



Annex



Contents

Key Financial and Payment Systems Statistics

Banking System

A.1	Sources and Uses of Funds of the Financial System	P 1
A.2	Banking System: Income and Expenditure	P 2
A.3	Commercial Banks: Income and Expenditure	P 3
A.4	Investment Banks: Income and Expenditure	P 4
A.5	Islamic Banking System: Income and Expenditure	P 5
A.6	Banking System: Key Data	P 6
A.7	Commercial Banks: Commitments and Contingencies	P 6
A.8	Investment Banks: Commitments and Contingencies	P 7

Insurance Sector

Life Insurance Business

A.9	Life Insurance: Income and Outgo	P 7
-----	----------------------------------	-----

General Insurance Business

A.10	General Insurance: Underwriting and Operating Results	P 8
------	---	-----

Takaful Sector

Family Takaful Business

A.11	Family Takaful: Income and Outgo	P 8
------	----------------------------------	-----

General Takaful Business

A.12	General Takaful: Underwriting and Operating Results	P 9
------	---	-----

Development Financial Institutions

A.13	Development Financial Institutions: Sources and Uses of Funds	P 10
A.14	Development Financial Institutions under DFIA: Sources and Uses of Funds	P 11
A.15	Development Financial Institutions: Direction of Lending	P 12
A.16	Development Financial Institutions under DFIA: Direction of Lending	P 13
A.17	Development Financial Institutions under DFIA: Non-performing Loans and Loan Loss Provisions	P 14
A.18	Bank Pembangunan Malaysia Berhad	P 14
A.19	Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)	P 15
A.20	Export-Import Bank of Malaysia Berhad	P 16
A.21	Bank Kerjasama Rakyat Malaysia Berhad	P 17
A.22	Bank Simpanan Nasional	P 18
A.23	Bank Pertanian Malaysia Berhad (Agrobank)	P 19
A.24	Development Financial Institutions: Selected Data	P 20



Household Sector

A.25	Household Sector: Selected Indicators	P 20
------	---------------------------------------	------

Payment and Settlement Systems

A.26	Basic Payments Indicator	P 21
A.27	Usage of Various Cashless Payments: Volume and Value of Transactions	P 22
A.28	Payment and Securities Transfer Instructions Handled by RENTAS: Volume and Value of Transactions	P 23
A.29	Number of Electronic Fund Transfer at Point-of-Sale (EFTPOS) Terminals	P 24
A.30	Number of Cards and Users of Payment Instruments and Channels	P 24
A.31	Total Outward and Inward Remittance	P 25
A.32	Number of Participants and Instrument Users	P 26

Table A.1
Sources and Uses of Funds of the Financial System

	2004	2005	2006	2007	2008p
	RM million				
Sources of Funds					
Capital, reserves and profit	167,017.9	180,639.1	218,450.8	246,245.7	285,003.0
Currency	32,353.9	34,396.7	37,896.0	42,192.7	48,042.9
Demand deposits	124,333.4	135,944.1	165,166.1	166,128.4	175,103.4
Other deposits ¹	711,307.5	787,169.3	910,403.1	982,933.4	1,087,788.2
<i>Banking and financial institutions</i>	197,022.6	227,173.6	319,550.6	312,240.1	341,564.7
<i>Public sector</i>	38,809.9	44,415.0	34,176.8	37,810.1	43,433.6
<i>Private sector</i>	462,149.5	501,873.3	544,589.0	616,863.7	681,873.6
<i>Foreign</i>	13,325.4	13,707.4	12,086.7	16,019.5	20,916.3
Borrowings	52,607.9	55,955.8	96,094.2	81,022.8	72,601.6
Funds from other financial institutions	71,717.6	84,238.8	78,267.2	154,393.2	141,306.6
<i>Domestic</i> ²	33,762.8	43,150.4	45,784.2	100,138.1	90,076.2
<i>Foreign</i>	37,954.7	41,088.4	32,483.0	54,255.1	51,230.4
Insurance, provident and pension funds	337,937.6	373,645.1	425,637.8	468,865.3	509,669.4
Other liabilities	267,579.3	260,673.7	226,362.6	333,615.8	260,123.4
Total Liabilities	1,764,855.0	1,912,662.6	2,158,277.7	2,476,397.4	2,579,638.5
Uses of Funds					
Currency	5,058.3	6,057.3	8,626.4	9,235.3	10,599.6
Deposits with other financial institutions	247,947.3	259,429.4	345,239.3	468,521.1	365,386.1
<i>Domestic</i>	214,355.2	232,385.7	296,921.1	379,611.1	321,262.0
<i>Foreign</i>	33,592.0	27,043.7	48,318.2	88,910.0	44,124.0
Loans and advances	655,668.4	721,642.2	784,425.9	864,470.9	969,127.7
<i>Banking and financial institutions</i>	7,950.3	5,446.5	12,054.8	61,539.2	65,950.4
<i>Public sector</i>	24,382.2	22,449.5	55,863.5	11,993.1	16,370.7
<i>Private sector</i>	620,712.1	691,258.2	713,451.4	784,486.6	874,770.9
<i>Foreign</i>	2,623.8	2,488.1	3,056.3	6,452.0	12,035.7
Securities	433,071.0	472,883.7	605,892.0	670,171.4	756,044.7
<i>Treasury bills</i>	445.2	1,698.4	1,687.1	1,969.8	1,524.5
<i>Commercial bills</i>	8,403.7	7,078.7	6,250.2	10,912.4	13,224.0
<i>Malaysian Government Securities (MGS)</i>	139,488.3	153,654.3	174,424.5	202,055.1	234,598.1
<i>Corporate</i>	271,630.7	291,606.4	303,684.7	364,897.6	414,379.6
<i>Private Debt Securities (PDS)</i>	130,213.0	140,405.4	135,385.1	175,295.8	195,114.1
<i>Equities</i>	141,417.7	151,201.0	168,299.5	189,601.7	219,265.5
<i>Foreign</i>	4,578.6	6,677.9	7,399.2	5,221.3	6,165.2
<i>Others</i>	8,524.5	12,168.0	112,446.3	85,115.2	86,153.3
Gold and forex reserves	247,786.6	263,235.6	288,921.8	334,410.9	315,753.2
Other assets ³	175,323.5	189,414.3	125,172.3	129,587.7	162,727.2
Total Assets	1,764,855.0	1,912,662.6	2,158,277.7	2,476,397.4	2,579,638.5

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

² Includes statutory reserves of banking institutions

³ Effective 2006, portions of 'Other assets' have been re-classified

p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.2
Banking System¹: Income and Expenditure

	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Interest income	40,755.3	43,659.6	52,134.5	59,789.9	63,146.9
Less: Interest expense	20,591.0	22,034.8	27,809.1	32,847.4	34,058.1
Net interest income	20,164.4	21,624.8	24,325.4	26,942.6	29,088.8
Add: Fee-based income	4,229.4	4,721.2	5,167.9	6,896.4	7,385.8
Less: Staff cost	5,662.1	6,280.0	7,509.5	8,557.4	9,342.5
Overheads	6,427.1	7,057.8	8,211.3	9,522.0	10,826.0
Gross operating profit	12,304.6	13,008.2	13,772.5	15,759.6	16,306.1
Less: Loan loss and other provisions	4,586.9	5,558.7	6,538.3	5,370.1	4,170.1
Gross operating profit after provision	7,717.7	7,449.6	7,234.2	10,389.4	12,136.0
Add: Other income	3,851.7	4,932.2	5,715.0	7,312.4	7,033.8
Pre-tax profit	11,569.4	12,381.8	12,949.2	17,701.9	19,169.7
Pre-tax profit / Average assets (%)	1.4	1.4	1.3	1.5	1.5
Pre-tax profit / Average shareholders' funds (%)	16.3	16.8	16.2	19.7	18.5
Pre-tax profit / Average employee (RM'000)	125.2	130.3	131.8	168.5	170.8
Cost incurred per ringgit of revenue earned (sen)	42.8	42.6	44.7	43.9	46.4
Cost incurred per ringgit of net interest income (sen)	60.0	61.7	64.6	67.1	69.3
Overheads to staff cost (%)	113.5	112.4	109.3	111.3	115.9
Staff cost per employee (RM'000)	60.3	65.3	74.8	78.0	81.3

¹ Includes Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.3
Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Interest income	39,093.6	41,960.9	50,396.0	56,890.9	60,568.2
Less: Interest expense	19,395.0	20,768.9	26,486.7	30,619.2	32,180.0
Net interest income	19,698.6	21,192.0	23,909.3	26,271.7	28,388.2
Add: Fee-based income	3,878.0	4,367.0	4,885.7	5,596.7	5,967.2
Less: Staff cost	5,364.6	5,932.4	7,088.5	7,753.0	8,515.3
Overheads	6,272.5	6,876.9	7,926.3	8,590.1	9,949.8
Gross operating profit	11,939.5	12,749.8	13,780.2	15,525.4	15,890.3
Less: Loan loss and other provisions	4,485.4	5,444.7	6,339.3	5,517.7	4,128.3
Gross operating profit after provision	7,454.1	7,305.0	7,440.9	10,007.7	11,762.0
Add: Other income	3,300.8	3,790.3	4,642.2	5,647.8	6,726.6
Pre-tax profit	10,754.9	11,095.3	12,083.1	15,655.4	18,488.6
Pre-tax profit / Average assets (%)	1.3	1.3	1.2	1.4	1.5
Pre-tax profit / Average shareholders' funds (%)	16.3	16.2	16.4	19.2	19.6
Pre-tax profit / Average employee (RM'000)	119.7	120.1	126.9	157.5	177.6
Cost incurred per ringgit of revenue earned (sen)	43.3	43.6	44.9	43.6	44.9
Cost incurred per ringgit of net interest income (sen)	59.1	60.4	62.8	62.2	65.0
Overheads to staff cost (%)	116.9	115.9	111.8	110.8	116.8
Staff cost per employee (RM'000)	58.8	63.5	73.2	76.1	80.1

¹ Includes finance companies and Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.4
Investment Banks: Income and Expenditure

	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Interest income	1,661.7	1,698.7	1,738.5	2,899.0	2,578.6
Less: Interest expense	1,196.0	1,265.9	1,322.4	2,228.2	1,878.0
Net interest income	465.8	432.8	416.0	670.9	700.6
Add: Fee-based income	351.4	354.2	282.2	1,299.7	1,418.5
Less: Staff cost	297.5	347.6	421.0	804.4	827.2
Overheads	154.6	180.9	285.0	932.0	876.1
Gross operating profit	365.1	258.5	-7.7	234.2	415.8
Less: Loan loss and other provisions	101.5	113.9	199.0	-147.5	41.8
Gross operating profit after provision	263.6	144.5	-206.7	381.8	373.9
Add: Other income	550.9	1,141.9	1,072.8	1,664.7	307.1
Pre-tax profit	814.4	1,286.5	866.2	2,046.4	681.1
Pre-tax profit / Average assets (%)	1.9	2.9	1.5	2.9	1.0
Pre-tax profit / Average shareholders' funds (%)	15.5	23.2	13.8	25.2	7.6
Pre-tax profit / Average employee (RM'000)	318.2	484.1	281.8	364.0	83.7
Cost incurred per ringgit of revenue earned (sen)	33.0	27.4	39.9	47.8	70.2
Cost incurred per ringgit of net interest income (sen)	97.1	122.1	169.7	258.8	243.1
Overheads to staff cost (%)	52.0	52.0	67.7	115.9	105.9
Staff cost per employee (RM'000)	110.6	132.4	119.5	104.2	96.6

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.5
Islamic Banking System: Income and Expenditure

	For the calendar year				
	2004	2005 ¹	2006 ¹	2007	2008 ^p
	RM million				
Income	4,124.3	4,183.1	5,271.2	7,688.8	9,126.2
Less: Expense	1,681.5	1,639.8	2,418.9	3,528.8	4,161.6
Net income	2,442.8	2,543.3	2,852.3	4,159.9	4,964.6
Add: Fee-based income	174.7	232.7	297.7	461.4	490.4
Less: Staff cost	265.2	282.7	346.8	800.0	886.2
Overheads	419.1	468.5	812.7	1,454.6	1,869.2
Gross operating profit	1,933.2	2,024.8	1,990.5	2,366.7	2,699.5
Less: Financing loss and other provisions	1,162.3	652.5	575.3	917.9	1,201.2
Gross operating profit after provisions	770.9	1,372.3	1,415.2	1,448.8	1,498.3
Add: Other income	134.8	170.3	197.2	445.3	312.0
Pre-tax profit	905.7	1,542.6	1,612.4	1,894.1	1,810.4
Pre-tax profit / Average assets (%)	1.0	1.9	1.6	1.3	1.0
Pre-tax profit / Average shareholders' funds (%)	16.8	24.0	18.7	15.6	12.4
Pre-tax profit / Average employee (RM'000) ²	125.5	195.0	198.8	165.3	103.3
Cost incurred per ringgit of revenue earned (sen)	15.4	18.0	22.0	26.2	27.8
Cost incurred per ringgit of net income (sen)	28.0	29.5	40.7	54.2	55.5
Overheads to staff cost (%)	158.0	165.7	234.3	181.8	210.9
Staff cost per-employee (RM'000) ²	32.6	32.9	45.5	108.2	108.8

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

Financial Stability and Payment Systems Report 2008

Table A.6
Banking System: Key Data

	As at end				
	2004	2005	2006	2007	2008
Number of institutions	41	43	42	47	54
<i>Commercial banks¹</i>	29	27	22	22	22
<i>Investment banks</i>	10	10	10	14	15
<i>Islamic banks</i>	2	6	10	11	17
Office network	2,429	2,244	2,139	2,245	2,271
<i>Commercial banks¹</i>	2,276	2,072	1,952	1,968	1,979
<i>Investment banks</i>	17	19	19	120	131
<i>Islamic banks²</i>	136	766	1,167	1,272	2,039
Number of banks with Internet services	14	14	16	18	21
Number of employees	93,948	96,106	100,414	109,641	114,856
<i>Commercial banks¹</i>	87,222	89,047	91,741	96,146	99,593
<i>Investment banks</i>	2,690	2,625	3,522	7,721	8,561
<i>Islamic banks</i>	4,036	4,434	5,151	5,774	6,702

¹ Includes finance companies

² Includes Islamic bank branches that are shared with conventional bank branches

Table A.7
Commercial Banks¹: Commitments and Contingencies

	As at end				
	2004	2005	2006	2007	2008 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	24,728.9	21,693.4	21,052.0	19,574.6	12,744.2
Credit extension commitments	204,293.3	228,723.2	258,026.1	303,862.7	345,252.0
Direct credit substitutes	14,713.9	16,026.4	16,404.2	19,424.7	21,178.9
Foreign exchange related contracts	175,269.0	161,030.2	212,377.6	368,769.5	365,715.5
Interest rate related contracts	163,101.1	252,488.9	552,340.1	642,812.1	750,508.2
Trade-related contingencies	23,851.7	21,049.1	20,767.3	17,756.9	13,768.9
Transaction-related contingencies	21,685.4	23,529.3	26,245.3	29,031.1	34,025.0
Underwriting obligations	1,522.9	1,605.7	1,310.4	2,282.7	1,383.5
Others	14,636.8	19,211.5	34,360.7	44,026.3	53,138.4
Total	643,803.0	745,357.7	1,142,883.7	1,447,540.5	1,597,714.6

¹ Includes finance companies & Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.8
Investment Banks: Commitments and Contingencies

	As at end				
	2004	2005	2006	2007	2008 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	2,493.7	2,418.3	2,968.0	2,049.9	79.1
Credit extension commitments	2,387.6	2,847.3	1,681.3	4,140.4	2,335.2
Direct credit substitutes	1,126.2	1,312.4	855.5	1,165.9	729.4
Foreign exchange related contracts	2,877.6	4,976.9	5,669.7	2,812.3	461.9
Interest rate related contracts	169,189.1	112,409.4	38,010.1	44,180.0	13,994.8
Trade-related contingencies	0.0	0.0	0.0	1.1	0.0
Transaction-related contingencies	676.6	1,794.5	1,304.5	806.7	168.0
Underwriting obligations	1,029.6	2,106.5	4,599.8	3,486.7	2,551.8
Others	44.6	506.2	7,950.4	26,943.7	8,461.3
Total	179,825.0	128,371.5	63,039.2	85,586.6	28,781.4

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.9
Life Insurance¹: Income and Outgo

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Income					
Premium income	15,152.1	16,020.6	17,148.0	18,922.5	18,771.7
Net investment income	3,175.9	3,661.2	3,994.7	4,568.3	4,906.6
Profit on sale of assets and miscellaneous income	2,058.2	1,257.1	2,624.6	4,949.7	3,100.6
Total	20,386.2	20,938.9	23,767.3	28,440.5	26,778.9
Outgo					
Net policy benefits	5,401.1	6,274.1	7,320.2	9,661.8	10,024.1
Agency remuneration	2,391.5	2,509.7	2,462.4	2,582.9	2,724.8
Management expenses ²	1,017.4	1,073.4	1,252.1	1,387.6	1,563.6
Loss on disposal of assets and other outgo	584.4	1,159.1	1,064.3	984.6	4,925.4
Total	9,394.4	11,016.3	12,099.0	14,616.9	19,237.9
Excess of income over outgo	10,991.8	9,922.6	11,668.3	13,823.6	7,541.0

¹ Figures are based on combined business within and outside Malaysia

² Inclusive of net bad and doubtful debts

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.10
General Insurance¹: Underwriting and Operating Results

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Underwriting profit	474.8	998.1	490.3	16.0	81.5
Investment income	610.3	663.3	730.0	796.6	789.9
Capital gains	195.2	108.6	184.7	588.0	122.3
Other income	83.4	112.6	269.1	107.6	133.6
Capital losses	19.7	89.1	87.6	16.1	155.4
Other outgo	127.7	205.4	125.9	153.0	383.0
Operating profit	1,216.3	1,588.1	1,460.6	1,339.1	588.9

¹ Figures are based on combined business within and outside Malaysia

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.11
Family Takaful¹: Income and Outgo

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Income					
Net contributions	794.4	977.1	1,241.5	1,990.5	2,370.4
Net investment income	156.6	192.3	232.0	282.2	298.5
Profit on sale of assets and miscellaneous income	78.4	57.7	126.5	103.1	165.4
Total	1,029.4	1,227.0	1,600.0	2,375.8	2,834.3
Outgo					
Net certificate benefits	281.0	347.2	400.8	535.5	633.3
Net commissions	83.1	93.0	129.4	187.1	317.2
Management expenses ²	95.0	46.3	97.5	161.3	141.6
Loss on disposal of assets and other outgo	95.3	60.3	100.7	50.3	202.3
Total	554.5	546.8	728.5	934.3	1,294.4
Excess of income over outgo	475.0	680.3	871.6	1,441.5	1,539.9

¹ Figures are based on combined business within and outside Malaysia; 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.12
General Takaful¹: Underwriting and Operating Results

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Underwriting profit	113.0	169.7	44.1	-26.8	113.0
Investment income	14.8	19.6	32.3	44.6	50.6
Capital gains	2.1	3.2	3.8	10.3	13.5
Other income	3.0	5.8	19.2	10.8	36.8
Capital losses	1.2	4.5	9.5	0.7	15.1
Other outgo	16.2	13.9	9.9	13.7	27.3
Operating profit	115.6	180.0	80.0	24.5	171.6

¹ Figures are based on combined business within and outside Malaysia; and actual expenses borne by general takaful funds

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.13
Development Financial Institutions¹: Sources and Uses of Funds

	As at end				
	2004	2005	2006	2007	2008
	RM million				
Sources:					
Shareholders' funds	10,543.8	12,744.0	15,091.1	17,767.8	23,392.4
<i>Paid-up capital</i>	7,862.3	8,563.4	10,296.7	10,341.8	12,526.8
<i>Reserves</i>	2,051.3	2,221.5	3,006.0	3,390.7	4,413.3
<i>Retained earnings</i>	630.2	1,959.1	1,788.4	4,035.3	6,452.3
Deposits accepted	49,878.0	54,084.7	60,402.0	67,067.9	79,542.8
Borrowings	18,730.9	20,672.5	23,239.1	24,771.4	21,500.0
<i>Government</i>	13,050.1	13,386.2	14,823.7	17,188.6	13,598.5
<i>Multilateral/International agencies</i>	4,044.2	4,103.2	4,050.7	2,784.0	2,420.1
<i>Others</i>	1,636.6	3,183.1	4,364.7	4,798.8	5,481.4
Others	12,297.2	12,366.7	14,829.9	19,163.3	20,015.1
Total	91,449.9	99,867.9	113,562.1	128,770.4	144,450.3
Uses:					
Deposits placed	18,908.0	13,964.4	18,831.3	20,519.5	20,070.2
Investments	25,557.0	28,034.6	28,819.7	32,762.5	36,635.3
<i>of which:</i>					
<i>Government securities</i>	2,629.3	4,489.2	4,617.7	4,758.7	6,300.9
<i>Shares</i>	8,256.0	8,370.5	8,005.6	6,753.1	8,677.5
<i>Quoted</i>	6,369.1	7,030.1	7,561.4	6,434.7	8,392.6
<i>Unquoted</i>	1,886.9	1,340.4	444.2	318.4	284.9
Loans and advances	37,747.1	47,495.9	55,527.8	65,279.2	75,255.4
Fixed assets	4,057.7	4,205.3	4,449.7	4,614.9	5,430.7
Others	5,180.1	6,167.7	5,933.6	5,594.3	7,058.7
Total	91,449.9	99,867.9	113,562.1	128,770.4	144,450.3
Contingencies					
Guarantee	3,949.0	4,341.0	5,365.7	4,660.7	4,200.7
Export credit insurance	308.6	380.5	348.8	659.4	784.2
Total	4,257.6	4,721.5	5,714.5	5,320.1	4,984.9

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. Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and Malaysia Export Credit Insurance Berhad and exclude SME Bank

Table A.14
Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end				
	2004	2005	2006	2007	2008
	RM million				
Sources:					
Shareholders' funds	6,178.1	8,398.1	10,484.2	11,498.3	17,091.2
<i>Paid-up capital</i>	4,811.1	5,503.6	7,171.5	7,194.9	9,374.9
<i>Reserves</i>	1,339.4	1,479.9	2,207.7	2,533.7	3,556.3
<i>Retained earnings</i>	27.6	1,414.6	1,105.0	1,769.7	4,160.0
Deposits accepted	37,278.5	40,225.5	45,098.7	50,450.3	59,210.4
Borrowings	14,586.9	16,437.2	18,729.1	19,877.1	15,913.1
<i>Government</i>	10,438.2	12,201.1	13,758.7	15,917.4	12,162.1
<i>Multilateral/International agencies</i>	3,846.3	3,927.4	3,869.8	2,574.5	2,256.7
<i>Others</i>	302.4	308.7	1,100.6	1,385.2	1,494.3
Others	9,730.3	9,550.1	11,343.1	15,269.5	15,689.7
Total	67,773.8	74,610.9	85,655.1	97,095.2	107,904.4
Uses:					
Deposits placed	12,949.5	8,204.7	12,713.4	11,171.7	11,673.7
Investments	15,868.1	18,634.9	17,500.6	20,873.3	19,590.6
<i>of which:</i>					
<i>Government securities</i>	2,549.8	4,446.2	4,560.1	4,726.1	6,300.9
<i>Shares</i>	1,705.8	1,742.3	1,429.5	646.5	434.1
<i>Quoted</i>	1,616.7	1,625.7	1,325.5	571.4	391.0
<i>Unquoted</i>	89.1	116.6	104.1	75.1	43.1
Loans and advances	33,472.5	43,374.9	50,961.4	60,473.0	70,132.6
Fixed assets	1,786.1	1,843.0	1,994.9	2,057.4	2,318.6
Others	3,697.6	2,553.4	2,484.8	2,519.8	4,188.9
Total	67,773.8	74,610.9	85,655.1	97,095.2	107,904.4
Contingencies					
Guarantee	533.3	613.5	524.7	561.5	367.4
Export credit insurance	308.6	380.5	348.8	659.4	784.2
Total	841.9	994.0	873.5	1,220.9	1,151.6

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) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank). Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and Malaysia Export Credit Insurance Berhad and exclude SME Bank

² Development Financial Institutions Act 2002

Financial Stability and Payment Systems Report 2008

Table A.15
Development Financial Institutions¹: Direction of Lending

	As at end				
	2004	2005	2006	2007	2008
	RM million				
Agriculture, forestry and fishery	3,261.3	3,359.1	3,575.7	3,968.3	4,976.9
Mining and quarrying	66.8	56.6	41.6	20.3	120.2
Manufacturing	4,126.2	4,474.3	4,655.7	5,687.8	5,856.3
Electricity, gas and water supply	1,228.9	2,253.0	2,920.9	3,497.5	3,765.8
Import and export, wholesale and retail trade, restaurants and hotels	698.8	643.3	761.2	1,030.8	1,497.9
Broad property sector	10,084.7	11,789.4	15,192.4	16,382.3	16,900.8
<i>Construction</i>	4,186.6	5,246.6	7,057.1	7,542.1	8,493.2
<i>Purchase of residential property</i>	4,078.1	5,475.5	6,868.0	7,396.7	7,020.9
<i>Purchase of non-residential property</i>	463.9	429.6	545.8	614.1	357.4
<i>Real estate</i>	1,356.1	637.7	721.5	829.4	1,029.3
Transport, storage and communication	4,665.2	5,837.1	6,281.1	5,610.0	5,473.4
Maritime	474.4	681.5	799.0	1,834.5	1,916.7
Finance, insurance and business services	984.2	766.1	877.4	1,056.6	786.7
Consumption credit	9,896.5	14,074.3	17,435.8	23,159.8	31,356.6
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	1,104.8	1,508.2	2,168.8	2,376.4	2,549.0
<i>Credit card</i>	24.3	32.6	50.4	86.7	174.8
Purchase of securities	103.4	214.1	189.9	66.0	218.9
Others	2,156.7	3,347.1	2,797.1	2,965.3	2,385.2
Total	37,747.1	47,495.9	55,527.8	65,279.2	75,255.4

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. Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and exclude SME Bank

Table A.16
Development Financial Institutions¹ under DFIA²: Direction of Lending

	As at end				
	2004	2005	2006	2007	2008
	RM million				
Agriculture, forestry and fishery	3,148.3	3,239.5	3,513.7	3,864.8	4,862.9
Mining and quarrying	49.1	35.5	19.9	14.2	116.5
Manufacturing	2,872.2	3,254.5	3,422.1	4,475.3	4,650.8
Electricity, gas and water supply	1,228.9	2,251.6	2,919.7	3,496.5	3,764.9
Import and export, wholesale and retail trade, restaurants and hotels	260.7	356.8	502.2	779.8	1,280.9
Broad property sector	8,933.1	10,580.9	13,709.2	14,794.9	15,217.8
<i>Construction</i>	3,973.7	4,908.8	6,566.4	7,030.1	7,989.6
<i>Purchase of residential property</i>	3,797.0	5,195.4	6,582.3	7,119.8	6,747.8
<i>Purchase of non-residential property</i>	461.2	429.1	480.8	561.4	237.4
<i>Real estate</i>	701.2	47.6	79.7	83.6	243.0
Transport, storage and communication	4,615.0	5,778.3	6,200.0	5,534.6	5,408.7
Maritime	474.4	681.5	799.0	1,834.5	1,916.7
Finance, insurance and business services	827.4	657.0	763.1	939.7	751.9
Consumption credit	9,571.1	13,679.5	16,926.8	22,433.5	30,417.6
of which:					
<i>Purchase of motor vehicles</i>	1,104.8	1,508.2	2,095.4	2,315.6	2,512.8
<i>Credit card</i>	24.3	32.6	50.4	86.7	174.8
Purchase of securities	103.4	88.2	64.9	66.0	218.9
Others	1,388.9	2,771.6	2,120.8	2,239.2	1,525.0
Total	33,472.5	43,374.9	50,961.4	60,473.0	70,132.6

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) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank). Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and exclude SME Bank

² Development Financial Institutions Act 2002

Financial Stability and Payment Systems Report 2008

Table A.17
Development Financial Institutions¹ under DFIA²: Non-performing Loans and Loan Loss Provisions

	As at end	
	2007	2008
	RM million	
General provisions	1,327.0	1,412.3
Interest-in-suspense	957.6	673.5
Specific provisions	2,506.0	2,462.1
Non-performing loans	5,140.4	4,561.2
	(%)	
Gross NPL ratio	8.8	6.7
Net NPL ratio	3.0	2.2
Total provisions/NPL	93.2	99.7

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

² Development Financial Institutions Act 2002

Table A.18
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	
	2007	2008	2007	2008	2007	2008
	RM million					
Infrastructure	15,403.3	14,798.0	2,526.3	2,007.9	2,540.2	1,188.3
<i>Government programmes</i>	12,880.1	11,909.1	1,355.7	1,992.5	1,660.6	653.7
<i>Private programmes</i>	2,523.2	2,888.9	1,170.6	15.4	879.6	534.6
Maritime	1,834.5	1,916.7	526.0	490.1	1,358.7	476.3
<i>Shipping industry</i>	776.4	1,011.8	503.8	430.1	480.0	369.0
<i>Shipyards industry</i>	868.9	756.1	22.2	60.0	826.1	107.3
<i>Marine-related services</i>	189.2	148.8	0.0	0.0	52.6	0.0
Manufacturing: High technology	942.4	995.4	1,233.6	82.0	391.7	321.5
Others	29.6	19.5	3.1	1.4	6.3	1.9
Total	18,209.8	17,729.6	4,289.0	2,581.4	4,296.9	1,988.0

Source: Bank Pembangunan Malaysia Berhad

Table A.19
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	
	2007	2008	2007	2008	2007	2008
	RM million					
SMEs	2,204.7	2,837.6	3,057.1	2,200.9	1,739.3	1,881.7
<i>Micro</i>	255.6	279.9	232.2	220.0	204.1	174.1
<i>Small</i>	1,115.3	1,218.5	801.2	549.5	752.1	667.9
<i>Medium</i>	833.8	1,339.2	2,023.7	1,431.5	783.1	1,039.7
Others	439.3	427.1	0.0	0.0	121.9	102.7
Total	2,644.0	3,264.7	3,057.1	2,200.9	1,861.2	1,984.4

Source: Bank Perusahaan Kecil & Sederhana Malaysia Berhad

Financial Stability and Payment Systems Report 2008

Table A.20
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-2007	As at end-2008	2007	2008	2007	2008
Buyer credit facility	639.6	797.4	169.0	140.0	521.7	328.3
Overseas investment credit facility	808.8	708.1	429.1	0.0	347.6	371.1
Malaysian Kitchen facility	0.0	4.5	0.0	3.9	0.0	3.8
Supplier credit facility	290.3	429.2	850.1	250.7	723.9	998.2
Export credit refinancing	1,955.0	1,860.9	8,428.9	9,514.8	8,428.9	9,514.8
Total	3,693.7	3,800.1	9,877.1	9,909.4	10,022.1	11,216.2
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Business Coverage (RM million)			
	As at end-2007	As at end-2008	2007	2008		
Short-term Policies						
<i>Comprehensive policies</i>	573.0	616.0	2,518.0	2,553.0		
<i>Bank letter of credit policy</i>	33.9	63.0	116.7	66.8		
<i>Specific policies</i>	0.9	0.0	1.0	0.0		
<i>Others</i>	33.1	59.0	57.2	19.4		
Sub-total	640.9	738.0	2,692.9	2,639.2		
Medium and Long-term Policies						
<i>Specific policies</i>	80.0	45.0	84.0	47.6		
<i>Buyer credit guarantee</i>	270.0	159.0	225.0	165.8		
<i>Bond indemnity support</i>	64.0	63.0	71.0	70.4		
<i>Overseas investment insurance</i>	3.1	64.0	3.5	83.2		
<i>Others</i>	162.9	83.0	0.0	0.0		
Sub-total	580.0	414.0	383.5	367.0		
Total	1,220.9	1,152.0	3,076.4	3,006.2		

Source: Export-Import Bank of Malaysia Berhad

Table A.21
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-2007			As at end-2008			
	Members	Non-members	Total	Members	Non-members	Total	
	937.9	26,320.5	27,258.4	11,872.8	20,773.6	32,646.4	
Direction of Financing	Financing Outstanding (RM million)						
	As at end-2007			As at end-2008			
	Sector	Members	Non-members	Total	Members	Non-members	Total
	Agriculture	17.8	82.8	100.6	15.5	156.6	172.1
Purchase of residential property	2,826.3	1,178.9	4,005.2	2,748.0	1,113.8	3,861.8	
Purchase of non-residential property	113.5	157.1	270.6	107.6	58.0	165.6	
General commerce	0.6	63.4	64.0	65.7	133.8	199.5	
Purchase of securities	77.9	92.8	170.7	114.9	98.5	213.4	
Consumption credit	12,380.1	6,605.5	18,985.6	8,717.4	16,489.5	25,206.9	
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	601.0	1,464.5	2,065.5	572.3	1,685.9	2,258.2	
Manufacturing	0.1	167.2	167.3	0.1	465.2	465.3	
Others	129.1	839.7	968.8	103.6	1,737.8	1,841.4	
Total	15,545.4	9,187.4	24,732.8	11,872.8	20,253.2	32,126.0	

Source: Bank Kerjasama Rakyat Malaysia Berhad

Financial Stability and Payment Systems Report 2008

Table A.22
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-2007	As at end-2008
Fixed deposits	3,780.8	4,703.4
GIRO deposits	4,745.1	4,992.2
Islamic deposits	3,706.1	4,612.8
Premium savings certificates	899.9	987.5
Others	293.1	122.1
Total	13,425.0	15,418.0
Investments	RM million	
	As at end-2007	As at end-2008
Quoted shares	214.4	161.3
Government securities	4,668.2	5,681.4
<i>of which:</i>		
<i>Malaysian Government Securities</i>	3,347.5	3,301.1
Private debt securities	595.9	864.9
Subsidiary companies	467.8	34.5
Associate companies	231.8	231.8
Others	1,156.8	390.7
Total	7,334.9	7,364.6
Direction of Lending	RM million	
	As at end-2007	As at end-2008
Purchase of securities	6.9	5.5
Purchase of residential property	2,645.1	2,886.0
Purchase of non-residential property	66.5	71.7
Consumption credit	4,264.1	5,210.7
Others	420.7	400.3
Total	7,403.3	8,574.2

Source: Bank Simpanan Nasional

Table A.23
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	
	2007	2008	2007	2008	2007	2008
Sub-sector						
<i>Oil palm</i>	851.2	953.7	465.3	460.2	198.4	304.0
<i>Food crops</i>	423.3	417.8	193.6	171.1	151.5	193.5
<i>Livestock</i>	477.2	576.7	263.8	310.9	137.1	300.2
<i>Fishery</i>	367.0	320.6	135.9	240.7	110.2	138.5
<i>Forestry</i>	42.4	120.3	41.5	49.2	2.1	92.8
<i>Tobacco</i>	19.8	1.1	0.6	0.5	4.8	4.2
<i>Rubber</i>	56.0	62.6	34.3	27.9	20.6	27.8
<i>Others</i>	1,568.6	2,185.2	601.0	1,904.7	618.1	2,036.4
Total	3,805.5	4,638.0	1,736.0	3,165.2	1,242.8	3,097.4

Source: Bank Pertanian Malaysia Berhad

Financial Stability and Payment Systems Report 2008

Table A.24
Development Financial Institutions: Selected Data

	As at end					
	2007			2008		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan Malaysia Berhad	-	-	499	-	-	381
Bank Kerjasama Rakyat Malaysia Berhad	112	165	3,239	117	234	3,618
Bank Simpanan Nasional	375	626	4,865	374	667	5,278
Export-Import Bank of Malaysia Berhad	-	-	205	-	-	213
Bank Pertanian Malaysia Berhad	172	148	2,683	172	164	2,916
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	18	-	908	19	-	984
Sub-total	677	939	12,399	682	1,065	13,390
Other DFIs:						
Malaysian Industrial Development Finance Berhad	9	-	425	6	-	365
Sabah Development Bank Berhad	-	-	83	-	-	88
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	13	-	-	13
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	35	-	-	31
Credit Guarantee Corporation Malaysia Berhad	16	-	415	16	-	465
Sabah Credit Corporation	10	-	201	10	-	200
Lembaga Tabung Haji	123	-	1,936	123	-	1,963
Sub-total	158	-	3,108	155	-	3,125
Total	835	939	15,507	837	1,065	16,515

¹ Development Financial Institutions Act 2002

Table A.25
Household Sector: Selected Indicators

	2004	2005	2006	2007	2008
	RM million				
Household debt ¹	316,158	361,029	393,758	426,800	467,043
Household financial assets ²	790,453	856,849	977,617	1,158,805	1,111,172
	%				
Household debt to GDP ratio	66.7	69.1	68.6	66.5	63.1
Household financial assets to household debt ratio	250.0	237.3	248.3	271.5	237.9
Household banking system NPL ratio	8.5	8.1	7.1	5.4	4.2

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

² 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 estimates

Table A.26
Basic Payments Indicator

	2004	2005	2006	2007	2008
Population (million)	25.9	26.4	26.9	27.5	28.0
GDP (RM million)	474,048	522,445	573,736	641,864	740,721
Cash in circulation (CIC) (RM million)	28,616.9	30,177.6	33,519.4	36,247.1	40,434.7
Volume of transactions (unit)					
Per capita:					
Cheque	7.7	7.6	7.5	7.7	7.4
E-payments:	18.1	22.3	29.0	33.9	37.6
Credit card	6.4	7.0	7.8	8.7	9.3
Charge card	0.3	0.2	0.2	0.2	0.2
Debit card	0.1	0.1	0.2	0.3	0.4
E-money	10.8	13.9	19.2	22.3	24.4
Interbank GIRO	0.1	0.4	0.7	1.0	1.3
Financial Process Exchange (FPX)	...	...	...	...	...
ATM ¹	...	0.1	0.1	0.1	0.2
Internet banking ²	0.4	0.6	0.8	1.2	1.7
Mobile banking ²	n.a.	...	...	0.1	0.1
RENTAS - Third party transactions ³	n.a.	n.a.	...	0.1	0.1
Value of transactions (RM)					
Per capita:					
CIC	1,106.6	1,144.0	1,245.6	1,320.5	1,443.1
Cheque	52,841.7	51,467.1	53,584.9	62,443.1	62,868.3
E-payments:	2,549.5	3,484.3	21,892.6	219,775.9	280,870.3
Credit card	1,348.6	1,550.3	1,767.2	2,047.3	2,329.3
Charge card	81.4	82.0	86.9	88.1	109.2
Debit card	6.4	9.9	24.1	41.1	69.9
E-money	28.4	37.3	47.4	59.7	73.5
Interbank GIRO	544.5	997.3	1,700.2	2,439.2	3,198.4
FPX	0.1	0.5	0.9	16.6	35.9
ATM ¹	6.2	145.1	79.8	166.0	68.5
Internet banking ²	533.9	661.6	930.9	1,586.3	1,613.9
Mobile banking ²	n.a.	0.2	0.4	0.8	2.5
RENTAS - Third party transactions ³	n.a.	n.a.	17,254.8	213,330.8	273,369.4
Percentage of GDP (%):					
CIC	6.0	5.8	5.8	5.6	5.5
Cheque	288.3	259.9	251.3	267.0	237.8
E-payments:	13.9	17.6	102.7	939.9	1,062.5
Credit card	7.4	7.8	8.3	8.8	8.8
Charge card	0.4	0.4	0.4	0.4	0.4
Debit card	...	...	0.1	0.2	0.3
E-money	0.2	0.2	0.2	0.3	0.3
Interbank GIRO	3.0	5.0	8.0	10.4	12.1
FPX	...	...	...	0.1	0.1
ATM ¹	...	0.7	0.4	0.7	0.3
Internet banking ²	2.9	3.3	4.4	6.8	6.1
Mobile banking ²	n.a.	...	...	...	...
RENTAS - Third party transactions ³ (times)	n.a.	n.a.	0.8	9.1	10.3

¹ Comprise bill payments, payments for electronic share application, interbank funds transfer, reloading of MEPS Cash, Touch 'n Go and mobile prepaid value

² Exclude non-financial transactions, credit card and IBG transactions performed online

³ Data available from November 2006. RENTAS third party transactions include Government, custom duty and third party payments. Third party payment refers to Interbank Funds Transfer System (IFTS) transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.27
Usage of Various Cashless Payments: Volume and Value of Transactions

Volume of Transactions	2004	2005	2006	2007	2008
	million				
Payment instruments:					
Cheque	200.2	199.9	201.2	211.7	207.3
Credit card	164.5	184.6	208.8	237.6	261.4
Charge card	6.8	6.3	6.0	5.6	5.6
Debit card	1.6	2.1	4.2	9.1	10.7
E-money	279.4	365.6	517.0	613.1	684.9
Payment channels:					
Internet banking ¹	90.5	123.4	184.1	290.6	402.6
Mobile banking	n.a.	0.4	0.9	1.4	1.6
Mobile payment	-	-	0.3	3.0	9.0
ATM ²	0.3	3.6	1.8	3.7	4.6
Payment systems:					
RENTAS - Third party transaction ³	n.a.	n.a.	0.2	1.6	1.9
Interbank GIRO	3.7	10.4	18.7	26.6	36.2
FPX	...	...	...	0.1	0.3
Value of Transactions	RM billion				
Payment instruments:					
Cheque	1,366.5	1,357.7	1,442.0	1,714.1	1,761.6
Credit card	34.9	40.9	47.6	56.2	65.3
Charge card	2.1	2.2	2.3	2.4	3.1
Debit card	0.2	0.3	0.6	1.1	2.0
E-money	0.7	1.0	1.3	1.6	2.1
Payment channels:					
Internet banking ¹	14.3	259.1	334.8	417.8	624.4
Mobile banking	n.a.	...	...	...	0.1
Mobile payment	-	-	...	...	0.1
ATM ²	0.2	3.8	2.1	4.6	1.9
Payment systems:					
RENTAS - Third party transaction ³	n.a.	n.a.	464.3	5,855.9	7,659.8
Interbank GIRO	14.1	26.3	45.8	67.0	89.6
FPX	...	...	...	0.5	1.0

¹ Include transactions by corporate subscribers from 2005

² Comprise bill payments, payments for electronic share application, interbank funds transfer, reloading of MEPS Cash, Touch 'n Go and mobile prepaid value

³ Data available from November 2006. RENTAS third party transactions include Government, custom duty and third party payments. Third party payment refers to IFTS transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

n.a. Not available

... Negligible

Table A.28
Payment and Securities Transfer Instructions Handled by RENTAS: Volume and Value of Transactions

Volume of Transactions	2004	2005	2006	2007	2008
	'000				
Total volume of transactions	1,920.9	2,039.4	2,226.2	2,659.7	2,984.9
IFTS	1,797.0	1,881.3	2,065.8	2,548.4	2,890.9
Money market operations	101.3	93.1	103.2	108.3	111.5
Foreign exchange settlement	15.7	20.2	32.9	47.7	68.0
Third party transactions	n.a.	n.a.	168.7	1,567.0	1,905.1
<i>Custom duty payment</i>	91.0	82.8	62.4	68.2	75.8
<i>Government payment¹</i>	n.a.	n.a.	0.2	36.8	84.2
<i>Third party payment¹</i>	n.a.	n.a.	106.2	1,462.0	1,745.1
Others	1,589.0	1,685.2	1,761.0	825.5	806.3
SSTS ²	123.9	158.0	160.4	111.3	94.0
Value of Transactions	RM billion				
Total value of transactions	17,872.7	19,314.6	24,974.6	29,880.6	38,744.2
IFTS	16,545.5	17,606.2	22,804.6	27,909.7	37,256.3
Money market operations	6,912.8	7,354.4	10,576.4	12,261.8	17,627.0
Foreign exchange settlement	920.2	1,262.4	1,531.4	2,179.0	3,310.8
Third party transactions	n.a.	n.a.	464.3	5,855.9	7,659.8
<i>Custom duty payment</i>	2.2	2.6	2.3	2.6	3.1
<i>Government payment¹</i>	n.a.	n.a.	3.5	39.9	88.3
<i>Third party payment¹</i>	n.a.	n.a.	458.6	5,813.4	7,568.3
Others	8,710.3	8,986.8	10,232.5	7,613.0	8,658.7
SSTS ²	1,327.1	1,708.5	2,169.9	1,970.9	1,487.8

¹ Data available from November 2006. Third party payment refers to IFTS transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

² Scripless Securities Transfer System, for Malaysian Government Securities, Treasury bills, and scripless public debt securities
n.a. Not available

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2008

Table A.29
Number of Electronic Fund Transfer at Point-of-Sale (EFTPOS) Terminals

Terminals	2004	2005	2006	2007	2008
	Unit				
International brand payment cards ¹	n.a.	83,100	93,368	119,490	144,897
ATM card	n.a.	20,052	21,592	34,754	67,581
E-money	16,642	18,198	28,115	28,771	29,236

¹ MasterCard, Visa, American Express and Diners Club
n.a. Not available

Table A.30
Number of Cards and Users of Payment Instruments and Channels

	2004	2005	2006	2007	2008
	'000				
Number of cards/accounts:					
Credit card	6,583.0	7,815.5	8,833.0	9,899.3	10,812.4
Charge card	286.3	244.5	272.1	245.6	285.6
Debit card	10,237.2	15,676.7	18,861.4	21,887.3	24,436.6
<i>Of which:</i>					
ATM card	7,335.1	12,067.9	14,582.2	17,351.8	19,479.6
E-money	34,174.1	44,034.8	46,874.7	53,150.4	61,534.1
Number of subscribers:					
Internet banking	2,037.7	2,584.0	3,208.3	4,598.7	6,191.4
Mobile banking	25.7	127.6	246.7	345.7	529.6
Mobile payment	n.a.	n.a.	137.1	227.6	355.2

n.a. Not available

Table A.31
Total Outward and Inward Remittances

	2004	2005	2006	2007	2008
	RM million				
Total outward ¹	5,634.3	6,140.0	7,082.7	7,978.4	8,612.2
<i>Remitted via:</i>					
Banks	5,444.8	5,740.4	6,370.3	7,113.3	6,600.8
Non-banks	189.5	399.6	712.4	865.1	2,011.4
Total inward ²	3,063.4	4,314.5	5,165.1	5,773.6	4,975.6
<i>Remitted via:</i>					
Banks	3,061.1	4,302.5	5,148.2	5,721.1	4,892.3
Non-banks	2.3	12.1	16.9	52.5	83.3

¹ Refer to total funds remitted from Malaysia to other countries

² Refer to total funds remitted from other countries to Malaysia

Financial Stability and Payment Systems Report 2008

Table A.32
Number of Participants and Instrument Issuers

	2004	2005	2006	2007	2008
	unit				
RENTAS	52	55	53	54	60
<i>Banks</i>	48	50	48	51	58
<i>Non-banks</i>	4	5	5	3	2
SPICK/e-SPICK					
<i>Banks</i>	<i>n.a.</i>	34	35	36	43
Credit card	18	19	18	18	24
<i>Banks</i>	17	17	16	16	21
<i>Non-banks</i>	1	2	2	2	3
Debit card	14	14	15	14	20
<i>International debit card</i>	5	5	7	6	15
<i>ATM card</i>	10	10	10	10	11
Charge card	7	7	8	8	8
<i>Banks</i>	3	3	5	5	5
<i>Non-banks</i>	4	4	3	3	3
E-money ¹	5	8	13	15	19
<i>Banks</i>	-	1	2	4	4
<i>Non-banks</i>	5	7	11	11	15
Internet banking					
<i>Banks</i>	15	15	17	19	22
Mobile banking					
<i>Banks</i>	4	5	6	7	10
FPX					
<i>Banks</i>	4	5	11	11	11
Interbank GIRO					
<i>Banks</i>	13	16	16	19	21
Remittances	34	37	36	46	67
<i>Banks</i>	32	34	33	34	40
<i>Non-banks</i>	2	3	3	12	27

¹ Include international brand prepaid card
n.a. Not available