

2013

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Table A.1

Key Financial Soundness Indicators

	As at end				
	2009	2010	2011	2012	2013 ^p
	% (or otherwise stated)				
Banking System					
Risk-Weighted Capital Ratio	15.4	14.8	15.7	15.7	-
Core Capital Ratio	13.8	13.0	13.7	13.9	-
Total Capital Ratio ¹	-	-	-	-	14.4
Tier 1 Capital Ratio ¹	-	-	-	-	13.0
Common Equity Tier 1 Capital Ratio ¹	-	-	-	-	12.1
Return on Assets	1.2	1.5	1.6	1.6	1.5
Return on Equity	13.9	16.6	17.4	17.4	15.9
Liquid Assets to Total Assets ²	14.2	15.6	16.0	13.8	11.5
Liquid Assets to Short-term Liabilities ²	42.9	48.1	45.4	42.5	36.5
Net Impaired Loans Ratio	1.8	2.3	1.8	1.4	1.3
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base ¹	3.2	2.0	1.7	1.7	1.6
Net Open Position in FCY to Capital Base ^{1,3}	10.2	8.5	6.7	6.1	5.7
Equity Holdings to Capital Base ¹	0.9	1.2	0.9	0.6	0.7
Insurance and Takaful Sector					
Capital Adequacy Ratio (conventional only)	225.7	224.6	222.5	219.1	245.9
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	12.6	14.1	12.7	17.9	13.0
New Business Premiums / Contributions (RM billion)	10.0	11.2	10.9	12.0	12.2
Capital Adequacy Ratio (conventional only)	254.4	253.2	248.5	242.3	260.5
General Insurance and General Takaful					
Underwriting Profit (RM billion)	0.9	0.9	0.5	1.7	1.8
Operating Profit (RM billion)	2.1	2.1	1.7	2.9	3.2
Gross Direct Premiums / Contributions (RM billion)	12.8	14.1	15.4	16.6	17.8
Claims Ratio	60.3	62.1	66.7	57.3	57.1
Capital Adequacy Ratio (conventional only)	184.9	204.4	222.9	227.7	230.7
Household (HH) Sector					
HH Debt (RM billion)	516.1	594.2	674.2	765.0	854.3
HH Financial Asset (RM billion)	1,241.1	1,399.5	1,519.6	1,711.8	1,904.3
HH Debt-to-GDP Ratio	72.4	74.5	76.2	81.3	86.8
HH Financial Asset to Total HH Debt Ratio	240.5	235.5	225.4	223.8	222.9
HH Liquid Financial Asset to Total HH Debt Ratio	168.1	166.9	159.2	159.8	159.9
Debt Repayment Ratio	43.1	44.1	45.2	43.9	43.5
Impaired Loans Ratio of HH Sector	3.1	2.3	1.8	1.5	1.3
Business Sector					
Return on Assets	5.4	5.4	5.5	5.0	4.7
Return on Equity	9.5	9.8	10.1	9.0	8.9
Debt-to-Equity Ratio	42.6	38.4	43.9	41.3	39.7
Interest Coverage Ratio (times)	6.6	8.2	6.8	5.4	7.7
Operating Margin	12.5	12.4	12.3	11.7	12.8
Impaired Loans Ratio of Business Sector	4.7	5.2	4.1	3.0	2.8
Development Financial Institutions⁴					
Lending to Targeted Sectors (% change)	18.5	13.0	7.1	10.1	8.0
Deposits Mobilised (% change)	14.4	20.5	16.1	7.1	7.1
Impaired Loans Ratio	6.8	9.0	7.3	6.3	5.6
Return on Assets	2.3	2.2	2.7	2.5	2.3

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 Beginning January 2008, the computation of net open position to capital base is based on Basel II Standardised Approach for Market Risk for foreign exchange risk

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

^p Preliminary

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

Source: Bank Negara Malaysia, Bloomberg and internal computation

Table A.2

Key Financial Indicators - Islamic Banking and Takaful Sector

	As at end				
	2009	2010	2011	2012	2013 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ¹	303,244.1	351,195.0	434,665.5	494,705.2	556,508.5
% of total assets of entire banking system ¹	19.6	20.7	22.4	23.8	25.0
Total financing ¹	186,864.3	222,214.3	268,251.5	314,973.3	370,673.8
% of total financing of entire banking system ¹	21.6	22.7	24.3	25.8	27.5
Total deposits ¹	235,938.1	277,549.8	340,695.8	386,196.8	436,327.6
% of total deposits of entire banking system ¹	20.7	22.6	24.4	25.6	26.6
	% (or otherwise stated)				
Risk-Weighted Capital Ratio	15.2	14.9	15.0	14.5	-
Core Capital Ratio	12.8	12.7	12.1	12.0	-
Total Capital Ratio ²	-	-	-	-	14.6
Tier 1 Capital Ratio ²	-	-	-	-	12.3
Common Equity Tier 1 Capital Ratio ²	-	-	-	-	12.3
Return on Assets	1.3	1.3	1.0	1.3	1.2
Net Impaired Financing Ratio ³	2.2	2.1	1.6	1.2	1.0
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	12,445.8	14,659.3	16,948.2	19,045.6	20,943.7
Family	10,536.6	12,420.9	14,377.2	16,289.8	17,966.7
General	1,909.2	2,238.3	2,570.9	2,755.9	2,977.1
% of insurance and takaful industry	7.9	8.3	8.8	9.0	9.2
Net Contributions Income	3,523.6	4,423.6	4,863.0	5,887.8	6,188.7
Family	2,719.8	3,392.8	3,703.6	4,574.8	4,788.0
General	803.8	1,030.8	1,159.4	1,313.0	1,400.7
% of insurance and takaful industry	11.1	12.6	13.0	14.3	14.0
Family Takaful					
New Business Contributions	2,177.8	2,587.1	2,695.1	3,474.5	3,563.5
General Takaful					
Gross Direct Contributions	1,052.1	1,325.7	1,599.1	1,737.6	1,912.1
Claims Ratio (%)	57.0	59.5	67.8	56.9	53.6

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

³ Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS 139 requirement is based on the financial year of the banks.

^p Preliminary

Table A.3

Banking System¹: Income and Expenditure

	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Interest income	56,364.5	65,681.9	73,681.0	83,760.1	83,079.3
Less: Interest expense	26,557.8	31,331.3	38,918.2	46,292.9	43,621.4
Net interest income	29,806.8	34,350.6	34,762.8	37,467.3	39,457.8
Add: Fee-based income	7,856.8	8,562.6	8,951.8	9,125.5	9,617.6
Less: Staff cost	9,838.8	11,467.0	12,841.9	13,810.3	13,561.4
Overheads	10,840.7	12,209.4	11,751.1	12,666.5	13,382.3
Gross operating profit	16,983.9	19,236.9	19,121.6	20,116.0	22,131.7
Less: Impairment ² and other provisions	4,903.7	4,366.9	2,835.6	1,501.9	2,393.1
Gross operating profit after provision	12,080.3	14,870.0	16,286.0	18,614.1	19,738.6
Add: Other income	4,910.5 ³	8,088.7	9,909.6	10,604.9	10,068.3
Pre-tax profit	16,990.8	22,958.7	26,195.6	29,219.0	29,806.8
Pre-tax profit / Average assets (%)	1.2	1.5	1.6	1.6	1.5
Pre-tax profit / Average shareholders' funds (%)	13.9	16.6	17.4	17.4	15.9
Pre-tax profit / Average employee (RM'000)	148.5	193.5	213.3	231.9	235.5
Cost incurred per ringgit of revenue earned (sen)	48.6	46.4	45.9	46.3	45.6
Cost incurred per ringgit of net interest income (sen)	69.4	68.9	70.7	70.7	68.3
Overheads to staff cost (%)	110.2	106.5	91.5	91.7	98.7
Staff cost per employee (RM'000)	86.0	96.6	102.7	108.8	107.5

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

³ Includes a significant non-recurring impairment on overseas investment by a commercial bank

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.4

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Interest income	54,418.1	63,744.4	71,668.9	81,931.8	81,086.0
Less: Interest expense	25,402.6	30,103.6	37,417.0	44,943.9	42,165.1
Net interest income	29,015.5	33,640.8	34,251.8	36,988.0	38,920.9
Add: Fee-based income	6,289.2	6,590.5	6,904.9	7,620.1	7,874.4
Less: Staff cost	9,136.4	10,550.9	11,736.6	12,789.4	12,399.9
Overheads	10,065.5	11,105.8	10,747.1	12,031.4	12,570.1
Gross operating profit	16,102.9	18,574.5	18,673.1	19,787.3	21,825.3
Less: Impairment ² and other provisions	5,011.4	4,170.7	2,938.6	1,509.0	2,433.5
Gross operating profit after provision	11,091.5	14,403.8	15,734.5	18,278.3	19,391.8
Add: Other income	4,667.5 ³	7,802.8	9,360.4	9,920.3	9,422.7
Pre-tax profit	15,759.1	22,206.5	25,094.9	28,198.5	28,814.5
Pre-tax profit / Average assets (%)	1.2	1.6	1.6	1.6	1.5
Pre-tax profit / Average shareholders' funds (%)	13.9	17.2	17.7	17.7	16.1
Pre-tax profit / Average employee (RM'000)	148.4	201.9	219.9	242.3	245.9
Cost incurred per ringgit of revenue earned (sen)	48.0	45.1	44.5	44.2	44.3
Cost incurred per ringgit of net interest income (sen)	66.2	64.4	65.6	67.1	64.2
Overheads to staff cost (%)	110.2	105.3	91.6	94.1	101.4
Staff cost per employee (RM'000)	86.1	95.9	102.8	109.0	105.9

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

³ Includes a significant non-recurring impairment on overseas investment by a commercial bank

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.5

Investment Banks: Income and Expenditure

	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Interest income	1,946.4	1,937.5	2,012.1	1,828.3	1,993.3
Less: Interest expense	1,155.2	1,227.7	1,501.1	1,349.0	1,456.4
Net interest income	791.2	709.9	511.0	479.3	536.9
Add: Fee-based income	1,567.5	1,972.1	2,046.9	1,505.4	1,743.2
Less: Staff cost	702.5	916.0	1,105.3	1,020.9	1,161.5
Overheads	775.2	1,103.6	1,004.0	635.1	812.2
Gross operating profit	881.0	662.4	448.5	328.7	306.4
Less: Impairment ¹ and other provisions	-107.7	196.2	-103.1	-7.1	-40.4
Gross operating profit after provision	988.7	466.2	551.6	335.8	346.8
Add: Other income	243.0	285.9	549.2	684.6	645.6
Pre-tax profit	1,231.7	752.1	1,100.7	1,020.4	992.3
Pre-tax profit / Average assets (%)	2.0	1.1	1.7	1.6	1.7
Pre-tax profit / Average shareholders' funds (%)	14.2	7.8	12.3	11.5	10.6
Pre-tax profit / Average employee (RM'000)	150.0	86.3	117.4	108.4	106.1
Cost incurred per ringgit of revenue earned (sen)	56.8	68.0	67.9	62.0	67.5
Overheads to staff cost (%)	110.4	120.5	90.8	62.2	69.9
Staff cost per employee (RM'000)	85.5	105.1	117.9	106.2	127.8

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

Table A.6

Islamic Banking System: Income and Expenditure

	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Income	9,958.7	11,944.8	13,643.1	16,415.7	18,106.3
Less: Expense	3,862.2	5,105.5	6,535.8	8,306.6	9,522.6
Net income	6,096.4	6,839.2	7,107.4	8,109.1	8,583.7
Add: Fee-based income	595.2	790.1	835.7	1,039.6	1,024.7
Less: Staff cost	932.8	1,166.4	1,377.6	1,636.7	1,739.9
Overheads	2,098.1	2,398.6	2,388.1	3,016.8	3,079.2
Gross operating profit	3,660.7	4,064.4	4,177.3	4,495.2	4,789.2
Less: Impairment ¹ and other provisions	1,386.4	1,286.9	1,692.1	609.0	373.3
Gross operating profit after provision	2,274.3	2,777.5	2,485.2	3,886.1	4,415.9
Add: Other income	366.6	409.2	541.7	966.0	567.4
Pre-tax profit	2,640.9	3,186.8	3,026.9	4,852.1	4,983.3
Pre-tax profit / Average assets (%)	1.3	1.3	1.0	1.3	1.2
Pre-tax profit / Average shareholders' funds (%)	13.9	15.8	13.5	18.2	17.3
Pre-tax profit / Average employee (RM'000) ²	128.2	137.6	119.0	171.2	164.2
Cost incurred per ringgit of revenue earned (sen)	27.8	27.1	25.1	25.3	24.5
Cost incurred per ringgit of net income (sen)	49.7	52.1	53.0	57.4	56.1
Overheads to staff cost (%)	224.9	205.6	173.4	184.3	177.0
Staff cost per employee (RM'000) ²	45.3	50.4	54.1	57.7	57.3

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				
	2009	2010	2011	2012	2013 ^p
Number of institutions	54	55	56	56	55
<i>Commercial banks</i>	22	23	25	27	27
<i>Investment banks</i>	15	15	15	13	12
<i>Islamic banks</i>	17	17	16	16	16
Office network	2,298	2,312	2,435	2,481	2,511
<i>Commercial banks</i>	1,999	2,006	2,050	2,056	2,061
<i>Investment banks</i>	131	133	133	148	135
<i>Islamic banks</i> ¹	1,342	2,102	2,147	2,171	2,177
Number of banks with internet services	24	26	27	28	31
Number of employees	114,925	120,580	125,065	126,902	126,196
<i>Commercial banks</i>	98,846	103,093	106,274	107,541	106,899
<i>Investment banks</i>	8,250	8,972	9,577	9,610	9,092
<i>Islamic banks</i>	7,829	8,515	9,214	9,751	10,205

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				
	2009	2010	2011	2012	2013 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	5,871.4	6,247.1	6,509.9	6,053.5	5,590.8
Credit extension commitments	376,604.0	379,644.9	409,756.4	444,293.6	468,518.7
Direct credit substitutes	19,922.4	19,293.0	21,302.3	24,960.5	33,087.9
Foreign exchange related contracts	341,651.1	407,639.0	476,725.8	518,150.2	577,797.8
Interest rate related contracts	648,232.1	643,923.3	695,982.4	716,494.7	776,434.5
Trade-related contingencies	12,553.5	12,154.7	11,721.1	10,644.2	10,677.4
Transaction-related contingencies	35,873.1	35,037.2	41,059.9	45,928.8	50,561.5
Underwriting obligations	1,532.2	1,187.7	789.5	445.0	522.0
Others	54,334.2	61,185.2	65,938.4	72,179.0	55,541.2
Total	1,496,574.0	1,566,312.2	1,729,785.7	1,839,149.5	1,978,731.8

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				
	2009	2010	2011	2012	2013 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	5.4	326.9	20.4	19.2	12.4
Credit extension commitments	2,640.4	2,796.8	3,353.6	3,666.1	5,454.8
Direct credit substitutes	484.3	258.2	322.6	201.5	316.6
Foreign exchange related contracts	801.5	2,864.4	3,958.7	5,536.6	7,548.1
Interest rate related contracts	10,018.0	13,852.2	10,573.4	9,161.6	9,779.4
Trade-related contingencies	0.0	0.0	1.1	1.1	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	987.6	693.3	717.5	190.3	680.8
Others	5,792.1	2,343.8	1,523.1	2,205.8	3,402.7
Total	20,739.7	23,146.0	20,480.9	20,992.6	27,035.8

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.10

Life Insurance¹: Income and Outgo

Item	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Net premiums	19,870.1	21,854.2	22,877.7	25,005.7	26,458.7
Less: Net policy benefits	11,857.3	13,035.4	14,015.5	14,342.4	16,357.2
Agency remuneration	2,944.4	3,248.3	3,384.1	3,551.9	3,673.0
Total management expenses	1,648.6	1,852.4	2,092.9	2,287.6	2,487.6
Balance of transaction	3,419.7	3,718.2	3,385.2	4,823.8	3,940.9
Add: Net investment income	4,927.3	5,449.8	6,039.5	6,706.8	7,208.8
Net capital gain (loss)	2,104.8	2,590.0	659.0	2,181.6	-1,355.1
Net other income	454.0	907.1	1,112.7	1,735.7	1,227.6
Excess income over outgo	10,905.8	12,665.1	11,196.4	15,447.8	11,022.1

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

Item	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Earned premium income	9,911.2	10,715.2	11,236.9	12,418.7	13,821.2
Less: Net claims incurred	6,100.7	6,731.8	7,483.7	7,126.7	7,941.6
Net commission	1,228.6	1,284.0	1,374.3	1,587.4	1,786.7
Total management expenses	1,839.3	1,895.0	1,990.2	2,220.2	2,477.7
Underwriting profit	742.7	804.3	388.7	1,484.3	1,615.2
Add: Net investment income	772.0	813.3	924.6	970.1	1,013.2
Net capital gains	239.3	61.9	18.9	19.6	24.4
Net other income	94.5	229.9	127.2	114.9	182.3
Operating profit	1,848.5	1,909.4	1,459.5	2,588.9	2,835.0

¹ Figures are based on global business of general insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.12

Family Takaful¹: Income and Outgo

Item	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Net contributions	2,719.8	3,392.8	3,703.6	4,574.8	4,788.0
Less: Net certificate benefits	905.4	1,601.2	1,660.9	1,635.9	1,978.9
Net commissions	432.7	531.6	599.2	711.2	761.2
Total management expenses	317.9	414.3	476.5	574.6	684.2
Balance of transaction	1,063.8	845.7	967.0	1,653.2	1,363.7
Add: Net investment income	354.8	447.3	494.2	590.1	659.7
Net capital gain (loss)	60.3	45.0	27.8	54.6	-159.2
Net other income	184.3	92.4	78.1	155.8	162.0
Excess income over outgo	1,663.2	1,430.4	1,567.1	2,453.7	2,026.1

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

Table A.13

General Takaful¹: Underwriting and Operating Results

Item	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Earned contributions income	722.4	938.6	1,090.3	1,282.1	1,389.9
Less: Net claims incurred	411.6	558.4	738.9	730.0	744.4
Net commission	53.0	85.8	96.7	156.7	192.0
Total management expenses	117.8	181.6	155.9	206.0	246.0
Underwriting profit	140.0	112.7	98.7	189.5	207.5
Add: Net investment income	57.7	68.4	84.5	96.3	102.8
Net capital gains	9.1	17.7	35.8	41.6	80.4
Net other income (loss)	9.6	3.8	17.5	-18.3	-6.5
Operating profit	216.5	202.5	236.5	309.1	384.3

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 Institutions¹: Sources and Uses of Funds

	As at end				
	2009	2010	2011	2012	2013
	RM million				
Sources:					
Shareholders' funds	24,533.2	25,367.4	28,391.5	32,688.1	38,074.9
<i>Paid-up capital</i>	12,771.9	12,771.9	13,376.0	13,776.9	13,922.6
<i>Reserves</i>	5,298.6	6,041.2	6,644.5	8,968.7	9,983.9
<i>Retained earnings</i>	6,462.7	6,554.3	8,371.0	9,942.5	14,168.4
Deposits accepted	95,599.1	111,319.5	128,662.2	139,337.8	153,523.8
Borrowings	24,698.0	23,744.9	25,022.6	23,155.6	25,067.4
<i>Government</i>	14,066.2	18,086.7	18,428.6	17,554.4	15,655.0
<i>Multilateral/International agencies</i>	3,595.9	3,276.1	3,416.6	2,331.7	2,959.5
<i>Others</i>	7,035.9	2,382.1	3,177.4	3,269.5	6,452.9
Others	21,085.1	24,434.2	23,999.1	26,017.1	26,259.5
Total	165,915.4	184,866.0	206,075.4	221,198.6	242,925.6
Uses:					
Deposits placed	25,134.7	25,718.5	31,444.4	19,382.0	19,377.1
Investments	38,263.5	45,111.0	52,215.3	62,858.9	72,227.4
<i>of which:</i>					
<i>Government securities</i>	7,520.6	9,924.7	14,418.7	21,954.6	25,390.5
<i>Shares</i>	9,922.1	9,125.0	9,434.4	10,062.6	11,727.0
<i>Quoted</i>	9,012.8	8,681.4	9,241.8	9,862.1	11,273.9
<i>Unquoted</i>	909.3	443.6	192.6	200.5	453.1
Loans and advances	88,509.7	99,518.7	106,821.4	119,137.5	129,808.0
Fixed assets	5,869.0	5,865.5	6,027.2	7,128.6	8,433.5
Others	8,138.5	8,652.3	9,567.1	12,691.6	13,079.6
Total	165,915.4	184,866.0	206,075.4	221,198.6	242,925.6
Contingencies:					
Guarantee	3,305.9	2,514.5	1,998.2	2,132.4	2,517.4
Export credit insurance	835.8	807.7	496.6	1,571.6	976.3
Total	4,141.7	3,322.2	2,494.8	3,704.0	3,493.7

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad (EXIM Bank), Bank Pertanian Malaysia Berhad (Agrobank), Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank), Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji

Table A.15

Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end				
	2009	2010	2011	2012	2013
	RM million				
Sources:					
Shareholders' funds	18,840.8	19,598.4	23,084.6	25,890.0	27,776.0
<i>Paid-up capital</i>	10,132.4	10,132.4	10,486.5	11,002.4	11,111.1
<i>Reserves</i>	4,459.6	5,067.5	6,550.5	7,063.7	7,481.6
<i>Retained earnings</i>	4,248.8	4,398.5	6,047.6	7,823.9	9,183.3
Deposits accepted	71,268.6	83,050.7	95,867.0	99,994.0	109,569.0
Borrowings	17,806.7	18,485.8	19,890.0	17,077.9	18,196.9
<i>Government</i>	12,268.9	14,963.7	15,978.0	14,824.0	13,644.6
<i>Multilateral/International agencies</i>	3,237.8	2,872.1	3,317.0	2,053.9	2,932.3
<i>Others</i>	2,300.0	650.0	595.0	200.0	1,620.0
Others	16,797.7	21,757.2	21,494.0	23,360.7	23,569.2
Total	124,713.8	142,892.1	160,335.6	166,322.6	179,111.1
Uses:					
Deposits placed	14,325.5	17,309.7	22,407.8	12,219.6	9,435.4
Investments	19,097.5	23,199.3	27,355.3	33,850.6	38,401.7
<i>of which:</i>					
<i>Government securities</i>	7,520.6	9,924.7	14,418.7	21,954.6	25,390.5
<i>Shares</i>	1,428.1	1,697.4	1,110.0	858.3	802.7
<i>Quoted</i>	1,059.8	1,380.5	1,053.8	804.8	753.7
<i>Unquoted</i>	368.3	316.9	56.2	53.5	49.0
Loans and advances	83,354.5	94,201.1	100,866.6	111,071.8	119,984.8
Fixed assets	2,527.4	2,729.4	2,893.0	3,292.6	3,739.3
Others	5,408.9	5,452.6	6,812.9	5,888.0	7,549.9
Total	124,713.8	142,892.1	160,335.6	166,322.6	179,111.1
Contingencies:					
Guarantee	937.4	380.6	194.8	161.3	743.4
Export credit insurance	835.8	807.7	496.6	1,571.6	976.3
Total	1,773.2	1,188.3	691.4	1,732.9	1,719.7

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

² Development Financial Institutions Act 2002

Table A.16

Development Financial Institutions¹: Direction of Lending

	As at end				
	2009	2010	2011	2012	2013
	RM million				
Agriculture, forestry and fishery	6,340.3	6,169.9	6,627.4	7,126.3	7,120.4
Mining and quarrying	114.4	171.6	274.4	194.9	175.8
Manufacturing	5,560.1	6,359.0	5,613.1	5,106.0	5,295.2
Electricity, gas and water supply	3,590.5	3,345.8	2,651.8	3,167.2	3,608.9
Import and export, wholesale and retail trade, restaurants and hotels	1,989.4	1,981.9	1,921.8	1,993.8	2,451.7
Broad property sector	20,720.8	23,143.1	25,082.1	26,987.3	27,626.3
<i>Construction</i>	12,367.1	14,400.8	16,173.5	18,744.5	18,380.9
<i>Purchase of residential property</i>	6,875.4	6,590.7	6,268.0	6,390.9	7,392.7
<i>Purchase of non-residential property</i>	339.8	499.0	508.9	313.9	265.4
<i>Real estate</i>	1,138.5	1,652.6	2,131.7	1,538.0	1,587.3
Transport, storage and communication	5,847.5	5,750.7	5,433.5	5,394.8	5,482.9
Maritime	1,750.4	1,776.0	2,168.9	2,020.8	2,453.1
Finance, insurance and business services	1,209.0	1,292.0	2,073.7	3,603.3	3,875.6
Consumption credit	38,660.7	46,359.5	51,355.6	58,888.5	63,879.9
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	2,370.0	2,053.7	1,679.0	1,261.9	1,233.8
<i>Credit card</i>	320.5	443.3	566.4	579.8	710.8
Purchase of securities	45.8	51.2	109.8	109.7	97.1
Others	2,680.8	3,118.0	3,509.3	4,544.9	7,741.1
Total	88,509.7	99,518.7	106,821.4	119,137.5	129,808.0

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad (EXIM Bank), Bank Pertanian Malaysia Berhad (Agrobank), Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank), Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji

Table A.17

Development Financial Institutions¹ under DFIA²: Direction of Lending

	As at end				
	2009	2010	2011	2012	2013
	RM million				
Agriculture, forestry and fishery	6,234.3	6,114.7	6,515.0	6,866.7	6,810.6
Mining and quarrying	112.3	122.5	204.5	133.9	126.8
Manufacturing	4,290.9	5,496.5	4,963.3	4,597.8	4,807.6
Electricity, gas and water supply	3,589.8	3,345.8	2,187.6	2,689.8	3,113.9
Import and export, wholesale and retail trade, restaurants and hotels	1,774.8	1,794.1	1,642.0	1,752.3	2,287.8
Broad property sector	18,956.8	21,127.0	22,965.9	24,567.3	24,631.6
<i>Construction</i>	11,895.2	13,934.9	15,947.1	17,564.0	16,696.8
<i>Purchase of residential property</i>	6,660.5	6,404.2	6,106.1	6,257.6	7,281.6
<i>Purchase of non-residential property</i>	256.1	413.6	344.9	253.8	231.6
<i>Real estate</i>	145.0	374.3	567.8	491.9	421.6
Transport, storage and communication	5,794.9	5,693.5	5,384.4	5,341.1	5,438.8
Maritime	1,750.4	1,776.0	2,168.9	2,020.8	2,453.1
Finance, insurance and business services	1,176.1	1,261.9	1,698.1	3,201.9	3,672.9
Consumption credit	37,733.1	45,362.5	50,159.9	57,456.3	61,936.0
of which:					
<i>Purchase of motor vehicles</i>	2,348.7	2,039.3	1,667.9	1,257.4	1,230.9
<i>Credit card</i>	320.5	443.3	566.4	579.8	710.8
Purchase of securities	45.8	51.2	109.8	109.7	97.1
Others	1,895.3	2,055.4	2,867.2	2,334.2	4,608.6
Total	83,354.5	94,201.1	100,866.6	111,071.8	119,984.8

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

² Development Financial Institutions Act 2002

Table A.18

Development Financial Institutions¹ under DFIA²: Impaired Loans and Impairment Provisions

	As at end	
	2012	2013
	RM million	
Collective impairment provisions	2,939.6	2,915.8
Individual impairment provisions	2,753.1	2,694.4
Impaired loans	6,942.6	6,625.5
	(%)	
Ratio of gross impaired loans to total loans	6.3	5.6
Ratio of net impaired loans to net total loans	3.9	3.4
Ratio of individual and collective impairment provisions to total impaired loans	82.0	84.7

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

² Development Financial Institutions Act 2002

Table A.19

Bank Pembangunan Malaysia Berhad

Year of establishment	1973					
Objectives	To provide medium and long-term financing for infrastructure projects, maritime, capital intensive and high technology industries in manufacturing sector and other selected sectors in line with the national development policy.					
Sector	Loans Outstanding		Loans Approved		Loans Disbursed	
	As at end		During the year		During the year	
	2012	2013	2012	2013	2012	2013
	RM million					
Infrastructure	21,526.2	21,873.6	2,498.5	2,719.0	802.5	1,645.4
<i>Government programmes</i>	19,498.4	19,688.7	1,855.3	1,747.7	642.4	1,085.1
<i>Private programmes</i>	2,027.8	2,184.9	643.2	971.3	160.1	560.3
Maritime	2,020.8	2,400.5	694.9	924.9	551.5	811.8
<i>Shipping industry</i>	1,741.2	2,113.8	194.9	924.9	299.8	590.2
<i>Shipyards industry</i>	279.6	286.7	500.0	0.0	251.7	216.8
<i>Marine-related services</i>	0.0	0.0	0.0	0.0	0.0	4.8
High technology	1,682.9	2,053.9	1,418.8	365.2	474.1	514.1
Others	14.3	12.9	0.9	0.2	1.1	0.5
Total	25,244.2	26,340.9	4,613.1	4,009.3	1,829.2	2,971.8

Source: Bank Pembangunan Malaysia Berhad

Table A.20

Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

Year of establishment	October 2005					
Objectives	To provide financing and advisory services to SMEs involve in manufacturing, services and construction sectors, particularly Bumiputera entrepreneurs.					
Sector	Loans Outstanding		Loans Approved		Loans Disbursed	
	As at end		During the year		During the year	
	2012	2013	2012	2013	2012	2013
	RM million					
SMEs	3,905.9	4,651.6	2,835.6	2,419.2	1,850.0	2,780.0
<i>Micro</i>	1,088.8	1,128.3	402.2	286.5	295.8	340.6
<i>Small</i>	1,495.0	1,606.2	1,305.4	1,106.0	921.0	1,218.5
<i>Medium</i>	1,322.1	1,917.1	1,128.0	1,026.7	633.2	1,220.9
Others	253.1	279.8	78.1	307.7	37.9	76.0
Total	4,159.0	4,931.4	2,913.7	2,726.9	1,887.9	2,856.0

Source: Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

Table A.21

Export-Import Bank of Malaysia Berhad (EXIM Bank)

Year of establishment	1995					
Objectives	To provide credit facilities to finance and support the exports and imports of goods, services and overseas project financing with concentration to the non-traditional markets, and to provide export credit insurance services, export financing insurance, overseas investment insurance and guarantee facilities, as well as other services which are normally offered by the export-import financial institutions and credit insurance financial institutions.					
Loans Facility	Loans Outstanding (RM million)		Loans Approved (RM million)		Loans Disbursed (RM million)	
	As at end- 2012	As at end- 2013	2012	2013	2012	2013
Buyer credit facility	748.7	861.8	24.6	13.4	735.1	45.3
Overseas project financing	2,221.3	3,012.2	2,698.3	1,323.4	1,022.1	872.5
Overseas contract financing	340.1	488.3	61.1	617.0	45.8	75.9
Supplier credit facility	310.3	603.4	230.2	407.5	1,110.3	1,938.4
Malaysia Kitchen financing facility	22.2	22.3	7.0	9.0	8.1	6.0
Export credit refinancing	571.2	381.6	3,002.4	2,165.5	3,002.4	2,165.5
Others	131.5	1,007.1	3,643.8	2,818.3	150.9	976.4
Total	4,345.3	6,376.7	9,667.4	7,354.1	6,074.7	6,080.0
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Commitment Approved (RM million)			
	As at end- 2012	As at end- 2013	2012	2013		
Guarantee	161.3	743.4	419.9	485.9		
Insurance	1,571.6	976.3	2,803.6	5,256.1		
Total	1,732.9	1,719.7	3,223.5	5,742.0		

Source: Export-Import Bank of Malaysia Berhad (EXIM Bank)

Table A.22

Bank Kerjasama Rakyat Malaysia Berhad

Year of establishment	1954					
Objectives	Mobilises savings and provides financing services to its members as well as non-members.					
Deposits Accepted	Deposits Accepted (RM million)					
	As at end-2012			As at end-2013		
	Members	Non-members	Total	Members	Non-members	Total
	2,419.5	60,291.8	62,711.3	2,996.2	62,313.6	65,309.8
Direction of Financing	Financing Outstanding (RM million)					
	As at end-2012			As at end-2013		
Sector	Members	Non-members	Total	Members	Non-members	Total
Agriculture	4.2	527.7	531.9	4.7	440.3	445.0
Purchase of residential property	1,360.2	1,058.2	2,418.4	1,482.9	689.0	2,171.9
Purchase of non-residential property	32.4	163.9	196.3	43.0	134.0	177.0
General commerce	3.6	134.4	138.0	0.0	111.2	111.2
Purchase of securities	82.9	25.7	108.6	90.4	5.7	96.1
Consumption credit	24,693.3	22,883.7	47,577.0	24,351.2	26,117.8	50,469.0
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	258.3	765.9	1,024.2	339.1	608.7	947.8
Manufacturing	0.0	1,218.7	1,218.7	0.0	761.9	761.9
Others	2.5	4,565.1	4,567.6	1.3	4,575.6	4,576.9
Total	26,179.1	30,577.4	56,756.5	25,973.5	32,835.5	58,809.0

Source: Bank Kerjasama Rakyat Malaysia Berhad

Table A.23

Bank Simpanan Nasional

Year of establishment	1974	
Objectives	To focus on retail banking and personal finance especially for small savers.	
Deposits Facility	RM million	
	As at end-2012	As at end-2013
Fixed deposits	7,068.4	9,640.0
GIRO deposits	5,419.5	5,142.7
Islamic deposits	7,607.5	8,975.4
Premium savings certificates	2,002.5	2,490.1
Others	97.8	304.6
Total	22,195.7	26,552.8
Investments	RM million	
	As at end-2012	As at end-2013
Quoted shares	92.2	132.0
Government securities	8,578.5	9,242.7
<i>of which:</i>		
<i>Malaysian Government Securities</i>	3,642.9	3,121.4
Private debt securities	504.3	450.6
Subsidiary companies	32.0	32.0
Associate companies	231.8	231.8
Others	146.1	149.5
Total	9,584.9	10,238.6
Direction of Lending	RM million	
	As at end-2012	As at end-2013
Purchase of securities	1.1	1.0
Purchase of residential property	3,832.0	5,109.6
Purchase of non-residential property	57.5	54.6
Consumption credit	9,885.6	11,466.9
Others	495.7	566.5
Total	14,271.9	17,198.6

Source: Bank Simpanan Nasional

Table A.24

Bank Pertanian Malaysia Berhad (Agrobank)

Year of establishment	1969					
Objectives	To promote Malaysia's sound agricultural development, through the provision of financing, advances and other credit facilities for the development of the agriculture sector and agriculture-related business. The main function of the bank is to provide, coordinate and supervise the financing facilities for agricultural purposes as well as to mobilise deposits for the purpose of uplifting the well-being of the agricultural community in general.					
Agriculture, Forestry & Fishery	Loans Outstanding (RM million)		Loans Approved (RM million)		Loans Disbursed (RM million)	
	As at end		During the year		During the year	
	2012	2013	2012	2013	2012	2013
Sub-sector						
<i>Oil palm</i>	1,013.2	1,005.5	283.4	599.6	182.0	199.1
<i>Food crops</i>	1,119.6	1,253.1	896.4	520.4	802.3	444.1
<i>Livestock</i>	687.3	700.8	199.3	322.4	147.9	149.4
<i>Fishery</i>	402.6	435.0	210.8	130.5	103.8	123.1
<i>Forestry</i>	22.5	40.5	8.9	2.9	3.8	1.6
<i>Tobacco</i>	1.3	1.0	0.1	0.0	0.7	0.0
<i>Rubber</i>	151.7	178.3	88.3	74.7	80.9	48.7
<i>Others</i>	2,897.0	2,714.0	2,520.4	1,328.3	1,966.5	1,236.9
Total	6,295.2	6,328.2	4,207.6	2,978.8	3,287.9	2,202.9

Source: Bank Pertanian Malaysia Berhad (Agrobank)

Table A.25

Development Financial Institutions: Selected Data

	As at end					
	2012			2013		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan Malaysia Berhad	-	-	309	-	-	331
Bank Kerjasama Rakyat Malaysia Berhad	140	501	4,248	145	599	4,695
Bank Simpanan Nasional	395	986	6,348	400	982	6,760
Export-Import Bank of Malaysia Berhad	-	-	278	-	-	296
Bank Pertanian Malaysia Berhad	182	238	3,480	184	255	3,488
Small Medium Enterprise Development Bank Malaysia Bank	17	-	938	18	-	1,024
Sub-total	734	1,725	15,601	747	1,836	16,594
Other DFIs:						
Malaysian Industrial Development Finance Berhad	5	-	295	5	-	288
Sabah Development Bank Berhad	1	-	86	1	-	87
Borneo Development Corporation (Sabah) Sendirian Berhad	1	-	17	1	-	18
Borneo Development Corporation (Sarawak) Sendirian Berhad	1	-	33	1	-	34
Credit Guarantee Corporation Malaysia Berhad	17	-	485	17	-	478
Sabah Credit Corporation	12	-	189	12	-	186
Lembaga Tabung Haji	119	-	2,027	120	-	2,050
Sub-total	156	-	3,132	157	-	3,141
Total	890	1,725	18,733	904	1,836	19,735

¹ Development Financial Institutions Act 2002

Table A.26

Total Outward and Inward Remittances

	2009	2010	2011	2012 ⁵	2013
	RM million				
Total outward¹	10,537.8	13,414.9	15,682.1	19,736.6	25,116.8
<i>Remitted via:</i>					
Banks	6,594.0	6,712.3	7,791.1	8,922.4	10,976.9
Money services business licensees ²	3,943.8	6,702.6	7,891.0	10,814.2	14,139.9
Total inward³	4,617.1	4,696.0	5,215.1	6,359.4	8,024.1
<i>Remitted via:</i>					
Banks	4,351.4	4,202.1	4,654.0	5,755.7	7,243.9
Money services business licensees	265.7	493.9	561.1	603.7	780.2
<i>As at end of period</i>					
No. of remittance service providers	81	81	80	79	77
Commercial banks	39	40	41	43	43
Development financial institutions	2	2	2	2	2
Money services business licensees ⁴	40	39	37	34	32

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

⁵ Refers to revised remittance transaction value for the year 2012

Table A.27

Basic Payments Indicator

	2009	2010	2011	2012	2013
Population (million)	28.1	28.6	29.1	29.5	29.9
GDP (RM million)	712,857	797,327	884,456	941,237	984,453
Cash in circulation (CIC) (RM million)	43,439.2	47,685.2	53,488.5	57,395.6	63,264.1
Transaction Volume Per Capita (unit):					
Cheque ¹	7.3	7.2	7.1	6.9	6.6
E-payments:	41.6	43.1	49.3	55.1	64.6
Credit card	9.8	10.3	10.9	11.0	11.3
Charge card	0.2	0.2	0.1	0.1	0.1
Debit card	0.4	0.6	0.9	1.2	1.7
E-money	25.5	24.5	27.7	31.3	35.0
Other cashless instruments ²	...	...	0.2	0.9	1.0
Interbank GIRO	1.6	1.7	2.1	2.4	2.8
Direct Debit	...	...	...	...	...
ATM ³	0.9	1.4	1.4	1.6	1.6
Internet banking ⁴	3.1	4.3	5.7	6.3	7.3
Mobile banking ⁴	...	...	0.1	0.2	0.5
RENTAS - Third party transactions ⁵	0.1	0.1	0.1	0.1	0.1
Standing instructions and intrabank direct debit ⁶	-	-	-	-	3.1
Transaction Value Per Capita (RM):					
CIC	1,546.9	1,668.0	1,840.5	1,944.4	2,112.5
Cheque ¹	59,669.2	64,437.9	68,125.3	68,880.7	68,769.3
E-payments:	295,375.8	340,331.4	453,014.5	513,846.8	542,142.4
Credit card	2,468.5	2,791.7	3,055.4	3,187.4	3,343.4
Charge card	135.9	164.0	185.4	218.8	240.2
Debit card	98.8	165.6	216.6	293.4	384.0
E-money	78.4	94.7	119.7	143.8	164.2
Other cashless instruments ²	...	...	1.0	2.6	4.4
Interbank GIRO	3,876.1	4,437.8	5,716.8	7,170.5	9,525.4
Direct Debit	67.6	132.0	166.3	279.4	375.7
ATM ³	704.1	1,094.3	1,282.9	1,387.3	1,475.5
Internet banking ⁴	23,264.5	47,430.5	70,355.6	64,259.5	77,257.0
Mobile banking ⁴	4.7	4.2	24.4	124.1	260.0
RENTAS - Third party transactions ⁵	264,677.3	284,016.5	371,890.5	436,780.0	428,065.0
Standing instructions and intrabank direct debit ⁶	-	-	-	-	21,047.4
Turnover to GDP:					
CIC (%)	6.1	6.0	6.0	6.1	6.4
Cheque ¹ (times)	2.4	2.3	2.2	2.2	2.1
E-payments (times):	11.6	12.2	14.9	16.1	16.5
% of GDP:					
Credit card	9.7	10.0	10.0	10.0	10.2
Charge card	0.5	0.6	0.6	0.7	0.7
Debit card	0.4	0.6	0.7	0.9	1.2
E-money	0.3	0.3	0.4	0.5	0.5
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	15.3	15.9	18.8	22.5	29.0
Direct Debit	0.3	0.5	0.5	0.9	1.1
ATM ³	2.8	3.9	4.2	4.4	4.5
Internet banking ⁴	91.6	170.1	231.2	201.5	235.0
Mobile banking ⁴	...	...	0.1	0.4	0.8
RENTAS - Third party transactions ⁵ (times)	10.4	10.2	12.2	13.7	13.0
Standing instructions and intrabank direct debit ⁶	-	-	-	-	64.0

¹ Cheques cleared via eSPICK² Refer to single purpose payment cards³ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals⁴ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online⁵ 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 member⁶ 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.28

Share of Non-cash Payments by Volume

	2009	2010	2011	2012	2013
	Transaction Volume, % share of total				
Cheque	14.9	14.4	12.5	11.1	9.2
Payment Instruments	73.5	70.7	70.7	71.7	69.0
Credit card	20.1	20.5	19.4	17.8	15.9
Charge card	0.4	0.3	0.2	0.2	0.2
Debit card	0.8	1.3	1.5	2.0	2.3
E-money	52.2	48.6	49.6	51.8	50.6
Payment Systems	3.4	3.7	3.9	4.1	8.5
RENTAS ¹	0.2	0.2	0.2	0.2	0.2
IBG	3.2	3.5	3.7	3.8	3.9
Direct Debit	...	...	...	...	...
Standing instructions and intrabank direct debit ²	-	-	-	-	4.4
Payment Channels	8.2	11.3	12.8	13.1	13.2
Internet banking ³	6.3	8.5	10.1	10.2	10.3
Mobile banking ³	...	...	0.1	0.4	0.7
ATM ⁴	1.8	2.7	2.6	2.5	2.3

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

² Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

³ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

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

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.29

Cashless Payment Instruments: Transaction Volume

	2009	2010	2011	2012	2013	2012	2013
	Million					% Annual change	
Cheque¹	204.8	206.7	204.9	203.8	197.1	-0.5	-3.3
Credit card	276.1	294.9	316.9	325.3	339.1	2.7	4.2
Charge card	5.0	4.7	3.9	4.1	4.0	6.5	-2.1
Debit card	11.3	18.4	25.2	36.2	49.5	43.3	36.9
<i>International debit</i>	6.3	13.3	19.8	29.7	41.9	50.5	41.1
<i>e-Debit²</i>	5.0	5.1	5.5	6.4	7.5	17.4	17.4
E-money	717.2	699.3	806.5	925.3	1,051.0	14.7	13.6
<i>Card-based</i>	707.4	692.2	797.4	914.6	1,028.0	14.7	12.4
<i>Network-based</i>	9.8	7.1	9.0	10.7	23.0	18.8	114.5

¹ Cheques cleared via eSPICK

² Domestic PIN-based debit card

Table A.30

Cashless Payment Instruments: Transaction Value

	2009	2010	2011	2012	2013	2012	2013
	RM million					% Annual change	
Cheque¹	1,675,630	1,842,189	1,979,858	2,033,221	2,059,504	2.7	1.3
Credit card	69,321	79,810	88,797	94,085	100,129	6.0	6.4
<i>Purchases</i>	66,092	76,285	85,364	91,270	97,695	6.9	7.0
<i>Cash advances</i>	3,229	3,525	3,432	2,815	2,434	-18.0	-13.5
Charge card	3,816	4,689	5,388	6,459	7,193	19.9	11.4
<i>Purchases</i>	3,785	4,651	5,359	6,435	7,173	20.1	11.5
<i>Cash advances</i>	30	37	28	24	21	-15.6	-14.2
Debit card	2,774	4,735	6,294	8,661	11,500	37.6	32.8
<i>International debit</i>	1,198	2,202	3,239	4,954	7,092	52.9	43.2
<i>e-Debit²</i>	1,576	2,534	3,054	3,707	4,408	21.4	18.9
E-money	2,201	2,708	3,811	4,673	5,490	22.6	17.5
<i>Card-based</i>	2,020	2,113	2,424	2,983	3,361	23.1	12.7
<i>Network-based</i>	181	595	1,387	1,690	2,129	21.8	26.0

¹ Cheques cleared via eSPICK

² Domestic PIN-based debit card

Table A.31

Payment Systems: Transaction Volume and Value

	2009	2010	2011	2012	2013	2012	2013
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	3.0	3.2	3.4	3.6	4.0	4.8	10.5
Transaction value	37,258.9	39,434.6	47,175.6	46,169.4	46,437.7	-2.1	0.6
Interbank GIRO							
Transaction volume	43.8	49.8	60.4	70.1	83.4	16.1	19.0
Transaction value	108.8	126.9	166.1	211.7	285.3	27.4	34.8
	'000/RM million						
FPX							
Transaction volume	264.1	488.9	878.4	1,440.9	2,211.7	64.0	53.5
Transaction value	107.1	309.9	618.9	821.6	1,372.2	32.7	67.0
Direct Debit							
Transaction volume	288.2	438.6	575.7	708.8	924.2	23.1	30.4
Transaction value	1,899.1	3,774.0	4,832.0	8,248.2	11,251.9	70.7	36.4

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

Table A.32

Payment and Securities Transactions Handled by RENTAS

Transaction Volume	2009	2010	2011	2012	2013	2012	2013
	'000					% Annual change	
Total	3,001.7	3,152.7	3,425.0	3,588.7	3,967.1	4.8	10.5
IFTS¹	2,924.2	3,059.1	3,310.3	3,467.5	3,847.7	4.8	11.0
Money market operations	96.7	98.2	95.9	90.8	87.3	-5.4	-3.9
Foreign exchange settlement	64.6	74.0	85.9	91.8	100.0	6.9	8.9
<i>of which: USD CHATS²</i>	<i>35.8</i>	<i>42.0</i>	<i>44.4</i>	<i>41.2</i>	<i>47.8</i>	<i>-7.1</i>	<i>16.1</i>
Third party transactions	1,965.7	2,086.1	2,449.4	2,701.5	3,020.2	10.3	11.8
Others	797.1	800.8	679.0	583.4	640.2	-14.1	9.7
SSDS³	77.5	93.6	114.7	121.2	119.4	5.7	-1.5
Transaction Value	RM billion						
Total	37,258.9	39,434.6	47,175.6	46,169.4	46,437.7	-2.1	0.6
IFTS¹	35,653.1	37,437.6	44,227.9	43,153.2	43,903.3	-2.4	1.7
Money market operations	18,754.0	18,354.9	21,473.2	17,520.1	18,656.7	-18.4	6.5
Foreign exchange settlement	1,874.1	2,618.9	3,831.6	3,955.7	3,839.6	3.2	-2.9
<i>of which: USD CHATS²</i>	<i>1,189.9</i>	<i>1,681.6</i>	<i>2,414.3</i>	<i>2,401.6</i>	<i>2,594.8</i>	<i>-0.5</i>	<i>8.0</i>
Third party transactions	7,432.7	8,119.6	10,807.9	12,892.9	12,819.7	19.3	-0.6
Others	7,592.3	8,344.1	8,115.2	8,784.4	8,587.2	8.2	-2.2
SSDS³	1,605.8	1,997.0	2,947.7	3,016.3	2,534.5	2.3	-16.0
Turnover to GDP (times)	52.3	49.5	53.3	49.1	47.2		
Daily average:							
Transaction volume ('000)	12.1	12.7	14.0	14.6	16.1	4.8	9.6
Transaction value (RM billion)	150.2	159.0	192.6	188.4	188.0	-2.1	-0.2

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.33

Payment Channels: Transaction Volume and Value

Transaction Volume	2009	2010	2011	2012	2013	2012	2013
	Million					% Annual change	
Internet banking ¹	110.2	153.3	203.4	232.6	275.2	14.4	18.3
<i>Individual</i>	79.7	104.7	141.3	161.7	194.8	14.5	20.4
<i>Corporate</i>	30.6	48.6	62.1	70.9	80.4	14.1	13.4
Mobile banking ¹	0.6	0.7	2.2	7.1	16.1	231.8	124.6
ATM ²	24.7	38.8	42.1	46.4	48.8	10.3	5.1
Transaction Value	RM million						
Internet banking	702,045	1,415,351	2,136,987	3,078,088	3,570,502	44.0	16.0
<i>Individual</i>	87,680	115,575	153,648	171,825	224,830	11.8	30.8
<i>Corporate</i>	614,365	1,299,776	1,983,340	2,906,263	3,345,672	46.5	15.1
Mobile banking	141	138	852	4,237	9,243	397.2	118.2
ATM ²	19,774	31,286	37,283	40,950	44,189	9.8	7.9

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.34

Payment Transactions by Channels

Transaction Volume	2012			2013		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	93.0	2.8	28.5	111.6	6.8	33.0
Bill payment ¹	47.0	1.6	4.7	55.0	3.2	4.1
Investment in share and unit trust	4.2	...	0.1	5.8	...	0.1
Re-load	19.1	2.2	4.1	20.6	4.8	3.1
Card and loan repayment	16.4	0.6	9.1	19.1	1.2	8.5
Transaction Value	RM million					
Funds transfer	2,231,468	3,242	27,576	2,438,589	7,215	31,828
Bill payment ¹	10,709	350	4,144	12,813	463	3,473
Investment in share and unit trust	38,168	...	2,347	58,019	...	1,826
Re-load	332	36	214	365	72	145
Card and loan repayment	20,305	565	6,571	24,634	1,392	6,776

¹ Include insurance payments

... Negligible

Table A.35

ATM Cash Withdrawals in Malaysia

Transaction Volume	2009	2010	2011	2012	2013	2012	2013
	Million					% Annual change	
Total cash withdrawals	502.3	518.8	556.8	565.7	526.5	1.6	-6.9
<i>of which via:</i>							
MEPS Shared ATM Network	176.0	191.8	209.3	244.6	272.7	16.9	11.5
HOUSe network ¹	0.2	0.3	0.3	0.3	0.3	3.2	15.3
Transaction Value	RM million						
Total cash withdrawals	236,211.7	255,308.7	279,484.7	294,149.1	286,491.2	5.2	-2.6
<i>of which via:</i>							
MEPS Shared ATM Network	49,000.8	57,365.1	64,708.6	83,655.9	101,477.3	29.3	21.3
HOUSe network ¹	121.0	170.1	177.6	189.3	225.1	6.6	18.9
Average value per transaction (RM)	470.2	492.1	501.9	520.0	544.1	3.6	4.7

¹ ATM network launched in 2006 for locally-incorporated foreign banks

Table A.36

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

As at end of period	2009	2010	2011	2012	2013
	Unit				
International brand payment cards ¹	160,443	180,589	207,657	220,639	229,967
e-Debit ²	91,328	118,467	141,076	153,237	172,880
E-money	30,641	30,803	31,236	31,238	31,231
Terminals per 1,000 inhabitant ³	7.3	7.9	8.9	9.2	9.5

¹ MasterCard, Visa, American Express and Diners Club

² Domestic PIN-based debit card

³ International brand payment card, proprietary debit card and e-money terminals

Table A.37

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2009	2010	2011	2012	2013	2012	2013
	'000					% Annual change	
Number of cards/accounts:							
Credit card	10,818	8,547	8,281	8,150	8,292	-1.6	1.7
Charge card	285	181	154	138	132	-10.4	-4.2
Debit card	27,296	29,941	34,993	39,275	42,029	12.2	7.0
<i>of which: e-Debit¹</i>	20,426	20,992	22,426	21,881	19,847	-2.4	-9.3
E-money	68,462	74,701	84,178	91,008	97,735	8.1	7.4
Number of subscribers:							
Internet banking	8,123	9,848	11,873	13,678	15,630	15.2	14.3
<i>Individual</i>	7,958	9,638	11,637	13,430	15,319	15.4	14.1
<i>Corporate</i>	165	209	236	248	311	5.0	25.4
<i>Penetration rate (%) to population</i>	28.9	34.4	40.9	46.3	52.2		
Mobile banking	675	898	1,560	2,446	3,793	56.8	55.1
Penetration rate (%):							
<i>to population</i>	2.4	3.1	5.4	8.3	12.7		
<i>to mobile phone subscribers</i>	2.2	2.6	4.3	5.9	8.8		

¹ Domestic PIN-based debit card

Table A.38

Number of Participants and Instrument Issuers

As at end of period	2009	2010	2011	2012	2013
	Unit				
RENTAS	61	64	68	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	54	55	56	56	55
<i>DFIs</i>	4	5	6	6	6
<i>Non-banks</i>	2	3	5	5	6
SPICK/eSPICK	44	45	46	48	47
Credit card	24	26	25	26	25
<i>Banks</i>	21	22	21	22	22
<i>Non-banks</i>	3	4	4	4	3
Debit card¹	23	23	22	22	25
<i>International debit card</i>	8	8	11	12	15
<i>e-Debit²</i>	14	14	13	13	13
<i>Others³</i>	8	9	9	8	8
Charge card	8	6	6	6	7
<i>Banks</i>	5	4	4	4	6
<i>Non-banks</i>	3	2	2	2	1
E-money⁴	21	21	21	25	25
<i>Banks</i>	5	6	6	7	6
<i>Non-banks</i>	16	15	15	18	19
Internet banking	23	25	26	29	29
Mobile banking	11	11	13	13	13
FPX	5	7	7	10	10
<i>Banks</i>	5	7	7	7	7
<i>Non-banks</i>	-	-	-	3	3
Direct Debit	11	12	13	16	17
<i>Banks</i>	11	12	13	13	14
<i>Non-banks</i>	-	-	-	3	3
Interbank GIRO	21	24	26	28	29

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

² Domestic PIN-based debit card

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

⁴ Include international brand prepaid card

