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CENTRAL BANK OF MALAYSIA

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KANDUNGAN

CONTENTS

PERKEMBANGAN MONETARI DAN KEWANGAN.....	1
<i>MONETARY AND FINANCIAL DEVELOPMENTS</i>	8
1. Kewangan dan Perbankan <i>Monetary and Banking</i>	
1.1 Wang Rizab.....	15
<i>Reserve Money</i>	
1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai	16
<i>Currency in Circulation by Denomination</i>	
1.3 Agregat Kewangan: M1, M2 dan M3.....	17
<i>Monetary Aggregates: M1, M2 and M3</i>	
1.3.1 Wang Secara Luas, M3.....	18
<i>Broad Money, M3</i>	
1.3.2 Faktor Penentu M3.....	19
<i>Factors Affecting M3</i>	
1.4 Bank Negara Malaysia: Penyata Aset.....	20
<i>Bank Negara Malaysia: Statement of Assets</i>	
1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti	21
<i>Bank Negara Malaysia: Statement of Capital and Liabilities</i>	
1.6 Tabung-tabung Khas Bank Negara Malaysia.....	22
<i>Bank Negara Malaysia's Special Funds</i>	
1.7 Sistem Perbankan: Penyata Aset	23
<i>Banking System: Statement of Assets</i>	
1.7.1 Sistem Perbankan Islam: Penyata Aset.....	24
<i>Islamic Banking System: Statement of Assets</i>	
1.8 Kumpulan-kumpulan Wang Insurans Hayat dan Am: Penyata Aset.....	25
<i>Life and General Insurance Funds: Statement of Assets</i>	
1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti	26
<i>Banking System: Statement of Equities and Liabilities</i>	
1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti	27
<i>Islamic Banking System: Statement of Equities and Liabilities</i>	
1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan	28
<i>Banking System: Loans Applied by Purpose</i>	
1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor.....	29
<i>Banking System: Loans Applied by Sector</i>	
1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan	30
<i>Banking System: Loans Approved by Purpose</i>	
1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor.....	31
<i>Banking System: Loans Approved by Sector</i>	
1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan.....	32
<i>Banking System: Loans Disbursed by Purpose</i>	
1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor	33
<i>Banking System: Loans Disbursed by Sectors</i>	
1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan	34
<i>Banking System: Loans Repaid by Purpose</i>	

1.17	Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor	35
	<i>Banking System: Loans Repaid by Sectors</i>	
1.18	Sistem Perbankan: Pinjaman Mengikut Jenis	36
	<i>Banking System: Classification of Loans by Type</i>	
1.18.1	Sistem Perbankan Islam: Pembiayaan Mengikut Jenis	37
	<i>Islamic Banking System: Financing by Type</i>	
1.19	Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan	38
	<i>Banking System: Classification of Loans by Purpose</i>	
1.20	Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor	39
	<i>Banking System: Classification of Loans by Sector</i>	
1.21	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai	40
	<i>Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions</i>	
1.21a	Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai	41
	<i>Banking System: Impaired Loans and Impairment Provisions</i>	
1.22	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan	42
	<i>Banking System: Non-Performing/Impaired Loans by Purpose</i>	
1.23	Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor	43
	<i>Banking System: Non-Performing/Impaired Loans by Sector</i>	
1.24	Sistem Perbankan: Jumlah Deposit mengikut Jenis	44
	<i>Banking System: Total Deposits by Type</i>	
1.24.1	Sistem Perbankan Islam: Deposit mengikut Jenis	45
	<i>Islamic Banking System: Deposits by Type</i>	
1.25	Sistem Perbankan: Jumlah Deposit mengikut Penyimpan	46
	<i>Banking System: Total Deposits by Holder</i>	
1.26	Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai	47
	<i>Statutory Reserve Requirement and Liquidity Ratio</i>	
1.27	Keperluan Rizab Berkanun dan Aset Mudah Tunai	48
	<i>Statutory Reserve Requirement and Liquidity Requirements</i>	
1.28	Rangka Kerja Mudah Tunai Baru	49
	<i>New Liquidity Framework</i>	
1.29	Sistem Perbankan: Komponen Modal (format terdahulu)	50
	<i>Banking System: Constituents of Capital (previous format)</i>	
1.29a	Sistem Perbankan: Komponen Modal	51
	<i>Banking System: Constituents of Capital</i>	
1.30	Operasi Kad Kredit Di Malaysia	52
	<i>Credit Card Operations in Malaysia</i>	

2. Kewangan dan Pasaran Modal

Financial and Capital Markets

2.1	Kadar Faedah: Institusi Perbankan	53
	<i>Interest Rates: Banking Institutions</i>	
2.2	Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit	54
	<i>Islamic Banking System: Financing Rate and Rate of Return to Depositors</i>	
2.3	Kadar Faedah: Pasaran Wang Antara Bank	55
	<i>Interest Rates: Interbank Money Market</i>	
2.4	Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara	56
	<i>Interest Rates: Treasury Bills and Bank Negara Bills</i>	
2.5	Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia	57
	<i>Market Indicative Yield: Malaysian Government Securities</i>	

2.6	Kadar Pertukaran Mata Wang: Ringgit Malaysia <i>Exchange Rates: Malaysian Ringgit</i>	58
2.7	Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank <i>Volume of Transaction in Interbank Money Market</i>	59
2.8	Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur <i>Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market</i>	60
2.9	Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam) <i>Funds Raised in the Capital Market (by Public Sector)</i>	61
2.10	Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta) <i>Funds Raised in the Capital Market (by Private Sector)</i>	62
2.11	Terbitan Baru Sekuriti Hutang Swasta (kecuali Bon Cagamas) mengikut Sektor <i>New Issues of Private Debt Securities (excluding Cagamas Bonds) by Sector</i>	63
2.12	Bursa Malaysia Securities Berhad: Penunjuk Terpilih <i>Bursa Malaysia Securities Berhad: Selected Indicators</i>	64
2.13	Pasaran Hadapan dan Opsyen: Penunjuk Terpilih <i>Futures and Options Markets: Selected Indicators</i>	65
2.14	Pusing Ganti dalam Pasaran Wang Konvensional dan Islam <i>Turnover of Conventional and Islamic Money Market</i>	66
2.15	Pusing Ganti Derivatif <i>Turnover of Derivatives Transaction</i>	67
2.16	Pusing Ganti Sekuriti Hutang dan Sukuk <i>Turnover of Debt Securities and Sukuk</i>	68
2.17	Pusing Ganti Pasaran Pertukaran Asing <i>Turnover of Foreign Currency Market Transactions</i>	69

3. Sektor Luaran dan Penunjuk Makroeconomi

3.1	Kewangan Kerajaan Persekutuan <i>Federal Government Finance</i>	70
3.2	RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk <i>RENTAS - Foreign Holdings in Debt Securities and Sukuk</i>	71
3.3	Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2005 (Perubahan Tahunan) <i>Gross Domestic Product by Expenditure Components at Constant 2005 Prices (Annual Change)</i>	72
3.4	Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2005 (Perubahan Tahunan) <i>Gross Domestic Product by Kind of Economic Activity at Constant 2005 Prices (Annual Change)</i>	73
3.5	Penunjuk Ekonomi Terpilih <i>Selected Economic Indicators</i>	74
3.6	Imbangan Pembayaran <i>Balance of Payments</i>	75
3.7	Hutang Luar Negeri <i>External Debt</i>	76
3.8	Rizab Luar Negeri <i>External Reserves</i>	77

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	<i>Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)</i>	
4.2	Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia	79
4.2	<i>Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers</i>	
4.3	Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia	80
4.3	<i>Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators</i>	
4.6	Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung	81
4.6	<i>Life Insurance: New Business and Business in Force of Direct Insurers</i>	
4.6.5	Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung	82
4.6.5	<i>Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers</i>	
4.6.8	Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung	83
4.6.8	<i>Life Insurance: Terminations of Annual Premiums of Direct Insurers</i>	
4.6.a	Insurans Hayat: Pendapatan dan Perbelanjaan	84
4.6.a	<i>Life Insurance: Income and Outgo</i>	
4.6.b	Insurans Hayat: Aset Kumpulan Wang Insurans Hayat	85
4.6.b	<i>Life Insurance: Assets of Life Insurance Funds</i>	
4.7.1	Insurans Am: Agihan Premium Langsung Kasar	86
4.7.1	<i>General Insurance: Distribution of Gross Direct Premiums</i>	
4.7.10	Insurans Am: Nisbah Tuntutan	87
4.7.10	<i>General Insurance: Claims Ratio</i>	
4.7.14	Insurans Am: Pendapatan Premium Diperoleh	88
4.7.14	<i>General Insurance: Earned Premium Income</i>	
4.7.19	Insurans Am: Tuntutan Bersih Dibayar	89
4.7.19	<i>General Insurance: Net Claims Paid</i>	
4.7.20	Insurans Am: Tuntutan Bersih Kena Dibayar	90
4.7.20	<i>General Insurance: Net Claims Incurred</i>	
4.7.a	Insurans Am: Keputusan Pengunderaitan dan Kendalian	91
4.7.a	<i>General Insurance: Underwriting and Operating Results</i>	
4.7.b	Insurans Am: Aset Kumpulan Wang Insurans Am	92
4.7.b	<i>General Insurance: Assets of General Insurance Funds</i>	
4.8	Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa	93
4.8	<i>Family Takaful: New Business and Business in Force</i>	
4.8.3	Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan	94
4.8.3	<i>Family Takaful: Contributions of New Business by Plan</i>	
4.8.4	Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan	95
4.8.4	<i>Family Takaful: Distribution of New Business Contributions by Plan</i>	
4.8.7	Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan	96
4.8.7	<i>Family Takaful: Annual Contributions of Business in Force by Plan</i>	
4.8.10	Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan	97
4.8.10	<i>Family Takaful: Annual Contributions of Termination by Plan</i>	
4.8.a	Takaful Keluarga: Pendapatan dan Perbelanjaan	98
4.8.a	<i>Family Takaful: Income and Outgo</i>	
4.8.b	Takaful Keluarga: Aset Kumpulan Takaful Keluarga	99
4.8.b	<i>Family Takaful: Assets of Family Takaful Funds</i>	

4.9	Takaful Am: Agihan Caruman Kasar	100
4.9	<i>General Takaful: Distribution of Gross Contributions</i>	
4.9.1	Takaful Am: Agihan Caruman Bersih.....	101
4.9.1	<i>General Takaful: Distribution of Net Contributions</i>	
4.9.4	Takaful Am: Tuntutan Bersih Dibayar	102
4.9.4	<i>General Takaful: Net Claims Paid</i>	
4.9.5	Takaful Am: Nisbah Tuntutan	103
4.9.5	<i>General Takaful: Claims Ratio</i>	
4.9.6	Takaful Am: Pendapatan Caruman Terperoleh	104
4.9.6	<i>General Takaful: Earned Contribution Income</i>	
4.9.7	Takaful Am: Tuntutan Bersih Kena Dibayar.....	105
4.9.7	<i>General Takaful: Net Claims Incurred</i>	
4.9.a	Takaful Am: Keputusan Pengunderaitan dan Kendalian	106
4.9.a	<i>General Takaful: Underwriting and Operating Results</i>	
4.9.b	Takaful Am: Aset Kumpulan Takaful Am.....	107
4.9.b	<i>General Takaful: Assets of General Takaful Funds</i>	

PERKEMBANGAN MONETARI DAN KEWANGAN MEI 2014

Keadaan Harga:

Pada bulan Mei 2014, inflasi meningkat pada kadar tahunan yang lebih rendah sebanyak 3.2% (April: 3.4%). Inflasi dalam kategori *perumahan, air, elektrik, gas dan bahan api lain* menurun kepada 3.1% (April: 3.6%), mencerminkan kenaikan yang lebih perlahan dalam kadar sewa merentas kebanyakan jenis harta tanah pada bulan itu. Kategori *makanan dan minuman bukan alkohol* juga mencatat inflasi yang lebih rendah sebanyak 3.3% (April: 3.6%), disebabkan terutamanya oleh bekalan makanan yang bertambah baik. Walau bagaimanapun, inflasi dalam kategori *pengangkutan* meningkat kepada 5.5% (April: 5.3%) disebabkan terutamanya oleh kesan asas akibat pengurangan harga petrol RON97 sebanyak 20 sen seliter pada tahun lepas.

Keadaan Monetari

Kadar antara bank secara purata stabil pada bulan Mei. Walau bagaimanapun, kadar antara bank 3 bulan terus meningkat pada bulan itu disebabkan pemberi pinjaman antara bank lebih mengutamakan pemberian pinjaman jangka pendek. Dari segi kadar pinjaman runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan kekal tidak berubah pada 6.53%. Kadar deposit runcit juga secara relatif stabil pada tempoh itu. Pada asas tahunan, pertumbuhan wang secara luas atau M3 menjadi sederhana kepada 5.5% pada bulan Mei. Pertumbuhan M3 didorong terutamanya oleh pemberian kredit kepada sektor swasta oleh sistem perbankan. Walau bagaimanapun, peningkatan ini sebahagiannya diimbangi oleh penurunan dalam aset asing bersih. Pembiayaan bersih kepada sektor swasta meningkat pada kadar yang lebih perlahan sebanyak 9.3% pada bulan Mei, dalam keadaan pertumbuhan pinjaman sistem perbankan terkumpul yang sederhana dan pertumbuhan terbitan bersih sekuriti hutang swasta (private debt securities, PDS) yang stabil. Pertumbuhan tahunan pinjaman perniagaan terkumpul menjadi sederhana pada bulan Mei disebabkan oleh pertumbuhan yang kukuh dalam pembayaran balik pinjaman berbanding dengan pengeluaran pinjaman. Pertumbuhan tahunan dalam pinjaman isi rumah terkumpul secara relatif stabil pada bulan itu. Secara keseluruhan, permintaan pinjaman daripada perniagaan dan isi rumah, seperti yang dicerminkan oleh permohonan pinjaman, berterusan pada tempoh tersebut.

Sistem Perbankan

Permodalan sistem perbankan kekal kukuh dengan Nisbah Modal Ekuiti Biasa Kumpulan 1, Nisbah Modal Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 12.1%, 12.8% dan 14.5%. 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 Mei, ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Dari segi faktor luaran, penambahan nilai ini didorong oleh minat yang timbul kembali terhadap pasaran kewangan serantau pada bulan itu berikutan prospek pertumbuhan serantau yang bertambah baik. Dari segi faktor dalam negeri, pertumbuhan KDNK yang lebih kukuh daripada jangkaan juga menyumbang kepada permintaan terhadap aset kewangan dalam denominasi ringgit. Pada tempoh antara 1 hingga 16 Jun, ringgit mencatat prestasi bercampur-campur berbanding dengan mata wang rakan perdagangan utama Malaysia. Rizab antarabangsa Bank Negara Malaysia berjumlah RM427.6 bilion (bersamaan dengan USD131.1 bilion) pada 13 Jun 2014. Jumlah ini memadai untuk membiayai 9.1 bulan import tertangguh dan ialah 1.3 kali hutang luar negeri jangka pendek¹.

¹ Merujuk kepada hutang luar negeri yang diberikan definisi semula, termasuk peminjaman jangka pendek luar pesisir, pemegangan sekuriti hutang ringgit jangka pendek, 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.

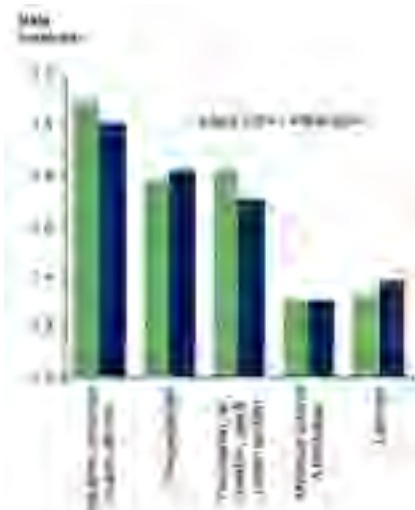
Inflasi terus menurun pada bulan Mei

Inflasi



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

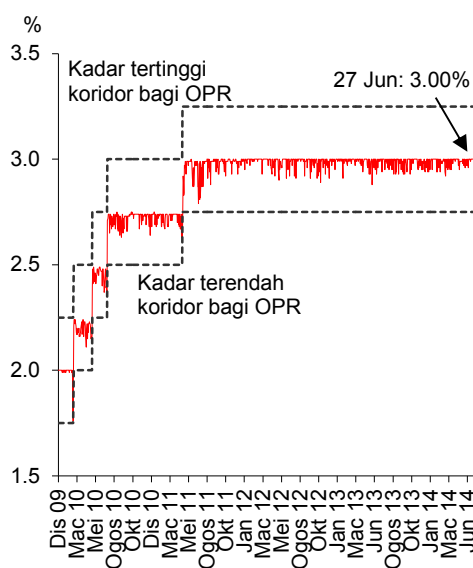


* Lain-lain termasuk restoran dan hotel; perkhidmatan rekreasi dan hiburan; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut dan pelbagai barangan dan perkhidmatan.

Sumber: Bank Negara Malaysia

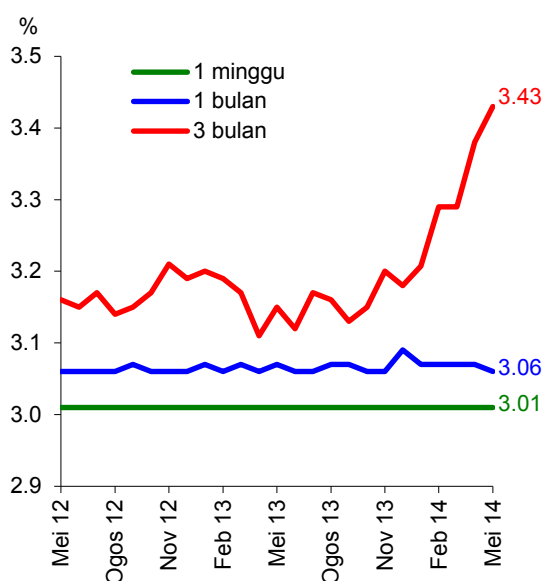
Kadar faedah, kecuali kadar antara bank 3 bulan, kekal stabil pada bulan Mei

Kadar Antara Bank Semalaman Purata



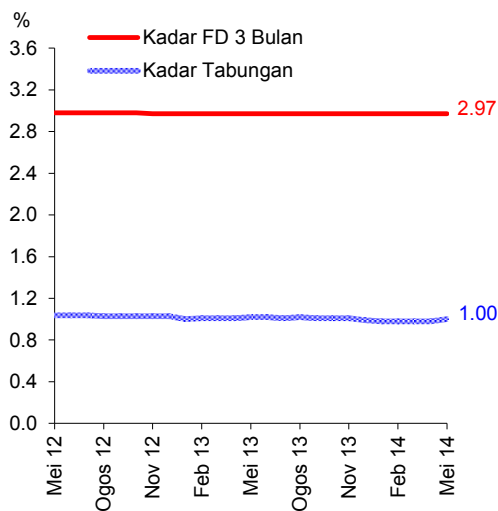
Sumber: Bank Negara Malaysia

Kadar Antara Bank Purata



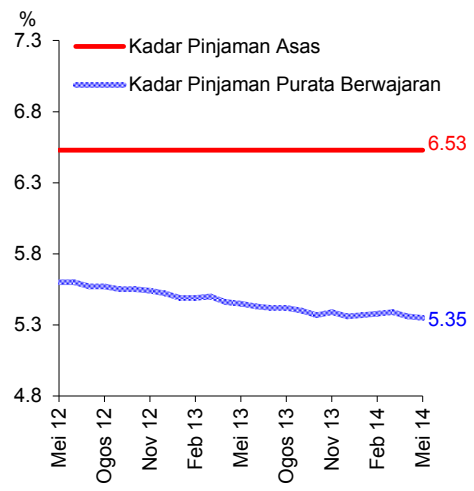
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

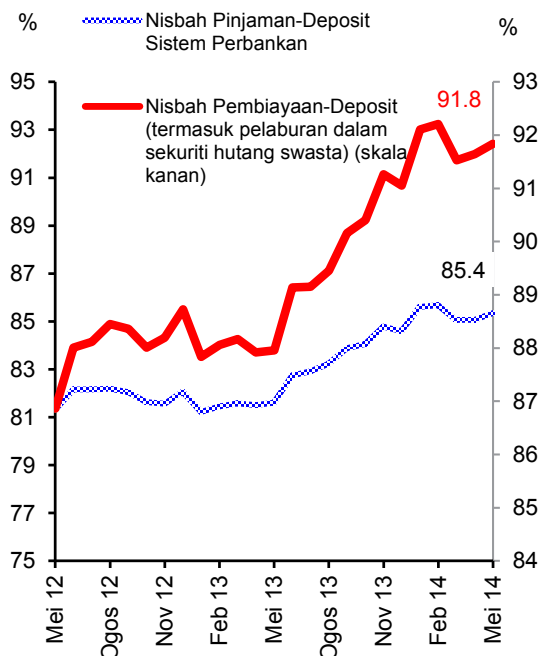
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

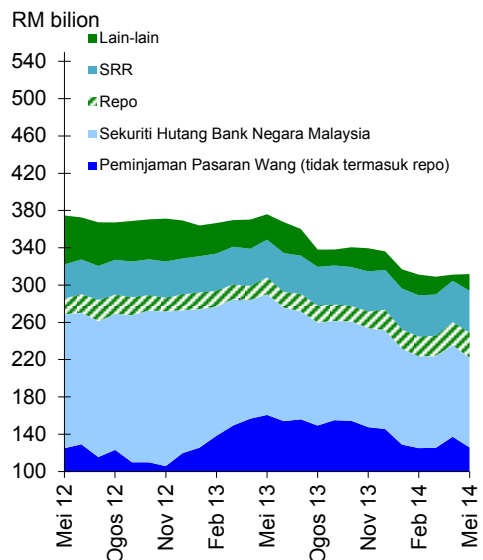
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit



Sumber: Bank Negara Malaysia

Mudah Tunai Terkumpul di Bank Negara Malaysia

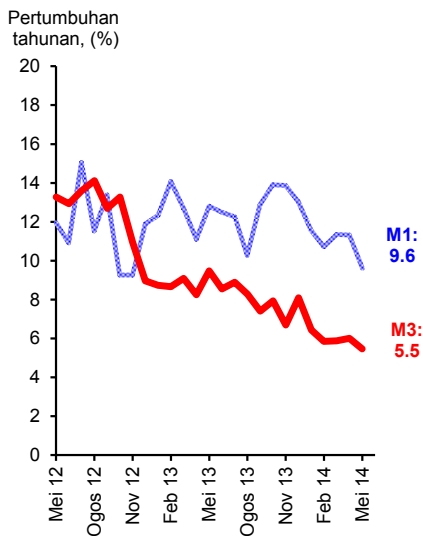


* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

Sumber: Bank Negara Malaysia

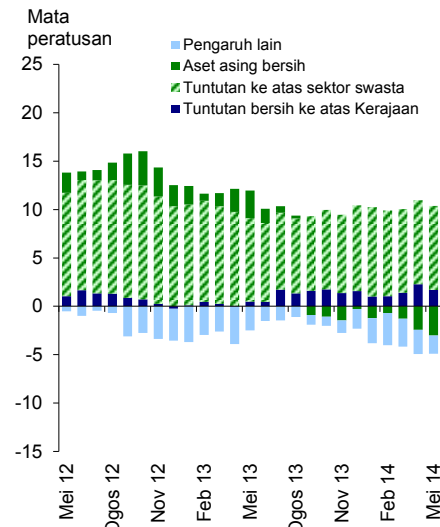
Pertumbuhan wang secara luas (M3) menjadi sederhana pada bulan Mei

M1 dan M3



Sumber: Bank Negara Malaysia

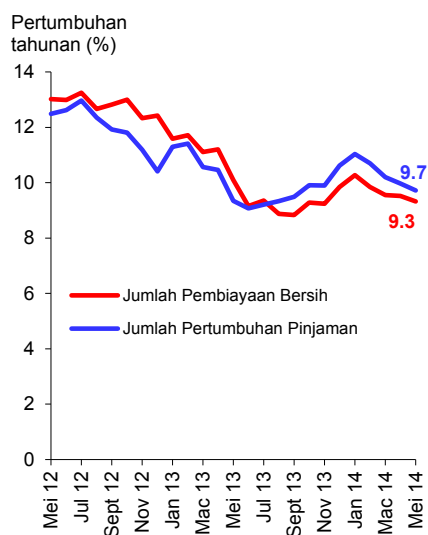
Penyumbang Utama Pertumbuhan M3



Sumber: Bank Negara Malaysia

Aktiviti pembiayaan menjadi sederhana pada bulan Mei

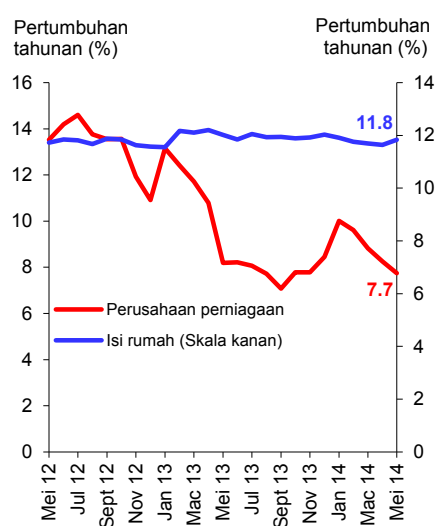
Pembiayaan Bersih dan Pertumbuhan Pinjaman



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

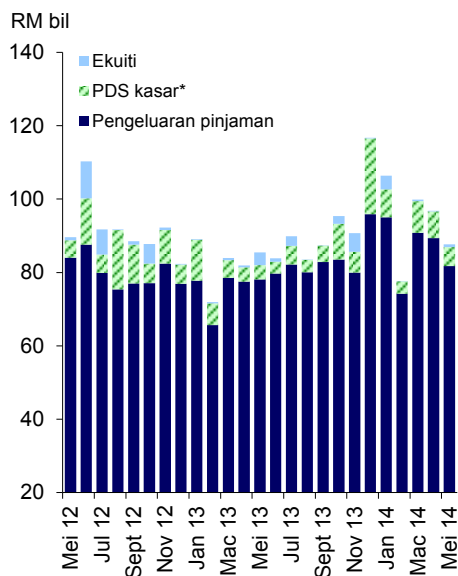
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



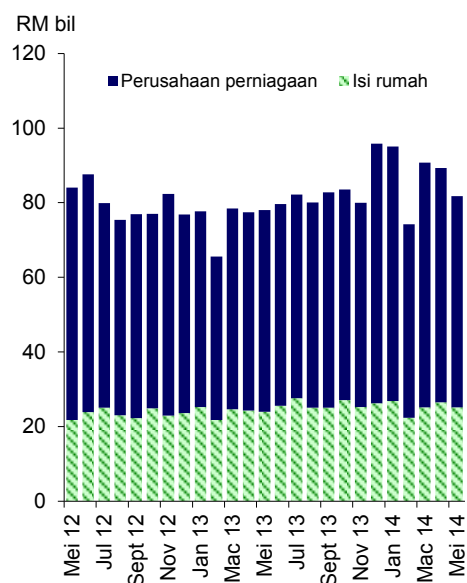
Sumber: Bank Negara Malaysia

Pembiayaan Kasar Sektor Swasta



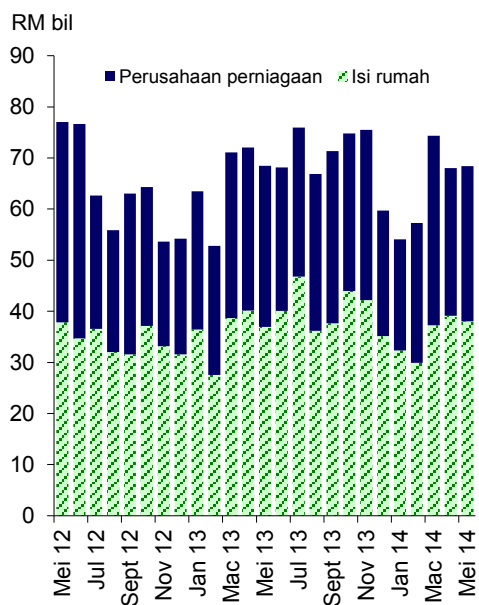
* Tidak termasuk terbitan asing
Sumber: Bank Negara Malaysia

Pengeluaran Pinjaman oleh Sistem Perbankan



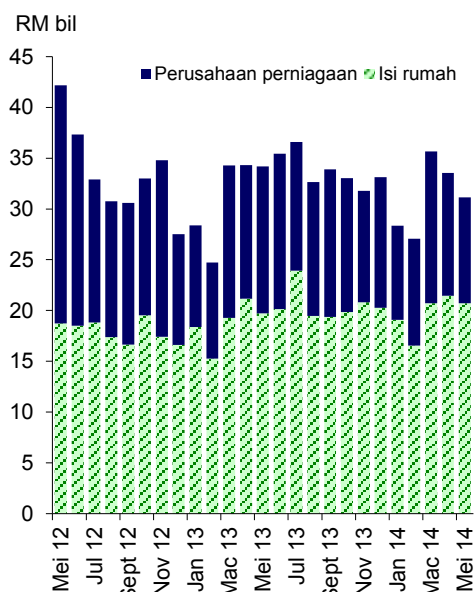
Sumber: Bank Negara Malaysia

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

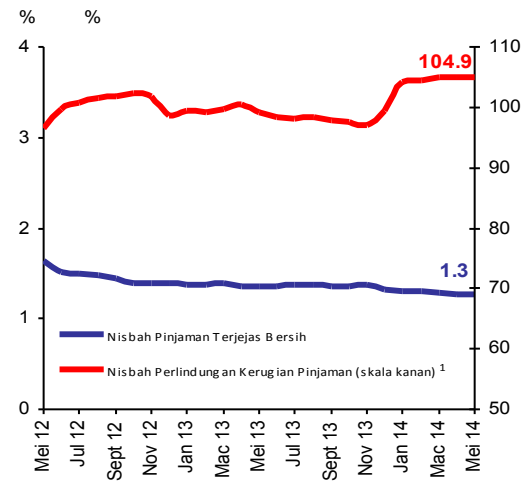
Kekukuhan Modal



* 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 bertambah kukuh berbanding dengan mata wang rakan perdagangan utama Malaysia

Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*

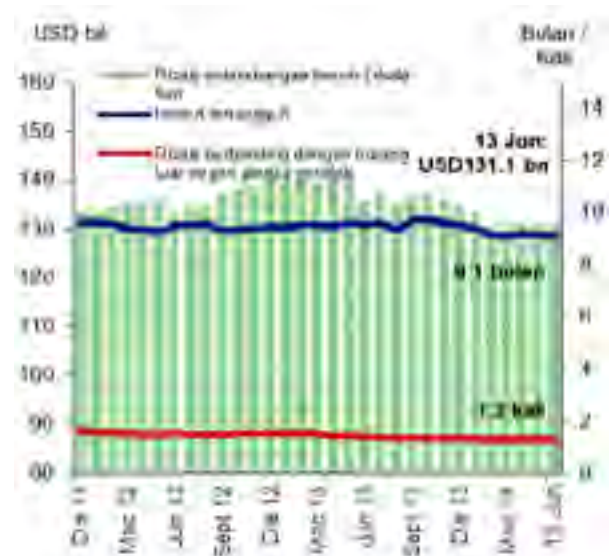
Indeks (Dis 11 = 100)



* 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

	Mac 14		Apr 14		Mei 14	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	119.9	8.0	119.1	7.7	119.7	8.0
M1	327.1	11.4	325.5	11.3	324.0	9.6
M2	1,459.9	6.3	1,469.7	6.3	1,476.7	5.6
M3	1,474.0	5.9	1,484.0	6.0	1,491.9	5.5
Sistem Perbankan						
Pembiayaan bersih ¹	1,668.5	9.6	1,676.8	9.5	1,683.3	9.3
Nisbah pinjaman-deposit (%) ¹	85.1		85.1		85.4	
Nisbah pembiayaan-deposit (%) ^{2&3}	91.5		91.6		91.8	
Pinjaman yang dipohon (pada tempoh berkenaan)	74.3	4.6	68.0	-5.6	68.4	-0.1
Pinjaman yang diluluskan (pada tempoh berkenaan)	35.7	4.0	33.5	-2.3	31.1	-8.9
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	90.7	15.6	89.3	15.3	81.7	4.8
Pinjaman yang dibayar balik (pada tempoh berkenaan)	88.4	24.0	87.8	17.7	75.6	7.8
Keadaan Sistem Perbankan						
Nisbah jumlah modal (%) ⁴	14.4		14.6		14.5	
Nisbah modal kumpulan 1 (%) ⁴	12.8		12.9		12.8	
Nisbah modal ekuiti biasa kumpulan 1 (%) ⁴	12.1		12.2		12.1	
Nisbah pinjaman terjejas bersih (%)	1.3		1.3		1.3	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	424.6		427.7		427.0	
Rizab bersih dalam Dolar AS bilion (bersamaan)	130.2		131.2		130.9	
Bilangan bulan import tertangguh	9.1		9.2		9.1	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.00		3.00		3.00	
Antara bank: Semalaman	3.00 [2.98]		2.97 [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 [3.07]		3.06 [3.06]	
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	5.39		5.36		5.35	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	109.9	3.5	109.9	3.4	110.0	3.2

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

² Tidak termasuk transaksi institusi kewangan.

³ Merujuk kepada nisbah pinjaman dan pemegang 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 MAY 2014

Price Conditions

In May 2014, headline inflation was lower at 3.2% on a year-on-year basis (April: 3.4%). Inflation in the *housing, water, electricity, gas and other fuels* category declined to 3.1% (April: 3.6%), reflecting the slower increase in rentals across most types of property during the month. The *food and non-alcoholic beverages* category also recorded lower inflation of 3.3% (April: 3.6%), due mainly to improvements in the supply of food. However, inflation in the transport category increased to 5.5% (April: 5.3%) due largely to the base effect of the reduction in the price of RON97 petrol by 20 sen/ litre a year earlier.

Monetary Conditions

Interbank rates were on average stable in May. The 3-month interbank rate, however, continued to increase during the month due to the preference of interbank lenders for shorter-term lending. In terms of retail lending rates, the average base lending rate (BLR) of commercial banks remained unchanged at 6.53%. Retail deposit rates were also relatively stable during the period. On an annual basis, broad money or M3 growth moderated to 5.5% in May. The growth in M3 was mainly driven by credit extension to the private sector by the banking system. The expansion, however, was partially offset by the decline in net foreign assets. Net financing to the private sector grew at a slower pace of 9.3% in May, amidst a moderation in the growth of outstanding banking system loans and stable growth in net issuances of private debt securities (PDS). The annual growth of outstanding business loans moderated during the month due to the stronger growth in loan repayments relative to disbursements. The annual growth in outstanding household loans was relatively stable during the month. Overall loan demand from businesses and households, as reflected by loan applications, was sustained during the period.

Banking System

Banking system capitalisation remained strong with the Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio at 12.1%, 12.8% and 14.5% respectively. The level of net impaired loans was sustained at 1.3% of net loans while the loan loss coverage ratio was above 100%.

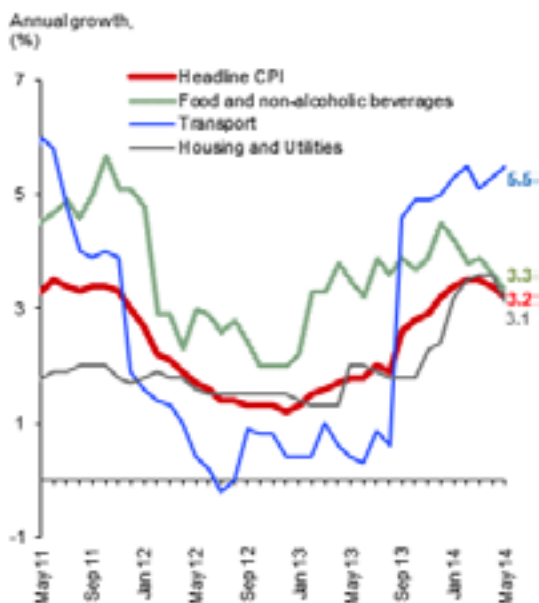
Exchange Rates and International Reserves

In May, the ringgit appreciated against the currencies of Malaysia's major trade partners. Externally, this was driven by renewed interest in regional financial markets during the month following improved regional growth prospects. Domestically, the stronger-than-expected first quarter GDP growth also contributed to the demand for ringgit financial assets. In the period between 1 and 16 June, the ringgit exhibited a mixed performance against the currencies of Malaysia's major trade partners. The international reserves of Bank Negara Malaysia amounted to RM427.6 billion (equivalent to USD131.1 billion) as at 13 June 2014, sufficient to finance 9.1 months of retained imports and are 1.3 times the short-term external debt¹.

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.

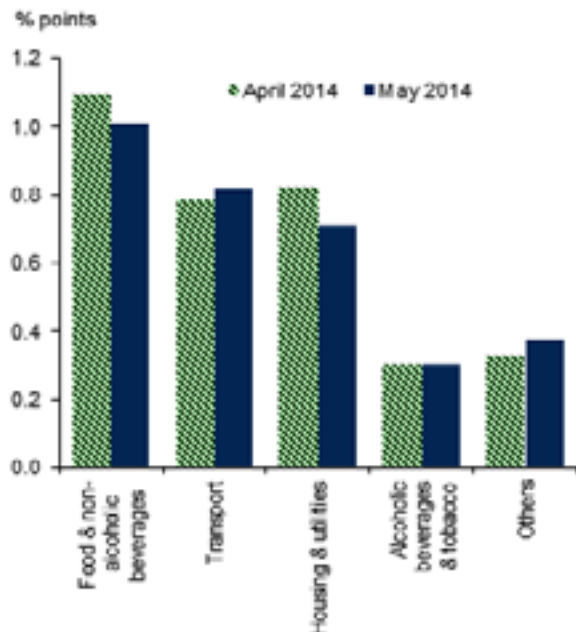
Headline inflation continued to decline in May

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

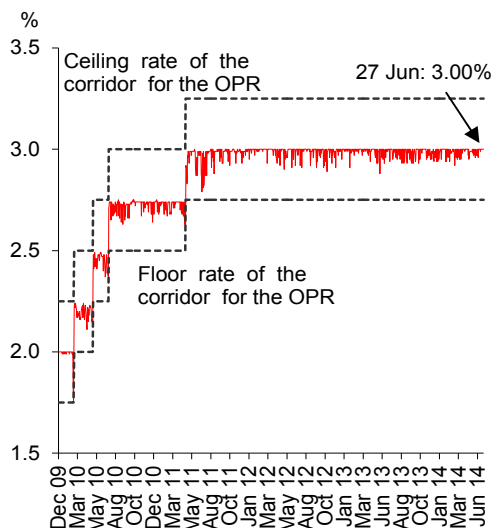


* Others include restaurants and hotels; recreation services and culture; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear and miscellaneous goods and services.

Source: Bank Negara Malaysia

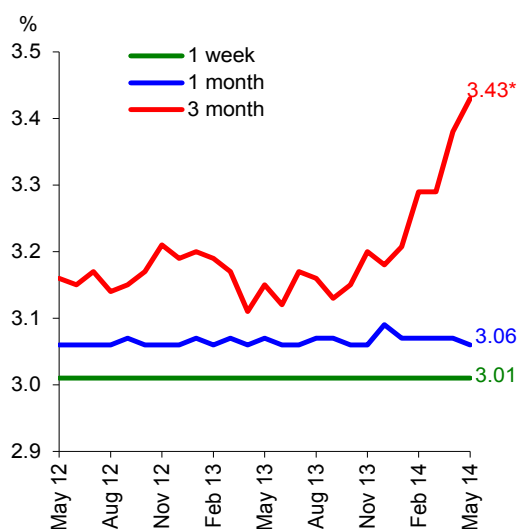
With the exception of the 3-month interbank rate, interest rates remained stable during the month

Average Overnight Interbank Rate



Source: Bank Negara Malaysia

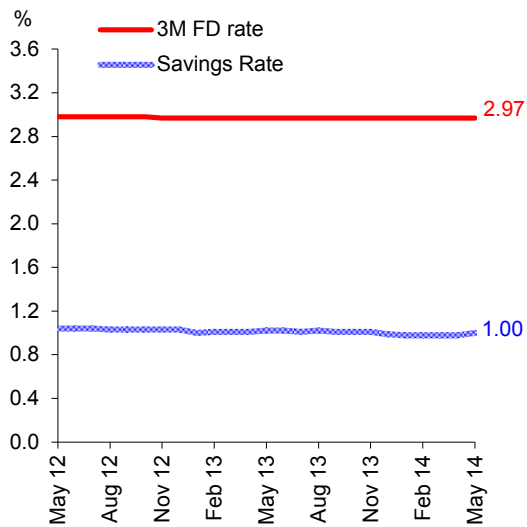
Average Interbank Rates



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

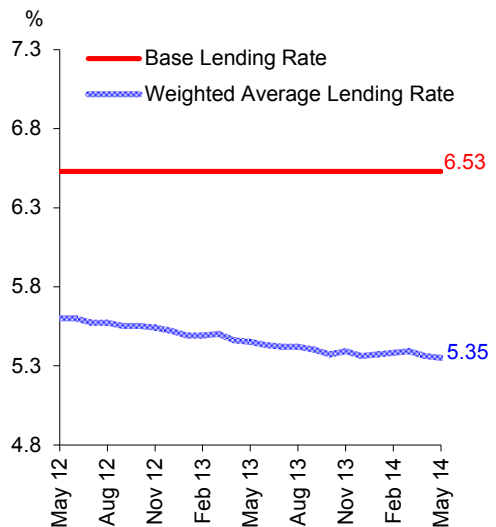
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

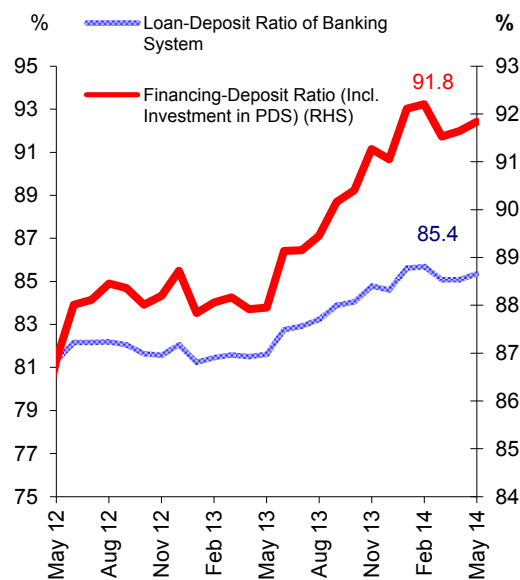
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

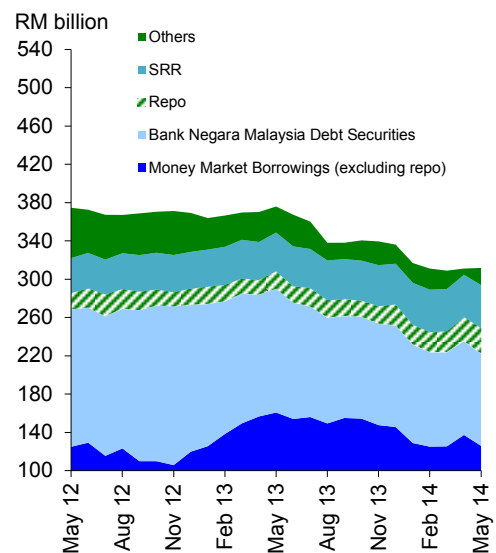
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

Outstanding Liquidity Placed With Bank Negara Malaysia

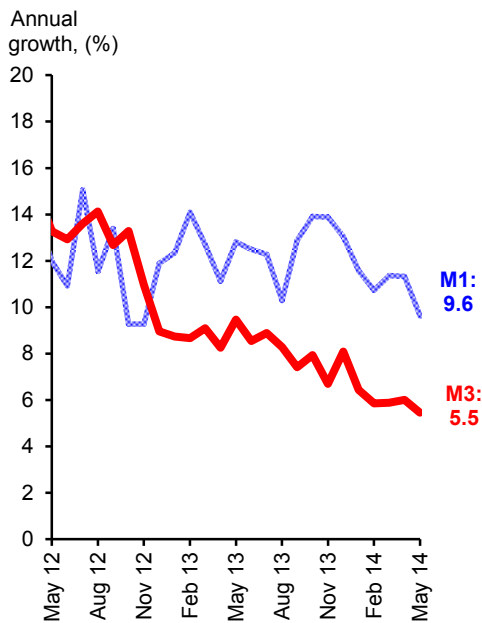


* Money Market Borrowings (excluding repo) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)

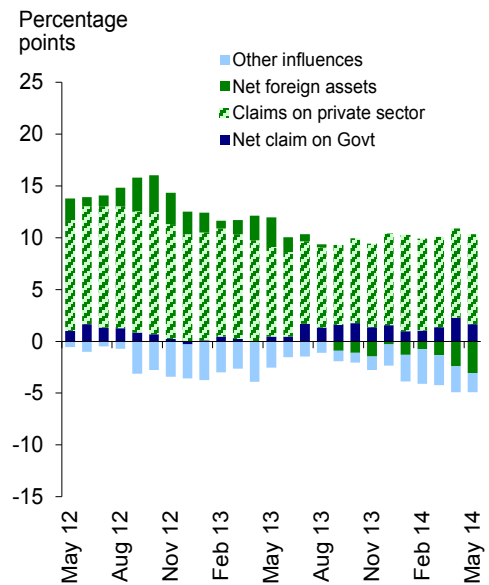
Source: Bank Negara Malaysia

Broad money growth moderated in May

M1 and M3

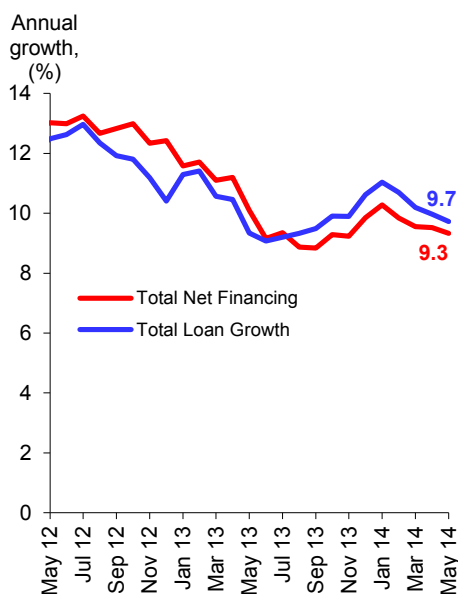


Main Contributors of M3 Growth



Financing activity moderated in May

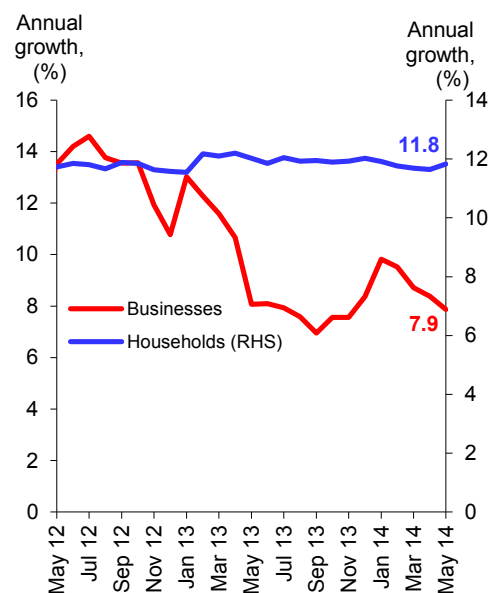
Net Financing and Loan Growth



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

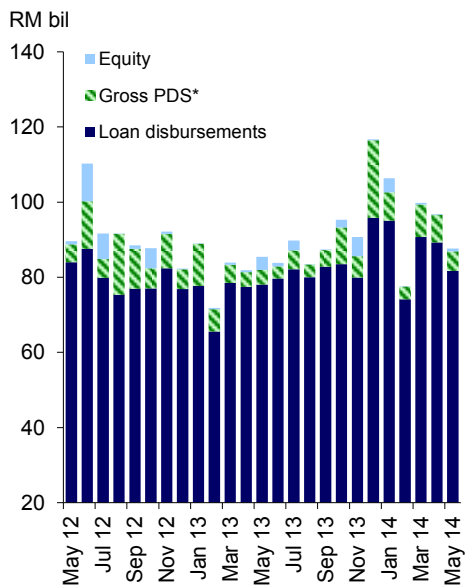
Source: Bank Negara Malaysia

Outstanding Loans of the Banking System



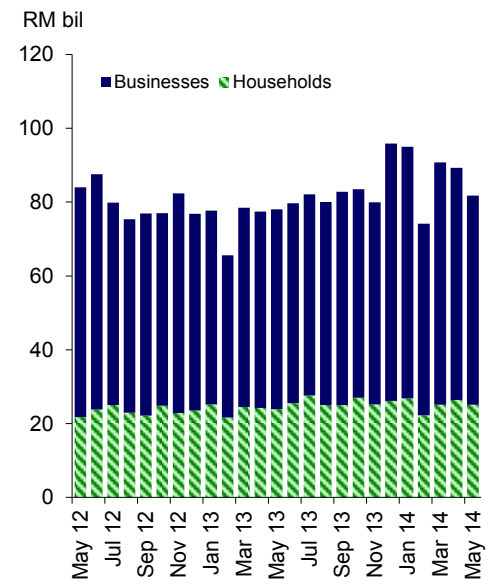
Source: Bank Negara Malaysia

Gross Private Sector Financing



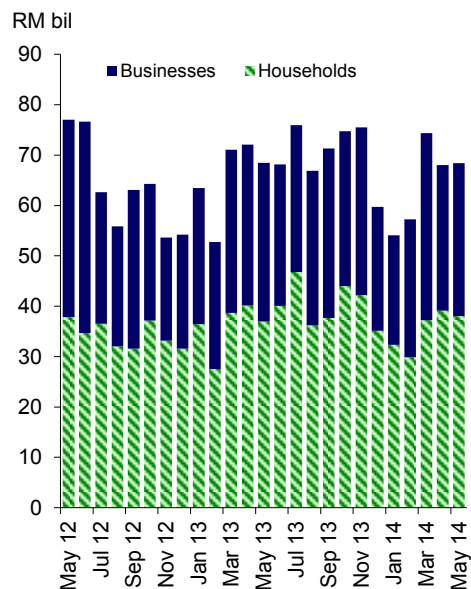
* Excludes foreign issuances
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



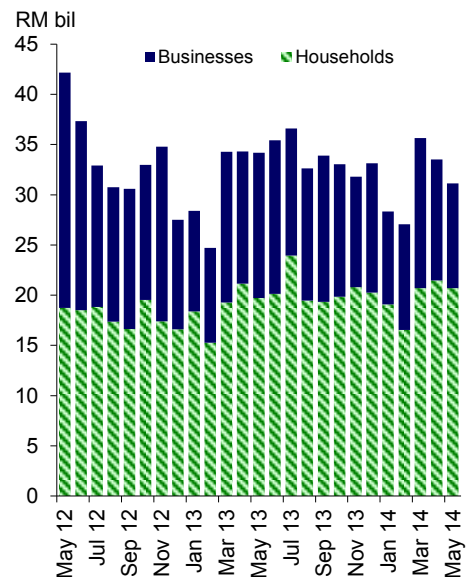
Source: Bank Negara Malaysia

Loan Applications by the Banking System



Source: Bank Negara Malaysia

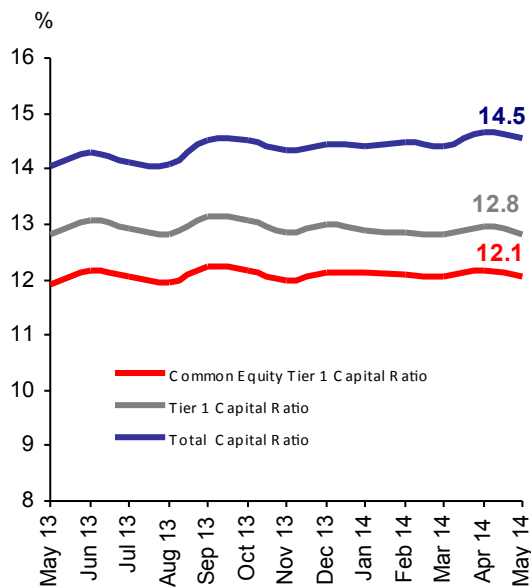
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

Banking system capitalisation remained strong with stable loan quality

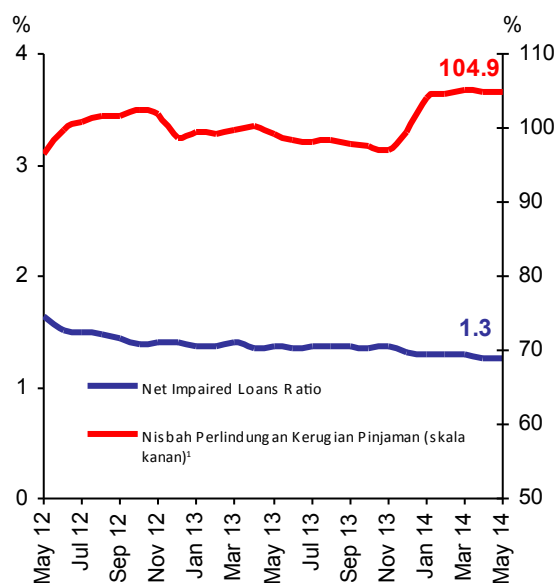
Capital Strength



* 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.

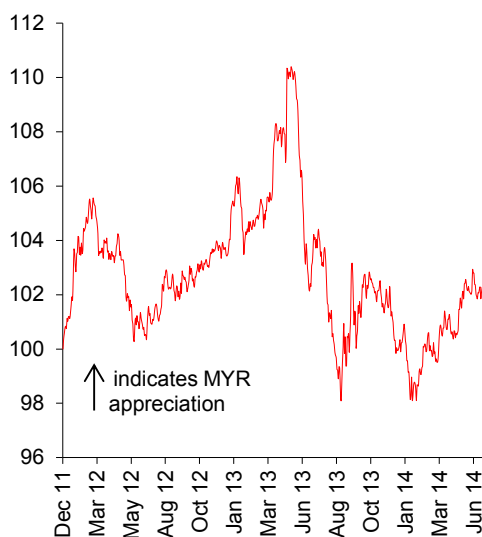
¹ Refers to ratio of individual plus collective impairment provisions to total impaired loans.

Source: Bank Negara Malaysia

The ringgit strengthened against the currencies of Malaysia's major trade partners

Index of Ringgit Performance against Major Trade Partners*

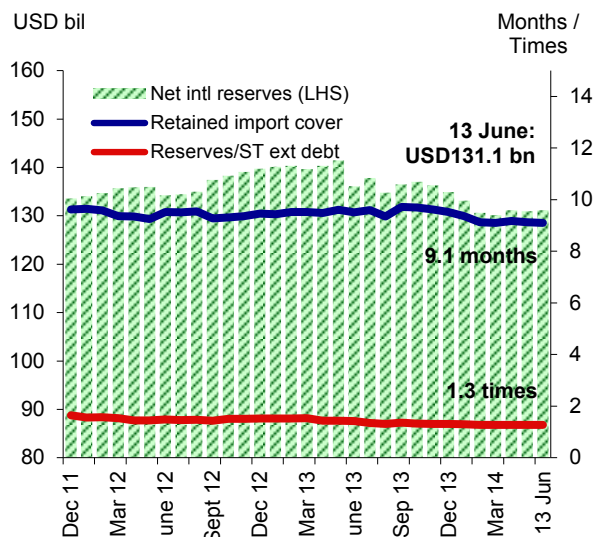
Index (Dec 11 = 100)



* 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

	Mar 14		Apr 14		May 14	
	O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates						
Reserve money	119.9	8.0	119.1	7.7	119.7	8.0
M1	327.1	11.4	325.5	11.3	324.0	9.6
M2	1,459.9	6.3	1,469.7	6.3	1,476.7	5.6
M3	1,474.0	5.9	1,484.0	6.0	1,491.9	5.5
Banking System						
Net financing ¹	1,668.5	9.6	1,676.8	9.5	1,683.3	9.3
Loan-deposit ratio (%) ²	85.1		85.1		85.4	
Financing-deposit ratio (%) ^{2&3}	91.5		91.6		91.8	
Loans applied (during the period)	74.3	4.6	68.0	-5.6	68.4	-0.1
Loans approved (during the period)	35.7	4.0	33.5	-2.3	31.1	-8.9
Loans disbursed (during the period)	90.7	15.6	89.3	15.3	81.7	4.8
Loans repaid (during the period)	88.4	24.0	87.8	17.7	75.6	7.8
Banking System Health						
Total capital ratio (%) ⁴	14.4		14.6		14.5	
Tier 1 capital ratio (%) ⁴	12.8		12.9		12.8	
Common equity tier 1 capital ratio (%) ⁴	12.1		12.2		12.1	
Net impaired loans ratio (%)	1.3		1.3		1.3	
BNM International Reserves (end-period)						
Net Reserves in RM billion	424.6		427.7		427.0	
Net Reserves in USD billion (equivalent)	130.2		131.2		130.9	
Months of retained imports	9.1		9.2		9.1	
Interest Rates at end-period [average for the month]						
Overnight Policy Rate (OPR)	3.00		3.00		3.00	
Interbank: Overnight	3.00 [2.98]		2.97 [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 [3.07]		3.06 [3.06]	
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	5.39		5.36		5.35	
Prices						
Consumer Price Index (CPI) (2010=100)	109.9	3.5	109.9	3.4	110.0	3.2

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

		Komponen Wang Rizab				Faktor-faktor yang Mempengaruhi Wang Rizab					
		Components of Reserve Money				Factors Affecting Reserve Money					
Pada akhir tempoh	Jumlah Wang Rizab	Mata Wang dalam Edaran	Rizab Berkanun	Lebihan Rizab	Deposit oleh Sektor Swasta	Tuntutan Bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta	Operasi Luar ²	Pengaruh Lain
						Net Claims on Government					
End of period	Total Reserve Money	Currency in Circulation	Required Reserves	Excess Reserves	Deposits of the Private Sector	Jumlah	Tuntutan ke atas Kerajaan	Tolak: Deposit Kerajaan	Claims on the Private Sector	External Operations ²	Other Influences
						Total	Claims on Government	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	1	101,573.6	56,177.8	34,605.9	10,789.9	-	(6,066.1)	2,193.7	8,259.8	9,368.9	(319,930.1)
	2	97,996.3	53,460.0	35,949.9	8,586.5	-	(5,451.0)	2,194.0	7,645.0	9,342.5	(326,047.0)
	3	97,567.2	53,413.3	35,794.5	8,359.3	-	(9,187.2)	2,193.9	11,381.1	9,291.1	(312,282.9)
	4	99,457.7	53,637.0	35,949.1	9,871.6	-	(7,216.0)	2,194.0	9,410.0	9,244.8	(313,045.3)
	5	99,332.7	53,939.2	36,619.6	8,773.9	-	(13,158.0)	2,345.5	15,503.5	9,110.8	(307,249.3)
	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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(294,729.1)

¹ 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 diambil kira dalam rekod perakaunan Bank.

^A 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 Does not include exchange rate revaluation loss/gains of RM24.6 bilion.

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.

^A 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 Nilai¹ Currency in Circulation by Denomination¹

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	1	66,824.6	1,821.3	129.4	1,504.6	5,193.8	74.2	37,923.0	17,909.3	75.0	25.7	43.5	134.7	530.9	653.6	698.4	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	2	61,571.0	1,702.2	129.2	1,395.7	4,727.0	74.2	34,096.0	17,168.6	75.0	25.7	43.5	135.4	533.2	656.6	701.6	33.2	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	3	61,671.8	1,642.1	129.1	1,333.3	4,613.5	74.4	34,453.9	17,140.7	75.0	25.6	43.5	136.0	534.9	658.9	703.7	33.2	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	4	63,228.5	1,608.5	128.9	1,300.6	4,582.4	74.4	36,070.4	17,170.9	75.0	25.6	43.4	136.5	536.7	661.3	706.6	33.1	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	5	62,602.3	1,586.9	128.8	1,281.4	4,522.9	74.7	35,438.5	17,266.4	75.0	25.5	43.4	137.4	539.3	664.4	710.5	33.1	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	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

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 September 1982.

8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 31 January 1989.

9 The RM2 note was issued from 5 February 1996.

10 The new banknote series RM50 was issued from 24 December 2007.

11 The new coin series 5cent, 10cent, 20cent and 50cent coins was issued from 16 January 2012.

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

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

RM juta / RM million

Akhir tempoh		M3												Deposit yang disimpan di institusi perbankan yang lain ^{4, 5} <i>Deposits placed with other banking institutions^{4, 5}</i>
		Jumlah	M2				Separuh Wang Secara Kecil ^{1, 5}							
			Jumlah	M1			Narrow Quasi-Money ¹							
				Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing ²	Lain-lain deposit ³	
<i>End of period</i>		<i>Total</i>	<i>Total</i>	<i>Total</i>	<i>Currency in circulation</i>	<i>Demand deposits</i>	<i>Total</i>	<i>Savings deposits</i>	<i>Fixed deposits</i>	<i>NIDs</i>	<i>Repos</i>	<i>Foreign currency deposits²</i>	<i>Other deposits³</i>	
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	1,429,589.9	1,416,153.8	309,658.5	61,642.3	248,016.2	1,106,495.2	132,933.0	669,040.9	23,758.3	6,751.2	72,282.6	201,729.2	13,436.1
	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	1,452,321.0	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	15,844.7
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	1,473,982.3	1,459,910.4	327,064.2	66,327.5	260,736.7	1,132,846.2	136,956.0	679,618.5	18,074.4	49.7	88,926.7	209,221.0	14,071.9
	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
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		M3										
		Jumlah	Baki urus niaga			Separuh Wang Secara Luas ¹						
			Transaction balances			Broad Quasi-Money ¹						
			Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing ²	Lain-lain deposit ³
End of period		Total	Total	Currency in circulation	Demand deposits	Total	Savings deposits	Fixed deposits	NIDs	Repos	Foreign currency deposits ²	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	662,412.4	15,443.4	5,750.4	77,068.8	230,265.6
	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	670,038.5	16,832.8	5,630.2	75,547.1	219,274.1
	8	1,425,783.4	299,491.5	62,262.6	237,228.9	1,126,291.8	132,702.1	674,290.2	16,659.9	4,995.5	77,605.7	220,038.5
	9	1,429,589.9	309,016.2	61,394.4	247,621.8	1,120,573.6	132,929.7	677,994.4	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	1,452,321.0	327,167.8	62,714.1	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	81,291.9	219,064.6
	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	84,837.4	214,964.5
	3	1,473,982.3	326,547.5	66,170.6	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

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	Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Aset Asing Bersih			Pengaruh Lain	
		Net Claims on Government			Claims on the Private Sector			Net Foreign Assets				
		Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan	Jumlah	Pinjaman ¹	Sekuriti	Jumlah	BNM	Sistem Perbankan		
End of period	Total	Total	Claims on Government	Government Deposits	Total	Loans ¹	Securities	Total	BNM	Banking System	Other Influences	
2013	1	1,375,856.9	61,055.7	110,985.1	49,929.4	1,206,825.0	1,074,608.3	132,216.7	512,571.0	422,196.7	90,374.2	(404,594.7)
	2	1,379,388.4	60,821.2	109,018.3	48,197.1	1,213,484.0	1,080,617.2	132,866.7	502,769.0	422,659.7	80,109.4	(397,685.8)
	3	1,392,122.9	57,718.8	103,174.1	45,455.3	1,225,318.1	1,091,340.1	133,978.0	506,659.5	424,997.8	81,661.7	(397,573.6)
	4	1,399,798.9	55,966.7	105,926.3	49,959.6	1,229,693.2	1,097,149.6	132,543.6	520,236.1	426,996.6	93,239.6	(406,097.2)
	5	1,414,632.1	57,734.1	101,252.1	43,518.0	1,240,027.9	1,107,523.4	132,504.5	526,786.8	430,520.7	96,266.1	(409,916.7)
	6	1,414,539.9	59,582.6	108,785.6	49,202.9	1,253,931.4	1,120,754.1	133,177.3	507,923.9	426,338.0	81,585.9	(406,898.0)
	7	1,423,236.9	68,060.2	119,397.1	51,336.9	1,258,682.5	1,127,141.6	131,540.9	501,368.3	431,834.8	69,533.6	(404,874.2)
	8	1,425,783.4	68,539.7	121,795.9	53,256.1	1,266,422.9	1,135,368.1	131,054.8	494,229.0	421,669.0	72,560.0	(403,408.2)
	9	1,429,589.9	74,615.8	124,923.4	50,307.5	1,278,462.3	1,146,077.7	132,384.7	510,337.6	437,797.0	72,540.6	(433,825.9)
	10	1,439,106.5	69,369.7	123,154.3	53,784.6	1,291,435.9	1,155,487.0	135,948.8	516,129.3	439,488.7	76,640.6	(437,828.4)
	11	1,426,601.0	59,991.5	122,238.0	62,246.5	1,301,311.4	1,162,041.6	139,269.8	510,133.1	437,058.1	73,075.0	(444,834.9)
	12	1,452,321.0	69,916.4	123,917.4	54,001.0	1,320,846.9	1,178,407.8	142,439.0	514,701.7	435,062.6	79,639.1	(453,144.0)
2014	1	1,464,408.9	74,794.3	130,231.7	55,437.4	1,334,162.7	1,190,628.6	143,534.1	514,189.8	429,137.5	85,052.3	(458,737.9)
	2	1,460,142.2	75,256.3	132,847.9	57,591.6	1,335,459.4	1,194,136.5	141,323.0	511,609.2	420,766.4	90,842.9	(462,182.8)
	3	1,473,982.3	76,924.5	136,189.7	59,265.2	1,345,849.1	1,203,648.7	142,200.4	510,330.1	417,776.0	92,554.2	(459,121.5)
	4	1,483,962.1	87,962.0	135,994.9	48,032.9	1,350,923.5	1,206,135.0	144,788.5	507,660.3	420,966.2	86,694.0	(462,583.7)
	5	1,491,872.3	81,397.5	136,827.6	55,430.1	1,363,055.0	1,219,053.7	144,001.4	505,298.5	420,224.2	85,074.3	(457,878.8)

[^] 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 diambil kira 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 rekursu.

² Bagi tempoh Dis 2011 - Ogos 2012, data untuk Deposit Kerajaan dan Pengaruh Lain telah disemak semula kerana terdapat kesilapan pengumpulan data.

[^] Beginning December 1996, the data is compiled based on a new statistical reporting system.

^{*} Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

[#] In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.

¹ Includes loans sold to Cagamas with recourse from December 1996 onwards.

² For the period Dec 2011 – Aug 2012, data for Government Deposits and Other Influences have been revised due to a compilation error.

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

RM juta / RM million

Pada akhir tempoh		Emas dan Pertukaran Asing [^]	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Aset Lain	Jumlah Aset
End of period		Gold and Foreign Exchange [^]	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Other Assets	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	5	408,283.5	2,659.6	6,077.5	2,345.5	0	33,567.1	10,316.2	0	8,860.4	472,109.8
	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

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 bilion.

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		Modal Dibayar	Kumpulan Wang Rizab *	Matawang dalam Edaran	Deposit			Bil Bank Negara dan Bon	Peruntukan Hak Pengeluaran Khas	Liabiliti Lain	Jumlah Liabiliti
					Deposits						
					Institusi Kewangan	Kerajaan Persekutuan	Lain-lain				
End of Period		Paid-up Capital	Reserves *	Currency in Circulation	Financial Institutions	Federal Government	Others	Bank Negara Bills and Bonds	Allocation of Special Drawing Rights	Other Liabilities	Total Liabilities
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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	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	3,756.6	96,023.5	6,783.4	28,667.5	455,903.0

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

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

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

Jenis Tabung/Kemudahan Jaminan Type of Fund/Guarantee Facility	Tarikh ditubuhkan Date established	Jumlah peruntukkan (RM juta) Fund allocation (RM million)	Jumlah diluluskan		Bil. permohonan diluluskan		Jumlah dikeluarkan (a)		Jumlah dibayar balik (b)		Baki tertunggak (a)-(b)	
			Amount approved		No. of appl. approved		Amount drawdown (a)		Amount repaid (b)		Amount outstanding (a)-(b)	
			Pada akhir bulan Dis-13 As at end Dec-13	Pada akhir bulan May-14 As at end May-14	Pada akhir bulan Dis-13	Pada akhir bulan May-14	Pada akhir bulan Dis-13 As at end Dec-13	Pada akhir bulan May-14 As at end May-14	Pada akhir bulan Dis-13 As at end Dec-13	Pada akhir bulan May-14 As at end May-14	Pada akhir bulan Dis-13 As at end Dec-13	Pada akhir bulan May-14 As at end May-14
			RM juta RM million		As at end Dec-13	As at end May-14	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	2,011.3	11,249	11,254	1,860.2	1,928.5	1,674.1	1,686.9	186.0	241.6
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 ^{2/}	4,509.7	4,556.5	7,997	8,082	4,130.0	4,174.1	3,359.5	3,515.4	770.5	658.7
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 ^{3/}	17,064.5	17,449.7	25,823	26,367	16,008.6	16,418.1	11,970.0	12,525.4	4,038.6	3,892.7
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	418.0	478.5	721	800	230.2	261.5	185.8	209.6	44.4	51.9
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	293.8	303.0	12,999	13,535	284.0	293.1	115.5	140.8	168.6	152.2
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 Rehabilitation & 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/} 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	Wang Tunai dan Kesamaan Tunai	Deposit yang Disimpan dan Repo Berbalik			Simpanan Berkanun dengan Bank Negara Malaysia	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu						Instrumen Deposit Boleh Niaga yang Dipegang	Sekuriti Malaysia			Pinjaman dan Pendahulu-an	Harta Benda, Loji dan Kelengkap-an	Aset Lain	Jumlah Aset
		Deposits Placed and Reverse Repos		Amount Due from Designated Financial Institutions						Malaysian Securities									
		Baki Akaun Semasa dengan Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik	Pemastautin					Bukan Pemastautin	Bil Perbendaharaan	Sekuriti Kerajaan		Sekuriti Lain						
				Residents															
End of Period	Cash and Cash Equivalents	Balances in Current Account with Bank Negara Malaysia	Other Deposits Placed and Reverse Repos	Statutory Deposits with Bank Negara Malaysia	Bank Negara Malaysia	Bank Perdagangan an	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain	Non-Residents	Negotiable Instrument Deposits Held	Treasury Bills	Government Securities	Other Securities	Loans and Advances	Property, Plant and Equipment	Other Assets	Total Assets	
					Bank Negara Malaysia	Commercial Banks	Islamic Banks	Investment Banks	Other Banking Institutions										
2013 5	39,186.6	173.5	24,752.5	40,546.1	143,762.1	28,245.8	27,024.2	6,668.1	1,554.5	79,331.2	40,728.7	1,937.2	24,440.5	245,336.4	1,126,417.8	5,576.4	126,925.8	1,962,607.3	
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	1,141,456.8	5,610.3	125,248.7	1,985,400.1	
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	1,168,233.7	5,626.0	133,200.4	2,015,552.8	
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	38,747.5	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	35,722.4	239,558.3	1,202,695.0	5,789.0	129,311.8	2,058,284.4	
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	36,004.5	242,903.6	1,214,374.8	5,767.2	135,547.3	2,064,018.8	
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	38,356.2	239,677.9	1,217,287.8	5,717.0	134,817.7	2,063,134.9	
3	36,379.5	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	41,836.0	248,196.1	1,223,573.6	5,703.0	134,247.0	2,083,427.3	
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	40,710.4	242,495.3	1,229,064.5	5,676.1	135,525.6	2,098,185.5	
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	38,912.8	236,878.8	1,237,847.2	5,654.1	134,812.1	2,100,631.4	
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	Wang Tunai dan Kesamaan Tunai	Deposit yang Disimpan dan Repo Berbalik			Simpanan Berkanun dengan Bank Negara Malaysia	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu					Instrumen Deposit Boleh Niaga yang Dipegang	Sekuriti Malaysia			Pinjaman dan Pendahuluan	Harta Benda, Loji dan Kelengkapan	Aset Lain	Jumlah Aset	
		Deposits Placed and Reverse Repos		Statutory Deposits with Bank Negara Malaysia		Amount Due from Designated Financial Institutions						Malaysian Securities							
		Baki Akaun Semasa dengan Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik			Pemastautin				Bukan Pemastautin		Bil Perbendaharaan	Sekuriti Kerajaan	Sekuriti Lain					
						Residents													
End of Period	Cash and Cash Equivalents	Balances in Current Account with Bank Negara Malaysia	Other Deposits Placed and Reverse Repos		Bank Negara Malaysia	Bank Perdagangan-an	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain	Non-Residents	Negotiable Instrument Deposits Held	Treasury Bills	Government Securities	Other Securities	Loans and Advances	Property, Plant and Equipment	Other Assets	Total Assets	
					Bank Negara Malaysia	Commercial Banks	Islamic Banks	Investment Banks	Other Banking Institutions										
2012 5	823.9	80.9	0.8	8,464.0	33,916.1	6,694.6	6,968.9	386.6	987.5	5,849.0	7,370.2	295.5	230.7	61,188.4	205,030.0	491.1	5,406.7	344,184.8	
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	2,231.2	23.4	36.0	10,001.9	42,272.9	7,551.9	5,705.1	915.8	1,299.3	2,348.6	11,296.0	83.1	95.3	61,930.9	245,627.4	489.8	6,562.4	398,471.1	
6	2,081.6	86.4	36.0	10,181.7	35,273.6	8,335.9	6,860.7	693.8	1,399.3	2,316.8	11,707.7	83.3	96.4	62,623.2	250,149.5	488.4	6,709.5	399,123.9	
7	1,923.8	197.8	66.5	9,990.7	36,171.5	9,321.7	7,639.3	610.6	1,751.0	2,550.7	13,195.5	88.7	99.1	61,641.3	254,023.6	494.1	6,579.3	406,345.1	
8	1,155.7	93.6	36.5	10,455.5	39,205.5	8,924.4	7,474.6	551.1	1,327.4	2,248.1	13,587.7	118.1	99.8	63,059.8	258,286.7	492.2	6,401.1	413,517.8	
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	3,085.9	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	277,890.4	491.4	6,018.9	433,541.8	
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	287,508.6	498.0	5,862.1	435,254.0	
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	
Nota: Silalah 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 Hayat¹ dan Am²: 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	Modal dan Rizab	Jumlah Liabiliti														Jumlah Ekuiti dan Liabiliti
		Total Liabilities														
		Jumlah Deposit			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu							Penerimaan Belum Bayar	Bil Belum Bayar		Tanggungan Lain	
		Total Deposits			Amount Due to Designated Financial Institutions								Bills Payable			
End of Period	Capital and Reserves	Deposits under the New Investment Fund	Special Deposit Account	Others	Pemastautin					Non-Residents	Acceptances Payable	Residents	Non-Residents	Other Liabilities	Total Equities and Liabilities	
					Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain							
																Bank Negara Malaysia
2012	5	165,171.6	14,108.3	1.1	1,330,002.6	5,932.3	43,337.0	10,190.4	4,690.8	4,177.5	56,415.8	15,645.1	6,151.1	26.5	145,269.7	1,801,119.7
	6	168,176.9	14,290.9	1.1	1,344,929.1	6,326.0	50,616.8	9,546.4	6,078.1	3,521.3	64,785.9	13,792.4	6,913.6	29.6	143,955.2	1,832,963.2
	7	170,503.5	14,357.5	1.0	1,352,392.4	5,000.9	51,666.9	9,438.7	6,648.9	3,629.7	63,687.4	13,595.1	6,283.7	31.0	150,230.7	1,847,467.3
	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	186,462.8	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	1,985,400.1
	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	1,477,758.7	1,925.1	58,696.2	16,329.1	2,926.0	4,702.4	76,464.8	9,371.0	7,757.8	22.0	155,310.3	2,015,552.8
	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	195,998.6	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	6,881.0	25.0	153,310.8	2,058,284.4
2014	1	199,752.8	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	5,132.3	49.4	161,306.9	2,064,018.8
	2	200,583.0	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	5,590.3	48.8	161,113.2	2,063,134.9
	3	201,951.5	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	159,903.2	2,083,427.3
	4	204,449.6	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	2,098,185.5
	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
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

Jumlah Liabiliti																		RM juta / RM million	
Pada Akhir Tempoh	Modal dan Rizab	Total Liabilities															Jumlah Ekuiti dan Liabiliti		
		Jumlah Deposit			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu							Pelbagai Pinjaman	Pelbagai Terbitan Hutang Sekuriti	Penerimaan Belum Bayar	Penerimaan Belum Bayar			Tanggungan Lain	
		Total Deposits			Amount Due to Designated Financial Institutions										Bills Payable				
		Deposit dalam Kumpulan Wang Pelaburan Baru	Akaun Deposit Khas	Lain-lain	Pemastautin					Bukan Pemastautin	Residents				Non-Residents	Residents			Non-Residents
					Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain										
End of Period	Capital and Reserves	Deposits under the New Investment Fund	Special Deposit Account	Others	Bank Negara Malaysia	Commercial Banks	Islamic Banks	Investment Banks	Other Banking Institutions	Non-Residents	Miscellaneous Borrowings	Miscellaneous Debt Securities Issued	Acceptances Payable	Residents	Non-Residents	Other Liabilities	Total Equities and Liabilities		
2012 8	25,856.3	885.3	0.2	286,561.3	0.9	18,536.3	6,166.3	1,531.1	1,696.8	5,855.0	4,758.5	0.0	1,428.3	546.4	0.6	8,921.1	362,744.5		
9	26,446.3	743.3	0.2	285,643.6	0.3	14,764.3	5,450.4	1,477.4	1,942.8	5,875.3	4,877.2	500.0	1,622.1	517.5	0.6	8,594.3	358,455.6		
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	8,188.2	500.0	1,651.1	655.7	0.9	7,206.6	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	8,295.3	500.0	1,788.8	602.6	0.0	7,686.7	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	28,189.1	750.6	0.1	319,141.5	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	7,784.3	398,471.1		
6	28,521.7	754.2	0.1	313,645.4	0.3	26,006.2	6,195.4	1,454.6	2,867.4	2,767.7	7,427.7	500.0	1,111.1	566.8	0.1	7,304.9	399,123.9		
7	28,528.9	817.8	0.1	319,382.3	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	8,623.9	406,345.1		
8	28,612.4	797.4	0.1	327,368.8	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	8,011.9	413,517.8		
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	31,091.8	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	423.0	0.0	7,770.1	433,541.8		
2014 1	31,365.8	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	327.4	0.0	7,905.2	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	298.4	0.0	8,620.0	430,610.8		
3	32,185.4	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	387.0	0.0	7,795.5	435,254.0		
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		
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	Tujuan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dipohon
Period	Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans applied
2013	Bank-bank perdagangan / Commercial banks	1,807.8	4,771.3	4,382.8	15,452.7	9,790.0	381.1	1,980.3	1,885.8	3.7	3,299.3	9,233.8	3,203.6	51,809.5
	Bank-bank islam / Islamic banks	823.4	2,930.7	2,902.1	3,434.7	2,161.3	81.2	1,115.2	229.9	0.0	715.2	3,618.9	1,230.6	16,341.1
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	171.1	0.3	0.2	7.2	0.0	0.0	0.5	0.0	0.0	100.0	0.0	50.0	329.1
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	1,486.9	5,432.6	5,058.1	16,946.9	8,619.4	1,428.8	2,269.7	1,769.7	3.4	2,211.2	8,589.0	3,137.3	51,894.9
	Bank-bank islam / Islamic banks	633.6	3,436.1	3,400.9	3,673.1	2,013.4	246.4	1,382.7	242.3	0.0	594.3	3,120.9	1,156.6	15,885.5
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	221.7	0.3	0.3	17.5	43.1	0.0	0.1	0.0	0.0	21.5	0.0	80.0	384.3
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	1,803.4	7,532.4	7,135.2	19,090.8	10,075.9	550.5	2,633.4	2,033.1	4.7	2,710.1	8,991.9	1,506.6	56,932.8
	Bank-bank islam / Islamic banks	564.3	3,785.8	3,760.7	4,315.5	3,321.7	125.0	1,587.8	280.9	0.0	549.8	3,120.9	733.7	18,385.3
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	195.9	0.4	0.4	6.4	30.0	0.0	0.3	0.0	0.0	30.9	0.0	100.0	641.9
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,422.7	5,474.5	5,158.2	16,707.4	8,093.4	318.3	2,068.8	1,753.8	7.9	3,016.9	8,283.7	4,949.3	53,096.6
	Bank-bank islam / Islamic banks	860.3	2,124.4	2,109.1	3,261.2	1,323.1	65.4	843.2	218.4	0.0	373.5	3,687.1	359.8	13,116.5
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	425.9	0.0	0.0	4.7	36.4	0.0	0.4	0.0	0.0	0.0	165.0	39.0	671.4
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,782.9	5,376.5	5,047.0	16,395.3	7,802.8	285.1	2,197.8	1,798.2	2.3	2,869.4	10,630.7	3,054.5	53,195.5
	Bank-bank islam / Islamic banks	788.2	2,312.2	2,290.9	3,833.1	1,433.3	102.4	1,096.9	230.2	0.0	525.3	7,269.2	262.1	17,852.9
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	199.7	1.2	1.1	6.4	26.4	0.0	0.0	0.0	0.0	0.0	0.5	41.0	275.2
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,822.8	5,919.5	5,544.9	19,969.1	8,863.7	307.4	2,325.8	1,888.9	3.4	2,628.1	10,647.0	1,758.8	57,134.5
	Bank-bank islam / Islamic banks	1,068.7	2,610.7	2,302.0	5,817.4	1,249.7	95.6	1,078.2	259.3	0.0	1,019.1	3,434.4	621.7	17,254.7
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	353.5	0.1	0.0	3.9	7.5	0.0	0.2	0.0	0.0	0.0	0.0	0.0	365.2
	Jumlah / Total	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
2014	Bank-bank perdagangan / Commercial banks	2,540.1	4,906.9	4,632.8	17,208.3	7,175.7	801.6	2,353.4	1,739.0	3.1	2,213.9	17,647.6	836.3	57,425.8
	Bank-bank islam / Islamic banks	100.0	1,982.9	1,954.7	8,127.3	2,400.4	192.3	846.7	190.4	0.0	595.2	3,063.4	369.8	17,868.4
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	185.6	0.5	0.5	4.7	15.0	0.0	0.6	0.0	0.0	0.0	2.0	0.0	208.4
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,277.0	5,362.7	5,044.3	14,668.4	6,496.1	251.0	2,208.3	1,679.7	0.7	2,997.3	8,182.3	2,080.7	46,204.1
	Bank-bank islam / Islamic banks	360.8	2,287.1	2,264.7	3,764.4	1,652.1	89.7	1,106.9	222.3	0.0	353.9	2,711.1	803.1	13,351.4
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	334.3	0.3	0.3	3.8	28.0	15.0	0.0	0.0	0.0	20.0	0.0	85.0	486.5
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	3,169.1	5,376.3	5,072.2	11,573.3	5,783.4	644.6	1,923.6	1,478.3	0.6	2,257.6	7,154.0	1,147.9	40,508.8
	Bank-bank islam / Islamic banks	3,169.1	5,376.3	5,072.2	11,573.3	5,783.4	644.6	1,923.6	1,478.3	0.6	2,257.6	7,154.0	1,147.9	40,508.8
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	168.6	0.4	0.4	2.5	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	171.6
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,790.8	4,784.0	4,461.6	10,729.1	5,802.1	192.8	2,027.8	1,110.4	0.3	2,119.8	6,810.4	3,734.8	40,102.4
	Bank-bank islam / Islamic banks	360.7	2,461.7	2,431.1	3,283.6	1,589.4	59.6	909.3	123.6	0.0	1,298.0	6,682.9	128.8	16,897.5
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	139.6	0.1	0.1	5.7	0.0	0.0	0.0	0.0	0.0	35.0	50.0	20.0	250.4
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	6,360.3	5,269.9	4,918.2	14,560.4	7,045.9	3,791.1	2,385.9	1,600.6	2.1	3,655.4	11,699.2	1,889.5	58,260.2
	Bank-bank islam / Islamic banks	288.1	2,856.0	2,819.1	4,249.7	1,776.6	66.9	1,103.1	193.6	0.0	1,090.7	2,671.6	872.9	15,169.1
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	632.6	1.2	1.1	6.5	94.0	0.0	0.0	0.0	0.0	50.0	38.0	65.0	887.3
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	2,778.6	5,185.2	4,779.5	15,371.7	7,513.1	324.1	2,701.7	1,883.6	1.6	2,441.2	10,724.7	4,152.9	53,078.4
	Bank-bank islam / Islamic banks	294.8	3,050.7	2,905.9	4,481.7	1,690.2	69.5	1,308.7	239.8	0.0	284.9	2,573.0	350.7	14,344.0
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	286.6	1.0	0.9	1.6	119.0	0.0	0.3	0.0	0.0	0.0	0.0	160.0	568.6
	Jumlah / Total	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
	Bank-bank perdagangan / Commercial banks	3,345.7	4,556.9	4,215.6	16,342.9	7,409.7	197.8	2,419.1	1,580.1	1.4	3,272.4	7,724.0	1,676.9	48,527.0
	Bank-bank islam / Islamic banks	255.8	3,048.3	3,021.6	4,375.6	2,501.2	68.4	1,194.8	194.7	0.1	675.0	6,251.7	526.5	19,092.3
	Bank-bank saudagar atau pelaburan / Merchant or Investment banks	598.0	0.3	0.2	4.2	0.9	0.0	0.1	0.0	0.0	10.0	100.0	72.0	785.4
	Jumlah / Total	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

Nota: Berkkuatkuasa April 2006, berikut daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan insurans, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan insurans akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor insurans) = 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 (FIS), 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		Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tandi)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dipohon
Period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans applied
2012	2	1,023.8	480.3	3,701.9	1,688.3	4,336.0	4,646.5	5,125.1	1,065.9	3,884.4	619.8	30,186.1	1,212.9	57,970.8
	3	1,300.5	521.1	6,780.5	268.3	6,254.5	6,056.5	9,208.5	2,036.3	8,674.2	2,501.5	35,941.0	1,865.3	81,408.2
	4	1,277.4	958.5	4,114.6	78.8	5,338.0	5,193.6	3,398.5	1,753.4	10,275.5	991.4	33,763.1	672.8	67,815.5
	5	4,380.3	271.2	3,973.4	167.3	4,577.0	5,272.4	4,377.0	2,368.6	10,984.8	1,688.9	37,856.8	1,121.0	77,038.5
	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

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	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman diluluskan
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building		Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans approved
2012	5	2,250.8	4,275.7	4,045.0	8,872.5	4,450.1	396.5	1,915.2	1,175.3	3.9	705.5	6,225.1	42,178.9
	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	31,129.4

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

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

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor

Banking System: Loans Approved by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman diluluskan	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	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

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		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dikeluarkan
Period		Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans disbursed
2012	5	1,522.6	4,636.2	4,149.1	5,355.9	3,644.6	198.9	3,089.4	7,204.2	1.4	1,349.2	46,981.8	10,029.6	84,013.6
	6	4,385.8	4,650.9	4,092.7	5,793.7	4,394.5	239.6	2,930.1	7,593.7	4.5	1,617.5	51,763.0	4,215.5	87,588.7
	7	3,089.8	4,960.3	4,422.5	6,231.7	4,129.3	258.4	3,179.2	7,857.8	10.0	1,861.7	45,969.7	2,334.3	79,882.2
	8	1,920.9	4,854.1	4,389.4	5,612.7	3,781.2	300.2	2,825.3	7,786.5	10.1	3,631.1	42,985.8	1,638.7	75,346.6
	9	2,830.6	4,114.6	3,610.8	5,551.3	4,387.0	302.2	2,837.7	7,525.7	10.6	1,747.9	44,666.4	2,964.7	76,938.8
	10	2,960.4	5,168.0	4,166.5	6,313.4	4,422.5	278.6	3,083.5	7,944.5	13.8	2,408.3	40,456.5	3,986.1	77,035.6
	11	5,004.6	4,264.9	3,781.9	5,668.1	4,430.4	400.6	2,646.5	7,892.4	13.7	2,004.8	47,957.5	2,084.5	82,368.1
	12	1,577.4	4,441.5	4,044.7	6,090.3	4,681.6	234.3	2,821.5	8,691.9	12.2	1,840.1	44,158.4	2,292.9	76,842.2
2013	1	3,118.3	5,110.9	4,411.0	6,443.9	4,176.7	322.1	2,789.3	8,532.2	8.3	2,219.7	40,592.4	4,372.7	77,686.5
	2	2,436.6	4,251.2	3,881.7	5,353.0	3,206.1	172.1	2,326.6	7,638.3	5.8	1,580.7	37,151.3	1,465.6	65,587.3
	3	3,545.5	4,584.1	4,119.9	6,193.3	4,547.1	161.9	2,671.4	8,664.2	8.4	1,735.8	44,334.1	2,024.1	78,470.1
	4	2,784.4	4,709.8	4,212.5	6,485.1	4,464.2	218.2	2,873.8	8,078.4	8.2	2,185.7	43,789.1	1,866.5	77,463.6
	5	2,390.2	4,169.6	3,602.4	6,323.4	3,964.8	678.5	2,664.9	8,718.2	11.3	1,904.6	44,067.6	3,131.2	78,024.5
	6	3,856.5	4,235.8	3,743.0	6,881.1	5,335.5	377.1	2,830.3	8,592.8	7.3	2,789.4	42,577.0	2,175.1	79,657.9
	7	3,403.2	5,517.8	4,995.5	6,888.2	4,483.7	749.9	2,875.3	9,396.7	11.8	2,050.8	44,803.4	1,967.8	82,148.6
	8	2,755.7	4,601.3	4,148.1	6,747.8	4,445.6	220.9	2,692.1	9,125.0	31.4	2,834.3	43,336.7	3,233.9	80,024.8
	9	3,609.6	4,236.0	3,708.1	6,542.3	4,360.4	304.6	2,865.2	8,961.1	22.1	1,532.3	47,818.9	2,546.3	82,798.7
	10	3,846.3	4,616.9	4,109.0	7,420.3	4,842.6	326.0	2,606.5	9,502.7	29.6	2,314.5	45,760.0	2,226.0	83,491.4
	11	3,354.3	3,926.9	3,490.8	6,993.2	4,027.0	284.7	2,351.4	9,249.1	33.9	2,441.3	44,567.1	2,726.4	79,955.2
	12	2,339.5	3,751.1	3,250.6	7,404.3	5,227.0	517.7	2,776.2	10,408.9	33.5	2,735.3	57,403.0	3,248.6	95,845.1
2014	1	4,005.3	3,985.3	3,566.6	7,470.3	4,874.5	349.9	2,494.1	10,210.3	30.3	2,840.7	54,987.5	3,783.5	95,031.8
	2	2,696.4	3,564.2	3,129.7	6,313.6	4,129.1	409.6	2,140.9	8,000.1	30.7	1,931.5	41,801.7	3,163.8	74,181.4
	3	2,855.6	4,188.3	3,686.3	7,429.5	4,731.9	358.2	2,449.6	8,706.0	37.5	2,691.3	52,657.7	4,631.6	90,737.2
	4	3,123.1	4,293.0	3,786.9	7,489.9	4,916.3	298.9	2,762.0	9,027.9	38.1	2,960.9	50,422.5	3,974.6	89,307.1
	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

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		Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dikeluarkan	
Period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans disbursed	
2012	5	2,733.0	1,503.7	19,478.3	630.7	14,436.7	4,064.0	6,899.8	1,830.6	8,005.3	1,388.5	21,725.0	1,318.0	84,013.6	
	6	3,157.5	823.8	18,499.2	781.3	13,739.2	4,217.5	5,056.1	2,033.8	11,882.1	2,016.6	23,785.9	1,595.9	87,588.7	
	7	2,232.3	562.8	16,908.9	760.5	14,225.8	4,558.2	2,406.1	1,840.0	8,145.6	906.5	25,036.8	2,298.7	79,882.2	
	8	2,046.9	472.7	17,717.9	713.8	14,041.8	6,730.7	2,635.4	1,447.4	4,962.9	687.9	22,930.2	959.0	75,346.6	
	9	2,693.4	688.8	17,449.5	708.9	14,216.0	4,762.8	2,758.1	1,191.6	7,622.0	1,230.2	22,176.7	1,440.7	76,938.8	
	10	2,412.7	571.5	16,824.8	638.0	14,962.3	4,705.9	2,783.4	1,530.6	5,581.7	885.0	24,867.6	1,272.0	77,035.6	
	11	2,614.0	665.0	17,079.8	1,878.0	16,240.0	4,954.0	3,997.5	1,162.4	6,977.9	2,851.4	22,897.7	1,050.4	82,368.1	
	12	3,106.8	677.1	17,054.8	600.1	14,915.8	4,919.3	2,768.3	994.1	5,731.0	897.9	23,595.4	1,581.5	76,842.2	
	2013	1	1,983.6	831.3	16,224.5	510.9	16,995.3	5,278.1	2,508.3	1,344.0	5,061.4	836.7	25,190.5	921.9	77,686.5
		2	2,405.1	469.1	14,675.2	717.3	12,121.0	4,754.8	2,506.6	867.4	3,894.0	598.3	21,663.5	915.0	65,587.3
		3	4,308.9	800.8	17,057.4	690.0	14,397.0	4,630.8	3,405.4	920.1	5,633.5	805.0	24,550.9	1,270.3	78,470.1
		4	2,519.9	556.9	16,598.7	1,625.8	15,736.3	4,915.2	3,105.6	986.6	4,876.4	775.9	24,241.0	1,525.2	77,463.6
5		2,406.0	805.4	17,002.9	1,084.8	15,084.5	5,394.6	3,574.7	1,309.5	5,831.6	923.7	23,901.1	705.9	78,024.5	
6		2,702.5	978.8	15,699.6	749.3	14,329.3	4,626.6	3,944.0	1,549.9	6,638.3	2,023.6	25,542.3	873.9	79,657.9	
7		2,437.6	714.7	16,606.1	655.3	15,773.5	5,077.1	3,157.4	1,519.2	6,040.4	1,314.9	27,587.1	1,265.4	82,148.6	
8		2,443.4	754.6	15,566.9	724.7	14,312.5	6,053.7	5,122.7	986.5	7,000.7	993.0	25,003.6	1,062.4	80,024.8	
9		3,030.4	616.9	16,933.2	713.3	15,163.5	4,309.7	3,438.6	1,812.2	9,755.1	1,235.4	25,013.8	776.8	82,798.7	
10		2,349.1	610.3	17,482.5	663.4	16,691.9	5,265.0	3,375.3	1,635.0	5,981.7	1,229.3	27,034.3	1,173.8	83,491.4	
11		1,875.7	648.8	16,677.9	658.1	16,198.7	5,588.5	3,053.1	1,325.2	6,607.3	806.5	25,211.0	1,304.2	79,955.2	
12		2,767.9	655.4	19,934.4	679.9	18,642.3	6,328.9	4,377.1	2,870.3	10,990.5	1,185.0	26,173.0	1,240.4	95,845.1	
2014	1	3,656.9	591.2	19,816.8	1,132.9	19,588.5	7,977.3	4,550.3	1,393.9	7,167.0	1,077.0	26,823.0	1,257.1	95,031.8	
	2	2,400.3	1,393.6	16,808.5	618.4	15,563.7	4,041.8	3,609.5	1,537.3	4,614.0	496.9	22,278.5	819.0	74,181.4	
	3	2,609.7	1,510.0	19,284.5	861.4	19,329.2	5,661.5	3,974.4	2,507.8	7,016.2	1,267.3	25,082.2	1,632.7	90,737.2	
	4	2,719.9	1,875.5	18,972.2	568.1	18,537.8	5,808.0	3,839.4	2,306.8	6,274.9	656.4	26,434.9	1,313.2	89,307.1	
	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	

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		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dibayar	
Period		Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans repaid	
2012	5	1,321.3	4,152.2	3,646.8	4,087.3	3,013.1	301.2	2,430.0	7,747.4	2.0	988.9	42,360.0	1,417.5	67,820.9	
	6	2,318.3	3,995.6	3,491.5	4,263.7	3,465.2	324.5	2,530.6	7,830.4	5.3	1,260.6	46,577.0	2,592.7	75,163.9	
	7	2,444.0	4,339.0	3,799.8	4,573.2	3,376.5	284.3	2,863.0	8,536.7	4.7	2,005.7	46,569.4	2,422.5	77,419.0	
	8	1,454.7	4,142.7	3,634.5	4,417.0	3,318.3	298.6	2,644.7	8,027.9	4.7	1,347.2	43,538.3	4,276.9	73,471.2	
	9	1,711.2	4,037.9	3,528.2	4,255.2	4,458.2	266.5	2,409.5	7,859.5	5.6	1,638.3	41,806.8	3,906.0	72,354.7	
	10	2,876.6	4,488.8	3,951.4	4,797.9	3,352.4	498.4	2,821.4	8,647.2	6.3	1,572.7	45,028.1	2,147.5	76,237.4	
	11	2,556.4	4,465.5	3,448.3	4,401.4	3,114.3	260.6	2,412.1	8,095.5	5.3	2,194.8	46,650.3	5,312.3	79,468.5	
	12	1,894.1	4,055.0	3,541.0	4,512.9	3,586.0	287.4	2,518.2	8,502.1	5.9	1,726.7	41,943.4	2,370.0	71,401.6	
	2013	1	2,388.6	4,213.3	3,620.9	4,762.9	3,112.1	421.3	2,918.9	9,022.3	6.4	2,105.0	43,366.4	3,832.4	76,149.6
		2	1,613.8	3,865.9	3,389.6	4,441.0	3,043.0	222.6	2,418.9	8,519.3	6.3	1,274.3	35,449.4	2,046.1	62,900.6
		3	2,208.5	4,219.7	3,711.1	4,772.4	3,280.8	267.2	2,772.0	9,376.0	5.0	2,102.7	40,432.7	1,894.5	71,331.5
		4	2,213.8	4,139.5	3,634.8	4,902.6	3,292.0	374.6	2,717.7	8,538.8	7.0	2,322.2	44,320.2	1,741.9	74,570.3
5		2,002.9	4,145.9	3,636.9	4,344.7	3,162.3	264.4	2,682.9	9,229.3	5.6	2,151.2	39,601.4	2,562.6	70,153.1	
6		2,876.9	3,948.1	3,418.7	4,591.9	3,559.3	254.9	2,566.8	8,488.5	5.0	2,388.9	37,063.4	1,880.7	67,624.4	
7		2,463.6	4,376.8	3,831.4	4,910.1	3,245.2	576.4	3,078.0	9,850.2	6.5	1,551.2	45,424.5	2,456.9	77,939.4	
8		3,141.4	4,065.9	3,565.6	4,429.1	3,703.6	244.5	2,631.8	9,316.9	5.4	1,952.5	40,416.7	2,654.0	72,561.9	
9		2,662.2	4,138.1	3,625.5	4,510.2	3,150.5	358.7	2,589.6	9,229.6	6.7	1,586.0	43,675.6	1,907.1	73,814.4	
10		2,016.2	4,389.0	3,849.2	4,864.9	3,451.6	362.7	2,963.2	10,021.9	8.2	1,978.5	43,292.0	2,205.1	75,553.4	
11		2,046.6	3,972.8	3,484.5	4,469.8	3,023.9	248.1	2,521.6	9,034.7	16.0	2,427.9	42,892.6	5,954.1	76,608.2	
12		1,592.0	4,394.0	3,828.4	4,860.8	3,511.0	291.3	2,547.6	10,058.2	25.2	2,446.9	48,983.8	3,302.8	82,013.5	
2014	1	1,986.4	4,317.0	3,800.6	5,004.4	3,909.6	287.3	2,890.8	10,709.4	32.3	2,349.3	54,592.9	2,231.2	88,310.7	
	2	2,103.6	3,954.6	3,403.8	4,464.9	3,320.4	263.3	2,515.0	8,914.9	27.2	1,953.1	44,296.9	2,121.0	73,934.8	
	3	2,827.4	4,664.2	4,055.6	4,991.6	3,737.8	315.9	2,614.4	10,038.7	12.9	2,383.4	50,301.9	6,557.0	88,445.3	
	4	2,827.2	4,509.0	3,847.9	5,092.2	3,824.2	322.8	3,159.2	9,461.7	12.7	4,173.3	51,281.5	3,090.2	87,753.9	
	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	

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	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dibayar	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans repaid	
2012	5	2,217.4	505.1	17,098.7	734.5	14,142.1	3,388.7	2,126.2	1,175.2	4,512.4	723.1	19,211.1	1,986.3	67,820.9
	6	2,046.4	740.3	17,445.7	2,559.3	13,215.8	3,456.1	3,516.9	1,951.2	7,910.3	723.2	20,113.2	1,485.6	75,163.9
	7	2,013.4	665.8	17,463.9	688.6	13,256.0	4,452.2	2,308.4	2,372.7	8,779.3	1,620.2	22,087.4	1,711.2	77,419.0
	8	2,079.4	668.9	17,919.2	1,004.0	13,406.9	4,100.8	2,413.1	1,183.6	8,691.6	720.8	20,333.7	949.3	73,471.2
	9	2,321.1	654.9	16,564.7	546.7	13,716.4	3,685.2	2,568.2	1,178.3	8,844.7	1,182.0	19,680.0	1,412.6	72,354.7
	10	1,997.8	498.6	17,785.1	766.3	14,819.5	5,394.1	2,595.2	2,271.4	5,235.3	837.1	22,249.4	1,787.6	76,237.4
	11	2,694.5	626.0	16,424.6	2,251.1	14,954.3	4,646.7	3,009.4	2,187.6	10,137.1	1,186.5	19,967.7	1,383.2	79,468.5
2013	12	2,348.7	702.6	16,190.4	609.4	14,568.1	4,541.8	2,318.6	1,274.7	6,129.8	1,009.9	20,640.1	1,067.6	71,401.6
	1	2,153.0	951.9	17,406.9	859.4	15,893.8	4,560.2	2,856.5	1,482.2	6,283.4	754.2	22,176.8	771.3	76,149.6
	2	2,078.2	571.0	13,536.9	1,261.6	12,104.6	3,358.0	2,774.4	1,076.8	4,394.5	642.0	20,095.4	1,007.1	62,900.6
	3	2,960.3	840.6	15,854.9	655.4	13,876.1	4,250.8	2,593.9	1,112.1	4,184.6	1,004.8	22,408.7	1,589.2	71,331.5
	4	1,936.2	650.3	17,585.6	1,629.9	15,066.8	5,044.6	2,822.1	1,441.9	5,150.1	910.5	21,472.0	860.3	74,570.3
	5	1,896.6	856.2	15,317.6	618.6	14,169.6	5,031.7	2,924.7	1,197.8	4,680.4	1,072.2	21,468.3	919.4	70,153.1
	6	2,487.1	572.7	14,763.4	780.5	12,508.6	4,078.0	3,738.1	1,238.5	4,555.2	810.6	21,291.2	800.6	67,624.4
	7	2,307.2	733.9	17,063.0	669.9	16,068.3	4,565.6	3,053.5	1,692.2	6,120.9	1,074.3	23,341.1	1,249.6	77,939.4
	8	1,878.7	605.9	15,353.1	837.4	13,512.1	4,512.7	4,290.8	1,048.4	6,470.0	842.4	21,782.7	1,427.7	72,561.9
	9	2,619.5	778.9	16,445.2	632.0	13,884.6	4,110.4	2,690.3	1,163.9	7,908.3	1,347.1	21,350.9	883.3	73,814.4
	10	2,435.3	814.0	15,907.1	639.8	14,703.4	4,765.5	2,843.3	1,741.6	6,549.0	950.7	23,102.4	1,101.4	75,553.4
	11	2,039.9	584.8	16,010.5	734.6	16,033.4	5,533.6	2,515.0	1,831.7	6,333.6	3,414.0	20,950.9	626.2	76,608.2
2014	12	3,128.9	581.9	18,367.0	813.7	18,035.5	5,274.3	3,246.9	1,407.4	6,137.7	1,894.0	22,133.2	993.0	82,013.5
	1	2,230.3	562.5	20,333.6	490.8	19,781.9	5,966.1	4,297.5	1,497.0	7,404.7	640.8	23,788.0	1,317.6	88,310.7
	2	2,241.6	686.0	16,389.6	688.7	16,224.3	3,998.8	3,226.8	1,246.6	6,659.5	701.4	21,075.2	796.3	73,934.8
	3	2,836.8	1,270.4	18,720.3	599.5	19,400.8	5,104.2	3,395.5	1,932.1	6,774.7	3,590.6	23,457.1	1,363.5	88,445.3
	4	2,737.1	1,845.6	19,706.3	668.5	17,836.0	6,320.6	4,269.8	1,791.9	6,985.7	685.9	23,448.5	1,458.0	87,753.9
	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

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 Jenis¹
Banking System: Classification of Loans by Type¹

RM Juta / RM million

Akhir tempoh <i>End of period</i>		Overdrafterdf <i>Overdraft</i>	Pinjaman berjangka <i>Term loans</i>												Bil perdagangan ² <i>Trade bills²</i>	Resit amanah <i>Trust receipts</i>	Kredit pusingan <i>Revolving credit</i>	Pinjaman dalam mata wang asing <i>Foreign currency loans</i>	Lain-lain ³ <i>Others³</i>	Jumlah pinjaman <i>Total loans</i>
			Sewa beli <i>Hire purchase</i>		Pajakan <i>Leasing</i>	Pendiskau nan secara blok <i>Block discountin g</i>	Pinjaman penyambung <i>Bridging loans</i>	Pinjaman bersindiket <i>Syndicated loans</i>	Pemfaktoran <i>Factoring</i>	Pinjaman peribadi <i>Personal loans</i>	Pinjaman perumahan <i>Housing loans</i>	Lain-lain <i>Others</i>	yang mana tempoh matangnya: <i>of which the maturity was:</i>							
			Jumlah <i>Total</i>	yang mana:Kereta penumpang <i>of which:Passen ger cars</i>									Sehingga satu tahun <i>Up to one year</i>	Melebihi satu tahun <i>More than one year</i>						
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	48,304.6	140,751.0	122,810.5	1,319.4	314.1	3,504.8	21,882.3	465.8	28,303.5	263,724.4	303,762.8	23,090.6	740,937.3	55,284.8	4,576.7	49,969.6	35,673.0	47,651.6	1,005,932.9
	3	48,331.3	140,992.9	123,184.4	1,394.1	316.4	3,530.5	23,718.1	528.8	28,437.9	267,048.3	309,661.6	25,289.4	750,339.2	55,102.8	4,541.7	52,636.6	38,530.3	48,005.9	1,023,217.7
	4	48,150.7	141,724.7	123,843.1	1,411.5	317.6	3,910.8	24,924.5	503.8	28,495.2	269,474.5	310,894.6	25,580.7	756,076.5	55,393.0	4,640.2	53,353.9	38,818.7	48,296.4	1,030,746.3
	5	47,987.0	142,754.7	125,562.7	1,476.6	316.2	4,279.3	28,212.5	527.0	28,591.9	272,211.5	320,160.6	34,476.6	764,053.8	56,796.0	4,676.3	53,309.0	40,883.7	48,571.8	1,051,185.7
	6	48,920.7	143,879.9	126,473.8	1,513.3	319.5	4,105.5	27,774.6	564.2	29,225.8	274,608.0	325,730.8	27,368.4	780,353.3	57,464.6	4,711.9	54,249.6	43,639.5	50,145.4	1,067,280.0
	7	48,751.7	145,150.9	127,295.0	1,594.4	320.3	4,246.9	26,486.6	606.0	29,617.9	277,767.0	327,897.4	26,344.8	787,342.5	57,738.8	4,816.4	53,613.2	44,016.7	50,007.0	1,073,053.0
	8	48,833.1	146,560.0	128,811.7	1,601.8	319.0	4,290.8	26,458.7	625.5	30,258.6	280,773.5	330,093.8	26,749.4	794,232.4	57,855.4	4,863.1	54,082.5	42,414.5	50,093.6	1,079,541.7
	9	49,600.7	146,780.3	129,493.1	1,678.2	324.4	4,196.3	26,927.9	703.7	32,599.9	283,570.7	331,354.3	27,639.1	800,496.5	58,046.2	4,847.4	55,690.6	40,357.2	51,083.5	1,088,174.6
	10	49,250.5	147,668.7	130,416.6	1,852.6	326.2	4,266.8	26,082.1	701.8	33,030.4	286,770.4	335,342.5	28,554.8	807,486.8	58,209.9	4,832.8	55,150.8	37,873.9	51,163.9	1,092,931.5
	11	49,387.1	148,464.7	131,064.8	1,909.5	327.5	4,480.1	23,129.6	752.7	33,300.3	289,616.0	341,704.3	29,110.9	814,573.8	57,899.4	4,744.4	54,355.0	37,066.3	51,344.2	1,098,885.2
	12	49,544.3	149,175.2	131,940.0	1,144.3	332.8	4,277.8	22,887.6	739.0	33,495.9	292,698.5	345,960.2	30,671.4	820,036.6	58,314.8	4,703.1	54,942.6	37,614.5	51,739.2	1,107,969.5
2013	1	48,806.0	150,450.9	133,194.2	1,172.1	332.0	4,329.1	24,719.4	708.1	33,857.3	296,177.7	348,048.8	31,633.9	828,161.5	57,496.1	4,582.5	54,481.2	37,655.8	51,725.6	1,114,542.7
	2	48,881.5	151,421.3	134,140.4	1,177.2	324.7	4,208.7	24,035.9	753.6	34,139.0	298,989.0	350,519.4	31,672.4	833,896.4	57,611.2	4,512.6	55,469.1	37,435.9	51,209.2	1,120,688.4
	3	49,473.9	152,167.1	134,825.2	1,182.2	328.6	4,198.0	23,911.8	799.9	34,235.7	301,941.3	356,467.4	31,346.8	843,885.2	56,821.3	4,460.3	56,819.1	37,684.1	50,836.9	1,131,327.7
	4	49,187.4	153,132.6	135,662.1	1,201.2	334.1	4,200.6	22,935.7	760.6	34,352.9	305,372.6	360,066.6	30,327.5	852,029.3	56,235.5	4,502.1	57,455.2	38,285.0	50,573.9	1,138,595.8
	5	49,624.8	153,539.5	135,891.8	1,196.5	334.4	4,290.8	23,247.5	806.2	34,694.3	308,172.8	363,534.9	30,972.4	858,844.5	56,325.6	4,547.1	58,115.6	40,324.6	50,594.7	1,149,349.3
	6	49,989.3	154,231.5	136,618.3	1,273.1	335.7	4,573.5	23,511.5	915.1	34,825.0	311,411.8	367,088.3	31,215.4	866,950.2	56,842.9	4,510.5	59,001.1	44,026.4	51,609.9	1,164,145.7
	7	48,992.2	155,820.2	138,051.9	1,278.0	335.0	4,402.3	23,089.3	938.2	34,999.7	314,887.7	370,069.2	30,435.1	875,384.4	56,479.5	4,614.5	57,622.1	46,019.0	52,262.9	1,171,809.7
	8	49,276.9	156,975.6	139,156.1	1,277.0	336.0	4,310.6	23,351.8	940.9	35,061.9	318,193.3	371,643.3	28,472.4	883,618.0	55,129.4	4,598.2	59,625.3	47,327.7	52,232.4	1,180,280.3
	9	49,622.2	157,618.3	139,697.7	1,279.8	338.3	4,060.8	22,704.2	925.6	35,463.7	321,768.8	376,043.1	27,927.2	892,275.3	55,005.7	4,643.2	61,301.6	47,864.4	52,741.4	1,191,381.1
	10	49,230.5	158,461.1	140,531.3	1,291.7	340.5	4,253.2	23,156.1	901.7	35,433.3	325,680.5	380,216.3	28,740.5	900,993.8	56,175.2	4,645.4	61,837.9	46,666.1	52,873.6	1,201,163.0
	11	49,801.5	159,240.5	141,809.3	1,293.1	349.6	4,353.1	22,977.1	936.5	35,534.0	329,632.6	380,178.1	27,591.0	906,903.7	55,354.7	4,597.8	60,742.8	48,960.2	53,631.0	1,207,582.7
	12	50,108.9	159,817.6	140,822.7	1,256.8	353.2	4,281.2	23,460.7	1,055.7	35,435.7	333,087.7	385,274.4	27,083.5	916,939.5	56,229.2	4,573.3	64,657.3	51,486.2	54,578.4	1,225,656.2
	1	48,880.8	160,715.5	128,600.0	1,372.0	354.1	4,444.3	23,146.2	1,021.4	35,323.6	337,233.8	390,572.2	24,658.7	929,524.4	57,110.3	4,528.5	66,181.2	52,151.1	54,468.4	1,237,503.3
	2	49,362.3	161,300.1	141,443.5	1,404.6	352.5	4,227.8	24,562.0	1,022.1	35,155.5	340,318.5	393,223.0	19,998.5	941,567.8	55,632.6	4,393.0	65,253.0	50,609.0	53,743.8	1,240,560.1
	3	50,238.4	161,938.6	141,595.9	1,425.7	353.1	4,316.0	25,464.7	962.0	35,214.1	343,978.8	393,327.5	19,084.9	947,895.5	55,884.6	4,199.8	67,494.7	48,382.0	53,479.3	1,246,659.4
	4	49,779.7	162,796.3	142,105.2	1,406.3	351.2	4,409.2	25,996.4	920.3	35,274.7	347,867.0	395,964.7	19,034.5	955,951.7	56,582.2	4,168.0	65,177.8	47,783.6	53,641.2	1,252,118.8
2014	5	49,983.5	163,576.1	143,071.8	1,257.2	349.3	4,600.1	25,743.4	871.5	35,325.6	351,756.8	399,293.2	21,419.3	961,354.0	57,304.7	4,216.7	66,490.5	46,422.7	53,909.6	1,261,100.9

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.

3. Terdiri dari pinjaman SPL, pinjaman penstokan lantaj, kad kredit bukan SPL, 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, floor 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 Jenis¹ Islamic Banking System: Financing by Type¹

RM juta / RM million

Akhir tempoh		Overdraf	Pembiayaan berjangka											Bil pembiayaan-an	Resit amanah	Kredit pusingan	Pembiayaan dalam mata wang asing	Lain-lain ²	Jumlah pembiayaan		
			Term financing																		
			Sewa beli ¹		Pajakan	Pendisk-aunan secara blok	Pembiayaan penyambung	Pembiayaan bersindiket	Pemfaktoran	Pembiayaan peribadi	Pembiayaan perumahan ¹	Lain-lain	yang mana tempoh matangnya:								
			Hire purchase ¹										of which the maturity was:								
End of period			Jumlah	yang mana: Kereta penumpang										Sehingga satu tahun	Melebihi satu tahun						
		Overdraft	Total	of which: Passenger cars	Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing ¹	Others	Up to one year	More than one year	Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others ²	Total financing	
2012	4	4,600.7	53,141.9	46,054.3	1,407.4	1.6	280.6	3,103.2	0.0	20,696.7	41,060.6	58,306.9	2,957.0	175,042.0	8,975.5	525.4	8,540.0	6,758.5	2,766.3	210,165.4	
	5	4,555.0	53,441.7	46,291.0	1,472.8	1.5	322.5	3,118.8	0.0	20,807.2	41,752.2	58,891.6	3,681.0	176,127.4	9,652.4	521.6	8,836.2	7,129.3	3,188.0	213,691.0	
	6	4,734.3	53,852.2	46,562.0	1,509.6	1.6	326.1	3,174.8	0.0	21,386.7	42,765.6	60,543.7	3,657.2	179,903.1	9,741.2	554.1	9,406.4	7,003.2	3,653.5	218,653.0	
	7	4,872.2	54,306.5	46,593.1	1,590.7	1.6	328.1	2,817.5	0.0	21,766.4	43,792.6	61,457.2	3,063.2	182,997.5	9,733.3	580.7	9,034.0	6,958.7	3,454.0	220,693.6	
	8	5,015.9	54,914.3	47,363.1	1,598.0	1.6	322.5	2,865.7	0.0	22,270.0	44,903.4	61,699.4	3,214.0	185,361.1	10,054.2	607.2	10,394.4	5,930.8	3,493.1	224,070.7	
	9	5,182.6	55,182.0	48,089.3	1,674.6	1.8	273.7	3,156.8	0.0	24,745.4	45,802.5	60,651.4	3,377.3	188,110.8	10,128.0	644.0	10,792.4	5,362.6	3,534.7	227,132.3	
	10	5,256.6	55,791.2	48,642.4	1,848.9	2.0	269.7	3,405.0	0.0	25,160.4	46,857.5	62,601.6	4,307.3	191,629.1	10,476.7	642.1	11,823.1	4,706.5	3,379.2	232,220.6	
	11	5,178.1	56,365.3	49,193.4	1,906.3	2.1	268.4	3,504.1	0.0	25,412.1	47,803.2	62,620.3	3,260.8	194,621.0	10,365.7	638.0	11,075.7	4,231.7	3,302.8	232,673.8	
	12	5,377.6	57,008.5	49,996.3	1,141.2	2.4	255.1	3,600.3	0.0	25,591.5	48,694.8	64,835.1	3,287.3	197,841.6	10,413.9	656.0	11,367.1	4,398.5	3,281.8	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	5,439.9	57,939.5	50,755.1	1,174.1	2.7	131.8	3,643.7	0.0	25,901.8	50,561.9	66,954.9	3,136.4	203,174.0	9,971.0	586.2	11,672.7	4,321.1	3,606.6	241,908.0
		3	5,589.8	58,446.4	51,176.7	1,179.1	2.9	129.1	3,040.1	0.0	25,914.8	51,852.0	68,804.4	3,066.3	206,302.7	9,878.7	565.7	11,776.1	4,266.4	3,540.9	244,986.6
4		5,546.3	59,304.7	51,938.5	1,198.1	3.2	130.4	3,050.9	0.0	25,916.8	53,186.2	70,833.2	3,016.6	210,606.8	9,697.3	584.6	11,905.9	4,180.8	3,272.0	248,810.2	
5		5,640.0	59,986.7	52,466.4	1,193.4	3.3	133.7	2,798.2	0.0	26,036.1	54,284.1	72,019.5	2,900.9	213,554.1	9,458.1	608.4	11,921.2	4,263.3	3,306.9	251,652.9	
6		5,770.7	60,831.0	53,328.9	1,270.0	3.2	136.0	3,112.8	0.0	26,026.9	55,386.1	73,266.9	2,963.1	217,069.7	9,459.3	615.6	12,136.5	4,579.5	3,417.0	256,011.5	
7		5,747.0	61,967.2	54,363.2	1,274.9	3.1	62.5	3,171.7	0.0	26,107.1	56,561.9	74,011.8	2,903.4	220,256.7	9,447.3	619.4	12,671.5	4,840.1	3,479.8	259,965.2	
8		5,845.0	62,714.3	55,074.2	1,273.9	3.0	63.5	3,212.1	0.0	26,204.2	57,563.9	74,940.1	2,876.6	223,098.4	9,153.1	617.8	14,303.9	5,107.8	3,339.7	264,342.2	
9		5,935.6	63,074.3	55,368.8	1,276.7	3.0	65.1	3,056.7	0.0	26,430.7	59,005.9	77,401.0	2,175.7	228,137.7	9,242.3	611.1	15,297.5	5,044.4	3,529.0	269,973.2	
10		5,990.7	63,491.8	55,812.5	1,288.6	2.9	65.1	3,094.7	0.0	26,443.0	60,295.2	79,014.7	2,247.8	231,448.1	9,503.0	630.3	15,379.7	5,493.9	3,627.7	274,321.3	
11		6,227.4	64,727.8	57,198.7	1,289.2	2.9	87.8	3,103.0	0.0	26,508.8	61,518.2	79,995.1	2,256.5	234,976.3	9,305.3	599.7	14,885.1	5,689.2	2,844.5	276,784.0	
12		6,284.6	65,103.4	56,969.5	1,252.8	2.7	99.4	3,380.7	0.0	26,423.5	62,793.5	82,955.3	2,644.2	239,367.1	9,606.3	609.8	16,648.8	5,947.5	2,848.8	283,957.2	
2014	1	6,249.5	65,521.3	57,099.3	1,368.0	2.6	103.6	3,522.1	0.0	26,328.9	63,961.1	83,626.4	2,477.4	241,956.5	9,786.2	599.0	17,526.3	6,080.2	2,932.3	287,607.5	
	2	6,338.3	65,975.9	57,296.0	1,400.7	2.6	72.9	3,695.6	0.0	26,387.1	65,167.8	84,629.3	2,280.2	245,051.7	9,266.1	586.8	17,231.0	5,608.9	2,707.3	289,070.4	
	3	6,535.5	66,472.2	57,483.4	1,421.8	2.5	73.2	4,172.1	0.0	26,490.7	66,539.3	85,426.4	2,525.2	248,072.9	9,103.8	546.8	18,645.9	5,440.7	2,591.7	293,462.3	
	4	6,534.8	66,988.3	57,746.9	1,402.4	2.4	60.4	4,218.7	0.0	26,620.0	67,960.4	86,595.5	2,737.0	251,111.1	9,653.5	532.8	16,689.6	5,975.6	2,616.0	295,850.4	
	5	6,706.6	66,621.8	57,068.7	1,253.3	2.3	65.9	4,321.0	0.0	26,678.9	68,917.8	87,915.1	4,086.8	251,689.3	10,264.4	540.3	17,630.9	6,144.8	3,470.9	300,533.9	
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.																					

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.

Nota: 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		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman
End of period		Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans
2012	2	46,030.4	144,381.8	131,804.5	274,489.7	112,890.9	9,152.5	50,811.3	32,024.8	75.4	25,985.5	251,547.6	58,542.9	1,005,932.9
	3	46,688.7	145,318.3	132,673.5	278,314.8	116,066.4	8,850.3	51,093.1	31,843.8	76.3	27,171.0	258,880.9	58,914.2	1,023,217.7
	4	47,544.9	145,817.5	133,147.7	280,723.1	118,082.4	8,968.6	51,402.9	31,930.5	78.2	27,164.9	258,671.0	60,362.4	1,030,746.3
	5	47,960.0	146,882.0	134,216.1	283,433.9	120,497.4	8,977.9	52,033.3	31,952.7	69.5	27,665.2	262,007.1	69,706.7	1,051,185.7
	6	50,471.2	147,983.7	135,223.2	286,105.6	122,062.6	8,851.5	52,389.0	32,204.0	69.6	27,509.1	266,608.3	73,025.5	1,067,280.0
	7	50,916.6	149,232.0	136,205.1	289,375.6	123,427.7	8,845.3	52,925.6	32,129.1	70.7	27,225.8	265,132.2	73,772.4	1,073,053.0
	8	51,798.4	150,612.6	137,884.2	291,969.3	124,798.5	8,935.0	53,280.8	32,243.4	72.7	29,280.7	264,997.6	71,552.6	1,079,541.7
	9	53,914.4	151,374.2	138,582.2	294,828.7	125,393.3	9,061.1	53,886.3	32,263.7	74.6	29,766.0	267,393.9	70,218.5	1,088,174.6
	10	54,276.3	152,728.1	139,465.3	298,010.7	127,343.8	8,908.2	54,275.4	32,073.7	80.1	30,550.4	262,377.1	72,307.6	1,092,931.5
	11	56,861.4	153,101.8	140,275.1	300,764.3	129,427.5	9,186.9	54,810.4	32,401.7	84.8	30,282.0	263,595.6	68,368.8	1,098,885.2
	12	56,425.8	153,824.3	141,116.2	303,919.6	131,375.0	8,994.2	55,400.0	33,261.2	87.8	30,939.7	264,810.5	68,931.4	1,107,969.5
2013	1	57,567.9	155,232.0	142,412.0	307,340.2	133,535.8	8,824.5	55,288.1	33,224.1	89.0	30,662.9	263,269.6	69,508.7	1,114,542.7
	2	58,752.6	156,053.0	143,278.3	309,812.2	134,862.0	9,031.1	55,548.6	32,546.4	88.4	30,715.9	264,751.0	68,527.3	1,120,688.4
	3	60,366.0	156,859.7	144,121.1	312,882.2	137,186.6	9,091.8	55,761.8	32,227.6	92.1	30,717.8	268,112.2	68,029.8	1,131,327.7
	4	61,643.4	157,844.3	145,079.3	316,281.1	139,333.0	9,072.3	55,854.7	32,321.3	94.0	30,694.0	267,271.9	68,185.9	1,138,595.8
	5	62,431.1	158,250.0	145,443.3	319,399.7	140,716.1	9,487.7	56,188.6	32,213.4	100.1	30,772.4	270,981.3	68,808.8	1,149,349.3
	6	63,250.4	158,930.2	146,168.2	322,720.1	143,021.0	9,747.6	56,311.2	32,760.8	102.9	31,361.8	275,789.0	70,150.6	1,164,145.7
	7	63,793.0	160,410.7	147,690.0	326,167.9	144,831.7	9,625.8	56,934.1	33,272.7	108.8	32,074.8	274,650.3	69,940.0	1,171,809.7
	8	63,549.7	161,713.0	148,983.0	329,583.8	146,383.4	9,668.2	57,266.9	33,452.8	134.1	32,847.8	275,804.2	69,876.5	1,180,280.3
	9	64,649.4	162,287.3	149,546.2	332,713.4	148,571.5	9,650.9	57,779.7	33,772.9	153.2	32,797.9	278,810.4	70,194.5	1,191,381.1
	10	66,038.9	163,080.7	150,337.7	336,572.7	150,605.5	9,207.9	57,678.0	33,622.8	178.1	33,177.1	280,639.7	70,361.5	1,201,163.0
	11	67,504.3	163,544.3	150,788.7	340,776.4	152,204.7	9,358.9	57,672.8	34,271.7	203.7	33,284.5	281,501.3	67,260.1	1,207,582.7
	12	68,868.9	163,455.8	150,465.6	344,833.7	154,619.8	9,674.2	57,945.2	35,058.9	571.5	33,693.4	288,444.1	68,490.8	1,225,656.2
2014	1	70,954.6	163,717.6	150,898.2	348,530.2	156,626.8	9,756.8	57,889.2	34,822.6	574.5	34,261.9	290,166.6	70,202.3	1,237,503.3
	2	72,081.1	163,811.0	151,023.8	351,739.1	157,872.2	9,864.1	57,789.2	34,156.4	582.7	34,480.6	287,097.2	71,086.5	1,240,560.1
	3	72,120.1	163,889.1	151,208.7	355,538.2	159,723.8	9,921.3	58,063.5	33,810.3	300.7	35,020.8	289,210.8	69,060.8	1,246,659.4
	4	72,475.9	164,294.9	151,746.3	359,315.8	161,667.3	9,927.7	57,950.3	33,771.4	329.7	34,927.3	287,740.0	69,718.6	1,252,118.8
	5	72,916.5	164,700.2	153,717.4	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

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 laporkan 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	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain ³	Jumlah pinjaman
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale, retail, restaurants and hotels	Construction	Real estate	Transport, storage and communication	Financing, insurance and business services	Education, health & others	Household sector	Other sector ³	Total loans
2012	2	21,867.7	4,952.4	91,841.8	10,231.3	72,241.4	39,996.8	52,625.0	26,479.6	70,671.4	40,323.4	559,298.2	1,005,932.9
	3	22,478.8	5,069.9	91,448.6	10,510.6	74,532.6	40,462.4	54,077.9	28,575.4	74,423.4	40,871.7	564,418.9	1,023,217.7
	4	22,723.7	5,066.5	93,047.1	10,630.0	75,561.2	40,649.1	55,731.0	28,349.4	74,189.9	40,450.6	569,041.2	1,030,746.3
	5	23,351.6	6,301.1	94,999.1	10,631.5	76,292.2	41,368.1	60,043.7	28,921.1	77,762.2	41,021.1	574,700.2	1,051,185.7
	6	24,842.7	6,459.3	96,098.5	8,938.6	77,056.5	41,807.8	57,881.3	29,149.1	85,987.2	41,712.4	581,140.7	1,067,280.0
	7	25,426.6	6,399.7	95,263.1	8,918.0	78,315.6	41,641.4	58,419.1	28,937.2	85,867.7	41,388.5	586,865.8	1,073,053.0
	8	26,072.4	6,578.6	95,540.3	10,792.3	79,038.3	44,206.9	59,586.4	29,702.7	78,641.5	41,615.4	592,752.1	1,079,541.7
	9	26,959.3	6,642.9	95,985.9	10,964.7	79,744.6	45,605.8	60,028.6	29,766.0	76,687.3	41,843.5	598,306.3	1,088,174.6
	10	27,481.9	6,833.4	94,257.7	10,866.3	79,756.9	44,764.6	61,257.0	29,168.4	77,139.2	41,632.2	604,352.5	1,092,931.5
	11	27,621.2	7,093.1	94,606.3	10,340.9	81,296.5	44,465.2	61,990.1	28,307.3	75,136.1	43,070.8	610,381.3	1,098,885.2
	12	28,574.4	6,865.3	94,929.4	10,330.1	82,071.9	44,502.6	62,193.4	28,067.8	75,966.0	42,981.0	616,500.0	1,107,969.5
2013	1	28,601.2	6,771.6	93,810.2	10,025.7	84,121.9	45,127.2	61,491.0	27,928.3	75,353.5	43,205.0	622,840.0	1,114,542.7
	2	29,163.0	6,925.3	94,712.1	9,405.1	84,495.2	45,834.0	61,620.8	27,777.8	75,095.0	43,266.8	627,377.9	1,120,688.4
	3	30,630.7	6,912.3	95,369.7	9,575.2	85,130.3	46,365.8	62,971.6	27,789.7	75,512.3	43,953.8	632,713.6	1,131,327.7
	4	31,072.5	6,699.2	94,458.9	9,541.6	85,882.3	46,281.8	63,747.2	27,254.4	76,619.7	44,064.6	638,467.8	1,138,595.8
	5	31,337.8	6,736.0	95,982.5	10,114.1	86,715.0	46,531.1	64,944.7	27,360.3	77,551.2	44,012.2	643,770.2	1,149,349.3
	6	31,706.7	7,663.4	97,312.4	10,075.8	88,344.0	47,091.0	65,137.8	27,692.6	78,629.5	45,490.2	649,978.3	1,164,145.7
	7	31,904.5	7,788.5	96,487.3	9,870.8	87,825.6	47,644.8	66,177.2	27,567.5	77,391.5	45,454.6	657,568.4	1,171,809.7
	8	31,829.9	7,937.4	96,362.9	9,762.1	88,005.9	47,659.4	66,983.5	27,419.1	77,356.4	45,364.8	663,449.4	1,180,280.3
	9	31,839.6	7,782.8	95,869.0	9,703.1	89,205.3	47,855.8	68,437.3	27,960.2	79,476.4	45,329.1	669,778.5	1,191,381.1
	10	31,871.7	7,576.6	95,813.1	9,840.0	90,619.3	48,661.4	68,555.8	27,966.2	79,954.7	45,472.7	676,204.5	1,201,163.0
	11	31,888.6	7,780.7	96,218.2	9,714.5	90,664.1	48,671.7	68,661.6	27,608.5	82,038.4	42,550.7	683,138.9	1,207,582.7
	12	31,690.3	7,859.0	96,624.6	9,701.9	91,213.3	49,825.3	70,205.8	28,856.9	88,383.1	41,448.1	690,630.2	1,225,656.2
2014	1	33,277.4	7,783.9	96,459.2	14,064.2	90,248.7	51,458.1	70,254.4	28,902.6	87,358.8	41,846.4	697,022.5	1,237,503.3
	2	33,514.8	8,627.7	96,414.9	13,635.4	89,494.2	51,355.6	71,477.1	29,040.4	86,356.8	41,241.3	701,172.0	1,240,560.1
	3	32,226.0	8,314.4	96,703.3	14,050.3	89,857.6	52,058.5	72,578.7	29,795.9	87,183.8	38,723.1	706,688.4	1,246,659.4
	4	32,299.4	9,078.1	97,197.9	13,842.7	90,540.9	51,813.5	73,059.1	30,489.9	83,894.7	38,493.0	712,769.5	1,252,118.8
	5	31,973.4	7,759.2	97,399.1	11,867.9	93,629.3	51,771.0	74,973.0	30,019.9	83,914.2	38,744.2	719,941.1	1,261,100.9

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	3 bulan / 3 months							6 bulan / 6 months							
	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	
End of period	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	Ratio of General provisions/ collective impairment provisions to Net total loans(%)	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	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		Pinjaman terjejas	Peruntukan jejas nilai individu	Peruntukan jejas nilai kolektif	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%)	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%)
End of period		Impaired loans	Individual impairment provisions	Collective Impairment provisions	Ratio of net impaired loans to net total loans(%)	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	6,744	16,227	1.3	99.5
2014	1	22,767	6,792	16,901	1.3	104.1
	2	22,873	6,795	17,104	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

Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengelasan 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	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit ¹	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman tak berbayar/ pinjaman terjejas	
Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards ¹	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans	
2012 ^z	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 ^z	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 ^z	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	22,766.5
	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	2,206.3	1,934.5	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

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

¹ Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan

² Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.d.l. tidak diklasifikasikan di tempat lain

Note: Numbers may not necessarily add up due to rounding.

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

¹ Includes credit and charge card transaction of the banking 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	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l.	Jumlah pinjaman tak berbayar/ pinjaman terjejas		
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c	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	22,766.5	
	2	291.8	154.1	6,176.8	56.5	1,782.0	1,538.6	1,731.8	1,244.7	145.6	9,077.6	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	340.1	154.7	6,355.3	58.0	1,723.2	1,677.8	1,753.4	1,210.9	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	

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

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

2 Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.

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

Note: Numbers may not necessarily add up due to rounding. Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.

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

2 Household sector = total non-performing /impaired loans by purpose to households

3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

Banking System: Total Deposits by Type

RM juta / RM million										
Pada Akhir Tempoh		Jumlah Deposit							Perjanjian Belian Balik	Jumlah
		Total Deposit							Repurchase Agreements	Total
End of Period		Deposit Permintaan <i>Demand Deposits</i>	Deposit Tetap, Akaun Pelaburan Spesifik dan Akaun Pelaburan Am <i>Fixed Deposits, Special Investment Account and General Investment Account</i>	Deposit Tabungan <i>Saving Deposits</i>	Instrumen Deposit Boleh Niaga yang Diterbitkan <i>Negotiable Instruments of Deposits Issued</i>	Deposit Matawang Asing <i>Foreign Currency Deposit</i>	Deposit Lain yang Diterima <i>Others Deposit Accepted</i>	Jumlah <i>Total</i>		
2013	5	242,210.8	658,624.3	128,664.2	53,958.2	76,955.1	296,093.6	1,456,506.1	9,932.7	1,466,438.8
	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	657,618.5	132,470.5	55,813.5	72,850.5	293,724.2	1,463,641.3	13,117.9	1,476,759.2
	8	247,374.4	662,552.0	132,702.1	56,436.6	75,192.7	297,214.1	1,471,472.0	12,141.1	1,483,613.1
	9	255,162.5	664,246.2	132,929.7	61,452.7	70,973.7	293,776.2	1,478,541.0	14,288.2	1,492,829.1
	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	75,620.1	307,744.9	1,512,216.5	11,761.4	1,523,978.0
	2	269,605.6	661,676.6	137,590.3	59,202.0	79,912.6	305,198.4	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

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	Deposit Pelaburan Khusus dalam FX	Deposit Pelaburan Am dalam RM	Deposit Pelaburan Am dalam FX	Deposit Permintaan dalam RM	Deposit Permintaan dalam FX	Deposit Tabungan dalam RM	Deposit Tabungan dalam FX	Instrumen Deposit Boleh Niaga yang Diterbitkan	Deposit Lain dalam RM yang Diterima	Deposit Lain dalam FX yang Diterima	
	RM Special Investment Deposits	FX Special Investment Deposits	RM General Investment Deposits	FX General Investment Deposits	RM Demand Deposits	FX Demand Deposits	RM Saving Deposits	FX Saving Deposits	Negotiable Instruments of Deposits Issued	RM Others Deposit Accepted	FX Others Deposit Accepted	
2012 5	19,874.7	1,804.2	84,997.5	567.5	45,112.9	796.9	25,468.0	30.5	22,880.5	70,099.2	2,070.0	273,701.9
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	97,356.9	403.5	55,733.0	856.4	28,331.7	116.3	22,765.4	80,388.5	3,106.7	319,892.3
6	28,476.8	506.8	92,581.3	219.6	53,185.4	763.4	28,454.6	105.3	24,708.1	82,234.0	3,164.6	314,399.8
7	27,922.3	519.4	91,329.4	200.1	52,996.9	756.9	29,182.5	111.4	24,852.0	89,001.5	3,327.9	320,200.2
8	31,443.4	645.6	91,175.1	191.2	54,931.7	871.1	28,956.1	115.1	25,595.0	90,960.7	3,281.5	328,166.4
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
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 <i>End of Period</i>	Kerajaan Persekutuan <i>Federal Government</i>	Kerajaan Negeri <i>State Government</i>	Badan Berkanun <i>Statutory Agency</i>	Institusi Kewangan <i>Financial Institution</i>	Perusahaan Perniagaan <i>Business Enterprises</i>	Individu <i>Individuals</i>	Lain-lain <i>Others</i>	Jumlah <i>Total</i>
2013 5	14,194.5	25,273.9	39,456.4	256,074.2	521,330.6	532,129.8	77,979.4	1,466,438.8
6	14,431.0	24,706.2	36,098.6	254,401.0	526,739.4	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	524,190.4	536,027.8	89,524.6	1,492,829.1
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	529,081.7	539,874.8	86,248.2	1,496,754.4
12	20,788.5	26,166.8	36,183.9	267,921.5	542,220.6	545,154.0	86,813.4	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
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 <i>Year</i>	Tarikh perubahan <i>Date of change</i>	Bank perdagangan <i>Commercial banks</i>		Syarikat kewangan ⁹ <i>Finance companies⁹</i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>
1986	15 Feb. / 15 Feb.	4.0	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. ° / 1 Jan. °	3.5	17.0 (5.0)	3.0	10.0 ¹	3.0	10.0 dan 12.5 °
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 ¹	6.5	10.0 dan 12.5 °	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 °	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 memadamkan 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 <i>End of Period</i>		Bank Perdagangan/Commercial Banks		Bank-bank Islam/Islamic Banks		Bank Pelaburan/Investment Banks		
		Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM	
		<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	
2012	5	27,235.7	696,583.7	8,437.1	208,868.9	950.9	23,433.2	
	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	

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 <i>Maturity - LE 1 Week</i>			Tempoh Matang – Lebih daripada 1 Minggu hingga 1 Bulan <i>Maturity - GT 1 Week to 1 Month</i>			Tempoh Matang – Kurang daripada 1 Minggu <i>Maturity - LE 1 Week</i>			Tempoh Matang – Lebih daripada 1 Minggu hingga 1 Bulan <i>Maturity - GT 1 Week to 1 Month</i>			Tempoh Matang - Kurang daripada 3 Hari <i>Maturity - LE 3 Days</i>			Tempoh Matang – Lebih daripada 3 Hari hingga 1 Bulan <i>Maturity - GT 3 Days to 1 Month</i>		
	Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>		Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>		Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>		Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>		Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>		Keperluan Pematuhan seperti yang dipersetujui dengan BNM <i>Compliance Requirement as Agreed with BNM</i>	Lebih Pematuhan Bersih <i>Net Compliance Surplus</i>	
2013 5	29,264	(3%)	106,551	48,773	(5%)	109,542	8,316	(3%)	34,845	13,860	(5%)	25,906	880	(3%)	16,415	1,467	(5%)	12,829
6	29,630	(3%)	97,765	49,383	(5%)	102,368	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
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		Modal Kumpulan 1	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Jumlah aset berwajaran risiko ¹	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras
End of period		Tier 1 Capital	Tier 2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Total Risk Weighted Assets ¹	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)
2011	1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,026,931.5	14.4	12.9
	2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,029,615.5	14.5	13.0
	3	133,020.6	37,270.4	170,291.0	26,229.8	149,459.9	1,034,038.6	14.5	12.9
	4	135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,038,559.2	14.7	13.1
	5	134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,048,824.5	14.4	12.8
	6	137,871.9	43,975.7	181,847.6	34,880.8	154,828.0	1,057,693.6	14.6	13.0
	7	136,046.9	44,477.3	180,524.1	32,148.1	154,415.0	1,064,452.0	14.5	12.8
	8	137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8
	9	136,653.8	51,125.1	187,778.9	31,290.1	160,989.1	1,083,220.3	14.9	12.6
	10	139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,068,984.5	15.1	13.1
	11	138,790.3	49,057.3	187,847.6	31,551.1	160,791.9	1,084,680.3	14.8	12.8
	12	149,621.1	50,269.2	199,890.3	31,809.4	171,254.5	1,089,946.5	15.7	13.7
2012	1	148,182.4	50,515.6	198,698.0	31,807.9	169,497.3	1,115,258.2	15.2	13.3
	2	148,241.5	50,253.4	198,494.8	31,812.2	169,316.9	1,125,167.6	15.0	13.2
	3	150,107.5	48,797.3	198,904.8	31,825.2	169,930.3	1,138,305.1	14.9	13.2
	4	146,877.1	46,369.7	193,246.8	32,150.1	166,685.3	1,140,926.2	14.6	12.9
	5	149,258.4	49,473.1	198,731.4	32,135.2	170,085.3	1,159,174.8	14.7	12.9
	6	157,797.7	49,113.0	206,910.7	32,132.3	178,531.6	1,175,105.7	15.2	13.4
	7	154,428.8	46,198.4	200,627.2	32,221.5	175,409.0	1,180,684.9	14.9	13.1
	8	153,423.1	47,068.4	200,491.5	32,681.2	174,807.7	1,189,503.0	14.7	12.9
	9	156,793.8	49,259.0	206,052.8	32,970.2	177,536.9	1,189,699.3	14.9	13.2
	10	160,465.7	49,689.9	210,155.6	32,972.2	181,527.4	1,188,488.8	15.3	13.5
	11	159,779.3	50,882.6	210,661.9	33,130.5	181,882.3	1,191,667.5	15.3	13.4
	12	165,329.7	50,575.1	215,904.8	33,517.9	187,093.1	1,190,652.3	15.7	13.9

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

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

1.29a

Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta / RM million

Akhir tempoh		Modal Ekuiti Biasa Kumpulan 1	Modal Kumpulan 1	Jumlah Modal	Jumlah Aset Berwajaran Risiko	Nisbah Modal Ekuiti Biasa Kumpulan 1	Nisbah Modal Kumpulan 1	Nisbah Jumlah Modal
End of period		Common Equity Tier 1 Capital (CET1 Capital)	Tier 1 Capital	Total Capital	Total Risk Weighted Assets	CET1 Capital Ratio (%)	Tier 1 Capital Ratio (%)	Total Capital Ratio (%)
2013	1	149,981.2	161,235.8	179,140.9	1,213,503.8	12.4	13.3	14.8
	2	148,616.3	159,872.2	177,850.6	1,216,458.1	12.2	13.1	14.6
	3	149,217.9	160,493.7	177,339.1	1,212,220.6	12.3	13.2	14.6
	4	148,889.4	160,177.4	176,739.0	1,231,555.9	12.1	13.0	14.4
	5	148,082.2	159,374.4	174,866.7	1,243,794.2	11.9	12.8	14.1
	6	154,451.5	165,595.6	181,173.4	1,268,627.7	12.2	13.1	14.3
	7	153,425.7	164,580.1	179,782.1	1,272,447.8	12.1	12.9	14.1
	8	152,651.9	163,818.2	180,051.6	1,277,344.3	12.0	12.8	14.1
	9	156,450.5	167,751.9	185,522.0	1,277,233.6	12.2	13.1	14.5
	10	156,352.0	167,651.4	186,199.0	1,284,143.8	12.2	13.1	14.5
	11	154,622.9	165,922.4	184,971.9	1,289,897.1	12.0	12.9	14.3
	12	159,117.2	170,419.3	189,527.6	1,312,446.9	12.1	13.0	14.4
2014	1	161,581.0	171,752.2	192,325.4	1,334,352.9	12.1	12.9	14.4
	2	162,263.2	172,453.5	193,943.4	1,340,856.5	12.1	12.9	14.5
	3	161,576.7	171,879.9	193,177.2	1,339,557.0	12.1	12.8	14.4
	4	163,552.3	173,855.5	196,692.9	1,343,009.2	12.2	12.9	14.6
	5	163,585.5	173,888.7	197,300.3	1,356,390.5	12.1	12.8	14.5
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 	
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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					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap Fixed deposits					Kadar Berian Pinjaman Purata	
	Tempoh (dalam bulan) Period (in months)					Savings deposit	Base Lending Rate	Average Lending Rate	Tempoh (dalam bulan) Period (in months)					Average Lending Rate	
	1	3	6	9	12				1	3	6	9	12		
2012	8	2.96	3.01	3.09	3.11	3.24	1.10	6.54	4.89	3.13	3.31	3.38	3.50	3.50	7.01
	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
	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
2013	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
	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
2014	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
	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

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) <i>Islamic Banks and Commercial Banks (IBS)</i>								Bank-bank pelaburan (SPI) <i>Investment Banks (IBS)</i>				
		Akaun pelaburan <i>Investment account</i>					Akaun tabungan <i>Savings deposit</i>	Kadar Pembiayaan Asas ¹ Base Financing Rate ¹	Kadar Pembiayaan Purata ¹ Average Financing Rate ¹	Akaun pelaburan <i>Investment account</i>				
										Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12				1	3	6	9	12
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

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 <i>Period</i>	Kadar Dasar Semalaman <i>Overnight policy rate (OPR) ²</i>	Kadar purata berwajaran antara bank <i>Weighted average interbank rates</i>											
	Pada akhir tempoh	Wang semalaman <i>Overnight money</i>		1 minggu <i>1 week</i>		1 bulan <i>1 month</i>		3 bulan <i>3 month</i>		6 bulan <i>6 month</i>		12 bulan <i>12 month</i>	
	<i>As at period end</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>
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 5	3.00	2.92 - 3.01	2.98	3.01 - 3.02	3.01	3.06 - 3.08	3.07	3.14 - 3.16	3.15	- - -	-	- - -	-
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	- - -	-	- - -	-
May 2014 02	3.00	2.97 - 3.00	3.00	3.01 - 3.03	3.01	3.05 - 3.13	3.06	- - -	-	- - -	-	- - -	-
05	3.00	2.92 - 3.00	2.95	3.01 - 3.03	3.01	3.06 - 3.10	3.06	3.38 - 3.38	3.38	- - -	-	- - -	-
06	3.00	2.95 - 3.00	2.98	3.00 - 3.03	3.01	3.06 - 3.06	3.06	3.38 - 3.38	3.38	- - -	-	- - -	-
07	3.00	2.96 - 3.00	2.99	3.01 - 3.03	3.01	3.05 - 3.10	3.06	- - -	-	- - -	-	- - -	-
08	3.00	2.90 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.09	3.06	- - -	-	- - -	-	- - -	-
09	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
12	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
14	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.11	3.06	- - -	-	- - -	-	- - -	-
15	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.11	3.07	- - -	-	- - -	-	- - -	-
16	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
19	3.00	2.95 - 3.00	3.00	3.01 - 3.02	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
20	3.00	2.94 - 3.00	2.98	3.01 - 3.03	3.01	3.06 - 3.06	3.06	3.43 - 3.43	3.43	- - -	-	- - -	-
21	3.00	2.95 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	3.11 - 3.45	3.42	- - -	-	- - -	-
22	3.00	2.92 - 3.00	2.97	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
23	3.00	2.92 - 3.00	3.00	3.00 - 3.03	3.01	3.06 - 3.15	3.08	- - -	-	- - -	-	- - -	-
26	3.00	2.92 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-
27	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.02	3.06 - 3.11	3.06	3.11 - 3.46	3.43	- - -	-	- - -	-
28	3.00	2.94 - 3.00	2.96	3.02 - 3.03	3.03	- - -	-	- - -	-	- - -	-	- - -	-
29	3.00	2.90 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.15	3.08	- - -	-	- - -	-	- - -	-
30	3.00	2.90 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	3.53 - 3.53	3.53	- - -	-	- - -	-

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

¹ Daily interbank rates are available from BNM home page.

² Berkuatkuasa mulai 26 April 2004.

² With effect from 26 April 2004.

"-" Tiada urusan pada tempoh tersebut.

"-" 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 <i>Average discount rate on Treasury bills</i>			Kadar diskaun purata Bil Bank Negara <i>Average discount rate on Bank Negara bills</i>					
	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 5	3.064	-	3.041	-	-	3.036	3.055	3.042	2.977
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
"." Tiada urusan 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 <i>Remaining years to maturity</i>	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 1	2.7820	2.8730	2.9630	3.1240	3.1940	3.5570	3.8530	4.0180
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

¹ Siri hanya bermula pada tahun 1992.

¹ Series started in 1992.

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

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

2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia

Exchange Rates: Malaysian Ringgit

Tempoh	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\$
Period	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 5	3.1820	4.9230	4.8080	2.4699	201.26	327.72	4.0409	40.984	3.1030	4.9402	4.7493	2.4578	203.00	330.50	3.8922	39.968
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

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 diperolehi 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	Deposit Antara Bank <i>Interbank Deposit</i>										Instrumen Pasaran Wang <i>Money Market Instrument</i>									Jumlah besar
	Semalaman	Hujung minggu	1 minggu	1 bulan	2 bulan	3 bulan	6 bulan	1 tahun	Lain-lain	Jumlah kecil	Sekuriti Kerajaan Malaysia	Bon Khazanah	Bon Cagamas	Bil Perbendaharaan Malaysia	Bil Bank Negara	Nota Caga-mas	Instrumen Deposit Boleh-niaga	Penerima-an Jurubank	Jumlah kecil	
	<i>Overnight</i>	<i>Weekend</i>	<i>1 week</i>	<i>1 month</i>	<i>2 months</i>	<i>3 months</i>	<i>6 months</i>	<i>1 year</i>	<i>Others</i>	<i>Sub-total</i>	<i>Malaysian Government Securities</i>	<i>Khaza-nah Bonds</i>	<i>Caga-mas Bonds</i>	<i>Malaysian Treasury Bills</i>	<i>Bank Negara Bills</i>	<i>Caga-mas Notes</i>	<i>Negotiable Instrument of Deposit</i>	<i>Banker's Acceptance</i>	<i>Sub-total</i>	<i>Grand total</i>
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
2012 3	60,901.45	16,836.20	4,610.00	365.00	320.00	80.00	-	-	13,044.00	96,156.65	19,310.16	140.00	-	-	19,259.64	-	11,009.00	4,022.79	53,741.59	149,898.24
4	47,273.30	9,000.04	2,883.99	896.00	975.00	530.00	-	-	13,797.00	75,355.33	20,943.13	-	10.00	50.00	19,924.70	-	2,380.00	5,057.75	48,365.58	123,720.91
5	65,116.37	17,301.59	5,773.00	1,800.00	295.00	660.00	-	-	12,700.52	103,646.48	18,036.20	-	-	40.00	10,629.86	-	5,097.00	4,765.15	38,568.21	142,214.69
6	61,700.12	17,529.32	6,345.00	1,275.00	445.00	150.00	200.00	-	12,341.00	99,985.44	16,872.07	-	-	-	13,464.73	-	14,375.00	3,403.79	48,115.59	148,101.03
7	60,883.19	19,374.66	4,361.05	2,312.00	2,174.00	900.00	661.00	-	17,712.00	108,377.90	22,995.85	-	-	10.00	11,473.17	-	5,971.00	3,973.62	44,423.64	152,801.54
8	66,512.11	17,030.23	5,200.00	1,460.00	100.00	700.00	-	-	9,475.27	100,477.61	13,486.32	-	-	20.00	11,459.98	-	6,890.00	3,516.73	35,373.03	135,850.64
9	56,120.66	14,872.15	2,918.00	2,761.00	280.00	460.00	300.00	-	16,538.90	94,250.71	8,579.28	-	-	130.00	12,598.65	-	4,966.00	4,540.29	30,814.22	125,064.93
10	64,631.97	13,892.52	4,580.00	3,832.00	270.00	1,875.00	-	-	16,892.40	105,973.89	16,958.94	-	-	212.32	10,051.34	-	6,044.00	3,537.02	36,803.62	142,777.51
11	54,957.17	18,949.85	3,638.00	3,135.00	245.00	839.52	-	-	14,464.35	96,228.89	10,913.60	-	-	20.00	5,806.59	-	6,183.50	4,058.65	26,982.34	123,211.23
12	59,690.08	17,823.74	4,339.00	1,565.00	295.00	1,260.00	-	-	13,587.57	98,560.39	5,576.27	-	-	100.00	5,387.72	-	7,509.00	2,925.28	21,498.27	120,058.66
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

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
2012 1	63,869.8	78,348.7	142,218.5	528.1	0.0	528.1	75.0	0.0	75.0	377.4	0.0	377.4	691.5	88.4	779.8	0.8	0.0	0.8
2	72,528.6	78,031.8	150,560.4	669.0	93.7	762.7	216.5	0.0	216.5	56.8	0.0	56.8	853.9	16.0	869.9	3.5	0.0	3.5
3	87,892.6	112,608.8	200,501.4	1,012.7	29.1	1,041.8	248.7	0.0	248.7	102.8	110.8	213.6	1,326.7	44.3	1,370.9	0.5	0.0	0.5
4	60,278.0	96,065.4	156,343.4	405.7	0.0	405.7	388.9	0.0	388.9	352.3	0.0	352.3	1,077.4	80.6	1,158.0	0.0	0.0	0.0
5	76,634.9	106,724.3	183,359.2	868.2	0.3	868.5	204.6	0.0	204.6	327.0	0.0	327.0	1,661.3	66.4	1,727.7	1.6	0.0	1.6
6	73,188.6	100,845.8	174,034.4	627.4	63.7	691.1	497.3	152.6	649.9	233.0	74.2	307.1	2,139.8	66.6	2,206.4	0.6	0.0	0.6
7	78,456.5	119,788.9	198,245.4	703.5	652.3	1,355.9	119.6	0.0	119.6	564.6	0.0	564.6	1,795.9	68.3	1,864.2	5.4	0.0	5.4
8	64,507.5	140,062.9	204,570.3	449.6	362.7	812.3	46.6	1.6	48.2	404.2	0.0	404.2	1,745.9	444.0	2,189.9	0.9	0.0	0.9
9	76,795.9	105,979.3	182,775.3	469.6	732.4	1,202.0	71.1	0.0	71.1	585.3	0.0	585.3	1,408.3	37.6	1,445.9	17.9	0.0	17.9
10	78,753.5	94,655.8	173,409.3	694.2	1,679.8	2,374.0	310.1	0.0	310.1	207.4	2.0	209.4	1,225.4	47.4	1,272.8	1.2	0.0	1.2
11	61,030.6	78,356.9	139,387.5	337.3	159.5	496.8	103.3	1.5	104.8	329.8	3.0	332.8	1,240.9	58.7	1,299.6	0.6	0.0	0.6
12	55,156.1	100,344.3	155,500.4	333.7	460.1	793.8	366.3	0.0	366.3	371.0	0.0	371.0	1,089.3	18.2	1,107.4	0.0	0.0	0.0
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

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.

2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.

3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot and kontrak ke hadapan yang bertentangan.

4 Berkuatkuasa Januari 1999, urusniaga dalam USD/DEM telah digantikan dengan EUR/USD.

5 Sumber:

Data 1993 - 2004 bagi transaksi dalam pasaran spot dan swap diperolehi daripada broker.

Data 2005 seterusnya bagi transaksi dalam pasaran spot dan swap diperolehi daripada ROMS.

1 Volume is expressed in RM million based on the middle rate of USD/YRM at noon.

2 Refers to transaction settled within two business days or less after the conclusion of deal.

3 Refers to foreign exchange swap which involves a spot plus a reversing forward transaction.

4 Effective January 1999, trade in USD/DEM was replaced by EUR/USD.

5 Source:

Data of 1993 - 2004 for transactions in the spot and swap markets are obtained from brokers.

Data of 2005 onwards for transactions in the spot and swap markets are obtained from ROMS.

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

RM juta / RM million

Tempoh Period	Sekuriti Hutang / Debt Securities							Tolak / Less : Penebusan / Redemptions				Tolak : Milikan Kerajaan Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam Net Funds Raised by the Public Sector
	Sekuriti Kerajaan Malaysia (SKM) Malaysian Government Securities (MGS)	Langganan Pendahuluan SKM MGS Advanced Subscriptions	Bon Khazanah Khazanah Bonds (KB)	Terbitan Pelaburan Kerajaan 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	SKM MGS	Bon Khazanah KB	Terbitan Pelaburan Kerajaan GII	Bon Simpanan Savings Bonds		
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
2012 1	3,571	-	-	-	-	-	3,571	-	-	-	16	-	3,555
2	4,000	-	-	7,500	-	-	11,500	7,000	-	-	11	-	4,489
3	3,000	-	-	4,500	-	-	7,500	-	-	-	1,892	-	5,608
4	10,000	-	-	-	-	-	10,000	-	-	5,000	9	-	4,991
5	3,046	-	-	4,500	-	-	7,546	-	-	-	4,556	-	2,990
6	3,028	-	-	6,578	-	-	9,606	12,563	-	-	-	-	-2,957
7	6,164	-	-	3,556	-	2,600	12,320	-	-	-	-	-	12,320
8	4,047	-	-	3,500	-	-	7,547	14,000	-	-	-	-	-6,453
9	4,000	-	-	4,052	-	-	8,052	-	-	3,500	-	-	4,552
10	5,602	-	-	2,506	-	1,900	10,007	-	-	-	-	-	10,007
11	2,512	-	-	3,500	-	-	6,012	1,000	-	-	-	-	5,012
12	3,529	-	-	2,044	-	-	5,573	3,000	-	-	-	-	2,573
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

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				Saham Terpilih Preference Shares	Waran Warrants	Terbitan Saham Baru/Waran New Issues of Shares/Warrants	Sekuriti Hutang / Debt Securities ²								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Sekuriti Hutang Net Issues of Debt Securities	Dana Bersih yang Diperoleh oleh Sektor Swasta Net Funds Raised by the Private Sector
	Tawaran Awam Permulaan Initial Public Offers	Terbitan Hak Rights Issues	Penempatan Persendirian / Tawaran Jualan Secara Terhad Private Placement / Restricted Offer-for-Sale	Terbitan Khas Special Issues				Bon Biasa Straight Bonds	Bon dengan Waran Bonds with Warrants	Bon Boleh Tukar Convertible Bonds	Bon berasaskan Prinsip Islam Islamic Bonds	Bon yang disokong Aset Asset Backed Bonds	Nota Jangka Pertengahan Medium Term Notes ⁴	Bon Cagamas Cagamas Bonds	Terbitan Baru Sekuriti Hutang New Issues of Debt Securities	Sekuriti Hutang Swasta Private Debt Securities ³	Bon Cagamas Cagamas Bonds		
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 6	9,932	126	-	-	-	-	10,058	1,814	-	-	1,650	-	9,463	-	12,927	2,473	-	10,454	20,512
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	-	3,696	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

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 Swasta¹ (kecuali Bon Cagamas) mengikut Sektor New Issues of Private Debt Securities¹ (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	Pembinaan	Elektrik, Gas dan Air	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan dan Lain-lain	Perkilangan	Perlomongan dan Kuari	Pengangkutan, Penyimpanan dan Perhubungan	Perdagangan Borong dan Runcit, Hotel dan Restoran	Jumlah
Period	Agriculture, Forestry and Fishing	Construction	Electricity, Gas and Water	Finance, Insurance, Real Estate and Business Services	Government and Other Services	Manufacturing	Mining and Quarrying	Transport, Storage and Communications	Wholesale, Retail Trade, Hotels and Restaurants	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
2012 1	-	16	2,580	31,312	-	-	-	-	30	33,938
2	80	-	-	2,387	84	700	-	2,450	20	5,721
3	-	16	3,940	681	109	370	-	-	-	5,116
4	-	1,570	-	450	-	230	-	-	-	2,250
5	100	1,188	-	3,746	120	-	-	290	-	5,444
6	-	297	470	5,388	5,565	208	-	1,000	-	12,927
7	635	916	-	3,965	-	-	-	-	20	5,536
8	25	-	5,039	5,383	760	270	-	4,953	-	16,430
9	1,000	16	-	5,120	3,478	34	-	1,000	-	10,648
10	300	-	-	3,790	1,827	-	-	-	-	5,916
11	-	16	-	9,585	-	-	-	896	170	10,667
12	705	663	-	3,587	880	385	-	300	10	6,529
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

¹ Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti bersandarkan gadai janji 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	Indeks Indices					Urus Niaga (juta unit) Turnover (million units)						Urus Niaga (RM juta) Turnover (RM million)						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	No of Listed Companies	Market Capitalisation (RM billion)	Net P/E Ratio (Composite Index)
Period	Composite	EMAS	Second Board	FBM EMAS	FTSE Second Board	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average			
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
¹ Termasuk urusi niaga 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.												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.								
Sumber: Bursa Malaysia Securities Berhad (BMSB).												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 <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>
	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 1	153,506	8,079	24,473	10,410	548	23,989
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

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam¹ Turnover of Conventional and Islamic Money Market¹

bersamaan RM juta / RM million equivalent

	Konvensional Conventional						Islam Islamic												
	Deposit		Penerimaan Jurubank		Instrumen Deposit Boleh-niaga ²		Deposit Mudharabah		Deposit Komoditi Murabahah		Deposit Wakalah		Lain-lain Deposit ³		Penerimaan Jurubank Islam		Sijil Hutang Boleh Niaga Islam ⁴		
	Deposit		Banker's Acceptance		Negotiable Instrument of Deposit ²		Mudharabah Deposits		Commodity Murabahah Deposits		Wakalah Deposits		Other Deposit ³		Islamic Bankers Acceptance		Islamic Negotiable Instrument of Deposit ⁴		
Urusniaga bagi bulan	Antara Bank ⁵	Korporat	Antara Bank	Korporat	Antara Bank	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank	Korporat	Antara Bank	Korporat	
Transaction for the month	Interbank ⁵	Corporate	Interbank	Corporate	Interbank	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank	Corporate	Interbank	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
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 Urusiaga Ringgit sahaja dan tidak termasuk urusiaga 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 Derivatif¹ Turnover of Derivatives Transaction¹

bersamaan RM juta / RM million equivalent

	Konvensional Conventional								Islam Islamic
	Berkaitan Ekuiti <i>Equity Related</i>		Berkaitan Kadar Faedah <i>Interest Rate Related</i>			Berkaitan Komoditi <i>Commodity Related</i>	Derivatif Kredit <i>Credit Derivatives</i>	Lain-lain ² <i>Others²</i>	Swap Kadar Keuntungan <i>Profit Rate Swap</i>
Urusniaga bagi bulan <i>Transaction for the month</i>	Waran <i>Warrants</i>	Opsyen <i>Options</i>	Pasaran Hadapan Klibor <i>Klibor Futures</i>	Swap ³ <i>Swap³</i>	Opsyen <i>Options</i>	Pasaran Hadapan <i>Futures</i>	Swap Mungkir Kredit <i>Credit Default Swap</i>		
2012 10	16.2	185.3	3,672.0	13,373.3	131.3	0.6	-	272.1	13.0
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	-
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 Sukuk¹ Turnover of Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

		Sektor Awam / Public Sector						Sektor Swasta / Private Sector		
		Konvensional / Conventional			Sukuk			Konvensional / Conventional	Sukuk	
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan	Sukuk Perumahan Kerajaan	Jumlah	Jumlah
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Government Investment Issues	Government Housing Sukuk	Total	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
	2	94,208.2	246.9	103,848.9	39,508.8	350.4	56,010.3	-	9,334.0	13,165.2
	3	87,932.8	324.3	100,814.3	68,164.8	70.4	40,102.2	-	9,686.4	20,850.5
	4	81,466.1	280.7	74,415.2	62,219.4	880.0	30,331.4	-	8,801.0	13,330.9
	5	53,183.0	266.8	76,084.5	55,423.3	782.0	34,358.2	-	6,963.6	16,548.4
	6	67,962.4	574.0	87,623.4	40,584.4	215.4	37,327.3	-	8,725.5	24,452.0
	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
	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
	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
	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
	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
	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
2013	1	54,850.8	892.7	68,649.6	91,120.8	192.0	41,925.2	-	9,621.4	18,815.5
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
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
	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
	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
	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
	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

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

Sumber / Source: Bank Negara Malaysia

FAST (Fully Automated System for Issuing / Tendering)

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

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

bersamaan USD juta / USD million equivalent

Urusniaga bagi bulan <i>Transaction during the month</i>	FX Spot <i>FX Spot</i>	FX Swap <i>FX Swap</i>	FX Hadapan <i>FX Forward</i>	FX Opsyen <i>FX Options</i>
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

3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM iuta / RM million

Tempoh <i>Period</i>	Belanjawan semasa <i>Current budget</i>			Perbelanjaan pembangunan <i>Development expenditure</i>			Lebihan / kurangan(-) keseluruhan <i>Overall surplus / deficit(-)</i>	Sumber-sumber kewangan <i>Sources of finance</i>						
	Hasil <i>Revenue</i>	Perbelanjaan ¹ <i>Expenditure¹</i>	Lebihan / kurangan(-) <i>Surplus / deficit(-)</i>	Perbelanjaan pembangunan kasar <i>Gross development expenditure</i>	Tolak: Terimaan balik pinjaman <i>Less: Loan recoveries</i>	Perbelanjaan pembangunan bersih <i>Net development expenditure</i>		Pinjaman dalam negeri <i>Domestic borrowing</i>			Pinjaman luar negeri <i>Foreign borrowing</i>			Penggunaan harta ² <i>Use of assets</i>
								Peminjaman kasar dalam negeri <i>Gross domestic borrowing</i>	Tolak: Pembayaran balik dalam negeri <i>Less: Domestic repayment</i>	Peminjaman bersih dalam negeri <i>Net domestic borrowing</i>	Peminjaman kasar luar negeri <i>Gross foreign borrowing</i>	Tolak: Pembayaran balik luar negeri <i>Less: Foreign repayment</i>	Peminjaman bersih luar negeri <i>Net foreign borrowing</i>	
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 Sukuk¹ RENTAS - Foreign Holdings in Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

		Sektor Awam / <i>Public Sector</i>							Sektor Swasta / <i>Private Sector</i>					
		Konvensional / <i>Conventional</i>			Sukuk				Konvensional / <i>Conventional</i>		Sukuk			
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Sukuk Bank Negara Malaysia Ijarah	Terbitan Pelaburan Kerajaan	Sukuk Perumahan Kerajaan	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Bank Negara Malaysia Sukuk Ijarah	Government Investment Issues	Government Housing Sukuk	Total	: of which foreign currency denominated	Total	: of which foreign currency denominated	Total
2012	1	49,248.6	906.3	108,622.1	2,388.6	100.0	65.0	489.9	-	10,295.4	-	4,963.9	-	177,079.7
	2	54,628.4	648.8	108,552.2	3,178.0	100.0	-	778.9	-	10,254.4	-	4,889.2	-	183,030.0
	3	60,227.7	474.3	110,116.7	4,521.6	100.0	-	575.7	-	10,189.1	-	4,995.7	-	191,200.8
	4	54,925.2	402.0	112,111.4	4,111.6	100.0	-	563.2	-	8,490.2	-	4,872.6	-	185,576.2
	5	51,585.3	408.7	115,047.1	3,357.5	60.0	-	579.0	-	8,646.1	-	4,936.6	-	184,620.4
	6	59,255.1	464.1	111,764.9	1,572.4	60.0	-	889.5	-	8,741.4	-	4,612.8	-	187,360.2
	7	61,195.3	431.2	120,978.3	1,104.6	63.1	-	1,382.3	-	8,682.5	-	4,409.2	-	198,246.5
	8	67,226.2	539.1	116,399.9	942.8	33.1	-	1,569.3	-	8,673.3	-	4,576.3	-	199,960.1
	9	78,080.1	615.3	119,816.3	2,181.6	33.1	-	1,683.5	-	8,585.1	-	4,460.7	-	215,455.6
	10	78,171.8	600.6	125,304.3	2,543.3	33.1	-	1,759.6	-	9,086.3	-	4,403.7	-	221,902.6
	11	79,517.2	584.6	128,102.9	2,741.7	53.1	-	1,870.2	-	9,057.1	-	4,395.1	-	226,321.9
	12	74,285.7	796.3	129,697.9	4,923.1	33.1	-	1,882.9	-	9,286.6	-	4,487.2	-	225,392.9
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

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)

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

Sumber / Source: Bank Negara Malaysia
RENTAS (Real Time Electronic Transfer of Funds and Securities)

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

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 <i>Period</i>	Keluaran Dalam Negara Kasar (KDNK) <i>Gross Domestic Product (GDP)</i>	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan <i>Exports of goods and services</i>	Imports barang-barang dan perkhidmatan <i>Imports of goods and services</i>
		Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>	Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>		
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
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															KDNK pada Harga Pembeli GDP at Purchasers' Value ¹
						Elektrik dan Gas Electricity and Gas	Air Water	Perdagangan Borong Wholesale Trade	Perdagangan Runcit Retail Trade	Kenderaan Bermotor Motor Vehicles	Penginapan Accommodation	Restoran Restaurant	Pengangkutan dan Penyimpanan Transport and Storage	Komunikasi Communication	Kewangan Finance	Insurans Insurance	Harta Tanah dan Perkhidmatan Perniagaan Real Estates and Business Services	Perkhidmatan Kerajaan Government Services	Perkhidmatan Lain Other Services	
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
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	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
	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
	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
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
	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
	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
	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
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

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	PHP	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh	
			Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import			
	CPI ¹	PPI	IPI				Trade		Unemployment Rate	Labour Force	
			All	Mining	Electricity	Manufacturing					
	Wajaran / Weight (2010=100)									000 persons	
	100.0	100.0	100.0	28.92	5.19	65.89	Exports	Imports			
2013 2013 1 2 3 4 5 6 7 8 9 10 11 12 2014 1 2 3 4 5	% Annual change										
	2.1	-1.9	3.3	0.6	5.4	4.2	2.4	7.0	n.a.	n.a.	
	1.3	-3.3	3.1	-0.4	9.8	4.1	3.4	16.0	-	-	
	1.5	-2.7	-4.4	-3.2	-3.0	-5.0	-7.9	-4.4	-	-	
	1.6	-4.2	0.9	1.3	7.0	0.3	-3.2	7.4	3.1	13,250.9	
	1.7	-4.9	6.1	0.7	8.0	8.1	-3.6	9.1	-	-	
	1.8	-4.6	5.6	6.0	4.8	5.5	-5.3	-2.3	-	-	
	1.8	-2.7	3.8	7.2	6.0	2.4	-7.1	1.3	3.0	13,615.3	
	2.0	-3.0	10.7	15.9	6.2	9.4	4.6	6.2	-	-	
	1.9	-2.6	3.7	-3.4	5.1	6.4	13.0	14.2	-	-	
	2.6	-1.4	2.3	-5.1	4.0	4.9	5.6	2.8	3.1	14,084.6	
	2.8	0.3	2.2	-7.9	4.8	5.8	9.6	13.9	-	-	
	2.9	2.1	1.4	-2.7	6.1	2.6	6.7	6.4	-	-	
	3.2	4.3	5.1	1.8	6.0	6.3	14.4	14.5	3.2	13,905.8	
	3.4	2.6	3.5	0.7	0.2	4.9	12.2	7.2	-	-	
	3.5	2.6	6.7	-1.4	8.7	9.9	12.3	9.5	-	-	
	3.5	3.6	4.3	-0.9	4.6	6.4	8.3	0.5	3.1	13,877.5	
	3.4	3.5	4.2	4.7	3.9	4.0	18.9	5.0	-	-	
	3.2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-	

1 Indeks Harga Penquna (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.

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

Source : Bank Negara Malaysia and Department of Statistics Malaysia

1 Based on Balance of Payments Manual, Sixth Edition (BPM6).

Numbers may not necessarily add up due to rounding.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

3.7 Hutang Luar Negeri External Debt

RM iuta / RM million

Akhir tempoh <	
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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, nota dan bon terbitan luar pesisir (termasuk sedikit perubahan kepada baee 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 d

7. Menukur bawaran balik pokok (tidak termasuk prabayaran) dan bawaran 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 Enterprise

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 (JIP) 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 <i>End period</i>		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 <i>Total</i>	Hak-hak Pengeluaran Khas ² <i>Special Drawing Rights²</i>	Kedudukan rizab di IMF ³ <i>IMF reserves position³</i>	Emas dan pertukaran mata wang asing ⁴ <i>Gold and foreign exchange⁴</i>				
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	5	417,020.6	6,077.5	2,659.6	408,283.5	28.1	416,992.6	101.2	417,093.8
	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

- 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.
- Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
- Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
- 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.
- 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>).

- 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.
- Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
- Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
- Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dollar 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.
- 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	Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am ¹		Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset Lain ⁴
							Kertas ² /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat ³	Lain-lain	Jumlah			
End of period	Number of Life/Family and General Insurance/Takaful Funds ¹		Total Assets	Property, Plant and Equipment	Investment Properties	Loans/ Financing	Investments				Foreign Assets	Cash and Deposits	Other Assets ⁴
							Malaysian Government Papers ² /Guaranteed Loans	Corporate Debt/Securities ³	Others	Total			
Insurans Hayat dan Takaful Keluarga/Life Insurance and Family Takaful ⁵													
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	199,272.5	1,559.8	2,635.6	12,027.8	26,085.8	126,430.8	6,837.7	159,354.4	6,008.4	13,428.3	4,258.2
Insurans dan Takaful Am/General Insurance and Takaful ⁶													
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	778.8	171.8	91.5	6,445.6	8,394.6	5,966.8	20,807.0	45.6	7,611.5	4,046.2
2014	1Q	37	34,797.9	779.9	171.6	83.0	6,858.3	8,571.7	5,796.4	21,226.4	30.0	7,647.1	4,860.0

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 mengambilkirasemua 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

4.3 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	
	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	
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	
	2H	12.0	100.0	0.0	0.0	-4.9	95.1	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	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	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	
	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	
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	
	2H	12.0	100.0	0.0	0.0	-4.9	95.1	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	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	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			Endowment/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 Menujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.																			
¹ Refers to life insurance business undertaken by composite and life insurance companies'.																			
Sumber: Bank Negara Malaysia																			
Source : Bank Negara Malaysia																			

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

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

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

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

RM juta/RM million

Tempoh/Period		Kematian/Death			Cukup Tempoh/Maturity			Serahan/Surrender			Perlucutan Hak tolak Pengaktifan Semula/Forfeiture less Revivals			Lain-lain/Others			Jumlah/Total		
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
		Perniagaan dalam Malaysia/Business within Malaysia																	
*																			
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-Juni 2H: Januari-Disember ¹ Refers to life insurance business undertaken by composite and life insurance companies'. * 1H: January-June 2H: January-December																			
Sumber: Bank Negara Malaysia																			
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 ¹ Refers to life insurance business undertaken by composite and life insurance companies'. * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia Source: Bank Negara Malaysia											

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

* 1H: Januari-Juni

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.

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

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

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

² Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

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

² Includes outstanding premiums and miscellaneous assets.

Source: Bank Negara Malaysia

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

RM juta/RM million

Tempoh/Period		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total					
Perniagaan dalam Malaysia/Business within Malaysia													
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		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	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 diperolehi.												
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	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 'Aka'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
* 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-Juni
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		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'/Ac' Cover	Lain-lain/Others	Jumlah/Total				
*												
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		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	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 ¹ Refers to general insurance business undertaken by composite and general insurance companies. * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia Source: Bank Negara Malaysia												

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

RM juta/RM million

Tempoh/Period	Perniagaan dalam Malaysia/Business within Malaysia										
	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
* 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
2009 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
2010 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
2011 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
2012 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
2013 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
2009 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
2010 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
2011 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
2012 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
2013 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-Juni 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	Perniagaan dalam Malaysia/Business within Malaysia											
	Wang Tunai dan Baki Bank/Cash and Bank Balances	Amaun tertunggak daripada pelanggan/pengantara/ penanggung insurans semula/Amount due from clients/ intermediaries/ reinsurers	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pinjaman/Loans	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain ² /Other Assets ²	Aset Asing/Foreign Assets	JUMLAH/TOTAL
			Kertas dan Pinjaman Dijamin Kerajaan Malaysia/Malaysia Government Papers and Guaranteed Loans	Sekuriti dan Hutang Korporat/Corporate Debt and Securities	Lain-lain/Others	Jumlah/Total						
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	
Perniagaan Global/Global Business																																					
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	735.5	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 Menjika kepada perniagaan takaful keluarga yang diendalkan oleh pengendali takaful komposit dan keluarga.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Menjika kepada perniagaan takaful business undertaken by composite and family takaful operator.

* 1H: Januari-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		
		Endowment/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 Plan 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 dan Perbelanjaan Family Takaful: Income and Outgo

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia									
		Pendapatan/Income				Perbelanjaan/Outgo					Lebih 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 dilangung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Juni
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		Perniagaan dalam Malaysia/Business within Malaysia											
		Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL
				Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta Islam dan Ekuiti/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total						
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		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
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	Perniagaan dalam Malaysia/Business within Malaysia										
	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
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	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	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	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	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	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	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	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	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 Menunjuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. [*] 1H: Januari-Juni 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		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	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.												
¹ Refers to general takaful business undertaken by composite and general takaful operators. ² Net claims incurred as a ratio of earned contribution income.												
Sumber : Bank Negara Malaysia												
Source : Bank Negara Malaysia												

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

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 'Aka'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
2009	1H	4.8	4.3	77.3	30.9	19.1	178.3	197.4	5.9	3.3	331.2
	2H	7.0	13.7	83.4	82.4	47.7	452.4	500.1	9.8	8.6	722.3
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	23.7	1282.1
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	17.9	704.4
	2H	6.3	12.5	207.6	160.9	80.2	876.2	956.4	7.4	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	331.3
	2H	7.0	13.7	83.6	82.4	47.7	452.4	500.1	9.8	8.6	722.4
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	23.7	1282.1
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	17.9	704.4
	2H	6.3	12.5	207.6	160.9	80.2	876.2	956.4	7.4	31.9	1389.9
¹ Menunjuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. [*] 1H: Januari-Juni 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		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		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	Perniagaan dalam Malaysia/Business within Malaysia										
	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
* 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-Juni

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	Perniagaan dalam Malaysia/Business within Malaysia											
	Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL
			Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta dan Ekuiti Islam/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total						
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
2009 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
2010 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
2011 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
2012 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
2013 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
2009 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
2010 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
2011 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
2012 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
2013 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												