

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