.41	2.46	2.60	2.75	0.91	5.82	6.39	2.31	2.30	2.41	2.44	2.52
	4	2.35	2.46	2.51	2.62	2.82	0.92	5.82	6.41	2.39	2.45	2.48	2.61	2.59
	5	2.36	2.58	2.64	2.73	2.90	0.94	6.07	6.51	2.47	2.61	2.62	2.69	2.72
	6	2.47	2.70	2.73	2.77	2.97	0.94	6.07	6.41	2.51	2.60	2.60	2.72	2.78
	7	2.58	2.80	2.82	2.86	3.00	0.94	6.32	6.38	2.76	2.74	2.67	2.71	2.90
	8	2.64	2.87	2.88	2.89	3.01	0.95	6.32	6.39	2.89	2.82	2.78	2.80	2.92
	9	2.84	2.96	2.92	2.95	3.04	0.96	6.32	6.36	2.88	2.80	2.87	2.83	2.98
	10	2.86	3.02	2.94	3.05	3.08	0.97	6.32	6.42	2.94	2.96	2.93	2.99	3.02
2011	11	2.87	3.00	2.94	2.87	3.07	0.97	6.32	6.40	2.88	3.00	3.11	3.05	3.12
	12	2.88	2.98	2.95	3.07	3.08	0.96	6.32	6.41	2.95	2.99	3.04	3.10	3.13
	1	2.86	2.90	2.94	3.07	3.04	0.97	6.32	6.28	2.94	2.98	2.95	3.05	3.14
	2	2.95	2.92	2.97	3.09	3.09	1.00	6.32	6.34	2.88	2.96	2.87	2.90	3.13
	3	2.87	2.93	2.98	3.11	3.12	0.96	6.32	6.12	2.98	3.01	3.09	3.13	3.21
	4	2.87	2.94	3.00	3.13	3.15	0.97	6.32	6.27	3.02	3.03	3.13	3.11	3.21
	5	2.97	3.01	3.07	3.20	3.26	0.98	6.62	6.26	3.16	3.19	3.20	3.18	3.29
	6	3.04	3.07	3.15	3.23	3.31	1.04	6.62	6.33	3.18	3.28	3.24	3.15	3.31
	7	3.09	3.11	3.17	3.27	3.33	1.03	6.62	6.26	3.22	3.21	3.45	3.35	3.47
	8	3.09	3.13	3.16	3.29	3.32	1.02	6.62	6.37	3.17	3.31	3.25	3.35	3.47
	9	3.08	3.13	3.19	3.28	3.34	1.05	6.62	6.35	3.22	3.24	3.25	3.33	3.48
10	3.08	3.16	3.23	3.34	3.38	1.03	6.62	6.32	3.37	3.37	3.58	3.36	3.45	
11	3.02	3.12	3.18	3.25	3.28	1.07	6.62	6.48	3.34	3.59	3.75	3.40	3.35	

Nota:

SPI - Skim Perbankan Islam

¹ Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

¹ Data only available from January 2009

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

Peratus Setahun / Percent per annum

Tempoh Period	Kadar Dasar Semalaman <i>Overnight policy rate (OPR) ²</i>	Kadar purata berwajaran antara bank <i>Weighted average interbank rates</i>												
	Pada akhir tempoh <i>As at period end</i>	Wang semalaman <i>Overnight money</i>		1 minggu <i>1 week</i>		1 bulan <i>1 month</i>		3 bulan <i>3 month</i>		6 bulan <i>6 month</i>		12 bulan <i>12 month</i>		
		Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	
2008	3.25	3.45 - 3.49	3.48	3.50 - 3.51	3.50	3.53 - 3.53	3.53	3.60 - 3.60	3.60	3.63 - 3.63	3.63	3.75 - 3.75	3.75	
2009	2.00	2.11 - 2.13	2.12	2.13 - 2.16	2.14	2.17 - 2.20	2.18	2.23 - 2.27	2.24	2.18 - 2.19	2.19	- - -	-	
2010	2.75	2.32 - 2.48	2.45	2.50 - 2.51	2.50	2.55 - 2.59	2.56	2.69 - 2.72	2.72	2.58 - 2.58	2.58	- - -	-	
2011	1	2.75	2.58 - 2.75	2.73	2.76 - 2.77	2.76	2.79 - 2.83	2.8	2.96 - 2.96	2.96	2.97 - 2.97	2.97	- - -	-
	2	2.75	2.56 - 2.74	2.72	2.76 - 2.77	2.76	2.79 - 2.8	2.79	2.98 - 2.98	2.98	- - -	-	- - -	-
	3	2.75	2.60 - 2.75	2.73	2.76 - 2.77	2.76	2.79 - 2.8	2.79	3.00 - 3.00	3.00	- - -	-	- - -	-
	4	2.75	2.61 - 2.74	2.72	2.75 - 2.76	2.76	2.8 - 2.83	2.81	3.15 - 3.15	3.15	- - -	-	- - -	-
	5	3.00	2.78 - 2.95	2.91	2.97 - 2.98	2.98	3.01 - 3.04	3.02	3.28 - 3.28	3.28	3.35 - 3.35	3.35	3.4 - 3.4	3.4
	6	3.00	2.86 - 2.99	2.96	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.43 - 3.43	3.43	- - -	-	- - -	-
	7	3.00	2.81 - 2.98	2.93	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.33 - 3.34	3.34	- - -	-	- - -	-
	8	3.00	2.82 - 3.00	2.97	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.26 - 3.27	3.27	- - -	-	- - -	-
	9	3.00	2.80 - 3.01	2.98	3.01 - 3.02	3.01	3.05 - 3.06	3.06	3.27 - 3.27	3.27	- - -	-	- - -	-
	10	3.00	2.87 - 3.00	2.98	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.26 - 3.27	3.26	3.35 - 3.37	3.35	- - -	-
	11	3.00	2.83 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.19 - 3.20	3.20	3.24 - 3.24	3.24	- - -	-
November 2011	01	3.00	2.90 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.07	3.05	- - -	-	- - -	-	- - -	-
	02	3.00	2.92 - 3.00	2.99	3.01 - 3.01	3.01	3.05 - 3.07	3.05	- - -	-	- - -	-	- - -	-
	03	3.00	2.92 - 3.00	3.00	3.00 - 3.01	3.01	3.04 - 3.07	3.05	3.18 - 3.18	3.18	- - -	-	- - -	-
	04	3.00	2.90 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	08	3.00	2.95 - 3.00	3.00	3.01 - 3.01	3.01	3.05 - 3.07	3.05	- - -	-	- - -	-	- - -	-
	09	3.00	2.95 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.08	3.05	- - -	-	- - -	-	- - -	-
	10	3.00	2.95 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	11	3.00	2.67 - 2.99	2.99	3.01 - 3.01	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	14	3.00	2.75 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.07	3.05	3.20 - 3.20	3.20	- - -	-	- - -	-
	15	3.00	2.75 - 3.00	2.98	3.01 - 3.02	3.01	3.05 - 3.07	3.05	- - -	-	- - -	-	- - -	-
	16	3.00	2.75 - 2.99	2.99	3.00 - 3.02	3.01	3.05 - 3.06	3.05	3.19 - 3.19	3.19	3.24 - 3.24	3.24	- - -	-
	17	3.00	2.75 - 2.98	2.93	3.00 - 3.01	3.01	3.04 - 3.06	3.05	3.21 - 3.21	3.21	- - -	-	- - -	-
	18	3.00	2.75 - 3.00	2.99	3.01 - 3.01	3.01	3.05 - 3.05	3.05	3.18 - 3.18	3.18	- - -	-	- - -	-
	21	3.00	2.93 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.05	3.05	3.18 - 3.20	3.20	- - -	-	- - -	-
22	3.00	2.75 - 3.00	2.99	3.02 - 3.02	3.02	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-	
23	3.00	2.93 - 3.00	3.00	3.01 - 3.01	3.01	3.05 - 3.06	3.05	- - -	-	- - -	-	- - -	-	
24	3.00	2.90 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.05	3.05	3.21 - 3.21	3.21	- - -	-	- - -	-	
25	3.00	2.75 - 3.00	2.99	3.01 - 3.02	3.01	3.04 - 3.05	3.05	- - -	-	- - -	-	- - -	-	
29	3.00	2.75 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-	
30	3.00	2.75 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.07	3.05	- - -	-	- - -	-	- - -	-	

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

¹ Daily interbank rates are available from BNM home page.

² Berkuatkuasa mulai 26 April 2004.

² With effect from 26 April 2004.

"-" Tiada urusan pada tempoh tersebut.

"-" Mean no trading for the period.

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

Peratus setahun / Percent per annum

Tempoh <i>Period</i>	Kadar diskaun purata Bil Perbendaharaan <i>Average discount rate on Treasury bills</i>			Kadar diskaun purata Bil Bank Negara <i>Average discount rate on Bank Negara bills</i>					
	Tempoh (dalam bulan) / <i>Period (in months)</i>			Tempoh (dalam bulan) / <i>Period (in months)</i>					
	3	6	12	1	2	3	6	9	12
2008	3.390	3.380	3.353	-	3.375	3.361	3.363	-	3.385
2009	2.053	2.069	2.029	-	2.120	2.035	2.016	-	2.621
2010	2.597	2.606	2.616	-	2.580	2.546	2.608	-	-
2009	11	2.009	-	-	-	2.012	-	-	-
	12	1.968	2.020	2.072	-	-	1.978	1.971	-
2010	1	1.949	1.921	2.161	-	-	1.896	1.965	-
	2	2.255	2.273	2.524	-	-	2.081	2.177	-
	3	2.136	2.306	2.569	-	2.034	2.128	2.406	2.569
	4	2.474	2.614	-	-	-	2.437	2.537	2.622
	5	2.630	-	2.560	-	2.551	2.592	2.685	-
	6	2.663	-	2.787	-	-	2.629	2.662	2.733
	7	2.769	2.800	2.867	-	2.703	2.727	2.741	-
	8	2.875	2.897	-	-	-	2.815	2.861	2.874
	9	2.858	2.890	-	-	-	2.796	2.822	2.835
	10	2.855	2.898	-	-	-	2.835	2.809	2.879
	11	2.868	-	-	-	2.811	2.830	2.813	2.851
2011	12	2.831	2.859	2.844	-	2.799	2.783	2.820	2.819
	1	2.823	2.832	2.881	-	-	2.751	2.772	2.815
	2	2.838	2.803	2.854	-	-	-	2.797	2.832
	3	2.832	2.846	2.866	-	-	2.812	2.820	2.842
	4	2.822	2.876	-	-	-	2.747	2.793	2.839
	5	2.973	-	3.031	-	-	2.848	2.887	2.951
	6	2.923	2.828	3.043	-	2.823	2.829	2.872	2.875
	7	2.940	3.073	2.970	-	2.850	2.912	2.941	2.924
	8	2.994	2.899	-	-	-	2.908	2.848	2.840
	9	3.004	3.016	2.945	-	2.987	-	2.949	2.951
	10	2.970	2.952	-	-	-	2.910	2.958	2.942
11	2.975	-	-	-	-	2.935	2.885	2.880	

..* Tiada urusiaga pada tempoh tersebut.

..* Means no trading for the period.

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

Peratus setahun / Percent per annum

Tahun sebelum kematangan <i>Remaining years to maturity</i>	1	2	3	4	5	10	15	20
2008	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2009 9	2.0700	2.5540	2.8800	3.3490	3.7400	4.1750	4.4300	4.6340
10	2.0910	2.5660	2.9520	3.4490	3.9060	4.2710	4.5050	4.7330
11	2.0900	2.5260	2.9630	3.3930	3.7330	4.2360	4.4940	4.7160
12	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010 1	2.2550	2.7930	3.2750	3.5190	3.7640	4.2820	4.5510	4.7690
2	2.5930	3.0180	3.3340	3.6530	3.8360	4.2570	4.5440	4.7540
3	2.5780	2.9740	3.2570	3.6380	3.7510	4.1590	4.4720	4.6650
4	2.5760	2.8240	2.9890	3.5390	3.6200	4.0630	4.2940	4.4990
5	2.6950	2.9390	3.1910	3.5120	3.5940	4.0530	4.2830	4.5050
6	2.7900	3.0000	3.1500	3.4220	3.5260	3.9570	4.2580	4.4650
7	2.8590	3.0660	3.1850	3.3430	3.4090	3.9180	4.2030	4.4000
8	2.8680	3.0700	3.1800	3.3090	3.3800	3.7140	3.9740	4.1620
9	2.9000	3.0650	3.1550	3.2250	3.2450	3.6250	3.8880	4.0290
10	2.9310	3.1330	3.2730	3.3550	3.4310	3.8610	4.0070	4.1270
11	2.8700	3.0400	3.1340	3.2820	3.2840	3.8250	4.0130	4.1460
12	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011 1	2.8440	3.0530	3.2120	3.3590	3.4810	4.0590	4.2740	4.4890
2	2.8900	3.1220	3.3660	3.4270	3.4990	4.0660	4.3190	4.5400
3	2.9390	3.1770	3.4650	3.5360	3.6540	4.1010	4.3340	4.5410
4	2.9150	3.2040	3.2880	3.4690	3.5390	4.0320	4.2900	4.5410
5	2.9890	3.2430	3.2990	3.4580	3.5580	4.0040	4.2240	4.4500
6	2.9560	3.1920	3.2290	3.3950	3.5030	3.9290	4.1100	4.2430
7	2.9090	3.1600	3.2370	3.3850	3.4910	3.8770	4.0530	4.1790
8	2.9350	3.1350	3.1730	3.3090	3.3820	3.6440	3.9130	4.0560
9	2.9910	3.0930	3.2150	3.3320	3.3960	3.7020	3.9760	4.1080
10	2.9040	2.9950	3.1370	3.2840	3.3480	3.7500	3.9870	4.1200
11	2.8170	2.8450	3.1160	3.2110	3.3000	3.7480	3.9660	4.1060

[†] Siri hanya bermula pada tahun 1992.

¹ Series started in 1992.

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

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

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

Tempoh <i>Period</i>	RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>				RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>			
	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$
	Akhir tempoh / <i>End of period</i>								Purata bagi tempoh / <i>Average for period</i>							
2008	3.4640	4.9989	5.3616	2.4070	249.30	327.15	3.8327	44.70	3.3333	6.1562	5.2629	2.3552	250.06	308.27	3.2376	42.803
2009	3.4245	5.5001	5.3487	2.4401	251.51	330.84	3.7076	44.16	3.5246	5.5103	5.4312	2.4237	250.85	324.90	3.7718	45.469
2010	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.62	3.2211	4.9802	4.9142	2.3624	218.71	309.26	3.6717	41.458
2009 11	3.3875	5.6165	5.4552	2.4497	260.89	338.18	3.9087	43.707	3.3895	5.6329	5.4183	2.4404	258.56	334.84	3.7944	43.734
12	3.4245	5.5001	5.3487	2.4401	251.51	330.84	3.7076	44.159	3.4117	5.5423	5.4114	2.4443	255.05	331.91	3.8037	44.006
2010 1	3.4130	5.5106	5.3123	2.4299	243.50	324.54	3.7943	43.939	3.3752	5.4573	5.2838	2.4178	246.53	326.68	3.7008	43.480
2	3.4090	5.2359	5.2205	2.4149	234.90	313.90	3.8047	43.900	3.4157	5.3468	5.2580	2.4179	239.17	318.76	3.7817	43.973
3	3.2730	4.9326	4.9733	2.3354	224.20	306.49	3.5017	42.156	3.3255	5.0066	5.0809	2.3754	230.93	311.70	3.6755	42.847
4	3.1905	4.8981	4.8122	2.3322	216.19	294.65	3.3951	41.087	3.2062	4.9152	4.8654	2.3194	220.27	300.47	3.4333	41.301
5	3.2530	4.7077	4.7959	2.3208	204.91	281.72	3.5601	41.752	3.2535	4.7756	4.8203	2.3352	209.42	288.32	3.5296	41.784
6	3.2575	4.9069	4.8051	2.3242	203.42	300.88	3.6787	41.838	3.2645	4.8136	4.7887	2.3346	203.91	289.28	3.5918	41.915
7	3.1875	4.9746	4.8501	2.3400	212.80	306.55	3.6903	41.039	3.2085	4.8988	4.8184	2.3284	209.30	304.25	3.6606	41.251
8	3.1375	4.8719	4.7401	2.3179	204.34	304.58	3.6743	40.329	3.1538	4.9440	4.7903	2.3264	208.37	302.85	3.6890	40.590
9	3.0875	4.8892	4.7924	2.3442	214.64	315.76	3.6943	39.790	3.1062	4.8362	4.7371	2.3258	207.60	310.00	3.6810	39.997
10	3.1095	4.9584	4.8741	2.3943	221.03	315.81	3.8599	40.088	3.1005	4.9135	4.8646	2.3769	220.18	320.07	3.7875	39.958
11	3.1575	4.9099	4.8351	2.3931	211.54	315.73	3.7513	40.666	3.1150	4.9732	4.8628	2.3998	217.59	316.34	3.7786	40.166
12	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.615	3.1284	4.8813	4.8003	2.3913	211.22	322.38	3.7510	40.238
2011 1	3.0595	4.8516	4.7860	2.3782	212.68	324.68	3.7281	39.249	3.0611	4.8218	4.7299	2.3774	208.84	320.09	3.7063	39.343
2	3.0515	4.9096	4.7893	2.3959	214.46	328.91	3.7359	39.157	3.0442	4.9128	4.7538	2.3844	212.64	320.61	3.6816	39.082
3	3.0259	4.8687	4.7800	2.3994	218.64	329.65	3.6602	38.853	3.0368	4.9085	4.7968	2.3937	217.33	330.23	3.7154	38.965
4	2.9735	4.9524	4.8159	2.4222	225.48	340.43	3.6462	38.254	3.0127	4.9286	4.8108	2.4159	222.53	335.35	3.6182	38.754
5	3.0115	4.9818	4.7970	2.4432	221.36	354.48	3.7099	38.716	3.0132	4.9248	4.8141	2.4351	220.89	345.09	3.7137	38.755
6	3.0205	4.8648	4.8243	2.4577	224.05	363.50	3.7538	38.809	3.0298	4.9173	4.8446	2.4541	222.93	360.19	3.7641	38.916
7	2.9555	4.8319	4.7329	2.4547	216.70	369.46	3.8131	37.922	2.9950	4.8322	4.7767	2.4609	218.95	363.49	3.7715	38.451
8	2.9803	4.8774	4.7953	2.4684	220.73	367.89	3.8834	38.231	2.9853	4.8849	4.7914	2.4684	218.63	384.39	3.8694	38.284
9	3.1910	4.9738	5.0009	2.4537	220.67	354.26	4.1663	40.940	3.0856	4.8651	4.8636	2.4614	216.72	353.85	4.0184	39.582
10	3.0735	4.9084	4.9081	2.4584	220.24	352.20	3.8814	39.570	3.1403	4.9373	4.9314	2.4554	219.69	349.19	4.0907	40.368
11	3.1725	4.9467	4.9317	2.4485	216.04	344.50	4.0694	40.729	3.1534	4.9871	4.9414	2.4468	218.83	347.49	4.0693	40.524

Kadar AS\$ ialah kadar purata belian dan jualan antara bank-bank pada pukul 12:00 tengahari. Kadar bagi mata wang asing selain daripada AS\$ adalah kadar silang yang diperolehi daripada kadar mata wang asing tersebut berbanding AS\$ dan kadar RM/AS\$. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.

¹ US\$ rates are the average of buying and selling interbank rates at noon. Rates for foreign currencies other than US\$ are cross rates derived from rates of such foreign currencies against the US\$ and the RM/US\$. Daily exchange rates are available on the Central Bank's Internet web site.

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

RM juta / RM Million

Tempoh Period	Deposit Antara Bank <i>Interbank Deposit</i>										Instrumen Pasaran Wang <i>Money Market Instrument</i>									Jumlah besar <i>Grand total</i>	
	Semalaman <i>Overnight</i>	Hujung minggu <i>Weekend</i>	1 minggu <i>1 week</i>	1 bulan <i>1 month</i>	2 bulan <i>2 months</i>	3 bulan <i>3 months</i>	6 bulan <i>6 months</i>	1 tahun <i>1 year</i>	Lain-lain <i>Others</i>	Jumlah kecil <i>Sub-total</i>	Sekuriti Kerajaan Malaysia <i>Malaysian Governme- nt Securities</i>	Bon Khazanah <i>Khaza- nah Bonds</i>	Bon Cagamas <i>Caga- mas Bonds</i>	Bil Perben- daharaan Malaysia <i>Malaysian Treasury Bills</i>	Bil Bank Negara <i>Bank Negara Bills</i>	Nota Caga-mas <i>Caga- mas Notes</i>	Instrumen Deposit Boleh-niaga <i>Negotiable Instrument of Deposit</i>	Penerima- an Jurubank <i>Banker's Acceplan- ce</i>	Jumlah kecil <i>Sub-total</i>		
2008	884,513.61	252,633.24	67,961.10	4,959.30	2,016.40	713.60	280.15	100.00	90,896.63	1,304,074.01	160,265.65	460.00	690.00	3,624.64	168,439.15	-	26,620.50	41,246.22	390,863.87	1,705,420.19	
2009	614,126.19	198,587.18	57,152.50	3,546.95	3,615.00	5,577.90	743.00	-	99,157.90	982,569.62	175,233.31	129.00	10.00	4,413.31	182,277.97	25.00	32,797.00	41,616.95	436,502.54	1,419,009.17	
2010	663,643.36	188,906.44	48,376.65	10,970.00	8,622.00	13,479.70	675.00	-	95,880.35	1,030,553.49	181,239.57	-	15.00	2,548.05	220,854.87	65.00	44,356.00	44,076.96	493,155.45	1,523,708.98	
2009	11	31,276.79	6,254.46	3,232.00	170.00	1,115.00	794.20	163.00	-	5,687.90	48,693.35	9,681.51	-	-	392.43	19,919.44	-	4,925.00	3,053.29	37,971.67	86,665.02
	12	33,185.17	10,517.96	2,067.00	402.25	430.00	818.00	-	-	7,876.28	55,296.66	10,196.56	-	5.00	266.06	25,323.61	20.00	3,920.00	2,688.74	42,419.97	97,716.63
2010	1	37,346.14	11,082.83	3,375.95	710.00	310.00	2,363.00	435.00	-	5,626.25	61,249.17	22,143.70	-	-	729.94	10,775.00	-	2,585.00	4,395.66	40,629.30	101,878.50
	2	33,021.16	12,145.69	1,315.00	470.00	348.00	1,260.00	90.00	-	5,128.00	53,777.85	10,241.14	-	-	155.00	13,283.00	20.00	640.00	1,347.87	25,687.01	79,464.86
	3	82,873.45	19,250.92	4,690.60	250.00	1,468.00	360.00	100.00	-	8,596.00	117,588.97	20,516.13	-	-	126.00	11,040.05	-	4,718.00	2,852.18	39,252.37	156,841.34
	4	64,539.28	24,778.44	6,038.00	1,644.00	135.00	351.70	-	-	8,488.00	105,974.42	17,419.85	-	-	52.36	24,198.99	-	3,180.00	2,156.42	47,007.62	152,982.04
	5	75,048.62	20,813.05	2,825.00	1,090.00	967.00	1,490.00	-	-	7,563.00	109,796.67	17,027.60	-	-	90.00	13,522.86	45.00	2,670.00	4,214.68	37,570.14	147,366.82
	6	56,150.40	16,591.59	6,917.00	500.00	300.00	455.00	-	-	4,926.00	85,839.99	12,554.20	-	-	130.00	18,963.44	-	6,460.00	4,119.78	42,227.42	128,067.41
	7	75,029.76	18,704.75	3,462.00	150.00	1,084.00	1,326.00	-	-	9,988.20	109,744.71	14,200.51	-	-	550.18	15,978.82	-	2,949.00	4,460.73	38,139.24	147,883.95
	8	79,370.98	16,029.15	4,070.00	881.00	735.00	40.00	-	-	9,245.40	110,371.53	17,702.57	-	15.00	90.00	17,542.26	-	3,190.00	4,928.95	43,468.78	153,840.31
	9	37,734.70	7,584.20	3,133.00	840.00	240.00	1,595.00	50.00	-	7,921.90	59,098.80	14,493.82	-	-	279.57	22,392.04	-	5,510.00	3,930.41	46,605.84	105,704.64
	10	43,515.15	18,046.89	3,664.00	1,380.00	740.00	1,769.00	-	-	11,949.00	81,064.04	15,250.89	-	-	190.00	26,400.38	-	3,175.00	4,570.01	49,586.28	130,650.32
	11	45,954.29	14,036.18	3,140.00	1,285.00	1,270.00	1,350.00	-	-	8,673.60	75,709.07	12,756.29	-	-	-	19,874.81	-	1,925.00	3,548.98	38,105.08	113,814.15
	12	33,059.42	9,842.75	5,746.10	1,770.00	1,025.00	1,120.00	-	-	7,775.00	60,338.27	6,932.87	-	-	155.00	26,883.22	-	7,354.00	3,551.28	44,876.37	105,214.64
2011	1	35,479.85	11,512.23	4,657.00	1,675.00	845.00	2,450.00	175.00	-	7,169.35	63,963.43	15,530.70	-	-	115.00	21,051.73	-	3,761.00	3,832.74	44,291.17	108,254.60
	2	23,920.94	9,269.58	2,769.00	3,155.00	1,890.00	180.00	-	-	6,972.55	48,157.07	13,079.07	-	-	80.00	16,937.87	-	5,105.00	2,692.79	37,894.73	86,051.80
	3	40,183.84	9,651.80	6,061.02	275.00	985.00	120.00	-	-	6,562.00	63,838.66	42,043.54	-	-	2,610.50	31,445.73	-	7,821.00	5,284.56	89,205.33	153,043.99
	4	52,242.80	18,095.08	4,805.00	880.00	260.00	500.00	-	-	8,950.00	85,732.88	21,205.49	-	-	3,855.39	11,813.25	-	3,950.00	3,518.41	44,342.54	130,075.42
	5	54,075.31	13,596.31	2,176.50	2,020.00	420.00	485.00	20.00	70.00	8,080.40	80,943.52	11,550.98	-	-	-	20,119.97	-	4,130.00	7,120.57	42,921.52	123,865.04
	6	53,160.60	14,475.80	2,180.00	50.00	140.00	245.00	-	-	11,137.00	81,388.40	22,741.83	-	-	28.00	24,003.10	-	5,406.00	5,560.47	57,739.40	139,127.80
	7	34,610.93	13,879.70	930.00	280.00	1,710.00	1,837.00	-	-	9,472.50	62,720.13	20,914.51	-	-	38.00	26,043.79	-	5,814.00	3,726.76	56,537.06	119,257.19
	8	57,299.16	15,547.72	2,806.70	240.00	207.00	1,273.00	-	-	8,164.00	85,537.58	23,770.64	-	-	10.00	28,219.45	-	9,142.00	4,453.62	65,595.71	151,133.29
	9	45,046.89	17,681.79	3,157.00	1,185.00	405.00	375.00	-	-	8,456.00	76,306.68	25,734.64	-	-	80.00	40,324.83	-	11,075.00	4,967.62	82,182.09	158,488.77
	10	34,196.68	9,461.21	1,235.00	435.00	1,515.00	910.00	185.00	-	7,131.50	55,069.39	9,436.98	-	250.00	138.01	24,421.95	-	3,446.80	4,599.70	42,293.44	97,362.83
	11	44,015.58	9,209.28	2,797.85	400.00	459.00	1,219.00	63.20	-	6,041.00	64,204.91	15,639.35	-	-	37.17	21,276.96	-	7,043.50	4,438.55	48,435.53	112,640.44

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

RM juta/RM million

Tempoh	USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD ⁴			USD/CHF			
	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	
Period	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	
2008	888,599.8	749,240.7	1,637,840.5	14,948.0	138.5	15,086.5	15,476.2	12.9	15,489.2	10,693.1	227.3	10,920.4	26,628.5	2.3	26,630.8	338.2	0.0	338.2	
2009	624,590.1	614,733.3	1,239,323.3	19,581.9	725.5	20,307.4	5,665.2	85.6	5,750.7	2,809.1	163.1	2,972.3	10,255.2	154.6	10,409.8	91.1	0.0	91.1	
2010	734,624.5	814,605.4	1,549,229.9	14,730.7	501.1	15,231.7	2,312.8	0.0	2,312.8	2,296.2	4.9	2,301.0	17,118.4	4.4	17,122.9	25.8	0.0	25.8	
2009	8	38,709.2	65,271.8	103,981.0	2,274.4	0.0	2,274.4	648.0	0.0	648.0	316.9	0.0	316.9	790.4	112.9	903.3	0.0	0.0	0.0
	9	46,563.2	40,181.3	86,744.5	1,224.4	319.1	1,543.5	424.1	0.0	424.1	338.9	0.0	338.9	707.1	40.7	747.8	7.0	0.0	7.0
	10	65,040.7	47,879.6	112,920.2	1,421.2	18.7	1,439.9	689.8	0.0	689.8	356.9	110.1	467.1	476.7	0.0	476.7	0.0	0.0	0.0
	11	49,896.6	37,303.5	87,200.1	2,162.7	0.0	2,162.7	179.3	0.0	179.3	316.7	0.0	316.7	528.1	0.0	528.1	0.0	0.0	0.0
	12	45,312.3	65,537.5	110,849.8	2,590.4	16.7	2,607.0	151.4	0.0	151.4	174.8	0.0	174.8	517.5	0.0	517.5	0.0	0.0	0.0
2010	1	67,536.1	69,903.4	137,439.5	2,109.3	0.0	2,109.3	186.2	0.0	186.2	221.7	0.7	222.4	416.7	0.0	416.7	10.2	0.0	10.2
	2	42,348.0	49,861.5	92,209.5	2,237.7	85.4	2,323.1	117.1	0.0	117.1	167.1	1.3	168.5	441.3	0.0	441.3	0.0	0.0	0.0
	3	70,758.9	83,530.2	154,289.1	1,649.7	0.0	1,649.7	311.3	0.0	311.3	21.0	1.0	22.0	297.8	0.0	297.8	0.0	0.0	0.0
	4	70,611.9	57,237.0	127,848.9	1,443.9	0.0	1,443.9	630.7	0.0	630.7	141.6	1.5	143.1	1,323.2	0.0	1,323.2	0.0	0.0	0.0
	5	81,756.5	70,249.5	152,006.0	2,711.1	0.0	2,711.1	138.5	0.0	138.5	88.9	0.4	89.2	1,749.0	3.7	1,752.7	0.0	0.0	0.0
	6	64,750.5	62,042.8	126,793.3	650.2	0.0	650.2	127.3	0.0	127.3	87.8	0.0	87.8	1,589.5	0.0	1,589.5	0.0	0.0	0.0
	7	51,412.7	60,199.2	111,611.9	461.4	0.0	461.4	146.3	0.0	146.3	225.0	0.0	225.0	1,041.8	0.0	1,041.8	0.0	0.0	0.0
	8	45,514.7	81,707.9	127,222.6	607.9	58.7	666.5	141.1	0.0	141.1	234.8	0.0	234.8	1,248.9	0.0	1,248.9	0.0	0.0	0.0
	9	62,123.9	80,020.1	142,144.0	567.2	64.7	631.9	53.9	0.0	53.9	272.8	0.0	272.8	1,096.6	0.0	1,096.6	0.0	0.0	0.0
	10	58,807.1	69,884.4	128,691.6	1,298.0	48.8	1,346.8	166.5	0.0	166.5	525.8	0.0	525.8	3,211.2	0.0	3,211.2	0.0	0.0	0.0
	11	67,353.3	74,893.5	142,246.9	437.9	242.8	680.7	154.4	0.0	154.4	163.3	0.0	163.3	2,506.5	0.7	2,507.3	15.6	0.0	15.6
	12	51,650.8	55,075.9	106,726.7	556.3	0.8	557.1	139.5	0.0	139.5	146.5	0.0	146.5	2,196.0	0.0	2,196.0	0.0	0.0	0.0
2011	1	52,533.2	64,671.3	117,204.5	416.0	45.6	461.6	150.7	0.0	150.7	164.1	55.5	219.5	1,551.8	0.0	1,551.8	12.7	0.0	12.7
	2	43,589.5	48,254.9	91,844.4	226.3	37.0	263.3	50.2	22.1	72.3	23.2	0.0	23.2	1,394.2	0.0	1,394.2	0.0	0.0	0.0
	3	71,189.1	93,943.9	165,132.9	641.0	3.9	644.9	153.1	0.0	153.1	137.6	58.9	196.5	1,562.8	0.0	1,562.8	0.6	0.0	0.6
	4	111,449.4	105,115.7	216,565.1	913.7	0.0	913.7	62.6	0.0	62.6	36.4	0.0	36.4	2,602.7	0.0	2,602.7	15.4	0.0	15.4
	5	97,119.1	86,644.5	183,763.6	672.1	0.0	672.1	164.9	0.0	164.9	150.4	0.0	150.4	2,242.3	825.3	3,067.5	1.7	0.0	1.7
	6	86,687.8	78,544.2	165,232.0	626.6	2.0	628.5	215.6	9.4	225.0	135.4	0.0	135.4	2,772.4	5,004.7	7,777.1	6.1	0.0	6.1
	7	83,912.7	87,844.3	171,757.0	211.4	0.0	211.4	82.8	0.0	82.8	99.7	0.0	99.7	2,551.8	25.7	2,577.5	15.0	0.0	15.0
	8	94,590.7	78,005.3	172,596.0	421.3	9.3	430.6	65.1	0.0	65.1	82.8	0.0	82.8	1,552.4	47.0	1,599.4	23.0	0.0	23.0
	9	116,950.0	86,179.3	203,129.4	412.3	17.0	429.3	68.3	104.0	172.3	126.6	0.0	126.6	1,082.2	29.7	1,111.8	0.5	0.0	0.5
	10	92,882.1	89,159.2	182,041.3	893.8	0.0	893.8	181.8	0.0	181.8	103.2	0.0	103.2	2,200.2	30.1	2,230.3	0.2	0.0	0.2
	11	80,078.4	78,842.0	158,920.4	1,058.3	0.0	1,058.3	60.4	0.0	60.4	33.5	0.0	33.5	1,952.4	30.0	1,982.4	0.4	0.0	0.4

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

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

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

RM juta / RM million

Tempoh Period	Sekuriti Hutang / Debt Securities						Tolak / Less: Penebusan / Redemptions				Tolak : Milikan Kerajaan Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam Net Funds Raised by the Public Sector
	Sekuriti Kerajaan Malaysia (SKM) Malaysian Government Securities (MGS)	Langganan Pendahuluan SKM MGS Advanced Subscriptions	Bon Khazanah Khazanah Bonds (KB)	Terbitan Pelaburan Kerajaan Government Investment Issues (GII)	Bon Simpanan Savings Bonds	Terbitan Baru Sekuriti Hutang New Issues of Debt Securities	SKM MGS	Bon Khazanah KB	Terbitan Pelaburan Kerajaan GII	Bon Simpanan Savings Bonds		
2008	44,618	-	-	16,500	1,483	62,601	21,399	3,000	2,000	15	-	36,188
2009	61,294	-	-	28,500	7,000	96,794	31,531	2,350	5,000	147	-	57,766
2010	37,734	-	-	21,000	2,399	61,133	18,378	-	5,500	241	-	37,014
2009 9	-	-	-	4,000	-	4,000	4,000	2,350	-	16	-	-2,366
10	4,515	-	-	3,500	-	8,015	9,365	-	1,500	29	-	-2,879
11	6,508	-	-	-	-	6,508	-	-	-	19	-	6,488
12	2,514	-	-	-	-	2,514	500	-	-	12	-	2,002
2010 1	5,565	-	-	3,000	-	8,565	-	-	-	25	-	8,540
2	3,500	-	-	-	-	3,500	-	-	-	13	-	3,487
3	3,500	-	-	3,500	-	7,000	-	-	3,500	14	-	3,486
4	5,567	-	-	-	-	5,567	10,887	-	-	23	-	-5,343
5	-	-	-	-	-	-	-	-	-	20	-	-20
6	3,007	-	-	5,500	2,399	10,906	-	-	-	15	-	10,891
7	3,613	-	-	3,000	-	6,613	-	-	-	30	-	6,583
8	6,336	-	-	-	-	6,336	6,991	-	-	19	-	-674
9	-	-	-	3,000	-	3,000	-	-	-	14	-	2,986
10	6,646	-	-	-	-	6,646	-	-	-	30	-	6,616
11	-	-	-	3,000	-	3,000	500	-	-	24	-	2,476
12	-	-	-	-	-	-	-	-	2,000	14	-	-2,014
2011 1	6,500	-	-	-	-	6,500	-	-	-	28	-	6,471
2	4,500	-	-	5,500	-	10,000	-	-	-	10	-	9,990
3	4,138	-	-	4,000	-	8,138	-	-	-	18	-	8,120
4	5,500	-	-	6,000	-	11,500	18,261	-	-	1,419	-	-8,180
5	3,574	-	-	4,028	-	7,602	-	-	-	16	-	7,586
6	7,632	-	-	-	-	7,632	-	-	3,500	12	-	4,120
7	4,196	-	-	6,651	-	10,846	-	-	3,000	22	-	7,824
8	5,337	-	-	-	-	5,337	-	-	-	16	-	5,321
9	4,500	-	-	4,135	-	8,635	19,218	-	1,000	11	-	-11,594
10	6,369	-	-	-	-	6,369	-	-	-	20	-	6,349
11	3,153	-	-	3,059	-	6,212	-	-	-	13	-	6,199

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

RM juta / RM million

Tempoh Period	Saham Biasa / Ordinary Shares ¹				Saham Terpilih Preference Shares	Waran Warrants	Terbitan Saham Baru/Waran New Issues of Shares/Warrants	Sekuriti Hutang / Debt Securities ²								Tolak / Less: Penebusan / Redemptions		Terbitan Baru Sekuriti Hutang Net Issues of Debt Securities	Dana Bersih yang Diperoleh oleh Sektor Swasta Net Funds Raised by the Private Sector
	Tawaran Awam Permulaan Initial Public Offers	Terbitan Hak Rights Issues	Penempatan Persendirian / Tawaran Jualan Secara Terhad Private Placement / Restricted Offer-for-Sale	Terbitan Khas Special Issues				Bon Biasa Straight Bonds	Bon dengan Waran Bonds with Warrants	Bon Boleh Tukar Convertible Bonds	Bon berasaskan Prinsip Islam Islamic Bonds	Bon yang disokong Aset Asset Backed Bonds	Nota Jangka Pertengahan Medium Term Notes ⁴	Bon Cagamas Cagamas Bonds	Terbitan Baru Sekuriti Hutang New Issues of Debt Securities	Sekuriti Hutang Swasta Private Debt Securities ³	Bon Cagamas Cagamas Bonds		
2008	1,273	3,659	247	-	-	298	5,477	13,977	-	846	7,468	1,300	26,067	-	49,658	26,381	7,640	15,637	21,114
2009	12,186	13,714	144	-	-	0	26,045	10,803	-	655	3,785	97	43,235	-	58,575	28,949	3,090	26,536	52,581
2010	19,800	12,250	-	-	-	89	32,139	5,286	-	190	3,228	384	43,041	-	52,128	31,460	2,310	18,358	50,497
2010	2	1,089	5,984	-	-	1	7,074	-	-	42	-	-	834	-	875	4,850	665	-4,640	2,434
	3	149	3,618	-	-	-	3,767	638	-	68	761	-	2,003	-	3,471	904	700	1,867	5,633
	4	40	1,260	-	-	13	1,313	751	-	-	204	100	8,092	-	9,146	1,765	245	7,137	8,449
	5	773	-	-	-	27	800	-	-	-	-	-	2,469	-	2,469	2,567	500	-597	202
	6	2,129	-	-	-	-	2,129	13	-	-	500	-	2,592	-	3,105	1,846	-	1,259	3,388
	7	1,083	741	-	-	-	1,823	-	-	-	112	100	1,756	-	1,968	2,412	-	-444	1,379
	8	-	56	-	-	23	79	700	-	-	-	-	3,752	-	4,452	2,984	-	1,468	1,546
	9	36	204	-	-	-	240	-	-	-	550	84	7,358	-	7,992	3,216	-	4,775	5,015
	10	1,773	103	-	-	19	1,894	87	-	-	-	-	3,412	-	3,498	2,315	-	1,184	3,078
	11	12,548	32	-	-	4	12,584	500	-	-	600	-	1,015	-	2,115	5,027	-	-2,912	9,672
	12	180	71	-	-	1	252	2,598	-	80	500	-	9,530	-	12,708	2,289	-	10,419	10,671
2011	1	461	14	-	-	-	475	-	-	-	-	-	655	-	655	3,476	200	-3,021	-2,546
	2	30	193	-	-	-	223	1,346	-	-	-	-	7,724	-	9,070	1,062	165	7,842	8,066
	3	32	381	-	-	1	415	268	-	-	1,000	-	1,226	-	2,494	3,151	135	-793	-378
	4	90	-	-	-	4	94	1	-	-	250	-	3,420	-	3,671	1,770	-	1,900	1,995
	5	1,233	526	-	-	-	1,760	2,400	-	-	-	-	3,169	-	5,569	3,520	-	2,049	3,808
	6	1,615	360	-	-	-	1,975	439	-	-	1,500	-	9,728	-	11,667	2,121	-	9,546	11,520
	7	3,191	83	-	-	-	3,274	-	-	-	700	-	2,012	-	2,712	2,401	-	311	3,586
	8	-	473	-	-	20	493	3,500	-	-	585	-	9,233	-	13,319	5,845	-	7,474	7,967
	9	-	75	-	-	-	75	-	-	-	600	-	2,444	-	3,044	3,531	-	-487	-412
	10	-	3,025	-	-	-	3,025	-	-	-	-	-	3,389	-	3,389	2,578	-	811	3,837
	11	726	-	-	-	-	726	620	-	-	-	-	9,822	-	10,442	4,494	-	5,947	6,673

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

2 Termasuk bon yang diterbitkan oleh inslitusi perbankan sejak Julai 2000.

3 Termasuk semua bon biasa, bon dengan waran, bon boleh tukar dan bon berasaskan prinsip Islam.

4 Bermula dari Januari 2004.

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

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

2 Includes bonds issued by the banking institutions since July 2000.

3 Includes all straight bonds, bonds with warrants, convertible and Islamic bonds.

4 Beginning from January 2004.

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

2.11 Terbitan Baru Sekuriti Hutang Swasta¹ (kecuali Bon Cagamas) mengikut Sektor New Issues of Private Debt Securities¹ (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	Perlombongan dan Kuari	Perkilangan	Pembinaan	Elektrik, Gas dan Air	Pengangkutan, Penyimpanan dan Perhubungan	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan dan Lain-lain	Perdagangan Borong dan Runcit, Hotel dan Restoran	Jumlah
Period	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Construction	Electricity, Gas and Water	Transport, Storage and Communications	Finance, Insurance, Real Estate and Business Services	Government and Other Services	Wholesale, Retail Trade, Hotels and Restaurants	Total
2008	189	-	1,525	5,874	3,201	5,840	32,462	388	179	49,659
2009	378	34	255	2,412	400	6,139	27,457	20,730	770	58,575
2010	684	-	126	9,241	620	5,710	35,200	149	398	52,128
2009	11	-	-	294	-	-	2,618	6,480	100	9,491
	12	-	-	107	-	250	2,086	574	165	3,231
2010	1	50	-	-	-	-	280	-	-	330
	2	80	-	109	-	292	384	-	-	875
	3	-	-	123	-	-	3,348	-	-	3,471
	4	-	-	625	-	-	8,521	-	-	9,146
	5	-	-	453	-	160	1,707	149	-	2,469
	6	-	-	677	20	33	2,374	-	-	3,105
	7	10	-	188	-	-	1,770	-	-	1,968
	8	125	-	2	-	-	4,325	-	-	4,452
	9	-	-	52	-	5,225	2,316	-	398	7,992
	10	-	-	832	-	-	2,631	-	-	3,498
	11	419	-	1	600	-	1,095	-	-	2,115
	12	-	-	80	6,179	-	6,449	-	-	12,708
2011	1	-	-	120	-	-	187	-	349	655
	2	-	-	1,250	2,700	-	2,120	3,000	-	9,070
	3	91	-	-	-	-	2,403	-	-	2,494
	4	50	-	2	1,000	-	2,619	-	-	3,671
	5	90	-	200	454	-	4,725	100	-	5,569
	6	-	-	440	699	3,000	1,027	6,200	-	11,667
	7	35	-	-	762	-	1,345	70	-	2,712
	8	-	465	120	33	-	2,000	2,820	-	13,319
	9	30	-	-	170	-	1,365	89	-	3,044
	10	350	-	-	1,399	-	1,630	11	-	3,389
	11	-	-	500	8	5,280	4,300	250	104	10,442

¹ Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti berdasarkan gadaijanji kediaman yang diterbitkan oleh Cagamas.

² Termasuk Nota Jangka Pertengahan.

Sumber: Bank Negara Malaysia

¹ Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS).

² Includes Medium Term Notes (MTN).

Source: Bank Negara Malaysia

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih

Bursa Malaysia Securities Berhad: Selected Indicators

Tempoh	Indeks					Urus Niaga (juta unit)						Urus Niaga (RM juta)						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM billion)	Nisbah Bersih P/E (Indeks Komposit)
	Indices					Turnover (million units)						Turnover (RM million)								
Period	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	No of Listed Companies	Market Capitalisation (RM billion)	Net P/E Ratio (Composite Index)
2008	876.75	-	-	5,726.46	4,007.31	108,479.29	9,564.13	-	-	141,004.51	630.44	279,368.91	5,348.75	-	-	289,249.51	1,277.89	977	663.8	8.75
2009	1,272.78	-	-	8,507.61	-	199,604.55	10,407.31	72,224.75	7,150.60	234,256.32	1,000.25	277,176.28	3,787.47	114,645.01	1,704.51	280,022.53	1,220.92	960	999.45	21.03
2010	1,518.91	-	-	10,374.98	-	198,449.31	-	198,449.30	17,917.78	236,428.52	1,021.17	351,823.34	-	351,823.24	3,580.67	360,567.91	1,573.88	957	1,275.28	18.78
2009	10	1,243.23	-	8,336.73	-	-	-	17,106.99	1,717.26	19,725.26	896.60	-	-	25,529.78	340.58	26,191.00	1,190.50	957	936.49	19.85
	11	1,259.11	-	8,382.64	-	-	-	17,467.45	2,284.24	21,100.25	1,055.01	-	-	25,169.79	587.14	26,033.15	1,301.66	960	986.28	20.43
	12	1,272.78	-	8,507.61	-	-	-	10,309.03	1,246.00	12,346.59	587.93	-	-	16,475.55	402.68	17,040.11	811.43	960	999.45	21.03
2010	1	1,259.16	-	8,484.00	-	-	-	22,163.38	2,825.69	26,342.79	1,317.14	-	-	31,137.18	643.94	32,085.73	1,604.29	957	1,001.73	21.03
	2	1,270.78	-	8,560.20	-	-	-	8,560.80	922.04	11,247.50	702.97	-	-	18,505.72	183.14	18,849.82	1,178.11	958	1,015.71	19.10
	3	1,320.57	-	8,957.24	-	-	-	17,533.41	1,463.79	20,624.81	896.73	-	-	32,863.61	258.33	33,725.34	1,466.32	961	1,061.06	19.26
	4	1,346.38	-	9,105.25	-	-	-	17,151.79	1,527.15	20,817.24	946.24	-	-	28,162.82	274.40	29,198.92	1,327.22	959	1,079.66	19.69
	5	1,285.01	-	8,645.86	-	-	-	13,259.70	1,332.17	15,995.36	799.77	-	-	26,688.24	223.23	27,352.01	1,367.60	961	1,027.92	18.72
	6	1,314.02	-	8,863.39	-	-	-	12,007.81	959.57	13,613.67	618.80	-	-	20,495.51	146.75	20,829.39	946.79	962	1,044.35	19.13
	7	1,360.92	-	9,212.77	-	-	-	14,791.78	922.81	16,455.77	747.99	-	-	25,717.90	173.80	26,061.26	1,184.60	962	1,092.29	19.83
	8	1,422.49	-	9,482.65	-	-	-	15,830.91	1,246.35	18,358.15	874.20	-	-	29,194.32	206.48	29,657.71	1,412.27	963	1,122.11	18.62
	9	1,463.50	-	9,811.64	-	-	-	15,110.55	1,505.45	19,016.73	950.84	-	-	30,854.98	218.92	31,631.38	1,581.57	958	1,150.12	19.34
	10	1,505.66	-	10,171.86	-	-	-	20,953.10	1,926.23	25,209.40	1,200.45	-	-	35,563.39	428.91	36,487.97	1,737.52	961	1,204.34	18.77
	11	1,485.23	-	10,073.34	-	-	-	22,246.54	1,806.50	25,690.61	1,284.53	-	-	38,123.93	517.80	38,972.94	1,948.65	961	1,237.37	18.37
	12	1,518.91	-	10,374.98	-	-	-	17,819.53	1,480.03	23,056.50	1,097.93	-	-	34,515.64	304.97	35,715.44	1,700.74	957	1,275.28	18.78
2011	1	1,519.94	-	10,469.17	-	-	-	33,264.91	2,017.54	39,471.54	1,973.58	-	-	50,697.49	296.73	52,047.85	2,602.39	956	1,283.98	18.38
	2	1,491.25	-	10,215.54	-	-	-	24,680.57	3,728.89	30,979.45	1,936.22	-	-	34,434.80	479.90	35,479.32	2,217.46	955	1,256.71	16.07
	3	1,545.13	-	10,612.46	-	-	-	23,555.32	2,322.76	28,717.33	1,248.58	-	-	39,042.82	376.12	39,958.75	1,737.34	954	1,310.99	16.59
	4	1,534.95	-	10,576.09	-	-	-	20,036.77	3,742.03	26,125.25	1,244.06	-	-	33,833.07	729.65	35,107.63	1,671.79	956	1,310.79	16.52
	5	1,558.29	-	10,691.17	-	-	-	13,623.24	3,281.33	18,374.96	918.75	-	-	30,148.29	753.92	31,205.81	1,560.29	954	1,320.03	15.94
	6	1,579.07	-	10,842.25	-	-	-	13,613.47	3,437.20	18,206.83	827.58	-	-	32,384.75	588.20	33,173.99	1,507.91	953	1,342.22	16.21
	7	1,548.81	-	10,682.79	-	-	-	13,967.25	3,095.56	19,285.55	918.36	-	-	33,607.96	457.50	34,566.92	1,646.04	960	1,339.33	15.95
	8	1,447.27	-	9,908.81	-	-	-	17,997.79	3,796.95	23,734.36	1,130.21	-	-	43,048.27	625.07	43,938.43	2,092.31	956	1,241.89	13.76
	9	1,387.13	-	9,397.57	-	-	-	12,365.53	2,539.02	16,150.30	807.52	-	-	28,366.41	354.38	28,874.71	1,443.74	952	1,172.29	13.22
	10	1,491.89	-	10,169.32	-	-	-	18,330.94	3,373.97	24,056.20	1,202.81	-	-	27,249.80	464.48	27,916.40	1,395.82	948	1,268.48	14.90
	11	1,472.10	-	10,063.99	-	-	-	27,605.17	7,426.84	37,045.15	1,852.26	-	-	26,794.28	1,048.20	28,066.19	1,403.31	945	1,255.93	14.51

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

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

Sumber: Bursa Malaysia Securities Berhad (BMSB).

Source: Bursa Malaysia Securities Berhad (BMSB).

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih

Futures and Options Markets: Selected Indicators

Tempoh	Niaga Hadapan dan Opsyen KLSE CII <i>KLSE CI Futures and Options</i>			Niaga Hadapan KLIBOR <i>KLIBOR Futures</i>			
	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	
<i>During</i>	<i>Bil Kontrak / No. of Contracts</i>						
2008	2,920,728	11,952	29,091	195,203	789	49,852	
2009	1,997,955	8,051	17,252	126,690	514	38,948	
2010	1,994,907	8,058	18,446	95,477	392	28,638	
2009	9	114,605	5,730	14,143	6,361	318	32,923
	10	120,405	5,473	15,314	12,016	546	32,372
	11	127,637	6,382	15,130	8,931	447	35,102
	12	104,844	4,993	14,827	2,605	124	31,948
2010	1	139,050	6,953	17,506	15,448	772	34,927
	2	120,354	7,522	14,514	14,258	891	39,303
	3	172,221	7,488	19,438	16,254	707	32,056
	4	141,538	6,434	18,885	5,691	259	31,650
	5	240,184	12,009	15,145	5,894	295	30,916
	6	180,575	8,208	15,207	14,430	656	27,371
	7	183,615	8,346	20,024	2,850	130	26,946
	8	155,662	7,412	17,768	6,853	326	27,085
	9	160,102	8,005	20,900	2,367	118	23,947
	10	155,719	7,415	20,794	2,860	136	23,777
	11	183,405	9,170	19,338	2,407	120	23,911
	12	162,482	7,737	21,837	6,165	294	21,770
2011	1	196,305	9,815	20,484	22,790	1,140	24,529
	2	189,415	11,838	13,347	13,586	849	30,123
	3	220,468	9,586	17,917	16,997	739	25,939
	4	185,270	8,822	20,692	5,470	260	26,579
	5	191,636	9,582	22,597	6,980	349	24,109
	6	172,464	7,839	23,372	6,490	295	20,834
	7	170,094	8,100	19,570	4,510	215	21,003
	8	276,325	13,158	18,182	3,525	168	20,529
	9	252,612	12,631	21,447	7,816	391	18,459
	10	251,375	12,569	21,823	2,891	145	17,344
	11	215,173	10,759	23,085	650	33	17,454

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM juta / RM million

Tempoh Period	Belanjawan semasa <i>Current budget</i>			Perbelanjaan pembangunan <i>Development expenditure</i>			Lebih / kurangan() keseluruhan	Sumber-sumber kewangan <i>Sources of finance</i>						Penggunaan harta ² <i>Use of assets</i>
	Hasil <i>Revenue</i>	Perbelanjaan ¹ <i>Expenditure¹</i>	Lebih / kurangan(-) <i>Surplus / deficit(-)</i>	Perbelanjaan pembangunan kasar <i>Gross development expenditure</i>	Tolak: Terimaan balik pinjaman <i>Less: Loan recoveries</i>	Perbelanjaan pembangunan bersih <i>Net development expenditure</i>		Pinjaman dalam negeri <i>Domestic borrowing</i>			Pinjaman luar negeri <i>Foreign borrowing</i>			
								Peminjaman kasar dalam negeri <i>Gross domestic borrowing</i>	Tolak: Pembayaran balik dalam negeri <i>Less: Domestic repayment</i>	Peminjaman bersih dalam negeri <i>Net domestic borrowing</i>	Peminjaman kasar luar negeri <i>Gross foreign borrowing</i>	Tolak: Pembayaran balik luar negeri <i>Less: Foreign repayment</i>	Peminjaman bersih luar negeri <i>Net foreign borrowing</i>	
2006	123,546	107,694	15,852	35,807	846	34,961	-19,109	36,100	18,350	17,750	834	3,888	-3,054	4,413
2007	139,885	123,084	16,801	40,564	3,105	37,460	-20,659	54,081	28,281	25,800	489	4,803	-4,314	-827
2008	159,793	153,499	6,295	42,847	959	41,889	-35,594	60,000	24,347	35,654	472	946	-474	414
2009	158,639	157,067	1,572	49,515	519	48,997	-47,424	93,500	36,621	56,879	451	6,737	-6,286	-3,168
2010	159,653	151,633	8,020	52,792	1,496	51,296	-43,275	60,499	24,043	36,456	4,495	831	3,664	3,156
2009 1Q	35,857	34,352	1,505	8,239	75	8,164	-6,659	25,500	17,666	7,834	2	600	-599	-576
2Q	39,380	39,363	17	12,108	37	12,072	-12,054	28,000	3,500	24,500	-	5,376	-5,376	-7,070
3Q	40,813	37,130	3,683	11,598	139	11,458	-7,775	23,000	4,046	18,954	2	647	-646	-10,533
4Q	42,589	46,222	-3,633	17,571	268	17,303	-20,936	17,000	11,409	5,591	448	113	334	15,010
2010 ³ 1Q	28,734	31,900	-3,167	7,303	287	7,016	-10,183	19,000	3,535	15,465	62	467	-405	-4,877
2Q	41,973	37,063	4,910	12,123	114	12,010	-7,099	16,399	10,924	5,475	4,049	62	3,987	-2,362
3Q	43,128	38,572	4,555	12,529	171	12,358	-7,803	15,600	7,037	8,563	107	221	-114	-646
4Q	45,818	44,097	1,721	20,836	925	19,912	-18,190	9,500	2,546	6,954	277	81	196	11,041
2011 ³ 1Q	39,759	38,653	1,106	6,429	108	6,321	-5,215	24,500	39	24,461	25	394	-369	-18,878
2Q	49,649	40,590	9,060	8,334	99	8,235	825	26,500	21,801	4,699	126	65	61	-5,585
3Q	48,347	48,832	-485	12,564	292	12,272	-12,757	24,000	23,257	743	6,063	5,394	669	11,345

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

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

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

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

Numbers may not add up to total due to rounding.

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

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk¹ RENTAS - Foreign Holdings in Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

	Sektor Awam / <i>Public Sector</i>							Sektor Swasta / <i>Private Sector</i>				
	Konvensional / <i>Conventional</i>			Sukuk				Konvensional / <i>Conventional</i>		Sukuk		
Akhir Tempoh	Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan	Sukuk Bank Negara Malaysia Ijarah	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah
End of Period	<i>Bank Negara Bills / Bank Negara Monetary Note</i>	<i>Malaysian Treasury Bills</i>	<i>Malaysian Government Securities</i>	<i>Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic</i>	<i>Malaysian Islamic Treasury Bills</i>	<i>Government Investment Issues</i>	<i>Bank Negara Malaysia Sukuk Ijarah</i>	<i>Total</i>	<i>: of which foreign currency denominated</i>	<i>Total</i>	<i>: of which foreign currency denominated</i>	<i>Total</i>
2011* 1	34,395.6	960.9	75,195.4	3,906.2	80.0	500.2	-	9,412.0	6.1	4,785.5	-	129,235.7
2	37,612.5	1,130.1	79,401.5	3,671.0	55.0	536.2	-	10,696.9	6.1	4,761.4	-	137,864.6
3	45,873.6	1,271.6	80,835.8	2,403.0	112.3	822.2	13.0	10,709.8	-	4,775.8	-	146,817.1
4	64,319.0	1,302.8	83,081.8	7,176.9	99.0	1,441.2	65.0	10,756.6	-	4,852.5	-	173,095.0
5	65,092.3	1,217.3	87,863.4	10,085.5	99.0	1,427.2	65.0	10,797.0	-	4,820.9	-	181,467.6
6	64,464.5	1,325.9	91,607.8	10,437.5	50.0	1,072.0	65.0	10,510.9	-	5,019.9	-	184,553.6
7	63,983.6	1,208.6	95,358.5	9,909.8	30.0	688.9	65.0	10,294.8	-	4,965.8	-	186,505.1
8	61,063.4	1,216.1	98,746.4	8,804.2	100.0	904.2	65.0	10,014.6	-	5,105.0	-	186,018.8
9	54,154.1	1,128.2	92,702.1	3,378.4	130.0	586.7	65.0	9,993.9	-	5,174.6	-	167,313.0
10	55,025.4	1,262.2	94,688.4	5,056.8	130.0	580.1	65.0	9,738.3	-	5,056.5	-	171,602.8
11	51,746.1	1,264.0	96,556.9	4,028.3	130.0	534.1	65.0	9,720.6	-	5,066.0	-	169,111.1

¹ Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang didepositkan dalam RENTAS, diisu oleh residen dan bukan residen
* Tidak termasuk Secondary Stok bagi Sukuk

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

¹ Refer to all government and private debt securities and sukuk as deposited in RENTAS, issued by residents and non-residents
* Exclude Secondary Stocks of Sukuk Issuances

3.3 Keluaran Dalam Negara Kasar (KDNK) Mengikut Komponen Perbelanjaan pada Harga Malar 2000 (Perubahan Tahunan) Gross Domestic Product by Expenditure Components at Constant 2000 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh <i>Period</i>	Keluaran Dalam Negara Kasar (KDNK) <i>Gross Domestic Product (GDP)</i>	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan <i>Exports of goods and services</i>	Import barang-barang dan perkhidmatan <i>Imports of goods and services</i>
		Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>	Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>		
2007	6.5	9.7	10.5	6.6	9.4	13.1	5.3	4.1	5.9
2008	4.8	9.0	8.7	9.9	1.1	-0.6	2.2	1.7	2.1
2009	-1.6	1.3	0.7	3.9	-5.6	-16.8	7.5	-10.5	-12.2
2010	7.2	5.2	6.5	0.5	9.8	17.7	2.8	9.9	15.1
2008 1Q	7.5	11.8	n.a.	n.a.	6.2	n.a.	n.a.	5.5	2.7
2Q	6.7	9.6	n.a.	n.a.	6.8	n.a.	n.a.	9.1	7.5
3Q	5.1	7.9	n.a.	n.a.	2.4	n.a.	n.a.	4.9	8.2
4Q	0.2	7.1	n.a.	n.a.	-10.8	n.a.	n.a.	-11.5	-9.0
2009 1Q	-6.2	-0.2	n.a.	n.a.	-11.5	n.a.	n.a.	-15.8	-23.0
2Q	-3.9	0.6	n.a.	n.a.	-10.2	n.a.	n.a.	-18.2	-19.1
3Q	-1.2	3.1	n.a.	n.a.	-7.6	n.a.	n.a.	-13.5	-13.2
4Q	4.6	1.6	n.a.	n.a.	9.3	n.a.	n.a.	7.1	7.0
2010 1Q	10.1	5.4	n.a.	n.a.	5.8	n.a.	n.a.	19.1	27.8
2Q	9.0	7.8	n.a.	n.a.	12.9	n.a.	n.a.	14.0	22.6
3Q	5.3	3.3	n.a.	n.a.	10.1	n.a.	n.a.	6.8	11.2
4Q	4.8	4.8	n.a.	n.a.	10.0	n.a.	n.a.	1.7	3.5
2011 1Q	5.2	7.6	n.a.	n.a.	6.5	n.a.	n.a.	1.4	8.4
2Q	4.3	6.4	n.a.	n.a.	3.2	n.a.	n.a.	4.1	3.2
3Q	5.8	9.9	n.a.	n.a.	6.1	n.a.	n.a.	4.2	3.2

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2000 (Perubahan Tahunan) Gross Domestic Product by Kind of Economic Activity at Constant 2000 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh <i>Period</i>	Pertanian <i>Agriculture</i>	Perlombongan dan Kuari <i>Mining and Quarrying</i>	Pembuatan <i>Manufacturing</i>	Pembinaan <i>Construction</i>	Perkhidmatan <i>Services¹</i>	of which									KDNK pada Harga Pembeli <i>GDP at Purchasers' Value¹</i>
						Elektrik, Gas dan Air <i>Electricity, Gas and Water</i>	Perdagangan Borong dan Runcit <i>Wholesale and Retail Trade</i>	Penginapan dan Restoran <i>Accommodation and Restaurant</i>	Pengangkutan dan Penyimpanan <i>Transport and Storage</i>	Komunikasi <i>Communication</i>	Kewangan dan Insurans <i>Finance and Insurance</i>	Harta Tanah dan Perkhidmatan Perniagaan Real Estates and Business Services <i>Real Estates and Business Services</i>	Perkhidmatan Kerajaan <i>Government Services</i>	Perkhidmatan Lain <i>Other Services</i>	
2006	5.2	-1.0	6.7	-0.3	7.4	4.9	7.0	5.6	6.4	7.7	7.7	10.9	10.0	4.5	5.8
2007	1.3	2.0	2.8	7.3	10.2	4.0	14.2	10.3	10.1	7.0	10.7	19.5	5.0	5.5	6.5
2008	4.3	-2.4	1.2	4.2	7.6	2.4	10.9	7.0	6.3	8.3	8.3	2.3	9.2	5.3	4.8
2009	0.6	-6.3	-9.3	5.9	3.1	0.8	1.6	2.8	-2.8	6.4	5.7	2.6	3.5	4.4	-1.6
2010	2.1	0.2	11.4	5.1	6.8	8.2	8.0	5.0	6.9	8.5	6.4	7.8	5.8	4.0	7.2
2007 1Q	2.9	-1.1	1.7	5.2	10.0	4.3	10.9	8.1	5.7	5.4	13.4	24.1	7.2	4.0	5.7
2Q	-2.4	5.9	1.3	6.3	10.2	4.5	13.8	10.0	9.2	8.1	11.2	20.9	3.9	5.6	5.9
3Q	1.0	0.6	2.8	9.1	11.0	2.9	17.0	11.7	13.0	7.2	9.0	22.2	4.4	6.4	6.8
4Q	3.8	2.9	5.3	8.4	9.8	4.3	14.7	11.4	12.5	7.2	9.7	11.6	4.8	6.1	7.5
2008 1Q	6.8	1.7	6.6	6.6	9.1	4.9	15.0	9.7	10.1	8.5	10.6	4.8	5.2	5.0	7.5
2Q	6.6	-3.1	5.8	3.3	8.4	4.4	14.4	7.1	8.3	9.0	8.2	4.3	6.1	5.4	6.7
3Q	3.6	-1.2	1.9	6.2	7.3	2.5	9.7	4.5	6.0	8.4	10.8	-0.6	8.7	5.4	5.1
4Q	0.7	-7.0	-9.0	0.9	5.7	-1.9	5.7	7.2	1.2	7.3	4.1	0.7	16.2	5.3	0.2
2009 1Q	-4.1	-7.1	-17.9	1.3	0.3	-7.8	-1.4	2.1	-4.0	5.3	2.3	-5.9	3.3	5.1	-6.2
2Q	0.6	-5.7	-14.5	4.5	2.1	-0.7	0.3	3.0	-6.4	6.2	4.6	4.1	1.7	4.4	-3.9
3Q	-0.2	-6.5	-8.6	8.0	3.9	2.4	2.9	3.8	-3.4	6.5	4.8	5.0	7.2	3.9	-1.2
4Q	6.1	-5.8	5.1	9.3	5.7	9.6	4.0	2.2	2.6	7.5	11.0	7.3	1.8	4.2	4.6
2010 1Q	7.2	1.0	17.1	8.6	8.6	16.8	9.7	5.5	8.1	6.7	7.1	14.2	7.6	4.7	10.1
2Q	2.8	1.5	16.0	4.1	7.4	9.0	8.8	5.9	9.0	8.3	8.7	2.8	8.0	3.6	9.0
3Q	3.0	-0.7	7.6	2.8	5.3	3.8	5.7	5.1	5.6	9.2	6.4	6.3	2.0	3.7	5.3
4Q	-3.9	-1.2	6.2	5.6	6.1	4.2	8.3	3.7	5.2	9.8	3.7	8.7	6.1	3.9	4.8
2011 1Q	-0.2	-4.2	5.5	3.8	7.0	1.3	6.8	4.0	4.3	6.4	6.8	8.8	13.7	3.9	5.2
2Q	6.9	-9.2	2.1	0.6	6.8	2.4	7.3	5.6	4.7	6.4	5.6	7.6	12.8	4.6	4.3
3Q	8.2	-6.1	5.1	3.0	7.0	4.6	9.0	5.4	6.1	8.7	4.6	6.7	10.7	4.3	5.8

¹ Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

¹ Total may not necessarily add up due to rounding.

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

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

Sumber: Jabatan Perangkaan Malaysia

Board (<http://dsbb.imf.org>)

Source: Department of Statistics, Malaysia

3.5 Penunjuk Ekonomi Terpilih Selected Economic Indicators

	IHP	PHP	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh
			Semua	Perlombongan	Elektrik	Pembuatan	Ekspor	Import		
	CPI	PPI	IPI				Trade		Unemployment Rate	Labour Force
			All	Mining	Electricity	Manufacturing	Exports	Imports		
	Wajaran / Weight (2005=100)									
100.0	100.0	100.0	30.6	5.9	63.5	Exports	Imports			
% Annual change										
									000 persons	
2008	5.4	10.3	0.7	0.8	1.2	0.7	9.7	3.5	3.3	11,028.1
2009	0.6	-7.1	-7.5	-3.7	0.8	-10.0	-16.7	-16.4	3.7	11,315.3
2010	1.7	5.6	7.2	-1.6	8.8	11.1	15.6	21.7	3.4	11,517.2
2009	9	-2.0	-9.8	-6.1	-3.1	2.4	-23.9	-19.9	3.6	11,442.5
	10	-1.5	-3.3	1.0	-2.5	11.0	3.5	-2.1	-	-
	11	-0.1	0.0	-0.2	-5.5	5.9	-2.4	2.2	-	-
	12	1.1	3.6	7.5	-0.2	14.1	21.6	23.4	3.5	11,420.7
2010	1	1.3	4.2	13.1	2.2	19.8	42.0	31.2	-	-
	2	1.2	5.9	4.8	-1.4	11.4	21.3	28.3	-	-
	3	1.3	9.0	14.1	-0.8	24.9	39.8	45.8	3.6	12,123.3
	4	1.5	7.4	9.6	-6.0	12.2	26.0	26.7	-	-
	5	1.6	5.9	12.9	1.8	11.5	21.3	33.6	-	-
	6	1.7	5.2	9.2	1.1	5.2	13.1	29.9	3.2	12,192.0
	7	1.9	5.6	2.9	-7.6	4.4	7.4	12.2	-	-
	8	2.1	4.8	4.1	-2.1	4.9	6.6	9.3	-	-
	9	1.8	4.9	5.8	2.2	3.1	7.6	14.5	3.1	12,204.8
	10	2.0	4.4	2.6	-2.9	5.2	4.7	0.4	-	-
	11	2.0	4.6	4.2	-2.4	4.9	7.0	5.1	-	-
	12	2.2	5.5	4.4	-3.6	2.4	8.2	4.6	3.1	12,334.6
2011	1	2.4	6.9	0.5	-6.8	0.3	3.8	4.4	-	-
	2	2.9	7.2	4.4	-3.3	0.7	8.2	6.5	-	-
	3	3.0	7.9	2.4	-5.6	-0.7	6.1	4.1	3.1	12,497.9
	4	3.2	9.2	-0.2	-1.5	0.5	0.3	11.4	-	-
	5	3.3	10.6	-5.6	-23.9	-0.2	1.4	5.4	-	-
	6	3.5	10.7	1.3	-8.6	3.6	4.9	9.6	3.0	12,506.6
	7	3.4	10.8	-0.5	-7.5	5.0	1.7	7.1	-	-
	8	3.3	10.8	3.7	-1.4	1.4	5.9	6.9	-	-
	9	3.4	11.2	3.0	-12.0	6.4	8.9	12.9	3.1	12,648.6
	10	3.4	9.1	2.8	-5.7	1.9	6.2	4.6	-	-
	11	3.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

3.6 Imbangan Pembayaran

Balance of Payments

RM juta / RM million

Ketika	Akaun Semasa / Current Account														Akaun Modal dan Kewangan / Capital and Financial Accounts						Kesilapan dan Ketinggalan	Imbangan Keseluruhan		
	Jumlah	Barangan dan Perkhidmatan / Goods and Services							Pendapatan / Income			Pindahan Semasa / Current Transfers			Jumlah	Akaun Modal	Akaun Kewangan / Financial Account							
		Jumlah	Barangan / Goods			Perkhidmatan / Services			Bersih	Kredit	Debit	Bersih	Kredit	Debit			Jumlah	Akaun Modal	Jumlah	Pelaburan langsung			Pelaburan portfolio	Pelaburan lain
			Bersih	Eksport	Import	Bersih	Kredit	Debit																
<i>During</i>	<i>Total</i>	<i>Total</i>	<i>Net</i>	<i>Exports</i>	<i>Imports</i>	<i>Net</i>	<i>Credit</i>	<i>Debit</i>	<i>Net</i>	<i>Credit</i>	<i>Debit</i>	<i>Net</i>	<i>Credit</i>	<i>Debit</i>	<i>Total</i>	<i>Capital Account</i>	<i>Total</i>	<i>Direct investment</i>	<i>Portfolio investment^{3/}</i>	<i>Other investment</i>	<i>Errors and Omissions</i>	<i>Overall Balance</i>		
2004	57,302	96,575	104,774	481,903	377,129	-8,199	65,022	73,221	-24,402	16,452	40,854	-14,871	1,603	16,474	19,347	0	19,347	9,739	32,994	-23,386	7,079	83,728		
2005	78,367	119,280	128,892	539,420	410,529	-9,612	74,274	83,886	-23,943	20,627	44,569	-16,971	1,137	18,107	-36,991	0	-36,991	3,749	-14,116	-26,624	-27,825	13,550		
2006	96,029	130,062	137,292	590,018	452,726	-7,230	79,488	86,718	-17,294	31,107	48,401	-16,739	1,149	17,889	-43,446	-264	-43,182	144	12,786	-56,112	-27,424	25,158		
2007	102,190	132,209	129,488	605,175	475,687	2,722	101,207	98,485	-13,984	39,068	53,052	-16,035	1,348	17,383	-39,140	-186	-38,954	-9,348	18,384	-47,991	-17,754	45,296		
2008	131,414	171,936	171,799	663,875	492,076	137	102,221	102,084	-23,033	40,335	63,368	-17,490	1,414	18,904	-118,489	593	-119,082	-25,996	-85,222	-7,865	-31,174	-18,250		
2009	112,139	146,409	141,745	554,067	412,322	4,664	101,270	96,606	-14,639	39,347	53,986	-19,631	3,714	23,345	-80,369	-161	-80,208	-22,908	764	-58,064	-17,939	13,831		
2010	88,079	136,424	134,726	640,043	505,317	1,698	105,268	103,570	-26,514	38,297	64,811	-21,831	1,855	23,686	-19,993	-165	-19,827	-13,611	47,756	-53,973	-70,713	-2,628		
2007 1Q	19,628	26,319	27,210	138,011	110,801	-890	23,393	24,284	-2,980	7,782	10,762	-3,712	457	4,168	1,477	-9	1,486	633	25,578	-24,726	-5,594	15,510		
2007 2Q	24,676	31,410	29,261	144,906	115,645	2,149	25,675	23,526	-2,787	9,372	12,160	-3,946	276	4,222	7,584	-21	7,605	-110	15,958	-8,243	1,583	33,844		
2007 3Q	29,956	37,352	35,793	158,618	122,826	1,559	26,062	24,503	-3,220	11,267	14,487	-4,176	375	4,551	-31,092	-119	-30,973	-5,025	-28,732	2,784	-3,219	-4,355		
2007 4Q	27,930	37,128	37,224	163,640	126,416	-96	26,077	26,173	-4,998	10,647	15,644	-4,200	241	4,441	-17,109	-37	-17,071	-4,846	5,580	-17,806	-10,524	297		
2008 1Q	23,753	34,419	34,528	152,469	117,941	-110	23,898	24,007	-5,991	9,939	15,930	-4,675	291	4,967	27,154	800	26,354	-5,186	26,107	5,433	-1,964	48,942		
2008 2Q	39,461	50,266	49,139	175,630	126,491	1,127	26,315	25,188	-6,554	12,558	19,111	-4,251	321	4,572	-11,458	-35	-11,423	109	-22,206	10,674	-1,789	26,213		
2008 3Q	39,982	49,947	51,197	186,424	135,227	-1,250	25,699	26,949	-5,435	10,605	16,040	-4,531	274	4,804	-62,597	-117	-62,480	-19,732	-55,888	13,141	-8,909	-31,523		
2008 4Q	28,218	37,305	36,935	149,352	112,417	370	26,310	25,939	-5,054	7,233	12,287	-4,033	528	4,561	-71,588	-54	-71,534	-1,187	-33,235	-37,112	-18,512	-61,881		
2009 1Q	31,295	39,944	37,248	121,579	84,331	2,696	24,648	21,952	-4,486	6,405	10,891	-4,164	446	4,610	-31,055	-64	-30,991	3,007	-12,552	-21,447	3,025	3,265		
2009 2Q	27,981	34,697	33,180	129,313	96,134	1,518	24,699	23,181	-2,855	9,164	12,020	-3,861	281	4,142	-22,368	-37	-22,331	-5,543	-9,968	-6,820	-3,479	2,134		
2009 3Q	25,448	33,986	33,394	143,931	110,537	592	25,211	24,619	-1,734	12,638	14,372	-6,805	333	7,137	-9,465	-28	-9,437	-9,571	18,584	-18,451	-4,524	11,458		
2009 4Q	27,416	37,782	37,924	159,244	121,320	-142	26,712	26,854	-5,564	11,140	16,704	-4,802	2,655	7,456	-17,481	-33	-17,449	-10,801	4,699	-11,347	-12,960	-3,025		
2010 1Q	29,252	44,426	44,445	158,896	114,451	-19	24,423	24,442	-9,753	7,102	16,855	-5,421	418	5,839	-17,682	-51	-17,631	1,972	13,367	-32,970	-31,204	-19,634		
2010 2Q	14,830	29,779	29,986	157,217	127,230	-207	25,669	25,876	-9,279	7,119	16,398	-5,670	432	6,102	-146	-52	-94	136	11,644	-11,875	-16,559	-1,875		
2010 3Q	20,228	29,022	27,966	158,912	130,946	1,056	27,602	26,545	-3,512	12,787	16,299	-5,282	499	5,781	-3,321	-63	-3,259	-17,572	19,113	-4,800	-15,942	965		
2010 4Q	23,768	33,196	32,329	165,019	132,689	867	27,574	26,707	-3,970	11,288	15,258	-5,458	506	5,965	1,157	1	1,157	1,852	3,633	-4,328	-7,008	17,917		
2011 1Q	25,894	36,779	38,084	166,543	128,459	-1,305	25,179	26,485	-5,724	12,215	17,938	-5,161	933	6,094	-6,026	-13	-6,013	933	8,523	-15,470	-4,014	15,855		
2011 2Q	23,397	35,589	36,302	171,709	135,407	-713	27,258	27,971	-6,890	11,154	18,044	-5,302	1,042	6,344	44,498	-26	44,525	2,306	48,471	-6,252	-6,171	61,724		
2011 3Q	26,628	35,729	38,156	176,670	138,514	-2,427	26,593	29,020	-3,812	13,946	17,758	-5,290	1,226	6,516	-23,322	-58	-23,264	-7,701	-23,737	8,174	7,611	10,917		

1/ Bermula dari suku pertama tahun 2001, imbalan pembayaran telah disusun atur berdasarkan garis panduan yang terkandung di dalam Manual Imbalan Pembayaran Edisi ke-5 (BPM5) yang disediakan oleh Tabung Kewangan Antarabangsa (IMF). Data bagi 1999 dan 2000 juga telah diklasifikasikan berdasarkan metodologi baru ini.

2/ Berdasarkan garis panduan yang terkandung di dalam BPM5 yang disediakan oleh IMF, data bagi terbitan dan penubuhan bon dan nota oleh sektor awam telah diklasifikasi semula dan dicatat di bawah pelaburan portfolio mulai suku pertama 2004.

3/ Merujuk kepada jumlah pelaburan portfolio dan derivatif kewangan.

1/ From the first quarter of 2001, the balance of payments is compiled in conformity with the methodology set forth in Fifth Edition of the Balance of Payment Manual (BPM5) of the International Monetary Fund (IMF). Data for 1999 and 2000 have also been reclassified based on the new methodology.

2/ In accordance with the methodology set forth in the BPM5 of the IMF, data on issuance and redemption of bonds and notes by the official sector has been reclassified and recorded under portfolio investment from the first quarter of 2004.

3/ Refers to total of portfolio investment and financial derivatives.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

Sumber: Jabatan Perangkaan Malaysia

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).
Numbers may not necessarily add up due to rounding.
Source: Department of Statistics, Malaysia

3.7 Hutang Luar Negeri External Debt

RM juta / RM million

Akhir tempoh <i>End period</i>	Hutang luar negeri yang belum dijelaskan / External debt outstanding										
	Jumlah <i>Total</i>	Nisbah khidmat bayaran ⁶ (%) <i>External debt service ratio⁶ (%)</i>	Hutang jangka sederhana dan panjang ¹ / Medium and long-term debt ¹					Hutang jangka pendek ² / Short-term debt ²			
			Jumlah <i>Total</i>	Kerajaan Persekutuan / Federal Government		PABK ³ <i>NFPEs³</i>	Sektor swasta ⁴ <i>Private sector⁴</i>	Jumlah <i>Total</i>	Sektor perbankan ⁵ <i>Banking sector⁵</i>	Sektor bukan bank <i>Non-bank sector</i>	
				Jumlah <i>Total</i>	Nisbah khidmat bayaran ⁶ (%) <i>External debt service ratio⁶ (%)</i>						
2006	184,505	4.8	141,704	25,005	0.8	50,378	66,322	42,800	28,812	13,988	
2007	187,445	3.8	132,978	19,602	0.9	41,854	71,521	54,468	42,134	12,334	
2008	236,283	2.6	156,594	20,316	0.3	63,146	73,133	79,689	72,042	7,647	
2009	232,717	6.5	155,328	13,787	1.2	71,600	69,941	77,390	68,527	8,863	
2010	227,107	7.4	147,660	16,746	0.2	66,589	64,325	79,447	67,982	11,465	
2009 1Q	246,522	7.7	158,373	20,192	0.6	63,852	74,328	88,149	79,577	8,572	
2Q	233,004	8.1	146,837	14,262	3.7	58,628	73,947	86,167	76,480	9,687	
3Q	243,487	3.4	162,915	13,857	0.5	76,384	72,673	80,573	71,106	9,466	
4Q	232,717	6.9	155,328	13,787	0.1	71,600	69,941	77,390	68,527	8,863	
2010 1Q	219,191	8.1	147,152	12,737	0.4	68,146	66,269	72,038	64,038	8,001	
2Q	222,181	7.2	149,942	17,092	0.0	68,278	64,572	72,239	64,610	7,629	
3Q	227,392	7.5	146,713	16,364	0.2	67,700	62,648	80,679	70,592	10,087	
4Q	227,107	6.9	147,660	16,746	0.1	66,589	64,325	79,447	67,982	11,465	
2011 1Q	233,476	10.0	142,333	15,935	0.2	61,296	65,102	91,143	78,882	12,261	
2Q	241,518	8.4	149,198	16,167	0.0	63,824	69,208	92,319	81,052	11,267	
3Q	262,606	12.6	157,799	18,089	2.8	65,755	73,956	104,807	92,848	11,959	

- Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
- Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
- Terdiri daripada kedua-dua hutang Perusahaan Awam Bukan Kewangan yang dijamin dan tidak dijamin. Sehingga 1982, hutang PABK yang tidak dijamin dimasukkan di bawah sektor swasta.
- Termasuk hutang PABK yang tidak dijamin sehingga 1982.
- Tidak termasuk mata wang dan deposit yang dimiliki oleh bukan pemastautin dalam institusi perbankan pemastautin.
- Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah hutang luar negeri sebagai nisbah kepada jumlah eksport kasar barangan dan perkhidmatan. Data tahunan bagi jumlah nisbah khidmat bayaran hutang bagi tempoh sebelum 1980 serta data suku tahunan nisbah khidmat bayaran hutang bagi tempoh sebelum 1991 tidak diperolehi.

- Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.
- Short-term debt refers to debt with tenure of one year and below.
- Includes both guaranteed and non-guaranteed debt of Non-Financial Public Enterprises. Up to 1982, the non-guaranteed debt of the NFPEs were classified under private sector.
- Up to 1982, includes the non-guaranteed debt of the NFPEs.
- Exclude currency and deposits held by non-residents with residential banking institutions.
- Measures the principal repayment (excluding prepayment) and the interest payment of the external debt as a proportion of gross export of goods and services. Data on the annual total debt service ratio for the period prior to 1980 and quarterly debt service ratio for the period prior to 1991 are not available.

Source: Treasury and Bank Negara Malaysia

Sumber: Perbendaharaan dan Bank Negara Malaysia

3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

Akhir tempoh <i>End period</i>	Bank Negara Malaysia / Central Bank of Malaysia					Lain-lain rizab rasmi ⁴ Other official reserves ⁴	Rizab rasmi bersih Net official reserves	
	Rizab antarabangsa kasar / Gross international reserves				Tanggungjawab luar negeri ⁵ External liabilities ⁵			Rizab antarabangsa bersih Net international reserves
	Jumlah <i>Total</i>	Hak-hak Pengeluaran Khas ² <i>Special Drawing Rights²</i>	Kedudukan rizab di IMF ³ <i>IMF reserves position³</i>	Emas dan pertukaran mata wang asing ⁴ <i>Gold and foreign exchange⁴</i>				
2009	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	331,390.5	
2010	328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	328,747.5	
2010 6	309,789.8	6,513.5	1,470.0	301,806.2	22.5	309,767.2	309,868.3	
7	310,595.8	6,513.8	1,470.0	302,612.0	23.0	310,572.8	310,675.2	
8	311,316.0	6,514.1	1,470.0	303,331.9	23.3	311,292.7	311,392.8	
9	310,756.9	6,510.7	1,469.2	302,777.0	25.0	310,732.0	310,832.4	
10	324,925.3	6,511.0	1,469.2	316,945.1	21.6	324,903.6	325,005.5	
11	326,403.0	6,511.5	1,469.2	318,422.4	21.3	326,381.7	326,482.6	
12	328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	328,747.5	
2011 1	333,547.3	6,442.9	1,805.2	325,299.2	21.1	333,526.2	333,626.0	
2	338,598.9	6,443.4	1,805.2	330,350.2	21.4	338,577.5	338,678.5	
3	344,529.8	6,161.6	2,172.0	336,196.2	26.1	344,503.7	344,604.0	
4	393,232.0	6,162.1	2,172.0	384,897.9	24.6	393,207.4	393,309.2	
5	401,422.5	6,163.0	2,245.9	393,013.6	25.1	401,397.4	401,499.6	
6	406,255.0	6,206.3	2,269.9	397,778.8	26.9	406,228.1	406,328.1	
7	409,566.7	6,207.2	2,424.4	400,935.2	26.5	409,540.3	409,639.7	
8	412,085.6	6,208.0	2,424.4	403,453.2	26.3	412,059.3	412,159.5	
9	417,169.7	6,437.4	2,553.6	408,178.7	24.4	417,145.3	417,245.5	
10	429,100.9	6,437.9	2,553.6	420,109.4	24.9	429,075.9	429,176.1	
11	429,085.6	6,438.2	2,553.6	420,093.7	25.0	429,060.6	429,160.8	

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

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

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

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