BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

DISEMBER / December

2018

KANDUNGAN
CONTENTS

2. Kewangan dan Pasaran Modal
Financial and Capital Markets

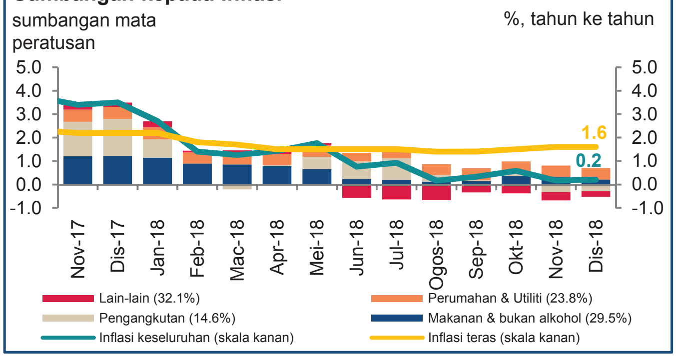
4 Insurans dan Takaful

Sorotan Bulanan

Disember 2018

Inflasi kekal rendah dan stabil pada bulan Disember

Sumbangan kepada Inflasi



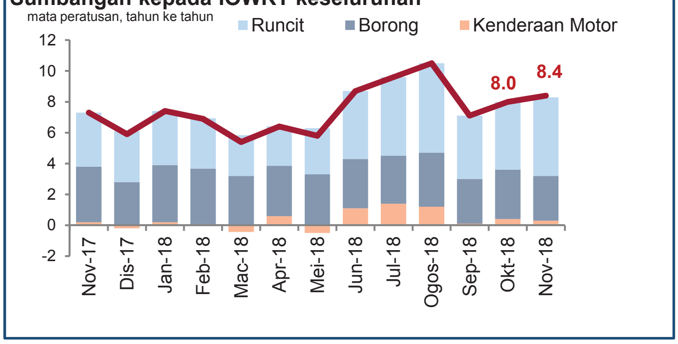
*Pengiraan inflasi teras tidak termasuk barangan yang harganya tidak menentu dan barangan yang harganya ditadbir. Pengiraannya juga tidak termasuk anggaran kesan langsung perubahan dasar cukai.

Sumber: Jabatan Perangkaan Malaysia dan anggaran staf

- Inflasi keseluruhan kekal rendah pada 0.2% pada bulan Disember (November: 0.2%), terutamanya mencerminkan sumbangan negatif daripada inflasi *pengangkutan* yang disebabkan oleh kesan asas.
  - Inflasi *makanan dan minuman bukan alkohol* juga menurun pada bulan itu (Disember: 0.7%; November: 1.1%) .
- Bagi tahun 2018 secara keseluruhan, inflasi berpurata pada 1.0% (2017: 3.7%).
- Tidak termasuk kesan perubahan dasar cukai penggunaan, inflasi teras pada amnya kekal stabil pada 1.6% (November: 1.6%).

Kadar pertumbuhan perdagangan borong dan runcit lebih tinggi pada bulan November

Sumbangan kepada IOWRT keseluruhan

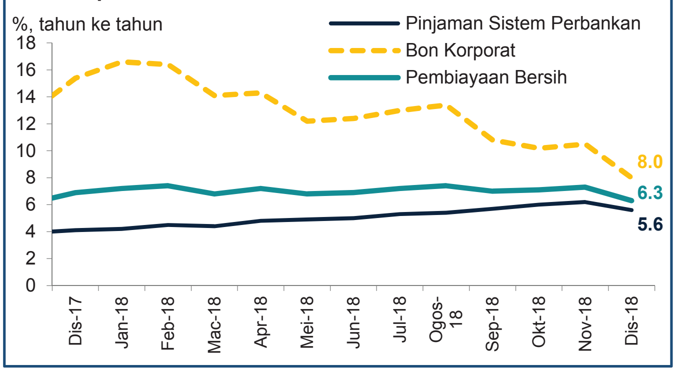


Sumber: Jabatan Perangkaan Malaysia

- Indeks Perdagangan Borong dan Runcit (Index of Wholesale and Retail Trade, IOWRT) meningkat kepada 8.4% pada bulan November (Oktober: 8.0%). Hal ini disebabkan oleh segmen runcit yang terus bertambah baik memandangkan pengguna terus berbelanja meskipun SST dilaksanakan semula pada 1 September.
- Pertumbuhan segmen-segmen borong dan kenderaan motor lebih sederhana pada bulan itu.

Pertumbuhan pembiayaan bersih terus menyokong aktiviti ekonomi

Pembiayaan Bersih Melalui Pinjaman Sistem Perbankan dan Bon Korporat



[2]Pembiayaan bersih merujuk pinjaman terkumpul sistem perbankan (kecuali institusi kewangan pembangunan (IKP)) dan bon korporat terkumpul.

Sumber: Bank Negara Malaysia

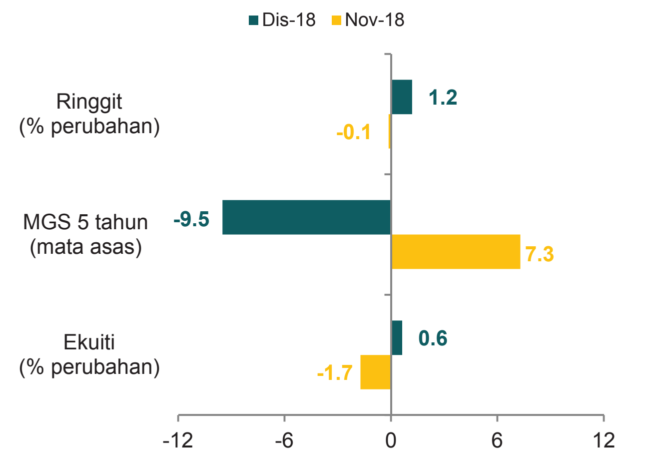
- Pembiayaan bersih[2] mencatatkan pertumbuhan tahunan 6.3% pada bulan Disember (November: 7.3%). Hal ini disebabkan terutamanya oleh terbitan bon korporat terkumpul yang lebih rendah kepada 8.0% (November: 10.5%), mencerminkan kesan asas yang tinggi pada bulan Disember 2017.
- Pertumbuhan pinjaman perniagaan terkumpul adalah sederhana sebanyak 5.4% pada bulan Disember (November: 6.3%), dengan dorongan utama daripada sektor *pembinaan* dan *harta tanah*.
- Pertumbuhan pinjaman isi rumah mampan pada 5.6% (November: 5.7%).

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Sorotan Bulanan
Disember2018

Pasaran kewangan domestik bertambah baik disebabkan oleh sentimen serantau yang lebih menggalakkan

Prestasi Pasaran Kewangan pada Bulan Disember

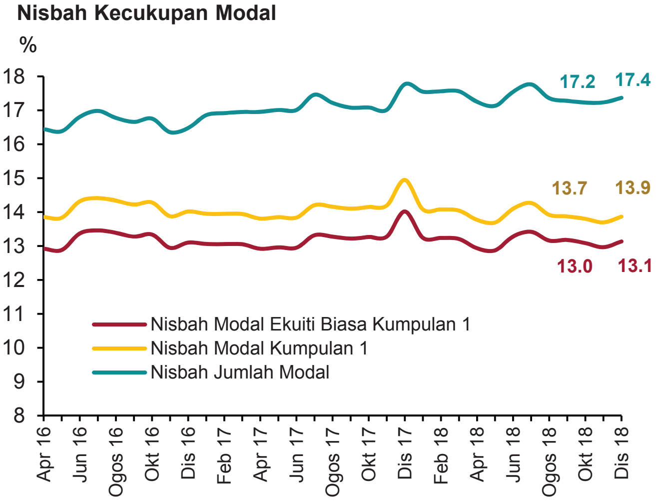


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pasaran kewangan domestik pulih pada bulan Disember dalam keadaan dolar Amerika Syarikat (AS) yang semakin lemah dan perkembangan luaran yang menyokong sentimen pelabur terhadap pasaran kewangan serantau.
  - Ringgit menambah nilai sebanyak 1.2% berbanding dengan dolar AS, didorong terutamanya oleh jangkaan pasaran bahawa kadar pengembalian dasar monetari di AS ke paras wajar adalah lebih perlahan. Sentimen pelabur juga disokong oleh kebimbangan yang semakin reda berhubung dengan isu pertikaian perdagangan global.
  - FBM KLCI meningkat 0.6% berikutan langkah para pelabur mengimbangi semula portfolio pelaburan mereka ke dalam aset serantau di tengah-tengah ketidakpastian mengenai prospek politik dan ekonomi di AS. Keadaan ini adalah susulan penutupan perkhidmatan kerajaan AS dan unjuran pertumbuhan yang lebih rendah oleh Federal Reserve AS.
  - Kadar hasil MGS 5 tahun menyusut 9.5 mata asas meskipun terdapat aliran keluar bukan pemastautin dalam pasaran MGS, susulan belian aktif pelabur institusi domestik yang menambah pegangan MGS mereka sebanyak RM2.7 bilion pada bulan itu.

Permodalan sistem perbankan kekal kukuh

Nisbah Kecukupan Modal



- Institusi kewangan berada pada kedudukan yang kukuh untuk berhadapan dengan kejutan makroekonomi dan kewangan yang teruk. Hal ini demikian kerana terdapat lebihan penampan[3] modal sebanyak RM143 bilion pada bulan Disember 2018.

- Sementara itu, nisbah kecukupan modal hanya mencatat sedikit kenaikan disebabkan sebahagiannya oleh penambahan saham biasa berikutan terdapat skim pelaburan semula dividen.

[3] Merujuk modal yang melebihi keperluan jumlah modal minimum iaitu sebanyak 8% daripada aset berwajaran risiko.

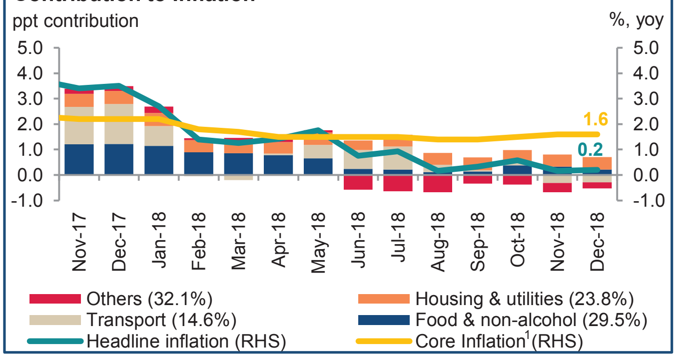
BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Monthly Highlights

December 2018

Inflation remained low and stable in December

Contribution to Inflation



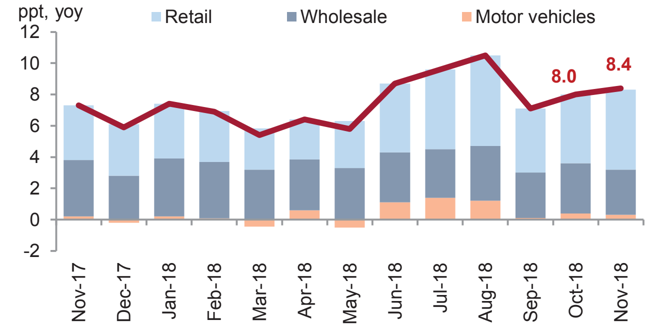
[1]Core inflation is computed by excluding price-volatile and price-administered items. It also excludes the estimated direct impact of tax policy changes.

Source: Department of Statistics, Malaysia and staff estimates

- Headline inflation remained low at 0.2% in December (November: 0.2%), mainly reflecting the negative contribution from *transport* inflation due to the base effect.
  - *Food and non-alcoholic beverages* inflation also declined during the month (December: 0.7%; November: 1.1%) .
- For 2018 as a whole, headline inflation averaged 1.0% (2017: 3.7%).
- Excluding the impact of changes in consumption tax policy, core inflation remained broadly stable at 1.6% (November: 1.6%).

Higher wholesale and retail trade growth in November

Contribution to overall IOWRT

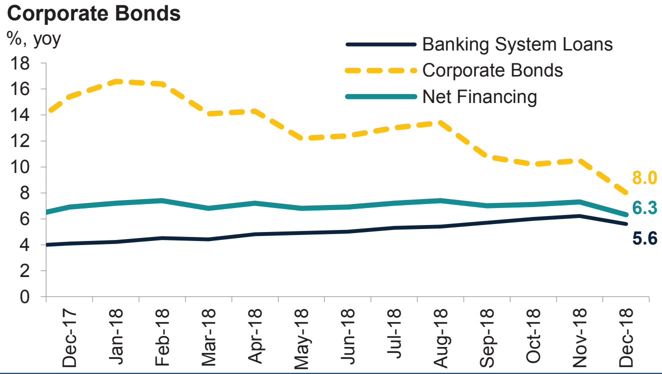


Source: Department of Statistics, Malaysia

- The Index of Wholesale and Retail Trade (IOWRT) recorded a higher growth of 8.4% in November (October: 8.0%) due to continued improvement in the retail segment, as consumers maintained spending despite the reintroduction of SST on 1 September.
- Growth in the wholesale and motor vehicles segments moderated during the month.

Net financing growth continued to support economic activity

Net Financing through Banking System Loans and Corporate Bonds



[2]Net financing refers to outstanding loans of the banking system (excluding development financial institutions (DFIs)), and outstanding corporate bonds.

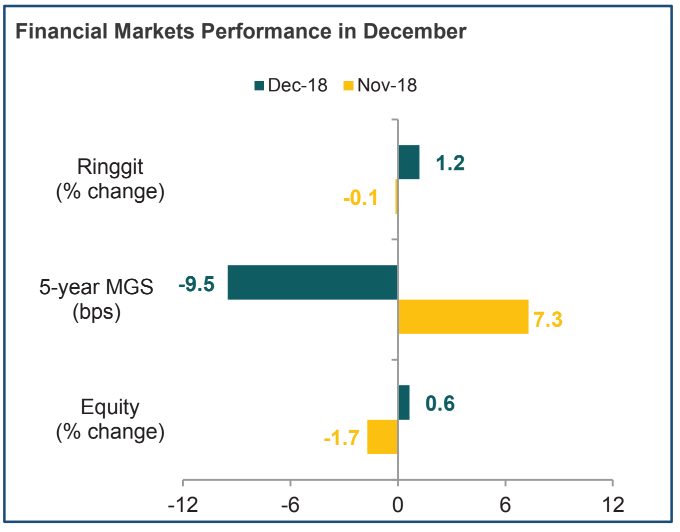
Source: Bank Negara Malaysia

- Net financing[2] recorded annual growth of 6.3% in December (November: 7.3%). This was due mainly to a moderation in the growth of outstanding corporate bonds to 8.0% (November: 10.5%), reflecting the high base effect in December 2017.
- Outstanding business loan growth moderated to 5.4% in December (November: 6.3%), mainly driven by the *construction* and *real estate* sectors.
- Growth in household loans was sustained at 5.6% (November: 5.7%).

Monthly Highlights
December 2018

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

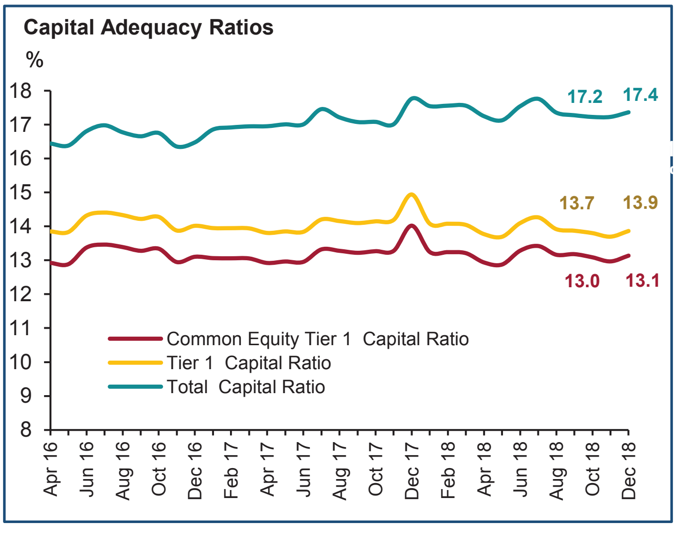
Domestic financial markets improved on better regional sentiments



Source: Bank Negara Malaysia, Bursa Malaysia

- Domestic financial markets recovered during the month amid a weakening US dollar and external developments that supported investor sentiments on regional financial markets.
  - The ringgit appreciated by 1.2% against the US dollar, driven mainly by market expectations for a slower pace of monetary policy normalisation in the US. Investor sentiments were also supported by the easing concerns surrounding global trade disputes.
  - The FBM KLCI increased by 0.6% as investors rebalanced their portfolio investments into regional assets amid uncertainties over the US political and economic outlook following the US government shutdown and the downward revision in growth forecast by the US Federal Reserve.
  - The 5-year MGS yield declined by 9.5 basis points despite non-resident outflows in the MGS market, following the active buying by domestic institutional investors that increased their MGS holdings by RM2.7 billion during the month.

Banking system capitalisation remained strong



- Financial institutions are well-positioned to withstand severe macroeconomic and financial shocks, with excess capital buffers[3] of RM143 billion as at December 2018.
- The slight increase in capital adequacy ratios were partly attributable to an increase in ordinary shares arising from a dividend reinvestment scheme.

[3] Refers to capital in excess of the minimum total capital requirement of 8% of risk-weighted assets.

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*			
2016		141,295.3	85,226.1	43,286.8	12,782.4	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
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	93,894.8	48,814.4	12,868.6	-	(4,563.6)	3,391.9	7,955.6	4,972.3	411,731.9	(256,562.9)
2016	12	141,295.3	85,226.1	43,286.8	12,782.4	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2017	1	148,121.1	92,025.3	42,646.0	13,449.8	-	(8,455.4)	4,058.4	12,513.7	6,655.8	417,820.9	(267,900.2)
	2	139,796.9	87,931.6	39,508.6	12,356.7	-	(2,469.0)	3,860.5	6,329.5	6,640.5	418,085.9	(282,460.4)
	3	139,368.0	88,146.0	39,695.1	11,526.9	-	647.2	5,966.1	5,318.9	6,660.2	414,021.8	(281,961.3)
	4	141,544.6	89,504.9	40,972.0	11,067.6	-	(3,028.3)	3,311.6	6,339.9	6,667.1	417,038.7	(279,133.0)
	5	139,483.0	88,442.1	38,787.0	12,253.9	-	(8,101.2)	3,934.1	12,035.3	6,659.6	425,179.8	(284,255.2)
	6	145,291.6	91,322.1	39,677.1	14,292.4	-	(4,117.1)	4,666.2	8,783.3	6,459.6	416,720.2	(273,771.1)
	7	141,165.6	89,320.8	40,145.2	11,699.6	-	(10,178.2)	5,356.6	15,534.8	6,454.8	418,929.9	(274,040.9)
	8	144,741.2	91,511.7	41,156.2	12,073.3	-	(7,644.9)	5,355.1	13,000.0	6,448.1	423,552.1	(277,614.1)
	9	143,121.4	90,382.9	41,645.2	11,093.3	-	(5,082.8)	4,156.0	9,238.8	6,433.7	419,613.7	(277,843.1)
	10	142,054.6	89,510.2	41,088.8	11,455.6	-	(1,933.4)	4,001.5	5,934.9	6,330.3	420,802.4	(283,144.7)
	11	144,134.4	90,624.0	41,579.1	11,931.3	-	(1,267.6)	4,090.7	5,358.3	6,235.6	422,277.7	(283,111.3)
	12	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	1	154,250.4	92,806.0	44,898.2	16,546.1	-	(10,391.1)	4,448.6	14,839.7	6,046.1	411,862.3	(253,266.9)
	2	155,499.6	95,558.5	46,737.6	13,203.6	-	(6,642.7)	4,463.2	11,106.0	5,949.6	411,718.9	(255,526.1)
	3	154,936.4	95,648.7	47,945.5	11,342.2	-	(6,407.4)	4,078.2	10,485.6	5,832.8	408,790.3	(253,279.3)
	4	157,119.4	96,852.2	48,359.1	11,908.0	-	(5,719.6)	4,331.4	10,051.0	5,757.3	415,462.0	(258,380.3)
	5	161,612.6	97,062.6	49,987.5	14,562.5	-	(6,518.0)	4,524.1	11,042.1	5,680.7	411,360.3	(248,910.5)
	6	159,816.1	96,574.9	50,079.0	13,162.2	-	(8,881.7)	4,393.2	13,274.9	5,584.8	415,678.6	(252,565.5)
	7	154,608.9	93,301.0	49,506.7	11,801.2	-	(14,698.0)	4,303.9	19,001.8	5,463.0	415,124.8	(251,280.9)
	8	155,821.6	93,792.6	49,920.0	12,109.0	-	(11,165.1)	4,273.1	15,438.1	5,353.8	414,787.7	(253,154.8)
	9	154,180.6	93,107.4	49,905.4	11,167.8	-	(6,202.5)	3,461.6	9,664.1	5,282.4	419,158.3	(264,057.6)
	10	152,661.6	92,084.3	49,208.3	11,369.1	-	(6,100.9)	3,392.2	9,493.1	5,156.4	413,678.0	(260,071.8)
	11	154,309.0	92,582.5	50,316.8	11,409.8	-	(5,560.2)	3,392.2	8,952.4	5,073.7	415,013.6	(260,218.2)
	12	155,577.7	93,894.8	48,814.4	12,868.6	-	(4,563.6)	3,391.9	7,955.6	4,972.3	411,731.9	(256,562.9)

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]
2016		97,753.3	2,214.7	126.0	1,979.7	5,248.2	2,491.8	43,407.0	39,163.9	74.7	24.5	n.a.	43.3	187.0	718.9	930.9	1,035.0	32.6	9.7	65.4
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
2016	12	97,753.3	2,214.7	126.0	1,979.7	5,248.2	2,491.8	43,407.0	39,163.9	74.7	24.5	n.a.	43.3	187.0	718.9	930.9	1,035.0	32.6	9.7	65.4
2017	1	105,220.0	2,374.4	126.0	2,167.9	6,029.0	2,715.8	46,895.8	41,773.4	74.7	24.5	n.a.	43.3	188.0	722.3	935.5	1,041.7	32.6	9.7	65.4
	2	99,829.3	2,322.0	126.0	2,116.5	5,649.2	2,551.1	43,687.5	40,223.3	74.7	24.5	n.a.	43.3	189.0	725.6	940.3	1,048.6	32.6	9.7	65.4
	3	99,452.2	2,278.1	126.0	2,057.2	5,487.3	2,545.2	43,415.0	40,372.9	74.7	24.5	n.a.	43.3	190.0	728.9	945.4	1,056.0	32.6	9.7	65.4
	4	100,131.7	2,238.0	126.0	2,017.8	5,382.1	2,621.6	43,904.5	40,656.0	74.7	24.4	n.a.	43.3	191.1	732.0	950.1	1,062.4	32.6	9.7	65.4
	5	100,467.4	2,331.3	126.0	2,056.9	5,513.5	2,638.8	44,026.2	40,568.7	74.7	24.4	n.a.	43.3	192.2	736.3	956.0	1,071.4	32.6	9.7	65.4
	6	105,256.4	2,596.3	125.9	2,306.3	5,923.8	2,858.6	46,357.8	41,867.4	74.7	24.4	n.a.	43.3	193.1	739.3	960.0	1,077.8	32.6	9.7	65.4
	7	100,760.3	2,530.9	125.9	2,227.9	5,438.9	2,681.5	43,294.7	41,224.2	74.7	24.4	n.a.	43.3	194.0	742.6	964.8	1,084.9	32.5	9.7	65.4
	8	103,229.3	2,415.2	125.9	2,128.5	5,294.2	2,735.7	45,015.0	42,262.4	74.7	24.4	n.a.	43.3	195.0	746.1	969.4	1,091.9	32.5	9.7	65.4
	9	101,011.6	2,351.4	125.9	2,076.2	5,196.9	2,671.0	43,671.6	41,651.3	74.7	24.4	n.a.	43.3	195.8	749.1	973.9	1,098.5	32.5	9.7	65.4
	10	100,513.5	2,299.1	125.9	2,042.7	5,150.8	2,670.6	43,190.4	41,751.2	74.7	24.4	n.a.	43.3	196.7	752.5	978.3	1,105.3	32.5	9.7	65.4
	11	102,256.6	2,270.0	125.8	2,019.1	5,160.3	2,745.2	44,225.1	42,412.9	74.7	24.4	n.a.	43.3	197.6	755.7	983.0	1,111.9	32.5	9.7	65.4
	12	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	1	108,882.2	2,470.5	125.8	2,359.2	6,290.2	3,106.9	46,555.9	44,642.1	74.7	24.4	2.0	43.3	199.3	762.1	992.0	1,126.1	32.5	9.7	65.5
	2	108,303.5	2,457.5	125.8	2,363.4	6,146.7	3,005.7	46,074.4	44,782.5	74.7	24.4	4.8	43.3	200.0	764.9	995.9	1,131.7	32.5	9.7	65.6
	3	106,632.3	2,398.2	125.8	2,273.5	5,805.9	2,877.0	45,209.3	44,576.2	74.7	24.4	6.5	43.3	200.8	768.5	1,000.9	1,139.4	32.5	9.7	65.7
	4	108,406.7	2,359.6	125.8	2,216.1	5,678.0	2,927.5	45,788.7	45,927.8	74.7	24.4	6.7	43.3	201.7	771.9	1,005.9	1,146.7	32.5	9.7	65.7
	5	111,229.6	2,659.8	125.8	2,470.7	6,046.5	3,051.0	46,796.7	46,678.8	74.7	24.4	6.7	43.3	202.7	775.6	1,010.9	1,154.1	32.5	9.7	65.7
	6	109,342.6	2,737.4	125.7	2,510.4	5,995.1	3,079.5	46,118.8	45,358.6	74.7	24.4	7.0	43.3	204.0	779.1	1,015.5	1,161.2	32.5	9.7	65.7
	7	104,814.5	2,652.7	125.7	2,394.7	5,607.1	2,893.5	43,809.9	43,894.9	74.7	24.4	7.8	43.3	205.3	782.8	1,020.8	1,168.8	32.5	9.7	65.7
	8	105,468.9	2,556.4	125.7	2,295.7	5,553.9	2,912.6	44,337.7	44,234.2	74.7	24.4	7.8	43.3	206.5	786.3	1,025.7	1,176.0	32.5	9.7	65.7
	9	103,887.5	2,489.5	125.7	2,246.9	5,439.4	2,863.6	43,638.1	43,617.2	74.7	24.4	7.8	43.3	207.6	789.3	1,030.0	1,182.3	32.5	9.7	65.7
	10	103,141.2	2,436.1	125.7	2,202.5	5,384.9	2,841.8	43,595.2	43,070.7	74.7	24.4	7.8	43.3	209.0	792.5	1,034.7	1,189.9	32.4	9.7	65.7
	11	103,746.2	2,411.6	125.7	2,179.9	5,362.0	2,853.8	43,751.9	43,561.2	74.7	24.4	7.8	43.3	210.2	795.6	1,039.4	1,196.7	32.4	9.7	65.7
	12	106,348.3	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

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: Jumlah / *Total*	M2: Jumlah / *Total*	M1: Jumlah / *Total*	M1: Mata wang dalam edaran / *Currency in circulation*	M1: Deposit permintaan / *Demand deposits*	Separuh Wang Secara Kecil[1, 5] / *Narrow 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]	Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5]
2016	8	1,609,689.4	1,600,710.7	354,935.4	81,189.5	273,745.9	1,245,775.3	140,991.1	766,129.5	6,703.5	0.0	128,732.8	203,218.5	8,978.8
	9	1,629,047.9	1,620,227.4	358,242.9	82,508.0	275,734.8	1,261,984.5	143,722.6	773,441.5	7,549.2	0.0	127,750.6	209,520.6	8,820.5
	10	1,638,752.1	1,629,123.2	360,901.1	82,605.4	278,295.7	1,268,222.1	142,724.8	765,195.4	7,561.9	0.0	136,027.6	216,712.4	9,628.9
	11	1,643,004.4	1,634,216.7	368,313.8	82,975.7	285,338.1	1,265,903.0	144,270.7	761,072.0	9,270.0	0.0	137,663.3	213,626.9	8,787.7
	12	1,655,225.0	1,647,269.5	380,860.6	85,682.4	295,178.2	1,266,408.8	145,128.8	766,319.3	10,515.4	0.0	139,100.0	205,345.4	7,955.5
2017	1	1,670,516.2	1,661,936.7	387,127.7	92,557.7	294,570.0	1,274,809.0	149,212.7	756,206.3	10,381.0	0.0	147,776.9	211,232.2	8,579.5
	2	1,675,194.7	1,668,004.7	387,020.2	88,516.2	298,504.0	1,280,984.5	150,940.6	755,486.6	9,529.2	0.0	145,458.1	219,569.9	7,190.0
	3	1,688,301.1	1,680,740.4	386,806.5	88,809.2	297,997.2	1,293,933.9	151,903.5	765,676.8	10,071.7	0.0	144,472.8	221,809.2	7,560.7
	4	1,685,054.6	1,677,515.5	387,031.5	89,903.1	297,128.4	1,290,484.0	150,238.1	774,208.5	9,400.0	0.0	146,432.4	210,205.0	7,539.2
	5	1,698,856.2	1,689,273.6	391,248.3	88,881.1	302,367.2	1,298,025.4	150,063.5	777,678.8	9,286.9	0.0	146,201.1	214,795.1	9,582.6
	6	1,693,309.8	1,683,468.3	397,698.4	91,879.4	305,819.0	1,285,769.8	151,814.8	782,733.6	7,322.3	0.0	140,514.3	203,384.8	9,841.6
	7	1,688,904.9	1,680,219.9	392,766.3	89,955.7	302,810.6	1,287,453.5	150,073.0	786,238.2	7,217.1	19.3	140,811.8	203,094.2	8,685.0
	8	1,698,970.3	1,690,890.9	393,776.1	92,051.0	301,725.1	1,297,114.8	151,099.3	793,552.1	7,605.9	9.2	137,837.2	207,011.1	8,079.4
	9	1,715,771.1	1,708,198.0	397,981.8	90,912.9	307,069.0	1,310,216.2	150,861.2	802,148.6	8,361.1	149.8	142,227.0	206,468.4	7,573.1
	10	1,727,341.9	1,719,551.5	403,112.6	90,035.4	313,077.1	1,316,439.0	150,260.7	810,123.0	10,351.3	19.3	144,724.3	200,960.3	7,790.4
	11	1,732,984.3	1,725,763.9	404,896.8	91,066.7	313,830.1	1,320,867.1	150,986.5	815,292.9	8,875.3	18.7	142,169.6	203,523.9	7,220.4
	12	1,736,444.7	1,730,466.1	422,820.0	92,607.6	330,212.4	1,307,646.1	150,505.2	816,631.7	10,829.8	101.6	135,138.5	194,439.3	5,978.6
2018	1	1,750,433.7	1,743,097.4	421,396.0	93,342.4	328,053.6	1,321,701.4	152,265.7	828,200.3	9,368.6	101.8	134,747.6	197,017.5	7,336.3
	2	1,759,285.5	1,753,500.6	420,009.5	96,159.8	323,849.7	1,333,491.1	155,151.4	833,113.5	8,750.3	19.4	133,385.7	203,070.8	5,784.9
	3	1,791,436.2	1,784,810.5	417,232.8	96,125.9	321,106.9	1,367,577.7	155,307.1	843,208.9	7,925.5	0.0	140,511.0	220,625.2	6,625.6
	4	1,793,135.5	1,785,836.5	416,037.4	97,352.8	318,684.5	1,369,799.1	155,777.5	844,633.9	8,202.1	19.5	138,017.5	223,148.6	7,299.0
	5	1,796,382.3	1,786,169.0	417,429.9	97,765.5	319,664.4	1,368,739.1	155,907.6	841,552.6	7,983.0	9.5	141,660.4	221,626.0	10,213.3
	6	1,798,382.8	1,788,142.3	416,513.8	97,066.5	319,447.3	1,371,628.5	156,367.3	845,676.6	7,086.7	0.0	141,229.2	221,268.6	10,240.6
	7	1,803,750.3	1,794,305.5	411,146.1	93,871.4	317,274.7	1,383,159.4	155,618.0	853,133.4	7,971.9	0.0	138,200.8	228,235.4	9,444.8
	8	1,811,090.3	1,801,878.3	410,934.7	94,567.2	316,367.5	1,390,943.6	155,824.1	864,411.8	8,017.4	0.0	138,066.9	224,623.5	9,212.1
	9	1,824,334.3	1,814,576.6	414,426.8	93,837.4	320,589.4	1,400,149.8	155,900.2	870,115.4	8,278.7	0.0	145,015.9	220,839.6	9,757.7
	10	1,849,772.5	1,840,761.6	415,796.1	92,804.7	322,991.4	1,424,965.5	156,475.8	877,226.3	8,486.7	0.0	153,217.1	229,559.6	9,011.0
	11	1,860,566.4	1,850,513.8	418,351.5	93,171.0	325,180.5	1,432,162.3	157,074.7	882,865.8	10,962.2	0.0	153,836.8	227,422.8	10,052.6
	12	1,875,628.1	1,866,205.1	427,538.1	94,543.3	332,994.7	1,438,667.0	157,310.0	891,106.6	13,930.1	0.0	153,060.3	223,260.0	9,423.0

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]
2016	8	1,609,689.4	354,048.9	80,976.6	273,072.3	1,255,640.5	140,991.1	771,312.6	4,793.9	0.0	126,587.1	211,955.8
	9	1,629,047.9	357,337.9	82,336.4	275,001.5	1,271,710.0	143,722.6	778,851.7	5,095.3	0.0	125,880.4	218,160.1
	10	1,638,752.1	359,850.2	82,418.2	277,432.0	1,278,901.9	142,724.8	771,512.2	5,312.3	0.0	134,945.2	224,407.4
	11	1,643,004.4	367,245.0	82,777.5	284,467.5	1,275,759.5	144,270.7	767,993.4	6,775.4	0.0	136,082.5	220,637.4
	12	1,655,225.0	379,852.6	85,479.6	294,373.0	1,275,372.4	145,128.8	773,221.2	8,326.8	0.0	137,592.5	211,103.1
2017	1	1,670,516.2	386,241.2	92,373.4	293,867.9	1,284,275.0	149,212.7	764,168.8	8,195.1	0.0	145,898.3	216,800.1
	2	1,675,194.7	385,929.7	88,258.5	297,671.2	1,289,265.0	150,940.6	763,089.3	6,801.2	0.0	143,100.8	225,333.0
	3	1,688,301.1	385,569.6	88,429.8	297,139.7	1,302,731.5	151,903.5	772,667.1	7,529.2	0.0	142,257.2	228,374.5
	4	1,685,054.6	385,684.7	89,701.8	295,982.8	1,299,370.0	150,238.1	781,246.2	7,047.2	0.0	144,534.5	216,303.9
	5	1,698,856.2	390,122.4	88,648.3	301,474.1	1,308,733.8	150,063.5	786,044.3	7,074.8	0.0	144,394.7	221,156.6
	6	1,693,309.8	396,592.1	91,621.3	304,970.8	1,296,717.7	151,814.8	789,878.9	4,995.3	0.0	138,713.0	211,315.7
	7	1,688,904.9	391,424.8	89,729.3	301,695.5	1,297,480.1	150,073.0	794,202.4	5,009.7	0.0	138,771.7	209,423.3
	8	1,698,970.3	392,059.9	91,801.7	300,258.2	1,306,910.4	151,099.3	800,992.5	5,205.3	0.0	136,084.3	213,529.1
	9	1,715,771.1	396,623.5	90,626.7	305,996.8	1,319,147.6	150,861.2	809,384.4	5,692.0	0.0	140,183.2	213,026.8
	10	1,727,341.9	401,675.3	89,787.0	311,888.4	1,325,666.6	150,260.7	817,666.4	7,506.6	0.0	142,663.5	207,569.3
	11	1,732,984.3	403,571.4	90,831.9	312,739.5	1,329,412.9	150,986.5	823,043.8	6,035.3	0.0	140,315.2	209,032.1
	12	1,736,444.7	421,552.0	92,387.6	329,164.4	1,314,892.7	150,505.2	823,165.3	8,154.4	0.0	133,268.0	199,799.8
2018	1	1,750,433.7	420,007.6	93,113.2	326,894.4	1,330,426.1	152,265.7	835,790.9	6,731.3	0.0	132,798.5	202,839.7
	2	1,759,285.5	418,374.7	95,843.7	322,531.0	1,340,910.8	155,151.4	840,508.1	5,388.6	0.0	131,536.4	208,326.4
	3	1,791,436.2	415,740.9	95,887.5	319,853.4	1,375,695.2	155,307.1	850,599.8	5,165.3	0.0	138,661.5	225,961.5
	4	1,793,135.5	414,614.4	97,106.7	317,507.7	1,378,521.0	155,777.5	852,669.3	5,460.0	0.0	136,074.4	228,539.9
	5	1,796,382.3	415,431.8	97,316.3	318,115.6	1,380,950.5	155,907.6	852,451.9	5,424.9	0.0	139,771.0	227,395.2
	6	1,798,382.8	415,015.1	96,745.9	318,269.2	1,383,367.7	156,367.3	856,197.4	4,493.1	0.0	139,499.6	226,810.3
	7	1,803,750.3	409,606.0	93,614.2	315,991.8	1,394,144.3	155,618.0	862,918.8	5,333.0	0.0	136,453.3	233,821.2
	8	1,811,090.3	409,164.9	94,106.4	315,058.5	1,401,925.5	155,824.1	874,410.1	5,318.2	0.0	136,287.6	230,085.5
	9	1,824,334.3	412,616.0	93,464.4	319,151.5	1,411,718.3	155,900.2	880,619.0	5,264.9	0.0	143,213.2	226,721.1
	10	1,849,772.5	414,157.8	92,430.9	321,726.9	1,435,614.7	156,475.8	886,944.2	5,474.5	0.0	151,435.6	235,284.6
	11	1,860,566.4	416,771.5	92,891.7	323,879.8	1,443,794.9	157,074.7	893,534.6	7,876.2	0.0	152,191.4	233,118.0
	12	1,875,628.1	425,539.2	94,307.2	331,232.0	1,450,088.9	157,310.0	902,032.1	11,547.2	0.0	151,495.6	227,704.0

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*	
2016	8	1,609,689.4	83,955.8	151,873.7	67,917.9	1,603,191.3	1,431,577.9	171,613.3	502,891.8	384,344.4	118,547.4	(580,349.4)
	9	1,629,047.9	94,367.0	150,605.2	56,238.2	1,616,991.6	1,442,989.6	174,002.0	507,748.1	397,159.5	110,588.6	(590,058.8)
	10	1,638,752.1	89,012.5	153,045.9	64,033.3	1,626,024.0	1,452,112.7	173,911.3	513,493.4	397,723.3	115,770.1	(589,777.9)
	11	1,643,004.4	107,560.1	160,083.0	52,522.9	1,637,900.4	1,466,605.1	171,295.4	499,934.0	391,823.0	108,111.0	(602,390.1)
	12	1,655,225.0	113,193.2	166,425.1	53,231.9	1,648,719.3	1,480,344.7	168,374.6	517,820.8	415,756.2	102,064.6	(624,508.3)
2017	1	1,670,516.2	119,323.1	178,571.8	59,248.7	1,655,802.3	1,485,360.1	170,442.2	528,394.1	417,820.9	110,573.2	(633,003.2)
	2	1,675,194.7	130,723.3	186,249.1	55,525.9	1,658,503.5	1,485,434.1	173,069.4	523,201.3	418,085.9	105,115.5	(637,233.4)
	3	1,688,301.1	152,062.9	204,442.9	52,380.0	1,675,968.1	1,493,934.6	182,033.6	504,738.5	414,021.8	90,716.7	(644,468.5)
	4	1,685,054.6	148,187.6	205,171.3	56,983.7	1,677,362.8	1,493,793.5	183,569.3	514,647.3	417,038.7	97,608.6	(655,143.0)
	5	1,698,856.2	146,062.0	207,125.1	61,063.1	1,683,154.5	1,496,777.0	186,377.5	523,561.4	425,179.8	98,381.6	(653,921.6)
	6	1,693,309.8	146,214.0	206,072.2	59,858.1	1,691,434.8	1,505,167.3	186,267.5	505,968.8	416,720.2	89,248.7	(650,307.8)
	7	1,688,904.9	138,453.4	210,397.6	71,944.2	1,695,147.3	1,505,883.3	189,264.0	514,192.8	418,929.9	95,262.9	(658,888.6)
	8	1,698,970.3	137,204.0	210,102.6	72,898.6	1,701,311.8	1,512,874.3	188,437.5	518,517.9	423,552.1	94,965.8	(658,063.3)
	9	1,715,771.1	133,000.3	199,584.2	66,583.9	1,708,490.2	1,515,221.3	193,268.9	527,884.3	419,613.7	108,270.6	(653,603.7)
	10	1,727,341.9	139,089.0	195,864.7	56,775.7	1,717,503.7	1,515,945.1	201,558.6	533,669.0	420,802.4	112,866.6	(662,919.8)
	11	1,732,984.3	134,284.4	188,958.6	54,674.1	1,722,416.5	1,520,724.4	201,692.1	539,332.0	422,277.7	117,054.3	(663,048.7)
	12	1,736,444.7	129,823.8	186,671.4	56,847.6	1,745,090.6	1,537,000.5	208,090.1	517,269.4	406,832.0	110,437.4	(655,739.2)
2018	1	1,750,433.7	119,355.3	188,000.7	68,645.5	1,755,958.4	1,545,344.0	210,614.4	536,336.5	411,862.3	124,474.2	(661,216.4)
	2	1,759,285.5	124,661.5	189,309.5	64,648.0	1,760,250.8	1,549,704.3	210,546.5	532,485.7	411,718.9	120,766.9	(658,112.5)
	3	1,791,436.2	123,374.7	187,872.4	64,497.7	1,772,121.7	1,557,373.4	214,748.3	539,135.7	408,790.3	130,345.4	(643,195.9)
	4	1,793,135.5	132,663.6	197,642.5	64,978.8	1,787,241.3	1,563,956.1	223,285.2	553,355.4	415,462.0	137,893.4	(680,124.9)
	5	1,796,382.3	146,056.4	209,145.8	63,089.4	1,790,013.1	1,568,591.5	221,421.5	538,635.4	411,360.3	127,275.0	(678,322.5)
	6	1,798,382.8	151,997.7	217,626.9	65,629.1	1,803,926.8	1,576,875.8	227,051.0	528,701.4	415,678.6	113,022.8	(686,243.2)
	7	1,803,750.3	150,851.1	223,359.7	72,508.6	1,813,503.3	1,583,306.4	230,196.8	528,154.2	415,124.8	113,029.5	(688,758.2)
	8	1,811,090.3	151,147.1	224,184.8	73,037.8	1,827,696.6	1,592,992.0	234,704.6	520,488.8	414,787.7	105,701.1	(688,242.1)
	9	1,824,334.3	165,148.3	226,264.9	61,116.7	1,824,311.4	1,590,699.4	233,612.0	528,144.2	419,158.3	108,985.9	(693,269.5)
	10	1,849,772.5	173,114.1	229,236.2	56,122.1	1,834,034.3	1,596,655.1	237,379.2	530,770.8	413,678.0	117,092.8	(688,146.7)
	11	1,860,566.4	184,741.2	240,651.8	55,910.7	1,844,279.0	1,604,398.5	239,880.4	524,691.3	415,013.6	109,677.7	(693,145.1)
	12	1,875,628.1	190,425.3	246,010.8	55,585.5	1,856,379.8	1,613,548.6	242,831.3	521,909.2	411,731.9	110,177.3	(693,086.2)

^ 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*
2016		415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	t.d.	2,113.9	11,403.0	450,979.0
2017		406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2018		411,006.2	3,801.4	4,728.4	3,391.9	0	132.0	6,874.1	t.d.	4,174.5	13,482.5	447,590.9
2017	1	417,573.2	3,467.5	4,956.3	4,058.4	0	1,077.4	7,798.7	t.d.	2,113.9	11,464.3	452,509.8
	2	417,837.6	3,467.5	4,956.3	3,860.5	0	1,765.1	7,781.5	t.d.	2,113.9	8,740.4	450,522.9
	3	413,774.9	3,450.2	4,931.7	5,966.1	0	2,417.7	7,808.7	t.d.	2,113.9	10,225.1	450,688.4
	4	416,801.5	3,444.2	4,931.7	3,311.6	0	8,913.8	7,815.3	t.d.	2,113.9	8,031.4	455,363.4
	5	424,943.6	3,444.2	4,931.4	3,934.1	0	6,074.7	7,812.3	t.d.	2,113.9	7,289.4	460,543.7
	6	416,493.2	3,416.9	4,909.5	4,666.2	0	5,003.5	7,617.2	t.d.	2,113.9	6,819.2	451,039.7
	7	418,704.4	3,416.9	4,909.5	5,356.6	0	4,112.9	7,819.4	t.d.	2,113.9	7,413.7	453,847.2
	8	423,335.4	3,410.2	4,909.4	5,355.1	0	6,074.4	7,822.9	t.d.	2,113.9	7,382.4	460,403.8
	9	419,394.5	3,412.3	4,912.4	4,156.0	0	8,673.4	7,819.5	t.d.	2,113.9	7,020.7	457,502.8
	10	420,589.3	3,407.6	4,912.4	4,001.5	0	4,481.6	7,740.9	t.d.	2,113.9	7,420.4	454,667.6
	11	422,096.7	3,376.3	4,912.4	4,090.7	0	7,878.9	7,666.9	t.d.	2,113.9	8,788.9	460,924.7
	12	406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2018	1	411,835.9	3,110.6	4,736.8	4,448.6	0	10,372.5	7,556.8	t.d.	4,179.6	10,732.7	456,973.6
	2	411,702.5	3,110.6	4,736.7	4,463.2	0	5,598.8	7,493.9	t.d.	4,179.6	9,516.5	450,801.9
	3	408,761.8	3,022.9	4,603.1	4,078.2	0	5,829.1	7,410.8	t.d.	4,179.6	11,522.0	449,407.6
	4	415,440.1	3,019.5	4,602.9	4,331.4	0	2,175.7	7,364.1	t.d.	4,179.6	8,118.2	449,231.5
	5	411,341.7	3,019.5	4,602.8	4,524.1	0	3,957.8	7,314.3	t.d.	4,179.6	9,611.9	448,551.8
	6	415,129.3	3,590.5	4,666.3	4,393.2	0	202.3	7,251.1	t.d.	4,179.6	9,956.6	449,368.8
	7	414,558.7	3,589.3	4,678.8	4,303.9	0	2,415.1	7,192.1	t.d.	4,179.6	9,179.0	450,096.5
	8	414,243.4	3,582.5	4,666.8	4,273.1	0	237.3	7,119.0	t.d.	4,177.2	8,096.8	446,396.0
	9	418,644.6	3,642.2	4,744.7	3,461.6	0	828.9	7,072.0	t.d.	4,177.2	7,580.3	450,151.4
	10	412,916.3	3,847.4	4,745.0	3,392.2	0	0	6,992.4	t.d.	4,177.2	6,945.9	443,016.3
	11	414,253.5	3,847.4	4,745.4	3,392.2	0	0	6,946.0	t.d.	4,177.2	8,542.1	445,903.8
	12	411,006.2	3,801.4	4,728.4	3,391.9	0	132.0	6,874.1	t.d.	4,174.5	13,482.5	447,590.9

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*			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*
					Institusi Kewangan *Financial Institutions*	Kerajaan Persekutuan *Federal Government*	Lain-lain *Others*				
2016		100.0	144,736.9	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.5	450,979.0
2017		100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2018		100.0	131,511.1	106,405.0	169,133.0	7,955.6	858.9	21,745.5	7,743.4	2,138.4	447,590.9
2017	1	100.0	146,215.2	105,220.2	162,062.9	12,513.7	528.6	8,622.6	8,118.1	9,128.4	452,509.8
	2	100.0	147,391.1	99,829.4	171,634.9	6,329.5	359.2	9,466.1	8,118.1	7,294.6	450,522.9
	3	100.0	147,369.4	99,452.2	176,110.0	5,318.9	520.8	9,488.9	8,077.8	4,250.5	450,688.4
	4	100.0	148,585.3	100,131.9	179,047.4	6,339.9	645.8	8,510.2	8,077.8	3,925.2	455,363.4
	5	100.0	150,046.8	100,467.5	173,572.1	12,035.3	1,236.5	9,499.8	8,077.8	5,508.0	460,543.7
	6	100.0	145,961.2	105,311.0	170,583.9	8,783.3	965.4	7,253.3	8,041.8	4,039.8	451,039.7
	7	100.0	146,970.6	100,760.4	170,279.8	15,534.8	1,274.1	6,270.5	8,041.8	4,615.2	453,847.2
	8	100.0	147,581.3	103,229.4	176,462.7	13,000.0	1,080.2	6,286.4	8,041.8	4,622.0	460,403.8
	9	100.0	146,950.0	101,013.6	181,854.3	9,238.8	1,114.3	5,270.5	8,046.6	3,914.5	457,502.8
	10	100.0	148,686.5	100,513.3	180,760.7	5,934.9	1,486.6	5,284.1	8,046.6	3,854.9	454,667.6
	11	100.0	148,210.0	102,256.6	182,258.0	5,358.3	1,608.0	7,759.0	8,046.6	5,328.2	460,924.7
	12	100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2018	1	100.0	139,288.7	108,881.3	173,235.2	14,839.7	1,083.5	7,676.1	7,759.4	4,109.7	456,973.6
	2	100.0	137,234.5	108,303.4	167,881.9	11,106.0	1,112.2	12,992.6	7,759.4	4,311.9	450,801.9
	3	100.0	119,453.7	106,632.3	180,566.6	10,485.6	767.5	19,946.3	7,540.7	3,914.9	449,407.6
	4	100.0	121,519.9	108,406.3	174,866.1	10,051.0	834.9	22,156.9	7,540.7	3,753.3	449,231.5
	5	100.0	123,019.7	111,229.4	165,387.9	8,721.9	814.4	16,685.7	7,540.7	3,841.8	444,177.5
	6	100.0	127,735.5	109,342.6	168,424.0	13,274.9	816.0	18,179.5	7,644.8	3,851.5	449,368.8
	7	100.0	129,488.4	104,814.5	166,139.9	19,001.8	766.2	17,870.3	7,644.8	4,271.0	450,096.5
	8	100.0	130,293.1	105,468.8	168,513.7	15,438.1	741.0	15,390.6	7,644.8	2,806.0	446,396.0
	9	100.0	136,060.6	103,887.5	173,243.5	9,664.1	1,024.4	15,371.3	7,772.0	3,027.9	450,151.4
	10	100.0	132,974.5	103,141.1	157,072.3	9,493.1	952.9	28,555.2	7,772.0	2,955.3	443,016.3
	11	100.0	134,973.2	103,716.5	159,285.8	8,952.4	1,000.3	27,505.7	7,772.0	2,597.9	445,903.8
	12	100.0	131,511.1	106,405.0	169,133.0	7,955.6	858.9	21,745.5	7,743.4	2,138.4	447,590.9

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

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

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 Dis-17 *As at end Dec-17*	Pada akhir bulan Dec-18 *As at end December-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Dec-18 *As at end December-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Dec-18 *As at end December-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Dec-18 *As at end December-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Dec-18 *As at end December-18*
			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 ¹	19-Jun-17	9,100	29,223.4	29,624.8	75,454	78,267	28,513.9	29,168.3	22,206.1	23,514.1	6,307.9	5,654.3
2. Tabung Projek Usahawan Bumiputera - i /Bumiputera Entrepreneur Project Fund - i	01-Jul-09	300	1,210.8	1,541.0	1,587	1,856	681.5	832.6	584.1	723.9	97.4	108.7
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	14.9	1.5	1.5
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	16.5
20. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23-Jan-15	500	137.8	137.6	930	930	136.4	136.4	49.6	75.1	86.8	61.3

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

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

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.

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.

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*
						Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*									
			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*		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*				Bil Perbendaharaan / *Treasury Bills*	Sekuriti Kerajaan[1/] / *Government Securities*[1/]					
2017	12	21,494.15	576.5	37,568.9	43,246.9	126,897.53	31,032.46	14,345.23	5,944.94	368.04	69,867.7	43,278.0	42,922.9	1,259.0	167,364.7	209,446.7	1,562,941.5	5,841.6	163,470.6	2,547,867.2
2018	1	25,240.10	916.2	39,897.1	44,661.4	117,719.84	32,753.28	16,173.30	5,995.40	1,154.11	72,152.3	46,781.7	36,057.7	3,904.9	166,981.7	212,848.3	1,566,941.7	5,817.5	169,037.2	2,565,033.9
	2	22,007.37	980.1	39,771.4	46,379.8	113,891.13	35,194.31	16,719.19	6,573.50	1,050.18	72,115.5	46,921.2	32,565.0	6,356.2	166,354.8	220,133.9	1,571,243.4	5,826.6	166,722.2	2,570,805.6
	3	19,565.47	731.6	40,544.2	47,633.2	121,980.34	32,166.58	14,098.96	5,645.77	1,254.02	79,980.0	46,620.3	34,426.6	5,496.8	164,062.5	221,742.4	1,578,561.7	5,876.4	165,281.7	2,585,668.5
	4	21,062.50	488.2	43,169.5	48,209.9	105,610.91	31,061.06	13,154.20	6,273.63	778.16	73,541.2	45,285.0	34,679.5	6,488.3	173,851.6	251,608.2	1,571,405.7	5,871.2	157,035.6	2,589,574.5
	5	20,560.29	593.2	42,400.9	49,660.0	102,241.84	29,296.28	14,807.02	5,794.75	934.48	68,141.6	44,730.7	35,884.0	6,182.4	187,820.7	248,084.9	1,575,708.5	5,853.5	160,078.1	2,598,772.9
	6	19,181.20	706.8	43,535.2	49,915.2	97,070.01	32,350.53	17,556.31	5,562.07	835.70	70,152.2	44,703.7	38,252.0	4,781.4	196,817.0	248,964.4	1,586,994.7	5,841.7	161,943.8	2,625,163.8
	7	20,236.38	497.9	41,869.1	49,369.2	94,548.73	31,369.83	18,010.06	6,081.82	625.51	73,555.0	44,076.8	35,253.0	4,755.2	201,483.5	248,426.9	1,591,267.2	5,944.0	163,949.3	2,631,319.4
	8	20,867.71	669.7	42,540.6	49,780.5	100,182.27	37,238.30	15,589.09	6,133.74	688.33	69,013.4	45,557.4	37,389.0	4,123.5	202,781.4	247,244.7	1,601,658.0	5,932.6	168,114.1	2,655,504.3
	9	18,285.77	759.7	40,572.8	49,771.8	107,182.17	34,061.02	15,639.02	5,783.22	673.39	68,373.8	45,123.2	37,047.7	1,760.2	199,126.9	248,393.6	1,611,168.5	5,948.7	170,795.1	2,660,466.6
	10	20,724.52	480.7	39,634.6	49,104.3	103,206.85	36,412.96	18,324.61	6,990.79	1,098.23	75,274.4	44,516.2	37,061.8	1,826.5	192,724.9	264,102.9	1,616,609.2	5,991.0	175,996.7	2,690,081.2
	11	18,755.21	916.9	39,353.9	50,048.0	102,151.37	32,324.85	17,870.17	5,952.43	639.34	66,275.7	43,974.3	36,965.9	1,795.1	202,171.2	266,009.1	1,624,104.0	5,995.6	177,839.9	2,693,143.1
	12	20,127.39	882.4	37,332.2	48,557.3	110,180.32	31,524.45	21,482.26	4,976.25	1,358.08	62,951.6	41,978.0	35,129.8	2,484.0	202,432.6	258,732.5	1,633,760.9	6,036.3	177,410.4	2,697,336.8

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

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

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Wang Tunai dan Kesamaan Tunai	Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*		Simpanan Berkanun dengan 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	Instrumen Deposit Boleh Niaga yang Dipegang	Sekuriti Malaysia / *Malaysian Securities*		Sekuriti Lain	Pinjaman dan Pendahuluan	Harta Benda, Loji dan Kelengkapan	Aset Lain	Jumlah Aset
			Baki Akaun Semasa dengan Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik		Pemastautin / *Residents*					Bukan Pemastautin			Bil Perbendaharaan	Sekuriti Kerajaan[1/]					
						Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain										
		Cash and Cash Equivalents	*Balances in Current Account with Bank Negara Malaysia*	*Other Deposits Placed and Reverse Repos*	*Statutory Deposits with Bank Negara Malaysia*	*Bank Negara Malaysia*	*Commercial Banks*	*Islamic Banks*	*Investment Banks*	*Other Banking Institutions*	*Non-Residents*	*Investment Account Due from Designated Financial Institutions*	*Negotiable Instrument Deposits Held*	*Treasury Bills*	*Government Securities* [1/]	*Other Securities*	*Loans and Advances*	*Property, Plant and Equipment*	*Other Assets*	*Total Assets*
2017	12	1,420.7	68.2	316.6	13,147.0	50,963.8	7,394.9	1,994.0	0.0	254.4	3,545.6	0.0	12,543.8	88.7	37,760.4	40,381.2	473,298.5	435.0	9,702.9	653,315.6
2018	1	1,996.4	119.6	303.0	13,637.9	48,643.2	8,253.9	3,020.7	0.0	1,104.1	2,339.4	0.0	11,198.8	380.8	38,674.9	40,382.4	479,075.2	435.3	10,295.1	659,860.7
	2	1,870.5	283.9	302.0	14,468.5	51,771.6	5,537.1	3,861.0	0.0	997.3	2,319.6	0.0	9,637.0	936.5	39,172.1	40,170.8	482,638.5	440.6	9,604.4	664,011.3
	3	1,750.0	59.5	300.2	15,263.2	58,748.4	4,707.0	2,920.2	1.0	1,201.2	2,656.5	0.0	9,913.9	818.7	39,295.2	42,273.0	488,035.0	449.7	9,273.8	677,666.5
	4	1,959.8	71.8	300.8	15,208.9	54,365.2	4,840.9	1,965.1	0.0	722.8	2,207.7	0.0	9,654.5	1,058.8	40,436.4	44,114.2	494,254.8	454.0	8,299.9	679,915.6
	5	1,611.9	90.4	306.0	16,966.4	47,619.2	4,859.1	3,486.5	0.0	736.6	2,339.5	0.0	9,673.8	1,291.7	43,487.2	45,346.1	497,125.7	442.2	8,701.5	684,083.7
	6	2,356.9	65.2	305.6	16,707.4	36,907.1	5,016.4	3,943.5	0.0	832.8	2,440.7	0.0	9,336.9	1,370.6	44,779.9	48,064.9	501,234.7	445.8	8,242.5	682,050.8
	7	1,163.6	46.2	306.4	16,767.0	39,929.9	4,250.2	3,617.3	0.0	622.7	1,923.6	25.0	8,014.8	648.9	47,626.8	47,562.6	505,168.4	452.4	8,815.0	686,940.9
	8	1,242.4	54.3	306.8	16,496.1	42,282.5	6,907.7	3,108.1	0.0	585.5	2,207.5	0.0	8,173.1	650.8	48,734.1	47,131.8	510,567.7	448.0	8,315.4	697,212.1
	9	1,113.7	83.3	308.3	16,333.1	42,451.9	4,255.4	3,151.9	0.0	620.6	2,250.1	0.0	7,911.3	576.5	49,720.8	47,170.9	512,689.6	445.4	8,746.2	697,829.0
	10	1,431.4	140.9	309.3	15,870.0	40,534.0	3,954.6	2,124.3	0.0	1,095.5	2,795.1	0.0	6,621.7	277.5	48,862.0	53,254.1	517,724.4	444.6	8,236.4	703,675.8
	11	1,337.6	417.5	311.4	16,656.5	45,169.6	3,311.3	1,622.7	0.0	636.6	2,415.0	0.0	5,809.9	278.3	49,007.1	51,710.3	521,490.1	444.9	9,306.0	709,924.7
	12	1,167.8	273.2	313.3	16,571.1	59,548.2	3,955.8	1,571.9	0.0	1,355.3	2,684.4	0.0	5,401.4	279.0	51,062.5	51,625.4	526,973.2	448.5	9,689.0	732,920.0

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

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 Deposit / *Total Deposits*: Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions* — Pemastautin / *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*	Bukan Pemastautin / *Non-Residents*	Jumlah Akaun Pelaburan / *Total Investment Account*: 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*	Penerimaan Belum Bayar / *Acceptances Payable*	Bil Belum Bayar / *Bills Payable*: Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*	Tanggungan Lain / *Other Liabilities*	Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities*
2017 12	286,424.9	18,341.6	0.5	1,763,357.8	1,559.1	37,420.7	10,497.4	1,152.1	2,808.0	88,537.5	30,862.1	43,278.0	1,212.6	4,585.6	21.8	257,807.5	2,547,867.2
2018 1	288,411.6	18,416.2	0.7	1,773,926.2	5,338.1	36,910.6	10,905.9	1,969.3	3,143.7	79,533.4	30,279.6	46,785.3	1,352.0	4,066.0	13.3	263,981.7	2,565,033.9
2	289,308.2	18,511.4	0.2	1,775,877.5	3,194.8	42,472.2	10,063.1	1,885.1	2,068.7	82,722.9	30,317.9	46,924.4	1,507.3	3,660.9	15.0	262,276.2	2,570,805.6
3	289,902.3	18,285.4	0.5	1,810,927.7	1,647.5	38,856.5	7,853.3	1,738.5	4,507.8	76,958.4	29,865.1	46,620.3	1,611.6	3,425.3	15.4	253,453.0	2,585,668.5
4	289,152.6	18,069.3	0.3	1,810,827.8	1,544.5	36,089.9	8,712.8	1,831.7	2,871.3	83,215.6	29,199.3	45,285.0	1,788.1	3,514.5	11.6	257,460.2	2,589,574.5
5	290,747.2	18,303.6	0.6	1,809,420.2	1,371.7	33,368.9	9,187.1	1,586.8	4,325.4	94,422.5	28,293.9	44,730.7	1,629.1	3,254.9	17.3	258,113.0	2,598,772.9
6	293,837.4	18,531.5	0.3	1,816,419.4	148.7	38,512.2	9,573.3	2,165.9	847.0	108,878.6	28,109.9	44,703.7	1,591.1	3,455.1	15.5	258,374.1	2,625,163.8
7	296,663.5	18,180.4	0.5	1,825,201.1	304.6	40,353.3	8,000.8	2,092.4	1,401.7	106,113.1	28,356.0	44,076.8	1,716.7	3,103.8	13.1	255,741.6	2,631,319.4
8	296,395.7	17,772.6	0.5	1,838,283.2	331.4	41,672.0	10,914.9	2,093.3	932.7	107,723.7	27,181.9	45,557.4	2,312.7	3,033.7	9.1	261,289.6	2,655,504.3
9	296,743.1	18,215.2	0.4	1,845,431.7	1,988.4	41,301.8	7,547.5	2,176.8	877.5	109,537.1	27,752.5	45,123.2	2,213.3	3,268.9	13.1	258,276.0	2,660,466.6
10	298,363.6	17,684.5	0.7	1,867,528.8	641.6	48,215.4	7,100.7	2,647.6	243.4	110,986.0	28,189.9	44,516.2	1,864.5	2,824.4	11.8	259,262.0	2,690,081.2
11	299,388.1	17,565.4	0.4	1,882,176.9	407.3	43,096.4	5,630.9	1,975.2	621.0	105,570.8	28,649.6	43,974.3	1,632.3	3,364.7	50.7	259,039.1	2,693,143.1
12	303,192.8	17,700.0	0.5	1,898,332.7	779.5	43,599.3	6,002.4	1,798.3	161.5	100,117.9	31,433.6	41,955.4	1,644.8	2,836.6	6.6	247,774.9	2,697,336.8

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

1.9.1 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 Deposit / *Total Deposits*: Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions*: Pemastautin / *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*	Bukan Pemastautin / *Non-Residents*	Jumlah Akaun Pelaburan / *Total Investment Account*: 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*	Pelbagai Pinjaman / *Miscellaneous Borrowing*	Pelbagai Terbitan Hutang Sekuriti / *Miscellaneous Debt Securities Issued*	Penerimaan Belum Bayar / *Acceptances Payable*	Penerimaan Belum Bayar / *Bills Payable*: Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*	Tanggungan Lain / *Other Liabilities*	Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities*
2017	12	46,504.4	3,881.5	0.1	474,661.1	0.1	10,393.0	2,819.8	229.2	1,621.8	4,463.3	30,862.1	43,278.0	18,191.9	501.0	875.0	526.2	0.0	14,507.3	653,315.6
2018	1	46,043.0	3,707.9	0.1	480,564.5	0.0	9,018.3	2,924.5	289.4	1,936.4	3,048.6	30,279.6	46,785.3	18,129.7	501.0	875.7	370.0	0.0	15,386.7	659,860.7
	2	46,383.3	3,914.7	0.1	481,803.7	0.0	9,414.0	4,707.6	268.9	1,033.9	3,656.2	30,317.9	46,924.4	18,282.4	501.0	898.8	229.5	0.0	15,675.2	664,011.3
	3	46,837.6	3,704.8	0.1	496,252.4	14.2	7,539.0	3,016.0	224.2	2,987.1	4,014.0	29,865.1	46,620.3	19,360.6	501.0	854.0	318.0	0.0	15,558.1	677,666.5
	4	47,144.8	3,686.6	0.1	498,979.7	0.0	7,229.2	3,651.6	119.2	1,304.2	4,175.8	29,199.3	45,285.0	19,011.4	501.0	861.8	361.1	0.0	18,404.7	679,915.6
	5	47,441.7	3,852.7	0.1	502,619.8	0.0	7,394.0	3,871.3	74.1	1,336.2	3,991.0	28,293.9	44,730.7	20,351.8	501.0	825.2	311.8	0.0	18,488.4	684,083.7
	6	47,783.8	3,824.4	0.1	498,579.1	0.0	10,287.5	4,233.6	183.4	562.1	3,524.1	28,109.9	44,703.7	20,119.5	501.0	893.2	264.5	0.0	18,480.9	682,050.8
	7	48,466.1	3,921.6	0.2	503,133.8	0.0	10,866.5	3,303.7	118.0	106.0	4,022.1	28,356.0	44,076.8	19,880.1	1,021.0	905.7	239.9	0.0	18,523.3	686,940.9
	8	49,094.9	3,727.6	0.1	512,267.3	0.0	9,063.4	3,829.8	102.1	603.8	3,634.2	27,181.9	45,557.4	19,636.2	1,020.7	917.5	211.3	0.0	20,363.8	697,212.1
	9	49,507.5	3,898.5	0.1	512,516.5	0.0	9,192.5	2,859.6	193.7	614.4	3,551.1	27,752.5	45,123.2	19,502.4	1,020.8	913.4	373.9	0.0	20,808.8	697,829.0
	10	49,904.4	4,030.7	0.1	515,564.4	0.0	10,946.9	2,849.7	246.2	12.4	4,161.3	28,189.9	44,516.2	20,993.2	1,020.8	871.4	207.8	0.0	20,160.4	703,675.8
	11	50,442.7	4,076.9	0.1	520,785.8	0.0	11,402.7	2,325.4	223.1	450.3	4,237.5	28,649.6	43,974.3	23,070.3	1,020.8	930.4	222.1	0.0	18,112.8	709,924.7
	12	50,902.7	4,155.6	0.1	538,186.1	0.0	14,694.4	2,045.5	180.6	94.3	5,124.2	31,433.6	41,855.4	23,244.7	1,019.8	976.8	153.6	0.0	18,852.6	732,920.0

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*
	12	1,773.1	8,189.3	7,093.7	14,538.6	5,169.5	1,078.3	4,171.9	3,767.4	0.1	2,723.5	14,301.2	2,621.9	58,334.8
2017	1	3,997.8	6,884.4	6,679.8	15,843.2	5,745.2	496.7	4,203.9	3,687.6	1.8	1,875.6	15,020.9	1,824.6	59,581.9
	2	2,532.7	6,343.5	6,160.0	16,297.2	6,088.5	645.2	4,320.5	3,105.3	0.0	3,631.5	13,806.0	4,460.9	61,231.2
	3	2,894.8	7,736.6	7,388.5	23,244.1	8,110.3	1,166.5	5,442.2	5,148.7	0.0	4,618.7	14,765.7	3,555.6	76,683.3
	4	2,991.1	6,523.8	6,295.3	19,809.8	7,027.7	1,086.0	4,978.0	4,219.3	0.1	2,758.6	12,472.5	2,840.3	64,707.1
	5	4,523.7	7,541.2	7,256.6	22,188.6	8,481.7	857.6	5,926.2	4,455.7	1.1	4,905.6	13,754.2	2,918.3	75,553.9
	6	2,318.2	6,271.3	6,067.6	19,038.0	6,607.7	481.2	4,989.2	3,792.5	0.0	3,570.4	13,681.8	3,809.9	64,560.3
	7	3,134.5	6,776.9	6,545.7	21,218.3	7,664.9	603.9	5,826.7	4,465.2	0.0	5,174.4	16,487.0	3,882.3	75,234.1
	8	3,786.0	6,941.4	6,680.1	23,567.7	7,407.2	1,170.2	6,105.9	4,510.3	3.9	2,131.0	15,679.9	6,247.2	77,550.8
	9	2,299.5	5,575.1	5,306.8	19,861.7	7,042.5	849.4	5,303.2	3,935.6	3.5	2,942.0	16,200.6	4,555.1	68,568.2
	10	3,104.3	6,512.1	6,284.0	21,567.9	8,035.8	1,947.4	5,938.3	4,269.9	0.0	3,272.1	19,126.4	4,111.6	77,885.9
	11	3,378.6	6,856.7	6,625.1	21,263.1	8,328.3	603.1	6,320.1	4,194.7	2.1	4,065.6	21,244.6	6,295.2	82,552.1
	12	1,960.8	6,461.7	6,279.9	15,911.9	5,504.1	436.1	5,198.5	3,681.3	0.0	2,573.6	12,765.8	2,625.4	57,119.1
2018	1	6,832.9	7,627.3	7,362.2	18,830.5	8,131.4	1,016.5	6,121.6	4,085.0	0.5	2,226.0	14,489.7	5,313.3	74,674.9
	2	3,832.0	5,434.0	5,243.7	14,324.2	6,776.5	698.7	4,874.9	3,056.3	0.0	3,579.5	11,976.9	3,099.0	57,651.8
	3	3,231.7	6,926.7	6,633.6	20,588.4	8,735.6	1,231.9	6,530.9	3,804.5	0.0	4,069.8	16,352.8	5,180.6	76,652.9
	4	3,542.5	6,910.4	6,602.9	21,084.5	8,496.3	1,346.7	6,596.7	4,029.6	0.0	2,778.2	18,876.0	4,082.6	77,743.6
	5	2,664.3	7,115.2	6,921.1	18,740.9	7,449.6	628.0	5,873.2	3,813.6	0.0	2,489.9	16,317.7	3,532.9	68,625.2
	6	3,446.5	8,910.7	8,708.4	19,220.5	8,451.8	1,305.1	5,094.9	3,910.4	1.0	2,718.6	16,577.7	3,483.4	73,120.6
	7	2,544.0	9,053.5	8,744.5	24,291.4	8,653.6	1,098.0	6,158.2	4,592.2	0.0	1,712.1	14,170.5	4,217.7	76,491.2
	8	2,649.2	7,705.7	7,286.2	24,263.3	8,876.9	1,603.5	6,511.6	4,736.6	0.0	3,273.6	14,142.8	7,900.6	81,663.8
	9	3,746.8	4,490.6	4,206.6	19,350.1	7,025.9	648.8	5,148.9	4,028.5	0.0	4,648.0	16,882.4	6,778.3	72,748.3
	10	3,224.4	5,694.1	5,315.0	22,980.9	8,930.2	944.0	6,455.4	4,853.3	0.0	3,048.1	16,139.3	5,343.0	77,612.8
	11	2,381.2	4,907.9	4,664.6	18,969.7	8,411.0	416.4	5,337.4	3,533.4	0.0	1,960.4	13,144.0	3,467.2	62,528.5
	12	4,287.7	5,165.8	4,967.6	16,872.0	6,553.2	602.5	4,957.1	3,583.8	0.6	1,497.1	12,546.0	3,786.6	59,852.4

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 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 dipohon *Total loans applied*
	12	331.0	1,032.3	4,246.4	29.9	4,168.0	3,706.1	4,806.2	1,577.2	4,130.3	1,263.8	31,413.4	1,630.4	58,334.8
2017	1	1,106.6	110.3	3,769.2	345.3	4,448.6	4,126.4	4,483.5	2,868.7	3,853.4	530.1	33,636.8	303.0	59,581.9
	2	1,603.3	219.0	4,033.7	1,476.3	3,922.9	7,217.6	3,420.4	2,669.3	2,393.4	1,134.8	32,726.7	413.8	61,231.2
	3	2,222.3	227.3	3,997.0	320.6	5,642.4	6,832.7	5,533.8	1,968.7	3,532.7	1,281.7	44,738.4	385.7	76,683.3
	4	1,036.3	60.1	4,113.8	871.5	4,572.3	5,015.7	2,801.6	1,807.3	4,688.9	1,188.6	38,273.1	277.8	64,707.1
	5	1,515.1	235.2	4,729.7	1,608.3	5,027.6	6,163.5	5,729.1	844.4	3,788.0	539.2	43,455.1	1,918.7	75,553.9
	6	720.0	285.5	4,238.1	924.7	4,641.3	4,010.8	4,091.7	2,378.2	3,864.5	1,441.9	36,469.1	1,494.4	64,560.3
	7	763.3	58.4	4,903.2	893.1	6,549.6	9,082.2	3,149.2	961.7	5,692.3	1,196.4	41,657.5	327.2	75,234.1
	8	440.0	336.0	6,584.4	2,022.4	6,318.1	4,225.0	4,398.7	1,721.3	5,378.8	891.5	44,648.6	586.0	77,550.8
	9	705.5	88.1	5,832.9	823.0	6,956.7	4,530.6	4,519.1	1,083.5	3,471.4	919.9	37,873.3	1,764.2	68,568.2
	10	1,654.5	311.8	6,481.0	1,598.1	5,526.7	7,595.3	6,491.1	1,640.4	3,350.7	814.4	41,695.2	726.7	77,885.9
	11	5,052.7	1,229.3	4,121.4	128.9	5,327.5	6,369.9	5,148.5	3,683.1	4,106.8	3,951.0	42,356.9	1,076.0	82,552.1
	12	747.7	111.3	3,808.4	147.7	4,588.8	2,695.1	5,127.9	1,307.0	3,083.8	935.1	33,552.6	1,013.8	57,119.1
2018	1	1,926.2	199.7	6,336.4	342.8	6,101.4	5,716.8	3,591.6	3,148.6	3,269.3	799.4	42,436.6	806.2	74,674.9
	2	1,171.0	1,245.3	4,814.5	267.7	5,253.7	4,608.7	4,639.8	1,601.5	1,686.4	892.0	31,207.7	263.6	57,651.8
	3	1,523.3	376.2	6,253.3	271.6	6,550.3	5,560.0	4,883.2	1,915.3	5,716.1	1,142.4	41,126.4	1,334.7	76,652.9
	4	2,624.9	396.1	5,822.4	355.1	6,889.6	3,790.3	5,619.1	920.9	5,641.0	2,462.3	42,142.0	1,079.8	77,743.6
	5	1,796.1	245.9	5,652.0	145.8	5,406.9	5,482.3	4,984.6	1,261.4	3,883.8	1,272.1	38,409.3	85.1	68,625.2
	6	1,809.8	77.1	6,170.0	536.7	6,938.4	3,835.3	4,996.9	2,635.5	3,735.2	1,610.0	39,974.7	800.9	73,120.6
	7	1,211.8	160.2	6,009.5	502.0	6,705.7	4,092.2	3,682.2	814.7	3,757.6	1,074.3	47,851.2	629.8	76,491.2
	8	1,143.2	144.0	7,252.5	214.2	7,087.7	4,159.4	5,145.0	1,036.6	2,702.6	5,384.9	46,402.6	991.0	81,663.8
	9	1,857.4	763.6	7,558.1	183.9	6,021.6	5,555.1	4,263.4	834.5	4,505.7	4,705.4	36,299.6	200.1	72,748.3
	10	2,040.0	173.8	7,078.4	151.8	7,524.8	4,987.7	3,618.7	1,623.3	4,299.1	1,778.8	43,845.2	491.2	77,612.8
	11	784.8	513.8	4,518.1	165.2	5,984.1	3,346.1	4,885.4	831.5	3,957.2	846.3	36,287.4	408.6	62,528.5
	12	824.6	881.8	3,880.6	400.1	6,522.3	3,474.9	3,324.9	882.7	4,931.5	495.9	33,333.4	899.6	59,852.4

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*
2016	7	953.1	3,258.8	3,103.3	7,032.7	3,418.5	241.0	1,136.1	1,386.3	0.1	1,179.6	7,189.7	680.1	26,476.0
	8	1,644.2	3,933.8	3,763.1	8,624.2	2,651.9	371.1	1,670.4	1,692.4	8.2	2,198.1	7,191.2	1,562.0	31,547.5
	9	1,687.6	3,526.1	3,369.1	8,113.7	2,419.7	483.4	1,605.7	1,492.2	0.1	1,950.7	5,963.2	2,334.3	29,576.6
	10	2,785.7	3,460.1	3,238.6	8,039.8	2,952.2	583.6	1,644.5	1,699.6	0.1	1,582.0	9,004.1	2,097.5	33,849.2
	11	2,133.8	3,472.5	3,296.6	7,951.6	3,050.3	288.9	1,453.2	1,781.4	0.0	655.1	7,345.7	1,796.1	29,928.7
	12	744.2	3,864.9	3,531.3	6,360.5	2,847.6	279.6	1,171.8	1,587.3	0.0	1,392.0	9,160.8	1,881.0	29,289.7
2017	1	1,847.9	4,723.0	3,861.7	6,589.5	2,136.7	201.8	1,174.5	1,543.1	0.1	841.4	5,183.7	1,068.5	25,310.1
	2	1,957.7	3,020.4	2,912.5	6,515.0	1,950.7	518.1	1,138.9	1,176.3	1.8	1,360.1	6,342.5	2,133.7	26,115.1
	3	2,967.5	3,944.2	3,748.0	9,230.0	2,201.4	274.2	1,392.9	1,899.7	0.0	1,743.4	9,989.5	2,328.7	35,971.4
	4	1,521.8	3,321.5	3,191.9	8,342.6	2,149.6	693.3	1,200.5	1,686.3	0.1	882.8	6,433.3	943.5	27,175.3
	5	1,873.1	3,869.3	3,715.4	9,337.7	2,731.9	613.3	1,742.5	1,667.5	0.1	1,846.6	5,880.0	1,689.4	31,251.2
	6	2,455.4	3,451.0	3,301.0	8,498.2	3,069.9	326.3	1,429.7	1,550.1	0.0	889.5	9,097.9	2,573.1	33,341.0
	7	2,114.0	3,574.8	3,427.7	8,925.4	2,412.9	236.2	1,509.8	1,777.3	0.0	2,510.6	7,391.5	2,593.4	33,045.8
	8	2,428.0	3,839.8	3,674.4	9,810.3	3,956.2	679.4	1,708.5	1,780.2	0.0	1,658.8	5,437.5	3,366.0	34,664.9
	9	1,437.0	2,970.2	2,832.6	8,343.3	2,502.2	317.8	1,498.3	1,472.9	0.0	858.6	6,792.8	2,968.2	29,161.2
	10	1,588.2	3,530.7	3,359.2	9,202.1	3,067.1	362.8	1,726.5	1,810.3	0.0	1,526.1	8,433.5	1,871.7	33,119.2
	11	3,109.8	3,856.1	3,703.9	9,401.4	2,464.0	1,456.0	1,810.1	1,831.0	0.0	2,008.1	7,916.4	2,741.6	36,594.7
	12	1,304.1	3,417.9	3,288.9	7,327.9	2,481.4	394.1	1,521.0	1,642.2	0.0	1,084.2	10,630.9	4,583.7	34,387.5
2018	1	4,024.1	4,114.7	3,974.2	7,916.9	2,136.4	361.8	1,605.2	1,778.8	0.0	1,450.7	6,033.2	2,684.0	32,105.9
	2	2,681.9	3,379.5	3,250.1	6,588.5	2,122.7	285.6	1,417.6	1,333.4	0.5	633.5	4,123.6	2,375.4	24,942.3
	3	2,758.1	3,572.4	3,407.7	8,479.7	2,688.8	507.7	1,792.0	1,670.3	0.0	1,860.7	6,604.0	3,279.1	33,212.8
	4	2,095.1	3,625.3	3,444.2	8,933.7	3,170.0	279.6	1,841.7	1,642.1	0.0	1,464.6	8,097.6	1,890.0	33,039.6
	5	1,925.5	3,554.7	3,435.2	8,126.1	2,757.4	698.3	1,652.8	1,325.8	0.0	1,138.7	7,040.1	3,210.8	31,430.1
	6	1,602.5	5,366.8	5,238.9	8,366.1	2,310.4	536.2	1,631.6	1,588.5	0.0	1,604.5	10,020.4	2,125.9	35,152.8
	7	1,669.4	5,552.5	5,395.8	9,086.1	3,516.3	552.7	1,923.0	1,445.1	0.0	1,326.6	5,991.3	2,173.7	33,236.7
	8	1,506.1	5,115.5	4,911.3	9,728.9	3,447.5	302.5	1,998.8	1,701.8	0.0	858.5	8,295.4	1,661.2	34,616.2
	9	2,895.1	3,135.1	2,973.4	8,512.6	3,560.4	1,131.0	1,707.5	1,336.7	0.0	991.2	7,892.2	5,431.1	36,592.9
	10	2,209.6	3,601.7	3,393.7	10,482.5	3,277.7	518.8	2,219.1	1,566.2	0.0	1,174.4	9,553.2	3,479.2	38,082.5
	11	1,815.1	3,133.2	2,971.6	8,913.2	2,976.0	308.8	1,781.4	1,245.4	0.0	1,403.1	6,901.8	5,667.1	34,145.1
	12	2,043.7	3,018.7	2,892.0	7,618.0	2,995.4	413.9	1,696.4	1,290.7	0.0	1,273.8	9,164.8	1,394.6	30,910.0

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 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 diluluskan *Total loans approved*
2016	6	815.8	256.8	1,914.9	25.0	2,134.3	1,989.3	2,877.1	692.2	1,598.5	1,036.4	16,286.3	249.5	29,876.1
	7	856.0	163.6	1,980.1	28.6	1,894.7	2,284.5	2,628.5	584.8	1,903.2	167.4	13,901.0	83.6	26,476.0
	8	650.8	33.6	2,544.4	343.4	1,744.0	3,020.3	2,206.2	856.6	1,547.6	962.1	17,364.9	273.3	31,547.5
	9	1,494.9	27.1	2,268.7	16.8	1,661.6	3,010.0	2,144.5	807.5	1,587.5	198.5	16,319.0	40.7	29,576.6
	10	232.2	468.5	1,612.0	20.5	3,086.6	2,260.7	3,046.0	1,796.9	2,100.8	1,930.0	16,492.7	802.4	33,849.2
	11	1,160.3	243.2	2,214.8	207.9	2,455.4	2,140.5	2,702.6	423.4	1,318.1	360.2	16,632.5	69.7	29,928.7
	12	611.8	108.4	1,610.1	208.2	1,704.9	2,056.7	3,130.5	284.3	4,789.3	1,189.6	13,551.9	44.0	29,289.7
2017	1	418.4	13.7	1,122.9	203.5	1,234.9	1,877.9	1,985.7	1,085.3	2,194.2	323.0	14,801.3	49.4	25,310.1
	2	594.1	34.9	1,436.3	1,127.0	2,053.4	3,060.1	1,617.0	881.4	1,268.6	314.0	13,459.8	268.6	26,115.1
	3	1,155.0	971.4	1,638.8	98.7	2,587.8	3,030.4	2,755.6	2,491.1	2,424.7	401.4	18,193.7	222.8	35,971.4
	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	99.5	2,308.1	1,821.9	3,310.2	1,230.3	3,548.8	419.3	16,279.7	1,321.5	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
2018	1	463.1	433.8	3,169.6	121.2	2,023.1	2,740.2	1,477.4	1,249.0	1,245.5	878.8	18,148.9	155.2	32,105.9
	2	729.4	26.6	2,284.3	36.4	1,865.2	1,028.7	1,510.7	1,787.4	493.6	268.4	14,887.2	24.3	24,942.3
	3	721.8	643.5	3,293.7	250.6	2,628.8	1,941.9	2,514.2	460.7	2,738.5	222.1	17,536.2	260.8	33,212.8
	4	837.5	34.3	3,685.6	376.1	2,369.3	1,868.6	2,348.1	526.1	2,254.9	753.0	17,711.5	274.6	33,039.6
	5	1,386.8	211.4	2,069.4	32.9	2,146.5	2,396.0	2,541.5	414.4	2,403.1	1,341.8	16,393.4	92.9	31,430.1
	6	886.1	122.7	3,033.4	169.8	2,463.8	1,661.8	2,045.5	1,057.5	3,637.1	1,374.6	18,300.9	399.6	35,152.8
	7	572.2	53.6	2,699.8	249.7	3,053.5	2,808.9	1,453.0	502.6	1,151.2	483.4	19,630.5	578.3	33,236.7
	8	1,111.5	24.9	3,168.9	500.3	2,389.2	1,420.9	2,604.5	313.9	2,163.8	609.8	20,218.3	90.1	34,616.2
	9	868.7	46.9	2,945.4	50.0	3,838.2	1,722.0	2,597.9	285.9	3,211.7	4,685.6	16,231.7	108.9	36,592.9
	10	1,858.8	77.4	3,032.4	20.8	3,644.7	2,656.8	2,563.6	1,892.4	1,437.0	894.9	19,926.2	77.3	38,082.5
	11	1,110.5	428.9	2,777.3	12.0	2,828.1	1,709.6	1,915.1	284.4	2,763.2	3,180.2	16,989.7	146.0	34,145.1
	12	396.3	38.0	2,659.7	337.2	2,927.2	1,178.9	3,406.8	415.1	3,676.8	308.2	15,343.8	222.0	30,910.0

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*
2016	11	5,189.2	3,945.2	3,390.9	7,191.9	3,972.2	370.7	2,386.0	10,672.2	4.1	2,660.1	56,120.6	1,963.4	94,475.8
	12	1,699.0	3,859.6	3,459.4	7,002.5	3,783.3	244.6	2,440.9	11,995.1	4.5	2,748.0	66,421.4	4,344.5	104,543.7
2017	1	2,615.3	5,123.5	4,042.3	7,496.8	4,377.0	236.5	2,212.0	11,193.3	4.5	3,096.2	56,724.7	2,852.9	95,932.7
	2	2,355.6	3,206.4	2,791.8	5,687.3	2,860.1	247.0	2,003.5	9,961.1	5.0	2,083.4	51,155.5	1,893.2	81,458.0
	3	5,193.1	4,356.5	3,877.7	7,374.7	4,358.1	202.7	2,602.4	11,090.9	4.2	3,076.0	62,893.2	6,411.8	107,563.7
	4	2,904.0	3,682.7	3,156.6	5,872.6	2,803.3	149.8	2,166.7	10,246.7	4.2	1,857.5	51,651.1	3,083.4	84,422.1
	5	3,502.1	4,176.7	3,674.1	7,281.6	3,581.8	295.3	2,469.3	11,218.1	4.6	2,090.8	51,512.7	2,284.4	88,417.4
	6	2,310.0	4,042.8	3,624.0	6,667.0	3,495.7	177.3	2,295.4	10,778.3	5.0	3,707.8	56,130.3	3,848.5	93,458.1
	7	2,524.0	3,706.6	3,240.2	6,866.7	3,120.3	234.6	2,365.6	10,733.2	4.0	3,301.8	52,802.7	2,769.7	88,429.2
	8	3,086.5	4,437.5	3,880.9	7,487.5	4,095.1	416.6	2,726.7	11,158.1	2.3	2,236.1	57,699.7	3,614.1	96,960.1
	9	2,971.4	3,494.7	2,961.7	7,453.3	4,493.2	201.4	2,492.4	10,808.3	5.2	2,217.6	53,079.5	4,853.7	92,070.9
	10	3,230.5	3,908.0	3,394.3	8,113.5	3,358.7	218.5	2,821.1	11,327.6	3.0	2,529.0	55,898.7	4,960.8	96,369.5
	11	3,094.2	4,232.4	3,640.4	8,274.2	3,627.7	232.5	2,888.8	11,991.3	3.7	2,430.4	55,451.3	4,140.8	96,367.2
	12	2,674.0	3,878.9	3,346.1	7,533.0	3,638.0	235.4	2,676.2	12,799.0	2.9	3,002.0	59,788.2	10,720.4	106,947.9
2018	1	4,231.2	4,335.1	3,840.0	8,677.4	4,691.4	411.1	2,754.5	12,162.5	2.5	2,938.3	55,687.2	3,064.7	98,955.8
	2	3,012.0	3,941.3	3,487.6	7,055.7	3,119.3	217.8	2,527.3	10,828.8	3.1	3,506.8	49,698.5	3,022.5	86,933.2
	3	4,281.0	3,983.1	3,505.9	7,702.0	3,743.9	373.6	3,000.4	12,184.1	2.4	3,757.9	61,677.1	5,240.5	105,946.0
	4	3,431.4	4,069.9	3,537.2	7,484.1	3,843.7	379.4	2,809.4	11,497.9	3.0	2,881.6	53,341.5	3,967.7	93,709.7
	5	2,951.5	3,328.6	2,851.3	6,805.9	3,444.1	587.3	2,673.1	11,151.3	2.4	2,588.0	54,468.4	2,818.8	90,819.3
	6	3,147.6	4,688.5	4,228.1	7,116.3	3,871.9	510.3	2,734.8	11,504.6	2.2	2,724.5	66,127.6	4,772.3	107,200.5
	7	3,297.0	5,131.1	4,692.6	7,745.6	3,146.2	250.7	3,038.8	11,678.4	3.0	3,204.5	60,014.1	2,500.0	100,009.4
	8	2,403.9	5,407.7	4,981.6	6,719.5	3,422.4	649.4	3,049.6	12,459.9	2.7	2,544.1	57,681.9	5,570.6	99,911.6
	9	2,446.2	3,655.2	3,233.5	6,753.9	3,305.7	440.1	2,849.3	11,361.8	1.8	2,937.3	62,445.4	6,572.0	102,768.7
	10	2,596.9	4,023.5	3,537.1	7,592.8	3,481.9	478.2	3,120.0	12,010.2	2.7	2,889.4	65,527.6	6,141.7	107,865.1
	11	2,649.8	3,560.5	3,126.0	7,208.6	3,230.4	321.6	2,789.5	12,033.1	2.1	2,422.0	59,356.6	7,591.7	101,165.9
	12	2,481.3	3,533.4	3,113.3	8,275.5	4,097.5	481.2	3,060.3	13,277.4	2.3	2,603.2	71,734.2	9,985.2	119,531.5

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*
2016	11	3,076.8	841.2	17,199.1	854.4	17,370.0	5,282.5	5,265.6	4,881.6	11,093.4	1,109.2	25,742.1	1,759.7	94,475.8
	12	4,007.0	417.6	20,193.9	743.6	18,220.4	6,013.6	6,322.0	2,026.2	14,739.4	2,539.2	25,896.1	3,424.7	104,543.7
2017	1	4,150.3	859.8	19,179.9	639.4	17,600.7	7,477.3	4,527.2	3,056.9	8,967.1	820.0	26,542.7	2,111.5	95,932.7
	2	3,191.6	690.1	17,011.7	657.8	16,292.4	5,195.5	4,012.7	2,952.2	7,115.8	1,059.1	22,133.7	1,145.6	81,458.0
	3	5,212.3	472.4	18,969.5	1,703.4	19,051.7	7,433.9	6,149.3	4,847.3	11,483.8	2,210.7	27,542.6	2,486.8	107,563.7
	4	4,625.7	479.5	15,676.5	407.8	15,673.8	5,650.2	4,042.8	2,477.5	7,426.2	878.0	23,369.7	3,714.5	84,422.1
	5	3,810.8	682.6	17,502.5	415.8	17,004.9	5,908.3	4,097.1	2,133.4	7,234.0	899.2	27,214.6	1,514.3	88,417.4
	6	4,684.7	617.4	17,602.2	522.2	16,805.5	7,533.7	4,907.0	2,550.5	9,582.4	1,583.0	24,763.8	2,305.7	93,458.1
	7	4,462.2	785.6	16,986.4	488.9	16,416.2	6,549.0	4,395.7	2,271.0	7,744.5	1,788.3	24,946.8	1,594.6	88,429.2
	8	4,124.0	666.4	18,521.7	3,254.3	17,807.9	6,526.0	4,572.1	2,732.5	7,782.3	1,002.6	27,258.4	2,711.9	96,960.1
	9	3,600.0	665.5	17,110.8	546.9	16,723.2	5,505.9	7,256.9	1,342.7	9,313.3	1,668.7	25,476.1	2,860.9	92,070.9
	10	4,116.4	861.2	17,885.4	1,189.6	17,935.4	5,880.0	3,969.0	1,870.2	8,195.1	1,627.3	28,003.3	4,836.7	96,369.5
	11	3,507.4	911.9	19,097.7	456.6	18,507.3	6,317.1	4,494.6	2,073.5	8,210.6	879.9	29,399.1	2,511.4	96,367.2
	12	3,977.6	801.0	18,193.8	830.7	17,042.5	7,697.4	7,429.3	2,662.3	10,024.4	1,842.5	27,970.9	8,475.4	106,947.9
2018	1	3,748.3	558.9	18,774.2	583.5	18,263.1	8,311.6	5,739.8	1,794.9	7,300.7	1,267.8	30,886.2	1,727.0	98,955.8
	2	4,027.5	764.8	16,776.2	536.3	15,946.3	7,217.3	3,906.1	1,992.0	5,948.8	1,394.5	26,482.5	1,940.9	86,933.2
	3	3,618.5	1,114.9	19,525.2	909.3	18,102.9	9,350.3	7,164.7	5,303.9	7,860.5	1,276.4	29,166.7	2,552.6	105,946.0
	4	3,433.5	542.0	18,828.4	744.6	18,278.2	7,761.9	3,466.5	1,905.2	8,046.8	1,206.8	27,644.6	1,851.3	93,709.7
	5	3,466.5	588.5	19,611.7	1,358.8	17,477.6	6,626.8	3,317.3	1,958.2	7,450.0	934.5	25,947.4	2,082.0	90,819.3
	6	4,371.3	1,142.3	20,392.5	866.7	19,770.3	6,690.0	6,624.6	1,460.4	13,037.1	1,898.7	27,242.5	3,704.1	107,200.5
	7	3,415.8	493.0	19,353.7	905.2	19,100.1	7,564.3	4,238.1	2,882.7	9,280.0	903.0	29,175.3	2,698.3	100,009.4
	8	3,669.4	565.1	19,608.3	1,170.7	19,969.3	6,283.4	4,433.3	1,718.7	8,447.4	1,497.7	28,704.2	3,844.2	99,911.6
	9	3,883.1	686.6	19,674.4	721.3	18,881.8	6,196.3	6,621.5	2,751.3	11,948.2	1,098.7	25,944.5	4,360.8	102,768.7
	10	4,111.3	802.8	21,087.4	1,022.3	20,949.9	7,862.3	4,870.2	2,967.1	10,296.0	2,846.2	28,599.4	2,450.0	107,865.1
	11	3,665.8	322.6	18,786.2	1,100.2	20,187.8	6,557.3	3,615.6	1,937.4	11,527.0	2,899.9	27,429.3	3,136.8	101,165.9
	12	3,889.0	955.3	21,059.7	1,784.6	21,279.7	7,878.4	6,280.4	1,726.5	16,645.4	4,302.7	30,049.6	3,680.3	119,531.5

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 sektor 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 1.15.1 (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 1.15.1 (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*
2016	10	2,493.8	4,545.9	3,958.2	4,741.6	3,603.7	280.7	2,318.9	10,653.1	5.6	2,437.4	50,566.0	2,713.1	84,359.9
	11	3,833.2	4,455.1	3,866.4	4,889.3	3,729.4	362.0	2,534.9	10,696.6	8.0	2,457.4	50,049.3	2,919.3	85,934.5
2017	1	2,555.9	4,537.4	4,013.6	4,963.6	4,292.3	314.1	2,525.3	11,744.9	7.9	2,697.6	55,949.6	3,366.0	92,954.7
	2	2,995.5	4,255.0	3,716.1	4,602.2	3,621.8	343.1	2,234.6	10,808.4	4.5	2,371.0	52,211.4	2,365.7	85,813.3
	3	3,954.9	4,756.8	4,214.9	5,277.1	3,719.0	333.2	2,464.9	12,043.0	7.1	3,447.7	61,605.7	4,789.2	102,398.6
	4	2,997.3	4,310.1	3,791.1	4,625.5	3,693.7	280.9	2,230.1	10,363.4	4.0	1,928.4	53,627.4	3,008.4	87,069.3
	5	3,563.6	4,749.9	4,147.4	5,001.3	3,768.9	365.9	2,433.3	11,869.4	5.6	2,078.5	52,544.3	2,379.3	88,760.1
	6	2,391.0	4,327.7	3,857.9	4,706.6	3,190.1	298.3	2,250.3	10,889.3	4.3	2,746.0	54,074.5	3,866.8	88,744.8
	7	2,521.3	4,565.4	4,016.7	4,979.8	3,513.4	257.9	2,440.5	11,274.9	4.4	3,060.6	55,316.5	3,567.7	91,502.3
	8	3,182.9	4,657.2	4,018.7	5,612.4	4,532.9	291.3	2,525.3	11,409.4	7.8	2,407.1	55,829.3	2,829.8	93,285.3
	9	3,788.3	4,389.5	3,839.6	5,180.2	3,849.5	248.1	2,289.0	11,028.5	5.1	1,984.4	54,643.3	4,919.6	92,325.5
	10	2,953.3	4,677.0	4,092.6	5,554.4	4,093.8	547.0	2,564.9	11,916.9	4.8	1,774.7	57,619.1	7,672.5	99,378.5
	11	2,698.7	4,531.2	3,949.9	5,684.8	4,724.0	618.3	2,479.3	11,770.5	3.6	2,686.8	55,662.7	4,177.6	95,037.6
	12	3,491.2	4,500.4	3,993.5	5,375.2	3,658.0	305.4	2,505.0	12,110.9	3.9	2,489.4	54,892.1	4,447.8	93,779.3
2018	1	3,813.9	4,791.8	4,223.8	5,867.2	4,456.1	442.0	2,716.4	12,696.0	4.8	2,407.0	54,396.8	2,802.1	94,394.2
	2	3,521.0	4,274.6	3,760.8	5,816.9	3,998.6	297.5	2,663.2	11,808.4	4.3	2,573.1	49,810.8	3,370.7	88,139.1
	3	4,536.5	4,745.0	4,205.2	6,088.9	3,962.9	300.5	2,664.8	13,019.1	4.0	2,633.3	60,806.8	4,075.2	102,837.0
	4	3,454.6	4,518.3	3,953.8	5,783.6	4,175.5	327.1	2,691.6	11,686.4	3.4	3,384.8	54,407.5	3,819.7	94,252.6
	5	2,459.5	4,615.6	4,032.4	5,555.5	3,765.7	503.4	2,543.4	11,862.0	2.9	3,168.9	54,696.3	2,986.5	92,159.6
	6	2,965.1	4,476.9	3,892.4	5,501.4	3,861.4	494.8	2,612.7	11,206.6	3.1	2,658.9	61,096.7	5,443.4	100,321.2
	7	3,033.4	4,656.4	4,157.3	6,107.2	4,282.2	403.1	2,798.9	12,238.6	3.8	2,985.4	61,338.5	4,003.2	101,850.7
	8	2,513.7	4,471.1	4,041.8	5,786.0	3,880.9	240.5	2,759.3	12,081.4	5.8	2,701.7	56,005.3	5,104.1	95,549.6
	9	2,105.7	4,333.6	3,878.4	5,315.4	3,745.8	320.0	2,559.6	11,779.7	5.5	2,395.5	61,105.2	4,839.0	98,505.0
	10	2,254.1	4,641.0	4,180.6	5,578.6	4,531.2	477.3	2,903.6	12,929.5	4.3	2,914.9	65,307.3	6,177.5	107,719.3
	11	2,378.5	4,419.3	3,945.2	5,531.0	3,928.4	284.8	2,632.5	11,801.0	2.5	2,198.9	58,926.8	6,556.1	98,659.6
	12	2,769.2	4,537.7	4,046.4	6,015.9	4,458.1	604.0	2,990.9	12,693.6	4.3	2,322.0	70,044.2	6,918.6	113,358.5

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*
2016	11	2,771.0	1,078.0	17,011.3	699.6	16,558.9	4,960.6	4,357.9	2,449.3	8,459.2	2,442.0	23,476.5	1,670.3	85,934.5
	12	4,601.6	614.3	19,404.2	763.0	17,865.4	6,123.0	5,158.3	1,860.5	11,995.3	2,708.9	23,237.0	1,639.6	95,971.0
2017	1	4,322.6	1,011.0	18,192.1	656.0	17,433.8	5,963.9	5,117.7	2,159.0	8,849.6	1,324.3	25,242.2	2,682.5	92,954.7
	2	3,262.7	852.6	16,840.7	819.9	16,182.6	5,280.4	4,397.2	2,451.3	8,256.9	1,545.6	23,726.2	2,197.3	85,813.3
	3	3,626.7	1,383.9	19,388.7	1,852.9	18,596.3	6,268.6	5,735.2	2,577.3	11,354.3	2,965.2	27,013.4	1,636.0	102,398.6
	4	5,377.6	756.4	16,555.3	595.4	16,788.9	5,193.7	5,053.3	2,814.6	7,127.2	1,235.3	23,200.6	2,371.1	87,069.3
	5	3,301.1	788.0	17,253.1	388.8	17,184.2	5,490.8	5,385.7	2,367.3	8,114.5	912.8	26,135.4	1,438.6	88,760.1
	6	4,188.1	762.3	18,726.7	396.6	16,836.6	6,052.5	4,662.6	2,241.5	7,890.7	1,977.5	23,406.8	1,603.1	88,744.8
	7	4,529.6	856.6	17,602.3	962.0	17,191.7	6,592.0	4,601.0	2,176.5	8,858.3	1,400.9	24,390.8	2,340.7	91,502.3
	8	4,442.0	717.0	18,640.3	1,003.5	17,506.2	6,815.2	5,579.3	3,236.2	6,590.9	1,079.0	25,960.7	1,714.9	93,285.3
	9	4,476.7	845.7	16,455.8	560.8	16,493.3	5,686.6	4,992.9	3,483.5	10,466.8	2,213.9	24,293.3	2,356.2	92,325.5
	10	4,375.6	809.3	18,029.1	526.1	19,360.6	6,151.7	4,671.2	3,413.2	9,955.2	1,109.1	26,338.2	4,639.3	99,378.5
	11	3,709.1	2,197.3	19,948.5	441.1	17,935.7	6,814.3	5,004.3	1,834.0	6,741.7	1,121.8	26,027.9	3,262.0	95,037.6
	12	3,846.9	515.5	17,827.1	693.5	16,641.9	6,033.9	6,272.5	3,987.3	8,506.1	1,891.5	25,498.6	2,064.4	93,779.3
2018	1	3,863.0	468.2	18,499.9	494.1	17,583.3	6,257.3	5,511.6	2,098.8	6,800.5	1,104.8	28,668.4	3,044.1	94,394.2
	2	3,664.8	590.2	16,616.8	538.2	16,166.3	6,782.9	4,146.3	3,137.4	6,419.0	833.1	26,925.7	2,318.4	88,139.1
	3	4,628.1	858.7	19,210.8	666.4	17,898.8	6,530.0	6,014.2	4,674.2	9,896.4	1,269.1	29,206.2	1,984.0	102,837.0
	4	3,779.9	516.0	18,535.4	609.6	17,105.4	7,771.3	4,559.4	1,903.1	8,794.0	1,206.2	26,665.0	2,807.2	94,252.6
	5	3,214.2	669.0	19,536.4	613.0	17,325.7	7,550.5	4,509.0	2,234.5	7,363.2	1,077.4	25,839.3	2,227.2	92,159.6
	6	3,821.1	1,266.0	19,670.4	750.9	18,835.4	6,247.4	6,903.1	1,695.4	10,210.6	3,536.1	25,029.0	2,355.6	100,321.2
	7	4,005.5	623.3	19,668.3	1,015.7	19,811.9	6,900.6	4,560.5	2,290.7	11,044.3	1,673.8	27,321.0	2,935.2	101,850.7
	8	3,448.9	713.2	19,237.5	774.7	19,119.5	5,951.9	4,854.4	2,255.5	7,380.2	1,284.0	26,515.2	4,014.8	95,549.6
	9	3,607.0	757.9	19,105.4	706.5	18,268.9	6,255.9	6,353.8	2,634.4	11,513.7	1,106.1	25,144.3	3,051.1	98,505.0
	10	3,936.6	758.0	21,059.6	904.6	21,065.6	7,029.6	5,627.4	3,351.0	9,845.1	3,174.9	27,300.6	3,666.2	107,719.3
	11	3,285.1	349.6	18,797.0	1,265.1	19,164.1	6,221.1	4,226.4	2,194.4	11,121.0	3,288.1	25,401.2	3,346.5	98,659.6
	12	4,061.2	560.2	21,155.4	2,036.1	21,112.8	7,944.3	6,666.8	2,197.1	14,769.9	1,285.7	27,636.0	3,933.1	113,358.5

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*												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*
			Sewa beli / *Hire purchase*		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:*							
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2017	1	52,235.7	168,882.7	158,806.8	1,031.4	374.2	5,119.7	26,013.6	1,112.2	40,346.3	455,214.5	465,999.3	16,907.2	1,147,186.6	56,792.5	4,753.8	92,715.6	86,658.5	70,612.0	1,527,862.0
	2	52,602.7	168,292.7	158,321.5	1,008.7	378.4	5,061.6	25,591.4	1,150.4	40,404.1	457,458.9	465,279.3	17,043.3	1,147,582.1	57,557.6	4,322.5	92,846.6	85,304.2	69,994.9	1,527,253.9
	3	52,971.4	168,321.8	158,372.1	1,063.6	377.4	5,038.7	25,101.8	1,202.7	40,590.9	459,731.4	466,906.0	17,521.5	1,150,812.7	57,622.3	4,342.1	92,888.8	88,771.1	70,977.6	1,535,907.7
	4	52,949.2	168,073.9	158,184.4	1,042.8	380.4	5,215.5	24,945.1	1,212.9	40,719.0	462,296.4	466,045.1	17,675.2	1,152,255.9	56,879.2	4,291.5	93,017.6	87,802.5	71,326.5	1,536,197.6
	5	52,879.2	167,971.1	158,099.8	1,031.7	381.6	5,200.7	24,603.3	1,254.5	40,958.0	465,381.8	465,906.9	19,873.0	1,152,816.4	57,587.2	4,580.8	92,636.2	86,504.1	72,097.0	1,538,974.0
	6	53,407.3	167,998.4	157,537.5	1,038.3	386.9	5,015.5	24,697.7	1,227.8	41,121.8	470,618.5	464,905.0	17,316.8	1,159,693.1	57,339.0	4,853.5	95,819.9	87,430.9	72,584.4	1,548,444.9
	7	53,152.9	167,630.6	157,810.6	1,027.8	397.5	4,966.0	24,087.2	1,288.4	41,322.1	472,467.8	464,185.1	17,136.2	1,160,236.3	56,803.4	4,749.1	96,423.1	86,768.7	74,067.0	1,549,336.8
	8	53,072.5	167,804.8	157,981.9	1,019.1	402.1	4,852.3	23,569.0	1,312.1	41,642.9	474,940.3	465,022.3	16,517.0	1,164,047.9	56,880.5	4,810.9	98,921.3	87,492.8	75,468.0	1,557,210.8
	9	53,567.6	167,408.7	157,628.8	1,011.8	404.6	4,881.3	23,442.6	1,345.1	42,147.3	478,618.3	466,174.8	19,351.8	1,166,082.8	57,554.0	4,966.4	95,290.7	88,127.9	76,008.5	1,560,949.7
	10	52,868.6	167,071.9	157,340.7	999.5	405.9	4,661.4	23,012.2	1,284.9	42,399.3	482,667.8	466,517.8	18,025.7	1,170,994.8	58,272.3	4,847.5	92,645.4	88,570.4	76,185.1	1,562,409.9
	11	53,038.8	167,413.0	157,445.8	1,004.7	408.2	4,622.6	23,097.4	1,368.7	42,861.5	486,706.7	465,703.8	18,205.5	1,174,981.1	58,229.5	4,719.3	95,591.7	85,007.8	76,991.6	1,566,765.2
	12	53,694.2	167,094.7	157,271.7	1,001.0	418.1	4,658.0	24,488.4	1,352.6	43,166.6	488,491.2	472,300.9	19,825.1	1,183,146.5	59,193.2	4,645.5	97,601.7	87,568.3	78,666.0	1,584,340.5
2018	1	53,348.4	167,316.8	157,475.9	986.8	423.3	4,809.6	25,056.8	1,524.0	43,451.7	492,716.2	474,611.6	20,045.9	1,190,851.0	59,237.4	4,794.7	98,744.5	85,681.1	78,828.5	1,591,531.4
	2	53,412.7	167,327.8	156,921.6	975.9	430.3	4,910.4	25,241.7	1,509.2	43,644.5	495,960.0	474,997.9	20,943.3	1,194,054.4	59,560.3	4,958.9	99,740.4	85,291.6	78,276.8	1,596,238.3
	3	54,486.2	166,912.8	157,140.9	965.7	432.2	4,977.3	25,408.6	1,446.5	43,937.6	496,868.5	476,793.0	21,030.7	1,196,711.4	59,161.2	4,672.6	102,494.7	86,170.9	78,579.5	1,603,307.1
	4	54,507.2	166,892.0	157,125.2	1,132.0	442.3	5,240.3	24,959.2	1,563.8	44,250.0	499,726.5	476,906.5	19,595.8	1,201,516.8	59,306.1	4,823.2	103,569.1	86,958.7	79,466.6	1,609,743.6
	5	54,881.8	166,100.0	156,376.4	1,122.2	444.2	5,350.3	24,382.2	1,562.9	44,505.6	497,736.8	482,609.5	19,740.0	1,204,073.7	59,666.3	4,976.1	104,260.9	88,130.3	78,921.1	1,614,650.2
	6	55,725.4	166,707.1	157,000.2	1,109.7	446.6	5,330.4	24,883.1	1,653.9	44,769.0	506,249.9	480,368.7	18,801.4	1,212,716.9	59,443.2	5,009.8	103,884.7	88,830.6	81,912.2	1,626,324.3
	7	55,041.5	167,545.1	157,880.9	1,092.2	467.7	5,294.7	25,123.7	1,659.9	45,138.5	508,317.7	481,489.0	18,506.7	1,217,621.6	58,935.5	4,945.6	105,582.6	89,929.7	80,395.8	1,630,959.2
	8	55,463.4	168,907.7	159,182.5	1,081.9	479.1	5,188.0	24,801.0	1,732.0	45,565.0	511,177.5	485,534.1	18,306.4	1,226,159.9	58,559.6	4,939.7	105,024.1	91,323.2	81,380.8	1,641,157.1
	9	56,177.7	168,605.4	158,838.4	750.6	486.4	5,120.5	24,893.0	1,731.3	45,803.0	514,645.6	486,824.0	16,554.9	1,232,304.9	59,477.2	5,004.9	105,114.1	93,979.3	81,982.4	1,650,595.3
	10	55,152.7	168,416.2	158,565.7	735.3	498.8	5,157.5	25,240.9	1,807.1	46,159.6	516,766.7	488,702.7	17,021.1	1,236,463.6	60,658.3	5,094.3	104,659.8	93,719.6	83,477.1	1,656,246.4
	11	55,465.2	168,005.7	158,144.0	610.8	508.4	5,194.1	24,874.3	1,792.6	46,441.4	520,486.1	490,627.0	16,794.8	1,241,745.6	60,544.0	4,952.4	105,646.8	94,579.3	83,955.9	1,663,684.0
	12	56,663.1	167,433.4	157,606.4	648.7	516.1	5,272.3	24,638.2	1,709.1	46,674.4	523,632.9	494,324.8	15,859.3	1,248,990.6	60,907.3	5,100.2	106,915.4	94,303.5	84,743.9	1,673,483.3

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*
2016	10	10,543.3	70,314.2	68,251.1	853.3	0.2	170.7	10,000.9	0.0	28,568.0	107,853.4	133,138.5	3,281.2	347,617.9	11,270.8	524.3	29,013.2	17,668.3	4,911.0	424,830.0
	11	10,675.7	70,297.9	68,274.8	972.0	0.2	165.0	10,190.9	0.0	28,719.1	109,378.8	134,867.3	2,998.6	351,592.5	11,427.4	499.2	31,698.6	18,669.8	5,011.7	432,573.6
	12	11,057.9	70,220.7	68,220.3	1,043.3	0.2	174.0	10,179.5	0.0	28,784.0	110,877.5	136,295.3	3,358.2	354,216.3	11,673.1	573.7	35,362.0	17,968.1	5,160.2	439,369.6
2017	1	10,845.4	70,256.6	68,289.2	1,031.0	0.2	184.2	10,655.0	0.0	28,834.5	112,355.2	137,884.3	3,769.9	357,430.9	11,893.9	552.6	34,528.8	19,444.9	5,190.2	443,656.5
	2	10,978.0	70,294.4	68,336.4	1,008.3	0.2	203.5	10,564.6	0.0	28,830.0	113,602.3	138,904.9	3,916.9	359,491.2	11,947.9	653.7	34,300.8	19,350.5	5,184.1	445,823.0
	3	11,182.4	70,437.1	68,489.9	1,063.2	0.1	207.7	10,123.8	0.0	28,866.8	115,203.0	139,907.9	4,032.2	361,777.4	11,969.9	648.2	34,136.5	19,852.4	5,155.6	448,754.7
	4	11,193.2	70,468.4	68,541.9	1,042.4	0.1	218.4	10,176.7	0.0	28,891.2	116,489.2	140,565.3	3,862.7	363,989.1	11,813.6	698.5	34,541.6	19,336.3	5,196.6	450,631.6
	5	11,346.9	70,554.8	68,637.9	1,031.3	0.1	236.6	10,193.8	0.0	28,968.3	117,973.4	141,567.2	6,282.2	364,243.4	11,953.1	743.6	34,250.8	19,656.6	5,271.3	453,747.8
	6	11,564.7	70,872.8	68,344.2	1,037.9	0.1	248.1	10,199.6	0.0	29,008.4	120,288.8	142,692.9	4,737.3	369,611.3	11,690.6	922.2	35,519.9	20,735.9	5,300.1	460,082.1
	7	11,694.2	70,822.3	68,946.5	1,027.5	0.1	255.7	9,675.2	0.0	29,086.6	121,731.4	143,609.2	5,162.8	371,045.2	11,621.6	930.4	35,715.0	21,216.5	5,357.9	462,743.6
	8	11,658.6	71,179.6	69,350.2	1,018.7	0.1	264.7	9,186.8	0.0	29,261.9	123,365.4	144,363.0	4,817.7	373,822.5	11,981.5	964.2	37,541.2	20,807.0	5,408.8	467,001.6
	9	12,105.9	71,112.9	69,289.2	1,011.5	0.1	285.7	9,259.8	0.0	29,370.2	125,795.3	144,519.6	4,916.6	376,438.6	12,143.6	972.6	35,823.1	20,607.7	5,464.3	468,472.3
	10	12,051.4	71,079.4	69,344.2	999.1	0.1	279.0	9,581.7	0.0	29,507.3	127,756.1	147,266.3	5,250.0	381,218.9	12,665.5	892.1	31,979.3	21,050.7	5,548.1	470,656.0
	11	12,234.8	71,465.3	69,529.9	1,004.3	0.1	276.6	9,414.6	0.0	29,794.9	129,906.3	148,306.5	5,484.9	384,683.8	12,325.2	791.2	33,628.8	19,823.6	5,647.3	474,619.6
	12	12,693.8	71,358.7	69,556.9	1,000.7	0.1	279.1	9,608.5	0.0	29,928.2	131,794.6	154,726.7	6,415.2	392,281.2	12,922.2	751.1	34,953.0	18,255.2	5,786.3	484,058.1
2018	1	12,779.9	71,464.4	69,660.1	986.5	0.1	275.2	9,667.9	0.0	30,090.2	133,898.7	157,981.0	6,744.6	397,619.2	12,993.0	739.7	36,019.4	18,050.8	5,842.3	490,788.9
	2	12,972.1	71,466.9	69,090.7	975.5	0.1	276.0	9,704.6	0.0	30,189.5	135,787.0	158,943.7	7,121.0	400,222.2	13,050.7	768.2	36,696.2	17,999.6	5,871.7	494,701.7
	3	13,405.8	71,545.7	69,796.7	965.3	0.1	262.0	9,821.6	0.0	30,363.2	137,816.2	161,372.9	7,054.7	405,092.4	12,511.7	863.1	38,792.7	15,446.9	5,833.3	499,000.7
	4	13,434.5	71,807.9	70,080.9	1,131.7	0.1	261.9	9,649.6	0.0	30,566.7	139,785.5	162,958.3	6,674.0	409,487.7	12,464.8	923.2	40,461.5	16,155.1	5,933.4	505,534.2
	5	13,662.4	71,771.6	70,069.4	1,121.8	0.1	244.9	9,648.1	0.0	30,710.7	136,352.1	168,795.2	6,699.3	411,945.2	12,548.3	982.5	40,297.7	16,445.0	5,900.0	508,480.4
	6	14,033.1	72,419.0	70,721.4	1,109.4	0.1	223.5	9,952.9	0.0	30,815.7	143,197.2	165,443.4	6,983.0	416,178.1	12,816.9	950.1	39,462.8	18,883.6	6,006.2	515,313.8
	7	13,976.8	72,739.4	71,060.1	1,091.8	0.1	207.0	10,082.5	0.0	31,021.0	144,249.4	167,746.2	7,006.6	420,130.8	12,518.2	932.0	39,823.5	16,903.8	6,094.6	517,386.3
	8	14,074.4	73,068.3	71,385.7	1,081.5	0.1	182.5	10,231.1	0.0	31,276.7	146,075.8	171,743.5	7,268.9	426,390.8	12,519.0	885.7	38,209.4	17,128.9	6,186.8	522,663.8
	9	14,510.3	72,815.8	71,130.3	750.2	0.0	174.5	10,346.1	0.0	31,418.2	147,710.8	172,805.1	6,852.6	429,168.2	12,711.5	909.7	37,809.8	17,817.8	6,249.3	526,029.1
	10	14,416.6	72,663.5	70,934.0	734.9	0.0	171.3	10,526.2	0.0	31,608.5	149,849.5	174,906.8	6,810.7	433,650.0	13,223.1	947.4	37,910.4	18,340.4	6,284.2	531,582.7
	11	14,582.6	72,592.2	70,855.9	610.4	0.0	165.2	10,696.9	0.0	31,766.9	151,740.5	174,672.7	6,589.0	435,655.8	13,854.2	852.4	38,745.1	18,535.1	6,365.6	535,179.8
	12	15,005.2	72,486.3	70,772.7	648.4	0.0	159.7	10,461.2	0.0	31,884.8	153,614.9	179,077.3	5,879.5	442,453.1	14,133.4	810.5	37,648.0	17,975.5	6,448.9	540,354.2

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*
2017	1	74,474.3	171,589.2	162,209.1	481,945.8	209,453.7	9,982.6	66,409.4	36,723.3	145.4	46,084.9	369,423.9	61,629.3	1,527,862.0
	2	73,560.3	170,980.6	161,685.6	484,263.8	209,419.5	9,920.0	66,362.6	35,972.3	145.8	45,817.2	369,659.1	61,152.8	1,527,253.9
	3	74,748.9	170,899.0	161,634.3	487,828.0	210,832.6	9,851.8	66,680.0	35,523.1	143.0	45,776.6	370,989.7	62,634.9	1,535,907.7
	4	74,412.4	170,714.0	161,431.4	490,480.1	210,521.0	9,689.9	66,819.7	35,730.6	143.6	45,816.7	367,698.3	64,171.4	1,536,197.6
	5	74,288.3	170,516.9	161,297.4	493,799.1	210,939.7	9,627.9	67,103.1	35,939.7	143.0	45,937.2	366,573.9	64,105.2	1,538,974.0
	6	74,253.6	170,523.0	161,327.4	498,054.4	211,096.8	9,521.9	67,146.8	36,221.1	144.0	45,597.7	371,733.4	64,152.3	1,548,444.9
	7	74,455.5	170,088.7	160,937.7	501,032.1	211,321.8	9,530.1	67,126.8	36,087.2	144.0	46,066.8	370,183.6	63,300.1	1,549,336.8
	8	74,598.9	170,259.8	161,149.1	504,184.8	211,743.4	9,632.0	67,636.7	36,240.9	139.0	46,046.7	371,713.3	65,015.3	1,557,210.8
	9	74,194.6	169,744.7	160,616.1	507,800.0	213,133.4	9,562.7	67,970.6	36,513.7	139.7	46,392.4	369,688.8	65,809.0	1,560,949.7
	10	74,842.6	169,432.8	160,333.4	511,919.5	213,177.9	9,276.2	68,408.8	36,385.4	138.0	47,216.5	368,505.4	63,106.8	1,562,409.9
	11	75,576.8	169,496.2	160,405.2	515,943.8	212,756.8	8,862.8	68,992.9	37,030.0	119.1	47,048.6	367,099.9	63,838.3	1,566,765.2
	12	75,094.7	169,251.7	160,109.0	519,581.9	213,418.6	8,842.5	69,364.1	38,059.7	117.5	47,709.1	371,932.0	70,968.6	1,584,340.5
2018	1	75,816.2	169,329.2	160,271.2	523,869.4	214,199.8	8,765.5	69,676.2	37,899.5	115.4	48,271.2	372,476.7	71,112.3	1,591,531.4
	2	75,968.1	169,303.8	160,261.1	526,977.6	214,027.6	8,739.9	69,880.1	37,338.7	114.3	49,452.3	372,402.2	72,033.8	1,596,238.3
	3	76,090.9	168,853.1	159,858.3	530,264.9	214,709.6	8,785.7	70,501.2	36,902.3	113.0	50,826.1	373,104.9	73,155.4	1,603,307.1
	4	76,532.8	168,842.1	159,824.6	533,509.6	215,255.0	8,885.6	70,919.3	37,083.3	112.7	50,634.1	373,764.4	74,204.7	1,609,743.6
	5	77,369.0	168,008.1	159,041.5	536,356.2	215,791.3	9,043.7	71,380.0	36,571.3	112.5	50,248.9	375,601.0	74,168.4	1,614,650.2
	6	77,868.6	168,506.9	159,621.6	539,473.8	216,504.4	9,102.3	71,795.9	37,240.2	111.7	50,531.9	381,206.6	73,981.9	1,626,324.3
	7	78,521.7	169,296.8	160,424.6	542,813.8	216,298.9	9,003.5	72,297.2	37,097.6	111.3	50,995.0	381,890.8	72,632.6	1,630,959.2
	8	79,001.0	170,629.3	161,698.0	545,637.5	217,140.8	9,465.5	72,878.7	38,003.1	107.8	50,784.0	383,622.7	73,886.7	1,641,157.1
	9	79,631.6	170,241.3	161,301.0	548,622.2	217,390.3	9,618.7	73,405.2	37,882.3	104.3	51,530.3	386,763.8	75,405.4	1,650,595.3
	10	80,134.7	169,982.6	160,969.5	552,332.6	217,243.3	9,670.7	73,984.5	37,368.2	103.0	51,484.8	388,651.6	75,290.5	1,656,246.4
	11	80,770.0	169,507.4	160,499.4	555,465.6	217,464.4	9,733.5	74,378.0	37,927.3	102.9	51,851.9	390,077.0	76,406.0	1,663,684.0
	12	80,424.2	168,836.6	159,897.4	558,966.3	217,719.4	9,599.7	74,797.0	38,867.9	101.2	51,979.2	392,036.2	80,155.5	1,673,483.3

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 Sectors[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*
2017	1	36,109.9	12,654.1	104,488.3	10,506.6	113,536.1	67,447.2	110,499.8	38,910.7	110,166.8	42,908.4	867,946.3	12,687.8	1,527,862.0
	2	35,969.9	11,898.9	105,066.2	10,359.9	113,451.8	67,598.9	110,443.7	39,359.1	109,414.2	43,033.2	868,328.1	12,330.1	1,527,253.9
	3	37,955.0	12,052.8	104,310.6	10,214.3	114,397.9	68,813.3	111,374.3	41,266.9	109,062.5	42,336.0	871,309.3	12,814.8	1,535,907.7
	4	37,135.9	11,301.9	103,281.5	9,936.0	113,939.7	69,557.6	110,844.7	40,925.3	109,237.3	41,987.7	873,813.2	14,236.9	1,536,197.6
	5	37,401.7	11,165.2	104,091.0	9,826.4	114,666.2	69,777.8	110,093.1	40,344.1	107,853.7	42,053.4	877,414.2	14,287.1	1,538,974.0
	6	37,923.2	11,105.6	103,540.6	10,043.3	115,268.3	71,744.1	110,638.2	40,616.4	109,525.0	41,778.8	881,049.8	15,211.6	1,548,444.9
	7	37,870.6	11,063.8	103,306.0	9,560.4	114,843.7	71,759.1	111,253.6	41,052.0	108,884.7	41,460.7	883,810.0	14,472.3	1,549,336.8
	8	37,680.0	10,991.6	103,279.7	11,322.2	115,552.5	71,309.1	110,763.1	40,856.1	110,156.8	41,947.0	887,881.5	15,471.2	1,557,210.8
	9	36,810.5	10,938.7	103,642.9	11,391.7	115,503.6	71,208.2	114,249.1	40,000.0	107,433.2	41,353.2	891,937.4	16,481.3	1,560,949.7
	10	36,584.3	11,229.9	103,756.4	12,066.9	114,580.7	72,054.8	113,416.5	38,559.7	105,545.4	41,966.3	896,734.6	15,914.4	1,562,409.9
	11	35,954.6	9,858.6	102,443.0	11,957.5	114,696.3	71,745.0	113,491.2	38,878.0	105,806.5	41,795.5	903,037.7	17,101.5	1,566,765.2
	12	36,196.5	11,003.8	102,930.3	12,086.9	115,590.8	73,689.0	115,185.4	37,589.6	107,429.7	41,986.8	908,362.4	22,289.1	1,584,340.5
2018	1	36,182.1	10,379.6	103,005.7	11,979.2	116,176.6	75,845.6	115,853.5	37,494.5	109,654.1	39,765.6	913,626.0	21,568.9	1,591,531.4
	2	36,366.5	10,747.4	103,220.7	11,922.8	116,417.6	76,181.2	116,412.1	36,459.6	109,230.2	40,419.4	916,719.7	22,141.1	1,596,238.3
	3	35,256.8	10,679.9	103,878.4	12,115.1	116,688.6	79,095.6	117,655.9	37,111.2	107,758.6	40,314.9	919,859.5	22,892.6	1,603,307.1
	4	35,008.8	10,827.5	105,045.7	12,383.6	117,833.5	80,021.2	116,805.8	37,273.3	107,453.5	40,575.9	923,835.8	22,679.1	1,609,743.6
	5	35,342.9	11,675.5	105,633.6	13,223.8	118,322.0	78,932.0	116,488.6	37,155.8	108,012.9	40,493.7	926,798.3	22,571.1	1,614,650.2
	6	35,731.5	11,165.9	107,131.8	13,468.0	119,203.4	79,492.2	116,668.1	37,023.0	111,415.9	38,721.9	931,787.2	24,515.4	1,626,324.3
	7	35,445.9	10,908.1	107,649.1	13,344.2	119,310.3	80,451.6	117,317.5	37,933.3	109,972.5	37,540.1	936,672.3	24,414.4	1,630,959.2
	8	35,940.9	10,460.5	108,055.8	13,754.0	120,381.7	80,680.4	117,659.0	37,594.3	111,664.8	37,801.2	942,318.6	24,846.0	1,641,157.1
	9	34,897.2	11,593.2	109,890.8	13,858.3	121,788.3	81,151.9	118,227.3	38,217.3	111,955.5	37,710.1	945,663.8	25,641.7	1,650,595.3
	10	35,144.0	11,308.1	111,754.2	14,066.9	120,915.9	82,588.2	117,101.0	38,580.1	112,901.5	37,497.6	949,821.1	24,567.9	1,656,246.4
	11	35,244.1	10,841.4	111,462.5	13,921.9	123,664.9	83,604.4	117,028.4	38,131.7	113,826.8	37,054.6	954,470.5	24,432.9	1,663,684.0
	12	35,054.4	10,940.5	111,639.9	13,544.1	124,200.6	83,833.1	116,881.3	37,833.2	116,098.9	40,147.4	959,129.9	24,179.9	1,673,483.3

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: 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(%)*	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 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.

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 (%)*
2018	1	24,573.3	23,752.1	0.92	1.5
	2	24,892.5	24,169.1	0.94	1.5
	3	25,276.3	23,985.4	0.99	1.5
	4	25,467.9	24,123.1	0.97	1.5
	5	25,895.3	24,352.7	0.99	1.5
	6	25,912.3	24,320.4	0.99	1.5
	7	25,841.7	24,754.4	0.98	1.5
	8	26,011.6	24,544.8	0.99	1.5
	9	25,210.6	24,212.4	0.94	1.5
	10	25,120.4	24,209.5	0.94	1.5
	11	24,750.3	24,133.8	0.93	1.5
	12	24,300.7	23,781.9	0.91	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.

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.

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*
2017	1	318.4	1,551.5	1,441.1	5,465.6	2,174.1	85.8	1,456.2	512.9	2.1	3,242.6	8,630.8	1,133.4	24,573.5
	2	314.7	1,595.4	1,483.5	5,582.2	2,203.5	82.5	1,477.1	471.5	2.0	3,306.7	8,752.2	1,128.1	24,915.8
	3	321.9	1,505.2	1,333.4	5,563.3	2,163.8	81.2	1,439.2	475.9	1.7	3,437.0	8,835.1	1,121.7	24,946.0
	4	320.0	1,592.3	1,412.7	5,494.2	2,379.1	81.0	1,459.3	456.1	1.6	3,586.0	8,882.6	1,227.5	25,479.8
	5	326.1	1,597.4	1,440.9	5,492.6	2,428.1	81.0	1,491.9	473.3	1.7	3,575.7	8,992.0	1,237.8	25,697.7
	6	333.4	1,506.6	1,342.9	5,596.2	2,521.2	201.9	1,472.1	472.2	1.7	3,284.8	8,912.8	1,237.9	25,540.9
	7	354.8	1,605.4	1,379.9	5,605.8	2,544.7	199.9	1,494.8	450.9	1.8	3,290.0	9,211.8	1,339.0	26,098.9
	8	310.6	1,611.4	1,387.8	5,633.2	2,541.2	194.5	1,510.2	464.0	1.9	3,263.8	9,119.0	1,326.4	25,976.2
	9	316.3	1,569.5	1,357.9	5,705.1	2,519.9	194.0	1,500.3	449.4	1.7	3,312.7	9,073.2	1,377.0	26,019.2
	10	301.2	1,557.9	1,341.7	5,673.6	2,473.0	190.9	1,504.3	451.0	1.7	3,325.5	9,004.5	1,279.6	25,763.1
	11	288.0	1,540.6	1,360.9	5,630.7	2,280.2	192.2	1,511.3	443.2	1.5	3,247.3	8,858.3	1,221.7	25,214.9
	12	291.3	1,667.9	1,310.7	5,429.6	2,481.6	171.8	1,513.6	436.6	1.7	3,339.8	8,068.7	1,096.7	24,499.2
2018	1	255.9	1,700.3	1,341.3	5,455.2	2,562.5	193.0	1,472.4	415.1	1.8	3,396.6	8,082.1	1,038.5	24,573.3
	2	293.0	1,753.9	1,387.5	5,613.4	2,628.3	198.6	1,483.6	421.8	1.8	3,383.5	8,063.6	1,051.0	24,892.5
	3	265.1	1,703.7	1,267.7	5,624.1	2,693.7	189.9	1,472.6	408.6	2.9	3,418.4	8,432.9	1,064.5	25,276.3
	4	270.8	1,730.9	1,356.1	5,672.0	2,765.5	190.2	1,472.8	397.1	1.5	3,525.5	8,374.4	1,067.3	25,467.9
	5	335.3	1,769.7	1,395.8	5,830.6	2,870.5	192.1	1,509.7	395.7	1.5	3,507.2	8,425.1	1,057.9	25,895.3
	6	315.9	1,713.6	1,352.3	5,942.1	2,925.6	192.3	1,506.6	388.2	1.6	3,461.3	8,389.0	1,076.1	25,912.3
	7	332.5	1,702.0	1,342.2	5,875.8	2,930.2	197.4	1,520.6	381.3	1.6	3,582.3	8,190.0	1,128.1	25,841.7
	8	340.0	1,738.9	1,352.9	5,846.2	2,955.6	192.3	1,584.8	379.6	1.3	3,303.3	8,387.8	1,281.7	26,011.6
	9	280.1	1,724.6	1,337.8	5,832.8	2,826.6	195.3	1,573.0	368.7	1.4	3,292.5	7,997.7	1,117.9	25,210.6
	10	290.3	1,707.3	1,322.5	5,760.6	2,799.3	201.6	1,574.4	388.1	1.3	3,289.9	7,971.8	1,135.9	25,120.4
	11	283.0	1,704.4	1,348.6	5,850.7	2,825.2	200.9	1,564.2	344.2	1.4	3,245.4	7,650.8	1,080.1	24,750.3
	12	282.0	1,576.3	1,226.1	5,972.0	2,765.2	238.5	1,525.6	337.9	7.4	3,423.0	7,112.3	1,060.5	24,300.7

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

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.

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*
2017 [3]	1	258.8	641.1	4,233.2	134.5	2,037.9	1,536.1	2,254.0	3,187.1	103.3	9,353.6	833.9	24,573.5
	2	252.1	615.0	4,273.1	136.3	2,150.4	1,520.2	2,255.7	3,256.0	120.6	9,503.4	832.9	24,915.8
	3	250.1	610.1	4,292.6	135.2	2,181.5	1,528.6	2,229.5	3,618.0	126.0	9,076.4	898.0	24,946.0
	4	245.6	609.3	4,290.2	135.5	2,288.2	1,575.7	2,242.6	3,625.2	204.1	9,315.8	947.4	25,479.8
	5	244.5	624.6	4,348.0	136.6	2,402.2	1,549.0	2,141.3	3,678.3	228.0	9,378.2	967.2	25,697.7
	6	243.8	632.9	4,132.0	139.4	2,411.2	1,481.9	2,297.3	3,630.2	249.9	9,399.9	922.2	25,540.9
	7	268.3	653.6	4,403.4	137.7	2,414.7	1,479.4	2,337.4	3,730.8	236.9	9,509.4	927.4	26,098.9
	8	266.6	663.0	4,419.1	138.6	2,366.5	1,428.2	2,285.9	3,725.6	248.6	9,500.8	933.3	25,976.2
	9	263.8	569.2	4,282.8	138.7	2,398.5	1,425.6	2,251.0	3,701.0	219.4	9,528.6	1,240.6	26,019.2
	10	259.5	559.9	4,305.1	139.2	2,402.2	1,441.0	2,233.4	3,517.5	219.6	9,465.9	1,219.7	25,763.1
	11	229.0	571.3	4,185.9	138.3	2,370.3	1,556.0	2,240.0	3,205.0	209.6	9,443.0	1,066.5	25,214.9
	12	228.7	558.2	3,685.1	141.5	2,311.5	1,620.9	2,495.0	3,370.4	213.9	9,188.7	685.2	24,499.2
2018	1	181.6	545.3	3,623.7	161.8	2,410.8	1,678.4	2,490.1	3,551.6	213.4	9,062.1	654.5	24,573.3
	2	176.4	547.8	3,427.4	161.5	2,453.9	1,817.0	2,456.1	3,597.2	322.8	9,318.2	614.2	24,892.5
	3	162.9	835.9	3,247.1	161.6	2,506.9	2,010.9	2,422.7	3,651.1	320.2	9,201.8	755.1	25,276.3
	4	158.2	825.5	3,199.1	161.2	2,507.5	2,094.8	2,451.3	3,708.4	324.6	9,272.9	764.3	25,467.9
	5	160.9	804.9	3,132.3	161.5	2,582.0	2,087.0	2,455.9	3,856.0	320.8	9,569.7	764.2	25,895.3
	6	222.5	740.4	3,133.9	190.1	2,590.5	2,034.3	2,452.4	3,807.8	314.8	9,652.5	773.1	25,912.3
	7	160.2	666.6	3,179.5	190.5	2,554.4	2,141.2	2,448.7	3,821.7	309.0	9,596.4	773.6	25,841.7
	8	163.0	606.8	3,234.2	230.4	2,576.6	2,193.3	2,475.9	3,745.3	303.0	9,685.5	797.6	26,011.6
	9	163.8	598.9	2,898.6	191.6	2,523.7	2,166.1	2,473.4	3,646.7	306.6	9,524.9	716.3	25,210.6
	10	165.8	680.1	2,870.9	192.2	2,531.3	2,174.8	2,431.1	3,601.6	311.9	9,435.2	725.5	25,120.4
	11	164.4	637.3	2,602.0	193.2	2,474.3	2,154.5	2,371.1	3,564.7	316.6	9,544.4	727.8	24,750.3
	12	167.9	536.6	2,500.4	106.5	2,285.1	2,225.9	2,297.3	3,545.8	394.3	9,515.0	725.8	24,300.7

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

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

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*		
2016	1	293,056.1	554,206.0	136,539.9	63,544.1	133,931.6	226,492.3	240,046.2	1,647,816.2	22,254.1	1,670,070.2
	2	297,694.3	558,182.0	139,022.1	61,154.0	138,704.2	230,874.1	238,632.3	1,664,263.1	17,763.5	1,682,026.6
	3	284,711.8	561,896.4	138,981.6	57,880.2	134,710.6	234,830.5	250,488.4	1,663,499.6	15,837.6	1,679,337.2
	4	278,460.8	570,383.6	139,180.6	52,767.7	132,758.8	235,690.2	245,720.1	1,654,961.8	16,060.2	1,671,022.0
	5	285,634.3	575,662.7	138,521.4	52,387.8	138,354.9	233,993.9	242,474.3	1,667,029.3	16,109.6	1,683,138.9
	6	290,962.0	572,903.8	142,167.0	51,889.0	134,799.2	230,432.9	244,315.8	1,667,469.8	19,765.3	1,687,235.1
	7	283,038.8	573,988.6	140,105.8	51,586.1	129,155.0	234,847.3	237,462.5	1,650,184.0	16,355.5	1,666,539.5
	8	284,574.2	573,631.8	140,991.1	50,027.5	127,897.7	237,010.2	238,031.7	1,652,164.1	14,277.2	1,666,441.4
	9	285,367.0	572,707.6	143,722.6	52,074.7	125,953.6	247,411.9	247,116.4	1,674,353.8	14,548.5	1,688,902.4
	10	289,934.4	568,520.4	142,724.8	48,252.3	136,897.4	244,617.7	253,694.7	1,684,641.7	11,085.6	1,695,727.2
	11	294,657.2	564,664.1	144,270.7	47,594.6	138,353.2	246,631.4	248,465.4	1,684,636.6	14,108.2	1,698,744.8
	12	303,737.3	557,984.7	145,128.8	57,581.5	138,764.6	253,928.7	238,341.6	1,695,467.1	15,628.6	1,711,095.8
2017	1	305,442.3	554,350.9	149,212.7	54,532.6	146,225.1	247,879.3	245,055.3	1,702,698.2	15,000.5	1,717,698.6
	2	311,249.2	547,242.7	150,940.6	49,830.3	143,552.5	253,686.6	253,976.5	1,710,478.4	12,889.3	1,723,367.8
	3	307,028.8	555,427.8	151,903.5	51,180.7	143,033.8	255,865.3	258,418.6	1,722,858.4	14,604.4	1,737,462.8
	4	308,100.3	557,307.4	150,238.1	48,524.9	145,522.5	263,833.4	246,760.4	1,720,287.0	12,074.6	1,732,361.6
	5	311,951.5	561,868.5	150,063.5	45,587.6	145,712.8	265,579.3	250,613.8	1,731,377.0	10,423.8	1,741,800.8
	6	315,300.9	562,565.9	151,814.8	47,726.8	139,089.6	272,550.2	238,612.4	1,727,660.6	12,159.3	1,739,820.0
	7	314,206.6	564,654.4	150,073.0	44,467.4	136,185.2	277,456.3	237,140.4	1,724,183.3	17,386.9	1,741,570.2
	8	314,939.6	567,762.9	151,099.3	46,489.1	134,806.8	281,589.0	242,220.4	1,738,907.1	14,934.8	1,753,841.9
	9	316,197.3	569,189.5	150,861.2	47,663.6	138,591.1	290,949.9	240,871.1	1,754,323.7	15,174.7	1,769,498.4
	10	323,295.7	569,484.9	150,260.7	53,051.8	138,152.3	292,397.2	235,225.0	1,761,867.7	18,774.7	1,780,642.4
	11	322,585.3	571,462.0	150,986.5	53,879.0	136,207.3	295,296.3	235,872.1	1,766,288.5	18,227.8	1,784,516.4
	12	340,703.0	570,484.7	150,505.2	52,485.8	129,459.5	293,009.4	226,775.2	1,763,422.8	18,277.1	1,781,699.9
2018	1	341,115.1	578,792.4	152,265.7	44,144.7	129,309.6	297,535.1	230,951.4	1,774,113.9	18,229.2	1,792,343.2
	2	336,065.2	579,632.7	155,151.4	39,461.6	128,224.2	302,239.6	236,272.3	1,777,047.1	17,342.0	1,794,389.1
	3	332,354.4	582,368.0	155,307.1	39,818.9	134,254.8	312,123.4	252,244.7	1,808,471.3	20,742.3	1,829,213.6
	4	330,202.9	584,518.2	155,777.5	41,719.3	133,886.5	312,246.4	255,086.0	1,813,436.8	15,460.5	1,828,897.4
	5	329,692.2	579,913.3	155,907.6	42,689.5	138,189.9	314,529.2	253,715.8	1,814,637.4	13,086.9	1,827,724.4
	6	328,741.8	582,376.3	156,367.3	44,268.8	137,737.2	316,150.2	254,112.7	1,819,754.2	15,197.1	1,834,951.3
	7	326,222.0	585,562.7	155,618.0	41,323.9	133,670.8	321,842.1	260,962.0	1,825,201.6	18,180.4	1,843,382.0
	8	325,896.1	587,887.7	155,824.1	43,095.9	130,802.5	332,570.8	258,719.9	1,834,796.9	21,259.4	1,856,056.3
	9	326,958.5	593,937.7	155,900.2	43,065.5	136,989.0	332,075.4	253,112.7	1,842,039.0	21,608.3	1,863,647.4
	10	329,103.2	598,034.1	156,475.8	42,082.5	142,464.2	331,629.8	259,229.1	1,859,018.7	26,195.4	1,885,214.0
	11	331,520.1	600,259.2	157,074.7	45,047.5	144,381.3	333,403.3	261,391.3	1,873,077.4	26,665.2	1,899,742.6
	12	339,688.0	602,608.6	157,310.0	45,704.6	142,418.6	343,926.1	251,651.9	1,883,307.8	32,725.4	1,916,033.2

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*: 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*	Deposit Lain dalam RM yang Diterima *RM Others Deposit Accepted*	Deposit Lain dalam FX yang Diterima *FX Others Deposit Accepted*	Jumlah *Total*
2018	1	Bank-bank Islam / Islamic Banks	120.4	0.0	754.0	0.0	76,659.5	2,285.3	38,786.9	383.5	15,838.9	293,876.1	4,004.8	44,384.4	999.3	478,093.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	608.5	380.8	54.6	0.0	0.0	3,659.0	0.0	1,476.5	0.0	6,179.4
		Jumlah/ Total	120.4	0.0	754.0	0.0	77,267.9	2,666.1	38,841.4	383.5	15,838.9	297,535.1	4,004.8	45,860.9	999.3	484,272.5
	2	Bank-bank Islam / Islamic Banks	117.2	0.0	747.2	0.0	73,725.2	2,120.8	40,110.8	384.7	12,873.2	298,530.5	3,740.4	46,039.4	927.1	479,316.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	486.4	376.4	55.1	0.0	0.0	3,709.1	0.0	1,774.9	0.0	6,401.9
		Jumlah/ Total	117.2	0.0	747.2	0.0	74,211.6	2,497.2	40,165.8	384.7	12,873.2	302,239.6	3,740.4	47,814.4	927.1	485,718.5
	3	Bank-bank Islam / Islamic Banks	116.8	0.0	764.8	0.0	73,471.2	2,421.1	40,417.4	392.4	11,820.6	308,071.7	4,389.2	50,407.7	776.3	493,049.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	561.5	291.3	56.6	0.0	0.0	4,051.6	0.0	1,947.1	0.0	6,908.1
		Jumlah/ Total	116.8	0.0	764.8	0.0	74,032.6	2,712.4	40,474.0	392.4	11,820.6	312,123.4	4,389.2	52,354.8	776.3	499,957.3
	4	Bank-bank Islam / Islamic Banks	109.6	0.0	755.5	0.0	73,991.1	2,474.7	40,605.7	409.4	12,701.7	308,070.0	4,232.1	51,223.1	1,115.8	495,688.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	541.5	262.3	56.1	0.0	0.0	4,176.4	0.0	1,941.4	0.0	6,977.7
		Jumlah/ Total	109.6	0.0	755.5	0.0	74,532.5	2,737.0	40,661.9	409.4	12,701.7	312,246.4	4,232.1	53,164.5	1,115.8	502,666.4
	5	Bank-bank Islam / Islamic Banks	109.8	0.0	744.0	0.0	74,068.8	2,631.0	40,676.1	404.2	12,577.7	310,426.8	4,109.9	52,408.3	1,356.3	499,512.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	541.4	480.0	57.1	0.0	0.0	4,102.3	0.0	1,778.9	0.0	6,959.7
		Jumlah/ Total	109.8	0.0	744.0	0.0	74,610.2	3,111.0	40,733.2	404.2	12,577.7	314,529.2	4,109.9	54,187.2	1,356.3	506,472.6
	6	Bank-bank Islam / Islamic Banks	109.4	0.0	734.6	0.0	72,826.3	2,341.4	40,716.7	400.1	12,478.5	311,913.9	4,014.7	48,553.4	1,206.4	495,295.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	572.3	333.2	58.1	0.0	0.0	4,236.3	0.0	1,908.6	0.0	7,108.4
		Jumlah/ Total	109.4	0.0	734.6	0.0	73,398.6	2,674.6	40,774.8	400.1	12,478.5	316,150.2	4,014.7	50,461.9	1,206.4	502,403.6
	7	Bank-bank Islam / Islamic Banks	108.8	0.0	719.3	0.0	70,952.6	2,525.2	40,396.6	387.0	13,067.2	317,553.6	4,148.8	48,842.4	1,230.3	499,931.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	473.6	363.7	57.6	0.0	0.0	4,288.5	0.0	1,940.4	0.0	7,123.8
		Jumlah/ Total	108.8	0.0	719.3	0.0	71,426.2	2,888.9	40,454.2	387.0	13,067.2	321,842.1	4,148.8	50,782.8	1,230.3	507,055.6
	8	Bank-bank Islam / Islamic Banks	108.8	0.0	706.2	0.0	67,658.1	2,643.8	40,582.8	386.2	12,905.9	327,886.8	4,217.5	50,600.7	1,317.6	509,014.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	425.6	33.0	53.7	0.0	0.0	4,683.9	0.0	1,784.5	0.0	6,980.7
		Jumlah/ Total	108.8	0.0	706.2	0.0	68,083.7	2,676.8	40,636.5	386.2	12,905.9	332,570.8	4,217.5	52,385.2	1,317.6	515,995.0
	9	Bank-bank Islam / Islamic Banks	108.7	0.0	693.4	0.0	68,570.4	1,981.0	40,574.7	376.6	12,480.8	326,926.9	5,007.2	50,505.7	1,311.3	508,536.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	632.3	437.3	58.0	0.0	0.0	5,148.5	0.0	1,602.4	0.0	7,878.5
		Jumlah/ Total	108.7	0.0	693.4	0.0	69,202.7	2,418.3	40,632.7	376.6	12,480.8	332,075.4	5,007.2	52,108.1	1,311.3	516,415.1
	10	Bank-bank Islam / Islamic Banks	106.4	0.0	688.5	0.0	69,939.9	2,088.0	40,870.0	372.1	13,080.3	324,842.4	5,249.8	51,531.7	1,506.0	510,275.1
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	500.2	362.9	58.1	0.0	0.0	6,787.4	0.0	1,611.5	0.0	9,320.1
		Jumlah/ Total	106.4	0.0	688.5	0.0	70,440.1	2,450.9	40,928.1	372.1	13,080.3	331,629.8	5,249.8	53,143.2	1,506.0	519,595.2
	11	Bank-bank Islam / Islamic Banks	105.2	0.0	680.4	0.0	69,823.0	2,123.6	41,138.0	371.9	12,980.2	326,657.6	7,446.9	52,261.0	1,981.2	515,568.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	641.6	413.9	56.4	0.0	0.0	6,745.8	0.0	1,436.4	0.0	9,293.9
		Jumlah/ Total	105.2	0.0	680.4	0.0	70,464.6	2,537.5	41,194.3	371.9	12,980.2	333,403.3	7,446.9	53,697.3	1,981.2	524,862.8
	12	Bank-bank Islam / Islamic Banks	104.8	0.0	666.9	0.0	71,824.2	2,300.1	41,074.1	381.3	14,985.4	335,978.9	8,368.2	54,549.0	1,784.8	532,017.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	759.3	468.9	58.6	0.0	0.0	7,947.2	0.0	1,090.1	0.0	10,324.2
		Jumlah/ Total	104.8	0.0	666.9	0.0	72,583.5	2,769.0	41,132.7	381.3	14,985.4	343,926.1	8,368.2	55,639.0	1,784.8	542,341.8

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*
2017	1	16,195.8	30,623.1	49,447.9	298,594.9	560,885.0	651,942.3	110,009.7	1,717,698.6
	2	17,010.7	32,285.9	46,949.3	297,425.1	563,491.0	656,361.1	109,844.8	1,723,367.8
	3	14,405.7	32,750.7	44,159.2	303,678.8	571,586.4	660,536.0	110,346.1	1,737,462.8
	4	17,430.3	33,295.0	46,293.3	293,212.3	572,523.7	660,036.9	109,570.2	1,732,361.6
	5	15,928.5	33,185.3	46,434.3	289,219.4	585,947.3	660,576.8	110,509.1	1,741,800.8
	6	18,773.7	32,379.7	45,414.7	303,552.5	586,321.5	656,605.6	96,772.3	1,739,820.0
	7	23,769.2	32,723.7	46,854.4	304,418.3	580,651.8	656,654.7	96,498.1	1,741,570.2
	8	25,166.1	34,807.5	47,370.6	309,278.3	579,424.0	660,179.9	97,615.5	1,753,841.9
	9	23,456.2	33,963.9	51,937.5	304,416.9	597,535.2	661,206.6	96,982.1	1,769,498.4
	10	16,881.3	34,037.8	50,962.6	308,856.9	606,194.3	662,349.7	101,359.6	1,780,642.4
	11	15,138.1	34,249.2	48,088.6	313,418.7	609,664.7	665,030.7	98,926.3	1,784,516.4
	12	17,666.2	31,773.8	50,327.1	308,157.5	605,968.9	668,447.3	99,359.1	1,781,699.9
2018	1	21,998.6	31,888.9	56,993.3	297,216.9	613,785.3	671,030.0	99,430.0	1,792,343.2
	2	20,623.6	33,019.9	52,982.5	296,999.1	613,898.5	677,462.5	99,403.0	1,794,389.1
	3	20,673.5	33,426.5	55,019.6	293,883.9	642,366.4	682,645.7	101,198.0	1,829,213.6
	4	21,432.0	33,572.7	58,991.7	290,222.5	637,603.2	685,904.7	101,170.6	1,828,897.4
	5	19,406.1	32,717.2	60,721.7	288,013.3	637,705.5	688,447.7	100,712.9	1,827,724.4
	6	20,002.2	32,417.2	59,258.0	292,407.3	639,268.4	691,908.0	99,690.2	1,834,951.3
	7	21,677.3	31,905.8	59,318.5	310,121.1	625,558.3	692,611.9	102,189.1	1,843,382.0
	8	23,284.5	34,391.2	58,820.2	320,858.3	619,539.2	694,897.4	104,265.6	1,856,056.3
	9	21,088.9	30,450.3	61,325.1	325,627.7	627,597.6	695,656.3	101,901.6	1,863,647.4
	10	17,398.7	29,314.1	61,319.5	342,783.4	634,486.7	697,483.0	102,428.6	1,885,214.0
	11	17,999.4	29,038.0	62,908.2	349,079.7	637,457.2	699,896.7	103,363.4	1,899,742.6
	12	18,433.5	29,267.1	70,408.3	344,355.5	646,471.6	703,705.4	103,391.8	1,916,033.2

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 Requirements and Liquidity Ratio

Tahun	Tarikh perubahan	Bank perdagangan *Commercial banks*		Syarikat kewangan [9] *Finance companies* [9]		Merchant banks *Bank saudagar*	
Year	*Date of change*	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]
1986	15 Feb. / *15 Feb.*	4.0	17.0	3.0	10.0	3.0	10.0
			(10.0)		(5.0)		
1986	15 Okt. / *15 Oct.*	3.5	17.0	3.0	10.0	3.0	10.0
			(10.0)		(5.0)		
1989	1 Jan. [6] / *1 Jan .* [6]	3.5	17.0	3.0	10.0 [7]	3.0	10.0 dan 12.5 [5]
			(5.0)				
1989	2 Mei / *2 May*	4.5	17.0	4.5	10.0	4.5	10.0 dan 12.5
			(5.0)				
1989	16 Okt. / *16 Oct .*	5.5	17.0	5.5	10.0	5.5	10.0 dan 12.5
			(5.0)				
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	-

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 and Liquid Asset Requirement

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*
2016	12	29,781.5	881,958.4	12,421.7	344,779.9	765.0	21,331.3
2017	1	29,262.7	883,634.5	12,449.4	351,967.1	771.9	21,671.4
	2	26,808.3	885,934.3	11,740.7	352,347.9	789.0	22,139.8
	3	26,962.9	874,670.6	11,718.2	352,522.9	784.8	22,239.4
	4	27,616.7	862,813.1	11,972.6	359,608.4	810.3	22,616.4
	5	25,752.2	849,458.6	12,033.7	362,995.8	808.1	23,189.1
	6	26,707.9	854,823.2	11,923.7	361,648.6	849.7	23,410.5
	7	27,316.9	860,963.7	11,828.7	368,483.0	831.7	24,007.3
	8	27,745.1	854,613.8	12,404.8	374,111.7	836.7	23,560.9
	9	28,039.3	861,470.5	12,691.9	376,644.9	780.7	22,285.4
	10	27,897.1	880,004.2	12,212.6	376,178.4	799.9	22,351.8
	11	27,790.3	884,821.7	12,484.7	379,553.9	826.3	23,266.0
	12	29,326.5	895,384.9	13,087.4	385,684.7	833.1	23,855.4
2018	1	30,268.6	900,048.8	13,571.2	392,264.0	821.6	23,621.2
	2	31,165.1	914,837.1	14,395.8	397,335.1	818.8	23,216.2
	3	31,656.0	923,905.9	15,199.5	400,650.0	777.7	22,019.3
	4	32,305.1	930,916.9	15,138.9	407,014.6	765.9	21,845.5
	5	31,982.8	935,745.3	16,865.4	441,046.1	811.8	22,408.2
	6	32,455.8	927,157.1	16,626.8	445,276.2	832.5	21,894.0
	7	31,865.7	926,430.8	16,680.3	450,896.6	823.3	23,374.7
	8	32,559.0	927,983.0	16,404.4	455,408.9	817.1	23,153.2
	9	32,731.4	921,224.6	16,232.8	459,372.7	807.7	23,023.7
	10	32,497.7	921,380.7	15,786.3	462,267.4	820.2	23,094.7
	11	32,640.2	919,474.4	16,570.9	467,091.1	836.9	23,044.7
	12	31,224.6	926,009.1	16,469.5	471,515.4	863.3	24,020.8

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

Pada Akhir Tempoh *End of Period*	Sistem Perbankan / Banking System			Bank Perdagangan / *Commercial Banks*			Bank-bank Islam / *Islamic Banks*			Bank Pelaburan / *Investment Banks*		
	Nisbah Perlindungan Mudah Tunai (%) *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih² *Net Cash Outflows²*	Nisbah Perlindungan Mudah Tunai (%) *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih² *Net Cash Outflows²*	Nisbah Perlindungan Mudah Tunai (%) *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih² *Net Cash Outflows²*	Nisbah Perlindungan Mudah Tunai (%) *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih² *Net Cash Outflows²*
2017 1	124%	483,376	390,118	127%	360,509	284,806	115%	103,577	90,028	126%	19,289	15,284
2	127%	509,441	400,014	127%	377,459	297,384	128%	111,364	86,711	130%	20,617	15,918
3	131%	537,993	411,598	132%	410,272	309,709	126%	107,472	85,536	124%	20,249	16,354
4	140%	551,195	394,120	143%	414,713	289,746	132%	115,921	87,810	124%	20,561	16,563
5	139%	549,787	395,476	140%	411,557	293,322	134%	117,186	87,154	140%	21,045	15,000
6	141%	536,146	380,737	142%	399,876	281,172	137%	113,804	83,081	136%	22,465	16,485
7	137%	543,728	396,562	138%	405,275	292,727	133%	117,190	88,212	136%	21,264	15,624
8	133%	545,800	409,641	133%	405,639	305,313	133%	117,462	88,122	140%	22,699	16,206
9	136%	551,068	405,611	137%	405,131	294,875	131%	124,271	95,142	139%	21,667	15,595
10	138%	555,724	401,969	141%	402,877	285,260	130%	130,857	100,573	136%	21,990	16,136
11	139%	555,473	398,859	138%	405,600	294,271	143%	128,374	89,660	144%	21,500	14,928
12	135%	545,928	404,579	131%	396,569	303,858	149%	128,401	86,045	143%	20,959	14,675
2018 1	132%	542,240	411,134	129%	394,301	304,884	139%	127,261	91,492	140%	20,679	14,757
2	134%	538,979	403,389	131%	388,077	296,697	142%	130,648	91,891	137%	20,254	14,802
3	140%	557,594	398,728	135%	396,460	293,077	154%	140,963	91,568	143%	20,170	14,084
4	145%	569,218	393,868	142%	410,578	289,555	153%	137,509	89,863	146%	21,132	14,450
5	142%	573,910	403,982	141%	411,239	291,226	144%	140,396	97,424	145%	22,276	15,332
6	139%	576,657	414,054	138%	421,964	305,711	141%	133,566	94,472	152%	21,127	13,871
7	142%	583,828	412,566	142%	425,366	299,327	138%	137,486	99,333	151%	20,976	13,906
8	143%	597,437	416,461	142%	434,343	305,219	144%	141,332	97,877	163%	21,763	13,365
9	139%	592,518	424,844	139%	429,232	309,334	140%	141,463	101,258	153%	21,823	14,252
10	147%	607,253	412,994	149%	442,577	297,611	141%	143,254	101,879	159%	21,422	13,504
11	141%	590,862	417,948	140%	423,174	302,626	143%	146,270	102,349	165%	21,418	12,973
12	143%	598,978	418,264	140%	417,723	299,136	151%	160,384	106,515	165%	20,871	12,612

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 (%)*
2010	4	128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	955,660.7	15.1	13.2
	5	129,228.3	42,599.4	171,827.7	26,638.7	145,188.9	962,921.0	15.1	13.1
	6	135,287.7	41,554.8	176,842.5	26,727.2	150,115.3	971,905.3	15.4	13.6
	7	134,902.9	41,491.1	176,394.1	26,767.5	149,626.5	974,768.8	15.3	13.6
	8	134,267.6	41,637.5	175,905.1	26,750.4	149,154.7	986,720.4	15.1	13.3
	9	134,994.7	38,496.2	173,490.9	26,924.0	146,566.9	992,616.6	14.8	13.2
	10	135,051.2	38,568.0	173,619.2	27,340.1	146,279.1	1,006,691.9	14.5	13.0
	11	134,510.6	38,299.0	172,809.6	27,335.5	145,474.1	1,012,948.5	14.4	12.7
	12	137,773.6	39,962.2	177,735.7	27,524.5	150,211.2	1,017,005.7	14.8	13.0
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 (%)*
2017	1	202,252.2	216,028.7	261,037.3	1,548,691.1	13.1	13.9	16.9
	2	202,045.5	215,848.1	261,820.3	1,547,713.4	13.1	13.9	16.9
	3	202,451.4	216,251.9	262,918.6	1,550,716.5	13.1	13.9	17.0
	4	200,149.3	213,911.3	262,683.3	1,549,489.4	12.9	13.8	17.0
	5	200,578.3	214,327.7	263,185.4	1,546,330.3	13.0	13.9	17.0
	6	200,608.3	214,371.8	263,479.4	1,549,237.7	12.9	13.8	17.0
	7	207,041.6	220,816.7	271,374.1	1,553,274.5	13.3	14.2	17.5
	8	207,718.9	221,492.1	269,321.1	1,563,650.8	13.3	14.2	17.2
	9	206,459.5	220,206.4	266,687.9	1,560,129.3	13.2	14.1	17.1
	10	206,374.6	220,123.7	265,755.9	1,555,609.2	13.3	14.2	17.1
	11	206,123.2	220,353.7	264,142.7	1,552,369.2	13.3	14.2	17.0
	12	217,769.7	232,206.9	276,037.4	1,553,457.9	14.0	14.9	17.8
2018	1	206,853.9	219,936.5	274,116.4	1,562,031.6	13.2	14.1	17.5
	2	205,886.3	218,973.9	273,154.1	1,555,275.5	13.2	14.1	17.6
	3	206,321.7	219,398.5	274,290.3	1,561,717.3	13.2	14.0	17.6
	4	201,956.9	215,046.1	269,381.6	1,561,868.7	12.9	13.8	17.2
	5	205,833.4	218,926.0	273,848.4	1,597,726.5	12.9	13.7	17.1
	6	215,135.7	228,332.3	283,984.0	1,614,670.4	13.3	14.1	17.6
	7	217,131.2	230,836.7	287,233.2	1,613,080.6	13.5	14.3	17.8
	8	214,833.3	227,206.0	283,279.6	1,630,532.6	13.2	13.9	17.4
	9	214,730.2	226,003.0	281,362.6	1,624,380.2	13.2	13.9	17.3
	10	213,345.9	224,998.5	280,769.4	1,627,058.7	13.1	13.8	17.3
	11	206,706.5	218,358.3	274,718.2	1,594,347.7	13.0	13.7	17.2
	12	209,546.4	221,193.8	277,077.0	1,595,378.2	13.1	13.9	17.4

1.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia

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

Tempoh / *Period*		Bilangan Urusniaga Menggunakan Kad / *No. of Card Transactions*	Urusniaga bagi Tempoh / *Transactions during the period*: Jumlah Belian / *Total Purchases*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Tempatan / *Local Cardholders*	Jumlah Belian: Dalam Malaysia: Pemegang Kad Asing / *Foreign Cardholders*	Jumlah Belian: Luar Negara / *Abroad*: Pemegang Kad Tempatan / *Local Cardholders*	Jumlah Pendahuluan Tunai / *Total Cash Advances*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Tempatan / *Local Cardholders*	Jumlah Pendahuluan Tunai: Dalam Malaysia: Pemegang Kad Asing / *Foreign Cardholders*	Jumlah Pendahuluan Tunai: Luar Negara / *Abroad*: Pemegang Kad Tempatan / *Local Cardholders*	Urusniaga pada Akhir Tempoh / *Transactions as at end of period*: Bilangan Kad Dalam Edaran / *No. of Cards in Circulation*: Kad Utama / *Principal Cards*	Bilangan Kad Dalam Edaran: Kad Tambahan / *Supplementary Cards*	Amaun Had Kredit Dibenarkan / *Amount of Credit Line Extended*	Jumlah Baki Tertunggak dari Pemegang Kad / *Total Outstanding Balances due from Cardholders*: Baki Semasa / *Current Balances*	Baki Melebihi Tempoh / *Overdue Balances*: < 3 Bulan / *<3 Months*	Baki Melebihi Tempoh: > 3 hingga 6 Bulan / *>3 To 6 Months*	Baki Melebihi Tempoh: > 6 Bulan / *>6 Months*
2016		383.8	100,651.0	8,622.5	15,291.6	2,381.3	765.6	202.4	8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0
2017		406.5	106,040.5	10,250.6	16,408.9	2,837.9	799.8	302.1	8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5
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
2016	12	35.5	9,644.0	873.2	1,629.2	219.1	63.8	24.9	8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0
2017	1	34.7	9,300.0	824.8	1,220.3	197.4	60.3	19.1	8.2	1.0	138,203.9	34,622.2	2,314.2	386.4	6.0
	2	29.3	7,525.8	762.0	1,197.5	203.5	59.5	21.5	8.2	1.0	135,298.7	33,815.5	2,429.1	390.2	7.2
	3	32.6	8,824.6	875.7	1,334.2	216.7	62.3	21.2	8.3	1.0	135,939.1	33,527.3	2,213.9	376.8	7.2
	4	31.7	8,119.5	798.9	1,358.1	212.8	60.6	22.7	8.3	1.0	135,526.3	33,666.5	2,358.2	371.0	7.2
	5	34.2	8,943.3	817.3	1,341.1	242.2	64.2	23.0	8.4	1.0	137,834.7	34,008.8	2,211.4	365.0	10.0
	6	33.1	8,587.7	817.3	1,287.3	223.7	59.8	25.0	8.5	1.0	138,442.7	34,239.1	2,272.0	370.8	6.8
	7	33.6	8,589.9	900.4	1,334.8	246.8	76.3	24.3	8.6	1.0	138,965.3	34,192.6	2,211.1	366.4	6.5
	8	34.7	9,007.4	951.6	1,311.2	249.7	84.0	23.1	8.6	1.0	140,038.3	34,453.2	2,139.3	360.6	8.7
	9	33.8	8,583.5	861.6	1,396.5	256.3	70.5	30.7	8.7	1.0	141,040.4	34,689.6	2,236.9	363.7	5.4
	10	35.3	9,061.4	812.0	1,398.5	256.1	70.5	30.2	8.7	1.0	141,964.7	34,556.6	2,125.2	363.8	8.5
	11	35.2	9,312.0	864.5	1,499.4	263.8	64.4	26.1	8.8	1.1	142,987.6	35,306.3	2,113.1	350.8	8.8
	12	38.2	10,185.4	964.6	1,730.2	268.9	67.4	35.3	8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5
2018	1	37.4	9,879.3	965.0	1,447.4	251.3	68.9	27.9	8.9	1.1	144,019.4	36,391.4	2,148.4	340.2	7.5
	2	34.3	8,788.2	823.7	1,218.6	231.8	66.3	25.8	8.9	1.1	144,407.2	35,672.1	2,282.5	344.9	6.8
	3	36.3	9,579.5	926.8	1,517.9	261.6	68.5	31.1	9.0	1.1	145,066.7	35,368.2	2,181.7	335.3	6.8
	4	35.0	8,947.6	859.8	1,462.9	248.7	65.5	32.0	9.0	1.1	145,882.3	35,579.6	2,121.2	323.3	6.6
	5	35.7	8,849.8	820.7	1,385.8	248.7	64.4	27.8	9.1	1.1	146,497.0	35,088.9	2,158.5	316.6	6.8
	6	36.2	9,409.2	814.0	1,434.7	246.6	62.6	29.0	9.1	1.1	147,229.7	35,840.3	2,209.0	316.4	4.1
	7	37.4	9,423.2	960.6	1,435.5	267.1	77.6	27.3	9.2	1.1	148,117.7	35,729.3	2,094.0	313.0	5.8
	8	38.3	10,197.0	959.9	1,469.9	267.4	75.1	29.9	9.2	1.1	148,463.2	36,617.0	2,096.6	305.7	6.2
	9	36.9	8,999.1	775.7	1,533.0	274.3	61.7	32.6	9.2	1.1	148,879.0	36,349.1	2,325.3	317.4	6.6
	10	38.7	9,524.0	826.9	1,540.2	277.1	62.5	31.0	9.3	1.1	149,703.6	36,067.7	2,119.4	305.7	6.2
	11	38.7	9,595.8	816.0	1,606.7	276.2	62.7	29.4	9.3	1.1	149,711.7	36,649.1	2,159.1	301.5	6.5
	12	42.0	10,707.9	973.7	1,773.1	289.1	67.0	35.2	9.3	1.1	149,934.7	37,614.6	2,202.5	302.5	4.8

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: Jumlah Akaun Pelaburan Mengikut Jenis dan Penyimpan
Islamic Banking System: Total Investment Account 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*	
2017	1	39,325.3	39,182.1	38,157.5	15,496.7	18,836.7	77,482.7
	2	39,381.5	39,233.0	38,250.9	15,517.6	19,178.8	77,632.3
	3	39,541.7	39,395.4	36,710.3	14,088.4	19,317.5	76,252.0
	4	40,144.7	39,990.8	36,953.9	14,525.9	19,193.0	77,098.5
	5	39,772.9	39,629.8	37,767.6	13,659.5	19,448.9	77,540.5
	6	42,337.6	42,182.3	34,205.6	10,780.7	19,324.0	76,543.2
	7	41,866.5	41,725.4	32,961.3	10,469.3	19,423.9	74,827.8
	8	43,200.2	43,061.0	32,050.6	9,984.4	19,347.6	75,250.7
	9	44,976.7	44,516.8	32,328.5	10,031.6	19,418.8	77,305.3
	10	44,005.4	43,566.2	36,182.9	14,115.1	19,457.9	80,188.3
	11	44,847.7	44,412.3	31,651.6	11,032.3	18,023.9	76,499.3
	12	48,430.5	48,003.4	30,581.9	10,522.0	17,560.7	79,012.3
2018	1	51,845.2	51,422.5	30,004.1	9,966.3	17,554.7	81,849.3
	2	51,660.9	51,246.3	30,046.9	10,110.2	17,373.7	81,707.8
	3	51,432.9	50,942.6	29,532.7	9,609.4	17,209.5	80,965.6
	4	49,348.3	48,774.7	28,799.7	10,018.1	16,606.9	78,148.0
	5	48,394.6	48,245.2	28,292.6	10,120.2	16,008.5	76,687.2
	6	48,209.1	48,065.3	28,108.8	9,728.6	15,645.9	76,317.9
	7	47,683.3	47,542.6	28,354.9	10,790.5	15,319.8	76,038.2
	8	49,373.7	49,237.3	27,180.9	9,682.6	15,034.9	76,554.5
	9	48,932.4	48,800.6	27,751.5	9,555.9	15,809.3	76,683.9
	10	50,306.0	50,177.1	28,188.5	9,923.2	15,723.9	78,494.5
	11	51,762.9	51,637.8	28,648.6	10,844.8	14,903.7	80,411.4
	12	51,380.3	51,089.8	31,265.1	12,779.8	15,762.8	82,645.3

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*										Bank-bank Pelaburan / *Investment Banks*					
		Deposit tetap[1/] / *Fixed deposits*					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*	Deposit tetap / *Fixed deposits*					Kadar Berian Pinjaman Purata / *Average Lending Rate*
		Tempoh (dalam bulan) / *Period (in months)*										Tempoh (dalam bulan) / *Period (in months)*					
		1	3	6	9	12						1	3	6	9	12	
2017	1	2.87	2.92	2.98	3.02	3.09	0.96	3.62	6.65	4.56	5.20	3.20	3.36	3.61	3.37	3.81	6.47
	2	2.87	2.92	2.98	3.02	3.09	0.97	3.62	6.65	4.61	5.21	3.31	3.51	3.64	3.44	3.82	6.51
	3	2.87	2.92	2.98	3.02	3.07	0.96	3.62	6.65	4.60	5.20	3.21	3.45	3.66	3.44	3.78	6.42
	4	2.87	2.93	2.98	3.03	3.08	0.96	3.61	6.65	4.59	5.19	3.23	3.35	3.37	3.78	3.81	6.42
	5	2.87	2.94	2.99	3.02	3.08	0.96	3.61	6.65	4.61	5.20	3.32	3.46	3.76	3.52	3.85	6.46
	6	2.87	2.93	2.99	3.02	3.10	0.96	3.61	6.65	4.63	5.20	3.25	3.32	3.74	3.52	3.85	6.48
	7	2.88	2.88	2.99	3.02	3.10	0.96	3.62	6.65	4.61	5.20	3.23	3.43	3.70	3.47	3.83	6.47
	8	2.88	2.89	2.99	3.02	3.10	0.96	3.64	6.67	4.61	5.22	3.23	3.30	3.72	3.47	3.54	6.49
	9	2.87	2.93	2.99	3.02	3.10	0.96	3.63	6.68	4.62	5.22	3.28	3.47	3.68	3.72	3.54	6.51
	10	2.87	2.94	2.99	3.02	3.10	0.97	3.63	6.68	4.64	5.21	3.31	3.41	3.62	3.68	3.53	6.44
	11	2.89	2.94	2.99	3.02	3.10	0.95	3.64	6.68	4.61	5.23	3.31	3.52	3.72	3.74	3.55	6.47
	12	2.87	2.94	2.99	3.02	3.10	0.97	3.64	6.68	4.61	5.22	3.38	3.48	3.45	3.49	3.56	6.46
2018	1	2.95	3.01	3.07	3.09	3.16	0.99	3.76	6.72	4.63	5.27	3.32	3.29	3.64	3.79	3.56	6.20
	2	3.10	3.16	3.23	3.25	3.33	1.03	3.89	6.89	4.79	5.41	3.34	3.53	3.50	3.55	3.86	6.31
	3	3.08	3.16	3.22	3.25	3.33	1.04	3.89	6.89	4.86	5.43	3.36	3.60	3.50	3.54	3.90	6.33
	4	3.08	3.17	3.22	3.25	3.33	1.03	3.89	6.89	4.90	5.43	3.37	3.63	3.54	3.61	3.96	6.51
	5	3.08	3.15	3.22	3.25	3.33	1.03	3.89	6.90	4.97	5.43	3.34	3.62	3.80	3.54	3.88	6.48
	6	3.08	3.15	3.22	3.25	3.33	1.04	3.89	6.90	5.05	5.43	3.33	3.41	3.78	3.54	3.93	6.59
	7	3.08	3.16	3.22	3.26	3.33	1.05	3.90	6.91	5.07	5.44	3.39	3.47	3.61	3.53	3.88	6.54
	8	3.08	3.16	3.22	3.26	3.33	1.05	3.90	6.91	4.98	5.44	3.30	3.62	3.83	3.78	3.89	6.59
	9	3.07	3.15	3.22	3.27	3.33	1.05	3.90	6.91	4.93	5.41	3.33	3.58	3.83	3.81	3.86	6.58
	10	3.08	3.16	3.22	3.27	3.33	1.06	3.90	6.91	4.98	5.42	3.32	3.64	3.69	3.78	3.71	6.54
	11	3.09	3.15	3.22	3.27	3.33	1.07	3.90	6.91	4.98	5.42	3.36	3.60	3.80	3.76	3.71	6.59
	12	3.09	3.15	3.22	3.27	3.33	1.07	3.91	6.91	5.02	5.42	3.34	3.56	3.83	3.77	3.78	6.56

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

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
2017	1	2.94	3.17	3.33	3.38	3.35	2.92	3.64	3.14	1.80	3.06	0.65	3.63	6.71	5.14	3.23	3.61	3.80	3.75	3.68
	2	2.95	3.16	3.33	3.40	3.34	4.66	3.37	3.42	2.38	3.13	0.65	3.63	6.71	5.15	3.12	3.59	3.80	3.75	3.68
	3	2.96	3.18	3.31	3.42	3.37	3.56	3.22	3.72	2.44	2.77	0.63	3.63	6.71	5.13	3.17	3.62	3.81	3.77	3.71
	4	2.92	3.14	3.31	3.23	3.35	7.42	3.30	3.39	1.96	3.08	0.66	3.62	6.71	5.13	3.11	3.62	3.81	3.76	3.71
	5	2.96	3.14	3.29	3.18	3.32	6.90	3.46	3.30	1.95	2.81	0.67	3.63	6.71	5.12	3.17	3.64	3.81	3.75	3.78
	6	2.92	3.14	3.26	3.23	3.29	5.48	3.22	2.93	2.00	2.26	0.67	3.62	6.71	5.13	3.11	3.63	3.66	3.75	3.85
	7	2.91	3.16	3.29	3.24	3.35	4.18	3.06	3.06	2.05	2.81	0.67	3.64	6.72	5.09	3.10	3.60	3.66	3.77	3.83
	8	2.88	3.16	3.30	3.35	3.36	3.76	3.29	3.00	2.14	2.85	0.67	3.66	6.74	5.12	3.11	3.66	3.89	3.73	3.86
	9	2.88	3.18	3.31	3.36	3.35	3.82	2.91	3.24	2.35	3.47	0.64	3.66	6.74	5.13	3.33	3.64	0.00	3.76	3.88
	10	2.87	3.07	3.35	3.45	3.35	4.41	3.13	3.08	2.60	3.26	0.69	3.66	6.74	5.10	3.23	3.66	0.00	3.76	3.88
	11	2.92	3.11	3.39	3.56	3.35	4.36	3.37	3.05	3.48	3.35	0.66	3.66	6.74	5.03	3.20	3.69	0.00	3.86	3.90
	12	2.93	3.12	3.40	3.68	3.34	2.81	3.51	3.17	3.61	3.50	0.66	3.67	6.75	5.06	3.49	3.70	0.00	3.95	3.89
2018	1	2.93	3.12	3.42	3.70	3.37	2.81	3.61	2.99	3.38	3.36	0.67	3.76	6.85	5.12	0.00	3.66	0.00	3.95	3.88
	2	2.92	3.17	3.46	3.80	3.40	2.91	3.63	3.10	3.32	3.19	0.66	3.92	7.00	5.25	0.00	3.68	0.00	3.96	3.88
	3	2.90	3.15	3.41	3.65	3.41	3.57	3.63	3.09	3.20	3.86	0.67	3.92	7.00	5.27	0.00	3.66	0.00	3.93	3.88
	4	3.04	3.20	3.50	3.62	3.52	4.11	3.49	3.70	3.01	3.23	0.68	3.92	7.00	5.29	0.00	3.56	0.00	0.00	3.90
	5	3.11	3.40	3.58	3.74	3.62	4.17	3.59	3.71	2.93	3.24	0.77	3.92	7.00	5.26	0.00	3.63	0.00	3.93	3.89
	6	3.12	3.40	3.56	3.71	3.63	4.42	3.47	3.67	2.92	3.21	0.76	3.92	7.00	5.15	0.00	3.64	0.00	3.77	3.89
	7	3.16	3.42	3.56	3.73	3.65	2.96	3.58	4.21	2.84	3.27	0.82	3.93	7.01	5.25	0.00	3.63	0.00	3.79	3.92
	8	3.10	3.41	3.54	3.71	3.68	3.48	3.53	4.02	3.21	3.29	0.72	3.93	7.01	5.29	0.00	3.59	0.00	3.80	3.95
	9	3.07	3.36	3.52	3.70	3.68	3.23	3.58	4.10	2.85	3.26	0.73	3.93	7.01	5.29	0.00	3.58	0.00	3.80	3.95
	10	3.03	3.37	3.48	3.67	3.67	3.83	3.58	4.08	2.87	3.43	0.71	3.93	7.01	5.30	0.00	3.62	0.00	3.80	3.96
	11	3.06	3.39	3.51	3.67	3.71	3.49	3.99	4.07	3.79	4.37	0.72	3.94	7.01	5.35	0.00	3.62	0.00	3.88	4.00
	12	3.10	3.45	3.55	3.68	3.76	3.00	3.66	4.12	2.79	3.51	0.70	3.94	7.03	5.33	0.00	3.63	0.00	3.89	4.01

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.

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 indicative rate of return or prospective rate of return, guarantee or promise hibah will be paid for deposit based on qard.

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*
2016		3.00	2.99 - 3.11	3.06	3.11 - 3.15	3.12	3.19 - 3.23	3.20	3.48 - 3.48	3.48	3.60 - 3.60	3.60	- - -	-
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	3.77 - 3.77	3.77	- - -	-
2018	1	3.25	2.86 - 3.04	2.99	3.05 - 3.10	3.06	3.16 - 3.18	3.17	3.52 - 3.52	3.52	- - -	-	- - -	-
	2	3.25	3.12 - 3.24	3.19	3.27 - 3.31	3.28	3.34 - 3.39	3.36	3.68 - 3.68	3.68	- - -	-	- - -	-
	3	3.25	3.15 - 3.25	3.20	3.27 - 3.33	3.28	3.36 - 3.38	3.37	3.67 - 3.67	3.67	- - -	-	- - -	-
	4	3.25	3.15 - 3.25	3.19	3.27 - 3.32	3.28	3.39 - 3.40	3.39	3.69 - 3.69	3.69	- - -	-	- - -	-
	5	3.25	3.15 - 3.25	3.21	3.27 - 3.33	3.28	3.36 - 3.38	3.37	3.68 - 3.68	3.68	3.81 - 3.81	3.81	- - -	-
	6	3.25	3.15 - 3.26	3.19	3.27 - 3.32	3.28	3.39 - 3.41	3.40	3.67 - 3.67	3.67	- - -	-	- - -	-
	7	3.25	3.15 - 3.25	3.22	3.27 - 3.32	3.28	3.40 - 3.41	3.41	3.68 - 3.68	3.68	- - -	-	- - -	-
	8	3.25	3.11 - 3.25	3.22	3.27 - 3.31	3.28	3.38 - 3.39	3.38	3.66 - 3.66	3.66	3.71 - 3.71	3.71	- - -	-
	9	3.25	3.16 - 3.25	3.22	3.28 - 3.34	3.29	3.38 - 3.42	3.39	3.65 - 3.65	3.65	- - -	-	- - -	-
	10	3.25	3.21 - 3.25	3.24	3.27 - 3.32	3.28	3.38 - 3.39	3.39	3.65 - 3.66	3.66	3.79 - 3.79	3.79	- - -	-
	11	3.25	3.21 - 3.25	3.22	3.27 - 3.31	3.28	3.39 - 3.41	3.40	3.65 - 3.65	3.65	- - -	-	- - -	-
	12	3.25	3.20 - 3.25	3.22	3.27 - 3.31	3.28	3.41 - 3.42	3.41	3.64 - 3.64	3.64	3.77 - 3.77	3.77	- - -	-
December 2018	03	3.25	3.19 - 3.25	3.19	3.27 - 3.32	3.28	- - -	-	- - -	-	- - -	-	- - -	-
	04	3.25	3.19 - 3.25	3.20	3.27 - 3.32	3.30	- - -	-	3.63 - 3.64	3.64	- - -	-	- - -	-
	05	3.25	3.23 - 3.25	3.25	3.27 - 3.33	3.29	3.33 - 3.33	3.33	- - -	-	- - -	-	- - -	-
	06	3.25	3.15 - 3.25	3.19	3.27 - 3.33	3.28	- - -	-	3.64 - 3.64	3.64	- - -	-	- - -	-
	07	3.25	3.19 - 3.25	3.20	3.27 - 3.32	3.28	3.39 - 3.39	3.39	- - -	-	- - -	-	- - -	-
	10	3.25	3.18 - 3.25	3.19	3.27 - 3.32	3.28	3.40 - 3.45	3.40	- - -	-	- - -	-	- - -	-
	11	3.25	3.10 - 3.25	3.20	3.27 - 3.32	3.29	3.40 - 3.40	3.40	- - -	-	- - -	-	- - -	-
	12	3.25	3.24 - 3.25	3.25	3.27 - 3.30	3.28	3.33 - 3.45	3.38	3.65 - 3.65	3.65	- - -	-	- - -	-
	13	3.25	3.24 - 3.25	3.25	3.27 - 3.32	3.28	3.40 - 3.41	3.40	- - -	-	- - -	-	- - -	-
	14	3.25	3.25 - 3.30	3.25	3.27 - 3.33	3.30	3.40 - 3.41	3.41	- - -	-	- - -	-	- - -	-
	17	3.25	3.24 - 3.26	3.25	3.27 - 3.33	3.31	3.41 - 3.43	3.42	- - -	-	- - -	-	- - -	-
	18	3.25	3.18 - 3.26	3.20	3.30 - 3.31	3.30	3.42 - 3.42	3.42	- - -	-	3.77 - 3.77	3.77	- - -	-
	19	3.25	3.23 - 3.25	3.25	3.27 - 3.30	3.28	- - -	-	- - -	-	- - -	-	- - -	-
	20	3.25	3.20 - 3.25	3.25	3.27 - 3.30	3.27	3.42 - 3.43	3.42	- - -	-	- - -	-	- - -	-
	21	3.25	3.20 - 3.25	3.21	3.27 - 3.32	3.28	3.42 - 3.42	3.42	- - -	-	- - -	-	- - -	-
	24	3.25	3.18 - 3.25	3.19	3.27 - 3.30	3.28	3.43 - 3.43	3.43	- - -	-	- - -	-	- - -	-
	26	3.25	3.23 - 3.25	3.23	3.27 - 3.27	3.27	3.43 - 3.43	3.43	- - -	-	- - -	-	- - -	-
	27	3.25	3.20 - 3.25	3.21	3.27 - 3.35	3.28	3.45 - 3.45	3.45	- - -	-	- - -	-	- - -	-
	28	3.25	3.20 - 3.25	3.24	3.27 - 3.27	3.27	- - -	-	- - -	-	- - -	-	- - -	-
	31	3.25	3.18 - 3.27	3.19	3.27 - 3.33	3.28	3.45 - 3.45	3.45	- - -	-	- - -	-	- - -	-

[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* Tempoh (dalam bulan) / *Period (in months)*				Kadar diskaun purata Bil Bank Negara *Average discount rate on Bank Negara bills* Tempoh (dalam bulan) / *Period (in months)*					
		3	6	9	12	1	2	3	6	9	12
2016		2.758	2.576	-	2.510	-	-	-	-	-	-
2017		2.902	3.016	2.982	3.055	-	-	-	-	-	-
2018		3.231	3.262	3.252	3.304	-	-	-	-	-	-
2017	1	-	3.005	-	3.005	-	-	-	-	-	-
	2	-	3.056	-	-	-	-	-	-	-	-
	3	3.110	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	3.089	-	-	-	-	-	-	-	-
	6	3.053	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-
	8	-	-	-	3.104	-	-	-	-	-	-
	9	2.917	2.979	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-
	11	2.528	2.950	-	-	-	-	-	-	-	-
	12	-	-	2.982	-	-	-	-	-	-	-
2018	1	-	-	-	3.285	-	-	-	-	-	-
	2	3.215	-	-	-	-	-	-	-	-	-
	3	3.130	-	3.188	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	3.266	-	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-
	8	3.250	-	-	-	-	-	-	-	-	-
	9	3.269	-	-	-	-	-	-	-	-	-
	10	-	3.262	-	-	-	-	-	-	-	-
	11	-	-	-	3.323	-	-	-	-	-	-
	12	3.253	-	3.316	-	-	-	-	-	-	-

"-" 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
2006		3.5470	3.5850	3.6300	3.6700	3.7030	3.7780	3.8920	3.9920
2007		3.5330	3.5810	3.6350	3.7700	3.7830	4.1420	4.3180	4.5080
2008		2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009		2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010		2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011		2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
2012		3.0080	3.0360	3.0560	3.1610	3.2410	3.5030	3.7000	3.9030
2013		3.0250	3.2070	3.3370	3.5650	3.6640	4.1280	4.4690	4.6360
2014		3.4790	3.5500	3.6420	3.7730	3.8350	4.1470	4.4210	4.5900
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	1	3.0500	3.2010	3.3030	3.5060	3.6140	4.1480	4.5490	4.6790
	2	3.1030	3.2330	3.3320	3.5690	3.7060	4.0560	4.4700	4.6010
	3	3.2940	3.4150	3.5680	3.7040	3.8220	4.1490	4.5140	4.6690
	4	3.1850	3.2450	3.3750	3.5840	3.6850	4.0460	4.4320	4.6710
	5	3.1600	3.2510	3.3340	3.4760	3.5600	3.8800	4.3170	4.5510
	6	3.1710	3.2660	3.3610	3.5140	3.6140	3.9280	4.4300	4.5610
	7	3.2010	3.3100	3.3990	3.6000	3.6930	3.9930	4.4060	4.5590
	8	3.1740	3.2930	3.3590	3.4810	3.5570	3.9040	4.3170	4.5340
	9	3.0160	3.2060	3.3900	3.4710	3.5770	3.9260	4.3550	4.5140
	10	3.0660	3.2700	3.4570	3.6000	3.6740	3.9480	4.5000	4.6830
	11	2.6530	3.1710	3.4060	3.5410	3.6270	3.9090	4.4610	4.6090
	12	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018	1	3.2140	3.3140	3.3900	3.4960	3.6120	3.9560	4.4200	4.6190
	2	3.2140	3.3260	3.4050	3.5210	3.6270	4.0410	4.4610	4.6270
	3	3.1860	3.3380	3.4410	3.4970	3.5460	3.9460	4.4140	4.5460
	4	3.3940	3.5590	3.6800	3.7690	3.7910	4.1390	4.6450	4.7540
	5	3.4100	3.6140	3.7190	3.8100	3.8490	4.1960	4.6270	4.8930
	6	3.4130	3.5500	3.6310	3.7740	3.8450	4.2000	4.6350	4.8790
	7	3.3890	3.4850	3.5630	3.6770	3.7630	4.0750	4.5360	4.7790
	8	3.3710	3.4320	3.4790	3.6350	3.7020	4.0390	4.4710	4.6710
	9	3.3600	3.4810	3.6000	3.7090	3.7590	4.0710	4.4920	4.6890
	10	3.4290	3.5340	3.6620	3.7510	3.8000	4.0990	4.5860	4.8050
	11	3.4470	3.5520	3.7000	3.7810	3.8730	4.1400	4.5370	4.7620
	12	3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.4620	4.6640

[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*										
2016		6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167
2017		5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334
2018		5.7565	4.1385	5.2532	4.7340	420.26	52.842	3.7475	0.6017	3.0322	0.0286	12.7006
2017	1	6.0489	4.4295	5.5409	4.7385	445.18	57.094	3.9014	0.6437	3.1208	0.0332	12.5865
	2	6.0214	4.4450	5.5254	4.7055	440.75	57.271	3.9464	0.6470	3.1660	0.0333	12.7307
	3	6.0054	4.4265	5.5267	4.7257	442.10	56.966	3.9496	0.6418	3.1668	0.0332	12.8463
	4	5.9263	4.3475	5.6144	4.7242	437.22	55.879	3.9119	0.6307	3.1134	0.0326	12.5505
	5	5.9373	4.2760	5.4827	4.7791	438.34	54.879	3.8493	0.6255	3.0880	0.0321	12.5396
	6	5.9802	4.2940	5.5901	4.9126	448.79	55.007	3.8396	0.6345	3.1184	0.0322	12.6348
	7	6.0217	4.2790	5.6153	5.0203	441.77	54.795	3.8705	0.6360	3.1511	0.0321	12.8421
	8	6.0486	4.2695	5.5217	5.1157	446.88	54.562	3.8904	0.6486	3.1519	0.0320	12.8619
	9	5.9790	4.2275	5.6716	4.9817	435.33	54.126	3.7539	0.6331	3.1125	0.0314	12.6686
	10	5.9468	4.2305	5.5866	4.9232	424.83	54.227	3.7385	0.6385	3.1096	0.0312	12.7329
	11	5.7908	4.0870	5.5062	4.8494	415.30	52.349	3.6496	0.6188	3.0326	0.0302	12.5214
	12	5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334
2018	1	5.6597	3.8945	5.4739	4.8210	415.48	49.808	3.5792	0.6149	2.9685	0.0291	12.3871
	2	5.6831	3.9255	5.4566	4.7985	417.61	50.141	3.6613	0.6203	2.9610	0.0286	12.4738
	3	5.6177	3.8620	5.4182	4.7559	404.17	49.205	3.6319	0.6160	2.9464	0.0281	12.3742
	4	5.6331	3.9195	5.4011	4.7524	396.59	49.940	3.5914	0.6189	2.9607	0.0283	12.4350
	5	5.6432	3.9765	5.2909	4.6392	402.30	50.680	3.6564	0.6206	2.9719	0.0286	12.4353
	6	5.6825	4.0385	5.2961	4.6990	405.98	51.463	3.6486	0.6100	2.9589	0.0281	12.1788
	7	5.7115	4.0605	5.3292	4.7544	411.09	51.735	3.6619	0.5954	2.9822	0.0282	12.2019
	8	5.7793	4.1075	5.3535	4.8054	423.10	52.333	3.6801	0.6013	3.0079	0.0280	12.5535
	9	5.7784	4.1405	5.4152	4.8229	423.95	52.924	3.6472	0.6015	3.0289	0.0278	12.7991
	10	5.7835	4.1825	5.3141	4.7432	416.00	53.304	3.6936	0.6003	3.0169	0.0275	12.5714
	11	5.7791	4.1880	5.3537	4.7722	420.31	53.544	3.6930	0.6032	3.0557	0.0293	12.7276
	12	5.7565	4.1385	5.2532	4.7340	420.26	52.842	3.7475	0.6017	3.0322	0.0286	12.7006

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*										
2016		5.7645	4.1483	5.6170	4.5882	420.94	53.441	3.8209	0.6244	3.0018	0.0312	11.7505
2017		5.9589	4.3004	5.5371	4.8512	436.77	55.192	3.8354	0.6362	3.1140	0.0321	12.6705
2018		5.6897	4.0351	5.3848	4.7647	412.60	51.486	3.6533	0.6103	2.9913	0.0284	12.4876
2017	1	6.0238	4.4596	5.4963	4.7389	442.09	57.497	3.8818	0.6466	3.1214	0.0334	12.5766
	2	6.0240	4.4460	5.5533	4.7305	443.71	57.295	3.9310	0.6468	3.1422	0.0333	12.6981
	3	6.0143	4.4393	5.4773	4.7438	442.87	57.163	3.9291	0.6436	3.1583	0.0333	12.7174
	4	5.9908	4.4072	5.5597	4.7176	440.14	56.691	4.0057	0.6396	3.1521	0.0331	12.7875
	5	5.9319	4.3138	5.5733	4.7695	437.45	55.397	3.8458	0.6265	3.0933	0.0324	12.5228
	6	5.9197	4.2765	5.4781	4.8058	441.90	54.843	3.8579	0.6285	3.0909	0.0321	12.5762
	7	5.9844	4.2903	5.5751	4.9403	446.97	54.944	3.8167	0.6335	3.1281	0.0322	12.7159
	8	6.0447	4.2843	5.5584	5.0606	443.85	54.778	3.9015	0.6418	3.1482	0.0321	12.8790
	9	5.9760	4.2089	5.6062	5.0145	437.68	53.875	3.8035	0.6409	3.1193	0.0316	12.6957
	10	5.9606	4.2289	5.5857	4.9729	430.93	54.181	3.7439	0.6382	3.1085	0.0313	12.7190
	11	5.8677	4.1725	5.5168	4.8958	420.72	53.459	3.6972	0.6301	3.0769	0.0308	12.6710
	12	5.7689	4.0780	5.4654	4.8246	412.96	52.184	3.6106	0.6184	3.0284	0.0301	12.4872
2018	1	5.6781	3.9578	5.4557	4.8189	410.69	50.609	3.5615	0.6150	2.9925	0.0296	12.3963
	2	5.6807	3.9123	5.4659	4.8305	418.61	50.015	3.6258	0.6190	2.9635	0.0288	12.4225
	3	5.6660	3.9031	5.4536	4.8168	412.22	49.778	3.6811	0.6176	2.9690	0.0284	12.4847
	4	5.6392	3.8862	5.4755	4.7749	401.86	49.516	3.6140	0.6172	2.9555	0.0282	12.4198
	5	5.6487	3.9637	5.3410	4.6887	397.54	50.502	3.6124	0.6221	2.9618	0.0282	12.4052
	6	5.6580	3.9999	5.3167	4.6736	404.26	50.973	3.6367	0.6186	2.9687	0.0286	12.3207
	7	5.4329	4.0493	5.3332	4.7318	407.18	51.599	3.6350	0.6031	2.9703	0.0281	12.1699
	8	5.7118	4.0917	5.2686	4.7238	413.29	52.126	3.6829	0.5974	2.9896	0.0281	12.3750
	9	5.7994	4.1396	5.4059	4.8325	428.02	52.824	3.6963	0.6040	3.0209	0.0278	12.7043
	10	5.7864	4.1584	5.4141	4.7800	418.83	53.056	3.6854	0.6010	3.0154	0.0274	12.6929
	11	5.7959	4.1867	5.4014	4.7567	418.13	53.470	3.6932	0.6030	3.0433	0.0285	12.7010
	12	5.7794	4.1729	5.2859	4.7484	420.54	53.367	3.7152	0.6060	3.0453	0.0288	12.7592

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 Governme-nt Securities*	Bon Khazanah *Khaza-nah Bonds*	Bon Cagamas *Caga-mas Bonds*	Bil Perben-daharaan Malaysia *Malaysian Treasury Bills*	Bil Bank Negara[1] *Bank Negara Bills [1]*	Nota Caga-mas *Caga-mas Notes*	Instrumen Deposit Boleh-niaga *Negotiable Instrument of Deposit*	Penerima-an Jurubank *Banker's Acceptan-ce*	Jumlah kecil *Sub-total*	
2016	530,724.45	137,654.07	77,265.00	22,242.00	6,803.00	4,200.00	376.00	-	94,434.24	873,698.76	172,404.66	270.00	-	2,884.41	5,388.26	-	126,145.00	8,501.38	315,593.71	1,189,292.47
2017	433,003.46	113,657.61	80,389.00	20,818.00	9,830.00	7,061.00	80.00	-	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	-	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
2017 1	35,508.90	8,599.39	8,310.00	2,453.00	197.00	622.00	-	-	9,198.00	64,888.29	10,244.32	-	-	308.62	-	-	7,750.00	265.83	18,568.77	83,457.06
2	27,330.71	6,644.54	2,550.00	2,210.00	1,279.00	651.00	80.00	-	5,933.50	46,678.75	14,704.60	-	-	1,150.57	-	-	5,860.00	98.88	21,814.05	68,492.80
3	37,936.80	9,425.01	11,440.00	1,996.00	395.00	530.00	-	-	8,086.00	69,808.81	21,664.47	-	-	1,776.00	-	-	8,290.00	96.03	31,826.50	101,635.31
4	33,263.00	10,653.90	4,132.00	1,045.00	2,040.00	860.00	-	-	6,021.00	58,014.90	16,581.26	15.00	-	2,651.47	50.00	-	6,430.00	85.24	25,812.97	83,827.87
5	44,723.80	9,803.35	6,631.00	685.00	864.00	510.00	-	-	3,635.00	66,852.15	15,903.54	-	-	885.55	63.00	-	6,605.00	149.38	23,606.47	90,458.62
6	35,249.35	12,328.07	6,426.00	2,250.00	430.00	1,140.00	-	-	4,277.58	62,101.00	9,890.29	-	-	1,640.00	340.24	-	8,350.00	151.65	20,372.18	82,473.18
7	34,170.93	7,383.67	6,155.00	1,404.00	669.00	533.00	-	-	4,570.00	54,885.60	12,760.43	-	-	1,360.00	-	-	6,010.00	221.14	20,351.57	75,237.17
8	33,838.18	9,584.18	6,505.00	1,630.00	605.00	950.00	-	-	5,945.00	59,057.36	14,062.60	80.00	-	1,938.00	-	-	8,680.00	414.10	25,174.70	84,232.06
9	29,293.14	8,834.29	5,765.00	1,440.00	1,871.00	175.00	-	-	6,790.00	54,168.43	15,892.29	-	-	748.93	50.00	-	8,030.00	194.73	24,915.95	79,084.38
10	36,094.41	8,558.66	7,915.00	1,320.00	175.00	490.00	-	-	4,608.00	59,161.07	10,836.46	-	-	200.00	-	-	8,045.00	129.16	19,210.62	78,371.69
11	47,200.70	12,728.57	8,525.00	1,615.00	150.00	550.00	-	-	5,060.00	75,829.27	12,119.06	-	-	873.80	-	-	5,840.00	-	18,832.86	94,662.13
12	38,393.54	9,113.98	6,035.00	2,770.00	1,155.00	50.00	-	-	4,000.00	61,517.52	4,137.33	-	-	-	-	-	4,725.00	-	8,862.33	70,379.85
2018 1	51,098.51	13,464.18	8,568.00	2,540.00	1,411.00	865.00	-	-	7,658.00	85,604.69	7,878.99	-	-	630.00	1,051.43	-	4,570.00	282.49	14,412.91	100,017.60
2	35,766.23	10,186.73	5,770.00	3,420.00	1,852.00	630.00	-	-	4,517.00	62,141.96	6,699.39	-	-	133.00	1,257.14	-	8,130.00	134.85	16,354.38	78,496.34
3	57,709.10	15,448.89	6,450.00	2,210.00	2,150.00	501.00	-	-	5,175.00	89,643.99	8,517.85	-	-	640.00	675.39	-	6,340.00	298.80	16,472.04	106,116.03
4	68,464.56	16,581.37	7,937.00	1,450.00	1,410.00	950.00	150.00	-	6,230.00	103,172.93	8,384.70	-	-	-	2,880.00	-	5,920.00	463.03	17,647.73	120,820.66
5	67,766.01	15,932.74	5,983.00	1,886.00	445.00	810.00	50.00	-	4,805.00	97,677.75	12,431.95	-	-	624.38	600.00	-	7,530.00	149.42	21,335.75	119,013.50
6	50,138.54	17,901.22	5,010.00	3,700.00	622.00	960.00	-	-	4,241.00	82,572.76	9,683.48	-	-	180.00	1,738.89	-	8,535.00	259.57	20,396.94	102,969.70
7	68,632.03	16,131.55	5,220.00	3,110.00	1,150.00	850.00	-	-	5,589.50	100,683.08	14,638.27	-	-	50.00	1,050.00	-	5,005.00	656.53	21,399.80	122,082.88
8	42,262.70	12,242.81	7,650.00	2,815.00	520.00	760.00	123.00	-	6,825.00	73,198.51	12,748.65	-	-	549.00	1,337.50	-	8,140.00	744.31	23,519.46	96,717.97
9	35,352.25	11,958.32	5,362.00	5,750.00	450.00	650.00	-	-	6,112.00	65,634.57	12,849.08	-	-	1,225.00	1,350.00	-	7,395.00	417.78	23,236.86	88,871.43
10	42,901.59	10,538.88	10,750.00	3,235.00	330.00	350.00	170.00	-	7,570.00	75,845.47	8,722.49	-	-	140.00	563.00	-	7,433.00	574.32	17,432.81	93,278.28
11	39,996.30	11,853.69	5,125.00	4,235.00	190.00	940.00	-	-	7,885.00	70,224.99	6,982.61	-	-	-	1,703.33	-	7,830.00	201.82	16,717.76	86,942.75
12	61,964.44	16,060.37	6,055.00	2,858.00	652.00	330.00	84.00	-	6,295.00	94,298.81	8,606.92	-	-	150.00	887.78	-	4,060.00	353.62	14,058.32	108,357.13

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*
2016	571,548.2	2,025,272.9	2,596,821.0	26,750.4	20,340.3	47,090.7	12,869.0	3,494.2	16,363.2	10,060.1	2,573.6	12,633.6	22,778.9	1,559.6	24,338.5	61.0	5.6	66.7
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
2017 1	29,170.2	194,536.9	223,707.1	1,438.7	2,162.5	3,601.1	1,997.6	54.8	2,052.4	1,060.4	768.3	1,828.7	1,993.7	212.2	2,205.9	8.9	0.7	9.6
2	32,887.9	151,728.1	184,615.9	972.9	2,344.0	3,316.9	1,613.6	55.9	1,669.5	1,163.2	158.0	1,321.2	1,008.9	31.5	1,040.5	35.5	0.3	35.9
3	54,327.7	215,883.8	270,211.5	1,805.2	2,932.1	4,737.4	2,987.0	263.0	3,249.9	966.1	59.5	1,025.6	1,786.6	230.9	2,017.5	0.1	0.7	0.7
4	36,994.7	197,503.7	234,498.4	850.2	4,187.2	5,037.4	3,248.7	34.8	3,283.5	713.3	200.9	914.2	746.7	65.2	811.8	14.1	0.7	14.8
5	40,987.1	186,920.9	227,908.0	1,419.4	2,615.2	4,034.6	2,409.9	13.2	2,423.1	779.8	49.3	829.1	832.3	118.1	950.5	5.4	0.0	5.4
6	35,745.8	181,458.4	217,204.1	1,361.7	2,351.0	3,712.7	2,014.8	249.3	2,264.0	2,016.3	528.4	2,544.6	1,090.1	1,996.3	3,086.4	47.1	4.4	51.5
7	27,804.3	209,050.3	236,854.6	1,103.2	4,792.5	5,895.8	3,017.1	45.9	3,063.1	1,195.8	374.5	1,570.3	1,535.8	326.3	1,862.1	30.5	0.0	30.5
8	28,556.4	187,343.8	215,900.2	1,676.0	2,778.0	4,454.0	3,451.0	86.4	3,537.4	1,595.1	280.6	1,875.7	1,864.7	203.0	2,067.7	80.5	0.0	80.5
9	46,807.9	207,105.3	253,913.2	1,030.9	3,823.1	4,854.0	1,448.0	37.1	1,485.1	900.2	123.2	1,023.4	891.6	82.5	974.0	5.0	0.0	5.0
10	38,127.7	175,488.5	213,616.2	1,124.9	3,887.0	5,011.8	1,018.5	195.3	1,213.7	823.0	1,009.6	1,832.6	1,351.3	540.6	1,892.0	27.5	4.3	31.8
11	46,822.3	202,071.4	248,893.7	1,931.9	2,609.3	4,541.1	1,975.8	2.9	1,978.7	1,451.5	374.6	1,826.1	1,965.0	331.8	2,296.9	47.4	0.0	47.4
12	32,327.5	155,721.1	188,048.6	1,832.7	2,760.8	4,593.5	1,231.5	30.2	1,261.7	542.0	107.8	649.8	1,203.2	555.8	1,759.1	0.0	0.0	0.0
2018 1	48,558.9	167,863.6	216,422.5	1,809.0	2,651.2	4,460.2	1,893.8	274.8	2,168.6	558.4	835.4	1,393.8	1,234.9	798.2	2,033.1	2.1	9.2	11.2
2	43,917.5	137,563.6	181,481.1	1,599.8	2,371.1	3,970.9	3,047.6	199.4	3,247.1	323.2	257.6	580.8	1,107.2	968.7	2,075.9	1.7	0.0	1.7
3	45,653.4	182,273.7	227,927.0	2,128.6	2,872.6	5,001.2	2,471.3	301.0	2,772.3	502.9	933.2	1,436.1	951.5	555.4	1,506.8	1.0	2.1	3.1
4	47,987.0	173,089.4	221,076.5	1,690.9	2,821.6	4,512.5	2,603.0	393.3	2,996.3	458.3	226.1	684.4	1,440.4	1,547.7	2,988.1	0.0	0.0	0.0
5	56,080.0	133,978.6	190,058.7	1,660.8	2,762.3	4,423.1	3,168.9	17.7	3,186.6	699.4	445.7	1,145.2	3,419.6	942.7	4,362.3	0.0	4.0	4.0
6	50,643.7	164,898.3	215,542.0	1,988.0	2,698.6	4,686.6	2,821.8	210.2	3,032.0	695.6	234.1	929.8	3,039.8	618.0	3,657.8	0.5	2.0	2.5
7	34,705.5	177,314.7	212,020.3	2,364.6	4,052.8	6,417.4	2,332.3	180.4	2,512.7	3,453.8	2,949.2	6,403.0	3,043.6	531.0	3,574.6	6.1	0.0	6.1
8	34,193.0	220,703.9	254,896.9	3,006.9	3,834.1	6,841.0	1,337.1	255.5	1,592.5	5,383.7	5,358.5	10,742.3	1,660.3	489.3	2,149.5	0.0	0.0	0.0
9	37,619.3	200,710.8	238,330.1	2,082.0	3,254.8	5,336.8	447.5	81.1	528.6	291.8	955.7	1,247.5	1,416.6	597.5	2,014.0	14.5	0.0	14.5
10	40,225.1	234,743.8	274,968.9	1,067.7	4,258.5	5,326.2	1,215.8	249.3	1,465.2	888.0	689.4	1,577.5	1,892.9	1,333.1	3,225.9	2.4	0.0	2.4
11	35,299.7	193,640.9	228,940.7	1,237.5	3,140.7	4,378.2	593.6	188.3	781.8	2,683.8	2,174.3	4,858.1	2,595.5	1,991.5	4,587.0	1.7	12.5	14.2
12	31,074.2	237,399.0	268,473.2	2,837.4	5,068.7	7,906.1	588.0	206.0	794.0	2,785.5	3,334.8	6,120.3	3,238.2	2,269.3	5,507.5	2.8	4.2	7.0

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*							Tolak / *Less* : Penebusan / *Redemptions*				Tolak : Milikan Kerajaan / Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam / *Net Funds Raised by the Public Sector*
		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*	SKM / *MGS*	Bon Khazanah / *KB*	Terbitan Pelaburan Kerajaan Malaysia / *MGII*	Bon Simpanan / *Savings Bonds*		
2011		55,399	0	0	36,419	0		91,818	37,479	0	7,500	1,595	0	45,243
2012		52,498	0	0	42,236	0	4,500	99,234	37,563	0	8,500	6,484	0	46,687
2013		51,424	0	0	41,027	0	4,400	96,851	38,575	0	12,000	2,399	0	43,877
2014		51,417	0	0	33,919	0	11,500	96,836	26,443	0	20,500	0	0	49,894
2015		51,332	0	0	41,056	0	8,000	100,389	41,069	0	12,500	0	0	46,819
2016		44,124	0	0	43,236	0	0	87,360	26,141	0	22,000	0	0	39,219
2017		53,698	0	0	53,707	0	0	107,405	46,750	0	20,000	0	0	40,655
2017	*1*	3,776	0	0	7,479	0	0	11,255	0	0	0	0	0	11,255
	2	3,063	0	0	4,000	0	0	7,063	8,750	0	0	0	0	-1,687
	3	8,000	0	0	3,970	0	0	11,970	10,500	0	0	0	0	1,470
	4	5,817	0	0	4,000	0	0	9,817	2,719	0	0	0	0	7,098
	5	4,000	0	0	6,557	0	0	10,558	0	0	0	0	0	10,558
	6	2,586	0	0	4,110	0	0	6,696	0	0	3,000	0	0	3,696
	7	8,062	0	0	2,009	0	0	10,071	0	0	0	0	0	10,071
	8	3,500	0	0	6,520	0	0	10,020	0	0	9,500	0	0	520
	9	4,065	0	0	4,012	0	0	8,077	12,600	0	0	0	0	-4,523
	10	5,479	0	0	2,508	0	0	7,987	12,181	0	0	0	0	-4,194
	11	2,853	0	0	6,042	0	0	8,895	0	0	7,500	0	0	1,395
	12	2,497	0	0	2,500	0	0	4,997	0	0	0	0	0	4,997
2018	*1*	6,425	0	0	4,060	0	0	10,485	2,000	0	0	0	0	8,485
	2	3,995	0	0	4,000	0	0	7,996	8,379	0	0	0	0	-384
	3	7,053	0	0	6,095	0	0	13,149	8,092	0	0	0	0	5,057
	4	4,000	0	0	6,507	0	0	10,507	0	0	0	0	0	10,507
	5	6,424	0	0	7,019	0	0	13,443	0	0	7,500	0	0	5,943
	6	2,500	0	0	3,486	0	0	5,986	0	0	0	0	0	5,986
	7	5,026	0	0	4,079	0	0	9,105	0	0	0	0	0	9,105
	8	3,085	0	0	6,078	0	0	9,163	0	0	8,500	0	0	663
	9	2,943	0	0	5,011	0	0	7,954	11,856	0	0	0	0	-3,902
	10	3,102	0	0	4,018	0	0	7,121	3,000	0	7,500	0	0	-3,379
	11	4,498	0	0	5,516	0	0	10,014	0	0	4,000	0	0	6,014
	12	0	0	0	8,346	0	0	8,346	0	0	0	0	0	8,346

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]				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]								Tolak / *Less*: Penebusan / *Redemptions*		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*
	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*				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*	Bon Korporat dan/atau Sukuk / *Corporate Bond and/or Sukuk*	Bon Cagamas / *Cagamas Bonds*		
2017 1	50	146	-	-	-	-	196	-	-	-	80	-	1,503	-	1,583	1,674	-	(91)	106
2	818	-	-	-	-	-	818	-	-	-	-	-	4,910	-	4,910	2,737	-	2,173	2,991
3	-	1,645	-	-	-	-	1,645	1,000	-	-	1,143	-	19,296	-	21,439	2,297	-	19,142	20,787
4	2,612	255	-	-	-	-	2,867	646	-	-	250	-	6,907	-	7,803	2,316	-	5,487	8,354
5	45	488	-	-	-	-	533	107	-	-	-	-	13,241	-	13,347	2,752	-	10,595	11,128
6	-	131	-	-	-	-	131	-	-	-	-	-	5,181	-	5,181	4,036	-	1,145	1,276
7	3,847	79	-	-	-	-	3,927	-	-	-	-	-	2,834	-	2,834	3,061	-	(227)	3,699
8	-	207	-	-	-	-	207	-	-	-	8	-	8,655	-	8,662	8,596	-	66	272
9	-	55	-	-	-	11	66	-	-	-	-	-	17,627	-	17,627	4,413	-	13,213	13,279
10	6	4,254	-	-	-	-	4,259	-	-	-	610	-	13,119	-	13,729	5,652	-	8,077	12,336
11	35	-	-	-	-	-	35	3,150	-	-	300	-	8,566	-	12,016	11,455	-	562	597
12	-	1,265	-	-	-	53	1,318	39	-	-	323	-	12,510	-	12,872	4,722	-	8,150	9,469
2018 1	58	43	-	-	-	-	101	-	-	-	-	-	9,527	-	9,527	2,803	-	6,724	6,825
2	8	-	-	-	-	-	8	-	-	-	27	-	6,905	-	6,932	3,700	-	3,232	3,240
3	146	41	-	-	-	-	188	1,790	-	-	200	-	11,143	-	13,133	2,946	-	10,187	10,374
4	6	165	-	-	-	-	170	80	-	-	-	-	11,719	-	11,799	4,655	-	7,145	7,315
5	28	35	-	-	-	-	63	-	-	-	-	-	6,869	-	6,869	3,854	-	3,015	3,078
6	217	40	-	-	-	-	257	600	-	-	-	-	5,519	-	6,119	4,022	-	2,097	2,355
7	109	-	-	-	-	-	109	-	-	-	498	-	4,912	-	5,410	2,856	-	2,553	2,662
8	-	253	-	-	-	-	253	-	-	-	-	-	8,377	-	8,377	4,760	-	3,617	3,870
9	6	-	251	-	-	-	257	2,400	-	-	-	-	4,837	-	7,237	4,912	-	2,325	2,583
10	8	403	-	-	-	-	411	2,000	-	-	-	-	10,960	-	12,960	6,904	-	6,055	6,466
11	29	206	-	-	-	-	235	144	-	-	-	-	8,638	-	8,782	4,840	-	3,941	4,177
12	48	194	-	-	-	70	312	141	-	-	305	-	5,360	-	5,806	9,967	-	(4,162)	(3,849)

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 Sukuk[1] (excluding Cagamas Bonds) by Sectors[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
2017	*1*	1	94	0	208	1,000	280	0	0	0	1,583
	2	0	13	0	1,595	3,000	0	0	303	0	4,910
	3	73	216	4,422	14,481	2,230	0	0	9	8	21,439
	4	22	459	0	6,293	119	0	0	903	7	7,803
	5	2	209	2,490	10,036	398	100	0	113	0	13,347
	6	2	1,013	2,100	1,359	0	700	0	7	0	5,181
	7	1	9	1,265	1,475	0	0	0	9	75	2,834
	8	1	718	2,000	1,765	1,955	0	0	2,224	0	8,662
	9	20	918	0	14,781	1,405	0	0	503	0	17,627
	10	0	6,820	1,084	2,688	1,100	0	0	737	1,300	13,729
	11	0	1,026	0	10,790	200	0	0	0	0	12,016
	12	30	674	1,000	10,868	0	100	0	200	0	12,872
2018	*1*	0	557	5,707	2,633	625	0	0	0	5	9,527
	2	0	141	0	5,591	1,200	0	0	0	0	6,932
	3	0	2,209	30	10,894	0	0	0	0	0	13,133
	4	78	406	220	8,617	1,328	1,100	0	50	0	11,799
	5	0	124	0	5,821	25	0	0	900	0	6,869
	6	0	23	2,100	3,206	0	390	0	0	400	6,119
	7	6	517	0	4,320	100	0	0	465	2	5,410
	8	0	257	4,000	3,492	375	0	0	250	3	8,377
	9	0	27	0	6,594	215	200	0	200	1	7,237
	10	5	700	0	11,155	300	0	0	800	0	12,960
	11	0	740	1,500	6,062	110	130	0	240	0	8,782
	12	0	247	51	5,438	70	0	0	0	0	5,806

[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 *Period*		Indeks *Indices*					Urus Niaga (juta unit) *Turnover (million units)*						Urus Niaga (RM juta) *Turnover (RM million)*						Jumlah Syarikat yang Disenarai-kan *No of Listed Companies*	Nilai Pasaran (RM bilion) *Market Capitalisation (RM billion)*	Nisbah Bersih P/E (Indeks Komposit) *Net P/E Ratio (Composite Index)*
		Komposit *Composite*	EMAS *EMAS*	Papan Kedua *Second Board*	FBM EMAS *FBM EMAS*	FTSE Papan Kedua *FTSE Second Board*	Papan Utama *Main Board*	Papan Kedua *Second Board*	Pasaran Utama *Main Market*	Pasaran ACE *ACE Market*	Jumlah[1] *Total*[1]	Purata Harian *Daily Average*	Papan Utama *Main Board*	Papan Kedua *Second Board*	Pasaran Utama *Main Market*	Pasaran ACE *ACE Market*	Jumlah[1] *Total*[1]	Purata Harian *Daily Average*			
2016		1,641.73	-	-	11,466.54	-	-	-	269,568.22	75,744.71	409,958.49	1,663.19	-	-	421,492.10	13,687.22	445,868.84	1,808.80	904	1,667.37	16.06
2017		1,796.81	-	-	12,942.57	-	-	-	410,141.51	152,993.77	617,095.17	2,531.45	-	-	526,836.39	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	-	-	494,026.38	19,067.10	581,279.06	2,406.69	915	1,700.37	19.90
2017	1	1,671.54	-	-	11,741.29	-	-	-	25,549.90	8,067.93	37,240.46	1,862.02	-	-	32,810.01	1,344.87	34,686.44	1,734.32	903	1,705.46	16.44
	2	1,693.77	-	-	11,950.28	-	-	-	31,864.58	8,457.33	44,074.34	2,448.57	-	-	41,274.82	1,669.67	43,447.12	2,413.73	902	1,739.87	15.94
	3	1,740.09	-	-	12,361.69	-	-	-	61,138.01	17,092.69	84,200.97	3,660.91	-	-	63,406.11	2,766.71	66,936.53	2,910.28	900	1,801.30	17.84
	4	1,768.06	-	-	12,631.52	-	-	-	45,246.05	18,074.98	67,709.93	3,563.68	-	-	46,671.88	2,851.24	50,053.32	2,634.39	900	1,840.63	18.05
	5	1,765.87	-	-	12,569.90	-	-	-	45,320.77	16,746.02	69,137.56	3,292.26	-	-	58,456.69	2,620.15	61,956.55	2,950.31	901	1,832.90	18.03
	6	1,763.67	-	-	12,598.94	-	-	-	24,199.59	7,626.12	36,359.24	1,913.64	-	-	40,512.31	1,526.80	42,625.23	2,243.43	901	1,838.18	17.99
	7	1,760.03	-	-	12,552.60	-	-	-	23,838.67	9,993.78	37,085.06	1,765.96	-	-	36,693.18	2,360.11	39,442.32	1,878.21	903	1,843.63	16.78
	8	1,773.16	-	-	12,610.07	-	-	-	23,315.20	9,946.23	38,207.99	1,736.73	-	-	36,724.18	2,799.07	40,248.96	1,829.50	902	1,847.33	17.26
	9	1,755.58	-	-	12,531.29	-	-	-	31,695.56	11,796.28	46,560.72	2,586.71	-	-	36,776.41	2,190.78	39,334.68	2,185.26	902	1,845.49	17.06
	10	1,747.92	-	-	12,597.27	-	-	-	37,006.87	18,919.48	59,441.72	2,830.56	-	-	40,892.13	3,426.84	44,716.01	2,129.33	902	1,860.45	17.02
	11	1,717.86	-	-	12,408.31	-	-	-	35,502.32	13,661.61	54,752.64	2,488.76	-	-	50,553.44	2,585.80	53,779.95	2,444.54	905	1,834.70	16.08
	12	1,796.81	-	-	12,942.57	-	-	-	25,463.98	12,611.32	42,324.53	2,227.61	-	-	42,065.23	2,283.31	45,109.91	2,374.21	905	1,906.84	17.17
2018	1	1,868.58	-	-	13,371.86	-	-	-	62,774.66	19,838.29	96,456.65	4,593.17	-	-	61,502.02	3,426.79	67,102.13	3,195.34	905	1,960.34	17.45
	2	1,856.20	-	-	13,218.25	-	-	-	28,949.69	7,868.35	45,997.57	2,555.42	-	-	44,833.68	1,393.58	47,987.05	2,665.95	906	1,941.98	16.88
	3	1,863.46	-	-	13,045.59	-	-	-	33,507.07	10,269.47	52,188.03	2,372.18	-	-	47,542.29	1,668.87	50,583.06	2,299.23	907	1,895.66	16.51
	4	1,870.37	-	-	13,033.69	-	-	-	31,788.32	9,321.63	53,266.92	2,536.52	-	-	42,529.52	1,583.18	46,709.95	2,224.28	906	1,894.46	16.61
	5	1,740.62	-	-	12,128.94	-	-	-	35,021.74	6,333.13	53,091.09	2,949.51	-	-	62,173.17	1,069.01	65,205.93	3,622.55	908	1,792.33	15.50
	6	1,691.50	-	-	11,960.93	-	-	-	29,899.66	6,729.67	47,652.02	2,382.60	-	-	45,133.49	1,285.99	49,160.82	2,458.04	907	1,771.05	16.06
	7	1,784.25	-	-	12,633.15	-	-	-	34,771.94	8,256.34	55,993.49	2,545.16	-	-	43,402.06	2,078.40	49,302.86	2,241.04	911	1,861.13	16.98
	8	1,819.66	-	-	12,719.42	-	-	-	31,876.47	8,675.24	49,393.96	2,352.09	-	-	42,058.93	2,043.98	46,419.93	2,210.47	910	1,865.84	19.68
	9	1,793.15	-	-	12,533.22	-	-	-	23,961.39	5,370.66	36,597.55	2,152.80	-	-	34,897.55	1,075.10	37,871.07	2,227.71	911	1,835.43	19.39
	10	1,709.27	-	-	11,770.04	-	-	-	34,202.73	7,323.21	50,908.20	2,213.40	-	-	44,192.76	1,457.29	47,706.23	2,074.18	911	1,726.59	18.53
	11	1,679.86	-	-	11,604.34	-	-	-	27,477.57	6,276.39	41,356.25	2,067.81	-	-	39,013.20	1,367.97	42,182.41	2,109.12	914	1,712.00	18.71
	12	1,690.58	-	-	11,527.51	-	-	-	26,215.71	3,721.74	36,437.30	1,821.86	-	-	28,939.48	616.94	31,047.63	1,552.38	915	1,700.37	19.90

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*					
2016		2,761,122	11,256	33,949	40	0	22
2017		2,054,522	8,552	28,041	50	0	4
2018		2,507,999	10,382	25,440	0	0	0
2017	1	187,279	9,364	22,210	0	0	0
	2	157,961	8,776	29,238	50	3	50
	3	233,448	10,150	33,659	0	0	0
	4	173,101	9,111	34,070	0	0	0
	5	181,461	9,551	32,797	0	0	0
	6	170,397	8,968	31,232	0	0	0
	7	158,797	7,562	27,071	0	0	0
	8	152,932	6,951	26,769	0	0	0
	9	164,161	9,120	26,564	0	0	0
	10	139,143	6,626	22,613	0	0	0
	11	172,053	7,821	26,617	0	0	0
	12	163,789	8,620	23,652	0	0	0
2018	1	179,268	8,537	31,252	0	0	0
	2	183,069	10,171	23,068	0	0	0
	3	185,643	8,438	26,564	0	0	0
	4	215,965	10,284	28,891	0	0	0
	5	255,832	14,213	29,151	0	0	0
	6	262,943	13,147	29,742	0	0	0
	7	223,043	10,138	22,958	0	0	0
	8	199,765	9,513	23,642	0	0	0
	9	177,561	10,445	24,460	0	0	0
	10	237,677	10,334	23,928	0	0	0
	11	194,686	9,734	21,599	0	0	0
	12	192,547	9,627	20,023	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*
2016	1	242,817.7	509,584.2	2,068.3	190.9	22,481.7	1,286.2	23,779.0	10,814.0	12,370.3	166,267.2	0.0	144.5	39,287.9	18,725.7	11.6	1,170.2	10,153.0	825.5
	2	227,145.3	517,110.1	2,201.9	224.7	24,626.3	1,556.0	19,499.0	2,478.0	18,458.7	156,472.0	0.0	72.5	40,064.5	22,552.2	332.4	1,149.8	7,712.9	1,407.1
	3	299,590.9	669,301.3	2,515.6	167.0	26,462.3	1,901.0	24,572.0	2,548.0	18,822.4	170,658.6	0.0	4.3	43,754.3	20,516.4	409.2	1,209.6	8,534.8	1,275.5
	4	273,902.1	569,146.8	2,237.1	182.3	23,717.4	1,762.4	23,863.0	1,758.0	26,178.2	181,690.9	0.0	229.0	47,161.6	19,097.1	0.0	1,627.1	7,558.0	1,592.1
	5	237,365.3	571,170.2	2,033.4	186.7	28,426.1	1,935.0	29,532.0	372.0	15,949.1	178,694.5	10.0	389.8	46,217.7	24,183.3	469.3	1,304.8	11,993.8	1,112.5
	6	250,548.0	602,437.1	613.5	253.0	30,331.9	2,233.7	35,148.0	413.0	22,131.8	180,992.4	0.0	2,301.3	45,490.6	22,028.8	121.8	1,500.1	7,741.5	332.0
	7	261,889.6	541,681.2	678.3	181.6	29,571.9	1,969.0	32,483.0	118.0	18,170.9	172,587.0	0.0	294.7	37,648.9	18,138.9	0.0	1,401.0	11,908.8	605.0
	8	248,535.1	593,340.0	3,032.5	160.0	30,557.6	1,921.6	35,518.0	297.0	26,222.7	197,321.0	0.0	2,472.7	47,599.6	20,176.4	182.2	1,379.4	5,749.1	446.0
	9	227,393.9	544,788.7	1,607.6	165.0	34,530.7	2,166.1	35,519.0	104.0	27,699.7	173,822.3	0.0	1,883.7	39,818.1	16,618.6	218.1	1,797.3	7,292.7	530.0
	10	227,680.9	536,609.2	548.0	141.0	24,213.5	2,571.5	31,623.0	610.0	32,575.1	181,631.5	0.0	1,413.0	43,087.3	23,890.3	0.0	1,564.9	7,994.1	899.8
	11	288,405.7	598,519.8	468.9	198.0	21,737.1	2,591.2	34,553.0	120.0	27,111.5	189,490.6	0.0	585.6	40,776.6	21,283.2	97.7	1,317.3	5,794.2	1,545.0
	12	281,354.1	550,445.4	1,571.0	178.0	30,418.7	3,989.5	36,816.0	6,393.0	37,827.0	204,892.2	0.0	833.6	41,209.3	18,116.4	0.0	1,643.0	10,170.0	435.0
2017	1	209,675.8	517,970.5	359.0	78.0	23,766.5	2,930.9	36,657.0	31.0	32,363.1	156,901.0	0.0	1,955.0	38,112.7	18,296.9	0.0	1,584.3	9,093.4	215.0
	2	197,113.2	474,332.9	147.8	122.0	16,327.3	1,628.3	35,882.0	0.0	25,990.0	144,325.1	0.0	1,071.6	28,090.7	19,321.6	195.9	1,270.0	10,293.0	386.0
	3	292,860.3	609,398.6	193.9	133.0	22,924.9	1,641.9	35,306.0	150.0	21,365.2	193,091.4	0.0	670.6	33,460.5	23,567.4	146.6	1,476.2	6,559.5	185.0
	4	180,676.6	538,426.8	170.0	151.0	18,700.9	1,491.9	33,270.0	0.0	17,304.8	183,463.7	0.0	1,149.4	30,762.0	23,121.6	83.3	1,497.5	5,558.0	345.5
	5	216,117.9	575,946.1	298.2	150.0	20,512.9	1,542.6	41,368.0	120.0	19,605.6	170,712.6	0.0	2,731.1	26,240.0	24,490.1	0.0	1,538.0	7,132.0	135.0
	6	202,262.5	522,569.5	182.0	157.0	24,502.1	2,155.1	38,302.0	50.0	18,818.1	164,923.5	0.0	1,122.7	24,249.4	15,339.9	0.0	1,611.8	8,912.0	190.0
	7	194,482.9	555,265.3	398.4	175.7	14,433.9	1,192.0	45,742.0	0.0	22,929.6	180,971.3	0.0	1,069.5	30,015.4	16,161.3	0.0	1,507.1	9,730.0	338.0
	8	200,927.9	577,704.8	772.5	231.4	18,917.8	886.2	48,914.0	16.0	24,869.5	193,700.4	0.0	1,457.0	27,305.8	20,246.3	0.0	1,610.1	6,421.0	185.0
	9	222,972.0	508,516.0	339.4	185.1	20,514.3	1,378.4	40,380.0	0.0	17,107.2	162,278.6	0.0	1,137.7	25,462.8	15,933.4	0.0	1,435.5	9,526.5	805.0
	10	219,007.6	566,014.6	223.4	147.4	22,880.6	1,672.1	45,050.0	0.0	22,992.8	195,577.7	0.0	1,617.2	44,053.7	24,069.1	0.0	1,446.2	9,359.0	623.2
	11	265,880.8	569,030.2	0.0	176.2	14,741.0	1,994.6	93,950.0	0.0	27,465.0	212,278.8	0.0	1,591.4	36,047.9	21,242.7	380.0	1,590.5	6,357.0	387.0
	12	221,670.9	540,072.9	0.0	113.8	13,150.4	3,117.8	84,296.0	0.0	29,339.0	193,609.4	0.0	2,816.6	46,498.3	16,965.1	0.0	1,697.8	3,340.0	90.0
2018	1	245,117.0	560,188.2	417.5	179.9	14,220.1	1,056.2	102,662.0	629.0	31,684.4	191,487.6	0.0	1,402.0	28,893.1	26,173.3	0.0	1,677.2	4,675.0	1,378.0
	2	208,233.4	506,773.0	50.3	254.1	19,715.3	860.6	89,487.8	0.0	23,853.7	178,025.8	0.0	1,980.7	36,009.2	85,480.9	0.0	1,173.9	6,485.8	85.2
	3	276,505.6	633,084.0	476.4	189.6	15,312.4	1,058.5	107,632.4	198.0	19,886.7	207,599.2	0.0	2,387.0	31,606.1	107,505.5	0.0	1,371.9	8,973.7	835.1
	4	277,692.5	631,691.0	608.5	186.7	13,241.9	563.3	103,803.9	554.0	31,452.9	196,439.7	0.0	1,415.2	27,355.9	117,988.8	0.0	1,591.6	6,878.6	445.4
	5	244,038.6	547,689.1	194.4	66.3	18,635.0	837.0	90,860.1	410.0	24,344.9	177,071.9	0.0	1,215.2	27,046.9	116,670.4	0.0	1,616.8	5,694.6	185.0
	6	221,052.2	589,429.1	372.1	156.2	20,233.8	656.2	103,582.0	451.0	28,731.3	170,603.3	0.0	1,835.2	19,382.0	120,849.4	0.0	0.0	7,266.5	186.3
	7	282,434.1	601,790.5	1,108.9	140.6	11,168.0	888.9	110,508.2	137.0	20,158.8	236,987.9	0.0	1,256.9	20,380.2	107,930.4	0.0	0.0	7,491.8	185.1
	8	208,730.2	561,118.1	1,282.4	153.9	17,147.4	584.1	62,584.5	53.9	23,210.9	230,994.4	0.0	1,274.7	17,119.2	91,093.0	0.0	0.0	5,721.8	185.4
	9	173,705.2	527,054.4	644.9	121.0	17,537.8	971.2	47,446.0	10.0	35,021.1	181,415.4	0.0	1,170.2	16,717.3	70,683.0	0.0	0.0	6,384.2	85.0
	10	229,535.2	588,312.7	750.3	136.2	18,561.0	555.9	60,622.0	130.9	60,745.1	241,124.7	0.0	1,908.2	22,169.3	93,794.0	0.0	0.0	4,316.8	1,996.1
	11	199,367.2	584,899.2	402.5	88.9	18,547.0	3,467.5	0.0	140.6	35,091.9	242,087.6	0.0	1,711.2	13,318.3	116,619.0	0.0	0.0	6,225.8	87.0
	12	262,747.8	582,249.7	599.7	127.7	12,929.0	3,617.7	0.0	43.1	46,603.6	289,377.5	0.0	1,889.3	18,190.8	119,710.0	0.0	0.0	5,124.4	1,405.0

[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*

		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*
Urusniaga bagi bulan *Transaction for the month*		Waran *Warrants*	Opsyen *Options*	Pasaran Hadapan Klibor *Klibor Futures*	Swap[3] *Swap*[3]	Opsyen *Options*	Pasaran Hadapan *Futures*	Swap Mungkir Kredit *Credit Default Swap*		
2016	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	19.1	18.5	15.0	6,882.6	50.0	151.6	0.0	300.5	150.0
	3	21.9	27.8	80.0	15,015.4	446.2	91.0	2.0	568.2	30.0
	4	17.2	633.3	60.0	8,900.4	250.3	49.0	17.0	575.0	110.0
	5	13.9	38.4	20.0	14,109.9	156.4	48.9	115.2	478.3	100.0
	6	10.4	77.6	0.0	15,997.2	38.4	33.1	291.9	979.7	50.0
	7	13.7	15.2	0.0	23,470.8	385.0	8.0	76.9	707.4	305.0
	8	27.2	224.8	0.0	13,137.6	108.6	47.5	27.4	424.8	250.0
	9	27.7	192.3	50.0	16,095.6	500.2	73.6	347.0	593.4	300.0
	10	19.9	92.2	40.0	15,810.2	573.6	68.0	48.3	1,529.6	150.0
	11	13.8	115.3	0.0	22,471.9	931.4	41.9	0.0	516.9	180.0
	12	11.0	114.2	0.0	18,292.5	212.7	47.8	108.9	613.5	0.0
2017	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	17.8	7,123.0	100.0	8,977.0	144.7	123.0	32.1	545.4	1.0
	3	24.0	170.5	110.0	32,564.4	174.4	100.0	141.2	851.9	20.0
	4	34.8	93.5	60.0	9,489.2	224.8	95.0	22.7	443.4	0.0
	5	35.4	140.2	0.0	12,834.8	388.3	238.1	15.0	482.1	0.0
	6	28.0	147.1	0.0	9,976.9	53.0	137.0	38.6	438.7	0.0
	7	20.9	175.8	0.0	19,306.3	280.4	168.4	0.0	450.1	400.0
	8	33.9	170.6	0.0	5,567.2	223.5	236.4	104.4	642.8	0.0
	9	37.2	239.6	0.0	10,789.6	196.9	160.4	0.0	635.4	0.0
	10	36.0	173.9	0.0	11,262.4	399.4	225.7	0.0	1,027.3	0.0
	11	35.2	178.5	0.0	29,103.0	200.8	44.6	0.0	1,342.1	260.0
	12	45.8	158.7	0.0	12,890.0	613.1	118.4	0.0	847.9	0.0
2018	1	44.0	253.0	0.0	23,791.6	411.2	8.1	0.0	1,004.0	50.0
	2	37.3	163.9	0.0	8,896.0	186.0	57.9	0.0	461.6	0.0
	3	20.6	219.4	0.0	15,721.3	1,554.1	16.0	171.9	587.3	0.0
	4	17.6	136.4	0.0	9,667.7	393.3	20.1	112.1	521.0	300.0
	5	14.9	254.6	0.0	6,928.5	15.0	26.4	64.4	557.9	100.0
	6	16.6	109.9	0.0	9,908.6	24.0	101.8	49.9	717.1	1,441.3
	7	34.8	116.3	0.0	11,735.5	117.1	34.4	152.2	557.6	0.0
	8	25.5	119.1	0.0	11,668.5	128.2	102.5	64.9	989.7	365.2
	9	19.0	122.9	0.0	7,554.9	48.2	102.6	133.6	901.1	0.0
	10	21.5	113.7	0.0	13,630.2	0.0	128.1	116.1	9,797.5	0.0
	11	18.3	104.9	0.0	11,497.8	200.0	152.8	114.5	8,310.2	0.0
	12	9.1	51.7	0.0	12,969.9	14.0	46.4	0.0	6,942.9	500.0

[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*

		Sektor Awam / *Public Sector*							Sektor Swasta / *Private Sector*		
		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*	Terbitan Pelaburan Kerajaan Malaysia[2] *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan *Government Housing Sukuk*	Jumlah *Total*	Jumlah *Total*	Jumlah *Total*
2017	1	612.8	2,223.8	61,465.2	-	746.0	41,616.5	-	5,895.9	17,345.5	129,905.7
	2	361.0	3,552.4	84,746.1	-	437.2	31,383.5	-	5,705.1	15,413.4	141,598.6
	3	8,505.8	7,406.6	147,410.4	-	361.8	22,116.7	200.0	6,830.6	17,490.5	210,322.4
	4	1,110.5	9,270.3	86,415.5	-	872.0	21,541.4	100.0	4,543.8	8,884.6	132,738.1
	5	1,348.0	5,464.6	98,030.3	-	531.0	42,075.7	-	4,335.1	12,798.1	164,582.9
	6	3,559.0	7,039.0	61,898.5	-	392.8	37,618.9	300.0	3,003.4	18,442.5	132,254.1
	7	140.1	2,766.0	62,327.8	-	234.0	21,162.1	460.0	2,941.0	10,850.6	100,881.7
	8	514.0	6,108.8	70,211.6	-	387.6	34,319.6	1,480.0	3,596.1	24,422.5	141,040.2
	9	100.0	6,835.2	93,224.4	-	522.7	40,825.0	-	5,605.5	22,060.5	169,173.2
	10	-	726.0	60,585.1	-	158.0	18,803.8	120.0	4,384.4	18,940.3	103,717.5
	11	2,300.0	7,418.2	89,345.3	-	2,833.4	26,921.0	-	3,906.2	14,223.2	146,947.3
	12	1,700.0	1,910.9	44,877.6	-	274.0	15,169.8	-	3,030.4	10,373.5	77,336.2
2018	1	2,102.9	3,872.2	65,904.4	-	1,775.1	47,154.1	360.0	3,988.1	16,021.8	141,178.6
	2	2,280.0	738.8	60,407.8	-	1,072.1	22,312.1	100.0	3,042.8	10,760.2	100,713.7
	3	3,865.1	6,955.2	79,956.1	13.1	1,142.8	46,524.7	-	4,610.1	22,948.1	166,015.1
	4	5,760.0	1,430.1	58,576.2	260.0	254.4	26,235.0	836.7	4,246.5	18,105.9	115,704.9
	5	1,200.0	6,486.4	81,161.1	-	4,278.8	24,101.6	-	2,068.8	7,533.6	126,830.3
	6	3,777.8	985.3	60,651.4	3,080.0	624.2	20,834.0	60.0	1,448.2	9,531.7	100,992.7
	7	4,800.0	260.0	73,543.0	1,997.1	2,292.0	40,564.9	457.1	4,084.0	17,237.9	145,236.2
	8	2,875.0	2,413.6	71,759.3	2,799.4	940.0	53,738.8	420.0	4,259.7	22,101.7	161,307.5
	9	2,602.0	7,411.7	70,171.7	1,700.0	3,230.8	35,648.9	140.0	3,445.4	16,377.2	140,727.7
	10	2,226.0	3,340.0	51,219.7	2,279.3	100.0	30,557.8	355.0	5,421.9	21,980.4	117,480.1
	11	3,375.3	1,738.8	60,809.9	4,789.6	1,320.0	25,412.5	-	2,660.5	12,045.2	112,151.9
	12	1,808.9	801.5	56,259.2	1,800.0	1,040.0	29,082.6	460.0	2,403.9	16,450.3	110,106.5

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*
2017	1	80,900.8	89,745.8	8,365.3	1,632.1
	2	75,856.3	72,387.0	9,434.2	1,097.3
	3	106,107.1	107,212.1	15,633.1	1,807.9
	4	79,316.1	96,923.4	10,325.7	2,111.0
	5	88,876.3	94,709.8	11,494.9	1,884.9
	6	79,272.7	98,840.3	13,735.5	1,771.1
	7	78,409.7	114,745.0	13,439.7	2,019.8
	8	83,391.7	114,232.2	13,852.6	1,917.6
	9	84,753.8	109,955.4	17,621.8	1,693.8
	10	80,021.2	102,102.8	15,342.8	1,282.6
	11	83,841.8	115,536.6	20,241.3	1,490.4
	12	70,655.7	100,812.3	15,074.3	1,169.2
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

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 (%)*		
2016		1,664,776.3	488,243.7	2,153,020.0	84,092.4	29,074.4	113,166.9	5.3	6.3	5.5
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		1,816,126.0	608,533.6	2,424,659.6	88,239.4	45,188.9	133,428.3	5.1	8.0	5.8
2016	11	1,650,730.8	492,581.6	2,143,312.5	15,497.2	-951.3	14,545.9	5.4	11.6	6.8
	12	1,664,854.6	488,243.7	2,153,098.3	14,123.7	-4,337.9	9,785.8	5.3	6.3	5.5
2017	1	1,671,816.1	488,395.9	2,160,211.9	6,961.9	152.2	7,114.0	5.6	6.8	5.8
	2	1,671,706.6	492,404.2	2,164,110.8	-109.4	4,008.3	3,898.9	5.3	6.3	5.5
	3	1,680,232.8	509,636.6	2,189,869.4	8,526.2	17,232.4	25,758.6	6.0	9.8	6.8
	4	1,680,065.4	515,385.7	2,195,451.1	-167.4	5,749.0	5,581.7	6.1	10.7	7.1
	5	1,683,071.3	526,685.8	2,209,757.2	3,005.9	11,300.2	14,306.1	5.5	12.3	7.0
	6	1,692,183.5	527,493.9	2,219,677.4	9,112.1	808.0	9,920.2	5.6	11.8	7.0
	7	1,693,165.3	527,536.2	2,220,701.5	981.8	42.3	1,024.1	5.5	10.6	6.6
	8	1,701,614.0	528,794.8	2,230,408.7	8,448.7	1,258.6	9,707.3	5.6	9.0	6.4
	9	1,705,791.1	543,022.9	2,248,814.0	4,177.1	14,228.1	18,405.2	5.0	10.9	6.4
	10	1,707,483.2	552,948.9	2,260,432.2	1,692.1	9,926.1	11,618.2	4.4	12.0	6.2
	11	1,711,159.6	555,434.3	2,266,593.9	3,676.4	2,485.3	6,161.7	3.7	12.8	5.8
	12	1,727,991.3	563,344.7	2,291,336.0	16,831.7	7,910.4	24,742.1	3.8	15.4	6.4
2018	1	1,734,499.0	569,692.5	2,304,191.5	6,612.5	6,347.8	12,960.3	3.8	16.6	6.7
	2	1,739,206.3	573,137.1	2,312,343.4	4,707.3	3,444.6	8,151.9	4.0	16.4	6.9
	3	1,746,274.3	581,635.5	2,327,909.8	7,068.0	8,498.4	15,566.4	3.9	14.1	6.3
	4	1,751,239.6	589,295.8	2,340,535.4	4,965.3	7,660.4	12,625.6	4.2	14.3	6.6
	5	1,756,075.4	590,833.8	2,346,909.2	4,835.8	1,538.0	6,373.8	4.3	12.2	6.2
	6	1,767,320.3	592,929.7	2,360,249.9	11,244.9	2,095.9	13,340.7	4.4	12.4	6.3
	7	1,772,602.1	596,035.4	2,368,637.5	5,281.8	3,105.8	8,387.6	4.7	13.0	6.7
	8	1,783,377.9	599,897.7	2,383,275.6	10,775.8	3,862.3	14,638.1	4.8	13.4	6.9
	9	1,792,926.7	601,634.8	2,394,561.5	9,548.8	1,737.1	11,285.9	5.1	10.8	6.5
	10	1,798,108.1	609,189.4	2,407,297.6	5,181.4	7,554.6	12,736.0	5.3	10.2	6.5
	11	1,806,326.7	613,996.9	2,420,323.6	8,218.5	4,807.5	13,026.0	5.6	10.5	6.8
	12	1,816,126.0	608,533.6	2,424,659.6	9,799.3	-5,463.3	4,336.0	5.1	8.0	5.8

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*: Hasil / *Revenue*	Perbelanjaan[1] / *Expenditure*[1]	Lebihan / kurangan(-) / *Surplus / deficit(-)*	Perbelanjaan pembangunan / *Development expenditure*: Perbelanjaan pembangunan kasar / *Gross development expenditure*	Tolak: Terimaan balik pinjaman / *Less: Loan recoveries*	Perbelanjaan pembangunan bersih / *Net development expenditure*	Lebihan / kurangan(-) keseluruhan / *Overall surplus / deficit(-)*	Sumber-sumber kewangan / *Sources of finance* — Pinjaman dalam negeri / *Domestic borrowing*: Peminjaman kasar dalam negeri / *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri / *Less: Domestic repayment*	Peminjaman bersih dalam negeri / *Net domestic borrowing*	Pinjaman luar negeri / *Foreign 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*
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[3]	220,406	217,695	2,711	44,884	1,852	43,032	-40,321	113,916	73,166	40,750	63	405	-342	-87
2016 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[3] 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

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*
2017	1	8,180.2	1,127.4	166,384.7	-	212.0	-	20,532.6	-	7,716.3	6,618.2	210,771.5	965.1
	2	8,904.7	1,321.8	158,938.6	-	223.4	-	20,421.0	-	7,082.9	6,587.9	203,480.4	968.8
	3	5,535.7	882.0	135,895.9	-	167.3	-	19,813.8	-	8,444.2	6,522.3	177,261.2	963.2
	4	5,729.1	887.8	141,615.6	-	167.3	-	20,123.9	-	8,876.8	6,642.1	184,042.6	946.6
	5	6,850.7	810.2	150,526.8	-	67.0	-	20,189.0	-	9,055.7	6,621.3	194,120.7	935.7
	6	6,882.8	1,145.0	149,623.6	-	67.0	-	20,281.4	-	9,235.1	6,555.7	193,790.7	949.1
	7	5,895.9	919.0	148,878.2	-	-	-	19,566.6	-	9,834.9	6,433.4	191,528.0	953.1
	8	6,152.9	410.0	150,961.0	-	50.0	-	16,377.8	-	10,375.8	6,455.4	190,782.9	970.7
	9	5,350.0	2,465.8	156,712.8	-	190.0	-	18,520.9	-	10,201.3	6,682.9	200,123.7	-
	10	5,350.0	2,479.8	153,218.8	-	190.0	-	19,798.7	-	9,741.1	6,570.5	197,348.9	-
	11	5,350.0	3,105.0	160,313.8	-	939.4	-	17,932.1	-	9,470.9	6,926.1	204,037.3	-
	12	4,350.0	2,392.1	164,439.0	-	939.4	-	18,495.7	-	9,184.9	6,888.8	206,690.0	-
2018	1	4,350.0	2,749.0	168,612.1	-	902.5	-	18,938.6	-	8,275.2	7,327.8	211,155.2	-
	2	3,500.0	2,782.0	165,479.7	-	769.5	-	18,390.5	-	8,417.6	7,873.8	207,213.1	-
	3	4,500.0	4,073.4	165,921.7	-	817.5	-	18,847.5	-	8,108.5	7,823.1	210,091.8	-
	4	4,500.0	3,513.9	162,799.2	-	739.5	-	18,750.7	-	7,655.5	7,441.1	205,399.9	-
	5	3,500.0	2,396.3	156,945.4	-	570.7	-	14,786.4	-	7,108.5	7,184.6	192,492.0	-
	6	4,000.0	1,978.0	150,938.4	-	570.0	-	14,115.3	-	6,899.6	7,314.6	185,815.8	-
	7	5,000.0	2,018.0	154,444.7	-	650.0	-	13,814.6	-	6,954.1	6,933.3	189,814.6	-
	8	5,000.0	1,390.5	153,887.6	-	630.0	-	13,214.9	-	6,433.0	6,878.3	187,434.3	-
	9	4,000.0	3,658.3	148,275.3	-	985.4	-	14,388.2	-	6,320.3	6,830.2	184,457.7	-
	10	5,000.0	4,068.3	152,985.8	-	985.4	-	14,666.7	-	6,869.4	7,695.3	192,270.9	-
	11	5,000.0	3,927.1	147,619.6	-	1,335.4	-	14,891.2	-	6,877.5	7,410.8	187,061.8	-
	12	5,000.0	2,717.1	146,152.0	-	1,015.4	-	15,892.5	-	6,668.3	7,379.8	184,825.1	-
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	-

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 2010 (Perubahan Tahunan)
Gross Domestic Product by Expenditure Components at Constant 2010 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*		
2015		5.1	5.7	6.0	4.5	3.6	6.3	-1.1	0.3	0.8
2016		4.2	4.9	6.0	0.9	2.7	4.3	-0.5	1.3	1.3
2017		5.9	6.7	7.0	5.4	6.2	9.3	0.1	9.4	10.9
2015	1Q	5.9	8.0	8.9	4.4	7.8	11.5	0.4	-1.7	-0.2
	2Q	5.0	6.6	6.4	7.1	0.3	3.8	-8.2	-4.3	-3.3
	3Q	4.8	4.1	4.1	3.7	4.1	5.3	1.8	3.2	2.9
	4Q	4.7	4.5	4.9	3.5	2.6	4.7	0.4	3.8	3.7
2016	1Q	4.1	4.7	5.2	2.7	0.1	2.1	-4.4	1.0	2.3
	2Q	4.0	6.0	6.2	5.3	6.1	5.6	7.7	2.1	2.6
	3Q	4.3	5.5	6.3	2.1	2.0	4.8	-3.9	-0.2	-1.6
	4Q	4.5	3.5	6.1	-4.3	2.4	4.9	-0.4	2.4	1.9
2017	1Q	5.6	6.8	6.7	7.5	10.0	12.9	3.2	9.8	13.0
	2Q	5.8	6.4	7.1	3.3	4.1	7.4	-5.0	9.4	10.4
	3Q	6.2	6.6	7.2	3.9	6.7	7.9	4.1	11.8	13.3
	4Q	5.9	6.9	7.0	6.8	4.3	9.2	-1.4	6.7	7.3
2018	1Q	5.4	5.7	6.9	0.4	0.1	0.5	-1.0	3.7	-2.0
	2Q	4.5	7.0	8.0	3.1	2.2	6.1	-9.8	2.0	2.1
	3Q	4.4	8.3	9.0	5.2	3.2	6.9	-5.5	-0.8	0.1

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2010 (Perubahan Tahunan)
Gross Domestic Product by Kind of Economic Activity at Constant 2010 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*	Maklumant 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]
2015		1.4	5.3	4.8	8.4	5.3	3.1	5.8	9.3	5.5	4.2	3.5	7.2	5.8	9.5	-0.1	-1.7	6.5	4.2	4.8	5.1
2016		-5.2	2.1	4.4	7.4	5.7	5.0	6.7	8.3	7.1	-3.0	4.5	7.8	5.7	8.1	1.3	6.5	6.9	4.9	4.9	4.2
2017		7.2	1.0	6.0	6.7	6.2	2.0	6.0	6.5	9.4	1.2	5.2	8.1	6.2	8.4	4.9	3.7	7.4	4.9	5.1	5.9
2016	1Q	-3.9	-1.3	4.6	8.0	5.2	6.6	7.7	8.2	5.6	-5.0	4.2	6.9	6.0	8.4	0.4	-0.4	6.5	5.4	4.7	4.1
	2Q	-7.9	2.1	4.2	8.9	5.8	5.0	6.5	8.8	7.2	-2.6	3.7	7.9	6.1	8.8	-0.1	8.0	6.9	4.9	4.5	4.0
	3Q	-6.2	2.8	4.3	7.9	6.2	5.1	6.6	9.1	7.7	-2.8	4.9	8.2	5.3	7.5	2.1	15.0	7.0	5.5	5.1	4.3
	4Q	-2.5	4.9	4.7	5.1	5.6	3.4	6.2	7.1	8.0	-1.9	5.3	8.4	5.6	7.8	2.8	4.4	7.2	4.1	5.2	4.5
2017	1Q	8.4	1.4	5.6	6.6	5.8	1.3	6.0	5.6	7.9	3.5	4.8	7.9	6.2	8.3	3.9	2.3	7.3	5.1	5.1	5.6
	2Q	5.9	0.1	6.0	8.3	6.3	1.2	5.8	5.9	11.4	0.9	5.0	8.0	6.3	8.6	5.5	3.6	7.4	4.5	4.9	5.8
	3Q	4.1	3.0	7.0	6.1	6.5	2.0	6.3	6.9	10.3	0.4	5.5	8.2	6.4	8.8	5.1	1.3	7.4	5.9	5.3	6.2
	4Q	10.7	-0.3	5.4	5.9	6.2	3.7	6.0	7.4	8.2	0.3	5.6	8.3	6.0	8.1	5.0	7.8	7.5	4.2	5.2	5.9
2018	1Q	2.8	0.1	5.3	4.9	6.5	3.9	5.9	7.9	7.4	-0.5	5.7	8.2	5.7	8.3	6.7	9.8	7.4	4.7	5.3	5.4
	2Q	-2.5	-2.2	4.9	4.7	6.5	4.5	6.4	7.3	8.1	3.8	5.6	9.9	6.4	8.6	2.2	13.1	7.8	4.5	5.6	4.5
	3Q	-1.4	-4.6	5.0	4.6	7.2	4.9	6.3	7.2	12.3	8.3	5.8	10.3	6.7	8.4	3.9	12.9	7.7	3.8	5.7	4.4

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] Semua	Perlombongan	Elektrik	Pembuatan	Perdagangan Eksport	Import	Kadar Pengangguran	Tenaga Buruh
Period		*CPI*	*PPI - Local Production* [1]	*IPI* [2,3] *All*	*Mining*	*Electricity*	*Manufacturing*	*Trade Exports*	*Imports*	*Unemployment Rate*	*Labour Force*
		Wajaran / Weight (2010=100)									
		100.0	100.0	100.0	28.92	5.19	65.89				000 persons
				Wajaran / Weight (2015=100)							
				100.0	25.14	6.61	68.25				
		% Annual change									
2016		2.1	-1.1	4.1	2.4	8.5	4.3	1.2	1.9	3.4	14,667.8
2017		3.7	6.7	4.3	-0.1	2.6	6.1	18.8	19.7	3.4	14,952.6
2018		1.0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2017	1	3.0	10.2	3.5	0.5	1.1	4.9	13.7	15.9	-	-
	2	4.5	10.8	4.6	-1.5	1.5	7.4	26.9	27.7	-	-
	3	4.7	9.0	4.2	1.5	-0.2	5.6	24.5	39.4	3.5	14,870.1
	4	4.2	7.5	3.7	-2.5	-1.5	6.5	21.1	24.7	-	-
	5	3.8	8.0	4.6	-2.0	2.5	7.2	32.0	28.5	-	-
	6	3.4	6.4	3.3	0.7	2.1	4.4	9.5	2.8	3.4	14,926.4
	7	3.1	7.1	6.1	-0.9	7.9	8.5	31.1	21.8	-	-
	8	3.6	6.7	6.7	5.9	3.0	7.4	21.2	22.1	-	-
	9	4.2	6.0	4.8	2.4	2.2	5.9	14.2	15.2	3.4	15,000.2
	10	3.7	4.7	3.1	-0.6	4.6	4.2	18.1	20.9	-	-
	11	3.5	4.3	4.6	-0.2	3.9	6.4	14.4	15.2	-	-
	12	3.6	0.3	2.9	-4.1	3.9	5.4	4.9	7.9	3.4	15,088.3
2018	1	2.7	-1.2	5.4	1.5	4.3	6.9	17.8	11.8	-	-
	2	1.4	-3.4	3.0	-1.6	2.8	4.7	-2.3	-2.7	-	-
	3	1.3	-2.2	3.1	0.0	4.4	4.1	1.9	-9.7	3.3	15,192.4
	4	1.4	-0.8	4.6	1.8	5.8	5.3	13.5	9.2	-	-
	5	1.8	-0.4	3.0	-0.5	2.6	4.1	3.7	1.4	-	-
	6	0.8	0.1	1.1	-9.4	3.0	4.5	7.9	15.9	3.3	15,278.3
	7	0.9	0.7	2.6	-5.9	4.5	5.2	9.4	10.3	-	-
	8	0.2	-0.3	2.2	-4.6	4.0	4.3	-0.3	11.2	-	-
	9	0.3	-0.2	2.3	-6.2	4.2	4.8	6.5	-2.8	3.4	15,381.3
	10	0.6	0.7	4.3	1.4	2.8	5.4	17.7	11.4	-	-
	11	0.2	-2.9	2.5	-0.7	3.2	3.6	1.6	5.0	-	-
	12	0.2	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 (PPI) menggunakan tahun asas 2010=100.

[3] Mulai tahun 2016, Indeks Pengeluaran Perindustrian (PPI) 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
2015		35,155	88,592	109,224	681,275	572,051	-20,632	136,095	156,727	-32,112	48,674	80,786	-21,325	11,925	33,251	-1,136	13	1,149	-55,350	-1,810	-39,698	37,888	-26,122	-9,098	-17,024	-663	-26,755	25,082	3,750
2016		29,907	83,128	102,046	686,896	584,850	-18,917	147,596	166,513	-34,592	47,452	82,045	-18,629	15,988	34,617	102	142	40	-249	13,792	-42,246	56,038	-14,203	-15,009	806	-802	964	-23,899	5,860
2017		40,275	93,951	116,766	807,012	690,246	-22,815	159,162	181,977	-36,354	53,455	89,809	-17,322	16,696	34,018	-27	59	86	3,800	16,134	-24,867	41,000	-12,316	-16,393	4,077	-109	92	-27,639	16,409
2014	1Q	19,820	31,067	31,230	166,749	135,519	-163	35,092	35,256	-6,629	14,496	21,125	-4,618	2,032	6,650	-2	2	4	-38,038	-14,376	-20,578	6,202	-14,166	-7,516	-6,650	-1,487	-8,009	926	-17,294
	2Q	15,292	25,852	27,435	172,346	144,911	-1,583	34,404	35,987	-7,765	14,757	22,522	-2,796	3,895	6,691	0	9	9	-12,090	-4,045	-16,534	12,488	6,321	-10,400	16,721	229	-14,595	-4,176	-974
	3Q	7,256	21,874	25,744	167,554	141,809	-3,870	33,607	37,477	-9,473	13,484	22,957	-5,145	2,140	7,285	66	73	7	-2,200	2,221	-6,294	8,515	-11,151	-10,416	-735	49	6,681	-11,832	-6,710
	4Q	6,186	23,827	28,917	172,216	143,299	-5,090	34,515	39,605	-12,756	9,659	22,415	-4,885	2,428	7,313	280	299	18	-27,627	-1,773	-9,217	7,444	-20,359	219	-20,578	234	-5,729	9,631	-11,530
2015	1Q	10,917	23,667	27,069	160,537	133,468	-3,402	33,292	36,694	-7,702	11,436	19,138	-5,047	2,414	7,462	-1	3	3	-29,165	-3,398	-10,266	6,868	-7,898	-7,362	-536	3	-17,871	2,552	-15,696
	2Q	8,193	18,532	23,411	162,224	138,813	-4,878	32,530	37,408	-4,594	15,467	20,061	-5,745	2,799	8,544	-1,107	1	1,108	383	-2,021	-18,504	16,483	-11,791	-8,062	-3,728	-449	14,644	980	8,450
	3Q	5,226	21,587	27,472	174,611	147,139	-5,885	34,457	40,341	-10,680	9,540	20,220	-5,681	3,176	8,857	-13	8	22	-33,170	-2,714	-7,541	4,828	-24,431	668	-25,099	-111	-5,914	44,954	16,997
	4Q	10,819	24,806	31,273	183,903	152,630	-6,467	35,817	42,284	-9,135	12,232	21,367	-4,852	3,536	8,388	-15	1	15	6,600	6,322	-3,388	9,710	17,997	5,659	12,339	-106	-17,613	-23,405	-6,000
2016	1Q	6,314	17,689	23,177	160,826	137,649	-5,488	36,197	41,686	-6,437	10,893	17,330	-4,937	3,555	8,492	4	12	8	9,038	3,497	-11,687	15,184	15,694	-5,897	21,591	515	-10,668	-12,969	2,387
	2Q	3,096	16,288	20,034	162,856	142,822	-3,746	36,835	40,581	-8,213	13,433	21,646	-4,980	3,923	8,904	126	128	3	11,131	6,589	-3,953	10,542	70	-4,755	4,825	12	4,460	-10,009	4,344
	3Q	7,682	23,002	27,245	172,978	145,732	-4,244	36,571	40,815	-10,700	9,972	20,673	-4,619	4,003	8,622	-20	0	20	-5,104	2,705	-11,555	14,259	-9,849	-7,097	-2,752	-98	2,138	-1,179	1,380
	4Q	12,816	26,150	31,589	190,235	158,646	-5,440	37,992	43,431	-9,242	13,154	22,396	-4,092	4,507	8,598	-8	1	9	-15,315	1,001	-15,050	16,052	-20,118	2,740	-22,858	-1,232	5,034	257	-2,250
2017	1Q	4,786	18,838	25,010	193,960	168,950	-6,171	36,997	43,169	-10,147	12,961	23,108	-3,905	4,581	8,486	17	26	9	-8,313	9,209	-2,058	11,267	-32,374	-8,983	-23,391	646	14,206	1,333	-2,178
	2Q	8,772	21,178	26,027	194,705	168,678	-4,849	40,169	45,018	-8,168	14,075	22,243	-4,238	4,443	8,681	-1	9	10	8,986	-7,147	-15,563	8,416	17,513	-2,773	20,286	-286	-1,094	-7,474	10,283
	3Q	12,800	26,850	31,672	206,955	175,283	-4,823	41,101	45,924	-9,631	12,600	22,230	-4,418	3,811	8,229	-20	14	34	-2,837	8,772	-6,666	15,438	-9,094	-8,181	-914	983	-3,498	-3,759	6,184
	4Q	13,916	27,084	34,056	211,391	177,335	-6,972	40,895	47,867	-8,408	13,819	22,227	-4,761	3,860	8,621	-23	11	34	5,965	5,300	-580	5,879	11,639	3,544	8,095	-1,452	-9,523	-17,739	2,119
2018	1Q	14,977	29,835	35,681	202,117	166,436	-5,846	38,307	44,153	-10,192	12,985	23,177	-4,666	3,730	8,396	-25	14	39	15,236	10,704	-3,111	13,815	-2,638	-10,538	7,900	753	6,417	-11,997	18,191
	2Q	3,909	19,875	26,055	202,407	176,352	-6,180	39,043	45,223	-11,230	13,318	24,547	-4,736	3,574	8,310	-37	18	55	9,151	-715	-3,219	2,503	-38,272	-1,042	-37,231	-213	48,352	-13,912	-888
	3Q	3,784	23,257	26,594	211,842	185,248	-3,337	40,914	44,251	-15,022	12,230	27,252	-4,451	4,090	8,542	-24	22	45	188	57	-5,774	5,831	630	4,271	-3,641	316	-816	-7,375	-3,427

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]
2009		388,345	232,732	13,787	75,933	14,319	51,258	68,572	8,863	6.5	70,383	41,133	16,256	990	12,004	34,511	50,719	9,367	41,352	222,054	166,291
2010		434,278	227,072	16,746	70,383	12,736	47,788	67,982	11,438	8.0	118,935	74,063	12,232	949	31,691	34,628	53,643	9,611	44,032	243,559	190,720
2011		537,456	257,273	18,105	69,562	18,934	46,925	92,302	11,446	10.7	163,268	103,086	13,901	1,184	45,097	43,917	72,997	10,466	62,531	280,978	256,477
2012		602,060	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.8	223,606	131,581	11,948	829	79,248	58,963	61,897	9,884	52,013	318,551	283,509
2013		696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	10.7	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847
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		879,768	500,901	16,567	103,362	42,161	128,905	172,585	37,320	6.3	207,389	182,855	13,220	3,331	7,983	91,093	80,386	13,380	67,006	500,450	379,319
2014	1Q	700,273	337,505	16,469	81,445	28,021	73,681	123,265	14,624	11.2	231,423	144,500	11,922	1,179	73,822	68,006	63,338	10,718	52,620	366,757	333,516
	2Q	729,175	347,773	16,241	82,421	30,163	75,754	127,909	15,286	8.6	243,837	154,282	13,803	1,337	74,415	73,319	64,246	9,970	54,276	382,633	346,542
	3Q	743,658	358,116	16,080	72,979	32,183	77,523	140,856	18,495	14.8	247,014	154,775	12,834	1,234	78,171	73,020	65,509	10,147	55,362	376,521	367,138
	4Q	747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.3	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061
2015	1Q	767,429	409,459	17,637	99,709	38,891	85,807	149,056	18,359	15.6	210,657	157,285	11,509	2,955	38,909	80,825	66,488	10,884	55,604	421,721	345,707
	2Q	792,392	429,421	18,824	100,611	42,025	90,722	162,143	15,096	17.3	209,239	175,958	10,456	3,516	19,309	84,156	69,576	10,998	58,578	449,594	342,798
	3Q	851,552	489,626	22,247	113,096	53,065	106,936	177,272	17,010	16.2	198,923	160,792	10,904	5,239	21,989	82,821	80,182	12,476	67,706	479,515	372,036
	4Q	836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	13.9	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876
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	5.9	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	874,373	498,226	17,287	109,268	41,127	124,924	170,416	35,205	8.7	199,839	175,154	12,595	2,656	9,435	90,815	85,493	13,670	71,823	494,024	380,349
	4Q	879,768	500,901	16,567	103,362	42,161	128,905	172,585	37,320	4.5	207,389	182,855	13,220	3,331	7,983	91,093	80,386	13,380	67,006	500,450	379,319
2018	1Q	893,409	517,871	15,943	98,102	42,253	126,949	167,966	66,659	3.8	210,171	184,679	13,038	4,891	7,563	87,767	77,600	14,713	62,886	495,677	397,731
	2Q	936,489	586,533	16,459	122,384	41,895	113,178	222,233	70,386	4.8	185,106	164,954	11,417	2,548	6,188	85,625	79,224	16,441	62,783	486,726	449,763
	3Q	947,878	584,890	16,592	122,437	43,442	139,005	210,775	52,640	3.3	183,938	162,563	11,281	4,644	5,449	94,885	84,165	16,428	67,737	511,748	436,130

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: Rizab antarabangsa kasar / Gross international reserves[1]: 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]	Tanggungan luar negeri[5] / External liabilities[5]	Rizab antarabangsa bersih / Net international reserves	Lain-lain rizab rasmi[4] / Other official reserves[4]	Rizab rasmi bersih / Net official reserves
2016		423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7
2017		414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9
2018		419,536.0	4,728.4	3,801.4	411,006.2	60.6	419,475.3	108.3	419,583.7
2017	1	425,997.1	4,956.3	3,467.5	417,573.2	58.1	425,939.0	113.9	426,052.9
	2	426,261.5	4,956.3	3,467.5	417,837.6	57.5	426,204.0	113.4	426,317.4
	3	422,156.9	4,931.7	3,450.2	413,774.9	57.3	422,099.6	113.6	422,213.2
	4	425,177.4	4,931.7	3,444.2	416,801.5	60.9	425,116.5	115.5	425,232.0
	5	433,319.3	4,931.4	3,444.2	424,943.6	61.7	433,257.5	112.8	433,370.3
	6	424,821.8	4,909.5	3,416.9	416,495.4	57.7	424,764.1	115.0	424,879.1
	7	427,030.8	4,909.5	3,416.9	418,704.4	59.1	426,971.7	115.7	427,087.3
	8	431,655.1	4,909.4	3,410.2	423,335.4	61.2	431,593.9	113.5	431,707.4
	9	427,719.2	4,912.4	3,412.3	419,394.5	58.9	427,660.3	116.7	427,777.0
	10	428,881.9	4,912.4	3,407.6	420,561.9	60.2	428,821.7	114.9	428,936.7
	11	430,385.4	4,912.4	3,376.3	422,096.7	61.0	430,324.3	112.8	430,437.1
	12	414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9
2018	1	419,305.2	4,736.8	3,110.6	411,457.8	61.7	419,243.5	112.6	419,356.2
	2	419,549.8	4,736.7	3,110.6	411,702.5	71.5	419,478.3	112.3	419,590.6
	3	416,387.8	4,603.1	3,022.9	408,761.8	56.8	416,331.0	111.3	416,442.3
	4	423,059.2	4,602.9	3,019.5	415,436.8	59.8	422,999.4	111.0	423,110.3
	5	418,964.0	4,602.8	3,019.5	411,341.7	62.9	418,901.1	108.9	419,010.0
	6	423,386.0	4,666.3	3,590.5	415,129.3	62.6	423,323.4	108.8	423,432.2
	7	422,826.9	4,678.8	3,589.3	414,558.7	57.3	422,769.5	109.6	422,879.2
	8	422,492.7	4,666.8	3,582.5	414,243.4	60.2	422,432.5	110.1	422,542.6
	9	427,031.5	4,744.7	3,642.2	418,644.6	101.2	426,930.3	111.5	427,041.8
	10	421,467.6	4,745.0	3,847.4	412,875.2	58.7	421,409.0	109.3	421,518.3
	11	422,846.3	4,745.4	3,847.4	414,253.5	60.6	422,785.7	110.0	422,895.7
	12	419,536.0	4,728.4	3,801.4	411,006.2	60.6	419,475.3	108.3	419,583.7

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 Board (http://dsbb.imf.org).

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*	Pelaburan / *Investments*: Sekuriti/ Hutang Korporat[3] *Corporate Debt/Securities [3]*	Pelaburan / *Investments*: Lain-lain *Others*	Pelaburan / *Investments*: 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]												
2015 1Q	27	216,536.1	1,655.0	2,653.8	12,594.5	24,556.1	139,858.3	7,205.0	171,619.4	7,768.4	15,526.5	4,718.4
2Q	27	216,230.8	1,663.3	2,670.3	12,650.0	24,207.6	140,383.3	7,549.8	172,140.7	8,048.6	14,070.8	4,987.1
3Q	27	214,745.5	1,666.1	2,695.7	12,813.3	25,481.6	137,584.4	7,306.7	170,372.6	8,180.1	14,112.1	4,905.6
4Q	27	221,910.1	1,749.6	2,775.0	12,850.5	24,959.1	143,834.9	7,454.5	176,248.5	8,739.5	14,744.5	4,802.5
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
3Q	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]												
2015 1Q	36	37,505.2	875.5	176.4	78.4	6,736.9	8,781.4	7,320.2	22,838.5	142.6	7,656.2	5,737.7
2Q	36	37,385.4	893.9	172.8	75.6	6,908.8	8,535.8	7,287.0	22,731.6	125.3	7,702.3	5,683.9
3Q	36	37,794.3	881.8	221.2	71.3	6,772.3	8,484.0	7,549.0	22,805.4	108.3	8,043.5	5,662.9
4Q	36	38,166.7	836.6	224.6	68.5	6,932.3	8,551.5	7,978.5	23,462.2	89.4	7,833.0	5,652.4
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
3Q	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*																					
2016	1H*	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	14,696.8	73,167.0	4,278.7	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	15,922.5	75,268.6	4,744.9	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	15,160.4	82,321.1	6,538.8	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,326.1	2,118.6	0.0	130.3	2,496.7	4,745.6	6,710.5	18,713.5	135,495.7	1,107.4	7,623.9	14,810.1	85,934.4	8,313.0	109,057.5	1,440.6	6,568.5	2,436.6	7,261.3	135,495.7
2018	1H	155,466.1	2,897.6	0.0	65.8	2,670.8	5,634.2	783.6	23,363.2	185,247.1	1,543.9	8,561.0	17,779.5	121,275.2	9,453.8	148,508.5	2,372.8	11,207.9	4,107.4	8,945.5	185,247.1
Penanggung Insurans Am Langsung/*General Direct Insurers*																					
2016	1H*	5,658.8	3,637.6	1,668.4	89.8	6,740.3	12,136.2	121.6	12,937.5	31,693.8	702.9	57.6	3,406.0	5,567.2	8,279.0	17,252.2	144.7	7,487.4	6,030.4	18.5	31,693.8
	2H	5,506.0	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	12,888.5	31,968.7	762.1	53.8	3,666.0	5,701.8	8,748.4	18,116.3	115.7	7,560.8	5,304.3	55.8	31,968.7
2017	1H	5,832.6	4,052.5	1,253.5	89.5	7,900.2	13,295.7	165.1	13,410.5	33,332.5	747.1	51.0	3,628.0	6,209.8	9,270.1	19,108.0	117.7	7,454.5	5,799.3	54.9	33,332.5
	2H	5,622.0	5,234.5	71.6	160.8	8,820.4	14,287.2	106.6	13,677.6	33,781.5	778.9	48.6	3,398.6	5,811.1	10,672.0	19,881.7	111.1	7,536.7	5,373.5	51.1	33,781.5
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
Penanggung Insurans Komposit Langsung/*Composite Direct Insurers*																					
2016	1H*	78,270.9	1,598.6	701.2	62.9	1,641.3	4,004.0	486.1	12,895.3	95,787.8	992.1	5,121.7	9,513.7	66,190.3	1,854.5	77,558.5	1,438.1	4,958.3	3,062.9	2,656.1	95,787.8
	2H	78,935.1	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,616.2	97,255.0	1,047.5	5,128.9	9,815.2	67,840.9	1,672.0	79,328.1	1,447.6	4,783.1	2,463.8	3,055.9	97,255.0
2017	1H	83,317.8	1,616.3	683.5	32.1	1,721.4	4,053.3	372.5	13,578.9	101,405.5	1,084.3	5,170.1	8,858.0	72,280.8	1,632.0	82,770.7	1,476.7	4,829.8	2,439.4	3,634.6	101,405.5
	2H	84,782.7	2,299.8	0.0	21.4	2,628.2	4,949.3	330.7	13,474.9	103,517.3	1,152.4	5,162.4	9,469.6	73,372.4	1,965.6	84,807.5	1,389.0	4,439.5	2,748.6	3,817.9	103,517.3
2018	1H	41,153.6	1,450.9	0.0	(2.3)	295.4	1,743.9	144.0	7,427.5	50,482.7	561.9	3,958.5	7,685.5	33,509.0	320.9	41,515.4	364.2	1,047.1	1,162.7	1,873.0	50,482.7
Penanggung Insurans Semula Profesional/*Professional Reinsurers*																					
2016	1H*	326.5	816.0	20.0	6.4	739.4	1,581.8	46.5	1,410.1	3,332.9	138.6	3.1	304.7	1,254.0	543.1	2,101.8	46.1	471.8	559.0	12.6	3,332.9
	2H	327.3	816.0	20.0	(4.1)	829.3	1,661.2	37.2	1,267.6	3,096.1	136.8	2.8	450.6	1,277.6	502.8	2,231.0	46.1	218.4	450.3	10.6	3,096.1
2017	1H	340.7	816.0	20.0	3.2	882.6	1,721.8	48.6	1,179.0	3,147.5	136.0	2.6	526.8	1,327.0	457.3	2,311.1	46.1	161.5	481.5	8.7	3,147.5
	2H	340.1	816.0	20.0	3.1	1,007.9	1,847.0	45.1	1,115.2	3,171.8	134.5	2.3	523.5	1,210.2	454.4	2,188.1	46.1	263.5	496.8	40.5	3,171.8
2018	1H	368.4	869.1	20.0	1.9	1,057.5	1,948.5	78.1	1,185.3	3,308.9	134.4	2.3	553.2	1,318.2	460.3	2,331.7	38.7	177.2	590.6	34.0	3,308.9
Perniagaan Global/Global Business																					
Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																					
2016	1H*	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	14,696.8	73,167.0	4,278.7	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	15,922.5	75,268.6	4,744.9	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	15,160.4	82,321.1	6,538.8	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,326.1	2,118.6	0.0	130.3	2,496.7	4,745.6	6,710.5	18,713.5	135,495.7	1,107.4	7,623.9	14,810.1	85,934.4	8,313.0	109,057.5	1,440.6	6,568.5	2,436.6	7,261.3	135,495.7
2018	1H	155,466.1	2,897.6	0.0	65.8	2,670.8	5,634.2	783.6	23,363.2	185,247.1	1,543.9	8,561.0	17,779.5	121,275.2	9,453.8	148,508.5	2,372.8	11,207.9	4,107.4	8,945.5	185,247.1
Penanggung Insurans Am Langsung/*General Direct Insurers*																					
2016	1H*	5,690.5	3,637.6	1,668.4	89.8	6,740.3	12,136.2	141.8	13,058.7	31,974.2	702.9	57.6	3,406.0	5,592.9	8,279.0	17,278.0	144.7	7,512.2	6,031.1	247.7	31,974.2
	2H	5,529.1	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	13,002.1	32,239.0	762.1	53.8	3,666.0	5,728.0	8,748.4	18,142.4	115.7	7,591.2	5,305.4	268.4	32,239.0
2017	1H	5,860.1	4,052.5	1,253.5	89.5	7,900.2	13,295.7	186.7	13,516.5	33,606.0	747.1	51.0	3,628.0	6,236.8	9,270.1	19,134.9	117.7	7,491.0	5,800.0	264.2	33,606.0
	2H	5,647.7	5,234.5	71.6	160.8	8,820.4	14,287.2	106.6	13,779.2	34,050.7	778.9	48.6	3,398.6	5,838.6	10,672.0	19,909.2	111.1	7,575.8	5,374.3	252.7	34,050.7
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
Penanggung Insurans Komposit/Composite Direct Insurers																					
2016	1H*	78,278.1	1,598.6	701.2	62.9	1,641.3	4,004.0	485.4	12,926.7	95,834.3	992.1	5,121.7	9,513.7	66,190.3	1,854.5	77,558.5	1,438.1	4,958.3	3,062.9	2,702.5	95,834.3
	2H	78,940.9	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,645.8	97,308.4	1,047.5	5,128.9	9,815.2	67,840.9	1,672.0	79,328.1	1,447.6	4,783.1	2,463.8	3,109.3	97,308.4
2017	1H	83,324.6	1,616.3	683.5	32.1	1,721.4	4,053.3	372.8	13,611.5	101,466.9	1,084.3	5,170.1	8,858.0	72,280.8	1,632.0	82,770.7	1,476.7	4,829.8	2,439.4	3,696.0	101,466.9
	2H	84,790.7	2,299.8	0.0	21.4	2,628.2	4,949.3	330.7	13,503.9	103,578.0	1,152.4	5,162.4	9,469.6	73,372.4	1,965.6	84,807.5	1,389.0	4,439.5	2,748.6	3,878.6	103,578.0
2018	1H	41,153.6	1,450.9	0.0	(2.3)	295.4	1,743.9	144.0	7,427.5	50,482.7	561.9	3,958.5	7,685.5	33,509.0	320.9	41,515.4	364.2	1,047.1	1,162.7	1,873.0	50,482.7
Penanggung Insurans Semula Profesional/*Professional Reinsurers*																					
2016	1H*	443.4	816.0	20.0	6.4	739.4	1,581.8	45.6	2,219.0	4,297.2	138.6	3.1	304.7	1,357.3	591.6	2,253.6	46.1	1,054.1	754.5	47.4	4,297.2
	2H	429.4	816.0	20.0	(4.1)	829.3	1,661.2	38.0	2,113.3	4,265.1	136.8	2.8	450.6	1,380.6	555.6	2,386.8	46.1	913.4	631.4	147.7	4,265.1
2017	1H	447.8	816.0	20.0	3.2	882.6	1,721.8	49.8	2,131.5	4,385.6	136.0	2.6	536.8	1,443.7	473.7	2,454.2	46.1	860.8	727.3	158.6	4,385.6
	2H	425.3	816.0	20.0	3.1	1,007.9	1,847.0	46.2	2,136.3	4,504.4	134.5	2.3	544.1	1,386.7	475.0	2,405.8	46.1	1,037.2	691.9	186.7	4,504.4
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

[1] Termasuk premium terkumpul dan lain-lain aset.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber : Bank Negara Malaysia

[1] *Includes outstanding premiums and miscellaneous assets.*
* *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*					Rizab Penilaian Semula Aset/ *Assets Revaluation Reserves*	Liabiliti Lain/ *Other Liabilities*	JUMLAH LIABILITI/ *TOTAL LIABILITIES*	Wang Tunai dan Simpanan/ Cash and Deposits	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 ASET/ *TOTAL ASSETS*
			Modal Berbayar/ *Paid-up Capital*	Akaun Premium Saham/ *Share Premium Account*	Rizab/ *Reserves*	Keuntungan/(Kerugian) Tertahan/ *Retained Profit/(Loss)*	Jumlah/ *Total*					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*						
Perniagaan dalam Malaysia/*Business within Malaysia*																					
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																					
	*																				
2015	1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	222.5	201.2	500.9	33.7	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	235.8	178.4	588.4	36.9	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016	1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	274.0	147.4	713.7	46.5	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
	2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	361.4	173.2	804.6	42.4	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017	1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	325.4	231.7	944.9	48.6	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
	2H	1,233.8	485.0	0.0	(28.1)	(202.2)	254.7	0.6	325.8	1,814.9	424.3	254.7	1,004.9	33.9	1,293.5	0.0	0.0	31.6	65.5	0.0	1,814.9
2018	1H	18,225.5	946.8	20.5	(21.8)	1,887.8	2,833.4	(93.2)	3,062.9	24,028.5	3,237.7	1,000.1	16,128.4	741.0	17,869.5	253.6	18.7	61.2	2,587.9	0.0	24,028.5
Pengendali Takaful Am Langsung/General *Direct Takaful Operators*																					
	*																				
2018	1H	868.0	1,095.0	0.0	(3.3)	62.5	1,154.1	(16.1)	1,443.6	3,449.6	683.3	374.5	2,135.0	48.6	2,558.1	0.0	0.0	3.1	205.0	0.0	3,449.6
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																					
	*																				
2015	1H	20,200.3	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.2	4,193.1	2,743.2	17,241.8	1,434.2	21,419.2	345.1	31.6	108.6	1,248.7	0.0	27,346.2
	2H	20,567.1	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.9	28,185.9	4,460.3	3,076.5	17,486.3	1,455.3	22,018.2	350.1	29.1	112.9	1,215.3	0.1	28,185.9
2016	1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	5,067.6	2,962.9	18,483.6	1,401.5	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
	2H	22,158.9	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	4,906.3	3,437.7	19,091.4	1,454.7	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017	1H	23,170.8	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.9	32,178.5	5,619.6	3,454.2	19,978.0	1,438.5	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
	2H	24,100.5	1,528.5	55.9	8.9	2,377.3	3,970.6	(67.2)	5,278.6	33,282.5	4,779.4	3,731.9	21,242.3	1,508.2	26,482.4	369.4	23.1	164.7	1,463.1	0.5	33,282.5
2018	1H	7,807.5	793.8	41.2	1.6	483.0	1,319.5	(5.4)	1,422.7	10,544.4	1,792.3	2,716.0	4,608.9	794.4	8,119.3	115.8	3.3	143.1	370.6	0.0	10,544.4
Perniagaan Global/Global Business																					
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																					
	*																				
2015	1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	222.5	201.2	500.9	33.7	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	235.8	178.4	588.4	36.9	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016	1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	274.0	147.4	713.7	46.5	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
	2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	361.4	173.2	804.6	42.4	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017	1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	325.4	231.7	944.9	48.6	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
	2H	1,233.8	485.0	0.0	(28.1)	(202.2)	254.7	0.6	325.8	1,814.9	424.3	254.7	1,004.9	33.9	1,293.5	0.0	0.0	31.6	65.5	0.0	1,814.9
2018	1H	18,225.5	946.8	20.5	(21.8)	1,887.8	2,833.4	(93.2)	3,062.9	24,028.5	3,237.7	1,000.1	16,128.4	741.0	17,869.5	253.6	18.7	61.2	2,587.9	0.0	24,028.5
Pengendali Takaful Am Langsung/General *Direct Takaful Operators*																					
	*																				
2018	1H	868.0	1,095.0	0.0	(3.3)	62.5	1,154.1	(16.1)	1,443.6	3,449.6	683.3	374.5	2,135.0	48.6	2,558.1	0.0	0.0	3.1	205.0	0.0	3,449.6
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																					
	*																				
2015	1H	20,200.4	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.3	4,193.1	2,743.2	17,241.8	1,434.2	21,419.2	345.1	31.6	108.6	1,248.8	0.0	27,346.3
	2H	20,567.2	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.8	28,186.0	4,460.3	3,076.5	17,486.3	1,455.3	22,018.2	350.1	29.1	112.9	1,215.4	0.1	28,186.0
2016	1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	5,067.6	2,962.9	18,483.6	1,401.5	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
	2H	22,159.0	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	4,906.3	3,437.7	19,091.4	1,454.7	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017	1H	23,170.9	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.8	32,178.5	5,619.6	3,454.2	19,978.0	1,438.5	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
	2H	24,100.5	1,528.5	55.9	8.9	2,377.3	3,970.6	(67.2)	5,278.6	33,282.5	4,779.4	3,731.9	21,242.3	1,508.2	26,482.4	369.4	23.1	164.7	1,463.1	0.5	33,282.5
2018	1H	7,807.6	793.8	41.2	1.6	483.0	1,319.5	(5.4)	1,422.6	10,544.4	1,792.3	2,716.0	4,608.9	794.4	8,119.3	115.8	3.3	143.1	370.6	0.0	10,544.4

* 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*																	
	*																		
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	137.3	3,344.7	10,492.9	8.0	10,500.9	26,282.3	214.8	26,497.1
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
		Perniagaan Global/*Global Business*																	
	*																		
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	137.3	3,344.7	10,492.9	8.0	10,500.9	26,282.3	214.8	26,497.1
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

[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*
		Perniagaan dalam Malaysia/*Business within Malaysia*																	
	*																		
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
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
		Perniagaan Global/*Global Business*																	
	*																		
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
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

[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*									
	*										
2013	1H	12,397.8	3,499.3	3,036.9	18,934.0	7,303.3	1,761.9	1,198.7	1,294.6	11,558.5	7,375.4
	2H	26,369.1	7,205.2	5,456.2	39,030.4	16,328.1	3,631.1	2,478.0	4,939.1	27,376.3	11,654.1
2014	1H	13,694.7	3,710.3	1,899.8	19,304.8	8,376.2	1,834.6	1,311.1	973.3	12,495.2	6,809.7
	2H	28,725.4	7,619.6	3,230.6	39,575.6	17,957.7	3,802.5	2,621.1	2,998.2	27,379.5	12,196.1
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	33,046.3	9,066.2	7,529.4	49,641.9	22,530.2	4,253.6	3,463.8	2,309.4	32,556.9	17,085.0
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	7,497.5
		Perniagaan Global/*Global Business*									
	*										
2013	1H	12,437.0	3,500.7	3,037.5	18,975.2	7,307.6	1,780.9	1,207.5	1,294.9	11,590.8	7,384.4
	2H	26,458.1	7,208.4	5,457.8	39,124.2	16,357.7	3,667.9	2,481.8	4,939.7	27,447.1	11,677.1
2014	1H	13,740.8	3,711.9	1,899.8	19,352.5	8,410.4	1,852.2	1,313.6	974.6	12,550.8	6,801.8
	2H	28,824.8	7,623.2	3,234.3	39,682.3	17,997.2	3,837.0	2,626.5	2,999.0	27,459.8	12,222.6
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	33,236.2	9,070.4	7,529.7	49,836.2	22,610.5	4,304.2	3,471.8	2,332.3	32,718.7	17,117.5
2018	1H	17,061.2	4,727.1	6,831.4	28,619.7	11,462.7	2,216.6	1,673.7	5,750.5	21,103.5	7,516.2

[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*				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 & Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers & Guaranteed Loans*	Sekuriti & Hutang Korporat/*Corporate Debt & Securities*	Lain-lain/*Others*	Jumlah/*Total*		Gadai Janji/*Mortgages*	Polisi/*Policy*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*													
	*														
2013	1H	10,305.4	23,914.6	108,764.6	6,411.5	139,090.7	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,201.8	5,184.2	173,557.0
	2H	10,417.6	24,537.3	112,610.3	5,976.4	143,124.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,192.3	5,861.0	178,637.6
2014	1H	11,644.3	23,013.6	118,215.0	5,834.0	147,062.6	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,376.1	6,602.3	184,798.0
	2H	11,186.4	22,893.3	123,204.6	6,163.3	152,261.2	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,550.3	6,759.3	190,244.0
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
		Perniagaan Global/*Global Business*													
	*														
2013	1H	10,337.8	23,984.8	108,764.6	6,411.5	139,160.9	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,227.8	5,184.2	173,685.6
	2H	10,460.1	24,617.3	112,610.3	5,976.4	143,204.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,222.8	5,861.0	178,790.5
2014	1H	11,686.6	23,097.9	118,215.0	5,834.0	147,146.9	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,393.5	6,602.3	184,942.0
	2H	11,249.0	22,977.1	123,204.6	6,163.3	152,345.0	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,588.6	6,759.3	190,428.8
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

[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*										
	*											
2013	1H	865.6	261.0	1,374.4	1,160.8	427.9	3,243.1	3,671.0	270.5	126.6	393.6	8,123.4
	2H	1,452.2	601.4	2,622.4	2,129.5	913.4	6,537.4	7,450.8	463.8	232.5	772.6	15,725.2
2014	1H	865.4	266.0	1,443.1	1,250.4	480.4	3,489.1	3,969.4	310.1	126.8	416.1	8,647.4
	2H	1,585.3	629.2	2,773.6	2,255.2	984.2	6,878.0	7,862.2	516.9	240.1	815.3	16,677.7
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
		Perniagaan Global/*Global Business*										
	*											
2013	1H	872.0	262.1	1,390.4	1,166.8	428.5	3,263.3	3,691.8	274.6	144.3	413.0	8,214.9
	2H	1,465.3	605.2	2,654.7	2,139.5	914.5	6,576.1	7,490.6	473.2	268.8	813.7	15,911.0
2014	1H	872.5	269.3	1,459.7	1,256.8	480.7	3,509.4	3,990.1	314.6	149.3	441.6	8,753.9
	2H	1,596.2	635.6	2,807.6	2,265.8	984.2	6,927.4	7,911.6	531.4	284.3	863.5	16,896.0
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

[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 IInsurans 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*										
2013	1H	240.5	136.0	898.1	955.6	389.0	2,973.4	3,362.5	170.6	112.8	206.3	6,082.3
	2H	475.6	307.3	1,803.0	1,960.1	845.9	6,157.3	7,003.2	292.2	222.5	496.2	12,559.9
2014	1H	240.0	152.0	985.0	1,018.9	334.1	3,281.3	3,615.4	133.3	122.0	281.1	6,547.7
	2H	465.8	320.1	1,944.6	2,036.6	902.9	6,580.1	7,483.0	264.8	233.8	555.4	13,304.2
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
		Perniagaan Global/*Global Business*										
2013	1H	318.9	179.9	1,138.4	978.5	389.2	3,059.3	3,448.5	175.5	130.3	272.4	6,642.4
	2H	635.8	409.2	2,323.1	2,025.2	846.8	6,376.2	7,223.1	297.9	254.9	652.1	13,821.3
2014	1H	324.1	207.9	1,335.8	1,065.1	334.9	3,461.8	3,796.7	138.5	142.7	325.8	7,336.6
	2H	626.6	433.0	2,632.8	2,184.0	904.4	6,876.3	7,780.6	273.9	274.2	680.6	14,885.6
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

[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*										
	*											
2013	1H	88.4	61.9	235.4	359.1	635.9	1,532.8	2,168.6	31.1	11.3	108.1	3,063.9
	2H	164.2	107.3	507.4	724.9	1,254.2	3,192.8	4,447.0	56.5	24.0	227.7	6,258.9
2014	1H	106.1	58.9	277.4	389.8	620.0	1,690.1	2,310.1	35.1	11.2	122.0	3,310.5
	2H	189.6	143.5	569.2	836.8	1,288.9	3,381.8	4,670.7	67.8	23.8	246.7	6,748.1
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
		Perniagaan Global/*Global Business*										
	*											
2013	1H	115.5	74.4	392.9	366.4	635.9	1,562.3	2,198.1	32.4	19.2	121.0	3,319.9
	2H	252.3	139.4	920.8	740.3	1,254.6	3,265.8	4,520.4	60.9	41.4	276.4	6,951.8
2014	1H	144.0	79.1	509.8	396.3	620.0	1,760.3	2,380.3	37.2	21.4	179.9	3,748.0
	2H	279.2	187.1	1,087.5	892.1	1,288.9	3,563.3	4,852.1	72.1	45.4	331.8	7,747.4
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

[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*										
	*											
2013	1H	76.4	126.7	314.9	378.8	859.9	1,637.2	2,497.1	36.6	17.4	70.8	3,518.8
	2H	149.5	176.5	608.2	740.3	1,688.4	3,412.3	5,100.7	74.8	26.7	178.0	7,054.7
2014	1H	92.4	71.9	287.0	433.3	1,058.1	1,697.6	2,755.7	27.0	14.3	133.3	3,814.8
	2H	193.2	164.8	723.0	866.1	1,892.2	3,426.1	5,318.3	68.9	22.6	257.5	7,614.4
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
		Perniagaan Global/*Global Business*										
	*											
2013	1H	123.6	151.6	495.6	405.9	868.6	1,675.6	2,544.2	40.0	30.9	72.6	3,864.4
	2H	242.4	224.8	1,104.5	796.8	1,687.5	3,532.5	5,220.0	82.4	56.1	207.3	7,934.2
2014	1H	135.3	109.8	479.0	433.6	1,058.1	1,787.6	2,845.7	30.5	28.6	190.3	4,252.8
	2H	294.5	234.9	1,233.8	927.2	1,892.2	3,663.8	5,556.0	74.4	52.8	326.0	8,699.6
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

[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*										
2013	1H	6,082.3	3,518.8	711.5	1,153.4	698.6	472.0	80.3	106.2	7.9	73.1	1,276.2
	2H	12,559.9	7,054.7	1,479.4	2,406.1	1,619.8	956.4	136.3	203.6	15.4	128.7	2,772.0
2014	1H	6,547.7	3,814.8	763.3	1,194.8	774.9	483.4	67.7	69.3	14.9	64.7	1,315.6
	2H	13,304.2	7,614.4	1,537.6	2,566.7	1,585.6	1,003.4	111.1	158.9	32.8	112.9	2,713.3
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	63.3	19.0	93.2	1,072.5
		Perniagaan Global/*Global Business*										
2013	1H	6,642.4	3,864.4	855.5	1,186.1	736.4	501.6	83.6	118.1	8.0	87.0	1,344.7
	2H	13,821.3	7,934.2	1,789.8	2,477.1	1,620.1	1,015.7	141.2	235.9	16.3	155.5	2,841.1
2014	1H	7,336.6	4,252.8	958.9	1,240.9	884.0	514.2	68.7	74.3	15.8	88.8	1,436.7
	2H	14,885.6	8,699.6	1,963.4	2,656.4	1,566.3	1,063.9	113.0	230.9	35.5	140.3	2,798.3
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	66.4	20.3	147.8	1,221.3

[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*											
	*												
2013	1H	7,252.0	2,468.4	5,528.1	7,050.3	4,959.1	17,537.5	149.7	91.7	720.9	1,400.9	33.3	29,654.5
	2H	6,842.0	2,064.0	5,908.4	7,064.0	5,888.4	18,860.8	148.0	91.5	781.7	1,736.6	45.6	30,570.3
2014	1H	7,200.3	2,495.9	6,081.5	7,305.7	5,977.2	19,364.4	153.7	83.8	779.8	1,856.2	24.8	31,958.9
	2H	7,402.5	2,368.3	6,279.7	7,377.0	6,421.6	20,078.3	154.4	80.1	852.4	2,070.2	32.4	33,038.6
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
		Perniagaan Global/*Global Business*											
	*												
2013	1H	7,911.9	2,878.9	6,492.9	7,152.4	4,959.3	18,604.6	149.7	91.7	720.9	1,623.7	743.6	32,725.0
	2H	7,635.7	2,469.6	6,826.0	7,179.6	5,889.3	19,894.9	148.0	91.5	781.7	1,999.5	823.2	33,844.2
2014	1H	7,986.4	2,976.9	7,139.8	7,427.8	5,978.5	20,546.0	153.7	83.8	779.8	2,164.9	721.2	35,412.7
	2H	7,989.1	2,842.3	7,045.4	7,514.4	6,423.3	20,983.1	154.4	80.1	852.4	2,416.2	1,084.4	36,402.0
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

[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.

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

Sumber: Bank Negara Malaysia

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											
	*												
2013	1H	800.6	986.4	1,787.0	223.7	0.0	223.7	0.0	0.0	0.0	1,024.4	986.4	2,010.8
	2H	1,341.7	1,712.4	3,054.1	509.4	0.0	509.4	0.0	0.0	0.0	1,851.1	1,712.4	3,563.5
2014	1H	497.1	893.4	1,390.5	394.5	0.0	394.5	0.0	0.0	0.0	891.6	893.4	1,785.0
	2H	1,029.7	1,668.1	2,697.8	802.2	0.3	802.5	0.0	0.0	0.0	1,831.9	1,668.4	3,500.3
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
		Perniagaan Global/*Global Business*											
	*												
2013	1H	800.6	986.4	1,787.0	223.7	0.0	223.7	0.0	0.0	0.0	1,024.4	986.4	2,010.8
	2H	1,341.7	1,712.4	3,054.1	509.4	0.0	509.4	0.0	0.0	0.0	1,851.1	1,712.4	3,563.5
2014	1H	497.1	893.4	1,390.5	394.5	0.0	394.5	0.0	0.0	0.0	891.6	893.4	1,785.0
	2H	1,029.7	1,668.1	2,697.8	802.2	0.3	802.5	0.0	0.0	0.0	1,831.9	1,668.4	3,500.3
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

[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																				
	*																					
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
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
		Perniagaan Global/*Global Business*																				
	*																					
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
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

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

Sumber : Bank Negara Malaysia

[†] *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														
	*															
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
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
		Perniagaan Global/*Global Business*														
	*															
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
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

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

RM juta/*RM million*

Tempoh/*Period*		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									
	*										
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
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
		Perniagaan Global/*Global Business*									
	*										
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
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

[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											
	*												
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.5
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.0	0.0	17,952.1
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.4	0.0	18,925.6
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.3	0.0	19,619.2
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
		Perniagaan Global/*Global Business*											
	*												
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.6
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.1	0.0	17,952.2
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.5	0.0	18,925.7
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.4	0.0	19,619.3
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

[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	30.7	294.2	155.2	198.7	641.7	840.4	17.1	6.4	34.9	1,403.4
		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	30.7	294.2	155.2	198.7	641.7	840.4	17.1	6.4	34.9	1,403.4

[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*		Perniagaan dalam Malaysia/*Business within Malaysia*										
		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*				
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	2.3	30.5	26.6	130.5	334.1	464.6	2.4	0.4	6.1	533.9
		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	2.3	30.5	26.6	130.5	334.1	464.6	2.4	0.4	6.1	533.9

[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	9.8	51.9	10.2	15.0	58.2	45.6	48.5	(29.6)	0.6	1.8	36.8
		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	9.8	51.9	10.2	15.0	58.2	45.6	48.5	(29.6)	0.6	1.8	36.8

[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	5.5	9.6	188.3	136.2	183.2	606.2	789.4	4.9	6.3	18.7	1,158.9
		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	5.5	9.6	188.3	136.2	183.2	606.2	789.4	4.9	6.3	18.7	1,158.9

[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 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	0.5	5.0	19.1	20.4	106.6	276.2	382.8	-1.5	0.0	0.3	426.7
		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	0.5	5.0	19.1	20.4	106.6	276.2	382.8	(1.5)	0.0	0.3	426.7

[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	1,158.9	426.7	83.1	354.4	294.6	65.1	3.5	4.2	3.3	277.9	86.3
		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	1,158.9	426.7	83.1	354.4	294.6	65.1	3.5	4.2	3.3	277.9	86.3

[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	302.0	0.0	3,521.1
		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	302.0	0.0	3,521.1

[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