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PERKEMBANGAN MONETARI DAN KEWANGAN NOVEMBER 2013

Keadaan Harga

Inflasi, seperti diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), lebih tinggi pada 2.9% pada bulan November 2013 (Oktober: 2.8%). Kategori *perumahan, elektrik, gas dan bahan api lain* mencatat inflasi yang lebih tinggi sebanyak 2.3% pada bulan November (Oktober: 1.8%) berikutan kenaikan sewa yang lebih besar bagi *rumah teres dan rumah bandar* serta *apartmen dan kondominium*. Harga dalam kategori *makanan dan minuman bukan alkohol* meningkat sebanyak 3.9% (Oktober: 3.7%). Inflasi bagi kategori IHP lain secara relatif kekal stabil pada bulan November 2013.

Keadaan Monetari

Kadar antara bank stabil pada bulan November. Dari segi kadar pinjaman runcit, kadar pinjaman asas (average base lending rate, BLR) purata bank perdagangan kekal tidak berubah pada 6.53%. Kadar deposit runcit juga secara relatif stabil pada bulan itu. Pada asas tahunan, pertumbuhan wang secara luas atau M3 menjadi sederhana kepada 6.7% pada bulan November. Peningkatan dalam M3 disebabkan terutamanya pemberian kredit kepada sektor swasta oleh sistem perbankan. Walau bagaimanapun, peningkatan ini diimbangi sebahagiannya oleh tuntutan bersih yang lebih rendah terhadap Kerajaan serta aliran keluar portfolio bersih pada bulan itu. Pembiayaan bersih kepada sektor swasta meningkat sebanyak 9.2% pada bulan November dalam keadaan pertumbuhan terbitan bersih sekuriti hutang swasta (private debt securities, PDS) yang sederhana dan pertumbuhan pinjaman terkumpul sistem perbankan yang stabil. Pinjaman perniagaan dan isi rumah terkumpul berkembang pada kadar yang stabil berikutan paras pengeluaran pinjaman yang terus kukuh berbanding

dengan bulan-bulan sebelumnya. Permintaan terhadap pinjaman secara keseluruhan terus kukuh dengan permohonan pinjaman yang berterusan daripada sektor perniagaan dan sektor isi rumah.

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%, 12.9% dan 14.3%. Paras pinjaman terjejas bersih terus stabil pada 1.4% daripada pinjaman bersih, manakala perlindungan kerugian pinjaman terus melebihi 90%.

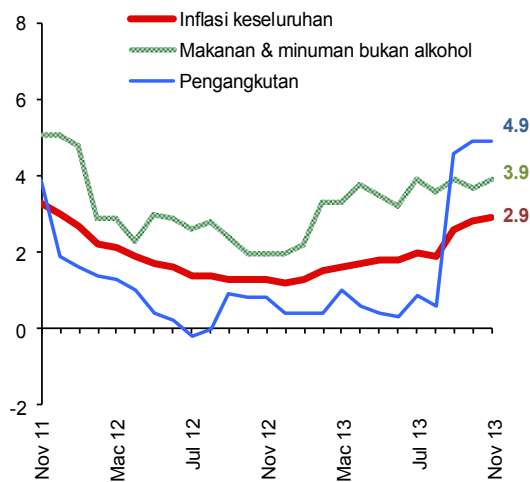
Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan November, ringgit menyusut nilai berbanding dengan kebanyakan mata wang rakan perdagangan utama Malaysia, kecuali yen Jepun. Ringgit dan kebanyakan mata wang serantau menyusut nilai berbanding dengan dolar Amerika Syarikat (AS) susulan pengumuman penunjuk ekonomi di AS yang lebih baik daripada jangkaan, lantas membangkitkan semula jangkaan bahawa pelonggaran operasi monetari akan dilaksanakan oleh Federal Reserve AS. Ini telah menyebabkan aliran dana keluar daripada pasaran kewangan serantau. Federal Reserve AS telah mengumumkan pada 18 Disember 2013 bahawa mulai bulan Januari, Federal Reserve Open Market Committee akan mula mengurangkan secara sederhana kadar pembelian aset. Pada tempoh antara 1 hingga 18 Disember, ringgit terus menyusut nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Rizab antarabangsa Bank Negara Malaysia berjumlah RM440.8 bilion (bersamaan dengan USD135.3 bilion) pada 13 Disember 2013, memadai untuk membiayai 9.4 bulan import tertangguh dan ialah 3.7 kali hutang luar negeri jangka pendek.

Inflasi meningkat pada bulan November

Inflasi

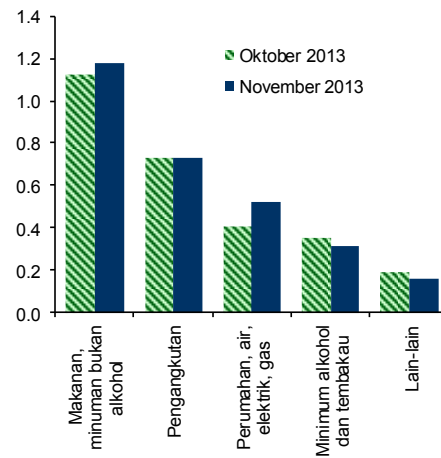
Pertumbuhan tahunan, (%)



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

Mata peratusan

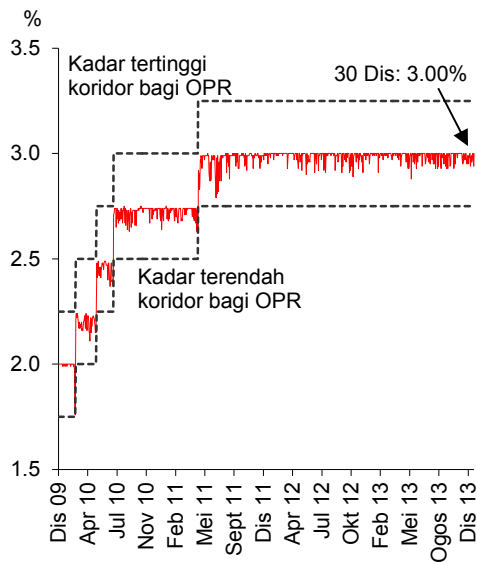


* Lain-lain termasuk restoran dan hotel; perkhidmatan rekreasi dan kebudayaan; minuman alkohol dan tembakau; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut dan pelbagai barangan dan perkhidmatan.

Sumber: Bank Negara Malaysia

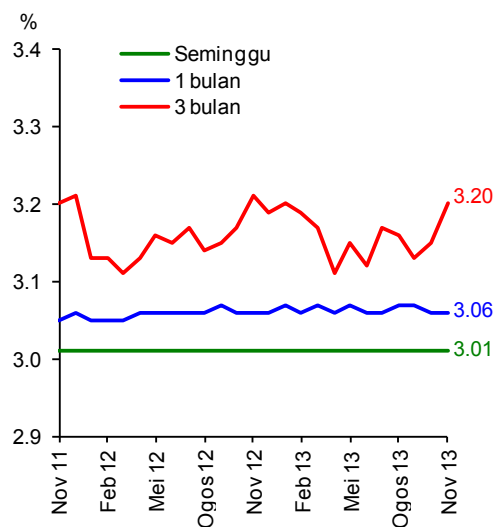
Kadar faedah kekal stabil

Kadar Antara Bank Semalaman Purata



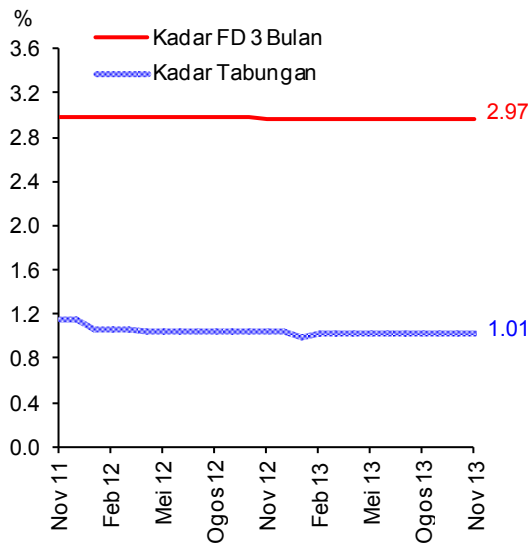
Sumber: Bank Negara Malaysia

Kadar Antara Bank Purata



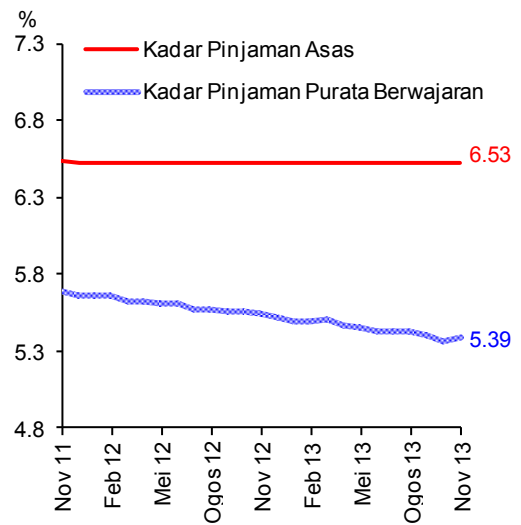
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

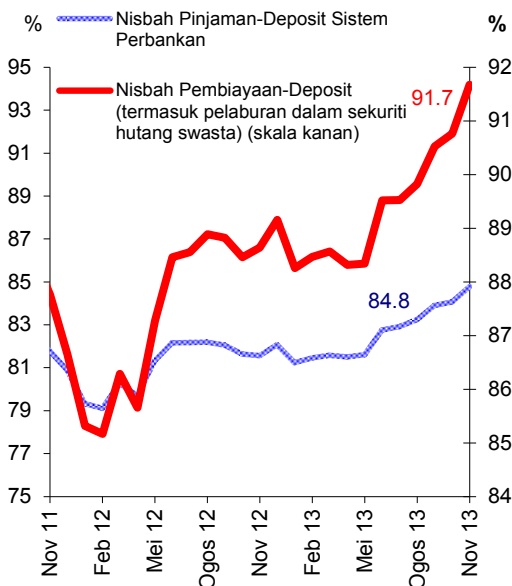
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

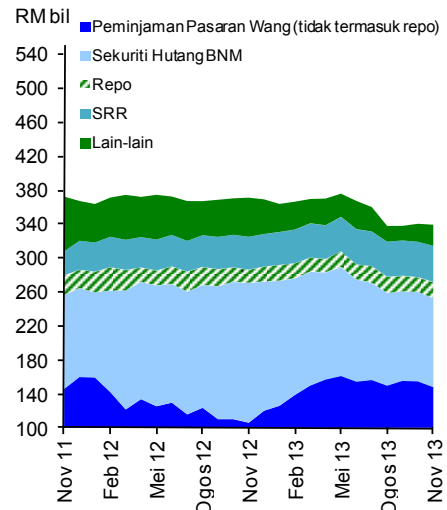
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman Deposit dan Nisbah Pembiayaan Deposit-



Sumber: Bank Negara Malaysia

Mudah Tunai Berkumpul di Bank Negara Malaysia

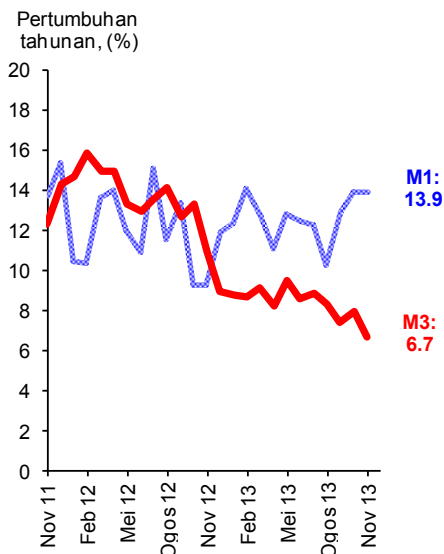


* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

Sumber: Bank Negara Malaysia

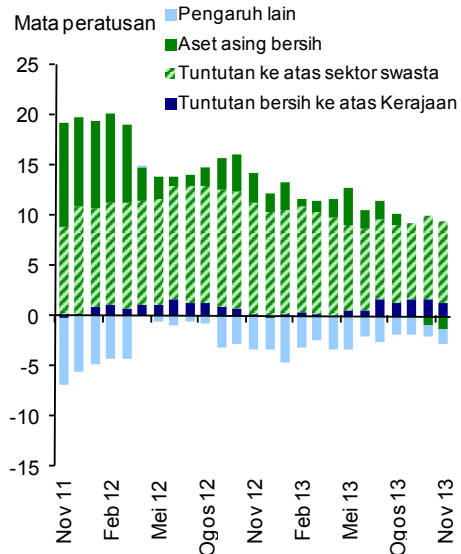
Pertumbuhan wang secara luas menjadi sederhana pada bulan November

M1 dan M3



Sumber: Bank Negara Malaysia

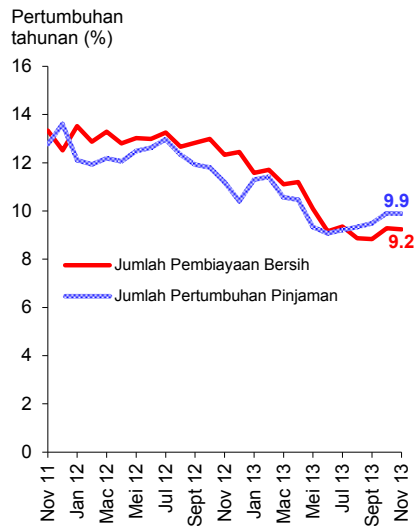
Penyumbang Utama Pertumbuhan M3



Sumber: Bank Negara Malaysia

Aktiviti pembiayaan berterusan pada bulan November

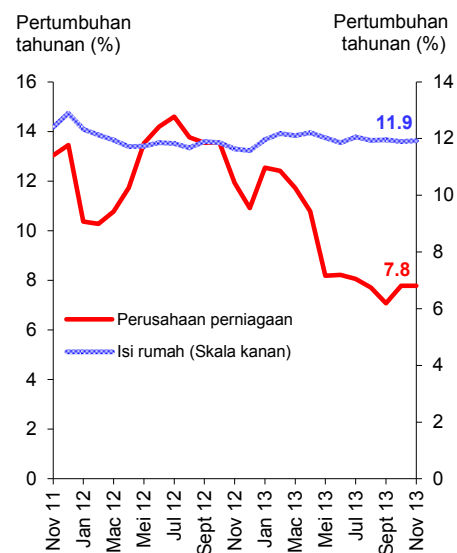
Pembiayaan Bersih dan Pertumbuhan Pinjaman



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

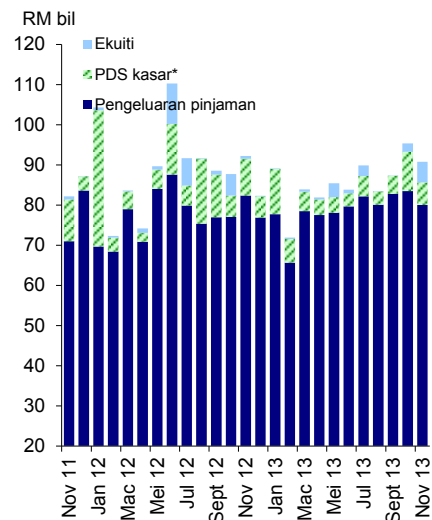
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



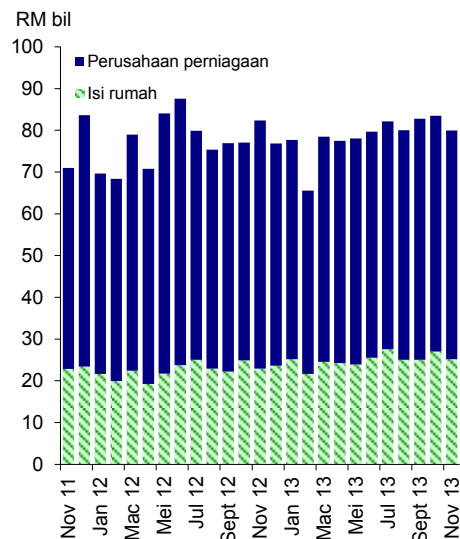
Sumber: Bank Negara Malaysia

Pembiayaan Sektor Swasta Kasar



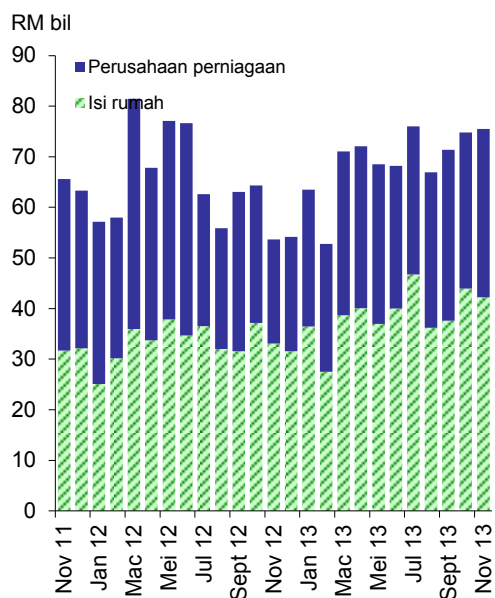
* Tidak termasuk terbitan asing
 Sumber: Bank Negara Malaysia

Pengeluaran Pinjaman oleh Sistem Perbankan



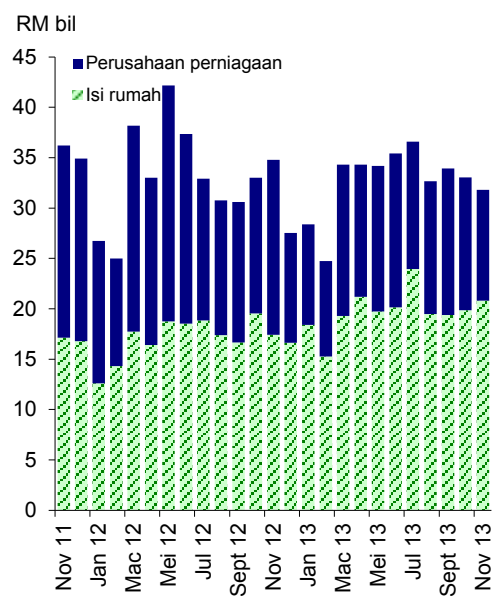
Sumber: Bank Negara Malaysia

Permohonan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

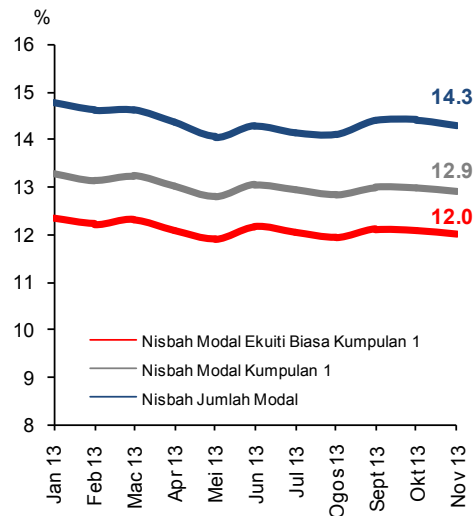
Kelulusan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

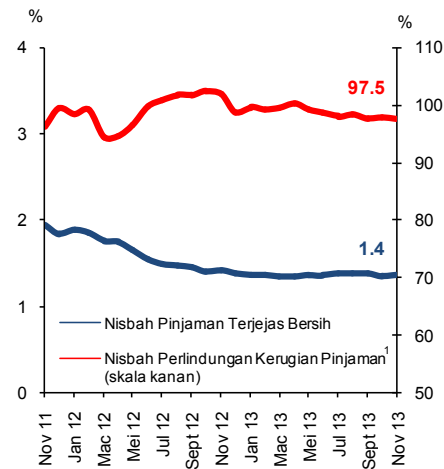
Kekukuhan Modal



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

Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas 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 menyusut nilai berbanding dengan mata wang rakan perdagangan utama Malaysia

Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama *

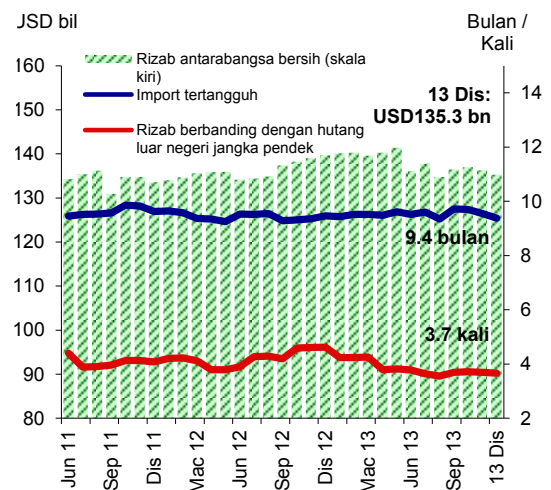
Indeks (Dis 11 = 100)



* 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

	Ogos 13		Sept 13		Nov 13	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	112.7	9.6	111.2	8.5	114.0	10.4
M1	309.6	12.9	309.1	13.9	311.4	13.9
M2	1,421.9	8.0	1,429.5	8.4	1,416.0	7.1
M3	1,437.0	7.4	1,446.8	7.9	1,434.6	6.7
Sistem Perbankan						
Pembiayaan bersih ¹	1,587.3	8.8	1,603.3	9.3	1,613.9	9.2
Nisbah pinjaman-deposit (%) ¹	83.9		84.1		84.8	
Nisbah pembiayaan-deposit (%) ^{2&3}	90.5		90.8		91.7	
Pinjaman yang dipohon (pada tempoh berkenaan)	71.3	13.1	74.8	16.3	75.5	40.8
Pinjaman yang diluluskan (pada tempoh berkenaan)	33.9	10.9	33.0	0.2	31.8	-8.6
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	82.8	7.6	83.5	8.4	80.0	-2.9
Pinjaman yang dibayar balik (pada tempoh berkenaan)	73.8	2.0	75.4	-1.1	76.5	-3.8
Keadaan Sistem Perbankan						
Nisbah jumlah modal (%) ⁴	14.4		14.4		14.3	
Nisbah modal kumpulan 1 (%) ⁴	13.0		13.0		12.9	
Nisbah modal ekuiti biasa kumpulan 1 (%) ⁴	12.1		12.1		12.0	
Nisbah pinjaman terjejas bersih (%)	1.4		1.4		1.4	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	444.5		446.2		443.8	
Rizab bersih dalam Dolar AS bilion (bersamaan)	136.5		137.0		136.3	
Bilangan bulan import tertangguh	9.7		9.7		9.5	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.00		3.00		3.00	
Antara bank: Semalaman	2.93 [2.98]		2.98 [2.99]		3.00 [2.99]	
1 minggu	3.01 [3.01]		3.01 [3.01]		3.02 [3.01]	
1 bulan	3.07 [3.07]		3.06 [3.06]		3.07 [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	5.40		5.37		5.39	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	107.9	2.6	108.3	2.8	108.6	2.9

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 pemegangan sekuriti hutang sw asta (PDS) oleh sistem perbankan kepada deposit sistem perbankan.

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

Sumber: Bank Negara Malaysia dan Jabatan Perangkaan Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS NOVEMBER 2013

Price Conditions

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), was higher at 2.9% in November 2013 (October: 2.8%). The *housing, water, electricity, gas and other fuels* category recorded higher inflation of 2.3% in November (October: 1.8%) following a larger increase in rental for *terrace and townhouse* as well as *apartment and condominium*. Prices in the *food and non-alcoholic beverages* category increased by 3.9% (October: 3.7%). Inflation for other CPI categories remained relatively stable in November 2013.

Monetary Conditions

Interbank rates were stable in November. 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 6.7% in November. The expansion in M3 was mainly on account of credit extension to the private sector by the banking system. The expansion, however, was moderated somewhat by lower net claims on the Government and net portfolio outflows during the month. Net financing to the private sector grew by 9.2% in November amid a moderation in the growth of net issuances of private debt securities (PDS) and stable growth in outstanding loans of the banking system. The outstanding business and household loans grew at a stable pace following a sustained level of loans disbursed compared to

previous months. Overall loan demand remained robust with sustained loan applications from both business and household sectors.

Banking System

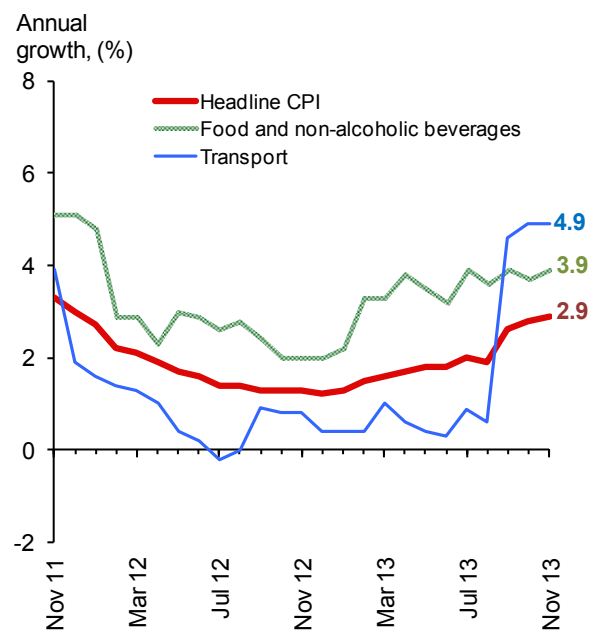
Banking system capitalisation remained strong with the Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio at 12%, 12.9% and 14.3% respectively. The level of net impaired loans remained stable at 1.4% of net loans, while the loan loss coverage remained well above 90%.

Exchange Rates and International Reserves

In November, the ringgit depreciated against most of the currencies of Malaysia's major trading partners, except the Japanese yen. The ringgit and most regional currencies depreciated against the US dollar following the release of better-than-expected economic indicators in the US, which revived expectations for an imminent tapering of monetary operations by the US Federal Reserve. This resulted in a withdrawal of funds from regional financial markets. The US Federal Reserve announced on 18 December 2013 that beginning in January, the Federal Reserve Open Market Committee will modestly reduce the pace of asset purchases. In the period between 1 and 18 December, the ringgit continued to depreciate against the currencies of Malaysia's major trade partners. The international reserves of Bank Negara Malaysia amounted to RM440.8 billion (equivalent to USD135.3 billion) as at 13 December 2013, sufficient to finance 9.4 months of retained imports and are 3.7 times the short-term external debt.

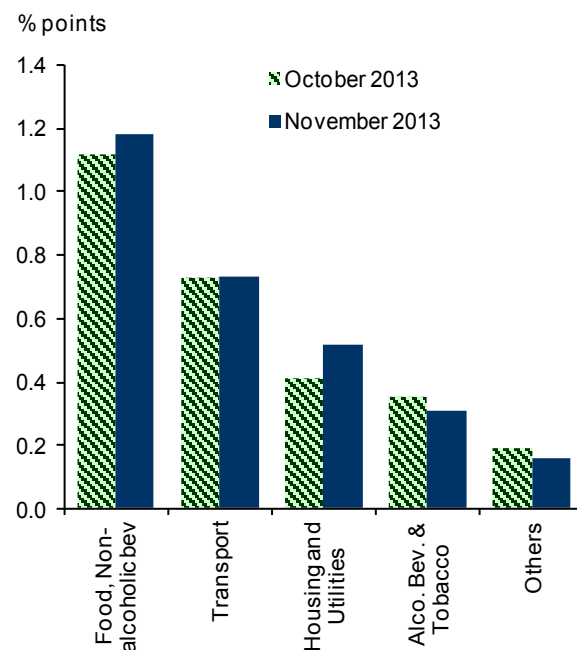
Headline inflation increased in November

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

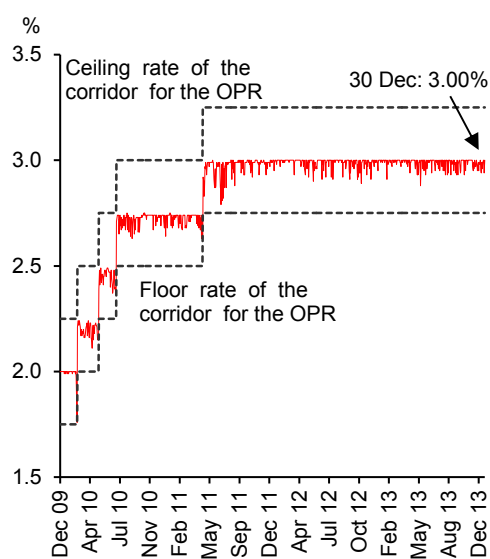


* Others include restaurants and hotels; recreation services and culture; alcoholic beverages and tobacco; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear and miscellaneous goods and services.

Source: Bank Negara Malaysia

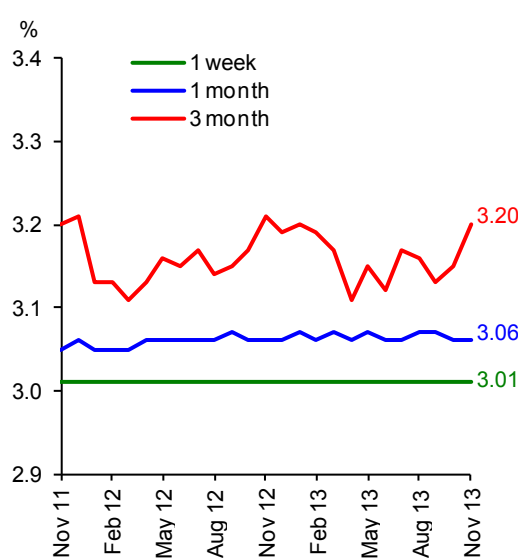
Interest rates remained stable

Average Overnight Interbank Rate



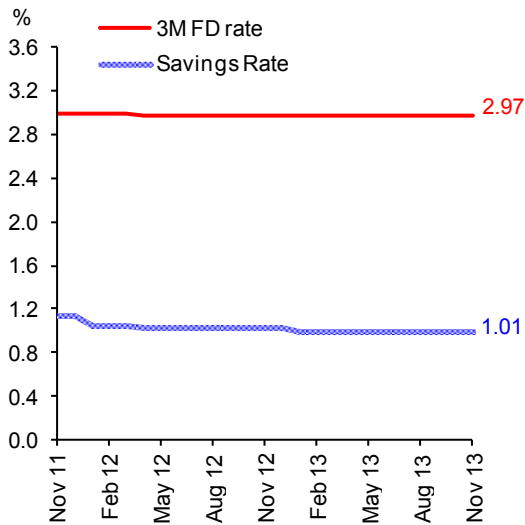
Source: Bank Negara Malaysia

Average Interbank Rates



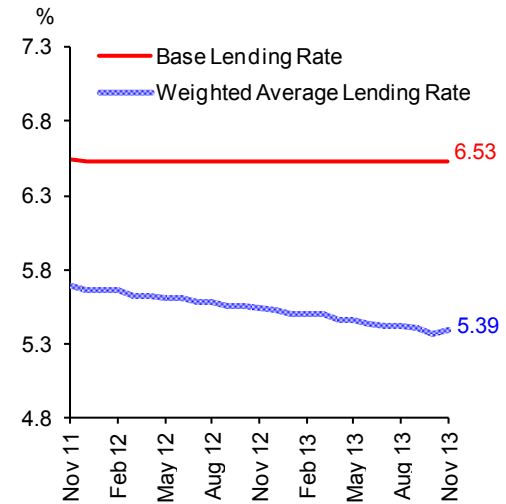
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

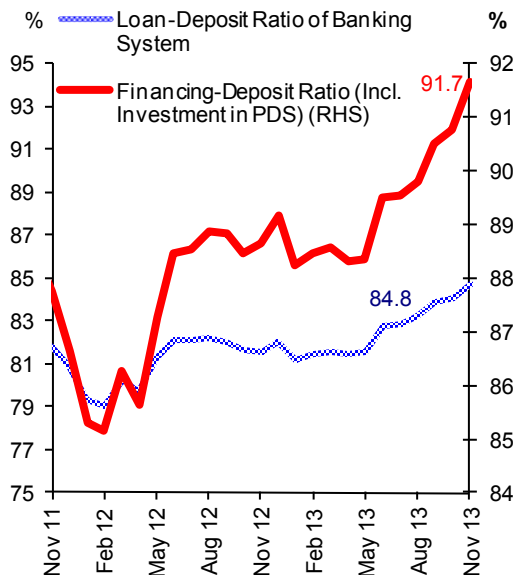
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

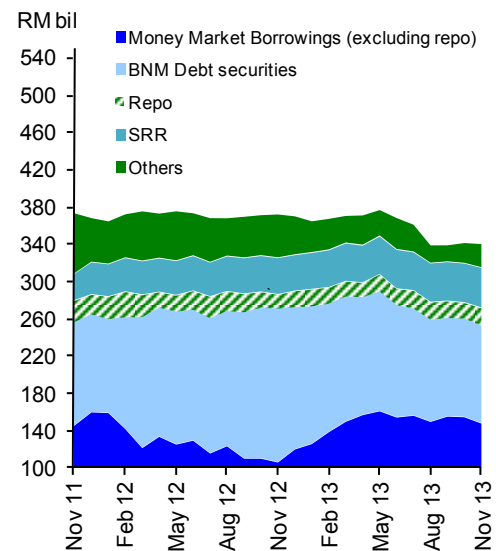
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

Outstanding Liquidity Placed With Bank Negara Malaysia



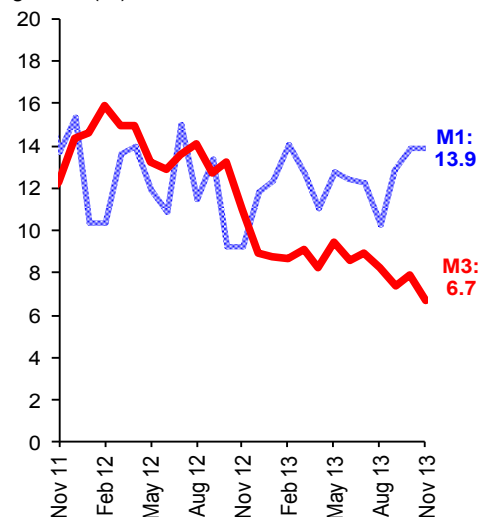
* Money Market Borrowings (excluding repo) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)

Source: Bank Negara Malaysia

Broad money growth moderated in November

M1 and M3

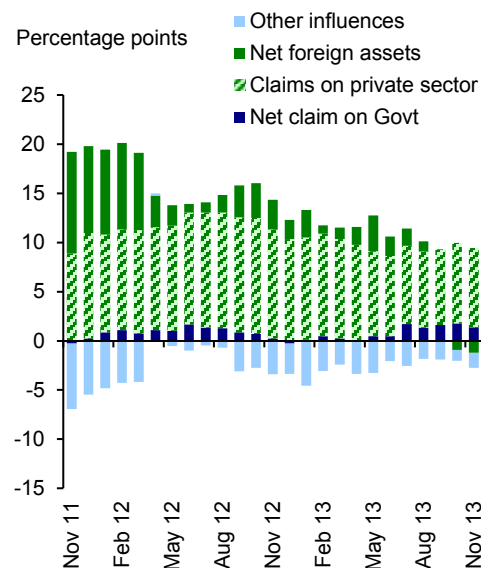
Annual growth, (%)



Source: Bank Negara Malaysia

Main Contributors of M3 Growth

Percentage points

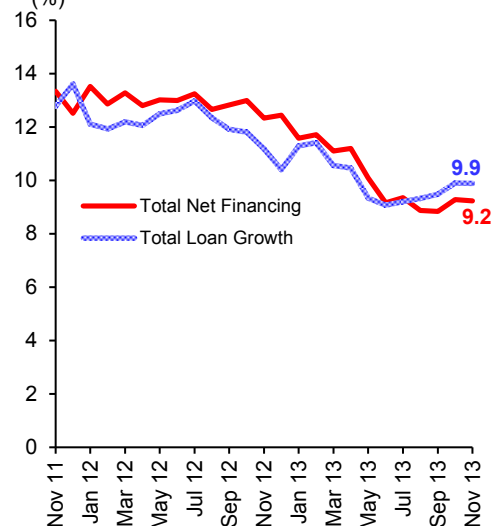


Source: Bank Negara Malaysia

Financing activity was sustained in November

Net Financing and Loan Growth

Annual growth, (%)

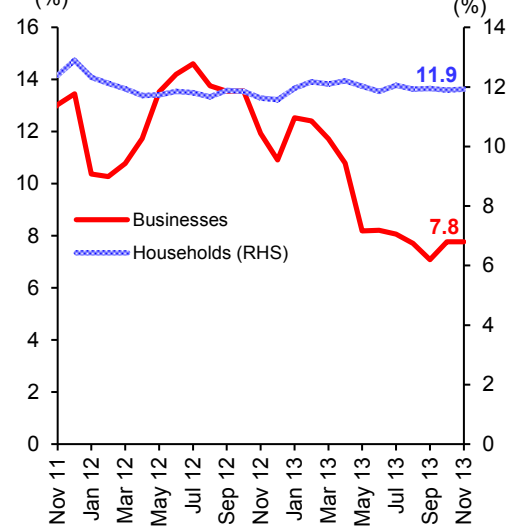


* Net financing comprises of banking system loans and private debt securities (PDS) outstanding (excluding non-residents and Cagamas)

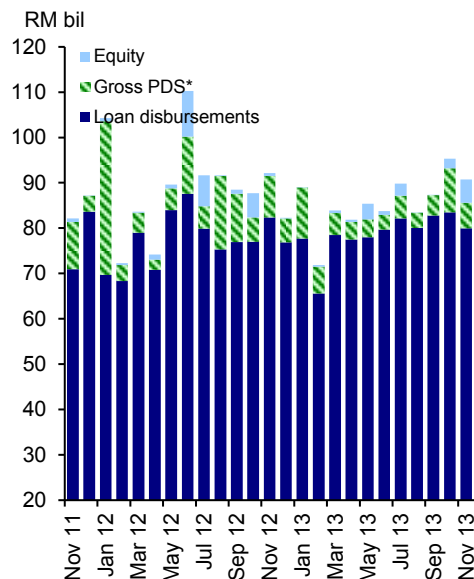
Source: Bank Negara Malaysia

Outstanding Loans of the Banking System

Annual growth, (%)



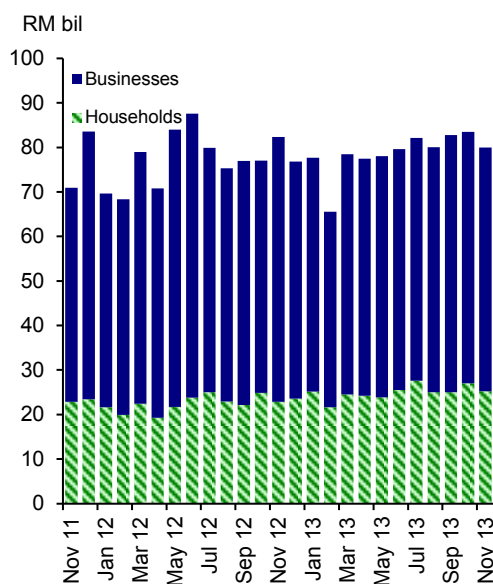
Gross Private Sector Financing



* Excludes foreign issuances

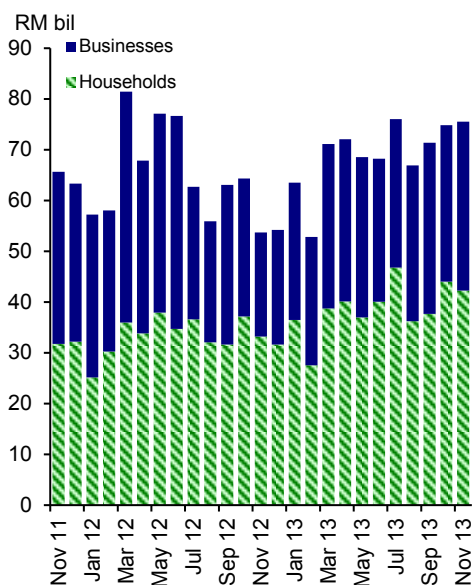
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



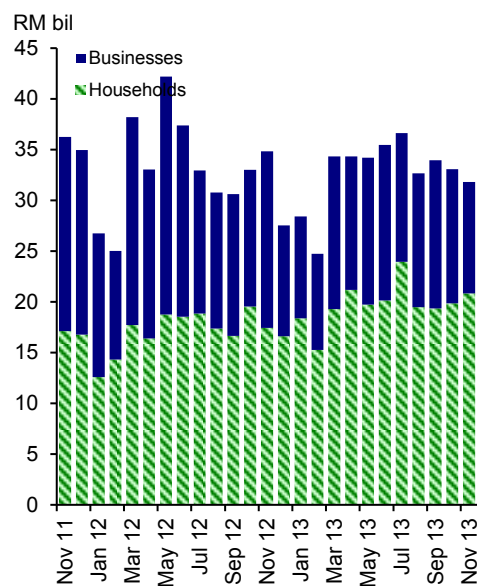
Source: Bank Negara Malaysia

Loan Applications with the Banking System



Source: Bank Negara Malaysia

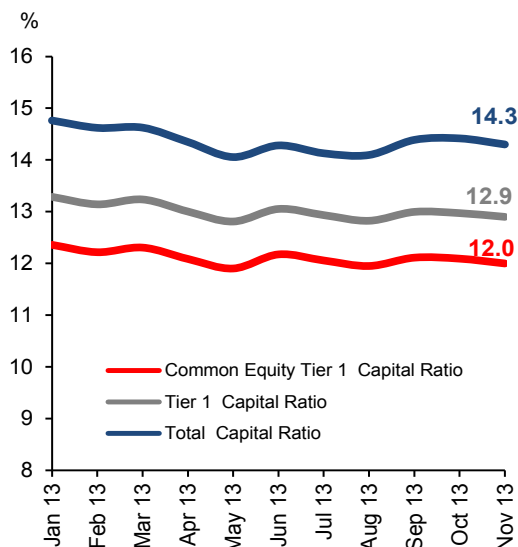
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

Banking system capitalisation remained strong with stable loan quality

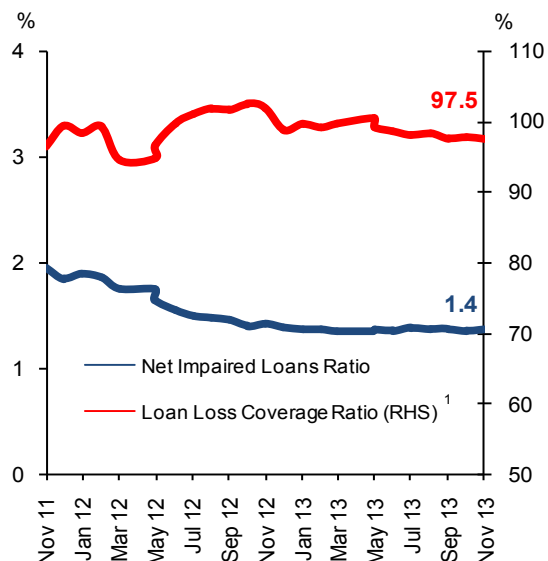
Capital Strength



* 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.

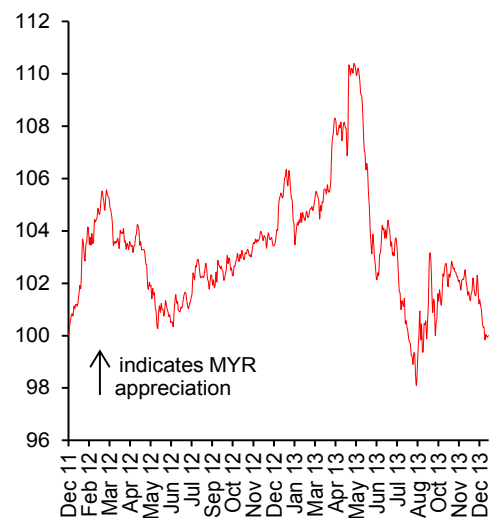
¹ Refers to ratio of individual plus collective impairment provisions to total impaired loans.

Source: Bank Negara Malaysia

The ringgit depreciated against the currencies of Malaysia's major trading partners

Index of Ringgit Performance against Major Trade Partners*

Index (Dec 11 = 100)

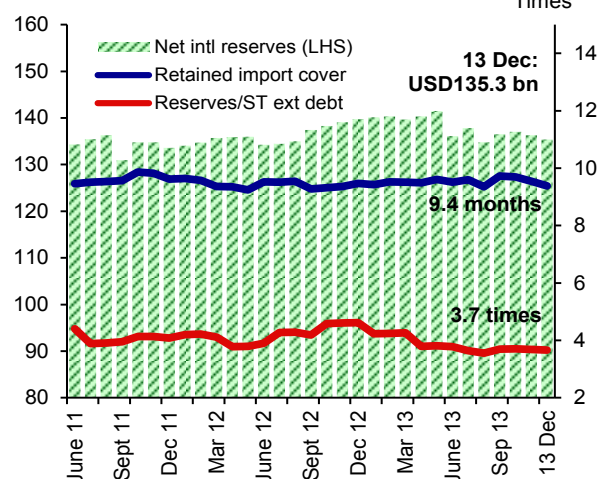


* Currencies in the index: USD, CNY, SGD, JPY, EUR
Each currency carries equal weight

Source: Bank Negara Malaysia

Net International Reserves

USD bil



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

	Sep 13		Oct 13		Nov 13	
	O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates						
Reserve money	112.7	9.6	111.2	8.5	114.0	10.4
M1	309.6	12.9	309.1	13.9	311.4	13.9
M2	1,421.9	8.0	1,429.5	8.4	1,416.0	7.1
M3	1,437.0	7.4	1,446.8	7.9	1,434.6	6.7
Banking System						
Net financing ¹	1,587.3	8.8	1,603.3	9.3	1,613.9	9.2
Loan-deposit ratio (%) ²	83.9		84.1		84.8	
Financing-deposit ratio (%) ^{2&3}	90.5		90.8		91.7	
Loans applied (during the period)	71.3	13.1	74.8	16.3	75.5	40.8
Loans approved (during the period)	33.9	10.9	33.0	0.2	31.8	-8.6
Loans disbursed (during the period)	82.8	7.6	83.5	8.4	80.0	-2.9
Loans repaid (during the period)	73.8	2.0	75.4	-1.1	76.5	-3.8
Banking System Health						
Total capital ratio (%) ⁴	14.4		14.4		14.3	
Tier 1 capital ratio (%) ⁴	13.0		13.0		12.9	
Common equity tier 1 capital ratio (%) ⁴	12.1		12.1		12.0	
Net impaired loans ratio (%)	1.4		1.4		1.4	
BNM International Reserves (end-period)						
Net Reserves in RM billion	444.5		446.2		443.8	
Net Reserves in USD billion (equivalent)	136.5		137.0		136.3	
Months of retained imports	9.7		9.7		9.5	
Interest Rates at end-period [average for the month]						
Overnight Policy Rate (OPR)	3.00		3.00		3.00	
Interbank:	Overnight	2.93 [2.98]	2.98 [2.99]		3.00 [2.99]	
	1-week	3.01 [3.01]	3.01 [3.01]		3.02 [3.01]	
	1-month	3.07 [3.07]	3.06 [3.06]		3.07 [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	5.40		5.37		5.39	
Prices						
Consumer Price Index (CPI) (2010=100)	107.9	2.6	108.3	2.8	108.6	2.9

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

² Excludes transactions by financial institutions.

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

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

Source: Bank Negara Malaysia and Department of Statistics Malaysia

1.1 Wang Rizab Reserve Money

RM juta / RM million

Pada akhir tempoh <i>End of period</i>	Jumlah Wang Rizab <i>Total Reserve Money</i>	Komponen Wang Rizab <i>Components of Reserve Money</i>				Faktor-faktor yang Mempengaruhi Wang Rizab <i>Factors Affecting Reserve Money</i>					
		Mata Wang dalam Edaran <i>Currency in Circulation</i>	Rizab Berkanun <i>Required Reserves</i>	Lebihan Rizab <i>Excess Reserves</i>	Deposit oleh Sektor Swasta <i>Deposits of the Private Sector</i>	Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i>			Tuntutan ke atas Sektor Swasta <i>Claims on the Private Sector</i>	Operasi Luar ² <i>External Operations²</i>	Pengaruh Lain <i>Other Influences</i>
						Jumlah <i>Total</i>	Tuntutan ke atas Kerajaan <i>Claims on Government</i>	Tolak: Deposit Kerajaan <i>Less: Deposits of Government</i>			
2010	61,262.0	47,685.0	5,113.9	8,463.2	-	(11,940.9)	2,285.4	14,226.4	10,761.7	322,252.6	(259,811.3)
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)
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	418,201.0	(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	420,151.9	(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	409,746.2	(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	410,474.3	(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	410,629.1	(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	422,347.1	(317,999.2)
7	101,499.1	54,638.4	36,414.6	10,446.1	-	(18,939.6)	2,126.4	21,066.0	8,880.2	423,078.3	(311,519.8)
8	103,923.6	56,378.5	37,459.7	10,085.4	-	(12,685.6)	2,179.1	14,864.7	8,651.9	424,619.0	(316,661.7)
9	102,828.5	55,777.8	38,218.4	8,832.3	-	(13,678.6)	2,181.1	15,859.6	8,525.3	414,903.0	(306,921.3)
10	102,474.1	55,072.0	38,494.2	8,907.9	-	(13,983.6)	2,180.9	16,164.5	8,445.1	417,512.4	(309,499.9)
11	103,244.4	55,280.8	38,935.3	9,028.3	-	(17,466.4)	2,182.2	19,648.6	8,344.7	419,825.3	(307,459.2)
12	105,832.2	56,798.2	38,484.1	10,550.0	-	(12,525.7)	2,182.8	14,708.5	8,151.0	420,877.2	(310,670.4)
2013 1	112,162.3	59,530.2	38,905.3	13,726.9	-	(4,904.0)	2,183.7	7,087.7	8,079.7	422,196.7	(313,210.1)
2	110,964.8	61,096.9	39,798.1	10,069.8	-	(3,691.2)	2,185.4	5,876.6	8,026.2	422,659.7	(316,029.9)
3	110,991.1	60,556.1	40,421.1	10,014.0	-	(3,222.5)	2,188.7	5,411.2	7,961.6	424,997.8	(318,745.8)
4	110,603.7	61,157.6	39,810.6	9,635.5	-	(6,723.3)	2,179.9	8,903.2	7,830.3	426,996.6	(317,499.9)
5	110,852.7	60,683.3	40,551.0	9,618.4	-	(2,165.3)	1,933.6	4,098.9	7,730.5	430,520.7	(325,233.2)
6	111,708.8	60,996.0	41,730.0	8,982.8	-	(8,183.5)	1,926.9	10,110.4	7,648.6	426,338.0	(314,094.3)
7	114,122.4	62,058.1	40,934.2	11,130.2	-	(9,649.8)	1,752.0	11,401.8	7,516.0	431,834.8	(315,578.5)
8	112,921.6	62,413.2	41,583.0	8,925.3	-	(9,917.5)	1,752.0	11,669.5	7,429.4	421,669.0	(306,259.4)
9	112,706.5	61,547.4	41,806.1	9,353.0	-	(8,249.9)	1,852.0	10,101.9	7,326.8	437,797.0	(324,167.5)
10	111,196.2	61,188.8	41,878.4	8,129.0	-	(11,719.0)	1,852.1	13,571.0	7,171.4	439,488.7	(323,744.9)
11	113,975.7	61,954.2	42,908.0	9,113.5	-	(13,298.3)	1,852.1	15,150.4	7,083.0	437,058.1	(316,867.1)

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 billion.

² The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.

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

^A Effective from 1999, all foreign assets and liabilities are only revalued at the end of each quarter.

Nota: 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	
2010		55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	43.6	126.0	493.8	602.7	642.6	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
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
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
2013	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
	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

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 Kewangan: 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>		
2009	1,017,303.2	989,342.9	200,916.6	43,439.2	157,477.4	788,426.3	102,268.0	437,562.0	23,662.2	1,056.6	54,524.4	169,353.1	27,960.3	
2010	1,086,094.0	1,060,153.6	224,384.0	47,685.2	176,698.8	835,769.6	104,942.7	464,543.6	20,996.2	1,711.2	55,200.4	188,375.5	25,940.4	
2011	1,241,675.3	1,215,603.8	258,956.2	53,488.5	205,467.7	956,647.6	115,670.6	536,959.9	21,007.6	9.9	68,494.3	214,505.2	26,071.5	
2012	1,352,885.8	1,333,387.9	289,735.6	57,395.6	232,340.0	1,043,652.2	123,740.3	599,917.7	21,846.2	2,159.5	81,792.5	214,196.1	19,497.9	
2010	11	1,211,836.0	1,185,007.0	250,230.7	51,385.6	198,845.1	934,776.2	112,567.6	525,382.6	22,665.7	41.3	70,932.5	203,186.6	26,829.0
	12	1,241,675.3	1,215,603.8	258,956.2	53,488.5	205,467.7	956,647.6	115,670.6	536,959.9	21,007.6	9.9	68,494.3	214,505.2	26,071.5
2012	1	1,271,195.6	1,242,146.2	264,956.3	56,838.8	208,117.6	977,189.9	115,777.7	537,717.7	22,850.8	402.8	74,386.3	226,054.7	29,049.4
	2	1,275,007.9	1,247,968.9	258,084.7	54,109.8	203,974.9	989,884.2	115,772.1	553,592.8	24,450.4	420.1	80,246.4	215,402.4	27,039.0
	3	1,280,795.3	1,255,739.2	260,723.4	54,056.1	206,667.3	995,015.9	117,264.7	557,490.4	27,057.5	159.2	77,227.4	215,816.7	25,056.1
	4	1,298,472.0	1,272,741.2	263,291.0	54,277.1	209,013.8	1,009,450.2	118,337.3	568,021.5	23,007.1	48.6	77,538.0	222,497.6	25,730.8
	5	1,297,507.6	1,273,538.1	262,011.6	54,559.6	207,452.0	1,011,526.5	120,874.3	570,523.1	23,206.4	48.7	76,038.5	220,835.5	23,969.6
	6	1,308,789.7	1,288,357.2	265,574.6	54,941.7	210,632.9	1,022,782.5	121,830.2	572,934.4	24,380.3	340.3	80,626.2	222,671.2	20,432.5
	7	1,313,770.1	1,292,492.7	270,925.4	55,266.6	215,658.8	1,021,567.3	120,509.0	568,076.6	23,620.9	667.5	82,262.7	226,430.6	21,277.4
	8	1,324,352.9	1,304,123.3	272,001.7	56,956.8	215,044.9	1,032,121.5	120,678.8	577,702.4	23,582.0	1,908.2	88,411.6	219,838.5	20,229.7
	9	1,337,816.1	1,316,392.3	274,319.6	56,387.4	217,932.2	1,042,072.8	120,115.0	577,053.2	23,573.5	3,261.8	85,204.4	232,864.8	21,423.7
	10	1,340,436.6	1,318,643.8	271,376.0	55,664.2	215,711.8	1,047,267.8	120,569.5	586,477.6	22,419.3	2,534.4	86,330.2	228,936.8	21,792.8
	11	1,344,656.5	1,322,500.0	273,431.9	55,869.9	217,562.0	1,049,068.2	121,223.0	598,946.6	21,316.5	1,598.5	87,649.5	218,333.9	22,156.5
	12	1,352,885.8	1,333,387.9	289,735.6	57,395.6	232,340.0	1,043,652.2	123,740.3	599,917.7	21,846.2	2,159.5	81,792.5	214,196.1	19,497.9
2013	1	1,382,205.8	1,360,777.1	297,654.1	60,139.9	237,514.2	1,063,123.1	126,011.0	620,164.3	20,736.6	5,982.8	78,851.3	211,377.0	21,428.6
	2	1,385,552.5	1,363,026.6	294,418.7	61,746.7	232,672.0	1,068,607.9	128,800.1	623,477.7	19,550.6	5,222.9	76,739.1	214,817.5	22,525.9
	3	1,397,303.2	1,377,093.6	293,815.2	61,292.8	232,522.4	1,083,278.5	129,017.8	636,760.0	20,171.7	5,289.4	74,556.0	217,483.6	20,209.6
	4	1,405,584.4	1,386,102.9	292,519.5	61,166.7	231,352.8	1,093,583.4	129,864.9	644,907.0	19,681.4	5,448.9	74,890.6	218,790.6	19,481.5
	5	1,420,382.7	1,401,711.2	295,561.9	60,684.2	234,877.7	1,106,149.3	128,664.1	650,121.0	22,678.6	5,962.3	80,404.3	218,319.0	18,671.5
	6	1,420,609.2	1,404,036.7	298,752.4	61,045.7	237,706.7	1,105,284.4	130,169.2	657,576.7	24,731.0	5,265.3	80,843.0	206,699.2	16,572.4
	7	1,430,630.0	1,414,982.3	304,167.3	62,137.7	242,029.6	1,110,815.0	132,470.5	659,865.8	24,270.3	5,915.3	80,390.9	207,902.3	15,647.7
	8	1,434,011.6	1,416,741.5	299,972.3	62,459.3	237,513.0	1,116,769.2	132,702.1	664,473.9	23,367.2	5,330.3	83,178.7	207,717.0	17,270.1
	9	1,437,007.1	1,421,910.9	309,647.5	61,624.3	248,023.2	1,112,263.4	132,933.0	668,906.4	23,758.8	6,947.8	77,631.9	202,085.5	15,096.2
	10	1,446,831.5	1,429,503.9	309,094.8	61,254.8	247,840.0	1,120,409.0	129,852.8	677,164.3	23,002.7	7,603.2	80,365.3	202,420.8	17,327.6
	11	1,434,640.0	1,416,039.1	311,380.7	62,081.8	249,298.9	1,104,658.4	129,893.0	665,829.7	20,621.9	2,092.0	80,929.4	205,292.3	18,601.0
1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984. 2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya. 3# Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999. 4 Tidak termasuk deposit yang disimpan sesama institusi tersebut. 5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan. ^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru. 1 A breakdown of narrow quasi-money into its components is only available from 1984. 2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits. 3# In April 2007, M3 was revised to include "other deposits" from December 1999 onwards. 4 Does not include interplacement of deposits between these institutions. 5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks. ^ Beginning December 1996, the data is compiled based on a new statistical reporting system.														

1.3.1 Wang Secara Meluas, M3 Broad Money, M3

RM juta / RM million

Akhir tempoh		M3										
		Jumlah	Baki urus niaga Transaction balances			Separuh Wang Secara Luas ¹ 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
2009		1,017,303.2	201,621.2	43,439.0	158,182.2	815,682.0	102,268.0	453,328.9	22,543.9	1,056.6	54,589.0	181,895.6
2010		1,086,094.0	224,316.4	47,685.0	176,631.4	861,777.6	104,942.7	480,366.3	18,428.6	1,711.2	56,021.3	200,307.5
2011		1,241,675.3	258,312.7	52,827.2	205,485.4	983,362.6	115,670.6	553,155.1	17,189.8	9.9	69,146.5	228,190.6
2012		1,352,885.8	289,281.6	56,798.2	232,483.4	1,063,604.2	123,740.3	614,048.7	15,798.0	2,159.5	83,236.9	224,620.8
2011	11	1,211,836.0	250,411.1	51,385.3	199,025.8	961,424.9	112,567.6	541,011.5	17,245.3	41.3	71,596.5	218,962.6
	12	1,241,675.3	258,312.7	52,827.2	205,485.4	983,362.6	115,670.6	553,155.1	17,189.8	9.9	69,146.5	228,190.6
2012	1	1,271,195.6	264,134.8	56,177.8	207,957.0	1,007,060.8	115,777.7	555,495.8	19,445.9	402.8	75,004.7	240,934.0
	2	1,275,007.9	257,215.4	53,460.0	203,755.4	1,017,792.5	115,772.1	569,475.7	21,234.7	420.1	80,846.6	230,043.3
	3	1,280,795.3	259,869.0	53,413.3	206,455.7	1,020,926.3	117,264.7	572,167.5	23,526.2	159.2	77,599.4	230,209.3
	4	1,298,472.0	262,341.8	53,637.0	208,704.8	1,036,130.2	118,337.3	582,260.6	20,977.4	0.0	77,943.5	236,611.4
	5	1,297,507.6	261,164.5	53,939.2	207,225.3	1,036,343.1	120,874.3	583,205.2	20,918.6	0.0	76,474.0	234,871.1
	6	1,308,789.7	264,630.5	54,295.9	210,334.6	1,044,159.2	121,830.2	585,272.4	20,258.4	242.9	80,974.5	235,580.8
	7	1,313,770.1	269,923.7	54,638.4	215,285.3	1,043,846.4	120,509.0	582,160.1	18,502.0	618.8	82,646.3	239,410.3
	8	1,324,352.9	271,155.6	56,378.5	214,777.1	1,053,197.3	120,678.8	590,414.8	18,317.9	1,761.9	88,743.6	233,280.4
	9	1,337,816.1	273,642.1	55,777.8	217,864.3	1,064,174.0	120,115.0	590,264.4	18,593.2	3,261.8	85,710.3	246,229.3
	10	1,340,436.6	270,685.4	55,072.0	215,613.3	1,069,751.2	120,569.5	599,668.0	17,992.6	2,534.4	87,121.4	241,865.3
	11	1,344,656.5	272,737.1	55,280.8	217,456.3	1,071,919.4	121,223.0	613,075.2	16,786.2	1,598.5	88,518.5	230,717.9
	12	1,352,885.8	289,281.6	56,798.2	232,483.4	1,063,604.2	123,740.3	614,048.7	15,798.0	2,159.5	83,236.9	224,620.8
2013	1	1,382,205.8	297,039.0	59,530.2	237,508.8	1,085,166.8	126,011.0	633,795.5	16,299.4	5,982.8	80,246.8	222,831.3
	2	1,385,552.5	293,551.7	61,096.9	232,454.8	1,092,000.8	128,800.1	635,951.4	16,079.9	5,222.9	78,802.8	227,143.7
	3	1,397,303.2	293,054.6	60,556.1	232,498.6	1,104,248.6	129,017.8	649,089.1	15,573.4	5,289.4	76,461.9	228,816.9
	4	1,405,584.4	292,438.8	61,157.6	231,281.2	1,113,145.7	129,864.9	656,834.5	14,838.5	5,350.1	76,786.8	229,470.8
	5	1,420,382.7	295,343.0	60,683.3	234,659.7	1,125,039.7	128,664.1	662,423.0	15,620.3	5,962.3	81,961.4	230,408.5
	6	1,420,609.2	298,232.4	60,996.0	237,236.4	1,122,376.8	130,169.2	669,247.1	16,837.3	5,265.3	82,676.0	218,182.0
	7	1,430,630.0	303,631.2	62,058.1	241,573.1	1,126,998.8	132,470.5	670,360.7	16,810.7	5,915.3	82,482.6	218,959.0
	8	1,434,011.6	299,729.7	62,413.2	237,316.5	1,134,281.9	132,702.1	674,751.3	16,660.4	5,330.3	85,132.4	219,705.4
	9	1,437,007.1	309,272.3	61,547.4	247,724.9	1,127,734.8	132,933.0	678,136.8	17,108.3	6,947.8	79,124.2	213,484.8
	10	1,446,831.5	308,607.7	61,188.8	247,418.8	1,138,223.8	129,852.8	688,541.0	17,023.3	7,603.2	81,665.5	213,538.0
	11	1,434,640.0	311,157.4	61,954.2	249,203.2	1,123,482.6	129,893.0	676,334.9	15,844.7	2,092.0	82,563.0	216,755.0

¹ Pecahan komponen separuh wang secara luas hanya boleh diperolehi sejak tahun 1984.

² Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.

³ # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.

[^] Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

¹ A breakdown of narrow quasi-money into its components is only available from 1984.

² A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.

³ # In April 2007, M3 was revised to include "other deposits" from December 1999 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
2009		1,017,303.2	57,216.2	105,985.8	48,769.6	874,676.3	771,030.9	103,645.4	354,262.8	324,045.6	30,217.2	(268,852.2)
2010		1,086,094.0	49,096.8	102,869.5	53,772.7	959,523.3	863,011.8	96,511.5	386,047.8	322,252.6	63,795.2	(308,573.9)
2011		1,241,675.3	51,900.0	107,708.0	55,808.0	1,075,953.9	974,798.3	101,155.6	489,420.2	416,782.7	72,637.5	(375,598.8)
2012		1,352,885.8	48,589.3	108,604.2	60,014.9	1,204,342.5	1,080,310.3	124,032.2	506,122.0	420,877.2	85,244.7	(406,168.0)
2011	11	1,211,836.0	38,611.1	105,365.1	66,754.0	1,061,284.8	960,474.7	100,810.1	497,685.0	422,318.0	75,367.0	(385,744.9)
	12	1,241,675.3	51,900.0	107,708.0	55,808.0	1,075,953.9	974,798.3	101,155.6	489,420.2	416,782.7	72,637.5	(375,598.8)
2012	1	1,271,195.6	59,393.6	108,638.9	49,245.3	1,077,201.4	971,343.4	105,858.0	503,256.9	418,201.0	85,055.9	(368,656.2)
	2	1,275,007.9	55,203.0	108,003.5	52,800.6	1,083,517.7	976,061.6	107,456.1	508,969.4	420,151.9	88,817.5	(372,682.1)
	3	1,280,795.3	53,994.4	106,272.9	52,278.5	1,099,045.9	993,193.1	105,852.8	499,204.7	409,746.2	89,458.4	(371,449.7)
	4	1,298,472.0	56,366.4	107,490.3	51,123.9	1,107,235.6	1,000,486.9	106,748.7	494,571.0	410,474.3	84,096.7	(359,701.1)
	5	1,297,507.6	51,427.9	107,907.6	56,479.7	1,132,691.3	1,026,966.0	105,725.4	492,148.9	410,629.1	81,519.7	(378,760.5)
	6	1,308,789.7	53,301.3	105,730.2	52,428.9	1,151,850.5	1,041,594.0	110,256.5	498,712.8	422,347.1	76,365.7	(395,074.9)
	7	1,313,770.1	45,198.5	105,875.8	60,677.3	1,157,804.6	1,046,004.6	111,800.0	504,927.5	423,078.3	81,849.2	(394,160.5)
	8	1,324,352.9	50,183.3	104,777.6	54,594.2	1,168,539.9	1,052,214.3	116,325.6	505,203.5	424,619.0	80,584.5	(399,573.8)
	9	1,337,816.1	53,601.5	106,997.2	53,395.8	1,179,082.2	1,061,076.5	118,005.7	512,732.5	414,903.0	97,829.5	(407,600.1)
	10	1,340,436.6	46,159.3	108,343.4	62,184.1	1,185,609.7	1,065,695.4	119,914.3	519,200.3	417,512.4	101,687.9	(410,532.7)
	11	1,344,656.5	41,432.5	109,964.5	68,532.0	1,195,796.9	1,071,964.8	123,832.1	521,634.7	419,825.3	101,809.4	(414,207.6)
2013	12	1,352,885.8	48,589.3	108,604.2	60,014.9	1,204,342.5	1,080,310.3	124,032.2	506,122.0	420,877.2	85,244.7	(406,168.0)
	1	1,382,205.8	60,774.2	111,120.3	50,346.1	1,209,634.3	1,084,973.9	124,660.4	530,976.1	422,196.7	108,779.4	(419,178.8)
	2	1,385,552.5	61,024.6	109,368.9	48,344.3	1,216,712.6	1,091,227.1	125,485.5	511,845.2	422,659.7	89,185.5	(404,029.9)
	3	1,397,303.2	57,033.4	103,195.3	46,161.9	1,228,396.7	1,101,938.6	126,458.1	511,914.2	424,997.8	86,916.4	(400,041.2)
	4	1,405,584.4	55,637.3	106,373.4	50,736.1	1,233,883.3	1,108,322.5	125,560.8	516,098.4	426,996.6	89,101.9	(400,034.6)
	5	1,420,382.7	57,736.2	101,700.9	43,964.7	1,244,521.2	1,119,190.5	125,330.7	536,842.8	430,520.7	106,322.1	(418,717.5)
	6	1,420,609.2	59,360.6	109,050.9	49,690.3	1,258,591.8	1,132,698.1	125,893.7	518,078.0	426,338.0	91,740.0	(415,421.2)
	7	1,430,630.0	67,577.0	119,473.0	51,896.0	1,262,210.5	1,137,857.5	124,353.0	521,553.7	431,834.8	89,718.9	(420,711.1)
	8	1,434,011.6	68,029.5	121,894.6	53,865.1	1,270,961.9	1,146,339.9	124,622.0	512,063.7	421,669.0	90,394.6	(417,043.4)
	9	1,437,007.1	75,028.0	126,122.2	51,094.2	1,282,243.4	1,156,549.0	125,694.4	529,927.8	437,797.0	92,130.8	(450,192.1)
	10	1,446,831.5	69,703.2	124,140.3	54,437.0	1,295,550.6	1,167,286.3	128,264.3	524,286.3	439,488.7	84,797.6	(442,708.7)
11	1,434,640.0	59,934.2	122,825.0	62,890.8	1,304,326.9	1,173,365.0	130,961.8	522,796.1	437,058.1	85,738.1	(452,417.2)	

^A Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

^A 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.

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

^A 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 ¹	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 ¹	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
2010	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
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
2011 11	420,093.7	2,553.6	6,438.2	2,017.9	0	30,342.7	10,722.2	0	7,875.6	480,043.9
12	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 1	415,850.5	2,672.2	6,253.2	2,193.7	0	29,726.2	10,563.6	0	8,150.7	475,410.1
2	417,804.4	2,672.2	6,253.4	2,194.0	0	30,972.1	10,536.1	0	8,157.8	478,589.9
3	407,440.8	2,619.4	6,077.1	2,193.9	0	34,866.7	10,477.6	0	8,200.7	471,876.2
4	408,128.9	2,659.6	6,077.4	2,194.0	0	33,471.2	10,437.1	0	8,864.9	471,833.1
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

1 Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 billion.

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 diambil kira dalam rekod perakaunan Bank

^A Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

1 Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.

2 With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.

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

^A 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
				Institusi Kewangan	Kerajaan Persekutuan	Lain-lain				
<i>End of Period</i>	<i>Paid-up Capital</i>	<i>Reserves *</i>	<i>Currency in Circulation</i>	<i>Financial Institutions</i>	<i>Federal Government</i>	<i>Others</i>	<i>Bank Negara Bills and Bonds</i>	<i>Allocation of Special Drawing Rights</i>	<i>Other Liabilities</i>	<i>Total Liabilities</i>
2013 3	100.0	28,359.2	70,373.8	209,414.0	5,411.2	4,223.4	135,214.0	6,249.2	19,160.7	478,505.5
4	100.0	29,279.9	70,691.0	215,372.2	8,903.2	4,205.3	127,195.8	6,249.2	18,314.7	480,311.2
5	100.0	29,668.6	70,209.0	220,547.6	4,098.9	4,383.4	129,189.1	6,249.2	21,340.7	485,786.5
6	100.0	32,575.9	69,799.9	214,132.8	10,110.4	4,687.6	121,461.8	6,426.9	20,150.6	479,446.1
7	100.0	33,917.5	72,837.1	211,070.6	11,401.8	3,756.6	115,514.2	6,426.9	22,207.4	477,232.1
8	100.0	33,657.3	71,137.2	194,879.6	11,669.5	3,815.5	110,215.4	6,426.9	22,302.9	454,204.3
9	100.0	52,049.6	70,584.9	201,381.5	10,101.9	3,358.8	106,316.9	6,731.2	21,637.7	472,262.5
10	100.0	53,671.1	69,168.0	201,457.4	13,571.0	3,036.3	106,324.2	6,731.2	18,517.0	472,576.2
11	100.0	53,948.9	70,758.7	198,011.4	15,150.4	2,837.2	105,854.0	6,731.2	20,078.1	473,469.9

* 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 Amount approved		Bil. permohonan diluluskan No. of appl. approved		Jumlah dikeluarkan (a) Amount drawdown (a)		Jumlah dibayar balik (b) Amount repaid (b)		Baki tertunggak (a)-(b) Amount outstanding (a)-(b)	
			Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Nov-13 As at end Nov-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Nov-13 As at end Nov-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Nov-13 As at end Nov-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Nov-13 As at end Nov-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Nov-13 As at end Nov-13
			RM juta RM million		As at end Dec-12	As at end Nov-13	RM juta RM million					
			RM juta RM million									
Tabung-tabung yang masih dibuka untuk permohonan baru Funds that are open for new applications												
1. Tabung Untuk Makanan/Fund for Food	4 Jan, 1993	300 ^{1/}	1,741.4	1,997.9	10,334	11,246	1,707.8	1,829.5	1,672.4	1,672.9	1,672.4	156.6
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 ^{2/}	4,382.5	4,509.6	7,677	7,990	4,002.8	4,119.1	2,870.3	3,309.5	1,132.6	809.6
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 ^{3/}	15,919.5	16,995.4	24,495	25,756	15,065.2	15,938.2	10,129.4	11,820.9	4,935.8	4,117.3
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	294.2	411.5	560	711	163.9	222.5	127.1	177.7	36.8	44.7
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	258.8	291.8	11,313	12,845	249.2	282.1	85.7	112.7	163.5	169.4
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	338.7	335.8	311	306	333.7	333.7	329.5	333.2	4.2	0.5
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	13.9	14.8	2.5	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	1,962.2	-	-	1,399.1	1,399.1
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	896.6	897.2	17.9	17.3

^{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

Akhir tempoh		Wang tunai	Deposit yang disimpan dan Repo berbalik			Jumlah yang akan diterima daripada						Instrumen deposit boleh niaga yang dipegang	Sekuriti Malaysia			Pinjaman dan pendahuluan ³	Aset tetap	Lain-lain aset		Jumlah aset
			Deposits Placed and Reverse Repos			Amounts due from							Malaysian securities					Other assets		
			Baki kira-kira dengan Bank Negara Malaysia	Rizab berkanun dengan Bank Negara Malaysia	Lain-lain deposit yang disimpan dan repo berbalik ¹	Di Malaysia					Di luar Malaysia		Bil Perbendaharaan	Sekuriti kerajaan	Lain-lain sekuriti			Di Malaysia	Di luar Malaysia	
						Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Institusi perbankan lain ²										
End of period	Cash		Balances with Bank Negara Malaysia	Statutory reserve with Bank Negara Malaysia	Other deposits placed and reverse repos ¹	Central Bank of Malaysia	Commercial banks	Islamic Banks	Investment banks	Other banking institutions ²	Outside Malaysia	Negotiable instruments of deposit held	Treasury bills	Government securities	Other securities	Loans and advances ³	Fixed assets	In Malaysia	Outside Malaysia	Total assets
2012	1	10,668.0	330.6	34,605.9	33,729.0	159,741.4	28,805.6	20,630.0	6,888.3	450.0	67,176.6	41,954.2	2,156.1	39,053.6	208,411.6	998,205.3	17,027.5	71,402.2	57,091.4	1,798,327.5
	2	8,111.0	661.5	35,949.9	37,039.0	141,656.4	31,301.2	21,516.6	6,290.2	835.3	70,098.1	38,493.9	2,508.8	38,339.9	229,857.5	1,003,017.9	17,187.7	77,358.8	59,114.6	1,819,338.2
	3	8,258.5	350.5	35,794.5	33,386.5	121,215.3	30,820.9	24,669.8	6,535.1	2,092.5	74,141.9	46,424.4	2,801.8	35,009.4	240,391.0	1,019,863.4	17,351.5	64,307.4	55,292.8	1,818,707.2
	4	9,591.5	482.0	35,949.1	26,633.9	133,337.8	29,220.4	21,413.6	7,059.3	1,243.5	65,798.0	37,329.8	3,074.0	39,073.5	241,190.2	1,027,451.9	17,441.2	69,350.5	55,848.3	1,821,488.4
	5	8,663.1	224.3	36,623.7	26,903.2	124,371.0	31,564.4	23,051.7	6,400.4	1,391.5	65,672.3	37,075.1	3,049.5	40,671.3	244,740.6	1,047,956.4	17,475.5	66,181.0	54,780.4	1,836,795.5
	6	9,135.8	469.0	37,205.9	30,612.0	128,032.5	33,319.2	28,627.8	6,828.2	1,409.2	68,423.4	46,142.3	3,120.1	36,758.6	238,727.7	1,063,611.8	17,892.9	63,220.8	54,233.1	1,867,770.4
	7	10,305.5	299.9	36,416.6	33,913.5	115,444.1	39,487.9	24,470.6	6,215.5	836.1	71,423.7	46,725.0	3,231.6	35,520.8	243,457.2	1,069,441.4	18,006.4	71,335.4	55,722.9	1,882,253.9
	8	9,718.0	441.0	37,453.7	32,211.1	123,000.6	34,827.5	26,022.4	6,348.7	1,036.4	72,862.2	48,001.3	3,208.6	31,180.9	239,862.1	1,075,996.5	18,124.8	67,043.2	55,796.8	1,883,135.8
	9	8,590.2	616.6	38,189.7	31,269.8	109,884.0	33,627.8	20,564.6	6,729.1	1,224.2	81,618.3	47,416.8	3,144.4	33,588.0	249,846.6	1,084,194.9	18,244.2	63,045.9	56,064.4	1,887,859.4
	10	8,772.6	269.6	38,494.5	28,319.8	109,871.5	30,516.5	20,099.5	6,579.4	1,384.9	87,969.5	41,351.8	3,083.7	32,309.1	263,563.2	1,089,027.0	18,374.8	63,747.5	55,047.3	1,898,782.4
	11	8,718.2	450.9	38,936.2	26,683.6	105,775.9	31,741.2	19,236.7	6,902.2	1,524.9	83,206.2	41,126.7	3,101.6	32,215.9	269,818.2	1,095,053.4	18,426.8	65,537.5	57,172.8	1,905,629.2
	12	10,326.2	225.7	38,484.4	29,671.2	119,767.6	30,996.4	18,149.2	7,259.1	1,499.0	74,170.0	44,332.9	2,819.7	31,482.6	259,040.3	1,104,144.5	18,521.4	64,258.4	54,315.6	1,909,464.1
2013	1	13,488.9	310.1	38,905.3	34,785.3	125,530.8	36,635.9	18,021.1	6,973.0	1,809.4	77,707.3	36,511.5	2,797.1	33,513.8	260,280.6	1,110,782.1	18,564.7	54,690.3	72,639.3	1,943,946.5
	2	9,977.5	267.7	39,798.1	33,645.5	138,265.3	33,899.3	22,186.1	6,006.7	2,619.3	70,517.9	36,398.0	2,726.5	29,076.0	263,983.9	1,117,079.7	18,539.6	60,188.9	62,112.4	1,947,288.4
	3	9,817.8	407.2	40,421.1	32,904.2	149,413.1	28,413.3	23,016.6	7,077.6	2,150.3	74,114.7	41,513.9	2,530.5	27,524.9	257,373.0	1,127,778.3	18,662.1	52,029.3	60,600.4	1,955,748.4
	4	9,533.5	234.6	39,810.6	32,721.0	156,398.2	25,584.9	24,117.7	6,559.4	1,884.7	79,323.6	35,868.1	1,896.5	29,201.6	246,192.9	1,135,104.1	18,726.0	67,345.6	55,056.1	1,965,559.4
	5	9,525.7	203.2	40,550.7	36,146.0	160,722.2	25,634.0	22,208.7	6,660.4	1,684.8	82,383.2	40,744.6	1,934.8	24,787.6	244,977.1	1,145,915.4	18,742.0	55,888.7	71,166.7	1,989,875.9
	6	8,804.1	237.7	41,729.7	35,018.1	154,047.7	33,003.1	28,882.4	7,115.0	1,769.7	74,281.9	44,113.6	2,203.2	30,612.9	244,171.5	1,160,759.1	18,451.4	54,165.3	74,052.8	2,013,418.9
	7	10,779.1	653.9	40,933.9	36,735.5	155,929.2	33,390.2	29,778.8	6,742.1	2,176.1	72,157.8	42,975.4	2,074.1	38,007.8	239,209.0	1,168,482.5	18,412.4	69,537.6	84,792.4	2,052,767.8
	8	8,724.1	362.9	41,572.7	37,084.0	149,288.2	36,330.0	31,274.0	7,348.9	1,471.2	68,499.0	43,502.7	2,350.4	37,591.4	239,632.4	1,177,009.0	18,479.2	59,484.6	82,730.1	2,042,734.7
	9	9,037.5	1,132.2	41,805.5	37,931.3	154,993.8	28,645.8	32,027.3	8,256.4	2,243.9	68,906.9	48,061.4	1,951.2	39,288.1	225,313.6	1,188,165.3	18,676.6	63,873.2	83,858.3	2,054,168.2
	10	7,979.2	253.9	41,878.1	37,941.7	154,322.3	30,714.1	32,854.8	8,099.4	2,470.9	72,528.7	45,515.4	2,182.3	34,842.4	230,861.8	1,198,007.1	18,789.7	53,941.8	70,682.5	2,043,866.0
	11	8,804.7	424.9	42,907.7	36,478.6	147,260.2	37,890.8	30,095.7	8,230.5	3,307.9	68,633.2	45,819.3	2,400.1	34,711.6	235,018.5	1,204,478.8	18,748.6	58,506.3	75,984.8	2,059,702.1

¹ Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.

² Termasuk syarikat diskaun dan Cagamas.

³ Bermula September 2001, butir ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.

¹ Comprises RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

² Comprises discount houses and Cagamas.

³ W.e.f. September 2001, this item includes conventional loans sold to Cagamas with recourse.

1.7.1 Sistem Perbankan Islam: Penyata Aset

Islamic Banking System: Statement of Assets

RM juta / RM million

Akhir tempoh		Wang Tunai	Deposit yang disimpan dan Repo berbalik				Jumlah yang akan diterima daripada						Instrumen deposit boleh niaga yang dipegang	Malaysian securities			Pembiayaan dan pendahuluan ²	Aset tetap	Lain-lain aset		Jumlah aset
			Deposits Placed and Reverse Repos				Amounts due from							Malaysian securities					Other assets		
			Baki kira-kira dengan Bank Negara Malaysia	Rizab berkanun dengan Bank Negara Malaysia	Lain-lain deposit yang disimpan dan repo berbalik ¹	Wang panggilan di Malaysia	In Malaysia Di Malaysia					Di luar Malaysia		Bil perben-daharaan	Sekuriti kerajaan	Lain-lain sekuriti			Di Malaysia ³	Di luar Malaysia	
							Bank Negara Malaysia	Bank perdagagan	Bank Islam	Bank pelaburan/ saudagar	Institusi perbankan lain ²										
End of period		Cash	Balances with Bank Negara Malaysia	Statutory reserves with Bank Negara Malaysia	Other deposits placed and reverse repos ¹	Money at call in Malaysia	Central Bank of Malaysia	Commercial banks	Islamic banks	Investment/ Merchant banks	Other banking institutions ²	Outside Malaysia	Negotiable instruments of deposit held	Treasury bills	Government securities	Other securities	Financing and advances ²	Fixed assets	In Malaysia ³	Outside Malaysia	Total assets
2012	1	924.0	150.1	8,153.7	0.7	0.0	43,325.1	5,824.9	5,994.2	496.8	450.0	5,315.5	5,574.1	196.6	179.4	53,608.2	199,411.7	1,218.8	3,969.4	1,309.2	336,102.4
	2	838.0	455.6	8,449.0	0.9	0.0	45,591.2	7,587.5	5,623.3	475.6	835.3	6,395.5	5,612.4	181.7	221.2	57,197.3	201,366.4	1,226.2	4,948.5	1,211.7	348,217.3
	3	837.0	87.7	8,482.1	1.0	0.0	42,418.0	5,937.4	9,565.3	496.7	1,477.5	5,735.4	5,717.1	182.2	229.9	58,439.7	204,940.7	1,239.6	4,515.0	935.8	351,238.0
	4	879.5	227.7	8,476.4	0.8	0.0	43,057.6	5,395.3	6,559.3	506.4	937.5	6,132.4	5,990.4	327.5	223.2	59,298.5	206,871.0	1,252.1	4,989.1	828.5	351,953.2
	5	820.7	80.9	8,464.0	0.8	0.0	33,281.1	6,694.6	6,968.9	386.6	1,622.5	5,849.0	7,370.2	295.5	230.7	61,188.4	210,461.7	1,263.2	4,432.4	977.5	350,388.6
	6	941.1	217.0	8,564.1	0.8	0.0	41,105.1	5,734.4	8,974.6	1,020.6	1,005.2	6,181.9	8,429.7	274.9	301.6	59,300.8	214,984.9	1,285.2	3,773.0	1,294.1	363,389.1
	7	979.0	155.0	8,478.8	1.6	0.0	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	217,082.0	1,307.7	5,327.8	960.3	358,836.9
	8	1,091.1	317.7	8,719.5	2.0	0.0	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	220,525.4	1,324.8	5,051.0	1,237.1	368,563.4
	9	997.9	321.2	8,961.2	1.0	0.0	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	223,152.6	1,336.1	4,392.8	1,537.6	364,215.6
	10	829.9	113.8	9,030.8	0.7	0.0	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	228,316.2	1,347.4	4,426.0	1,648.6	372,815.1
	11	824.7	302.0	9,118.4	0.8	0.0	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	228,842.0	1,365.5	4,853.5	2,015.0	381,594.4
	12	944.1	100.8	9,251.5	0.5	0.0	36,401.6	5,904.5	6,259.8	714.4	983.1	6,219.0	8,442.2	270.5	249.4	65,402.5	232,798.9	1,378.0	4,434.7	1,788.9	381,544.3
2013	1	1,091.0	61.6	9,393.0	35.6	0.0	43,814.4	4,524.1	5,346.2	627.2	1,373.1	6,217.1	7,401.4	251.6	243.3	63,508.0	235,148.9	1,394.9	4,451.2	1,799.6	386,682.2
	2	1,015.2	96.6	10,044.4	35.5	0.0	35,378.6	5,506.1	6,662.0	633.6	2,093.1	7,076.0	7,039.7	321.8	235.7	67,585.3	238,299.3	1,377.8	4,758.1	1,720.9	389,879.7
	3	964.3	68.7	9,822.1	35.6	0.0	43,423.2	3,772.3	6,910.2	528.0	1,694.3	6,853.8	8,534.4	242.5	189.8	66,061.6	241,437.2	1,391.7	4,761.4	2,154.0	398,845.1
	4	940.9	76.6	9,763.2	35.8	0.0	41,900.2	4,249.7	6,953.3	617.8	1,484.3	7,641.4	7,119.4	82.9	149.5	64,118.5	245,318.5	1,405.2	5,237.5	2,510.3	399,605.1
	5	1,024.8	36.7	10,001.9	35.7	0.0	43,283.7	3,416.1	5,830.3	915.8	1,399.3	7,492.7	11,296.0	83.1	165.3	62,144.6	248,219.0	1,415.4	4,640.3	1,834.7	403,235.4
	6	971.8	88.1	10,181.8	36.0	0.0	36,194.2	3,651.3	7,176.4	693.8	1,399.3	7,886.3	11,700.9	83.3	142.6	62,749.1	252,624.9	1,422.1	4,438.1	3,411.1	404,850.9
	7	903.3	198.0	9,990.7	36.3	0.0	37,007.7	4,564.5	7,869.1	610.6	1,751.0	8,287.9	13,186.1	88.6	147.3	61,572.9	256,638.1	1,437.6	4,671.6	3,867.5	412,828.7
	8	798.7	93.7	10,455.5	36.5	0.0	39,521.5	3,688.3	7,688.2	801.1	1,061.0	8,643.6	13,569.9	118.0	145.9	63,023.4	261,070.9	1,448.7	4,346.6	3,718.5	420,230.0
	9	827.6	387.9	10,705.8	36.2	0.0	43,569.4	3,735.9	8,084.4	371.6	1,738.8	8,596.7	13,719.3	58.6	150.8	57,604.1	266,757.4	1,456.0	6,341.7	3,621.0	427,763.2
	10	722.7	92.4	10,756.0	36.2	0.0	49,203.0	4,042.3	5,845.3	578.8	1,885.7	8,384.5	12,175.8	107.2	170.9	56,375.1	271,165.4	1,467.3	5,093.4	2,207.9	430,310.0
	11	798.5	179.9	11,110.4	36.2	0.0	53,020.5	5,447.6	3,861.4	759.6	2,937.7	8,988.1	9,057.1	185.4	207.3	56,369.4	273,680.1	1,477.7	5,112.0	3,652.2	436,881.1

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk RM deposit yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.

2 Tidak termasuk pembiayaan yang dijual kepada Cagamas dengan rekurs.

3 Angka negatif untuk Bank-Bank Perdagangan disebabkan oleh baki bersih antara cawangan

4 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Nota: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Comprises RM deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

2 Exclude financing sold to Cagamas with recourse.

3 Negative figure for IBS of Commercial banks due to Net Interbranch Balances

4 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

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 Modal dan Liabiliti

Banking System: Statement of Capital and Liabilities

RM juta / RM million

Akhir tempoh		Modal dan rizab ¹	Deposit <i>Deposits</i>			Jumlah yang akan dibayar kepada <i>Amounts due to</i>						Penerimaan jurubank yang belum dijelaskan <i>Bankers acceptances outstanding</i>	Bil kena bayar		Tanggungan lain		Jumlah tanggungan
			Jumlah deposit	yang mana: <i>of which:</i>		Di Malaysia <i>In Malaysia</i>					Di luar Malaysia		<i>Bills payable</i>		<i>Other liabilities</i>		
				Deposit di bawah Kumpulan Wang Pelaburan Baru ²	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Lain-lain			Di Malaysia	Di luar Malaysia	Di Malaysia ³	Di luar Malaysia	
<i>End of period</i>		<i>Capital and reserves¹</i>	<i>Total deposits</i>			<i>Central Bank of Malaysia</i>	<i>Commercial banks</i>	<i>Islamic banks</i>	<i>Investment banks</i>	<i>Other</i>		<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>In Malaysia³</i>	<i>Outside Malaysia</i>	<i>Total liabilities</i>	
2012	1	159,780.8	1,316,779.8	13,902.7	0.8	4.6	41,895.3	7,416.9	6,371.4	8,460.0	57,050.4	15,842.5	6,381.8	28.1	174,011.5	4,304.4	1,798,327.5
	2	161,155.0	1,322,166.3	13,983.2	0.8	2.8	41,942.2	10,963.3	5,318.6	8,763.2	58,037.1	15,775.7	6,318.7	26.0	184,547.7	4,321.6	1,819,338.2
	3	162,355.8	1,332,743.4	14,014.9	1.1	1.0	42,266.9	12,834.8	5,894.4	8,664.4	57,293.3	14,949.0	7,065.5	17.9	170,541.2	4,079.7	1,818,707.2
	4	162,983.1	1,343,217.1	14,124.7	1.1	2.5	41,046.3	9,605.6	5,177.4	7,989.6	54,648.0	16,695.9	6,952.4	39.4	168,662.3	4,468.7	1,821,488.4
	5	165,171.6	1,344,112.0	14,108.3	1.1	634.0	43,337.0	10,190.4	4,690.8	9,475.8	56,415.8	15,645.1	6,151.1	26.5	177,153.1	3,792.4	1,836,795.5
	6	168,176.9	1,359,221.0	14,290.9	1.1	320.4	50,616.8	9,546.4	6,078.1	9,526.9	64,785.9	13,792.4	6,913.6	29.6	175,712.6	3,049.7	1,867,770.4
	7	170,503.5	1,366,750.9	14,357.5	1.0	2.4	51,666.9	9,438.7	6,648.9	8,628.2	63,687.4	13,595.1	6,283.7	31.0	181,000.8	4,016.5	1,882,253.9
	8	170,937.0	1,374,935.4	14,263.9	1.6	0.0	47,282.9	12,224.0	6,410.4	9,649.5	65,624.3	11,928.7	6,489.0	26.9	172,522.6	5,105.1	1,883,135.8
	9	171,087.8	1,387,313.9	13,985.3	1.0	3.8	44,205.4	9,396.4	6,514.9	9,784.1	56,823.5	13,185.3	6,978.3	19.2	177,074.0	5,472.9	1,887,859.4
	10	176,507.8	1,392,977.4	14,142.9	1.0	0.0	40,889.3	8,537.6	5,806.3	9,585.1	57,568.1	13,021.1	6,890.9	23.1	181,351.5	5,624.2	1,898,782.4
	11	177,059.9	1,401,207.5	14,186.9	1.0	3.6	40,883.0	9,044.5	6,371.5	8,530.3	55,587.6	13,094.7	6,516.7	21.3	182,813.2	4,495.2	1,905,629.2
2013	12	178,912.9	1,408,315.2	14,371.2	0.9	0.0	39,679.9	9,283.9	5,896.3	9,188.3	59,799.0	11,975.1	7,353.8	171.1	173,264.7	5,624.0	1,909,464.1
	1	182,263.8	1,424,527.4	13,980.0	0.9	1.0	46,750.2	6,609.3	6,707.2	10,572.5	57,246.6	13,239.1	7,569.9	32.3	182,356.8	6,070.4	1,943,946.5
	2	182,384.1	1,427,837.5	14,312.1	0.9	4.0	44,248.7	9,416.5	6,572.7	11,314.6	60,145.7	14,641.9	6,827.3	38.1	178,456.0	5,401.4	1,947,288.4
	3	182,752.8	1,445,180.2	14,585.7	0.9	0.0	41,914.1	8,295.4	7,062.8	12,033.3	63,680.1	14,100.5	6,621.9	25.1	168,205.0	5,877.1	1,955,748.4
	4	184,280.8	1,449,799.1	14,353.3	0.9	0.0	40,765.1	9,005.6	6,240.2	12,285.3	62,394.5	14,646.4	6,401.0	34.9	173,655.7	6,050.8	1,965,559.4
	5	185,892.7	1,467,295.3	14,611.7	0.9	5.3	40,423.5	6,963.1	7,517.9	14,517.4	65,555.0	13,276.8	6,031.0	25.6	177,698.5	4,673.6	1,989,875.9
	6	187,075.6	1,469,637.0	14,781.6	1.0	0.0	54,360.2	8,926.0	4,835.8	12,113.3	75,875.9	12,501.9	6,212.8	23.5	176,294.3	5,562.7	2,013,418.9
	7	187,229.3	1,477,538.6	15,015.2	0.9	0.6	52,223.5	10,116.3	5,425.3	10,836.3	89,333.9	11,768.7	6,658.1	23.2	196,773.1	4,841.0	2,052,767.8
	8	187,257.8	1,484,694.3	15,013.0	0.9	0.9	58,187.8	8,525.6	4,739.4	5,469.5	82,693.4	10,516.7	6,202.3	17.8	188,795.2	5,633.9	2,042,734.7
	9	189,544.9	1,493,867.9	15,069.6	1.2	2.3	52,398.8	10,132.3	2,956.0	6,892.6	82,326.8	9,329.7	7,783.5	22.3	192,472.4	6,438.8	2,054,168.2
	10	192,011.2	1,501,388.5	14,914.2	1.3	0.8	56,420.2	8,365.3	4,118.5	6,450.0	80,041.7	9,434.0	5,839.6	26.8	174,720.9	5,048.5	2,043,866.0
	11	193,523.8	1,497,766.8	14,814.8	1.1	0.0	62,348.0	8,218.6	3,820.0	8,488.3	82,581.6	8,200.4	5,758.7	29.7	183,711.4	5,254.7	2,059,702.1

¹ Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

² Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada peniaga kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.

³ Bermula September 2001, butir ini termasuk tanggungan rekurs ke atas pinjaman yang dijual kepada Cagamas.

Nota: Mulai Mei 1999, data termasuk bank Islam.

¹ From December 1996 onwards, includes current unaudited unadjusted profit/loss.

² Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.

³ W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

Note: Effective May 1999, data includes Islamic banks.

1.9.1 Sistem Perbankan Islam: Penyata Modal & Liabiliti

Islamic Banking System - Statement of Capital and Liabilities

RM juta / RM million

Akhir tempoh		Modal dan rizab ¹	Deposit			Jumlah yang akan dibayar kepada					Pelbagai Pinjaman	Pelbagai Terbitan Hutang Sekuriti	Pelbagai Tanggungan				Jumlah modal dan liabiliti	
			Deposits			Amounts due to							Miscellaneous Liabilities					
			Jumlah deposit	yang mana: of which:		Di Malaysia In Malaysia							Di luar Malaysia	Jumlah Pelbagai Tanggungan	yang mana: of which:			
				Deposit dibawah Kumpulan Wang Pelaburan Deposits under the New Investment Fund ²	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan/ saudagar	Lain-lain					Penerimaan jurubank yang belum dijelaskan	Bil kena bayar Bills payable		
End of period		Capital and reserves ¹	Total deposits		Special Deposits Account	Central Bank of Malaysia	Commercial banks	Islamic Banks	Investment/ Merchant banks	Other	Outside Malaysia	Miscellaneous Borrowings	Miscellaneous Debt Securities Issued	Total Miscellaneous Liabilities	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	Total Capital and Liabilities
2012	1	23,442.3	267,522.5	800.4	0.2	0.0	14,524.7	3,826.8	1,400.8	1,618.4	4,885.4	4,948.6	0.0	13,932.9	1,631.1	456.5	0.0	336,102.4
	2	23,759.6	275,261.9	779.0	0.2	0.0	13,613.4	5,061.0	1,346.2	3,474.1	5,710.1	4,414.2	0.0	15,576.9	1,806.9	573.8	0.0	348,217.3
	3	23,809.4	274,718.2	810.3	0.2	0.0	12,775.6	9,626.2	1,423.3	3,439.7	6,097.9	4,446.2	0.0	14,901.6	1,304.7	538.2	0.0	351,238.0
	4	24,141.4	278,339.3	856.6	0.2	0.0	13,330.2	6,205.3	1,301.3	2,433.5	6,429.1	4,458.0	0.0	15,315.1	1,625.9	828.3	0.0	351,953.2
	5	24,584.5	273,701.9	835.2	0.2	634.0	14,702.2	5,954.3	1,175.9	2,493.4	6,934.8	4,514.7	0.0	15,692.9	1,724.0	489.7	0.0	350,388.6
	6	25,342.8	278,906.4	842.4	0.2	320.4	20,124.9	8,602.0	1,340.3	1,340.9	7,413.0	4,532.1	0.0	15,466.4	1,461.1	523.7	0.0	363,389.1
	7	25,664.1	280,940.8	876.9	0.1	0.0	16,147.7	5,347.1	1,414.6	1,327.9	7,182.9	4,538.2	0.0	16,273.6	1,456.1	508.5	0.7	358,836.9
	8	25,856.3	287,446.9	885.3	0.2	0.0	18,536.3	6,166.3	1,531.1	1,697.7	5,855.0	4,758.5	0.0	16,715.3	1,428.3	546.4	0.6	368,563.4
	9	26,446.3	286,387.1	743.3	0.2	0.0	14,764.3	5,450.4	1,477.4	1,943.1	5,875.3	4,877.2	500.0	16,494.5	1,622.1	517.5	0.6	364,215.6
	10	26,706.7	295,166.4	791.2	0.2	0.0	14,324.4	4,746.3	1,489.8	2,426.6	6,159.5	4,902.9	500.0	16,392.5	1,614.7	715.2	0.0	372,815.1
	11	26,880.1	303,764.5	766.6	0.2	0.0	12,442.2	5,739.8	1,264.0	2,028.9	5,446.3	4,929.8	500.0	18,598.8	1,634.7	604.4	1.1	381,594.4
2013	1	26,653.3	306,456.5	820.0	0.2	0.0	11,256.3	5,760.3	1,407.2	1,717.9	5,907.3	5,289.2	500.0	16,596.3	1,470.6	767.9	148.9	381,544.3
	2	26,968.7	311,384.0	766.1	0.2	0.0	12,961.2	4,518.5	1,332.9	2,497.8	5,393.1	5,431.7	500.0	15,694.4	1,651.1	656.9	0.9	386,682.2
	3	26,993.6	310,147.6	700.5	0.2	0.0	15,024.4	5,001.3	1,565.5	3,788.3	5,201.1	5,211.3	500.0	16,446.6	1,788.8	602.7	0.9	389,879.7
	4	27,504.9	317,038.1	713.8	0.2	0.0	15,504.7	5,483.0	1,627.0	3,101.8	6,924.9	5,344.9	500.0	15,815.8	1,758.9	496.9	0.7	398,845.1
	5	27,663.0	313,680.3	760.1	0.2	0.0	16,484.4	5,891.0	1,626.7	3,672.4	6,802.8	5,360.2	500.0	17,924.4	1,743.3	469.3	0.2	399,605.1
	6	27,991.4	320,161.6	779.1	0.2	0.0	15,517.1	4,811.2	2,254.1	3,557.4	7,473.1	5,455.0	500.0	15,514.6	1,479.3	420.8	0.1	403,235.4
	7	28,307.9	314,545.4	814.7	0.2	0.0	21,125.8	6,472.6	1,454.6	2,739.9	8,412.9	5,434.1	500.0	15,857.7	1,111.1	567.0	0.1	404,850.9
	8	28,323.8	320,474.1	817.8	0.2	0.0	20,483.5	6,621.5	1,716.8	3,088.5	8,532.9	5,466.9	500.0	17,620.8	837.4	573.1	0.3	412,828.7
	9	28,282.9	328,576.8	797.4	0.2	0.0	22,098.3	6,346.1	1,410.7	1,923.8	8,450.5	5,500.7	500.0	17,140.2	681.4	811.8	0.5	420,230.0
	10	28,972.0	332,521.6	818.9	0.2	0.0	21,935.9	7,679.1	805.4	2,055.6	8,927.9	5,519.8	500.0	18,846.0	643.4	805.2	0.4	427,763.2
	11	29,420.8	334,932.7	852.8	0.2	0.0	25,679.7	5,489.9	771.7	2,029.4	9,075.6	5,535.1	500.0	16,875.2	778.2	545.6	0.5	430,310.0
	11	30,559.2	341,115.0	835.6	0.2	0.0	24,867.0	4,341.3	839.4	1,970.4	9,032.9	4,779.8	500.0	18,876.3	860.0	401.6	0.7	436,881.1

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank-bank untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk pembiayaan kepada penaja kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak).

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Nota: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for financing to hawkers and petty traders (also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits).

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank-bank untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk pembiayaan kepada penaja kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak).

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Nota: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for financing to hawkers and petty traders (also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits).

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan Banking System: Loans Applied 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 dipohon
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 applied
2012	1	2,015.7	6,515.2	6,168.7	11,758.5	5,524.3	396.4	2,726.8	1,231.5	5.5	3,052.7	16,781.2	7,138.9	57,146.9
	2	2,747.8	7,430.2	6,965.5	14,960.2	8,307.3	387.7	2,867.9	1,233.3	0.5	2,543.5	13,483.8	4,008.7	57,970.8
	3	2,963.8	8,068.6	7,640.0	18,121.4	11,212.3	492.1	3,531.8	1,930.2	0.6	3,423.2	20,150.7	11,513.7	81,408.2
	4	2,768.6	7,814.0	7,421.6	17,576.5	7,603.6	306.6	3,382.4	1,654.1	0.6	3,360.3	15,058.8	8,290.1	67,815.5
	5	5,629.4	8,807.3	8,423.2	18,566.9	8,691.9	700.9	4,358.4	1,977.3	0.7	2,592.7	17,121.7	8,591.3	77,038.5
	6	3,905.9	8,478.3	8,117.4	15,747.3	9,007.9	350.5	3,645.0	1,979.9	1.3	5,954.1	16,564.2	10,993.4	76,627.7
	7	3,533.3	9,561.9	9,119.8	16,869.6	9,138.7	610.6	3,864.6	2,144.2	1.0	2,163.7	11,201.8	3,527.9	62,617.2
	8	2,674.5	7,485.8	7,122.7	15,670.5	7,924.0	309.5	3,323.8	1,864.3	0.2	3,441.2	10,752.6	2,417.5	55,864.0
	9	4,506.7	8,653.9	6,763.1	15,871.4	8,182.4	265.7	3,338.6	1,864.2	0.2	1,996.8	10,329.6	8,025.0	63,034.7
	10	3,556.0	8,913.6	7,817.2	17,930.7	8,242.7	407.4	3,957.5	2,172.5	2.0	2,539.9	11,561.0	4,993.9	64,277.2
	11	3,129.7	8,036.9	7,726.6	15,817.0	7,781.3	233.7	3,403.9	1,945.4	1.0	2,063.8	9,642.5	1,577.4	53,632.5
2013	12	2,162.4	8,575.5	8,099.2	14,853.4	7,272.3	255.7	3,374.0	1,976.4	3.3	2,319.8	9,734.7	3,657.8	54,185.3
	1	4,723.1	9,624.2	9,045.1	17,134.1	8,914.1	328.0	2,958.3	1,859.3	1.7	1,711.0	13,191.4	3,015.1	63,460.3
	2	2,945.6	6,638.5	6,336.2	13,443.4	6,472.3	445.1	2,410.0	1,268.0	0.6	1,902.3	12,902.3	4,330.7	52,758.9
	3	3,114.4	8,245.2	7,858.6	20,911.8	10,221.1	424.7	3,221.0	2,075.5	3.0	3,881.1	14,428.8	4,518.9	71,045.6
	4	3,468.3	8,113.5	7,615.0	21,694.3	10,959.7	535.5	3,473.4	2,194.8	12.0	3,842.3	11,342.6	6,398.7	72,035.2
	5	2,802.3	7,702.2	7,285.1	18,894.6	11,951.3	462.3	3,096.0	2,115.7	3.7	4,114.5	12,852.8	4,484.3	68,479.7
	6	2,342.3	8,869.0	8,459.3	20,637.5	10,675.9	1,675.2	3,652.5	2,012.1	3.4	2,826.9	11,096.0	4,373.9	68,164.7
	7	2,563.6	11,318.7	10,896.3	23,412.7	13,427.6	675.5	4,221.5	2,314.0	4.7	3,259.9	12,421.8	2,340.3	75,960.1
	8	3,708.9	7,598.9	7,267.3	19,973.4	9,452.9	383.7	2,912.4	1,972.2	7.9	3,390.4	12,135.8	5,348.0	66,884.5
	9	3,770.9	7,689.8	7,338.9	20,234.7	9,262.5	387.6	3,294.7	2,028.4	2.3	3,394.7	17,900.3	3,357.6	71,323.5
	10	4,245.0	8,530.3	7,847.0	25,790.3	10,120.9	403.0	3,404.2	2,148.2	3.4	3,647.2	14,081.4	2,380.5	74,754.5
11	2,825.7	6,890.3	6,588.0	25,340.3	9,591.0	993.9	3,200.7	1,929.4	3.1	2,809.1	20,713.0	1,206.1	75,502.6	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), 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 (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 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 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	1	3,033.6	307.9	3,211.9	361.8	4,500.7	4,451.4	3,096.6	5,258.3	5,240.7	801.7	25,120.5	1,761.7	57,146.9
	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
2013	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
	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

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
6	1,295.7	3,606.2	3,363.9	9,621.0	4,913.5	243.4	2,146.2	1,544.0	0.7	1,475.1	9,273.9	4,338.1	38,457.8
7	1,651.8	3,576.5	3,369.6	8,830.6	4,591.6	209.8	1,967.1	1,458.9	0.4	1,007.0	6,741.5	2,794.0	32,829.4
8	926.7	3,970.3	3,770.0	8,860.5	4,552.1	284.5	1,979.5	1,609.1	0.6	1,559.6	7,532.8	3,711.5	34,987.1
9	1,275.3	3,595.8	3,209.1	7,573.9	3,906.5	263.2	1,632.5	1,605.2	0.4	2,176.1	6,380.6	2,518.6	30,928.1
10	1,545.2	3,819.2	3,636.6	7,878.2	4,083.9	334.1	1,829.9	1,736.9	0.4	1,069.7	6,829.7	3,891.5	33,018.5
11	2,020.6	3,702.6	3,512.9	7,656.2	4,166.0	227.5	1,826.0	1,777.2	0.7	1,132.0	6,507.0	7,254.4	36,270.2
12	1,132.2	3,748.5	3,471.8	7,319.4	4,696.4	233.7	2,006.0	1,633.8	2.4	4,303.6	7,821.9	2,026.0	34,924.0
2012 1	1,637.1	3,244.0	3,064.9	5,453.6	3,050.5	225.4	999.3	860.4	1.1	2,377.2	6,034.6	2,844.0	26,727.2
2	1,802.5	3,310.3	2,968.8	6,800.5	3,777.9	199.1	1,171.9	703.4	3.8	1,652.7	4,567.0	1,011.4	25,000.5
3	2,552.9	4,006.8	3,783.7	8,117.4	6,437.6	351.7	1,453.5	1,237.2	18.2	1,514.9	7,804.5	4,677.2	38,171.8
4	1,901.0	3,696.1	3,486.7	8,087.5	4,086.7	228.7	1,329.6	999.9	5.5	2,435.9	5,970.8	3,225.4	31,967.0
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	11,908.0	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	2,106.1	37,349.0
7	2,536.8	4,473.8	4,248.6	8,450.2	4,507.2	283.5	2,021.8	1,287.6	6.2	981.9	5,656.4	2,716.9	32,922.4
8	1,678.7	4,291.8	4,083.3	7,696.0	4,497.3	151.7	1,760.3	1,134.2	5.5	1,212.6	6,439.7	1,903.2	30,771.0
9	1,969.3	3,689.5	3,459.2	7,544.8	5,522.4	254.6	1,727.8	1,117.6	9.8	775.0	5,949.0	2,029.0	30,588.7
10	2,290.5	4,602.9	3,886.1	8,752.4	4,371.0	455.6	2,146.9	1,325.0	5.1	727.2	4,978.7	3,340.2	32,995.5
11	4,415.9	3,847.0	3,642.2	7,836.7	4,081.0	232.9	1,902.4	1,150.3	3.8	951.7	7,953.6	2,423.3	34,798.5
12	1,188.2	4,301.7	3,977.3	7,296.7	3,437.6	275.3	2,043.7	1,322.1	5.3	834.1	5,681.9	1,125.2	27,511.7
2013 1	3,030.7	4,732.9	4,274.2	7,711.9	4,176.8	168.4	1,728.1	1,106.8	5.2	1,081.7	3,814.6	837.1	28,394.3
2	1,978.9	3,665.2	3,506.6	6,802.2	2,711.2	258.8	1,318.7	854.4	6.3	1,273.7	4,829.0	1,025.9	24,724.2
3	3,034.8	4,179.4	3,964.1	9,471.4	3,912.5	305.2	1,597.1	1,224.1	7.4	1,176.1	7,005.0	2,382.2	34,295.3
4	1,983.0	4,147.7	3,845.7	10,921.8	4,819.1	372.7	1,633.2	1,270.2	19.9	948.0	6,422.2	1,770.3	34,308.2
5	1,695.6	3,820.4	3,524.7	10,112.3	4,975.3	382.9	1,519.9	1,127.5	13.5	1,341.0	7,605.5	1,589.6	34,183.5
6	1,742.2	4,165.7	3,934.6	10,153.0	4,903.0	1,494.4	1,544.0	1,307.6	15.3	1,411.0	6,560.1	2,136.3	35,432.7
7	1,878.4	5,076.2	4,832.5	12,523.8	4,859.7	383.2	1,890.2	1,481.1	18.8	1,544.7	5,175.1	1,766.0	36,597.3
8	2,140.1	4,085.3	3,879.9	10,253.0	4,108.5	226.5	1,218.9	1,214.7	7.6	2,738.9	4,711.3	1,941.4	32,646.2
9	2,451.5	4,168.8	3,963.3	10,074.8	4,397.2	335.5	1,204.9	1,236.4	5.4	866.1	8,329.4	847.4	33,917.4
10	2,723.7	4,535.0	4,030.0	10,660.0	4,562.2	223.2	1,145.0	1,391.1	3.5	1,915.4	4,845.2	1,045.1	33,049.5
11	2,823.0	3,715.7	3,493.0	11,393.0	4,205.9	327.6	1,111.0	1,289.7	2.9	631.6	5,752.3	542.8	31,795.6

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	7	655.4	1,424.6	3,163.9	104.6	2,139.8	1,794.1	2,296.3	476.5	2,282.8	186.8	18,033.7	271.0	32,829.4
	8	966.6	75.2	3,110.6	1,138.5	2,468.1	2,569.7	2,531.6	747.5	1,375.7	1,052.9	18,504.2	446.5	34,987.1
	9	726.7	493.0	2,533.8	20.7	2,040.3	1,766.2	2,357.3	2,183.8	2,443.2	318.7	15,751.0	293.5	30,928.1
	10	666.9	282.1	2,491.6	41.4	2,072.0	3,002.0	1,841.5	911.9	2,224.9	310.4	17,781.1	1,392.7	33,018.5
	11	908.6	153.4	2,275.8	144.4	2,421.7	4,682.4	1,954.3	516.0	2,743.8	2,838.6	17,169.5	461.7	36,270.2
	12	734.3	565.9	1,748.1	74.8	2,371.0	5,358.4	1,961.4	1,574.0	2,477.6	913.4	16,769.8	375.4	34,924.0
	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
2013	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
	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	

Nota: Berkkuatkuasa 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
10	1,731.3	4,378.8	3,622.8	6,011.2	3,882.3	267.2	2,784.9	7,689.6	2.7	1,452.5	34,813.9	2,031.5	65,045.8
11	2,085.1	4,215.8	3,525.9	6,077.4	3,864.6	301.7	2,965.5	7,685.4	5.1	1,388.9	36,004.5	6,360.6	70,954.4
12	1,317.8	3,983.1	3,499.1	6,307.7	4,414.7	400.7	2,931.1	8,312.1	2.9	1,939.5	47,514.7	6,470.6	83,594.9
2012 1	2,578.2	3,692.0	3,303.2	5,537.0	3,465.1	221.4	2,393.4	7,607.6	3.3	1,654.8	39,150.5	3,349.3	69,652.7
2	1,970.0	3,375.3	3,006.7	5,338.9	3,147.7	294.2	2,333.4	6,687.1	3.9	1,965.8	41,308.3	1,939.2	68,364.0
3	2,577.7	4,375.7	3,903.4	6,176.2	5,927.4	211.7	2,448.1	7,232.2	2.2	1,652.4	45,816.1	2,537.2	78,956.9
4	1,843.7	4,022.4	3,550.7	4,749.6	4,039.0	187.5	2,276.0	6,862.4	3.9	1,167.5	43,134.0	2,525.3	70,811.3
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
2013 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
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

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	9	1,833.1	619.5	15,813.7	582.6	13,076.1	3,402.3	2,629.6	1,961.6	5,969.2	463.5	20,704.9	1,283.8	68,339.8
	10	1,738.1	229.8	14,860.0	443.6	11,237.4	3,856.0	2,581.2	1,541.4	4,196.5	499.2	22,592.6	1,269.8	65,045.8
	11	1,602.5	413.7	14,096.9	361.6	11,861.7	5,341.5	3,247.8	1,796.7	5,635.1	2,620.4	22,845.4	1,131.0	70,954.4
	12	2,741.9	644.1	18,362.0	568.8	14,818.2	4,796.3	3,736.3	3,030.0	6,552.6	1,592.5	23,442.8	3,309.4	83,594.9
	1	1,789.1	476.1	15,089.9	478.9	14,959.2	4,191.8	2,325.4	900.2	5,753.5	1,239.5	21,617.4	831.7	69,652.7
	2	1,641.6	318.2	15,417.7	576.6	11,913.9	4,132.8	2,368.6	1,215.0	7,756.3	1,183.9	19,944.7	1,894.6	68,364.0
	3	2,237.3	613.7	15,620.1	647.7	17,027.8	3,551.3	3,253.6	2,521.7	8,008.9	937.6	22,413.5	2,123.9	78,956.9
	4	2,169.9	498.4	16,589.6	632.6	17,328.2	3,594.9	3,574.5	1,068.5	4,548.7	572.0	19,251.7	982.0	70,811.3
	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
2013	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
	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	

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	10	1,580.0	3,795.2	3,229.3	4,198.2	2,612.9	309.0	2,227.3	7,864.5	4.0	1,137.0	36,356.9	1,902.3	61,987.2
	11	1,345.6	3,652.1	3,113.1	4,050.1	2,475.2	296.8	2,211.1	7,786.3	1.9	1,377.3	36,282.0	3,860.1	63,338.6
	12	1,555.9	4,229.9	3,456.7	4,309.6	3,186.5	416.6	2,356.5	8,007.8	5.9	1,556.7	40,787.6	4,420.7	70,833.7
	1	1,724.8	3,741.8	3,325.5	4,255.6	2,661.9	339.8	2,530.5	8,006.5	4.5	1,859.0	42,812.5	6,495.0	74,432.1
	2	1,790.4	3,660.0	3,232.2	4,145.3	2,354.7	335.8	2,253.3	7,663.6	3.8	1,198.8	38,545.0	3,976.1	65,926.8
	3	1,922.0	3,979.5	3,523.5	4,528.8	2,826.0	268.7	2,162.9	7,981.4	2.0	1,001.6	38,672.1	1,928.4	65,273.5
	4	1,434.0	3,904.5	3,422.9	3,860.4	3,013.3	283.9	2,200.0	7,398.4	1.4	1,101.2	43,009.9	1,874.8	68,081.8
	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
2013	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
	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	2,016.1	4,389.0	3,849.2	4,861.1	3,432.9	362.6	2,955.8	10,021.9	8.2	1,978.1	43,190.4	2,204.5	75,420.7	
11	2,046.4	3,972.8	3,484.5	4,466.5	2,991.8	247.9	2,499.1	9,034.7	16.0	2,427.4	42,803.5	5,953.8	76,460.1	

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

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

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta / RM million

Tempoh	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	12	1,726.8	476.1	17,179.6	694.6	13,224.0	4,597.5	2,973.2	2,724.8	5,121.7	1,138.0	19,362.6	1,614.8	70,833.7
	2	1,582.8	246.4	14,115.2	672.8	12,965.0	3,187.0	1,557.3	2,648.5	7,282.5	1,281.8	19,253.2	1,134.2	65,926.8
	3	1,785.4	432.6	16,224.4	564.3	14,819.6	3,144.3	2,327.7	1,010.1	3,356.1	600.6	20,182.9	825.5	65,273.5
	4	2,084.9	560.3	14,895.1	595.9	16,448.0	3,369.0	2,182.5	1,268.7	6,039.9	640.8	18,413.4	1,583.3	68,081.8
	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
2013	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
	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	2,425.1	813.6	15,843.7	639.8	14,690.6	4,756.5	2,832.4	1,741.0	6,548.1	950.7	23,086.2	1,093.0	75,420.7	
11	2,032.2	584.8	15,947.0	734.6	16,014.1	5,529.5	2,491.9	1,831.0	6,331.7	3,414.0	20,923.6	625.9	76,460.1	

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

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

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis¹ Banking System: Classification of Loans by Type¹

RM Juta / RM million

Akhir tempoh	Overdraf	Pinjaman berjangka												Bil perdagangan ²	Resit amanah	Kredit pusingan	Pinjaman dalam mata wang asing	Lain-lain ³	Jumlah pinjaman	
		Term loans																		
		Sewa beli		Pajakan	Pendiskauan secara blok	Pinjaman penyambung	Pinjaman bersindiket	Pemfaktoran	Pinjaman peribadi	Pinjaman perumahan	Lain-lain	yang mana tempoh matangnya:								
		Hire purchase										of which the maturity was:								
End of period	Overdraft	Jumlah	yang mana:Kereta penumpang										Sehingga satu tahun	Melebihi satu tahun						
		Total	of which:Passenger cars	Leasing	Block discounting	Bridging loans	Syndicated loans	Factoring	Personal loans	Housing loans	Others		Up to one year	More than one year	Trade bills ²	Trust receipts	Revolving credit	Foreign currency loans	Others ³	Total loans
2011	9	48,490.0	137,311.5	120,774.4	973.8	317.9	3,701.0	23,906.3	343.8	26,758.7	250,458.3	284,647.7	23,920.3	704,498.7	55,679.3	4,802.2	50,104.7	36,610.0	47,687.2	972,264.4
	10	47,826.0	138,398.1	121,350.9	1,014.1	309.8	3,741.5	24,491.5	403.7	27,255.7	252,977.0	288,809.9	23,650.4	713,750.9	55,082.0	4,637.0	48,307.1	35,845.9	47,944.3	977,510.0
	11	47,951.6	139,434.4	121,979.8	1,225.9	304.7	3,861.6	27,801.6	457.0	27,921.9	255,856.3	291,977.8	25,858.4	722,982.9	54,059.6	4,694.6	48,934.3	35,339.0	48,034.4	988,322.8
2012	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
	1	47,946.5	140,467.3	122,528.8	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
2013	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	48,921.2	143,879.9	126,473.8	1,513.3	319.5	4,105.5	27,774.6	564.2	29,225.4	274,608.0	325,730.8	27,368.4	780,352.8	57,464.6	4,711.9	54,249.6	43,639.5	50,145.3	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	1,938.0	332.8	4,277.8	22,887.6	739.0	33,495.9	292,698.5	345,166.5	30,674.7	820,036.6	58,314.8	4,703.1	54,942.6	37,614.5	51,739.3	1,107,969.5
	1	48,806.0	150,450.9	133,194.2	2,005.8	332.0	4,329.1	24,719.4	708.1	33,857.3	296,177.7	347,215.1	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	2,042.5	324.7	4,208.7	24,035.9	753.6	34,139.0	298,989.0	349,654.0	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	2,110.1	328.6	4,198.0	23,911.8	799.9	34,235.7	301,941.3	355,539.5	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	2,167.5	334.1	4,200.6	22,935.7	760.6	34,352.9	305,372.6	359,100.3	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	2,232.4	334.4	4,290.8	23,247.5	806.2	34,694.3	308,172.8	362,499.0	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	

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Include loans sold to Cagamas.

2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.

3 Comprises SPI loans, loan 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 Termasuk pinjaman yang dijual kepada Cagamas.

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

³ Terdiri daripada pinjaman SPI, pinjaman penstockan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

¹ Include loans sold to Cagamas.

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³ Comprises SPI loans, loan 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 Meng
Islamic Banking System: Financing by Type¹

RM juta / RM million

Akhir tempoh <	
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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	
2011	9	43,478.3	141,295.2	129,137.9	260,503.7	104,254.3	9,262.1	48,500.2	31,286.4	83.6	23,486.6	247,832.2	62,281.8	972,264.4
	10	43,949.5	142,488.1	130,001.3	263,350.6	106,419.6	9,309.4	48,902.7	31,600.5	80.4	23,530.2	245,630.7	62,248.2	977,510.0
	11	44,962.8	143,588.6	130,824.1	266,333.4	108,115.0	9,381.2	49,931.0	32,028.0	81.8	23,568.5	246,132.7	64,199.8	988,322.8
	12	45,005.1	143,656.5	131,094.3	269,170.8	110,038.6	9,130.5	50,770.5	32,684.7	78.9	25,322.9	252,891.3	64,754.5	1,003,504.3
2012	1	46,258.2	144,159.7	131,574.6	271,561.5	111,439.2	9,055.3	50,549.2	32,738.4	68.9	25,171.7	249,236.8	61,213.5	1,001,452.1
	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	251,423.8	58,666.8	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	258,776.1	59,019.0	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	258,549.0	60,484.4	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	261,893.2	69,820.5	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	266,486.5	73,147.3	1,067,280.0
	7	50,916.6	149,232.0	136,205.1	289,375.6	123,427.8	8,845.3	52,925.6	32,129.1	70.7	27,225.8	265,031.0	73,873.6	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	264,882.9	71,667.4	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	267,235.4	70,377.0	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	262,227.5	72,457.3	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	263,445.4	68,519.0	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	264,673.1	69,068.9	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
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).								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 Termasuk pinjaman yang dijual kepada Cagamas.								1 Include loans sold to Cagamas.						
2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di lapor dalam kategori bank perdagangan								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	Perlombongan 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
2011	11	20,855.0	4,529.3	90,781.5	10,265.4	71,644.1	39,306.9	49,642.4	28,284.0	70,803.5	38,635.1	546,803.5	16,772.0	988,322.8
	12	21,960.2	4,756.5	91,406.1	10,442.2	73,185.6	40,284.0	51,160.3	30,574.5	72,055.9	37,756.4	552,551.3	17,371.4	1,003,504.3
2012	1	21,811.4	4,864.2	90,436.5	10,219.9	73,041.1	38,064.5	51,972.8	27,852.8	71,300.6	38,509.7	556,324.0	17,054.9	1,001,452.1
	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	15,404.0	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	16,347.5	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	15,306.6	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	15,793.9	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	16,205.9	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	15,610.4	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	15,014.9	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	15,639.7	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	15,421.5	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	14,576.3	1,098,885.2
2013	12	28,574.4	7,015.4	94,929.4	10,330.1	82,071.9	44,502.6	62,567.6	28,067.8	75,966.0	42,981.0	616,500.0	14,463.5	1,107,969.5
	1	28,601.2	6,920.8	93,810.2	10,025.7	84,121.9	45,127.2	61,863.7	27,928.3	75,353.5	43,205.0	622,840.0	14,745.2	1,114,542.7
	2	29,163.0	7,071.0	94,712.1	9,405.1	84,495.2	45,938.4	61,868.3	27,777.8	75,095.0	43,266.8	627,377.9	14,517.9	1,120,688.4
	3	30,630.7	7,055.0	95,369.7	9,575.2	85,130.3	46,365.8	63,324.6	27,789.7	75,512.3	43,953.8	632,713.6	13,907.0	1,131,327.7
	4	31,072.5	6,836.4	94,458.9	9,541.6	85,882.3	46,281.8	64,101.9	27,254.4	76,619.7	44,064.6	638,467.8	14,013.8	1,138,595.8
	5	31,337.8	6,872.7	95,982.5	10,114.1	86,715.0	46,531.1	65,299.7	27,360.3	77,551.2	44,012.2	643,770.2	13,802.5	1,149,349.3
	6	31,706.7	7,800.3	97,312.4	10,075.8	88,344.0	47,091.0	65,500.2	27,692.6	78,629.5	45,490.2	649,978.3	14,524.7	1,164,145.7
	7	31,904.5	7,925.2	96,487.3	9,870.8	87,825.6	47,644.8	66,552.6	27,567.5	77,391.5	45,454.6	657,568.4	15,616.9	1,171,809.7
	8	31,829.9	8,072.7	96,362.9	9,762.1	88,005.9	47,659.4	67,366.5	27,419.1	77,356.4	45,364.8	663,449.4	17,631.2	1,180,280.3
	9	31,839.6	7,913.6	95,869.0	9,703.1	89,205.3	47,855.8	68,833.5	27,960.2	79,476.4	45,329.1	669,778.5	17,617.1	1,191,381.1
	10	31,871.7	7,692.1	95,813.1	9,840.0	90,619.3	48,661.4	69,316.7	27,966.2	79,954.7	45,472.7	676,204.5	17,750.5	1,201,163.0
	11	31,888.6	7,896.9	96,218.2	9,714.5	90,664.1	48,671.7	69,455.2	27,608.5	82,038.4	42,550.7	683,138.9	17,737.1	1,207,582.7
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 jejas nilai kepada Jumlah pinjaman 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 kepada Jumlah pinjaman 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	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	15,354	1.4	100.3
	5	23,014	7,509	15,325	1.4	99.2
	6	23,128	7,433	15,347	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	15,746	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

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.

* Awalan

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

* Preliminary

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan

Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / RM million

Tujuan	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	354.4	1,842.7	1,575.9	5,828.1	1,368.5	263.2	1,058.8	490.7	4.4	1,911.2	9,162.0	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	5,405.8	1,341.3	231.5	1,005.9	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	5,488.3	1,225.5	228.8	1,025.0	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

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. n.e.c. not elsewhere classified.

1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor

Banking System: Non-Performing/Impaired Loans by Sector

RM juta / RM million

Akhir tempoh	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	2,143.4	2,399.6	1,418.7	1,572.0	264.6	9,325.6	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	6,820.1	56.4	1,973.0	1,607.9	1,723.4	1,653.8	203.7	8,811.7	207.1	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

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

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

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

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

3 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139.

Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

t.d.d.l. tidak diklasifikasikan di tempat lain

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

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

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

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

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

The adoption of FRS139 requirement is based on the financial year of the banks.

n.e.c. not elsewhere classified

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

Banking System: Total Deposits by Type

RM juta / RM million

Akhir tempoh		Jumlah Deposit							
		Total deposits							
		Deposit permintaan	Deposit tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am	Deposit tabungan	Perjanjian belian balik	Instrumen deposit boleh niaga	Deposit mata wang asing	Lain-lain deposit yang diterima	Jumlah
End of period		Demand deposits	Fixed Deposits, Special Investment Deposit and General Investment Deposit	Saving deposits	Repurchase agreements	Negotiable instruments of deposits	Foreign currency deposits	Other deposits accepted	Total
2012	7	225,203.3	582,409.8	120,509.0	1,840.1	62,101.1	79,285.9	295,401.6	1,366,750.9
	8	225,120.0	585,997.0	120,678.8	3,592.9	62,608.0	84,027.0	292,911.8	1,374,935.4
	9	226,607.4	585,261.0	120,115.0	4,272.2	62,553.4	83,362.6	305,142.3	1,387,313.9
	10	227,349.4	596,116.7	120,569.5	3,947.2	55,713.6	84,428.8	304,852.3	1,392,977.4
	11	227,725.8	608,568.7	121,223.0	3,013.2	54,909.1	85,873.2	299,894.5	1,401,207.5
	12	241,905.8	606,845.0	123,740.3	4,182.9	58,363.4	79,584.1	293,693.6	1,408,315.2
2013	1	246,468.5	628,718.0	126,011.0	8,009.0	51,457.9	75,926.0	287,936.9	1,424,527.4
	2	243,832.2	628,308.0	128,800.1	7,251.5	52,205.8	75,019.6	292,420.3	1,427,837.5
	3	240,603.4	642,524.4	129,017.8	7,320.8	57,044.5	72,983.6	295,685.8	1,445,180.2
	4	239,602.6	651,903.3	129,864.9	7,482.9	50,845.5	73,603.6	296,496.3	1,449,799.1
	5	242,168.6	658,622.2	128,664.1	8,042.9	53,946.4	79,373.7	296,477.4	1,467,295.3
	6	245,134.3	659,437.6	130,169.2	7,298.4	57,974.1	79,861.0	289,762.5	1,469,637.0
	7	251,169.2	657,929.9	132,470.5	7,942.4	55,811.1	78,702.9	293,512.7	1,477,538.6
	8	247,375.8	662,997.7	132,702.1	6,855.2	56,431.9	81,272.4	297,059.4	1,484,694.3
	9	255,234.0	664,416.7	132,933.0	8,966.0	61,445.7	76,693.9	294,178.7	1,493,867.9
	10	254,978.7	670,733.7	129,852.8	10,287.4	58,053.2	79,350.6	298,132.2	1,501,388.5
	11	256,958.3	663,904.0	129,893.0	3,672.3	58,724.1	79,690.3	304,924.8	1,497,766.8

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

RM juta / RM million

Akhir Tempoh		Deposit Deposits											
		RM Deposit pelaburan Khusus	FX Deposit pelaburan Khusus	RM Deposit pelaburan Am	FX Deposit pelaburan Am	RM Deposit permintaan	FX Deposit permintaan	RM Deposit tabungan	FX Deposit tabungan	Instrumen deposit boleh niaga*	RM Lain-lain	FX Lain-lain	Jumlah
		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	NIDs issued*	RM Others	FX Others	Total
2011	8	25,373.9	164.5	72,948.0	73.5	38,780.4	477.4	22,697.7	21.5	22,979.9	48,206.9	2,920.5	234,644.2
	9	23,103.4	172.7	77,627.8	77.8	37,611.9	843.7	22,682.7	19.5	24,683.4	49,975.8	1,903.8	238,702.4
	10	24,186.0	152.5	78,154.8	28.9	39,859.8	579.2	22,457.2	17.8	24,210.3	48,861.7	1,895.7	240,403.9
	11	33,792.6	119.5	73,731.4	29.5	40,139.0	518.2	22,723.6	19.6	24,816.1	56,611.6	1,859.6	254,360.6
	12	24,131.2	222.2	86,216.4	28.7	42,632.2	573.9	23,480.8	21.6	24,274.5	62,272.8	2,532.9	266,387.1
2012	1	20,924.7	1,550.8	85,878.3	304.8	43,340.8	650.2	23,513.7	23.1	24,831.1	64,765.9	1,739.1	267,522.5
	2	21,855.2	1,535.5	85,190.0	273.1	46,087.9	758.8	23,876.4	27.8	25,705.9	67,655.8	2,295.7	275,261.9
	3	19,061.0	2,141.5	86,817.4	366.6	44,639.9	883.4	24,255.6	27.0	25,825.9	68,253.8	2,446.0	274,718.2
	4	19,765.5	1,798.8	86,966.4	447.5	45,741.3	933.0	24,792.2	26.1	21,511.9	74,009.5	2,347.0	278,339.3
	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	71,103.0	2,457.6	278,906.4
	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	70,140.8	2,494.8	280,940.8
	8	22,345.3	440.7	85,021.4	765.1	51,397.1	700.0	26,117.9	37.8	22,022.6	76,005.3	2,593.7	287,446.9
	9	18,881.6	351.3	81,314.5	628.0	50,253.9	741.9	26,006.6	43.1	22,697.3	83,016.1	2,452.9	286,387.1
	10	23,768.4	347.6	81,488.8	950.4	52,606.0	816.5	26,248.4	51.2	22,511.5	83,702.6	2,675.2	295,166.4
	11	24,287.6	346.2	85,306.6	616.6	50,964.3	786.2	26,445.6	57.8	20,823.0	91,584.2	2,546.5	303,764.5
	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	89,905.2	3,207.1	306,456.5
2013	1	28,684.7	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	311,384.0
	2	27,881.4	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	310,147.6
	3	28,032.2	286.7	100,208.8	155.1	52,779.3	957.9	28,256.7	70.3	22,569.3	80,496.1	3,225.8	317,038.1
	4	29,015.7	291.0	97,882.4	174.2	52,750.6	1,082.3	28,670.5	89.8	19,975.9	80,536.3	3,211.5	313,680.3
	5	30,623.6	305.7	97,368.9	403.5	55,704.5	856.4	28,331.7	116.3	22,765.4	80,578.8	3,106.7	320,161.6
	6	28,522.4	506.8	92,893.2	219.6	53,124.9	763.4	28,454.6	105.3	24,708.1	82,082.6	3,164.6	314,545.4
	7	27,978.5	519.4	91,558.0	200.1	52,996.9	756.9	29,182.5	111.4	24,852.0	88,990.5	3,327.9	320,474.1
	8	31,702.3	645.6	91,337.5	191.2	54,931.7	871.1	28,956.1	115.1	25,595.0	90,949.7	3,281.5	328,576.8
	9	30,190.0	650.4	91,523.9	357.0	54,188.1	756.6	28,962.4	129.8	26,121.3	96,874.0	2,768.2	332,521.6
	10	35,861.6	812.5	90,058.7	251.4	53,419.8	724.9	28,974.9	145.6	25,221.2	96,903.2	2,558.8	334,932.7
	11	37,747.5	825.0	88,430.2	428.5	55,367.2	989.3	29,148.2	150.4	24,997.5	100,563.9	2,467.2	341,115.0

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

* Instrumen deposit boleh niaga bagi mata wang asing (FX) tidak dilaporkan oleh institusi perbankan

Notes: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding.

1 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

* Foreign Currency(FX) NIDs issued is not reportable by banking institutions

1.25

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

RM juta / RM million

Akhir tempoh <i>End of period</i>		Kerajaan Persekutuan <i>Federal Government</i>	Kerajaan negeri <i>State Government</i>	Badan-badan berkanun ¹ <i>Statutory authorities¹</i>	Institusi kewangan ² <i>Financial institutions²</i>	Badan-badan perniagaan <i>Business enterprises</i>	Individu <i>Individuals</i>	Lain-lain ³ <i>Others³</i>	Jumlah <i>Total</i>
2012	10	21,798.3	23,809.4	38,537.8	221,076.0	520,865.3	502,125.4	64,765.2	1,392,977.4
	11	22,872.3	25,620.8	36,558.2	227,466.6	518,824.4	504,512.0	65,353.4	1,401,207.5
	12	20,456.3	24,388.5	37,150.3	239,017.0	508,974.9	509,808.5	68,519.8	1,408,315.2
2013	1	17,722.3	25,146.9	39,820.6	235,161.0	516,598.8	515,091.1	74,986.8	1,424,527.4
	2	15,648.8	26,480.8	39,391.3	238,715.7	510,343.7	521,479.4	75,777.8	1,427,837.5
	3	14,387.7	26,002.2	38,834.8	250,459.8	511,714.8	526,779.1	77,001.9	1,445,180.2
	4	14,959.2	26,462.5	39,178.7	251,734.5	508,892.4	530,188.7	78,383.0	1,449,799.1
	5	14,122.6	25,322.8	39,455.9	261,290.2	517,446.2	531,567.4	78,090.2	1,467,295.3
	6	14,372.8	24,744.7	36,211.8	260,794.2	521,528.3	534,064.4	77,920.8	1,469,637.0
	7	15,651.7	24,380.9	34,217.8	251,168.1	531,319.8	532,978.8	87,821.6	1,477,538.6
	8	14,977.6	26,766.3	35,417.1	259,068.4	525,332.2	533,571.8	89,561.0	1,484,694.3
	9	14,889.7	25,630.8	36,407.2	265,913.3	523,465.7	535,981.0	91,580.3	1,493,867.9
	10	14,587.9	25,770.0	35,530.2	270,804.2	525,430.9	537,955.0	91,310.4	1,501,388.5
	11	19,449.0	27,794.2	36,300.7	259,384.6	528,764.6	539,833.7	86,240.1	1,497,766.8

¹ Termasuk kerajaan tempatan.

² Termasuk BNM, institusi perbankan tempatan, institusi kewangan tempatan bukan bank dan institusi perbankan asing.

³ Merangkumi lain-lain entiti tempatan dan asing.

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

¹ Includes local governments.

² Includes BNM, domestic banking institutions, domestic non-bank financial institutions, and foreign banking institutions.

³ Comprises of domestic and other foreign entities.

Note: Sub-total may not necessarily add up to grand total due to rounding.

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. ^o / 1 Jan. ^o	3.5	17.0 (5.0)	3.0	10.0 ¹	3.0	10.0 dan 12.5 ^o
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 ^o	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 ^o	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 ^{1u}	10.0	10.0 dan 12.5 ^{1u}	10.0	10.0 dan 12.5 ^{1u}
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

Akhir tempoh <i>End-period</i>		Bank Perdagangan/ <i>Commercial Banks</i>		Bank Islam/ <i>Islamic Banks</i>		<i>Bank Pelaburan/Investment Banks</i>	
		Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>
2011	2	3,797.1	598,435.9	1,110.6	158,975.1	242.1	23,363.3
	3	4,708.2	601,105.1	1,236.0	161,415.3	247.2	22,116.4
	4	9,631.1	604,129.8	2,805.4	164,136.5	448.8	21,340.9
	5	15,189.8	627,358.0	4,345.8	168,796.6	670.7	22,068.5
	6	15,143.1	630,428.0	4,016.7	168,393.7	752.3	24,874.9
	7	22,624.5	640,831.1	5,845.4	171,107.0	1,006.0	24,819.3
	8	22,854.1	657,857.5	5,771.3	176,234.9	1,060.4	25,498.4
	9	22,041.2	647,477.7	5,989.4	181,483.5	1,080.2	26,605.9
	10	22,341.2	646,749.5	6,108.7	185,525.9	1,041.3	25,883.0
	11	22,286.2	642,851.8	5,911.7	187,256.6	1,011.1	24,989.0
	12	25,517.7	648,951.5	7,826.7	189,866.3	1,002.7	24,584.3
	2012	1	25,519.6	654,525.7	8,125.8	196,964.0	960.5
2		26,553.4	668,870.9	8,418.8	204,668.9	977.7	24,219.2
3		26,402.1	670,148.7	8,451.2	207,231.6	941.2	22,805.3
4		26,531.4	679,692.2	8,450.1	209,944.0	967.7	22,870.7
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	9,353.7	233,490.1	860.0	21,402.4
	2	28,961.9	748,750.6	10,005.7	238,580.1	830.5	20,573.3
	3	29,821.2	750,345.2	9,805.9	243,532.9	794.0	19,584.5
	4	29,212.9	755,843.3	9,763.2	245,481.1	834.5	19,822.2
	5	29,739.2	770,526.3	10,001.9	246,562.9	809.6	20,032.0
	6	30,737.6	778,761.9	10,181.7	250,845.6	810.4	20,004.6
	7	30,111.2	774,563.1	9,990.7	253,682.1	832.0	20,602.8
	8	30,264.4	772,808.9	10,455.5	257,317.0	852.9	20,888.7
	9	30,236.3	775,637.2	10,705.8	262,683.5	863.3	21,191.3
	10	30,243.7	783,685.8	10,756.0	267,924.0	878.3	21,611.1
	11	30,900.2	796,877.3	11,110.3	272,135.0	897.2	22,073.7

1.28 Rangka Kerja Mudah Tunai Baru New Liquidity Framework

RM juta / RM million

Akhir tempoh	Bank-bank perdagangan / Commercial banks						Bank-bank Islam / Islamic banks						Bank Pelaburan / Investment banks					
	Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus ≤ 1 week</i>			Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i>			Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus ≤ 1 week</i>			Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i>			Lebihan Mudah Tunai ≤ 3 hari ⁴ <i>Liquidity Surplus ≤ 3 days⁴</i>			Lebihan Mudah Tunai 4 hari - 1 bulan <i>Liquidity Surplus 4 days - 1 month</i>		
	Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>		Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>		Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>		Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>		Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>		Keperluan Pematuhan ² <i>Compliance Requirement²</i>	Lebihan ³ <i>Net Surplus³</i>	
2012	5	26,938 (3%)	109,756	44,896 (5%)	94,252		7,019 (3%)	31,307		11,699 (5%)	20,512		916 (3%)	16,648		1,527 (5%)	11,204	
	6	27,081 (3%)	102,964	45,135 (5%)	81,883		7,148 (3%)	34,825		11,913 (5%)	21,350		863 (3%)	15,979		1,439 (5%)	12,868	
	7	26,936 (3%)	112,421	44,893 (5%)	98,880		7,122 (3%)	39,884		11,870 (5%)	27,328		915 (3%)	13,756		1,503 (5%)	11,552	
	8	27,232 (3%)	106,456	45,387 (5%)	93,844		7,343 (3%)	42,186		12,239 (5%)	30,152		883 (3%)	14,129		1,472 (5%)	10,456	
	9	27,613 (3%)	113,184	46,021 (5%)	100,866		7,261 (3%)	41,958		12,102 (5%)	30,172		900 (3%)	15,292		1,500 (5%)	12,073	
	10	27,651 (3%)	123,936	46,086 (5%)	110,944		7,494 (3%)	38,300		12,489 (5%)	28,842		875 (3%)	13,636		1,458 (5%)	10,017	
	11	28,005 (3%)	113,138	46,675 (5%)	98,921		7,695 (3%)	41,309		12,826 (5%)	32,244		897 (3%)	13,812		1,495 (5%)	10,012	
	12	28,175 (3%)	115,741	46,958 (5%)	102,128		7,836 (3%)	42,965		13,060 (5%)	25,154		858 (3%)	12,280		1,429 (5%)	9,366	
2013	1	28,446 (3%)	113,020	47,410 (5%)	99,777		8,007 (3%)	41,205		13,345 (5%)	31,571		838 (3%)	11,451		1,397 (5%)	10,718	
	2	28,663 (3%)	112,553	47,771 (5%)	114,607		8,000 (3%)	45,681		13,333 (5%)	30,149		839 (3%)	15,605		1,267 (5%)	11,037	
	3	28,690 (3%)	106,882	47,816 (5%)	102,385		8,232 (3%)	47,441		13,720 (5%)	31,672		855 (3%)	15,809		1,425 (5%)	12,955	
	4	29,062 (3%)	106,069	48,437 (5%)	105,474		8,233 (3%)	38,145		13,722 (5%)	30,898		884 (3%)	14,882		1,479 (5%)	11,894	
	5	29,273 (3%)	106,913	48,789 (5%)	109,871		8,316 (3%)	34,847		13,860 (5%)	25,906		880 (3%)	16,414		1,467 (5%)	12,967	
	6	29,639 (3%)	98,090	49,399 (5%)	102,547		7,833 (3%)	35,694		13,056 (5%)	23,062		845 (3%)	13,780		1,408 (5%)	9,296	
	7	29,783 (3%)	107,279	49,638 (5%)	106,494		7,926 (3%)	35,912		13,210 (5%)	25,442		810 (3%)	12,845		1,350 (5%)	9,437	
	8	29,746 (3%)	91,096	49,577 (5%)	96,443		8,123 (3%)	34,438		13,538 (5%)	23,405		790 (3%)	14,063		1,316 (5%)	9,964	
	9	30,004 (3%)	101,667	50,006 (5%)	108,345		8,259 (3%)	36,022		13,764 (5%)	22,740		748 (3%)	13,071		1,247 (5%)	7,958	
	10	29,917 (3%)	94,756	49,865 (5%)	103,259		8,378 (3%)	44,111		13,964 (5%)	31,346		806 (3%)	14,119		1,343 (5%)	8,728	
	11	29,804 (3%)	94,799	49,677 (5%)	93,208		8,492 (3%)	38,575		14,154 (5%)	32,176		805 (3%)	13,220		1,342 (5%)	8,314	

¹ Mulai Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Data yang dilaporkan adalah hanya untuk IP yang telah berpindah kepada Rangka Kerja Baru: 15 IP (Dis. 98), 16 IP (Apr. 99), 22 IP (Jul. 99), 23 IP (Aug. 99), 24 IP (Sep. 99), 25 IP (Nov. 99), 26 IP (Apr. 2000), 27 IP (May 2000), 28 IP (Jun 2000) dan 29 IP (Sep. 2000). Semua IP mulai bulan Januari 2001.

² Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Baru, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 5% daripada asas depositnya dalam tempoh satu minggu, atau 7% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

³ Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Mudah Tunai, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 3% daripada asas depositnya dalam tempoh satu minggu (3 hari bagi bank pelaburan), atau 5% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

⁴ Ekoran daripada transformasi bank saudagar menjadi bank pelaburan, pindaan telah dibuat terhadap keperluan laporan lebihan mudah tunai di mana lebihan mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pembrokeran saham. Akibatnya, mulai Disember 2006, lebihan mudah tunai yang ditunjukkan dalam laporan ini mencerminkan laporan lebihan mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebihan mudah tunai pada asas 1 minggu bagi bank saudagar dalam proses penyempurnaan transformasi kepada bank pelaburan.

¹ Beginning January 1999, some banking institutions (BIs) have crossed over to the New Liquidity Framework. Data reported are only for those BIs that have crossed over to the New Framework: 15 BIs (Dec. 98), 16 BIs (Apr. 99), 22 BIs (July 99), 23 BIs (August 99), 24 BIs (Oct. 99), 25 BIs (Nov. 99), and 26 BIs (Apr. 2000), 27 BIs (May 2000), 28 BIs (Jun 2000) and 29 BIs (Sep. 2000). All BIs since January 2001.

² The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the New Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, a commercial bank must be able to withstand the withdrawal of up to 5% of its deposit base over a one week period, or 7% of its deposit base banking institutions are required to hold liquid assets over a month. In contrast, under the old framework, equivalent to a specified percentage of their eligible liabilities.

³ The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, banking institutions must be able to withstand the withdrawal of up to 3% of its deposit base over a one week period (3 days for investment banks), or 5% of its deposit base over a one month period. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.

⁴ The transformation of merchant banks into investment banks have been accompanied by changes in the reporting requirement of liquidity surpluses where the liquidity surplus of investment banks is measured on a 3 day basis to take into account the short term flows arising mainly from stockbroking activities. As a result, beginning December 2006, liquidity surpluses in these columns reflect the reporting of surplus liquidity on a 3 day basis for investment banks alongside the reporting of liquidity on a 1 week basis for merchant banks in the midst of transforming into investment banks.

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 (%)
2010	4	128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	955,660.7	15.1	13.2
	5	129,228.3	42,599.4	171,827.7	26,638.7	145,188.9	962,921.0	15.1	13.1
	6	135,287.7	41,554.8	176,842.5	26,727.2	150,115.3	971,905.3	15.4	13.6
	7	134,902.9	41,491.1	176,394.1	26,767.5	149,626.5	974,768.8	15.3	13.6
	8	134,267.6	41,637.5	175,905.1	26,750.4	149,154.7	986,720.4	15.1	13.3
	9	134,994.7	38,496.2	173,490.9	26,924.0	146,566.9	992,616.6	14.8	13.2
	10	135,051.2	38,568.0	173,619.2	27,340.1	146,279.1	1,006,691.9	14.5	13.0
	11	134,510.6	38,299.0	172,809.6	27,335.5	145,474.1	1,012,948.5	14.4	12.7
	12	137,773.6	39,962.2	177,735.7	27,524.5	150,211.2	1,017,005.7	14.8	13.0
2011	1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,026,931.5	14.4	12.9
	2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,029,615.5	14.5	13.0
	3	133,020.6	37,270.4	170,291.0	26,229.8	149,459.9	1,034,038.6	14.5	12.9
	4	135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,038,559.2	14.7	13.1
	5	134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,048,824.5	14.4	12.8
	6	137,871.9	43,975.7	181,847.6	34,880.8	154,828.0	1,057,693.6	14.6	13.0
	7	136,046.9	44,477.3	180,524.1	32,148.1	154,415.0	1,064,452.0	14.5	12.8
	8	137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8
	9	136,653.8	51,125.1	187,778.9	31,290.1	160,989.1	1,083,220.3	14.9	12.6
	10	139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,068,984.5	15.1	13.1
	11	138,790.3	49,057.3	187,847.6	31,551.1	160,791.9	1,084,680.3	14.8	12.8
	12	149,621.1	50,269.2	199,890.3	31,809.4	171,254.5	1,089,946.5	15.7	13.7
2012	1	148,182.4	50,515.6	198,698.0	31,807.9	169,497.3	1,115,258.2	15.2	13.3
	2	148,241.5	50,253.4	198,494.8	31,812.2	169,316.9	1,125,167.6	15.0	13.2
	3	150,107.5	48,797.3	198,904.8	31,825.2	169,930.3	1,138,305.1	14.9	13.2
	4	146,877.1	46,369.7	193,246.8	32,150.1	166,685.3	1,140,926.2	14.6	12.9
	5	149,258.4	49,473.1	198,731.4	32,135.2	170,085.3	1,159,174.8	14.7	12.9
	6	157,797.7	49,113.0	206,910.7	32,132.3	178,531.6	1,175,105.7	15.2	13.4
	7	154,428.8	46,198.4	200,627.2	32,221.5	175,409.0	1,180,684.9	14.9	13.1
	8	153,423.1	47,068.4	200,491.5	32,681.2	174,807.7	1,189,503.0	14.7	12.9
	9	156,793.8	49,259.0	206,052.8	32,970.2	177,536.9	1,189,699.3	14.9	13.2
	10	160,465.7	49,689.9	210,155.6	32,972.2	181,527.4	1,188,488.8	15.3	13.5
	11	159,779.3	50,882.6	210,661.9	33,130.5	181,882.3	1,191,667.5	15.3	13.4
	12	165,329.7	50,575.1	215,904.8	33,517.9	187,093.1	1,190,652.3	15.7	13.9

1 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran

2 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

1 Beginning April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor

2 Beginning January 2008, figures incorporate banking institutions under the Basel II Standardised Approach

1.29a

Sistem Perbankan: Komponen Modal
Banking System: Constituents of Capital

RM juta / RM million

Akhir tempoh		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	1,268,627.8	12.2	13.1	14.3
	7	153,425.7	164,580.1	179,782.1	1,272,447.9	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	1,277,544.6	12.2	13.1	14.5
	10	156,351.8	167,651.2	186,198.7	1,284,302.0	12.2	13.1	14.5
	11	154,649.4	165,948.8	184,998.4	1,290,166.3	12.0	12.9	14.3
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 <i>Average rates during the period</i>		Bank-bank Perdagangan / <i>Commercial Banks</i>								Bank-bank Pelaburan / <i>Investment Banks</i>						
		Deposit tetap <i>Fixed deposits</i>					Deposit tabungan <i>Savings deposit</i>	Kadar Berian Pinjaman Asas <i>Base Lending Rate</i>	Kadar Berian Pinjaman Purata <i>Average Lending Rate</i>	Deposit tetap <i>Fixed deposits</i>					Kadar Berian Pinjaman Purata <i>Average Lending Rate</i>	
		Tempoh (dalam bulan) <i>Period (in months)</i>								Tempoh (dalam bulan) <i>Period (in months)</i>						
		1	3	6	9	12				1	3	6	9	12		
2011	7	2.95	3.00	3.07	3.10	3.23	1.09	6.54	4.88	3.08	3.27	3.40	3.58	3.53	6.91	
	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	
2012	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	
2013	5	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.80	3.08	3.01	3.26	3.44	3.44	7.09	
	6	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.88	2.83	3.00	3.28	3.48	3.43	7.08	
	7	2.92	2.98	3.04	3.06	3.18	1.04	6.53	4.71	2.81	3.27	3.29	3.47	3.44	7.06	
	8	2.92	2.98	3.04	3.06	3.17	1.03	6.53	4.72	2.82	3.02	3.28	3.47	3.43	7.11	
	9	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.76	3.10	3.03	3.31	3.47	3.42	7.07	
	10	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.78	3.06	2.82	3.33	3.46	3.42	6.86	
	11	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.71	3.08	2.82	3.33	3.45	3.40	6.69	
	12	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.70	3.09	3.00	3.33	3.44	3.37	6.83	
	1	2.91	2.97	3.02	3.05	3.15	1.00	6.53	4.69	3.06	2.99	3.31	3.44	3.37	6.85	
	2	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.72	3.07	2.99	3.31	3.43	3.37	7.01	
	3	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.70	3.08	2.95	3.29	3.40	3.41	6.84	
4	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.80	2.98	2.93	3.33	3.48	3.39	6.79		
5	2.91	2.97	3.02	3.04	3.15	1.02	6.53	4.72	3.01	2.92	3.32	3.46	3.36	6.73		
6	2.91	2.97	3.02	3.05	3.15	1.02	6.53	4.51	3.05	3.23	3.31	3.44	3.38	6.64		
7	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.46	2.97	3.24	3.31	3.47	3.38	6.60		
8	2.91	2.97	3.02	3.05	3.15	1.02	6.53	4.54	2.70	3.24	3.12	3.47	3.40	6.56		
9	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.55	2.79	3.25	2.93	3.43	3.40	6.48		
10	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.54	3.05	3.07	3.02	3.47	3.39	6.42		
11	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.56	3.05	3.06	3.31	3.47	3.39	6.40		

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 <i>Average rate during the period</i>	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 <i>Base Financing Rate ¹</i>	Kadar Pembiayaan Purata ¹ <i>Average Financing Rate ¹</i>	Akaun pelaburan <i>Investment account</i>				
	Tempoh (dalam bulan) / Period (in months)									Tempoh (dalam bulan) / Period (in months)				
	1	3	6	9	12					1	3	6	9	12
2011 8	3.09	3.13	3.16	3.29	3.32		1.02	6.62	6.37	3.17	3.31	3.25	3.35	3.47
9	3.08	3.13	3.19	3.28	3.34		1.05	6.62	6.35	3.22	3.24	3.25	3.33	3.48
10	3.08	3.16	3.23	3.34	3.38		1.03	6.62	6.32	3.37	3.37	3.58	3.36	3.45
11	3.02	3.12	3.18	3.25	3.28		1.07	6.62	6.48	3.34	3.59	3.75	3.40	3.35
12	3.07	3.19	3.33	3.39	3.39		1.07	6.62	6.37	3.34	3.47	3.44	3.42	3.45
2012 1	2.96	3.15	3.24	3.39	3.37		0.97	6.62	6.19	3.22	3.09	3.29	3.58	3.62
2	2.92	3.08	3.17	3.32	3.31		1.09	6.62	6.26	2.97	3.15	3.26	3.25	3.49
3	2.93	3.13	3.15	3.35	3.31		1.05	6.62	6.12	3.05	3.12	3.19	3.30	3.40
4	2.89	3.07	3.11	3.30	3.28		0.91	6.62	6.08	2.86	2.87	2.91	2.86	3.40
5	2.89	3.05	3.13	3.29	3.35		0.99	6.62	0.00	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

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>	Julat <i>Range</i>	Purata <i>Avg</i>
2011	3.00	2.75 - 2.91	2.88	2.92 - 2.93	2.92	2.96 - 2.98	2.97	3.19 - 3.20	3.20	3.23 - 3.23	3.23	- - -	-	-	-
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	- - -	-	-	-
2012 1	3.00	2.88 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.07	3.05	3.13 - 3.13	3.13	- - -	-	- - -	-	-	-
2012 2	3.00	2.89 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.12 - 3.14	3.13	3.17 - 3.17	3.17	- - -	-	-	-
2012 3	3.00	2.91 - 3.00	3.00	3.01 - 3.02	3.01	3.05 - 3.07	3.05	3.11 - 3.13	3.11	- - -	-	- - -	-	-	-
2012 4	3.00	2.86 - 3.00	2.98	3.01 - 3.02	3.01	3.06 - 3.07	3.06	3.13 - 3.13	3.13	- - -	-	- - -	-	-	-
2012 5	3.00	2.83 - 3.00	2.98	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.16 - 3.16	3.16	- - -	-	- - -	-	-	-
2012 6	3.00	2.87 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.08	3.06	3.15 - 3.15	3.15	3.23 - 3.23	3.23	- - -	-	-	-
2012 7	3.00	2.89 - 3.01	2.99	3.01 - 3.02	3.01	3.06 - 3.07	3.06	3.17 - 3.18	3.17	3.26 - 3.26	3.26	- - -	-	-	-
2012 8	3.00	2.88 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.09	3.06	3.13 - 3.14	3.14	- - -	-	- - -	-	-	-
2012 9	3.00	2.90 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.09	3.07	3.15 - 3.16	3.15	3.25 - 3.25	3.25	- - -	-	-	-
2012 10	3.00	2.83 - 3.00	2.97	3.01 - 3.03	3.01	3.06 - 3.08	3.06	3.17 - 3.17	3.17	- - -	-	- - -	-	-	-
2012 11	3.00	2.89 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.07	3.06	3.19 - 3.21	3.21	- - -	-	- - -	-	-	-
2013	3.00	2.88 - 3.01	2.99	3.01 - 3.02	3.01	3.06 - 3.07	3.06	3.18 - 3.20	3.19	- - -	-	- - -	-	-	-
2013 1	3.00	2.87 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.07	3.18 - 3.20	3.20	3.26 - 3.26	3.26	- - -	-	-	-
2013 2	3.00	2.88 - 3.00	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.18 - 3.20	3.19	- - -	-	- - -	-	-	-
2013 3	3.00	2.88 - 3.00	3.00	3.01 - 3.02	3.01	3.06 - 3.08	3.07	3.17 - 3.19	3.17	3.26 - 3.26	3.26	- - -	-	-	-
2013 4	3.00	2.91 - 3.00	2.99	3.01 - 3.03	3.01	3.06 - 3.07	3.06	3.11 - 3.11	3.11	- - -	-	- - -	-	-	-
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	- - -	-	- - -	-	-	-
2013 6	3.00	2.92 - 3.01	2.99	3.01 - 3.02	3.01	3.06 - 3.08	3.06	3.12 - 3.12	3.12	- - -	-	- - -	-	-	-
2013 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	- - -	-	-	-
2013 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	- - -	-	-	-
2013 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	- - -	-	-	-
2013 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	- - -	-	-	-
2013 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	- - -	-	-	-
November 2013	3.00	2.97 - 3.00	3.00	3.00 - 3.02	3.01	3.06 - 3.06	3.06	3.11 - 3.11	3.11	- - -	-	- - -	-	-	-
2013 01	3.00	2.98 - 3.00	3.00	3.02 - 3.02	3.02	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-	-	-
2013 04	3.00	2.97 - 3.00	3.00	3.02 - 3.02	3.02	- - -	-	3.23 - 3.23	3.23	- - -	-	- - -	-	-	-
2013 06	3.00	2.98 - 3.00	3.00	3.00 - 3.02	3.01	3.06 - 3.06	3.06	3.23 - 3.23	3.23	- - -	-	- - -	-	-	-
2013 07	3.00	2.97 - 3.00	3.00	3.01 - 3.02	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 08	3.00	2.92 - 3.00	3.00	3.01 - 3.03	3.02	3.06 - 3.08	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 11	3.00	2.95 - 3.00	3.00	3.01 - 3.02	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 12	3.00	2.98 - 3.00	3.00	3.00 - 3.03	3.01	3.06 - 3.09	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 13	3.00	2.95 - 3.00	2.96	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 14	3.00	2.92 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 15	3.00	2.97 - 3.00	3.00	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 18	3.00	2.94 - 3.00	2.97	3.01 - 3.03	3.02	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 19	3.00	2.94 - 3.00	2.95	3.00 - 3.02	3.01	3.06 - 3.07	3.07	3.11 - 3.23	3.18	- - -	-	- - -	-	-	-
2013 20	3.00	2.95 - 3.00	2.99	3.00 - 3.03	3.01	3.06 - 3.09	3.07	- - -	-	- - -	-	- - -	-	-	-
2013 21	3.00	2.90 - 3.00	2.96	3.01 - 3.02	3.01	3.06 - 3.09	3.07	3.22 - 3.22	3.22	- - -	-	- - -	-	-	-
2013 22	3.00	2.99 - 3.01	2.99	3.01 - 3.03	3.01	3.06 - 3.06	3.06	- - -	-	- - -	-	- - -	-	-	-
2013 25	3.00	2.96 - 3.01	2.97	3.01 - 3.03	3.01	3.06 - 3.07	3.06	3.11 - 3.21	3.21	- - -	-	- - -	-	-	-
2013 26	3.00	2.97 - 3.02	2.97	3.00 - 3.03	3.01	3.06 - 3.06	3.06	3.22 - 3.24	3.23	3.30 - 3.30	3.30	- - -	-	-	-
2013 27	3.00	2.99 - 3.05	3.00	3.00 - 3.04	3.02	3.06 - 3.09	3.07	- - -	-	- - -	-	- - -	-	-	-

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

² Berkuatkuasa mulai 26 April 2004.

"-" Tiada urusan pada tempoh tersebut.

¹ Daily interbank rates are available from BNM home page.

² With effect from 26 April 2004.

"-" Mean no trading for the period.

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

Peratus setahun / Percent per annum

Tempoh Period	Kadar diskaun purata Bil Perbendaharaan <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
2010	2.597	2.606	2.616	-	2.580	2.546	2.608	-	-
2011	2.924	2.911	2.943	-	2.887	2.850	2.873	-	-
2012	3.036	3.031	3.012	-	-	2.919	3.011	-	-
2011	11	2.975	-	-	-	2.935	2.885	2.880	2.907
	12	2.996	2.988	-	-	-	2.957	2.943	2.899
2012	1	2.979	2.962	-	-	2.954	2.913	2.949	2.918
	2	2.965	2.959	-	-	2.925	-	2.931	2.891
	3	3.056	3.051	-	-	2.262	3.027	3.014	2.948
	4	3.058	3.056	-	-	3.040	3.040	3.051	3.053
	5	3.064	-	-	-	3.036	3.055	3.042	2.977
	6	3.042	3.039	-	-	3.047	3.029	2.971	2.931
	7	3.033	3.029	-	-	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	-	-	2.962	-	2.992	2.951
	11	3.050	-	-	-	-	-	2.977	2.925
2013	12	3.049	3.041	-	-	2.951	-	2.973	2.878
	1	3.044	3.041	-	-	2.960	-	2.965	2.906
	2	3.048	3.047	-	-	-	-	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	-	-	-	2.919	-	2.899	2.867
	6	2.990	2.982	-	-	2.941	-	2.875	2.891
	7	2.972	2.981	-	-	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
"-" 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
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
2012	3.0080	3.0360	3.0560	3.1610	3.2410	3.5030	3.7000	3.9030
2011 9	2.9910	3.0930	3.2150	3.3320	3.3960	3.7020	3.9760	4.1080
10	2.9040	2.9950	3.1370	3.2840	3.3480	3.7500	3.9870	4.1200
11	2.8170	2.8450	3.1160	3.2110	3.3000	3.7480	3.9660	4.1060
12	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
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

[†] Siri hanya bermula pada tahun 1992.

[†] 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 <i>Period</i>	RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>				RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>			
	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$
	Akhir tempoh / <i>End of period</i>								Purata bagi tempoh / <i>Average for period</i>							
2010	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.615	3.2211	4.9802	4.9142	2.3624	218.71	309.26	3.6717	41.458
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
2011 11	3.1725	4.9467	4.9317	2.4485	216.04	344.50	4.0694	40.729	3.1534	4.9871	4.9414	2.4468	218.83	347.49	4.0693	40.524
12	3.1770	4.8962	4.8621	2.4427	210.23	337.55	4.0975	40.890	3.1628	4.9312	4.8920	2.4413	213.05	339.19	4.0626	40.664
2012 1	3.0455	4.7913	4.7126	2.4275	205.33	333.22	3.9941	39.265	3.1136	4.8278	4.7779	2.4319	205.30	331.52	4.0468	40.100
2	3.0000	4.7798	4.6641	2.4048	206.73	335.51	3.7269	38.686	3.0236	4.7774	4.6825	2.4105	204.83	331.82	3.8419	38.989
3	3.0680	4.9008	4.7401	2.4405	209.40	339.72	3.7396	39.513	3.0443	4.8182	4.6894	2.4192	205.77	333.57	3.6916	39.219
4	3.0340	4.9409	4.6997	2.4523	205.50	334.53	3.7838	39.105	3.0619	4.9001	4.7241	2.4468	206.11	335.29	3.7588	39.446
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	4.7752	2.5020	215.09	340.96	3.4107	39.953	3.0390	4.8599	4.6646	2.4743	206.32	328.62	3.4178	39.196
2	3.0920	4.6907	4.6822	2.5010	207.83	332.81	3.3480	39.864	3.0978	4.7865	4.7310	2.5023	211.39	336.27	3.3263	39.942
3	3.0885	4.6971	4.6266	2.4911	202.56	325.50	3.2811	39.783	3.1076	4.6880	4.6736	2.4936	206.01	328.49	3.2788	40.052
4	3.0315	4.6941	4.5753	2.4563	202.99	323.38	3.0951	39.061	3.0498	4.6659	4.5862	2.4638	202.92	325.36	3.1259	39.286
5	3.0850	4.6972	4.6175	2.4461	205.61	323.24	3.0569	39.737	3.0168	4.6150	4.5242	2.4175	200.20	315.64	2.9894	38.868
6	3.1785	4.8537	4.7797	2.5130	212.37	336.85	3.2160	40.973	3.1489	4.8781	4.7669	2.4978	212.47	337.35	3.2340	40.577
7	3.2490	4.9464	4.9214	2.5508	220.20	349.43	3.3121	41.892	3.1906	4.8458	4.7963	2.5162	213.48	337.78	3.2024	41.134
8	3.2995	5.1190	5.0027	2.5865	223.38	354.44	3.3598	42.546	3.2817	5.0810	4.9825	2.5764	223.47	354.41	3.3516	42.314
9	3.2575	5.2666	4.9925	2.5912	224.91	360.00	3.3255	42.010	3.2503	5.1490	4.9464	2.5721	221.77	351.56	3.2753	41.915
10	3.1581	5.0582	4.8747	2.5489	221.37	350.45	3.2067	40.733	3.1788	5.1185	4.8925	2.5547	221.66	352.07	3.2493	40.996
11	3.2265	5.2811	4.9534	2.5705	224.65	356.48	3.1486	41.617	3.2006	5.1544	4.8992	2.5652	220.85	350.54	3.1994	41.284

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	Penerimaan Jurubank	Jumlah kecil	
Period	Overnight	Weekend	1 week	1 month	2 months	3 months	6 months	1 year	Others	Sub-total	Malaysian Government Securities	Khaza-nah Bonds	Caga-mas Bonds	Malaysian Treasury Bills	Bank Negara Bills	Caga-mas Notes	Negotiable Instrument of Deposit	Banker's Acceptance	Sub-total	Grand total
2010	663,643.36	188,906.44	48,376.65	10,970.00	8,622.00	13,479.70	675.00	-	95,880.35	1,030,553.49	181,239.57	-	15.00	2,548.05	220,854.87	65.00	44,356.00	44,076.96	493,155.45	1,523,708.98
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
2011 11	44,015.58	9,209.28	2,797.85	400.00	459.00	1,219.00	63.20	-	6,041.00	64,204.91	15,639.35	-	-	37.17	21,276.96	-	7,043.50	4,438.55	48,435.53	112,640.44
12	46,711.33	12,024.47	3,744.00	1,205.00	1,560.26	1,205.00	200.00	-	11,007.60	77,657.66	15,069.51	-	-	47.17	19,626.00	-	9,808.00	4,360.95	48,911.63	126,569.29
2012 1	48,194.44	18,713.93	2,615.00	1,000.00	315.00	105.00	-	-	11,277.30	82,220.67	24,630.05	-	-	50.00	20,284.01	-	3,535.00	3,882.94	52,382.00	134,602.67
2	50,280.48	12,976.99	3,218.00	255.00	880.00	620.00	-	-	8,517.52	76,747.99	25,346.45	-	45.00	30.43	20,760.99	-	5,654.80	4,815.46	56,653.13	133,401.12
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

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	
2010	734,624.5	814,605.4	1,549,229.9	14,730.7	501.1	15,231.7	2,312.8	0.0	2,312.8	2,296.2	4.9	2,301.0	17,118.4	4.4	17,122.9	25.8	0.0	25.8	
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	
2011	7	83,912.7	87,844.3	171,757.0	211.4	0.0	211.4	82.8	0.0	82.8	99.7	0.0	99.7	2,551.8	25.7	2,577.5	15.0	0.0	15.0
	8	94,590.7	78,005.3	172,596.0	421.3	9.3	430.6	65.1	0.0	65.1	82.8	0.0	82.8	1,552.4	47.0	1,599.4	23.0	0.0	23.0
	9	116,950.0	86,179.3	203,129.4	412.3	17.0	429.3	68.3	104.0	172.3	126.6	0.0	126.6	1,082.2	29.7	1,111.8	0.5	0.0	0.5
	10	92,882.1	89,159.2	182,041.3	893.8	0.0	893.8	181.8	0.0	181.8	103.2	0.0	103.2	2,200.2	30.1	2,230.3	0.2	0.0	0.2
	11	80,078.4	78,842.0	158,920.4	1,058.3	0.0	1,058.3	60.4	0.0	60.4	33.5	0.0	33.5	1,952.4	30.0	1,982.4	0.4	0.0	0.4
	12	62,678.5	86,932.8	149,611.3	1,147.6	0.0	1,147.6	69.8	0.0	69.8	390.5	0.0	390.5	1,191.5	41.2	1,232.7	0.0	0.0	0.0
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

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 jangji.
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot dan 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		
2010	37,734	-	-	21,000	2,399	-	61,133	18,378	-	5,500	241	-	37,014
2011	58,822	-	-	36,419	-	-	95,241	40,592	-	7,500	1,595	-	45,554
2012	54,742	-	-	42,236	-	4,500	101,478	39,807	-	8,500	6,484	-	46,687
2011 8	5,337	-	-	-	-	-	5,337	-	-	-	16	-	5,321
9	4,500	-	-	4,135	-	-	8,635	19,218	-	1,000	11	-	-11,594
10	6,369	-	-	-	-	-	6,369	-	-	-	20	-	6,349
11	3,153	-	-	3,059	-	-	6,212	-	-	-	13	-	6,199
12	3,423	-	-	3,046	-	-	6,469	3,112	-	-	10	-	3,347
2012 1	3,571	-	-	-	-	-	3,571	-	-	-	16	-	3,555
2	4,000	-	-	7,500	-	-	11,500	7,000	-	-	11	-	4,489
3	5,244	-	-	4,500	-	-	9,744	2,244	-	-	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	7,000	-	3,000	-	-	1,979
8	-	-	-	2,500	-	2,700	5,200	-	-	-	-	-	5,200
9	8,277	-	-	3,500	-	-	11,777	2,268	-	3,000	-	-	6,508
10	4,611	-	-	3,000	-	-	7,611	7,772	-	-	-	-	-161
11	9,037	-	-	4,000	-	-	13,037	4,060	-	-	-	-	8,977

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 <i>Period</i>	Saham Biasa / Ordinary Shares ¹				Saham Terpilih <i>Preference Shares</i>	Waran <i>Warrants</i>	Terbitan Saham Baru/Waran <i>New Issues of Shares/Warrants</i>	Sekuriti Hutang / Debt Securities ²								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Sekuriti Hutang <i>Net Issues of Debt Securities</i>	Dana Bersih yang Diperoleh oleh Sektor Swasta <i>Net Funds Raised by the Private Sector</i>
	Tawaran Awam Permulaan <i>Initial Public Offers</i>	Terbitan Hak <i>Rights Issues</i>	Penempatan Persendirian / Tawaran Jualan Secara Terhad <i>Private Placement / Restricted Offer-for-Sale</i>	Terbitan Khas <i>Special Issues</i>				Bon Biasa <i>Straight Bonds</i>	Bon dengan Waran <i>Bonds with Warrants</i>	Bon Boleh Tukar <i>Convertible Bonds</i>	Bon berasaskan Prinsip Islam <i>Islamic Bonds</i>	Bon yang disokong Aset <i>Asset Backed Bonds</i>	Nota Jangka Pertengahan <i>Medium Term Notes⁴</i>	Bon Cagamas <i>Cagamas Bonds</i>	Terbitan Baru Sekuriti Hutang <i>New Issues of Debt Securities</i>	Sekuriti Hutang Swasta <i>Private Debt Securities³</i>	Bon Cagamas <i>Cagamas Bonds</i>		
2010	19,800	12,250	-	-	-	89	32,139	5,286	-	190	3,228	384	43,041	-	52,128	31,460	2,310	18,358	50,497
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
2012	1	-	716	-	-	-	716	-	-	-	200	-	33,738	-	33,938	12,205	-	21,733	22,450
	2	298	113	-	-	-	411	-	-	-	-	-	5,721	-	5,721	817	240	4,664	5,075
	3	30	-	175	-	-	206	56	-	-	-	-	5,060	-	5,116	3,027	-	2,088	2,294
	4	-	1,108	-	-	12	1,120	349	-	-	-	-	1,901	-	2,250	3,676	-	-1,426	-306
	5	765	85	-	-	0	850	2,100	-	-	1,172	40	2,132	-	5,444	3,960	-	1,484	2,334
	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	-	4,067	3,696	-	371	835
	5	220	3,244	-	-	8	3,472	-	-	-	1,625	-	2,284	-	3,909	6,457	-	-2,548	924
	6	769	110	-	-	-	879	-	-	-	184	-	3,671	-	3,855	2,781	-	1,074	1,953
	7	1,557	1,083	-	-	-	2,640	500	-	-	-	-	4,534	-	5,034	4,360	-	673	3,313
	8	-	23	-	-	-	23	-	-	-	70	-	3,816	-	3,886	4,492	-	-606	-583
	9	24	93	-	-	-	117	1,030	-	-	314	-	3,125	-	4,469	888	-	3,581	3,699
	10	2,033	51	-	-	-	2,084	300	-	-	263	-	9,177	-	9,740	3,672	-	6,068	8,152
	11	2,785	2,339	-	-	-	5,124	100	-	-	-	-	5,547	-	5,647	2,319	-	3,328	8,452

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
2010	265	8,523	620	34,220	1,101	698	-	6,303	398	52,128
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
2011 10	350	1,399	-	1,630	11	-	-	-	-	3,389
11	-	8	5,280	4,300	250	500	-	-	104	10,442
12	-	125	20	3,035	-	150	-	200	-	3,530
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

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					Urus Niaga (juta unit)						Urus Niaga (RM juta)						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)	
	Indices					Turnover (million units)						Turnover (RM million)									
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian				
Period	Composite	EMAS	Second Board	FBM EMAS	FTSE Second Board	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average	No of Listed Companies	Market Capitalisation (RM billion)	Net P/E Ratio (Composite Index)	
2010	1,518.91	-	-	10,374.98	-	198,449.31	-	198,449.30	17,917.78	236,428.52	1,021.17	351,823.34	-	351,823.24	3,580.67	360,567.91	1,573.88	957	1,275.28	18.78	
2011	1,530.73	-	-	10,489.07	-	238,024.83	-	238,024.84	46,339.95	315,623.24	1,343.81	402,997.61	-	402,997.61	7,243.59	416,150.86	1,566.12	941	1,284.54	15.28	
2012	1,688.95	-	-	11,438.14	-	210,039.58	-	210,039.58	74,393.18	317,075.07	1,361.32	368,276.49	-	368,276.49	12,233.87	385,295.06	1,667.49	921	1,465.68	15.5	
2011	9	1,387.13	-	-	9,397.57	-	-	12,365.53	2,539.02	16,150.30	807.52	-	-	28,366.41	354.38	28,874.71	1,443.74	952	1,172.29	13.22	
	10	1,491.89	-	-	10,169.32	-	-	18,330.94	3,373.97	24,056.20	1,202.81	-	-	27,249.80	464.48	27,916.40	1,395.82	948	1,268.48	14.90	
	11	1,472.10	-	-	10,063.99	-	-	27,605.17	7,426.84	37,045.15	1,852.26	-	-	26,794.28	1,048.20	28,066.19	1,403.31	945	1,255.93	14.51	
	12	1,530.73	-	-	10,489.07	-	-	18,983.88	7,577.86	33,476.30	1,594.11	-	-	23,389.67	1,069.44	25,814.84	1,229.28	941	1,284.54	15.28	
2012	1	1,521.29	-	-	10,587.20	-	-	19,702.88	5,441.45	32,720.08	1,722.11	-	-	29,246.89	812.88	31,461.25	1,655.86	938	1,311.42	15.11	
	2	1,569.65	-	-	10,862.75	-	-	28,518.04	9,266.41	43,400.52	2,411.14	-	-	37,555.51	1,528.73	39,965.45	2,220.30	940	1,345.30	14.82	
	3	1,596.33	-	-	10,939.63	-	-	23,375.03	12,591.47	38,425.77	1,746.63	-	-	35,021.85	1,856.49	37,193.90	1,690.63	939	1,355.44	15.08	
	4	1,570.61	-	-	10,783.76	-	-	15,763.73	9,824.38	27,902.14	1,395.11	-	-	26,522.83	1,630.26	28,580.46	1,429.02	936	1,332.75	14.80	
2013	5	1,580.67	-	-	10,762.67	-	-	15,468.15	5,275.89	23,755.82	1,079.81	-	-	29,837.04	887.35	31,121.57	1,414.62	929	1,320.23	15.20	
	6	1,599.15	-	-	10,917.64	-	-	14,112.02	4,213.56	20,285.31	965.97	-	-	30,083.27	609.69	30,979.79	1,475.23	927	1,367.88	15.48	
	7	1,631.60	-	-	11,175.23	-	-	18,042.28	5,143.53	25,515.81	1,159.81	-	-	35,224.71	944.71	36,543.94	1,661.09	929	1,423.83	15.73	
	8	1,646.11	-	-	11,229.54	-	-	14,883.44	7,617.15	24,388.96	1,219.45	-	-	27,709.42	1,364.57	29,281.31	1,464.07	930	1,431.58	15.96	
	9	1,636.66	-	-	11,106.56	-	-	13,154.42	5,350.47	19,650.21	1,034.22	-	-	30,519.95	874.33	31,492.95	1,657.52	931	1,417.29	15.81	
	10	1,673.07	-	-	11,366.07	-	-	18,191.82	3,766.40	23,702.90	1,077.40	-	-	30,571.53	703.16	31,436.23	1,428.92	925	1,463.04	15.31	
	11	1,610.83	-	-	10,979.48	-	-	16,380.08	3,142.02	21,186.74	1,059.34	-	-	30,954.21	558.07	31,640.43	1,582.02	922	1,415.21	14.82	
	12	1,688.95	-	-	11,438.14	-	-	12,447.69	2,760.45	16,140.81	807.04	-	-	25,029.28	463.63	25,597.78	1,279.89	921	1,465.68	15.50	
	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	
1 Termasuk urusan 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).									

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

Sumber: Bursa Malaysia Securities Berhad (BMSB).

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

Source: Bursa Malaysia Securities Berhad (BMSB).

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

Tempoh During	Niaga Hadapan dan Opsyen KLSE CI/KLSE CI Futures and Options			Niaga Hadapan KLIBOR/KLIBOR Futures		
	Jumlah Urus Niaga <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					
2010	1,994,907	8,058	18,446	95,477	392	28,638
2011	2,482,314	10,198	20,502	92,775	386	21,925
2012	2,132,340	8,705	28,748	50,946	211	17,244
2011 7	170,094	8,100	19,570	4,510	215	21,003
8	276,325	13,158	18,182	3,525	168	20,529
9	252,612	12,631	21,447	7,816	391	18,459
10	251,375	12,569	21,823	2,891	145	17,344
11	215,173	10,759	23,085	650	33	17,454
12	161,177	7,675	23,505	1,070	51	16,194
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	236,192	10,736	25,648	7,087	322	19,940
6	214,181	10,199	32,173	3,425	163	16,194
7	182,975	8,317	33,546	4,320	196	15,902
8	150,722	7,536	33,713	2,140	107	15,732
9	181,294	9,542	24,896	4,587	241	12,325
10	161,445	7,338	30,338	2,920	133	14,499
11	167,245	8,362	24,563	3,432	172	12,739
12	147,595	7,380	30,550	1,160	58	9,819
2013 1	182,444	9,122	27,677	3,656	192	11,515
2	176,383	10,375	28,522	300	18	11,215
3	247,670	11,794	30,048	1,540	73	6,854
4	280,816	12,764	35,663	1,285	58	6,964
5	257,857	12,279	31,410	2,765	132	7,934
6	254,606	12,730	29,852	2,220	111	5,945
7	198,782	8,643	34,748	670	29	5,895
8	263,185	13,159	37,899	570	29	5,785
9	255,736	12,787	39,964	2,875	144	5,805
10	203,691	9,259	40,825	190	9	5,745
11	180,528	9,026	35,991	130	7	5,745
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 <i>Conventional</i>						Islam <i>Islamic</i>											
	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	
	<i>Deposit</i>		<i>Banker's Acceptance</i>		<i>Negotiable Instrument of Deposit²</i>		<i>Mudharabah Deposits</i>		<i>Commodity Murabahah Deposits</i>		<i>Wakalah Deposits</i>		<i>Other Deposit³</i>		<i>Islamic Bankers Acceptance</i>		<i>Islamic Negotiable Instrument of Deposit⁴</i>	
Urusniaga bagi bulan <i>Transaction for the month</i>	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
	<i>Interbank⁵</i>	<i>Corporate</i>	<i>Interbank</i>	<i>Corporate</i>	<i>Interbank</i>	<i>Corporate</i>	<i>Interbank⁵</i>	<i>Corporate</i>	<i>Interbank⁵</i>	<i>Corporate</i>	<i>Interbank⁵</i>	<i>Corporate</i>	<i>Interbank⁵</i>	<i>Corporate</i>	<i>Interbank</i>	<i>Corporate</i>	<i>Interbank</i>	<i>Corporate</i>
2012 1	549,415.5	761,586.7	8,718.8	365.2	13,891.0	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	345,633.5	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	340,663.6	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	285,728.1	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	384,800.0	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	397,960.1	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	512,645.3	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	433,266.8	695,694.1	7,386.5	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	535,584.6	742,891.7	10,947.2	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	427,055.8	917,152.1	9,346.1	413.7	19,960.8	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	553,018.1	730,878.1	9,311.6	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	7,023.3	2,160.2
12	541,008.1	707,207.9	7,611.5	435.8	23,773.3	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	7,724.2	598.1
2013 1	426,181.7	633,525.8	12,278.6	515.9	15,304.9	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	5,232.2	3,200.3
2	313,099.9	570,248.5	10,159.5	397.5	16,649.6	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	349,267.4	636,480.8	8,961.1	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	328,304.7	598,393.5	11,538.2	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	351,916.1	635,939.2	8,003.2	573.7	22,485.4	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	316,434.6	571,463.4	7,463.7	143.7	22,000.9	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	427,762.8	709,667.6	7,712.4	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	380,925.2	634,238.7	6,653.5	192.2	20,234.3	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	409,636.5	629,943.5	5,267.4	182.8	24,825.7	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	419,697.1	630,897.3	7,116.4	219.7	17,581.7	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	345,644.8	545,522.2	4,623.4	231.8	23,462.8	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

¹ Berdasarkan kepada tarikh pasaran

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

³ Lain-lain Deposit termasuk Deposit Wadiah

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

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

¹ Based on trade date

² Include Floating Rate Negotiable Instruments Deposits (FRNID)

³ Other Deposits include Wadiah Deposit.

⁴ Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)

⁵ Only Ringgit transactions and excludes Bank Negara Malaysia transactions

2.15 Pusing Ganti 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 4	34.5	47.0	1,867.0	20,618.1	88.1	24.1	14.0	759.8	1,736.0
5	38.8	31.7	8,846.0	30,591.9	605.6	32.7	460.0	213.4	469.0
6	44.1	72.0	4,654.0	26,447.7	357.7	30.3	146.0	234.1	2,677.0
7	44.7	82.8	6,675.0	29,700.6	295.4	26.5	-	369.8	1,924.0
8	27.0	257.8	3,976.0	26,787.2	1,141.4	26.5	34.0	503.8	617.0
9	13.9	154.8	4,778.0	33,651.8	707.1	4.9	20.0	609.7	313.0
10	16.2	195.3	5,122.0	15,032.3	131.3	0.6	-	272.1	13.0
11	11.7	223.7	6,327.0	23,840.2	46.1	-	9.0	585.5	632.0
12	13.4	226.4	2,630.0	26,056.7	156.2	-	38.0	977.9	1,072.0
2013 1	9.4	361.7	6,301.0	26,068.1	706.9	2.5	-	1,251.8	1,600.0
2	7.7	57.3	1,850.0	18,038.7	530.9	2.6	60.0	557.0	25.0
3	6.7	478.8	3,815.0	29,442.1	244.3	5.0	19.0	589.1	2,178.0
4	6.6	327.0	3,700.0	20,306.8	87.1	-	-	677.2	50.0
5	9.3	119.1	4,770.0	29,555.2	299.5	5.0	50.0	597.1	20.0
6	12.0	45.9	3,715.0	29,166.3	439.1	-	205.0	638.1	50.0
7	22.3	127.1	1,980.0	35,027.2	296.1	6.0	-	1,365.9	75.0
8	14.1	53.0	1,810.0	16,790.3	20.3	-	200.0	364.6	145.0
9	15.8	79.0	5,205.0	21,281.0	60.8	-	494.0	366.3	15.0
10	15.0	68.0	1,350.0	11,136.9	62.2	-	83.0	517.8	70.0
11	13.3	80.0	1,320.0	17,975.4	40.0	-	-	836.5	600.0
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 / <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	Terbitan Pelaburan Kerajaan	Sukuk Perumahan Kerajaan	Jumlah	Jumlah	Jumlah
<i>End of Period</i>		<i>Bank Negara Bills / Bank Negara Monetary Note</i>	<i>Malaysian Treasury Bills</i>	<i>Malaysian Government Securities</i>	<i>Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic</i>	<i>Malaysian Islamic Treasury Bills</i>	<i>Government Investment Issues</i>	<i>Government Housing Sukuk</i>	<i>Total</i>	<i>Total</i>	<i>Total</i>
2012	1	99,822.5	207.3	108,717.2	46,801.5	320.0	41,001.5	-	9,677.4	15,811.9	322,359.2
	2	94,208.2	246.9	103,848.9	39,508.8	350.4	56,010.3	-	9,334.0	13,165.2	316,672.7
	3	87,932.8	324.3	100,814.3	68,164.8	70.4	40,102.2	-	9,686.4	20,850.5	327,945.6
	4	81,466.1	280.7	74,415.2	62,219.4	880.0	30,331.4	-	8,801.0	13,330.9	271,724.7
	5	53,183.0	266.8	76,084.5	55,423.3	782.0	34,358.2	-	6,963.6	16,548.4	243,609.7
	6	67,962.4	574.0	87,623.4	40,584.4	215.4	37,327.3	-	8,725.5	24,452.0	267,464.3
	7	63,546.0	365.6	101,342.2	35,361.8	368.3	71,481.4	4,240.0	10,922.7	17,312.6	304,940.7
	8	80,761.4	431.9	81,037.2	32,855.6	14.9	30,302.6	180.0	9,775.4	11,170.4	246,529.4
	9	81,566.1	570.3	42,866.5	37,551.7	416.0	22,963.4	640.0	6,712.2	34,238.4	227,524.6
	10	73,957.3	536.9	83,456.7	53,601.9	296.1	27,067.8	470.0	7,217.2	16,856.3	263,460.3
	11	53,589.4	396.1	58,905.9	60,045.8	474.9	23,946.7	140.0	7,159.0	16,334.1	220,992.0
2013	12	59,403.9	926.4	42,900.6	88,692.5	494.3	19,761.5	240.0	10,958.8	18,487.5	241,865.5
	1	54,850.8	892.7	68,649.6	91,120.8	192.0	41,925.2	-	9,621.4	18,815.5	286,068.0
	2	51,397.2	552.6	80,893.8	54,986.1	813.7	26,226.6	240.0	8,715.5	15,579.9	239,405.3
	3	48,564.6	1,010.8	72,142.7	86,612.0	344.2	28,320.9	1,670.0	9,512.3	16,724.9	264,902.4
	4	39,197.3	3,119.8	101,021.6	91,881.4	404.9	40,993.8	1,040.0	10,666.0	21,740.7	310,065.5
	5	51,365.6	787.5	115,648.6	66,187.5	92.7	65,345.2	873.2	8,483.3	26,074.8	334,858.3
	6	43,163.1	1,955.5	89,501.3	64,205.5	410.0	33,443.8	824.8	6,465.7	21,035.9	261,005.6
	7	28,145.1	1,219.0	100,620.3	59,159.3	140.0	37,598.4	8.8	5,206.2	19,260.0	251,357.2
	8	35,955.0	2,427.8	48,836.9	39,806.5	271.5	11,495.0	3,500.1	5,919.8	11,321.1	159,533.8
	9	28,675.8	1,080.8	65,793.0	71,275.9	770.0	17,418.9	564.8	7,980.3	12,364.4	205,923.9
	10	51,990.3	1,009.0	90,929.9	34,702.0	40.0	23,175.0	260.0	6,620.4	10,442.7	219,169.2
11	50,985.4	806.1	53,364.9	48,645.6	437.6	23,877.9	900.0	6,361.2	11,701.1	197,079.8	

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

3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM iuta / RM million

Tempoh <

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
<i>End of Period</i>		<i>Bank Negara Bills / Bank Negara Monetary Note</i>	<i>Malaysian Treasury Bills</i>	<i>Malaysian Government Securities</i>	<i>Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic</i>	<i>Malaysian Islamic Treasury Bills</i>	<i>Bank Negara Malaysia Sukuk Ijarah</i>	<i>Government Investment Issues</i>	<i>Government Housing Sukuk</i>	<i>Total</i>	<i>: of which foreign currency denominated</i>	<i>Total</i>	<i>: of which foreign currency denominated</i>	<i>Total</i>
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

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, diisu 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>	Import 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>		
2010	7.4	6.2	6.9	3.4	11.9	18.4	4.9	11.1	15.6
2011	5.1	8.6	6.8	15.8	6.2	10.5	1.0	4.6	6.1
2012	5.6	7.1	7.7	5.1	19.9	21.9	17.1	-0.1	4.7
2010 1Q	10.3	6.3	5.5	9.9	7.4	20.8	-5.4	21.0	28.2
2Q	9.4	8.7	8.2	10.5	13.5	37.6	-12.6	15.5	23.1
3Q	5.5	4.2	7.0	-7.1	13.2	26.3	-3.1	7.9	11.7
4Q	5.0	5.8	6.7	3.1	13.0	-11.0	37.2	2.4	4.3
2011 1Q	5.2	7.4	6.7	10.8	11.3	24.4	-4.8	2.2	9.7
2Q	4.3	6.2	6.3	5.7	2.9	6.2	-2.8	5.5	4.3
3Q	5.7	9.6	7.3	20.7	5.5	2.0	11.2	5.0	4.0
4Q	5.3	10.8	7.0	22.5	6.0	13.7	0.9	5.7	6.9
2012 1Q	5.1	7.6	7.3	9.2	14.9	18.7	8.9	2.2	7.0
2Q	5.6	9.1	8.6	11.0	26.2	25.6	27.2	1.6	8.3
3Q	5.3	7.4	8.6	2.4	22.3	22.4	22.2	-2.5	4.5
4Q	6.5	4.9	6.2	1.2	16.0	20.1	12.9	-1.6	-0.6
2013 1Q	4.1	6.2	7.5	0.6	13.1	10.8	17.3	-0.6	3.6
2Q	4.4	8.1	7.2	11.8	6.0	12.7	-6.4	-5.2	-2.0
3Q	5.0	8.1	8.2	7.8	8.6	15.2	-1.3	1.7	1.8

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	Pertanian	Perombongan dan Kuari	Pembuatan	Pembinaan	Perkhidmatan	Elektrik dan Gas	Air	Perdagangan Borong	Perdagangan Runcit	Kenderaan Bermotor	Penginapan	Restoran	Pengangkutan dan Penyimpanan	Komunikasi	Kewangan	Insurans	Harta Tanah dan Perkhidmatan Domestian	Perkhidmatan Kerajaan	Perkhidmatan Lain	KDNK pada Harga Pembeli
Period	Agriculture	Mining and Quarrying	Manufacturing	Construction	Services ¹	Electricity and Gas	Water	Wholesale Trade	Retail Trade	Motor Vehicles	Accommodation	Restaurant	Transport and Storage	Communica-tion	Finance	Insurance	Real Estates and Business Services	Government Services	Other Services	GDP at Purchasers' Value ¹
2010	2.4	-0.3	11.9	11.4	7.4	7.8	7.0	6.8	9.6	8.5	2.4	8.9	7.1	9.7	9.0	5.3	7.6	5.9	4.4	7.4
2011	5.8	-5.5	4.7	4.7	7.0	3.5	2.8	8.9	6.8	2.4	3.7	6.9	5.4	7.6	6.3	8.8	5.3	12.3	4.9	5.1
2012	1.0	1.4	4.8	18.1	6.4	4.4	4.1	3.4	6.1	4.8	2.9	6.4	4.9	9.2	5.6	15.8	7.2	9.5	3.9	5.6
2010 1Q	8.2	1.4	17.5	14.9	9.4	17.6	7.9	8.3	10.6	13.8	3.6	9.1	8.7	8.1	9.0	6.3	14.5	7.7	5.5	10.3
2Q	2.8	0.9	16.4	10.0	8.5	8.7	7.4	6.6	10.8	11.4	4.4	9.3	8.8	9.4	9.2	17.4	8.0	8.0	3.9	9.4
3Q	3.4	-1.6	8.0	8.8	5.7	3.0	6.5	4.0	9.1	5.0	1.1	9.8	5.8	10.2	8.7	6.9	3.8	2.0	4.1	5.5
4Q	-3.9	-1.9	6.8	12.4	6.3	3.4	6.3	8.7	8.1	5.4	1.1	7.6	5.4	10.9	9.1	-7.0	4.9	6.2	4.1	5.0
2011 1Q	-0.3	-3.7	5.8	5.1	7.2	1.9	2.4	6.1	7.8	4.3	2.7	5.7	4.1	6.1	7.1	11.8	5.6	14.4	5.8	5.2
2Q	7.6	-9.1	2.6	2.1	7.0	2.7	3.5	10.0	5.7	-2.9	4.9	7.0	5.1	6.5	6.7	4.1	7.0	13.5	5.5	4.3
3Q	8.7	-5.6	5.3	4.0	7.2	5.2	2.9	11.4	6.7	4.7	3.9	7.3	6.1	8.9	6.5	2.9	4.5	11.4	4.9	5.7
4Q	6.8	-3.6	5.1	7.3	6.8	4.2	2.4	7.9	6.8	3.0	3.2	7.6	6.1	8.8	4.9	17.4	4.3	10.3	3.5	5.3
2012 1Q	2.4	0.3	4.4	15.4	5.7	5.0	4.6	7.0	8.0	0.3	4.4	6.9	5.9	9.4	1.1	5.1	7.0	7.0	4.1	5.1
2Q	-4.6	2.2	5.7	21.5	6.6	4.4	4.2	4.0	7.4	8.6	4.1	7.9	5.9	9.5	3.8	17.2	7.7	8.3	4.2	5.6
3Q	0.6	-1.2	3.3	17.9	7.0	3.9	3.3	3.0	5.3	6.9	1.3	5.2	3.7	9.2	10.1	17.5	7.5	10.9	3.4	5.3
4Q	5.6	4.2	5.7	17.6	6.4	4.1	4.2	0.3	4.0	3.4	2.1	5.7	4.4	8.6	7.5	22.8	6.6	11.3	4.1	6.5
2013 1Q	6.0	-1.9	0.3	14.2	6.1	4.3	2.2	5.3	6.9	4.2	1.6	7.9	3.8	9.0	3.2	16.8	6.3	7.0	5.2	4.1
2Q	0.4	4.1	3.5	9.9	5.0	4.2	3.7	4.5	7.3	-1.0	2.0	6.0	4.2	9.8	-0.1	-0.3	6.9	7.7	5.3	4.4
3Q	2.1	1.7	4.2	10.1	5.9	3.9	4.4	5.0	7.8	2.9	3.9	6.2	5.1	10.8	2.3	-4.1	8.3	9.5	5.1	5.0

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 (2005=100)				Exports	Imports		
		100.0	100.0	100.0	30.6	5.9	63.5	Exports	Imports		
% Annual change										000 persons	
2010		1.6	5.6	7.2	-1.6	8.8	11.1	15.6	21.7	3.3	12,303.9
2011		3.2	9.0	1.2	-7.3	2.0	4.5	9.2	8.5	3.1	12,675.8
2012		1.7	0.02	4.4	2.5	5.1	5.0	0.7	5.8	3.0	13,119.6
2012	1	2.7	4.1	0.6	-1.8	2.5	1.4	0.8	3.1	-	-
	2	2.2	4.3	9.2	5.6	11.3	10.4	13.8	18.0	-	-
	3	2.1	2.9	2.9	3.3	4.9	2.6	-0.8	1.4	3.0	12,802.2
	4	1.9	2.3	3.5	-2.3	3.4	5.7	-0.8	7.4	-	-
	5	1.7	0.9	7.9	12.3	6.6	6.7	6.5	16.2	-	-
	6	1.6	-0.9	4.3	1.4	6.5	5.1	3.4	2.8	3.0	12,882.6
	7	1.4	-0.2	2.3	-9.5	2.8	6.4	-2.7	9.5	-	-
	8	1.4	-0.5	0.1	2.8	2.7	-1.1	-5.0	2.8	-	-
	9	1.3	-1.3	5.0	3.5	5.9	5.4	2.1	8.4	3.0	12,990.9
	10	1.3	-2.7	6.7	7.4	4.4	6.6	-3.3	5.6	-	-
	11	1.3	-3.4	7.2	8.3	6.0	7.0	2.6	4.3	-	-
	12	1.2	-5.0	3.5	1.0	5.6	4.3	-5.4	-6.5	3.1	12,934.5
2013	1	1.3	-3.3	5.0	1.4	9.8	5.9	3.4	16.0	-	-
	2	1.5	-2.7	-5.2	-6.3	-3.0	-5.0	-7.9	-4.4	-	-
	3	1.6	-4.2	-0.1	-1.8	7.0	-0.1	-3.2	7.4	3.1	13,250.9
	4	1.7	-4.9	4.6	-0.1	8.0	5.9	-3.6	9.1	-	-
	5	1.8	-4.6	3.3	4.1	4.8	2.9	-5.3	-2.3	-	-
	6	1.8	-2.7	3.7	8.1	6.0	2.1	-7.1	1.3	3.0	13,615.3
	7	2.0	-3.0	7.5	15.4	6.2	5.2	4.6	6.2	-	-
	8	1.9	-2.6	2.7	-4.6	5.1	5.2	13.0	14.2	-	-
	9	2.6	-1.4	1.0	-4.2	4.0	2.4	5.6	2.8	3.1	14,084.6
	10	2.8	0.3	1.7	-3.6	4.8	3.3	9.6	13.9	-	-
	11	2.9	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

1 Indeks Harga Penoona (IHP) dirvatakan 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 Penerima (IHP) dinvatakan dalam tahun asas 2005=100 dan 2010=100.

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

3.7 Hutang Luar Negeri External Debt

RM juta / RM million

Akhir tempoh <i>End period</i>	Hutang luar negeri yang belum dijelaskan / External debt outstanding									
	Jumlah <i>Total</i>	Nisbah khidmat bayaran ⁶ (%) <i>External debt service ratio⁶ (%)</i>	Hutang jangka sederhana dan panjang ¹ / Medium and long-term debt ¹					Hutang jangka pendek ² / Short-term debt ²		
			Jumlah <i>Total</i>	Kerajaan Persekutuan / Federal Government		PABK ³ <i>NFPEs³</i>	Sektor swasta ⁴ <i>Private sector⁴</i>	Jumlah <i>Total</i>	Sektor perbankan ⁵ <i>Banking sector⁵</i>	Sektor bukan bank ⁶ <i>Non-bank sector⁶</i>
				Jumlah <i>Total</i>	Nisbah khidmat bayaran ⁷ (%) <i>External debt service ratio⁷ (%)</i>					
2001	173,419	6.9	149,346	24,328	0.5	67,415	57,604	24,072	11,926	12,147
2002	185,660	6.7	153,225	36,283	1.0	64,330	52,612	32,435	21,894	10,541
2003	186,736	6.4	153,236	37,284	1.3	59,535	56,417	33,500	23,321	10,179
2004	200,586	4.5	156,849	34,654	0.5	62,244	59,951	43,737	35,333	8,404
2005	197,698	5.4	150,746	30,000	1.0	56,233	64,513	46,953	38,871	8,082
2006	184,505	4.8	141,704	25,005	0.8	50,378	66,322	42,800	28,812	13,988
2007	187,445	3.8	132,978	19,602	0.9	41,854	71,521	54,468	42,134	12,334
2008	236,394	2.6	156,578	20,316	0.3	68,926	67,336	79,816	72,170	7,647
2009	232,746	6.5	155,312	13,787	1.2	75,933	65,591	77,435	68,572	8,863
2010	227,072	7.6	147,653	16,746	0.2	70,383	60,524	79,420	67,982	11,438
2011	257,364	10.3	153,611	18,105	0.8	69,647	65,859	103,753	92,302	11,451
2012	252,752	10.1	159,788	16,848	0.2	66,034	76,906	92,964	80,488	12,475
2010 1Q	219,191	8.1	147,129	12,737	0.4	72,259	62,133	72,061	64,061	8,001
2Q	222,158	7.2	149,919	17,092	0.0	72,342	60,485	72,239	64,610	7,629
3Q	227,414	8.6	146,689	16,364	0.2	71,536	58,788	80,726	70,639	10,087
4Q	227,072	6.7	147,653	16,746	0.1	70,383	60,524	79,420	67,982	11,438
2011 1Q	233,476	10.1	142,352	15,935	0.3	65,015	61,402	91,124	78,905	12,220
2Q	241,533	8.4	149,265	16,167	0.0	67,373	65,726	92,267	81,070	11,197
3Q	263,283	12.4	157,898	18,089	2.8	70,457	69,352	105,385	93,317	12,068
4Q	257,364	10.3	153,611	18,105	0.0	69,647	65,859	103,753	92,302	11,451
2012 1Q	249,377	8.4	148,320	16,863	0.2	67,357	64,101	101,057	90,002	11,055
2Q	270,447	12.2	160,316	17,911	0.2	69,405	73,000	110,131	98,938	11,193
3Q	259,648	10.0	159,127	17,252	0.1	67,571	74,304	100,521	88,767	11,755
4Q	252,752	9.8	159,788	16,848	0.2	66,034	76,906	92,964	80,488	12,475
2013 1Q	264,437	10.4	163,195	16,142	0.3	65,619	81,434	101,243	89,118	12,125
2Q	284,683	11.1	170,256	16,453	0.2	65,766	88,036	114,428	101,954	12,474
3Q	306,632	10.4	186,330	16,929	0.1	75,906	93,494	120,302	106,866	13,436

1 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.

2 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.

3 Terdiri daripada kedua-dua hutang Perusahaan Awam Bukan Kewangan yang dijamin dan tidak dijamin. Sehingga 1982, hutang PABK yang tidak dijamin dimasukkan di bawah sektor swasta.

4 Termasuk hutang PABK yang tidak dijamin sehingga 1982.

5 Tidak termasuk mata wang dan deposit yang dimiliki oleh bukan pemastautin dalam institusi perbankan pemastautin.

6 Termasuk hutang jangka pendek sektor bukan bank dan PABK (sektor swasta bukan bank)

7 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah hutang luar negeri sebagai nisbah kepada jumlah eksport kasar barangan dan perkhidmatan.

Sumber: Perbendaharaan dan Bank Negara Malaysia

1 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.

2 Short-term debt refers to debt with tenure of one year and below.

3 Includes both guaranteed and non-guaranteed debt of Non-Financial Public Enterprises. Up to 1982, the non-guaranteed debt of the NFPEs were classified under private sector.

4 Up to 1982, includes the non-guaranteed debt of the NFPEs.

5 Exclude currency and deposits held by non-residents with residential banking institutions.

6 Includes short-term debt of both non-bank and NFPEs (Non-bank private sector)

7 Measures the principal repayment (excluding prepayment) and the interest payment of the external debt as a proportion of gross export of goods and services.

Source: Treasury 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	Rizab rasmi bersih
		Rizab antarabangsa kasar / Gross international reserves ¹				Tanggungan luar negeri ⁵	Rizab antarabangsa bersih		
		Jumlah	Hak-hak Pengeluaran Khas ²	Kedudukan rizab di IMF ³	Emas dan pertukaran mata wang asing ⁴				
		<i>Total</i>	<i>Special Drawing Rights</i> ²	<i>IMF reserves position</i> ³	<i>Gold and foreign exchange</i> ⁴	<i>External liabilities</i> ⁵	<i>Net international reserves</i>	<i>Other official reserves</i> ⁴	<i>Net official reserves</i>
2010		328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	98.4	328,747.5
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
2011	11	429,085.6	6,438.2	2,553.6	420,093.7	25.0	429,060.6	101.6	429,162.2
	12	423,357.7	6,253.0	2,672.2	414,432.5	26.7	423,331.0	100.5	423,431.5
2012	1	424,775.9	6,253.2	2,672.2	415,850.5	26.7	424,749.3	98.7	424,847.9
	2	426,730.0	6,253.4	2,672.2	417,804.4	29.8	426,700.2	98.2	426,798.4
	3	416,137.4	6,077.1	2,619.4	407,440.8	27.8	416,109.7	100.8	416,210.5
	4	416,865.9	6,077.4	2,659.6	408,128.9	28.2	416,837.7	101.6	416,939.3
	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

- 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				
						Investments							
						Malaysian Government Papers ² /Guaranteed Loans	Corporate Debt/Securities ³	Others	Total				
End of period	Number of Life/Family and General Insurance/Takaful Funds ¹	Total Assets	Property, Plant and Equipment	Investment Properties	Loans/ Financing					Foreign Assets	Cash and Deposits	Other Assets ⁴	
Insurans Hayat dan Takaful Keluarga/Life Insurance and Family Takaful ⁵													
2008	4Q	23	118,272.8	500.4	3,834.4	12,068.3	18,984.8	60,263.8	2,286.4	81,535.1	1,550.1	16,022.3	2,762.3
2009	1Q	26	122,115.5	1,629.0	2,762.2	12,093.9	19,854.0	63,420.8	2,716.6	85,991.4	1,990.4	15,239.9	2,408.7
	2Q	26	127,740.5	1,610.1	2,784.6	11,965.0	19,079.2	69,465.8	2,973.0	91,517.9	2,653.2	14,782.8	2,426.8
	3Q	26	133,164.6	1,638.0	2,749.4	11,724.7	19,416.2	73,541.8	3,226.0	96,184.0	3,136.3	15,397.9	2,334.3
	4Q	26	136,361.0	1,632.9	2,839.1	11,647.5	19,517.2	77,539.6	2,916.4	99,973.2	3,420.7	14,525.9	2,321.8
2010	1Q	26	140,149.1	1,625.9	2,862.9	11,365.3	19,405.4	80,670.7	2,957.6	103,033.6	3,540.0	15,126.7	2,594.5
	2Q	26	142,512.8	1,614.4	2,831.3	11,253.8	20,194.1	83,272.3	3,289.8	106,756.2	3,647.7	13,803.0	2,606.5
	3Q	26	149,621.6	1,618.1	2,830.6	11,150.1	22,738.6	87,502.4	3,669.5	113,910.5	4,079.8	12,519.0	3,513.4
	4Q	26	153,919.5	1,662.2	2,788.9	10,929.5	22,937.4	92,677.3	3,477.4	119,092.1	4,762.9	11,638.8	3,045.1
2011	1Q	27	157,402.6	1,668.8	2,756.2	10,969.4	21,847.1	94,569.7	3,280.8	119,697.5	4,942.5	14,018.6	3,349.6
	2Q	28	160,857.1	1,651.1	2,764.5	10,943.8	22,545.4	96,524.2	3,422.2	122,491.9	5,217.1	14,636.3	3,152.4
	3Q	28	160,129.1	1,646.0	2,750.1	10,928.2	25,680.7	92,758.8	3,068.3	121,507.8	4,734.2	15,014.1	3,548.8
	4Q	28	166,306.9	1,641.1	2,597.2	10,942.5	27,077.1	94,743.3	3,378.0	125,198.4	4,776.8	18,107.4	3,043.5
2012	1Q	29	171,139.9	1,643.8	2,593.8	11,011.9	26,613.0	103,053.3	3,364.8	133,031.2	5,600.3	13,684.4	3,574.5
	2Q	29	173,684.4	1,665.2	2,586.8	10,985.3	27,740.8	104,116.9	3,558.2	135,415.9	5,598.9	13,673.3	3,758.9
	3Q	29	178,733.5	1,661.5	2,575.4	11,505.2	27,729.6	110,226.1	3,599.1	141,554.8	4,617.7	13,124.6	3,694.2
	4Q	29	183,617.2	1,613.4	2,652.9	11,604.1	27,276.6	113,696.7	5,917.9	146,891.3	4,799.2	12,443.6	3,612.8
2013	1Q	29	187,644.4	1,635.6	2,604.3	11,799.7	26,930.6	114,961.6	4,041.6	145,933.8	5,282.9	16,390.0	3,998.2
	2Q	28	191,033.5	1,611.7	2,604.9	11,884.3	26,805.0	119,274.6	7,047.2	153,126.7	5,184.2	12,668.0	3,953.7
	3Q	28	192,201.0	1,593.7	2,616.5	12,041.1	27,855.1	117,719.7	7,014.3	152,589.1	5,643.3	13,685.7	4,031.5
Insurans dan Takaful Am/General Insurance and Takaful ⁶													
2008	4Q	47	23,237.5	758.0	283.9	188.7	4,076.1	6,998.2	398.9	11,473.3	60.2	8,152.2	2,321.3
2009	1Q	45	23,960.9	726.8	236.4	187.9	4,157.5	7,222.8	502.9	11,883.2	59.4	8,283.5	2,583.7
	2Q	45	24,261.6	754.0	233.3	183.0	4,374.0	7,586.4	537.6	12,498.1	75.0	7,958.5	2,559.7
	3Q	44	24,770.0	784.3	256.5	185.5	4,434.1	7,542.9	1,050.1	13,027.0	91.0	7,907.8	2,517.9
	4Q	44	24,722.7	799.9	262.8	184.3	4,599.5	7,768.3	1,066.0	13,433.8	79.2	7,739.0	2,223.6
2010	1Q	44	25,674.5	735.4	266.0	131.1	4,508.7	7,483.7	1,583.2	13,575.6	75.8	8,242.1	2,648.5
	2Q	44	25,987.7	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,314.7	2,690.2
	3Q	44	26,753.6	706.8	246.2	122.7	4,812.3	7,679.8	2,157.3	14,649.3	77.3	8,297.4	2,653.7
	4Q	43	26,992.1	719.6	251.4	118.6	4,856.1	7,859.3	2,150.6	14,866.1	80.1	8,270.6	2,685.9
2011	1Q	41	27,968.2	719.3	222.8	116.8	5,095.4	7,925.7	2,348.9	15,370.0	78.0	8,187.5	3,273.8
	2Q	41	28,478.6	729.1	242.5	102.5	5,077.5	7,954.1	2,551.6	15,583.1	73.4	8,393.7	3,354.3
	3Q	41	28,771.8	719.7	218.9	101.3	5,351.2	7,800.3	2,621.3	15,772.7	58.1	8,566.4	3,334.6
	4Q	41	28,957.1	715.6	201.4	91.2	5,570.4	8,049.2	2,850.2	16,469.7	59.0	8,149.8	3,270.3
2012	1Q	40	30,075.8	745.2	201.9	93.3	5,631.1	8,125.7	3,114.3	16,871.1	54.5	8,093.1	4,016.6
	2Q	40	30,030.0	749.2	194.3	109.0	5,829.1	7,800.7	3,523.3	17,153.1	56.1	8,231.4	3,536.9
	3Q	39	30,378.9	671.5	185.6	106.0	5,724.8	8,235.4	4,078.0	18,038.2	47.8	7,818.2	3,511.7
	4Q	39	30,935.4	688.2	171.8	101.5	6,032.4	8,372.5	4,385.8	18,790.6	49.1	7,683.3	3,450.9
2013	1Q	38	32,302.8	691.1	169.5	97.9	5,862.9	8,126.5	4,391.0	18,380.4	39.3	8,686.9	4,237.7
	2Q	37	32,508.9	721.0	172.7	91.7	6,036.2	8,399.0	5,021.2	19,456.4	33.3	7,918.2	4,115.7
	3Q	37	33,264.4	757.3	170.4	89.7	6,134.7	8,287.2	5,583.2	20,005.1	44.1	8,071.6	4,126.2

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 mengambil kira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM.
Sumber: Bank Negara Malaysia

¹ From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

² Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.

³ Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TFRs 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	0.0	7.1	114.2	0.3	95.6	17.9	0.0	0.0	0.4	0.1	114.2	
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	322.6	
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	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	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	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	734.2	
		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
		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	0.0	7.1	114.2	0.3	95.6	17.9	0.0	0.0	0.4	0.1	114.2	
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	322.6	
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	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	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	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	734.2	
		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
Sumber: Bank Negara Malaysia																			
Source: Bank Negara Malaysia																			

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
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

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

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

Sumber: Bank Negara Malaysia

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

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

Source: Bank Negara Malaysia

4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung

Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

RM juta/RM million

Akhir tempoh/End of period		Hayat Biasa/Ordinary Life												Berkaitan Pelaburan/Investment-Linked			Jumlah/Total		
		Seumur Hidup/Whole Life			Endowmen/Endowment			Sementara/Temporary			Lain-lain/Others								
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
		Perniagaan dalam Malaysia/Business within Malaysia																	
2009	1H	5,409.5	0.9	5,410.4	3,120.4	22.7	3,143.1	427.5	53.2	480.7	2,345.9	371.1	2,717.0	4,733.3	5.2	4,738.5	16,036.6	453.1	16,489.7
	2H	5,663.5	0.4	5,663.9	3,299.9	22.8	3,322.7	430.0	47.5	477.4	2,506.1	80.9	2,587.0	5,314.7	5.5	5,320.2	17,214.1	157.0	17,371.1
2010	1H	5,884.3	0.4	5,884.6	3,459.8	18.5	3,478.3	429.9	744.3	1,174.2	2,654.0	407.9	3,061.9	5,574.7	5.7	5,580.4	18,002.7	1,176.7	19,179.4
	2H	5,999.4	0.4	5,999.7	3,759.1	17.1	3,776.2	432.7	55.0	487.7	2,740.9	108.4	2,849.3	6,176.9	5.8	6,182.7	19,109.0	186.7	19,295.7
2011	1H	6,113.9	0.3	6,114.3	4,043.8	17.7	4,061.5	424.7	53.1	477.8	2,816.1	114.6	2,930.7	6,436.3	5.9	6,442.3	19,834.9	191.6	20,026.5
	2H	6,016.8	0.1	6,016.9	4,219.7	16.8	4,236.6	421.1	59.4	480.5	2,896.9	113.1	3,010.0	6,914.5	6.2	6,920.7	20,469.1	195.7	20,664.7
2012	1H	6,261.0	0.1	6,261.1	4,596.7	15.4	4,612.1	432.5	51.6	484.1	3,109.8	117.4	3,227.2	7,340.6	6.3	7,346.9	21,740.6	190.8	21,931.4
	2H	6,315.4	0.0	6,315.4	4,914.5	13.7	4,928.2	428.8	54.0	482.8	3,237.3	127.4	3,364.7	7,973.2	6.5	7,979.7	22,869.1	201.7	23,070.8
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
		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
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
		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
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.																	
* 1H: Januari-Juni		* 1H: January-June																	
2H: Januari-Disember		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					Lebih 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
	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
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											

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	2,423.4	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	2,396.0	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	2,683.9	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	2,877.2	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	2,808.7	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	2,736.9	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	2,706.4	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	5,068.1	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	5,996.0	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
		Perniagaan Global/Global Business													
2009	1H	12,144.6	18,115.2	64,585.5	2,423.4	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	2,396.0	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	2,683.9	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	2,877.2	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	2,808.7	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	2,736.9	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	2,706.4	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	5,068.1	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	5,996.0	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
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															

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 2010 2011 2012 2013	*											
	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
	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
	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
	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
	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
Perniagaan Global/Global Business												
2009 2010 2011 2012 2013	*											
	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
	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
	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
	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
	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
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
		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
¹ Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am. ² Tuntutan bersih kena dibayar sebagai nisbah pendapatan premium diperolehi. ¹ Refers to general insurance business undertaken by composite and general insurance companies. ² Net claims incurred as a ratio of earned premium income. Sumber: Bank Negara MalaysiaSource: 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 'Akta'/'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
		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
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Juni 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 MalaysiaSource: 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'/'Act' 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
		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
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Juni 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												

4.7.20 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
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
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Jun 2H: Januari-Disember Sumber: Bank Negara Malaysia											
¹ Refers to general insurance business undertaken by composite and general insurance companies. * 1H: January-June 2H: January-December Source: Bank Negara Malaysia											

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian

General Insurance: Underwriting and Operating Results

RM juta/RM million

Tempoh/Period		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	
		2H	9,264.1	5,626.7	1,052.5	1,793.4	791.5	740.1	174.6	377.3	88.7	128.1	1,866.6	
	2010	1H	4,941.3	3,068.9	534.3	897.1	441.0	361.6	148.2	85.6	11.6	69.0	955.7	
		2H	9,912.6	6,206.7	1,093.8	1,845.0	767.1	780.8	242.5	211.4	10.9	121.2	1,869.8	
	2011	1H	5,163.0	3,145.8	573.4	956.6	487.2	419.9	54.9	75.0	13.7	39.4	983.9	
		2H	10,501.2	6,324.7	1,164.4	1,933.2	1,078.9	885.3	101.4	159.8	19.3	107.9	2,098.4	
	2012	1H	5,568.3	3,243.9	607.4	1,065.5	651.6	453.3	98.3	77.0	2.9	76.1	1,201.3	
		2H	11,329.4	6,418.9	1,322.7	2,161.4	1,426.4	921.7	183.4	159.1	4.1	184.6	2,501.8	
	2013	1H	6,082.3	3,518.8	711.5	1,153.4	698.6	472.0	80.3	106.2	7.9	73.1	1,276.2	
	Perniagaan Global/Global Business													
	*	2009	1H	4,770.2	3,085.7	586.2	929.5	168.8	386.6	108.3	234.2	101.9	70.4	725.5
			2H	9,911.2	6,100.7	1,228.6	1,839.3	742.7	772.0	176.7	388.4	89.5	141.8	1,848.5
2010		1H	5,352.8	3,356.0	616.4	925.7	454.7	375.5	148.6	86.3	13.3	90.4	961.4	
		2H	10,715.2	6,731.8	1,284.0	1,895.0	804.3	813.3	243.2	216.9	11.5	156.9	1,909.4	
2011		1H	5,541.7	3,392.4	667.2	985.5	496.6	437.8	54.9	79.4	14.1	56.3	998.3	
		2H	11,236.9	7,483.7	1,374.3	1,990.2	388.7	924.6	101.8	187.5	19.3	123.9	1,459.5	
2012		1H	6,065.4	3,563.0	736.9	1,096.6	668.9	475.9	99.0	87.7	3.0	87.7	1,240.9	
		2H	12,418.7	7,126.7	1,587.4	2,220.2	1,484.3	970.1	191.3	171.6	4.3	224.0	2,588.9	
2013		1H	6,642.4	3,864.4	855.5	1,186.1	736.4	501.6	83.6	118.1	8.0	87.0	1,344.7	
¹ Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am. ² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih. * 1H: Januari-Jun 2H: Januari-Disember Sumber: Bank Negara Malaysia														
¹ Refers to general insurance business undertaken by composite and general insurance companies'. ² Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts. * 1H: January-June 2H: January-December Source: Bank Negara Malaysia														

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

RM juta/RM million

Akhir tempoh/End of period	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
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

¹ Menunjuk 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
		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
¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. * 1H: Januari-Juni 2H: Januari-Disember **1H: Pada 30 Jun 2H: Pada 31 Disember 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 Sumber: Bank Negara Malaysia 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			
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
		Perniagaan Global/Global Business																																			
2009	1H	234.8	167.9	402.8	501.7	8.0	509.6	736.5	175.9	912.4	63.5	93.1	156.6	0.0	0.0	0.0	63.5	93.1	156.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	261.1	559.4	501.7	8.0	509.6	800.0	269.0	1,069.0
	2H	577.2	319.9	897.1	899.8	18.0	917.8	1,477.0	337.9	1,814.9	158.8	204.0	362.8	0.0	0.0	0.0	158.8	204.0	362.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	736.0	523.9	1,259.9	899.8	18.0	917.8	1,635.8	542.0	2,177.8
2010	1H	570.3	161.7	732.0	365.0	12.5	377.5	935.3	174.2	1,109.5	88.2	113.2	201.4	0.0	0.0	0.0	88.2	113.2	201.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	658.5	274.9	933.4	365.0	12.5	377.5	1,023.5	287.4	1,310.9
	2H	1,074.5	292.5	1,367.0	792.1	25.2	817.4	1,866.6	317.8	2,184.4	142.5	260.2	402.7	0.0	0.0	0.0	142.5	260.2	402.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,217.0	552.7	1,769.7	792.1	25.2	817.4	2,009.1	577.9	2,587.1
2011	1H	471.9	135.1	607.0	449.7	9.9	459.6	921.6	145.1	1,066.6	108.9	145.5	254.4	0.0	0.0	0.0	108.9	145.5	254.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	580.8	280.6	861.4	449.7	9.9	459.6	1,030.5	290.5	1,321.0
	2H	925.5	252.3	1,177.8	994.2	18.0	1,012.2	1,919.7	270.3	2,190.0	183.9	321.3	505.2	0.0	0.0	0.0	183.9	321.3	505.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,109.3	573.6	1,683.0	994.2	18.0	1,012.2	2,103.5	591.6	2,695.1
2012	1H	533.3	129.2	662.5	692.2	9.2	701.4	1,225.6	138.3	1,363.9	84.5	191.9	276.3	0.0	0.0	0.0	84.5	191.9	276.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	617.8	321.0	938.8	692.2	9.2	701.4	1,310.1	330.2	1,640.2
	2H	1,290.6	232.3	1,523.0	1,416.0	30.7	1,446.7	2,706.6	263.1	2,969.7	118.3	386.4	504.7	0.0	0.0	0.0	118.3	386.4	504.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,409.0	618.7	2,027.7	1,416.0	30.7	1,446.7	2,825.0	649.5	3,474.5
2013	1H	664.4	136.2	800.6	960.7	25.7	986.4	1,625.1	162.0	1,787.0	37.0	186.8	223.7	0.0	0.0	0.0	37.0	186.8	223.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	701.4	323.0	1,024.4	960.7	25.7	986.4	1,662.0	348.7	2,010.8
		Perniagaan Global/Global Business																																			
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¹ Mengikut kepada perniagaan takaful keluarga yang diendahkan oleh pengendali takaful komposit dan keluarga.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

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

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

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

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia											
		Keluarga Biasa/Ordinary Family									Berkaitan Pelaburan/Investment-Linked	Anuiti/Annuity	JUMLAH/TOTAL
		Endowmen/Endowment			Sementara/Temporary			Perubatan dan Kesihatan/Medical and Health	Lain-lain/Others	Jumlah/Total			
		Pendidikan/Education	Lain-lain/Others	Jumlah/Total	Gadai Janji/Mortgage	Lain-lain/Others	Jumlah/Total						
*													
2009	1H	16.5	121.7	138.2	460.3	141.3	601.6	139.9	31.9	911.5	156.6	0.0	1,068.1
	2H	32.7	233.6	266.3	1,029.3	268.5	1,297.8	187.6	63.1	1,814.8	362.8	0.0	2,177.6
2010	1H	14.4	167.0	181.4	704.2	78.6	782.9	110.5	34.6	1,109.4	201.4	0.0	1,310.7
	2H	24.9	316.3	341.2	1,333.3	207.3	1,540.7	236.5	65.9	2,184.2	402.7	0.0	2,586.9
2011	1H	11.0	123.8	134.8	621.2	127.1	748.4	150.4	33.0	1,066.6	254.4	0.0	1,321.0
	2H	19.3	232.1	251.4	1,280.7	294.9	1,575.6	298.6	64.0	2,189.5	505.2	0.0	2,694.7
2012	1H	8.4	136.8	145.2	826.1	189.5	1,015.6	169.6	33.5	1,363.9	276.3	0.0	1,640.2
	2H	14.7	221.1	235.8	1,874.4	498.9	2,373.2	293.5	67.2	2,969.7	504.7	0.0	3,474.4
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
		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

¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember
Sumber: Bank Negara Malaysia

¹ Refers to family takaful business undertaken by composite and family takaful operator.
* 1H: January-June
2H: January-December
Source: Bank Negara Malaysia

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

RM juta/RM million

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia																				
		Keluarga Biasa/Ordinary Family												Berkaitan Pelaburan/Investment-Linked			Annuiti/Annuity			Jumlah/Total		
		Endowmen/Endowment			Sementara/Temporary			Lain-lain/Others			Jumlah/Total											
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
2009	1H	729.3	43.1	772.4	1.8	0.0	1.8	217.6	5.1	222.8	948.8	48.2	997.0	404.4	0.0	404.4	0.0	0.0	0.0	1,353.2	48.2	1,401.4
	2H	758.5	51.5	810.1	1.5	0.1	1.6	225.3	5.9	231.2	985.3	57.5	1,042.9	476.5	0.0	476.5	0.0	0.0	0.0	1,461.8	57.5	1,519.4
2010	1H	820.6	64.4	885.0	1.4	0.4	1.8	242.6	0.0	242.6	1,064.6	64.8	1,129.4	541.0	0.0	541.0	0.0	0.0	0.0	1,605.6	64.8	1,670.4
	2H	838.1	75.8	913.9	3.6	0.5	4.1	255.7	0.0	255.7	1,097.4	76.3	1,173.7	638.2	0.0	638.2	0.0	0.0	0.0	1,735.6	76.3	1,811.8
2011	1H	876.0	86.4	962.4	8.3	1.3	9.6	268.9	0.0	268.9	1,153.2	87.7	1,240.9	693.9	0.0	693.9	0.0	0.0	0.0	1,847.1	87.7	1,934.8
	2H	898.3	91.0	989.3	15.1	31.3	46.5	280.9	0.5	281.4	1,194.3	122.8	1,317.1	821.5	0.0	821.5	0.0	0.0	0.0	2,015.8	122.8	2,138.7
2012	1H	808.8	92.8	901.5	25.2	34.9	60.1	262.5	0.1	262.5	1,096.4	127.8	1,224.2	969.8	0.0	969.8	0.0	0.0	0.0	2,066.2	127.8	2,194.1
	2H	813.0	113.0	926.0	30.6	38.0	68.6	270.7	0.3	271.1	1,114.3	151.3	1,265.7	1,091.5	0.0	1,091.5	0.0	0.0	0.0	2,205.9	151.3	2,357.2
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
		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

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

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia														
		Kematian/Death			Kematangan/Maturity			Serahan/Surrender			Sebab Lain (termasuk tamat tempoh)/Other Causes (including expiry)			JUMLAH/TOTAL		
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
2009	1H	0.5	0.0	0.5	1.9	0.0	1.9	21.3	0.9	22.1	110.6	(0.1)	110.5	134.3	0.8	135.1
	2H	4.3	0.1	4.4	3	0.0	3.0	45.9	1.7	47.6	233.6	(0.4)	233.2	286.8	1.3	288.2
2010	1H	0.6	0.0	0.6	3.2	0.0	3.2	25.7	0.6	26.3	113.6	(1.3)	112.3	143.2	(0.7)	142.5
	2H	1.2	0.1	1.3	7.1	0.0	7.1	52.3	1.2	53.5	247.1	0.4	247.5	307.7	1.6	309.4
2011	1H	0.7	0.1	0.7	3.6	0.0	3.6	33.6	1.6	35.1	130.7	0.7	131.4	168.6	2.3	170.9
	2H	1.5	0.1	1.6	8.9	0.0	8.9	79	3.2	82.3	221.7	2.6	224.3	311.1	5.9	317.1
2012	1H	0.8	0.1	0.9	-20.8	0.3	(20.5)	43.2	1.5	44.7	247.1	5.7	252.8	270.3	7.6	277.9
	2H	1.6	0.2	1.8	11.5	0.4	11.9	90.3	3.2	93.5	325.9	30.9	356.9	429.3	34.7	464.0
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
		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
1		Refers to family takaful business undertaken by composite and family takaful operator.														
*		1H: Januari-June 2H: Januari-Disember														
Sumber: Bank Negara Malaysia		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
		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
¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. ² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih. [*] 1H: Januari-Jun [*] 2H: Januari-Disember Sumber : Bank Negara Malaysia ¹ Refers to family takaful business undertaken by composite and family takaful operators. ² Figures reflect expenses borne by family takaful funds and inclusive of net bad and doubtful debts. [*] 1H: January-June [*] 2H: January-December Source : Bank Negara Malaysia											

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

² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih.

* 1H: Januari-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	17,476.6
		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
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
	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
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 Perubahan 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	32.7	281.2	313.9	5.2	2.8	15.8	506.6
2H	6.2	12.0	180.2	102.3	69.6	620.5	690.2	9.1	7.1	23.5	1,030.7
2011 1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012 1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
2013 1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
	Perniagaan Global/Global Business										
* 2009 1H	7.1	5.5	65.0	38.9	27.0	232.7	259.7	7.2	3.6	11.2	398.2
2H	10.3	12.5	113.0	83.8	51.7	494.3	545.9	9.7	8.9	19.6	803.8
2010 1H	2.2	5.9	108.6	52.2	32.7	281.2	313.9	5.2	2.8	15.8	506.6
2H	6.2	12.0	180.3	102.3	69.6	620.5	690.2	9.1	7.1	23.6	1,030.8
2011 1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012 1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
2013 1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. [*] 1H: Januari-Jun 2H: Januari-Disember Sumber: Bank Negara Malaysia ¹ Refers to general takaful business undertaken by composite and general takaful operators. [*] 1H: January-June 2H: January-December Source: Bank Negara Malaysia											

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

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/Act' Cover	Lain-lain/Others	Jumlah/Total				
2009	1H	3.2	-8.8	4.1	13.8	33.7	79.6	113.3	-2.2	10.0	-3.8	129.7
	2H	2.5	-1.8	18.3	25.8	45.5	199.1	244.6	2.4	5.2	7.2	304.2
2010	1H	2.6	0.8	8.1	13.6	32.3	116.2	148.5	1.6	0.3	5.3	180.8
	2H	3.2	4.0	26.6	31.2	81.3	257.2	338.5	3.8	0.5	11.8	419.4
2011	1H	9.1	2.0	14.6	17.4	61.2	157.1	218.4	1.5	0.2	5.0	268.1
	2H	11.7	3.6	28.0	34.4	120.0	313.1	433.1	3.4	0.4	10.4	525.1
2012	1H	-0.6	1.6	14.6	19.4	70.5	215.2	285.7	1.8	0.1	6.1	328.7
	2H	1.2	3.9	22.1	37.9	140.9	405.8	546.8	3.0	0.4	12.1	627.5
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
		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
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
		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
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 'Akta'/'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	7.2	331.2
	2H	7.0	13.7	83.4	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.3
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1282.1
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
		Perniagaan Global/Global Business										
*												
2009	1H	4.8	4.3	77.4	30.9	19.1	178.3	197.4	5.9	3.3	7.2	331.3
	2H	7.0	13.7	83.6	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.4
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1282.1
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. * 1H: Januari-Jun 2H: Januari-Disember Sumber: Bank Negara Malaysia						¹ Refers to general takaful business undertaken by composite and general takaful operators. * 1H: January-June 2H: January-December Source: Bank Negara Malaysia						

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

RM juta/RM million

Tempoh/Period		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
		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
¹ Merujuk 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.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	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
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	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2

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
2H	49.8	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010 1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011 1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012 1H	63.3	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.9
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
Perniagaan Global/Global Business												
2009 1H	52.2	452.5	173.9	776.0	33.2	983.2	29.0	5.3	7.8	237.1	0.0	1,767.1
2H	49.9	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010 1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011 1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012 1H	63.4	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.9
2013 1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5

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