BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

JUN / June

2020

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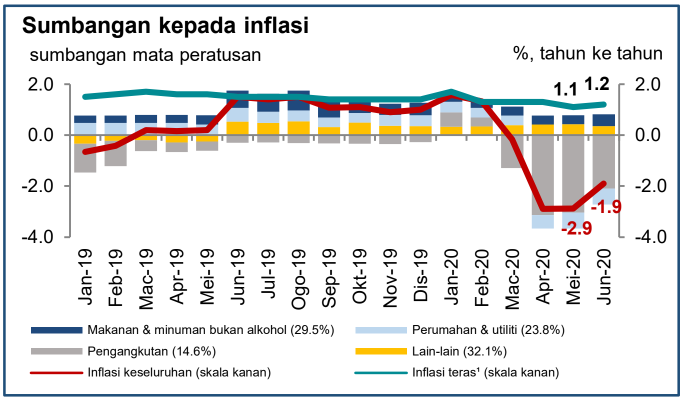
Jun 2020

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Inflasi keseluruhan menguncup pada kadar yang lebih kecil iaitu -1.9% pada bulan Jun

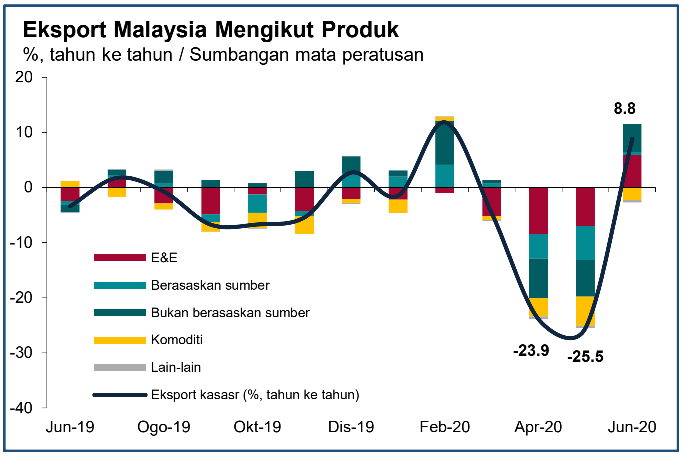


[1] *Pengiraan inflasi teras tidak termasuk barangan yang harganya tidak menentu dan barangan yang harganya ditadbir. Pengiraan juga tidak termasuk anggaran kesan langsung perubahan dasar cukai.*

Sumber: Jabatan Perangkaan Malaysia dan anggaran Bank Negara Malaysia

- Perubahan dalam inflasi keseluruhan (Mei: -2.9%) sebahagian besarnya didorong oleh harga runcit bahan api domestik yang lebih tinggi pada bulan itu.
- Risiko deflasi kekal terkawal. Inflasi asas, seperti yang diukur oleh inflasi teras, meningkat sedikit kepada 1.2% (Mei: 1.1%).
- Bahagian barangan Indeks Harga Pengguna (IHP) yang lebih besar mencatatkan kenaikan harga pada asas bulanan (Jun: 44%; Mei: 36%; Purata 2010-2018: 46%). Hal ini menandakan tekanan harga kembali ke tahap yang lebih wajar.

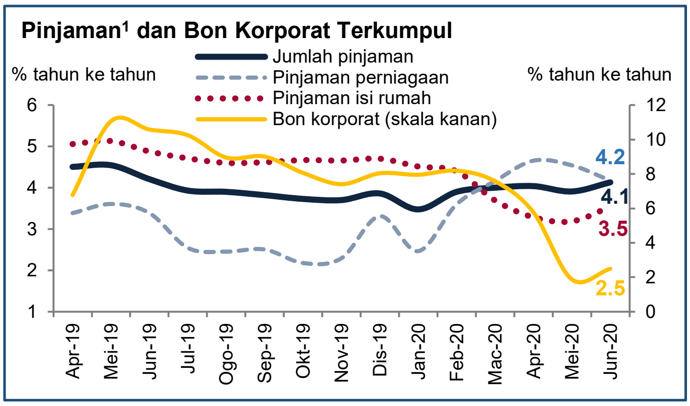
Eksport meningkat semula pada bulan Jun



Sumber: Jabatan Perangkaan Malaysia dan MATRADE

- Eksport kembali meningkat sebanyak 8.8% pada bulan Jun (Mei: -25.5%) disokong oleh eksport perkilangan yang lebih tinggi, terutamanya produk E&E dan produk bukan berasaskan sumber seperti kelengkapan optik & saintifik serta jentera, kelengkapan & alat ganti.
- Susulan paras terendah yang dicatatkan pada bulan Mei 2020, eksport dijangka beransur-ansur meningkat pada separuh kedua tahun 2020. Hal ini kerana permintaan luaran yang bertambah baik berikutan pelonggaran langkah-langkah pembendungan di kebanyakan negara.

Pertumbuhan pinjaman lebih tinggi pada bulan Jun disokong oleh pinjaman isi rumah



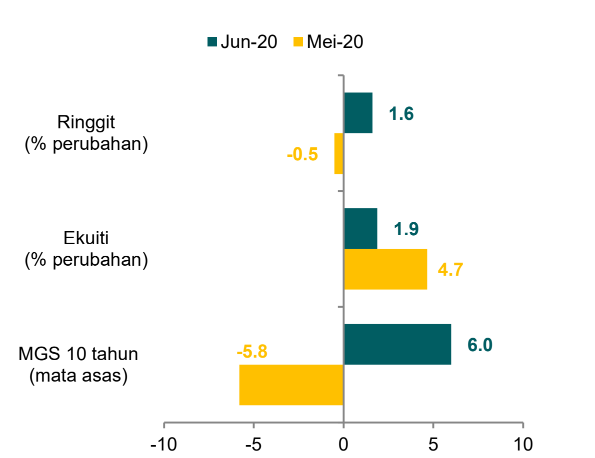
[1] *Merujuk pinjaman terkumpul sistem perbankan [kecuali institusi kewangan pembangunan (IKP)].*
Sumber: Bank Negara Malaysia

- Jumlah pertumbuhan pinjaman terkumpul meningkat sebanyak 4.1% pada bulan Jun (Mei: 3.9%), disokong oleh pinjaman isi rumah terkumpul yang lebih tinggi. Pertumbuhan bon korporat terkumpul juga meningkat kepada 2.5% (Mei: 1.9%).
- Pertumbuhan pinjaman isi rumah yang lebih tinggi (Jun: 3.5%, Mei: 3.2%) disumbangkan terutamanya oleh pinjaman perumahan dan sekuriti dalam keadaan pengeluaran yang lebih tinggi.
- Pertumbuhan pinjaman perniagaan terkumpul menjadi sederhana kepada 4.2% (Mei: 4.5%) berikutan pembayaran balik berkembang pada kadar yang lebih pantas berbanding dengan pengeluaran. Yang penting, pengeluaran telah kembali ke paras wajar daripada paras yang rendah pada bulan April and Mei, dengan pengeluaran yang tinggi untuk keperluan modal kerja.

Sorotan Bulanan
Jun 2020

Prestasi pasaran kewangan domestik bercampur-campur

Prestasi Pasaran Kewangan pada Bulan Jun

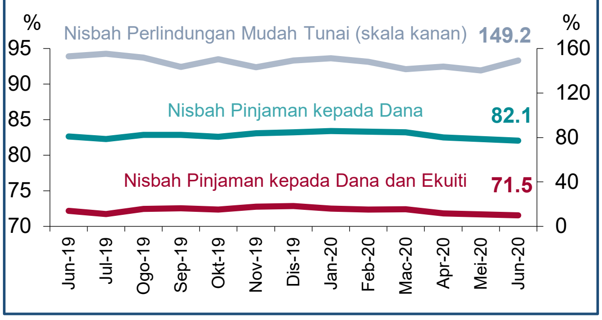


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pasaran kewangan domestik mencatatkan prestasi bercampur-campur pada bulan Jun. Aliran masuk portfolio bukan pemastautin berjumlah USD2.0 bilion, terutamanya ke dalam pasaran bon. Hal ini menyebabkan ringgit menambah nilai sebanyak 1.6% berbanding dengan dolar AS.
- Kadar hasil MGS 10 tahun meningkat sedikit sebanyak 6 mata asas, disebabkan terutamanya oleh faktor luaran. Pada awal bulan itu, kadar hasil MGS meningkat sejajar dengan pasaran bon serantau. Hal ini mencerminkan kadar hasil Perbendaharaan AS yang lebih tinggi susulan data pekerjaan AS yang lebih baik daripada jangkaan, yang menyebabkan pelabur mengalihkan dana daripada aset selamat global. Walau bagaimanapun, kadar hasil MGS disokong oleh aliran masuk bukan pemastautin.
- FBM KLCI terus menunjukkan trend menaik pada bulan Jun, meningkat sebanyak 1.9% pada bulan itu. Peningkatan didorong terutamanya oleh sokongan yang berterusan daripada pelabur domestik.

Bank-bank mengekalkan mudah tunai yang mencukupi dalam keadaan pendanaan yang stabil

Nisbah Mudah Tunai dan Pendanaan Sistem Perbankan



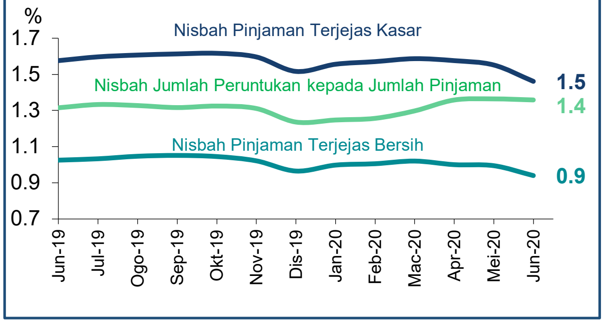
Sumber: Bank Negara Malaysia

- Nisbah perlindungan mudah tunai (*liquidity coverage ratio*, LCR) sistem perbankan meningkat kepada 149.2%[1] (Mei-20: 140.2%) dalam keadaan pendanaan borong beralih kepada deposit.
- Oleh itu, nisbah pinjaman kepada dana dan nisbah pinjaman kepada dana dan ekuiti masing-masing kekal stabil pada 82.1% dan 71.5%.

[1] Mulai 25 Mac 2020, institusi perbankan boleh beroperasi di bawah keperluan minimum sebanyak 100% untuk sementara waktu.

Nisbah pinjaman terjejas terus berada pada paras rendah

Kualiti Aset Sistem Perbankan



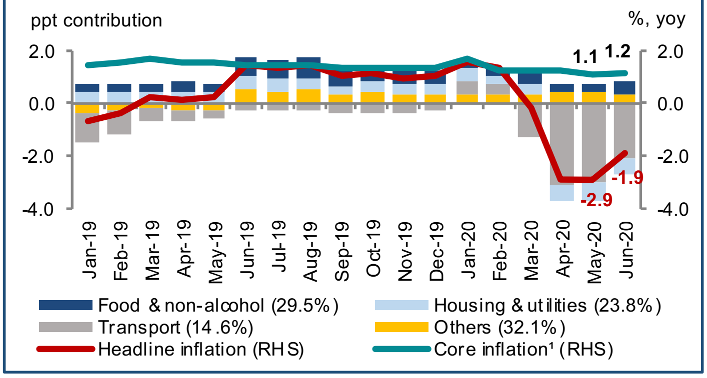
Sumber: Bank Negara Malaysia

- Secara keseluruhan, nisbah pinjaman terjejas kasar dan nisbah pinjaman terjejas bersih masing-masing bertambah baik sedikit kepada 1.5% dan 0.9%, (Mei-20: masing-masing 1.6% dan 1%) kerana beberapa pinjaman terjejas telah menjadi pinjaman berbayar pada bulan itu.
- Bank-bank terus membuat peruntukan berasingan secara beransur-ansur sebagai langkah berjaga-jaga sekiranya menghadapi kerugian kredit pada masa hadapan.

Monthly Highlights
June 2020

Headline inflation was less negative at -1.9% in June

Contribution to Inflation



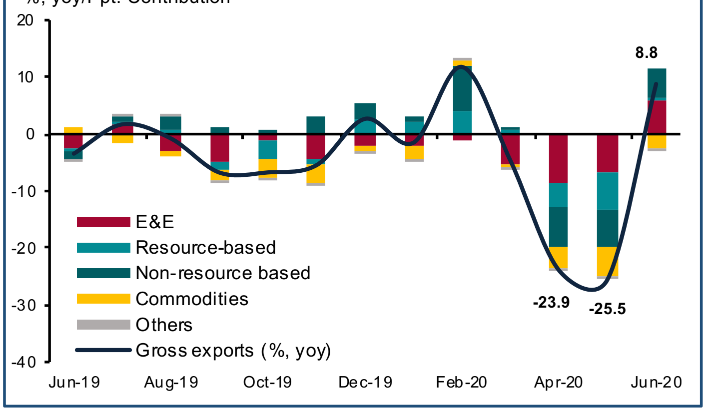
[1] Core inflation is computed by excluding price-volatile and price-administered items. It also excludes the estimated direct impact of tax policy changes.

Source: Department of Statistics Malaysia (DOSM), Bank Negara Malaysia estimates

- The change in headline inflation (May: -2.9%) was driven largely by the higher domestic retail fuel prices during the month.
- The risk of deflation remains contained. Underlying inflation, as measured by core inflation, increased slightly to 1.2% (May: 1.1%).
- A higher share of CPI items recorded month-on-month price increases (June: 44%; May: 36%; 2010-2018 Average: 46%), suggesting a further normalisation of price pressures.

Exports rebounded in June

Malaysia's Exports by Product

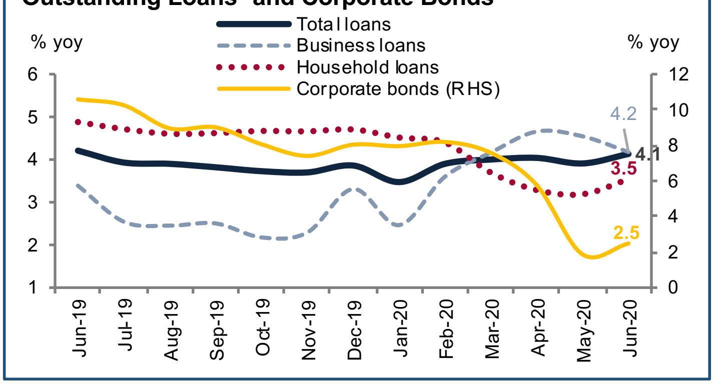


Source: Department of Statistics, Malaysia (DOSM), MATRADE

- Exports registered a turnaround to grow by 8.8% in June (May: -25.5%) supported by higher manufactured exports, particularly E&E and non-resource based products such as optical & scientific equipment and machinery, equipment & parts.
- Following the trough in May 2020, exports are expected to gradually pick up in the second half of 2020, as external demand improves with the easing of containment measures in most economies.

Higher loan growth in June supported by household loans

Outstanding Loans[1] and Corporate Bonds



[1] Refers to outstanding loans of the banking system (excluding development financial institutions (DFIs)).

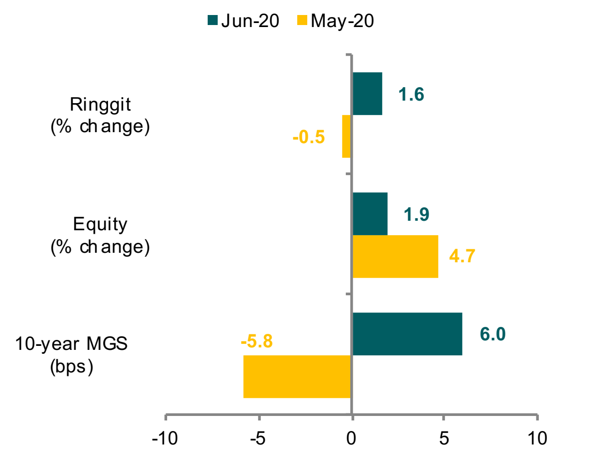
Source: Bank Negara Malaysia

- Total outstanding loans grew by 4.1% in June (May: 3.9%), supported by higher outstanding household loans. Outstanding corporate bond growth also increased to 2.5% (May: 1.9%).
- The higher household loan growth (June: 3.5%, May: 3.2%) was mainly contributed by housing and securities loans amid higher disbursements.
- Outstanding business loan growth moderated to 4.2% (May: 4.5%) as repayments expanded faster than disbursements. Of note, disbursements normalised from the low levels during April and May, with high disbursements for working capital needs.

Monthly Highlights
June 2020

Performance of domestic financial markets was mixed

Financial Markets Performance in June

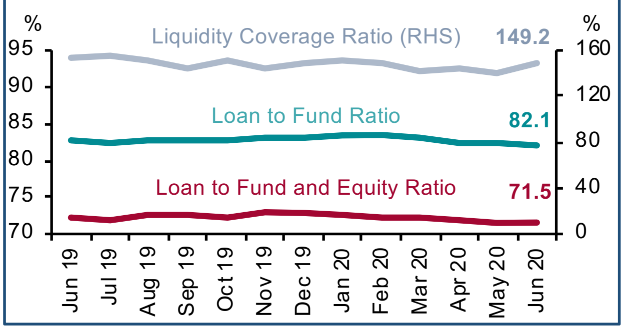


Source: Bank Negara Malaysia, Bursa Malaysia

- The domestic financial markets recorded a mixed performance in June. Non-resident portfolio inflows amounted to USD2.0 billion, mainly to the bond market, and led to the appreciation of the ringgit by 1.6% against the US dollar.
- The 10-year MGS yield increased marginally by 6 basis points, due mainly to external factors. During the earlier part of the month, MGS yields increased in line with regional bond markets, reflecting higher US Treasury yields following better-than-expected US employment data. which led to investors shifting funds away from global safe-haven assets. However, MGS yields were supported by non-resident inflows.
- The FBM KLCI continued on an upward trend in June, increasing by 1.9% during the month, driven by continued support from domestic investors.

Banks maintain sufficient liquidity amid stable funding conditions

Banking System Liquidity and Funding Ratios



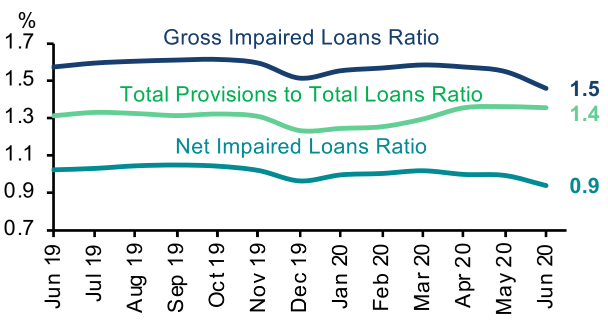
Source: Bank Negara Malaysia

- Banking system liquidity coverage ratio (LCR) increased to 149.2%[1] (May-20: 140.2%) amid a shift from wholesale funding towards deposits.
- As such, loan-to-fund and loan-to-fund-and-equity ratios remained stable at 82.1% and 71.5%, respectively.

[1] Beginning 25 March 2020, banking institutions may temporarily operate below minimum requirement of 100%.

Impaired loans ratios sustained at low levels

Banking System Asset Quality



Source: Bank Negara Malaysia

- Overall gross and net impaired loans ratios improved slightly to 1.5% and 0.9%, respectively (May-20: 1.6% and 1%, respectively), as some loans turned performing during the month.
- Banks continue to gradually set aside provisions as a precaution against future credit losses.

1.1 Wang Rizab
Reserve Money

RM juta / *RM million*

Pada akhir tempoh *End of period*		Jumlah Wang Rizab *Total Reserve Money*	Komponen Wang Rizab *Components of Reserve Money*				Faktor-faktor yang Mempengaruhi Wang Rizab *Factors Affecting Reserve Money*					
			Mata Wang dalam Edaran *Currency in Circulation*	Rizab Berkanun *Required Reserves*	Lebihan Rizab *Excess Reserves*	Deposit oleh Sektor Swasta *Deposits of the Private Sector*	Tuntutan Bersih ke atas Kerajaan Net Claims on Government			Tuntutan ke atas Sektor Swasta *Claims on the Private Sector*	Operasi Luar[2] *External Operations* [2]	Pengaruh Lain *Other Influences*
							Jumlah *Total*	Tuntutan ke atas Kerajaan *Claims on Government*	Tolak: Deposit Kerajaan *Less: Deposits of Government*			
2017		147,417.5	92,082.6	43,417.0	11,917.8	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2018		155,577.7	93,884.3	48,814.4	12,879.0	-	(4,563.6)	3,391.9	7,955.6	4,972.3	411,768.1	(256,599.1)
2019		159,558.0	99,728.0	45,107.2	14,722.8	-	(1,588.9)	1,978.7	3,567.6	3,692.9	416,413.3	(258,959.3)
2019	1	164,788.0	100,415.1	50,542.6	13,830.3	-	(11,992.2)	3,391.7	15,383.8	4,854.9	414,521.3	(242,595.9)
	2	159,977.9	97,056.1	50,706.2	12,215.7	-	(9,198.2)	2,825.3	12,023.5	4,778.0	415,444.7	(251,046.6)
	3	159,717.8	96,769.7	51,424.1	11,523.9	-	(17,751.6)	2,528.2	20,279.8	4,705.9	412,535.0	(239,771.5)
	4	160,520.9	96,107.7	51,479.8	12,933.4	-	(6,619.9)	2,278.7	8,898.6	4,574.8	414,196.0	(251,630.0)
	5	167,199.5	100,427.9	52,230.2	14,541.5	-	(11,874.7)	2,278.4	14,153.1	4,481.5	409,679.4	(235,086.8)
	6	162,632.2	98,270.4	52,204.0	12,157.8	-	(21,158.0)	2,278.2	23,436.2	4,391.8	417,643.9	(238,245.4)
	7	160,956.3	96,922.1	51,433.5	12,600.7	-	(14,334.0)	2,257.9	16,591.9	4,254.8	422,555.1	(251,519.5)
	8	162,441.7	97,916.7	52,704.8	11,820.3	-	(14,831.1)	2,257.6	17,088.8	4,175.9	420,924.7	(247,827.8)
	9	161,318.1	97,421.3	51,752.4	12,144.4	-	(11,165.8)	2,412.0	13,577.9	4,067.1	423,527.6	(255,110.8)
	10	163,755.6	98,301.0	53,450.7	12,003.8	-	(8,225.4)	2,209.2	10,434.6	3,964.7	424,439.6	(256,423.4)
	11	155,818.5	99,642.1	44,965.4	11,211.0	-	(8,946.9)	1,978.9	10,925.8	3,850.2	424,250.7	(263,335.5)
	12	159,558.0	99,728.0	45,107.2	14,722.8	-	(1,588.9)	1,978.7	3,567.6	3,692.9	416,413.3	(258,959.3)
2020	1	163,891.1	104,433.5	44,856.5	14,601.2	-	(8,282.8)	1,978.5	10,261.3	3,597.0	418,596.7	(250,019.8)
	2	160,620.9	102,222.2	45,697.6	12,701.0	-	(14,556.8)	1,737.3	16,294.2	3,455.3	415,621.3	(243,898.8)
	3	134,697.6	102,626.5	17,958.1	14,113.0	-	(6,019.7)	2,693.5	8,713.2	3,318.7	432,124.7	(294,726.1)
	4	138,224.9	107,150.3	16,491.1	14,583.5	-	4,680.7	9,552.5	4,871.8	3,194.6	435,784.6	(305,434.9)
	5	131,566.3	112,287.0	3,528.5	15,750.7	-	(3,674.4)	10,251.4	13,925.8	3,117.9	437,838.3	(305,715.5)
	6	128,126.5	111,937.0	2,435.6	13,753.8	-	(5,504.8)	10,472.1	15,976.9	3,037.9	435,106.9	(304,513.6)

1 Data pada tahun 1997, tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.
2 Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.
* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
^ Berkuatkuasa mulai tahun 1999, semua harta dan tanggungan dalam mata wang asing hanya akan dinilai pada akhir setiap suku tahun.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (http://dsbb.imf.org).

1 Data in 1997, does not include exchange rate revaluation loss/gains of RM24.6 billion
2 .The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.
** Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
^ Effective from 1999, all foreign assets and liabilities are only revalued at the end of each quarter.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (http://dsbb.imf.org).

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai[1]
Currency in Circulation by Denomination[1]

RM juta / *RM million*

Pada akhir tempoh / *End of period*		Mata Wang dalam Edaran / *Currency in Circulation*	Wang kertas / *Notes*										Duit syiling / *Coins*							
			RM1	RM2	RM5	RM10	RM20	RM50	RM100	RM500[2]	RM1000[2]	Others[3]	1 sen	5 sen	10 sen	20 sen	50 sen	RM1[4]	RM5	Others[5]
2017		103,585.2	2,262.2	125.8	2,014.2	5,165.6	2,815.3	44,812.6	43,075.9	74.7	24.4	0.0	43.3	198.5	758.9	987.4	1,118.8	32.5	9.7	65.4
2018		106,348.4	2,402.2	125.7	2,177.8	5,413.1	2,915.7	45,365.3	44,434.1	74.7	24.4	7.8	43.3	211.3	798.7	1,043.5	1,203.0	32.4	9.7	65.7
2019		114,097.3	2,579.1	125.5	2,460.2	6,098.4	3,182.2	47,424.3	48,544.3	74.7	24.4	7.8	43.3	222.6	833.5	1,093.0	1,276.3	32.3	9.7	65.7
2019	1	113,721.1	2,596.6	125.7	2,560.4	6,573.8	3,191.2	47,723.1	47,418.1	74.7	24.4	7.8	43.3	212.5	802.4	1,048.8	1,210.4	32.4	9.7	65.7
	2	108,990.3	2,548.0	125.6	2,495.7	6,199.8	3,003.7	45,370.2	45,703.8	74.7	24.4	7.8	43.3	213.4	804.7	1,052.1	1,215.3	32.4	9.7	65.7
	3	108,018.0	2,495.9	125.6	2,420.8	5,975.2	2,964.8	45,124.3	45,354.1	74.7	24.4	7.8	43.3	214.4	807.4	1,056.2	1,221.2	32.4	9.7	65.7
	4	108,786.1	2,537.6	125.6	2,432.3	5,982.2	3,029.2	45,456.2	45,650.4	74.7	24.4	7.8	43.3	215.4	810.6	1,060.8	1,227.8	32.4	9.7	65.7
	5	114,550.0	2,855.0	125.6	2,699.0	6,386.8	3,347.7	48,147.6	47,399.0	74.7	24.4	7.8	43.3	216.6	813.9	1,065.5	1,235.3	32.4	9.7	65.7
	6	110,119.5	2,838.3	125.6	2,658.5	6,100.9	3,134.4	45,512.8	46,148.0	74.7	24.4	7.8	43.3	217.4	816.4	1,068.9	1,240.4	32.4	9.7	65.7
	7	109,250.1	2,739.4	125.5	2,534.0	5,855.9	3,040.0	45,268.8	46,071.1	74.7	24.4	7.8	43.3	218.4	819.4	1,073.0	1,246.7	32.4	9.7	65.7
	8	109,354.4	2,661.4	125.5	2,463.8	5,755.7	3,053.0	45,198.7	46,466.6	74.7	24.4	7.8	43.3	219.4	822.3	1,077.2	1,252.7	32.4	9.7	65.7
	9	109,121.1	2,593.9	125.5	2,408.2	5,729.7	3,029.9	45,076.1	46,515.9	74.7	24.4	7.8	43.3	220.2	825.0	1,080.9	1,258.0	32.4	9.7	65.7
	10	109,968.8	2,551.0	125.5	2,346.6	5,683.3	3,031.8	45,602.6	46,971.5	74.7	24.4	7.8	43.3	221.0	827.8	1,085.1	1,264.6	32.4	9.7	65.7
	11	110,462.0	2,525.4	125.5	2,329.0	5,665.9	3,035.1	45,724.8	47,386.8	74.7	24.4	7.8	43.3	221.8	830.6	1,088.9	1,270.3	32.3	9.7	65.7
	12	114,097.3	2,579.1	125.5	2,460.2	6,098.4	3,182.2	47,424.3	48,544.3	74.7	24.4	7.8	43.3	222.6	833.5	1,093.0	1,276.3	32.3	9.7	65.7
2020	1	118,753.6	2,697.7	125.5	2,690.7	6,907.0	3,357.2	49,179.5	50,100.2	74.7	24.4	7.8	43.3	223.4	836.1	1,096.6	1,281.8	32.3	9.7	65.7
	2	114,484.9	2,644.3	125.4	2,604.0	6,447.0	3,211.6	46,970.3	48,775.0	74.7	24.4	7.8	43.3	224.1	838.6	1,100.0	1,286.7	32.3	9.7	65.7
	3	116,386.2	2,613.0	125.4	2,557.3	6,375.8	3,288.7	47,937.4	49,771.5	74.7	24.4	7.8	43.3	224.8	840.5	1,102.8	1,291.1	32.3	9.7	65.7
	4	121,362.4	2,765.7	125.4	2,678.3	6,646.8	3,383.3	50,847.9	51,188.0	74.7	24.4	7.8	43.3	225.6	842.8	1,105.8	1,294.9	32.3	9.7	65.7
	5	127,396.2	2,860.2	125.4	2,748.6	6,701.3	3,578.9	54,430.8	53,214.4	74.7	24.4	7.8	43.3	226.2	844.9	1,108.9	1,298.8	32.3	9.7	65.7
	6	124,966.2	2,803.3	125.4	2,667.2	6,477.8	3,435.4	52,757.8	52,951.6	74.7	24.4	7.8	43.3	226.9	847.3	1,112.4	1,303.1	32.3	9.7	65.7

1 Bank Negara Malaysia mula mengeluarkan mata wang Malaysia mulai 12 Jun 1967
2 Wang kertas RM500 dan RM1,000 dinyahwangkan pada 1 Julai 1999
3 Denominasi wang kertas selain RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000
 * Wang kertas siri kedua RM1, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000 dikeluarkan mulai tahun 1982
 * Wang kertas siri ketiga RM1, RM2, RM5, RM10, RM50 and RM100 dikeluarkan mulai tahun 1996
 * Wang kertas siri keempat RM50 dikeluarkan mulai tahun 2009 dan RM1, RM5, RM10, RM20 dan RM100 dikeluarkan mulai 16 Julai 2012
4 Duit syiling satu ringgit tidak lagi sah diperlakukan pada 7 Disember 2005
5 Denominasi duit syiling selain 1sen, 5sen, 10sen, 20sen, 50sen, RM1 dan RM5
 * Duit syiling siri kedua 1sen, 5sen, 10sen, 20sen, 50sen dan RM1 dikeluarkan mulai tahun 1989
 * Duit syiling siri ketiga 1sen, 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012

Nota: n.a. merujuk kepada tidak berkenaan
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan

1 Bank Negara Malaysia commenced the issue of Malaysia currency from 12 June 1967
2 The RM500 and RM1,000 banknotes were demonetised on 1 July 1999
3 Denominations of banknotes other than RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000
 ** The second banknote series of RM1, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000 was issued from 1982*
 ** The third banknote series of RM1, RM2, RM5, RM10, RM50 and RM100 was issued from 1996*
 ** The fourth banknote series of RM50 was issued from 2009 and RM1, RM5, RM10, RM20 and RM100 were issued from 16 July 2012*
4 The one ringgit coin ceased to be legal tender on 7 December 2005
5 Denominations of coins other than 1sen, 5sen, 10sen, 20sen , 50sen, RM1 and RM5
 **The second coin series of 1sen, 5sen, 10sen, 20sen, 50sen and RM1 was issued from 1989*
 ** The third coin series of 1sen, 5sen, 10sen, 20sen, 50sen was issued from 16 January 2012*

Note: n.a. refers to not applicable
Numbers may not necessarily add up due to rounding

1.3 Agregat Kewangan: M1, M2 dan M3
Monetary Aggregates: M1, M2 and M3

RM juta / *RM million*

Akhir tempoh / *End of period*		M3												
			M2											Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions* [4, 5]
				M1			Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money* [1]							
		Jumlah / *Total*	Jumlah / *Total*	Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits* [2]	Lain-lain deposit[3] / *Other deposits* [3]	
2019	1	1,888,709.0	1,879,010.9	428,231.0	101,254.1	326,976.9	1,450,780.0	162,067.8	914,908.9	12,375.3	0.0	145,887.1	215,540.8	9,698.1
	2	1,888,564.0	1,878,681.0	422,365.1	97,629.2	324,735.9	1,456,315.9	162,468.8	920,006.6	13,423.2	62.4	146,574.3	213,780.6	9,883.0
	3	1,898,874.1	1,889,751.1	427,697.2	97,356.0	330,341.2	1,462,053.9	161,720.4	924,836.5	11,776.4	62.4	142,307.3	221,351.0	9,123.0
	4	1,909,451.7	1,900,580.0	425,324.3	96,853.4	328,470.9	1,475,255.7	164,219.7	932,234.0	12,860.5	59.4	143,591.6	222,290.5	8,871.8
	5	1,917,074.1	1,907,296.0	434,537.4	100,980.9	333,556.5	1,472,758.7	166,481.7	924,938.5	13,015.9	49.4	146,496.7	221,776.4	9,778.1
	6	1,912,073.8	1,899,144.3	431,751.0	98,900.7	332,850.3	1,467,393.3	164,853.9	926,374.5	12,719.3	49.4	144,203.0	219,193.2	12,929.4
	7	1,913,308.5	1,899,917.4	429,595.3	97,507.7	332,087.6	1,470,322.1	165,834.5	919,042.0	11,781.5	49.4	153,749.9	219,864.7	13,391.1
	8	1,908,652.5	1,895,997.9	426,560.7	98,747.4	327,813.3	1,469,437.1	167,132.0	925,084.4	10,398.8	50.2	146,362.3	220,409.5	12,654.7
	9	1,916,354.0	1,904,683.4	434,260.0	98,197.4	336,062.6	1,470,423.4	167,115.6	931,443.6	12,600.3	50.2	142,405.9	216,807.8	11,670.6
	10	1,934,741.9	1,922,422.5	435,747.0	99,074.1	336,672.9	1,486,675.6	167,489.8	934,395.1	12,010.4	50.2	152,231.8	220,498.2	12,319.4
	11	1,934,899.7	1,923,912.4	438,099.1	100,314.0	337,785.1	1,485,813.3	168,329.4	934,531.8	12,317.0	50.8	153,146.3	217,438.1	10,987.2
	12	1,961,553.3	1,950,567.4	452,559.0	100,559.0	352,000.0	1,498,008.4	169,974.8	940,550.7	14,270.2	50.8	157,586.5	215,575.4	10,985.9
2020	1	1,961,429.7	1,950,873.0	449,232.1	105,091.5	344,140.6	1,501,640.9	172,797.0	947,180.0	14,366.6	50.8	155,502.5	211,744.1	10,556.7
	2	1,958,708.1	1,948,485.9	444,417.8	103,033.6	341,384.2	1,504,068.1	175,413.4	948,945.3	12,678.3	51.9	158,745.7	208,233.4	10,222.2
	3	1,968,375.0	1,960,826.9	461,694.5	103,399.6	358,294.8	1,499,132.4	182,362.4	934,428.4	10,106.4	51.9	167,765.3	204,417.9	7,548.1
	4	1,994,098.6	1,986,579.5	466,194.3	107,870.5	358,323.8	1,520,385.2	192,707.2	933,419.1	11,604.7	101.8	167,094.1	215,458.3	7,519.1
	5	2,006,707.6	2,000,159.8	479,419.8	113,229.7	366,190.1	1,520,740.0	196,447.0	935,432.6	12,216.5	101.8	166,629.6	209,912.4	6,547.8
	6	2,019,910.8	2,014,091.4	488,233.2	112,654.7	375,578.5	1,525,858.2	199,549.7	936,117.9	11,801.5	101.4	164,155.4	214,132.4	5,819.4

1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984.
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.
3 # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.
4 Tidak termasuk deposit yang disimpan sesama institusi tersebut.
5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan.
^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984.
2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.
3 # In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.
4 Does not include interplacement of deposits between these institutions.
5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks.
^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

1.3.1 Wang Secara Meluas, M3
Broad Money, M3

RM juta / *RM million*

Akhir tempoh / *End of period*		M3: Jumlah / *Total*	Baki urus niaga / *Transaction balances*: Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Separuh Wang Secara Luas[1] / *Broad Quasi-Money*[1]: Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]
2019	1	1,888,709.0	426,003.7	100,860.1	325,143.6	1,462,705.3	162,067.8	925,602.9	9,932.4	0.0	144,260.3	220,842.0
	2	1,888,564.0	420,697.7	97,297.9	323,399.8	1,467,866.3	162,468.8	930,771.8	10,545.0	0.0	144,829.4	219,251.2
	3	1,898,874.1	426,108.1	97,073.6	329,034.5	1,472,766.0	161,720.4	935,688.1	9,186.0	0.0	140,366.0	225,805.5
	4	1,909,451.7	423,504.2	96,510.3	326,994.0	1,485,947.5	164,219.7	942,415.2	10,428.3	0.0	141,738.3	227,146.0
	5	1,917,074.1	432,477.2	100,695.9	331,781.2	1,484,597.0	166,481.7	935,403.5	11,165.3	0.0	144,361.3	227,185.2
	6	1,912,073.8	429,623.2	98,636.8	330,986.4	1,482,450.6	164,853.9	939,789.0	10,633.1	0.0	142,914.9	224,259.6
	7	1,913,308.5	428,064.5	97,218.2	330,846.3	1,485,244.0	165,834.5	931,679.0	9,926.1	0.0	152,688.4	225,116.0
	8	1,908,652.5	424,914.3	98,263.1	326,651.2	1,483,738.2	167,132.0	936,959.4	8,493.9	0.0	145,527.5	225,625.4
	9	1,916,354.0	432,919.9	97,829.5	335,090.5	1,483,434.1	167,115.6	943,236.3	10,791.5	0.0	141,155.7	221,135.0
	10	1,934,741.9	434,232.7	98,663.3	335,569.4	1,500,509.2	167,489.8	946,673.6	10,295.0	0.0	151,081.4	224,969.5
	11	1,934,899.7	436,848.2	99,939.5	336,908.8	1,498,051.4	168,329.4	946,120.5	10,335.9	0.0	152,058.9	221,206.7
	12	1,961,553.3	450,470.2	100,158.8	350,311.4	1,511,083.1	169,974.8	952,127.5	12,670.6	0.0	156,726.8	219,583.5
2020	1	1,961,429.7	446,975.5	104,715.6	342,259.9	1,514,454.2	172,797.0	958,972.7	12,282.0	0.0	154,693.6	215,708.9
	2	1,958,708.1	441,688.5	102,504.8	339,183.7	1,517,019.6	175,413.4	961,200.6	10,495.6	0.0	157,921.6	211,988.5
	3	1,968,375.0	458,376.5	102,828.9	355,547.6	1,509,998.4	182,362.4	945,180.9	8,153.9	0.0	166,665.5	207,635.7
	4	1,994,098.6	462,740.1	107,359.2	355,380.8	1,531,358.5	192,707.2	944,799.1	9,711.1	0.0	165,939.0	218,202.1
	5	2,006,707.6	475,099.0	112,495.1	362,603.9	1,531,608.6	196,447.0	946,478.3	10,385.0	0.0	165,357.5	212,940.8
	6	2,019,910.8	483,748.7	112,066.7	371,682.0	1,536,162.1	199,549.7	946,811.2	9,897.0	0.0	162,763.9	217,140.4

1 Pecahan komponen separuh wang secara luas hanya boleh diperolehi sejak tahun 1984
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya
3, # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999
^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984
2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996 foreign currency deposits were subsumed under the respective category of deposits
3, # In April 2007, M3 was revised to include "other deposits" from December 1999 onward
^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

1.3.2 Faktor Penentu M3
Factors Affecting M3

RM juta / *RM million*

Pada akhir tempoh / *End of period*		Jumlah / *Total*	Tuntutan bersih ke atas Kerajaan / *Net Claims on Government*			Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector*			Aset Asing Bersih / *Net Foreign Assets*			Pengaruh Lain[2] / *Other Influences* [2]
			Jumlah / *Total*	Tuntutan ke atas Kerajaan / *Claims on Government*	Deposit Kerajaan[2] / *Government Deposits* [2]	Jumlah / *Total*	Pinjaman[1] / *Loans* [1]	Sekuriti / *Securities*	Jumlah / *Total*	BNM / *BNM*	Sistem Perbankan / *Banking System*	
2019	1	1,888,709.0	183,717.1	257,948.2	74,231.2	1,902,306.7	1,651,539.8	250,766.9	519,969.4	414,521.3	105,448.1	(717,284.1)
	2	1,888,564.0	180,583.1	257,022.2	76,439.1	1,902,696.6	1,650,298.8	252,397.9	523,026.9	415,444.7	107,582.2	(717,742.7)
	3	1,898,874.1	173,613.6	260,010.6	86,397.0	1,911,851.5	1,658,867.2	252,984.3	527,336.7	412,535.0	114,801.7	(713,927.8)
	4	1,909,451.7	188,260.6	265,062.0	76,801.4	1,912,233.2	1,660,298.5	251,934.7	525,304.2	414,196.0	111,108.2	(716,346.2)
	5	1,917,074.1	190,923.2	274,593.7	83,670.5	1,919,026.6	1,666,769.8	252,256.8	517,912.5	409,679.4	108,233.1	(710,788.2)
	6	1,912,073.8	176,521.8	271,666.4	95,144.6	1,925,717.5	1,672,587.2	253,130.3	527,990.2	417,643.9	110,346.3	(718,155.7)
	7	1,913,308.5	172,713.2	267,434.9	94,721.6	1,930,090.6	1,672,544.4	257,546.2	533,550.5	422,555.1	110,995.4	(723,045.9)
	8	1,908,652.5	171,391.6	271,031.3	99,639.7	1,933,130.5	1,681,840.9	251,289.6	522,401.6	420,924.7	101,476.9	(718,271.2)
	9	1,916,354.0	177,583.6	273,255.4	95,671.8	1,944,299.0	1,689,607.1	254,691.9	509,044.8	423,527.6	85,517.3	(714,573.3)
	10	1,934,741.9	187,579.3	271,825.8	84,246.5	1,948,980.8	1,694,718.2	254,262.6	514,526.8	424,439.6	90,087.2	(716,345.1)
	11	1,934,899.7	184,350.8	265,971.8	81,621.0	1,960,491.9	1,702,961.3	257,530.7	515,761.0	424,250.7	91,510.3	(725,704.1)
	12	1,961,553.3	194,584.1	256,438.3	61,854.2	1,976,464.9	1,715,639.5	260,825.3	514,446.0	416,413.3	98,032.7	(723,941.6)
2020	1	1,961,429.7	198,000.2	262,586.0	64,585.8	1,976,134.5	1,714,819.7	261,314.7	521,354.0	418,596.7	102,757.3	(734,058.9)
	2	1,958,708.1	202,968.6	279,301.1	76,332.5	1,984,278.7	1,719,263.1	265,015.6	510,240.0	415,621.3	94,618.7	(738,779.2)
	3	1,968,375.0	218,437.1	288,586.0	70,148.9	1,986,928.1	1,726,193.3	260,734.8	512,341.0	432,124.7	80,216.3	(749,331.2)
	4	1,994,098.6	252,669.4	315,819.2	63,149.7	1,989,404.7	1,727,146.4	262,258.3	534,722.4	435,784.6	98,937.9	(782,698.0)
	5	2,006,707.6	249,677.6	318,444.7	68,767.1	1,997,348.2	1,731,693.6	265,654.5	538,297.8	437,838.3	100,459.5	(778,616.0)
	6	2,019,910.8	244,891.7	324,022.4	79,130.7	2,005,805.7	1,741,094.7	264,711.1	542,715.9	435,106.9	107,608.9	(773,502.5)

^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.
* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
# Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit
[1] Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa
[2] Bagi tempoh Dis 2011 - Ogos 2012, data untuk Deposit Kerajaan dan Pengaruh Lain telah disemak semula kerana terdapat kesilapan pengumpulan data

^ Beginning December 1996, the data is compiled based on a new statistical reporting system
** Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80 all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records*
 # In April 2007, M3 was revised to include "other deposits" from December 1999 onwards
[1] Includes loans sold to Cagamas with recourse from December 1996 onwards
[2] For the period Dec 2011 – Aug 2012, data for Government Deposits and Other Influences have been revised due to a compilation error.

1.4 Bank Negara Malaysia: Penyata Aset
Bank Negara Malaysia: Statement of Assets

RM juta / *RM million*

Pada akhir tempoh End of period		Emas dan Pertukaran Asing ^ *Gold and Foreign Exchange ^*	Kedudukan Tranche Rizab IMF *IMF Reserve Tranche Position*	Milikan Hak Pengeluaran Khas *Holdings of Special Drawing Rights*	Kertas Kerajaan Malaysia *Malaysian Government Papers*	Bil Terdiskaun *Bills Discounted*	Deposit dengan Institusi Kewangan *Deposits with Financial Institutions*	Pinjaman dan Pendahuluan *Loans and Advances*	Perbelanjaan Tertunda *Deferred Expenditure*	Hartanah - Tanah dan Bangunan ** *Properties - Land and Buildings **	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
2018		411,042.4	3,801.4	4,728.4	3,391.9	0	132.0	6,874.1	t.d.	4,174.5	13,491.9	447,636.5
2019		414,843.8	4,583.5	4,662.3	1,978.7	0	2,630.0	7,111.8	t.d.	4,161.9	11,628.1	451,600.1
2019	1	413,793.0	3,801.5	4,728.9	3,391.7	0	3,747.5	6,887.5	t.d.	4,174.5	10,419.3	450,943.7
	2	414,914.6	3,617.8	4,729.1	2,825.3	0	2,472.3	7,139.9	t.d.	4,174.5	11,197.4	451,070.8
	3	412,014.1	3,542.8	4,654.0	2,528.2	0	863.8	7,200.3	t.d.	4,174.5	18,742.5	453,720.1
	4	412,867.4	4,352.4	4,654.7	2,278.7	0	1,263.8	7,116.5	t.d.	4,174.5	16,574.5	453,282.6
	5	408,347.2	4,352.4	4,655.8	2,278.4	0	697.3	7,067.2	t.d.	4,164.4	13,165.1	444,727.9
	6	416,291.8	4,410.7	4,719.4	2,278.2	0	240.6	7,009.5	t.d.	4,164.4	12,562.0	451,676.4
	7	420,844.0	4,769.0	4,720.4	2,257.9	0	840.3	6,912.3	t.d.	4,164.4	12,336.1	456,844.5
	8	419,213.1	4,769.0	4,721.6	2,257.6	0	279.2	6,888.1	t.d.	4,164.4	14,759.0	457,052.1
	9	421,844.6	4,727.9	4,699.8	2,412.0	0	335.0	6,836.9	t.d.	4,164.4	14,242.8	459,263.4
	10	422,774.9	4,712.6	4,700.8	2,209.2	0	417.9	6,777.3	t.d.	4,164.4	12,873.0	458,630.0
	11	422,643.4	4,646.9	4,701.7	1,978.9	0	0	7,002.5	t.d.	4,164.4	10,222.6	455,360.4
	12	414,843.8	4,583.5	4,662.3	1,978.7	0	2,630.0	7,111.8	t.d.	4,161.9	11,628.1	451,600.1
2020	1	417,028.9	4,583.5	4,663.1	1,978.5	0	1,859.4	7,067.0	t.d.	4,161.9	9,607.6	450,950.0
	2	414,053.4	4,583.5	4,663.9	1,737.3	0	829.1	6,940.1	t.d.	4,161.9	11,969.5	448,938.8
	3	430,574.5	4,729.5	4,819.3	2,693.5	0	0	6,834.9	t.d.	4,161.9	20,795.6	474,609.3
	4	433,990.1	4,914.2	4,819.3	9,552.5	0	6,404.3	7,207.1	t.d.	4,162.0	16,572.6	487,622.1
	5	435,789.2	5,168.4	4,819.4	10,251.4	0	3,730.2	8,269.7	t.d.	4,162.0	10,902.2	483,092.4
	6	432,888.1	5,356.8	4,855.1	10,472.1	0	4,413.6	16,418.5	t.d.	4,165.8	11,045.3	489,615.3

1 Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.
2 Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.
* Berkuatkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
^ Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.
** Mulai bulan September 2014, jumlah ini yang merupakan nilai pasaran semasa tanah dan nilai nominal bangunan, sebelum ini dimasukkan di bawah Aset Lain.

1 Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.
2 With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.
** Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
^ The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.
*** Effective from September 2014, this amount, previously included in Other Assets, comprises current market values of land and nominal values of buildings.*

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti
Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / *RM million*

Pada akhir tempoh *End of Period*		Modal Dibayar *Paid-up Capital*	Kumpulan Wang Rizab * *Reserves **	Matawang dalam Edaran *Currency in Circulation*	Deposit / *Deposits* Institusi Kewangan *Financial Institutions*	Kerajaan Persekutuan *Federal Government*	Lain-lain *Others*	Bil Bank Negara dan Bon *Bank Negara Bills and Bonds*	Peruntukan Hak Pengeluaran Khas *Allocation of Special Drawing Rights*	Liabiliti Lain *Other Liabilities*	Jumlah Liabiliti *Total Liabilities*
2018		100.0	131,556.8	106,405.0	169,133.0	7,955.6	858.9	21,745.5	7,743.4	2,138.3	447,636.5
2019		100.0	143,166.0	114,097.2	163,714.0	3,567.6	543.0	15,834.4	7,619.1	2,959.0	451,600.1
2019	1	100.0	133,950.3	113,721.1	157,270.2	15,383.8	799.5	20,577.3	7,743.4	1,398.1	450,943.7
	2	100.0	135,735.0	108,990.2	161,861.1	12,023.5	931.9	21,792.6	7,743.4	1,893.1	451,070.8
	3	100.0	131,334.1	108,018.0	161,500.1	20,279.8	656.9	22,672.0	7,620.0	1,539.3	453,720.1
	4	100.0	133,105.3	108,786.0	174,175.8	8,898.6	941.5	17,408.3	7,620.0	2,247.1	453,282.6
	5	100.0	132,040.7	114,548.3	159,307.4	14,153.1	1,198.2	13,329.7	7,620.0	2,430.5	444,727.9
	6	100.0	140,326.0	110,119.4	151,180.0	23,436.2	1,157.6	15,299.2	7,722.4	2,335.5	451,676.4
	7	100.0	141,716.9	109,250.0	157,170.5	16,591.9	3,043.2	18,619.3	7,722.4	2,630.3	456,844.5
	8	100.0	142,606.5	109,354.3	153,932.9	17,118.8	2,493.5	20,872.4	7,722.4	2,851.4	457,052.1
	9	100.0	142,167.6	109,121.1	161,119.7	13,577.9	1,103.8	21,604.9	7,684.9	2,783.4	459,263.4
	10	100.0	143,436.5	109,968.8	163,522.0	10,434.6	968.2	20,160.2	7,684.9	2,354.8	458,630.0
	11	100.0	144,961.9	110,461.9	158,523.9	10,925.8	2,048.9	18,455.3	7,684.9	2,197.7	455,360.4
	12	100.0	143,166.0	114,097.2	163,714.0	3,567.6	543.0	15,834.4	7,619.1	2,959.0	451,600.1
2020	1	100.0	144,339.9	118,753.6	145,612.8	10,261.3	1,223.3	19,834.1	7,619.1	3,205.8	450,950.0
	2	100.0	143,326.9	114,484.9	138,572.9	16,294.2	2,008.9	23,780.8	7,619.1	2,751.2	448,938.8
	3	100.0	160,963.0	116,386.2	151,448.6	8,713.2	2,660.3	22,874.1	7,872.5	3,591.4	474,609.3
	4	100.0	163,527.2	121,362.4	157,097.8	4,871.8	13,796.8	16,805.4	7,872.5	2,188.2	487,622.1
	5	100.0	166,470.0	127,396.2	136,623.9	13,925.8	12,330.5	16,074.4	7,872.5	2,299.1	483,092.4
	6	100.0	171,138.4	124,966.1	140,628.5	15,976.9	12,499.5	13,462.1	7,930.7	2,913.1	489,615.3

* Mulai 15 Mac 2013, Kumpulan Wang Rizab Am, Rizab Lain dan Untung/(Rugi) Bersih bagi tempoh tersebut dilaporkan sebagai Rizab.

* *Effective from 15 March 2013, the General Reserve Fund, Other Reserves and Net Proft/(Loss) for the period are recorded as Reserves.*

1.6 Tabung Bank Negara Malaysia Untuk PKS
Bank Negara Malaysia's Fund for SMEs

Sektor/Jenis Tabung *Sector/Type of Fund*	Tarikh ditubuhkan *Date established*	Jumlah peruntukkan (RM juta) *Fund allocation (RM million)*	Jumlah diluluskan *Amount approved*		Bil. permohonan diluluskan *No. of appl. approved*		Jumlah dikeluarkan (a) *Amount drawdown (a)*		Jumlah dibayar balik (b) *Amount repaid (b)*		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)*	
			Pada akhir bulan Dec-19 *As at end December-19*	Pada akhir bulan Jun-20 *As at end June-20*	Pada akhir bulan Dec-19 *As at end December-19*	Pada akhir bulan Jun-20 *As at end June-20*	Pada akhir bulan Dec-19 *As at end December-19*	Pada akhir bulan Jun-20 *As at end June-20*	Pada akhir bulan Dec-19 *As at end December-19*	Pada akhir bulan Jun-20 *As at end June-20*	Pada akhir bulan Dec-19 *As at end December-19*	Pada akhir bulan Jun-20 *As at end June-20*
			RM juta *RM million*				RM juta *RM million*					
Sektor/Tabung-tabung yang masih dibuka untuk permohonan baru *Sectors/Funds that are open for new applications*												
1. Tabung BNM untuk PKS/BNM's Fund for SMEs'	19-Jun-17	18,100	30,289.5	40,596.7	81,683	104,396	29,865.0	39,920.8	24,901.3	25,662.9	4,963.7	14,257.9
2. Tabung Projek Usahawan Bumiputera - i /Bumiputera Entrepreneur Project Fund - i	1-Jul-09	300	1,604.5	1,612.9	1,922	1,931	859.4	863.0	797.0	806.2	62.4	56.8
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru *Funds / Guarantee facilities that have been closed for new applications*												
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund	6 Feb., 1988	800	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3	331.3								
3. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.8	1,397.8	0.0	0.0
4. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
5. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund	5 Feb, 1991	100	95.0	95.0	25	25	95.0	95.0	95.0	95.0	0.0	0.0
6. Tabung Industri Bumiputera/ Bumiputera Industrial Fund	4 Jan, 1993	100	94.7	94.7	99	99	90.8	90.8	90.8	90.8	0.0	0.0
7. Tabung Untuk Menyegerakan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses	29 Okt, 1993	500	297.2	297.2	54	54	297.2	297.2	297.2	297.2	0.0	0.0
8. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries	2 Jan, 1998	1850	3,774.3	3,774.3	5,420	5,420	3,725.9	3,725.9	3,725.9	3,725.9	0.0	0.0
9. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses	1 Mei, 1998	1000	609.1	609.1	96	96	585.2	585.2	585.2	585.2	0.0	0.0
10.Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries	23 Nov, 1998	330	335.8	335.8	306	306	333.7	333.7	333.7	333.7	0.0	0.0
11.Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitaion & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0
12. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
13. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0
14. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	14.9	15.	1.5	1.4
15. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan. 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
16. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	970.1	970.1	4,561	4,561	-	-	-	-	-	-
17. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		88.6	88.6	165	165	-	-	-	-	-	-
18. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,097.9	2,097.9	9,557	9,557	-	-	-	-	-	-
19. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.5	914.5	898.0	898.0	16.5	16.4
20. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23 Jan 2015	500	137.6	136.4	930	926	136.4	136.4	75.1	128.9	61.3	7.4

Nota 1: Empat tabung iaitu Tabung untuk Makanan, Tabung Usahawan Baru 2, Tabung Industri Kecil dan Sederhana 2 dan Tabung Pembiayaan Mikro telah dirasionalisasi dan dikenali sebagai Tabung BNM untuk PKS, berkuatkuasa 19 Jun 2017

Peruntukan sebanyak RM 1 bilion telah disalurkan daripada Tabung BNM untuk PKS bagi penubuhan Dana Rumah Mampu Milik oleh BNM seperti yang diumumkan dalam Belanjawan 2019.

Termasuk peruntukan RM4 billion sebagai sebahagian daripada seperti diumumkan pada27 Mac 2020 bagi menyokong PKS yang terjejas akibat wabak COVID-19.

Note 1:The four funds, namely Fund for Food, New Entrepreneurs Fund 2, Fund for Small and Medium Industries 2 and Micro Enterprise Fund have been rationalised and known as BNM's Fund for SMEs, w.e.f. 19 June 2017

An allocation of RM 1 billion was chanelled from BNM's Fund For SMEs for the establishment of BNM Fund's for Affordable Homes as announced in Belanjawan 2019.

Include additional RM4 billion as part of additional measures announced on 27 March 2020 to further support SMEs affected by COVID-19 outbreak.

1.7 Sistem Perbankan: Penyata Aset
Banking System: Statement of Assets

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Wang Tunai dan Kesamaan Tunai / *Cash and Cash Equivalents*	Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*		Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*						Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu / *Investment Account Due from Designated Financial Institutions*	Instrumen Deposit Boleh Niaga yang Dipegang / *Negotiable Instrument Deposits Held*	Sekuriti Malaysia / *Malaysian Securities*		Sekuriti Lain / *Other Securities*	Pinjaman dan Pendahuluan / *Loans and Advances*	Harta Benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Aset Lain / *Other Assets*	Jumlah Aset / *Total Assets*
			Baki Akaun Semasa dengan Bank Negara Malaysia / *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik / *Other Deposits Placed and Reverse Repos*		Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*			Bil Perbendaharaan / *Treasury Bills*	Sekuriti Kerajaan [1] / *Government Securities* [1]					
						Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagangan / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*										
2019	1	21,095.4	593.5	38,175.4	50,404.1	90,621.4	41,830.8	30,332.5	5,486.2	904.1	57,458.9	42,053.5	37,250.4	4,084.4	219,905.6	266,701.0	1,670,164.5	7,389.9	177,215.7	2,761,667.4
	2	18,396.7	358.0	36,627.2	50,580.7	98,505.7	32,194.0	28,513.4	5,069.8	1,150.3	59,251.4	40,566.2	33,335.8	4,238.9	221,172.6	270,122.5	1,667,260.8	8,684.0	173,255.3	2,749,283.3
	3	17,161.1	456.5	35,261.4	51,199.1	99,673.5	30,396.8	25,586.0	4,661.1	926.7	60,603.6	41,288.3	34,972.6	4,578.0	217,203.8	273,335.8	1,674,266.9	8,815.5	179,280.4	2,759,667.6
	4	18,931.5	429.5	35,952.6	51,321.1	109,318.2	34,493.9	20,823.4	5,438.1	1,256.3	59,587.9	41,177.7	30,959.9	5,146.0	226,500.2	269,249.3	1,676,083.7	9,645.2	168,643.0	2,764,957.5
	5	19,654.0	704.1	35,620.8	52,038.1	93,203.7	37,930.2	18,026.8	4,432.8	1,397.2	58,800.0	41,263.2	28,024.8	5,803.8	238,419.4	267,020.3	1,681,838.8	9,536.3	175,690.7	2,769,404.9
	6	20,385.0	329.2	38,856.7	52,107.9	86,471.3	40,398.0	14,488.8	4,704.7	1,868.1	59,615.9	41,824.0	28,050.5	5,875.3	236,502.5	272,762.5	1,688,706.0	9,497.9	172,585.8	2,775,030.1
	7	23,840.9	239.1	38,198.1	51,203.4	88,433.2	39,265.6	14,513.9	4,301.8	2,534.9	63,192.7	41,861.5	28,486.9	5,900.4	234,412.6	275,604.0	1,688,864.3	10,083.0	168,069.9	2,779,006.0
	8	24,568.4	425.1	38,752.2	52,523.8	90,135.7	36,926.7	17,424.9	4,311.6	1,900.8	59,190.5	42,182.7	31,419.7	6,420.5	236,028.5	270,933.4	1,698,763.5	10,051.8	181,759.8	2,803,719.7
	9	24,818.5	946.6	33,466.2	51,512.3	95,732.5	33,164.8	15,371.7	4,600.5	1,711.7	56,426.0	41,423.9	30,111.0	7,636.6	235,951.1	280,105.5	1,706,448.7	10,223.1	180,861.8	2,810,512.4
	10	26,616.1	377.5	34,898.6	53,251.1	98,508.0	33,803.3	13,446.3	5,348.0	2,154.0	57,747.7	41,262.1	32,595.8	6,840.7	236,250.9	275,738.2	1,710,808.9	10,244.7	173,264.1	2,813,155.8
	11	27,161.6	448.8	37,336.7	44,502.5	103,840.9	36,543.9	19,719.5	5,784.8	1,888.0	58,686.9	40,876.0	31,287.7	7,279.7	225,065.3	279,075.4	1,718,431.3	10,155.0	172,134.8	2,820,218.7
	12	30,548.7	258.1	37,888.8	44,525.2	110,435.4	29,080.2	24,851.7	5,035.6	2,261.4	64,641.2	40,959.3	31,107.0	3,550.2	215,704.2	274,485.8	1,732,255.2	10,124.0	173,795.3	2,831,507.2
2020	1	28,975.4	615.4	39,151.8	44,394.7	93,631.9	36,710.1	24,704.9	6,001.3	1,846.6	59,130.6	40,928.5	30,403.8	4,266.0	223,190.7	282,346.4	1,731,125.6	10,179.2	186,109.8	2,843,712.5
	2	21,884.0	427.6	48,348.5	45,100.1	89,061.6	42,532.2	17,218.8	7,470.4	2,205.4	65,234.8	44,610.3	29,782.8	4,939.6	239,137.1	289,474.3	1,734,633.5	10,211.2	192,144.5	2,884,416.5
	3	23,450.2	1,110.7	48,113.6	17,653.1	123,462.2	34,237.5	12,938.2	6,270.2	3,333.4	68,213.1	49,956.0	27,900.5	5,566.7	246,340.2	277,745.4	1,741,552.9	10,200.7	214,427.0	2,912,471.6
	4	21,338.0	365.3	50,453.1	16,118.2	114,392.6	41,051.0	13,358.9	5,948.9	1,724.5	81,411.3	49,799.0	24,045.1	8,976.3	266,048.7	271,575.6	1,742,148.1	10,159.7	209,688.8	2,928,602.8
	5	26,300.5	650.5	50,037.9	3,365.1	107,560.0	36,058.9	14,989.5	6,339.2	2,413.6	71,472.9	50,340.6	21,554.8	17,263.6	266,779.6	280,436.4	1,746,311.2	10,203.9	196,112.2	2,908,190.4
	6	27,513.7	843.2	49,958.4	2,307.2	112,616.1	33,528.0	12,124.5	6,030.4	2,001.4	71,643.2	50,611.5	20,836.5	20,500.9	265,654.1	277,990.7	1,755,983.1	10,135.9	189,304.0	2,909,582.7

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.
n.a Tidak diperoleh
[1] Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

Note:
Please refer to Glossary for further explanation on some of the data items.
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.
n.a Not available
[1] Malaysian Government Investment Issues (MGII) has been reclassified from other securities to Government securities.

1.7.1 Sistem Perbankan Islam: Penyata Aset
Islamic Banking System: Statement of Assets

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*			Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*			Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*								Sekuriti Malaysia / *Malaysian Securities*						
						Pemastautin / *Residents*														
		Wang Tunai dan Kesamaan Tunai / *Cash and Cash Equivalents*	Baki Akaun Semasa dengan Bank Negara Malaysia / *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik / *Other Deposits Placed and Reverse Repos*	Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagangan / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*	Bukan Pemastautin / *Non-Residents*	Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu / *Investment Account Due from Designated Financial Institutions*	Instrumen Deposit Boleh Niaga yang Dipegang / *Negotiable Instrument Deposits Held*	Bil Perbendaharaan / *Treasury Bills*	Sekuriti Kerajaan [1] / *Government Securities* [1]	Sekuriti Lain / *Other Securities*	Pinjaman dan Pendahuluan / *Loans and Advances*	Harta Benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Aset Lain / *Other Assets*	Jumlah Aset / *Total Assets*
2019	1	1,429.8	359.9	230.0	17,030.7	51,154.5	6,878.4	1,744.6	0.0	901.3	2,376.0	0.0	6,101.7	357.0	57,416.2	58,503.9	561,728.0	829.7	14,007.7	781,049.2
	2	1,069.4	203.7	98.9	17,291.3	57,914.8	5,166.5	1,723.1	0.0	1,147.5	2,125.0	0.0	4,684.6	120.9	59,456.5	60,745.8	562,895.0	844.0	8,482.7	783,969.8
	3	1,019.1	103.9	106.6	17,534.3	58,391.7	3,897.0	1,580.2	0.0	880.8	2,320.8	0.0	7,755.7	121.3	57,927.5	61,009.9	570,175.6	844.5	8,730.0	792,398.9
	4	1,225.9	142.8	74.1	17,629.7	58,503.6	4,659.2	1,443.0	0.0	1,245.3	1,973.3	0.0	7,028.4	270.7	55,506.4	60,551.8	573,656.5	844.5	9,676.3	794,431.3
	5	2,017.0	162.7	104.0	17,590.0	47,633.2	4,947.9	1,744.9	0.0	1,185.4	2,224.4	0.0	5,560.5	1,076.8	59,260.8	60,232.1	577,243.2	843.3	9,679.0	791,505.1
	6	1,264.2	221.7	94.0	17,863.5	50,075.6	4,812.5	2,001.3	0.0	1,657.8	2,314.3	0.0	5,848.5	1,001.4	62,019.8	60,834.2	581,417.1	835.1	9,024.5	801,285.4
	7	1,043.4	49.0	174.0	18,031.3	44,449.4	5,252.7	2,726.8	0.0	2,268.9	2,408.2	0.0	6,020.4	896.9	63,928.8	64,489.3	583,523.2	882.1	10,341.5	806,485.9
	8	1,831.3	146.6	61.0	18,140.3	41,911.2	5,912.4	1,600.2	0.0	1,729.6	2,225.2	0.0	6,071.9	1,623.4	65,146.9	62,335.0	588,890.5	880.2	10,502.0	809,007.7
	9	1,989.3	711.2	54.5	18,625.3	44,680.9	5,227.4	1,442.4	0.0	1,321.9	2,261.9	0.0	6,805.8	1,553.8	64,810.0	61,601.1	594,256.2	879.9	11,138.8	817,360.5
	10	2,072.1	182.6	56.0	19,762.6	40,992.0	3,377.5	1,281.9	25.0	1,537.6	2,313.7	0.0	6,658.4	1,843.2	67,634.5	60,566.5	597,981.3	892.1	10,605.8	817,782.6
	11	2,298.4	134.1	68.2	16,228.7	41,826.4	3,545.7	2,175.0	0.0	1,440.9	2,184.6	0.0	6,545.8	2,096.1	68,007.9	61,264.0	601,507.4	893.9	10,634.8	820,851.8
	12	1,657.3	259.6	38.9	16,058.9	53,723.5	5,084.5	937.4	0.0	1,786.9	2,290.7	0.0	6,162.9	1,408.6	67,010.5	61,512.4	607,546.6	915.7	8,815.6	835,210.1
2020	1	2,032.4	312.2	48.4	15,731.6	47,731.6	4,574.6	717.5	0.0	1,409.1	2,184.0	0.0	5,674.1	1,535.8	68,836.7	63,238.8	609,724.1	917.5	8,760.6	833,429.0
	2	1,538.2	145.9	43.5	16,061.4	43,021.9	4,393.1	603.8	0.0	1,725.2	2,336.0	0.0	7,518.5	1,149.6	70,194.5	64,665.5	612,676.7	911.1	10,095.5	837,080.4
	3	1,195.5	336.3	41.4	6,487.2	48,315.4	5,757.4	663.1	0.0	2,417.3	2,187.8	0.0	6,187.9	898.0	71,483.2	65,137.9	614,721.4	914.9	11,692.9	838,437.7
	4	2,024.1	152.0	53.1	5,526.0	57,823.8	3,885.3	1,007.9	0.0	1,356.4	2,129.7	0.0	5,088.0	1,373.2	72,598.9	67,304.4	615,319.0	906.0	10,426.4	846,974.3
	5	3,218.5	158.1	46.7	954.0	52,107.6	4,307.7	1,071.1	0.0	2,005.6	2,331.8	0.0	4,938.1	3,666.3	73,117.9	65,887.4	618,340.8	904.5	11,078.8	844,134.9
	6	3,662.8	330.5	48.9	698.2	50,934.1	5,079.8	1,262.4	0.0	1,427.5	1,829.5	0.0	4,985.4	4,145.0	72,852.2	64,876.2	628,057.2	895.6	12,760.3	853,845.8

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.
n.a Tidak diperoleh
[1] Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

Note:
Please refer to Glossary for further explanation on some of the data items.
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.
n.a Not available
[1] Malaysian Government Investment Issues (MGII) has been reclassified from other securities to Government securities.

1.8 Kumpulan-Kumpulan Wang Insurans Hayat[1] dan Am[2]: Penyata Aset
Life and General Insurance Funds : Statement of Assets

Dialihkan ke Jadual MSB 4.1
Shifted to MSB Table 4.1

1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti
Banking System: Statement of Equities and Liabilities

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*	Modal dan Rizab / *Total Equities*	Jumlah Liabiliti / *Total Liabilities*																Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities*
		Jumlah Deposit / *Total Deposits*			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions*						Jumlah Akaun Pelaburan / *Total Investment Account*		Penerimaan Belum Bayar / *Acceptances Payable*	Penerimaan Belum Bayar / *Bills Payable*		Tanggungan Lain / *Other Liabilities*		
		Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*	Akaun Pelaburan dari Pengguna / *Investment Account of customers*	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu / *Investment Account Due to Designated Financial Institutions*		Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*			
					Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagangan / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*									
2019 1	312,302.8	17,017.8	0.6	1,914,586.8	161.1	59,316.2	8,941.3	2,661.8	385.3	101,605.8	30,150.5	42,053.5	1,898.0	2,975.2	20.9	267,589.9		2,761,667.4
2	313,070.4	18,615.9	0.8	1,919,288.9	277.2	51,181.1	6,910.9	1,454.4	915.7	94,673.1	31,626.5	40,570.9	1,505.6	2,706.5	10.7	266,474.6		2,749,283.3
3	315,620.4	18,540.5	0.5	1,939,223.0	307.9	48,967.1	6,170.2	1,036.5	845.5	86,684.9	30,965.2	41,294.0	1,454.1	3,025.4	29.8	265,502.7		2,759,667.6
4	314,830.2	19,681.2	0.4	1,944,810.8	145.1	47,576.4	6,357.8	2,395.1	1,782.2	91,603.0	30,030.4	41,182.7	1,352.3	2,622.1	17.1	260,570.8		2,764,957.5
5	317,941.6	17,731.0	0.5	1,944,635.0	144.4	44,842.9	7,249.9	2,606.9	2,461.1	90,863.6	30,472.5	41,267.2	1,243.4	3,147.0	23.3	264,774.5		2,769,404.9
6	321,087.2	17,805.0	0.5	1,942,405.1	144.2	44,538.4	7,360.4	2,643.5	2,796.8	94,920.2	31,132.5	41,826.6	1,321.0	2,546.5	12.7	264,489.5		2,775,030.1
7	322,692.0	16,906.9	0.5	1,948,747.0	251.7	43,810.6	7,949.4	2,483.2	2,509.0	95,040.9	31,233.8	41,863.5	1,761.1	2,557.2	18.8	261,180.4		2,779,006.0
8	323,520.2	16,652.6	0.4	1,956,213.4	44.3	41,908.7	8,374.3	3,090.5	2,370.2	100,060.3	29,944.1	42,182.7	2,342.5	2,688.8	23.4	274,303.3		2,803,719.7
9	323,053.3	16,874.8	0.4	1,957,876.3	46.2	37,502.7	8,157.1	2,867.9	2,053.4	112,934.3	30,674.2	41,427.9	2,110.9	2,893.3	27.9	272,011.8		2,810,512.4
10	324,117.5	16,963.4	1.0	1,967,191.8	461.4	39,962.5	6,375.8	3,067.8	1,721.3	109,356.5	32,061.7	41,266.1	2,403.8	2,333.5	17.8	265,854.1		2,813,155.8
11	325,513.5	17,263.1	0.8	1,963,261.0	46.6	50,261.9	7,418.6	2,582.1	1,290.6	107,976.8	34,785.4	40,881.7	1,852.4	2,974.5	50.4	264,059.2		2,820,218.7
12	329,894.1	17,256.1	0.2	1,983,116.5	1,603.5	44,337.5	7,724.4	2,296.6	754.5	103,025.8	35,989.5	40,969.3	1,464.2	2,992.5	29.6	260,052.9		2,831,507.2
2020 1	335,278.4	16,622.3	0.4	1,970,314.7	43.3	54,406.3	6,743.0	3,597.1	1,218.1	96,782.3	37,468.9	40,933.0	1,898.2	2,467.7	28.0	275,910.9		2,843,712.5
2	338,240.7	16,892.6	0.9	1,976,016.4	483.4	51,124.9	6,399.5	3,695.1	1,303.7	116,590.0	37,149.8	44,616.3	2,236.7	2,255.6	17.5	287,393.5		2,884,416.5
3	327,943.1	17,078.1	0.4	1,992,870.3	460.1	35,937.5	7,659.0	4,733.4	1,137.7	130,957.3	41,389.0	49,956.0	2,041.9	2,526.1	41.2	297,740.4		2,912,471.6
4	335,249.0	17,202.9	0.3	2,002,336.9	268.8	44,106.8	6,504.5	4,342.9	5,565.4	126,836.9	40,301.7	49,799.0	1,280.3	2,213.9	65.0	292,528.5		2,928,602.8
5	336,129.3	17,365.7	0.7	2,000,143.8	20.8	42,009.3	6,789.2	4,316.7	2,233.4	116,327.5	41,644.7	50,340.6	1,400.5	2,802.1	34.5	286,631.4		2,908,190.4
6	336,190.5	23,325.4	0.3	2,022,338.2	19.7	34,733.7	7,475.6	3,860.8	2,079.5	111,487.4	38,072.7	50,611.5	1,515.1	2,409.9	19.5	275,443.0		2,909,582.7

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.
n.a Tidak diperoleh

Note:
Please refer to Glossary for further explanation on some of the data items.
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.
n.a Not available

1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti
Islamic Banking System - Statement of Equities and Liabilities

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*	Modal dan Rizab *Total Equities*	Jumlah Liabiliti *Total Liabilities*																	Jumlah Ekuiti dan Liabiliti *Total Equities and Liabilities*
		Jumlah Deposit *Total Deposits*			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu *Amount Due to Designated Financial Institutions*						Jumlah Akaun Pelaburan *Total Investment Account*		Pelbagai Pinjaman *Miscellaneous Borrowing*	Pelbagai Terbitan Hutang Sekuriti *Miscellaneous Debt Securities Issued*	Penerimaan Belum Bayar *Acceptances Payable*	Penerimaan Belum Bayar *Bills Payable*		Tanggungan Lain *Other Liabilities*	
		Deposit dalam Kumpulan Wang Pelaburan Baru *Deposits under the New Investment Fund*	Akaun Deposit Khas *Special Deposit Account*	Lain-lain *Others*	Pemastautin *Residents*					Bukan Pemastautin *Non-Residents*	Akaun Pelaburan dari Pengguna *Investment Account of customers*	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu *Investment Account Due to Designated Financial Institutions*				Pemastautin *Residents*	Bukan Pemastautin *Non-Residents*		
					Bank Negara Malaysia *Bank Negara Malaysia*	Bank Perdagangan *Commercial Banks*	Bank-bank Islam *Islamic Banks*	Bank Pelaburan *Investment Banks*	Institusi Perbankan Lain *Other Banking Institutions*										
2019 1	55,456.2	3,955.3	0.1	567,104.2	0.0	23,451.6	1,851.1	157.3	21.9	4,128.0	30,150.5	42,053.5	27,941.9	2,976.5	1,061.2	248.3	0.0	20,491.7	781,049.2
2	55,954.5	4,083.6	0.1	574,383.6	0.0	21,263.2	1,636.8	89.8	160.1	4,349.3	31,626.5	40,570.9	26,962.3	2,976.8	959.3	152.2	0.0	18,800.9	783,969.8
3	56,823.3	4,099.1	0.1	583,088.1	100.0	19,209.3	2,278.8	253.1	256.6	4,942.1	30,965.2	41,294.0	25,258.3	2,977.1	955.4	206.4	0.0	19,692.0	792,398.9
4	56,190.4	4,121.5	0.1	591,923.1	100.0	16,104.2	1,638.7	161.1	374.5	4,584.6	30,030.4	41,182.7	25,231.0	2,977.3	907.7	141.0	0.0	18,763.0	794,431.3
5	56,799.3	4,133.9	0.1	591,428.8	100.0	12,320.9	2,182.1	321.4	915.9	4,027.8	30,472.5	41,267.2	25,235.8	2,882.6	925.4	199.0	0.0	18,292.4	791,505.1
6	57,442.9	4,191.7	0.2	600,087.0	100.0	8,887.9	2,547.7	274.3	1,090.3	4,018.9	31,132.5	41,826.6	27,533.5	2,882.9	915.7	195.8	0.0	18,157.5	801,285.4
7	57,905.3	4,187.5	0.2	606,077.5	0.0	8,658.5	2,751.8	166.0	1,073.5	3,468.1	31,233.8	41,863.5	27,588.4	2,883.2	823.0	150.5	0.0	17,655.2	806,485.9
8	58,145.4	4,255.3	0.2	608,603.6	0.0	9,331.1	2,227.7	471.0	1,043.4	3,800.0	29,944.1	42,182.7	27,024.2	2,883.5	902.4	162.2	0.0	18,031.0	809,007.7
9	58,294.7	4,147.4	0.2	614,995.1	0.0	9,118.5	2,763.2	388.9	998.7	3,765.3	30,674.2	41,427.9	28,824.8	2,883.7	943.1	240.1	0.0	17,894.5	817,360.5
10	58,695.2	4,125.4	0.2	615,879.0	0.0	7,622.8	2,831.1	760.0	1,193.1	3,514.7	32,061.7	41,266.1	29,333.6	2,809.0	958.9	150.8	0.0	16,581.0	817,782.6
11	59,298.7	4,193.1	0.2	606,452.5	0.0	14,325.3	3,425.3	294.5	560.2	3,646.7	34,785.4	40,881.7	31,195.1	2,809.3	915.4	204.1	0.0	17,864.3	820,851.8
12	60,586.5	4,114.5	0.2	612,985.3	0.0	18,166.8	2,212.5	220.9	485.6	4,188.8	35,989.5	40,969.3	32,500.0	3,965.4	1,039.1	438.7	0.0	17,347.0	835,210.1
2020 1	61,851.4	4,037.7	0.2	607,669.2	0.0	18,177.0	2,167.4	184.4	954.2	4,146.6	37,468.9	40,933.0	32,203.9	3,965.7	1,037.5	162.7	0.0	18,469.3	833,429.0
2	63,042.4	4,088.6	0.2	613,897.9	0.0	10,768.3	2,197.5	198.5	891.1	4,324.8	37,149.8	44,616.3	32,163.6	3,965.9	1,083.6	137.1	0.0	18,554.9	837,080.4
3	61,497.6	4,340.4	0.2	613,163.5	0.0	7,666.3	1,904.7	202.3	324.4	3,058.4	41,389.0	49,956.0	32,797.5	3,966.3	1,030.3	165.4	0.0	16,975.5	838,437.7
4	63,208.0	4,352.4	0.2	618,486.0	0.0	7,195.5	2,666.8	110.4	3,049.0	2,748.6	40,301.7	49,799.0	32,666.7	3,966.5	945.9	117.5	0.0	17,360.0	846,974.3
5	62,525.2	4,363.7	0.2	614,894.8	0.0	9,666.0	2,530.7	213.5	816.0	2,778.0	41,644.7	50,340.6	32,631.5	3,871.9	777.5	186.5	0.0	16,894.3	844,134.9
6	62,225.7	5,675.9	0.2	632,038.7	0.0	5,548.5	2,455.6	162.5	1,077.1	2,847.7	38,072.7	50,611.5	32,052.6	3,872.6	756.1	198.7	0.0	16,249.8	853,845.8

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah Deposit" dan "Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.
n.a Tidak diperoleh

Note:
Please refer to Glossary for further explanation on some of the data items
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Total Deposits" and "Amount Due to Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.
n.a Not available

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan
Banking System: Loans Applied by Purpose

RM juta / *RM million*

Tempoh *Period*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal uses*	Kad kredit *Credit cards*	Pembelian barangan pengguna *Purchase of consumer durable goods*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain[1] *Other purpose [1]*	Jumlah pinjaman dipohon *Total loans applied*
2019	1	4,989.2	7,036.0	6,764.5	19,922.3	9,115.2	968.6	6,023.7	3,502.9	0.0	4,271.5	12,472.7	3,569.9	71,871.9
	2	3,238.2	4,872.3	4,615.6	14,333.1	5,671.7	395.4	4,213.9	2,515.6	0.0	1,539.3	10,158.8	2,923.7	49,862.0
	3	3,825.3	5,910.5	5,618.8	21,979.7	8,226.2	608.5	5,393.6	3,384.2	0.0	3,449.0	16,093.4	3,755.8	72,626.2
	4	3,671.4	6,236.7	5,985.0	23,877.8	8,594.4	2,000.5	5,571.1	3,647.2	0.0	4,154.1	17,777.2	7,636.3	83,166.6
	5	3,171.8	6,710.6	6,453.2	25,813.2	8,460.7	809.6	5,860.5	3,626.4	0.5	2,398.0	17,632.6	5,307.5	79,791.5
	6	2,696.4	4,826.7	4,593.0	21,192.9	7,157.7	984.3	4,553.0	2,868.0	0.0	3,203.4	13,812.0	4,113.2	65,407.4
	7	3,702.1	6,206.5	5,919.9	25,071.6	8,627.3	1,143.7	6,194.2	3,593.7	0.0	3,210.2	16,709.9	3,675.1	78,134.3
	8	3,882.6	6,066.4	5,511.9	23,496.2	9,159.7	651.4	6,152.5	3,767.0	0.0	4,787.8	19,745.6	4,546.0	82,255.3
	9	2,445.7	5,010.9	4,675.1	20,475.9	7,403.1	743.0	5,246.8	3,198.7	0.0	3,637.4	17,918.1	3,004.4	69,084.0
	10	5,639.8	6,428.9	6,151.0	24,323.4	8,585.9	868.3	6,352.9	3,814.0	0.0	3,610.6	18,332.4	3,734.1	81,690.3
	11	2,815.3	6,511.2	6,252.6	20,705.2	9,618.8	1,351.3	5,884.3	3,789.4	10.0	3,950.2	18,806.5	6,550.9	79,993.2
	12	1,957.2	6,708.8	6,480.6	19,575.8	6,896.5	560.6	5,315.0	3,604.6	0.0	2,817.1	14,130.8	2,301.4	63,867.9
2020	1	3,032.0	6,338.9	6,124.9	16,012.4	6,641.1	403.8	5,454.7	3,475.0	0.0	2,971.6	14,129.8	2,948.0	61,407.4
	2	2,743.0	7,022.1	6,715.4	20,117.8	7,629.8	836.1	5,579.1	3,120.6	0.0	2,598.5	17,865.3	2,647.3	70,159.6
	3	1,733.3	5,304.1	5,062.5	17,766.8	6,522.7	677.0	4,785.4	2,963.9	0.0	2,443.4	21,241.5	2,070.7	65,508.8
	4	1,175.6	683.2	642.8	6,665.8	1,894.1	258.8	1,656.5	1,270.8	0.0	2,353.2	29,695.1	3,082.5	48,735.5
	5	2,231.9	2,818.2	2,656.1	10,453.8	2,635.1	365.2	2,129.0	1,176.5	0.0	1,808.4	22,202.1	2,840.4	48,660.6
	6	2,154.4	7,985.2	7,628.3	25,428.9	4,775.9	852.8	4,397.4	2,329.7	0.0	1,737.9	18,158.7	2,847.8	70,668.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
1 Includes loans for purpose of mergers and acquisition

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor
Banking System: Loans Applied by Sector

RM juta / *RM million*

Tempoh *Period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel *Wholesale & retail trade, and restaurants & hotels*	Pembinaan *Construction*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah[2] *Household sector*[2]	Sektor t.d.d.l.[3] *Other sector n.e.c*[3]	Jumlah pinjaman dipohon *Total loans applied*
2019	1	1,367.5	221.6	5,809.6	315.3	6,729.7	4,851.7	5,230.3	1,115.6	2,401.8	1,434.1	41,261.9	1,132.9	71,871.9
	2	917.4	211.4	4,010.7	132.4	5,916.9	3,046.3	1,959.4	1,161.8	2,663.2	678.6	28,781.7	382.2	49,862.0
	3	848.2	618.8	5,453.8	212.2	7,060.6	5,147.4	3,775.0	1,223.0	5,380.2	2,010.6	39,951.9	944.6	72,626.2
	4	2,070.6	529.7	9,867.1	1,086.2	7,345.8	5,335.2	5,047.4	2,705.9	3,779.7	1,447.9	42,792.5	1,158.5	83,166.6
	5	1,579.7	589.5	6,334.6	753.9	6,603.1	5,058.4	4,844.6	1,808.4	4,444.2	768.8	45,118.1	1,888.3	79,791.5
	6	2,347.1	254.5	3,695.3	232.8	5,990.4	4,426.3	3,452.7	2,984.4	4,814.1	703.5	36,354.5	151.8	65,407.4
	7	1,114.7	286.3	6,330.8	676.8	7,161.7	5,487.5	4,013.3	1,342.3	5,686.0	1,152.7	44,568.7	313.5	78,134.3
	8	974.7	439.8	7,502.7	286.0	8,283.9	5,889.0	5,699.7	2,686.6	6,104.0	1,338.0	42,577.2	473.8	82,255.3
	9	1,419.4	1,293.5	4,824.7	1,882.5	5,742.6	4,474.7	6,051.0	2,067.8	3,933.0	730.1	36,293.4	371.4	69,084.0
	10	5,697.6	402.8	6,444.5	658.0	7,212.0	3,685.8	6,191.6	1,209.2	3,571.7	1,039.4	43,667.4	1,910.4	81,690.3
	11	3,274.0	740.3	7,200.2	779.5	6,330.5	4,001.8	5,246.0	1,588.0	6,991.3	4,233.9	38,672.9	934.9	79,993.2
	12	619.6	213.9	6,029.3	89.3	6,370.9	3,565.0	4,569.1	1,285.5	2,751.7	1,414.3	36,839.3	120.0	63,867.9
2020	1	673.1	409.7	5,518.8	847.2	5,661.2	3,154.3	4,194.7	1,542.9	4,161.2	1,335.7	33,694.7	213.7	61,407.4
	2	784.0	238.4	4,606.6	497.6	6,943.1	3,997.9	4,485.5	4,296.6	4,310.0	1,511.3	38,230.7	257.8	70,159.6
	3	1,286.2	250.1	5,529.1	352.0	8,666.5	3,727.3	4,095.4	3,489.2	4,308.1	848.4	32,709.8	246.6	65,508.8
	4	1,407.7	234.1	6,579.7	2,386.2	10,958.2	3,453.2	2,518.4	3,025.6	4,785.3	1,786.6	11,054.2	546.3	48,735.5
	5	504.3	602.2	5,075.6	1,000.3	4,926.0	3,405.9	3,994.1	2,978.3	3,459.6	4,367.9	18,175.8	170.4	48,660.6
	6	614.6	216.8	5,284.1	585.2	7,028.3	3,682.2	2,663.2	2,498.4	3,764.4	1,278.3	42,316.0	737.2	70,668.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
2 Household sector = total loans by purpose to households.
3 Includes loans to individual businesses.

1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan
Banking System: Loans Approved by Purpose

RM juta / *RM million*

Tempoh / *Period*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal Use*	Kad kredit / *Credit cards*	Pembelian barangan pengguna / *Purchase of consumer durable goods*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain[1] / *Other purpose* [1]	Jumlah pinjaman diluluskan / *Total loans approved*
2019	1	2,517.3	4,118.6	3,938.5	8,222.4	2,502.0	405.2	1,867.6	1,338.4	0.0	1,487.1	7,124.5	1,486.8	31,070.0
	2	1,873.8	3,044.5	2,936.3	6,104.1	2,145.0	226.6	1,517.2	946.2	0.0	1,739.7	5,233.7	1,387.4	24,218.3
	3	2,569.6	4,067.5	3,762.0	8,830.1	4,446.5	308.1	1,963.9	1,347.1	0.0	1,719.9	7,301.0	2,970.0	35,523.8
	4	3,539.5	3,854.6	3,686.1	10,262.0	3,400.5	271.6	1,959.9	1,465.6	0.0	894.4	6,822.9	2,757.1	35,228.2
	5	2,119.8	4,252.3	4,008.6	10,881.0	3,070.3	1,566.0	2,050.2	1,429.3	0.0	1,477.7	9,703.5	3,288.4	39,838.6
	6	3,079.5	3,095.1	2,957.1	9,637.5	3,125.4	580.4	1,629.7	1,331.2	0.0	1,331.9	8,397.1	2,430.1	34,638.0
	7	2,284.3	3,902.4	3,745.1	11,118.8	2,764.2	1,475.7	2,324.1	1,539.0	0.0	1,771.3	7,968.5	2,155.5	37,303.8
	8	2,340.4	3,695.4	3,507.7	10,474.8	2,634.8	712.8	2,410.1	1,571.1	0.0	1,756.0	7,885.4	1,890.1	35,371.0
	9	2,209.0	3,225.6	2,959.1	8,935.5	2,962.5	235.0	2,168.6	1,289.4	0.0	1,681.8	9,524.0	1,454.8	33,686.2
	10	1,621.3	3,814.6	3,629.4	10,336.2	2,908.4	773.7	2,313.3	1,566.5	0.0	2,340.9	7,141.4	1,111.4	33,927.6
	11	2,346.2	3,730.6	3,571.0	9,386.9	2,879.1	424.6	2,128.0	1,602.4	0.0	2,130.0	8,730.1	2,294.0	35,651.8
	12	2,019.9	3,628.9	3,484.5	8,381.7	3,713.3	312.0	1,945.8	1,549.1	0.0	2,215.1	7,922.0	2,047.1	33,735.1
2020	1	1,597.3	4,041.9	3,889.6	7,055.1	2,177.0	439.1	1,921.3	1,519.6	0.0	2,303.9	7,051.0	1,432.3	29,538.5
	2	1,914.0	3,730.9	3,581.7	7,209.1	2,090.3	836.3	2,194.2	1,309.4	0.0	1,489.2	6,508.8	2,543.1	29,825.2
	3	2,064.6	3,043.2	2,897.5	6,416.2	1,927.1	322.1	1,928.5	1,216.1	0.0	1,099.5	7,644.9	1,867.0	27,529.1
	4	719.8	230.4	196.6	2,495.7	1,794.8	189.4	659.6	279.8	0.0	584.1	9,385.6	1,853.2	18,192.5
	5	683.9	1,410.9	1,336.7	3,412.6	825.8	219.5	872.8	274.9	0.0	724.5	8,923.6	837.2	18,185.7
	6	1,890.6	4,008.4	3,828.2	6,252.7	1,117.8	214.1	1,778.5	648.3	0.0	1,306.0	11,673.5	1,353.9	30,243.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
1 Includes loans for purpose of mergers and acquisition

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor
Banking System: Loans Approved by Sector

RM juta / *RM million*

Tempoh *Period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel *Wholesale & retail trade, and restaurants & hotels*	Pembinaan *Construction*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah[2] *Household sector[2]*	Sektor t.d.d.l.[3] *Other sector n.e.c[3]*	Jumlah pinjaman diluluskan *Total loans approved*
2017	4	225.6	93.7	1,374.4	14.7	1,386.1	2,087.4	1,886.2	1,463.3	920.7	150.6	16,120.7	1,451.8	27,175.3
	5	637.9	65.4	2,771.5	3.6	2,020.2	3,436.1	1,153.7	566.2	1,740.3	264.3	18,475.9	116.0	31,251.2
	6	563.0	87.7	2,350.9	1,387.6	2,308.1	1,821.9	3,310.2	1,230.3	3,548.8	419.3	16,279.7	33.5	33,341.0
	7	314.3	42.4	1,995.8	1,118.0	2,795.5	2,971.1	2,266.9	212.7	2,123.7	1,600.0	17,571.4	33.8	33,045.8
	8	673.6	21.2	2,210.4	1,854.3	2,009.4	2,855.0	3,529.4	513.3	1,614.1	242.9	18,971.1	170.3	34,664.9
	9	136.6	183.6	1,847.1	209.7	1,983.7	2,494.3	1,748.3	981.1	2,125.5	160.5	15,952.4	1,338.5	29,161.2
	10	904.8	172.0	2,896.7	23.7	1,837.3	2,180.3	2,117.9	935.9	2,224.7	1,475.1	18,124.7	226.0	33,119.2
	11	1,569.6	688.6	2,230.6	1,014.9	2,415.2	2,732.5	2,660.1	403.3	2,955.3	755.1	19,152.6	16.9	36,594.7
	12	1,730.8	77.0	2,118.8	56.4	1,951.2	2,139.8	4,861.6	1,323.9	2,623.4	725.3	15,258.7	1,520.6	34,387.5
2019	1	1,089.2	490.6	2,096.2	230.1	2,038.6	1,877.8	1,838.9	348.5	1,418.1	896.4	18,122.2	623.4	31,070.0
	2	313.3	89.4	1,976.8	16.3	2,289.0	2,625.5	923.2	460.5	1,366.7	489.8	13,579.3	88.5	24,218.3
	3	657.0	27.1	2,556.9	120.6	3,953.6	3,121.2	1,600.9	805.7	2,959.0	1,406.5	18,055.5	259.8	35,523.8
	4	657.1	200.9	2,036.7	89.5	2,728.7	2,012.7	2,084.2	1,627.3	3,570.5	371.6	19,555.9	293.0	35,228.2
	5	2,208.7	629.9	5,329.2	484.6	2,442.7	2,090.5	2,263.2	617.3	3,049.1	218.2	20,443.1	62.0	39,838.6
	6	491.8	365.1	1,657.5	1,951.2	2,189.6	2,538.5	1,823.4	1,246.3	3,386.8	1,567.2	17,358.3	62.5	34,638.0
	7	465.8	451.0	3,819.0	235.6	2,416.7	2,669.0	2,115.6	529.7	2,835.0	673.1	20,944.8	148.4	37,303.8
	8	326.9	138.2	3,216.5	346.3	2,614.9	2,085.6	2,410.3	563.5	3,305.7	420.6	19,901.5	41.0	35,371.0
	9	644.7	289.6	3,202.5	127.2	1,937.5	2,696.0	3,195.6	1,099.8	3,150.4	394.1	16,935.2	13.7	33,686.2
	10	729.0	132.2	3,161.4	331.2	2,279.6	2,184.2	1,982.4	1,150.5	1,518.3	586.4	19,573.8	298.6	33,927.6
	11	1,206.8	246.7	2,660.6	383.0	2,857.8	2,764.2	2,037.6	465.0	3,448.7	1,362.7	17,798.8	420.1	35,651.8
	12	776.2	69.0	4,924.6	187.2	1,857.5	1,777.6	2,902.2	953.9	2,887.6	974.3	16,267.9	157.1	33,735.1
2020	1	628.0	224.5	2,956.2	631.8	1,872.8	1,623.0	1,618.7	241.9	3,307.6	492.2	15,737.9	204.0	29,538.5
	2	349.6	475.6	2,618.4	396.6	2,167.7	1,856.8	1,656.7	452.7	2,506.6	791.8	15,860.9	691.7	29,825.2
	3	287.8	92.9	3,134.1	14.4	2,434.6	1,746.8	1,737.4	2,236.4	1,579.3	290.0	13,870.6	104.8	27,529.1
	4	205.6	46.7	2,388.0	421.0	3,663.8	824.0	1,334.5	1,885.5	2,184.5	572.2	4,321.9	344.7	18,192.5
	5	349.5	500.8	2,115.6	183.6	2,376.6	1,198.8	1,060.6	1,776.2	1,616.9	378.0	6,602.6	26.4	18,185.7
	6	146.5	159.2	3,363.8	409.5	2,188.6	1,581.4	1,714.9	1,617.2	3,906.6	675.1	13,861.4	619.4	30,243.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.13.1 (please refer to the Glossary for further details).
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
2 Household sector = total loans by purpose to households.
3 Includes loans to individual businesses.

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan
Banking System: Loans Disbursed by Purpose

RM juta / *RM million*

Tempoh *Period*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal uses*	Kad kredit *Credit cards*	Pembelian barangan pengguna *Purchase of consumer durable goods*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain[1] *Other purpose*[1]	Jumlah pinjaman dikeluarkan *Total loans disbursed*
2019	1	3,944.9	4,062.9	3,632.2	8,417.7	3,878.1	359.1	2,877.3	13,122.2	1.8	2,553.4	65,481.4	4,549.2	109,247.9
	2	2,785.7	3,363.6	2,905.8	6,139.5	2,756.5	228.2	2,269.1	10,614.8	2.2	2,111.9	49,464.8	4,460.8	84,197.1
	3	3,545.3	4,243.7	3,728.2	7,890.0	5,548.8	896.4	2,856.9	12,343.5	1.9	2,634.2	61,398.8	7,966.5	109,326.0
	4	4,712.9	4,147.7	3,587.5	7,838.1	4,092.6	526.7	2,703.0	12,101.4	2.1	2,619.3	57,723.7	6,048.0	102,515.4
	5	3,522.4	4,420.3	3,951.0	7,167.3	4,733.6	288.8	2,922.4	12,689.8	3.3	2,636.5	58,384.9	5,507.1	102,276.4
	6	2,354.4	3,746.1	3,180.0	6,482.0	3,405.7	633.3	2,478.4	11,763.4	2.2	2,120.8	55,619.1	6,236.8	94,842.0
	7	3,223.2	4,409.5	3,866.7	7,807.9	3,225.3	1,428.7	3,184.5	12,670.6	2.7	2,696.8	60,809.1	2,903.4	102,361.8
	8	2,471.2	4,227.3	3,651.5	7,993.5	3,305.8	396.2	3,216.9	12,753.2	2.3	2,911.9	60,865.4	4,005.2	102,148.8
	9	2,052.1	3,636.0	3,134.3	7,359.3	3,770.7	384.2	2,939.8	12,345.4	1.9	3,943.5	58,255.1	4,819.4	99,507.5
	10	2,336.8	4,029.6	3,762.7	8,793.1	3,618.9	416.7	3,257.2	12,945.4	1.7	2,395.1	58,568.1	3,374.8	99,737.3
	11	1,807.2	3,871.9	3,631.3	8,092.9	3,787.9	374.1	3,177.2	12,960.3	1.9	2,279.0	59,030.1	4,542.0	99,924.4
	12	1,910.5	3,799.8	3,552.2	8,542.7	5,630.2	672.5	3,128.7	14,392.9	2.3	6,951.7	68,352.9	7,329.8	120,714.0
2020	1	3,980.3	4,053.8	3,834.7	7,740.7	4,173.9	379.6	3,000.0	13,525.0	4.3	2,952.6	60,707.6	4,035.9	104,553.7
	2	2,843.5	3,311.9	3,093.9	7,451.6	3,199.0	300.0	3,017.4	11,467.7	2.2	2,171.4	58,017.8	3,492.0	95,274.6
	3	2,643.1	2,672.7	2,431.1	6,912.0	3,509.6	333.6	2,978.0	10,103.2	1.7	3,255.0	66,009.0	5,249.2	103,667.1
	4	2,007.4	181.4	147.8	2,265.3	1,248.9	159.0	1,107.8	6,543.8	1.5	1,902.7	54,858.1	3,450.4	73,726.3
	5	2,012.8	1,256.4	1,143.0	3,344.8	1,726.3	160.0	1,312.8	9,116.9	1.4	1,926.2	52,650.1	2,337.7	75,845.2
	6	3,495.5	2,669.2	2,424.6	6,796.8	3,067.3	789.4	2,388.4	10,738.3	2.3	2,883.0	64,932.5	4,793.4	102,556.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).

1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

1 Includes loans for purpose of mergers and acquisition

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor
Banking System: Loans Disbursed by Sectors

RM juta / *RM million*

Tempoh *Period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel *Wholesale & retail trade, and restaurants & hotels*	Pembinaan *Construction*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah[2] *Household sector*[2]	Sektor t.d.d.l.[3] *Other sector n.e.c*[3]	Jumlah pinjaman dikeluarkan *Total loans disbursed*
2019	1	4,022.3	375.4	21,008.3	501.4	20,628.6	7,355.1	5,077.0	2,647.0	11,978.0	1,270.0	31,127.8	3,257.0	109,247.9
	2	2,965.3	254.5	17,888.9	630.2	15,678.4	5,384.1	2,745.6	2,255.8	8,489.8	834.5	24,643.1	2,427.0	84,197.1
	3	3,261.6	1,073.8	22,235.2	1,145.4	20,785.0	7,843.8	7,323.3	2,656.2	8,130.2	1,573.9	29,965.4	3,332.2	109,326.0
	4	3,410.5	692.5	19,100.7	580.2	19,987.4	7,463.9	5,072.5	2,559.3	8,820.4	2,319.5	29,285.2	3,223.6	102,515.4
	5	3,812.5	522.1	20,801.9	1,024.2	19,106.8	8,658.6	5,048.3	2,041.7	7,480.5	1,216.8	29,391.2	3,172.0	102,276.4
	6	3,859.0	489.1	18,960.0	660.5	16,390.5	8,003.0	5,435.2	2,430.3	8,165.3	1,382.6	25,767.8	3,298.7	94,842.0
	7	3,104.5	484.6	22,352.9	1,039.6	19,109.1	7,233.0	3,621.1	3,293.9	9,196.9	1,039.2	29,578.3	2,308.7	102,361.8
	8	3,846.4	525.6	20,321.2	766.1	18,963.9	7,896.1	3,323.3	3,315.1	10,026.6	779.9	29,453.3	2,931.2	102,148.8
	9	3,475.6	956.7	20,615.3	2,351.8	18,411.2	7,176.2	5,630.1	2,055.7	7,850.8	997.6	26,940.8	3,045.7	99,507.5
	10	2,969.1	430.6	21,762.0	710.1	18,975.2	7,247.2	3,708.3	2,783.7	7,321.3	952.3	30,477.9	2,399.6	99,737.3
	11	3,405.2	874.2	21,454.8	1,687.4	18,920.4	7,085.2	4,448.3	2,584.9	7,719.9	887.3	28,940.3	1,916.6	99,924.4
	12	6,270.1	1,374.4	28,435.0	1,410.6	19,604.9	8,665.0	6,655.7	2,605.1	11,177.6	1,493.0	30,439.1	2,583.4	120,714.0
2020	1	3,628.9	374.2	21,365.4	855.5	18,571.7	7,708.2	3,852.7	3,809.7	9,484.9	2,065.6	30,795.4	2,041.6	104,553.7
	2	3,279.8	1,045.7	20,342.0	902.9	17,792.4	6,276.5	3,857.2	3,448.7	8,538.7	902.9	27,043.4	1,844.4	95,274.6
	3	3,391.6	662.4	21,756.5	2,428.0	18,743.0	7,172.5	4,700.2	4,240.6	11,388.3	1,786.3	24,454.7	2,943.1	103,667.1
	4	3,060.1	538.8	20,212.9	955.1	17,806.5	5,010.9	2,796.5	2,248.3	5,960.1	806.6	11,606.7	2,723.8	73,726.3
	5	2,832.6	432.8	18,956.3	729.9	17,321.1	4,703.7	2,625.1	2,423.8	5,727.1	932.1	16,702.0	2,458.7	75,845.2
	6	3,137.6	285.5	22,116.2	2,331.3	18,978.8	6,614.0	3,784.2	2,836.3	7,690.0	4,950.7	25,547.5	4,283.9	102,556.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.15.1 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.15.1 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan
Banking System: Loans Repaid by Purpose

RM juta / *RM million*

Tempoh *Period*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal uses*	Kad kredit *Credit cards*	Pembelian barangan pengguna *Purchase of consumer durable goods*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain[1] *Other purpose [1]*	Jumlah pinjaman dibayar *Total loans repaid*
2019	1	3,785.9	4,660.4	4,138.4	6,046.3	4,348.4	403.1	3,187.1	13,491.8	3.8	2,660.0	63,674.5	4,853.9	107,115.3
	2	3,369.6	4,266.7	3,721.4	5,593.2	3,534.0	370.8	2,777.1	11,557.3	2.6	2,503.0	52,183.2	4,724.6	90,882.1
	3	3,541.2	4,806.2	4,193.0	6,007.8	4,148.1	566.9	3,020.3	12,845.1	3.9	1,965.1	64,892.7	6,043.6	107,840.8
	4	4,323.8	4,728.1	4,067.7	6,175.9	4,718.9	392.0	3,124.7	12,432.2	4.4	2,089.5	63,741.6	5,674.6	107,405.7
	5	3,092.8	4,726.2	4,184.8	5,950.8	3,905.9	334.9	2,948.2	12,887.6	2.9	3,219.6	58,567.5	5,132.5	100,769.0
	6	2,541.9	4,505.7	3,790.8	5,505.4	4,119.7	387.1	2,787.1	11,790.2	3.1	2,284.5	53,827.5	4,308.5	92,060.9
	7	3,893.4	4,781.2	4,188.7	6,134.1	4,463.0	499.0	3,136.1	13,078.2	4.1	3,260.7	63,716.3	3,982.8	106,948.9
	8	2,367.4	4,684.9	4,075.7	5,953.2	3,894.7	433.2	3,152.0	12,728.6	3.6	2,750.1	58,575.5	3,381.1	97,924.2
	9	1,773.6	4,528.3	3,944.4	5,557.8	3,860.8	312.3	2,889.3	12,462.7	6.2	2,750.9	57,065.2	3,268.3	94,475.3
	10	3,066.3	4,419.7	4,116.6	6,126.9	4,284.0	476.5	3,257.7	13,491.4	3.5	2,534.6	57,905.8	4,428.5	99,994.9
	11	2,124.9	4,245.3	3,940.9	5,730.0	3,807.2	376.6	3,038.5	12,783.2	3.0	2,130.1	58,831.5	4,735.6	97,805.8
	12	2,296.7	4,458.9	4,110.4	5,919.1	5,437.2	404.2	3,110.9	13,918.2	2.3	4,796.6	67,446.1	3,611.5	111,401.9
2020	1	4,369.4	4,446.1	4,053.0	6,193.5	4,685.7	536.5	3,395.1	14,116.5	3.5	2,897.9	65,881.7	3,317.3	109,843.2
	2	4,745.3	4,208.3	3,899.6	5,920.4	3,743.2	340.1	3,193.1	12,654.0	5.6	2,179.2	57,089.3	3,411.2	97,489.8
	3	6,086.6	3,971.0	3,663.6	5,578.7	4,048.0	331.9	3,061.1	12,186.0	3.2	3,148.4	57,693.6	3,641.3	99,749.7
	4	2,121.4	1,626.8	1,013.5	1,841.5	1,967.9	217.3	1,382.1	9,292.3	1.5	1,541.7	53,479.9	2,581.2	76,053.5
	5	2,088.2	1,684.1	1,522.8	2,393.9	2,003.8	196.8	1,260.7	9,382.2	3.2	1,681.4	53,245.3	4,323.9	78,263.4
	6	3,168.0	1,888.8	1,505.1	3,453.1	3,654.7	355.0	1,712.0	10,601.9	2.6	2,969.2	61,767.7	3,316.1	92,889.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
1. Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
1. Includes loans for purpose of mergers and acquisition

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor
Banking System: Loans Repaid by Sectors

RM juta / *RM million*

Tempoh / *Period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah[2] / *Household sector [2]*	Sektor t.d.d.l.[3] / *Other sector n.e.c [3]*	Jumlah pinjaman dibayar / *Total loans repaid*
2019	1	3,598.6	628.7	19,997.2	1,051.4	19,907.2	7,703.2	5,736.3	2,242.5	10,975.7	1,531.3	29,585.3	4,158.0	107,115.3
	2	3,056.9	2,067.5	17,263.3	757.4	15,748.1	6,035.4	3,701.3	2,112.6	8,967.7	824.4	26,466.8	3,880.6	90,882.1
	3	3,238.0	608.2	21,630.2	510.2	19,776.7	6,989.5	7,345.9	2,338.6	11,412.2	1,810.9	28,913.2	3,267.3	107,840.8
	4	3,429.6	487.4	19,750.6	617.9	20,118.4	7,426.0	6,393.9	3,544.4	12,274.5	1,423.4	28,820.6	3,118.9	107,405.7
	5	3,200.9	541.0	19,554.1	778.4	19,593.3	7,629.7	4,974.3	2,112.7	9,104.6	1,205.3	28,386.5	3,688.1	100,769.0
	6	3,377.0	331.3	19,460.3	889.0	16,288.4	6,505.3	5,591.8	2,474.9	7,087.1	1,199.9	25,801.7	3,054.1	92,060.9
	7	3,305.7	474.9	21,610.4	684.6	18,822.3	8,752.0	5,420.3	3,223.1	9,177.9	3,007.3	29,061.5	3,409.1	106,948.9
	8	3,410.7	443.7	20,999.4	865.3	18,749.1	6,863.1	5,163.3	2,109.2	7,910.5	854.6	27,509.6	3,045.7	97,924.2
	9	3,470.0	491.5	19,209.2	971.2	17,781.3	7,142.1	6,115.4	2,644.7	7,092.3	858.6	26,160.2	2,538.8	94,475.3
	10	3,104.3	509.3	21,817.7	757.4	18,296.6	7,670.7	4,906.4	2,508.4	7,303.2	1,040.5	28,682.2	3,398.1	99,994.9
	11	3,420.6	1,041.4	20,525.3	1,536.3	18,896.2	7,052.1	4,111.8	2,021.3	7,424.5	1,620.3	27,037.0	3,119.0	97,805.8
	12	5,714.6	1,006.6	24,120.1	1,262.7	19,719.1	9,183.3	6,044.9	3,270.7	8,438.9	1,317.7	28,392.9	2,930.4	111,401.9
2020	1	3,259.9	384.7	22,390.7	789.0	20,680.7	8,113.5	4,981.1	3,473.4	11,022.7	1,046.8	31,144.2	2,556.4	109,843.2
	2	3,346.9	1,043.9	19,264.9	1,071.6	17,435.1	6,785.9	4,084.3	3,740.5	7,173.4	810.4	30,096.0	2,636.8	97,489.8
	3	3,120.0	571.7	20,182.2	822.4	17,892.2	6,802.4	4,284.8	2,559.8	9,776.6	943.7	30,121.0	2,672.9	99,749.7
	4	3,302.6	355.4	19,137.1	561.7	16,907.2	5,432.1	3,166.5	2,404.5	6,668.6	1,002.1	15,324.0	1,791.8	76,053.5
	5	3,408.8	368.3	19,480.8	1,732.8	16,342.1	4,549.3	2,485.1	2,045.5	7,383.9	1,187.2	16,319.8	2,959.9	78,263.4
	6	3,652.5	379.9	22,897.6	2,102.7	18,978.4	6,141.4	3,025.8	2,915.7	8,889.2	898.2	20,032.8	2,974.9	92,889.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis[1]
Banking System: Classification of Loans by Type[1]

RM Juta / RM million

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pinjaman berjangka / *Term loans*: Sewa beli / *Hire purchase*: Jumlah / *Total*	Sewa beli / *Hire purchase*: yang mana: Kereta penumpang / *of which: Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:* Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	Bil perdagangan[2] / *Trade bills*[2]	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others*[3]	Jumlah pinjaman / *Total loans*
2019	1	55,270.3	168,331.4	157,999.5	708.2	531.0	6,029.7	24,806.0	1,698.4	67,434.2	532,075.9	499,604.2	15,489.0	1,285,730.0	62,298.3	5,070.2	108,651.6	93,742.3	84,818.5	1,711,070.2
	2	55,596.7	167,828.1	156,963.5	635.6	540.6	5,973.5	24,186.5	1,669.2	67,420.4	535,502.0	498,160.6	15,639.2	1,286,277.3	62,246.3	5,078.5	108,028.8	93,069.0	82,517.2	1,708,453.0
	3	56,803.8	167,642.8	157,366.7	640.5	545.5	6,037.3	24,988.2	1,806.4	67,546.6	539,280.0	503,470.8	17,207.7	1,294,750.4	61,879.7	5,179.6	106,957.5	92,628.2	79,571.2	1,714,978.1
	4	55,415.0	167,504.0	157,281.5	645.3	557.5	5,842.8	25,971.5	1,789.1	67,597.0	542,622.9	504,800.7	15,623.9	1,301,706.9	60,845.0	4,921.4	104,991.5	91,853.3	80,358.6	1,715,715.6
	5	56,146.7	167,737.4	157,557.3	707.7	560.8	6,981.6	25,818.9	1,526.7	67,825.4	545,498.0	506,393.3	15,986.8	1,307,063.1	60,621.3	5,035.0	104,645.5	91,562.2	80,796.8	1,721,857.5
	6	57,086.0	167,476.6	157,343.7	709.6	571.3	7,742.9	25,791.6	1,519.1	67,851.8	548,731.3	508,160.9	15,720.0	1,312,835.1	60,636.5	5,366.7	106,123.2	90,092.9	80,576.3	1,728,436.8
	7	55,937.1	167,407.1	157,311.6	714.0	586.7	7,788.6	25,432.7	1,443.1	68,344.6	551,936.0	506,228.4	16,626.1	1,313,255.0	61,239.3	5,483.8	104,808.4	91,297.2	80,136.9	1,728,783.9
	8	55,814.3	167,350.4	157,273.0	664.3	596.1	7,871.4	25,127.8	1,433.7	68,724.6	555,519.7	507,535.9	16,436.4	1,318,387.5	60,470.9	5,370.4	107,688.7	93,922.6	80,910.2	1,739,001.1
	9	56,687.1	166,853.6	156,769.3	659.0	607.9	7,899.6	27,694.2	1,423.6	68,993.7	558,740.0	507,386.7	15,711.6	1,324,546.6	61,095.5	5,629.8	107,369.7	95,238.1	81,213.7	1,747,492.1
	10	55,232.8	166,827.1	156,760.1	674.1	633.9	7,811.2	28,254.6	1,367.7	69,338.1	562,889.1	507,540.9	15,398.5	1,329,938.2	61,401.0	5,659.3	108,482.6	94,142.4	81,433.0	1,751,687.9
	11	55,871.6	166,830.7	156,785.3	688.2	639.8	7,795.0	28,941.2	1,393.3	69,617.3	566,587.0	507,321.9	15,277.1	1,334,537.2	60,731.7	5,822.0	109,817.3	94,887.2	82,179.5	1,759,123.6
	12	56,340.8	166,549.6	156,532.1	671.1	648.8	7,802.1	31,835.4	1,491.9	69,538.0	572,458.4	507,549.2	14,385.2	1,344,159.4	61,379.6	5,922.9	109,211.4	98,800.0	81,389.9	1,771,589.1
2020	1	54,695.9	166,734.9	156,166.1	678.1	652.5	7,778.8	32,041.2	1,358.5	69,688.0	572,734.5	507,926.7	13,889.1	1,345,704.0	60,890.4	6,022.1	106,644.8	98,747.5	83,899.3	1,770,493.1
	2	54,931.5	166,259.4	156,292.0	845.2	662.0	7,723.3	32,798.1	1,307.1	69,925.2	575,633.8	506,260.7	13,307.5	1,348,107.2	60,643.1	5,801.4	105,523.9	103,019.2	83,319.7	1,774,653.5
	3	55,892.0	165,308.7	155,429.3	846.2	670.7	7,528.1	32,582.2	1,442.2	69,949.6	578,586.2	506,978.1	12,995.6	1,350,896.4	60,558.4	6,297.2	107,058.0	109,250.0	80,640.2	1,783,587.8
	4	55,308.8	165,024.5	155,140.9	849.0	664.7	7,481.1	33,187.2	1,414.1	70,431.2	579,799.6	508,901.7	13,557.8	1,354,195.4	56,379.6	9,673.4	108,130.4	108,333.4	79,436.7	1,785,015.5
	5	53,109.1	165,029.2	155,147.4	863.0	659.2	7,470.4	34,095.9	1,383.9	70,901.2	582,179.4	512,040.6	13,684.5	1,360,938.3	56,516.1	11,807.1	106,251.4	107,056.9	79,801.6	1,789,165.1
	6	52,606.2	164,912.5	154,490.9	869.5	634.0	7,431.8	34,125.4	1,291.5	71,221.4	587,454.4	519,588.8	14,006.9	1,373,522.4	54,871.6	12,244.3	108,408.7	104,227.4	79,949.6	1,799,837.1

1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.
3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Include loans sold to Cagamas .
2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.
3 Comprises SPI loans, loor stocking loans, non-SPI credit cards, staff loans and other loans.
Sub-total may not necessarily add-up to grand total due to rounding.

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]
Islamic Banking System: Financing by Type[1]

RM juta / *RM million*

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pembiayaan berjangka / *Term financing*: Sewa beli[1] / *Hire purchase[1]*: Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pembiayaan penyambung / *Bridging financing*	Pembiayaan bersindiket / *Syndicated financing*	Pemfaktoran / *Factoring*	Pembiayaan peribadi / *Personal financing*	Pembiayaan perumahan[1] / *Housing financing[1]*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:* Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	Bil pembiaya-an / *Bill Financing*	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pembiayaan dalam mata wang asing / *Foreign currency financing*	Lain-lain[2] / *Others[2]*	Jumlah pembiayaan / *Total financing*
2019	1	14,660.8	73,482.1	71,073.0	707.9	0.0	863.6	10,516.1	0.0	52,516.0	160,161.9	185,520.9	5,596.7	478,171.8	14,706.9	791.5	37,808.4	18,064.9	6,513.8	576,314.7
	2	14,672.7	73,431.7	70,494.1	635.3	0.0	864.4	10,117.1	0.0	52,499.5	161,661.8	185,681.4	5,529.2	479,362.1	15,063.6	794.6	37,604.2	17,759.8	6,524.9	577,311.0
	3	15,426.8	73,635.0	71,257.0	640.2	0.1	834.4	9,811.2	0.0	52,504.4	163,675.2	189,097.1	5,464.7	484,732.8	14,822.6	953.2	38,519.9	14,933.4	6,523.2	581,376.7
	4	15,032.0	73,816.0	71,441.0	645.0	0.0	814.6	10,084.2	0.0	52,489.4	165,692.5	190,705.0	5,477.8	488,768.9	14,485.0	853.2	37,887.0	15,452.1	6,791.9	584,748.0
	5	15,403.1	74,333.4	71,978.5	707.4	0.0	796.3	10,048.3	0.0	52,581.6	167,481.9	192,026.2	5,612.8	492,362.4	14,271.3	863.4	38,180.2	14,947.5	6,865.5	588,506.3
	6	15,857.9	74,531.0	72,186.9	709.3	0.0	769.8	10,059.8	0.0	52,492.9	169,038.0	193,092.8	5,627.1	495,066.5	14,260.3	893.7	39,529.4	14,524.5	6,941.6	592,701.0
	7	15,787.1	74,862.0	72,502.6	713.7	0.0	823.8	10,127.0	0.0	52,756.7	171,024.2	193,595.0	5,625.2	498,277.1	14,537.0	842.3	38,368.9	14,381.9	7,007.2	594,826.7
	8	15,843.9	75,241.9	72,886.9	664.0	0.0	849.0	9,707.7	0.0	52,945.8	172,926.6	196,159.9	5,371.8	503,123.1	14,297.1	876.0	38,913.1	14,786.7	7,138.2	600,349.8
	9	16,342.4	75,341.7	72,957.3	658.6	0.0	847.7	11,398.1	0.0	53,061.5	174,690.1	197,102.9	5,346.9	507,753.8	14,771.9	888.4	38,703.7	14,653.5	7,212.8	605,673.5
	10	15,929.6	75,723.9	73,322.1	673.8	0.0	807.2	11,567.1	0.0	53,195.5	177,042.1	197,974.9	5,196.4	511,788.1	15,068.4	919.1	39,081.9	14,051.0	7,298.6	609,333.1
	11	16,137.3	76,110.3	73,709.5	687.8	0.0	733.1	11,922.5	0.0	53,283.8	179,171.7	198,410.9	5,069.2	515,251.0	14,630.7	1,060.7	39,222.0	13,997.4	7,451.6	612,820.0
	12	16,904.3	76,249.1	73,843.0	670.8	0.0	811.1	13,193.5	0.0	53,059.6	181,412.1	199,435.8	5,109.4	519,722.7	14,850.8	1,154.9	38,462.4	14,449.1	7,546.3	618,199.8
2020	1	16,074.0	76,497.2	73,540.3	677.8	0.0	809.4	13,310.5	0.0	53,098.9	183,381.8	200,414.7	4,864.5	523,325.7	14,581.3	1,208.2	38,357.9	14,437.0	7,562.9	620,411.5
	2	16,208.8	76,590.8	74,178.6	844.9	0.0	824.8	13,894.2	0.0	53,239.3	185,205.4	199,969.8	4,813.3	525,755.9	14,782.4	1,103.2	37,483.9	15,743.7	7,576.8	623,468.0
	3	16,976.6	76,368.4	73,974.2	845.9	0.0	799.6	13,535.1	0.0	53,193.4	186,754.7	199,393.4	4,670.2	526,220.2	14,662.1	1,121.6	38,593.7	17,337.2	7,474.5	627,056.0
	4	17,016.7	76,359.7	73,949.1	848.7	0.0	882.4	13,803.5	1.5	53,600.3	187,753.6	199,851.9	4,919.1	528,182.6	13,279.7	1,428.2	38,521.1	17,501.3	7,327.4	628,176.2
	5	15,907.1	76,661.0	74,260.0	862.6	0.0	921.3	14,456.0	16.1	53,975.7	188,989.4	200,559.0	5,087.8	531,353.4	14,352.9	1,626.9	38,044.7	17,724.5	7,368.8	631,466.0
	6	16,026.8	77,344.7	74,384.0	869.2	0.0	919.7	14,509.9	22.0	54,095.9	191,230.7	205,501.7	5,367.9	539,126.1	14,638.1	1,648.2	40,436.6	16,416.4	7,471.4	641,131.5

Nota: SPI - Skim Perbankan Islam
1 Termasuk pembiayaan yang dijual kepada Cagamas.
2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

Note: IBS-Islamic Banking Scheme
1 Include financing sold to Cagamas.
2 Comprises credit cards, staff financing, share margin financing and other financing.
Sub-total may not necessarily add-up to grand total due to rounding.

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan[1,2]
Banking System: Classification of Loans by Purpose[1,2]

RM juta / RM million

Akhir tempoh *End of period*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicles*	yang mana: Kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal use*	Kad kredit *Credit card*	Pembelian barangan penggunaan *Purchase of consumer durables*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain *Other purpose*	Jumlah pinjaman *Total loans*
2019	1	80,892.1	168,806.0	159,929.9	566,716.2	218,716.7	10,430.4	94,559.4	39,939.6	106.1	56,206.4	394,250.8	80,446.4	1,711,070.2
	2	80,655.2	168,303.4	159,486.9	568,662.9	218,609.4	10,303.8	94,436.8	39,131.8	106.0	54,946.8	393,064.2	80,232.8	1,708,453.0
	3	81,118.9	168,062.0	159,308.4	572,093.2	220,818.9	10,681.8	94,602.3	38,903.7	104.2	55,520.5	390,742.0	82,330.4	1,714,978.1
	4	81,983.4	167,924.1	159,195.1	575,262.6	221,062.8	10,886.3	94,577.2	38,999.1	96.6	56,661.6	386,217.5	82,044.4	1,715,715.6
	5	82,873.3	168,303.8	159,606.1	579,389.0	223,168.2	10,904.0	94,917.9	39,061.3	97.4	56,449.1	389,066.8	77,626.6	1,721,857.5
	6	82,965.3	167,916.5	159,338.9	581,791.2	223,121.3	11,171.7	94,956.7	39,260.5	96.6	56,656.6	391,261.3	79,239.0	1,728,436.8
	7	82,616.2	168,205.6	159,341.2	585,166.5	222,352.5	12,133.9	95,381.3	39,209.9	95.5	56,338.3	389,303.6	77,980.6	1,728,783.9
	8	83,238.5	168,164.3	159,264.3	588,759.8	222,557.1	12,226.1	95,851.5	39,489.4	94.3	56,612.3	392,918.9	79,088.8	1,739,001.1
	9	83,806.3	167,626.1	158,785.5	592,042.5	223,258.4	12,243.9	96,276.2	39,755.1	90.2	57,751.2	394,060.9	80,581.4	1,747,492.1
	10	84,341.2	167,603.5	158,772.3	596,290.6	223,463.6	12,215.2	96,718.3	39,671.0	88.5	57,919.9	394,896.5	78,479.7	1,751,687.9
	11	84,302.5	167,589.3	158,788.4	600,136.5	224,104.3	12,255.7	97,212.5	40,307.7	87.6	58,227.5	396,637.9	78,262.0	1,759,123.6
	12	84,111.3	167,250.9	158,525.5	604,341.7	225,232.3	12,508.1	97,356.0	41,191.8	93.5	59,523.2	397,651.8	82,328.6	1,771,589.1
2020	1	84,159.5	167,330.8	158,660.3	607,470.9	225,375.9	12,365.8	97,359.8	41,110.9	88.8	59,639.1	392,583.8	83,007.7	1,770,493.1
	2	82,541.9	166,845.3	158,236.7	610,435.3	225,596.6	12,479.1	97,509.1	40,113.6	85.5	59,988.6	395,541.6	83,517.1	1,774,653.5
	3	79,389.5	165,990.2	157,420.7	612,953.9	225,623.6	12,608.0	97,926.8	38,325.3	84.4	60,454.3	404,551.8	85,680.1	1,783,587.8
	4	79,964.0	165,165.1	157,139.8	615,071.8	225,704.1	12,609.1	98,200.1	35,501.0	84.6	60,935.8	404,962.5	86,817.4	1,785,015.5
	5	80,027.5	165,163.1	157,141.1	617,543.4	226,150.9	12,663.7	98,667.2	35,302.0	82.9	61,326.9	407,107.1	85,130.5	1,789,165.1
	6	80,815.4	164,811.3	157,054.0	622,075.9	226,138.3	13,032.9	99,142.6	35,598.9	83.0	60,977.8	410,630.5	86,530.6	1,799,837.1

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).
1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di lapor dalam kategori bank perdagangan
.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).
1 Include loans sold to Cagamas.
2 Prior to Dec 2006, loans by Islamic banks were reflected in commercial banks category.

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor[1,2]
Banking System: Classification of Loans by Sector[1,2]

RM juta / *RM million*

Akhir tempoh *End of period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong dan runcit, restoran dan hotel *Wholesale, retail,restaurants and hotels*	Pembinaan *Construction*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan perhubungan *Transport, storage and communication*	Perkhidmatan kewangan, insurans dan perniagaan *Financing, insurance and business services*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah *Household sector*	Sektor lain[3] *Other sector [3]*	Jumlah pinjaman *Total loans*
2019	1	35,153.7	10,410.3	112,524.8	13,619.6	124,631.0	88,844.2	116,786.2	38,473.5	117,830.7	40,464.0	988,759.3	23,572.9	1,711,070.2
	2	34,977.3	8,484.6	113,472.8	12,499.0	124,881.3	89,290.7	115,225.7	38,766.1	117,774.1	40,589.0	989,576.6	22,915.8	1,708,453.0
	3	34,990.8	8,287.3	114,226.4	12,928.6	126,385.3	90,718.6	115,046.6	39,185.2	114,670.4	41,050.3	993,508.0	23,980.6	1,714,978.1
	4	34,740.9	9,043.7	114,075.3	13,026.5	126,553.3	89,562.1	115,705.0	38,287.8	111,782.4	42,249.5	997,095.0	23,594.0	1,715,715.6
	5	35,421.5	9,141.7	115,321.5	13,390.2	126,258.3	91,406.2	117,379.6	38,357.5	108,058.5	42,407.4	1,001,126.6	23,588.4	1,721,857.5
	6	35,642.1	8,711.8	114,684.2	13,269.6	126,666.2	93,338.7	117,469.3	38,402.6	109,308.5	42,710.2	1,003,891.4	24,342.1	1,728,436.8
	7	35,455.4	8,903.8	115,125.8	13,672.0	127,731.4	92,402.4	115,713.5	38,433.2	109,614.6	40,612.3	1,007,400.1	23,719.2	1,728,783.9
	8	36,039.2	9,081.6	114,946.4	13,647.2	128,189.0	93,705.2	114,225.7	40,096.6	112,320.7	40,287.5	1,012,248.0	24,213.9	1,739,001.1
	9	35,966.8	9,872.4	116,157.5	14,957.6	128,849.4	93,833.2	114,191.2	39,515.3	113,015.0	40,623.2	1,015,880.0	24,630.4	1,747,492.1
	10	35,724.7	10,139.1	116,206.0	14,919.0	129,971.8	93,863.6	113,037.5	39,509.0	113,654.6	40,636.4	1,020,756.7	23,269.5	1,751,687.9
	11	35,185.5	9,695.8	117,157.1	15,815.0	130,622.6	91,685.5	115,635.1	40,186.4	114,881.0	40,340.3	1,025,605.4	22,314.0	1,759,123.6
	12	35,958.2	10,331.5	121,628.2	15,849.0	131,178.6	91,195.4	115,673.9	39,649.6	117,414.6	40,254.1	1,030,440.7	22,015.5	1,771,589.1
2020	1	36,159.8	10,121.7	120,452.1	15,963.8	129,539.9	91,520.9	114,329.4	39,861.2	115,828.6	41,398.5	1,033,403.9	21,913.3	1,770,493.1
	2	36,016.3	9,693.7	121,893.0	16,149.6	130,488.9	91,560.7	114,184.8	39,422.8	118,719.3	41,672.0	1,033,026.4	21,826.1	1,774,653.5
	3	36,385.5	9,967.5	124,130.8	17,840.2	131,777.9	92,568.6	115,027.8	41,214.1	119,779.1	42,674.8	1,030,203.9	22,017.6	1,783,587.8
	4	36,196.9	9,989.1	124,614.3	18,367.6	133,107.8	92,233.4	114,984.2	41,037.2	119,368.1	42,668.3	1,029,857.4	22,591.1	1,785,015.5
	5	35,821.4	10,465.5	125,363.5	17,451.7	134,883.0	92,104.0	115,910.4	41,592.8	118,341.4	42,471.0	1,033,037.6	21,722.8	1,789,165.1
	6	35,076.3	10,574.1	124,608.1	17,374.0	135,156.0	91,762.3	116,975.1	41,366.0	117,823.1	46,495.7	1,039,438.6	23,187.8	1,799,837.1

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu
(Sila rujuk nota dalam Glosari untuk maklumat lanjut).
1 Termasuk pinjaman yang dijual kepada Cagamas.`
2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
3 Termasuk pinjaman kepada perniagaan individu.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification
(Please refer to the explanatory notes in the Glossary for further details).
1 Include loans sold to Cagamas.
2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
3 Includes loans to individual businesses.

1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai
Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

RM juta / *RM million*

Akhir tempoh / *End of period*		3 bulan / 3 months							6 bulan / 6 months						
		Pinjaman tak berbayar/ Pinjaman terjejas / *Non-performing loan/ Impaired loans*	Faedah tergantung / *Interest-in-suspense*	Peruntukan khas/ Peruntukan jejas nilai individu / *Specific provision/ Individual impairment provisions*	Peruntukan am/ Peruntukan jejas nilai kolektif / *General provision/ Collective Impairment provisions*	Nisbah pinjaman tak berbayar bersih/Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%) / *Ratio of net Non-performing loans/ impaired loans to Net total loans(%)*	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%) / *Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)*	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%) / *Ratio of General provisions/ collective impairment provisions to Net total loans(%)*	Pinjaman tak berbayar/ Pinjaman terjejas / *Non-performing loan/ Impaired loans*	Faedah tergantung / *Interest-in-suspense*	Peruntukan khas/ Peruntukan jejas nilai individu / *Specific provision/ Individual impairment provisions*	Peruntukan am/ Peruntukan jejas nilai kolektif / *General provision/ Collective Impairment provisions*	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%) / *Ratio of net Non-performing loans/ impaired loans to Net total loans(%)*	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%) / *Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)*	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%) / *Ratio of General provisions/ collective impairment provisions to Net total loans(%)*
1995		14320	3939	4043	4209	5.5	85.1	1.7							
1996		12480	3144	3054	5854	3.7	96.6	1.8							
1997		25053	2886	5402	8447	4.1	151.4	2.0							
2009	1	34856	5155	13890	11987	2.2	331.1	1.7	29828	4950	13029	11989	1.7	394.1	1.7
	2	34882	5165	13853	12084	2.2	328.3	1.7	29617	4954	12999	12034	1.6	398.7	1.7
	3	33592	4719	12840	12090	2.2	323.8	1.7	28310	4514	11977	12029	1.6	390.8	1.7
	4	33706	4731	12899	12229	2.2	323.3	1.7	28457	4519	11961	12101	1.7	385.4	1.7
	5	33991	4829	13228	12074	2.2	325.6	1.7	28570	4638	12192	12041	1.6	391.2	1.7
	6	33312	4659	12862	12195	2.2	325.1	1.7	28147	4481	11874	12114	1.6	387.5	1.7
	7	33180	4670	13453	12422	2.1	342.1	1.7	28026	4499	12370	12304	1.5	411.1	1.7
	8	33579	4755	13283	12704	2.1	332.7	1.7	28413	4572	12261	12416	1.6	395.6	1.7
	9	33890	4760	13181	12455	2.1	323.6	1.7	28353	4588	12072	12348	1.6	391.0	1.7
	10	33488	4702	13180	12698	2.1	327.7	1.7	28000	4526	12284	12484	1.5	407.0	1.7
	11	29736	3895	11303	12543	1.9	335.0	1.7	24345	3718	10296	12284	1.4	417.6	1.6
	12	28693	3759	11146	12495	1.8	347.5	1.6	23790	3597	10237	12275	1.3	429.1	1.6

1 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

1 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai
Banking System: Impaired Loans and Impairment Provisions

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2016	1	23,274.8	6,441.0	14,232.5	1.2	88.8
	2	23,767.3	6,381.3	14,468.8	1.2	87.7
	3	23,191.4	6,249.2	14,129.1	1.2	87.9
	4	23,153.5	6,176.6	14,649.1	1.2	89.9
	5	23,915.9	6,167.7	14,391.7	1.2	86.0
	6	24,166.8	6,201.8	14,260.9	1.2	84.7
	7	24,711.0	6,231.4	14,620.6	1.3	84.4
	8	24,404.5	6,150.2	14,659.6	1.2	85.3
	9	24,434.9	6,354.7	14,317.6	1.2	84.6
	10	24,590.3	6,363.1	14,444.6	1.2	84.6
	11	24,512.5	6,656.8	14,615.6	1.2	86.8
	12	24,515.7	6,825.4	14,357.5	1.2	86.4
2017	1	24,573.5	6,774.9	14,400.2	1.2	86.2
	2	24,915.8	6,795.3	14,567.7	1.2	85.7
	3	24,946.0	6,696.0	14,211.6	1.2	83.8
	4	25,479.8	6,774.2	14,202.1	1.2	82.3
	5	25,697.7	7,087.5	14,252.2	1.2	83.0
	6	25,540.9	7,030.2	14,171.4	1.2	83.0
	7	26,098.9	7,060.5	14,159.7	1.2	81.3
	8	25,976.2	7,060.4	14,087.8	1.2	81.4
	9	26,019.2	7,135.0	14,000.6	1.2	81.2
	10	25,763.1	7,177.4	13,964.8	1.2	82.1
	11	25,214.9	7,214.3	13,975.1	1.2	84.0
	12	24,275.7	6,645.0	13,479.8	1.1	82.9

Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengkelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak berbayar telah dihentikan.
* Awalan

Beginning financial year 2010, banking institutions are required to report impaired loans in accordance with the Guideline on the Classification and Impairment Provisions for Loans/Financing . The reporting of non-performing loans has since been discontinued.
** Preliminary*

1.21b Sistem Perbankan: Pinjaman/Pembiayaan Terjejas dan Peruntukan
Banking System: Impaired Loan/Financing and Provisions

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*	Pinjaman/Pembiayaan Terjejas *Impaired Loan/Financing*	Jumlah Peruntukan *Total Provisions*	Nisbah Pinjaman/Pembiayaan Terjejas Bersih kepada Jumlah Pinjaman/Pembiayaan Bersih (%) *Ratio of Net Impaired Loan/Financing to Net Total Loan/Financing (%)*	Nisbah Jumlah Peruntukan kepada Jumlah Pinjaman/Pembiayaan (%) *Ratio of Total Provisions to Total Loan/Financing (%)*
2019 1	25,329.8	23,516.8	0.88	1.4
2	26,170.9	23,786.7	0.92	1.4
3	25,300.9	23,336.2	0.89	1.4
4	26,217.5	22,918.5	0.94	1.3
5	26,398.4	22,920.7	0.95	1.3
6	27,229.8	22,727.4	0.99	1.3
7	27,596.6	23,027.8	0.99	1.3
8	27,933.5	23,063.1	1.01	1.3
9	28,177.8	22,981.3	1.01	1.3
10	28,304.9	23,190.7	1.01	1.3
11	28,071.0	23,050.7	0.99	1.3
12	27,108.4	21,933.0	0.98	1.2
2020 1	27,538.3	22,068.1	1.00	1.2
2	27,859.4	22,280.4	1.01	1.3
3	28,275.9	23,070.7	1.02	1.3
4	28,119.7	24,222.5	1.00	1.4
5	27,752.4	24,709.0	0.99	1.4
6	26,291.7	24,429.5	0.94	1.4

Nota:
Mulai Januari 2018, Jumlah Peruntukan terdiri daripada Jangkaan Kerugian Kredit untuk 12 Bulan, Jangkaan Kerugian Kredit Seumur Hidup yang Tidak Terjejas Kredit dan Jangkaan Kerugian Kredit Seumur Hidup yang Terjejas Kredit seperti dilaporkan oleh institusi perbankan yang telah menerima pakai Malaysia Financial Reporting Standard 9 (MFRS 9) serta Peruntukan Jejas Nilai Secara Kolektif dan Peruntukan Jejas Nilai Individu seperti dilaporkan oleh institusi perbankan yang belum menerima pakai MFRS 9.

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note:
Beginning January 2018, Total Provisions comprise 12 Months Expected Credit Losses (ECL), Lifetime ECL Not Credit Impaired and Lifetime ECL Credit Impaired reported by banks that have adopted MFRS 9, and Collective Impairment Provisions and Individual Impairment Provisions reported by banks that have yet to adopt MFRS 9.

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards.

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan
Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / *RM million*

Tujuan *Purpose*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal uses*	Kad kredit[1] *Credit cards [1]*	Pembelian barangan pengguna *Purchase of consumer durable goods*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain *Other purpose*	Jumlah pinjaman tak berbayar/ pinjaman terjejas *Total non-performing/ impaired loans*
2019	1	299.7	1,613.2	1,261.9	6,194.4	3,002.8	253.0	1,719.5	357.0	8.0	3,669.4	7,080.1	1,132.7	25,329.8
	2	311.2	1,650.9	1,295.9	6,296.9	3,039.4	281.5	1,755.3	368.8	8.3	3,920.7	7,138.4	1,399.5	26,170.9
	3	291.7	1,564.2	1,210.4	6,235.0	3,085.1	289.6	1,697.7	368.6	7.5	3,622.1	7,064.0	1,075.3	25,300.9
	4	289.0	1,561.5	1,217.5	6,212.3	3,244.9	262.5	1,576.6	367.1	7.5	3,663.9	7,946.2	1,085.8	26,217.5
	5	301.0	1,566.4	1,219.2	6,329.7	3,255.0	256.8	1,644.4	363.2	7.3	3,663.4	7,897.3	1,113.9	26,398.4
	6	238.8	1,403.1	1,200.0	6,512.1	3,207.7	301.8	1,639.0	360.8	1.8	3,523.5	8,614.7	1,426.5	27,229.8
	7	233.2	1,738.6	1,218.2	6,554.7	3,189.5	309.2	1,727.5	365.8	2.3	3,567.4	8,783.5	1,124.8	27,596.6
	8	228.8	1,716.2	1,200.8	6,603.1	3,157.0	317.7	1,765.4	356.9	1.4	3,622.9	8,991.6	1,172.4	27,933.5
	9	237.5	1,698.8	1,189.7	6,822.1	3,241.2	309.5	1,828.1	374.1	1.5	3,610.8	8,849.0	1,205.2	28,177.8
	10	263.3	1,676.5	1,172.5	6,833.7	3,187.1	304.3	1,838.6	376.3	1.7	3,620.5	9,091.3	1,111.8	28,304.9
	11	208.9	1,670.3	1,139.0	6,893.7	3,146.4	290.8	1,884.5	361.0	1.7	3,685.7	8,931.4	996.6	28,071.0
	12	201.7	1,293.4	1,093.6	7,004.9	3,136.0	326.6	1,666.5	357.5	7.7	3,625.5	8,497.3	991.2	27,108.4
2020	1	222.1	1,336.7	1,133.0	7,202.2	3,172.8	325.8	1,722.5	359.8	1.6	3,642.8	8,483.9	1,068.0	27,538.3
	2	232.5	1,310.2	1,144.5	7,249.0	3,201.0	324.8	1,785.1	360.8	1.5	3,605.0	8,700.8	1,088.7	27,859.4
	3	258.2	1,303.4	1,127.7	7,460.5	3,190.1	384.0	1,822.7	391.2	1.6	3,747.2	8,618.6	1,098.5	28,275.9
	4	339.4	1,212.0	1,045.4	7,253.8	3,188.3	388.8	1,722.0	366.2	1.4	3,840.8	8,705.2	1,101.9	28,119.7
	5	490.8	1,076.2	916.3	7,054.4	3,190.3	397.2	1,625.5	317.9	1.6	3,773.4	8,647.4	1,177.6	27,752.4
	6	393.4	928.8	770.5	6,689.1	3,145.6	314.2	1,494.9	262.5	1.5	3,427.7	8,518.1	1,116.0	26,291.7

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
1 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan
2 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
t.d.d.l. tidak diklasifikasikan di tempat lain

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note: Numbers may not necessarily add up due to rounding.
Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry enompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.
1 Includes credit and charge card transaction of the banking system
2 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.
n.e.c. not elsewhere classified.

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards.

1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor
Banking System: Non-Performing/Impaired Loans by Sector

RM juta / *RM million*

Akhir tempoh *End of period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel *Wholesale & retail trade, and restaurants & hotels*	Pembinaan *Construction*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah [2] *Household sector* [2]	Sektor t.d.d.l. *Other sector n.e.c*	Jumlah pinjaman tak berbayar/ pinjaman terjejas *Total non-performing/ impaired loans*
2019	1	242.5	537.9	2,521.1	106.3	2,354.2	2,469.7	2,175.1	3,728.8	473.8	9,989.2	731.2	25,329.8
	2	303.1	541.1	2,449.9	112.3	2,384.0	3,035.0	2,194.1	3,725.5	478.0	10,222.1	726.0	26,170.9
	3	253.8	563.6	2,499.8	112.5	2,358.2	2,496.5	2,195.3	3,611.2	467.8	10,031.3	710.8	25,300.9
	4	1,167.4	543.0	2,436.6	110.5	2,405.4	2,468.7	2,248.9	3,742.8	477.9	9,911.8	704.4	26,217.5
	5	1,187.2	541.6	2,484.1	112.4	2,310.8	2,340.9	2,337.4	3,801.9	474.4	10,099.7	707.9	26,398.4
	6	1,243.4	520.2	3,438.3	147.2	2,231.4	2,425.8	2,324.3	3,457.3	474.2	10,261.9	705.8	27,229.8
	7	1,244.3	517.3	3,640.7	147.2	2,223.3	2,507.9	2,292.3	3,380.8	476.9	10,440.3	725.5	27,596.6
	8	1,205.4	508.0	3,944.2	169.6	2,311.4	2,563.0	2,285.3	3,268.2	471.4	10,493.8	713.2	27,933.5
	9	1,145.9	501.4	3,899.9	170.9	2,388.2	2,500.4	2,251.5	3,371.4	487.6	10,825.1	635.6	28,177.8
	10	1,141.5	465.9	3,927.1	170.0	2,384.3	2,712.3	2,234.6	3,278.2	491.2	10,848.3	651.5	28,304.9
	11	1,151.0	451.7	3,801.0	170.2	2,360.4	2,672.9	2,225.2	3,257.8	493.1	10,936.5	551.2	28,071.0
	12	1,093.1	447.3	3,507.2	135.6	2,172.4	2,721.3	1,935.0	3,272.1	566.4	10,728.1	529.9	27,108.4
2020	1	1,096.1	443.9	3,455.9	135.6	2,216.3	2,850.1	1,935.0	3,241.3	572.9	11,065.9	525.1	27,538.3
	2	1,197.2	269.2	3,711.3	136.6	2,218.7	2,755.2	2,031.4	3,258.3	578.2	11,151.5	551.9	27,859.4
	3	1,222.8	272.0	3,883.7	123.1	2,222.7	2,639.1	2,034.7	3,256.5	581.4	11,458.4	581.6	28,275.9
	4	1,237.2	264.5	3,915.7	121.5	2,251.9	2,639.7	2,025.5	3,466.9	597.9	11,014.9	584.0	28,119.7
	5	1,244.1	265.0	4,270.1	121.2	2,296.4	2,559.9	1,742.3	3,448.8	632.7	10,594.8	577.0	27,752.4
	6	1,225.1	262.4	3,878.1	110.7	2,256.1	2,375.1	1,807.5	3,462.3	623.2	9,892.7	398.6	26,291.7

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.
3 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139.
Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
t.d.d.l. tidak diklasifikasikan di tempat lain

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note: Numbers may not necessarily add up due to rounding.
Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry enompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
2 Household sector = total non-performing l/impaired oans by purpose to households
3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.
The adoption of FRS139 requirement is based on the financial year of the banks.
n.e.c. not elsewhere classified

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards..

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis dan Perjanjian Belian Balik
Banking System: Total Deposits by Type and Repurchase Agreements

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Jumlah Deposit *Total Deposit*								Perjanjian Belian Balik *Repurchase Agreements*	Jumlah Deposit dan Perjanjian Belian Balik *Total Deposits and Repurchase Agreements*
		Deposit Permintaan *Demand Deposits*	Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am *Fixed Deposits, Special Investment Deposits and General Investment Deposits*	Deposit Tabungan *Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan *Negotiable Instruments of Deposits Issued*	Deposit Matawang Asing *Foreign Currency Deposit*	Deposit Tetap Tawarruq *Tawarruq Fixed Deposits*	Deposit Lain yang Diterima *Others Deposit Accepted*	Jumlah *Total*		
2019	1	335,551.6	601,550.5	162,067.8	46,165.7	138,751.5	377,879.9	244,252.1	1,906,219.0	25,386.3	1,931,605.3
	2	335,942.9	601,295.7	162,468.8	43,459.4	140,561.5	385,315.1	245,219.9	1,914,263.2	23,642.3	1,937,905.6
	3	339,025.7	603,794.3	161,720.4	43,725.9	136,887.8	390,782.1	251,489.1	1,927,425.4	30,338.6	1,957,764.0
	4	335,578.2	601,877.8	164,219.7	40,974.7	142,550.5	401,934.0	253,473.9	1,940,608.8	23,883.6	1,964,492.4
	5	341,473.1	599,362.0	166,481.7	39,068.1	146,488.3	397,897.5	252,271.1	1,943,041.9	19,324.6	1,962,366.5
	6	341,703.9	597,095.4	164,853.9	38,562.7	142,528.3	403,202.8	249,562.4	1,937,509.4	22,701.1	1,960,210.5
	7	341,525.1	592,514.5	165,834.5	37,708.3	151,423.8	406,653.8	248,797.6	1,944,457.6	21,196.8	1,965,654.4
	8	339,600.3	594,161.8	167,132.0	39,237.8	146,048.0	412,683.9	249,986.0	1,948,849.8	24,016.6	1,972,866.4
	9	347,120.8	593,396.3	167,115.6	39,752.2	140,483.1	419,751.2	245,102.2	1,952,721.3	22,030.2	1,974,751.5
	10	344,918.1	594,755.9	167,489.8	40,993.3	150,784.4	416,404.6	248,437.0	1,963,783.1	20,373.0	1,984,156.1
	11	347,140.3	592,795.6	168,329.4	40,945.6	152,109.6	409,100.2	245,950.5	1,956,371.0	24,153.9	1,980,524.9
	12	360,385.2	594,564.9	169,974.8	43,539.6	151,965.4	407,733.5	242,409.4	1,970,572.8	29,799.9	2,000,372.8
2020	1	352,524.3	598,891.1	172,797.0	42,085.2	151,294.7	405,081.9	238,524.7	1,961,198.9	25,738.4	1,986,937.3
	2	351,612.1	598,875.4	175,413.4	39,325.7	151,274.8	409,396.8	237,281.9	1,963,180.0	29,729.9	1,992,909.9
	3	369,909.6	595,000.0	182,362.4	34,892.4	154,731.0	397,019.3	234,246.2	1,968,160.7	41,788.1	2,009,948.9
	4	369,822.3	594,301.5	192,707.2	32,767.5	158,048.9	394,025.6	244,043.2	1,985,716.2	33,823.9	2,019,540.1
	5	380,989.1	596,654.0	196,447.0	32,639.0	162,559.7	387,625.2	239,099.5	1,996,013.5	21,496.6	2,017,510.2
	6	392,343.0	594,422.3	199,549.7	31,225.6	157,635.6	396,045.9	249,920.0	2,021,142.0	24,521.9	2,045,663.9

Nota:
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.
n.a Tidak diperoleh

Note:
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.
n.a Not available

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis*
*Islamic Banking System: Deposits by Type**

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*			Jumlah Deposit *Total Deposit*													Jumlah *Total*
			Deposit Pelaburan Khusus dalam RM *RM Special Investment Deposits*	Deposit Pelaburan Khusus dalam FX *FX Special Investment Deposits*	Deposit Pelaburan Am dalam RM *RM General Investment Deposits*	Deposit Pelaburan Am dalam FX *FX General Investment Deposits*	Deposit Permintaan dalam RM *RM Demand Deposits*	Deposit Permintaan dalam FX *FX Demand Deposits*	Deposit Tabungan dalam RM *RM Saving Deposits*	Deposit Tabungan dalam FX *FX Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan *Negotiable Instruments of Deposits Issued*	Deposit Tetap Tawarruq dalam RM *RM Tawarruq Fixed Deposits*	Deposit Tetap Tawarruq dalam FX *FX Tawarruq Fixed Deposits*	RM Others Deposit Accepted *RM Others Deposit Accepted*	Deposit Lain dalam FX yang Diterima *FX Others Deposit Accepted*	
2019	6	Bank-bank Islam / Islamic Banks	101.9	0.0	601.6	0.0	75,209.1	6,139.1	43,543.5	382.3	11,019.7	394,511.3	10,411.5	48,746.9	2,398.9	593,065.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	754.2	588.1	56.0	0.0	0.0	8,691.5	0.0	1,123.6	0.0	11,213.2
		Jumlah/ Total	101.9	0.0	601.6	0.0	75,963.3	6,727.1	43,599.5	382.3	11,019.7	403,202.8	10,411.5	49,870.4	2,398.9	604,278.9
	7	Bank-bank Islam / Islamic Banks	101.6	0.0	593.0	0.0	76,063.6	5,801.7	43,808.8	377.6	11,938.0	397,417.7	12,118.6	47,575.2	3,242.4	599,038.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	622.8	245.9	59.4	0.0	0.0	9,236.0	0.0	1,062.8	0.0	11,226.9
		Jumlah/ Total	101.6	0.0	593.0	0.0	76,686.4	6,047.6	43,868.1	377.6	11,938.0	406,653.8	12,118.6	48,638.0	3,242.4	610,265.1
	8	Bank-bank Islam / Islamic Banks	100.7	0.0	586.9	0.0	76,665.1	3,356.4	44,401.6	392.1	12,586.4	403,091.7	9,955.1	47,751.2	2,434.8	601,322.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	699.5	138.9	60.5	0.0	0.0	9,592.1	0.0	1,046.1	0.0	11,537.2
		Jumlah/ Total	100.7	0.0	586.9	0.0	77,364.6	3,495.3	44,462.1	392.1	12,586.4	412,683.9	9,955.1	48,797.3	2,434.8	612,859.1
	9	Bank-bank Islam / Islamic Banks	100.9	0.0	547.3	0.0	77,689.0	3,163.2	44,409.6	389.9	13,341.6	410,083.8	7,520.4	47,752.4	2,322.3	607,320.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	892.0	149.8	70.2	0.0	0.0	9,667.4	0.0	1,043.0	0.0	11,822.4
		Jumlah/ Total	100.9	0.0	547.3	0.0	78,581.0	3,312.9	44,479.8	389.9	13,341.6	419,751.2	7,520.4	48,795.4	2,322.3	619,142.7
	10	Bank-bank Islam / Islamic Banks	100.9	0.0	539.8	0.0	77,455.8	3,404.9	44,381.9	397.7	13,464.9	406,881.6	9,821.1	50,219.5	1,866.8	608,534.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	686.8	184.3	68.4	0.0	0.0	9,522.9	0.0	1,007.2	0.0	11,469.7
		Jumlah/ Total	100.9	0.0	539.8	0.0	78,142.6	3,589.2	44,450.3	397.7	13,464.9	416,404.6	9,821.1	51,226.7	1,866.8	620,004.6
	11	Bank-bank Islam / Islamic Banks	101.0	0.0	535.6	0.0	78,983.1	2,841.3	44,881.7	396.7	12,379.7	400,231.0	9,077.1	48,654.8	1,826.4	599,908.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	647.1	185.7	69.6	0.0	0.0	8,869.2	0.0	965.8	0.0	10,737.4
		Jumlah/ Total	101.0	0.0	535.6	0.0	79,630.2	3,027.0	44,951.3	396.7	12,379.7	409,100.2	9,077.1	49,620.6	1,826.4	610,645.8
	12	Bank-bank Islam / Islamic Banks	100.7	0.0	503.1	0.0	81,720.1	4,570.7	45,225.1	409.3	14,900.3	399,164.1	10,077.5	48,289.8	1,636.0	606,596.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	731.6	322.4	69.4	0.0	0.0	8,569.5	0.0	810.6	0.0	10,503.5
		Jumlah/ Total	100.7	0.0	503.1	0.0	82,451.8	4,893.1	45,294.4	409.3	14,900.3	407,733.5	10,077.5	49,100.4	1,636.0	617,100.0
2020	1	Bank-bank Islam / Islamic Banks	101.0	0.0	491.8	0.0	81,466.0	3,550.6	46,362.6	428.2	13,435.2	396,251.7	12,290.0	45,250.4	1,362.8	600,990.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	661.2	298.8	68.6	0.0	0.0	8,830.2	0.0	858.1	0.0	10,716.9
		Jumlah/ Total	101.0	0.0	491.8	0.0	82,127.2	3,849.4	46,431.2	428.2	13,435.2	405,081.9	12,290.0	46,108.4	1,362.8	611,707.2
	2	Bank-bank Islam / Islamic Banks	100.7	0.0	487.7	0.0	80,526.0	3,258.9	47,601.9	418.0	14,989.1	399,627.6	10,878.4	46,512.5	1,621.6	606,022.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	973.1	283.5	71.7	0.0	0.0	9,769.2	0.0	866.7	0.0	11,964.3
		Jumlah/ Total	100.7	0.0	487.7	0.0	81,499.1	3,542.5	47,673.6	418.0	14,989.1	409,396.8	10,878.4	47,379.2	1,621.6	617,986.7
	3	Bank-bank Islam / Islamic Banks	98.3	0.0	482.9	0.0	84,133.3	4,127.3	50,427.6	435.6	12,998.9	387,271.4	9,485.1	54,589.7	1,201.5	605,251.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	1,376.7	255.6	74.4	0.0	0.0	9,747.9	0.0	797.9	0.0	12,252.4
		Jumlah/ Total	98.3	0.0	482.9	0.0	85,509.9	4,382.9	50,502.0	435.6	12,998.9	397,019.3	9,485.1	55,387.5	1,201.5	617,504.0
	4	Bank-bank Islam / Islamic Banks	99.1	0.0	481.0	0.0	82,625.7	4,392.2	55,028.8	449.3	8,770.7	384,743.2	11,369.6	61,304.8	1,587.9	610,852.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	1,555.7	247.8	75.8	0.0	0.0	9,282.4	0.0	824.5	0.0	11,986.2
		Jumlah/ Total	99.1	0.0	481.0	0.0	84,181.4	4,640.0	55,104.6	449.3	8,770.7	394,025.6	11,369.6	62,129.4	1,587.9	622,838.6
	5	Bank-bank Islam / Islamic Banks	99.0	0.0	480.9	0.0	87,929.7	3,814.1	55,870.1	481.7	9,681.1	378,221.5	10,599.8	58,616.1	1,438.6	607,232.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	1,463.0	211.7	79.5	0.0	0.0	9,403.6	0.0	868.1	0.0	12,026.0
		Jumlah/ Total	99.0	0.0	480.9	0.0	89,392.7	4,025.9	55,949.6	481.7	9,681.1	387,625.2	10,599.8	59,484.2	1,438.6	619,258.6
	6	Bank-bank Islam / Islamic Banks	98.9	0.0	474.6	0.0	93,527.5	3,504.2	56,411.1	474.4	9,809.0	386,243.8	9,604.8	63,824.7	1,063.4	625,036.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	1,773.4	271.1	78.3	0.0	0.0	9,802.1	0.0	753.4	0.0	12,678.4
		Jumlah/ Total	98.9	0.0	474.6	0.0	95,301.0	3,775.2	56,489.4	474.4	9,809.0	396,045.9	9,604.8	64,578.1	1,063.4	637,714.8

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Pelaburan Khusus" dan "Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.
n.a Tidak diperoleh

Note:
Please refer to Glossary for further explanation on some of the data items.
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Special Investment Deposits" and "General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.
n.a Not available

1.25 Sistem Perbankan: Jumlah Deposit dan Perjanjian Belian Balik mengikut Penyimpan
Banking System: Total Deposits and Repurchase Agreement by Holder

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Kerajaan Persekutuan *Federal Government*	Kerajaan Negeri *State Government*	Badan Berkanun *Statutory Agency*	Institusi Kewangan *Financial Institution*	Perusahaan Perniagaan *Business Enterprises*	Individu *Individuals*	Lain-lain *Others*	Jumlah *Total*
2019	6	38,994.4	32,776.4	82,221.5	322,808.5	637,040.6	734,297.4	112,071.8	1,960,210.5
	7	44,647.5	33,548.3	80,994.4	325,266.7	633,526.6	735,728.6	111,942.3	1,965,654.4
	8	47,976.1	34,655.3	78,669.7	336,753.4	624,960.4	737,262.1	112,589.4	1,972,866.4
	9	47,496.2	34,684.8	78,867.7	334,140.1	629,788.2	737,818.1	111,956.3	1,974,751.5
	10	41,817.8	32,087.4	78,756.8	344,394.2	631,830.3	738,515.2	116,754.4	1,984,156.1
	11	39,925.1	30,853.0	78,002.9	349,358.5	627,687.3	740,876.3	113,821.8	1,980,524.9
	12	28,138.8	30,231.1	77,100.2	356,245.6	643,248.8	745,488.5	119,919.8	2,000,372.8
2020	1	25,729.7	28,680.1	78,177.3	351,334.0	634,265.0	750,503.3	118,247.8	1,986,937.3
	2	29,148.4	30,967.2	78,210.8	353,665.6	630,120.2	753,547.9	117,249.8	1,992,909.9
	3	31,052.5	30,447.5	78,253.1	358,456.5	635,805.8	761,057.3	114,876.3	2,009,948.9
	4	28,382.1	29,970.0	82,334.4	357,773.7	633,757.1	773,470.3	113,852.5	2,019,540.1
	5	25,066.2	29,841.2	84,486.2	352,129.3	633,625.1	778,819.1	113,543.1	2,017,510.2
	6	31,396.6	31,854.0	80,425.8	361,110.2	642,994.1	783,260.8	114,622.5	2,045,663.9

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesan dan bank pelaburan berlesan di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Spesifik dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.

Note:
Please refer to Glossary for further explanation on some of the data items.
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai
Statutory Reserve Requirement and Liquidity Ratio

Tahun / *Year*	Tarikh perubahan / *Date of change*	Bank perdagangan / *Commercial banks*: SRR / *SRR*	Bank perdagangan / *Commercial banks*: Nisbah mudah tunai [4] / *Liquidity ratio* [4]	Syarikat kewangan [9] / *Finance companies* [9]: SRR / *SRR*	Syarikat kewangan [9] / *Finance companies* [9]: Nisbah mudah tunai [4] / *Liquidity ratio* [4]	Merchant banks / *Bank saudagar*: SRR / *SRR*	Merchant banks / *Bank saudagar*: Nisbah mudah tunai [4] / *Liquidity ratio* [4]
1986	15 Okt. / *15 Oct.*	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. [6] / *1 Jan.* [6]	3.5	17.0 (5.0)	3.0	10.0 [7]	3.0	10.0 dan 12.5 [5]
1989	2 Mei / *2 May*	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / *16 Oct.*	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / *16 Jan.*	6.5	17.0 [7]	6.5	10.0 dan 12.5 [8]	6.5	10.0 dan 12.5
1991	16 Ogs / *16 Aug.*	7.5	17.0	7.5	10.0 dan 12.5 [8]	7.5	10.0 dan 12.5
1992	2 Mei / *2 May*	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / *3 Jan.*	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / *16 May*	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / *1 Jul.*	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / *1 Feb.*	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / *1 Jun.*	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / *16 Feb.*	10.0	17.0 [10]	10.0	10.0 dan 12.5 [10]	10.0	10.0 dan 12.5 [10]
1998	1 Jul. / *1 Jul.*	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sep. / *1 Sep.*	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sep. / *16 Sep.*	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / *24 Nov.*	3.5	-	-	-	3.5	-
2009	1 Feb. / *1 Feb.*	2.0	-	-	-	2.0	-
2009	1 Mac / *1 Mar.*	1.0	-	-	-	1.0	-
2011	1 Apr. / *1 Apr.*	2.0	-	-	-	2.0	-
2011	16 Mei / *16 May*	3.0	-	-	-	3.0	-
2011	16 Jul. / *16 Jul.*	4.0	-	-	-	4.0	-
2016	1 Feb. / *1 Feb.*	3.5	-	-	-	3.5	-
2019	16 Nov. / *16 Nov.*	3.0	-	-	-	3.0	-
2020	20 Mac. / 20 Mar.	2.0	-	-	-	2.0	-

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.
2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.
3 Pertama kali dikuatkuasakan ke atas bank saudagar.
4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.
5 Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.
6 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.
7 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.
8 Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.
9 Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.
10 Nisbah mudah tunai telah digantikan dengan Rangka Kerja Mudah Tunai Baharu (New Liquidity Framework, NLF) pada tahun 1998. NLF menjadikan pengurusan mudah tunai lebih berkesan dan berterusan apabila institusi perbankan dikehendaki memadankan keperluan aset cairnya berikutan kematangan hutang dengan kematangan aset yang sepadan.

1 First introduced for commercial banks.
2 First introduced for finance companies.
3 First introduced for merchant banks.
4 With effect from 1 February 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.
5 With effect from 1 February 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.
6 With effect from 1 January 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.
7 With effect from 1 January 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from 1 June 1990). In brackets are the primary ratios.
8 With effect from 1 March 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.
9 By 2006, finance companies had been absorbed by commercial banks.
10 The liquidity ratio was superseded by the New Liquidity Framework (NLF) in 1998. The NLF provides more efficient and on going liquidity management by requiring banking institutions to match its liquid asset requirement arising from maturing obligations with maturing assets.

1.27 Keperluan Rizab Berkanun dan Aset Mudah Tunai
Statutory Reserve Requirement and Liquidity Requirements

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Bank Perdagangan / *Commercial Banks*		Bank-bank Islam / *Islamic Banks*		Bank Pelaburan / *Investment Banks*	
		Rizab Berkanun / *Statutory Reserve*	Tanggungan yang Layak dalam RM / *RM Eligible Liabilities*	Rizab Berkanun / *Statutory Reserve*	Tanggungan yang Layak dalam RM / *RM Eligible Liabilities*	Rizab Berkanun / *Statutory Reserve*	Tanggungan yang Layak dalam RM / *RM Eligible Liabilities*
2019	1	32,609.3	934,589.5	16,922.7	476,011.0	872.2	24,578.8
	2	32,528.7	937,952.0	17,172.1	482,599.8	879.9	24,935.3
	3	32,934.9	929,048.6	17,387.8	486,649.6	876.4	24,757.3
	4	32,971.6	945,341.2	17,509.7	489,357.2	839.8	23,881.1
	5	33,745.1	950,698.1	17,471.4	496,335.4	821.5	23,034.9
	6	33,568.3	944,916.5	17,739.7	498,663.5	799.9	22,776.6
	7	32,498.9	952,980.1	17,906.9	503,394.1	797.6	22,806.8
	8	33,711.9	951,168.2	18,013.0	509,413.1	798.9	22,632.8
	9	32,275.5	943,816.5	18,493.0	514,713.7	743.7	21,171.9
	10	32,910.1	945,550.3	19,629.0	525,987.4	711.9	20,491.0
	11	27,773.4	941,624.2	16,112.5	524,897.0	616.5	20,553.8
	12	27,954.8	944,607.8	15,943.3	526,352.2	627.1	20,492.1
2020	1	28,141.1	958,533.4	15,623.2	520,124.8	630.5	20,687.0
	2	28,550.8	963,196.6	15,956.0	521,882.0	593.2	19,569.2
	3	10,788.2	960,154.7	6,386.3	527,729.1	478.7	20,338.3
	4	10,275.9	953,175.1	5,437.2	521,197.5	405.1	19,978.8
	5	2,240.4	938,005.8	948.0	513,927.4	176.7	19,494.0
	6	1,431.7	935,963.6	690.3	509,610.4	185.2	18,986.9

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

Pada Akhir Tempoh	Sistem Perbankan / Banking System			Bank Perdagangan / *Commercial Banks*			Bank-bank Islam / *Islamic Banks*			Bank Pelaburan / *Investment Banks*		
	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih²
End of Period	*Liquidity Coverage Ratio (%)*	*Stock of High Quality Liquid Assets*	*Net Cash Outflows ²*	*Liquidity Coverage Ratio (%)*	*Stock of High Quality Liquid Assets*	*Net Cash Outflows²*	*Liquidity Coverage Ratio (%)*	*Stock of High Quality Liquid Assets*	*Net Cash Outflows²*	*Liquidity Coverage Ratio (%)*	*Stock of High Quality Liquid Assets*	*Net Cash Outflows²*
2019 1	144%	595,772	412,988	144%	415,090	287,727	143%	158,875	111,012	153%	21,808	14,249
2	149%	600,569	403,412	149%	409,290	273,790	146%	168,520	115,565	162%	22,759	14,057
3	143%	603,034	421,631	141%	411,810	291,914	146%	169,982	116,553	161%	21,242	13,164
4	160%	624,326	390,493	159%	435,016	273,447	160%	167,861	104,998	178%	21,449	12,047
5	155%	615,051	396,373	155%	433,656	278,894	151%	160,223	105,971	184%	21,172	11,508
6	153%	612,957	400,588	149%	426,377	287,015	162%	165,659	102,157	183%	20,921	11,417
7	155%	609,804	392,511	153%	424,955	277,347	159%	164,047	103,310	175%	20,802	11,854
8	152%	619,095	407,985	150%	434,690	290,250	154%	163,820	106,082	177%	20,586	11,653
9	144%	625,805	436,001	139%	440,319	315,821	152%	165,473	108,907	178%	20,014	11,273
10	150%	627,625	417,120	150%	441,311	293,992	149%	165,341	111,174	175%	20,974	11,954
11	143%	616,346	430,600	142%	431,154	303,908	144%	164,538	114,409	168%	20,654	12,283
12	149%	611,091	409,742	147%	418,415	285,539	153%	172,124	112,497	176%	20,552	11,706
2020 1	151%	603,102	398,603	151%	411,953	272,983	150%	171,254	114,393	177%	19,895	11,227
2	148%	631,099	426,375	148%	440,628	297,439	146%	169,200	116,207	167%	21,271	12,729
3	141%	632,042	447,102	142%	447,202	314,876	136%	166,214	121,915	181%	18,625	10,311
4	144%	653,608	454,267	143%	454,182	317,143	142%	180,041	126,424	181%	19,386	10,701
5	140%	644,055	459,392	143%	451,035	315,033	130%	173,757	133,278	174%	19,263	11,082
6	149%	653,761	438,114	151%	464,798	307,086	141%	169,447	120,266	181%	19,516	10,762

Nota:
1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuatk uasa pada 1 Jun 2015 dan menggantikan garis panduan Rangka Kerja Mudah Tunai dan Rangka Kerja Mudah Tunai - i yang dikeluarkan pada 1 Julai 1998

1 Jun 2015	1 Januari 2016	1 Januari 2017	1 Januari 2018	1 Januari 2019 dan berikutnya
60%	70%	80%	90%	100%

Institusi perbankan hendaklah mengekalkan tahap nisbah perlindungan mudah tunai minimum mengikut garis masa di bawah:
2 Aliran Keluar Tunai Bersih untuk 30 hari kalendar berikutnya.
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data

Note:
¹ The Liquidity Coverage Ratio Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998
A banking institution shall maintain a minimum of the following LCR levels in accordance with the timeline below:

1 June 2015	1 January 2016	1 January 2017	1 January 2018	1 January 2019 and thereafter
60%	70%	80%	90%	100%

² Net cash outflows over the next 30 calendar days
Please refer to Glossary for further explanation on some of the data items

1.29 Sistem Perbankan: Komponen Modal (format terdahulu)
Banking System: Constituents of Capital (previous format)

RM juta / *RM million*

Akhir tempoh *End of period*		Modal Kumpulan 1 *Tier 1 Capital*	Modal Kumpulan 2 *Tier 2 Capital*	Jumlah Modal *Total Capital*	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain *Investment in subsidiaries and holdings in other banking institutions capital*	Modal Asas *Capital Base*	Jumlah aset berwajaran risiko[1] *Total Risk Weighted Assets* [1]	Nisbah Modal Berwajaran Risiko *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras *Core Capital Ratio (%)*
2011	1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,026,931.5	14.4	12.9
	2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,029,615.5	14.5	13.0
	3	133,020.6	37,270.4	170,291.0	26,229.8	149,459.9	1,034,038.6	14.5	12.9
	4	135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,038,559.2	14.7	13.1
	5	134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,048,824.5	14.4	12.8
	6	137,871.9	43,975.7	181,847.6	34,880.8	154,828.0	1,057,693.6	14.6	13.0
	7	136,046.9	44,477.3	180,524.1	32,148.1	154,415.0	1,064,452.0	14.5	12.8
	8	137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8
	9	136,653.8	51,125.1	187,778.9	31,290.1	160,989.1	1,083,220.3	14.9	12.6
	10	139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,068,984.5	15.1	13.1
	11	138,790.3	49,057.3	187,847.6	31,551.1	160,791.9	1,084,680.3	14.8	12.8
	12	149,621.1	50,269.2	199,890.3	31,809.4	171,254.5	1,089,946.5	15.7	13.7
2012	1	148,182.4	50,515.6	198,698.0	31,807.9	169,497.3	1,115,258.2	15.2	13.3
	2	148,241.5	50,253.4	198,494.8	31,812.2	169,316.9	1,125,167.6	15.0	13.2
	3	150,107.5	48,797.3	198,904.8	31,825.2	169,930.3	1,138,305.1	14.9	13.2
	4	146,877.1	46,369.7	193,246.8	32,150.1	166,685.3	1,140,926.2	14.6	12.9
	5	149,258.4	49,473.1	198,731.4	32,135.2	170,085.3	1,159,174.8	14.7	12.9
	6	157,797.7	49,113.0	206,910.7	32,132.3	178,531.6	1,175,105.7	15.2	13.4
	7	154,428.8	46,198.4	200,627.2	32,221.5	175,409.0	1,180,684.9	14.9	13.1
	8	153,423.1	47,068.4	200,491.5	32,681.2	174,807.7	1,189,503.0	14.7	12.9
	9	156,793.8	49,259.0	206,052.8	32,970.2	177,536.9	1,189,699.3	14.9	13.2
	10	160,465.7	49,689.9	210,155.6	32,972.2	181,527.4	1,188,488.8	15.3	13.5
	11	159,779.3	50,882.6	210,661.9	33,130.5	181,882.3	1,191,667.5	15.3	13.4
	12	165,329.7	50,575.1	215,904.8	33,517.9	187,093.1	1,190,652.3	15.7	13.9

1 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran
2 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

1 Beginning April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor
2. Beginning January 2008, figures incorporate banking institutions under the Basel II Standardised Approach

1.29a Sistem Perbankan: Komponen Modal
Banking System: Constituents of Capital

RM juta / *RM million*

Akhir tempoh *End of period*		Modal Ekuiti Biasa Kumpulan 1 *Common Equity Tier 1 Capital (CET1 Capital)*	Modal Kumpulan 1 *Tier 1 Capital*	Jumlah Modal *Total Capital*	Jumlah Aset Berwajaran Risiko *Total Risk Weighted Assets*	Nisbah Modal Ekuiti Biasa Kumpulan 1 *CET1 Capital Ratio (%)*	Nisbah Modal Kumpulan 1 *Tier 1 Capital Ratio (%)*	Nisbah Jumlah Modal *Total Capital Ratio (%)*
2019	1	221,937.5	232,871.9	291,013.9	1,616,561.0	13.7	14.4	18.0
	2	219,855.8	230,789.0	288,742.2	1,602,332.9	13.7	14.4	18.0
	3	220,993.7	232,479.3	289,581.7	1,604,830.6	13.8	14.5	18.0
	4	216,742.5	227,996.9	285,120.3	1,607,033.6	13.5	14.2	17.7
	5	216,717.1	227,984.0	283,171.2	1,616,063.1	13.4	14.1	17.5
	6	227,048.0	238,525.8	291,456.5	1,618,183.1	14.0	14.7	18.0
	7	227,518.7	238,999.5	291,956.0	1,617,683.9	14.1	14.8	18.0
	8	223,465.3	234,647.4	288,820.7	1,622,497.1	13.8	14.5	17.8
	9	223,665.7	233,471.0	287,561.6	1,618,922.2	13.8	14.4	17.8
	10	222,642.0	232,445.5	286,984.3	1,622,548.5	13.7	14.3	17.7
	11	222,214.4	231,130.7	286,531.8	1,627,468.9	13.7	14.2	17.6
	12	237,607.1	246,332.8	303,357.6	1,629,764.2	14.6	15.1	18.6
2020	1	238,402.5	247,114.5	303,891.3	1,628,355.3	14.6	15.2	18.7
	2	237,580.1	246,306.1	303,150.1	1,638,600.5	14.5	15.0	18.5
	3	230,494.6	239,237.5	295,903.2	1,646,891.7	14.0	14.5	18.0
	4	233,881.8	242,626.0	298,466.5	1,655,640.8	14.1	14.7	18.0
	5	232,600.8	241,349.9	294,818.4	1,667,105.3	14.0	14.5	17.7
	6	233,437.1	242,179.4	295,558.8	1,670,730.4	14.0	14.5	17.7

1.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia

RM juta /Unit(juta)/*RM million/Unit(million)*

Tempoh *Period*		Urusniaga bagi Tempoh *Transactions during the period*							Urusniaga pada Akhir Tempoh *Transactions as at end of period*						
			Jumlah Belian *Total Purchases*			Jumlah Pendahuluan Tunai *Total Cash Advances*			Bilangan Kad Dalam Edaran *No. of Cards in Circulation*			Jumlah Baki Tertunggak dari Pemegang Kad *Total Outstanding Balances due from Cardholders*			
		Bilangan Urusniaga Menggunakan Kad	Dalam Malaysia *In Malaysia*		Luar Negara *Abroad*	Dalam Malaysia *In Malaysia*		Luar Negara *Abroad*	Kad Utama	Kad Tambahan	Amaun Had Kredit Dibenarkan	Baki Semasa	Baki Melebihi Tempoh *Overdue Balances*		
		No. of Card Transactions	Pemegang Kad Tempatan *Local Cardholders*	Pemegang Kad Asing *Foreign Cardholders*	Pemegang Kad Tempatan *Local Cardholders*	Pemegang Kad Tempatan *Local Cardholders*	Pemegang Kad Asing *Foreign Cardholders*	Pemegang Kad Tempatan *Local Cardholders*	*Principal Cards*	*Supplementary Cards*	*Amount of Credit Line Extended*	*Current Balances*	< 3 Bulan *<3 Months*	> 3 hingga 6 Bulan *>3 To 6 Months*	> 6 Bulan *>6 Months*
2018		447.1	113,900.6	10,522.8	17,825.7	3,139.8	802.8	358.8	9.3	1.1	149,934.7	37,614.6	2,202.5	302.5	4.8
2019		510.1	121,839.9	11,196.7	18,300.8	3,273.5	782.2	377.5	9.1	1.0	151,438.0	39,149.9	2,008.9	303.4	3.3
2020		227.0	51,823.4	2,664.4	5,980.0	1,068.5	234.5	69.5	9.0	0.9	150,915.3	34,061.3	1,567.8	229.7	4.6
2018															
2019	1	42.1	10,764.5	936.0	1,456.8	270.7	71.8	27.5	9.2	1.1	149,346.1	37,665.1	2,078.3	300.4	7.7
	2	35.8	8,559.7	808.4	1,234.4	254.3	62.9	26.3	9.1	1.0	149,571.5	36,743.1	2,249.7	311.5	7.5
	3	40.6	9,966.3	863.8	1,499.1	270.9	64.9	30.9	9.1	1.0	149,471.4	36,622.2	2,129.9	308.0	5.2
	4	40.0	9,619.6	908.1	1,489.3	261.3	63.6	31.4	9.2	1.0	149,574.6	36,731.8	2,049.0	305.1	5.9
	5	41.9	10,315.4	801.3	1,481.5	275.1	61.9	30.2	9.2	1.0	149,776.3	36,934.5	1,958.5	299.3	6.4
	6	40.3	9,489.3	923.8	1,431.0	264.6	66.1	33.7	9.1	1.0	150,043.0	37,009.6	2,163.6	305.5	4.9
	7	43.6	10,256.7	1,006.4	1,484.7	278.4	73.0	31.5	9.1	1.0	150,387.2	37,073.5	2,054.7	300.6	5.1
	8	43.3	10,240.0	1,068.3	1,468.2	282.0	74.3	30.4	9.1	1.0	150,731.0	37,350.0	1,986.6	297.6	5.7
	9	43.5	9,961.9	906.1	1,526.7	280.6	64.2	32.4	9.1	1.0	151,079.3	37,449.0	2,106.5	313.0	4.5
	10	44.9	10,390.2	889.1	1,624.3	276.0	65.7	33.0	9.1	1.0	151,440.9	37,566.7	1,963.4	308.1	5.3
	11	44.8	10,504.3	908.2	1,699.3	277.8	55.0	32.1	9.1	1.0	150,817.8	38,115.2	1,985.4	302.1	5.0
	12	49.3	11,771.9	1,177.1	1,905.5	281.6	58.9	38.0	9.1	1.0	151,438.0	39,149.9	2,008.9	303.4	3.3
2020	1	47.5	11,370.8	1,033.6	1,467.5	262.1	62.8	29.7	9.1	1.0	151,820.2	38,964.3	1,918.9	304.4	4.1
	2	41.2	9,610.7	704.1	1,152.6	251.5	54.6	15.7	9.1	1.0	152,172.3	38,050.3	1,976.1	311.1	4.5
	3	39.5	8,587.5	341.2	974.4	207.8	44.7	12.4	9.1	1.0	152,378.0	35,793.6	2,421.5	329.9	4.7
	4	26.4	5,327.9	125.0	742.7	99.8	18.8	4.2	9.1	1.0	151,898.7	32,779.9	2,674.7	311.9	4.1
	5	33.8	7,777.8	213.7	799.3	106.9	26.4	3.5	9.0	0.9	151,239.6	33,275.2	1,991.8	276.8	6.0
	6	38.6	9,148.7	246.8	843.4	140.3	27.3	4.1	9.0	0.9	150,915.3	34,061.3	1,567.8	229.7	4.6

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Note:
Please refer to Glossary for further explanation on some of the data items.

1.32 Sistem Perbankan Islam: Akaun Pelaburan[1] Mengikut Jenis dan Penyimpan
Islamic Banking System: Total Investment Account[1] by Type and Holder

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Akaun Pelaburan Terhad[1] / *Restricted Investment Account[1]*		Akaun Pelaburan Tidak Terhad[1] / *Unrestricted Investment Account[1]*			Jumlah / *Total*
		Jumlah / *Total*	yang mana: Institusi Kewangan / *of which: Financial Institution*	Jumlah / *Total*	yang mana: Perusahaan Perniagaan / *of which: Business Enterprises*	yang mana: Individual / *of which: Individuals*	
2019	1	51,505.2	51,258.8	29,979.6	10,589.4	16,464.4	81,484.8
	2	49,857.2	49,613.9	31,460.4	10,961.6	16,992.3	81,317.6
	3	50,568.7	50,329.9	30,800.0	11,266.2	15,735.0	81,368.7
	4	49,537.4	49,282.3	29,863.2	10,482.4	14,850.2	79,400.6
	5	49,130.8	48,877.4	30,304.4	10,731.7	14,757.5	79,435.2
	6	49,680.8	49,422.5	30,953.1	11,625.1	14,449.6	80,633.9
	7	49,531.8	49,286.5	31,063.9	11,652.5	14,659.6	80,595.7
	8	51,464.1	51,221.9	29,772.3	10,804.6	14,264.5	81,236.4
	9	50,294.1	50,057.2	30,906.5	10,531.4	14,671.2	81,200.6
	10	49,901.7	49,667.8	32,294.1	10,306.9	15,471.5	82,195.9
	11	49,471.8	49,241.2	35,019.6	12,094.6	16,007.2	84,491.4
	12	51,208.9	50,982.3	35,828.1	11,723.8	16,543.1	87,036.9
2020	1	49,855.2	49,461.3	37,472.0	12,321.6	17,242.3	87,327.3
	2	52,748.8	52,401.9	37,154.6	11,090.9	17,644.3	89,903.3
	3	58,509.4	58,165.2	41,387.8	16,116.0	17,485.1	99,897.2
	4	58,086.7	57,770.3	40,800.7	15,495.5	17,401.4	98,887.3
	5	58,583.5	58,315.4	42,143.7	17,071.2	17,308.1	100,727.3
	6	59,881.6	59,631.7	38,071.8	13,978.7	17,114.0	97,953.4

Nota:
Mulai 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menunjukkan secara berasingan wang yang diterima sebagai deposit Islam atau akaun pelaburan.
[1] Termasuk akaun yang direkodkan di dalam dan luar kunci kira-kira.

Note:
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account.
[1] Includes those which are recognised on and off-balance sheet.

2.1 Kadar Faedah: Institusi Perbankan
Interest Rates: Banking Institutions

Peratus Setahun / *Percent per annum*

Kadar purata bagi tempoh / *Average rates during the period*		Bank-bank Perdagangan / *Commercial Banks*: Deposit tetap[1/] / *Fixed deposits* — Tempoh (dalam bulan) / *Period (in months)*					Deposit tabungan / *Savings deposit*	Kadar Asas berwajaran[3/] / *Weighted Base Rate*	Kadar Berian Pinjaman Asas / *Base Lending Rate*	Kadar Berian Pinjaman Purata[2/] / *Average Lending Rate*	Kadar Pinjaman Purata Berwajaran[4/] / *Weighted Average Lending Rate*	Bank-bank Pelaburan / *Investment Banks*: Deposit tetap / *Fixed deposits* — Tempoh (dalam bulan) / *Period (in months)*					Kadar Berian Pinjaman Purata / *Average Lending Rate*
		1	3	6	9	12						1	3	6	9	12	
2019	1	3.09	3.17	3.22	3.27	3.33	1.07	3.92	6.91	5.04	5.44	3.37	3.63	3.77	3.77	3.70	6.22
	2	3.08	3.16	3.22	3.27	3.33	1.07	3.92	6.91	5.02	5.43	3.34	3.49	3.82	3.80	3.80	6.55
	3	3.08	3.15	3.22	3.27	3.33	1.07	3.92	6.91	5.03	5.43	3.32	3.67	3.75	3.78	3.73	6.56
	4	3.08	3.16	3.22	3.27	3.33	1.07	3.93	6.92	5.02	5.43	3.31	3.36	3.72	3.75	3.71	6.49
	5	2.83	2.92	2.99	3.03	3.09	0.99	3.68	6.71	4.93	5.26	3.07	3.42	3.61	3.69	3.67	6.45
	6	2.85	2.90	2.98	3.03	3.09	0.99	3.68	6.71	4.89	5.23	3.12	3.32	3.50	3.62	3.75	6.45
	7	2.83	2.90	2.98	3.02	3.10	1.00	3.68	6.71	4.82	5.20	3.11	3.34	3.49	3.59	3.82	6.39
	8	2.82	2.92	2.97	3.01	3.09	0.99	3.68	6.71	4.82	5.19	3.09	3.31	3.53	3.59	3.78	6.56
	9	2.86	2.85	2.96	3.01	3.09	0.98	3.68	6.71	4.76	5.18	3.10	3.34	3.46	3.58	3.79	6.55
	10	2.86	2.91	2.96	3.01	3.09	0.98	3.68	6.71	4.76	5.17	3.10	3.36	3.45	3.51	3.77	6.56
	11	2.82	2.86	2.95	3.01	3.09	0.98	3.68	6.71	4.73	5.16	3.14	3.31	3.49	3.52	3.73	6.56
	12	2.86	2.90	2.95	3.01	3.09	0.97	3.68	6.71	4.70	5.16	3.11	3.40	3.49	3.51	3.69	6.51
2020	1	2.61	2.68	2.72	2.79	2.87	0.89	3.43	6.50	4.64	5.02	2.90	3.21	3.18	3.45	3.59	6.49
	2	2.56	2.65	2.69	2.76	2.84	0.87	3.43	6.48	4.60	4.98	2.85	2.91	3.36	3.40	3.57	6.44
	3	2.33	2.38	2.44	2.52	2.59	0.78	3.18	6.26	4.40	4.77	2.73	2.75	3.26	3.35	3.44	6.36
	4	2.33	2.36	2.44	2.52	2.56	0.77	3.18	6.26	4.26	4.66	2.67	2.91	2.81	3.23	3.29	6.28
	5	1.80	1.88	1.95	2.03	2.03	0.61	2.68	5.78	4.01	4.34	2.44	2.45	2.49	2.97	3.13	6.16
	6	1.82	1.86	1.95	2.03	2.03	0.59	2.68	5.75	3.89	4.25	2.26	2.18	2.59	2.87	3.03	6.10

1 Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata.

2 Mulai Mac 2012, Pengiraan kadar berian pinjaman purata termasuk bank-bank berikut: Industrial and Commercial Bank of China mulai November 2010; Sumitomo Mitsui Banking Corporation mulai Mei 2011; Mizuho Corp Bank (M) Berhad dan BNP Paribas Malaysia Berhad mulai Disember 2011.

3 Berkuat kuasa 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas sebgaai kadar rujukan utama bagi pinjaman runcit kadar terapung. Kadar Asas digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh kuat kuasanya, pinjaman berasaskan BLR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BLR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BLR.

4 Kadar pinjaman purata berwajaran merujuk kepada kadar purata pinjaman yang diwajarkan pada pinjaman terkumpul setiap bank perdagangan.

1 From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies, Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).

2 Since March 2012, the following banks were included in the computation of the average lending rate: Industrial and Commercial Bank of China from November 2010 onwards; Sumitomo Mitsui Banking Corporation from May 2011 onwards; Mizuho Corporation Bank (M) Berhad and BNP Paribas Malaysia Berhad from December 2011 onwards.

3 Effective 2 January 2015, the Base Rate replaced the Base Lending Rate as the main reference rate for new retail floating rate loans. The Base Rate is used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BLR will also be made.

4 Weighted average lending rate refers to the average lending rate weighted by the outstanding loans of each commercial bank.

2.2 Sistem Perbankan Islam: Kadar Pembiayaan, Kadar Keuntungan kepada Pendeposit dan Kadar Pulangan kepada Pemegang Akaun Pelaburan
Islamic Banking System: Financing Rate, Profit Rate to Depositors and Rate of Return to Investment Account Holders

Peratus setahun / Percent per annum

Kadar purata bagi tempoh / *Average rate during the period*		Bank-bank Islam dan Bank-bank Perdagangan (SPI) / *Islamic Banks and Commercial Banks (IBS)*														Bank-bank pelaburan (SPI) / *Investment Banks (IBS)*				
		Deposit Pelaburan/Deposit Tetap Tawarruq[3] / *Investment Deposit/Tawarruq Fixed Deposits [3]*					Akaun Pelaburan[4] / *Investment account [4]*					Akaun tabungan[5] / *Savings deposit [5]*	Kadar Asas / Base Rate	Kadar Pembiayaan Asas / Base Financing Rate	Kadar Pembiayaan Purata / Average Financing Rate	Deposit Pelaburan/Deposit Tetap Tawarruq[3] / *Investment - Deposit/Tawarruq Fixed Deposits [3]*				
		Tempoh (dalam bulan) / Period (in months)					Tempoh (dalam bulan) / Period (in months)									Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12	1	3	6	9	12					1	3	6	9	12
2019	1	3.10	3.47	3.56	3.68	3.75	2.76	3.60	4.07	3.31	3.91	0.78	3.95	7.04	5.36	3.23	3.64	3.89	3.87	4.01
	2	3.06	3.45	3.63	3.66	3.75	3.09	3.76	4.05	2.46	3.49	0.79	3.95	7.04	5.41	3.24	3.69	3.75	3.87	4.08
	3	3.00	3.33	3.51	3.55	3.63	3.05	3.33	4.16	2.45	3.45	0.78	3.95	7.04	5.35	3.22	3.67	3.78	3.81	4.08
	4	3.11	3.46	3.63	3.70	3.75	3.13	3.60	4.21	3.70	4.02	0.79	3.97	7.06	5.41	3.32	3.67	3.77	3.81	4.08
	5	2.99	3.41	3.59	3.65	3.71	3.29	3.82	4.16	3.35	3.97	0.79	3.72	6.81	5.26	3.08	3.54	3.70	3.75	4.09
	6	2.98	3.33	3.49	3.57	3.66	3.45	3.62	4.25	2.95	3.93	0.75	3.72	6.80	5.27	3.08	3.39	3.66	3.66	4.09
	7	3.01	3.32	3.46	3.62	3.66	3.04	3.76	4.07	3.28	3.13	0.74	3.72	6.80	5.26	3.06	3.31	3.51	3.66	4.09
	8	3.03	3.26	3.42	3.59	3.60	3.06	3.65	4.18	8.99	3.19	0.74	3.72	6.80	5.19	3.05	3.31	3.49	3.64	3.84
	9	3.07	3.26	3.39	3.56	3.61	2.96	3.54	4.06	3.54	3.16	0.74	3.72	6.80	5.17	3.10	3.32	3.46	3.59	3.84
	10	2.96	3.20	3.34	3.42	3.56	3.38	3.52	4.37	3.45	3.25	0.71	3.72	6.80	5.18	3.08	3.33	3.45	3.55	3.82
	11	3.04	3.24	3.39	3.44	3.60	3.06	3.64	4.17	3.38	3.37	0.69	3.72	6.80	5.16	3.07	3.36	3.47	3.53	3.82
	12	3.03	3.24	3.40	3.40	3.57	3.52	3.47	4.14	3.40	3.42	0.64	3.72	6.80	5.15	3.08	3.32	3.48	3.56	3.82
2020	1	2.83	3.15	3.30	3.26	3.46	3.26	3.48	4.14	3.42	3.36	0.61	3.47	6.55	5.03	2.85	3.16	3.47	3.55	3.74
	2	2.83	3.17	3.32	3.38	3.49	2.88	3.84	3.79	3.33	3.33	0.59	3.47	6.55	5.00	2.82	3.07	3.35	3.60	3.65
	3	2.76	3.10	3.27	3.30	3.40	2.95	3.77	3.70	3.13	3.23	0.53	3.21	6.32	4.83	2.59	3.04	3.32	3.54	3.47
	4	2.53	2.89	3.10	3.08	3.23	2.81	3.26	3.51	2.99	3.16	0.52	3.23	6.30	4.72	2.59	2.92	3.26	3.27	3.42
	5	2.39	2.77	3.03	3.06	3.19	2.72	2.75	3.46	2.82	3.07	0.45	2.72	5.80	4.44	2.05	2.57	3.20	3.01	3.37
	6	2.36	2.67	2.98	3.06	3.16	2.24	2.87	3.21	2.57	2.81	0.43	2.72	5.80	4.35	2.07	2.42	2.70	2.86	3.18

Nota:
SPI - Skim Perbankan Islam
1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperoleh mulai Januari 2009
2 Berkuat kuasa 2 Januari 2015, Kadar Asas akan menggantikan Kadar Pinjaman Asas sebagai kadar rujukan utama bagi pinjaman runcit kadar terapung. Kadar Asas akan digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh kuat kuasanya, pinjaman berasaskan BFR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BFR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat apa-apa pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.
3 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar keuntungan untuk Deposit Tetap yang meggunakan tawarruq. Sebelum 1 Julai 2015, kadar pulangan yang dilaporkan adalah berdasarkan deposit pelaburan yang diterima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan menggunakan kontrak perkongsian keuntungan..
4 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar pulangan untuk Akaun Pelaburan di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA).
5 Mulai 1 Julai 2015, kadar yang dilaporkan berdasarkan maklumat pembayaran hibah terdahulu yang dilaksanakan mengikut budi bicara dan tidak boleh diertikan sebagai kadar pulangan petunjuk atau kadar pulangan dijangka, jaminan atau perjanjian bahawa hibah akan dibayar untuk deposit menggunakan qard.

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note:
IBS - Islamic Banking Scheme
1 Data for Base Financing Rate (BFR) and Average Financing Rate (AFR) are only available from January 2009.
2 Effective 2 January 2015, the Base Rate would replace the Base Lending Rate (BLR) as the main reference rate for new retail floating rate loans. The Base Rate would be used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BFR-based loans prior to 2015 will continue to be referenced against the BFR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BFR will also be made.
3 Beginning 1 July 2015, the reported rate is the profit rate for fixed deposit based on tawarruq. Prior to 1 July 2015, rate of return reported was based on investment deposit accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract
4 Beginning 1 July 2015 rate reported is the rate of return under Investment Account under the Islamic Financial Services Act 2013 (IFSA)
5 Beginning 1 July 2015, rate reported is based on historical information for hibah payment made based on discretion and cannot be constituted as

2.3 Kadar Faedah: Pasaran Wang Antara Bank
Interest Rates: Interbank Money Market

Peratus Setahun / *Percent per annum*

Tempoh / *Period*		Kadar Dasar Semalaman / *Overnight policy rate (OPR)* [2] Pada akhir tempoh / *As at period end*	Kadar purata berwajaran antara bank / *Weighted average interbank rates* — Wang semalaman / *Overnight money* Julat / *Range*	Purata / *Avg*	1 minggu / *1 week* Julat / *Range*	Purata / *Avg*	1 bulan / *1 month* Julat / *Range*	Purata / *Avg*	3 bulan / *3 month* Julat / *Range*	Purata / *Avg*	6 bulan / *6 month* Julat / *Range*	Purata / *Avg*	12 bulan / *12 month* Julat / *Range*	Purata / *Avg*
2017		3.00	2.90 - 3.00	2.98	3.02 - 3.06	3.03	3.09 - 3.15	3.10	3.36 - 3.40	3.38	- - -	-	- - -	-
2018		3.25	3.13 - 3.23	3.19	3.25 - 3.30	3.26	3.36 - 3.38	3.37	3.65 - 3.66	3.66	- - -	-	- - -	-
2019		3.00	3.02 - 3.09	3.05	3.11 - 3.14	3.12	3.22 - 3.24	3.23	3.45 - 3.46	3.46	- - -	-	- - -	-
2020	1	2.75	2.86 - 2.93	2.89	2.95 - 2.97	2.96	3.06 - 3.09	3.06	3.24 - 3.24	3.24	- - -	-	- - -	-
	2	2.75	2.73 - 2.75	2.75	2.77 - 2.80	2.78	2.88 - 2.90	2.89	- - -	-	- - -	-	- - -	-
	3	2.50	2.49 - 2.52	2.51	2.54 - 2.59	2.56	2.64 - 2.66	2.65	2.76 - 2.76	2.76	2.92 - 2.92	2.92	- - -	
	4	2.50	2.49 - 2.52	2.51	2.54 - 2.59	2.56	2.64 - 2.64	2.64	2.75 - 2.76	2.75	2.92 - 2.92	2.92	3.02 - 3.02	3.02
	5	2.00	1.99 - 2.06	2.03	2.08 - 2.17	2.09	2.09 - 2.11	2.10	- - -	-	- - -	-	- - -	-
	6	2.00	1.96 - 2.01	1.99	2.02 - 2.04	2.02	2.10 - 2.13	2.11	2.27 - 2.27	2.27	2.42 - 2.43	2.43	2.53 - 2.53	
June 2020	01	2.00	1.96 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.14	2.09	- - -	-	- - -	-	- - -	-
	02	2.00	1.98 - 2.00	2.00	2.02 - 2.05	2.03	2.08 - 2.14	2.11	- - -	-	2.42 - 2.43	2.43	2.53 - 2.53	2.53
	03	2.00	1.98 - 2.00	2.00	2.02 - 2.04	2.03	2.08 - 2.14	2.09	2.27 - 2.27	2.27	- - -	-	- - -	-
	04	2.00	1.98 - 2.00	2.00	2.02 - 2.04	2.03	2.14 - 2.14	2.14	2.27 - 2.27	2.27	- - -	-	- - -	-
	05	2.00	1.95 - 2.00	2.00	2.02 - 2.05	2.03	2.14 - 2.14	2.14	- - -	-	- - -	-	- - -	-
	09	2.00	1.98 - 2.00	2.00	2.02 - 2.04	2.02	2.14 - 2.14	2.14	- - -	-	- - -	-	- - -	-
	10	2.00	1.93 - 2.00	1.93	2.02 - 2.04	2.03	2.08 - 2.08	2.08	- - -	-	- - -	-	- - -	-
	11	2.00	1.93 - 1.99	1.94	2.02 - 2.04	2.02	2.14 - 2.14	2.14	- - -	-	- - -	-	- - -	-
	12	2.00	1.90 - 2.00	2.00	2.02 - 2.04	2.03	2.14 - 2.15	2.14	- - -	-	- - -	-	- - -	-
	15	2.00	1.98 - 2.00	2.00	2.02 - 2.04	2.02	2.14 - 2.15	2.14	- - -	-	- - -	-	- - -	-
	16	2.00	1.95 - 2.00	1.95	2.02 - 2.03	2.03	- - -	-	- - -	-	- - -	-	- - -	-
	17	2.00	1.96 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.14	2.10	- - -	-	- - -	-	- - -	-
	18	2.00	1.98 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.15	2.09	- - -	-	- - -	-	- - -	-
	19	2.00	1.94 - 2.00	1.95	2.02 - 2.02	2.02	2.14 - 2.14	2.14	- - -	-	- - -	-	- - -	-
	22	2.00	1.95 - 2.00	1.95	2.02 - 2.04	2.02	- - -	-	- - -	-	- - -	-	- - -	-
	23	2.00	1.96 - 2.00	2.00	2.02 - 2.05	2.02	2.08 - 2.14	2.09	- - -	-	- - -	-	- - -	-
	24	2.00	1.96 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.08	2.08	- - -	-	- - -	-	- - -	-
	25	2.00	1.96 - 2.00	2.00	2.02 - 2.02	2.02	- - -	-	- - -	-	- - -	-	- - -	-
	26	2.00	1.91 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.08	2.08	- - -	-	- - -	-	- - -	-
	29	2.00	1.97 - 2.00	2.00	2.02 - 2.04	2.02	2.08 - 2.08	2.08	- - -	-	- - -	-	- - -	-
	30	2.00	1.98 - 2.25	2.00	2.02 - 2.06	2.03	2.08 - 2.14	2.09	- - -	-	- - -	-	- - -	-

[1] Kadar faedah harian pasaran wang antara bank boleh diperolehi melalui laman web Bank Negara Malaysia.
[2] Berkuatkuasa mulai 26 April 2004.
"-" Tiada urusniaga pada tempoh tersebut.

[1] *Daily Interbank rates are available from BNM home page.*
[2] *With effect from 26 April 2004.*
"-" Mean no trading for the period.

2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara
Interest Rates: Treasury Bills and Bank Negara Bills

Peratus setahun / *Percent per annum*

Tempoh *Period*		Kadar diskaun purata Bil Perbendaharaan *Average discount rate on Treasury bills*				Kadar diskaun purata Bil Bank Negara *Average discount rate on Bank Negara bills*					
		Tempoh (dalam bulan) / *Period (in months)*				Tempoh (dalam bulan) / *Period (in months)*					
		3	6	9	12	1	2	3	6	9	12
2018		3.231	3.262	3.252	3.304	-	-	-	-	-	-
2019		3.134	3.063	3.141	3.005	-	-	-	-	-	-
2019	1	-	-	3.305	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-
	3	3.252	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-
	6	-	3.063	-	-	-	-	-	-	-	-
	7	-	-	-	3.068	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-	-	-
	9	3.015	-	2.977	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-
	11	-	-	-	2.942	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-	-	-
2020	1	-	2.896	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-
	3	-	2.737	-	-	-	-	-	-	-	-
	4	-	2.335	-	-	-	-	-	-	-	-
	5	2.066	-	-	-	-	-	-	-	-	-
	6	1.976	-	-	2.006	-	-	-	-	-	-

"-" Tiada urusniaga pada tempoh tersebut.

"-" Means no trading for the period.

2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia
Market Indicative Yield: Malaysian Government Securities

Peratus setahun / *Percent per annum*

Tempoh		Tahun sebelum kematangan/Remaining years to maturity							
Period		1	2	3	4	5	10	15	20
2015		2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2016		3.2600	3.4220	3.5040	3.6390	3.6980	4.2280	4.6740	4.7430
2017		2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018		3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.4620	4.6640
2019		2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.6100	3.7500
2019	1	3.4240	3.5180	3.5820	3.6810	3.7530	4.0690	4.4020	4.5670
	2	3.4350	3.5260	3.5690	3.6770	3.7090	3.8950	4.2910	4.4900
	3	3.3550	3.3840	3.3870	3.4960	3.5410	3.7650	4.0760	4.3100
	4	3.3600	3.3980	3.4190	3.5460	3.6040	3.7930	4.1350	4.3610
	5	3.2310	3.3420	3.4050	3.5100	3.5500	3.7970	4.0900	4.2930
	6	3.1810	3.2660	3.3020	3.3850	3.4330	3.6420	3.9400	4.0640
	7	3.1550	3.2420	3.2900	3.3840	3.4250	3.5920	3.8060	3.9850
	8	3.0850	3.1040	3.1340	3.2070	3.2370	3.3070	3.4920	3.5630
	9	3.0930	3.1080	3.1090	3.2020	3.2360	3.3470	3.5890	3.6490
	10	3.0630	3.1000	3.1460	3.2670	3.3280	3.4410	3.7170	3.8790
	11	2.9700	3.0280	3.0420	3.1570	3.1870	3.4290	3.6770	3.7600
	12	2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.6100	3.7500
2020	1	2.8110	2.8460	2.8830	2.9290	2.9540	3.1330	3.2510	3.4070
	2	2.5960	2.6120	2.6150	2.6500	2.6650	2.8280	3.0550	3.2400
	3	2.5310	2.6510	2.7620	2.9750	3.1010	3.3570	3.6410	3.9190
	4	2.3420	2.3870	2.4180	2.4910	2.5250	2.8650	3.1070	3.3770
	5	2.0600	2.1890	2.2750	2.4090	2.4750	2.8070	3.1900	3.4290
	6	2.0460	2.1810	2.2480	2.4070	2.4740	2.8670	3.3240	3.6160

[1] Siri hanya bermula pada tahun 1992.

Sumber: Fully Automated System for Issuing/Tendering (FAST)

[1] *Series started in 1992.*

Source: Fully Automated System for Issuing/Tendering (FAST)

2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia
Exchange Rates: Malaysian Ringgit

Tempoh / *Period*		RM bagi seunit / *RM per unit of*										
		SDR[2]	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
		Akhir tempoh / *End of period*										
2018		5.7565	4.1385	5.2532	4.7340	420.26	52.842	3.7475	0.6017	3.0322	0.0286	12.7006
2019		5.6509	4.0925	5.3722	4.5852	422.82	52.572	3.7655	0.5866	3.0387	0.0295	13.6827
2019	1	5.7232	4.0890	5.3697	4.7030	411.93	52.125	3.7553	0.6100	3.0370	0.0291	13.0848
	2	5.6940	4.0705	5.4132	4.6316	407.40	51.857	3.6709	0.6092	3.0181	0.0289	12.9387
	3	5.6585	4.0810	5.3316	4.5824	409.82	51.988	3.6855	0.6069	3.0098	0.0287	12.8253
	4	5.7393	4.1355	5.3520	4.6264	405.76	52.713	3.7066	0.6138	3.0362	0.0291	12.9497
	5	5.7591	4.1970	5.2930	4.6719	417.45	53.487	3.8439	0.6075	3.0440	0.0292	13.2091
	6	5.7464	4.1420	5.2489	4.7076	424.39	53.040	3.8485	0.6026	3.0604	0.0293	13.4634
	7	5.7004	4.1275	5.0162	4.6040	416.50	52.743	3.8015	0.5998	3.0141	0.0295	13.4097
	8	5.7812	4.2220	5.1405	4.6628	427.41	53.820	3.9649	0.5904	3.0403	0.0297	13.7794
	9	5.7150	4.1870	5.1444	4.5776	422.29	53.403	3.8788	0.5879	3.0311	0.0295	13.7009
	10	5.7548	4.1775	5.4021	4.6656	423.36	53.311	3.8462	0.5932	3.0708	0.0298	13.8420
	11	5.7380	4.1713	5.3863	4.5932	417.79	53.290	3.8095	0.5932	3.0536	0.0296	13.7984
	12	5.6509	4.0925	5.3722	4.5852	422.82	52.572	3.7655	0.5866	3.0387	0.0295	13.6827
2020	1	5.6668	4.0885	5.3535	4.5074	421.23	52.629	3.7483	0.5894	3.0019	0.0299	13.1252
	2	5.7698	4.2260	5.4408	4.6433	436.01	54.196	3.8719	0.6028	3.0236	0.0299	13.3481
	3	5.9062	4.3025	5.3106	4.7439	448.22	55.485	3.9693	0.6069	3.0195	0.0263	13.1696
	4	5.9406	4.3260	5.3915	4.6993	443.78	55.815	4.0603	0.6128	3.0663	0.0290	13.3725
	5	5.9312	4.3485	5.3610	4.8225	451.49	56.089	4.0491	0.6082	3.0747	0.0296	13.6552
	6	5.8901	4.2800	5.2655	4.8099	449.79	55.223	3.9729	0.6056	3.0718	0.0300	13.8556

Tempoh / *Period*		RM bagi seunit / *RM per unit of*										
		SDR[2]	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
		Purata bagi tempoh / *Average for period*										
2018		5.6897	4.0351	5.3848	4.7647	412.60	51.486	3.6533	0.6103	2.9913	0.0284	12.4876
2019		5.7227	4.1425	5.2900	4.6382	416.8913	52.8722	3.8009	0.5998	3.0369	0.0293	13.3468
2019	1	5.7344	4.1161	5.3068	4.7037	416.48	52.490	3.7814	0.6064	3.0350	0.0291	12.9318
	2	5.6672	4.0746	5.2976	4.6203	406.62	51.921	3.6880	0.6048	3.0092	0.0290	13.0154
	3	5.6765	4.0790	5.3774	4.6124	407.70	51.968	3.6696	0.6078	3.0125	0.0287	12.8563
	4	5.7114	4.1140	5.3624	4.6233	408.41	52.444	3.6856	0.6126	3.0340	0.0291	12.9129
	5	5.7660	4.1709	5.3654	4.6670	412.64	53.145	3.7930	0.6086	3.0438	0.0290	13.1170
	6	5.7637	4.1617	5.2740	4.7007	421.00	53.188	3.8524	0.6031	3.0540	0.0292	13.3681
	7	5.6996	4.1244	5.1551	4.6316	417.82	52.810	3.8129	0.5998	3.0322	0.0294	13.3898
	8	5.7537	4.1881	5.0894	4.6583	427.45	53.418	3.9393	0.5930	3.0242	0.0294	13.6110
	9	5.7232	4.1855	5.1703	4.6075	422.35	53.413	3.8928	0.5880	3.0329	0.0297	13.6932
	10	5.7434	4.1879	5.2824	4.6260	421.52	53.404	3.8734	0.5900	3.0542	0.0297	13.7884
	11	5.7188	4.1590	5.3593	4.5978	418.98	53.120	3.8216	0.5924	3.0545	0.0296	13.7505
	12	5.7145	4.1485	5.4393	4.6096	421.74	53.147	3.8010	0.5913	3.0566	0.0296	13.7275
2020	1	5.6315	4.0797	5.3343	4.5321	420.60	52.479	3.7321	0.5895	3.0204	0.0297	13.4124
	2	5.7058	4.1634	5.3995	4.5408	426.33	53.551	3.7834	0.5948	2.9959	0.0302	13.2877
	3	5.9022	4.2964	5.3174	4.7594	449.04	55.330	4.0015	0.6124	3.0329	0.0283	13.3863
	4	5.9400	4.3553	5.4047	4.7354	448.82	56.186	4.0398	0.6156	3.0586	0.0276	13.3410
	5	5.9192	4.3418	5.3357	4.7335	447.84	56.011	4.0505	0.6110	3.0615	0.0292	13.5449
	6	5.6274	4.2755	5.3522	4.8120	449.16	55.164	3.9774	0.6033	3.0667	0.0302	13.7216

1 Kadar dolar AS ialah kadar purata belian dan jualan antara bank-bank pada pukul 12.00 tengahari. Kadar bagi mata wang asing selain daripada dolar AS adalah kadar siang yang diperolehi daripada kadar mata wang asing tersebut berbanding dolar AS dan kadar RM/dolar AS. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia

2 Kadar SDR harian yang diterbitkan di laman sesawang BNM adalah berdasarkan kadar SDR Dolar Amerika terkini dan kadar pertengahan USD/MYR semasa Kadar SDR Dolar Amerika mempunyai lat masa 1 hari disebabkan oleh perbezaan zon waktu

Nota: Data kadar pertukaran diperolehi daripada Bank Negara Malaysia. Bagi beberapa mata wang, data dari tempoh sebelum tahun 1999 diperoleh daripada Bloomberg. Untuk maklumat lanjut, hubungi bnmtelelink@bnm.gov.my

1. USD rates are the average of buying and selling interbank rates at noon. Rates for foreign currencies other than USD are cross rates derived from rates of such foreign currencies against the USD and the RM/USD. Daily exchange rates are available on the Central Banks's Internet web site.

2. The daily SDR rates published on the BNM website are based on latest available US Dollar SDR rates and prevailing USD/MYR mid-rates. The US Dollar SDR rate is at a 1-day lag due to different time zones.

Note: All exchange rate data are sourced from the internal BNM database. For some currencies, historical data (pre-1999) are sourced from Bloomberg For more infromation, contact bnmtelelink@bnm.gov.my

2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank
Volume of Transactions in Interbank Money Market

RM juta / *RM Million*

Tempoh / *Period*		Deposit Antara Bank / *Interbank Deposit*										Instrumen Pasaran Wang / *Money Market Instrument*									Jumlah besar / *Grand total*
		Semalaman / *Overnight*	Hujung minggu / *Weekend*	1 minggu / *1 week*	1 bulan / *1 month*	2 bulan / *2 months*	3 bulan / *3 months*	6 bulan / *6 months*	1 tahun / *1 year*	Lain-lain / *Others*	Jumlah kecil / *Sub-total*	Sekuriti Kerajaan Malaysia / *Malaysian Government Securities*	Bon Khazanah / *Khazanah Bonds*	Bon Cagamas / *Cagamas Bonds*	Bil Perbendaharaan Malaysia / *Malaysian Treasury Bills*	Bil Bank Negara[1] / *Bank Negara Bills* [1]	Nota Cagamas / *Cagamas Notes*	Instrumen Deposit Boleh-niaga / *Negotiable Instrument of Deposit*	Penerimaan Jurubank / *Banker's Acceptance*	Jumlah kecil / *Sub-total*	
2017		433,003.46	113,657.61	80,389.00	20,818.00	9,830.00	7,061.00	80.00	0.00	68,124.08	732,963.15	158,796.65	95.00	-	13,532.94	503.24	-	84,615.00	1,806.14	259,348.97	992,312.12
2018		622,052.26	168,300.75	79,880.00	37,209.00	11,182.00	8,596.00	577.00	0.00	72,902.50	1,000,699.51	118,144.38	-	-	4,321.38	15,094.46	-	80,888.00	4,536.54	222,984.76	1,223,684.27
2019		608,017.95	169,368.72	85,979.00	34,402.00	6,435.00	5,754.00	455.00	374.56	95,650.55	1,006,436.78	227,971.47	575.00	-	5,797.34	6,874.00	-	78,648.00	5,511.40	325,377.21	1,331,813.99
2019	1	50,403.95	13,781.99	6,545.00	4,437.00	645.00	570.00	-	41.06	9,907.50	86,331.50	20,311.55	-	-	225.00	576.00	-	8,650.00	689.88	30,452.43	116,783.93
	2	48,891.07	11,679.70	5,200.00	3,260.00	450.00	50.00	130.00	-	4,586.00	74,246.77	16,275.71	-	-	200.00	790.00	-	3,610.00	52.31	20,928.02	95,174.79
	3	59,232.71	17,018.45	9,535.00	1,592.00	630.00	850.00	-	-	7,189.00	96,047.16	21,196.96	-	-	500.00	2,020.00	-	6,800.00	234.23	30,751.19	126,798.35
	4	63,873.37	15,160.16	9,670.00	4,265.00	380.00	1,040.00	75.00	-	9,267.00	103,730.53	14,961.50	205.00	-	200.00	720.00	-	5,765.00	176.22	22,027.72	125,758.25
	5	42,765.54	16,719.21	7,215.00	2,870.00	250.00	190.00	150.00	333.50	10,904.00	81,397.25	21,164.09	-	-	830.77	-	-	5,205.00	50.20	27,250.06	108,647.31
	6	48,272.06	18,786.76	4,610.00	4,144.00	390.00	200.00	-	-	7,606.50	84,009.32	26,250.06	220.00	-	1,067.27	844.00	-	9,000.00	132.56	37,513.89	121,523.21
	7	59,402.02	11,907.74	12,085.00	3,508.00	1,145.00	550.00	-	-	8,634.70	97,232.46	19,856.59	90.00	-	722.22	444.00	-	5,088.00	616.03	26,816.84	124,049.30
	8	44,918.58	13,148.86	7,885.00	2,552.00	1,285.00	350.00	-	-	5,941.00	76,080.44	26,702.30	60.00	-	128.89	200.00	-	7,230.00	802.26	35,123.45	111,203.89
	9	50,113.21	14,339.40	7,979.00	2,140.00	760.00	200.00	-	-	10,107.85	85,639.46	18,964.50	-	-	658.90	190.00	-	7,110.00	650.37	27,573.77	113,213.23
	10	32,688.44	6,988.09	4,605.00	1,925.00	200.00	330.00	-	-	8,105.00	54,841.53	20,398.79	-	-	232.14	340.00	-	8,990.00	1,162.02	31,122.95	85,964.48
	11	66,206.76	20,919.36	6,765.00	1,225.00	200.00	350.00	100.00	-	7,480.00	103,246.12	13,184.53	-	-	350.00	-	-	6,860.00	682.27	21,076.80	124,322.92
	12	41,250.24	8,919.00	3,885.00	2,484.00	100.00	1,074.00	-	-	5,922.00	63,634.24	8,704.89	-	-	682.15	750.00	-	4,340.00	263.05	14,740.09	78,374.33
2020	1	59,367.01	17,924.72	10,495.00	2,245.00	130.00	200.00	-	-	11,195.00	101,556.73	17,504.95	-	-	570.00	200.00	-	6,916.00	1,014.00	26,204.95	127,761.68
	2	63,553.61	13,852.95	6,290.00	4,267.00	50.00	-	-	-	12,860.00	100,873.56	24,096.52	170.00	-	130.00	500.00	-	4,065.00	943.33	29,904.86	130,778.42
	3	65,247.94	11,060.93	8,000.00	2,705.00	705.00	1,835.00	100.00	-	8,535.00	98,188.87	33,420.25	-	-	-	346.36	-	6,195.00	562.71	40,524.32	138,713.19
	4	38,801.77	10,515.28	5,695.50	4,077.00	540.00	1,180.00	50.00	50.00	7,990.00	68,899.55	16,099.83	-	-	100.00	-	-	5,495.00	-	21,694.83	90,594.38
	5	44,279.76	14,514.72	5,039.00	1,000.00	-	-	-	-	6,640.00	71,473.48	17,307.78	-	-	2,560.00	-	-	4,870.00	617.63	25,355.41	96,828.89
	6	36,188.68	9,176.21	4,625.00	3,410.00	20.00	400.00	550.00	50.00	4,686.00	59,105.89	17,293.01	-	-	500.00	-	-	4,540.00	720.05	23,053.06	82,158.95

1 Termasuk Bil Antara Bank BNM (BNIB) mulai Januari 2018

1 *Includes Bank Negara Interbank Bills (BNIB) from January 2018 onwards*

2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur
Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market

RM juta/*RM million*

Tempoh	USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD[4]			USD/CHF		
Period	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*
2017	450,559.4	2,264,812.2	2,715,371.6	16,547.6	37,242.8	53,790.4	26,413.5	1,068.6	27,482.1	13,206.6	4,034.7	17,241.3	16,270.0	4,694.2	20,964.3	302.0	11.0	312.9
2018	505,957.2	2,224,180.6	2,730,137.8	23,473.2	39,787.0	63,260.3	22,520.7	2,557.0	25,077.8	18,724.4	18,394.1	37,118.6	25,040.4	12,642.4	37,682.6	32.7	34.0	66.7
2019	430,333.3	2,978,553.4	3,408,886.7	23,423.8	47,059.1	70,482.8	14,693.8	5,114.4	19,808.1	43,028.2	23,600.9	66,629.2	26,875.6	26,885.2	53,760.7	403.8	778.1	1,181.9
2019 1	38,706.0	303,455.7	342,161.7	1,467.8	4,456.2	5,923.9	2,064.9	572.5	2,637.4	5,806.7	3,080.8	8,887.5	4,208.2	1,749.9	5,958.2	2.3	0.0	2.3
2	27,557.3	171,408.6	198,965.9	1,160.1	3,211.0	4,371.1	996.4	291.2	1,287.6	1,639.1	1,954.1	3,593.1	2,202.6	1,475.6	3,678.2	4.6	4.1	8.7
3	32,451.1	259,849.6	292,300.7	3,606.0	5,024.3	8,630.2	1,121.3	118.7	1,240.0	2,958.5	1,971.0	4,929.5	2,156.8	1,456.1	3,612.9	7.7	8.1	15.8
4	40,759.6	243,565.2	284,324.8	2,185.9	5,544.6	7,730.5	1,027.1	432.7	1,459.8	3,229.4	2,193.3	5,422.7	2,088.0	1,415.5	3,503.5	4.1	24.6	28.7
5	41,810.5	260,513.5	302,324.0	2,949.7	4,271.9	7,221.6	1,371.7	570.3	1,941.9	3,824.2	1,824.6	5,648.9	1,795.0	1,807.5	3,602.5	4.9	83.1	88.0
6	32,951.1	223,471.2	256,422.3	1,483.3	3,025.6	4,509.0	862.0	341.8	1,203.9	4,918.1	1,297.2	6,215.3	1,883.8	1,260.4	3,144.3	2.1	79.7	81.8
7	33,630.4	267,671.2	301,301.6	2,045.2	4,736.3	6,781.6	1,444.7	326.5	1,771.1	4,040.2	1,536.1	5,576.3	2,710.9	2,542.8	5,253.6	370.7	553.1	923.8
8	42,246.7	286,589.9	328,836.7	2,916.4	4,476.9	7,393.3	2,297.4	469.4	2,766.8	10,397.6	2,381.8	12,779.4	2,764.4	2,346.2	5,110.6	0.6	0.0	0.6
9	38,289.5	203,234.9	241,524.4	2,585.6	2,401.9	4,987.6	1,454.8	124.0	1,578.9	1,978.0	1,570.0	3,548.0	1,975.2	1,734.1	3,709.3	0.0	0.0	0.0
10	33,690.5	264,212.9	297,903.4	820.9	3,446.3	4,267.1	459.6	524.6	984.3	1,995.5	1,454.1	3,449.6	2,502.9	2,237.5	4,740.5	6.3	23.2	29.5
11	34,589.9	230,919.1	265,509.0	951.9	2,694.4	3,646.2	1,073.0	279.0	1,352.0	1,611.6	1,844.5	3,456.2	1,929.5	3,508.4	5,438.0	0.2	0.0	0.2
12	33,650.6	263,661.5	297,312.1	1,251.0	3,769.6	5,020.6	520.8	1,063.5	1,584.3	629.3	2,493.4	3,122.7	658.1	5,351.1	6,009.2	0.3	2.1	2.4
2020 1	42,136.5	301,281.7	343,418.2	1,067.0	2,871.1	3,938.1	1,136.9	976.4	2,113.3	303.1	2,890.5	3,193.6	832.8	5,261.4	6,094.3	2.1	4.2	6.3
2	50,900.3	222,487.6	273,387.9	1,564.1	3,166.1	4,730.1	822.6	512.0	1,334.6	4,304.7	4,491.9	8,796.5	780.1	4,008.6	4,788.7	0.2	4.3	4.5
3	49,870.5	312,777.6	362,648.1	1,158.5	2,257.2	3,415.6	2,454.3	124.9	2,579.2	3,071.1	2,986.7	6,057.8	1,015.7	1,536.2	2,551.9	0.0	0.0	0.0
4	30,289.8	317,452.4	347,742.1	1,069.5	3,111.1	4,180.6	213.1	343.9	557.0	306.3	1,432.1	1,738.4	314.9	1,528.1	1,843.0	0.1	0.0	0.1
5	23,711.3	185,944.6	209,655.9	629.6	3,129.8	3,759.3	304.6	200.6	505.2	249.8	998.3	1,248.1	508.9	1,207.2	1,716.1	0.0	1.1	1.1
6	32,290.0	222,905.1	255,195.0	1,759.7	3,120.3	4,880.0	1,005.4	311.8	1,317.3	613.3	1,126.8	1,740.1	477.2	1,024.4	1,501.5	0.0	0.0	0.0

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.
2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot and kontrak ke hadapan yang bertentangan.
4 Berkuatkuasa Januari 1999, urusniaga dalam USD/DEM telah digantikan dengan EUR/USD.
5 Sumber:
Data 1993 - 2004 bagi transaksi dalam pasaran spot dan swap diperolehi daripada broker.
Data 2005 seterusnya bagi transaksi dalam pasaran spot dan swap diperolehi daripada ROMS.

1 Volume is expressed in RM million based on the middle rate of USD/YRM at noon.
2 Refers to transaction settled within two business days or less after the conclusion of deal.
3 Refers to foreign exchange swap which involves a spot plus a reversing forward transaction.
4 Effective January 1999, trade in USD/DEM was replaced by EUR/USD.
5 Source:
Data of 1993 - 2004 for transactions in the spot and swap markets are obtained from brokers.
Data of 2005 onwards for transactions in the spot and swap markets are obtained from ROMS.

2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam)
Funds Raised in the Capital Market (by Public Sector)

RM juta / *RM million*

Tempoh / *Period*		Sekuriti Hutang / *Debt Securities*: Sekuriti Kerajaan Malaysia (SKM) / *Malaysian Government Securities (MGS)*	Langganan Pendahuluan SKM / *MGS Advanced Subscriptions*	Bon Khazanah / *Khazanah Bonds (KB)*	Terbitan Pelaburan Kerajaan Malaysia / *Malaysian Government Investment Issues (MGII)*	Bon Simpanan / *Savings Bonds*	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	Tolak / *Less*: Penebusan / *Redemptions*: SKM / *MGS*	Bon Khazanah / *KB*	Terbitan Pelaburan Kerajaan Malaysia / *MGII*	Bon Simpanan / *Savings Bonds*	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Tolak : Milikan Kerajaan / Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam / *Net Funds Raised by the Public Sector*
2011		55,399	0	0	36,419	0		91,818	37,479	0	7,500	1,595	0	0	45,243
2012		52,498	0	0	42,236	0	4,500	99,234	37,563	0	8,500	6,484	0	0	46,687
2013		51,424	0	0	41,027	0	4,400	96,851	38,575	0	12,000	2,399	0	0	43,877
2014		51,417	0	0	33,919	0	11,500	96,836	26,443	0	20,500	0	0	0	49,894
2015		51,332	0	0	41,056	0	8,000	100,389	41,069	0	12,500	0	0	0	46,819
2016		44,124	0	0	43,236	0	0	87,360	26,141	0	22,000	0	0	0	39,219
2017		53,698	0	0	53,707	0	0	107,405	46,750	0	20,000	0	0	0	40,655
2018		49,053	0	0	64,215	0	0	113,268	33,327	0	27,500	0	0	0	52,441
2019		58,894	0	0	59,709	0	0	118,603	43,412	0	24,000	0	1,600	0	49,591
2019	*1*	4,000	0	0	9,068	0	0	13,068	0	0	0	0	0	0	13,068
	2	5,000	0	0	3,094	0	0	8,094	0	0	0	0	500	0	7,594
	3	7,218	0	0	8,500	0	0	15,718	7,178	0	0	0	0	0	8,540
	4	7,268	0	0	3,500	0	0	10,768	0	0	10,000	0	0	0	768
	5	4,058	0	0	8,000	0	0	12,058	0	0	0	0	0	0	12,058
	6	4,000	0	0	4,133	0	0	8,133	0	0	0	0	0	0	8,133
	7	7,253	0	0	3,558	0	0	10,812	7,316	0	0	0	1,100	0	2,396
	8	4,486	0	0	6,300	0	0	10,785	0	0	6,000	0	0	0	4,785
	9	3,114	0	0	2,640	0	0	5,755	0	0	8,000	0	0	0	-2,245
	10	6,699	0	0	2,681	0	0	9,380	11,800	0	0	0	0	0	-2,420
	11	2,700	0	0	8,234	0	0	10,934	17,119	0	0	0	0	0	-6,185
	12	3,098	0	0	0	0	0	3,098	0	0	0	0	0	0	3,098
2020	*1*	6,657	0	0	3,689	0	0	10,346	0	0	0	0	0	0	10,346
	2	4,407	0	0	8,599	0	0	13,005	0	0	0	0	0	0	13,005
	3	8,450	0	0	9,310	0	0	17,760	11,000	0	0	0	0	0	6,760
	4	9,271	0	0	5,000	0	0	14,271	0	0	10,500	0	0	0	3,771
	5	4,942	0	0	5,422	0	0	10,364	0	0	11,000	0	0	0	-636
	6	5,500	0	0	10,497	0	0	15,996	0	0	5,500	0	0	0	10,496

Sumber: Fully Automated System for Issuing/Tendering (FAST) *Source: Fully Automated System for Issuing/Tendering (FAST)*

2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta)
Funds Raised in the Capital Market (by Private Sector)

RM juta / *RM million*

Tempoh / *Period*		Saham Biasa / Ordinary Shares[1]: Tawaran Awam Permulaan / *Initial Public Offers*	Terbitan Hak / *Rights Issues*	Penempatan Persendirian / Tawaran Jualan Secara Terhad / *Private Placement / Restricted Offer-for-Sale*	Terbitan Khas / *Special Issues*	Saham Terpilih / *Preference Shares*	Waran / *Warrants*	Terbitan Saham Baru/Waran / *New Issues of Shares/Warrants*	Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk[2]: Bon Biasa / *Straight Bonds*	Bon dengan Waran / *Bonds with Warrants*	Bon Boleh Tukar / *Convertible Bonds*	Bon berasaskan Prinsip Islam / *Islamic Bonds*	Bon yang disokong Aset / *Asset Backed Bonds*	Nota Jangka Pertengahan / *Medium Term Notes*[3]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Bon Korporat dan/atau Sukuk / *New Issues of Corporate Bond and/or Sukuk*	Tolak / *Less*: Penebusan / *Redemptions*: Bon Korporat dan/atau Sukuk / *Corporate Bond and/or Sukuk*	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Bon Korporat dan/atau Sukuk / Net Issues of Corporate Bond and/or Sukuk	Dana Bersih yang Diperoleh oleh Sektor Swasta / *Net Funds Raised by the Private Sector*
2019	1	106	3,341	-	-	-	-	3,447	-	-	-	-	-	5,933	-	5,933	3,261	-	2,673	6,119
	2	-	-	-	-	-	-	-	-	-	-	-	-	9,141	-	9,141	3,559	-	5,582	5,582
	3	7	-	-	-	-	-	7	100	-	-	1,294	-	9,910	-	11,304	8,298	-	3,006	3,013
	4	10	42	-	-	-	-	52	340	-	-	1,000	-	9,786	-	11,126	4,694	-	6,431	6,484
	5	1,045	-	-	-	-	-	1,045	-	-	-	650	-	31,599	-	32,249	5,495	-	26,755	27,800
	6	191	60	-	-	-	-	251	2,100	-	-	-	-	6,284	-	8,384	9,974	-	(1,590)	(1,339)
	7	211	24	-	-	-	-	235	550	-	-	-	-	5,485	-	6,035	6,350	-	(315)	(80)
	8	71	-	-	-	-	-	71	483	-	-	-	-	4,141	-	4,624	9,133	-	(4,510)	(4,439)
	9	113	60	-	-	-	-	173	-	-	-	1,248	-	13,679	-	14,927	12,782	-	2,145	2,318
	10	230	-	-	-	-	-	230	50	-	-	-	-	5,592	-	5,642	3,815	-	1,827	2,057
	11	66	48	-	-	-	-	114	1,600	-	-	-	-	6,892	-	8,492	6,940	-	1,552	1,666
	12	6	128	-	-	-	-	135	43	-	-	304	-	10,721	-	11,068	14,586	-	(3,518)	(3,383)
2020	1	52	-	-	-	-	-	52	-	-	-	-	-	4,073	-	4,073	1,770	-	2,303	2,355
	2	113	-	-	-	-	-	113	300	-	-	1,800	-	8,504	-	10,604	1,845	-	8,759	8,872
	3	31	-	-	-	-	-	31	-	-	-	1,400	-	5,623	-	7,023	6,984	-	38	69
	4	-	-	-	-	-	-	-	-	-	-	-	-	3,117	-	3,117	7,077	-	(3,961)	(3,961)
	5	-	-	-	-	-	-	-	-	-	-	-	-	7,102	-	7,102	4,427	-	2,675	2,675
	6	-	-	-	-	-	-	-	-	-	-	-	-	6,665	-	6,665	3,643	-	3,022	3,022

1 Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Langganan Boleh Pindah, Waran dan Stok Pinjaman Tidak Bercagar Boleh Tukar Tidak Boleh Tebus.
2 Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.
3 Bermula dari Januari 2004.
Sumber: Bank Negara Malaysia, Bursa Malaysia dan anggaran Bank Negara Malaysia

1 Excludes funds raised by the exercise of Employee Share Options Scheme, Transferable Subscription Rights, Warrants and Irredeemable Convertible Unsecured Loan Stocks.
2 Excludes short-term papers in conventional and Islamic principles.
3 Beginning from January 2004.
Source: Bank Negara Malaysia, Bursa Malaysia and Bank Negara Malaysia estimates

2.11 Terbitan Baru Bon Korporat dan/atau Sukuk[1] (kecuali Bon Cagamas) mengikut Sektor[2]
New Issues of Corporate Bond and/or Sukuk1 (excluding Cagamas Bonds) by Sector[2]

RM juta / *RM million*

Tempoh *Period*		Pertanian, Perhutanan dan Perikanan *Agriculture, Foresty and Fishing*	Pembinaan *Construction*	Elektrik, Gas dan Air *Electricity, Gas and Water*	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan *Finance, Insurance, Real Estate and Business Services*	Perkhidmatan Kerajaan dan Lain-lain *Government and Other Services*	Perkilangan *Manufacturing*	Perlombongan dan Kuari *Mining and Quarrying*	Pengangkutan, Penyimpanan dan Perhubungan *Transport, Storage and Communications*	Perdagangan Borong dan Runcit, Hotel dan Restoran *Wholesale, Retail Trade, Hotels and Restaurants*	Jumlah *Total*
2011		465	3,502	20,855	33,371	5,360	1,660		3,895	452	69,561
2012		2,845	4,698	12,029	75,393	12,823	2,197		10,890	250	121,123
2013		1,279	7,629	10,927	48,389	5,581	1,378	0	8,573	109	83,865
2014		465	13,366	5,333	50,391	11,094	2,144	12	2,229	467	85,502
2015		1,265	4,181	13,660	55,606	6,359	1,515	0	2,850	204	85,639
2016		1,248	7,414	10,820	46,323	10,984	1,523	0	6,835	150	85,298
2017		151	12,169	14,362	76,340	11,408	1,180	0	5,005	1,389	122,004
2018		89	5,949	13,608	73,821	4,347	1,820	0	2,905	411	102,950
2019		2,055	4,268	7,584	101,275	7,215	2,230	0	2,566	1,732	128,924
2019	*1*	50	0	0	5,657	195	0	0	32	0	5,933
	2	0	0	3,500	5,376	0	265	0	0	0	9,141
	3	0	944	0	6,715	3,540	105	0	0	0	11,304
	4	0	250	0	9,676	1,200	0	0	0	0	11,126
	5	0	530	0	31,619	100	0	0	0	0	32,249
	6	0	0	1,100	7,164	120	0	0	0	0	8,384
	7	0	0	0	4,057	200	300	0	0	1,477	6,035
	8	5	5	675	3,418	500	21	0	0	0	4,624
	9	2,000	617	0	11,196	185	27	0	902	0	14,927
	10	0	89	2,144	2,559	300	5	0	300	245	5,642
	11	0	900	0	7,230	275	5	0	80	2	8,492
	12	0	933	165	6,609	600	1,502	0	1,252	8	11,068
2020	*1*	0	0	0	890	3,001	182	0	0	0	4,073
	2	0	0	0	10,603	0	1	0	0	0	10,604
	3	0	635	0	6,348	0	0	0	0	40	7,023
	4	0	130	0	2,987	0	0	0	0	0	3,117
	5	0	105	35	6,737	225	0	0	0	0	7,102
	6	0	770	3,150	1,624	0	1	0	1,120	0	6,665

[1] Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.
[2] Merujuk kepada sektor penerbit.
Sumber: Bank Negara Malaysia

[1] Exludes short-term papers in conventional and Islamic principles
[2] Refers to issuer sector.
Source: Bank Negara Malaysia

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih
Bursa Malaysia Securities Berhad: Selected Indicators

Tempoh		Indeks *Indices*					Urus Niaga (juta unit) *Turnover (million units)*						Urus Niaga (RM juta) *Turnover (RM million)*						Jumlah Syarikat yang Disenarai-kan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)
		Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah[1]	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah[1]	Purata Harian			
Period		*Composite*	*EMAS*	*Second Board*	*FBM EMAS*	*FTSE Second Board*	*Main Board*	*Second Board*	*Main Market*	*ACE Market*	*Total[1]*	*Daily Average*	*Main Board*	*Second Board*	*Main Market*	*ACE Market*	*Total[1]*	*Daily Average*	*No of Listed Companies*	*Market Capitalisation (RM billion)*	*Net P/E Ratio (Composite Index)*
2017		1,796.81	-	-	12,942.57	-	-	-	410,141.51	152,993.77	617,095.17	2,531.45	-	-	526,836.40	28,425.35	562,337.03	2,310.63	905	1,906.84	17.17
2018		1,690.58	-	-	11,527.51	-	-	-	400,446.96	99,984.13	619,339.02	2,545.21	-	-	536,218.16	19,067.10	581,279.06	2,406.69	915	1,700.37	19.90
2019		1,588.76	-	-	11,323.49	-	-	-	419,800.71	98,045.13	613,610.84	2,501.60	-	-	429,908.03	20,630.70	470,962.42	1,029.08	929	1,711.84	19.41
2019	1	1,683.53	-	-	11,660.62	-	-	-	37,458.75	6,142.33	51,275.80	2,441.70	-	-	37,858.55	1,025.82	44,100.10	1,925.25	918	1,730.04	19.79
	2	1,707.73	-	-	11,826.70	-	-	-	32,550.77	4,955.86	45,581.07	2,681.24	-	-	32,823.70	1,025.44	38,480.68	2,094.03	917	1,758.38	22.66
	3	1,643.63	-	-	11,553.84	-	-	-	45,906.32	6,856.48	62,655.82	2,983.61	-	-	42,275.05	1,530.18	59,880.85	2,186.50	915	1,729.50	20.90
	4	1,642.29	-	-	11,652.84	-	-	-	52,072.14	8,910.24	69,936.10	3,178.91	-	-	43,746.54	1,645.56	52,303.79	2,149.82	916	1,747.91	19.42
	5	1,650.76	-	-	11,588.37	-	-	-	30,050.33	8,525.27	46,725.83	2,336.29	-	-	38,131.69	1,133.74	44,966.84	2,066.44	916	1,726.95	18.65
	6	1,672.13	-	-	11,781.58	-	-	-	21,280.29	5,305.59	34,254.12	1,903.01	-	-	29,453.04	1,491.36	35,336.16	1,816.01	920	1,752.56	19.44
	7	1,634.87	-	-	11,589.67	-	-	-	43,321.24	9,751.22	62,291.94	2,831.45	-	-	39,780.36	1,999.32	45,896.36	1,985.20	924	1,725.16	18.50
	8	1,612.14	-	-	11,348.50	-	-	-	29,271.51	7,432.06	46,257.66	2,202.75	-	-	35,057.88	1,291.92	40,179.07	1,838.85	923	1,690.26	19.76
	9	1,583.91	-	-	11,203.71	-	-	-	24,340.59	7,173.62	38,641.29	2,146.74	-	-	27,980.80	1,353.16	33,103.68	1,715.27	925	1,673.63	19.51
	10	1,597.98	-	-	11,305.73	-	-	-	33,258.48	12,534.16	52,960.26	2,407.28	-	-	34,098.42	2,790.51	41,895.40	1,736.02	926	1,691.53	19.35
	11	1,561.74	-	-	11,092.85	-	-	-	36,462.96	11,718.28	54,879.79	2,613.32	-	-	36,211.87	2,922.17	43,642.02	1,926.77	928	1,668.24	18.99
	12	1,588.76	-	-	11,323.49	-	-	-	33,827.34	8,740.02	48,151.15	2,292.91	-	-	32,490.12	2,421.52	35,884.18	1,708.77	929	1,711.84	19.41
2020	1	1,531.06	-	-	10,890.12	-	-	-	40,463.20	13,578.44	60,809.00	2,895.67	-	-	38,139.19	3,666.92	42,996.48	2,047.45	931	1,646.36	19.05
	2	1,482.64	-	-	10,478.77	-	-	-	39,165.73	15,276.61	62,869.26	3,143.46	-	-	45,996.27	4,325.07	51,731.99	2,586.60	932	1,590.66	19.35
	3	1,350.89	-	-	9,239.81	-	-	-	62,754.62	15,875.97	86,891.16	3,949.60	-	-	59,893.99	3,072.62	64,625.19	2,937.51	934	1,379.19	17.58
	4	1,407.78	-	-	9,808.58	-	-	-	81,892.77	25,233.40	114,462.18	5,202.83	-	-	50,660.04	4,624.07	56,880.40	2,585.47	933	1,470.25	18.29
	5	1,473.25	-	-	10,463.85	-	-	-	76,904.09	33,725.66	118,500.04	7,406.25	-	-	58,033.84	8,680.09	68,528.36	4,283.02	932	1,574.78	19.27
	6	1,500.97	-	-	10,551.98	-	-	-	88,246.71	57,292.65	157,183.79	7,484.94	-	-	77,952.63	15,405.79	96,304.85	4,585.95	932	1,579.60	20.93

1 Termasuk urusniaga waran panggilan (sejak 1995) dan MESDAQ (sejak Mac 2002). Data harian BMSB boleh diperolehi melalui Halaman Internet Bank Negara Malaysia (sejak 1997). Mulai 3 Ogos 2009, FTSE Papan Kedua bergabung dengan Papan Utama. Sementara itu, Papan Utama dan Kedua bergabung menjadi Pasaran Utama.

Sumber: Bursa Malaysia Securities Berhad (BMSB).

1 Includes turnover of call warrants (since 1995) and MESDAQ (since March 2002). Daily BMSB data are available on the Central Bank's Internet Web site (since 1997). From 3 August 2009, FTSE SB was merged with the Main board. While Main and Second Board was merged with Main Market.

Source: Bursa Malaysia Securities Berhad (BMSB).

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih
Futures and Options Markets: Selected Indicators

Tempoh *During*		Niaga Hadapan dan Opsyen KLSE CI/ *KLSE CI Futures and Options*			Niaga Hadapan KLIBOR/ *KLIBOR Futures*		
		Jumlah Urus Niaga *Total Turnover*	Purata Urus Niaga Harian *Average Daily Turnover*	Bukaan *Open Interest*	Jumlah Urus Niaga *Total Turnover*	Purata Urus Niaga Harian *Average Daily Turnover*	Bukaan *Open Interest*
		Bil Kontrak / *No. of Contracts*					
2017		2,054,522	8,552	28,041	50	0	4
2018		2,507,999	10,382	25,440	0	0	0
2019		2,294,749	9,404	25,293	0	0	0
2019	1	183,351	8,731	21,916	0	0	0
	2	143,061	8,415	21,402	0	0	0
	3	179,525	8,549	21,100	0	0	0
	4	190,682	8,667	26,173	0	0	0
	5	213,782	10,689	26,601	0	0	0
	6	167,284	9,294	20,520	0	0	0
	7	175,708	7,987	22,257	0	0	0
	8	215,131	10,244	28,188	0	0	0
	9	176,011	9,778	28,049	0	0	0
	10	215,871	9,812	29,162	0	0	0
	11	208,482	9,928	29,367	0	0	0
	12	225,861	10,755	28,786	0	0	0
2020	1	232,177	11,056	32,494	0	0	0
	2	263,119	13,156	30,684	0	0	0
	3	455,824	20,719	21,973	0	0	0
	4	305,530	13,888	30,149	0	0	0
	5	250,227	15,639	33,133	0	0	0
	6	331,913	15,805	28,553	0	0	0

[1] Mulai Mei 2012, data telah disemak semula yang merangkumi Niaga hadapan dan Opsyen KLSE.

[1] *Revised data beginning May 2012 which includes KLSE futures and options.*

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam[1]
Turnover of Conventional and Islamic Money Market[1]

bersamaan RM juta / *RM million equivalent*

	Konvensional *Conventional*						Islam *Islamic*											
	Deposit *Deposit*		Penerimaan Jurubank *Banker's Acceptance*		Instrumen Deposit Boleh-niaga[2] *Negotiable Instrument of Deposit[2]*		Deposit Mudharabah *Mudharabah Deposits*		Deposit Komoditi Murabahah *Commodity Murabahah Deposits*		Deposit Wakalah *Wakalah Deposits*		Lain-lain Deposit[3] *Other Deposit[3]*		Penerimaan Jurubank Islam *Islamic Bankers Acceptance*		Sijil Hutang Boleh Niaga Islam[4] *Islamic Negotiable Instrument of Deposit[4]*	
Urusniaga bagi bulan *Transaction for the month*	Antara Bank[5] *Interbank[5]*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank[5] *Interbank[5]*	Korporat *Corporate*	Antara Bank[5] *Interbank[5]*	Korporat *Corporate*	Antara Bank[5] *Interbank[5]*	Korporat *Corporate*	Antara Bank[5] *Interbank[5]*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*
2019 1	234,238.6	599,243.4	1,281.3	95.2	19,728.0	5,127.2	0.0	113.9	21,965.6	261,023.5	0.0	1,589.1	14,631.5	115,410.0	0.0	0.0	6,585.3	12,015.0
2	188,938.0	456,396.2	52.0	65.3	8,719.0	2,536.2	0.0	64.8	19,479.3	220,305.3	0.0	1,714.0	24,848.6	87,468.0	0.0	0.0	5,470.2	1,190.0
3	255,839.7	575,212.4	468.0	95.8	15,198.0	2,435.8	0.0	381.5	17,763.9	265,248.2	0.0	2,188.2	24,852.1	118,002.0	0.0	0.0	9,969.1	217.0
4	262,782.5	596,287.9	242.8	139.2	12,014.9	4,981.6	0.0	285.4	26,115.3	289,153.5	0.0	2,717.6	33,715.4	114,437.0	0.0	0.0	6,163.9	121.9
5	210,283.6	527,718.2	50.2	52.4	11,967.2	5,633.4	0.0	96.6	44,741.8	238,122.5	0.0	2,200.7	39,089.3	115,924.8	0.0	0.0	5,958.7	321.6
6	210,880.4	472,917.2	154.5	94.4	18,548.9	2,669.9	0.0	85.2	20,539.0	214,565.1	0.0	1,279.3	23,424.2	93,027.8	0.0	0.0	5,045.3	212.3
7	247,624.9	569,415.0	1,039.6	61.3	12,397.3	5,122.9	0.0	147.8	34,506.2	237,127.6	0.0	1,599.7	30,808.2	109,154.6	0.0	0.0	7,217.3	214.0
8	184,240.3	536,286.0	1,576.2	10.1	16,767.3	4,004.7	0.0	171.5	21,150.5	219,994.2	0.0	1,464.3	22,108.0	117,312.2	0.0	0.0	5,992.9	313.0
9	208,129.8	489,654.6	1,298.5	20.4	16,140.0	5,285.7	0.0	284.4	24,085.9	209,744.7	0.0	1,552.1	28,636.4	97,383.8	0.0	0.0	7,194.2	215.9
10	144,317.7	551,422.1	2,320.2	12.0	19,878.0	5,851.5	0.0	392.4	19,540.3	233,246.1	0.0	2,188.0	41,031.2	109,274.3	0.0	0.0	8,821.3	209.9
11	244,033.3	527,507.4	1,362.1	4.1	14,760.0	4,325.2	0.0	380.8	32,910.2	223,034.8	0.0	2,053.3	33,911.1	98,754.7	0.0	0.0	6,040.8	775.4
12	165,632.6	566,483.0	525.3	7.6	12,510.0	5,533.3	0.0	264.1	12,781.5	247,664.2	0.0	2,533.6	20,854.7	90,026.1	0.0	0.0	6,444.5	1,634.7
2020 1	259,904.8	523,794.3	1,985.9	5.2	14,353.8	970.3	0.0	186.3	14,643.2	215,562.4	0.0	2,193.8	14,280.9	79,608.6	0.0	0.0	7,804.2	672.8
2	252,769.1	492,201.0	1,881.7	6.9	11,496.1	2,508.2	0.0	122.0	11,215.5	210,025.6	0.0	2,044.1	30,705.9	75,319.6	0.0	0.0	10,787.7	905.5
3	258,966.6	568,354.2	1,122.8	6.9	13,540.0	3,009.9	0.0	136.7	49,333.8	249,131.9	0.0	2,596.3	40,405.9	93,986.0	0.0	0.0	3,445.4	222.9
4	204,011.7	605,395.1	0.0	4.3	11,429.1	8,279.5	0.0	83.3	38,553.9	255,432.7	0.0	1,299.6	48,164.5	115,809.8	0.0	0.0	7,552.1	281.1
5	185,230.7	454,207.7	1,233.4	4.6	10,687.2	4,161.3	0.0	81.5	24,651.5	189,355.4	0.0	1,334.3	33,922.4	80,469.5	0.0	0.0	6,840.5	123.0
6	179,592.9	562,798.4	1,409.7	0.0	10,828.8	3,861.1	0.0	66.3	14,975.0	235,076.3	0.0	2,486.5	9,487.7	106,143.6	0.0	0.0	6,711.1	240.7

[1] Berdasarkan kepada tarikh pasaran
[2] Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"
[3] Lain-lain Deposit termasuk Deposit Wadiah
[4] Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"
[5] Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

[1] *Based on trade date*
[2] *Include Floating Rate Negotiable Instruments Deposits (FRNID)*
[3] *Other Deposits include Wadiah Deposit.*
[4] *Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)*
[5] *Only Ringgit transactions and excludes Bank Negara Malaysia transactions*

2.15 Pusing Ganti Derivatif[1]
Turnover of Derivatives Transaction[1]

bersamaan RM juta / *RM million equivalent*

Urusniaga bagi bulan / *Transaction for the month*		Konvensional / *Conventional*								Islam / *Islamic*
		Berkaitan Ekuiti / *Equity Related*		Berkaitan Kadar Faedah / *Interest Rate Related*			Berkaitan Komoditi / *Commodity Related*	Derivatif Kredit / *Credit Derivatives*	Lain-lain[2] / *Others*[2]	Swap Kadar Keuntungan / *Profit Rate Swap*
		Waran / *Warrants*	Opsyen / *Options*	Pasaran Hadapan Klibor / *Klibor Futures*	Swap[3] / *Swap*[3]	Opsyen / *Options*	Pasaran Hadapan / *Futures*	Swap Mungkir Kredit / *Credit Default Swap*		
2019	1	6.1	52.8	0.0	13,844.1	69.9	478.7	158.7	0.0	0.0
	2	7.5	93.4	0.0	13,690.3	68.1	363.9	51.9	0.0	50.0
	3	4.6	98.2	0.0	26,675.1	125.7	286.6	0.0	0.0	185.0
	4	12.7	203.0	0.0	20,860.0	143.9	299.0	0.0	0.0	50.0
	5	11.7	223.9	0.0	18,146.0	225.0	88.9	242.2	51.2	0.0
	6	10.8	142.1	0.0	19,494.3	0.0	128.9	751.1	45.0	0.0
	7	27.5	202.2	0.0	13,598.5	0.0	148.4	95.4	37.6	0.0
	8	44.7	247.0	0.0	23,950.5	270.0	152.2	118.1	39.4	276.6
	9	31.9	187.6	0.0	11,726.3	0.0	144.3	99.2	33.0	0.0
	10	56.8	147.3	0.0	12,499.7	0.0	106.4	0.0	0.0	0.0
	11	32.4	192.4	0.0	13,241.7	0.0	146.8	85.6	28.7	0.0
	12	27.1	159.0	0.0	11,375.9	0.0	123.8	0.0	0.0	0.0
2020	1	36.3	148.7	0.0	20,901.2	0.0	185.6	177.6	59.2	0.0
	2	33.7	182.6	0.0	12,193.5	100.0	65.6	122.4	40.8	236.2
	3	23.6	54.5	0.0	21,459.0	0.0	126.8	62.9	21.0	15.6
	4	43.5	99.3	0.0	15,914.8	0.0	22.1	0.0	0.0	0.0
	5	61.9	90.7	0.0	15,165.5	0.0	34.7	0.0	0.0	0.0
	6	146.2	230.7	0.0	18,905.2	0.0	42.0	47.6	15.8	0.0

[1] Berdasarkan kepada tarikh pasaran
[2] Termasuk Pasaran Hadapan Bon dan TRS
[3] Urusniaga Ringgit sahaja

[1] *Based on trade date*
[2] *Include Bond Futures and Total Return Swap*
[3] *Only Ringgit transactions*

2.16 Pusing Ganti Sekuriti Hutang dan Sukuk[1]
Turnover of Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

Akhir Tempoh / *End of Period*		Sektor Awam / *Public Sector* — Konvensional / *Conventional*: Bil Bank Negara / Nota Kewangan Bank Negara / *Bank Negara Bills / Bank Negara Monetary Note*	Bil Perbendaharaan Malaysia / *Malaysian Treasury Bills*	Sekuriti Kerajaan Malaysia / *Malaysian Government Securities*	Sektor Awam / *Public Sector* — Sukuk: Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam / *Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic*	Bil Perbendaharaan Malaysia Islam / *Malaysian Islamic Treasury Bills*	Terbitan Pelaburan Kerajaan Malaysia[2] / *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Sektor Swasta / *Private Sector* — Konvensional / *Conventional*: Jumlah / *Total*	Sektor Swasta / *Private Sector* — Sukuk: Jumlah / *Total*	Jumlah / *Total*
2019	1	1,152.0	2,705.9	97,141.6	900.0	1,260.0	67,702.0	1,480.0	5,104.1	22,295.7	199,741.3
	2	1,580.0	1,273.0	88,256.4	800.0	200.0	63,741.1	1,020.0	2,878.6	18,171.5	177,920.6
	3	6,040.0	1,836.0	101,214.3	220.0	988.0	95,403.0	1,000.0	4,233.4	30,716.8	241,651.6
	4	1,380.0	1,685.2	104,541.3	780.0	400.0	78,114.4	520.0	3,499.5	29,712.7	220,633.1
	5	-	1,585.9	91,645.2	1,006.7	1,360.0	55,739.9	360.0	2,637.3	25,286.9	179,621.9
	6	3,400.0	2,980.6	102,849.0	288.0	1,290.0	57,154.5	1,420.0	4,318.8	22,990.2	196,691.0
	7	3,211.1	2,130.6	113,458.9	588.0	920.0	60,833.4	360.0	3,217.4	29,432.6	214,152.0
	8	400.0	607.8	129,764.9	700.0	1,400.0	75,796.9	400.0	2,990.8	32,758.0	244,818.4
	9	240.0	2,007.8	92,836.0	140.0	2,159.1	31,832.5	100.0	5,729.5	17,436.8	152,481.8
	10	2,400.0	1,735.5	96,615.9	280.0	1,640.0	45,244.9	440.0	2,021.7	16,306.4	166,684.4
	11	2,000.0	2,932.6	93,821.2	200.0	1,098.5	57,338.1	420.0	3,551.9	15,303.7	176,666.0
	12	1,500.0	1,794.3	60,491.0	100.0	1,173.5	34,142.2	60.0	2,223.8	22,366.5	123,851.3
2020	1	663.7	2,500.0	103,458.3	600.0	340.0	82,271.9	340.0	2,088.0	26,602.1	218,864.0
	2	1,843.9	796.0	142,087.9	485.7	1,421.3	97,398.9	420.0	2,583.3	33,410.8	280,447.9
	3	692.7	240.0	175,608.9	100.0	932.3	78,881.9	300.0	3,699.0	28,315.3	288,770.1
	4	-	640.0	118,912.7	-	2,207.7	68,221.4	1,560.0	2,610.6	24,531.8	218,684.3
	5	-	6,220.0	91,449.5	-	7,317.4	55,142.7	1,140.0	1,632.3	20,839.7	183,741.7
	6	42.8	3,495.2	97,648.5	-	7,284.7	52,089.6	180.0	2,308.0	26,654.2	189,703.1

[1] Merujuk kepada semua bon dan/atau sukuk kerajaan serta korporat yang disiarkan di FAST
[2] Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan
* Tidak termasuk Secondary Notes bagi Sukuk
** Sukuk Bank Negara Malaysia Ijarah termasuk di dalam Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam

[1] Refer to all government and corporate bond and/or sukuk broadcasted in FAST
[2] Prior to 31 March 2015, this Sukuk is known as Government Investment Issues
* Exclude Secondary Notes of Sukuk Issuances
** Bank Negara Malaysia Sukuk Ijarah included in Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic

Sumber / Source: Bank Negara Malaysia
FAST (Fully Automated System for Issuing / Tendering)

2.17 Pusing Ganti Pasaran Pertukaran Asing
Turnover of Foreign Currency Market Transactions

bersamaan USD juta / *USD million equivalent*

Urusniaga bagi bulan *Transaction during the month*		FX Spot *FX Spot*	FX Swap *FX Swap*	FX Hadapan *FX Forward*	FX Opsyen *FX Options*
2018	1	91,607.3	112,111.4	17,954.8	1,792.2
	2	88,781.4	102,924.9	17,952.2	1,407.2
	3	100,831.5	120,874.6	20,328.4	2,433.0
	4	95,757.9	124,679.6	20,141.1	2,425.7
	5	108,822.9	110,858.0	24,985.2	2,096.7
	6	99,777.3	120,257.0	19,033.9	2,061.6
	7	88,131.9	135,849.2	22,513.2	2,186.0
	8	86,956.8	142,526.9	20,998.2	2,426.2
	9	70,158.9	121,723.8	16,879.0	1,537.1
	10	80,695.0	140,580.5	17,155.6	1,979.3
	11	70,476.1	123,200.9	18,421.6	1,520.5
	12	61,221.8	133,053.4	17,341.6	1,109.0
2019	1	83,840.0	167,899.8	21,457.8	2,405.9
	2	64,831.4	118,206.9	14,576.6	2,640.6
	3	76,360.1	155,463.3	19,750.2	3,528.5
	4	77,672.0	156,035.7	20,748.6	3,456.8
	5	83,454.0	153,949.2	21,284.2	2,392.1
	6	72,165.9	128,314.4	18,061.7	2,343.7
	7	73,949.0	161,034.3	19,909.8	4,759.4
	8	88,262.9	162,240.6	23,107.3	4,170.2
	9	74,442.3	138,957.1	18,866.4	2,770.9
	10	71,624.3	162,852.1	16,711.1	2,604.1
	11	66,899.2	143,076.9	17,909.5	1,865.0
	12	63,496.4	154,911.3	18,984.8	2,392.1
2020	1	77,476.2	166,035.9	19,163.6	3,302.4
	2	89,462.4	156,358.3	22,091.1	4,396.8
	3	91,863.9	176,057.4	21,076.9	3,493.3
	4	56,591.8	150,556.7	14,534.7	2,193.4
	5	47,520.7	107,908.5	15,081.0	2,959.2
	6	69,718.2	132,454.9	16,359.0	2,479.5

2.18 Pembiayaan Bersih Melalui Sistem Perbankan, Institusi Kewangan Pembangunan (IKP) dan Bon Korporat
Net Financing Through The Banking System, Development Financial Institutions (DFIs) and Corporate Bonds (CB)

RM juta / RM million

Akhir Tempoh *End Period*		Pinjaman [1] *Loans*	Bon Korporat [2] *Corporate Bonds*	Pembiayaan Bersih *Net Financing*	Pinjaman *Loans*	Bon Korporat *Corporate Bonds*	Pembiayaan Bersih *Net Financing*	Pinjaman *Loans*	Bon Korporat *Corporate Bonds*	Pembiayaan Bersih *Net Financing*
		Jumlah terkumpul (RM Milion) *Outstanding (RM Million)*			Perubahan Bulanan (RM milion) *Monthly Change (RM Million)*			Pertumbuhan Tahunan (%) *Annual Growth (%)*		
2017		1,727,886.6	563,344.7	2,291,231.3	63,110.2	75,101.0	138,211.2	3.8	15.4	6.4
2018		1,848,812.9	608,533.6	2,457,346.5	120,926.3	45,188.9	166,115.2	7.0	8.0	7.3
2019		1,914,267.4	657,451.6	2,571,719.0	65,454.4	48,918.1	114,372.5	3.5	8.0	4.7
2019	1	1,853,466.2	611,326.7	2,464,792.9	4,653.3	2,793.1	7,446.3	6.9	7.3	7.0
	2	1,850,636.5	618,323.6	2,468,960.2	-2,829.7	6,997.0	4,167.3	6.4	7.9	6.8
	3	1,857,565.1	622,741.9	2,480,307.0	6,928.6	4,418.2	11,346.8	6.4	7.1	6.5
	4	1,857,003.2	629,187.7	2,486,190.9	-561.9	6,445.8	5,883.9	4.1	6.8	4.8
	5	1,863,584.6	656,205.2	2,519,789.8	6,581.4	27,017.5	33,598.9	4.2	11.1	5.9
	6	1,869,953.9	655,674.5	2,525,628.4	6,369.3	-530.7	5,838.6	3.9	10.6	5.6
	7	1,870,756.3	657,147.6	2,527,903.9	802.4	1,473.1	2,275.5	3.6	10.3	5.3
	8	1,881,527.7	653,599.0	2,535,126.7	10,771.4	-3,548.6	7,222.8	3.6	9.0	4.9
	9	1,888,887.7	655,850.3	2,544,738.0	7,360.1	2,251.3	9,611.3	3.5	9.0	4.8
	10	1,893,849.4	658,297.0	2,552,146.4	4,961.7	2,446.7	7,408.4	3.5	8.1	4.6
	11	1,901,098.9	659,459.5	2,560,558.4	7,249.5	1,162.5	8,412.1	3.4	7.4	4.4
	12	1,914,265.8	657,451.6	2,571,717.5	13,166.9	-2,007.9	11,159.0	3.5	8.0	4.7
2020	1	1,913,360.8	659,946.4	2,573,307.2	-905.0	2,494.8	1,589.7	3.2	8.0	4.4
	2	1,918,041.0	668,965.4	2,587,006.4	4,680.2	9,019.0	13,699.2	3.6	8.2	4.8
	3	1,927,334.4	669,921.3	2,597,255.7	9,293.4	956.0	10,249.3	3.8	7.6	4.7
	4	1,929,428.4	665,462.9	2,594,891.3	2,094.0	-4,458.5	-2,364.4	3.9	5.8	4.4
	5	1,934,693.9	668,452.3	2,603,146.2	5,265.5	2,989.4	8,254.9	3.8	1.9	3.3
	6	1,946,845.8	671,956.0	2,618,801.8	12,151.9	3,503.7	15,655.6	4.1	2.5	3.7

Nota:
1 Termasuk pinjaman terkumpul sistem perbankan dan institusi kewangan pembangunan (IKP)
2 Tidak termasuk terbitan Cagamas dan pelabur asing

Note:
1 Comprises banking system and development financial institutions (DFIs) outstanding loans
2 Excludes issuances by Cagamas and non-residents

3.1 Kewangan Kerajaan Persekutuan
Federal Government Finance

RM juta / RM million

Tempoh / *Period*	Belanjawan semasa / *Current budget*			Perbelanjaan pembangunan / *Development expenditure*			Lebihan / kurangan(-) keseluruhan / *Overall surplus / deficit(-)*	Sumber-sumber kewangan / *Sources of finance*						
								Pinjaman dalam negeri / *Domestic borrowing*			Pinjaman luar negeri / *Foreign borrowing*			
	Hasil / *Revenue*	Perbelanjaan[1] / *Expenditure*[1]	Lebihan / kurangan(-) / *Surplus / deficit(-)*	Perbelanjaan pembangunan kasar / *Gross development expenditure*	Tolak: Terimaan balik pinjaman / *Less: Loan recoveries*	Perbelanjaan pembangunan bersih / *Net development expenditure*		Peminjaman kasar dalam negeri / *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri / *Less: Domestic repayment*	Peminjaman bersih dalam negeri / *Net domestic borrowing*	Peminjaman kasar luar negeri / *Gross foreign borrowing*	Tolak: Pembayaran balik luar negeri / *Less: Foreign repayment*	Peminjaman bersih luar negeri / *Net foreign borrowing*	Penggunaan harta[2] / *Use of assets*
2012	207,913	205,537	2,376	46,932	2,606	44,326	-41,951	96,244	52,900	43,344	684	697	-14	-2,899
2013	213,370	211,270	2,100	42,210	1,526	40,683	-38,584	100,457	60,931	39,526	413	634	-222	-747
2014	220,626	219,589	1,037	39,503	1,052	38,451	-37,414	90,740	53,183	37,557	277	633	-356	208
2015	219,089	216,998	2,091	40,768	1,483	39,285	-37,194	95,253	56,323	38,931	5,560	4,833	727	-2,464
2016	212,421	210,173	2,248	41,995	1,347	40,648	-38,400	86,000	48,141	37,859	5,983	5,148	835	-294
2017	220,406	217,695	2,711	44,884	1,852	43,032	-40,321	113,916	73,166	40,750	63	405	-342	-87
2018	232,883	230,960	1,922	56,095	788	55,307	-53,385	114,800	62,827	51,973	36	356	-320	1,732
2019	264,415	263,343	1,072	54,173	1,603	52,570	-51,498	115,700	69,012	46,688	7,304	327	6,977	-2,166
2014 1Q	49,175	55,198	-6,023	7,117	154	6,963	-12,986	23,500	3,500	20,000	66	335	-270	-6,744
2Q	52,671	51,725	947	7,201	189	7,012	-6,066	26,296	20,339	5,957	21	77	-56	164
3Q	59,139	52,932	6,207	8,229	145	8,084	-1,877	20,603	20,503	100	69	156	-87	1,864
4Q	59,640	59,734	-94	16,957	564	16,393	-16,487	20,341	8,841	11,500	121	65	56	4,925
2015 1Q	51,548	55,421	-3,873	8,000	118	7,882	-11,755	23,000	13,797	9,203	5	124	-119	2,671
2Q	55,251	51,830	3,421	7,330	76	7,255	-3,833	26,500	-	26,500	5,375	4,492	883	-23,550
3Q	56,253	52,285	3,967	8,835	147	8,689	-4,721	21,000	31,535	-10,535	79	141	-62	15,318
4Q	56,037	57,461	-1,425	16,602	1,143	15,460	-16,884	24,753	10,991	13,762	101	75	25	3,096
2016 1Q	48,794	57,377	-8,584	9,455	305	9,151	-17,734	25,500	7,000	18,500	6	140	-134	-631
2Q	47,498	52,077	-4,579	10,623	184	10,440	-15,018	25,500	2,172	23,328	5,911	77	5,834	-14,144
3Q	56,295	50,714	5,581	7,491	111	7,380	-1,798	20,000	27,969	-7,969	40	4,825	-4,785	14,553
4Q	59,834	50,005	9,829	14,426	748	13,678	-3,849	15,000	11,000	4,000	26	105	-80	-71
2017 1Q	46,645	57,559	-10,914	9,450	145	9,305	-20,219	30,500	19,250	11,250	11	153	-143	9,112
2Q	50,431	53,536	-3,105	10,770	120	10,649	-13,754	27,000	5,719	21,281	23	61	-37	-7,490
3Q	58,716	48,254	10,462	9,421	-237	9,658	804	28,000	22,100	5,900	7	148	-141	-6,563
4Q	64,614	58,347	6,267	15,243	1,824	13,419	-7,152	28,416	26,097	2,319	23	43	-20	4,853
2018 1Q	54,324	54,906	-583	10,918	167	10,751	-11,333	32,700	19,671	13,029	5	147	-142	-1,554
2Q	52,470	62,903	-10,433	9,167	99	9,068	-19,501	30,000	7,500	22,500	7	34	-27	-2,972
3Q	58,920	55,051	3,868	7,634	143	7,492	-3,623	26,800	21,156	5,644	13	139	-126	-1,895
4Q	67,169	58,100	9,069	28,377	380	27,997	-18,927	25,300	14,500	10,800	11	37	-26	8,153
2019 1Q	63,688	59,454	4,234	11,524	178	11,346	-7,112	36,500	7,678	28,822	7,172	130	7,042	-28,752
2Q	62,086	65,316	-3,230	12,239	157	12,082	-15,312	30,500	10,000	20,500	15	29	-15	-5,173
3Q	68,775	68,801	-26	10,291	728	9,563	-9,589	26,000	22,416	3,584	-	138	-138	6,142
4Q	69,866	69,772	94	20,119	540	19,579	-19,485	22,700	28,919	-6,219	117	30	87	25,617
2020[3] 1Q	45,322	62,537	-17,215	11,593	652	10,941	-28,156	38,800	11,000	27,800	-	133	-133	489

1 Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.
2 Termasuk perubahan-perubahan dalam baki-baki Kumpulan Wang Amanah Kerajaan. Tanda tolak menunjukkan penimbunan harta-harta.
3 Angka-angka suku tahunan adalah awalan.

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (http://dsbb.imf.org).
Sumber: Jabatan Akauntan Negara

1 Excludes intra-account transfer such as Development Fund.
2 Include changes in Government Trust Fund balances. A minus sign indicates the accumulation of assets.
3 Quarterly figures are preliminary.

Numbers may not add up to total due to rounding.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (http://dsbb.imf.org).
Source: Accountant General Department

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk[1]
RENTAS - Foreign Holdings in Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

		Sektor Awam / *Public Sector*								Sektor Swasta / *Private Sector*		Ringgit Securities Holdings	Foreign Currency
		Konvensional / *Conventional*			Sukuk					Konvensional / *Conventional*	Sukuk		
Akhir Tempoh / *End of Period*		Bil Bank Negara / Nota Kewangan Bank Negara / *Bank Negara Bills / Bank Negara Monetary Note*	Bil Perbendaharaan Malaysia / *Malaysian Treasury Bills*	Sekuriti Kerajaan Malaysia / *Malaysian Government Securities*	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam / *Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic*	Bil Perbendaharaan Malaysia Islam / *Malaysian Islamic Treasury Bills*	Sukuk Ijarah Bank Negara Malaysia / *Bank Negara Malaysia Sukuk Ijarah*	Terbitan Pelaburan Kerajaan Malaysia[2] / *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Bon Korporat / *Corporate Bonds*	Sukuk / *Sukuk*	Jumlah Sekuriti Hutang Denominasi Ringgit / *Total Ringgit - denominated Debt Securities*	Jumlah Sekuriti Hutang Denominasi Mata Wang Asing / *Total Foreign Currency - denominated Debt Securities*
2019	1	5,000.0	1,788.2	144,413.5	-	876.5	-	16,553.4	-	6,446.4	7,397.5	182,475.5	-
	2	5,000.0	1,710.7	149,270.9	-	161.1	-	17,401.9	-	6,036.4	7,441.4	187,022.4	-
	3	5,000.0	1,920.7	150,659.5	-	211.1	-	18,703.4	-	6,044.3	7,425.7	189,964.7	-
	4	5,000.0	784.2	147,114.5	-	111.1	-	15,188.9	-	5,987.7	5,958.7	180,145.1	-
	5	5,000.0	771.1	143,351.1	-	111.1	-	14,669.1	-	6,056.2	5,984.5	175,943.1	-
	6	5,000.0	1,686.7	149,127.3	-	126.1	-	14,658.9	-	6,038.9	5,938.1	182,575.9	-
	7	5,000.0	1,859.8	154,702.2	-	121.1	-	14,745.8	-	5,988.5	5,883.8	188,301.1	-
	8	5,000.0	1,794.8	153,738.3	-	511.1	-	15,276.5	-	6,001.2	5,890.5	188,212.4	-
	9	5,000.0	1,833.8	154,200.7	-	752.7	-	15,330.1	-	6,044.6	5,958.5	189,120.4	-
	10	5,000.0	1,402.6	153,754.3	-	861.7	-	15,384.9	-	6,146.9	6,028.8	188,579.1	-
	11	5,000.0	1,194.2	158,421.1	-	981.7	-	18,388.8	-	6,439.8	6,173.8	196,599.4	-
	12	5,000.0	787.1	163,887.1	-	724.0	-	21,094.9	-	6,995.5	6,188.5	204,677.1	-
2020	1	5,000.0	1,147.1	167,232.7	-	838.0	-	20,949.9	-	6,890.1	6,187.5	208,245.2	-
	2	5,000.0	1,321.1	160,113.6	-	316.7	-	20,426.8	-	6,718.6	6,202.8	200,099.6	-
	3	5,000.0	1,321.1	147,648.1	-	376.7	-	20,494.8	210.0	6,507.2	6,268.4	187,826.3	-
	4	5,000.0	1,391.1	147,206.2	-	706.7	-	18,589.7	-	6,018.9	6,934.5	185,847.1	-
	5	5,000.0	1,391.1	149,104.2	-	776.7	-	18,128.5	-	5,977.3	6,946.9	187,324.7	-
	6	5,000.0	1,910.7	156,909.4	-	1,846.7	-	20,531.6	-	5,900.1	6,794.5	198,893.1	-
	7	4,000.0	2,938.3	164,585.7	-	1,287.7	-	20,667.3	-	5,885.3	6,629.3	205,993.5	-

[1] Merujuk kepada semua bon dan/atau sukuk kerajaan serta korporat yang didepositkan dalam RENTAS, terbitan pemastautin dan bukan pemastautin

[2] Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

[1] *Refers to all government and corporate bonds and/or sukuk as deposited in RENTAS, issued by residents and non-residents*

[2] *Prior to 31 March 2015, this Sukuk is known as Government Investment Issues*

Sumber / Source: Bank Negara Malaysia

RENTAS (Real Time Electronic Transfer of Funds and Securities)

3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2015 (Perubahan Tahunan)
Gross Domestic Product by Expenditure Components at Constant 2015 Prices (Annual Change)

Perubahan tahunan dalam % / *Annual change in %*

Tempoh / *Period*		Keluaran Dalam Negara Kasar (KDNK) / *Gross Domestic Product (GDP)*	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan / *Exports of goods and services*	Imsport barang-barang dan perkhidmatan / *Imports of goods and services*
			Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*	Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*		
2018		4.7	7.1	8.0	3.3	1.4	4.3	-5.0	2.2	1.3
2019		4.3	6.6	7.6	2.0	-2.1	1.5	-10.8	-1.1	-2.3
2018	1Q	5.2	5.5	6.5	0.2	0.4	1.1	-1.3	2.3	-2.0
	2Q	4.7	7.0	7.9	2.9	1.6	5.5	-9.9	2.0	3.7
	3Q	4.4	8.2	8.9	5.0	2.8	5.0	-2.7	0.5	2.3
	4Q	4.8	7.4	8.4	3.9	0.6	5.8	-5.9	2.9	2.0
2019	1Q	4.5	7.4	7.7	6.3	-3.5	0.4	-13.2	0.1	-1.6
	2Q	4.8	6.5	7.8	0.3	-0.6	1.8	-9.0	0.5	-2.3
	3Q	4.4	6.0	7.0	1.0	-3.7	0.3	-14.1	-2.1	-3.5
	4Q	3.6	6.6	8.1	1.3	-0.7	4.3	-8.0	-3.4	-2.4
2020	1Q	0.7	6.5	6.7	5.0	-4.6	-2.3	-11.3	-7.1	-2.5

Sumber: Jabatan Perangkaan Malaysia / *Source: Department of Statistics, Malaysia*

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2015 (Perubahan Tahunan)
Gross Domestic Product by Kind of Economic Activity at Constant 2015 Prices (Annual Change)

Perubahan tahunan dalam % / *Annual change in %*

Tempoh *Period*		Pertanian *Agriculture*	Perlombongan dan Kuari *Mining and Quarrying*	Pembuatan *Manufacturing*	Pembinaan *Construction*	Perkhidmatan *Services* [1]	Elektrik dan Gas *Electricity and Gas*	Air, pembentungan dan pengurusan sisa *Water, sewerage and waste management*	Perdagangan Borong *Wholesale Trade*	Perdagangan Runcit *Retail Trade*	Kenderaan Bermotor *Motor Vehicles*	Penginapan *Accomodation*	Makanan dan Minuman *Food and Beverage*	Pengangkutan dan Penyimpanan *Transport and Storage*	Maklumat dan Komunikasi *Infor & Communication*	Kewangan *Finance*	Insurans *Insurance*	Harta Tanah dan Perkhidmatan Perniagaan *Real Estates and Business Services*	Perkhidmatan Kerajaan *Government Services*	Perkhidmatan Lain *Other Services*	KDNK pada Harga Pembeli *GDP at Purchasers' Value* [1]
2017		5.9	0.4	6.0	6.7	6.3	2.2	6.1	6.6	9.5	1.3	5.4	8.1	6.2	8.6	5.1	3.7	7.6	4.9	5.1	5.8
2018		0.1	-2.2	5.0	4.2	6.8	4.5	6.6	7.4	10.2	3.8	6.0	9.7	6.4	8.3	3.9	9.9	7.6	4.5	5.5	4.8
2019		2.0	-2.0	3.8	0.1	6.1	5.6	7.6	5.6	8.4	4.0	6.6	10.4	6.8	6.6	4.5	5.0	7.8	3.7	5.5	4.3
2018	1Q	3.1	-2.5	5.2	4.9	6.5	4.0	5.9	7.9	7.5	-0.4	5.9	8.3	5.7	8.3	6.6	9.6	7.4	4.8	5.2	5.2
	2Q	-1.5	-1.3	4.9	4.8	6.6	4.6	6.5	7.4	8.3	3.9	5.8	9.9	6.3	8.6	2.2	13.0	7.8	4.6	5.5	4.7
	3Q	-1.2	-5.1	5.0	4.7	7.3	5.1	6.4	7.3	12.5	8.4	6.0	10.2	6.7	8.4	3.9	11.2	7.6	3.9	5.7	4.4
	4Q	0.2	-0.1	4.7	2.5	6.9	4.3	7.6	7.0	12.1	2.6	6.3	10.4	6.7	8.0	3.0	6.4	7.5	4.9	5.6	4.8
2019	1Q	5.8	-1.5	4.1	0.4	6.4	6.3	9.7	5.1	9.5	5.0	6.4	10.5	6.6	7.2	2.3	11.1	7.5	4.3	5.6	4.5
	2Q	4.3	0.9	4.3	0.5	6.1	5.9	8.5	4.8	9.1	4.5	6.6	10.2	7.1	6.3	5.5	2.2	7.9	3.7	5.3	4.8
	3Q	4.0	-4.1	3.6	-1.4	5.8	5.0	6.3	6.2	8.0	2.5	6.5	10.2	6.8	6.1	4.3	3.9	7.7	3.1	5.5	4.4
	4Q	-5.7	-3.4	3.0	1.0	6.2	5.4	6.2	5.9	7.3	4.4	6.9	10.8	6.8	6.8	5.9	3.1	8.1	3.6	5.8	3.6
2020	1Q	-8.7	-2.0	1.5	-7.9	3.1	4.9	5.7	3.4	2.1	-2.9	-4.2	3.1	-2.7	6.7	4.2	6.9	3.4	4.4	1.4	0.7

1 Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (http://dsbb.imf.org).

Sumber: Jabatan Perangkaan Malaysia

3.5 Penunjuk Ekonomi Terpilih
Selected Economic Indicators

Tempoh		IHP	PHP - Pengeluaran Tempatan [1]	IPP [2,3]				Perdagangan		Kadar Pengangguran	Tenaga Buruh
				Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import		
		CPI	*PPI - Local Production* [1]	*IPI* [2,3]				*Trade*		*Unemployment Rate*	*Labour Force*
				All	*Mining*	*Electricity*	*Manufacturing*	*Exports*	*Imports*		000 persons
Period				Wajaran / Weight (2010=100)							
		100.0	100.0	100.0	28.92	5.19	65.89				
				Wajaran / Weight (2015=100)							
				100.0	25.14	6.61	68.25				
		% Annual change									
2017		3.7	6.7	4.4	0.4	2.6	6.1	18.8	19.7	3.4	14,980.1
2018		1.0	-1.1	3.1	-2.1	3.7	4.8	7.3	5.2	3.3	15,280.3
2019		0.7	-1.4	2.3	-2.0	3.3	3.6	-1.7	-3.5	3.3	15,581.6
2019	1	-0.7	-3.6	3.5	0.4	7.8	4.2	2.6	0.9	-	-
	2	-0.4	-1.6	2.0	-4.1	4.9	3.7	-5.6	-9.6	-	-
	3	0.2	-1.5	3.2	-0.2	4.8	4.1	-0.9	-0.3	3.3	15,526.8
	4	0.2	-1.4	3.2	-0.9	5.8	4.3	0.6	4.2	-	-
	5	0.2	-1.5	4.0	2.8	5.7	4.2	1.5	1.4	-	-
	6	1.5	-1.8	3.2	1.5	1.7	3.8	-3.4	-9.8	3.3	15,598.8
	7	1.4	-2.2	1.4	-7.5	2.0	4.0	1.7	-6.0	-	-
	8	1.5	-1.9	1.9	-3.0	0.3	3.6	-0.8	-12.5	-	-
	9	1.1	-2.4	1.5	-2.6	4.1	2.5	-6.7	2.4	3.3	15,674.3
	10	1.1	-2.9	0.1	-6.9	0.5	2.3	-6.7	-8.7	-	-
	11	0.9	1.2	2.1	0.5	1.6	2.7	-5.5	-3.6	-	-
	12	1.0	3.5	1.3	-4.9	0.9	3.4	2.7	1.0	3.2	15,766.7
2020	1	1.6	2.8	0.6	-3.9	-0.005	2.2	-1.5	-2.4	-	-
	2	1.3	0.9	6.2	6.1	6.8	6.2	11.8	11.3	-	-
	3	-0.2	-1.9	-4.9	-6.5	-7.0	-4.1	-4.7	-2.7	3.5	15,790.1
	4	-2.9	-5.1	-32.0	-19.6	-19.3	-37.2	-23.9	-8.0	-	-
	5	-2.9	-5.5	-22.1	-22.2	-10.3	-23.2	-25.5	-30.4	-	-
	6	-1.9	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

[1] Indeks Harga Pengeluar (IHPR) yang diterbitkan sebelum bulan Januari 2010 merujuk kepada IHPR ekonomi domestik, yang terdiri daripada IHPR pengeluaran tempatan dan indeks harga import. Walau bagaimanapun, mulai bulan Januari 2010 IHPR ekonomi domestik tidak lagi diterbitkan.

[2] Sebelum tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2010=100.

[3] Mulai tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2015=100.

Sumber: Jabatan Perangkaan Malaysia

[1] The Producer Price Index (PPI) published prior to January 2010 referred to PPI for the domestic economy, which comprised of PPI for local production and import price index. However, starting from January 2010, PPI for the domestic economy has been discontinued.

[2] Prior to 2016, the Industrial Price Index (IPI) with base year 2010=100.

[3] Starting from 2016 onwards, the Industrial Price Index (IPI) with base year 2015=100.

Source: Department of Statistics, Malaysia

3.6 Imbangan Pembayaran (BPM6)
Balance of Payments (BPM6)

RM juta / RM million

Ketika / *During*		Akaun Semasa / Current Account: Jumlah / *Total*	Barangan dan Perkhidmatan / Goods and Services: Jumlah / *Total*	Barangan / Goods: Bersih / *Net*	Barangan / Goods: Kredit / *Credit*	Barangan / Goods: Debit / *Debit*	Perkhidmatan / Services: Bersih / *Net*	Perkhidmatan / Services: Kredit / *Credit*	Perkhidmatan / Services: Debit / *Debit*	Pendapatan Primer/ Primary Income: Bersih / *Net*	Pendapatan Primer/ Primary Income: Kredit / *Credit*	Pendapatan Primer/ Primary Income: Debit / *Debit*	Pendapatan Sekunder/ Secondary Income: Bersih / *Net*	Pendapatan Sekunder/ Secondary Income: Kredit / *Credit*	Pendapatan Sekunder/ Secondary Income: Debit / *Debit*	Capital Account: Bersih / *Net*	Capital Account: Kredit / *Credit*	Capital Account: Debit / *Debit*	Akaun Kewangan / Financial Account: Jumlah / *Total*	Pelaburan Langsung / Direct Investment: Bersih / *Net*	Pelaburan Langsung / Direct Investment: *Aset* / *Assets*	Pelaburan Langsung / Direct Investment: *Liabiliti* / *Liabilities*	Pelaburan Portfolio / Portfolio Investment: Bersih / *Net*	Pelaburan Portfolio / Portfolio Investment: *Aset* / *Assets*	Pelaburan Portfolio / Portfolio Investment: *Liabiliti* / *Liabilities*	Derivatif Kewangan / Financial derivatives: Bersih / *Net*	Pelaburan Lain / Other Investment: Bersih / *Net*	Kesilapan dan Ketinggalan Bersih / *Net Errors and Omissions*	Imbangan Keseluruhan / *Overall Balance*
2017		38,296	94,255	117,113	801,394	684,281	-22,858	159,384	182,243	-38,658	53,706	92,365	-17,300	16,797	34,097	-26	67	93	-4,730	16,171	-24,234	40,405	-15,358	-19,442	4,084	-197	-5,346	-17,132	16,409
2018		32,295	97,106	114,621	830,137	715,516	-17,515	162,375	179,889	-45,082	60,414	105,496	-19,729	15,602	35,330	-89	57	146	11,430	10,103	-23,431	33,535	-49,396	-11,984	-37,411	981	49,742	-35,878	7,758
2019		50,850	112,412	123,334	815,470	692,136	-10,922	169,814	180,735	-40,267	64,851	105,118	-21,294	16,897	38,191	331	412	81	-33,796	5,578	-31,908	37,486	-29,026	-41,666	12,640	-478	-9,870	-8,969	8,416
2017	1Q	5,058	19,312	25,315	194,451	169,137	-6,003	37,116	43,119	-10,147	12,961	23,108	-4,106	4,583	8,689	17	26	9	-8,313	9,209	-2,058	11,267	-32,374	-8,983	-23,391	646	14,206	1,061	-2,178
	2Q	10,187	22,650	27,376	194,616	167,240	-4,726	40,230	44,956	-8,168	14,075	22,243	-4,295	4,443	8,739	8	17	10	8,986	-7,147	-15,563	8,416	17,513	-2,773	20,286	-286	-1,094	-8,895	10,285
	3Q	12,159	26,584	31,579	204,489	172,909	-4,995	41,151	46,146	-10,132	13,160	23,292	-4,293	3,903	8,196	-25	13	39	-6,261	9,146	-6,336	15,481	-9,854	-8,941	-913	570	-6,123	309	6,182
	4Q	10,892	25,709	32,844	207,839	174,995	-7,135	40,887	48,022	-10,212	13,510	23,721	-4,606	3,867	8,473	-25	11	36	858	4,964	-277	5,241	9,357	1,254	8,103	-1,127	-12,335	-9,607	2,119
2018	1Q	14,864	27,849	33,606	198,572	164,965	-5,758	38,518	44,276	-8,302	13,920	22,222	-4,683	3,770	8,454	-41	15	56	8,906	8,643	-3,351	11,994	-3,532	-11,445	7,913	879	2,916	-5,538	18,191
	2Q	3,421	19,116	24,573	201,331	176,759	-5,456	39,900	45,357	-10,692	15,950	26,643	-5,002	3,593	8,595	-21	10	31	9,770	-1,122	-5,498	4,376	-40,231	-2,904	-37,328	781	50,341	-14,058	-888
	3Q	3,271	22,020	24,777	211,017	186,240	-2,757	41,756	44,513	-14,049	13,173	27,222	-4,700	4,105	8,805	-12	20	32	-1,951	415	-5,362	5,777	864	4,735	-3,871	39	-3,269	-4,735	-3,427
	4Q	10,739	28,121	31,665	219,216	187,552	-3,544	42,199	45,743	-12,039	17,370	29,409	-5,343	4,134	9,477	-15	12	28	-5,295	2,167	-9,220	11,387	-6,496	-2,371	-4,125	-718	-247	-11,547	-6,118
2019	1Q	16,919	31,726	33,396	197,959	164,563	-1,670	41,652	43,322	-9,229	14,666	23,895	-5,578	3,957	9,535	5	21	16	-13,287	13,853	-8,520	22,373	6,470	-8,554	15,024	-237	-33,375	1,862	5,499
	2Q	14,340	24,857	28,290	203,034	174,745	-3,433	41,389	44,821	-5,861	19,674	25,534	-4,656	5,187	9,843	-8	10	19	-18,878	-9,186	-11,830	2,644	-10,607	-3,888	-6,719	-453	1,368	3,187	-1,359
	3Q	12,091	27,556	29,371	203,870	174,499	-1,815	44,262	46,076	-9,939	16,707	26,646	-5,526	3,840	9,366	-9	10	19	-1,511	-3,447	-5,910	2,463	-23,554	-16,872	-6,682	830	24,660	-4,131	6,440
	4Q	7,500	28,273	32,277	210,606	178,329	-4,005	42,511	46,516	-15,238	13,804	29,043	-5,534	3,914	9,448	343	371	28	-120	4,357	-5,647	10,005	-1,336	-12,353	11,017	-618	-2,524	-9,887	-2,164
2020	1Q	9,504	20,920	28,873	190,660	161,786	-7,953	33,057	41,010	-5,993	14,258	20,251	-5,423	3,714	9,137	-93	6	99	-13,335	3,394	-1,770	5,163	-41,339	-15,124	-26,215	2,506	22,105	-4,745	-8,669

1 Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.
Source : Bank Negara Malaysia and Department of Statistics Malaysia

1 Based on Balance of Payments Manual, Sixth Edition (BPM6).
Numbers may not necessarily add up due to rounding.
Source : Bank Negara Malaysia and Department of Statistics Malaysia

3.7 Hutang Luar Negeri (Definisi Semula)
External Debt (Redefined)

RM juta / RM million

Akhir tempoh / *End period*		Hutang luar negeri yang belum dijelaskan / External debt outstanding: Jumlah / *Total*	Peminjaman luar pesisir[2]/Offshore borrowing[2]: Jumlah / *Total*	Jangka sederhana dan panjang[3] / *Medium- and long term*[3] – Sektor awam / *Public sector*: Kerajaan Persekutuan[9] / *Federal Government*	Perusahaan Awam[5] / *Public Enterprise*[5]	Sektor swasta / *Private sector*: Sektor perbankan / *Banking sector*	Sektor bukan bank / *Non-bank sector*	Jangka pendek[4] / *Short-term*[4]: Sektor perbankan / *Banking sector*	Sektor bukan bank / *Non-bank sector*	Nisbah khidmat bayaran hutang[7] (%) / *Debt service ratio*[7] *(%)*	Pemegangan sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin / *Non-resident holdings of ringgit-denominated debt securities*: Jumlah / *Total*	Jangka sederhana dan panjang[3] / *Medium- and long-term*[3]: Sekuriti Kerajaan / *Govt securities*	Lain-lain / *Others*	Jangka pendek[4] / *Short-term*[4]: Sekuriti Kerajaan / *Govt securities*	Lain-lain / *Others*	Deposit bukan pemastautin / *Non-resident deposits*: Jumlah / *Total*	Lain-lain[6] / *Others*[6]: Jumlah / *Total*	Jangka sederhana & panjang[3] / *Medium- and long-term*[3]	Jangka pendek[4] / *Short-term*[4]	Profil keseluruhan hutang luar negeri / *Overall external debt profile*: Hutang jangka sederhana & panjang[3] / *Medium- and long-term debt*[3]	Hutang jangka pendek[4] / *Short-term debt*[4]
2014		747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.4	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061
2015		836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	15.7	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876
2016		914,464	530,931	18,464	112,215	52,936	139,240	170,977	37,099	15.9	212,767	189,988	11,871	1,776	9,131	86,274	84,492	11,705	72,787	536,418	378,046
2017		885,218	508,583	16,567	115,897	46,284	142,346	172,199	15,290	6.4	207,389	182,855	13,220	3,331	7,983	92,025	77,221	16,233	60,988	533,402	351,816
2018		923,029	565,800	16,708	121,531	47,980	145,754	204,759	29,068	5.7	180,224	158,406	10,752	3,733	7,333	98,109	78,896	16,863	62,033	517,995	405,034
2019		945,419	560,708	24,021	104,722	53,949	161,630	199,505	16,881	7.0	201,015	182,151	11,119	1,511	6,234	102,928	80,767	16,587	64,181	554,179	391,240
2016	1Q	825,654	455,529	16,370	96,480	46,920	121,737	150,658	23,364	17.5	222,994	185,642	11,272	4,605	21,475	78,831	68,301	10,619	57,682	489,040	336,614
	2Q	857,546	476,244	21,039	96,299	50,773	122,658	158,158	27,318	13.8	231,312	202,823	11,994	3,359	13,136	77,393	72,597	10,627	61,970	516,213	341,334
	3Q	871,315	479,269	17,979	99,400	48,985	132,248	148,923	31,734	18.8	235,560	208,259	13,690	3,500	10,111	82,682	73,804	11,236	62,568	531,797	339,518
	4Q	914,464	530,931	18,464	112,215	52,936	139,240	170,977	37,099	13.8	212,767	189,988	11,871	1,776	9,131	86,274	84,492	11,705	72,787	536,418	378,046
2017	1Q	894,181	555,256	18,290	111,701	40,785	137,460	211,622	35,396	5.8	176,356	155,670	12,454	1,049	7,183	77,835	84,734	12,088	72,646	488,449	405,732
	2Q	878,518	522,803	17,733	109,384	39,382	128,088	192,340	35,875	6.0	193,105	169,855	12,566	1,212	9,471	78,865	83,746	12,381	71,365	489,389	389,129
	3Q	880,650	507,021	17,287	109,274	45,456	147,218	172,693	15,094	8.6	199,839	175,154	12,595	2,656	9,435	91,545	82,245	16,634	65,611	523,617	357,033
	4Q	885,218	508,583	16,567	115,897	46,284	142,346	172,199	15,290	5.4	207,389	182,855	13,220	3,331	7,983	92,025	77,221	16,233	60,988	533,402	351,816
2018	1Q	887,488	514,034	15,943	116,423	47,706	140,104	169,838	24,020	5.4	210,171	184,679	13,038	4,891	7,563	87,551	75,731	17,636	58,095	535,530	351,958
	2Q	926,203	575,506	16,459	118,795	47,537	144,509	223,459	24,748	6.4	185,106	164,954	11,417	2,548	6,188	85,409	80,181	18,226	61,955	521,896	404,307
	3Q	932,185	569,263	16,592	118,678	47,608	147,157	212,523	26,705	5.6	183,740	162,563	11,083	4,644	5,449	94,685	84,497	18,231	66,265	521,913	410,272
	4Q	923,029	565,800	16,708	121,531	47,980	145,754	204,759	29,068	5.3	180,224	158,406	10,752	3,733	7,333	98,109	78,896	16,863	62,033	517,995	405,034
2019	1Q	904,647	547,212	23,727	118,578	48,560	150,011	176,348	29,988	4.7	186,893	166,612	11,114	2,132	7,035	93,623	76,920	17,041	59,878	535,643	369,004
	2Q	933,047	583,077	24,448	120,181	51,456	157,420	199,687	29,885	5.0	181,276	163,756	9,781	1,813	5,926	91,365	77,329	17,797	59,533	544,839	388,208
	3Q	920,654	563,512	24,547	105,500	53,414	147,120	204,316	28,616	11.3	188,261	169,501	10,176	2,587	5,997	90,488	78,393	16,707	61,685	526,965	393,689
	4Q	945,419	560,708	24,021	104,722	53,949	161,630	199,505	16,881	6.9	201,015	182,151	11,119	1,511	6,234	102,928	80,767	16,587	64,181	554,179	391,240
2020	1Q	975,907	599,000	25,249	105,031	57,915	168,933	223,820	18,052	7.7	186,778	165,522	13,445	1,698	6,113	106,147	83,982	18,236	65,746	554,332	421,575

1 Merujuk hutang luar negeri yang didefinisi semula. Untuk maklumat lanjut, sila rujuk rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam Buletin Suku Tahunan: Perkembangan Ekonomi dan Kewangan Malaysia Suku Pertama 2014.
2 Bersamaan dengan hutang luar negeri definisi terdahulu, yang terdiri terutamanya daripada hutang mata wang asing diperoleh, serta nota dan bon terbitan luar pesisir (termasuk semakan kecil terhadap data tahun 2009 - 2013).
3 Hutang jangka sederhana dan panjang merujuk hutang dengan tempoh lebih daripada satu tahun. Angka-angka suku tahunan adalah angka awalan.
4 Hutang jangka pendek merujuk hutang bertempoh setahun atau kurang.
5 Termasuk hutang Perusahaan Awam yang dijamin dan tidak dijamin.
6 Terdiri daripada kredit perdagangan, peruntukan SDR IMF, dan lain-lain.
7 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah pinjaman luar pesisir sebagai nisbah kepada eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.
9. Sebelum suku kedua 2017, Peminjaman Luar Pesisir bagi Kerajaan Persekutuan merangkumi peminjaman Pemastautin.

Sumber: Perbendaharaan dan Laporan Bersama Kedudukan Pelaburan Antarabangsa oleh Syarikat Pemastautin oleh Jabatan Perangkaan Malaysia dan Bank Negara Malaysia

1 Refers to the redefined external debt. For more information, please refer to the box article entitled 'The Redefinition of External Debt' in the Quarterly Bulletin on Economic and Financial Developments in the Malaysian Economy in the First Quarter of 2014.
2 Equivalent to the external debt as previously defined, comprise mainly foreign currency loan raised, and bonds and notes issued, offshore (with slightly revised data for 2009 - 2013)
3 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.
4 Short-term debt refers to debt with tenure of one year and below.
5 Includes both guaranteed and non-guaranteed debt of Public Enterprises.
6 Comprise trade credits, IMF allocation of SDRs and miscellaneous
7 Measures the principal repayment (excluding prepayment) and the interest payment of the offshore borrowing as a proportion of gross export of goods and services.
8 Numbers may not necessarily add up due to rounding.
9. Prior to 2Q 2017, the Offshore Borrowing for Federal Government includes Resident portion .

Source: Treasury and Joint International Investment Position (IIP) Report by Resident Companies by Department of Statistics, Malaysia and Bank Negara Malaysia

3.8 Rizab Luar Negeri
External Reserves

RM juta / RM million

Akhir tempoh / *End period*		Bank Negara Malaysia / Central Bank of Malaysia						Lain-lain rizab rasmi[4] / Other official reserves[4]	Rizab rasmi bersih / Net official reserves
		Rizab antarabangsa kasar / Gross international reserves[1]				Tanggungan luar negeri[5] / External liabilities[5]	Rizab antarabangsa bersih / Net international reserves		
		Jumlah / *Total*	Hak-hak Pengeluaran Khas[2] / *Special Drawing Rights*[2]	Kedudukan rizab di IMF[3] / *IMF reserves position*[3]	Emas dan pertukaran mata wang asing[4] / *Gold and foreign exchange*[4]				
2018		419,572.1	4,728.4	3,801.4	411,042.4	60.6	419,511.5	108.3	419,619.8
2019		424,089.5	4,662.3	4,583.5	414,843.8	57.2	424,032.3	110.6	424,142.9
2019	1	422,323.3	4,728.9	3,801.5	413,793.0	58.6	422,264.7	110.3	422,375.0
	2	423,261.5	4,729.1	3,617.8	414,914.6	73.3	423,188.1	111.5	423,299.7
	3	420,210.8	4,654.0	3,542.8	412,014.1	55.8	420,155.0	109.6	420,264.6
	4	421,874.5	4,654.7	4,352.4	412,867.4	58.5	421,816.0	110.0	421,926.0
	5	417,355.5	4,655.8	4,352.4	408,347.2	56.1	417,299.4	108.9	417,408.2
	6	425,421.9	4,719.4	4,410.7	416,291.8	55.6	425,366.3	108.0	425,474.3
	7	430,333.4	4,720.4	4,769.0	420,844.0	55.9	430,277.5	103.2	430,380.7
	8	428,703.7	4,721.6	4,769.0	419,213.1	56.6	428,647.2	105.7	428,752.9
	9	431,272.3	4,699.8	4,727.9	421,844.6	59.8	431,212.5	105.9	431,318.4
	10	432,188.2	4,700.8	4,712.6	422,774.9	63.6	432,124.6	111.0	432,235.6
	11	431,992.0	4,701.7	4,646.9	422,643.4	56.4	431,935.6	110.8	432,046.4
	12	424,089.5	4,662.3	4,583.5	414,843.8	57.2	424,032.3	110.6	424,142.9
2020	1	426,275.5	4,663.1	4,583.5	417,028.9	59.7	426,215.7	110.1	426,325.9
	2	423,300.9	4,663.9	4,583.5	414,053.4	60.5	423,240.3	111.6	423,352.0
	3	440,123.3	4,819.3	4,729.5	430,574.5	126.1	439,997.2	109.7	440,106.9
	4	443,723.6	4,819.3	4,914.2	433,990.1	66.6	443,657.0	111.0	443,768.0
	5	445,776.9	4,819.4	5,168.4	435,789.2	66.1	445,710.8	110.3	445,821.1
	6	443,100.0	4,855.1	5,356.8	432,888.1	62.3	443,037.6	108.4	443,146.1

1 Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing, kedudukan rizab Kumpulan Wang Antarabangsa dan Hak-hak Pengeluaran Khas. Penyata Harta dan Tanggungan terkini boleh diperolehi melalui laman web Bank Negara Malaysia.
2 Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
3 Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
4 Data mulai tahun 1969, yang diterbitkan sejak bulan Mac 1973, adalah siri yang dipinda. Dengan penamatan taraf sah diperlakukan bagi dolar Malaysia pada bulan Januari 1969, anggaran bahagian Malaysia daripada baki harta Lembaga Pesuruhjaya Mata Wang Malaya dan British Borneo, dicerminkan semenjak tarikh itu, dalam himpunan harta luar negeri Kerajaan Persekutuan, bukan sebagai milikan emas dan mata wang asing Bank Negara Malaysia. Berkuat kuasa mulai bulan Mei 2006, 'tuntutan mata wang asing lain terhadap pemastautin' tidak diklasifikasikan di bawah rizab antarabangsa. Ia diklasifikasikan di bawah 'Aset Lain' Bank Negara Malaysia. Data rizab antarabangsa sebelum Mei 2006 telah dikemas kini dengan sewajarnya.
5 Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (http://dsbb.imf.org).

1 Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.
2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
4 Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dolar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government, instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.
5 External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin

4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am Langsung: Penyata Aset (Ditamatkan)
Life/General Insurance and Direct Family/General Takaful Funds: Statement of Assets (Discontinued)

RM juta/*RM million*

Akhir tempoh / *End of period*	Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am[1] / *Number of Life/Family and General Insurance/Takaful Funds*[1]	Jumlah Aset / *Total Assets*	Harta benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Pelaburan Hartanah / *Investment Properties*	Pinjaman/ Pembiayaan / *Loans/ Financing*	Pelaburan / *Investments*: Kertas[2]/Pinjaman Dijamin oleh Kerajaan Malaysia / *Malaysian Government Papers*[2] */Guaranteed Loans*	Sekuriti/ Hutang Korporat[3] / *Corporate Debt/Securities*[3]	Lain-lain / *Others*	Jumlah / *Total*	Aset Luar Negeri / *Foreign Assets*	Wang Tunai dan Simpanan / *Cash and Deposits*	Aset Lain[4] / *Other Assets*[4]
Insurans Hayat dan Takaful Keluarga Langsung/*Life Insurance and Direct Family Takaful*[5]												
2016 1Q	27	226,057.6	1,943.3	2,846.5	13,190.7	24,284.4	147,838.0	7,302.9	179,425.3	8,009.8	15,427.8	5,214.3
2Q	27	227,701.4	1,978.5	2,726.4	13,090.1	24,985.0	148,438.3	6,419.5	179,842.7	8,445.0	16,320.8	5,298.0
3Q	27	234,807.8	1,988.3	2,744.8	13,121.6	24,609.4	155,249.3	5,650.4	185,509.1	9,789.6	16,175.2	5,479.2
4Q	27	233,524.5	2,025.9	2,783.3	13,081.3	26,507.6	153,301.1	6,458.2	186,266.9	9,637.1	14,457.0	5,273.1
2017 1Q	27	241,019.5	2,052.3	2,794.1	13,151.6	26,926.4	159,835.2	7,572.5	194,334.2	10,710.2	12,778.3	5,198.9
2Q	27	245,131.3	2,056.2	2,814.7	13,140.3	25,206.6	164,887.8	7,855.1	197,949.5	10,465.3	13,674.0	5,031.3
3Q	27	249,216.9	2,109.0	2,826.0	12,687.2	25,850.5	168,385.1	8,558.1	202,793.7	10,643.5	13,099.6	5,057.9
4Q	27	254,498.6	2,149.9	2,725.3	12,679.9	26,105.2	172,359.6	9,000.3	207,465.2	10,970.7	13,579.8	4,927.8
2018 1Q	27	258,060.1	2,158.1	2,784.7	12,461.7	26,225.6	174,756.1	8,771.5	209,753.2	10,580.3	15,031.7	5,290.4
2Q	27	254,516.7	2,098.4	2,772.0	12,462.4	27,600.6	168,856.1	9,111.9	205,568.6	10,714.6	15,054.8	5,845.8
Insurans Am dan Takaful Am Langsung/*General Insurance and Direct General Takaful*[6]												
2016 1Q	36	39,952.5	863.4	224.8	64.7	6,835.3	8,802.6	8,057.9	23,695.7	43.5	8,457.9	6,602.5
2Q	36	39,566.4	871.6	224.5	61.1	6,372.7	8,678.7	8,280.2	23,331.5	78.0	8,767.1	6,232.4
3Q	36	38,836.5	899.5	197.5	57.1	6,221.5	8,991.0	8,111.1	23,323.6	56.3	8,766.5	5,536.0
4Q	36	38,766.4	933.9	195.8	56.8	6,645.4	8,969.3	7,903.3	23,518.0	66.4	8,768.2	5,227.3
2017 1Q	36	39,797.0	934.7	195.7	54.7	6,654.3	9,325.0	8,175.9	24,155.3	79.2	8,592.0	5,785.3
2Q	36	39,735.4	919.3	197.8	54.2	6,543.2	9,569.4	8,498.3	24,610.8	63.7	8,176.2	5,713.6
3Q	36	40,059.3	921.4	197.7	51.8	6,333.1	9,130.2	9,367.0	24,830.3	84.9	8,390.0	5,583.4
4Q	36	40,006.1	943.9	191.2	51.4	6,117.4	8,737.4	10,340.8	25,195.5	100.5	8,114.7	5,408.8
2018 1Q	35	42,136.8	921.9	169.3	50.5	6,111.7	8,794.9	10,406.7	25,313.2	91.1	7,985.9	7,604.9
2Q	35	40,450.6	843.8	119.0	49.0	5,929.7	8,560.4	10,573.6	25,063.8	90.4	7,481.3	6,803.3

1 Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.
2 Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan Malaysia dan Bil Bank Negara.
3 Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.
4 Termasuk premium terkumpul dan lain-lain aset.
5 Termasuk perniagaan insurans hayat dan takaful keluarga yang dikendalikan oleh syarikat insurans/insurans semula hayat /komposit dan pengendali takaful langsung keluarga/komposit.
6 Termasuk perniagaan insurans/takaful am yang dikendalikan oleh syarikat insurans /insurans semula komposit/am dan pengendali takaful komposit/am langsung.

Nota: Struktur jadual ini telah disemak dan dikemaskini berkuatkuasa mulai tahun 2004 dengan mengambilkira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM.
Sumber: Bank Negara Malaysia

1 From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.
2 Includes MGS, Treasury Bills, Malaysian Government Investment Issues and BNM Papers.
3 Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.
4 Includes outstanding premiums and miscellaneous assets.
5 Includes life insurance and family takaful business undertaken by composite and life/family insurance/reinsurance companies and direct takaful operators.
6 Includes general insurance/takaful business undertaken by composite and general insurance/reinsurance companies and direct takaful operators.

Notes: Structure of this table has been revised and updated with effect from year 2004 to take into consideration of all items in the investments portfolio to synchronize with BNM Annual Insurance Statistics format.
Source: Bank Negara Malaysia

4.2 Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia
Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers

RM juta/*RM million*

Akhir tempoh/*End of period*	Kumpulan Wang Insurans/ Insurance Fund	Ekuiti Pemegang Syer/*Shareholders' Equity*: Modal Berbayar/ *Paid-up Capital*	Akaun Premium Saham/ *Share Premium Account*	Rizab/ *Reserves*	Keuntungan/(Kerugian) Tertahan/ *Retained Profit/(Loss)*	Jumlah/ *Total*	Rizab Penilaian Semula Aset/ *Assets Revaluation Reserves*	Liabiliti Lain/ *Other Liabilities*	JUMLAH LIABILITI/ *TOTAL LIABILITIES*	Harta Benda, Loji dan Kelengkapan/ *Property, Plant and Equipment*	Pinjaman/ *Loans*	Pelaburan/*Investments*: Kertas/Pinjaman Dijamin oleh Kerajaan Malaysia *Malaysian Government Papers/Guaranteed Loans*	Sekuriti/Hutang Korporat *Corporate Debt/Securities*	Pelaburan Lain/ *Other Investments*	Jumlah/ *Total*	*Harta Benda Pelaburan/ Investment Properties*	Wang Tunai dan Simpanan/ *Cash and Deposits*	Aset Lain[1]/ *Other Assets*[1]	Aset Asing/ *Foreign Assets*	JUMLAH ASET/ *TOTAL ASSETS*
Perniagaan dalam Malaysia/*Business within Malaysia*																				
Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																				
2018 1H*	196,619.8	4,348.5	0.0	63.5	2,966.1	7,378.1	927.6	30,790.6	235,729.8	2,105.8	12,519.5	25,465.0	154,784.2	9,774.7	190,023.9	2,737.1	12,255.0	5,270.1	10,818.5	235,729.8
2H	197,804.5	4,348.5	0.0	50.5	5,546.5	9,945.5	1,101.3	32,672.0	241,523.4	2,084.2	12,525.8	28,251.9	157,765.5	10,056.1	196,073.5	3,488.4	12,341.7	4,519.9	10,489.8	241,523.4
2019 1H	211,289.2	4,378.5	0.0	139.0	4,001.5	8,519.1	2,202.2	34,213.7	256,224.2	2,096.4	12,275.0	25,335.4	168,535.0	11,656.4	205,526.8	3,504.4	15,106.3	5,347.6	12,367.7	256,224.2
2H	216,054.2	3,787.6	0.0	148.3	4,722.0	8,658.0	2,361.3	35,341.2	262,414.6	2,189.1	12,276.7	26,495.0	173,785.9	10,262.4	210,543.3	3,439.0	15,287.0	5,029.2	13,650.3	262,414.6
Penanggung Insurans Am Langsung/*General Direct Insurers*																				
2018 1H*	6,300.0	5,575.9	0.0	352.4	9,287.4	15,215.7	30.5	15,864.7	38,034.3	840.2	77.2	3,547.4	6,858.4	11,772.2	22,178.0	235.8	8,467.6	6,178.2	57.3	38,034.3
2H	6,248.3	5,825.9	0.0	494.1	10,266.8	16,586.8	58.4	15,472.6	38,351.8	782.8	74.5	3,563.9	6,731.7	11,985.4	22,281.0	404.8	8,827.0	5,947.1	34.7	38,351.8
2019 1H	6,402.4	5,825.9	0.0	480.1	9,972.7	16,278.7	231.9	15,946.7	39,613.1	752.1	71.3	3,635.1	6,674.4	13,187.4	23,496.9	404.5	8,404.3	6,448.2	35.8	39,613.1
2H	6,282.9	5,825.9	0.0	648.4	9,843.2	16,317.5	127.9	15,865.2	39,790.0	765.7	68.1	3,697.8	6,256.6	14,580.6	24,535.0	392.1	8,352.0	5,635.6	41.5	39,790.0
Penanggung Insurans Komposit[2] Langsung/*Composite[2] Direct Insurers*																				
2018 1H*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Perniagaan Global/Global Business																				
Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																				
2018 1H*	196,619.8	4,348.5	0.0	63.5	2,966.1	7,378.1	927.6	30,790.6	235,729.8	2,105.8	12,519.5	25,465.0	154,784.2	9,774.7	190,023.9	2,737.1	12,255.0	5,270.1	10,818.5	235,729.8
2H	197,804.5	4,348.5	0.0	50.5	5,546.5	9,945.5	1,101.3	32,672.0	241,523.4	2,084.2	12,525.8	28,251.9	157,765.5	10,056.1	196,073.5	3,488.4	12,341.7	4,519.9	10,489.8	241,523.4
2019 1H	211,289.2	4,378.5	0.0	139.0	4,001.5	8,519.1	2,202.2	34,213.7	256,224.2	2,096.4	12,275.0	25,335.4	168,535.0	11,656.4	205,526.8	3,504.4	15,106.3	5,347.6	12,367.7	256,224.2
2H	216,054.2	3,787.6	0.0	148.3	4,722.0	8,658.0	2,361.3	35,341.2	262,414.6	2,189.1	12,276.7	26,495.0	173,785.9	10,262.4	210,543.3	3,439.0	15,287.0	5,029.2	13,650.3	262,414.6
Penanggung Insurans Am Langsung/*General Direct Insurers*																				
2018 1H*	6,334.9	5,575.9	0.0	352.4	9,287.4	15,215.7	54.2	15,985.8	38,362.1	840.2	77.2	3,547.4	6,889.4	11,772.2	22,209.0	235.8	8,506.6	6,179.1	314.1	38,362.1
2H	6,292.2	5,825.9	0.0	494.1	10,266.8	16,586.8	58.4	15,604.8	38,708.6	782.8	74.5	3,563.9	6,764.5	11,985.4	22,313.8	404.8	8,875.2	5,948.6	308.9	38,708.6
2019 1H	6,451.1	5,825.9	0.0	480.1	9,972.7	16,278.7	256.2	16,095.1	39,984.3	752.1	71.3	3,635.1	6,704.9	13,187.4	23,527.4	404.5	8,446.0	6,449.0	334.0	39,984.3
2H	6,332.4	5,825.9	0.0	648.4	9,843.2	16,317.5	128.0	16,006.7	40,157.1	765.7	68.1	3,697.8	6,282.4	14,580.6	24,560.8	392.1	8,399.1	5,636.4	335.0	40,157.1
Penanggung Insurans Komposit[2] Langsung/*Composite[2] Direct Insurers*																				
2018 1H*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Penanggung Insurans Semula Profesional/*Professional Reinsurers*																				
2018 1H*	427.7	869.1	20.0	1.9	1,057.5	1,948.5	77.9	2,078.5	4,555.1	134.4	2.3	573.4	1,488.2	482.7	2,544.3	38.7	912.6	725.6	197.1	4,555.1
2H	429.9	989.1	0.0	0.6	1,089.1	2,078.9	86.8	2,061.4	4,678.2	133.1	1.8	518.4	1,600.4	505.5	2,624.3	34.5	688.5	734.7	461.4	4,678.2
2019 1H	481.0	989.1	0.0	22.8	1,161.3	2,173.2	116.6	2,002.3	4,789.5	132.0	1.7	537.7	1,647.9	641.7	2,827.3	31.6	528.3	859.8	408.9	4,789.5
2H	620.6	989.1	0.0	20.4	1,153.0	2,162.5	119.2	2,013.8	4,950.6	132.2	1.7	410.0	1,723.6	707.7	2,841.2	32.3	635.6	845.8	461.9	4,950.6

[1] Termasuk premium terkumpul dan lain-lain aset
[2] Data penanggung insurans komposit langsung diklasifikasikan semula sebagai penanggung insurans langsung untuk akhir tempoh 1H 2018
n.a: tidak berkenaan

* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] Includes outstanding premiums and miscellaneous assets
[2] Data on composite direct insurers is reclassified to direct insurers for 1H 2018
n.a: not applicable

* 1H: January-June
2H: January-December

Source : Bank Negara Malaysia

4.3 Takaful: Aset dan Liabiliti Pengendali Takaful Langsung Ditubuhkan di Malaysia
Takaful: Assets and Liabilities of Malaysian-Incorporated Direct Takaful Operators

RM juta/*RM million*

Tempoh/Period		Kumpulan Wang Takaful/ *Takaful Fund*	Ekuiti Pemegang Syer/*Shareholders' Equity*: Modal Berbayar/ *Paid-up Capital*	Akaun Premium Saham/ *Share Premium Account*	Rizab/ *Reserves*	Keuntungan/(Kerugian) Tertahan/ *Retained Profit/(Loss)*	Jumlah/ *Total*	Rizab Penilaian Semula Aset/ *Assets Revaluation Reserves*	Liabiliti Lain/ *Other Liabilities*	JUMLAH LIABILITI/ *TOTAL LIABILITIES*	Wang Tunai dan Simpanan/ Cash and Deposits	Pelaburan/Investments: Sekuriti Islam Kerajaan/Pinjaman Dijamin oleh Kerajaan Malaysia *Government Islamic papers/Malaysian Government Guaranteed Financing*	Sekuriti Hutang Swasta Islam dan Ekuiti/ *Islamic Private Debt Securities and Equities*	Pelaburan Lain/ *Other Investments*	Jumlah/ *Total*	Pelaburan Harta Benda/ *Investment Properties*	Pembiayaan/ *Financing*	Harta Benda, Loji dan Kelengkapan/ *Property, Plant and Equipment*	Aset Lain/*Other Assets*	Aset Asing/ *Foreign Assets*	JUMLAH ASET/ *TOTAL ASSETS*
Perniagaan dalam Malaysia/*Business within Malaysia*																					
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																					
2018	1H*	17,773.0	947.0	21.0	(22.0)	1,887.0	2,832.0	(89.0)	2,797.0	23,313.0	3,032.0	986.0	15,765.0	693.0	17,444.0	243.0	19.0	61.0	2,516.0	0.0	23,313.0
	2H	25,634.2	2,022.6	61.7	(5.4)	2,442.0	4,521.0	36.7	3,579.4	33,771.4	5,014.4	4,023.6	20,815.1	2,180.4	27,019.1	359.1	21.0	247.2	1,110.6	0.0	33,771.4
2019	1H	27,910.6	2,005.8	0.0	37.0	2,751.6	4,794.4	462.7	3,638.8	36,806.5	5,057.3	4,211.4	22,879.3	2,207.0	29,297.7	371.1	21.5	257.4	1,801.5	0.0	36,806.5
	2H	29,332.0	2,188.0	0.0	59.0	2,782.0	5,027.0	596.0	3,796.0	38,752.0	6,515.0	4,253.0	23,214.0	2,402.0	29,869.0	327.0	20.0	277.0	1,742.0	0.0	38,752.0
Pengendali Takaful Am Langsung/General *Direct Takaful Operators*																					
2018	1H*	1,318.2	1,195.0	0.0	(3.3)	69.5	1,261.2	(18.6)	1,885.6	4,446.4	1,060.4	389.4	2,566.2	95.1	3,050.7	10.5	0.0	9.9	314.9	0.0	4,446.4
	2H	1,656.9	1,459.0	0.0	6.2	213.3	1,678.5	(5.4)	2,394.9	5,724.8	1,611.3	475.8	3,049.0	120.4	3,645.2	10.6	0.0	9.4	448.3	0.0	5,724.8
2019	1H	1,776.1	1,517.0	0.0	45.1	355.0	1,917.1	48.4	2,592.9	6,334.4	1,470.6	558.4	3,633.2	181.8	4,373.4	10.6	1.0	8.6	470.3	0.0	6,334.4
	2H	1,863.0	1,517.0	0.0	57.0	503.0	2,076.0	67.0	2,768.0	6,774.0	1,725.0	518.0	3,885.0	104.0	4,507.0	11.0	1.0	8.0	521.0	0.0	6,774.0
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																					
2018	1H*	7,808.0	794.0	41.0	2.0	484.0	1,320.0	(6.0)	1,422.0	10,546.0	1,792.0	2,716.0	4,609.0	794.0	8,119.0	116.0	3.0	143.0	370.0	0.0	10,546.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Perniagaan Global/Global Business																					
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																					
2018	1H*	17,773.0	947.0	21.0	(22.0)	1,887.0	2,832.0	(89.0)	2,797.0	23,313.0	3,032.0	986.0	15,765.0	693.0	17,444.0	243.0	19.0	61.0	2,516.0	0.0	23,313.0
	2H	25,634.2	2,022.6	61.7	(5.4)	2,442.0	4,521.0	36.7	3,579.4	33,771.4	5,014.4	4,023.6	20,815.1	2,180.4	27,019.1	359.1	21.0	247.2	1,110.6	0.0	33,771.4
2019	1H	27,910.6	2,005.8	0.0	37.0	2,751.6	4,794.4	462.7	3,638.8	36,806.5	5,057.3	4,211.4	22,879.3	2,207.0	29,297.7	371.1	21.5	257.4	1,801.5	0.0	36,806.5
	2H	29,332.0	2,188.0	0.0	59.0	2,782.0	5,027.0	596.0	3,796.0	38,752.0	6,515.0	4,253.0	23,214.0	2,402.0	29,869.0	327.0	20.0	277.0	1,742.0	0.0	38,752.0
Pengendali Takaful Am Langsung/General *Direct Takaful Operators*																					
2018	1H*	1,318.2	1,195.0	0.0	(3.3)	69.5	1,261.2	(18.6)	1,885.6	4,446.4	1,060.4	389.4	2,566.2	95.1	3,050.7	10.5	0.0	9.9	314.9	0.0	4,446.4
	2H	1,656.9	1,459.0	0.0	6.2	213.3	1,678.5	(5.4)	2,394.9	5,724.8	1,611.3	475.8	3,049.0	120.4	3,645.2	10.6	0.0	9.4	448.3	0.0	5,724.8
2019	1H	1,776.1	1,517.0	0.0	45.1	355.0	1,917.1	48.4	2,592.9	6,334.4	1,470.6	558.4	3,633.2	181.8	4,373.4	10.6	1.0	8.6	470.3	0.0	6,334.4
	2H	1,863.0	1,517.0	0.0	57.0	503.0	2,076.0	67.0	2,768.0	6,774.0	1,725.0	518.0	3,885.0	104.0	4,507.0	11.0	1.0	8.0	521.0	0.0	6,774.0
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																					
2018	1H*	7,808.0	794.0	41.0	2.0	484.0	1,320.0	(6.0)	1,422.0	10,546.0	1,792.0	2,716.0	4,609.0	794.0	8,119.0	116.0	3.0	143.0	370.0	0.0	10,546.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung (Ditamatkan)
Life Insurance: New Business and Business in Force of Direct Insurers (Discontinued)

Tempoh/*Period*		Perniagaan Baharu/*New Business*					Perniagaan Berkuat Kuasa/*Business in Force*		
		Bilangan Polisi/*No. of Policies*	Nilai Diinsuranskan/*Sums Insured*	Premium/*Premium*			Bilangan Polisi/*No. of Policies*	Nilai Diinsuranskan/*Sums Insured*	Premium Tahunan/*Annual Premium*
				Tahunan/*Annual*	Tunggal/*Single*	Jumlah/*Total*			
		Unit/*Unit*	RM juta/*RM million*				Unit/*Unit*	RM juta/*RM million*	
		Perniagaan dalam Malaysia/*Business within Malaysia*							
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6
	2H	1,329,795	408,663.0	5,346.9	4,777.1	10,124.0	12,672,235	1,378,336.9	32,533.5
		Perniagaan Global/*Global Business*							
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6
	2H	1,329,795	408,663.0	5,347.2	4,777.1	10,124.4	12,672,235	1,378,336.9	32,533.5

[1] Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*

Source: Bank Negara Malaysia

4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung
Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

RM juta/*RM million*

Tempoh/Period		Hayat Biasa/*Ordinary Life*												Berkaitan Pelaburan/*Investment-Linked*			Jumlah/Total		
		Seumur Hidup/*Whole Life*			Endowmen/*Endowment*			Sementara/*Temporary*			Lain-lain/*Others*								
		Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*
		Perniagaan dalam Malaysia/*Business within Malaysia*																	
	*																		
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
2018	1H	5,116.9	0.0	5,116.9	7,411.6	18.3	7,429.8	417.2	69.8	486.9	3,042.2	221.2	3,263.5	16,945.3	8.6	16,953.9	32,933.2	317.8	33,251.0
	2H	4,936.6	0.0	4,936.6	7,577.8	17.9	7,595.7	435.9	69.5	505.4	2,886.1	263.1	3,149.2	18,197.7	9.0	18,206.7	34,034.2	359.4	34,393.6
2019	1H	4,782.0	0.0	4,782.0	7,693.7	17.1	7,710.8	475.2	69.6	544.8	2,794.1	321.2	3,115.3	19,289.8	9.0	19,298.9	35,034.8	416.9	35,451.8
	2H	4,675.4	0.0	4,675.4	7,864.3	16.5	7,880.8	501.7	70.8	572.6	2,761.6	343.1	3,104.6	20,694.1	9.1	20,703.2	36,497.1	439.6	36,936.7
		Perniagaan Global/*Global Business*																	
	*																		
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
2018	1H	5,116.9	0.0	5,116.9	7,411.6	18.3	7,429.8	417.2	69.8	486.9	3,042.2	221.2	3,263.5	16,945.3	8.6	16,953.9	32,933.2	317.8	33,251.0
	2H	4,936.6	0.0	4,936.6	7,577.8	17.9	7,595.7	435.9	69.5	505.4	2,886.1	263.1	3,149.2	18,197.7	9.0	18,206.7	34,034.2	359.4	34,393.6
2019	1H	4,782.0	0.0	4,782.0	7,693.7	17.1	7,710.8	475.2	69.6	544.8	2,794.1	321.2	3,115.3	19,289.8	9.0	19,298.9	35,034.8	416.9	35,451.8
	2H	4,675.4	0.0	4,675.4	7,864.3	16.5	7,880.8	501.7	70.8	572.6	2,761.6	343.1	3,104.6	20,694.1	9.1	20,703.2	36,497.1	439.6	36,936.7

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies.*
* *1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.6.8 Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung
Life Insurance: Terminations of Annual Premiums of Direct Insurers

RM juta/*RM million*

Tempoh/*Period*		Kematian/*Death*			Kematangan/*Maturity*			Serahan/*Surrender*			Perlucutan Hak tolak Pengaktifan Semula/*Forfeiture less Revivals*			Sebab Lain (termasuk tamat tempoh) / *Other Causes (including expiry)*			Jumlah/*Total*		
		Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Kumpulan/*Group*	Jumlah/*Total*
		Perniaagaan dalam Malaysia/*Business within Malaysia*																	
	*																		
2015	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
2016	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
2017	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.6	30.3	1,278.9	3,290.6	48.2	3,338.8
2018	1H	24.1	0.1	24.2	38.6	0.6	39.2	961.2	1.6	962.8	34.1	7.6	41.6	625.2	14.4	639.6	1,683.2	24.2	1,707.4
	2H	52.4	0.2	52.5	88.3	1.3	89.6	1,917.8	2.7	1,920.5	62.0	12.6	74.7	1,333.6	31.2	1,364.8	3,454.1	48.0	3,502.1
2019	1H	26.6	0.1	26.7	53.9	0.6	54.6	972.4	1.5	973.9	86.2	6.6	92.8	718.1	16.2	734.3	1,857.2	25.0	1,882.2
	2H	55.6	0.2	55.8	109.3	1.3	110.7	1,964.2	3.0	1,967.3	155.2	12.6	167.9	1,368.3	31.7	1,400.0	3,652.7	48.9	3,701.6
		Perniagaan Global/*Global Business*																	
	*																		
2015	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
2016	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
2017	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.6	30.3	1,278.9	3,290.6	48.2	3,338.8
2018	1H	24.1	0.1	24.2	38.6	0.6	39.2	961.2	1.6	962.8	34.1	7.6	41.6	625.2	14.4	639.6	1,683.2	24.2	1,707.4
	2H	52.4	0.2	52.5	88.3	1.3	89.6	1,917.8	2.7	1,920.5	62.0	12.6	74.7	1,333.6	31.2	1,364.8	3,454.1	48.0	3,502.1
2019	1H	26.6	0.1	26.7	53.9	0.6	54.6	972.4	1.5	973.9	86.2	6.6	92.8	718.1	16.2	734.3	1,857.2	25.0	1,882.2
	2H	55.6	0.2	55.8	109.3	1.3	110.7	1,964.2	3.0	1,967.3	155.2	12.6	167.9	1,368.3	31.7	1,400.0	3,652.7	48.9	3,701.6

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies.*
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan
Life Insurance: Income and Outgo

RM juta/*RM million*

Tempoh/*Period*		Pendapatan/*Income*				Perbelanjaan/*Outgo*					Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo*
		Pendapatan Premium/*Premium Income*	Pendapatan Pelaburan Bersih/*Net Investment Income*	Keuntungan atas Jualan Aset dan Pendapatan Pelbagai/*Profit on Sale of Assets and Miscellaneous Income*	Jumlah/*Total*	Faedah Polisi Bersih/*Net Policy Benefits*	Imbuhan Agensi/*Agency Remuneration*	Perbelanjaan Pengurusan/*Management Expenses*	Kerugian dari Pelupusan Aset dan Perbelanjaan Lain/*Loss on Disposal of Assets and Other Outgo*	Jumlah/*Total*	
		Perniagaan dalam Malaysia/*Business within Malaysia*									
	*										
2015	1H	14,274.2	3,982.8	2,513.3	20,770.4	9,819.4	1,870.3	1,420.7	1,411.6	14,522.0	6,248.4
	2H	29,889.8	8,053.8	2,979.5	40,923.0	20,474.0	3,859.9	2,987.6	3,037.6	30,359.1	10,563.9
2016	1H	15,167.5	4,169.2	3,342.1	22,678.7	10,580.8	1,936.3	1,524.1	2,198.5	16,239.7	6,439.1
	2H	31,431.6	8,442.7	3,222.0	43,096.3	21,295.1	4,055.8	3,217.4	2,803.9	31,372.1	11,724.2
2017	1H	15,872.5	4,423.3	5,175.4	25,471.1	11,102.5	2,046.7	1,656.8	1,060.2	15,866.3	9,604.9
	2H	33,046.4	9,066.3	7,528.4	49,641.0	22,500.6	4,253.6	3,463.8	2,309.3	32,527.3	17,113.7
2018	1H	16,938.6	4,724.7	6,831.1	28,494.4	11,398.9	2,182.0	1,668.4	5,747.5	20,996.8	7,497.6
	2H	34,833.9	9,742.1	8,952.8	53,528.8	23,567.3	4,381.3	3,477.0	8,995.8	40,421.4	13,107.3
2019	1H	18,200.0	4,900.6	8,665.7	31,766.3	12,075.1	2,219.8	1,735.2	1,636.9	17,667.0	14,099.3
	2H	37,650.5	10,011.5	10,596.3	58,258.3	25,934.5	4,550.6	3,593.6	3,518.6	37,597.4	20,661.0
		Perniagaan Global/*Global Business*									
	*										
2015	1H	14,338.0	3,984.1	2,519.8	20,841.9	9,844.2	1,886.6	1,423.2	1,411.8	14,565.8	6,276.1
	2H	30,041.2	8,057.0	3,002.4	41,100.5	20,541.3	3,899.6	2,994.6	3,038.8	30,474.4	10,626.1
2016	1H	15,236.2	4,170.9	3,342.2	22,749.3	10,624.2	1,952.3	1,526.9	2,208.5	16,311.8	6,437.4
	2H	31,585.9	8,446.2	3,239.3	43,271.4	21,372.9	4,100.8	3,228.1	2,804.0	31,505.7	11,765.7
2017	1H	15,969.9	4,425.2	5,175.5	25,570.6	11,152.5	2,072.8	1,660.0	1,069.3	15,954.5	9,616.1
	2H	33,236.3	9,070.4	7,528.6	49,835.3	22,581.0	4,304.2	3,471.8	2,332.2	32,689.1	17,146.2
2018	1H	17,061.2	4,727.1	6,831.4	28,619.7	11,462.7	2,216.6	1,673.7	5,750.4	21,103.5	7,516.2
	2H	35,044.8	9,747.5	8,959.1	53,751.4	23,680.3	4,435.1	3,486.6	8,997.1	40,599.0	13,152.4
2019	1H	18,316.7	4,903.8	8,666.6	31,887.2	12,139.8	2,246.6	1,740.4	1,637.6	17,764.4	14,122.8
	2H	37,850.6	10,018.1	10,599.4	58,468.1	26,065.7	4,581.6	3,602.9	3,519.9	37,770.1	20,697.9

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies.*
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat
Life Insurance: Assets of Life Insurance Funds

RM juta/*RM million*

Tempoh/*Period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Pelaburan/*Investments*: Kertas & Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers & Guaranteed Loans*	Pelaburan/*Investments*: Sekuriti & Hutang Korporat/*Corporate Debt & Securities*	Pelaburan/*Investments*: Lain-lain/*Others*	Pelaburan/*Investments*: Jumlah/*Total*	Pelaburan Harta Benda/*Investment Properties*	Pinjaman/*Loans*: Gadai Janji/*Mortgages*	Pinjaman/*Loans*: Polisi/*Policy*	Pinjaman/*Loans*: Lain-lain/*Others*	Pinjaman/*Loans*: Jumlah/*Total*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain[2]/*Other Assets* [2]	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
		Perniagaan dalam Malaysia/*Business within Malaysia*													
	*														
2015	1H	11,052.8	22,344.0	126,862.2	6,416.8	155,623.0	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,208.1	8,048.6	195,598.3
	2H	11,377.5	22,881.1	130,043.0	6,276.6	159,200.6	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,146.9	8,739.4	200,521.2
2016	1H	12,974.4	22,869.0	133,571.2	5,275.3	161,715.6	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,494.5	8,444.8	205,100.5
	2H	11,203.6	24,169.2	137,978.1	5,311.8	167,459.1	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,471.3	9,636.9	210,335.4
2017	1H	9,684.4	22,706.9	149,206.6	6,677.6	178,591.1	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,318.7	10,465.0	220,744.3
	2H	10,135.8	23,294.7	155,311.0	7,762.2	186,367.9	2,392.2	3,451.6	8,719.2	509.1	12,679.9	2,149.9	4,164.0	10,970.2	228,860.0
2018	1H	11,494.0	24,667.1	151,614.3	7,894.4	184,175.8	2,424.4	2,957.1	8,761.3	744.1	12,462.4	2,098.4	4,845.1	10,714.6	228,214.8
	2H	12,008.9	27,551.7	154,895.9	8,129.7	190,577.3	3,175.8	2,978.6	8,783.4	705.3	12,467.3	2,081.0	4,372.7	10,400.5	235,083.5
2019	1H	13,655.6	24,605.5	165,089.6	9,655.7	199,350.9	3,198.4	2,947.7	8,740.1	521.9	12,209.7	2,093.7	5,130.8	12,259.6	247,898.7
	2H	14,762.9	25,842.0	170,487.1	7,880.7	204,209.9	3,149.3	2,981.8	8,714.7	509.5	12,206.0	2,187.6	4,745.6	13,534.5	254,795.6
		Perniagaan Global/*Global Business*													
	*														
2015	1H	11,078.7	22,380.8	126,862.2	6,416.8	155,659.7	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,255.0	8,135.9	195,795.1
	2H	11,424.0	22,917.5	130,043.0	6,276.6	159,237.0	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,209.9	8,850.8	200,778.6
2016	1H	13,002.2	22,905.4	133,571.2	5,285.3	161,762.0	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,540.1	8,568.9	205,344.4
	2H	11,228.7	24,205.3	137,978.1	5,326.3	167,509.7	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,535.7	9,784.9	210,623.3
2017	1H	9,711.6	22,743.0	149,206.6	6,691.5	178,641.0	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,391.9	10,624.5	221,054.1
	2H	10,156.7	23,331.6	155,311.0	7,780.1	186,422.7	2,392.2	3,451.6	8,719.2	509.1	12,679.9	2,149.9	4,263.4	11,135.5	229,200.4
2018	1H	11,530.4	24,703.8	151,614.3	7,914.7	184,232.9	2,424.4	2,957.1	8,761.3	744.1	12,462.4	2,098.4	4,936.6	10,897.0	228,582.1
	2H	12,061.2	27,581.6	154,895.9	8,150.9	190,628.3	3,175.8	2,978.6	8,783.4	705.3	12,467.3	2,081.0	4,479.3	10,596.7	235,489.7
2019	1H	13,685.0	24,668.5	165,089.6	9,677.2	199,435.3	3,198.4	2,947.7	8,740.1	521.9	12,209.7	2,093.7	5,245.4	12,464.6	248,332.2
	2H	14,790.2	25,910.0	170,487.1	7,902.2	204,299.3	3,149.3	2,981.8	8,714.7	509.5	12,206.0	2,187.6	4,844.3	13,636.8	255,113.4

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
[2] Termasuk premium terkumpul dan lain-lain aset.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
2 *Includes outstanding premiums and miscellaneous assets.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.1 Insurans Am: Agihan Premium Langsung Kasar
General Insurance: Distribution of Gross Direct Premiums

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/ *Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/ *Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2015	1H	927.5	256.8	1,518.1	1,260.9	530.3	3,533.2	4,063.4	297.5	120.6	442.5	8,887.2
	2H	1,631.9	631.7	2,943.8	2,246.5	1,056.9	6,981.0	8,037.9	527.9	231.6	837.1	17,088.5
2016	1H	908.4	320.7	1,646.8	1,273.5	570.7	3,524.6	4,095.3	319.1	116.2	440.2	9,120.3
	2H	1,494.3	631.2	3,088.3	2,307.7	1,107.8	7,016.0	8,123.7	539.1	218.3	844.0	17,246.6
2017	1H	789.8	257.0	1,688.9	1,221.7	564.6	3,613.7	4,178.2	292.8	105.9	420.4	8,954.7
	2H	1,275.2	660.6	3,221.5	2,201.8	1,435.0	6,864.9	8,299.9	526.2	217.8	830.4	17,233.5
2018	1H	734.3	296.2	1,683.3	1,279.9	914.2	3,278.1	4,192.3	307.8	107.3	437.1	9,038.2
	2H	1,277.7	546.1	3,329.0	2,347.7	1,828.7	6,624.2	8,452.9	565.5	209.6	823.1	17,551.5
2019	1H	800.6	215.6	1,725.6	1,171.3	916.6	3,265.7	4,182.3	316.0	45.1	458.9	8,915.4
	2H	1,345.8	517.3	3,365.7	2,201.8	1,800.5	6,615.0	8,415.5	595.0	86.2	884.3	17,411.6
		Perniagaan Global/*Global Business*										
	*											
2015	1H	929.6	259.2	1,532.2	1,265.8	530.3	3,561.0	4,091.2	301.1	138.2	462.2	8,979.4
	2H	1,634.9	635.2	2,960.5	2,252.5	1,056.9	7,026.4	8,083.3	534.0	256.1	869.3	17,225.9
2016	1H	909.1	321.2	1,648.4	1,278.7	570.7	3,536.6	4,107.3	320.9	123.1	453.8	9,162.5
	2H	1,496.0	631.9	3,091.3	2,313.8	1,107.8	7,035.5	8,143.3	542.5	230.5	872.1	17,321.4
2017	1H	790.8	257.4	1,690.3	1,226.1	564.6	3,619.5	4,184.1	294.7	111.8	434.6	8,989.8
	2H	1,277.1	661.6	3,224.2	2,207.5	1,435.0	6,878.6	8,313.6	530.3	229.0	856.4	17,299.8
2018	1H	735.1	296.8	1,684.5	1,281.9	914.2	3,287.2	4,201.4	309.4	112.3	449.9	9,071.4
	2H	1,279.1	548.3	3,331.5	2,351.3	1,828.7	6,648.3	8,477.0	568.7	220.3	850.6	17,626.8
2019	1H	801.2	218.0	1,727.0	1,174.2	916.6	3,282.2	4,198.8	317.9	53.0	474.2	8,964.3
	2H	1,346.9	521.6	3,368.7	2,206.1	1,800.5	6,650.2	8,450.7	598.4	101.0	914.8	17,508.2

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan (Ditamatkan)
General Insurance: Claims Ratio (Discontinued)

Akhir tempoh/*End of period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident*	Motor/*Motor*: Perlindungan 'Akta'/*'Act' Cover*	Motor/*Motor*: Lain-lain/*Others*	Motor/*Motor*: Jumlah/*Total*	Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
		%										
2013	1H	31.8	93.2	35.1	39.6	221.0	55.1	74.3	21.4	15.4	34.3	57.9
	2H	31.4	57.4	33.7	37.8	199.6	55.4	72.8	25.6	12.0	35.9	56.2
2014	1H	38.5	47.3	29.1	42.5	316.7	51.7	76.2	20.3	11.7	47.4	58.3
	2H	41.5	51.5	37.2	42.5	209.6	52.1	71.1	26.0	9.6	46.4	57.2
2015	1H	35.2	123.6	25.5	36.2	219.7	53.1	74.0	33.2	12.3	47.1	57.1
	2H	42.2	76.5	34.6	39.7	209.2	51.7	71.3	20.0	9.7	47.8	57.2
2016	1H	33.7	50.3	35.2	45.3	123.0	57.6	66.1	45.2	13.7	38.9	54.4
	2H	34.9	50.0	36.7	46.5	124.1	56.9	66.2	21.4	9.8	38.1	54.5
2017	1H	43.0	85.4	18.6	50.8	151.9	60.1	72.1	35.8	11.2	44.7	56.9
	2H	35.3	77.1	26.1	51.3	115.4	60.8	70.1	40.7	10.3	41.3	56.7
		Perniagaan Global/*Global Business*										
		%										
2013	1H	38.8	84.3	43.5	41.5	223.2	54.8	73.8	22.8	23.7	26.6	58.2
	2H	38.1	54.9	47.5	39.3	199.3	55.4	72.3	27.7	22.0	31.8	57.4
2014	1H	41.7	52.8	35.9	40.7	316.0	51.6	75.0	22.0	20.0	58.4	58.0
	2H	47.0	54.2	46.9	42.5	209.2	53.3	71.4	27.2	19.2	47.9	58.4
2015	1H	47.3	100.1	35.9	37.8	219.7	53.8	73.6	34.2	19.8	54.8	58.3
	2H	58.3	74.8	52.9	42.2	209.1	53.0	71.6	23.4	16.4	59.3	61.1
2016	1H	40.5	60.7	36.6	45.8	123.0	60.1	67.9	32.7	13.7	49.9	55.5
	2H	46.6	59.4	42.9	48.6	124.4	57.6	66.5	37.0	8.8	54.5	56.7
2017	1H	48.6	90.6	30.1	57.4	152.4	61.2	72.5	10.3	12.5	65.9	59.6
	2H	43.7	76.2	32.4	58.9	115.3	62.0	70.6	29.0	11.8	63.7	59.1

[1] Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Tuntutan bersih kena dibayar sebagai nisbah pendapatan premium diperoleh.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
[2] *Net claims incurred as a ratio of earned premium income.*

Source: Bank Negara Malaysia

4.7.14 Insurans Am: Pendapatan Premium Diperoleh
General Insurance: Earned Premium Income

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2015	1H	241.4	119.6	1,012.0	1,210.8	483.8	3,371.9	3,855.7	133.3	108.6	286.9	6,968.2
	2H	479.4	308.0	2,075.7	2,156.8	972.5	6,845.0	7,817.5	246.7	217.3	557.5	13,859.0
2016	1H	234.0	158.4	1,057.1	1,067.9	509.4	3,401.0	3,910.4	102.0	108.0	303.8	6,941.7
	2H	454.8	335.6	2,172.2	2,074.0	1,092.8	6,812.7	7,905.5	227.4	207.0	623.4	13,999.9
2017	1H	214.2	147.6	1,143.4	1,033.6	515.4	3,418.2	3,933.6	114.3	105.2	299.3	6,991.3
	2H	461.4	270.5	2,250.6	2,029.5	1,362.8	6,651.7	8,014.5	253.3	215.7	613.9	14,109.4
2018	1H	210.4	145.4	1,168.2	1,013.4	863.6	3,212.5	4,076.1	119.6	104.3	298.3	7,135.7
	2H	431.4	331.6	2,451.5	2,074.9	1,721.7	6,445.9	8,167.6	250.4	205.0	622.8	14,535.3
2019	1H	225.3	129.7	1,178.1	1,043.4	873.5	3,237.9	4,111.4	132.6	59.9	307.7	7,188.1
	2H	439.9	255.9	2,362.8	2,095.0	1,656.4	6,583.7	8,240.0	281.4	111.4	629.3	14,415.7
		Perniagaan Global/*Global Business*										
	*											
2015	1H	322.1	184.9	1,385.4	1,277.0	483.8	3,579.1	4,062.9	137.7	123.6	346.9	7,840.5
	2H	645.4	439.4	2,825.0	2,359.3	973.0	7,193.4	8,166.4	256.2	243.2	698.9	15,633.8
2016	1H	298.8	217.7	1,399.4	1,182.6	509.4	3,606.1	4,115.5	128.4	113.7	379.4	7,835.5
	2H	585.4	491.0	2,923.5	2,419.7	1,093.9	7,192.7	8,286.6	243.2	219.7	825.9	15,995.0
2017	1H	271.8	206.4	1,537.6	1,252.5	514.6	3,628.3	4,143.0	125.8	111.0	362.0	8,010.1
	2H	583.7	409.9	2,993.7	2,570.0	1,362.3	7,135.6	8,497.9	280.0	227.5	797.4	16,360.1
2018	1H	247.7	229.3	1,449.9	1,148.5	860.5	3,543.4	4,403.9	129.4	108.9	321.8	8,039.4
	2H	511.4	490.3	3,014.1	2,329.0	1,730.6	7,137.8	8,868.3	276.2	215.1	673.9	16,378.3
2019	1H	259.9	192.6	1,462.1	1,179.2	871.2	3,647.7	4,518.9	148.3	66.2	345.1	8,172.4
	2H	519.1	379.7	3,039.0	2,384.8	1,658.6	7,380.3	9,038.9	321.8	125.1	695.9	16,504.4

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.19 Insurans Am: Tuntutan Bersih Dibayar
General Insurance: Net Claims Paid

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2015	1H	97.6	67.4	292.6	400.4	583.7	1,621.0	2,204.7	25.3	11.5	135.3	3,234.7
	2H	199.9	152.5	594.8	833.4	1,226.8	3,396.9	4,623.6	48.8	26.9	265.1	6,745.0
2016	1H	74.5	74.4	374.0	452.0	692.2	1,963.0	2,655.2	31.8	13.2	112.6	3,787.6
	2H	166.6	185.1	798.5	923.2	1,433.7	3,912.2	5,345.9	57.6	26.7	245.6	7,749.1
2017	1H	103.6	82.9	335.9	515.0	748.9	1,987.6	2,736.5	30.6	10.9	123.8	3,939.2
	2H	193.0	237.8	666.6	1,016.3	1,581.7	4,047.7	5,629.4	63.2	21.2	249.6	8,077.0
2018	1H	76.1	73.3	384.5	511.7	847.3	2,022.4	2,869.7	47.3	9.8	128.5	4,100.9
	2H	148.9	171.2	758.1	1,056.4	1,722.2	4,085.1	5,807.3	81.4	19.1	264.0	8,306.4
2019	1H	76.5	89.3	274.0	499.7	842.8	1,987.9	2,830.7	29.8	7.7	116.3	3,924.0
	2H	161.8	255.6	616.6	1,006.9	1,780.8	4,059.2	5,840.1	72.5	16.5	245.9	8,215.9
		Perniagaan Global/*Global Business*										
	*											
2015	1H	148.5	90.3	664.8	423.9	583.7	1,680.4	2,264.1	27.4	18.3	159.0	3,796.3
	2H	320.4	200.3	1,193.9	917.8	1,226.8	3,625.5	4,852.3	52.8	38.0	348.2	7,923.6
2016	1H	121.8	101.7	554.9	516.0	692.2	2,095.9	2,788.1	32.4	16.3	215.4	4,346.5
	2H	254.9	248.9	1,163.6	1,094.0	1,433.7	4,116.7	5,550.4	59.8	32.6	414.1	8,818.3
2017	1H	142.4	120.1	563.9	558.5	748.9	2,104.9	2,853.8	32.0	13.8	186.6	4,471.0
	2H	273.6	310.4	1,134.3	1,312.5	1,581.7	4,333.4	5,915.2	65.9	27.7	334.6	9,374.3
2018	1H	111.7	115.4	549.7	590.5	847.3	2,192.8	3,040.2	52.1	15.3	235.6	4,710.5
	2H	235.0	252.4	1,081.5	1,259.2	1,722.4	4,491.4	6,213.9	89.7	28.3	461.3	9,621.3
2019	1H	112.7	127.4	472.8	593.0	842.8	2,205.5	3,048.3	32.9	9.8	136.6	4,533.4
	2H	229.1	325.2	1,006.1	1,198.3	1,780.9	4,564.8	6,345.7	80.2	21.3	288.6	9,494.6

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar
General Insurance: Net Claims Incurred

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2015	1H	85.1	147.8	258.3	438.8	1,063.1	1,790.6	2,853.7	44.3	13.4	135.1	3,976.4
	2H	202.1	235.7	719.1	856.3	2,034.9	3,535.8	5,570.6	49.4	21.1	266.3	7,920.7
2016	1H	79.0	79.7	372.6	484.0	626.5	1,958.7	2,585.3	46.1	14.8	118.1	3,779.5
	2H	158.8	167.8	796.8	963.9	1,356.5	3,873.0	5,229.6	48.8	20.4	237.7	7,623.8
2017	1H	92.1	126.1	212.9	524.7	783.2	2,053.3	2,836.4	40.9	11.7	133.8	3,978.6
	2H	165.3	208.8	586.0	1,046.4	1,613.0	4,054.0	5,667.0	99.7	22.5	254.0	8,049.9
2018	1H	81.3	112.7	356.0	612.7	859.2	2,026.3	2,885.5	57.2	12.5	141.2	4,259.1
	2H	178.2	204.3	853.4	1,143.1	1,754.5	4,030.3	5,784.8	100.1	20.4	270.1	8,554.4
2019	1H	97.5	190.9	344.7	525.5	889.1	2,011.7	2,900.8	62.7	10.3	149.2	4,281.7
	2H	197.4	283.5	660.0	1,021.9	1,874.7	3,943.6	5,818.2	109.1	13.8	260.7	8,364.6
		Perniagaan Global/*Global Business*										
	*											
2015	1H	152.2	185.1	496.7	483.1	1,063.1	1,925.4	2,988.4	47.1	24.5	190.2	4,567.4
	2H	376.2	328.7	1,493.4	995.8	2,034.9	3,810.1	5,844.9	60.0	39.8	414.4	9,553.3
2016	1H	121.1	132.1	512.9	542.1	626.6	2,168.4	2,795.0	41.9	15.6	189.2	4,350.0
	2H	273.1	291.8	1,255.6	1,176.0	1,360.4	4,146.6	5,507.0	90.0	19.2	450.0	9,062.6
2017	1H	132.2	187.1	463.2	718.6	784.1	2,220.4	3,004.6	12.9	13.9	238.7	4,771.2
	2H	257.4	312.4	970.1	1,519.1	1,611.7	4,433.5	6,045.2	77.9	27.1	508.3	9,717.5
2018	1H	105.5	180.3	383.8	688.0	859.0	2,265.0	3,124.0	60.0	13.4	137.2	4,692.1
	2H	228.7	320.6	977.5	1,321.9	1,755.0	4,551.3	6,306.2	110.7	20.7	260.8	9,547.0
2019	1H	118.0	232.9	480.1	618.4	889.0	2,313.8	3,202.8	68.7	14.0	146.9	4,881.8
	2H	239.0	353.7	1,082.9	1,211.6	1,877.1	4,590.5	6,467.5	132.8	21.1	277.7	9,786.2

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general insurance business undertaken by composite and general insurance companies.
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian
General Insurance: Underwriting and Operating Results

RM juta/*RM million*

Tempoh/*Period*		Pendapatan Premium Diperoleh/*Earned Premium Income*	Tuntutan Bersih Kena Dibayar/*Net Claims Incurred*	Komisen/*Commissions*	Perbelanjaan Pengurusan[2]/*Management Expenses*[2]	Keuntungan Pengunderaitan/*Underwriting Profit*	Keuntungan Pelaburan/*Investment Income*	Keuntungan Modal/*Capital Gains*	Pendapatan Lain/*Other Income*	Kerugian Modal/*Capital Losses*	Perbelanjaan Lain/*Other Outgo*	Keuntungan Kendalian/*Operating Profit*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2015	1H	6,968.2	3,976.4	785.5	1,387.2	819.1	532.9	64.5	79.7	17.6	272.7	1,205.8
	2H	13,859.0	7,920.7	1,560.7	2,859.6	1,518.0	1,099.0	95.4	170.4	36.5	342.6	2,503.6
2016	1H	6,941.7	3,779.5	771.9	1,495.0	895.3	584.1	39.7	93.5	17.3	75.2	1,520.0
	2H	13,999.9	7,623.8	1,564.4	3,096.1	1,715.6	1,187.0	77.2	155.1	28.0	136.4	2,970.5
2017	1H	6,991.3	3,978.6	788.9	1,630.0	593.8	568.0	61.1	83.3	7.7	64.7	1,233.9
	2H	14,109.4	8,049.9	1,588.1	3,280.4	1,191.0	1,181.8	111.3	197.1	23.0	121.5	2,536.7
2018	1H	7,135.7	4,259.1	813.7	1,597.2	465.7	600.2	55.5	66.3	19.0	92.9	1,075.9
	2H	14,535.3	8,554.4	1,568.9	3,220.2	1,191.9	1,238.7	76.7	149.2	40.0	182.3	2,434.2
2019	1H	7,188.1	4,281.7	812.7	1,664.9	428.8	656.9	27.6	140.9	9.5	62.5	1,182.3
	2H	14,415.7	8,364.6	1,651.8	3,372.9	1,026.4	1,356.1	80.5	258.0	15.0	117.8	2,588.2
		Perniagaan Global/*Global Business*										
	*											
2015	1H	7,840.5	4,567.4	1,031.9	1,427.4	813.8	559.7	66.1	160.3	17.8	286.4	1,295.7
	2H	15,633.8	9,553.3	2,015.6	2,929.3	1,135.6	1,152.8	97.1	389.8	36.8	360.8	2,377.7
2016	1H	7,835.5	4,350.0	1,080.1	1,553.0	852.5	613.1	67.3	109.6	17.3	180.1	1,445.0
	2H	15,995.0	9,062.6	2,172.5	3,211.1	1,548.9	1,247.6	105.1	266.3	28.5	154.4	2,984.9
2017	1H	8,010.1	4,771.2	1,036.8	1,660.1	542.0	605.5	61.4	96.1	10.3	138.0	1,156.8
	2H	16,360.1	9,717.5	2,129.8	3,357.2	1,155.6	1,257.4	112.2	216.4	26.3	322.7	2,392.7
2018	1H	8,039.4	4,692.1	1,076.7	1,643.8	626.8	640.6	55.7	69.4	20.3	147.6	1,224.6
	2H	16,378.3	9,547.0	2,125.1	3,325.4	1,381.0	1,323.1	77.0	192.1	41.3	215.5	2,716.1
2019	1H	8,172.4	4,881.8	1,135.0	1,701.5	454.0	705.1	28.4	203.5	10.7	78.5	1,301.8
	2H	16,504.4	9,786.2	2,239.8	3,448.8	1,029.6	1,450.7	88.5	336.7	16.5	157.5	2,731.4

[1] Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general insurance business undertaken by composite and general insurance companies.
[2] Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts.
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.b Insurans Am: Aset Kumpulan Wang Insurans Am
General Insurance: Assets of General Insurance Funds

RM juta/*RM million*

Tempoh/*Period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Amaun tertunggak daripada pelanggan/pengantara/ penanggung insurans semula/*Amount due from clients/ intermediaries/ reinsurers*	Pelaburan/*Investments*				Pelaburan Harta Benda/*Investment Properties*	Pinjaman/*Loans*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain[2]/*Other Assets* [2]	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
				Kertas dan Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers and Guaranteed Loans*	Sekuriti dan Hutang Korporat/*Corporate Debt and Securities*	Lain-lain/*Others*	Jumlah/*Total*						
		Perniagaan dalam Malaysia/*Business within Malaysia*											
	*												
2015	1H	7,071.0	3,178.3	6,275.9	7,046.2	7,175.1	20,497.3	151.0	75.6	893.9	2,137.4	125.3	34,130.0
	2H	7,308.6	2,899.5	6,231.7	6,923.9	7,865.1	21,020.8	200.4	68.5	836.6	2,421.0	89.4	34,844.8
2016	1H	7,754.7	3,317.9	5,841.1	7,183.7	8,187.2	21,211.9	200.4	61.1	871.6	2,568.7	78.0	36,064.4
	2H	7,798.3	2,701.4	6,081.9	7,315.1	7,784.4	21,181.4	171.5	56.8	933.9	2,264.2	66.4	35,173.9
2017	1H	7,385.0	2,974.8	6,004.5	7,751.3	8,423.2	22,179.0	173.5	54.2	919.3	2,435.6	63.7	36,184.9
	2H	7,373.1	2,764.7	5,591.2	6,850.1	10,268.8	22,710.2	166.3	51.4	943.9	2,251.4	100.5	36,361.5
2018	1H	7,571.0	2,850.5	5,593.1	6,991.8	10,448.8	23,033.7	158.9	49.0	906.2	2,364.6	90.4	37,024.3
	2H	8,430.8	2,553.4	5,434.7	6,789.4	10,687.4	22,911.4	279.1	47.7	861.7	2,293.1	42.5	37,419.6
2019	1H	7,795.5	2,910.4	5,456.3	6,835.9	11,701.9	23,994.1	276.1	45.1	836.2	2,543.6	44.8	38,446.0
	2H	7,962.4	2,200.2	5,324.4	6,475.7	13,103.8	24,903.9	254.3	43.1	847.5	2,353.5	58.4	38,623.2
		Perniagaan Global/*Global Business*											
	*												
2015	1H	7,661.8	3,813.0	6,843.3	7,177.8	7,213.4	21,234.5	151.0	75.6	893.9	2,479.2	968.8	37,277.7
	2H	7,966.9	3,484.9	6,819.3	7,053.1	7,903.3	21,775.7	200.4	68.5	836.6	2,753.8	1,193.2	38,280.0
2016	1H	8,440.2	3,878.0	6,453.4	7,315.3	8,225.6	21,994.3	200.4	61.1	871.6	2,903.8	1,173.1	39,522.5
	2H	8,639.1	3,533.8	6,702.4	7,446.8	7,822.8	21,972.0	171.5	56.8	933.9	2,693.5	1,447.8	39,448.5
2017	1H	8,461.0	3,913.6	6,502.3	7,897.5	8,425.7	22,825.5	173.5	54.2	919.3	2,856.6	1,492.9	40,696.5
	2H	8,516.1	3,738.4	6,081.3	7,057.7	10,271.5	23,410.6	166.3	51.4	943.9	2,652.5	1,491.4	40,970.5
2018	1H	8,671.1	3,849.4	6,109.1	7,195.3	10,450.9	23,755.3	158.9	49.0	906.2	2,758.0	1,516.3	41,664.2
	2H	9,115.2	3,368.6	5,962.8	7,032.1	10,691.7	23,686.6	279.1	47.7	861.7	2,719.5	2,152.9	42,231.3
2019	1H	8,493.9	3,774.1	6,021.2	7,078.0	11,752.0	24,851.3	276.1	45.1	836.2	3,218.8	1,974.3	43,469.7
	2H	8,615.7	3,072.3	5,740.4	6,750.5	13,272.4	25,763.4	254.3	43.1	847.5	2,907.3	2,080.8	43,584.3

[1] Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am. [2] Termasuk premium terkumpul dan lain-lain aset.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
2 *Includes outstanding premiums and miscellaneous assets.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Pengendali Takaful Langsung (Ditamatkan)
Family Takaful: New Business and Business in Force of Direct Takaful Operators (Discontinued)

Tempoh/*Period* & Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*							
		Perniagaan Baharu/*New Business**					Perniagaan Berkuat Kuasa/*Business in Force***		
		Bilangan Sijil/*No. of Certificates*	Jumlah Penyertaan/*Sum Participated*	Caruman/*Contributions*			Bilangan Sijil/*No. of Certificates*	Jumlah Penyertaan/*Sum Participated*	Caruman/*Contributions*
				Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*			
		Unit/*Unit*	RM juta/*RM million*				Unit/*Unit*	RM juta/*RM million*	
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9
		Perniagaan Global/*Global Business*							
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9

[1] Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*

Source: Bank Negara Malaysia

4.8.3 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Pengendali Takaful Langsung
Family Takaful: Distribution of New Business Contribution of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Caruman/*Contributions*											
		Keluarga Biasa/*Ordinary Family*			Berkaitan Pelaburan/*Investment-Linked*			Anuiti/*Annuity*			JUMLAH/*TOTAL*		
		Individu/*Individual*	Berkumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Berkumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Berkumpulan/*Group*	Jumlah/*Total*	Individu/*Individual*	Berkumpulan/*Group*	Jumlah/*Total*
		Perniagaan dalam Malaysia/Business within Malaysia											
	*												
2015	1H	597.0	913.4	1,510.4	374.2	0.6	374.8	0.0	0.0	0.0	971.2	914.0	1,885.2
	2H	1,180.6	1,701.8	2,882.4	754.7	1.3	756.0	0.0	0.0	0.0	1,935.3	1,703.1	3,638.4
2016	1H	584.6	1,049.7	1,634.3	434.4	0.3	434.7	0.0	0.0	0.0	1,019.0	1,050.0	2,069.0
	2H	1,182.7	1,849.6	3,032.4	918.4	0.3	918.7	0.0	0.0	0.0	2,101.1	1,850.0	3,951.1
2017	1H	721.9	1,035.4	1,757.3	466.3	0.3	466.6	0.0	0.0	0.0	1,188.1	1,035.8	2,223.9
	2H	1,421.2	1,897.8	3,319.0	1,024.5	1.0	1,025.6	0.0	0.0	0.0	2,445.7	1,898.8	4,344.5
2018	1H	869.7	1,100.6	1,970.3	539.4	0.6	540.0	0.0	0.0	0.0	1,409.2	1,101.1	2,510.3
	2H	1,743.5	2,124.5	3,868.0	1,042.7	2.6	1,045.3	0.0	0.0	0.0	2,786.2	2,127.1	4,913.3
2019	1H	947.5	1,848.9	2,796.4	457.3	0.2	457.5	0.0	0.0	0.0	1,404.8	1,849.1	3,253.9
	2H	2,100.0	3,133.0	5,233.0	923.2	1.8	924.9	0.0	0.0	0.0	3,023.2	3,134.7	6,157.9
		Perniagaan Global/*Global Business*											
	*												
2015	1H	597.0	913.4	1,510.4	374.2	0.6	374.8	0.0	0.0	0.0	971.2	914.0	1,885.2
	2H	1,180.6	1,701.8	2,882.4	754.7	1.3	756.0	0.0	0.0	0.0	1,935.3	1,703.1	3,638.4
2016	1H	584.6	1,049.7	1,634.3	434.4	0.3	434.7	0.0	0.0	0.0	1,019.0	1,050.0	2,069.0
	2H	1,182.7	1,849.6	3,032.4	918.4	0.3	918.7	0.0	0.0	0.0	2,101.1	1,850.0	3,951.1
2017	1H	721.9	1,035.4	1,757.3	466.3	0.3	466.6	0.0	0.0	0.0	1,188.1	1,035.8	2,223.9
	2H	1,421.2	1,897.8	3,319.0	1,024.5	1.0	1,025.6	0.0	0.0	0.0	2,445.7	1,898.8	4,344.5
2018	1H	869.7	1,100.6	1,970.3	539.4	0.6	540.0	0.0	0.0	0.0	1,409.2	1,101.1	2,510.3
	2H	1,743.5	2,124.5	3,868.0	1,042.7	2.6	1,045.3	0.0	0.0	0.0	2,786.2	2,127.1	4,913.3
2019	1H	947.5	1,848.9	2,796.4	457.3	0.2	457.5	0.0	0.0	0.0	1,404.8	1,849.1	3,253.9
	2H	2,100.0	3,133.0	5,233.0	923.2	1.8	924.9	0.0	0.0	0.0	3,023.2	3,134.7	6,157.9

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan (Ditamatkan)
Family Takaful: Distribution of New Business Contributions by Plan (Discontinued)

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*											
		Keluarga Biasa/*Ordinary Family*									Berkaitan Pelaburan/*Investment-Linked*	Anuiti/*Annuity*	JUMLAH/*TOTAL*
		Endowmen/*Endowment*			Sementara/*Temporary*			Perubatan dan Kesihatan/*Medical and Health*	Lain-lain/*Others*	Jumlah/*Total*			
		Pendidikan/*Education*	Lain-lain/*Others*	Jumlah/*Total*	Gadai Janji/*Mortgage*	Lain-lain/*Others*	Jumlah/*Total*						
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6
		Perniagaan Global/*Global Business*											
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6

[1] Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

4.8.7 Takaful Keluarga: Agihan Caruman Tahunan bagi Perniagaan Berkuat Kuasa Pengendali Takaful Langsung
Family Takaful: Distribution of Annual Contributions of Business in Force of Direct Takaful Operators

RM juta/*RM million*

Tempoh/Period		Keluarga Biasa/*Ordinary Family*												Berkaitan Pelaburan/*Investment-Linked*			Annuiti/*Annuity*			Jumlah/*Total*		
		Endowmen/*Endowment*			Sementara/*Temporary*			Lain-lain/*Others*			Jumlah/*Total*											
		Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*
		Perniagaan dalam Malaysia/Business within Malaysia																				
	*																					
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	53.1	34.3	87.4	421.8	1.8	423.5	1,280.0	154.4	1,434.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,187.3	157.6	4,344.8
2018	1H	774.4	113.1	887.5	51.6	56.5	108.1	438.0	3.7	441.7	1,264.1	173.3	1,437.4	3,187.1	3.5	3,190.6	0.0	0.0	0.0	4,451.1	176.8	4,627.9
	2H	769.5	113.9	883.4	65.6	64.6	130.2	465.0	19.3	484.3	1,300.1	197.8	1,497.9	3,357.2	5.4	3,362.5	0.0	0.0	0.0	4,657.3	203.1	4,860.4
2019	1H	795.5	111.6	907.1	108.8	73.7	182.5	448.9	17.9	466.8	1,353.2	203.2	1,556.4	3,469.9	4.7	3,474.6	0.0	0.0	0.0	4,823.1	207.9	5,031.0
	2H	825.9	115.9	941.8	103.5	80.7	184.2	558.7	16.9	575.6	1,488.1	213.5	1,701.6	3,632.9	5.6	3,638.5	0.0	0.0	0.0	5,121.0	219.1	5,340.2
		Perniagaan Global/*Global Business*																				
	*																					
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	53.1	34.3	87.4	421.8	1.8	423.5	1,280.0	154.4	1,434.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,187.3	157.6	4,344.8
2018	1H	774.4	113.1	887.5	51.6	56.5	108.1	438.0	3.7	441.7	1,264.1	173.3	1,437.4	3,187.1	3.5	3,190.6	0.0	0.0	0.0	4,451.1	176.8	4,627.9
	2H	769.5	113.9	883.4	65.6	64.6	130.2	465.0	19.3	484.3	1,300.1	197.8	1,497.9	3,357.2	5.4	3,362.5	0.0	0.0	0.0	4,657.3	203.1	4,860.4
2019	1H	795.5	111.6	907.1	108.8	73.7	182.5	448.9	17.9	466.8	1,353.2	203.2	1,556.4	3,469.9	4.7	3,474.6	0.0	0.0	0.0	4,823.1	207.9	5,031.0
	2H	825.9	115.9	941.8	103.5	80.7	184.2	558.7	16.9	575.6	1,488.1	213.5	1,701.6	3,632.9	5.6	3,638.5	0.0	0.0	0.0	5,121.0	219.1	5,340.2

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
** 1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.8.10 Takaful Keluarga: Caruman Tahunan bagi Sijil yang Ditamatkan Pengendali Takaful Langsung
Family Takaful: Annual Contributions of Terminated Certificates of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Kematian/*Death*			Kematangan/*Maturity*			Serahan/*Surrender*			Sebab Lain (termasuk tamat tempoh) / *Other Causes (including expiry)*			JUMLAH/*TOTAL*		
		Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*
		Perniagaan dalam Malaysia/Business within Malaysia														
	*															
2015	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9
2018	1H	2.2	0.9	3.1	5.0	0.2	5.2	131.9	9.9	141.8	213.9	10.6	224.5	353.1	21.4	374.5
	2H	4.6	1.0	5.6	10.5	0.4	10.9	263.3	28.6	291.8	448.6	1.3	450.0	727.0	31.3	758.3
2019	1H	2.7	0.8	3.5	6.1	0.2	6.3	149.0	15.8	164.8	274.4	9.1	283.6	432.2	26.0	458.2
	2H	5.3	1.0	6.3	13.5	0.4	13.9	308.4	31.2	339.6	456.6	10.3	466.8	783.8	42.9	826.6
		Perniagaan Global/*Global Business*														
	*															
2015	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9
2018	1H	2.2	0.9	3.1	5.0	0.2	5.2	131.9	9.9	141.8	213.9	10.6	224.5	353.1	21.4	374.5
	2H	4.6	1.0	5.6	10.5	0.4	10.9	263.3	28.6	291.8	448.6	1.3	450.0	727.0	31.3	758.3
2019	1H	2.7	0.8	3.5	6.1	0.2	6.3	149.0	15.8	164.8	274.4	9.1	283.6	432.2	26.0	458.2
	2H	5.3	1.0	6.3	13.5	0.4	13.9	308.4	31.2	339.6	456.6	10.3	466.8	783.8	42.9	826.6

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
** 1H: January-June*
2H: January-December

4.8.a Takaful Keluarga: Pendapatan dah Perbelanjaan
Family Takaful: Income and Outgo

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*									
		Pendapatan/*Income*				Perbelanjaan/*Outgo*					Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo*
		Caruman Bersih/*Net Contributions*	Pendapatan Pelaburan Bersih/*Net Investment Income*	Keuntungan Atas Jualan Aset Dan Pendapatan Pelbagai/*Profit On Sale Of Assets And Miscellaneous Income*	JUMLAH/*TOTAL*	Manfaat Sijil Bersih/*Net Certificate Benefits*	Komisen Bersih/*Net Commissions*	Perbelanjaan Pengurusan[2]/*Management Expenses* [2]	Kerugian Atas Jualan Aset Dan Perbelanjaan Lain/*Loss On Disposal Of Assets And Other Outgo*	JUMLAH/*TOTAL*	
		Perniagaan dalam Malaysia/Business within Malaysia									
	*										
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.7	2,647.8	1,051.2
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.8	5,139.9	1,857.6
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,351.0	1,031.6	1,857.5	9,240.1	2,911.1	921.0	1,470.7	1,623.5	6,926.2	2,313.9
2018	1H	3,671.4	546.8	136.0	4,354.2	1,595.8	518.9	832.2	619.0	3,565.8	788.3
	2H	7,315.4	1,121.0	411.9	8,848.2	3,270.8	1,115.9	1,679.6	1,042.3	7,108.7	1,739.5
2019	1H	4,456.0	589.3	937.0	5,982.4	1,712.7	591.1	992.9	205.7	3,502.4	2,480.0
	2H	8,607.0	1,210.0	1,202.7	11,019.7	3,600.5	1,247.3	1,983.1	364.3	7,195.2	3,824.5
		Perniagaan Global/*Global Business*									
	*										
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.8	2,647.9	1,051.1
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.9	5,140.0	1,857.4
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,351.0	1,031.6	1,857.5	9,240.1	2,911.1	921.0	1,470.7	1,623.5	6,926.2	2,313.9
2018	1H	3,671.4	546.8	136.0	4,354.2	1,595.8	518.9	832.2	619.0	3,565.8	788.3
	2H	7,315.4	1,121.0	411.9	8,848.2	3,270.8	1,115.9	1,679.6	1,042.3	7,108.7	1,739.5
2019	1H	4,456.0	589.3	937.0	5,982.4	1,712.7	591.1	992.9	205.7	3,502.4	2,480.0
	2H	8,607.0	1,210.0	1,202.7	11,019.7	3,600.5	1,247.3	1,983.1	364.3	7,195.2	3,824.5

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
[2] Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*
[2] *Figures reflect expenses borne by family takaful funds and inclusive of net bad and doubtful debts.*
* *1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.8.b Takaful Keluarga: Aset Kumpulan Wang Takaful Keluarga Pengendali Takaful Langsung
Family Takaful: Assets of Family Takaful Funds of Direct Takaful Operators

RM juta/*RM million*

Tempoh/Period		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*				Pelaburan Harta Benda/*Investment Properties*	Pembiayaan/*Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/*Other Assets*	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
				Sekuriti Islam Kerajaan/*Government Islamic Papers*	Sekuriti Hutang Swasta Islam dan Ekuiti/*Islamic Private Debt Securities and Equities*	Pelaburan Lain/*Other Investments*	Jumlah/*Total*						
		Perniagaan dalam Malaysia/Business within Malaysia											
	*												
2015	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.0	0.0	20,632.5
	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.6	0.1	21,389.0
2016	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
2017	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
	2H	405.7	3,038.3	2,105.2	17,048.6	1,943.4	21,097.2	333.1	0.0	0.0	763.7	0.5	25,638.7
2018	1H	384.0	3,177.1	2,234.5	17,241.8	1,916.5	21,392.8	347.6	0.0	0.0	1,011.0	0.0	26,312.5
	2H	514.0	3,110.3	2,600.8	17,786.0	2,562.7	22,949.5	347.9	0.0	0.0	673.1	0.0	27,594.8
2019	1H	496.3	3,439.1	2,773.4	19,590.0	2,661.4	25,024.8	359.8	0.0	0.0	1,281.4	0.0	30,601.4
	2H	643.1	4,350.3	2,821.9	20,069.2	2,869.3	25,760.4	315.5	0.0	0.0	1,215.2	0.0	32,284.5
		Perniagaan Global/*Global Business*											
	*												
2015	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.1	0.0	20,632.6
	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.7	0.1	21,389.1
2016	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
2017	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
	2H	405.7	3,038.3	2,105.2	17,048.6	1,943.4	21,097.2	333.1	0.0	0.0	763.7	0.5	25,638.7
2018	1H	384.0	3,177.1	2,234.5	17,241.8	1,916.5	21,392.8	347.6	0.0	0.0	1,011.0	0.0	26,312.5
	2H	514.0	3,110.3	2,600.8	17,786.0	2,562.7	22,949.5	347.9	0.0	0.0	673.1	0.0	27,594.8
2019	1H	496.3	3,439.1	2,773.4	19,590.0	2,661.4	25,024.8	359.8	0.0	0.0	1,281.4	0.0	30,601.4
	2H	643.1	4,350.3	2,821.9	20,069.2	2,869.3	25,760.4	315.5	0.0	0.0	1,215.2	0.0	32,284.5

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*
* *1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.9 Takaful Am: Agihan Caruman Kasar Pengendali Takaful Langsung
General Takaful: Distribution of Gross Contributions of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk & Engineering*	Kebakaran/*Fire*	Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5
	2H	41.3	83.4	550.8	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.2
2018	1H	24.6	30.6	294.2	155.0	198.7	641.7	840.4	18.0	6.0	34.9	1,403.4
	2H	38.4	55.5	558.3	297.0	414.2	1,305.7	1,719.9	29.0	12.0	54.6	2,765.1
2019	1H	16.7	31.5	293.5	191.6	264.2	785.8	1,050.0	14.3	2.8	33.0	1,633.5
	2H	26.3	58.9	595.1	390.7	539.3	1,608.7	2,148.0	30.1	5.7	57.5	3,312.4
		Perniagaan Global/*Global Business*										
	*											
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5
	2H	41.3	83.4	550.8	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.2
2018	1H	24.6	30.6	294.2	155.0	198.7	641.7	840.4	18.0	6.0	34.9	1,403.4
	2H	38.4	55.5	558.3	297.0	414.2	1,305.7	1,719.9	29.0	12.0	54.6	2,765.1
2019	1H	16.7	31.5	293.5	191.6	264.2	785.8	1,050.0	14.3	2.8	33.0	1,633.5
	2H	26.3	58.9	595.1	390.7	539.3	1,608.7	2,148.0	30.1	5.7	57.5	3,312.4

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.9.1 Takaful Am: Agihan Caruman Bersih Pengendali Takaful Langsung (Ditamatkan)
General Takaful: Distribution of Net Contributions of Direct Takaful Operators (Discontinued)

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk & Engineering*	Kebakaran/*Fire*	Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident*	Motor/*Motor*: Perlindungan 'Akta'/*'Act' Cover*	Motor/*Motor*: Lain-lain/*Others*	Motor/*Motor*: Jumlah/*Total*	Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4
		Perniagaan Global/*Global Business*										
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4

[1] Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

4.9.4 Takaful Am: Tuntutan Bersih Dibayar Pengendali Takaful Langsung
General Takaful: Net Claims Paid of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
2018	1H	1.0	2.4	30.6	26.3	130.5	334.1	464.5	2.3	0.3	6.1	533.9
	2H	1.9	4.9	60.8	72.3	248.4	709.6	958.1	4.6	0.5	14.1	1,117.3
2019	1H	1.3	3.2	18.1	47.5	122.2	406.9	529.1	4.3	0.2	5.0	608.7
	2H	1.8	5.4	39.0	104.3	258.4	877.0	1,135.4	9.5	0.5	11.2	1,307.0
		Perniagaan Global/*Global Business*										
	*											
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
2018	1H	1.0	2.4	30.6	26.3	130.5	334.1	464.5	2.3	0.3	6.1	533.9
	2H	1.9	4.9	60.8	72.3	248.4	709.6	958.1	4.6	0.5	14.1	1,117.3
2019	1H	1.3	3.2	18.1	47.5	122.2	406.9	529.1	4.3	0.2	5.0	608.7
	2H	1.8	5.4	39.0	104.3	258.4	877.0	1,135.4	9.5	0.5	11.2	1,307.0

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.5 Takaful Am: Nisbah Tuntutan Pengendali Takaful Langsung
General Takaful: Claims Ratio of Direct Takaful Operators

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
		%										
	*											
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.3	28.7	199.2	52.9	70.2	63.4	7.6	9.3	53.2
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2
2018	1H	30.0	113.6	15.2	27.2	103.6	60.1	69.7	93.2	12.5	47.6	54.5
	2H	34.6	30.1	17.6	28.2	89.4	66.8	72.2	80.9	7.7	48.7	56.0
2019	1H	0.7	3.6	5.2	42.0	94.2	63.0	70.6	140.5	6.6	24.7	56.6
	2H	34.4	68.0	11.2	39.5	90.5	66.8	72.7	40.6	7.0	26.1	58.2
		Perniagaan Global/*Global Business*										
		%										
	*											
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.3	28.7	199.2	52.9	70.2	63.4	7.6	9.3	53.2
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2
2018	1H	30.0	113.6	15.2	27.2	103.6	60.1	69.7	93.2	12.5	47.6	54.5
	2H	34.6	30.1	17.6	28.2	89.4	66.8	72.2	80.9	7.7	48.7	56.0
2019	1H	0.7	3.6	5.2	42.0	94.2	63.0	70.6	140.5	6.6	24.7	56.6
	2H	34.4	68.0	11.2	39.5	90.5	66.8	72.7	40.6	7.0	26.1	58.2

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
[2] Tuntutan bersih kena dibayar sebagai nisbah pendapatan caruman terperoleh.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
[2] *Net claims incurred as a ratio of earned contribution income.*
** 1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.9.6 Takaful Am: Pendapatan Caruman Diperoleh Pengendali Takaful Langsung
General Takaful: Earned Contribution Income of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	309.8	218.8	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.2
2018	1H	5.0	8.1	184.0	129.9	153.0	541.4	694.3	4.4	5.6	16.8	1,048.1
	2H	10.7	15.3	373.2	256.4	333.2	1,067.9	1,401.0	6.8	11.7	30.6	2,105.7
2019	1H	4.7	7.2	171.0	150.2	209.1	641.7	850.8	4.3	3.6	14.4	1,206.2
	2H	9.0	14.5	384.8	331.7	443.2	1,337.4	1,780.6	9.5	7.0	30.8	2,567.8
		Perniagaan Global/*Global Business*										
	*											
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	309.8	218.8	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.2
2018	1H	5.0	8.1	184.0	129.9	153.0	541.4	694.3	4.4	5.6	16.8	1,048.1
	2H	10.7	15.3	373.2	256.4	333.2	1,067.9	1,401.0	6.8	11.7	30.6	2,105.7
2019	1H	4.7	7.2	171.0	150.2	209.1	641.7	850.8	4.3	3.6	14.4	1,206.2
	2H	9.0	14.5	384.8	331.7	443.2	1,337.4	1,780.6	9.5	7.0	30.8	2,567.8

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar Pengendali Takaful Langsung
General Takaful: Net Claims Incurred of Direct[1] Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	Perubatan dan Kesihatan, Kemalangan Diri/*Medical and Health, and Personal Accident*	Motor/*Motor*			Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
						Perlindungan 'Akta'/*'Act' Cover*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	-12.4	331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	-5.9	700.6
2015	1H	3.6	-3.5	25.8	14.3	87.9	267.4	355.3	2.5	-1.0	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	-0.2	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	-0.3	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3
2018	1H	1.5	9.2	27.9	35.3	158.5	325.6	484.1	4.1	0.7	8.0	570.8
	2H	3.7	4.6	65.6	72.4	298.0	713.8	1,011.9	5.5	0.9	14.9	1,179.5
2019	1H	0.0	0.3	8.8	63.1	196.9	404.1	601.0	6.1	0.2	3.6	683.1
	2H	3.1	9.9	43.0	131.1	400.9	892.8	1,293.7	3.8	0.5	8.0	1,493.2
		Perniagaan Global/*Global Business*										
	*											
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	(12.4)	331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	(5.9)	700.6
2015	1H	3.6	(3.5)	25.8	14.3	87.9	267.4	355.3	2.5	(1.0)	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	(0.2)	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	(0.3)	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3
2018	1H	1.5	9.2	27.9	35.3	158.5	325.6	484.1	4.1	0.7	8.0	570.8
	2H	3.7	4.6	65.6	72.4	298.0	713.8	1,011.9	5.5	0.9	14.9	1,179.5
2019	1H	0.0	0.3	8.8	63.1	196.9	404.1	601.0	6.1	0.2	3.6	683.1
	2H	3.1	9.9	43.0	131.1	400.9	892.8	1,293.7	3.8	0.5	8.0	1,493.2

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian Pengendali Takaful Langsung
General Takaful: Underwriting and Operating Results of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Pendapatan Caruman Diperoleh/*Earned Contribution Income*	Tuntutan Bersih Kena Dibayar/*Net Claims Incurred*	Komisen Bersih/*Net Commissions*	Perbelanjaan Pengurusan[2]/*Management Expenses* [2]	Keuntungan Pengunderaitan/*Underwriting Profit*	Keuntungan Pelaburan/*Investment Income*	Keuntungan Modal/*Capital Gains*	Pendapatan Lain/*Other Income*	Kerugian Modal/*Capital Losses*	Perbelanjaan Lain/*Other Outgo*	Keuntungan Kendalian/*Operating Profit*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2013	1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
	2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014	1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
	2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015	1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
	2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016	1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
	2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017	1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
	2H	1,863.2	953.3	99.3	650.4	160.3	134.0	8.0	9.0	2.0	32.2	277.3
2018	1H	1,048.1	570.8	83.1	354.4	39.7	65.1	3.5	4.2	3.4	23.0	86.3
	2H	2,105.7	1,179.5	163.8	686.1	76.6	131.7	6.0	56.8	14.5	76.8	179.9
2019	1H	1,206.2	683.1	117.5	397.5	8.1	74.8	7.7	10.6	1.3	13.5	86.5
	2H	2,567.8	1,493.2	240.5	796.3	37.9	153.1	13.1	11.5	1.8	26.3	187.4
		Perniagaan Global/*Global Business*										
	*											
2013	1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
	2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014	1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
	2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015	1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
	2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016	1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
	2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017	1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
	2H	1,863.2	953.3	99.3	650.4	160.3	134.0	8.0	9.0	2.0	32.2	277.3
2018	1H	1,048.1	570.8	83.1	354.4	39.7	65.1	3.5	4.2	3.4	23.0	86.3
	2H	2,105.7	1,179.5	163.8	686.1	76.6	131.7	6.0	56.8	14.5	76.8	179.9
2019	1H	1,206.2	683.1	117.5	397.5	8.1	74.8	7.7	10.6	1.3	13.5	86.5
	2H	2,567.8	1,493.2	240.5	796.3	37.9	153.1	13.1	11.5	1.8	26.3	187.4

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
[2] Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful am dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
[2] *Figures reflect expenses borne by general takaful funds and inclusive of net bad and doubtful debts.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan Wang Takaful Am Pengendali Takaful Langsung
General Takaful: Assets of General Takaful Funds of Direct Takaful Operators

RM juta/*RM million*

Tempoh/*Period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*				Pelaburan Harta Benda/*Investment Properties*	Pembiayaan/*Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/*Other Assets*	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
				Sekuriti Islam Kerajaan/*Government Islamic Papers*	Sekuriti Hutang Swasta dan Ekuiti Islam/*Islamic Private Debt Securities and Equities*	Pelaburan Lain/*Other Investments*	Jumlah/*Total*						
		Perniagaan dalam Malaysia/*Business within Malaysia*											
	*												
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	392.7	0.0	3,644.6
2018	1H	200.1	597.8	471.5	1,781.7	157.5	2,410.7	10.5	0.0	0.0	302.1	0.0	3,521.1
	2H	251.2	615.0	458.8	1,930.1	164.7	2,553.7	10.6	0.0	0.0	326.4	0.0	3,756.9
2019	1H	141.9	654.4	437.4	2,223.2	150.1	2,810.6	10.6	0.0	0.0	303.1	0.0	3,920.6
	2H	113.6	934.2	324.4	2,428.5	74.6	2,827.5	10.6	0.0	0.0	351.8	0.0	4,237.8
		Perniagaan Global/*Global Business*											
	*												
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	392.7	0.0	3,644.6
2018	1H	200.1	597.8	471.5	1,781.7	157.5	2,410.7	10.5	0.0	0.0	302.1	0.0	3,521.1
	2H	251.2	615.0	458.8	1,930.1	164.7	2,553.7	10.6	0.0	0.0	326.4	0.0	3,756.9
2019	1H	141.9	654.4	437.4	2,223.2	150.1	2,810.6	10.6	0.0	0.0	303.1	0.0	3,920.6
	2H	113.6	934.2	324.4	2,428.5	74.6	2,827.5	10.6	0.0	0.0	351.8	0.0	4,237.8

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source : Bank Negara Malaysia