

## Financial Stability and Payment Systems Report 2009

**Table A.24**  
**Development Financial Institutions: Selected Data**

	As at end					
	2008			2009		
	Branch	ATM	Staff	Branch	ATM	Staff
<b>DFIs under DFIA<sup>1</sup>:</b>						
Bank Pembangunan Malaysia Berhad	-	-	381	-	-	380
Bank Kerjasama Rakyat Malaysia Berhad	117	234	3,618	122	310	3,857
Bank Simpanan Nasional	374	667	5,278	375	736	5,471
Export-Import Bank of Malaysia Berhad	-	-	213	-	-	231
Bank Pertanian Malaysia Berhad	172	164	2,916	167	180	3,026
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	19	-	984	19	-	1,025
Sub-total	682	1,065	13,390	683	1,226	13,990
<b>Other DFIs:</b>						
Malaysian Industrial Development Finance Berhad	6	-	365	5	-	335
Sabah Development Bank Berhad	-	-	88	-	-	88
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	12	-	-	12
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	31	-	-	33
Credit Guarantee Corporation Malaysia Berhad	16	-	467	16	-	453
Sabah Credit Corporation	11	-	200	11	-	199
Lembaga Tabung Haji	123	-	1,963	123	-	2,022
Sub-total	156	-	3,126	155	-	3,142
<b>Total</b>	<b>838</b>	<b>1,065</b>	<b>16,516</b>	<b>838</b>	<b>1,226</b>	<b>17,132</b>

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

**Table A.25**  
**Household Sector: Selected Indicators**

	2005	2006	2007	2008	2009
	RM million				
Household debt <sup>1</sup>	361,029.1	395,466.1	429,482.6	472,088.0	516,559.1
Household financial assets <sup>2</sup>	856,849.9	977,616.7	1,158,805.3	1,107,591.5	1,272,380.2
	%				
Household debt to GDP ratio	69.1	68.8	67.1	63.9	76.6
Household financial assets to household debt ratio	237.3	247.2	269.8	234.6	246.3
Household banking system NPL ratio	8.1	7.1	5.3	4.1	3.1

<sup>1</sup> Comprises household loans outstanding in banking system, Bank Simpanan Nasional, Bank Kerjasama Rakyat Malaysia Berhad, insurance companies and Treasury Housing Loans Division

<sup>2</sup> Comprises household deposits held in banking system, Bank Simpanan Nasional, Bank Kerjasama Rakyat Malaysia Berhad, total assets of life insurance funds, household direct holdings of equity, Employees Provident Fund contributions and net asset value of unit trust funds

Source: Treasury Housing Loans Division, Securities Commission Malaysia, Employees Provident Fund and internal computation