

2014

ANNEX



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Table A.1

Key Financial Soundness Indicators

	As at end				
	2010	2011	2012	2013	2014 ^p
	% (or otherwise stated)				
Banking System					
Risk-Weighted Capital Ratio	14.8	15.7	15.7	-	-
Core Capital Ratio	13.0	13.7	13.9	-	-
Total Capital Ratio ¹	-	-	-	14.9	15.2
Tier 1 Capital Ratio ¹	-	-	-	13.5	13.3
Common Equity Tier 1 Capital Ratio ¹	-	-	-	12.6	12.6
Return on Assets	1.5	1.6	1.6	1.5	1.5
Return on Equity	16.6	17.4	17.4	15.9	15.2
Liquid Assets to Total Assets ²	15.6	16.0	13.8	11.6	13.1
Liquid Assets to Short-term Liabilities ²	48.1	45.4	42.5	36.5	42.6
Net Impaired Loans Ratio	2.3	1.8	1.4	1.3	1.2
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base ¹	2.0	1.7	1.7	1.5	1.5
Net Open Position in FCY to Capital Base ¹	8.5	6.7	6.1	5.7	4.9
Equity Holdings to Capital Base ¹	1.2	0.9	0.6	0.8	1.3
Insurance and Takaful Sector					
Capital Adequacy Ratio (conventional only)	224.6	222.5	219.1	246.1	253.0
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	14.1	12.7	17.9	13.2	13.8
New Business Premiums / Contributions (RM billion)	11.2	10.9	12.0	12.1	12.8
Capital Adequacy Ratio (conventional only)	253.2	248.5	242.3	260.9	260.1
General Insurance and General Takaful					
Underwriting Profit (RM billion)	0.9	0.5	1.7	1.8	1.8
Operating Profit (RM billion)	2.1	1.7	2.9	3.2	3.2
Gross Direct Premiums / Contributions (RM billion)	14.1	15.4	16.6	17.8	19.0
Claims Ratio	62.1	66.7	57.3	57.1	57.5
Capital Adequacy Ratio (conventional only)	204.4	222.9	227.7	231.7	279.2
Household (HH) Sector					
HH Debt (RM billion)	594.2	674.2	767.6	855.9	940.4
HH Financial Asset (RM billion)	1,399.5	1,519.6	1,712.3	1,902.6	2,012.6
HH Debt-to-GDP Ratio	74.5	76.2	81.5	86.7	87.9
HH Financial Asset to Total HH Debt Ratio	235.5	225.4	223.1	222.3	214.0
HH Liquid Financial Asset to Total HH Debt Ratio	166.9	159.2	159.3	159.4	150.4
Debt Repayment Ratio	47.0	47.4	46.8	47.0	44.2
Impaired Loans Ratio of HH Sector	2.3	1.8	1.5	1.3	1.2
Business Sector					
Return on Assets	5.4	5.5	5.1	4.8	4.9*
Return on Equity	10.0	10.2	9.0	9.3	8.5*
Debt-to-Equity Ratio	39.2	45.5	42.5	40.0	42.7*
Interest Coverage Ratio (times)	8.0	6.9	5.4	7.7	6.4*
Operating Margin	12.6	13.2	12.2	12.9	12.0*
Impaired Loans Ratio of Business Sector	5.2	4.1	3.0	2.8	2.5
Development Financial Institutions³					
Lending to Targeted Sectors (% change)	13.0	7.1	10.1	8.1	6.9
Deposits Mobilised (% change)	20.5	16.1	7.1	7.2	5.3
Impaired Loans Ratio	9.0	7.3	6.3	5.6	4.7
Return on Assets	2.2	2.7	2.5	2.2	1.6

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 Refer to development financial institutions under the Development Financial Institutions Act 2002

^p Preliminary

*Based on data from January to September 2014

Source: Bank Negara Malaysia, Bloomberg and internal computation

Table A.2

Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2010	2011	2012	2013	2014 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ¹	351,195.0	434,665.5	494,705.20	558,295.0	625,227.7
% of total assets of entire banking system ¹	20.7	22.4	23.8	25.0	25.6
Total financing ¹	222,214.3	268,251.5	314,973.30	370,673.8	427,887.8
% of total financing of entire banking system ¹	22.7	24.3	25.8	27.5	29.2
Total deposits ¹	277,549.8	340,695.8	386,196.8	436,327.6	494,738.3
% of total deposits of entire banking system ¹	22.6	24.4	25.6	26.7	28.2
	%				
Risk-Weighted Capital Ratio	14.9	15.0	14.5	-	-
Core Capital Ratio	12.7	12.1	12.0	-	-
Total Capital Ratio ²	-	-	-	15.1	15.6
Tier 1 Capital Ratio ²	-	-	-	12.8	12.2
Common Equity Tier 1 Capital Ratio ²	-	-	-	12.8	12.2
Return on Assets	1.3	1.0	1.3	1.2	1.1
Net Impaired Financing Ratio	2.1	1.6	1.2	1.0	0.9
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	14,659.3	16,948.2	19,045.6	20,934.2	22,744.5
Family	12,420.9	14,377.2	16,289.8	17,952.2	19,618.1
General	2,238.3	2,570.9	2,755.9	2,982.0	3,126.4
% of insurance and takaful industry	8.3	8.8	9.0	9.0	9.1
Net Contributions Income	4,423.6	4,863.0	5,887.8	6,204.4	6,314.0
Family	3,392.8	3,703.6	4,574.8	4,803.9	4,769.7
General	1,030.8	1,159.4	1,313.0	1,400.5	1,544.3
% of insurance and takaful industry	12.6	13.0	14.3	14.1	13.3
Family Takaful					
New Business Contributions	2,587.1	2,695.1	3,474.5	3,563.5	3,460.3
General Takaful					
Gross Direct Contributions	1,325.7	1,599.1	1,737.6	1,908.8	2,163.7
Claims Ratio (%)	59.5	67.8	56.9	53.6	47.9

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

² Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

^p Preliminary

Table A.3

Banking System¹: Income and Expenditure

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million (or otherwise stated)				
Interest income	65,681.9	73,681.0	83,760.1	83,079.3	89,564.5
Less: Interest expense	31,331.3	38,918.2	46,292.9	43,621.4	48,010.4
Net interest income	34,350.6	34,762.8	37,467.3	39,457.8	41,554.0
Add: Fee-based income	8,562.6	8,951.8	9,125.5	9,617.6	10,165.5
Less: Staff cost	11,467.0	12,841.9	13,810.3	13,561.5	13,702.6
Overheads	12,209.4	11,751.1	12,666.5	13,383.7	14,221.8
Gross operating profit	19,236.9	19,121.6	20,116.0	22,130.2	23,795.1
Less: Impairment ² and other provisions	4,366.9	2,835.6	1,501.9	2,427.1	1,469.1
Gross operating profit after provision	14,870.0	16,286.0	18,614.1	19,703.1	22,326.0
Add: Other income	8,088.7	9,909.6	10,604.9	10,054.5	9,694.9
Pre-tax profit	22,958.7	26,195.6	29,219.0	29,757.6	32,020.8
Pre-tax profit / Average assets (%)	1.5	1.6	1.6	1.5	1.5
Pre-tax profit / Average shareholders' funds (%)	16.6	17.4	17.4	15.9	15.2
Pre-tax profit / Average employee (RM'000)	193.5	213.3	231.9	236.2	256.1
Cost incurred per ringgit of revenue earned (sen)	46.4	45.9	46.3	45.6	45.5
Cost incurred per ringgit of net interest income (sen)	68.9	70.7	70.7	68.3	67.2
Overheads to staff cost (%)	106.5	91.5	91.7	98.7	103.8
Staff cost per employee (RM'000)	96.6	102.7	108.8	108.4	109.6

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

Table A.4

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million (or otherwise stated)				
Interest income	63,744.4	71,668.9	81,931.8	81,085.9	87,707.9
Less: Interest expense	30,103.6	37,417.0	44,943.9	42,165.1	46,598.7
Net interest income	33,640.8	34,251.8	36,988.0	38,920.9	41,109.2
Add: Fee-based income	6,590.5	6,904.9	7,620.1	7,874.4	8,180.8
Less: Staff cost	10,550.9	11,736.6	12,789.4	12,399.9	12,496.6
Overheads	11,105.8	10,747.1	12,031.4	12,571.6	13,232.2
Gross operating profit	18,574.5	18,673.1	19,787.3	21,823.8	23,561.2
Less: Impairment ² and other provisions	4,170.7	2,938.6	1,509.0	2,467.4	1,487.0
Gross operating profit after provision	14,403.8	15,734.5	18,278.3	19,356.4	22,074.2
Add: Other income	7,802.8	9,360.4	9,920.3	9,409.3	8,680.0
Pre-tax profit	22,206.5	25,094.9	28,198.5	28,765.7	30,754.2
Pre-tax profit / Average assets (%)	1.6	1.6	1.6	1.5	1.5
Pre-tax profit / Average shareholders' funds (%)	17.2	17.7	17.4	16.0	15.2
Pre-tax profit / Average employee (RM'000)	201.9	219.9	242.3	246.3	264.6
Cost incurred per ringgit of revenue earned (sen)	45.1	44.5	45.5	44.4	44.4
Cost incurred per ringgit of net interest income (sen)	64.4	65.6	67.1	64.2	62.6
Overheads to staff cost (%)	105.3	91.6	94.1	101.4	105.9
Staff cost per employee (RM'000)	95.9	102.8	109.0	106.7	107.6

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

Table A.5

Investment Banks: Income and Expenditure

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million (or otherwise stated)				
Interest income	1,937.5	2,012.1	1,828.3	1,993.3	1,856.6
Less: Interest expense	1,227.7	1,501.1	1,349.0	1,456.4	1,411.7
Net interest income	709.9	511.0	479.3	536.9	444.9
Add: Fee-based income	1,972.1	2,046.9	1,505.4	1,743.2	1,984.6
Less: Staff cost	916.0	1,105.3	1,020.9	1,161.5	1,206.0
Overheads	1,103.6	1,004.0	635.1	812.2	989.7
Gross operating profit	662.4	448.5	328.7	306.4	233.8
Less: Impairment ¹ and other provisions	196.2	-103.1	-7.1	-40.4	-17.9
Gross operating profit after provision	466.2	551.6	335.8	346.8	251.8
Add: Other income	285.9	549.2	684.6	645.2	1,014.8
Pre-tax profit	752.1	1,100.8	1,020.4	991.9	1,266.6
Pre-tax profit / Average assets (%)	1.1	1.7	1.6	1.7	2.3
Pre-tax profit / Average shareholders' funds (%)	7.8	12.3	11.5	10.6	12.3
Pre-tax profit / Average employee (RM'000)	86.3	117.4	108.4	107.7	143.8
Cost incurred per ringgit of revenue earned (sen)	68.0	67.9	62.0	67.5	63.7
Cost incurred per ringgit of net interest income (sen)	284.5	412.8	345.5	367.6	493.6
Overheads to staff cost (%)	120.5	90.8	62.2	69.9	82.1
Staff cost per employee (RM'000)	105.1	117.9	106.2	131.8	137.0

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

Table A.6

Islamic Banking System: Income and Expenditure

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million (or otherwise stated)				
Income	11,994.8	13,643.1	16,415.7	18,106.3	20,416.1
Less: Expense	5,105.5	6,535.8	7,965.1	9,422.9	10,888.9
Net income	6,839.2	7,107.4	8,450.6	8,683.3	9,527.2
Add: Fee-based income	790.1	835.7	1,055.2	1,048.4	1,058.7
Less: Staff cost	1,166.4	1,377.6	1,636.7	1,740.0	1,741.9
Overheads	2,398.6	2,388.1	3,016.8	3,079.2	3,225.5
Gross operating profit	4,064.4	4,177.3	4,852.3	4,912.5	5,618.6
Less: Impairment ¹ and other provisions	1,286.9	1,692.1	609.0	443.8	785.6
Gross operating profit after provision	2,777.5	2,485.2	4,243.2	4,468.7	4,833.0
Add: Other income	409.2	541.7	608.9	444.0	253.1
Pre-tax profit	3,186.8	3,026.9	4,852.1	4,912.7	5,086.1
Pre-tax profit / Average assets (%)	1.3	1.0	1.3	1.2	1.1
Pre-tax profit / Average shareholders' funds (%)	15.8	13.5	18.2	17.0	15.5
Pre-tax profit / Average employee (RM'000) ²	137.6	119.0	173.8	167.0	172.4
Cost incurred per ringgit of revenue earned (sen)	27.1	25.1	25.7	24.6	22.9
Cost incurred per ringgit of net income (sen)	52.1	53.0	55.1	55.5	52.1
Overheads to staff cost (%)	205.6	173.4	184.3	177.0	185.2
Staff cost per employee (RM'000) ²	50.4	54.1	58.6	59.1	59.0

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

² Number of employees is estimated based on the percentage of the institutions' Islamic assets

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.7

Banking System: Network and Workforce

	As at end				
	2010	2011	2012	2013	2014 ^p
Number of institutions	55	56	56	55	54
<i>Commercial banks</i>	23	25	27	27	27
<i>Investment banks</i>	15	15	13	12	11
<i>Islamic banks</i>	17	16	16	16	16
Office network	2,312	2,435	2,481	2,479	2,494
<i>Commercial banks</i>	2,006	2,050	2,056	2,029	2,045
<i>Investment banks</i>	133	133	148	135	135
<i>Islamic banks</i> ¹	2,102	2,147	2,171	2,177	2,192
Number of banks with internet services	26	27	28	31	31
Number of employees	120,580	125,065	126,902	125,071	124,986
<i>Commercial banks</i>	103,093	106,274	107,541	106,006	106,783
<i>Investment banks</i>	8,972	9,577	9,610	8,814	8,801
<i>Islamic banks</i>	8,515	9,214	9,751	10,251	9,402

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

^p Preliminary

Table A.8

Commercial Banks¹: Commitments and Contingencies

	As at end				
	2010	2011	2012	2013	2014 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	6,247.1	6,509.9	6,053.5	5,284.8	6,762.4
Credit extension commitments	379,644.9	409,756.4	444,293.6	470,299.8	472,371.9
Direct credit substitutes	19,293.0	21,302.3	24,960.5	33,087.9	29,897.3
Foreign exchange related contracts	407,639.0	476,725.8	518,150.2	577,388.4	760,062.7
Interest rate related contracts	643,923.3	695,982.4	716,494.7	772,958.0	791,624.5
Trade-related contingencies	12,154.7	11,721.1	10,644.2	10,677.4	13,720.5
Transaction-related contingencies	35,037.2	41,059.9	45,928.8	50,561.5	57,967.2
Underwriting obligations	1,187.7	789.5	445.0	522.0	466.0
Others	61,185.2	65,938.4	72,179.0	55,541.2	63,046.9
Total	1,566,312.2	1,729,785.7	1,839,149.5	1,976,320.9	2,195,919.2

¹ Includes Islamic banks

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.9

Investment Banks: Commitments and Contingencies

	As at end				
	2010	2011	2012	2013	2014 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	326.9	20.4	19.2	12.4	77.0
Credit extension commitments	2,796.8	3,353.6	3,666.1	5,454.8	5,609.1
Direct credit substitutes	258.2	322.6	201.5	316.6	418.0
Foreign exchange related contracts	2,864.4	3,958.7	5,536.6	7,548.1	7,941.7
Interest rate related contracts	13,852.2	10,573.4	9,161.6	9,779.4	8,957.2
Trade-related contingencies	0.0	1.1	1.1	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	693.3	717.5	190.3	680.8	90.2
Others	2,343.8	1,523.1	2,205.8	3,402.7	3,296.3
Total	23,146.0	20,480.9	20,992.6	27,205.4	26,399.9

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.10

Life Insurance¹: Income and Outgo

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Net premiums	21,854.2	22,877.7	25,005.7	26,458.1	28,820.9
Less: Net policy benefits	13,035.4	14,015.5	14,342.4	16,357.7	17,997.6
Agency remuneration	3,248.3	3,384.1	3,551.9	3,667.9	3,836.7
Total management expenses	1,852.4	2,092.9	2,287.6	2,481.8	2,632.6
Balance of transaction	3,718.2	3,385.2	4,823.8	3,950.7	4,354.0
Add: Net investment income	5,449.8	6,039.5	6,706.8	7,208.4	7,625.9
Net capital gain (loss)	2,590.0	659.0	2,181.6	-1,344.2	-868.0
Net other income	907.1	1,112.7	1,735.7	1,272.8	522.2
Excess income over outgo	12,665.1	11,196.4	15,447.8	11,087.7	11,634.1

¹ Figures are based on global business of life insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.11

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Earned premium income	10,715.2	11,236.9	12,418.7	13,821.3	14,877.3
Less: Net claims incurred	6,731.8	7,483.7	7,126.7	7,934.2	8,689.9
Net commission	1,284.0	1,374.3	1,587.4	1,789.8	1,962.1
Total management expenses	1,895.0	1,990.2	2,220.2	2,477.1	2,667.4
Underwriting profit	804.3	388.7	1,484.3	1,620.1	1,557.9
Add: Net investment income	813.3	924.6	970.1	1,015.7	1,063.7
Net capital gains (loss)	61.9	18.9	19.6	24.8	-28.5
Net other income	229.9	127.2	114.9	180.5	176.1
Operating profit	1,909.4	1,459.5	2,588.9	2,841.1	2,769.3

¹ Figures are based on global business of general insurance

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.12

Family Takaful¹: Income and Outgo

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Net contributions	3,392.8	3,703.6	4,574.8	4,803.9	4,769.7
Less: Net certificate benefits	1,601.2	1,660.9	1,635.9	1,999.2	1,996.0
Net commissions	531.6	599.2	711.2	761.2	730.5
Total management expenses	414.3	476.5	574.6	642.5	732.5
Balance of transaction	845.7	967.0	1,653.2	1,401.0	1,310.7
Add: Net investment income	447.3	494.2	590.1	659.1	729.8
Net capital gain (loss)	45.0	27.8	54.6	-164.4	-56.4
Net other income	92.4	78.1	155.8	204.4	138.7
Excess income over outgo	1,430.4	1,567.1	2,453.7	2,100.1	2,122.8

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

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.13

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Earned contributions income	938.6	1,090.3	1,282.1	1,390.0	1,467.5
Less: Net claims incurred	558.4	738.9	730.0	743.2	703.0
Net commission	85.8	96.7	156.7	192.4	91.9
Total management expenses	181.6	155.9	206.0	247.4	408.8
Underwriting profit	112.7	98.7	189.5	207.0	263.8
Add: Net investment income	68.4	84.5	96.3	102.8	110.6
Net capital gains (loss)	17.7	35.8	41.6	80.4	11.8
Net other income (loss)	3.8	17.5	-18.3	-7.7	-5.3
Operating profit	202.5	236.5	309.1	382.5	380.9

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

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					
	2013	2014	2013	2014	2013	2014
	RM million					
Sources:						
Shareholders' equity	27,474.6	28,851.7	7,912.1	8,836.1	35,386.7	37,687.8
<i>Paid-up capital</i>	11,111.1	11,111.1	3,011.5	3,044.5	14,122.6	14,155.6
<i>Reserves</i>	7,604.5	7,219.1	2,602.1	175.4	10,206.6	7,394.5
<i>Retained earnings/losses</i>	8,759.0	10,521.5	2,298.5	5,616.2	11,057.5	16,137.7
Liabilities	151,503.9	164,663.1	55,942.5	61,831.8	207,446.4	226,494.9
of which:						
Deposits accepted	109,727.8	113,511.7	46,574.4	52,228.3	156,302.2	165,740.0
Borrowings	18,051.3	18,271.2	6,643.2	6,823.1	24,694.5	25,094.3
<i>Government</i>	13,499.1	13,971.4	1,773.2	1,764.3	15,272.3	15,735.7
<i>Multilateral/International agencies</i>	2,932.2	2,499.8	27.2	18.2	2,959.4	2,518.0
<i>Others</i>	1,620.0	1,800.0	4,842.8	5,040.6	6,462.8	6,840.6
Debt securities issued	7,455.1	15,546.1	-	-	7,455.1	15,546.1
Total	178,978.5	193,514.8	63,854.6	70,667.9	242,833.1	264,182.7
Uses:						
Assets						
of which:						
Deposits placed	9,161.0	10,400.8	10,203.1	8,093.0	19,364.1	18,493.8
Investments	39,058.5	42,050.7	33,690.9	42,059.1	72,749.4	84,109.8
of which:						
<i>Government securities</i>	25,390.5	26,076.8	-	-	25,390.5	26,076.8
<i>Shares</i>	803.1	861.3	10,668.2	14,193.2	11,471.3	15,054.5
<i>Quoted</i>	754.0	812.2	10,521.6	14,057.0	11,275.6	14,869.2
<i>Unquoted</i>	49.1	49.1	146.6	136.2	195.7	185.3
Loans and advances	120,111.5	128,450.9	7,627.3	8,376.2	127,738.8	136,827.1
Fixed assets	3,741.5	3,757.6	4,721.8	5,686.6	8,463.3	9,444.2
Total	178,978.5	193,514.8	63,854.6	70,667.9	242,833.1	264,182.7
Contingencies:						
Guarantee	405.6	595.0	1,507.9	2,050.7	1,913.5	2,645.7
Export credit insurance	976.2	1,072.9	-	-	976.2	1,072.9
Total	1,381.8	1,667.9	1,507.9	2,050.7	2,889.7	3,718.6

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

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-2014						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Sources:							
Shareholders' equity	12,418.9	2,506.4	7,384.0	2,454.6	3,003.3	1,084.5	28,851.7
<i>Paid-up capital</i>	2,973.7	-	3,078.7	1,000.0	2,708.7	1,350.0	11,111.1
<i>Reserves</i>	3,811.1	977.4	1,872.9	596.1	-	-38.4	7,219.1
<i>Retained earnings/losses</i>	5,634.1	1,529.0	2,432.4	858.5	294.6	-227.1	10,521.5
Liabilities	79,167.5	31,815.9	24,896.4	10,818.6	8,612.3	9,352.4	164,663.1
<i>of which:</i>							
Deposits accepted	68,717.8	28,312.9	5,928.3	6,732.7	-	3,820.0	113,511.7
Borrowings	2,018.7	20.1	9,153.5	2,063.1	2,284.0	2,731.8	18,271.2
<i>Government</i>	218.7	20.1	8,804.1	2,063.1	170.1	2,695.3	13,971.4
<i>Multilateral/</i>							
<i>International agencies</i>	-	-	349.4	-	2,113.9	36.5	2,499.8
<i>Others</i>	1,800.0	-	-	-	-	-	1,800.0
Debt securities issued	3,020.6	-	5,900.0	-	5,105.3	1,520.2	15,546.1
Total	91,586.4	34,322.3	32,280.4	13,273.2	11,615.6	10,436.9	193,514.8
Uses:							
Assets							
<i>of which:</i>							
Deposits placed	2,283.7	1,246.4	2,112.0	1,096.9	1,970.9	1,690.9	10,400.8
Investments	23,449.7	10,466.1	1,370.0	4,056.7	119.9	2,588.3	42,050.7
<i>of which:</i>							
<i>Government securities</i>	16,430.9	6,911.8	564.4	1,139.7	-	1,030.0	26,076.8
<i>Shares</i>	257.3	168.8	261.3	46.7	-	127.2	861.3
<i>Quoted</i>	245.6	168.8	233.1	46.7	-	118.0	812.2
<i>Unquoted</i>	11.7	-	28.2	-	-	9.2	49.1
Loans and advances	62,104.1	18,766.8	27,064.5	6,866.7	8,786.0	4,862.8	128,450.9
Fixed assets	1,260.3	1,226.4	199.8	506.7	131.0	433.4	3,757.6
Total	91,586.4	34,322.3	32,280.4	13,273.2	11,615.6	10,436.9	193,514.8

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

Table A.16

Non-DFIA¹ Development Financial Institutions²: Sources and Uses of Funds

	As at end-2014							
	LTH	CGC	SDB	MIDF	SCC	BDC Sarawak	BDC Sabah	Total
	RM million							
Sources:								
Shareholders' equity	2,953.2	2,994.2	843.0	1,554.9	448.3	33.3	9.2	8,836.1
<i>Paid-up capital</i>	-	1,785.6	535.0	466.1	200.0	25.0	32.8	3,044.5
<i>Reserves</i>	-846.6	626.5	-0.8	365.5	0.6	14.6	15.6	175.4
<i>Retained earnings/losses</i>	3,799.8	582.1	308.8	723.3	247.7	-6.3	-39.2	5,616.2
Liabilities	51,873.3	1,398.5	5,602.8	850.9	1,936.1	112.0	58.2	61,831.8
of which:								
Deposits accepted	51,128.5	-	1,059.8	-	-	-	40.0	52,228.3
Borrowings	-	1,200.5	3,422.0	349.3	1,833.5	17.1	0.7	6,823.1
<i>Government</i>	-	1,189.4	-	331.1	243.8	-	-	1,764.3
<i>Multilateral/International agencies</i>	-	-	-	18.2	-	-	-	18.2
<i>Others</i>	-	11.1	3,422.0	-	1,589.7	17.1	0.7	5,040.6
Debt securities issued	-	-	-	-	-	-	-	-
Total	54,826.5	4,392.7	6,445.8	2,405.8	2,384.4	145.3	67.4	70,667.9
Uses:								
Assets								
of which:								
Deposits placed	6,518.2	1,339.4	43.9	122.6	33.5	-	35.4	8,093.0
Investments	37,961.8	2,664.9	104.7	1,306.5	12.1	8.6	0.5	42,059.1
of which:								
<i>Government securities</i>	-	-	-	-	-	-	-	-
<i>Shares</i>	14,156.7	-	35.7	0.6	-	-	0.2	14,193.2
<i>Quoted</i>	14,021.0	-	35.7	0.3	-	-	-	14,057.0
<i>Unquoted</i>	135.7	-	-	0.3	-	-	0.2	136.2
Loans and advances	-	256.4	5,718.8	120.1	2,276.2	2.9	1.8	8,376.2
Fixed assets	5,589.9	25.0	2.4	27.4	38.8	2.2	0.9	5,686.6
Total	54,826.5	4,392.7	6,445.8	2,405.8	2,384.4	145.3	67.4	70,667.9

¹ Development Financial Institutions Act 2002

² 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 Institutions: Financing by Economic Sector

	DFIs ¹ under DFIA ²		Non-DFIA ² DFIs ³		Total DFIs	
	As at end					
	2013	2014	2013	2014	2013	2014
	RM million					
Agriculture, forestry and fishery	6,875.6	7,707.4	309.2	272.8	7,184.8	7,980.2
Mining and quarrying	126.8	125.6	49.7	37.6	176.5	163.2
Manufacturing	4,795.9	5,162.4	500.8	512.7	5,296.7	5,675.1
Electricity, gas and water supply	3,114.0	3,554.3	495.5	468.6	3,609.5	4,022.9
Import and export, wholesale and retail trade, restaurants and hotels	3,067.1	3,412.1	133.6	123.5	3,200.7	3,535.6
Broad property sector	24,623.8	21,740.8	3,010.7	3,383.8	27,634.5	25,124.6
<i>Construction</i>	16,696.9	12,641.0	1,704.0	1,963.2	18,400.9	14,604.2
<i>Purchase of residential property</i>	7,203.1	8,296.0	107.2	90.0	7,310.3	8,386.0
<i>Purchase of non-residential property</i>	231.6	211.5	33.8	28.5	265.4	240.0
<i>Real estate</i>	492.2	592.3	1,165.7	1,302.1	1,657.9	1,894.4
Maritime	2,453.0	2,442.5	-	-	2,453.0	2,442.5
Transport, storage and communication	5,438.9	10,234.5	46.1	40.5	5,485.0	10,275.0
Finance, insurance and business services	3,595.5	4,115.4	198.6	322.3	3,794.1	4,437.7
Consumption credit	62,101.9	66,656.4	1,943.8	2,159.7	64,045.7	68,816.1
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	1,225.0	1,456.7	2.9	1.9	1,227.9	1,458.6
<i>Credit card</i>	710.8	804.3	-	-	710.8	804.3
Community, social and other service activities	2,705.2	2,825.9	7.2	6.1	2,712.4	2,832.0
Purchase of securities	97.1	85.0	-	-	97.1	85.0
Other sectors	1,116.7	388.6	932.1	1,048.6	2,048.8	1,437.2
Total	120,111.5	128,450.9	7,627.3	8,376.2	127,738.8	136,827.1

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.18

Development Financial Institutions¹ under DFIA²: Financing by Economic Sector

	As at end-2014						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Agriculture, forestry and fishery	437.2	-	-	6,866.6	392.8	10.8	7,707.4
Mining and quarrying	87.3	-	-	-	-	38.3	125.6
Manufacturing	299.3	155.3	2,275.3	-	1,522.3	910.2	5,162.4
Electricity, gas and water supply	100.1	-	2,073.7	-	1,363.4	17.1	3,554.3
Import and export, wholesale and retail trade, restaurants and hotels	164.8	317.6	1,119.3	-	518.2	1,292.2	3,412.1
Broad property sector	3,663.1	6,436.3	8,857.4	-	2,146.8	637.2	21,740.8
<i>Construction</i>	1,403.8	-	8,857.4	-	1,804.8	575.0	12,641.0
<i>Purchase of residential property</i>	1,911.6	6,384.4	-	-	-	-	8,296.0
<i>Purchase of non-residential property</i>	159.6	51.9	-	-	-	-	211.5
<i>Real estate</i>	188.1	-	-	-	342.0	62.2	592.3
Maritime	-	-	2,401.2	-	41.3	-	2,442.5
Transport, storage and communication	297.3	4.0	8,329.8	-	829.6	773.8	10,234.5
Finance, insurance and business services	2,009.7	115.1	-	-	1,624.9	365.7	4,115.4
Consumption credit	54,920.4	11,736.0	-	-	-	-	66,656.4
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	1,118.5	338.2	-	-	-	-	1,456.7
<i>Credit card</i>	468.8	335.5	-	-	-	-	804.3
Community, social and other service activities	41.1	...	1,996.5	-	-	788.3	2,825.9
Purchase of securities	84.1	0.9	-	-	-	-	85.0
Other sectors	-	1.3	11.3	-	346.7	29.3	388.6
Total	62,104.4	18,766.5	27,064.5	6,866.6	8,786.0	4,862.9	128,450.9

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

... Negligible

Table A.19

Non-DFIA¹ Development Financial Institutions²: Financing by Economic Sector

	As at end-2014							
	LTH	CGC	SDB	MIDF	SCC	BDC Sarawak	BDC Sabah	Total
	RM million							
Agriculture, forestry and fishery	-	4.2	268.4	-	0.2	-	-	272.8
Mining and quarrying	-	0.6	37.0	-	-	-	-	37.6
Manufacturing	-	53.2	392.0	67.5	-	-	-	512.7
Electricity, gas and water supply	-	0.6	468.0	-	-	-	-	468.6
Import and export, wholesale and retail trade, restaurants and hotels	-	96.8	...	26.7	-	-	-	123.5
Broad property sector	-	69.4	3,193.5	-	116.2	2.9	1.8	3,383.8
<i>Construction</i>	-	69.4	1,890.9	-	-	2.9	-	1,963.2
<i>Purchase of residential property</i>	-	-	0.5	-	87.7	-	1.8	90.0
<i>Purchase of non-residential property</i>	-	-	-	-	28.5	-	-	28.5
<i>Real estate</i>	-	-	1,302.1	-	-	-	-	1,302.1
Maritime	-	-	-	-	-	-	-	-
Transport, storage and communication	-	7.2	28.3	5.0	...	-	-	40.5
Finance, insurance and business services	-	14.6	291.7	16.0	-	-	-	322.3
Consumption credit	-	-	-	-	2,159.7	-	-	2,159.7
<i>of which:</i>								
<i>Purchase of motor vehicles</i>	-	-	-	-	1.9	-	-	1.9
<i>Credit card</i>	-	-	-	-	-	-	-	-
Community, social and other service activities	-	6.1	-	-	-	-	-	6.1
Purchase of securities	-	-	-	-	-	-	-	-
Other sectors	-	3.7	1,039.9	5.0	-	-	-	1,048.6
Total	-	256.4	5,718.8	120.2	2,276.1	2.9	1.8	8,376.2

¹ Development Financial Institutions Act 2002

² 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)

... Negligible

Table A.20

Development Financial Institutions: Selected Data

	As at end					
	2013			2014		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Kerjasama Rakyat Malaysia Berhad	145	599	4,695	174	650	4,642
Bank Simpanan Nasional	400	982	6,760	403	885	6,961
Bank Pembangunan Malaysia Berhad	-	-	331	-	-	331
Bank Pertanian Malaysia Berhad	184	255	3,488	190	258	3,347
Export-Import Bank of Malaysia Berhad	-	-	296	-	-	298
Small Medium Enterprise Development Bank Malaysia Berhad	18	-	1,024	29	-	1,028
Sub-total	747	1,836	16,594	796	1,793	16,607
Non-DFIA¹ DFIs:						
Lembaga Tabung Haji	120	-	2,050	121	-	2,090
Credit Guarantee Corporation Malaysia Berhad	16	-	473	16	-	500
Sabah Development Bank Berhad	-	-	87	-	-	88
Malaysian Industrial Development Finance Berhad	5	-	288	5	-	293
Sabah Credit Corporation	12	-	186	12	-	184
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	34	-	-	36
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	18	-	-	20
Sub-total	153	-	3,136	154	-	3,211
Total	900	1,836	19,730	950	1,793	19,818

¹ Development Financial Institutions Act 2002

Table A.21

Total Outward and Inward Remittances

	2010	2011	2012	2013	2014
	RM million				
Total outward¹	13,414.9	15,682.1	19,736.4	25,132.5	32,128.8
<i>Remitted via:</i>					
Banks	6,712.3	7,791.1	8,922.2	10,992.6	14,660.9
Money services business licensees ²	6,702.6	7,891.0	10,814.2	14,139.9	17,468.0
Total inward³	4,696.0	5,215.1	6,359.4	7,991.4	10,312.5
<i>Remitted via:</i>					
Banks	4,202.1	4,654.0	5,755.7	7,211.2	9,331.8
Money services business licensees	493.9	561.1	603.7	780.2	980.7
<i>As at end of period</i>					
No. of remittance service providers	81	80	79	77	77
Commercial banks	40	41	43	43	43
Development financial institutions	2	2	2	2	3
Money services business licensees ⁴	39	37	34	32	31

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

² Refers to non-bank remittance service providers and development financial institutions licensed under the Money Services Business Act 2011

³ Refers to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees

⁴ Excludes development financial institutions

Table A.22

Basic Payments Indicator

	2010	2011	2012	2013	2014
Population (million)	28.6	29.1	29.5	29.9	30.3
GDP (RM million)	797,327	885,339	941,949	986,733	1,070,008
Cash in circulation (CIC) (RM million)	47,685.2	53,488.5	57,395.6	62,710.2	68,029.4
Transaction Volume Per Capita (unit):					
Cheque ¹	7.2	7.1	6.9	6.6	5.9
E-payments:	43.1	49.2	55.1	64.2	72.0
Credit card	10.3	10.9	11.0	11.1	11.4
Charge card	0.2	0.1	0.1	0.1	0.1
Debit card	0.6	0.9	1.2	1.7	2.3
E-money	24.5	27.7	31.3	35.0	38.8
Other cashless instruments ²	...	0.2	0.9	1.0	1.0
Interbank GIRO	1.7	2.1	2.4	2.8	3.8
Direct Debit	...	...	...	...	...
ATM ³	1.4	1.4	1.6	1.5	1.8
Internet banking ⁴	4.3	5.6	6.3	7.3	8.8
Mobile banking ⁴	...	0.1	0.2	0.5	0.7
RENTAS - Third party transactions ⁵	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions ⁶	-	-	-	3.0	3.1
Transaction Value Per Capita (RM):					
CIC	1,668.0	1,840.5	1,945.0	2,096.3	2,248.0
Cheque ¹	64,437.0	68,125.3	68,899.4	68,845.2	64,047.9
E-payments:	340,325.6	446,921.6	512,358.2	539,300.4	572,344.4
Credit card	2,791.6	3,055.4	3,188.2	3,333.9	3,485.7
Charge card	164.0	185.4	218.9	241.5	282.9
Debit card	164.5	215.3	292.1	382.9	488.9
E-money	94.7	119.7	143.8	164.4	174.6
Other cashless instruments ²	...	1.0	2.6	4.4	3.3
Interbank GIRO	4,437.7	5,716.8	7,172.5	9,535.9	14,293.1
Direct Debit	132.0	166.3	279.5	376.1	488.9
ATM ³	1,094.3	1,282.9	1,387.7	1,477.8	1,806.6
Internet banking ⁴	47,429.8	64,264.0	62,650.4	75,556.7	88,476.0
Mobile banking ⁴	4.2	24.4	124.2	260.3	400.8
RENTAS - Third party transactions ⁵	284,012.6	371,890.5	436,898.4	428,537.2	449,721.8
Intrabank direct debit and standing instructions ⁶	-	-	-	19,429.3	12,721.7
Turnover to GDP:					
CIC (%)	6.0	6.0	6.1	6.4	6.4
Cheque ¹ (times)	2.3	2.2	2.2	2.1	1.8
E-payments (times):	12.2	14.7	16.1	16.4	16.2
% of GDP:					
Credit card	10.0	10.0	10.0	10.1	9.9
Charge card	0.6	0.6	0.7	0.7	0.8
Debit card	0.6	0.7	0.9	1.2	1.4
E-money	0.3	0.4	0.5	0.5	0.5
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	15.9	18.8	22.5	28.9	40.4
Direct Debit	0.5	0.5	0.9	1.1	1.4
ATM ³	3.9	4.2	4.3	4.5	5.1
Internet banking ⁴	170.1	211.0	196.3	229.1	250.2
Mobile banking ⁴	...	0.1	0.4	0.8	1.1
RENTAS - Third party transactions ⁵ (times)	10.2	12.2	13.7	13.0	12.7
Intrabank direct debit and standing instructions ⁶	-	-	-	58.9	36.0

¹ Cheques cleared via eSPICK

² Refer to single purpose payment cards

³ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

⁴ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

⁵ 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

⁶ Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.23

Cashless Payment Instruments: Transaction Volume

	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
Cheque¹	206.7	204.9	203.8	197.1	177.1	-3.3	-10.1
Credit card	294.9	316.9	325.3	332.4	345.9	2.2	4.1
Charge card	4.7	3.9	4.1	4.0	4.4	-2.3	8.0
Debit card	18.3	25.1	36.0	49.4	68.8	37.0	39.4
<i>International debit</i>	13.3	19.8	29.7	41.9	60.5	41.1	44.2
<i>Domestic debit²</i>	5.0	5.4	6.3	7.4	8.4	17.7	12.7
E-money	699.3	804.8	923.0	1,048.0	1,175.0	13.5	12.1
<i>Card-based</i>	692.2	797.4	914.6	1,028.0	1,153.0	12.4	12.2
<i>Network-based</i>	7.1	7.4	8.5	20.1	22.0	137.0	9.4

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.24

Cashless Payment Instruments: Transaction Value

	2010	2011	2012	2013	2014	2013	2014
	RM million					% Annual change	
Cheque¹	1,842,189	1,979,858	2,033,221	2,059,504	1,938,218	1.3	-5.9
Credit card	79,810	88,797	94,085	99,733	105,485	6.0	5.8
<i>Purchases</i>	76,285	85,364	91,270	97,291	103,081	6.6	6.0
<i>Cash advances</i>	3,525	3,432	2,815	2,442	2,405	-13.3	-1.5
Charge card	4,689	5,388	6,459	7,223	8,563	11.8	18.5
<i>Purchases</i>	4,651	5,359	6,435	7,202	8,544	11.9	18.6
<i>Cash advances</i>	37	28	24	21	19	-11.8	-10.2
Debit card	4,704	6,256	8,619	11,454	14,795	32.9	29.2
<i>International debit</i>	2,202	3,239	4,954	7,092	10,051	43.2	41.7
<i>Domestic debit²</i>	2,502	3,016	3,665	4,362	4,743	19.0	8.8
E-money	2,708	3,477	4,244	4,919	5,284	15.9	7.4
<i>Card-based</i>	2,113	2,424	2,983	3,361	3,837	12.7	14.1
<i>Network-based</i>	595	1,054	1,261	1,557	1,447	23.5	-7.1

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.25

Payment Systems: Transaction Volume and Value

	2010	2011	2012	2013	2014	2013	2014
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	3.2	3.4	3.6	4.0	4.4	10.5	10.1
Transaction value	39,434.6	47,175.6	46,169.4	46,437.7	49,127.3	0.6	5.8
Interbank GIRO							
Transaction volume	49.8	60.4	70.1	83.4	113.6	19.0	36.2
Transaction value	126.9	166.1	211.7	285.3	432.5	34.8	51.6
	'000/RM million						
FPX							
Transaction volume	488.9	878.4	1,440.9	2,211.7	3,099.7	53.5	40.2
Transaction value	309.9	618.9	821.6	1,372.2	4,191.4	67.0	205.4
Direct Debit							
Transaction volume	438.6	575.7	708.8	924.2	1,278.4	30.4	38.3
Transaction value	3,774.0	4,832.0	8,248.2	11,251.9	14,796.2	36.4	31.5

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

Table A.26

Payment and Securities Transactions Handled by RENTAS

Transaction Volume	2010	2011	2012	2013	2014	2013	2014
	'000					% Annual change	
Total	3,152.7	3,425.0	3,588.7	3,967.1	4,367.2	10.5	10.1
IFTS¹	3,059.1	3,310.3	3,467.5	3,847.7	4,257.3	11.0	10.6
Money market operations	98.2	95.9	90.8	87.3	88.1	-3.9	0.9
Foreign exchange settlement	74.0	85.9	91.8	100.0	107.6	8.9	7.6
<i>of which: USD CHATS²</i>	<i>42.0</i>	<i>44.4</i>	<i>41.2</i>	<i>47.8</i>	<i>53.7</i>	<i>16.1</i>	<i>12.3</i>
Third party transactions	2,086.1	2,449.4	2,701.5	3,020.2	3,383.8	11.8	12.0
Others	800.8	679.0	583.4	640.2	677.8	9.7	5.9
SSDS³	93.6	114.7	121.2	119.4	110.0	-1.5	-7.9
Transaction Value	RM billion						
Total	39,434.6	47,175.6	46,169.4	46,437.7	49,127.3	0.6	5.8
IFTS¹	37,437.6	44,227.9	43,153.2	43,903.3	46,743.0	1.7	6.5
Money market operations	18,354.9	21,473.2	17,520.1	18,656.7	18,935.5	6.5	1.5
Foreign exchange settlement	2,618.9	3,831.6	3,955.7	3,839.6	4,966.6	-2.9	29.4
<i>of which: USD CHATS²</i>	<i>1,681.6</i>	<i>2,414.3</i>	<i>2,401.6</i>	<i>2,594.8</i>	<i>3,595.2</i>	<i>8.0</i>	<i>38.6</i>
Third party transactions	8,119.6	10,807.9	12,892.9	12,819.7	13,609.5	-0.6	6.2
Others	8,344.1	8,115.2	8,784.4	8,587.2	9,231.5	-2.2	7.5
SSDS³	1,997.0	2,947.7	3,016.3	2,534.5	2,384.3	-16.0	-5.9
Turnover to GDP (times)	49.5	53.3	49.0	47.1	45.9		
Daily average:							
Transaction volume ('000)	12.7	14.0	14.6	16.1	17.8	9.6	10.5
Transaction value (RM billion)	159.0	192.6	188.4	188.0	199.7	-0.2	6.2

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: Numbers may not necessarily add up due to rounding

Table A.27

Payment Channels: Transaction Volume and Value

Transaction Volume	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
Internet banking ¹	153.3	198.4	227.3	269.8	350.7	18.7	30.0
<i>Individual</i>	104.7	141.3	161.7	194.8	252.2	20.4	29.5
<i>Corporate</i>	48.6	57.1	65.6	75.0	98.5	14.2	31.3
Mobile banking ¹	0.7	2.2	7.1	16.1	23.3	124.6	45.1
ATM ²	38.8	42.1	46.4	45.3	53.7	-2.5	18.7
Transaction Value	RM million						
Internet banking	1,415,351	1,934,208	2,978,435	3,457,627	4,108,271	16.1	18.8
<i>Individual</i>	115,575	153,648	171,825	224,852	304,177	30.9	35.3
<i>Corporate</i>	1,299,776	1,780,560	2,806,610	3,232,775	3,804,094	15.2	17.7
Mobile banking	138	852	4,237	9,243	14,677	118.2	58.8
ATM ²	31,286	37,283	40,950	44,208	54,672	8.0	23.7

¹ Exclude non-financial transactions

² Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

Note: Numbers may not necessarily add up due to rounding

Table A.28

Payment Transactions by Channels

Transaction Volume	2013			2014		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	107.9	6.8	29.5	162.2	11.5	38.7
Bill payment ¹	55.0	3.2	4.1	62.7	4.1	4.1
Investment in share and unit trust	5.8	...	0.1	6.3	...	0.1
Re-load	20.6	4.8	3.1	23.1	5.9	2.8
Card and loan repayment	19.0	1.2	8.5	22.2	1.6	8.1
Transaction Value	RM million					
Funds transfer	2,351,127	7,215	31,847	2,669,945	11,965	43,042
Bill payment ¹	12,813	463	3,473	16,588	536	3,013
Investment in share and unit trust	58,019	...	1,826	66,165	...	1,475
Re-load	365	72	145	433	92	128
Card and loan repayment	24,380	1,392	6,776	29,382	1,947	6,913

¹ Include insurance payments

... Negligible

Table A.29

ATM Cash Withdrawals in Malaysia

	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
Volume of cash withdrawals	518.8	556.8	565.7	526.5	583.8	-6.9	10.9
Value of cash withdrawals	RM million						
	255,308.7	279,484.7	294,149.1	286,491.2	315,144.5	-2.6	10.0
Average value per transaction (RM)	492.1	501.9	520.0	544.1	539.8	4.7	-0.8

Table A.30

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

As at end of period	2010	2011	2012	2013	2014
	Unit				
Total terminals ¹	181,562	208,092	220,829	227,832	239,802
<i>of which:</i>					
International brand payment cards	178,677	205,551	218,307	225,190	236,081
Domestic debit ²	105,731	123,991	138,937	158,204	184,910
Terminals per 1,000 inhabitant	6	7	7	8	8

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

² Domestic PIN-based ATM card

Table A.31

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2010	2011	2012	2013	2014	2013	2014
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,547	8,281	8,150	8,128	8,160	-0.3	0.4
Charge card	181	154	138	155	142	12.8	-8.8
Debit card	29,941	34,993	38,165	40,039	43,385	4.9	8.4
<i>Of which: Domestic debit¹</i>	20,992	22,426	20,772	18,769	18,241	-9.6	-2.8
E-money	74,701	84,178	91,008	97,735	45,557	7.4	-53.4
Number of subscribers:							
Internet banking	9,848	11,873	13,678	15,524	17,600	13.5	13.4
<i>Individual</i>	9,638	11,637	13,430	15,225	17,254	13.4	13.3
<i>Corporate</i>	209	236	248	299	346	20.6	15.6
<i>Penetration rate (%) to population</i>	34.4	40.9	46.4	51.9	58.2		
Mobile banking	898	1,560	2,446	4,379	5,639	79.0	28.8
Penetration rate (%):							
<i>to population</i>	3.1	5.4	8.3	14.6	18.6		
<i>to mobile phone subscribers</i>	2.6	4.3	5.9	10.2	12.9		

¹ Domestic PIN-based ATM card

Table A.32

Number of Participants and Instrument Issuers

As at end of period	2010	2011	2012	2013	2014
	Unit				
RENTAS	64	68	68	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	55	56	56	55	55
<i>DFIs</i>	5	6	6	6	6
<i>Non-banks</i>	3	5	5	6	6
SPICK/eSPICK	45	46	48	47	46
Credit card	26	25	26	25	26
<i>Banks</i>	22	21	22	22	23
<i>Non-banks</i>	4	4	4	3	3
Debit card¹	23	22	22	25	25
<i>International debit card</i>	8	9	10	13	14
<i>Domestic debit²</i>	14	13	13	13	13
<i>Others³</i>	9	11	10	10	10
Charge card	6	6	6	7	7
<i>Banks</i>	4	4	4	6	6
<i>Non-banks</i>	2	2	2	1	1
E-money⁴	21	21	25	25	24
<i>Banks</i>	6	6	7	6	7
<i>Non-banks</i>	15	15	18	19	17
Internet banking	25	26	29	29	30
Mobile banking	11	13	13	13	13
FPX	7	7	10	11	11
<i>Banks</i>	7	7	7	8	8
<i>Non-banks</i>	-	-	3	3	3
Direct Debit	12	13	16	17	17
<i>Banks</i>	12	13	13	14	14
<i>Non-banks</i>	-	-	3	3	3
Interbank GIRO	24	26	28	29	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