



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# BULETIN PERANGKAAAN BULANAN

Monthly Statistical Bulletin

OGOS / August

# 2010

# **Bank Negara Malaysia**

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**Buletin Perangkaan Bulanan**  
***Monthly Statistical Bulletin***

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# PERKEMBANGAN MONETARI DAN KEWANGAN OGOS 2010

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## Keadaan Harga

Inflasi, seperti yang diukur oleh Indeks Harga Pengguna (IHP), meningkat sebanyak 2.1% pada kadar tahunan pada bulan Ogos. Peningkatan ini sebahagian besarnya disebabkan oleh kenaikan harga dalam kategori *makanan dan minuman tanpa alkohol dan pengangkutan*. Kenaikan harga makanan disebabkan terutamanya oleh kenaikan harga dalam subkategori *gula, jem, madu, coklat dan konfeksi dan buah-buahan*. Kenaikan harga *pengangkutan* mencerminkan kesan sepenuhnya daripada pelarasan harga runcit petrol dan diesel pada pertengahan bulan Julai, berikutan langkah pengurangan subsidi oleh Kerajaan.

## Keadaan Monetari

Kadar antara bank stabil pada bulan Ogos. Dari segi kadar runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan tidak berubah pada 6.27%. Kadar deposit runcit juga stabil. Wang secara luas (M3) meningkat pada bulan itu, mencerminkan terutamanya peningkatan dalam perbelanjaan Kerajaan. Selain itu, peningkatan dalam M3 juga disebabkan oleh pemberian kredit yang lebih tinggi oleh sistem perbankan kepada sektor swasta, di samping aliran masuk asing. Pembiayaan bersih kepada sektor swasta berkembang sebanyak RM8.1 bilion pada asas bulanan pada bulan Ogos terutamanya berikutan terbitan sekuriti hutang swasta (private debt securities, PDS) dan pinjaman sistem perbankan yang lebih tinggi pada bulan itu. Terbitan PDS meningkat disebabkan oleh beberapa terbitan besar terutamanya oleh institusi kewangan. Pinjaman perniagaan terkumpul lebih tinggi disebabkan terutamanya oleh peningkatan pinjaman kepada sektor *harta tanah; perdagangan borong dan runcit, restoran dan hotel, serta elektrik, gas dan air*. Pinjaman isi rumah juga terus bertambah terutamanya untuk *pembelian harta kediaman dan bukan kediaman, serta kereta penumpang*. Jumlah

permohonan pinjaman terus meningkat pada bulan Ogos, dipacu terutamanya oleh permintaan terhadap pinjaman yang lebih tinggi daripada sektor perniagaan.

## Sistem Perbankan

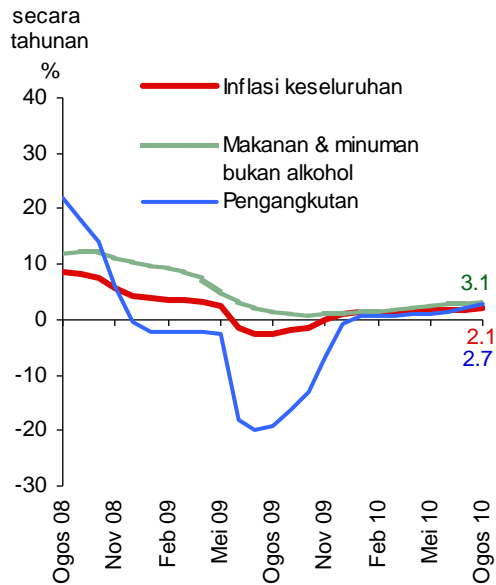
Permodalan sistem perbankan kekal kukuh dengan nisbah modal wajaran risiko (risk-weighted capital ratio, RWCR) dan nisbah modal teras (core capital ratio, CCR) masing-masing pada 15.1% dan 13.3%. Paras pinjaman tak berbayar (non-performing loans, NPL) termasuk pinjaman terjejas (impaired loans) terus stabil untuk mencakupi 2.1% daripada jumlah pinjaman bersih. Perlindungan bagi kerugian kekal melebihi 90%.

## Kadar Pertukaran dan Rizab Antarabangsa

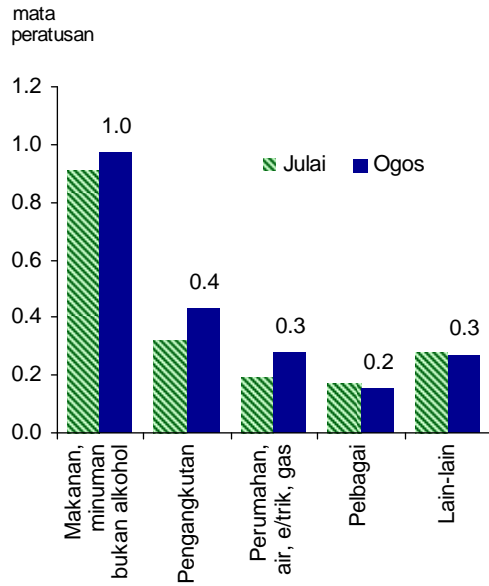
Pada bulan Ogos, ringgit menjadi kukuh berbanding dengan mata wang rakan perdagangan utama Malaysia. Penambahan nilai ringgit mencerminkan prospek pertumbuhan Asia yang positif berbanding dengan ekonomi maju, yang telah melonjakkan sentimen pelabur terhadap ekonomi dan pasaran kewangan serantau. Di dalam negeri pula, pertumbuhan KDNK suku kedua yang lebih kukuh daripada jangkaan dan pengumuman liberalisasi peraturan pentadbiran pertukaran asing juga telah meningkatkan sentimen terhadap Malaysia. Prestasi ringgit pada bulan September bercampur-campur. Meskipun ringgit menjadi lebih kukuh berbanding dengan dolar Amerika Syarikat (AS) dan yen Jepun, ringgit menyusut nilai berbanding dengan renminbi China, dolar Singapura dan euro. Prestasi euro yang kukuh disokong oleh laporan tentang krisis hutang kerajaan yang semakin reda. Rizab antarabangsa Bank Negara Malaysia berjumlah RM313.3 bilion (bersamaan dengan USD95.9 bilion) pada 15 September 2010. Paras ini memadai untuk membiayai 8.4 bulan import tertanggung dan ialah 4.3 kali hutang luar negeri jangka pendek.

## Inflasi meningkat pada bulan Ogos

### Inflasi



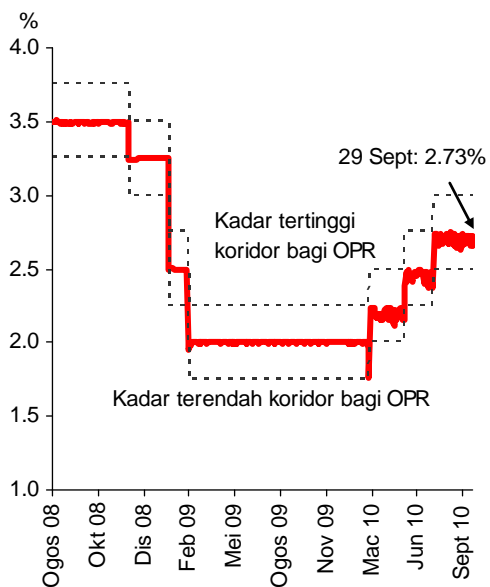
### Inflasi: Sumbangan Mengikut Komponen



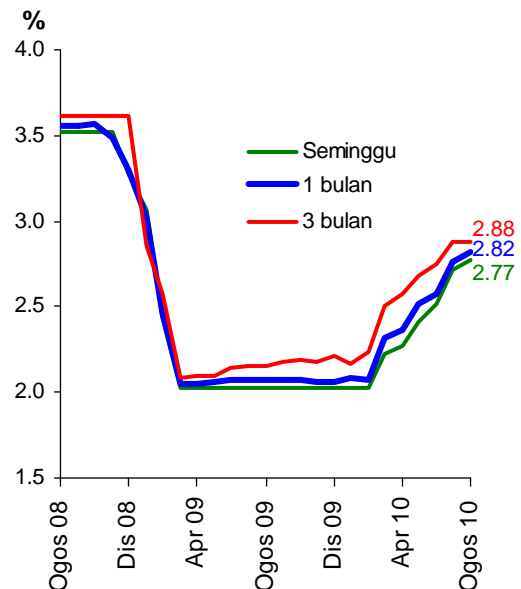
\* Lain-lain termasuk perkhidmatan rekreasi dan hiburan, minuman alkohol dan tembakau, restoran dan hotel, pendidikan, kesihatan, hiasan, perkakasan dan penyelenggaraan isi rumah, komunikasi, dan pakaian dan kasut

## Kadar faedah lebih tinggi

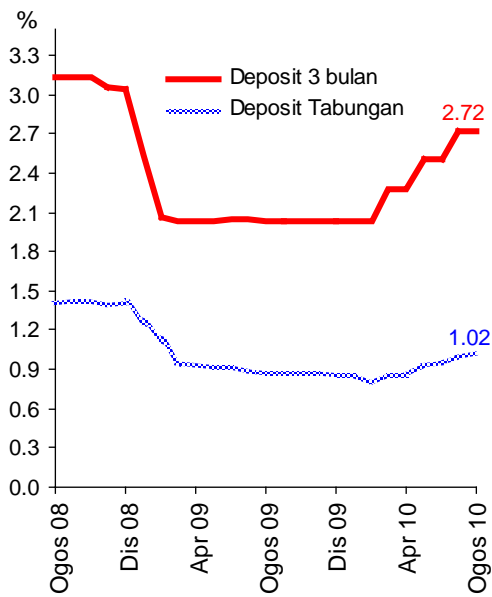
### Kadar Antara Bank Semalaman Purata



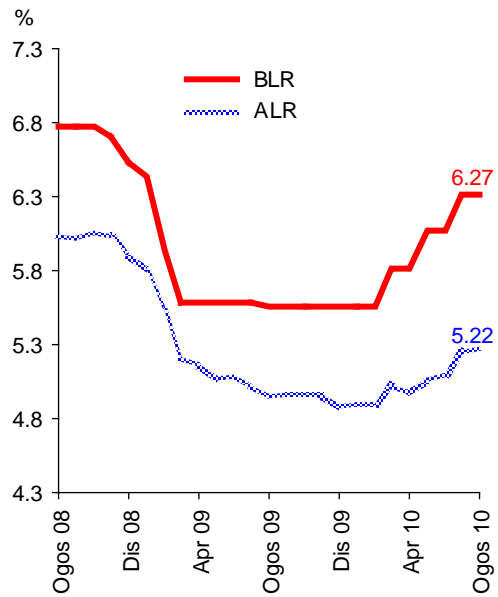
### Kadar Antara Bank Purata



**Kadar Deposit Bank Perdagangan**

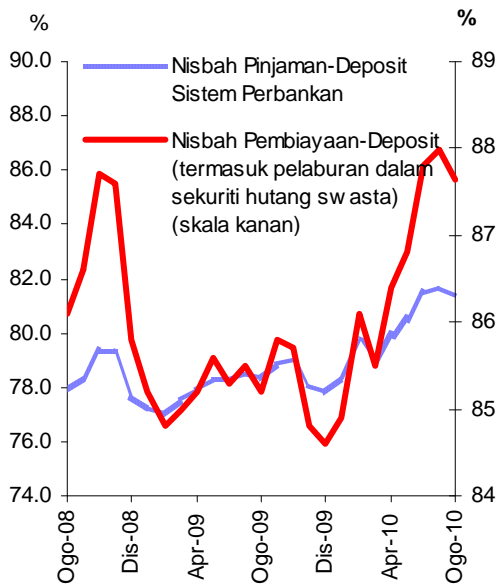


**Kadar Pinjaman Bank Perdagangan**

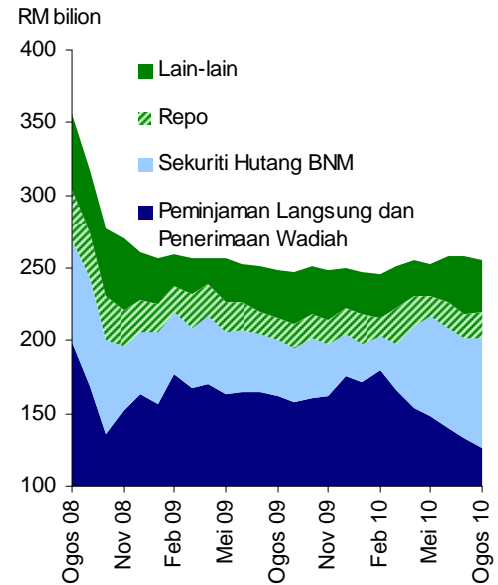


**Mudah tunai dalam sistem perbankan adalah lebih daripada mencukupi**

**Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit**



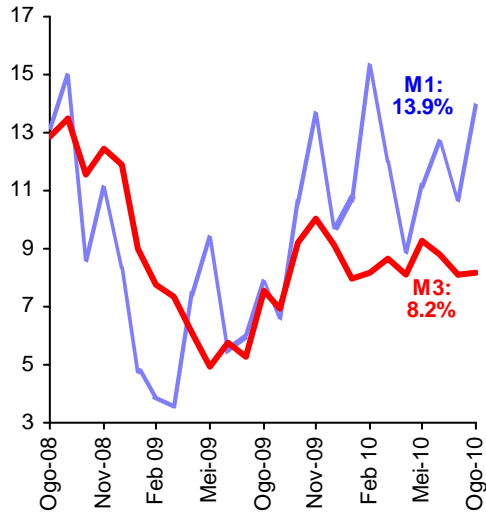
**Mudah Tunai Berkumpul di Bank Negara Malaysia**



## Pertumbuhan wang secara luas mampan

### M1 dan M3

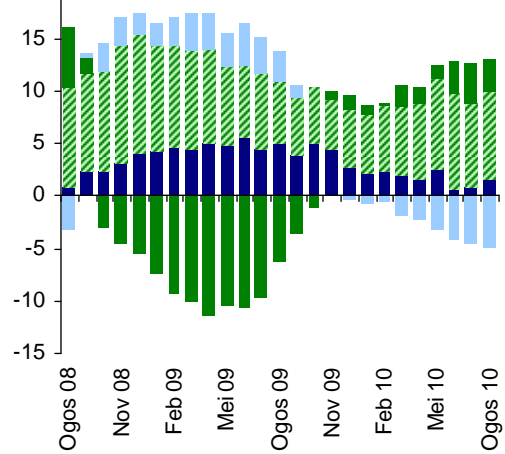
Pertumbuhan Tahunan (%)



### Penyumbang Utama Pertumbuhan M3

%

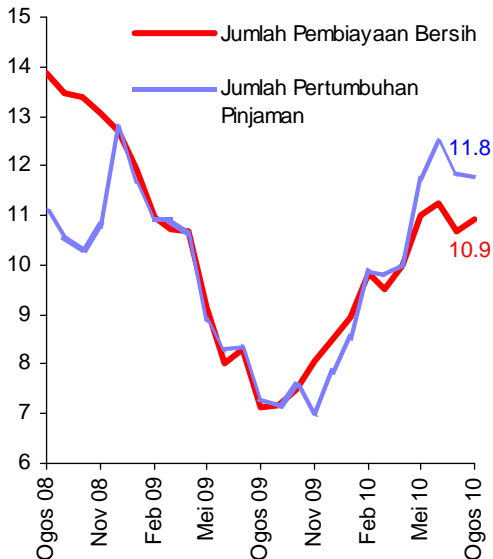
- Pengaruh lain
- Operasi luar bersih
- Tuntutan ke atas sektor swasta
- Tuntutan bersih ke atas kerajaan



## Aktiviti pembiayaan bertambah baik pada bulan Ogos

### Pembiayaan Bersih dan Pertumbuhan Pinjaman

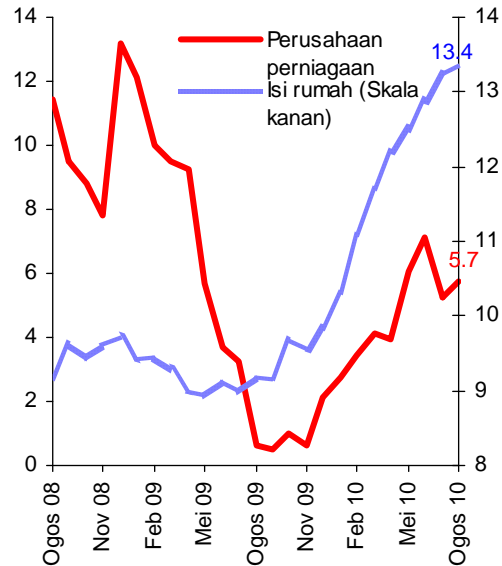
Secara tahunan %



### Pinjaman Terkumpul Sistem Perbankan

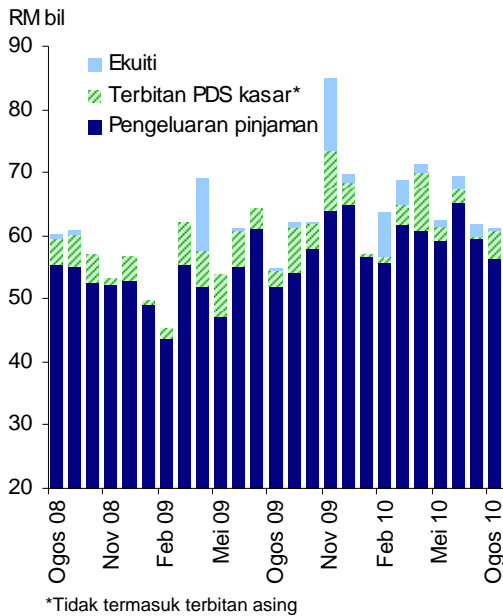
Secara tahunan %

Secara tahunan %

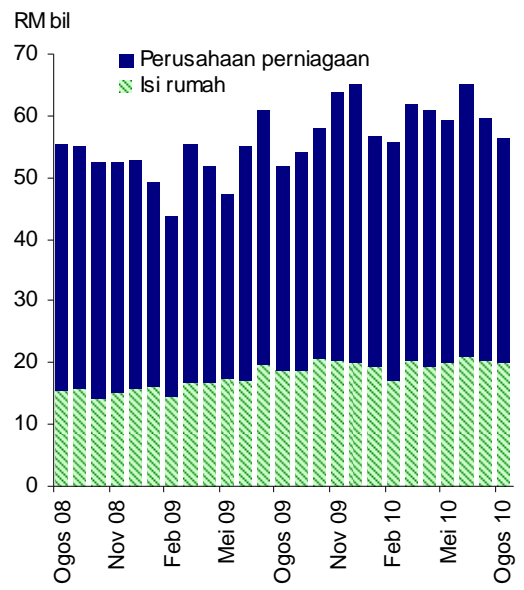


\* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan terkumpul dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

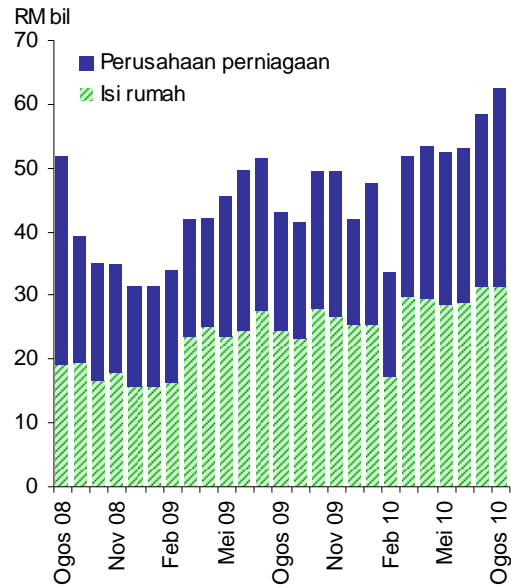
### Pembiayaan Kasar Sektor Swasta



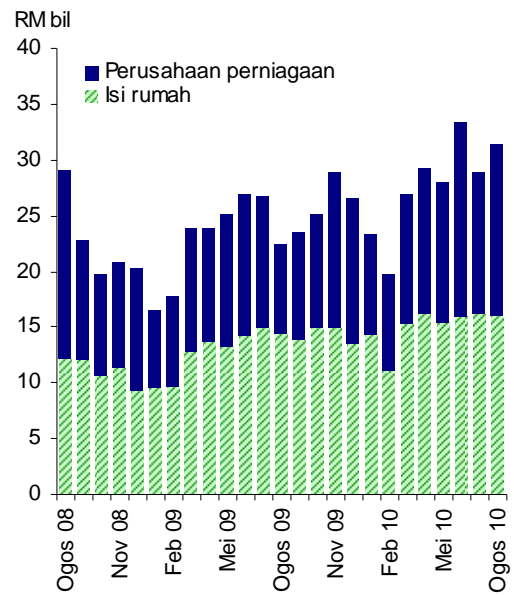
### Pengeluaran Pinjaman oleh Sistem Perbankan



### Permohonan Pinjaman dengan Sistem Perbankan

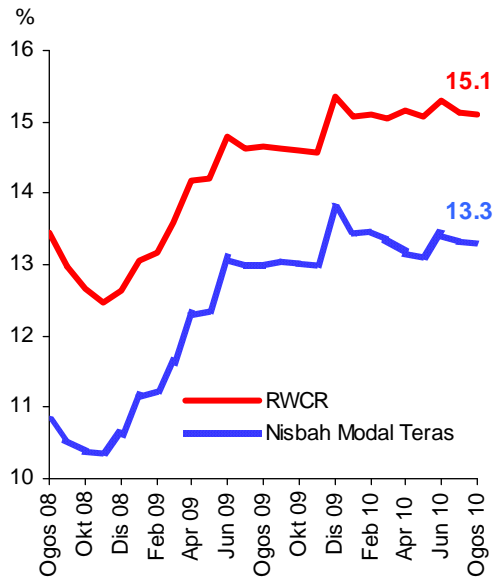


### Kelulusan Pinjaman oleh Sistem Perbankan

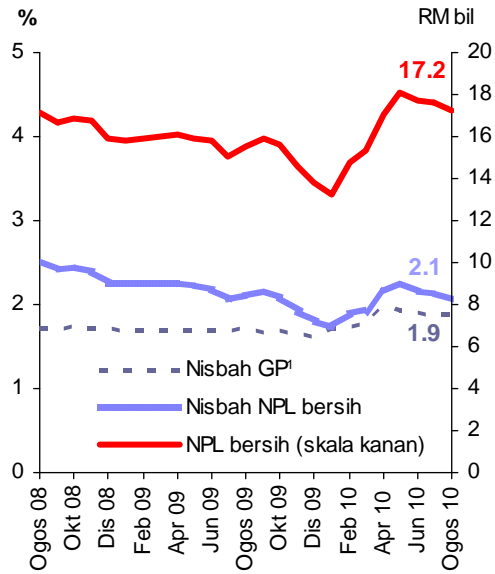


## Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

### Kekukuhan Modal



### NPL Bersih dan Peruntukan

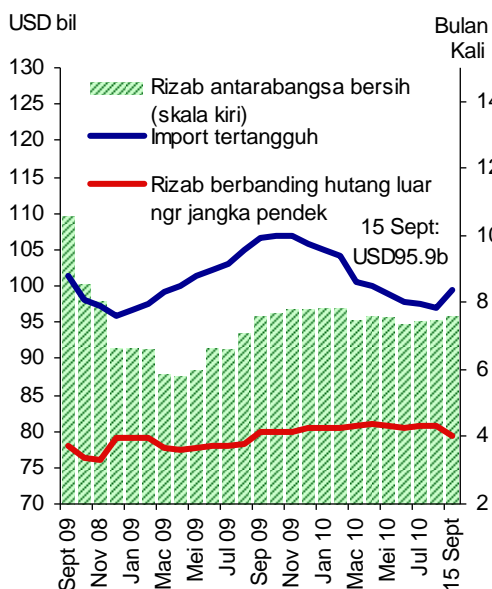


\*Mulai bulan Januari 2010, pinjaman yang dilaporkan adalah berdasarkan FRS 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

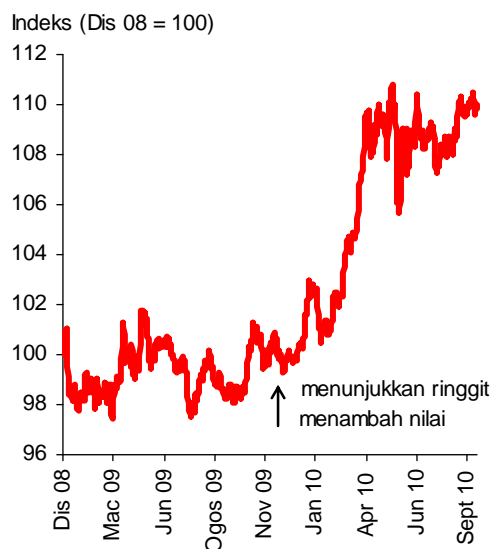
<sup>1</sup> Merujuk kepada nisbah peruntukan am/peruntukan jejas nilai kolektif kepada jumlah pinjaman bersih

## Ringgit menjadi kukuh, manakala rizab antarabangsa kekal pada paras yang menggalakkan

### Rizab Antarabangsa Bersih: Akhir tempoh



### Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama \*



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

## Perangkaan Utama Monetari dan Kewangan

	Jun 10		Jul 10		Ogos10		
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	
	(RM b)	(%)	(RM b)	(%)	(RM b)	(%)	
<b>Agregat Monetari</b>							
Wang rizab							
M1	209.0	12.6	205.6	10.7	214.4	13.9	
M2	1,007.4	9.2	1,011.1	8.3	1,023.0	8.2	
M3	1,034.6	8.8	1,039.0	8.1	1,052.5	8.2	
<b>Sistem Perbankan</b>							
Pembiayaan bersih <sup>1</sup>	15.1	11.3	6.0	10.7	8.1	10.9	
Nisbah pinjaman-deposit (%) <sup>2</sup>		81.4		81.7		81.4	
Nisbah pembiayaan-deposit (%) <sup>2&amp;3</sup>		87.8		88.0		87.6	
Pinjaman yang dipohon (pada tempoh berkenaan)	53.1	7.0	58.4	13.6	62.6	46.0	
Pinjaman yang diluluskan (pada tempoh berkenaan)	33.3	24.2	28.9	7.9	31.4	40.1	
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	65.1	17.9	59.6	-2.5	56.5	8.7	
Pinjaman yang dibayar balik (pada tempoh berkenaan)	53.8	8.5	56.9	11.6	52.7	16.4	
<b>Kedaaan Sistem Perbankan</b>							
Nisbah Modal Wajaran Risiko (RWCR) (%)		14.8		15.1		15.1	
NPL bersih: Klasifikasi 3 bulan (%)		2.2		2.1		2.1	
<b>Rizab Antarabangsa BNM (akhir tempoh)</b>							
Rizab bersih dalam RM bilion		309.8		310.6		311.3	
Rizab bersih dalam Dolar AS bilion (bersamaan)		94.8		95.0		95.2	
Bilangan bulan import tertangguh		8.0		7.9		7.8	
<b>Kadar Faedah pada akhir tempoh [purata bagi bulan]</b>							
Kadar Dasar Semalaman (OPR)		2.50		2.75		2.75	
Antara bank:	Semalaman	2.43 [2.46]		2.72 [2.63]		2.72 [2.71]	
	1 minggu	2.53 [2.52]		2.77 [2.71]		2.75 [2.77]	
	1 bulan	2.71 [2.58]		2.81 [2.76]		2.83 [2.82]	
Deposit tetap bank perdagangan:	1 bulan	2.48		2.70		2.70	
	3 bulan	2.51		2.72		2.72	
BLR bank perdagangan		6.02		6.27		6.27	
ALR bank perdagangan		5.05		5.19		5.22	
<b>Harga</b>							
Indeks Harga Pengguna (IHP) (2005=100)		113.7	1.7	114.0	1.9	114.4	2.1

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

<sup>2</sup> Tidak termasuk transaksi institusi kewangan.

<sup>3</sup> Merujuk kepada nisbah pinjaman dan pemegang sekuriti hutang swasta (PDS) oleh sistem perbankan atas deposit sistem perbankan.

# MONETARY AND FINANCIAL DEVELOPMENTS AUGUST 2010

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## Price Conditions

Headline inflation, as measured by the Consumer Price Index (CPI), rose by 2.1% on an annual basis in August. This was largely the result of price increases in the *food and non-alcoholic beverages and transport* categories. The increase in food prices was primarily due to a rise in the *sugar, jam, honey, chocolate and confectionary and fruits* sub-categories. The increase in prices of *transport* reflects the full impact of the adjustment on retail petrol and diesel prices in mid-July, arising from the subsidy rationalisation program by the Government.

## Monetary Conditions

Interbank rates were stable in August. In terms of retail rates, the average base lending rate (BLR) of commercial banks was unchanged at 6.27%. Retail deposit rates were also stable. Broad money (M3) increased during the month, reflecting mainly higher Government spending. The increase in M3 was also supported by higher credit extension by the banking system to the private sector, as well as foreign inflows. Net financing to the private sector expanded on a month-on-month basis in August by RM8.1 bil due mainly to higher PDS issuances and an increase in banking system loans during the month. PDS issuances increased due to several large issuances, mainly by financial institutions. Business loans outstanding were higher mainly on account of the increase in loans to the *real estate; wholesale and retail trade, restaurants and hotels and electricity, gas and water supply* sectors. Household loans also rose further particularly for the purchase of *residential and*

*non-residential properties, and passenger cars*. Loan applications continued to increase in August, driven mainly by higher loan demand from businesses.

## Banking System

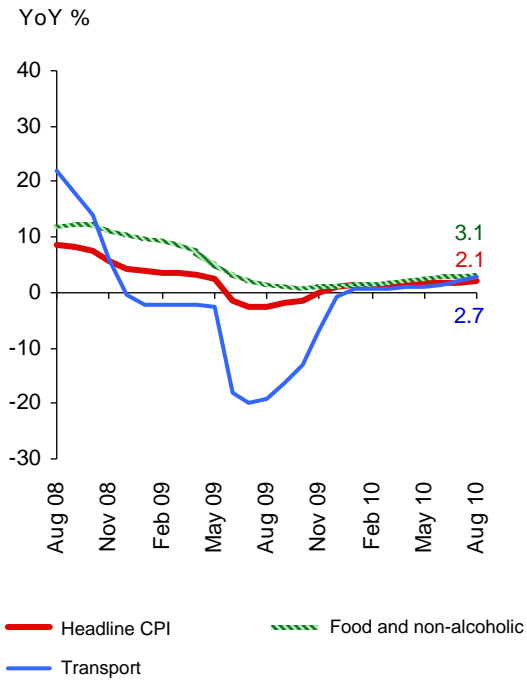
The banking system remained well-capitalised with the risk-weighted capital ratio (RWCR) and core capital ratio at 15.1% and 13.3% respectively. The level of non-performing loans (NPLs) including impaired loans remained stable to account for 2.1% of net loans. Loan loss coverage remained above 90%.

## Exchange Rates and International Reserves

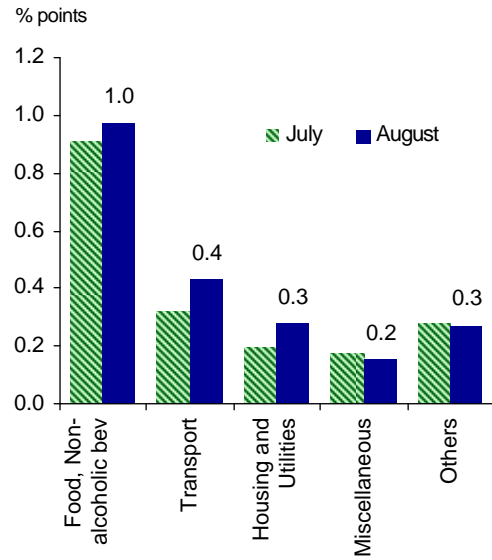
In August, the ringgit strengthened against the currencies of our major trade partners. The rise in ringgit reflected the positive growth outlook in Asia relative to the developed economies, which boosted investor sentiments towards the regional economies and financial markets. Domestically, stronger-than-expected second quarter GDP growth and announcements on liberalization of foreign exchange administrative rules also lifted sentiments towards Malaysia. In September, the ringgit's performance was mixed. While ringgit strengthened further against the US dollar and Japanese yen, it depreciated against the Chinese renminbi, Singapore dollar and the euro. The strong performance of the euro was supported by news that the sovereign debt crisis was abating. The international reserves of Bank Negara Malaysia stood at RM313.3 billion (equivalent to USD95.9 billion) as at 15 September 2010, sufficient to finance 8.4 months of retained imports and is 4.3 times the short-term external debt.

## Inflation edged upwards in August

### Headline Inflation



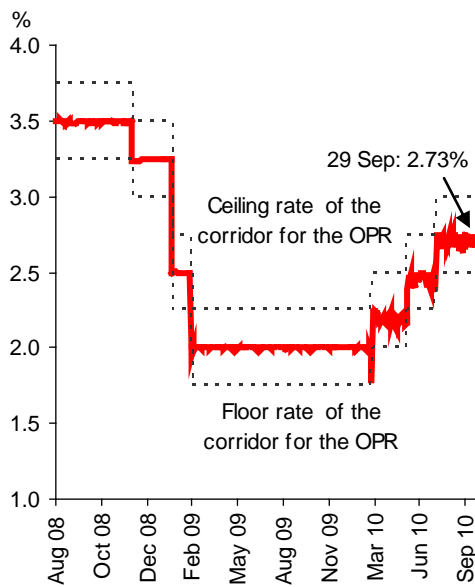
### Headline Inflation: Component Contribution



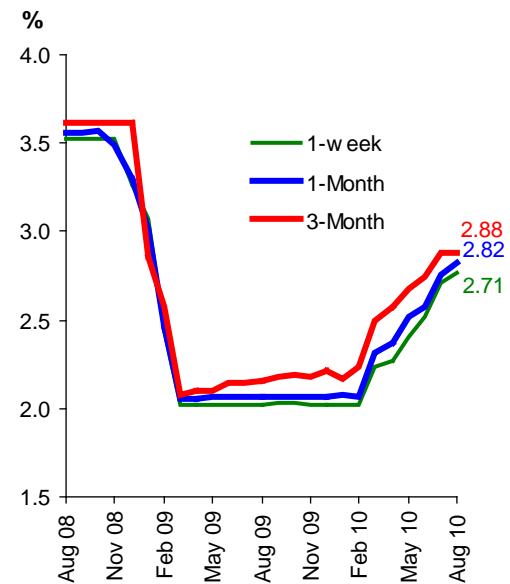
\* Others include recreation services and culture, alcoholic beverages and tobacco, restaurant and hotels, education, health, furnishings, household equipment and routine, communication, and clothing and footwear

## Interest rates were higher

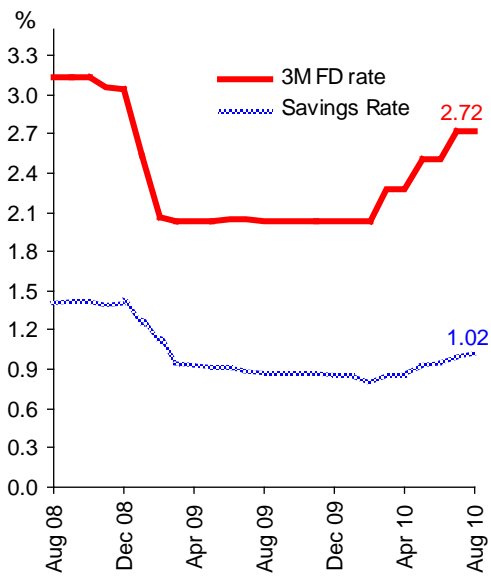
### Average Overnight Interbank Rate



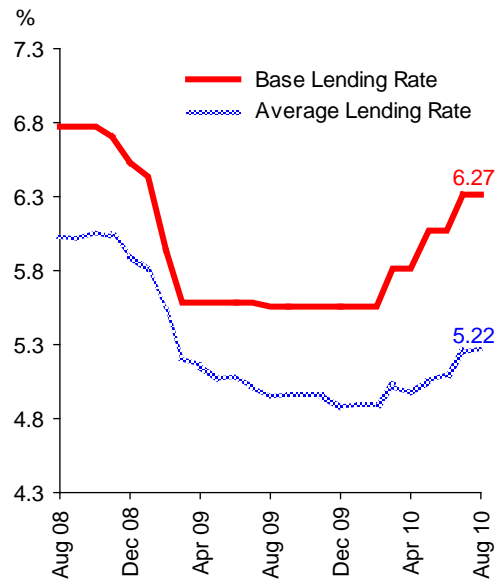
### Average Interbank Rates



### Deposit Rates of Commercial Banks

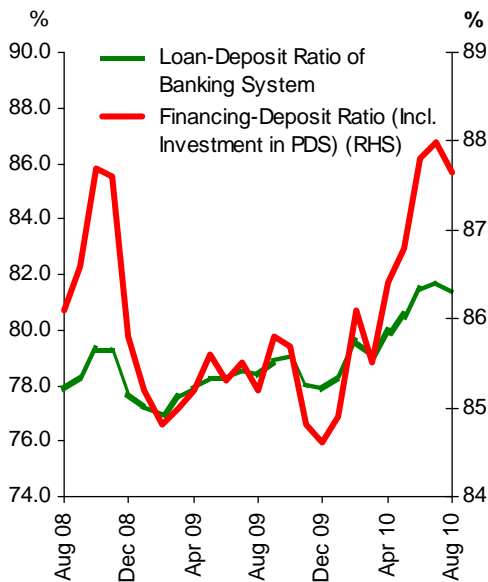


### Lending Rates of Commercial Banks

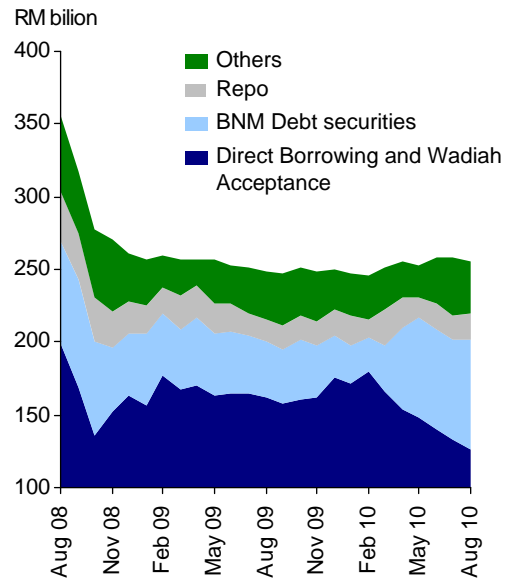


## Ample liquidity in the banking system

### Loan-Deposit Ratio and Financing-Deposit Ratio



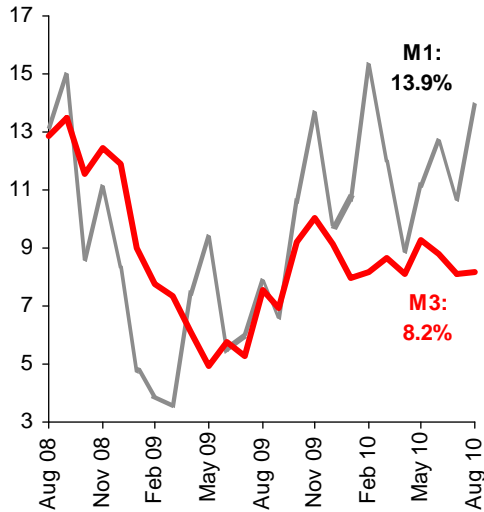
### Outstanding Liquidity Placed With Bank Negara Malaysia



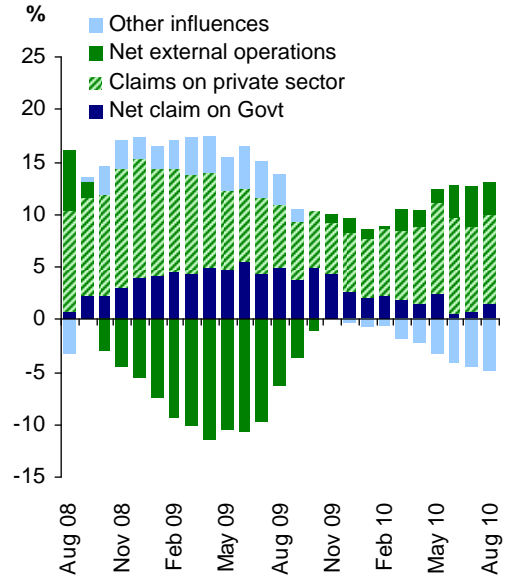
## Broad money growth was sustained

### M1 and M3

Annual Growth (%)



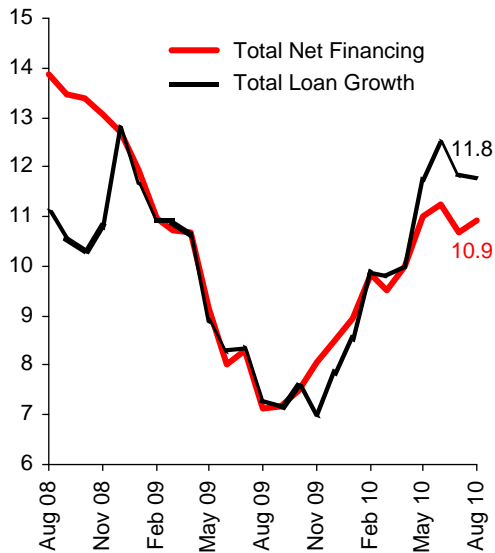
### Main Contributors of M3 Growth



## Financing activity improved in August

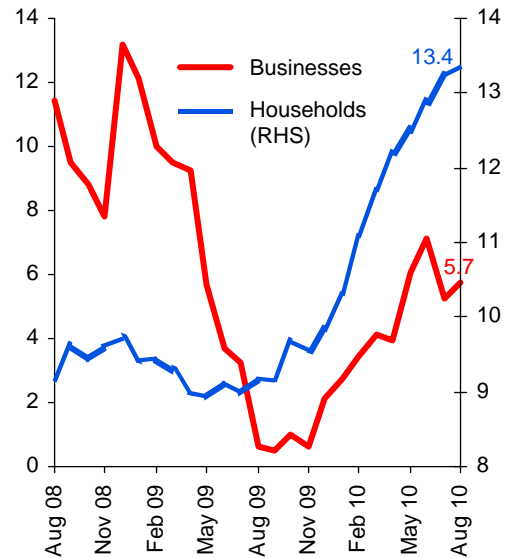
### Net Financing and Loan Growth

YoY %



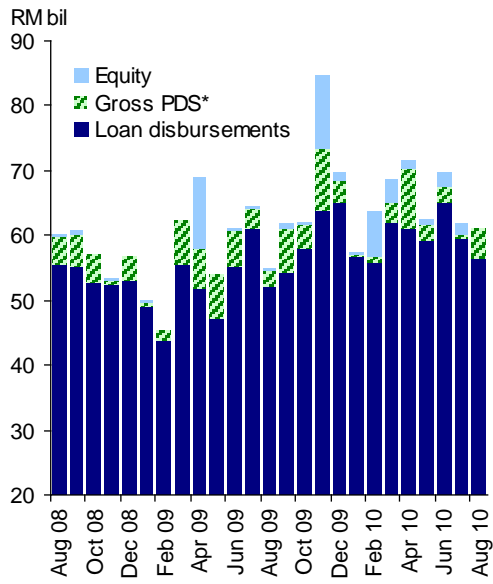
### Loans Outstanding of the Banking System

YoY %



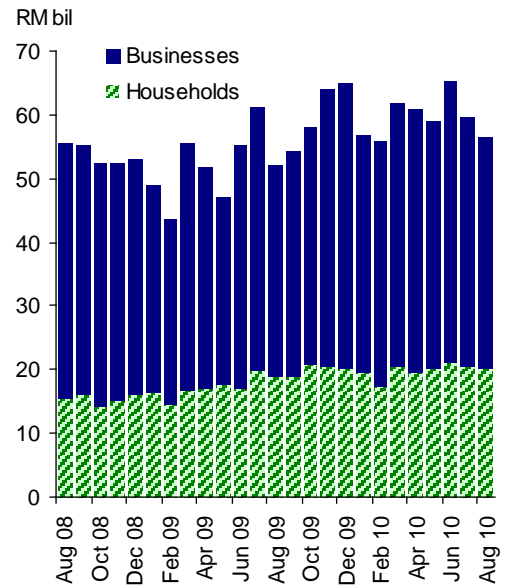
\* Net financing comprised of banking system loans outstanding and private debt securities (PDS) outstanding (exclude non residents and Cagamas)

### Gross Private Sector Financing

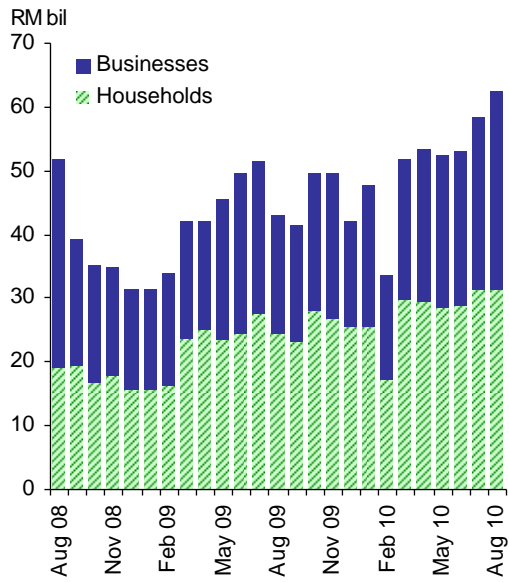


\* Excludes foreign issuances

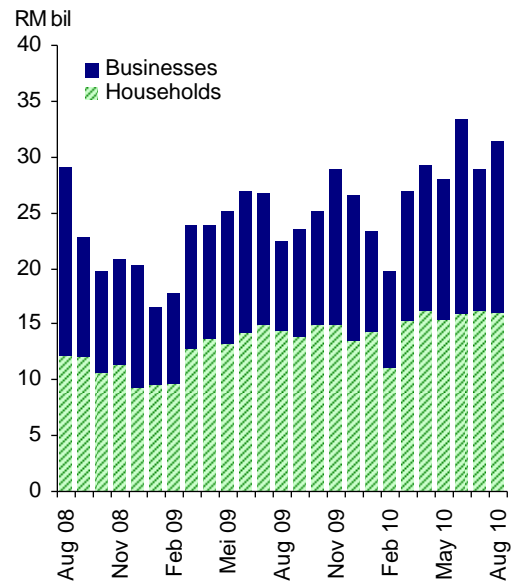
### Loan Disbursements by the Banking System



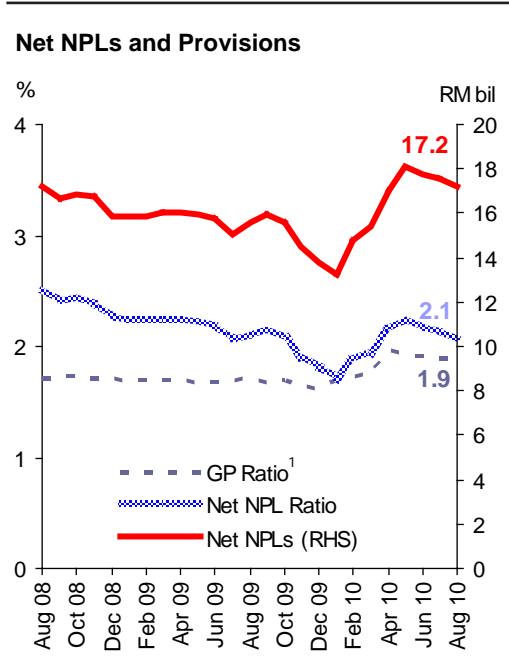
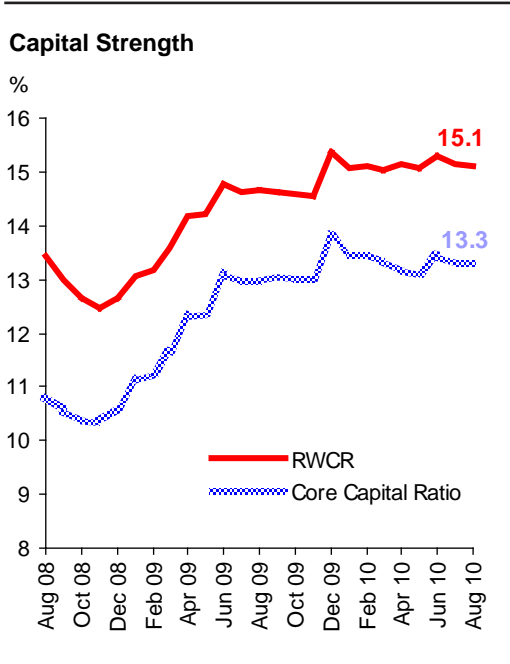
### Loan Applications with the Banking System



### Loan Approvals by the Banking System



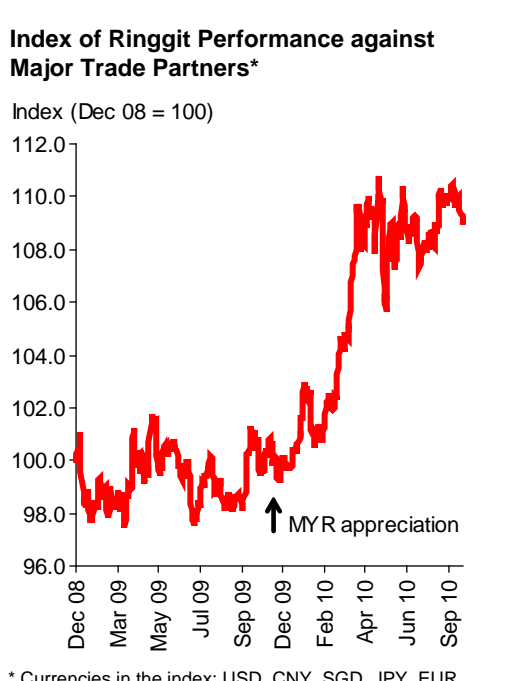
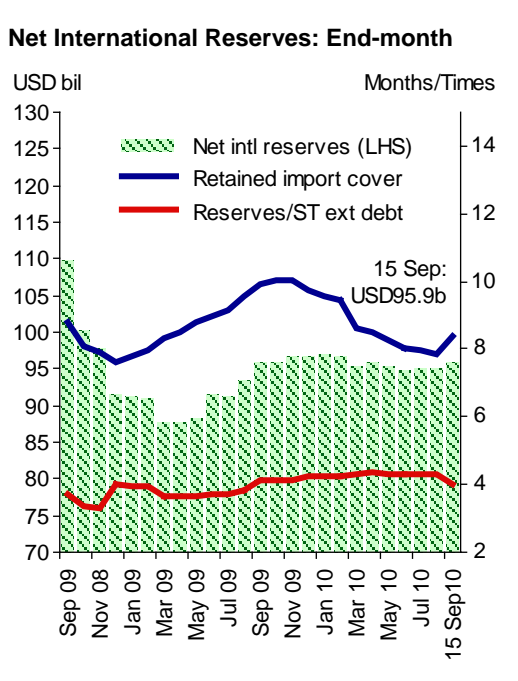
## Banking system capitalisation remained strong with stable loan quality



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

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

## Ringgit strengthened, while international reserves remained at a healthy level



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

## Key Monetary and Financial Statistics

	Jun 10		Jul 10		Aug 10	
	Outs.	Ann. growth	Outs.	Ann. growth	Outs.	Ann. growth
	(RM b)	(%)	(RM b)	(%)	(RM b)	(%)
<b>Monetary Aggregates</b>						
Reserve money	55.7	1.7	56.0	7.7	60.3	11.6
M1	209.0	12.6	205.6	10.7	214.4	13.9
M2	1,007.4	9.2	1,011.1	8.3	1,023.0	8.2
M3	1,034.6	8.8	1,039.0	8.1	1,052.5	8.2
<b>Banking System</b>						
Net financing <sup>1</sup>	15.1	11.3	6.0	10.7	8.1	10.9
Loan-deposit ratio (%) <sup>2</sup>		81.4		81.7		81.4
Financing-deposit ratio (%) <sup>2&amp;3</sup>		87.8		88.0		87.6
Loans applied (during the period)	53.1	7.0	58.4	13.6	62.6	46.0
Loans approved (during the period)	33.3	24.2	28.9	7.9	31.4	40.1
Loans disbursed (during the period)	65.1	17.9	59.6	-2.5	56.5	8.7
Loans repaid (during the period)	53.8	8.5	56.9	11.6	52.7	16.4
<b>Banking System Health</b>						
Risk-weighted Capital Ratio (RWCR) (%)		14.8		15.1		15.1
Net NPLs: 3-month classification (%)		2.2		2.1		2.1
<b>BNM International Reserves (end-period)</b>						
Net Reserves in RM billion		309.8		310.6		311.3
Net Reserves in USD billion (equivalent)		94.8		95.0		95.2
Months of retained imports		8.0		7.9		7.8
<b>Interest Rates at end-period [average for the month]</b>						
Overnight Policy Rate (OPR)		2.50		2.75		2.75
Interbank:	Overnight	2.43 [2.46]		2.72 [2.63]		2.72 [2.71]
	1-week	2.53 [2.52]		2.77 [2.71]		2.75 [2.77]
	1-month	2.71 [2.58]		2.81 [2.76]		2.83 [2.82]
Fixed deposits of commercial banks:	1-month	2.48		2.70		2.70
	3-month	2.51		2.72		2.72
BLR of commercial banks		6.02		6.27		6.27
ALR of commercial banks		5.05		5.19		5.22
<b>Prices</b>						
Consumer Price Index (CPI) (2005=100)	113.7	1.7	114.0	1.9	114.4	2.1

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

<sup>2</sup>Excludes transactions by financial institutions.

<sup>3</sup>Refers to the ratio of loans and holdings of PDS by the banking system to deposits of the banking system.

# 1.1 Wang Rizab Reserve Money

RM juta / RM million

Pada akhir tempoh <i>End of period</i>	Jumlah Wang Rizab <i>Total Reserve Money</i>	Komponen Wang Rizab <i>Components of Reserve Money</i>				Faktor-faktor yang Mempengaruhi Wang Rizab <i>Factors Affecting Reserve Money</i>					
		Mata Wang dalam Edaran <i>Currency in Circulation</i>	Rizab Berkanun <i>Required Reserves</i>	Lebihan Rizab <i>Excess Reserves</i>	Deposit oleh Sektor Swasta <i>Deposits of the Private Sector</i>	Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i>			Tuntutan ke atas Sektor Swasta <i>Claims on the Private Sector</i>	Operasi Luar <sup>2</sup> <i>External Operations<sup>2</sup></i>	Pengaruh Lain <i>Other Influences</i>
						Jumlah <i>Total</i>	Tuntutan ke atas Kerajaan <i>Claims on Government</i>	Tolak: Deposit Kerajaan <i>Less: Deposits of Government</i>			
2007	63,902.0	36,246.9	21,554.3	6,100.8	-	(11,806.3)	2,468.2	14,274.5	12,581.3	334,968.0	(271,841.0)
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)
2008 9	73,590.2	43,117.1	21,813.4	8,659.7	-	(7,159.6)	2,536.7	9,696.3	12,106.3	378,586.1	(309,942.5)
10	69,492.4	39,934.6	22,519.0	7,038.8	-	(19,085.4)	2,536.9	21,622.3	12,162.5	344,786.0	(268,370.7)
11	69,111.7	40,449.0	22,501.4	6,161.2	-	(21,292.4)	2,525.0	23,817.5	12,142.6	335,675.5	(257,414.0)
12	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 1	73,661.9	44,788.5	20,227.1	8,646.3	-	(7,713.5)	2,525.5	10,239.0	12,145.3	315,985.7	(246,755.6)
2	60,538.3	41,890.4	11,557.1	7,090.9	-	(5,240.7)	2,675.6	7,916.3	12,148.6	315,142.3	(261,511.8)
3	54,098.6	40,795.7	6,165.1	7,137.8	-	(11,521.7)	2,675.9	14,197.6	12,122.2	319,949.9	(266,451.9)
4	53,781.0	41,077.8	5,981.6	6,721.5	-	(6,015.8)	2,676.1	8,691.9	12,045.1	319,616.4	(271,864.7)
5	54,730.6	42,025.9	6,477.7	6,227.0	-	(16,513.7)	2,876.3	19,390.0	11,971.4	321,683.7	(262,410.8)
6	54,743.6	40,883.1	6,567.5	7,293.0	-	(12,343.6)	2,876.5	15,220.1	11,533.1	322,084.2	(266,530.0)
7	52,057.0	41,424.9	3,837.9	6,794.2	-	(19,288.7)	2,876.7	22,165.4	11,509.2	320,717.6	(260,881.2)
8	54,062.6	42,828.6	3,730.1	7,503.9	-	(22,755.2)	2,872.0	25,627.2	11,445.9	322,276.5	(256,904.6)
9	55,788.9	42,467.3	3,734.4	9,587.2	-	(24,662.4)	2,555.4	27,217.8	11,403.6	326,937.7	(257,890.0)
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)

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

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

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

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

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

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

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

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

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

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

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

RM juta / RM million

Pada akhir tempoh  End of period	Mata Wang dalam Edaran  Currency in Circulation	Wang kertas / Notes									Duit syiling / Coins														
		RM1	RM2 <sup>9</sup>	RM5	RM10	RM20 <sup>7</sup>	RM50	RM100	RM500 <sup>7</sup>	RM1,000 <sup>2</sup>	1 sen	5 sen	10 sen	20 sen	50 sen	RM1 <sup>3</sup>	RM5 <sup>3</sup>	RM10 <sup>6</sup>	RM15 <sup>4</sup>	RM25 <sup>4,8</sup>	RM100 <sup>3</sup>	RM200 <sup>6</sup>	RM250 <sup>5</sup>	RM500 <sup>4</sup>	
2007	42,191.8	1,163.2	141.3	961.5	3,075.3	73.0	23,266.5	11,808.3	76.2	29.5	44.7	104.4	389.7	463.3	487.4	34.4	9.7	2.6	1.4	14.9	10.3	12.8	8.4	13.1	
2008	47,797.9	1,259.2	136.4	1,050.1	3,327.3	72.8	26,466.3	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	46,296.9	1,316.1	133.1	1,086.7	3,544.9	72.7	23,756.9	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	
2008	9	51,396.5	1,458.7	137.5	1,188.7	3,637.0	72.8	29,184.0	13,892.7	75.7	28.2	44.2	109.5	419.8	504.7	535.8	34.1	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	10	46,350.1	1,372.0	137.1	1,122.8	3,389.3	72.8	25,116.8	13,302.1	75.7	28.1	44.2	110.1	422.9	508.6	540.3	34.1	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	11	46,156.7	1,287.4	136.9	1,066.6	3,293.8	72.8	25,276.0	13,176.0	75.6	28.0	44.1	110.6	425.3	511.7	544.5	34.0	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	12	47,797.9	1,259.2	136.4	1,050.1	3,327.3	72.8	26,466.3	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	1	53,006.8	1,489.9	136.1	1,300.7	4,117.2	72.8	29,477.7	14,542.8	75.5	27.9	44.0	111.8	430.8	519.2	553.2	33.9	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	2	48,017.5	1,379.8	135.8	1,198.7	3,706.6	72.8	25,856.7	13,789.9	75.5	27.8	44.0	112.0	433.0	521.9	555.9	33.9	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	3	47,344.2	1,317.5	135.4	1,130.5	3,560.6	72.8	25,545.5	13,696.3	75.5	27.8	43.9	112.7	435.0	524.5	559.2	33.9	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	4	47,444.8	1,281.9	135.0	1,094.6	3,523.6	72.7	25,670.6	13,772.3	75.4	27.7	43.9	113.3	437.0	527.3	561.8	33.9	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1
	5	47,787.4	1,259.5	134.7	1,072.1	3,487.2	72.7	26,053.1	13,805.5	75.4	27.7	43.9	114.0	439.1	530.2	564.9	33.8	9.7	2.6	1.4	14.9	10.5	12.8	8.4	13.1
	6	47,492.6	1,246.1	134.5	1,057.5	3,453.3	72.7	25,755.5	13,861.1	75.4	27.7	43.8	114.6	441.4	533.2	568.5	33.8	9.7	2.6	1.4	14.9	10.5	12.8	8.4	13.1
	7	46,382.8	1,236.6	134.3	1,047.3	3,481.6	72.7	24,617.4	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	47,380.7	1,301.1	134.1	1,087.8	3,565.3	72.7	25,232.6	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	45,584.9	1,525.8	133.8	1,242.6	3,745.0	72.7	22,841.6	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	44,453.2	1,415.9	133.5	1,157.3	3,551.0	72.7	22,327.0	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	46,113.1	1,349.5	133.3	1,110.0	3,514.7	72.7	23,792.0	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	46,296.9	1,316.1	133.1	1,086.7	3,544.9	72.7	23,756.9	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	48,894.4	1,477.7	132.9	1,301.9	4,193.1	72.7	24,627.6	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	48,376.6	1,529.0	132.7	1,349.7	4,378.9	72.7	23,521.2	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	45,574.4	1,428.3	132.4	1,230.7	4,019.0	72.6	22,175.8	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	44,433.1	1,380.5	132.1	1,174.9	3,915.4	72.6	21,502.1	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	42,650.6	1,358.5	131.9	1,149.2	3,902.6	72.6	19,724.6	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	42,187.2	1,339.2	131.8	1,129.8	3,813.5	72.6	19,746.2	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	42,343.0	1,331.0	131.5	1,119.0	3,826.8	72.6	19,968.4	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	44,549.0	1,598.4	131.5	1,335.1	4,180.8	72.6	20,861.0	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

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 was issued from 19 January 1976.

5 The RM250 coin was issued from 18 October 1976.

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

7 The RM20 and RM500 notes was issued from 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

Pada akhir tempoh  <i>End of period</i>	M3													Deposit yang disimpan di institusi perbankan yang lain <sup>4,5</sup>  <i>Deposits placed with other banking institutions<sup>4,5</sup></i>
	Jumlah	M2				Separuh Wang Secara Kecil <sup>1,5</sup> <i>Narrow Quasi-Money<sup>1</sup></i>								
		Jumlah	Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing <sup>2</sup>	Lain-lain deposit <sup>3</sup>		
<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 deposits<sup>2</sup></i>	<i>Other deposits<sup>3</sup></i>			
2007	832,737.8	796,875.5	169,007.4	36,247.1	132,760.3	627,868.1	84,432.2	371,299.7	34,937.3	3,204.8	22,657.8	111,336.3	35,862.3	
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	
2008 10	900,442.6	870,797.7	172,658.5	39,934.8	132,723.6	698,139.2	89,926.7	403,789.6	30,123.3	878.2	39,488.8	133,932.7	29,644.9	
11	909,230.6	880,943.5	176,190.1	40,449.2	135,740.9	704,753.4	89,562.7	406,724.7	33,170.6	170.9	39,717.0	135,407.5	28,287.0	
12	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	946,005.1	916,664.3	183,852.4	44,817.2	139,035.2	732,811.9	92,953.4	419,232.4	35,231.8	200.1	41,193.0	144,001.1	29,340.9	
2	944,320.5	914,595.9	179,221.6	41,916.3	137,305.3	735,374.3	95,359.6	423,287.0	31,394.0	169.8	42,202.0	142,961.9	29,724.6	
3	949,445.1	921,831.5	179,679.4	40,821.1	138,858.3	742,152.0	95,984.1	425,883.9	33,233.2	179.3	40,772.6	146,098.9	27,613.6	
4	948,276.1	918,793.1	182,619.9	41,107.3	141,512.6	736,173.2	98,575.5	418,923.5	33,406.1	191.1	43,398.0	141,679.1	29,483.1	
5	943,193.7	913,088.0	186,198.2	42,066.1	144,132.1	726,889.8	96,398.9	422,162.3	30,161.8	147.2	44,278.6	133,741.0	30,105.7	
6	950,848.9	922,616.9	185,600.8	40,883.3	144,717.4	737,016.1	97,903.0	429,575.2	30,663.6	120.9	40,477.2	138,276.2	28,232.0	
7	961,049.5	933,199.1	185,774.0	41,425.4	144,348.6	747,425.1	99,230.7	429,827.8	28,404.6	137.9	41,052.5	148,771.6	27,850.4	
8	973,080.6	945,464.6	188,202.9	42,828.8	145,374.1	757,261.7	98,580.2	428,747.2	27,231.7	1.9	49,655.0	153,045.7	27,616.1	
9	975,786.8	950,412.6	191,433.2	42,467.5	148,965.6	758,979.5	99,266.7	430,949.9	27,221.0	556.2	49,494.7	151,491.0	25,374.2	
10	983,314.9	955,663.7	190,992.8	42,118.2	148,874.6	764,670.8	98,908.6	432,929.2	24,086.9	208.7	49,795.5	158,742.0	27,651.2	
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	1,021,076.7	991,709.6	203,499.0	45,435.0	158,064.0	788,210.5	102,914.4	438,158.4	22,141.5	1,885.5	54,284.0	168,826.8	29,367.1	
2	1,021,628.5	991,739.2	206,557.4	48,070.5	158,486.9	785,181.8	102,575.5	441,060.6	20,877.5	1,245.8	55,174.4	164,248.0	29,889.3	
3	1,031,923.0	1,002,779.8	201,162.3	44,685.2	156,477.1	801,617.5	103,265.9	440,576.1	19,539.6	1,889.3	59,178.0	177,168.7	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	1,030,891.5	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	30,165.6	
6	1,034,584.9	1,007,380.8	209,043.7	44,363.1	164,680.6	798,337.1	99,186.8	444,881.7	19,284.7	1,474.6	57,018.2	176,491.3	27,204.1	
7	1,039,009.2	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	27,955.3	
8	1,052,520.2	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	29,556.0	

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

Pada akhir tempoh	M3											
	Jumlah	Baki urus niaga <i>Transaction balances</i>			Separuh Wang Secara Luas <sup>1</sup> <i>Broad Quasi-Money<sup>1</sup></i>							
		Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing <sup>2</sup>	Lain-lain deposit <sup>3</sup>	
<i>End of period</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 deposits<sup>2</sup></i>	<i>Other deposits<sup>3</sup></i>	
2007	832,737.8	168,628.8	36,246.9	132,381.9	664,109.0	84,432.2	402,012.7	30,982.7	3,205.0	22,657.8	120,818.7	
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	
2008	10	900,442.6	173,860.2	39,934.6	133,925.6	726,582.4	89,926.7	422,568.0	28,698.5	878.5	39,515.6	144,995.2
	11	909,230.6	177,197.6	40,449.0	136,748.6	732,032.9	89,562.7	424,740.1	31,245.7	171.1	39,738.3	146,575.1
	12	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	946,005.1	184,473.2	44,788.5	139,684.7	761,531.9	92,953.4	439,178.5	33,048.0	200.1	41,236.7	154,915.2
	2	944,320.5	179,857.3	41,890.4	137,966.9	764,463.2	95,359.6	442,202.1	30,555.7	169.8	42,242.7	153,933.3
	3	949,445.1	180,265.7	40,795.7	139,470.1	769,179.4	95,984.1	444,002.1	32,414.2	179.3	40,807.4	155,792.3
	4	948,276.1	183,129.1	41,077.8	142,051.3	765,147.0	98,575.5	437,009.4	32,705.3	191.1	43,326.8	153,338.9
	5	943,193.7	186,593.8	42,025.9	144,567.9	756,599.9	96,398.9	441,056.8	29,996.3	147.2	44,227.1	144,773.5
	6	950,848.9	186,029.8	40,883.1	145,146.8	764,819.0	97,903.0	447,903.5	29,939.5	120.9	40,518.6	148,433.5
	7	961,049.5	186,153.4	41,424.9	144,728.5	774,896.1	99,230.7	446,433.7	28,163.1	137.9	41,090.9	159,839.8
	8	973,080.6	188,720.3	42,828.6	145,891.8	784,360.3	98,580.2	445,428.9	26,820.9	1.9	49,713.1	163,815.4
	9	975,786.8	191,924.1	42,467.3	149,456.8	783,862.7	99,266.7	446,518.5	25,227.0	556.2	49,576.2	162,718.1
	10	983,314.9	191,429.7	42,118.0	149,311.7	791,885.2	98,908.6	448,657.9	24,368.5	208.7	49,860.6	169,880.8
	11	1,000,513.5	200,709.6	42,627.5	158,082.1	799,804.6	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	1,021,076.7	203,764.1	45,434.7	158,329.4	817,312.6	102,914.4	454,113.6	22,096.7	1,885.5	55,373.0	180,929.5
	2	1,021,628.5	206,950.9	48,070.3	158,880.6	814,677.7	102,575.5	456,946.2	21,131.6	1,245.8	55,867.9	176,910.7
	3	1,031,923.0	201,546.8	44,685.0	156,861.9	830,376.2	103,265.9	456,811.8	19,870.0	1,889.3	59,870.7	188,668.4
	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	1,030,891.5	207,094.6	45,295.4	161,799.2	823,796.9	99,489.1	459,922.5	18,427.0	1,714.0	54,686.5	189,557.6
	6	1,034,584.9	208,558.2	44,362.8	164,195.4	826,026.7	99,186.8	460,258.3	18,141.9	1,474.6	57,770.2	189,195.0
	7	1,039,009.2	205,600.6	44,837.9	160,762.7	833,408.6	99,545.5	462,702.9	20,494.0	1,049.4	60,405.4	189,211.4
	8	1,052,520.2	214,172.5	46,578.0	167,594.5	838,347.7	100,680.5	465,434.4	20,696.7	1,692.6	64,748.8	185,094.7

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 <sup>1</sup>	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>Loans<sup>1</sup></i>	<i>Securities</i>	<i>Total</i>	<i>BNM</i>	<i>Banking System</i>	<i>Other Influences</i>	
2007	832,737.8	(2,240.7)	36,415.1	38,655.7	729,490.4	647,647.2	81,843.2	383,785.6	334,968.0	48,817.7	(278,297.6)	
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)	
2008	10	900,442.6	4,399.1	51,435.0	47,036.0	811,089.7	715,387.7	95,702.0	360,016.3	344,786.0	15,230.3	(275,062.5)
	11	909,230.6	9,625.8	60,328.2	50,702.4	821,997.2	722,901.1	99,096.2	347,902.5	335,675.5	12,227.0	(270,295.0)
	12	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	946,005.1	36,814.5	73,617.7	36,803.3	826,663.3	726,682.9	99,980.4	334,815.2	315,985.7	18,829.5	(252,287.9)
	2	944,320.5	35,547.0	74,284.4	38,737.4	827,368.9	728,031.8	99,337.1	336,569.3	315,142.3	21,427.0	(255,164.7)
	3	949,445.1	37,166.9	79,851.4	42,684.5	829,030.6	729,030.8	99,999.8	343,115.6	319,949.9	23,165.6	(259,867.9)
	4	948,276.1	41,140.6	79,461.9	38,321.3	831,853.3	732,140.7	99,712.7	348,871.2	319,616.4	29,254.7	(273,589.0)
	5	943,193.7	34,597.9	84,073.0	49,475.1	828,959.9	729,255.8	99,704.1	349,462.5	321,683.7	27,778.8	(269,826.6)
	6	950,848.9	43,084.6	90,580.5	47,495.9	834,526.3	736,882.5	97,643.9	342,756.9	322,084.2	20,672.8	(269,518.9)
	7	961,049.5	42,946.8	96,930.5	53,983.7	845,980.7	744,984.5	100,996.3	342,313.8	320,717.6	21,596.3	(270,191.8)
	8	973,080.6	42,745.1	102,011.5	59,266.4	850,393.7	750,721.7	99,672.0	353,483.3	322,276.5	31,206.8	(273,541.4)
	9	975,786.8	43,756.5	103,076.1	59,319.6	855,350.4	756,319.4	99,031.0	352,321.7	326,937.7	25,384.0	(275,641.7)
	10	983,314.9	49,289.3	102,001.1	52,711.8	859,630.8	761,574.5	98,056.3	352,960.5	327,218.2	25,742.3	(278,565.6)
	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	1,021,076.7	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	(269,385.3)
	2	1,021,628.5	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	(271,353.1)
	3	1,031,923.0	54,862.2	102,321.6	47,459.4	891,373.8	790,769.4	100,604.5	345,546.1	304,986.1	40,560.0	(259,859.1)
	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	1,030,891.5	58,416.3	98,286.0	39,869.7	910,175.6	805,542.6	104,633.0	345,046.6	305,527.3	39,519.2	(282,747.0)
	6	1,034,584.9	49,770.4	99,771.3	50,000.9	919,545.1	817,502.3	102,042.8	343,997.6	303,298.1	40,699.6	(278,728.3)
	7	1,039,009.2	50,080.4	106,435.4	56,355.0	923,734.4	821,400.0	102,334.4	348,911.8	304,103.6	44,808.2	(283,717.4)
	8	1,052,520.2	57,858.9	111,340.4	53,481.5	931,527.7	827,714.1	103,813.6	355,332.4	304,823.5	50,508.8	(292,198.7)

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

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

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

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

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

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

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

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

# 1.4 Bank Negara Malaysia: Penyata Aset

## Bank Negara Malaysia: Statement of Assets

RM juta / RM million

Pada akhir tempoh	Emas dan Pertukaran Asing <sup>^</sup>	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Aset Lain	Jumlah Aset	
End of period	Gold and Foreign Exchange <sup>^</sup>	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Other Assets	Total Assets	
2007	334,338.6	617.5	761.0	2,468.2	0	62,470.0	12,288.2	0	11,938.0	424,881.4	
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	
2008	9	377,975.9	591.2	782.5	2,536.7	0	16,793.9	11,841.2	0	8,002.3	418,523.8
	10	344,175.1	591.3	783.3	2,536.9	0	6,364.6	11,905.3	0	8,016.2	374,372.7
	11	334,526.6	1,128.6	783.8	2,525.0	0	4,815.6	12,739.7	0	8,034.6	364,554.0
	12	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	1	314,886.1	1,078.0	787.0	2,525.5	0	7,791.5	12,553.2	0	7,526.2	347,147.4
	2	314,051.6	1,068.3	787.5	2,675.6	0	7,665.9	12,565.4	0	6,927.8	345,742.1
	3	318,587.8	1,340.3	806.1	2,675.9	0	7,761.4	12,546.6	0	6,498.2	350,216.3
	4	318,253.3	1,340.3	806.5	2,676.1	0	7,761.4	12,479.0	0	5,917.5	349,234.1
	5	320,319.8	1,340.4	806.6	2,876.3	0	6,701.8	12,910.2	0	5,939.5	350,894.6
	6	320,626.9	1,433.0	806.9	2,876.5	0	6,647.0	12,479.1	0	5,900.2	350,769.5
	7	319,129.5	1,570.9	807.3	2,876.7	0	7,359.6	12,765.0	0	5,905.8	350,414.7
	8	320,709.0	1,542.8	6,883.4	2,872.0	0	7,182.8	12,709.6	0	5,919.8	357,819.4
	9	325,368.9	1,543.7	7,412.4	2,555.4	0	8,034.5	12,672.8	0	5,940.9	363,528.5
	10	325,650.0	1,543.7	7,412.7	2,682.9	0	8,866.5	12,683.4	0	5,949.1	364,788.4
	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

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

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

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

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

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.

<sup>^</sup> 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
					<i>Deposits</i>						
					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>
2007	100.0	10,799.7	18,847.4	42,192.7	231,591.7	14,274.5	2,819.7	69,010.0	726.8	34,518.9	424,881.4
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
2008	9	10,799.7	28,461.6	51,642.0	199,701.8	9,696.3	3,538.3	75,953.5	740.6	37,890.0	418,523.8
	10	10,799.7	28,461.6	46,595.1	159,341.0	21,622.3	3,448.6	66,948.4	740.6	36,315.5	374,372.7
	11	10,799.7	28,461.6	46,401.7	176,215.6	23,817.5	387.7	45,183.9	740.6	32,445.7	364,554.0
	12	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	1	10,799.7	15,843.6	53,251.8	177,026.2	10,239.0	374.7	51,308.3	742.6	27,461.4	347,147.4
	2	10,799.7	15,843.6	48,262.0	189,006.2	7,916.3	674.6	44,788.2	742.6	27,608.8	345,742.1
	3	11,976.7	27,429.4	47,588.7	173,522.4	14,197.6	321.7	47,833.4	759.9	26,486.4	350,216.3
	4	11,976.7	27,429.4	47,683.5	175,957.8	8,691.9	361.7	50,530.2	759.9	25,743.0	349,234.1
	5	11,976.7	27,429.4	48,026.2	169,874.6	19,390.0	1,013.3	46,153.4	759.9	26,171.2	350,894.6
	6	11,976.7	31,178.5	47,729.7	171,579.4	15,220.1	883.0	47,059.4	759.7	24,283.0	350,769.5
	7	11,976.7	31,207.4	48,090.7	169,970.5	22,165.4	1,285.8	42,655.4	759.7	22,203.1	350,414.7
	8	11,976.7	31,207.4	50,212.9	166,780.7	25,627.2	1,346.8	41,357.0	6,835.6	22,375.2	357,819.4
	9	11,976.7	35,174.1	49,951.9	164,997.9	27,217.8	1,308.0	40,738.8	7,364.2	24,699.2	363,528.5
	10	11,976.7	35,174.1	48,736.5	166,300.2	23,610.6	1,287.7	45,291.6	7,364.2	24,946.9	364,788.4
	11	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	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	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	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	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	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	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	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	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	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

# 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		Bil. permohonan diluluskan		Jumlah dikeluarkan (a)		Jumlah dibayar balik (b)		Baki tertunggak (a)-(b)	
			<i>Amount approved</i>		<i>No. of appl. approved</i>		<i>Amount drawdown (a)</i>		<i>Amount repaid (b)</i>		<i>Amount outstanding (a)-(b)</i>	
			Pada akhir bulan Dis-09 <i>As at end Dec-09</i>	Pada akhir bulan Aug-10 <i>As at end Aug-10</i>	Pada akhir bulan Dis-09	Pada akhir bulan Aug-10	Pada akhir bulan Dis-09 <i>As at end Dec-09</i>	Pada akhir bulan Aug-10 <i>As at end Aug-10</i>	Pada akhir bulan Dis-09 <i>As at end Dec-09</i>	Pada akhir bulan Aug-10 <i>As at end Aug-10</i>	Pada akhir bulan Dis-09 <i>As at end Dec-09</i>	Pada akhir bulan Aug-10 <i>As at end Aug-10</i>
			RM juta <i>RM million</i>		<i>As at end Dec-09</i>	<i>As at end Aug-10</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	1,300 <sup>1/</sup>	1,727.9	1,727.9	10,275	10,275	1,707.1	1,707.2	1,531.4	1,561.6	175.7	145.5
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,850 <sup>2/</sup>	3,741.6	3,853.0	6,089	6,355	3,507.4	3,600.4	1,325.5	1,619.5	2,181.8	1,981.0
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,750 <sup>3/</sup>	12,813.8	13,863.7	20,297	21,801	12,017.4	12,866.2	7,193.7	7,591.0	4,823.8	5,275.2
4. Tabung Projek Usahawan Bumiputera - 1/Bumiputera Entrepreneur Project Fund - 1 <sup>4</sup>	1 Jul, 2009	300	12.6	68.7	24	148	0.3	22.6	0.0	6.7	0.3	16.0
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	79.6	149.5	3,646	6,730	71.2	137.3	4.3	14.3	66.9	123.0
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 <sup>4/</sup>	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	1,250 <sup>4/</sup>	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,389.6	1,397.4	8.2	0.5
2. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200 <sup>4/</sup>	203.5	203.5	194	194	203.4	203.4	203.2	203.3	0.1	0.1
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 Menyerakan 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	1,850 <sup>4/</sup>	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	1,000	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	317.7	325.3	15.9	8.4
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	10.6	13.2	5.8	3.2
13. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan, 2007	500	472.0	472.0	4,641	4,641	-	-	-	-	-	-
14. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	982.4	982.4	4,742	4,742	912.7	930.2	-	-	719.4	695.7
15. Kemudahan Pmodenan PKS/SME Modernisation Facility	1 Ogs, 2008		94.0	94.0	186	186	62.9	77.7	-	-	60.5	66.2
16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	1,887.7	2,007.7	9,322	9,760	1,259.5	1,773.1	-	-	1,128.4	1,524.2
17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	903.4	913.8	848.8	882.9	54.6	30.9

<sup>1/</sup> Peruntukan asal adalah sebanyak RM1 bilion termasuk RM300 juta yang diuruskan oleh Bank Pertanian Malaysia. Peruntukan tambahan sebanyak RM300 juta telah diluluskan oleh Menteri Kewangan pada 2001.

<sup>2/</sup> Peruntukan asal adalah sebanyak RM250 juta. Sehingga kini peruntukan telah ditambah kepada RM2850 juta.

<sup>3/</sup> Peruntukan asal adalah sebanyak RM200 juta. Sehingga kini peruntukan telah ditambah kepada RM6750 juta.

<sup>4/</sup> Tabung Pusingan.

<sup>1/</sup> Initial allocation was RM1 billion inclusive of RM300 million managed by Bank Pertanian Malaysia. Additional allocation of RM300 million was approved by the Minister of Finance in 2001.

<sup>2/</sup> Initial allocation was RM250 million. To date the allocation has been increased to RM2850 million.

<sup>3/</sup> Initial allocation was RM200 million. To date the allocation has been increased to RM6750 million.

<sup>4/</sup> 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 <sup>3</sup>			Pinjaman dan pendahuluan <sup>4</sup>	Aset tetap	Lain-lain aset		Jumlah aset
		<i>Deposits Placed and Reverse Repos</i>			<i>Amounts due from</i>								<i>Malaysian securities<sup>3</sup></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 <sup>1</sup>	Di Malaysia					Di luar Malaysia	Bil Perbendaharaan		Sekuriti kerajaan	Lain-lain sekuriti	Di Malaysia			Di luar Malaysia		
					Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Institusi perbankan lain <sup>2</sup>										<i>In 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 repos<sup>1</sup></i>	<i>Central Bank of Malaysia</i>	<i>Commercial banks</i>	<i>Islamic Banks</i>	<i>Investment banks</i>	<i>Other banking institutions<sup>2</sup></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 advances<sup>4</sup></i>	<i>Fixed assets</i>	<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>Total assets</i>	
2009	1	8649.9	317.1	20224.2	26093.2	156644.2	28374.1	4385.4	4483.5	805.6	35086.2	34325.0	1963.9	46677.1	139154.5	725214.4	14499.4	65827.7	21085.8	1333811.2
	2	6568.4	962.8	11554.2	26093.6	176804.9	23140.5	3235.3	4168.7	1326.8	39073.0	29216.8	2186.1	44944.1	134770.5	726910.6	14593.5	64548.2	21551.0	1331648.9
	3	7106.6	457.4	6171.6	30933.9	167074.0	24662.1	7514.4	5862.7	1896.6	39030.2	34061.0	2277.7	47398.5	130166.3	731621.6	14704.3	66168.5	21388.7	1338496.1
	4	7069.1	257.8	5988.1	30273.6	169902.2	21617.7	8314.0	5712.0	1263.5	40966.7	31465.3	2421.2	46616.6	127487.5	734500.0	14655.4	69619.4	21479.6	1339609.7
	5	6445.1	359.9	6535.9	30978.0	163228.3	16208.1	7253.6	5786.5	1868.7	39810.0	33455.4	2176.7	51341.3	123731.4	733365.2	14752.7	64937.9	19756.6	1321991.4
	6	7265.0	695.2	6567.5	28109.6	164623.8	21684.0	8207.5	5800.9	2904.2	36938.6	41586.6	2191.6	53689.1	131158.0	741011.3	14849.1	60484.0	21624.9	1349390.8
	7	7151.1	238.5	4102.9	25530.7	165312.3	20683.4	7837.7	8688.1	1891.5	32870.6	32488.2	2227.4	53422.6	139532.3	750830.3	14956.0	64391.7	19222.9	1351378.2
	8	7772.5	238.9	3995.1	24418.5	162565.2	20094.0	9999.9	7580.5	1549.6	37665.1	31531.8	2272.5	60037.0	135970.3	757917.2	14994.3	59097.8	20894.4	1358594.5
	9	7953.5	2291.0	3999.4	24943.2	157871.7	20714.0	7448.2	8026.2	2473.9	36460.6	40395.7	2216.6	57983.4	139333.6	762729.5	14796.4	60480.4	19872.1	1369989.4
	10	7102.4	307.8	4034.7	24591.2	160188.0	20216.2	10569.4	6771.8	1293.3	37172.5	33010.8	2297.3	56567.1	144026.4	768139.4	14885.7	62391.7	20334.4	1373900.2
	11	8347.8	1529.8	4194.5	27069.6	161896.0	21548.8	10589.7	6776.1	1055.7	42863.2	36686.3	2131.2	59731.0	145306.6	773039.6	14980.9	70673.5	20857.1	1409277.3
	12	8242.4	379.4	3820.4	26622.1	175729.8	19745.4	11631.1	6814.6	1793.0	40194.1	40534.8	1927.5	59673.3	143576.6	782020.7	14737.5	67782.8	20980.7	1426206.4
2010	1	9412.8	406.1	4306.0	31356.9	171311.6	23830.9	11139.6	6872.7	1500.0	38939.4	32306.1	1296.0	58902.0	144519.0	788259.7	14558.1	66829.0	21330.8	1427076.5
	2	7563.7	872.6	4424.9	22920.6	179223.6	22622.1	10259.7	6683.7	1708.7	37362.8	25858.0	1099.0	57708.0	135649.9	799389.2	14613.6	65980.9	21762.8	1415703.9
	3	7999.7	350.0	4351.3	34402.6	166106.1	27232.5	14893.0	6400.5	1474.4	44924.2	34219.8	978.4	53637.9	135813.0	803770.4	14780.1	68048.4	22728.0	1442110.3
	4	7842.6	302.6	4388.5	30724.6	153282.4	22946.3	10216.5	5269.5	1482.3	45718.2	34971.0	2189.4	51240.1	148730.1	807785.6	14814.0	68195.0	21824.5	1431923.2
	5	8433.4	380.0	4725.8	26030.0	148374.4	27103.4	16251.6	4794.7	773.1	41224.6	31117.8	1561.9	49428.8	159981.6	818793.6	14940.8	67665.5	22315.0	1443896.0
	6	7739.4	236.6	4494.4	33510.9	139787.9	25401.6	14238.0	6897.2	1498.1	42109.5	39601.9	1696.7	50275.2	158589.1	832687.6	15019.8	72045.3	23416.0	1469245.3
	7	7344.4	164.4	4484.9	31622.2	133128.8	25597.2	14797.7	6809.8	1177.1	41869.2	35101.7	2084.9	51743.6	163164.3	839158.1	15069.4	69456.8	23136.7	1465911.3
	8	9960.1	310.6	4521.6	33196.4	125589.6	26802.9	8794.0	5874.1	966.4	45534.1	30827.8	1792.3	56966.6	169526.7	845908.6	15149.7	72331.1	24067.2	1478119.7

1 Berkuatkuasa dari 15 Mac 1979, rizab berkanun telah dinyatakan sebagai nisbah tanggungan-tanggungan yang layak, terdiri daripada jumlah deposit, jumlah kena bayar bersih kepada bank perdagangan, syarikat kewangan dan bank saudagar, instrumen deposit boleh niaga dan alat-alat terdiskaun/didiskaun semula di bawah syarat-syarat pembelian semula. Rizab berkanun yang perlu dikekalkan oleh bank perdagangan dengan Bank Negara Malaysia telah dinaikkan kepada 6.5% mulai 16 Januari 1990, 7.5% mulai 16 Ogos 1991, kepada 8.5% pada 2 Mei 1992, 9.5% pada 3 Januari 1994, 10.5% pada 16 Mei 1994, kepada 11.5% pada 1 Julai 1994, 12.5% pada 1 Februari 1996 dan kepada 13.5% pada 1 Jun 1996.

2 Termasuk pinjaman-pinjaman satu tahun dan kurang.

3 Termasuk caruman pendahuluan kepada pinjaman Kerajaan.

\* Data sebelum Disember 1988 merujuk kepada format urusan bank lama.

1 With effect from 15 March 1979, the statutory reserve was expressed as a ratio of eligible liabilities, comprising total deposits, net amounts due to other commercial banks, the finance companies, and the merchant banks, negotiable instruments of deposit and instruments discounted/rediscouted under repurchase agreement. The statutory reserve which the commercial bank are required to maintain with the Central Bank of Malaysia was raised to 6.5% with effect from 16 January 1990, 7.5% with effect from 16 August 1991, 8.5% on 2 May 1992, 9.5% on 3 January 1994, 10.5% on 16 May 1994, 11.5% on 1 July 1994, 12.5% on 1 February 1996 and raised further to 13.5% on 1 June 1996.

2 Include loans of one year and less.

3 Include advance subscriptions to Government loans.

\* Data prior to December 1988 refers to figures using the old banking format.

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

RM juta / RM million

Akhir tempoh	Wang Tunai	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			Pembiayaan dan pendahuluan <sup>2</sup> <i>Financing and advances<sup>2</sup></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 <sup>1</sup> <i>Other deposits placed and reverse repos<sup>1</sup></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>		Malaysian securities <i>Malaysian securities</i>					Di Malaysia <sup>3</sup> <i>In Malaysia<sup>3</sup></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>	Institusi perbankan lain <sup>2</sup> <i>Other banking institutions<sup>2</sup></i>			Bil perbendaharaan <i>Treasury bills</i>	Sekuriti kerajaan <i>Government securities</i>	Lain-lain sekuriti <i>Other securities</i>						
2008	9	585.2	396.0	3,557.6	26.9	0.0	39,767.2	554.2	3,324.2	1,236.8	1,010.3	1,815.8	2,744.9	662.6	0.0	22,363.5	100,022.0	803.2	988.4	761.8	180,620.6
	10	468.0	164.7	3,671.8	26.9	0.0	38,258.8	525.4	2,205.2	88.6	1,590.3	1,911.3	3,390.9	718.4	0.0	23,695.5	101,388.5	808.2	1,843.1	740.4	181,496.1
	11	454.1	181.3	3,413.1	30.2	0.0	42,345.5	1,362.5	2,028.8	409.2	1,210.3	1,538.5	3,617.4	490.6	0.0	24,016.4	103,011.6	817.4	970.7	788.0	186,685.6
	12	513.6	228.3	3,422.8	40.2	0.0	43,533.0	691.2	1,853.5	307.6	1,080.3	1,881.7	4,802.6	413.3	0.0	25,565.7	104,630.1	927.5	1,934.4	856.5	192,682.3
2009	1	526.4	180.4	3,599.4	21.7	0.0	43,040.5	489.2	1,446.2	100.4	400.3	1,442.6	3,944.6	487.2	0.0	26,001.1	105,777.1	838.6	1,178.6	668.3	190,142.6
	2	486.1	218.4	2,059.5	15.3	0.0	43,252.6	481.5	1,277.1	91.7	1,025.3	1,479.0	3,373.3	585.2	0.0	25,939.2	107,664.9	854.0	2,184.9	806.1	191,794.2
	3	474.9	144.4	1,086.8	5.4	0.0	42,062.0	1,189.6	1,990.0	493.7	1,525.3	1,887.4	4,421.2	535.1	0.0	27,125.5	108,029.6	874.7	2,003.2	789.5	194,638.3
	4	470.0	84.6	1,066.1	34.1	0.0	43,437.1	2,960.5	2,739.5	480.9	1,290.8	2,080.1	4,442.2	490.1	0.0	28,458.0	109,122.4	908.7	2,752.7	787.9	201,605.8
	5	473.0	192.0	1,066.9	363.7	0.0	46,143.8	727.5	2,346.1	284.4	1,910.0	2,096.2	3,893.8	561.8	0.0	28,384.1	111,337.7	913.8	1,706.8	809.3	203,210.8
	6	713.6	456.3	1,086.4	62.7	0.0	47,328.6	1,805.3	1,934.2	655.1	1,630.0	2,406.5	4,390.0	495.0	0.0	29,968.7	113,607.6	921.4	2,278.9	825.9	210,566.0
	7	738.0	70.9	792.4	57.2	0.0	42,213.4	1,015.5	2,549.3	458.1	1,905.0	2,486.8	4,766.3	536.0	0.0	32,707.1	118,424.4	929.2	2,019.0	841.1	212,509.5
	8	910.9	114.1	779.0	61.5	0.0	38,776.0	633.0	3,612.0	119.4	1,590.0	2,244.1	5,252.8	709.3	0.0	33,764.0	121,461.4	935.9	1,874.9	921.6	213,759.9
	9	957.6	187.7	775.3	62.5	0.0	35,117.0	830.6	4,099.9	152.6	1,500.0	1,856.9	5,328.0	821.5	0.0	35,092.2	122,466.0	949.9	2,173.9	966.7	213,338.2
	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	2,972.1	962.9	235,956.8
	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	2,981.3	945.0	232,522.8
	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	3,212.2	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	2,777.5	836.5	250,412.8
	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	150,303.1	1,042.6	2,430.0	906.9	259,352.7
	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	151,692.7	1,052.4	2,884.7	1,043.8	259,138.1
	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	153,747.3	1,052.3	4,393.7	988.6	258,588.7

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

Nota: 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 Hayat<sup>1</sup> dan Am<sup>2</sup>: Penyata Harta

## Life and General Insurance Funds : Statement of Assets

RM juta / RM million

Tempoh	Bilangan Kumpulan Wang Insurans Hayat/ Am <sup>3</sup>	Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset-aset Lain <sup>6</sup>						
						Period	Number of Life/ General Insurance Funds <sup>3</sup>	Total Assets	Property, Plant and Equipment				Investment Properties	Loans/ Financing	Kertas <sup>4</sup> /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat <sup>5</sup>	Lain-lain	Jumlah
															Investments			
															Malaysian Government Papers <sup>4</sup> /Guaranteed Loans	Corporate/ Debt Securities <sup>5</sup>	Others	Total
Insurans Hayat / Life Insurance																		
2007	3Q	23	105,843.2	483.9	3,376.5	11,271.5	17,877.1	53,249.7	1,425.2	72,552.0	1,554.2	14,374.0	2,231.1					
	4Q	23	109,948.1	487.9	3,187.3	11,514.6	17,995.3	56,522.8	1,928.2	76,446.3	1,722.7	14,380.8	2,208.5					
2008	1Q	23	112,741.9	496.8	3,181.2	11,632.0	17,241.3	57,705.3	1,916.6	76,863.2	1,617.3	16,668.6	2,282.8					
	2Q	23	115,115.9	505.8	3,286.0	11,758.3	18,275.9	59,028.7	2,053.6	79,358.2	1,867.5	15,941.4	2,398.6					
	3Q	23	117,643.0	542.1	3,267.9	11,914.8	18,767.4	60,185.1	2,232.9	81,185.4	1,916.7	16,325.3	2,490.8					
	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					
	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					
2010	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	142,485.0	1,617.8	2,832.3	11,303.5	20,134.0	83,281.7	3,109.6	106,525.3	3,647.7	13,958.7	2,599.5					
Insurans Am / General Insurance																		
2007	3Q	47	21,191.4	807.3	274.6	247.1	3,780.6	6,629.6	410.3	10,820.4	18.1	6,750.4	2,273.6					
	4Q	47	21,284.4	791.8	282.1	241.9	3,676.6	6,904.6	460.3	11,041.5	52.3	6,705.6	2,169.2					
2008	1Q	47	21,896.7	784.8	284.4	233.7	3,708.4	7,093.9	468.2	11,270.5	50.2	6,853.3	2,419.9					
	2Q	47	22,179.0	765.7	286.5	224.1	3,904.8	7,276.9	447.0	11,628.7	44.7	6,793.1	2,436.2					
	3Q	47	22,715.2	758.8	296.6	188.3	3,778.2	7,405.1	473.1	11,656.4	66.5	7,402.3	2,346.3					
	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					
	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					
2010	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	25,996.8	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,315.4	2,698.6					

<sup>1</sup> Termasuk perniagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.

<sup>2</sup> Termasuk perniagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.

<sup>3</sup> Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.

<sup>4</sup> Termasuk SKM, Bil Bendahara, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.

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

<sup>6</sup> Termasuk premium terkumpul dan lain-lain aset.

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

<sup>2</sup> Includes general insurance business undertaken by composite and general insurance companies.

<sup>3</sup> From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

<sup>4</sup> Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.

<sup>5</sup> Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.

<sup>6</sup> 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 <sup>1</sup>	Deposit <i>Deposits</i>			Jumlah yang akan dibayar kepada <i>Amounts due to</i>							Penerimaan jurubank yang belum dijelaskan  <i>Bankers acceptances outstanding</i>	Bil kena bayar <i>Bills payable</i>		Tanggungan lain <i>Other liabilities</i>		Jumlah tanggungan  <i>Total liabilities</i>
		Jumlah deposit	yang mana: <i>of which:</i>		Di Malaysia <i>In Malaysia</i>					Di luar Malaysia	Di Malaysia		Di luar Malaysia	Di Malaysia <sup>2</sup>	Di luar Malaysia		
			Deposit di bawah Kumpulan Wang Pelaburan Baru  <i>Deposits under the New Investment Fund</i>	Akaun Deposit Khas  <i>Special Deposit 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  <i>Investment banks</i>	Institusi perbankan lain  <i>Other banking institutions</i>							In Malaysia	
2009	1	113,972.7	976,815.0	12,698.8	1.0	16.2	27,852.9	1,567.4	6,980.9	2,340.7	45,535.3	18,386.8	4,895.2	25.3	133,340.2	2,082.5	1,333,811.2
	2	112,949.2	976,530.1	12,564.4	0.8	15.9	23,167.4	682.9	6,082.5	2,326.9	47,366.7	17,381.6	5,204.6	33.9	137,564.5	2,342.6	1,331,648.9
	3	114,684.5	985,855.3	12,289.0	0.8	13.6	29,499.7	1,867.8	5,310.4	2,107.4	45,566.5	15,082.9	5,107.4	35.8	130,724.6	2,640.2	1,338,496.1
	4	122,036.2	984,751.4	12,143.5	0.7	20.2	26,365.5	3,752.5	5,257.7	2,584.5	42,262.3	12,859.6	9,185.4	37.5	128,888.8	1,608.1	1,339,609.7
	5	123,107.3	979,504.8	11,865.2	1.0	7.1	20,502.2	1,180.1	5,903.6	2,210.9	41,081.2	13,783.8	4,608.4	28.5	128,586.0	1,487.5	1,321,991.4
	6	123,056.8	997,656.0	11,898.8	1.0	7.1	25,012.1	2,508.7	5,614.0	1,025.2	47,173.6	13,712.2	4,776.5	32.8	126,899.0	1,916.9	1,349,390.8
	7	127,588.7	998,515.4	12,042.3	0.9	5.2	25,572.2	2,543.2	7,361.3	1,310.1	39,990.6	15,403.9	4,933.0	30.5	126,609.7	1,514.6	1,351,378.2
	8	126,345.5	1,008,567.9	11,963.6	0.7	8.3	24,198.6	2,185.0	9,757.0	1,264.3	37,803.2	13,898.3	4,950.3	29.5	127,522.4	2,064.3	1,358,594.5
	9	126,677.7	1,018,506.7	11,957.5	0.7	5.8	25,395.4	2,663.6	7,319.8	1,415.6	41,169.5	13,880.5	5,227.5	36.8	125,925.7	1,764.7	1,369,989.4
	10	127,636.0	1,017,646.0	12,173.3	0.7	1.6	24,671.0	2,502.3	8,402.0	1,332.3	42,726.0	13,634.5	5,327.4	22.2	128,231.8	1,767.2	1,373,900.2
	11	130,261.4	1,043,064.7	12,357.8	0.7	0.4	25,733.2	2,544.6	8,963.8	1,897.8	45,756.6	13,094.3	5,513.1	34.0	130,744.2	1,669.2	1,409,277.3
	12	131,969.4	1,062,919.9	12,867.9	0.7	0.0	24,666.7	3,016.1	9,515.7	1,588.9	41,857.1	12,953.2	5,438.2	47.9	130,288.3	1,944.9	1,426,206.4
2010	1	132,016.4	1,058,603.3	12,860.5	0.7	0.0	28,848.9	2,400.6	9,336.6	809.2	41,710.8	14,845.7	6,236.5	39.9	129,563.2	2,665.3	1,427,076.5
	2	133,348.0	1,048,778.4	12,764.6	0.7	0.0	26,996.6	2,222.4	9,323.5	414.5	44,681.2	12,945.8	6,218.9	47.3	127,900.8	2,826.4	1,415,703.9
	3	134,048.4	1,068,805.4	13,002.3	0.7	46.3	35,987.2	3,852.3	9,242.0	242.4	37,606.0	11,466.6	5,523.0	43.6	132,768.0	2,479.4	1,442,110.3
	4	135,931.4	1,064,795.7	13,642.1	0.8	0.0	27,064.1	1,706.4	9,548.1	2,293.0	38,363.8	9,738.9	5,574.9	33.5	133,594.8	3,278.6	1,431,923.2
	5	137,396.9	1,067,985.2	13,664.4	0.7	0.0	33,240.3	3,802.5	10,618.1	2,420.8	35,266.7	9,341.8	5,970.7	44.3	134,428.4	3,380.3	1,443,896.0
	6	138,380.0	1,086,981.4	14,120.7	0.7	0.0	32,912.4	4,709.8	8,248.6	193.4	37,915.7	12,153.7	5,656.5	38.7	137,472.9	4,582.3	1,469,245.3
	7	140,819.0	1,085,567.2	14,056.1	0.7	0.0	32,869.2	4,730.7	7,560.9	1,066.7	33,937.2	13,641.8	5,347.8	40.6	137,412.8	2,917.4	1,465,911.3
	8	141,992.4	1,096,344.7	13,957.3	0.6	0.0	30,751.3	4,812.8	6,313.3	-62.6	33,340.0	14,718.1	5,920.4	41.0	140,826.2	3,122.2	1,478,119.7

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 peniaga 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, butir ini termasuk tanggungan rekursu 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	Modal dan rizab <sup>1</sup>	Deposit				Jumlah yang akan dibayar kepada						Pelbagai Pinjaman	Pelbagai Terbitan Hutang Sekuriti	Pelbagai Tanggungan				Jumlah modal dan liabiliti
		<i>Deposits</i>				<i>Amounts due to</i>								<i>Miscellaneous Liabilities</i>				
		Jumlah deposit	yang mana: of which:			Di Malaysia					Di luar Malaysia			Jumlah Pelbagai Tanggungan	yang mana: of which:			
			Deposit dibawah Kumpulan Wang Pelaburan	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan/saudagar	Institusi perbankan lain	Di Malaysia					Penerimaan jurubank yang belum dijelaskan	Bil kena bayar		
Di Malaysia	Di luar Malaysia																	
<i>As at end of</i>	<i>Capital and reserves<sup>1</sup></i>	<i>Total deposits</i>	<i>Deposits under the New Investment Fund<sup>2</sup></i>	<i>Special Deposits Account</i>	<i>Central Bank of Malaysia</i>	<i>Commercial banks</i>	<i>Islamic Banks</i>	<i>Investment/Merchant banks</i>	<i>Other banking institutions</i>	<i>Outside Malaysia</i>	<i>Miscellaneous Borrowings</i>	<i>Miscellaneous Debt Securities Issued</i>	<i>Total Miscellaneous Liabilities</i>	<i>Bankers acceptances outstanding</i>	<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>Total Capital and Liabilities</i>	
2008	9	14,073.9	143,198.4	586.1	0.5	0.0	3,962.9	1,603.4	1,406.5	800.4	1,539.2	1,310.4	380.0	12,345.4	2,253.1	631.0	0.0	180,620.6
	10	14,602.1	143,749.7	502.0	0.6	0.0	4,976.3	463.6	790.2	851.9	930.6	1,344.6	0.0	13,787.0	2,116.6	705.9	0.0	181,496.1
	11	13,811.1	150,047.7	428.1	0.6	0.0	5,231.2	1,582.7	829.5	1,001.3	583.5	1,330.5	0.0	12,268.2	1,949.4	629.2	0.0	186,685.6
	12	14,638.1	154,701.9	439.0	0.4	0.0	7,171.4	673.9	439.7	1,242.2	675.9	1,357.7	0.0	11,781.6	1,502.2	954.9	0.0	192,682.3
2009	1	14,886.6	152,271.8	436.4	0.1	0.0	6,614.7	1,420.6	446.8	1,285.6	841.0	1,358.1	0.0	11,017.5	1,325.8	620.4	0.0	190,142.6
	2	15,618.1	153,632.4	445.7	0.1	0.0	6,325.3	583.4	553.5	1,068.4	992.9	1,399.1	0.0	11,621.0	1,092.5	743.1	0.0	191,794.2
	3	15,968.9	156,580.2	436.2	0.1	0.0	6,035.8	1,128.3	672.5	178.9	1,796.2	1,394.4	0.0	10,883.2	994.0	599.6	0.0	194,638.3
	4	16,520.7	161,222.9	431.1	0.1	0.0	6,287.0	1,559.1	1,059.1	380.0	1,693.1	1,654.9	0.0	11,228.9	1,054.9	570.9	0.0	201,605.8
	5	16,569.6	164,892.4	430.3	0.1	0.0	5,699.8	762.9	1,090.6	1,042.8	1,611.0	1,375.4	0.0	10,166.3	997.5	362.6	0.0	203,210.8
	6	16,774.7	170,843.4	436.0	0.1	0.0	6,263.6	1,068.6	1,087.1	174.6	1,500.0	1,380.7	0.0	11,473.4	1,063.0	500.0	0.0	210,566.0
	7	17,341.5	172,952.5	437.9	0.1	0.0	4,786.3	1,748.5	1,286.9	704.2	1,353.8	1,281.8	0.0	11,054.1	1,279.8	726.1	0.0	212,509.5
	8	17,603.5	172,220.2	462.6	0.1	0.0	6,177.9	1,675.6	1,507.3	420.8	1,470.1	1,289.6	0.0	11,395.1	1,150.7	868.1	0.0	213,759.9
	9	17,647.7	172,598.3	456.0	0.1	0.0	5,278.7	1,968.8	1,422.6	570.2	1,161.4	1,576.8	0.0	11,113.6	1,047.4	835.4	0.0	213,338.2
	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	19,039.8	191,208.7	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	12,346.4	1,070.5	1,070.8	0.0	235,956.8
	2	19,237.0	189,241.0	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	11,773.6	1,058.5	1,080.0	0.0	232,522.8
	3	19,013.0	192,145.8	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	11,180.2	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	19,854.8	199,249.0	550.5	0.2	0.0	10,833.2	2,279.7	1,680.0	897.1	2,160.8	1,658.7	0.0	11,799.5	1,294.0	646.1	0.0	250,412.8
	6	19,731.8	210,394.6	578.9	0.2	0.0	8,387.2	2,837.8	1,142.3	7.8	2,342.0	1,658.6	0.0	12,850.7	1,302.6	514.2	0.0	259,352.7
	7	19,804.9	208,999.7	596.5	0.2	0.0	8,570.0	3,259.0	957.9	400.2	2,133.0	1,651.8	0.0	13,361.5	1,361.5	517.7	0.0	259,138.1
	8	20,279.8	212,833.0	593.6	0.2	0.0	4,146.3	2,143.9	818.9	248.0	2,447.0	1,647.8	0.0	14,024.0	1,372.5	849.3	0.0	258,588.7

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

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	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dipohon	
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	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans applied	
2008	9	644.7	5,172.2	4,925.2	8,344.2	3,785.6	401.3	1,971.6	2,605.1	5.6	2,275.6	10,788.1	3,331.6	39,325.5
	10	703.9	3,999.6	3,772.5	7,269.2	3,073.5	557.7	1,750.2	2,371.8	0.6	1,438.1	9,894.3	4,063.4	35,122.3
	11	1,482.3	4,026.9	3,803.1	7,458.4	3,369.4	387.1	2,048.9	2,777.4	4.2	1,783.5	8,481.4	3,133.8	34,953.1
	12	926.4	3,971.9	3,731.1	6,376.7	2,919.3	333.5	1,891.5	2,717.0	0.9	1,583.2	8,311.2	2,446.5	31,478.1
2009	1	819.0	3,844.9	3,715.8	5,750.8	2,473.3	427.0	1,960.0	2,779.9	1.4	665.0	11,167.6	1,652.7	31,541.6
	2	945.0	4,367.1	4,185.7	6,770.6	3,097.1	143.0	1,931.3	2,652.5	1.6	1,358.7	7,639.7	4,939.8	33,846.5
	3	1,012.7	5,086.7	4,861.7	9,797.3	3,524.1	235.1	2,451.5	3,960.9	1.6	1,054.9	11,976.4	3,054.7	42,155.9
	4	1,235.0	6,651.7	6,127.4	10,743.0	3,835.3	170.3	2,723.3	2,892.7	1.1	871.5	10,305.3	2,604.8	42,033.8
	5	1,337.0	5,408.6	5,005.6	10,856.3	3,915.4	164.9	2,331.9	2,785.6	2.5	1,949.9	12,929.2	3,752.2	45,433.7
	6	5,383.3	5,221.4	4,921.5	11,682.3	4,822.5	237.9	2,292.6	2,685.2	2.1	2,398.9	10,035.5	4,842.1	49,604.0
	7	1,590.5	6,213.6	5,905.2	13,173.1	5,307.5	529.5	2,465.9	3,144.1	2.4	2,054.0	12,771.0	4,096.0	51,347.6
	8	1,808.8	5,660.5	5,302.8	11,708.1	4,670.4	432.0	2,258.1	2,681.8	2.6	1,629.5	10,353.7	1,658.7	42,864.1
	9	914.3	5,121.1	4,907.9	10,351.3	5,124.2	670.1	2,468.5	2,889.7	1.4	2,629.0	8,632.5	2,535.1	41,337.2
	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	3,403.9	58,351.3
	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

**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

Sektor	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dipohon	
Sector	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans applied	
2008	9	939.0	175.0	3,910.4	20.0	4,478.8	2,652.6	2,406.9	1,859.7	1,931.4	239.8	19,471.2	1,240.7	39,325.5
	10	733.2	141.4	4,948.0	91.9	2,950.2	2,201.4	1,340.2	920.3	3,939.3	270.2	16,604.9	981.0	35,122.3
	11	840.6	150.0	2,555.2	84.7	2,700.8	2,180.6	2,982.7	1,610.7	1,603.1	841.8	17,801.8	1,601.2	34,953.1
2009	12	2,092.3	157.1	2,493.5	155.5	1,863.6	2,693.4	1,142.3	903.0	1,617.8	1,228.6	15,802.6	1,328.2	31,478.1
	1	965.7	142.1	1,570.8	66.5	1,754.9	1,947.4	487.2	2,538.2	2,367.6	167.2	15,754.9	3,779.0	31,541.6
	2	950.6	132.8	1,842.7	619.4	2,148.7	1,835.1	1,689.7	1,954.9	1,093.9	1,878.8	16,244.3	3,455.5	33,846.5
	3	365.8	361.6	3,113.5	56.7	2,543.5	2,315.2	1,672.5	1,386.9	1,378.5	2,107.6	23,502.3	3,351.9	42,155.9
	4	761.9	41.4	3,805.9	25.0	2,816.3	2,234.9	1,447.7	716.9	2,818.2	342.5	24,980.5	2,042.5	42,033.8
	5	1,236.4	59.8	3,408.2	85.1	3,108.6	3,174.5	1,814.0	1,322.9	2,980.9	3,282.3	23,401.9	1,559.1	45,433.7
	6	644.6	530.5	3,292.5	1,010.1	2,801.1	3,202.9	2,747.0	4,613.8	4,938.5	248.4	24,388.7	1,185.9	49,604.0
	7	737.2	480.5	3,828.6	763.8	3,044.2	3,230.9	2,701.1	1,541.7	3,089.1	2,255.7	27,571.2	2,103.5	51,347.6
	8	829.0	66.4	3,352.0	136.6	3,103.5	2,884.1	2,057.7	1,495.4	1,747.2	668.2	24,600.9	1,923.2	42,864.1
	9	579.1	157.9	2,162.0	505.2	2,738.0	3,549.8	2,761.7	830.0	1,366.6	378.2	23,120.8	3,188.0	41,337.2
2010	10	1,014.5	510.3	2,471.7	595.7	3,142.5	3,505.6	2,145.4	1,820.8	2,107.0	714.9	27,888.2	3,812.1	49,728.7
	11	1,477.9	76.4	2,563.6	880.5	3,063.1	3,266.8	2,767.4	1,632.5	2,286.3	3,333.4	26,578.6	1,550.7	49,477.2
	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
	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	429.6	31,421.7	1,669.8	58,351.3
8	1,433.4	283.4	4,775.6	826.1	3,889.3	5,002.1	3,376.2	1,172.9	8,119.1	736.6	31,524.5	1,430.7	62,570.1	

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

1 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 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 Loans to individual businesses.

# 1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan

## Banking System: Loans Approved by Purpose

RM juta / RM million

Akhir Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman diluluskan
<i>As at end of</i>	<i>Purchase of securities</i>	<i>Purchase of transport vehicle</i>	<i>of which: Purchase of passenger cars</i>	<i>Purchase of residential property</i>	<i>Purchase of non-residential property</i>	<i>Purchase of fixed assets other than land and building</i>	<i>Personal uses</i>	<i>Credit cards</i>	<i>Purchase of consumer durable goods</i>	<i>Construction</i>	<i>Working capital</i>	<i>Other purpose<sup>1</sup></i>	<i>Total loans approved</i>
2008	9	628.2	3,204.5	3,005.8	4,867.6	2,342.0	1,019.0	1,882.3	1.1	987.4	5,968.1	1,753.5	22,858.7
	10	518.0	2,487.8	2,340.0	4,117.6	1,786.8	900.2	2,307.9	0.4	501.6	5,068.5	1,546.7	19,807.4
	11	836.9	2,774.7	2,616.8	4,239.0	2,097.6	626.8	955.3	1.4	1,568.1	3,910.8	1,358.4	20,884.0
	12	815.9	2,619.4	2,503.1	3,415.8	1,929.4	852.8	1,822.6	0.7	1,162.3	5,073.1	2,245.9	20,197.5
2009	1	588.8	2,853.1	2,747.9	3,142.8	1,330.0	274.2	862.5	1.1	563.2	3,539.6	1,396.3	16,512.2
	2	893.6	2,619.9	2,493.2	3,439.8	1,513.9	115.1	852.3	0.7	382.5	3,186.1	2,891.5	17,697.6
	3	807.1	3,170.8	3,038.0	5,087.3	1,971.6	200.3	1,148.4	1.1	824.9	4,655.3	3,928.4	23,841.7
	4	1,036.1	3,432.1	3,285.0	5,819.3	2,008.9	178.7	1,288.1	1.8	763.2	5,131.8	2,515.0	23,794.9
	5	1,254.7	3,241.7	3,065.9	5,786.6	1,888.0	115.8	1,105.0	1.9	442.3	8,431.7	1,401.3	25,169.7
	6	1,702.7	3,190.1	3,022.0	6,634.8	2,143.0	202.4	1,119.0	1.7	674.0	5,451.8	4,203.9	26,838.6
	7	1,478.3	3,475.2	3,284.9	7,191.7	2,563.8	692.2	1,199.8	1.5	866.0	5,290.8	2,386.0	26,793.0
	8	779.6	3,391.3	3,077.7	6,693.4	2,468.1	214.4	1,192.6	0.7	797.6	4,437.5	834.9	22,439.5
	9	784.4	3,296.2	3,126.2	6,269.6	2,256.4	234.4	1,241.2	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	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	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	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	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	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	0.7	902.6	5,876.2	1,941.9	26,926.7
	4	1,369.5	3,835.3	3,529.9	7,727.1	3,316.2	501.5	1,532.7	0.8	760.3	7,580.7	1,408.0	29,211.6
	5	2,179.3	3,705.8	3,489.6	6,783.8	3,189.6	627.8	1,554.3	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	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	0.7	1,370.9	6,801.8	1,490.8	28,901.1
	8	949.5	4,046.4	3,641.3	7,504.6	3,220.0	362.4	1,480.0	0.5	948.3	10,325.4	1,071.3	31,447.5

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)).

<sup>1</sup> Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

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).

<sup>1</sup> 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

Akhir tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman diluluskan	
<i>As at end of</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 &amp; retail trade, and restaurants &amp; hotels</i>	<i>Construction</i>	<i>Real estate</i>	<i>Transport, storage and communication</i>	<i>Finance, insurance and business activities</i>	<i>Education, health &amp; others</i>	<i>Household sector<sup>2</sup></i>	<i>Other sector n.e.c.<sup>3</sup></i>	<i>Total loans approved</i>	
2008	10	206.8	12.5	2,212.3	84.6	2,146.9	929.8	921.2	747.0	819.1	141.0	10,663.7	922.6	19,807.4
	11	840.4	102.0	1,456.4	2.2	1,360.9	1,620.1	1,586.4	1,481.0	629.2	154.8	11,318.0	332.6	20,884.0
	12	741.7	10.7	1,609.5	60.8	1,230.3	2,078.3	756.7	953.7	1,732.4	1,113.1	9,398.7	511.5	20,197.5
2009	1	765.5	119.9	918.7	17.3	1,416.0	975.7	717.4	484.4	1,135.2	143.1	9,568.6	250.6	16,512.2
	2	574.1	56.7	894.1	51.3	1,454.7	1,024.9	546.3	775.2	622.0	1,627.1	9,674.3	396.9	17,697.6
	3	667.4	43.3	1,397.6	51.3	1,220.6	1,214.3	1,384.0	2,072.7	1,831.4	1,845.5	12,713.2	400.3	23,841.7
	4	612.3	66.5	1,102.8	16.6	1,269.4	1,387.1	624.0	2,385.0	2,152.9	176.9	13,629.7	371.6	23,794.9
	5	542.9	21.8	2,045.8	47.5	1,506.8	1,140.0	1,119.1	358.9	1,500.4	3,224.3	13,208.0	454.3	25,169.7
	6	962.9	577.9	1,358.8	462.0	1,538.0	1,246.1	1,496.1	480.0	3,989.3	85.8	14,086.9	554.8	26,838.6
	7	462.3	124.3	2,036.2	9.0	1,626.4	1,271.8	1,672.3	1,168.4	695.5	2,135.6	14,967.7	623.6	26,793.0
	8	483.2	48.3	1,516.1	260.8	1,440.8	1,275.9	990.3	703.0	988.9	168.0	14,307.6	256.7	22,439.5
	9	567.0	99.1	1,686.5	242.0	1,584.6	1,775.2	1,752.7	344.7	750.7	128.7	13,750.5	739.6	23,421.3
	10	725.2	319.9	1,580.9	432.7	1,714.4	1,567.7	934.4	1,113.5	1,210.7	192.6	14,896.6	341.1	25,029.6
	11	558.6	88.8	1,259.6	1,929.8	1,689.6	1,698.7	824.9	497.4	1,199.2	3,136.1	14,917.3	1,018.4	28,818.4
	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	1,798.5	19.1	1,337.9	1,643.2	1,708.8	2,290.8	1,357.0	2,132.0	16,113.9	293.0	29,211.6
	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	160.5	16,230.1	482.9	28,901.1
	8	903.9	109.0	2,840.9	469.5	1,800.3	2,165.2	1,498.3	362.8	3,061.5	2,055.0	16,013.1	168.0	31,447.5

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

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (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 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 Loans to individual businesses.

# 1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan

## Banking System: Loans Disbursed 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	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dikeluarkan	
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	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans disbursed	
2008	9	747.5	3,598.2	3,347.0	4,421.7	2,138.1	360.5	2,278.6	4,953.2	6.3	1,226.1	33,855.8	1,524.1	55,110.0
	10	735.4	2,845.2	2,628.4	4,063.5	2,270.1	282.8	1,717.7	4,678.7	34.5	932.5	31,183.0	3,809.1	52,552.4
	11	1,467.1	2,966.3	2,756.5	4,699.4	2,116.8	557.5	1,960.8	4,763.0	7.1	997.1	30,889.7	1,968.1	52,392.9
	12	531.7	2,897.2	2,627.9	4,562.9	2,648.7	681.6	2,017.9	5,849.1	6.9	1,467.8	29,319.0	3,001.8	52,984.6
2009	1	979.9	3,060.0	2,820.6	4,242.4	2,120.0	341.6	1,889.3	6,017.9	3.9	1,468.7	26,739.4	2,243.4	49,106.4
	2	1,155.0	2,784.9	2,557.6	3,799.7	1,859.6	299.1	1,750.5	5,080.4	4.9	1,078.3	24,002.8	1,878.1	43,693.3
	3	980.9	3,432.7	3,152.4	4,478.9	2,080.9	268.1	2,243.0	5,638.4	9.6	1,355.1	29,475.8	5,521.3	55,484.5
	4	1,126.1	3,309.4	2,977.6	4,672.7	1,959.2	263.9	2,275.7	5,583.6	4.8	1,148.7	28,657.6	2,880.0	51,881.6
	5	1,772.1	3,414.7	3,079.9	4,417.8	1,908.1	361.4	2,294.2	5,759.0	4.6	1,404.4	24,467.7	1,434.5	47,238.4
	6	2,553.1	3,446.6	3,166.9	4,696.4	2,153.2	279.1	2,564.1	5,901.6	5.7	1,921.4	28,835.9	2,891.5	55,248.6
	7	1,610.6	3,678.4	3,359.4	5,465.9	2,689.5	414.0	2,977.7	6,507.6	5.1	1,997.9	33,211.2	2,521.7	61,079.7
	8	1,523.4	3,468.9	3,189.4	5,092.5	2,085.2	414.9	2,559.3	6,103.0	3.0	1,477.4	28,095.4	1,160.2	51,983.2
	9	1,938.5	3,478.3	3,207.1	5,024.1	2,087.6	335.1	2,743.0	6,069.6	3.5	1,468.8	30,161.2	967.6	54,277.3
	10	1,899.8	3,433.2	3,093.6	6,092.5	2,367.7	291.1	2,808.7	6,106.1	3.7	1,665.1	32,052.1	1,248.8	57,968.9
	11	4,791.4	3,323.5	3,020.7	6,038.0	2,384.5	299.2	3,126.2	6,122.5	3.4	1,850.9	30,913.3	5,031.0	63,883.8
	12	1,570.2	3,503.0	3,200.4	5,484.4	2,651.0	354.0	2,723.0	7,201.0	3.3	1,871.6	34,979.3	4,771.9	65,112.8
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	5,390.4	3.6	1,386.0	34,890.5	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	29,979.9	1,912.4	56,499.3

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

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

# 1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

## Banking System: Loans Disbursed by Sectors

RM juta / RM million

Sektor	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dikeluarkan	
Sector	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans disbursed	
2008	9	1,288.6	151.5	13,578.9	102.4	10,274.1	2,981.1	1,406.8	871.9	5,028.6	433.6	15,875.9	3,116.7	55,110.0
	10	1,276.4	174.3	12,771.9	267.3	9,399.5	2,388.4	1,305.5	814.8	5,005.8	2,530.8	14,228.4	2,389.2	52,552.4
	11	1,053.2	126.5	10,988.4	54.7	8,611.9	2,524.1	1,738.2	762.7	6,298.1	2,758.8	15,223.8	2,252.7	52,392.9
	12	1,540.1	244.6	11,169.8	672.1	9,483.9	3,079.2	1,702.5	1,714.5	3,682.2	1,355.8	15,903.0	2,436.8	52,984.6
2009	1	1,180.9	205.0	9,760.0	642.2	7,869.9	3,321.5	1,364.9	1,472.9	5,061.2	423.4	16,244.5	1,560.0	49,106.4
	2	1,277.1	166.7	9,525.6	148.8	7,683.4	2,288.8	1,161.5	1,274.2	3,486.6	496.3	14,424.7	1,759.4	43,693.3
	3	1,735.3	301.2	10,955.3	184.6	8,930.5	3,052.3	2,672.8	2,868.4	2,860.2	3,391.9	16,727.5	1,804.5	55,484.5
	4	1,315.0	274.7	10,099.4	223.1	8,554.6	2,463.3	1,341.5	3,199.6	3,603.3	349.7	16,923.1	3,534.4	51,881.6
	5	1,110.0	199.8	9,402.2	265.9	7,939.8	2,873.7	1,452.3	1,521.9	2,502.8	524.8	17,437.7	2,007.5	47,238.4
	6	2,033.0	182.0	11,518.0	450.7	9,038.3	3,827.5	1,965.1	1,137.8	5,185.5	740.0	17,025.3	2,145.3	55,248.6
	7	2,256.3	148.3	11,396.6	1,985.4	9,545.2	3,809.5	1,616.0	1,179.8	3,100.9	2,993.2	19,703.4	3,345.3	61,079.7
	8	1,319.4	156.0	9,932.6	100.0	8,670.0	3,246.6	1,553.3	1,520.2	3,209.9	520.9	18,920.1	2,834.3	51,983.2
	9	1,598.1	156.6	10,986.0	1,277.1	8,902.3	3,455.2	999.8	1,645.3	3,457.5	513.6	18,919.0	2,366.8	54,277.3
	10	1,704.9	166.3	12,048.5	253.0	9,638.2	3,622.5	1,979.9	1,730.6	3,691.6	415.1	20,644.1	2,074.1	57,968.9
	11	1,717.1	128.6	10,484.0	955.9	9,075.1	4,286.7	2,435.4	3,852.2	4,534.2	3,110.9	20,269.0	3,034.7	63,883.8
	12	3,658.9	204.1	12,417.5	1,438.7	9,643.0	4,272.8	2,088.5	1,189.5	4,560.0	2,367.5	19,999.8	3,272.4	65,112.8
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	256.9	11,497.5	470.8	10,276.3	3,838.6	2,342.4	1,268.6	3,545.7	488.0	20,036.4	883.7	56,499.3

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

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	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain <sup>1</sup>	Jumlah pinjaman dibayar	
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	Purchase of consumer durable goods	Construction	Working capital	Other purpose <sup>1</sup>	Total loans repaid	
2008	9	794.1	3,270.2	3,015.9	3,406.8	1,509.9	254.6	1,555.4	5,444.4	8.7	1,412.5	31,341.7	1,583.5	50,581.8
	10	1,351.1	3,003.6	2,801.7	3,253.7	1,457.6	254.2	1,622.4	5,041.5	7.6	1,112.5	31,261.1	1,544.4	49,909.9
	11	768.2	2,847.9	2,649.0	3,277.9	1,404.9	385.9	1,379.4	4,655.7	11.8	949.2	26,319.1	1,343.4	43,343.6
	12	807.6	3,200.0	2,944.9	3,489.2	1,696.5	762.1	1,395.3	5,763.4	9.7	985.4	29,599.8	2,463.9	50,172.8
2009	1	1,443.2	3,013.8	2,713.5	3,506.3	1,517.4	275.2	1,469.5	6,270.4	7.2	1,084.8	27,508.6	1,643.2	47,739.6
	2	1,752.3	2,821.4	2,586.3	3,246.5	1,395.1	397.6	1,418.2	5,757.0	11.7	898.5	23,182.6	1,088.0	41,968.9
	3	1,631.6	3,379.1	3,074.4	3,603.3	1,588.8	264.4	1,589.8	6,372.0	12.0	1,270.1	27,470.1	1,254.3	48,435.6
	4	1,118.3	3,252.0	2,899.8	3,698.9	1,987.6	288.3	1,731.0	5,832.0	9.9	1,442.1	28,628.4	1,154.1	49,142.7
	5	2,335.5	3,079.1	2,812.3	3,689.0	1,491.2	265.2	1,632.0	5,772.9	7.1	957.0	28,175.6	2,706.5	50,111.1
	6	1,560.2	3,176.3	2,901.1	3,930.5	1,691.5	274.6	1,579.0	5,969.8	6.5	1,371.5	28,343.9	1,668.6	49,572.5
	7	1,279.1	3,542.4	3,255.0	3,981.5	1,761.6	314.1	1,937.6	6,442.2	25.0	1,345.6	28,930.9	1,438.2	50,998.2
	8	1,471.5	2,917.0	2,653.3	3,570.5	1,560.4	330.2	1,622.2	5,948.8	28.0	1,159.6	25,317.8	1,384.0	45,310.0
	9	2,299.6	3,151.9	2,874.8	3,565.9	1,725.9	285.3	1,775.5	6,355.0	5.1	1,562.8	27,798.2	1,025.6	49,550.7
	10	1,332.3	3,181.6	2,884.2	4,252.1	2,066.5	271.6	1,857.7	6,443.5	5.4	1,373.4	30,117.6	1,519.5	52,421.4
	11	3,289.3	3,000.0	2,708.2	3,695.7	1,717.7	270.7	1,721.4	5,968.6	6.2	1,255.6	30,514.7	2,257.8	53,697.7
	12	897.3	3,085.0	2,781.0	3,851.5	1,902.3	257.1	1,611.6	7,015.3	4.3	1,404.0	33,842.3	2,383.3	56,254.0
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	3,506.8	1,952.6	428.4	1,936.3	7,058.1	4.3	1,555.1	29,272.8	2,400.7	52,736.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Insituti 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

Sektor	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dibayar	
Sector	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans repaid	
2008	9	985.5	167.8	12,965.6	106.6	10,407.7	3,357.9	1,142.6	789.7	3,370.6	432.1	13,986.6	2,869.2	50,581.8
	10	1,304.3	244.6	12,393.2	131.7	9,614.9	2,470.6	1,176.9	676.0	4,197.8	477.5	14,772.0	2,450.3	49,909.9
	11	771.7	143.7	11,128.2	84.1	8,524.0	2,367.4	989.2	879.9	3,370.2	542.4	12,686.9	1,856.1	43,343.6
	12	1,272.4	184.4	12,307.0	598.5	9,176.0	2,727.7	1,529.1	1,922.0	3,216.3	481.2	14,076.7	2,681.2	50,172.8
2009	1	1,058.6	128.2	10,625.0	593.0	8,362.3	2,880.2	1,140.9	1,178.1	3,889.7	365.3	14,923.7	2,594.6	47,739.6
	2	880.9	180.4	9,737.5	141.4	7,579.8	2,358.9	937.9	845.0	2,660.8	289.5	13,913.8	2,443.2	41,968.9
	3	1,229.5	214.6	11,004.0	177.5	8,463.2	2,611.9	1,407.7	1,489.9	3,475.7	281.1	15,700.7	2,380.0	48,435.6
	4	1,124.5	90.5	10,722.8	297.4	8,412.8	3,144.4	1,917.5	832.4	3,951.5	448.7	15,254.1	2,946.0	49,142.7
	5	1,172.9	115.2	9,485.6	108.0	7,730.7	2,362.9	1,094.7	6,759.7	3,037.9	596.6	15,200.0	2,447.0	50,111.1
	6	1,579.6	142.3	10,958.0	221.0	8,775.3	2,787.6	1,744.1	961.9	3,780.8	588.8	15,621.4	2,411.7	49,572.5
	7	1,932.1	154.3	11,017.5	240.9	9,079.4	3,241.9	1,024.4	900.3	3,302.4	390.6	16,902.1	2,812.3	50,998.2
	8	1,382.1	109.1	9,997.1	170.4	8,167.0	2,963.2	823.2	1,131.4	2,945.1	449.6	15,000.7	2,171.3	45,310.0
	9	1,476.7	187.6	10,678.4	139.5	9,064.8	3,597.5	964.2	1,439.1	3,185.5	527.5	15,661.3	2,628.6	49,550.7
	10	1,663.7	144.9	11,683.7	235.5	8,884.4	3,038.1	1,455.4	1,259.8	4,134.3	537.5	16,822.3	2,561.8	52,421.4
	11	1,325.1	167.9	10,645.8	3,180.9	8,807.8	3,436.9	1,686.5	3,982.9	2,650.9	433.0	15,247.9	2,132.1	53,697.7
	12	3,050.1	236.6	12,003.6	178.8	9,914.9	4,013.2	1,387.4	1,157.4	3,162.5	1,361.0	17,512.0	2,276.5	56,254.0
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	331.3	11,781.2	164.3	10,275.5	3,868.7	1,498.2	1,303.8	3,175.0	1,198.6	16,573.5	1,034.0	52,736.7

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

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).

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

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

3 Pinjaman kepada perniagaan individu.

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

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).

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

2 Household sector = total loans by purpose to households.

3 Loans to individual businesses.

# 1.18 Sistem Perbankan: Pinjaman Mengikut Jenis<sup>1</sup>

## Banking System: Classification of Loans by Type<sup>1</sup>

RM Juta / RM million

Akhir tempoh	Overdraft	Pinjaman berjangka											Bil perdagangan <sup>2</sup>	Resit amanah	Kredit pusingan	Pinjaman SPI	Pinjaman dalam mata wang asing	Lain-lain <sup>3</sup>	Jumlah pinjaman		
		Term loans																			
		Sewa beli		Pajakan	Pendiskaun an secara blok	Pinjaman penyambung	Pinjaman bersindiket	Pemfaktor an	Pinjaman peribadi	Pinjaman perumahan	Lain-lain	yang mana tempoh matangnya:									
		Hire purchase										Sehingga satu tahun								Melebihi satu tahun	
As at end of	Overdraft	Jumlah	yang mana: Kereta penumpang	Leasing	Block discounting	Bridging loans	Syndicated loans	Factoring	Personal loans	Housing loans	Others	Up to one year	More than one year	Trade bills <sup>2</sup>	Trust receipts	Revolving credit	SPI loans	Foreign currency loans	Others <sup>3</sup>	Total loans	
		Total	of which: Passenger cars																		
2008	9	53,074.2	104,603.8	86,880.3	485.3	319.3	7,670.3	10,029.4	334.1	10,128.8	171,178.0	163,929.7	18,609.5	450,069.3	61,317.7	4,886.7	43,936.8	16,082.5	19,388.2	45,360.2	712,725.0
	10	53,335.9	105,138.5	85,854.3	504.8	318.9	7,181.5	10,033.1	325.1	10,807.2	172,635.0	168,066.8	21,346.1	453,664.8	61,093.3	4,855.8	42,841.6	15,048.6	18,573.7	44,554.1	715,313.9
	11	53,564.4	113,886.3	94,356.5	350.4	322.1	7,206.6	10,087.0	314.6	12,724.9	175,608.6	172,810.1	21,286.0	472,024.6	60,278.0	4,882.1	44,928.6	2,749.0	18,410.8	45,239.1	723,362.5
	12	53,586.1	114,461.4	95,623.0	352.8	323.3	6,848.9	9,679.4	318.9	13,358.4	177,063.1	177,627.6	20,758.1	479,275.8	58,914.9	4,753.2	45,603.5	603.0	16,582.1	46,469.1	726,545.7
2009	1	52,845.3	115,395.4	105,605.8	348.1	308.9	6,850.5	9,777.0	288.9	13,776.8	178,440.0	179,461.0	20,688.5	483,957.9	56,651.3	4,485.1	46,697.5	620.0	16,033.0	45,903.4	727,882.1
	2	53,130.8	115,983.1	106,236.7	403.1	305.6	6,845.2	9,867.5	288.6	13,994.8	179,476.3	180,808.7	19,196.3	488,776.6	54,568.2	4,291.7	48,245.3	632.2	15,466.0	44,975.7	729,282.8
	3	53,234.5	116,251.8	105,054.8	403.0	308.4	6,347.5	9,910.9	287.0	14,368.7	184,025.4	187,584.3	18,945.0	500,542.0	52,251.1	4,223.0	48,553.8	633.7	14,752.4	40,738.0	733,873.5
	4	53,112.8	116,717.2	105,480.4	403.0	312.5	7,003.0	9,918.3	275.0	14,671.2	186,968.1	190,797.6	20,131.2	506,934.8	50,128.8	4,129.2	48,004.9	647.2	14,181.4	39,242.9	736,513.1
	5	53,086.1	117,465.9	106,186.8	394.7	311.1	3,333.4	9,883.6	263.6	14,783.3	188,172.0	191,043.7	16,164.9	509,486.3	50,024.7	4,158.0	48,096.3	652.8	13,758.9	39,736.6	735,164.7
	6	53,040.4	118,152.0	106,867.0	429.1	324.2	3,339.8	10,073.0	279.7	15,101.4	189,418.6	195,304.1	18,274.4	514,147.6	50,626.1	4,173.4	46,948.6	660.3	14,885.0	40,015.1	742,770.9
	7	52,628.5	118,775.2	107,450.9	453.5	322.5	3,351.0	10,585.4	302.8	15,387.9	191,124.6	200,647.5	19,475.4	521,474.9	50,264.9	4,049.5	49,338.8	665.7	14,736.0	39,915.4	752,549.2
	8	52,587.0	119,914.5	108,493.9	473.5	317.7	3,483.0	10,654.8	284.7	15,669.3	193,286.7	202,617.0	18,821.6	527,879.8	50,573.0	4,040.7	48,951.2	668.1	15,635.6	39,792.9	758,949.9
	9	52,669.5	120,453.8	108,894.5	474.9	314.6	3,462.2	10,842.2	277.4	16,065.7	195,151.6	202,808.4	18,103.3	531,747.4	51,108.1	4,013.4	49,931.1	668.3	15,521.3	39,987.2	763,749.6
	10	52,857.4	120,972.2	110,045.7	522.5	308.6	3,422.5	10,890.7	265.2	16,400.2	197,438.2	205,419.3	19,811.7	535,827.7	51,361.2	4,022.6	49,091.4	667.7	15,461.3	40,044.8	769,145.8
	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	669.6	15,432.9	41,138.1	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	213,087.1	19,442.0	550,369.5	49,712.0	4,747.3	46,675.8	674.4	16,128.2	42,820.9	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	215,936.1	19,329.3	556,485.5	50,424.3	4,782.9	46,549.1	685.1	16,441.5	43,062.8	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	220,851.3	18,888.5	565,173.6	50,421.6	4,865.2	48,100.6	674.3	16,800.8	44,304.0	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	224,724.7	18,672.5	572,794.9	50,717.5	4,849.5	46,895.5	550.1	16,779.3	42,467.9	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	227,239.8	19,620.4	577,233.4	50,705.6	4,839.1	45,587.4	550.8	16,680.1	43,085.5	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	233,169.1	18,583.0	588,067.2	51,078.2	4,883.9	45,674.6	545.5	18,308.3	42,997.4	821,438.4
	6	52,027.5	125,680.2	114,421.5	785.9	317.7	2,852.7	16,567.3	299.6	19,740.5	213,293.2	236,663.4	21,341.9	594,858.8	52,140.1	4,924.9	46,151.2	543.7	20,323.8	42,990.4	835,302.3
	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	238,985.8	21,296.0	601,790.6	51,456.3	5,017.9	46,458.4	544.1	20,147.8	43,142.2	841,740.0
	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	240,088.0	20,737.9	606,920.3	51,444.3	4,979.6	48,369.2	535.0	20,053.4	43,851.2	848,435.6

1 Hanya 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 penstokan lantal, 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 only.

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

3 Comprises floor stocking loans, non-SPI credit cards, staff loans and other loans. sub-total may not necessarily add-up to grand total due to rounding.

# 1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis<sup>1</sup> Islamic Banking System: Financing by Type<sup>1</sup>

RM juta / RM million

Akhir tempoh  As at end of	Overdraft	Pembiayaan berjangka Term financing											Bil pembiayaan Bill Financing	Resit amanah Trust receipts	Kredit pusingan Revolving credit	Pembiayaan dalam mata wang asing Foreign currency financing	Lain-lain <sup>2</sup> Others <sup>2</sup>	Jumlah pembiayaan Total financing		
		Sewa beli Hire purchase		Pajakan Leasing	Pendisk- aunan secara blok Block discounting	Pembiayaan penyambung Bridging financing	Pembiayaan bersindiket Syndicated financing	Pemfaktoran Factoring	Pembiayaan peribadi Personal financing	Pembiayaan perumahan Housing financing	Lain-lain Others	yang mana tempoh matangnya: of which the maturity was:								
		Jumlah Total	yang mana: Kereta penumpang of which: Passenger cars									Sehingga satu tahun Up to one year							Melebihi satu tahun More than one year	
2008	10	3,829.0	32,976.7	27,265.2	516.2	0.0	382.9	516.4	0.0	7,924.7	18,636.7	22,467.4	4,498.7	72,430.8	10,384.3	670.2	2,577.5	2,522.2	1,230.0	104,634.3
	11	3,860.9	33,336.5	27,608.9	361.2	0.0	383.5	518.0	0.0	8,215.5	18,761.9	22,914.3	4,317.2	74,186.8	10,287.4	694.4	2,774.2	2,562.8	1,334.4	106,005.0
	12	3,740.1	33,570.7	29,154.8	331.1	0.0	384.4	521.8	0.0	8,484.0	18,940.8	23,882.5	4,289.4	75,642.8	10,070.0	728.2	3,058.5	2,628.2	1,381.6	107,721.8
2009	1	3,717.4	33,871.2	31,662.7	327.4	0.0	379.6	501.3	0.0	8,672.5	19,202.4	24,294.4	4,376.4	77,537.1	9,595.2	679.9	3,034.5	2,760.5	1,408.6	108,444.9
	2	3,710.6	34,157.6	31,964.5	380.7	0.0	379.5	469.2	0.0	8,880.2	19,364.7	24,605.8	4,507.8	78,985.8	9,295.1	737.9	3,684.2	2,908.6	1,462.9	110,037.1
	3	3,784.2	34,536.9	31,967.9	382.2	0.0	364.2	436.9	0.0	9,156.0	19,516.6	24,548.7	4,152.7	80,285.1	8,804.7	725.7	3,706.9	2,885.4	1,433.3	110,281.6
	4	3,726.0	34,950.7	32,374.5	383.2	0.0	361.8	501.6	0.0	9,421.3	19,916.1	25,125.9	4,195.8	82,439.0	8,144.8	702.2	3,564.3	2,828.4	1,509.1	111,135.5
	5	3,823.1	35,419.4	32,796.7	376.2	0.0	385.3	510.6	0.0	9,636.4	20,144.7	25,754.3	4,022.2	84,606.1	8,267.2	726.0	3,756.1	2,753.6	1,584.3	113,137.2
	6	3,862.8	35,849.3	33,224.9	410.9	0.0	384.4	464.9	0.0	9,893.9	20,397.9	26,829.0	4,631.6	86,079.9	8,499.1	673.4	3,635.8	2,724.3	1,741.5	115,367.2
	7	3,832.8	36,422.2	33,772.3	436.8	0.0	400.8	935.5	0.0	10,196.5	20,741.8	28,862.5	4,778.6	89,783.6	8,449.7	610.0	4,630.1	2,847.3	1,777.5	120,143.3
	8	3,929.9	37,063.3	34,364.7	457.5	0.0	398.2	1,017.4	0.0	10,454.3	21,143.2	29,548.7	4,984.5	93,036.4	8,512.6	602.2	4,636.8	2,918.7	1,811.3	122,494.1
	9	3,920.7	37,656.0	34,675.6	459.7	0.0	397.3	1,031.0	0.0	10,818.7	21,498.9	29,393.0	3,999.7	95,218.1	8,453.7	566.2	4,600.0	2,884.8	1,806.0	123,486.1
	10	4,071.4	38,136.2	35,508.7	507.8	0.0	394.5	1,067.5	0.0	11,118.0	21,919.4	30,249.9	3,989.6	97,394.0	8,337.8	606.1	4,851.7	2,974.6	1,789.4	126,024.4
	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	4,157.7	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	4,183.1	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	4,235.5	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	4,034.3	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	3,913.9	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	3,933.0	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	3,942.5	115,926.4	8,003.8	738.2	5,540.6	3,460.5	2,049.5	149,026.2
	6	4,135.8	42,490.8	39,590.9	776.9	0.0	411.4	2,938.4	0.0	14,099.7	25,820.0	42,195.9	4,241.1	119,260.0	7,987.8	709.9	5,826.7	3,623.7	1,900.9	152,917.9
	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	42,325.4	4,522.9	120,581.6	7,712.4	732.2	6,092.9	3,444.6	1,884.7	154,274.6
	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	42,109.5	4,319.8	122,233.6	7,888.7	760.6	6,712.0	3,374.6	1,980.9	156,274.3

Nota: SPI - Skim Perbankan Islam

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

1 Termasuk pembiayaan yang dijual kepada Cagamas.

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

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 Include financing sold to Cagamas

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

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

# 1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan<sup>1,2</sup>

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

RM juta / RM million

Akhir tempoh	Tujuan/Purpose													
	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	
As at end of	Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans	
2008	6	30,183.9	112,651.3	106,936.8	181,744.9	60,538.0	7,114.7	28,760.5	23,318.5	150.8	16,114.2	201,267.8	24,041.5	685,886.0
	7	29,831.3	113,535.8	107,787.9	183,624.0	61,586.6	7,570.5	29,089.7	23,297.4	150.3	16,581.6	204,625.0	24,597.8	694,489.8
	8	32,262.1	114,271.8	108,383.1	185,655.0	62,805.4	7,861.2	29,413.0	23,648.0	147.8	16,638.7	209,806.4	24,960.5	707,469.8
	9	32,129.3	115,097.7	109,170.7	187,429.3	63,901.7	8,002.4	30,098.7	23,806.9	145.4	16,451.8	211,426.2	24,235.5	712,725.0
	10	32,835.0	115,237.5	109,265.6	188,936.0	64,516.1	8,085.7	30,130.1	23,845.2	175.4	16,340.3	208,036.0	27,176.5	715,313.9
	11	32,351.9	115,699.8	109,687.6	190,531.2	65,285.4	8,304.0	30,678.0	24,388.1	171.2	16,424.7	209,339.6	30,188.5	723,362.5
	12	33,262.4	115,550.9	109,485.9	192,176.4	66,624.5	8,411.4	31,180.5	24,948.6	170.4	16,757.5	207,956.2	29,507.0	726,545.7
2009	1	32,679.2	115,779.3	109,845.6	193,562.9	67,233.0	8,593.2	31,547.8	25,003.1	162.7	17,234.5	206,765.5	29,320.8	727,882.1
	2	32,139.1	116,103.4	110,128.9	194,575.9	67,929.3	8,438.1	31,841.0	24,656.3	161.2	17,402.0	206,760.9	29,275.5	729,282.8
	3	31,458.5	116,255.6	109,986.7	195,662.7	68,346.1	8,555.2	32,298.5	24,362.8	157.3	17,637.7	205,919.4	33,219.8	733,873.5
	4	31,540.4	116,753.8	110,367.4	197,172.9	68,847.7	8,522.2	32,730.2	24,367.6	152.8	16,950.5	204,320.5	35,154.6	736,513.1
	5	31,998.2	117,328.5	110,862.4	198,626.7	69,318.0	8,579.0	33,126.1	24,609.1	152.1	17,273.4	200,040.0	34,113.8	735,164.7
	6	33,012.7	117,747.7	111,230.7	199,878.6	69,774.9	8,722.3	33,833.1	24,850.1	151.0	17,900.0	200,904.4	35,996.0	742,770.9
	7	33,271.9	118,340.9	111,775.5	201,558.0	70,857.9	8,890.9	34,145.7	24,730.3	132.1	18,036.2	205,666.8	36,918.5	752,549.2
	8	33,340.5	119,083.0	112,460.9	203,354.1	71,660.8	9,060.3	34,786.4	25,190.9	110.4	18,444.9	207,173.4	36,745.1	758,949.9
	9	32,934.5	119,661.9	113,026.8	205,043.8	72,264.6	9,053.9	35,501.8	25,385.8	108.8	18,705.6	209,203.2	35,885.6	763,749.6
	10	33,273.5	120,302.1	113,828.1	207,241.5	72,780.4	9,114.7	36,167.6	25,341.2	105.7	18,826.7	209,786.9	36,205.5	769,145.8
	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	96.8	19,016.4	209,480.4	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	93.8	19,174.9	210,243.9	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	92.7	19,407.6	211,484.2	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	102.7	19,184.0	212,666.0	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	105.6	19,018.8	212,735.0	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	36,311.1	127,709.1	119,927.7	222,520.0	81,740.0	9,045.5	40,466.2	27,692.2	100.2	19,454.5	221,953.5	48,310.1	835,302.3
	7	36,571.6	128,792.6	120,912.6	225,671.4	83,995.3	8,926.2	40,213.9	27,956.8	95.6	19,416.0	220,520.2	49,580.3	841,740.0
	8	36,690.2	129,998.2	122,000.3	228,329.9	85,383.4	8,961.8	40,432.8	28,612.5	98.9	20,074.6	220,254.6	49,598.6	848,435.6

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.7

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

\* Termasuk Bank-bank Perdagangan, Bank-bank Saudagar/Pelaburan dan Bank-bank Islam.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.7

1 Include loans sold to Cagamas.

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

\* Comprises of Commercial banks, Merchant/Investment banks and Islamic banks.

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

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

RM juta / RM million

Sektor <sup>2</sup>	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain <sup>3</sup>	Jumlah Pinjaman mengikut Sektor	
Sector <sup>2</sup>	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale, retail, restaurants and hotels	Construction	Real estate	Transport, storage and communication	Financing, insurance and business services	Education, health & others	Household sector	Other sector <sup>3</sup>	Total Loans by Sector	
2008	9	15,787.2	1,939.5	84,026.8	4,106.2	63,098.1	34,878.1	24,111.5	23,095.8	45,916.3	7,073.4	384,255.2	24,436.9	712,725.0
	10	15,783.7	1,877.3	83,137.1	4,242.5	62,377.1	34,780.4	24,189.0	23,280.8	45,698.3	9,085.0	386,334.7	24,528.0	715,313.9
	11	15,830.2	1,783.0	82,893.8	4,304.3	61,751.5	33,999.2	25,078.3	23,296.3	47,905.9	11,766.5	389,772.6	24,980.9	723,362.5
	12	15,938.2	1,895.0	81,697.4	4,545.5	61,525.9	34,602.0	25,498.9	23,126.6	48,244.2	12,713.3	392,955.7	23,803.1	726,545.7
2009	1	15,924.3	1,972.8	80,037.2	4,691.1	60,790.7	35,220.5	25,662.5	23,555.3	48,887.4	12,613.4	395,830.5	22,696.5	727,882.1
	2	16,314.2	1,926.5	78,141.5	4,781.2	60,280.5	34,952.4	25,893.7	24,078.1	50,333.0	12,771.2	397,159.2	22,651.3	729,282.8
	3	16,815.6	2,093.5	76,524.5	4,714.7	59,734.2	35,433.1	27,081.4	25,236.1	49,491.1	15,857.1	398,709.3	22,182.9	733,873.5
	4	16,899.8	2,311.9	75,287.4	4,693.5	59,538.7	34,410.8	27,003.3	27,772.6	49,378.8	15,501.6	401,450.2	22,264.5	736,513.1
	5	16,781.8	2,328.7	74,701.9	4,824.7	59,891.9	34,699.8	28,138.9	22,677.7	48,396.4	15,642.0	404,715.0	22,366.0	735,164.7
	6	17,302.0	2,409.7	75,131.7	5,172.5	59,735.6	35,516.3	28,689.2	22,880.6	50,048.0	15,612.0	408,074.8	22,198.6	742,770.9
	7	17,609.7	2,364.6	74,225.4	6,848.4	60,145.9	35,615.7	29,353.6	23,487.0	50,547.1	18,281.3	411,253.2	22,817.1	752,549.2
	8	17,578.0	2,375.2	74,175.6	6,813.7	60,855.3	35,895.7	29,213.2	23,828.6	50,724.9	18,444.3	415,525.2	23,520.3	758,949.9
	9	17,732.0	2,356.3	74,638.4	7,892.3	60,639.6	35,204.9	29,633.0	24,326.6	50,194.5	18,443.0	419,385.0	23,304.0	763,749.6
	10	17,704.4	2,313.0	75,110.4	7,890.8	61,096.8	35,154.2	30,115.6	24,764.0	49,711.1	18,264.9	423,724.0	23,296.6	769,145.8
	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	426,976.2	23,775.5	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	431,521.1	19,906.8	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	436,576.7	19,353.6	789,723.1
	2	18,994.0	2,495.9	77,728.5	8,482.6	61,750.5	35,515.3	33,139.4	27,991.3	54,716.8	24,825.9	441,204.2	14,485.7	801,330.2
	3	19,018.4	2,663.0	77,843.8	8,442.3	62,448.1	35,700.0	33,830.8	27,825.6	53,870.0	24,432.0	445,370.4	14,245.9	805,690.4
	4	19,063.0	2,674.7	77,632.9	8,410.0	62,721.5	35,794.1	34,009.4	27,423.8	53,455.7	24,573.6	450,483.9	13,925.1	810,167.6
	5	19,890.3	2,685.2	78,150.1	8,474.0	64,142.0	35,851.3	34,607.7	27,165.0	54,093.0	27,723.1	455,335.0	13,321.8	821,438.4
	6	19,909.2	2,805.3	80,393.2	8,622.1	64,893.7	36,734.0	34,983.7	28,081.3	54,747.0	30,035.1	460,561.9	13,535.8	835,302.3
	7	19,864.1	2,885.3	79,649.2	8,539.2	65,062.7	36,259.8	34,372.0	28,055.3	55,844.5	31,562.6	465,596.3	14,049.1	841,740.0
	8	19,790.5	2,850.7	79,484.1	8,900.1	65,282.8	36,097.9	35,834.8	28,306.9	56,342.8	30,920.9	471,012.4	13,611.6	848,435.6

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.7 (sila rujuk Glosari untuk maklumat lanjut).

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

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

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

\* Termasuk Bank-bank Perdagangan, Bank-bank Saudagar/Pelaburan dan Bank-bank Islam.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.7

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

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

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

\* Comprises of Commercial banks, Merchant/Investment banks and Islamic banks.

# 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	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
2010	1*	28222	2273	12746	13188	1.7	366.2	1.7							
	2	29445	2050	12599	13632	1.9	331.9	1.7							
	3	29160	1750	12043	13895	1.9	318.8	1.8							
	4	29272	1292	10940	15714	2.1	297.1	2.0							
	5	30060	1198	10762	15611	2.2	278.0	1.9							
	6	29973	1099	11156	15664	2.2	285.5	1.9							
	7	29871	982	11278	15683	2.1	291.0	1.9							
	8	29572	965	11413	15766	2.1	294.2	1.9							

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.

# 1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan

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

RM juta / RM million

Tujuan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit <sup>1</sup>	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman tak berbayar/ pinjaman terjejas	
Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards <sup>1</sup>	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans	
2008	12	904.9	2,040.7	1,960.8	10,738.5	2,697.6	233.8	1,585.5	590.4	10.9	1,719.4	12,773.0	1,490.5	34,785.0
2009	1	898.2	2,142.0	2,028.1	10,871.4	2,718.6	262.5	1,712.4	621.5	12.2	1,748.2	12,218.6	1,462.3	34,667.9
	2	910.5	2,216.3	2,099.8	10,952.7	2,708.4	269.6	1,532.4	629.6	12.2	1,746.0	12,261.6	1,469.8	34,709.2
	3	728.8	2,050.4	1,937.0	10,880.7	2,439.8	260.6	1,523.0	629.6	10.9	1,630.0	11,959.2	1,359.8	33,472.8
	4	660.0	2,037.4	1,805.7	10,813.7	2,488.6	288.6	1,531.8	644.8	10.1	1,632.6	12,030.9	1,414.8	33,553.3
	5	646.4	2,058.5	1,946.1	10,862.7	2,488.8	294.7	1,558.5	669.3	9.7	1,644.2	12,249.1	1,352.5	33,834.4
	6	592.4	1,951.8	1,841.9	10,622.2	2,353.6	266.1	1,547.1	680.9	9.2	1,600.2	12,198.6	1,269.8	33,091.9
	7	576.1	1,889.3	1,784.7	10,335.3	2,406.7	256.5	1,550.9	659.4	8.1	1,662.6	12,480.0	1,222.3	33,047.2
	8	627.5	1,965.7	1,856.6	10,358.6	2,425.8	320.5	1,536.8	644.2	7.8	1,767.8	12,552.2	1,232.0	33,439.1
	9	618.3	1,847.6	1,741.6	10,313.9	2,416.7	308.1	1,549.6	628.4	8.7	1,838.0	12,729.9	1,224.6	33,483.9
	10	608.8	1,849.9	1,744.2	10,229.0	2,352.4	309.5	1,554.4	672.3	8.3	1,778.3	12,287.9	1,205.4	32,856.1
	11	559.7	1,899.2	1,788.5	9,071.8	2,044.8	276.4	1,410.8	579.2	7.2	1,584.0	10,710.7	1,092.2	29,236.0
	12	488.1	1,848.9	1,743.5	8,925.8	1,913.4	268.2	1,344.1	569.4	8.1	1,463.7	10,553.4	1,123.1	28,506.1
2010 <sup>2</sup>	1	546.7	1,803.3	1,698.0	8,734.2	1,974.5	425.6	1,313.9	559.4	7.9	1,566.8	10,315.5	1,179.9	28,427.7
	2	640.5	1,886.0	1,776.6	8,944.9	1,948.3	459.0	1,379.4	573.4	7.7	2,241.3	9,970.0	1,368.0	29,418.4
	3	619.4	1,748.2	1,647.1	8,067.4	1,930.9	442.3	1,270.0	561.2	7.0	2,318.1	10,811.2	1,428.9	29,204.7
	4	554.4	1,717.6	1,619.6	8,224.1	2,205.6	476.7	1,190.2	536.4	6.6	2,294.4	11,102.4	910.3	29,218.8
	5	596.6	1,720.8	1,624.8	8,160.3	2,214.5	620.6	1,062.7	545.9	9.1	2,244.0	11,811.8	1,054.2	30,040.6
	6	467.3	1,564.1	1,467.4	7,875.9	2,330.5	655.0	1,083.6	529.2	11.4	2,271.1	11,752.9	1,438.3	29,979.4
	7	427.2	1,578.1	1,482.3	7,799.8	2,347.4	526.2	1,126.3	515.4	7.5	2,242.5	11,418.1	1,443.1	29,431.3
	8	459.1	1,622.3	1,518.1	7,750.9	2,278.9	533.0	1,011.5	529.2	7.0	2,243.5	11,140.1	2,053.2	29,628.7

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

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

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

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

t.d.d.l. tidak diklasifikasikan di tempat lain

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

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

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

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

n.e.c. not elsewhere classified.

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

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

RM juta / RM million

Sektor <sup>1</sup>	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah <sup>2</sup>	Sektor t.d.l.	Jumlah pinjaman tak berbayar/pinjaman terjejas	
Sector <sup>1</sup>	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector <sup>2</sup>	Other sector n.e.c	Total non-performing/ impaired loans	
2009	1	376.9	51.4	5,817.1	200.2	2,946.6	3,706.4	354.1	2,602.2	488.5	16,628.5	1,495.9	34,667.9
	2	375.1	50.2	5,813.2	200.7	2,994.8	3,667.6	365.5	2,641.8	450.1	16,493.2	1,657.1	34,709.2
	3	371.1	45.9	5,698.6	199.3	2,942.1	3,327.0	337.3	2,285.6	313.5	16,181.1	1,771.2	33,472.8
	4	353.3	44.5	5,971.1	199.7	3,018.7	3,356.3	339.2	2,247.3	321.7	15,971.5	1,730.2	33,553.3
	5	345.2	44.3	6,066.2	211.4	3,046.8	3,332.0	325.6	2,218.1	334.2	16,188.2	1,722.4	33,834.4
	6	327.8	40.6	5,800.6	183.2	2,977.5	3,271.5	279.3	2,464.1	319.5	15,802.4	1,625.4	33,091.9
	7	317.1	39.7	5,836.1	182.7	3,097.1	3,329.9	276.6	2,555.9	403.9	15,437.8	1,570.3	33,047.2
	8	338.3	182.6	5,914.5	194.3	3,261.8	3,320.0	277.9	2,425.7	379.2	15,451.8	1,693.2	33,439.1
	9	422.4	185.7	6,123.4	191.5	3,195.8	3,366.0	288.5	2,390.7	385.4	15,287.4	1,647.2	33,483.9
	10	396.1	191.3	5,872.4	191.0	3,104.4	3,236.2	289.8	2,354.5	378.6	15,168.9	1,673.0	32,856.1
	11	333.8	179.1	5,119.0	192.0	2,624.3	2,990.4	257.6	2,127.4	327.7	13,583.1	1,501.7	29,236.0
	12	359.8	181.4	5,254.8	178.5	2,586.9	2,992.9	270.9	2,174.5	196.2	13,291.6	1,018.6	28,506.1
2010 <sup>4</sup>	1	365.0	186.8	5,375.6	169.4	2,663.3	3,038.9	295.1	1,995.2	183.5	12,827.6	1,327.1	28,427.7
	2	411.4	166.9	5,075.6	167.6	2,683.1	2,819.3	1,152.1	2,062.2	195.0	13,437.3	1,247.9	29,418.4
	3	367.4	166.2	5,324.8	629.6	2,658.5	2,981.7	1,160.9	2,200.6	185.3	12,351.1	1,178.6	29,204.7
	4	445.7	165.8	5,424.3	730.3	2,653.5	3,272.1	1,133.7	2,299.8	194.9	11,947.3	951.4	29,218.8
	5	481.2	163.7	5,582.1	730.4	2,706.8	3,404.4	1,519.6	2,679.5	222.9	11,914.7	635.1	30,040.6
	6	505.9	202.7	5,401.5	1,013.8	2,792.9	3,431.4	1,379.6	2,737.2	294.3	11,324.5	895.6	29,979.4
	7	591.7	202.5	5,364.5	889.0	2,760.3	3,231.1	1,221.7	2,862.2	273.4	11,265.4	769.4	29,431.3
	8	546.9	198.8	5,356.5	888.4	2,801.7	3,291.1	1,340.2	2,702.5	256.7	11,287.0	958.9	29,628.7

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

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

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

<sup>4</sup> Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.l. tidak diklasifikasikan di tempat lain

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

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

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

<sup>2</sup> Household sector = total non-performing loans by purpose to households

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

# 1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

## Banking System: Total Deposits by Type

RM juta / RM million

Akhir tempoh  As at end of		Jumlah Deposit <i>Total deposits</i>							Jumlah <i>Total</i>
		Deposit permintaan <i>Demand deposits</i>	Deposit tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am <i>Fixed Deposits, Special Investment Deposit and General Investment Deposit</i>	Deposit tabungan <i>Saving deposits</i>	Perjanjian belian balik <i>Repurchase agreements</i>	Instrumen deposit boleh niaga yang dikeluarkan <i>Negotiable instruments of deposits issued</i>	Deposit mata wang asing <i>Foreign currency deposits</i>	Lain-lain deposit yang diterima <i>Other deposits accepted</i>	
2009	6	154,730.7	465,658.0	97,903.0	120.9	71,555.8	38,331.2	169,356.5	997,656.0
	7	153,143.2	465,063.7	99,230.7	137.9	61,024.8	38,993.9	180,921.1	998,515.4
	8	155,356.9	464,453.2	98,580.2	1.9	58,675.2	46,147.2	185,353.2	1,008,567.9
	9	157,999.8	464,528.9	99,266.7	556.5	65,434.6	45,933.3	184,787.0	1,018,506.7
	10	155,842.4	465,090.6	98,908.6	208.7	58,350.5	45,895.6	193,349.5	1,017,646.0
	11	165,852.9	469,933.7	99,585.6	577.1	59,405.9	48,286.8	199,422.8	1,043,064.7
2010	12	165,891.0	473,667.5	102,268.0	1,056.6	62,972.7	50,338.3	206,725.8	1,062,919.9
	1	167,582.3	475,941.2	102,914.4	1,885.5	54,723.6	50,492.8	205,063.5	1,058,603.3
	2	168,489.0	477,231.8	102,575.5	1,245.8	47,195.0	50,489.6	201,551.7	1,048,778.4
	3	163,514.5	479,122.4	103,265.9	1,889.3	52,899.8	54,795.9	213,317.6	1,068,805.4
	4	161,660.1	481,149.2	102,992.8	2,808.7	52,338.0	48,590.8	215,256.1	1,064,795.7
	5	169,605.9	476,943.7	99,489.1	1,714.0	47,348.2	50,853.1	222,031.2	1,067,985.2
	6	172,464.5	481,402.6	99,186.8	1,550.3	55,344.3	53,631.2	223,401.7	1,086,981.4
	7	167,217.7	484,389.3	99,545.5	1,059.6	53,721.5	55,975.6	223,658.0	1,085,567.2
8	177,780.2	486,725.3	100,680.5	1,703.4	51,507.2	59,278.0	218,670.1	1,096,344.7	

# 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 Deposits											Jumlah  Total
		RM Deposit pelaburan Khusus  RM Special investment deposits	FX Deposit pelaburan Khusus  FX Special investment deposits	RM Deposit pelaburan Am  RM General investment deposits	FX Deposit pelaburan Am  FX General investment deposits	RM Deposit permintaan  RM Demand deposits	FX Deposit permintaan  FX Demand deposits	RM Deposit tabungan  RM Saving deposits	FX Deposit tabungan  FX Saving deposits	Instrumen deposit boleh niaga*  NIDs issued*	RM Lain-lain  RM Others	FX Lain-lain  FX Others	
2008	7	16,582.1	0.0	47,632.8	19.0	23,912.2	129.9	15,034.4	0.0	20,643.0	14,897.4	1,124.2	140,922.8
	8	16,191.9	0.0	48,277.1	42.3	26,084.4	163.9	14,928.2	0.0	21,226.7	15,720.9	1,160.3	144,694.8
	9	17,995.5	22.3	44,473.7	38.3	25,010.2	175.5	15,558.9	0.0	21,188.0	15,979.9	1,732.9	143,198.4
	10	19,904.3	23.1	45,980.4	57.8	22,976.9	269.6	15,242.6	0.0	20,866.9	15,981.5	1,788.2	143,749.7
	11	19,029.0	23.6	48,944.2	89.1	26,550.1	167.7	15,136.1	0.0	22,375.0	15,349.3	1,723.6	150,047.7
	12	19,216.1	22.5	49,906.9	135.7	26,326.9	169.2	15,744.6	0.0	24,318.4	16,591.2	2,270.3	154,701.9
2009	1	21,931.0	23.5	46,895.3	34.5	24,411.2	209.7	15,957.0	0.0	24,956.4	15,942.9	1,909.0	152,270.4
	2	21,663.8	24.1	48,822.1	35.4	26,880.6	167.4	16,394.7	0.0	22,514.8	15,204.8	1,924.7	153,632.4
	3	21,421.4	23.7	50,108.5	41.6	25,448.9	179.1	16,283.4	0.0	25,040.8	16,080.5	1,952.1	156,580.0
	4	22,207.5	23.1	50,741.0	173.1	26,855.6	163.1	17,042.8	0.0	26,885.8	15,264.1	1,866.7	161,222.9
	5	20,546.8	22.7	53,607.5	128.4	30,489.2	244.8	16,256.1	0.0	26,365.4	15,369.7	1,861.8	164,892.4
	6	22,332.4	22.9	60,535.4	141.6	27,388.7	223.8	16,538.5	0.0	26,299.8	15,504.2	1,856.0	170,843.3
	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	19,786.9	1,845.5	191,208.5
	2	27,115.5	250.6	68,195.4	137.5	30,648.4	291.1	18,132.1	0.4	22,230.4	20,444.0	1,795.6	189,241.0
	3	27,846.0	287.6	70,220.6	126.0	28,744.6	278.9	18,405.6	0.8	23,741.7	20,809.8	1,684.0	192,145.7
	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	63,915.5	429.4	29,652.4	455.6	18,579.4	2.1	23,990.8	28,507.4	1,439.3	199,249.0
	6	35,507.4	169.5	66,640.5	292.1	31,154.4	389.7	18,597.1	2.9	26,176.9	29,928.1	1,534.9	210,393.4
	7	35,421.7	93.1	67,148.1	251.4	29,192.6	359.3	18,720.3	4.7	26,863.1	29,186.5	1,758.9	208,999.6
	8	34,386.7	38.6	68,753.0	175.9	33,367.3	356.1	18,995.6	5.2	26,046.4	28,840.7	1,867.6	212,833.0

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 <sup>1</sup>	Institusi kewangan	Badan-badan perniagaan	Individu	Lain-lain <sup>2</sup>	Jumlah	
As at end of	<i>Federal Government</i>	<i>State Government</i>	<i>Statutory authorities<sup>1</sup></i>	<i>Financial institutions</i>	<i>Business enterprises</i>	<i>Individuals</i>	<i>Others<sup>2</sup></i>	<i>Total</i>	
2009	6	17,945.3	14,270.6	27,952.0	167,601.3	355,992.9	371,042.7	42,851.1	997,656.0
	7	18,017.2	13,744.9	27,936.7	162,013.1	360,265.0	372,498.2	44,040.3	998,515.4
	8	18,626.6	14,926.5	28,810.4	165,377.7	364,105.4	371,518.7	45,202.6	1,008,567.9
	9	17,463.9	14,568.7	26,435.2	179,567.6	362,694.9	371,186.1	46,590.2	1,018,506.7
	10	15,091.0	13,936.1	26,807.5	172,514.2	370,952.6	371,817.3	46,527.2	1,017,646.0
	11	17,203.6	13,493.7	27,419.3	170,513.0	396,055.6	371,884.6	46,495.0	1,043,064.7
	12	16,733.8	13,322.2	27,365.1	184,921.3	395,748.3	377,107.2	47,722.0	1,062,919.9
2010	1	17,867.2	13,444.5	27,101.2	174,008.9	399,213.7	379,446.4	47,521.5	1,058,603.3
	2	16,514.3	15,116.4	27,167.5	167,582.4	388,740.0	379,746.7	53,911.1	1,048,778.4
	3	14,195.2	16,778.9	29,043.7	183,802.3	394,464.7	383,261.6	47,259.0	1,068,805.4
	4	14,246.4	17,107.9	28,207.4	187,620.1	385,887.8	385,224.8	46,501.3	1,064,795.7
	5	14,488.5	17,135.4	30,008.5	185,378.6	388,661.6	384,926.3	47,386.3	1,067,985.2
	6	14,936.9	17,742.7	30,184.9	193,865.1	396,643.4	386,332.0	47,276.4	1,086,981.4
	7	14,838.1	16,913.0	29,833.7	192,434.8	395,686.2	388,652.9	47,208.6	1,085,567.2
	8	15,584.9	17,972.9	30,972.3	202,771.2	390,577.9	392,030.3	46,435.2	1,096,344.7

<sup>1</sup> Termasuk kerajaan tempatan.

<sup>2</sup> Merangkumi lain-lain entiti tempatan dan asing.

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

<sup>1</sup> Includes local governments.

<sup>2</sup> 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 <sup>9</sup> <i>Finance companies<sup>9</sup></i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>
1985	15 Apr. / 15 Apr.	4.0	(10.0) 18.5	2.5	(5.0) 10.0	2.5	10.0
1986	15 Feb. / 15 Feb.	4.0	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1989	1 Jan. ° / 1 Jan. °	3.5	(5.0) 17.0	3.0	10.0 <sup>1</sup>	3.0	10.0 dan 12.5 <sup>3</sup>
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 <sup>1</sup>	6.5	10.0 dan 12.5 <sup>o</sup>	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 <sup>o</sup>	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / 3 Jan.	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / 16 May	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / 1 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 <sup>1v</sup>	10.0	10.0 dan 12.5 <sup>1v</sup>	10.0	10.0 dan 12.5 <sup>1v</sup>
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	-

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

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

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

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

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

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

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

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

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

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

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

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

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

<sup>4</sup> With effect from 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.

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

<sup>6</sup> 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.

<sup>7</sup> 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.

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

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

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

# 1.27 Keperluan Rizab Berkanun 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>	
2008	5	19,585.4	487,018.4	2,719.3	68,136.6	467.9	11,384.5
	6	19,784.1	487,326.2	2,700.9	70,074.9	480.2	11,891.2
	7	18,553.2	486,721.3	2,755.8	71,410.4	524.9	12,916.9
	8	18,853.1	483,104.5	3,010.2	72,424.5	577.7	13,318.9
	9	18,158.9	472,089.7	3,062.5	76,722.8	602.3	14,751.1
	10	18,737.3	480,310.8	3,191.0	79,924.4	595.1	14,440.2
	11	18,576.9	484,695.8	3,332.3	83,994.4	596.7	14,901.6
	12	16,269.3	486,781.9	3,410.6	96,107.5	538.5	15,084.4
2009	1	16,124.9	493,960.7	3,587.3	102,182.7	512.0	14,611.6
	2	9,219.6	499,428.2	2,047.4	102,244.9	287.3	14,207.9
	3	4,939.1	489,951.0	1,086.8	102,880.6	145.7	14,353.4
	4	4,751.6	490,852.4	1,066.1	102,934.1	170.4	16,594.6
	5	5,301.5	499,724.4	1,066.9	104,559.5	167.5	16,504.8
	6	5,308.2	497,029.2	1,086.4	106,995.9	172.9	17,188.1
	7	3,128.5	501,167.3	792.4	108,548.3	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	119,273.5	194.3	18,685.6
	11	3,193.2	516,838.9	802.8	119,503.6	198.5	19,418.9
	12	2,751.2	518,627.7	864.0	124,737.0	205.2	20,187.2
2010	1	3,167.7	518,559.2	937.6	127,907.1	200.6	19,271.9
	2	3,424.2	525,481.9	804.0	128,994.8	196.7	19,102.8
	3	3,325.3	524,243.9	819.9	132,183.4	206.1	20,045.5
	4	3,322.8	537,115.2	860.0	135,830.2	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	19,492.7
	7	3,319.8	549,325.0	946.8	146,321.9	218.3	20,678.5
	8	3,338.5	553,789.0	966.2	149,067.1	216.8	21,102.8

# 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 <i>Liquidity Surplus &lt;= 1 week</i>		Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus &gt; 1 week - 1 month</i>		Lebihan Mudah Tunai <= 1 minggu <i>Liquidity Surplus &lt;= 1 week</i>		Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus &gt; 1 week - 1 month</i>		Lebihan Mudah Tunai <= 3 hari <sup>1</sup> <i>Liquidity Surplus &lt;= 3 days<sup>1</sup></i>		Lebihan Mudah Tunai 4 hari - 1 bulan <i>Liquidity Surplus 4 days - 1 month</i>			
	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>
2009	2	20,601 (3%)	72,689	34,334 (5%)	94,770	3,726 (3%)	15,020	6,210 (5%)	17,792	842 (3%)	9,830	1,404 (5%)	9,218	
	3	20,999 (3%)	78,458	34,999 (5%)	97,242	3,787 (3%)	14,368	6,312 (5%)	18,619	794 (3%)	9,997	1,323 (5%)	10,077	
	4	20,672 (3%)	73,183	34,454 (5%)	94,275	3,961 (3%)	19,439	6,601 (5%)	19,254	863 (3%)	9,069	1,439 (5%)	9,844	
	5	20,380 (3%)	77,632	33,966 (5%)	79,720	4,034 (3%)	20,914	6,756 (5%)	19,960	860 (3%)	11,901	1,433 (5%)	11,052	
	6	20,958 (3%)	80,678	34,930 (5%)	77,008	4,195 (3%)	23,033	6,992 (5%)	21,564	818 (3%)	11,359	1,363 (5%)	10,151	
	7	20,684 (3%)	75,200	34,474 (5%)	77,790	4,229 (3%)	24,467	7,049 (5%)	23,197	775 (3%)	16,163	1,292 (5%)	15,102	
	8	20,964 (3%)	72,025	34,941 (5%)	79,716	4,206 (3%)	23,306	7,009 (5%)	20,311	779 (3%)	11,723	1,299 (5%)	11,300	
	9	21,455 (3%)	81,395	35,758 (5%)	74,976	4,202 (3%)	24,121	7,004 (5%)	16,446	757 (3%)	12,584	1,262 (5%)	11,035	
	10	21,127 (3%)	85,204	35,211 (5%)	80,053	4,255 (3%)	28,810	7,091 (5%)	21,894	1,363 (3%)	12,993	1,695 (5%)	9,799	
	11	21,620 (3%)	94,551	36,033 (5%)	81,216	4,463 (3%)	27,792	7,438 (5%)	20,678	1,277 (3%)	13,003	1,864 (5%)	9,920	
	2010	12	22,039 (3%)	98,046	36,732 (5%)	86,714	4,579 (3%)	28,921	7,632 (5%)	22,808	770 (3%)	11,809	1,274 (5%)	11,072
1		21,695 (3%)	82,658	36,158 (5%)	79,499	4,622 (3%)	24,824	7,704 (5%)	23,470	1,411 (3%)	13,458	2,049 (5%)	9,931	
2		21,570 (3%)	113,602	35,950 (5%)	89,636	4,639 (3%)	25,494	7,732 (5%)	24,079	807 (3%)	14,165	1,345 (5%)	10,274	
3		22,150 (3%)	89,132	36,951 (5%)	75,079	4,661 (3%)	25,309	7,768 (5%)	24,002	813 (3%)	12,680	1,355 (5%)	10,749	
4		21,632 (3%)	86,972	36,053 (5%)	91,543	4,685 (3%)	24,591	7,809 (5%)	24,268	822 (3%)	13,799	1,369 (5%)	11,853	
5		21,744 (3%)	91,822	36,241 (5%)	78,881	4,754 (3%)	26,331	7,924 (5%)	27,476	833 (3%)	15,554	1,388 (5%)	12,023	
6		21,805 (3%)	78,792	36,342 (5%)	65,513	5,088 (3%)	37,049	8,480 (5%)	35,256	808 (3%)	14,048	1,346 (5%)	11,006	
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%)	96,127	37,778 (5%)	80,205	5,164 (3%)	38,206	8,607 (5%)	32,500	816 (3%)	16,958	1,360 (5%)	14,343		

<sup>1</sup> 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.

<sup>2</sup> 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 langganan layak.

<sup>3</sup> 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 langganan layak.

<sup>4</sup> 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 berwajaran risiko <sup>1</sup>	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras	
<i>End of period</i>	<i>Tier-1 Capital</i>	<i>Tier-2 Capital</i>	<i>Total Capital</i>	<i>Investment in subsidiaries and holdings in other banking institutions capital</i>	<i>Capital Base</i>	<i>Total Risk Weighted Assets<sup>1</sup></i>	<i>Risk-Weighted Capital Ratio (%)</i>	<i>Core Capital Ratio (%)</i>	
2008	5	85,041.5	36,977.8	122,019.3	11,261.6	110,757.7	854,255.0	13.0	9.9
	6	94,739.9	37,115.8	131,855.6	13,316.1	118,539.6	870,870.1	13.6	10.8
	7	95,144.6	37,179.9	132,324.5	13,425.0	118,899.5	873,438.2	13.6	10.9
	8	96,168.6	37,733.2	133,901.8	14,853.1	119,048.7	885,695.8	13.4	10.8
	9	97,742.5	37,906.6	135,649.2	20,154.6	115,494.6	889,824.1	13.0	10.6
	10	98,600.5	37,290.1	135,890.7	21,540.5	114,350.2	903,259.8	12.7	10.4
	11	98,664.2	40,671.0	139,335.2	25,545.7	113,789.5	911,899.8	12.5	10.4
	12	101,242.1	39,894.4	141,136.5	25,943.4	115,193.1	910,824.4	12.6	10.6
2009	1	106,229.9	39,190.5	145,420.4	26,636.8	118,783.6	909,322.9	13.1	11.1
	2	106,254.6	39,921.0	146,175.6	26,408.1	119,767.5	909,087.9	13.2	11.2
	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	937,403.6	15.1	13.5
	2	128,843.7	38,847.0	167,690.7	25,438.5	142,252.1	941,573.5	15.1	13.5
	3	128,302.0	39,541.8	167,843.8	25,547.4	142,296.4	945,522.3	15.0	13.4
	4	128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	954,597.7	15.1	13.2
	5	129,214.2	42,599.4	171,813.6	26,638.7	145,174.8	963,388.1	15.1	13.1
	6	133,276.2	42,164.5	175,440.7	26,755.1	148,685.6	972,096.7	15.3	13.4
	7	132,807.9	41,643.9	174,451.8	26,767.5	147,684.3	975,355.3	15.1	13.3
	8	134,155.0	41,655.9	175,810.9	26,750.4	149,060.5	987,222.5	15.1	13.3

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

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

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

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



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

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh  <i>Average rates during the period</i>	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				
2007	3.09	3.16	3.31	3.41	3.71	1.44	6.72	6.41	3.48	3.50	3.46	3.60	3.87	6.85
2008	3.07	3.13	3.26	3.33	3.68	1.42	6.70	6.08	3.45	3.50	3.50	3.58	3.63	7.22
2009	2.06	2.08	2.09	2.10	2.56	0.94	5.62	5.08	2.13	2.27	2.45	2.43	2.88	7.04
2008 10	3.08	3.14	3.28	3.36	3.70	1.42	6.72	6.01	3.50	3.53	3.60	3.64	3.77	7.44
11	3.03	3.06	3.16	3.22	3.60	1.39	6.66	5.98	3.35	3.48	3.47	3.44	3.70	7.42
12	3.01	3.04	3.11	3.14	3.50	1.40	6.48	5.86	3.26	3.33	3.41	3.44	3.54	7.45
2009 1	2.54	2.54	2.56	2.57	3.02	1.25	6.38	5.77	2.59	2.85	3.13	2.98	3.36	6.93
2	2.05	2.07	2.07	2.08	2.55	1.11	5.89	5.49	2.24	2.45	2.46	2.57	3.06	7.09
3	2.02	2.04	2.05	2.06	2.52	0.95	5.53	5.16	2.05	2.29	2.49	2.28	2.94	7.34
4	2.02	2.04	2.05	2.06	2.52	0.93	5.53	5.11	2.05	2.11	2.70	2.22	3.11	7.10
5	2.02	2.04	2.05	2.06	2.52	0.91	5.53	5.02	2.06	2.11	2.44	2.22	3.11	7.05
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
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
2010 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	2.72	2.78	2.80	2.94	0.99	6.27	5.19	2.70	2.84	2.87	3.13	2.92	7.12
8	2.70	2.72	2.78	2.80	2.94	1.02	6.27	5.22	2.81	2.92	3.16	3.19	3.05	7.13

<sup>1</sup> 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).

<sup>1</sup> 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  <i>Average rate during the period</i>	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 <sup>1</sup> Base Financing Rate <sup>1</sup>	Kadar Pembiayaan Purata <sup>1</sup> Average Financing Rate <sup>1</sup>	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				
2007	2.88	3.07	3.24	3.41	3.70	1.25			3.35	3.41	3.48	0.92	1.94	
2008	2.78	2.89	3.10	3.23	3.45	1.19			3.48	3.48	3.39	2.33	1.81	
2009	2.24	2.34	2.51	2.63	3.01	0.95	5.68	6.64	2.27	2.30	2.23	2.44	2.27	
2008	8	2.80	2.98	2.98	3.13	3.33	1.25		3.49	3.59	3.49	3.60	3.55	
	9	2.80	2.96	3.64	3.13	3.31	1.24		3.53	3.52	3.55	3.53	3.70	
	10	2.80	2.89	3.14	3.15	3.40	1.48		3.49	3.51	2.37	3.53	3.70	
	11	2.81	2.93	3.14	3.12	3.29	1.22		3.42	3.46	3.33	3.43	3.58	
	12	2.72	2.69	2.91	2.87	2.87	1.28		3.37	3.29	3.29	3.17	3.58	
2009	1	2.97	3.04	3.22	3.35	3.55	1.10	6.49	7.05	2.65	2.57	2.49	3.15	3.18
	2	2.59	2.80	3.03	3.19	3.39	1.00	6.00	6.89	3.49	3.46	2.19	2.95	2.20
	3	2.36	2.43	2.67	2.79	3.10	0.94	5.59	6.60	2.02	2.14	2.33	2.93	2.10
	4	1.60	2.16	2.42	2.40	2.89	0.97	5.56	6.82	1.96	2.01	2.44	2.93	2.10
	5	2.16	2.23	2.49	2.67	3.02	0.96	5.56	6.65	2.04	2.08	2.14	2.11	2.10
	6	2.17	2.21	2.44	2.58	3.00	0.92	5.56	6.62	2.09	2.00	2.01	2.15	2.10
	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
	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
2010	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

Nota:

SPI - Skim Perbankan Islam

<sup>1</sup> Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

<sup>1</sup> 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 purata berwajaran antara bank Weighted average interbank rates																							
	Wang semalaman Overnight money		1 minggu 1 week		1 bulan 1 month		3 bulan 3 month		6 bulan 6 month		12 bulan 12 month													
	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg												
2008	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	2.11	-	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 1	1.99	-	2	2	2.02	-	2.05	2.02	2.06	-	2.12	2.08	2.15	-	2.21	2.17	2.18	-	2.18	2.18	-	-	-	-
2	1.96	-	2	2	2.02	-	2.04	2.02	2.06	-	2.2	2.07	2.2	-	2.35	2.24	2.48	-	2.48	2.48	-	-	-	-
3	1.98	-	2.19	2.14	2.22	-	2.24	2.23	2.31	-	2.33	2.32	2.5	-	2.5	2.5	2.58	-	2.58	2.58	-	-	-	-
4	2.07	-	2.26	2.2	2.27	-	2.28	2.27	2.36	-	2.41	2.37	2.57	-	2.57	2.57	-	-	-	-	-	-	-	-
5	2.17	-	2.38	2.33	2.41	-	2.43	2.41	2.51	-	2.53	2.52	2.68	-	2.68	2.68	-	-	-	-	-	-	-	-
6	2.29	-	2.51	2.46	2.51	-	2.53	2.52	2.58	-	2.59	2.58	2.74	-	2.75	2.75	-	-	-	-	-	-	-	-
7	2.48	-	2.67	2.63	2.71	-	2.71	2.71	2.75	-	2.77	2.76	2.88	-	2.88	2.88	-	-	-	-	-	-	-	-
8	2.59	-	2.75	2.71	2.77	-	2.78	2.77	2.82	-	2.83	2.82	-	-	-	-	-	-	-	-	-	-	-	-
2010 Aug 02	2.50	-	2.75	2.69	2.77	-	2.77	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
03	2.73	-	2.75	2.74	2.77	-	2.78	2.77	2.81	-	2.88	2.81	-	-	-	-	-	-	-	-	-	-	-	-
04	2.70	-	2.75	2.74	2.77	-	2.78	2.77	2.81	-	2.85	2.81	-	-	-	-	-	-	-	-	-	-	-	-
05	2.50	-	2.75	2.69	2.76	-	2.79	2.77	2.88	-	2.88	2.88	-	-	-	-	-	-	-	-	-	-	-	-
06	2.70	-	2.75	2.73	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
09	2.50	-	2.74	2.67	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
10	2.50	-	2.74	2.69	2.76	-	2.78	2.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	2.72	-	2.75	2.74	2.77	-	2.78	2.77	2.81	-	2.85	2.81	-	-	-	-	-	-	-	-	-	-	-	-
12	2.50	-	2.76	2.73	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
13	2.70	-	2.80	2.75	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
16	2.50	-	2.77	2.74	2.77	-	2.78	2.78	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
17	2.50	-	2.75	2.67	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
18	2.70	-	2.75	2.74	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
19	2.50	-	2.75	2.66	2.76	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
20	2.70	-	2.75	2.73	2.77	-	2.78	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
23	2.68	-	2.75	2.73	2.77	-	2.79	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
24	2.50	-	2.73	2.73	2.77	-	2.77	2.77	2.81	-	2.86	2.82	-	-	-	-	-	-	-	-	-	-	-	-
25	2.50	-	2.70	2.64	2.76	-	2.77	2.77	2.81	-	2.81	2.81	-	-	-	-	-	-	-	-	-	-	-	-
26	2.65	-	2.72	2.70	2.76	-	2.76	2.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	2.50	-	2.74	2.73	2.74	-	2.74	2.74	2.82	-	2.82	2.82	-	-	-	-	-	-	-	-	-	-	-	-
30	2.65	-	2.75	2.72	2.75	-	2.77	2.75	2.83	-	2.83	2.83	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> Kadar faedah harian pasaran wang antara bank boleh diperolehi melalui laman web Bank Negara Malaysia.  
"-" Tiada urusniaga pada tempoh tersebut.

<sup>1</sup> Daily Interbank rates are available from BNM home page.  
"-" 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
2007	3.434	3.446	3.431	-	-	3.418	3.445	3.389	3.395
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
2008	6	3.532	3.469	-	-	3.508	3.479	-	-
	7	3.344	3.401	3.543	-	-	3.306	-	-
	8	3.393	3.445	3.440	-	-	3.451	3.440	-
	9	3.562	3.532	3.535	-	3.528	3.500	3.525	-
	10	3.548	3.573	-	-	3.537	3.508	3.472	-
2009	11	3.376	-	-	-	3.472	3.290	-	-
	12	3.018	2.931	2.878	-	2.942	2.966	2.892	-
	1	2.785	2.723	2.640	-	3.018	2.886	2.701	-
	2	2.411	2.308	1.909	-	-	2.321	2.126	-
	3	1.935	1.886	1.854	-	-	1.923	-	-
	4	1.919	1.890	-	-	1.759	1.876	1.821	-
	5	1.823	-	1.881	-	1.782	1.830	1.789	-
	6	1.952	1.963	1.876	-	1.920	1.880	1.926	-
	7	1.979	2.006	1.971	-	-	1.978	2.004	-
	8	1.929	1.929	-	-	-	1.909	1.911	-
	9	1.980	1.990	-	-	-	1.954	1.971	-
	10	1.949	1.972	-	-	-	1.877	1.941	-
2010	11	2.009	-	-	-	-	2.012	-	-
	12	1.968	2.020	2.072	-	-	1.978	1.971	-
	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	-
	4	2.474	2.614	-	-	-	2.437	2.537	2.622
	5	-	2.442	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	2.911

"-" 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
2007	3.5330	3.5810	3.6350	3.7700	3.7830	4.1420	4.3180	4.5080
2008	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2008 7	3.7420	3.8490	3.9050	3.9810	4.0220	4.8050	5.0120	5.2080
8	3.7320	3.8150	3.8900	3.9610	4.0370	4.7620	4.9110	5.0750
9	3.7300	3.8070	3.8820	3.9960	4.0580	4.5830	4.9020	5.1450
10	3.6920	3.7720	3.8280	3.9260	4.0500	4.2970	4.5550	4.7980
11	3.1720	3.2210	3.2530	3.3310	3.4070	3.7000	3.9110	4.1100
12	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009 1	2.4950	2.5370	2.5620	2.6730	2.7850	3.1050	3.3500	3.6080
2	2.0670	2.3150	2.5200	2.8660	3.2130	4.0280	4.2820	4.5000
3	1.9900	2.5360	2.8600	3.1880	3.4930	3.8230	4.1370	4.4000
4	1.9880	2.4840	2.8200	3.2460	3.6100	3.9980	4.2380	4.4520
5	2.0730	2.4880	2.8530	3.2820	3.5700	4.2930	4.5480	4.7750
6	2.1420	2.5580	2.9220	3.3570	3.7950	4.3700	4.6130	4.8950
7	2.0550	2.5300	2.8800	3.3870	3.6880	4.2710	4.5610	4.8160
8	2.0490	2.5680	2.8640	3.3980	3.7490	4.1680	4.4190	4.6140
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

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

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

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

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

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

Tempoh <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>							
2007	3.3065	6.6070	5.2190	2.2938	249.29	294.45	2.9534	42.38	3.4376	6.8797	5.2600	2.2814	239.79	286.6172	2.9216	44.0592
2008	3.4640	4.9989	5.3616	2.4070	249.30	327.15	3.8327	44.70	3.3325	6.1557	5.2629	2.3552	249.78	308.1891	3.2384	42.8119
2009	3.4245	5.5001	5.3487	2.4401	251.51	330.84	3.7076	44.16	3.5247	5.5100	5.4312	2.4238	250.89	324.9643	3.7701	45.4669
2008 6	3.2665	6.5114	5.3241	2.3995	263.65	320.62	3.0749	41.874	3.2584	6.4044	5.2735	2.3825	259.18	314.16	3.0478	41.737
7	3.2630	6.4642	5.2874	2.3853	260.04	311.71	3.0219	41.821	3.2499	6.4643	5.3033	2.3917	262.08	316.71	3.0455	41.667
8	3.3895	6.2079	5.3276	2.3937	255.50	309.52	3.1065	43.413	3.3273	6.2971	5.2810	2.3717	255.03	307.66	3.0449	42.612
9	3.4575	6.2254	5.3809	2.4153	253.78	315.75	3.3154	44.517	3.4394	6.1951	5.3543	2.4080	253.06	310.75	3.2314	44.186
10	3.5625	5.8382	5.3559	2.4050	234.14	312.69	3.6127	45.954	3.5214	5.9775	5.3449	2.3856	239.82	308.92	3.5259	45.445
11	3.6175	5.5684	5.4049	2.4003	238.57	301.36	3.7965	46.673	3.5870	5.4999	5.3196	2.3808	233.32	301.55	3.7029	46.278
12	3.4640	4.9989	5.3616	2.4070	249.30	327.15	3.8327	44.697	3.5493	5.2973	5.3953	2.4008	244.91	310.97	3.8923	45.827
2009 1	3.6085	5.1259	5.4297	2.3923	237.84	312.33	4.0379	46.527	3.5718	5.1603	5.4052	2.3976	242.82	317.93	3.9415	45.975
2	3.6925	5.2699	5.4379	2.3956	240.06	316.76	3.7862	47.619	3.6350	5.2350	5.4093	2.3951	237.90	312.36	3.9309	46.927
3	3.6470	5.2203	5.4340	2.4008	247.20	318.46	3.7091	47.057	3.6730	5.2190	5.4447	2.4012	245.41	318.06	3.7591	47.372
4	3.5610	5.2804	5.3354	2.4076	242.37	314.40	3.6570	45.947	3.6100	5.3041	5.3858	2.3984	243.48	314.43	3.6555	46.578
5	3.5075	5.5995	5.3844	2.4182	250.77	324.48	3.6415	45.244	3.5224	5.4292	5.3520	2.4101	245.68	317.86	3.6513	45.443
6	3.5225	5.8592	5.4609	2.4302	254.11	325.74	3.6729	45.451	3.5182	5.7553	5.4345	2.4226	252.28	325.81	3.6451	45.390
7	3.5200	5.8150	5.4595	2.4432	254.26	324.50	3.6919	45.419	3.5475	5.8050	5.5056	2.4465	255.29	328.59	3.7563	45.773
8	3.5215	5.7508	5.4967	2.4475	258.60	332.92	3.7509	45.434	3.5179	5.8210	5.4853	2.4399	256.44	329.04	3.7062	45.388
9	3.4745	5.5679	5.4810	2.4573	259.73	336.03	3.8698	44.831	3.4954	5.7076	5.5122	2.4545	259.89	335.62	3.8244	45.099
10	3.4075	5.6490	5.4084	2.4398	258.80	334.92	3.7328	43.967	3.4037	5.5079	5.4099	2.4347	257.89	333.12	3.7726	43.918
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

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.

<sup>1</sup> 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  Grand total	
	Semalaman	Hujung minggu	1 minggu	1 bulan	2 bulan	3 bulan	6 bulan	1 tahun	Lain-lain	Jumlah kecil	Sekuriti Kerajaan Malaysia	Bon Khazanah	Bon Cagamas	Bil Perben- daharaan Malaysia	Bil Bank Negara	Nota Cagama s	Instrumen Deposit Boleh-niaga	Penerima- an Jurubank		Jumlah kecil
	<i>Overnight</i>	<i>Weekend</i>	<i>1 week</i>	<i>1 month</i>	<i>2 months</i>	<i>3 months</i>	<i>6 months</i>	<i>1 year</i>	<i>Others</i>	<i>Sub-total</i>	<i>Malaysian Governme-nt Securities</i>	<i>Khaza- nah Bonds</i>	<i>Caga-mas Bonds</i>	<i>Malaysian Treasury Bills</i>	<i>Bank Negara Bills</i>	<i>Caga- mas Notes</i>	<i>Negotiable Instrument of Deposit</i>	<i>Banker's Acceptan- ce</i>		<i>Sub-total</i>
2007	897,301.55	270,534.08	55,879.27	4,320.04	225.00	1,408.54	642.21	-	98,117.08	1,328,427.77	141,098.88	940.00	73.00	3,505.25	119,489.00	-	48,497.00	35,492.49	349,095.66	1,677,528.50
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	0.00	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
2008	9	57,210.17	14,234.34	6,393.00	608.00	569.40	-	-	8,778.00	87,792.91	12,355.68	25.00	-	388.00	19,142.89	-	2,300.00	3,683.60	37,895.17	125,688.08
	10	52,362.17	22,273.89	4,410.00	105.00	320.00	-	-	5,794.00	85,265.06	18,538.80	-	-	235.00	11,669.60	-	2,980.00	3,222.48	36,645.88	121,910.94
	11	63,264.74	15,327.75	4,977.00	660.00	85.00	240.00	-	8,023.60	92,578.09	15,631.37	-	-	404.00	5,034.36	-	2,735.00	3,692.06	27,496.79	120,074.90
	12	76,489.85	22,156.19	4,345.00	130.00	670.00	-	-	6,888.30	110,679.34	13,864.63	25.00	-	248.80	5,212.00	-	1,855.50	3,587.85	24,793.78	135,473.12
2009	1	79,476.34	33,479.57	4,438.00	80.00	-	307.70	-	6,537.00	124,381.61	14,424.94	-	-	252.39	7,527.80	-	1,290.00	2,424.54	25,919.68	150,238.30
	2	59,563.02	18,908.39	5,027.00	30.00	-	210.00	-	9,050.00	92,788.41	18,126.75	-	-	232.00	15,683.59	-	660.00	3,168.41	37,870.75	130,659.16
	3	73,637.57	26,869.79	4,739.00	50.00	145.00	414.00	-	11,122.00	116,977.36	16,095.43	96.00	-	256.00	13,929.63	-	1,820.00	4,147.11	36,344.17	153,321.53
	4	79,450.27	24,630.20	6,862.60	250.00	-	102.00	-	11,373.00	122,668.07	16,033.71	-	-	815.43	16,627.90	-	1,585.00	3,311.58	38,373.62	161,041.69
	5	52,893.36	16,698.67	5,955.00	120.00	-	-	190.00	7,378.34	83,235.37	16,056.97	-	-	150.00	13,342.74	-	2,415.00	3,780.88	35,745.59	118,980.96
	6	48,070.23	10,578.87	6,418.00	484.70	180.00	276.00	140.00	8,420.00	74,567.80	12,031.57	-	-	94.00	12,343.89	-	4,660.00	3,697.27	32,826.73	107,394.53
	7	41,498.10	15,824.32	5,593.90	915.00	415.00	500.00	-	10,719.60	75,465.92	9,767.29	33.00	-	540.00	17,255.20	-	2,435.00	5,142.78	35,173.26	110,639.18
	8	45,365.27	12,953.53	3,885.00	665.00	520.00	1,060.00	-	8,288.00	72,736.80	16,296.62	-	-	35.00	8,472.24	-	3,017.00	3,003.20	30,824.06	103,560.86
	9	31,058.00	8,392.82	2,892.00	110.00	320.00	820.00	145.00	5,561.00	49,298.82	21,814.40	-	5.00	45.00	12,705.21	5.00	3,220.00	3,953.46	41,748.07	91,046.89
	10	38,652.07	13,478.60	6,043.00	270.00	490.00	276.00	105.00	7,144.78	66,459.45	14,707.56	-	-	175.00	19,146.72	-	2,850.00	3,245.69	40,124.97	106,584.42
	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

## 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 <sup>4</sup>			USD/CHF			
	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	Spot <sup>2</sup>	Swap <sup>3</sup>	Jumlah	
<i>Period</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	<i>Spot<sup>2</sup></i>	<i>Swap<sup>3</sup></i>	<i>Total</i>	
2007	679,512.2	476,777.3	1,156,289.5	23,464.5	176.7	23,641.2	28,929.3	0.0	28,929.3	14,329.2	0.0	14,329.2	17,232.2	0.0	17,232.2	770.2	0.0	770.2	
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	
2008	7	65,515.7	79,331.0	144,846.7	1,439.1	27.3	1,466.4	2,515.9	0.0	2,515.9	1,152.3	0.0	1,152.3	3,894.3	0.0	3,894.3	9.8	0.0	9.8
	8	93,083.3	73,956.8	167,040.1	1,360.5	5.9	1,366.4	1,575.7	0.0	1,575.7	1,118.6	0.0	1,118.6	5,624.4	0.0	5,624.4	16.6	0.0	16.6
	9	81,325.3	64,198.1	145,523.4	569.2	0.0	569.2	1,642.3	0.0	1,642.3	1,044.0	0.0	1,044.0	2,730.4	0.0	2,730.4	44.8	0.0	44.8
	10	86,450.6	68,186.8	154,637.4	1,050.0	0.0	1,050.0	1,014.3	0.0	1,014.3	219.7	0.0	219.7	971.3	0.0	971.3	41.4	0.0	41.4
	11	46,313.5	49,043.0	95,356.5	2,202.5	20.6	2,223.0	849.1	11.2	860.3	230.2	0.0	230.2	1,789.5	2.3	1,791.8	0.0	0.0	0.0
	12	40,233.3	57,114.4	97,347.7	931.3	0.0	931.3	224.4	1.8	226.2	480.0	0.0	480.0	888.1	0.0	888.1	0.0	0.0	0.0
2009	1	41,575.2	53,784.2	95,359.5	886.9	0.0	886.9	541.0	66.0	606.9	98.5	0.0	98.5	1,041.4	0.0	1,041.4	0.0	0.0	0.0
	2	42,235.8	48,808.2	91,044.0	1,324.9	0.0	1,324.9	873.5	18.2	891.6	305.1	0.0	305.1	1,647.9	0.0	1,647.9	47.2	0.0	47.2
	3	63,277.8	57,149.5	120,427.3	2,146.2	7.1	2,153.2	826.9	1.1	828.1	73.5	0.0	73.5	1,538.5	0.1	1,538.6	36.8	0.0	36.8
	4	62,072.8	48,358.1	110,430.9	1,167.2	12.6	1,179.8	290.5	0.3	290.8	134.5	53.0	187.5	597.1	0.4	597.5	0.0	0.0	0.0
	5	59,154.9	46,430.6	105,585.5	1,253.0	3.6	1,256.6	239.5	0.0	239.5	204.4	0.0	204.4	494.6	0.1	494.7	0.0	0.0	0.0
	6	55,653.1	50,491.6	106,144.7	1,174.4	1.4	1,175.8	462.6	0.0	462.6	309.1	0.0	309.1	1,210.3	0.4	1,210.7	0.1	0.0	0.1
	7	55,098.5	53,537.4	108,635.9	1,956.4	346.3	2,302.7	338.6	0.0	338.6	180.0	0.0	180.0	705.6	0.0	705.6	0.0	0.0	0.0
	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

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.

2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.

3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot and 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 <i>Period</i>	Sekuriti Hutang / <i>Debt Securities</i>						Tolak / <i>Less: Penebusan / Redemptions</i>				Tolak : Milikan Kerajaan  Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam  <i>Net Funds Raised by the Public Sector</i>
	Sekuriti Kerajaan Malaysia (SKM)  <i>Malaysian Government Securities (MGS)</i>	Langganan Pendahuluan SKM  <i>MGS Advanced Subscriptions</i>	Bon Khazanah  <i>Khazanah Bonds (KB)</i>	Terbitan Pelaburan Kerajaan  <i>Government Investment Issues (GII)</i>	Bon Simpanan  <i>Savings Bonds</i>	Terbitan Baru Sekuriti Hutang  <i>New Issues of Debt Securities</i>	SKM  <i>MGS</i>	Bon Khazanah  <i>KB</i>	Terbitan Pelaburan Kerajaan  <i>GII</i>	Bon Simpanan  <i>Savings Bonds</i>		
2007	43,187	-	524	10,000	-	53,712	24,400	1,020	1,600	1,513	-	25,178
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
2008	9	7,984	-	-	-	7,984	4,150	1,000	-	1	-	2,833
	10	-	-	-	7,500	7,500	-	-	-	4	-	7,497
	11	8,918	-	-	-	8,918	2,600	-	-	1	-	6,316
	12	3,047	-	-	-	3,047	2,000	1,000	-	1	-	46
2009	1	5,658	-	-	-	5,658	-	-	-	2	-	5,656
	2	4,500	-	-	6,000	10,500	11,967	-	-	1	-	(1,468)
	3	10,319	-	-	-	12,319	5,699	-	-	1	-	6,619
	4	-	-	-	5,000	5,000	-	-	3,500	8	-	1,492
	5	8,754	-	-	-	13,754	-	-	-	5	-	13,749
	6	3,977	-	-	5,500	9,477	-	-	-	4	-	9,473
	7	5,050	-	-	4,500	9,550	-	-	-	26	-	9,525
	8	9,500	-	-	-	9,500	-	-	-	23	-	9,477
	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	10,906	-	-	-	15	-	10,891
	7	3,613	-	-	3,000	6,613	-	-	-	30	-	6,583
	8	6,336	-	-	-	6,336	6,991	-	-	19	-	(674)

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

RM juta / RM million

Tempoh  Period	Saham Biasa / Ordinary Shares <sup>1</sup>				Saham Terpilih  Preference Shares	Waran  Warrants	Terbitan Saham Baru/Waran  New Issues of Shares/War- rants	Sekuriti Hutang / Debt Securities <sup>2</sup>								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	Terbitan Hak	Penempatan Persendirian / Tawaran Jualan Secara Terhad	Terbitan Khas				Bon Biasa	Bon dengan Waran	Bon Boleh Tukar	Bon berasas- kan Prinsip Islam	Bon yang disokong Aset	Nota Jangka Pertenga- han	Bon Cagamas	Terbitan Baru Sekuriti Hutang	Sekuriti Hutang Swasta	Bon Cagamas		
	Initial Public Offers	Rights Issues	Private Placement / Restricted Offer- for-Sale	Special Issues				Straight Bonds	Bonds with War-rants	Conver- tible Bonds	Islamic Bonds	Asset Backed Bonds	Medium Term Notes <sup>4</sup>	Cagamas Bonds	New Issues of Debt Securities	Private Debt Securities <sup>3</sup>	Cagamas Bonds		
2007	2,486	4,341	186	-	-	113	7,126	7,008	-	197	12,127	6,407	41,866	1,750	69,356	48,017	8,165	13,174	20,300
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
2008 11	-	80	-	-	-	-	80	108	-	-	-	-	648	-	756	2,439	-	(1,683)	(1,603)
2008 12	22	-	-	-	-	-	22	1,000	-	620	985	100	1,054	-	3,759	3,410	200	149	171
2009 1	-	-	139	-	-	-	139	-	-	80	-	-	445	-	524	1,057	750	(1,283)	(1,144)
2009 2	-	-	5	-	-	-	5	722	-	-	200	-	1,025	-	1,947	3,903	480	(2,436)	(2,431)
2009 3	-	-	-	-	-	-	-	690	-	-	1,372	-	4,723	-	6,785	2,368	-	4,417	4,417
2009 4	-	11,273	-	-	-	-	11,273	2,315	-	-	105	-	3,781	-	6,200	1,953	220	4,028	15,301
2009 5	-	-	-	-	-	-	-	24	-	-	-	-	6,537	-	6,561	3,525	110	2,925	2,925
2009 6	238	-	-	-	-	-	238	3,064	-	-	134	97	3,286	-	6,582	3,311	720	2,551	2,789
2009 7	18	43	-	-	-	-	60	-	-	-	-	-	3,164	-	3,164	1,712	-	1,452	1,513
2009 8	234	-	-	-	-	-	234	400	-	-	1,549	-	682	-	2,631	2,210	810	(389)	(155)
2009 9	77	863	-	-	-	-	940	680	-	-	300	-	6,752	-	7,732	3,286	-	4,446	5,385
2009 10	123	248	-	-	-	-	371	1,130	-	47	125	-	2,423	-	3,725	1,230	-	2,495	2,866
2009 11	11,452	58	-	-	-	-	11,509	888	-	528	-	-	8,075	-	9,491	2,232	-	7,259	18,769
2009 12	44	1,231	-	-	-	0	1,275	890	-	-	-	-	2,341	-	3,231	2,160	-	1,071	2,346
2010 1	-	182	-	-	-	2	185	-	-	-	-	100	230	-	330	1,287	200	(1,157)	(972)
2010 2	1,089	5,984	-	-	-	1	7,074	-	-	42	-	-	834	-	875	4,850	665	(4,640)	2,434
2010 3	149	3,618	-	-	-	-	3,767	638	-	68	761	-	2,003	-	3,471	904	700	1,867	5,633
2010 4	40	1,260	-	-	-	13	1,313	751	-	-	204	100	8,092	-	9,146	1,765	245	7,137	8,449
2010 5	773	-	-	-	-	27	800	-	-	-	-	-	2,469	-	2,469	2,555	500	(585)	214
2010 6	2,129	-	-	-	-	-	2,129	13	-	-	500	-	2,592	-	3,105	1,846	-	1,259	3,388
2010 7	1,083	741	-	-	-	-	1,823	-	-	-	112	100	1,756	-	1,968	2,412	-	(444)	1,379
2010 8	-	52	-	-	-	6	58	700	-	-	-	-	3,752	-	4,452	2,984	-	1,468	1,526

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

2 Termasuk bon yang diterbitkan oleh insititusi 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 Swasta<sup>1</sup> (kecuali Bon Cagamas) mengikut Sektor New Issues of Private Debt Securities<sup>1</sup> (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	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
2007	320	-	3,004	5,181	11,756	21,483	23,972	1,120	770	67,605
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
2008	8	-	316	41	-	-	3,788	-	10	4,155
9	-	-	350	29	-	200	4,685	-	6	5,270
10	-	-	-	522	595	5	3,316	-	-	4,438
11	-	-	150	397	-	50	101	58	-	756
12	189	-	590	76	70	-	2,733	100	-	3,759
2009	1	10	-	80	400	5	25	-	5	524
2	130	-	-	256	-	-	891	671	-	1,947
3	-	-	-	587	-	1,500	4,398	300	-	6,785
4	108	-	-	139	-	-	3,205	2,748	-	6,200
5	-	-	-	549	-	-	-	5,972	40	6,561
6	-	-	5	120	-	5	5,952	500	-	6,582
7	30	-	-	-	-	1,340	1,724	-	70	3,164
8	10	-	250	102	-	10	2,259	-	-	2,631
9	-	-	-	43	-	3,000	4,299	-	390	7,732
10	50	34	-	136	-	4	104	3,398	-	3,725
11	-	-	-	294	-	-	2,793	6,305	100	9,491
12	50	-	-	107	-	250	2,086	574	165	3,231
2010	1	50	-	-	-	-	280	-	-	330
2	80	-	10	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	-	-	-	188	-	-	1,780	-	-	1,968
8	125	-	-	2	-	-	4,325	-	-	4,452

<sup>1</sup> Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti bersandarkan gadaijanji kediaman yang diterbitkan oleh Cagamas dan termasuk Nota Jangka Pertengahan.

Sumber: Bank Negara Malaysia

<sup>1</sup> Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS) and 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 <i>Indices</i>					Urus Niaga (juta unit) <i>Turnover (million units)</i>						Urus Niaga (RM juta) <i>Turnover (RM million)</i>						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM billion)	Nisbah Bersih P/E (Indeks Komposit)	
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian				
<i>Period</i>	<i>Composite</i>	<i>EMAS</i>	<i>Second Board</i>	<i>FBM EMAS</i>	<i>FTSE Second Board</i>	<i>Main Board</i>	<i>Second Board</i>	<i>Main Market</i>	<i>ACE Market</i>	<i>Total<sup>1</sup></i>	<i>Daily Average</i>	<i>Main Board</i>	<i>Second Board</i>	<i>Main Market</i>	<i>ACE Market</i>	<i>Total<sup>1</sup></i>	<i>Daily Average</i>	<i>No of Listed Companies</i>	<i>Market Capitalisation (RM billion)</i>	<i>Net P/E Ratio (Composite Index)</i>	
2007	1,445.03	-	-	9,810.83	6,732.35	253,287.71	32,750.74	-	-	360,370.44	1,548.35	483,352.56	21,924.09	-	-	540,173.08	2,345.70	987	1106.15	17.5	
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	-	127,379.78	10,407.31	72,224.75	7,150.60	234,256.32	999.47	156,470.26	3,787.47	114,645.01	1,704.51	280,022.53	1,220.52	960	999.45	21.03	
2008	9	1,018.68	-	-	6,755.91	4,978.83	6,597.11	351.21	-	-	7,821.14	372.44	16,177.15	162.69	-	-	16,447.91	783.23	981	770.54	9.74
	10	863.61	-	-	5,668.53	4,288.93	11,214.16	462.05	-	-	12,806.51	640.33	23,587.12	144.34	-	-	23,844.94	1,192.25	983	655.34	8.64
	11	866.14	-	-	5,675.57	4,030.60	12,023.54	1,040.17	-	-	14,028.17	701.41	16,796.10	309.69	-	-	17,215.94	860.80	977	656.55	8.65
	12	876.75	-	-	5,726.46	4,007.31	5,588.36	579.33	-	-	6,863.03	343.15	9,935.57	179.92	-	-	10,204.60	510.23	977	663.80	8.75
2009	1	884.45	-	-	5,793.99	3,938.62	7,694.41	656.57	-	-	8,970.82	472.15	11,595.70	179.45	-	-	11,869.09	624.69	975	667.87	8.76
	2	890.67	-	-	5,847.07	3,980.36	5,486.12	415.01	-	-	6,416.04	356.45	9,980.58	120.59	-	-	10,179.74	565.54	971	667.42	10.55
	3	872.55	-	-	5,701.13	3,872.38	7,215.76	417.96	-	-	8,217.14	391.29	13,414.89	105.50	-	-	13,603.04	647.76	969	662.07	10.60
	4	990.74	-	-	6,541.86	4,305.73	22,695.76	1,572.91	-	-	26,278.51	1,194.48	25,082.62	516.02	-	-	25,900.93	1,177.32	964	754.20	12.17
	5	1,044.11	-	-	6,984.21	4,574.77	35,170.17	3,094.71	-	-	42,733.60	2,136.68	33,466.38	1,096.89	-	-	35,335.87	1,766.79	962	797.81	13.08
	6	1,075.24	-	-	7,206.83	4,754.51	30,547.74	2,609.69	-	-	35,687.90	1,622.18	32,494.03	1,029.64	-	-	34,102.13	1,550.10	960	817.94	13.46
	7	1,174.90	-	-	7,919.79	5,291.32	18,569.82	1,640.46	-	-	22,106.49	961.15	30,436.06	739.38	-	-	31,540.47	1,371.32	957	885.83	15.96
	8	1,174.27	-	-	7,924.05	-	-	-	15,765.23	1,029.89	17,591.34	879.57	-	-	26,789.63	180.83	27,166.77	1,358.34	958	893.86	17.88
	9	1,202.08	-	-	8,097.87	-	-	-	11,576.05	873.21	13,082.38	654.12	-	-	20,680.26	193.28	21,060.23	1,053.01	957	910.52	18.21
	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	-	-	-	9,580.80	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

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

Sumber: Bursa Malaysia Securities Berhad (BMSB).

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

Source: Bursa Malaysia Securities Berhad (BMSB).

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

Tempoh <i>During</i>	Niaga Hadapan dan Opsyen KLSE <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>	
Bil Kontrak / <i>No. of Contracts</i>							
2007	3,157,341	12,778	30,694	239,314	959	64,908	
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	
2008							
	8	200,237	9,535	30,462	9,566	456	47,674
	9	241,610	11,505	27,631	11,003	524	40,794
	10	278,126	13,906	20,212	14,778	739	44,437
	11	226,092	11,305	22,811	16,884	844	51,278
	12	162,233	8,112	20,412	12,679	634	53,012
2009							
	1	168,338	8,860	19,725	9,340	492	54,028
	2	150,839	8,380	20,129	9,785	544	50,423
	3	202,503	9,643	18,526	20,332	968	40,319
	4	253,768	11,535	20,311	17,129	779	42,303
	5	225,927	11,296	17,865	15,092	755	38,515
	6	190,223	8,647	17,187	6,103	277	35,870
	7	193,811	8,427	19,307	5,160	224	36,521
	8	145,055	7,253	14,562	13,836	692	37,053
	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

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

## 3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM juta / RM million

Tempoh  Period	Belanjaan semasa <i>Current budget</i>			Perbelanjaan pembangunan <i>Development expenditure</i>			Lebih / kurang ( ) keseluruhan  <i>Overall surplus / deficit(-)</i>	Sumber-sumber kewangan <i>Sources of finance</i>						Penggunaan harta  <i>Use of assets</i>
	Hasil  <i>Revenue</i>	Perbelanjaan <sup>1</sup>  <i>Expenditure<sup>1</sup></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>	
2004	99,397	91,298	8,099	28,864	1,346	27,518	-19,419	45,850	20,200	25,650	1,136	1,015	121	-6,352
2005	106,304	97,744	8,560	30,534	3,250	27,284	-18,724	31,500	18,800	12,700	651	4,153	-3,503	9,527
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 a	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
2005 1Q	21,147	15,909	5,238	2,778	158	2,620	2,619	6,000	-	6,000	7	274	-267	-8,352
2005 2Q	26,599	23,397	3,202	5,947	58	5,889	2,687	9,000	8,500	500	455	246	209	1,978
2005 3Q	26,375	22,987	3,388	4,356	163	4,193	-805	8,000	2,450	5,550	63	379	-316	-4,429
2005 4Q	32,183	35,451	-3,268	17,454	2,871	14,583	-17,851	8,500	7,850	650	126	3,255	-3,129	20,330
2006 1Q	24,214	17,328	6,886	2,139	122	2,017	4,868	5,100	500	4,600	13	368	-355	-9,113
2006 2Q	33,043	21,603	11,441	5,222	197	5,025	6,416	9,500	1,300	8,200	219	123	96	-14,711
2006 3Q	31,872	28,774	3,098	9,065	179	8,886	-5,788	12,000	8,200	3,800	72	372	-300	2,288
2006 4Q	34,417	39,989	-5,573	19,381	349	19,032	-24,605	9,500	8,350	1,150	529	3,024	-2,495	25,949
2007 1Q	24,227	21,692	2,535	5,314	145	5,169	-2,634	14,452	5,752	8,700	89	505	-416	-5,650
2007 2Q	34,197	24,784	9,413	6,244	440	5,805	3,608	12,063	1,663	10,400	70	131	-61	-13,947
2007 3Q	33,263	33,693	-429	10,785	78	10,707	-11,136	13,500	1,200	12,300	58	3,065	-3,007	1,843
2007 4Q	48,197	42,915	5,282	18,221	2,442	15,779	-10,496	14,066	19,666	-5,600	272	1,102	-830	16,927
2008 1Q	27,955	30,425	-2,470	5,300	107	5,194	-7,664	16,000	5,650	10,350	16	473	-458	-2,229
2008 2Q	39,864	32,863	7,001	8,977	47	8,931	-1,930	10,500	-	10,500	154	68	86	-8,656
2008 3Q	45,674	41,356	4,318	12,528	422	12,106	-7,788	15,000	13,149	1,851	109	197	-88	6,025
2008 4Q	46,300	48,855	-2,554	16,042	384	15,658	-18,212	18,500	5,548	12,952	195	208	-14	5,274
2009 <sup>2</sup> 1Q	35,857	34,352	1,505	8,239	75	8,164	-6,659	25,500	17,666	7,834	2	600	-599	-576
2009 <sup>2</sup> 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
2009 <sup>2</sup> 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
2009 <sup>2</sup> 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 <sup>2</sup> 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
2010 <sup>2</sup> 2Q	41,973	37,063	4,910	12,123	114	12,010	-7,099	16,399	10,924	5,475	4,049	62	4,067	-2,442

- 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 DSBBI-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 - Sekuriti Hutang Pegangan Pemilik-pemilik Asing

### RENTAS- Debt Securities Foreign Holdings

RM juta / RM million

Akhir Tempoh	Bil Bank Negara / Nota Kewangan Bank Negara <sup>3</sup>	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islamic <sup>3</sup>	Bil Perbendaharaan Malaysia	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan	Sukuk Bank Negara Malaysia Ijarah <sup>4</sup>	Sekuriti Kerajaan Malaysia	Sekuriti Hutang Swasta & lain-lain <sup>2</sup>	Total	
End of Period	Bank Negara Bills / Bank Negara Monetary Note <sup>3</sup>	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic <sup>3</sup>	Malaysian Treasury Bills	Malaysian Islamic Treasury Bills	Government Investment Issues	SBNMI <sup>4</sup>	Malaysian Government Securities	Private Debt Securities & others <sup>2</sup>	Jumlah	
2005	2,379.5	1,251.7	780.6	460.6	5.0	-	7,945.6	7,387.1	20,210.1	
2006	5,139.4	4,233.6	625.8	499.5	901.9	-	14,624.6	10,357.3	36,382.1	
2007	28,102.1	7,963.7	1,474.2	620.0	571.5	-	29,088.9	14,344.4	82,164.8	
2008	3,625.9	539.5	374.9	158.0	124.4	29.2	28,952.0	13,132.9	46,936.8	
2009	10,740.3	1,183.6	806.9	183.2	145.8	-	40,986.7	15,164.9	69,211.4	
2009 *	3	1,703.0	104.0	240.9	188.0	215.4	-	26,719.8	13,035.0	42,206.1
	4	4,316.7	230.4	200.0	115.0	425.1	-	27,496.5	14,775.5	47,559.2
	5	5,591.1	1,185.0	137.0	85.0	472.6	-	29,035.8	13,120.5	49,627.0
	6	4,878.4	432.6	127.0	85.0	328.1	-	28,295.0	12,932.2	47,078.3
	7	5,316.2	978.9	199.0	103.2	94.1	-	31,027.9	12,754.5	50,473.8
	8	6,515.1	600.9	250.0	103.2	94.1	-	33,682.1	12,302.5	53,547.9
	9	7,158.5	709.6	470.6	103.2	107.4	-	35,196.8	12,490.7	56,236.8
	10	11,655.4	3,241.9	489.8	163.2	137.4	-	34,424.7	15,283.4	65,395.8
	11	11,127.5	2,872.9	684.2	104.6	138.4	-	36,172.3	15,283.6	66,383.5
	12	10,740.3	1,183.6	806.9	183.2	145.8	-	40,986.7	15,164.9	69,211.4
2010 *	1	9,021.2	1,612.1	1,231.8	567.4	765.5	-	45,042.3	15,088.1	73,328.4
	2	6,816.3	923.3	1,201.2	417.9	830.0	-	47,076.6	15,028.8	72,294.1
	3	11,662.5	982.9	1,318.5	424.7	354.0	-	55,416.9	15,064.2	85,223.7
	4	18,920.7	937.9	1,235.7	340.9	468.0	-	56,516.0	15,283.0	93,702.2
	5	18,566.2	379.2	1,215.5	319.7	365.3	-	57,929.8	15,017.9	93,793.6
	6	19,365.8	316.7	1,027.1	327.2	366.3	-	59,041.8	15,653.6	96,098.5
	7	22,686.9	531.7	934.0	404.4	628.3	-	61,999.5	14,850.0	102,034.8
	8	25,522.4	511.7	926.8	396.9	458.3	-	63,048.7	14,588.6	105,453.4

<sup>1</sup> Merujuk kepada semua sekuriti hutang kerajaan dan swasta yang disenaraikan di dalam RENTAS.

<sup>2</sup> Termasuk Nota Jangka Pertengahan dan Kertas-kertas Komersial.

<sup>3</sup> Termasuk BNMN dan BNMN Islamic mulai 14.12.2006

\* Tidak termasuk Secondary Stock

<sup>4</sup> Mulai 15 Februari 2008

<sup>1</sup> Refer to all government and private debt securities as listed in RENTAS.

<sup>2</sup> Include Medium Term Notes and Commercial Papers.

<sup>3</sup> Include BNMN and BNMN Islamic from 14.12.2006

\* Exclude Secondary Stock

<sup>4</sup> From 15 Februari 2008

Sumber / Source: INSIDES - SHR005d (Non-Residents' Debt Securities Holding Summary)

### 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>	Imports 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>		
2005	5.3	8.5	9.1	6.5	5.0	3.3	6.8	8.3	8.9
2006	5.8	6.4	6.8	5.0	7.5	9.2	5.8	6.6	8.1
2007	6.5	9.7	10.5	6.6	9.4	13.1	5.3	4.1	5.9
2008	4.7	9.0	8.5	10.7	0.7	1.0	0.5	1.6	2.2
2009	-1.7	1.2	0.7	3.1	-5.6	-17.2	8.0	-10.4	-12.3
2007 3Q	6.8	12.6	n.a.	n.a.	12.1	n.a.	n.a.	2.9	3.8
4Q	7.5	8.4	n.a.	n.a.	10.2	n.a.	n.a.	7.5	10.7
2008 1Q	7.6	11.8	n.a.	n.a.	4.6	n.a.	n.a.	5.2	2.7
2Q	6.5	9.6	n.a.	n.a.	5.2	n.a.	n.a.	8.7	7.8
3Q	4.9	7.9	n.a.	n.a.	3.3	n.a.	n.a.	4.2	8.2
4Q	0.1	7.1	n.a.	n.a.	-10.2	n.a.	n.a.	-10.6	-9.1
2009 1Q	-6.2	-0.3	n.a.	n.a.	-11.2	n.a.	n.a.	-15.5	-23.0
2Q	-3.9	0.6	n.a.	n.a.	-9.6	n.a.	n.a.	-17.9	-19.4
3Q	-1.2	2.9	n.a.	n.a.	-7.9	n.a.	n.a.	-12.9	-13.2
4Q	4.4	1.4	n.a.	n.a.	8.2	n.a.	n.a.	6.0	7.0
2010 1Q	10.1	5.3	n.a.	n.a.	5.4	n.a.	n.a.	19.3	27.5
2Q	8.9	7.7	n.a.	n.a.	12.9	n.a.	n.a.	13.8	21.9

### 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>Services<sup>1</sup></i>	of which									KDNK pada Harga Pembeli <i>GDP at Purchasers' Value<sup>1</sup></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 <i>Real Estates and Business Services</i>	Perkhidmatan Kerajaan <i>Government Services</i>	Perkhidmatan Lain <i>Other Services</i>	
2005	2.6	-0.4	5.2	-1.5	7.2	5.7	9.2	6.4	4.9	7.3	6.3	11.4	7.5	4.3	5.3
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	10.8	10.1	7.0	10.7	19.5	5.0	5.5	6.5
2008	4.3	-2.4	1.3	4.2	7.4	2.1	9.8	7.3	6.1	7.3	8.3	2.1	10.8	5.3	4.7
2009	0.4	-3.8	-9.4	5.8	2.6	0.4	1.2	2.8	-2.8	6.0	5.1	2.4	2.0	4.4	-1.7
2007 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	7.0	6.6	8.9	4.7	13.9	9.9	9.9	7.5	10.5	4.7	6.7	5.0	7.6
2Q	6.6	-3.1	5.6	3.3	8.2	4.1	13.2	7.3	8.0	7.9	8.1	4.1	7.6	5.4	6.5
3Q	3.6	-1.2	1.8	6.2	7.1	2.2	8.6	4.7	5.9	7.4	10.7	-0.9	10.2	5.4	4.9
4Q	0.7	-7.0	-8.9	0.9	5.5	-2.4	4.6	7.4	1.0	6.3	4.1	0.4	17.9	5.3	0.1
2009 1Q	-4.4	-5.2	-17.9	1.2	-0.2	-8.1	-1.9	2.1	-4.0	4.9	1.9	-6.2	1.9	5.1	-6.2
2Q	0.4	-3.5	-14.5	4.5	1.7	-1.1	0.1	2.9	-6.4	5.8	3.9	3.9	0.3	4.4	-3.9
3Q	-0.4	-3.6	-8.6	7.9	3.4	1.9	2.4	3.8	-3.5	6.1	4.1	4.9	5.7	3.9	-1.2
4Q	5.9	-2.8	5.0	9.3	5.2	9.1	3.6	2.2	2.6	7.1	10.5	7.2	0.4	4.2	4.4
2010 1Q	6.8	2.1	17.0	8.7	8.5	16.6	9.6	5.5	8.1	6.8	6.4	14.2	8.1	4.7	10.1
2Q	2.4	1.9	15.9	4.1	7.3	9.0	8.4	5.8	9.2	8.4	8.4	2.6	8.5	3.8	8.9

<sup>1</sup> Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

<sup>1</sup> 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	Eksport	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	
2006	3.6	3.1	8.9	-3.8	5.1	4.8	9.9	10.5	3.3	10628.9	
2007	2.0	5.5	2.4	2.2	3.9	2.3	2.6	5.0	3.2	10889.5	
2008	5.4	10.3	0.7	0.8	1.2	0.7	9.7	3.5	3.3	11028.1	
2009	0.6	-7.1	-7.7	-4.3	0.8	-10.0	-16.5	-16.3	3.7	11315.3	
2008	6	7.7	16.9	2.3	-0.8	3.5	3.4	19.0	11.9	3.5	11123.7
	7	8.5	16.1	4.7	3.0	1.3	5.7	26.0	14.8	-	-
	8	8.5	14.0	1.8	5.0	0.8	0.6	11.3	5.1	-	-
	9	8.2	10.7	-1.0	-0.5	0.1	-1.2	16.1	11.5	3.1	11123.4
	10	7.6	4.8	-2.7	-4.2	-1.6	-2.1	-3.5	-3.7	-	-
	11	5.7	0.7	-7.6	-1.4	-2.8	-10.6	-5.8	-8.5	-	-
	12	4.4	-2.6	-15.8	-8.0	-6.2	-20.0	-17.0	-22.2	3.1	11170.8
2009	1	3.9	-4.0	-18.0	-6.2	-12.5	-23.4	-28.0	-30.2	-	-
	2	3.7	-7.0	-12.7	-7.8	-5.5	-15.4	-16.3	-27.5	-	-
	3	3.5	-9.2	-13.0	-4.5	-8.9	-17.1	-15.9	-28.9	4.0	11208.5
	4	3.0	-9.6	-11.8	-3.3	-2.9	-16.1	-26.3	-22.0	-	-
	5	2.4	-11.0	-11.0	-2.0	-2.1	-15.6	-29.8	-27.5	-	-
	6	-1.4	-12.5	-9.7	-4.3	2.5	-13.0	-22.9	-20.3	3.6	11450.0
	7	-2.4	-13.0	-7.9	-1.9	3.1	-11.2	-23.1	-15.9	-	-
	8	-2.4	-9.9	-7.0	-7.7	4.0	-7.7	-20.3	-18.4	-	-
	9	-2.0	-9.8	-6.1	-3.0	2.4	-8.1	-24.9	-20.0	3.6	11442.5
	10	-1.5	-3.3	0.9	-2.7	11.0	1.6	2.7	-2.1	-	-
	11	-0.1	0.0	-0.8	-7.4	5.9	1.6	-2.4	2.4	-	-
	12	1.1	3.6	7.5	-0.2	14.1	10.7	21.5	23.6	3.5	11420.7
2010	1	1.3	4.2	13.8	4.1	19.8	18.2	37.0	31.0	-	-
	2	1.2	5.9	4.8	-1.4	11.4	7.1	18.4	27.9	-	-
	3	1.3	9.0	14.2	-0.5	24.9	20.5	36.4	45.3	3.7	11468.7
	4	1.5	7.4	10.7	0.8	12.2	15.1	26.5	26.8	-	-
	5	1.6	5.9	12.3	-0.2	11.5	18.4	21.8	34.2	-	-
	6	1.7	5.2	9.3	1.3	5.2	13.1	17.2	30.1	3.4	11566.2
	7	1.9	5.6	3.2	-5.9	4.4	7.2	13.5	18.1	-	-
	8	2.1	-	-	-	-	-	-	-	-	-

## 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 Errors and Omissions	Imbangan Keseluruhan Overall Balance	
	Jumlah	Barangan dan Perkhidmatan / Goods and Services								Pendapatan / Income			Pindahan Semasa / Current Transfers			Jumlah	Akaun Modal Capital Account	Akaun Kewangan / Financial Account					
		Jumlah	Barangan / Goods			Perkhidmatan / Services			Bersih Net	Kredit Credit	Debit Debit	Bersih Net	Kredit Credit	Debit Debit	Jumlah			Pelaburan langsung Direct investment	Pelaburan portfolio Portfolio investment	Pelaburan lain Other investment			
			Bersih Net	Eksport Exports	Import Imports	Bersih Net	Kredit Credit	Debit Debit															Total
<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</i>	<i>Other investment</i>	<i>Errors and Omissions</i>	<i>Overall Balance</i>	
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	129,513	170,715	170,552	664,325	493,773	163	101,045	100,882	-23,707	39,930	63,638	-17,495	1,410	18,905	-117,909	592	-118,501	-26,058	-84,377	-8,066	-29,854	-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	
2008	1Q	22,956	33,752	33,841	152,014	118,174	-89	23,767	23,856	-6,121	9,939	16,060	-4,675	292	4,967	27,258	800	26,459	-5,154	26,080	5,532	-1,272	48,942
	2Q	38,316	49,168	48,188	175,421	127,233	980	25,928	24,948	-6,599	12,551	19,150	-4,253	320	4,573	-11,133	-36	-11,097	177	-21,959	10,685	-970	26,213
	3Q	38,598	48,557	49,704	185,390	135,686	-1,147	25,330	26,477	-5,429	10,664	16,093	-4,531	273	4,804	-62,141	-117	-62,024	-19,626	-55,288	12,891	-7,980	-31,524
	4Q	29,644	39,238	38,820	151,501	112,681	418	26,019	25,601	-5,559	6,777	12,335	-4,035	526	4,561	-71,893	-54	-71,839	-1,455	-33,210	-37,174	-19,632	-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
	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
	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	-4,525	11,458
	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	-17,482	-33	-17,449	-10,801	4,699	-11,347	-12,960	-3,025
2010	1Q	30,449	44,919	45,014	158,703	113,690	-94	24,750	24,844	-8,916	7,127	16,043	-5,555	420	5,975	-19,591	-65	-19,525	1,217	11,594	-32,336	-30,492	-19,634
	2Q	16,240	30,387	30,777	157,211	126,434	-389	25,404	25,794	-8,589	7,365	15,954	-5,558	424	5,983	714	-53	767	-328	11,837	-10,743	-18,829	-1,875

1/ Bermula dari suku pertama tahun 2001, imbangan pembayaran telah disusun atur berdasarkan garis panduan yang terkandung di dalam Manual Imbangan 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 penebusan bon dan nota oleh sektor awam telah diklasifikasikan semula dan dicatat di bawah pelaburan portfolio mulai suku pertama 2004.

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

Angka-angka tidak semestinya berjumlah disebabkan oleh penggenapan.

Sumber: Jabatan Perangkaan Malaysia

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.

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 <sup>6</sup> (%)  <i>External debt service ratio<sup>6</sup> (%)</i>	Hutang jangka sederhana dan panjang <sup>1</sup> / Medium and long-term debt <sup>1</sup>					Hutang jangka pendek <sup>2</sup> / Short-term debt <sup>2</sup>		
			Jumlah  <i>Total</i>	Kerajaan Persekutuan / Federal Government		PABK <sup>3</sup>  NFPEs <sup>3</sup>	Sektor swasta <sup>4</sup>  Private sector <sup>4</sup>	Jumlah  <i>Total</i>	Sektor perbankan <sup>5</sup>  Banking sector <sup>5</sup>	Sektor bukan bank  Non-bank sector
				Jumlah  <i>Total</i>	Nisbah khidmat bayaran <sup>6</sup> (%)  <i>External debt service ratio<sup>6</sup> (%)</i>					
2005	197,698	5.4	150,746	30,000	1.0	56,233	64,513	46,953	38,871	8,082
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	236,311	2.6	156,622	20,316	0.3	63,146	73,160	79,689	72,042	7,647
2009	233,136	6.5	155,377	13,787	1.2	71,600	69,990	77,759	69,029	8,606
2008 1Q	216,519	3.4	132,028	18,231	0.4	55,207	58,589	84,491	78,417	5,310
2Q	235,470	2.0	139,400	18,362	0.2	55,300	65,738	96,070	86,894	6,304
3Q	251,564	2.2	149,277	19,433	0.2	58,397	71,447	102,287	94,405	7,380
4Q	236,311	3.1	156,622	20,316	0.3	63,146	73,160	79,689	72,042	7,647
2009 1Q	246,543	7.9	158,372	20,192	0.6	63,852	74,328	88,171	79,577	8,594
2Q	233,253	8.1	146,855	14,262	3.7	58,628	73,965	86,398	76,685	9,713
3Q	243,540	3.4	162,949	13,857	0.5	76,384	72,708	80,591	71,098	9,493
4Q	233,136	6.9	155,377	13,787	0.1	71,600	69,990	77,759	69,029	8,606
2010 1Q	219,272	8.0	147,208	12,737	0.4	68,146	66,324	72,064	64,039	7,914
2Q	221,740	7.3	149,593	17,092	0.0	68,278	64,222	72,148	64,610	7,437

1 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.

2 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.

3 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. Malaysian Airline System Berhad telah dikelasifikasi semula pada 2001 sebagai PABK daripada sektor swasta.

4 Termasuk hutang PABK yang tidak dijamin sehingga 1982.

5 Tidak termasuk mata wang dan deposit yang dimiliki oleh bukan pemastautin dalam institusi perbankan pemastautin.

6 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.

Sumber: Perbendaharaan dan Bank Negara Malaysia

1 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.

2 Short-term debt refers to debt with tenure of one year and below.

3 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. Malaysian Airline System Berhad has been reclassified as an NFPE instead of private sector in 2001.

4 Up to 1982, includes the non-guaranteed debt of the NFPEs.

5 Excludes currency and deposits held by non-residents with residential banking institutions.

6 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

# 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 <sup>f</sup>  Other official reserves <sup>d</sup>	Rizab rasmi bersih  Net official reserves
	Rizab antarabangsa kasar / Gross international reserves				Tanggungjawab luar negeri <sup>f</sup>  External liabilities <sup>5</sup>	Rizab antarabangsa bersih  Net international reserves		
	Jumlah  <i>Total</i>	Hak-hak Pengeluaran Khas <sup>2</sup>  <i>Special Drawing Rights<sup>2</sup></i>	Kedudukan rizab di IMF <sup>3</sup>  <i>IMF reserves position<sup>3</sup></i>	Emas dan pertukaran mata wang asing <sup>4</sup>  <i>Gold and foreign exchange<sup>4</sup></i>				
2007	335,717.0	761.0	617.5	334,338.6	22.2	335,694.8	136.0	335,830.8
2008	317,467.7	786.4	1,127.1	315,554.3	22.5	317,445.3	103.1	317,548.4
2009	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	113.8	331,390.5
2008 10	345,549.6	783.3	591.3	344,175.1	23.0	345,526.7	118.9	345,645.6
11	336,439.0	783.8	1,128.6	334,526.6	22.9	336,416.1	114.4	336,530.5
12	317,467.7	786.4	1,127.1	315,554.3	22.5	317,445.3	103.1	317,548.4
2009 1	316,751.1	787.0	1,078.0	314,886.1	22.7	316,728.3	105.5	316,833.9
2	315,907.4	787.5	1,068.3	314,051.6	22.5	315,884.9	108.2	315,993.2
3	320,734.3	806.1	1,340.3	318,587.8	24.4	320,709.8	107.2	320,817.1
4	320,400.1	806.5	1,340.3	318,253.3	23.8	320,376.3	108.5	320,484.9
5	322,466.8	806.6	1,340.4	320,319.8	23.3	322,443.5	115.2	322,558.7
6	322,866.7	806.9	1,433.0	320,626.9	22.9	322,843.9	120.5	322,964.4
7	321,507.6	807.3	1,570.9	319,129.5	30.3	321,477.3	119.6	321,596.9
8	329,135.2	6,883.4	1,542.8	320,709.0	23.2	329,112.0	118.0	329,230.1
9	334,325.0	7,412.4	1,543.7	325,368.9	23.2	334,301.9	114.5	334,416.4
10	334,606.5	7,412.7	1,543.7	325,650.0	24.1	334,582.4	116.2	334,698.6
11	334,919.3	7,412.9	1,543.7	325,962.6	24.1	334,895.2	115.5	335,010.7
12	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	113.8	331,390.5
2010 1	332,196.9	7,279.4	1,515.8	323,401.6	24.1	332,172.8	113.7	332,286.5
2	331,802.5	7,279.6	1,515.8	323,007.0	24.0	331,778.5	107.6	331,886.1
3	311,667.0	6,701.3	1,395.4	303,570.3	24.5	311,642.5	101.5	311,744.0
4	313,916.2	6,701.5	1,395.4	305,819.3	25.5	313,890.7	100.6	313,991.3
5	312,209.1	6,701.8	1,395.4	304,111.9	25.4	312,183.7	97.0	312,280.7
6	309,789.8	6,513.5	1,470.0	301,806.2	22.5	309,767.2	101.1	309,868.3
7	310,595.8	6,513.8	1,470.0	302,612.0	23.0	310,572.8	6.4	310,579.2
8	311,316.0	6,514.1	1,470.0	303,331.9	23.3	311,292.7	0.0	311,292.7

1 Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing, kedudukan rizab Kumpulan Wang Antarabangsa dan Hak-hak Pengeluaran Khas. Penyata Harta dan Tanggungan terkini boleh diperolehi melalui laman web Bank Negara Malaysia.

2 Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.

3 Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.

4 Data mulai tahun 1969, yang diterbitkan sejak bulan Mac 1973, adalah siri yang dipinda. Dengan penamatan taraf sah diperlakukan bagi dolar Malaysia pada bulan Januari 1969, anggaran bahagian Malaysia daripada baki harta Lembaga Persekutuan 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, 'luntutan mata wang asing lain terhadap pemastautin' tidak diklasifikasikan di bawah rizab antarabangsa. Ia diklasifikasikan di bawah 'Aset Lain' Bank Negara Malaysia. Data rizab antarabangsa sebelum Mei 2006 telah dikemas kini dengan sewajarnya.

5 Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa. Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBM-IMF (<http://dsbb.imf.org>).

7 Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, r reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.

2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.

3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency. Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dollar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government. Instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.

5 External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies. Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).