BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAN BULANAN

Monthly Statistical Bulletin

KANDUNGAN
CONTENTS

JUN / June
2014

KANDUNGAN
CONTENTS

PERKEMBANGAN MONETARI DAN KEWANGAN 1

MONETARY AND FINANCIAL DEVELOPMENTS 8

1. Kewangan dan Perbankan
Monetary and Banking

1.1 Wang Rizab 15
Reserve Money

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai 16
Currency in Circulation by Denomination

1.3 Agregat Kewangan: M1, M2 dan M3 17
Monetary Aggregates: M1, M2 and M3

1.3.1 Wang Secara Luas, M3 18
Broad Money, M3

1.3.2 Faktor Penentu M3 19
Factors Affecting M3

1.4 Bank Negara Malaysia: Penyata Aset 20
Bank Negara Malaysia: Statement of Assets

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti 21
Bank Negara Malaysia: Statement of Capital and Liabilities

1.6 Tabung-tabung Khas Bank Negara Malaysia 22
Bank Negara Malaysia's Special Funds

1.7 Sistem Perbankan: Penyata Aset 23
Banking System: Statement of Assets

1.7.1 Sistem Perbankan Islam: Penyata Aset 24
Islamic Banking System: Statement of Assets

1.8 Kumpulan-kumpulan Wang Insurans Hayat dan Am: Penyata Aset 25
Life and General Insurance Funds: Statement of Assets

1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti 26
Banking System: Statement of Equities and Liabilities

1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti 27
Islamic Banking System: Statement of Equities and Liabilities

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan 28
Banking System: Loans Applied by Purpose

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor 29
Banking System: Loans Applied by Sector

1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan 30
Banking System: Loans Approved by Purpose

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor 31
Banking System: Loans Approved by Sector

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan 32
Banking System: Loans Disbursed by Purpose

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor 33
Banking System: Loans Disbursed by Sectors

1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan 34
Banking System: Loans Repaid by Purpose

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor....35
Banking System: Loans Repaid by Sectors

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis....36
Banking System: Classification of Loans by Type

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis....37
Islamic Banking System: Financing by Type

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan....38
Banking System: Classification of Loans by Purpose

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor....39
Banking System: Classification of Loans by Sector

1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai....40
Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai....41
Banking System: Impaired Loans and Impairment Provisions

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan....42
Banking System: Non-Performing/Impaired Loans by Purpose

1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor....43
Banking System: Non-Performing/Impaired Loans by Sector

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis....44
Banking System: Total Deposits by Type

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis....45
Islamic Banking System: Deposits by Type

1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan....46
Banking System: Total Deposits by Holder

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai....47
Statutory Reserve Requirement and Liquidity Ratio

1.27 Keperluan Rizab Berkanun dan Aset Mudah Tunai....48
Statutory Reserve Requirement and Liquidity Requirements

1.28 Rangka Kerja Mudah Tunai Baru....49
New Liquidity Framework

1.29 Sistem Perbankan: Komponen Modal (format terdahulu)....50
Banking System: Constituents of Capital (previous format)

1.29a Sistem Perbankan: Komponen Modal....51
Banking System: Constituents of Capital

1.30 Operasi Kad Kredit Di Malaysia....52
Credit Card Operations in Malaysia

2. Kewangan dan Pasaran Modal
Financial and Capital Markets

2.1 Kadar Faedah: Institusi Perbankan....53
Interest Rates: Banking Institutions

2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit....54
Islamic Banking System: Financing Rate and Rate of Return to Depositors

2.3 Kadar Faedah: Pasaran Wang Antara Bank....55
Interest Rates: Interbank Money Market

2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara....56
Interest Rates: Treasury Bills and Bank Negara Bills

2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia....57
Market Indicative Yield: Malaysian Government Securities

2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia 58
Exchange Rates: Malaysian Ringgit

2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank 59
Volume of Transaction in Interbank Money Market

2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur 60
Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market

2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam) 61
Funds Raised in the Capital Market (by Public Sector)

2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta) 62
Funds Raised in the Capital Market (by Private Sector)

2.11 Terbitan Baru Sekuriti Hutang Swasta (kecuali Bon Cagamas) mengikut Sektor 63
New Issues of Private Debt Securities (excluding Cagamas Bonds) by Sector

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih 64
Bursa Malaysia Securities Berhad: Selected Indicators

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih 65
Futures and Options Markets: Selected Indicators

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam 66
Turnover of Conventional and Islamic Money Market

2.15 Pusing Ganti Derivatif 67
Turnover of Derivatives Transaction

2.16 Pusing Ganti Sekuriti Hutang dan Sukuk 68
Turnover of Debt Securities and Sukuk

2.17 Pusing Ganti Pasaran Pertukaran Asing 69
Turnover of Foreign Currency Market Transactions

3. Sektor Luaran dan Penunjuk Makroeconomi

3.1 Kewangan Kerajaan Persekutuan 70
Federal Government Finance

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk 71
RENTAS - Foreign Holdings in Debt Securities and Sukuk

3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2005 (Perubahan Tahunan) 72
Gross Domestic Product by Expenditure Components at Constant 2005 Prices (Annual Change)

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2005 (Perubahan Tahunan) 73
Gross Domestic Product by Kind of Economic Activity at Constant 2005 Prices (Annual Change)

3.5 Penunjuk Ekonomi Terpilih 74
Selected Economic Indicators

3.6 Imbangan Pembayaran 75
Balance of Payments

3.7 Hutang Luar Negeri 76
External Debt

3.8 Rizab Luar Negeri 77
External Reserves

4 Insurans dan Takaful

4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am: Penyata Aset (dialihkan dari jadual asal 1.8) 78
4.1 Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)

4.2 Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia 79
4.2 Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers

4.3 Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia 80
4.3 Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators

4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung 81
4.6 Life Insurance: New Business and Business in Force of Direct Insurers

4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung 82
4.6.5 Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

4.6.8 Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung 83
4.6.8 Life Insurance: Terminations of Annual Premiums of Direct Insurers

4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan 84
4.6.a Life Insurance: Income and Outgo

4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat 85
4.6.b Life Insurance: Assets of Life Insurance Funds

4.7.1 Insurans Am: Agihan Premium Langsung Kasar 86
4.7.1 General Insurance: Distribution of Gross Direct Premiums

4.7.10 Insurans Am: Nisbah Tuntutan 87
4.7.10 General Insurance: Claims Ratio

4.7.14 Insurans Am: Pendapatan Premium Diperoleh 88
4.7.14 General Insurance: Earned Premium Income

4.7.19 Insurans Am: Tuntutan Bersih Dibayar 89
4.7.19 General Insurance: Net Claims Paid

4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar 90
4.7.20 General Insurance: Net Claims Incurred

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian 91
4.7.a General Insurance: Underwriting and Operating Results

4.7.b Insurans Am: Aset Kumpulan Wang Insurans Am 92
4.7.b General Insurance: Assets of General Insurance Funds

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa 93
4.8 Family Takaful: New Business and Business in Force

4.8.3 Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan 94
4.8.3 Family Takaful: Contributions of New Business by Plan

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan 95
4.8.4 Family Takaful: Distribution of New Business Contributions by Plan

4.8.7 Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan 96
4.8.7 Family Takaful: Annual Contributions of Business in Force by Plan

4.8.10 Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan 97
4.8.10 Family Takaful: Annual Contributions of Termination by Plan

4.8.a Takaful Keluarga: Pendapatan dah Perbelanjaan 98
4.8.a Family Takaful: Income and Outgo

4.8.b Takaful Keluarga: Aset Kumpulan Takaful Keluarga 99
4.8.b Family Takaful: Assets of Family Takaful Funds

4.9 Takaful Am: Agihan Caruman Kasar 100
4.9 General Takaful: Distribution of Gross Contributions

4.9.1 Takaful Am: Agihan Caruman Bersih... 101
4.9.1 General Takaful: Distribution of Net Contributions

4.9.4 Takaful Am: Tuntutan Bersih Dibayar 102
4.9.4 General Takaful: Net Claims Paid

4.9.5 Takaful Am: Nisbah Tuntutan 103
4.9.5 General Takaful: Claims Ratio

4.9.6 Takaful Am: Pendapatan Caruman Terperoleh 104
4.9.6 General Takaful: Earned Contribution Income

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar.. 105
4.9.7 General Takaful: Net Claims Incurred

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian 106
4.9.a General Takaful: Underwriting and Operating Results

4.9.b Takaful Am: Aset Kumpulan Takaful Am 107
4.9.b General Takaful: Assets of General Takaful Funds

PERKEMBANGAN MONETARI DAN KEWANGAN JUN 2014

Keadaan Harga

Inflasi, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), meningkat sedikit kepada 3.3% pada bulan Jun 2014 (Mei: 3.2%). Kategori *makanan dan minuman bukan alkohol* mencatat inflasi yang lebih tinggi pada 3.5% (Mei: 3.3%) disebabkan terutamanya oleh kenaikan harga *ikan dan makanan laut segar,* dan *sayur-sayuran*. Walau bagaimanapun, inflasi dalam kategori *minuman alkohol dan tembakau* menurun kepada 11.6% (Mei: 14.1%) disebabkan oleh kesan asas, berikutan kesan kenaikan harga tembakau pada bulan Jun 2013 telah luput.

Keadaan Monetari

Jangkaan pasaran bahawa Kadar Dasar Semalaman (Overnight Policy Rate, OPR) akan dinaikkan pada bulan Julai telah menyumbang kepada kadar antara bank yang lebih tinggi bagi tempoh matang 1 bulan dan lebih. Kadar antara bank yang mempunyai tempoh matang yang lebih pendek kekal stabil. Dari segi kadar pinjaman runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan kekal tidak berubah pada 6.53% pada bulan Jun, manakala kadar deposit runcit juga secara relatif stabil pada tempoh itu. Susulan keputusan Jawatankuasa Dasar Monetari (Monetary Policy Committee, MPC) untuk menaikkan OPR sebanyak 25 mata asas kepada 3.25% pada 10 Julai 2014, kadar antara bank bagi semua tempoh matang menjadi lebih tinggi. Kadar pinjaman runcit dan kadar deposit runcit juga telah dinaikkan. Pada asas tahunan, pertumbuhan wang secara luas atau M3 secara relatif stabil pada 5.6% pada bulan Jun. Pengembangan M3 disebabkan terutamanya oleh pemberian kredit kepada sektor swasta oleh sistem perbankan. Walau bagaimanapun, pengembangan ini telah diimbangi sebahagiannya oleh penurunan dalam aset asing bersih. Pembiayaan bersih kepada sektor swasta meningkat pada kadar yang lebih perlahan iaitu 9.1% pada bulan Jun, disebabkan oleh pertumbuhan pinjaman sistem perbankan terkumpul yang sederhana. Pertumbuhan tahunan pinjaman perniagaan terkumpul menjadi sederhana pada bulan itu dalam keadaan pertumbuhan pembayaran balik pinjaman yang lebih kukuh berbanding dengan pengeluaran. Pertumbuhan pinjaman isi rumah terkumpul terus menunjukkan trend yang beransur-ansur sederhana. Walau bagaimanapun, permintaan terhadap pinjaman secara keseluruhannya meningkat dengan permohonan pinjaman yang lebih tinggi terutamanya daripada sektor perniagaan.

Sistem Perbankan

Permodalan sistem perbankan kekal kukuh Nisbah Modal Ekuiti Biasa Kumpulan 1, Nisbah Modal Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 12.2%, 13% dan 14.8%. Paras pinjaman terjejas bersih mampan pada 1.3% daripada pinjaman bersih manakala nisbah perlindungan kerugian pinjaman melebihi 100%.

Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan Jun, ringgit menyusut nilai berbanding dengan mata wang kebanyakan rakan perdagangan utama Malaysia. Namun, ringgit secara relatif tidak berubah berbanding dengan dolar Amerika Syarikat (AS). Penyiaran data yang menggalakkan di AS, yang telah menyebabkan jangkaan pelabur yang lebih tinggi bahawa kadar dasar akan dinaikkan lebih awal daripada jangkaan serta perkembangan geopolitik di Timur Tengah telah memberikan kesan kepada permintaan terhadap aset kewangan serantau, termasuk ringgit. Bagi tempoh antara 1 hingga 16 Julai, ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Rizab antarabangsa Bank Negara Malaysia berjumlah RM423.8 bilion (bersamaan dengan USD131.9 bilion) pada 14 Julai 2014, memadai untuk membiayai 8.9 bulan import tertangguh dan ialah 1.3 kali hutang luar negeri jangka pendek[1].

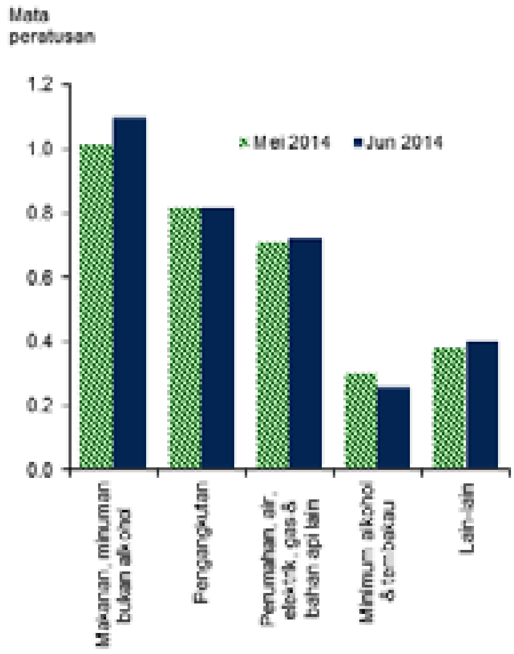
[1] Merujuk kepada hutang luar negeri yang diberikan definisi semula, termasuk peminjaman jangka pendek luar pesisir, pemegangan sekuriti hutang ringgit jangka pendek bukan pemastautin, deposit bukan pemastautin dengan sistem perbankan dan hutang jangka pendek lain. Untuk maklumat lanjut, sila rujuk rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam Buletin Suku Tahunan mengenai Perkembangan Ekonomi dan Kewangan dalam Ekonomi Malaysia pada Suku Pertama 2014.

Inflasi meningkat sedikit pada bulan Jun

Inflasi

Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

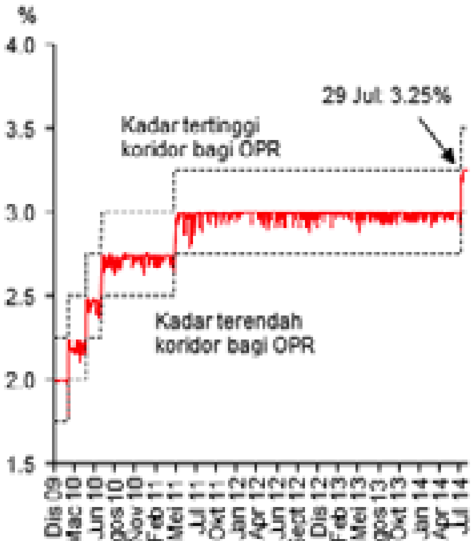


* Lain-lain termasuk *restoran dan hotel; perkhidmatan rekreasi dan hiburan; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut* dan *pelbagai barangan dan perkhidmatan.*

Sumber: Bank Negara Malaysia

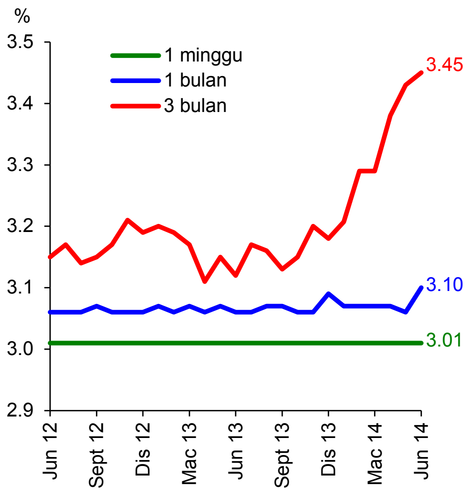
Kenaikan beberapa kadar faedah pasaran wang dalam keadaan kadar pinjaman runcit dan kadar deposit runcit yang stabil

Kadar Antara Bank Semalaman Purata



Sumber: Bank Negara Malaysia

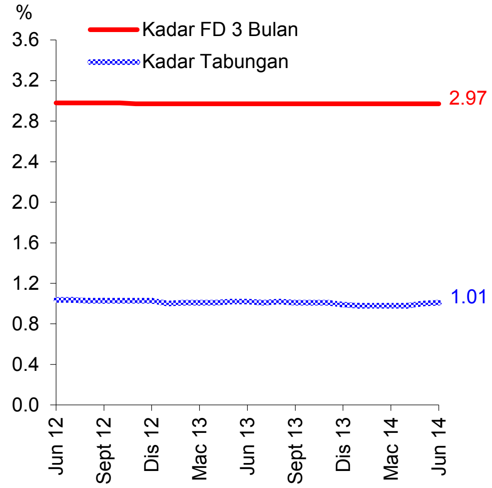
Kadar Antara Bank Purata



* *Kadar antara bank 3 bulan terus naik pada bulan Jun disebabkan peminjam antara bank memilih peminjaman jangka pendek.*

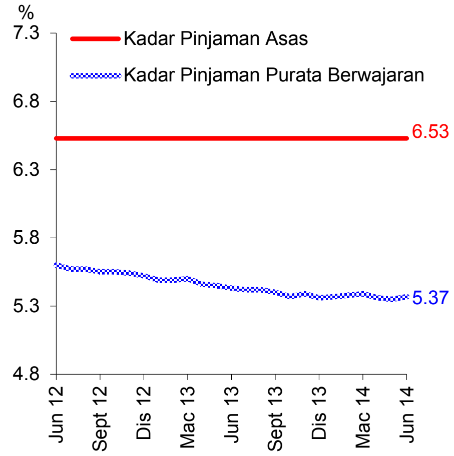
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

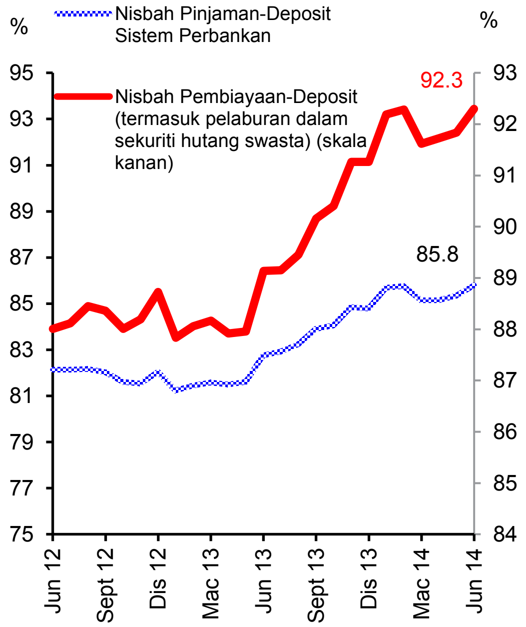
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

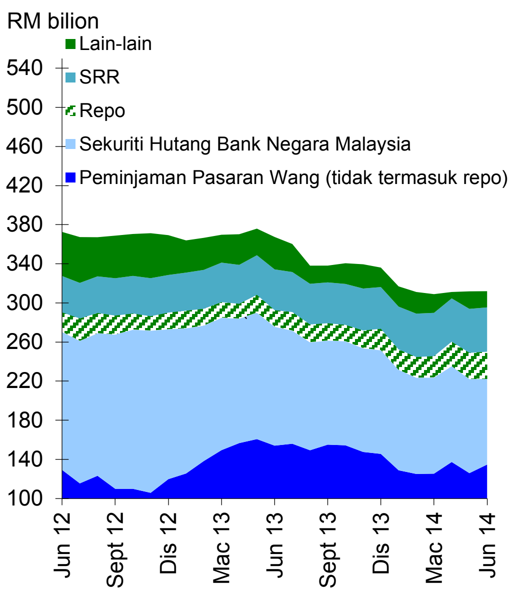
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit



Sumber: Bank Negara Malaysia

Mudah Tunai Terkumpul di Bank Negara Malaysia

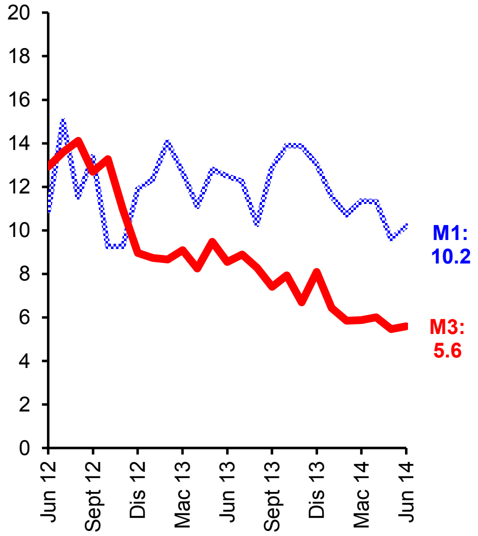


* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

Sumber: Bank Negara Malaysia

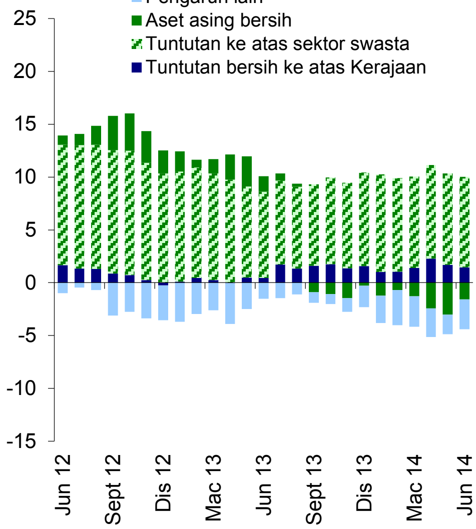
Pertumbuhan wang secara luas secara relatif stabil pada bulan Jun

M1 dan M3



Sumber: Bank Negara Malaysia

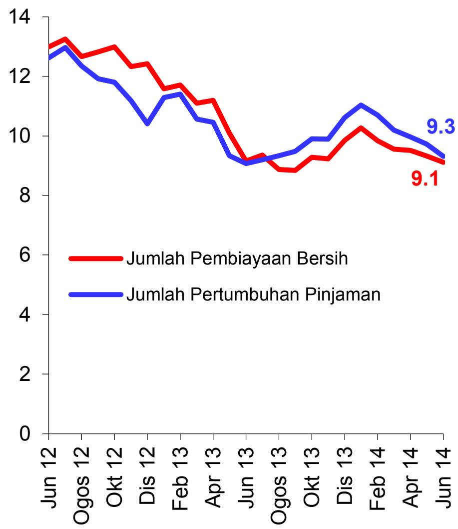
Penyumbang Utama Pertumbuhan M3



Sumber: Bank Negara Malaysia

Aktiviti pembiayaan menjadi sederhana pada bulan Jun

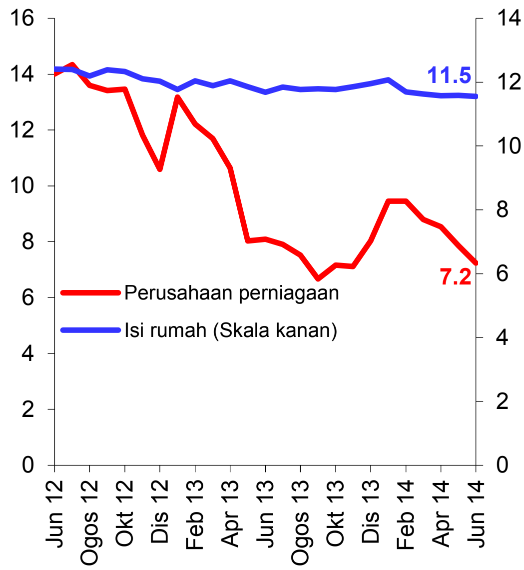
Pembiayaan Bersih dan Pertumbuhan Pinjaman



* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

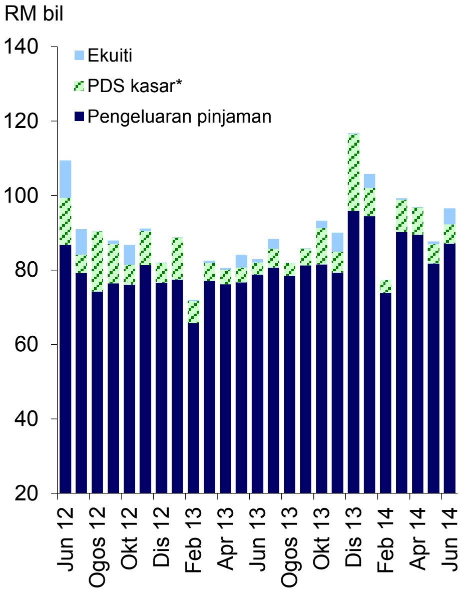
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



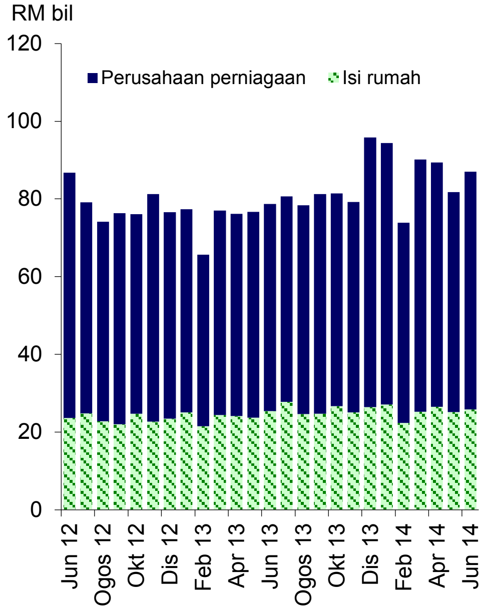
Sumber: Bank Negara Malaysia

Pembiayaan Kasar Sektor Swasta



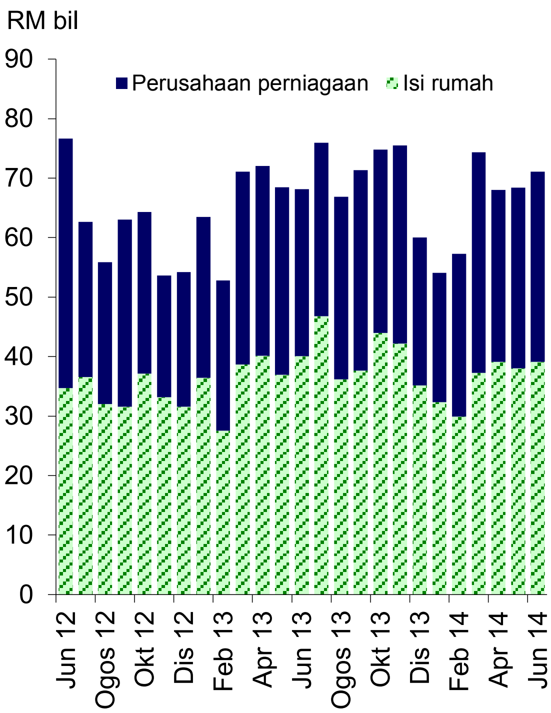
* Tidak termasuk terbitan asing
Sumber: Bank Negara Malaysia

Pengeluaran Pinjaman oleh Sistem Perbankan



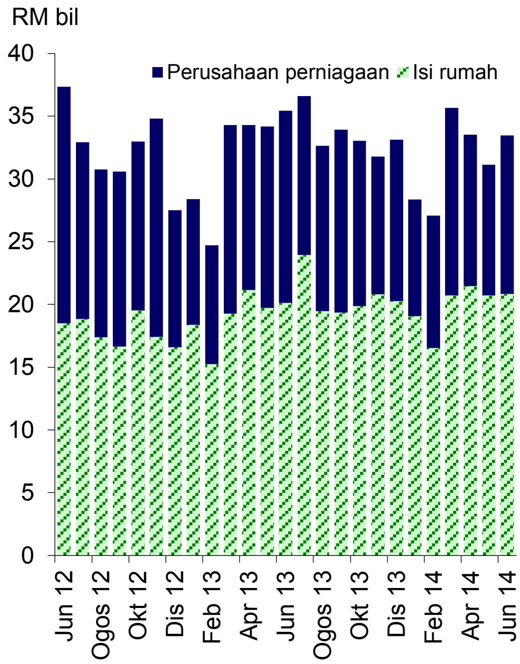
Sumber: Bank Negara Malaysia

Permohonan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

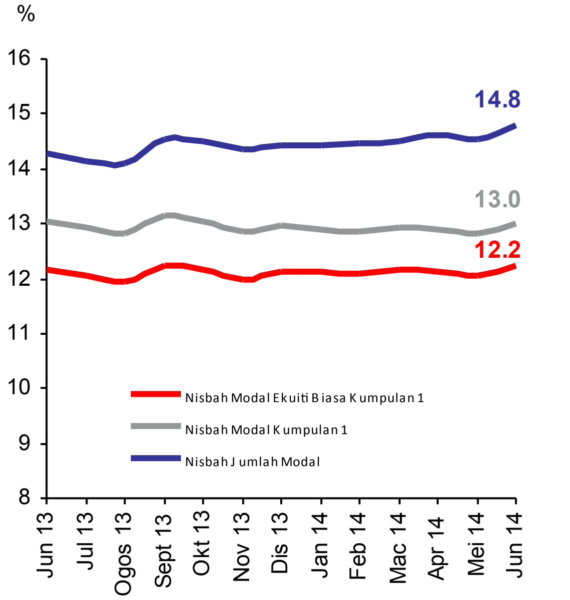
Kelulusan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

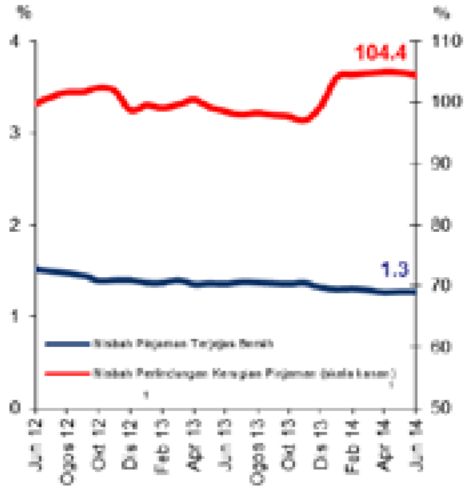
Kekukuhan Modal



* Mulai bulan Januari 2013, komponen modal dilaporkan berdasarkan *Basel III Capital Adequacy Framework*.

Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Nisbah Perlindungan Kerugian Pinjaman



* Mulai bulan Januari 2010, pinjaman yang dilaporkan adalah berdasarkan FRS139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

[1] Merujuk kepada nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman terjejas.

Sumber: Bank Negara Malaysia

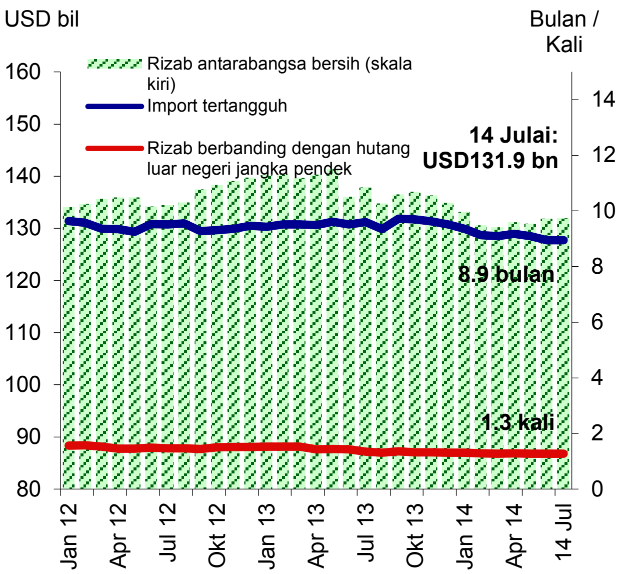
Ringgit secara relatif tidak berubah berbanding dengan dolar AS pada bulan Jun

Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*

Mata wang dalam indeks: USD, CNY, SGD, JPY, EUR
Setiap mata wang mempunyai pemberat yang sama

Sumber: Bank Negara Malaysia

Rizab Antarabangsa Bersih



Sumber: Bank Negara Malaysia

Perangkaan Utama Monetari dan Kewangan

		Apr 14		Mei 14		Jun 14	
		Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari							
Wang rizab		119.1	7.7	119.7	8.0	120.6	8.0
M1		325.5	11.3	324.0	9.6	329.3	10.2
M2		1,469.7	6.3	1,476.7	5.6	1,479.5	5.6
M3		1,484.0	6.0	1,491.9	5.5	1,493.8	5.6
Sistem Perbankan							
Pembiayaan bersih[1]		1,676.8	9.5	1,683.3	9.3	1,697.4	9.1
Nisbah pinjaman-deposit (%) [1]		85.2		85.4		85.8	
Nisbah pembiayaan-deposit (%) [2&3]		91.7		91.8		92.3	
Pinjaman yang dipohon (pada tempoh berkenaan)		68.0	-5.6	68.4	-0.1	71.1	4.3
Pinjaman yang diluluskan (pada tempoh berkenaan)		33.5	-2.3	31.1	-8.9	33.5	-5.5
Pinjaman yang dikeluarkan (pada tempoh berkenaan)		89.4	17.4	81.7	6.6	87.0	10.5
Pinjaman yang dibayar balik (pada tempoh berkenaan)		86.8	18.9	75.6	10.7	77.4	16.7
Keadaan Sistem Perbankan							
Nisbah jumlah modal (%) [4]		14.6		14.6		14.8	
Nisbah modal kumpulan 1 (%) [4]		12.9		12.8		13.0	
Nisbah modal ekuiti biasa kumpulan 1 (%) [4]		12.1		12.1		12.2	
Nisbah pinjaman terjejas bersih (%)		1.3		1.3		1.3	
Rizab Antarabangsa BNM (akhir tempoh)							
Rizab bersih dalam RM bilion		427.7		427.0		423.6	
Rizab bersih dalam Dolar AS bilion (bersamaan)		131.2		130.9		131.9	
Bilangan bulan import tertangguh		9.2		9.1		9.0	
Kadar Faedah pada akhir tempoh [purata bagi bulan]							
Kadar Dasar Semalaman (OPR)		3.00		3.00		3.00	
Antara bank:	Semalaman	2.97 [2.99]		3.00 [2.99]		3.00 [2.99]	
	1 minggu	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
	1 bulan	3.06 [3.07]		3.06 [3.06]		3.54 [3.10]	
Deposit tetap bank perdagangan:	1 bulan	2.91		2.91		2.91	
	3 bulan	2.97		2.97		2.97	
BLR bank perdagangan		6.53		6.53		6.53	
Kadar pinjaman purata berwajaran bank perdagangan		5.36		5.35		5.37	
Harga							
Indeks Harga Pengguna (IHP) (2010=100)		109.9	3.4	110.0	3.2	110.2	3.3

[1] Terdiri daripada pinjaman sistem perbankan dan sekuriti hutang sw asta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

[2] Tidak termasuk transaksi institusi kew angan.

[3] Merujuk kepada nisbah pinjaman dan pemegangan sekuriti hutang sw asta (PDS) oleh sistem perbankan kepada deposit sistem perbankan.

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

Sumber: Bank Negara Malaysia dan Jabatan Perangkaan Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS JUNE 2014

Price Conditions
Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), edged slightly higher to 3.3% in June 2014 (May: 3.2%). The *food and non-alcoholic beverages* category recorded higher inflation of 3.5% (May: 3.3%) due mainly to higher prices of *fresh fish and seafood, and vegetables*. However, inflation in the alcoholic beverages and tobacco category was lower at 11.6% (May: 14.1%) due to base effects, as the impact from the increase in tobacco prices in June 2013 lapsed.

Monetary Conditions
Market expectations for an increase in the Overnight Policy Rate (OPR) in July contributed to higher interbank rates for tenures 1 month and longer. Shorter tenured interbank rates remained stable. In terms of retail lending rates, the average base lending rate (BLR) of commercial banks remained unchanged at 6.53% in June, while retail deposit rates were also relatively stable during the period. Following the Monetary Policy Committee's (MPC) decision to raise the OPR by 25 basis points to 3.25% on 10 July 2014, interbank rates across all maturities trended higher. Retail lending and deposit rates were also revised upwards. On an annual basis, broad money or M3 growth was relatively stable at 5.6% in June. The expansion in M3 was mainly on account of credit extension to the private sector by the banking system. The expansion, however, was partially offset by a decline in net foreign assets. Net financing to the private sector grew at a slower pace of 9.1% in June, due to a moderation in the growth of outstanding banking system loans. The annual growth of outstanding business loans moderated during the month amid stronger growth in loan repayments relative to disbursements. The growth in outstanding household loans continued its gradual moderating trend. Overall loan demand, however, increased with higher loan applications particularly from the business sector.

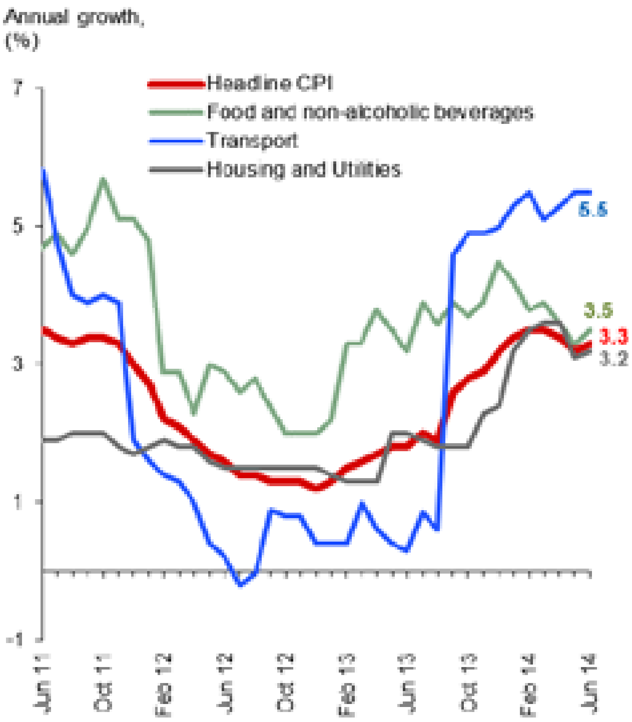
Banking System
Banking system capitalisation remained strong with the Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio at 12.2%, 13% and 14.8% respectively. The level of net impaired loans sustained at 1.3% of net loans while the loan loss coverage ratio was above 100%.

Exchange Rates and International Reserves
In June, the ringgit depreciated against the currencies of most of Malaysia's major trade partners, with the exception of the US dollar, against which the ringgit was relatively unchanged. Favourable data releases in the US, which led to higher investor expectations for an earlier-than-expected policy rate increase, as well as geopolitical developments in the Middle East, affected demand for regional financial assets, including ringgit. In the period between 1 and 16 July, the ringgit appreciated against the currencies of Malaysia's major trade partners. The international reserves of Bank Negara Malaysia amounted to RM423.8 billion (equivalent to USD131.9 billion) as at 14 July 2014, sufficient to finance 8.9 months of retained imports and is 1.3 times the short-term external debt[1].

[1] Refers to the redefined short-term external debt, which includes short-term offshore borrowing, non-resident holdings of short-term ringgit debt securities, non-resident deposits with the banking system and other short-term 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.

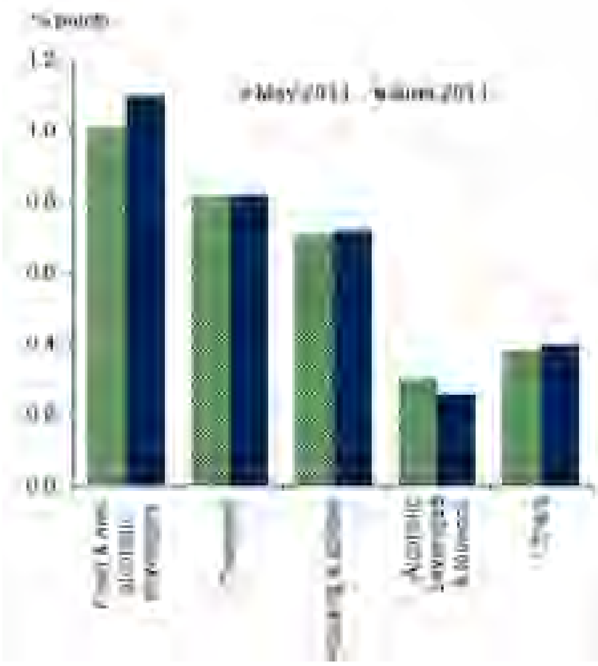
Headline inflation rose slightly in June

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

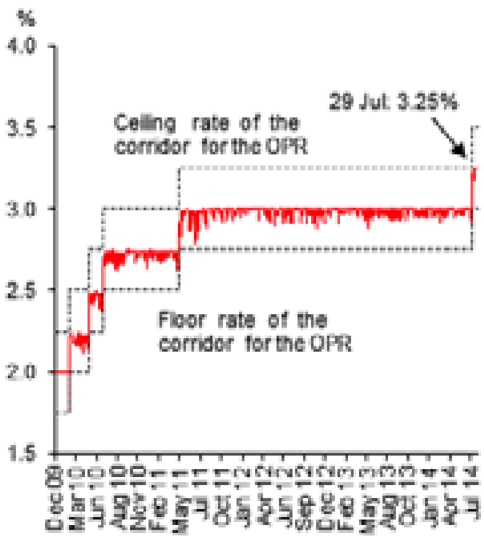


* Others include *restaurants and hotels; recreation services and culture; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear* and *miscellaneous goods and services.*

Source: Bank Negara Malaysia

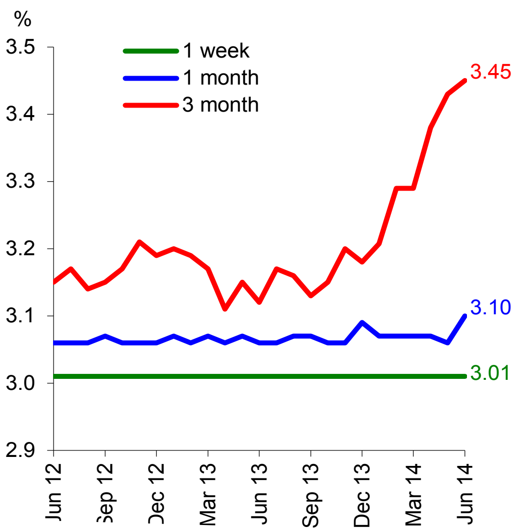
Increase in some money market interest rates amid stable retail lending and deposit rates

Average Overnight Interbank Rate



Source: Bank Negara Malaysia

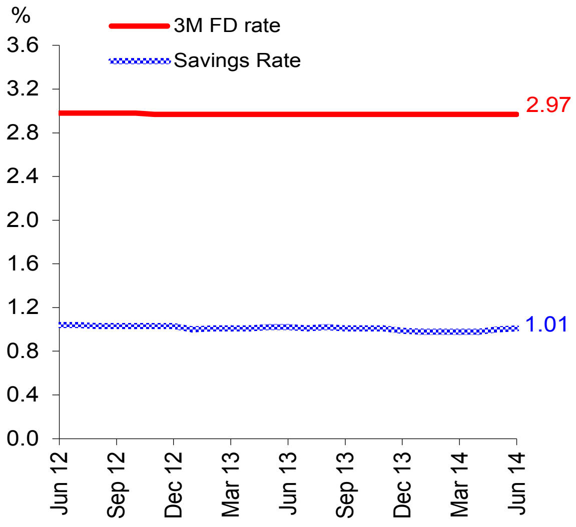
Average Interbank Rates



* *The 3-month interbank rate continued to increase during the month due to the preference of interbank lenders for shorter-term lending.*

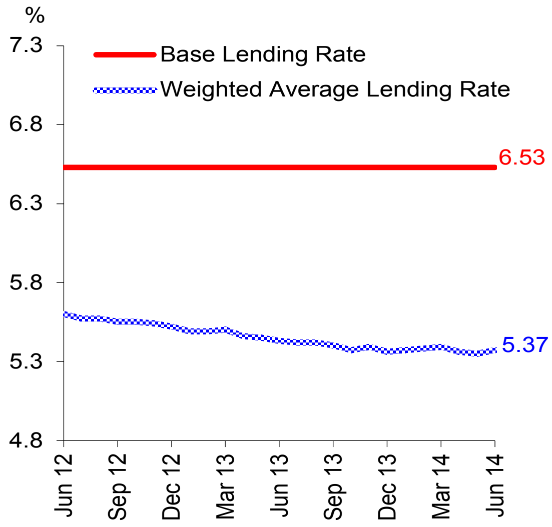
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

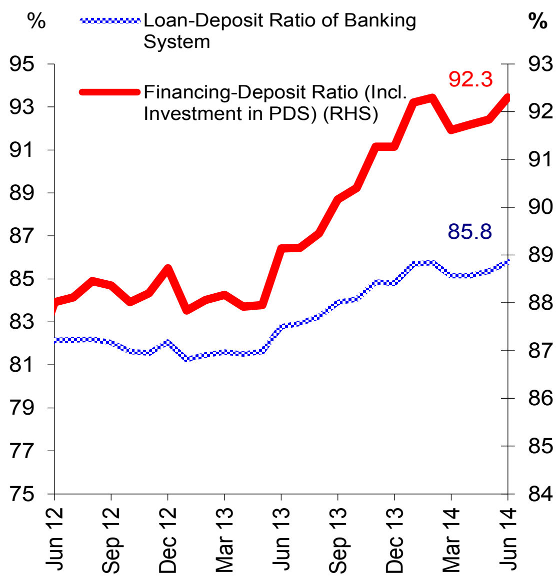
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

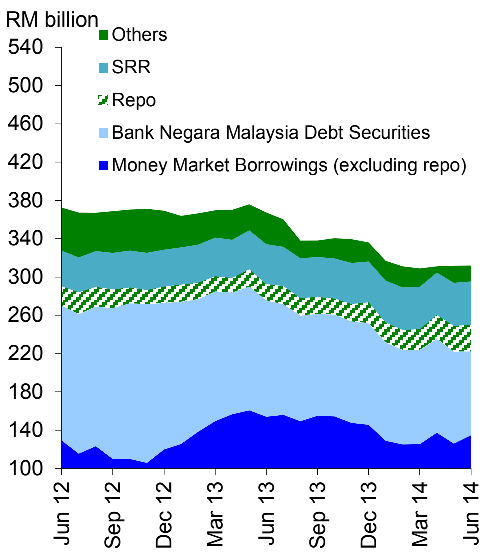
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

Outstanding Liquidity Placed With Bank Negara Malaysia

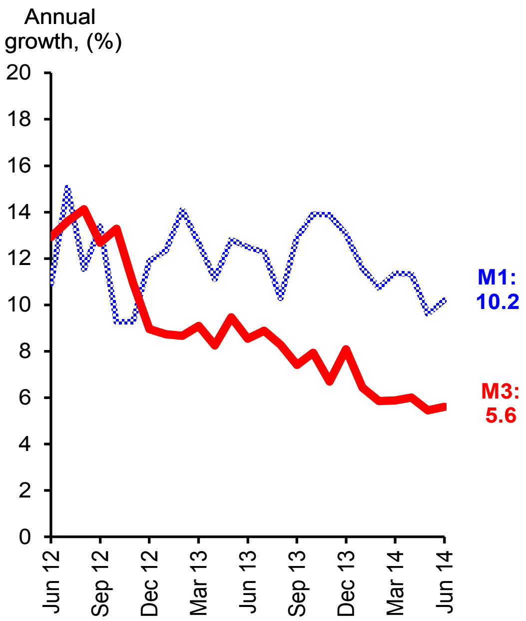


* *Money Market Borrowings (excluding repo) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)*

Source: Bank Negara Malaysia

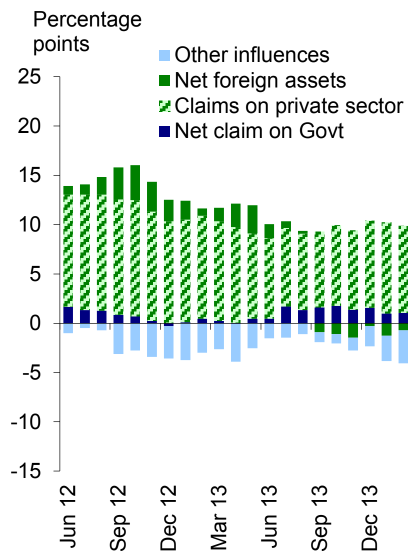
Broad money growth was relatively stable in June

M1 and M3



Source: Bank Negara Malaysia

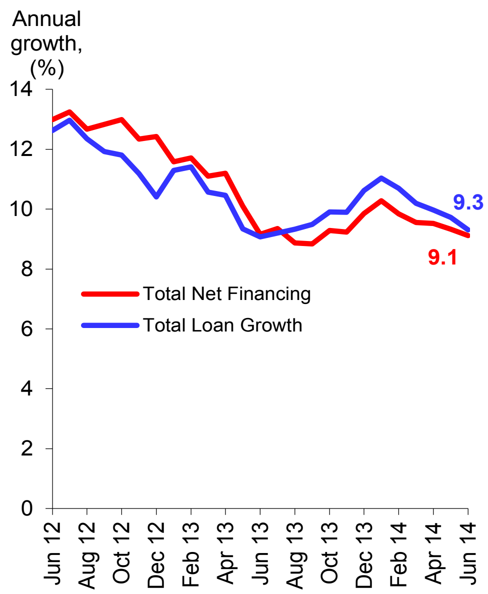
Main Contributors of M3 Growth



Source: Bank Negara Malaysia

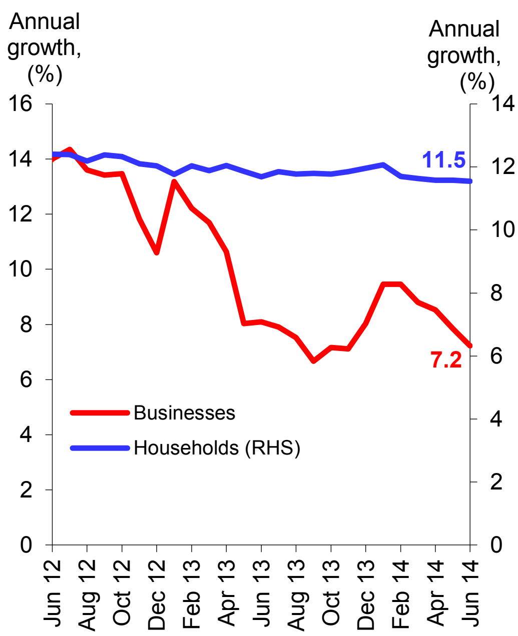
Financing activity moderated in June

Net Financing and Loan Growth



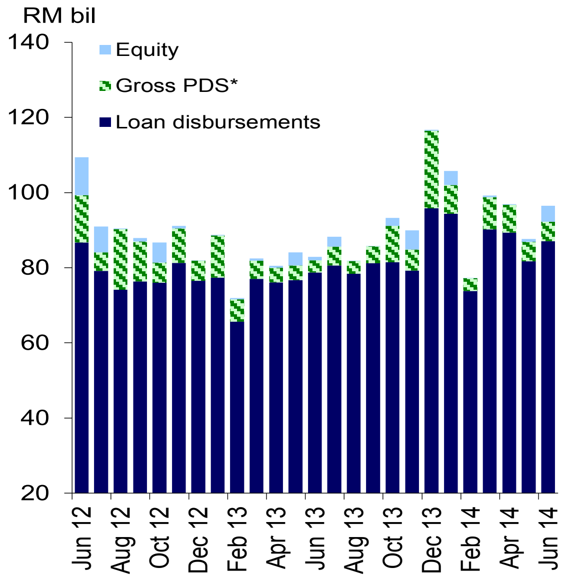
** Net financing comprises of banking system loans and private debt securities (PDS) outstanding (excluding non-residents and Cagamas)*
Source: Bank Negara Malaysia

Outstanding Loans of the Banking System



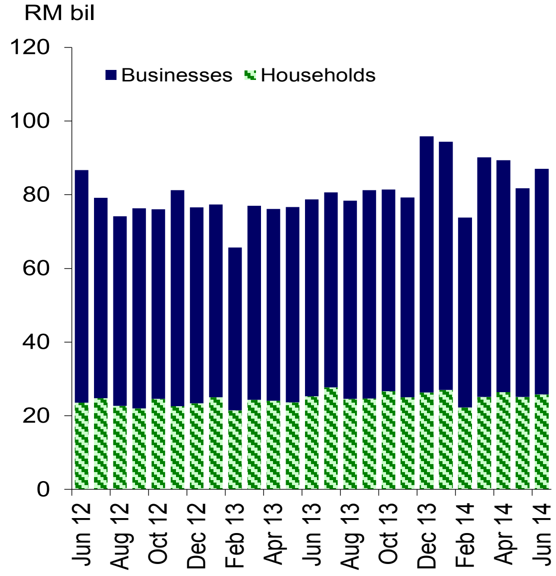
Source: Bank Negara Malaysia

Gross Private Sector Financing



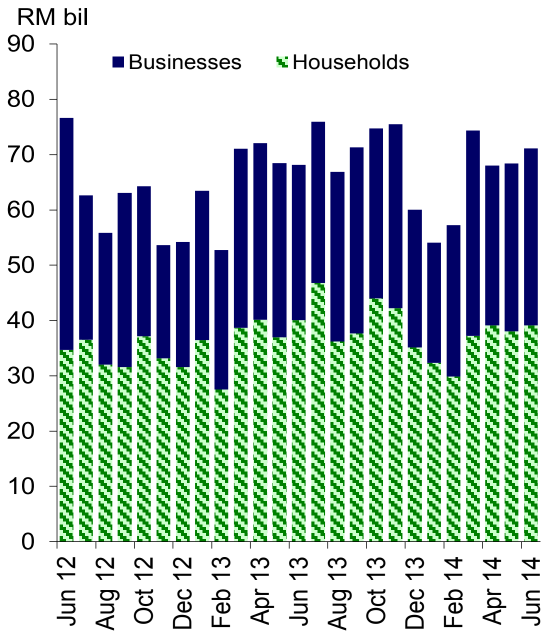
** Excludes foreign issuances*
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



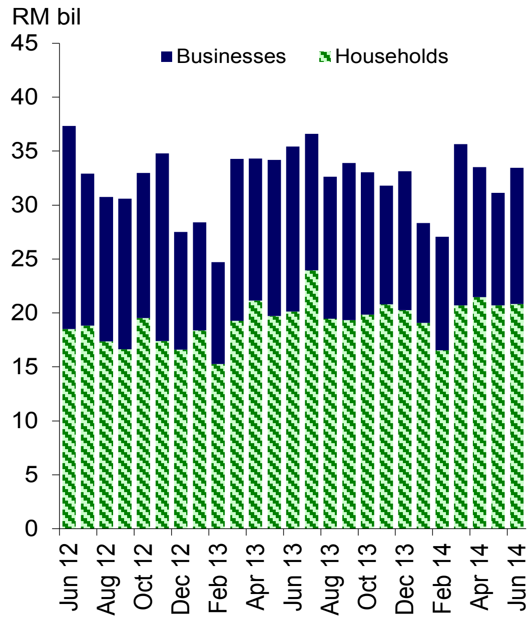
Source: Bank Negara Malaysia

Loan Applications by the Banking System



Source: Bank Negara Malaysia

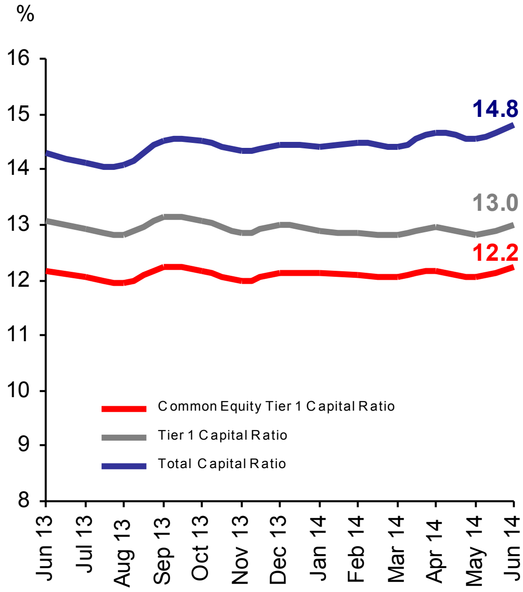
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

Banking system capitalisation remained strong with stable loan quality

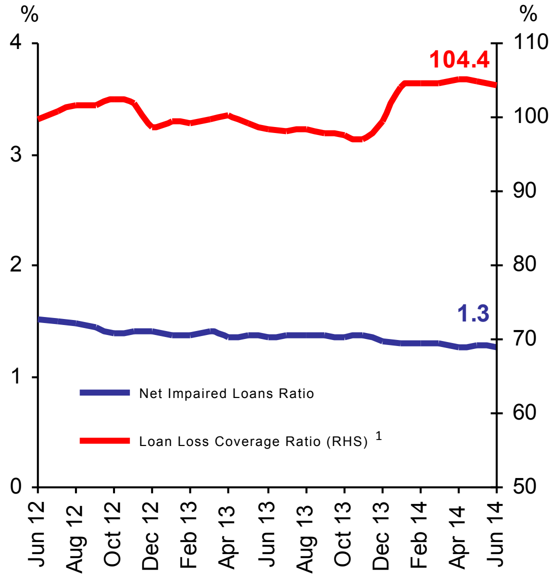
Capital Strength



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

Source: Bank Negara Malaysia

Net Impaired Loans Ratio and Loan Loss Coverage Ratio

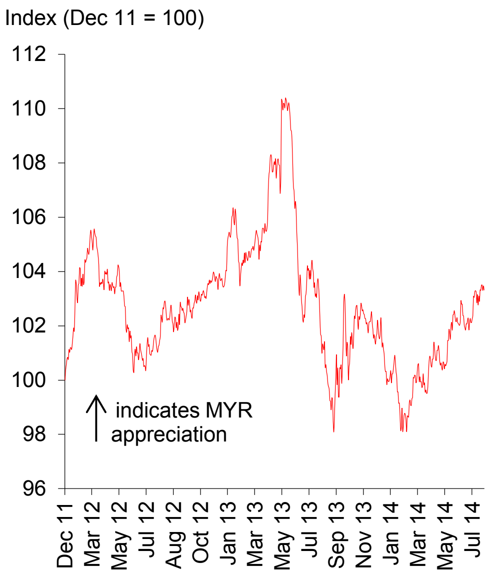


* *Beginning January 2010, loans are reported based on FRS139. The adoption of FRS139 requirement is based on the financial year of the banks.*

[1] *Refers to ratio of individual plus collective impairment provisions to total impaired loans.*
Source: Bank Negara Malaysia

The ringgit was relatively unchanged against the US dollar in June

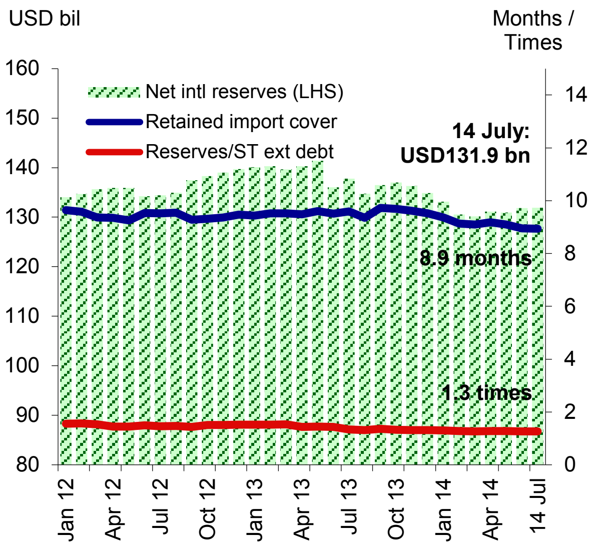
Index of Ringgit Performance against Major Trade Partners*



* *Currencies in the index: USD, CNY, SGD, JPY, EUR*
Each currency carries equal weight

Source: Bank Negara Malaysia

Net International Reserves



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

		Apr 14		May 14		Jun 14	
		O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates							
Reserve money		119.1	7.7	119.7	8.0	120.6	8.0
M1		325.5	11.3	324.0	9.6	329.3	10.2
M2		1,469.7	6.3	1,476.7	5.6	1,479.5	5.6
M3		1,484.0	6.0	1,491.9	5.5	1,493.8	5.6
Banking System							
Net financing[1]		1,676.8	9.5	1,683.3	9.3	1,697.4	9.1
Loan-deposit ratio (%) [2]		85.2		85.4		85.8	
Financing-deposit ratio (%) [2&3]		91.7		91.8		92.3	
Loans applied (during the period)		68.0	-5.6	68.4	-0.1	71.1	4.3
Loans approved (during the period)		33.5	-2.3	31.1	-8.9	33.5	-5.5
Loans disbursed (during the period)		89.4	17.4	81.7	6.6	87.0	10.5
Loans repaid (during the period)		86.8	18.9	75.6	10.7	77.4	16.7
Banking System Health							
Total capital ratio (%) [4]		14.6		14.6		14.8	
Tier 1 capital ratio (%) [4]		12.9		12.8		13.0	
Common equity tier 1 capital ratio (%) [4]		12.1		12.1		12.2	
Net impaired loans ratio (%)		1.3		1.3		1.3	
BNM International Reserves (end-period)							
Net Reserves in RM billion		427.7		427.0		423.6	
Net Reserves in USD billion (equivalent)		131.2		130.9		131.9	
Months of retained imports		9.2		9.1		9.0	
Interest Rates at end-period [average for the month]							
Overnight Policy Rate (OPR)		3.00		3.00		3.00	
Interbank:	Overnight	2.97 [2.99]		3.00 [2.99]		3.00 [2.99]	
	1-week	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
	1-month	3.06 [3.07]		3.06 [3.06]		3.54 [3.10]	
Fixed deposits of commercial banks:	1-month	2.91		2.91		2.91	
	3-month	2.97		2.97		2.97	
BLR of commercial banks		6.53		6.53		6.53	
Weighted ALR of commercial banks		5.36		5.35		5.37	
Prices							
Consumer Price Index (CPI) (2010=100)		109.9	3.4	110.0	3.2	110.2	3.3

[1] Comprises of banking system loans outstanding and private debt securities (PDS) outstanding (excludes non-resident and Cagamas)

[2] Excludes transactions by financial institutions.

[3] Refers to the ratio of loans and holdings of PDS by the banking system to deposits of the banking system.

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

Source: Bank Negara Malaysia and Department of Statistics 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*				Faktor-faktor yang Mempengaruhi Wang Rizab / *Factors Affecting Reserve Money*					
			Mata Wang dalam Edaran / *Currency in Circulation*	Rizab Berkanun / *Required Reserves*	Lebihan Rizab / *Excess Reserves*	Deposit oleh Sektor Swasta / *Deposits of the Private Sector*	Tuntutan Bersih ke atas Kerajaan / Net Claims on Government			Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector*	Operasi Luar[2] / *External Operations*[2]	Pengaruh Lain / *Other Influences*
							Jumlah / *Total*	Tuntutan ke atas Kerajaan / *Claims on Government*	Tolak: Deposit Kerajaan / *Less: Deposits of Government*			
2011		96,339.3	52,827.2	34,349.2	9,162.9	-	(8,800.9)	2,017.0	10,817.8	9,474.1	416,782.7	(321,116.7)
2012		105,832.2	56,798.2	38,484.1	10,550.0	-	(12,525.7)	2,182.8	14,708.5	8,151.0	420,877.2	(310,670.4)
2013		115,825.8	62,408.5	42,622.0	10,795.4	-	(5,254.4)	1,852.1	7,106.5	5,876.4	435,062.6	(319,858.7)
2012	6	100,845.1	54,295.9	37,205.9	9,343.3	-	(12,543.6)	2,125.9	14,669.5	9,040.7	422,347.1	(317,999.2)
	7	101,499.1	54,638.4	36,414.6	10,446.1	-	(18,939.6)	2,126.4	21,066.0	8,880.2	423,078.3	(311,519.8)
	8	103,923.6	56,378.5	37,459.7	10,085.4	-	(12,685.6)	2,179.1	14,864.7	8,651.9	424,619.0	(316,661.7)
	9	102,828.5	55,777.8	38,218.4	8,832.3	-	(13,678.6)	2,181.1	15,859.6	8,525.3	414,903.0	(306,921.3)
	10	102,474.1	55,072.0	38,494.2	8,907.9	-	(13,983.6)	2,180.9	16,164.5	8,445.1	417,512.4	(309,499.9)
	11	103,244.4	55,280.8	38,935.3	9,028.3	-	(17,466.4)	2,182.2	19,648.6	8,344.7	419,825.3	(307,459.2)
	12	105,832.2	56,798.2	38,484.1	10,550.0	-	(12,525.7)	2,182.8	14,708.5	8,151.0	420,877.2	(310,670.4)
2013	1	112,162.3	59,530.2	38,905.3	13,726.9	-	(4,904.0)	2,183.7	7,087.7	8,079.7	422,196.7	(313,210.1)
	2	110,964.8	61,096.9	39,798.1	10,069.8	-	(3,691.2)	2,185.4	5,876.6	8,026.2	422,659.7	(316,029.9)
	3	110,991.1	60,556.1	40,421.1	10,014.0	-	(3,222.5)	2,188.7	5,411.2	7,961.6	424,997.8	(318,745.8)
	4	110,603.7	61,157.6	39,810.6	9,635.5	-	(6,723.3)	2,179.9	8,903.2	7,830.3	426,996.6	(317,499.9)
	5	110,852.7	60,683.3	40,551.0	9,618.4	-	(2,165.3)	1,933.6	4,098.9	7,730.5	430,520.7	(325,233.2)
	6	111,708.8	60,996.0	41,730.0	8,982.8	-	(8,183.5)	1,926.9	10,110.4	7,648.6	426,338.0	(314,094.3)
	7	114,122.4	62,058.1	40,934.2	11,130.2	-	(9,649.8)	1,752.0	11,401.8	7,516.0	431,834.8	(315,578.5)
	8	112,921.6	62,413.2	41,583.0	8,925.3	-	(9,917.5)	1,752.0	11,669.5	7,429.4	421,669.0	(306,259.4)
	9	112,706.5	61,547.4	41,806.1	9,353.0	-	(8,249.9)	1,852.0	10,101.9	7,326.8	437,797.0	(324,167.5)
	10	111,196.2	61,188.8	41,878.4	8,129.0	-	(11,719.0)	1,852.1	13,571.0	7,171.4	439,488.7	(323,744.9)
	11	113,975.7	61,954.2	42,908.0	9,113.5	-	(13,298.3)	1,852.1	15,150.4	7,083.0	437,058.1	(316,867.1)
	12	115,825.8	62,408.5	42,622.0	10,795.4	-	(5,254.4)	1,852.1	7,106.5	5,876.4	435,062.6	(319,858.7)
2014	1	126,854.9	70,762.9	43,856.2	12,235.8	-	(9,660.8)	1,852.2	11,512.9	5,824.6	429,137.5	(298,446.4)
	2	120,947.4	66,296.0	44,354.5	10,296.9	-	(12,246.7)	1,852.2	14,098.9	5,777.8	420,766.4	(293,350.0)
	3	119,911.1	66,005.7	44,277.5	9,628.0	-	(10,372.3)	1,852.2	12,224.5	5,699.6	417,776.0	(293,192.2)
	4	119,079.8	65,199.3	44,287.5	9,593.1	-	(1,168.5)	1,852.3	3,020.7	5,685.8	420,966.2	(306,403.8)
	5	119,683.6	65,860.8	44,947.7	8,875.1	-	(11,480.9)	1,852.3	13,333.2	5,669.3	420,224.2	(294,729.1)
	6	120,628.6	65,870.5	45,322.0	9,436.0	-	(12,097.9)	1,851.8	13,949.8	5,675.3	416,913.5	(289,862.3)

[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]	50 sen[11]	RM1[3]	RM5[3]	RM10[6]	RM15[4]	RM25[4,8]	RM100[3]	RM200[6]	RM250[5]	RM500[4]
2011		61,874.0	1,579.5	129.4	1,251.3	4,370.2	73.4	35,704.2	16,511.8	75.0	25.7	43.5	133.7	527.4	648.6	693.1	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
2012		67,124.5	1,728.3	128.3	1,390.9	4,571.3	761.8	37,659.2	18,506.0	74.9	25.2	43.4	142.3	557.2	689.5	738.9	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
2013		73,030.9	1,859.6	127.2	1,520.8	4,396.6	1,571.2	35,276.7	25,742.1	74.8	24.8	43.4	151.5	593.9	743.7	797.3	32.9	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
2012	6	63,431.7	1,575.8	128.8	1,268.3	4,538.0	74.7	36,220.2	17,312.5	74.9	25.5	43.4	138.0	541.8	668.0	714.4	33.1	9.7	2.7	1.4	14.9	11.1	12.8	8.4	13.2
	7	64,943.9	1,850.3	128.7	1,458.9	4,800.1	406.1	36,265.4	17,708.4	74.9	25.5	43.4	138.9	544.8	672.1	719.0	33.1	9.7	2.7	1.4	14.9	11.1	12.8	8.4	13.2
	8	66,096.5	1,999.5	128.6	1,568.0	4,953.4	506.7	36,754.1	17,848.1	74.9	25.5	43.4	139.6	547.6	676.0	723.7	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	9	64,368.1	1,874.6	128.5	1,486.4	4,697.9	498.0	35,772.3	17,563.7	74.9	25.3	43.4	140.2	549.6	678.9	727.0	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	10	63,844.7	1,788.0	128.4	1,429.2	4,604.0	488.5	35,460.4	17,589.9	74.9	25.2	43.4	140.8	551.9	682.0	730.6	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	11	63,999.1	1,748.7	128.3	1,404.0	4,563.9	518.3	35,621.4	17,647.4	74.9	25.2	43.4	141.6	554.5	685.6	734.4	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	12	67,124.5	1,728.3	128.3	1,390.9	4,571.3	761.8	37,659.2	18,506.0	74.9	25.2	43.4	142.3	557.2	689.5	738.9	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
2013	1	73,019.0	2,002.0	128.2	1,732.3	5,304.1	1,464.5	38,336.0	21,658.1	74.9	25.1	43.4	143.2	561.0	694.7	744.3	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	2	71,074.4	1,927.3	128.1	1,663.8	4,983.7	1,451.0	36,120.8	22,395.6	74.9	25.1	43.4	143.8	563.3	698.3	748.3	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	3	70,373.8	1,835.5	128.0	1,560.4	4,676.4	1,488.9	35,587.5	22,680.4	74.9	25.0	43.4	144.5	566.2	702.5	753.1	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	4	70,691.1	1,791.2	127.7	1,504.7	4,514.6	1,494.1	35,487.6	23,341.2	74.9	24.9	43.4	145.2	569.3	707.2	757.9	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	5	70,208.4	1,763.8	127.7	1,474.1	4,415.4	1,504.2	35,086.0	23,392.6	74.9	24.9	43.4	146.0	572.9	712.4	763.0	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	6	69,799.4	1,770.1	127.7	1,468.0	4,357.1	1,515.0	34,581.4	23,521.8	74.9	24.9	43.4	146.7	576.4	717.4	767.5	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	7	72,836.6	2,174.7	127.6	1,742.2	4,691.0	1,645.6	35,664.8	24,315.9	74.8	24.9	43.4	147.7	580.3	723.0	773.4	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	8	71,136.7	2,091.7	127.5	1,655.7	4,484.0	1,595.1	34,223.0	24,472.6	74.8	24.8	43.4	148.6	583.0	727.0	778.2	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	9	70,584.3	1,953.3	127.4	1,549.9	4,313.1	1,541.9	34,184.6	24,414.9	74.8	24.8	43.4	149.3	585.7	731.3	782.6	32.9	9.7	2.8	1.4	14.9	11.4	12.8	8.4	13.2
	10	69,167.4	1,880.4	127.3	1,498.5	4,238.2	1,495.8	33,073.6	24,341.2	74.8	24.8	43.4	150.1	588.6	735.8	787.6	32.9	9.7	2.8	1.4	14.9	11.4	12.8	8.4	13.2
	11	70,758.2	1,833.1	127.2	1,468.7	4,214.2	1,501.6	34,236.2	24,853.8	74.8	24.8	43.4	150.7	590.9	739.2	792.2	32.9	9.7	2.8	1.4	14.9	11.4	12.8	8.4	13.2
	12	73,030.9	1,859.6	127.2	1,520.8	4,396.6	1,571.2	35,276.7	25,742.1	74.8	24.8	43.4	151.5	593.9	743.7	797.3	32.9	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
2014	1	81,897.5	2,060.5	127.1	1,808.2	5,262.3	1,820.8	39,756.1	28,510.7	74.8	24.7	43.4	152.3	597.5	748.6	803.1	32.9	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
	2	76,462.6	1,971.5	127.1	1,714.0	4,888.7	1,648.6	36,246.2	27,302.2	74.8	24.7	43.4	152.9	600.3	753.2	807.6	32.8	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
	3	75,533.4	1,904.1	127.0	1,632.8	4,662.9	1,598.1	35,770.5	27,260.1	74.8	24.7	43.4	153.6	603.4	757.4	813.1	32.8	9.7	2.8	1.4	14.9	11.6	12.8	8.4	13.2
	4	74,691.1	1,870.5	126.9	1,591.3	4,558.1	1,581.1	35,189.2	27,178.7	74.8	24.6	43.4	154.5	607.3	763.3	819.9	32.8	9.7	2.8	1.4	14.9	11.6	12.8	8.4	13.2
	5	74,622.8	1,849.8	126.8	1,562.9	4,480.0	1,572.9	35,222.2	27,199.1	74.8	24.6	43.4	155.2	610.3	767.8	825.3	32.8	9.7	2.8	1.4	14.9	11.7	12.8	8.4	13.2
	6	75,141.8	1,935.9	126.7	1,618.7	4,539.7	1,602.9	35,438.7	27,255.2	74.8	24.6	43.4	156.2	613.8	773.0	830.6	32.8	9.7	2.9	1.4	14.9	11.7	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.

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 Juanuary 2012.
12 The new banknote series RM1, RM5, RM10, RM20, RM100 was issued from 16 July 2012.

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

RM juta / *RM million*

Akhir tempoh / *End of period*		M3: Jumlah / *Total*	M2: Jumlah / *Total*	M1: Jumlah / *Total*	M1: Mata wang dalam edaran / *Currency in circulation*	M1: Deposit permintaan / *Demand deposits*	Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money*[1]: Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]	Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5]
2013	1	1,375,856.9	1,355,430.0	297,582.2	60,071.5	237,510.8	1,057,847.8	126,011.0	619,968.6	20,736.6	5,823.2	74,046.7	211,261.6	20,426.9
	2	1,379,388.4	1,358,507.6	294,329.3	61,670.0	232,659.3	1,064,178.3	128,800.1	623,242.1	19,550.6	5,002.6	72,922.3	214,660.5	20,880.9
	3	1,392,122.9	1,373,124.6	293,719.6	61,175.2	232,544.5	1,079,405.0	129,017.8	636,731.3	20,064.5	5,002.6	71,187.2	217,401.7	18,998.3
	4	1,399,798.9	1,382,500.5	292,406.8	61,196.8	231,210.0	1,090,093.7	129,863.3	644,888.5	19,597.5	5,161.9	71,691.0	218,891.4	17,298.3
	5	1,414,632.1	1,398,206.1	295,628.3	60,710.7	234,917.5	1,102,577.9	128,664.2	649,938.4	22,501.8	5,750.4	77,564.2	218,159.1	16,426.0
	6	1,414,539.9	1,400,445.7	298,805.5	61,047.0	237,758.4	1,101,640.2	130,169.2	657,497.7	24,631.3	5,056.1	77,655.6	206,630.2	14,094.2
	7	1,423,236.9	1,409,735.4	304,203.0	62,179.7	242,023.3	1,105,532.4	132,470.5	659,777.6	24,292.3	5,630.2	75,489.9	207,871.9	13,501.5
	8	1,425,783.4	1,410,543.2	299,990.7	62,479.8	237,510.9	1,110,552.5	132,702.1	664,177.4	23,366.7	4,995.5	77,602.3	207,708.7	15,240.2
	9	1,429,486.9	1,416,349.9	309,595.4	61,641.5	247,953.8	1,106,754.5	132,929.7	669,083.2	23,758.3	6,751.2	72,605.5	201,626.6	13,137.0
	10	1,439,106.5	1,423,603.7	309,144.2	61,286.9	247,857.2	1,114,459.6	129,852.8	677,270.3	23,002.7	7,346.4	74,907.6	202,079.7	15,502.8
	11	1,426,601.0	1,409,694.5	311,419.8	62,123.2	249,296.6	1,098,274.7	129,893.0	665,720.7	20,621.9	1,922.0	75,115.2	205,001.9	16,906.5
	12	1,452,317.1	1,436,476.3	327,599.8	62,984.4	264,615.4	1,108,876.5	131,765.2	671,265.1	18,291.8	2,089.7	80,347.7	205,117.0	15,840.8
2014	1	1,464,408.9	1,447,935.9	331,995.5	71,356.5	260,639.1	1,115,940.4	135,785.3	672,170.2	17,958.1	420.2	81,271.4	208,335.3	16,472.9
	2	1,460,142.2	1,444,845.2	325,880.7	66,678.1	259,202.6	1,118,964.4	137,590.3	673,476.5	17,994.9	441.6	84,941.5	204,519.6	15,297.0
	3	1,473,982.2	1,459,912.0	327,064.2	66,327.5	260,736.7	1,132,847.8	136,956.0	679,618.5	18,074.4	49.7	88,928.2	209,221.0	14,070.2
	4	1,483,962.1	1,469,668.1	325,494.9	65,609.1	259,885.8	1,144,173.2	137,093.0	687,109.2	17,741.1	515.4	89,623.4	212,091.1	14,294.1
	5	1,491,872.3	1,476,681.2	324,030.9	66,197.7	257,833.2	1,152,650.3	135,260.4	687,710.4	24,304.6	2,789.2	91,406.6	211,179.1	15,191.1
	6	1,493,775.6	1,479,540.8	329,297.0	65,535.0	263,762.0	1,150,243.8	136,128.2	686,468.8	17,731.5	1,146.4	94,352.7	214,416.2	14,234.7

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

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

1.3.1 Wang Secara Meluas, M3
Broad Money, M3

RM juta / *RM million*

Akhir tempoh / *End of period*		M3: Jumlah / *Total*	Baki urus niaga / *Transaction balances*: Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Separuh Wang Secara Luas[1] / *Broad Quasi-Money* [1]: Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits* [2]	Lain-lain deposit[3] / *Other deposits* [3]
2013	1	1,375,856.9	297,364.1	59,850.0	237,514.1	1,078,492.8	126,011.0	633,599.1	16,299.4	5,823.2	74,020.9	222,739.2
	2	1,379,388.4	293,936.2	61,485.7	232,450.4	1,085,452.3	128,800.1	635,667.1	16,079.9	5,002.6	73,108.8	226,793.9
	3	1,392,122.9	293,425.4	60,976.6	232,448.8	1,098,697.5	129,017.8	649,061.1	15,443.9	5,002.6	71,155.0	229,017.1
	4	1,399,798.9	291,988.6	60,879.7	231,108.9	1,107,810.2	129,863.3	656,798.0	14,754.6	5,063.2	71,503.8	229,827.4
	5	1,414,632.1	295,027.3	60,414.8	234,612.5	1,119,604.8	128,664.2	662,403.7	15,443.4	5,750.4	77,077.7	230,265.4
	6	1,414,539.9	297,947.4	60,689.7	237,257.7	1,116,592.5	130,169.2	669,151.4	16,737.6	5,056.1	77,441.0	218,037.3
	7	1,423,236.9	303,443.6	61,907.8	241,535.8	1,119,793.3	132,470.5	670,256.2	16,832.8	5,630.2	75,547.1	219,056.5
	8	1,425,783.4	299,491.5	62,262.6	237,228.9	1,126,291.8	132,702.1	674,441.6	16,659.9	4,995.5	77,605.7	219,887.1
	9	1,429,486.9	309,016.2	61,394.4	247,621.8	1,120,470.6	132,929.7	677,891.4	17,107.8	6,751.2	72,312.7	213,477.8
	10	1,439,106.5	308,392.2	60,992.7	247,399.5	1,130,714.3	129,852.8	688,707.1	17,023.3	7,346.4	74,502.8	213,281.9
	11	1,426,601.0	311,114.2	61,953.4	249,160.8	1,115,486.8	129,893.0	676,217.9	15,844.6	1,922.0	75,008.5	216,600.8
	12	1,452,317.1	327,164.0	62,710.2	264,453.7	1,125,153.2	131,765.2	680,888.5	14,172.0	2,089.7	80,116.0	216,121.8
2014	1	1,464,408.9	331,498.6	71,106.7	260,391.9	1,132,910.2	135,785.3	682,499.8	13,848.4	420.2	81,487.7	218,868.8
	2	1,460,142.2	325,449.3	66,476.5	258,972.8	1,134,692.9	137,590.3	682,910.2	13,949.0	441.6	85,029.7	214,772.1
	3	1,473,982.2	326,547.4	66,170.5	260,376.9	1,147,434.8	136,956.0	689,404.8	12,948.4	49.7	88,368.1	219,707.8
	4	1,483,962.1	325,036.1	65,371.1	259,665.0	1,158,926.0	137,093.0	696,889.7	12,871.8	515.4	88,989.5	222,566.6
	5	1,491,872.3	323,587.8	65,966.3	257,621.5	1,168,284.4	135,260.4	698,023.8	19,096.4	2,789.2	90,728.3	222,386.3
	6	1,493,775.6	328,707.0	65,342.6	263,364.4	1,165,068.6	136,128.2	696,621.4	13,477.3	1,146.4	93,817.3	223,877.9

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 / *Other Influences*
			Jumlah / *Total*	Tuntutan ke atas Kerajaan / *Claims on Government*	Deposit Kerajaan / *Government Deposits*	Jumlah / *Total*	Pinjaman[1] / *Loans*[1]	Sekuriti / *Securities*	Jumlah / *Total*	BNM / *BNM*	Sistem Perbankan / *Banking System*	
2013	1	1,375,856.9	61,055.2	110,984.6	49,929.4	1,206,327.7	1,074,111.0	132,216.7	513,068.5	422,196.7	90,871.8	(404,594.5)
	2	1,379,388.4	60,772.8	108,969.9	48,197.1	1,212,997.9	1,080,131.1	132,866.7	503,303.3	422,659.7	80,643.7	(397,685.6)
	3	1,392,122.9	57,605.0	103,060.3	45,455.3	1,224,925.1	1,090,947.1	133,978.0	507,164.4	424,997.8	82,166.5	(397,571.6)
	4	1,399,798.9	55,850.4	105,810.0	49,959.6	1,229,302.3	1,096,758.7	132,543.6	520,742.7	426,996.6	93,746.2	(406,096.6)
	5	1,414,632.1	57,611.3	101,129.3	43,518.0	1,239,626.3	1,107,121.8	132,504.5	527,310.6	430,520.7	96,789.9	(409,916.0)
	6	1,414,539.9	59,449.7	108,652.6	49,202.9	1,253,515.7	1,120,338.4	133,177.3	508,469.8	426,338.0	82,131.8	(406,895.3)
	7	1,423,236.9	67,922.0	119,258.9	51,336.9	1,258,258.5	1,126,717.6	131,540.9	501,930.3	431,834.8	70,095.5	(404,874.0)
	8	1,425,783.4	68,398.6	121,654.8	53,256.1	1,266,020.0	1,134,965.2	131,054.8	494,772.8	421,669.0	73,103.8	(403,408.0)
	9	1,429,486.9	74,474.7	124,782.3	50,307.5	1,278,050.2	1,145,665.5	132,384.7	510,890.7	437,797.0	73,093.6	(433,928.7)
	10	1,439,106.5	69,228.8	123,013.4	53,784.6	1,291,015.7	1,155,066.8	135,948.8	516,690.1	439,488.7	77,201.4	(437,828.0)
	11	1,426,601.0	59,862.8	122,109.3	62,246.5	1,301,660.9	1,162,391.1	139,269.8	509,911.9	437,058.1	72,853.8	(444,834.5)
	12	1,452,317.1	69,782.3	123,783.3	54,001.0	1,321,217.2	1,178,778.2	142,439.0	514,428.7	435,062.6	79,366.1	(453,111.1)
2014	1	1,464,408.9	74,660.7	130,098.1	55,437.4	1,334,521.1	1,190,987.1	143,534.1	513,956.5	429,137.5	84,819.0	(458,729.4)
	2	1,460,142.2	75,320.3	132,911.9	57,591.6	1,335,616.0	1,194,293.1	141,323.0	511,387.8	420,766.4	90,621.4	(462,181.9)
	3	1,473,982.2	76,789.0	136,054.2	59,265.2	1,345,903.6	1,203,703.3	142,200.4	510,410.6	417,776.0	92,634.6	(459,121.0)
	4	1,483,962.1	87,826.8	135,859.7	48,032.9	1,353,867.6	1,209,079.1	144,788.5	507,658.0	420,966.2	86,691.8	(465,390.4)
	5	1,491,872.3	81,404.3	136,834.4	55,430.1	1,362,701.0	1,218,699.6	144,001.4	505,291.7	420,224.2	85,067.5	(457,524.7)
	6	1,493,775.6	79,921.8	139,862.5	59,940.7	1,375,150.5	1,230,097.7	145,052.8	499,845.5	416,913.5	82,932.0	(461,142.2)

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

^ *Beginning December 1996, the data is compiled based on a new statistical reporting system.*
* *Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
# *In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.*
1 *Includes loans sold to Cagamas with recourse from December 1996 onwards.*
2 *F or 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*	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
2011		414,432.5	2,672.2	6,253.0	2,017.0	0	28,797.3	10,671.2	0	8,126.4	472,969.5
2012		418,535.0	2,652.8	6,043.5	2,182.8	0	28,235.1	9,550.1	0	9,131.7	476,331.0
2013		432,209.5	3,183.2	6,488.2	1,852.1	0	16,444.3	6,681.6	0	7,297.2	473,969.1
2012	6	419,962.4	2,699.6	6,169.1	2,125.9	0	30,078.9	10,246.7	0	8,849.7	480,132.4
	7	420,693.7	2,699.6	6,169.3	2,126.4	0	27,466.5	10,085.5	0	8,874.4	478,115.5
	8	422,224.8	2,709.5	6,169.5	2,179.1	0	27,610.8	9,932.7	0	8,892.7	479,719.1
	9	412,539.7	2,675.6	6,091.9	2,181.1	0	30,042.6	9,805.0	0	8,841.9	472,177.8
	10	415,151.7	2,674.2	6,092.0	2,180.9	0	28,536.8	9,753.3	0	8,865.9	473,254.7
	11	417,464.4	2,674.2	6,092.1	2,182.2	0	27,675.4	9,649.5	0	8,852.8	474,590.6
	12	418,535.0	2,652.8	6,043.5	2,182.8	0	28,235.1	9,550.1	0	9,131.7	476,331.0
2013	1	419,826.8	2,680.1	6,043.6	2,183.7	0	28,690.5	9,485.9	0	9,155.3	478,066.0
	2	420,294.0	2,677.8	6,043.7	2,185.4	0	29,291.9	9,432.4	0	9,028.2	478,953.4
	3	422,662.6	2,645.3	5,969.8	2,188.7	0	26,697.0	9,370.3	0	8,971.8	478,505.5
	4	424,602.2	2,704.7	5,969.9	2,179.9	0	26,626.1	9,242.7	0	8,985.8	480,311.2
	5	428,127.6	2,703.4	5,970.0	1,933.6	0	28,919.7	9,144.7	0	8,987.4	485,786.5
	6	423,866.4	2,790.3	6,140.0	1,926.9	0	26,701.5	9,062.7	0	8,958.3	479,446.1
	7	429,359.2	2,795.2	6,140.1	1,752.0	0	19,322.2	8,935.4	0	8,928.1	477,232.1
	8	419,196.0	2,795.2	6,140.3	1,752.0	0	6,564.0	8,846.4	0	8,910.4	454,204.3
	9	435,049.3	3,074.4	6,431.1	1,852.0	0	8,136.4	8,741.4	0	8,977.8	472,262.5
	10	436,741.8	3,074.4	6,431.2	1,852.1	0	9,078.9	8,583.2	0	6,814.6	472,576.2
	11	434,232.0	3,153.5	6,431.4	1,852.1	0	12,693.4	7,791.3	0	7,316.2	473,469.9
	12	432,209.5	3,183.2	6,488.2	1,852.1	0	16,444.3	6,681.6	0	7,297.2	473,969.1
2014	1	426,293.6	3,174.9	6,488.5	1,852.2	0	11,930.6	6,631.8	0	7,321.2	463,692.8
	2	417,921.7	3,179.0	6,488.7	1,852.2	0	10,564.2	6,577.9	0	7,332.8	453,916.5
	3	414,918.7	3,190.8	6,482.3	1,852.2	0	10,342.2	6,495.2	0	7,432.2	450,713.7
	4	418,050.1	3,244.0	6,482.6	1,852.3	0	9,937.9	6,477.6	0	7,454.0	453,498.4
	5	417,312.8	3,239.0	6,482.9	1,852.3	0	13,083.7	6,458.0	0	7,474.4	455,903.0
	6	414,017.4	3,218.0	6,376.3	1,851.8	0	13,964.8	6,461.6	0	7,429.0	453,318.9

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

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

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

RM juta / *RM million*

Pada akhir tempoh *End of Period*		Modal Dibayar *Paid-up Capital*	Kumpulan Wang Rizab * *Reserves **	Matawang dalam Edaran *Currency in Circulation*	Deposit *Deposits*			Bil Bank Negara dan Bon *Bank Negara Bills and Bonds*	Peruntukan Hak Pengeluaran Khas *Allocation of Special Drawing Rights*	Liabiliti Lain *Other Liabilities*	Jumlah Liabiliti *Total Liabilities*
					Institusi Kewangan *Financial Institutions*	Kerajaan Persekutuan *Federal Government*	Lain-lain *Others*				
2013	3	100.0	28,359.2	70,373.8	209,414.0	5,411.2	4,223.4	135,214.0	6,249.2	19,160.7	478,505.5
	4	100.0	29,279.9	70,691.0	215,372.2	8,903.2	4,205.3	127,195.8	6,249.2	18,314.7	480,311.2
	5	100.0	29,668.6	70,209.0	220,547.6	4,098.9	4,383.4	129,189.1	6,249.2	21,340.7	485,786.5
	6	100.0	32,575.9	69,799.9	214,132.8	10,110.4	4,687.6	121,461.8	6,426.9	20,150.6	479,446.1
	7	100.0	33,917.5	72,837.1	211,070.6	11,401.8	3,756.6	115,514.2	6,426.9	22,207.4	477,232.1
	8	100.0	33,657.3	71,137.2	194,879.6	11,669.5	3,815.5	110,215.4	6,426.9	22,302.9	454,204.3
	9	100.0	52,049.6	70,584.9	201,381.5	10,101.9	3,358.8	106,316.9	6,731.2	21,637.7	472,262.5
	10	100.0	53,671.1	69,168.0	201,457.4	13,571.0	3,036.3	106,324.2	6,731.2	18,517.0	472,576.2
	11	100.0	53,948.9	70,758.7	198,011.4	15,150.4	2,837.2	105,854.0	6,731.2	20,078.1	473,469.9
	12	100.0	55,685.3	73,030.9	198,707.5	7,106.5	2,892.2	105,897.2	6,790.3	23,759.1	473,969.1
2014	1	100.0	55,390.0	81,897.4	180,654.6	11,512.9	3,075.2	102,658.5	6,790.3	21,613.8	463,692.8
	2	100.0	56,850.2	76,462.6	175,531.6	14,098.9	2,878.2	98,385.7	6,790.3	22,818.9	453,916.5
	3	100.0	57,039.5	75,533.4	174,828.4	12,224.5	2,433.7	98,109.4	6,783.4	23,661.4	450,713.7
	4	100.0	58,639.1	74,691.0	183,156.4	3,020.7	2,470.6	97,866.5	6,783.4	26,770.6	453,498.4
	5	100.0	59,979.9	74,622.8	173,743.4	13,333.2	2,649.4	96,023.5	6,783.4	28,667.5	455,903.0
	6	100.0	56,831.6	75,141.9	181,126.6	13,949.8	2,477.9	87,747.3	6,671.7	29,272.3	453,318.9

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*		Bil. permohonan diluluskan *No. of appl. approved*		Jumlah dikeluarkan (a) *Amount drawdown (a)*		Jumlah dibayar balik (b) *Amount repaid (b)*		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)*	
			Pada akhir bulan Dis-13 *As at end Dec-13*	Pada akhir bulan Jun-14 *As at end Jun-14*	Pada akhir bulan Dis-13 *As at end Dec-13*	Pada akhir bulan Jun-14 *As at end Jun-14*	Pada akhir bulan Dis-13 *As at end Dec-13*	Pada akhir bulan Jun-14 *As at end Jun-14*	Pada akhir bulan Dis-13 *As at end Dec-13*	Pada akhir bulan Jun-14 *As at end Jun-14*	Pada akhir bulan Dis-13 *As at end Dec-13*	Pada akhir bulan Jun-14 *As at end Jun-14*
			RM juta *RM million*				RM juta *RM million*					
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/]	2,002.1	2,012.6	11,249	11,255	1,860.2	1,934.7	1,674.1	1,688.8	186.0	245.9
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 [2/]	4,509.7	4,562.1	7,997	8,099	4,130.0	4,187.3	3,359.5	3,554.2	770.5	633.0
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 [3/]	17,064.5	17,550.3	25,823	26,505	16,008.6	16,529.2	11,970.0	12,607.8	4,038.6	3,921.5
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	418.0	493.6	721	816	230.2	267.4	185.8	214.8	44.4	52.6
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	293.8	304.9	12,999	13,649	284.0	294.9	115.5	144.4	168.6	150.5
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 [4/]	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 [4/]	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 [4/]	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 [4/]	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	333.2	333.7	0.5	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	14.8	14.8	1.6	1.6
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	982.4	982.4	4,742	4,742	929.0	929.0	-	-	678.5	678.5
15. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		94.0	94.0	186	186	79.3	79.3	-	-	66.6	66.6
16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,106.8	2,106.8	9,593	9,593	1,962.2	1,961.1	-	-	1,399.1	1,383.4
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	897.2	897.4	17.3	17.1

[1/] Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM148.1j)
[2/] Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC
[3/] Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC
[4/] Tabung Pusingan.

[1/] Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM148.1m)
[2/] Excludes previous allocations of RM300m to CGC
[3/] Excludes previous allocations of RM450m to CGC
[4/] 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*		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*						Instrumen Deposit Boleh Niaga yang Dipegang *Negotiable Instrument Deposits Held*	Sekuriti Malaysia *Malaysian Securities*			Pinjaman dan Pendahulu-an *Loans and Advances*	Harta Benda, Loji dan Kelengkap-an *Property, Plant and Equipment*	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
		Baki Akaun Semasa dengan Bank Negara Malaysia *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik *Other Deposits Placed and Reverse Repos*		Pemastautin *Residents*					Bukan Pemastautin *Non-Residents*		Bil Perbendaha-raan *Treasury Bills*	Sekuriti Kerajaan *Government Securities*	Sekuriti Lain *Other Securities*				
					Bank Negara Malaysia *Bank Negara Malaysia*	Bank Perdagang-an *Commercial Banks*	Bank-bank Islam *Islamic Banks*	Bank Pelaburan *Investment Banks*	Institusi Perbankan Lain *Other Banking Institutions*									
2013 6	32,708.9	211.2	26,103.3	41,729.7	141,280.1	36,052.3	34,343.6	6,894.4	1,659.3	70,521.5	44,097.8	2,204.4	30,337.4	244,940.2	1,141,326.7	5,610.3	125,248.7	1,985,270.0
7	36,054.6	609.3	25,542.5	40,933.9	145,137.8	36,376.1	34,893.1	6,742.1	2,176.1	67,858.6	42,961.3	2,074.8	37,808.8	240,470.5	1,148,804.8	5,603.1	134,920.4	2,008,967.9
8	32,556.0	334.2	25,379.8	41,572.7	139,291.9	40,321.0	37,230.3	6,945.6	1,717.5	63,605.8	43,492.0	2,351.2	37,402.3	240,978.3	1,157,089.7	5,588.6	133,236.2	2,009,093.2
9	34,725.2	1,113.4	27,179.0	41,779.1	142,623.6	33,040.9	37,518.9	8,255.8	2,550.1	64,325.5	47,964.7	1,951.8	39,048.1	226,416.7	1,168,130.7	5,626.0	133,200.4	2,015,449.9
10	32,605.6	326.3	28,344.0	41,878.8	141,867.9	33,459.1	39,005.9	7,889.5	2,586.4	68,678.8	45,484.4	2,182.8	34,490.3	231,809.1	1,178,080.1	5,639.8	124,105.6	2,018,434.4
11	31,671.4	455.4	24,883.3	42,907.7	139,293.0	40,997.7	36,800.9	7,687.1	3,207.8	64,821.2	45,770.2	2,400.4	34,203.2	236,477.4	1,184,020.3	5,573.8	125,855.2	2,027,026.0
12	38,717.7	272.5	24,849.4	42,621.7	138,930.2	36,522.9	33,746.7	7,495.6	2,918.9	66,714.6	49,748.8	2,639.2	35,729.3	239,551.4	1,202,724.3	5,789.0	129,293.9	2,058,265.9
2014 1	38,020.8	215.1	24,892.3	43,856.2	121,426.3	36,557.5	32,620.7	7,543.6	2,150.9	71,669.2	48,101.5	2,367.5	36,011.6	242,896.6	1,214,374.8	5,767.2	135,555.7	2,064,027.2
2	35,036.7	186.2	25,157.9	44,353.9	119,254.4	37,382.6	30,951.2	8,141.1	2,979.3	75,552.9	46,057.7	2,224.3	38,363.2	239,671.0	1,217,287.8	5,717.0	134,825.8	2,063,142.9
3	36,379.6	449.2	24,304.7	44,277.5	118,631.4	39,432.5	30,631.6	8,141.0	2,455.3	75,308.2	47,588.2	2,272.6	41,842.8	248,189.2	1,223,570.9	5,703.0	134,247.5	2,083,425.2
4	36,588.8	237.1	27,943.9	44,287.5	131,112.6	37,746.2	29,464.2	8,480.7	3,090.3	79,871.3	43,637.7	2,253.0	40,717.3	242,488.5	1,229,064.5	5,676.1	135,525.6	2,098,185.4
5	34,759.9	809.4	30,588.4	44,731.0	120,648.2	34,930.4	29,814.8	7,727.2	3,695.5	87,333.5	49,311.1	2,177.2	38,919.6	236,872.0	1,237,847.2	5,654.1	134,812.1	2,100,631.4
6	42,412.2	577.1	27,564.1	45,322.0	125,444.2	35,665.6	28,106.0	7,951.2	4,130.8	86,323.0	47,778.5	1,926.1	39,425.1	242,888.9	1,249,517.1	5,610.8	134,570.4	2,125,213.0

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

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

1.7.1 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*: Baki Akaun Semasa dengan Bank Negara Malaysia / *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik / *Other Deposits Placed and Reverse Repos*	Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*: Pemastautin / *Residents*: Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagang-an / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*	Bukan Pemastautin / *Non-Residents*	Instrumen Deposit Boleh Niaga yang Dipegang / *Negotiable Instrument Deposits Held*	Sekuriti Malaysia / *Malaysian Securities*: Bil Perbendaha-raan / *Treasury Bills*	Sekuriti Kerajaan / *Government 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*
2012	6	945.1	217.0	0.8	8,564.1	41,422.8	5,734.4	8,974.6	1,020.6	687.5	6,181.9	8,429.7	274.9	301.6	59,300.8	210,053.4	502.4	5,063.0	357,674.8
	7	982.1	155.0	1.6	8,478.8	34,684.2	6,006.7	6,482.0	505.3	836.1	5,977.8	9,407.6	284.5	239.1	60,121.5	212,108.1	517.1	6,285.0	353,072.5
	8	1,098.4	317.7	2.0	8,719.5	35,514.3	7,822.0	7,450.6	660.4	1,036.4	5,165.5	9,306.2	290.0	239.1	62,810.4	215,507.4	523.8	6,280.8	362,744.5
	9	1,003.1	321.2	1.0	8,961.2	32,790.9	6,507.3	5,196.2	696.4	1,224.2	5,945.2	8,888.9	280.8	242.8	61,742.7	218,206.6	522.1	5,925.1	358,455.6
	10	832.0	113.8	0.7	9,030.8	33,356.2	5,779.1	5,352.2	709.9	1,324.2	6,122.2	8,985.4	321.4	241.3	64,909.9	223,230.2	522.9	6,072.5	366,904.7
	11	827.2	302.0	0.8	9,118.4	41,407.8	5,467.9	6,454.4	654.5	1,294.2	5,804.8	7,242.5	335.2	241.6	65,369.7	223,753.0	529.2	6,866.0	375,669.1
	12	946.7	100.8	0.5	9,251.5	36,401.6	9,930.3	6,259.8	714.4	983.1	2,193.2	8,442.2	270.5	249.4	65,402.5	228,052.4	534.9	6,220.3	375,954.0
2013	1	2,633.5	58.9	82.6	9,393.4	42,523.0	5,962.6	5,606.4	770.6	1,373.1	2,371.9	7,504.8	251.6	194.2	63,402.7	232,559.2	488.6	6,289.7	381,466.7
	2	2,070.0	96.6	36.2	10,044.2	34,525.4	8,705.3	6,513.4	589.0	2,093.1	2,849.9	7,039.7	321.9	193.1	67,631.4	235,765.3	487.1	6,455.1	385,416.7
	3	5,633.3	86.0	37.0	9,822.1	38,940.7	7,545.5	6,534.0	528.0	1,694.3	2,236.1	8,534.6	242.5	144.2	66,012.4	238,883.1	492.5	5,883.2	393,249.5
	4	4,901.8	81.4	35.7	9,763.2	38,330.0	8,291.3	6,475.6	617.8	1,484.3	2,652.0	7,119.4	82.9	94.0	64,066.5	242,743.9	492.2	6,549.5	393,781.8
	5	2,231.3	23.4	36.0	10,001.9	42,272.9	7,551.9	5,788.7	915.8	1,299.3	2,348.6	11,296.0	83.1	95.3	62,100.4	245,627.4	490.1	6,563.2	398,725.3
	6	2,081.7	86.4	36.0	10,181.7	35,273.6	8,335.9	6,962.0	693.8	1,399.3	2,316.8	11,707.7	83.3	125.8	62,720.5	250,149.5	488.8	6,710.5	399,353.2
	7	1,923.9	197.8	66.5	9,990.7	36,171.5	9,321.7	7,803.3	610.6	1,751.0	2,550.7	13,195.5	88.7	128.0	61,743.1	254,023.6	494.4	6,580.4	406,641.3
	8	1,155.8	93.6	36.5	10,455.5	39,205.5	8,924.4	7,567.4	551.1	1,327.4	2,248.1	13,587.7	118.1	128.8	63,165.9	258,286.7	492.6	6,402.5	413,747.5
	9	3,813.4	384.6	36.2	10,679.4	41,053.6	9,426.7	7,241.1	371.6	1,754.9	2,230.0	13,734.1	58.6	99.5	57,358.6	263,887.4	491.6	7,220.1	419,841.3
	10	3,965.6	114.9	36.2	10,756.7	46,658.7	9,611.6	5,162.7	562.0	1,901.4	1,783.5	12,185.9	107.2	106.6	56,409.3	268,271.0	488.0	6,367.0	424,488.4
	11	2,961.2	209.8	36.2	11,110.3	51,316.7	11,524.7	3,675.3	789.6	2,687.6	1,802.6	9,063.7	185.4	98.4	56,515.2	270,669.7	486.2	6,066.3	429,198.8
	12	3,056.0	151.8	70.8	11,225.9	46,122.5	12,245.6	4,937.2	732.6	2,513.4	1,414.9	9,287.1	156.1	99.9	57,097.6	277,919.6	491.4	6,000.9	433,523.3
2014	1	2,567.9	89.5	36.4	11,524.5	43,979.8	10,644.1	3,666.7	654.7	1,535.9	1,565.3	8,906.9	186.0	84.8	56,782.1	281,567.9	488.6	5,950.0	430,231.1
	2	2,239.1	37.4	36.6	11,676.8	38,993.4	10,868.8	4,932.6	909.6	2,544.3	1,740.8	8,749.6	186.4	83.3	57,551.1	282,997.0	487.4	6,576.7	430,610.8
	3	1,462.4	32.5	36.6	11,579.8	38,513.9	11,924.2	4,527.3	807.7	2,020.3	1,609.3	9,109.8	201.4	82.9	59,477.0	287,508.7	498.0	5,862.1	435,254.1
	4	1,831.8	29.3	0.3	11,685.6	40,889.6	11,996.1	4,481.1	542.0	2,470.3	1,891.3	8,429.3	152.2	82.9	57,311.3	289,870.9	496.6	6,685.3	438,845.9
	5	2,369.8	21.7	37.0	11,789.0	37,227.2	10,588.3	5,727.2	344.5	2,840.5	1,842.7	10,865.1	171.9	81.8	56,936.1	294,499.0	494.6	6,092.6	441,928.9
	6	1,712.3	25.6	145.1	11,813.2	41,173.9	11,504.2	4,945.7	364.7	3,470.7	1,964.2	11,051.9	251.6	81.8	58,780.4	298,501.6	458.8	6,779.5	453,025.3

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

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

1.8 Kumpulan-Kumpulan Wang Insurans Hayat[1] dan Am[2]: Penyata Harta
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 / *Capital and Reserves*	Jumlah Liabiliti / *Total Liabilities*													Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities*
			Jumlah Deposit / *Total Deposits*			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions*							Bil Belum Bayar / *Bills Payable*			
			Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*	Penerimaan Belum Bayar / *Acceptances Payable*	Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*	Tanggungan Lain / *Other Liabilities*	
						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*						
2012	8	170,937.0	14,263.9	1.6	1,360,669.9	5,307.3	47,282.9	12,224.0	6,410.4	4,342.2	65,624.3	11,928.7	6,489.0	26.9	142,591.0	1,848,099.1
	9	171,087.8	13,985.3	1.0	1,373,327.6	5,327.8	44,205.4	9,396.4	6,514.9	4,460.1	56,823.5	13,185.3	6,978.3	19.2	147,719.4	1,853,032.0
	10	176,507.8	14,142.9	1.0	1,378,833.5	4,779.5	40,889.3	8,537.6	5,806.3	4,805.6	57,568.1	13,021.1	6,890.9	23.1	152,261.2	1,864,068.0
	11	177,059.9	14,186.9	1.0	1,387,019.6	4,341.0	40,883.0	9,044.5	6,371.5	4,192.9	55,587.6	13,094.7	6,516.7	21.3	152,496.1	1,870,816.8
	12	178,912.9	14,371.2	0.9	1,393,943.1	5,400.2	43,973.9	13,309.6	5,896.3	3,788.1	58,038.3	11,975.1	7,353.8	171.1	145,197.8	1,882,332.3
2013	1	181,065.4	13,980.0	0.9	1,409,688.4	5,602.8	48,391.5	11,025.7	6,707.2	5,181.3	53,480.0	13,306.3	7,658.1	32.4	155,517.3	1,911,637.2
	2	181,025.0	14,312.1	0.9	1,412,491.0	5,327.7	46,644.6	13,973.4	6,522.8	6,384.2	56,153.3	14,701.2	6,624.2	196.9	154,006.9	1,918,364.1
	3	181,854.2	14,561.2	0.9	1,429,795.3	5,540.9	46,228.3	12,651.8	7,097.9	5,564.3	58,717.5	14,139.9	6,706.2	24.5	148,154.1	1,931,036.8
	4	183,514.3	14,353.3	0.9	1,434,580.3	5,954.2	45,477.5	13,875.6	6,240.2	6,138.2	58,614.4	14,692.6	6,448.5	34.9	152,428.3	1,942,353.1
	5	185,114.4	14,596.6	0.9	1,451,841.3	7,303.7	46,331.7	11,749.0	7,518.1	6,574.5	64,020.3	13,324.4	6,055.0	25.6	148,151.8	1,962,607.3
	6	186,332.7	14,721.0	0.6	1,454,155.4	5,922.1	60,643.8	14,268.4	4,800.3	5,270.3	71,114.8	12,548.3	6,248.9	23.5	149,219.9	1,985,270.0
	7	186,787.0	15,015.2	0.6	1,461,743.3	3,744.8	58,776.0	15,557.9	5,425.3	6,335.0	83,989.4	11,860.3	6,679.3	22.9	153,030.9	2,008,967.9
	8	186,825.0	15,013.0	0.5	1,468,599.6	1,654.0	63,738.0	14,675.7	4,739.5	4,199.5	76,500.8	10,581.0	6,181.3	17.2	156,368.1	2,009,093.2
	9	189,219.1	15,069.6	0.9	1,477,655.7	1,925.1	58,696.2	16,329.1	2,926.0	4,702.4	76,464.8	9,371.0	7,757.5	22.0	155,310.7	2,015,449.9
	10	191,598.8	14,914.2	1.3	1,485,516.4	1,877.2	62,905.5	14,658.0	4,118.7	4,283.6	74,106.3	9,491.6	5,734.7	26.3	149,201.7	2,018,434.4
	11	193,174.7	14,814.8	1.1	1,481,938.6	3,426.4	69,240.8	15,043.1	3,820.0	4,862.9	76,257.6	8,282.0	5,738.9	29.0	150,396.1	2,027,026.0
	12	196,025.8	14,691.1	1.2	1,510,556.4	3,791.6	59,628.6	17,538.6	3,168.6	4,845.9	81,306.2	6,540.9	6,879.7	25.0	153,266.4	2,058,265.9
2014	1	199,841.1	14,242.1	1.1	1,509,734.7	2,709.6	62,261.7	14,162.0	3,469.1	4,318.8	79,481.9	7,396.3	5,111.8	49.4	161,247.5	2,064,027.2
	2	200,671.4	14,813.9	1.0	1,509,510.7	2,844.8	59,169.6	16,528.1	4,149.4	4,987.8	75,355.4	8,439.1	5,589.3	48.8	161,033.8	2,063,142.9
	3	201,950.1	15,339.2	1.0	1,529,002.4	3,124.6	61,020.7	15,827.0	2,980.2	4,723.2	76,060.2	8,188.4	5,265.3	40.3	159,902.5	2,083,425.2
	4	204,449.5	15,762.1	1.1	1,533,783.8	5,984.1	58,128.4	15,798.2	3,306.4	5,808.7	82,995.6	6,574.8	5,377.3	33.3	160,182.2	2,098,185.4
	5	206,339.8	16,167.2	1.1	1,537,537.1	6,026.3	54,173.6	15,915.2	3,440.7	6,960.8	79,924.1	6,136.6	6,101.3	23.4	161,884.1	2,100,631.4
	6	209,358.9	16,254.0	1.5	1,547,753.0	8,447.0	53,651.1	15,592.8	3,095.6	6,237.6	84,363.6	7,558.9	6,142.5	31.2	166,725.6	2,125,213.0

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

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

1.9.1 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 / *Capital and Reserves*	Jumlah Liabiliti / *Total Liabilities*															Jumlah Ekuiti dan Liabiliti / *Total Equities and Liablities*
			Jumlah Deposit / *Total Deposits*			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions*						Pelbagai Pinjaman / *Miscellane-ous Borrowings*	Pelbagai Terbitan Hutang Sekuriti / *Miscellane-ous Debt Securities Issued*	Penerimaan Belum Bayar / *Acceptances Payable*	Penerimaan Belum Bayar / *Bills Payable*		Tanggungan Lain / *Other Liabilities*	
			Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund*	Akaun Deposit Khas / *Special Deposit Account*	Lain-lain / *Others*	Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*				Pemastautin / *Residents*	Bukan Pemastautin / *Non-Residents*		
						Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagang-an / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*								
2012	10	26,706.7	791.2	0.2	294,375.0	0.3	14,324.4	4,746.3	1,489.8	2,426.3	6,159.5	4,902.9	500.0	1,614.7	715.2	0.0	8,152.2	366,904.7
	11	26,880.1	766.6	0.2	302,997.7	0.3	12,442.2	5,739.8	1,264.0	2,028.6	5,446.3	4,929.8	500.0	1,634.7	604.4	1.1	10,433.3	375,669.1
	12	26,653.3	820.0	0.2	305,636.3	0.6	15,550.3	5,760.3	1,407.2	1,717.3	1,613.3	5,289.2	500.0	1,470.6	767.9	148.9	8,618.6	375,954.0
2013	1	26,957.8	766.1	0.1	310,414.7	0.6	14,411.2	4,918.2	1,332.9	2,824.3	1,638.2	7,723.2	500.0	1,651.1	655.7	0.9	7,671.6	381,466.7
	2	26,794.3	700.5	0.1	309,176.2	0.3	17,169.6	5,293.2	1,515.5	4,114.8	1,778.7	7,365.3	500.0	1,788.8	602.6	0.0	8,616.7	385,416.7
	3	27,762.0	689.3	0.1	316,271.1	0.3	18,391.7	5,275.6	1,627.0	3,247.7	2,213.2	7,455.2	500.0	1,758.9	496.7	0.0	7,560.7	393,249.5
	4	27,852.6	760.1	0.1	312,858.9	0.3	20,499.5	5,771.3	1,626.7	3,825.9	1,850.8	7,432.5	500.0	1,743.3	468.8	0.0	8,590.9	393,781.8
	5	28,267.8	750.6	0.1	319,315.3	0.3	20,295.7	4,352.7	2,254.1	3,776.3	2,077.2	7,449.5	500.0	1,479.3	420.2	0.1	7,786.1	398,725.3
	6	28,599.2	754.2	0.1	313,745.4	0.3	26,006.2	6,245.4	1,454.6	2,867.4	2,767.7	7,427.7	500.0	1,111.1	566.8	0.1	7,306.9	399,353.2
	7	28,605.3	817.8	0.1	319,600.0	0.3	25,825.1	6,326.1	1,716.8	3,183.6	2,612.7	7,419.2	500.0	837.4	570.9	0.0	8,626.0	406,641.3
	8	28,688.5	797.4	0.1	327,520.2	0.3	27,370.0	6,101.5	1,410.7	2,223.2	2,214.9	7,414.4	500.0	681.4	810.6	0.0	8,014.2	413,747.5
	9	29,271.2	818.9	0.1	331,129.8	0.4	27,911.6	7,312.3	775.4	2,195.9	2,296.8	7,393.9	500.0	643.4	805.7	0.1	8,785.7	419,841.3
	10	29,770.2	852.8	0.1	334,031.8	0.6	31,594.7	5,181.8	771.7	2,076.7	2,454.6	7,367.7	500.0	778.2	545.1	0.0	8,562.3	424,488.4
	11	30,866.4	835.6	0.2	339,979.2	0.6	31,185.1	4,065.9	839.4	2,235.2	1,971.4	7,364.6	500.0	889.7	401.8	0.0	8,063.5	429,198.8
	12	31,119.0	864.5	0.1	348,081.8	0.6	26,538.9	5,633.0	889.3	1,980.4	1,968.1	7,261.2	500.0	538.9	421.7	0.0	7,725.7	433,523.3
2014	1	31,364.4	897.5	0.1	345,929.4	52.8	26,660.2	3,831.4	953.6	2,013.6	2,045.4	7,151.6	500.0	597.0	306.9	0.0	7,927.2	430,231.1
	2	31,572.9	913.4	0.1	345,916.6	60.8	23,570.1	5,839.8	1,151.7	2,260.8	1,970.6	7,347.3	500.0	588.3	297.5	0.0	8,620.9	430,610.8
	3	32,185.5	937.9	0.2	350,384.9	56.3	24,554.4	4,242.9	873.8	2,000.8	2,520.8	8,195.6	500.0	618.4	387.1	0.0	7,795.5	435,254.1
	4	32,387.4	928.6	0.1	354,305.9	33.4	23,239.4	3,935.9	1,131.3	2,374.9	2,215.8	9,592.0	500.0	665.2	329.8	0.0	7,206.1	438,845.9
	5	32,644.8	909.0	0.2	354,945.1	34.2	22,266.1	5,128.8	617.4	3,218.9	2,764.9	9,318.9	500.0	646.7	280.4	0.0	8,653.6	441,928.9
	6	33,048.6	1,070.0	0.1	365,365.1	2.0	21,109.1	4,292.4	894.1	3,015.1	2,760.3	10,158.8	500.0	42.8	340.0	0.0	10,426.9	453,025.3

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

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

1.10 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*
2012	1	2,015.7	6,515.2	6,168.7	11,758.5	5,524.3	396.4	2,726.8	1,231.5	5.5	3,052.7	16,781.2	7,138.9	57,146.9
	2	2,747.8	7,430.2	6,965.5	14,960.2	8,307.3	387.7	2,867.9	1,233.3	0.5	2,543.5	13,483.8	4,008.7	57,970.8
	3	2,963.8	8,068.6	7,640.0	18,121.4	11,212.3	492.1	3,531.8	1,930.2	0.6	3,423.2	20,150.7	11,513.7	81,408.2
	4	2,768.6	7,814.0	7,421.6	17,576.5	7,603.6	306.6	3,382.4	1,654.1	0.6	3,360.3	15,058.8	8,290.1	67,815.5
	5	5,629.4	8,807.3	8,423.2	18,566.9	8,691.9	700.9	4,358.4	1,977.3	0.7	2,592.7	17,121.7	8,591.3	77,038.5
	6	3,905.9	8,478.3	8,117.4	15,747.3	9,007.9	350.5	3,645.0	1,979.9	1.3	5,954.1	16,564.2	10,993.4	76,627.7
	7	3,533.3	9,561.9	9,119.8	16,869.6	9,138.7	610.6	3,864.6	2,144.2	1.0	2,163.7	11,201.8	3,527.9	62,617.2
	8	2,674.5	7,485.8	7,122.7	15,670.5	7,924.0	309.5	3,323.8	1,864.3	0.2	3,441.2	10,752.6	2,417.5	55,864.0
	9	4,506.7	8,653.9	6,763.1	15,871.4	8,182.4	265.7	3,338.6	1,864.2	0.2	1,996.8	10,329.6	8,025.0	63,034.7
	10	3,556.0	8,913.6	7,817.2	17,930.7	8,242.7	407.4	3,957.5	2,172.5	2.0	2,539.9	11,561.0	4,993.9	64,277.2
	11	3,129.7	8,036.9	7,726.6	15,817.0	7,781.3	233.7	3,403.9	1,945.4	1.0	2,063.8	9,642.5	1,577.4	53,632.5
	12	2,162.4	8,575.5	8,099.2	14,853.4	7,272.3	255.7	3,374.0	1,976.4	3.3	2,319.8	9,734.7	3,657.8	54,185.3
2013	1	4,723.1	9,624.2	9,045.1	17,134.1	8,914.1	328.0	2,958.3	1,859.3	1.7	1,711.0	13,191.4	3,015.1	63,460.3
	2	2,945.6	6,638.5	6,336.2	13,443.4	6,472.3	445.1	2,410.0	1,268.0	0.6	1,902.3	12,902.3	4,330.7	52,758.9
	3	3,114.4	8,245.2	7,858.6	20,911.8	10,221.1	424.7	3,221.0	2,075.5	3.0	3,881.1	14,428.8	4,518.9	71,045.6
	4	3,468.3	8,113.5	7,615.0	21,694.3	10,959.7	535.5	3,473.4	2,194.8	12.0	3,842.3	11,342.6	6,398.7	72,035.2
	5	2,802.3	7,702.2	7,285.1	18,894.6	11,951.3	462.3	3,096.0	2,115.7	3.7	4,114.5	12,852.8	4,484.3	68,479.7
	6	2,342.3	8,869.0	8,459.3	20,637.5	10,675.9	1,675.2	3,652.5	2,012.1	3.4	2,826.9	11,096.0	4,373.9	68,164.7
	7	2,563.6	11,318.7	10,896.3	23,412.7	13,427.6	675.5	4,221.5	2,314.0	4.7	3,259.9	12,421.8	2,340.3	75,960.1
	8	3,708.9	7,598.9	7,267.3	19,973.4	9,452.9	383.7	2,912.4	1,972.2	7.9	3,390.4	12,135.8	5,348.0	66,884.5
	9	3,770.9	7,689.8	7,338.9	20,234.7	9,262.5	387.6	3,294.7	2,028.4	2.3	3,394.7	17,900.3	3,357.6	71,323.5
	10	4,245.0	8,530.3	7,847.0	25,790.3	10,120.9	403.0	3,404.2	2,148.2	3.4	3,647.2	14,081.4	2,380.5	74,754.5
	11	2,825.7	6,890.3	6,588.0	25,340.3	9,591.0	993.9	3,200.7	1,929.4	3.1	2,809.1	20,713.0	1,206.1	75,502.6
	12	2,972.0	7,650.2	7,309.3	18,436.7	8,176.2	355.7	3,315.3	1,902.0	0.7	3,371.2	10,893.3	2,968.8	60,042.0
2014	1	4,199.6	8,078.9	7,739.9	14,978.1	7,152.7	695.2	2,840.2	1,686.6	0.6	3,022.6	10,045.8	1,378.9	54,079.2
	2	3,291.1	7,245.9	6,892.9	14,018.3	7,391.5	252.4	2,937.1	1,234.0	0.3	3,452.8	13,543.3	3,883.7	57,250.3
	3	7,281.1	8,127.1	7,738.4	18,816.5	8,916.5	3,858.0	3,489.0	1,794.3	2.1	4,796.1	14,408.7	2,827.3	74,316.7
	4	3,360.0	8,237.0	7,686.3	19,855.0	9,322.3	393.6	4,010.7	2,123.4	1.6	2,726.1	13,297.7	4,663.5	67,990.9
	5	4,199.6	7,605.5	7,237.4	20,722.8	9,911.9	266.2	3,613.9	1,774.8	1.5	3,957.5	14,075.6	2,275.4	68,404.6
	6	3,455.1	7,910.6	7,545.9	20,919.0	8,779.5	309.0	3,937.0	1,888.1	2.1	5,174.1	16,498.4	2,227.7	71,100.6

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*
2012	6	1,548.7	314.7	4,898.6	180.3	10,765.8	7,171.2	5,999.3	1,561.5	7,562.5	1,385.4	34,694.1	545.5	76,627.7
	7	2,417.7	95.8	3,925.1	28.3	4,133.8	4,686.6	4,506.8	684.0	3,867.6	728.4	36,535.5	1,007.6	62,617.2
	8	1,889.1	305.1	3,556.5	29.6	3,819.2	5,237.4	4,014.2	853.9	3,099.6	583.2	32,032.1	444.1	55,864.0
	9	1,373.4	862.4	4,653.5	216.4	3,612.5	3,177.8	2,989.6	909.2	9,762.5	3,584.6	31,552.4	340.4	63,034.7
	10	1,474.6	157.9	3,242.1	2,967.4	3,823.7	4,457.1	3,265.4	2,060.9	3,578.8	1,268.6	37,126.7	854.1	64,277.2
	11	662.0	367.9	3,035.3	62.7	3,617.4	3,931.1	3,758.9	792.3	3,250.6	552.0	33,126.1	476.4	53,632.5
	12	1,197.7	265.1	2,325.6	74.7	3,419.8	4,786.0	3,371.8	1,809.6	3,775.0	669.1	31,565.7	925.2	54,185.3
2013	1	1,379.6	174.0	2,669.3	155.0	4,529.6	4,044.1	4,423.6	1,823.8	6,554.2	691.7	36,435.2	580.1	63,460.3
	2	2,713.5	376.2	3,080.5	217.4	4,224.3	3,298.8	4,836.1	2,082.3	3,124.7	793.2	27,511.0	501.1	52,758.9
	3	1,273.9	451.9	4,742.5	431.1	5,088.6	6,111.1	5,422.0	1,472.4	5,477.5	929.5	38,683.3	961.8	71,045.6
	4	4,053.3	117.8	3,672.5	207.1	5,593.8	4,544.3	6,222.3	1,010.8	4,576.0	1,157.6	40,100.8	778.8	72,035.2
	5	651.7	1,062.6	3,615.6	140.9	5,584.3	6,445.5	5,945.4	1,991.6	3,382.5	2,041.5	36,944.6	673.5	68,479.7
	6	1,178.7	1,938.8	3,619.5	458.4	4,654.3	4,290.7	5,808.7	1,142.1	2,698.7	1,719.3	40,031.5	624.0	68,164.7
	7	1,594.6	346.9	4,413.9	561.1	5,508.8	4,192.9	5,622.8	1,112.9	3,297.9	1,591.5	46,752.9	963.9	75,960.1
	8	1,046.9	192.8	3,783.0	657.8	4,752.8	4,797.4	6,278.4	839.1	5,525.8	2,013.1	36,188.9	808.6	66,884.5
	9	1,608.3	136.6	3,870.4	369.5	5,068.4	4,663.7	7,417.6	1,243.8	6,260.9	1,824.7	37,627.9	1,231.6	71,323.5
	10	1,404.0	311.7	4,380.4	107.7	5,161.5	7,156.6	4,829.9	1,394.6	4,911.7	552.1	43,962.3	581.9	74,754.5
	11	1,354.6	249.6	7,807.8	1,068.0	3,969.5	6,400.2	4,127.2	1,279.6	5,681.7	633.0	42,203.5	727.8	75,502.6
	12	1,188.4	935.2	3,083.5	112.4	3,662.6	5,729.8	3,172.4	1,770.3	3,561.1	1,063.7	35,142.2	620.5	60,042.0
2014	1	858.1	768.7	2,885.1	162.4	3,742.4	4,158.2	3,959.5	632.7	3,243.8	635.7	32,329.8	702.9	54,079.2
	2	516.3	1,713.7	3,306.2	113.6	3,739.6	4,117.5	4,813.6	5,573.4	1,884.5	658.3	29,866.5	947.0	57,250.3
	3	1,166.7	606.7	4,821.4	3,539.2	5,143.0	5,649.0	6,028.2	1,124.7	7,497.6	710.2	37,233.6	796.4	74,316.7
	4	819.7	469.2	5,785.6	241.1	5,363.1	5,743.3	3,657.2	1,502.2	3,684.4	940.0	39,119.9	665.2	67,990.9
	5	739.2	622.8	6,530.1	119.0	4,152.1	6,083.4	5,971.5	1,158.1	2,890.1	1,159.8	38,034.9	943.6	68,404.6
	6	1,454.9	664.9	3,199.1	3,953.5	5,003.4	6,663.8	4,981.4	822.6	3,766.2	690.9	39,099.1	800.9	71,100.6

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*
2012	6	2,687.5	4,189.0	3,954.7	7,925.7	4,550.0	241.2	1,843.7	1,332.3	7.7	2,515.0	9,950.9	2,106.1	37,349.0
	7	2,536.8	4,473.8	4,248.6	8,450.2	4,507.2	283.5	2,021.8	1,287.6	6.2	981.9	5,656.4	2,716.9	32,922.4
	8	1,678.7	4,291.8	4,083.3	7,696.0	4,497.3	151.7	1,760.3	1,134.2	5.5	1,212.6	6,439.7	1,903.2	30,771.0
	9	1,969.3	3,689.5	3,459.2	7,544.8	5,522.4	254.6	1,727.8	1,117.6	9.8	775.0	5,949.0	2,029.0	30,588.7
	10	2,290.5	4,602.9	3,886.1	8,752.4	4,371.0	455.6	2,146.9	1,325.0	5.1	727.2	4,978.7	3,340.2	32,995.5
	11	4,415.9	3,847.0	3,642.2	7,836.7	4,081.0	232.9	1,902.4	1,150.3	3.8	951.7	7,953.6	2,423.3	34,798.5
	12	1,188.2	4,301.7	3,977.3	7,296.7	3,437.6	275.3	2,043.7	1,322.1	5.3	834.1	5,681.9	1,125.2	27,511.7
2013	1	3,030.7	4,732.9	4,274.2	7,711.9	4,176.8	168.4	1,728.1	1,106.8	5.2	1,081.7	3,814.6	837.1	28,394.3
	2	1,978.9	3,665.2	3,506.6	6,802.2	2,711.2	258.8	1,318.7	854.4	6.3	1,273.7	4,829.0	1,025.9	24,724.2
	3	3,034.8	4,179.4	3,964.1	9,471.4	3,912.5	305.2	1,597.1	1,224.1	7.4	1,176.1	7,005.0	2,382.2	34,295.3
	4	1,983.0	4,147.7	3,845.7	10,921.8	4,819.1	372.7	1,633.2	1,270.2	19.9	948.0	6,422.2	1,770.3	34,308.2
	5	1,695.6	3,820.4	3,524.7	10,112.3	4,975.3	382.9	1,519.9	1,127.5	13.5	1,341.0	7,605.5	1,589.6	34,183.5
	6	1,742.2	4,165.7	3,934.6	10,153.0	4,903.0	1,494.4	1,544.0	1,307.6	15.3	1,411.0	6,560.1	2,136.3	35,432.7
	7	1,878.4	5,076.2	4,832.5	12,523.8	4,859.7	383.2	1,890.2	1,481.1	18.8	1,544.7	5,175.1	1,766.0	36,597.3
	8	2,140.1	4,085.3	3,879.9	10,253.0	4,108.5	226.5	1,218.9	1,214.7	7.6	2,738.9	4,711.3	1,941.4	32,646.2
	9	2,451.5	4,168.8	3,963.3	10,074.8	4,397.2	335.5	1,204.9	1,236.4	5.4	866.1	8,329.4	847.4	33,917.4
	10	2,723.7	4,535.0	4,030.0	10,660.0	4,562.2	223.2	1,145.0	1,391.1	3.5	1,915.4	4,845.2	1,045.1	33,049.5
	11	2,823.0	3,715.7	3,493.0	11,393.0	4,205.9	327.6	1,111.0	1,289.7	2.9	631.6	5,752.3	542.8	31,795.6
	12	2,463.4	3,956.1	3,711.8	10,923.4	3,731.7	307.9	1,116.9	1,482.7	10.7	1,010.0	6,751.1	1,378.6	33,132.6
2014	1	3,639.6	4,418.4	4,211.6	8,601.9	3,693.9	654.3	1,067.2	1,264.4	4.5	1,111.1	3,159.4	739.7	28,354.3
	2	2,643.8	3,882.9	3,728.7	7,174.4	3,579.4	204.3	1,049.6	1,110.6	3.0	677.3	4,108.8	2,636.7	27,070.7
	3	2,811.0	4,675.2	4,454.1	9,642.0	4,229.7	272.6	1,266.1	1,410.8	7.2	763.3	9,363.3	1,216.2	35,657.3
	4	2,784.5	4,974.2	4,688.4	10,354.2	4,396.1	241.8	1,259.6	1,363.0	6.3	822.0	5,253.4	2,078.8	33,533.8
	5	2,399.7	3,938.9	3,716.1	10,876.6	3,716.8	254.9	1,469.8	1,109.6	3.9	819.7	5,020.1	1,519.4	31,129.4
	6	3,349.2	3,882.9	3,658.3	10,888.4	5,028.7	290.4	1,438.9	1,172.2	5.6	695.7	5,108.2	1,607.3	33,467.5

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

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

1.13 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*
2012	1	603.2	186.5	2,679.4	202.1	1,558.1	3,073.9	1,215.0	417.6	3,758.1	231.7	12,587.8	213.7	26,727.2
	2	523.8	400.9	1,272.5	22.2	1,801.2	2,404.3	1,667.0	552.0	954.9	358.3	14,302.3	741.1	25,000.5
	3	501.5	370.5	3,165.6	96.2	2,914.3	2,594.6	2,469.0	1,770.1	4,690.7	189.3	17,719.6	1,690.4	38,171.8
	4	2,651.3	296.5	2,202.8	905.7	2,241.3	2,841.6	2,114.4	343.6	1,390.7	420.2	16,382.4	176.5	31,967.0
	5	1,655.2	589.1	1,988.8	174.4	2,326.7	1,917.9	6,165.1	647.6	7,167.8	276.3	18,736.3	533.7	42,178.9
	6	913.6	40.5	2,552.7	68.9	2,503.3	1,754.8	3,989.1	1,060.9	4,508.3	871.0	18,515.1	570.8	37,349.0
	7	987.6	44.8	2,314.8	22.8	2,259.4	2,149.7	2,510.0	357.4	2,888.5	350.0	18,842.7	194.7	32,922.4
	8	1,061.8	268.9	2,231.3	119.2	1,950.1	2,689.6	2,802.0	354.3	1,154.5	231.8	17,378.0	529.6	30,771.0
	9	772.3	161.1	2,232.8	146.6	2,187.0	1,614.5	1,917.9	367.3	3,743.6	609.6	16,653.8	182.5	30,588.7
	10	910.2	259.5	1,988.9	1.7	2,020.8	1,705.8	2,127.6	684.8	2,802.6	718.2	19,518.1	257.5	32,995.5
	11	445.2	233.5	2,327.2	887.1	1,818.6	1,798.0	2,098.0	891.8	4,082.1	2,408.1	17,415.1	393.8	34,798.5
	12	625.2	241.2	1,669.9	132.9	1,792.1	1,761.8	1,595.7	583.7	1,512.9	319.6	16,604.2	672.5	27,511.7
2013	1	261.7	21.4	1,685.9	21.9	1,974.6	2,027.0	1,934.7	472.5	1,206.8	225.9	18,376.1	185.7	28,394.3
	2	298.3	21.9	1,335.5	194.1	2,198.9	1,585.0	1,741.4	703.5	1,009.4	128.6	15,264.3	243.4	24,724.2
	3	759.6	415.9	3,100.5	178.7	2,481.7	2,124.2	2,045.7	468.4	2,627.7	255.9	19,271.4	565.5	34,295.3
	4	629.9	113.5	1,859.7	250.8	2,801.1	1,524.4	1,613.9	426.7	2,791.3	696.5	21,167.9	432.7	34,308.2
	5	279.0	709.6	2,047.7	60.2	2,797.0	2,751.6	1,684.6	1,374.6	1,524.4	801.3	19,728.3	425.3	34,183.5
	6	509.2	1,389.3	1,901.5	412.3	2,497.7	1,860.2	2,395.3	1,457.0	1,218.3	1,307.1	20,140.9	344.1	35,432.7
	7	503.2	93.4	1,692.2	193.1	2,214.1	1,366.4	3,100.0	505.5	1,777.4	1,014.6	23,936.3	201.0	36,597.3
	8	852.2	245.3	1,224.7	32.8	2,029.5	3,291.3	3,086.6	219.7	1,411.7	643.7	19,475.5	133.2	32,646.2
	9	958.3	43.9	2,157.7	2.6	2,063.7	1,703.9	2,691.3	611.2	3,809.9	255.1	19,356.3	263.6	33,917.4
	10	564.9	264.7	2,085.1	11.5	2,084.2	1,370.7	3,610.8	1,071.5	1,662.1	147.2	19,858.2	318.4	33,049.5
	11	640.8	103.3	1,922.4	12.0	2,085.7	1,699.0	1,294.2	669.9	2,206.4	208.2	20,810.6	143.0	31,795.6
	12	865.9	188.9	1,643.0	96.9	1,617.1	2,228.4	2,967.5	1,039.5	1,753.7	197.8	20,276.8	257.2	33,132.6
2014	1	421.9	650.2	1,579.3	605.8	1,462.8	1,309.0	1,739.7	199.7	918.0	268.2	19,073.0	126.7	28,354.3
	2	332.5	1,537.1	1,661.5	6.9	1,617.4	1,234.3	1,974.7	353.6	1,458.6	172.9	16,535.3	185.7	27,070.7
	3	339.9	126.6	2,172.1	67.4	2,242.4	1,309.4	3,173.0	2,837.5	2,123.3	319.3	20,719.1	227.3	35,657.3
	4	392.0	182.2	1,257.4	4.5	2,212.1	2,189.7	2,681.7	721.9	1,507.5	338.2	21,468.0	578.5	33,533.8
	5	214.5	298.7	1,586.8	284.8	1,890.1	1,331.6	2,174.6	279.4	1,577.3	204.2	20,714.2	573.1	31,129.4
	6	1,162.8	392.3	1,621.7	50.8	1,933.9	1,591.0	3,751.3	604.1	1,029.5	324.4	20,830.8	175.0	33,467.5

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (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*
2012	5	1,634.2	4,612.2	4,098.9	5,367.4	3,672.0	183.8	3,073.9	7,009.0	1.4	1,198.2	45,879.9	10,221.3	82,853.3
	6	4,348.1	4,628.2	4,047.6	5,809.1	4,406.0	275.9	2,909.9	7,413.7	4.5	1,658.8	50,958.3	4,324.9	86,737.3
	7	3,241.5	4,932.9	4,364.8	6,242.7	4,160.5	249.4	3,160.4	7,665.5	10.0	1,954.9	44,787.4	2,746.1	79,151.5
	8	1,908.0	4,838.7	4,346.2	5,625.9	3,807.9	280.8	2,794.9	7,597.6	10.1	3,709.2	41,845.7	1,710.2	74,129.1
	9	2,784.5	4,098.9	3,569.0	5,562.7	4,400.9	293.2	2,802.8	7,359.5	10.7	1,802.6	43,930.7	3,291.8	76,338.3
	10	3,026.4	5,148.7	4,120.7	6,324.7	4,454.0	268.1	3,060.7	7,756.7	13.8	2,429.8	39,493.3	4,063.0	76,039.2
	11	4,942.7	4,255.8	3,744.4	5,679.7	4,462.7	392.0	2,624.7	7,701.8	13.7	2,034.2	46,947.2	2,226.5	81,280.9
	12	1,455.9	4,434.8	4,006.4	6,104.4	5,370.8	223.2	2,806.2	8,497.7	12.2	2,187.4	43,095.7	2,370.5	76,558.7
2013	1	3,105.8	5,099.1	4,374.9	6,454.7	4,933.7	313.4	2,767.0	8,355.1	8.3	2,330.0	39,566.1	4,426.5	77,359.7
	2	2,428.2	4,245.6	3,853.6	5,363.8	4,104.5	150.8	2,298.7	7,463.6	5.8	1,696.5	36,189.5	1,712.8	65,659.7
	3	3,536.9	4,568.0	4,079.1	6,206.4	4,570.7	157.2	2,645.0	8,471.7	8.4	1,896.0	42,857.2	2,104.5	77,022.0
	4	2,784.8	4,693.5	4,167.7	6,497.2	4,470.4	214.4	2,846.8	7,891.8	8.3	2,276.3	42,288.5	2,162.1	76,134.0
	5	2,326.6	4,163.2	3,566.8	6,334.3	4,039.3	662.3	2,631.6	8,526.4	11.3	1,949.9	42,635.4	3,387.0	76,667.2
	6	3,801.0	4,226.7	3,716.6	6,894.0	5,439.7	351.4	2,798.5	8,410.8	7.3	2,845.9	41,579.1	2,376.4	78,730.7
	7	3,354.2	5,530.8	4,982.3	6,903.7	4,475.9	734.3	2,788.8	9,589.1	11.9	2,078.7	42,990.0	2,162.8	80,620.1
	8	2,670.1	4,598.4	4,125.0	6,758.5	4,447.0	208.5	2,660.9	8,808.6	26.3	3,038.6	41,895.8	3,284.1	78,396.9
	9	3,513.2	4,227.0	3,674.9	6,553.2	4,373.7	296.4	2,811.2	8,671.2	22.1	1,637.1	46,502.6	2,621.8	81,229.4
	10	3,795.9	4,605.0	4,069.5	7,429.9	4,826.0	326.2	2,604.1	9,189.0	29.5	2,391.6	43,916.6	2,306.9	81,420.7
	11	3,286.0	3,721.6	3,257.0	7,075.8	4,080.8	295.9	2,373.0	8,977.6	33.9	2,537.9	43,812.8	3,022.2	79,217.6
	12	2,318.7	3,799.3	3,282.2	7,438.4	5,311.2	555.3	2,792.5	10,103.5	33.5	2,985.5	56,753.1	3,739.4	95,830.4
2014	1	3,978.7	4,021.9	3,598.9	7,500.9	4,898.4	374.2	2,510.6	9,894.7	30.3	2,995.4	53,933.7	4,267.9	94,406.8
	2	2,631.6	3,555.3	3,118.3	6,324.0	4,139.5	421.1	2,148.0	7,710.6	30.7	2,126.5	41,148.4	3,584.1	73,819.8
	3	2,815.6	4,174.0	3,671.1	7,436.9	4,778.5	374.0	2,454.2	8,400.8	37.5	3,033.9	51,554.8	5,109.5	90,169.8
	4	3,033.4	4,286.6	3,777.0	7,502.7	4,933.3	312.5	2,770.0	8,716.7	38.1	3,039.5	49,434.9	5,326.2	89,393.9
	5	2,450.6	4,239.7	3,741.3	6,979.6	4,221.1	438.7	2,510.0	9,173.8	43.1	2,643.1	46,137.8	2,894.7	81,732.2
	6	4,732.8	4,111.0	3,594.8	7,111.6	4,503.1	296.1	2,708.5	8,008.4	55.7	2,856.7	49,523.2	3,114.7	87,021.9

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*
2012	5	2,707.1	1,517.9	19,172.0	636.5	14,186.5	3,621.1	6,912.7	1,853.0	8,052.8	1,359.7	21,474.2	1,359.6	82,853.3
	6	3,196.2	877.4	18,592.0	799.6	13,336.1	3,871.4	5,094.5	2,010.8	11,728.6	2,004.8	23,562.7	1,663.2	86,737.3
	7	2,252.4	621.1	16,781.6	765.8	13,841.1	4,183.3	2,422.0	2,075.6	8,171.4	892.3	24,787.5	2,357.4	79,151.5
	8	2,009.0	580.6	17,419.8	713.8	13,759.6	6,244.5	2,812.4	1,416.6	4,807.4	680.5	22,674.2	1,010.5	74,129.1
	9	2,614.8	689.0	17,297.6	710.4	13,916.5	4,484.0	2,803.0	1,604.2	7,601.2	1,205.4	21,972.0	1,440.3	76,338.3
	10	2,477.2	710.8	16,771.9	642.8	14,495.6	4,279.1	2,739.7	1,504.7	5,017.3	930.6	24,636.7	1,832.8	76,039.2
	11	2,627.6	831.7	16,729.2	1,881.9	15,964.2	4,555.3	3,984.7	1,152.0	7,012.1	2,830.8	22,620.2	1,091.2	81,280.9
	12	3,053.5	759.1	16,884.9	599.9	15,233.9	4,530.3	3,018.0	1,032.8	5,567.8	878.4	23,372.2	1,628.1	76,558.7
2013	1	2,034.1	832.3	16,077.0	510.9	17,443.1	4,751.3	2,620.4	1,407.8	4,948.4	796.6	24,986.8	951.1	77,359.7
	2	2,486.6	493.3	14,427.0	716.3	12,561.7	4,591.5	2,591.1	921.7	3,906.1	578.7	21,480.9	904.8	65,659.7
	3	4,318.9	804.8	16,539.5	693.4	13,906.0	4,296.3	3,548.2	985.2	5,543.1	724.1	24,357.0	1,305.4	77,022.0
	4	2,751.4	551.7	16,023.0	1,624.2	15,231.5	4,578.0	3,118.7	1,039.5	4,865.8	719.2	24,039.6	1,591.3	76,134.0
	5	2,561.8	808.7	16,582.2	1,082.5	14,678.9	4,988.7	3,716.4	1,266.5	5,704.6	891.3	23,665.0	720.7	76,667.2
	6	2,847.9	980.7	15,428.1	750.7	14,013.5	4,344.0	4,099.3	1,518.3	6,541.8	1,994.7	25,323.1	888.7	78,730.7
	7	2,409.7	716.9	15,960.3	658.2	15,173.0	4,574.6	3,353.8	1,536.6	5,975.7	1,280.8	27,682.3	1,298.0	80,620.1
	8	2,426.1	757.3	15,109.8	727.1	13,758.9	5,718.5	5,420.8	943.4	6,883.8	970.2	24,592.6	1,088.3	78,396.9
	9	3,016.3	707.3	16,439.8	713.6	14,730.0	3,980.6	3,574.5	1,789.3	9,665.3	1,185.4	24,653.3	774.1	81,229.4
	10	2,280.1	609.6	16,898.7	665.4	16,130.0	4,859.6	3,448.2	1,587.8	5,876.8	1,204.3	26,644.1	1,216.0	81,420.7
	11	1,881.7	741.8	16,198.0	663.7	15,929.8	5,373.1	3,249.0	1,311.8	6,601.3	921.4	24,993.1	1,352.9	79,217.6
	12	2,757.5	757.7	19,675.5	683.2	18,473.8	6,101.3	4,609.4	3,013.6	10,942.9	1,226.5	26,350.3	1,238.7	95,830.4
2014	1	3,770.9	599.2	19,357.1	1,143.3	19,308.4	7,473.2	4,747.9	1,426.4	7,176.2	1,083.9	27,007.9	1,312.4	94,406.8
	2	2,380.5	1,396.6	16,291.4	621.4	15,427.3	3,879.6	4,020.1	1,515.5	4,624.2	503.4	22,256.8	903.1	73,819.8
	3	2,565.4	1,515.1	18,741.4	864.9	18,983.5	5,462.3	4,171.3	2,709.4	7,070.9	1,276.2	25,139.4	1,670.0	90,169.8
	4	2,729.8	1,600.8	18,404.1	571.5	18,243.8	5,536.6	3,958.5	2,306.5	6,212.8	779.9	26,421.7	2,627.9	89,393.9
	5	1,956.9	706.9	17,266.9	895.0	17,997.1	4,444.1	3,745.5	1,841.2	5,924.8	768.7	25,079.1	1,105.9	81,732.2
	6	2,541.0	1,562.9	17,100.9	596.8	16,529.0	4,542.9	4,019.4	3,272.4	9,093.5	795.3	25,788.9	1,178.7	87,021.9

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*
2012	6	2,262.9	3,838.4	3,331.2	4,202.8	3,435.4	351.4	2,499.6	7,611.9	5.0	1,284.6	45,218.6	2,691.9	73,402.4
	7	2,574.1	4,174.8	3,631.6	4,497.8	3,335.5	262.2	2,823.2	8,308.3	4.4	2,080.8	45,026.7	2,785.5	75,873.2
	8	1,460.3	3,988.9	3,475.9	4,348.4	3,307.3	276.3	2,603.5	7,791.7	4.5	1,408.7	41,918.3	4,325.3	71,433.2
	9	1,682.6	3,880.4	3,365.5	4,191.1	4,438.4	243.8	2,389.6	7,651.5	5.3	1,677.0	41,056.7	4,225.8	71,442.3
	10	2,942.4	4,331.6	3,787.6	4,725.5	3,338.9	476.1	2,775.9	8,417.1	6.0	1,583.8	44,221.1	2,199.3	75,017.8
	11	2,503.3	4,310.9	3,287.6	4,333.6	3,103.6	238.5	2,371.1	7,864.5	5.1	2,213.8	45,462.6	5,521.6	77,928.6
	12	1,777.1	3,902.2	3,378.3	4,448.5	4,241.7	265.6	2,491.6	8,272.4	5.8	2,110.2	40,989.4	2,444.9	70,949.4
2013	1	2,355.4	4,084.4	3,487.1	4,696.7	3,835.2	404.1	2,902.1	8,819.0	6.2	2,206.1	42,235.1	3,875.7	75,419.9
	2	1,584.6	3,716.3	3,233.7	4,378.9	3,892.2	201.7	2,390.6	8,315.8	6.1	1,385.1	34,552.5	2,231.0	62,654.8
	3	2,152.3	4,062.2	3,545.8	4,704.0	3,257.4	253.9	2,715.2	9,147.3	4.8	2,262.0	38,941.2	2,043.6	69,543.9
	4	2,178.0	3,995.1	3,482.5	4,832.3	3,264.6	354.7	2,658.3	8,313.8	6.8	2,406.1	42,928.0	2,042.5	72,980.1
	5	1,887.1	3,993.1	3,474.7	4,269.7	3,170.6	242.9	2,626.9	8,998.6	5.4	2,193.8	38,124.8	2,804.7	68,317.5
	6	2,823.6	3,807.6	3,262.2	4,523.9	3,611.8	237.4	2,543.2	8,282.3	4.8	2,445.9	35,985.6	2,054.9	66,320.9
	7	2,430.2	4,234.7	3,678.3	4,830.0	3,158.8	555.8	3,003.7	9,554.7	6.2	1,602.0	43,536.4	2,650.6	75,562.9
	8	3,050.6	3,919.4	3,410.0	4,356.4	3,658.0	223.6	2,573.4	8,968.9	5.2	2,134.8	38,866.6	2,702.9	70,459.7
	9	2,651.6	3,990.1	3,465.4	4,439.8	3,106.2	334.5	2,506.9	8,907.5	6.4	1,682.4	42,301.7	1,978.4	71,905.5
	10	1,986.1	4,240.2	3,690.0	4,811.9	3,393.3	358.6	2,942.3	9,668.8	7.8	2,057.3	41,376.2	2,278.2	73,120.6
	11	1,978.5	3,720.9	3,218.7	4,498.6	3,018.3	247.1	2,511.9	8,731.2	8.0	2,511.4	41,906.1	5,946.4	75,078.5
	12	1,548.9	4,217.0	3,661.1	4,778.0	3,539.2	288.7	2,549.3	9,722.1	8.2	2,682.1	48,268.5	3,408.5	81,010.5
2014	1	1,926.0	4,121.8	3,615.9	4,923.6	3,914.2	285.9	2,880.0	10,351.4	10.2	2,488.8	53,321.1	2,244.5	86,467.5
	2	2,023.8	3,736.4	3,197.7	4,381.2	3,295.1	259.5	2,511.0	8,588.1	9.4	2,133.7	43,424.9	2,185.0	72,548.1
	3	2,824.5	4,430.2	3,834.2	4,911.8	3,728.6	313.1	2,604.7	9,683.6	12.9	2,709.2	49,005.9	6,616.3	86,840.7
	4	2,760.8	4,284.0	3,633.9	5,009.5	3,814.4	318.9	3,147.3	9,117.7	12.5	4,230.6	49,994.6	4,070.2	86,760.6
	5	1,893.5	4,213.3	3,515.4	4,464.5	3,099.0	277.7	2,526.9	8,860.4	12.1	2,691.8	44,607.9	2,965.8	75,612.8
	6	2,477.8	3,969.0	3,409.9	4,504.4	3,294.9	324.3	2,527.0	8,118.0	13.3	2,590.5	46,686.0	2,864.7	77,369.9

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*
2012	5	2,169.1	498.7	16,452.9	729.0	13,697.7	2,903.7	2,083.1	1,209.8	4,551.9	679.8	18,688.2	1,997.8	65,661.7
	6	2,055.4	785.2	17,094.1	2,565.0	12,717.5	3,109.1	3,514.8	1,916.4	7,791.5	686.1	19,630.3	1,537.0	73,402.4
	7	2,031.2	720.7	17,132.4	680.6	12,756.9	4,043.9	2,324.5	2,558.8	8,757.1	1,581.4	21,553.3	1,732.2	75,873.2
	8	2,004.1	774.3	17,452.7	999.9	13,150.3	3,492.8	2,350.8	1,120.7	8,612.1	684.4	19,832.0	959.0	71,433.2
	9	2,269.2	649.5	16,420.2	542.4	13,448.8	3,372.4	2,608.6	1,551.3	8,785.4	1,155.7	19,215.6	1,423.1	71,442.3
	10	2,059.9	633.5	17,825.2	762.0	14,478.8	4,968.9	2,566.4	2,234.8	5,139.8	807.5	21,735.8	1,805.2	75,017.8
	11	2,689.5	786.8	16,126.7	2,243.6	14,592.5	4,212.9	2,926.8	2,238.8	9,532.8	1,133.1	19,446.2	1,999.0	77,928.6
	12	2,321.5	915.0	16,041.9	604.2	14,854.4	4,104.2	2,639.2	1,298.1	5,647.1	975.4	20,151.7	1,396.8	70,949.4
2013	1	2,184.2	942.6	17,209.4	854.7	16,294.5	4,063.3	2,885.4	1,547.2	6,172.6	700.4	21,788.1	777.6	75,419.9
	2	2,174.8	566.7	13,259.3	1,461.4	12,587.2	3,198.4	2,813.7	1,137.0	4,202.3	907.3	19,667.9	678.9	62,654.8
	3	2,906.2	788.1	15,449.9	656.0	13,363.0	3,943.6	2,692.0	1,169.1	4,058.5	964.8	21,907.9	1,644.8	69,543.9
	4	2,160.5	650.6	17,129.8	1,626.9	14,567.7	4,663.0	2,843.9	1,476.9	4,829.1	846.6	20,980.4	1,204.6	72,980.1
	5	2,032.3	853.3	14,880.6	614.4	13,742.0	4,631.2	3,057.4	1,154.1	4,487.5	883.5	20,920.7	1,060.6	68,317.5
	6	2,624.5	583.9	14,414.4	782.6	12,232.9	3,753.8	3,910.3	1,202.4	4,425.8	766.3	20,806.0	817.9	66,320.9
	7	2,298.5	725.1	16,321.3	663.4	15,427.7	4,129.4	3,232.9	1,746.8	5,731.7	1,020.5	22,747.8	1,517.8	75,562.9
	8	1,807.2	601.0	14,884.8	834.0	12,972.9	4,173.3	4,488.3	1,002.3	6,327.4	802.0	21,114.7	1,451.7	70,459.7
	9	2,572.3	860.2	15,739.2	632.5	13,453.7	3,786.3	2,824.2	1,111.9	6,785.1	1,311.9	20,727.0	2,101.2	71,905.5
	10	2,361.7	807.8	15,313.4	636.5	14,122.5	4,347.1	2,850.3	1,699.6	6,462.9	910.5	22,484.2	1,124.2	73,120.6
	11	1,968.2	671.5	15,506.3	732.2	15,663.2	5,240.3	2,698.0	1,798.8	6,284.0	3,518.2	20,367.5	630.5	75,078.5
	12	3,075.5	681.9	18,064.1	817.1	17,896.5	4,984.5	3,421.5	1,565.5	6,108.5	1,934.2	21,478.4	982.9	81,010.5
2014	1	2,311.3	564.2	19,788.2	490.5	19,467.0	5,441.2	4,405.1	1,488.0	7,388.9	646.2	23,137.6	1,339.2	86,467.5
	2	2,171.1	683.9	15,840.5	677.6	16,053.6	3,764.9	3,560.0	1,206.7	6,631.3	704.2	20,409.2	845.0	72,548.1
	3	2,770.2	1,254.4	18,109.9	599.7	19,067.7	4,774.9	3,540.1	2,119.9	6,812.3	3,587.0	22,797.1	1,407.3	86,840.7
	4	2,716.2	2,874.9	19,033.6	668.1	17,475.1	5,914.2	4,379.4	1,762.9	6,899.5	796.6	22,780.8	1,459.3	86,760.6
	5	2,228.3	661.6	17,408.5	893.7	16,312.5	4,542.2	2,881.1	2,006.3	5,616.9	933.0	20,794.8	1,334.0	75,612.8
	6	2,564.1	972.3	16,540.6	1,000.4	15,602.5	4,204.6	3,106.7	2,296.0	8,435.4	904.0	20,324.8	1,418.6	77,369.9

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: yang mana:Kereta penumpang / *of which:Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:* Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	Bil perdagangan[2] / *Trade bills*[2]	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others*[3]	Jumlah pinjaman / *Total loans*
2011	12	48,931.4	139,895.4	122,206.0	1,252.0	316.8	3,347.3	26,986.2	453.7	28,221.4	258,765.8	299,039.4	26,747.6	731,530.3	54,801.2	4,758.0	51,288.4	36,321.0	48,670.9	1,003,504.3
2012	1	47,946.5	140,467.3	124,749.8	1,288.3	311.3	3,454.4	22,228.1	469.3	28,246.1	261,340.0	301,701.8	23,069.0	736,437.7	54,210.3	4,635.5	50,461.0	35,705.9	48,537.3	1,001,452.1
	2	48,259.1	140,485.5	125,807.7	1,319.4	314.1	3,503.1	21,664.5	465.8	28,304.2	263,924.4	303,645.7	23,314.0	740,312.6	55,235.0	4,561.3	50,529.4	35,673.0	47,603.8	1,005,932.9
	3	48,292.4	140,979.8	126,431.4	1,394.0	316.4	3,528.1	23,501.0	528.8	28,438.4	267,257.6	309,569.5	25,523.7	749,989.9	55,002.7	4,529.4	52,947.0	38,530.3	47,961.8	1,023,217.7
	4	48,113.5	141,711.1	127,068.7	1,411.5	317.6	3,908.4	24,707.8	503.9	28,495.5	269,694.6	310,779.7	25,799.7	755,730.5	55,227.4	4,613.7	53,760.3	38,818.7	48,246.4	1,030,746.3
	5	47,952.6	142,741.3	128,734.8	1,476.6	316.2	4,274.7	27,997.1	527.1	28,592.0	272,438.7	320,041.5	34,748.2	763,657.0	56,633.8	4,668.6	53,623.3	40,883.7	48,587.1	1,051,185.7
	6	48,890.6	143,867.2	129,632.2	1,513.3	319.5	4,099.8	27,410.2	564.8	29,225.7	274,842.2	325,782.5	27,609.8	780,015.4	57,251.6	4,696.8	54,542.6	43,639.5	50,206.9	1,067,280.0
	7	48,724.7	145,150.1	130,666.5	1,594.4	320.3	4,240.2	26,254.9	606.1	29,617.8	278,010.0	327,807.2	26,555.0	787,046.0	57,534.1	4,785.7	53,923.6	44,016.7	50,045.4	1,073,053.0
	8	48,810.4	146,558.0	131,862.7	1,601.8	319.0	4,284.1	26,228.2	626.5	30,258.3	281,025.3	329,998.0	26,990.5	793,908.8	57,742.3	4,863.1	54,291.3	42,414.5	50,103.2	1,079,541.7
	9	49,581.4	146,778.5	132,491.6	1,678.2	324.4	4,189.2	26,456.7	703.7	32,599.8	283,829.7	331,462.6	27,785.3	800,237.5	58,035.4	4,847.4	55,889.9	40,357.2	51,027.2	1,088,174.6
	10	49,229.4	147,666.7	133,241.5	1,852.6	326.2	4,257.6	26,079.0	701.8	33,030.2	287,036.0	335,021.8	28,757.8	807,214.1	58,176.0	4,832.8	55,359.6	37,873.9	51,079.8	1,092,931.5
	11	49,364.0	148,462.7	133,950.6	1,909.5	327.4	4,299.6	22,899.2	752.7	33,300.2	289,887.4	341,773.4	29,433.4	814,178.5	57,860.6	4,757.8	54,564.1	37,066.3	51,256.2	1,098,885.2
	12	49,516.7	149,173.9	134,761.6	1,144.3	332.6	4,094.8	22,665.8	739.0	33,496.1	292,979.3	346,032.9	30,822.2	819,836.6	58,272.4	4,698.9	55,157.9	37,614.5	51,650.5	1,107,969.5
2013	1	48,780.7	150,450.1	134,652.5	1,172.1	331.9	4,221.2	24,575.2	708.1	33,857.3	296,420.9	348,214.8	31,834.4	828,117.2	57,401.7	4,578.4	54,510.3	37,655.8	51,664.2	1,114,542.7
	2	48,852.2	151,430.3	136,839.7	1,177.2	324.7	4,099.4	23,810.6	753.6	34,139.2	299,278.0	350,510.7	31,820.4	833,703.2	57,539.9	4,508.3	55,687.7	37,435.9	51,140.8	1,120,688.4
	3	49,449.4	152,165.4	137,477.9	1,182.2	328.7	4,102.3	23,783.6	799.8	34,235.9	302,234.1	356,344.3	31,493.8	843,682.5	56,732.3	4,460.2	57,052.0	37,684.1	50,773.3	1,131,327.7
	4	49,171.1	153,130.8	138,260.2	1,201.2	334.1	4,104.1	22,819.0	764.9	34,353.1	305,666.3	359,945.6	30,505.8	851,813.2	56,173.2	4,502.1	57,690.7	38,285.0	50,454.7	1,138,595.8
	5	49,614.5	153,537.6	138,442.9	1,196.5	334.4	4,194.4	23,170.6	806.2	34,694.4	308,475.0	363,423.1	30,966.3	858,865.8	56,247.3	4,547.3	58,302.4	40,324.6	50,481.1	1,149,349.3
	6	49,967.4	154,229.7	139,118.6	1,273.1	335.6	4,477.7	23,433.1	915.3	34,825.2	311,719.3	366,960.4	31,219.9	866,949.4	56,770.8	4,510.6	59,200.4	44,026.4	51,500.7	1,164,145.7
	7	48,971.1	155,818.2	140,491.6	1,278.0	334.9	4,386.6	22,924.8	940.0	34,977.8	315,201.1	369,884.7	30,678.6	875,067.5	56,398.7	4,614.6	57,820.7	46,019.0	52,239.4	1,171,809.7
	8	49,255.6	156,973.2	141,546.0	1,277.0	336.0	4,297.4	23,191.6	941.5	35,040.6	318,512.5	371,493.3	28,759.5	883,303.7	55,048.4	4,597.9	59,823.9	47,327.7	52,163.7	1,180,280.3
	9	49,602.4	157,617.3	142,040.8	1,279.8	338.3	4,048.7	22,541.9	925.6	35,443.5	322,093.1	375,863.9	28,212.7	891,939.3	54,950.5	4,643.0	61,498.3	47,864.4	52,670.6	1,191,381.1
	10	49,222.0	158,459.3	142,823.5	1,291.7	340.5	4,241.1	22,990.3	901.7	35,414.1	326,007.9	380,031.5	29,012.9	900,665.1	56,122.0	4,645.2	62,027.2	46,666.1	52,802.5	1,201,163.0
	11	49,758.5	159,239.3	143,257.9	1,293.1	349.6	4,338.8	22,826.6	936.5	35,515.8	329,977.2	380,011.9	27,917.9	906,571.0	55,307.9	4,597.6	60,924.9	48,960.2	53,544.8	1,207,582.7
	12	50,088.0	159,815.4	143,179.8	1,256.8	353.2	4,265.2	23,311.1	1,058.2	35,418.6	333,440.2	385,092.3	27,399.6	916,611.5	56,192.4	4,571.6	64,819.3	51,486.2	54,487.7	1,225,656.2
2014	1	48,869.6	160,714.1	143,367.9	1,371.9	354.1	4,426.3	22,998.3	1,016.6	35,307.6	337,594.5	390,368.9	25,549.0	928,603.2	57,050.9	4,528.9	66,362.1	52,151.1	54,388.3	1,237,503.3
	2	49,358.2	161,298.9	143,722.6	1,404.6	352.5	4,217.2	24,416.1	1,022.2	35,140.1	340,683.8	392,966.1	20,892.8	940,608.4	55,553.6	4,393.4	65,470.0	50,609.0	53,674.7	1,240,560.1
	3	50,234.5	161,936.8	143,914.2	1,425.7	353.0	4,310.6	25,276.2	962.0	35,200.0	344,352.0	393,103.6	20,036.2	946,883.7	55,783.3	4,200.4	67,719.6	48,382.0	53,419.6	1,246,659.4
	4	49,773.6	162,794.9	144,381.8	1,406.3	351.2	4,409.2	25,800.3	925.8	35,260.5	348,247.9	395,739.8	19,942.4	954,993.4	56,497.9	4,168.5	65,393.3	47,783.7	53,566.1	1,252,118.8
	5	49,983.5	163,576.1	144,098.9	1,257.2	349.3	4,600.1	25,743.4	871.5	35,325.6	351,756.8	399,293.2	20,347.8	962,425.5	57,304.7	4,216.7	66,490.5	46,422.7	53,909.6	1,261,100.9
	6	50,509.5	164,155.4	144,897.2	1,241.0	350.0	4,760.2	25,428.9	873.6	35,408.8	355,425.8	403,475.4	20,606.0	970,513.0	57,904.1	4,263.2	67,000.0	46,818.3	54,930.0	1,272,544.0

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

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

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

RM juta / *RM million*

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pembiayaan berjangka / *Term financing*: Sewa beli[1] / *Hire purchase*[1]: Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pembiayaan penyambung / *Bridging financing*	Pembiayaan bersindiket / *Syndicated financing*	Pemfaktoran / *Factoring*	Pembiayaan peribadi / *Personal financing*	Pembiayaan perumahan[1] / *Housing financing*[1]	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:* Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	Bil pembiayaan / *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*
2012	4	4,596.6	53,130.0	47,515.0	1,407.4	1.6	280.6	3,034.2	0.0	20,697.1	41,091.2	58,146.4	2,922.6	174,865.8	9,006.1	525.7	8,717.5	6,758.5	2,772.4	210,165.4
	5	4,550.8	53,430.0	47,743.3	1,472.8	1.5	322.5	3,049.3	0.0	20,807.3	41,784.6	58,729.2	3,649.7	175,947.5	9,670.9	520.4	9,029.8	7,129.3	3,192.6	213,691.0
	6	4,730.8	53,840.7	47,999.5	1,509.6	1.6	326.1	3,094.0	0.0	21,386.7	42,798.0	60,413.1	3,590.2	179,779.6	9,751.8	553.5	9,585.4	7,003.2	3,658.7	218,653.0
	7	4,869.2	54,306.6	48,280.5	1,590.7	1.6	328.1	2,737.3	0.0	21,766.3	43,826.2	61,317.8	2,987.9	182,886.8	9,755.1	564.6	9,219.3	6,958.7	3,452.1	220,693.6
	8	5,012.5	54,914.4	48,764.8	1,598.0	1.6	322.5	2,785.2	0.0	22,269.8	44,939.8	61,557.0	3,138.6	185,249.8	10,092.7	607.2	10,548.7	5,930.8	3,490.3	224,070.7
	9	5,179.4	55,182.2	49,471.3	1,674.6	1.8	273.7	2,836.3	0.0	24,745.3	45,841.4	60,710.6	3,301.9	187,964.0	10,166.1	644.0	10,981.8	5,362.6	3,532.5	227,132.3
	10	5,252.4	55,791.3	50,002.6	1,848.9	2.0	269.7	3,362.8	0.0	25,160.3	46,896.8	62,395.0	4,232.0	191,494.8	10,506.1	642.1	12,012.7	4,706.5	3,373.9	232,220.6
	11	5,174.1	56,365.6	50,533.1	1,906.3	2.1	268.4	3,423.6	0.0	25,412.0	47,842.8	62,443.8	3,209.8	194,454.8	10,392.8	647.0	11,265.5	4,231.7	3,298.0	232,673.8
	12	5,373.6	57,008.7	51,313.5	1,141.2	2.4	255.1	3,521.8	0.0	25,591.7	48,736.4	64,662.0	3,233.9	197,685.6	10,440.6	656.0	11,557.4	4,398.5	3,278.3	236,623.9
2013	1	5,373.9	57,552.1	50,458.6	1,169.0	4.4	254.4	3,867.1	0.0	25,604.6	49,557.9	65,755.9	3,111.7	200,653.8	10,004.7	625.3	11,454.0	4,401.2	3,285.0	238,909.4
	2	5,435.2	57,939.8	52,028.8	1,174.1	2.7	131.8	3,563.3	0.0	25,902.0	50,604.2	66,778.8	3,083.2	203,013.4	10,000.3	586.2	11,863.0	4,321.1	3,605.5	241,908.0
	3	5,586.0	58,446.4	52,430.5	1,179.1	2.9	129.1	2,959.6	0.0	25,915.1	51,894.8	68,642.1	3,014.1	206,155.1	9,870.6	565.7	11,988.9	4,266.4	3,539.9	244,986.6
	4	5,542.0	59,304.9	53,172.3	1,198.1	3.2	130.4	2,970.7	0.0	25,917.0	53,228.5	70,672.1	2,971.9	210,453.0	9,688.1	584.6	12,118.6	4,180.8	3,271.1	248,810.2
	5	5,636.0	59,986.8	53,677.9	1,193.4	3.3	133.7	2,758.0	0.0	26,036.2	54,326.5	71,866.6	2,875.4	213,429.1	9,448.9	608.4	12,085.7	4,263.3	3,306.1	251,652.9
	6	5,769.1	60,831.0	54,521.5	1,270.0	3.2	136.0	3,072.4	0.0	26,027.1	55,429.1	73,094.4	2,937.7	216,925.4	9,454.8	615.6	12,312.9	4,579.5	3,416.3	256,011.5
	7	5,745.1	61,967.0	55,535.5	1,274.9	3.1	62.5	3,124.1	0.0	26,107.1	56,605.3	73,846.9	2,902.9	220,088.0	9,442.8	619.4	12,847.6	4,840.1	3,479.3	259,965.2
	8	5,843.0	62,714.2	56,229.5	1,273.9	3.0	63.5	3,171.9	0.0	26,204.1	57,608.2	74,766.2	2,876.1	222,929.0	9,149.1	617.8	14,480.2	5,107.8	3,339.3	264,342.2
	9	5,934.0	63,074.8	56,507.1	1,276.7	3.0	65.1	3,016.3	0.0	26,430.7	59,050.5	77,230.3	2,177.8	227,969.7	9,235.8	611.1	15,472.1	5,044.4	3,528.4	269,973.2
	10	5,990.7	63,491.8	56,932.1	1,288.6	2.9	65.1	3,049.3	0.0	26,442.9	60,339.9	78,844.6	2,261.6	231,263.5	9,497.5	630.3	15,555.7	5,493.9	3,628.0	274,321.3
	11	6,226.1	63,938.4	57,242.1	1,289.2	2.9	87.8	3,062.8	0.0	26,508.8	61,563.4	79,817.9	2,275.4	233,995.6	9,301.8	599.7	15,062.6	5,689.2	3,633.6	276,784.0
	12	6,280.1	64,287.0	57,274.7	1,252.8	2.7	99.4	3,340.3	0.0	26,423.5	62,839.7	82,774.3	2,664.5	238,355.2	9,606.6	609.8	16,829.1	5,947.5	3,664.2	283,957.2
	1	6,248.9	64,679.1	57,359.5	1,368.0	2.6	103.6	3,482.1	0.0	26,329.0	64,007.5	83,446.7	2,508.2	240,910.5	9,781.0	599.0	17,705.9	6,080.2	3,773.8	287,607.5
	2	6,338.2	65,112.2	57,517.2	1,400.7	2.6	72.9	3,655.5	0.0	26,387.3	65,213.8	84,408.4	2,310.0	243,943.1	9,266.2	586.8	17,446.7	5,608.9	3,570.5	289,070.4
	3	6,535.4	65,579.3	57,655.9	1,421.8	2.5	73.2	4,095.2	0.0	26,490.4	66,585.7	85,231.0	2,563.2	246,916.0	9,103.9	546.8	18,872.7	5,440.7	3,483.7	293,462.3
	4	6,534.8	66,070.5	57,876.7	1,402.4	2.4	60.4	4,140.3	0.0	26,618.9	68,008.4	86,399.7	2,780.6	249,922.4	9,653.6	532.8	16,917.6	5,975.6	3,533.1	295,850.4
	5	6,706.6	66,621.8	58,095.8	1,253.3	2.3	65.9	4,321.0	0.0	26,678.9	68,917.8	87,915.1	3,015.3	252,760.8	10,264.4	540.3	17,630.9	6,144.8	3,470.9	300,533.9
2014	6	6,735.3	67,192.8	58,238.2	1,237.0	2.2	64.8	4,317.3	0.0	26,743.2	70,101.7	89,959.8	3,099.8	256,518.9	9,861.7	528.8	17,623.1	6,371.4	3,708.3	304,447.3

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*
2012	2	46,114.8	144,121.6	134,804.4	274,555.0	112,922.4	8,675.5	50,562.5	32,117.4	74.1	25,798.7	251,481.9	59,509.0	1,005,932.9
	3	46,766.7	145,310.5	135,923.4	278,394.0	116,076.9	8,379.2	50,868.6	31,937.0	75.0	26,984.1	258,716.7	59,709.0	1,023,217.7
	4	47,621.6	145,809.6	136,376.6	280,709.3	118,126.1	8,529.7	51,166.9	32,024.1	76.9	27,013.6	258,419.7	61,248.9	1,030,746.3
	5	48,181.1	146,872.9	137,392.6	283,429.4	120,544.8	8,542.6	51,806.2	32,047.2	68.1	27,364.8	261,871.2	70,457.4	1,051,185.7
	6	50,462.4	147,975.4	138,386.4	286,103.5	122,116.1	8,419.9	52,158.8	32,299.3	68.3	27,442.5	266,479.6	73,754.2	1,067,280.0
	7	50,902.6	149,236.3	139,582.8	289,377.8	123,502.0	8,420.6	52,688.5	32,224.2	69.5	27,167.1	264,933.9	74,530.5	1,073,053.0
	8	51,779.2	150,616.9	140,942.1	291,972.4	124,870.3	8,507.0	53,033.1	32,339.1	71.4	29,227.8	264,870.9	72,253.5	1,079,541.7
	9	53,896.1	151,378.6	141,588.1	294,831.4	125,463.2	8,640.5	53,576.6	32,358.9	73.3	29,716.8	267,240.5	70,998.8	1,088,174.6
	10	54,253.9	152,733.5	142,421.9	298,013.6	127,414.3	8,494.0	53,949.0	32,169.9	78.9	30,498.9	262,249.8	73,075.8	1,092,931.5
	11	56,844.8	153,107.9	143,170.3	300,767.0	129,577.8	8,780.8	54,483.6	32,498.6	83.6	30,224.3	263,444.0	69,072.8	1,098,885.2
	12	56,410.7	153,831.4	143,948.1	303,918.6	131,518.2	8,596.0	55,052.2	33,352.5	86.6	30,843.7	264,741.4	69,618.3	1,107,969.5
2013	1	57,548.7	155,244.0	143,880.7	307,337.8	133,549.8	8,555.8	54,940.3	33,323.5	88.4	30,605.8	263,322.0	70,026.5	1,114,542.7
	2	58,739.8	156,060.0	145,988.6	309,811.7	135,029.5	8,627.5	55,201.6	32,645.4	87.2	30,541.1	264,705.5	69,239.1	1,120,688.4
	3	60,373.6	156,868.7	146,785.1	312,881.8	137,359.6	8,703.1	55,433.5	32,326.6	90.9	30,534.4	268,122.7	68,632.7	1,131,327.7
	4	61,650.3	157,852.1	147,687.7	316,277.0	139,495.7	8,701.9	55,541.8	32,419.9	92.9	30,496.0	267,271.9	68,796.4	1,138,595.8
	5	62,437.6	158,263.1	148,005.7	319,397.9	140,873.7	9,116.7	55,899.5	32,313.3	99.1	30,563.7	270,964.1	69,420.5	1,149,349.3
	6	63,252.4	158,946.0	148,679.6	322,719.9	143,099.5	9,354.4	56,002.9	32,861.6	101.8	30,980.0	276,067.6	70,759.6	1,164,145.7
	7	63,776.4	160,427.7	150,140.7	326,169.0	144,901.3	9,228.4	56,601.1	33,379.8	107.7	31,692.7	274,972.9	70,552.7	1,171,809.7
	8	63,533.4	161,721.6	151,383.7	329,586.7	146,456.3	9,274.4	56,941.5	33,528.1	127.9	32,473.3	276,130.1	70,507.0	1,180,280.3
	9	64,636.0	162,306.2	151,899.1	332,716.8	148,557.4	9,267.9	57,473.2	33,836.2	147.2	32,514.1	279,147.9	70,778.2	1,191,381.1
	10	66,025.4	163,098.6	152,639.6	336,576.0	150,567.7	9,196.2	57,580.2	33,731.1	172.1	33,014.6	280,755.4	70,445.8	1,201,163.0
	11	67,485.6	163,519.4	153,073.3	340,726.6	152,290.1	9,358.8	57,590.2	34,378.2	199.9	33,143.9	281,385.1	67,504.8	1,207,582.7
	12	68,750.5	163,461.5	152,924.9	344,575.5	154,897.4	9,673.4	57,927.4	35,168.1	227.2	33,696.0	289,166.7	68,112.3	1,225,656.2
2014	1	70,937.0	163,728.8	153,317.8	348,307.4	156,869.9	9,756.1	57,865.6	34,928.7	249.8	34,262.5	290,756.0	69,841.3	1,237,503.3
	2	72,063.5	163,821.7	153,422.7	351,518.2	158,112.8	9,863.4	57,773.9	34,255.3	273.5	34,481.6	287,601.5	70,794.8	1,240,560.1
	3	72,103.4	163,899.1	153,560.6	355,307.3	159,974.6	9,920.6	58,050.1	33,909.7	300.7	35,019.4	289,703.6	68,471.0	1,246,659.4
	4	72,459.7	164,304.6	154,055.1	359,102.0	161,901.7	9,927.1	57,942.1	33,865.3	329.8	34,374.3	288,774.0	69,138.3	1,252,118.8
	5	72,916.5	164,700.2	154,744.6	362,936.6	163,709.8	10,375.8	57,997.5	34,018.1	358.9	34,627.5	290,556.2	68,903.8	1,261,100.9
	6	73,893.6	164,906.4	155,050.9	366,655.4	165,315.4	10,379.0	58,271.6	34,473.3	401.2	35,761.6	294,641.3	67,845.1	1,272,544.0

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*
2012	2	22,077.8	4,979.4	91,759.0	10,433.3	72,683.6	39,735.2	52,296.5	26,525.9	68,692.4	39,390.7	562,153.0	15,206.1	1,005,932.9
	3	22,601.4	5,002.1	91,155.5	10,713.6	75,125.8	40,189.5	53,740.5	28,575.9	72,326.6	40,893.1	567,656.1	15,237.6	1,023,217.7
	4	22,869.3	5,008.6	92,786.2	10,800.4	76,073.8	40,373.9	55,341.0	28,381.3	72,180.6	40,760.5	571,972.8	14,198.0	1,030,746.3
	5	23,517.0	6,252.7	94,828.3	10,839.2	76,786.8	41,100.4	59,655.5	28,924.1	75,649.5	41,313.6	577,616.8	14,701.9	1,051,185.7
	6	24,846.2	6,413.1	96,188.4	9,149.7	77,432.2	41,511.2	57,479.3	29,148.7	83,919.2	42,024.2	584,036.4	15,131.4	1,067,280.0
	7	25,419.6	6,350.7	95,363.3	9,136.0	78,583.1	41,258.2	58,037.6	28,977.3	83,906.5	41,318.5	589,929.1	14,773.2	1,073,053.0
	8	26,151.7	6,526.6	95,633.1	11,009.4	79,159.1	43,896.2	59,400.4	29,764.9	76,456.9	41,566.3	595,516.4	14,460.7	1,079,541.7
	9	26,968.1	6,578.3	96,140.8	11,185.9	79,915.2	45,304.8	59,927.2	29,863.6	74,399.9	41,790.0	601,006.0	15,095.0	1,088,174.6
	10	27,499.3	6,767.4	94,414.5	11,091.1	79,937.2	44,447.7	61,086.8	29,240.6	74,386.6	41,635.3	606,969.2	15,455.8	1,092,931.5
	11	27,647.2	7,026.3	94,674.2	10,559.0	81,576.8	44,171.4	61,869.4	28,320.9	72,929.3	43,102.3	612,966.4	14,042.0	1,098,885.2
	12	28,557.0	6,836.1	94,998.4	10,548.9	82,456.9	44,238.4	61,914.0	28,091.7	74,073.4	43,030.7	619,033.8	14,190.2	1,107,969.5
2013	1	28,455.3	6,738.5	94,098.3	10,232.3	84,578.1	44,964.9	61,263.2	27,953.2	73,417.8	42,919.8	624,072.2	15,849.3	1,114,542.7
	2	29,094.5	6,920.5	94,775.5	9,420.0	84,945.1	45,640.0	61,466.9	27,791.2	73,379.1	42,848.6	629,820.0	14,587.2	1,120,688.4
	3	30,608.4	6,958.2	95,356.9	9,589.2	85,604.8	46,137.2	62,807.8	27,800.9	73,848.3	43,473.2	635,133.2	14,009.6	1,131,327.7
	4	31,116.8	6,733.6	94,362.8	9,553.8	86,343.0	46,110.9	63,508.0	27,267.8	75,261.5	43,595.2	640,842.6	13,899.9	1,138,595.8
	5	31,376.2	6,770.2	95,880.5	10,123.9	87,203.4	46,363.6	64,651.4	27,368.0	76,201.3	43,686.4	646,118.3	13,606.1	1,149,349.3
	6	31,739.7	7,696.9	97,254.0	10,080.9	88,687.9	47,005.6	64,767.6	27,699.1	77,366.4	45,184.2	652,289.7	14,373.7	1,164,145.7
	7	31,909.5	7,825.4	96,459.2	9,880.0	88,113.5	47,641.5	65,731.3	27,517.8	76,477.1	45,142.7	659,805.1	15,306.6	1,171,809.7
	8	31,895.9	7,975.9	96,288.1	9,773.1	88,361.1	47,644.0	66,600.5	27,360.9	76,341.9	45,078.1	665,602.3	17,358.5	1,180,280.3
	9	31,924.5	7,825.3	95,963.0	9,712.2	89,625.2	47,830.2	67,921.4	27,920.0	79,571.7	45,025.3	671,875.8	16,186.4	1,191,381.1
	10	31,861.7	7,618.9	95,913.8	9,848.6	90,997.9	48,645.1	68,071.3	27,910.2	80,113.1	45,177.9	678,432.7	16,571.7	1,201,163.0
	11	31,853.7	7,809.9	96,200.1	9,733.7	91,209.3	48,388.3	68,573.2	27,497.2	81,874.4	42,459.5	685,612.4	16,371.0	1,207,582.7
	12	31,636.9	7,893.4	96,615.5	9,717.3	91,766.4	49,646.6	70,039.1	28,738.0	88,203.6	41,495.2	693,039.0	16,865.1	1,225,656.2
2014	1	33,238.2	7,815.0	96,428.4	14,084.8	91,400.8	51,223.9	70,709.5	28,801.5	85,984.3	41,892.1	699,395.5	16,529.2	1,237,503.3
	2	33,520.2	8,567.5	96,288.7	13,654.8	90,686.6	51,196.4	71,881.9	28,993.4	84,727.1	41,478.3	703,496.5	16,068.6	1,240,560.1
	3	32,182.1	8,305.6	96,608.2	14,066.3	91,089.1	51,894.5	73,328.0	29,716.6	85,294.4	38,822.1	708,986.3	16,366.2	1,246,659.4
	4	32,260.9	7,763.5	97,100.7	13,856.1	91,804.5	51,584.0	73,748.4	30,418.8	82,121.0	38,585.0	715,005.3	17,870.5	1,252,118.8
	5	31,973.4	7,759.2	97,399.1	13,708.9	93,629.3	51,771.0	74,973.0	30,019.9	82,073.2	38,744.2	720,949.7	18,100.0	1,261,100.9
	6	31,839.6	8,357.9	98,186.4	13,420.4	94,367.2	52,263.9	76,257.0	31,011.7	82,799.7	38,782.4	727,619.4	17,638.4	1,272,544.0

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

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

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

RM juta / *RM million*

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

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

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

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

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2012	3	26,093	8,263	16,671	1.8	95.6
	4	26,052	8,163	16,494	1.7	94.6
	5	25,652	8,510	16,256	1.6	96.5
	6	23,810	7,686	16,066	1.5	99.8
	7	23,440	7,557	16,095	1.5	100.9
	8	23,399	7,581	16,217	1.5	101.7
	9	23,189	7,527	16,051	1.4	101.7
	10	22,764	7,580	15,732	1.4	102.4
	11	22,872	7,530	15,776	1.4	101.9
	12	22,520	7,448	14,784	1.4	98.7
2013	1	22,470	7,384	14,985	1.4	99.5
	2	22,656	7,491	14,970	1.4	99.1
	3	22,554	7,345	15,109	1.4	99.6
	4	22,591	7,315	15,360	1.4	100.4
	5	23,014	7,509	15,331	1.4	99.2
	6	23,128	7,433	15,353	1.4	98.5
	7	23,532	7,501	15,557	1.4	98.0
	8	23,641	7,533	15,703	1.4	98.3
	9	23,728	7,474	15,751	1.4	97.9
	10	23,553	7,387	15,623	1.4	97.7
	11	23,861	7,484	15,680	1.4	97.1
	12	22,805	6,780	15,915	1.3	99.5
2014	1	22,767	6,792	16,891	1.3	104.0
	2	22,873	6,795	17,101	1.3	104.5
	3	22,756	6,735	17,097	1.3	104.7
	4	22,477	6,744	16,860	1.3	105.0
	5	22,738	6,783	17,074	1.3	104.9
	6	22,621	6,555	17,063	1.3	104.4

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

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

1.22 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*
2012 [2]	3	366.6	1,771.1	1,619.8	6,333.0	1,317.3	394.9	1,087.7	512.3	4.6	2,062.7	10,459.1	1,783.7	26,093.0
	4	357.8	1,811.9	1,657.6	6,356.2	1,354.9	394.0	1,105.3	519.8	4.9	2,030.7	10,301.1	1,815.9	26,052.4
	5	350.9	1,812.4	1,670.1	6,100.4	1,347.5	382.0	1,126.1	511.3	4.7	1,989.0	10,178.2	1,849.1	25,651.6
	6	354.2	1,726.0	1,574.1	5,967.2	1,337.7	221.3	1,070.7	511.6	4.2	2,002.4	9,166.8	1,448.0	23,810.1
	7	354.3	1,842.7	1,575.9	5,831.9	1,368.4	263.2	1,055.6	490.7	4.4	1,911.2	9,161.5	1,155.4	23,439.5
	8	372.9	1,887.9	1,620.2	5,859.2	1,364.5	260.5	1,066.4	491.3	4.6	1,889.8	9,046.6	1,155.1	23,399.0
	9	368.1	1,890.6	1,637.3	5,836.3	1,331.1	259.1	1,061.1	448.5	3.9	1,846.0	9,066.3	1,078.3	23,189.3
	10	229.0	1,857.5	1,611.8	5,698.3	1,326.4	253.9	1,061.0	445.7	3.4	1,806.7	8,978.9	1,102.9	22,763.6
	11	224.0	1,904.2	1,645.7	5,662.2	1,306.0	249.3	1,078.7	446.8	3.3	1,826.0	9,049.1	1,122.0	22,871.6
	12	448.6	1,802.9	1,560.4	5,660.9	1,281.2	224.5	1,010.0	437.5	3.3	1,697.8	8,696.5	1,257.1	22,520.4
2013 [2]	1	427.4	1,834.1	1,594.2	5,642.5	1,288.8	245.8	1,019.9	434.7	2.9	1,800.0	8,571.2	1,203.1	22,470.5
	2	421.9	1,928.7	1,685.0	5,666.2	1,300.2	230.8	997.6	439.4	3.0	1,797.5	8,667.2	1,203.3	22,655.8
	3	407.0	1,836.5	1,594.6	5,526.9	1,257.2	220.0	982.0	424.8	3.0	1,772.7	9,005.0	1,119.3	22,554.4
	4	424.6	1,857.0	1,590.8	5,414.8	1,256.8	213.2	1,033.5	428.0	2.7	1,763.9	9,167.7	1,028.8	22,590.8
	5	452.7	1,901.6	1,660.2	5,509.4	1,278.0	206.9	1,023.5	433.6	2.7	1,762.7	9,264.9	1,178.3	23,014.3
	6	420.9	1,879.4	1,648.7	5,500.7	1,266.3	191.4	1,005.6	421.2	2.5	1,768.8	9,525.7	1,145.5	23,128.0
	7	381.4	1,881.0	1,646.2	5,403.1	1,341.3	231.5	1,008.5	418.4	2.6	1,776.1	9,911.4	1,176.4	23,531.8
	8	420.7	1,957.5	1,720.1	5,485.5	1,225.5	228.8	1,027.9	416.5	2.1	1,759.1	9,801.6	1,315.7	23,640.8
	9	353.8	1,928.8	1,692.1	5,462.6	1,184.3	222.0	1,008.1	408.3	2.3	1,731.2	10,242.3	1,184.1	23,727.7
	10	352.4	1,940.6	1,720.1	5,323.4	1,276.4	256.9	986.4	419.5	2.6	1,734.7	10,065.0	1,195.2	23,553.3
	11	347.7	2,069.1	1,816.1	5,344.5	1,244.8	252.4	1,006.2	439.7	19.1	1,750.7	10,182.4	1,204.3	23,861.1
	12	272.7	2,067.2	1,808.7	5,273.0	1,173.4	236.7	996.0	452.0	6.6	1,692.2	9,128.9	1,309.1	22,804.6
2014 [2]	1	227.5	2,154.8	1,894.2	5,245.9	1,160.9	231.1	992.9	451.1	5.2	1,704.4	9,112.9	1,479.8	22,766.6
	2	220.0	2,328.7	2,033.6	5,315.4	1,129.1	227.3	1,000.5	452.1	5.9	1,689.2	8,998.8	1,505.7	22,872.8
	3	211.3	2,177.3	1,882.5	5,136.6	1,120.2	250.2	1,002.5	445.0	2.3	1,801.8	9,115.0	1,494.2	22,756.3
	4	209.0	2,206.0	1,932.6	5,054.6	1,106.1	248.4	962.9	411.8	2.6	1,798.2	9,241.4	1,236.3	22,477.4
	5	214.6	2,237.1	1,966.2	5,106.8	1,096.2	245.9	983.7	415.7	3.9	1,983.8	9,183.5	1,267.0	22,738.1
	6	272.7	2,184.4	2,033.5	5,207.3	1,141.1	234.6	990.5	417.2	4.4	1,790.1	9,176.5	1,202.2	22,620.9

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

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

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*
2012 [3]	3	440.2	212.3	5,347.2	903.3	2,463.9	2,558.2	1,455.5	1,660.5	272.2	9,736.5	1,043.1	26,093.0
	4	439.9	200.6	5,366.1	905.1	2,391.6	2,516.1	1,450.5	1,609.0	271.4	9,824.5	1,077.7	26,052.4
	5	437.1	205.0	5,319.3	905.1	2,433.4	2,333.2	1,389.6	1,515.0	268.7	9,730.1	1,115.2	25,651.6
	6	414.6	206.1	5,009.1	195.7	2,175.1	2,445.2	1,328.3	1,480.1	261.9	9,467.9	826.1	23,810.1
	7	438.6	328.3	4,970.6	86.4	2,143.2	2,399.7	1,418.7	1,571.6	264.5	9,326.0	491.9	23,439.5
	8	449.8	327.6	4,910.1	85.6	2,098.8	2,368.4	1,417.0	1,583.6	253.8	9,435.7	468.6	23,399.0
	9	413.7	335.3	4,963.0	85.5	2,055.5	2,253.0	1,421.6	1,594.4	260.9	9,355.0	451.4	23,189.3
	10	399.4	341.0	5,070.4	76.1	2,005.8	2,050.4	1,423.8	1,579.9	176.9	9,183.3	456.6	22,763.6
	11	414.2	328.0	5,239.9	75.1	1,954.7	2,049.3	1,428.0	1,591.6	180.6	9,152.0	458.3	22,871.6
	12	330.2	196.6	5,537.3	74.3	1,783.5	1,743.6	1,543.3	1,573.1	172.2	8,996.7	569.8	22,520.4
2013 [3]	1	322.0	187.9	5,418.9	74.2	1,872.5	1,766.4	1,503.7	1,577.9	171.4	9,009.1	566.5	22,470.5
	2	302.0	194.4	5,389.4	74.7	1,870.6	1,799.4	1,507.7	1,718.2	175.7	9,069.2	554.7	22,655.8
	3	311.3	170.2	5,807.2	73.5	1,875.4	1,748.5	1,527.1	1,534.9	166.3	8,795.1	545.0	22,554.4
	4	306.4	169.8	5,921.6	74.4	1,990.7	1,723.4	1,522.3	1,504.4	175.9	8,745.6	456.5	22,590.8
	5	294.4	172.6	6,173.2	77.1	1,980.1	1,716.6	1,526.2	1,521.8	176.2	8,928.0	448.0	23,014.3
	6	301.9	158.8	6,409.9	53.6	1,984.9	1,702.5	1,557.5	1,580.5	169.1	8,854.6	354.8	23,128.0
	7	283.5	156.5	6,798.3	54.0	2,000.5	1,709.4	1,560.0	1,647.3	220.6	8,738.8	362.9	23,531.8
	8	278.9	152.2	6,594.6	54.2	2,040.0	1,639.5	1,626.2	1,627.4	218.5	8,918.3	491.1	23,640.8
	9	362.6	152.8	6,875.3	56.0	2,021.4	1,627.6	1,659.4	1,655.5	216.4	8,824.9	276.0	23,727.7
	10	342.4	153.7	6,852.9	56.4	1,980.1	1,664.8	1,715.2	1,654.3	213.1	8,716.3	204.0	23,553.3
	11	349.3	152.5	6,948.2	56.1	1,987.5	1,669.9	1,710.9	1,617.9	185.6	8,886.8	296.4	23,861.1
	12	322.5	153.0	6,266.6	55.6	1,855.2	1,601.9	1,658.8	1,305.7	147.8	8,870.1	567.3	22,804.6
2014 [3]	1	301.8	152.9	6,182.5	55.9	1,799.0	1,561.8	1,726.7	1,264.8	141.6	8,874.5	705.0	22,766.6
	2	291.8	154.1	6,176.8	56.5	1,782.0	1,538.6	1,731.8	1,244.7	145.6	9,077.7	673.1	22,872.8
	3	365.5	146.6	6,218.1	56.8	1,713.6	1,669.2	1,730.8	1,219.8	229.9	8,734.9	671.4	22,756.3
	4	339.9	154.7	6,355.3	58.0	1,723.2	1,677.8	1,753.4	1,210.4	220.8	8,594.9	389.0	22,477.4
	5	333.3	154.1	6,269.0	79.4	1,779.3	1,686.4	1,824.7	1,277.6	227.1	8,708.9	398.3	22,738.1
	6	345.2	35.7	6,093.7	88.9	1,736.4	1,729.6	1,804.8	1,267.1	224.7	8,932.8	361.8	22,620.9

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

Note: Numbers may not necessarily add up due to rounding.
Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry enompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
2 Household sector = total non-performing /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*							Perjanjian Belian Balik *Repurchase Agreements*	Jumlah *Total*
		Deposit Permintaan *Demand Deposits*	Deposit Tetap, Akaun Pelaburan Spesifik dan Akaun Pelaburan Am *Fixed Deposits, Special Investment Account and General Investment Account*	Deposit Tabungan *Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan *Negotiable Instruments of Deposits Issued*	Deposit Matawang Asing *Foreign Currency Deposit*	Deposit Lain yang Diterima *Others Deposit Accepted*	Jumlah *Total*		
2013	6	245,191.0	659,153.4	130,169.2	57,974.3	75,482.9	289,846.1	1,457,816.9	11,060.2	1,468,877.1
	7	251,164.0	657,836.2	132,470.5	55,813.5	72,850.5	293,506.6	1,463,641.3	13,117.9	1,476,759.2
	8	247,374.4	662,703.4	132,702.1	56,436.6	75,192.7	297,062.8	1,471,472.0	12,141.1	1,483,613.1
	9	255,162.5	664,143.2	132,929.7	61,452.7	70,973.7	293,776.2	1,478,438.0	14,288.2	1,492,726.1
	10	254,996.5	670,862.3	129,852.8	58,062.5	72,531.7	297,804.3	1,484,110.1	16,321.8	1,500,431.9
	11	256,958.1	663,590.6	129,893.0	58,735.7	72,702.8	304,847.8	1,486,728.0	10,026.5	1,496,754.4
	12	272,922.9	667,018.5	131,765.2	61,214.3	75,242.3	304,548.9	1,512,712.1	12,536.6	1,525,248.7
2014	1	269,065.0	664,333.2	135,785.3	59,668.0	75,816.0	307,549.0	1,512,216.5	11,761.4	1,523,978.0
	2	269,605.6	661,676.6	137,590.3	59,202.0	80,105.0	305,006.0	1,513,185.4	11,140.2	1,524,325.6
	3	269,326.1	673,320.8	136,956.0	59,326.0	81,839.8	311,160.2	1,531,928.9	12,413.8	1,544,342.7
	4	268,456.3	673,799.6	137,093.0	54,500.6	80,434.3	320,447.2	1,534,731.0	14,816.0	1,549,547.0
	5	265,184.5	670,066.5	135,260.4	60,389.4	88,428.7	323,578.8	1,542,908.1	10,797.2	1,553,705.4
	6	272,296.4	669,947.3	136,128.2	58,891.2	89,905.2	327,085.7	1,554,253.9	9,754.6	1,564,008.5

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

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Jumlah Deposit *Total Deposit*											Jumlah *Total*
		Deposit Pelaburan Khusus dalam RM *RM Special Investment Deposits*	Deposit Pelaburan Khusus dalam FX *FX Special Investment Deposits*	Deposit Pelaburan Am dalam RM *RM General Investment Deposits*	Deposit Pelaburan Am dalam FX *FX General Investment Deposits*	Deposit Permintaan dalam RM *RM Demand Deposits*	Deposit Permintaan dalam FX *FX Demand Deposits*	Deposit Tabungan dalam RM *RM Saving Deposits*	Deposit Tabungan dalam FX *FX Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan *Negotiable Instruments of Deposits Issued*	Deposit Lain dalam RM yang Diterima *RM Others Deposit Accepted*	Deposit Lain dalam FX yang Diterima *FX Others Deposit Accepted*	
2012	6	19,851.7	1,802.0	87,583.9	60.3	46,226.7	966.3	25,690.6	33.1	23,131.2	70,923.4	2,457.6	278,726.7
	7	20,956.1	1,741.1	85,668.3	533.9	49,489.2	988.2	25,988.3	33.6	22,906.5	69,933.2	2,494.8	280,733.1
	8	22,345.3	440.7	85,021.4	765.1	51,397.1	700.0	26,117.9	37.8	22,022.6	75,694.1	2,593.7	287,135.6
	9	18,881.6	351.3	81,314.5	628.0	50,253.9	741.9	26,006.6	43.1	22,697.3	82,770.0	2,452.9	286,141.0
	10	23,768.4	347.6	81,488.8	950.4	52,606.0	816.5	26,248.4	51.2	22,511.5	83,454.6	2,675.2	294,918.4
	11	24,287.6	346.2	85,306.6	616.6	50,964.3	786.2	26,445.6	57.8	20,823.0	91,350.2	2,546.5	303,530.5
	12	23,788.1	347.3	83,104.5	1,081.7	54,660.4	793.4	26,988.1	55.8	22,524.8	89,681.7	3,207.1	306,233.0
2013	1	28,481.7	347.5	97,094.6	499.5	54,116.2	751.5	27,673.9	58.4	19,909.5	78,749.2	3,499.0	311,181.0
	2	27,610.5	318.4	94,888.5	420.2	54,547.6	1,342.1	28,413.1	61.2	19,927.5	78,957.1	3,390.6	309,876.8
	3	27,954.6	286.7	100,208.8	155.1	52,803.8	957.9	28,256.7	70.3	22,569.3	80,471.6	3,225.8	316,960.5
	4	28,969.2	291.0	97,882.4	174.2	52,750.7	1,082.3	28,670.4	89.8	19,975.9	80,521.8	3,211.5	313,619.2
	5	30,528.1	305.6	97,530.7	403.5	55,733.0	856.4	28,331.7	116.3	22,765.4	80,388.5	3,106.7	320,066.1
	6	28,476.8	506.8	92,681.2	219.6	53,185.4	763.4	28,454.6	105.3	24,708.1	82,234.0	3,164.6	314,499.7
	7	27,922.3	519.4	91,547.0	200.1	52,996.9	756.9	29,182.5	111.4	24,852.0	89,001.5	3,327.9	320,417.9
	8	31,443.4	645.6	91,326.5	191.2	54,931.7	871.1	28,956.1	115.1	25,595.0	90,960.7	3,281.5	328,317.8
	9	30,088.1	650.4	91,209.9	357.0	54,120.6	746.2	28,959.2	129.8	26,121.3	96,521.5	3,044.9	331,948.9
	10	35,813.7	812.5	90,047.7	251.4	53,419.8	724.9	28,974.9	145.6	25,221.2	96,914.2	2,558.8	334,884.7
	11	37,447.5	825.0	88,219.2	428.5	55,367.2	989.3	29,148.2	150.4	24,997.5	100,774.9	2,467.2	340,815.0
	12	36,658.0	1,776.8	93,223.2	158.0	59,947.7	804.6	29,470.8	146.7	23,215.7	101,520.9	2,024.0	348,946.5
2014	1	37,432.3	1,845.3	86,887.8	614.8	59,166.3	628.3	30,730.8	147.4	22,767.8	104,202.3	2,404.0	346,827.1
	2	35,603.9	1,846.9	85,894.2	823.3	62,126.1	718.6	31,799.9	161.6	23,658.0	101,393.3	2,804.2	346,830.1
	3	35,584.7	1,837.2	94,155.6	610.7	60,011.4	845.1	31,592.4	164.8	21,763.8	102,202.2	2,555.1	351,323.0
	4	38,013.4	1,841.8	88,686.7	1,256.8	60,508.1	897.6	31,666.6	170.1	19,555.4	110,105.2	2,533.0	355,234.6
	5	38,486.8	1,810.5	88,967.2	1,251.1	58,094.9	1,291.6	31,069.4	196.7	22,267.3	109,516.8	2,902.2	355,854.3
	6	38,371.1	2,171.6	90,304.7	1,232.4	61,693.6	1,137.2	31,304.6	194.9	22,714.5	114,433.5	2,877.3	366,435.3

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

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

1.25 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*
2013	6	14,431.0	24,706.2	36,098.6	254,509.7	526,630.7	534,298.6	78,202.3	1,468,877.1
	7	15,587.5	24,399.6	34,228.1	246,916.5	537,082.2	532,924.0	85,621.2	1,476,759.2
	8	14,923.2	26,713.4	35,414.2	253,415.5	531,078.5	533,757.8	88,310.6	1,483,613.1
	9	14,609.9	25,645.3	36,389.5	266,441.6	524,087.4	536,027.8	89,524.6	1,492,726.1
	10	14,492.7	25,771.2	35,580.6	269,797.6	525,575.3	538,182.2	91,032.4	1,500,431.9
	11	19,347.0	27,795.7	36,301.2	258,105.7	529,083.1	539,874.8	86,246.9	1,496,754.4
	12	20,788.5	26,166.8	36,183.9	267,921.5	542,223.0	545,154.0	86,811.0	1,525,248.7
2014	1	17,725.9	26,264.0	37,349.1	267,895.7	535,556.9	552,813.8	86,372.6	1,523,978.0
	2	17,445.6	26,115.9	34,896.7	267,449.5	531,948.5	557,117.1	89,352.2	1,524,325.6
	3	19,492.6	27,603.3	39,571.5	271,250.1	537,414.1	560,219.1	88,792.1	1,544,342.7
	4	16,801.7	28,264.8	37,989.8	277,485.6	537,341.4	561,895.0	89,768.7	1,549,547.0
	5	14,549.4	27,613.8	40,676.5	278,435.4	537,301.9	563,296.4	91,832.2	1,553,705.4
	6	17,923.3	28,294.7	41,218.6	278,440.2	539,173.6	565,752.0	93,206.1	1,564,008.5

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

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

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

Tahun	Tarikh perubahan	Bank perdagangan *Commercial banks*		Syarikat kewangan [9] *Finance companies* [9]		Merchant banks *Bank saudagar*	
Year	*Date of change*	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]	SRR *SRR*	Nisbah mudah tunai [4] *Liquidity ratio* [4]
1986	15 Feb. / *15 Feb.*	4.0	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1986	15 Okt. / *15 Oct.*	3.5	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1989	1 Jan. [6] / *1 Jan .* [6]	3.5	(10.0) 17.0	3.0	(5.0) 10.0 [7]	3.0	10.0 dan 12.5 [5]
1989	2 Mei / *2 May*	4.5	(5.0) 17.0	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / *16 Oct .*	5.5	(5.0) 17.0	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / *16 Jan.*	6.5	(5.0) 17.0 [7]	6.5	10.0 dan 12.5 [8]	6.5	10.0 dan 12.5
1991	16 Ogos / *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 July*	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 July*	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / *1 Sep .*	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / *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 July*	4.0	-	-	-	4.0	-

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

1 First introduced for commercial banks.
2 First introduced for finance companies.
3 First introduced for merchant banks.
4 With effect from February 1, 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 February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.
6 With effect from January 1, 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 January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.
8 With effect from March 1, 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*
2012	6	27,787.6	703,400.7	8,534.5	211,154.2	883.8	21,901.3
	7	27,091.9	706,780.3	8,478.8	214,595.1	845.9	21,026.2
	8	27,899.6	714,664.9	8,719.5	216,293.4	834.6	20,421.5
	9	28,425.8	716,007.8	8,934.8	220,970.6	829.1	20,245.7
	10	28,653.8	723,615.8	9,002.4	223,259.9	838.3	20,691.4
	11	28,971.8	732,872.3	9,081.1	228,297.0	883.3	21,278.8
	12	28,384.9	733,924.2	9,205.8	231,865.0	893.7	21,770.9
2013	1	28,691.7	739,387.6	9,354.0	233,861.7	860.0	21,402.4
	2	28,961.9	748,732.2	10,005.7	238,577.1	830.5	20,578.2
	3	29,821.2	750,341.4	9,805.9	243,532.9	794.0	19,600.2
	4	29,233.4	755,830.9	9,763.2	245,473.1	834.5	19,945.3
	5	29,734.6	770,521.9	10,001.9	246,562.9	809.6	20,040.9
	6	30,737.6	778,643.1	10,181.7	250,966.5	810.4	20,010.6
	7	30,111.2	774,563.3	9,990.7	253,682.1	832.0	20,619.7
	8	30,264.4	772,804.4	10,455.5	258,599.1	852.9	20,896.5
	9	30,236.3	775,637.2	10,679.4	262,683.5	863.3	21,199.3
	10	30,243.7	783,685.7	10,756.7	267,916.8	878.3	21,619.6
	11	30,900.2	796,877.3	11,110.3	272,135.3	897.2	22,084.2
	12	30,458.8	791,336.2	11,225.9	276,234.7	937.0	22,347.9
2014	1	31,398.1	793,396.8	11,524.5	282,519.3	933.6	23,098.5
	2	31,755.9	809,738.4	11,676.8	285,336.8	921.2	22,734.6
	3	31,777.4	812,933.8	11,579.8	286,832.6	920.3	22,934.1
	4	31,694.3	811,172.1	11,685.6	289,566.7	907.7	22,228.2
	5	32,000.6	820,441.8	11,789.0	290,686.4	941.4	23,015.4
	6	32,594.6	820,672.0	11,813.2	292,073.6	914.2	22,680.0

1.28 Rangka Kerja Mudah Tunai Baru
New Liquidity Framework

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Bank Perdagangan / *Commercial Banks*						Bank-bank Islam / *Islamic Banks*						Bank Pelaburan / *Investment Banks*					
		Tempoh Matang – Kurang daripada 1 Minggu *Maturity - LE 1 Week*			Tempoh Matang – Lebih daripada 1 Minggu hingga 1 Bulan *Maturity - GT 1 Week to 1 Month*			Tempoh Matang – Kurang daripada 1 Minggu *Maturity - LE 1 Week*			Tempoh Matang – Lebih daripada 1 Minggu hingga 1 Bulan *Maturity - GT 1 Week to 1 Month*			Tempoh Matang - Kurang daripada 3 Hari *Maturity - LE 3 Days*			Tempoh Matang – Lebih daripada 3 Hari hingga 1 Bulan *Maturity - GT 3 Days to 1 Month*		
		Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*	Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*	Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*	Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*	Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*	Keperluan Pematuhan seperti yang dipersetujui dengan BNM *Compliance Requirement as Agreed with BNM*		Lebihan Pematuhan Bersih *Net Compliance Surplus*
2013	6	29,630	(3%)	97,758	49,383	(5%)	102,361	7,833	(3%)	35,694	13,056	(5%)	23,062	845	(3%)	13,777	1,408	(5%)	9,289
	7	29,774	(3%)	106,941	49,624	(5%)	106,354	7,926	(3%)	35,912	13,210	(5%)	25,442	810	(3%)	12,846	1,350	(5%)	9,437
	8	29,732	(3%)	90,684	49,554	(5%)	96,470	8,123	(3%)	34,438	13,538	(5%)	23,405	790	(3%)	14,064	1,316	(5%)	9,964
	9	29,990	(3%)	101,188	49,983	(5%)	108,140	8,259	(3%)	36,063	13,764	(5%)	22,461	748	(3%)	12,924	1,247	(5%)	7,802
	10	29,903	(3%)	94,309	49,841	(5%)	102,956	8,378	(3%)	44,112	13,964	(5%)	31,347	806	(3%)	14,119	1,343	(5%)	8,728
	11	29,791	(3%)	94,325	49,649	(5%)	93,009	8,492	(3%)	38,611	14,154	(5%)	32,210	805	(3%)	13,221	1,342	(5%)	8,314
	12	30,264	(3%)	100,751	50,443	(5%)	90,457	8,650	(3%)	40,370	14,416	(5%)	30,067	745	(3%)	13,519	1,241	(5%)	7,863
2014	1	30,291	(3%)	89,066	50,491	(5%)	77,837	8,566	(3%)	38,591	14,277	(5%)	27,620	753	(3%)	15,354	1,255	(5%)	8,627
	2	30,329	(3%)	92,462	50,546	(5%)	83,040	8,656	(3%)	32,952	14,426	(5%)	24,877	741	(3%)	15,087	1,235	(5%)	9,382
	3	30,680	(3%)	102,024	51,137	(5%)	88,797	8,680	(3%)	35,138	14,466	(5%)	26,694	730	(3%)	12,790	1,216	(5%)	8,098
	4	30,662	(3%)	98,748	51,107	(5%)	93,045	8,720	(3%)	35,453	14,534	(5%)	26,198	736	(3%)	15,110	1,227	(5%)	8,589
	5	30,589	(3%)	97,354	50,982	(5%)	89,775	8,681	(3%)	34,945	14,468	(5%)	22,617	790	(3%)	13,617	1,317	(5%)	9,949
	6	30,727	(3%)	96,594	51,212	(5%)	92,039	8,796	(3%)	39,626	14,660	(5%)	29,545	741	(3%)	13,754	1,234	(5%)	7,807

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

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

1.29 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 (%)*
2013	1	149,981.2	161,195.8	179,100.9	1,213,503.8	12.4	13.3	14.8
	2	148,616.3	159,832.2	177,810.6	1,216,458.1	12.2	13.1	14.6
	3	149,217.9	160,453.7	177,299.1	1,212,220.6	12.3	13.2	14.6
	4	148,889.4	160,137.4	176,699.0	1,231,555.9	12.1	13.0	14.3
	5	148,082.2	159,374.4	174,866.7	1,243,794.2	11.9	12.8	14.1
	6	154,509.6	165,613.7	181,191.5	1,268,839.8	12.2	13.1	14.3
	7	153,464.1	164,578.5	179,780.5	1,273,029.9	12.1	12.9	14.1
	8	152,651.9	163,778.2	180,011.6	1,278,166.4	11.9	12.8	14.1
	9	156,450.5	167,711.9	185,486.9	1,277,731.8	12.2	13.1	14.5
	10	156,108.1	167,367.5	185,915.0	1,284,700.5	12.2	13.0	14.5
	11	154,622.9	165,882.4	184,931.9	1,290,478.9	12.0	12.9	14.3
	12	165,525.7	176,787.8	195,744.6	1,312,924.0	12.6	13.5	14.9
2014	1	162,341.2	172,512.4	193,065.6	1,334,291.8	12.2	12.9	14.5
	2	162,857.5	173,047.8	194,537.7	1,340,806.3	12.1	12.9	14.5
	3	162,862.9	173,166.1	194,512.4	1,339,787.1	12.2	12.9	14.5
	4	163,072.6	173,375.8	196,213.3	1,342,764.6	12.1	12.9	14.6
	5	163,563.8	173,867.0	197,278.4	1,355,741.0	12.1	12.8	14.6
	6	165,817.0	176,120.1	200,790.2	1,356,169.7	12.2	13.0	14.8

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*		Bilangan Urusniaga Menggunakan Kad[1] / *No. of Card Transactions*[1]	Urusniaga bagi Tempoh / *Transactions during the Period*: Jumlah Belian / *Total Purchases*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	Luar Negara / *Abroad*: Pemegang Kad Tempatan / *Local Cardholders*	Jumlah Pendahuluan Tunai / *Total Cash Advances*: Dalam Malaysia / *In Malaysia*: Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	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*	Kad Tambahan / *Supplementary Cards*	Amaun Had Kredit Dibenarkan[2] / *Amount of Credit Line Extended*[2]	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*	>3 hingga 6 Bulan / *>3 To 6 Months*	>6 Bulan / *>6 Months*
2011	11	26.6	6,488.9	533.5	773.8	236.1	44.5	21.5	7.3	0.9	123,106.2	29,888.2	2,337.2	482.6	48.7
	12	29.1	7,455.5	622.3	945.9	250.9	46.6	23.8	7.4	0.9	124,109.7	30,862.8	2,070.6	483.8	44.3
2012	1	28.8	7,028.3	640.5	751.3	220.5	48.4	19.1	7.3	0.9	122,808.3	30,726.9	2,225.4	492.8	44.0
	2	24.6	6,037.1	560.8	721.0	223.5	45.7	18.5	7.3	0.9	121,948.7	29,974.3	2,275.6	495.7	38.2
	3	26.5	6,554.5	575.7	813.0	226.7	59.7	19.1	7.3	0.9	122,064.1	29,921.2	2,090.2	475.9	32.4
	4	25.8	6,326.0	593.7	758.4	212.7	48.7	17.3	7.2	0.9	122,203.4	29,911.7	2,209.3	483.4	36.2
	5	27.6	6,897.2	550.8	904.6	228.0	48.8	19.4	7.3	0.9	122,722.8	30,123.4	2,036.6	473.8	36.2
	6	26.6	6,635.4	580.9	825.6	211.4	55.3	19.5	7.3	0.9	123,391.0	30,568.2	1,869.7	466.3	35.1
	7	27.7	6,968.5	639.2	793.4	235.2	61.3	18.5	7.3	0.9	123,550.7	30,370.2	1,990.0	455.0	36.0
	8	27.1	6,850.8	598.0	776.7	211.7	53.3	19.0	7.3	0.9	123,849.3	30,478.6	2,034.8	454.2	39.2
	9	26.1	6,505.5	515.8	826.5	196.1	50.4	17.4	7.3	0.9	123,991.3	30,373.0	2,165.6	411.4	39.5
	10	27.7	6,910.3	593.0	841.7	229.6	57.7	18.6	7.3	0.9	124,664.2	30,318.6	2,007.2	407.9	35.4
	11	27.2	6,854.1	540.1	878.6	195.0	48.6	18.1	7.3	0.9	125,154.3	30,586.6	2,090.3	411.7	36.8
	12	29.6	7,805.2	655.4	1,006.7	201.5	55.4	18.1	7.3	0.9	125,598.1	31,564.6	2,028.1	405.3	32.6
2013	1	29.1	7,594.4	642.1	805.8	179.1	56.6	16.8	7.3	0.9	126,049.7	31,539.1	1,982.9	400.9	36.0
	2	24.5	6,298.3	573.9	721.9	170.1	57.0	15.5	7.3	0.9	126,375.9	30,841.9	2,088.7	399.5	37.1
	3	27.5	7,101.4	643.2	837.0	184.4	59.2	17.8	7.3	0.9	126,556.8	30,386.2	2,135.7	395.4	37.6
	4	27.2	6,960.7	598.3	816.4	182.3	54.5	16.6	7.3	0.9	127,179.0	30,380.8	2,194.6	399.0	39.5
	5	28.1	7,111.1	571.7	854.6	189.4	59.4	16.6	7.3	0.9	127,866.2	30,470.7	2,057.4	407.1	40.4
	6	27.6	7,010.7	621.0	893.2	190.1	67.2	16.8	7.3	0.9	127,482.4	30,958.7	2,102.0	399.5	35.6
	7	29.4	7,601.9	734.2	873.2	194.9	72.4	16.9	7.3	0.9	127,918.2	31,170.0	1,983.6	383.0	37.4
	8	28.5	7,191.1	748.9	882.5	182.6	81.2	16.8	7.3	0.9	128,252.7	31,297.8	2,070.3	378.4	40.6
	9	28.0	7,115.0	705.0	904.2	182.2	69.1	15.9	7.4	0.9	133,676.3	31,465.9	2,200.2	372.5	39.9
	10	29.0	7,392.5	716.9	946.2	191.0	71.1	16.3	7.4	0.9	129,169.0	31,464.8	2,063.8	383.0	41.3
	11	28.4	7,252.9	628.7	998.2	192.8	64.5	18.7	7.4	0.9	129,939.8	32,020.8	2,178.0	405.5	41.0
	12	31.7	8,386.0	763.7	1,156.0	191.2	69.9	19.6	7.4	0.9	130,447.3	32,816.1	2,215.5	418.4	37.0
2014	1	31.4	8,333.5	760.4	878.8	166.9	72.1	15.4	7.4	0.9	130,224.9	32,731.9	2,069.2	416.8	38.0
	2	25.6	6,330.5	723.7	813.9	174.0	64.9	14.8	7.4	0.9	130,714.2	31,975.4	2,149.4	411.8	37.5
	3	28.8	7,388.3	738.8	941.1	181.9	72.1	15.7	7.2	0.9	123,995.6	31,282.2	2,439.7	407.7	36.9
	4	28.0	7,218.7	688.3	955.6	181.5	69.5	18.2	7.2	0.9	123,813.8	31,420.8	2,376.4	375.8	34.2
	5	29.4	7,679.8	621.7	994.6	189.4	63.9	16.4	7.2	0.9	124,212.8	31,635.7	2,351.9	386.3	33.7
	6	29.2	7,572.2	632.1	1,006.5	189.9	70.0	17.4	7.2	0.9	124,934.7	32,035.8	2,442.8	386.9	31.2

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.
2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.
2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.

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 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	
	9	2.95	3.00	3.07	3.09	3.22	1.03	6.54	4.89	3.09	3.30	3.36	3.52	3.51	6.99
	10	2.95	2.99	3.06	3.09	3.22	1.14	6.54	4.88	3.11	3.37	3.41	3.53	3.51	6.95
	11	2.95	2.99	3.06	3.09	3.22	1.15	6.54	4.91	2.86	3.34	3.40	3.51	3.54	6.99
	12	2.95	2.99	3.06	3.09	3.22	1.15	6.53	4.83	3.14	3.37	3.39	3.51	3.53	7.04
2012	1	2.93	2.99	3.05	3.09	3.21	1.05	6.53	4.87	2.91	3.32	3.41	3.49	3.52	6.97
	2	2.95	2.99	3.05	3.08	3.21	1.05	6.53	4.88	3.07	3.29	3.32	3.49	3.51	6.91
	3	2.95	2.99	3.05	3.08	3.21	1.05	6.53	4.74	3.10	3.01	3.28	3.43	3.49	6.96
	4	2.93	2.98	3.04	3.07	3.19	1.04	6.53	4.88	3.09	3.00	3.30	3.44	3.44	7.20
	5	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.80	3.08	3.01	3.26	3.44	3.44	7.09
	6	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.88	2.83	3.00	3.28	3.48	3.43	7.08
	7	2.92	2.98	3.04	3.06	3.18	1.04	6.53	4.71	2.81	3.27	3.29	3.47	3.44	7.06
	8	2.92	2.98	3.04	3.06	3.17	1.03	6.53	4.72	2.82	3.02	3.28	3.47	3.43	7.11
	9	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.76	3.10	3.03	3.31	3.47	3.42	7.07
	10	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.78	3.06	2.82	3.33	3.46	3.42	6.86
	11	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.71	3.08	2.82	3.33	3.45	3.40	6.69
	12	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.70	3.09	3.00	3.33	3.44	3.37	6.83
2013	1	2.91	2.97	3.02	3.05	3.15	1.00	6.53	4.69	3.06	2.99	3.31	3.44	3.37	6.85
	2	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.72	3.07	2.99	3.31	3.43	3.37	7.01
	3	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.70	3.08	2.95	3.29	3.40	3.41	6.84
	4	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.80	2.98	2.93	3.33	3.48	3.39	6.79
	5	2.91	2.97	3.02	3.04	3.15	1.02	6.53	4.72	3.01	2.92	3.32	3.46	3.36	6.73
	6	2.91	2.97	3.02	3.05	3.15	1.02	6.53	4.51	3.05	3.23	3.31	3.44	3.38	6.64
	7	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.46	2.97	3.24	3.31	3.47	3.38	6.60
	8	2.91	2.97	3.02	3.05	3.15	1.02	6.53	4.54	2.70	3.24	3.12	3.47	3.40	6.56
	9	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.55	2.79	3.25	2.93	3.43	3.40	6.48
	10	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.54	3.05	3.07	3.02	3.47	3.39	6.42
	11	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.56	3.05	3.06	3.31	3.47	3.39	6.40
	12	2.91	2.97	3.02	3.05	3.15	0.99	6.53	4.56	3.12	2.88	3.38	3.43	3.39	6.39
2014	1	2.91	2.97	3.02	3.05	3.15	0.98	6.53	4.53	3.03	2.98	3.35	3.39	3.40	6.30
	2	2.91	2.97	3.02	3.05	3.15	0.98	6.53	4.44	3.05	2.99	3.34	3.42	3.36	6.33
	3	2.91	2.97	3.02	3.05	3.15	0.98	6.53	4.54	3.10	3.01	3.36	3.42	3.42	6.25
	4	2.91	2.97	3.02	3.05	3.15	0.98	6.53	4.52	3.12	2.98	3.38	3.42	3.42	6.29
	5	2.91	2.97	3.02	3.05	3.15	1.00	6.53	4.47	3.15	3.28	3.40	3.42	3.40	6.34
	6	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.57	3.19	3.25	3.38	3.43	3.40	6.40

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.

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

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

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 Pembiayaan Asas [1] / Base Financing Rate [1]	Kadar Pembiayaan Purata [1] / Average Financing Rate [1]	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
2011	1	2.86	2.90	2.94	3.07	3.04	0.97	6.32	6.28	2.94	2.98	2.95	3.05	3.14
	2	2.95	2.92	2.97	3.09	3.09	1.00	6.32	6.34	2.88	2.96	2.87	2.90	3.13
	3	2.87	2.93	2.98	3.11	3.12	0.96	6.32	6.12	2.98	3.01	3.09	3.13	3.21
	4	2.87	2.94	3.00	3.13	3.15	0.97	6.32	6.27	3.02	3.03	3.13	3.11	3.21
	5	2.97	3.01	3.07	3.20	3.26	0.98	6.62	6.26	3.16	3.19	3.20	3.18	3.29
	6	3.04	3.07	3.15	3.23	3.31	1.04	6.62	6.33	3.18	3.28	3.24	3.15	3.31
	7	3.09	3.11	3.17	3.27	3.33	1.03	6.62	6.26	3.22	3.21	3.45	3.35	3.47
	8	3.09	3.13	3.16	3.29	3.32	1.02	6.62	6.37	3.17	3.31	3.25	3.35	3.47
	9	3.08	3.13	3.19	3.28	3.34	1.05	6.62	6.35	3.22	3.24	3.25	3.33	3.48
	10	3.08	3.16	3.23	3.34	3.38	1.03	6.62	6.32	3.37	3.37	3.58	3.36	3.45
	11	3.02	3.12	3.18	3.25	3.28	1.07	6.62	6.48	3.34	3.59	3.75	3.40	3.35
	12	3.07	3.19	3.33	3.39	3.39	1.07	6.62	6.37	3.34	3.47	3.44	3.42	3.45
2012	1	2.96	3.15	3.24	3.39	3.37	0.97	6.62	6.19	3.22	3.09	3.29	3.58	3.62
	2	2.92	3.08	3.17	3.32	3.31	1.09	6.62	6.26	2.97	3.15	3.26	3.25	3.49
	3	2.93	3.13	3.15	3.35	3.31	1.05	6.62	6.12	3.05	3.12	3.19	3.30	3.40
	4	2.89	3.07	3.11	3.30	3.28	0.91	6.62	6.08	2.86	2.87	2.91	2.86	3.40
	5	2.89	3.05	3.13	3.29	3.35	0.99	6.62	5.94	3.07	3.04	2.99	3.14	3.36
	6	2.91	3.09	3.18	3.28	3.32	0.93	6.62	5.94	3.10	3.10	3.02	3.07	3.27
	7	2.93	3.09	3.20	3.33	3.37	0.93	6.62	5.96	3.13	3.11	3.08	3.08	3.27
	8	2.91	3.04	3.09	3.25	3.29	0.94	6.62	5.98	3.10	3.13	3.08	3.08	3.25
	9	2.95	3.10	3.12	3.33	3.28	0.95	6.62	5.98	3.10	3.14	3.17	3.14	3.27
	10	2.98	3.09	3.16	3.32	3.29	0.94	6.62	5.87	3.09	3.10	3.14	3.09	3.27
	11	2.97	3.04	3.12	3.24	3.26	0.93	6.62	5.85	3.14	3.13	3.19	3.22	3.27
	12	2.97	3.09	3.15	3.27	3.33	0.93	6.62	5.90	3.14	3.15	3.19	3.27	3.24
2013	1	2.98	3.03	3.14	3.18	3.17	0.92	6.62	5.88	3.12	3.16	3.19	3.28	3.26
	2	2.87	2.87	2.98	3.09	3.01	0.91	6.62	5.90	3.11	3.11	3.15	3.30	3.18
	3	2.88	2.90	2.97	3.09	2.99	0.86	6.62	5.81	3.11	3.14	3.18	3.30	3.35
	4	2.95	2.84	2.91	2.98	3.01	0.87	6.62	5.80	3.11	3.14	3.18	3.30	3.35
	5	2.91	2.81	2.84	2.98	2.92	0.85	6.62	5.73	3.12	3.14	3.19	3.20	3.35
	6	2.85	2.83	2.88	3.14	3.04	0.85	6.62	5.75	3.12	3.14	3.19	3.20	3.35
	7	2.87	2.80	2.90	3.02	2.96	0.85	6.62	5.72	3.12	3.14	3.25	3.20	3.35
	8	2.82	2.81	2.87	2.98	2.93	0.89	6.62	5.61	3.12	3.14	3.15	3.20	3.35
	9	2.87	2.84	2.84	3.02	2.95	0.86	6.62	5.61	3.12	3.14	3.15	3.20	3.35
	10	2.90	2.83	2.84	2.95	2.94	0.91	6.62	5.55	3.12	3.15	3.15	3.20	3.35
	11	2.87	2.81	2.82	2.96	2.96	0.92	6.62	5.59	3.13	3.15	3.18	3.20	3.35
	12	2.93	3.02	2.71	2.77	2.92	0.98	6.62	5.35	3.04	3.19	3.19	3.20	3.35
2014	1	2.74	2.84	2.86	2.95	2.96	0.90	6.62	5.44	3.04	3.17	3.24	3.20	3.35
	2	2.74	2.84	2.86	3.01	2.92	0.92	6.62	5.51	3.05	3.18	3.24	3.20	3.35
	3	2.77	2.87	2.93	3.00	2.93	0.93	6.62	5.51	3.07	2.13	3.23	3.20	3.35
	4	2.67	2.83	2.92	2.97	2.89	0.93	6.62	5.39	3.08	3.21	3.20	3.20	3.35
	5	2.71	2.83	2.92	2.95	2.93	0.92	6.62	5.35	3.09	3.23	3.23	3.22	3.38
	6	2.71	2.88	2.96	2.93	2.94	0.88	6.62	5.29	3.07	3.25	3.23	3.22	3.38

Nota:

SPI - Skim Perbankan Islam

[1] Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

[1] Data only available from January 2009

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*
2012		3.00	2.88 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.15 - 3.16	3.15	3.23 - 3.23	3.23	- - -	-
2013		3.00	2.93 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.09	3.07	3.16 - 3.17	3.16	3.26 - 3.26	3.26	- - -	-
2013	6	3.00	2.92 - 3.01	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.12 - 3.12	3.12	- - -	-	- - -	-
	7	3.00	2.95 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.17 - 3.17	3.17	3.25 - 3.25	3.25	- - -	-
	8	3.00	2.96 - 3.01	2.98	3.01 - 3.02	3.01	3.06 - 3.09	3.07	3.15 - 3.17	3.16	3.25 - 3.25	3.25	- - -	-
	9	3.00	2.95 - 3.00	2.98	3.01 - 3.03	3.01	3.06 - 3.11	3.07	3.13 - 3.14	3.13	3.26 - 3.26	3.26	- - -	-
	10	3.00	2.95 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.09	3.06	3.15 - 3.15	3.15	3.27 - 3.27	3.27	- - -	-
	11	3.00	2.96 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.07	3.06	3.18 - 3.21	3.20	3.30 - 3.30	3.30	- - -	-
	12	3.00	2.96 - 3.02	2.98	3.01 - 3.04	3.01	3.08 - 3.11	3.09	3.18 - 3.18	3.18	- - -	-	- - -	-
2014	1	3.00	2.96 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.11	3.07	3.17 - 3.21	3.21	- - -	-	- - -	-
	2	3.00	2.94 - 3.00	2.98	3.01 - 3.03	3.01	3.06 - 3.12	3.07	3.29 - 3.30	3.29	- - -	-	- - -	-
	3	3.00	2.94 - 3.01	2.98	3.01 - 3.03	3.01	3.06 - 3.10	3.07	3.29 - 3.29	3.29	- - -	-	- - -	-
	4	3.00	2.96 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.09	3.07	3.38 - 3.38	3.38	- - -	-	- - -	-
	5	3.00	2.92 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.09	3.06	3.32 - 3.44	3.43	- - -	-	- - -	-
	6	3.00	2.94 - 3.01	2.99	3.01 - 3.03	3.01	3.09 - 3.13	3.10	3.45 - 3.45	3.45	- - -	-	- - -	-
June 2014	02	3.00	2.96 - 3.00	2.97	3.01 - 3.04	3.02	3.06 - 3.11	3.06	- - -	-	- - -	-	- - -	-
	03	3.00	2.98 - 3.00	2.99	3.01 - 3.03	3.02	3.06 - 3.14	3.07	- - -	-	- - -	-	- - -	-
	04	3.00	2.96 - 3.00	2.97	3.01 - 3.03	3.01	3.05 - 3.06	3.06	- - -	-	- - -	-	- - -	-
	05	3.00	2.90 - 3.00	3.00	3.01 - 3.02	3.02	3.05 - 3.06	3.06	3.45 - 3.45	3.45	- - -	-	- - -	-
	06	3.00	2.88 - 3.01	2.99	3.02 - 3.04	3.03	3.06 - 3.11	3.06	- - -	-	- - -	-	- - -	-
	09	3.00	2.90 - 3.00	2.96	3.00 - 3.02	3.01	3.06 - 3.15	3.06	3.11 - 3.11	3.11	- - -	-	- - -	-
	10	3.00	2.90 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.15	3.06	- - -	-	- - -	-	- - -	-
	11	3.00	2.92 - 3.00	3.00	3.01 - 3.03	3.02	3.06 - 3.09	3.06	3.45 - 3.45	3.45	- - -	-	- - -	-
	12	3.00	2.98 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
	13	3.00	2.95 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.09	3.07	- - -	-	- - -	-	- - -	-
	16	3.00	2.97 - 3.00	3.00	3.01 - 3.02	3.01	3.06 - 3.10	3.06	3.45 - 3.45	3.45	- - -	-	- - -	-
	17	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.02	3.06 - 3.18	3.12	- - -	-	- - -	-	- - -	-
	18	3.00	2.90 - 3.00	3.00	3.00 - 3.03	3.01	3.06 - 3.15	3.10	3.45 - 3.45	3.45	- - -	-	- - -	-
	19	3.00	2.92 - 3.00	3.00	3.00 - 3.05	3.01	3.06 - 3.06	3.06	3.45 - 3.50	3.47	- - -	-	- - -	-
	20	3.00	2.97 - 3.01	3.00	3.01 - 3.03	3.01	3.06 - 3.10	3.10	- - -	-	- - -	-	- - -	-
	23	3.00	2.95 - 3.00	3.00	3.00 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
	24	3.00	2.94 - 3.01	3.00	3.01 - 3.02	3.01	3.11 - 3.11	3.11	3.60 - 3.60	3.60	- - -	-	- - -	-
	25	3.00	2.93 - 3.03	3.00	3.00 - 3.01	3.00	3.06 - 3.15	3.14	- - -	-	- - -	-	- - -	-
	26	3.00	2.90 - 3.00	3.00	3.00 - 3.03	3.00	3.12 - 3.12	3.12	3.60 - 3.60	3.60	- - -	-	- - -	-
	27	3.00	2.98 - 3.10	3.00	3.00 - 3.03	3.01	3.12 - 3.12	3.12	- - -	-	- - -	-	- - -	-
	30	3.00	2.98 - 3.01	3.00	3.01 - 3.04	3.01	3.50 - 3.55	3.54	- - -	-	- - -	-	- - -	-

[1] Kadar faedah harian pasaran wang antara bank boleh diperolehi melalui laman web Bank Negara Malaysia.

[2] Berkuatkuasa mulai 26 April 2004.

"-" Tiada urusniaga pada tempoh tersebut.

[1] *Daily Interbank rates are available from BNM home page.*

[2] *With effect from 26 April 2004.*

"-" Mean no trading for the period.

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

Peratus setahun / *Percent per annum*

Tempoh *Period*		Kadar diskaun purata Bil Perbendaharaan *Average discount rate on Treasury bills*			Kadar diskaun purata Bil Bank Negara *Average discount rate on Bank Negara bills*					
		Tempoh (dalam bulan) / *Period (in months)*			Tempoh (dalam bulan) / *Period (in months)*					
		3	6	12	1	2	3	6	9	12
2011		2.924	2.911	2.943	-	2.887	2.850	2.873	2.886	2.639
2012		3.036	3.031	3.012	-	-	2.919	3.011	2.992	2.939
2013		2.997	3.002	2.996	-	-	2.920	-	2.929	2.884
2012	6	3.042	3.039	3.020	-	-	3.047	3.029	2.971	2.931
	7	3.033	3.029	2.997	-	-	3.011	3.000	3.002	2.968
	8	3.041	3.084	-	-	-	3.001	-	3.017	2.896
	9	3.045	3.045	-	-	-	-	-	2.980	2.929
	10	3.051	3.046	3.047	-	-	2.962	-	2.992	2.951
	11	3.050	-	-	-	-	-	-	2.977	2.925
	12	3.049	3.041	3.033	-	-	2.951	-	2.973	2.878
2013	1	3.044	3.041	3.038	-	-	2.960	-	2.965	2.906
	2	3.048	3.047	3.029	-	-	-	-	3.006	2.866
	3	3.032	3.034	-	-	-	-	-	2.955	2.862
	4	3.003	2.993	-	-	-	2.891	-	2.897	2.911
	5	2.971	-	2.977	-	-	2.919	-	2.899	2.867
	6	2.990	2.982	2.967	-	-	2.941	-	2.875	2.891
	7	2.972	2.981	2.972	-	-	2.927	-	2.919	2.904
	8	2.980	2.974	-	-	-	2.978	-	2.947	2.867
	9	2.988	2.978	-	-	-	-	-	2.944	2.891
	10	2.964	2.986	-	-	-	2.893	-	2.900	2.827
	11	2.978	-	-	-	-	2.883	-	2.931	2.895
	12	2.998	3.004	2.996	-	-	2.890	-	2.907	2.921
2014	1	2.941	2.978	2.986	-	-	2.893	-	-	2.872
	2	2.960	2.974	2.985	-	-	2.925	-	2.877	2.881
	3	3.012	3.070	-	-	-	2.934	-	-	2.903
	4	2.996	3.041	-	-	-	-	-	2.959	2.920
	5	2.962	-	3.055	-	-	2.858	-	2.980	2.934
	6	3.002	3.139	3.295	-	2.908	-	3.019	3.049	3.159

"-" 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
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
2012	2	2.8290	2.9110	2.9610	3.1100	3.1950	3.4570	3.7350	3.9310
	3	3.0190	3.0780	3.1750	3.2560	3.3350	3.6780	3.9560	4.0890
	4	3.0340	3.1010	3.1920	3.2380	3.3070	3.5760	3.9090	4.1100
	5	3.0260	3.0940	3.1610	3.2140	3.2620	3.5580	3.8610	4.0730
	6	2.9590	2.9840	3.0740	3.1440	3.2080	3.5160	3.7940	4.0020
	7	2.9750	3.0050	3.0500	3.1190	3.2100	3.4110	3.6260	3.7650
	8	2.9910	3.0280	3.0760	3.2000	3.2670	3.4850	3.7020	3.8540
	9	2.9980	3.0590	3.1480	3.2420	3.3130	3.5540	3.7800	3.9250
	10	2.9740	3.0000	3.0390	3.1390	3.2380	3.4670	3.6980	3.8950
	11	3.0080	3.0580	3.1080	3.1570	3.2560	3.4940	3.7000	3.9030
	12	3.0080	3.0360	3.0560	3.1610	3.2410	3.5030	3.7000	3.9030
2013	1	3.0030	3.0460	3.1430	3.1800	3.2290	3.5170	3.7290	3.9100
	2	2.9950	3.0260	3.0600	3.1560	3.2450	3.4720	3.7090	3.9100
	3	2.9700	3.0090	3.0530	3.1680	3.2210	3.4730	3.6980	3.9010
	4	2.9530	2.9550	2.9520	3.1250	3.1510	3.3730	3.6010	3.8110
	5	2.9810	3.0290	3.1740	3.2170	3.2820	3.4250	3.5250	3.7040
	6	3.0960	3.2240	3.2610	3.3620	3.4140	3.6330	3.8390	3.9680
	7	3.1060	3.2800	3.4790	3.5880	3.6770	4.1020	4.1360	4.1900
	8	3.1100	3.2560	3.4490	3.6050	3.6810	4.0560	4.2480	4.4430
	9	3.0640	3.2070	3.3770	3.4800	3.5620	3.7400	4.0980	4.3120
	10	2.9500	2.9900	3.0960	3.2960	3.3680	3.6020	3.9310	4.0780
	11	2.9810	3.0260	3.1450	3.4750	3.6000	4.0760	4.3190	4.4560
	12	3.0250	3.2070	3.3370	3.5650	3.6640	4.1280	4.4690	4.6360
2014	1	3.0250	3.1460	3.2500	3.5840	3.7250	4.2460	4.5190	4.6980
	2	3.0300	3.1490	3.2890	3.5610	3.6120	4.1180	4.5590	4.7150
	3	3.0660	3.2380	3.4020	3.5570	3.6630	4.1090	4.4990	4.6940
	4	3.0500	3.2130	3.3880	3.5180	3.6270	4.0730	4.4360	4.6390
	5	3.1370	3.3440	3.4950	3.6480	3.7320	4.0330	4.3990	4.6010
	6	3.1690	3.3510	3.5150	3.6460	3.7430	4.0430	4.3420	4.4230

[1] Siri hanya bermula pada tahun 1992.

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

[1] *Series started in 1992.*

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

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

Tempoh / *Period*	RM bagi seunit / *RM per unit of*				RM bagi 100 unit / *RM per 100 units of*				RM bagi seunit / *RM per unit of*				RM bagi 100 unit / *RM per 100 units of*			
	US$	GBP	SDR	S$	DM	SF	JPY	HK$	US$	GBP	SDR	S$	DM	SF	JPY	HK$
	Akhir tempoh / *End of period*								Purata bagi tempoh / *Average for period*							
2011	3.1770	4.8962	4.8621	2.4427	210.23	337.55	4.0975	40.890	3.0600	4.9043	4.8289	2.4329	217.59	345.76	3.8401	39.307
2012	3.0583	4.9420	4.6791	2.5030	206.62	334.80	3.5576	39.453	3.0888	4.8949	4.7282	2.4720	203.06	329.48	3.8720	39.819
2013	3.2815	5.4076	5.0481	2.5943	231.43	369.50	3.1281	42.318	3.1509	4.9303	4.7899	2.5179	214.01	340.12	3.2326	40.623
2012 6	3.1895	4.9804	4.8161	2.5043	205.20	334.03	4.0198	41.116	3.1790	4.9441	4.8146	2.4871	203.98	332.14	4.0103	40.972
7	3.1440	4.9435	4.7380	2.5245	197.50	321.54	4.0217	40.544	3.1682	4.9402	4.7731	2.5110	199.30	324.53	4.0095	40.850
8	3.1315	4.9561	4.7599	2.4972	200.74	326.91	3.9828	40.375	3.1172	4.8946	4.7117	2.4981	197.48	321.55	3.9660	40.191
9	3.0660	4.9829	4.7186	2.5018	202.67	327.60	3.9536	39.543	3.0824	4.9619	4.7316	2.5015	202.43	327.67	3.9437	39.751
10	3.0565	4.9161	4.6917	2.5045	202.53	327.88	3.8403	39.437	3.0581	4.9139	4.7098	2.4970	202.66	327.63	3.8770	39.449
11	3.0435	4.8834	4.6687	2.4933	202.25	328.48	3.6911	39.271	3.0585	4.8890	4.6763	2.5001	200.93	326.00	3.7766	39.461
12	3.0583	4.9420	4.6791	2.5030	206.62	334.80	3.5576	39.453	3.0559	4.9307	4.6981	2.5031	204.91	331.54	3.6494	39.430
2013 1	3.0995	4.9000	4.7882	2.5020	215.09	340.96	3.4107	39.953	3.0390	4.8599	4.6706	2.4743	206.32	328.62	3.4178	39.196
2	3.0920	4.6907	4.6869	2.5010	207.83	332.81	3.3480	39.864	3.0978	4.7865	4.7251	2.5023	211.39	336.27	3.3263	39.942
3	3.0885	4.6971	4.6438	2.4911	202.56	325.50	3.2811	39.783	3.1076	4.6880	4.6716	2.4936	206.01	328.49	3.2788	40.052
4	3.0315	4.6941	4.6238	2.4563	202.99	323.38	3.0951	39.061	3.0498	4.6659	4.5853	2.4638	202.92	325.36	3.1259	39.286
5	3.0850	4.6972	4.6290	2.4461	205.61	323.24	3.0569	39.737	3.0168	4.6150	4.5244	2.4175	200.20	315.64	2.9894	38.868
6	3.1785	4.8537	4.7593	2.5130	212.37	336.85	3.2160	40.973	3.1489	4.8781	4.7734	2.4978	212.47	337.35	3.2340	40.577
7	3.2490	4.9464	4.8992	2.5508	220.20	349.43	3.3121	41.892	3.1906	4.8458	4.8024	2.5162	213.48	337.78	3.2024	41.134
8	3.2995	5.1190	4.9754	2.5865	223.38	354.44	3.3598	42.546	3.2817	5.0810	4.9863	2.5764	223.47	354.41	3.3516	42.314
9	3.2575	5.2666	4.9727	2.5912	224.91	360.00	3.3255	42.010	3.2503	5.1490	4.9463	2.5721	221.77	351.56	3.2753	41.915
10	3.1581	5.0582	4.8717	2.5489	221.37	350.45	3.2067	40.733	3.1788	5.1185	4.8879	2.5547	221.66	352.07	3.2493	40.996
11	3.2265	5.2811	4.9480	2.5705	224.65	356.48	3.1486	41.617	3.2006	5.1544	4.9030	2.5652	220.85	350.54	3.1994	41.284
12	3.2815	5.4076	5.0481	2.5943	231.43	369.50	3.1281	42.318	3.2493	5.3220	5.0028	2.5811	227.56	363.35	3.1407	41.907
2014 1	3.3460	5.5396	5.1111	2.6228	233.54	373.40	3.2693	43.082	3.3044	5.4470	5.0779	2.5962	230.24	365.50	3.1760	42.596
2	3.2785	5.4685	5.0747	2.5876	229.67	369.01	3.2207	42.241	3.3082	5.4785	5.0913	2.6129	231.10	370.07	3.2411	42.642
3	3.2685	5.4354	5.0395	2.5927	229.74	368.30	3.1770	42.132	3.2830	5.4563	5.0790	2.5901	232.03	372.78	3.2094	42.299
4	3.2671	5.4973	5.0765	2.6001	230.63	369.64	3.1908	42.139	3.2579	5.4534	5.0448	2.5948	229.97	368.86	3.1769	42.012
5	3.2150	5.3797	4.9657	2.5624	223.62	358.14	3.1655	41.468	3.2285	5.4397	4.9899	2.5794	226.78	363.45	3.1719	41.644
6	3.2105	5.4672	4.9592	2.5703	223.97	360.33	3.1690	41.421	3.2184	5.4400	4.9589	2.5719	223.75	359.20	3.1538	41.518

[1] Kadar AS$ ialah kadar purata belian dan jualan antara bank-bank pada pukul 12:00 tengahari. Kadar bagi mata wang asing selain daripada AS$ adalah kadar silang yang diperoleh daripada kadar mata wang asing tersebut berbanding AS$ dan kadar RM/AS$. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.

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

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*	
2011		520,943.91	154,404.97	37,319.07	11,800.00	10,396.26	10,799.00	643.20	70.00	99,143.90	845,520.31	236,717.24	-	250.00	7,039.24	285,284.63	-	76,502.30	54,556.74	660,350.15	1,505,870.46
2012		696,261.34	194,301.22	50,481.04	20,656.00	6,594.00	8,179.52	1,161.00	-	160,347.83	1,137,981.95	203,648.32	140.00	55.00	662.75	161,101.38	-	79,614.30	48,499.47	493,721.22	1,631,703.17
2013		690,465.57	191,900.80	76,710.00	34,008.00	3,817.00	6,754.00	1,970.00	-	193,488.66	1,199,114.03	180,013.04	20.00	-	971.75	53,118.19	-	75,231.39	45,266.18	354,620.55	1,553,734.58
2013	1	57,790.97	16,246.04	5,585.00	6,150.00	-	340.00	10.00	-	17,949.00	104,071.01	18,428.05	20.00	-	60.00	5,758.24	-	4,327.00	5,969.49	34,562.78	138,633.79
	2	44,919.79	11,342.82	1,198.00	4,593.00	60.00	874.00	-	-	13,977.00	76,964.61	13,806.88	-	-	24.00	7,288.58	-	4,895.00	4,876.12	30,890.58	107,855.19
	3	54,761.17	17,407.45	6,035.00	2,398.00	350.00	500.00	100.00	-	15,977.00	97,528.62	12,041.19	-	-	10.00	4,729.78	-	7,370.00	3,809.60	27,960.57	125,489.19
	4	42,223.87	6,948.80	6,235.00	2,122.00	360.00	-	-	-	19,650.47	77,540.14	23,432.10	-	-	298.50	3,496.93	-	5,914.00	5,696.17	38,837.70	116,377.84
	5	49,155.83	14,516.31	5,625.00	2,748.00	300.00	670.00	-	-	19,077.90	92,093.04	22,365.63	-	-	32.00	5,530.10	-	8,044.00	3,863.14	39,834.87	131,927.91
	6	45,980.63	17,029.85	6,972.00	1,140.00	330.00	370.00	-	-	18,657.00	90,479.48	14,705.10	-	-	20.00	5,145.00	-	7,261.00	3,629.85	30,760.95	121,240.43
	7	81,702.12	18,107.27	11,147.00	2,713.00	150.00	850.00	660.00	-	15,802.00	131,131.39	19,219.67	-	-	76.90	2,889.85	-	4,569.00	3,767.61	30,523.03	161,654.42
	8	66,468.94	24,588.82	4,965.00	2,584.00	150.00	800.00	300.00	-	14,974.37	114,831.13	7,806.48	-	-	121.00	3,123.54	-	5,552.39	3,297.84	19,901.25	134,732.38
	9	64,721.24	16,782.20	6,935.00	3,275.00	487.00	600.00	730.00	-	13,165.00	106,695.44	15,785.89	-	-	100.00	2,766.17	-	8,019.00	2,559.81	29,230.87	135,926.31
	10	66,837.64	15,823.97	6,395.00	1,825.00	100.00	400.00	70.00	-	16,583.00	108,034.61	17,807.80	-	-	49.00	5,167.38	-	5,050.00	3,526.85	31,601.03	139,635.64
	11	51,465.85	18,133.59	7,375.00	445.00	840.00	1,140.00	100.00	-	15,100.84	94,600.28	9,166.04	-	-	96.00	4,507.62	-	6,520.00	2,091.69	22,381.35	116,981.63
	12	64,437.52	14,973.68	8,243.00	4,015.00	690.00	210.00	-	-	12,575.08	105,144.28	5,448.21	-	-	84.35	2,715.00	-	7,710.00	2,178.01	18,135.57	123,279.85
2014	1	49,604.51	21,037.88	4,005.00	1,270.00	60.00	710.00	-	-	12,194.00	88,881.39	11,994.68	-	-	89.00	2,874.00	-	5,015.00	3,614.29	23,586.97	112,468.36
	2	45,888.95	12,575.18	7,738.00	4,745.00	440.00	440.00	-	-	10,857.00	82,684.13	9,221.45	-	-	5.33	3,389.10	-	4,018.00	2,969.96	19,603.84	102,287.97
	3	50,099.26	16,592.84	7,085.00	3,925.00	620.00	480.00	-	-	9,417.00	88,219.10	11,095.00	-	-	180.00	1,618.95	-	8,176.00	2,272.15	23,342.09	111,561.19
	4	60,667.92	13,454.96	6,990.00	3,275.00	350.00	15.00	-	-	11,071.00	95,823.88	10,106.15	-	-	570.00	3,963.32	-	4,778.00	1,590.27	21,007.74	116,831.62
	5	52,370.97	16,210.42	6,933.00	1,715.00	270.00	565.00	-	-	8,892.00	86,956.39	10,596.73	-	-	-	3,217.41	-	9,725.00	2,163.12	25,702.25	112,658.64
	6	62,979.14	14,017.61	8,368.00	2,440.00	300.00	385.00	-	-	11,180.00	99,669.75	1,411.00	-	-	80.00	3,050.00	-	5,240.00	3,709.75	13,490.75	113,160.50

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*
2011	993,660.5	984,137.4	1,977,797.9	7,640.3	114.8	7,755.1	1,325.4	135.5	1,460.9	1,483.3	114.4	1,597.6	22,656.7	6,033.5	28,690.2	75.6	0.0	75.6
2012	849,092.6	1,211,812.9	2,060,905.5	7,099.1	4,233.7	11,332.8	2,647.9	155.7	2,803.6	3,911.5	190.0	4,101.5	16,256.1	1,036.5	17,292.5	33.0	0.0	33.0
2013	969,135.8	1,206,043.8	2,175,179.6	9,110.6	3,198.1	12,308.9	7,520.6	609.0	8,129.7	5,378.3	903.2	6,281.5	13,886.7	4,711.9	18,598.6	27.0	0.0	27.0
2013 1	84,010.0	100,878.3	184,888.3	214.5	1.8	216.4	479.2	373.8	853.1	465.5	0.0	465.5	1,697.5	0.0	1,697.5	0.8	0.0	0.8
2	60,383.9	78,481.4	138,865.2	391.0	878.7	1,269.7	631.9	2.4	634.2	394.5	0.0	394.5	830.7	14.7	845.4	1.5	0.0	1.5
3	66,369.3	99,867.2	166,236.6	623.6	93.1	716.7	1,954.4	0.0	1,954.4	1,186.4	21.1	1,207.5	1,715.3	26.8	1,742.0	0.6	0.0	0.6
4	79,973.8	107,083.4	187,057.1	437.0	487.4	924.4	433.6	0.0	433.6	154.3	0.0	154.3	565.2	0.0	565.2	0.9	0.0	0.9
5	89,383.2	90,752.9	180,136.1	662.7	71.9	734.7	686.3	0.7	687.0	358.3	6.9	365.2	1,180.0	45.7	1,225.7	12.1	0.0	12.1
6	90,106.8	106,825.5	196,932.2	1,080.5	92.2	1,172.7	409.3	2.1	411.4	162.3	1.0	163.3	781.1	199.8	980.8	1.6	0.0	1.6
7	76,644.3	113,078.1	189,722.4	920.2	164.4	1,084.7	531.7	6.2	537.9	314.8	0.0	314.8	1,225.6	316.5	1,542.0	1.0	0.0	1.0
8	95,248.4	104,045.8	199,294.2	391.9	58.7	450.5	355.9	177.1	532.9	364.9	0.6	365.5	919.1	390.1	1,309.1	0.0	0.0	0.0
9	102,225.8	117,839.3	220,065.1	893.5	104.2	997.7	222.0	0.3	222.3	186.5	10.3	196.8	591.4	438.1	1,029.5	1.6	0.0	1.6
10	77,603.5	101,705.2	179,308.7	1,339.7	433.0	1,772.7	172.5	35.2	207.6	697.3	258.0	955.3	1,196.4	1,155.1	2,351.5	1.9	0.0	1.9
11	78,332.1	83,270.7	161,602.7	1,155.9	333.9	1,489.8	1,257.8	1.4	1,259.3	540.1	394.6	934.6	1,599.3	963.0	2,562.3	3.4	0.0	3.4
12	68,854.7	102,216.1	171,070.9	1,000.0	478.9	1,478.9	386.1	9.8	395.9	553.5	210.7	764.2	1,585.3	1,162.2	2,747.5	1.6	0.0	1.6
2014 1	75,877.3	117,448.8	193,326.1	744.3	373.4	1,117.7	481.0	34.4	515.4	899.4	169.4	1,068.8	1,706.8	682.8	2,389.6	4.1	0.0	4.1
2	77,141.5	123,271.1	200,412.7	586.5	314.1	900.6	466.5	2.9	469.4	973.3	163.3	1,136.6	1,666.1	730.9	2,397.0	0.0	0.0	0.0
3	76,480.3	147,387.1	223,867.4	908.9	830.7	1,739.5	637.1	6.2	643.3	760.7	308.3	1,069.0	2,008.3	1,503.8	3,512.1	0.0	0.0	0.0
4	89,685.5	150,813.7	240,499.2	794.8	251.9	1,046.7	445.7	63.6	509.3	1,012.3	265.6	1,277.9	1,796.2	1,406.8	3,203.0	0.0	0.0	0.0
5	97,440.0	136,156.6	233,596.6	1,265.6	252.2	1,517.8	402.9	26.7	429.6	477.5	148.8	626.3	1,459.9	971.9	2,431.8	1.6	0.0	1.6
6	98,089.4	176,378.6	274,468.0	1,526.8	330.8	1,857.6	721.9	50.2	772.1	896.2	347.3	1,243.6	2,904.2	2,202.6	5,106.8	6.7	0.0	6.7

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 [1] / *Government Housing Sukuk* [1]	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	-	-	36,419	-		91,818	37,479	-	7,500	1,595	-	45,243
2012		52,498	-	-	42,236	-	4,500	99,234	37,563	-	8,500	6,484	-	46,687
2013		51,424	-	-	41,027	-	4,400	96,851	38,575	-	12,000	2,399	-	43,877
2013	1	4,500	-	-	3,539	-	-	8,039	-	-	-	-	-	8,039
	2	-	-	-	6,512	-	-	6,512	11,219	-	-	-	-	-4,707
	3	9,000	-	-	-	-	1,700	10,700	-	-	6,000	-	-	4,700
	4	6,018	-	-	4,000	-	-	10,017	-	-	-	18	-	9,999
	5	3,563	-	-	4,000	-	-	7,563	12,000	-	-	-	-	-4,437
	6	3,000	-	-	3,976	-	-	6,977	-	-	-	2,381	-	4,596
	7	7,979	-	-	4,000	-	-	11,979	9,244	-	3,000	-	-	-265
	8	-	-	-	2,500	-	2,700	5,200	-	-	-	-	-	5,200
	9	5,966	-	-	3,500	-	-	9,466	-	-	3,000	-	-	6,466
	10	2,934	-	-	3,000	-	-	5,933	6,112	-	-	-	-	-179
	11	4,931	-	-	4,000	-	-	8,931	-	-	-	-	-	8,931
	12	3,536	-	-	2,000	-	-	5,536	-	-	-	-	-	5,536
2014	1	4,000	-	-	3,464	-	-	7,464	-	-	-	-	-	7,464
	2	2,493	-	-	2,976	-	4,000	9,470	-	-	3,500	-	-	5,970
	3	8,000	-	-	2,579	-	-	10,579	-	-	-	-	-	10,579
	4	4,000	-	-	1,589	-	2,600	8,189	16,043	-	-	-	-	-7,853
	5	4,896	-	-	4,000	-	-	8,896	-	-	-	-	-	8,896
	6	3,020	-	-	4,460	-	-	7,480	-	-	-	-	-	7,480

[1] Siri hanya bermula dari Julai 2012. [1] *Series started from July 2012.*

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*	Sekuriti Hutang / *Debt Securities*[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*[4]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	Tolak / *Less*: Penebusan / *Redemptions*: Sekuriti Hutang Swasta / *Private Debt Securities*[3]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Sekuriti Hutang / Net Issues of Debt Securities	Dana Bersih yang Diperoleh oleh Sektor Swasta / *Net Funds Raised by the Private Sector*
2011	7,378	5,218	-	-	-	25	12,621	9,629	-	-	4,635	-	55,296	-	69,561	44,332	720	24,508	37,130
2012	22,950	4,258	175	-	-	21	27,405	8,577	-	34	11,628	40	100,844	-	121,123	57,539	240	63,344	90,748
2013	8,211	7,803	-	-	-	13	16,027	3,182	-	-	7,879	-	72,804	-	83,865	61,625	-	22,240	38,267
2012 7	6,393	457	-	-	-	-	6,850	900	-	-	-	-	4,636	-	5,536	4,491	-	1,045	7,894
8	67	64	-	-	-	0	132	1,285	-	-	331	-	14,814	-	16,430	10,799	-	5,630	5,762
9	838	98	-	-	-	-	936	-	-	34	6,078	-	4,536	-	10,648	6,984	-	3,665	4,601
10	4,555	806	-	-	-	-	5,361	-	-	-	1,377	-	4,540	-	5,916	2,015	-	3,902	9,262
11	27	624	-	-	-	5	655	1,670	-	-	-	-	8,997	-	10,667	4,757	-	5,911	6,566
12	45	62	-	-	-	4	110	403	-	-	820	-	5,306	-	6,529	2,335	-	4,194	4,304
2013 1	102	-	-	-	-	-	102	143	-	-	2,988	-	8,436	-	11,566	7,060	-	4,506	4,608
2	284	51	-	-	-	-	335	610	-	-	-	-	5,322	-	5,932	2,763	-	3,169	3,504
3	-	561	-	-	-	3	564	5	-	-	740	-	4,358	-	5,103	5,115	-	-12	552
4	417	45	-	-	-	2	464	-	-	-	-	-	4,067	-	4,067	3,696	-	371	835
5	220	3,244	-	-	-	8	3,472	-	-	-	1,625	-	2,284	-	3,909	6,457	-	-2,548	924
6	769	110	-	-	-	-	879	-	-	-	184	-	3,671	-	3,855	2,781	-	1,074	1,953
7	1,557	1,083	-	-	-	-	2,640	500	-	-	-	-	4,534	-	5,034	4,360	-	673	3,313
8	-	23	-	-	-	-	23	-	-	-	70	-	3,816	-	3,886	4,492	-	-606	-583
9	24	93	-	-	-	-	117	1,030	-	-	314	-	3,125	-	4,469	888	-	3,581	3,699
10	2,033	51	-	-	-	-	2,084	300	-	-	263	-	9,177	-	9,740	3,672	-	6,068	8,152
11	2,785	2,339	-	-	-	-	5,124	100	-	-	-	-	5,547	-	5,647	2,319	-	3,328	8,452
12	20	204	-	-	-	-	224	495	-	-	1,696	-	18,467	-	20,657	18,023	-	2,634	2,858
2014 1	1,875	1,896	-	-	-	6	3,777	1,600	-	-	3,655	-	2,322	-	7,577	1,190	-	6,387	10,165
2	28	-	-	-	-	-	28	50	-	-	959	-	2,803	-	3,812	2,987	-	825	853
3	-	405	-	-	-	-	405	-	-	-	-	-	9,158	-	9,158	5,216	-	3,942	4,347
4	-	188	-	-	-	-	188	46	-	-	1,500	-	5,780	-	7,326	4,764	-	2,561	2,749
5	732	-	-	-	-	-	732	-	-	-	800	-	4,356	-	5,156	7,679	-	-2,523	-1,791
6	2,073	2,171	-	-	-	-	4,243	512	-	-	-	-	5,519	-	6,031	2,573	-	3,459	7,702

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 Termasuk bon yang diterbitkan oleh institusi perbankan sejak Julai 2000.
3 Termasuk semua bon biasa, bon dengan waran, bon boleh tukar dan bon berasaskan prinsip Islam.
4 Bermula dari Januari 2004.
Jumlah tidak semestinya tepat disebabkan oleh penggenapan.
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 Includes bonds issued by the banking institutions since July 2000.
3 Includes all straight bonds, bonds with warrants, convertible and Islamic bonds.
4 Beginning from January 2004.
Numbers may not add up to total due to rounding.
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	-	3,895	452	69,561
2012		2,845	4,698	12,029	75,393	12,823	2,197	-	10,890	250	121,123
2013		1,279	7,629	10,927	48,389	5,581	1,378	-	8,573	109	83,865
2013	1	300	56	4,408	6,802	-	-	-	-	-	11,566
	2	-	-	-	4,292	1,200	440	-	-	-	5,932
	3	224	1,634	1,000	1,500	740	5	-	-	-	5,103
	4	80	500	-	2,687	150	-	-	650	-	4,067
	5	-	-	1,625	1,074	710	500	-	-	-	3,909
	6	600	200	400	1,912	39	-	-	650	55	3,855
	7	35	-	2,350	1,679	970	-	-	-	-	5,034
	8	-	500	500	2,716	100	70	-	-	-	3,886
	9	20	-	144	3,855	280	170	-	-	-	4,469
	10	-	663	500	8,078	299	-	-	200	-	9,740
	11	20	450	-	4,047	1,075	-	-	-	55	5,647
	12	-	3,626	-	9,747	18	193	-	7,073	-	20,657
2014	1	-	5,211	-	2,056	-	-	-	310	-	7,577
	2	-	-	1,200	1,203	959	450	-	-	-	3,812
	3	8	400	-	4,950	3,500	-	-	300	-	9,158
	4	2	500	-	6,564	-	-	-	250	10	7,326
	5	-	3,470	-	1,686	-	-	-	-	-	5,156
	6	20	970	600	3,778	22	-	12	630	-	6,031

1 Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti bersandarkan gadaijanji kediaman yang diterbitkan oleh Cagamas dan termasuk Nota Jangka Pertengahan.
2 Merujuk kepada sektor penerbit.
Sumber: Bank Negara Malaysia

1 Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS) and includes Medium Term Notes (MTN).
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*			
2011		1,530.73	-	-	10,489.07	-	238,024.83	-	238,024.84	46,339.95	315,623.24	1,343.81	402,997.61	-	402,997.61	7,243.59	416,150.86	1,566.12	941	1,284.54	15.28
2012		1,688.95	-	-	11,438.14	-	210,039.58	-	210,039.58	74,393.18	317,075.07	1,361.32	368,276.49	-	368,276.49	12,233.87	385,295.06	1,667.49	921	1,465.68	15.50
2013		1,866.96	-	-	12,853.63	-	286,473.48	-	286,473.50	66,678.59	364,759.69	1,567.31	458,514.91	-	458,514.91	12,762.74	473,078.20	2,157.19	911	1,702.15	17.01
2013	1	1,627.55	-	-	11,067.58	-	-	-	18,644.78	3,986.91	24,267.31	1,213.37	-	-	33,515.70	501.28	34,170.28	1,708.51	920	1,422.47	14.94
	2	1,637.63	-	-	11,139.04	-	-	-	12,197.29	2,999.37	15,669.57	921.74	-	-	24,698.06	316.05	25,101.00	1,476.53	917	1,432.15	13.98
	3	1,671.63	-	-	11,420.49	-	-	-	14,838.04	3,006.34	18,369.19	874.72	-	-	35,576.39	353.16	36,008.79	1,714.70	915	1,472.48	14.27
	4	1,717.65	-	-	11,695.99	-	-	-	16,712.30	2,491.15	19,935.75	906.17	-	-	38,565.32	380.19	39,055.70	1,775.26	914	1,499.22	14.67
	5	1,769.22	-	-	12,377.82	-	-	-	41,114.37	5,444.31	47,773.98	2,274.95	-	-	58,372.31	927.99	59,561.53	2,836.26	910	1,611.75	15.12
	6	1,773.54	-	-	12,304.91	-	-	-	30,453.46	5,367.91	36,732.06	1,836.60	-	-	45,731.06	936.26	46,804.08	2,340.20	910	1,598.81	16.05
	7	1,772.62	-	-	12,331.38	-	-	-	26,638.59	5,024.11	32,413.54	1,409.28	-	-	44,084.63	1,009.42	45,215.17	1,965.88	912	1,611.09	16.08
	8	1,727.58	-	-	11,968.58	-	-	-	28,794.73	8,059.52	37,941.37	1,897.07	-	-	42,290.73	1,540.88	43,964.13	2,198.21	911	1,563.85	15.65
	9	1,768.62	-	-	12,289.65	-	-	-	25,557.37	7,176.69	34,141.99	1,707.10	-	-	35,188.70	1,607.61	36,961.52	1,848.08	910	1,611.20	15.94
	10	1,806.85	-	-	12,568.48	-	-	-	27,055.92	9,425.69	37,354.11	1,697.91	-	-	33,374.81	2,081.84	35,565.16	1,616.60	911	1,661.14	16.21
	11	1,812.72	-	-	12,572.04	-	-	-	26,596.25	8,615.06	36,205.21	1,810.26	-	-	36,930.39	1,857.30	39,019.53	1,950.98	914	1,671.35	16.64
	12	1,866.96	-	-	12,853.63	-	-	-	17,870.40	5,081.53	23,955.61	1,140.74	-	-	30,186.81	1,250.76	31,651.31	1,507.21	911	1,702.15	17.01
2014	1	1,804.03	-	-	12,456.34	-	-	-	24,183.84	6,070.59	31,189.21	1,641.54	-	-	34,952.75	1,602.18	36,753.66	1,934.40	910	1,668.56	16.47
	2	1,835.66	-	-	12,669.51	-	-	-	36,222.75	10,473.75	47,451.32	2,497.44	-	-	38,976.57	2,669.37	41,796.52	2,199.82	909	1,698.52	16.80
	3	1,849.21	-	-	12,797.64	-	-	-	27,639.85	9,373.42	37,856.05	1,802.67	-	-	40,611.35	2,610.59	43,441.14	2,068.63	907	1,719.11	16.94
	4	1,871.52	-	-	12,940.95	-	-	-	36,054.49	10,934.98	48,379.08	2,199.05	-	-	46,263.38	2,657.54	49,238.30	2,238.10	906	1,738.23	17.31
	5	1,873.38	-	-	12,945.75	-	-	-	25,452.51	6,303.54	33,054.77	1,652.74	-	-	40,769.31	1,590.19	42,571.61	2,128.58	905	1,736.82	17.20
	6	1,882.71	-	-	13,049.79	-	-	-	25,334.13	5,033.16	31,512.38	1,500.59	-	-	36,191.06	1,133.10	37,500.93	1,785.76	906	1,770.42	17.18

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*					
2011		2,482,314	10,198	20,502	92,775	386	21,925
2012		2,137,833	8,727	28,849	50,946	211	17,244
2013		2,683,620	10,884	34,517	16,791	69	6,930
2012	2	171,846	9,547	27,890	5,180	288	25,846
	3	185,278	8,422	29,962	2,830	129	21,565
	4	180,061	9,003	27,228	3,455	173	18,380
	5	237,059	10,775	26,238	7,087	322	19,940
	6	215,497	10,262	32,371	3,425	163	16,194
	7	183,729	8,351	33,660	4,320	196	15,902
	8	151,084	7,554	33,772	2,140	107	15,732
	9	181,776	9,567	24,965	4,587	241	12,325
	10	161,984	7,363	30,396	2,920	133	14,499
	11	167,981	8,399	24,666	3,432	172	12,739
	12	148,032	7,402	30,566	1,160	58	9,819
2013	1	183,042	9,152	27,757	3,656	192	11,515
	2	176,930	10,408	28,620	300	18	11,215
	3	248,643	11,840	30,230	1,540	73	6,854
	4	281,503	12,796	35,812	1,285	58	6,964
	5	258,105	12,291	31,430	2,765	132	7,934
	6	254,804	12,740	29,897	2,220	111	5,945
	7	198,955	8,650	34,783	670	29	5,895
	8	263,806	13,190	38,189	570	29	5,785
	9	256,421	12,821	40,046	2,875	144	5,805
	10	203,847	9,266	40,868	190	9	5,745
	11	180,817	9,041	36,080	130	7	5,745
	12	176,747	8,417	40,494	590	28	3,755
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	7,439	27,305	6,440	293	7,240
	6	159,238	7,583	29,832	1,500	71	2,380

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

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

bersamaan RM juta / *RM million equivalent*

		Konvensional *Conventional*						Islam *Islamic*											
		Deposit *Deposit*		Penerimaan Jurubank *Banker's Acceptance*		Instrumen Deposit Boleh-niaga[2] *Negotiable Instrument of Deposit*[2]		Deposit Mudharabah *Mudharabah Deposits*		Deposit Komoditi Murabahah *Commodity Murabahah Deposits*		Deposit Wakalah *Wakalah Deposits*		Lain-lain Deposit[3] *Other Deposit*[3]		Penerimaan Jurubank Islam *Islamic Bankers Acceptance*		Sijil Hutang Boleh Niaga Islam[4] *Islamic Negotiable Instrument of Deposit*[4]	
Urusniaga bagi bulan *Transaction for the month*		Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*
2012	1	550,520.8	761,707.6	8,718.8	365.2	13,941.0	2,636.0	89,561.0	164,575.9	8,351.3	3,421.1	400.0	20,744.3	33,437.2	754.5	1,560.1	1,653.0	3,987.4	2,587.2
	2	344,781.5	605,502.1	9,784.1	261.1	17,008.0	3,586.7	65,334.8	123,250.9	14,674.9	2,274.9	889.0	28,904.0	15,245.7	984.2	714.0	1,308.0	3,994.0	1,406.8
	3	338,831.3	758,564.6	8,699.1	356.1	34,466.3	3,017.6	95,578.5	145,909.5	3,724.4	1,715.9	1,246.8	52,005.0	12,883.6	1,129.4	453.7	1,271.0	3,413.9	3,047.6
	4	283,553.1	676,992.7	11,593.7	299.3	11,677.4	485.4	76,956.3	147,770.5	5,448.8	1,093.2	296.5	60,208.6	11,619.0	920.3	1,904.5	1,321.0	3,066.3	2,479.2
	5	382,085.1	774,687.2	10,992.1	289.9	13,787.4	2,747.2	103,687.8	158,284.0	7,043.8	1,314.7	480.0	63,048.9	10,683.3	1,073.0	1,373.2	1,421.0	7,655.5	1,856.5
	6	396,193.1	800,389.1	8,178.4	783.6	36,802.4	2,635.2	126,212.5	175,014.5	8,567.4	996.4	612.8	80,300.1	8,498.3	859.4	1,040.4	1,291.0	10,026.0	2,973.6
	7	471,162.0	801,712.7	8,764.2	597.1	21,670.4	689.1	75,943.1	174,013.2	8,210.7	1,754.3	629.6	83,025.2	10,970.4	1,040.3	1,258.2	1,340.0	7,574.3	1,680.0
	8	431,946.0	695,766.5	7,468.8	384.8	23,133.4	804.3	76,375.9	135,862.1	5,685.3	1,350.0	2,359.8	62,216.0	8,479.1	864.8	1,021.4	1,278.0	5,761.6	1,499.5
	9	534,430.9	742,891.7	10,865.2	543.6	16,997.4	2,820.2	72,592.3	134,690.6	5,672.7	1,130.7	1,590.0	70,514.2	9,570.0	1,752.2	867.3	1,270.0	6,135.6	1,975.4
	10	425,159.6	917,152.1	9,367.6	413.7	20,010.8	2,993.7	84,154.4	149,985.4	7,532.0	2,320.3	1,740.0	82,481.8	10,414.5	1,267.3	1,540.3	1,485.0	6,653.0	1,048.3
	11	551,369.7	730,878.1	9,342.1	359.4	18,686.0	3,995.4	64,645.2	144,427.7	7,206.4	1,918.5	2,100.0	72,422.8	6,251.7	991.1	1,342.0	1,308.5	6,973.3	2,160.2
	12	539,371.9	707,207.9	7,534.0	435.8	23,823.3	2,862.3	93,486.7	149,036.2	7,015.8	1,312.1	2,320.0	70,711.1	10,130.6	994.6	923.1	1,699.0	7,674.2	598.1
2013	1	424,312.6	633,545.8	12,146.1	515.9	15,334.9	3,694.7	86,450.4	164,510.6	9,612.2	1,548.8	1,258.1	78,115.0	5,586.8	1,235.0	1,416.2	1,462.0	5,182.2	3,200.3
	2	310,547.1	570,298.5	9,911.3	397.5	16,699.6	2,560.4	59,826.5	134,272.1	5,770.4	966.6	1,730.0	81,034.4	4,202.2	1,332.0	851.6	1,018.0	6,095.2	785.5
	3	347,116.1	636,480.8	8,352.4	365.2	22,722.4	3,376.0	91,771.0	129,724.3	5,582.4	1,429.1	1,300.0	99,424.5	3,311.0	1,652.6	1,112.7	1,345.0	6,968.3	318.3
	4	325,818.4	598,479.1	11,219.0	344.6	16,876.1	2,717.8	105,728.4	103,585.9	9,873.4	1,199.5	940.0	100,146.6	2,271.7	13,485.7	1,028.4	1,145.0	6,891.5	3,709.3
	5	349,066.3	635,960.9	7,708.9	573.7	22,635.4	2,616.3	83,378.3	90,361.8	8,081.5	1,033.6	560.0	99,255.6	165.2	28,608.8	271.1	1,185.0	11,182.5	913.3
	6	313,313.9	571,566.7	7,196.9	143.7	22,050.9	2,534.6	95,528.9	88,152.6	5,898.5	939.3	11,754.0	94,077.4	3,899.7	23,660.3	493.0	1,288.0	9,061.0	1,849.3
	7	424,429.7	709,717.6	7,479.1	186.8	16,421.8	2,356.0	121,920.2	102,143.8	8,220.0	1,695.6	2,841.0	89,949.1	1,532.9	26,535.3	289.8	1,110.0	7,820.6	2,132.2
	8	377,952.0	634,238.7	6,407.8	192.2	20,334.3	2,319.2	112,049.7	96,511.6	5,882.0	3,990.2	1,100.0	94,935.2	4,296.2	22,567.1	622.1	1,305.0	7,405.7	1,237.3
	9	406,474.0	630,093.5	4,992.9	182.8	24,975.7	3,546.5	97,975.8	96,380.7	8,018.9	7,395.7	4,250.0	104,340.5	3,107.1	19,485.0	474.0	1,087.0	8,989.0	1,536.3
	10	417,052.9	630,936.6	6,877.5	219.7	17,771.7	3,075.3	103,296.7	115,672.3	5,881.5	8,312.8	1,000.0	95,705.4	3,417.0	18,880.1	-	1,528.0	5,684.3	904.1
	11	342,796.2	545,712.2	4,316.6	231.8	23,512.8	3,013.4	97,297.4	110,629.5	7,179.8	6,855.4	380.0	82,194.4	1,775.0	15,503.0	-	1,356.0	8,163.6	624.7
	12	413,016.5	615,490.3	4,380.6	206.7	29,705.5	2,570.3	114,805.2	152,194.0	8,249.6	1,501.6	280.0	105,847.6	3,884.7	17,058.8	117.0	1,710.0	5,773.5	611.3
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	-	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	-	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	-	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	-	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	-	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	-	1,086.0	7,612.5	357.2

[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*: Berkaitan Ekuiti / *Equity Related*: Waran / *Warrants*	Berkaitan Ekuiti / *Equity Related*: Opsyen / *Options*	Berkaitan Kadar Faedah / *Interest Rate Related*: Pasaran Hadapan Klibor / *Klibor Futures*	Berkaitan Kadar Faedah / *Interest Rate Related*: Swap[3] / *Swap*[3]	Berkaitan Kadar Faedah / *Interest Rate Related*: Opsyen / *Options*	Berkaitan Komoditi / *Commodity Related*: Pasaran Hadapan / *Futures*	Derivatif Kredit / *Credit Derivatives*: Swap Mungkir Kredit / *Credit Default Swap*	Lain-lain[2] / *Others*[2]	Islam / *Islamic*: Swap Kadar Keuntungan / *Profit Rate Swap*
2012	11	11.7	213.7	4,977.0	22,291.2	46.1	-	9.0	585.5	632.0
	12	13.4	216.4	1,300.0	24,446.7	156.2	-	38.0	977.9	1,072.0
2013	1	9.4	351.7	5,151.0	24,489.1	706.9	2.5	-	1,251.8	1,600.0
	2	7.7	47.3	600.0	16,429.7	530.9	2.6	60.0	557.0	25.0
	3	6.7	468.8	2,695.0	27,813.1	244.3	5.0	19.0	589.1	2,178.0
	4	6.6	327.0	2,510.0	18,647.8	87.1	-	-	677.2	50.0
	5	9.3	109.1	3,750.0	27,896.2	299.5	5.0	50.0	597.1	20.0
	6	12.0	38.8	2,925.0	27,277.3	439.1	-	205.0	638.1	50.0
	7	22.3	117.1	1,260.0	33,138.2	296.1	6.0	-	1,365.9	75.0
	8	14.1	53.0	1,080.0	14,711.8	20.3	-	200.0	364.6	145.0
	9	15.8	69.0	4,595.0	18,980.0	60.8	-	494.0	366.3	15.0
	10	15.0	57.5	220.0	8,885.9	62.2	-	83.0	517.8	70.0
	11	13.3	68.0	200.0	15,724.4	40.0	-	-	836.5	600.0
	12	16.1	108.0	1,050.0	11,930.8	3.2	-	-	424.8	20.0
2014	1	21.0	115.0	290.0	27,418.2	33.6	-	-	1,418.3	30.0
	2	20.7	26.0	-	19,779.8	136.6	-	-	1,798.7	3,557.0
	3	19.0	404.0	770.0	15,259.3	57.0	20.0	1.0	1,627.8	1,340.0
	4	21.3	77.5	400.0	15,885.9	33.3	154.0	-	1,904.6	65.0
	5	18.2	77.8	6,530.0	23,129.4	104.7	115.0	-	1,393.0	-
	6	18.5	98.0	1,070.0	15,636.1	126.0	241.0	41.0	1,415.2	-

[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 / *Government Investment Issues*	Sukuk Perumahan Kerajaan / *Government Housing Sukuk*	Jumlah / *Total*	Jumlah / *Total*	Jumlah / *Total*
2012	1	99,822.5	207.3	108,717.2	46,801.5	320.0	41,001.5	-	9,677.4	15,811.9	322,359.2
	2	94,208.2	246.9	103,848.9	39,508.8	350.4	56,010.3	-	9,334.0	13,165.2	316,672.7
	3	87,932.8	324.3	100,814.3	68,164.8	70.4	40,102.2	-	9,686.4	20,850.5	327,945.6
	4	81,466.1	280.7	74,415.2	62,219.4	880.0	30,331.4	-	8,801.0	13,330.9	271,724.7
	5	53,183.0	266.8	76,084.5	55,423.3	782.0	34,358.2	-	6,963.6	16,548.4	243,609.7
	6	67,962.4	574.0	87,623.4	40,584.4	215.4	37,327.3	-	8,725.5	24,452.0	267,464.3
	7	63,546.0	365.6	101,342.2	35,361.8	368.3	71,481.4	4,240.0	10,922.7	17,312.6	304,940.7
	8	80,761.4	431.9	81,037.2	32,855.6	14.9	30,302.6	180.0	9,775.4	11,170.4	246,529.4
	9	81,566.1	570.3	42,866.5	37,551.7	416.0	22,963.4	640.0	6,712.2	34,238.4	227,524.6
	10	73,957.3	536.9	83,456.7	53,601.9	296.1	27,067.8	470.0	7,217.2	16,856.3	263,460.3
	11	53,589.4	396.1	58,905.9	60,045.8	474.9	23,946.7	140.0	7,159.0	16,344.1	221,002.0
	12	59,403.9	926.4	42,900.6	88,692.5	494.3	19,761.5	240.0	10,958.8	18,487.5	241,865.5
2013	1	54,850.8	892.7	68,649.6	91,120.8	192.0	41,925.2	-	9,621.4	18,815.5	286,068.0
	2	51,397.2	552.6	80,893.8	54,986.1	813.7	26,226.6	240.0	8,715.5	15,579.9	239,405.3
	3	48,564.6	1,010.8	72,142.7	86,612.0	344.2	28,320.9	1,670.0	9,512.3	16,724.9	264,902.4
	4	39,197.3	3,119.8	101,021.6	91,881.4	404.9	40,993.8	1,040.0	10,666.0	21,740.7	310,065.5
	5	51,365.6	787.5	115,648.6	66,187.5	92.7	65,345.2	873.2	8,483.3	26,074.8	334,858.3
	6	43,163.1	1,955.5	89,501.3	64,205.5	410.0	33,443.8	824.8	6,465.7	21,035.9	261,005.6
	7	28,145.1	1,219.0	100,620.3	59,159.3	140.0	37,598.4	8.8	5,206.2	19,260.0	251,357.2
	8	35,955.0	2,427.8	48,836.9	39,806.5	271.5	11,495.0	3,500.1	5,919.8	11,321.1	159,533.8
	9	28,675.8	1,080.8	65,793.0	71,275.9	770.0	17,418.9	564.8	7,980.3	12,364.4	205,923.9
	10	51,990.3	1,009.0	90,889.9	34,702.0	40.0	23,175.0	260.0	6,620.4	10,442.7	219,129.2
	11	50,985.4	806.1	53,272.9	48,619.6	437.6	23,877.9	900.0	6,361.2	11,701.1	196,961.8
	12	36,414.6	1,199.9	31,606.7	46,749.5	458.8	8,599.5	0.2	4,368.4	9,174.7	138,572.3
2014	1	31,685.7	1,970.5	58,170.9	53,225.3	657.7	13,625.2	24.8	5,028.0	10,938.1	175,326.2
	2	28,670.3	672.5	50,337.7	49,402.8	220.0	19,783.4	2,865.0	4,614.9	11,353.5	167,920.1
	3	23,655.9	1,417.3	51,657.3	51,852.2	213.2	28,887.0	3,932.4	6,815.0	12,953.3	181,383.5
	4	25,671.9	2,436.7	61,086.4	63,089.7	1,153.5	23,144.3	4,660.0	6,069.7	11,014.5	198,326.8
	5	35,387.5	567.7	64,060.6	43,287.8	839.7	41,698.6	2,920.0	5,255.2	10,495.4	204,512.4
	6	34,238.6	1,457.4	38,134.8	38,408.5	336.5	25,771.1	1,304.0	5,434.4	12,114.9	157,200.2

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang disiarkan di FAST
* 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 private debt securities and sukuk broadcasted in FAST
* 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*
2012	1	130,305.8	39,398.4	14,295.9	681.4
	2	150,649.3	37,795.3	18,697.3	633.4
	3	161,300.7	50,540.6	18,772.3	1,050.7
	4	117,120.1	48,437.4	15,169.6	778.2
	5	155,541.4	54,328.2	20,113.5	763.1
	6	142,841.3	51,568.3	16,649.9	559.5
	7	157,361.2	58,836.5	21,126.5	565.2
	8	176,967.7	67,178.3	16,649.4	940.9
	9	177,709.3	54,426.8	13,217.1	639.9
	10	170,345.1	55,654.3	10,151.1	1,181.5
	11	146,540.5	45,248.6	9,871.3	898.3
	12	150,908.7	50,122.1	10,441.9	351.9
2013	1	176,899.6	49,776.6	12,061.9	1,288.4
	2	115,791.2	38,440.3	10,382.6	866.8
	3	127,931.8	47,676.7	11,897.2	998.1
	4	168,404.9	54,332.9	11,006.4	1,540.0
	5	112,422.7	41,870.2	5,975.5	1,053.2
	6	167,017.1	58,674.4	13,588.5	1,325.3
	7	153,992.2	59,940.0	10,819.1	1,269.7
	8	142,184.4	49,913.1	12,892.5	1,225.3
	9	134,967.6	52,892.2	10,424.9	1,418.1
	10	137,375.8	53,633.5	9,774.4	1,495.5
	11	146,312.7	45,713.6	8,441.3	1,530.8
	12	126,846.5	54,538.5	8,840.8	1,026.9
2014	1	128,646.8	61,724.4	10,410.3	1,427.8
	2	122,306.6	62,532.6	15,189.0	2,005.0
	3	128,909.9	75,533.8	18,830.7	2,553.5
	4	151,315.8	78,045.5	16,652.4	2,011.0
	5	167,120.7	77,880.7	10,571.2	1,995.1
	6	169,561.5	96,456.9	9,135.5	2,112.6

3.1 Kewangan Kerajaan Persekutuan
Federal Government Finance

RM juta / RM million

Tempoh / *Period*	Belanjawan semasa / *Current budget*			Perbelanjaan pembangunan / *Development expenditure*				Sumber-sumber kewangan / *Sources of finance*						
								Pinjaman dalam negeri / *Domestic borrowing*			Pinjaman luar negeri / *Foreign borrowing*			
	Hasil / *Revenue*	Perbelanjaan[1] / *Expenditure*[1]	Lebihan / kurangan(-) / *Surplus / deficit(-)*	Perbelanjaan pembangunan kasar / *Gross development expenditure*	Tolak: Terimaan balik pinjaman / *Less: Loan recoveries*	Perbelanjaan pembangunan bersih / *Net development expenditure*	Lebihan / kurangan(-) keseluruhan / *Overall surplus / deficit(-)*	Peminjaman kasar dalam negeri / *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri / *Less: Domestic repayment*	Peminjaman bersih dalam negeri / *Net domestic borrowing*	Peminjaman kasar luar negeri / *Gross foreign borrowing*	Tolak: Pembayaran balik luar negeri / *Less: Foreign repayment*	Peminjaman bersih luar negeri / *Net foreign borrowing*	Penggunaan harta[2] / *Use of assets*
2010	159,653	151,633	8,020	52,792	1,496	51,296	-43,275	60,499	24,043	36,456	4,495	831	3,664	3,156
2011	185,419	182,594	2,825	46,416	1,082	45,334	-42,509	93,312	48,244	45,069	6,469	5,919	550	-3,109
2012	207,913	205,537	2,376	46,932	2,606	44,326	-41,951	96,244	52,900	43,344	684	697	-14	-1,380
2013[3]	213,370	211,270	2,100	42,210	1,526	40,683	-38,584	100,457	60,931	39,526	413	634	-222	-721
2009 1Q	35,857	34,352	1,505	8,239	75	8,164	-6,659	25,500	17,666	7,834	2	600	-599	-576
2Q	39,380	39,363	17	12,108	37	12,072	-12,054	28,000	3,500	24,500	-	5,376	-5,376	-7,070
3Q	40,813	37,130	3,683	11,598	139	11,458	-7,775	23,000	4,046	18,954	2	647	-646	-10,533
4Q	42,589	46,222	-3,633	17,571	268	17,303	-20,936	17,000	11,409	5,591	448	113	334	15,010
2010 1Q	28,734	31,900	-3,167	7,303	287	7,016	-10,183	19,000	3,535	15,465	62	467	-405	-4,877
2Q	41,973	37,063	4,910	12,123	114	12,010	-7,099	16,399	10,924	5,475	4,049	62	3,987	-2,362
3Q	43,128	38,572	4,555	12,529	171	12,358	-7,803	15,600	7,037	8,563	107	221	-114	-646
4Q	45,818	44,097	1,721	20,836	925	19,912	-18,190	9,500	2,546	6,954	277	81	196	11,041
2011 1Q	39,759	38,653	1,106	6,429	108	6,321	-5,215	24,500	39	24,461	25	394	-369	-18,878
2Q	49,649	40,590	9,060	8,334	99	8,235	825	26,500	21,801	4,699	126	67	59	-5,583
3Q	48,347	48,832	-485	12,564	292	12,272	-12,757	24,000	23,257	743	6,063	5,391	671	11,343
4Q	47,664	54,520	-6,856	19,089	583	18,507	-25,362	18,312	3,146	15,166	255	66	188	10,008
2012 1Q	47,889	45,599	2,290	8,508	388	8,120	-5,831	24,744	9,272	15,472	95	392	-297	-9,344
2Q	50,747	48,234	2,513	10,337	1,544	8,793	-6,280	27,000	22,128	4,872	167	64	103	2,806
3Q	52,101	50,062	2,038	10,931	131	10,800	-8,762	25,000	17,500	7,500	115	178	-64	1,345
4Q	57,176	61,641	-4,465	17,156	543	16,613	-21,078	19,500	4,000	15,500	308	63	244	3,813
2013[3] 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	-655
2014[3] 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

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 / *Government Investment Issues*	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*
2013	1	73,932.0	861.0	132,212.6	5,234.2	33.1	-	2,234.4	-	9,580.3	-	4,923.5	-	229,011.0
	2	65,891.0	762.6	130,628.6	4,464.8	3.1	-	1,904.6	-	9,802.8	-	4,814.0	-	218,271.6
	3	65,560.8	856.8	138,058.1	3,999.7	3.1	-	1,596.7	15.0	9,784.3	-	4,879.0	-	224,753.6
	4	62,792.7	1,514.5	144,976.7	11,040.0	3.1	-	1,790.4	15.0	9,909.4	-	4,731.6	-	236,773.4
	5	64,704.6	1,470.0	144,514.3	12,393.2	3.1	-	2,358.5	15.0	9,898.4	-	4,690.8	-	240,047.8
	6	61,092.2	1,187.4	137,880.5	11,144.5	88.1	-	2,820.5	15.0	9,992.0	-	4,700.8	-	228,921.0
	7	58,806.1	1,355.1	125,541.8	12,459.8	95.0	-	2,707.8	15.0	10,027.2	-	4,931.1	-	215,939.0
	8	55,374.1	1,086.3	125,507.2	12,845.1	90.0	-	2,553.0	-	10,076.7	-	4,934.2	-	212,466.6
	9	59,626.8	1,352.2	128,118.3	21,519.1	235.0	-	2,671.5	-	10,120.1	-	4,925.3	-	228,568.3
	10	55,980.5	1,244.4	138,377.2	22,665.0	235.0	-	2,720.0	-	9,359.3	-	4,959.7	-	235,541.0
	11	55,660.8	1,223.5	135,975.8	21,420.3	95.0	-	3,207.1	-	9,407.9	-	5,020.0	-	232,010.4
	12	57,237.9	1,129.5	137,104.9	20,078.5	142.7	-	3,291.7	-	9,452.3	-	4,986.5	-	233,424.0
2014	1	55,719.5	1,124.2	137,927.5	20,649.0	120.0	-	3,022.9	-	9,601.9	-	4,848.1	-	233,013.1
	2	51,780.7	1,099.0	139,407.6	25,223.3	150.0	-	3,103.3	15.0	9,595.6	-	4,744.3	-	235,118.7
	3	49,562.5	1,008.6	140,801.2	25,160.6	170.0	-	3,674.3	25.0	9,656.2	-	4,760.7	-	234,819.1
	4	48,918.7	1,134.6	135,544.0	29,886.0	300.0	-	4,469.3	610.0	9,593.6	-	5,452.5	-	235,908.8
	5	50,830.7	1,112.8	144,732.4	31,465.8	330.0	-	5,448.8	730.0	9,321.2	-	5,485.3	-	249,456.9
	6	50,244.3	1,077.4	147,286.3	26,590.0	260.0		7,388.8	730.0	9,117.4		5,457.6		248,151.8

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang didepositkan dalam RENTAS, diisu oleh residen dan bukan residen
* Tidak termasuk Secondary Notes bagi Sukuk

[1] Refer to all government and private debt securities and sukuk as deposited in RENTAS, issued by residents and non-residents
* 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 2005 (Perubahan Tahunan)
Gross Domestic Product by Expenditure Components at Constant 2005 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*		
2010		7.4	6.2	6.9	3.4	11.9	18.4	4.9	11.1	15.6
2011		5.2	8.8	6.9	16.2	6.3	9.4	2.6	4.5	6.2
2012		5.6	7.5	8.2	5.0	19.2	22.8	14.6	-1.8	2.5
2013		4.7	7.0	7.2	6.3	8.5	13.1	2.2	0.6	2.0
2010	1Q	10.3	6.3	5.5	9.9	7.4	20.8	-5.4	21.0	28.2
	2Q	9.4	8.7	8.2	10.5	13.5	37.6	-12.6	15.5	23.1
	3Q	5.5	4.2	7.0	-7.1	13.2	26.3	-3.1	7.9	11.7
	4Q	5.0	5.8	6.7	3.1	13.0	-11.0	37.2	2.4	4.3
2011	1Q	5.2	7.6	6.8	11.2	11.6	23.5	-2.9	2.0	9.8
	2Q	4.3	6.3	6.3	6.1	3.0	6.0	-2.1	5.3	4.4
	3Q	5.8	9.9	7.4	21.2	5.4	0.8	12.8	4.9	4.1
	4Q	5.4	10.9	7.1	23.0	5.9	10.7	2.8	5.6	7.0
2012	1Q	5.1	8.1	7.9	9.0	13.9	19.0	6.1	1.5	5.6
	2Q	5.7	9.7	9.4	10.8	25.8	25.8	25.7	0.5	6.6
	3Q	5.2	7.8	9.2	2.2	21.7	23.3	19.3	-5.2	1.4
	4Q	6.5	5.0	6.5	1.0	15.4	22.8	10.2	-3.9	-3.2
2013	1Q	4.2	5.3	6.4	0.6	13.0	10.0	18.4	-3.4	-2.2
	2Q	4.5	7.8	6.8	11.9	5.8	11.1	-3.8	-4.4	-1.3
	3Q	5.0	8.0	8.0	7.8	9.4	15.6	-0.1	4.6	4.2
	4Q	5.1	6.8	7.4	5.2	6.5	16.6	-1.4	5.7	7.1
2014	1Q	6.2	7.8	7.1	11.2	6.3	14.1	-6.4	7.9	7.1

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2005 (Perubahan Tahunan)
Gross Domestic Product by Kind of Economic Activity at Constant 2005 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 *Water*	Perdagangan Borong *Wholesale Trade*	Perdagangan Runcit *Retail Trade*	Kenderaan Bermotor *Motor Vehicles*	Penginapan *Accomodation*	Restoran *Restaurant*	Pengangkutan dan Penyimpanan *Transport and Storage*	Komunikasi *Communica-tion*	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]
2010	2.4	-0.3	11.9	11.4	7.4	7.8	7.0	6.8	9.6	8.5	2.4	8.9	7.1	9.7	9.0	5.3	7.6	5.9	4.4	7.4
2011	5.8	-5.4	4.7	4.7	7.1	3.5	4.3	8.9	6.7	2.1	3.7	6.9	5.4	8.3	6.3	8.9	5.6	12.4	5.1	5.2
2012	1.3	1.0	4.8	18.6	6.4	4.4	4.1	3.3	6.0	4.5	2.9	6.4	4.9	9.5	5.6	16.3	7.2	9.4	3.9	5.6
2013	2.1	0.7	3.5	10.9	5.9	4.2	3.6	5.7	8.1	2.8	2.9	6.7	4.6	10.0	1.8	1.7	7.5	8.3	5.1	4.7
2010 1Q	8.2	1.4	17.5	14.9	9.4	17.6	7.9	8.3	10.6	13.8	3.6	9.1	8.7	8.1	9.0	6.3	14.5	7.7	5.5	10.3
2Q	2.8	0.9	16.4	10.0	8.5	8.7	7.4	6.6	10.8	11.4	4.4	9.3	8.8	9.4	9.2	17.4	8.0	8.0	3.9	9.4
3Q	3.4	-1.6	8.0	8.8	5.7	3.0	6.5	4.0	9.1	5.0	1.1	9.8	5.8	10.2	8.7	6.9	3.8	2.0	4.1	5.5
4Q	-3.9	-1.9	6.8	12.4	6.3	3.4	6.3	8.7	8.1	5.4	1.1	7.6	5.4	10.9	9.1	-7.0	4.9	6.2	4.1	5.0
2011 1Q	-0.3	-3.6	5.8	5.1	7.3	1.9	3.9	6.0	7.8	4.1	2.7	5.7	4.1	6.8	7.1	11.9	5.8	14.5	6.0	5.2
2Q	7.6	-9.0	2.6	2.1	7.1	2.7	5.0	10.0	5.7	-3.2	4.9	7.0	5.1	7.2	6.6	4.1	6.9	13.6	5.7	4.3
3Q	8.7	-5.6	5.3	4.0	7.3	5.2	4.5	11.4	6.7	4.5	3.9	7.3	6.1	9.6	6.5	2.8	4.9	11.5	5.1	5.8
4Q	6.8	-3.5	5.1	7.3	6.9	4.2	3.9	7.9	6.8	2.8	3.2	7.6	6.1	9.5	4.9	17.6	4.8	10.4	3.7	5.4
2012 1Q	2.9	-0.2	4.4	15.9	5.7	5.1	4.6	6.9	7.8	0.2	4.4	6.9	5.9	9.7	1.1	5.4	7.0	7.0	4.1	5.1
2Q	-4.2	1.7	5.7	22.0	6.7	4.4	4.2	3.9	7.3	8.2	4.1	7.9	5.9	9.8	4.1	17.7	7.6	8.3	4.2	5.7
3Q	0.9	-1.7	3.3	18.4	6.9	3.9	3.3	2.9	5.1	6.5	1.3	5.2	3.7	9.5	9.6	18.1	7.5	10.9	3.4	5.2
4Q	5.9	4.2	5.7	18.1	6.4	4.1	4.3	0.2	3.9	3.0	2.1	5.7	4.4	8.9	7.4	23.2	6.8	11.3	4.0	6.5
2013 1Q	6.2	-1.5	0.4	14.2	6.1	4.3	2.2	5.2	6.8	3.7	1.6	8.2	3.8	9.0	3.2	16.9	6.5	7.1	5.2	4.2
2Q	0.3	4.4	3.8	10.0	5.0	4.2	3.7	4.6	7.5	-0.7	2.0	6.0	4.2	9.8	-0.1	-0.3	6.9	7.8	5.3	4.5
3Q	2.0	1.4	4.3	10.2	6.0	3.8	4.4	5.0	7.8	4.1	4.9	6.2	5.1	10.8	2.3	-3.4	8.1	9.6	5.0	5.0
4Q	0.2	-1.2	5.2	9.8	6.4	4.4	4.2	7.9	10.2	3.8	3.1	6.7	5.4	10.3	1.9	-3.7	8.3	8.6	5.1	5.1
2014 1Q	2.3	-0.8	6.8	18.9	6.6	3.1	3.7	8.1	10.4	4.0	4.6	6.5	4.8	10.1	2.6	2.0	8.6	7.7	4.8	6.2

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

		IHP[1] / *CPI*[1]	PHP / *PPI*	IPP / *IPI*: Semua / *All*	Perlombongan / *Mining*	Elektrik / *Electricity*	Pembuatan / *Manufacturing*	Perdagangan / *Trade*: Eksport / *Exports*	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									
2013		2.1	-1.9	3.3	0.6	5.4	4.2	2.4	7.0	n.a.	n.a.
2013	1	1.3	-3.3	3.1	-0.4	9.8	4.1	3.4	16.0	-	-
	2	1.5	-2.7	-4.4	-3.2	-3.0	-5.0	-7.9	-4.4	-	-
	3	1.6	-4.2	0.9	1.3	7.0	0.3	-3.2	7.4	3.1	13,250.9
	4	1.7	-4.9	6.1	0.7	8.0	8.1	-3.6	9.1	-	-
	5	1.8	-4.6	5.6	6.0	4.8	5.5	-5.3	-2.3	-	-
	6	1.8	-2.7	3.8	7.2	6.0	2.4	-7.1	1.3	3.0	13,615.3
	7	2.0	-3.0	10.7	15.9	6.2	9.4	4.6	6.2	-	-
	8	1.9	-2.6	3.7	-3.4	5.1	6.4	13.0	14.2	-	-
	9	2.6	-1.4	2.3	-5.1	4.0	4.9	5.6	2.8	3.1	14,084.6
	10	2.8	0.3	2.2	-7.9	4.8	5.8	9.6	13.9	-	-
	11	2.9	2.1	1.4	-2.7	6.1	2.6	6.7	6.4	-	-
	12	3.2	4.3	5.1	1.8	6.0	6.3	14.4	14.5	3.2	13,905.8
2014	1	3.4	2.6	3.5	0.7	0.2	4.9	12.2	7.2	-	-
	2	3.5	2.6	6.7	-1.4	8.7	9.9	12.3	9.5	-	-
	3	3.5	3.6	4.3	-0.9	4.6	6.4	8.3	0.5	3.1	13,877.5
	4	3.4	3.5	4.9	4.7	3.9	5.0	18.7	5.0	-	-
	5	3.2	3.7	6.0	1.4	4.6	7.8	16.3	11.9	-	-
	6	3.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

1 Indeks Harga Pengguna (IHP) dinyatakan dalam tahun asas 2005=100 dan 2010=100.

1 Consumer Price Index (CPI) is expressed in terms of 2005=100 and 2010=100.

3.6 Imbangan Pembayaran
Balance of Payments

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*
2009		110,727	144,529	140,355	552,920	412,565	4,173	98,751	94,578	-14,214	39,630	53,846	-19,587	3,738	23,326	-51	44	95
2010		87,183	135,306	136,751	641,135	504,384	-1,444	102,900	104,344	-26,333	38,322	64,655	-21,790	1,920	23,711	-111	69	180
2011		102,426	145,293	151,565	699,591	548,026	-6,272	110,630	116,902	-21,806	52,491	74,297	-21,061	4,683	25,744	-133	44	177
2012		54,460	108,979	125,190	686,047	560,857	-16,210	116,995	133,206	-36,050	42,262	78,312	-18,469	6,661	25,130	241	410	169
2013		39,907	91,537	108,230	679,123	570,892	-16,693	126,839	143,532	-34,126	47,468	81,594	-17,504	7,584	25,087	-21	13	34
2009	1Q	27,606	36,171	33,906	118,029	84,122	2,265	23,677	21,412	-4,401	6,388	10,789	-4,164	446	4,610	-43	1	44
	2Q	28,091	34,759	33,330	129,719	96,389	1,429	24,099	22,671	-2,826	9,168	11,994	-3,842	303	4,145	-17	6	23
	3Q	27,090	35,620	34,751	145,512	110,760	869	24,972	24,104	-1,740	12,634	14,374	-6,791	336	7,127	13	28	15
	4Q	27,941	37,979	38,367	159,661	121,293	-389	26,002	26,391	-5,248	11,440	16,688	-4,790	2,654	7,444	-4	9	13
2010	1Q	29,547	44,735	44,909	159,081	114,172	-174	23,998	24,172	-9,764	7,090	16,854	-5,424	420	5,844	-26	13	39
	2Q	14,728	29,732	30,454	157,389	126,935	-722	25,267	25,989	-9,320	7,114	16,434	-5,684	435	6,118	-34	7	41
	3Q	19,871	28,625	28,736	159,546	130,810	-111	26,596	26,707	-3,530	12,786	16,317	-5,224	558	5,782	-43	7	50
	4Q	23,037	32,214	32,652	165,119	132,467	-438	27,039	27,476	-3,719	11,331	15,050	-5,459	507	5,966	-8	43	50
2011	1Q	25,384	36,454	38,128	167,299	129,171	-1,674	25,100	26,774	-5,962	12,283	18,245	-5,108	1,017	6,125	-42	7	49
	2Q	24,956	36,964	37,483	174,063	136,581	-518	27,160	27,678	-6,682	11,145	17,827	-5,327	1,032	6,358	-21	15	36
	3Q	28,284	37,299	38,314	177,236	138,923	-1,015	28,764	29,779	-3,756	13,974	17,730	-5,259	1,265	6,524	-34	11	45
	4Q	23,803	34,576	37,641	180,992	143,351	-3,064	29,607	32,671	-5,406	15,089	20,495	-5,368	1,370	6,738	-36	11	47
2012	1Q	16,519	30,581	36,004	171,889	135,885	-5,423	26,765	32,188	-8,653	9,797	18,450	-5,410	1,471	6,881	-136	1	137
	2Q	7,958	25,414	30,139	175,326	145,186	-4,726	28,562	33,287	-12,806	9,227	22,033	-4,650	2,306	6,956	-6	4	10
	3Q	8,324	22,235	25,509	167,926	142,417	-3,275	29,914	33,188	-9,032	11,022	20,054	-4,878	1,212	6,090	-10	1	11
	4Q	21,659	30,750	33,537	170,906	137,369	-2,787	31,755	34,541	-5,560	12,216	17,776	-3,531	1,672	5,203	393	404	11
2013	1Q	13,211	25,458	28,048	160,803	132,755	-2,590	30,620	33,211	-8,037	9,857	17,894	-4,210	1,617	5,827	-3	1	3
	2Q	1,836	14,461	19,617	162,208	142,591	-5,156	30,292	35,448	-8,092	10,921	19,013	-4,533	1,929	6,462	-4	0	4
	3Q	10,027	22,395	27,227	174,430	147,203	-4,832	31,543	36,375	-7,969	12,446	20,415	-4,399	1,903	6,302	5	12	8
	4Q	14,834	29,223	33,338	181,682	148,344	-4,115	34,383	38,498	-10,028	14,244	24,273	-4,361	2,135	6,496	-19	0	20
2014	1Q	19,842	30,851	33,562	178,437	144,875	-2,711	32,619	35,329	-6,449	14,496	20,945	-4,560	2,068	6,628	-2	2	5

Ketika / *During*		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*
2009		-80,173	-22,315	-22,928	613	-1,781	-22,177	20,396	2,369	-58,447	-16,671	13,831
2010		-19,946	-13,977	-49,163	35,186	48,467	-23,176	71,643	-698	-53,738	-69,754	-2,628
2011		23,265	-9,337	-55,324	45,987	26,139	-18,522	44,661	-76	6,539	-30,876	94,682
2012		-23,014	-24,415	-51,957	27,542	63,859	-21,464	85,323	972	-63,431	-27,814	3,873
2013		-15,807	-5,451	-41,159	35,708	-3,041	-32,116	29,075	-253	-7,062	-9,431	14,649
2009	1Q	-30,034	3,043	2,616	426	-13,274	-1,682	-11,593	1,358	-21,160	5,736	3,265
	2Q	-22,080	-5,085	-6,229	1,144	-10,455	-6,511	-3,943	669	-7,210	-3,859	2,134
	3Q	-8,853	-9,149	-11,733	2,584	18,042	-4,938	22,980	465	-18,210	-6,792	11,458
	4Q	-19,206	-11,123	-7,583	-3,541	3,906	-9,046	12,952	-123	-11,867	-11,755	-3,025
2010	1Q	-17,392	1,988	-12,491	14,479	12,952	-4,069	17,022	415	-32,747	-31,762	-19,634
	2Q	-209	162	-2,223	2,385	13,732	-2,055	15,787	-2,088	-12,016	-16,360	-1,875
	3Q	-3,117	-17,581	-23,866	6,285	18,278	-9,249	27,527	835	-4,649	-15,746	965
	4Q	773	1,455	-10,583	12,038	3,505	-7,802	11,307	140	-4,327	-5,885	17,917
2011	1Q	-6,390	102	-13,739	13,841	8,430	-8,735	17,165	144	-15,066	-3,097	15,855
	2Q	51,429	1,921	-12,088	14,009	48,036	-3,650	51,686	416	1,057	-14,639	61,724
	3Q	-22,406	-4,021	-17,378	13,357	-27,857	-5,629	-22,228	-301	9,773	5,073	10,917
	4Q	631	-7,339	-12,119	4,780	-2,469	-508	-1,962	-335	10,775	-18,212	6,186
2012	1Q	-10,368	-9,454	-21,499	12,045	25,099	-7,544	32,643	-20	-25,993	-13,235	-7,221
	2Q	6,484	4,646	-6,691	11,336	-4,961	-3,849	-1,111	992	5,807	-1,739	12,697
	3Q	-8,959	-1,308	-7,226	5,918	33,338	-5,921	39,259	-64	-40,925	-6,881	-7,526
	4Q	-10,171	-18,299	-16,541	-1,758	10,384	-4,149	14,533	64	-2,320	-5,958	5,923
2013	1Q	1,184	-2,757	-11,581	8,825	3,917	-5,256	9,173	211	-187	-10,349	4,043
	2Q	4,384	-8,295	-15,540	7,245	3,277	-11,407	14,685	-1,421	10,822	-4,698	1,518
	3Q	-11,659	1,615	-7,574	9,189	-9,466	-10,075	609	564	-4,373	13,391	11,763
	4Q	-9,715	3,986	-6,463	10,449	-769	-5,378	4,609	393	-13,325	-7,775	-2,675
2014	1Q	-37,577	-14,621	-20,409	5,788	-13,397	-7,566	-5,831	-1,487	-8,072	444	-17,294

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

Kandungan | *Contents*

3.7 Hutang Luar Negeri
External Debt

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: 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: Sektor bukan bank / *Non-bank sector*	Jangka pendek[4] / *Short-term*[4]: Sektor perbankan / *Banking sector*	Jangka pendek[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]: Lain-lain / *Others*	Jangka pendek[4] / *Short-term*[4]: Sekuriti Kerajaan / *Govt securities*	Jangka pendek[4]: Lain-lain / *Others*	Deposit bukan pemastautin / *Non-resident deposits*: Jumlah / *Total*	Lain-lain[6] / *Others*[6]: Jumlah / *Total*	Lain-lain[6]: Jangka sederhana & panjang[3] / *Medium- and long-term*[3]	Lain-lain[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: 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	7.5	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	10.4	163,268	103,086	13,901	1,184	45,097	43,917	72,997	10,466	62,531	280,978	256,477
2012		600,022	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.3	223,606	131,581	11,948	829	79,248	58,963	59,859	9,566	50,293	318,233	281,789
2013		694,576	324,088	16,763	82,141	26,297	70,785	113,530	14,573	10.4	229,674	140,397	10,703	1,272	77,301	77,326	63,489	9,986	53,503	357,071	337,505
															0						
2009	1Q	364,495	246,510	20,192	69,903	16,147	52,096	79,599	8,572	8.0	43,854	26,935	14,683	429	1,807	30,412	43,720	3,371	40,349	203,327	161,168
	2Q	357,008	233,011	14,262	64,421	15,643	52,482	76,516	9,687	8.1	48,711	28,623	14,565	212	5,311	30,600	44,686	2,416	42,270	192,411	164,596
	3Q	386,816	243,550	13,857	82,077	14,398	52,557	71,194	9,466	3.3	57,149	35,304	13,249	574	8,022	33,863	52,254	9,431	42,823	220,874	165,942
	4Q	388,345	232,732	13,787	75,933	14,319	51,258	68,572	8,863	6.9	70,383	41,133	16,256	990	12,004	34,511	50,719	9,367	41,352	222,054	166,291
2010	1Q	391,515	219,190	12,737	72,259	13,519	48,613	64,061	8,001	8.0	85,428	55,771	15,171	1,743	12,743	32,114	54,783	9,570	45,213	227,641	163,875
	2Q	402,600	222,158	17,092	72,342	13,117	47,368	64,610	7,629	7.3	95,596	59,408	15,064	1,354	19,770	32,738	52,108	10,331	41,778	234,721	167,879
	3Q	427,023	227,414	16,364	71,536	12,995	45,793	70,639	10,087	8.2	114,406	68,391	13,905	1,537	30,573	33,136	52,067	9,230	42,837	238,215	188,808
	4Q	434,278	227,072	16,746	70,383	12,736	47,788	67,982	11,438	6.7	118,935	74,063	12,232	949	31,691	34,628	53,643	9,611	44,032	243,559	190,720
2011	1Q	472,625	233,371	15,935	64,918	14,490	46,912	78,905	12,212	10.1	144,342	81,658	12,977	1,384	48,323	35,143	59,769	9,591	50,178	246,480	226,145
	2Q	527,802	241,342	16,167	67,276	17,853	47,872	80,979	11,194	8.4	183,701	92,680	14,626	1,376	75,019	36,905	65,854	9,756	56,099	266,230	261,572
	3Q	543,245	263,082	18,088	70,355	18,208	51,144	93,220	12,066	12.7	167,896	93,289	15,652	1,258	57,697	39,422	72,845	9,979	62,866	276,716	266,529
	4Q	537,456	257,273	18,105	69,562	18,934	46,925	92,302	11,446	10.3	163,268	103,086	13,901	1,184	45,097	43,917	72,997	10,466	62,531	280,978	256,477
2012	1Q	558,126	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	72,809	10,790	62,019	286,017	272,109
	2Q	585,427	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	78,257	11,131	67,126	297,707	287,721
	3Q	600,766	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	70,375	10,331	60,044	307,324	293,442
	4Q	600,022	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	59,859	9,566	50,293	318,233	281,789
2013	1Q	609,818	269,904	16,142	71,022	23,850	57,703	89,118	12,069	10.8	222,021	139,670	10,430	860	71,061	54,798	63,095	9,395	53,700	328,212	281,606
	2Q	642,468	290,451	16,453	71,360	24,393	63,763	101,954	12,529	11.2	227,117	140,716	12,869	1,275	72,257	61,954	62,947	9,921	53,026	339,473	302,995
	3Q	672,709	312,420	16,929	81,662	25,708	67,888	106,866	13,368	10.5	226,500	130,790	12,971	1,587	81,152	70,105	63,684	10,386	53,298	346,333	326,376
	4Q	694,576	324,088	16,763	82,141	26,297	70,785	113,530	14,573	9.4	229,674	140,397	10,703	1,272	77,301	77,326	63,489	9,986	53,503	357,071	337,505
2014	1Q	700,073	327,884	16,469	81,445	28,021	73,255	114,070	14,624	10.7	231,301	144,500	11,800	1,179	73,822	77,542	63,345	10,319	53,026	365,809	334,264

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.

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. .

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]				
2011		423,357.7	6,253.0	2,672.2	414,432.5	26.7	423,331.0	100.5	423,431.5
2012		427,231.3	6,043.5	2,652.8	418,535.0	27.3	427,204.0	101.7	427,305.7
2013		441,880.8	6,488.2	3,183.2	432,209.5	27.9	441,852.9	111.3	441,964.2
2012	6	428,831.2	6,169.1	2,699.6	419,962.4	24.9	428,806.3	102.1	428,908.4
	7	429,562.6	6,169.3	2,699.6	420,693.7	25.2	429,537.4	101.8	429,639.3
	8	431,103.8	6,169.5	2,709.5	422,224.8	25.7	431,078.1	101.8	431,180.0
	9	421,307.1	6,091.9	2,675.6	412,539.7	26.4	421,280.8	102.4	421,383.2
	10	423,917.8	6,092.0	2,674.2	415,151.7	27.7	423,890.2	100.8	423,991.0
	11	426,230.7	6,092.1	2,674.2	417,464.4	27.6	426,203.0	100.5	426,303.5
	12	427,231.3	6,043.5	2,652.8	418,535.0	27.3	427,204.0	101.7	427,305.7
2013	1	428,550.5	6,043.6	2,680.1	419,826.8	27.0	428,523.5	100.5	428,624.0
	2	429,015.5	6,043.7	2,677.8	420,294.0	29.1	428,986.4	96.4	429,082.9
	3	431,277.7	5,969.8	2,645.3	422,662.6	30.7	431,247.0	96.7	431,343.7
	4	433,276.7	5,969.9	2,704.7	424,602.2	31.0	433,245.7	96.5	433,342.3
	5	436,801.0	5,970.0	2,703.4	428,127.6	31.1	436,769.8	96.2	436,866.0
	6	432,796.6	6,140.0	2,790.3	423,866.4	31.6	432,765.0	99.7	432,864.7
	7	438,294.5	6,140.1	2,795.2	429,359.2	32.8	438,261.7	101.7	438,363.4
	8	428,131.5	6,140.3	2,795.2	419,196.0	35.5	428,096.0	105.2	428,201.2
	9	444,554.8	6,431.1	3,074.4	435,049.3	26.6	444,528.2	108.3	444,636.5
	10	446,247.4	6,431.2	3,074.4	436,741.8	27.6	446,219.9	104.2	446,324.0
	11	443,816.9	6,431.4	3,153.5	434,232.0	27.7	443,789.3	108.7	443,897.9
	12	441,880.8	6,488.2	3,183.2	432,209.5	27.9	441,852.9	111.3	441,964.2
2014	1	435,957.0	6,488.5	3,174.9	426,293.6	29.2	435,927.8	114.0	436,041.8
	2	427,589.4	6,488.7	3,179.0	417,921.7	32.7	427,556.7	112.6	427,669.3
	3	424,591.8	6,482.3	3,190.8	414,918.7	32.4	424,559.4	111.6	424,671.0
	4	427,776.7	6,482.6	3,244.0	418,050.1	27.1	427,749.7	112.8	427,862.5
	5	427,034.6	6,482.9	3,239.0	417,312.8	27.0	427,007.6	110.6	427,118.2
	6	423,611.7	6,376.3	3,218.0	414,017.4	26.5	423,585.2	112.5	423,697.7

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

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

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

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

4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am: 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]								
2010	1Q	26	140,149.1	1,625.9	2,862.9	11,365.3	19,405.4	80,670.7	2,957.6	103,033.6	3,540.0	15,126.7	2,594.5
	2Q	26	142,512.8	1,614.4	2,831.3	11,253.8	20,194.1	83,272.3	3,289.8	106,756.2	3,647.7	13,803.0	2,606.5
	3Q	26	149,621.6	1,618.1	2,830.6	11,150.1	22,738.6	87,502.4	3,669.5	113,910.5	4,079.8	12,519.0	3,513.4
	4Q	26	153,919.5	1,662.2	2,788.9	10,929.5	22,937.4	92,677.3	3,477.4	119,092.1	4,762.9	11,638.8	3,045.1
2011	1Q	27	157,402.6	1,668.8	2,756.2	10,969.4	21,847.1	94,569.7	3,280.8	119,697.5	4,942.5	14,018.6	3,349.6
	2Q	28	160,857.1	1,651.1	2,764.5	10,943.8	22,545.4	96,524.2	3,422.2	122,491.9	5,217.1	14,636.3	3,152.4
	3Q	28	160,129.1	1,646.0	2,750.1	10,928.2	25,680.7	92,758.8	3,068.3	121,507.8	4,734.2	15,014.1	3,548.8
	4Q	28	166,306.9	1,641.1	2,597.2	10,942.5	27,077.1	94,743.3	3,378.0	125,198.4	4,776.8	18,107.4	3,043.5
2012	1Q	29	171,139.9	1,643.8	2,593.8	11,011.9	26,613.0	103,053.3	3,364.8	133,031.2	5,600.3	13,684.4	3,574.5
	2Q	29	173,684.4	1,665.2	2,586.8	10,985.3	27,740.8	104,116.9	3,558.2	135,415.9	5,598.9	13,673.3	3,758.9
	3Q	29	178,733.5	1,661.5	2,575.4	11,505.2	27,729.6	110,226.1	3,599.1	141,554.8	4,617.7	13,124.6	3,694.2
	4Q	29	183,617.2	1,613.4	2,652.9	11,604.1	27,276.6	113,696.7	5,917.9	146,891.3	4,799.2	12,443.6	3,612.8
2013	1Q	29	187,644.4	1,635.6	2,604.3	11,799.7	26,930.6	114,961.6	4,041.6	145,933.8	5,282.9	16,390.0	3,998.2
	2Q	28	191,033.5	1,611.7	2,604.9	11,884.3	26,805.0	119,274.6	7,047.2	153,126.7	5,184.2	12,668.0	3,953.7
	3Q	28	192,201.0	1,593.7	2,616.5	12,041.1	27,855.1	117,719.7	7,014.3	152,589.1	5,643.3	13,685.7	4,031.5
	4Q	28	196,589.6	1,554.3	2,755.8	12,053.3	27,386.1	123,714.2	6,872.5	157,972.8	5,861.0	12,571.0	3,821.3
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	203,713.5	1,567.1	2,643.6	12,220.2	25,278.0	130,326.7	6,817.9	162,422.5	6,602.3	13,933.3	4,324.6
					Insurans dan Takaful Am/*General Insurance and Takaful* [6]								
2010	1Q	44	25,674.5	735.4	266.0	131.1	4,508.7	7,483.7	1,583.2	13,575.6	75.8	8,242.1	2,648.5
	2Q	44	25,987.7	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,314.7	2,690.2
	3Q	44	26,753.6	706.8	246.2	122.7	4,812.3	7,679.8	2,157.3	14,649.3	77.3	8,297.4	2,653.7
	4Q	43	26,992.1	719.6	251.4	118.6	4,856.1	7,859.3	2,150.6	14,866.1	80.1	8,270.6	2,685.9
2011	1Q	41	27,968.2	719.3	222.8	116.8	5,095.4	7,925.7	2,348.9	15,370.0	78.0	8,187.5	3,273.8
	2Q	41	28,478.6	729.1	242.5	102.5	5,077.5	7,954.1	2,551.6	15,583.1	73.4	8,393.7	3,354.3
	3Q	41	28,771.8	719.7	218.9	101.3	5,351.2	7,800.3	2,621.3	15,772.7	58.1	8,566.4	3,334.6
	4Q	41	28,957.1	715.6	201.4	91.2	5,570.4	8,049.2	2,850.2	16,469.7	59.0	8,149.8	3,270.3
2012	1Q	40	30,075.8	745.2	201.9	93.3	5,631.1	8,125.7	3,114.3	16,871.1	54.5	8,093.1	4,016.6
	2Q	40	30,030.0	749.2	194.3	109.0	5,829.1	7,800.7	3,523.3	17,153.1	56.1	8,231.4	3,536.9
	3Q	39	30,378.9	671.5	185.6	106.0	5,724.8	8,235.4	4,078.0	18,038.2	47.8	7,818.2	3,511.7
	4Q	39	30,935.4	688.2	171.8	101.5	6,032.4	8,372.5	4,385.8	18,790.6	49.1	7,683.3	3,450.9
2013	1Q	38	32,302.8	691.1	169.5	97.9	5,862.9	8,126.5	4,391.0	18,380.4	39.3	8,686.9	4,237.7
	2Q	37	32,508.9	721.0	172.7	91.7	6,036.2	8,399.0	5,021.2	19,456.4	33.3	7,918.2	4,115.7
	3Q	37	33,264.4	757.3	170.4	89.7	6,134.7	8,287.2	5,583.2	20,005.1	44.1	8,071.6	4,126.2
	4Q	37	33,552.3	781.8	171.8	91.5	6,445.6	8,394.6	5,966.8	20,807.0	45.6	7,611.5	4,043.2
2014	1Q	37	34,747.7	779.9	171.6	83.0	6,858.3	8,571.6	5,796.4	21,226.3	30.0	7,633.9	4,823.0
	2Q	37	34,946.8	780.7	175.5	83.6	6,744.2	8,693.7	6,083.6	21,521.5	24.8	7,733.5	4,627.2

1 Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.
2 Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan 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, 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*: Modal Berbayar/*Paid-up Capital*	Akaun Premium Saham/*Share Premium Account*	Rizab/*Reserves*	Keuntungan/(Kerugian) Tertahan/*Retained Profit/(Loss)*	Jumlah/*Total*	Rizab Penilaian Semula Aset/*Assets Revaluation Reserves*	Liabiliti Lain/*Other Liabilities*	JUMLAH LIABILITI/*TOTAL LIABILITIES*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Pinjaman/*Loans*	Pelaburan/*Investments*	*Harta Benda Pelaburan/Investment Properties*	Wang Tunai dan Simpanan/*Cash and Deposits*	Aset Lain[1]/*Other Assets* [1]	Aset Asing/*Foreign Assets*	JUMLAH ASET/*TOTAL ASSETS*
		Perniagaan dalam Malaysia/*Business within Malaysia*																
		Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																
2010	1H	57,672.0	1,429.6	16.0	39.4	722.5	2,207.5	3,447.7	6,404.1	69,731.3	787.1	5,347.8	53,284.5	894.8	6,129.8	1,170.7	2,116.6	69,731.3
	2H	59,297.7	1,605.6	16.0	48.8	1,249.1	2,919.5	5,054.8	7,754.1	75,026.2	863.8	5,788.8	57,827.4	1,100.8	4,952.9	1,544.4	2,948.1	75,026.2
2011	1H	62,700.9	1,605.6	16.0	56.1	1,044.8	2,722.5	5,455.0	8,214.1	79,092.5	859.3	5,832.4	58,671.9	1,108.5	7,616.4	1,427.2	3,576.8	79,092.5
	2H	64,928.6	1,619.6	16.0	52.3	1,554.6	3,242.5	4,950.8	8,619.7	81,741.5	848.4	5,835.9	60,393.4	1,100.0	8,731.5	1,408.8	3,423.6	81,741.5
2012	1H	68,586.3	1,619.6	16.0	67.1	1,161.9	2,864.7	5,560.6	9,389.3	86,400.9	842.0	5,907.7	65,463.5	1,092.4	7,032.6	1,636.0	4,426.9	86,400.9
	2H	72,378.0	1,641.6	16.0	73.4	1,800.7	3,531.8	5,306.4	10,048.9	91,265.1	835.4	6,532.0	71,779.7	1,117.3	6,245.5	1,567.6	3,187.6	91,265.1
2013	1H	75,606.9	1,741.6	16.0	83.8	1,263.5	3,104.9	5,900.7	11,341.2	95,953.6	863.2	6,810.6	75,525.3	1,117.5	6,663.8	1,743.3	3,229.9	95,953.6
	2H	76,815.8	1,741.6	16.0	65.4	1,651.3	3,474.3	6,170.7	12,298.8	98,759.7	845.7	7,041.1	78,329.4	1,113.7	6,047.7	1,771.9	3,610.2	98,759.7
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2010	1H	3,421.3	3,483.1	692.0	272.1	2,095.3	6,542.5	95.1	8,348.9	18,815.4	549.5	96.8	9,291.2	112.7	6,540.7	2,180.3	44.2	18,815.4
	2H	3,464.4	3,644.3	1,320.7	334.1	2,674.4	7,973.5	130.3	8,899.4	20,633.7	564.4	92.2	10,145.9	116.8	6,818.1	2,834.6	61.6	20,633.7
2011	1H	3,756.7	3,502.0	1,254.5	299.6	2,757.7	7,813.8	209.0	9,266.3	21,480.0	573.3	78.5	10,134.3	142.1	7,014.6	3,482.3	54.8	21,480.0
	2H	3,756.1	3,502.0	1,254.5	353.9	3,537.4	8,647.8	145.7	9,351.8	21,891.4	562.6	78.6	10,739.8	125.3	6,952.3	3,389.4	43.3	21,891.4
2012	1H	3,994.4	3,402.0	1,254.5	329.7	3,370.4	8,356.6	147.4	9,828.7	22,872.1	561.9	97.7	11,238.9	118.4	7,094.5	3,721.1	39.5	22,872.1
	2H	4,141.0	4,357.5	2,153.5	212.2	4,342.3	11,065.5	54.5	9,973.4	25,476.3	509.1	93.0	14,363.0	96.5	6,662.1	3,737.7	14.9	25,476.3
2013	1H	4,508.6	3,473.6	1,668.4	202.2	4,016.8	9,361.0	52.7	10,477.0	24,971.0	542.3	83.7	13,396.6	93.6	6,750.4	4,092.7	11.6	24,971.0
	2H	4,546.3	3,473.6	1,668.4	160.0	4,289.2	9,591.2	17.1	10,793.2	26,023.6	597.1	83.5	14,566.0	91.5	6,466.6	4,209.9	9.2	26,023.6
		Penanggung Insurans Komposit/*Composite Direct Insurers*																
2010	1H	55,273.6	1,084.1	42.5	92.7	3,015.9	4,235.2	1,757.6	8,304.2	69,473.7	993.6	5,929.0	50,871.0	1,691.2	6,635.3	1,838.7	1,514.9	69,473.7
	2H	59,273.9	884.1	42.5	114.3	3,007.1	4,048.0	2,406.5	8,271.9	73,941.7	949.9	5,149.9	56,970.6	1,434.9	5,917.0	1,703.4	1,816.0	73,941.7
2011	1H	62,768.8	884.1	42.5	148.7	2,635.0	3,710.3	1,374.0	8,553.0	76,386.0	941.1	5,132.2	59,382.1	1,409.1	5,831.8	2,014.0	1,675.7	76,386.0
	2H	63,190.8	1,313.1	42.5	143.4	3,545.7	5,044.7	1,335.5	8,736.9	78,225.9	942.3	5,125.3	59,515.9	1,269.4	8,013.5	1,963.1	1,396.4	78,225.9
2012	1H	66,235.8	1,313.1	42.5	157.4	2,808.2	4,321.2	1,361.3	9,110.7	81,024.8	968.4	5,098.3	64,793.3	1,267.2	5,459.7	2,209.3	1,228.6	81,024.8
	2H	69,667.2	1,313.1	42.5	177.2	3,703.9	5,236.8	797.5	10,006.4	85,614.5	916.7	5,117.7	69,413.1	1,315.4	5,023.9	2,177.2	1,650.5	85,614.5
2013	1H	73,490.0	1,698.9	725.9	137.3	1,955.2	4,517.3	589.6	9,931.7	88,532.1	957.8	5,124.7	71,838.6	1,267.5	4,736.9	2,586.0	2,020.4	88,532.1
	2H	74,711.5	1,698.9	725.9	103.6	2,165.2	4,693.7	232.9	10,517.0	90,328.4	734.6	5,074.5	72,943.4	1,577.9	5,174.9	2,483.5	2,339.6	90,328.4
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2010	1H	341.3	801.0	0.0	19.7	234.4	1,055.0	0.9	987.9	2,407.9	94.5	7.3	1,301.1	83.4	657.9	263.5	0.2	2,407.9
	2H	351.7	801.0	0.0	5.5	240.4	1,046.9	13.8	1,153.8	2,565.3	93.9	7.1	1,416.0	88.6	700.3	256.9	2.4	2,565.3
2011	1H	359.7	811.0	0.0	6.1	365.2	1,182.2	12.9	1,213.5	2,712.1	94.4	6.1	1,512.2	59.6	701.0	333.9	5.0	2,712.1
	2H	338.5	811.0	0.0	7.8	357.6	1,176.3	17.6	1,215.3	2,789.6	94.6	5.3	1,660.7	38.8	610.5	376.8	3.0	2,789.6
2012	1H	396.1	816.0	20.0	7.8	414.3	1,258.1	38.7	1,193.9	2,906.3	131.6	4.9	1,632.1	38.8	662.8	431.8	4.4	2,906.3
	2H	326.3	816.0	20.0	7.4	427.6	1,271.0	38.1	1,181.7	2,864.1	131.7	4.2	1,713.5	37.8	605.2	347.1	24.7	2,864.1
2013	1H	341.9	816.0	20.0	6.8	538.4	1,381.2	33.6	1,244.6	2,978.1	130.4	4.1	1,713.0	44.4	721.0	360.3	4.9	2,978.1
	2H	341.8	816.0	20.0	2.1	464.4	1,302.6	26.9	1,267.2	2,973.5	130.1	4.7	1,770.8	44.6	685.3	330.9	7.1	2,973.5
		Perniagaan Global/Global Business																
		Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																
2010	1H	57,672.0	1,429.6	16.0	39.4	722.5	2,207.5	3,447.7	6,404.1	69,731.3	787.1	5,347.8	53,284.5	894.8	6,129.8	1,170.7	2,116.6	69,731.3
	2H	59,297.7	1,605.6	16.0	48.8	1,249.1	2,919.5	5,054.8	7,754.1	75,026.2	863.8	5,788.8	57,827.4	1,100.8	4,952.9	1,544.4	2,948.1	75,026.2
2011	1H	62,700.9	1,605.6	16.0	56.1	1,044.8	2,722.5	5,455.0	8,214.1	79,092.5	859.3	5,832.4	58,671.9	1,108.5	7,616.4	1,427.2	3,576.8	79,092.5
	2H	64,928.6	1,619.6	16.0	52.3	1,554.6	3,242.5	4,950.8	8,619.7	81,741.5	848.4	5,835.9	60,393.4	1,100.0	8,731.5	1,408.8	3,423.6	81,741.5
2012	1H	68,586.3	1,619.6	16.0	67.1	1,161.9	2,864.7	5,560.6	9,389.3	86,400.9	842.0	5,907.7	65,463.5	1,092.4	7,032.6	1,636.0	4,426.9	86,400.9
	2H	72,378.0	1,641.6	16.0	73.4	1,800.7	3,531.8	5,306.4	10,048.9	91,265.1	835.4	6,532.0	71,779.7	1,117.3	6,245.5	1,567.6	3,187.6	91,265.1
2013	1H	75,606.9	1,741.6	16.0	83.8	1,263.5	3,104.9	5,900.7	11,341.2	95,953.6	863.2	6,810.6	75,525.3	1,117.5	6,663.8	1,743.3	3,229.9	95,953.6
	2H	76,815.8	1,741.6	16.0	65.4	1,651.3	3,474.3	6,170.7	12,298.8	98,759.7	845.7	7,041.1	78,329.4	1,113.7	6,047.7	1,771.9	3,610.2	98,759.7
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2010	1H	3,447.7	3,483.1	692.0	272.1	2,095.3	6,542.5	110.2	8,407.5	18,997.0	549.5	96.8	9,305.6	112.7	6,605.9	2,181.6	144.9	18,997.0
	2H	3,491.8	3,644.3	1,320.7	334.1	2,674.4	7,973.5	130.3	8,973.1	20,839.4	564.4	92.2	10,161.6	116.8	6,884.5	2,835.1	184.7	20,839.4
2011	1H	3,787.5	3,502.0	1,254.5	299.6	2,757.7	7,813.8	225.5	9,352.4	21,705.4	573.3	78.5	10,150.3	142.1	7,084.8	3,482.8	193.5	21,705.4
	2H	3,787.0	3,502.0	1,254.5	353.9	3,537.4	8,647.8	145.7	9,446.1	22,124.1	562.6	78.6	10,755.7	125.3	7,022.8	3,390.6	188.5	22,124.1
2012	1H	4,025.6	3,402.0	1,254.5	329.7	3,370.4	8,356.6	164.2	9,929.4	23,086.4	561.9	97.7	11,255.5	118.4	7,138.5	3,721.7	192.7	23,086.4
	2H	4,168.9	4,357.5	2,153.5	212.2	4,342.3	11,065.5	54.5	10,070.6	25,677.1	509.1	93.0	14,382.6	96.5	6,685.8	3,738.3	171.8	25,677.1
2013	1H	4,534.4	3,473.6	1,668.4	202.2	4,016.8	9,361.0	70.0	10,575.9	25,184.4	542.3	83.7	13,417.1	93.6	6,779.4	4,093.1	175.0	25,184.4
	2H	4,574.2	3,473.6	1,668.4	160.0	4,289.2	9,591.2	17.1	10,902.6	26,254.4	597.1	83.5	14,589.5	91.5	6,502.2	4,210.5	180.2	26,254.4
		Penanggung Insurans Komposit Langsung/*Composite Direct Insurers*																
2010	1H	55,320.7	1,084.1	42.5	92.7	3,015.9	4,235.2	1,750.5	8,463.9	69,793.8	993.6	5,929.0	50,876.6	1,691.2	6,646.9	1,838.8	1,817.6	69,793.8
	2H	59,314.9	884.1	42.5	114.3	3,007.1	4,048.0	2,402.5	8,443.5	74,242.8	949.9	5,149.9	56,975.5	1,434.9	5,917.0	1,703.4	2,112.2	74,242.8
2011	1H	62,812.9	884.1	42.5	148.7	2,635.0	3,710.3	1,374.0	8,742.5	76,696.8	941.1	5,132.2	59,387.1	1,409.1	5,831.8	2,014.0	1,981.5	76,696.8
	2H	63,234.7	1,313.1	42.5	143.4	3,545.7	5,044.7	1,335.5	8,927.3	78,555.8	942.3	5,125.3	59,515.9	1,269.4	8,013.5	1,963.1	1,726.3	78,555.8
2012	1H	66,283.5	1,313.1	42.5	157.4	2,808.2	4,321.2	1,370.1	9,303.2	81,368.7	968.4	5,098.3	64,793.3	1,267.2	5,459.7	2,209.3	1,572.5	81,368.7
	2H	69,717.5	1,313.1	42.5	177.2	3,703.9	5,236.8	797.5	10,191.0	85,964.2	916.7	5,117.7	69,413.1	1,315.4	5,023.9	2,177.2	2,000.2	85,964.2
2013	1H	73,544.7	1,698.9	725.9	137.3	1,955.2	4,517.3	583.4	10,112.0	88,884.6	957.8	5,124.7	71,838.6	1,267.5	4,736.9	2,586.0	2,372.9	88,884.6
	2H	74,772.0	1,698.9	725.9	103.6	2,165.2	4,693.7	239.7	10,708.3	90,713.9	734.6	5,074.5	72,943.4	1,577.9	5,174.9	2,483.5	2,725.1	90,713.9
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2010	1H	410.4	801.0	0.0	19.7	234.4	1,055.0	1.0	1,290.8	2,787.8	94.5	7.3	1,376.7	83.4	849.5	368.6	7.8	2,787.8
	2H	447.3	801.0	0.0	5.5	240.4	1,046.9	13.7	1,457.9	3,046.7	93.9	7.1	1,491.7	88.6	985.0	365.4	15.0	3,046.7
2011	1H	440.7	811.0	0.0	6.1	365.2	1,182.2	13.0	1,553.3	3,215.1	94.4	6.1	1,589.4	59.6	1,002.6	445.6	17.6	3,215.1
	2H	444.0	811.0	0.0	7.8	357.6	1,176.3	17.8	1,664.9	3,328.6	94.6	5.3	1,747.6	38.8	926.9	489.2	26.3	3,328.6
2012	1H	490.9	816.0	20.0	7.8	414.3	1,258.1	39.1	1,653.0	3,494.7	131.6	4.9	1,715.8	38.8	957.0	614.2	32.4	3,494.7
	2H	430.9	816.0	20.0	7.4	427.6	1,271.0	39.0	1,746.3	3,571.6	131.7	4.2	1,799.8	37.8	980.1	537.4	80.5	3,571.6
2013	1H	432.3	816.0	20.0	6.8	538.4	1,381.2	33.8	1,923.2	3,820.9	130.4	4.1	1,794.7	44.4	1,150.9	603.7	92.7	3,820.9
	2H	438.8	816.0	20.0	2.1	464.4	1,302.6	26.9	1,978.3	3,879.2	130.1	4.7	1,863.7	44.6	1,191.9	546.4	97.8	3,879.2

[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*					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*
			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*																	
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2009	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2010	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	12.0	100.0	0.0	0.0	-4.9	95.1	0.0	7.1	114.2	0.3	95.6	17.9	0.0	0.0	0.4	0.1	0.0	114.2
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	0.0	322.6
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	0.0	356.7
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
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	374.2	420.0	0.0	2.6	-125.9	296.7	-0.9	170.7	840.8	48.0	132.2	570.8	0.0	0.0	11.7	78.2	0.0	840.8
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2009	1H	9,740.2	916.6	45.3	0.0	343.5	1,305.5	0.0	1,728.4	12,774.1	187.2	3,398.3	8,001.5	314.6	98.5	87.1	653.5	33.5	12,774.1
	2H	10,554.8	916.6	45.3	0.0	371.6	1,333.5	0.0	1,750.4	13,638.7	359.1	3,565.7	8,689.4	323.4	100.3	86.3	480.1	34.5	13,638.7
2010	1H	11,444.6	916.6	45.3	0.6	429.8	1,392.3	14.7	2,136.2	14,987.8	244.8	3,704.5	9,755.2	345.9	105.2	98.1	713.2	21.0	14,987.8
	2H	12,121.8	916.6	78.3	5.7	431.7	1,432.3	50.7	2,555.2	16,160.0	294.6	3,184.6	11,317.8	349.8	96.4	93.6	801.7	21.3	16,160.0
2011	1H	13,025.1	1,083.6	78.3	26.7	541.2	1,729.9	458.7	2,603.8	17,817.5	155.0	3,975.6	12,296.1	344.8	94.4	95.6	844.8	11.1	17,817.5
	2H	13,581.8	1,016.7	145.3	24.9	734.5	1,921.4	324.1	2,874.3	18,701.5	248.9	3,750.5	13,406.0	350.3	76.6	92.0	768.5	8.5	18,701.5
2012	1H	14,782.2	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.3	20,192.0	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.0
	2H	15,682.9	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.7	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.4	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.9	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	17,533.9	1,316.7	145.3	-7.5	1,179.2	2,633.7	54.3	3,554.3	23,776.2	455.9	2,951.4	18,872.3	352.7	33.9	87.0	1,023.1	0.0	23,776.2
		Perniagaan Global/*Global Business*																	
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2009	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2010	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	12.0	100.0	0.0	0.0	-4.9	95.1	0.0	7.1	114.2	0.3	95.6	17.9	0.0	0.0	0.4	0.1	0.0	114.2
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	0.0	322.6
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	0.0	356.7
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
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	374.2	420.0	0.0	2.6	-125.9	296.7	-0.9	170.7	840.8	48.0	132.2	570.8	0.0	0.0	11.7	78.2	0.0	840.8
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2009	1H	9,740.7	916.6	45.3	0.0	343.5	1,305.5	0.0	1,727.9	12,774.1	187.2	3,398.3	8,001.5	314.6	98.5	87.1	653.5	33.5	12,774.1
	2H	10,555.7	916.6	45.3	0.0	371.6	1,333.5	0.0	1,749.9	13,639.1	359.1	3,565.7	8,689.4	323.4	100.3	86.3	480.5	34.5	13,639.1
2010	1H	11,444.9	916.6	45.3	0.6	429.8	1,392.3	14.7	2,135.9	14,987.9	244.8	3,704.5	9,755.2	345.9	105.2	98.1	713.2	21.0	14,987.9
	2H	12,122.6	916.6	78.3	5.7	431.7	1,432.3	50.7	2,554.4	16,160.0	294.7	3,184.6	11,317.8	349.8	96.4	93.6	801.8	21.3	16,160.0
2011	1H	13,025.3	1,083.6	78.3	26.7	541.2	1,729.9	458.7	2,603.7	17,817.5	155.0	3,975.6	12,296.1	344.8	94.4	95.6	844.9	11.1	17,817.5
	2H	13,581.9	1,016.7	145.3	24.9	734.5	1,921.4	324.1	2,874.1	18,701.5	249.0	3,750.5	13,406.0	350.3	76.6	92.0	768.5	8.5	18,701.5
2012	1H	14,782.3	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.2	20,192.1	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.1
	2H	15,683.1	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.5	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.5	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.8	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	17,534.1	1,316.7	145.3	-7.5	1,179.2	2,633.7	54.3	3,554.2	23,776.3	455.9	2,951.4	18,872.3	352.7	33.9	87.0	1,023.2	0.0	23,776.3

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*							
	*								
2009	1H	663,476	125,542.1	1,353.7	1,982.5	3,336.2	11,664,625	784,771.7	16,489.7
	2H	1,387,724	239,605.9	3,217.5	4,326.9	7,544.4	11,839,748	818,198.1	17,371.1
2010	1H	683,013	159,005.2	1,642.4	2,528.5	4,171.0	11,958,100	839,434.4	19,179.4
	2H	1,426,280	274,776.8	3,745.9	4,651.1	8,397.1	11,464,489	881,935.9	19,295.7
2011	1H	733,576	159,283.0	1,795.3	2,140.9	3,936.2	11,609,208	913,277.7	20,026.5
	2H	1,502,110	287,073.9	4,071.5	3,842.2	7,913.7	11,491,359	917,121.0	20,664.7
2012	1H	758,697	164,926.6	1,904.1	2,152.0	4,056.1	11,913,387	972,831.0	21,931.4
	2H	1,488,799	290,430.3	4,152.7	4,048.3	8,201.0	12,077,513	1,021,907.0	23,076.4
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	4,138.7	8,189.4	11,716,875	1,029,091.7	23,281.9
		Perniagaan Global/*Global Business*							
	*								
2009	1H	663,476	125,542.1	1,353.7	1,982.5	3,336.2	11,664,625	784,771.7	16,489.7
	2H	1,387,724	239,605.9	3,217.5	4,326.9	7,544.4	11,839,748	818,198.1	17,371.1
2010	1H	683,013	159,005.2	1,642.4	2,528.5	4,171.0	11,958,100	839,434.4	19,179.4
	2H	1,426,280	274,776.8	3,745.9	4,651.1	8,397.1	11,464,489	881,935.9	19,295.7
2011	1H	733,576	159,283.0	1,795.3	2,140.9	3,936.2	11,609,208	913,277.7	20,026.5
	2H	1,502,110	287,073.9	4,071.5	3,842.2	7,913.7	11,491,359	917,121.0	20,664.7
2012	1H	758,697	164,926.6	1,904.1	2,152.0	4,056.1	11,913,387	972,831.0	21,931.4
	2H	1,488,799	290,430.3	4,152.7	4,048.3	8,201.0	12,077,513	1,021,907.0	23,076.4
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	4,138.7	8,189.4	11,716,875	1,029,091.7	23,281.9

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.6.5 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*																	
2009	1H	5,409.5	0.9	5,410.4	3,120.4	22.7	3,143.1	427.5	53.2	480.7	2,345.9	371.1	2,717.0	4,733.3	5.2	4,738.5	16,036.6	453.1	16,489.7
	2H	5,663.5	0.4	5,663.9	3,299.9	22.8	3,322.7	430.0	47.5	477.4	2,506.1	80.9	2,587.0	5,314.7	5.5	5,320.2	17,214.1	157.0	17,371.1
2010	1H	5,884.3	0.4	5,884.6	3,459.8	18.5	3,478.3	429.9	744.3	1,174.2	2,654.0	407.9	3,061.9	5,574.7	5.7	5,580.4	18,002.7	1,176.7	19,179.4
	2H	5,999.4	0.4	5,999.7	3,759.1	17.1	3,776.2	432.7	55.0	487.7	2,740.9	108.4	2,849.3	6,176.9	5.8	6,182.7	19,109.0	186.7	19,295.7
2011	1H	6,113.9	0.3	6,114.3	4,043.8	17.7	4,061.5	424.7	53.1	477.8	2,816.1	114.6	2,930.7	6,436.3	5.9	6,442.3	19,834.9	191.6	20,026.5
	2H	6,016.8	0.1	6,016.9	4,219.7	16.8	4,236.6	421.1	59.4	480.5	2,896.9	113.1	3,010.0	6,914.5	6.2	6,920.7	20,469.1	195.7	20,664.7
2012	1H	6,261.0	0.1	6,261.1	4,596.7	15.4	4,612.1	432.5	51.6	484.1	3,109.8	117.4	3,227.2	7,340.6	6.3	7,346.9	21,740.6	190.8	21,931.4
	2H	6,315.4	0.0	6,315.4	4,914.5	13.7	4,928.2	428.8	54.0	482.8	3,237.3	127.4	3,364.7	7,973.2	6.5	7,979.7	22,869.1	201.7	23,070.8
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	5,767.8	0.0	5,767.8	5,202.7	12.0	5,214.7	367.9	44.9	412.9	3,181.8	125.1	3,306.9	8,530.0	6.6	8,536.6	23,050.3	188.6	23,238.8
		Perniagaan Global/*Global Business*																	
2009	1H	5,409.5	0.9	5,410.4	3,120.4	22.7	3,143.1	427.5	53.2	480.7	2,345.9	371.1	2,717.0	4,733.3	5.2	4,738.5	16,036.6	453.1	16,489.7
	2H	5,663.5	0.4	5,663.9	3,299.9	22.8	3,322.7	430.0	47.5	477.4	2,506.1	80.9	2,587.0	5,314.7	5.5	5,320.2	17,214.1	157.0	17,371.1
2010	1H	5,884.3	0.4	5,884.6	3,459.8	18.5	3,478.3	429.9	744.3	1,174.2	2,654.0	407.9	3,061.9	5,574.7	5.7	5,580.4	18,002.7	1,176.7	19,179.4
	2H	5,999.4	0.4	5,999.7	3,759.1	17.1	3,776.2	432.7	55.0	487.7	2,740.9	108.4	2,849.3	6,176.9	5.8	6,182.7	19,109.0	186.7	19,295.7
2011	1H	6,113.9	0.3	6,114.3	4,043.8	17.7	4,061.5	424.7	53.1	477.8	2,816.1	114.6	2,930.7	6,436.3	5.9	6,442.3	19,834.9	191.6	20,026.5
	2H	6,016.8	0.1	6,016.9	4,219.7	16.8	4,236.6	421.1	59.4	480.5	2,896.9	113.1	3,010.0	6,914.5	6.2	6,920.7	20,469.1	195.7	20,664.7
2012	1H	6,261.0	0.1	6,261.1	4,596.7	15.4	4,612.1	432.5	51.6	484.1	3,109.8	117.4	3,227.2	7,340.6	6.3	7,346.9	21,740.6	190.8	21,931.4
	2H	6,315.4	0.0	6,315.4	4,914.5	13.7	4,928.2	428.8	54.0	482.8	3,237.3	127.4	3,364.7	7,973.2	6.5	7,979.7	22,869.1	201.7	23,070.8
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	5,767.8	0.0	5,767.8	5,202.7	12.0	5,214.7	367.9	44.9	412.9	3,181.8	125.1	3,306.9	8,530.0	6.6	8,536.6	23,050.3	188.6	23,238.8

[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

4.6.8 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*																	
	*																		
2009	1H	11.5	0.0	11.6	28.0	0.2	28.2	220.6	1.0	221.6	205.3	0.5	205.8	249.8	7.6	257.4	715.3	9.4	724.6
	2H	23.1	0.1	23.1	69.3	0.4	69.7	432.4	2.2	434.5	397.8	1.0	398.8	478.1	9.6	487.6	1,400.6	13.2	1,413.7
2010	1H	11.9	0.0	11.9	35.3	0.3	35.6	229.0	0.7	229.7	226.6	0.6	227.2	377.0	8.3	385.3	879.7	10.0	889.7
	2H	24.1	0.1	24.1	82.9	0.5	83.4	471.5	1.6	473.2	496.4	1.1	497.5	797.0	19.7	816.7	1,871.9	23.0	1,894.9
2011	1H	12.7	0.0	12.7	34.5	0.2	34.7	278.4	0.9	279.3	216.4	0.3	216.7	504.4	2.8	507.2	1,046.3	4.2	1,050.6
	2H	26.2	0.1	26.3	78.7	0.4	79.1	569.1	2.3	571.4	452.6	0.6	453.2	1,010.1	12.7	1,022.7	2,136.6	16.1	2,152.7
2012	1H	15.0	0.0	15.1	76.8	0.4	77.2	328.2	1.0	329.3	239.9	0.0	239.9	446.2	9.6	455.7	1,106.1	11.1	1,117.2
	2H	30.0	0.1	30.1	145.0	0.6	145.6	660.2	2.5	662.6	504.4	0.4	504.8	882.7	17.2	899.9	2,222.3	20.7	2,243.0
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
		Perniagaan Global/*Global Business*																	
	*																		
2009	1H	11.5	0.0	11.6	28.0	0.2	28.2	220.6	1.0	221.6	205.3	0.5	205.8	249.8	7.6	257.4	715.3	9.4	724.6
	2H	23.1	0.1	23.1	69.3	0.4	69.7	432.4	2.2	434.5	397.8	1.0	398.8	478.1	9.6	487.6	1,400.6	13.2	1,413.7
2010	1H	11.9	0.0	11.9	35.3	0.3	35.6	229.0	0.7	229.7	226.6	0.6	227.2	377.0	8.3	385.3	879.7	10.0	889.7
	2H	24.1	0.1	24.1	82.9	0.5	83.4	471.5	1.6	473.2	496.4	1.1	497.5	797.0	19.7	816.7	1,871.9	23.0	1,894.9
2011	1H	12.7	0.0	12.7	34.5	0.2	34.7	278.4	0.9	279.3	216.4	0.3	216.7	504.4	2.8	507.2	1,046.3	4.2	1,050.6
	2H	26.2	0.1	26.3	78.7	0.4	79.1	569.1	2.3	571.4	452.6	0.6	453.2	1,010.1	12.7	1,022.7	2,136.6	16.1	2,152.7
2012	1H	15.0	0.0	15.1	76.8	0.4	77.2	328.2	1.0	329.3	239.9	0.0	239.9	446.2	9.6	455.7	1,106.1	11.1	1,117.2
	2H	30.0	0.1	30.1	145.0	0.6	145.6	660.2	2.5	662.6	504.4	0.4	504.8	882.7	17.2	899.9	2,222.3	20.7	2,243.0
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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

Tempoh/*Period*		Pendapatan/*Income*				Perbelanjaan/*Outgo*					Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo*
		Pendapatan Premium/*Premium Income*	Pendapatan Pelaburan Bersih/*Net Investment Income*	Keuntungan atas Jualan Aset dan Pendapatan Pelbagai/*Profit on Sale of Assets and Miscellaneous Income*	Jumlah/*Total*	Faedah Polisi Bersih/*Net Policy Benefits*	Imbuhan Agensi/*Agency Remuneration*	Perbelanjaan Pengurusan/*Management Expenses*	Kerugian dari Pelupusan Aset dan Perbelanjaan Lain/*Loss on Disposal of Assets and Other Outgo*	Jumlah/*Total*	
		Perniagaan dalam Malaysia/*Business within Malaysia*									
	*										
2009	1H	9,046.2	2,358.7	2,552.2	13,957.1	5,615.4	1,374.5	826.1	1,575.6	9,391.7	4,565.4
	2H	19,831.3	4,926.5	4,910.2	29,667.9	11,838.5	2,933.6	1,645.6	1,914.1	18,331.7	11,336.2
2010	1H	10,485.7	2,544.5	1,742.6	14,772.7	6,222.4	1,541.6	922.2	779.9	9,466.2	5,306.5
	2H	21,804.7	5,448.6	5,165.0	32,418.4	13,023.4	3,229.3	1,849.2	1,133.3	19,235.1	13,183.2
2011	1H	10,890.0	2,943.2	2,306.1	16,139.4	6,510.7	1,604.1	1,037.2	616.2	9,768.1	6,371.2
	2H	22,815.8	6,037.5	4,204.9	33,058.2	13,994.3	3,360.3	2,088.9	2,068.0	21,511.5	11,546.6
2012	1H	11,875.5	3,280.1	2,590.0	17,745.6	7,148.8	1,716.4	1,105.6	711.3	10,682.0	7,063.7
	2H	24,929.0	6,704.0	6,087.8	37,720.7	14,312.6	3,526.5	2,283.2	1,447.1	21,569.4	16,151.4
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	26,369.7	7,205.6	5,427.0	39,002.3	16,327.6	3,636.2	2,483.8	4,932.0	27,379.6	11,622.7
		Perniagaan Global/*Global Business*									
	*										
2009	1H	9,064.2	2,359.1	2,552.2	13,975.5	5,618.4	1,383.8	831.1	1,575.8	9,409.1	4,566.4
	2H	19,870.1	4,927.3	4,910.2	29,707.7	11,857.3	2,944.4	1,648.6	1,914.7	18,365.0	11,342.6
2010	1H	10,504.7	2,545.0	1,742.6	14,792.2	6,225.2	1,548.6	924.7	781.5	9,480.0	5,312.3
	2H	21,854.2	5,449.8	5,165.3	32,469.3	13,035.4	3,248.3	1,852.4	1,135.8	19,271.8	13,197.5
2011	1H	10,919.3	2,944.1	2,306.2	16,169.7	6,519.3	1,619.2	1,039.5	616.5	9,794.5	6,375.2
	2H	22,877.7	6,039.5	4,205.2	33,122.4	14,015.5	3,384.1	2,092.9	2,068.4	21,560.9	11,561.4
2012	1H	11,904.8	3,281.3	2,590.3	17,776.5	7,159.1	1,727.4	1,107.9	711.5	10,705.9	7,070.6
	2H	25,005.7	6,706.8	6,087.8	37,800.3	14,342.4	3,551.9	2,287.6	1,447.9	21,629.8	16,170.5
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	26,458.7	7,208.8	5,428.6	39,096.1	16,357.2	3,673.0	2,487.6	4,932.6	27,450.4	11,645.7

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.6.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*				Pelaburan Harta Benda/*Investment Properties*	Pinjaman/*Loans*				Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain[2]/*Other Assets*[2]	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
			Kertas & Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers & Guaranteed Loans*	Sekuriti & Hutang Korporat/*Corporate Debt & Securities*	Lain-lain/*Others*	Jumlah/*Total*		Gadai Janji/*Mortgages*	Polisi/*Policy*	Lain-lain/*Others*	Jumlah/*Total*				
		Perniagaan dalam Malaysia/*Business within Malaysia*													
2009	1H	12,117.3	18,094.3	64,585.5	2,436.1	85,115.9	2,509.8	4,020.1	7,347.3	537.6	11,905.0	1,607.2	2,116.0	2,619.8	117,990.9
	2H	11,528.0	18,416.1	72,205.0	2,418.3	93,039.5	2,555.5	3,737.6	7,516.8	333.7	11,588.1	1,630.3	2,097.3	3,386.2	125,824.8
2010	1H	10,931.4	18,898.5	77,230.1	2,711.7	98,840.3	2,525.2	3,264.6	7,645.0	281.0	11,190.7	1,612.1	2,227.2	3,626.7	130,953.4
	2H	9,167.8	20,970.1	86,050.5	2,923.9	109,944.5	2,479.9	2,888.4	7,711.2	270.6	10,870.2	1,660.5	2,593.7	4,741.6	141,458.3
2011	1H	11,812.4	20,419.0	89,301.9	2,850.8	112,571.6	2,466.8	2,894.9	7,799.6	193.9	10,888.4	1,649.8	2,672.0	5,206.0	147,267.0
	2H	15,344.3	24,765.1	86,808.1	2,772.9	114,346.0	2,291.3	2,833.3	7,890.6	176.3	10,900.2	1,640.2	2,639.5	4,768.3	151,929.8
2012	1H	11,299.5	25,200.9	95,252.7	2,974.9	123,428.5	2,281.5	2,809.4	7,992.5	152.3	10,954.2	1,664.5	3,157.9	5,590.1	158,376.4
	2H	10,308.3	24,452.8	103,894.4	5,350.8	133,698.1	2,344.0	3,317.1	8,127.6	142.1	11,586.9	1,612.9	2,985.9	4,791.4	167,327.5
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	10,407.9	24,537.3	112,610.0	5,976.7	143,124.0	2,530.2	3,663.3	8,244.9	137.0	12,045.3	1,452.7	3,271.4	5,861.0	178,692.6
		Perniagaan Global/*Global Business*													
2009	1H	12,144.6	18,115.2	64,585.5	2,436.1	85,136.8	2,509.8	4,020.1	7,347.3	537.6	11,905.0	1,607.2	2,127.3	2,619.8	118,050.4
	2H	11,555.0	18,440.9	72,205.0	2,418.3	93,064.2	2,555.5	3,737.6	7,516.8	333.7	11,588.1	1,630.3	2,111.3	3,386.2	125,890.6
2010	1H	10,956.8	18,927.5	77,230.1	2,711.7	98,869.3	2,525.2	3,264.6	7,645.0	281.0	11,190.7	1,612.1	2,239.8	3,626.7	131,020.4
	2H	9,184.0	21,015.4	86,050.5	2,923.9	109,989.8	2,479.9	2,888.4	7,711.2	270.6	10,870.2	1,660.5	2,609.0	4,741.6	141,535.1
2011	1H	11,824.6	20,471.2	89,301.9	2,850.8	112,623.9	2,466.8	2,894.9	7,799.6	193.9	10,888.4	1,649.8	2,688.7	5,206.0	147,348.2
	2H	15,364.5	24,826.3	86,808.1	2,772.9	114,407.2	2,291.3	2,833.3	7,890.6	176.3	10,900.2	1,640.2	2,656.4	4,768.3	152,028.0
2012	1H	11,316.9	25,268.5	95,252.7	2,974.9	123,496.2	2,281.5	2,809.4	7,992.5	152.3	10,954.2	1,664.5	3,175.7	5,590.1	158,479.2
	2H	10,344.1	24,520.1	103,894.4	5,350.8	133,765.4	2,344.0	3,317.1	8,127.6	142.1	11,586.9	1,612.9	3,011.7	4,791.4	167,456.4
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	10,450.4	24,617.3	112,610.0	5,976.7	143,204.0	2,530.2	3,663.3	8,244.9	137.0	12,045.3	1,452.7	3,301.8	5,861.0	178,845.5

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*: 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*										
	*											
2009	1H	691.4	193.7	1,100.5	805.5	293.7	2,241.2	2,534.9	222.7	73.7	325.8	5,948.2
	2H	1,168.6	410.7	2,029.5	1,523.2	584.1	4,670.1	5,254.2	374.9	146.2	623.9	11,531.2
2010	1H	758.4	189.3	1,147.6	889.0	320.2	2,589.7	2,909.9	216.0	79.6	357.7	6,547.5
	2H	1,283.6	391.7	2,100.3	1,699.3	630.1	5,292.1	5,922.2	381.0	158.5	648.1	12,584.7
2011	1H	783.2	230.2	1,233.9	1,035.9	312.7	2,835.3	3,148.0	236.9	87.5	336.6	7,092.2
	2H	1,412.5	488.2	2,240.1	1,930.1	638.0	5,679.1	6,317.1	414.1	170.5	632.2	13,604.9
2012	1H	892.4	265.0	1,287.3	1,117.0	383.8	2,982.7	3,366.4	277.3	104.5	353.1	7,663.1
	2H	1,478.5	567.6	2,410.0	2,030.1	788.0	6,057.6	6,845.6	465.0	204.7	690.8	14,692.2
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	1,451.8	601.7	2,622.7	2,129.4	913.7	6,533.9	7,447.6	464.0	232.4	771.7	15,721.3
		Perniagaan Global/*Global Business*										
	*											
2009	1H	694.4	198.2	1,110.4	809.0	293.7	2,282.2	2,576.0	228.8	97.3	341.0	6,055.0
	2H	1,174.5	418.3	2,048.2	1,527.8	584.2	4,756.9	5,341.1	387.0	190.9	663.8	11,751.5
2010	1H	761.3	193.1	1,158.1	893.6	320.6	2,618.6	2,939.2	220.5	98.4	382.0	6,646.2
	2H	1,289.2	397.7	2,119.3	1,710.1	630.9	5,348.3	5,979.2	391.1	194.7	687.0	12,768.3
2011	1H	786.7	232.3	1,245.1	1,044.2	313.1	2,862.9	3,176.0	241.6	106.8	356.6	7,189.3
	2H	1,418.8	492.3	2,261.8	1,944.9	638.8	5,730.1	6,368.8	423.3	207.0	677.3	13,794.3
2012	1H	897.1	267.4	1,300.1	1,126.3	384.2	3,005.6	3,389.8	281.9	122.2	374.6	7,759.4
	2H	1,488.1	571.7	2,434.7	2,044.7	788.7	6,099.8	6,888.5	473.5	238.6	734.0	14,873.7
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	1,464.9	605.5	2,655.0	2,139.4	914.8	6,572.6	7,487.4	473.4	268.7	812.8	15,907.1

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.10 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*										
		%										
2009	1H	46.3	47.5	44.5	50.8	262.2	57.8	80.1	12.1	19.3	64.6	64.4
	2H	28.5	31.1	34.7	49.9	265.3	58.7	79.9	25.4	15.6	50.3	60.7
2010	1H	42.6	53.8	30.6	49.1	253.4	58.5	78.6	40.3	21.5	60.2	62.1
	2H	36.8	63.5	30.1	50.7	290.5	60.0	81.0	39.8	18.5	40.1	62.6
2011	1H	41.5	31.1	41.5	47.3	287.3	53.0	74.3	47.3	16.6	65.8	60.9
	2H	39.7	27.6	38.3	43.4	301.0	53.1	76.3	37.3	15.0	56.5	60.2
2012	1H	39.2	66.9	34.4	42.7	234.6	52.1	74.5	20.4	16.5	45.0	58.3
	2H	34.5	61.1	33.4	40.7	248.2	52.7	72.4	24.7	13.2	44.0	56.7
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	31.9	57.4	34.3	38.1	195.0	55.9	72.7	23.8	12.1	36.1	56.2
		Perniagaan Global/*Global Business*										
		%										
2009	1H	49.4	44.4	47.4	50.8	262.7	58.5	80.3	9.5	34.0	68.5	64.7
	2H	30.8	25.8	43.9	49.8	266.1	59.5	80.4	25.7	32.8	50.2	61.6
2010	1H	47.2	42.8	37.7	48.8	255.7	58.8	78.7	38.1	31.0	77.0	62.7
	2H	40.0	52.5	37.1	51.1	289.8	60.5	81.0	40.5	32.8	48.3	62.8
2011	1H	48.3	23.2	46.1	47.2	291.4	53.3	74.8	44.5	34.4	64.0	61.2
	2H	50.1	27.4	78.2	43.6	302.8	53.6	76.7	36.6	27.1	54.9	66.6
2012	1H	47.3	58.9	44.1	41.9	234.5	52.5	74.4	20.0	28.4	40.6	58.7
	2H	43.0	53.4	43.2	40.0	247.9	53.4	72.8	25.6	21.2	46.0	57.4
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	38.5	54.9	48.0	39.7	194.5	55.9	72.1	25.9	22.1	32.0	57.5

[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*										
	*											
2009	1H	195.4	93.4	749.4	702.8	260.8	2,129.5	2,390.3	85.0	73.4	194.3	4,484.0
	2H	525.0	214.5	1,490.6	1,362.9	504.7	4,412.6	4,917.3	186.3	144.8	422.6	9,264.1
2010	1H	213.3	123.6	782.3	726.8	279.9	2,428.9	2,708.8	88.0	77.3	221.4	4,941.3
	2H	417.1	250.2	1,551.0	1,450.9	495.9	4,940.9	5,436.8	193.6	154.1	459.0	9,912.6
2011	1H	238.8	101.8	785.6	811.6	257.7	2,578.6	2,836.3	91.9	81.7	215.4	5,163.0
	2H	473.6	215.7	1,550.8	1,674.6	541.4	5,233.0	5,774.4	210.1	166.0	436.0	10,501.2
2012	1H	266.1	137.5	791.4	923.7	367.9	2,635.2	3,003.1	121.0	92.5	233.1	5,568.3
	2H	484.7	279.5	1,614.5	1,828.1	626.2	5,583.8	6,210.0	236.1	188.4	488.1	11,329.4
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	304.7	1,802.6	1,959.9	845.5	6,164.4	7,009.9	293.0	222.1	492.2	12,559.9
		Perniagaan Global/*Global Business*										
	*											
2009	1H	228.7	121.9	879.2	709.0	260.8	2,178.6	2,439.4	89.5	95.3	207.2	4,770.2
	2H	606.3	277.4	1,794.0	1,375.9	504.7	4,499.3	5,004.0	200.6	186.6	466.4	9,911.2
2010	1H	273.4	159.2	984.2	737.8	278.9	2,478.1	2,757.0	93.8	97.4	250.1	5,352.8
	2H	527.8	322.8	1,930.4	1,489.5	495.1	5,025.4	5,520.5	203.5	194.3	526.3	10,715.2
2011	1H	280.0	138.0	979.2	828.7	258.3	2,610.9	2,869.2	99.8	97.8	248.9	5,541.7
	2H	572.1	290.4	1,877.4	1,708.3	542.2	5,297.9	5,840.1	221.0	201.0	526.4	11,236.9
2012	1H	336.9	180.3	1,034.5	959.2	368.1	2,692.3	3,060.4	126.7	108.6	258.9	6,065.4
	2H	643.3	370.9	2,183.7	1,896.9	627.2	5,660.6	6,287.8	246.7	220.7	568.7	12,418.7
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	406.6	2,322.8	2,025.0	847.2	6,382.6	7,229.8	298.6	254.5	648.1	13,821.2

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.19 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*										
	*											
2009	1H	93.9	49.3	258.7	316.1	568.5	1,293.5	1,862.0	17.3	12.4	109.6	2,719.2
	2H	183.6	105.3	530.1	634.1	1,212.2	2,609.8	3,822.1	39.3	25.4	220.3	5,560.2
2010	1H	78.4	62.0	256.8	331.2	707.8	1,380.8	2,088.6	19.6	13.2	106.9	2,956.7
	2H	162.5	100.0	503.5	668.1	1,410.4	2,673.6	4,083.9	49.7	24.5	213.8	5,806.1
2011	1H	99.6	68.3	240.4	355.0	692.3	1,403.7	2,096.0	34.7	12.6	97.8	3,004.5
	2H	187.2	106.7	505.9	723.5	1,356.7	2,731.2	4,087.9	63.7	25.3	204.5	5,904.7
2012	1H	87.1	59.2	264.9	346.1	542.2	1,422.5	1,964.7	33.4	13.1	106.4	2,874.7
	2H	156.0	116.9	491.6	709.5	1,134.3	2,830.3	3,964.6	71.5	25.9	210.3	5,746.1
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	164.7	107.3	507.0	724.7	1,221.7	3,186.6	4,408.3	56.5	24.0	227.7	6,220.2
		Perniagaan Global/*Global Business*										
	*											
2009	1H	110.4	57.7	327.0	317.8	570.0	1,332.6	1,902.6	18.7	31.5	119.0	2,884.6
	2H	219.4	122.3	696.9	637.5	1,216.4	2,693.4	3,909.8	42.8	63.4	237.6	5,929.7
2010	1H	104.3	72.3	363.9	333.3	711.8	1,413.9	2,125.8	20.6	31.7	116.2	3,168.1
	2H	217.3	120.0	706.7	686.0	1,417.2	2,730.5	4,147.7	51.8	58.5	237.0	6,225.0
2011	1H	128.5	79.1	331.8	357.0	692.5	1,430.0	2,122.5	36.7	29.7	104.9	3,190.2
	2H	254.3	128.2	802.0	741.2	1,356.9	2,791.6	4,148.5	68.0	54.7	234.4	6,431.3
2012	1H	115.5	78.4	482.8	348.3	542.2	1,446.7	1,988.9	34.3	26.0	133.0	3,207.2
	2H	226.4	147.5	838.6	726.9	1,134.1	2,885.8	4,019.9	74.7	48.0	259.5	6,341.4
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	252.7	139.4	920.4	740.1	1,222.2	3,259.6	4,481.8	60.9	41.4	276.4	6,913.2

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.20 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*												
	*											
2009	1H	90.5	44.3	333.1	357.3	683.9	1,229.9	1,913.7	10.3	14.1	125.5	2,889.0
	2H	149.5	66.6	517.4	680.3	1,338.8	2,591.6	3,930.4	47.3	22.6	212.5	5,626.7
2010	1H	90.8	66.6	239.3	357.1	709.1	1,420.6	2,129.8	35.4	16.6	133.4	3,068.9
	2H	153.7	158.9	466.7	735.0	1,440.5	2,962.1	4,402.6	77.1	28.5	184.2	6,206.7
2011	1H	99.0	31.7	326.3	383.7	740.2	1,366.4	2,106.6	43.4	13.5	141.6	3,145.8
	2H	188.2	59.5	594.1	726.1	1,629.4	2,777.9	4,407.3	78.4	24.8	246.3	6,324.7
2012	1H	104.2	92.0	272.1	394.0	863.2	1,373.5	2,236.7	24.6	15.3	105.0	3,243.9
	2H	167.1	170.9	539.5	744.6	1,554.0	2,945.0	4,499.1	58.2	24.8	214.8	6,418.9
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	151.6	174.8	619.1	747.2	1,648.7	3,446.0	5,094.7	69.9	27.0	177.9	7,062.1
Perniagaan Global/*Global Business*												
	*											
2009	1H	112.9	54.1	416.7	360.3	685.1	1,273.7	1,958.8	8.5	32.4	142.0	3,085.7
	2H	186.8	71.7	787.5	685.7	1,342.9	2,679.2	4,022.1	51.6	61.2	234.2	6,100.7
2010	1H	128.9	68.1	371.1	359.7	713.1	1,456.4	2,169.5	35.7	30.2	192.6	3,356.0
	2H	211.0	169.5	716.2	760.9	1,434.6	3,039.0	4,473.7	82.4	63.7	254.3	6,731.8
2011	1H	135.3	32.0	451.1	391.2	752.6	1,392.8	2,145.5	44.4	33.6	159.4	3,392.4
	2H	286.6	79.6	1,467.7	744.2	1,641.7	2,840.0	4,481.7	80.8	54.4	288.8	7,483.7
2012	1H	159.3	106.2	456.3	401.8	863.2	1,414.7	2,278.0	25.3	30.8	105.2	3,563.0
	2H	276.8	198.0	944.4	759.7	1,555.1	3,021.3	4,576.4	63.1	46.7	261.6	7,126.7
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	244.5	223.1	1,115.4	803.7	1,647.9	3,566.1	5,214.0	77.4	56.3	207.1	7,941.6

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.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*										
	*											
2009	1H	4,484.0	2,889.0	507.9	904.7	182.3	372.0	108.3	228.1	101.2	62.6	726.9
	2H	9,264.1	5,626.7	1,052.5	1,793.4	791.5	740.1	174.6	377.3	88.7	128.1	1,866.6
2010	1H	4,941.3	3,068.9	534.3	897.1	441.0	361.6	148.2	85.6	11.6	69.0	955.7
	2H	9,912.6	6,206.7	1,093.8	1,845.0	767.1	780.8	242.5	211.4	10.9	121.2	1,869.8
2011	1H	5,163.0	3,145.8	573.4	956.6	487.2	419.9	54.9	75.0	13.7	39.4	983.9
	2H	10,501.2	6,324.7	1,164.4	1,933.2	1,078.9	885.3	101.4	159.8	19.3	107.9	2,098.4
2012	1H	5,568.3	3,243.9	607.4	1,065.5	651.6	453.3	98.3	77.0	2.9	76.1	1,201.3
	2H	11,329.4	6,418.9	1,322.7	2,161.4	1,426.4	921.7	183.4	159.1	4.1	184.6	2,501.8
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	7,062.1	1,476.2	2,406.6	1,614.9	954.0	136.4	193.3	15.0	118.7	2,764.9
		Perniagaan Global/*Global Business*										
	*											
2009	1H	4,770.2	3,085.7	586.2	929.5	168.8	386.6	108.3	234.2	101.9	70.4	725.5
	2H	9,911.2	6,100.7	1,228.6	1,839.3	742.7	772.0	176.7	388.4	89.5	141.8	1,848.5
2010	1H	5,352.8	3,356.0	616.4	925.7	454.7	375.5	148.6	86.3	13.3	90.4	961.4
	2H	10,715.2	6,731.8	1,284.0	1,895.0	804.3	813.3	243.2	216.9	11.5	156.9	1,909.4
2011	1H	5,541.7	3,392.4	667.2	985.5	496.6	437.8	54.9	79.4	14.1	56.3	998.3
	2H	11,236.9	7,483.7	1,374.3	1,990.2	388.7	924.6	101.8	187.5	19.3	123.9	1,459.5
2012	1H	6,065.4	3,563.0	736.9	1,096.6	668.9	475.9	99.0	87.7	3.0	87.7	1,240.9
	2H	12,418.7	7,126.7	1,587.4	2,220.2	1,484.3	970.1	191.3	171.6	4.3	224.0	2,588.9
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	13,821.2	7,941.6	1,786.7	2,477.7	1,615.2	1,013.2	141.4	225.5	15.9	144.3	2,835.0

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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*											
2009	1H	7,453.8	1,606.5	4,200.0	6,810.4	504.5	11,514.9	204.4	177.8	746.1	716.1	75.0	22,494.5
	2H	7,158.1	1,359.6	4,393.6	6,921.2	1,031.5	12,346.2	233.9	179.2	792.1	665.2	79.2	22,813.4
2010	1H	7,686.9	1,720.3	4,294.7	6,589.0	1,810.1	12,693.7	217.8	122.2	721.0	719.4	61.1	23,942.4
	2H	7,713.3	1,574.5	4,481.6	6,881.1	2,112.0	13,474.8	222.1	115.6	719.5	833.0	80.1	24,732.9
2011	1H	7,779.7	2,088.2	4,701.7	6,824.3	2,507.2	14,033.2	213.3	99.8	728.5	971.1	73.4	25,987.2
	2H	7,511.6	1,928.0	5,174.8	6,852.2	2,800.4	14,827.5	174.8	90.2	715.6	1,079.4	59.0	26,386.1
2012	1H	7,665.7	2,167.3	5,400.3	6,458.1	3,467.4	15,325.7	167.8	108.5	749.2	1,081.2	56.1	27,321.4
	2H	7,109.2	2,102.8	5,591.2	6,960.4	4,325.4	16,877.1	146.0	101.3	688.2	1,105.8	49.1	28,179.6
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	6,822.6	2,077.4	5,785.3	7,187.0	5,888.4	18,860.7	147.9	91.5	780.1	1,736.5	45.6	30,562.3
		Perniagaan Global/*Global Business*											
2009	1H	7,891.9	1,690.6	4,641.0	6,887.7	504.5	12,033.2	204.4	177.8	746.2	782.0	539.1	24,065.1
	2H	7,508.1	1,500.3	4,858.1	7,012.0	1,031.5	12,901.5	233.9	179.2	792.1	751.2	621.8	24,488.2
2010	1H	8,074.4	1,858.0	4,738.2	6,680.8	1,810.1	13,229.1	217.8	122.2	721.0	794.3	564.1	25,581.0
	2H	8,181.1	1,718.6	4,941.0	6,973.4	2,112.0	14,026.5	222.1	115.6	719.5	931.4	611.3	26,526.1
2011	1H	8,276.5	2,262.6	5,182.6	6,917.5	2,507.2	14,607.3	213.3	99.8	728.5	1,055.9	620.1	27,864.1
	2H	8,029.8	2,080.5	6,239.0	6,955.1	2,800.4	15,994.4	174.8	90.2	715.6	1,182.7	638.4	28,906.6
2012	1H	8,137.0	2,562.7	6,377.6	6,558.4	3,467.4	16,403.4	167.8	108.5	749.2	1,195.7	665.1	29,989.4
	2H	7,715.4	2,421.3	6,561.2	7,066.0	4,325.9	17,953.1	146.0	101.3	688.2	1,264.7	706.4	30,996.5
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	7,616.4	2,487.0	6,702.9	7,302.6	5,889.3	19,894.8	147.9	91.5	780.1	1,999.0	824.2	33,840.9

[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*	
2009	1H	304,028	114,193.3	799.1	269.0	1,068.1	2,383,571	266,318.7	1,401.4
	2H	673,160	199,898.7	1,635.6	542.0	2,177.6	2,578,603	325,057.3	1,519.4
2010	1H	512,464	96,983.7	1,023.4	287.4	1,310.7	2,967,958	306,956.4	1,670.4
	2H	906,063	176,005.9	2,009.0	577.9	2,586.9	3,153,874	344,636.1	1,811.8
2011	1H	467,140	99,364.6	1,030.5	290.5	1,321.0	3,460,300	373,562.0	1,934.8
	2H	884,360	226,384.7	2,103.5	591.6	2,695.1	3,649,328	401,830.0	2,138.7
2012	1H	407,649	107,317.1	1,310.1	330.2	1,640.2	3,691,281	415,794.7	2,194.1
	2H	884,269	235,279.1	2,825.0	649.5	3,474.5	3,851,734	441,839.4	2,357.2
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	836,835	297,623.2	2,858.3	705.2	3,563.5	4,171,045	494,083.6	2,655.5
		Perniagaan Global/*Global Business*							
2009	1H	304,029	115,279.0	800.0	269.0	1,069.0	2,383,572	267,404.5	1,401.4
	2H	673,161	200,980.1	1,635.8	542.0	2,177.8	2,578,604	326,138.8	1,519.4
2010	1H	512,465	98,069.7	1,023.5	287.4	1,310.9	2,967,959	308,042.4	1,670.4
	2H	906,064	177,024.8	2,009.1	577.9	2,587.1	3,153,875	345,655.0	1,811.8
2011	1H	467,140	99,364.6	1,030.5	290.5	1,321.0	3,460,300	373,562.0	1,934.8
	2H	884,360	226,384.7	2,103.5	591.6	2,695.1	3,649,328	401,830.0	2,138.7
2012	1H	407,649	107,317.1	1,310.1	330.2	1,640.2	3,691,281	415,794.7	2,194.1
	2H	884,269	235,279.1	2,825.0	649.5	3,474.5	3,851,734	441,839.4	2,357.2
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	836,835	297,623.2	2,858.3	705.2	3,563.5	4,171,045	494,083.6	2,655.5

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember
**1H: Pada 30 Jun
2H: Pada 31 Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*
* *1H: January-June*
2H: January-December
***1H: As at 30 June*
2H: As at 31 December

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*
2009	1H	234.8	167.9	402.8	500.8	8.0	508.8	735.6	175.9	911.5	63.5	93.1	156.6	0.0	0.0	0.0	63.5	93.1	156.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	261.1	559.4	500.8	8.0	508.8	799.1	269.0	1,068.1
	2H	577.2	319.9	897.1	899.6	18.0	917.7	1,476.8	337.9	1,814.8	158.8	204.0	362.8	0.0	0.0	0.0	158.8	204.0	362.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	736.0	523.9	1,259.9	899.6	18.0	917.7	1,635.6	542.0	2,177.6
2010	1H	570.3	161.7	732.0	364.9	12.5	377.4	935.2	174.2	1,109.4	88.2	113.2	201.4	0.0	0.0	0.0	88.2	113.2	201.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	658.5	274.9	933.4	364.9	12.5	377.4	1,023.4	287.4	1,310.7
	2H	1,074.5	292.5	1,367.0	792.0	25.2	817.2	1,866.5	317.8	2,184.2	142.5	260.2	402.7	0.0	0.0	0.0	142.5	260.2	402.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,217.0	552.7	1,769.7	792.0	25.2	817.2	2,009.0	577.9	2,586.9
2011	1H	471.9	135.1	607.0	449.7	9.9	459.6	921.6	145.1	1,066.6	108.9	145.5	254.4	0.0	0.0	0.0	108.9	145.5	254.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	580.8	280.6	861.4	449.7	9.9	459.6	1,030.5	290.5	1,321.0
	2H	925.5	252.3	1,177.8	994.2	18.0	1,012.2	1,919.7	270.3	2,190.0	183.9	321.3	505.2	0.0	0.0	0.0	183.9	321.3	505.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,109.3	573.6	1,683.0	994.2	18.0	1,012.2	2,103.5	591.6	2,695.1
2012	1H	533.3	129.2	662.5	692.2	9.2	701.4	1,225.6	138.3	1,363.9	84.5	191.9	276.3	0.0	0.0	0.0	84.5	191.9	276.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	617.8	321.0	938.8	692.2	9.2	701.4	1,310.1	330.2	1,640.2
	2H	1,290.6	232.3	1,523.0	1,416.0	30.7	1,446.7	2,706.6	263.1	2,969.7	118.3	386.4	504.7	0.0	0.0	0.0	118.3	386.4	504.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,409.0	618.7	2,027.7	1,416.0	30.7	1,446.7	2,825.0	649.5	3,474.5
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
		Perniagaan Global/*Global Business*																																			
	*																																				
2009	1H	234.8	167.9	402.8	501.7	8.0	509.6	736.5	175.9	912.4	63.5	93.1	156.6	0.0	0.0	0.0	63.5	93.1	156.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	261.1	559.4	501.7	8.0	509.6	800.0	269.0	1,069.0
	2H	577.2	319.9	897.1	899.8	18.0	917.8	1,477.0	337.9	1,814.9	158.8	204.0	362.8	0.0	0.0	0.0	158.8	204.0	362.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	736.0	523.9	1,259.9	899.8	18.0	917.8	1,635.8	542.0	2,177.8
2010	1H	570.3	161.7	732.0	365.0	12.5	377.5	935.3	174.2	1,109.5	88.2	113.2	201.4	0.0	0.0	0.0	88.2	113.2	201.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	658.5	274.9	933.4	365.0	12.5	377.5	1,023.5	287.4	1,310.9
	2H	1,074.5	292.5	1,367.0	792.1	25.2	817.4	1,866.6	317.8	2,184.4	142.5	260.2	402.7	0.0	0.0	0.0	142.5	260.2	402.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,217.0	552.7	1,769.7	792.1	25.2	817.4	2,009.1	577.9	2,587.1
2011	1H	471.9	135.1	607.0	449.7	9.9	459.6	921.6	145.1	1,066.6	108.9	145.5	254.4	0.0	0.0	0.0	108.9	145.5	254.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	580.8	280.6	861.4	449.7	9.9	459.6	1,030.5	290.5	1,321.0
	2H	925.5	252.3	1,177.8	994.2	18.0	1,012.2	1,919.7	270.3	2,190.0	183.9	321.3	505.2	0.0	0.0	0.0	183.9	321.3	505.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,109.3	573.6	1,683.0	994.2	18.0	1,012.2	2,103.5	591.6	2,695.1
2012	1H	533.3	129.2	662.5	692.2	9.2	701.4	1,225.6	138.3	1,363.9	84.5	191.9	276.3	0.0	0.0	0.0	84.5	191.9	276.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	617.8	321.0	938.8	692.2	9.2	701.4	1,310.1	330.2	1,640.2
	2H	1,290.6	232.3	1,523.0	1,416.0	30.7	1,446.7	2,706.6	263.1	2,969.7	118.3	386.4	504.7	0.0	0.0	0.0	118.3	386.4	504.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,409.0	618.7	2,027.7	1,416.0	30.7	1,446.7	2,825.0	649.5	3,474.5
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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan
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*						
	*												
2009	1H	16.5	121.7	138.2	460.3	141.3	601.6	139.9	31.9	911.5	156.6	0.0	1,068.1
	2H	32.7	233.6	266.3	1,029.3	268.5	1,297.8	187.6	63.1	1,814.8	362.8	0.0	2,177.6
2010	1H	14.4	167.0	181.4	704.2	78.6	782.9	110.5	34.6	1,109.4	201.4	0.0	1,310.7
	2H	24.9	316.3	341.2	1,333.3	207.3	1,540.7	236.5	65.9	2,184.2	402.7	0.0	2,586.9
2011	1H	11.0	123.8	134.8	621.2	127.1	748.4	150.4	33.0	1,066.6	254.4	0.0	1,321.0
	2H	19.3	232.1	251.4	1,280.7	294.9	1,575.6	298.6	64.0	2,189.5	505.2	0.0	2,694.7
2012	1H	8.4	136.8	145.2	826.1	189.5	1,015.6	169.6	33.5	1,363.9	276.3	0.0	1,640.2
	2H	14.7	221.1	235.8	1,874.4	498.9	2,373.2	293.5	67.2	2,969.7	504.7	0.0	3,474.4
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
		Perniagaan Global/*Global Business*											
	*												
2009	1H	16.5	121.7	138.2	460.3	141.3	601.6	139.9	31.9	911.5	156.6	0.0	1,068.1
	2H	32.7	233.6	266.3	1,029.3	268.5	1,297.8	187.6	63.1	1,814.8	362.8	0.0	2,177.6
2010	1H	14.4	167.0	181.4	704.2	78.6	782.9	110.5	34.6	1,109.4	201.4	0.0	1,310.7
	2H	24.9	316.3	341.2	1,333.3	207.3	1,540.7	236.5	65.9	2,184.2	402.7	0.0	2,586.9
2011	1H	11.0	123.8	134.8	621.2	127.1	748.4	150.4	33.0	1,066.6	254.4	0.0	1,321.0
	2H	19.3	232.1	251.4	1,280.7	294.9	1,575.6	298.6	64.0	2,189.5	505.2	0.0	2,694.7
2012	1H	8.4	136.8	145.2	826.1	189.5	1,015.6	169.6	33.5	1,363.9	276.3	0.0	1,640.2
	2H	14.7	221.1	235.8	1,874.4	498.9	2,373.2	293.5	67.2	2,969.7	504.7	0.0	3,474.4
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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.8.7 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*
2009	1H	729.3	43.1	772.4	1.8	0.0	1.8	217.6	5.1	222.8	948.8	48.2	997.0	404.4	0.0	404.4	0.0	0.0	0.0	1,353.2	48.2	1,401.4
	2H	758.5	51.5	810.1	1.5	0.1	1.6	225.3	5.9	231.2	985.3	57.5	1,042.9	476.5	0.0	476.5	0.0	0.0	0.0	1,461.8	57.5	1,519.4
2010	1H	820.6	64.4	885.0	1.4	0.4	1.8	242.6	0.0	242.6	1,064.6	64.8	1,129.4	541.0	0.0	541.0	0.0	0.0	0.0	1,605.6	64.8	1,670.4
	2H	838.1	75.8	913.9	3.6	0.5	4.1	255.7	0.0	255.7	1,097.4	76.3	1,173.7	638.2	0.0	638.2	0.0	0.0	0.0	1,735.6	76.3	1,811.8
2011	1H	876.0	86.4	962.4	8.3	1.3	9.6	268.9	0.0	268.9	1,153.2	87.7	1,240.9	693.9	0.0	693.9	0.0	0.0	0.0	1,847.1	87.7	1,934.8
	2H	898.3	91.0	989.3	15.1	31.3	46.5	280.9	0.5	281.4	1,194.3	122.8	1,317.1	821.5	0.0	821.5	0.0	0.0	0.0	2,015.8	122.8	2,138.7
2012	1H	808.8	92.8	901.5	25.2	34.9	60.1	262.5	0.1	262.5	1,096.4	127.8	1,224.2	969.8	0.0	969.8	0.0	0.0	0.0	2,066.2	127.8	2,194.1
	2H	813.0	113.0	926.0	30.6	38.0	68.6	270.7	0.3	271.1	1,114.3	151.3	1,265.7	1,091.5	0.0	1,091.5	0.0	0.0	0.0	2,205.9	151.3	2,357.2
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
		Perniagaan Global/*Global Business*																				
2009	1H	729.3	43.1	772.4	1.8	0.0	1.8	217.6	5.1	222.8	948.8	48.2	997.0	404.4	0.0	404.4	0.0	0.0	0.0	1,353.2	48.2	1,401.4
	2H	758.5	51.5	810.1	1.5	0.1	1.6	225.3	5.9	231.2	985.3	57.5	1,042.9	476.5	0.0	476.5	0.0	0.0	0.0	1,461.8	57.5	1,519.4
2010	1H	820.6	64.4	885.0	1.4	0.4	1.8	242.6	0.0	242.6	1,064.6	64.8	1,129.4	541.0	0.0	541.0	0.0	0.0	0.0	1,605.6	64.8	1,670.4
	2H	838.1	75.8	913.9	3.6	0.5	4.1	255.7	0.0	255.7	1,097.4	76.3	1,173.7	638.2	0.0	638.2	0.0	0.0	0.0	1,735.6	76.3	1,811.8
2011	1H	876.0	86.4	962.4	8.3	1.3	9.6	268.9	0.0	268.9	1,153.2	87.7	1,240.9	693.9	0.0	693.9	0.0	0.0	0.0	1,847.1	87.7	1,934.8
	2H	898.3	91.0	989.3	15.1	31.3	46.5	280.9	0.5	281.4	1,194.3	122.8	1,317.1	821.5	0.0	821.5	0.0	0.0	0.0	2,015.8	122.8	2,138.7
2012	1H	808.8	92.8	901.5	25.2	34.9	60.1	262.5	0.1	262.5	1,096.4	127.8	1,224.2	969.8	0.0	969.8	0.0	0.0	0.0	2,066.2	127.8	2,194.1
	2H	813.0	113.0	926.0	30.6	38.0	68.6	270.7	0.3	271.1	1,114.3	151.3	1,265.7	1,091.5	0.0	1,091.5	0.0	0.0	0.0	2,205.9	151.3	2,357.2
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

[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

4.8.10 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*
	*															
2009	1H	0.5	0.0	0.5	1.9	0.0	1.9	21.3	0.9	22.1	110.6	(0.1)	110.5	134.3	0.8	135.1
	2H	4.3	0.1	4.4	3	0.0	3.0	45.9	1.7	47.6	233.6	(0.4)	233.2	286.8	1.3	288.2
2010	1H	0.6	0.0	0.6	3.2	0.0	3.2	25.7	0.6	26.3	113.6	(1.3)	112.3	143.2	(0.7)	142.5
	2H	1.2	0.1	1.3	7.1	0.0	7.1	52.3	1.2	53.5	247.1	0.4	247.5	307.7	1.6	309.4
2011	1H	0.7	0.1	0.7	3.6	0.0	3.6	33.6	1.6	35.1	130.7	0.7	131.4	168.6	2.3	170.9
	2H	1.5	0.1	1.6	8.9	0.0	8.9	79	3.2	82.3	221.7	2.6	224.3	311.1	5.9	317.1
2012	1H	0.8	0.1	0.9	-20.8	0.3	(20.5)	43.2	1.5	44.7	247.1	5.7	252.8	270.3	7.6	277.9
	2H	1.6	0.2	1.8	11.5	0.4	11.9	90.3	3.2	93.5	325.9	30.9	356.9	429.3	34.7	464.0
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
		Perniagaan Global/*Global Business*														
	*															
2009	1H	0.5	0.0	0.5	1.9	0.0	1.9	21.3	0.9	22.1	110.6	(0.1)	110.5	134.3	0.8	135.1
	2H	4.3	0.1	4.4	3	0.0	3.0	45.9	1.7	47.6	233.6	(0.4)	233.2	286.8	1.3	288.2
2010	1H	0.6	0.0	0.6	3.2	0.0	3.2	25.7	0.6	26.3	113.6	(1.3)	112.3	143.2	(0.7)	142.5
	2H	1.2	0.1	1.3	7.1	0.0	7.1	52.3	1.2	53.5	247.1	0.4	247.5	307.7	1.6	309.4
2011	1H	0.7	0.1	0.7	3.6	0.0	3.6	33.6	1.6	35.1	130.7	0.7	131.4	168.6	2.3	170.9
	2H	1.5	0.1	1.6	8.9	0.0	8.9	79	3.2	82.3	221.7	2.6	224.3	311.1	5.9	317.1
2012	1H	0.8	0.1	0.9	-20.8	0.3	(20.5)	43.2	1.5	44.7	247.1	5.7	252.8	270.3	7.6	277.9
	2H	1.6	0.2	1.8	11.5	0.4	11.9	90.3	3.2	93.5	325.9	30.9	356.9	429.3	34.7	464.0
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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*									
		Pendapatan/*Income*				Perbelanjaan/*Outgo*					Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo*
	*	Caruman Bersih/*Net Contributions*	Pendapatan Pelaburan Bersih/*Net Investment Income*	Keuntungan Atas Jualan Aset Dan Pendapatan Pelbagai/*Profit On Sale Of Assets And Miscellaneous Income*	JUMLAH/*TOTAL*	Manfaat Sijil Bersih/*Net Certificate Benefits*	Komisen Bersih/*Net Commissions*	Perbelanjaan Pengurusan[2]/*Management Expenses* [2]	Kerugian Atas Jualan Aset Dan Perbelanjaan Lain/*Loss On Disposal Of Assets And Other Outgo*	JUMLAH/*TOTAL*	
2009	1H	1,338.2	170.7	175.7	1,684.6	387.5	217.1	163.7	28.9	797.2	887.3
	2H	2,718.1	354.8	307.1	3,379.9	904.0	432.2	331.7	62.3	1,730.2	1,649.7
2010	1H	1,738.2	221.6	216.4	2,176.2	724.2	275.5	196.7	173.5	1,369.9	806.3
	2H	3,391.1	447.3	336.4	4,174.8	1,599.6	508.8	441.3	198.9	2,748.6	1,426.1
2011	1H	1,888.3	239.4	169.6	2,297.4	833.7	296.9	230.3	40.9	1,401.8	895.6
	2H	3,703.6	494.2	648.2	4,846.0	1,660.4	582.0	457.6	542.2	3,242.1	1,603.8
2012	1H	2,176.8	287.0	280.0	2,743.8	756.4	323.4	295.6	94.6	1,470.0	1,273.8
	2H	4,574.8	590.1	430.9	5,595.8	1,635.9	688.5	710.7	220.4	3,255.6	2,340.2
2013	1H	2,653.0	334.8	237.8	3,225.6	1,023.6	385.6	459.1	154.9	2,023.2	1,202.4
	2H	4,788.0	659.7	454.4	5,902.1	1,978.9	736.2	833.8	451.7	4,000.6	1,901.5
		Perniagaan Global/*Global Business*									
	*										
2009	1H	1,339.1	170.7	175.7	1,685.4	388.6	217.1	163.8	29.0	798.5	886.9
	2H	2,719.8	354.8	307.1	3,381.6	905.4	432.2	331.9	62.4	1,731.9	1,649.7
2010	1H	1,739.0	221.6	216.4	2,177.1	725.5	275.5	196.8	173.6	1,371.4	805.7
	2H	3,392.8	447.3	336.4	4,176.5	1,601.2	508.8	441.5	199.0	2,750.5	1,426.0
2011	1H	1,888.3	239.4	169.6	2,297.4	834.3	296.9	230.3	40.9	1,402.4	895.0
	2H	3,703.6	494.2	648.2	4,846.0	1,660.9	582.0	457.6	542.2	3,242.8	1,603.2
2012	1H	2,176.8	287.0	280.0	2,743.8	756.4	323.4	295.6	94.6	1,470.0	1,273.8
	2H	4,574.8	590.1	430.9	5,595.8	1,635.9	688.5	710.7	220.4	3,255.6	2,340.2
2013	1H	2,653.0	334.8	237.8	3,225.6	1,023.6	385.6	459.1	154.9	2,023.2	1,202.4
	2H	4,788.0	659.7	454.4	5,902.1	1,978.9	736.2	833.8	451.7	4,000.6	1,901.5

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia

4.8.b Takaful Keluarga: Aset Kumpulan 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*											
2009	1H	108.5	2,556.9	978.5	4,880.3	543.2	6,402.0	274.8	60.0	2.9	310.8	33.5	9,749.5
	2H	284.2	2,713.7	1,095.2	5,334.5	503.9	6,933.7	283.6	59.4	2.6	224.6	34.5	10,536.2
2010	1H	164.1	2,707.5	1,239.7	6,042.2	634.1	7,915.9	306.1	63.1	2.3	379.3	21.0	11,559.4
	2H	187.2	2,283.8	1,891.3	6,626.8	629.4	9,147.5	308.9	59.3	1.7	451.4	21.3	12,461.2
2011	1H	105.4	2,718.5	2,049.6	7,222.3	648.4	9,920.3	297.7	55.4	1.2	480.4	11.1	13,590.0
	2H	142.7	2,620.4	2,231.1	7,935.2	686.0	10,852.4	306.0	42.3	0.9	404.0	8.6	14,377.2
2012	1H	168.4	2,205.4	2,451.4	8,864.2	671.8	11,987.4	305.2	31.1	0.7	601.0	8.8	15,308.0
	2H	141.1	1,994.2	2,629.9	9,802.3	761.0	13,193.2	308.9	17.2	0.5	626.9	7.8	16,289.7
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	2,636.6	11,095.3	1,116.8	14,848.8	313.5	7.3	0.1	643.4	0.0	17,966.6
		Perniagaan Global/*Global Business*											
2009	1H	108.5	2,556.9	978.5	4,880.3	543.2	6,402.0	274.8	60.0	2.9	310.8	33.5	9,749.5
	2H	284.2	2,713.7	1,095.2	5,334.5	503.9	6,933.7	283.6	59.4	2.6	225.0	34.5	10,536.6
2010	1H	164.1	2,707.5	1,239.7	6,042.2	634.1	7,915.9	306.1	63.1	2.3	379.3	21.0	11,559.4
	2H	187.2	2,283.8	1,891.3	6,626.8	629.4	9,147.5	308.9	59.3	1.7	451.4	21.3	12,461.2
2011	1H	105.4	2,718.5	2,049.6	7,222.3	648.4	9,920.3	297.7	55.4	1.2	480.4	11.1	13,590.1
	2H	142.7	2,620.4	2,231.1	7,935.2	686.0	10,852.4	306.0	42.3	0.9	404.0	8.6	14,377.2
2012	1H	168.4	2,205.4	2,451.4	8,864.2	671.8	11,987.4	305.2	31.1	0.7	601.0	8.8	15,308.0
	2H	141.1	1,994.2	2,629.9	9,802.3	761.0	13,193.2	308.9	17.2	0.5	626.9	7.8	16,289.8
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	2,636.6	11,095.3	1,116.8	14,848.8	313.5	7.3	0.1	643.5	0.0	17,966.7

[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*										
	*											
2009	1H	17.4	17.4	121.9	61.1	27.4	237.5	265.0	12.7	3.8	23.7	523.1
	2H	48.6	34.4	218.9	117.0	52.3	505.3	557.6	22.7	9.1	45.3	1,053.7
2010	1H	59.7	22.0	169.0	60.8	33.0	289.0	321.9	11.1	2.9	31.0	678.5
	2H	81.4	44.0	299.2	118.9	70.7	644.9	715.6	27.0	7.4	52.4	1,345.9
2011	1H	58.7	31.2	145.0	73.1	40.5	391.6	432.1	23.2	3.6	34.9	801.7
	2H	104.2	98.6	280.8	136.7	78.9	799.4	878.3	32.7	8.3	60.2	1,599.8
2012	1H	50.3	26.4	166.3	83.8	39.8	472.6	512.4	14.8	4.0	34.7	892.7
	2H	80.4	49.5	329.9	157.0	85.0	951.1	1,036.1	25.7	7.7	60.2	1,746.5
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	386.6	191.2	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,918.5
		Perniagaan Global/*Global Business*										
	*											
2009	1H	17.4	17.4	121.9	61.1	27.4	237.5	265.0	12.7	3.8	23.7	523.1
	2H	48.6	34.4	218.9	117.0	52.3	505.3	557.6	22.7	9.1	45.3	1,053.7
2010	1H	59.7	22.0	169.1	60.8	33.0	289.0	321.9	11.1	2.9	31.0	678.5
	2H	81.4	44.0	299.2	118.9	70.7	644.9	715.6	27.0	7.4	52.4	1,345.9
2011	1H	58.7	31.2	145.0	73.1	40.5	391.6	432.1	23.2	3.6	34.9	801.7
	2H	104.2	98.6	280.8	136.7	78.9	799.4	878.3	32.7	8.3	60.2	1,599.8
2012	1H	50.3	26.4	166.3	83.8	39.8	472.6	512.4	14.8	4.0	34.7	892.7
	2H	80.4	49.5	329.9	157.0	85.0	951.1	1,036.1	25.7	7.7	60.2	1,746.5
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	386.6	191.2	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,918.5

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

Sumber: Bank Negara Malaysia

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

Source : Bank Negara Malaysia

4.9.1 Takaful Am: Agihan Caruman Bersih
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*			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*										
	*											
2009	1H	7.1	5.5	65.0	38.9	27.0	232.7	259.7	7.2	3.6	11.2	398.2
	2H	10.3	12.5	113.0	83.8	51.7	494.3	545.9	9.7	8.9	19.6	803.7
2010	1H	2.2	5.9	108.6	52.2	32.7	281.2	313.9	5.2	2.8	15.8	506.6
	2H	6.2	12.0	180.2	102.3	69.6	620.5	690.2	9.1	7.1	23.5	1,030.7
2011	1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
	2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012	1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
	2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
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	221.2	161.0	79.7	875.6	955.3	9.0	7.4	29.5	1,400.7
		Perniagaan Global/*Global Business*										
	*											
2009	1H	7.1	5.5	65.0	38.9	27.0	232.7	259.7	7.2	3.6	11.2	398.2
	2H	10.3	12.5	113.0	83.8	51.7	494.3	545.9	9.7	8.9	19.6	803.8
2010	1H	2.2	5.9	108.6	52.2	32.7	281.2	313.9	5.2	2.8	15.8	506.6
	2H	6.2	12.0	180.3	102.3	69.6	620.5	690.2	9.1	7.1	23.6	1,030.8
2011	1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
	2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012	1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
	2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
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	221.2	161.0	79.7	875.6	955.3	9.0	7.4	29.5	1,400.7

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.4 Takaful Am: Tuntutan Bersih Dibayar
General Takaful: Net Claims Paid

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*										
		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk 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*				
	*											
2009	1H	3.2	-8.8	4.1	13.8	33.7	79.6	113.3	-2.2	10.0	-3.8	129.7
	2H	2.5	-1.8	18.3	25.8	45.5	199.1	244.6	2.4	5.2	7.2	304.2
2010	1H	2.6	0.8	8.1	13.6	32.3	116.2	148.5	1.6	0.3	5.3	180.8
	2H	3.2	4.0	26.6	31.2	81.3	257.2	338.5	3.8	0.5	11.8	419.4
2011	1H	9.1	2.0	14.6	17.4	61.2	157.1	218.4	1.5	0.2	5.0	268.1
	2H	11.7	3.6	28.0	34.4	120.0	313.1	433.1	3.4	0.4	10.4	525.1
2012	1H	-0.6	1.6	14.6	19.4	70.5	215.2	285.7	1.8	0.1	6.1	328.7
	2H	1.2	3.9	22.1	37.9	140.9	405.8	546.8	3.0	0.4	12.1	627.5
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	26.1	34.7	157.5	461.5	618.9	4.6	0.2	17.3	707.6
		Perniagaan Global/*Global Business*										
	*											
2009	1H	3.2	-8.8	4.1	13.8	33.7	79.6	113.3	-2.2	10.0	-3.8	129.7
	2H	2.5	-1.8	18.3	25.8	45.5	199.1	244.6	2.4	5.2	7.2	304.2
2010	1H	2.6	0.8	8.1	13.6	32.3	116.2	148.5	1.6	0.3	5.3	180.8
	2H	3.2	4.0	26.6	31.2	81.3	257.2	338.5	3.8	0.5	11.8	419.4
2011	1H	9.1	2.0	14.6	17.4	61.2	157.1	218.4	1.5	0.2	5.0	268.1
	2H	11.7	3.6	28.0	34.4	120.0	313.1	433.1	3.4	0.4	10.4	525.1
2012	1H	-0.6	1.6	14.6	19.4	70.5	215.2	285.7	1.8	0.1	6.1	328.7
	2H	1.2	3.9	22.1	37.9	140.9	405.8	546.8	3.0	0.4	12.1	627.5
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	26.1	34.7	157.5	461.5	618.9	4.6	0.2	17.3	707.6

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.5 Takaful Am: Nisbah Tuntutan General Takaful: 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*										
		%										
2009	1H	141.7	11.9	14.3	28.0	475.5	43.4	85.2	-65.1	248.9	-159.6	56.8
	2H	97.1	69.4	29.4	29.7	240.1	51.0	69.0	21.8	40.5	-25.1	57.0
2010	1H	163.8	18.5	17.5	29.1	172.2	54.1	67.3	366.8	6.2	-15.5	55.2
	2H	91.1	18.6	28.7	29.1	242.4	51.2	70.7	220.9	-1.8	29.5	59.5
2011	1H	108.4	17.5	31.1	39.7	259.2	55.8	76.0	15.2	16.3	42.9	63.9
	2H	67.4	34.0	26.6	43.3	326.4	54.1	80.3	0.8	17.5	88.0	67.8
2012	1H	-30.4	8.6	26.0	23.7	306.3	54.5	75.9	178.5	-16.8	160.7	63.3
	2H	20.6	20.6	16.9	26.5	255.1	51.9	69.6	89.4	-8.4	109.8	56.9
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	10.5	34.0	20.9	32.3	246.3	47.3	64.0	116.7	6.9	72.0	53.6
		Perniagaan Global/*Global Business*										
		%										
2009	1H	141.7	11.9	14.3	28.0	475.5	43.4	85.2	-65.1	248.9	-159.6	56.7
	2H	97.1	69.3	29.4	29.7	240.1	51.0	69.0	21.8	40.5	-25.1	57.0
2010	1H	163.8	18.5	17.5	29.1	172.2	54.1	67.3	366.8	6.2	-15.5	55.2
	2H	91.1	18.6	28.7	29.1	242.4	51.2	70.7	220.9	-1.8	29.5	59.5
2011	1H	108.4	17.5	31.1	39.7	259.2	55.8	76.0	15.2	16.3	42.9	63.9
	2H	67.4	34.0	26.6	43.3	326.4	54.1	80.3	0.8	17.5	88.0	67.8
2012	1H	-30.4	8.6	26.0	23.7	306.3	54.5	75.9	178.5	-16.8	160.7	63.3
	2H	20.6	20.6	16.9	26.5	255.1	51.9	69.6	89.4	-8.4	109.8	56.9
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	10.5	34.0	20.9	32.3	246.3	47.3	64.0	116.7	6.9	72.0	53.6

[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*										
2009	1H*	4.8	4.3	77.3	30.9	19.1	178.3	197.4	5.9	3.3	7.2	331.2
	2H	7.0	13.7	83.4	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.3
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1282.1
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	207.6	160.9	80.2	876.2	956.4	7.4	7.0	31.9	1389.9
		Perniagaan Global/*Global Business*										
2009	1H*	4.8	4.3	77.4	30.9	19.1	178.3	197.4	5.9	3.3	7.2	331.3
	2H	7.0	13.7	83.6	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.4
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1282.1
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	207.6	160.9	80.2	876.2	956.4	7.4	7.0	31.9	1389.9

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar
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*: 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*												
	*											
2009	1H	6.7	0.5	11.0	8.7	90.7	77.4	168.1	-3.9	8.3	-11.5	187.9
	2H	6.8	9.5	24.6	24.4	114.5	230.6	345.1	2.1	3.5	-4.3	411.6
2010	1H	7.6	1.1	13.2	13.2	58.3	145.3	203.5	15.6	0.2	-2.3	252.2
	2H	7.6	2.9	38.1	28.7	158.5	296.1	454.6	19.9	-0.1	6.9	558.4
2011	1H	6.0	1.6	20.3	22.3	95.3	186.2	281.5	1.1	0.6	5.7	339.1
	2H	7.1	4.8	35.7	51.0	243.4	378.5	621.9	0.1	1.2	17.1	738.9
2012	1H	-1.0	0.8	24.7	15.0	114.0	217.8	331.9	3.8	-0.7	23.9	398.4
	2H	2.2	3.4	32.1	32.9	199.4	427.4	626.8	7.1	-0.7	26.1	730.0
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	0.7	4.2	43.4	52.0	197.5	414.5	612.0	8.7	0.5	23.0	744.4
Perniagaan Global/*Global Business*												
	*											
2009	1H	6.7	0.5	11.0	8.7	90.7	77.4	168.1	-3.9	8.3	-11.5	187.9
	2H	6.8	9.5	24.6	24.4	114.5	230.6	345.1	2.1	3.5	-4.3	411.6
2010	1H	7.6	1.1	13.2	13.2	58.3	145.3	203.5	15.6	0.2	-2.3	252.2
	2H	7.6	2.9	38.1	28.7	158.5	296.1	454.6	19.9	-0.1	6.9	558.4
2011	1H	6.0	1.6	20.3	22.3	95.3	186.2	281.5	1.1	0.6	5.7	339.1
	2H	7.1	4.8	35.7	51.0	243.4	378.5	621.9	0.1	1.2	17.1	738.9
2012	1H	-1.0	0.8	24.7	15.0	114.0	217.8	331.9	3.8	-0.7	23.9	398.4
	2H	2.2	3.4	32.1	32.9	199.4	427.4	626.8	7.1	-0.7	26.1	730.0
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	0.7	4.2	43.4	52.0	197.5	414.5	612.0	8.7	0.5	23.0	744.4

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.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*										
	*											
2009	1H	331.2	187.9	34.5	34.6	74.1	28.5	4.0	20.7	3.9	7.4	115.9
	2H	722.3	411.6	55.5	85.3	169.9	57.7	11.3	22.3	2.2	11.7	247.4
2010	1H	457.2	252.2	41.3	72.4	91.3	32.3	5.3	11.6	0.2	4.6	135.7
	2H	938.6	558.4	82.0	153.0	145.1	68.4	17.8	14.2	0.1	14.7	230.6
2011	1H	530.7	339.1	55.6	84.9	51.1	39.8	19.0	9.1	0.0	-3.0	122.0
	2H	1,090.3	738.9	96.7	155.9	98.7	84.5	37.2	38.7	1.4	17.4	240.3
2012	1H	629.3	398.4	82.5	101.1	47.4	45.6	27.2	3.0	0.0	9.9	113.3
	2H	1,282.1	730.0	156.7	206.0	189.5	96.3	41.7	8.2	0.1	43.8	291.8
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	1,389.9	744.4	192.0	246.0	207.5	102.8	80.5	9.7	0.1	21.9	378.6
		Perniagaan Global/*Global Business*										
	*											
2009	1H	331.3	187.9	34.5	34.6	74.2	28.5	4.0	20.7	3.9	7.5	116.0
	2H	722.4	411.6	55.5	85.3	170.1	57.7	11.3	22.3	2.2	11.7	247.4
2010	1H	457.2	252.2	41.3	72.4	91.3	32.3	5.3	11.6	0.2	4.6	135.7
	2H	938.6	558.4	82.0	153.0	145.1	68.4	17.8	14.2	0.1	14.7	230.6
2011	1H	530.7	339.1	55.6	84.9	51.1	39.8	19.0	9.1	0.0	-3.0	122.0
	2H	1,090.3	738.9	96.7	155.9	98.7	84.5	37.2	38.7	1.4	17.4	240.3
2012	1H	629.3	398.4	82.5	101.1	47.4	45.6	27.2	3.0	0.0	9.9	113.3
	2H	1,282.1	730.0	156.7	206.0	189.5	96.3	41.7	8.2	0.1	43.8	291.8
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	1,389.9	744.4	192.0	246.0	207.5	102.8	80.5	9.7	0.1	21.9	378.6

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan 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*											
2009	1H	52.2	452.5	173.9	776.0	33.2	983.2	29.0	5.3	7.8	237.1	0.0	1,767.1
	2H	49.8	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010	1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
	2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011	1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
	2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012	1H	63.3	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
	2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.8
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	116.0	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	241.0	0.0	2,977.1
		Perniagaan Global/*Global Business*											
2009	1H	52.2	452.5	173.9	776.0	33.2	983.2	29.0	5.3	7.8	237.1	0.0	1,767.1
	2H	49.9	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010	1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
	2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011	1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
	2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012	1H	63.4	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
	2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.9
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	116.0	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	241.0	0.0	2,977.1

[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