



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAAN BULANAN

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PERKEMBANGAN MONETARI DAN KEWANGAN JULAI 2010

Kedadaan Harga

Inflasi, seperti yang diukur oleh Indeks Harga Pengguna (IHP), adalah lebih tinggi pada kadar tahunan 1.9% pada bulan Julai. Peningkatan ini sebahagian besarnya disebabkan oleh kenaikan harga dalam kategori *makanan dan minuman tanpa alkohol dan pengangkutan*. Harga makanan yang lebih tinggi disebabkan terutamanya oleh kenaikan harga dalam subkategori *daging dan sayur-sayuran*, manakala kenaikan harga *pengangkutan* disebabkan oleh kenaikan harga runcit petrol dan diesel sebanyak 5 sen/liter, berikutan program rasionalisasi subsidi oleh Kerajaan.

Kedadaan Monetari

Kadar antara bank meningkat susulan kenaikan OPR sebanyak 25 mata asas pada 8 Julai. Dari segi kadar runcit, kadar pinjaman asas (base lending rates, BLR) purata bank perdagangan telah dinaikkan sebanyak 25 mata asas kepada 6.27%. Kadar deposit runcit juga telah dinaikkan. Wang secara luas atau M3 meningkat pada bulan Julai, mencerminkan terutamanya aliran masuk dana yang berkaitan dengan portfolio. Peningkatan dalam M3 juga disokong oleh pemberian kredit yang lebih tinggi oleh sistem perbankan kepada sektor swasta. Pembiayaan bersih kepada sektor swasta berkembang pada kadar yang lebih perlahan pada bulan Julai disebabkan terutamanya oleh penurunan pinjaman sistem perbankan terkumpul kepada sektor perniagaan dan terbitan sekuriti hutang swasta (private debt securities, PDS) yang lebih rendah pada bulan itu. Pinjaman perniagaan terkumpul menurun disebabkan oleh pembayaran balik yang meningkat dengan ketara pada bulan Julai dalam keadaan pengeluaran pinjaman yang lebih rendah. Terbitan PDS yang lebih rendah berpunca daripada kekurangan terbitan berskala besar pada bulan itu. Walau bagaimanapun, permohonan pinjaman terus meningkat pada bulan Julai, didorong terutamanya oleh permintaan terhadap

pinjaman yang lebih tinggi daripada peniagaan dalam sektor *pembinaan, harta tanah dan kewangan*. Pinjaman isi rumah terus meningkat kerana permintaan terhadap pinjaman terus kukuh.

Sistem Perbankan

Permodalan sistem perbankan kekal kukuh dengan nisbah modal wajar risiko (risk-weighted capital ratio, RWCR) dan nisbah modal teras (core capital ratio, CCR) masing-masing mampan pada 15.1% dan 13.2%. Paras pinjaman tak berbayar (non-performing loans, NPL) termasuk pinjaman terjejas (impaired loans) kekal stabil untuk mencakupi 2.1% daripada pinjaman bersih. Perlindungan bagi kerugian pinjaman terus stabil melebihi 90%.

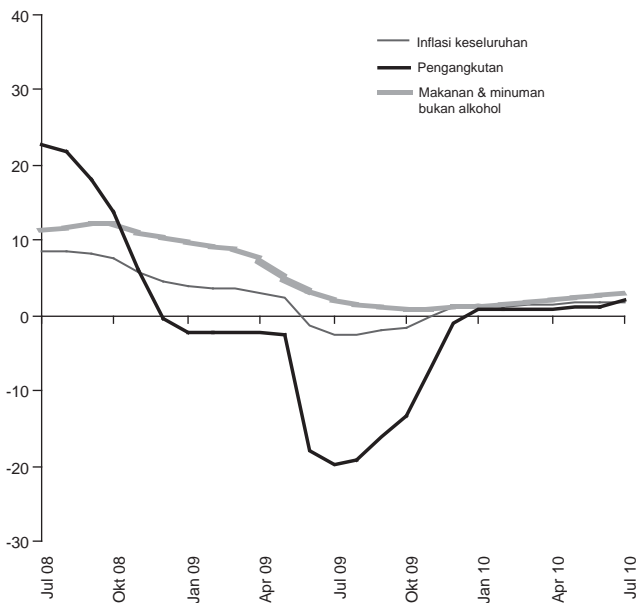
Kadar Pertukaran dan Rizab Antarabangsa:

Pada bulan Julai, ringgit menunjukkan prestasi bercampur-campur berbanding dengan mata wang rakan perdagangan utama Malaysia. Ringgit menambah nilai berbanding dengan dolar Amerika Syarikat (AS) apabila ketidakpastian terhadap kemampuan momentum pertumbuhan di AS menyebabkan dolar AS menyusut nilai berbanding dengan kebanyakan mata wang. Ringgit menyusut nilai berbanding dengan dolar Singapura tetapi lebih kukuh berbanding dengan renminbi China. Ringgit yang pada awalnya bertambah kukuh pada bulan Jun kemudiannya menyusut nilai berbanding dengan euro berikutan pengumuman oleh pihak berkuasa mengenai langkah-langkah untuk menangani krisis hutang Eropah. Pada bulan Ogos, ringgit mencatat prestasi yang lebih kukuh, terutamanya berbanding dengan dolar AS, berikutan penyiaran data ekonomi Malaysia bagi suku kedua yang lebih baik. Rizab antarabangsa Bank Negara Malaysia berjumlah RM310.8 bilion (bersamaan dengan USD95.1 bilion) pada 13 Ogos 2010, memadai untuk membiayai 7.8 bulan import tertanggung dan ialah 4.3 kali hutang luar negeri jangka pendek.

Inflasi meningkat pada bulan Julai

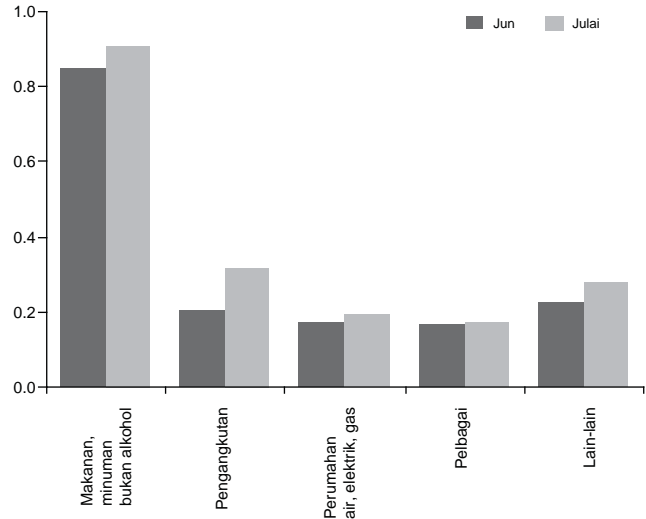
Inflasi

secara tahunan %



Inflasi: Sumbangan Komponen

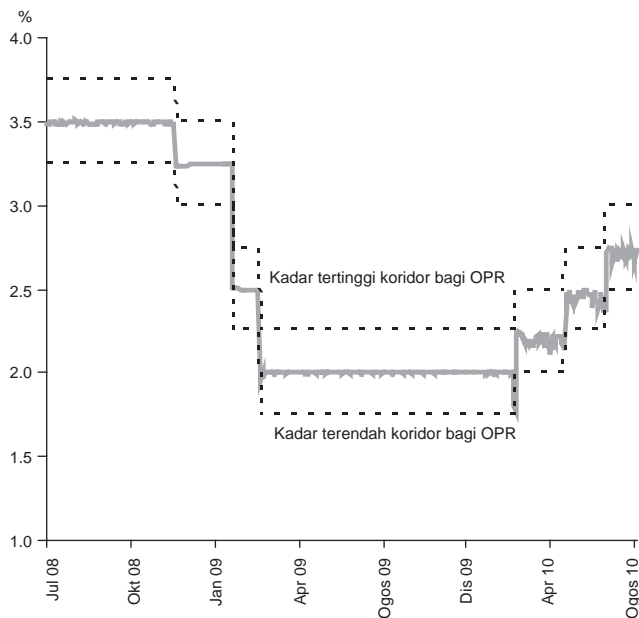
% mata peratusan



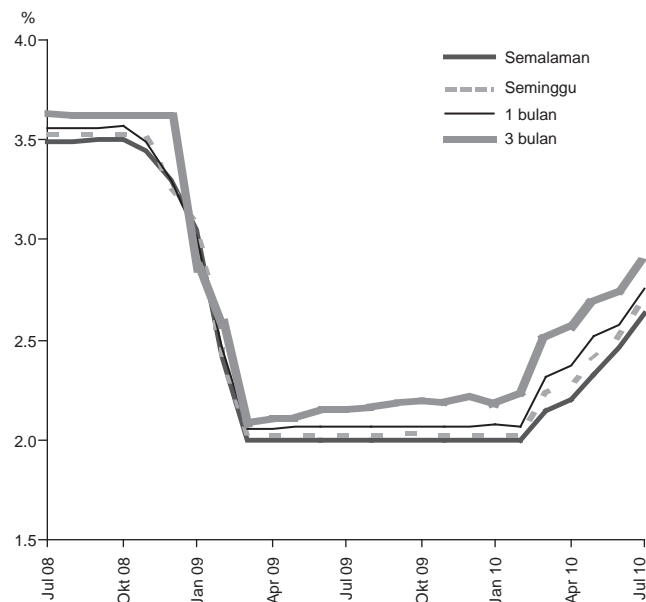
* Lain-lain termasuk perkhidmatan rekreasi dan hiburan, minuman alkohol dan tembakau, restoran dan hotel, pendidikan, kesihatan, hiasan, perkakasan dan penyelenggaraan isi rumah, komunikasi, dan pakaian dan kasut

Kadar faedah lebih tinggi susulan kenaikan OPR

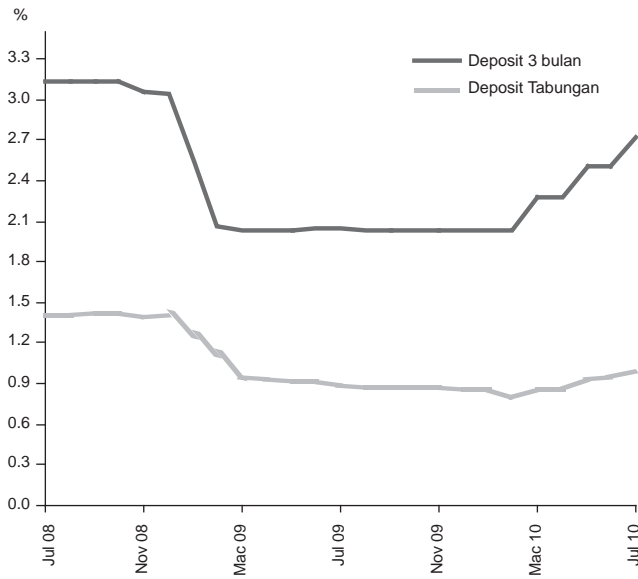
Kadar Antara Bank Semalaman Purata



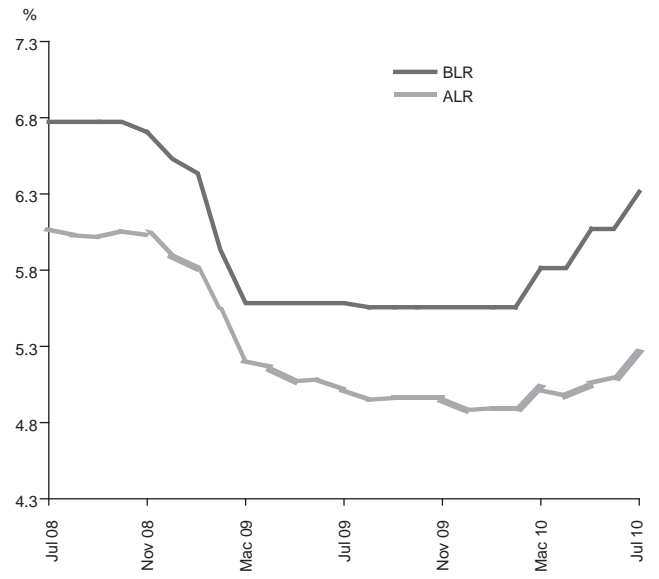
Kadar Antara Bank Purata



Kadar Deposit Bank Perdagangan

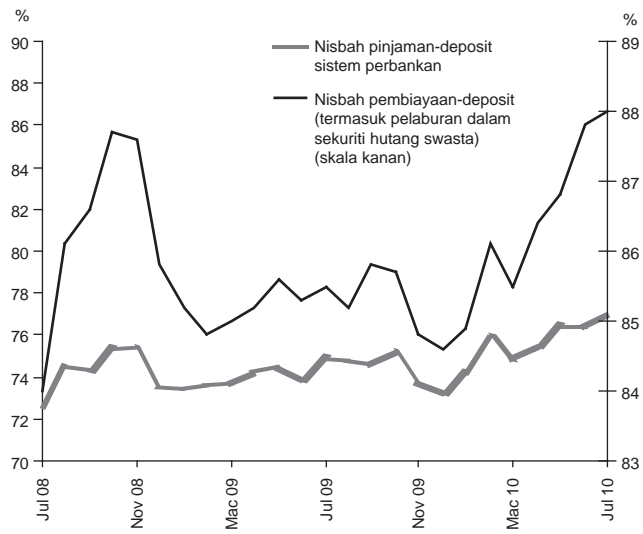


Kadar Pinjaman Bank Perdagangan

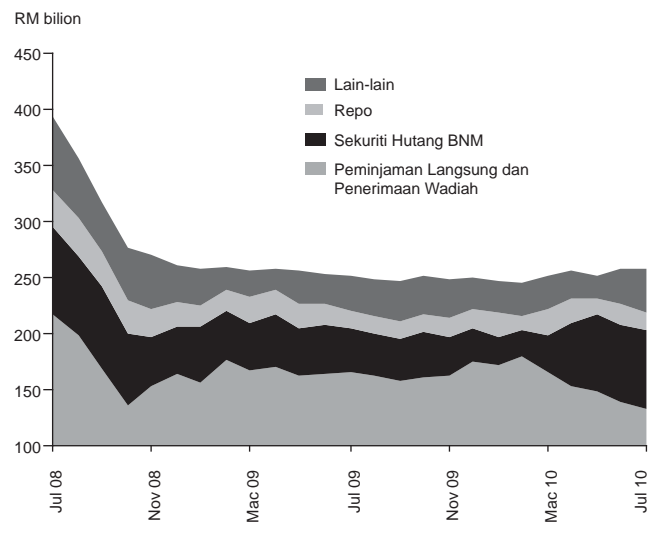


Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan Deposit

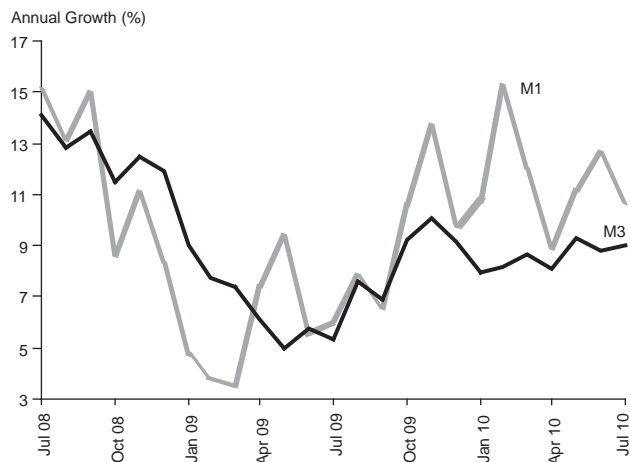


Mudah Tunai Tercumpul di Bank Negara Malaysia

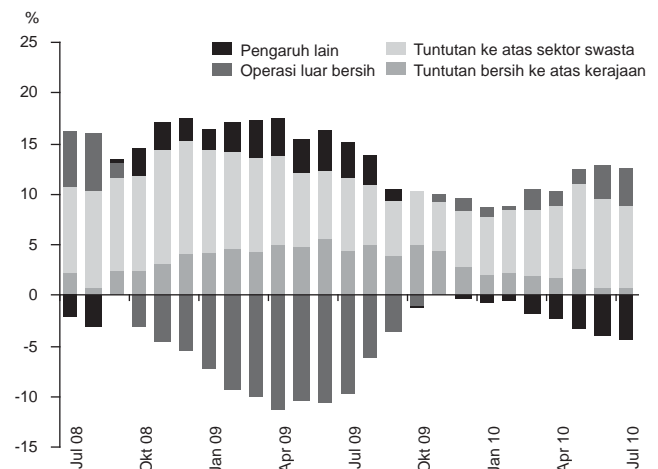


Pertumbuhan wang secara luas menjadi sederhana

M1 and M3

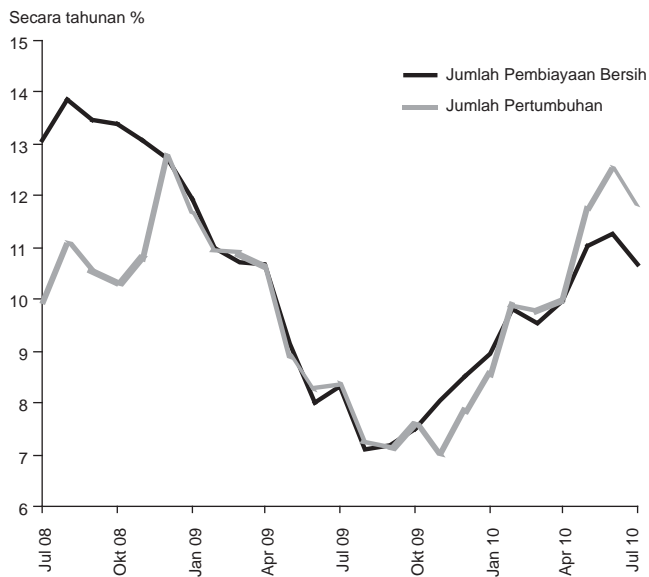


Penyumbang Utama Pertumbuhan M3



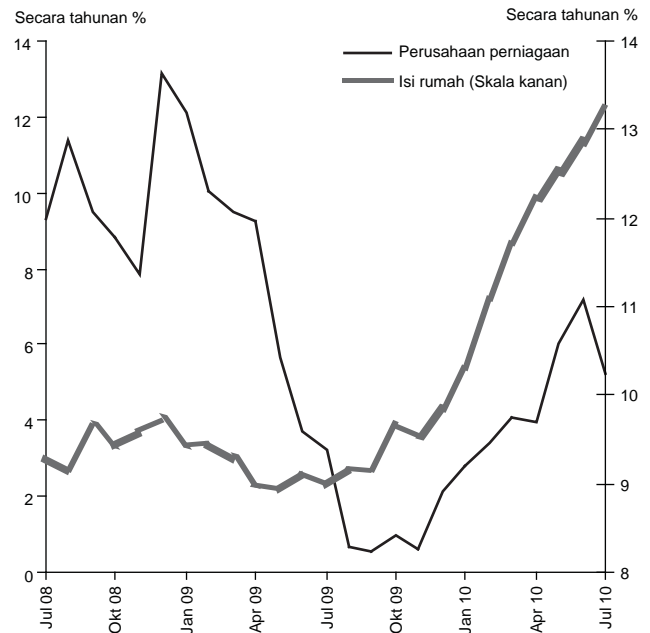
Aktiviti pembiayaan terus berada pada paras tinggi pada bulan Julai

Pembiayaan Bersih dan Pertumbuhan Pinjaman

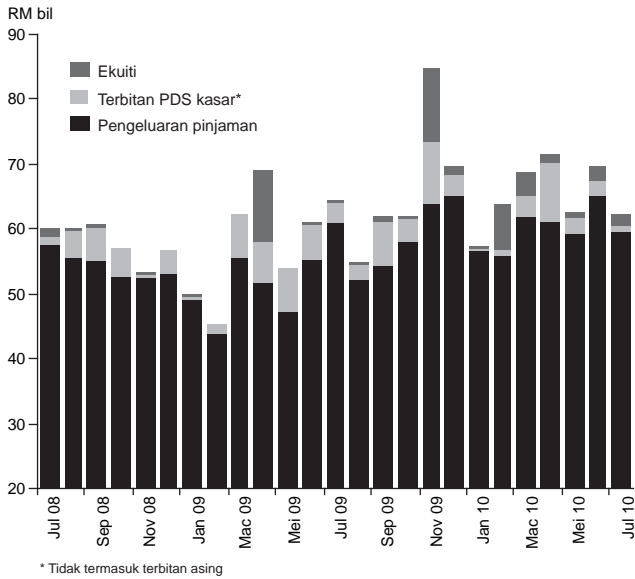


* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

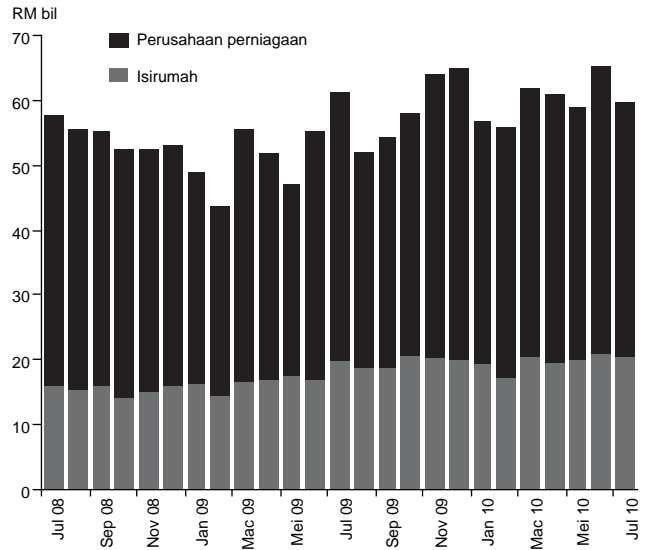
Pinjaman Terkumpul Sistem Perbankan



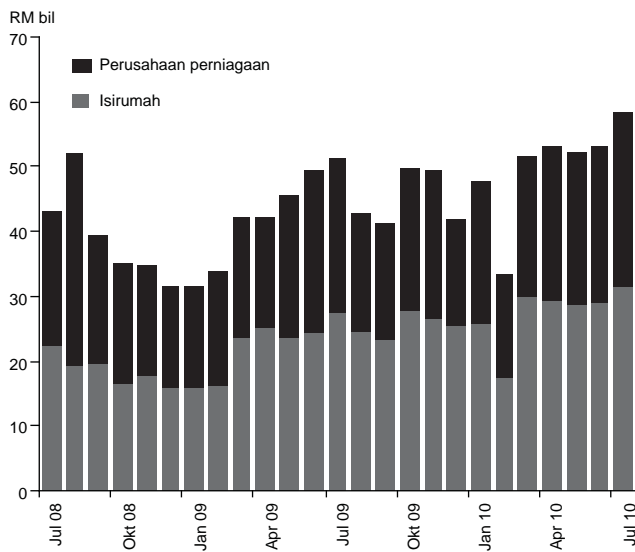
Pembiayaan Kasar Sektor Swasta



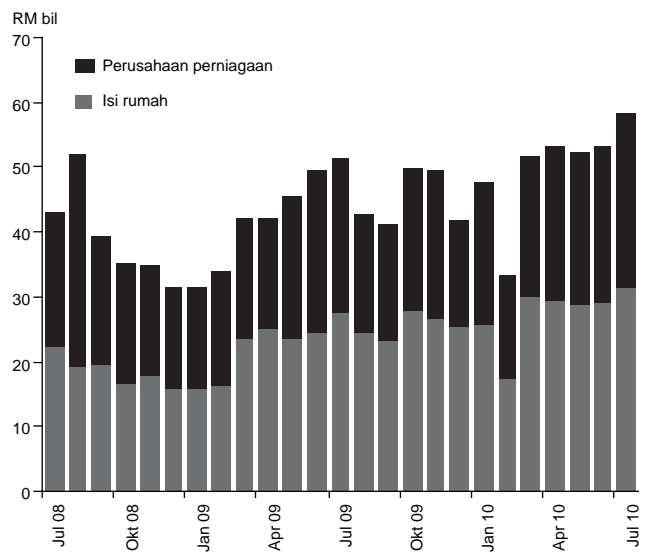
Pengeluaran Pinjaman oleh Sistem Perbankan



Permohonan Pinjaman Sistem Perbankan

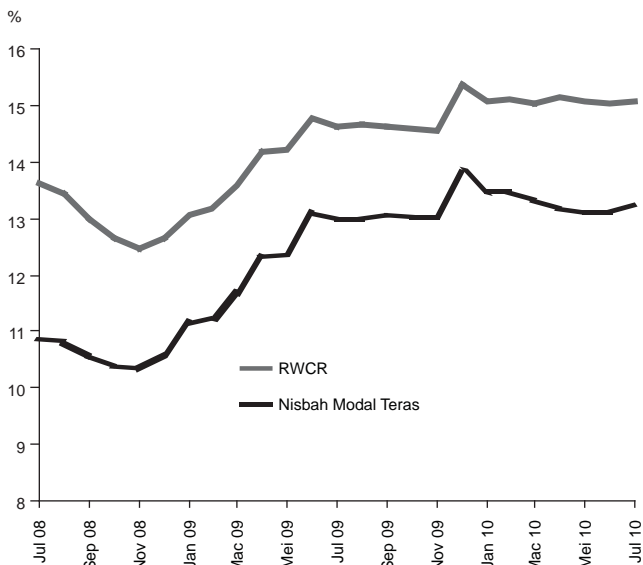


Kelulusan Pinjaman Sistem Perbankan

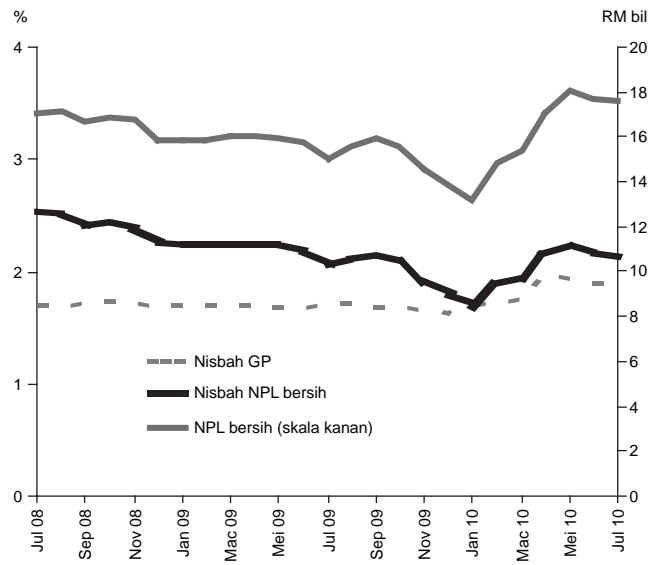


Permodalan sistem perbankan terus kukuh dengan kualiti pinjaman stabil

Kekukuhan Modal



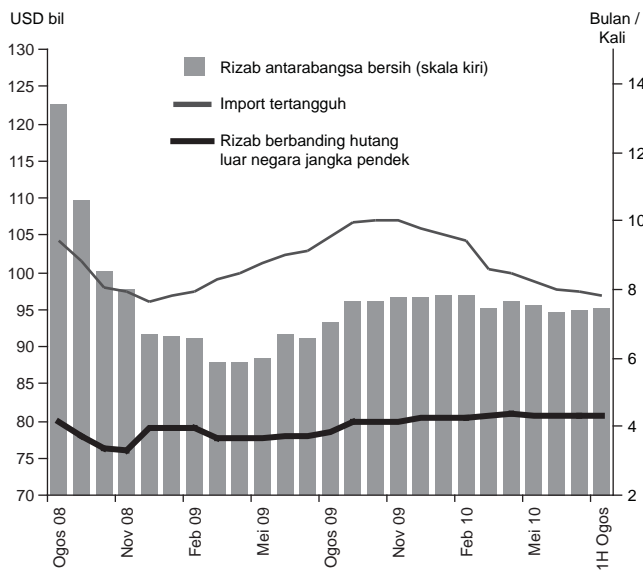
NPL Bersih dan Peruntukan



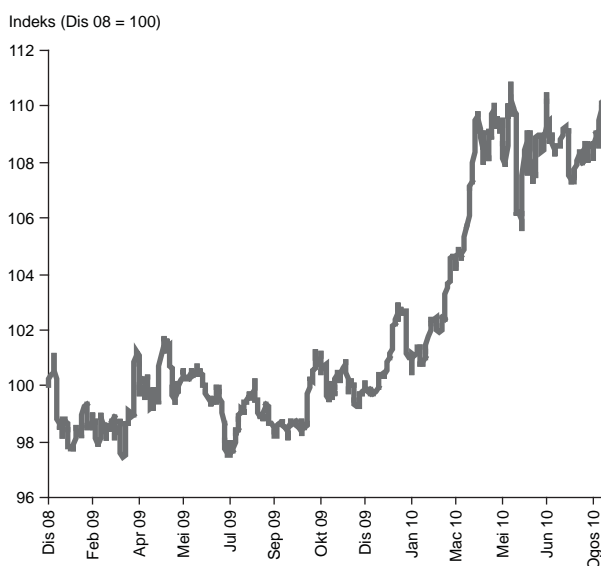
* Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan FRS139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

Paras rizab antarabangsa kukuh manakala prestasi ringgit berbanding dengan mata wang utama bercampur-campur

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

MONETARY AND FINANCIAL DEVELOPMENTS JULY 2010

Price Conditions

Headline inflation, as measured by the Consumer Price Index (CPI), was higher in July, at 1.9% on an annual basis. This was largely the result of price increases in the *food and non-alcoholic beverages* and *transport* categories. The increase in food prices was due mainly to a rise in the *meat* and *vegetables* sub-categories, while the increase in prices of *transport* was a result of the 5 sen/litre increase in retail petrol and diesel prices, arising from the subsidy rationalisation programme by the Government.

Monetary Conditions

Interbank rates edged higher in response to the increase in the OPR by 25bps on 8 July. In terms of retail rates, the average base lending rate (BLR) of commercial banks (CBs) was increased by 25bps to 6.27%. Retail deposit rates were also revised upwards. Broad money (M3) increased during the month, reflecting mainly portfolio related inflows. The increase in M3 was also supported by higher credit extension by the banking system to the private sector. Net financing to the private sector grew at a slower pace in July due mainly to the decline in outstanding banking system loans to the business sector and lower PDS issuances during the month. Business loans outstanding declined as repayments increased sharply during the month amidst lower disbursements. The decline in PDS issuances can be attributed to the lack of large-scale issuances during the month. Loan applications, however, continued to increase in July, driven mainly by higher loan demand

from businesses in the construction, *real estate* and *finance* sectors. Household loans continued to expand as demand for loans remained strong.

Banking System

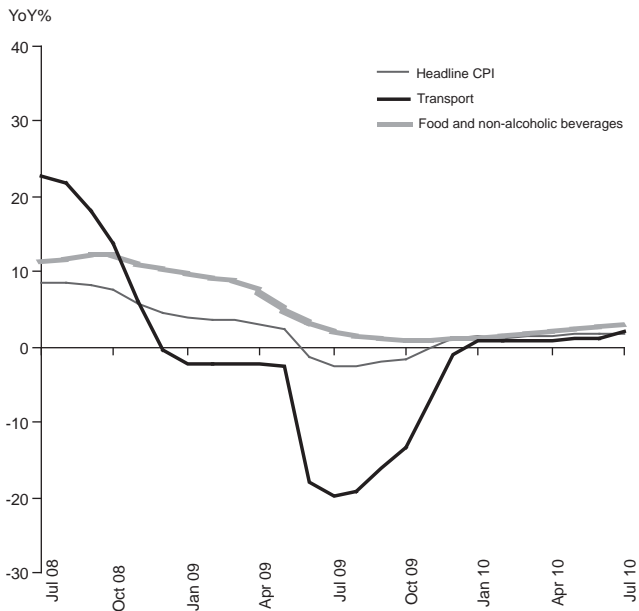
Banking system capitalisation remained strong with the risk-weighted capital ratio (RWCR) and core capital ratio sustained at 15.1% and 13.2% respectively. The level of non-performing loans (NPLs) including impaired loans remained stable to account for 2.1% of net loans. Loan loss coverage remained stable above 90%.

Exchange Rates and International Reserves

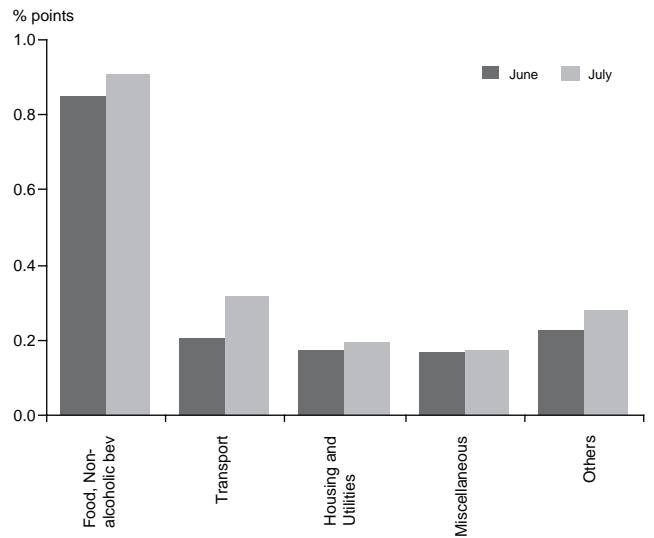
In July, the ringgit exhibited a mixed performance against the currencies of our major trade partners. The ringgit appreciated against the US dollar as uncertainty surrounding the sustainability of growth momentum in the US caused it to depreciate against most currencies. Ringgit weakened against the Singapore dollar but strengthened against the Chinese renminbi. After strengthening earlier in June, the ringgit depreciated against the euro following the authorities' announcements of measures to resolve the European debt crisis. In August, the ringgit recorded a stronger performance, especially against the US dollar, following the release of better second quarter Malaysian economic data. The international reserves of Bank Negara Malaysia stood at RM310.8 billion (equivalent to USD95.1 billion) as at 13 August 2010, sufficient to finance 7.8 months of retained imports and is 4.3 times the short-term external debt.

Inflation edged upwards in July

Headline Inflation



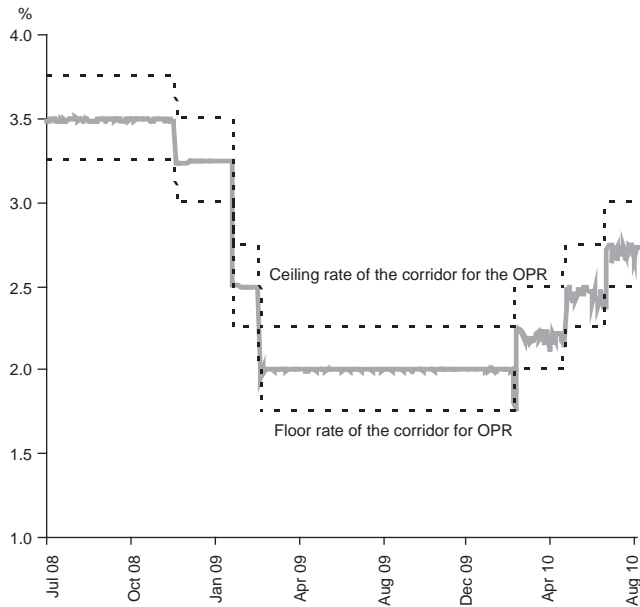
Headline Inflation: Component Contribution



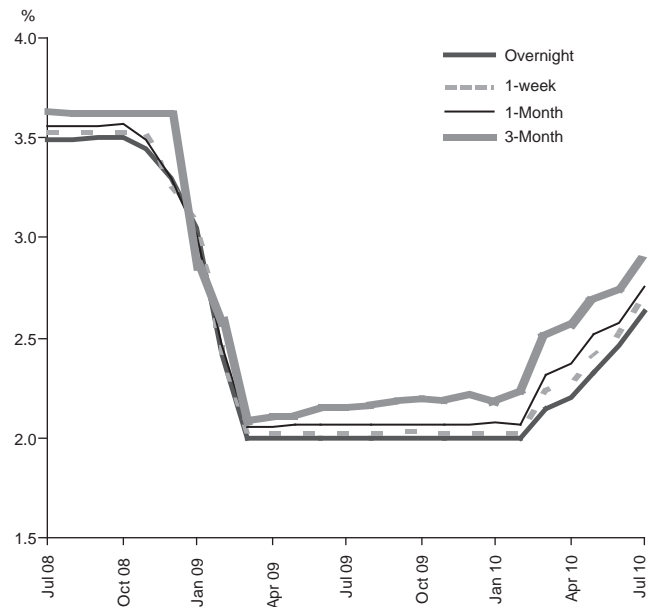
*Others include recreation services and culture, alcoholic beverages and tobacco, restaurant and hotels, education, health, furnishings, household equipment and routine, communication, and clothing and footwear

Interest rates higher in response to the increase in the OPR

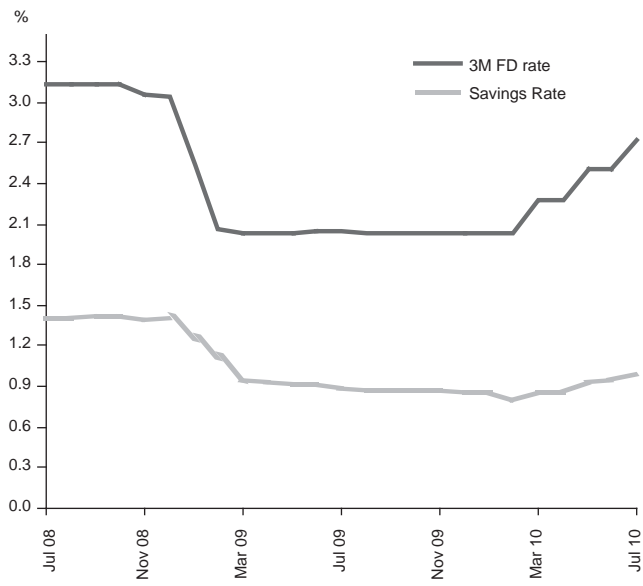
Average Overnight Interbank Rate



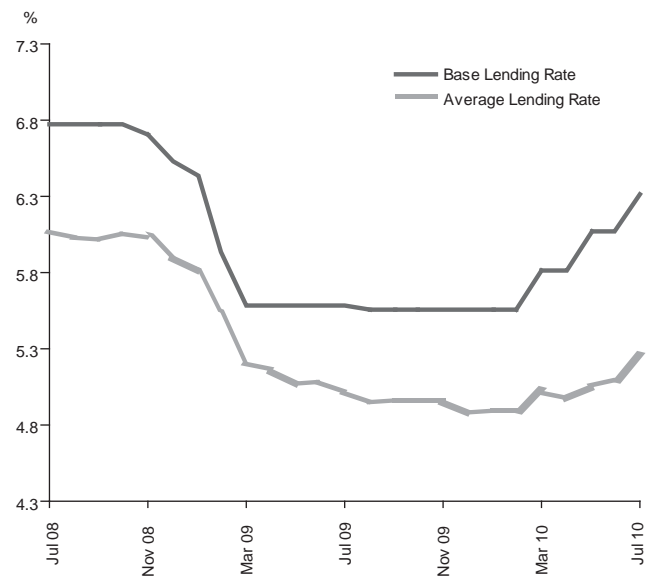
Average Interbank Rates



Deposit Rates of Commercial Banks

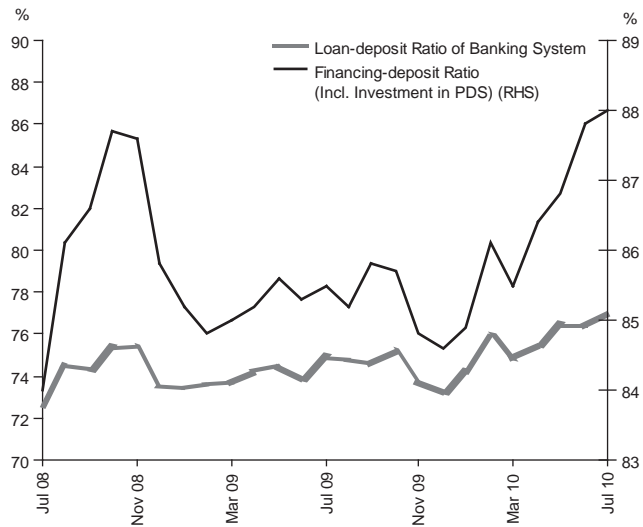


Lending Rates of Commercial Banks

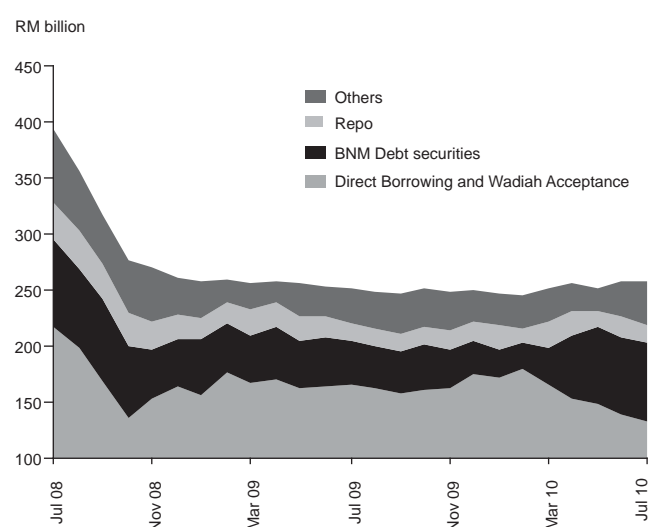


Liquidity in the banking system remains ample

Loan-Deposit Ratio and Financing-Deposit Ratio

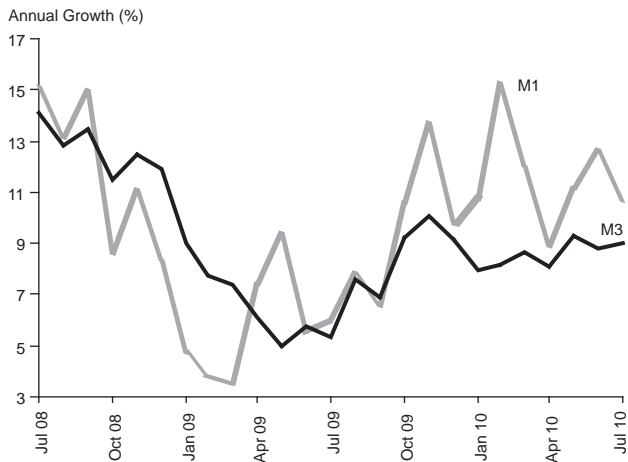


Outstanding Liquidity Placed With Bank Negara Malaysia

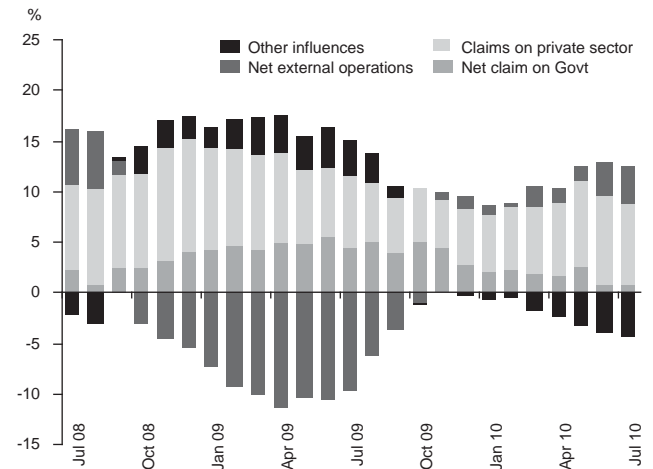


Broad money growth moderated

M1 and M3

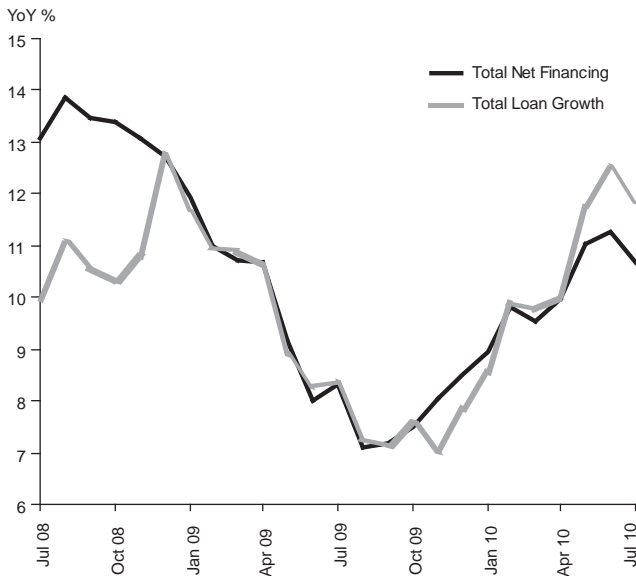


Main Contributors of M3 Growth



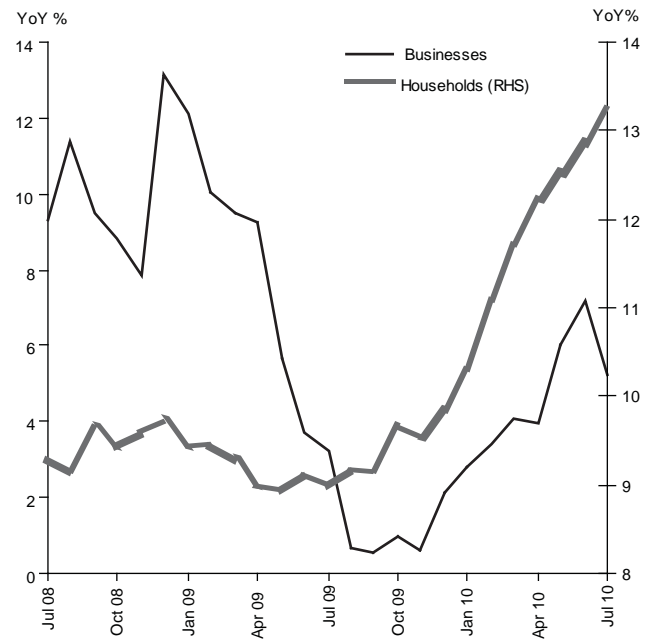
Financing activity sustained at high levels in July

Net Financing and Loan Growth

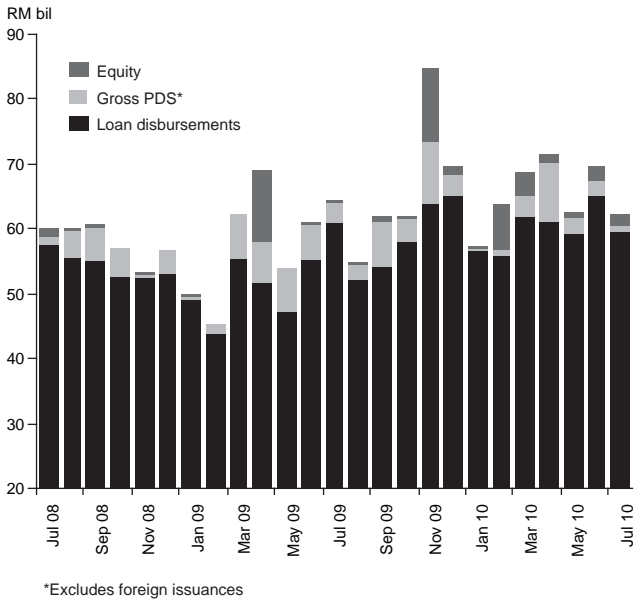


*Net financing comprised of banking system loans outstanding and private debt securities (PDS) outstanding (exclude non residents and Cagamas)

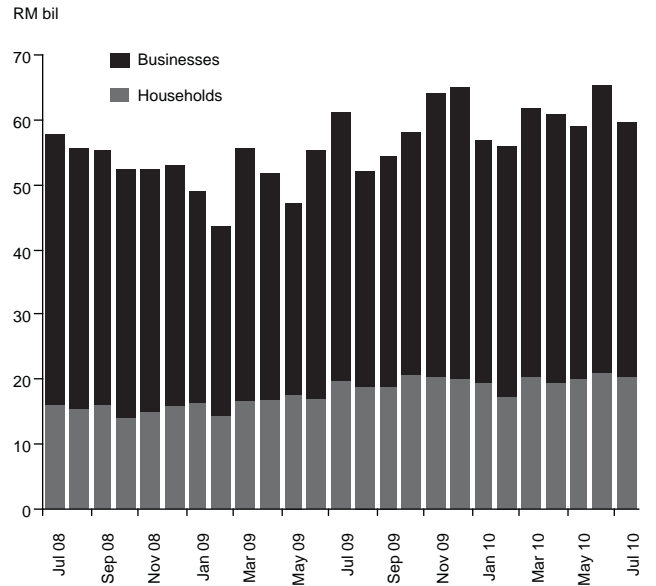
Loans Outstanding of the Banking System



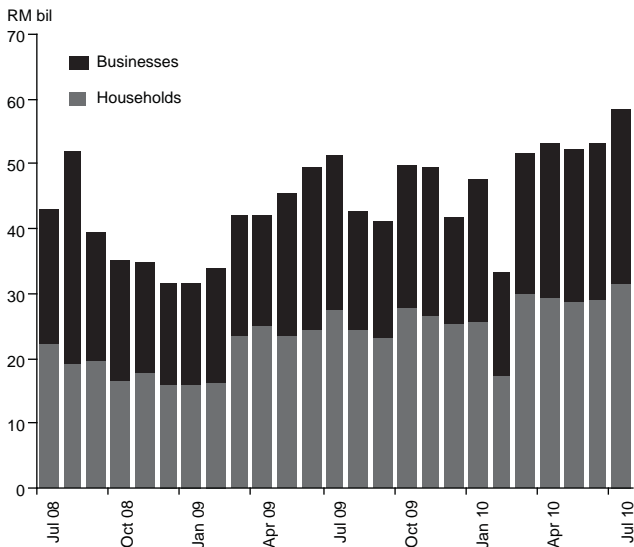
Gross Private Sector Financing



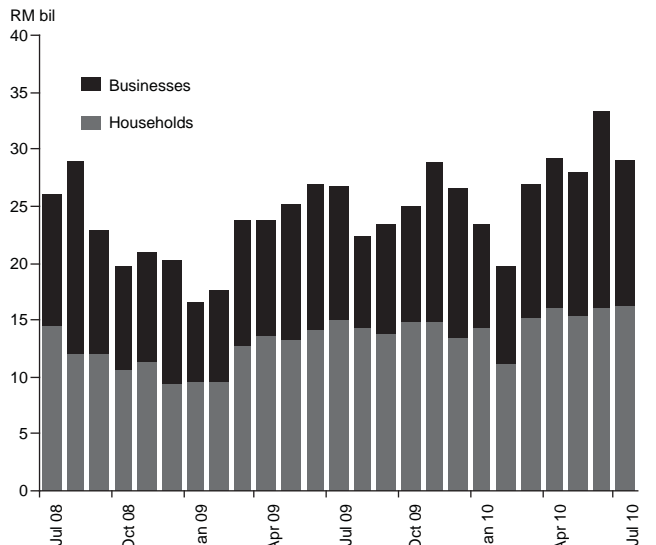
Loan Disbursements by the Banking System



Loan Applications with the Banking System

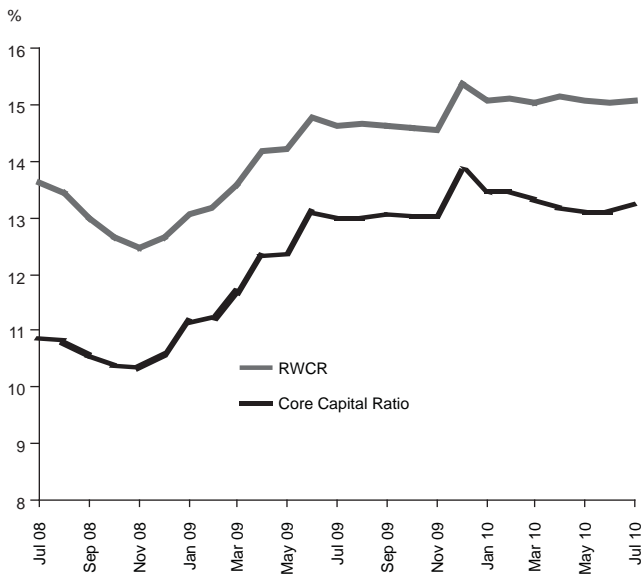


Loan Approvals by the Banking System

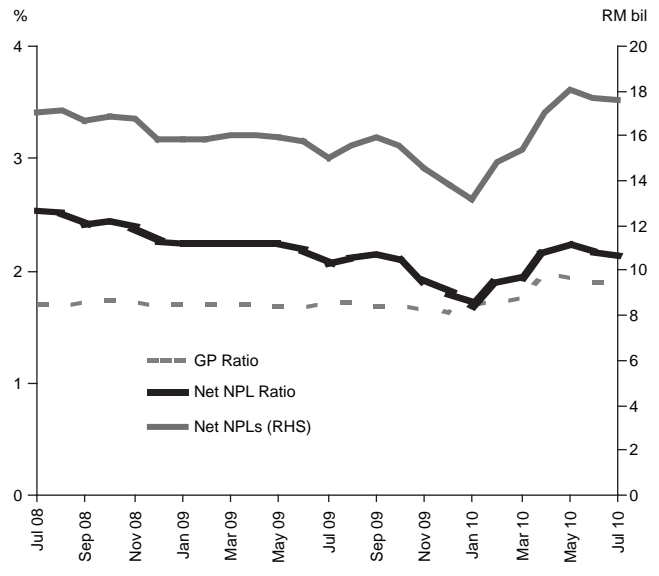


Banking system capitalisation remained strong with stable loan quality

Capital Strength



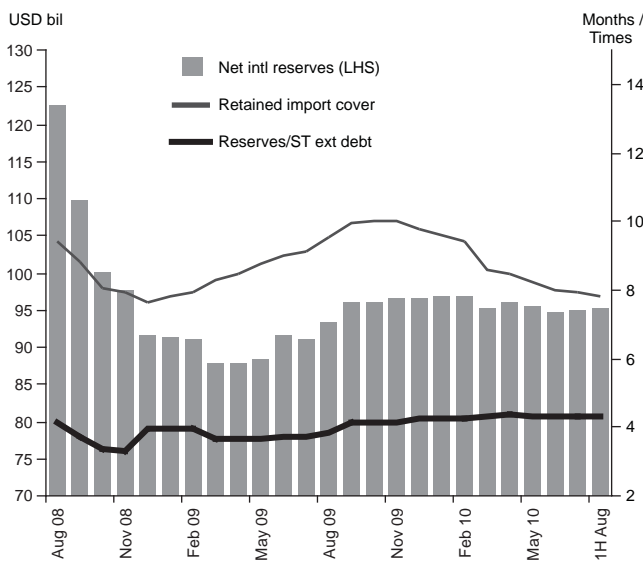
Net NPLs and Provisions



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

Healthy levels of international reserves while ringgit's performance against major currencies was mixed

Net International Reserves: End-month



Index of Ringgit Performance against Major Trade Partners*



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

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 Eedaran <i>Currency in Circulation</i> | Rizab Berkanun <i>Required Reserves</i> | Lebihan Rizab <i>Excess Reserves</i> | Deposit oleh Sektor Swasta <i>Deposits of the Private Sector</i> | Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i> | | | Tuntutan ke atas Sektor Swasta <i>Claims on the Private Sector</i> | Operasi Luar ² <i>External Operations²</i> | Pengaruh Lain <i>Other Influences</i> |
| | | | | | | Jumlah <i>Total</i> | Tuntutan ke atas Kerajaan <i>Claims on Government</i> | Tolak: Deposit Kerajaan <i>Less: Deposits of Government</i> | | | |
| 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) |
| 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) |
| 2008 | 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 | 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 | 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) |

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

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

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

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

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

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

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

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

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

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

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

RM juta / RM million

| Pada akhir tempoh End of period | Mata Wang dalam Edaran Currency in Circulation | Wang kertas / Notes | | | | | | | | | Duit syiling / Coins | | | | | | | | | | | | | | |
|--|---|---------------------|------------------|---------|---------|-------------------|----------|----------|--------------------|----------------------|----------------------|-------|--------|--------|--------|------------------|------------------|-------------------|-------------------|---------------------|--------------------|--------------------|--------------------|--------------------|------|
| | | RM1 | RM2 ⁹ | RM5 | RM10 | RM20 ⁷ | RM50 | RM100 | RM500 ⁷ | RM1,000 ² | 1 sen | 5 sen | 10 sen | 20 sen | 50 sen | RM1 ³ | RM5 ³ | RM10 ⁶ | RM15 ⁴ | RM25 ^{4,8} | RM100 ³ | RM200 ⁶ | RM250 ⁵ | RM500 ⁴ | |
| 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 | 19,324.6 | 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 |

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 ^{4, 5} <i>Deposits placed with other banking institutions^{4, 5}</i> |
|---|----------------------------|----------------------------|---|----------------------------------|---|----------------------------|--|--|------------------------|--------------------------|---|---|-----------|--|
| | Jumlah <i>Total</i> | M2 | | | | | Separuh Wang Secara Kecil ^{1, 5} <i>Narrow Quasi-Money⁷</i> | | | | | | | |
| | | Jumlah <i>Total</i> | Mata wang dalam edaran <i>Currency in circulation</i> | M1 Jumlah <i>Total</i> | Deposit permintaan <i>Demand deposits</i> | | | | | | | | | |
| | | | | | | Jumlah <i>Total</i> | Deposit tabungan <i>Savings deposits</i> | Deposit tetap <i>Fixed deposits</i> | NID <i>NIDs</i> | Repo <i>Repos</i> | Deposit mata wang asing ² <i>Foreign currency deposits²</i> | Lain-lain deposit ³ <i>Other deposits³</i> | | |
| 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 | 9 | 912,780.0 | 883,547.2 | 179,659.4 | 43,117.4 | 136,542.1 | 703,887.8 | 90,836.1 | 397,038.2 | 32,872.2 | 3,639.6 | 38,908.4 | 140,593.3 | 29,232.8 |
| | 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 | 190,849.9 | 42,118.2 | 148,731.7 | 764,813.8 | 98,897.3 | 433,083.4 | 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 | 1,031,922.3 | 1,002,779.1 | 201,162.3 | 44,685.2 | 156,477.1 | 801,616.8 | 103,265.9 | 440,575.3 | 19,539.6 | 1,889.3 | 59,178.0 | 177,168.7 | 29,143.2 |
| | 4 | 1,025,309.0 | 996,471.8 | 198,866.6 | 44,738.8 | 154,127.8 | 797,605.2 | 102,992.8 | 442,195.5 | 20,076.0 | 2,808.7 | 52,224.4 | 177,307.8 | 28,837.2 |
| | 5 | 1,030,890.5 | 1,000,725.0 | 206,961.6 | 45,295.7 | 161,666.0 | 793,763.4 | 99,489.1 | 443,026.4 | 18,612.7 | 1,714.0 | 53,938.1 | 176,983.1 | 30,165.6 |
| | 6 | 1,034,583.8 | 1,007,379.7 | 209,043.7 | 44,363.1 | 164,680.6 | 798,336.0 | 99,186.8 | 444,880.6 | 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 |

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 <i>End of period</i> | M3 | | | | | | | | | | | |
|---|----------------------------|--|--|--|---|---|--|------------------------|--------------------------|--|---|-----------|
| | Jumlah <i>Total</i> | Baki urus niaga <i>Transaction balances</i> | | | Separuh Wang Secara Luas ¹ <i>Broad Quasi-Money¹</i> | | | | | | | |
| | | Jumlah <i>Total</i> | Mata wang dalam edaran <i>Currency in circulation</i> | Deposit permintaan <i>Demand deposits</i> | Jumlah <i>Total</i> | Deposit tabungan <i>Savings deposits</i> | Deposit tetap <i>Fixed deposits</i> | NID <i>NIDs</i> | Repo <i>Repos</i> | Deposit mata wang asing ² <i>Foreign currency deposits²</i> | Lain-lain deposit ³ <i>Other deposits³</i> | |
| 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 | 8 | 904,562.2 | 175,545.4 | 40,386.9 | 135,158.5 | 729,016.8 | 89,385.6 | 416,841.8 | 32,217.9 | 2,861.3 | 36,233.4 | 151,476.8 |
| | 9 | 912,780.0 | 180,716.2 | 43,117.2 | 137,599.0 | 732,063.8 | 90,836.1 | 416,186.1 | 30,706.3 | 3,639.8 | 38,912.3 | 151,783.2 |
| | 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 | 191,286.8 | 42,118.0 | 149,168.8 | 792,028.1 | 98,897.3 | 448,812.2 | 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 | 799,804.0 | 99,585.6 | 450,203.0 | 21,894.0 | 577.1 | 52,104.6 | 175,439.8 |
| | 12 | 1,017,303.2 | 201,621.2 | 43,439.0 | 158,182.2 | 815,682.0 | 102,268.0 | 453,328.9 | 22,543.9 | 1,056.6 | 54,589.0 | 181,895.6 |
| 2010 | 1 | 1,021,076.7 | 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 | 1,031,922.3 | 201,546.8 | 44,685.0 | 156,861.9 | 830,375.4 | 103,265.9 | 456,811.1 | 19,870.0 | 1,889.3 | 59,870.7 | 188,668.4 |
| | 4 | 1,025,309.0 | 199,324.3 | 44,738.6 | 154,585.7 | 825,984.7 | 102,992.8 | 459,082.2 | 19,665.5 | 2,808.7 | 52,902.1 | 188,533.4 |
| | 5 | 1,030,890.5 | 207,094.6 | 45,295.4 | 161,799.2 | 823,795.9 | 99,489.1 | 459,921.6 | 18,427.0 | 1,714.0 | 54,686.5 | 189,557.6 |
| | 6 | 1,034,583.8 | 208,558.2 | 44,362.8 | 164,195.4 | 826,025.6 | 99,186.8 | 460,257.2 | 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 |

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> | | | | |
| <i>End of period</i> | <i>Total</i> | <i>Total</i> | <i>Claims on Government</i> | <i>Government Deposits</i> | <i>Total</i> | <i>Loans¹</i> | <i>Securities</i> | <i>Total</i> | <i>BNM</i> | <i>Banking System</i> | <i>Other Influences</i> | |
| 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 | 874,673.5 | 771,030.9 | 103,642.6 | 354,262.8 | 324,045.6 | 30,217.2 | (268,849.3) | |
| 2008 | 8 | 904,562.2 | (2,586.4) | 36,633.1 | 39,219.6 | 797,423.7 | 708,531.8 | 88,891.9 | 410,220.6 | 399,413.1 | 10,807.5 | (300,495.6) |
| | 9 | 912,780.0 | 8,080.9 | 44,180.6 | 36,099.8 | 805,458.2 | 713,382.1 | 92,076.1 | 382,669.8 | 378,586.1 | 4,083.7 | (283,428.8) |
| | 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 | 874,673.5 | 771,030.9 | 103,642.6 | 354,262.8 | 324,045.6 | 30,217.2 | (268,849.3) |
| 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 | 1,031,922.3 | 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 | (259,859.8) |
| | 4 | 1,025,309.0 | 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 | (277,722.0) |
| | 5 | 1,030,890.5 | 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 | (282,747.9) |
| | 6 | 1,034,583.8 | 49,770.4 | 99,771.3 | 50,000.9 | 919,789.0 | 817,661.2 | 102,127.8 | 343,996.5 | 303,298.1 | 40,698.5 | (278,972.1) |
| | 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) |

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

^{*} Berkuatkuasa mulai 15 September 1998, berikutan penelapan 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.

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

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

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

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

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

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

1.4 Bank Negara Malaysia: Penyata Aset

Bank Negara Malaysia: Statement of Assets

RM juta / RM million

| Pada akhir tempoh | Emas dan Pertukaran Asing [^] | Kedudukan Tranche Rizab IMF | Milikan Hak Pengeluaran Khas | Kertas Kerajaan Malaysia | Bil Terdiskaun | Deposit dengan Institusi Kewangan | Pinjaman dan Pendahuluan | Perbelanjaan Tertunda | Aset Lain | Jumlah Aset | |
|-------------------|--|------------------------------|------------------------------------|-----------------------------|------------------|--------------------------------------|--------------------------|-----------------------|--------------|--------------|-----------|
| End of period | Gold and Foreign Exchange [^] | IMF Reserve Tranche Position | Holdings of Special Drawing Rights | Malaysian Government Papers | Bills Discounted | Deposits with Financial Institutions | Loans and Advances | Deferred Expenditure | Other Assets | Total Assets | |
| 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 | 8 | 398,784.0 | 610.3 | 782.8 | 2,536.5 | 0 | 27,969.2 | 12,072.4 | 0 | 7,931.7 | 450,687.0 |
| | 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 |

1 Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.
2 Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.
* Berkuatkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dolar 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
[^] 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 bilion.
2 With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.
* Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.
[^] The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / RM million

| Pada akhir tempoh | Modal Dibayar | Kumpulan Wang Rizab Am | Rizab Lain | Matawang dalam Edaran | Deposit | | | Bil Bank Negara dan Bon | Peruntukan Hak Pengeluaran Khas | Liabiliti Lain | Jumlah Liabiliti | |
|----------------------|------------------------|-----------------------------|-----------------------|--------------------------------|-------------------------------|---------------------------|---------------|------------------------------------|---|--------------------------|--------------------------|-----------|
| | | | | | <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 | 6 | 100.0 | 10,799.7 | 25,927.8 | 44,903.8 | 268,410.1 | 11,508.8 | 3,431.3 | 95,533.9 | 741.9 | 37,558.9 | 498,916.1 |
| | 7 | 100.0 | 10,799.7 | 25,927.8 | 44,280.0 | 276,540.6 | 5,462.6 | 3,486.7 | 79,279.6 | 741.9 | 38,384.9 | 485,003.8 |
| | 8 | 100.0 | 10,799.7 | 25,927.8 | 46,767.8 | 239,578.9 | 10,413.5 | 3,423.9 | 72,804.2 | 741.9 | 40,129.4 | 450,687.0 |
| | 9 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 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 | 1 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 11,976.7 | 35,174.1 | 50,505.6 | 168,567.2 | 25,146.6 | 1,367.6 | 39,027.9 | 7,364.2 | 26,527.5 | 365,757.4 |
| | 12 | 100.0 | 13,478.1 | 34,614.6 | 51,138.6 | 181,535.1 | 18,641.2 | 1,270.9 | 33,357.4 | 7,231.1 | 21,610.8 | 362,977.7 |
| 2010 | 1 | 100.0 | 11,976.7 | 30,395.1 | 54,278.0 | 178,274.5 | 17,592.6 | 1,264.5 | 29,686.0 | 7,231.1 | 32,531.5 | 363,329.9 |
| | 2 | 100.0 | 11,976.7 | 30,422.6 | 55,184.0 | 187,580.2 | 17,449.8 | 1,459.2 | 27,601.1 | 7,231.1 | 25,020.1 | 364,024.7 |
| | 3 | 100.0 | 13,478.1 | 14,619.7 | 52,213.4 | 174,667.0 | 16,330.6 | 1,327.4 | 35,636.3 | 6,656.4 | 29,013.0 | 344,041.8 |
| | 4 | 100.0 | 13,478.1 | 14,624.7 | 52,057.2 | 163,209.2 | 11,470.5 | 1,293.3 | 60,510.4 | 6,656.4 | 25,888.1 | 349,287.8 |
| | 5 | 100.0 | 13,478.1 | 14,700.3 | 53,210.0 | 158,016.5 | 8,116.6 | 1,398.8 | 72,162.3 | 6,656.4 | 19,017.4 | 346,856.3 |
| | 6 | 100.0 | 13,478.1 | 6,803.0 | 51,355.0 | 151,185.6 | 17,175.4 | 1,335.8 | 72,076.5 | 6,469.1 | 24,297.2 | 344,275.7 |
| | 7 | 100.0 | 13,478.1 | 6,806.7 | 51,744.7 | 144,611.5 | 24,427.7 | 1,363.1 | 72,726.5 | 6,469.1 | 23,417.6 | 345,145.0 |

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

| Jenis Tabung/Kemudahan Jaminan Type of Fund/Guarantee Facility | Tarikh ditubuhkan Date established | Jumlah peruntukkan (RM juta) Fund allocation (RM million) | Jumlah diluluskan Amount approved | | Bil. permohonan diluluskan No. of appl. approved | | Jumlah dikeluarkan (a) Amount drawdown (a) | | Jumlah dibayar balik (b) Amount repaid (b) | | Baki tertunggak (a)-(b) Amount outstanding (a)-(b) | |
|---|---|--|---|---|---|---|---|---|---|---|---|---|
| | | | Pada akhir bulan Dis-09 As at end Dec-09 | Pada akhir bulan Jul-10 As at end Jul-10 | Pada akhir bulan Dis-09 As at end Dec-09 | Pada akhir bulan Jul-10 As at end Jul-10 | Pada akhir bulan Dis-09 As at end Dec-09 | Pada akhir bulan Jul-10 As at end Jul-10 | Pada akhir bulan Dis-09 As at end Dec-09 | Pada akhir bulan Jul-10 As at end Jul-10 | Pada akhir bulan Dis-09 As at end Dec-09 | Pada akhir bulan Jul-10 As at end Jul-10 |
| | | | RM juta RM million | RM juta RM million | As at end Dec-09 | As at end Jul-10 | RM juta RM million | | RM juta RM million | | RM juta RM million | |
| Tabung-tabung yang masih dibuka untuk permohonan baru Funds that are open for new applications | | | | | | | | | | | | |
| 1. Tabung Untuk Makanan/Fund for Food | 4 Jan, 1993 | 1,300 ^{1/} | 1,727.9 | 1,727.9 | 10,275 | 10,275 | 1,707.1 | 1,707.2 | 1,531.4 | 1,556.5 | 175.7 | 150.7 |
| 2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2 | 15 Jul, 2001 | 2,850 ^{2/} | 3,741.6 | 3,839.1 | 6,089 | 6,312 | 3,507.4 | 3,588.2 | 1,325.5 | 1,594.0 | 2,181.8 | 1,994.2 |
| 3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2 | 15 Apr, 2000 | 6,750 ^{3/} | 12,813.8 | 13,795.3 | 20,297 | 21,709 | 12,017.4 | 12,713.6 | 7,193.7 | 7,534.4 | 4,823.8 | 5,179.2 |
| 4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i* | 1 Jul, 2009 | 300 | 12.6 | 45.1 | 24 | 89 | 0.3 | 21.4 | 0.0 | 4.0 | 0.3 | 17.4 |
| 5. Tabung Pembiayaan Mikro/Micro Enterprise Fund | 4 Nov, 2008 | 200 | 79.6 | 139.3 | 3,646 | 6,293 | 71.2 | 128.7 | 4.3 | 12.0 | 66.9 | 116.8 |
| Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru Funds / Guarantee facilities that have been closed for new applications | | | | | | | | | | | | |
| 1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund | 6 Feb., 1988 | 800 ^{4/} | 289.0 | 289.0 | | | | | | | | |
| 2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund | 18 Dis, 1990 | 600 | 331.3 | 331.3 | | | | | | | | |
| 1. Tabung Usahawan Baru/ New Entrepreneurs Fund | 12 Dis, 1989 | 1,250 ^{5/} | 1,419.5 | 1,419.5 | 3,126 | 3,126 | 1,397.8 | 1,397.8 | 1,389.6 | 1,397.0 | 8.2 | 0.8 |
| 2. Tabung Khas Pelancongan/Special Fund for Tourism | 10 Mac, 1990 | 200 ^{6/} | 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 Menyejajarkan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses | | | | | | | | | | | | |
| 6. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries | 2 Jan, 1998 | 1850 ^{7/} | 3,774.3 | 3,774.3 | 5,420 | 5,420 | 3,725.9 | 3,725.9 | 3,725.9 | 3,725.9 | 0.0 | 0.0 |
| 7. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses | 1 Mei, 1998 | 1000 | 609.1 | 609.1 | 96 | 96 | 585.2 | 585.2 | 585.2 | 585.2 | 0.0 | 0.0 |
| 8. Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries | 23 Nov, 1998 | 330 | 338.7 | 338.7 | 311 | 311 | 333.7 | 333.7 | 317.7 | 323.2 | 15.9 | 10.5 |
| 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 | 11.7 | 5.8 | 4.7 |
| 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 | 695.9 |
| 15. Kemudahan Pemodenan 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 | 1,770.9 | - | - | 1,128.4 | 1,526.7 |
| 17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund | 10 Feb, 2000 | 300 | 946.7 | 946.7 | 2,541 | 2,541 | 903.4 | 913.6 | 848.8 | 880.8 | 54.6 | 32.9 |

^{1/} 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.

^{2/} Peruntukan asal adalah sebanyak RM250 juta. Sehingga kini peruntukan telah ditambah kepada RM2850 juta.

^{3/} Peruntukan asal adalah sebanyak RM200 juta. Sehingga kini peruntukan telah ditambah kepada RM6750 juta.

^{4/} Tabung Pusingan.

^{1/} 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.

^{2/} Initial allocation was RM250 million. To date the allocation has been increased to RM2850 million.

^{3/} Initial allocation was RM200 million. To date the allocation has been increased to RM6750 million.

^{4/} Revolving funds.

1.7 Sistem Perbankan: Penyata Aset Banking System: Statement of Assets

RM juta / RM million

| Akhir tempoh | Wang tunai | Deposit yang disimpan dan Repo berbalik <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> | Sekuriti Malaysia ³ <i>Malaysian securities³</i> | | | Pinjaman dan pendahuluan ⁴ <i>Loans and advances⁴</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> | Rizab berkanun dengan Bank Negara Malaysia <i>Statutory reserve with Bank Negara Malaysia</i> | Lain-lain deposit yang disimpan dan repo berbalik ¹ <i>Other deposits placed and reverse repos¹</i> | Di Malaysia <i>In Malaysia</i> | | | | | Di luar Malaysia <i>Outside Malaysia</i> | | Bil Perbendaharaan <i>Treasury bills</i> | Sekuriti kerajaan <i>Government securities</i> | Lain-lain sekuriti <i>Other securities</i> | | | Di Malaysia <i>In Malaysia</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 <i>Investment banks</i> | Institusi perbankan lain ² <i>Other banking institutions²</i> | | | | | | | | | | | Treasury bills <i>Treasury bills</i> |
| 2009 | 1 | 8649.9 | 317.1 | 20224.2 | 26093.2 | 156644.2 | 28349.4 | 4385.4 | 4483.5 | 830.3 | 35086.2 | 34325.0 | 1963.9 | 46677.1 | 139154.5 | 725214.4 | 14499.4 | 65828.1 | 21085.5 | 1333811.2 |
| | 2 | 6568.4 | 962.8 | 11554.2 | 26093.6 | 176804.9 | 23092.0 | 3235.3 | 4168.7 | 1375.3 | 39073.0 | 29216.8 | 2186.1 | 44944.1 | 134770.5 | 726910.6 | 14593.5 | 64548.6 | 21550.6 | 1331648.9 |
| | 3 | 7108.7 | 457.4 | 6171.6 | 30933.9 | 167074.0 | 24602.0 | 7514.4 | 5862.7 | 1956.6 | 38970.7 | 34061.0 | 2277.7 | 47398.5 | 130166.3 | 731621.7 | 14704.3 | 66329.4 | 21443.6 | 1338408.8 |
| | 4 | 7069.1 | 257.8 | 5988.1 | 30273.6 | 169902.2 | 21590.4 | 8314.0 | 5712.0 | 1290.8 | 40966.7 | 31465.3 | 2421.2 | 46616.6 | 127487.5 | 734500.0 | 14655.4 | 69619.7 | 21479.3 | 1339609.7 |
| | 5 | 6445.1 | 359.9 | 6535.9 | 30978.0 | 163228.3 | 16166.8 | 7253.6 | 5786.5 | 1910.0 | 39810.0 | 33455.4 | 2176.7 | 51341.3 | 123731.4 | 733365.2 | 14752.7 | 64938.3 | 19756.3 | 1321991.4 |
| | 6 | 7265.0 | 695.2 | 6567.5 | 28109.6 | 164623.8 | 21558.2 | 8207.5 | 5800.9 | 3030.0 | 36938.6 | 41586.6 | 2191.6 | 53689.1 | 131158.0 | 741011.3 | 14849.1 | 60482.9 | 21624.6 | 1349389.3 |
| | 7 | 7151.1 | 238.5 | 4102.9 | 25530.7 | 165312.3 | 20669.5 | 7837.7 | 8688.1 | 1904.9 | 32870.6 | 32488.2 | 2227.4 | 53422.6 | 139532.3 | 750830.3 | 14956.0 | 64392.6 | 19222.6 | 1351378.2 |
| | 8 | 7038.0 | 254.7 | 4034.6 | 23948.5 | 160744.7 | 20652.1 | 10281.8 | 6790.9 | -601.2 | 37717.3 | 32955.2 | 2268.2 | 56260.3 | 141213.3 | 764814.3 | 14851.9 | 62977.0 | 19895.2 | 1368388.4 |
| | 9 | 7953.5 | 2291.0 | 3999.4 | 24943.2 | 124382.9 | 20714.0 | 7448.2 | 8026.2 | 2500.0 | 36460.6 | 40395.7 | 2216.6 | 57983.4 | 139333.6 | 762729.5 | 14796.4 | 60479.1 | 19871.7 | 1369989.3 |
| | 10 | 7102.4 | 307.8 | 4034.7 | 24591.2 | 160188.0 | 20159.4 | 10569.4 | 6771.8 | 1350.0 | 37172.5 | 33010.8 | 2297.3 | 56567.1 | 144026.4 | 768139.4 | 14885.7 | 62392.0 | 20334.1 | 1373900.2 |
| | 11 | 8347.8 | 1529.8 | 4194.5 | 27069.6 | 161896.0 | 21504.5 | 10589.7 | 6776.1 | 1100.0 | 42863.2 | 36686.3 | 2131.2 | 59731.0 | 145306.6 | 773039.6 | 14980.9 | 70673.9 | 20856.8 | 1409277.3 |
| | 12 | 8242.4 | 378.1 | 3820.4 | 26622.1 | 175729.8 | 19745.4 | 11631.1 | 6814.6 | 1793.0 | 40194.1 | 40534.8 | 1927.5 | 59673.3 | 143573.7 | 782020.7 | 14737.5 | 67793.4 | 20980.7 | 1426212.8 |
| 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 | 788310.0 | 14558.1 | 66505.6 | 21321.2 | 1427076.6 |
| | 2 | 7563.7 | 872.6 | 4424.9 | 22920.6 | 179223.6 | 22546.8 | 10259.7 | 6683.7 | 1784.0 | 37362.8 | 25858.0 | 1099.0 | 57708.0 | 135649.9 | 799389.2 | 14613.6 | 65749.4 | 21762.8 | 1415506.9 |
| | 3 | 7999.7 | 350.0 | 4351.3 | 34402.6 | 166106.1 | 27193.0 | 14893.0 | 6400.5 | 1514.0 | 44924.6 | 34219.8 | 978.4 | 53637.9 | 135813.0 | 803770.4 | 14780.1 | 68032.3 | 22727.7 | 1442110.3 |
| | 4 | 7842.6 | 302.6 | 4388.5 | 30724.6 | 153282.4 | 22864.6 | 10216.5 | 5269.5 | 1564.0 | 45718.2 | 34971.0 | 2189.4 | 51240.1 | 148730.1 | 807785.6 | 14814.0 | 68155.5 | 21824.1 | 1225573.5 |
| | 5 | 8433.4 | 380.0 | 4725.8 | 26030.0 | 148374.4 | 27046.5 | 16251.6 | 4794.7 | 830.0 | 41224.6 | 31117.8 | 1561.9 | 49428.8 | 159981.6 | 818793.6 | 14940.8 | 67673.6 | 22312.3 | 1443896.0 |
| | 6 | 7739.4 | 236.6 | 4494.7 | 33509.8 | 139787.9 | 24444.6 | 14237.5 | 6897.2 | 1564.0 | 42109.5 | 39601.9 | 1696.7 | 50275.2 | 158674.5 | 832846.4 | 15019.3 | 72833.9 | 23376.5 | 1240730.4 |
| | 7 | 7344.4 | 164.4 | 4484.9 | 31622.2 | 133128.8 | 25266.4 | 14797.7 | 6809.8 | 780.0 | 41869.2 | 35101.7 | 2084.9 | 51743.6 | 163164.3 | 833845.4 | 15069.1 | 73979.4 | 22924.7 | 1461392.5 |

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 | | | | Jumlah yang akan diterima daripada | | | | | | Instrumen deposit boleh niaga yang dipegang | Malaysian securities | | | Pembiayaan dan pendahuluan ² | Aset tetap | Lain-lain aset | | Jumlah aset | |
|---|---|--|--|--|----------------------------|------------------------------------|-------------------------|---------------------------------------|------------------|---|-----------------------|---|-----------------------------|---|---------------------|---|-------------------------|--------------------------|------------------|-------------|-----------|
| | | <i>Deposits Placed and Reverse Repos</i> | | | | <i>Amounts due from</i> | | | | | | | <i>Malaysian securities</i> | | | | | <i>Other assets</i> | | | |
| | | Baki kira-kira dengan Bank Negara Malaysia | Statutory reserves with Bank Negara Malaysia | Lain-lain deposit yang disimpan dan repo berbalik ¹ | Wang panggilan di Malaysia | In Malaysia <i>Di Malaysia</i> | | | | | Di luar Malaysia | | Bil perbendaharaan | Sekuriti kerajaan | Lain-lain sekuriti | | | Di Malaysia ³ | Di luar Malaysia | | |
| <i>Balances with Bank Negara Malaysia</i> | <i>Rizab berkanun dengan Bank Negara Malaysia</i> | <i>Other deposits placed and reverse repos¹</i> | <i>Money at call in Malaysia</i> | Bank Negara Malaysia | Bank perdagangan | Bank Islam | Bank pelaburan/saudagar | Institusi perbankan lain ² | Outside Malaysia | <i>Negotiable instruments of deposit held</i> | <i>Treasury bills</i> | <i>Government securities</i> | <i>Other securities</i> | <i>Financing and advances²</i> | <i>Fixed assets</i> | <i>In Malaysia³</i> | <i>Outside Malaysia</i> | <i>Total assets</i> | | | |
| 2008 | 6 | 456.9 | 597.3 | 3,271.9 | 3.9 | 0.0 | 49,808.8 | 1,311.7 | 2,087.6 | 361.5 | 1.4 | 2,100.3 | 1,551.7 | 252.5 | 0.0 | 18,754.4 | 93,741.3 | 755.4 | 1,319.0 | 659.8 | 177,035.4 |
| | 7 | 402.4 | 176.5 | 3,325.4 | 7.3 | 0.0 | 46,256.3 | 1,008.0 | 2,722.7 | 292.9 | 250.0 | 1,646.1 | 2,207.8 | 227.0 | 0.0 | 18,585.6 | 96,181.5 | 766.9 | 2,883.0 | 692.4 | 177,631.8 |
| | 8 | 402.3 | 64.3 | 3,504.3 | 3.4 | 0.0 | 48,525.4 | 915.5 | 2,382.9 | 882.0 | 250.0 | 1,455.7 | 2,614.3 | 353.4 | 0.0 | 20,749.2 | 98,293.3 | 793.4 | -484.0 | 729.4 | 181,434.8 |
| | 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 | 35,558.2 | 133,486.9 | 985.8 | 2,379.6 | 944.9 | 233,662.8 |
| 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 | 2,448.0 | 906.9 | 259,370.7 |
| | 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 | 2,436.9 | 1,043.8 | 258,690.3 |

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 rekursa.

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

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

Note: IBS-Islamic Banking Scheme

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

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

2 Exclude financing sold to Cagamas with recourse.

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

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

1.8 Kumpulan-Kumpulan Wang Insurans Hayat¹ dan Am²: Penyata Harta

Life and General Insurance Funds : Statement of Assets

RM juta/RM million

| Tempoh | Bilangan Kumpulan Wang Insurans Hayat/ Am ³ | Jumlah Aset | Harta benda, Loji dan Kelengkapan | Pelaburan Hartanah | Pinjaman/Pembayaan | Pelaburan | | | | Aset Luar Negeri | Wang Tunai dan Simpanan | Aset-aset Lain ⁶ | |
|--|--|--------------|-----------------------------------|-----------------------|--------------------|--|--|-----------|---------|------------------|-------------------------|-----------------------------|---------|
| | | | | | | Kertas ⁴ /Pinjaman Dijamin oleh Kerajaan Malaysia | Sekuriti/Hutang Korporat ⁵ | Lain-lain | Jumlah | | | | |
| | | | | | | Malaysian Government Papers ⁴ /Guaranteed Loans | Corporate/Debt Securities ⁵ | Others | Total | | | | |
| Period | Number of Life/ General Insurance Funds ³ | Total Assets | Property, Plant and Equipment | Investment Properties | Loans/Financing | Investments | | | | Foreign Assets | Cash and Deposits | Other Assets ⁶ | |
| 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 | 142,488.0 | 1,617.8 | 2,832.3 | 11,303.5 | 20,144.1 | 83,272.2 | 3,109.6 | 106,525.8 | 3,647.7 | 13,961.3 | 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 |
| <p>¹ Termasuk perniagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.</p> <p>² Termasuk perniagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.</p> <p>³ Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.</p> <p>⁴ Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.</p> <p>⁵ Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.</p> <p>⁶ Termasuk premium terkumpul dan lain-lain aset.</p> | | | | | | | | | | | | | |
| <p>¹ Includes life insurance business undertaken by composite and life insurance companies.</p> <p>² Includes general insurance business undertaken by composite and general insurance companies.</p> <p>³ From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.</p> <p>⁴ Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.</p> <p>⁵ Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.</p> <p>⁶ Includes outstanding premiums and miscellaneous assets.</p> | | | | | | | | | | | | | |
| <p>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.</p> <p>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.</p> | | | | | | | | | | | | | |

1.9 Sistem Perbankan: Penyata Modal dan Liabiliti

Banking System: Statement of Capital and Liabilities

RM juta / RM million

| Akhir tempoh | Modal dan rizab ¹ | | Deposit Deposits | | Jumlah yang akan dibayar kepada Amounts due to | | | | | | | Penerimaan jurubank yang belum dijelaskan Bankers acceptances outstanding | Bil kena bayar Bills payable | | Tanggungan lain Other liabilities | | Jumlah tanggungan Total liabilities |
|--------------|------------------------------|-----------|-------------------------------|--|--|---|-----------------------------------|--------------------------|---------------------------------|---|-----------------------------------|---|------------------------------|-----------------------------------|---|-----------------------------------|-------------------------------------|
| | | | Jumlah deposit Total deposits | yang mana: of which: | | Di Malaysia In Malaysia | | | | | Di luar Malaysia Outside Malaysia | | Di Malaysia In Malaysia | Di luar Malaysia Outside Malaysia | Di Malaysia ² In Malaysia ² | Di luar Malaysia Outside Malaysia | |
| | | | | Deposit di bawah Kumpulan Wang Pelaburan Baru Deposits under the New Investment Fund | Akaun Deposit Khas Special Deposit Account | Bank Negara Malaysia Central Bank of Malaysia | Bank perdagangan Commercial banks | Bank Islam Islamic banks | Bank pelaburan Investment banks | Institusi perbankan lain Other banking institutions | | | | | | | |
| 2008 | 8 | 105,994.9 | 933,051.7 | 13,619.8 | 3.2 | 17.3 | 30,883.7 | 1,877.2 | 6,121.9 | 8,455.1 | 62,340.1 | 29,817.9 | 6,054.8 | 43.6 | 130,550.9 | 2,016.2 | 1,317,225.4 |
| | 9 | 107,315.7 | 942,169.4 | 13,380.6 | 4.3 | 16.3 | 24,997.6 | 1,837.2 | 6,121.0 | 4,129.1 | 66,162.6 | 27,923.9 | 5,511.8 | 44.4 | -14,579.2 | 2,513.8 | 1,174,163.6 |
| | 10 | 107,787.2 | 933,487.7 | 13,293.9 | 4.3 | 17.1 | 23,288.4 | 548.1 | 7,526.5 | 1,938.0 | 55,297.2 | 26,659.6 | 5,547.0 | 40.3 | 132,368.1 | 2,410.0 | 1,296,915.2 |
| | 11 | 110,535.9 | 943,090.2 | 13,186.9 | 4.4 | 15.1 | 24,782.6 | 2,575.4 | 6,163.7 | 2,192.2 | 53,224.1 | 25,475.2 | 5,435.5 | 47.8 | 131,918.9 | 2,285.9 | 1,307,742.4 |
| | 12 | 111,664.3 | 837,410.2 | 13,090.0 | 3.3 | 15.2 | 25,679.9 | 2,198.8 | 6,725.9 | 2,810.1 | 51,438.0 | 22,131.9 | 6,550.1 | 51.2 | 270,025.6 | 2,134.4 | 1,338,835.6 |
| 2009 | 1 | 113,972.7 | 976,815.0 | 12,698.8 | 1.0 | 16.2 | 27,749.4 | 1,567.4 | 6,980.9 | 2,318.0 | 45,535.3 | 18,386.8 | 4,895.2 | 25.3 | 133,466.4 | 2,082.5 | 1,333,811.2 |
| | 2 | 112,949.2 | 976,530.1 | 12,564.4 | 0.8 | 15.9 | 23,041.7 | 682.9 | 6,082.5 | 2,452.6 | 47,366.7 | 17,381.6 | 5,204.6 | 33.9 | 137,564.5 | 2,342.6 | 1,331,648.9 |
| | 3 | 114,668.2 | 985,855.3 | 12,289.0 | 0.8 | 13.6 | 29,349.3 | 1,867.8 | 5,310.4 | 2,257.9 | 45,566.5 | 15,082.9 | 5,108.9 | 35.8 | 130,552.0 | 2,640.2 | 1,338,308.8 |
| | 4 | 122,036.2 | 984,751.4 | 12,143.5 | 0.7 | 20.2 | 82,187.9 | 3,752.5 | 5,257.7 | 2,508.1 | 42,262.3 | 12,859.6 | 9,185.4 | 37.5 | 73,142.8 | 1,608.1 | 1,339,609.7 |
| | 5 | 123,107.3 | 979,504.8 | 11,865.2 | 1.0 | 7.1 | 15,401.9 | 1,180.1 | 5,903.6 | 2,299.2 | 41,081.2 | 13,783.8 | 4,608.4 | 28.5 | 133,598.0 | 1,487.5 | 1,321,991.4 |
| | 6 | 123,149.3 | 997,656.0 | 11,898.8 | 1.0 | 7.1 | 24,850.3 | 2,508.7 | 5,614.0 | 1,187.0 | 47,173.6 | 13,712.2 | 4,776.5 | 32.8 | 126,804.9 | 1,916.9 | 1,349,389.3 |
| | 7 | 127,588.7 | 998,515.4 | 12,042.3 | 0.9 | 5.2 | 25,442.8 | 2,543.2 | 7,361.3 | 1,439.5 | 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 | 24,046.9 | 2,185.0 | 9,757.0 | 1,416.0 | 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 | 25,243.4 | 2,663.6 | 7,319.8 | 1,552.6 | 41,169.5 | 13,880.5 | 5,227.5 | 36.8 | 125,940.7 | 1,764.7 | 1,369,889.3 |
| | 10 | 127,636.0 | 1,017,646.0 | 12,173.3 | 0.7 | 1.6 | 24,525.5 | 2,502.3 | 8,402.0 | 1,477.8 | 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 | 1,043,065.3 | 12,357.8 | 0.7 | 0.4 | 25,574.3 | 2,544.6 | 8,963.8 | 2,056.7 | 45,756.6 | 13,094.3 | 5,513.1 | 34.0 | 130,743.6 | 1,669.2 | 1,409,277.3 |
| | 12 | 131,982.6 | 1,062,919.9 | 12,867.9 | 0.7 | 0.0 | 24,475.1 | 3,016.1 | 9,515.7 | 1,780.5 | 41,936.4 | 12,953.2 | 5,438.2 | 47.9 | 130,202.3 | 1,944.9 | 1,426,212.8 |
| 2010 | 1 | 132,014.9 | 1,058,603.3 | 12,860.5 | 0.7 | 0.0 | 28,665.5 | 2,400.6 | 9,336.6 | 992.5 | 41,710.8 | 14,845.7 | 6,236.5 | 39.9 | 129,564.8 | 2,665.3 | 1,427,076.6 |
| | 2 | 133,346.7 | 1,048,778.4 | 12,764.6 | 0.7 | 0.0 | 26,788.9 | 2,222.4 | 9,323.5 | 622.3 | 44,681.2 | 12,945.8 | 6,218.9 | 47.3 | 127,705.1 | 2,826.4 | 1,415,506.9 |
| | 3 | 134,049.0 | 1,068,799.9 | 13,002.3 | 0.7 | 46.3 | 35,806.6 | 3,852.3 | 9,242.0 | 422.9 | 37,606.0 | 11,466.6 | 5,522.6 | 43.6 | 132,773.2 | 2,479.4 | 1,442,110.3 |
| | 4 | 135,932.3 | 1,064,794.7 | 13,642.1 | 0.8 | 0.0 | 26,850.5 | 1,706.4 | 9,548.1 | 2,506.6 | 38,363.8 | 9,738.9 | 5,574.9 | 33.5 | 133,555.4 | 3,278.6 | 1,431,883.8 |
| | 5 | 137,397.9 | 1,067,984.3 | 13,664.4 | 0.7 | 0.0 | 33,019.9 | 3,802.5 | 10,618.1 | 2,641.2 | 35,266.7 | 9,341.8 | 5,970.7 | 44.3 | 134,428.4 | 3,380.3 | 1,443,896.0 |
| | 6 | 138,136.9 | 1,086,980.3 | 14,120.7 | 0.7 | 0.0 | 30,449.3 | 4,709.8 | 8,248.6 | 1,140.2 | 37,915.7 | 12,153.7 | 5,656.5 | 38.7 | 117,028.8 | 4,582.3 | 1,447,040.7 |
| | 7 | 140,959.3 | 1,085,567.2 | 14,056.1 | 0.7 | 0.0 | 34,870.4 | 4,730.7 | 7,560.9 | 1,675.5 | 33,937.2 | 18,665.4 | 5,347.8 | 40.6 | 125,120.0 | 2,917.4 | 1,461,392.5 |

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.
2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada penaja kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.
3 Bermula September 2001, butir ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.
Nota: Mulai Mei 1999, data termasuk bank Islam.

1 From December 1996 onwards, includes current unaudited unadjusted profit/loss.
2 Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.
3 W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.
Note: Effective May 1999, data includes Islamic banks.

1.9.1 Sistem Perbankan Islam: Penyata Modal & Liabiliti

Islamic Banking System - Statement of Capital and Liabilities

RM juta / RM million

| Akhir tempoh Modal dan rizab ¹ As at end of Capital and reserves ¹ | | Deposit <i>Deposits</i> | | | Jumlah yang akan dibayar kepada <i>Amounts due to</i> | | | | | | Pelbagai Pinjaman <i>Miscellaneous Borrowings</i> | Pelbagai Terbitan Hutang Sekuriti <i>Miscellaneous Debt Securities Issued</i> | Pelbagai Tanggungan <i>Miscellaneous Liabilities</i> | | | | Jumlah modal dan liabiliti <i>Total Capital and Liabilities</i> | |
|---|----|---|--|---|---|---|--|---|---|---|--|--|--|---|--|---|--|-----------|
| | | Jumlah deposit <i>Total deposits</i> | yang mana: <i>of which:</i> | | Di Malaysia <i>In Malaysia</i> | | | | | Di luar Malaysia <i>Outside Malaysia</i> | | | Jumlah Pelbagai Tanggungan <i>Total Miscellaneous Liabilities</i> | yang mana: <i>of which:</i> | | | | |
| | | | Deposit dibawah Kumpulan Wang Pelaburan Baru ² <i>Deposits under the New Investment Fund²</i> | Akaun Deposit Khas <i>Special Deposits Account</i> | Bank Negara Malaysia <i>Central Bank of Malaysia</i> | Bank perdagangan <i>Commercial banks</i> | Bank Islam <i>Islamic Banks</i> | Bank pelaburan/saudagar <i>Investment/Merchant banks</i> | Institusi perbankan lain <i>Other banking institutions</i> | | | | | Penerimaan jurubank yang belum dijelaskan <i>Bankers acceptances outstanding</i> | Bil kena bayar <i>Bills payable</i> | | | |
| | | | | | | | | | | | | | | | Di Malaysia <i>In Malaysia</i> | Di luar Malaysia <i>Outside Malaysia</i> | | |
| 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 | 18,974.7 | 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 | 11,639.9 | 983.0 | 698.9 | 0.0 | 233,662.8 |
| 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 | 19,733.4 | 210,394.6 | 578.9 | 0.2 | 0.0 | 8,387.7 | 2,837.8 | 1,142.3 | 7.8 | 2,342.0 | 1,658.6 | 0.0 | 12,866.5 | 1,302.6 | 514.2 | 0.0 | 259,370.7 |
| | 7 | 19,780.5 | 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 | 12,938.1 | 1,361.5 | 517.7 | 0.0 | 258,690.3 |

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 penaja kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikesualikan daripada tanggungan layak).
- 3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Note: IBS-Islamic Banking Scheme

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

- 1 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 | Jumlah pinjaman dipohon | |
|----------------|-------------------------------|--------------------------------------|---|---|---|--|-----------------------|---------------------|---|---------------------|------------------------|----------------------|----------------------------|----------|
| <i>Purpose</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</i> | <i>Total loans applied</i> | |
| 2008 | 8 | 2,185.8 | 4,759.4 | 4,455.6 | 8,645.7 | 3,964.8 | 413.7 | 1,950.6 | 2,626.9 | 1.7 | 2,605.3 | 15,536.9 | 9,168.1 | 51,859.1 |
| | 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 | 4,095.9 | 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 | 105.2 | 3,319.5 | 13,966.1 | 3,403.9 | 58,351.3 |

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 II.8 (sila rujuk Glosari untuk maklumat lanjut).

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. II.8 (please refer to the Glossary for further details).

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor

Banking System: Loans Applied 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 ² | Sektor t.d.d.l. ³ | 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 ² | Other sector n.e.c. ³ | Total loans applied | |
| 2008 | 8 | 1,124.1 | 591.4 | 5,495.5 | 30.8 | 3,525.7 | 2,159.0 | 2,692.0 | 1,482.4 | 7,144.6 | 2,202.6 | 19,115.9 | 6,295.1 | 51,859.1 |
| | 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 |
| | 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 |
| 2009 | 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 | 2,103.4 | 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 |
| | 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 |
| 2010 | 1 | 813.8 | 75.8 | 2,149.3 | 54.8 | 2,634.0 | 4,572.1 | 2,430.2 | 1,858.6 | 3,262.7 | 3,491.1 | 25,566.0 | 874.1 | 47,782.4 |
| | 2 | 841.7 | 837.8 | 2,338.9 | 7.5 | 2,238.7 | 3,203.5 | 1,422.2 | 590.4 | 937.0 | 2,413.5 | 17,415.7 | 1,196.6 | 33,443.5 |
| | 3 | 1,200.1 | 131.8 | 3,293.3 | 129.1 | 3,077.4 | 4,544.6 | 2,940.6 | 2,581.6 | 2,204.7 | 382.7 | 29,865.3 | 1,292.7 | 51,644.0 |
| | 4 | 1,369.3 | 167.5 | 4,224.8 | 40.3 | 3,571.8 | 3,661.3 | 2,855.5 | 1,022.8 | 3,144.9 | 2,639.6 | 29,396.2 | 1,214.4 | 53,308.5 |
| | 5 | 974.9 | 72.1 | 3,660.9 | 141.7 | 3,118.9 | 4,022.7 | 2,401.1 | 1,410.5 | 4,238.4 | 855.4 | 28,676.4 | 2,709.9 | 52,282.9 |
| | 6 | 814.8 | 575.9 | 5,120.8 | 476.6 | 3,358.1 | 4,112.9 | 2,534.1 | 992.2 | 4,064.3 | 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 |

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 II.8 (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 II.8 (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.

1.12 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 | 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</i> | <i>Total loans approved</i> | |
| 2008 | 8 | 1,328.2 | 3,073.3 | 2,875.3 | 5,217.9 | 2,742.1 | 225.4 | 1,034.7 | 1,881.5 | 1.2 | 1,169.6 | 8,910.5 | 3,409.1 | 28,993.5 |
| | 9 | 628.2 | 3,204.5 | 3,005.8 | 4,867.6 | 2,342.0 | 205.1 | 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 | 571.9 | 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 | 2,515.0 | 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 | 259.6 | 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 | 1,960.6 | 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 | 1,802.2 | 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 | 2,046.6 | 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 | 1,619.9 | 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 | 1,500.7 | 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 | 1,515.2 | 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 | 1,647.8 | 1.5 | 866.0 | 5,290.8 | 2,385.9 | 26,792.9 |
| | 8 | 779.6 | 3,391.3 | 3,077.7 | 6,693.4 | 2,468.1 | 214.4 | 1,192.6 | 1,629.5 | 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 | 1,516.9 | 1.0 | 1,080.8 | 4,892.6 | 1,847.8 | 23,421.3 |
| | 10 | 1,355.3 | 3,237.4 | 3,054.9 | 6,866.9 | 2,550.7 | 192.9 | 1,283.8 | 1,787.2 | 0.9 | 618.5 | 6,369.2 | 766.7 | 25,029.6 |
| | 11 | 1,947.3 | 3,081.8 | 2,927.8 | 7,339.0 | 2,644.3 | 380.3 | 1,263.2 | 1,410.1 | 0.7 | 892.7 | 4,503.5 | 5,355.5 | 28,818.4 |
| | 12 | 1,154.6 | 3,330.9 | 3,144.8 | 6,209.4 | 3,102.1 | 150.8 | 1,358.9 | 1,321.3 | 0.5 | 1,285.1 | 5,027.3 | 3,645.2 | 26,586.2 |
| 2010 | 1 | 1,576.5 | 3,743.4 | 3,435.0 | 6,510.1 | 2,670.0 | 373.8 | 1,184.5 | 1,081.9 | 11.2 | 1,093.3 | 4,573.8 | 545.5 | 23,363.8 |
| | 2 | 1,184.9 | 3,178.4 | 3,039.0 | 4,601.9 | 2,204.2 | 151.6 | 841.8 | 949.0 | 0.7 | 505.7 | 3,501.3 | 2,695.2 | 19,814.7 |
| | 3 | 1,514.1 | 4,199.2 | 3,978.3 | 6,676.8 | 3,276.8 | 159.4 | 1,299.5 | 1,079.4 | 0.7 | 902.6 | 5,876.2 | 1,941.9 | 26,926.7 |
| | 4 | 1,369.5 | 3,835.3 | 3,529.9 | 7,727.1 | 3,316.2 | 501.5 | 1,532.7 | 1,179.6 | 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 | 1,401.9 | 0.9 | 818.6 | 5,943.5 | 1,792.8 | 27,998.4 |
| | 6 | 1,242.6 | 4,035.0 | 3,766.5 | 7,063.4 | 4,131.5 | 238.3 | 1,603.3 | 1,449.3 | 0.9 | 1,516.4 | 8,131.0 | 3,927.3 | 33,339.1 |
| | 7 | 981.6 | 3,964.9 | 3,726.9 | 7,697.6 | 3,376.1 | 219.3 | 1,514.7 | 1,482.6 | 0.7 | 1,370.9 | 6,801.8 | 1,490.8 | 28,901.1 |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.8 (sila rujuk Glosari untuk maklumat lanjut).

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. II.8 (please refer to the Glossary for further details).

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 ² | Sektor t.d.d.l. ³ | 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 & retail trade, and restaurants & 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 & others</i> | <i>Household sector²</i> | <i>Other sector n.e.c.³</i> | <i>Total loans approved</i> | |
| 2008 | 9 | 362.6 | 520.0 | 2,453.4 | 26.0 | 1,924.8 | 1,346.8 | 1,358.1 | 1,223.8 | 1,053.7 | 124.0 | 11,973.2 | 492.2 | 22,858.7 |
| | 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 | 1,072.7 | 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 | 26,792.9 |
| | 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 |

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

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.8 (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 (FIS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.8 (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 | 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 | Total loans disbursed | |
| 2008 | 8 | 2,906.8 | 3,284.7 | 3,090.6 | 4,278.2 | 2,044.5 | 484.7 | 1,807.5 | 5,111.6 | 7.5 | 1,135.9 | 32,568.5 | 1,888.2 | 55,518.1 |
| | 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 |

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 II.9 (sila rujuk Glosari untuk maklumat lanjut).

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 II.9 (please refer to the Glossary for further details).

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

Banking System: Loans Disbursed 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 ² | Sektor t.d.d.l. ³ | 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 ² | Other sector n.e.c. ³ | Total loans disbursed | |
| 2008 | 8 | 1,356.2 | 160.8 | 12,872.8 | 135.2 | 10,033.7 | 2,578.0 | 969.2 | 5,879.6 | 3,488.8 | 419.2 | 15,473.5 | 2,151.2 | 55,518.1 |
| | 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 |

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 II.9 (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 II.9 (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 | 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 | Total loans repaid | |
| 2008 | 8 | 1,059.8 | 2,907.9 | 2,722.8 | 3,001.1 | 1,376.1 | 234.7 | 1,414.5 | 5,017.7 | 8.9 | 1,125.5 | 28,868.1 | 1,269.4 | 46,283.7 |
| | 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 |

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 II.10 (sila rujuk Glosari untuk maklumat lanjut).

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 II.10 (please refer to the Glossary for further details).

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

Banking System: Loans Repaid 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 ² | Sektor t.d.d.l. ³ | 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 ² | Other sector n.e.c. ³ | Total loans repaid | |
| 2008 | 8 | 1,094.6 | 166.0 | 11,891.4 | 135.1 | 9,278.3 | 2,584.9 | 1,042.1 | 1,322.5 | 3,220.3 | 384.3 | 12,895.3 | 2,268.8 | 46,283.7 |
| | 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 |

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 II.10 (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 II.10 (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 Jenis¹ Banking System: Classification of Loans by Type¹

RM Juta / RM million

| Akhir tempoh As at end of | Overdraft | Pinjaman berjangka <i>Term loans</i> | | | | | | | | | | | Bil perdagangan ² <i>Trade bills²</i> | Resit amanah <i>Trust receipts</i> | Kredit pusingan <i>Revolving credit</i> | Pinjaman SPI <i>SPI loans</i> | Pinjaman dalam mata wang asing <i>Foreign currency loans</i> | Lain-lain ³ <i>Others³</i> | Jumlah pinjaman <i>Total loans</i> | | |
|----------------------------------|-----------|---|--|-------------------------------|---|---|---|--|--|--|--------------------------------|--|--|---|--|--------------------------------------|---|---|---|--|------------------|
| | | Sewa beli <i>Hire purchase</i> | | Pajakan <i>Leasing</i> | Pendis-kaunan secara blok <i>Block discounting</i> | Pinjaman penyambun- g <i>Bridging loans</i> | Pinjaman bersindiket <i>Syndicated loans</i> | Pemfak- toran <i>Factorin- g</i> | Pinjaman peribadi <i>Personal loans</i> | Pinjaman perumahan <i>Housing loans</i> | Lain-lain <i>Others</i> | yang mana tempoh matangnya: <i>of which the maturity was:</i> | | | | | | | | | |
| | | Jumlah <i>Total</i> | yang mana: Kereta penumpang <i>of which: Passenger cars</i> | | | | | | | | | Sehingga satu tahun <i>Up to one year</i> | | | | | | | | Melebihi satu tahun <i>More than one year</i> | |
| | | | | | | | | | | | | | | | | | | | | | <i>Overdraft</i> |
| 2008 | 8 | 53,203.9 | 103,818.5 | 86,054.2 | 505.1 | 321.3 | 8,060.2 | 10,168.1 | 290.6 | 9,494.9 | 170,166.5 | 161,308.8 | 18,543.1 | 445,590.8 | 60,962.7 | 4,721.5 | 43,833.7 | 15,836.5 | 20,114.4 | 44,663.1 | 707,469.8 |
| | 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 | 200,648.5 | 19,475.4 | 521,475.9 | 50,263.9 | 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 | 192,826.7 | 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 | 51,805.4 | 124,007.2 | 112,941.7 | 801.8 | 305.4 | 2,809.5 | 14,519.0 | 240.7 | 18,441.1 | 208,029.4 | 221,239.8 | 19,020.4 | 571,233.4 | 50,105.0 | 4,839.1 | 45,387.4 | 550.8 | 16,680.1 | 43,085.5 | 810,107.0 |
| | 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 | 52,070.0 | 125,680.2 | 114,421.5 | 785.9 | 317.7 | 2,852.7 | 16,567.3 | 299.6 | 19,740.5 | 213,293.2 | 236,752.2 | 21,430.6 | 594,858.8 | 52,140.4 | 4,944.3 | 46,159.1 | 543.7 | 20,323.8 | 42,990.4 | 835,461.2 |
| | 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 | 51,427.5 | 5,046.7 | 46,458.4 | 544.1 | 20,147.8 | 43,142.2 | 841,740.0 |

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 lantai, kad kredit bukan SPTF, 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-SPTF credit cards, staff loans and other loans. sub-total may not necessarily

add-up to grand total due to rounding.

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

RM juta / RM million

| Akhir tempoh | Overdraft | Pembiayaan berjangka | | | | | | | | | | | Bil pembiayaan | Resit amanah | Kredit pusingan | Pembiayaan dalam mata wang asing | Lain-lain ² | Jumlah pembiayaan | | |
|--------------|-----------|----------------------|-----------------------------|----------|---------------------------|-----------------------|------------------------|-------------|---------------------|----------------------|-----------|-----------------------------|--------------------|----------------|-----------------|----------------------------------|----------------------------|---------------------|---------------------|-----------|
| | | Term financing | | | | | | | | | | | | | | | | | | |
| | | Sewa beli | | Pajakan | Pendisk-aunan secara blok | Pembiayaan penyambung | Pembiayaan bersindiket | Pemfaktoran | Pembiayaan peribadi | Pembiayaan 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 discount-ing | Bridging financing | Syndicated financing | Factor-ing | Personal financing | Housing financing | Others | Up to one year | More than one year | Bill Financing | Trust receipts | Revolving credit | Foreign currency financing | Others ² | Total financing | |
| | | Total | of which: Passenger cars | | | | | | | | | | | | | | | | | |
| 2008 | 8 | 3,788.6 | 32,264.4 | 28,042.4 | 540.5 | 0.0 | 438.0 | 558.3 | 0.0 | 7,501.9 | 18,435.3 | 20,353.8 | 3,009.2 | 69,711.6 | 11,247.0 | 632.3 | 2,467.9 | 2,566.2 | 1,184.7 | 101,979.0 |
| | 9 | 3,735.9 | 32,710.2 | 28,439.5 | 517.9 | 0.0 | 384.2 | 516.3 | 0.0 | 7,771.6 | 18,537.5 | 21,478.0 | 3,603.6 | 71,384.2 | 10,903.6 | 650.3 | 2,471.5 | 2,531.3 | 1,277.7 | 103,485.9 |
| | 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 | 7,705.5 | 739.2 | 6,092.9 | 3,444.6 | 1,884.7 | 154,274.6 |

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

Note: 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^{1,2}

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

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 | <i>Purchase of securities</i> | <i>Purchase of transport vehicles</i> | <i>of which: Purchase of passenger cars</i> | <i>Purchase of residential property</i> | <i>Purchase of non-residential property</i> | <i>Purchase of fixed assets other than land and building</i> | <i>Personal use</i> | <i>Credit card</i> | <i>Purchase of consumer durables</i> | <i>Construction</i> | <i>Working capital</i> | <i>Other purpose</i> | <i>Total loans</i> | |
| 2008 | 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 |
| 2009 | 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 |
| | 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 |
| 2010 | 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 |
| | 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 | 81,744.7 | 9,045.5 | 40,466.2 | 27,692.2 | 100.2 | 19,462.0 | 222,100.0 | 48,310.3 | 835,461.2 |
| | 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 |

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

1 Termasuk pinjaman yang dijual kepada Cagamas.

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.

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor¹

Banking System: Classification of Loans by Sectors¹

RM juta / RM million

| Sektor ² | 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 ³ | Jumlah Pinjaman mengikut Sektor | |
|---------------------|---------------------|-----------------------|--------------------------------------|-----------------------------------|---|--------------|-------------|---|--|-------------------------------------|------------------|---------------------------|---------------------------------|-----------|
| Sector ² | 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 ³ | Total Loans by Sector | |
| 2008 | 7 | 15,310.3 | 1,920.6 | 82,513.9 | 4,044.7 | 62,262.2 | 34,864.8 | 23,833.7 | 18,377.1 | 43,833.6 | 6,978.7 | 377,310.5 | 23,239.9 | 694,489.8 |
| | 8 | 15,761.7 | 1,948.2 | 84,528.3 | 4,118.0 | 63,217.0 | 35,118.0 | 23,525.6 | 23,049.0 | 45,277.2 | 7,063.6 | 380,607.1 | 23,256.0 | 707,469.8 |
| | 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 | 27,772.6 | 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 | 80,456.5 | 8,622.1 | 64,901.0 | 36,805.2 | 34,983.7 | 28,085.4 | 54,748.0 | 30,046.7 | 460,561.9 | 13,536.1 | 835,461.2 |
| | 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 |

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

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

3 Termasuk pinjaman kepada perniagaan individu.

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

1 Include loans sold to Cagamas.

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

3 Includes loans to individual businesses.

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

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

RM juta / RM million

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

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 ¹ | Pembelian barangan pengguna | Pembinaan | Modal kerja | Tujuan lain | Jumlah pinjaman tak berbayar/ pinjaman terjejas | |
|-------------------|------------------------|----------------------------------|---------------------------------------|----------------------------------|--------------------------------------|---|-----------------------|---------------------------|------------------------------------|--------------|-----------------|---------------|---|----------|
| Purpose | Purchase of securities | Purchase of transport vehicle | of which: Purchase of passenger cars | Purchase of residential property | Purchase of non-residential property | Purchase of fixed assets other than land and building | Personal uses | Credit cards ¹ | Purchase of consumer durable goods | Construction | Working capital | Other purpose | Total non-performing/ impaired loans | |
| 2008 | 8 | 943.8 | 2,061.4 | 1,974.7 | 10,663.5 | 2,938.4 | 257.1 | 1,609.1 | 514.5 | 10.3 | 2,063.4 | 14,053.1 | 1,512.7 | 36,627.4 |
| | 9 | 914.8 | 1,954.6 | 1,870.2 | 10,495.3 | 2,861.4 | 237.0 | 1,582.0 | 515.0 | 10.1 | 1,918.1 | 13,896.2 | 1,481.9 | 35,866.2 |
| | 10 | 962.7 | 2,029.2 | 1,940.9 | 10,602.6 | 2,834.0 | 240.3 | 1,608.7 | 532.9 | 11.5 | 1,880.7 | 13,912.0 | 1,512.2 | 36,126.7 |
| | 11 | 889.6 | 2,100.4 | 2,012.6 | 10,686.0 | 2,734.8 | 263.7 | 1,582.5 | 558.2 | 10.9 | 1,746.7 | 13,625.7 | 1,485.8 | 35,684.2 |
| | 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 ² | 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 | 1,577.7 | 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 |

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

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

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

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

¹ Includes credit and charge card transaction of the banking system

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

n.e.c. not elsewhere classified.

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

Banking System: Non-Performing/Impaired Loans by Sector

RM juta / RM million

| Sektor ¹ | Pertanian primer | Perlombongan dan kuari | Perkilangan (termasuk asas tani) | Elektrik, gas dan bekalan air | Perdagangan borong & runcit, restoran dan hotel | Pembinaan | Pengangkutan, penyimpanan dan komunikasi | Aktiviti kewangan, insurans dan perniagaan | Pendidikan, kesihatan dan lain-lain | Sektor isirumah ² | Sektor t.d.d.l. | Jumlah pinjaman tak berbayar/ pinjaman terjejas | |
|---------------------|---------------------|------------------------|--------------------------------------|-----------------------------------|--|--------------|--|--|-------------------------------------|-------------------------------|--------------------|---|----------|
| Sector ¹ | Primary agriculture | Mining and quarrying | Manufacturing (including agro-based) | Electricity, gas and water supply | Wholesale & retail trade, and restaurants & hotels | Construction | Transport, storage and communication | Finance, insurance and business activities | Education, health & others | Household sector ² | Other sector n.e.c | Total non-performing/ impaired loans | |
| 2004 | 12 | 759.9 | 78.4 | 8,676.0 | 1,230.7 | 5,082.1 | 6,365.8 | 638.4 | 5,247.2 | 1,142.2 | 21,136.0 | 4,708.0 | 55,064.7 |
| 2005 | 12 | 628.4 | 64.6 | 6,950.3 | 1,219.6 | 3,785.4 | 6,186.1 | 637.4 | 5,103.7 | 864.5 | 23,383.4 | 3,339.0 | 52,162.3 |
| 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 ³ | 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 |

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

- 1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
- 2 Sektor isirumah = Jumlah pinjaman tidak berbayar mengikut tujuan kepada isirumah.
- 3 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.d.l. tidak diklasifikasikan di tempat lain

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

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

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

2 Household sector = total non-performing loans by purpose to households

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

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

Banking System: Total Deposits by Type

RM juta / RM million

| Akhir tempoh As at end of | | Jumlah Deposit Total deposits | | | | | | | Jumlah Total |
|------------------------------|----|--|--|--|---|--|---|---|-----------------|
| | | Deposit permintaan <i>Demand deposits</i> | Deposit tetap <i>Fixed deposits</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> | |
| 2008 | 6 | 146,097.7 | 412,809.6 | 88,421.3 | 4,261.9 | 59,457.8 | 32,431.2 | 186,815.5 | 930,295.0 |
| | 7 | 144,099.5 | 412,121.7 | 89,422.6 | 4,120.1 | 58,069.3 | 32,799.1 | 199,571.4 | 940,203.7 |
| | 8 | 145,493.9 | 418,190.7 | 89,385.8 | 2,861.3 | 56,817.3 | 34,732.7 | 185,570.1 | 933,051.7 |
| | 9 | 144,679.9 | 420,237.4 | 90,836.2 | 3,639.8 | 62,030.2 | 36,539.0 | 184,207.0 | 942,169.4 |
| | 10 | 139,590.0 | 428,088.4 | 89,926.8 | 979.2 | 61,176.6 | 37,181.0 | 176,545.8 | 933,487.7 |
| | 11 | 143,629.4 | 434,811.0 | 89,562.7 | 171.1 | 64,100.0 | 37,364.0 | 173,452.0 | 943,090.2 |
| | 12 | 149,509.1 | 441,565.1 | 92,217.7 | 158.7 | 70,956.3 | 36,302.0 | 181,542.3 | 972,251.2 |
| 2009 | 1 | 145,782.4 | 451,144.9 | 92,953.4 | 200.1 | 67,278.4 | 38,828.3 | 180,627.5 | 976,815.0 |
| | 2 | 148,499.4 | 454,777.2 | 95,359.6 | 169.8 | 60,193.8 | 39,268.9 | 178,261.4 | 976,530.1 |
| | 3 | 146,910.5 | 456,011.0 | 95,984.1 | 729.3 | 66,488.6 | 38,669.1 | 181,062.8 | 985,855.3 |
| | 4 | 150,221.4 | 450,451.3 | 98,575.5 | 191.1 | 65,987.0 | 41,832.6 | 177,492.6 | 984,751.4 |
| | 5 | 153,035.7 | 454,033.5 | 96,398.9 | 147.2 | 63,772.1 | 42,580.6 | 169,536.7 | 979,504.8 |
| | 6 | 154,730.7 | 462,956.0 | 97,903.0 | 120.9 | 71,555.8 | 38,331.2 | 172,058.5 | 997,656.0 |
| | 7 | 153,143.2 | 462,182.7 | 99,230.7 | 137.9 | 61,024.8 | 38,993.9 | 183,802.1 | 998,515.4 |
| | 8 | 155,356.9 | 461,153.9 | 98,580.2 | 1.9 | 58,675.2 | 46,147.2 | 188,652.5 | 1,008,567.9 |
| | 9 | 157,999.8 | 461,576.8 | 99,266.7 | 556.5 | 65,434.6 | 45,933.3 | 187,739.1 | 1,018,506.7 |
| | 10 | 155,699.5 | 462,169.9 | 98,897.3 | 208.7 | 58,350.5 | 45,895.6 | 196,424.5 | 1,017,646.0 |
| | 11 | 165,852.9 | 466,619.8 | 99,585.6 | 577.1 | 59,405.9 | 48,286.8 | 202,736.7 | 1,043,064.7 |
| | 12 | 165,891.0 | 469,961.6 | 102,268.0 | 1,056.6 | 62,972.7 | 50,338.3 | 210,431.7 | 1,062,919.9 |
| 2010 | 1 | 167,582.3 | 472,058.5 | 102,914.4 | 1,885.5 | 54,723.6 | 50,492.8 | 208,946.2 | 1,058,603.3 |
| | 2 | 168,489.0 | 472,911.4 | 102,575.5 | 1,245.8 | 47,195.0 | 50,489.6 | 205,872.2 | 1,048,778.4 |
| | 3 | 163,514.5 | 474,867.5 | 103,265.9 | 1,889.3 | 52,899.8 | 54,795.9 | 217,571.7 | 1,068,804.6 |
| | 4 | 161,660.1 | 476,410.2 | 102,992.8 | 2,808.7 | 52,338.0 | 48,590.8 | 219,994.1 | 1,064,794.7 |
| | 5 | 169,605.9 | 472,207.5 | 99,489.1 | 1,714.0 | 47,348.2 | 50,853.1 | 226,766.5 | 1,067,984.3 |
| | 6 | 172,464.5 | 477,143.6 | 99,186.8 | 1,550.3 | 55,344.3 | 53,631.2 | 227,659.5 | 1,086,980.3 |
| | 7 | 167,217.7 | 480,289.6 | 99,545.5 | 1,059.6 | 53,721.5 | 55,975.6 | 227,757.7 | 1,085,567.2 |

1 Termasuk kerajaan tempatan.

2 Merangkumi individu dan lain-lain entiti tempatan dan asing.

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

1 Includes local governments.

2 Comprises of individuals, domestic and other foreign entities.

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

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

RM juta / RM million

| Akhir Tempoh <i>End of period</i> | | Deposit <i>Deposits</i> | | | | | | Jumlah <i>Total</i> |
|--|----|--|--|--|--|---|--------------------------------|----------------------------|
| | | Deposit permintaan <i>Demand deposits</i> | Deposit tabungan <i>Saving deposits</i> | Deposit pelaburan Khusus <i>Special investment deposits</i> | Deposit pelaburan Am <i>General investment deposits</i> | Instrumen deposit boleh niaga <i>NIDs issued</i> | Lain-lain <i>Others</i> | |
| 2008 | 1 | 25,036.5 | 13,997.3 | 14,330.9 | 41,693.7 | 17,777.1 | 10,891.3 | 123,726.8 |
| | 2 | 24,844.8 | 14,336.1 | 14,752.0 | 40,875.2 | 17,705.6 | 12,706.1 | 125,219.9 |
| | 3 | 24,724.7 | 14,165.9 | 15,741.8 | 43,570.6 | 18,370.4 | 13,893.7 | 130,467.0 |
| | 4 | 23,941.9 | 14,457.4 | 15,884.1 | 45,505.8 | 18,146.5 | 14,468.4 | 132,404.2 |
| | 5 | 25,191.9 | 14,342.7 | 15,978.2 | 47,463.0 | 19,691.3 | 15,076.5 | 137,743.6 |
| | 6 | 25,134.2 | 14,479.0 | 17,406.2 | 47,805.7 | 20,284.9 | 16,925.0 | 142,035.1 |
| | 7 | 24,042.1 | 15,034.4 | 16,582.1 | 47,651.8 | 20,643.0 | 16,969.5 | 140,922.8 |
| | 8 | 26,248.3 | 14,928.2 | 16,191.9 | 48,319.4 | 21,226.7 | 17,780.3 | 144,694.8 |
| | 9 | 25,185.8 | 15,558.9 | 18,017.9 | 44,512.0 | 21,188.0 | 18,735.9 | 143,198.4 |
| | 10 | 23,246.4 | 15,242.6 | 19,927.4 | 46,038.2 | 20,866.9 | 18,428.3 | 143,749.7 |
| | 11 | 26,717.7 | 15,136.1 | 19,052.6 | 49,033.3 | 22,375.0 | 17,732.9 | 150,047.7 |
| | 12 | 26,496.2 | 15,744.6 | 19,238.6 | 50,042.6 | 24,318.4 | 18,861.5 | 154,701.9 |
| 2009 | 1 | 24,620.9 | 15,957.0 | 21,954.4 | 46,929.8 | 24,956.4 | 17,853.2 | 152,271.8 |
| | 2 | 27,048.1 | 16,394.7 | 21,687.8 | 48,857.5 | 22,514.8 | 17,129.4 | 153,632.4 |
| | 3 | 25,628.2 | 16,283.4 | 21,445.1 | 50,150.1 | 25,040.8 | 18,032.5 | 156,580.2 |
| | 4 | 27,018.7 | 17,042.8 | 22,230.6 | 50,914.1 | 26,885.8 | 17,130.8 | 161,222.9 |
| | 5 | 30,734.0 | 16,256.1 | 20,569.6 | 53,735.8 | 26,365.4 | 17,231.5 | 164,892.4 |
| | 6 | 27,612.6 | 16,538.5 | 22,355.3 | 60,677.0 | 26,299.8 | 17,360.2 | 170,843.4 |
| | 7 | 27,212.2 | 17,113.9 | 24,525.9 | 60,925.1 | 25,956.9 | 17,218.5 | 172,952.5 |
| | 8 | 27,875.2 | 17,042.2 | 23,494.9 | 61,538.9 | 24,542.6 | 17,726.3 | 172,220.2 |
| | 9 | 27,843.3 | 17,182.1 | 23,469.6 | 60,960.1 | 24,273.5 | 18,869.8 | 172,598.3 |
| | 10 | 27,007.1 | 17,147.2 | 24,637.9 | 61,677.0 | 25,196.9 | 21,576.2 | 177,242.4 |
| | 11 | 30,508.2 | 17,356.3 | 26,796.6 | 63,048.2 | 23,417.6 | 22,403.8 | 183,530.6 |
| | 12 | 30,752.9 | 18,126.7 | 27,042.8 | 66,596.6 | 23,708.1 | 22,612.3 | 188,839.4 |
| 2010 | 1 | 31,357.1 | 18,304.8 | 27,093.3 | 68,018.9 | 24,802.1 | 21,632.4 | 191,208.7 |
| | 2 | 30,939.6 | 18,132.5 | 27,366.1 | 68,332.9 | 22,230.4 | 22,239.5 | 189,241.0 |
| | 3 | 29,023.6 | 18,406.4 | 28,133.6 | 70,346.6 | 23,741.7 | 22,493.9 | 192,145.8 |
| | 4 | 28,929.5 | 18,646.3 | 28,272.0 | 71,305.9 | 23,179.8 | 22,684.1 | 193,017.6 |
| | 5 | 30,108.0 | 18,581.4 | 32,277.2 | 64,344.9 | 23,990.8 | 29,946.7 | 199,249.0 |
| | 6 | 31,544.1 | 18,600.0 | 35,676.9 | 66,932.6 | 26,176.9 | 31,464.1 | 210,394.6 |
| | 7 | 29,551.9 | 18,725.0 | 35,514.8 | 67,399.5 | 26,863.1 | 30,945.5 | 208,999.7 |

Nota: SPI - Skim Perbankan Islam

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

* Merangkumi deposit dalam Ringgit Malaysia (RM) dan mata wang asing (FX)

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

Notes: IBS-Islamic Banking Scheme

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

* Comprises of Ringgit Malaysia (RM) and Foreign Currency(FX) Deposits Accepted

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

1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan

Banking System: Total Deposits by Holder

RM juta / RM million

| Akhir tempoh | | Kerajaan Persekutuan | Kerajaan negeri | Badan-badan berkanun ¹ | Institusi kewangan | Badan-badan perniagaan | Individu ² | Lain-lain | Jumlah | |
|--------------|------|---------------------------|-------------------------|--|-------------------------------|-----------------------------|--------------------------------|---------------|--------------|-----------|
| As at end of | | <i>Federal Government</i> | <i>State Government</i> | <i>Statutory authorities¹</i> | <i>Financial institutions</i> | <i>Business enterprises</i> | <i>Individuals²</i> | <i>Others</i> | <i>Total</i> | |
| 2008 | 4 | 13,563.7 | 13,299.2 | 25,836.2 | 153,456.1 | 341,377.7 | 343,612.5 | 36,066.4 | 927,211.9 | |
| | 5 | 15,463.7 | 13,231.8 | 27,621.4 | 146,703.3 | 341,433.4 | 345,392.5 | 37,497.1 | 927,343.2 | |
| | 6 | 14,293.0 | 13,090.9 | 27,818.7 | 143,941.6 | 340,345.6 | 349,194.4 | 41,610.7 | 930,295.0 | |
| | 7 | 12,492.1 | 13,047.7 | 26,993.3 | 144,663.3 | 349,977.2 | 351,987.7 | 41,042.4 | 940,203.7 | |
| | 8 | 14,927.6 | 13,846.8 | 25,822.4 | 143,222.7 | 340,449.7 | 353,495.1 | 41,287.4 | 933,051.7 | |
| | 9 | 13,394.3 | 13,010.1 | 25,517.0 | 154,220.5 | 334,922.0 | 358,195.6 | 42,909.9 | 942,169.4 | |
| | 10 | 12,510.7 | 12,898.8 | 26,134.1 | 147,140.6 | 333,872.1 | 358,551.6 | 42,379.8 | 933,487.7 | |
| | 11 | 14,357.6 | 12,544.6 | 28,651.3 | 146,498.3 | 336,669.3 | 361,366.0 | 43,003.2 | 943,090.2 | |
| | 12 | 14,701.2 | 12,815.8 | 27,865.0 | 161,729.1 | 350,053.7 | 364,579.6 | 40,506.8 | 972,251.2 | |
| | 2009 | 1 | 14,356.3 | 12,210.1 | 26,218.9 | 157,415.1 | 356,699.0 | 369,052.7 | 40,862.7 | 976,815.0 |
| | | 2 | 17,061.9 | 13,739.3 | 26,385.8 | 154,269.9 | 351,624.2 | 371,719.4 | 41,729.5 | 976,530.1 |
| | | 3 | 14,421.1 | 14,022.5 | 26,349.5 | 161,815.0 | 355,035.9 | 373,112.4 | 41,098.8 | 985,855.3 |
| 4 | | 14,721.4 | 14,835.7 | 28,342.8 | 158,151.9 | 355,169.1 | 371,322.4 | 42,208.1 | 984,751.4 | |
| 5 | | 16,234.3 | 13,769.0 | 25,876.5 | 155,145.7 | 357,040.0 | 369,317.3 | 42,122.1 | 979,504.8 | |
| 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 | 172,506.6 | 370,998.4 | 371,800.3 | 46,506.0 | 1,017,646.0 | |
| 11 | | 17,203.6 | 13,493.7 | 27,419.3 | 170,513.0 | 396,055.4 | 371,884.8 | 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 | 47,258.3 | 1,068,804.6 | |
| | 4 | 14,246.4 | 17,107.9 | 28,207.4 | 187,620.1 | 385,887.8 | 385,224.8 | 46,500.4 | 1,064,794.7 | |
| | 5 | 14,488.5 | 17,135.4 | 30,008.5 | 185,378.6 | 388,661.6 | 384,926.3 | 47,385.3 | 1,067,984.3 | |
| | 6 | 14,936.9 | 17,742.7 | 30,184.9 | 193,865.1 | 396,643.4 | 386,332.0 | 47,275.3 | 1,086,980.3 | |
| | 7 | 14,838.1 | 16,913.0 | 29,833.7 | 192,434.8 | 395,494.1 | 388,652.9 | 47,400.7 | 1,085,567.2 | |

¹ Termasuk kerajaan tempatan.

² Merangkumi individu dan lain-lain entiti tempatan dan asing.

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

¹ Includes local governments.

² Comprises of individuals, domestic and other foreign entities.

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

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai

Statutory Reserve Requirements and Liquidity Ratio

| Tahun <i>Year</i> | Tarikh perubahan <i>Date of change</i> | Bank perdagangan <i>Commercial banks</i> | | Syarikat kewangan ⁹ <i>Finance companies⁹</i> | | Merchant banks <i>Bank saudagar</i> | |
|----------------------|---|---|---|--|---|--|---|
| | | SRR <i>SRR</i> | Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i> | SRR <i>SRR</i> | Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i> | SRR <i>SRR</i> | Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i> |
| 1992 | 2 Mei / 2 May | 8.5 | 17.0 | 8.5 | 10.0 dan 12.5 | 8.5 | 10.0 dan 12.5 |
| 1994 | 3 Jan. / 3 Jan. | 9.5 | 17.0 | 9.5 | 10.0 dan 12.5 | 9.5 | 10.0 dan 12.5 |
| 1994 | 16 Mei / 16 May | 10.5 | 17.0 | 10.5 | 10.0 dan 12.5 | 10.5 | 10.0 dan 12.5 |
| 1994 | 1 Jul. / 1 July | 11.5 | 17.0 | 11.5 | 10.0 dan 12.5 | 11.5 | 10.0 dan 12.5 |
| 1996 | 1 Feb. / 1 Feb. | 12.5 | 17.0 | 12.5 | 10.0 dan 12.5 | 12.5 | 10.0 dan 12.5 |
| 1996 | 1 Jun / 1 Jun. | 13.5 | 17.0 | 13.5 | 10.0 dan 12.5 | 13.5 | 10.0 dan 12.5 |
| 1998 | 16 Feb. / 16 Feb. | 10.0 | 17.0 | 10.0 | 10.0 dan 12.5 | 10.0 | 10.0 dan 12.5 |
| 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 | - |

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.

2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.

3 Pertama kali dikuatkuasakan ke atas bank saudagar.

4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan.

Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

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

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

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

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

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

1 First introduced for commercial banks.

2 First introduced for finance companies.

3 First introduced for merchant banks.

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

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

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

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

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

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

1.27 Keperluan Rizab Berkanun and Mudah Tunai Statutory Reserve and Liquidity Requirements

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 | 4 | 18,018.1 | 473,629.6 | 2,700.9 | 66,195.4 | 616.0 | 14,979.7 |
| | 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 | 490,830.8 | 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 | 501,169.5 | 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 | 512,971.7 | 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 | 518,477.0 | 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 | 537,115.1 | 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 | 548,455.6 | 946.0 | 141,700.2 | 199.0 | 19,492.7 |
| | 7 | 3,319.8 | 549,325.0 | 946.8 | 146,321.9 | 218.3 | 20,678.5 |

1.28 Rangka Kerja Mudah Tunai Baru New Liquidity Framework

RM juta / RM million

| Akhir tempoh End of period | Bank-bank perdagangan / Commercial banks | | | | Bank-bank Islam / Islamic banks | | | | Bank Pelaburan / Investment banks | | | | |
|-----------------------------------|---|--|---|--|---|--|---|--|--|--|--|--|--------|
| | Lebihan Mudah Tunai <= 1 minggu <i>Liquidity Surplus <= 1 week</i> | | Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i> | | Lebihan Mudah Tunai <= 1 minggu <i>Liquidity Surplus <= 1 week</i> | | Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i> | | Lebihan Mudah Tunai <= 3 hari ⁴ <i>Liquidity Surplus <= 3 days⁴</i> | | Lebihan Mudah Tunai 4 hari - 1 bulan <i>Liquidity Surplus 4 days - 1 month</i> | | |
| | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | Keperluan Pematuhan ² <i>Compliance Requirement²</i> | Lebihan ³ <i>Net Surplus³</i> | |
| 2009 | 1 | 20,533 (3%) | 71,800 | 34,222 (5%) | 84,002 | 3,626 (3%) | 15,155 | 6,044 (5%) | 15,233 | 871 (3%) | 9,921 | 1,452 (5%) | 9,932 |
| | 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 |
| | 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 |
| 2010 | 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%) | 78,800 | 36,342 (5%) | 65,529 | 5,088 (3%) | 37,049 | 8,480 (5%) | 35,255 | 808 (3%) | 14,328 | 1,346 (5%) | 11,286 |
| | 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 |

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

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

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

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

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

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

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

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

1.29 Sistem Perbankan: Komponen Modal

Banking System: Constituents of Capital

RM juta / RM million

| Akhir tempoh | Modal Kumpulan 1 | Modal Kumpulan 2 | Jumlah Modal | Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain | Modal Asas | Aset Mengikut Wajaran Risiko | | | | | Jumlah aset berwajaran risiko ¹ | Nisbah Modal Berwajaran Risiko | Nisbah Modal Teras | | |
|---------------|------------------|------------------|---------------|---|--------------|------------------------------|-----------|-----|-----|------|--|---------------------------------|------------------------|------|------|
| | | | | | | Assets by Risk Weight | | | | | | | | | |
| | | | | | | 0% | 10% | 20% | 50% | 100% | | | | | |
| End of period | Tier-1 Capital | Tier-2 Capital | Total Capital | Investment in subsidiaries and holdings in other banking institutions capital | Capital Base | | | | | | Total Risk Weighted Assets ¹ | Risk-Weighted Capital Ratio (%) | Core Capital Ratio (%) | | |
| 2008 | 4 | 85,073.3 | 35,288.4 | 120,361.8 | 11,289.1 | 109,072.7 | | | | | | 832,596.4 | 13.1 | 10.1 | |
| | 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 | 128,156.4 | 38,697.0 | 166,853.4 | 25,527.1 | 141,326.3 | | | | | | 937,403.6 | 15.1 | 13.5 | |
| | 2 | 128,833.6 | 38,847.0 | 167,680.6 | 25,438.5 | 142,242.1 | | | | | | 941,573.5 | 15.1 | 13.5 | |
| | 3 | 128,171.1 | 39,551.8 | 167,723.0 | 25,547.4 | 142,175.6 | | | | | | 945,436.9 | 15.0 | 13.3 | |
| | 4 | 128,401.5 | 42,385.1 | 170,786.6 | 26,185.4 | 144,601.3 | | | | | | 954,597.7 | 15.1 | 13.2 | |
| | 5 | 129,204.1 | 42,599.4 | 171,803.5 | 26,638.7 | 145,164.8 | | | | | | 963,388.1 | 15.1 | 13.1 | |
| | 6 | 130,347.4 | 42,451.4 | 172,798.8 | 26,755.1 | 146,043.8 | | | | | | 972,317.0 | 15.0 | 13.1 | |
| | 7 | 131,954.0 | 41,687.4 | 173,641.4 | 26,767.5 | 146,873.9 | | | | | | 975,258.7 | 15.1 | 13.2 | |

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 Average rates during the period | Bank-bank Perdagangan / Commercial Banks | | | | | | | | Bank-bank Pelaburan / Investment Banks | | | | | | |
|---|--|------|------|------|------|-------------------------------------|---|--|--|------|------|------|------|--|------|
| | Deposit tetap Fixed deposits | | | | | Deposit tabungan Savings deposit | Kadar Berian Pinjaman Asas Base Lending Rate | Kadar Berian Pinjaman Purata Average Lending Rate | Deposit tetap Fixed deposits | | | | | Kadar Berian Pinjaman Purata Average Lending Rate | |
| | Tempoh (dalam bulan) Period (in months) | | | | | | | | Tempoh (dalam bulan) Period (in months) | | | | | | |
| | 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 | 9 | 3.08 | 3.14 | 3.28 | 3.36 | 3.70 | 1.42 | 6.72 | 5.96 | 3.50 | 3.54 | 3.60 | 3.53 | 3.76 | 7.54 |
| | 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 |

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

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

2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit

Islamic Banking System: Financing Rate and Rate of Return to Depositors

Peratus Setahun / Percent per annum

| Kadar purata bagi tempoh <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 | | | | | Akaun tabungan <i>Savings deposit</i> | Kadar Pembiayaan Asas ¹ Base Financing Rate ¹ | Kadar Pembiayaan Purata ¹ Average Financing Rate ¹ | Akaun pelaburan | | | | | |
| | <i>Investment account</i> | | | | | | | | <i>Investment account</i> | | | | | |
| | 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 | 5 | 2.79 | 2.77 | 2.97 | 3.16 | 3.44 | 1.04 | | 3.50 | 3.48 | 3.57 | - | - | |
| | 6 | 2.85 | 2.89 | 2.96 | 3.14 | 3.42 | 1.07 | | 3.49 | 3.50 | 3.48 | - | - | |
| | 7 | 2.86 | 2.97 | 2.95 | 3.13 | 3.41 | 1.33 | | 3.48 | 3.50 | 3.53 | 3.60 | - | |
| | 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 |

Nota:

SPI - Skim Perbankan Islam

¹ Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

¹ Data only available from January 2009

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

Peratus Setahun / Percent per annum

| Tempoh Period | Kadar purata berwajaran antara bank <i>Weighted average interbank rates</i> | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|-----------------------------|----------------------|------|------|------|------|------|------|------|------|------|---|---|---|---|
| | Wang semalaman <i>Overnight money</i> | | 1 minggu <i>1 week</i> | | 1 bulan <i>1 month</i> | | 3 bulan <i>3 month</i> | | 6 bulan <i>6 month</i> | | 12 bulan <i>12 month</i> | | | | | | | | | | | | | | |
| | Julat <i>Range</i> | Purata <i>Avg</i> | Julat <i>Range</i> | Purata <i>Avg</i> | Julat <i>Range</i> | Purata <i>Avg</i> | Julat <i>Range</i> | Purata <i>Avg</i> | Julat <i>Range</i> | Purata <i>Avg</i> | Julat <i>Range</i> | Purata <i>Avg</i> | | | | | | | | | | | | | |
| 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 | 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 | - | - | - | - | - | - | - | - |
| 2010 Jul | 01 | 2.40 | - | 2.48 | 2.48 | - | - | - | - | 2.60 | - | 2.70 | 2.60 | 2.79 | - | 2.79 | 2.79 | - | - | - | - | - | - | - | - |
| | 02 | 2.40 | - | 2.50 | 2.48 | 2.51 | - | 2.52 | 2.51 | 2.59 | - | 2.59 | 2.59 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 05 | 2.25 | - | 2.48 | 2.39 | 2.52 | - | 2.52 | 2.52 | 2.59 | - | 2.59 | 2.59 | 2.85 | - | 2.86 | 2.86 | - | - | - | - | - | - | - | - |
| | 06 | 2.25 | - | 2.45 | 2.40 | 2.50 | - | 2.52 | 2.52 | 2.58 | - | 2.73 | 2.63 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 07 | 2.25 | - | 2.44 | 2.38 | 2.51 | - | 2.52 | 2.52 | - | - | - | - | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - |
| | 08 | 2.25 | - | 2.43 | 2.37 | 2.51 | - | 2.52 | 2.51 | 2.62 | - | 2.62 | 2.62 | 2.83 | - | 2.83 | 2.83 | - | - | - | - | - | - | - | - |
| | 09 | 2.65 | - | 2.72 | 2.71 | 2.77 | - | 2.78 | 2.77 | 2.79 | - | 2.81 | 2.81 | 2.87 | - | 2.88 | 2.88 | - | - | - | - | - | - | - | - |
| | 12 | 2.65 | - | 2.72 | 2.72 | 2.77 | - | 2.78 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 13 | 2.50 | - | 2.75 | 2.74 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | 2.90 | - | 2.90 | 2.90 | - | - | - | - | - | - | - | - |
| | 14 | 2.70 | - | 2.75 | 2.74 | 2.76 | - | 2.78 | 2.77 | 2.81 | - | 2.82 | 2.81 | 2.90 | - | 2.90 | 2.90 | - | - | - | - | - | - | - | - |
| | 15 | 2.50 | - | 2.76 | 2.74 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | 2.90 | - | 2.90 | 2.90 | - | - | - | - | - | - | - | - |
| | 16 | 2.50 | - | 2.76 | 2.74 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.84 | 2.82 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 19 | 2.50 | - | 2.76 | 2.65 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 20 | 2.50 | - | 2.75 | 2.72 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 21 | 2.72 | - | 2.75 | 2.74 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 22 | 2.50 | - | 2.75 | 2.69 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 23 | 2.50 | - | 2.75 | 2.73 | 2.76 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 26 | 2.50 | - | 2.75 | 2.67 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 27 | 2.50 | - | 2.75 | 2.73 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | 2.97 | - | 2.97 | 2.97 | - | - | - | - | - | - | - | - |
| | 28 | 2.50 | - | 2.75 | 2.71 | 2.77 | - | 2.77 | 2.77 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 29 | 2.50 | - | 2.74 | 2.68 | 2.77 | - | 2.77 | 2.77 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 30 | 2.50 | - | 2.75 | 2.72 | 2.77 | - | 2.77 | 2.77 | 2.81 | - | 2.81 | 2.81 | 2.97 | - | 2.97 | 2.97 | - | - | - | - | - | - | - | - |

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

.. Tiada urusniaga pada tempoh tersebut.

1 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 | - | 3.515 |
| | 11 | 3.376 | - | - | - | 3.472 | 3.290 | - | - | - |
| 2009 | 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 | - | 2.980 |
| | 2 | 2.411 | 2.308 | 1.909 | - | - | 2.321 | 2.126 | - | 2.261 |
| | 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 | - | - |
| | 11 | 2.009 | - | - | - | - | 2.012 | - | - | - |
| 2010 | 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 | - | 2.569 |
| | 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 | - | 2.857 | |

..* Tiada urusniaga pada tempoh tersebut.

..* means no trading for the period.

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

Peratus setahun / Percent per annum

| 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 |

¹ Siri hanya bermula pada tahun 1992.

¹ Series started in 1992.

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

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

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

| Tempoh <i>Period</i> | RM bagi seunit / <i>RM per unit of</i> | | | | RM bagi 100 unit / <i>RM per 100 units of</i> | | | | RM bagi seunit / <i>RM per unit of</i> | | | | RM bagi 100 unit / <i>RM per 100 units of</i> | | | | |
|-----------------------------|--|--------|--------|--------|---|--------|--------|--------|--|--------|--------|--------|---|----------|--------|---------|--------|
| | US\$ | GBP | SDR | S\$ | DM | SF | JPY | HK\$ | US\$ | GBP | SDR | S\$ | DM | SF | JPY | HK\$ | |
| | Akhir tempoh / <i>End of period</i> | | | | | | | | Purata bagi tempoh / <i>Average for period</i> | | | | | | | | |
| 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 |

¹ Kadar ASS ialah kadar purata belian dan jualan antara bank-bank pada pukul 12:00 tengahari. Kadar bagi mata wang asing selain daripada ASS adalah kadar silang yang diperolehi daripada kadar mata wang asing tersebut berbanding ASS dan kadar RM/ASS. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.

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

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

RM juta / RM Million

| Tempoh | Deposit Antara Bank <i>Interbank Deposit</i> | | | | | | | | | | Instrumen Pasaran Wang <i>Money Market Instrument</i> | | | | | | | | | Jumlah besar |
|---------------|---|----------------|---------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|------------------|--|----------------------|----------------------|---------------------------------|--------------------------|----------------------|---|----------------------------|------------------|--------------------|
| | 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 Perbendaharaan Malaysia | Bil Bank Negara | Nota Cagamas | Instrumen Deposit Boleh-niaga | Penerimaan Jurubank | Jumlah kecil | |
| <i>Period</i> | <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 Government Securities</i> | <i>Khaznah Bonds</i> | <i>Cagamas Bonds</i> | <i>Malaysian Treasury Bills</i> | <i>Bank Negara Bills</i> | <i>Cagamas Notes</i> | <i>Negotiable Instrument of Deposit</i> | <i>Banker's Acceptance</i> | <i>Sub-total</i> | <i>Grand 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 | 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 |

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 <i>Period</i> | USD/RM | | | USD/SGD | | | USD/JPY | | | GBP/USD | | | EUR/USD ⁴ | | | USD/CHF | | | |
|-------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|--|--|------------------------|------|
| | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <i>Total</i> | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <i>Total</i> | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <i>Total</i> | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <i>Total</i> | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <i>Total</i> | Spot ² <i>Spot²</i> | Swap ³ <i>Swap³</i> | Jumlah <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 |

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 Berkualkuasa 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)

| Tempoh Period | Sekuriti Hutang / Debt Securities | | | | | | Tolak / Less: Penebusan / Redemptions | | | | Tolak : Milikan Kerajaan Less: Government Holdings | Dana Bersih yang Diperoleh oleh Sektor Awam Net Funds Raised by the Public Sector |
|----------------------|---|---|---|---|-----------------------------------|--|---------------------------------------|------------------------|--|-----------------------------------|---|--|
| | Sekuriti Kerajaan Malaysia (SKM) Malaysian Government Securities (MGS) | Langganan Pendahuluan SKM MGS Advanced Subscriptions | Bon Khazanah Khazanah Bonds (KB) | Terbitan Pelaburan Kerajaan Government Investment Issues (GII) | Bon Simpanan Savings Bonds | Terbitan Baru Sekuriti Hutang New Issues of Debt Securities | SKM MGS | Bon Khazanah KB | Terbitan Pelaburan Kerajaan GII | Bon Simpanan Savings Bonds | | |
| 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 | 7 | 3,353 | - | - | - | 3,353 | 8,999 | - | - | 6 | - | (5,651) |
| | 8 | - | - | 3,500 | - | 3,500 | - | - | - | 2 | - | 3,498 |
| | 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 | - | - | 2,000 | 12,319 | 5,699 | - | - | 1 | - | 6,619 |
| | 4 | - | - | 5,000 | - | 5,000 | - | - | 3,500 | 8 | - | 1,492 |
| | 5 | 8,754 | - | - | 5,000 | 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 | 2,399 | 10,906 | - | - | - | 15 | - | 10,891 |
| | 7 | 3,613 | - | 3,000 | - | 6,613 | - | - | - | 30 | - | 6,583 |

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

RM juta / RM million

| Tempoh Period | Saham Biasa / Ordinary Shares ¹ | | | | Saham Terpilih Preference Shares | Waran Warrants | Terbitan Saham Baru/Waran New Issues of Shares/Warrants | Sekuriti Hutang / Debt Securities ² | | | | | | | | Tolak / Less: Penebusan / Redemptions | | Terbitan Baru Sekuriti Hutang Net Issues of Debt Securities | Dana Bersih yang Diperoleh oleh Sektor Swasta Net Funds Raised by the Private Sector |
|----------------------|---|-----------------------------------|---|-------------------------------------|---|-----------------------|--|--|---|--|---|--|---|----------------------------------|--|--|----------------------------------|--|---|
| | Tawaran Awam Permulaan Initial Public Offers | Terbitan Hak Rights Issues | Penempatan Persendirian / Tawaran Jualan Secara Terhad Private Placement / Restricted Offer-for-Sale | Terbitan Khas Special Issues | | | | Bon Biasa Straight Bonds | Bon dengan Waran Bonds with Warrants | Bon Boleh Tukar Convertible Bonds | Bon berasaskan Prinsip Islam Islamic Bonds | Bon yang disokong Aset Asset Backed Bonds | Nota Jangka Pertengahan Medium Term Notes ⁴ | Bon Cagamas Cagamas Bonds | Terbitan Baru Sekuriti Hutang New Issues of Debt Securities | Sekuriti Hutang Swasta Private Debt Securities ³ | Bon Cagamas Cagamas Bonds | | |
| 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 | 7 | 214 | 827 | - | - | - | 1,040 | 163 | - | - | 581 | - | 832 | - | 1,576 | 1,610 | - | (33) | 1,007 |
| | 8 | 503 | 37 | - | - | - | 540 | - | - | 16 | 909 | - | 3,231 | - | 4,155 | 1,017 | 210 | 2,927 | 3,467 |
| | 9 | 8 | 614 | - | - | - | 622 | 1,450 | - | 6 | - | - | 3,814 | - | 5,270 | 2,550 | 1,900 | 819 | 1,441 |
| | 10 | 36 | 84 | - | - | - | 120 | 1,000 | - | - | 515 | - | 2,923 | - | 4,438 | 2,130 | 545 | 1,763 | 1,883 |
| | 11 | - | 80 | - | - | - | 80 | 108 | - | - | - | - | 648 | - | 756 | 2,439 | - | (1,683) | (1,603) |
| | 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) |
| | 2 | - | - | 5 | - | - | 5 | 722 | - | - | 200 | - | 1,025 | - | 1,947 | 3,903 | 480 | (2,436) | (2,431) |
| | 3 | - | - | - | - | - | - | 690 | - | - | 1,372 | - | 4,723 | - | 6,785 | 2,368 | - | 4,417 | 4,417 |
| | 4 | - | 11,273 | - | - | - | 11,273 | 2,315 | - | - | 105 | - | 3,781 | - | 6,200 | 1,953 | 220 | 4,028 | 15,301 |
| | 5 | - | - | - | - | - | - | 24 | - | - | - | - | 6,537 | - | 6,561 | 3,525 | 110 | 2,925 | 2,925 |
| | 6 | 238 | - | - | - | - | 238 | 3,064 | - | - | 134 | 97 | 3,286 | - | 6,582 | 3,311 | 720 | 2,551 | 2,789 |
| | 7 | 18 | 43 | - | - | - | 60 | - | - | - | - | - | 3,164 | - | 3,164 | 1,712 | - | 1,452 | 1,513 |
| | 8 | 234 | - | - | - | - | 234 | 400 | - | - | 1,549 | - | 682 | - | 2,631 | 2,210 | 810 | (389) | (155) |
| | 9 | 77 | 863 | - | - | - | 940 | 680 | - | - | 300 | - | 6,752 | - | 7,732 | 3,286 | - | 4,446 | 5,385 |
| | 10 | 123 | 248 | - | - | - | 371 | 1,130 | - | 47 | 125 | - | 2,423 | - | 3,725 | 1,230 | - | 2,495 | 2,866 |
| | 11 | 11,452 | 58 | - | - | - | 11,509 | 888 | - | 528 | - | - | 8,075 | - | 9,491 | 2,232 | - | 7,259 | 18,769 |
| | 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) |
| | 2 | 1,089 | 5,984 | - | - | 1 | 7,074 | - | - | 42 | - | - | 834 | - | 875 | 4,850 | 665 | (4,640) | 2,434 |
| | 3 | 149 | 3,618 | - | - | - | 3,767 | 638 | - | 68 | 761 | - | 2,003 | - | 3,471 | 904 | 700 | 1,867 | 5,633 |
| | 4 | 40 | 1,260 | - | - | 13 | 1,313 | 751 | - | - | 204 | 100 | 8,092 | - | 9,146 | 1,765 | 245 | 7,137 | 8,449 |
| | 5 | 773 | - | - | - | 27 | 800 | - | - | - | - | - | 2,469 | - | 2,469 | 2,555 | 500 | (585) | 214 |
| | 6 | 2,129 | - | - | - | - | 2,129 | 13 | - | - | 500 | - | 2,592 | - | 3,105 | 1,846 | - | 1,259 | 3,388 |
| | 7 | 1,083 | 741 | - | - | - | 1,823 | - | - | - | 112 | 100 | 1,756 | - | 1,968 | 2,412 | - | (444) | 1,379 |

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

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

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

4 Bermula dari Januari 2004.

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

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

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

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

4 Beginning from January 2004.

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

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

RM juta / RM million

| Tempoh | Pertanian, Perhutanan dan Perikanan | Perlombongan dan Kuari | Perkilangan | Pembinaan | Elektrik, Gas dan Air | Pengangkutan, Penyimpanan dan Perhubungan | Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan | Perkhidmatan Kerajaan dan Lain-lain | Perdagangan Borong dan Runcit, Hotel dan Restoran | Jumlah |
|--------|-------------------------------------|------------------------|---------------|--------------|----------------------------|---|---|-------------------------------------|---|--------|
| Period | Agriculture, Forestry and Fishing | Mining and Quarrying | Manufacturing | Construction | Electricity, Gas and Water | Transport, Storage and Communications | Finance, Insurance, Real Estate and Business Services | Government and Other Services | Wholesale, Retail Trade, Hotels and Restaurants | Total |
| 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 | 7 | - | - | 20 | - | 2 | 1,391 | - | 163 | 1,576 |
| 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 |

¹ 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

¹ 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 Disenarai-kan | Nilai Pasaran (RM bilion) | Nisbah Bersih P/E (Indeks Komposit) |
|---------------|--------------------------|-------------|-------------------------|---------------------|----------------------------------|---|-------------------------|------------------------|-----------------------|--------------------------|--------------------------|--|-------------------------|--------------------|-----------------------|--------------------------|--------------------------|--|---|--|
| | Komposit | EMAS | Papan Kedua | FBM EMAS | FTSE Papan Kedua | Papan Utama | Papan Kedua | Pasaran Utama | Pasaran ACE | Jumlah ¹ | Purata Harian | Papan Utama | Papan Kedua | Pasaran Utama | Pasaran ACE | Jumlah ¹ | Purata Harian | | | |
| <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>Total¹</i> | <i>Daily Average</i> | <i>Main Board</i> | <i>Second Board</i> | <i>Main Market</i> | <i>ACE Market</i> | <i>Total¹</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 | 6 | 1,186.57 | - | 7,900.36 | 5,535.59 | 7,663.66 | 481.71 | - | - | 9,218.81 | 438.99 | 23,505.88 | 304.30 | - | - | 23,961.02 | 1,141.00 | 986 | 901.24 | 12.13 |
| | 7 | 1,163.09 | - | 7,729.19 | 5,390.39 | 8,055.98 | 640.88 | - | - | 9,597.04 | 436.23 | 19,542.81 | 350.23 | - | - | 20,012.99 | 909.68 | 985 | 876.13 | 11.89 |
| | 8 | 1,100.50 | - | 7,344.27 | 5,216.46 | 6,303.34 | 617.16 | - | - | 7,714.47 | 367.36 | 15,860.97 | 237.87 | - | - | 16,200.40 | 771.45 | 982 | 833.46 | 11.20 |
| | 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 |

¹ 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).

¹ 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 | Niaga Hadapan dan Opsyen KLSE CI/KLSE CI Futures and Options | | | Niaga Hadapan KLIBOR/KLIBOR Futures | | | |
|--------------------------------|--|-------------------------------|----------------------|-------------------------------------|-------------------------------|----------------------|--------|
| | Jumlah Urus Niaga | Purata Urus Niaga Harian | Bukaan | Jumlah Urus Niaga | Purata Urus Niaga Harian | Bukaan | |
| <i>During</i> | <i>Total Turnover</i> | <i>Average Daily Turnover</i> | <i>Open Interest</i> | <i>Total Turnover</i> | <i>Average Daily Turnover</i> | <i>Open Interest</i> | |
| Bil Kontrak / No. of Contracts | | | | | | | |
| 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 | 6 | 230,997 | 11,000 | 35,089 | 17,041 | 811 | 42,633 |
| | 7 | 260,006 | 11,818 | 29,438 | 20,464 | 930 | 47,354 |
| | 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 |

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> | | | Lebihan / kurangan() keseluruhan <i>Overall surplus / deficit(-)</i> | Sumber-sumber kewangan <i>Sources of finance</i> | | | | | | Penggunaan harta ² <i>Use of assets</i> |
|----------------------|---|---|---|--|---|---|---|--|---|---|--|--|---|---|
| | Hasil <i>Revenue</i> | Perbelanjaan ¹ <i>Expenditure¹</i> | Lebihan / 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> | |
| | | | | | | | | | | | | | | |
| 2007 | 139,885 | 123,084 | 16,801 | 40,564 | 3,105 | 37,460 | -20,659 | 54,081 | 28,281 | 25,800 | 489 | 4,803 | -4,314 | -827 |
| 2008 | 159,793 | 153,499 | 6,295 | 42,847 | 959 | 41,889 | -35,594 | 60,000 | 24,347 | 35,654 | 472 | 946 | -474 | 414 |
| 2009 | 158,639 | 157,067 | 1,572 | 49,515 | 519 | 48,997 | -47,424 | 93,500 | 36,621 | 56,879 | 451 | 6,737 | -6,286 | -3,168 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 2Q | 39,864 | 32,863 | 7,001 | 8,977 | 47 | 8,931 | -1,930 | 10,500 | - | 10,500 | 154 | 68 | 86 | -8,656 |
| 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 |
| 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 ³ 1Q | 35,857 | 34,352 | 1,505 | 8,239 | 75 | 8,164 | -6,659 | 25,500 | 17,666 | 7,834 | 2 | 600 | -599 | -576 |
| 2Q | 39,380 | 39,363 | 17 | 12,108 | 37 | 12,072 | -12,054 | 28,000 | 3,500 | 24,500 | - | 5,376 | -5,376 | -7,070 |
| 3Q | 40,813 | 37,130 | 3,683 | 11,598 | 139 | 11,458 | -7,775 | 23,000 | 4,046 | 18,954 | 2 | 647 | -646 | -10,533 |
| 4Q | 42,589 | 46,222 | -3,633 | 17,571 | 268 | 17,303 | -20,936 | 17,000 | 11,409 | 5,591 | 448 | 113 | 334 | 15,010 |
| 2010 ³ 1Q | 28,734 | 31,900 | -3,167 | 7,303 | 287 | 7,016 | -10,183 | 19,000 | 3,535 | 15,465 | 62 | 467 | -405 | -4,877 |
| 2Q | 41,973 | 37,063 | 4,910 | 12,123 | 114 | 12,010 | -7,099 | 16,399 | 10,924 | 5,475 | 4,049 | 62 | 4,067 | -2,362 |

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.

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

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

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

Sumber: Jabatan Akauntan Negara

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 ³ | Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islamic ³ | Bil Perbendaharaan Malaysia | Bil Perbendaharaan Malaysia Islam | Terbitan Pelaburan Kerajaan | Sukuk Bank Negara Malaysia Ijarah ⁴ | Sekuriti Kerajaan Malaysia | Sekuriti Hutang Swasta & lain-lain ² | Total | |
|---------------|--|---|-----------------------------|-----------------------------------|------------------------------|--|---------------------------------|---|----------|-----------|
| End of Period | Bank Negara Bills / Bank Negara Monetary Note ³ | Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic ³ | Malaysian Treasury Bills | Malaysian Islamic Treasury Bills | Government Investment Issues | SBNMI ⁴ | Malaysian Government Securities | Private Debt Securities & others ² | 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 * | 1 | 1,668.7 | 12.0 | 264.2 | 158.0 | 244.4 | 29.2 | 28,921.0 | 13,099.0 | 44,396.5 |
| | 2 | 715.6 | 42.5 | 203.9 | 158.0 | 110.4 | - | 27,976.6 | 13,234.7 | 42,441.7 |
| | 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 |

¹ Merujuk kepada semua sekuriti hutang kerajaan dan swasta yang disenaraikan di dalam RENTAS.

² Termasuk Nota Jangka Pertengahan dan Kertas-kertas Komersial.

³ Termasuk BNMN dan BNMN Islamic mulai 14.12.2006

* Tidak termasuk Secondary Stock

⁴ Mulai 15 Februari 2008

¹ Refer to all government and private debt securities as listed in RENTAS.

² Include Medium Term Notes and Commercial Papers.

³ Include BNMN and BNMN Islamic from 14.12.2006

* Exclude Secondary Stock

⁴ 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> | Import barang-barang dan perkhidmatan <i>Imports of goods and services</i> |
|-------------------------|---|--|--|-------------------------------------|---|--|-------------------------------------|--|---|
| | | Jumlah <i>Total</i> | Sektor swasta <i>Private sector</i> | Sektor awam <i>Public sector</i> | Jumlah <i>Total</i> | Sektor swasta <i>Private sector</i> | Sektor awam <i>Public sector</i> | | |
| 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> | Perombongan dan Kuari <i>Mining and Quarrying</i> | Pembuatan <i>Manufacturing</i> | Pembinaan <i>Construction</i> | Perkhidmatan <i>Services¹</i> | of which | | | | | | | | | KDNK pada Harga Pembeli <i>GDP at Purchasers' Value¹</i> |
|-------------------------|---------------------------------|--|-----------------------------------|----------------------------------|---|--|--|--|--|------------------------------------|---|--|---|--|--|
| | | | | | | Elektrik, Gas dan Air <i>Electricity, Gas and Water</i> | Perdagangan Borong dan Runcit <i>Wholesale and Retail Trade</i> | Penginapan dan Restoran <i>Accommodation and Restaurant</i> | Pengangkutan dan Penyimpanan <i>Transport and Storage</i> | Komunikasi <i>Communication</i> | Kewangan dan Insurans <i>Finance and Insurance</i> | Harta Tanah dan Perkhidmatan Perniagaan <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 |

¹ Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

¹ Total may not necessarily add up due to rounding.

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

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

Sumber: Jabatan Perangkaan Malaysia

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 | 9.8 | 3.9 | 3.3 | 11028.1 | |
| 2009 | 0.6 | -7.1 | -7.7 | -4.3 | 0.8 | -10.0 | -16.6 | -16.6 | 3.7 | 11315.3 | |
| 2008 | 6 | 7.7 | 16.9 | 2.3 | -0.8 | 3.5 | 3.4 | 18.7 | 12.8 | 3.5 | 11123.7 |
| | 7 | 8.5 | 16.1 | 4.7 | 3.0 | 1.3 | 5.7 | 25.7 | 15.2 | - | - |
| | 8 | 8.5 | 14.0 | 1.8 | 5.0 | 0.8 | 0.6 | 10.7 | 5.4 | - | - |
| | 9 | 8.2 | 10.7 | -1.0 | -0.5 | 0.1 | -1.2 | 15.1 | 11.8 | 3.1 | 11123.4 |
| | 10 | 7.6 | 4.8 | -2.7 | -4.2 | -1.6 | -2.1 | -2.4 | -3.4 | - | - |
| | 11 | 5.7 | 0.7 | -7.6 | -1.4 | -2.8 | -10.6 | -4.9 | -8.3 | - | - |
| | 12 | 4.4 | -2.6 | -15.8 | -8.0 | -6.2 | -20.0 | -15.1 | -22.0 | 3.1 | 11170.8 |
| 2009 | 1 | 3.9 | -4.0 | -18.0 | -6.2 | -12.5 | -23.4 | -27.8 | -30.4 | - | - |
| | 2 | 3.7 | -7.0 | -12.7 | -7.8 | -5.5 | -15.4 | -16.0 | -27.6 | - | - |
| | 3 | 3.5 | -9.2 | -13.0 | -4.5 | -8.9 | -17.1 | -15.7 | -29.0 | 4.0 | 11208.5 |
| | 4 | 3.0 | -9.6 | -11.8 | -3.3 | -2.9 | -16.1 | -26.3 | -22.4 | - | - |
| | 5 | 2.4 | -11.0 | -11.0 | -2.0 | -2.1 | -15.6 | -29.7 | -27.8 | - | - |
| | 6 | -1.4 | -12.5 | -9.7 | -4.3 | 2.5 | -13.0 | -22.7 | -20.9 | 3.6 | 11450.0 |
| | 7 | -2.4 | -13.0 | -7.9 | -1.9 | 3.1 | -11.2 | -22.9 | -16.2 | - | - |
| | 8 | -2.4 | -9.9 | -7.0 | -7.7 | 4.0 | -7.7 | -19.9 | -18.7 | - | - |
| | 9 | -2.0 | -9.8 | -6.1 | -3.0 | 2.4 | -8.1 | -24.2 | -20.3 | 3.6 | 11442.5 |
| | 10 | -1.5 | -3.3 | 0.9 | -2.7 | 11.0 | 1.6 | 1.5 | -2.4 | - | - |
| | 11 | -0.1 | 0.0 | -0.8 | -7.4 | 5.9 | 1.6 | -3.3 | 2.3 | - | - |
| | 12 | 1.1 | 3.6 | 7.5 | -0.2 | 14.1 | 10.7 | 18.7 | 23.3 | 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 | 9.4 | 1.3 | 5.2 | 13.3 | 17.2 | 30.1 | - | - |
| | 7 | 1.9 | - | - | - | - | - | - | - | - | - |

3.6 Imbangan Pembayaran Balance of Payments

RM juta / RM million

| Ketika During | Akaun Semasa / Current Account | | | | | | | | | | | | | | Akaun Modal dan Kewangan / Capital and Financial Accounts | | | | | | Kesilapan dan Ketinggalan Errors and Omissions | Imbangan Keseluruhan Overall Balance |
|----------------------|--------------------------------|--|------------------|--------------------|-------------------|-------------------------|------------------|---------------------|-------------------|----------------------|-------------------------------------|-------------------|----------------------|---------------------|---|------------------------------------|---------------------|---|---|--|---|---|
| | Jumlah Total | Barangan dan Perkhidmatan / Goods and Services | | | | | | Pendapatan / Income | | | Pindahan Semasa / Current Transfers | | | Jumlah Total | Akaun Modal Capital Account | Akaun Kewangan / Financial Account | | | | | | |
| | | Jumlah Total | Barangan / Goods | | | Perkhidmatan / Services | | | Bersih Net | Kredit Credit | Debit Debit | Bersih Net | Kredit Credit | | | Debit Debit | Jumlah Total | Pelaburan langsung Direct investment | Pelaburan portfolio Portfolio investment | Pelaburan lain Other investment | | |
| | | | Bersih Net | Eksport Exports | Import Imports | Bersih Net | Kredit Credit | Debit Debit | | | | | | | | | | | | | | |
| 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 |
| 2007 1Q | 19,628 | 26,319 | 27,210 | 138,011 | 110,801 | -890 | 23,393 | 24,284 | -2,980 | 7,782 | 10,762 | -3,712 | 457 | 4,168 | 1,477 | -9 | 1,486 | 633 | 25,578 | -24,726 | -5,594 | 15,510 |
| 2Q | 24,676 | 31,410 | 29,261 | 144,906 | 115,645 | 2,149 | 25,675 | 23,526 | -2,787 | 9,372 | 12,160 | -3,946 | 276 | 4,222 | 7,584 | -21 | 7,605 | -110 | 15,958 | -8,243 | 1,583 | 33,844 |
| 3Q | 29,956 | 37,352 | 35,793 | 158,618 | 122,826 | 1,559 | 26,062 | 24,503 | -3,220 | 11,267 | 14,487 | -4,176 | 375 | 4,551 | -31,092 | -119 | -30,973 | -5,025 | -28,732 | 2,784 | -3,219 | -4,355 |
| 4Q | 27,930 | 37,128 | 37,224 | 163,640 | 126,416 | -96 | 26,077 | 26,173 | -4,998 | 10,647 | 15,644 | -4,200 | 241 | 4,441 | -17,109 | -37 | -17,071 | -4,846 | 5,580 | -17,806 | -10,524 | 297 |
| 2008 1Q | 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 |

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 (BPMS) 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 BPMS yang disediakan oleh IMF, data bagi terbitan dan penebusan bon dan nota oleh sektor awam telah diklasifikasi semula dan dicatat di bawah pelaburan portfolio mulai suku pertama 2004.

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 (BPMS) 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 BPMS 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.

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

Sumber: Jabatan Perangkaan Malaysia

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

3.7 Hutang Luar Negeri External Debt

RM juta / RM million

| Akhir tempoh <i>End period</i> | Hutang luar negeri yang belum dijelaskan / External debt outstanding | | | | | | | | | |
|---------------------------------------|--|---|---|---|---|---|---|--|--|--|
| | Jumlah <i>Total</i> | Nisbah khidmat bayaran ⁶ (%) <i>External debt service ratio⁶ (%)</i> | Hutang jangka sederhana dan panjang ¹ / Medium and long-term debt ¹ | | | | | Hutang jangka pendek ² / Short-term debt ² | | |
| | | | Jumlah <i>Total</i> | Kerajaan Persekutuan / Federal Government | | PABK ³ NFPEs ³ | Sektor swasta ⁴ Private sector ⁴ | Jumlah Total | Sektor perbankan ⁵ Banking sector ⁵ | Sektor bukan bank Non-bank sector |
| | | | | Jumlah <i>Total</i> | Nisbah khidmat bayaran ⁶ (%) <i>External debt service ratio⁶ (%)</i> | | | | | |
| 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 |
| 2007 3Q | 188,342 | 4.8 | 131,877 | 20,896 | 1.8 | 43,325 | 67,656 | 56,464 | 45,209 | 11,255 |
| 4Q | 187,445 | 2.6 | 132,978 | 19,602 | 0.7 | 41,854 | 71,521 | 54,468 | 42,134 | 12,334 |
| 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 |

- Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
- Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
- Terdiri daripada kedua-dua hutang Perusahaan Awam Bukan Kewangan yang dijamin dan tidak dijamin. Sehingga 1982, hutang PABK yang tidak dijamin dimasukkan di bawah sektor swasta. Malaysian Airline System Berhad telah dikelasifikasi semula pada 2001 sebagai PABK daripada sektor swasta.
- Termasuk hutang PABK yang tidak dijamin sehingga 1982.
- Tidak termasuk mata wang dan deposit yang dimiliki oleh bukan pemastautin dalam institusi perbankan pemastautin.
- Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah hutang luar negeri sebagai nisbah kepada jumlah eksport kasar barangan dan perkhidmatan. Data tahunan bagi jumlah nisbah khidmat bayaran hutang bagi tempoh sebelum 1980 serta data suku tahunan nisbah khidmat bayaran hutang bagi tempoh sebelum 1991 tidak diperolehi.

- Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.
- Short-term debt refers to debt with tenure of one year and below.
- Includes both guaranteed and non-guaranteed debt of Non-Financial Public Enterprises. Up to 1982, the non-guaranteed debt of the NFPEs were classified under private sector. Malaysian Airline System Berhad has been reclassified as an NFPE instead of private sector in 2001.
- Up to 1982, includes the non-guaranteed debt of the NFPEs.
- Excludes currency and deposits held by non-residents with residential banking institutions.
- Measures the principal repayment (excluding prepayment) and the interest payment of the external debt as a proportion of gross export of goods and services. Data on the annual total debt service ratio for the period prior to 1980 and quarterly debt service ratio for the period prior to 1991 are not available.

Source: Treasury and Bank Negara Malaysia

Sumber: Perbendaharaan dan Bank Negara Malaysia

3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

| Akhir tempoh <i>End period</i> | Bank Negara Malaysia / Central Bank of Malaysia | | | | | | Lain-lain rizab rasmi ⁴ Other official reserves ⁴ | Rizab rasmi bersih Net official reserves | |
|-----------------------------------|---|--|---|--|---|---|--|---|-----------|
| | Rizab antarabangsa kasar / Gross international reserves | | | | Tanggungjawab luar negeri ⁵ External liabilities ⁵ | Rizab antarabangsa bersih Net international reserves | | | |
| | Jumlah <i>Total</i> | Hak-hak Pengeluaran Khas ² <i>Special Drawing Rights²</i> | Kedudukan rizab di IMF ³ <i>IMF reserves position³</i> | Emas dan pertukaran mata wang asing ¹ <i>Gold and foreign exchange¹</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 | 8 | 400,177.2 | 782.8 | 610.3 | 398,784.0 | 22.2 | 400,155.0 | 132.8 | 400,287.8 |
| | 9 | 379,349.6 | 782.5 | 591.2 | 377,975.9 | 22.9 | 379,326.7 | 128.4 | 379,455.1 |
| | 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 |

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

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

- 1 Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, 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.
- 4 Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dollar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government, instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.
- 5 External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.

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