

ANNEX

2012



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Table A.1

## Key Financial Soundness Indicators

	As at end				
	2008	2009	2010	2011	2012 <sup>p</sup>
	% (or otherwise stated)				
<b>Banking System</b>					
Risk-Weighted Capital Ratio	12.6	15.4	14.8	15.7	15.2
Core Capital Ratio	10.6	13.8	13.0	13.7	13.4
Return on Assets	1.5	1.2	1.5	1.6	1.6
Return on Equity	18.6	14.0	16.6	17.4	17.5
Liquid Assets to Total Assets	14.6	14.2	15.6	16.0	17.1
Liquid Assets to Short-term Liabilities	41.9	42.9	48.1	45.4	52.8
Net Impaired Loans Ratio	2.2	1.8	2.3	1.8	1.4
Duration-Weighted Net Position to Capital Base	3.8	5.0	4.9	4.9	4.9
Net Open Position in FCY to Capital Base <sup>1</sup>	10.5	12.6	8.9	6.7	6.1
Equity Holdings to Capital Base	0.9	0.9	1.2	0.9	0.6
<b>Insurance &amp; Takaful Sector</b>					
Capital Adequacy Ratio (conventional only)	187.6	225.7	224.6	222.5	222.3
<b>Life Insurance &amp; Family Takaful</b>					
Excess Income over Outgo (RM billion)	8.7	12.6	14.1	12.7	17.6
New Business Premiums / Contributions (RM billion)	9.4	10.0	11.2	10.9	12.0
Capital Adequacy Ratio (conventional only)	200.0	254.4	253.2	248.5	241.8
<b>General Insurance &amp; General Takaful</b>					
Underwriting Profit (RM billion)	0.2	0.9	0.9	0.5	1.6
Operating Profit (RM billion)	0.8	2.1	2.1	1.7	2.9
Gross Direct Premiums / Contributions (RM billion)	12.0	12.8	14.1	15.4	16.6
Claims Ratio	61.2	60.3	62.1	66.7	57.3
Capital Adequacy Ratio (conventional only)	181.1	184.9	204.4	222.9	226.4
<b>Household (HH) Sector</b>					
HH Debt (RM billion)	465.2	510.8	588.7	667.8	754.6
HH Financial Asset (RM billion)	1,068.2	1,225.8	1,383.4	1,497.4	1,687.5
HH Debt-to-GDP Ratio	60.4	71.7	74.0	75.8	80.5
HH Financial Assets to Total HH Debt Ratio	229.6	240.0	235.0	224.2	223.6
HH Liquid Financial Assets to Total HH Debt Ratio	141.5	152.6	152.0	144.7	145.8
Debt Repayment Ratio	39.7	43.1	44.1	45.2	43.9
Impaired Loans Ratio of HH Sector	4.1	3.1	2.3	1.8	1.5
<b>Business Sector</b>					
Return on Assets	4.6	4.9	5.3	5.0	4.4
Return on Equity	8.2	9.6	9.7	9.4	8.3
Debt-to-Equity Ratio	46.3	44.6	43.8	44.4	43.5
Interest Coverage Ratio (times)	4.5	4.8	6.1	5.4	4.7
Operating Margin	9.9	11.2	12.1	11.1	10.1
Impaired Loans Ratio of Business Sector	6.0	4.7	5.2	4.1	2.9
<b>Development Financial Institutions<sup>2</sup></b>					
Lending to Targeted Sectors (% change)	16.3	18.5	13.0	7.1	10.1
Deposits Mobilised (% change)	18.5	14.4	20.5	16.1	7.1
Impaired Loans Ratio	6.4	6.8	9.0	7.3	6.3
Return on Assets	2.9	2.3	2.2	2.7	2.5

<sup>1</sup> 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

<sup>2</sup> Refers to development financial institutions under the Development Financial Institutions Act 2002

<sup>p</sup> Preliminary

Note: 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

Source: Bank Negara Malaysia, Bloomberg and internal computation

Table A.2

## Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2008	2009	2010	2011	2012 <sup>p</sup>
<b>Islamic Banking System</b>	RM million (or otherwise stated)				
Total assets <sup>1</sup>	250,988.1	303,244.1	351,195.0	434,665.5	494,585.7
% of total assets of entire banking system <sup>1</sup>	17.4	19.6	20.7	22.4	23.8
Total financing <sup>1</sup>	150,499.0	186,864.3	222,214.3	268,251.5	314,980.9
% of total financing of entire banking system <sup>1</sup>	18.9	21.6	22.7	24.3	25.8
Total deposits <sup>1</sup>	194,385.5	235,938.1	277,549.8	340,695.8	386,196.8
% of total deposits of entire banking system <sup>1</sup>	18.8	20.7	22.6	24.4	25.6
	% (or otherwise stated)				
Risk-Weighted Capital Ratio	14.0	15.6	15.5	15.0	14.3
Core Capital Ratio	11.8	13.2	13.3	12.1	11.7
Return on Assets	1.0	1.3	1.3	1.0	1.4
Net Impaired Financing Ratio <sup>2</sup>	2.3	2.2	2.1	1.6	1.2
<b>Takaful Sector</b>	RM million (or otherwise stated)				
<b>Takaful Fund Assets</b>	10,570.0	12,445.8	14,659.3	16,948.1	19,043.3
Family	8,900.6	10,536.6	12,420.9	14,377.2	16,285.2
General	1,669.4	1,909.2	2,238.3	2,570.9	2,758.1
% of insurance and takaful industry	8.0	8.3	8.7	8.6	8.8
<b>Net Contributions Income</b>	3,026.8	3,523.6	4,342.4	4,863.0	5,880.5
Family	2,374.7	2,719.8	3,392.8	3,703.6	4,567.7
General	652.1	803.8	1,015.5	1,159.4	1,312.8
% of insurance and takaful industry	10.7	11.8	14.5	12.5	13.6
<b>Family Takaful</b>					
New business contributions	1,981.7	2,177.8	2,587.1	2,695.1	3,501.2
<b>General Takaful</b>					
Gross direct contributions	869.4	1,052.1	1,325.7	1,599.1	1,737.6
Claims ratio (%)	50.1	57.0	59.6	67.8	57.4

<sup>1</sup> Including development financial institutions under the Development Financial Institutions Act 2002

<sup>2</sup> 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

<sup>p</sup> Preliminary

Table A.3

Banking System<sup>1</sup>: Income and Expenditure

	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Interest income	63,146.9	56,364.5	65,681.9	73,681.0	83,213.3
Less: Interest expense	34,058.1	26,557.8	31,331.3	38,918.2	45,723.4
Net interest income	29,088.8	29,806.8	34,350.6	34,762.8	37,489.9
Add: Fee-based income	7,385.8	7,856.8	8,562.6	8,951.8	9,629.8
Less: Staff cost	9,342.5	9,838.8	11,467.0	12,841.9	13,913.8
Overheads	10,826.0	10,840.7	12,209.4	11,751.1	13,000.7
Gross operating profit	16,306.1	16,983.9	19,236.9	19,121.6	20,205.2
Less: Impairment <sup>2</sup> and other provisions	4,170.1	4,903.7	4,366.9	2,835.6	1,422.0
Gross operating profit after provision	12,136.0	12,080.3	14,870.0	16,286.0	18,783.2
Add: Other income	7,033.8	4,910.5 <sup>3</sup>	8,088.7	9,909.0	10,637.6
<b>Pre-tax profit</b>	<b>19,169.7</b>	<b>16,990.8</b>	<b>22,958.7</b>	<b>26,195.6</b>	<b>29,420.8</b>
Pre-tax profit / Average assets (%)	1.5	1.2	1.5	1.6	1.6
Pre-tax profit / Average shareholders' funds (%)	18.6	13.9	16.6	17.4	17.5
Pre-tax profit / Average employee (RM'000)	169.5	148.5	193.5	212.1	233.2
Cost incurred per ringgit of revenue earned (sen)	46.4	48.6	46.4	45.9	46.6
Cost incurred per ringgit of net interest income (sen)	69.3	69.4	68.9	70.7	71.8
Overheads to staff cost (%)	115.9	110.2	106.5	91.5	93.4
Staff cost per employee (RM'000)	82.6	86.1	96.6	104.0	110.3

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Guidelines on Classification and Impairment Provisions for Loans/Financing

<sup>3</sup> Includes a significant non-recurring impairment on overseas investment by a commercial bank

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.4

Commercial Banks<sup>1</sup>: Income and Expenditure

	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Interest income	60,568.2	54,418.1	63,744.4	71,668.9	81,175.9
Less: Interest expense	32,180.0	25,402.6	30,103.6	37,417.0	44,194.1
Net interest income	28,388.2	29,015.5	33,640.8	34,251.8	36,981.8
Add: Fee-based income	5,967.2	6,289.2	6,590.5	6,904.9	7,619.7
Less: Staff cost	8,515.3	9,136.4	10,550.9	11,736.6	12,782.5
Overheads	9,949.8	10,065.5	11,105.8	10,747.1	12,015.0
Gross operating profit	15,890.3	16,102.9	18,574.5	18,673.1	19,804.0
Less: Impairment <sup>2</sup> and other provisions	4,128.3	5,011.4	4,170.7	2,938.6	1,429.2
Gross operating profit after provision	11,762.0	11,091.5	14,403.8	15,734.5	18,374.9
Add: Other income	6,726.6	4,667.5 <sup>3</sup>	7,802.8	9,360.4	9,905.1
<b>Pre-tax profit</b>	<b>18,488.6</b>	<b>15,759.1</b>	<b>22,206.5</b>	<b>25,094.9</b>	<b>28,280.0</b>
Pre-tax profit / Average assets (%)	1.5	1.2	1.6	1.6	1.6
Pre-tax profit / Average shareholders' funds (%)	19.6	13.9	17.2	17.7	17.8
Pre-tax profit / Average employee (RM'000)	176.2	148.4	201.9	219.9	243.2
Cost incurred per ringgit of revenue earned (sen)	44.9	48.0	45.1	44.5	45.5
Cost incurred per ringgit of net interest income (sen)	65.0	66.2	64.4	65.6	67.1
Overheads to staff cost (%)	116.8	110.2	105.3	91.6	94.0
Staff cost per employee (RM'000)	81.2	86.1	95.9	102.8	109.9

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Guidelines on Classification and Impairment Provisions for Loans/Financing

<sup>3</sup> Includes a significant non-recurring impairment on overseas investment by a commercial bank

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.5

## Investment Banks: Income and Expenditure

	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Interest income	2,578.6	1,946.4	1,937.5	2,012.1	2,037.3
Less: Interest expense	1,878.0	1,155.2	1,227.7	1,501.1	1,529.3
Net interest income	700.6	791.2	709.9	511.0	508.0
Add: Fee-based income	1,418.5	1,567.5	1,972.1	2,046.9	2,010.1
Less: Staff cost	827.2	702.5	916.0	1,105.3	1,131.3
Overheads	876.1	775.2	1,103.6	1,004.0	985.7
Gross operating profit	415.8	881.0	662.4	448.5	401.2
Less: Impairment <sup>1</sup> and other provisions	41.8	-107.7	196.2	-103.1	-7.1
Gross operating profit after provision	373.9	988.7	466.2	551.6	408.3
Add: Other income	307.1	243.0	285.9	549.2	732.5
<b>Pre-tax profit</b>	<b>681.1</b>	<b>1,231.7</b>	<b>752.1</b>	<b>1,100.7</b>	<b>1,140.8</b>
Pre-tax profit / Average assets (%)	1.0	2.0	1.1	1.7	1.8
Pre-tax profit / Average shareholders' funds (%)	7.5	14.2	7.8	12.3	12.9
Pre-tax profit / Average employee (RM'000)	83.6	150.0	86.3	117.4	115.1
Cost incurred per ringgit of revenue earned (sen)	70.2	56.8	68.0	67.9	65.1
Cost incurred per ringgit of net interest income (sen)	243.1	186.8	284.5	412.8	416.7
Overheads to staff cost (%)	105.9	110.4	120.5	90.8	87.1
Staff cost per employee (RM'000)	101.6	85.5	105.1	117.9	114.2

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

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.6

## Islamic Banking System: Income and Expenditure

	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Income	9,123.7	9,707.7	11,795.2	13,594.4	16,375.1
Less: Expense	4,161.6	3,611.3	4,955.9	6,487.1	8,266.0
Net income	4,962.2	6,096.4	6,839.2	7,107.4	8,109.1
Add: Fee-based income	489.0	595.2	790.1	835.7	1,055.1
Less: Staff cost	886.2	932.8	1,166.4	1,377.6	1,636.7
Overheads	1,873.0	2,100.4	2,398.5	2,388.1	3,032.9
Gross operating profit	2,692.0	3,658.4	4,064.4	4,177.3	4,494.6
Less: Impairment <sup>1</sup> and other provisions	1,200.6	1,386.4	1,299.9	1,692.1	565.6
Gross operating profit after provision	1,491.4	2,272.0	2,764.5	2,485.2	3,929.0
Add: Other income	319.3	368.9	434.4	541.7	966.0
<b>Pre-tax profit</b>	<b>1,810.7</b>	<b>2,640.9</b>	<b>3,198.9</b>	<b>3,026.9</b>	<b>4,894.9</b>
Pre-tax profit / Average assets (%)	1.0	1.3	1.3	1.0	1.4
Pre-tax profit / Average shareholders' funds (%)	12.4	13.9	15.8	13.5	19.6
Pre-tax profit / Average employee (RM'000) <sup>2</sup>	107.7	100.6	138.2	119.0	172.7
Cost incurred per ringgit of revenue earned (sen)	27.8	28.4	27.4	25.2	25.4
Cost incurred per ringgit of net income (sen)	55.6	49.8	52.1	53.0	57.6
Overheads to staff cost (%)	211.4	225.2	205.6	173.4	185.3
Staff cost per employee (RM'000) <sup>2</sup>	52.7	45.3	50.4	54.1	57.7

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

<sup>2</sup> Number of employees is estimated based on the percentage of institution's Islamic assets

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.7

## Banking System: Network and Workforce

	As at end				
	2008	2009	2010	2011	2012 <sup>p</sup>
Number of institutions	54	54	55	56	56
<i>Commercial banks</i>	22	22	23	25	27
<i>Investment banks</i>	15	15	15	15	13
<i>Islamic banks</i>	17	17	17	16	16
Office network	2,271	2,298	2,312	2,435	2,481
<i>Commercial banks</i>	1,979	1,999	2,006	2,050	2,056
<i>Investment banks</i>	131	131	133	133	148
<i>Islamic banks<sup>1</sup></i>	2,039	2,087	2,102	2,147	2,171
Number of banks with internet services	21	24	26	27	28
Number of employees	114,856	114,804	120,572	125,065	128,301
<i>Commercial banks</i>	99,593	98,846	103,089	106,274	108,361
<i>Investment banks</i>	8,561	8,129	8,972	9,577	10,338
<i>Islamic banks</i>	6,702	7,829	8,511	9,214	9,602

<sup>1</sup> Includes Islamic bank branches that are shared with conventional bank branches<sup>p</sup> Preliminary

Table A.8

Commercial Banks<sup>1</sup>: Commitments and Contingencies

	As at end				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	12,744.2	5,871.4	6,247.1	6,509.9	6,053.5
Credit extension commitments	348,118.2	376,604.0	379,644.9	409,756.4	444,225.0
Direct credit substitutes	21,179.7	19,922.4	19,293.0	21,302.3	24,960.5
Foreign exchange related contracts	364,511.3	341,651.1	407,639.0	476,725.8	517,740.5
Interest rate related contracts	752,070.1	648,232.1	643,923.3	695,982.4	716,494.7
Trade-related contingencies	13,608.4	12,553.5	12,154.7	11,721.1	10,644.2
Transaction-related contingencies	34,035.8	35,873.1	35,037.2	41,059.9	45,928.8
Underwriting obligations	1,383.5	1,532.2	1,187.7	789.5	445.0
Others	52,838.9	54,334.2	61,185.2	65,938.4	72,179.0
<b>Total</b>	<b>1,600,490.1</b>	<b>1,496,574.0</b>	<b>1,566,312.2</b>	<b>1,729,785.7</b>	<b>1,838,671.3</b>

<sup>1</sup> Includes Islamic banks<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.9

## Investment Banks: Commitments and Contingencies

	As at end				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	79.1	5.4	326.9	20.4	18.7
Credit extension commitments	2,328.8	2,640.4	2,796.8	3,353.6	3,666.4
Direct credit substitutes	729.4	484.3	258.2	322.6	201.5
Foreign exchange related contracts	464.4	801.5	2,864.4	3,958.7	5,536.6
Interest rate related contracts	14,154.2	10,018.0	13,852.2	10,573.4	9,161.6
Trade-related contingencies	0.0	0.0	0.0	1.1	1.1
Transaction-related contingencies	151.4	10.5	10.5	10.5	10.5
Underwriting obligations	2,551.8	987.6	693.3	717.5	185.3
Others	8,988.4	5,792.1	2,343.8	1,523.1	2,202.9
<b>Total</b>	<b>29,447.6</b>	<b>20,739.7</b>	<b>23,146.0</b>	<b>20,480.9</b>	<b>20,984.4</b>

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.10

Life Insurance<sup>1</sup>: Income and Outgo

Item	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Net premiums	18,772.4	19,870.1	21,854.2	22,877.7	24,979.3
Less: Net policy benefits	10,025.4	11,857.3	13,035.4	14,015.5	14,333.0
Agency remuneration	2,718.7	2,944.4	3,248.3	3,384.1	3,553.9
Total management expenses	1,557.1	1,648.6	1,852.4	2,092.9	2,288.1
Balance of transaction	4,471.2	3,419.7	3,718.2	3,385.2	4,804.3
Add: Net investment income	4,912.5	4,927.3	5,449.8	6,039.5	6,704.3
Net capital gain (loss)	-2,644.6	2,104.8	2,590.0	659.0	1,986.1
Net other income	533.2	454.0	907.1	1,112.7	1,756.6
<b>Excess of income over outgo</b>	<b>7,272.4</b>	<b>10,905.8</b>	<b>12,665.1</b>	<b>11,196.4</b>	<b>15,251.4</b>

<sup>1</sup> Figures are based on the global business of life insurance

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.11

General Insurance<sup>1</sup>: Underwriting and Operating Results

Item	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Earned premium income	9,109.4	9,911.2	10,715.2	11,236.9	12,416.0
Less: Net claims incurred	6,007.1	6,100.7	6,731.8	7,483.7	7,153.2
Net commission	1,136.7	1,228.6	1,284.0	1,374.3	1,585.2
Total management expenses	1,863.1	1,839.3	1,895.0	1,990.2	2,223.2
Underwriting profit	102.5	742.7	804.3	388.7	1,454.4
Add: Net investment income	820.0	772.0	813.3	924.6	969.9
Net capital gains	0.0	239.3	61.9	18.9	43.3
Net other income (loss)	-311.6	94.5	229.9	127.2	159.9
<b>Operating profit</b>	<b>610.9</b>	<b>1,848.5</b>	<b>1,909.4</b>	<b>1,459.5</b>	<b>2,627.5</b>

<sup>1</sup> Figures are based on the global business of general insurance

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.12

Family Takaful<sup>1</sup>: Income and Outgo

Item	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Net contributions	2,374.7	2,719.8	3,392.8	3,703.6	4,567.7
Less: Net certificate benefits	633.4	905.4	1,601.2	1,660.9	1,632.1
Net commissions	297.1	432.7	531.6	599.2	711.4
Total management expenses	246.5	317.9	414.3	476.5	608.6
Balance of transaction	1,197.8	1,063.8	845.7	967.0	1,615.6
Add: Net investment income	298.8	354.8	447.3	494.2	594.6
Net capital gain (loss)	-55.7	60.3	45.0	27.8	55.0
Net other income	19.3	184.3	92.4	78.1	114.5
<b>Excess of income over outgo</b>	<b>1,460.1</b>	<b>1,663.2</b>	<b>1,430.4</b>	<b>1,567.1</b>	<b>2,379.7</b>

<sup>1</sup> Figures are based on the global business and actual expenses borne by family takaful funds.

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.13

General Takaful<sup>1</sup>: Underwriting and Operating Results

Item	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Earned contributions income	611.8	722.4	938.6	1,090.3	1,281.3
Less: Net claims incurred	306.3	411.6	558.4	738.9	735.6
Net commission	32.0	53.0	85.8	96.7	157.0
Total management expenses	191.1	117.8	181.6	155.9	210.1
Underwriting profit	82.5	140.0	112.7	98.7	178.6
Add: Net investment income	50.6	57.7	68.4	84.5	95.0
Net capital gains (loss)	-1.5	9.1	17.7	35.8	41.6
Net other income (loss)	9.4	9.6	3.8	17.5	-15.9
<b>Operating profit</b>	<b>141.0</b>	<b>216.5</b>	<b>202.5</b>	<b>236.5</b>	<b>299.2</b>

<sup>1</sup> Figures are based on the global business and actual expenses borne by general takaful funds

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.14

Development Financial Institutions<sup>1</sup>: Sources and Uses of Funds

	As at end				
	2008	2009	2010	2011	2012
	RM million				
<b>Sources:</b>					
Shareholders' funds	23,057.2	24,533.2	25,367.4	28,391.5	35,485.4
<i>Paid-up capital</i>	12,526.8	12,771.9	12,771.9	13,376.0	13,976.9
<i>Reserves</i>	5,004.2	5,298.6	6,041.2	6,644.5	9,044.5
<i>Retained earnings</i>	5,526.2	6,462.7	6,554.3	8,371.0	12,464.0
Deposits accepted	79,542.8	95,599.1	111,319.5	128,662.2	136,889.2
Borrowings	21,501.0	24,698.0	23,744.9	25,022.6	22,950.7
<i>Government</i>	13,599.1	14,066.2	18,086.7	18,428.6	17,348.8
<i>Multilateral/International agencies</i>	2,420.4	3,595.9	3,276.1	3,416.6	2,113.0
<i>Others</i>	5,481.5	7,035.9	2,382.1	3,177.4	3,488.9
Others	20,328.2	21,085.1	24,434.2	23,999.1	25,684.3
<b>Total</b>	<b>144,429.2</b>	<b>165,915.4</b>	<b>184,866.0</b>	<b>206,075.4</b>	<b>221,009.6</b>
<b>Uses:</b>					
Deposits placed	20,118.8	25,134.7	25,718.5	31,444.4	19,376.0
Investments	36,535.1	38,263.5	45,111.0	52,215.3	62,866.5
<i>of which:</i>					
<i>Government securities</i>	6,300.9	7,520.6	9,924.7	14,418.7	21,954.4
<i>Shares</i>	8,707.5	9,922.1	9,125.0	9,434.4	10,053.4
<i>Quoted</i>	8,422.7	9,012.8	8,681.4	9,241.8	9,852.4
<i>Unquoted</i>	284.8	909.3	443.6	192.6	201.0
Loans and advances	75,376.7	88,509.7	99,518.7	106,821.4	119,140.6
Fixed assets	5,398.9	5,869.0	5,865.5	6,027.2	7,130.5
Others	6,999.7	8,138.5	8,652.3	9,567.1	12,496.0
<b>Total</b>	<b>144,429.2</b>	<b>165,915.4</b>	<b>184,866.0</b>	<b>206,075.4</b>	<b>221,009.6</b>
<b>Contingencies:</b>					
Guarantee	4,780.5	3,305.9	2,514.5	1,998.2	1,601.1
Export credit insurance	1,068.8	835.8	807.7	496.6	1,832.5
<b>Total</b>	<b>5,849.3</b>	<b>4,141.7</b>	<b>3,322.2</b>	<b>2,494.8</b>	<b>3,433.6</b>

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank), Bank Perusahaan Kecil & Sederhana 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 Institutions<sup>1</sup> under DFIA<sup>2</sup> : Sources and Uses of Funds

	As at end				
	2008	2009	2010	2011	2012
	RM million				
<b>Sources:</b>					
Shareholders' funds	16,814.5	18,840.8	19,598.4	23,084.6	26,009.7
<i>Paid-up capital</i>	9,374.9	10,132.4	10,132.4	10,486.5	11,002.4
<i>Reserves</i>	4,092.8	4,459.6	5,067.5	6,550.5	7,165.2
<i>Retained earnings</i>	3,346.8	4,248.8	4,398.5	6,047.6	7,842.1
Deposits accepted	59,210.4	71,268.6	83,050.7	95,867.0	99,994.0
Borrowings	15,913.3	17,806.7	18,485.8	19,890.0	17,073.2
<i>Government</i>	12,162.6	12,268.9	14,963.7	15,978.0	14,819.2
<i>Multilateral/International agencies</i>	2,257.0	3,237.8	2,872.1	3,317.0	2,054.0
<i>Others</i>	1,493.7	2,300.0	650.0	595.0	200.0
Others	16,238.8	16,797.7	21,757.2	21,494.0	23,075.3
<b>Total</b>	<b>108,177.0</b>	<b>124,713.8</b>	<b>142,892.1</b>	<b>160,335.6</b>	<b>166,152.2</b>
<b>Uses:</b>					
Deposits placed	11,673.7	14,325.5	17,309.7	22,407.8	12,219.1
Investments	19,597.9	19,097.5	23,199.3	27,355.3	33,865.0
<i>of which:</i>					
<i>Government securities</i>	6,300.9	7,520.6	9,924.7	14,418.7	21,954.4
<i>Shares</i>	464.2	1,428.1	1,697.4	1,110.0	853.0
<i>Quoted</i>	421.1	1,059.8	1,380.5	1,053.8	799.0
<i>Unquoted</i>	43.1	368.3	316.9	56.2	54.0
Loans and advances	70,338.4	83,354.5	94,201.1	100,866.6	111,081.5
Fixed assets	2,319.7	2,527.4	2,729.4	2,893.0	3,290.7
Others	4,247.3	5,408.9	5,452.6	6,812.9	5,695.9
<b>Total</b>	<b>108,177.0</b>	<b>124,713.8</b>	<b>142,892.1</b>	<b>160,335.6</b>	<b>166,152.2</b>
<b>Contingencies:</b>					
Guarantee	1,086.1	937.4	380.6	194.8	161.3
Export credit insurance	1,068.8	835.8	807.7	496.6	1,832.5
<b>Total</b>	<b>2,154.9</b>	<b>1,773.2</b>	<b>1,188.3</b>	<b>691.4</b>	<b>1,993.8</b>

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

Table A.16

Development Financial Institutions<sup>1</sup>: Direction of Lending

	As at end				
	2008	2009	2010	2011	2012
	RM million				
Agriculture, forestry and fishery	4,976.9	6,340.3	6,169.9	6,627.4	7,122.6
Mining and quarrying	26.5	114.4	171.6	274.4	194.9
Manufacturing	5,852.2	5,560.1	6,359.0	5,613.1	5,663.5
Electricity, gas and water supply	3,763.1	3,590.5	3,345.8	2,651.8	3,167.2
Import and export, wholesale and retail trade, restaurants and hotels	1,493.2	1,989.4	1,981.9	1,921.8	2,012.3
Broad property sector	16,984.9	20,720.8	23,143.1	25,082.1	26,251.4
<i>Construction</i>	8,637.2	12,367.1	14,400.8	16,173.5	16,570.6
<i>Purchase of residential property</i>	7,021.2	6,875.4	6,590.7	6,268.0	6,752.3
<i>Purchase of non-residential property</i>	296.3	339.8	499.0	508.9	1,119.7
<i>Real estate</i>	1,030.2	1,138.5	1,652.6	2,131.7	1,808.8
Transport, storage and communication	5,705.5	5,847.5	5,750.7	5,433.5	5,395.0
Maritime	1,916.7	1,750.4	1,776.0	2,168.9	2,020.8
Finance, insurance and business services	785.5	1,209.0	1,292.0	2,073.7	2,760.6
Consumption credit	31,356.6	38,660.7	46,359.5	51,355.6	58,888.5
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	2,513.3	2,370.0	2,053.7	1,679.0	1,261.9
<i>Credit card</i>	174.8	320.5	443.3	566.4	579.8
Purchase of securities	218.9	45.8	51.2	109.8	109.7
Others	2,296.7	2,680.8	3,118.0	3,509.3	5,554.1
<b>Total</b>	<b>75,376.7</b>	<b>88,509.7</b>	<b>99,518.7</b>	<b>106,821.4</b>	<b>119,140.6</b>

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank), Bank Perusahaan Kecil & Sederhana 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 Institutions<sup>1</sup> under DFIA<sup>2</sup>: Direction of Lending

	As at end				
	2008	2009	2010	2011	2012
	RM million				
Agriculture, forestry and fishery	4,862.9	6,234.3	6,114.7	6,515.0	6,866.7
Mining and quarrying	22.8	112.3	122.5	204.5	133.9
Manufacturing	4,646.7	4,290.9	5,496.5	4,963.3	5,169.3
Electricity, gas and water supply	3,762.2	3,589.8	3,345.8	2,187.6	2,689.8
Import and export, wholesale and retail trade, restaurants and hotels	1,276.2	1,774.8	1,794.1	1,642.0	1,762.2
Broad property sector	15,301.7	18,956.8	21,127.0	22,965.9	23,841.8
<i>Construction</i>	8,072.6	11,895.2	13,934.9	15,947.1	16,568.3
<i>Purchase of residential property</i>	6,747.8	6,660.5	6,404.2	6,106.1	6,257.0
<i>Purchase of non-residential property</i>	237.4	256.1	413.6	344.9	253.8
<i>Real estate</i>	243.9	145.0	374.3	567.8	762.7
Transport, storage and communication	5,640.8	5,794.9	5,693.5	5,384.4	5,341.2
Maritime	1,916.7	1,750.4	1,776.0	2,168.9	2,020.8
Finance, insurance and business services	750.7	1,176.1	1,261.9	1,698.1	2,359.9
Consumption credit	30,417.6	37,733.1	45,362.5	50,159.9	57,456.3
of which:					
<i>Purchase of motor vehicles</i>	2,512.8	2,348.7	2,039.3	1,667.9	1,257.4
<i>Credit card</i>	174.8	320.5	443.3	566.4	579.8
Purchase of securities	218.9	45.8	51.2	109.8	109.7
Others	1,521.2	1,895.3	2,055.4	2,867.2	3,329.9
<b>Total</b>	<b>70,338.4</b>	<b>83,354.5</b>	<b>94,201.1</b>	<b>100,866.6</b>	<b>111,081.5</b>

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

Table A.18

Development Financial Institutions<sup>1</sup> under DFIA<sup>2</sup>: Impaired Loans and Impairment Provisions

	As at end	
	2011	2012
	RM million	
Collective impairment provisions	2,675.8	2,734.6
Individual impairment provisions	3,044.8	2,612.7
Impaired loans	7,242.4	6,999.8
	(%)	
Ratio of gross impaired loans to total loans	7.3	6.3
Ratio of net impaired loans to net total loans	4.3	4.1
Ratio of individual and collective impairment provisions to total impaired loans	79.0	76.4

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)

<sup>2</sup> 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	
	2011	2012	2011	2012	2011	2012
	RM million					
Infrastructure	21,185.7	21,526.2	886.2	2,498.5	2,878.3	802.5
<i>Government programmes</i>	18,917.0	19,498.4	260.1	1,855.3	2,497.9	642.4
<i>Private programmes</i>	2,268.7	2,027.8	626.1	643.2	380.4	160.1
Maritime	2,168.9	2,020.8	400.5	694.9	829.5	551.5
<i>Shipping industry</i>	1,851.1	1,741.2	400.5	194.9	780.9	299.8
<i>Shipyards industry</i>	245.8	279.6	0.0	500.0	48.6	251.7
<i>Marine-related services</i>	72.0	0.0	0.0	0.0	0.0	0.0
Manufacturing: High technology	1,435.5	1,682.9	328.5	1,418.8	111.2	474.1
Others	15.3	14.3	1.6	0.9	1.2	1.1
<b>Total</b>	<b>24,805.4</b>	<b>25,244.2</b>	<b>1,616.8</b>	<b>4,613.1</b>	<b>3,820.2</b>	<b>1,829.2</b>

Source: Bank Pembangunan Malaysia Berhad

Table A.20

## Bank Perusahaan Kecil &amp; Sederhana Malaysia Berhad (SME Bank)

Year of establishment	October 2005					
Objectives	To provide financing and advisory services to SMEs involved 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	
	2011	2012	2011	2012	2011	2012
	RM million					
SMEs	3,649.9	3,915.9	1,736.6	2,835.6	1,643.1	1,850.0
<i>Micro</i>	300.1	1,098.8	332.4	402.2	139.0	295.8
<i>Small</i>	1,396.7	1,495.0	768.0	1,305.4	686.5	921.0
<i>Medium</i>	1,953.1	1,322.1	636.2	1,128.0	817.6	633.2
Others	270.3	253.1	0.0	78.1	19.2	37.9
<b>Total</b>	<b>3,920.2</b>	<b>4,169.0</b>	<b>1,736.6</b>	<b>2,913.7</b>	<b>1,662.3</b>	<b>1,887.9</b>

Source: Bank Perusahaan Kecil &amp; Sederhana Malaysia Berhad

Table A.21

## Export-Import Bank of Malaysia Berhad

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-2011	As at end-2012	2011	2012	2011	2012
Buyer credit facility	667.3	748.7	30.2	24.6	141.2	735.1
Overseas project financing	1,259.9	2,221.3	2,389.6	2,698.3	641.4	1,022.0
Overseas contract financing	354.0	340.0	105.7	61.1	47.2	45.9
Supplier credit facility	207.3	312.9	1,544.2	230.2	343.6	1,116.6
Malaysia Kitchen financing facility	17.4	22.2	11.4	7.0	6.5	8.2
Export credit refinancing	976.1	571.2	5,075.0	3,002.4	5,075.0	3,002.4
Others	32.1	129.0	301.0	3,223.9	32.6	144.5
<b>Total</b>	<b>3,514.1</b>	<b>4,345.3</b>	<b>9,457.1</b>	<b>9,247.5</b>	<b>6,287.5</b>	<b>6,074.7</b>
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Commitment Approved (RM million)			
	As at end-2011	As at end-2012	2011	2012		
Guarantee	194.8	161.3	318.3	419.9		
Insurance	496.6	1,832.5	1,815.0	2,803.6		
<b>Total</b>	<b>691.4</b>	<b>1,993.8</b>	<b>2,133.3</b>	<b>3,223.5</b>		

Source: Export-Import Bank of Malaysia Berhad

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.					
<b>Deposits Accepted</b>	Deposits Accepted (RM million)					
	As at end-2011			As at end-2012		
	Members	Non-members	Total	Members	Non-members	Total
	2,060.1	56,495.6	58,555.7	2,419.5	60,291.7	62,711.2
<b>Direction of Financing</b>	Financing Outstanding (RM million)					
	As at end-2011			As at end-2012		
	<b>Sector</b>	Members	Non-members	Total	Members	Non-members
Agriculture	6.3	496.5	502.8	4.2	527.7	531.9
Purchase of residential property	1,871.5	905.9	2,777.4	1,360.2	1,058.2	2,418.4
Purchase of non-residential property	63.5	221.2	284.7	32.4	163.9	196.3
General commerce	0.0	125.0	125.0	3.6	134.4	138.0
Purchase of securities	97.5	11.1	108.6	82.9	25.7	108.6
Consumption credit	22,516.6	19,420.1	41,936.7	24,693.3	22,883.7	47,577.0
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	559.0	911.6	1,470.6	258.3	765.9	1,024.2
Manufacturing	0.0	862.9	862.9	0.0	1,218.7	1,218.7
Others	2.2	4,102.8	4,105.0	2.5	4,565.1	4,567.6
<b>Total</b>	<b>24,557.6</b>	<b>26,145.5</b>	<b>50,703.1</b>	<b>26,179.1</b>	<b>30,577.4</b>	<b>56,756.5</b>

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.	
<b>Deposits Facility</b>	RM million	
	As at end-2011	As at end-2012
Fixed deposits	6,238.0	7,068.4
GIRO deposits	5,303.4	5,419.5
Islamic deposits	6,351.6	7,607.5
Premium savings certificates	1,578.0	2,002.5
Others	113.6	97.9
<b>Total</b>	<b>19,584.6</b>	<b>22,195.8</b>
<b>Investments</b>	RM million	
	As at end-2011	As at end-2012
Quoted shares	53.0	92.2
Government securities	7,685.7	8,578.5
<i>of which:</i>		
<i>Malaysian Government Securities</i>	3,474.1	3,642.9
Private debt securities	517.5	504.3
Subsidiary companies	32.0	32.0
Associate companies	231.8	231.8
Others	94.2	146.1
<b>Total</b>	<b>8,614.2</b>	<b>9,584.9</b>
<b>Direction of Lending</b>	RM million	
	As at end-2011	As at end-2012
Purchase of securities	1.2	1.1
Purchase of residential property	3,328.7	3,838.6
Purchase of non-residential property	60.0	57.5
Consumption credit	8,305.3	9,878.5
Others	313.5	495.6
<b>Total</b>	<b>12,008.7</b>	<b>14,271.3</b>

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, co-ordinate and supervise the financing facilities for agricultural purposes as well as to mobilize 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	
	2011	2012	2011	2012	2011	2012
<b>Sub-sector</b>						
<i>Oil palm</i>	1,090.7	1,013.2	573.6	283.4	256.1	182.0
<i>Food crops</i>	818.3	1,119.6	643.4	896.4	619.7	802.3
<i>Livestock</i>	699.1	687.3	168.2	199.3	174.5	147.9
<i>Fishery</i>	384.8	402.6	214.7	210.8	86.8	103.8
<i>Forestry</i>	83.9	22.5	3.9	8.9	2.8	3.8
<i>Tobacco</i>	1.5	1.3	0.0	0.1	1.3	0.7
<i>Rubber</i>	105.1	151.7	132.0	88.3	47.2	80.9
<i>Others</i>	2,786.8	2,897.0	1,953.8	2,520.4	1,540.9	1,966.5
<b>Total</b>	<b>5,970.2</b>	<b>6,295.2</b>	<b>3,689.6</b>	<b>4,207.6</b>	<b>2,729.3</b>	<b>3,287.9</b>

Source: Bank Pertanian Malaysia Berhad

Table A.25

## Development Financial Institutions: Selected Data

	As at end					
	2011			2012		
	Branch	ATM	Staff	Branch	ATM	Staff
<b>DFIs under DFIA<sup>1</sup>:</b>						
Bank Pembangunan Malaysia Berhad	-	-	325	-	-	309
Bank Kerjasama Rakyat Malaysia Berhad	134	433	4,150	140	501	4,248
Bank Simpanan Nasional	390	929	6,123	395	986	6,348
Export-Import Bank of Malaysia Berhad	-	-	246	-	-	278
Bank Pertanian Malaysia Berhad	166	228	3,181	182	238	3,480
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	18	-	881	17	-	938
Sub-total	708	1,590	14,906	734	1,725	15,601
<b>Other DFIs:</b>						
Malaysian Industrial Development Finance Berhad	5	-	318	5	-	295
Sabah Development Bank Berhad	-	-	88	-	-	86
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	17	-	-	17
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	34	-	-	33
Credit Guarantee Corporation Malaysia Berhad	17	-	481	17	-	485
Sabah Credit Corporation	12	-	188	12	-	189
Lembaga Tabung Haji	119	-	1,994	119	-	2,027
Sub-total	153	-	3,120	153	-	3,132
<b>Total</b>	<b>861</b>	<b>1,590</b>	<b>18,026</b>	<b>887</b>	<b>1,725</b>	<b>18,733</b>

<sup>1</sup> Development Financial Institutions Act 2002

Table A.26

## Total Outward and Inward Remittances

	2008	2009 <sup>5</sup>	2010 <sup>5</sup>	2011 <sup>5</sup>	2012
	RM million				
<b>Total outward<sup>1</sup></b>	<b>8,574.5</b>	<b>10,537.8</b>	<b>13,414.9</b>	<b>15,682.1</b>	<b>19,754.5</b>
<i>Remitted via:</i>					
Banks	6,563.1	6,594.0	6,712.3	7,791.1	8,940.3
Money services business licensees <sup>2</sup>	2,011.4	3,943.8	6,702.6	7,891.0	10,814.2
<b>Total inward<sup>3</sup></b>	<b>4,788.3</b>	<b>4,617.1</b>	<b>4,696.0</b>	<b>5,215.1</b>	<b>6,356.7</b>
<i>Remitted via:</i>					
Banks	4,705.0	4,351.4	4,202.1	4,654.0	5,753.0
Money services business licensees	83.3	265.7	493.9	561.1	603.7
<i>As at end of period</i>					
<b>No. of remittance service providers</b>	<b>67</b>	<b>81</b>	<b>81</b>	<b>80</b>	<b>79</b>
Commercial banks	38	39	40	41	43
Development financial institutions	2	2	2	2	2
Money services business licensees <sup>4</sup>	27	40	39	37	34

<sup>1</sup> Refers to total funds remitted from Malaysia to other countries for workers' remittances and remuneration for employees.

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

<sup>3</sup> Refers to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees.

<sup>4</sup> Excludes development financial institutions

<sup>5</sup> Refer to revised remittance transaction value for the years 2009 through 2011.

Table A.27

## Basic Payments Indicator

	2008	2009	2010	2011	2012
Population (million)	27.6	28.1	28.6	29.0	29.3
GDP (RM million)	769,949	712,857	795,037	881,080	937,532
Cash in circulation (CIC) (RM million)	40,424.6	43,439.2	47,685.2	53,488.5	57,391.1
<b>Transaction Volume Per Capita (unit):</b>					
Cheque <sup>1</sup>	7.5	7.3	7.2	7.1	6.9
E-payments:	39.8	41.6	43.0	49.4	55.5
Credit card	9.5	9.8	10.3	10.9	11.1
Charge card	0.2	0.2	0.2	0.1	0.1
Debit card	0.4	0.4	0.6	0.9	1.2
E-money	25.0	25.5	24.5	27.8	31.5
Other cashless instruments <sup>2</sup>	...	...	...	0.2	0.9
Interbank GIRO	1.3	1.6	1.7	2.1	2.4
Direct Debit	...	...	...	...	...
ATM <sup>3</sup>	0.8	0.9	1.4	1.5	1.6
Internet banking <sup>4</sup>	2.5	3.1	4.2	5.7	6.4
Mobile banking <sup>4</sup>	...	...	...	0.1	0.2
RENTAS - Third party transactions <sup>5</sup>	0.1	0.1	0.1	0.1	0.1
<b>Transaction Value Per Capita (RM):</b>					
CIC	1,466.4	1,546.9	1,668.0	1,846.7	1,956.3
Cheque <sup>1</sup>	63,899.1	59,669.2	64,437.9	68,355.1	69,306.2
E-payments:	305,635.1	295,375.8	328,986.8	441,430.9	512,619.3
Credit card	2,368.3	2,468.5	2,791.7	3,065.7	3,207.1
Charge card	111.0	135.9	164.0	186.0	220.2
Debit card	71.0	98.8	165.9	218.0	295.9
E-money	75.0	78.4	94.7	131.6	159.3
Other cashless instruments <sup>2</sup>	...	...	...	1.0	2.7
Interbank GIRO	3,250.9	3,876.1	4,437.8	5,736.1	7,214.8
Direct Debit	35.8	67.6	132.0	166.8	281.2
ATM <sup>3</sup>	696.1	704.1	1,094.3	1,287.2	1,395.9
Internet banking <sup>4</sup>	21,173.1	23,264.5	36,085.6	57,469.1	60,239.7
Mobile banking <sup>4</sup>	2.5	4.7	4.2	24.5	124.9
RENTAS - Third party transactions <sup>5</sup>	277,851.5	264,677.3	284,016.5	373,145.0	439,477.8
<b>Turnover to GDP:</b>					
CIC (%)	5.3	6.1	6.0	6.1	6.1
Cheque <sup>1</sup> (times)	2.3	2.4	2.3	2.2	2.2
E-payments (times):	10.9	11.6	11.8	14.5	16.0
% of GDP:					
Credit card	8.5	9.7	10.0	10.1	10.0
Charge card	0.4	0.5	0.6	0.6	0.7
Debit card	0.3	0.4	0.6	0.7	0.9
E-money	0.3	0.3	0.3	0.4	0.5
Other cashless instruments <sup>2</sup>	...	...	...	...	...
Interbank GIRO	11.6	15.3	16.0	18.9	22.6
Direct Debit	0.1	0.3	0.5	0.5	0.9
ATM <sup>3</sup>	2.5	2.8	3.9	4.2	4.4
Internet banking <sup>4</sup>	75.8	91.6	129.8	188.9	188.5
Mobile banking <sup>4</sup>	...	...	...	0.1	0.4
RENTAS - Third party transactions <sup>5</sup> (times)	9.9	10.4	10.2	12.3	13.8

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Refer to single purpose payment cards

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

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

<sup>5</sup> 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

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.28

## Share of Non-cash Payments by Volume

	2008	2009	2010	2011	2012
	Transaction Volume, % share of total				
<b>Cheque</b>	<b>15.9</b>	<b>14.9</b>	<b>14.4</b>	<b>12.5</b>	<b>11.1</b>
<b>Payment Instruments</b>	<b>74.1</b>	<b>73.5</b>	<b>70.8</b>	<b>70.9</b>	<b>71.8</b>
Credit card	20.0	20.1	20.5	19.4	17.7
Charge card	0.4	0.4	0.3	0.2	0.2
Debit card	0.8	0.8	1.3	1.5	2.0
E-money	52.8	52.2	48.7	49.7	51.9
<b>Payment Systems</b>	<b>3.0</b>	<b>3.4</b>	<b>3.7</b>	<b>3.9</b>	<b>4.1</b>
RENTAS <sup>1</sup>	0.2	0.2	0.2	0.2	0.2
IBG	2.8	3.2	3.5	3.7	3.8
Direct Debit	...	...	...	...	...
<b>Payment Channels</b>	<b>7.0</b>	<b>8.2</b>	<b>11.1</b>	<b>12.7</b>	<b>13.1</b>
Internet banking	5.3	6.3	8.4	10.0	10.2
Mobile banking	...	...	...	0.1	0.4
ATM	1.6	1.8	2.7	2.6	2.5

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

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.29

## Cashless Payment Instruments: Transaction Volume

	2008	2009	2010	2011	2012	2011	2012
	Million					% Annual change	
Cheque <sup>1</sup>	207.3	204.8	206.7	204.9	203.8	-0.9	-0.5
Credit card	261.4	276.1	294.9	316.9	324.6	7.5	2.4
Charge card	5.6	5.0	4.7	3.9	4.1	-17.1	6.4
Debit card	10.7	11.3	18.4	25.3	36.2	37.1	43.3
<i>International debit</i>	5.4	6.3	13.3	19.8	29.8	48.3	50.5
<i>e-Debit<sup>2</sup></i>	5.3	5.0	5.1	5.5	6.4	7.9	17.0
E-money	688.6	717.2	699.3	806.5	925.3	15.3	14.7
<i>Card-based</i>	674.4	707.4	692.2	797.4	914.6	15.2	14.7
<i>Network-based</i>	14.2	9.8	7.1	9.0	10.7	27.6	18.8

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Domestic PIN-based ATM card

Table A.30

## Cashless Payment Instruments: Transaction Value

	2008	2009	2010	2011	2012	2011	2012
	RM million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>1,761,571</b>	<b>1,675,630</b>	<b>1,842,189</b>	<b>1,979,858</b>	<b>2,033,221</b>	<b>7.5</b>	<b>2.7</b>
<b>Credit card</b>	<b>65,289</b>	<b>69,321</b>	<b>79,810</b>	<b>88,797</b>	<b>94,085</b>	<b>11.3</b>	<b>6.0</b>
<i>Purchases</i>	62,052	66,092	76,285	85,364	91,270	11.9	6.9
<i>Cash advances</i>	3,237	3,229	3,525	3,432	2,815	-2.6	-18.0
<b>Charge card</b>	<b>3,060</b>	<b>3,816</b>	<b>4,689</b>	<b>5,388</b>	<b>6,459</b>	<b>14.9</b>	<b>19.9</b>
<i>Purchases</i>	3,028	3,785	4,651	5,359	6,435	15.2	20.1
<i>Cash advances</i>	32	30	37	28	24	-24.4	-15.6
<b>Debit card</b>	<b>1,958</b>	<b>2,774</b>	<b>4,741</b>	<b>6,313</b>	<b>8,681</b>	<b>33.1</b>	<b>37.5</b>
<i>International debit</i>	748	1,198	2,208	3,259	4,980	47.6	52.8
<i>e-Debit<sup>2</sup></i>	1,210	1,576	2,534	3,054	3,701	20.6	21.2
<b>E-money</b>	<b>2,067</b>	<b>2,201</b>	<b>2,708</b>	<b>3,811</b>	<b>4,673</b>	<b>40.7</b>	<b>22.6</b>
<i>Card-based</i>	1,903	2,020	2,113	2,424	2,983	14.7	23.1
<i>Network-based</i>	164	181	595	1,387	1,690	133.2	21.8

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Domestic PIN-based ATM card

Table A.31

## Credit Card and International Debit Card Purchase Transactions: Five Largest Business Activities

	2011		2012	
	Volume	Value	Volume	Value
	% share of total			
<b>Credit card</b>				
- <i>Transactions via Internet/e-commerce</i>	2.9	4.6	3.1	4.6
Fuel/petrol	29.6	7.2	29.0	6.8
Retail <sup>1</sup>	26.7	30.2	27.2	31.0
Professional and commercial services <sup>2</sup>	11.0	21.2	10.9	20.1
Mail and telephone order	7.6	8.7	7.6	8.4
Food and restaurant	5.1	3.7	6.3	4.4
<b>Debit card</b>				
- <i>Transactions via Internet/e-commerce</i>	8.9	7.1	9.2	7.4
Retail <sup>1</sup>	48.7	39.8	50.7	46.5
Fuel/petrol	18.6	4.8	16.2	4.6
Professional and commercial services <sup>2</sup>	9.7	12.4	9.5	12.8
Food and restaurant	5.8	3.3	7.0	4.1
Utilities	5.9	4.0	5.6	4.1

<sup>1</sup> Purchases made at wholesalers, hypermarkets, clothing stores and any other miscellaneous stores/retailers not included in other categories

<sup>2</sup> Include medical, insurance, accounting, auditing, advertising services and other business services

Table A.32

## Payment Systems: Transaction Volume and Value

	2008	2009	2010	2011	2012	2011	2012
	Million/RM billion					% Annual change	
<b>RENTAS<sup>1</sup></b>							
Transaction volume	3.0	3.0	3.2	3.4	3.6	8.6	4.8
Transaction value	38,744.2	37,258.9	39,434.6	47,175.6	46,169.4	19.6	-2.1
<b>Interbank GIRO</b>							
Transaction volume	36.2	43.8	49.8	60.4	70.1	21.3	16.1
Transaction value	89.6	108.8	126.9	166.1	211.7	31.0	27.4
	'000/RM million						
<b>FPX</b>							
Transaction volume	152.9	264.1	488.9	878.4	1,440.9	79.7	64.0
Transaction value	45.8	107.1	309.9	618.9	821.6	99.7	32.7
<b>Direct Debit</b>							
Transaction volume	173.3	288.2	438.6	575.7	708.8	31.3	23.1
Transaction value	986.3	1,899.1	3,774.0	4,832.0	8,248.2	28.0	70.7

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

Table A.33

## Payment and Securities Transactions Handled by RENTAS

Transaction Volume	2008	2009	2010	2011	2012	2011	2012
	'000					% Annual change	
<b>Total</b>	<b>2,984.9</b>	<b>3,001.7</b>	<b>3,152.7</b>	<b>3,425.0</b>	<b>3,588.7</b>	<b>8.6</b>	<b>4.8</b>
<b>IFTS<sup>1</sup></b>	<b>2,890.9</b>	<b>2,924.2</b>	<b>3,059.1</b>	<b>3,310.3</b>	<b>3,467.5</b>	<b>8.2</b>	<b>4.8</b>
Money market operations	111.5	96.7	98.2	95.9	90.8	-2.2	-5.4
Foreign exchange settlement	68.0	64.6	74.0	85.9	91.8	16.0	6.9
<i>of which: USD CHATS<sup>2</sup></i>	<i>39.5</i>	<i>35.8</i>	<i>42.0</i>	<i>44.4</i>	<i>41.2</i>	<i>5.5</i>	<i>-7.1</i>
Third party transactions	1,905.1	1,965.7	2,086.1	2,449.4	2,701.5	17.4	10.3
Others	806.3	797.1	800.8	679.0	583.4	-15.2	-14.1
<b>SSDS<sup>3</sup></b>	<b>94.0</b>	<b>77.5</b>	<b>93.6</b>	<b>114.7</b>	<b>121.2</b>	<b>22.5</b>	<b>5.7</b>
<b>Transaction Value</b>	RM billion						
<b>Total</b>	<b>38,744.2</b>	<b>37,258.9</b>	<b>39,434.6</b>	<b>47,175.6</b>	<b>46,169.4</b>	<b>19.6</b>	<b>-2.1</b>
<b>IFTS<sup>1</sup></b>	<b>37,256.3</b>	<b>35,653.1</b>	<b>37,437.6</b>	<b>44,227.9</b>	<b>43,153.2</b>	<b>18.1</b>	<b>-2.4</b>
Money market operations	17,627.0	18,754.0	18,354.9	21,473.2	17,520.1	17.0	-18.4
Foreign exchange settlement	3,310.8	1,874.1	2,618.9	3,831.6	3,955.7	46.3	3.2
<i>of which: USD CHATS<sup>2</sup></i>	<i>2,055.3</i>	<i>1,189.9</i>	<i>1,681.6</i>	<i>2,414.3</i>	<i>2,401.6</i>	<i>43.6</i>	<i>-0.5</i>
Third party transactions	7,659.8	7,432.7	8,119.6	10,807.9	12,892.9	33.1	19.3
Others	8,658.7	7,592.3	8,344.1	8,115.2	8,784.4	-2.7	8.2
<b>SSDS<sup>3</sup></b>	<b>1,487.8</b>	<b>1,605.8</b>	<b>1,997.0</b>	<b>2,947.7</b>	<b>3,016.3</b>	<b>47.6</b>	<b>2.3</b>
<b>Turnover to GDP (times)</b>	<b>50.3</b>	<b>52.3</b>	<b>49.6</b>	<b>53.5</b>	<b>49.2</b>		
<b>Daily average:</b>							
Transaction volume ('000)	12.0	12.1	12.7	14.0	14.6	10.0	4.8
Transaction value (RM billion)	156.2	150.2	159.0	192.6	188.4	21.1	-2.1

<sup>1</sup> Interbank Funds Transfer System

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

<sup>3</sup> 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.34

## Payment Channels: Transaction Volume and Value

Transaction Volume	2008	2009	2010	2011	2012	2011	2012
	Million					% Annual change	
Internet banking <sup>1</sup>	84.9	110.2	150.5	194.7	226.5	29.4	16.3
<i>Individual</i>	57.0	79.7	104.7	141.3	161.7	35.0	14.5
<i>Corporate</i>	27.9	30.6	45.8	53.4	64.8	16.6	21.3
Mobile banking <sup>1</sup>	0.3	0.6	0.7	2.2	7.1	200.5	231.8
ATM <sup>2</sup>	21.5	24.7	38.8	42.1	46.4	8.4	10.3
Transaction Value	RM million						
Internet banking	624,362	702,045	1,089,063	1,550,618	2,847,809	42.4	83.7
<i>Individual</i>	52,951	87,680	115,575	153,648	171,825	32.9	11.8
<i>Corporate</i>	571,412	614,365	973,487	1,396,970	2,675,984	43.5	91.6
Mobile banking	72	141	138	852	4,237	518.1	397.2
ATM <sup>2</sup>	19,190	19,774	31,286	37,283	40,950	19.2	9.8

<sup>1</sup> Exclude non-financial transactions

<sup>2</sup> 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.35

## Payment Transactions via Various Channels

Transaction Volume	2011			2012		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	70.7	0.6	23.7	88.1	2.8	28.5
<i>Of which: Interbank</i>	21.4	0.1	5.8	28.7	0.5	9.5
Bill payment <sup>1</sup>	46.6	0.5	4.7	47.0	1.6	4.7
Investment in share and unit trust	4.7	...	0.2	4.2	...	0.1
Re-load	15.2	1.0	4.3	19.1	2.2	4.1
Card & loan repayment	14.4	0.1	9.2	16.4	0.6	9.1
Transaction Value	RM million					
Funds transfer	1,056,282	576	23,014	2,016,392	3,242	27,576
<i>Of which: Interbank</i>	37,704	140	5,008	1,097,055	567	8,305
Bill payment <sup>1</sup>	9,376	139	3,687	10,709	350	4,144
Investment in share and unit trust	42,428	...	3,897	38,168	...	2,347
Re-load	279	14	400	332	36	214
Card & loan repayment	16,965	93	6,183	20,305	565	6,571

<sup>1</sup> Include insurance payments

... Negligible

Table A.36

## Loan and Card Repayments via Various Channels (% share of total)

	2011		2012	
	Transaction Volume	Transaction Value	Transaction Volume	Transaction Value
Cash	18.1	17.3	17.1	15.8
Cheque	7.8	19.5	8.0	20.4
Cash and Cheque Deposit Machine	41.0	27.6	41.4	26.7
Electronic Funds Transfer	33.2	35.6	33.5	37.1

Table A.37

## ATM Cash Withdrawals in Malaysia

Transaction Volume	2008	2009	2010	2011	2012	2011	2012
	Million					% Annual change	
<b>Total cash withdrawals</b>	<b>470.9</b>	<b>502.3</b>	<b>518.8</b>	<b>556.8</b>	<b>565.7</b>	<b>7.3</b>	<b>1.6</b>
<i>of which via:</i>							
MEPS Shared ATM Network	158.3	176.0	191.8	209.3	244.6	9.1	16.9
HOUSE network <sup>1</sup>	0.2	0.2	0.3	0.3	0.3	2.9	3.2
<b>Transaction Value</b>	RM million						
<b>Total cash withdrawals</b>	<b>216,191.6</b>	<b>236,211.7</b>	<b>255,308.7</b>	<b>279,484.7</b>	<b>294,149.1</b>	<b>9.5</b>	<b>5.2</b>
<i>of which via:</i>							
MEPS Shared ATM Network	43,546.1	49,000.8	57,365.1	64,708.6	83,655.9	12.8	29.3
HOUSE network <sup>1</sup>	96.0	121.0	170.1	177.6	189.3	4.4	6.6
<b>Average value per transaction (RM)</b>	<b>459.1</b>	<b>470.2</b>	<b>492.1</b>	<b>501.9</b>	<b>520.0</b>	<b>2.0</b>	<b>3.6</b>

<sup>1</sup> ATM network launched in 2006 for locally-incorporated foreign banks

Table A.38

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

As at end of period	2008	2009	2010	2011	2012
	Unit				
International brand payment cards <sup>1</sup>	146,473	160,443	180,589	207,657	220,639
e-Debit <sup>2</sup>	67,581	91,328	118,467	141,076	156,592
E-money	29,236	30,641	30,803	31,236	31,238
Terminals per 1,000 inhabitant <sup>3</sup>	6.7	7.3	7.9	8.9	9.4

<sup>1</sup> MasterCard, Visa, American Express and Diners Club

<sup>2</sup> Domestic PIN-based ATM card

<sup>3</sup> International brand payment card, proprietary ATM card and e-money terminals

Table A.39

## Number of Cards and Users of Payment Instruments and Channels

As at end of period	2008	2009	2010	2011	2012	2011	2012
	'000					% Annual change	
Number of cards/accounts:							
Credit card	10,812	10,818	8,547	8,211	8,071	-3.9	-1.7
Charge card	286	285	181	154	138	-14.9	-10.4
Debit card	24,437	27,296	29,941	34,993	39,195	16.9	12.0
<i>of which: e-Debit<sup>1</sup></i>	19,480	20,426	20,992	22,426	21,881	6.8	-2.4
E-money	61,534	68,462	74,701	84,178	91,008	12.7	8.1
Number of subscribers:							
Internet banking	6,191	8,123	9,848	11,873	13,657	20.6	15.0
<i>Individual</i>	6,057	7,958	9,638	11,637	13,430	20.7	15.4
<i>Corporate</i>	135	165	209	236	227	12.9	-3.9
<i>Penetration rate (%) to population</i>	22.5	28.9	34.4	41.0	46.6		
Mobile banking	575	675	898	1,560	2,446	73.7	56.8
Penetration rate (%):							
<i>to population</i>	2.1	2.4	3.1	5.4	8.3		
<i>to mobile phone subscribers</i>	2.1	2.2	2.6	4.3	6.0		

<sup>1</sup> Domestic PIN-based ATM card

Table A.40

## Number of Participants and Instrument Issuers

As at end of period	2008	2009	2010	2011	2012
	Unit				
<b>RENTAS</b>	<b>59</b>	<b>61</b>	<b>64</b>	<b>68</b>	<b>68</b>
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	54	54	55	56	56
<i>DFIs</i>	2	4	5	6	6
<i>Non-banks</i>	2	2	3	5	5
<b>SPICK/eSPICK</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>48</b>
<b>Credit card</b>	<b>23</b>	<b>24</b>	<b>26</b>	<b>25</b>	<b>26</b>
<i>Banks</i>	21	21	22	21	22
<i>Non-banks</i>	2	3	4	4	4
<b>Debit card<sup>1</sup></b>	<b>19</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>21</b>
<i>International debit card</i>	8	8	8	11	11
<i>e-Debit<sup>2</sup></i>	11	14	14	13	13
<i>Others<sup>3</sup></i>	6	8	9	9	8
<b>Charge card</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>6</b>	<b>6</b>
<i>Banks</i>	5	5	4	4	4
<i>Non-banks</i>	3	3	2	2	2
<b>E-money<sup>4</sup></b>	<b>20</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>25</b>
<i>Banks</i>	5	5	6	6	7
<i>Non-banks</i>	15	16	15	15	18
<b>Internet banking</b>	<b>24</b>	<b>26</b>	<b>28</b>	<b>28</b>	<b>31</b>
<b>Mobile banking</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>13</b>	<b>13</b>
<b>FPX and Direct Debit</b>	<b>16</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>21</b>
<b>Interbank GIRO</b>	<b>33</b>	<b>33</b>	<b>36</b>	<b>37</b>	<b>39</b>

<sup>1</sup> There are banks issuing more than one type of debit card

<sup>2</sup> Domestic PIN-based ATM card

<sup>3</sup> Cards with both international debit and domestic PIN-based applications

<sup>4</sup> Include international brand prepaid card



