

Annex



Annex

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Table A.1

Key Financial Soundness Indicators

	As at end				
	2012	2013	2014	2015	2016 ^p
	% (or otherwise stated)				
Banking System					
Risk-Weighted Capital Ratio	15.7	-	-	-	-
Core Capital Ratio	13.9	-	-	-	-
Total Capital Ratio ¹	-	14.9	15.9	16.6	16.5
Tier 1 Capital Ratio ¹	-	13.5	14.0	14.2	14.0
Common Equity Tier 1 Capital Ratio ¹	-	12.6	13.3	13.3	13.1
Return on Assets	1.6	1.5	1.5	1.3	1.3
Return on Equity	17.4	15.9	15.2	12.3	12.5
Liquid Assets to Total Assets ²	13.8	11.6	13.3	-	-
Liquid Assets to Short-term Liabilities ²	42.5	36.5	42.6	-	-
Liquidity Coverage Ratio ³	-	-	-	127.4	124.8
Net Impaired Loans Ratio	1.4	1.3	1.2	1.2	1.2
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base ¹	1.7	1.5	1.4	1.2	1.1
Net Open Position in FCY to Capital Base ¹	6.1	5.7	4.7	6.1	6.3
Equity Holdings to Capital Base ¹	0.6	0.8	1.3	0.7	0.8
Insurance and Takaful Sector					
Capital Adequacy Ratio (conventional only)	219.1	246.1	251.9	251.6	248.5
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	17.9	13.2	13.8	12.0	13.3
New Business Premiums / Contributions (RM billion)	12.0	12.1	12.9	13.2	14.2
Capital Adequacy Ratio (conventional only)	242.3	260.9	259.2	260.6	243.7
General Insurance and General Takaful					
Underwriting Profit (RM billion)	1.7	1.8	1.8	1.3	1.8
Operating Profit (RM billion)	2.9	3.2	3.2	2.7	3.4
Gross Direct Premiums / Contributions (RM billion)	16.6	17.8	19.1	19.5	19.7
Claims Ratio	57.3	57.1	57.5	60.2	56.0
Capital Adequacy Ratio (conventional only)	227.7	231.7	279.7	263.3	269.6
Household (HH) Sector					
HH Debt (RM billion)	782.3	877.6	960.2	1,030.6	1,086.2
HH Financial Asset (RM billion)	1,712.3	1,904.9	2,015.0	2,116.1	2,229.5
HH Debt-to-GDP Ratio	80.5	86.2	86.8	89.1	88.4
HH Financial Asset to Total HH Debt Ratio	218.9	217.1	209.9	205.3	205.3
HH Liquid Financial Asset to Total HH Debt Ratio	156.3	155.7	147.5	142.0	140.4
Impaired Loans Ratio of HH Sector (Banking System)	1.5	1.3	1.2	1.1	1.1
Business Sector					
Return on Assets	6.4	6.4	6.0	4.9	3.5*
Return on Equity	11.6	11.3	10.2	8.8	6.0*
Debt-to-Equity Ratio	37.7	39.1	39.2	43.2	43.6*
Interest Coverage Ratio (times)	10.6	13.1	12.0	10.6	9.4*
Operating Margin	16.5	16.1	15.9	14.8	10.1*
Impaired Loans Ratio of Business Sector	3.0	2.8	2.6	2.5	2.4
Development Financial Institutions⁴					
Lending to Targeted Sectors (% change)	10.1	8.1	7.0	5.5	5.7
Deposits Mobilised (% change)	7.1	7.2	5.3	2.0	6.4
Impaired Loans Ratio	6.3	5.6	5.0	4.8	5.5
Return on Assets	2.4	2.2	1.6	1.4	1.3

¹ Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

² Beginning January 2012, the computation of liquid assets excludes interbank deposits

³ 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

⁴ Refers to development financial institutions under the Development Financial Institutions Act 2002

^p Preliminary

* Based on data from January to September 2016

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

Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2012	2013	2014	2015	2016 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ^{1,2}	494,705.2	558,295.0	615,190.0	684,906.2	741,964.8
% of total assets of entire banking system ^{1,2}	23.8	25.0	25.5	26.8	28.0
Total financing ^{1,2}	314,973.3	370,673.8	427,887.8	495,005.9	549,503.9
% of total loans / financing of entire banking system ^{1,2}	25.8	27.5	29.2	31.3	33.0
Total deposits and investment accounts ^{1,3}	-	-	-	550,275.1	602,204.1
Total deposits	386,196.8	436,327.6	494,738.3	503,127.8	528,527.1
Total investment accounts	-	-	-	47,147.3	73,677.1
% of total deposits and investment accounts of entire banking system ^{1,3}	25.6	26.7	28.2	30.0	31.8
	%				
Risk-Weighted Capital Ratio	14.5	-	-	-	-
Core Capital Ratio	12.0	-	-	-	-
Total Capital Ratio ⁴	-	15.1	16.2	16.1	16.6
Tier 1 Capital Ratio ⁴	-	12.8	12.9	12.3	13.0
Common Equity Tier 1 Capital Ratio ⁴	-	12.8	12.8	12.3	13.0
Return on Assets	1.3	1.2	1.1	1.0	1.0
Net Impaired Financing Ratio	1.2	1.0	0.9	0.9	1.0
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	19,045.6	20,934.2	22,746.3	24,711.0	26,870.8
Family	16,289.8	17,952.2	19,619.3	21,389.1	23,278.8
General	2,755.9	2,982.0	3,127.0	3,321.9	3,592.0
% of insurance and takaful industry	9.0	9.2	9.4	9.7	10.0
Net Contributions Income	5,887.8	6,207.9	6,330.6	6,815.6	7,532.7
Family	4,574.8	4,807.4	4,787.2	5,104.3	5,742.0
General	1,313.0	1,400.5	1,543.4	1,711.3	1,790.7
% of insurance and takaful industry	14.3	14.1	13.4	13.8	14.6
Family Takaful					
New Business Contributions	3,474.5	3,563.5	3,500.3	3,638.4	3,951.1
General Takaful					
Gross Direct Contributions	1,737.6	1,908.8	2,163.7	2,295.9	2,401.7
Claims Ratio (%)	56.9	53.6	47.8	51.9	49.0

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

⁴ Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.3

Banking System¹: Income and Expenditure

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million (or otherwise stated)				
Interest income	83,760.1	83,079.3	89,416.7	96,784.6	100,188.1
Less: Interest expense	46,292.9	43,621.4	47,911.5	54,612.9	57,217.1
Net interest income	37,467.3	39,457.8	41,505.1	42,171.8	42,971.0
Add: Fee-based income	9,125.5	9,617.6	10,103.0	9,682.7	9,377.5
Less: Staff cost	13,810.3	13,561.5	13,628.7	15,206.3	14,295.6
Overheads	12,666.5	13,383.7	14,171.8	15,229.4	15,155.5
Gross operating profit	20,116.0	22,130.2	23,807.6	21,418.8	22,897.3
Less: Impairment ² and other provisions	1,501.9	2,427.1	1,472.0	2,883.7	2,689.3
Gross operating profit after provision	18,614.1	19,703.1	22,335.6	18,535.1	20,208.0
Add: Other income	10,604.9	10,054.5	9,593.3	10,460.8	12,013.1
Pre-tax profit	29,219.0	29,757.6	31,928.9	28,995.9	32,221.2
Pre-tax profit / Average assets (%)	1.6	1.5	1.5	1.3	1.3
Pre-tax profit / Average shareholders' funds (%)	17.4	15.9	15.2	12.3	12.5
Pre-tax profit / Average employee (RM'000)	231.9	236.2	255.0	237.1	272.7
Cost incurred per ringgit of revenue earned (sen)	46.3	45.6	45.4	48.8	45.8
Cost incurred per ringgit of net interest income (sen)	70.7	68.3	67.0	72.2	68.5
Overheads to staff cost (%)	91.7	98.7	104.0	100.2	106.0
Staff cost per employee (RM'000)	108.8	108.4	108.8	127.5	122.1

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.4

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million (or otherwise stated)				
Interest income	81,931.8	81,085.9	87,707.9	95,028.2	98,571.6
Less: Interest expense	44,943.9	42,165.1	46,598.7	53,348.2	56,132.6
Net interest income	36,988.0	38,920.9	41,109.2	41,680.0	42,439.0
Add: Fee-based income	7,620.1	7,874.4	8,179.1	8,076.6	8,065.3
Less: Staff cost	12,789.4	12,399.9	12,488.5	14,071.0	13,255.1
Overheads	12,031.4	12,571.6	13,232.2	14,394.9	14,481.0
Gross operating profit	19,787.3	21,823.8	23,567.5	21,290.7	22,768.2
Less: Impairment ² and other provisions	1,509.0	2,467.4	1,487.0	2,925.7	2,675.7
Gross operating profit after provision	18,278.3	19,356.4	22,080.5	18,365.0	20,092.5
Add: Other income	9,920.3	9,409.3	8,675.3	9,898.3	11,358.7
Pre-tax profit	28,198.5	28,765.7	30,755.8	28,263.3	31,451.2
Pre-tax profit / Average assets (%)	1.6	1.5	1.5	1.3	1.3
Pre-tax profit / Average shareholders' funds (%)	17.4	16.0	15.4	12.6	12.7
Pre-tax profit / Average employee (RM'000)	242.3	246.3	264.6	249.2	286.2
Cost incurred per ringgit of revenue earned (sen)	45.5	44.4	44.4	47.7	44.8
Cost incurred per ringgit of net interest income (sen)	67.1	64.2	62.6	68.3	65.4
Overheads to staff cost (%)	94.1	101.4	106.0	102.3	109.2
Staff cost per employee (RM'000)	109.0	106.7	107.5	127.2	121.4

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.5

Investment Banks: Income and Expenditure

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million (or otherwise stated)				
Interest income	1,828.3	1,993.3	1,708.8	1,756.4	1,616.6
Less: Interest expense	1,349.0	1,456.4	1,312.8	1,264.6	1,084.5
Net interest income	479.3	536.9	396.0	491.8	532.1
Add: Fee-based income	1,505.4	1,743.2	1,923.9	1,606.1	1,312.2
Less: Staff cost	1,020.9	1,161.5	1,140.1	1,135.3	1,040.5
Overheads	635.1	812.2	939.6	834.5	674.5
Gross operating profit	328.7	306.4	240.1	128.1	129.1
Less: Impairment ¹ and other provisions	-7.1	-40.4	-15.0	-42.0	13.6
Gross operating profit after provision	335.8	346.8	255.1	170.1	115.5
Add: Other income	684.6	645.2	918.0	562.5	654.4
Pre-tax profit	1,020.4	991.9	1,173.1	732.6	770.0
Pre-tax profit / Average assets (%)	1.6	1.7	2.1	1.4	1.5
Pre-tax profit / Average shareholders' funds (%)	11.5	10.6	11.4	6.9	7.2
Pre-tax profit / Average employee (RM'000)	108.4	107.7	130.8	82.7	93.0
Cost incurred per ringgit of revenue earned (sen)	62.0	67.5	64.2	74.0	68.6
Cost incurred per ringgit of net interest income (sen)	345.5	367.6	525.2	400.6	322.4
Overheads to staff cost (%)	62.2	69.9	82.4	73.5	64.8
Staff cost per employee (RM'000)	106.2	131.8	125.0	131.9	130.7

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.6

Islamic Banking System: Income and Expenditure

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million (or otherwise stated)				
Income ¹	16,415.7	18,106.3	20,416.1	23,520.3	25,763.4
<i>of which: derived from assets funded by investment accounts</i>	-	-	-	1,041.9	7,295.8
Less: Expense ¹	7,965.1	9,422.9	10,888.9	13,738.6	15,238.0
<i>of which: profit distributed to investment account holders</i>	-	-	-	601.7	3,987.0
Net income	8,450.6	8,683.3	9,527.2	9,781.7	10,525.4
Add: Fee-based income ²	1,055.2	1,048.4	1,056.9	1,121.3	1,309.9
Less: Staff cost	1,636.7	1,740.0	1,741.9	1,754.7	1,790.8
Overheads	3,016.8	3,079.2	3,225.5	3,495.6	3,685.7
Gross operating profit	4,852.3	4,912.5	5,616.8	5,652.8	6,358.8
Less: Impairment ³ and other provisions	609.0	443.8	758.2	1,067.8	1,174.1
Gross operating profit after provision	4,243.2	4,468.7	4,858.6	4,585.0	5,184.7
Add: Other income	608.9	444.0	253.1	449.4	391.2
Pre-tax profit	4,852.1	4,912.7	5,111.7	5,034.4	5,576.0
Pre-tax profit / Average assets (%)	1.3	1.2	1.1	1.0	1.0
Pre-tax profit / Average shareholders' funds (%)	18.2	17.0	15.7	14.0	13.9
Pre-tax profit / Average employee (RM'000) ⁴	173.8	167.0	173.1	161.8	179.8
Cost incurred per ringgit of revenue earned (sen)	25.7	24.6	22.9	20.9	19.9
Cost incurred per ringgit of net income (sen)	55.1	55.5	52.1	53.7	52.0
Overheads to staff cost (%)	184.3	177.0	185.2	199.2	205.8
Staff cost per employee (RM'000) ⁴	58.6	59.1	59.0	56.4	57.8

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.7

Banking System: Network and Workforce

	As at end				
	2012	2013	2014	2015	2016 ^p
Number of institutions	56	55	54	54	54
<i>Commercial banks</i>	27	27	27	27	27
<i>Investment banks</i>	13	12	11	11	11
<i>Islamic banks</i>	16	16	16	16	16
Office network	2,481	2,479	2,494	2,500	2,498
<i>Commercial banks</i>	2,056	2,029	2,045	2,048	2,019
<i>Investment banks</i>	148	135	135	119	130
<i>Islamic banks</i> ¹	2,171	2,177	2,192	2,206	2,197
Number of banks with internet services	29	29	30	30	30
Number of employees	126,902	125,071	125,307	119,246	117,108
<i>Commercial banks</i>	107,541	106,006	106,783	101,718	100,089
<i>Investment banks</i>	9,610	8,814	9,122	8,606	7,959
<i>Islamic banks</i>	9,751	10,251	9,402	8,922	9,060

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

^p Preliminary

Source: Bank Negara Malaysia

Table A.8

Commercial Banks¹: Commitments and Contingencies

	As at end				
	2012	2013	2014	2015	2016 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	6,053.5	5,284.8	6,762.4	8,852.4	12,066.7
Credit extension commitments	444,293.6	470,299.8	472,472.5	490,961.9	503,193.1
Direct credit substitutes	24,960.5	33,087.9	29,897.3	32,830.2	30,867.5
Foreign exchange-related contracts	518,150.2	577,388.4	760,062.7	891,122.5	924,253.8
Interest rate-related contracts	716,494.7	772,958.0	791,736.1	858,058.7	941,300.7
Trade-related contingencies	10,644.2	10,677.4	13,724.3	13,505.9	11,834.1
Transaction-related contingencies	45,928.8	50,561.5	57,964.8	60,492.9	66,338.3
Underwriting obligations	445.0	522.0	466.0	76.0	76.0
Others	72,179.0	55,541.2	63,046.9	58,523.2	58,783.8
Total	1,839,149.5	1,976,320.9	2,196,133.0	2,414,423.9	2,548,714.0

¹ Includes Islamic banks

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.9

Investment Banks: Commitments and Contingencies

	As at end				
	2012	2013	2014	2015	2016 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	19.2	12.4	77.0	4.5	11.0
Credit extension commitments	3,666.1	5,454.80	5,609.1	5,802.7	6,160.1
Direct credit substitutes	201.5	316.6	418.0	543.0	305.4
Foreign exchange-related contracts	5,536.6	7,548.1	7,941.7	8,736.5	6,064.5
Interest rate-related contracts	9,161.6	9,779.4	8,957.2	7,370.6	7,574.8
Trade-related contingencies	1.1	0.0	0.0	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	190.3	680.8	90.2	218.4	85.6
Others	2,205.8	3,402.7	3,296.3	2,967.2	2,892.6
Total	20,992.6	27,205.4	26,399.9	25,653.4	23,104.7

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.10

Life Insurance¹: Income and Outgo

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Net premiums	25,005.7	26,458.1	28,824.8	30,041.2	31,619.1
Less: Net policy benefits	14,342.4	16,357.7	17,997.2	20,541.3	21,383.1
Agency remuneration	3,551.9	3,667.9	3,837.0	3,899.6	4,100.0
Total management expenses	2,287.6	2,481.8	2,626.5	2,994.6	3,227.9
Balance of transaction	4,823.8	3,950.7	4,364.1	2,605.6	2,908.1
Add: Net investment income	6,706.8	7,208.4	7,623.2	8,057.0	8,447.0
Net capital gain (loss)	2,181.6	-1,344.2	-856.2	-209.7	268.4
Net other income (outgo)	1,735.7	1,272.8	512.9	-104.2	-354.4
Excess income over outgo	15,447.8	11,087.7	11,643.9	10,348.7	11,269.0

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.11

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Earned premium income	12,418.7	13,821.3	14,885.6	15,633.8	16,000.3
Less: Net claims incurred	7,126.7	7,934.2	8,699.6	9,553.3	9,081.0
Net commission	1,587.4	1,789.8	1,963.4	2,015.6	2,171.1
Total management expenses	2,220.2	2,477.1	2,656.4	2,929.3	3,205.0
Underwriting profit	1,484.3	1,620.1	1,566.3	1,135.6	1,543.2
Add: Net investment income	970.1	1,015.7	1,063.9	1,152.8	1,247.6
Net capital gains (loss)	19.6	24.8	-29.2	1.0	-6.1
Net other income	114.9	180.5	197.3	88.3	200.9
Operating profit	2,588.9	2,841.1	2,798.3	2,377.7	2,985.5

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.12

Family Takaful¹: Income and Outgo

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Net contributions	4,574.8	4,803.9	4,787.2	5,104.3	5,742.0
Less: Net certificate benefits	1,635.9	1,999.2	2,027.6	2,449.9	2,675.7
Net commissions	711.2	761.2	731.5	850.6	955.2
Total management expenses	574.6	642.5	731.4	845.7	968.1
Balance of transaction	1,653.2	1,401.0	1,296.7	958.2	1,143.0
Add: Net investment income	590.1	659.1	736.9	837.4	922.6
Net capital gain (loss)	54.6	-164.4	-56.1	16.4	-8.7
Net other income (outgo)	155.8	204.4	138.5	-140.5	-73.0
Excess income over outgo	2,453.7	2,100.1	2,116.0	1,671.5	1,983.9

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.13

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Earned contributions income	1,282.1	1,390.0	1,466.8	1,671.4	1,778.0
Less: Net claims incurred	730.0	743.2	700.6	867.7	870.5
Net commission	156.7	192.4	91.9	105.0	101.3
Total management expenses	206.0	247.4	416.7	502.9	546.6
Underwriting profit	189.5	207.0	257.6	195.8	259.6
Add: Net investment income	96.3	102.8	110.6	119.1	128.7
Net capital gains (loss)	41.6	80.4	11.8	6.9	-0.4
Net other income (outgo)	-18.3	-7.7	-2.2	-1.6	20.0
Operating profit	309.1	382.5	377.8	320.3	407.9

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.14

Development Financial Institutions: Sources and Uses of Funds

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2015	2016	2015	2016	2015	2016
	RM million					
Sources:						
Shareholders' equity	30,095.7	31,790.0	-430.8	4,838.3	29,664.9	36,628.3
<i>of which:</i>						
Paid-up capital	11,121.3	11,123.4	2,859.5	2,871.5	13,980.8	13,994.9
Reserves	8,317.3	8,908.3	-1,953.2	-1,874.4	6,364.1	7,033.9
Retained earnings/losses	8,511.5	9,582.9	1,392.3	1,173.7	9,903.8	10,756.6
Liabilities	168,177.5	172,812.6	77,158.0	76,625.6	245,335.5	249,438.2
<i>of which:</i>						
Deposits accepted	117,383.8	126,159.1	66,676.3	66,026.3	184,060.1	192,185.4
Borrowings	15,147.0	11,038.8	7,544.4	7,542.9	22,691.4	18,581.7
Government	9,289.9	7,976.5	1,768.2	1,607.1	11,058.1	9,583.6
Multilateral/International agencies	3,891.1	2,153.2	13.2	4.8	3,904.3	2,158.0
Others	1,966.0	909.1	5,763.0	5,931.0	7,729.0	6,840.1
Debt securities issued	17,692.3	20,502.5	-	-	17,692.3	20,502.5
Total	198,273.2	204,602.6	76,727.2	81,463.9	275,000.4	286,066.5
Uses:						
Assets	198,273.2	204,602.6	76,727.2	81,463.9	275,000.4	286,066.5
<i>of which:</i>						
Deposits placed	7,159.2	7,445.9	12,472.0	11,258.6	19,631.2	18,704.5
Investments	42,519.4	43,687.7	44,922.9	49,397.7	87,442.3	93,085.4
<i>of which:</i>						
Government securities	25,683.6	23,857.5	58.9	-	25,742.5	23,857.5
Shares	632.7	888.1	16,329.5	20,166.7	16,962.2	21,054.8
Quoted	583.7	842.3	16,177.6	20,015.8	16,761.3	20,858.1
Unquoted	49.0	45.8	151.9	150.9	200.9	196.7
Corporate debt securities	9,505.9	11,281.9	12,595.9	13,919.8	22,101.8	25,201.7
Loans and advances	135,579.3	143,348.1	9,276.3	9,602.0	144,855.6	152,950.1
Fixed assets	3,990.5	4,191.8	6,212.3	6,678.8	10,202.8	10,870.6
Total	198,273.2	204,602.6	76,727.2	81,463.9	275,000.4	286,066.5
Contingencies:						
Guarantee	625.9	729.0	6,877.5	6,720.5	7,503.4	7,449.5
Export credit insurance	1,177.3	1,333.5	-	-	1,177.3	1,333.5
Total	1,803.2	2,062.5	6,877.5	6,720.5	8,680.7	8,783.0

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.15

Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end-2016						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Sources:							
Shareholders' equity	15,062.1	2,333.7	7,401.2	2,623.0	3,061.8	1,308.2	31,790.0
<i>of which:</i>							
Paid-up capital	2,986.0	-	3,078.7	1,000.0	2,708.7	1,350.0	11,123.4
Reserves	5,501.3	1,104.0	1,885.9	437.3	0.8	-21.0	8,908.3
Retained earnings/losses	4,773.0	1,152.3	2,384.6	1,048.4	293.6	-69.0	9,582.9
Liabilities	84,163.9	29,300.5	23,177.9	12,151.7	14,352.5	9,666.1	172,812.6
<i>of which:</i>							
Deposits accepted	78,088.0	25,898.5	9,679.2	8,668.2	-	3,825.2	126,159.1
Borrowings	1,109.2	51.4	2,906.2	2,144.7	2,132.9	2,694.4	11,038.8
Government	209.2	51.4	2,850.0	2,144.7	35.9	2,685.3	7,976.5
Multilateral/International agencies	-	-	56.2	-	2,097.0	-	2,153.2
Others	900.0	-	-	-	-	9.1	909.1
Debt securities issued	2,818.6	-	5,850.0	-	10,314.1	1,519.8	20,502.5
Total	99,226.0	31,634.2	30,579.1	14,774.7	17,414.3	10,974.3	204,602.6
Uses:							
Assets	99,226.0	31,634.2	30,579.1	14,774.7	17,414.3	10,974.3	204,602.6
<i>of which:</i>							
Deposits placed	1,807.1	311.6	1,019.1	967.1	2,312.8	1,028.2	7,445.9
Investments	26,390.3	6,416.3	4,042.1	4,115.2	220.8	2,503.0	43,687.7
<i>of which:</i>							
Government securities	17,005.4	3,377.9	1,291.0	1,168.2	-	1,015.0	23,857.5
Shares	568.4	124.3	186.0	0.2	-	9.2	888.1
Quoted	559.2	124.3	158.6	0.2	-	-	842.3
Unquoted	9.2	-	27.4	-	-	9.2	45.8
Corporate debt securities	3,698.2	472.3	2,560.0	2,946.8	220.8	1,383.8	11,281.9
Loans and advances	69,179.8	21,790.3	23,834.2	8,727.0	13,760.5	6,056.3	143,348.1
Fixed assets	1,381.6	1,471.0	191.7	543.4	137.0	467.1	4,191.8
Total	99,226.0	31,634.2	30,579.1	14,774.7	17,414.3	10,974.3	204,602.6

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.16

Development Financial Institutions: Financing by Economic Sector

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2015	2016	2015	2016	2015	2016
	RM million					
Agriculture, forestry and fishery	8,032.9	9,221.2	689.0	725.3	8,721.9	9,946.5
Mining and quarrying	657.0	677.8	25.8	1,082.2	682.8	1,760.0
Manufacturing	4,992.1	5,385.2	515.4	425.3	5,507.5	5,810.5
Electricity, gas and water supply	4,792.9	4,432.6	467.5	481.9	5,260.4	4,914.5
Import and export, wholesale and retail trade, restaurants and hotels	4,398.7	4,764.1	142.3	191.5	4,541.0	4,955.6
Broad property sector	22,168.3	23,547.8	3,270.8	3,149.9	25,439.1	26,697.7
<i>Construction</i>	11,818.2	12,117.6	1,986.2	2,481.0	13,804.4	14,598.6
<i>Purchase of residential property</i>	9,510.3	10,473.7	76.9	66.0	9,587.2	10,539.7
<i>Purchase of non-residential property</i>	214.4	231.9	27.5	24.4	241.9	256.3
<i>Real estate</i>	625.4	724.6	1,180.2	578.5	1,805.6	1,303.1
Maritime	1,931.4	1,720.5	-	-	1,931.4	1,720.5
Transport, storage and communication	9,994.4	9,336.1	37.9	88.3	10,032.3	9,424.4
Finance, insurance and business services	4,572.0	4,932.3	616.6	499.6	5,188.6	5,431.9
Consumption credit	70,072.2	75,007.0	2,326.0	2,642.9	72,398.2	77,649.9
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	1,714.2	1,882.5	1.4	0.8	1,715.6	1,883.3
<i>Credit card</i>	866.8	936.3	2,324.6	-	3,191.4	936.3
Community, social and other service activities	3,351.0	3,774.9	5.9	12.1	3,356.9	3,787.0
Purchase of securities	259.2	272.2	-	-	259.2	272.2
Other sectors	357.2	276.4	1,179.1	303.0	1,536.3	579.4
Total	135,579.3	143,348.1	9,276.3	9,602.0	144,855.6	152,950.1

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: Financing by Economic Sector

	As at end-2016						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Agriculture, forestry and fishery	349.1	-	-	8,727.0	141.6	3.5	9,221.2
Mining and quarrying	-	-	-	-	647.3	30.5	677.8
Manufacturing	139.4	42.4	1,501.8	-	2,707.5	994.1	5,385.2
Electricity, gas and water supply	100.3	-	1,990.1	-	2,321.9	20.3	4,432.6
Import and export, wholesale and retail trade, restaurants and hotels	127.6	352.5	1,589.1	-	1,198.5	1,496.4	4,764.1
Broad property sector	3,065.3	8,908.2	8,067.6	-	2,469.3	1,037.4	23,547.8
<i>Construction</i>	942.1	-	8,067.6	-	2,192.6	915.3	12,117.6
<i>Purchase of residential property</i>	1,612.6	8,861.1	-	-	-	-	10,473.7
<i>Purchase of non-residential property</i>	184.8	47.1	-	-	-	-	231.9
<i>Real estate</i>	325.8	-	-	-	276.7	122.1	724.6
Maritime	-	-	1,720.5	-	-	-	1,720.5
Transport, storage and communication	267.6	17.3	6,283.6	-	1,917.6	850.0	9,336.1
Finance, insurance and business services	1,987.5	265.1	-	-	2,111.9	567.8	4,932.3
Consumption credit	63,039.9	11,967.1	-	-	-	-	75,007.0
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	1,160.0	722.5	-	-	-	-	1,882.5
<i>Credit card</i>	479.4	456.9	-	-	-	-	936.3
Community, social and other service activities	39.9	27.5	2,672.9	-	-	1,034.6	3,774.9
Purchase of securities	63.2	209.0	-	-	-	-	272.2
Other sectors	-	1.2	8.6	-	244.9	21.7	276.4
Total	69,179.8	21,790.3	23,834.2	8,727.0	13,760.5	6,056.3	143,348.1

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 : Selected Data						
	As at end					
	2015			2016		
DFIs under DFIA¹:	Branch	ATM	Staff	Branch	ATM	Staff
Bank Kerjasama Rakyat Malaysia Berhad	148	699	5,153	148	711	5,036
Bank Simpanan Nasional	400	862	7,084	402	727	7,233
Bank Pembangunan Malaysia Berhad	-	-	342	-	-	376
Bank Pertanian Malaysia Berhad	187	255	3,102	187	257	3,381
Export-Import Bank of Malaysia Berhad	-	-	312	-	-	332
Small Medium Enterprise Development Bank Malaysia Berhad	29	-	1,029	29	-	964
Sub-total	764	1,816	17,022	766	1,695	17,322
Non-DFIA¹ DFIs:						
Lembaga Tabung Haji	122	-	2,119	123	-	2,124
Credit Guarantee Corporation Malaysia Berhad	16	-	541	16	-	535
Sabah Development Bank Berhad	-	-	83	-	-	81
Malaysian Industrial Development Finance Berhad	5	-	284	5	-	278
Sabah Credit Corporation	13	-	185	13	-	178
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	35	-	-	38
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	21	-	-	19
Sub-total	156	-	3,268	157	-	3,253
Total	920	1,816	20,290	923	1,695	20,575

¹ Development Financial Institutions Act 2002

Table A.19

Total Outward and Inward Remittances					
	2012	2013	2014	2015	2016
	RM million				
Total outward¹	18,357.5	22,717.1	28,457.0	34,898.7	34,252.6
<i>Remitted via:</i>					
Banks ²	7,543.3	8,577.2	10,989.0	14,265.9	12,678.0
Money services business licensees ³	10,814.2	14,139.9	17,468.0	20,632.8	21,574.6
Total inward⁴	4,966.6	5,764.8	7,115.1	8,588.6	9,106.3
<i>Remitted via:</i>					
Banks	4,362.9	4,984.6	6,134.4	7,267.2	7,226.5
Money services business licensees	603.7	780.2	980.7	1,321.4	1,879.8
<i>As at end of period</i>					
No. of remittance service providers	79	77	77	76	76
Commercial banks	43	43	43	43	43
Development financial institutions	2	2	3	3	3
Licensed non-bank remittance service providers	34	32	31	30	30

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), e-SURVEY on bank remittance transactions and Money Services Business Statistical Report on Remittance Business

Table A.20

Basic Payments Indicator					
	2012	2013	2014	2015	2016
Population (million)	29.8	30.2	30.7	31.2	31.7
GDP (RM million)	971,252	1,018,614	1,106,466	1,157,139	1,229,382
Cash in circulation (CIC) (RM million)	57,395.6	62,710.2	68,029.4	76,642.9	85,460.3
Transaction Volume Per Capita (unit):					
Cheque ¹	6.8	6.5	5.8	4.7	4.2
E-payments:	54.4	63.6	71.0	82.5	97.5
Credit card	10.9	11.0	11.3	11.5	12.1
Charge card	0.1	0.1	0.1	0.1	0.1
Debit card	1.2	1.6	2.2	2.9	3.4
E-money	31.0	34.7	38.3	44.4	52.5
Other cashless instruments ²	0.9	1.0	1.0	1.1	1.6
Interbank GIRO	2.4	2.8	3.7	4.8	5.5
Instant Transfer	0.3	0.5	0.9	1.5	2.6
Direct Debit ³	...	...	...	0.1	0.1
ATM ⁴	1.1	1.0	1.1	1.5	1.4
Internet banking ⁵	6.2	7.2	8.6	10.5	13.0
Mobile banking ⁵	0.2	0.5	0.7	0.9	1.7
RENTAS - Third party transactions ⁶	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions ⁷	-	3.1	3.0	3.2	3.3
Transaction Value Per Capita (RM):					
CIC	1,926.1	2,075.5	2,215.3	2,457.6	2,699.2
Cheque ¹	68,231.2	68,163.9	63,115.6	57,555.8	52,601.0
E-payments:	507,537.1	535,946.4	564,022.4	535,225.4	550,297.8
Credit card	3,157.3	3,300.9	3,435.4	3,612.6	3,743.7
Charge card	216.7	239.1	278.8	286.3	307.9
Debit card	289.2	379.1	481.5	640.0	711.3
E-money	142.4	162.8	172.1	192.2	242.7
Other cashless instruments ²	2.6	4.3	3.2	3.3	4.8
Interbank GIRO	7,102.9	9,441.6	14,085.0	20,411.9	24,245.3
Instant Transfer	278.7	465.1	827.0	1,664.4	3,395.4
Direct Debit ³	276.8	372.4	481.8	619.2	797.7
ATM ⁴	1,243.4	1,355.9	1,232.9	1,308.2	1,294.9
Internet banking ⁵	62,042.8	74,809.0	87,188.1	88,363.9	100,329.7
Mobile banking ⁵	123.0	257.8	395.0	497.2	736.3
RENTAS - Third party transactions ⁶	432,661.2	424,296.4	443,175.6	407,481.8	404,123.1
Intrabank direct debit and standing instructions ⁷	-	20,862.1	12,266.0	10,144.3	10,364.9
Turnover to GDP:					
CIC (%)	5.9	6.2	6.1	6.6	7.0
Cheque ¹ (times)	2.1	2.0	1.8	1.6	1.4
E-payments (times):	15.6	15.9	15.7	14.4	14.2
% of GDP:					
Credit card	9.7	9.8	9.5	9.7	9.6
Charge card	0.7	0.7	0.8	0.8	0.8
Debit card	0.9	1.1	1.3	1.7	1.8
E-money	0.4	0.5	0.5	0.5	0.6
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	21.8	28.0	39.1	55.0	62.4
Instant Transfer	0.9	1.4	2.3	4.5	8.7
Direct Debit ³	0.8	1.1	1.3	1.7	2.1
ATM ⁴	3.8	4.0	3.4	3.5	3.3
Internet banking ⁵	190.4	221.9	242.0	238.1	258.4
Mobile banking ⁵	0.4	0.8	1.1	1.3	1.9
RENTAS - Third party transactions ⁶ (times)	13.3	12.6	12.3	11.0	10.4
Intrabank direct debit and standing instructions ⁷	-	61.9	34.0	27.3	26.7

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, credit card, IBG and RENTAS third party transactions performed online

⁶ 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

⁷ Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

... Negligible

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia

Table A.21

Cashless Payment Instruments: Transaction Volume							
	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
Cheque¹	203.8	197.1	177.1	148.0	133.1	-16.5	-10.0
Credit card	325.3	332.4	345.7	359.6	383.8	4.0	6.7
Charge card	4.1	4.1	4.4	4.2	4.1	-3.5	-1.3
Debit card	36.0	49.4	68.7	90.1	107.5	31.1	19.3
<i>International debit</i>	29.7	41.9	60.4	79.7	93.4	31.9	17.2
<i>Domestic debit²</i>	6.3	7.4	8.4	10.4	14.1	24.8	34.8
E-money	923.0	1,048.0	1,175.0	1,384.7	1,663.2	17.8	20.1
<i>Card-based</i>	914.6	1,028.0	1,153.0	1,361.0	1,637.8	18.0	20.3
<i>Network-based</i>	8.5	20.1	22.0	23.7	25.4	8.1	6.9

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.22

Cashless Payment Instruments: Transaction Value							
	2012	2013	2014	2015	2016	2015	2016
	RM million					% Annual change	
Cheque¹	2,033,221	2,059,504	1,938,218	1,794,937	1,665,401	-7.4	-7.2
Credit card	94,085	99,733	105,498	112,664	118,529	6.8	5.2
Charge card	6,459	7,223	8,560	8,929	9,749	4.3	9.2
Debit card	8,619	11,454	14,785	19,960	22,521	35.0	12.8
<i>International debit</i>	4,954	7,092	10,042	14,221	16,392	41.6	15.3
<i>Domestic debit²</i>	3,665	4,362	4,743	5,739	6,129	21.0	6.8
E-money	4,244	4,919	5,284	5,995	7,685	13.5	28.2
<i>Card-based</i>	2,983	3,361	3,837	4,537	5,956	18.3	31.3
<i>Network-based</i>	1,261	1,557	1,447	1,458	1,729	0.7	18.6

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.23

Payment Systems: Transaction Volume and Value							
	2012	2013	2014	2015	2016	2015	2016
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	3.6	4.0	4.4	4.4	4.4	0.8	1.0
Transaction value	46,169.4	46,437.7	49,127.4	53,572.4	51,538.8	9.0	-3.8
Interbank GIRO							
Transaction volume	70.1	83.4	113.6	149.1	174.1	31.2	16.8
Transaction value	211.7	285.3	432.5	636.6	767.6	47.2	20.6
	'000/RM million					% Annual change	
FPX²							
Transaction volume	1,440.9	2,211.7	3,099.7	4,648.8	8,655.6	50.0	86.2
Transaction value	821.6	1,372.2	4,191.4	8,602.5	14,784.4	105.2	71.9
Direct Debit							
Transaction volume	708.8	924.2	1,278.4	1,678.7	1,982.4	31.3	18.1
Transaction value	8,248.2	11,251.9	14,796.2	19,310.7	25,255.8	30.5	30.8

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.24

Payment and Securities Transactions Handled by RENTAS							
	2012	2013	2014	2015	2016	2015	2016
Transaction Volume	'000					% Annual change	
Total	3,588.7	3,967.1	4,367.2	4,403.4	4,449.3	0.8	1.0
IFTS¹	3,467.5	3,847.7	4,257.3	4,284.1	4,320.5	0.6	0.9
Money market operations	90.8	87.3	88.1	86.8	84.5	-1.5	-2.6
Foreign exchange settlement	91.8	100.0	107.6	126.8	126.3	17.8	-0.4
<i>of which: USD CHATS²</i>	41.2	47.8	53.7	63.0	55.8	17.3	-11.4
Third party transactions	2,701.5	3,020.2	3,383.8	3,317.5	3,445.6	-2.0	3.9
Others	583.4	640.2	677.8	753.0	664.2	11.1	-11.8
SSDS³	121.2	119.4	110.0	119.3	128.8	8.5	8.0
Transaction Value	RM billion					% Annual change	
Total	46,169.4	46,437.7	49,127.4	53,572.4	51,538.8	9.0	-3.8
IFTS¹	43,153.2	43,903.3	46,743.1	51,332.7	49,585.5	9.8	-3.4
Money market operations	17,520.1	18,656.7	18,935.5	23,741.9	24,118.9	25.4	1.6
Foreign exchange settlement	3,955.7	3,839.6	4,966.6	5,190.4	4,941.8	4.5	-4.8
<i>of which: USD CHATS²</i>	2,401.6	2,594.8	3,595.2	3,700.9	3,877.8	2.9	4.8
Third party transactions	12,892.9	12,819.7	13,609.5	12,707.7	12,794.9	-6.6	0.7
Others	8,784.4	8,587.2	9,231.5	9,692.7	7,729.8	5.0	-20.3
SSDS³	3,016.3	2,534.5	2,384.3	2,239.7	1,953.3	-6.1	-12.8
Turnover to GDP (times)	47.5	45.6	44.4	46.3	41.9		
Daily Average:							
Transaction volume ('000)	14.6	16.1	17.8	17.9	18.0	0.8	0.6
Transaction value (RM billion)	188.4	188.0	199.7	217.8	208.7	9.0	-4.2

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.25

Payment Channels: Transaction Volume and Value							
Transaction Volume	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
Internet banking ¹	227.3	269.8	350.7	453.7	588.3	29.4	29.7
<i>Individual</i>	161.7	194.8	252.2	323.1	434.7	28.1	34.6
<i>Corporate</i>	65.6	75.0	98.5	130.6	153.6	32.7	17.6
Mobile banking ¹	7.1	16.1	23.3	31.6	62.6	35.6	98.0
ATM ²	43.0	42.4	51.3	68.7	71.3	34.1	3.7
Transaction Value	RM million						
Internet banking	2,978,435	3,457,627	4,108,271	4,718,010	5,216,218	14.8	10.6
<i>Individual</i>	171,825	224,852	304,177	352,076	463,746	15.7	31.7
<i>Corporate</i>	2,806,610	3,232,775	3,804,094	4,365,934	4,752,472	14.8	8.9
Mobile banking	4,237	9,243	14,677	20,565	32,972	40.1	60.3
ATM ²	37,052	40,987	52,047	57,529	65,273	10.5	13.5

¹ Exclude non-financial transactions

² 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.26

Payment Transactions by Channels						
Transaction Volume	2015			2016		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	238.3	17.1	54.7	324.2	33.7	57.2
Bill payment ¹	74.4	5.1	2.5	101.7	11.7	2.6
Investment in share and unit trust	6.6	-	0.1	6.3	-	0.1
Re-load	24.9	6.9	3.0	27.3	11.9	2.1
Card and loan repayment	26.0	2.2	8.4	29.9	3.4	9.3
Transaction Value	RM million					
Funds transfer	3,003,347	16,770	47,594	3,667,584	27,480	53,467
Bill payment ¹	19,119	684	614	26,646	996	774
Investment in share and unit trust	59,752	-	1,174	54,582	-	1,246
Re-load	513	123	148	546	201	111
Card and loan repayment	34,847	2,703	7,903	40,024	3,973	9,443

¹ Include insurance payments

Source: Bank Negara Malaysia

Table A.27

ATM Cash Withdrawals in Malaysia

Volume of cash withdrawals	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
	565.7	626.2	687.8	705.9	761.3	2.6	7.9
Value of cash withdrawals	RM million					4.4	9.8
	294,149.1	310,446.4	339,725.6	354,702.9	389,554.6		
Average value per transaction (RM)	520.0	495.7	493.9	502.5	511.7	1.7	1.8

Source: Bank Negara Malaysia

Table A.28

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

As at end of period	2012	2013	2014	2015	2016
	Unit				
Total terminals ¹	220,293	227,156	229,997	274,986	323,033
<i>of which:</i>					
International brand payment cards	217,771	224,514	227,152	269,496	315,934
Domestic debit ²	140,127	159,357	185,065	212,029	250,764
Terminals per 1,000 inhabitants	7	8	7	9	10

¹ Terminals that accept international brand payment card and/or domestic debit. Include terminals acquired by non-bank acquirers² Domestic PIN-based ATM card

Source: Bank Negara Malaysia

Table A.29

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2012	2013	2014	2015	2016	2015	2016
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,150	8,128	8,048	8,612	9,178	7.0	6.6
Charge card	138	155	142	143	130	0.8	-8.9
Debit card	34,630	38,226	41,439	42,962	43,669	3.7	1.6
<i>of which: Domestic debit¹</i>	17,237	17,363	16,785	15,315	11,844	-8.8	-22.7
E-money	91,008	97,735	45,557	55,825	60,703	22.5	8.7
Number of subscribers:							
Internet banking	13,678	15,524	17,600	19,751	22,774	12.2	15.3
<i>Individual</i>	13,430	15,225	17,254	19,176	22,021	11.1	14.8
<i>Corporate</i>	248	299	346	575	753	66.2	31.0
<i>Penetration rate to population (%)</i>	45.9	51.4	57.3	63.3	71.9		
Mobile banking	2,446	4,379	5,639	7,279	8,945	29.1	22.9
<i>Penetration rate to population (%)</i>	8.2	14.5	18.4	23.3	28.3		

¹ Domestic PIN-based ATM card

Source: Bank Negara Malaysia

Table A.30

Number of Participants and Instrument Issuers

As at end of period	2012	2013	2014	2015	2016
	Unit				
RENTAS	68	68	67	67	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	56	55	54	54	55
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	5	6	6	6	6
eSPICK	48	47	46	46	47
Credit card	27	25	26	27	26
<i>Banks</i>	23	22	23	24	24
<i>Non-banks</i>	4	3	3	3	2
Debit card¹	22	25	25	26	28
<i>International debit</i>	10	12	13	14	11
<i>Domestic debit²</i>	13	13	13	13	16
<i>Others³</i>	10	11	11	11	20
Charge card	7	8	7	7	7
<i>Banks</i>	5	7	6	6	7
<i>Non-banks</i>	2	1	1	1	-
E-money⁴	25	25	24	23	28
<i>Banks</i>	7	6	7	5	5
<i>Non-banks</i>	18	19	17	18	23
Internet banking	29	29	30	30	30
Mobile banking	13	13	13	13	13
FPX⁵	10	12	13	16	22
<i>Banks</i>	7	9	10	13	18
<i>Non-banks</i>	3	3	3	3	4
Direct Debit	16	17	17	14	14
<i>Banks</i>	13	14	14	14	14
<i>Non-banks</i>	3	3	3	-	-
Interbank GIRO	28	29	30	30	30

¹ There are banks issuing more than one type of debit card

² Domestic PIN-based ATM card

³ Cards with both international debit and domestic PIN-based debit card functions

⁴ Include international brand prepaid card

⁵ Financial Process Exchange

Source: Bank Negara Malaysia