

2015

ANNEX



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Table A.1

Key Financial Soundness Indicators

	As at end				
	2011	2012	2013	2014	2015 ^p
	% (or otherwise stated)				
Banking System					
Risk-Weighted Capital Ratio	15.7	15.7	-	-	-
Core Capital Ratio	13.7	13.9	-	-	-
Total Capital Ratio ¹	-	-	14.9	15.9	16.1
Tier 1 Capital Ratio ¹	-	-	13.5	14.0	13.8
Common Equity Tier 1 Capital Ratio ¹	-	-	12.6	13.3	12.8
Return on Assets	1.6	1.6	1.5	1.5	1.3
Return on Equity	17.4	17.4	15.9	15.2	12.4
Liquid Assets to Total Assets ²	16.0	13.8	11.6	13.3	-
Liquid Assets to Short-term Liabilities ²	45.4	42.5	36.5	42.6	-
Liquidity Coverage Ratio ³	-	-	-	-	129.5
Net Impaired Loans Ratio	1.8	1.4	1.3	1.2	1.2
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base ¹	1.7	1.7	1.5	1.4	1.2
Net Open Position in FCY to Capital Base ¹	6.7	6.1	5.7	4.7	6.1
Equity Holdings to Capital Base ¹	0.9	0.6	0.8	1.3	0.7
Insurance and Takaful Sector					
Capital Adequacy Ratio (conventional only)	222.5	219.1	246.1	251.9	251.9
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	12.7	17.9	13.2	13.8	12.0
New Business Premiums / Contributions (RM billion)	10.9	12.0	12.1	12.9	13.3
Capital Adequacy Ratio (conventional only)	248.5	242.3	260.9	259.2	260.8
General Insurance and General Takaful					
Underwriting Profit (RM billion)	0.5	1.7	1.8	1.8	1.3
Operating Profit (RM billion)	1.7	2.9	3.2	3.2	2.7
Gross Direct Premiums / Contributions (RM billion)	15.4	16.6	17.8	19.1	19.5
Claims Ratio	66.7	57.3	57.1	57.5	60.2
Capital Adequacy Ratio (conventional only)	222.9	227.7	231.7	279.7	263.4
Household (HH) Sector					
HH Debt (RM billion)	694.2	782.3	877.6	960.2	1,030.6
HH Financial Asset (RM billion)	1,519.6	1,712.3	1,904.9	2,018.2	2,116.1
HH Debt-to-GDP Ratio	76.1	80.5	86.1	86.8	89.1
HH Financial Asset to Total HH Debt Ratio	218.9	218.9	217.1	210.2	205.3
HH Liquid Financial Asset to Total HH Debt Ratio	154.7	156.3	155.7	147.9	142.0
Impaired Loans Ratio of HH Sector	1.8	1.5	1.3	1.2	1.1
Business Sector					
Return on Assets	5.5	5.1	4.9	4.7	3.9*
Return on Equity	10.2	9.0	9.3	8.1	6.8*
Debt-to-Equity Ratio	45.5	42.5	40.0	41.5	46.8*
Interest Coverage Ratio (times)	6.9	5.4	7.6	7.3	5.3*
Operating Margin	13.2	12.2	12.9	11.8	13.4*
Impaired Loans Ratio of Business Sector	4.1	3.0	2.8	2.6	2.5
Development Financial Institutions⁴					
Lending to Targeted Sectors (% change)	7.1	10.1	8.1	7.0	5.5
Deposits Mobilised (% change)	16.1	7.1	7.2	5.3	1.9
Impaired Loans Ratio	7.3	6.3	5.6	4.7	4.7
Return on Assets	2.7	2.5	2.2	1.6	1.5

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 2015

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				
	2011	2012	2013	2014	2015 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ^{1,2}	434,665.5	494,705.2	558,295.0	615,190.0	685,391.9
% of total assets of entire banking system ^{1,2}	22.4	23.8	25.0	25.5	26.8
Total financing ^{1,2}	268,251.5	314,973.3	370,673.8	427,887.8	495,004.6
% of total loans / financing of entire banking system ^{1,2}	24.3	25.8	27.5	29.2	31.3
Total deposits and investment accounts ^{1,3}	-	-	-	-	550,139.7
Total deposits	340,695.8	386,196.8	436,327.6	494,738.3	502,992.4
Total investment accounts	-	-	-	-	47,147.3
% of total deposits and investment accounts of entire banking system ^{1,3}	24.4	25.6	26.7	28.2	30.0
	%				
Risk-Weighted Capital Ratio	15.0	14.5	-	-	-
Core Capital Ratio	12.1	12.0	-	-	-
Total Capital Ratio ⁴	-	-	15.1	16.2	16.1
Tier 1 Capital Ratio ⁴	-	-	12.8	12.9	12.3
Common Equity Tier 1 Capital Ratio ⁴	-	-	12.8	12.8	12.3
Return on Assets	1.0	1.3	1.2	1.1	1.0
Net Impaired Financing Ratio	1.6	1.2	1.0	0.9	0.9
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	16,948.2	19,045.6	20,934.2	22,746.3	24,753.2
Family	14,377.2	16,289.8	17,952.2	19,619.3	21,434.8
General	2,570.9	2,755.9	2,982.0	3,127.0	3,318.4
% of insurance and takaful industry	8.8	9.0	9.0	9.1	9.4
Net Contributions Income	4,863.0	5,887.8	6,204.4	6,330.6	6,809.7
Family	3,703.6	4,574.8	4,803.9	4,787.2	5,098.4
General	1,159.4	1,313.0	1,400.5	1,543.4	1,711.3
% of insurance and takaful industry	13.0	14.3	14.1	12.5	12.9
Family Takaful					
New Business Contributions	2,695.1	3,474.5	3,563.5	3,500.3	3,638.4
General Takaful					
Gross Direct Contributions	1,599.1	1,737.6	1,908.8	2,163.7	2,295.9
Claims Ratio (%)	67.8	56.9	53.6	47.8	51.9

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				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	73,681.0	83,760.1	83,079.3	89,416.7	96,797.4
Less: Interest expense	38,918.2	46,292.9	43,621.4	47,911.5	54,625.6
Net interest income	34,762.8	37,467.3	39,457.8	41,505.1	42,171.8
Add: Fee-based income	8,951.8	9,125.5	9,617.6	10,103.0	9,667.3
Less: Staff cost	12,841.9	13,810.3	13,561.5	13,628.7	15,206.3
Overheads	11,751.1	12,666.5	13,383.7	14,171.8	15,216.3
Gross operating profit	19,121.6	20,116.0	22,130.2	23,807.6	21,416.5
Less: Impairment ² and other provisions	2,835.6	1,501.9	2,427.1	1,472.0	2,851.4
Gross operating profit after provision	16,286.0	18,614.1	19,703.1	22,335.6	18,565.1
Add: Other income	9,909.6	10,604.9	10,054.5	9,593.3	10,454.9
Pre-tax profit	26,195.6	29,219.0	29,757.6	31,928.9	29,020.0
Pre-tax profit / Average assets (%)	1.6	1.6	1.5	1.5	1.3
Pre-tax profit / Average shareholders' funds (%)	17.4	17.4	15.9	15.2	12.4
Pre-tax profit / Average employee (RM'000)	213.3	231.9	236.2	255.0	237.4
Cost incurred per ringgit of revenue earned (sen)	45.9	46.3	45.6	45.4	48.8
Cost incurred per ringgit of net interest income (sen)	70.7	70.7	68.3	67.0	72.1
Overheads to staff cost (%)	91.5	91.7	98.7	104.0	100.1
Staff cost per employee (RM'000)	102.7	108.8	108.4	108.8	127.6

¹ Includes Islamic banks

² Refers to individual and collective impairment provisions in accordance with the Guidelines 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				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	71,668.9	81,931.8	81,085.9	87,707.9	95,041.0
Less: Interest expense	37,417.0	44,943.9	42,165.1	46,598.7	53,361.0
Net interest income	34,251.8	36,988.0	38,920.9	41,109.2	41,680.0
Add: Fee-based income	6,904.9	7,620.1	7,874.4	8,179.1	8,061.2
Less: Staff cost	11,736.6	12,789.4	12,399.9	12,488.5	14,071.0
Overheads	10,747.1	12,031.4	12,571.6	13,232.2	14,381.8
Gross operating profit	18,673.1	19,787.3	21,823.8	23,567.5	21,288.4
Less: Impairment ² and other provisions	2,938.6	1,509.0	2,467.4	1,487.0	2,893.5
Gross operating profit after provision	15,734.5	18,278.3	19,356.4	22,080.5	18,395.0
Add: Other income	9,360.4	9,920.3	9,409.3	8,675.3	9,892.4
Pre-tax profit	25,094.9	28,198.5	28,765.7	30,755.8	28,287.4
Pre-tax profit / Average assets (%)	1.6	1.6	1.5	1.5	1.3
Pre-tax profit / Average shareholders' funds (%)	17.7	17.4	16.0	15.4	12.6
Pre-tax profit / Average employee (RM'000)	219.9	242.3	246.3	264.6	249.2
Cost incurred per ringgit of revenue earned (sen)	44.5	45.5	44.4	44.4	47.7
Cost incurred per ringgit of net interest income (sen)	65.6	67.1	64.2	62.6	68.3
Overheads to staff cost (%)	91.6	94.1	101.4	106.0	102.2
Staff cost per employee (RM'000)	102.8	109.0	106.7	107.5	127.0

¹ Includes Islamic banks

² Refers to individual and collective impairment provisions in accordance with the Guidelines 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				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	2,012.1	1,828.3	1,993.3	1,708.8	1,756.4
Less: Interest expense	1,501.1	1,349.0	1,456.4	1,312.8	1,264.6
Net interest income	511.0	479.3	536.9	396.0	491.8
Add: Fee-based income	2,046.9	1,505.4	1,743.2	1,923.9	1,606.1
Less: Staff cost	1,105.3	1,020.9	1,161.5	1,140.1	1,135.3
Overheads	1,004.0	635.1	812.2	939.6	834.5
Gross operating profit	448.5	328.7	306.4	240.1	128.1
Less: Impairment ¹ and other provisions	-103.1	-7.1	-40.4	-15.0	-42.0
Gross operating profit after provision	551.6	335.8	346.8	255.1	170.1
Add: Other income	549.2	684.6	645.2	918.0	562.5
Pre-tax profit	1,100.8	1,020.4	991.9	1,173.1	732.6
Pre-tax profit / Average assets (%)	1.7	1.6	1.7	2.1	1.4
Pre-tax profit / Average shareholders' funds (%)	12.3	11.5	10.6	11.4	6.9
Pre-tax profit / Average employee (RM'000)	117.4	108.4	107.7	130.8	83.8
Cost incurred per ringgit of revenue earned (sen)	67.9	62.0	67.5	64.2	74.0
Cost incurred per ringgit of net interest income (sen)	412.8	345.5	367.6	525.2	400.6
Overheads to staff cost (%)	90.8	62.2	69.9	82.4	73.5
Staff cost per employee (RM'000)	117.9	106.2	131.8	125.0	135.8

¹ Refers to individual and collective impairment provisions in accordance with the Guidelines 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				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Income ¹	13,643.1	16,415.7	18,106.3	20,416.1	23,519.6
of which: derived from assets funded by investment accounts	-	-	-	-	1,148.5
Less: Expense ¹	6,535.8	7,965.1	9,422.9	10,888.9	13,738.6
of which: profit distributed to investment account holders	-	-	-	-	564.6
Net income	7,107.4	8,450.6	8,683.3	9,527.2	9,781.0
Add: Fee-based income ²	835.7	1,055.2	1,048.4	1,056.9	1,105.9
Less: Staff cost	1,377.6	1,636.7	1,740.0	1,741.9	1,754.7
Overheads	2,388.1	3,016.8	3,079.2	3,225.5	3,495.6
Gross operating profit	4,177.3	4,852.3	4,912.5	5,616.8	5,636.7
Less: Impairment ³ and other provisions	1,692.1	609.0	443.8	758.2	1,047.1
Gross operating profit after provision	2,485.2	4,243.2	4,468.7	4,858.6	4,589.6
Add: Other income	541.7	608.9	444.0	253.1	450.0
Pre-tax profit	3,026.9	4,852.1	4,912.7	5,111.7	5,039.6
Pre-tax profit / Average assets (%)	1.0	1.3	1.2	1.1	1.0
Pre-tax profit / Average shareholders' funds (%)	13.5	18.2	17.0	15.7	14.0
Pre-tax profit / Average employee (RM'000) ⁴	119.0	173.8	167.0	173.1	168.9
Cost incurred per ringgit of revenue earned (sen)	25.1	25.7	24.6	22.9	20.9
Cost incurred per ringgit of net income (sen)	53.0	55.1	55.5	52.1	53.7
Overheads to staff cost (%)	173.4	184.3	177.0	185.2	199.2
Staff cost per employee (RM'000) ⁴	54.1	58.6	59.1	59.0	58.8

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 Guidelines 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				
	2011	2012	2013	2014	2015 ^p
Number of institutions	56	56	55	54	54
<i>Commercial banks</i>	25	27	27	27	27
<i>Investment banks</i>	15	13	12	11	11
<i>Islamic banks</i>	16	16	16	16	16
Office network	2,435	2,481	2,479	2,494	2,500
<i>Commercial banks</i>	2,050	2,056	2,029	2,045	2,048
<i>Investment banks</i>	133	148	135	135	119
<i>Islamic banks¹</i>	2,147	2,171	2,177	2,192	2,206
Number of banks with internet services	27	28	31	31	31
Number of employees	125,065	126,902	125,071	125,307	119,162
<i>Commercial banks</i>	106,274	107,541	106,006	106,783	101,823
<i>Investment banks</i>	9,577	9,610	8,814	9,122	8,361
<i>Islamic banks</i>	9,214	9,751	10,251	9,402	8,978

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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	6,509.9	6,053.5	5,284.8	6,762.4	8,852.4
Credit extension commitments	409,756.4	444,293.6	470,299.8	472,472.5	490,961.9
Direct credit substitutes	21,302.3	24,960.5	33,087.9	29,897.3	32,830.2
Foreign exchange-related contracts	476,725.8	518,150.2	577,388.4	760,062.7	891,122.5
Interest rate-related contracts	695,982.4	716,494.7	772,958.0	791,736.1	858,058.7
Trade-related contingencies	11,721.1	10,644.2	10,677.4	13,724.3	13,505.9
Transaction-related contingencies	41,059.9	45,928.8	50,561.5	57,964.8	60,492.9
Underwriting obligations	789.5	445.0	522.0	466.0	76.0
Others	65,938.4	72,179.0	55,541.2	63,046.9	58,523.2
Total	1,729,785.7	1,839,149.5	1,976,320.9	2,196,133.0	2,414,423.9

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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	20.4	19.2	12.4	77.0	4.5
Credit extension commitments	3,353.6	3,666.1	5,454.8	5,609.1	5,802.7
Direct credit substitutes	322.6	201.5	316.6	418.0	543.0
Foreign exchange-related contracts	3,958.7	5,536.6	7,548.1	7,941.7	8,736.5
Interest rate-related contracts	10,573.4	9,161.6	9,779.4	8,957.2	7,370.6
Trade-related contingencies	1.1	1.1	0.0	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	717.5	190.3	680.8	90.2	218.4
Others	1,523.1	2,205.8	3,402.7	3,296.3	2,944.5
Total	20,480.9	20,992.6	27,205.4	26,399.9	25,630.7

^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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Net premiums	22,877.7	25,005.7	26,458.1	28,824.8	30,043.6
Less: Net policy benefits	14,015.5	14,342.4	16,357.7	17,997.2	20,541.1
Agency remuneration	3,384.1	3,551.9	3,667.9	3,837.0	3,901.4
Total management expenses	2,092.9	2,287.6	2,481.8	2,626.5	2,997.6
Balance of transaction	3,385.2	4,823.8	3,950.7	4,364.1	2,603.5
Add: Net investment income	6,039.5	6,706.8	7,208.4	7,623.2	8,056.9
Net capital gain (loss)	659.0	2,181.6	-1,344.2	-856.2	-214.7
Net other income (outgo)	1,112.7	1,735.7	1,272.8	512.9	-112.6
Excess income over outgo	11,196.4	15,447.8	11,087.7	11,643.9	10,333.1

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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Earned premium income	11,236.9	12,418.7	13,821.3	14,885.6	15,631.8
Less: Net claims incurred	7,483.7	7,126.7	7,934.2	8,699.6	9,554.6
Net commission	1,374.3	1,587.4	1,789.8	1,963.4	2,016.7
Total management expenses	1,990.2	2,220.2	2,477.1	2,656.4	2,932.7
Underwriting profit	388.7	1,484.3	1,620.1	1,566.2	1,127.8
Add: Net investment income	924.6	970.1	1,015.7	1,063.9	1,151.1
Net capital gains (loss)	18.9	19.6	24.8	-29.2	3.1
Net other income	127.2	114.9	180.5	197.3	75.9
Operating profit	1,459.5	2,588.9	2,841.1	2,798.2	2,357.9

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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Net contributions	3,703.6	4,574.8	4,803.9	4,787.2	5,098.4
Less: Net certificate benefits	1,660.9	1,635.9	1,999.2	2,027.6	2,437.2
Net commissions	599.2	711.2	761.2	731.5	846.6
Total management expenses	476.5	574.6	642.5	731.4	741.4
Balance of transaction	967.0	1,653.2	1,401.0	1,296.7	1,073.2
Add: Net investment income	494.2	590.1	659.1	736.9	830.9
Net capital gain (loss)	27.8	54.6	-164.4	-56.1	16.4
Net other income (outgo)	78.1	155.8	204.4	138.5	-260.3
Excess income over outgo	1,567.1	2,453.7	2,100.1	2,116.0	1,660.2

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				
	2011	2012	2013	2014	2015 ^p
	RM million				
Earned contributions income	1,090.3	1,282.1	1,390.0	1,466.8	1,671.4
Less: Net claims incurred	738.9	730.0	743.2	700.6	867.7
Net commission	96.7	156.7	192.4	91.9	105.0
Total management expenses	155.9	206.0	247.4	416.7	502.9
Underwriting profit	98.7	189.5	207.0	257.6	195.8
Add: Net investment income	84.5	96.3	102.8	110.6	119.1
Net capital gains (loss)	35.8	41.6	80.4	11.8	6.9
Net other income (outgo)	17.5	-18.3	-7.7	-2.2	-1.3
Operating profit	236.5	309.1	382.5	377.8	320.5

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.14

Development Financial Institutions: Sources and Uses of Funds

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2014	2015	2014	2015	2014	2015
RM million						
Sources:						
Shareholders' equity	28,646.3	30,466.4	5,112.4	5,751.2	33,758.7	36,217.6
<i>of which:</i>						
Paid-up capital	11,111.1	11,121.3	2,844.5	2,859.5	13,955.6	13,980.8
Reserves	7,854.6	7,844.8	752.0	-2,207.8	8,606.6	5,637.0
Retained earnings/losses	7,436.5	9,023.1	1,621.7	1,404.5	9,058.2	10,427.6
Liabilities	163,710.0	167,696.5	65,275.2	70,894.5	228,985.2	238,591.0
<i>of which:</i>						
Deposits accepted	113,511.7	117,248.4	55,457.6	60,243.6	168,969.3	177,492.0
Borrowings	17,691.1	15,085.0	7,034.7	7,950.3	24,725.8	23,035.3
Government	13,391.3	9,227.9	1,975.0	2,163.7	15,366.3	11,391.6
Multilateral/International agencies	2,499.8	3,917.1	18.2	13.2	2,518.0	3,930.3
Others	1,800.0	1,940.0	5,041.5	5,773.4	6,841.5	7,713.4
Debt securities issued	15,546.7	17,692.3	-	-	15,546.7	17,692.3
Total	192,356.3	198,162.9	70,387.6	76,645.7	262,743.9	274,808.6
Uses:						
Assets	192,356.3	198,162.9	70,387.6	76,645.7	262,743.9	274,808.6
<i>of which:</i>						
Deposits placed	10,419.3	7,157.9	8,066.9	12,330.5	18,486.2	19,488.4
Investments	42,086.0	42,198.0	41,792.9	45,116.8	83,878.9	87,314.8
<i>of which:</i>						
Government securities	9,645.9	25,683.6	-	-	9,645.9	25,683.6
Shares	861.7	632.7	14,190.0	16,312.3	15,051.7	16,945.0
Quoted	812.3	583.7	14,053.6	16,175.6	14,865.9	16,759.3
Unquoted	49.4	49.0	136.4	136.7	185.8	185.7
Corporate debt securities	5,160.6	9,184.5	12,880.0	13,577.8	18,040.6	22,762.3
Loans and advances	128,463.2	135,584.0	8,587.4	9,283.5	137,050.6	144,867.5
Fixed assets	3,770.1	4,001.6	5,661.7	6,208.8	9,431.8	10,210.4
Total	192,356.3	198,162.9	70,387.6	76,645.7	262,743.9	274,808.6
Contingencies:						
Guarantee	594.9	625.9	6,668.9	6,877.5	7,263.8	7,503.4
Export credit insurance	1,072.9	1,366.8	-	-	1,072.9	1,366.8
Total	1,667.8	1,992.7	6,668.9	6,877.5	8,336.7	8,870.2

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

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-2015						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Sources:							
Shareholders' equity	13,812.6	2,310.2	7,511.5	2,520.2	3,039.3	1,272.6	30,466.4
<i>of which:</i>							
Paid-up capital	2,983.9	-	3,078.7	1,000.0	2,708.7	1,350.0	11,121.3
Reserves	4,552.7	1,058.6	1,851.5	423.7	0.2	-41.9	7,844.8
Retained earnings/losses	4,448.6	1,138.0	2,333.3	940.9	258.4	-96.1	9,023.1
Liabilities	80,475.2	31,920.7	22,138.7	10,632.7	12,989.1	9,540.1	167,696.5
<i>of which:</i>							
Deposits accepted	71,234.1	27,588.6	8,127.7	6,902.7	-	3,395.3	117,248.4
Borrowings	2,138.1	31.2	4,404.2	2,191.0	3,611.1	2,709.4	15,085.0
Government	198.1	31.2	3,954.1	2,191.0	170.1	2,683.4	9,227.9
Multilateral/ International agencies	-	-	450.1	-	3,441.0	26.0	3,917.1
Others	1,940.0	-	-	-	-	-	1,940.0
Debt securities issued	2,718.9	-	6,059.0	-	7,394.6	1,519.8	17,692.3
Total	94,287.8	34,230.9	29,650.2	13,152.9	16,028.4	10,812.7	198,162.9
Uses:							
Assets	94,287.8	34,230.9	29,650.2	13,152.9	16,028.4	10,812.7	198,162.9
<i>of which:</i>							
Deposits placed	1,725.5	213.9	1,123.0	557.6	2,155.2	1,382.7	7,157.9
Investments	24,115.6	9,148.5	2,098.8	4,105.0	200.2	2,529.9	42,198.0
<i>of which:</i>							
Government securities	16,648.3	5,815.3	865.6	1,204.4	-	1,150.0	25,683.6
Shares	294.0	141.9	186.8	0.8	-	9.2	632.7
Quoted	282.3	141.9	158.7	0.8	-	-	583.7
Unquoted	11.7	-	28.1	-	-	9.2	49.0
Corporate debt securities	3,211.8	480.6	1,041.5	2,899.7	200.2	1,350.7	9,184.5
Loans and advances	64,463.7	20,674.1	24,850.9	7,482.5	12,723.6	5,389.2	135,584.0
Fixed assets	1,317.4	1,364.4	200.6	521.8	134.5	462.9	4,001.6
Total	94,287.8	34,230.9	29,650.2	13,152.9	16,028.4	10,812.7	198,162.9

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					
	2014	2015	2014	2015	2014	2015
	RM million					
Agriculture, forestry and fishery	7,714.2	8,031.7	271.2	689.0	7,985.4	8,720.7
Mining and quarrying	166.8	657.1	37.8	25.6	204.6	682.7
Manufacturing	5,461.6	4,992.0	498.8	515.6	5,960.4	5,507.6
Electricity, gas and water supply	3,554.3	4,792.9	468.1	467.5	4,022.4	5,260.4
Import and export, wholesale and retail trade, restaurants and hotels	3,414.0	4,398.6	150.6	144.1	3,564.6	4,542.7
Broad property sector	22,028.5	22,168.3	3,388.1	3,269.1	25,416.6	25,437.4
<i>Construction</i>	12,635.8	11,818.2	1,965.5	1,990.4	14,601.3	13,808.6
<i>Purchase of residential property</i>	8,588.9	9,510.3	90.0	74.2	8,678.9	9,584.5
<i>Purchase of non-residential property</i>	211.5	214.4	28.5	27.5	240.0	241.9
<i>Real estate</i>	592.3	625.4	1,304.1	1,177.0	1,896.4	1,802.4
Maritime	2,401.2	1,931.4	-	-	2,401.2	1,931.4
Transport, storage and communication	10,234.5	10,000.4	37.1	37.9	10,271.6	10,038.3
Finance, insurance and business services	4,109.6	4,572.0	523.6	616.8	4,633.2	5,188.8
Consumption credit	66,014.4	70,072.2	2,159.7	2,325.9	68,174.1	72,398.1
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	1,456.5	1,714.2	1.9	1.2	1,458.4	1,715.4
<i>Credit card</i>	804.3	866.8	2,157.7	2,324.6	2,962.0	3,191.4
Community, social and other service activities	2,825.0	3,351.0	3.2	5.9	2,828.2	3,356.9
Purchase of securities	150.5	259.2	-	-	150.5	259.2
Other sectors	388.6	357.2	1,049.2	1,186.1	1,437.8	1,543.3
Total	128,463.2	135,584.0	8,587.4	9,283.5	137,050.6	144,867.5

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-2015						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Agriculture, forestry and fishery	366.0	-	-	7,482.5	174.6	8.6	8,031.7
Mining and quarrying	-	-	-	-	613.7	43.4	657.1
Manufacturing	189.3	178.6	1,460.1	-	2,232.7	931.3	4,992.0
Electricity, gas and water supply	100.4	-	2,047.8	-	2,612.5	32.2	4,792.9
Import and export, wholesale and retail trade, restaurants and hotels	117.9	349.4	1,381.7	-	1,168.7	1,380.9	4,398.6
Broad property sector	3,431.4	7,794.0	8,081.5	-	2,046.0	815.4	22,168.3
<i>Construction</i>	1,139.6	-	8,081.5	-	1,908.0	689.0	11,818.1
<i>Purchase of residential property</i>	1,767.0	7,743.3	-	-	-	-	9,510.3
<i>Purchase of non-residential property</i>	163.7	50.7	-	-	-	-	214.4
<i>Real estate</i>	361.1	-	-	-	138.0	126.4	625.5
Maritime	-	-	1,931.4	-	-	-	1,931.4
Transport, storage and communication	155.6	4.2	7,424.5	-	1,619.2	796.9	10,000.4
Finance, insurance and business services	1,981.0	108.0	-	-	1,935.1	547.9	4,572.0
Consumption credit	58,020.7	12,051.5	-	-	-	-	70,072.2
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	1,240.0	474.2	-	-	-	-	1,714.2
<i>Credit card</i>	476.8	390.0	-	-	-	-	866.8
Community, social and other service activities	29.4	...	2,513.6	-	-	808.0	3,351.0
Purchase of securities	72.0	187.2	-	-	-	-	259.2
Other sectors	-	1.2	10.3	-	321.1	24.6	357.2
Total	64,463.7	20,674.1	24,850.9	7,482.5	12,723.6	5,389.2	135,584.0

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

... Negligible

Table A.18

Development Financial Institutions: Selected Data

	As at end					
	2014			2015		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Kerjasama Rakyat Malaysia Berhad	174	650	4,642	148	699	5,153
Bank Simpanan Nasional	403	885	6,961	400	862	7,084
Bank Pembangunan Malaysia Berhad	-	-	331	-	-	342
Bank Pertanian Malaysia Berhad	190	258	3,347	187	255	3,102
Export-Import Bank of Malaysia Berhad	-	-	298	-	-	312
Small Medium Enterprise Development Bank Malaysia Berhad	29	-	1,028	29	-	1,029
Sub-total	796	1,793	16,607	764	1,816	17,022
Non-DFIA¹ DFIs:						
Lembaga Tabung Haji	121	-	2,090	122	-	2,118
Credit Guarantee Corporation Malaysia Berhad	16	-	500	16	-	541
Sabah Development Bank Berhad	-	-	88	-	-	83
Malaysian Industrial Development Finance Berhad	5	-	293	5	-	284
Sabah Credit Corporation	12	-	184	13	-	185
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	36	-	-	35
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	20	-	-	21
Sub-total	154	-	3,211	156	-	3,267
Total	950	1,793	19,818	920	1,816	20,289

¹ Development Financial Institutions Act 2002

Table A.19

Total Outward and Inward Remittances

	2011	2012	2013	2014	2015
	RM million				
Total outward¹	15,703.8	18,357.5	22,717.1	28,207.9	34,753.1
<i>Remitted via:</i>					
Banks ²	7,812.8	7,543.3	8,577.2	10,739.9	14,084.8
Money services business licensees ³	7,891.0	10,814.2	14,139.9	17,468.0	20,668.3
Total inward⁴	5,215.8	4,966.6	5,764.8	6,866.0	8,433.3
<i>Remitted via:</i>					
Banks	4,654.7	4,362.9	4,984.6	5,885.3	7,111.9
Money services business licensees	561.1	603.7	780.2	980.7	1,321.4
<i>As at end of period</i>					
No. of remittance service providers	80	79	77	77	76
Commercial banks	41	43	43	43	43
Development financial institutions	2	2	2	3	3
Licensed non-bank remittance service providers	37	34	32	31	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

	2011	2012	2013	2014	2015
Population (million)	29.1	29.5	30.2	30.6	31.0
GDP (RM million)	911,733	971,252	1,018,821	1,106,580	1,156,881
Cash in circulation (CIC) (RM million)	53,488.5	57,395.6	62,710.2	68,029.4	76,642.9
Transaction Volume Per Capita (unit):					
Cheque ¹	7.1	6.9	6.5	5.8	4.8
E-payments:	49.1	55.0	63.4	70.9	82.0
Credit card	10.9	11.0	11.0	11.3	11.6
Charge card	0.1	0.1	0.1	0.1	0.1
Debit card	0.9	1.2	1.6	2.2	2.9
E-money	27.7	31.3	34.7	38.4	44.7
Other cashless instruments ²	0.2	0.9	1.0	1.0	1.1
Interbank GIRO	2.1	2.4	2.8	3.7	4.8
Direct Debit ³	...	...	...	...	0.1
ATM ⁴	1.3	1.5	1.4	1.7	2.1
Internet banking ⁵	5.6	6.3	7.2	8.7	10.5
Mobile banking ⁵	0.1	0.2	0.5	0.7	0.9
RENTAS - Third party transactions ⁶	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions ⁷	-	-	3.0	2.9	3.1
Transaction Value Per Capita (RM):					
CIC	1,840.5	1,945.0	2,075.5	2,223.3	2,472.7
Cheque ¹	68,125.3	68,899.4	68,163.9	63,344.6	57,908.7
E-payments:	446,802.4	512,226.1	535,343.6	565,573.9	538,474.7
Credit card	3,055.4	3,188.2	3,300.9	3,447.9	3,635.1
Charge card	185.4	218.9	239.1	279.8	287.3
Debit card	215.3	292.1	379.1	483.3	643.9
E-money	119.7	143.8	162.8	172.7	193.4
Other cashless instruments ²	1.0	2.6	4.3	3.2	3.3
Interbank GIRO	5,716.8	7,172.5	9,441.6	14,136.1	20,537.0
Direct Debit ³	166.3	279.5	372.4	483.6	623.0
ATM ⁴	1,163.7	1,255.6	1,356.6	1,701.0	1,815.3
Internet banking ⁵	64,264.0	62,650.4	74,809.0	87,504.4	90,174.9
Mobile banking ⁵	24.4	124.2	257.8	396.4	500.3
RENTAS - Third party transactions ⁶	371,890.5	436,898.4	424,296.4	444,783.3	409,979.6
Intrabank direct debit and standing instructions ⁷	-	-	20,723.7	12,182.2	10,081.6
Turnover to GDP:					
CIC (%)	5.9	5.9	6.2	6.1	6.6
Cheque ¹ (times)	2.2	2.1	2.0	1.8	1.6
E-payments (times):	14.2	15.6	15.9	15.6	14.4
% of GDP:					
Credit card	9.7	9.7	9.8	9.5	9.7
Charge card	0.6	0.7	0.7	0.8	0.8
Debit card	0.7	0.9	1.1	1.3	1.7
E-money	0.4	0.4	0.5	0.5	0.5
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	18.2	21.8	28.0	39.1	55.0
Direct Debit ³	0.5	0.8	1.1	1.3	1.7
ATM ⁴	3.7	3.8	4.0	4.7	4.9
Internet banking ⁵	204.8	190.4	221.9	242.0	241.6
Mobile banking ⁵	0.1	0.4	0.8	1.1	1.3
RENTAS - Third party transactions ⁶ (times)	11.9	13.3	12.6	12.3	11.0
Intrabank direct debit and standing instructions ⁷	-	-	61.5	33.7	27.0

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

	2011	2012	2013	2014	2015	2014	2015
	Million					% Annual change	
Cheque¹	204.9	203.8	197.1	177.1	148.0	-10.1	-16.5
Credit card	316.9	325.3	332.4	345.7	359.6	4.0	4.0
Charge card	3.9	4.1	4.1	4.4	4.2	7.5	-4.1
Debit card	25.1	36.0	49.4	68.7	90.1	39.3	31.0
<i>International debit</i>	19.8	29.7	41.9	60.4	79.7	44.0	31.9
<i>Domestic debit²</i>	5.4	6.3	7.4	8.4	10.4	12.7	24.8
E-money	804.8	923.0	1,048.0	1,175.0	1,384.7	12.1	17.8
<i>Card-based</i>	797.4	914.6	1,028.0	1,153.0	1,360.9	12.2	18.0
<i>Network-based</i>	7.4	8.5	20.1	22.0	23.7	9.4	8.1

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

	2011	2012	2013	2014	2015	2014	2015
	RM million					% Annual change	
Cheque¹	1,979,858	2,033,221	2,059,504	1,938,218	1,794,937	-5.9	-7.4
Credit card	88,797	94,085	99,733	105,498	112,675	5.8	6.8
<i>Purchases</i>	85,364	91,270	97,291	103,112	110,346	6.0	7.0
<i>Cash advances</i>	3,432	2,815	2,442	2,386	2,328	-2.3	-2.4
Charge card	5,388	6,459	7,223	8,560	8,906	18.5	4.0
<i>Purchases</i>	5,359	6,435	7,202	8,542	8,892	18.6	4.1
<i>Cash advances</i>	28	24	21	18	14	-13.5	-21.9
Debit card	6,256	8,619	11,454	14,785	19,957	29.1	35.0
<i>International debit</i>	3,239	4,954	7,092	10,042	14,219	41.6	41.6
<i>Domestic debit²</i>	3,016	3,665	4,362	4,743	5,738	8.8	21.0
E-money	3,477	4,244	4,919	5,284	5,995	7.4	13.5
<i>Card-based</i>	2,424	2,983	3,361	3,837	4,537	14.1	18.3
<i>Network-based</i>	1,054	1,261	1,557	1,447	1,458	-7.1	0.7

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

	2011	2012	2013	2014	2015	2014	2015
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	3.4	3.6	4.0	4.4	4.4	10.1	0.8
Transaction value	47,175.6	46,169.4	46,437.7	49,127.4	53,570.5	5.8	9.0
Interbank GIRO							
Transaction volume	60.4	70.1	83.4	113.6	149.1	36.2	31.2
Transaction value	166.1	211.7	285.3	432.5	636.6	51.6	47.2
	'000/RM million						
FPX²							
Transaction volume	878.4	1,440.9	2,211.7	3,099.7	4,648.8	40.2	50.0
Transaction value	618.9	821.6	1,372.2	4,191.4	8,602.5	205.4	105.2
Direct Debit							
Transaction volume	575.7	708.8	924.2	1,278.4	1,678.7	38.3	31.3
Transaction value	4,832.0	8,248.2	11,251.9	14,796.2	19,310.7	31.5	30.5

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.24

Payment and Securities Transactions Handled by RENTAS

Transaction Volume	2011	2012	2013	2014	2015	2014	2015
	'000					% Annual change	
Total	3,425.0	3,588.7	3,967.1	4,367.2	4,402.7	10.1	0.8
IFTS¹	3,310.3	3,467.5	3,847.7	4,257.3	4,283.4	10.6	0.6
Money market operations	95.9	90.8	87.3	88.1	86.8	0.9	-1.5
Foreign exchange settlement	85.9	91.8	100.0	107.6	126.8	7.6	17.8
<i>of which: USD CHATS²</i>	<i>44.4</i>	<i>41.2</i>	<i>47.8</i>	<i>53.7</i>	<i>63.0</i>	<i>12.3</i>	<i>17.3</i>
Third party transactions	2,449.4	2,701.5	3,020.2	3,383.8	3,317.5	12.0	-2.0
Others	679.0	583.4	640.2	677.8	752.3	5.9	11.0
SSDS³	114.7	121.2	119.4	110.0	119.3	-7.9	8.5
Transaction Value	RM billion						
Total	47,175.6	46,169.4	46,437.7	49,127.4	53,570.5	5.8	9.0
IFTS¹	44,227.9	43,153.2	43,903.3	46,743.1	51,330.8	6.5	9.8
Money market operations	21,473.2	17,520.1	18,656.7	18,935.5	23,741.9	1.5	25.4
Foreign exchange settlement	3,831.6	3,955.7	3,839.6	4,966.6	5,190.4	29.4	4.5
<i>of which: USD CHATS²</i>	<i>2,414.3</i>	<i>2,401.6</i>	<i>2,594.8</i>	<i>3,595.2</i>	<i>3,700.9</i>	<i>38.6</i>	<i>2.9</i>
Third party transactions	10,807.9	12,892.9	12,819.7	13,609.5	12,707.7	6.2	-6.6
Others	8,115.2	8,784.4	8,587.2	9,231.5	9,690.8	7.5	5.0
SSDS³	2,947.7	3,016.3	2,534.5	2,384.3	2,239.7	-5.9	-6.1
Turnover to GDP (times)	51.7	47.5	45.6	44.4	46.3		
Daily Average:							
Transaction volume ('000)	14.0	14.6	16.1	17.8	17.9	10.5	0.8
Transaction value (RM billion)	192.6	188.4	188.0	199.7	217.8	6.2	9.0

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	2011	2012	2013	2014	2015	2014	2015
	Million					% Annual change	
Internet banking ¹	198.4	227.3	269.8	350.7	452.0	30.0	28.9
<i>Individual</i>	141.3	161.7	194.8	252.2	321.3	29.5	27.4
<i>Corporate</i>	57.1	65.6	75.0	98.5	130.6	31.3	32.7
Mobile banking ¹	2.2	7.1	16.1	23.3	31.6	45.1	35.6
ATM ²	38.5	43.0	42.4	51.3	66.5	21.0	29.7
Transaction Value	RM million						
Internet banking ¹	1,934,208	2,978,435	3,457,627	4,108,271	4,773,641	18.8	16.2
<i>Individual</i>	153,648	171,825	224,852	304,177	407,784	35.3	34.1
<i>Corporate</i>	1,780,560	2,806,610	3,232,775	3,804,094	4,365,857	17.7	14.8
Mobile banking ¹	852	4,237	9,243	14,677	20,565	58.8	40.1
ATM ²	33,818	37,052	40,987	52,047	56,269	27.0	8.1

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	2014			2015		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	162.2	11.5	38.7	237.7	17.1	53.1
Bill payment ¹	62.7	4.1	1.6	74.0	5.1	1.9
Investment in share and unit trust	6.3	...	0.1	6.6	-	0.1
Re-load	23.1	5.9	2.8	24.9	6.9	3.0
Card and loan repayment	22.2	1.6	8.1	26.0	2.2	8.4
Transaction Value	RM million					
Funds transfer	2,669,945	11,965	43,042	3,037,540	16,770	46,478
Bill payment ¹	16,588	536	389	26,297	684	520
Investment in share and unit trust	66,165	...	1,475	59,752	-	1,174
Re-load	433	92	128	501	123	148
Card and loan repayment	29,382	1,947	6,913	48,948	2,703	7,848

¹ Include insurance payments
... Negligible

Source: Bank Negara Malaysia

Table A.27

ATM Cash Withdrawals in Malaysia

	2011	2012	2013	2014	2015	2014	2015
	Million					% Annual change	
Volume of cash withdrawals	556.8	565.7	526.5	579.2	704.8	10.0	21.7
Value of cash withdrawals	RM million					10.0	13.2
	279,484.7	294,149.1	286,491.2	315,144.5	356,630.4		
Average value per transaction (RM)	501.9	520.0	544.1	544.1	506.0	...	-7.0

... Negligible

Source: Bank Negara Malaysia

Table A.28

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

As at end of period	2011	2012	2013	2014	2015
	Unit				
Total terminals ¹	206,984	219,758	226,599	237,657	280,704
<i>of which:</i>					
International brand payment cards	204,443	217,236	223,957	229,433	268,546
Domestic debit ²	129,478	140,127	159,357	190,444	218,451
Terminals per 1,000 inhabitants	7	7	7	8	9

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 and Department of Statistics, Malaysia

Table A.29

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2011	2012	2013	2014	2015	2014	2015
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,281	8,150	8,128	8,048	8,741	-1.0	8.6
Charge card	154	138	155	142	143	-8.9	0.8
Debit card	29,869	34,630	38,226	41,439	42,962	8.4	3.7
<i>of which: Domestic debit¹</i>	17,301	17,237	17,363	16,785	15,315	-3.3	-8.8
E-money	84,178	91,008	97,735	45,557	55,825	-53.4	22.5
Number of subscribers:							
Internet banking	11,873	13,678	15,524	17,600	19,751	13.4	12.2
<i>Individual</i>	11,637	13,430	15,225	17,254	19,176	13.3	11.1
<i>Corporate</i>	236	248	299	346	575	15.6	66.2
<i>Penetration rate to population (%)</i>	40.9	46.4	51.4	57.5	63.7		
Mobile banking	1,560	2,446	4,379	5,639	7,279	28.8	29.1
<i>Penetration rate to population (%)</i>	5.4	8.3	14.5	18.4	23.5		

¹ Domestic PIN-based ATM card

Source: Bank Negara Malaysia

Table A.30

Number of Participants and Instrument Issuers

As at end of period	2011	2012	2013	2014	2015
	Unit				
RENTAS	68	68	68	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	56	56	55	55	55
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	5	5	6	6	6
eSPICK	46	48	47	46	46
Credit card	25	26	25	26	27
<i>Banks</i>	21	22	22	23	24
<i>Non-banks</i>	4	4	3	3	3
Debit card¹	22	22	25	25	26
<i>International debit</i>	9	10	12	13	14
<i>Domestic debit²</i>	13	13	13	13	13
<i>Others³</i>	11	10	11	11	11
Charge card	6	6	7	6	6
<i>Banks</i>	4	4	6	5	5
<i>Non-banks</i>	2	2	1	1	1
E-money⁴	21	25	25	24	23
<i>Banks</i>	6	7	6	7	5
<i>Non-banks</i>	15	18	19	17	18
Internet banking	26	29	29	30	30
Mobile banking	13	13	13	13	13
FPX⁵	7	10	12	13	16
<i>Banks</i>	7	7	9	10	13
<i>Non-banks</i>	-	3	3	3	3
Direct Debit	13	16	17	17	14
<i>Banks</i>	13	13	14	14	14
<i>Non-banks</i>	-	3	3	3	-
Interbank GIRO	26	28	29	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