BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

APRIL / April

2017

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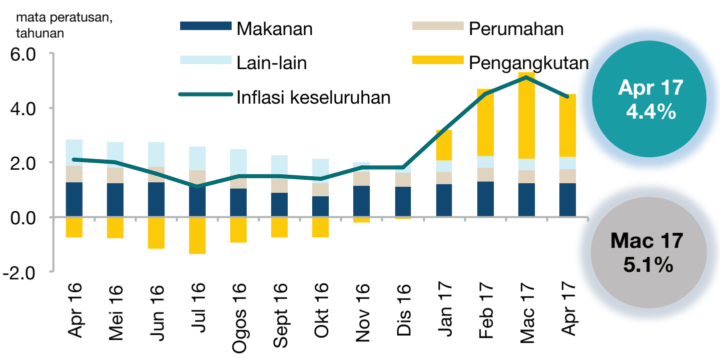
BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Inflasi lebih rendah pada bulan April 2017

Sumbangan kepada Inflasi Keseluruhan

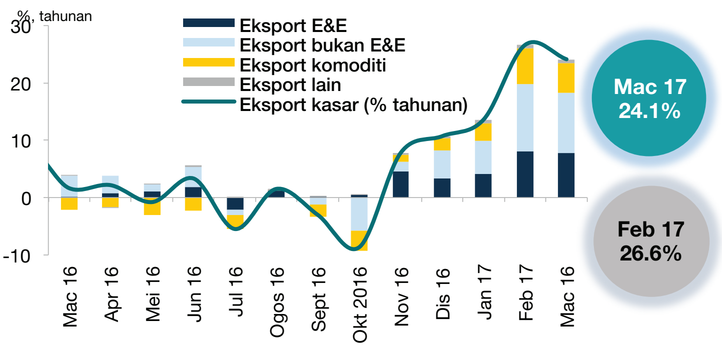


Sumber: Bank Negara Malaysia

- Inflasi keseluruhan lebih rendah pada 4.4% (Mac: 5.1%), kerana harga bahan api dalam negeri menurun pada bulan itu (purata harga petrol RON95 ialah RM2.13 seliter pada bulan April berbanding dengan RM2.30 seliter pada bulan Mac).
- Pada bulan April, inflasi teras kekal tidak berubah pada 2.5%.

Pertumbuhan semua kategori eksport kukuh

Eksport Malaysia Mengikut Produk

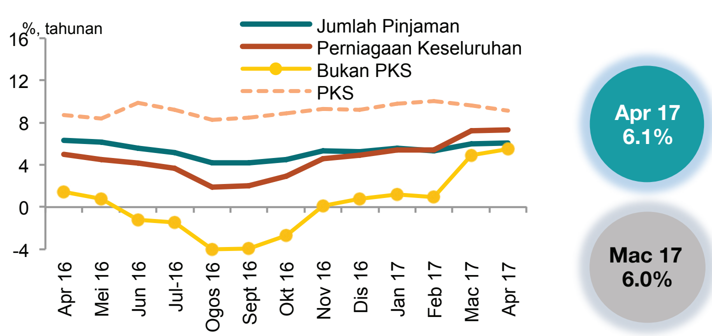


Sumber: MATRADE

- Eksport meningkat dengan kukuh sebanyak 24.1% pada bulan Mac 2017. Pertumbuhan eksport barangan perkilangan terus didorong oleh peranti separa konduktor dan keluaran petroleum. Eksport komoditi juga lebih tinggi, disokong oleh harga dan permintaan untuk minyak mentah, LNG dan getah.
- Pada masa hadapan, eksport akan terus disokong oleh permintaan global yang bertambah baik

Pertumbuhan pinjaman lebih tinggi didorong pinjaman kepada perniagaan

Pinjaman Sistem Perbankan Terkumpul (Pertumbuhan Tahunan)



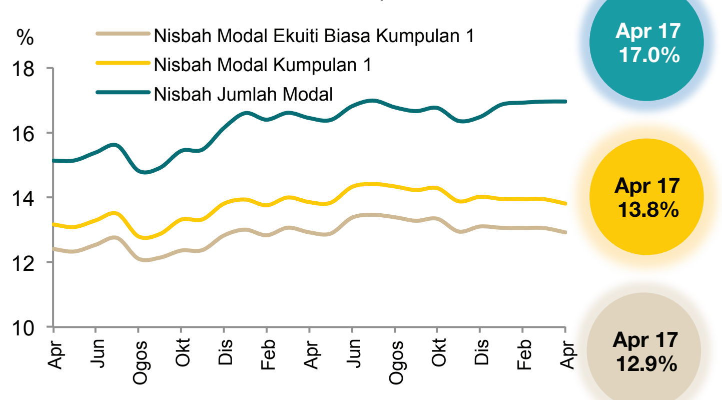
Nota: Bagi jumlah pinjaman perniagaan, 50.6% adalah untuk bukan PKS dan 49.4% bagi PKS.
Sumber: Bank Negara Malaysia

- Pertumbuhan jumlah pinjaman terkumpul meningkat kepada 6.1% pada bulan April 2017 (Mac 2017: 6.0%), didorong terutamanya oleh pinjaman yang lebih tinggi kepada peniagaan, tidak termasuk PKS (April 17: 5.5%; Mac 17: 4.9%). Pertumbuhan pinjaman perniagaan yang lebih tinggi ini disokong oleh pembiayaan modal kerja.
- Pada masa hadapan, pertumbuhan pinjaman perniagaan dijangka disokong oleh pelaburan dalam negeri, terutamanya dalam sektor perkilangan dan perkhidmatan.

Sorotan Bulanan
April 2017

Permodalan sistem perbankan kekal kukuh

Nisbah Kecukupan Modal

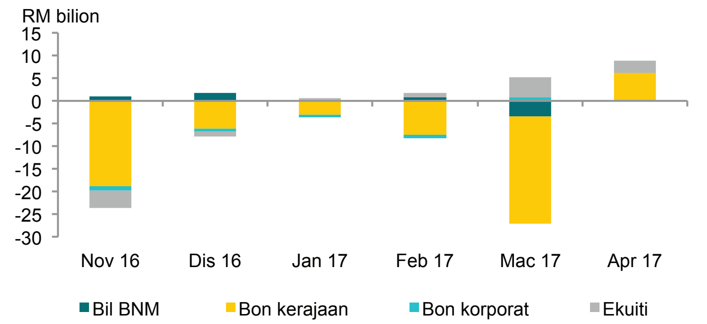


Sumber: Bank Negara Malaysia

- Institusi kewangan berada pada kedudukan yang baik untuk berdepan dengan apa-apa kejutan makroekonomi dan kewangan yang buruk, memandangkan terdapat penampan modal sebanyak RM132.5 bilion pada bulan April 2017.
- Lebih 75% daripada jumlah modal terdiri daripada ekuiti, perolehan tertahan dan rizab berkualiti tinggi yang berupaya menyerap kerugian.

Keadaan pasaran kewangan domestik terus teratur

Aliran Portfolio Bukan Pemastautin Mengikut Instrumen

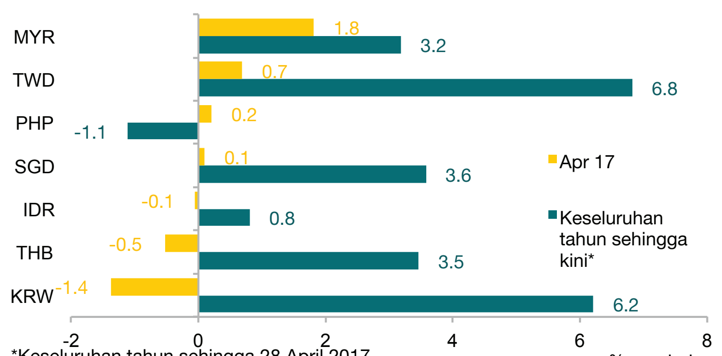


Nota: Bon kerajaan termasuk Sekuriti Kerajaan Malaysia (MGS), Terbitan Pelaburan Kerajaan (GII) dan Sukuk Perumahan Kerajaan (SPK)
Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pasaran ekuiti terus menerima aliran masuk bukan pemastautin dalam keadaan sentimen dalam negeri yang bertambah baik berikutan perolehan korporat yang lebih baik daripada jangkaan.
- Sikap optimis terhadap ekonomi Malaysia berikutan lebihan akaun semasa dan prospek perdagangan yang bertambah baik menyebabkan aliran masuk semula bukan pemastautin ke dalam pasaran bon domestik pada bulan itu. Kadar hasil bon juga merosot dalam keadaan sokongan yang berterusan daripada pelabur institusi domestik.

Ringgit mencatat prestasi terbaik dalam rantau ini pada bulan April

Prestasi Mata Wang Terpilih Berbanding dengan Dolar AS



*Keseluruhan tahun sehingga 28 April 2017
Sumber : Bank Negara Malaysia

- Ringgit menambah nilai sebanyak 1.8% berbanding dengan dolar AS pada bulan April susulan aliran masuk ke dalam pasaran bon dan ekuiti.
- Ringgit disokong oleh pengumuman langkah-langkah oleh Jawatankuasa Pasaran Kewangan pada bulan itu, khususnya untuk meningkatkan mudah tunai dalam pasaran bon dan membolehkan fleksibiliti melindung nilai yang lebih besar dalam pasaran dalam negeri.

Perangkaan Utama Monetari dan Kewangan

		Feb 17		Mac 17		Apr 17	
		Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Kadar Faedah pada akhir tempoh [purata bagi bulan]							
Kadar Dasar Semalaman (OPR)		3.00		3.00		3.00	
Antara bank:	Semalaman	3.00 [3.00]		3.00 [3.00]		3.00 [3.00]	
	1 minggu	3.03 [3.03]		3.04 [3.04]		3.02 [3.02]	
	1 bulan	3.08 [3.10]		3.08 [3.09]		3.08 [3.09]	
	3 bulan	3.49 [3.44]		3.38 [3.32]		3.43 [3.43]	
Deposit tetap bank perdagangan:	1 bulan	2.87		2.87		2.87	
	3 bulan	2.92		2.92		2.93	
Kadar pinjaman asas (BLR) bank perdagangan		6.66		6.66		6.65	
Kadar asas berwajaran [6]		3.62		3.62		3.61	
Kadar pinjaman purata berwajaran bank perdagangan		5.21		5.20		5.19	
Sistem Perbankan							
Pembiayaan bersih[1]		2,194.3	5.4	2,222.0	6.8	2,228.6	7.1
Nisbah pinjaman kepada deposit (%) [2]		88.4		88.8		88.8	
Nisbah Pinjaman kepada dana (%) [2&3]		83.1		82.8		82.8	
Nisbah Pinjaman kepada dana dan ekuiti (%) [2,3&4]		74.0		74.0		74.1	
Pinjaman terkumpul dalam RM bilion		1,527.3	5.3	1,536.0	6.0	1,536.3	6.1
Pinjaman yang dipohon (pada tempoh berkenaan)		61.2	21.2	76.6	6.4	64.7	0.6
Pinjaman yang diluluskan (pada tempoh berkenaan)		26.1	17.4	35.9	28.9	27.2	0.3
Pinjaman yang dikeluarkan (pada tempoh berkenaan)		80.5	3.3	106.5	15.6	83.4	2.5
Pinjaman yang dibayar balik (pada tempoh berkenaan)		85.4	7.1	101.9	10.4	86.6	1.3
Agregat Monetari							
Wang rizab		139.8	4.7	139.4	7.2	141.5	6.3
M1		387.6	5.6	386.8	9.2	387.0	11.0
M2		1,664.2	4.3	1,670.6	4.6	1,666.8	4.6
M3		1,668.7	4.1	1,676.0	4.5	1,672.6	4.4
Keadaan Sistem Perbankan							
Nisbah jumlah modal (%) [5]		16.9		17.0		17.0	
Nisbah modal kumpulan 1 (%) [5]		13.9		13.9		13.8	
Nisbah modal ekuiti biasa kumpulan 1 (%) [5]		13.1		13.1		12.9	
Nisbah pinjaman terjejas bersih (%)		1.2		1.2		1.3	
Rizab Antarabangsa BNM (akhir tempoh)							
Rizab bersih dalam RM bilion		426.2		422.1		425.1	
Rizab bersih dalam Dolar AS bilion (bersamaan)		95.0		95.4		96.1	
Bilangan bulan import tertangguh		8.5		8.2		7.9	
Harga							
Indeks Harga Pengguna (IHP) (2010=100)		4.5		5.1		4.4	

[1] Terdiri daripada pinjaman sistem perbankan dan institusi kewangan pembangunan (IKP) dan bon korporat terkumpul (tidak termasuk bukan pemastautin dan terbitan Cagamas)

[2] Deposit tidak termasuk deposit yang diterima daripada institusi perbankan. Pinjaman tidak termasuk pinjaman yang dijual kepada Cagamas dan pinjaman yang diberikan kepada institusi perbankan. Mulai Julai 2015, pinjaman tidak temasuk pembiayaan oleh Akaun Pelaburan Islam

[3] Dana terdiri daripada deposit dan semua instrumen hutang (termasuk hutang subordinat, sijil hutang/sukuk yang diterbitkan, kertas komersial dan nota berstruktur)

[4] Ekuiti terdiri daripada saham biasa dan saham keutamaan, premium saham dan perolehan tertahan

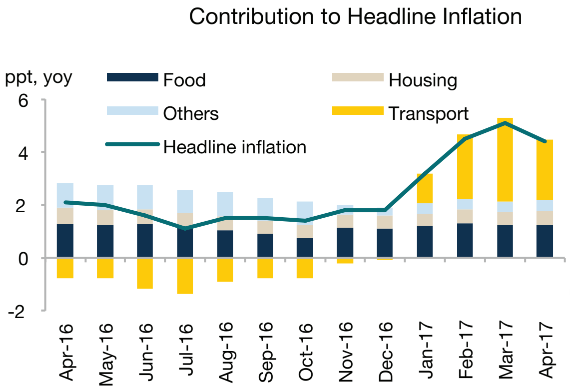
[5] Mulai bulan Januari 2013, komponen modal dilaporkan berdasarkan Rangka Kerja Kecukupan Modal Basel III

[6] Pada 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas (BLR) sebagai kadar rujukan utama untuk pinjaman runcit berkadar terapung baharu dan kemudahan pembiayaan baharu. Wajaran berdasarkan bahagian setiap bank daripada semua pinjaman berkadar terapung terkumpul

Sumber: Bank Negara Malaysia

Monthly Highlights
April 2017

Inflation trended lower in April 2017



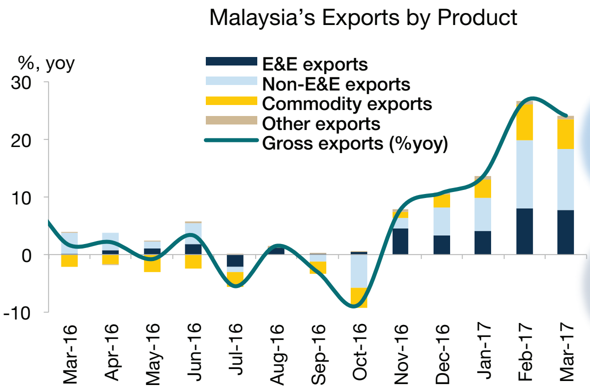
Source: Bank Negara Malaysia

Apr 17
4.4%

Mar 17
5.1%

- Headline inflation declined to 4.4% (March: 5.1%), as domestic fuel prices were lower during the month (RON95 petrol prices averaged RM2.13 per litre during the month compared to RM2.30 in the previous month).
- During the month, core inflation remained unchanged at 2.5%.

Robust growth in all export categories



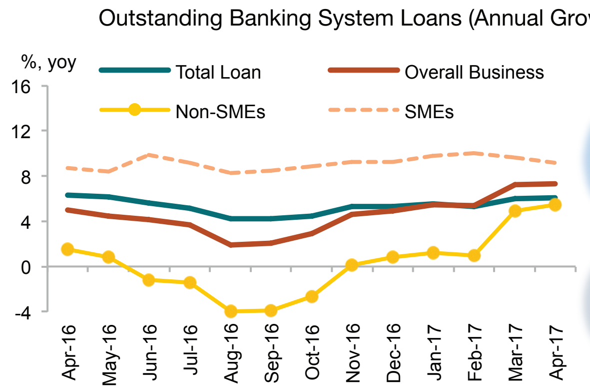
Source: MATRADE

Mar 17
24.1%

Feb 17
26.6%

- Exports recorded a robust growth of 24.1% in March 2017. Manufactured export growth continued to be driven by semiconductor devices and petroleum products. Commodity exports also increased, supported by prices and demand for crude oil, LNG and rubber.
- Going forward, exports will continue to be supported by the improvement in global demand.

Higher total loan growth driven by loans to businesses



Note: For total business loans, 50.6% is non-SMEs and 49.4% is SMEs.
Source: Bank Negara Malaysia

Apr 17
6.1%

Mar 17
6.0%

- Outstanding total loan growth increased to 6.1% in April 2017 (Mar 2017: 6.0%), primarily driven by higher growth of loans to businesses other than SMEs (Apr 17: 5.5%; Mar 17: 4.9%). Higher business loan growth was supported by working capital financing.
- Going forward, business loan growth is expected to be underpinned by domestic investment, particularly in the manufacturing and services sectors.

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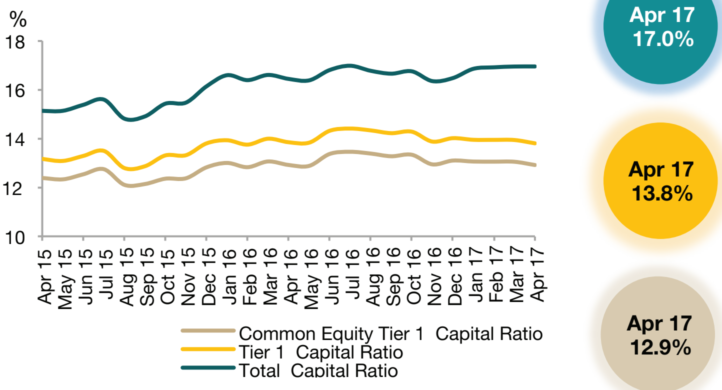
Monthly Highlights
April 2017

Banking system capitalisation remained strong

Capital Adequacy Ratios

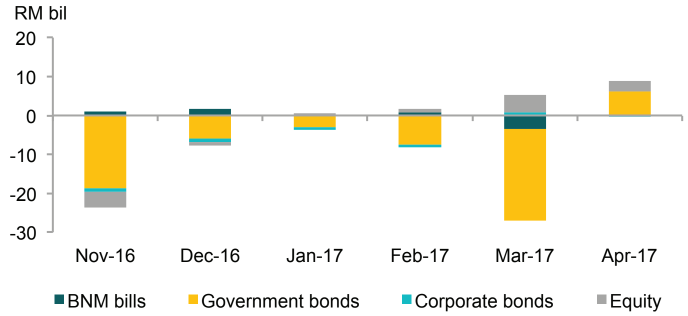


Source: Bank Negara Malaysia

- Financial institutions are well-positioned to withstand any adverse macroeconomic and financial shocks, with capital buffers of RM132.5 billion as at April 2017.
- More than 75% of total capital continued to be represented by high quality loss absorbing capital in the form of equity, retained earnings and reserves.

Domestic financial market conditions remained orderly

Non-Resident Portfolio Flows by Instrument

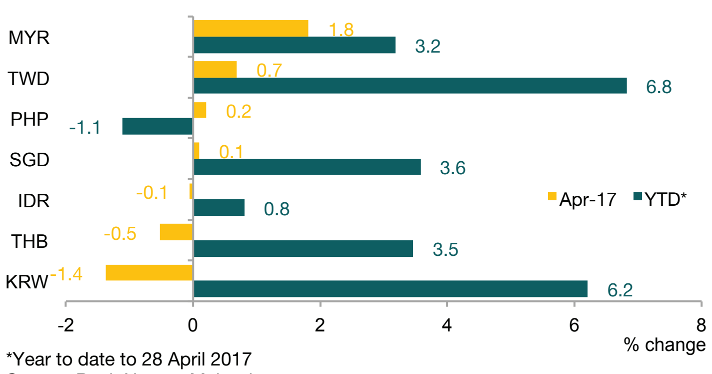


Note: Government bonds include Malaysian Government Securities (MGS), Government Investment Issues (GII) and Sukuk Perumahan Kerajaan (SPK)
Source: Bank Negara Malaysia, Bursa Malaysia

- The equity market continued to receive non-resident inflows amid improved domestic sentiments following better-than-expected corporate earnings.
- Optimism about the Malaysian economy, given the improving current account surplus and trade outlook resulted in a resumption of non-resident inflows into the domestic bond market during the month. Bond yields also declined amid continued support from domestic institutional investors.

The ringgit was the best performer in the region in April

Selected Currencies Performance against US Dollar



*Year to date to 28 April 2017
Source: Bank Negara Malaysia

- The ringgit appreciated by 1.8% against the US dollar in April following inflows into both the bond and equity markets.
- The ringgit was supported by the announcement of measures by the Financial Markets Committee, specifically to enhance liquidity in the bond market and allow for greater hedging flexibility in the onshore market.

Key Monetary and Financial Statistics

		Feb 17		Mar 17		Apr 17	
		O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Interest Rates at end-period [average for the month]							
Overnight Policy Rate (OPR)		3.00		3.00		3.00	
Interbank:	Overnight	3.00 [3.00]		3.00 [3.00]		3.00 [3.00]	
	1-week	3.03 [3.03]		3.04 [3.04]		3.02 [3.02]	
	1-month	3.08 [3.10]		3.08 [3.09]		3.08 [3.09]	
	3-month	3.49 [3.44]		3.38 [3.32]		3.43 [3.43]	
Fixed deposits of commercial banks:	1-month	2.87		2.87		2.87	
	3-month	2.92		2.92		2.93	
BLR of commercial banks		6.66		6.66		6.65	
Weighted Base Rate [6]		3.62		3.62		3.61	
Weighted ALR of commercial banks		5.21		5.20		5.19	
Banking System							
Net financing[1]		2,194.3	5.4	2,222.0	6.8	2,228.6	7.1
Loan to deposit ratio (%) [2]		88.4		88.8		88.8	
Loan to fund ratio (%) [2&3]		83.1		82.8		82.8	
Loan to fund and equity ratio (%) [2,3&4]		74.0		74.0		74.1	
Loans outstanding in RM billion		1,527.3	5.3	1,536.0	6.0	1,536.3	6.1
Loans applied (during the period)		61.2	21.2	76.6	6.4	64.7	0.6
Loans approved (during the period)		26.1	17.4	35.9	28.9	27.2	0.3
Loans disbursed (during the period)		80.5	3.3	106.5	15.6	83.4	2.5
Loans repaid (during the period)		85.4	7.1	101.9	10.4	86.6	1.3
Monetary Aggregates							
Reserve money		139.8	4.7	139.4	7.2	141.5	6.3
M1		387.6	5.6	386.8	9.2	387.0	11.0
M2		1,664.2	4.3	1,670.6	4.6	1,666.8	4.6
M3		1,668.7	4.1	1,676.0	4.5	1,672.6	4.4
Banking System Health							
Total capital ratio (%) [5]		16.9		17.0		17.0	
Tier 1 capital ratio (%) [5]		13.9		13.9		13.8	
Common equity tier 1 capital ratio (%) [5]		13.1		13.1		12.9	
Net impaired loans ratio (%)		1.2		1.2		1.3	
BNM International Reserves (end-period)							
Net Reserves in RM billion		426.2		422.1		425.1	
Net Reserves in USD billion (equivalent)		95.0		95.4		96.1	
Months of retained imports		8.5		8.2		7.9	
Prices							
Consumer Price Index (CPI) (2010=100), (%)		4.5		5.1		4.4	

[1] Comprises banking system and development financial institutions (DFI) loans outstanding and corporate bond outstanding (excludes non-resident and Cagamas issuances)

[2] Deposits exclude deposits accepted from banking institutions. Loans exclude loans sold to Cagamas and loans extended to banking institutions. Beginning July 2015, loans exclude financing funded by Islamic Investment accounts

[3] Funds comprise deposits and all debt instruments (including subordinated debt, debt certificates/ sukuk issued, commercial paper and structured notes)

[4] Equity comprises ordinary and preferred shares, share premium and retained earnings

[5] Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

[6] On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the main reference rate for new retail floating-rate loans and financing facilities. Weights are based on individuals banks' share of all outstanding floating-rate loans

Source: Bank Negara Malaysia

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*: Mata Wang dalam Edaran / *Currency in Circulation*	Rizab Berkanun / *Required Reserves*	Lebihan Rizab / *Excess Reserves*	Deposit oleh Sektor Swasta / *Deposits of the Private Sector*	Faktor-faktor yang Mempengaruhi Wang Rizab / *Factors Affecting Reserve Money*: Tuntutan Bersih ke atas Kerajaan / Net Claims on Government: Jumlah / *Total*	Tuntutan ke atas Kerajaan / *Claims on Government*	Tolak: Deposit Kerajaan / *Less: Deposits of Government*	Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector*	Operasi Luar[2] / *External Operations* [2]	Pengaruh Lain / *Other Influences*
2014		124,759.9	67,825.8	46,532.0	10,402.1	-	(2,808.9)	2,454.7	5,263.6	5,640.7	400,059.5	(278,131.5)
2015		137,326.7	76,351.3	48,881.4	12,094.0	-	(8,296.1)	1,916.8	10,212.9	5,892.0	401,086.7	(261,355.8)
2016		141,295.3	85,206.8	43,286.8	12,801.8	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2015	3	131,359.7	71,689.9	48,876.3	10,793.6	-	(5,991.1)	2,325.2	8,316.3	5,780.7	382,794.1	(251,223.9)
	4	132,688.8	72,354.1	49,331.5	11,003.2	-	(8,338.4)	2,325.2	10,663.6	5,828.6	385,492.4	(250,293.8)
	5	131,332.8	73,277.8	49,061.9	8,993.1	-	(15,500.1)	2,325.2	17,825.3	5,846.9	387,441.8	(246,455.8)
	6	132,370.0	72,543.9	48,330.1	11,496.1	-	(19,308.2)	2,474.2	21,782.4	5,898.8	391,023.9	(245,244.4)
	7	132,838.2	73,844.9	48,802.0	10,191.4	-	(17,461.8)	2,474.2	19,936.0	5,911.4	357,576.4	(213,187.7)
	8	134,809.7	74,983.9	49,664.8	10,161.0	-	(13,184.5)	2,680.8	15,865.3	5,912.0	350,578.3	(208,496.1)
	9	133,681.0	74,652.7	48,847.1	10,181.2	-	(4,160.0)	2,346.7	6,506.7	5,967.5	406,784.4	(274,910.9)
	10	134,551.2	75,334.2	49,552.3	9,664.8	-	(8,499.4)	2,116.8	10,616.2	5,943.8	409,593.8	(272,486.9)
	11	134,556.3	75,352.5	48,625.2	10,578.6	-	(8,191.6)	1,916.7	10,108.4	5,973.7	411,766.5	(274,992.3)
	12	137,326.7	76,351.3	48,881.4	12,094.0	-	(8,296.1)	1,916.8	10,212.9	5,892.0	401,086.7	(261,355.8)
2016	1	144,086.8	81,405.8	50,022.3	12,658.7	-	(2,440.3)	1,877.1	4,317.4	5,948.6	402,050.1	(261,471.6)
	2	133,460.4	80,008.0	42,031.1	11,421.3	-	(6,223.6)	2,019.5	8,243.1	6,031.5	402,409.4	(268,757.0)
	3	129,960.0	78,568.2	41,572.2	9,819.6	-	(8,204.4)	2,049.7	10,254.1	6,095.9	374,155.3	(242,086.8)
	4	133,161.7	79,577.5	43,524.0	10,060.2	-	(6,568.2)	2,049.6	8,617.8	6,187.5	373,921.6	(240,379.3)
	5	131,402.0	79,335.1	41,224.0	10,843.0	-	(11,877.7)	2,077.2	13,955.0	6,282.5	375,185.4	(238,188.1)
	6	136,532.2	82,685.7	42,327.2	11,519.3	-	(7,005.6)	2,899.6	9,905.3	6,366.1	382,775.3	(245,603.6)
	7	135,303.6	81,065.3	43,722.4	10,515.8	-	(8,044.0)	1,643.0	9,687.1	6,405.0	383,490.1	(246,547.4)
	8	134,240.0	80,687.2	42,938.0	10,614.8	-	(17,618.9)	1,643.0	19,261.9	6,488.4	384,344.4	(238,973.9)
	9	136,025.8	82,046.2	42,851.7	11,127.8	-	(3,908.1)	1,643.0	5,551.2	6,585.7	397,159.5	(263,811.4)
	10	135,189.9	82,129.3	42,477.1	10,583.6	-	(8,745.6)	1,643.0	10,388.7	6,706.0	397,723.3	(260,493.8)
	11	136,081.7	82,436.6	43,127.3	10,517.9	-	(665.7)	3,576.5	4,242.2	6,787.3	391,823.0	(261,862.8)
	12	141,295.3	85,206.8	43,286.8	12,801.8	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2017	1	148,121.1	91,982.1	42,646.0	13,493.0	-	(8,455.4)	4,058.4	12,513.7	6,655.8	417,820.9	(267,900.2)
	2	139,796.9	87,857.3	39,508.6	12,431.0	-	(2,469.0)	3,860.5	6,329.5	6,640.5	418,085.9	(282,460.4)
	3	139,368.0	88,035.1	39,695.1	11,637.8	-	647.2	5,966.1	5,318.9	6,660.2	414,021.8	(281,961.3)
	4	141,544.6	89,200.7	40,972.0	11,371.9	-	(3,028.3)	3,311.6	6,339.9	6,667.1	417,038.7	(279,133.0)

[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[12]	RM2[9]	RM5[12]	RM10[12]	RM20[7,12]	RM50[10]	RM100[12]	RM500[7]	RM1,000[2]	1 sen	5 sen[11]	10 sen[11]	20 sen[11, 13]	50 sen[11]	RM1[3]	RM5[3]	RM10[6]	RM15[4]	RM25[4,8]	RM100[3]	RM200[6]	RM250[5]	RM500[4]
2014		77,734.6	1,905.5	126.5	1,575.1	4,418.3	1,626.4	36,375.3	29,003.1	74.8	24.5	43.4	160.3	631.3	799.5	862.5	32.7	9.7	2.9	1.4	14.9	12.0	12.8	8.4	13.2
2015		88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,570.5	33,810.5	74.8	24.5	43.3	173.1	677.0	868.1	947.6	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
2016		97,751.4	2,214.7	126.0	1,979.7	5,247.4	2,490.6	43,405.7	39,163.9	74.7	24.5	43.3	187.0	718.9	931.2	1,035.0	32.6	9.7	3.1	1.4	14.9	12.7	12.8	8.4	13.2
2015	3	81,554.5	2,043.8	126.5	1,834.1	5,065.5	1,687.8	37,251.9	30,791.2	74.8	24.5	43.4	162.8	642.3	815.7	882.3	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	4	82,811.2	1,989.4	126.4	1,770.6	4,930.6	1,716.6	38,310.4	31,194.9	74.8	24.5	43.4	163.6	646.5	821.7	889.8	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	5	81,849.2	1,959.8	126.4	1,736.4	4,823.7	1,666.3	37,722.0	31,024.7	74.8	24.5	43.4	164.6	650.4	827.6	896.5	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	6	83,873.9	2,236.6	126.4	1,932.0	5,067.9	1,755.8	38,273.0	31,671.4	74.8	24.5	43.4	166.1	654.8	834.4	904.6	32.7	9.7	2.9	1.4	14.9	12.2	12.8	8.4	13.2
	7	83,828.6	2,349.0	126.4	2,002.5	5,091.3	1,771.7	38,046.8	31,613.1	74.8	24.5	43.4	167.2	658.4	839.8	911.5	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	8	84,882.9	2,235.4	126.4	1,900.4	4,900.4	1,741.5	38,858.7	32,274.5	74.8	24.5	43.3	168.6	662.1	845.8	918.2	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	9	84,674.7	2,133.0	126.4	1,823.6	4,830.7	1,723.8	38,697.3	32,476.5	74.8	24.5	43.3	170.1	665.9	851.5	925.2	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	10	84,773.9	2,077.4	126.3	1,773.9	4,789.5	1,924.3	38,435.4	32,765.4	74.8	24.5	43.3	171.3	669.7	857.1	932.8	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	11	85,672.8	2,040.3	126.3	1,747.3	4,755.4	1,983.5	38,977.9	33,144.3	74.8	24.5	43.3	172.1	673.1	862.1	939.5	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	12	88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,570.5	33,810.5	74.8	24.5	43.3	173.1	677.0	868.1	947.6	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
2016	1	93,644.5	2,264.3	126.3	2,102.3	5,966.6	2,286.3	42,340.1	35,625.1	74.8	24.5	43.3	174.2	680.4	873.6	954.4	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	2	91,184.1	2,212.1	126.3	2,054.0	5,674.8	2,168.1	40,862.9	35,136.5	74.8	24.5	43.3	175.4	683.7	878.5	961.0	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	3	88,187.8	2,143.2	126.2	1,964.1	5,306.6	2,080.3	38,989.3	34,607.6	74.8	24.5	43.3	176.8	688.0	885.0	969.7	32.6	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	4	89,393.6	2,104.6	126.1	1,906.9	5,218.4	2,117.0	39,915.5	35,016.3	74.8	24.5	43.3	178.2	691.5	890.6	977.5	32.6	9.7	3.0	1.4	14.9	12.4	12.8	8.4	13.2
	5	89,955.0	2,207.7	126.1	1,965.6	5,271.0	2,125.9	39,992.0	35,259.9	74.8	24.5	43.3	179.4	695.5	896.0	984.8	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	6	93,585.2	2,462.9	126.1	2,169.8	5,492.3	2,237.7	41,511.3	36,559.2	74.8	24.5	43.3	180.8	699.4	901.6	993.0	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	7	91,259.9	2,435.9	126.1	2,123.2	5,257.3	2,176.6	40,286.3	35,813.7	74.8	24.5	43.3	181.7	702.5	906.0	999.5	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	8	91,059.0	2,332.3	126.1	2,009.9	5,079.6	2,217.3	40,168.5	36,068.1	74.8	24.5	43.3	182.7	705.8	911.3	1,006.3	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	9	92,177.3	2,261.0	126.1	1,945.0	5,029.9	2,279.8	40,645.7	36,815.7	74.8	24.5	43.3	183.8	709.0	916.5	1,013.7	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	10	92,442.3	2,208.7	126.0	1,909.6	4,988.9	2,291.5	40,690.5	37,137.8	74.8	24.5	43.3	184.8	712.0	920.9	1,020.5	32.6	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	11	92,684.0	2,160.3	126.0	1,878.8	4,912.4	2,287.3	40,520.9	37,692.2	74.8	24.5	43.3	185.9	715.5	925.9	1,027.7	32.6	9.7	3.1	1.4	14.9	12.6	12.8	8.4	13.2
	12	97,751.4	2,214.7	126.0	1,979.7	5,247.4	2,490.6	43,405.7	39,163.9	74.7	24.5	43.3	187.0	718.9	931.2	1,035.0	32.6	9.7	3.1	1.4	14.9	12.7	12.8	8.4	13.2
2017	1	105,220.1	2,374.4	126.0	2,167.9	6,029.0	2,715.8	46,894.5	41,773.4	74.7	24.5	43.3	188.0	722.3	935.7	1,041.7	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	2	99,829.3	2,322.0	126.0	2,116.5	5,649.2	2,551.1	43,686.1	40,223.3	74.7	24.5	43.3	189.0	725.6	940.5	1,048.6	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	3	99,452.2	2,278.1	126.0	2,057.2	5,487.3	2,545.2	43,413.6	40,372.9	74.7	24.5	43.3	190.0	728.9	945.7	1,056.0	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2
	4	100,131.9	2,238.0	126.0	2,017.8	5,382.1	2,621.6	43,903.1	40,656.0	74.7	24.4	43.3	191.1	732.0	950.4	1,062.4	32.6	9.7	3.1	1.4	14.9	12.8	12.8	8.4	13.2

1 Bank Negara Malaysia mula mengeluarkan mata wang (Malaysia) pada 12 Jun 1967.
2 Bank Negara Malaysia mula mengeluarkan wang kertas RM1,000 pada 2 September 1968.
3 Duit syiling satu ringgit dikeluarkan mulai 27 Januari 1969 dan duit syiling RM5 dan RM100 dikeluarkan mulai 30 Ogos 1971.
4 Duit syiling RM15, RM25 dan RM500 dikeluarkan mulai 19 Januari 1976.
5 Duit syiling RM250 dikeluarkan mulai 18 Oktober 1976.
6 Duit syiling RM10 dan RM200 dikeluarkan mulai 15 Disember 1976.
7 Wang kertas RM20 dan RM500 dikeluarkan mulai 1 September 1982.
8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 31 Januari 1989.
9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.
10 Wang kertas siri baharu RM50 dikeluarkan mulai 24 Disember 2007.
11 Duit syiling siri baharu 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012.
12 Wang kertas siri baharu RM1, RM5, RM10, RM20, RM100 dikeluarkan mulai 16 July 2012.
13 Duit syiling 25sen dikeluarkan pada 8 April 2003, 31 Januari 2005 dan 8 Mei 2006.

1 Bank Negara Malaysia commenced the issue of Malaysia currency on 12 June 1967.
2 Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.
3 The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.
4 The RM15, RM25 and RM500 coins was issued from 19 January 1976.
5 The RM250 coin was issued from 18 October 1976.
6 The RM10 and RM200 coins was issued from 15 December 1976.
7 The RM20 and RM500 notes was issued from 1 September1982.
8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 31 January 1989.
9 The RM2 note was issued from 5 February 1996.
10 The new banknote series RM50 was issued from 24 December 2007.
11 The new coin series 5cent, 10cent, 20cent and 50cent coins was issued from 16 January 2012.
12 The new banknote series RM1, RM5, RM10, RM20, RM100 was issued from 16 July 2012.
13 The 25 sen coins was issued on 8 April 2003, 31January 2005 and 8 May 2006.

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

RM juta / *RM million*

Akhir tempoh / *End of period*		M3												
			M2											Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5]
				M1			Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money*[1]							
		Jumlah / *Total*	Jumlah / *Total*	Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]	
2015	1	1,553,557.5	1,545,765.7	346,300.4	71,144.0	275,156.4	1,199,465.3	137,074.4	715,856.8	25,596.6	0.0	97,407.1	223,530.3	7,791.8
	2	1,560,368.9	1,552,127.2	351,432.0	74,812.3	276,619.8	1,200,695.2	139,031.3	724,818.8	24,917.7	46.1	100,710.4	211,170.8	8,241.7
	3	1,589,250.3	1,583,077.5	360,340.5	72,250.3	288,090.2	1,222,737.0	138,643.7	733,497.2	24,275.2	46.1	111,906.6	214,368.2	6,172.8
	4	1,579,809.7	1,572,159.3	351,905.5	72,771.8	279,133.8	1,220,253.8	139,692.9	738,167.2	22,210.7	46.1	109,175.3	210,961.5	7,650.4
	5	1,576,167.9	1,567,577.2	352,321.3	73,700.0	278,621.3	1,215,255.9	133,984.0	741,916.0	20,720.9	145.8	113,030.0	205,459.2	8,590.7
	6	1,581,733.4	1,574,349.8	360,586.3	72,940.1	287,646.3	1,213,763.5	136,936.8	736,057.4	18,918.5	0.0	112,282.9	209,567.8	7,383.6
	7	1,561,348.4	1,555,414.1	347,180.9	74,174.2	273,006.6	1,208,233.2	134,986.3	732,152.3	18,437.3	49.0	115,177.6	207,430.6	5,934.3
	8	1,562,385.3	1,555,724.9	351,492.9	75,403.9	276,088.9	1,204,232.0	134,708.0	731,961.4	15,568.0	93.1	122,205.9	199,695.5	6,660.4
	9	1,582,454.6	1,574,459.8	357,983.9	75,062.0	282,921.9	1,216,476.0	136,575.6	734,050.7	13,529.4	46.5	129,720.7	202,553.0	7,994.8
	10	1,576,461.0	1,569,290.1	351,244.4	75,786.7	275,457.8	1,218,045.7	135,331.5	737,502.5	12,987.2	0.0	133,069.8	199,154.7	7,170.9
	11	1,584,117.8	1,577,928.2	352,323.4	75,697.8	276,625.6	1,225,604.8	134,484.4	733,858.5	12,341.9	0.0	141,520.0	203,400.0	6,189.6
	12	1,594,587.2	1,588,527.7	360,458.3	76,869.1	283,589.2	1,228,069.4	135,590.7	742,794.1	12,596.7	0.0	138,513.6	198,574.4	6,059.5
2016	1	1,588,277.5	1,581,104.1	363,387.2	81,749.6	281,637.7	1,217,716.9	136,539.9	735,670.7	10,760.6	0.0	130,580.2	204,165.4	7,173.4
	2	1,603,298.2	1,595,723.3	366,929.6	80,479.7	286,449.8	1,228,793.8	139,022.1	744,947.4	9,501.4	0.0	132,173.4	203,149.3	7,574.9
	3	1,604,010.6	1,597,007.3	354,150.0	78,878.7	275,271.3	1,242,857.3	138,981.6	751,548.5	9,354.7	0.0	129,248.0	213,724.6	7,003.3
	4	1,601,352.9	1,594,049.3	348,582.6	79,956.6	268,626.1	1,245,466.7	139,180.6	760,760.2	9,181.4	0.0	127,597.3	208,747.2	7,303.5
	5	1,610,684.1	1,600,591.7	356,429.4	79,825.0	276,604.4	1,244,162.3	138,521.4	761,597.5	8,957.6	0.0	130,731.8	204,354.1	10,092.4
	6	1,611,086.8	1,602,867.7	363,862.9	83,071.0	280,791.8	1,239,004.9	142,167.0	755,876.2	7,533.6	0.0	128,013.5	205,414.5	8,219.1
	7	1,597,785.1	1,590,302.3	354,229.1	81,522.1	272,707.0	1,236,073.2	140,105.8	762,432.8	7,876.8	0.0	124,215.6	201,442.2	7,482.8
	8	1,599,756.5	1,592,501.1	354,902.3	81,156.6	273,745.7	1,237,598.8	140,991.1	766,129.5	6,703.5	0.0	120,566.5	203,208.2	7,255.4
	9	1,618,712.4	1,611,828.6	358,269.3	82,534.8	275,734.5	1,253,559.3	143,722.6	773,441.5	7,549.2	0.0	119,329.9	209,516.1	6,883.8
	10	1,627,643.3	1,620,050.1	360,877.1	82,581.5	278,295.6	1,259,173.0	142,724.8	765,195.4	7,561.9	0.0	126,981.6	216,709.4	7,593.2
	11	1,630,875.0	1,624,506.3	368,253.0	82,915.0	285,337.9	1,256,253.4	144,270.7	761,072.0	9,270.0	0.0	128,016.4	213,624.2	6,368.7
	12	1,643,902.1	1,637,733.0	380,841.2	85,663.1	295,178.1	1,256,891.8	145,128.8	766,319.3	10,515.4	0.0	129,586.3	205,342.1	6,169.2
2017	1	1,664,199.7	1,657,893.5	387,734.2	92,519.7	295,214.6	1,270,159.3	149,374.5	759,369.8	10,881.0	0.0	139,007.6	211,526.4	6,306.1
	2	1,668,697.2	1,664,163.3	387,557.3	88,448.1	299,109.2	1,276,605.9	151,103.5	758,768.4	10,029.2	0.0	136,697.1	220,007.6	4,534.0
	3	1,676,020.3	1,670,610.5	386,774.7	88,777.5	297,997.2	1,283,835.9	151,903.5	765,676.8	10,071.7	0.0	134,377.7	221,806.1	5,409.8
	4	1,672,587.1	1,666,826.8	387,000.3	89,871.9	297,128.4	1,279,826.5	150,238.1	774,208.5	9,400.0	0.0	135,778.4	210,201.5	5,760.3

1 Pecahan 11komponen 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]
2015	1	1,553,557.5	345,792.7	71,002.4	274,790.3	1,207,764.9	137,074.4	724,161.7	17,693.4	0.0	96,530.2	232,305.2
	2	1,560,368.9	351,011.5	74,644.5	276,367.0	1,209,357.4	139,031.3	732,691.3	17,783.4	0.0	99,909.4	219,942.1
	3	1,589,250.3	359,604.3	71,947.7	287,656.5	1,229,646.1	138,643.7	740,209.1	16,690.3	0.0	111,064.4	223,038.5
	4	1,579,809.7	351,326.8	72,520.5	278,806.3	1,228,482.9	139,692.9	746,369.9	14,491.5	0.0	108,078.5	219,850.1
	5	1,576,167.9	351,758.1	73,435.8	278,322.3	1,224,409.8	133,984.0	751,340.8	12,547.1	0.0	111,958.3	214,579.6
	6	1,581,733.4	360,058.8	72,783.0	287,275.8	1,221,674.6	136,936.8	743,810.2	11,199.3	0.0	111,056.9	218,671.3
	7	1,561,348.4	346,419.5	73,997.4	272,422.1	1,214,928.9	134,986.3	740,228.6	10,082.0	0.0	113,843.7	215,788.3
	8	1,562,385.3	350,709.8	75,223.8	275,486.0	1,211,675.5	134,708.0	739,287.5	8,886.8	0.0	120,971.3	207,821.8
	9	1,582,454.6	357,158.8	74,905.6	282,253.2	1,225,295.8	136,575.6	740,516.7	8,891.5	0.0	128,814.8	210,497.3
	10	1,576,461.0	350,446.1	75,619.5	274,826.6	1,226,014.9	135,331.5	743,196.0	8,393.8	0.0	132,244.7	206,848.9
	11	1,584,117.8	351,247.1	75,519.2	275,727.9	1,232,870.7	134,484.4	738,279.6	7,821.7	0.0	140,534.5	211,750.4
	12	1,594,587.2	359,516.7	76,642.9	282,873.8	1,235,070.5	135,590.7	746,186.5	9,255.0	0.0	137,546.8	206,491.6
2016	1	1,588,277.5	362,664.9	81,559.5	281,105.4	1,225,612.6	136,539.9	738,684.1	8,272.5	0.0	129,194.2	212,921.9
	2	1,603,298.2	366,009.5	80,247.9	285,761.6	1,237,288.7	139,022.1	748,932.4	7,133.1	0.0	130,810.6	211,390.4
	3	1,604,010.6	353,137.7	78,687.5	274,450.2	1,250,872.9	138,981.6	755,546.1	6,736.3	0.0	127,588.5	222,020.3
	4	1,601,352.9	347,599.2	79,747.7	267,851.5	1,253,753.7	139,180.6	764,809.5	6,696.7	0.0	125,948.6	217,118.3
	5	1,610,684.1	355,482.2	79,591.4	275,890.8	1,255,201.8	138,521.4	767,417.4	6,615.6	0.0	129,268.6	213,378.7
	6	1,611,086.8	362,873.2	82,870.4	280,002.8	1,248,213.6	142,167.0	760,780.5	5,136.4	0.0	126,723.7	213,406.1
	7	1,597,785.1	353,279.8	81,337.0	271,942.8	1,244,505.3	140,105.8	767,337.0	5,685.4	0.0	122,441.9	208,935.3
	8	1,599,756.5	353,956.2	80,943.7	273,012.5	1,245,800.3	140,991.1	770,648.8	4,793.9	0.0	118,420.8	210,945.7
	9	1,618,712.4	357,273.7	82,361.6	274,912.0	1,261,438.7	143,722.6	778,065.5	5,095.3	0.0	117,459.7	217,095.6
	10	1,627,643.3	359,765.6	82,394.3	277,371.3	1,267,877.7	142,724.8	770,573.3	5,312.3	0.0	125,899.1	223,368.2
	11	1,630,875.0	367,138.1	82,716.8	284,421.3	1,263,736.9	144,270.7	766,571.4	6,775.4	0.0	126,435.6	219,683.7
	12	1,643,902.1	379,773.3	85,460.3	294,313.0	1,264,128.9	145,128.8	772,188.1	8,326.8	0.0	128,078.8	210,406.4
2017	1	1,664,199.7	386,762.1	92,335.3	294,426.8	1,277,437.5	149,374.5	765,983.2	8,695.1	0.0	137,128.8	216,255.9
	2	1,668,697.2	386,380.9	88,190.4	298,190.5	1,282,316.3	151,103.5	764,891.6	7,301.2	0.0	134,339.6	224,680.4
	3	1,676,020.3	385,463.8	88,398.1	297,065.7	1,290,556.5	151,903.5	771,037.4	7,529.2	0.0	132,162.1	227,924.3
	4	1,672,587.1	385,590.4	89,670.7	295,919.7	1,286,996.8	150,238.1	780,068.8	7,047.2	0.0	133,880.5	215,762.1

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 onwards
^ 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*	
2015	1	1,553,557.5	108,660.8	162,772.8	54,112.0	1,447,652.3	1,296,641.5	151,010.8	492,295.6	379,637.8	112,657.8	(495,051.1)
	2	1,560,368.9	101,619.5	156,450.2	54,830.8	1,455,593.6	1,303,816.7	151,776.9	493,364.6	379,158.7	114,205.9	(490,208.8)
	3	1,589,250.3	99,720.8	153,745.3	54,024.4	1,467,732.3	1,315,531.3	152,201.1	510,607.8	382,794.1	127,813.8	(488,810.7)
	4	1,579,809.7	92,831.4	151,594.1	58,762.7	1,467,908.5	1,315,380.0	152,528.5	505,984.0	385,492.4	120,491.6	(486,914.1)
	5	1,576,167.9	83,422.1	153,491.1	70,069.0	1,479,941.2	1,326,960.8	152,980.5	501,368.9	387,441.8	113,927.1	(488,564.4)
	6	1,581,733.4	79,279.7	157,493.2	78,213.5	1,490,896.5	1,337,830.7	153,065.8	507,088.6	391,023.9	116,064.7	(495,531.4)
	7	1,561,348.4	80,587.9	159,803.0	79,215.1	1,499,639.6	1,344,834.6	154,805.0	482,983.4	357,576.4	125,407.1	(501,862.5)
	8	1,562,385.3	78,518.5	156,074.5	77,556.0	1,513,789.2	1,358,886.3	154,902.9	468,622.7	350,578.3	118,044.3	(498,545.1)
	9	1,582,454.6	90,360.6	158,936.9	68,576.3	1,527,885.1	1,370,684.5	157,200.6	526,644.3	406,784.4	119,859.9	(562,435.4)
	10	1,576,461.0	87,604.6	153,744.7	66,140.1	1,537,173.4	1,376,649.2	160,524.2	536,103.5	409,593.8	126,509.7	(584,420.5)
	11	1,584,117.8	88,654.9	151,525.1	62,870.2	1,546,023.2	1,382,310.2	163,713.0	546,433.0	411,766.5	134,666.5	(596,993.3)
	12	1,594,587.2	95,472.5	153,784.2	58,311.7	1,559,533.9	1,396,417.6	163,116.3	526,448.4	401,086.7	125,361.7	(586,867.5)
2016	1	1,588,277.5	101,954.8	157,800.6	55,845.8	1,567,112.0	1,403,551.6	163,560.5	519,907.0	402,050.1	117,857.0	(600,696.3)
	2	1,603,298.2	100,759.1	159,343.0	58,584.0	1,572,146.9	1,406,707.2	165,439.6	533,873.0	402,409.4	131,463.5	(603,480.7)
	3	1,604,010.6	94,597.4	156,180.8	61,583.4	1,570,653.9	1,406,961.5	163,692.5	507,467.9	374,155.3	133,312.5	(568,708.7)
	4	1,601,352.9	95,240.1	155,941.0	60,700.9	1,574,643.0	1,405,436.6	169,206.4	504,595.4	373,921.6	130,673.8	(573,125.6)
	5	1,610,684.1	91,489.7	159,687.0	68,197.4	1,584,162.7	1,416,009.0	168,153.7	510,855.6	375,185.4	135,670.2	(575,823.9)
	6	1,611,086.8	92,658.2	158,470.8	65,812.6	1,593,065.4	1,423,922.6	169,142.8	510,155.7	382,775.3	127,380.3	(584,792.4)
	7	1,597,785.1	91,088.8	151,272.0	60,183.2	1,596,927.6	1,426,449.8	170,477.8	507,542.2	383,490.1	124,052.1	(597,773.5)
	8	1,599,756.5	84,216.2	152,134.0	67,917.9	1,602,880.6	1,431,267.3	171,613.3	507,797.3	384,344.4	123,452.9	(595,137.6)
	9	1,618,712.4	94,621.1	150,859.3	56,238.2	1,616,659.5	1,442,657.4	174,002.0	511,462.8	397,159.5	114,303.3	(604,031.0)
	10	1,627,643.3	89,269.6	153,302.9	64,033.3	1,625,647.6	1,451,736.3	173,911.3	516,979.5	397,723.3	119,256.2	(604,253.4)
	11	1,630,875.0	107,867.4	160,390.3	52,522.9	1,637,631.9	1,466,336.5	171,295.4	504,157.7	391,823.0	112,334.8	(618,782.0)
	12	1,643,902.1	113,502.5	166,734.4	53,231.9	1,648,257.2	1,479,882.5	168,374.6	520,465.8	415,756.2	104,709.6	(638,323.3)
2017	1	1,664,199.7	119,908.7	179,161.4	59,252.7	1,655,380.4	1,484,937.3	170,443.2	530,989.5	417,820.9	113,168.7	(642,079.0)
	2	1,668,697.2	131,310.6	186,840.4	55,529.9	1,658,079.7	1,485,009.3	173,070.4	526,651.7	418,085.9	108,565.9	(647,344.8)
	3	1,676,020.3	152,365.0	204,745.0	52,380.0	1,675,687.2	1,493,653.6	182,033.6	508,145.7	414,021.8	94,123.8	(660,177.5)
	4	1,672,587.1	148,491.6	205,475.3	56,983.7	1,677,099.6	1,493,530.3	183,569.3	518,123.0	417,038.7	101,084.2	(671,127.0)

^ 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 curren*
cies 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*
2014		397,092.6	3,295.3	6,518.1	2,454.7	0	1,730.6	6,499.3	t.d.	2,113.9	7,912.1	427,616.5
2015		398,178.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,957.4	0	2,113.9	19,163.2	440,567.5
2016		415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	0	2,113.9	11,403.0	450,979.0
2015	4	382,996.8	2,825.2	6,552.7	2,325.2	0	1,907.7	6,694.6	t.d.	2,113.9	13,619.3	419,035.3
	5	384,946.8	2,825.2	6,552.6	2,325.2	0	1,894.0	6,730.3	t.d.	2,113.9	13,243.4	420,631.4
	6	388,458.6	2,905.3	6,762.8	2,474.2	0	1,797.1	6,813.2	t.d.	2,113.9	8,444.4	419,769.5
	7	355,019.7	2,898.9	6,762.9	2,474.2	0	1,588.5	6,848.2	t.d.	2,113.9	8,245.2	385,951.6
	8	348,012.8	2,906.9	6,763.0	2,680.8	0	1,903.8	6,868.8	t.d.	2,113.9	8,579.3	379,829.3
	9	403,769.6	3,418.1	7,945.2	2,346.7	0	478.3	6,929.7	t.d.	2,113.9	14,347.4	441,349.0
	10	406,573.6	3,418.1	7,945.3	2,116.8	0	529.3	6,905.3	t.d.	2,113.9	16,151.2	445,753.6
	11	408,745.9	3,418.1	7,945.4	1,916.7	0	588.5	6,938.7	t.d.	2,113.9	17,975.6	449,642.8
	12	398,178.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,957.4	t.d.	2,113.9	19,163.2	440,567.5
2016	1	399,141.7	3,291.3	7,656.5	1,877.1	0	1,396.4	7,019.6	t.d.	2,113.9	18,437.0	440,933.4
	2	402,268.2	3,345.7	4,878.3	2,019.5	0	5,156.1	7,100.8	t.d.	2,113.9	16,148.6	443,031.1
	3	373,952.7	3,149.3	4,500.3	2,049.7	0	4,673.3	7,162.2	t.d.	2,113.9	11,431.9	409,033.4
	4	373,709.0	3,142.2	4,500.3	2,049.6	0	1,783.5	7,252.1	t.d.	2,113.9	8,648.1	403,198.7
	5	374,975.3	3,142.2	4,500.0	2,077.2	0	1,885.1	7,347.6	t.d.	2,113.9	12,406.2	408,447.6
	6	382,555.3	3,212.2	4,592.3	2,899.6	0	4,072.4	7,431.6	t.d.	2,113.9	11,953.8	418,831.1
	7	383,263.8	3,212.2	4,592.3	1,643.0	0	2,424.5	7,476.3	t.d.	2,113.9	7,058.2	411,784.2
	8	384,118.3	3,212.2	4,592.3	1,643.0	0	2,685.3	7,559.0	t.d.	2,113.9	6,338.1	412,262.2
	9	396,925.7	3,314.2	4,737.2	1,643.0	0	2,161.6	7,657.5	t.d.	2,113.9	5,677.7	424,230.8
	10	397,490.4	3,314.2	4,737.2	1,643.0	0	1,167.7	7,782.1	t.d.	2,113.9	5,857.2	424,105.7
	11	391,591.9	3,314.2	4,737.2	3,576.5	0	1,579.8	7,719.1	t.d.	2,113.9	8,253.8	422,886.5
	12	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	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

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

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

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

RM juta / *RM million*

Pada akhir tempoh / *End of Period*		Modal Dibayar / *Paid-up Capital*	Kumpulan Wang Rizab * / *Reserves **	Matawang dalam Edaran / *Currency in Circulation*	Deposit / *Deposits*: Institusi Kewangan / *Financial Institutions*	Kerajaan Persekutuan / *Federal Government*	Lain-lain / *Others*	Bil Bank Negara dan Bon / *Bank Negara Bills and Bonds*	Peruntukan Hak Pengeluaran Khas / *Allocation of Special Drawing Rights*	Liabiliti Lain / *Other Liabilities*	Jumlah Liabiliti / *Total Liabilities*
2014		100.0	71,150.3	77,734.6	141,160.6	5,263.6	2,033.7	105,476.7	6,819.2	17,877.7	427,616.5
2015		100.0	131,133.8	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,567.5
2016		100.0	144,737.1	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.3	450,979.0
2015	4	100.0	83,009.7	82,811.1	159,495.8	10,663.6	1,661.8	43,660.0	6,855.1	30,778.2	419,035.3
	5	100.0	84,234.8	81,849.2	165,386.3	17,825.3	1,655.5	29,559.2	6,855.1	33,166.0	420,631.4
	6	100.0	93,349.3	83,873.9	165,558.7	21,782.4	1,319.7	23,128.3	7,074.9	23,582.4	419,769.5
	7	100.0	94,773.9	83,828.5	136,764.2	19,936.0	1,307.0	21,590.3	7,074.9	20,576.8	385,951.6
	8	100.0	93,017.2	84,882.9	137,834.7	15,865.3	718.2	18,182.4	7,074.9	22,153.7	379,829.3
	9	100.0	141,577.2	84,674.8	151,942.3	6,506.7	827.3	24,482.5	8,311.6	22,926.6	441,349.0
	10	100.0	144,517.7	84,773.9	146,323.5	10,616.2	476.4	28,184.2	8,311.6	22,450.1	445,753.6
	11	100.0	144,376.5	85,672.7	158,029.8	10,108.4	528.5	24,550.1	8,311.6	17,965.3	449,642.8
	12	100.0	131,133.8	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,567.5
2016	1	100.0	129,560.2	93,644.5	163,035.4	4,317.4	574.0	24,177.3	8,009.1	17,515.6	440,933.4
	2	100.0	129,747.4	91,184.1	168,434.3	8,243.1	548.9	23,735.8	8,009.1	13,028.4	443,031.1
	3	100.0	101,862.6	88,187.7	161,895.4	10,254.1	563.5	21,291.3	7,370.6	17,508.1	409,033.4
	4	100.0	102,424.2	89,393.6	161,216.8	8,617.8	625.2	19,343.1	7,370.6	14,107.4	403,198.7
	5	100.0	102,836.0	89,955.0	157,452.6	13,955.0	998.3	15,386.2	7,370.6	20,393.9	408,447.6
	6	100.0	107,695.7	93,585.2	163,692.9	9,905.3	752.5	15,123.7	7,521.8	20,454.0	418,831.1
	7	100.0	109,463.6	91,259.9	165,952.8	9,687.1	1,105.9	13,613.6	7,521.8	13,079.4	411,784.2
	8	100.0	110,174.1	91,059.0	157,265.3	19,261.9	1,175.8	13,648.3	7,521.8	12,056.0	412,262.2
	9	100.0	123,214.1	92,177.3	170,160.9	5,551.2	916.8	10,633.1	7,759.2	13,718.4	424,230.8
	10	100.0	123,210.3	92,442.3	172,292.5	10,388.7	847.2	5,650.5	7,759.2	11,415.0	424,105.7
	11	100.0	123,832.4	92,684.0	175,717.3	4,242.2	395.8	6,638.5	7,759.2	11,517.0	422,886.5
	12	100.0	144,737.1	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.3	450,979.0
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

* 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-tabung Khas Bank Negara Malaysia
Bank Negara Malaysia's Special Funds

Jenis Tabung/Kemudahan Jaminan / *Type of Fund/Guarantee Facility*	Tarikh ditubuhkan / *Date established*	Jumlah peruntukkan (RM juta) / *Fund allocation (RM million)*	Jumlah diluluskan / *Amount approved* (RM juta / *RM million*)		Bil. permohonan diluluskan / *No. of appl. approved*		Jumlah dikeluarkan (a) / *Amount drawdown (a)* (RM juta / *RM million*)		Jumlah dibayar balik (b) / *Amount repaid (b)* (RM juta / *RM million*)		Baki tertunggak (a)-(b) / *Amount outstanding (a)-(b)* (RM juta / *RM million*)	
			Pada akhir bulan Dis-16 / *As at end Dec-16*	Pada akhir bulan Apr-17 / *As at end April-17*	Pada akhir bulan Dis-16 / *As at end Dec-16*	Pada akhir bulan Apr-17 / *As at end April-17*	Pada akhir bulan Dis-16 / *As at end Dec-16*	Pada akhir bulan Apr-17 / *As at end April-17*	Pada akhir bulan Dis-16 / *As at end Dec-16*	Pada akhir bulan Apr-17 / *As at end April-17*	Pada akhir bulan Dis-16 / *As at end Dec-16*	Pada akhir bulan Apr-17 / *As at end April-17*
Tabung-tabung yang masih dibuka untuk permohonan baru / *Funds that are open for new applications*												
1. Tabung Untuk Makanan/Fund for Food	4 Jan, 1993	300 [1]	2,039.1	2,045.9	11,334	11,339	2,020.4	2,023.5	1,790.8	1,807.6	229.6	215.9
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 [4]	4,674.4	4,693.6	8,328	8,403	4,501.3	4,541.1	3,965.6	4,023.9	535.7	517.3
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 [3]	21,307.9	21,569.9	30,765	31,212	20,470.2	20,860.2	14,987.6	15,284.6	5,482.6	5,575.6
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	921.6	1,001.5	1,302	1,393	537.8	573.3	464.4	505.4	73.4	67.9
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	431.8	465.5	20,355	21,678	427.6	461.6	284.0	303.0	143.5	158.6
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 [5]	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3	331.3								
1. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250 [5]	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
2. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200 [5]	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
3. 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
4. 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
5. 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
6. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries	2 Jan, 1998	1850 [5]	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
7. 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
8.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
9.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
10. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
11. 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
12. 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
13. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan. 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
14. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	970.1	970.1	4,561	4,561	-	-	-	-	-	-
15. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		88.6	88.6	165	165	-	-	-	-	-	-
16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,097.9	2,097.9	9,557	9,557	-	-	-	-	-	-
17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.5	914.5	897.9	897.9	16.6	16.6
18. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23-Jan-15	500 [4]	137.8	137.8	930	930	136.4	136.4	17.7	24.4	118.6	112.

[1] Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM148.1j)
Peruntukan RM300j dari BNM sahaja

[2] Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC

[3] Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC

[4] Peruntukan Kemudahan Bantuan Khas 2015 (KBK) asalnya dipindahkan dari Tabung Usahawan Baru 2 (TUB2) (RM250 juta) dan Tabung Industri Kecil dan Sederhana 2 (RM250 juta) pada 23 Januari 2015. Berikutan penutupan KBK pada 30 Jun 2015, peruntukan yang tidak digunakan dikembalikan ke kedua-dua tabung dalam bulan Jun 2016 manakala pinjaman diluluskan di bawah KBK akan dikembalikan kepada TUB2 apabila peminjam membuat bayaran kelak

[5] Tabung Pusingan.

[1] Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM148.1m)
RM300m of the allocation from BNM only.

[2] Excludes previous allocations of RM300m to CGC

[3] Excludes previous allocations of RM450m to CGC

[4] Special Relief Facility (SRF) allocation was originally transferred from New Entrepreneurs Fund 2 (NEF2) (RM250m) and Fund for Small and Medium Industries 2 (RM250m) on 23 Jan 2015. Following the closure of SRF on 30 June 2015, the unutilised amounts had been returned to both funds in June 2016 and the amount of loans approved under SRF will be returned to NEF2 upon repayments by customers.

[5] Revolving funds.

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*: Baki Akaun Semasa dengan Bank Negara Malaysia / *Balances in Current Account with Bank Negara Malaysia*	Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*: Deposit lain yang Disimpan dan Repo Berbalik / *Other Deposits Placed and Reverse Repos*	Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*: Pemastautin / *Residents*: Bank Negara Malaysia / *Bank Negara Malaysia*	Pemastautin / *Residents*: Bank Perdagangan / *Commercial Banks*	Pemastautin / *Residents*: Bank-bank Islam / *Islamic Banks*	Pemastautin / *Residents*: Bank Pelaburan / *Investment Banks*	Pemastautin / *Residents*: Institusi Perbankan Lain / *Other Banking Institutions*	Bukan Pemastautin / *Non-Residents*	Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu / *Investment Account Due from Designated Financial Institutions*	Instrumen Deposit Boleh Niaga yang Dipegang / *Negotiable Instrument Deposits Held*	Sekuriti Malaysia / *Malaysian Securities*: Bil Perbendaharaan / *Treasury Bills*	Sekuriti Malaysia / *Malaysian Securities*: Sekuriti Kerajaan [1/] / *Government Securities* [1/]	Sekuriti Lain / *Other Securities*	Pinjaman dan Pendahuluan / *Loans and Advances*	Harta Benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Aset Lain / *Other Assets*	Jumlah Aset / *Total Assets*
2016	4	28,297.45	684.9	31,115.4	43,351.8	112,434.90	31,070.05	19,603.93	6,314.55	1,886.76	88,228.5	26,292.6	45,208.8	1,775.3	136,495.9	176,592.8	1,424,927.9	6,090.3	171,465.5	2,351,837.1
	5	26,690.82	532.6	31,174.7	41,126.9	114,801.14	30,380.26	18,476.07	5,906.74	1,578.44	86,451.0	27,962.1	44,726.8	1,876.4	140,694.9	178,815.4	1,435,919.0	6,189.3	174,607.0	2,367,909.8
	6	29,861.56	1,246.5	32,227.2	42,007.5	117,694.58	35,355.98	22,193.37	6,741.48	2,042.44	90,300.9	28,388.2	44,825.0	2,105.4	137,784.8	180,194.8	1,442,611.0	6,192.5	177,001.3	2,398,774.6
	7	24,111.39	797.6	31,125.0	43,371.9	119,961.25	32,476.81	21,684.58	6,865.15	1,310.03	88,119.2	28,481.0	43,349.4	1,077.4	133,636.7	180,054.6	1,444,457.2	6,188.0	185,411.4	2,392,478.5
	8	22,807.57	588.9	32,324.7	42,789.8	113,356.67	29,185.84	19,061.63	7,420.35	1,281.17	79,857.2	28,411.5	42,227.3	676.8	135,182.3	183,421.2	1,449,458.9	6,191.6	165,710.2	2,359,953.6
	9	23,948.87	776.5	33,028.4	42,709.3	125,415.76	28,448.36	19,935.41	6,495.40	1,322.12	71,524.7	28,689.7	42,909.5	1,085.0	134,169.4	185,678.4	1,461,256.2	6,209.8	171,095.3	2,384,698.2
	10	24,404.21	1,165.5	30,430.6	42,293.9	128,947.30	28,007.84	19,280.56	5,216.55	983.93	75,069.8	29,019.7	39,144.9	1,062.3	137,086.2	183,163.6	1,470,843.3	6,211.9	165,800.1	2,388,132.1
	11	28,489.35	1,742.8	31,323.7	42,920.2	126,035.63	34,305.68	22,060.92	4,675.87	639.21	70,765.3	31,972.0	38,943.1	1,750.4	141,805.0	179,480.3	1,484,747.9	6,186.2	193,761.1	2,441,604.6
	12	26,877.82	1,438.3	34,209.9	42,968.2	116,565.41	33,980.43	20,729.17	5,505.56	2,218.84	66,467.8	34,809.6	48,666.8	2,420.7	145,402.7	172,804.2	1,499,082.0	6,227.9	183,200.6	2,443,576.0
2017	1	27,943.25	544.4	32,453.8	42,484.0	114,493.33	34,990.34	21,702.53	4,423.15	1,318.03	74,641.0	36,789.5	44,812.1	4,600.2	157,720.5	173,207.1	1,505,104.5	6,206.2	174,404.7	2,457,838.6
	2	27,063.68	650.8	33,595.2	39,337.9	124,029.22	38,623.33	19,630.20	5,626.16	1,266.53	72,460.9	34,993.9	40,778.1	6,253.5	165,273.2	177,085.2	1,504,346.2	6,179.5	176,569.2	2,473,762.6
	3	21,992.02	740.0	33,692.9	39,465.9	123,651.51	33,324.73	18,329.05	5,761.95	1,480.00	73,537.5	36,242.7	41,137.6	8,017.3	177,928.3	190,285.8	1,514,009.8	6,197.2	181,938.4	2,507,732.7
	4	19,270.38	1,326.3	35,583.3	40,399.6	124,111.59	33,208.91	18,166.94	6,247.41	1,402.93	78,257.3	36,878.6	39,804.7	8,251.7	182,940.0	189,657.6	1,514,125.7	6,156.4	178,219.2	2,514,008.6

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 / *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/]					
2016	4	2,990.9	422.1	273.2	11,778.8	43,142.0	4,362.6	4,961.3	0.0	1,629.7	2,445.7	0.0	8,924.5	164.0	28,581.8	30,804.6	392,230.7	502.9	8,421.3	541,636.0
	5	2,227.8	146.6	276.4	11,775.8	47,099.8	3,219.7	4,736.7	0.0	1,130.9	2,639.5	0.0	9,227.2	149.2	28,887.2	32,182.8	397,313.0	495.5	9,313.8	550,822.1
	6	2,561.8	627.8	277.9	12,090.7	46,416.2	2,877.6	6,640.6	0.0	1,483.5	2,457.5	0.0	8,626.1	149.7	28,841.1	33,178.7	401,793.2	499.3	9,924.4	558,446.3
	7	2,855.3	313.6	266.7	11,960.9	46,630.1	3,982.5	6,498.3	0.0	774.3	2,375.3	0.0	9,010.4	150.1	28,512.9	33,398.7	402,617.7	489.4	9,562.3	559,398.6
	8	1,949.3	76.3	285.5	11,898.4	41,373.3	4,639.7	4,511.5	0.0	899.0	2,206.2	0.0	8,325.1	150.4	28,237.9	34,872.0	403,897.4	488.0	7,732.5	551,542.5
	9	1,891.3	100.0	290.0	12,081.2	46,843.0	3,852.7	4,749.6	49.5	983.9	2,301.8	0.0	7,916.8	104.0	28,474.5	36,459.1	407,857.5	480.4	8,714.2	563,149.6
	10	1,569.9	56.1	299.7	12,042.9	46,868.0	4,238.8	3,482.3	0.0	622.5	2,485.9	0.0	7,263.1	104.2	29,028.2	35,904.4	412,200.6	481.4	10,399.6	567,047.6
	11	1,934.1	61.5	276.0	12,138.2	45,623.3	4,640.9	3,957.7	0.0	532.8	2,554.4	0.0	7,180.8	54.2	29,628.5	35,117.9	419,475.1	481.1	9,296.5	572,953.0
	12	1,714.6	52.1	295.5	12,468.9	39,723.6	4,717.7	3,582.8	0.0	1,959.5	2,540.4	0.0	10,746.2	219.3	30,928.6	34,097.5	428,062.3	468.3	9,984.8	581,562.2
2017	1	1,781.4	64.1	296.3	12,495.7	37,158.1	5,866.8	4,712.7	0.0	1,235.9	2,824.6	0.0	10,852.7	219.9	32,088.8	33,516.3	431,815.4	468.0	9,052.1	584,448.8
	2	2,639.0	61.0	295.9	11,786.1	43,596.1	7,769.4	3,708.9	12.0	1,257.3	2,834.3	0.0	11,406.2	302.7	32,481.2	34,150.3	433,941.0	461.5	9,226.6	595,929.7
	3	2,044.2	55.6	304.3	11,762.9	38,304.3	4,746.1	2,968.2	0.0	1,318.5	3,366.6	0.0	12,035.7	357.7	33,590.9	37,216.1	437,520.3	455.1	9,008.0	595,054.5
	4	1,242.2	125.1	300.3	12,016.7	44,792.1	5,078.0	3,226.7	0.0	1,241.3	3,481.6	0.0	10,714.0	241.7	35,467.8	36,674.9	439,420.7	452.5	9,308.6	603,784.1

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

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

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

Dialihkan ke Jadual MSB 4.1
Shifted to MSB Table 4.1

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

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Modal dan Rizab / *Total Equities*	Jumlah Liabiliti / *Total Liabilities*: Jumlah 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*
2016	4	254,818.5	16,526.1	1.3	1,643,056.9	52.2	43,149.5	9,041.6	1,228.0	5,592.6	80,323.1	29,835.7	26,905.5	2,261.1	3,918.0	36.9	235,090.0	2,351,837.1
	5	257,628.8	16,892.8	1.2	1,654,531.9	2,533.4	40,698.3	8,751.6	1,147.6	4,117.2	78,393.2	32,017.8	28,610.2	2,007.4	3,904.0	28.0	236,646.5	2,367,909.8
	6	260,457.8	17,101.7	0.6	1,658,017.6	4,848.0	49,535.8	10,232.7	1,076.1	4,329.8	83,285.0	36,195.7	29,047.1	1,283.7	4,069.6	31.6	239,261.7	2,398,774.6
	7	262,577.6	17,495.5	0.8	1,636,844.7	1,441.6	45,741.9	10,342.1	664.5	5,508.6	84,937.6	38,550.1	29,149.4	1,198.4	4,031.8	34.1	253,959.6	2,392,478.5
	8	263,966.1	17,357.0	0.7	1,637,260.2	1,672.7	42,366.3	9,477.6	780.2	4,776.6	79,566.5	35,961.1	29,080.8	2,316.7	3,822.3	22.9	231,525.8	2,359,953.6
	9	264,727.4	18,659.8	0.7	1,657,664.6	1,296.0	40,801.9	7,580.2	572.0	4,018.5	82,708.9	34,881.3	29,369.7	2,192.9	3,863.2	24.7	236,336.3	2,384,698.2
	10	266,549.1	19,061.2	0.9	1,663,235.7	58.0	41,142.4	6,965.8	1,389.7	5,992.3	75,170.0	37,436.9	29,710.6	1,688.6	3,593.9	23.4	236,113.7	2,388,132.1
	11	264,683.1	24,821.4	1.0	1,658,795.2	146.4	49,518.2	8,326.1	675.6	5,583.2	85,242.7	40,161.9	32,751.5	1,275.5	4,025.3	30.2	265,567.2	2,441,604.6
	12	268,843.5	24,994.9	1.1	1,671,909.1	280.0	46,561.7	8,450.1	819.0	4,188.3	86,852.8	37,234.6	35,468.9	1,129.5	3,600.7	34.8	253,207.1	2,443,576.0
2017	1	274,170.0	24,584.8	0.9	1,678,510.1	197.0	44,990.2	10,449.0	1,730.1	4,982.9	91,857.9	39,060.1	37,499.9	1,156.7	3,329.7	23.6	245,295.8	2,457,838.6
	2	275,147.5	25,137.1	1.2	1,683,220.0	121.3	47,718.2	12,642.6	932.8	5,451.2	93,572.1	38,543.5	35,665.1	1,228.1	3,732.1	26.1	250,623.8	2,473,762.6
	3	270,120.5	25,936.2	1.0	1,696,840.2	462.0	43,355.0	8,835.1	1,778.2	4,792.7	108,964.7	37,571.3	36,916.8	1,238.8	3,833.8	29.0	267,057.5	2,507,732.7
	4	270,023.6	25,968.2	1.5	1,691,778.4	5,202.7	43,834.2	9,041.2	967.7	4,365.9	108,158.1	37,741.6	37,537.8	1,154.2	4,093.3	20.6	274,119.5	2,514,008.6

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*			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions*						Jumlah Akaun Pelaburan / *Total Investment Account*					Penerimaan Belum Bayar / *Bills Payable*			Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities*
			Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	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*	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*	Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*	Tanggungan Lain / *Other Liabilities*	
2016	4	39,009.4	2,565.2	0.1	396,412.3	0.0	12,463.8	4,506.6	74.2	4,046.3	1,912.2	29,835.7	26,905.5	11,826.8	500.0	542.2	409.5	0.0	10,626.1	541,636.0
	5	39,364.5	2,661.8	0.1	402,334.0	825.9	10,850.1	5,545.0	67.3	2,852.1	1,909.7	32,017.8	28,610.2	11,896.6	500.0	556.1	472.5	0.0	10,358.2	550,822.1
	6	39,656.5	2,682.1	0.1	399,679.2	1,208.9	12,412.1	7,253.5	10.5	3,034.9	2,339.6	36,195.7	29,047.1	11,711.7	500.0	566.7	498.9	0.0	11,648.9	558,446.3
	7	40,538.3	2,809.1	0.1	399,650.9	0.0	11,820.1	6,329.3	75.8	4,034.4	1,904.6	38,550.1	29,149.4	11,725.9	505.0	572.4	516.3	0.0	11,216.8	559,398.5
	8	41,132.5	2,886.6	0.1	396,130.8	0.0	11,351.0	4,613.3	94.2	3,347.2	1,801.8	35,961.1	29,080.8	12,072.6	505.0	590.8	355.5	0.0	11,619.1	551,542.5
	9	41,300.4	3,220.8	0.1	409,906.5	0.0	12,023.1	3,673.5	99.5	2,320.1	1,751.5	34,881.3	29,369.7	11,657.5	505.0	536.6	382.4	0.0	11,521.6	563,149.6
	10	41,740.8	3,314.4	0.1	408,686.7	0.0	13,039.8	2,761.2	83.0	3,755.6	1,705.7	37,436.9	29,710.6	11,370.8	505.0	580.8	219.1	0.0	12,136.9	567,047.6
	11	41,344.5	4,819.0	0.1	403,952.4	0.0	14,976.3	3,554.5	71.1	2,849.2	1,876.5	40,161.9	32,751.5	11,690.9	1,005.0	611.5	331.8	0.0	12,956.8	572,953.0
	12	42,246.6	4,925.7	0.1	413,092.0	0.0	14,132.0	3,654.6	20.5	2,002.3	1,940.7	37,234.6	35,528.9	11,760.0	1,005.0	625.7	206.4	0.0	13,187.2	581,562.2
2017	1	42,649.0	4,937.5	0.1	411,675.3	0.0	13,831.5	4,231.6	240.4	2,533.0	2,337.5	39,060.1	37,499.9	11,186.3	1,005.0	637.7	144.0	0.0	12,479.9	584,448.8
	2	43,221.0	5,047.4	0.1	422,893.7	0.0	13,064.1	4,377.7	119.4	2,483.9	2,724.0	38,543.5	35,665.1	10,917.5	1,005.0	652.3	331.9	0.0	14,883.0	595,929.7
	3	43,617.6	5,488.7	0.1	425,171.1	46.9	12,158.5	3,759.8	164.8	1,759.5	2,512.6	37,571.3	36,916.8	11,576.1	1,005.0	693.8	343.3	0.0	12,268.6	595,054.5
	4	43,080.7	5,598.8	0.1	432,091.5	4.0	12,292.9	3,454.2	188.6	1,994.4	3,255.9	37,741.6	37,537.8	12,107.5	1,005.0	675.2	226.0	0.0	12,530.0	603,784.1

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*
2015	4	2,895.4	6,901.3	6,586.4	18,809.1	10,042.2	729.7	4,907.0	2,595.2	16.9	3,895.7	15,226.6	2,415.9	68,435.0
	5	1,883.3	6,483.0	6,176.6	17,431.8	7,730.6	644.0	5,406.4	2,673.8	16.8	4,182.7	17,494.1	2,458.9	66,405.3
	6	1,951.4	8,168.7	7,878.5	19,296.8	8,382.0	338.9	6,133.9	3,146.9	0.7	3,471.4	20,787.8	1,705.0	73,383.6
	7	1,657.8	7,909.9	7,176.2	18,668.3	7,733.6	689.9	5,903.8	3,150.9	0.6	3,545.0	20,694.2	4,686.1	74,640.0
	8	1,831.1	6,994.8	6,674.5	18,298.1	7,384.6	290.5	5,918.7	3,240.6	0.4	3,667.9	25,030.7	2,780.7	75,438.1
	9	2,656.2	7,242.7	6,766.0	18,120.2	7,435.4	2,270.2	6,109.3	3,509.4	0.4	3,288.6	16,565.4	7,556.0	74,753.7
	10	2,335.1	7,824.6	7,517.6	18,161.5	7,028.6	432.9	6,604.8	3,722.1	0.4	2,960.0	22,004.5	9,665.0	80,739.3
	11	2,454.6	8,086.0	7,333.8	16,015.8	6,199.0	927.5	5,894.5	3,238.9	12.2	2,802.3	22,656.8	3,221.5	71,509.2
	12	1,553.5	7,404.2	7,172.8	14,878.4	5,833.4	517.9	5,958.5	3,333.4	3.1	2,412.4	17,066.8	4,424.6	63,386.1
2016	1	2,727.8	7,169.0	6,820.0	15,268.5	6,420.3	366.9	5,989.1	3,219.9	6.3	2,587.3	17,680.2	3,609.3	65,044.5
	2	1,829.6	5,223.7	4,954.0	12,074.5	5,756.5	306.7	4,549.0	2,468.2	21.5	3,361.3	12,661.5	2,275.2	50,527.6
	3	2,636.9	7,380.9	6,915.6	19,182.0	6,802.5	308.9	6,185.2	3,792.9	0.8	3,476.5	19,095.3	3,176.4	72,038.2
	4	1,900.0	6,744.5	6,362.4	18,224.9	6,348.0	505.4	5,624.3	3,889.7	0.7	1,551.4	14,884.0	4,644.8	64,317.6
	5	2,623.1	6,441.4	6,209.0	18,430.9	7,117.2	3,704.7	4,480.6	4,094.0	0.0	3,471.6	19,097.7	2,574.7	72,035.9
	6	3,409.5	8,391.8	7,811.7	17,932.3	7,034.1	504.6	4,687.8	4,125.3	0.1	6,545.4	18,456.4	5,138.1	76,225.5
	7	1,974.9	5,710.4	5,468.3	16,467.7	6,876.7	490.3	4,371.3	3,802.1	0.0	3,293.3	16,087.7	2,120.9	61,195.4
	8	2,906.5	7,409.3	7,095.6	20,619.6	8,034.5	1,003.9	5,546.4	4,573.1	0.4	2,920.3	17,406.5	4,087.5	74,508.0
	9	3,109.0	6,401.4	6,162.2	18,523.8	6,143.8	572.4	4,969.0	4,125.5	0.1	2,910.5	16,841.1	4,653.2	68,249.8
	10	3,353.4	6,935.3	6,634.2	18,142.3	7,039.0	1,018.2	5,330.3	4,124.0	0.1	2,258.7	17,642.3	3,201.6	69,045.2
	11	2,929.8	7,359.6	7,085.5	17,858.2	7,195.7	514.4	4,961.1	4,240.0	0.0	3,420.9	18,887.8	3,896.0	71,263.5
	12	1,773.1	8,189.3	7,093.7	14,480.5	5,169.5	1,078.3	4,230.0	3,767.4	0.1	2,723.5	14,301.2	2,621.9	58,334.8
2017	1	3,989.7	6,884.4	6,679.8	15,789.1	5,745.2	496.7	4,258.0	3,687.6	1.8	1,875.6	15,020.9	1,824.6	59,573.7
	2	2,532.7	6,343.5	6,160.0	16,242.1	6,088.5	645.2	4,375.6	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	23,169.5	8,110.3	1,166.5	5,516.8	5,148.7	0.0	4,618.7	14,721.4	3,555.6	76,639.0
	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

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*
2015	4	2,618.5	908.1	4,780.5	73.0	5,393.2	5,419.3	5,251.2	1,009.8	3,458.4	2,079.5	36,613.6	830.0	68,435.0
	5	1,268.6	75.9	4,005.6	987.4	4,808.4	6,726.2	5,519.4	1,252.7	4,912.6	2,227.0	34,269.0	352.6	66,405.3
	6	1,479.5	196.5	3,436.5	133.4	5,683.0	4,692.6	6,415.8	1,192.2	3,694.9	4,150.9	39,512.9	2,795.4	73,383.6
	7	1,541.6	883.5	3,850.3	3,130.1	5,732.9	5,659.0	5,888.3	1,754.4	5,742.4	1,761.3	37,706.8	989.5	74,640.0
	8	955.5	283.5	4,377.1	85.1	5,734.4	5,166.9	6,354.3	994.6	11,542.4	2,551.4	36,846.3	546.6	75,438.1
	9	2,127.1	198.4	5,291.0	2,938.2	5,909.1	6,224.6	4,609.6	813.3	7,196.5	1,247.0	37,369.6	829.2	74,753.7
	10	1,781.0	1,909.5	4,740.6	2,870.7	5,474.1	5,139.3	4,614.6	1,214.3	7,385.1	4,130.7	39,028.7	2,450.8	80,739.3
	11	1,726.2	706.6	4,343.1	1,698.7	6,277.6	5,235.5	5,065.2	1,524.4	7,095.3	1,028.6	35,388.3	1,419.7	71,509.2
	12	1,171.7	2,290.9	3,654.0	1,068.2	4,460.5	4,696.5	4,851.3	1,792.9	3,458.1	1,198.7	33,602.9	1,140.3	63,386.1
2016	1	613.6	122.2	3,050.8	3,143.5	3,939.1	4,654.4	2,999.8	2,585.6	4,286.9	3,184.0	34,695.9	1,768.8	65,044.5
	2	713.6	111.7	3,401.7	578.5	3,810.8	4,922.7	3,830.1	1,783.9	2,665.9	1,438.5	26,367.9	902.2	50,527.6
	3	1,137.6	373.3	4,018.3	632.4	4,925.7	5,462.2	5,310.0	794.2	7,271.8	2,868.9	38,821.7	422.1	72,038.2
	4	1,630.5	167.2	4,136.2	1,995.0	5,539.6	4,252.7	3,093.1	2,320.3	2,751.3	967.6	36,847.1	616.9	64,317.6
	5	1,560.0	79.2	4,934.3	191.7	5,184.5	7,112.6	4,550.9	7,393.0	3,665.7	1,203.6	35,879.8	280.7	72,035.9
	6	1,158.3	402.5	8,531.2	306.6	5,135.4	9,709.7	7,072.3	1,389.4	3,190.8	1,673.3	37,136.3	519.6	76,225.5
	7	1,277.6	398.6	4,238.0	267.4	5,192.3	4,869.8	4,918.7	1,089.9	5,178.1	1,086.6	32,395.3	283.1	61,195.4
	8	1,618.1	653.2	6,267.6	109.3	6,048.6	6,823.0	5,026.5	1,713.4	3,208.8	1,671.8	40,969.1	398.4	74,508.0
	9	1,784.0	73.6	5,397.5	666.4	4,933.9	5,184.4	4,611.7	3,221.6	4,303.4	668.9	36,721.8	682.6	68,249.8
	10	1,124.9	163.2	4,237.0	479.8	5,456.4	5,170.7	5,494.7	2,066.4	4,532.6	2,222.9	37,154.8	941.7	69,045.2
	11	946.3	1,264.3	4,630.1	547.8	5,738.9	4,119.0	5,850.7	3,283.7	3,848.1	2,689.1	37,629.0	716.3	71,263.5
	12	336.1	1,112.2	4,237.1	31.0	4,209.6	3,699.8	4,763.3	1,589.6	4,225.7	1,166.3	31,413.4	1,550.6	58,334.8
2017	1	1,075.7	160.4	3,767.7	347.3	4,425.3	4,130.3	4,481.9	2,868.1	3,852.5	526.1	33,629.1	309.3	59,573.7
	2	1,603.4	378.1	4,058.6	1,478.3	3,902.7	7,219.5	3,420.4	2,669.4	2,234.7	1,124.8	32,727.0	414.3	61,231.2
	3	2,225.1	356.0	3,957.1	320.5	5,648.7	6,832.5	5,533.6	1,857.3	3,524.2	1,261.2	44,738.4	384.6	76,639.0
	4	1,036.6	59.8	4,113.2	871.5	4,574.9	5,009.0	2,802.2	1,803.9	4,703.2	1,174.5	38,273.1	285.1	64,707.1

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

1 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	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*
2015	4	1,816.9	4,154.9	3,944.6	9,839.0	3,988.4	364.2	1,500.3	1,335.7	6.8	2,353.0	6,364.0	997.9	32,721.1
	5	1,323.4	3,859.6	3,657.2	8,560.6	2,891.6	456.9	1,381.8	1,354.8	6.8	931.3	8,324.0	2,211.2	31,302.1
	6	1,421.2	4,425.2	4,242.9	10,025.0	3,396.4	198.9	1,577.9	1,684.2	0.3	1,347.2	11,568.5	2,855.3	38,500.1
	7	1,171.3	4,342.1	4,142.6	8,957.0	3,061.0	281.3	1,421.4	1,466.2	0.1	1,024.0	9,535.9	1,595.5	32,855.7
	8	1,221.4	3,882.2	3,714.5	8,895.2	3,010.6	148.9	1,576.6	1,413.5	0.2	1,620.0	7,791.7	1,857.5	31,417.7
	9	1,183.7	3,914.4	3,740.6	8,655.1	2,982.1	428.6	1,701.4	1,441.2	0.0	1,150.6	7,955.6	2,812.2	32,224.9
	10	1,871.5	4,149.7	3,973.5	8,889.6	3,135.4	277.0	1,825.3	1,652.9	0.0	2,012.8	8,659.6	2,766.7	35,240.7
	11	1,499.0	3,908.8	3,737.2	7,936.6	2,248.8	516.9	1,756.6	1,378.3	0.0	669.2	8,207.6	3,243.7	31,365.6
	12	1,150.2	4,185.5	4,005.8	7,348.5	2,249.5	149.1	1,672.2	1,472.2	0.2	2,322.9	9,616.2	3,428.8	33,595.3
2016	1	1,664.2	4,330.8	3,790.6	5,853.8	2,344.9	221.1	1,259.0	1,436.0	0.0	918.6	4,325.0	4,314.4	26,667.7
	2	1,287.6	2,862.0	2,736.2	5,116.5	1,901.0	214.7	1,115.4	1,123.7	27.2	1,064.9	6,318.6	1,218.8	22,250.4
	3	1,304.7	3,464.8	3,263.1	7,686.9	3,420.3	177.0	1,510.7	1,442.4	0.1	317.7	7,341.7	1,200.3	27,866.6
	4	1,374.2	3,483.1	3,084.3	7,311.3	2,331.0	257.7	1,351.0	1,406.6	0.0	1,052.4	7,109.6	1,427.2	27,104.0
	5	1,975.0	3,432.3	3,145.2	7,603.2	2,309.8	319.8	1,382.0	1,487.1	0.5	2,362.2	9,309.2	1,815.3	31,996.1
	6	1,781.3	4,445.8	3,901.1	7,860.4	3,260.9	360.3	1,483.7	1,503.6	0.1	1,457.5	7,020.3	1,185.9	30,360.0
	7	953.1	3,258.8	3,103.3	7,031.5	3,418.5	241.0	1,137.3	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	8,624.1	2,651.9	371.1	1,670.5	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	8,113.3	2,419.7	483.4	1,606.1	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	8,039.6	2,952.2	583.6	1,644.8	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	7,951.1	3,050.3	288.9	1,453.7	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	6,359.2	2,847.6	279.6	1,173.1	1,587.3	0.0	1,392.0	9,660.8	1,881.0	29,789.7
2017	1	1,839.8	4,723.0	3,861.7	6,585.9	2,136.7	201.8	1,178.1	1,543.1	0.1	841.4	5,183.7	1,068.5	25,301.9
	2	1,957.7	3,020.4	2,912.5	6,513.5	1,950.7	518.1	1,140.4	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	9,228.1	2,201.4	274.2	1,394.8	1,899.7	0.0	1,743.4	9,945.2	2,328.7	35,927.2
	4	1,521.8	3,321.5	3,191.9	8,342.6	2,149.6	693.3	1,180.1	1,686.3	0.1	882.8	6,453.7	943.5	27,175.3

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*
2015	4	330.8	36.2	1,939.5	53.3	2,602.2	2,556.6	3,023.2	537.3	1,077.9	1,207.2	19,121.0	235.8	32,721.1
	5	869.0	52.2	2,115.2	728.3	2,086.8	2,401.3	2,895.7	206.8	1,729.7	817.0	17,025.7	374.3	31,302.1
	6	2,426.9	157.7	2,512.9	231.5	3,025.8	2,504.4	2,172.1	671.4	1,930.3	3,239.5	19,373.5	254.1	38,500.1
	7	907.0	116.6	2,008.1	475.7	3,011.3	2,144.0	2,758.9	640.4	1,625.5	1,411.2	17,557.2	199.8	32,855.7
	8	603.4	122.5	1,710.0	150.7	2,629.2	1,891.0	3,275.0	811.3	1,692.0	812.8	17,449.4	270.5	31,417.7
	9	396.3	67.3	2,794.7	906.7	2,083.1	2,057.8	3,238.9	539.8	1,787.3	591.3	17,477.2	284.7	32,224.9
	10	705.1	106.0	2,027.9	876.4	2,573.9	2,102.2	3,142.3	571.1	3,520.6	669.3	18,859.1	86.6	35,240.7
	11	491.8	232.9	2,164.7	51.8	2,819.3	1,526.5	1,947.9	377.9	3,235.6	1,849.1	16,597.7	70.3	31,365.6
	12	498.2	2,149.2	1,860.5	1,114.0	1,742.3	2,620.2	3,005.3	435.0	3,109.6	1,134.4	15,765.3	161.2	33,595.3
2016	1	748.3	45.2	1,202.3	3.5	1,338.3	1,601.7	1,631.1	935.4	1,154.0	3,896.2	14,067.3	44.3	26,667.7
	2	252.1	5.9	1,277.6	426.6	1,533.6	1,744.1	1,555.7	1,117.1	1,859.1	728.5	11,649.4	100.8	22,250.4
	3	679.3	161.0	1,627.5	618.8	1,935.7	1,352.1	1,884.3	344.2	2,035.0	1,321.5	15,260.0	647.0	27,866.6
	4	1,003.0	219.6	1,435.7	202.5	1,808.1	2,167.3	2,285.2	1,098.8	1,985.6	298.7	14,514.3	85.2	27,104.0
	5	532.7	48.0	2,148.0	50.4	2,187.6	2,273.5	2,104.6	5,150.1	2,145.1	324.2	14,968.8	63.0	31,996.1
	6	815.8	256.8	1,916.2	25.0	2,132.1	1,972.5	2,877.1	693.0	2,121.7	1,037.4	16,271.7	240.5	30,360.0
	7	853.3	163.8	1,982.3	28.6	1,895.1	2,288.1	2,627.9	590.3	1,896.9	165.6	13,901.0	83.2	26,476.0
	8	646.3	33.6	2,356.4	343.4	1,739.4	2,895.3	2,314.7	853.0	1,764.4	961.6	17,364.9	274.4	31,547.5
	9	1,496.0	27.1	2,269.8	16.8	1,664.4	3,008.1	2,144.5	807.5	1,584.2	198.6	16,319.0	40.8	29,576.6
	10	230.2	468.3	1,619.6	20.5	3,087.7	2,252.1	3,045.3	1,798.9	2,102.7	1,930.0	16,492.7	801.2	33,849.2
	11	1,173.1	243.2	2,215.2	207.9	2,446.8	2,119.9	2,702.6	423.8	1,334.6	364.3	16,632.5	64.8	29,928.7
	12	616.8	108.4	1,603.6	8.2	1,746.4	2,057.4	3,090.0	284.3	5,591.7	1,091.9	13,551.9	39.1	29,789.7
2017	1	382.5	74.2	1,126.0	203.7	1,213.0	1,878.7	1,985.7	1,085.3	2,181.6	320.2	14,793.1	57.7	25,301.9
	2	593.6	34.4	1,436.6	1,127.0	2,054.0	3,061.1	1,617.0	880.8	1,268.6	314.2	13,459.8	268.1	26,115.1
	3	1,155.0	971.4	1,594.2	98.7	2,586.4	3,030.8	2,755.6	2,495.0	2,422.7	401.9	18,194.0	221.5	35,927.2
	4	225.6	93.5	1,391.9	14.7	1,367.6	2,086.9	1,877.2	1,463.3	931.0	151.2	16,100.3	1,472.2	27,175.3

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*
2015	4	2,767.6	3,996.1	3,300.6	8,526.5	4,353.4	338.5	2,678.5	8,202.4	58.1	2,359.6	45,169.5	4,257.9	82,708.3
	5	1,996.6	3,960.3	3,515.6	7,135.0	3,996.1	233.1	2,428.8	8,581.5	10.5	2,363.0	49,090.9	3,030.0	82,825.8
	6	1,577.8	4,448.3	3,987.8	7,937.2	5,005.4	482.8	2,444.8	8,911.8	8.7	2,823.0	56,763.6	7,821.1	98,224.4
	7	1,882.9	4,735.4	4,328.3	7,378.3	4,544.7	258.4	2,322.2	9,021.0	7.9	2,394.4	50,111.3	3,996.4	86,653.1
	8	1,597.4	3,998.5	3,591.9	6,994.3	3,478.8	720.4	2,386.7	8,819.9	6.5	2,285.3	53,510.2	4,339.9	88,138.1
	9	1,575.7	4,314.6	3,770.8	7,257.4	4,798.7	176.7	2,518.6	8,836.9	4.6	2,880.3	59,716.5	6,732.7	98,812.7
	10	1,983.0	4,315.0	3,822.6	7,937.6	4,808.4	328.2	2,628.7	9,269.9	4.9	2,621.2	51,470.8	4,269.9	89,637.8
	11	1,863.5	4,064.8	3,607.3	7,630.4	3,176.3	214.3	2,452.7	9,246.4	4.9	2,352.0	48,861.9	5,431.4	85,298.5
	12	2,049.4	4,420.2	4,036.3	7,792.0	3,837.5	404.7	2,753.4	10,463.4	6.0	2,868.3	64,758.0	9,044.3	108,397.2
2016	1	1,925.3	4,127.2	3,721.3	7,456.5	4,152.9	264.7	2,150.9	9,729.3	4.8	2,397.3	51,692.2	7,871.9	91,772.9
	2	1,788.6	3,162.4	2,840.7	6,299.2	3,261.0	113.0	2,257.1	8,383.1	3.7	2,194.6	47,306.1	3,220.3	77,989.1
	3	2,605.5	3,696.6	3,284.8	7,773.0	4,302.6	166.5	2,258.5	9,433.0	3.5	2,364.6	53,713.4	5,884.3	92,201.5
	4	2,711.3	3,509.3	3,127.9	6,702.0	3,793.5	287.8	2,139.5	8,897.0	4.3	1,954.3	47,640.7	3,704.8	81,344.4
	5	2,373.6	3,705.5	3,114.7	6,854.1	3,419.0	187.9	2,516.1	9,326.8	4.0	2,099.5	54,164.9	3,862.2	88,513.6
	6	1,880.0	4,204.3	3,620.0	6,937.7	4,194.1	643.3	2,562.4	9,052.4	3.8	2,584.8	52,641.3	4,872.3	89,576.5
	7	1,930.8	3,961.7	3,348.3	5,810.7	3,144.8	207.1	1,903.4	9,705.7	4.7	1,972.9	46,576.0	1,929.0	77,146.7
	8	2,359.4	4,191.7	3,710.6	7,066.3	3,522.6	504.6	2,424.3	9,465.0	6.3	2,246.8	48,623.7	2,410.5	82,821.1
	9	2,383.8	4,057.5	3,561.0	6,693.4	3,898.9	239.4	2,280.7	9,427.5	4.2	2,806.4	56,551.8	4,008.9	92,352.6
	10	5,066.2	3,951.4	3,477.3	6,580.4	3,562.5	590.5	2,327.3	9,369.8	3.4	2,675.0	50,478.7	3,268.0	87,873.4
	11	5,189.2	3,945.0	3,390.7	7,192.4	3,972.2	370.8	2,388.4	9,673.8	4.1	2,660.1	56,114.8	1,966.5	93,477.3
	12	1,699.0	3,859.5	3,459.2	7,003.0	3,783.3	243.9	2,445.5	10,899.5	4.5	2,748.0	66,412.3	4,349.6	103,448.0
2017	1	2,615.3	5,123.4	4,042.1	7,496.8	4,187.9	236.5	2,208.8	10,120.5	4.5	3,077.3	56,891.8	2,902.2	94,865.0
	2	2,355.6	3,206.2	2,791.7	5,687.3	2,860.1	245.7	2,004.0	9,045.6	5.0	2,083.4	51,153.0	1,896.7	80,542.5
	3	5,193.1	4,356.4	3,877.5	7,374.7	4,357.2	202.9	2,586.8	10,066.7	4.2	3,075.5	62,881.1	6,440.8	106,539.5
	4	2,904.0	3,682.5	3,156.4	5,872.6	2,803.3	149.2	2,135.1	9,228.6	4.2	1,857.4	51,673.6	3,093.5	83,404.0

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

1.15 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*
2015	4	2,470.4	794.5	16,428.4	661.2	15,693.9	5,144.6	3,529.1	2,315.0	6,092.0	1,312.7	25,216.8	3,049.7	82,708.3
	5	3,778.7	1,478.3	16,541.1	1,226.9	14,738.2	4,546.2	4,663.8	1,433.2	8,337.2	881.9	23,447.3	1,753.0	82,825.8
	6	4,432.9	1,617.4	18,784.0	642.2	18,532.1	5,658.5	3,858.7	2,923.3	8,723.3	3,638.2	24,836.7	4,577.3	98,224.4
	7	3,138.2	544.0	16,958.8	673.5	17,235.6	5,677.2	4,206.1	2,058.6	6,115.1	1,846.8	24,780.0	3,419.2	86,653.1
	8	3,129.9	2,319.6	17,700.2	607.2	15,850.6	4,407.9	5,906.3	1,892.2	7,390.4	1,264.5	23,287.8	4,381.4	88,138.1
	9	3,878.0	777.0	19,701.9	590.6	17,659.3	5,675.1	4,640.5	1,772.1	10,941.0	768.6	24,122.2	8,286.4	98,812.7
	10	3,111.2	1,347.9	17,047.5	681.0	17,672.2	5,387.3	4,591.1	1,869.7	7,703.1	1,285.8	25,423.0	3,518.1	89,637.8
	11	2,924.3	750.1	15,804.9	520.7	16,546.5	5,002.3	3,774.8	972.3	9,959.1	878.5	24,704.9	3,460.2	85,298.5
	12	4,166.5	3,759.3	20,514.4	1,468.8	18,519.2	6,274.4	4,903.2	1,188.0	13,949.3	2,526.1	26,667.1	4,461.0	108,397.2
2016	1	3,879.7	541.0	17,806.9	560.7	16,175.1	5,632.5	4,249.3	1,074.5	9,612.4	3,821.6	24,930.0	3,489.2	91,772.9
	2	3,224.0	723.9	15,351.3	517.8	14,522.3	4,727.2	3,938.5	2,219.6	7,699.8	1,190.2	21,433.4	2,440.9	77,989.1
	3	4,050.3	514.0	15,703.5	1,230.7	16,748.9	6,518.2	4,433.5	2,101.7	11,013.6	2,428.1	24,552.2	2,906.7	92,201.5
	4	3,564.1	565.0	15,021.6	882.3	15,686.1	4,954.6	5,527.1	1,295.6	8,271.4	1,023.6	22,602.6	1,950.3	81,344.4
	5	3,036.7	726.8	16,806.8	1,178.6	16,434.5	5,020.9	3,973.7	5,375.6	9,025.0	1,050.8	23,430.1	2,453.9	88,513.6
	6	4,546.8	780.7	17,436.6	504.9	16,978.1	6,191.7	5,232.4	1,576.3	9,021.6	2,087.2	23,650.8	1,569.4	89,576.5
	7	3,394.3	415.7	15,981.4	612.1	15,277.8	5,560.9	3,429.0	1,539.4	5,671.7	1,517.1	21,931.7	1,815.5	77,146.7
	8	3,002.3	927.8	17,072.6	583.5	17,081.3	5,573.0	4,162.2	1,803.9	5,734.4	993.4	24,447.4	1,439.2	82,821.1
	9	4,554.5	826.3	17,996.4	691.8	17,379.1	5,832.8	5,765.4	2,070.7	10,060.3	1,834.3	23,577.6	1,763.3	92,352.6
	10	3,483.6	1,050.3	15,736.4	626.0	16,549.1	6,100.6	4,580.6	3,257.8	7,888.9	2,941.1	23,405.4	2,253.5	87,873.4
	11	3,084.5	842.2	17,189.6	855.1	17,317.4	5,270.6	5,270.4	4,879.5	11,147.5	1,111.3	24,745.4	1,763.9	93,477.3
	12	4,027.6	419.1	20,142.3	744.0	18,216.5	6,036.1	6,302.9	2,020.5	14,768.7	2,539.6	24,803.3	3,427.3	103,448.0
2017	1	4,166.9	860.4	19,230.0	639.7	17,408.4	7,472.8	4,462.4	3,049.1	9,205.2	822.1	25,471.0	2,077.0	94,865.0
	2	3,190.2	699.1	17,006.3	657.9	16,233.4	5,198.9	4,017.4	2,955.1	7,143.8	1,062.8	21,221.7	1,155.9	80,542.5
	3	5,217.0	480.1	18,975.0	1,703.6	19,025.9	7,439.0	6,137.2	4,836.5	11,499.8	2,216.4	26,519.4	2,489.7	106,539.5
	4	4,632.8	480.0	15,678.5	408.1	15,661.0	5,598.2	4,077.5	2,475.8	7,449.8	877.5	22,324.9	3,739.7	83,404.0

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 1.15.1 (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*
2015	4	3,287.9	4,242.9	3,706.9	4,989.5	3,747.4	372.5	2,210.6	9,374.3	26.5	2,097.9	47,035.7	4,038.7	81,424.0
	5	2,296.7	4,139.1	3,635.2	4,402.6	3,780.6	302.2	2,121.2	9,017.1	9.6	2,277.4	43,759.6	2,594.9	74,701.0
	6	2,093.2	4,318.0	3,755.5	4,656.0	3,705.7	625.5	2,282.2	9,216.4	6.5	2,956.1	51,047.3	6,348.3	87,255.1
	7	2,480.9	4,329.7	3,814.4	4,689.1	3,817.1	271.5	2,211.0	9,453.5	6.5	1,968.1	50,444.4	4,180.4	83,852.3
	8	2,526.9	4,127.5	3,635.8	4,424.0	4,078.2	260.3	2,162.0	8,881.3	9.1	1,906.2	46,326.6	3,823.7	78,525.7
	9	1,891.5	4,340.9	3,825.9	4,659.5	3,449.4	257.9	2,187.0	9,334.5	8.1	2,192.4	58,463.7	6,104.4	92,889.2
	10	1,845.5	4,528.4	3,848.3	4,702.3	3,977.2	554.4	2,251.8	9,602.3	6.9	2,070.0	50,325.1	5,258.4	85,122.3
	11	2,075.8	4,255.4	3,707.6	4,507.5	4,338.4	567.5	2,141.6	9,110.2	5.1	1,648.6	50,064.4	7,131.5	85,846.1
	12	1,706.0	4,469.1	3,977.5	4,604.0	3,641.9	570.4	2,489.6	10,148.8	5.8	2,426.1	57,257.1	8,591.8	95,910.5
2016	1	2,877.9	4,311.7	3,777.5	4,463.0	4,008.3	450.6	2,367.7	9,869.4	4.8	2,165.7	53,726.0	8,420.8	92,665.8
	2	2,213.2	4,071.9	3,597.2	4,503.8	3,415.7	234.7	2,074.3	9,638.8	5.3	1,720.5	47,877.8	4,012.7	79,768.7
	3	4,620.9	4,564.9	4,044.5	5,576.3	3,471.7	320.5	2,294.3	10,386.5	5.1	1,993.6	52,784.8	6,271.8	92,290.4
	4	3,387.3	4,232.5	3,740.9	4,729.2	3,747.9	328.0	2,216.7	9,277.7	5.2	1,976.5	52,375.8	3,235.5	85,512.3
	5	2,248.2	4,531.0	4,008.7	5,024.2	3,757.9	349.8	2,368.8	9,779.1	5.4	2,176.2	49,951.2	3,040.3	83,232.1
	6	2,294.0	4,449.6	3,851.7	4,695.3	3,444.0	354.8	2,220.4	9,478.3	3.8	2,325.5	52,317.9	4,039.9	85,623.5
	7	2,448.1	4,287.7	3,745.1	4,400.1	3,479.6	282.2	2,248.7	9,253.9	6.0	2,032.9	47,628.7	2,334.4	78,402.4
	8	2,471.6	4,538.0	3,942.1	4,949.1	3,886.1	643.0	2,323.4	9,919.0	4.9	1,828.7	49,077.2	2,708.7	82,349.8
	9	2,361.6	4,487.7	3,880.8	4,827.0	3,532.8	384.6	2,416.5	9,657.3	3.6	2,616.0	53,219.9	3,207.7	86,714.7
	10	2,494.0	4,499.5	3,914.1	4,743.6	3,601.5	277.9	2,321.7	9,745.5	5.6	2,437.3	50,984.7	2,760.6	83,871.9
	11	3,833.2	4,411.7	3,825.1	4,889.4	3,728.9	357.1	2,534.5	9,818.2	8.0	2,453.4	50,491.2	2,977.1	85,502.8
	12	2,198.3	4,435.9	3,915.7	4,746.7	3,309.7	332.4	2,328.8	10,464.6	3.7	2,905.0	59,713.5	5,029.5	95,468.0
2017	1	2,556.3	4,489.6	3,967.9	4,964.2	4,101.0	306.7	2,528.8	10,719.5	7.9	2,671.5	56,247.8	3,408.9	92,002.1
	2	2,995.6	4,212.8	3,676.0	4,603.3	3,620.1	340.1	2,210.4	9,944.8	4.5	2,371.0	52,645.4	2,445.8	85,393.6
	3	3,951.0	4,706.5	4,166.9	5,278.4	3,716.6	328.9	2,467.5	11,091.2	7.1	3,446.6	62,050.5	4,844.6	101,889.1
	4	2,993.6	4,267.9	3,750.9	4,626.6	3,692.3	277.9	2,224.3	9,451.4	4.0	1,928.4	54,066.5	3,058.4	86,591.3

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*
2015	4	2,492.6	745.2	16,601.4	1,249.4	14,953.8	5,049.8	4,059.8	1,824.6	6,736.1	1,901.4	22,719.7	3,090.4	81,424.0
	5	2,417.7	733.1	16,464.0	880.7	14,215.3	4,357.7	3,957.0	1,411.1	6,300.8	1,370.1	20,962.8	1,630.7	74,701.0
	6	4,117.8	2,082.5	17,213.9	624.1	17,439.4	6,456.9	3,135.8	3,172.6	7,994.9	1,183.3	21,677.9	2,156.0	87,255.1
	7	3,137.8	652.5	17,993.4	626.1	16,364.0	4,926.7	4,242.4	1,752.4	6,868.7	1,825.9	22,065.2	3,397.2	83,852.3
	8	2,660.6	978.0	15,969.9	658.0	14,701.8	4,497.4	4,444.4	1,817.4	8,449.7	738.0	21,031.8	2,578.6	78,525.7
	9	3,657.1	725.3	19,197.7	527.2	17,254.4	5,007.6	3,528.4	1,613.1	10,066.1	1,051.7	21,621.0	8,639.7	92,889.2
	10	3,014.8	1,543.7	17,498.3	603.0	17,955.9	4,999.3	3,831.8	1,394.0	7,494.1	899.2	22,016.0	3,872.2	85,122.3
	11	3,038.4	683.6	16,867.8	1,791.8	16,732.7	4,262.6	4,519.2	1,965.1	7,982.4	3,124.8	21,231.4	3,646.2	85,846.1
	12	4,185.8	3,380.8	19,002.1	511.2	17,723.3	4,920.6	3,507.1	2,242.5	11,080.5	2,125.8	22,544.1	4,686.6	95,910.5
2016	1	4,140.5	980.3	18,048.2	496.0	17,240.6	5,554.5	3,384.4	1,327.8	9,734.7	4,042.9	23,165.4	4,550.6	92,665.8
	2	3,039.9	745.5	15,734.9	593.3	14,953.5	4,424.2	3,489.2	2,436.0	8,243.8	1,149.5	21,788.5	3,170.6	79,768.7
	3	5,424.8	445.8	15,696.4	3,405.2	16,548.2	5,650.4	3,828.8	2,411.4	9,970.1	1,349.5	24,867.2	2,692.6	92,290.4
	4	3,770.2	930.6	15,439.3	732.4	15,688.6	4,842.1	5,149.5	1,833.2	11,449.2	1,201.4	21,880.8	2,595.1	85,512.3
	5	2,545.9	658.1	16,283.0	705.4	16,203.4	5,327.8	3,683.7	4,540.9	6,465.9	1,400.3	22,980.0	2,437.7	83,232.1
	6	4,030.2	610.1	17,363.9	810.6	17,077.4	5,858.5	4,353.2	1,695.0	7,450.0	1,849.4	21,952.1	2,573.2	85,623.5
	7	3,524.6	462.0	16,462.0	566.1	15,638.0	4,752.3	4,086.0	1,341.5	7,599.3	889.3	21,198.2	1,883.2	78,402.4
	8	2,777.3	790.8	17,020.7	800.7	16,667.3	6,166.7	4,352.4	2,029.9	6,035.4	1,053.6	23,040.9	1,613.9	82,349.8
	9	4,451.6	816.4	17,301.0	626.5	16,439.5	5,143.2	4,096.2	2,101.0	10,480.3	1,530.2	22,346.9	1,381.8	86,714.7
	10	3,609.4	723.8	15,773.0	662.0	16,784.4	5,648.7	4,729.1	1,963.1	8,240.7	1,942.8	22,018.4	1,776.5	83,871.9
	11	2,830.4	1,083.9	16,969.8	698.7	16,573.8	4,975.2	4,319.3	2,454.6	8,879.6	2,442.0	22,600.1	1,675.5	85,502.8
	12	4,614.2	611.9	19,389.4	762.2	17,796.3	6,112.4	5,161.9	1,864.3	12,506.7	2,714.5	22,288.2	1,645.9	95,468.0
2017	1	4,351.8	1,023.5	18,206.0	654.7	17,490.3	5,992.8	4,899.8	2,161.5	8,984.9	1,325.1	24,222.0	2,689.5	92,002.1
	2	3,292.4	856.6	16,809.2	818.9	16,146.9	5,282.8	4,407.1	2,450.8	8,709.8	1,546.1	22,867.8	2,205.2	85,393.6
	3	3,644.6	1,386.3	19,330.4	1,852.1	18,569.9	6,209.9	5,748.4	2,580.4	11,850.6	3,012.2	26,069.0	1,635.4	101,889.1
	4	5,403.3	756.6	16,517.2	594.9	16,743.0	5,204.1	5,070.4	2,821.9	7,563.6	1,237.6	22,284.1	2,394.7	86,591.3

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
2 Household sector = total loans by purpose to households.
3 Includes loans to individual businesses.

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

RM Juta / RM million

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pinjaman berjangka / *Term loans*: Sewa beli / *Hire purchase*: Jumlah / *Total*	Sewa beli / *Hire purchase*: yang mana: Kereta penumpang / *of which: Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh / *of which the maturity was*: Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	Bil perdagangan[2] / *Trade bills*[2]	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others*[3]	Jumlah pinjaman / *Total loans*
2016	1	51,914.4	170,967.1	156,577.6	946.8	367.3	6,143.9	24,893.9	1,056.4	38,272.0	422,340.8	450,061.7	22,582.4	1,092,467.4	55,228.8	4,351.7	81,551.9	77,212.1	61,983.7	1,447,292.4
	2	52,003.5	170,377.9	156,156.1	949.7	365.3	6,095.0	24,788.9	974.9	37,980.8	423,040.1	450,478.3	21,172.5	1,093,878.3	55,570.3	4,400.7	80,773.8	79,169.0	62,889.9	1,449,858.0
	3	52,425.6	169,827.8	155,630.3	903.0	367.9	6,227.6	22,969.2	969.2	38,621.7	425,878.1	448,004.8	20,713.9	1,093,055.5	55,478.6	4,360.1	85,430.0	74,909.1	63,107.3	1,449,480.1
	4	52,284.7	169,546.6	155,482.7	897.4	368.8	5,532.1	22,787.6	980.0	38,742.7	429,116.6	447,769.9	22,138.6	1,093,603.1	54,529.1	4,328.9	82,364.6	75,344.9	63,250.5	1,447,844.5
	5	52,191.4	169,031.3	155,529.7	896.6	370.5	5,462.6	23,804.5	990.0	38,808.8	432,465.5	447,553.3	20,493.3	1,098,889.7	54,077.8	4,207.7	85,308.7	79,911.6	63,435.9	1,458,516.1
	6	52,925.4	169,016.9	155,688.6	890.2	371.7	5,480.8	23,736.2	1,032.9	39,051.0	435,812.7	450,289.2	20,476.2	1,105,205.5	55,623.9	4,190.0	84,929.7	77,980.1	63,878.3	1,465,209.0
	7	52,629.8	168,937.6	154,892.5	876.7	370.5	5,420.1	23,909.7	1,028.9	39,099.0	432,835.2	457,304.1	20,070.3	1,109,711.6	54,918.6	4,291.8	83,866.8	78,181.1	63,619.3	1,467,289.4
	8	52,726.3	168,985.9	155,653.9	874.6	369.0	5,413.0	24,407.6	1,038.5	39,319.5	436,271.5	458,581.0	18,773.6	1,116,487.1	54,876.6	4,204.0	83,271.1	77,981.7	63,779.9	1,472,100.1
	9	53,309.1	168,901.2	155,658.3	857.1	368.0	5,494.4	24,360.1	1,007.3	39,476.8	438,506.6	461,203.9	16,551.4	1,123,624.1	54,644.3	4,057.5	85,287.8	81,345.5	65,004.5	1,483,824.2
	10	52,601.9	168,914.6	155,781.1	854.0	368.5	5,459.6	24,896.9	1,033.7	39,897.5	443,875.1	460,709.9	16,232.5	1,129,777.5	54,955.8	4,011.6	85,393.8	85,013.6	65,441.3	1,493,428.0
	11	52,225.6	168,739.3	155,735.5	972.7	368.4	5,137.5	26,136.0	1,066.0	39,946.6	447,706.7	463,482.9	17,543.7	1,136,012.2	55,157.2	3,825.9	88,432.6	88,773.7	65,599.1	1,507,570.0
	12	53,109.9	168,480.7	155,629.9	1,044.0	366.5	5,164.5	25,478.5	1,146.9	40,228.1	451,264.2	465,193.2	17,227.3	1,141,139.2	55,877.8	3,906.8	94,675.2	89,076.5	66,493.6	1,521,506.4
2017	1	52,235.1	168,882.2	156,126.9	1,031.7	374.3	5,119.6	26,013.7	1,112.2	40,345.7	455,271.5	465,946.2	17,478.8	1,146,618.3	56,757.2	4,753.8	92,778.8	91,035.4	66,289.3	1,527,946.7
	2	52,602.1	168,292.2	155,684.2	1,009.0	378.5	5,061.6	25,591.4	1,150.4	40,403.5	457,515.8	465,227.8	17,612.8	1,147,017.3	57,517.0	4,322.5	92,914.6	89,674.7	65,677.3	1,527,338.3
	3	52,970.9	168,321.4	155,785.7	1,063.9	377.4	5,038.7	25,101.8	1,202.7	40,590.3	459,788.1	466,834.1	18,010.9	1,150,307.5	57,586.3	4,342.1	92,951.6	93,261.9	66,538.1	1,535,969.4
	4	52,948.7	168,073.5	155,640.4	1,043.1	380.5	5,215.5	24,945.1	1,212.9	40,718.4	462,352.9	465,989.0	17,917.5	1,152,013.3	56,844.7	4,291.5	93,078.4	92,219.5	66,959.7	1,536,273.3

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*	Pendisk-aunan 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*
2015	1	7,342.7	70,265.3	59,772.7	970.3	1.6	82.8	5,827.7	0.0	27,883.8	79,421.1	105,283.0	7,798.1	281,937.5	9,762.8	510.2	22,066.3	10,992.5	3,648.0	344,058.1
	2	7,465.6	70,690.1	60,319.3	967.6	1.5	85.0	6,200.1	0.0	27,523.5	80,541.7	107,550.0	7,597.9	285,961.5	9,700.7	548.0	22,301.3	11,650.5	3,784.7	349,010.2
	3	7,775.4	71,411.1	66,066.4	969.0	1.4	87.7	6,181.0	0.0	26,650.6	82,552.0	109,007.4	6,821.1	290,039.1	9,594.6	564.4	22,941.3	12,009.6	3,762.5	353,508.1
	4	7,676.4	71,608.3	66,416.1	987.1	1.3	92.2	6,360.3	0.0	26,783.6	84,165.5	110,751.8	6,627.4	294,122.6	9,418.4	559.8	21,778.4	11,850.9	3,799.3	355,833.1
	5	7,881.2	71,819.5	66,698.2	978.4	1.2	95.1	6,206.6	0.0	26,781.3	85,472.0	112,241.7	6,532.4	297,063.5	9,469.1	585.7	22,231.0	12,583.6	3,765.5	360,112.0
	6	8,136.2	72,187.5	67,120.1	984.0	1.1	98.6	7,354.4	0.0	26,866.9	86,974.1	115,052.9	6,675.7	302,843.8	9,549.4	539.0	20,785.9	12,315.1	3,848.3	364,693.3
	7	8,163.5	72,753.6	67,740.9	962.7	1.0	102.5	7,897.7	0.0	26,945.3	88,326.2	116,148.2	6,872.2	306,265.0	9,488.0	594.3	20,832.4	12,621.4	3,881.4	368,718.3
	8	8,419.6	72,977.3	68,010.0	970.4	1.0	100.6	8,167.8	0.0	27,195.9	89,790.0	116,925.3	6,478.9	309,649.3	9,657.3	639.9	20,992.7	13,868.6	3,895.6	373,601.9
	9	8,577.0	72,987.6	68,026.2	1,023.7	0.9	125.5	8,517.8	0.0	26,856.3	91,324.4	119,333.2	6,744.8	313,424.7	9,887.1	649.2	21,232.6	13,909.9	3,864.1	378,289.4
	10	8,726.8	72,902.7	68,017.9	1,007.8	0.8	138.9	8,566.8	0.0	27,055.8	92,937.3	121,520.1	6,827.0	317,303.2	10,121.1	719.6	21,448.9	14,112.5	3,935.6	383,194.8
	11	9,167.2	72,660.0	67,834.3	902.8	0.8	145.4	8,807.6	0.0	27,070.5	94,101.8	123,310.6	7,052.7	319,946.9	9,717.3	691.4	21,867.1	13,040.0	4,051.5	385,534.1
	12	9,192.8	72,343.3	67,539.3	920.4	0.6	171.5	8,975.0	0.0	27,295.8	95,958.7	124,325.4	6,198.0	323,792.7	9,914.2	711.6	23,727.3	13,149.3	4,165.6	390,851.5
2016	1	9,289.6	72,005.5	67,264.4	946.4	0.5	175.7	9,061.4	0.0	27,813.0	97,330.9	125,291.2	6,257.1	326,367.6	10,124.9	620.3	23,435.5	12,332.8	4,236.1	392,663.8
	2	9,377.4	71,614.7	66,923.2	949.4	0.4	179.2	9,026.3	0.0	27,463.7	98,460.9	126,441.3	6,254.5	327,881.6	10,837.2	658.4	23,454.0	12,994.1	4,271.6	395,728.7
	3	9,749.1	71,188.5	66,489.7	902.6	0.4	177.7	8,436.6	0.0	28,013.2	99,999.7	125,855.0	6,211.5	328,362.0	10,412.0	666.9	26,012.7	12,250.0	4,422.7	398,087.1
	4	9,682.9	70,923.0	66,303.4	897.0	0.3	172.2	8,318.3	0.0	28,060.3	101,451.7	126,434.6	7,918.5	328,338.9	10,281.6	692.3	25,939.9	12,067.2	4,537.3	399,458.6
	5	9,819.6	70,582.0	66,421.6	896.2	0.3	137.5	9,638.2	0.0	28,055.1	102,852.1	126,169.9	6,141.7	332,189.6	10,152.7	643.1	28,498.9	12,550.0	4,598.4	404,594.0
	6	10,202.8	70,584.1	66,564.6	889.8	0.3	162.2	9,889.6	0.0	28,197.7	104,266.3	127,094.5	6,200.2	334,884.3	10,951.7	647.5	29,303.1	12,211.7	4,735.8	409,137.0
	7	10,161.0	70,463.5	65,663.6	876.3	0.3	168.1	9,926.2	0.0	28,199.8	105,124.5	127,888.8	5,862.7	336,784.7	10,857.8	625.0	28,820.6	12,201.6	4,700.7	410,014.0
	8	10,293.3	70,430.8	66,454.3	874.3	0.3	167.6	9,923.4	0.0	28,349.0	106,456.4	129,063.0	5,429.6	339,835.2	11,062.0	604.0	27,363.2	12,027.8	4,727.4	411,342.6
	9	10,544.8	70,356.3	66,399.0	856.7	0.3	170.7	10,014.1	0.0	28,419.6	107,710.6	130,595.2	3,425.3	344,698.2	11,070.7	588.7	28,037.2	12,252.3	4,792.5	415,409.6
	10	10,543.3	70,313.8	66,449.9	853.7	0.3	170.7	10,000.9	0.0	28,567.2	107,927.1	133,101.5	3,520.5	347,414.6	11,270.8	524.3	29,046.5	12,514.0	4,905.4	419,739.4
	11	10,675.7	70,297.5	66,500.0	972.4	0.3	165.0	10,190.9	0.0	28,718.4	109,451.4	134,840.6	3,235.0	351,401.4	11,427.4	499.2	31,728.0	13,134.7	5,005.8	427,107.2
	12	11,057.9	70,220.3	66,474.9	1,043.6	0.3	174.0	10,179.5	0.0	28,783.3	110,949.7	136,281.4	3,584.3	354,047.9	11,673.1	573.7	35,388.1	14,057.2	5,154.4	435,536.6
2017	1	10,845.3	70,256.2	66,573.3	1,031.3	0.2	184.2	10,655.0	0.0	28,833.8	112,427.7	137,878.0	4,001.7	357,264.7	11,893.9	552.6	34,554.4	15,068.0	5,183.8	439,364.4
	2	10,978.0	70,294.0	66,645.5	1,008.6	0.2	203.5	10,564.6	0.0	28,829.3	113,674.7	138,898.9	4,149.2	359,324.7	11,947.9	653.7	34,325.7	14,980.0	5,177.7	441,536.9
	3	11,182.4	70,436.8	66,829.9	1,063.6	0.2	207.7	10,123.8	0.0	28,866.2	115,274.8	139,880.5	4,264.8	361,588.6	11,969.9	648.2	34,160.9	15,361.6	5,149.2	444,325.7
	4	11,193.2	70,468.1	66,908.0	1,042.8	0.2	218.4	10,176.7	0.0	28,890.6	116,560.6	140,552.5	4,096.5	363,813.4	11,813.6	698.5	34,565.5	14,919.2	5,190.4	446,290.2

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*
2015	1	76,736.8	166,392.3	156,782.5	394,255.0	179,814.2	10,703.3	60,108.0	35,414.0	669.2	39,884.9	314,634.7	65,737.2	1,344,349.6
	2	77,125.5	166,962.9	157,591.9	398,354.7	180,199.2	10,636.6	60,072.4	35,501.3	696.7	40,515.8	317,580.9	61,972.6	1,349,618.6
	3	77,310.8	167,741.9	158,239.1	402,889.3	184,938.8	10,719.3	59,769.6	35,588.5	730.1	39,444.9	320,898.3	61,875.7	1,361,907.2
	4	76,296.8	167,749.6	158,090.2	406,641.8	186,595.1	10,607.8	60,268.8	34,583.9	769.7	39,884.3	317,006.1	61,677.4	1,362,081.2
	5	76,165.4	167,847.4	158,231.0	410,429.2	187,477.6	10,566.8	60,969.3	34,524.6	146.8	39,828.6	322,888.4	62,814.7	1,373,658.8
	6	75,602.9	168,234.5	158,672.4	414,568.0	189,938.2	10,379.1	61,319.5	34,723.0	148.8	39,754.0	328,437.1	64,589.5	1,387,694.6
	7	75,188.4	168,994.4	159,577.1	418,050.2	191,400.4	10,373.4	61,566.2	34,557.6	150.4	40,198.0	330,219.7	64,968.4	1,395,667.2
	8	74,493.7	169,216.2	159,831.1	421,153.5	192,178.8	10,907.6	62,358.6	34,845.3	148.7	40,565.1	341,573.2	65,346.1	1,412,786.7
	9	74,502.3	169,456.3	159,953.0	424,796.4	194,565.5	10,900.2	62,462.3	34,706.6	145.0	41,276.1	345,234.2	65,975.6	1,424,020.5
	10	74,813.2	169,526.1	160,232.7	429,005.6	196,114.7	10,623.6	62,879.5	34,745.0	143.5	41,513.5	345,454.4	64,386.4	1,429,205.7
	11	74,744.0	169,692.1	160,466.9	432,835.8	195,825.5	10,225.9	63,402.0	35,343.6	143.7	42,375.5	343,963.4	62,869.7	1,431,421.2
	12	75,185.1	169,810.5	160,681.8	437,035.4	196,990.7	10,060.0	63,701.9	36,043.9	144.2	42,656.1	349,173.1	64,338.3	1,445,139.3
2016	1	74,468.9	169,817.5	160,905.4	440,906.5	197,900.0	10,013.5	63,783.7	36,324.8	145.2	42,999.9	347,542.5	63,390.0	1,447,292.4
	2	73,939.5	169,363.7	160,461.6	443,625.1	198,519.3	9,885.1	63,710.4	35,358.8	143.2	43,774.4	348,610.2	62,928.2	1,449,858.0
	3	71,534.2	168,760.2	159,912.2	447,130.1	200,075.2	9,631.9	64,036.9	34,957.2	141.8	44,140.0	347,469.2	61,603.4	1,449,480.1
	4	70,615.7	168,485.0	159,715.0	450,542.5	200,912.5	9,667.8	64,262.8	35,008.6	141.0	43,871.0	342,909.6	61,428.0	1,447,844.5
	5	71,123.4	168,175.3	159,359.1	453,879.3	201,796.5	9,638.4	64,584.2	35,017.4	139.9	43,860.8	346,962.3	63,338.7	1,458,516.1
	6	70,645.9	168,207.6	159,263.4	457,401.1	203,273.9	9,859.5	64,837.9	35,324.0	140.2	44,313.9	347,169.2	64,035.9	1,465,209.0
	7	70,253.2	168,254.2	159,271.0	460,169.3	203,793.3	9,841.7	64,820.0	35,284.7	138.0	44,362.1	346,425.8	63,947.1	1,467,289.4
	8	70,218.8	168,291.8	159,393.3	463,613.9	204,219.3	9,801.7	65,144.1	35,397.3	137.7	44,610.8	346,854.9	63,809.9	1,472,100.1
	9	70,329.7	168,182.4	159,350.7	466,803.9	205,528.1	9,711.4	65,341.0	35,562.1	138.5	44,972.9	352,563.8	64,690.3	1,483,824.2
	10	73,097.5	168,092.7	159,332.3	469,871.1	206,537.9	10,106.5	65,803.7	35,681.4	151.5	45,457.2	353,288.2	65,340.4	1,493,428.0
	11	74,856.8	167,994.9	159,236.7	473,770.8	207,783.8	10,265.0	66,114.2	36,036.0	131.8	45,973.7	359,223.9	65,419.1	1,507,570.0
	12	74,436.2	167,754.3	159,080.7	477,275.7	209,016.9	9,981.5	66,679.9	36,946.9	132.1	45,630.4	368,655.3	64,997.1	1,521,506.4
2017	1	74,468.1	168,802.4	159,530.6	481,242.9	209,945.8	9,905.4	66,611.9	36,723.6	145.4	46,074.2	369,531.7	64,495.4	1,527,946.7
	2	73,554.4	168,238.2	159,049.6	483,541.4	209,922.4	9,844.4	66,599.0	35,972.5	145.8	45,800.5	369,770.9	63,948.9	1,527,338.3
	3	74,747.0	168,209.7	159,049.1	487,076.6	211,361.1	9,780.7	66,902.1	35,523.3	143.0	45,763.2	371,093.0	65,369.7	1,535,969.4
	4	74,414.3	168,068.7	158,888.6	489,716.4	211,061.8	9,621.2	66,919.1	35,730.8	143.6	45,806.4	367,917.0	66,874.1	1,536,273.3

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*
2015	1	31,990.7	10,714.7	100,867.5	12,982.8	98,146.3	57,504.6	85,678.7	32,369.5	91,155.2	40,229.1	767,065.4	15,645.2	1,344,349.6
	2	32,016.2	10,961.2	99,952.3	10,849.1	98,461.1	57,937.3	87,046.3	33,648.7	93,306.4	38,082.1	771,806.1	15,551.9	1,349,618.6
	3	32,586.1	11,447.2	99,769.3	10,819.2	99,579.2	58,450.2	88,635.0	34,009.0	92,510.7	38,990.5	778,271.1	16,839.8	1,361,907.2
	4	32,523.4	11,127.3	98,787.7	10,238.3	100,330.4	58,370.7	87,890.5	34,034.3	91,677.0	38,431.5	781,978.5	16,691.6	1,362,081.2
	5	34,310.0	11,493.6	99,350.3	10,602.9	101,126.9	58,923.1	88,645.2	34,142.5	94,096.4	37,829.7	786,070.2	17,067.9	1,373,658.8
	6	35,010.1	11,893.7	101,421.4	10,672.5	102,074.6	58,193.0	89,007.5	34,259.8	95,164.3	39,617.2	791,171.9	19,208.5	1,387,694.6
	7	34,884.0	11,411.1	100,954.4	10,832.3	103,097.5	59,116.7	89,240.5	34,941.1	95,837.9	40,087.4	795,663.6	19,600.6	1,395,667.2
	8	37,053.9	12,906.8	103,257.5	10,787.5	105,134.6	59,292.3	92,772.9	35,519.7	93,280.6	40,962.1	799,823.7	21,995.1	1,412,786.7
	9	37,453.6	13,281.0	103,268.2	11,661.8	106,028.1	59,554.1	95,266.4	35,979.3	94,305.9	40,860.9	804,021.8	22,339.3	1,424,020.5
	10	37,787.7	13,106.4	101,962.3	11,689.3	105,725.1	60,033.0	96,119.6	36,303.2	94,205.0	41,243.4	809,526.6	21,504.4	1,429,205.7
	11	37,547.6	13,118.9	101,266.3	10,424.3	105,993.6	61,028.2	96,333.2	35,386.8	98,424.0	38,972.5	814,958.5	17,967.4	1,431,421.2
	12	37,586.4	13,951.4	102,307.8	11,499.8	106,719.7	62,782.2	97,856.9	34,318.5	99,857.6	39,325.2	820,947.0	17,986.7	1,445,139.3
2016	1	37,075.0	13,114.4	101,555.6	11,461.3	106,158.4	62,904.6	99,078.0	34,088.4	99,797.6	39,421.2	825,213.5	17,424.3	1,447,292.4
	2	37,456.1	12,867.4	101,924.6	10,457.4	106,162.5	63,560.0	99,714.6	33,963.9	100,565.4	39,867.8	826,093.2	17,225.2	1,449,858.0
	3	35,778.4	13,047.9	100,454.2	8,954.4	106,577.7	64,058.3	100,860.5	33,577.3	100,665.9	40,989.2	828,070.9	16,445.6	1,449,480.1
	4	35,604.1	12,384.9	99,343.3	9,028.8	106,638.4	63,801.3	101,163.2	33,185.9	97,937.8	41,089.8	831,583.2	16,083.7	1,447,844.5
	5	36,476.0	12,755.5	100,020.8	9,720.8	107,111.6	63,550.2	102,307.5	33,605.7	100,880.1	41,180.8	834,787.7	16,119.5	1,458,516.1
	6	36,882.5	12,236.9	99,247.1	9,172.8	107,382.1	63,984.4	103,527.2	33,351.3	103,351.5	41,550.9	838,814.5	15,708.0	1,465,209.0
	7	36,663.5	12,250.5	98,385.8	9,247.6	107,476.5	64,655.7	103,800.0	33,591.6	102,206.1	42,284.8	841,358.5	15,368.9	1,467,289.4
	8	36,681.1	12,302.9	98,386.2	9,774.7	108,453.8	62,533.0	104,291.3	33,463.6	103,108.3	42,183.1	845,513.0	15,409.3	1,472,100.1
	9	36,817.0	12,717.4	99,913.3	9,911.6	109,317.1	63,525.6	106,437.2	33,588.8	104,107.9	42,571.2	849,259.7	15,657.4	1,483,824.2
	10	36,587.4	12,593.3	100,213.6	9,967.0	109,492.6	64,598.0	106,912.6	35,100.3	104,464.4	43,692.2	853,617.1	16,189.6	1,493,428.0
	11	36,796.7	13,033.7	101,204.6	10,344.1	110,995.4	64,911.8	108,570.7	37,774.3	106,126.3	42,615.8	858,825.2	16,371.5	1,507,570.0
	12	36,600.2	13,948.8	102,221.6	10,375.1	112,585.4	64,976.3	110,030.0	38,122.1	108,230.5	43,157.8	864,169.4	17,089.3	1,521,506.4
2017	1	36,438.6	12,824.1	103,680.1	10,406.6	112,722.9	66,492.3	110,392.9	38,389.7	108,455.2	42,811.0	868,068.8	17,264.5	1,527,946.7
	2	36,261.8	12,071.8	104,269.3	10,260.7	112,603.3	66,632.9	110,308.4	38,842.7	107,727.4	42,936.8	868,449.1	16,974.0	1,527,338.3
	3	38,237.9	12,224.4	103,581.7	10,116.1	113,489.5	68,013.3	111,107.1	40,726.9	107,380.3	42,200.2	871,423.9	17,468.0	1,535,969.4
	4	37,393.8	11,463.9	102,588.0	9,839.2	113,068.8	68,376.2	110,913.6	40,356.3	107,579.6	41,850.3	873,809.3	19,034.3	1,536,273.3

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

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

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

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

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman terjejas (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2015	1	22,309.4	6,079.1	16,215.7	1.2	99.9
	2	22,557.9	5,678.7	16,397.3	1.3	97.9
	3	22,220.3	5,639.0	16,318.3	1.2	98.8
	4	21,320.2	5,366.3	16,319.7	1.2	101.7
	5	21,922.5	5,422.5	16,605.3	1.2	100.5
	6	22,524.9	5,392.8	16,522.1	1.2	97.3
	7	22,623.5	5,480.6	16,475.0	1.2	97.0
	8	22,669.5	5,331.4	16,712.6	1.2	97.2
	9	23,105.6	5,627.2	16,946.9	1.2	97.7
	10	22,866.4	5,608.2	16,756.8	1.2	97.8
	11	23,017.0	5,685.1	16,696.1	1.2	97.2
	12	23,102.5	5,865.0	16,381.7	1.2	96.3
2016	1	23,279.2	5,894.7	16,370.4	1.2	95.6
	2	23,771.7	5,732.7	16,343.2	1.2	92.9
	3	23,195.7	5,657.3	16,201.7	1.2	94.2
	4	23,236.4	5,788.8	16,051.3	1.2	94.0
	5	24,003.4	5,831.2	16,060.0	1.3	91.2
	6	24,252.4	5,808.5	15,928.7	1.3	89.6
	7	24,711.0	5,867.1	16,042.9	1.3	88.7
	8	24,404.5	5,765.0	16,092.0	1.3	89.6
	9	24,434.9	5,882.7	15,951.9	1.3	89.4
	10	24,590.3	5,935.0	16,211.8	1.3	90.1
	11	24,512.5	6,013.3	16,318.4	1.2	91.1
	12	24,481.0	5,643.2	16,437.4	1.2	90.2
2017	1	24,536.2	5,941.1	16,506.2	1.2	91.5
	2	24,872.6	5,954.7	16,622.4	1.2	90.8
	3	24,946.0	5,960.0	16,299.2	1.2	89.2
	4	25,479.8	6,336.2	16,306.1	1.3	88.9

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 tidak berbayar telah dihentikan.
* Awalan

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

1.22 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*
2015[2]	1	254.4	2,011.2	1,819.8	4,949.4	1,586.8	182.8	1,036.9	434.6	8.4	2,252.8	8,448.2	1,143.8	22,309.4
	2	380.9	2,076.4	1,882.1	5,190.4	1,581.5	182.8	1,054.1	455.6	10.2	2,259.3	8,217.6	1,149.1	22,557.9
	3	462.0	1,902.0	1,719.2	5,059.4	1,554.2	180.6	1,028.3	442.0	11.0	2,266.5	8,165.8	1,148.6	22,220.3
	4	229.0	1,896.8	1,714.9	4,953.9	1,525.9	191.7	979.9	437.3	11.7	2,268.5	7,520.9	1,304.7	21,320.2
	5	216.6	1,903.3	1,769.7	4,990.7	1,548.9	170.0	1,096.2	448.4	2.4	2,371.0	7,745.1	1,429.9	21,922.5
	6	376.0	1,787.1	1,661.6	5,056.2	1,625.2	162.3	1,050.2	447.5	2.1	2,434.0	8,182.6	1,401.7	22,524.9
	7	326.7	1,805.3	1,682.6	5,060.1	1,716.2	163.5	1,094.2	452.5	1.7	3,105.4	7,501.9	1,396.0	22,623.5
	8	323.3	1,870.2	1,744.0	5,079.0	1,733.9	168.2	1,117.8	465.9	1.9	2,492.5	8,008.3	1,408.7	22,669.5
	9	341.0	1,751.1	1,633.4	5,159.6	1,877.0	166.8	1,126.6	469.1	2.0	2,482.4	8,327.3	1,402.7	23,105.6
	10	327.4	1,748.4	1,643.9	5,046.2	1,892.3	187.8	1,169.9	474.3	1.8	2,490.9	8,120.1	1,407.4	22,866.4
	11	329.6	1,789.2	1,667.7	5,094.8	1,831.6	174.3	1,187.3	476.4	1.8	2,521.5	8,198.3	1,412.2	23,017.0
	12	372.9	1,616.6	1,512.8	5,030.2	1,786.5	174.7	1,191.7	479.8	1.4	2,494.4	8,432.0	1,522.3	23,102.5
2016	1	333.7	1,786.8	1,543.4	5,087.5	1,913.6	182.2	1,206.5	489.2	1.5	2,967.2	7,803.7	1,507.3	23,279.2
	2	345.4	1,817.8	1,586.2	5,264.2	1,956.9	192.5	1,280.2	520.7	1.3	2,978.9	8,112.5	1,301.4	23,771.7
	3	328.9	1,658.0	1,411.4	5,045.3	1,955.6	165.9	1,210.7	492.1	1.9	3,008.8	8,036.6	1,291.9	23,195.7
	4	418.5	1,699.6	1,448.0	5,068.8	1,963.7	118.2	1,288.9	490.2	1.3	3,005.1	7,893.1	1,288.9	23,236.4
	5	416.8	1,775.0	1,525.1	5,143.6	2,045.2	125.9	1,270.6	487.2	1.7	3,306.6	8,174.0	1,256.7	24,003.4
	6	409.9	1,647.4	1,404.3	5,107.3	2,023.0	105.6	1,228.9	483.9	2.2	3,367.9	8,675.3	1,201.1	24,252.4
	7	427.5	1,737.5	1,482.9	5,221.2	2,057.5	103.2	1,366.7	487.2	1.6	3,277.7	8,939.9	1,091.0	24,711.0
	8	300.7	1,738.0	1,486.4	5,219.6	2,026.9	98.9	1,375.2	488.0	1.6	3,258.5	8,792.0	1,105.3	24,404.5
	9	327.8	1,670.5	1,430.9	5,311.0	2,027.1	90.3	1,371.3	496.3	1.6	3,241.2	8,818.8	1,079.2	24,434.9
	10	320.0	1,697.7	1,451.2	5,389.9	2,036.5	86.6	1,407.2	505.1	1.8	3,407.4	8,706.4	1,031.6	24,590.3
	11	319.3	1,552.1	1,447.5	5,396.9	2,051.3	84.5	1,422.8	512.9	1.6	3,304.5	8,725.7	1,140.8	24,512.5
	12	331.5	1,469.6	1,365.0	5,439.9	2,064.2	86.9	1,432.0	510.8	2.1	3,243.5	8,696.4	1,203.9	24,481.0
2017	1	321.8	1,532.0	1,422.6	5,465.6	2,136.9	85.8	1,457.2	513.0	2.1	3,239.2	8,631.7	1,150.9	24,536.2
	2	318.1	1,573.1	1,462.7	5,581.0	2,162.4	82.5	1,477.9	471.5	2.0	3,303.3	8,751.9	1,148.8	24,872.6
	3	325.4	1,485.8	1,315.1	5,563.3	2,163.8	81.2	1,440.2	475.9	1.7	3,433.6	8,835.7	1,139.5	24,946.0
	4	323.5	1,570.4	1,391.7	5,494.2	2,379.1	81.0	1,460.1	456.1	1.6	3,582.5	8,883.5	1,247.7	25,479.8

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 encompasses 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 institutions

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*
2015 [3]	1	215.2	28.3	5,231.2	39.8	1,764.2	1,813.2	1,850.0	2,203.5	207.6	8,651.4	305.0	22,309.4
	2	213.2	28.5	4,908.1	37.5	1,819.8	1,711.9	1,933.2	2,189.2	234.8	9,192.9	288.8	22,557.9
	3	230.7	30.2	4,893.4	25.6	1,773.5	1,611.2	1,920.0	2,317.6	211.0	8,913.2	293.9	22,220.3
	4	220.8	215.8	4,268.5	22.2	1,796.3	1,560.8	1,816.8	2,370.0	209.0	8,554.0	285.9	21,320.2
	5	237.4	225.2	4,242.7	77.3	1,846.2	1,589.7	1,894.4	2,428.1	314.3	8,737.5	329.6	21,922.5
	6	386.4	232.3	4,282.2	75.7	1,973.3	1,606.0	1,908.9	2,656.4	316.9	8,626.7	460.1	22,524.9
	7	389.8	230.5	4,247.6	76.6	1,995.7	1,797.8	1,906.8	2,499.2	333.2	8,737.5	408.7	22,623.5
	8	384.3	232.1	3,948.0	164.5	2,037.9	1,807.5	1,937.3	2,543.9	327.7	8,843.8	442.3	22,669.5
	9	399.1	237.3	4,206.2	163.9	1,997.9	1,674.5	2,119.5	2,681.2	357.2	8,826.4	442.4	23,105.6
	10	386.1	229.5	4,216.0	164.6	1,855.6	1,600.8	2,130.5	2,804.3	334.6	8,747.4	397.0	22,866.4
	11	382.6	221.2	4,310.6	164.4	1,956.4	1,655.0	2,068.4	2,686.1	342.5	8,832.1	397.7	23,017.0
	12	382.4	220.7	4,185.7	161.0	1,944.5	1,728.7	2,063.2	2,960.0	305.1	8,676.8	474.5	23,102.5
2016	1	367.6	228.4	4,322.7	26.5	1,974.4	1,759.2	1,935.2	3,093.0	339.0	8,758.6	474.5	23,279.2
	2	419.7	207.9	4,281.7	25.6	1,987.6	1,783.5	2,049.0	3,172.0	312.7	9,214.5	317.3	23,771.7
	3	415.6	190.0	4,319.2	25.8	1,975.4	1,806.3	1,971.2	3,152.9	322.3	8,591.7	425.4	23,195.7
	4	413.6	189.9	4,252.5	25.5	1,961.6	1,726.3	1,953.1	3,250.5	292.6	8,741.2	429.6	23,236.4
	5	400.3	352.2	4,398.5	19.7	2,016.7	2,104.3	1,932.2	3,166.7	296.3	8,895.5	421.1	24,003.4
	6	425.0	347.3	4,495.2	112.9	1,981.7	2,305.7	2,028.5	3,156.4	314.8	8,647.8	437.0	24,252.4
	7	415.2	374.0	4,685.7	123.0	1,967.8	2,099.7	2,057.2	3,257.4	300.2	9,000.7	430.1	24,711.0
	8	401.8	373.4	4,579.6	116.6	1,954.7	2,163.9	2,014.7	3,170.3	213.3	9,004.5	411.6	24,404.5
	9	286.0	388.5	4,675.6	120.5	1,947.9	2,153.6	1,979.2	3,204.0	215.2	9,065.9	398.4	24,434.9
	10	298.2	395.0	4,767.9	117.3	1,878.6	2,163.4	1,948.6	3,172.3	216.3	9,236.8	395.8	24,590.3
	11	296.6	741.0	4,749.9	117.4	1,876.1	1,725.7	1,959.6	3,164.3	111.1	9,273.7	497.1	24,512.5
	12	294.2	654.4	4,203.2	108.0	2,018.2	1,569.7	2,256.2	3,101.1	100.0	9,251.7	924.3	24,481.0
2017	1	258.8	641.1	4,233.9	134.4	2,024.3	1,540.1	2,252.4	3,157.5	101.4	9,353.9	838.6	24,536.2
	2	252.1	615.0	4,273.7	136.2	2,136.0	1,524.2	2,254.1	3,221.3	118.8	9,503.5	837.7	24,872.6
	3	250.1	610.1	4,293.3	135.1	2,168.3	1,532.6	2,227.8	3,624.9	124.3	9,076.4	903.0	24,946.0
	4	245.6	609.3	4,290.7	135.4	2,274.9	1,579.7	2,241.1	3,632.8	202.3	9,316.0	952.0	25,479.8

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 encompasses 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 loans 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
Banking System: Total Deposits by Type

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Jumlah Deposit *Total Deposit* 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*	Perjanjian Belian Balik *Repurchase Agreements*	Jumlah Deposit dan Perjanjian Belian Balik *Total Deposits and Repurchase Agreements*
2015	1	283,863.0	635,526.1	137,074.4	79,706.5	95,039.6	149,396.6	254,331.2	1,634,937.4	9,254.9	1,644,192.3
	2	286,871.0	636,559.5	139,031.3	79,538.4	98,382.8	155,474.4	244,575.8	1,640,433.1	9,760.2	1,650,193.3
	3	296,746.7	626,661.4	138,643.7	79,040.8	108,107.8	174,929.1	245,336.5	1,669,466.1	14,145.1	1,683,611.2
	4	287,768.4	626,493.9	139,692.9	75,845.1	108,460.8	183,128.5	242,818.1	1,664,207.7	13,740.4	1,677,948.1
	5	288,572.5	629,024.4	133,984.0	72,174.2	111,942.2	188,724.9	237,927.3	1,662,349.6	15,590.2	1,677,939.8
	6	297,940.1	607,094.8	136,936.8	69,167.4	108,707.7	207,529.4	240,802.6	1,668,178.8	15,844.0	1,684,022.8
	7	283,239.9	571,601.9	134,986.3	64,490.5	108,750.4	219,429.3	238,550.6	1,621,048.8	17,152.0	1,638,200.8
	8	288,205.9	565,744.5	134,708.0	64,371.3	115,034.1	224,513.0	231,185.3	1,623,762.2	17,295.6	1,641,057.8
	9	293,614.4	563,098.5	136,575.6	59,589.2	122,041.0	228,781.8	235,030.3	1,638,730.8	23,203.7	1,661,934.4
	10	285,576.2	557,609.2	135,331.5	60,760.3	125,490.8	230,512.5	231,858.9	1,627,139.4	23,299.3	1,650,438.7
	11	285,578.5	549,101.1	134,484.4	60,470.3	133,083.4	232,213.8	238,023.0	1,632,954.5	26,261.3	1,659,215.8
	12	291,808.8	551,407.9	135,590.7	68,245.8	134,092.9	237,134.4	228,729.8	1,647,010.2	23,384.6	1,670,394.8
2016	1	293,056.0	553,414.0	136,539.9	63,544.1	126,581.6	226,241.8	236,853.5	1,636,230.9	22,254.1	1,658,485.0
	2	297,694.3	557,400.9	139,022.1	61,154.0	130,725.3	230,874.1	235,839.5	1,652,710.2	17,763.5	1,670,473.7
	3	284,711.8	561,147.5	138,981.6	57,880.2	126,975.3	234,830.5	247,974.5	1,652,501.3	15,837.6	1,668,338.9
	4	278,460.7	569,441.4	139,180.6	52,767.7	124,706.4	235,690.2	243,277.1	1,643,524.1	16,060.2	1,659,584.3
	5	285,634.1	574,941.9	138,521.4	52,387.8	129,604.7	233,993.9	240,232.4	1,655,316.3	16,109.6	1,671,425.9
	6	290,961.8	572,309.4	142,167.0	51,889.0	126,162.4	230,432.9	241,432.1	1,655,354.6	19,765.3	1,675,119.9
	7	283,038.6	573,261.8	140,105.8	51,586.1	120,418.9	234,847.3	234,727.2	1,637,985.6	16,355.5	1,654,341.0
	8	284,574.1	572,968.0	140,991.1	50,027.5	119,209.6	237,010.2	235,560.3	1,640,340.6	14,277.2	1,654,617.9
	9	285,366.7	571,921.4	143,722.6	52,074.7	116,917.6	247,411.9	244,361.7	1,661,776.6	14,548.5	1,676,325.1
	10	289,934.4	567,581.5	142,724.8	48,252.3	127,160.1	244,617.7	250,941.5	1,671,212.3	11,085.6	1,682,297.8
	11	294,657.1	563,242.1	144,270.7	47,594.6	127,592.8	246,631.4	245,520.6	1,669,509.4	14,108.2	1,683,617.5
	12	303,737.1	556,951.6	145,128.8	57,581.5	128,290.2	253,928.7	235,658.6	1,681,276.5	15,628.6	1,696,905.1
2017	1	305,442.3	553,001.8	149,212.7	54,532.6	135,575.0	247,879.3	242,451.7	1,688,095.4	15,000.5	1,703,095.8
	2	311,249.2	545,763.2	150,940.6	49,830.3	132,857.2	253,704.3	251,124.2	1,695,469.0	12,889.3	1,708,358.3
	3	307,028.7	553,798.0	151,903.5	51,180.7	132,064.4	255,865.3	256,332.5	1,708,173.0	14,604.4	1,722,777.4
	4	308,100.2	556,130.0	150,238.1	48,524.9	134,118.7	263,833.4	244,728.1	1,705,673.5	12,074.6	1,717,748.1

Nota:
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesan 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*
2016	6	Bank-bank Islam / Islamic Banks	139.9	0.0	1,312.2	0.0	65,824.0	1,915.3	36,331.4	403.9	15,480.7	229,161.2	4,198.7	43,610.7	1,066.4	399,444.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	462.0	501.6	57.1	0.0	85.6	1,271.7	0.0	488.8	0.0	2,916.9
		Jumlah/ Total	189.9	0.0	1,312.2	0.0	66,286.0	2,416.8	36,388.6	403.9	15,566.3	230,432.9	4,198.7	44,099.6	1,066.4	402,361.4
	7	Bank-bank Islam / Islamic Banks	142.9	0.0	1,295.4	0.0	64,018.8	1,704.4	35,275.9	415.8	17,556.2	233,394.5	3,853.2	40,603.1	1,169.8	399,430.1
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	549.8	303.0	53.4	0.0	85.6	1,452.8	0.0	535.3	0.0	3,029.9
		Jumlah/ Total	192.9	0.0	1,295.4	0.0	64,568.7	2,007.4	35,329.3	415.8	17,641.8	234,847.3	3,853.2	41,138.4	1,169.8	402,460.0
	8	Bank-bank Islam / Islamic Banks	142.9	0.0	1,262.6	0.0	62,258.3	2,080.2	35,651.4	423.0	14,824.7	235,533.9	3,072.5	39,494.9	1,186.5	395,930.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	498.4	323.4	55.5	0.0	85.6	1,476.3	0.0	647.7	0.0	3,086.8
		Jumlah/ Total	142.9	0.0	1,262.6	0.0	62,756.6	2,403.6	35,706.9	423.0	14,910.3	237,010.2	3,072.5	40,142.6	1,186.5	399,017.5
	9	Bank-bank Islam / Islamic Banks	142.4	0.0	1,239.4	0.0	61,468.0	1,695.5	36,319.8	414.9	14,580.8	245,995.0	3,364.2	44,050.6	1,200.7	410,471.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	474.5	186.5	55.5	0.0	85.6	1,416.9	0.0	437.2	0.0	2,656.1
		Jumlah/ Total	142.4	0.0	1,239.4	0.0	61,942.5	1,882.0	36,375.2	414.9	14,666.4	247,411.9	3,364.2	44,487.8	1,200.7	413,127.4
	10	Bank-bank Islam / Islamic Banks	142.6	0.0	1,196.1	0.0	62,794.7	1,934.1	35,851.0	409.1	12,555.1	242,842.9	3,512.8	46,424.6	1,200.6	408,863.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	558.0	160.8	55.4	0.0	85.6	1,774.8	0.0	503.0	0.0	3,137.6
		Jumlah/ Total	142.6	0.0	1,196.1	0.0	63,352.7	2,094.9	35,906.4	409.1	12,640.7	244,617.7	3,512.8	46,927.6	1,200.6	412,001.2
	11	Bank-bank Islam / Islamic Banks	142.3	0.0	1,182.4	0.0	61,991.7	2,122.4	36,187.0	419.0	13,361.6	244,776.0	4,226.7	39,799.9	1,239.0	405,448.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	501.0	189.6	57.6	0.0	85.6	1,855.5	0.0	634.2	0.0	3,323.5
		Jumlah/ Total	142.3	0.0	1,182.4	0.0	62,492.8	2,312.0	36,244.7	419.0	13,447.1	246,631.4	4,226.7	40,434.1	1,239.0	408,771.5
	12	Bank-bank Islam / Islamic Banks	142.7	0.0	1,170.2	0.0	63,280.4	2,276.3	36,084.5	416.2	16,753.4	252,074.8	3,130.7	37,910.5	1,417.9	414,657.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	490.2	258.6	59.5	0.0	0.0	1,854.0	0.0	697.9	0.0	3,360.3
		Jumlah/ Total	142.7	0.0	1,170.2	0.0	63,770.6	2,534.9	36,144.0	416.2	16,753.4	253,928.7	3,130.7	38,608.4	1,417.9	418,017.8
2017	1	Bank-bank Islam / Islamic Banks	142.4	0.0	1,152.8	0.0	65,467.7	2,414.7	37,190.3	397.2	17,346.1	246,030.2	3,886.3	37,990.9	1,316.0	413,334.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	522.0	269.4	58.5	0.0	0.0	1,849.1	0.0	579.4	0.0	3,278.3
		Jumlah/ Total	142.4	0.0	1,152.8	0.0	65,989.7	2,684.0	37,248.8	397.2	17,346.1	247,879.3	3,886.3	38,570.2	1,316.0	416,612.9
	2	Bank-bank Islam / Islamic Banks	143.8	0.0	939.5	0.0	69,481.5	2,180.5	38,019.3	402.8	16,524.9	251,886.7	4,445.8	39,609.6	1,180.5	424,814.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	529.3	366.3	62.1	0.0	0.0	1,817.7	0.0	351.0	0.0	3,126.4
		Jumlah/ Total	143.8	0.0	939.5	0.0	70,010.9	2,546.7	38,081.4	402.8	16,524.9	253,704.3	4,445.8	39,960.6	1,180.5	427,941.2
	3	Bank-bank Islam / Islamic Banks	142.6	0.0	918.3	0.0	65,060.8	2,435.3	38,455.4	413.8	17,617.8	253,701.1	4,129.6	42,118.3	1,216.2	426,209.1
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	620.2	564.4	61.1	0.0	0.0	2,164.2	0.0	1,040.9	0.0	4,450.8
		Jumlah/ Total	142.6	0.0	918.3	0.0	65,681.0	2,999.7	38,516.5	413.8	17,617.8	255,865.3	4,129.6	43,159.2	1,216.2	430,659.9
	4	Bank-bank Islam / Islamic Banks	142.3	0.0	888.2	0.0	67,158.1	2,064.5	37,920.1	407.8	16,198.3	261,448.1	4,350.8	41,557.2	1,016.1	433,151.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	557.0	574.0	58.2	0.0	0.0	2,385.3	0.0	964.3	0.0	4,538.9
		Jumlah/ Total	142.3	0.0	888.2	0.0	67,715.2	2,638.5	37,978.3	407.8	16,198.3	263,833.4	4,350.8	42,521.5	1,016.1	437,690.4

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 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 mengikut Penyimpan
Banking System: Total Deposits 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*
2015	1	15,339.4	31,314.1	48,233.7	308,409.0	562,490.8	586,569.3	91,836.0	1,644,192.3
	2	15,878.0	32,638.3	48,778.3	311,726.8	554,680.1	592,518.4	93,973.3	1,650,193.3
	3	13,686.7	32,371.6	48,241.5	316,104.4	580,295.9	595,226.8	97,684.2	1,683,611.2
	4	15,594.3	33,461.8	48,132.6	309,370.3	568,272.9	599,682.0	103,434.2	1,677,948.1
	5	19,200.7	33,876.2	46,507.0	320,360.3	556,941.5	600,577.8	100,476.2	1,677,939.8
	6	23,117.7	33,777.3	46,226.5	312,648.5	560,504.1	605,833.3	101,915.4	1,684,022.8
	7	25,070.0	34,631.6	43,184.8	280,877.3	549,459.6	604,490.8	100,486.5	1,638,200.8
	8	26,654.8	35,363.6	43,116.6	276,512.9	552,907.3	605,063.3	101,439.3	1,641,057.8
	9	27,498.0	34,723.2	45,029.7	280,853.9	563,388.7	609,671.5	100,769.4	1,661,934.4
	10	21,446.7	34,169.6	45,454.6	277,206.8	563,000.3	609,269.5	99,891.1	1,650,438.7
	11	20,106.5	32,730.8	44,295.0	280,328.0	570,163.1	607,942.3	103,650.1	1,659,215.8
	12	15,564.1	32,580.8	44,049.1	288,154.3	574,440.6	612,075.7	103,530.2	1,670,394.8
2016	1	18,840.7	32,853.2	44,704.3	282,597.0	562,517.6	614,772.5	102,199.7	1,658,485.0
	2	16,358.7	34,192.8	45,709.9	282,034.9	567,106.0	622,112.7	102,958.8	1,670,473.7
	3	17,112.7	34,750.7	45,808.2	287,064.8	556,052.0	624,942.1	102,608.5	1,668,338.9
	4	18,055.4	34,625.2	46,848.9	280,849.6	550,435.8	628,537.5	100,231.9	1,659,584.3
	5	19,588.8	35,131.0	49,049.8	278,330.8	560,194.6	628,584.5	100,546.5	1,671,425.9
	6	21,602.4	35,252.8	47,405.0	282,010.6	555,912.7	632,245.4	100,691.0	1,675,119.9
	7	16,453.7	34,676.9	44,248.5	288,112.1	535,234.2	631,428.4	104,187.2	1,654,341.0
	8	15,905.6	33,791.1	45,586.2	289,548.9	532,437.1	633,466.0	103,882.9	1,654,617.9
	9	18,215.5	32,526.6	47,561.6	296,656.8	536,896.9	637,865.9	106,601.8	1,676,325.1
	10	20,805.2	32,906.4	42,728.0	294,214.6	545,328.2	638,111.2	108,204.2	1,682,297.8
	11	16,267.8	32,086.4	42,819.0	293,265.6	548,522.9	640,871.0	109,784.7	1,683,617.5
	12	13,747.7	30,260.4	44,823.6	295,371.3	561,490.5	643,276.4	107,935.3	1,696,905.1
2017	1	16,195.8	30,623.1	49,455.9	283,983.6	560,885.5	651,942.3	110,009.7	1,703,095.8
	2	17,010.7	32,285.9	46,949.3	282,414.2	563,492.5	656,361.1	109,844.7	1,708,358.3
	3	14,405.7	32,750.7	44,182.2	288,968.9	571,587.9	660,536.0	110,346.0	1,722,777.4
	4	17,430.3	33,295.0	46,331.3	278,559.8	572,524.7	660,036.9	109,570.1	1,717,748.1

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 / *Year*	Tarikh perubahan / *Date of change*	Bank perdagangan / *Commercial banks*		Syarikat kewangan[9] / *Finance companies*[9]		Merchant banks / *Bank saudagar*	
		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*
2015	4	34,084.2	849,555.8	14,388.8	348,849.0	858.8	21,302.6
	5	34,097.6	847,377.8	14,121.4	351,421.7	842.9	20,955.5
	6	33,408.3	842,680.2	14,024.7	354,253.1	879.7	21,599.9
	7	33,557.7	839,156.0	14,251.3	356,827.1	883.1	21,641.5
	8	34,568.9	850,820.1	14,055.7	344,035.8	877.1	21,173.8
	9	34,233.7	854,126.4	13,671.5	345,859.3	869.7	21,428.1
	10	34,487.1	866,448.8	13,841.7	348,202.4	924.6	22,991.5
	11	33,728.0	863,575.8	13,903.6	351,094.5	873.0	21,585.3
	12	34,128.9	867,176.5	13,731.9	343,835.9	868.5	21,521.8
2016	1	35,076.6	863,760.5	13,929.0	341,107.4	850.1	21,240.3
	2	29,780.6	860,360.8	11,373.9	336,212.1	741.4	21,006.8
	3	28,920.5	864,601.7	11,863.0	334,920.2	696.9	19,886.7
	4	30,936.2	870,672.6	11,721.6	333,358.5	694.0	20,055.8
	5	28,699.2	868,923.4	11,720.1	333,637.4	707.7	20,014.6
	6	29,238.7	865,387.4	12,035.0	332,030.8	733.8	20,688.2
	7	30,698.1	868,851.1	11,904.5	332,408.4	769.3	21,684.0
	8	30,192.4	870,215.3	11,843.0	333,132.5	754.4	21,579.7
	9	29,950.2	871,759.6	12,028.2	335,504.7	730.9	21,188.4
	10	29,578.9	868,496.4	11,995.0	340,842.5	720.0	20,470.8
	11	30,117.3	870,498.3	12,091.9	306,360.2	711.1	20,095.8
	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

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

RM juta / *RM million*

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 Bersih[2] / *Net Cash Outflows*[2]	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows*[2]	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows*[2]	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows*[2]
2015 6	118%	482,411	407,509	124%	354,074	286,073	105%	106,606	101,466	109%	21,731	19,970
7	124%	456,179	367,941	132%	341,595	259,451	103%	92,652	89,941	118%	21,931	18,548
8	120%	465,439	388,319	126%	352,687	279,500	100%	89,533	89,294	119%	23,219	19,524
9	117%	470,014	402,860	122%	354,872	291,628	99%	92,552	93,097	125%	22,590	18,134
10	120%	458,641	382,337	124%	348,255	280,510	107%	89,482	83,307	113%	20,904	18,520
11	122%	461,203	379,294	128%	348,158	272,609	102%	92,505	90,653	128%	20,540	16,033
12	125%	475,895	380,339	131%	359,416	274,614	110%	97,097	88,651	114%	19,382	17,074
2016 1	123%	475,821	385,534	128%	360,234	280,991	110%	96,101	87,548	115%	19,486	16,995
2	129%	487,799	377,056	134%	369,808	275,645	116%	98,259	84,693	118%	19,733	16,718
3	124%	477,170	383,375	129%	356,385	275,258	112%	101,042	90,524	112%	19,743	17,593
4	127%	475,189	375,294	132%	354,926	269,192	114%	100,956	88,876	112%	19,307	17,226
5	126%	483,603	385,209	132%	356,556	270,974	110%	107,065	96,907	115%	19,981	17,329
6	123%	496,183	402,036	126%	370,626	293,420	114%	106,758	93,311	123%	18,800	15,306
7	124%	485,251	391,979	126%	356,603	282,185	116%	108,326	93,395	124%	20,322	16,399
8	128%	486,078	380,817	131%	362,584	276,014	117%	102,956	88,304	124%	20,538	16,498
9	126%	497,378	393,470	129%	367,071	284,202	118%	110,792	93,802	126%	19,515	15,465
10	121%	497,880	413,007	122%	368,577	302,018	115%	110,367	96,377	130%	18,936	14,612
11	116%	488,199	422,569	115%	359,480	311,413	114%	109,768	95,954	125%	18,951	15,202
12	124%	481,322	387,197	125%	356,147	285,947	125%	106,363	85,169	117%	18,811	16,081
2017 1	124%	483,375	390,124	127%	360,509	284,806	115%	103,577	90,028	126%	19,289	15,290
2	127%	509,440	400,023	127%	377,459	297,384	128%	111,364	86,711	129%	20,617	15,927
3	131%	537,993	411,606	132%	410,272	309,709	126%	107,472	85,536	124%	20,249	16,362

Nota:

1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuatkuasa pada 1 Jun 2015 dan menggantikan garis panduan Rangka Kerja Mudah Tunai dan Rangka Kerja Mudah Tunai - i yang dikeluarkan pada 1 Julai 1998.
Institusi perbankan hendaklah mengekalkan tahap nisbah perlindungan mudah tunai minimum mengikut garis masa di bawah:

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

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 (%)*
2016	1	195,745.2	209,732.8	249,815.4	1,505,305.8	13.0	13.9	16.6
	2	194,991.1	209,027.9	249,145.4	1,519,804.9	12.8	13.8	16.4
	3	195,845.7	209,804.1	248,939.7	1,499,067.8	13.1	14.0	16.6
	4	193,872.8	207,835.1	246,733.7	1,500,478.6	12.9	13.9	16.4
	5	194,751.1	209,123.6	247,660.8	1,510,941.5	12.9	13.8	16.4
	6	202,625.4	216,988.7	254,683.1	1,515,334.9	13.4	14.3	16.8
	7	203,667.8	218,055.8	256,962.9	1,513,105.9	13.5	14.4	17.0
	8	202,675.4	217,039.2	253,965.8	1,513,885.2	13.4	14.3	16.8
	9	202,564.7	216,970.7	254,080.6	1,523,885.8	13.3	14.2	16.7
	10	203,480.1	217,883.8	255,586.3	1,525,403.2	13.3	14.3	16.8
	11	201,198.4	215,693.3	254,180.8	1,554,210.7	12.9	13.9	16.4
	12	201,984.1	216,117.0	254,038.9	1,541,736.9	13.1	14.0	16.5
2017	1	202,278.4	216,054.8	261,063.5	1,548,691.0	13.1	14.0	16.9
	2	202,071.7	215,874.2	261,846.4	1,547,713.4	13.1	13.9	16.9
	3	202,411.4	216,211.8	262,878.6	1,550,782.6	13.1	13.9	17.0
	4	200,168.8	213,930.8	262,702.9	1,549,472.3	12.9	13.8	17.0

[1] Mulai Januari 2013, komponen modal dilaporkan berdasarkan *Basel III Capital Adequacy Framework*

[1] *Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework*

1.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia

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

Tempoh / *Period*	Urusniaga bagi Tempoh / *Transactions during the period*: Bilangan Urusniaga Menggunakan Kad / *No. of Card Transactions*	Jumlah Belian / *Total Purchases*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Tempatan / *Local Cardholders*	Jumlah Belian / *Total Purchases*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Asing / *Foreign Cardholders*	Jumlah Belian / *Total Purchases*: 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 / *Total Cash Advances*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Asing / *Foreign Cardholders*	Jumlah Pendahuluan Tunai / *Total Cash Advances*: 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 / *No. of Cards in Circulation*: 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 / *Overdue Balances*: > 3 hingga 6 Bulan / *>3 To 6 Months*	Baki Melebihi Tempoh / *Overdue Balances*: > 6 Bulan / *>6 Months*
2015	359.6	96,793.2	7,985.3	13,542.4	2,154.4	996.1	174.1	7.7	0.9	127,744.9	33,651.6	2,358.1	352.4	10.5
2016	383.8	100,651.0	8,691.5	15,294.0	2,381.5	977.7	202.8	8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0
2015														
2016 1	32.6	8,909.5	709.5	1,167.3	175.1	77.4	15.2	7.7	0.9	128,688.3	33,898.9	2,410.0	358.6	11.5
2	29.9	7,604.0	635.6	1,037.3	179.9	76.3	12.6	7.8	0.9	128,378.5	32,842.9	2,520.9	366.7	10.5
3	31.5	8,437.8	743.2	1,230.1	193.9	84.3	14.8	7.8	1.0	130,432.5	32,725.7	2,218.2	357.8	10.2
4	30.4	7,960.0	640.6	1,220.7	188.3	76.5	14.5	7.9	1.0	131,148.9	32,810.4	2,261.8	352.8	11.7
5	32.3	8,397.0	660.4	1,254.3	201.2	79.7	15.5	7.9	1.0	132,220.9	32,881.0	2,260.0	349.3	12.8
6	31.4	8,363.8	684.4	1,217.7	193.4	79.8	17.5	8.0	1.0	133,424.6	33,145.1	2,266.3	350.3	4.9
7	31.4	8,010.6	730.7	1,266.4	203.5	85.1	17.1	7.8	1.1	133,948.9	32,983.7	2,492.0	354.2	6.7
8	32.6	8,490.8	828.8	1,196.3	202.2	94.2	15.7	8.0	1.0	135,314.2	33,150.3	2,331.9	351.8	9.0
9	31.5	8,016.6	746.0	1,343.5	207.5	83.8	18.6	8.1	1.0	136,132.4	33,304.7	2,370.3	365.9	5.9
10	32.5	8,355.7	689.1	1,329.3	210.1	79.6	17.4	8.1	1.0	136,766.6	33,395.2	2,367.8	373.3	7.3
11	32.2	8,461.1	742.9	1,401.8	207.1	78.9	19.1	8.2	1.0	137,664.3	33,830.0	2,352.4	375.4	7.6
12	35.5	9,644.0	880.3	1,629.2	219.1	82.2	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	831.5	1,220.3	197.4	78.5	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	767.5	1,197.5	203.5	77.5	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	881.6	1,334.2	216.7	82.5	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	804.9	1,358.1	212.8	81.9	22.7	8.3	1.0	135,526.3	33,666.5	2,358.2	371.0	7.2

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.

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 / *Fixed deposits* — Tempoh (dalam bulan) / *Period (in months)*					Deposit tabungan / *Savings deposit*	Kadar Asas berwajaran / *Weighted Base Rate*	Kadar Berian Pinjaman Asas / *Base Lending Rate*	Kadar Berian Pinjaman Purata / *Average Lending Rate*	Deposit tetap / *Fixed deposits* — Tempoh (dalam bulan) / *Period (in months)*					Kadar Berian Pinjaman Purata / *Average Lending Rate*
		1	3	6	9	12					1	3	6	9	12	
2015	1	3.08	3.13	3.19	3.23	3.31	1.07	3.81	6.79	4.64	3.46	3.71	3.70	3.76	3.79	6.87
	2	3.08	3.13	3.19	3.23	3.31	1.06	3.81	6.79	4.67	3.40	3.74	3.74	3.82	3.73	6.75
	3	3.08	3.13	3.19	3.23	3.31	1.08	3.81	6.79	4.68	3.24	3.66	3.52	3.78	3.68	6.87
	4	3.08	3.13	3.19	3.23	3.31	1.07	3.79	6.79	4.68	3.34	3.12	3.37	3.82	3.81	6.97
	5	3.09	3.14	3.19	3.23	3.31	1.07	3.79	6.79	4.61	3.03	3.29	3.74	3.67	3.72	6.90
	6	3.08	3.14	3.19	3.23	3.31	1.06	3.79	6.79	4.57	3.31	3.67	3.78	3.70	3.74	6.90
	7	3.08	3.14	3.19	3.23	3.31	1.06	3.77	6.79	4.54	3.32	3.07	3.76	3.73	3.74	6.88
	8	3.08	3.14	3.19	3.23	3.31	1.05	3.77	6.79	4.51	3.48	3.22	3.75	3.76	3.74	6.85
	9	3.08	3.14	3.19	3.23	3.31	1.06	3.77	6.79	4.49	3.39	3.64	3.75	3.76	3.74	6.91
	10	3.08	3.13	3.18	3.22	3.31	1.05	3.77	6.79	4.54	3.41	3.68	3.44	3.80	3.87	6.85
	11	3.08	3.13	3.18	3.22	3.31	1.04	3.77	6.79	4.53	3.39	3.38	3.36	3.83	3.85	6.90
	12	3.08	3.13	3.18	3.22	3.31	1.04	3.77	6.79	4.57	3.72	3.94	3.66	3.73	3.79	6.90
2016	1	3.08	3.13	3.18	3.23	3.31	1.03	3.78	6.79	4.58	3.48	3.67	3.54	3.75	3.85	6.89
	2	3.08	3.13	3.19	3.23	3.31	1.03	3.78	6.80	4.61	3.50	3.79	3.40	3.75	3.93	6.67
	3	3.08	3.13	3.19	3.23	3.31	1.03	3.79	6.80	4.61	3.54	3.43	3.51	3.76	3.86	6.68
	4	3.08	3.14	3.19	3.23	3.31	1.02	3.79	6.80	4.60	3.51	3.62	3.39	3.41	3.81	6.65
	5	3.07	3.13	3.19	3.22	3.29	1.03	3.81	6.80	4.55	3.49	3.34	3.47	3.39	3.35	6.70
	6	3.08	3.13	3.18	3.22	3.29	1.07	3.83	6.81	4.61	3.23	3.39	3.31	3.36	3.37	6.65
	7	2.90	2.98	3.02	3.06	3.01	0.98	3.62	6.69	4.52	2.87	3.21	3.27	3.21	3.40	6.59
	8	2.87	2.87	2.98	3.02	3.07	0.95	3.61	6.65	4.46	3.22	3.30	3.62	3.33	3.05	6.56
	9	2.87	2.92	2.98	3.02	3.07	0.96	3.61	6.65	4.55	3.15	3.29	3.19	3.22	3.43	6.48
	10	2.87	2.92	2.98	3.02	3.07	0.95	3.61	6.65	4.46	3.12	3.32	3.22	3.28	3.44	6.55
	11	2.87	2.92	2.97	3.01	3.06	0.96	3.62	6.65	4.48	3.21	3.41	3.33	3.26	3.66	6.55
	12	2.86	2.92	2.97	3.02	3.06	0.99	3.61	6.65	4.49	3.50	3.66	3.35	3.44	3.43	6.57
2017	1	2.87	2.92	2.98	3.02	3.09	0.96	3.62	6.66	4.56	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	6.66	4.61	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	6.66	4.60	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	3.23	3.35	3.37	3.78	3.81	6.42

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 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 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.

1 From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies and 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 would replace the Base Lending Rate 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, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustment to the Base Rate, a corresponding adjustment to the BLR will also be made.

2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit
Islamic Banking System: Financing Rate and Rate of Return to Depositors

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)*				
		Akaun pelaburan / *Investment account*					Akaun tabungan / *Savings deposit*	Kadar Asas / Base Rate	Kadar Pembiayaan Asas / Base Financing Rate	Kadar Pembiayaan Purata / Average Financing Rate	Akaun pelaburan / *Investment account*				
		Tempoh (dalam bulan) / Period (in months)									Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12					1	3	6	9	12
2015	1	3.16	3.27	3.40	3.38	3.29	0.94	3.81	6.87	5.36	3.35	3.61	3.48	3.20	2.80
	2	3.03	3.31	3.49	3.33	3.25	0.93	3.81	6.87	5.41	3.38	3.58	3.50	3.29	2.80
	3	3.11	3.27	3.42	3.37	3.30	0.88	3.83	6.87	5.30	3.34	3.62	3.50	3.53	2.80
	4	3.08	3.20	3.40	3.35	3.27	0.87	3.83	6.87	5.34	3.37	3.75	3.50	3.59	2.80
	5	3.10	3.19	3.42	3.48	3.27	0.86	3.83	6.87	5.29	3.36	3.67	3.50	3.63	2.80
	6	3.14	3.23	3.42	3.40	3.31	0.83	3.83	6.87	5.27	3.37	3.62	3.73	3.31	2.80
	7	3.15	3.29	3.50	3.46	3.37	0.83	3.81	6.87	5.25	3.38	3.72	3.73	3.31	0.00
	8	3.20	3.30	3.59	3.47	3.44	0.83	3.80	6.87	5.27	3.41	3.63	3.73	3.31	0.00
	9	3.18	3.30	3.55	3.48	3.36	0.77	3.80	6.87	5.26	3.50	3.70	3.79	3.31	0.00
	10	3.25	3.33	3.47	3.51	3.48	0.72	3.80	6.87	5.26	3.53	3.80	3.59	3.31	0.00
	11	3.24	3.34	3.49	3.53	3.45	0.75	3.80	6.87	5.30	3.71	3.87	3.65	3.50	0.00
	12	3.27	3.35	3.45	3.58	3.57	0.75	3.81	6.87	5.29	4.47	3.93	3.81	3.50	0.00
2016	1	3.25	3.32	3.46	3.56	3.53	0.74	3.81	6.87	5.33	3.47	3.92	3.81	3.50	0.00
	2	3.16	3.23	3.43	3.56	3.40	0.73	3.82	6.87	5.34	3.41	4.05	3.99	0.00	0.00
	3	3.16	3.24	3.42	3.42	3.36	0.72	3.82	6.88	5.32	3.30	3.86	3.99	0.00	0.00
	4	3.17	3.29	3.53	3.58	3.46	0.69	3.83	6.89	5.35	3.42	3.67	3.84	3.50	0.00
	5	3.11	3.29	3.53	3.49	3.43	0.72	3.82	6.89	5.33	3.46	3.71	3.90	3.50	0.00
	6	3.12	3.24	3.45	3.50	3.33	0.64	3.82	6.90	5.37	3.53	3.78	3.91	3.50	0.00
	7	3.05	3.12	3.27	3.44	3.21	0.64	3.68	6.71	5.30	3.34	3.66	3.87	3.50	0.00
	8	2.96	3.10	3.18	3.33	3.33	0.63	3.62	6.69	5.25	3.13	3.90	0.00	0.00	0.00
	9	3.01	3.07	3.28	3.43	3.20	0.62	3.62	6.69	5.22	3.06	3.70	3.45	0.00	0.00
	10	3.00	3.05	3.25	3.37	3.23	0.59	3.62	6.69	5.20	3.05	3.50	0.00	0.00	0.00
	11	2.98	3.09	3.25	3.41	3.23	0.66	3.62	6.69	5.21	3.10	3.54	3.76	0.00	0.00
	12	2.95	3.07	3.23	3.34	3.21	0.67	3.64	6.69	5.20	3.45	3.88	3.80	0.00	0.00
2017	1	2.97	3.02	3.25	3.34	3.24	0.66	3.64	6.70	5.17	3.23	3.55	3.80	0.00	0.00
	2	2.99	3.04	3.24	3.39	3.24	0.66	3.64	6.70	5.20	3.12	3.55	3.80	0.00	0.00
	3	2.99	3.06	3.24	3.42	3.26	0.64	3.64	6.70	5.17	3.17	3.71	3.81	0.00	0.00
	4	2.92	3.06	3.26	3.02	3.24	0.67	3.64	6.70	5.18	3.11	3.67	3.81	0.00	0.00

Nota:
SPI - Skim Perbankan Islam
1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperolehi 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 sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.

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.

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]	Kadar purata berwajaran antara bank *Weighted average interbank rates*											
		Pada akhir tempoh *As at period end*	Wang semalaman *Overnight money*		1 minggu *1 week*		1 bulan *1 month*		3 bulan *3 month*		6 bulan *6 month*		12 bulan *12 month*	
			Julat *Range*	Purata *Avg*	Julat *Range*	Purata *Avg*	Julat *Range*	Purata *Avg*	Julat *Range*	Purata *Avg*	Julat *Range*	Purata *Avg*	Julat *Range*	Purata *Avg*
2014		3.25	3.06 - 3.13	3.10	3.12 - 3.15	3.13	3.19 - 3.24	3.21	3.49 - 3.52	3.51	3.76 - 3.76	3.76	- - -	-
2015		3.25	3.13 - 3.25	3.21	3.24 - 3.28	3.25	3.34 - 3.39	3.36	3.73 - 3.74	3.74	3.78 - 3.78	3.78	- - -	-
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	- - -	-
2016	4	3.25	3.08 - 3.21	3.16	3.22 - 3.24	3.22	3.28 - 3.29	3.28	3.67 - 3.67	3.67	- - -	-	- - -	-
	5	3.25	3.10 - 3.21	3.17	3.22 - 3.24	3.23	3.26 - 3.32	3.27	- - -	-	3.76 - 3.76	3.76	- - -	-
	6	3.25	3.11 - 3.23	3.18	3.22 - 3.24	3.23	3.30 - 3.33	3.30	3.62 - 3.62	3.62	- - -	-	- - -	-
	7	3.00	2.90 - 3.05	2.99	3.09 - 3.12	3.10	3.13 - 3.19	3.15	3.33 - 3.33	3.33	- - -	-	- - -	-
	8	3.00	2.84 - 3.02	2.93	3.02 - 3.04	3.02	3.07 - 3.12	3.08	3.31 - 3.31	3.31	3.48 - 3.48	3.48	- - -	-
	9	3.00	2.87 - 3.01	2.97	3.02 - 3.04	3.03	3.08 - 3.11	3.09	- - -	-	3.47 - 3.47	3.47	- - -	-
	10	3.00	2.88 - 3.00	2.98	3.03 - 3.05	3.03	3.08 - 3.13	3.10	3.31 - 3.31	3.31	3.47 - 3.47	3.47	- - -	-
	11	3.00	2.91 - 3.01	2.99	3.02 - 3.05	3.03	3.10 - 3.11	3.10	3.38 - 3.38	3.38	- - -	-	- - -	-
	12	3.00	2.97 - 3.01	2.99	3.02 - 3.06	3.02	3.11 - 3.17	3.12	3.40 - 3.41	3.41	- - -	-	- - -	-
2017	1	3.00	2.96 - 3.00	3.00	3.02 - 3.07	3.03	3.09 - 3.19	3.10	3.43 - 3.43	3.43	- - -	-	- - -	-
	2	3.00	2.94 - 3.00	3.00	3.02 - 3.06	3.03	3.08 - 3.16	3.10	3.43 - 3.45	3.44	- - -	-	- - -	-
	3	3.00	2.94 - 3.00	3.00	3.02 - 3.07	3.04	3.08 - 3.15	3.09	3.24 - 3.33	3.32	- - -	-	- - -	-
	4	3.00	2.94 - 3.00	3.00	3.02 - 3.05	3.02	3.08 - 3.14	3.09	3.43 - 3.43	3.43	- - -	-	- - -	-
April 2017	03	3.00	2.90 - 3.00	3.00	3.02 - 3.07	3.02	3.08 - 3.19	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-
	04	3.00	2.95 - 3.00	3.00	3.02 - 3.02	3.02	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	05	3.00	2.95 - 3.00	3.00	3.01 - 3.02	3.01	3.08 - 3.18	3.12	- - -	-	- - -	-	- - -	-
	06	3.00	2.95 - 3.00	3.00	3.02 - 3.02	3.02	3.08 - 3.18	3.09	- - -	-	- - -	-	- - -	-
	07	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.03	3.08 - 3.08	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-
	10	3.00	2.98 - 3.00	3.00	3.02 - 3.06	3.03	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	11	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.02	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	12	3.00	2.95 - 3.00	3.00	3.01 - 3.05	3.03	3.08 - 3.08	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-
	13	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.02	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	14	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.03	- - -	-	- - -	-	- - -	-	- - -	-
	17	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.04	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	18	3.00	2.85 - 3.00	3.00	3.02 - 3.06	3.03	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-
	19	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.02	3.08 - 3.08	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-
	20	3.00	2.90 - 3.00	3.00	3.02 - 3.05	3.02	3.08 - 3.08	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-
	21	3.00	2.95 - 3.00	3.00	3.02 - 3.06	3.02	3.08 - 3.17	3.10	3.43 - 3.43	3.43	- - -	-	- - -	-
	25	3.00	2.95 - 3.00	3.00	3.02 - 3.07	3.02	3.08 - 3.33	3.09	- - -	-	- - -	-	- - -	-
	26	3.00	2.95 - 3.00	3.00	3.02 - 3.02	3.02	3.08 - 3.33	3.11	3.40 - 3.40	3.40	- - -	-	- - -	-
	27	3.00	2.97 - 3.00	3.00	3.02 - 3.07	3.02	3.07 - 3.18	3.09	- - -	-	- - -	-	- - -	-
	28	3.00	2.98 - 3.05	3.00	3.02 - 3.03	3.02	3.08 - 3.08	3.08	3.43 - 3.43	3.43	- - -	-	- - -	-

[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	12	1	2	3	6	9	12
2014		3.125	3.166	3.175	-	2.908	3.056	3.045	3.109	3.113
2015		3.109	2.983	3.059	-	-	-	-	3.080	-
2016		2.758	2.576	2.510	-	-	-	-	-	-
2015	1	3.376	3.419	3.361	-	-	-	-	-	-
	2	3.252	3.198	3.169	-	-	-	-	-	-
	3	2.990	3.019	3.001	-	-	-	-	-	-
	4	2.953	2.942	2.895	-	-	-	-	-	-
	5	3.107	-	2.784	-	-	-	-	-	-
	6	2.803	2.801	-	-	-	-	-	-	-
	7	3.230	2.962	-	-	-	-	-	-	-
	8	3.246	-	3.144	-	-	-	-	3.080	-
	9	3.020	3.008	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	-	2.512	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-	-
2016	1	-	2.703	2.694	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-
	3	2.391	2.431	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	2.827	-	-	-	-	-	-	-
	6	2.911	-	-	-	-	-	-	-	-
	7	-	2.347	-	-	-	-	-	-	-
	8	-	-	2.325	-	-	-	-	-	-
	9	2.609	2.398	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	-	2.749	-	-	-	-	-	-	-
	12	3.120	-	-	-	-	-	-	-	-
2017	1	-	3.005	3.005	-	-	-	-	-	-
	2	-	3.056	-	-	-	-	-	-	-
	3	3.110	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-

"-" 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*

Tahun sebelum kematangan *Remaining years to maturity*		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
2015	1	3.3450	3.4640	3.5280	3.6090	3.6630	3.8310	4.1140	4.3500
	2	3.2710	3.3750	3.4280	3.5710	3.6250	3.8690	4.1460	4.3490
	3	3.2050	3.2890	3.3460	3.5030	3.5900	3.8940	4.1340	4.3310
	4	3.1860	3.2560	3.3000	3.4830	3.5930	3.8520	4.0360	4.2920
	5	3.1250	3.2760	3.3630	3.5290	3.5870	3.9180	4.1380	4.2620
	6	3.0410	3.1690	3.2960	3.5260	3.6650	4.0320	4.1760	4.2730
	7	3.0790	3.1640	3.2930	3.4620	3.6160	4.0800	4.2740	4.3580
	8	3.0760	3.3370	3.5180	3.8440	3.9800	4.3960	4.6500	4.7790
	9	3.2020	3.3890	3.7110	3.8230	3.8560	4.1510	4.6210	4.7390
	10	2.8140	2.9610	3.5800	3.6480	3.7090	4.1260	4.3890	4.4790
	11	2.5980	2.9600	3.4000	3.5850	3.7040	4.1990	4.4480	4.5460
	12	2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2016	1	2.7740	3.0830	3.2040	3.3050	3.3400	3.8500	4.2360	4.5080
	2	2.8930	3.2100	3.3230	3.4330	3.5440	3.9300	4.2260	4.4450
	3	2.7090	3.0630	3.2140	3.3610	3.4260	3.8020	4.1640	4.3770
	4	2.7560	3.0990	3.2810	3.3950	3.4870	3.9010	4.1740	4.2990
	5	2.9460	3.0270	3.2560	3.4370	3.6150	3.9280	4.1970	4.3150
	6	2.7530	2.9290	3.1460	3.2980	3.3670	3.7440	4.0820	4.2590
	7	2.4930	2.6360	2.8930	3.0720	3.2000	3.5860	3.9260	4.1680
	8	2.5100	2.6660	2.8730	3.0780	3.1760	3.5890	3.8970	4.1240
	9	2.5150	2.6680	2.8780	3.1330	3.2360	3.5510	3.8980	4.1270
	10	2.5150	2.7200	3.0010	3.2570	3.3060	3.6140	4.0190	4.2940
	11	3.4850	3.7630	3.8780	3.9760	4.0440	4.4050	4.7660	4.8550
	12	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

[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

RM bagi seunit / *RM per unit of* — Akhir tempoh / *End of period*

Tempoh / *Period*		SDR[2]	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
2014		5.0853	3.4950	5.4396	4.2513	353.53	45.058	2.9255	0.5637	2.6449	0.0281	10.627
2015		5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.922
2016		6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.517
2015	4	5.0479	3.5705	5.5071	3.9659	379.72	46.067	3.0016	0.5755	2.7001	0.0276	10.8625
	5	5.1066	3.6515	5.5988	4.0011	387.67	47.098	2.9511	0.5888	2.7095	0.0276	10.8289
	6	5.2585	3.7855	5.9527	4.2364	407.09	48.832	3.0946	0.6099	2.8096	0.0284	11.2045
	7	5.3584	3.8175	5.9595	4.1790	394.96	49.244	3.0805	0.6148	2.7808	0.0283	10.8668
	8	5.8342	4.2140	6.5047	4.7469	436.82	54.372	3.4842	0.6592	3.0064	0.0300	11.7742
	9	6.1898	4.4455	6.7412	5.0052	457.73	57.361	3.7084	0.6994	3.1191	0.0303	12.2230
	10	5.9961	4.3040	6.5927	4.7213	434.66	55.535	3.5619	0.6782	3.0700	0.0315	12.0933
	11	5.8152	4.2615	6.4052	4.5106	413.44	54.985	3.4721	0.6663	3.0162	0.0308	11.8771
	12	5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.9222
2016	1	5.7930	4.1475	5.9618	4.5336	409.06	53.224	3.4473	0.6306	2.9059	0.0300	11.5917
	2	5.7932	4.2195	5.8453	4.6094	423.01	54.259	3.7227	0.6444	2.9954	0.0315	11.8127
	3	5.4958	3.9220	5.6234	4.4377	406.07	50.580	3.4892	0.6064	2.9023	0.0295	11.1341
	4	5.5831	3.9045	5.7174	4.4449	404.97	50.335	3.6377	0.6030	2.9038	0.0296	11.1653
	5	5.8002	4.1195	6.0585	4.5937	415.36	53.030	3.7014	0.6258	2.9861	0.0302	11.5295
	6	5.5856	4.0225	5.3910	4.4664	410.00	51.846	3.9145	0.6054	2.9816	0.0305	11.4276
	7	5.6188	4.0535	5.3506	4.4959	414.43	52.264	3.9159	0.6094	3.0060	0.0310	11.6213
	8	5.6840	4.0495	5.2988	4.5245	413.02	52.210	3.9664	0.6064	2.9746	0.0305	11.7122
	9	5.7654	4.1455	5.3775	4.6500	429.05	53.456	4.0881	0.6215	3.0359	0.0319	11.9432
	10	5.7544	4.2040	5.1236	4.6112	425.55	54.209	4.0124	0.6210	3.0203	0.0322	12.0089
	11	6.0486	4.4660	5.5738	4.7483	440.83	57.584	3.9661	0.6486	3.1340	0.0329	12.5388
	12	6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167
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

RM bagi seunit / *RM per unit of* — Purata bagi tempoh / *Average for period*

Tempoh / *Period*		SDR[2]	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
2014		4.9734	3.2729	5.3915	4.3489	357.95	42.205	3.0976	0.5313	2.5827	0.0276	10.0731
2015		5.4684	3.9055	5.9736	4.3343	405.58	50.379	3.2261	0.6210	2.8376	0.0291	11.3892
2016		5.7645	4.1483	5.6170	4.5882	420.9409	53.4414	3.8209	0.6244	3.0018	0.0312	11.7505
2015	4	5.0251	3.6356	5.4289	3.9233	377.92	46.905	3.0413	0.5862	2.6923	0.0281	11.1812
	5	5.0669	3.6036	5.5822	4.0215	386.69	46.484	2.9840	0.5809	2.6998	0.0274	10.7503
	6	5.2567	3.7391	5.8189	4.1931	401.19	48.230	3.0221	0.6025	2.7781	0.0281	11.0850
	7	5.3142	3.8011	5.9141	4.1846	398.89	49.035	3.0844	0.6122	2.7934	0.0284	11.0760
	8	5.7158	4.0601	6.3364	4.5226	419.41	52.369	3.2938	0.6401	2.9042	0.0295	11.4666
	9	6.0800	4.3117	6.6188	4.8463	443.93	55.633	3.5902	0.6770	3.0458	0.0299	11.9691
	10	5.9932	4.2681	6.5428	4.7899	440.31	55.071	3.5546	0.6720	3.0432	0.0310	11.9463
	11	5.9488	4.3086	6.5571	4.6324	427.47	55.591	3.5194	0.6764	3.0506	0.0315	12.0444
	12	5.9374	4.2811	6.4221	4.6568	430.04	55.233	3.5130	0.6636	3.0393	0.0309	11.8926
2016	1	6.0002	4.3481	6.2693	4.7261	432.41	55.893	3.6805	0.6615	3.0323	0.0313	12.0200
	2	5.8351	4.1859	5.9879	4.6496	422.12	53.788	3.6588	0.6396	2.9792	0.0310	11.7494
	3	5.6739	4.0768	5.7969	4.5300	414.72	52.523	3.6083	0.6266	2.9655	0.0309	11.5714
	4	5.5031	3.9045	5.5837	4.4269	405.07	50.338	3.5620	0.6027	2.8904	0.0296	11.1226
	5	5.7238	4.0482	5.8826	4.5764	413.69	52.144	3.7154	0.6198	2.9535	0.0302	11.4282
	6	5.7419	4.0871	5.7922	4.5894	421.01	52.651	3.8771	0.6200	3.0140	0.0306	11.5743
	7	5.5900	4.0195	5.3004	4.4468	409.11	51.822	3.8522	0.6019	2.9754	0.0306	11.4698
	8	5.6381	4.0269	5.2794	4.5138	415.00	51.921	3.9787	0.6057	2.9901	0.0306	11.5965
	9	5.7507	4.1087	5.4034	4.6052	421.75	52.972	4.0315	0.6157	3.0233	0.0313	11.8336
	10	5.7685	4.1776	5.1491	4.6045	423.16	53.854	4.0232	0.6206	3.0177	0.0321	11.9076
	11	5.9376	4.3349	5.3883	4.6846	435.67	55.890	4.0144	0.6336	3.0737	0.0325	12.2688
	12	6.0111	4.4615	5.5710	4.7054	437.57	57.500	3.8488	0.6445	3.1070	0.0333	12.4642
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

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 *Bank Negara Bills*	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*	
2014		667,959.15	190,479.52	84,462.00	39,550.00	3,923.00	7,168.00	95.00	-	132,005.04	1,125,641.71	119,023.42	-	-	2,847.00	53,284.92	-	93,864.00	31,332.52	300,351.86	1,425,993.57
2015		607,387.77	168,219.55	100,224.00	16,282.00	7,805.00	6,501.00	44.00	-	129,281.71	1,035,745.03	174,724.78	-	-	1,842.50	6,609.84	-	119,160.00	18,019.17	320,356.29	1,356,101.32
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
2016	1	39,957.67	8,787.31	7,256.00	1,598.00	918.00	720.00	50.00	-	11,273.00	70,559.98	18,833.94	-	-	162.00	20.00	-	7,200.00	616.32	26,832.26	97,392.24
	2	33,283.28	11,281.23	3,065.00	540.00	30.00	-	-	-	6,643.00	54,842.51	10,289.02	-	-	300.00	-	-	11,640.00	782.97	23,011.99	77,854.50
	3	45,024.05	8,559.94	7,280.00	813.00	650.00	-	-	-	11,923.00	74,249.99	13,689.60	-	-	463.24	2,521.94	-	8,520.00	1,068.53	26,263.31	100,513.31
	4	44,364.87	13,068.32	5,950.00	415.00	95.00	240.00	-	-	8,744.00	72,877.19	10,034.71	60.00	-	100.00	110.00	-	10,060.00	1,246.23	21,610.94	94,488.13
	5	42,592.68	10,535.27	6,745.00	500.00	230.00	-	13.00	-	5,715.00	66,330.95	14,749.51	-	-	230.00	50.00	-	11,300.00	985.42	27,314.93	93,645.88
	6	37,440.92	9,694.60	7,232.00	2,110.00	60.00	940.00	-	-	12,060.00	69,537.52	27,325.40	135.00	-	610.00	970.00	-	12,535.00	306.67	41,882.07	111,419.59
	7	51,643.76	14,718.81	6,395.00	3,960.00	470.00	100.00	-	-	7,584.74	84,872.31	13,346.48	10.00	-	-	-	-	11,130.00	338.63	24,825.12	109,697.42
	8	44,066.86	8,036.65	6,115.00	3,470.00	520.00	100.00	188.00	-	5,389.50	67,886.01	17,865.03	-	-	550.00	1,193.32	-	11,700.00	1,613.37	32,921.72	100,807.73
	9	42,769.63	15,020.86	4,441.00	1,910.00	1,150.00	50.00	120.00	-	8,615.00	74,076.49	12,335.39	10.00	-	70.00	405.00	-	12,310.00	863.95	25,994.34	100,070.83
	10	39,042.69	9,503.95	6,642.00	2,969.00	150.00	950.00	5.00	-	6,215.00	65,477.64	7,081.03	55.00	-	100.00	118.00	-	8,820.00	274.24	16,448.27	81,925.91
	11	51,518.46	11,716.52	9,705.00	1,400.00	1,300.00	390.00	-	-	5,960.00	81,989.98	17,838.26	-	-	299.17	-	-	8,430.00	245.18	26,812.61	108,802.59
	12	59,019.58	16,730.61	6,439.00	2,557.00	1,230.00	710.00	-	-	4,312.00	90,998.19	9,016.29	-	-	-	-	-	12,500.00	159.86	21,676.15	112,674.34
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

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*
2014		1,095,642.3	1,749,820.2	2,845,462.5	17,081.2	4,251.9	21,333.1	8,224.5	473.9	8,698.5	13,647.3	4,621.0	18,268.3	26,763.1	15,175.0	41,938.0	58.0	0.0	58.0
2015		1,060,423.9	1,871,742.0	2,932,165.9	23,376.4	4,193.2	27,569.6	6,436.4	466.2	6,902.6	9,890.0	7,571.6	17,461.5	24,344.6	3,557.8	27,902.5	38.7	0.0	38.7
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
2014	11	89,833.6	124,657.0	214,490.6	1,650.4	281.2	1,931.6	1,016.5	46.5	1,062.9	2,093.4	774.8	2,868.2	2,405.7	1,290.3	3,696.0	0.4	0.0	0.4
	12	89,262.9	129,026.3	218,289.2	930.9	378.0	1,308.9	609.2	80.1	689.3	871.0	196.1	1,067.1	2,236.6	1,161.0	3,397.6	0.0	0.0	0.0
2015	1	115,271.6	126,358.8	241,630.4	1,654.1	254.3	1,908.4	721.7	1.1	722.7	1,659.8	542.4	2,202.2	2,564.0	955.2	3,519.2	12.8	0.0	12.8
	2	83,448.2	86,549.0	169,997.1	1,379.4	309.3	1,688.8	736.9	3.9	740.8	1,066.2	362.6	1,428.9	1,222.8	475.3	1,698.1	0.4	0.0	0.4
	3	140,124.8	143,336.0	283,460.8	1,062.8	618.7	1,681.5	680.5	10.8	691.3	1,501.0	538.1	2,039.1	1,640.3	422.1	2,062.4	0.0	0.0	0.0
	4	146,353.1	135,753.1	282,106.2	1,910.7	300.1	2,210.9	206.4	38.0	244.5	680.9	1,854.9	2,535.9	1,604.6	513.0	2,117.6	0.0	0.0	0.0
	5	112,874.4	116,238.1	229,112.6	1,060.4	363.7	1,424.1	261.7	9.0	270.8	765.5	1,329.5	2,095.0	1,922.9	107.0	2,029.9	0.0	0.0	0.0
	6	115,582.8	163,111.6	278,694.4	2,215.5	431.8	2,647.3	467.0	135.6	602.5	597.0	758.8	1,355.9	1,526.5	131.9	1,658.4	0.0	0.0	0.0
	7	82,156.8	181,064.4	263,221.1	2,717.1	189.1	2,906.2	234.4	82.4	316.7	537.7	641.7	1,179.4	1,224.7	107.8	1,332.5	1.6	0.0	1.6
	8	61,957.6	174,118.2	236,075.8	2,191.1	456.9	2,648.0	371.9	37.4	409.3	641.9	349.5	991.4	2,234.2	124.4	2,358.5	17.1	0.0	17.1
	9	60,331.8	221,888.1	282,219.9	2,201.5	326.1	2,527.6	633.5	1.7	635.2	574.0	281.9	855.9	2,462.7	152.0	2,614.7	0.1	0.0	0.1
	10	59,234.4	178,777.3	238,011.6	2,615.4	310.2	2,925.6	576.0	122.9	698.9	478.4	577.1	1,055.5	2,055.0	226.4	2,281.3	0.0	0.0	0.0
	11	40,888.6	173,487.1	214,375.7	2,322.0	346.9	2,669.0	625.9	7.1	632.9	345.2	196.1	541.3	2,612.1	77.3	2,689.4	3.2	0.0	3.2
	12	42,199.8	171,060.4	213,260.2	2,046.3	286.0	2,332.3	920.5	16.4	937.0	1,042.2	139.0	1,181.1	3,275.0	265.5	3,540.5	3.4	0.0	3.4
2016	1	61,999.2	180,782.6	242,781.9	2,570.8	527.3	3,098.1	890.7	24.7	915.4	812.5	277.2	1,089.7	2,002.3	52.0	2,054.3	1.1	0.0	1.1
	2	48,577.7	132,120.8	180,698.5	1,716.0	622.1	2,338.1	1,117.5	468.1	1,585.6	764.9	74.7	839.7	2,259.0	69.7	2,328.6	0.2	0.0	0.2
	3	61,250.3	149,271.0	210,521.3	2,769.7	374.4	3,144.1	1,400.2	659.6	2,059.8	1,188.4	90.2	1,278.6	1,621.4	98.7	1,720.2	6.6	0.0	6.6
	4	53,133.2	139,758.8	192,892.0	2,435.0	3,193.1	5,628.1	925.4	678.2	1,603.6	1,005.9	433.5	1,439.4	1,380.2	120.5	1,500.7	2.1	0.1	2.2
	5	45,314.9	149,298.8	194,613.6	2,086.5	1,906.7	3,993.2	1,314.6	375.4	1,690.0	1,267.7	274.6	1,542.3	1,898.7	323.1	2,221.8	0.2	0.5	0.8
	6	55,548.9	169,280.6	224,829.5	2,198.6	2,051.1	4,249.7	1,126.2	464.3	1,590.5	632.2	158.3	790.5	1,932.2	175.2	2,107.4	10.0	0.5	10.5
	7	39,192.7	155,970.1	195,162.8	1,504.3	1,958.9	3,463.2	893.6	80.1	973.7	639.7	468.9	1,108.6	1,596.9	107.2	1,704.1	4.1	0.0	4.1
	8	37,948.0	163,964.8	201,912.8	1,560.8	2,544.4	4,105.2	707.5	78.9	786.3	858.2	134.5	992.7	1,739.2	210.2	1,949.4	0.0	0.0	0.0
	9	38,981.3	182,982.4	221,963.7	2,813.2	1,470.0	4,283.2	982.0	61.6	1,043.6	934.6	75.2	1,009.8	2,151.0	50.7	2,201.7	3.2	1.3	4.4
	10	36,903.6	194,904.6	231,808.2	1,953.6	744.4	2,698.1	1,152.1	335.8	1,487.9	875.2	309.7	1,184.9	1,749.9	64.2	1,814.2	8.3	1.9	10.2
	11	51,581.0	182,308.5	233,889.5	3,126.3	2,103.3	5,229.5	1,032.4	83.2	1,115.7	666.9	76.4	743.2	2,362.2	50.2	2,412.4	23.4	0.6	24.1
	12	41,117.3	224,630.0	265,747.3	2,015.5	2,844.4	4,859.9	1,326.6	184.2	1,510.9	413.8	200.4	614.2	2,085.8	237.8	2,323.5	1.9	0.7	2.5
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

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

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

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

RM juta / *RM million*

Tempoh / *Period*		Sekuriti Hutang / *Debt Securities*: Sekuriti Kerajaan Malaysia (SKM) / *Malaysian Government Securities (MGS)*	Langganan Pendahuluan SKM / *MGS Advanced Subscriptions*	Bon Khazanah / *Khazanah Bonds (KB)*	Terbitan Pelaburan Kerajaan / *Government Investment Issues (GII)*	Bon Simpanan / *Savings Bonds*	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	Tolak / *Less*: Penebusan / *Redemptions*: SKM / *MGS*	Bon Khazanah / *KB*	Terbitan Pelaburan Kerajaan / *GII*	Bon Simpanan / *Savings Bonds*	Tolak : Milikan Kerajaan / Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam / *Net Funds Raised by the Public Sector*
2011		55,399	0	0	36,419	0		91,818	37,479	0	7,500	1,595	0	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
2015	*1*	5,479	0	0	4,000	0	0	9,480	0	0	0	0	0	9,480
	2	0	0	0	4,000	0	4,000	8,000	11,797	0	0	0	0	-3,797
	3	8,000	0	0	1,500	0	0	9,500	0	0	2,000	0	0	7,500
	4	4,000	0	0	4,000	0	3,500	11,500	0	0	0	0	0	11,500
	5	2,000	0	0	7,098	0	0	9,098	0	0	0	0	0	9,098
	6	6,491	0	0	3,046	0	0	9,537	0	0	0	0	0	9,537
	7	2,093	0	0	3,510	0	0	5,604	0	0	7,000	0	0	-1,396
	8	6,436	0	0	0	0	500	6,936	10,000	0	0	0	0	-3,064
	9	5,980	0	0	3,018	0	0	8,999	11,035	0	3,500	0	0	-5,536
	10	3,448	0	0	4,490	0	0	7,939	8,238	0	0	0	0	-299
	11	3,421	0	0	3,498	0	0	6,919	0	0	0	0	0	6,919
	12	3,982	0	0	2,895	0	0	6,877	0	0	0	0	0	6,877
2016	*1*	3,081	0	0	6,059	0	0	9,141	0	0	0	0	0	9,141
	2	4,000	0	0	3,500	0	0	7,500	0	0	7,000	0	0	500
	3	5,035	0	0	4,000	0	0	9,035	0	0	0	0	0	9,035
	4	5,566	0	0	3,639	0	0	9,205	0	0	0	0	0	9,205
	5	8,000	0	0	2,465	0	0	10,465	2,172	0	0	0	0	8,293
	6	2,585	0	0	3,536	0	0	6,121	0	0	0	0	0	6,121
	7	2,610	0	0	3,608	0	0	6,219	11,210	0	4,000	0	0	-8,992
	8	6,228	0	0	3,075	0	0	9,303	0	0	0	0	0	9,303
	9	3,084	0	0	2,185	0	0	5,269	12,759	0	0	0	0	-7,490
	10	2,025	0	0	6,568	0	0	8,593	0	0	0	0	0	8,593
	11	1,910	0	0	3,098	0	0	5,007	0	0	11,000	0	0	-5,993
	12	0	0	0	1,503	0	0	1,503	0	0	0	0	0	1,503
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

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

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

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

RM juta / *RM million*

Tempoh / *Period*	Saham Biasa / Ordinary Shares[1]: Tawaran Awam Permulaan / *Initial Public Offers*	Terbitan Hak / *Rights Issues*	Penempatan Persendirian / Tawaran Jualan Secara Terhad / *Private Placement / Restricted Offer-for-Sale*	Terbitan Khas / *Special Issues*	Saham Terpilih / *Preference Shares*	Waran / *Warrants*	Terbitan Saham Baru/Waran / *New Issues of Shares/Warrants*	Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk[2]: Bon Biasa / *Straight Bonds*	Bon dengan Waran / *Bonds with Warrants*	Bon Boleh Tukar / *Convertible Bonds*	Bon berasaskan Prinsip Islam / *Islamic Bonds*	Bon yang disokong Aset / *Asset Backed Bonds*	Nota Jangka Pertengahan / *Medium Term Notes* [3]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Bon Korporat dan/atau Sukuk / *New Issues of Corporate Bond and/or Sukuk*	Tolak / *Less*: Penebusan / *Redemptions*: Bon Korporat dan/atau Sukuk / *Corporate Bond and/or Sukuk*	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Bon Korporat dan/atau Sukuk / Net Issues of Corporate Bond and/or Sukuk	Dana Bersih yang Diperoleh oleh Sektor Swasta / *Net Funds Raised by the Private Sector*
2012	22,950	4,258	175	-	-	21	27,405	8,577	-	34	11,668	40	100,844	-	121,163	57,539	240	63,384	90,788
2013	8,211	7,803	-	-	-	13	16,027	3,182	-	-	7,879	-	72,804	-	83,865	61,625	-	22,240	38,267
2014	5,904	13,253	-	-	-	6	19,163	7,575	-	180	8,768	-	68,979	-	85,502	54,469	-	31,033	50,196
2015	4,350	13,552	-	-	-	17	17,919	13,362	-	-	2,996	-	69,281	-	85,639	40,764	-	44,875	62,794
2016	646	6,343	-	-	-	100	7,090	6,967	-	84	2,581	-	75,666	-	85,298	57,218	-	28,080	35,169
2016 1	-	67	-	-	-	-	67	-	-	-	-	-	2,099	-	2,099	4,122	-	(2,023)	(1,956)
2	-	359	-	-	-	100	459	-	-	84	1,000	-	9,998	-	11,082	3,700	-	7,383	7,842
3	172	390	-	-	-	-	562	-	-	-	1,500	-	3,680	-	5,180	4,916	-	264	826
4	129	-	-	-	-	-	129	150	-	-	-	-	5,897	-	6,047	4,601	-	1,446	1,575
5	103	-	-	-	-	-	103	2,000	-	-	-	-	6,036	-	8,036	4,617	-	3,419	3,522
6	-	1,823	-	-	-	-	1,823	1,000	-	-	-	-	5,034	-	6,034	3,174	-	2,860	4,682
7	30	3,045	-	-	-	-	3,075	570	-	-	1	-	7,948	-	8,519	3,180	-	5,339	8,415
8	48	39	-	-	-	-	87	1,350	-	-	70	-	11,380	-	12,800	5,310	-	7,490	7,577
9	-	-	-	-	-	-	-	-	-	-	10	-	6,243	-	6,253	1,533	-	4,720	4,720
10	61	74	-	-	-	-	135	-	-	-	-	-	8,281	-	8,281	4,491	-	3,789	3,924
11	-	400	-	-	-	-	400	60	-	-	-	-	6,691	-	6,751	8,939	-	(2,188)	(1,789)
12	103	147	-	-	-	-	250	1,837	-	-	-	-	2,378	-	4,215	8,634	-	(4,419)	(4,169)
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

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 Sekuriti Hutang Swasta[1] (kecuali Bon Cagamas) mengikut Sektor
New Issues of Private Debt Securities[1] (excluding Cagamas Bonds) by Sectors

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	0	3,895	452	69,561
2012		2,845	4,698	12,029	75,393	12,823	2,197	0	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
2015	*1*	3	0	0	1,962	0	0	0	0	0	1,965
	2	53	0	0	373	710	130	0	0	0	1,266
	3	20	300	0	7,789	0	0	0	0	100	8,209
	4	0	622	130	7,504	0	100	0	0	12	8,369
	5	0	644	0	5,680	2,000	50	0	0	68	8,442
	6	0	228	600	1,721	0	0	0	1,140	10	3,699
	7	21	2	0	2,565	0	0	0	0	0	2,588
	8	1,132	1,000	1,500	2,630	100	75	0	0	0	6,437
	9	2	0	2,450	883	50	0	0	727	4	4,116
	10	21	0	0	8,076	1,500	0	0	0	0	9,597
	11	7	1,200	0	5,246	0	280	0	300	10	7,042
	12	7	184	8,980	11,177	1,999	880	0	683	0	23,911
2016	*1*	29	1,000	176	794	100	0	0	0	0	2,099
	2	3	0	1,834	8,816	30	400	0	0	0	11,082
	3	2	0	0	978	2,400	0	0	1,800	0	5,180
	4	534	1,827	1,500	2,096	0	0	0	0	91	6,047
	5	0	500	0	7,347	100	30	0	0	60	8,036
	6	485	0	1,450	2,849	1,250	0	0	0	0	6,034
	7	36	1	0	1,242	6,300	100	0	840	0	8,519
	8	23	3,600	5,540	3,467	100	70	0	0	0	12,800
	9	0	0	20	5,338	400	0	0	495	0	6,253
	10	1	100	0	6,280	200	700	0	1,000	0	8,281
	11	0	0	100	4,096	105	0	0	2,450	0	6,751
	12	136	387	200	3,020	0	223	0	250	0	4,215
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

[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*			
2014		1,761.25	-	-	12,066.28	-	-	-	380,374.28	112,407.39	509,741.35	2,157.13	-	-	475,312.35	26,407.90	504,991.17	2,161.80	906	1,651.17	15.04
2015		1,692.51	-	-	11,793.65	-	-	-	285,510.35	135,986.10	483,666.06	1,967.74	-	-	443,414.93	31,449.02	489,782.19	1,996.10	903	1,695.17	16.60
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
2015	1	1,781.26	-	-	12,271.94	-	-	-	25,770.69	9,834.23	38,967.89	1,855.61	-	-	39,914.10	2,461.63	43,573.81	2,074.94	905	1,687.84	15.24
	2	1,821.21	-	-	12,557.38	-	-	-	19,810.23	10,249.60	31,488.93	1,968.06	-	-	31,078.57	2,099.23	33,494.24	2,093.39	904	1,733.14	15.89
	3	1,830.78	-	-	12,563.38	-	-	-	27,331.13	20,452.94	50,136.72	2,278.94	-	-	41,263.41	3,947.47	45,702.85	2,077.40	903	1,737.52	16.09
	4	1,818.27	-	-	12,539.04	-	-	-	27,716.35	19,412.82	48,784.94	2,217.50	-	-	39,369.48	4,451.62	44,118.49	2,005.39	903	1,738.53	16.00
	5	1,747.52	-	-	12,097.37	-	-	-	20,390.40	11,426.61	34,315.49	1,806.08	-	-	34,540.63	2,864.95	38,155.36	2,008.18	903	1,694.81	15.75
	6	1,706.64	-	-	11,771.94	-	-	-	20,870.18	8,355.07	32,922.91	1,496.50	-	-	34,749.18	2,449.72	38,280.93	1,740.04	905	1,659.02	15.52
	7	1,723.14	-	-	11,894.13	-	-	-	21,895.09	6,859.38	36,080.61	1,640.03	-	-	33,331.05	1,771.71	37,475.20	1,703.42	906	1,680.90	15.68
	8	1,612.74	-	-	10,976.04	-	-	-	21,835.16	6,536.44	39,180.61	1,959.03	-	-	36,450.50	1,327.26	40,663.78	2,033.19	906	1,555.89	15.47
	9	1,621.04	-	-	11,201.63	-	-	-	21,322.52	7,000.65	38,623.26	1,931.16	-	-	37,234.05	1,950.04	41,684.20	2,084.21	904	1,597.35	15.58
	10	1,665.71	-	-	11,573.90	-	-	-	25,426.24	11,323.56	46,069.11	2,193.77	-	-	41,801.65	2,469.71	45,836.59	2,182.69	904	1,653.75	16.12
	11	1,672.16	-	-	11,625.97	-	-	-	29,822.95	14,773.15	49,874.49	2,493.72	-	-	39,111.03	3,347.11	43,223.36	2,161.17	902	1,668.89	16.37
	12	1,692.51	-	-	11,793.65	-	-	-	23,319.41	9,761.66	37,221.10	1,772.43	-	-	34,571.28	2,308.58	37,573.37	1,789.21	903	1,695.17	16.60
2016	1	1,667.80	-	-	11,567.65	-	-	-	24,600.11	7,893.05	39,450.85	2,076.36	-	-	36,245.97	1,835.32	39,487.14	2,078.27	903	1,660.62	16.25
	2	1,654.75	-	-	11,501.97	-	-	-	19,355.72	5,619.13	28,535.28	1,585.29	-	-	30,283.31	1,007.29	31,987.91	1,777.11	902	1,650.14	16.24
	3	1,717.58	-	-	11,920.78	-	-	-	29,633.89	6,402.35	41,190.77	1,790.90	-	-	45,413.09	1,116.81	47,379.57	2,059.98	904	1,707.44	17.16
	4	1,672.72	-	-	11,638.02	-	-	-	25,244.75	6,132.49	35,799.98	1,704.76	-	-	37,702.80	1,232.91	39,479.33	1,879.97	903	1,672.73	17.08
	5	1,626.00	-	-	11,390.69	-	-	-	23,752.09	9,487.74	36,382.57	1,732.50	-	-	40,667.56	1,887.15	43,017.02	2,048.43	905	1,641.01	16.80
	6	1,654.08	-	-	11,530.21	-	-	-	19,502.88	7,137.85	31,598.17	1,504.67	-	-	31,440.61	1,320.40	33,577.24	1,598.92	905	1,660.34	17.06
	7	1,653.26	-	-	11,585.11	-	-	-	20,492.30	5,438.05	29,773.89	1,567.05	-	-	29,329.14	1,049.57	31,007.98	1,632.00	905	1,673.85	17.07
	8	1,678.06	-	-	11,783.40	-	-	-	27,676.35	7,432.78	46,643.05	2,120.14	-	-	37,003.74	1,456.48	39,883.64	1,812.89	905	1,694.42	17.28
	9	1,652.55	-	-	11,687.58	-	-	-	20,042.40	5,668.15	31,771.94	1,588.60	-	-	33,408.05	791.45	35,280.04	1,764.00	905	1,686.16	17.01
	10	1,672.46	-	-	11,785.47	-	-	-	19,422.03	5,815.07	30,015.07	1,500.75	-	-	33,307.23	762.87	34,942.23	1,747.11	905	1,705.05	16.93
	11	1,619.12	-	-	11,355.80	-	-	-	22,565.53	4,788.02	33,564.64	1,525.67	-	-	38,688.02	727.45	40,577.77	1,844.44	904	1,645.87	16.22
	12	1,641.73	-	-	11,466.54	-	-	-	17,280.18	3,930.03	25,232.29	1,261.61	-	-	28,002.58	499.51	29,248.98	1,462.45	904	1,667.37	16.06
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

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*					
2014		2,178,421	8,857	26,597	13,150	54	3,261
2015		3,028,673	12,323	36,216	1,271	5	863
2016		2,761,122	11,256	33,949	40	0	22
2014	1	208,767	10,988	30,859	640	34	3,895
	2	172,922	9,101	30,999	0	0	3,895
	3	201,510	9,596	29,891	790	38	2,980
	4	176,463	8,021	30,416	300	14	3,080
	5	163,667	8,183	27,305	6,440	322	7,240
	6	159,238	7,583	29,832	1,500	71	2,380
	7	150,339	7,517	25,944	820	41	3,080
	8	169,955	8,093	25,577	900	43	3,110
	9	165,136	8,257	19,678	1,030	52	2,660
	10	196,700	9,367	22,223	10	0	2,670
	11	170,746	8,537	20,855	600	30	2,970
	12	242,978	11,044	25,582	120	5	1,170
2015	1	240,582	11,456	32,452	250	12	1,320
	2	158,650	9,916	32,563	200	13	1,450
	3	226,027	10,274	31,786	26	1	912
	4	196,931	8,951	28,631	25	1	922
	5	203,763	10,724	26,987	20	1	902
	6	247,772	11,262	34,767	140	6	944
	7	264,309	12,014	41,832	20	1	964
	8	389,966	19,498	47,223	390	20	1,114
	9	350,431	17,522	43,501	70	4	620
	10	283,641	13,507	38,487	30	1	590
	11	222,683	11,134	38,484	100	5	500
	12	243,918	11,615	37,880	0	0	120
2016	1	306,654	16,140	42,470	0	0	120
	2	222,193	12,344	29,879	0	0	120
	3	259,500	11,283	31,656	0	0	0
	4	212,826	10,135	31,525	0	0	0
	5	250,716	11,939	34,153	0	0	0
	6	235,177	11,199	33,500	0	0	0
	7	186,782	9,831	35,142	0	0	0
	8	206,490	9,386	37,612	0	0	0
	9	221,474	11,074	36,176	20	1	20
	10	211,271	10,564	32,206	20	1	0
	11	269,114	12,232	34,680	0	0	0
	12	178,925	8,946	28,391	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

[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*

Urusniaga bagi bulan / *Transaction for the month*		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]	
		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*
2014	1	363,074.2	589,326.0	7,197.5	227.1	19,638.1	3,126.2	90,500.4	139,167.7	9,729.0	1,168.0	1,290.0	100,104.8	2,415.0	18,755.1	0.0	1,438.0	5,119.3	1,417.1
	2	324,796.9	602,390.1	5,883.4	238.5	21,310.0	3,156.2	97,938.4	131,078.2	9,868.4	1,496.0	570.0	104,644.6	2,118.5	16,662.0	0.0	1,277.0	6,852.5	949.2
	3	324,042.1	613,235.7	4,692.9	175.2	32,054.5	2,854.4	101,257.7	138,658.1	10,886.2	3,455.5	700.0	108,748.9	4,003.5	12,458.6	0.0	1,309.0	7,216.1	1,179.4
	4	357,135.4	650,838.6	3,069.6	249.5	20,416.0	4,296.5	104,553.2	147,095.9	6,257.0	6,038.3	730.0	111,779.0	7,666.9	11,791.9	0.0	1,934.0	6,594.4	1,100.6
	5	340,319.2	509,983.0	5,271.2	185.4	30,102.7	3,580.1	100,378.4	130,942.5	9,655.4	7,953.7	2,480.0	107,607.3	3,703.0	17,578.9	0.0	1,591.0	11,947.0	503.4
	6	400,899.7	606,337.6	7,403.1	149.2	19,163.0	2,383.7	116,747.2	131,924.0	7,617.6	17,719.2	1,632.0	102,520.5	6,288.4	15,585.3	0.0	1,086.0	7,612.5	357.2
	7	379,167.6	547,244.9	5,741.6	191.1	19,270.0	5,177.1	98,438.0	122,672.3	11,259.0	31,285.8	300.0	84,122.7	18,653.2	16,359.0	0.0	1,820.0	7,984.1	1,363.4
	8	397,536.1	568,311.8	6,346.4	127.2	20,277.7	4,556.3	121,851.4	134,125.2	10,152.2	36,040.9	359.0	78,726.3	5,899.2	16,475.4	0.0	1,426.0	10,639.0	1,591.4
	9	360,291.2	579,577.6	6,901.4	231.8	23,193.0	3,470.3	112,341.6	122,537.9	8,156.5	53,569.6	642.5	72,783.3	22,344.2	14,899.5	0.0	1,272.0	9,361.0	1,485.7
	10	369,472.4	610,875.9	7,082.0	96.4	22,673.0	3,607.7	109,062.4	112,417.5	11,826.7	50,255.4	1,876.4	83,714.8	18,801.0	26,156.3	0.0	1,492.0	11,058.0	2,470.1
	11	330,851.8	561,847.4	4,027.2	126.6	30,178.0	3,399.8	108,415.9	78,010.6	10,670.1	90,799.9	711.4	79,624.0	22,695.8	21,615.8	0.0	0.0	10,405.0	1,456.6
	12	413,670.2	639,415.5	927.4	112.3	23,453.7	7,213.3	123,421.6	88,362.9	12,025.5	114,588.9	1,890.0	94,144.3	43,525.7	27,317.1	0.0	1,542.0	8,415.0	794.2
2015	1	327,056.2	630,842.9	6,816.0	156.1	29,501.6	3,700.8	110,078.4	91,995.9	11,410.7	105,648.5	900.0	92,579.4	26,260.4	25,954.1	0.0	1,398.0	7,651.0	1,850.0
	2	293,457.9	469,819.6	4,378.8	88.0	25,907.2	2,959.5	108,986.2	68,850.7	11,588.3	90,174.3	1,400.0	68,003.7	22,992.5	20,322.0	0.0	1,059.0	10,631.0	2,139.8
	3	377,472.8	639,676.1	4,965.1	119.8	23,874.1	2,399.9	139,356.0	66,176.5	13,674.0	138,126.2	3,062.0	82,508.4	29,064.1	27,295.3	0.0	1,369.0	12,014.0	1,456.0
	4	323,706.4	633,149.9	7,753.0	129.6	29,357.4	1,246.0	141,927.8	49,044.8	11,061.2	155,439.1	320.0	79,065.6	30,201.2	17,916.3	61.9	1,464.0	9,834.0	1,098.0
	5	314,261.2	530,012.7	5,414.8	93.7	22,012.0	1,530.7	118,647.7	29,305.8	10,507.7	167,357.4	0.0	70,851.4	15,244.7	14,821.3	0.0	1,138.0	10,316.0	131.0
	6	329,423.1	595,105.9	1,528.6	106.5	19,118.1	1,214.6	166,317.7	15,764.9	12,635.2	201,156.0	1,440.0	3,766.0	18,748.8	18,056.6	0.0	1,329.0	9,734.0	380.0
	7	318,983.4	581,299.2	3,163.6	153.2	84,024.0	1,553.4	44,595.7	6,376.0	33,981.4	190,025.3	0.0	0.0	44,351.8	19,195.9	0.0	1,436.9	16,981.0	376.3
	8	305,926.7	504,829.5	650.3	114.5	29,934.0	1,396.6	34,797.0	6,399.0	49,919.5	179,423.5	0.0	0.0	39,891.5	24,281.2	0.0	1,159.1	11,528.0	207.7
	9	327,198.0	532,506.9	1,196.2	113.8	60,227.7	1,233.1	36,304.7	6,325.0	54,137.1	180,747.8	0.0	0.0	45,638.2	27,246.0	0.0	1,318.7	8,507.0	305.2
	10	418,528.1	566,211.2	1,077.3	187.3	30,256.6	1,299.7	35,103.3	6,739.0	47,770.1	188,263.0	0.0	0.0	42,903.5	30,432.7	0.0	1,350.1	9,100.0	185.6
	11	464,617.8	533,207.9	666.4	140.9	25,545.1	1,221.9	26,868.2	2,960.0	45,550.5	169,784.9	0.0	0.0	44,565.3	27,302.7	0.0	1,518.3	6,503.9	128.0
	12	332,656.0	582,014.9	400.1	149.1	37,542.0	3,205.5	27,960.6	6,485.0	32,857.8	220,757.1	600.0	0.0	55,807.4	21,680.0	0.0	1,571.0	13,700.0	1,127.0
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	78.0	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	78.0	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	78.0	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

[1] Berdasarkan kepada tarikh pasaran

[2] Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"

[3] Lain-lain Deposit termasuk Deposit Wadiah

[4] Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"

[5] Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

[1] *Based on trade date*

[2] *Include Floating Rate Negotiable Instruments Deposits (FRNID)*

[3] *Other Deposits include Wadiah Deposit.*

[4] *Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)*

[5] *Only Ringgit transactions and excludes Bank Negara Malaysia transactions*

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

bersamaan RM juta / *RM million equivalent*

Urusniaga bagi bulan *Transaction for the month*		Konvensional / *Conventional*								Islam / *Islamic*
		Berkaitan Ekuiti *Equity Related*		Berkaitan Kadar Faedah *Interest Rate Related*			Berkaitan Komoditi *Commodity Related*	Derivatif Kredit *Credit Derivatives*	Lain-lain[2] *Others*[2]	Swap Kadar Keuntungan *Profit Rate Swap*
		Waran *Warrants*	Opsyen *Options*	Pasaran Hadapan Klibor *Klibor Futures*	Swap[3] *Swap*[3]	Opsyen *Options*	Pasaran Hadapan *Futures*	Swap Mungkir Kredit *Credit Default Swap*		
2015	1	11.1	183.5	450.0	24,828.8	121.3	0.0	107.0	239.7	130.0
	2	12.4	18.5	260.0	10,224.3	63.2	41.0	8.3	142.1	30.0
	3	12.7	26.0	53.0	19,589.3	149.3	81.0	168.9	653.4	320.0
	4	10.4	48.0	93.0	34,665.7	56.1	78.0	35.4	513.1	20.0
	5	8.3	51.0	121.0	10,447.2	131.6	32.0	120.2	497.4	35.0
	6	10.8	158.7	204.0	21,899.3	66.1	48.7	122.2	439.1	1,400.0
	7	11.7	37.4	40.0	17,177.7	40.4	53.4	26.0	336.5	0.0
	8	13.8	35.8	690.0	31,419.4	142.6	212.0	73.1	333.8	200.0
	9	20.4	65.8	92.0	20,296.7	10.0	56.4	119.4	480.4	500.3
	10	25.5	46.0	65.0	11,986.3	0.0	34.1	27.2	550.0	0.0
	11	30.7	34.8	210.0	7,711.3	20.2	18.0	76.3	499.5	0.0
	12	28.5	21.3	10.0	15,492.5	39.1	56.6	18.6	1,369.4	0.0
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

[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*
2015	1	31,510.1	1,014.4	106,770.7	32,375.6	477.5	49,928.9	420.0	3,680.1	10,051.6	236,229.0
	2	9,158.7	6,057.8	76,982.4	20,676.8	299.6	36,740.2	2,192.2	2,459.6	9,399.6	163,966.8
	3	3,128.1	2,147.7	94,005.9	10,835.4	861.0	60,615.7	1,600.0	5,130.4	21,820.8	200,144.9
	4	2,745.1	1,222.0	82,107.9	3,072.0	907.9	67,593.7	3,377.1	7,008.1	23,583.0	191,616.9
	5	320.0	325.0	50,202.9	5,904.0	363.8	37,333.7	880.0	5,628.1	23,630.4	124,587.9
	6	252.4	2,375.4	85,444.3	1,856.4	124.2	28,729.6	440.0	5,355.4	22,226.8	146,804.5
	7	970.2	1,776.0	101,537.1	8,040.6	921.5	49,200.2	1,280.0	4,011.8	17,776.2	185,513.6
	8	8,332.4	7,847.3	90,031.2	3,911.4	838.0	24,828.4	511.2	5,564.8	9,449.4	151,314.1
	9	19,153.4	6,402.6	100,105.4	2,064.0	4,472.4	19,339.2	20.0	4,315.5	7,062.0	162,934.5
	10	19,865.6	3,036.3	92,893.5	906.0	2,974.3	32,847.8	60.0	5,508.9	10,699.7	168,792.1
	11	612.1	6,826.9	74,990.5	-	3,604.0	22,457.5	280.0	5,006.5	10,239.7	124,017.1
	12	65.4	26.9	53,196.9	34.3	470.0	26,534.9	440.0	7,710.3	8,404.4	96,883.2
2016	1	200.0	1,218.0	77,118.6	-	878.0	70,668.5	100.0	6,053.7	17,543.5	173,780.3
	2	16,069.3	1,850.2	82,725.8	125.7	2,059.4	60,982.6	284.0	5,871.4	21,696.8	191,665.2
	3	12,464.5	3,729.4	72,101.9	-	964.0	66,698.9	1,380.0	6,386.2	23,779.0	187,503.8
	4	4,529.0	1,165.5	85,606.3	-	-	66,783.7	1,434.8	7,666.2	20,337.5	187,523.0
	5	5,397.6	3,801.3	94,882.5	-	50.0	47,880.3	300.0	6,562.5	24,275.0	183,149.3
	6	12,390.2	5,047.2	137,702.3	-	64.7	54,245.3	190.0	4,490.3	23,679.9	237,809.9
	7	6,445.4	1,535.8	103,815.6	-	80.0	76,720.7	980.0	5,255.2	18,024.4	212,857.1
	8	6,601.8	4,716.5	85,570.0	-	700.0	56,356.9	640.0	5,408.2	26,899.2	186,892.5
	9	10,408.4	5,960.6	94,168.9	-	5,518.7	35,156.8	600.0	4,629.6	27,818.5	184,261.5
	10	2,377.4	1,950.1	67,220.8	-	1,262.0	47,154.9	3,760.0	7,244.1	23,762.9	154,732.3
	11	-	4,707.1	111,890.8	-	2,972.0	51,267.4	580.0	7,655.7	14,454.5	193,527.5
	12	1,469.6	814.8	76,808.9	-	1,118.0	24,459.9	-	5,910.0	9,663.2	120,244.2
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	147,536.1	-	361.8	22,116.7	200.0	6,830.6	17,490.5	210,448.1
	4	1,110.5	9,270.3	86,875.5	-	872.0	21,541.4	100.0	4,543.8	8,884.6	133,198.1

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

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

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

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

bersamaan USD juta / *USD million equivalent*

Urusniaga bagi bulan *Transaction during the month*		FX Spot *FX Spot*	FX Swap *FX Swap*	FX Hadapan *FX Forward*	FX Opsyen *FX Options*
2015	1	137,267.8	79,546.4	9,423.8	2,560.7
	2	104,899.6	59,392.4	6,958.9	1,757.4
	3	148,532.6	94,680.5	12,138.5	2,241.4
	4	179,415.0	84,676.3	10,478.0	3,006.3
	5	160,671.7	77,455.8	8,420.5	1,731.6
	6	164,209.4	101,060.3	9,857.3	1,598.4
	7	116,033.1	102,609.6	11,436.6	2,323.6
	8	78,185.4	94,900.8	10,031.0	1,969.8
	9	69,024.6	104,303.9	9,525.8	1,273.0
	10	65,848.4	84,315.1	9,660.1	1,596.5
	11	53,367.5	80,319.3	9,623.4	1,692.3
	12	57,015.8	81,804.7	9,076.8	1,087.2
2016	1	71,595.6	82,299.8	12,145.7	1,818.3
	2	58,305.5	65,942.1	10,152.0	1,841.6
	3	78,451.7	71,356.4	11,728.1	1,816.2
	4	69,271.1	84,049.8	10,382.4	1,930.8
	5	67,300.7	85,588.6	10,384.7	2,013.4
	6	73,898.2	88,869.2	12,113.7	1,848.3
	7	65,834.5	78,928.0	10,565.2	1,649.9
	8	59,154.5	90,401.4	10,804.3	2,023.4
	9	65,438.3	90,370.7	12,293.5	1,798.4
	10	64,692.3	89,337.6	9,662.4	1,713.9
	11	73,054.4	84,415.7	13,166.8	1,531.3
	12	74,609.4	94,148.3	10,810.4	1,049.0
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

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[3]	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
2013 1Q	43,751	49,892	-6,141	9,512	715	8,797	-14,939	23,500	17,219	6,281	33	355	-322	8,979
2Q	51,588	49,183	2,405	6,878	51	6,827	-4,423	24,500	14,399	10,101	139	60	79	-5,757
3Q	56,980	53,403	3,577	9,177	162	9,015	-5,439	26,238	17,482	8,756	113	142	-28	-3,289
4Q	61,052	58,792	2,260	16,642	599	16,044	-13,784	26,220	11,832	14,388	128	78	51	-680
2014 1Q	49,175	55,198	-6,023	7,117	154	6,963	-12,986	23,500	3,500	20,000	66	335	-270	-6,744
2Q	52,671	51,725	947	7,201	189	7,012	-6,066	26,296	20,339	5,957	21	77	-56	164
3Q	59,139	52,932	6,207	8,229	145	8,084	-1,877	20,603	20,503	100	69	156	-87	1,864
4Q	59,640	59,734	-94	16,957	564	16,393	-16,487	20,341	8,841	11,500	121	65	56	4,925
2015 1Q	51,548	55,421	-3,873	8,000	118	7,882	-11,755	23,000	13,797	9,203	5	124	-119	2,671
2Q	55,251	51,830	3,421	7,330	76	7,255	-3,833	26,500	-	26,500	5,375	4,492	883	-23,550
3Q	56,253	52,285	3,967	8,835	147	8,689	-4,721	21,000	31,535	-10,535	79	141	-62	15,318
4Q	56,037	57,461	-1,425	16,602	1,143	15,460	-16,884	24,753	10,991	13,762	101	75	25	3,096
2016[3] 1Q	48,794	57,377	-8,584	9,455	305	9,151	-17,734	25,500	7,000	18,500	6	140	-134	-631
2Q	47,498	52,077	-4,579	10,623	184	10,440	-15,018	25,500	2,172	23,328	5,911	77	5,834	-14,144
3Q	56,295	50,714	5,581	7,491	111	7,380	-1,798	20,000	27,969	-7,969	40	4,825	-4,785	14,553
4Q	59,834	50,005	9,829	14,426	748	13,678	-3,849	15,000	11,000	4,000	26	105	-80	-71
2017[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

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*				
	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 Bank Negara Malaysia Ijarah / *Bank Negara Malaysia Sukuk Ijarah*	Terbitan Pelaburan Kerajaan Malaysia[2] / *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Jumlah / *Total*	: yang mana dalam denominasi mata wang asing / *: of which foreign currency denominated*	Jumlah / *Total*	: yang mana dalam denominasi mata wang asing / *: of which foreign currency denominated*	Jumlah / *Total*
2015 1	42,799.4	35.0	146,694.4	9,529.1	45.0	-	5,282.7	610.0	8,393.4	786.5	5,434.1	-	218,823.1
2	40,729.9	2,297.0	145,695.4	9,589.8	20.0	-	5,857.8	610.0	8,393.8	782.9	5,464.5	-	218,658.2
3	33,629.6	2,892.6	151,426.4	5,279.5	62.1	-	5,903.3	585.0	8,439.0	812.3	5,197.0	-	213,414.5
4	28,999.9	3,347.6	157,563.2	3,065.2	222.1	-	10,747.6	15.0	7,114.1	777.4	5,278.8	-	216,353.4
5	21,905.6	2,465.0	158,160.0	2,142.3	261.1	-	10,853.4	15.0	7,270.2	798.7	5,376.1	-	208,448.7
6	18,185.5	3,317.3	166,803.4	1,009.1	199.0	-	9,769.1	15.0	7,231.5	826.8	5,397.0	-	211,926.9
7	16,494.9	3,375.3	165,439.9	726.1	96.7	-	8,202.3	15.0	7,030.6	835.9	5,391.4	-	206,772.2
8	14,571.6	3,807.0	157,430.5	480.4	267.7	-	8,718.2	15.0	7,146.7	893.8	5,397.8	-	197,834.9
9	21,830.2	4,225.9	153,781.4	158.4	1,012.7	-	8,304.3	15.0	7,151.1	950.5	5,494.6	-	201,973.7
10	27,290.5	3,780.3	153,914.0	86.6	1,442.7	-	10,154.8	15.0	7,453.6	920.0	5,531.6	-	209,669.1
11	24,086.9	4,177.8	158,952.4	86.6	1,288.0	-	11,652.0	5.0	7,608.1	977.4	5,714.5	-	213,571.3
12	23,631.2	2,746.0	162,146.0	79.4	589.0	-	11,628.2	5.0	8,228.9	965.8	5,753.0	-	214,806.8
2016 1	23,631.2	2,236.6	164,399.0	79.4	556.0	-	11,484.2	5.0	8,247.2	925.4	5,824.1	-	216,462.7
2	20,634.5	2,286.5	164,976.7	-	1,435.0	-	11,708.0	5.0	8,137.4	942.5	5,927.0	-	215,110.0
3	21,094.9	3,160.4	171,532.7	-	1,445.0	-	15,155.4	5.0	8,081.2	888.2	6,157.6	-	226,632.2
4	19,150.5	2,999.3	175,437.5	-	1,315.0	-	19,031.4	5.0	8,613.7	875.2	6,306.0	-	232,858.5
5	14,090.9	2,311.5	177,061.1	-	1,290.0	-	19,744.9	5.0	8,594.3	911.8	6,376.0	-	229,473.7
6	12,866.3	2,068.9	182,066.4	-	1,290.0	-	21,806.0	-	8,812.8	883.9	6,247.9	-	235,158.3
7	12,123.0	2,131.9	185,306.7	-	1,290.0	-	24,371.5	-	9,106.9	914.3	6,537.3	-	240,867.4
8	12,096.6	2,509.4	186,940.2	-	1,240.0	-	26,914.5	-	9,959.4	907.4	7,222.4	-	246,882.5
9	9,341.5	2,670.1	181,412.6	-	830.0	-	26,866.6	-	9,949.5	932.9	7,420.5	-	238,490.6
10	5,391.0	2,641.2	184,569.2	-	880.0	-	30,271.9	-	9,994.8	931.1	7,132.9	-	240,881.0
11	6,351.0	2,043.7	173,023.3	-	382.0	-	23,026.8	-	9,322.4	971.0	6,838.5	-	220,987.7
12	8,074.5	1,639.3	168,480.0	-	137.0	-	21,527.6	-	9,230.3	967.1	6,543.9	-	215,632.7
2017 1	8,180.2	1,127.4	166,384.7	-	212.0	-	20,532.6	-	8,681.4	965.1	6,618.2	-	211,736.6
2	8,904.7	1,321.8	158,938.6	-	223.4	-	20,421.0	-	8,051.7	968.8	6,587.9	-	204,449.1
3	5,535.7	882.0	135,895.9	-	167.3	-	19,813.8	-	9,407.5	963.2	6,522.3	-	178,224.4
4	5,729.1	887.8	141,615.6	-	167.3	-	20,123.9	-	9,823.4	946.6	6,642.1	-	184,989.2
5	6,850.7	810.2	150,526.8	-	67.0	-	20,189.0	-	9,991.4	935.7	6,621.3	-	195,056.4

[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
* Tidak termasuk Nota Sekunder bagi Terbitan Sukuk

[1] Refer to all government and corporate bond 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
* Exclude Secondary Notes of Sukuk Issuances

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*		
2013		4.7	6.9	7.2	5.8	8.1	12.8	1.8	0.3	1.7
2014		6.0	6.4	7.0	4.4	4.8	11.1	-4.7	5.0	4.0
2015		5.0	5.7	6.0	4.4	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	1.1	1.1
2013	1Q	4.3	5.2	6.4	0.2	12.5	9.4	17.8	-3.5	-2.4
	2Q	4.6	7.7	6.9	10.8	5.8	11.2	-4.1	-4.6	-1.4
	3Q	4.9	7.8	8.0	6.6	8.8	14.9	-0.3	4.2	3.8
	4Q	5.0	7.0	7.6	5.4	6.1	16.5	-1.9	5.1	6.9
2014	1Q	6.3	7.9	6.9	12.0	6.7	14.9	-6.3	7.8	7.5
	2Q	6.5	5.2	6.5	-0.1	6.9	11.8	-3.2	8.6	4.4
	3Q	5.6	6.5	6.8	5.1	1.3	7.1	-8.6	2.6	2.1
	4Q	5.7	6.3	7.6	2.5	4.3	11.1	-1.9	1.6	2.3
2015	1Q	5.8	8.0	8.9	4.2	7.8	11.5	0.4	-1.8	-0.2
	2Q	4.9	6.5	6.4	6.9	0.3	3.8	-8.2	-4.3	-3.3
	3Q	4.7	4.0	4.1	3.6	4.1	5.3	1.7	3.2	2.9
	4Q	4.6	4.5	4.9	3.3	2.6	4.7	0.4	3.8	3.7
2016	1Q	4.1	4.8	5.2	2.7	0.1	2.1	-4.4	1.0	2.3
	2Q	4.0	6.0	6.2	5.5	6.1	5.6	7.7	2.0	2.4
	3Q	4.3	5.5	6.3	2.1	2.0	4.8	-3.8	-0.6	-1.8
	4Q	4.5	3.5	6.1	-4.2	2.4	4.9	-0.4	2.2	1.6
2017	1Q	5.6	6.8	6.6	7.5	10.0	12.9	3.2	9.8	12.9

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]
2012		1.0	1.6	4.4	18.1	6.5	5.0	4.2	3.2	5.9	4.7	2.9	6.5	4.8	8.9	5.3	16.0	7.5	9.6	4.5	5.5
2013		2.0	1.2	3.4	10.6	5.9	4.4	4.4	5.6	8.0	3.0	2.9	6.8	4.6	9.1	2.2	1.5	8.0	7.4	5.6	4.7
2014		2.0	3.3	6.1	11.7	6.6	3.6	4.8	8.6	9.9	6.6	3.5	7.4	5.4	10.0	1.8	4.0	8.0	6.3	4.8	6.0
2015		1.3	5.3	4.9	8.2	5.1	3.0	5.7	9.2	5.4	4.1	3.5	7.2	5.7	9.4	-0.4	-1.7	6.5	4.0	4.7	5.0
2016		-5.1	2.2	4.4	7.4	5.6	5.0	6.7	8.2	7.0	-3.1	4.5	7.8	5.6	8.1	1.2	6.5	6.9	4.9	4.8	4.2
2012	1Q	2.4	0.2	4.3	15.8	5.9	5.8	4.7	6.5	7.7	0.5	4.4	6.9	5.5	9.1	0.9	6.2	7.2	7.2	4.6	5.1
	2Q	-5.6	2.2	5.3	21.0	6.8	5.1	4.4	4.0	7.4	8.3	4.1	8.0	5.7	10.2	3.9	16.7	6.9	8.6	4.7	5.2
	3Q	0.4	-0.9	2.8	18.1	7.1	4.6	3.8	2.8	5.2	6.7	1.3	5.2	3.7	9.3	9.3	18.7	7.7	11.1	4.3	5.0
	4Q	6.7	4.9	5.3	17.6	6.4	4.8	3.9	0.4	3.9	3.2	2.1	5.8	4.3	7.0	7.1	22.1	8.3	11.4	4.3	6.5
2013	1Q	6.8	-1.2	0.6	13.1	6.1	4.5	4.2	5.4	6.7	3.9	1.6	8.2	3.8	7.1	3.4	14.7	8.2	6.3	5.7	4.3
	2Q	0.2	4.8	3.7	9.6	5.2	4.4	4.1	4.5	7.3	-0.5	2.0	6.0	4.2	9.1	0.5	-0.1	7.7	6.8	5.8	4.6
	3Q	1.3	2.0	4.2	10.2	6.0	4.1	4.3	4.6	7.6	4.2	4.9	6.2	5.1	10.6	2.5	-2.9	8.1	8.5	5.5	4.9
	4Q	0.2	-0.6	5.0	9.9	6.5	4.6	5.1	8.1	10.2	4.1	3.1	6.8	5.3	9.6	2.3	-3.6	8.1	7.6	5.3	5.0
2014	1Q	2.6	-0.1	6.8	19.3	6.8	3.3	3.1	8.1	10.4	3.9	5.1	6.7	5.0	10.4	3.0	2.1	8.2	7.8	5.3	6.3
	2Q	6.7	2.3	7.2	10.1	6.4	3.0	2.7	8.7	10.0	9.3	3.5	6.6	4.9	9.8	0.3	2.8	7.6	7.0	4.4	6.5
	3Q	3.3	1.7	5.2	9.7	6.6	4.6	7.0	8.3	9.5	5.7	2.5	7.2	5.4	9.8	2.1	6.9	7.8	6.0	4.8	5.6
	4Q	-3.7	9.2	5.3	8.7	6.7	3.3	6.2	9.4	10.0	7.4	2.9	8.9	6.1	9.9	1.8	4.3	8.3	4.9	4.8	5.7
2015	1Q	-3.8	10.8	5.6	9.6	6.4	2.9	7.0	9.5	10.7	7.6	3.4	8.5	5.7	9.6	1.3	4.0	7.5	3.8	4.6	5.8
	2Q	4.7	6.0	4.2	5.6	5.0	3.8	5.1	8.5	4.3	2.0	3.9	7.3	5.3	9.2	1.7	-4.4	6.1	4.0	4.8	4.9
	3Q	2.2	5.6	4.8	9.9	4.3	2.8	5.2	9.6	2.8	2.2	3.2	6.6	5.7	9.5	-2.9	-4.5	6.5	3.2	4.9	4.7
	4Q	1.8	-0.7	5.0	7.5	5.0	2.7	5.6	9.1	4.2	5.0	3.6	6.5	6.0	9.2	-1.3	-1.9	6.1	4.7	4.6	4.6
2016	1Q	-3.8	-1.2	4.6	8.0	5.1	6.6	7.7	8.1	5.5	-5.1	4.2	6.9	5.9	8.4	0.2	-0.5	6.5	5.4	4.7	4.1
	2Q	-7.8	2.1	4.2	8.9	5.7	5.0	6.5	8.7	7.1	-2.7	3.7	7.9	6.0	8.7	-0.2	7.9	6.9	4.9	4.5	4.0
	3Q	-6.1	2.9	4.3	7.9	6.2	5.1	6.6	9.0	7.6	-2.9	4.9	8.2	5.2	7.5	1.9	14.9	7.0	5.5	5.0	4.3
	4Q	-2.5	5.0	4.7	5.1	5.5	3.4	6.2	7.1	7.9	-2.0	5.3	8.4	5.5	7.7	2.7	4.4	7.1	4.1	5.2	4.5
2017	1Q	8.3	1.6	5.6	6.5	5.8	1.3	6.0	5.5	7.8	3.5	4.8	7.9	6.1	8.2	3.9	2.2	7.3	5.1	5.4	5.6

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 / *Period*		IHP / *CPI*	PHP - Pengeluaran Tempatan [1] / *PPI - Local Production* [1]	IPP / *IPI*: Semua / *All*	IPP / *IPI*: Perlombongan / *Mining*	IPP / *IPI*: Elektrik / *Electricity*	IPP / *IPI*: Pembuatan / *Manufacturing*	Perdagangan / *Trade*: Eksport / *Exports*	Perdagangan / *Trade*: Import / *Imports*	Kadar Pengangguran / *Unemployment Rate*	Tenaga Buruh / *Labour Force*
		Wajaran / Weight (2010=100)									
		100.0	100.0	100.0	28.92	5.19	65.89				000 persons
		% Annual change									
2014		3.2	1.5	5.2	2.9	4.7	6.1	6.3	5.3	2.9	14,263.6
2015		2.1	-7.4	4.7	5.0	2.4	4.8	1.6	0.4	3.1	14,518.0
2016		2.1	-1.1	3.8	1.6	8.5	4.3	1.1	1.9	3.4	14,667.8
2015	3	0.9	-8.9	7.5	11.5	3.8	6.3	1.0	5.7	3.1	14,544.8
	4	1.8	-8.8	4.1	4.1	3.0	4.2	-9.3	-6.6	-	-
	5	2.1	-9.4	4.4	8.5	1.2	3.2	-6.7	-6.9	-	-
	6	2.5	-9.2	4.6	5.3	-2.3	4.9	5.1	-1.1	3.1	14,535.6
	7	3.3	-8.9	6.7	16.5	-1.2	4.2	3.7	5.8	-	-
	8	3.1	-8.5	2.2	-3.9	2.3	4.3	4.2	-6.1	-	-
	9	2.6	-7.0	5.0	3.9	2.6	5.6	8.8	9.6	3.2	14,561.0
	10	2.5	-4.8	4.3	-0.9	4.3	6.2	16.5	-0.4	-	-
	11	2.6	-5.3	1.9	-3.8	2.0	4.1	6.2	9.1	-	-
	12	2.7	-3.4	3.2	0.4	5.6	4.0	1.4	2.5	3.2	14,600.2
2016	1	3.5	-4.4	2.8	-1.1	7.7	3.9	-1.8	3.3	-	-
	2	4.2	-4.8	3.5	-0.2	10.5	4.5	8.1	1.5	-	-
	3	2.6	-3.9	2.3	-4.5	7.7	4.4	1.6	-5.5	3.4	14,596.8
	4	2.1	-2.8	2.8	-0.1	9.4	3.3	2.2	-2.6	-	-
	5	2.0	-2.1	2.7	-1.4	9.6	3.7	-0.8	2.9	-	-
	6	1.6	-1.3	5.2	6.0	8.7	4.7	3.3	7.8	3.4	14,665.4
	7	1.1	-2.1	3.6	3.9	7.1	3.3	-5.5	-4.7	-	-
	8	1.5	-0.1	4.9	4.4	11.4	4.6	1.5	4.9	-	-
	9	1.5	0.4	3.1	-0.3	7.1	4.0	-3.0	-0.1	3.5	14,710.6
	10	1.4	0.1	4.2	3.5	6.9	4.2	-8.6	-6.6	-	-
	11	1.8	2.2	6.2	4.7	9.7	6.5	7.8	11.2	-	-
	12	1.8	6.5	4.7	5.8	6.1	4.3	10.7	11.5	3.5	14,771.4
2017	1	3.2	10.2	3.5	1.1	1.1	4.6	13.6	16.1	-	-
	2	4.5	10.8	4.7	0.4	1.5	6.6	26.6	27.7	-	-
	3	5.1	9.0	4.6	2.0	-0.2	5.9	24.1	39.4	3.5	14,870.1
	4	4.4	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.

[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.

Sumber: Jabatan Perangkaan Malaysia

Source: Department of Statistics, Malaysia

3.6 Imbangan Pembayaran (BPM6)[1]
Balance of Payments (BPM6)[1]

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
2010	82,816	130,738	124,182	602,609	478,427	6,556	111,466	104,910	-26,131	38,352	64,483	-21,790	1,920	23,711	-111	69	180	-19,945	-13,976	-49,163	35,186	48,467	-23,176	71,643	-698	-53,738	-65,387	-2,628
2011	99,324	141,985	140,529	658,421	517,893	1,457	118,880	117,424	-21,600	52,521	74,121	-21,061	4,683	25,744	-133	44	177	23,265	-9,337	-55,324	45,987	26,139	-18,522	44,661	-76	6,539	-27,774	94,682
2012	50,177	104,488	113,030	644,864	531,835	-8,542	125,337	133,879	-35,841	42,297	78,138	-18,469	6,661	25,130	241	410	169	-23,014	-24,415	-51,957	27,542	63,859	-21,464	85,323	972	-63,431	-23,531	3,873
2013	35,485	86,959	96,552	637,683	541,131	-9,592	132,685	142,277	-33,975	47,656	81,631	-17,498	7,597	25,096	-15	17	32	-20,216	-6,276	-41,928	35,653	-3,012	-32,088	29,076	-253	-10,675	-605	14,649
2014	48,554	102,620	113,327	678,865	565,538	-10,706	137,618	148,325	-36,624	52,395	89,019	-17,443	10,496	27,939	344	382	38	-79,954	-17,974	-52,623	34,649	-39,354	-28,112	-11,242	-975	-21,652	-5,451	-36,507
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	29,023	82,292	101,382	686,075	584,693	-19,090	146,313	165,403	-34,640	47,320	81,960	-18,629	15,988	34,617	108	149	42	-1,126	14,131	-42,095	56,226	-15,419	-15,011	-408	-802	964	-13,226	14,779
2012 1Q	15,554	29,606	33,042	161,572	128,530	-3,436	28,891	32,327	-8,642	9,789	18,432	-5,410	1,471	6,881	-136	1	137	-10,368	-9,454	-21,499	12,045	25,099	-7,544	32,643	-20	-25,993	-12,271	-7,221
2Q	6,859	24,187	27,010	165,272	138,262	-2,823	30,708	33,531	-12,678	9,265	21,943	-4,650	2,306	6,956	-6	4	10	6,484	4,646	-6,691	11,336	-4,961	-3,849	-1,111	992	5,807	-640	12,697
3Q	7,233	21,128	22,346	157,561	135,215	-1,218	32,106	33,324	-9,017	11,015	20,032	-4,878	1,212	6,090	-10	1	11	-8,959	-1,308	-7,226	5,918	33,338	-5,921	39,259	-64	-40,925	-5,790	-7,526
4Q	20,531	29,566	30,632	160,460	129,828	-1,066	33,632	34,697	-5,504	12,227	17,731	-3,531	1,672	5,203	393	404	11	-10,171	-18,299	-16,541	-1,758	10,384	-4,149	14,533	64	-2,320	-4,830	5,923
2013 1Q	12,423	24,604	25,351	151,497	126,146	-748	32,088	32,835	-7,970	9,918	17,888	-4,210	1,619	5,829	2	5	3	1,200	-2,757	-11,581	8,824	3,921	-5,252	9,174	211	-174	-9,583	4,043
2Q	978	13,656	17,063	152,555	135,492	-3,408	31,728	35,136	-8,146	10,933	19,079	-4,531	1,933	6,464	-3	0	3	4,397	-8,425	-15,683	7,258	3,277	-11,407	14,685	-1,421	10,965	-3,854	1,518
3Q	8,499	20,943	23,915	163,325	139,410	-2,972	33,079	36,052	-8,048	12,482	20,530	-4,396	1,907	6,302	5	12	6	-15,685	1,069	-8,164	9,233	-9,412	-10,021	609	564	-7,906	18,944	11,763
4Q	13,585	27,757	30,222	170,306	140,084	-2,465	35,790	38,255	-9,811	14,323	24,133	-4,362	2,138	6,500	-20	0	20	-10,128	3,838	-6,500	10,338	-798	-5,407	4,609	393	-13,560	-6,112	-2,675
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	6,214	17,600	23,258	160,914	137,656	-5,658	36,059	41,716	-6,449	10,871	17,320	-4,937	3,555	8,492	4	12	8	7,822	3,837	-11,402	15,239	14,137	-5,897	20,034	515	-10,668	-41,609	-27,570
2Q	3,075	16,321	20,104	162,828	142,725	-3,783	36,532	40,314	-8,265	13,382	21,647	-4,980	3,923	8,904	126	128	3	11,106	6,564	-4,021	10,585	70	-4,755	4,825	12	4,460	-5,536	8,771
3Q	7,263	22,595	26,840	172,574	145,734	-4,245	36,224	40,469	-10,712	9,942	20,654	-4,619	4,003	8,622	-20	0	20	-5,810	2,707	-11,622	14,329	-10,557	-7,099	-3,458	-98	2,138	13,188	14,622
4Q	12,471	25,776	31,181	189,759	158,578	-5,405	37,498	42,904	-9,213	13,125	22,338	-4,092	4,507	8,598	-2	9	11	-14,244	1,023	-15,050	16,073	-19,069	2,740	-21,809	-1,232	5,034	20,731	18,956
2017 1Q	5,269	19,049	25,280	194,948	169,669	-6,231	36,415	42,645	-9,875	13,127	23,002	-3,905	4,581	8,485	18	27	9	-8,804	8,254	-2,677	10,931	-31,866	-8,983	-22,884	646	14,163	1,742	-1,775

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	Pinjaman luar pesisir[2]/Offshore borrowing[2]: Jumlah / Total	Jangka sederhana dan panjang[3] / Medium- and long term[3] – Sektor awam / Public sector: Kerajaan Persekutuan / Federal Government	Jangka sederhana dan panjang[3] – Sektor awam / Public sector: Perusahaan Awam[5] / Public Enterprise[5]	Jangka sederhana dan panjang[3] – Sektor swasta / Private sector: Sektor perbankan / Banking sector	Jangka sederhana dan panjang[3] – Sektor swasta / Private sector: Sektor bukan bank / Non-bank sector	Jangka pendek[4] / Short-term[4]: Sektor perbankan / Banking sector	Jangka pendek[4] / Short-term[4]: Sektor bukan bank / Non-bank sector	Nisbah khidmat bayaran hutang[7] (%) / Debt service ratio[7] (%)	Pegangan 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	Jangka sederhana dan panjang[3] / Medium- and long-term[3]: Lain-lain / Others	Jangka pendek[4] / Short-term[4]: Sekuriti Kerajaan / Govt securities	Jangka pendek[4] / Short-term[4]: Lain-lain / Others	Deposit bukan pemastautin / Non-resident deposits: Jumlah / Total	Lain-lain[6] / Others[6]: Jumlah / Total	Lain-lain[6] / Others[6]: Jangka sederhana & panjang[3] / Medium- and long-term[3]	Lain-lain[6] / Others[6]: 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]	Profil keseluruhan hutang luar negeri / Overall external debt profile: 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		916,119	531,326	21,087	112,875	52,935	136,527	170,982	36,920	16.0	214,204	189,988	13,308	1,776	9,131	86,184	84,406	12,409	71,996	539,128	376,991
2012	1Q	559,409	249,220	16,863	67,274	18,705	45,365	89,909	11,105	8.5	192,380	110,692	16,329	574	64,784	43,717	74,092	10,983	63,109	286,211	273,199
	2Q	586,834	270,241	17,911	69,336	21,007	51,987	98,781	11,220	12.4	187,718	112,654	13,681	524	60,859	49,211	79,663	11,344	68,319	297,920	288,914
	3Q	602,289	264,542	17,252	72,923	23,253	51,043	88,294	11,777	10.3	213,432	121,500	11,021	648	80,262	52,416	71,898	10,617	61,281	307,610	294,679
	4Q	602,060	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.1	223,606	131,581	11,948	829	79,248	58,963	61,897	9,884	52,013	318,551	283,509
2013	1Q	611,639	269,904	16,142	71,022	23,850	57,703	89,118	12,069	11.2	221,998	139,670	10,407	860	71,061	54,798	64,939	9,726	55,213	328,520	283,119
	2Q	644,950	290,451	16,453	71,360	24,393	63,763	101,954	12,529	11.3	227,097	140,716	12,849	1,275	72,257	61,954	65,448	10,926	54,522	340,459	304,491
	3Q	674,549	312,420	16,929	81,662	25,708	67,888	106,866	13,368	10.8	226,481	130,790	12,952	1,587	81,152	70,105	65,543	10,764	54,779	346,693	327,857
	4Q	696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	9.6	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847
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	814,069	444,048	19,910	97,106	46,919	112,972	150,660	16,481	17.5	223,914	185,642	12,193	4,605	21,475	78,785	67,321	11,203	56,118	485,945	328,124
	2Q	851,768	469,810	24,654	96,923	50,773	119,096	158,181	20,181	13.8	232,259	202,823	12,940	3,359	13,136	77,330	72,370	11,046	61,324	518,257	333,512
	3Q	868,710	475,432	20,404	100,028	48,985	129,696	148,931	27,387	18.9	237,065	208,259	15,195	3,500	10,111	82,577	73,636	11,795	61,841	534,363	334,347
	4Q	916,119	531,326	21,087	112,875	52,935	136,527	170,982	36,920	13.9	214,204	189,988	13,308	1,776	9,131	86,184	84,406	12,409	71,996	539,128	376,991
2017	1Q	897,049	556,697	20,878	112,333	40,785	135,897	211,626	35,177	14.4	177,928	155,670	14,026	1,049	7,183	77,777	84,648	12,879	71,769	492,468	404,581

1 Merujuk kepada hutang luar negeri yang dikira berdasarkan definisi semula. Untuk maklumat lanjut, sila rujuk kepada 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, terkandung terutamanya hutang mata wang asing diperoleh, dan nota dan bon terbitan luar pesisir (termasuk sedikit perubahan kepada data bage tahun 2009 - 2013).
3 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
4 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
5 Terdiri daripada kedua-dua hutang Perusahaan Awam yang dijamin dan tidak dijamin.
6 Terkandung 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 jumlah eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

Sumber: Perbendaharaan dan Bank Negara Malaysia dan Laporan Bersama Kedudukan Pelaburan Antarabangsa oleh Syarikat Residen 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.

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

3.8 Rizab Luar Negeri
External Reserves

RM juta / RM million

Akhir tempoh / *End period*		Bank Negara Malaysia / Central Bank of Malaysia						Lain-lain rizab rasmi[4] / Other official reserves[4]	Rizab rasmi bersih / Net official reserves
		Rizab antarabangsa kasar / Gross international reserves[1]				Tanggungan luar negeri[5] / External liabilities[5]	Rizab antarabangsa bersih / Net international reserves		
		Jumlah / *Total*	Hak-hak Pengeluaran Khas[2] / *Special Drawing Rights[2]*	Kedudukan rizab di IMF[3] / *IMF reserves position[3]*	Emas dan pertukaran mata wang asing[4] / *Gold and foreign exchange[4]*				
2014		405,372.6	6,518.1	3,295.3	395,559.3	27.1	405,345.5	113.1	405,458.6
2015		409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7
2016		423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7
2015	4	392,374.7	6,552.7	2,825.2	382,996.8	27.2	392,347.4	112.5	392,460.0
	5	394,324.7	6,552.6	2,825.2	384,946.8	27.7	394,297.0	114.7	394,411.7
	6	398,126.7	6,762.8	2,905.3	388,458.6	28.0	398,098.8	122.2	398,220.9
	7	364,681.6	6,762.9	2,898.9	355,019.7	30.3	364,651.3	122.4	364,773.7
	8	357,682.7	6,763.0	2,906.9	348,012.8	29.5	357,653.2	133.5	357,786.7
	9	415,133.0	7,945.2	3,418.1	403,769.6	37.0	415,095.9	138.6	415,234.6
	10	417,937.0	7,945.3	3,418.1	406,573.6	31.7	417,905.3	135.6	418,040.9
	11	420,109.4	7,945.4	3,418.1	408,745.9	31.3	420,078.1	132.4	420,210.5
	12	409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7
2016	1	410,089.4	7,656.5	3,291.3	399,141.7	30.3	410,059.1	123.1	410,182.2
	2	410,492.2	4,878.3	3,345.7	402,268.2	73.7	410,418.5	120.4	410,538.8
	3	381,602.3	4,500.3	3,149.3	373,952.7	76.3	381,526.0	116.2	381,642.2
	4	381,351.4	4,500.3	3,142.2	373,709.0	59.2	381,292.3	116.8	381,409.1
	5	382,617.5	4,500.0	3,142.2	374,975.3	61.5	382,556.0	124.0	382,680.0
	6	390,359.7	4,592.3	3,212.2	382,555.3	62.6	390,297.1	111.1	390,408.2
	7	391,068.3	4,592.3	3,212.2	383,263.8	56.4	391,011.9	110.0	391,121.9
	8	391,922.8	4,592.3	3,212.2	384,118.3	56.6	391,866.2	108.9	391,975.1
	9	404,977.1	4,737.2	3,314.2	396,925.7	58.3	404,918.7	110.5	405,029.2
	10	405,541.8	4,737.2	3,314.2	397,490.4	59.3	405,482.5	105.5	405,588.0
	11	399,643.3	4,737.2	3,314.2	391,591.9	61.1	399,582.2	114.7	399,696.9
	12	423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7
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

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: Penyata Aset (dialihkan dari jadual asal 1.8)
Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)

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/*Life Insurance and Family Takaful* [5]											
2014	1Q	27	199,216.2	1,559.8	2,635.6	12,025.3	26,085.8	126,431.0	6,837.6	159,354.5	6,008.4	13,353.8	4,278.9
	2Q	27	203,723.6	1,568.6	2,643.6	12,221.0	25,278.0	130,326.7	6,817.9	162,422.5	6,602.3	13,933.2	4,332.5
	3Q	27	208,127.0	1,595.4	2,637.9	12,371.1	24,812.6	135,464.8	7,006.5	167,283.9	6,647.1	13,339.9	4,251.8
	4Q	27	209,863.2	1,648.1	2,669.3	12,491.0	24,861.1	136,222.8	7,058.4	168,142.3	6,759.3	13,777.6	4,375.6
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	233,535.1	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	5,283.7
2017	1Q	27	241,001.6	2,052.3	2,794.1	13,151.6	26,909.3	159,852.3	7,572.5	194,334.2	10,710.2	12,777.4	5,181.9
		Insurans dan Takaful Am/*General Insurance and Takaful* [6]											
2014	1Q	37	34,745.1	779.9	171.6	83.0	6,858.3	8,571.6	5,796.4	21,226.3	30.0	7,633.9	4,820.4
	2Q	37	34,992.0	779.8	175.5	83.8	6,784.0	8,720.5	6,084.2	21,588.7	24.8	7,680.5	4,658.9
	3Q	37	35,711.8	783.1	173.3	82.2	6,650.4	8,910.1	6,440.2	22,000.7	38.1	7,896.9	4,737.5
	4Q	37	36,165.6	852.4	176.2	80.1	6,895.5	8,891.4	6,534.3	22,321.2	32.4	7,937.0	4,766.3
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	39,799.7	933.6	195.7	54.7	6,654.3	9,325.0	8,175.9	24,155.3	79.2	8,592.0	5,789.2

[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 dan pengendali takaful komposit dan hayat/keluarga.
[6] Termasuk perniagaan insurans/takaful am yang dikendalikan oleh syarikat insurans dan pengendali takaful komposit dan am.

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 companies and takaful operators.
[6] Includes general insurance/takaful business undertaken by composite and general insurance companies and 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*					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*	*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*
			Modal Berbayar/ *Paid-up Capital*	Akaun Premium Saham/ *Share Premium Account*	Rizab/ *Reserves*	Keuntungan/(Kerugian) Tertahan/ *Retained Profit/(Loss)*	Jumlah/*Total*											
Perniagaan dalam Malaysia/*Business within Malaysia*																		
Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																		
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
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	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,607.6	2,047.9	40.7	85.4	2,065.3	4,239.4	4,402.6	17,196.9	123,446.6	1,095.8	8,073.3	95,935.9	1,438.3	7,323.0	2,925.3	6,654.9	123,446.6
Penanggung Insurans Am Langsung/*General Direct Insurers*																		
2015	1H	5,414.2	3,637.6	1,668.4	55.4	6,008.4	11,369.9	88.8	12,473.1	30,005.9	687.0	70.5	16,797.3	93.6	6,800.3	5,508.1	49.1	30,005.9
	2H	5,355.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,855.2	30,622.6	678.0	64.2	16,957.0	144.8	7,179.8	5,577.4	21.4	30,622.6
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	17,252.2	144.7	7,487.4	6,030.4	18.5	31,693.8
	2H	5,502.2	3,637.6	1,668.4	109.0	6,770.0	12,185.0	55.5	12,893.8	31,972.2	761.8	53.8	18,116.6	115.7	7,560.5	5,308.0	55.8	31,972.2
Penanggung Insurans Komposit Langsung/*Composite Direct Insurers*																		
2015	1H	75,924.2	1,598.6	701.2	45.6	1,889.9	4,235.3	266.2	12,562.3	93,017.5	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,292.1	93,017.5
	2H	76,186.5	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,079.5	94,662.8	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	2,998.5	94,662.8
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	77,558.5	1,438.1	4,958.3	3,062.9	2,656.1	95,787.8
	2H	79,696.7	1,598.6	701.2	35.1	2,105.0	4,439.9	353.6	12,577.4	97,349.0	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,557.8	3,055.9	97,349.0
Penanggung Insurans Semula Profesional/*Professional Reinsurers*																		
2015	1H	323.8	816.0	20.0	(1.5)	794.1	1,628.6	33.4	1,411.1	3,275.2	134.0	3.9	1,904.6	45.9	737.2	442.9	6.6	3,275.2
	2H	288.8	816.0	20.0	(1.1)	767.4	1,602.3	33.3	1,379.5	3,177.9	134.1	3.3	1,984.4	45.8	588.8	414.6	6.9	3,177.9
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	2,101.8	46.1	471.8	559.0	12.6	3,332.9
	2H	374.0	816.0	20.0	(2.7)	745.5	1,578.8	35.5	1,273.1	3,097.9	136.8	2.8	2,231.0	46.1	218.4	452.1	10.6	3,097.9
Perniagaan Global/Global Business																		
Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																		
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
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	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,607.6	2,047.9	40.7	85.4	2,065.3	4,239.4	4,402.6	17,196.9	123,446.6	1,095.8	8,073.3	95,935.9	1,438.3	7,323.0	2,925.3	6,654.9	123,446.6
Penanggung Insurans Am Langsung/*General Direct Insurers*																		
2015	1H	5,447.1	3,637.6	1,668.4	55.4	6,008.4	11,369.9	108.0	12,587.3	30,271.9	687.0	70.5	16,822.1	93.6	6,826.8	5,509.3	262.4	30,271.9
	2H	5,386.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,976.1	30,905.4	678.0	64.2	16,981.6	144.8	7,209.1	5,578.2	249.6	30,905.4
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	17,278.0	144.7	7,512.2	6,031.1	247.7	31,974.2
	2H	5,525.3	3,637.6	1,668.4	109.0	6,770.0	12,185.0	55.5	13,007.6	32,242.5	761.8	53.8	18,142.7	115.7	7,591.0	5,309.2	268.4	32,242.5
Penanggung Insurans Komposit/Composite Direct Insurers																		
2015	1H	75,927.6	1,598.6	701.2	45.6	1,889.9	4,235.3	268.2	12,593.2	93,060.1	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,334.7	93,060.1
	2H	76,190.2	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,109.6	94,707.4	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	3,043.0	94,707.4
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	77,558.5	1,438.1	4,958.3	3,062.9	2,702.5	95,834.3
	2H	79,702.5	1,598.6	701.2	35.1	2,105.0	4,439.9	354.9	12,607.0	97,402.4	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,557.8	3,109.3	97,402.4
Penanggung Insurans Semula Profesional/*Professional Reinsurers*																		
2015	1H	422.0	816.0	20.0	(1.5)	794.1	1,628.6	30.4	2,026.2	4,135.2	134.0	3.9	2,049.6	45.9	1,187.1	653.2	61.5	4,135.2
	2H	405.9	816.0	20.0	(1.1)	767.4	1,602.3	32.4	2,133.5	4,126.3	134.1	3.3	2,127.2	45.8	1,102.2	624.0	89.8	4,126.3
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	2,253.6	46.1	1,054.1	754.5	47.4	4,297.2
	2H	478.7	816.0	20.0	(2.7)	745.5	1,578.8	36.5	2,118.8	4,267.1	136.8	2.8	2,386.8	46.1	913.4	633.4	147.7	4,267.1

[1] Termasuk premium terkumpul dan lain-lain aset.

Sumber : Bank Negara Malaysia

1 *Includes outstanding premiums and miscellaneous assets.*

Source : Bank Negara Malaysia

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

RM juta/*RM million*

Akhir tempoh/ *End of period*	Kumpulan Wang Takaful/ *Takaful Fund*	Ekuiti Pemegang Syer/*Shareholders' Equity*: Modal Berbayar/ *Paid-up Capital*	Akaun Premium Saham/ *Share Premium Account*	Rizab/ *Reserves*	Keuntungan/(Kerugian) Tertahan/*Retained Profit/(Loss)*	Jumlah/*Total*	Rizab Penilaian Semula Aset/*Assets Revaluation Reserves*	Liabiliti Lain/ *Other Liabilities*	JUMLAH LIABILITI/ *TOTAL LIABILITIES*	Wang Tunai dan 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 ASET/ *TOTAL ASSETS*
Perniagaan dalam Malaysia/*Business within Malaysia*																		
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																		
2013 1H	294.2	420.0	0.0	7.1	(105.9)	321.2	(0.3)	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
2H	377.5	420.0	0.0	2.6	(121.7)	300.9	(0.9)	167.7	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014 1H	434.4	353.3	0.0	(32.0)	(99.1)	222.3	(0.1)	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
2H	559.8	353.3	0.0	(31.7)	(99.2)	222.4	(1.6)	202.7	983.4	62.0	194.1	601.7	0.0	0.0	10.2	115.3	0.0	983.4
2015 1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	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	87.1	148.7	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	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
2H	940.3	450.0	0.0	-31.0	-177.8	241.2	-0.4	352.2	1,533.4	114.7	255.6	1,020.1	0.0	0.0	22.0	121.0	0.0	1,533.4
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																		
2013 1H	16,858.4	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,431.9	22,889.4	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.4
2H	17,463.5	1,316.7	145.3	(7.5)	1,298.7	2,753.1	54.3	3,470.6	23,741.5	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.3	0.0	23,741.5
2014 1H	18,618.6	1,316.7	145.3	(20.0)	1,380.3	2,822.2	(41.4)	4,029.5	25,428.9	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.2	0.0	25,428.9
2H	19,235.6	1,316.8	146.8	(19.9)	1,535.8	2,979.5	(124.8)	3,927.7	26,018.0	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.2	0.0	26,018.0
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	489.2	3,703.9	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	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.3	0.1	28,185.9
2016 1H	21,605.0	1,317.9	152.4	15.8	1,885.4	3,371.5	0.6	4,809.4	29,786.5	421.3	4,646.3	22,848.0	358.8	25.6	114.8	1,371.5	0.1	29,786.5
2H	22,250.1	1,378.0	153.5	-4.0	2,075.0	3,602.5	-68.7	4,958.7	30,742.6	414.8	4,491.5	23,988.8	361.3	24.4	118.1	1,343.5	0.2	30,742.6
Perniagaan Global/*Global Business*																		
Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																		
2013 1H	294.2	420.0	0.0	7.1	(105.9)	321.2	(0.3)	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
2H	377.5	420.0	0.0	2.6	(121.7)	300.9	(0.9)	167.7	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014 1H	434.4	353.3	0.0	(32.0)	(99.1)	222.3	(0.1)	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
2H	559.8	353.3	0.0	(31.7)	(99.2)	222.4	(1.6)	202.7	983.4	62.0	194.1	601.7	0.0	0.0	10.2	115.3	0.0	983.4
2015 1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	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	87.1	148.7	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	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
2H	940.3	450.0	0.0	-31.0	-177.8	241.2	-0.4	352.2	1,533.4	114.7	255.6	1,020.1	0.0	0.0	22.0	121.0	0.0	1,533.4
Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																		
2013 1H	16,858.6	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,431.7	22,889.5	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.5
2H	17,463.7	1,316.7	145.3	(7.5)	1,298.7	2,753.1	54.3	3,470.6	23,741.6	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.4	0.0	23,741.6
2014 1H	18,618.8	1,316.7	145.3	(20.0)	1,380.3	2,822.2	(41.4)	4,029.4	25,429.0	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.3	0.0	25,429.0
2H	19,235.7	1,316.8	146.8	(19.9)	1,535.8	2,979.5	(124.8)	3,927.6	26,018.1	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.3	0.0	26,018.1
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	489.2	3,703.9	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	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.4	0.1	28,186.0
2016 1H	21,605.2	1,317.9	152.4	15.8	1,885.4	3,371.5	0.6	4,809.3	29,786.6	421.3	4,646.3	22,848.0	358.8	25.6	114.8	1,371.6	0.1	29,786.6
2H	22,250.1	1,378.0	153.5	-4.0	2,075.0	3,602.5	-68.7	4,958.7	30,742.6	414.8	4,491.5	23,988.8	361.3	24.4	118.1	1,343.5	0.2	30,742.6

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

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

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	12,455,928	1,165,339.8	26,569.0
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	1,300,255.4	30,470.5
		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	12,455,928	1,165,339.8	26,569.0
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	1,300,255.4	30,470.5

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

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

Sumber: Bank Negara Malaysia

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*

Akhir tempoh/*End of 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	63.1	435.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	218.0	26,500.4
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	7,032.2	45.0	7,077.2	421.0	45.5	466.5	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
		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	63.1	435.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	218.0	26,500.4
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	7,032.2	45.0	7,077.2	421.0	45.5	466.5	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1

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

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

Sumber : Bank Negara Malaysia

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*			Cukup Tempoh/*Maturity*			Serahan/*Surrender*			Perlucutan Hak tolak Pengaktifan Semula/*Forfeiture less Revivals*			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*
		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
		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

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

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

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan
Life Insurance: Income and Outgo[1]

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	31,462.9	8,443.5	3,207.6	43,114.0	21,305.2	4,055.1	3,217.2	2,784.6	31,362.2	11,751.8
		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	31,619.1	8,447.0	3,224.9	43,291.1	21,383.1	4,100.0	3,227.9	2,784.8	31,495.8	11,795.3

[1] Merujuk kepada 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.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat
Life Insurance: Assets of Life Insurance Funds

RM juta/*RM million*

Akhir tempoh/*End of period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Pelaburan/*Investments*: Kertas & Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers & Guaranteed Loans*	Pelaburan/*Investments*: Sekuriti & Hutang Korporat/*Corporate Debt & Securities*	Pelaburan/*Investments*: Lain-lain/ *Others*	Pelaburan/*Investments*: Jumlah/ *Total*	Pelaburan Harta Benda/*Investment Properties*	Pinjaman/*Loans*: Gadai Janji/ *Mortgages*	Pinjaman/*Loans*: Polisi/*Policy*	Pinjaman/*Loans*: Lain-lain/ *Others*	Pinjaman/*Loans*: Jumlah/*Total*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain[2]/ *Other Assets* [2]	Aset Asing/ *Foreign Assets*	JUMLAH/*TOTAL*
		Perniagaan dalam Malaysia/*Business within Malaysia*													
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	11,201.2	24,169.2	137,978.1	5,311.8	167,459.1	2,457.3	4,227.0	8,641.0	210.0	13,078.0	2,031.5	4,560.9	9,634.9	210,422.8
		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	11,226.2	24,205.3	137,978.1	5,326.3	167,509.7	2,457.3	4,227.0	8,641.0	210.0	13,078.0	2,031.5	4,625.4	9,782.9	210,711.0

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
[2] Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
2 *Includes outstanding premiums and miscellaneous assets.*

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	1,108.1	7,016.1	8,124.2	539.1	218.3	844.0	17,247.1
		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	1,108.1	7,035.7	8,143.8	542.5	230.5	872.1	17,321.9

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan
General Insurance: Claims Ratio

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	35.0	49.5	36.5	46.7	125.2	56.9	66.3	22.3	9.7	38.0	54.6
		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	47.0	59.1	42.9	48.8	125.4	57.7	66.6	37.8	8.6	54.1	56.8

[1] Merujuk kepada 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*	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	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	454.9	335.4	2,173.1	2,073.9	1,094.6	6,813.3	7,907.9	227.4	206.9	625.5	14,005.2
		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	582.1	490.8	2,924.4	2,419.7	1,095.7	7,193.4	8,289.0	243.2	219.6	831.4	16,000.3

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

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

Sumber: Bank Negara Malaysia

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*	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	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	1,430.0	3,913.3	5,343.3	57.6	26.7	245.6	7,746.6
		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	1,430.0	4,117.8	5,547.9	59.8	32.6	414.1	8,815.7

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

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

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*	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	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	159.4	166.1	794.2	969.2	1,370.6	3,873.9	5,244.5	50.7	20.0	237.9	7,642.0
		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	273.7	290.1	1,253.1	1,181.2	1,374.5	4,147.4	5,521.9	91.9	18.9	450.1	9,081.0

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

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

Sumber: Bank Negara Malaysia

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	14,005.2	7,642.0	1,563.1	3,090.3	1,709.8	1,187.0	77.2	153.4	26.9	123.1	2,977.3
		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	16,000.3	9,081.0	2,171.1	3,205.0	1,543.2	1,247.6	105.0	257.5	27.4	140.3	2,985.5

[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.

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.*

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*

Akhir tempoh/*End of 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*: Kertas dan Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers and Guaranteed Loans*	Pelaburan/*Investments*: Sekuriti dan Hutang Korporat/*Corporate Debt and Securities*	Pelaburan/*Investments*: Lain-lain/*Others*	Pelaburan/*Investments*: Jumlah/*Total*	*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*
		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	7,762.2	2,695.4	6,081.9	7,315.4	7,784.4	21,181.7	171.5	56.8	933.4	2,284.9	102.3	35,188.2
		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	8,593.7	3,529.4	6,724.0	7,447.1	7,822.8	21,993.9	171.5	56.8	933.4	2,706.3	1,471.4	39,456.4

[1] Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*
2 *Includes outstanding premiums and miscellaneous assets.*

Source: Bank Negara Malaysia

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa
Family Takaful: New Business and Business in Force

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	1,538.4	532.4	2,070.8	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
		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	1,538.4	532.4	2,070.8	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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.8.3 Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan
Family Takaful: Contributions of New Business by Plan

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*																																			
		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*		
		Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*	Tunggal/*Single*	Tahunan/*Annual*	Jumlah/*Total*
2013	1H	664.4	136.2	800.6	960.7	25.7	986.4	1,625.1	162.0	1,787.0	37.0	186.8	223.7	0.0	0.0	0.0	37.0	186.8	223.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	701.4	323.0	1,024.4	960.7	25.7	986.4	1,662.0	348.7	2,010.8
	2H	1,080.2	261.6	1,341.7	1,665.4	46.9	1,712.4	2,745.6	308.5	3,054.1	112.7	396.7	509.4	0.0	0.0	0.0	112.7	396.7	509.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,192.9	658.3	1,851.1	1,665.4	46.9	1,712.4	2,858.3	705.2	3,563.5
2014	1H	376.8	120.3	497.1	882.6	10.8	893.4	1,259.4	131.1	1,390.5	146.8	247.7	394.5	0.0	0.0	0.0	146.8	247.7	394.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	523.5	368.1	891.6	882.6	10.8	893.4	1,406.1	378.8	1,785.0
	2H	808.6	221.0	1,029.7	1,649.4	18.6	1,668.1	2,458.1	239.7	2,697.8	270.1	532.1	802.2	0.0	0.3	0.3	270.1	532.4	802.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,078.8	753.1	1,831.9	1,649.4	19.0	1,668.4	2,728.2	772.1	3,500.3
2015	1H	483.9	113.1	597.0	907.5	5.9	913.4	1,391.4	119.0	1,510.4	54.3	319.9	374.2	0.0	0.6	0.6	54.3	320.5	374.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	538.3	432.9	971.2	907.5	6.5	914.0	1,445.7	439.5	1,885.2
	2H	958.5	222.1	1,180.6	1,690.2	11.6	1,701.8	2,648.7	233.7	2,882.4	94.6	660.1	754.7	0.0	1.3	1.3	94.6	661.4	756.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,053.1	882.2	1,935.3	1,690.2	12.9	1,703.1	2,743.3	895.1	3,638.4
2016	1H	455.5	129.2	584.6	1,043.7	7.9	1,051.5	1,499.1	137.0	1,636.1	39.3	395.1	434.4	0.0	0.3	0.3	39.3	395.4	434.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	494.8	524.3	1,019.0	1,043.7	8.1	1,051.8	1,538.4	532.4	2,070.8
	2H	923.6	259.2	1,182.7	1,827.0	22.6	1,849.6	2,750.6	281.8	3,032.4	90.4	827.9	918.4	0.0	0.3	0.3	90.4	828.3	918.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,014.0	1,087.1	2,101.1	1,827.0	23.0	1,850.0	2,841.0	1,110.1	3,951.1
		Perniagaan Global/*Global Business*																																			
2013	1H	664.4	136.2	800.6	960.7	25.7	986.4	1,625.1	162.0	1,787.0	37.0	186.8	223.7	0.0	0.0	0.0	37.0	186.8	223.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	701.4	323.0	1,024.4	960.7	25.7	986.4	1,662.0	348.7	2,010.8
	2H	1,080.2	261.6	1,341.7	1,665.4	46.9	1,712.4	2,745.6	308.5	3,054.1	112.7	396.7	509.4	0.0	0.0	0.0	112.7	396.7	509.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,192.9	658.3	1,851.1	1,665.4	46.9	1,712.4	2,858.3	705.2	3,563.5
2014	1H	376.8	120.3	497.1	882.6	10.8	893.4	1,259.4	131.1	1,390.5	146.8	247.7	394.5	0.0	0.0	0.0	146.8	247.7	394.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	523.5	368.1	891.6	882.6	10.8	893.4	1,406.1	378.8	1,785.0
	2H	808.6	221.0	1,029.7	1,649.4	18.6	1,668.1	2,458.1	239.7	2,697.8	270.1	532.1	802.2	0.0	0.3	0.3	270.1	532.4	802.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,078.8	753.1	1,831.9	1,649.4	19.0	1,668.4	2,728.2	772.1	3,500.3
2015	1H	483.9	113.1	597.0	907.5	5.9	913.4	1,391.4	119.0	1,510.4	54.3	319.9	374.2	0.0	0.6	0.6	54.3	320.5	374.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	538.3	432.9	971.2	907.5	6.5	914.0	1,445.7	439.5	1,885.2
	2H	958.5	222.1	1,180.6	1,690.2	11.6	1,701.8	2,648.7	233.7	2,882.4	94.6	660.1	754.7	0.0	1.3	1.3	94.6	661.4	756.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,053.1	882.2	1,935.3	1,690.2	12.9	1,703.1	2,743.3	895.1	3,638.4
2016	1H	455.5	129.2	584.6	1,043.7	7.9	1,051.5	1,499.1	137.0	1,636.1	39.3	395.1	434.4	0.0	0.3	0.3	39.3	395.4	434.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	494.8	524.3	1,019.0	1,043.7	8.1	1,051.8	1,538.4	532.4	2,070.8
	2H	923.6	259.2	1,182.7	1,827.0	22.6	1,849.6	2,750.6	281.8	3,032.4	90.4	827.9	918.4	0.0	0.3	0.3	90.4	828.3	918.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,014.0	1,087.1	2,101.1	1,827.0	23.0	1,850.0	2,841.0	1,110.1	3,951.1

[1] Merujuk kepada 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

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

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
		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

[1] Merujuk kepada 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: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan
Family Takaful: Annual Contributions of Business in Force by Plan

RM juta/*RM million*

Akhir tempoh/ *End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*																	
		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*
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
		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

[1] Merujuk kepada 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

4.8.10 Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan
Family Takaful: Annual Contributions of Termination by Plan

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*														
		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*
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
		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

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

Sumber: Bank Negara Malaysia

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

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	2,918.7	458.0	322.3	3,698.9	1,357.3	441.1	561.7	287.2	2,647.3	1,051.6
	2H	5,742.0	922.6	301.0	6,965.6	2,675.7	843.8	1,226.7	382.6	5,128.8	1,836.8
		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	2,918.7	458.0	322.3	3,698.9	1,357.3	441.1	561.7	287.2	2,647.3	1,051.6
	2H	5,742.0	922.6	301.0	6,965.6	2,675.7	843.8	1,226.7	382.6	5,128.8	1,836.8

[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.

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.*

Source : Bank Negara Malaysia

4.8.b Takaful Keluarga: Aset Kumpulan Takaful Keluarga
Family Takaful: Assets of Family Takaful Funds

RM juta/*RM million*

Akhir tempoh/*End of period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*: Sekuriti Islam Kerajaan/*Government Islamic Papers*	Pelaburan/*Investments*: Sekuriti Hutang Swasta Islam dan Ekuiti/*Islamic Private Debt Securities and Equities*	Pelaburan/*Investments*: Pelaburan Lain/ *Other Investments*	Pelaburan/*Investments*: Jumlah/ *Total*	Pelaburan Harta Benda/*Investment Properties*	Pembiayaan/ *Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/ *Other Assets*	Aset Asing/ *Foreign Assets*	JUMLAH/ *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	313.9	2,948.3	1,689.0	15,322.9	1,800.9	18,812.8	326.0	0.0	0.0	877.6	0.2	23,278.8
		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	313.9	2,948.3	1,689.0	15,322.9	1,800.9	18,812.8	326.0	0.0	0.0	877.6	0.2	23,278.8

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia

4.9 Takaful Am: Agihan Caruman Kasar
General Takaful: Distribution of Gross Contributions

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk & Engineering*	Kebakaran/*Fire*	Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident*	Motor/*Motor*: Perlindungan 'Akta'/*'Act' Cover*	Motor/*Motor*: Lain-lain/*Others*	Motor/*Motor*: Jumlah/*Total*	Liabiliti/*Liability*	Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability*	Pelbagai/*Miscellaneous*	JUMLAH/*TOTAL*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
2013	1H	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
		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
		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

[1] Merujuk kepada 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

4.9.1 Takaful Am: Agihan Caruman Bersih
General Takaful: Distribution of Net Contributions

RM juta/*RM million*

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

[1] Merujuk kepada 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
General Takaful: 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*	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	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
		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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.5 Takaful Am: Nisbah Tuntutan
General Takaful: Claims Ratio

Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*										
		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*				
		%										
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	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	2H	1.9	73.7	9.1	24.6	148.5	54.9	66.4	59.4	7.6	26.1	49.0
		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	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	2H	1.9	73.7	9.1	24.6	148.5	54.9	66.4	59.4	7.6	26.1	49.0

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
[2] Tuntutan bersih kena dibayar sebagai nisbah pendapatan caruman terperoleh.

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.*

Source : Bank Negara Malaysia

4.9.6 Takaful Am: Pendapatan Caruman Terperoleh
General Takaful: Earned Contribution 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*	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	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	3.7	16.1	362.7	201.7	141.1	1,006.2	1,147.3	8.8	7.3	30.4	1,778.0
		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	3.7	16.1	362.7	201.7	141.1	1,006.2	1,147.3	8.8	7.3	30.4	1,778.0

[1] Merujuk kepada 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

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar
General Takaful: 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*	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	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	9.0	29.2	144.8	286.6	431.4	3.1	0.3	1.8	481.2
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
		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	9.0	29.2	144.8	286.6	431.4	3.1	0.3	1.8	481.2
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian
General Takaful: Underwriting and Operating Results

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	546.6	259.6	128.7	17.5	29.2	4.8	25.2	404.9
		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	546.6	259.6	128.7	17.5	29.2	4.8	25.2	404.9

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.

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.

Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan Takaful Am
General Takaful: Assets of General Takaful Funds

RM juta/*RM million*

Akhir tempoh/*End of period*		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*: Sekuriti Islam Kerajaan/*Government Islamic Papers*	Pelaburan/*Investments*: Sekuriti Hutang Swasta dan Ekuiti Islam/*Islamic Private Debt Securities and Equities*	Pelaburan/*Investments*: Pelaburan Lain/ *Other Investments*	Pelaburan/*Investments*: Jumlah/ *Total*	Pelaburan Harta Benda/ *Investment Properties*	Pembiayaan/ *Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/ *Other Assets*	Aset Asing/ *Foreign Assets*	JUMLAH/ *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	261.2	0.0	3,592.0
		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	261.2	0.0	3,592.0

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia