



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 7
A.8	Investment Banks: Commitments and Contingencies	P 7

Insurance Sector

Life Insurance Business

A.9	Life Insurance: Income and Outgo	P 8
-----	----------------------------------	-----

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 9
------	----------------------------------	-----

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 13
A.18	Bank Pembangunan Malaysia Berhad	P 14
A.19	Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)	P 14
A.20	Export-Import Bank of Malaysia Berhad	P 15
A.21	Bank Kerjasama Rakyat Malaysia Berhad	P 16
A.22	Bank Simpanan Nasional	P 17
A.23	Bank Pertanian Malaysia	P 18
A.24	Development Financial Institutions: Selected Data	P 19

Household Sector

A.25	Household Sector: Selected Indicators	P 19
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Financial Stability and Payment Systems Report 2007

Payment and Settlement Systems

A.26	Basic Payments Indicator	P 20
A.27	Usage of Various Cashless Payments: Volume of Transactions	P 21
A.28	Usage of Various Cashless Payments: Value of Transactions	P 21
A.29	Payment and Securities Transfer Instructions Handled by RENTAS: Volume of Transactions	P 22
A.30	Payment and Securities Transfer Instructions Handled by RENTAS: Value of Transactions	P 22
A.31	Number of Payment Machines and EFTPOS Terminals	P 23
A.32	Number of Users/Subscribers of Payment Instruments	P 23
A.33	Usage of Internet Banking	P 23
A.34	Usage of Mobile Banking	P 23
A.35	Number of Participants and Instrument Issuers	P 24

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

	2003	2004	2005	2006	2007p
	RM million				
Sources of Funds					
Capital, reserves and profit	148,901.8	167,017.9	180,639.1	215,542.9	227,579.9
Currency	29,445.4	32,353.9	34,396.7	37,896.0	42,192.7
Demand deposits	92,117.8	124,333.4	135,944.1	141,864.3	166,070.3
Other deposits ¹ (of which)	617,286.6	711,307.5	787,169.3	936,089.0	981,070.5
<i>Banking and financial institutions</i>	161,311.5	197,022.6	227,173.6	319,550.6	310,807.0
<i>Public sector</i>	40,563.0	38,809.9	44,415.0	34,176.8	37,810.1
<i>Private sector</i>	406,049.3	462,149.5	501,873.3	570,274.9	616,290.3
<i>Foreign</i>	9,362.8	13,325.4	13,707.4	12,086.7	16,163.1
Borrowings	48,715.3	52,607.9	55,955.8	93,936.0	112,763.4
Funds from other financial institutions	87,571.5	71,717.6	84,238.8	79,121.0	122,726.0
<i>Domestic</i> ²	61,837.8	33,762.8	43,150.4	46,638.0	68,413.4
<i>Foreign</i>	25,733.6	37,954.7	41,088.4	32,483.0	54,312.6
Insurance, provident and pension funds	305,657.0	337,937.6	373,645.1	425,637.3	486,219.2
Other liabilities	233,384.8	267,579.3	260,673.7	226,539.4	337,236.8
Total Liabilities	1,563,080.0	1,764,855.0	1,912,662.6	2,156,625.9	2,475,858.7
Uses of Funds					
Currency	5,573.8	5,058.3	6,057.3	6,531.3	8,980.1
Deposits with other financial institutions	226,303.7	247,947.3	259,429.4	347,383.6	468,844.4
<i>Domestic</i>	211,075.6	214,355.2	232,385.7	299,065.4	379,938.9
<i>Foreign</i>	15,228.0	33,592.0	27,043.7	48,318.2	88,905.5
Loans and advances	599,285.5	655,668.4	721,642.3	784,457.1	861,353.0
<i>Banking and financial institutions</i>	24,295.3	24,382.2	22,449.5	55,863.5	61,555.2
<i>Public sector</i>	7,799.2	7,950.3	5,446.5	12,054.8	11,989.2
<i>Private sector</i>	564,850.9	620,712.1	691,258.2	713,482.6	781,751.7
<i>Foreign</i>	2,340.0	2,623.8	2,488.1	3,056.3	6,056.8
Securities	409,488.6	433,071.0	472,883.8	599,508.3	661,178.1
<i>Treasury bills</i>	3,539.4	445.2	1,698.4	1,687.1	1,969.8
<i>Commercial bills</i>	13,468.4	8,403.7	7,078.7	6,250.2	10,912.4
<i>Malaysian Government Securities (MGS)</i>	125,165.0	139,488.3	153,654.3	174,424.5	201,950.7
<i>Corporate</i>	254,197.9	271,630.7	291,606.4	297,301.0	355,849.7
<i>Private Debt Securities (PDS)</i>	122,237.8	130,213.0	140,405.4	135,384.5	175,065.1
<i>Equities</i>	131,960.1	141,417.7	151,201.0	161,916.5	180,784.6
<i>Foreign</i>	3,429.0	4,578.6	6,677.9	7,399.2	5,222.6
<i>Others</i>	9,688.7	8,524.5	12,168.0	112,446.3	85,273.0
Gold and forex reserves	163,499.1	247,786.6	263,235.6	288,921.8	334,410.9
Other assets ³	158,929.3	175,323.5	189,414.3	129,823.7	141,092.3
Total Assets	1,563,080.0	1,764,855.0	1,912,662.6	2,156,625.9	2,475,858.7

¹ Equals savings, fixed and other (NIF, LPHT, etc.) deposits + NIDs + repos

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 2007

Table A.2
Banking System¹: Income and Expenditure

	For the calendar year		
	2005	2006	2007 ^p
	RM million		
Interest income	43,659.6	52,134.5	59,742.2
Less: Interest expense	22,034.8	27,809.1	32,816.0
Net interest income	21,624.8	24,325.4	26,926.2
Add: Fee-based income	4,721.2	5,167.9	6,890.3
Less: Staff cost	6,280.0	7,509.5	8,503.8
Overheads	7,057.8	8,211.3	9,515.2
Gross operating profit	13,008.2	13,772.5	15,797.4
Less: Loan loss and other provisions	5,558.7	6,538.3	5,342.6
Gross operating profit after provision	7,449.6	7,234.2	10,454.9
Add: Other income	4,932.2	5,715.0	7,204.5
Pre-tax profit	12,381.8	12,949.2	17,659.4
Pre-tax profit/Average assets (%)	1.4	1.3	1.5
Pre-tax profit/Average shareholders' funds (%)	16.8	16.2	19.7
Pre-tax profit/Average employee (RM'000)	130.3	131.8	168.1
Cost incurred per ringgit of revenue earned (sen)	40.0	42.0	40.8
Cost incurred per ringgit of net interest income (sen)	61.7	64.6	66.9
Overheads to staff cost (%)	112.4	109.3	111.9
Staff cost per employee (RM'000)	65.3	74.8	77.5

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		
	2005	2006	2007 ^p
	RM million		
Interest income	41,960.9	50,396.0	56,842.8
Less: Interest expense	20,768.9	26,486.7	30,587.7
Net interest income	21,192.0	23,909.3	26,255.1
Add: Fee-based income	4,367.0	4,885.7	5,592.8
Less: Staff cost	5,932.4	7,088.5	7,742.1
Overheads	6,876.9	7,926.3	8,560.7
Gross operating profit	12,749.8	13,780.2	15,545.1
Less: Loan loss and other provisions	5,444.7	6,339.3	5,495.9
Gross operating profit after provision	7,305.0	7,440.9	10,049.2
Add: Other income	3,790.3	4,642.2	5,600.5
Pre-tax profit	11,095.3	12,083.1	15,649.7
Pre-tax profit/Average assets (%)	1.3	1.2	1.4
Pre-tax profit/Average shareholders' funds (%)	16.2	16.4	19.2
Pre-tax profit/Average employee (RM'000)	120.1	126.9	157.4
Cost incurred per ringgit of revenue earned (sen)	40.9	42.2	40.4
Cost incurred per ringgit of net interest income (sen)	60.4	62.8	62.1
Overheads to staff cost (%)	115.9	111.8	110.6
Staff cost per employee (RM'000)	63.5	73.2	75.9

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 2007

Table A.4
Investment Banks: Income and Expenditure

	For the calendar year		
	2005	2006	2007 ^p
	RM million		
Interest income	1,698.7	1,738.5	2,899.5
Less: Interest expense	1,265.9	1,322.4	2,228.3
Net interest income	432.8	416.0	671.1
Add: Fee-based income	354.2	282.2	1,297.4
Less: Staff cost	347.6	421.0	761.7
Overheads	180.9	285.0	954.6
Gross operating profit	258.5	-7.7	252.3
Less: Loan loss and other provisions	113.9	199.0	-153.4
Gross operating profit after provision	144.5	-206.7	405.7
Add: Other income	1,141.9	1,072.8	1,604.0
Pre-tax profit	1,286.5	866.2	2,009.7
Pre-tax profit/Average assets (%)	2.9	1.5	2.7
Pre-tax profit/Average shareholders' funds (%)	23.2	13.8	24.7
Pre-tax profit/Average employee (RM'000)	484.1	281.8	357.5
Cost incurred per ringgit of revenue earned (sen)	25.6	37.6	44.9
Cost incurred per ringgit of net interest income (sen)	122.1	169.7	255.7
Overheads to staff cost (%)	52.0	67.7	125.3
Staff cost per employee (RM'000)	132.4	119.5	98.6

^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		
	2005 ¹	2006 ¹	2007 ^p
	RM million		
Income net of income-in-suspense	4,183.1	5,271.2	7,670.4
Less: Expense	1,639.8	2,418.9	3,506.3
Net income	2,543.3	2,852.3	4,164.1
Add: Fee income	232.7	297.7	461.2
Less: Staff cost	282.7	346.8	798.1
Overheads	468.5	812.7	1,320.6
Gross operating profit	2,024.8	1,990.4	2,506.7
Less: Financing loss and other provisions	652.5	575.3	1,104.8
Gross operating profit after provision	1,372.3	1,415.1	1,401.9
Add: Other income	170.3	197.2	414.5
Pre-tax profit	1,542.6	1,612.3	1,816.4
Pre-tax profit/Average assets (%)	1.9	1.6	1.4
Pre-tax profit/Average shareholders' funds (%)	24.0	18.7	16.6
Pre-tax profit/Average employee (RM'000) ²	195.0	198.8	192.1
Cost incurred per ringgit of revenue earned (sen)	18.0	22.0	27.6
Cost incurred per ringgit of net income (sen)	29.5	40.7	50.9
Overheads to staff cost (%)	165.7	234.3	165.5
Staff cost per employee (RM'000) ²	32.9	45.5	70.7

¹ Excluding one Islamic bank that made exceptional loss

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

p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2007

Table A.6
Banking System: Key Data

	As at end				
	2003	2004	2005	2006	2007
Number of institutions	46	41	43	42	47
<i>Commercial banks¹</i>	34	29	27	22	22
<i>Investment banks</i>	10	10	10	10	14
<i>Islamic banks</i>	2	2	6	10	11
Office network	2,563	2,429	2,244	2,139	2,245
<i>Commercial banks¹</i>	2,414	2,276	2,072	1,952	1,968
<i>Investment banks</i>	17	17	19	19	120
<i>Islamic banks²</i>	132	136	766	1,167	1,271
ATM network	4,396	4,708	4,892	5,238	6,210
<i>Commercial banks¹</i>	4,184	4,428	4,584	4,869	5,797
<i>Islamic banks</i>	212	280	308	369	413
Number of banks with Internet services	12	13	13	13	15
Number of employees	90,844	93,948	96,106	100,414	109,699
<i>Commercial banks¹</i>	85,092	87,222	89,047	91,741	96,145
<i>Investment banks</i>	2,429	2,690	2,625	3,522	7,721
<i>Islamic banks</i>	3,323	4,036	4,434	5,151	5,833

¹ Includes finance companies

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

Table A.7
Commercial Banks': Commitments and Contingencies

	As at end				
	2003	2004	2005	2006	2007 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	26,124.6	24,728.9	21,693.4	21,052.0	19,574.6
Credit extension commitments	180,149.3	204,293.3	228,723.2	258,026.1	303,862.7
Direct credit substitutes	14,795.5	14,713.9	16,026.4	16,404.2	19,424.7
Foreign exchange related contracts	101,477.0	175,269.0	161,030.2	212,377.6	368,769.5
Interest rate related contracts	124,496.6	163,101.1	252,488.9	552,340.1	642,812.1
Trade-related contingencies	20,507.2	23,851.7	21,049.1	20,767.3	17,756.9
Transaction-related contingencies	21,621.3	21,685.4	23,529.3	26,245.3	29,031.1
Underwriting obligations	1,868.4	1,522.9	1,605.7	1,310.4	2,282.7
Others	11,664.3	14,636.8	19,211.5	34,360.7	44,026.3
Total	502,704.2	643,803.0	745,357.7	1,142,883.7	1,447,540.5

¹ Includes finance companies and 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				
	2003	2004	2005	2006	2007 ^p
	RM million				
Assets sold with recourse and commitments with drawdown	1,595.2	2,493.7	2,418.3	2,968.0	2,049.9
Credit extension commitments	2,545.9	2,387.6	2,847.3	1,681.3	4,128.8
Direct credit substitutes	1,226.8	1,126.2	1,312.4	855.5	1,165.9
Foreign exchange related contracts	1,459.9	2,877.6	4,976.9	5,669.7	2,812.3
Interest rate related contracts	115,332.1	169,189.1	112,409.4	38,010.1	44,180.0
Trade-related contingencies	0.0	0.0	0.0	0.0	1.1
Transaction-related contingencies	818.2	676.6	1,794.5	1,304.5	806.7
Underwriting obligations	1,139.0	1,029.6	2,106.5	4,599.8	3,486.7
Others	55.4	44.6	506.2	7,950.4	26,943.7
Total	124,172.6	179,825.0	128,371.5	63,039.2	85,575.0

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2007

Table A.9
Life Insurance: Income and Outgo

Item	For the calendar year					
	2005		2006		2007 ^p	
	RM million	%	RM million	%	RM million	%
Income						
Premium income	16,002.1	76.5	17,120.2	72.1	18,898.9	66.5
Net investment income	3,660.8	17.5	3,994.0	16.8	4,572.7	16.1
Profit on sale of assets and miscellaneous income	1,257.1	6.0	2,624.5	11.1	4,935.6	17.4
Total	20,920.0	100.0	23,738.7	100.0	28,407.2	100.0
Outgo						
Net policy benefits	6,268.7	30.0	7,311.1	30.8	9,653.9	34.0
Agency remuneration	2,504.6	12.0	2,453.7	10.3	2,566.6	9.0
Management expenses ¹	1,071.7	5.1	1,249.6	5.3	1,387.3	4.9
Loss on disposal of assets and other outgo	1,158.9	5.5	1,063.8	4.5	915.0	3.2
Total	11,003.9	52.6	12,078.2	50.9	14,522.8	51.1
Excess of income over outgo	9,916.1	47.4	11,660.5	49.1	13,884.4	48.9

¹ Inclusive of net bad and doubtful debts

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.10
General Insurance: Underwriting and Operating Results

Item	For the calendar year					
	2005		2006		2007 ^p	
	RM million	% change	RM million	% change	RM million	% change
Underwriting profit	956.9	106.0	492.4	-48.5	39.2	-92.0
Investment income	641.2	8.0	697.8	8.8	758.6	8.7
Capital gains	106.7	-43.5	182.9	71.4	577.9	216.0
Other income	108.9	45.1	264.3	142.7	108.0	-59.1
Capital losses	87.6	365.5	86.5	-1.3	13.8	-84.0
Other outgo	191.1	53.4	112.8	-41.0	124.7	10.5
Operating profit	1,535.0	30.2	1,438.1	-6.3	1,345.2	-6.5

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.11
Family Takaful: Income and Outgo

Item	For the calendar year					
	2005		2006		2007p	
	RM million	%	RM million	%	RM million	%
Income						
Net contributions	977.1	79.6	1,242.3	77.6	1,975.8	83.6
Net investment income	192.3	15.7	232.0	14.5	284.5	12.0
Profit on sale of assets and miscellaneous income	57.7	4.7	126.5	7.9	104.3	4.4
Total	1,227.0	100.0	1,600.9	100.0	2,364.6	100.0
Outgo						
Net certificate benefits	347.2	28.3	400.8	25.0	534.2	22.6
Net commissions	93.0	7.6	129.4	8.1	186.6	7.9
Management expenses ¹	46.3	3.8	97.5	6.1	161.6	6.8
Loss on disposal of assets and other outgo	60.3	4.9	100.7	6.3	58.6	2.5
Total	546.8	44.6	728.5	45.5	941.0	39.8
Excess of income over outgo	680.3	55.4	872.4	54.5	1,423.6	60.2

¹ Inclusive of net bad and doubtful debts

p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.12
General Takaful: Underwriting and Operating Results

Item	For the calendar year					
	2005		2006		2007p	
	RM million	% change	RM million	% change	RM million	% change
Underwriting profit ¹	169.6	50.1	43.9	-74.1	-25.4	-157.9
Investment income	19.6	33.2	32.3	64.2	44.6	38.3
Capital gains	3.2	52.0	3.8	18.1	10.3	171.3
Other income	5.8	94.3	19.2	228.9	8.6	-55.3
Capital losses	4.5	282.6	9.5	113.7	0.7	-92.8
Other outgo	13.9	-14.3	9.9	-29.0	11.0	11.8
Operating profit	179.9	55.9	79.8	-55.7	26.3	-67.0

¹ Figures have been adjusted to reflect 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 2007

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

	As at end				
	2003	2004	2005	2006	2007
	RM million				
Sources:					
Shareholders' funds	9,424.1	10,543.8	12,744.0	15,091.1	17,297.3
<i>Paid-up capital</i>	7,192.3	7,862.3	8,563.4	10,296.7	10,341.8
<i>Reserves</i>	1,599.6	2,051.3	2,221.5	3,006.0	3,121.0
<i>Retained earnings</i>	632.2	630.2	1,959.1	1,788.4	3,834.5
Deposits accepted	42,403.3	49,878.0	54,084.7	60,402.0	67,067.9
Borrowings	16,576.8	18,730.9	20,672.5	23,239.1	24,851.6
<i>Government</i>	11,730.2	13,050.1	13,386.2	14,823.7	17,359.8
<i>Multilateral/International agencies</i>	3,158.5	4,044.2	4,103.2	4,050.7	2,755.4
<i>Others</i>	1,688.1	1,636.6	3,183.1	4,364.7	4,736.4
Others	10,686.2	12,297.2	12,366.7	14,829.9	19,117.4
Total	79,090.4	91,449.9	99,867.9	113,562.1	128,334.2
Uses:					
Deposits placed	16,244.7	18,908.0	13,964.4	18,831.3	20,075.1
Investments	21,229.5	25,557.0	28,034.6	28,819.7	32,657.0
<i>of which:</i>					
<i>Government securities</i>	2,950.8	2,629.3	4,489.2	4,617.7	4,759.0
<i>Shares</i>	6,778.1	8,256.0	8,370.5	8,005.6	6,825.0
<i>Quoted</i>	5,200.9	6,369.1	7,030.1	7,561.4	6,458.9
<i>Unquoted</i>	1,577.2	1,886.9	1,340.4	444.2	366.1
Loans and advances	32,354.8	37,747.1	47,495.9	55,527.8	65,206.4
Fixed assets	3,707.5	4,057.7	4,205.3	4,449.7	4,726.4
Others	5,553.9	5,180.1	6,167.7	5,933.6	5,669.3
Total	79,090.4	91,449.9	99,867.9	113,562.1	128,334.2
Contingencies:					
Guarantee	3,661.6	3,949.0	4,341.0	5,365.7	5,952.6
Export credit insurance	123.3	308.6	380.5	348.8	659.4
Total	3,784.9	4,257.6	4,721.5	5,714.5	6,612.0

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia, 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 Institutions' under DFIA²: Sources and Uses of Funds

	As at end				
	2003	2004	2005	2006	2007
	RM million				
Sources:					
Shareholders' funds	5,359.4	6,178.1	8,398.1	10,484.2	11,278.6
<i>Paid-up capital</i>	4,167.5	4,811.1	5,503.6	7,171.5	7,194.9
<i>Reserves</i>	964.1	1,339.4	1,479.9	2,207.7	2,322.6
<i>Retained earnings</i>	227.8	27.6	1,414.6	1,105.0	1,761.1
Deposits accepted	30,762.7	37,278.5	40,225.5	45,098.7	50,450.3
Borrowings	12,347.7	14,586.9	16,437.2	18,729.1	19,948.4
<i>Government</i>	9,039.8	10,438.2	12,201.1	13,758.7	16,079.7
<i>Multilateral/International agencies</i>	2,933.9	3,846.3	3,927.4	3,869.8	2,571.0
<i>Others</i>	374.0	302.4	308.7	1,100.6	1,297.7
Others	8,403.7	9,730.3	9,550.1	11,343.1	15,207.6
Total	56,873.5	67,773.8	74,610.9	85,655.1	96,884.9
Uses:					
Deposits placed	11,383.5	12,949.5	8,204.7	12,713.4	11,150.8
Investments	12,970.7	15,868.1	18,634.9	17,500.6	20,829.5
<i>of which:</i>					
<i>Government securities</i>	2,736.5	2,549.8	4,446.2	4,560.1	4,726.4
<i>Shares</i>	1,778.5	1,705.8	1,742.3	1,429.5	644.2
<i>Quoted</i>	1,664.7	1,616.7	1,625.7	1,325.5	569.0
<i>Unquoted</i>	113.8	89.1	116.6	104.1	75.2
Loans and advances	28,072.3	33,472.5	43,374.9	50,961.4	60,402.2
Fixed assets	1,550.3	1,786.1	1,843.0	1,994.9	2,196.0
Others	2,896.7	3,697.6	2,553.4	2,484.8	2,306.4
Total	56,873.5	67,773.8	74,610.9	85,655.1	96,884.9
Contingencies:					
Guarantee	549.1	533.3	613.5	524.7	561.5
Export credit insurance	123.3	308.6	380.5	348.8	659.4
Total	672.4	841.9	994.0	873.5	1,220.9

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia 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 2007

Table A.15
Development Financial Institutions¹: Direction of Lending

	As at end				
	2003	2004	2005	2006	2007
	RM million				
Agriculture, forestry and fishery	2,874.0	3,261.3	3,359.1	3,575.7	3,968.5
Mining and quarrying	75.2	66.8	56.6	41.6	20.2
Manufacturing	3,952.0	4,126.2	4,474.3	4,655.7	5,698.0
Electricity, gas and water supply	617.1	1,228.9	2,253.0	2,920.9	3,477.8
Import and export, wholesale and retail trade, restaurants and hotels	250.4	698.8	643.3	761.2	1,030.9
Broad property sector	8,376.6	10,084.7	11,789.4	15,192.4	16,383.1
<i>Construction</i>	4,009.4	4,186.6	5,246.6	7,057.1	7,548.6
<i>Purchase of residential property</i>	2,927.9	4,078.1	5,475.5	6,868.0	7,391.2
<i>Purchase of non-residential property</i>	441.1	463.9	429.6	545.8	614.0
<i>Real estate</i>	998.2	1,356.1	637.7	721.5	829.3
Transport, storage and communication	4,433.7	4,665.2	5,837.1	6,281.1	5,509.1
Maritime	473.1	474.4	681.5	799.0	1,834.5
Finance, insurance and business services	1,694.7	984.2	766.1	877.4	1,037.8
Consumption credit	8,066.5	9,896.5	14,074.3	17,435.8	23,158.9
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	800.2	1,104.8	1,508.2	2,168.8	2,375.8
<i>Credit card</i>	23.7	24.3	32.6	50.4	86.7
Purchase of securities	136.2	103.4	214.1	189.9	66.0
Others	1,405.3	2,156.7	3,347.1	2,797.1	3,021.6
Total	32,354.8	37,747.1	47,495.9	55,527.8	65,206.4

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia, 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				
	2003	2004	2005	2006	2007
	RM million				
Agriculture, forestry and fishery	2,749.1	3,148.3	3,239.5	3,513.7	3,865.0
Mining and quarrying	58.8	49.1	35.5	19.9	14.2
Manufacturing	2,675.3	2,872.2	3,254.5	3,422.1	4,486.1
Electricity, gas and water supply	617.1	1,228.9	2,251.6	2,919.7	3,476.8
Import and export, wholesale and retail trade, restaurants and hotels	151.5	260.7	356.8	502.2	780.9
Broad property sector	7,371.4	8,933.1	10,580.9	13,709.2	14,800.8
<i>Construction</i>	3,842.0	3,973.7	4,908.8	6,566.4	7,036.1
<i>Purchase of residential property</i>	2,629.3	3,797.0	5,195.4	6,582.3	7,119.8
<i>Purchase of non-residential property</i>	438.8	461.2	429.1	480.8	561.3
<i>Real estate</i>	461.3	701.2	47.6	79.7	83.6
Transport, storage and communication	4,390.0	4,615.0	5,778.3	6,200.0	5,433.8
Maritime	473.1	474.4	681.5	799.0	1,834.5
Finance, insurance and business services	896.0	827.4	657.0	763.1	940.2
Consumption credit	7,812.8	9,571.1	13,679.5	16,926.8	22,433.5
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	800.2	1,104.8	1,508.2	2,095.4	2,315.6
<i>Credit card</i>	23.7	24.3	32.6	50.4	86.7
Purchase of securities	136.2	103.4	88.2	64.9	66.0
Others	741.0	1,388.9	2,771.6	2,120.8	2,270.4
Total	28,072.3	33,472.5	43,374.9	50,961.4	60,402.2

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia 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

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

	As at end	
	2006	2007
	RM million	
General provisions	1,126.5	1,286.6
Interest-in-suspense	828.6	960.0
Specific provisions	1,735.4	2,499.5
Non-performing loans	4,919.1	5,137.8
	Percent (%)	
Gross NPL ratio	10.0	8.8
Net NPL ratio	5.0	3.1
Total provisions/NPL	75.0	92.4

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

² Development Financial Institutions Act 2002

Financial Stability and Payment Systems Report 2007

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	
	2006	2007	2006	2007	2006	2007
	RM million					
Infrastructure	15,294.2	15,286.5	3,170.9	2,549.4	3,240.2	2,540.2
<i>Government programmes</i>	12,843.7	12,572.5	373.6	1,355.6	636.2	1,660.6
<i>Private programmes</i>	2,450.5	2,714.0	2,797.3	1,193.8	2,604.0	879.6
Maritime	799.1	1,834.5	1,802.8	539.0	262.4	1,358.7
<i>Shipping industry</i>	437.0	776.4	640.8	338.6	128.2	480.0
<i>Shipyard industry</i>	182.8	868.9	942.0	200.4	16.8	826.1
<i>Marine-related services</i>	179.3	189.2	220.0	0.0	117.4	52.6
Manufacturing of which:						
<i>High technology</i>	542.7	942.4	1,854.7	1,139.1	382.0	391.8
Others	57.7	59.7	6.3	3.1	5.4	6.3
Total	16,693.7	18,123.1	6,834.7	4,230.6	3,890.0	4,297.0

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 involve 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	
	2006	2007	2006	2007	2006	2007
	RM million					
SMEs	1,504.5	2,204.7	2,135.6	3,051.9	992.0	1,742.7
<i>Micro</i>	175.4	255.6	98.9	221.7	102.2	204.1
<i>Small</i>	795.1	1,115.3	463.4	806.6	558.3	753.2
<i>Medium</i>	534.0	833.8	1,573.3	2,023.6	331.5	785.4
Others	413.6	439.3	0.0	0.0	233.0	122.1
Total	1,918.1	2,644.0	2,135.6	3,051.9	1,225.0	1,864.8

Source: Bank Perusahaan Kecil & Sederhana Malaysia Berhad

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-2006	As at end-2007	2006	2007	2006	2007
Buyer credit facility	420.0	639.6	826.6	169.0	108.3	521.7
Overseas investment credit facility	601.7	808.8	695.2	429.1	215.2	347.6
Supplier credit facility	236.2	290.3	1,633.4	850.1	594.0	723.9
Export credit refinancing	1,585.3	1,955.0	8,245.8	8,428.9	8,245.8	8,428.9
Total	2,843.2	3,693.7	11,401.0	9,877.1	9,163.3	10,022.1
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Business Coverage (RM million)			
	As at end-2006	As at end-2007	2006	2007		
Short-term Policies						
<i>Comprehensive policies</i>	319.0	573.0	1,759.0	2,518.0		
<i>Bank letter of credit policy</i>	56.3	33.9	175.0	116.7		
<i>Specific policies</i>	17.0	0.9	24.0	1.0		
<i>Others</i>	54.2	33.1	99.0	57.2		
Sub-total	446.5	640.9	2,057.0	2,692.9		
Medium and Long-term Policies						
<i>Specific policies</i>	1.9	80.0	2.0	84.0		
<i>Buyer credit guarantee</i>	202.3	270.0	168.0	225.0		
<i>Bond indemnity support</i>	0.0	64.0	0.0	71.0		
<i>Overseas investment insurance</i>	10.8	3.1	12.0	3.5		
<i>Others</i>	212.0	162.9	0.0	0.0		
Sub-total	427.0	580.0	182.0	383.5		
Total	873.5	1,220.9	2,239.0	3,076.4		

Source: Export-Import Bank of Malaysia Berhad

Financial Stability and Payment Systems Report 2007

Table A.21
Bank Kerjasama Rakyat Malaysia Berhad

Year of establishment	1954					
Objectives	Bank Kerjasama Rakyat Malaysia Berhad mobilises savings and provides financing services to its members as well as non-members.					
Deposits accepted	Deposits Accepted (RM million)					
	As at end-2006			As at end-2007		
	Members	Non-members	Total	Members	Non-members	Total
	903.4	21,781.4	22,684.8	937.8	26,320.5	27,258.3
Direction of Financing	Financing Outstanding (RM million)					
	As at end-2006			As at end-2007		
	Members	Non-members	Total	Members	Non-members	Total
Sector						
Agriculture	43.7	13.2	56.9	39.0	12.7	51.7
Purchase of residential property	3,061.3	1,248.4	4,309.7	3,100.3	1,374.4	4,474.7
Purchase of non-residential property	83.2	348.0	431.2	98.6	396.3	494.9
General commerce	53.3	598.4	651.7	36.6	751.2	787.8
Purchase of securities	5.5	50.2	55.7	7.5	51.6	59.1
Purchase of motor vehicles	0.0	25.6	25.6	0.0	25.0	25.0
Consumption credit	10,705.6	3,392.5	14,098.1	12,543.9	5,625.4	18,169.3
Manufacturing	0.0	689.0	689.0	0.0	71.7	71.7
Others	0.0	92.3	92.3	0.0	598.6	598.6
Total	13,952.6	6,457.6	20,410.2	15,825.9	8,906.9	24,732.8

Source: Bank Kerjasama Rakyat Malaysia Berhad

Table A.22
Bank Simpanan Nasional

Year of establishment	1974	
Objectives	Bank Simpanan Nasional is a savings bank, incorporated under the National Savings Bank Act 1974 and focuses on retail banking and personal finance especially for small savers.	
Deposits facility	RM million	
	As at end-2006	As at end-2007
Savings deposits	360.2	190.0
Fixed deposits	7,496.1	6,210.0
GIRO deposits	4,572.0	4,745.1
Islamic deposits	472.6	1,276.9
Premium savings certificates	838.4	899.9
Others	81.0	103.1
Total	13,820.3	13,425.0
Investments	RM million	
	As at end-2006	As at end-2007
Quoted shares	908.9	214.4
Government Securities <i>of which:</i> <i>Malaysian Government Securities</i>	5,135.1 3,525.1	4,668.2 3,347.5
Private debt securities	889.2	1,121.2
Subsidiary companies	467.5	467.8
Associate companies	231.8	231.8
Others	576.2	631.5
Total	8,208.7	7,334.9
Direction of Lending	RM million	
	As at end-2006	As at end-2007
Purchase of securities	9.2	6.9
Purchase of residential property	2,272.6	2,645.1
Purchase of non-residential property	49.7	66.5
Consumption credit	2,828.8	4,264.1
Others	493.8	420.7
Total	5,654.1	7,403.3

Source: Bank Simpanan Nasional

Financial Stability and Payment Systems Report 2007

Table A.23
Bank Pertanian Malaysia

Year of establishment	1969					
Objectives	Bank Pertanian Malaysia was established 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	
	2006	2007	2006	2007	2006	2007
Sub-sector						
<i>Oil palm</i>	801.2	851.2	304.3	465.3	169.8	198.4
<i>Food crops</i>	419.6	443.3	145.8	193.6	131.4	151.5
<i>Livestock</i>	423.6	477.2	191.6	263.8	101.8	137.1
<i>Fishery</i>	317.8	369.0	108.5	135.9	56.2	110.2
<i>Forestry</i>	63.5	42.4	47.2	41.5	18.4	2.1
<i>Tobacco</i>	36.2	19.8	1.0	0.6	5.3	4.8
<i>Rubber</i>	51.8	56.0	22.9	34.3	23.5	20.6
<i>Others</i>	1,328.3	1,546.5	417.4	654.7	417.8	618.1
Total	3,442.0	3,805.4	1,238.7	1,789.7	924.2	1,242.8

Source: Bank Pertanian Malaysia

Table A.24
Development Financial Institutions: Selected Data

	As at end					
	2006			2007		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan Malaysia Berhad	–	–	465	–	–	499
Bank Kerjasama Rakyat Malaysia Berhad	109	135	3,078	112	165	3,239
Bank Simpanan Nasional	379	620	4,918	375	626	4,865
Export-Import Bank of Malaysia Berhad	–	–	180	–	–	205
Bank Pertanian Malaysia	172	146	2,657	172	148	2,683
Bank Perusahaan Kecil & Sederhana Malaysia Berhad	16	–	792	18	–	908
Sub-total	676	901	12,090	677	939	12,399
Other DFIs:						
Malaysian Industrial Development Finance Berhad	8	–	352	8	–	425
Sabah Development Bank Berhad	–	–	84	–	–	83
Borneo Development Corporation (Sabah) Sendirian Berhad	–	–	13	–	–	13
Borneo Development Corporation (Sarawak) Sendirian Berhad	–	–	35	–	–	35
Credit Guarantee Corporation Malaysia Berhad	16	–	393	16	–	415
Sabah Credit Corporation	10	–	208	10	–	201
Lembaga Tabung Haji	124	–	1,612	123	–	1,936
Sub-total	158	–	2,697	157	–	3,108
Total	834	901	14,787	834	939	15,507

¹ Development Financial Institutions Act 2002

Table A.25
Household Sector: Selected Indicators

	2003	2004	2005	2006	2007 ^p
	RM million				
Household debt ¹	275,176	312,754	359,777	396,604	427,912
Household financial assets ²	595,573	664,334	723,736	809,799	931,872
	%				
Household debt to GDP ratio	65.7	66.0	69.3	69.3	66.7
Household financial assets to household debt ratio	216.4	212.4	201.2	204.2	217.8
Household banking system NPL ratio	8.7	8.0	7.7	7.1	5.3

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, Employees Provident Fund contributions and net asset value of unit trust funds

^p Preliminary

Source: Treasury Housing Loans Division, Securities Commission, Employees Provident Fund and Bank Negara Malaysia

Financial Stability and Payment Systems Report 2007

Table A.26
Basic Payments Indicator

	2003	2004	2005	2006	2007
Population (million)	25.3	25.9	26.4	26.9	27.5
GDP (RM million)	418,769	474,048	519,451	572,555	641,499
Cash in circulation (CIC) (RM million)	26,101.4	28,616.9	30,177.6	33,519.4	36,290.8
Volume of transactions (unit)					
Per capita:					
Cheque	7.7	7.7	7.6	7.5	7.7
E-payments	13.8	17.6	21.6	28.0	32.5
Credit card	5.8	6.4	7.0	7.8	8.7
Charge card	0.3	0.3	0.2	0.2	0.2
Debit card	...	0.1	0.1	0.2	0.3
E-money	7.6	10.8	13.9	19.2	22.3
Interbank GIRO	0.1	0.1	0.4	0.7	1.0
FPX ¹	–	...	...	...	...
ATM ²	n.a.	...	0.1	0.1	0.1
Internet banking ³	0.3	0.5	0.7	1.0	1.5
Mobile banking ³	n.a.	n.a.	...	...	...
Value of transactions (RM)					
Per capita:					
CIC	1,030.9	1,106.6	1,144.0	1,245.6	1,322.1
Cheque	49,855.1	52,841.7	51,467.1	53,584.9	62,443.1
E-payments	1,554.8	2,006.8	2,674.0	3,621.7	4,686.9
Credit card	1,159.6	1,348.6	1,550.3	1,767.2	2,047.3
Charge card	74.9	78.8	78.7	82.0	81.7
Debit card	3.5	6.4	9.9	24.1	42.9
E-money	22.4	28.4	37.3	47.3	59.2
Interbank GIRO	294.5	544.5	997.3	1,700.2	2,439.2
FPX ¹	–	0.1	0.5	0.9	16.6
ATM ²	n.a.	6.2	145.1	79.8	161.4
Internet banking	403.9	552.7	705.1	1,059.4	1,765.2
Mobile banking	n.a.	n.a.	0.2	0.3	0.3
Percentage of GDP (%):					
CIC	6.2	6.0	5.8	5.9	5.7
Cheque	301.4	288.3	261.4	251.8	267.2
E-payments	9.4	10.9	13.6	17.0	20.1
Credit card	7.0	7.4	7.9	8.3	8.8
Charge card	0.5	0.4	0.4	0.4	0.3
Debit card	...	...	0.1	0.1	0.2
E-money	0.1	0.2	0.2	0.2	0.3
Interbank GIRO	1.8	3.0	5.1	8.0	10.4
FPX ¹	–	...	...	...	0.1
ATM ²	n.a.	...	0.7	0.4	0.7
Internet banking	2.4	3.0	3.6	5.0	7.6
Mobile banking	n.a.	n.a.	...	...	...

¹ Financial Process Exchange, an Internet-based payment, launched in October 2004

² ATM transactions comprise bill payments, payments for electronic share application and loading transactions for MEPS Cash and Touch 'n Go

³ Refer to transactional hits i.e. transactions with value

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding

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

System/Instrument	2003	2004	2005	2006	2007
	Million				
RENTAS ¹	1.8	1.9	2.0	2.2	2.7
IPTS	1.7	1.8	1.9	2.1	2.5
SSTS	0.1	0.1	0.2	0.2	0.1
Cheque	195.1	200.2	199.9	201.2	211.7
<i>Payment instruments:</i>					
Credit card	146.3	164.5	184.6	208.8	237.6
Charge card	7.5	6.6	6.2	5.9	5.5
Debit card	1.2	1.6	2.1	4.2	9.1
E-money	192.4	279.4	365.6	516.8	612.0
<i>Other systems:</i>					
Interbank GIRO	1.3	3.7	10.4	18.7	26.6
FPX	-	...	...	...	0.1
ATM ²	n.a.	0.3	3.6	1.8	3.4

¹ Real time gross settlement system - with two subsystems i.e. Interbank Funds Transfer System (IFTS), and Scripless Securities Trading System (SSTS)

² ATM transactions comprise bill payments, payments for electronic share application and loading transactions for MEPS Cash and Touch 'n Go

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.28
Usage of Various Cashless Payments: Value of Transactions

System/Instrument	2003	2004	2005	2006	2007
	RM billion				
RENTAS ¹	13,370.6	17,872.7	19,314.6	24,974.6	29,880.6
IPTS	12,691.7	16,545.5	17,606.2	22,804.6	27,909.7
SSTS	678.9	1,327.1	1,708.5	2,169.9	1,970.9
Cheque	1,262.3	1,366.5	1,357.7	1,442.0	1,714.1
<i>Payment instruments:</i>					
Credit card	29.4	34.9	40.9	47.6	56.2
Charge card	1.9	2.0	2.1	2.2	2.2
Debit card	0.1	0.2	0.3	0.6	1.2
E-money	0.6	0.7	1.0	1.3	1.6
<i>Other systems:</i>					
Interbank GIRO	7.5	14.1	26.3	45.8	67.0
FPX	-	...	...	...	0.5
ATM ²	n.a.	0.2	3.8	2.1	4.4

¹ Real time gross settlement system - with two subsystems i.e. Interbank Funds Transfer System (IFTS), and Scripless Securities Trading System (SSTS)

² ATM transactions comprise bill payments, payments for electronic share application and loading transactions for MEPS Cash and Touch 'n Go

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding

Financial Stability and Payment Systems Report 2007

Table A.29
Payment and Securities Transfer Instructions Handled by RENTAS: Volume of Transactions

	2003	2004	2005	2006	2007
	'000				
IFTS ¹	1,728.9	1,797.0	1,881.3	2,065.8	2,548.4
Money market operations	93.9	101.3	93.1	103.2	108.3
Foreign exchange settlement	13.3	15.7	20.2	32.9	47.7
Government payment ²	n.a.	n.a.	n.a.	0.2	36.8
Custom duty payment	103.3	91.0	82.8	62.4	68.2
Third party payment ²	n.a.	n.a.	n.a.	106.2	1,462.0
Others	1,518.3	1,589.0	1,685.2	1,761.0	825.5
SSTS ³	103.4	123.9	158.0	160.4	111.3

¹ Interbank Funds Transfer System

² Data were collected since 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

³ Scripless Securities Trading 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

Table A.30
Payment and Securities Transfer Instructions Handled by RENTAS: Value of Transactions

	2003	2004	2005	2006	2007
	RM billion				
IFTS ¹	12,691.7	16,545.5	17,606.2	22,804.6	27,909.7
Money market operations	4,955.8	6,912.8	7,354.4	10,576.4	12,261.8
Foreign exchange settlement	441.0	920.2	1,262.4	1,531.4	2,179.0
Government payment ²	n.a.	n.a.	n.a.	3.5	39.9
Custom duty payment	2.6	2.2	2.6	2.3	2.6
Third party payment ²	n.a.	n.a.	n.a.	458.6	5,813.4
Others	7,292.3	8,710.3	8,986.8	10,232.5	7,613.0
SSTS ³	678.9	1,327.1	1,708.5	2,169.9	1,970.9

¹ Interbank Funds Transfer System

² Data were collected since 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

³ Scripless Securities Trading 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

Table A.31
Number of Payment Machines and EFTPOS Terminals

Terminals	2003	2004	2005	2006	2007
	Unit				
ATM ¹	4,396	5,568	5,777	6,147	7,156
CDM ²	1,584	1,657	2,535	2,971	4,092
EFTPOS terminals:					
Credit card	n.a.	n.a.	84,751	102,871	133,574
Debit card (Bankcard) ³	n.a.	n.a.	20,052	21,592	34,754
E-money	13,314	16,642	18,198	28,115	28,771

¹ Include non-banks' ATM in 2007

² Include cash and cheque deposit machines

³ e-Debit only

n.a. Not available

Table A.32
Number of Users/Subscribers of Payment Instruments

	2003	2004	2005	2006	2007
	'000				
Credit card	5,098.1	6,583.0	7,815.5	8,833.0	9,899.3
Charge card	305.6	283.6	241.4	268.3	240.6
Debit card ¹	3,152.9	10,237.2	15,676.7	18,861.4	21,887.3
E-money	22,844.3	34,174.1	44,034.7	46,802.2	53,012.3

¹ Include International brand debit card and e-Debit

Table A.33
Usage of Internet Banking¹

Items	2003	2004	2005	2006	2007
No. of subscribers (million)	1.7	2.0	2.5	3.2	4.5
Volume of transactional hits (million) ²	8.9	12.6	18.6	27.7	40.3
Value of transactions (RM million)	10,225.7	14,292.4	18,600.5	28,507.9	48,456.0

¹ Individual subscribers only

² Refer to transactions with value

Table A.34
Usage of Mobile Banking¹

Items	2003	2004	2005	2006	2007
No. of subscribers ('000)	n.a.	25.7	127.6	246.7	345.7
Volume of transactional hits ('000) ²	n.a.	n.a.	391.8	237.8	341.4
Value of transactions (RM'000)	n.a.	n.a.	4,455.5	7,509.9	8,077.9

¹ Individual subscribers only

² Refer to transactions with value

n.a. Not available

Financial Stability and Payment Systems Report 2007

Table A.35
Number of Participants and Instrument Issuers

	2003	2004	2005	2006	2007
	Unit				
RENTAS	54	52	55	53	54
<i>Banks</i>	53	48	50	48	51
<i>Non-banks</i>	1	4	5	5	3
Credit card	19	18	19	18	18
<i>Banks</i>	18	17	17	16	16
<i>Non-banks</i>	1	1	2	2	2
Debit Card					
<i>Banks</i>	9	13	13	13	14
Charge card	5	5	5	6	6
<i>Banks</i>	1	1	1	3	3
<i>Non-banks</i>	4	4	4	3	3
E-money ¹	4	5	8	13	15
<i>Banks</i>	–	–	1	2	4
<i>Non-banks</i>	4	5	7	11	11
Internet banking					
<i>Banks</i>	13	14	14	16	18
Mobile banking					
<i>Banks</i>	3	4	5	6	7
FPX					
<i>Banks</i>	-	4	5	11	11
Interbank GIRO					
<i>Banks</i>	14	13	16	16	19

¹ Include international brand prepaid card