

# Annex

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Table A.1

**Key Financial Soundness Indicators**

	As at end				
	2014	2015	2016	2017	2018 <sup>p</sup>
	% (or otherwise stated)				
<b>Banking System</b>					
Total Capital Ratio	15.9	16.6	16.5	17.8	17.4
Tier 1 Capital Ratio	14.0	14.2	14.0	14.9	13.9
Common Equity Tier 1 Capital Ratio	13.3	13.3	13.1	14.0	13.1
Return on Assets	1.5	1.3	1.3	1.5	1.4
Return on Equity	15.2	12.3	12.5	13.1	12.6
Liquid Assets to Total Assets	13.3	-	-	-	-
Liquid Assets to Short-term Liabilities	42.6	-	-	-	-
Liquidity Coverage Ratio <sup>1</sup>	-	127.4	124.3	134.9	143.2
Net Impaired Loans Ratio	1.2	1.2	1.2	1.1	0.9
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base	1.4	1.2	1.1	1.0	1.1
Net Open Position in FC to Capital Base	4.7	6.1	6.3	6.1	5.8
Equity Holdings to Capital Base	1.3	0.7	1.5	1.9	0.5
<b>Insurance and Takaful Sector</b>					
Capital Adequacy Ratio	243.5	245.2	243.1	233.0	244.9
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	13.8	12.0	13.3	19.0	9.5
New Business Premium / Contribution (RM billion)	12.9	13.2	14.2	15.1	15.9
Capital Adequacy Ratio <sup>2</sup>	235.8	242.5	238.4	226.2	237.1
General Insurance and General Takaful					
Underwriting Profit (RM billion)	1.8	1.3	1.8	1.3	1.8
Operating Profit (RM billion)	3.2	2.7	3.4	2.7	3.0
Gross Direct Premium / Contribution (RM billion)	19.1	19.5	19.7	19.9	20.4
Claims Ratio	57.5	60.2	55.9	58.6	56.5
Capital Adequacy Ratio <sup>2</sup>	272.2	258.2	266.2	268.8	275.7
<b>Household (HH) Sector</b>					
HH Debt (RM billion)	952.7	1,023.2	1,080.5	1,133.8	1,187.3
HH Financial Asset (RM billion)	2,015.0	2,119.3	2,232.4	2,420.5	2,540.5
HH Debt-to-GDP Ratio	86.1	88.4	87.8	83.8	83.0
HH Financial Asset to Total HH Debt Ratio	211.5	207.1	206.6	213.5	214.0
HH Liquid Financial Asset to Total HH Debt Ratio	148.7	143.4	141.4	145.7	143.1
Impaired Loans Ratio of HH Sector	1.7	1.5	1.5	1.4	1.2
<b>Business Sector</b>					
Return on Assets	6.0	4.9	4.6	4.4	3.6
Return on Equity	10.2	8.8	7.9	7.7	6.7
Debt-to-Equity Ratio	39.2	43.2	43.0	47.0	49.3
Interest Coverage Ratio (times)	12.0	10.6	11.5	9.1	7.2
Operating Margin	15.9	14.8	14.5	14.5	12.8
Impaired Loans Ratio of Business Sector	2.6	2.5	2.5	2.6	2.3
<b>Development Financial Institutions<sup>3</sup></b>					
Lending to Targeted Sectors (% change)	7.0	5.5	5.7	0.1	-0.3
Deposits Mobilised (% change)	5.3	2.0	6.4	4.8	1.9
Impaired Loans Ratio	5.0	4.8	5.9	5.1	5.8
Return on Assets	1.6	1.4	1.0	1.4	1.5

<sup>1</sup> The Liquidity Coverage Ratio (LCR) Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998

<sup>2</sup> Figures from 2014 to 2017 include composite insurers and takaful operators. Figures in 2018 reflect the capital position after the splitting of composite licenses, hence, they are not comparable with those in 2014-2017

<sup>3</sup> Refers to development financial institutions under the Development Financial Institutions Act 2002

<sup>p</sup> Preliminary

Note : Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia, Securities Commission Malaysia, Bursa Malaysia, Bloomberg, Department of Statistics, Malaysia

Table A.2

**Household Sector: Gross Impaired and Delinquent Loans in the Banking System and Non-Bank Financial Institutions**

	Gross Impaired Loans						Gross Delinquent Loans					
	Ratio (%)			Annual Change (%)			Ratio (%)			Annual Change (%)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018	2016	2017	2018
<b>Overall</b>	<b>1.5</b>	<b>1.4</b>	<b>1.2</b>	<b>5.7</b>	<b>2.9</b>	<b>-10.1</b>	<b>1.5</b>	<b>1.4</b>	<b>1.2</b>	<b>3.1</b>	<b>-0.5</b>	<b>-12.9</b>
Residential properties	1.5	1.4	1.3	4.9	3.4	0.7	1.4	1.3	1.1	4.5	-1.3	-4.9
Non-residential properties	0.8	0.9	1.0	10.9	14.4	9.4	0.9	1.1	1.0	26.8	20.0	-9.2
Motor vehicles	1.4	1.4	1.2	-0.6	-0.7	-18.5	2.8	2.7	2.1	-3.0	-2.1	-25.2
Personal financing	2.0	2.2	1.5	15.3	7.8	-26.6	0.8	0.9	0.8	12.2	13.3	-9.4
Credit cards	1.9	1.6	1.3	5.7	-11.9	-14.4	1.2	1.1	1.0	0.6	-10.3	-3.2

Source: Bank Negara Malaysia

Table A.3

**Business Sector: Gross Impaired and Delinquent Loans in the Banking System**

	% of Total Domestic Debt Exposure <sup>1</sup>	% of Total Business Loans	Gross Impaired Loans Ratio (%)			Gross Delinquent Loans Ratio (%)		
			2016	2017	2018	2016	2017	2018
<b>Overall</b>		<b>100.0</b>	<b>2.5</b>	<b>2.6</b>	<b>2.3</b>	<b>0.4</b>	<b>0.3</b>	<b>0.4</b>
<i>of which: SMEs</i>		<b>50.4</b>	<b>2.4</b>	<b>2.7</b>	<b>2.4</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>
Primary agriculture	4.9	5.6	0.8	0.7	0.5	0.1	0.2	0.3
<i>of which: Palm oil</i>	3.4	3.9	1.0	0.8	0.5	0.1	0.2	0.1
Mining & quarrying	2.1	1.6	4.0	5.2	5.6	0.2	0.6	0.3
<i>of which: Oil &amp; gas<sup>2</sup></i>	1.9	1.3	4.2	5.5	6.3	0.1	0.5	0.5
Manufacturing	15.6	18.6	3.7	3.5	2.2	0.2	0.3	0.3
Construction	15.8	13.8	2.4	2.3	2.7	0.6	0.5	0.4
Services	61.6	60.4	2.2	2.4	2.4	0.4	0.3	0.4
<i>of which: Wholesale and retail trade</i>	14.7	17.8	1.7	1.8	1.6	0.4	0.4	0.5
<i>of which: Transport and storage</i>	5.6	4.3	7.8	9.3	8.4	1.5	0.1	0.3
<i>of which: Post and telecommunication</i>	2.4	1.8	2.0	1.1	0.9	0.5	0.1	0.0
<i>of which: Real estate activities</i>	18.3	19.2	1.5	1.7	1.9	0.2	0.3	0.3

<sup>1</sup> Includes loans from the banking system and holdings of corporate bonds/sukuk by banks<sup>2</sup> Includes upstream and downstream activities

Source: Bank Negara Malaysia

Table A.4

**Key Financial Indicators: Islamic Banking and Takaful Sectors**

	As at end				
	2014	2015	2016	2017	2018 <sup>p</sup>
<b>Islamic Banking System</b>	RM million (or otherwise stated)				
Total assets <sup>1,2</sup>	615,190.0	684,906.2	743,562.8	829,494.3	916,711.3
% of total assets of entire banking system <sup>1,2</sup>	25.5	26.8	28.0	30.0	31.4
Total financing <sup>1,2</sup>	427,887.8	495,005.9	553,324.5	605,433.4	668,747.8
% of total loans / financing of entire banking system <sup>1,2</sup>	29.2	31.3	33.2	34.9	36.6
Total deposits and investment accounts <sup>1,3</sup>	-	550,275.1	602,897.5	673,666.9	742,250.6
Total deposits	494,738.3	503,127.8	529,220.4	594,654.5	659,605.2
Total investment accounts	-	47,147.3	73,677.1	79,012.3	82,645.3
% of total deposits and investment accounts of entire banking system <sup>1,3</sup>	28.2	30.0	31.5	33.8	34.9
	%				
Total Capital Ratio	16.2	16.1	17.2	18.1	17.9
Tier 1 Capital Ratio	12.9	12.3	13.6	14.3	14.0
Common Equity Tier 1 Capital Ratio	12.8	12.3	13.5	13.8	13.5
Return on Assets	1.1	1.0	1.0	1.1	1.1
Net Impaired Financing Ratio	0.9	0.9	1.0	0.9	0.8
<b>Takaful Sector</b>	RM million (or otherwise stated)				
Takaful Fund Assets	22,746.3	24,711.0	26,781.7	29,283.3	31,373.8
Family	19,619.3	21,389.1	23,189.1	25,638.7	27,616.9
General	3,127.0	3,321.9	3,592.5	3,644.6	3,756.9
% of insurance and takaful industry	9.4	9.7	10.0	10.1	10.5
Net Contribution Income	6,330.6	6,815.6	7,534.6	8,250.9	9,558.8
Family	4,787.2	5,104.3	5,743.9	6,351.0	7,317.7
General	1,543.4	1,711.3	1,790.7	1,899.8	2,241.0
% of insurance and takaful industry	13.4	13.8	14.6	15.2	16.7
Family Takaful					
New Business Contributions	3,500.3	3,638.4	3,951.1	4,344.5	4,913.3
General Takaful					
Gross Direct Contributions	2,163.7	2,295.9	2,401.7	2,556.4	2,784.5
Claims Ratio (%)	47.8	51.9	49.0	51.2	56.1

<sup>1</sup> Including development financial institutions under the Development Financial Institutions Act 2002

<sup>2</sup> Beginning 1 July 2015, includes assets / financing funded by investment accounts which are recognised on and off-balance sheet

<sup>3</sup> Beginning 1 July 2015, Islamic deposits and investment accounts are required to be designated separately. Investment account figures include those which are recognised on and off-balance sheet

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.5

**Banking System<sup>1</sup>: Income and Expenditure**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	89,416.7	96,784.6	100,160.0	104,281.2	114,323.2
Less: Interest expense	47,911.5	54,612.9	57,191.2	57,959.3	65,485.9
Net interest income	41,505.1	42,171.8	42,968.8	46,321.9	48,837.3
Add: Fee-based income	10,103.0	9,682.7	9,380.2	10,616.1	10,075.1
Less: Staff cost	13,628.7	15,206.3	14,294.4	15,350.5	16,165.8
Overheads	14,171.8	15,229.4	15,160.6	15,749.1	15,787.7
Gross operating profit	23,807.6	21,418.8	22,893.9	25,838.4	26,958.8
Less: Impairment <sup>2</sup> and other provisions	1,472.0	2,883.7	2,700.9	2,066.3	2,393.2
Gross operating profit after provision	22,335.6	18,535.1	20,193.1	23,772.0	24,565.6
Add: Other income	9,593.3	10,460.8	12,053.3	12,461.2	12,709.4
<b>Pre-tax profit</b>	<b>31,928.9</b>	<b>28,995.9</b>	<b>32,246.3</b>	<b>36,233.2</b>	<b>37,275.1</b>
Pre-tax profit / Average assets (%)	1.5	1.3	1.3	1.5	1.4
Pre-tax profit / Average shareholders' funds (%)	15.2	12.3	12.5	13.1	12.6
Pre-tax profit / Average employee (RM'000)	255.0	237.1	271.3	304.7	312.2
Cost incurred per ringgit of revenue earned (sen)	45.4	48.8	45.7	44.8	44.6
Cost incurred per ringgit of net interest income (sen)	67.0	72.2	68.5	67.1	65.4
Overheads to staff cost (%)	104.0	100.2	106.1	102.6	97.7
Staff cost per employee (RM'000)	108.8	127.5	120.7	129.2	134.8

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.6

**Commercial Banks<sup>1</sup>: Income and Expenditure**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	87,707.9	95,028.2	98,543.5	102,490.8	112,474.1
Less: Interest expense	46,598.7	53,348.2	56,106.7	56,706.9	64,172.8
Net interest income	41,109.2	41,680.0	42,436.7	45,783.9	48,301.4
Add: Fee-based income	8,179.1	8,076.6	8,068.0	8,976.7	8,927.5
Less: Staff cost	12,488.5	14,071.0	13,253.9	14,210.8	15,104.4
Overheads	13,232.2	14,394.9	14,486.0	15,103.8	15,248.9
Gross operating profit	23,567.5	21,290.7	22,764.8	25,446.0	26,875.6
Less: Impairment <sup>2</sup> and other provisions	1,487.0	2,925.7	2,687.3	2,018.8	1,997.9
Gross operating profit after provision	22,080.5	18,365.0	20,077.5	23,427.3	24,877.6
Add: Other income	8,675.3	9,898.3	11,398.8	11,896.8	11,939.1
<b>Pre-tax profit</b>	<b>30,755.8</b>	<b>28,263.3</b>	<b>31,476.4</b>	<b>35,324.0</b>	<b>36,816.7</b>
Pre-tax profit / Average assets (%)	1.5	1.3	1.3	1.4	1.4
Pre-tax profit / Average shareholders' funds (%)	15.4	12.6	12.8	13.2	12.9
Pre-tax profit / Average employee (RM'000)	264.6	249.2	284.7	315.3	324.0
Cost incurred per ringgit of revenue earned (sen)	44.4	47.7	44.8	44.0	43.9
Cost incurred per ringgit of net interest income (sen)	62.6	68.3	65.4	64.0	62.8
Overheads to staff cost (%)	106.0	102.3	109.3	106.3	101.0
Staff cost per employee (RM'000)	107.5	127.2	120.0	125.7	132.3

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.7

**Investment Banks: Income and Expenditure**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	1,708.8	1,756.4	1,616.6	1,790.3	1,849.0
Less: Interest expense	1,312.8	1,264.6	1,084.5	1,252.4	1,313.1
Net interest income	396.0	491.8	532.1	537.9	535.9
Add: Fee-based income	1,923.9	1,606.1	1,312.2	1,639.4	1,147.5
Less: Staff cost	1,140.1	1,135.3	1,040.5	1,139.7	1,061.4
Overheads	939.6	834.5	674.5	645.2	538.8
Gross operating profit	240.1	128.1	129.1	392.3	83.3
Less: Impairment <sup>1</sup> and other provisions	-15.0	-42.0	13.6	47.6	395.3
Gross operating profit after provision	255.1	170.1	115.5	344.8	-312.0
Add: Other income	918.0	562.5	654.4	564.4	770.3
<b>Pre-tax profit</b>	<b>1,173.1</b>	<b>732.6</b>	<b>770.0</b>	<b>909.2</b>	<b>458.3</b>
Pre-tax profit / Average assets (%)	2.1	1.4	1.5	1.8	0.9
Pre-tax profit / Average shareholders' funds (%)	11.4	6.9	7.2	8.6	4.5
Pre-tax profit / Average employee (RM'000)	130.8	82.7	92.9	132.3	79.8
Cost incurred per ringgit of revenue earned (sen)	64.2	74.0	68.6	65.1	65.2
Cost incurred per ringgit of net interest income (sen)	525.2	400.6	322.4	331.8	298.6
Overheads to staff cost (%)	82.4	73.5	64.8	56.6	50.8
Staff cost per employee (RM'000)	125.0	131.9	130.6	197.1	185.8

<sup>1</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia



Table A.8

**Islamic Banking System: Income and Expenditure**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million (or otherwise stated)				
Income <sup>1</sup>	20,416.1	23,520.3	25,762.8	28,192.1	32,610.4
<i>of which: derived from assets funded by investment accounts</i>	-	1,041.9	2,951.0	4,227.5	5,663.5
Less: Expense <sup>1</sup>	10,888.9	13,738.6	15,238.0	16,432.8	19,219.4
<i>of which: profit distributed to investment account holders</i>	-	601.7	2,219.6	2,532.5	2,742.2
Net income	9,527.2	9,781.7	10,524.8	11,759.3	13,391.0
Add: Fee-based income <sup>2</sup>	1,056.9	1,121.3	1,309.9	1,571.2	1,439.5
Less: Staff cost	1,741.9	1,754.7	1,789.6	2,001.7	2,172.0
Overheads	3,225.5	3,495.6	3,685.4	3,989.2	4,022.7
Gross operating profit	5,616.8	5,652.8	6,359.7	7,339.5	8,635.7
Less: Impairment <sup>3</sup> and other provisions	758.2	1,067.8	1,175.1	756.9	1,052.9
Gross operating profit after provision	4,858.6	4,585.0	5,184.6	6,582.6	7,582.8
Add: Other income	253.1	449.4	392.0	96.3	84.7
<b>Pre-tax profit</b>	<b>5,111.7</b>	<b>5,034.4</b>	<b>5,576.6</b>	<b>6,678.9</b>	<b>7,667.5</b>
Pre-tax profit / Average assets (%)	1.1	1.0	1.0	1.1	1.1
Pre-tax profit / Average shareholders' funds (%)	15.7	14.0	13.9	15.1	15.7
Pre-tax profit / Average employee (RM'000) <sup>4</sup>	173.1	161.8	187.6	211.9	223.3
Cost incurred per ringgit of revenue earned (sen)	22.9	20.9	19.9	20.1	18.1
Cost incurred per ringgit of net income (sen)	52.1	53.7	52.0	50.9	46.3
Overheads to staff cost (%)	185.2	199.2	205.9	199.3	185.2
Staff cost per employee (RM'000) <sup>4</sup>	59.0	56.4	60.2	63.5	63.2

<sup>1</sup> Beginning 1 July 2015, income and expenses include those arising from assets funded by investment accounts and profit distributed to investment account holders

<sup>2</sup> Including income derived from assets funded by investment accounts which are recognised off-balance sheet

<sup>3</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on the Classification and Impairment Provisions for Loans / Financing

<sup>4</sup> Number of employees is estimated based on the percentage of the institutions' Islamic assets

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.9

**Banking System: Network and Workforce**

	As at end				
	2014	2015	2016	2017	2018 <sup>p</sup>
Number of institutions	54	54	54	54	53
<i>Commercial banks</i>	27	27	27	27	26
<i>Investment banks</i>	11	11	11	11	11
<i>Islamic banks</i>	16	16	16	16	16
Office network	2,494	2,500	2,498	2,494	2,541
<i>Commercial banks</i>	2,045	2,048	2,019	2,019	2,041
<i>Investment banks</i>	135	119	130	130	129
<i>Islamic banks</i> <sup>1</sup>	2,192	2,206	2,197	2,196	2,246
Number of employees	125,307	119,246	118,465	118,851	119,906
<i>Commercial banks</i>	106,783	101,718	101,378	103,806	103,131
<i>Investment banks</i>	9,122	8,606	7,970	5,783	5,711
<i>Islamic banks</i>	9,402	8,922	9,117	9,262	11,064

<sup>1</sup> Includes Islamic bank branches that are shared with conventional bank branches

<sup>p</sup> Preliminary

Source: Bank Negara Malaysia

Table A.10

**Commercial Banks<sup>1</sup>: Commitments and Contingencies**

	As at end				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	6,762.4	8,852.4	12,066.7	17,399.9	19,684.7
Credit extension commitments	472,472.5	490,961.9	503,193.1	523,609.8	550,936.4
Direct credit substitutes	29,897.3	32,830.2	30,867.5	28,027.3	27,566.7
Foreign exchange-related contracts	760,062.7	891,122.5	924,253.8	930,555.9	1,119,907.5
Interest rate-related contracts	791,736.1	858,058.7	941,300.7	958,693.0	941,806.8
Trade-related contingencies	13,724.3	13,505.9	11,834.1	11,173.2	9,888.5
Transaction-related contingencies	57,964.8	60,492.9	66,338.3	66,115.5	65,476.3
Underwriting obligations	466.0	76.0	76.0	415.0	55.0
Others	63,046.9	58,523.2	58,783.8	40,588.9	64,587.2
<b>Total</b>	<b>2,196,133.0</b>	<b>2,414,423.9</b>	<b>2,548,714.0</b>	<b>2,576,578.4</b>	<b>2,799,909.1</b>

<sup>1</sup> Includes Islamic banks

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.11

**Investment Banks: Commitments and Contingencies**

	As at end				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	77.0	4.5	11.0	4.0	1.1
Credit extension commitments	5,609.1	5,802.7	6,160.1	6,764.4	7,027.5
Direct credit substitutes	418.0	543.0	305.4	109.2	249.7
Foreign exchange-related contracts	7,941.7	8,736.5	6,064.5	7,973.8	6,387.6
Interest rate-related contracts	8,957.2	7,370.6	7,574.8	7,759.8	9,803.7
Trade-related contingencies	0.0	0.0	0.0	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	12.1
Underwriting obligations	90.2	218.4	85.6	120.0	566.8
Others	3,296.3	2,967.2	2,892.6	3,058.0	3,066.9
<b>Total</b>	<b>26,399.9</b>	<b>25,653.4</b>	<b>23,104.7</b>	<b>25,799.6</b>	<b>27,115.3</b>

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.12

**Life Insurance<sup>1</sup>: Income and Outgo**

	For the calendar year				
	2014	2015	2016	2017	2018 <sub>p</sub>
	RM million				
Net premiums	28,824.8	30,041.2	31,585.9	33,236.2	35,044.5
Less: Net policy benefits	17,997.2	20,541.3	21,372.9	22,610.5	23,672.9
Agency remuneration	3,837.0	3,899.6	4,100.8	4,304.2	4,475.0
Total management expenses	2,626.5	2,994.6	3,228.1	3,471.8	3,455.0
Balance of transaction	4,364.1	2,605.6	2,884.2	2,849.7	3,441.6
Add: Net investment income	7,623.2	8,057.0	8,446.2	9,070.4	9,749.2
Net capital gain (loss)	-856.2	-209.7	260.4	4,063.8	-5,542.1
Net other income (outgo)	512.9	-104.2	-341.1	460.5	-346.9
<b>Excess income over outgo</b>	<b>11,643.9</b>	<b>10,348.7</b>	<b>11,249.7</b>	<b>16,444.4</b>	<b>7,301.8</b>

<sup>1</sup> Figures are based on global business of life insurance<sub>p</sub> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.13

**General Insurance<sup>1</sup>: Underwriting and Operating Results**

	For the calendar year				
	2014	2015	2016	2017	2018 <sub>p</sub>
	RM million				
Earned premium income	14,885.6	15,633.8	15,995.0	16,360.1	16,603.6
Less: Net claims incurred	8,699.6	9,553.3	9,062.6	9,717.5	9,396.4
Net commission	1,963.4	2,015.6	2,172.5	2,129.8	2,131.2
Total management expenses	2,656.4	2,929.3	3,211.1	3,357.2	3,324.6
Underwriting profit	1,566.3	1,135.6	1,548.9	1,155.6	1,751.4
Add: Net investment income	1,063.9	1,152.8	1,247.6	1,257.4	1,323.0
Net capital gains (loss)	-29.2	1.0	-6.4	40.3	-54.4
Net other income (outgo)	197.3	88.3	194.9	-60.7	-218.1
<b>Operating profit</b>	<b>2,798.3</b>	<b>2,377.7</b>	<b>2,984.9</b>	<b>2,392.7</b>	<b>2,801.9</b>

<sup>1</sup> Figures are based on global business of general insurance<sub>p</sub> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.14

**Family Takaful<sup>1</sup>: Income and Outgo**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million				
Net contributions	4,787.2	5,104.3	5,743.9	6,351.0	7,317.7
Less: Net certificate benefits	2,027.6	2,449.9	2,666.3	2,911.1	3,241.4
Net commissions	731.5	850.6	953.7	1,060.7	1,211.6
Total management expenses	731.4	845.7	968.9	1,118.4	1,234.5
Balance of transaction	1,296.7	958.2	1,155.0	1,260.9	1,630.3
Add: Net investment income	736.9	837.4	922.6	1,031.6	1,121.0
Net capital gain (loss)	-56.1	16.4	-8.8	200.2	-250.7
Net other income (outgo)	138.5	-140.5	-59.1	33.8	-328.9
<b>Excess income over outgo</b>	<b>2,116.0</b>	<b>1,671.5</b>	<b>2,009.6</b>	<b>2,526.5</b>	<b>2,171.6</b>

<sup>1</sup> Figures are based on global business and actual expenses borne by family takaful funds

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.15

**General Takaful<sup>1</sup>: Underwriting and Operating Results**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million				
Earned contribution income	1,466.8	1,671.4	1,778.0	1,863.2	2,123.7
Less: Net claims incurred	700.6	867.9	870.5	953.3	1,190.9
Net commission	91.9	105.0	101.3	99.3	164.7
Total management expenses	416.7	502.9	553.2	650.4	691.1
Underwriting profit	257.6	195.6	253.0	160.3	77.0
Add: Net investment income	110.6	119.1	128.6	134.0	133.2
Net capital gains (loss)	0.5	0.7	-0.4	0.0	-2.1
Net other income (outgo)	9.6	3.3	39.3	6.9	-6.2
<b>Operating profit</b>	<b>378.3</b>	<b>318.8</b>	<b>420.5</b>	<b>301.2</b>	<b>201.8</b>

<sup>1</sup> Figures are based on global business and actual expenses borne by general takaful funds

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.16

**Development Financial Institutions: Sources and Uses of Funds**

	DFIs <sup>1</sup> under DFIA <sup>2</sup>		Non-DFIA <sup>2</sup> DFIs <sup>3</sup>		Total DFIs	
	As at end					
	2017	2018	2017	2018	2017	2018
	RM million					
<b>Sources:</b>						
Shareholders' equity	33,924.4	34,520.3	2,249.7	7,918.1	36,174.1	42,438.4
<i>of which:</i>						
Paid-up capital	11,623.4	11,873.4	2,871.5	3,121.5	14,494.9	14,994.9
Reserves	9,228.1	9,842.2	-2,816.3	2,663.5	6,411.8	12,505.7
Retained earnings/losses	10,712.8	10,568.8	1,986.0	1,881.6	12,698.8	12,450.4
Liabilities	177,799.1	178,737.8	85,813.0	87,281.9	263,612.1	266,019.7
<i>of which:</i>						
Deposits accepted	129,511.7	130,066.3	71,751.6	76,503.5	201,263.3	206,569.8
Borrowings	9,144.6	8,740.5	7,471.8	7,157.2	16,616.4	15,897.7
Government	7,314.5	7,201.4	1,592.9	1,460.7	8,907.4	8,662.1
Multilateral/International agencies	1,830.1	1,539.1	-	-	1,830.1	1,539.1
Others	-	-	5,878.9	5,696.5	5,878.9	5,696.5
Debt securities issued	21,110.4	20,029.5	-	-	21,110.4	20,029.5
<b>Total</b>	<b>211,723.5</b>	<b>213,258.1</b>	<b>88,062.7</b>	<b>95,200.0</b>	<b>299,786.2</b>	<b>308,458.1</b>
<b>Uses:</b>						
Assets	211,723.5	213,258.1	88,062.7	95,200.0	299,786.2	308,458.1
<i>of which:</i>						
Deposits placed	5,565.1	5,876.5	12,203.8	9,120.6	17,768.9	14,997.1
Investments	49,837.0	51,676.0	52,880.4	44,098.6	102,717.4	95,774.6
<i>of which:</i>						
Government securities	23,580.6	24,613.2	-	-	23,580.6	24,613.2
Shares	848.8	550.2	18,459.8	7,497.8	19,308.6	8,048.0
Quoted	802.9	504.6	17,433.5	6,486.8	18,236.4	6,991.4
Unquoted	45.9	45.6	1,026.3	1,011.0	1,072.2	1,056.6
Corporate debt securities	14,002.2	13,815.2	17,737.3	22,363.7	31,739.5	36,178.9
Loans and advances	143,546.2	143,064.3	9,749.0	9,688.9	153,295.2	152,753.2
Fixed assets	4,432.6	5,070.4	7,513.8	6,326.9	11,946.4	11,397.3
<b>Total</b>	<b>211,723.5</b>	<b>213,258.1</b>	<b>88,062.7</b>	<b>95,200.0</b>	<b>299,786.2</b>	<b>308,458.1</b>
<b>Contingencies:</b>						
Guarantee	613.0	438.9	6,497.2	7,283.7	7,110.2	7,722.6
Export credit insurance	1,795.8	1,881.4	-	-	1,795.8	1,881.4
<b>Total</b>	<b>2,408.8</b>	<b>2,320.3</b>	<b>6,497.2</b>	<b>7,283.7</b>	<b>8,906.0</b>	<b>9,604.0</b>

<sup>1</sup> Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

<sup>3</sup> Refers to Lembaga Tabung Haji (LTH), Credit Guarantee Corporation Malaysia Berhad (CGC), Sabah Development Bank Berhad (SDB), Malaysian Industrial Development Finance Berhad (MIDF), Sabah Credit Corporation (SCC), Borneo Development Corporation (Sarawak) Sendirian Berhad (BDC Sarawak) and Borneo Development Corporation (Sabah) Sendirian Berhad (BDC Sabah)

Note: Numbers reported are gross figures

Table A.17

**Development Financial Institutions<sup>1</sup> under DFIA<sup>2</sup>: Sources and Uses of Funds**

	As at end-2018						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
<b>Sources:</b>							
Shareholders' equity	17,530.3	2,732.7	7,288.1	2,916.8	2,304.4	1,748.0	34,520.3
<i>of which:</i>							
Paid-up capital	2,986.0	-	3,078.7	1,000.0	2,958.7	1,850.0	11,873.4
Reserves	6,101.8	1,310.2	1,966.8	484.9	-21.6	0.1	9,842.2
Retained earnings/losses	6,678.1	1,202.7	2,011.7	1,283.9	-617.1	9.5	10,568.8
Liabilities	90,639.9	30,564.3	20,855.8	14,098.4	13,046.3	9,533.1	178,737.8
<i>of which:</i>							
Deposits accepted	82,865.6	26,769.1	6,448.3	10,610.5	-	3,372.8	130,066.3
Borrowings	219.8	33.9	2,650.0	2,278.9	1,575.0	1,982.9	8,740.5
Government	219.8	33.9	2,650.0	2,278.9	35.9	1,982.9	7,201.4
Multilateral/International agencies	-	-	-	-	1,539.1	-	1,539.1
Others	-	-	-	-	-	-	-
Debt securities issued	3,143.4	-	7,250.0	-	7,814.7	1,821.4	20,029.5
<b>Total</b>	<b>108,170.2</b>	<b>33,297.0</b>	<b>28,143.9</b>	<b>17,015.2</b>	<b>15,350.7</b>	<b>11,281.1</b>	<b>213,258.1</b>
<b>Uses:</b>							
Assets	108,170.2	33,297.0	28,143.9	17,015.2	15,350.7	11,281.1	213,258.1
<i>of which:</i>							
Deposits placed	629.3	25.7	1,982.8	752.3	1,876.5	609.9	5,876.5
Investments	33,225.8	6,323.2	4,121.7	4,381.6	934.9	2,688.8	51,676.0
<i>of which:</i>							
Government securities	17,756.8	2,831.3	1,370.0	1,685.1	-	970.0	24,613.2
Shares	344.2	55.4	141.0	0.4	-	9.2	550.2
Quoted	335.2	55.4	113.6	0.4	-	-	504.6
Unquoted	9.0	-	27.4	-	-	9.2	45.6
Corporate debt securities	5,494.0	419.9	2,560.7	2,696.1	934.9	1,709.6	13,815.2
Loans and advances	70,400.9	23,877.8	20,623.3	10,765.3	10,912.4	6,484.6	143,064.3
Fixed assets	1,859.7	1,578.0	186.5	591.6	141.9	712.7	5,070.4
<b>Total</b>	<b>108,170.2</b>	<b>33,297.0</b>	<b>28,143.9</b>	<b>17,015.2</b>	<b>15,350.7</b>	<b>11,281.1</b>	<b>213,258.1</b>

<sup>1</sup> Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

Note: Numbers reported are gross figures

Table A.18

**Development Financial Institutions: Financing by Economic Sector**

	DFIs <sup>1</sup> under DFIA <sup>2</sup>		Non-DFIA <sup>2</sup> DFIs <sup>3</sup>		Total DFIs	
	As at end					
	2017	2018	2017	2018	2017	2018
	RM million					
Agriculture, forestry and fishery	9,984.6	11,050.5	763.8	794.3	10,748.4	11,844.8
Mining and quarrying	238.9	237.6	1,038.7	1,085.7	1,277.6	1,323.3
Manufacturing	4,975.6	3,567.0	427.1	346.2	5,402.7	3,913.2
Electricity, gas and water supply	4,047.8	3,980.1	490.7	521.5	4,538.5	4,501.6
Import and export, wholesale and retail trade, restaurants and hotels	5,012.8	4,685.8	178.3	182.5	5,191.1	4,868.3
Broad property sector	23,928.6	25,660.4	3,430.3	3,273.3	27,358.9	28,933.7
<i>Construction</i>	11,972.8	12,650.0	2,692.4	2,616.5	14,665.2	15,266.5
<i>Purchase of residential property</i>	11,052.1	11,899.8	63.2	54.4	11,115.3	11,954.2
<i>Purchase of non-residential property</i>	220.0	216.0	24.4	24.4	244.4	240.4
<i>Real estate</i>	683.7	894.6	650.3	578.0	1,334.0	1,472.6
Maritime	1,437.6	1,235.8	-	-	1,437.6	1,235.8
Transport, storage and communication	7,955.6	6,421.6	79.7	80.6	8,035.3	6,502.2
Finance, insurance and business services	4,704.7	4,617.1	352.0	178.2	5,056.7	4,795.3
Consumption credit	76,720.5	77,123.1	2,642.8	2,838.0	79,363.3	79,961.1
<i>of which:</i>						
<i>Purchase of motor vehicles</i>	2,159.5	2,316.0	0.7	0.6	2,160.2	2,316.6
<i>Credit card</i>	958.6	943.3	-	-	958.6	943.3
Community, social and other service activities	3,996.1	3,851.4	32.9	35.1	4,029.0	3,886.5
Purchase of securities	242.9	268.6	-	-	242.9	268.6
Other sectors	300.5	365.3	312.7	353.5	613.2	718.8
<b>Total</b>	<b>143,546.2</b>	<b>143,064.3</b>	<b>9,749.0</b>	<b>9,688.9</b>	<b>153,295.2</b>	<b>152,753.2</b>

<sup>1</sup> Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

<sup>3</sup> Refers to Lembaga Tabung Haji (LTH), Credit Guarantee Corporation Malaysia Berhad (CGC), Sabah Development Bank Berhad (SDB), Malaysian Industrial Development Finance Berhad (MIDF), Sabah Credit Corporation (SCC), Borneo Development Corporation (Sarawak) Sendirian Berhad (BDC Sarawak) and Borneo Development Corporation (Sabah) Sendirian Berhad (BDC Sabah)

Note: Numbers reported are gross figures



Table A.19

**Development Financial Institutions<sup>1</sup> under DFIA<sup>2</sup>: Financing by Economic Sector**

	As at end-2018						
	Bank Rakyat	BSN	Bank Pembangunan	Agrobank	EXIM Bank	SME Bank	Total
	RM million						
Agriculture, forestry and fishery	100.9	-	-	10,765.3	177.8	6.5	11,050.5
Mining and quarrying	-	-	-		192.9	44.7	237.6
Manufacturing	53.9	50.6	523.9		1,866.6	1,072.0	3,567.0
Electricity, gas and water supply	0.2	-	2,027.3		1,951.3	1.3	3,980.1
Import and export, wholesale and retail trade, restaurants and hotels	168.0	330.5	1,407.9		1,202.7	1,576.7	4,685.8
Broad property sector	2,784.2	10,501.0	8,706.9		1,956.3	1,712.0	25,660.4
<i>Construction</i>	906.6	-	8,706.9		1,692.5	1,344.0	12,650.0
<i>Purchase of residential property</i>	1,427.9	10,471.9	-		-	-	11,899.8
<i>Purchase of non-residential property</i>	186.9	29.1	-		-	-	216.0
<i>Real estate</i>	262.8	-	-		263.8	368.0	894.6
Maritime	-	-	1,235.8		-	-	1,235.8
Transport, storage and communication	80.8	18.0	3,685.6		1,774.5	862.7	6,421.6
Finance, insurance and business services	2,297.8	214.4	-		1,449.5	655.4	4,617.1
Consumption credit	64,590.3	12,532.8	-		-	-	77,123.1
<i>of which:</i>							
<i>Purchase of motor vehicles</i>	829.1	1,486.9	-		-	-	2,316.0
<i>Credit card</i>	444.0	499.3	-		-	-	943.3
Community, social and other service activities	279.6	6.0	3,029.4		-	536.4	3,851.4
Purchase of securities	45.2	223.4	-		-	-	268.6
Other sectors	-	1.1	6.5		340.8	16.9	365.3
<b>Total</b>	<b>70,400.9</b>	<b>23,877.8</b>	<b>20,623.3</b>	<b>10,765.3</b>	<b>10,912.4</b>	<b>6,484.6</b>	<b>143,064.3</b>

<sup>1</sup> Refers to Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Simpanan Nasional (BSN), Bank Pembangunan Malaysia Berhad (Bank Pembangunan), Bank Pertanian Malaysia Berhad (Agrobank), Export-Import Bank of Malaysia Berhad (EXIM Bank) and Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

Note: Numbers reported are gross figures

Table A.20

**Development Financial Institutions : Selected Data**

	As at end					
	2017			2018		
	Branch	ATM	Staff	Branch	ATM	Staff
<b>DFIs under DFIA<sup>1</sup>:</b>						
Bank Kerjasama Rakyat Malaysia Berhad	148	714	5,008	148	710	5,178
Bank Simpanan Nasional	403	744	7,116	392	730	7,052
Bank Pembangunan Malaysia Berhad	-	-	368	-	-	387
Bank Pertanian Malaysia Berhad	187	251	3,454	187	256	3,430
Export-Import Bank of Malaysia Berhad	-	-	340	-	-	333
Small Medium Enterprise Development Bank Malaysia Berhad	29	-	987	29	-	1,027
Sub-total	767	1,709	17,273	756	1,696	17,407
<b>Non-DFIA<sup>1</sup> DFIs:</b>						
Lembaga Tabung Haji	124	-	2,078	125	-	2,089
Credit Guarantee Corporation Malaysia Berhad	16	-	537	16	-	559
Sabah Development Bank Berhad	-	-	78	-	-	79
Malaysian Industrial Development Finance Berhad	5	-	284	5	-	282
Sabah Credit Corporation	13	-	178	13	-	172
Borneo Development Corporation (Sarawak) Sendirian Berhad	-	-	35	-	-	33
Borneo Development Corporation (Sabah) Sendirian Berhad	-	-	20	-	-	20
Sub-total	158	-	3,210	159	-	3,234
<b>Total</b>	<b>925</b>	<b>1,709</b>	<b>20,483</b>	<b>915</b>	<b>1,696</b>	<b>20,641</b>

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

Table A.21

**Total Outward and Inward Remittances**

	2014	2015	2016	2017	2018
	RM million				
<b>Total outward<sup>1</sup></b>	<b>28,457.0</b>	<b>34,898.7</b>	<b>34,252.6</b>	<b>32,951.9</b>	<b>40,632.0</b>
<i>Remitted via:</i>					
Money services business licensees	17,468.0	20,632.8	21,574.6	20,562.8	23,050.7
Banks	10,989.0	14,265.9	12,678.0	12,389.1	17,581.3
<b>Total inward<sup>2</sup></b>	<b>7,115.1</b>	<b>8,588.6</b>	<b>9,106.3</b>	<b>11,133.0</b>	<b>11,814.3</b>
<i>Remitted via:</i>					
Money services business licensees	980.7	1,321.4	1,879.8	2,502.5	2,727.3
Banks	6,134.4	7,267.2	7,226.5	8,630.5	9,087.0
<i>As at end of period</i>					
<b>No. of remittance service providers</b>	<b>77</b>	<b>76</b>	<b>76</b>	<b>79</b>	<b>78</b>
Licensed non-bank remittance service providers	31	30	30	33	33
Development financial institutions	3	3	3	3	3
Commercial banks and Islamic banks	43	43	43	43	42

<sup>1</sup> Refers to total funds remitted from Malaysia to other countries for workers' remittances and remuneration for employees

<sup>2</sup> Refers to total funds remitted from other countries to Malaysia for workers' remittances and remuneration for employees

Source: International Transactions Information System (ITIS) and Money Services Business Statistical Report on Remittance Business

Table A.22

**Basic Payments Indicators**

	2014	2015	2016	2017	2018
Population (million)	30.7	31.2	31.6	32.1	32.4
GDP (RM million)	1,106,442	1,158,513	1,231,021	1,353,381	1,429,842
Cash in circulation (CIC) (RM million)	68,029.4	76,687.4	85,479.6	92,387.6	94,307.2
<b>Transaction Volume Per Capita (unit):</b>					
Cheque <sup>1</sup>	5.8	4.7	4.2	3.7	3.1
E-payments:	70.9	82.6	97.5	110.6	124.6
Credit card	11.3	11.5	12.1	12.7	13.8
Charge card	0.1	0.1	0.1	0.1	0.2
Debit card	2.2	2.9	3.4	5.1	7.6
E-money	38.3	44.4	52.6	58.1	59.3
Other cashless instruments <sup>2</sup>	1.0	1.1	1.6	0.9	0.2
Interbank GIRO	3.7	4.8	5.5	6.1	6.4
Instant Transfer	0.9	1.5	2.6	4.1	7.4
Direct Debit <sup>3</sup>	...	0.1	0.1	0.1	0.1
ATM <sup>4</sup>	1.1	1.5	1.4	1.3	1.1
Internet banking <sup>5</sup>	8.6	10.7	13.2	15.9	19.0
Mobile banking <sup>5</sup>	0.7	0.9	1.5	2.7	5.9
Mobile payment <sup>6</sup>	n.a.	n.a.	n.a.	...	...
RENTAS - Third party transactions <sup>7</sup>	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions <sup>8</sup>	2.9	3.1	3.2	3.4	3.6
<b>Transaction Value Per Capita (RM):</b>					
CIC	2,215.3	2,459.0	2,702.1	2,882.6	2,912.1
Cheque <sup>1</sup>	63,115.6	57,555.8	52,645.9	50,324.9	44,215.1
E-payments:	563,894.6	549,657.8	550,702.9	613,675.8	668,785.3
Credit card	3,435.4	3,612.6	3,746.8	3,918.5	4,175.5
Charge card	278.8	286.3	308.2	342.5	385.2
Debit card	481.5	635.9	713.5	929.1	1,243.8
E-money	172.1	192.2	243.1	283.8	338.7
Other cashless instruments <sup>2</sup>	3.2	3.3	4.8	3.1	1.9
Interbank GIRO	14,085.0	20,411.9	24,266.0	29,055.0	32,461.3
Instant Transfer	827.0	1,664.4	3,398.3	5,390.9	8,594.7
Direct Debit <sup>3</sup>	481.8	619.2	798.4	997.1	1,186.6
ATM <sup>4</sup>	1,232.9	1,308.2	1,296.0	1,228.6	1,307.0
Internet banking <sup>5</sup>	87,188.1	102,888.5	100,424.6	126,745.6	142,659.9
Mobile banking <sup>5</sup>	395.0	533.3	774.5	1,033.0	1,828.6
Mobile payment <sup>6</sup>	n.a.	n.a.	n.a.	0.5	2.2
RENTAS - Third party transactions <sup>7</sup>	443,175.6	407,481.8	404,468.0	433,095.2	465,053.8
Intrabank direct debit and standing instructions <sup>8</sup>	12,138.2	10,020.2	10,260.8	10,652.6	9,546.1
<b>Turnover to GDP:</b>					
CIC (%)	6.1	6.6	6.9	6.8	6.6
Cheque <sup>1</sup> (times)	1.8	1.5	1.4	1.2	1.0
E-payments (times):	15.7	14.8	14.2	14.5	15.1
% of GDP:					
Credit card	9.5	9.7	9.6	9.3	9.5
Charge card	0.8	0.8	0.8	0.8	0.9
Debit card	1.3	1.7	1.8	2.2	2.8
E-money	0.5	0.5	0.6	0.7	0.8
Other cashless instruments <sup>2</sup>	...	...	...	...	...
Interbank GIRO	39.1	54.9	62.4	68.8	73.5
Instant Transfer	2.3	4.5	8.7	12.8	19.5
Direct Debit <sup>3</sup>	1.3	1.7	2.1	2.4	2.7
ATM <sup>4</sup>	3.4	3.5	3.3	2.9	3.0
Internet banking <sup>5</sup>	242.0	277.0	258.1	300.2	323.1
Mobile banking <sup>5</sup>	1.1	1.4	2.0	2.4	4.1
Mobile payment <sup>6</sup>	n.a.	n.a.	n.a.	...	...
RENTAS - Third party transactions <sup>7</sup> (times)	12.3	11.0	10.4	10.3	10.5
Intrabank direct debit and standing instructions <sup>8</sup>	33.7	27.0	26.4	25.2	21.6

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Refer to single purpose payment cards

<sup>3</sup> Refer to interbank direct debit transactions

<sup>4</sup> Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

<sup>5</sup> Exclude non-financial transactions, payment card transactions and interbank funds transfer (IBG, Instant Transfer and RENTAS third party transactions) performed online

<sup>6</sup> Refer to payment service offered by banking institutions that facilitates payments or funds transfer using a mobile device (e.g. mobile phone etc.). Exclude transactions using payment card and mobile banking transactions. Transactions made using mobile payment service offered by non-bank e-money issuers are captured under 'E-money'

<sup>7</sup> Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payment refers to transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

<sup>8</sup> Refer to payments that are directly debited by the banks from the current and savings account

... Negligible

n.a. Not available

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia

Table A.23

Cashless Payment Instruments: Transaction Volume							
	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>177.1</b>	<b>148.0</b>	<b>133.1</b>	<b>119.0</b>	<b>101.4</b>	<b>-10.6</b>	<b>-14.8</b>
<b>Credit card</b>	<b>345.7</b>	<b>359.6</b>	<b>383.8</b>	<b>406.5</b>	<b>447.1</b>	<b>5.9</b>	<b>10.0</b>
<b>Charge card</b>	<b>4.4</b>	<b>4.2</b>	<b>4.1</b>	<b>4.7</b>	<b>5.2</b>	<b>13.4</b>	<b>11.4</b>
<b>Debit card</b>	<b>68.7</b>	<b>89.7</b>	<b>107.6</b>	<b>162.2</b>	<b>245.7</b>	<b>50.8</b>	<b>51.5</b>
<i>International debit</i>	60.4	79.6	91.1	118.0	173.0	29.6	46.6
<i>Domestic debit</i>	8.4	10.1	16.5	44.1	72.7	167.5	64.7
<b>E-money</b>	<b>1,175.0</b>	<b>1,384.7</b>	<b>1,663.2</b>	<b>1,861.7</b>	<b>1,920.3</b>	<b>11.9</b>	<b>3.2</b>
<i>Card-based</i>	1,153.0	1,361.0	1,637.8	1,837.8	1,867.5	12.2	1.6
<i>Network-based</i>	22.0	23.7	25.4	23.9	52.8	-5.7	120.6
<b>Credit Transfer<sup>2</sup></b>	<b>140.0</b>	<b>195.8</b>	<b>256.9</b>	<b>328.6</b>	<b>445.4</b>	<b>27.9</b>	<b>35.5</b>
<i>Interbank Giro</i>	113.6	149.1	174.1	196.7	206.8	13.0	5.1
<i>Instant Transfer</i>	26.4	46.7	82.8	131.9	238.6	59.4	80.8
<b>Direct Debit</b>	<b>1.3</b>	<b>1.7</b>	<b>2.0</b>	<b>3.0</b>	<b>4.0</b>	<b>50.3</b>	<b>33.6</b>

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Refer to interbank transactions

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.24

Cashless Payment Instruments: Transaction Value							
	2014	2015	2016	2017	2018	2017	2018
	RM million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>1,938,218</b>	<b>1,794,937</b>	<b>1,665,401</b>	<b>1,612,912</b>	<b>1,431,906</b>	<b>-3.2</b>	<b>-11.2</b>
<b>Credit card</b>	<b>105,498</b>	<b>112,664</b>	<b>118,526</b>	<b>125,589</b>	<b>135,225</b>	<b>6.0</b>	<b>7.7</b>
<b>Charge card</b>	<b>8,560</b>	<b>8,929</b>	<b>9,749</b>	<b>10,978</b>	<b>12,473</b>	<b>12.6</b>	<b>13.6</b>
<b>Debit card</b>	<b>14,785</b>	<b>19,830</b>	<b>22,569</b>	<b>29,779</b>	<b>40,279</b>	<b>31.9</b>	<b>35.3</b>
<i>International debit</i>	10,042	14,220	15,840	17,722	23,135	11.9	30.5
<i>Domestic debit</i>	4,743	5,610	6,728	12,057	17,144	79.2	42.2
<b>E-money</b>	<b>5,284</b>	<b>5,995</b>	<b>7,689</b>	<b>9,096</b>	<b>10,969</b>	<b>18.3</b>	<b>20.6</b>
<i>Card-based</i>	3,837	4,537	5,960	7,085	7,886	18.9	11.3
<i>Network-based</i>	1,447	1,458	1,729	2,011	3,083	16.3	53.3
<b>Credit Transfer<sup>2</sup></b>	<b>457,932</b>	<b>688,472</b>	<b>875,131</b>	<b>1,103,994</b>	<b>1,329,596</b>	<b>26.2</b>	<b>20.4</b>
<i>Interbank Giro</i>	432,537	636,565	767,630	931,214	1,051,258	21.3	12.9
<i>Instant Transfer</i>	25,395	51,907	107,501	172,779	278,338	60.7	61.1
<b>Direct Debit</b>	<b>14,796</b>	<b>19,311</b>	<b>25,256</b>	<b>31,958</b>	<b>38,429</b>	<b>26.5</b>	<b>20.2</b>

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Refer to interbank transactions

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.25

**Payment Systems: Transaction Volume and Value**

	2014	2015	2016	2017	2018	2017	2018
	Million/RM billion					% Annual change	
<b>RENTAS<sup>1</sup></b>							
Transaction volume	4.4	4.4	4.4	4.6	4.9	2.3	8.1
Transaction value	49,127.4	53,572.4	51,538.8	53,749.9	55,186.4	4.3	2.7
<b>Interbank GIRO</b>							
Transaction volume	113.6	149.1	174.1	196.7	206.8	13.0	5.1
Transaction value	432.5	636.6	767.6	931.2	1,051.3	21.3	12.9
<b>Instant Transfer</b>							
Transaction volume	26.4	46.7	82.8	131.9	238.6	59.4	80.8
Transaction value	25.4	51.9	107.5	172.8	278.3	60.7	61.1
<b>Direct Debit</b>							
Transaction volume	1.3	1.7	2.0	3.0	4.0	50.3	33.6
Transaction value	14.8	19.3	25.3	32.0	38.4	26.5	20.2
<b>FPX<sup>2</sup></b>							
Transaction volume	3.1	4.6	8.7	33.2	89.9	283.3	171.0
Transaction value	4.2	8.6	14.8	28.9	54.8	95.5	89.5
<b>Cheque<sup>3</sup></b>							
Transaction volume	177.1	148.0	133.1	119.0	101.4	-10.6	-14.8
Transaction value	1,938.2	1,794.9	1,665.4	1,612.9	1,431.9	-3.2	-11.2

<sup>1</sup> Malaysia's large-value payment system, Real-time Electronic Transfer of Funds and Securities System

<sup>2</sup> Financial Process Exchange

<sup>3</sup> Cheques cleared via eSPICK

Source: Bank Negara Malaysia

Table A.26

**Payment and Securities Transactions Handled by RENTAS**

Transaction Volume	2014	2015	2016	2017	2018	2017	2018
	'000					% Annual change	
<b>Total</b>	<b>4,367.2</b>	<b>4,403.4</b>	<b>4,449.3</b>	<b>4,550.8</b>	<b>4,918.4</b>	<b>2.3</b>	<b>8.1</b>
<b>IFTS<sup>1</sup></b>	<b>4,257.3</b>	<b>4,284.1</b>	<b>4,320.5</b>	<b>4,440.8</b>	<b>4,761.2</b>	<b>2.8</b>	<b>7.2</b>
Money market operations	88.1	86.8	84.5	80.6	77.8	-4.6	-3.5
Foreign exchange settlement	107.6	126.8	126.3	110.2	111.2	-12.7	0.9
<i>of which: USD CHATS<sup>2</sup></i>	<i>53.7</i>	<i>63.0</i>	<i>55.8</i>	<i>36.8</i>	<i>36.9</i>	<i>-34.1</i>	<i>0.4</i>
Third party transactions	3,383.8	3,317.5	3,445.6	3,696.8	3,964.2	7.3	7.2
Others	677.8	753.0	664.2	553.2	608.0	-16.7	9.9
<b>SSDS<sup>3</sup></b>	<b>110.0</b>	<b>119.3</b>	<b>128.8</b>	<b>110.0</b>	<b>157.1</b>	<b>-14.6</b>	<b>42.9</b>
Transaction Value	RM billion						
<b>Total</b>	<b>49,127.4</b>	<b>53,572.4</b>	<b>51,538.8</b>	<b>53,749.9</b>	<b>55,186.4</b>	<b>4.3</b>	<b>2.7</b>
<b>IFTS<sup>1</sup></b>	<b>46,743.1</b>	<b>51,332.7</b>	<b>49,585.5</b>	<b>52,206.0</b>	<b>53,512.1</b>	<b>5.3</b>	<b>2.5</b>
Money market operations	18,935.5	23,741.9	24,118.9	25,593.3	24,627.2	6.1	-3.8
Foreign exchange settlement	4,966.6	5,190.4	4,941.8	5,849.9	5,420.3	18.4	-7.3
<i>of which: USD CHATS<sup>2</sup></i>	<i>3,595.2</i>	<i>3,700.9</i>	<i>3,877.8</i>	<i>4,145.5</i>	<i>3,761.6</i>	<i>6.9</i>	<i>-9.3</i>
Third party transactions	13,609.5	12,707.7	12,794.9	13,880.7	15,060.8	8.5	8.5
Others	9,231.5	9,692.7	7,729.8	6,882.0	8,403.8	-11.0	22.1
<b>SSDS<sup>3</sup></b>	<b>2,384.3</b>	<b>2,239.7</b>	<b>1,953.3</b>	<b>1,544.0</b>	<b>1,674.4</b>	<b>-21.0</b>	<b>8.4</b>
<b>Turnover to GDP (times)</b>	<b>44.4</b>	<b>46.2</b>	<b>41.9</b>	<b>39.7</b>	<b>38.6</b>		
<b>Daily Average:</b>							
Transaction volume ('000)	17.8	17.9	18.0	18.7	20.2	3.5	8.5
Transaction value (RM billion)	199.7	217.8	208.7	220.3	227.1	5.6	3.1

<sup>1</sup> Interbank Funds Transfer System

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

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

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia

Table A.27

**Payment Channels: Transaction Volume and Value**

Transaction Volume	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
Internet banking <sup>1</sup>	350.7	453.0	588.2	741.9	920.9	26.1	24.1
<i>Individual</i>	252.2	322.3	434.3	553.1	683.1	27.4	23.5
<i>Corporate</i>	98.5	130.6	153.9	188.8	237.8	22.7	25.9
Mobile banking <sup>1</sup>	23.3	32.8	56.9	107.7	257.4	89.1	139.1
Mobile payment <sup>2</sup>	n.a.	n.a.	n.a.	1.2	23.7	n.a.	1,853.7
ATM <sup>3</sup>	51.3	68.6	71.3	71.6	70.1	0.4	-2.1
Transaction Value	RM million						
Internet banking <sup>1</sup>	4,108,271	4,716,778	5,214,908	6,500,592	7,590,423	24.7	16.8
<i>Individual</i>	304,177	350,833	463,033	620,250	734,291	34.0	18.4
<i>Corporate</i>	3,804,094	4,365,946	4,751,875	5,880,343	6,856,132	23.7	16.6
Mobile banking <sup>1</sup>	14,677	22,123	34,985	50,692	100,127	44.9	97.5
Mobile payment <sup>2</sup>	n.a.	n.a.	n.a.	50	564	n.a.	1,021.3
ATM <sup>3</sup>	52,047	57,529	65,273	67,385	74,551	3.2	10.6

<sup>1</sup> Exclude non-financial transactions<sup>2</sup> Only include purchase transactions made via mobile payment<sup>3</sup> Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

n.a. Not available

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.28

**Payment Transactions by Channels**

Transaction Volume	2017			2018		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	436.7	68.3	57.4	537.7	186.5	56.1
Bill payment <sup>1</sup>	100.5	9.5	2.6	109.1	16.7	3.2
Card and loan repayment	32.7	5.5	9.7	34.4	9.7	9.2
Transaction Value	RM million					
Funds transfer	4,802,559	42,424	54,395	5,742,528	84,638	53,481
Bill payment <sup>1</sup>	35,323	1,568	957	42,496	3,243	1,338
Card and loan repayment	46,729	5,842	10,411	49,537	10,123	10,030

<sup>1</sup> Include insurance payments

Source: Bank Negara Malaysia



Table A.29

**ATM Cash Withdrawals in Malaysia**

Volume of cash withdrawals	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
	687.8	705.9	761.2	763.9	790.7	0.3	3.5
Value of cash withdrawals	RM million					1.9	3.8
	339,725.6	354,732.3	389,485.3	396,956.7	411,887.6		
Average value per transaction (RM)	493.9	502.5	511.6	519.7	520.9	1.6	0.2

Source: Bank Negara Malaysia

Table A.30

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

As at end of period	2014	2015	2016	2017	2018
	Unit				
Total terminals <sup>1</sup>	233,248	278,266	326,677	416,742	514,818
Terminals per 1,000 inhabitants	8	9	10	13	16

<sup>1</sup> Terminals that accept international brand payment card and/or domestic debit. Include terminals acquired by non-bank acquirers

Source: Bank Negara Malaysia

Table A.31

**Number of Cards and Users of Payment Instruments and Channels**

As at end of period	2014	2015	2016	2017	2018	2017	2018
	'000					% Annual change	
<b>Number of cards/accounts:</b>							
Credit card	8,048	8,612	9,178	9,861	10,325	7.4	4.7
Charge card	142	143	130	129	128	-0.6	-0.9
Debit card	40,109	42,192	43,669	42,030	42,493	-3.8	1.1
<i>Standalone international debit<sup>1</sup></i>	6,256	6,170	1,016	219	105	-78.5	-51.9
<i>Standalone domestic debit<sup>2</sup></i>	15,455	14,544	11,844	4,649	3,703	-60.7	-20.3
<i>Co-badged<sup>3</sup></i>	18,398	21,477	30,809	37,162	38,685	20.6	4.1
E-money	45,557	55,825	42,540	46,639	60,986	9.6	30.8
<b>Number of subscribers:</b>							
Internet banking	17,600	19,751	22,770	25,526	29,505	12.1	15.6
<i>Individual</i>	17,254	19,176	22,016	24,579	28,349	11.6	15.3
<i>Corporate</i>	346	575	753	947	1,156	25.6	22.1
<i>Penetration rate to population (%)</i>	57.3	63.3	72.0	79.6	91.1		
Mobile banking	5,639	7,182	8,795	11,348	14,444	29.0	27.3
<i>Penetration rate to population (%)</i>	18.4	23.0	27.8	35.4	44.6		

<sup>1</sup> A debit card with an international brand debit network application (e.g. Visa and MasterCard)<sup>2</sup> A debit card with the domestic brand debit network application, i.e. MyDebit<sup>3</sup> A debit card with two payment card network applications or brands

Source: Bank Negara Malaysia

Table A.32

**Number of Participants and Instrument Issuers<sup>1</sup>**

As at end of period	2014	2015	2016	2017	2018
	Unit				
<b>RENTAS</b>	<b>67</b>	<b>67</b>	<b>68</b>	<b>68</b>	<b>68</b>
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	54	54	55	54	53
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	6	6	6	7	8
<b>eSPICK</b>	<b>46</b>	<b>46</b>	<b>47</b>	<b>46</b>	<b>45</b>
<b>Credit card</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>27</b>
<i>Banks</i>	23	24	25	25	26
<i>Non-banks</i>	3	3	2	2	2
<b>Debit card<sup>2</sup></b>	<b>21</b>	<b>22</b>	<b>28</b>	<b>29</b>	<b>29</b>
<i>Standalone international debit<sup>3</sup></i>	9	9	7	7	4
<i>Standalone domestic debit<sup>4</sup></i>	11	7	2	2	-
<i>Co-badged<sup>5</sup></i>	14	14	24	27	27
<b>Charge card</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>
<i>Banks</i>	6	6	7	7	7
<i>Non-banks</i>	1	1	-	-	-
<b>E-money<sup>6</sup></b>	<b>24</b>	<b>23</b>	<b>28</b>	<b>31</b>	<b>43</b>
<i>Banks</i>	7	5	5	5	5
<i>Non-banks</i>	17	18	23	26	38
<b>Internet banking</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>
<b>Mobile banking</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>17</b>	<b>18</b>
<b>FPX<sup>7</sup></b>	<b>13</b>	<b>16</b>	<b>22</b>	<b>22</b>	<b>23</b>
<i>Banks</i>	10	13	18	18	19
<i>Non-banks</i>	3	3	4	4	4
<b>Direct Debit</b>	<b>17</b>	<b>14</b>	<b>14</b>	<b>19</b>	<b>27</b>
<i>Banks</i>	14	14	14	19	27
<i>Non-banks</i>	3	-	-	-	-
<b>Interbank GIRO</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>29</b>	<b>32</b>
<b>Instant Transfer</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>

<sup>1</sup> Refer to participants and issuers which have commenced their business operations

<sup>2</sup> The figures may not add up as there are banks issuing more than one type of debit card

<sup>3</sup> A debit card with an international brand debit network application (e.g. Visa and Mastercard)

<sup>4</sup> A debit card with the domestic brand debit network application, i.e. MyDebit

<sup>5</sup> A debit card with two payment card network applications or brands

<sup>6</sup> Include international brand prepaid card

<sup>7</sup> Financial Process Exchange

Source: Bank Negara Malaysia