

Annex



Annex

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Table A.1

Key Financial Soundness Indicators

	As at end				
	2013	2014	2015	2016	2017 ^p
	% (or otherwise stated)				
Banking System					
Total Capital Ratio	14.9	15.9	16.6	16.5	17.1
Tier 1 Capital Ratio	13.5	14.0	14.2	14.0	14.3
Common Equity Tier 1 Capital Ratio	12.6	13.3	13.3	13.1	13.3
Return on Assets	1.5	1.5	1.3	1.3	1.5
Return on Equity	15.9	15.2	12.3	12.5	13.0
Liquid Assets to Total Assets	11.6	13.3	-	-	-
Liquid Assets to Short-term Liabilities	36.5	42.6	-	-	-
Liquidity Coverage Ratio ¹	-	-	127.4	124.3	134.9
Net Impaired Loans Ratio	1.3	1.2	1.2	1.2	1.1
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base	1.5	1.4	1.2	1.1	1.0
Net Open Position in FC to Capital Base	5.7	4.7	6.1	6.3	6.1
Equity Holdings to Capital Base	0.8	1.3	0.7	1.5	1.0
Insurance and Takaful Sector					
Capital Adequacy Ratio (conventional only)	246.1	251.9	251.6	248.2	236.3
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	13.2	13.8	12.0	13.3	19.0
New Business Premiums / Contributions (RM billion)	12.1	12.9	13.2	14.2	15.1
Capital Adequacy Ratio (conventional only)	260.9	259.2	260.6	245.0	233.5
General Insurance and General Takaful					
Underwriting Profit (RM billion)	1.8	1.8	1.3	1.8	1.4
Operating Profit (RM billion)	3.2	3.2	2.7	3.4	2.7
Gross Direct Premiums / Contributions (RM billion)	17.8	19.1	19.5	19.7	19.9
Claims Ratio	57.1	57.5	60.2	55.9	58.3
Capital Adequacy Ratio (conventional only)	231.7	279.7	263.3	269.1	268.9
Household (HH) Sector					
HH Debt (RM billion)	877.4	960.0	1,030.5	1,086.1	1,139.9
HH Financial Asset (RM billion)	1,904.9	2,015.0	2,119.3	2,232.4	2,423.6
HH Debt-to-GDP Ratio	86.1	86.8	89.0	88.3	84.3
HH Financial Asset to Total HH Debt Ratio	217.1	209.9	205.7	205.5	212.6
HH Liquid Financial Asset to Total HH Debt Ratio	155.7	147.5	142.4	140.7	145.2
Impaired Loans Ratio of HH Sector	2.2	1.9	1.6	1.6	1.6
Business Sector					
Return on Assets	6.4	6.0	4.9	4.6	4.4
Return on Equity	11.3	10.2	8.8	7.9	7.7
Debt-to-Equity Ratio	39.1	39.2	43.2	43.0	47.0
Interest Coverage Ratio (times)	13.1	12.0	10.6	11.5	9.1
Operating Margin	16.1	15.9	14.8	14.5	15.4
Impaired Loans Ratio of Business Sector	2.9	2.6	2.5	2.5	2.5
Development Financial Institutions²					
Lending to Targeted Sectors (% change)	8.1	7.0	5.5	5.7	0.1
Deposits Mobilised (% change)	7.2	5.3	2.0	6.4	4.8
Impaired Loans Ratio	5.6	5.0	4.8	5.9	5.2
Return on Assets	2.2	1.6	1.4	1.0	1.4

¹ The Basel III Liquidity Coverage Ratio (LCR) Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998

² Refers to development financial institutions under the Development Financial Institutions Act 2002

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia, Securities Commission Malaysia, Bursa Malaysia, Bloomberg, Department of Statistics, Malaysia and internal computation

Table A.2

Household Sector: Gross Impaired and Delinquent Loans in the Banking System and Non-Bank Financial Institutions

	Gross Impaired Loans						Gross Delinquent Loans					
	Ratio (%)			Annual Change (%)			Ratio (%)			Annual Change (%)		
	2015	2016	2017	2015	2016	2017	2015	2016	2017	2015	2016	2017
Overall	1.6	1.6	1.6	-6.1	4.2	2.0	1.5	1.5	1.4	-7.8	2.7	-0.6
Residential properties	1.8	1.7	1.6	-4.6	3.6	2.4	1.5	1.4	1.3	1.3	3.8	-1.1
Non-residential properties	1.0	1.1	1.2	-3.4	9.6	11.5	0.7	0.9	1.1	-2.0	28.2	21.1
Motor vehicles	1.4	1.4	1.4	-20.7	-2.6	-1.1	2.8	2.8	2.7	-22.8	-3.4	-2.3
Personal financing	1.9	2.0	2.2	12.2	14.8	9.5	0.7	0.8	0.8	13.9	13.8	2.1
Credit cards	1.8	1.9	1.6	-16.9	5.2	-11.9	1.3	1.2	1.1	-13.3	0.4	-10.4

Source: Bank Negara Malaysia

Table A.3

Business Sector: Gross Impaired and Delinquent Loans in the Banking System

	% of Total Domestic Debt Exposure ¹	% of Total Business Loans	Gross Impaired Loans Ratio (%)			Gross Delinquent Loans Ratio (%)		
			2015	2016	2017	2015	2016	2017
Overall		100	2.5	2.5	2.5	0.3	0.4	0.3
of which: SMEs		53.1	2.5	2.4	2.6	0.4	0.5	0.5
Primary agriculture	5.3	6.1	1.0	0.9	0.7	0.1	0.1	0.2
of which: Palm oil	3.7	4.2	1.2	1.0	0.8	0.1	0.1	0.2
Mining & quarrying	2.2	1.7	0.2	4.0	5.2	0.1	0.2	0.6
of which: Oil & gas ²	2.0	1.4	0.1	4.2	5.5	0.03	0.1	0.5
Manufacturing	15.3	17.9	3.9	3.7	3.5	0.2	0.2	0.3
of which: Automotive	1.0	1.1	2.2	3.7	7.2	0.03	0.3	0.1
Construction	14.6	12.6	2.8	2.4	2.4	0.5	0.6	0.5
Services	62.6	61.7	2.3	2.2	2.4	0.3	0.4	0.3
of which: Wholesale and retail trade	14.8	17.5	1.9	1.7	1.8	0.3	0.4	0.4
of which: Transport and storage	5.4	4.3	7.9	7.9	9.5	1.2	1.5	0.1
of which: Post and telecommunication	2.6	2.0	2.2	2.0	1.1	0.1	0.5	0.1
of which: Real estate activities	18.6	19.9	1.5	1.5	1.5	0.2	0.2	0.3

¹ Includes loans from the banking system and holdings of corporate bonds/sukuk by banks² Includes upstream and downstream activities

Source: Bank Negara Malaysia

Table A.4

Key Financial Indicators: Islamic Banking and Takaful Sectors

	As at end				
	2013	2014	2015	2016	2017 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ^{1,2}	558,295.0	615,190.0	684,906.2	743,562.8	829,819.3
% of total assets of entire banking system ^{1,2}	25.0	25.5	26.8	28.0	30.0
Total financing ^{1,2}	370,673.8	427,887.8	495,005.9	553,402.4	605,522.8
% of total loans / financing of entire banking system ^{1,2}	27.5	29.2	31.3	33.2	34.9
Total deposits and investment accounts ^{1,3}	-	-	550,275.1	602,204.1	672,611.2
Total deposits	436,327.6	494,738.3	503,127.8	528,527.0	593,878.8
Total investment accounts	-	-	47,147.3	73,677.1	78,732.4
% of total deposits and investment accounts of entire banking system ^{1,3}	26.7	28.2	30.0	31.7	34.1
	%				
Total Capital Ratio	15.1	16.2	16.1	16.6	17.6
Tier 1 Capital Ratio	12.8	12.9	12.3	13.0	13.7
Common Equity Tier 1 Capital Ratio	12.8	12.8	12.3	13.0	13.2
Return on Assets	1.2	1.1	1.0	1.0	1.1
Net Impaired Financing Ratio	1.0	0.9	0.9	1.0	0.9
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	20,934.2	22,746.3	24,711.0	26,781.7	29,289.8
Family	17,952.2	19,619.3	21,389.1	23,189.1	25,643.5
General	2,982.0	3,127.0	3,321.9	3,592.5	3,646.3
% of insurance and takaful industry	9.2	9.4	9.7	10.0	10.1
Net Contribution Income	6,207.9	6,330.6	6,815.6	7,534.6	8,253.4
Family	4,807.4	4,787.2	5,104.3	5,743.9	6,353.0
General	1,400.5	1,543.4	1,711.3	1,790.7	1,900.4
% of insurance and takaful industry	14.1	13.4	13.8	14.6	15.2
Family Takaful					
New Business Contributions	3,563.5	3,500.3	3,638.4	3,951.1	4,345.6
General Takaful					
Gross Direct Contributions	1,908.8	2,163.7	2,295.9	2,401.7	2,557.0
Claims Ratio (%)	53.6	47.8	51.9	49.0	51.1

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

² Beginning 1 July 2015, includes assets / financing funded by investment accounts which are recognised on and off-balance sheet

³ Beginning 1 July 2015, Islamic deposits and investment accounts are required to be designated separately. Investment account figures include those which are recognised on and off-balance sheet

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.5

Banking System¹: Income and Expenditure

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million (or otherwise stated)				
Interest income	83,079.3	89,416.7	96,784.6	100,160.0	104,204.9
Less: Interest expense	43,621.4	47,911.5	54,612.9	57,191.2	57,902.9
Net interest income	39,457.8	41,505.1	42,171.8	42,968.8	46,302.0
Add: Fee-based income	9,617.6	10,103.0	9,682.7	9,380.2	10,552.3
Less: Staff cost	13,561.5	13,628.7	15,206.3	14,294.4	15,308.0
Overheads	13,383.7	14,171.8	15,229.4	15,160.6	15,728.6
Gross operating profit	22,130.2	23,807.6	21,418.8	22,893.9	25,817.7
Less: Impairment ² and other provisions	2,427.1	1,472.0	2,883.7	2,700.9	2,066.4
Gross operating profit after provision	19,703.1	22,335.6	18,535.1	20,193.1	23,751.3
Add: Other income	10,054.5	9,593.3	10,460.8	12,053.3	12,459.0
Pre-tax profit	29,757.6	31,928.9	28,995.9	32,246.3	36,210.3
Pre-tax profit / Average assets (%)	1.5	1.5	1.3	1.3	1.5
Pre-tax profit / Average shareholders' funds (%)	15.9	15.2	12.3	12.5	13.0
Pre-tax profit / Average employee (RM'000)	236.2	255.0	237.1	271.3	305.2
Cost incurred per ringgit of revenue earned (sen)	45.6	45.4	48.8	45.7	44.8
Cost incurred per ringgit of net interest income (sen)	68.3	67.0	72.2	68.5	67.0
Overheads to staff cost (%)	98.7	104.0	100.2	106.1	102.7
Staff cost per employee (RM'000)	108.4	108.8	127.5	120.7	128.8

¹ Includes Islamic banks

² Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.6

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million (or otherwise stated)				
Interest income	81,085.9	87,707.9	95,028.2	98,543.5	102,490.8
Less: Interest expense	42,165.1	46,598.7	53,348.2	56,106.7	56,706.9
Net interest income	38,920.9	41,109.2	41,680.0	42,436.7	45,783.9
Add: Fee-based income	7,874.4	8,179.1	8,076.6	8,068.0	8,976.7
Less: Staff cost	12,399.9	12,488.5	14,071.0	13,253.9	14,200.8
Overheads	12,571.6	13,232.2	14,394.9	14,486.0	15,101.0
Gross operating profit	21,823.8	23,567.5	21,290.7	22,764.8	25,458.9
Less: Impairment ² and other provisions	2,467.4	1,487.0	2,925.7	2,687.3	2,018.8
Gross operating profit after provision	19,356.4	22,080.5	18,365.0	20,077.5	23,440.1
Add: Other income	9,409.3	8,675.3	9,898.3	11,398.8	11,896.8
Pre-tax profit	28,765.7	30,755.8	28,263.3	31,476.4	35,336.9
Pre-tax profit / Average assets (%)	1.5	1.5	1.3	1.3	1.4
Pre-tax profit / Average shareholders' funds (%)	16.0	15.4	12.6	12.8	13.2
Pre-tax profit / Average employee (RM'000)	246.3	264.6	249.2	284.7	316.1
Cost incurred per ringgit of revenue earned (sen)	44.4	44.4	47.7	44.8	44.0
Cost incurred per ringgit of net interest income (sen)	64.2	62.6	68.3	65.4	64.0
Overheads to staff cost (%)	101.4	106.0	102.3	109.3	106.3
Staff cost per employee (RM'000)	106.7	107.5	127.2	120.0	125.6

¹ Includes Islamic banks

² Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.7

Investment Banks: Income and Expenditure

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million (or otherwise stated)				
Interest income	1,993.3	1,708.8	1,756.4	1,616.6	1,714.1
Less: Interest expense	1,456.4	1,312.8	1,264.6	1,084.5	1,196.0
Net interest income	536.9	396.0	491.8	532.1	518.0
Add: Fee-based income	1,743.2	1,923.9	1,606.1	1,312.2	1,575.6
Less: Staff cost	1,161.5	1,140.1	1,135.3	1,040.5	1,107.2
Overheads	812.2	939.6	834.5	674.5	627.6
Gross operating profit	306.4	240.1	128.1	129.1	358.8
Less: Impairment ¹ and other provisions	-40.4	-15.0	-42.0	13.6	47.7
Gross operating profit after provision	346.8	255.1	170.1	115.5	311.2
Add: Other income	645.2	918.0	562.5	654.4	562.2
Pre-tax profit	991.9	1,173.1	732.6	770.0	873.4
Pre-tax profit / Average assets (%)	1.7	2.1	1.4	1.5	1.7
Pre-tax profit / Average shareholders' funds (%)	10.6	11.4	6.9	7.2	8.2
Pre-tax profit / Average employee (RM'000)	107.7	130.8	82.7	92.9	127.0
Cost incurred per ringgit of revenue earned (sen)	67.5	64.2	74.0	68.6	65.3
Cost incurred per ringgit of net interest income (sen)	367.6	525.2	400.6	322.4	334.9
Overheads to staff cost (%)	69.9	82.4	73.5	64.8	56.7
Staff cost per employee (RM'000)	131.8	125.0	131.9	130.6	191.5

¹ Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.8

Islamic Banking System: Income and Expenditure

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million (or otherwise stated)				
Income ¹	18,106.3	20,416.1	23,520.3	25,762.8	28,192.1
<i>of which: derived from assets funded by investment accounts</i>	-	-	1,041.9	7,295.8	8,122.8
Less: Expense ¹	9,422.9	10,888.9	13,738.6	15,238.0	16,432.8
<i>of which: profit distributed to investment account holders</i>	-	-	601.7	3,987.0	5,289.9
Net income	8,683.3	9,527.2	9,781.7	10,524.8	11,759.3
Add: Fee-based income ²	1,048.4	1,056.9	1,121.3	1,309.9	1,571.2
Less: Staff cost	1,740.0	1,741.9	1,754.7	1,789.6	2,001.7
Overheads	3,079.2	3,225.5	3,495.6	3,685.4	3,989.2
Gross operating profit	4,912.5	5,616.8	5,652.8	6,359.7	7,339.5
Less: Impairment ³ and other provisions	443.8	758.2	1,067.8	1,175.1	756.9
Gross operating profit after provision	4,468.7	4,858.6	4,585.0	5,184.6	6,582.6
Add: Other income	444.0	253.1	449.4	392.0	96.3
Pre-tax profit	4,912.7	5,111.7	5,034.4	5,576.6	6,678.9
Pre-tax profit / Average assets (%)	1.2	1.1	1.0	1.0	1.1
Pre-tax profit / Average shareholders' funds (%)	17.0	15.7	14.0	13.9	15.1
Pre-tax profit / Average employee (RM'000) ⁴	167.0	173.1	161.8	177.6	201.1
Cost incurred per ringgit of revenue earned (sen)	24.6	22.9	20.9	19.9	20.1
Cost incurred per ringgit of net income (sen)	55.5	52.1	53.7	52.0	50.9
Overheads to staff cost (%)	177.0	185.2	199.2	205.9	199.3
Staff cost per employee (RM'000) ⁴	59.1	59.0	56.4	57.0	60.3

¹ Beginning 1 July 2015, income and expenses include those arising from assets funded by investment accounts and profit distributed to investment account holders

² Including income derived from assets funded by investment accounts which are recognised off-balance sheet

³ Refers to individual and collective impairment provisions in accordance with the Policy Document on the Classification and Impairment Provisions for Loans / Financing

⁴ Number of employees is estimated based on the percentage of the institutions' Islamic assets

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.9

Banking System: Network and Workforce

	As at end				
	2013	2014	2015	2016	2017 ^p
Number of institutions	55	54	54	54	54
<i>Commercial banks</i>	27	27	27	27	27
<i>Investment banks</i>	12	11	11	11	11
<i>Islamic banks</i>	16	16	16	16	16
Office network	2,479	2,494	2,500	2,498	2,494
<i>Commercial banks</i>	2,029	2,045	2,048	2,019	2,019
<i>Investment banks</i>	135	135	119	130	130
<i>Islamic banks</i> ¹	2,177	2,192	2,206	2,197	2,196
Number of employees	125,071	125,307	119,246	118,465	118,851
<i>Commercial banks</i>	106,006	106,783	101,718	101,378	103,806
<i>Investment banks</i>	8,814	9,122	8,606	7,970	5,783
<i>Islamic banks</i>	10,251	9,402	8,922	9,117	9,262

¹ Includes Islamic bank branches that are shared with conventional bank branches

^p Preliminary

Source: Bank Negara Malaysia

Table A.10

Commercial Banks¹: Commitments and Contingencies

	As at end				
	2013	2014	2015	2016	2017 ^p
RM million					
Assets sold with recourse and commitments with drawdown	5,284.8	6,762.4	8,852.4	12,066.7	17,399.9
Credit extension commitments	470,299.8	472,472.5	490,961.9	503,193.1	523,609.8
Direct credit substitutes	33,087.9	29,897.3	32,830.2	30,867.5	28,027.3
Foreign exchange-related contracts	577,388.4	760,062.7	891,122.5	924,253.8	930,583.3
Interest rate-related contracts	772,958.0	791,736.1	858,058.7	941,300.7	958,693.0
Trade-related contingencies	10,677.4	13,724.3	13,505.9	11,834.1	11,173.2
Transaction-related contingencies	50,561.5	57,964.8	60,492.9	66,338.3	66,115.5
Underwriting obligations	522.0	466.0	76.0	76.0	415.0
Others	55,541.2	63,046.9	58,523.2	58,783.8	40,588.9
Total	1,976,320.9	2,196,133.0	2,414,423.9	2,548,714.0	2,576,605.8

¹ Includes Islamic banks

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.11

Investment Banks: Commitments and Contingencies

	As at end				
	2013	2014	2015	2016	2017 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	12.4	77.0	4.5	11.0	4.0
Credit extension commitments	5,454.8	5,609.1	5,802.7	6,160.1	6,825.1
Direct credit substitutes	316.6	418.0	543.0	305.4	109.2
Foreign exchange-related contracts	7,548.1	7,941.7	8,736.5	6,064.5	7,973.8
Interest rate-related contracts	9,779.4	8,957.2	7,370.6	7,574.8	7,759.8
Trade-related contingencies	0.0	0.0	0.0	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	680.8	90.2	218.4	85.6	120.0
Others	3,402.7	3,296.3	2,967.2	2,892.6	3,057.7
Total	27,205.4	26,399.9	25,653.4	23,104.7	25,859.9

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.12

Life Insurance¹: Income and Outgo

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Net premiums	26,458.1	28,824.8	30,041.2	31,585.9	33,233.0
Less: Net policy benefits	16,357.7	17,997.2	20,541.3	21,372.9	22,617.1
Agency remuneration	3,667.9	3,837.0	3,899.6	4,100.8	4,303.7
Total management expenses	2,481.8	2,626.5	2,994.6	3,228.1	3,471.2
Balance of transaction	3,950.7	4,364.1	2,605.6	2,884.2	2,841.0
Add: Net investment income	7,208.4	7,623.2	8,057.0	8,446.2	9,070.1
Net capital gain (loss)	-1,344.2	-856.2	-209.7	260.4	4,052.3
Net other income (outgo)	1,272.8	512.9	-104.2	-341.1	460.5
Excess income over outgo	11,087.7	11,643.9	10,348.7	11,249.7	16,423.8

¹ Figures are based on global business of life insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.13

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Earned premium income	13,821.3	14,885.6	15,633.8	15,995.0	16,365.9
Less: Net claims incurred	7,934.2	8,699.6	9,553.3	9,062.6	9,666.9
Net commission	1,789.8	1,963.4	2,015.6	2,172.5	2,127.5
Total management expenses	2,477.1	2,656.4	2,929.3	3,211.1	3,368.1
Underwriting profit	1,620.1	1,566.3	1,135.6	1,548.9	1,203.4
Add: Net investment income	1,015.7	1,063.9	1,152.8	1,247.6	1,257.2
Net capital gains (loss)	24.8	-29.2	1.0	-6.4	36.7
Net other income (outgo)	180.5	197.3	88.3	194.9	-140.0
Operating profit	2,841.1	2,798.3	2,377.7	2,984.9	2,357.3

¹ Figures are based on global business of general insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.14

Family Takaful¹: Income and Outgo

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Net contributions	4,807.4	4,787.2	5,104.3	5,743.9	6,353.0
Less: Net certificate benefits	1,999.2	2,027.6	2,449.9	2,666.3	2,881.4
Net commissions	761.2	731.5	850.6	953.7	1,063.7
Total management expenses	642.5	731.4	845.7	968.9	1,118.3
Balance of transaction	1,404.5	1,296.7	958.2	1,155.0	1,289.5
Add: Net investment income	659.1	736.9	837.4	922.6	1,031.6
Net capital gain (loss)	-164.4	-56.1	16.4	-8.8	194.3
Net other income (outgo)	206.6	138.5	-140.5	-59.1	41.0
Excess income over outgo	2,105.9	2,116.0	1,671.5	2,009.6	2,556.4

¹ Figures are based on global business and actual expenses borne by family takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.15

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Earned contribution income	1,390.0	1,466.8	1,671.4	1,778.0	1,863.8
Less: Net claims incurred	743.2	700.6	867.9	870.5	953.3
Net commission	192.4	91.9	105.0	101.3	99.5
Total management expenses	247.4	416.7	502.9	553.2	650.5
Underwriting profit	207.0	257.6	195.6	253.0	160.5
Add: Net investment income	102.8	110.6	119.1	128.6	134.0
Net capital gains (loss)	-0.9	0.5	0.7	-0.4	0.0
Net other income (outgo)	72.7	9.6	3.3	39.3	6.9
Operating profit	381.6	378.3	318.8	420.5	301.5

¹ Figures are based on global business and actual expenses borne by general takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.16

Development Financial Institutions: Sources and Uses of Funds

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2016	2017	2016	2017	2016	2017
	RM million					
Sources:						
Shareholders' equity	31,379.3	33,924.4	9,168.3	9,110.6	40,547.6	43,035.0
<i>of which:</i>						
Paid-up capital	11,123.4	11,623.4	2,871.5	2,871.5	13,994.9	14,494.9
Reserves	8,048.0	9,228.1	1,391.6	1,129.6	9,439.6	10,357.7
Retained earnings/losses	9,649.7	10,712.8	1,879.7	2,091.3	11,529.4	12,804.1
Liabilities	173,058.8	177,799.0	76,524.3	82,597.6	249,583.1	260,396.6
<i>of which:</i>						
Deposits accepted	126,159.1	129,511.6	66,017.1	71,763.8	192,176.2	201,275.4
Borrowings	11,248.5	9,144.6	7,547.9	7,606.8	18,796.4	16,751.4
<i>Government</i>	7,966.1	7,314.5	1,607.1	1,592.8	9,573.2	8,907.3
<i>Multilateral/International agencies</i>	2,382.4	1,830.1	4.8	-	2,387.2	1,830.1
<i>Others</i>	900.0	-	5,936.0	6,014.0	6,836.0	6,014.0
Debt securities issued	20,502.7	21,110.4	-	-	20,502.7	21,110.4
Total	204,438.1	211,723.4	85,692.6	91,708.2	290,130.7	303,431.6
Uses:						
Assets	204,438.1	211,723.4	85,692.6	91,708.2	290,130.7	303,431.6
<i>of which:</i>						
Deposits placed	7,445.9	5,565.1	11,440.4	12,160.8	18,886.3	17,725.9
Investments	43,618.2	49,837.1	53,194.5	56,620.3	96,812.7	106,457.4
<i>of which:</i>						
<i>Government securities</i>	23,857.5	23,580.6	-	-	23,857.5	23,580.6
<i>Shares</i>	906.2	848.8	20,166.2	18,527.4	21,072.4	19,376.2
<i>Quoted</i>	860.4	802.9	19,783.3	18,358.8	20,643.7	19,161.7
<i>Unquoted</i>	45.8	45.9	382.9	168.6	428.7	214.5
<i>Corporate debt securities</i>	10,747.0	14,002.2	15,498.9	17,993.3	26,245.9	31,995.5
Loans and advances	143,330.2	143,546.2	9,594.0	9,930.6	152,924.2	153,476.8
Fixed assets	4,111.3	4,432.5	7,180.3	7,951.9	11,291.6	12,384.4
Total	204,438.1	211,723.4	85,692.6	91,708.2	290,130.7	303,431.6
Contingencies:						
Guarantee	729.0	613.0	5,242.6	6,496.2	5,971.6	7,109.2
Export credit insurance	1,333.5	1,795.8	-	-	1,333.5	1,795.8
Total	2,062.5	2,408.8	5,242.6	6,496.2	7,305.1	8,905.0

¹ Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

² Development Financial Institutions Act 2002

³ Refers to Lembaga Tabung Haji (LTH), Credit Guarantee Corporation Malaysia Berhad (CGC), Sabah Development Bank Berhad (SDB), Malaysian Industrial Development Finance Berhad (MIDF), Sabah Credit Corporation (SCC), Borneo Development Corporation (Sarawak) Sendirian Berhad (BDC Sarawak) and Borneo Development Corporation (Sabah) Sendirian Berhad (BDC Sabah)

Table A.17

Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end-2017						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Sources:							
Shareholders' equity	16,292.8	2,506.6	7,546.1	2,794.6	2,761.8	2,022.5	33,924.4
<i>of which:</i>							
Paid-up capital	2,986.0	-	3,078.7	1,000.0	2,708.7	1,850.0	11,623.4
Reserves	5,525.9	1,226.0	1,941.7	459.8	93.6	-18.9	9,228.1
Retained earnings/losses	5,920.0	1,102.6	2,407.4	1,164.5	51.4	66.9	10,712.8
Liabilities	90,415.9	28,335.6	22,927.5	13,249.9	13,679.4	9,190.7	177,799.0
<i>of which:</i>							
Deposits accepted	83,359.8	24,883.1	8,073.8	9,769.4	-	3,425.5	129,511.6
Borrowings	230.4	45.9	2,750.0	2,201.1	1,866.0	2,051.2	9,144.6
Government	230.4	45.9	2,750.0	2,201.1	35.9	2,051.2	7,314.5
Multilateral/International agencies	-	-	-	-	1,830.1	-	1,830.1
Others	-	-	-	-	-	-	-
Debt securities issued	3,443.8	-	7,550.0	-	8,295.2	1,821.4	21,110.4
Total	106,708.7	30,842.2	30,473.6	16,044.5	16,441.2	11,213.2	211,723.4
Uses:							
Assets	106,708.7	30,842.2	30,473.6	16,044.5	16,441.2	11,213.2	211,723.4
<i>of which:</i>							
Deposits placed	1,521.3	114.1	1,420.6	993.1	950.6	565.4	5,565.1
Investments	30,689.5	5,566.6	5,407.0	4,404.0	1,119.4	2,650.6	49,837.1
<i>of which:</i>							
Government securities	17,663.1	2,216.7	1,223.1	1,529.2	-	948.5	23,580.6
Shares	581.4	71.0	187.0	0.2	-	9.2	848.8
Quoted	572.1	71.0	159.6	0.2	-	-	802.9
Unquoted	9.3	-	27.4	-	-	9.2	45.9
Corporate debt securities	4,394.8	438.8	3,996.9	2,874.6	1,119.4	1,177.7	14,002.2
Loans and advances	70,628.9	22,363.7	22,033.3	9,609.9	12,390.8	6,519.6	143,546.2
Fixed assets	1,453.9	1,462.0	182.7	553.3	83.5	697.1	4,432.5
Total	106,708.7	30,842.2	30,473.6	16,044.5	16,441.2	11,213.2	211,723.4

¹ Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

² Development Financial Institutions Act 2002

Table A.18

Development Financial Institutions: Financing by Economic Sector

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2016	2017	2016	2017	2016	2017
	RM million					
Agriculture, forestry and fishery	9,224.8	9,984.5	724.8	763.7	9,949.6	10,748.2
Mining and quarrying	677.8	239.0	1,082.2	1,038.7	1,760.0	1,277.7
Manufacturing	5,331.1	4,975.6	429.5	427.1	5,760.6	5,402.7
Electricity, gas and water supply	4,432.6	4,047.7	481.9	490.7	4,914.5	4,538.4
Import and export, wholesale and retail trade, restaurants and hotels	4,750.2	5,012.8	194.6	178.3	4,944.8	5,191.1
Broad property sector	23,623.1	23,928.6	3,129.0	3,416.9	26,752.1	27,345.5
<i>Construction</i>	12,183.2	11,972.8	2,462.8	2,687.8	14,646.0	14,660.6
<i>Purchase of residential property</i>	10,483.3	11,052.1	63.4	54.5	10,546.7	11,106.6
<i>Purchase of non-residential property</i>	232.0	220.0	24.4	24.4	256.4	244.4
<i>Real estate</i>	724.6	683.7	578.4	650.2	1,303.0	1,333.9
Maritime	1,720.5	1,437.6	-	-	1,720.5	1,437.6
Transport, storage and communication	9,327.3	7,955.6	88.6	79.6	9,415.9	8,035.2
Finance, insurance and business services	4,938.7	4,704.7	505.6	352.0	5,444.3	5,056.7
Consumption credit	74,980.7	76,720.5	2,642.8	2,838.0	77,623.5	79,558.5
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	1,882.5	2,159.5	0.7	0.6	1,883.2	2,160.1
<i>Credit card</i>	936.3	958.6	-	-	936.3	958.6
Community, social and other service activities	3,774.9	3,996.0	12.1	32.9	3,787.0	4,028.9
Purchase of securities	272.1	242.9	-	-	272.1	242.9
Other sectors	276.4	300.7	302.9	312.7	579.3	613.4
Total	143,330.2	143,546.2	9,594.0	9,930.6	152,924.2	153,476.8

¹ Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

² Development Financial Institutions Act 2002

³ Refers to Lembaga Tabung Haji (LTH), Credit Guarantee Corporation Malaysia Berhad (CGC), Sabah Development Bank Berhad (SDB), Malaysian Industrial Development Finance Berhad (MIDF), Sabah Credit Corporation (SCC), Borneo Development Corporation (Sarawak) Sendirian Berhad (BDC Sarawak) and Borneo Development Corporation (Sabah) Sendirian Berhad (BDC Sabah)

Table A.19

Development Financial Institutions¹ under DFIA²: Financing by Economic Sector

	As at end-2017						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Agriculture, forestry and fishery	232.3	-	-	9,609.9	138.3	4.0	9,984.5
Mining and quarrying	-	-	-	-	211.1	27.9	239.0
Manufacturing	99.8	57.5	1,122.9	-	2,567.2	1,128.2	4,975.6
Electricity, gas and water supply	100.5	-	2,027.6	-	1,883.2	36.4	4,047.7
Import and export, wholesale and retail trade, restaurants and hotels	159.7	370.1	1,521.8	-	1,316.8	1,644.4	5,012.8
Broad property sector	2,840.9	9,589.4	8,061.0	-	2,382.0	1,055.3	23,928.6
<i>Construction</i>	853.3	-	8,061.0	-	2,100.6	957.9	11,972.8
<i>Purchase of residential property</i>	1,495.3	9,556.8	-	-	-	-	11,052.1
<i>Purchase of non-residential property</i>	187.4	32.6	-	-	-	-	220.0
<i>Real estate</i>	304.9	-	-	-	281.4	97.4	683.7
Maritime	-	-	1,437.6	-	-	-	1,437.6
Transport, storage and communication	168.4	19.2	5,072.4	-	1,955.5	740.1	7,955.6
Finance, insurance and business services	2,095.8	185.3	-	-	1,663.3	760.3	4,704.7
Consumption credit	64,771.0	11,949.5	-	-	-	-	76,720.5
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	1,005.9	1,153.6	-	-	-	-	2,159.5
<i>Credit card</i>	458.1	500.5	-	-	-	-	958.6
Community, social and other service activities	104.3	4.9	2,782.5	-	-	1,104.3	3,996.0
Purchase of securities	56.2	186.7	-	-	-	-	242.9
Other sectors	-	1.1	7.5	-	273.4	18.7	300.7
Total	70,628.9	22,363.7	22,033.3	9,609.9	12,390.8	6,519.6	143,546.2

¹ Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

² Development Financial Institutions Act 2002

Table A.20

Development Financial Institutions : Selected Data

	As at end					
	2016			2017		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Kerjasama Rakyat Malaysia Berhad	148	711	5,036	148	714	5,008
Bank Simpanan Nasional	402	727	7,233	403	744	7,116
Bank Pembangunan Malaysia Berhad	-	-	376	-	-	368
Bank Pertanian Malaysia Berhad	187	257	3,381	187	251	3,454
Export-Import Bank of Malaysia Berhad	-	-	332	-	-	340
Small Medium Enterprise Development Bank Malaysia Berhad	29	-	964	29	-	987
Sub-total	766	1,695	17,322	767	1,709	17,273
Non-DFIA¹ DFIs:						
Lembaga Tabung Haji	123	-	2,124	124	-	2,078
Credit Guarantee Corporation Malaysia Berhad	16	-	535	16	-	537
Sabah Development Bank Berhad	-	-	81	-	-	78
Malaysian Industrial Development Finance Berhad	5	-	278	5	-	284
Sabah Credit Corporation	13	-	178	13	-	172
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	38	-	-	35
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	19	-	-	20
Sub-total	157	-	3,253	158	-	3,204
Total	923	1,695	20,575	925	1,709	20,477

¹ Development Financial Institutions Act 2002

Table A.21

Total Outward and Inward Remittances

	2013	2014	2015	2016	2017
	RM million				
Total outward¹	22,717.1	28,457.0	34,898.7	34,252.6	32,951.9
<i>Remitted via:</i>					
Banks ²	8,577.2	10,989.0	14,265.9	12,678.0	12,389.1
Money services business licensees ³	14,139.9	17,468.0	20,632.8	21,574.6	20,562.8
Total inward⁴	5,764.8	7,115.1	8,588.6	9,106.3	11,133.0
<i>Remitted via:</i>					
Banks	4,984.6	6,134.4	7,267.2	7,226.5	8,630.5
Money services business licensees	780.2	980.7	1,321.4	1,879.8	2,502.5
<i>As at end of period</i>					
No. of remittance service providers	77	77	76	76	79
Commercial banks and Islamic banks	43	43	43	43	43
Development financial institutions	2	3	3	3	3
Licensed non-bank remittance service providers	32	31	30	30	33

¹ Refers to total funds remitted from Malaysia to other countries for workers' remittances and remuneration for employees

² Remittance transactions adjusted for funds channelled through Malaysia from a country of origin to another destination country. These funds comprise primarily the international worker remittances conducted via the MSB licensees approved under the Money Services Business Act (MSBA) 2011

³ Refers to non-bank remittance service providers and development financial institutions licensed under the MSBA 2011

⁴ Refers to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees

Source: International Transactions Information System (ITIS) and Money Services Business Statistical Report on Remittance Business

Table A.22

Basic Payments Indicators

	2013	2014	2015	2016	2017
Population (million)	30.2	30.7	31.2	31.6	32.1
GDP (RM million)	1,018,614	1,106,443	1,157,723	1,230,120	1,352,477
Cash in circulation (CIC) (RM million)	62,710.2	68,029.4	76,642.9	85,460.3	92,347.6
Transaction Volume Per Capita (unit):					
Cheque ¹	6.5	5.8	4.7	4.2	3.7
E-payments:	63.6	70.9	82.6	97.5	110.6
Credit card	11.0	11.3	11.5	12.1	12.7
Charge card	0.1	0.1	0.1	0.1	0.1
Debit card	1.6	2.2	2.9	3.4	5.1
E-money	34.7	38.3	44.4	52.6	58.1
Other cashless instruments ²	1.0	1.0	1.1	1.6	0.9
Interbank GIRO	2.8	3.7	4.8	5.5	6.1
Instant Transfer	0.5	0.9	1.5	2.6	4.1
Direct Debit ³	...	...	0.1	0.1	0.1
ATM ⁴	1.0	1.1	1.5	1.4	1.3
Internet banking ⁵	7.2	8.6	10.7	13.2	15.9
Mobile banking ⁵	0.5	0.7	0.9	1.4	2.6
Mobile payment ⁶	-	-	-	-	...
RENTAS - Third party transactions ⁷	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions ⁸	3.0	2.9	3.1	3.2	3.4
Transaction Value Per Capita (RM):					
CIC	2,075.5	2,215.3	2,457.6	2,701.5	2,881.4
Cheque ¹	68,163.9	63,115.6	57,555.8	52,645.9	50,324.9
E-payments:	535,808.0	563,894.6	549,629.4	550,665.3	613,632.1
Credit card	3,300.9	3,435.4	3,612.6	3,746.8	3,918.5
Charge card	239.1	278.8	286.3	308.2	342.5
Debit card	379.1	481.5	640.0	713.3	930.1
E-money	162.8	172.1	192.2	243.1	283.8
Other cashless instruments ²	4.3	3.2	3.3	4.8	3.1
Interbank GIRO	9,441.6	14,085.0	20,411.9	24,266.0	29,055.0
Instant Transfer	465.1	827.0	1,664.4	3,398.3	5,390.9
Direct Debit ³	372.4	481.8	619.2	798.4	997.1
ATM ⁴	1,355.9	1,232.9	1,308.2	1,296.0	1,228.6
Internet banking ⁵	74,809.0	87,188.1	102,888.5	100,424.6	126,745.6
Mobile banking ⁵	257.8	395.0	500.8	737.0	988.4
Mobile payment ⁶	-	-	-	-	0.5
RENTAS - Third party transactions ⁷	424,296.4	443,175.6	407,481.8	404,468.0	433,095.2
Intrabank direct debit and standing instructions ⁸	20,723.7	12,138.2	10,020.2	10,260.8	10,652.6
Turnover to GDP:					
CIC (%)	6.2	6.1	6.6	6.9	6.8
Cheque ¹ (times)	2.0	1.8	1.6	1.4	1.2
E-payments (times):	15.9	15.7	14.8	14.2	14.5
% of GDP:					
Credit card	9.8	9.5	9.7	9.6	9.3
Charge card	0.7	0.8	0.8	0.8	0.8
Debit card	1.1	1.3	1.7	1.8	2.2
E-money	0.5	0.5	0.5	0.6	0.7
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	28.0	39.1	55.0	62.4	68.9
Instant Transfer	1.4	2.3	4.5	8.7	12.8
Direct Debit ³	1.1	1.3	1.7	2.1	2.4
ATM ⁴	4.0	3.4	3.5	3.3	2.9
Internet banking ⁵	221.9	242.0	277.2	258.3	300.4
Mobile banking ⁵	0.8	1.1	1.3	1.9	2.3
Mobile payment ⁶	-	-	-	-	...
RENTAS - Third party transactions ⁷ (times)	12.6	12.3	11.0	10.4	10.3
Intrabank direct debit and standing instructions ⁸	61.5	33.7	27.0	26.4	25.2

¹ Cheques cleared via eSPICK

² Refer to single purpose payment cards

³ Refer to interbank direct debit transactions

⁴ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

⁵ Exclude non-financial transactions, payment card transactions and interbank funds transfer (IBG, Instant Transfer and RENTAS third party transactions) performed online

⁶ Refer to payment service offered by banking institutions that facilitates payments or funds transfer using a mobile device (e.g. mobile phone etc.). Exclude transactions using payment card and mobile banking transactions. Transactions made using mobile payment service offered by non-bank e-money issuers are captured under 'E-money'

⁷ Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payment refers to transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

⁸ Refer to payments that are directly debited by the banks from the current and savings account

... Negligible

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia

Table A.23

Cashless Payment Instruments: Transaction Volume

	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
Cheque¹	197.1	177.1	148.0	133.1	119.0	-10.0	-10.6
Credit card	332.4	345.7	359.6	383.8	406.5	6.7	5.9
Charge card	4.1	4.4	4.2	4.1	4.7	-1.3	13.4
Debit card	49.4	68.7	90.1	107.6	162.3	19.4	50.9
<i>International debit</i>	41.9	60.4	79.6	91.1	118.0	14.3	29.6
<i>Domestic debit</i>	7.4	8.4	10.4	16.5	44.3	58.0	168.2
E-money	1,048.0	1,175.0	1,384.7	1,663.2	1,861.7	20.1	11.9
<i>Card-based</i>	1,028.0	1,153.0	1,361.0	1,637.8	1,837.8	20.3	12.2
<i>Network-based</i>	20.1	22.0	23.7	25.4	23.9	6.9	-5.7

¹ Cheques cleared via eSPICK

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.24

Cashless Payment Instruments: Transaction Value

	2013	2014	2015	2016	2017	2016	2017
	RM million					% Annual change	
Cheque¹	2,059,504	1,938,218	1,794,937	1,665,401	1,612,912	-7.2	-3.2
Credit card	99,733	105,498	112,664	118,526	125,589	5.2	6.0
Charge card	7,223	8,560	8,929	9,749	10,978	9.2	12.6
Debit card	11,454	14,785	19,960	22,565	29,809	13.1	32.1
<i>International debit</i>	7,092	10,042	14,215	15,837	17,721	11.4	11.9
<i>Domestic debit</i>	4,362	4,743	5,745	6,728	12,088	17.1	79.7
E-money	4,919	5,284	5,995	7,689	9,095	28.2	18.3
<i>Card-based</i>	3,361	3,837	4,537	5,960	7,087	31.4	18.9
<i>Network-based</i>	1,557	1,447	1,458	1,729	2,008	18.6	16.1

¹ Cheques cleared via eSPICK

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.25

Payment Systems: Transaction Volume and Value							
	2013	2014	2015	2016	2017	2016	2017
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	4.0	4.4	4.4	4.4	4.6	1.0	2.3
Transaction value	46,437.7	49,127.4	53,572.4	51,538.8	53,749.9	-3.8	4.3
Interbank GIRO							
Transaction volume	83.4	113.6	149.1	174.1	196.7	16.8	13.0
Transaction value	285.3	432.5	636.6	767.6	931.2	20.6	21.3
	'000/RM million					% Annual change	
FPX²							
Transaction volume	2,211.7	3,099.7	4,648.8	8,655.6	33,173.9	86.2	283.3
Transaction value	1,372.2	4,191.4	8,602.5	14,784.4	28,910.3	71.9	95.5
Direct Debit							
Transaction volume	924.2	1,278.4	1,678.7	1,982.4	2,980.3	18.1	50.3
Transaction value	11,251.9	14,796.2	19,310.7	25,255.8	31,958.0	30.8	26.5

¹ Malaysia's large-value payment system, Real-time Electronic Transfer of Funds and Securities System

² Financial Process Exchange

Source: Bank Negara Malaysia

Table A.26

Payment and Securities Transactions Handled by RENTAS							
Transaction Volume	2013	2014	2015	2016	2017	2016	2017
	'000					% Annual change	
Total	3,967.1	4,367.2	4,403.4	4,449.3	4,550.8	1.0	2.3
IFTS¹	3,847.7	4,257.3	4,284.1	4,320.5	4,440.8	0.9	2.8
Money market operations	87.3	88.1	86.8	84.5	80.6	-2.6	-4.6
Foreign exchange settlement	100.0	107.6	126.8	126.3	110.2	-0.4	-12.7
<i>of which: USD CHATS²</i>	47.8	53.7	63.0	55.8	36.8	-11.4	-34.1
Third party transactions	3,020.2	3,383.8	3,317.5	3,445.6	3,696.8	3.9	7.3
Others	640.2	677.8	753.0	664.2	553.2	-11.8	-16.7
SSDS³	119.4	110.0	119.3	128.8	110.0	8.0	-14.6
Transaction Value	RM billion						
Total	46,437.7	49,127.4	53,572.4	51,538.8	53,749.9	-3.8	4.3
IFTS¹	43,903.3	46,743.1	51,332.7	49,585.5	52,206.0	-3.4	5.3
Money market operations	18,656.7	18,935.5	23,741.9	24,118.9	25,593.3	1.6	6.1
Foreign exchange settlement	3,839.6	4,966.6	5,190.4	4,941.8	5,849.9	-4.8	18.4
<i>of which: USD CHATS²</i>	2,594.8	3,595.2	3,700.9	3,877.8	4,145.5	4.8	6.9
Third party transactions	12,819.7	13,609.5	12,707.7	12,794.9	13,880.7	0.7	8.5
Others	8,587.2	9,231.5	9,692.7	7,729.8	6,882.0	-20.3	-11.0
SSDS³	2,534.5	2,384.3	2,239.7	1,953.3	1,544.0	-12.8	-21.0
Turnover to GDP (times)	45.6	44.4	46.3	41.9	39.7		
Daily Average:							
Transaction volume ('000)	16.1	17.8	17.9	18.0	18.7		
Transaction value (RM billion)	188.0	199.7	217.8	208.7	220.3		

¹ Interbank Funds Transfer System

² Payment versus Payment (PvP) link established in 2006, for interbank settlement of ringgit-US dollar trades through RENTAS USD CHATS

³ Scripless Securities Depository System for Malaysian Government Securities, Treasury bills, and scripless public debt securities

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia

Table A.27

Payment Channels: Transaction Volume and Value

Transaction Volume	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
Internet banking ¹	269.8	350.7	453.8	589.0	743.5	29.8	26.2
<i>Individual</i>	194.8	252.2	323.1	435.4	554.6	34.7	27.4
<i>Corporate</i>	75.0	98.5	130.6	153.6	188.8	17.6	22.9
Mobile banking ¹	16.1	23.3	32.0	55.8	106.1	74.3	90.1
ATM ²	42.4	51.3	68.6	71.3	71.6	3.9	0.4
Transaction Value	RM million						
Internet banking	3,457,627	4,108,271	4,718,110	5,217,165	6,502,850	10.6	24.6
<i>Individual</i>	224,852	304,177	352,176	464,693	622,507	31.9	34.0
<i>Corporate</i>	3,232,775	3,804,094	4,365,934	4,752,472	5,880,343	8.9	23.7
Mobile banking	9,243	14,677	20,693	33,161	48,349	60.3	45.8
ATM ²	40,987	52,047	57,529	65,273	67,385	13.5	3.2

¹ Exclude non-financial transactions² Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.28

Payment Transactions by Channels

Transaction Volume	2016			2017		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	324.4	33.7	57.2	438.0	67.0	57.4
Bill payment ¹	102.1	5.9	2.6	100.6	9.2	2.6
Investment in share and unit trust	6.3	...	0.1	7.8	...	0.1
Re-load	27.3	11.9	2.1	31.7	23.7	1.8
Card and loan repayment	29.9	3.4	9.3	32.9	5.2	9.7
Transaction Value	RM million					
Funds transfer	3,662,410	27,513	53,467	4,804,646	40,334	54,395
Bill payment ¹	26,895	926	774	35,344	1,510	957
Investment in share and unit trust	54,697	...	1,246	78,636	...	1,385
Re-load	546	201	111	599	359	87
Card and loan repayment	40,026	3,973	9,443	46,964	5,567	10,411

¹ Include insurance payments

... Negligible

Source: Bank Negara Malaysia

Table A.29

ATM Cash Withdrawals in Malaysia

Volume of cash withdrawals	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
	626.2	687.8	705.9	761.2	763.9	7.8	0.3
Value of cash withdrawals	RM million					9.8	1.9
	310,446.4	339,725.6	354,732.3	389,485.3	396,956.7		
Average value per transaction (RM)	495.7	493.9	502.5	511.6	519.7	1.8	1.6

Source: Bank Negara Malaysia

Table A.30

Number of Electronic Funds Transfer at Point-of-Sale (EFTPOS) Terminals

As at end of period	2013	2014	2015	2016	2017
	Unit				
Total terminals ¹	227,156	233,248	278,266	326,507	407,111
Terminals per 1,000 inhabitants	8	8	9	10	13

¹ Terminals that accept international brand payment card and/or domestic brand debit cards. Include terminals acquired by non-bank acquirers

Source: Bank Negara Malaysia

Table A.31

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2013	2014	2015	2016	2017	2016	2017
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,128	8,048	8,612	9,178	9,861	6.6	7.4
Charge card	155	142	143	130	129	-8.9	-0.6
Debit card	38,226	40,109	42,192	43,669	44,108	3.5	1.0
<i>Standalone international debit¹</i>	5,519	6,256	6,030	583	219	-90.3	-62.5
<i>Standalone domestic debit²</i>	17,363	15,455	14,544	11,844	6,727	-18.6	-43.2
<i>Co-badged³</i>	15,344	18,398	21,618	31,241	37,162	44.5	19.0
E-money	97,735	45,557	55,825	60,712	67,387	8.8	11.0
Number of subscribers:							
Internet banking	15,524	17,600	19,751	22,774	25,526	15.3	12.1
<i>Individual</i>	15,225	17,254	19,176	22,021	24,579	14.8	11.6
<i>Corporate</i>	299	346	575	753	947	31.0	25.6
<i>Penetration rate to population (%)</i>	51.4	57.3	63.3	72.0	79.6		
Mobile banking	4,379	5,639	7,279	8,946	11,480	22.9	28.3
<i>Penetration rate to population (%)</i>	14.5	18.4	23.3	28.3	35.8		

¹ A debit card with an international brand debit network application (e.g. Visa and MasterCard)² A debit card with the domestic brand debit network application, i.e. MyDebit³ A debit card with two payment card network applications or brands

Source: Bank Negara Malaysia

Table A.32

Number of Participants and Instrument Issuers¹

As at end of period	2013	2014	2015	2016	2017
	Unit				
RENTAS	68	67	67	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	55	54	54	55	54
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	6	6	6	6	7
eSPICK	47	46	46	47	46
Credit card	25	26	27	27	27
<i>Banks</i>	22	23	24	25	25
<i>Non-banks</i>	3	3	3	2	2
Debit card²	21	21	22	28	29
<i>Standalone international debit³</i>	9	9	9	7	7
<i>Standalone domestic debit⁴</i>	12	11	7	2	2
<i>Co-badged⁵</i>	12	14	14	24	27
Charge card	8	7	7	7	7
<i>Banks</i>	7	6	6	7	7
<i>Non-banks</i>	1	1	1	-	-
E-money⁶	25	24	23	28	31
<i>Banks</i>	6	7	5	5	5
<i>Non-banks</i>	19	17	18	23	26
Internet banking	29	30	30	30	30
Mobile banking	13	13	13	13	17
FPX⁷	12	13	16	22	22
<i>Banks</i>	9	10	13	18	18
<i>Non-banks</i>	3	3	3	4	4
Direct Debit	17	17	14	14	19
<i>Banks</i>	14	14	14	14	19
<i>Non-banks</i>	3	3	-	-	-
Interbank GIRO	29	30	30	30	29

¹ Refer to participants and issuers which have commenced their business operations

² The figures may not add up as there are banks issuing more than one type of debit card

³ A debit card with an international brand debit network application (e.g. Visa and Mastercard)

⁴ A debit card with the domestic brand debit network application, i.e. MyDebit

⁵ A debit card with two payment card network applications or brands

⁶ Include international brand prepaid card

⁷ Financial Process Exchange

Source: Bank Negara Malaysia