

2010

ANNEX



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Table A.1

Sources and Uses of Funds of the Financial System

	2006	2007	2008	2009	2010p
	RM million				
Sources of Funds					
Capital, reserves and profit	218,450.8	246,245.7	282,584.1	338,631.3	377,267.4
Currency	37,896.0	42,192.7	48,042.9	51,138.6	55,787.8
Demand deposits	165,166.1	166,128.4	174,928.3	203,410.3	221,328.0
Other deposits ¹	910,403.1	982,933.4	1,087,821.1	1,165,286.0	1,192,425.1
<i>Banking and financial institutions</i>	319,550.6	312,240.1	341,894.6	356,083.3	336,691.5
<i>Public sector</i>	34,176.8	37,810.1	43,433.6	61,409.5	76,287.9
<i>Private sector</i>	544,589.0	616,863.7	681,576.7	720,620.4	753,393.0
<i>Foreign</i>	12,086.7	16,019.5	20,916.3	27,172.8	26,052.7
Borrowings	96,094.2	82,022.8	94,408.4	88,423.0	99,383.2
Funds from other financial institutions	78,267.2	154,393.2	110,293.6	85,892.5	102,142.5
<i>Domestic²</i>	45,784.2	100,138.1	59,063.5	49,094.6	62,069.5
<i>Foreign</i>	32,483.0	54,255.1	51,230.1	36,797.9	40,073.0
Insurance, provident and pension funds	425,637.8	468,865.3	509,294.9	548,294.0	635,992.2
Other liabilities	226,362.6	333,615.8	265,940.6	268,634.6	345,057.9
Total Liabilities	2,158,277.7	2,476,397.4	2,573,313.8	2,749,710.2	3,029,384.0
Uses of Funds					
Currency	8,626.4	9,235.3	10,298.0	11,220.9	11,930.6
Deposits with other financial institutions	345,239.3	468,521.1	366,437.2	379,188.7	412,436.4
<i>Domestic</i>	296,921.1	379,611.1	322,234.7	331,160.8	357,176.4
<i>Foreign</i>	48,318.2	88,910.0	44,202.5	48,027.9	55,260.0
Loans and advances	784,425.9	864,470.9	960,362.3	1,014,912.1	1,125,899.2
<i>Banking and financial institutions</i>	12,054.8	11,993.1	51,382.0	42,265.7	50,488.4
<i>Public sector</i>	55,863.5	61,539.2	61,712.9	101,024.9	111,205.9
<i>Private sector</i>	713,451.4	784,486.6	835,232.9	857,033.6	946,359.6
<i>Foreign</i>	3,056.3	6,452.0	12,034.5	14,587.8	17,845.3
Securities	605,892.0	670,171.4	754,372.6	840,161.1	954,739.4
<i>Treasury bills</i>	1,687.1	1,969.8	1,524.5	1,940.5	2,692.3
<i>Commercial bills</i>	6,250.2	10,912.4	13,224.0	12,508.0	14,954.0
<i>Malaysian Government</i>					
<i>Securities (MGS)</i>	174,424.5	202,055.1	234,493.3	272,702.6	305,622.9
<i>Corporate</i>	303,684.7	364,897.6	411,136.8	456,946.1	537,843.4
<i>Private Debt Securities (PDS)</i>	135,384.5	175,295.8	191,676.8	197,072.7	207,890.8
<i>Equities</i>	168,299.5	189,601.7	219,459.9	259,873.4	329,952.6
<i>Foreign</i>	7,399.2	5,221.3	6,141.2	6,424.9	13,283.3
<i>Others</i>	112,446.3	85,115.2	87,852.9	89,639.0	80,343.5
Gold and forex reserves	288,921.8	334,410.9	315,746.1	322,922.4	321,446.2
Other assets	129,823.7	129,587.7	166,097.5	181,305.0	202,932.2
Total Assets	2,158,277.7	2,476,397.4	2,573,313.8	2,749,710.2	3,029,384.0

¹ Includes savings, fixed, NIDs, repos and other deposits

² Includes statutory reserves of banking institutions

p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.2

Key Financial Soundness Indicators

	As at end				
	2006	2007	2008	2009	2010 ^p
	% (or otherwise stated)				
Banking System					
Risk-Weighted Capital Ratio	13.5	13.2	12.6	15.4	14.8
Core Capital Ratio	10.7	10.2	10.6	13.8	13.0
Return on Assets	1.3	1.5	1.5	1.2	1.5
Return on Equity	16.2	19.8	18.6	14.0	16.5
Liquid Assets to Total Assets	8.0	9.3	10.3	11.5	12.8
Liquid Assets to Short-term Liabilities	10.3	11.8	13.1	14.5	16.4
Net Non-performing Loans Ratio	4.8	3.2	2.2	1.8	2.3
Duration Weighted Net Position to Capital Base	7.5	4.4	3.8	5.0	4.9
Net Open Positions in FX to Capital Base	4.7	4.9	5.2	4.4	3.8
Net Open Positions in Equities to Capital Base	2.5	2.5	0.9	0.9	1.2
Insurance Companies					
Capital Adequacy Ratio	139.6	158.4	187.6	225.7	224.6
Life Insurance & Family Takaful					
Excess Income over Outgo (RM billion)	12.2	14.8	8.8	12.7	14.1
New Business Premiums / Contributions (RM billion)	8.6	9.3	9.4	10.0	11.2
Capital Adequacy Ratio (conventional only)	146.1	151.8	200.0	254.4	253.2
General Insurance & General Takaful					
Underwriting Profit (RM billion)	0.5	-0.1	0.2	0.9	0.9
Operating Profit (RM billion)	1.5	1.4	0.8	2.1	2.2
Gross Direct Premiums / Contributions (RM billion)	10.5	11.0	12.0	12.8	14.1
Claims Ratio	60.0	65.0	61.2	60.3	62.3
Capital Adequacy Ratio (conventional only)	182.8	182.1	181.1	184.9	204.4
Household (HH) Sector					
HH Debt (RM billion)	395.5	429.5	472.1	516.6	581.3
HH Financial Asset (RM billion)	978.3	1,160.0	1,067.3	1,225.8	1,386.0
HH Debt to GDP Ratio	68.8	66.9	63.7	76.0	75.9
HH Financial Assets to Total HH Debt Ratio	247.4	270.1	226.1	237.3	238.4
HH Liquid Financial Assets to Total HH Debt Ratio	151.7	172.6	139.4	150.9	153.9
Debt Service Ratio	39.1	41.1	39.5	49.0	47.8
Non-performing Loans Ratio of Household Sector	7.1	5.3	4.1	3.1	2.3
Corporate Sector					
Return on Assets	5.1	5.7	3.7	4.2	4.4
Return on Equity	10.0	11.4	7.3	7.9	8.7
Debt-to-Equity Ratio	50.3	48.1	54.1	50.3	45.6
Interest Coverage Ratio (times)	4.6	5.4	4.3	5.1	5.9
Operating Margin	10.9	10.8	9.3	10.5	12.1
Non-performing Loans Ratio of Business Sector	10.2	8.0	6.0	4.7	5.2
Development Financial Institutions¹					
Lending to Targeted Sectors (% change)	17.5	18.7	16.3	18.5	13.3
Deposits Mobilised (% change)	11.1	12.4	18.5	14.4	20.5
Non-performing Loans Ratio	10.0	8.8	6.6	6.8	8.5
Return on Assets	1.5	1.9	2.9	2.3	2.2

¹ Refers to development financial institutions under the Development Financial Institutions Act 2002

^p Preliminary

Note: Insurance figures are based on unaudited calendar year, unless indicated otherwise

Beginning January 2010, non-performing loans include impaired loans for banks that have adopted the Financial Reporting Standards (FRS) 139

Source: Bank Negara Malaysia, Bloomberg and internal computation

Table A.3

Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2006	2007	2008	2009	2010 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ¹	170,542.0	203,835.1	250,981.9	303,262.1	350,802.2
% of total assets of entire banking system ¹	14.4	15.5	17.4	19.6	20.8
Total financing ¹	102,955.0	121,988.9	150,499.0	186,864.3	222,282.0
% of total financing of entire banking system ¹	16.0	17.3	18.9	21.6	22.7
Total deposits ¹	126,555.7	154,763.0	194,385.5	235,938.1	277,549.7
% of total deposits of entire banking system ¹	14.7	16.8	18.8	20.7	22.6
	% (or otherwise stated)				
Risk Weighted Capital Ratio	17.0	15.8	14.0	15.6	14.9
Core Capital Ratio	12.9	13.0	11.8	13.2	12.7
Return on Assets	1.4	1.3	1.0	1.3	1.2
Net non-performing financing ratio ²	4.7	3.3	2.3	2.2	2.0
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	6,899.6	8,822.1	10,570.0	12,445.8	14,659.3
Family	5,800.9	7,445.7	8,900.6	10,536.6	12,420.9
General	1,098.6	1,376.4	1,669.4	1,909.2	2,238.3
% of insurance and takaful industry	6.3	7.1	8.0	8.3	8.7
Net Contributions Income	1,720.9	2,569.7	3,026.8	3,523.6	4,342.4
Family	1,241.5	1,990.5	2,374.7	2,719.8	3,326.9
General	479.4	579.3	652.1	803.8	1,015.5
% of insurance and takaful industry	6.8	9.5	10.7	11.8	13.3
Family Takaful					
New business contributions	1,266.6	1,488.6	1,981.7	2,177.8	2,587.1
General Takaful					
Gross direct contributions	713.9	766.0	869.4	1,052.1	1,325.7
Claims ratio	58.8	71.3	50.1	57.0	59.6

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

² Beginning January 2010, non-performing loans include impaired loans for banks that have adopted the Financial Reporting Standards (FRS) 139

^p Preliminary

Table A.4

Banking System¹: Income and Expenditure

	For the calendar year				
	2006	2007	2008	2009	2010 ^p
	RM million				
Interest income	52,134.5	59,789.9	63,146.9	56,364.5	65,646.7
Less: Interest expense	27,809.1	32,847.4	34,058.1	26,557.8	31,339.7
Net interest income	24,325.4	26,942.6	29,088.8	29,806.8	34,307.0
Add: Fee-based income	5,167.9	6,896.4	7,385.8	7,856.8	8,747.6
Less: Staff cost	7,509.5	8,557.4	9,342.5	9,838.8	11,397.7
Overheads	8,211.3	9,522.0	10,826.0	10,840.7	12,363.6
Gross operating profit	13,772.5	15,759.6	16,306.1	16,983.9	19,293.3
Less: Loan loss and other provisions	6,538.3	5,370.1	4,170.1	4,903.7	4,336.2
Gross operating profit after provision	7,234.2	10,389.4	12,136.0	12,080.3	14,957.1
Add: Other income	5,715.0	7,312.4	7,033.8	4,910.5 ²	7,809.5
Pre-tax profit	12,949.2	17,701.9	19,169.7	16,990.8	22,766.6
Pre-tax profit / Average assets (%)	1.3	1.5	1.5	1.2	1.5
Pre-tax profit / Average shareholders' funds (%)	16.2	19.7	18.6	13.9	16.5
Pre-tax profit / Average employee (RM'000)	131.8	165.0	169.5	148.5	191.8
Cost incurred per ringgit of revenue earned (sen)	44.7	43.9	46.4	48.6	46.7
Cost incurred per ringgit of net interest income (sen)	64.6	67.1	69.3	69.4	69.3
Overheads to staff cost (%)	109.3	111.3	115.9	110.2	108.5
Staff cost per employee (RM'000)	74.8	79.8	82.6	86.1	96.0

¹ Includes Islamic banks

² Includes a significant non-recurring impairment on overseas investment by a commercial bank

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.5

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2006	2007	2008	2009	2010 ^p
	RM million				
Interest income	50,396.0	56,890.9	60,568.2	54,418.1	63,772.4
Less: Interest expense	26,486.7	30,619.2	32,180.0	25,402.6	30,146.7
Net interest income	23,909.3	26,271.7	28,388.2	29,015.5	33,625.7
Add: Fee-based income	4,885.7	5,596.7	5,967.2	6,289.2	6,858.7
Less: Staff cost	7,088.5	7,753.0	8,515.3	9,136.4	10,509.3
Overheads	7,926.3	8,590.1	9,949.8	10,065.5	11,324.8
Gross operating profit	13,780.2	15,525.4	15,890.3	16,102.9	18,650.3
Less: Loan loss and other provisions	6,339.3	5,517.7	4,128.3	5,011.4	4,181.3
Gross operating profit after provision	7,440.9	10,007.7	11,762.0	11,091.5	14,469.0
Add: Other income	4,642.2	5,647.8	6,726.6	4,667.5 ²	7,577.3
Pre-tax profit	12,083.1	15,655.4	18,488.6	15,759.1	22,046.3
Pre-tax profit / Average assets (%)	1.2	1.4	1.5	1.2	1.5
Pre-tax profit / Average shareholders' funds (%)	16.4	19.2	19.6	13.9	19.5
Pre-tax profit / Average employee (RM'000)	126.9	153.6	176.2	148.4	200.5
Cost incurred per ringgit of revenue earned (sen)	44.9	43.6	44.9	48.0	45.4
Cost incurred per ringgit of net interest income (sen)	62.8	62.2	65.0	66.2	64.9
Overheads to staff cost (%)	111.8	110.8	116.8	110.2	107.8
Staff cost per employee (RM'000)	73.2	76.1	81.2	86.1	95.6

¹ Includes Islamic banks

² Includes a significant non-recurring impairment on overseas investment by a commercial bank

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.6

Investment Banks: Income and Expenditure

	For the calendar year				
	2006	2007	2008	2009	2010 ^p
	RM million				
Interest income	1,738.5	2,899.0	2,578.6	1,946.4	1,874.2
Less: Interest expense	1,322.4	2,228.2	1,878.0	1,155.2	1,192.9
Net interest income	416.0	670.9	700.6	791.2	681.3
Add: Fee-based income	282.2	1,299.7	1,418.5	1,567.5	1,888.9
Less: Staff cost	421.0	804.4	827.2	702.5	888.9
Overheads	285.0	932.0	876.1	775.2	1,038.4
Gross operating profit	-7.7	234.2	415.8	881.0	643.0
Less: Loan loss and other provisions	199.0	-147.5	41.8	-107.7	154.9
Gross operating profit after provision	-206.7	381.8	373.9	988.7	488.1
Add: Other income	1,072.8	1,664.7	307.1	243.0	232.2
Pre-tax profit	866.2	2,046.4	681.1	1,231.7	720.3
Pre-tax profit / Average assets (%)	1.5	2.9	1.0	2.0	1.2
Pre-tax profit / Average shareholders' funds (%)	13.8	26.4	7.5	14.2	8.4
Pre-tax profit / Average employee (RM'000)	281.8	276.9	83.6	150.0	82.7
Cost incurred per ringgit of revenue earned (sen)	39.9	47.8	70.2	56.8	68.8
Cost incurred per ringgit of net interest income (sen)	169.7	258.8	243.1	186.8	282.9
Overheads to staff cost (%)	67.7	115.9	105.9	110.4	116.8
Staff cost per employee (RM'000)	119.5	108.8	101.6	85.5	102.0

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.7

Islamic Banking System: Income and Expenditure

	For the calendar year				
	2006 ¹	2007	2008	2009	2010 ^p
	RM million				
Income	5,271.2	7,688.8	9,123.7	9,707.7	11,798.1
Less: Expense	2,418.9	3,528.8	4,161.6	3,611.3	4,955.9
Net income	2,852.3	4,159.9	4,962.2	6,096.4	6,842.1
Add: Fee-based income	297.7	461.4	489.0	595.2	676.8
Less: Staff cost	346.8	800.0	886.2	932.8	1,166.2
Overheads	812.7	1,454.6	1,873.0	2,100.4	2,401.7
Gross operating profit	1,990.5	2,366.7	2,692.0	3,658.4	3,951.1
Less: Financing loss and other provisions	575.3	917.9	1,200.6	1,386.4	1,298.9
Gross operating profit after provision	1,415.2	1,448.8	1,491.4	2,272.0	2,652.2
Add: Other income	197.2	445.3	319.3	368.9	434.7
Pre-tax profit	1,612.4	1,894.1	1,810.7	2,640.9	3,086.9
Pre-tax profit / Average assets (%)	1.6	1.3	1.0	1.3	1.2
Pre-tax profit / Average shareholders' funds (%)	18.7	15.6	12.4	13.9	14.5
Pre-tax profit / Average employee (RM'000) ²	198.8	130.4	107.7	100.6	105.4
Cost incurred per ringgit of revenue earned (sen)	22.0	26.2	27.8	28.4	27.6
Cost incurred per ringgit of net income (sen)	40.7	54.2	55.6	49.8	52.1
Overheads to staff cost (%)	234.3	181.8	211.4	225.2	205.9
Staff cost per employee (RM'000) ²	45.5	55.1	52.7	35.5	39.8

¹ Excludes one Islamic bank that made exceptional loss

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

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.8

Banking System: Network and Workforce

	As at end				
	2006	2007	2008	2009	2010 ^p
Number of institutions	42	47	54	54	55
Commercial banks	22	22	22	22	23
Investment banks	10	14	15	15	15
Islamic banks	10	11	17	17	17
Office network	2,139	2,245	2,271	2,298	2,312
Commercial banks	1,952	1,968	1,979	1,999	2,006
Investment banks	19	120	131	131	133
Islamic banks ¹	1,167	1,272	2,039	2,087	2,102
Number of banks with internet services	16	18	21	24	26
Number of employees	100,414	109,641	114,856	114,804	120,553
Commercial banks	91,741	96,146	99,593	98,846	103,089
Investment banks	3,522	7,721	8,561	8,129	8,972
Islamic banks	5,151	5,774	6,702	7,829	8,492

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

^p Preliminary

Table A.9

Commercial Banks¹: Commitments and Contingencies

	As at end				
	2006	2007	2008	2009	2010 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	21,052.0	19,574.6	12,744.2	5,871.4	6,247.1
Credit extension commitments	258,026.1	303,862.7	348,118.2	376,604.0	379,674.9
Direct credit substitutes	16,404.2	19,424.7	21,179.7	19,922.4	19,292.2
Foreign exchange related contracts	212,377.6	368,769.5	364,511.3	341,651.1	407,639.0
Interest rate related contracts	552,340.1	642,812.1	752,070.1	648,232.1	643,923.3
Trade-related contingencies	20,767.3	17,756.9	13,608.4	12,553.5	12,155.4
Transaction-related contingencies	26,245.3	29,031.1	34,035.8	35,873.1	35,037.2
Underwriting obligations	1,310.4	2,282.7	1,383.5	1,532.2	1,187.7
Others	34,360.7	44,026.3	52,838.9	54,334.2	61,185.2
Total	1,142,883.7	1,447,540.5	1,600,490.1	1,496,574.0	1,566,342.2

¹ Includes Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.10

Investment Banks: Commitments and Contingencies

	As at end				
	2006	2007	2008	2009	2010 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	2,968.0	2,049.9	79.1	5.4	326.8
Credit extension commitments	1,681.3	4,140.4	2,328.8	2,640.4	2,796.8
Direct credit substitutes	855.5	1,165.9	729.4	484.3	258.2
Foreign exchange related contracts	5,669.7	2,812.3	464.4	801.5	2,864.4
Interest rate related contracts	38,010.1	44,180.0	14,154.2	10,018.0	13,852.2
Trade-related contingencies	0.0	1.1	0.0	0.0	0.0
Transaction-related contingencies	1,304.5	806.7	151.4	10.5	10.5
Underwriting obligations	4,599.8	3,486.7	2,551.8	987.6	679.8
Others	7,950.4	26,943.7	8,988.4	5,792.1	2,952.8
Total	63,039.2	85,586.6	29,447.6	20,739.7	23,741.4

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.11

Life Insurance¹: Income and Outgo

	For the calendar year				
	2006	2007	2008	2009	2010 ^p
	RM million				
Income					
Premium income	17,148.0	18,342.6	18,772.4	19,870.1	21,861.5
Net investment income	3,994.7	4,568.3	4,912.5	4,927.3	5,436.2
Profit on sale of assets and miscellaneous income	2,630.0	5,012.7	3,211.9	4,910.2	5,166.4
Total	23,772.7	27,923.6	26,896.9	29,707.7	32,464.2
Outgo					
Net policy benefits	7,320.2	9,081.8	10,025.4	11,857.3	13,032.9
Agency remuneration	2,462.4	2,582.9	2,718.7	2,944.4	3,250.3
Management expenses ²	1,252.1	1,387.6	1,557.1	1,648.6	1,853.1
Loss on disposal of assets and other outgo	1,419.0	1,600.3	5,323.3	2,351.5	1,634.0
Total	12,453.8	14,652.6	19,624.5	18,801.9	19,770.3
Excess income over outgo	11,319.0	13,271.0	7,272.4	10,905.8	12,693.9

¹ Figures have been adjusted to reflect the global business of life insurance

² Inclusive of net bad and doubtful debts

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.12

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2006	2007	2008	2009	2010 _p
	RM million				
Underwriting profit	490.3	16.0	102.5	742.7	795.4
Investment income	730.0	796.6	820.0	772.0	813.2
Capital gains	334.1	635.4	153.3	439.9	325.8
Other income	119.6	60.2	113.0	125.2	133.4
Capital losses	166.0	107.1	534.0	133.4	81.8
Other outgo	47.5	62.0	40.8	97.9	88.1
Operating profit	1,460.5	1,339.0	614.0	1,848.5	1,897.9

¹ Figures have been adjusted to reflect the global business of general insurance

_p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.13

Family Takaful¹: Income and Outgo

	For the calendar year				
	2006	2007	2008	2009	2010 _p
	RM million				
Income					
Net contributions	1,241.5	1,990.5	2,374.7	2,719.8	3,326.9
Net investment income	232.0	282.2	298.8	354.8	451.6
Profit on sale of assets and miscellaneous income	120.5	103.1	165.1	307.1	251.8
Total	1,594.0	2,375.8	2,838.6	3,381.6	4,030.2
Outgo					
Net certificate benefits	400.8	535.5	633.4	905.4	1,603.3
Net commissions	118.5	178.0	297.1	432.7	524.6
Management expenses ²	171.5	248.6	246.5	317.9	396.4
Loss on disposal of assets and other outgo	100.7	50.3	201.6	62.4	115.8
Total	791.6	1,012.5	1,378.5	1,718.5	2,640.1
Excess income over outgo	802.4	1,363.3	1,460.1	1,663.2	1,390.2

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

² Inclusive of net bad and doubtful debts

_p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.14

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2006	2007	2008	2009	2010 ^p
	RM million				
Underwriting profit	44.1	-26.9	117.4	170.1	145.8
Investment income	32.3	44.6	50.6	57.7	67.9
Capital gains	3.8	10.3	13.5	11.3	17.8
Other income	19.2	10.8	38.1	22.3	53.9
Capital losses	9.5	0.7	15.1	2.2	0.1
Other outgo	9.9	13.7	27.0	11.7	12.9
Operating profit	84.7	26.8	177.5	247.5	272.4

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

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.15

Development Financial Institutions¹: Sources and Uses of Funds

	As at end				
	2006	2007	2008	2009	2010
	RM million				
Sources:					
Shareholders' funds	15,091.1	17,767.8	23,057.2	24,533.2	27,021.7
<i>Paid-up capital</i>	10,296.7	10,341.8	12,526.8	12,771.9	12,771.9
<i>Reserves</i>	3,006.0	3,390.7	5,004.2	5,298.6	5,809.3
<i>Retained earnings</i>	1,788.4	4,035.3	5,526.2	6,462.7	8,440.5
Deposits accepted	60,402.0	67,067.9	79,542.8	95,599.1	109,991.3
Borrowings	23,239.1	24,771.4	21,501.0	24,698.0	24,391.7
<i>Government</i>	14,823.7	17,188.6	13,599.1	14,066.2	16,975.9
<i>Multilateral/International agencies</i>	4,050.7	2,784.0	2,420.4	3,595.9	3,195.9
<i>Others</i>	4,364.7	4,798.8	5,481.5	7,035.9	4,219.9
Others	14,829.9	19,163.3	20,328.2	21,085.1	24,885.3
Total	113,562.1	128,770.4	144,429.2	165,915.4	186,290.0
Uses:					
Deposits placed	18,831.3	20,519.5	20,118.8	25,134.7	26,807.6
Investments	28,819.7	32,762.5	36,535.1	38,263.5	45,325.6
<i>of which:</i>					
<i>Government securities</i>	4,617.7	4,758.7	6,300.9	7,520.6	9,914.9
<i>Shares</i>	8,005.6	6,753.1	8,707.5	9,922.1	9,659.8
<i>Quoted</i>	7,561.4	6,434.7	8,422.7	9,012.8	8,698.3
<i>Unquoted</i>	444.2	318.4	284.8	909.3	961.5
Loans and advances	55,527.8	65,279.2	75,376.7	88,509.7	100,222.6
Fixed assets	4,449.7	4,614.9	5,398.9	5,869.0	5,672.6
Others	5,933.6	5,594.3	6,999.7	8,138.5	8,261.6
Total	113,562.1	128,770.4	144,429.2	165,915.4	186,290.0
Contingencies:					
Guarantee	5,482.6	5,113.9	4,780.5	3,305.9	3,031.2
Export credit insurance	661.7	1,057.9	1,068.8	835.8	807.7
Total	6,144.3	6,171.8	5,849.3	4,141.7	3,838.9

¹ 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.16

Development Financial Institutions¹ under DFIA² : Sources and Uses of Funds

	As at end				
	2006	2007	2008	2009	2010
	RM million				
Sources:					
Shareholders' funds	10,484.2	11,498.3	16,814.5	18,840.8	19,912.3
<i>Paid-up capital</i>	7,171.5	7,194.9	9,374.9	10,132.4	10,132.4
<i>Reserves</i>	2,207.7	2,533.7	4,092.8	4,459.6	4,883.0
<i>Retained earnings</i>	1,105.0	1,769.7	3,346.8	4,248.8	4,896.9
Deposits accepted	45,098.7	50,450.3	59,210.4	71,268.6	83,050.7
Borrowings	18,729.1	19,877.1	15,913.3	17,806.7	18,512.1
<i>Government</i>	13,758.7	15,917.4	12,162.6	12,268.9	14,990.0
<i>Multilateral/International agencies</i>	3,869.8	2,574.5	2,257.0	3,237.8	2,872.1
<i>Others</i>	1,100.6	1,385.2	1,493.7	2,300.0	650.0
Others	11,343.1	15,269.5	16,238.8	16,797.7	21,793.4
Total	85,655.1	97,095.2	108,177.0	124,713.8	143,268.5
Uses:					
Deposits placed	12,713.4	11,171.7	11,673.7	14,325.5	17,309.5
Investments	17,500.6	20,873.3	19,597.9	19,097.5	23,378.6
<i>of which:</i>					
<i>Government securities</i>	4,560.1	4,726.1	6,300.9	7,520.6	9,914.9
<i>Shares</i>	1,429.5	646.5	464.2	1,428.1	1,702.7
<i>Quoted</i>	1,325.5	571.4	421.1	1,059.8	1,385.8
<i>Unquoted</i>	104.1	75.1	43.1	368.3	316.9
Loans and advances	50,961.4	60,473.0	70,338.4	83,354.5	94,425.9
Fixed assets	1,994.9	2,057.4	2,319.7	2,527.4	2,728.8
Others	2,484.8	2,519.8	4,247.3	5,408.9	5,425.7
Total	85,655.1	97,095.2	108,177.0	124,713.8	143,268.5
Contingencies:					
Guarantee	641.6	1,014.7	1,086.1	937.4	754.1
Export credit insurance	661.7	1,057.9	1,068.8	835.8	807.7
Total	1,303.3	2,072.6	2,154.9	1,773.2	1,561.8

¹ 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)

² Development Financial Institutions Act 2002

Table A.17

Development Financial Institutions¹: Direction of Lending

	As at end				
	2006	2007	2008	2009	2010
	RM million				
Agriculture, forestry and fishery	3,575.7	3,968.3	4,976.9	6,340.3	6,166.2
Mining and quarrying	41.6	20.3	26.5	114.4	172.1
Manufacturing	4,655.7	5,687.8	5,852.2	5,560.1	6,821.4
Electricity, gas and water supply	2,920.9	3,497.5	3,763.1	3,590.5	3,345.9
Import and export, wholesale and retail trade, restaurants and hotels	761.2	1,030.8	1,493.2	1,989.4	2,039.4
Broad property sector	15,192.4	16,382.3	16,984.9	20,720.8	22,924.9
<i>Construction</i>	7,057.1	7,542.1	8,637.2	12,367.1	14,560.1
<i>Purchase of residential property</i>	6,868.0	7,396.7	7,021.2	6,875.4	6,590.7
<i>Purchase of non-residential property</i>	545.8	614.1	296.3	339.8	497.6
<i>Real estate</i>	721.5	829.4	1,030.2	1,138.5	1,276.5
Transport, storage and communication	6,281.1	5,610.0	5,705.5	5,847.5	5,773.3
Maritime	799.0	1,834.5	1,916.7	1,750.4	1,826.0
Finance, insurance and business services	877.4	1,056.6	785.5	1,209.0	1,632.3
Consumption credit	17,435.8	23,159.8	31,356.6	38,660.7	46,359.6
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	2,168.8	2,376.4	2,513.3	2,370.0	2,053.7
<i>Credit card</i>	50.4	86.7	174.8	320.5	443.3
Purchase of securities	189.9	66.0	218.9	45.8	51.2
Others	2,797.1	2,965.3	2,296.7	2,680.8	3,110.3
Total	55,527.8	65,279.2	75,376.7	88,509.7	100,222.6

¹ 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.18

Development Financial Institutions¹ under DFIA² : Direction of Lending

	As at end				
	2006	2007	2008	2009	2010
	RM million				
Agriculture, forestry and fishery	3,513.7	3,864.8	4,862.9	6,234.3	6,114.8
Mining and quarrying	19.9	14.2	22.8	112.3	122.6
Manufacturing	3,422.1	4,475.3	4,646.7	4,290.9	5,563.9
Electricity, gas and water supply	2,919.7	3,496.5	3,762.2	3,589.8	3,345.9
Import and export, wholesale and retail trade, restaurants and hotels	502.2	779.8	1,276.2	1,774.8	1,798.6
Broad property sector	13,709.2	14,794.9	15,301.7	18,956.8	20,870.3
<i>Construction</i>	6,566.4	7,030.1	8,072.6	11,895.2	14,013.6
<i>Purchase of residential property</i>	6,582.3	7,119.8	6,747.8	6,660.5	6,404.2
<i>Purchase of non-residential property</i>	480.8	561.4	237.4	256.1	413.6
<i>Real estate</i>	79.7	83.6	243.9	145.0	38.9
Transport, storage and communication	6,200.0	5,534.6	5,640.8	5,794.9	5,698.6
Maritime	799.0	1,834.5	1,916.7	1,750.4	1,807.9
Finance, insurance and business services	763.1	939.7	750.7	1,176.1	1,618.1
Consumption credit	16,926.8	22,433.5	30,417.6	37,733.1	45,362.6
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	2,095.4	2,315.6	2,512.8	2,348.7	2,039.3
<i>Credit card</i>	50.4	86.7	174.8	320.5	443.3
Purchase of securities	64.9	66.0	218.9	45.8	51.2
Others	2,120.8	2,239.2	1,521.2	1,895.3	2,071.4
Total	50,961.4	60,473.0	70,338.4	83,354.5	94,425.9

¹ 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)

² Development Financial Institutions Act 2002

Table A.19

Development Financial Institutions¹ under DFIA²: Non-performing Loans and Loan Loss Provisions

	As at end	
	2009	2010
	RM million	
General provisions	1,538.0	2,336.1
Interest-in-suspense	761.7	377.6
Specific provisions	3,248.8	3,582.5
Non-performing loans	5,634.2	7,873.3
	(%)	
Gross NPL ratio	6.8	8.5
Net NPL ratio	2.1	4.4
Total provisions/NPL	98.5	80.0

¹ 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)

² Development Financial Institutions Act 2002

Table A.20

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	
	2009	2010	2009	2010	2009	2010
	RM million					
Infrastructure	18,160.6	20,166.9	7,758.1	1,904.7	4,910.1	3,248.4
<i>Government programmes</i>	15,751.3	17,968.7	7,419.2	0.0	4,560.6	2,597.2
<i>Private programmes</i>	2,409.3	2,198.2	338.9	1,904.7	349.5	651.2
Maritime	1,750.4	1,807.9	1,655.1	845.0	362.8	480.7
<i>Shipping industry</i>	1,210.4	1,354.7	930.1	845.0	287.8	299.8
<i>Shipyard industry</i>	395.6	348.8	725.0	0.0	75.0	180.9
<i>Marine-related services</i>	144.4	104.4	0.0	0.0	0.0	0.0
Manufacturing: High technology	1,210.3	1,530.2	248.6	284.8	213.6	146.7
Others	18.1	16.6	0.9	1.2	1.2	1.1
Total	21,139.4	23,521.6	9,662.7	3,035.7	5,487.7	3,876.9

Source: Bank Pembangunan Malaysia Berhad

Table A.21

Bank Perusahaan Kecil & 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	
	2009	2010	2009	2010	2009	2010
	RM million					
SMEs	3,503.2	3,779.7	1,898.1	777.8	1,763.5	1,353.9
<i>Micro</i>	388.6	410.8	213.7	80.6	265.5	172.2
<i>Small</i>	1,322.0	1,405.6	643.3	311.9	571.7	515.8
<i>Medium</i>	1,792.6	1,963.3	1,041.1	385.3	926.3	665.9
Others	349.3	328.6	138.8	21.2	56.4	51.9
Total	3,852.5	4,108.3	2,036.9	799.0	1,819.9	1,405.8

Source: Bank Perusahaan Kecil & Sederhana Malaysia Berhad

Table A.22

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, as well as 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- 2009	As at end- 2010	2009	2010	2009	2010
Buyer credit facility	841.2	731.0	630.8	610.7	167.0	83.1
Overseas project financing	809.2	753.2	621.1	356.3	27.6	60.6
Overseas contract financing	451.5	399.0	156.7	106.9	172.8	122.1
Supplier credit facility	276.6	175.3	192.0	31.1	617.2	254.3
Malaysia Kitchen financing facility	13.1	14.2	3.0	13.9	8.4	2.1
Export credit refinancing	757.9	1,705.9	4,339.1	6,190.0	4,339.2	6,190.0
Others	0.0	4.2	64.1	14.5	0.0	6.9
Total	3,149.5	3,782.8	6,006.8	7,323.4	5,332.2	6,719.1
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Commitment Approved (RM million)			
	As at end- 2009	As at end- 2010	2009	2010		
Guarantee	937.4	754.1	766.7	1,145.7		
Insurance	835.8	807.7	2,188.0	1,194.0		
Total	1,773.2	1,561.8	2,954.7	2,339.7		

Source: Export-Import Bank of Malaysia Berhad

Table A.23

Bank Kerjasama Rakyat Malaysia Berhad

Year of establishment	1954						
Objectives	Mobilises savings and provides financing services to its members as well as non-members.						
Deposits Accepted	Deposits Accepted (RM million)						
	As at end-2009			As at end-2010			
	Members	Non-members	Total	Members	Non-members	Total	
	1,606.9	36,856.4	38,463.3	1,771.1	47,856.2	49,627.3	
Direction of Financing	Financing Outstanding (RM million)						
	As at end-2009			As at end-2010			
	Sector	Members	Non-members	Total	Members	Non-members	Total
	Agriculture	27.5	469.2	496.7	6.8	537.1	543.9
Purchase of residential property	2,620.3	1,006.1	3,626.4	1,720.8	1,540.6	3,261.4	
Purchase of non-residential property	126.6	53.5	180.1	65.4	279.4	344.8	
General commerce	5.8	986.8	992.6	1.7	1,242.9	1,244.6	
Purchase of securities	26.9	14.9	41.8	17.7	31.9	49.6	
Consumption credit	17,057.0	14,220.2	31,277.2	20,669.2	17,271.0	37,940.2	
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	1,456.8	658.1	2,114.9	627.9	1,180.6	1,808.5	
Manufacturing	3.7	751.2	754.9	3.1	807.1	810.2	
Others	125.5	2,231.5	2,357.0	71.4	2,347.1	2,418.5	
Total	19,993.3	19,733.4	39,726.7	22,556.1	24,057.1	46,613.2	

Source: Bank Kerjasama Rakyat Malaysia Berhad

Table A.24

Bank Simpanan Nasional

Year of establishment	1974	
Objectives	To focus on retail banking and personal finance especially for small savers.	
Deposits Facility	RM million	
	As at end-2009	As at end-2010
Fixed deposits	4,687.7	5,444.6
GIRO deposits	5,092.6	5,139.0
Islamic deposits	5,788.5	5,745.8
Premium savings certificates	1,289.7	1,454.6
Others	132.5	124.1
Total	16,991.0	17,908.1
Investments	RM million	
	As at end-2009	As at end-2010
Quoted shares	189.4	44.4
Government securities	6,367.2	7,060.6
<i>of which:</i>		
<i>Malaysian Government Securities</i>	3,768.9	3,723.6
Private debt securities	699.7	656.1
Subsidiary companies	34.5	34.5
Associate companies	231.8	231.8
Others	298.4	120.2
Total	7,821.0	8,147.6
Direction of Lending	RM million	
	As at end-2009	As at end-2010
Purchase of securities	4.0	1.6
Purchase of residential property	3,034.2	3,142.9
Purchase of non-residential property	76.0	68.8
Consumption credit	6,455.4	7,422.4
Others	280.5	269.6
Total	9,850.1	10,905.3

Source: Bank Simpanan Nasional

Table A.25

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	
	2009	2010	2009	2010	2009	2010
Sub-sector						
<i>Oil palm</i>	1,033.3	1,218.6	880.1	240.7	203.7	149.9
<i>Food crops</i>	442.9	497.8	165.9	222.2	140.2	254.4
<i>Livestock</i>	595.6	684.2	116.2	229.4	124.0	145.5
<i>Fishery</i>	338.7	397.5	118.2	110.8	76.8	91.7
<i>Forestry</i>	110.3	119.0	3.5	6.0	0.8	3.1
<i>Tobacco</i>	1.3	2.1	0.6	0.6	6.0	1.3
<i>Rubber</i>	63.7	78.5	11.8	88.4	15.9	31.8
<i>Others</i>	3,050.1	2,497.1	903.2	966.2	1,926.8	876.1
Total	5,635.9	5,494.8	2,199.5	1,864.3	2,494.2	1,553.8

Source: Bank Pertanian Malaysia Berhad

Table A.26

Development Financial Institutions: Selected Data

	As at end					
	2009			2010		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan Malaysia Berhad	-	-	380	-	-	363
Bank Kerjasama Rakyat Malaysia Berhad	122	310	3,857	127	388	4,055
Bank Simpanan Nasional	375	736	5,471	384	856	5,828
Export-Import Bank of Malaysia Berhad	-	-	231	-	-	227
Bank Pertanian Malaysia Berhad	167	180	3,026	167	200	2,954
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	19	-	1,025	19	-	995
Sub-total	683	1,226	13,990	697	1,444	14,422
Other DFIs:						
Malaysian Industrial Development Finance Berhad	5	-	335	5	-	294
Sabah Development Bank Berhad	-	-	88	-	-	86
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	11	-	-	12
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	33	-	-	35
Credit Guarantee Corporation Malaysia Berhad	16	-	453	16	-	492
Sabah Credit Corporation	11	-	198	10	-	193
Lembaga Tabung Haji	123	-	2,022	123	-	2,009
Sub-total	155	-	3,140	154	-	3,121
Total	838	1,226	17,130	851	1,444	17,543

¹ Development Financial Institutions Act 2002

Table A.27

Basic Payments Indicator

	2006	2007	2008	2009	2010
Population (million)	26.8	27.2	27.5	27.9	28.3
GDP (RM million)	574,441	642,049	740,907	679,687	765,966
Cash in circulation (CIC) (RM million)	33,519.4	36,247.1	40,424.6	43,439.2	47,685.2
Volume of transactions per capita (unit):					
Cheque ¹	7.5	7.8	7.5	7.3	7.3
E-payments:	29.3	35.6	39.8	41.9	43.6
Credit card	7.8	8.7	9.5	9.9	10.4
Charge card	0.2	0.2	0.2	0.2	0.2
Debit card	0.2	0.3	0.4	0.4	0.6
E-money	19.3	22.6	25.0	25.7	24.8
Interbank GIRO	0.7	1.0	1.3	1.6	1.8
MEPS Direct Debit	...	...	...	...	...
ATM ²	0.1	0.8	0.8	0.9	1.4
Internet banking ³	1.1	1.9	2.5	3.1	4.3
Mobile banking ³	...	0.1	0.1	0.1	0.1
RENTAS - Third party transactions ⁴	...	0.1	0.1	0.1	0.1
Value of transactions per capita (RM):					
CIC	1,249.3	1,333.3	1,467.8	1,557.2	1,687.9
Cheque ¹	53,741.7	63,049.5	63,962.9	60,068.5	65,209.1
E-payments:	33,328.9	233,205.8	305,940.3	297,306.2	333,453.3
Credit card	1,772.4	2,067.6	2,370.7	2,485.0	2,825.1
Charge card	87.2	89.0	111.1	148.6	183.3
Debit card	24.2	41.5	71.1	99.4	166.8
E-money	47.5	60.3	75.1	78.9	95.9
Interbank GIRO	1,705.2	2,462.9	3,254.1	3,902.0	4,490.9
MEPS Direct Debit	0.7	16.4	35.8	68.1	133.6
ATM ²	80.0	857.6	696.8	708.9	1,107.4
Internet banking ³	12,306.1	12,207.3	21,194.2	23,361.9	37,030.5
Mobile banking ³	0.4	0.8	2.5	4.7	4.3
RENTAS - Third party transactions ⁴	17,305.3	215,402.5	278,128.9	266,448.7	287,415.6
Turnover to GDP:					
CIC (%)	5.8	5.6	5.5	6.4	6.2
Cheque ¹ (times)	2.5	2.7	2.4	2.5	2.4
E-payments (times):	1.6	9.9	11.4	12.2	12.3
% of GDP:					
Credit card	8.3	8.8	8.8	10.2	10.4
Charge card	0.4	0.4	0.4	0.6	0.7
Debit card	0.1	0.2	0.3	0.4	0.6
E-money	0.2	0.3	0.3	0.3	0.4
Interbank GIRO	8.0	10.4	12.1	16.0	16.6
MEPS Direct Debit	...	0.1	0.1	0.3	0.5
ATM ²	0.4	3.6	2.6	2.9	4.1
Internet banking ³	57.5	51.7	78.8	95.9	136.6
Mobile banking ³	...	...	...	...	...
RENTAS - Third party transactions ⁴ (times)	0.8	9.1	10.3	10.9	10.6

¹ Cheques cleared via eSPICK

² Refer to payment transactions via ATM, including own and third party funds transfer. Data on own account and intrabank funds transfer available from 2007. Exclude cash withdrawals

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

⁴ 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. Data available from November 2006

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.28

Cashless Payment Instruments: Number of Transactions

	2006	2007	2008	2009	2010	2009	2010
	Million					% Annual change	
Cheque ¹	201.2	211.7	207.3	204.8	206.7	-1.2	0.9
Credit card	208.8	237.7	261.4	276.1	294.9	5.6	6.8
Charge card	6.0	5.6	5.6	5.2	5.0	-6.9	-4.5
Debit card	4.2	9.1	10.7	11.3	18.4	5.1	62.5
<i>International debit</i>	2.4	4.5	5.4	6.3	13.3	16.4	111.2
<i>e-Debit²</i>	1.9	4.5	5.3	5.0	5.0	-6.5	0.8
E-money	517.0	613.1	688.6	717.2	699.3	4.2	-2.5
<i>Card-based</i>	516.0	609.3	674.4	707.4	692.2	4.9	-2.1
<i>Network-based</i>	1.0	3.8	14.2	9.8	7.1	-30.9	-27.8

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.29

Cashless Payment Instruments: Value of Transactions

	2006	2007	2008	2009	2010	2009	2010
	RM million					% Annual change	
Cheque ¹	1,441,970	1,714,063	1,761,571	1,675,630	1,842,189	-4.9	9.9
Credit card	47,555	56,211	65,289	69,321	79,810	6.2	15.1
<i>Purchases</i>	44,341	52,972	62,052	66,092	76,285	6.5	15.4
<i>Cash advances</i>	3,214	3,239	3,237	3,229	3,525	-0.3	9.2
Charge card	2,340	2,419	3,060	4,144	5,177	35.4	24.9
<i>Purchases</i>	2,333	2,405	3,028	4,113	5,140	35.8	24.9
<i>Cash advances</i>	6	14	32	30	37	-4.6	23.0
Debit card	650	1,129	1,958	2,774	4,713	41.6	69.9
<i>International debit</i>	344	545	748	1,198	2,208	60.1	84.3
<i>e-Debit²</i>	306	584	1,210	1,576	2,505	30.2	59.0
E-money	1,274	1,639	2,067	2,201	2,708	6.5	23.0
<i>Card-based</i>	1,257	1,591	1,903	2,020	2,113	6.2	4.6
<i>Network-based</i>	18	48	164	181	595	10.5	228.7

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.30

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

	2009		2010	
	Volume	Value	Volume	Value
	% share of total			
Credit card				
Fuel/petrol	31.9	8.3	31.3	7.6
Retail ¹	26.3	31.4	27.3	31.1
Professional and commercial services ²	9.4	20.1	11.0	21.6
Mail and telephone order	6.9	8.4	6.7	7.5
Utilities	5.3	5.2	5.2	4.7
Others	20.1	26.7	18.5	27.5
Debit card				
Retail ¹	48.9	35.2	49.2	34.7
Fuel/petrol	23.3	4.8	21.3	4.4
Professional and commercial services ²	6.8	9.2	8.1	10.8
Food and restaurant	6.5	2.9	6.2	2.9
Utilities	3.1	2.1	3.9	2.6
Others	11.4	45.8	11.2	44.8

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

² Include medical and insurance services, accounting, auditing, advertising services and other business services

Note: Numbers may not necessarily add up due to rounding

Table A.31

Payment Systems: Number and Value of Transactions

	2006	2007	2008	2009	2010	2009	2010
	Million/RM billion					% Annual change	
RENTAS¹							
Number of transactions	2.2	2.7	3.0	3.0	3.2	0.6	5.0
Value of transactions	24,974.6	29,880.6	38,744.2	37,258.9	39,434.6	-3.8	5.8
Interbank GIRO							
Number of transactions	18.7	26.6	36.2	43.8	49.8	20.9	13.7
Value of transactions	45.8	67.0	89.6	108.8	126.9	21.5	16.6
	'000/RM million						
MEPS FPX							
Number of transactions	14.9	31.3	152.9	264.1	488.9	72.8	85.1
Value of transactions	5.9	9.5	45.8	107.1	309.9	134.0	189.3
MEPS Direct Debit							
Number of transactions	0.9	39.9	173.3	288.2	438.6	66.3	52.2
Value of transactions	19.1	445.0	986.3	1,899.1	3,774.0	92.6	98.7

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

Table A.32

Payment and Securities Transactions Handled by RENTAS

Volume of Transactions	2006	2007	2008	2009	2010	2009	2010
	'000					% Annual change	
Total	2,226.2	2,659.7	2,984.9	3,001.7	3,152.7	0.6	5.0
IFTS¹	2,065.8	2,548.4	2,890.9	2,924.2	3,059.1	1.1	4.6
Money market operations	103.2	108.3	111.5	96.7	98.2	-13.3	1.5
Foreign exchange settlement	32.9	47.7	68.0	64.6	74.0	-5.0	14.6
<i>of which: USD CHATS²</i>	1.7	22.5	39.5	35.8	42.0	-9.5	17.5
Third party transactions	168.7	1,567.0	1,905.1	1,965.7	2,086.1	3.2	6.1
Others	1,761.0	825.5	806.3	797.1	800.8	-1.1	0.5
SSDS³	160.4	111.3	94.0	77.5	93.6	-17.6	20.8
Value of Transactions	RM billion					% Annual change	
Total	24,974.6	29,880.6	38,744.2	37,258.9	39,434.6	-3.8	5.8
IFTS¹	22,804.6	27,909.7	37,256.3	35,653.1	37,437.6	-4.3	5.0
Money market operations	10,576.4	12,261.8	17,627.0	18,754.0	18,354.9	6.4	-2.1
Foreign exchange settlement	1,531.4	2,179.0	3,310.8	1,874.1	2,618.9	-43.4	39.7
<i>of which: USD CHATS²</i>	79.9	1,302.1	2,055.3	1,189.9	1,681.6	-42.1	41.3
Third party transactions	464.3	5,855.9	7,659.8	7,432.7	8,119.6	-3.0	9.2
Others	10,232.5	7,613.0	8,658.7	7,592.3	8,344.1	-12.3	9.9
SSDS³	2,169.9	1,970.9	1,487.8	1,605.8	1,997.0	7.9	24.4
Turnover to GDP (times)	43.5	46.5	52.3	54.8	51.5		
Daily average:							
Volume of transactions ('000)	9.0	10.6	12.0	12.1	12.7	0.6	5.0
Value of transactions (RM billion)	100.7	119.5	156.2	150.2	159.0	-3.8	5.8

¹ Interbank Funds Transfer System

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

³ Scripless Securities Depository System for Malaysian Government Securities, Treasury bills, and scripless public debt securities

Note: Numbers may not necessarily add up due to rounding

Table A.33

Payment Channels: Number of Transactions

	2006	2007	2008	2009	2010	2009	2010
	Million					% Annual change	
Internet banking ¹	33.5	62.6	84.9	110.2	148.5	29.8	34.8
<i>Individual</i>	27.7	40.3	57.0	79.7	104.7	39.7	31.4
<i>Corporate</i>	5.8	22.3	27.9	30.5	43.9	9.5	43.7
Mobile banking	0.9	1.4	1.6	2.5	2.3	57.7	-5.3
ATM ²	1.8	20.6	21.5	24.7	38.8	14.9	57.2

¹ Exclude non-financial transactions

² Refer to payment transactions via ATM, including own and third party funds transfer, excluding cash withdrawals. Data on own and intrabank funds transfer available from 2007

Table A.34

Payment Channels: Value of Transactions

	2006	2007	2008	2009	2010	2009	2010
	RM million					% Annual change	
Internet banking	334,774	417,811	624,362	699,902	1,100,332	12.1	57.2
<i>Individual</i>	28,508	48,456	52,951	87,677	115,575	65.6	31.8
<i>Corporate</i>	306,266	369,355	571,412	612,225	984,757	7.1	60.8
Mobile banking	11	21	72	141	138	96.9	-2.1
ATM ¹	2,146	23,314	19,190	19,774	31,286	3.0	58.2

¹ Refer to payment transactions via ATM, including own and third party funds transfer, excluding cash withdrawals. Data on own and intrabank funds transfer available from 2007

Table A.35

ATM Cash Withdrawals in Malaysia: Number of Transactions

	2006	2007	2008	2009	2010	2009	2010
	Million					% Annual change	
Total transactions	313.9	378.4	470.9	502.3	518.8	6.7	3.3
of which via:							
MEPS Shared ATM Network	94.1	133.3	158.3	176.0	191.8	11.1	9.0
- <i>SAN regional link</i> ¹	...	...	0.1	0.2	0.2	63.1	32.2
HOUSE network ²	...	0.1	0.2	0.2	0.3	24.7	34.6

¹ Links established between MEPS Shared ATM Network and ATM network in Indonesia, Singapore, Thailand, PR China and Korea

² ATM network launched in 2006 for locally-incorporated foreign banks

... Negligible

Table A.36

ATM Cash Withdrawals in Malaysia: Value of Transactions

	2006	2007	2008	2009	2010	2009	2010
	RM million					% Annual change	
Total transaction value	144,654.9	175,293.6	216,191.6	236,211.7	255,308.7	9.3	8.1
of which via:							
MEPS Shared ATM Network	28,137.0	34,941.3	43,546.1	49,000.8	57,365.1	12.5	17.1
- <i>SAN regional link</i> ¹	3.1	28.5	84.2	145.3	194.2	72.5	33.6
HOUSE network ²	17.8	68.5	96.0	121.0	170.1	25.9	40.6
Average value per transaction (RM)	460.9	463.3	459.1	470.2	492.1	2.4	4.7

¹ Links established between MEPS Shared ATM Network and ATM network in Indonesia, Singapore, Thailand, PR China and Korea

² ATM network launched in 2006 for locally-incorporated foreign banks

Table A.37

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

As at end of period	2006	2007	2008	2009	2010
	Unit				
International brand payment cards ¹	93,368	119,490	146,473	160,443	180,589
e-Debit ²	21,592	34,754	67,581	91,328	118,467
E-money	28,115	28,771	29,236	30,641	30,803
Terminals per 1,000 inhabitant ³	4.7	5.8	6.7	7.2	7.9

¹ MasterCard, Visa, American Express and Diners Club

² Domestic PIN-based ATM card

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

Table A.38

Number of Merchants¹ Accepting Payment Cards

As at end of period	2009	2010
	Unit	
Credit card	148,600	216,945
Charge card	158,269	168,166
International debit card	109,424	125,528
e-Debit ²	72,257	84,590

¹ Include the merchants' outlets

² Domestic PIN-based ATM card

Table A.39

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2006	2007	2008	2009	2010
	'000				
Number of cards/accounts:					
Credit card	8,833	9,901	10,812	10,818	8,547
Charge card	272	246	286	285	182
Debit card	18,861	21,887	24,437	30,092	33,533
<i>of which: e-Debit¹</i>	14,582	17,352	19,480	23,221	24,583
E-money	46,875	53,150	61,534	68,462	74,701
Number of subscribers:					
Internet banking	3,208	4,599	6,191	8,119	9,842
<i>Individual</i>	3,162	4,523	6,057	7,958	9,638
<i>Corporate</i>	46	76	135	161	204
<i>Penetration rate (%) to population</i>	12.0	16.9	22.5	28.7	34.8
Mobile banking	247	346	530	629	849
<i>Penetration rate (%)</i>					
<i>to population</i>	0.9	1.3	1.9	2.2	3.0
<i>to mobile phone subscribers</i>	1.3	1.5	1.9	2.1	2.5

¹ Domestic PIN-based ATM card

Table A.40

Total Outward and Inward Remittances

	2006	2007	2008	2009	2010
	RM million				
Total outward¹	7,082.7	7,958.1	8,573.1	10,519.1	13,375.3
<i>Remitted via:</i>					
Banks	6,370.3	7,093.0	6,561.7	6,575.4	6,672.7
Non-banks	712.4	865.1	2,011.4	3,943.8	6,702.6
Total inward²	5,165.1	5,773.6	4,779.7	4,627.4	4,694.5
<i>Remitted via:</i>					
Banks	5,148.2	5,721.1	4,696.4	4,361.6	4,200.6
Non-banks	16.9	52.5	83.3	265.7	493.9
No. of remittance service providers³	36	46	67	81	81
Commercial banks	32	33	38	39	40
DFIs	1	1	2	2	2
Non-banks ⁴	3	12	27	40	39

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

² Refer to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees

³ As at end of period

⁴ Refer to total non-bank remittance service providers approved by Bank Negara Malaysia

Table A.41

Number of Participants and Instrument Issuers

As at end of period	2006	2007	2008	2009	2010
	Unit				
RENTAS	53	54	60	62	65
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	47	48	54	54	55
<i>DFIs</i>	2	2	2	4	5
<i>Non-banks</i>	3	3	3	3	4
SPICK/e-SPICK	36	37	43	44	45
Credit card	18	18	23	24	26
<i>Banks</i>	16	16	21	21	22
<i>Non-banks</i>	2	2	2	3	4
Debit card¹	15	14	19	22	22
<i>International debit card</i>	7	6	8	8	9
<i>e-Debit²</i>	10	10	11	13	13
<i>Other³</i>	-	-	6	8	9
Charge card	8	8	8	8	7
<i>Banks</i>	5	5	5	5	5
<i>Non-banks</i>	3	3	3	3	2
E-money⁴	13	15	19	20	20
<i>Banks</i>	2	4	4	4	5
<i>Non-banks</i>	11	11	15	16	15
Internet banking	17	19	23	24	27
Mobile banking	6	7	11	11	11
MEPS FPX and Direct Debit	16	16	16	16	17
Interbank GIRO	28	31	33	33	36

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

² Domestic PIN-based ATM

³ Cards with both international debit and domestic PIN-based applications

⁴ Include international brand prepaid card