

# 2011

ANNEX





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Table A.1

## Key Financial Soundness Indicators

	As at end				
	2007	2008	2009	2010	2011 <sup>p</sup>
	% (or otherwise stated)				
<b>Banking System</b>					
Risk-Weighted Capital Ratio	13.2	12.6	15.4	14.8	15.1
Core Capital Ratio	10.2	10.6	13.8	13.0	13.2
Return on Assets	1.5	1.5	1.2	1.5	1.6
Return on Equity	19.8	18.6	14.0	16.6	17.4
Liquid Assets to Total Assets	14.3	14.6	14.2	15.6	16.0
Liquid Assets to Short-term Liabilities	38.5	41.9	42.9	48.1	45.5
Net Impaired Loans Ratio	3.2	2.2	1.8	2.3	1.8
Duration-Weighted Net Position to Capital Base	4.4	3.8	5.0	4.9	4.9
Net Open Position in FCY to Capital Base <sup>1</sup>	5.1	10.5	12.6	8.9	7.2
Equity Holdings to Capital Base	2.5	0.9	0.9	1.2	0.9
<b>Insurance &amp; Takaful Sector</b>					
Capital Adequacy Ratio (conventional only)	158.4	187.6	225.7	224.6	222.5
Profit before Tax (RM billion)	2.6	2.0	3.6	4.3	2.7
<b>Life Insurance &amp; Family Takaful</b>					
Excess Income over Outgo (RM billion)	14.6	8.7	12.6	14.1	12.7
New Business Premiums / Contributions (RM billion)	9.3	9.4	10.0	11.2	10.9
Capital Adequacy Ratio (conventional only)	151.8	200.0	254.4	253.2	248.5
<b>General Insurance &amp; General Takaful</b>					
Underwriting Profit (RM billion)	-0.1	0.2	0.9	0.9	0.6
Operating Profit (RM billion)	1.3	0.8	2.1	2.1	1.8
Gross Direct Premiums / Contributions (RM billion)	11.0	12.0	12.8	14.1	15.4
Claims Ratio	65.0	61.2	60.3	62.1	66.0
Capital Adequacy Ratio (conventional only)	182.1	181.1	184.9	204.4	222.9
<b>Household (HH) Sector</b>					
HH Debt (RM billion)	422.9	465.2	510.8	580.6	653.1
HH Financial Asset (RM billion)	1,160.0	1,068.2	1,225.8	1,383.3	1,499.8
HH Debt to GDP Ratio	65.9	62.7	75.1	75.8	76.6
HH Financial Assets to Total HH Debt Ratio	274.3	229.6	240.0	238.3	229.6
HH Liquid Financial Assets to Total HH Debt Ratio	175.3	141.5	152.6	154.1	148.1
Debt Repayment Ratio	41.1	39.4	49.0	47.8	48.1
Impaired Loans Ratio of HH Sector	5.3	4.1	3.1	2.3	1.8
<b>Corporate Sector</b>					
Return on Assets	5.8	3.7	4.3	4.8	4.8
Return on Equity	11.5	7.3	8.0	8.9	8.4
Debt-to-Equity Ratio	47.9	52.7	44.7	46.7	44.8
Interest Coverage Ratio (times)	5.5	4.3	4.9	7.5	6.3
Operating Margin	10.9	9.0	10.7	10.7	11.4
Impaired Loans Ratio of Business Sector	8.0	6.0	4.7	5.2	4.1
<b>Development Financial Institutions<sup>2</sup></b>					
Lending to Targeted Sectors (% change)	18.7	16.3	18.5	13.0	7.1
Deposits Mobilised (% change)	12.4	18.5	14.4	20.5	16.1
Impaired Loans Ratio	8.8	6.6	6.8	9.0	7.2
Return on Assets	1.9	2.9	2.3	2.2	2.7

<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				
	2007	2008	2009	2010	2011 <sup>p</sup>
<b>Islamic Banking System</b>	RM million (or otherwise stated)				
Total assets <sup>1</sup>	203,868.8	250,988.1	303,244.1	351,195.0	434,853.3
% of total assets of entire banking system <sup>1</sup>	15.5	17.4	19.6	20.7	22.4
Total financing <sup>1</sup>	121,988.9	150,499.0	186,864.3	222,214.3	268,250.5
% of total financing of entire banking system <sup>1</sup>	17.3	18.9	21.6	22.7	24.3
Total deposits <sup>1</sup>	154,763.0	194,385.5	235,938.1	277,549.8	340,249.4
% of total deposits of entire banking system <sup>1</sup>	16.8	18.8	20.7	22.6	24.4
	% (or otherwise stated)				
Risk-Weighted Capital Ratio	15.8	14.0	15.6	15.5	14.3
Core Capital Ratio	13.0	11.8	13.2	13.3	11.5
Return on Assets	1.3	1.0	1.3	1.3	1.0
Net Impaired Financing Ratio <sup>2</sup>	3.3	2.3	2.2	2.1	1.5
<b>Takaful Sector</b>	RM million (or otherwise stated)				
<b>Takaful Fund Assets</b>	8,822.1	10,570.0	12,445.8	14,659.3	17,042.6
Family	7,445.7	8,900.6	10,536.6	12,420.9	14,427.7
General	1,376.4	1,669.4	1,909.2	2,238.3	2,614.8
% of insurance and takaful industry	7.1	8.0	8.3	8.7	8.9
<b>Net Contributions Income</b>	2,569.7	3,026.8	3,523.6	4,342.4	4,864.5
Family	1,990.5	2,374.7	2,719.8	3,392.8	3,705.8
General	579.3	652.1	803.8	1,015.5	1,158.7
% of insurance and takaful industry	9.5	10.7	11.8	14.5	14.9
<b>Family Takaful</b>					
New business contributions	1,488.6	1,981.7	2,177.8	2,587.1	2,695.2
<b>General Takaful</b>					
Gross direct contributions	766.0	869.4	1,052.1	1,325.7	1,599.5
Claims ratio	71.3	50.1	57.0	59.6	66.1

<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				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Interest income	59,789.9	63,146.9	56,364.5	65,681.9	73,695.6
Less: Interest expense	32,847.4	34,058.1	26,557.8	31,331.3	38,893.2
Net interest income	26,942.6	29,088.8	29,806.8	34,350.6	34,802.4
Add: Fee-based income	6,896.4	7,385.8	7,856.8	8,562.6	8,948.9
Less: Staff cost	8,557.4	9,342.5	9,838.8	11,467.0	12,843.5
Overheads	9,522.0	10,826.0	10,840.7	12,209.4	11,830.5
Gross operating profit	15,759.6	16,306.1	16,983.9	19,236.9	19,077.3
Less: Impairment <sup>2</sup> and other provisions	5,370.1	4,170.1	4,903.7	4,366.9	2,799.3
Gross operating profit after provision	10,389.4	12,136.0	12,080.3	14,870.0	16,277.9
Add: Other income	7,312.4	7,033.8	4,910.5 <sup>3</sup>	8,088.7	9,944.0
<b>Pre-tax profit</b>	<b>17,701.9</b>	<b>19,169.7</b>	<b>16,990.8</b>	<b>22,958.7</b>	<b>26,221.9</b>
Pre-tax profit / Average assets (%)	1.5	1.5	1.2	1.5	1.6
Pre-tax profit / Average shareholders' funds (%)	19.8	18.6	13.9	16.6	17.4
Pre-tax profit / Average employee (RM'000)	165.0	169.5	148.5	193.5	212.3
Cost incurred per ringgit of revenue earned (sen)	43.9	46.4	48.6	46.4	46.0
Cost incurred per ringgit of net interest income (sen)	67.1	69.3	69.4	68.9	70.9
Overheads to staff cost (%)	111.3	115.9	110.2	106.5	92.1
Staff cost per employee (RM'000)	79.8	82.6	86.1	96.6	104.0

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Guidelines on the 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: Numbers may not necessarily add up due to rounding

Table A.4

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

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Interest income	56,890.9	60,568.2	54,418.1	63,744.4	71,683.6
Less: Interest expense	30,619.2	32,180.0	25,402.6	30,103.6	37,392.1
Net interest income	26,271.7	28,388.2	29,015.5	33,640.8	34,291.5
Add: Fee-based income	5,596.7	5,967.2	6,289.2	6,590.5	6,902.0
Less: Staff cost	7,753.0	8,515.3	9,136.4	10,550.9	11,737.8
Overheads	8,590.1	9,949.8	10,065.5	11,105.8	10,830.5
Gross operating profit	15,525.4	15,890.3	16,102.9	18,574.5	18,625.2
Less: Impairment <sup>2</sup> and other provisions	5,517.7	4,128.3	5,011.4	4,170.7	2,887.3
Gross operating profit after provision	10,007.7	11,762.0	11,091.5	14,403.8	15,737.9
Add: Other income	5,647.8	6,726.6	4,667.5 <sup>3</sup>	7,802.8	9,383.4
<b>Pre-tax profit</b>	<b>15,655.4</b>	<b>18,488.6</b>	<b>15,759.1</b>	<b>22,206.5</b>	<b>25,121.3</b>
Pre-tax profit / Average assets (%)	1.4	1.5	1.2	1.6	1.6
Pre-tax profit / Average shareholders' funds (%)	19.2	19.6	13.9	17.2	17.7
Pre-tax profit / Average employee (RM'000)	153.6	176.2	148.4	201.9	220.1
Cost incurred per ringgit of revenue earned (sen)	43.6	44.9	48.0	45.1	44.6
Cost incurred per ringgit of net interest income (sen)	62.2	65.0	66.2	64.4	65.8
Overheads to staff cost (%)	110.8	116.8	110.2	105.3	92.3
Staff cost per employee (RM'000)	76.1	81.2	86.1	95.9	102.8

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Guidelines on the 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: Numbers may not necessarily add up due to rounding

Table A.5

## Investment Banks: Income and Expenditure

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Interest income	2,899.0	2,578.6	1,946.4	1,937.5	2,012.1
Less: Interest expense	2,228.2	1,878.0	1,155.2	1,227.7	1,501.1
Net interest income	670.9	700.6	791.2	709.9	511.0
Add: Fee-based income	1,299.7	1,418.5	1,567.5	1,972.1	2,046.9
Less: Staff cost	804.4	827.2	702.5	916.0	1,105.7
Overheads	932.0	876.1	775.2	1,103.6	1,000.1
Gross operating profit	234.2	415.8	881.0	662.4	452.1
Less: Impairment <sup>1</sup> and other provisions	-147.5	41.8	-107.7	196.2	-87.9
Gross operating profit after provision	381.8	373.9	988.7	466.2	540.0
Add: Other income	1,664.7	307.1	243.0	285.9	560.6
<b>Pre-tax profit</b>	<b>2,046.4</b>	<b>681.1</b>	<b>1,231.7</b>	<b>752.1</b>	<b>1,100.6</b>
Pre-tax profit / Average assets (%)	2.9	1.0	2.0	1.1	1.7
Pre-tax profit / Average shareholders' funds (%)	26.4	7.5	14.2	7.8	12.3
Pre-tax profit / Average employee (RM'000)	276.9	83.6	150.0	86.3	117.4
Cost incurred per ringgit of revenue earned (sen)	47.8	70.2	56.8	68.0	67.5
Cost incurred per ringgit of net interest income (sen)	258.8	243.1	186.8	284.5	412.1
Overheads to staff cost (%)	115.9	105.9	110.4	120.5	90.5
Staff cost per employee (RM'000)	108.8	101.6	85.5	105.1	118.0

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

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.6

## Islamic Banking System: Income and Expenditure

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Income	7,688.8	9,123.7	9,707.7	11,795.2	13,627.9
Less: Expense	3,528.8	4,161.6	3,611.3	4,955.9	6,475.3
Net income	4,159.9	4,962.2	6,096.4	6,839.2	7,152.6
Add: Fee-based income	461.4	489.0	595.2	790.1	836.2
Less: Staff cost	800.0	886.2	932.8	1,166.4	1,380.9
Overheads	1,454.6	1,873.0	2,100.4	2,398.5	2,475.1
Gross operating profit	2,366.7	2,692.0	3,658.4	4,064.4	4,132.8
Less: Impairment <sup>1</sup> and other provisions	917.9	1,200.6	1,386.4	1,299.9	1,643.9
Gross operating profit after provision	1,448.8	1,491.4	2,272.0	2,764.5	2,488.9
Add: Other income	445.3	319.3	368.9	434.4	579.5
<b>Pre-tax profit</b>	<b>1,894.1</b>	<b>1,810.7</b>	<b>2,640.9</b>	<b>3,198.9</b>	<b>3,068.4</b>
Pre-tax profit / Average assets (%)	1.3	1.0	1.3	1.3	1.0
Pre-tax profit / Average shareholders' funds (%)	15.6	12.4	13.9	15.8	13.7
Pre-tax profit / Average employee (RM'000) <sup>2</sup>	130.4	107.7	100.6	138.2	113.1
Cost incurred per ringgit of revenue earned (sen)	26.2	27.8	28.4	27.4	25.6
Cost incurred per ringgit of net income (sen)	54.2	55.6	49.8	52.1	53.9
Overheads to staff cost (%)	181.8	211.4	225.2	205.6	179.2
Staff cost per employee (RM'000) <sup>2</sup>	55.1	52.7	45.3	50.4	50.9

<sup>1</sup> Refers to individual and collective impairment provisions

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

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Beginning financial year 2010, banking institutions are required to report impaired financing in accordance with the Guideline on the Classification and Impairment Provisions for Financing

Table A.7

## Banking System: Network and Workforce

	As at end				
	2007	2008	2009	2010	2011 <sup>p</sup>
Number of institutions	47	54	54	55	56
<i>Commercial banks</i>	22	22	22	23	25
<i>Investment banks</i>	14	15	15	15	15
<i>Islamic banks</i>	11	17	17	17	16
Office network	2,245	2,271	2,298	2,312	2,435
<i>Commercial banks</i>	1,968	1,979	1,999	2,006	2,050
<i>Investment banks</i>	120	131	131	133	133
<i>Islamic banks<sup>1</sup></i>	1,272	2,039	2,087	2,102	2,147
Number of banks with internet services	18	21	24	26	27
Number of employees	109,641	114,856	114,804	120,572	124,625
<i>Commercial banks</i>	96,146	99,593	98,846	103,089	105,887
<i>Investment banks</i>	7,721	8,561	8,129	8,972	9,505
<i>Islamic banks</i>	5,774	6,702	7,829	8,511	9,233

<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				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	19,574.6	12,744.2	5,871.4	6,247.1	6,509.9
Credit extension commitments	303,862.7	348,118.2	376,604.0	379,644.9	409,956.4
Direct credit substitutes	19,424.7	21,179.7	19,922.4	19,293.0	21,302.3
Foreign exchange related contracts	368,769.5	364,511.3	341,651.1	407,639.0	493,371.0
Interest rate related contracts	642,812.1	752,070.1	648,232.1	643,923.3	695,982.4
Trade-related contingencies	17,756.9	13,608.4	12,553.5	12,154.7	11,721.6
Transaction-related contingencies	29,031.1	34,035.8	35,873.1	35,037.2	41,686.5
Underwriting obligations	2,282.7	1,383.5	1,532.2	1,187.7	789.6
Others	44,026.3	52,838.9	54,334.2	61,185.2	65,938.4
<b>Total</b>	<b>1,447,540.5</b>	<b>1,600,490.1</b>	<b>1,496,574.0</b>	<b>1,566,312.2</b>	<b>1,747,258.0</b>

<sup>1</sup> Includes Islamic banks

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.9

## Investment Banks: Commitments and Contingencies

	As at end				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	2,049.9	79.1	5.4	326.9	20.4
Credit extension commitments	4,140.4	2,328.8	2,640.4	2,796.8	3,353.6
Direct credit substitutes	1,165.9	729.4	484.3	258.2	322.6
Foreign exchange related contracts	2,812.3	464.4	801.5	2,864.4	3,958.7
Interest rate related contracts	44,180.0	14,154.2	10,018.0	13,852.2	10,573.4
Trade-related contingencies	1.1	0.0	0.0	0.0	1.1
Transaction-related contingencies	806.7	151.4	10.5	10.5	10.5
Underwriting obligations	3,486.7	2,551.8	987.6	693.3	711.5
Others	26,943.7	8,988.4	5,792.1	2,343.8	1,523.1
<b>Total</b>	<b>85,586.6</b>	<b>29,447.6</b>	<b>20,739.7</b>	<b>23,146.0</b>	<b>20,474.9</b>

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.10

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

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
<b>Income</b>					
Premium income	18,342.6	18,772.4	19,870.1	21,854.2	22,856.0
Net investment income	4,568.3	4,912.5	4,927.3	5,449.8	6,036.3
Profit on sale of assets and miscellaneous income	5,012.7	3,211.9	4,910.2	5,165.3	4,288.6
<b>Total</b>	<b>27,923.6</b>	<b>26,896.9</b>	<b>29,707.7</b>	<b>32,469.3</b>	<b>33,180.9</b>
<b>Outgo</b>					
Net policy benefits	9,081.8	10,025.4	11,857.3	13,035.4	14,000.1
Agency remuneration	2,582.9	2,718.7	2,944.4	3,248.3	3,384.3
Management expenses <sup>2</sup>	1,387.6	1,557.1	1,648.6	1,852.4	2,089.4
Loss on disposal of assets and other outgo	1,600.3	5,323.3	2,351.5	1,668.2	2,666.3
<b>Total</b>	<b>14,652.6</b>	<b>19,624.5</b>	<b>18,801.9</b>	<b>19,804.2</b>	<b>22,140.0</b>
Excess income over outgo	13,271.0	7,272.4	10,905.8	12,665.1	11,040.9

<sup>1</sup> Figures have been adjusted to reflect the global business of life insurance

<sup>2</sup> Inclusive of net bad and doubtful debts

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.11

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

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Underwriting profit	16.0	102.5	742.7	804.3	483.5
Net investment income	796.6	820.0	772.0	813.3	922.5
Capital gains	635.4	153.3	439.9	328.3	161.8
Other income	60.2	109.9	125.2	131.9	101.3
Capital losses	107.1	534.0	133.4	87.9	88.0
Other outgo	62.0	40.8	97.9	80.5	46.8
Operating profit	1,339.0	610.9	1,848.5	1,909.4	1,534.2

<sup>1</sup> Figures have been adjusted to reflect the global business of general insurance

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.12

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

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
<b>Income</b>					
Net contributions	1,990.5	2,374.7	2,719.8	3,392.8	3,705.8
Net investment income	282.2	298.8	354.8	447.3	500.0
Profit on sale of assets and miscellaneous income	103.1	165.1	307.1	336.4	535.8
<b>Total</b>	<b>2,375.8</b>	<b>2,838.6</b>	<b>3,381.6</b>	<b>4,176.5</b>	<b>4,741.6</b>
<b>Outgo</b>					
Net certificate benefits	535.5	633.4	905.4	1,601.2	1,623.6
Net commissions	178.0	297.1	432.7	531.6	600.0
Management expenses <sup>2</sup>	248.6	246.5	317.9	414.3	450.1
Loss on disposal of assets and other outgo	50.3	201.6	62.4	199.0	438.6
<b>Total</b>	<b>1,012.5</b>	<b>1,378.5</b>	<b>1,718.5</b>	<b>2,746.1</b>	<b>3,112.4</b>
Excess income over outgo	1,363.3	1,460.1	1,663.2	1,430.4	1,629.2

<sup>1</sup> Figures have been adjusted to reflect the global business and actual expenses borne by family takaful funds

<sup>2</sup> Inclusive of net bad and doubtful debts

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.13

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

	For the calendar year				
	2007	2008	2009	2010	2011 <sup>p</sup>
	RM million				
Underwriting profit	-91.3	82.5	140.0	112.7	77.8
Net investment income	44.6	50.6	57.7	68.4	84.1
Capital gains	10.3	13.5	11.3	17.8	37.2
Other income	10.8	38.1	22.3	14.2	32.4
Capital losses	0.7	15.1	2.2	0.1	1.4
Other outgo	13.7	27.0	11.7	14.7	7.3
Operating profit	-37.6	141.0	216.5	202.5	229.1

<sup>1</sup> Figures have been adjusted to reflect the global business and actual expenses borne by general takaful funds

<sup>p</sup> Preliminary

Note: Numbers 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				
	2007	2008	2009	2010	2011
	RM million				
<b>Sources:</b>					
Shareholders' funds	17,767.8	23,057.2	24,533.2	25,367.4	28,049.5
<i>Paid-up capital</i>	10,341.8	12,526.8	12,771.9	12,771.9	13,376.0
<i>Reserves</i>	3,390.7	5,004.2	5,298.6	6,041.2	6,356.9
<i>Retained earnings</i>	4,035.3	5,526.2	6,462.7	6,554.3	8,316.6
Deposits accepted	67,067.9	79,542.8	95,599.1	111,319.5	128,664.0
Borrowings	24,771.4	21,501.0	24,698.0	23,744.9	24,917.9
<i>Government</i>	17,188.6	13,599.1	14,066.2	18,086.7	18,407.4
<i>Multilateral/International agencies</i>	2,784.0	2,420.4	3,595.9	3,276.1	3,334.3
<i>Others</i>	4,798.8	5,481.5	7,035.9	2,382.1	3,176.2
Others	19,163.3	20,328.2	21,085.1	24,434.2	23,095.1
<b>Total</b>	<b>128,770.4</b>	<b>144,429.2</b>	<b>165,915.4</b>	<b>184,866.0</b>	<b>204,726.5</b>
<b>Uses:</b>					
Deposits placed	20,519.5	20,118.8	25,134.7	25,718.5	30,514.1
Investments	32,762.5	36,535.1	38,263.5	45,111.0	51,936.1
<i>of which:</i>					
<i>Government securities</i>	4,758.7	6,300.9	7,520.6	9,924.7	14,418.7
<i>Shares</i>	6,753.1	8,707.5	9,922.1	9,125.0	9,437.7
<i>Quoted</i>	6,434.7	8,422.7	9,012.8	8,681.4	9,242.2
<i>Unquoted</i>	318.4	284.8	909.3	443.6	195.5
Loans and advances	65,279.2	75,376.7	88,509.7	99,518.7	106,650.0
Fixed assets	4,614.9	5,398.9	5,869.0	5,865.5	5,751.1
Others	5,594.3	6,999.7	8,138.5	8,652.3	9,875.2
<b>Total</b>	<b>128,770.4</b>	<b>144,429.2</b>	<b>165,915.4</b>	<b>184,866.0</b>	<b>204,726.5</b>
<b>Contingencies:</b>					
Guarantee	5,113.9	4,780.5	3,305.9	2,514.5	2,224.5
Export credit insurance	1,057.9	1,068.8	835.8	807.7	496.6
<b>Total</b>	<b>6,171.8</b>	<b>5,849.3</b>	<b>4,141.7</b>	<b>3,322.2</b>	<b>2,721.1</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				
	2007	2008	2009	2010	2011
	RM million				
<b>Sources:</b>					
Shareholders' funds	11,498.3	16,814.5	18,840.8	19,598.4	22,739.9
<i>Paid-up capital</i>	7,194.9	9,374.9	10,132.4	10,132.4	10,486.5
<i>Reserves</i>	2,533.7	4,092.8	4,459.6	5,067.5	6,284.5
<i>Retained earnings</i>	1,769.7	3,346.8	4,248.8	4,398.5	5,968.9
Deposits accepted	50,450.3	59,210.4	71,268.6	83,050.7	95,867.0
Borrowings	19,877.1	15,913.3	17,806.7	18,485.8	19,785.6
<i>Government</i>	15,917.4	12,162.6	12,268.9	14,963.7	15,955.8
<i>Multilateral/International agencies</i>	2,574.5	2,257.0	3,237.8	2,872.1	3,234.8
<i>Others</i>	1,385.2	1,493.7	2,300.0	650.0	595.0
Others	15,269.5	16,238.8	16,797.7	21,757.2	20,871.9
<b>Total</b>	<b>97,095.2</b>	<b>108,177.0</b>	<b>124,713.8</b>	<b>142,892.1</b>	<b>159,264.4</b>
<b>Uses:</b>					
Deposits placed	11,171.7	11,673.7	14,325.5	17,309.7	22,407.8
Investments	20,873.3	19,597.9	19,097.5	23,199.3	27,380.2
of which:					
<i>Government securities</i>	4,726.1	6,300.9	7,520.6	9,924.7	14,418.7
<i>Shares</i>	646.5	464.2	1,428.1	1,697.4	1,109.1
<i>Quoted</i>	571.4	421.1	1,059.8	1,380.5	1,052.9
<i>Unquoted</i>	75.1	43.1	368.3	316.9	56.2
Loans and advances	60,473.0	70,338.4	83,354.5	94,201.1	100,934.6
Fixed assets	2,057.4	2,319.7	2,527.4	2,729.4	2,897.9
Others	2,519.8	4,247.3	5,408.9	5,452.6	5,643.9
<b>Total</b>	<b>97,095.2</b>	<b>108,177.0</b>	<b>124,713.8</b>	<b>142,892.1</b>	<b>159,264.4</b>
<b>Contingencies:</b>					
Guarantee	1,014.7	1,086.1	937.4	380.6	194.8
Export credit insurance	1,057.9	1,068.8	835.8	807.7	496.6
<b>Total</b>	<b>2,072.6</b>	<b>2,154.9</b>	<b>1,773.2</b>	<b>1,188.3</b>	<b>691.4</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				
	2007	2008	2009	2010	2011
	RM million				
Agriculture, forestry and fishery	3,968.3	4,976.9	6,340.3	6,169.9	6,634.6
Mining and quarrying	20.3	26.5	114.4	171.6	274.5
Manufacturing	5,687.8	5,852.2	5,560.1	6,359.0	5,610.8
Electricity, gas and water supply	3,497.5	3,763.1	3,590.5	3,345.8	2,651.9
Import and export, wholesale and retail trade, restaurants and hotels	1,030.8	1,493.2	1,989.4	1,981.9	1,950.9
Broad property sector	16,382.3	16,984.9	20,720.8	23,143.1	25,469.0
<i>Construction</i>	7,542.1	8,637.2	12,367.1	14,400.8	16,896.6
<i>Purchase of residential property</i>	7,396.7	7,021.2	6,875.4	6,590.7	6,266.8
<i>Purchase of non-residential property</i>	614.1	296.3	339.8	499.0	428.6
<i>Real estate</i>	829.4	1,030.2	1,138.5	1,652.6	1,877.0
Transport, storage and communication	5,610.0	5,705.5	5,847.5	5,750.7	5,434.9
Maritime	1,834.5	1,916.7	1,750.4	1,776.0	2,168.9
Finance, insurance and business services	1,056.6	785.5	1,209.0	1,292.0	1,652.5
Consumption credit	23,159.8	31,356.6	38,660.7	46,359.5	51,436.4
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	2,376.4	2,513.3	2,370.0	2,053.7	1,679.1
<i>Credit card</i>	86.7	174.8	320.5	443.3	566.4
Purchase of securities	66.0	218.9	45.8	51.2	109.8
Others	2,965.3	2,296.7	2,680.8	3,118.0	3,255.8
<b>Total</b>	<b>65,279.2</b>	<b>75,376.7</b>	<b>88,509.7</b>	<b>99,518.7</b>	<b>106,650.0</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				
	2007	2008	2009	2010	2011
	RM million				
Agriculture, forestry and fishery	3,864.8	4,862.9	6,234.3	6,114.7	6,515.0
Mining and quarrying	14.2	22.8	112.3	122.5	204.5
Manufacturing	4,475.3	4,646.7	4,290.9	5,496.5	4,963.3
Electricity, gas and water supply	3,496.5	3,762.2	3,589.8	3,345.8	2,187.6
Import and export, wholesale and retail trade, restaurants and hotels	779.8	1,276.2	1,774.8	1,794.1	1,690.9
Broad property sector	14,794.9	15,301.7	18,956.8	21,127.0	22,930.1
<i>Construction</i>	7,030.1	8,072.6	11,895.2	13,934.9	15,911.3
<i>Purchase of residential property</i>	7,119.8	6,747.8	6,660.5	6,404.2	6,106.1
<i>Purchase of non-residential property</i>	561.4	237.4	256.1	413.6	344.9
<i>Real estate</i>	83.6	243.9	145.0	374.3	567.8
Transport, storage and communication	5,534.6	5,640.8	5,794.9	5,693.5	5,384.4
Maritime	1,834.5	1,916.7	1,750.4	1,776.0	2,168.9
Finance, insurance and business services	939.7	750.7	1,176.1	1,261.9	1,617.4
Consumption credit	22,433.5	30,417.6	37,733.1	45,362.5	50,240.7
of which:					
<i>Purchase of motor vehicles</i>	2,315.6	2,512.8	2,348.7	2,039.3	1,668.0
<i>Credit card</i>	86.7	174.8	320.5	443.3	566.4
Purchase of securities	66.0	218.9	45.8	51.2	109.8
Others	2,239.2	1,521.2	1,895.3	2,055.4	2,922.0
<b>Total</b>	<b>60,473.0</b>	<b>70,338.4</b>	<b>83,354.5</b>	<b>94,201.1</b>	<b>100,934.6</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) 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	
	2010	2011
	RM million	
Collective impairment provisions	2,418.7	2,703.1
Individual impairment provisions	4,096.1	3,031.2
Impaired loans	8,329.4	7,255.2
	(%)	
Ratio of gross impaired loans to total loans	9.0	7.2
Ratio of net impaired loans to net total loans	4.8	4.3
Ratio of individual and collective impairment provisions to total impaired loans	78.2	79.0

<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	
	2010	2011	2010	2011	2010	2011
	RM million					
Infrastructure	20,096.9	21,149.5	1,904.7	886.2	3,248.4	2,878.2
<i>Government programmes</i>	17,957.4	18,917.0	610.8	260.1	2,597.2	2,497.9
<i>Private programmes</i>	2,139.5	2,232.5	1,293.9	626.1	651.2	380.3
Maritime	1,776.0	2,168.9	845.0	400.5	480.7	829.5
<i>Shipping industry</i>	1,330.7	1,784.3	845.0	400.5	299.8	780.9
<i>Shipyards industry</i>	341.8	245.8	0.0	0.0	180.9	48.6
<i>Marine-related services</i>	103.5	138.8	0.0	0.0	0.0	0.0
Manufacturing: High technology	1,498.5	1,435.5	284.8	328.5	146.7	111.2
Others	16.7	15.3	1.2	1.6	1.1	1.2
<b>Total</b>	<b>23,388.1</b>	<b>24,769.1</b>	<b>3,035.7</b>	<b>1,616.8</b>	<b>3,876.9</b>	<b>3,820.1</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	
	2010	2011	2010	2011	2010	2011
	RM million					
SMEs	3,683.2	3,698.9	777.8	1,736.6	1,353.9	1,643.1
<i>Micro</i>	393.9	349.1	80.6	332.4	172.2	139.0
<i>Small</i>	1,369.6	1,396.7	311.9	768.0	515.8	686.5
<i>Medium</i>	1,919.7	1,953.1	385.3	636.2	665.9	817.6
Others	333.7	270.3	21.2	0.0	51.9	19.2
<b>Total</b>	<b>4,016.9</b>	<b>3,969.2</b>	<b>799.0</b>	<b>1,736.6</b>	<b>1,405.8</b>	<b>1,662.3</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- 2010	As at end- 2011	2010	2011	2010	2011
Buyer credit facility	731.0	667.3	610.7	30.2	83.1	141.2
Overseas project financing	753.2	1,274.1	356.3	2,389.6	60.6	641.4
Overseas contract financing	399.0	354.0	106.9	105.7	122.1	47.2
Supplier credit facility	175.3	207.3	31.1	1,539.2	254.3	332.5
Malaysia Kitchen financing facility	14.2	17.4	13.9	11.4	2.1	6.5
Export credit refinancing	1,705.9	976.1	6,190.0	5,075.0	6,190.0	5,075.0
Others	4.2	17.9	14.5	306.0	6.9	43.7
<b>Total</b>	<b>3,782.8</b>	<b>3,514.1</b>	<b>7,323.4</b>	<b>9,457.1</b>	<b>6,719.1</b>	<b>6,287.5</b>
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Commitment Approved (RM million)			
	As at end- 2010	As at end- 2011	2010	2011		
Guarantee	380.6	194.8	9.5	318.3		
Insurance	807.7	496.6	1,722.2	1,815.0		
<b>Total</b>	<b>1,188.3</b>	<b>691.4</b>	<b>1,731.7</b>	<b>2,133.3</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-2010			As at end-2011			
	Members	Non-members	Total	Members	Non-members	Total	
	1,771.2	47,856.2	49,627.4	2,060.1	56,495.6	58,555.7	
<b>Direction of Financing</b>	Financing Outstanding (RM million)						
	As at end-2010			As at end-2011			
	<b>Sector</b>	Members	Non-members	Total	Members	Non-members	Total
	Agriculture	6.8	537.1	543.9	6.3	496.5	502.8
Purchase of residential property	1,720.8	1,540.6	3,261.4	1,871.5	905.9	2,777.4	
Purchase of non-residential property	65.4	279.4	344.8	63.6	221.2	284.8	
General commerce	0.0	170.0	170.0	0.0	125.0	125.0	
Purchase of securities	17.7	31.9	49.6	97.5	11.1	108.6	
Consumption credit	20,669.2	17,534.5	38,203.7	22,516.6	19,420.1	41,936.7	
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	627.9	1,180.6	1,808.5	559.0	911.6	1,470.6	
Manufacturing	3.1	807.1	810.2	0.0	862.9	862.9	
Others	73.1	3,156.4	3,229.5	2.2	4,102.8	4,105.0	
<b>Total</b>	<b>22,556.1</b>	<b>24,057.0</b>	<b>46,613.1</b>	<b>24,557.7</b>	<b>26,145.5</b>	<b>50,703.2</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-2010	As at end-2011
Fixed deposits	5,444.6	6,238.0
GIRO deposits	5,139.0	5,303.4
Islamic deposits	5,745.8	6,351.6
Premium savings certificates	1,454.6	1,578.0
Others	124.2	113.6
<b>Total</b>	<b>17,908.2</b>	<b>19,584.6</b>
<b>Investments</b>	RM million	
	As at end-2010	As at end-2011
Quoted shares	44.4	53.0
Government securities	7,060.6	7,685.7
<i>of which:</i>		
<i>Malaysian Government Securities</i>	3,723.6	3,474.1
Private debt securities	656.1	517.5
Subsidiary companies	32.0	32.0
Associate companies	231.8	231.8
Others	120.3	94.2
<b>Total</b>	<b>8,145.2</b>	<b>8,614.2</b>
<b>Direction of Lending</b>	RM million	
	As at end-2010	As at end-2011
Purchase of securities	1.6	1.2
Purchase of residential property	3,142.9	3,328.7
Purchase of non-residential property	68.8	60.0
Consumption credit	7,422.4	8,305.3
Others	269.7	313.5
<b>Total</b>	<b>10,905.4</b>	<b>12,008.7</b>

Source: Bank Simpanan Nasional

Table A.24

## Bank Pertanian Malaysia Berhad (Agrobank)

Year of establishment	1969					
Objectives	To promote sound agricultural development in the country, through the provision of loans and advances. The main function of the bank is to co-ordinate and supervise the granting of credit facilities for agricultural purposes and mobilise savings, particularly from the agriculture sector and community.					
Agriculture, Forestry & Fishery	Loans Outstanding (RM million)		Loans Approved (RM million)		Loans Disbursed (RM million)	
	As at end		During the year		During the year	
	2010	2011	2010	2011	2010	2011
<b>Sub-sector</b>						
<i>Oil palm</i>	1,218.6	1,090.7	240.7	573.6	149.9	256.1
<i>Food crops</i>	497.8	818.3	222.2	643.4	254.4	619.7
<i>Livestock</i>	684.2	699.1	229.4	168.2	145.5	174.5
<i>Fishery</i>	397.5	384.8	110.8	214.7	91.7	86.8
<i>Forestry</i>	119.0	83.9	6.0	3.9	3.1	2.8
<i>Tobacco</i>	2.1	1.5	0.6	0.0	1.3	1.3
<i>Rubber</i>	78.5	105.1	88.4	132.0	31.8	47.2
<i>Others</i>	2,497.1	2,786.8	966.2	1,953.8	876.1	1,540.9
<b>Total</b>	<b>5,494.8</b>	<b>5,970.2</b>	<b>1,864.3</b>	<b>3,689.7</b>	<b>1,553.8</b>	<b>2,729.3</b>

Source: Bank Pertanian Malaysia Berhad

Table A.25

## Development Financial Institutions: Selected Data

	As at end					
	2010			2011		
	Branch	ATM	Staff	Branch	ATM	Staff
<b>DFIs under DFIA<sup>1</sup>:</b>						
Bank Pembangunan Malaysia Berhad	-	-	363	-	-	325
Bank Kerjasama Rakyat Malaysia Berhad	127	388	4,055	134	433	4,150
Bank Simpanan Nasional	384	856	5,828	390	929	6,123
Export-Import Bank of Malaysia Berhad	-	-	227	-	-	246
Bank Pertanian Malaysia Berhad	167	200	2,954	166	228	3,181
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	19	-	995	18	-	881
Sub-total	697	1,444	14,442	708	1,590	14,906
<b>Other DFIs:</b>						
Malaysian Industrial Development Finance Berhad	5	-	315	5	-	318
Sabah Development Bank Berhad	-	-	86	-	-	88
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	12	-	-	14
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	35	-	-	34
Credit Guarantee Corporation Malaysia Berhad	16	-	493	16	-	481
Sabah Credit Corporation	12	-	193	12	-	188
Lembaga Tabung Haji	123	-	2,009	119	-	1,994
Sub-total	156	-	3,143	152	-	3,117
<b>Total</b>	<b>853</b>	<b>1,444</b>	<b>17,565</b>	<b>860</b>	<b>1,590</b>	<b>18,023</b>

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

Table A.26

## Total Outward and Inward Remittances

	2007	2008 <sup>4</sup>	2009 <sup>4</sup>	2010 <sup>4</sup>	2011
	RM million				
<b>Total outward<sup>1</sup></b>	<b>7,958.1</b>	<b>8,574.5</b>	<b>10,535.0</b>	<b>13,413.9</b>	<b>15,656.2</b>
<i>Remitted via:</i>					
Banks	7,093.0	6,563.1	6,591.2	6,711.3	7,765.2
Non-banks	865.1	2,011.4	3,943.8	6,702.6	7,891.0
<b>Total inward<sup>2</sup></b>	<b>5,773.6</b>	<b>4,788.3</b>	<b>4,676.8</b>	<b>4,692.2</b>	<b>5,164.0</b>
<i>Remitted via:</i>					
Banks	5,721.1	4,705.0	4,411.1	4,198.3	4,602.9
Non-banks	52.5	83.3	265.7	493.9	561.1
<i>As at end of period</i>					
<b>No. of remittance service providers</b>	<b>46</b>	<b>67</b>	<b>81</b>	<b>81</b>	<b>80</b>
Commercial banks	33	38	39	40	41
DFIs	1	2	2	2	2
Non-banks <sup>3</sup>	12	27	40	39	37

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

<sup>2</sup> Refer to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees.

<sup>3</sup> Refer to total non-bank remittance service providers approved by Bank Negara Malaysia

<sup>4</sup> Refer to revised remittance transaction value for the years 2008 through 2010.

Table A.27

## Basic Payments Indicator

	2007	2008	2009	2010	2011
Population (million)	27.2	27.5	27.9	28.3	28.6
GDP (RM million)	642,049	742,470	679,938	765,965	852,734
Cash in circulation (CIC) (RM million)	36,247.1	40,424.6	43,439.2	47,685.2	53,497.9
<b>Transaction Volume Per Capita (unit):</b>					
Cheque <sup>1</sup>	7.8	7.5	7.3	7.3	7.2
E-payments:	35.6	39.8	41.9	43.5	49.8
Credit card	8.7	9.5	9.9	10.4	11.1
Charge card	0.2	0.2	0.2	0.2	0.1
Debit card	0.3	0.4	0.4	0.7	0.9
E-money	22.6	25.0	25.7	24.8	28.3
Interbank GIRO	1.0	1.3	1.6	1.8	2.1
Direct Debit	...	...	...	...	...
ATM <sup>2</sup>	0.8	0.8	0.9	1.4	1.5
Internet banking <sup>3</sup>	1.9	2.5	3.1	4.3	5.7
Mobile banking <sup>3</sup>	...	...	...	...	0.1
RENTAS - Third party transactions <sup>4</sup>	0.1	0.1	0.1	0.1	0.1
<b>Transaction Value Per Capita (RM):</b>					
CIC	1,333.3	1,467.8	1,557.2	1,687.9	1,873.7
Cheque <sup>1</sup>	63,049.5	63,962.9	60,068.5	65,209.1	69,340.5
E-payments:	233,205.8	305,940.3	297,306.2	332,847.7	441,488.3
Credit card	2,067.6	2,370.7	2,485.0	2,825.1	3,109.9
Charge card	89.0	111.1	148.6	183.3	209.2
Debit card	41.5	71.1	99.4	167.8	221.1
E-money	60.3	75.1	78.9	95.9	133.5
Interbank GIRO	2,462.9	3,254.1	3,902.0	4,490.9	5,818.8
Direct Debit	16.4	35.8	68.1	133.6	169.2
ATM <sup>2</sup>	857.6	696.8	708.9	1,107.4	1,305.8
Internet banking <sup>3</sup>	12,207.3	21,194.2	23,361.9	36,423.9	51,972.0
Mobile banking <sup>3</sup>	0.8	2.5	4.7	4.3	24.9
RENTAS - Third party transactions <sup>4</sup>	215,402.5	278,128.9	266,448.7	287,415.6	378,524.0
<b>Turnover to GDP:</b>					
CIC (%)	5.6	5.4	6.4	6.2	6.3
Cheque <sup>1</sup> (times)	2.7	2.4	2.5	2.4	2.3
E-payments (times):	9.9	11.3	12.2	12.3	14.8
% of GDP:					
Credit card	8.8	8.8	10.2	10.4	10.4
Charge card	0.4	0.4	0.6	0.7	0.7
Debit card	0.2	0.3	0.4	0.6	0.7
E-money	0.3	0.3	0.3	0.4	0.4
Interbank GIRO	10.4	12.1	16.0	16.6	19.5
Direct Debit	0.1	0.1	0.3	0.5	0.6
ATM <sup>2</sup>	3.6	2.6	2.9	4.1	4.4
Internet banking <sup>3</sup>	51.7	78.6	95.8	134.3	174.0
Mobile banking <sup>3</sup>	...	...	...	...	0.1
RENTAS - Third party transactions <sup>4</sup> (times)	9.1	10.3	10.9	10.6	12.7

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

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

<sup>3</sup> Exclude non-financial transactions, credit card and IBG transactions performed online

<sup>4</sup> Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payments refer 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

## Cashless Payment Instruments: Transaction Volume

	2007	2008	2009	2010	2011	2010	2011
	Million					% Annual change	
Cheque <sup>1</sup>	211.7	207.3	204.8	206.7	204.9	0.9	-0.9
Credit card	237.7	261.4	276.1	294.9	316.9	6.8	7.5
Charge card	5.6	5.6	5.2	5.0	4.2	-4.5	-15.0
Debit card	9.1	10.7	11.3	18.4	25.3	63.1	37.1
<i>International debit</i>	4.5	5.4	6.3	13.3	19.8	111.2	48.3
<i>e-Debit<sup>2</sup></i>	4.5	5.3	5.0	5.1	5.5	2.1	7.9
E-money	613.1	688.6	717.2	699.3	806.8	-2.5	15.4
<i>Card-based</i>	609.3	674.4	707.4	692.2	797.8	-2.1	15.2
<i>Network-based</i>	3.8	14.2	9.8	7.1	9.0	-27.8	27.6

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

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

Table A.29

## Cashless Payment Instruments: Transaction Value

	2007	2008	2009	2010	2011	2010	2011
	RM million					% Annual change	
Cheque <sup>1</sup>	1,714,063	1,761,571	1,675,630	1,842,189	1,979,858	9.9	7.5
Credit card	56,211	65,289	69,321	79,810	88,797	15.1	11.3
<i>Purchases</i>	52,972	62,052	66,092	76,285	85,364	15.4	11.9
<i>Cash advances</i>	3,239	3,237	3,229	3,525	3,432	9.2	-2.6
Charge card	2,419	3,060	4,144	5,177	5,973	24.9	15.4
<i>Purchases</i>	2,405	3,028	4,113	5,140	5,944	24.9	15.7
<i>Cash advances</i>	14	32	30	37	28	23.0	-24.4
Debit card	1,129	1,958	2,774	4,741	6,313	70.9	33.1
<i>International debit</i>	545	748	1,198	2,208	3,259	84.3	47.6
<i>e-Debit<sup>2</sup></i>	584	1,210	1,576	2,534	3,054	60.8	20.6
E-money	1,639	2,067	2,201	2,708	3,812	23.0	40.8
<i>Card-based</i>	1,591	1,903	2,020	2,113	2,425	4.6	14.7
<i>Network-based</i>	48	164	181	595	1,387	228.7	133.2

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

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

Table A.30

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

	2010		2011	
	Volume	Value	Volume	Value
	% share of total			
<b>Credit card</b>				
Fuel/petrol	31.3	7.6	29.6	7.2
Retail <sup>1</sup>	27.3	31.1	26.7	30.2
Professional and commercial services <sup>2</sup>	11.0	21.6	11.0	21.2
Mail and telephone order	6.7	7.5	7.6	8.7
Utilities	5.2	4.7	5.2	4.7
<b>Debit card</b>				
Retail <sup>1</sup>	49.2	34.7	48.7	39.8
Fuel/petrol	21.3	4.4	18.6	4.8
Professional and commercial services <sup>2</sup>	8.1	10.8	9.7	12.4
Utilities	3.9	2.6	5.9	4.0
Food and restaurant	6.2	2.9	5.8	3.3

<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.31

## Payment Systems: Transaction Volume and Value

	2007	2008	2009	2010	2011	2010	2011
	Million/RM billion					% Annual change	
<b>RENTAS<sup>1</sup></b>							
Transaction volume	2.7	3.0	3.0	3.2	3.4	5.0	8.6
Transaction value	29,880.6	38,744.2	37,258.9	39,434.6	47,175.6	5.8	19.6
<b>Interbank GIRO</b>							
Transaction volume	26.6	36.2	43.8	49.8	60.4	13.7	21.3
Transaction value	67.0	89.6	108.8	126.9	166.1	16.6	31.0
	'000/RM million						
<b>FPX</b>							
Transaction volume	31.3	152.9	264.1	488.9	878.4	85.1	79.7
Transaction value	9.5	45.8	107.1	309.9	618.9	189.3	99.7
<b>Direct Debit</b>							
Transaction volume	39.9	173.3	288.2	438.6	575.7	52.2	31.3
Transaction value	445.0	986.3	1,899.1	3,774.0	4,832.0	98.7	28.0

<sup>1</sup> 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	2007	2008	2009	2010	2011	2010	2011
	'000					% Annual change	
<b>Total</b>	<b>2,659.7</b>	<b>2,984.9</b>	<b>3,001.7</b>	<b>3,152.7</b>	<b>3,425.0</b>	<b>5.0</b>	<b>8.6</b>
<b>IFTS<sup>1</sup></b>	<b>2,548.4</b>	<b>2,890.9</b>	<b>2,924.2</b>	<b>3,059.1</b>	<b>3,310.3</b>	<b>4.6</b>	<b>8.2</b>
Money market operations	108.3	111.5	96.7	98.2	95.9	1.5	-2.2
Foreign exchange settlement	47.7	68.0	64.6	74.0	85.9	14.6	16.0
<i>of which: USD CHATS<sup>2</sup></i>	22.5	39.5	35.8	42.0	44.4	17.5	5.5
Third party transactions	1,567.0	1,905.1	1,965.7	2,086.1	2,449.4	6.1	17.4
Others	825.5	806.3	797.1	800.8	679.0	0.5	-15.2
<b>SSDS<sup>3</sup></b>	<b>111.3</b>	<b>94.0</b>	<b>77.5</b>	<b>93.6</b>	<b>114.7</b>	<b>20.8</b>	<b>22.5</b>
<b>Transaction Value</b>	RM billion						
<b>Total</b>	<b>29,880.6</b>	<b>38,744.2</b>	<b>37,258.9</b>	<b>39,434.6</b>	<b>47,175.6</b>	<b>5.8</b>	<b>19.6</b>
<b>IFTS<sup>1</sup></b>	<b>27,909.7</b>	<b>37,256.3</b>	<b>35,653.1</b>	<b>37,437.6</b>	<b>44,227.9</b>	<b>5.0</b>	<b>18.1</b>
Money market operations	12,261.8	17,627.0	18,754.0	18,354.9	21,473.2	-2.1	17.0
Foreign exchange settlement	2,179.0	3,310.8	1,874.1	2,618.9	3,831.6	39.7	46.3
<i>of which: USD CHATS<sup>2</sup></i>	1,302.1	2,055.3	1,189.9	1,681.6	2,414.3	41.3	43.6
Third party transactions	5,855.9	7,659.8	7,432.7	8,119.6	10,807.9	9.2	33.1
Others	7,613.0	8,658.7	7,592.3	8,344.1	8,115.2	9.9	-2.7
<b>SSDS<sup>3</sup></b>	<b>1,970.9</b>	<b>1,487.8</b>	<b>1,605.8</b>	<b>1,997.0</b>	<b>2,947.7</b>	<b>24.4</b>	<b>47.6</b>
<b>Turnover to GDP (times)</b>	<b>46.5</b>	<b>52.2</b>	<b>54.8</b>	<b>51.5</b>	<b>55.3</b>		
<b>Daily average:</b>							
Transaction volume ('000)	10.6	12.0	12.1	12.7	14.0	5.0	10.0
Transaction value (RM billion)	119.5	156.2	150.2	159.0	192.6	5.8	21.1

<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.33

## Payment Channels: Transaction Volume and Value

Transaction Volume	2007	2008	2009	2010	2011	2010	2011	
	Million					% Annual change		
Internet banking <sup>1</sup>	62.6	84.9	110.2	150.3	194.4	36.4	29.3	
<i>Individual</i>	40.3	57.0	79.7	104.7	141.3	31.4	35.0	
<i>Corporate</i>	22.3	27.9	30.5	45.6	53.1	49.5	16.4	
Mobile banking	1.4	1.6	2.5	2.3	13.6	-5.3	485.4	
ATM <sup>2</sup>	20.6	21.5	24.7	38.8	42.1	57.2	8.4	
Transaction Value	RM million							
Internet banking	417,811	624,362	699,902	1,085,486	1,542,347	55.1	42.1	
<i>Individual</i>	48,456	52,951	87,677	115,575	153,635	31.8	32.9	
<i>Corporate</i>	369,355	571,412	612,225	969,911	1,388,712	58.4	43.2	
Mobile banking	21	72	141	138	852	-2.1	518.1	
ATM <sup>2</sup>	23,314	19,190	19,774	31,286	37,283	58.2	19.2	

<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.34

## Payment Transactions via Various Channels

Transaction Volume	2010			2011		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	63.2	0.1	19.9	70.5	0.6	23.7
<i>Of which: Interbank</i>	20.0	...	3.4	21.4	0.1	5.8
Bill payment <sup>1</sup>	42.6	0.1	5.0	46.6	0.5	4.7
Investment in share and unit trust	4.7	-	0.1	4.7	...	0.2
Re-load/Top up	0.1	0.5	4.5	15.2	1.0	4.3
Card & loan repayment	9.8	...	9.3	14.4	0.1	9.2
Transaction Value	RM million					
Funds transfer	757,928	60	19,354	1,050,936	576	23,014
<i>Of which: Interbank</i>	38,660	15	2,975	35,838	140	5,008
Bill payment <sup>1</sup>	7,000	15	3,078	9,376	139	3,687
Investment in share and unit trust	35,707	-	2,800	42,428	...	3,897
Re-load/Top up	51	8	241	279	14	400
Card & loan repayment	10,555	4	5,741	16,965	93	6,183

<sup>1</sup> Include insurance payments

... Negligible

Table A.35

## ATM Cash Withdrawals in Malaysia

Transaction Volume	2007	2008	2009	2010	2011	2010	2011
	Million					% Annual change	
<b>Total cash withdrawals</b>	<b>378.4</b>	<b>470.9</b>	<b>502.3</b>	<b>518.8</b>	<b>556.8</b>	<b>3.3</b>	<b>7.3</b>
<i>of which via:</i>							
MEPS Shared ATM Network	133.3	158.3	176.0	191.8	209.3	9.0	9.1
HOUSe network <sup>1</sup>	0.1	0.2	0.2	0.3	0.3	34.6	2.9
Transaction Value	RM million						
<b>Total cash withdrawals</b>	<b>175,293.6</b>	<b>216,191.6</b>	<b>236,211.7</b>	<b>255,308.7</b>	<b>279,484.7</b>	<b>8.1</b>	<b>9.5</b>
<i>of which via:</i>							
MEPS Shared ATM Network	34,941.3	43,546.1	49,000.8	57,365.1	64,708.6	17.1	12.8
HOUSe network <sup>1</sup>	68.5	96.0	121.0	170.1	177.6	40.6	4.4
<b>Average value per transaction (RM)</b>	<b>463.3</b>	<b>459.1</b>	<b>470.2</b>	<b>492.1</b>	<b>501.9</b>	<b>4.7</b>	<b>2.0</b>

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

Table A.36

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

	2011	
	Transaction Volume	Transaction Value
Cash	17.8	17.5
Cheque	7.9	19.5
Cash and Cheque Deposit Machine	41.1	27.5
Electronic Fund Transfer	33.1	35.5

Table A.37

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

As at end of period	2007	2008	2009	2010	2011
	Unit				
International brand payment cards <sup>1</sup>	119,490	146,473	160,443	180,589	211,615
e-Debit <sup>2</sup>	34,754	67,581	91,328	118,467	141,076
E-money	28,771	29,236	30,641	30,803	31,236
Terminals per 1,000 inhabitant <sup>3</sup>	5.8	6.7	7.3	8.0	8.9

<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.38

Number of Merchants<sup>1</sup> Accepting Payment Cards

As at end of period	2009	2010	2011
	Unit		
Credit card	148,600	216,945	237,273
Charge card	158,269	168,166	184,286
International debit card	109,424	125,528	161,735
e-Debit <sup>2</sup>	72,257	84,590	107,956

<sup>1</sup> Include the merchants' outlets

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

Table A.39

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

As at end of period	2007	2008	2009	2010	2011	2010	2011
	'000					% Annual change	
Number of cards/accounts:							
Credit card	9,901	10,812	10,818	8,547	8,211	-21.0	-3.9
Charge card	246	286	285	182	155	-36.3	-14.7
Debit card	21,887	24,437	27,296	29,941	34,993	9.7	16.9
<i>of which: e-Debit<sup>1</sup></i>	17,352	19,480	23,691	26,120	30,500	10.3	16.8
E-money	53,150	61,534	68,462	74,701	84,183	9.1	12.7
Number of subscribers:							
Internet banking	4,599	6,191	8,119	9,842	11,885	21.2	20.8
<i>Individual</i>	4,523	6,057	7,958	9,638	11,656	21.1	20.9
<i>Corporate</i>	76	135	161	204	228	26.7	12.1
<i>Penetration rate (%) to population</i>	16.9	22.5	29.1	34.8	41.6		
Mobile banking	368	575	675	898	1,560	33.1	73.7
Penetration rate (%):							
<i>to population</i>	1.4	2.1	2.4	3.2	5.5		
<i>to mobile phone subscribers</i>	1.6	2.1	2.2	2.6	4.3		

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

Table A.40

## Number of Participants and Instrument Issuers

As at end of period	2007	2008	2009	2010	2011
	Unit				
<b>RENTAS</b>	<b>53</b>	<b>59</b>	<b>61</b>	<b>64</b>	<b>68</b>
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	48	54	54	55	56
<i>DFIs</i>	2	2	4	5	6
<i>Non-banks</i>	2	2	2	3	5
<b>SPICK/eSPICK</b>	<b>37</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>
<b>Credit card</b>	<b>18</b>	<b>23</b>	<b>24</b>	<b>26</b>	<b>25</b>
<i>Banks</i>	16	21	21	22	21
<i>Non-banks</i>	2	2	3	4	4
<b>Debit card<sup>1</sup></b>	<b>15</b>	<b>19</b>	<b>23</b>	<b>23</b>	<b>22</b>
<i>International debit card</i>	6	8	8	8	11
<i>e-Debit<sup>2</sup></i>	11	11	14	14	13
<i>Others<sup>3</sup></i>	-	6	8	9	9
<b>Charge card</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>6</b>
<i>Banks</i>	5	5	5	4	4
<i>Non-banks</i>	3	3	3	2	2
<b>E-money<sup>4</sup></b>	<b>15</b>	<b>20</b>	<b>21</b>	<b>21</b>	<b>21</b>
<i>Banks</i>	4	5	5	6	6
<i>Non-banks</i>	11	15	16	15	15
<b>Internet banking</b>	<b>20</b>	<b>24</b>	<b>25</b>	<b>28</b>	<b>28</b>
<b>Mobile banking</b>	<b>7</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>12</b>
<b>FPX and Direct Debit</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>17</b>	<b>18</b>
<b>Interbank GIRO</b>	<b>31</b>	<b>33</b>	<b>33</b>	<b>36</b>	<b>37</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

