



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAN BULANAN

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PERKEMBANGAN MONETARI DAN KEWANGAN APRIL 2013

Keadaan Harga: Inflasi, seperti yang diukur oleh perubahan peratusan tahunan Indeks Harga Pengguna (IHP), meningkat kepada 1.7% pada bulan April 2013 (Mac: 1.6%). Inflasi dalam kategori *makanan dan minuman tanpa alkohol* lebih tinggi pada bulan itu (April: 3.8%, Mac: 3.3%) disebabkan oleh kenaikan harga *ayam segar*. Inflasi yang lebih tinggi ini sebahagiannya telah diimbangi oleh inflasi yang lebih rendah dalam kategori *pengangkutan* (April: 0.6%, Mac: 1.0%).

Keadaan Monetari: Kadar antara bank adalah stabil pada bulan April. Bagi kadar pinjaman runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan kekal tidak berubah pada 6.53%. Kadar deposit runcit juga secara relatif stabil pada bulan tersebut. Pada asas tahunan, pertumbuhan wang secara luas atau M3 menjadi sederhana kepada 8.2% pada bulan April. Pertumbuhan tahunan ini disebabkan terutamanya oleh pemberian kredit oleh sistem perbankan kepada sektor swasta. Walau bagaimanapun, pada asas bulanan, pengembangan M3 sebahagiannya diimbangi oleh aliran keluar asing bersih dan tuntutan bersih yang lebih rendah terhadap Kerajaan. Pembiayaan bersih kepada sektor swasta meningkat sebanyak 11.1% pada bulan April. Pertumbuhan dalam terbitan bersih sekuriti hutang swasta (*private debt securities*, PDS) meningkat manakala pinjaman sistem perbankan terkumpul mencatat pertumbuhan yang stabil. Pembayaran balik yang besar menyebabkan pertumbuhan pinjaman perniagaan terkumpul lebih perlahan pada bulan April. Walau bagaimanapun, pinjaman yang dikeluarkan kepada perusahaan perniagaan terus kukuh dengan pinjaman diberikan terutamanya kepada sektor *borong dan runcit, restoran dan hotel; bekalan elektrik, gas dan air, dan pembinaan*. Pinjaman terkumpul kepada sektor isi rumah meningkat pada kadar yang stabil pada bulan

itu, didorong terutamanya oleh pinjaman untuk pembelian *harta kediaman, harta bukan kediaman, sekuriti dan kereta penumpang*. Permintaan pinjaman secara keseluruhan kekal teguh dengan permohonan pinjaman yang berterusan daripada sektor perniagaan dan isi rumah.

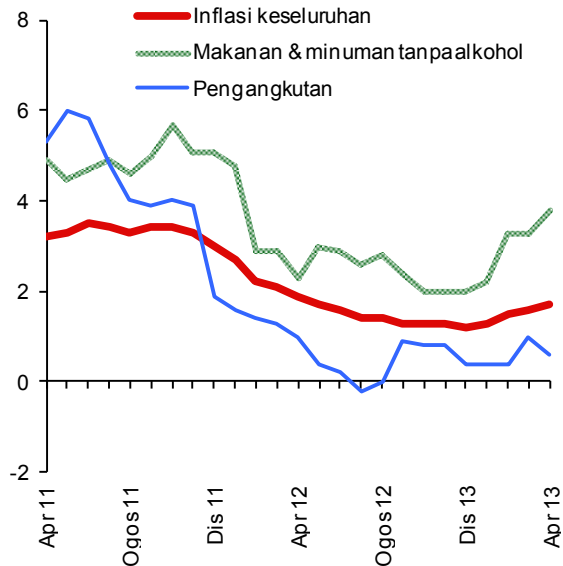
Sistem Perbankan: Permodalan sistem perbankan terus kukuh di bawah Rangka Kerja Kecukupan Modal Basel III dengan Nisbah Modal Ekuiti Biasa Kumpulan 1, Nisbah Modal Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 12.1%, 13% dan 14.3%. Paras pinjaman terjejas kekal stabil pada 1.4% daripada pinjaman bersih, manakala nisbah perlindungan meningkat melebihi paras 100%.

Kadar Pertukaran dan Rizab Antarabangsa: Pada bulan April, ringgit pada amnya menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Namun, berbanding dengan euro, ringgit menyusut nilai sebanyak 0.2%. Pengumuman langkah pelonggaran monetari selanjutnya di Jepun telah meningkatkan minat pelabur terhadap aset kewangan serantau lantas menyumbang kepada penambahan nilai mata wang serantau termasuk ringgit. Ringgit juga menambah nilai memandangkan ketidakpastian berhubung dengan tarikh Pilihan Raya Umum telah reda. Pada bulan Mei, ringgit mencatat prestasi bercampur-campur berbanding dengan mata wang rakan perdagangan utama Malaysia. Rizab antarabangsa Bank Negara Malaysia berjumlah RM436.9 bilion (bersamaan dengan USD141.4 bilion) pada 15 Mei 2013. Paras rizab ini memadai untuk membiayai 9.6 bulan import tertangguh. Rizab dapat menampung 4.3 kali hutang luar negeri jangka pendek berdasarkan kedudukan hutang luar negeri jangka pendek terkini sehingga 31 Mac 2013.

Inflasi terus meningkat pada bulan April

Inflasi

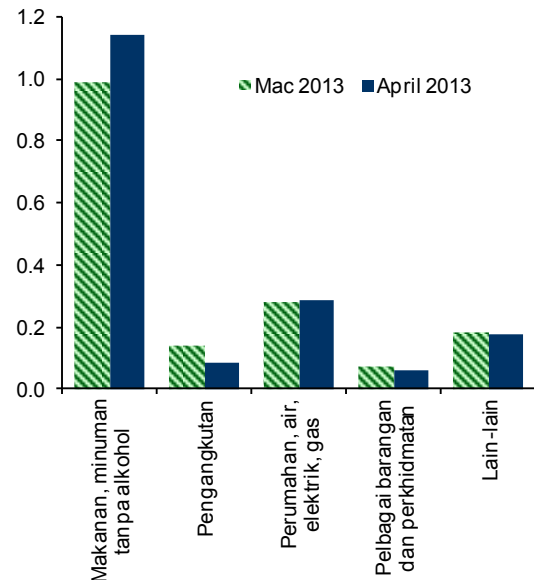
Pertumbuhan tahunan, (%)



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

Mata peratusan

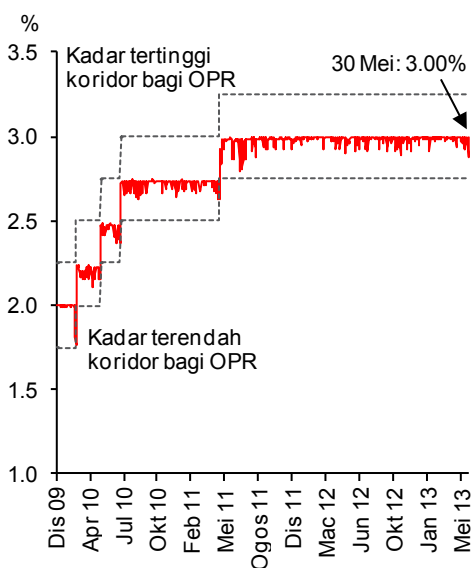


* Lain-lain termasuk perkhidmatan rekreasi dan hiburan; minuman alkohol dan tembakau; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut dan pelbagai barangan dan perkhidmatan

Sumber: Bank Negara Malaysia

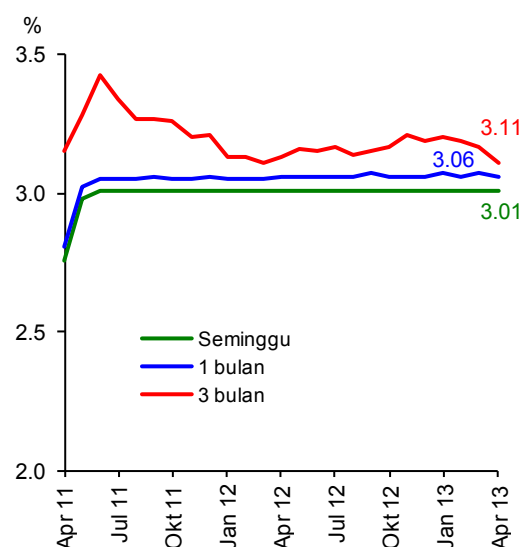
Kadar faedah kekal stabil

Kadar Antara Bank Semalaman



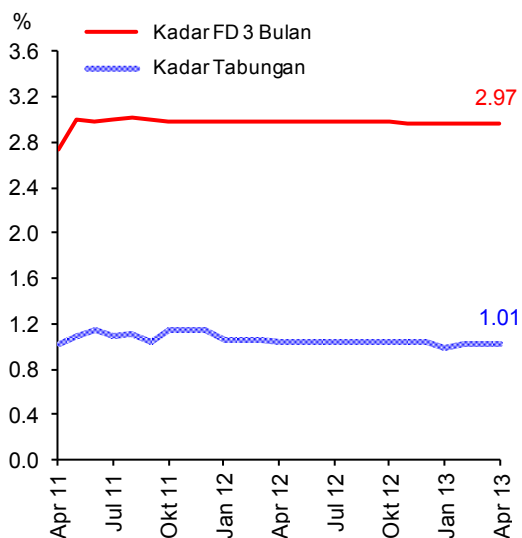
Sumber: Bank Negara Malaysia

Kadar Antara Bank Purata



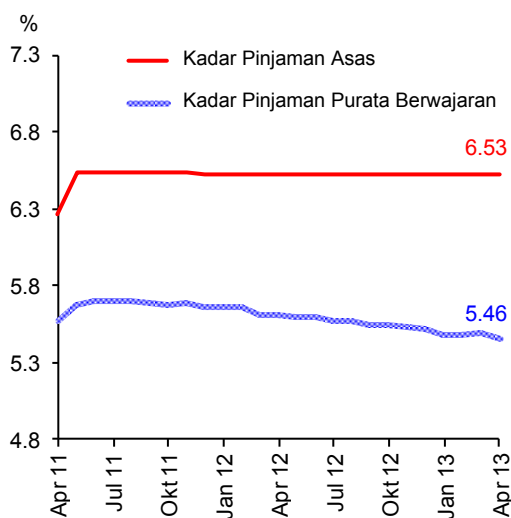
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

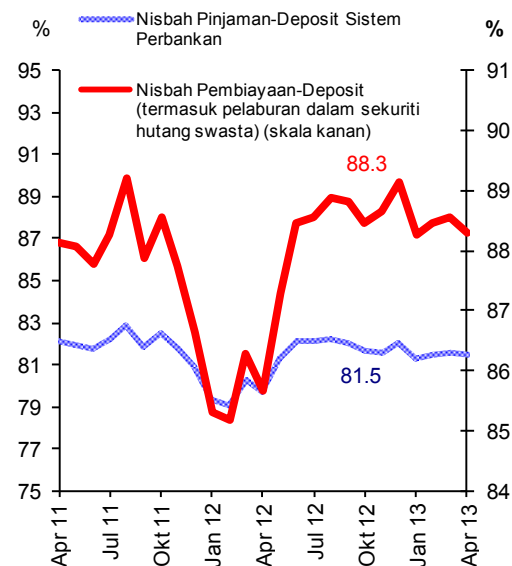
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

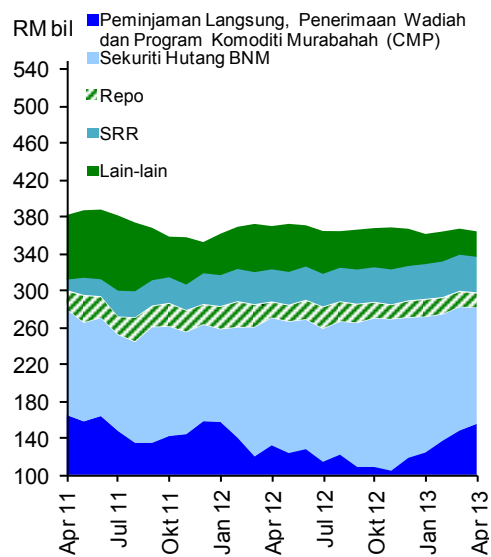
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit



Sumber: Bank Negara Malaysia

Mudah Tunai Terkumpul di Bank Negara Malaysia

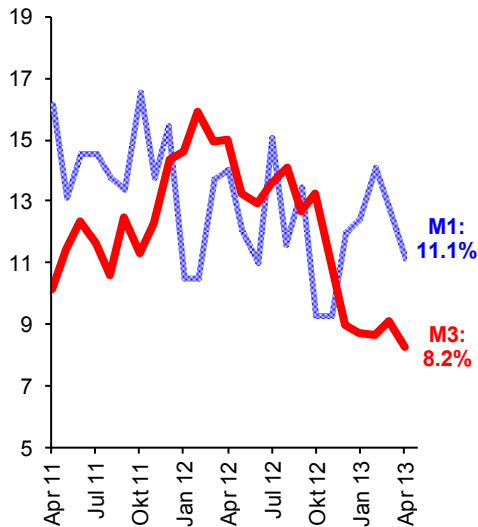


Sumber: Bank Negara Malaysia

Pertumbuhan wang secara luas menjadi sederhana

M1 dan M3

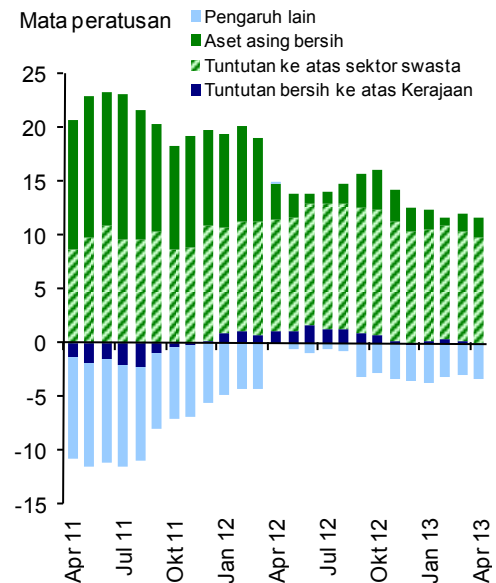
Pertumbuhan tahunan, (%)



Sumber: Bank Negara Malaysia

Penyumbang Utama Pertumbuhan M3

Mata peratusan

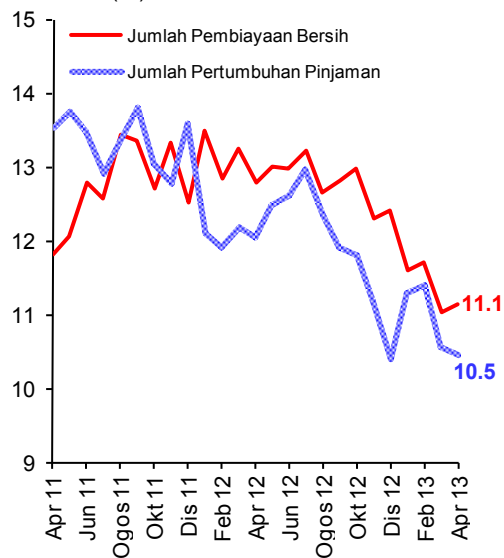


Sumber: Bank Negara Malaysia

Aktiviti pembiayaan mampan pada bulan April

Pembiayaan Bersih dan Pertumbuhan Pinjaman

Pertumbuhan tahunan (%)

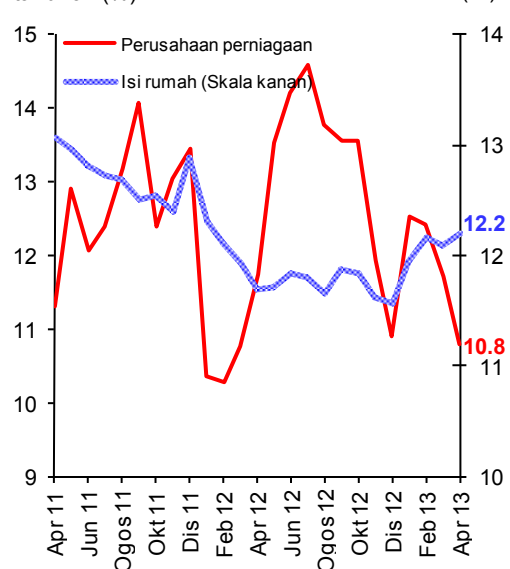


* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan dan sekuriti hutang swasta (private debt securities, PDS) terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

Sumber: Bank Negara Malaysia

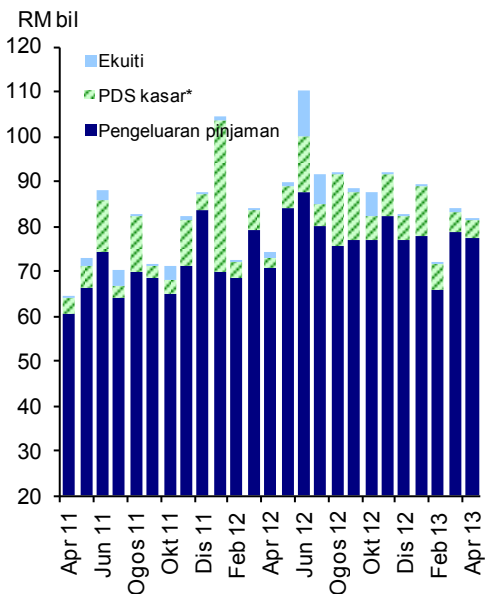
Pinjaman Sistem Perbankan Terkumpul

Pertumbuhan tahunan (%)



Sumber: Bank Negara Malaysia

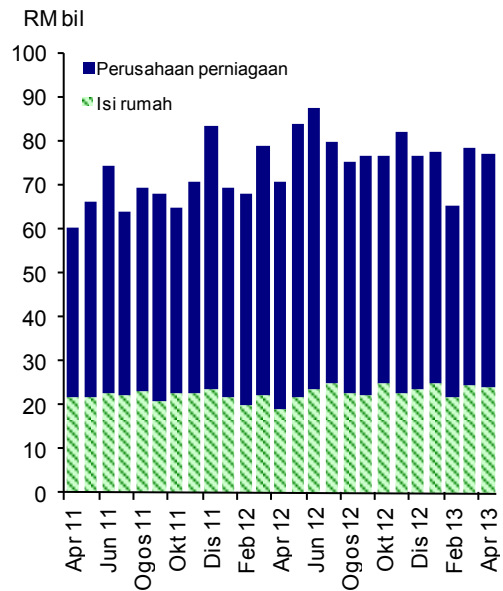
Pembiayaan Kasar Sektor Swasta



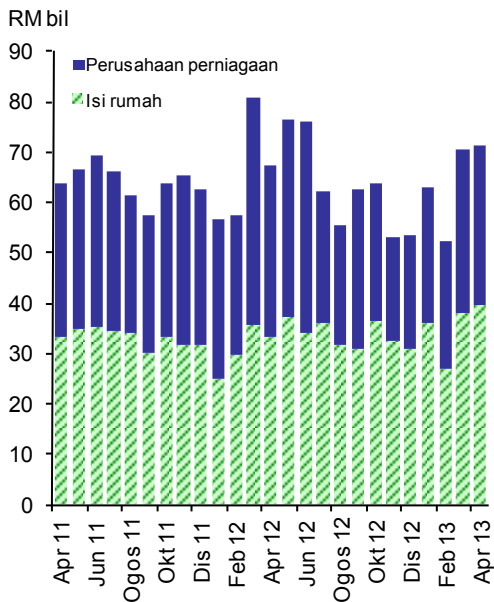
* Tidak termasuk terbitan asing

Sumber: Bank Negara Malaysia

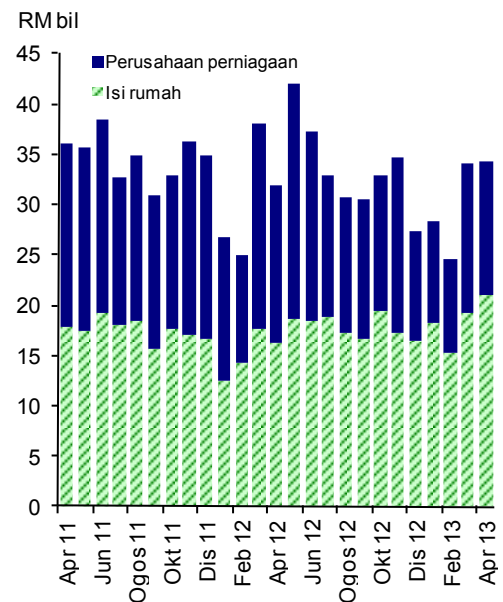
Pengeluaran Pinjaman oleh Sistem Perbankan



Permohonan Pinjaman dengan Sistem Perbankan



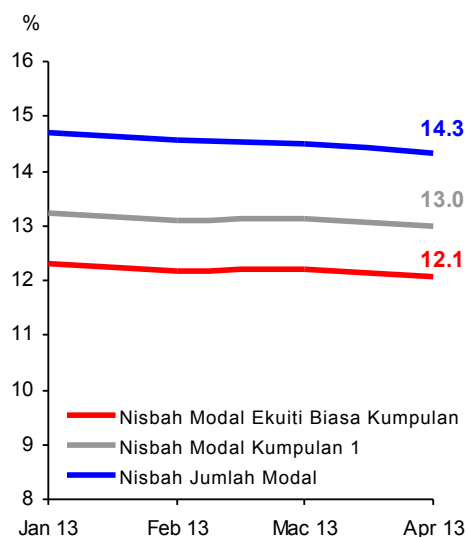
Kelulusan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

Permodalan sistem perbankan kekal kukuh dan kualiti pinjaman stabil

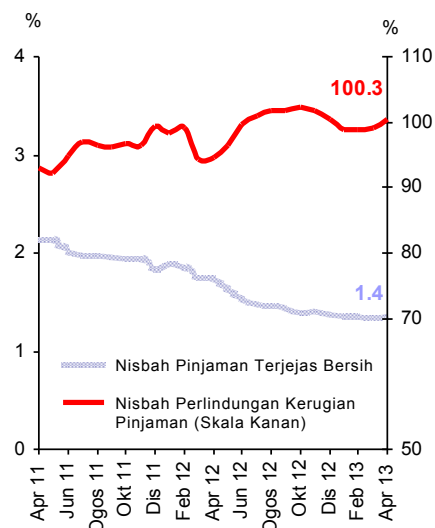
Kekukuhan Modal



* Bermula bulan Januari 2013, komponen modal dilaporkan berdasarkan Rangka Kerja Kecukupan Modal Basel III

Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Nisbah Perlindungan Kerugian Pinjaman



* Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan FRS 139. 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 pada amnya menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia

Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*

Indeks (Dis08 = 100)

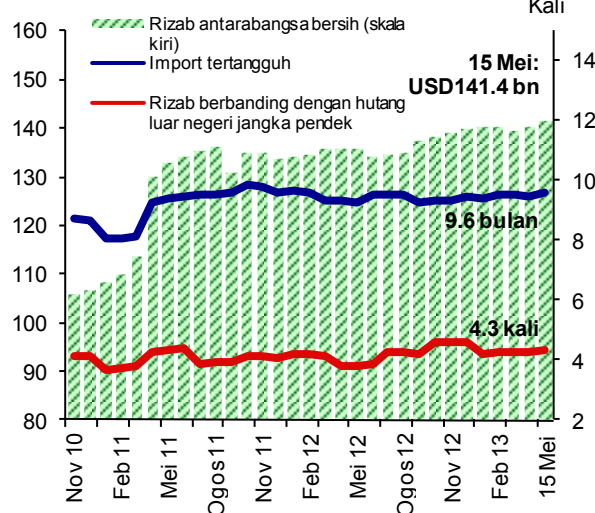


* Mata wang dalam indeks: USD, CNY, SGD, JPY, EUR
Setiap mata wang mempunyai pemberat yang sama

Sumber: Bank Negara Malaysia

Rizab Antarabangsa Bersih

USD bil



Sumber: Bank Negara Malaysia

Perangkaan Utama Monetari dan Kewangan

	Feb 13		Mac 13		Apr 13	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	111.0	13.2	111.0	13.8	110.6	11.2
M1	294.4	14.1	293.8	12.7	292.5	11.1
M2	1,363.0	9.2	1,377.1	9.7	1,386.1	8.9
M3	1,385.6	8.7	1,397.3	9.1	1,405.6	8.2
Sistem Perbankan						
Pembiayaan bersih ¹	1,510.1	11.7	1,521.7	11.0	1,529.8	11.1
Nisbah pinjaman-deposit (%) ¹	81.5		81.6		81.5	
Nisbah pembiayaan-deposit (%) ^{2&3}	88.5		88.6		88.3	
Pinjaman yang dipohon (pada tempoh berkenaan)	52.3	-9.2	70.5	-13.0	71.4	5.9
Pinjaman yang diluluskan (pada tempoh berkenaan)	24.7	-1.2	34.2	-10.3	34.2	7.3
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	65.6	-4.1	78.5	-0.6	77.5	9.4
Pinjaman yang dibayar balik (pada tempoh berkenaan)	62.9	-4.6	71.3	9.3	74.6	9.5
Keadaan Sistem Perbankan						
Nisbah jumlah modal (%) ⁴	14.6		14.5		14.3	
Nisbah modal kumpulan 1 (%) ⁴	13.1		13.1		13.0	
Nisbah modal ekuiti am kumpulan 1 (%) ⁴	12.2		12.2		12.1	
Nisbah pinjaman terjejas bersih (%)	1.4		1.3		1.4	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	429.0		431.2		433.2	
Rizab bersih dalam Dolar AS bilion (bersamaan)	140.3		139.6		140.3	
Bilangan bulan import tertangguh	9.5		9.5		9.5	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.00		3.00		3.00	
Antara bank: Semalaman	2.99 [2.99]		3.00 [3.00]		3.00 [2.99]	
1 minggu	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
1 bulan	3.07 [3.06]		3.10 [3.07]		3.06 [3.06]	
Depositi 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	5.49		5.50		5.46	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	106.1	1.5	106.2	1.6	106.3	1.7

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

² Tidak termasuk transaksi institusi kewangan.

³ Merujuk kepada nisbah pinjaman dan pemegangan sekuriti hutang swasta (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 APRIL 2013

Price Conditions

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), increased to 1.7% in April 2013 (March: 1.6%). Inflation in the *food and non-alcoholic beverages* category was higher during the month (April: 3.8%, March: 3.3%) due to the increase in the price of *fresh chicken*. The higher inflation was partly offset by lower inflation in the *transport* category (April: 0.6%, March: 1.0%).

Monetary Conditions

Interbank rates were stable in April. 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 8.2% in April. The annual expansion was mainly on account of credit extension by the banking system to the private sector. On a month-on-month basis, however, the expansion in M3 was partially offset by net foreign outflows and lower net claims on the government. Net financing to the private sector grew 11.1% in April. Growth in net issuances of private debt securities (PDS) increased while outstanding loans of the banking system showed steady growth. Large repayments resulted in slower growth of business loans outstanding during the month. Nevertheless, loans disbursed to businesses continued to remain strong with loans extended mainly to the *wholesale and retail, restaurants and hotel; electricity, gas and water supply, and construction* sectors. Loans outstanding to households grew at a stable pace during the month, driven mainly by loans for the *purchase*

of residential property, non-residential property, securities and passenger cars. The overall loan demand remained robust with sustained loan applications from both business and household sectors.

Banking System

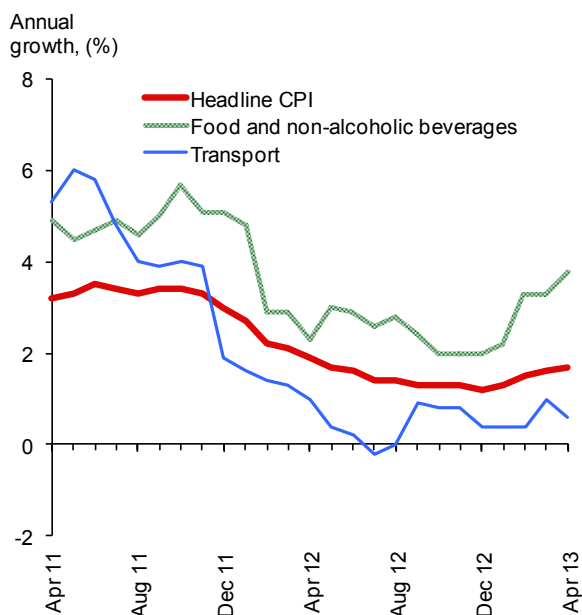
Capitalisation remained strong under the Basel III Capital Adequacy Framework with Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio of 12.1%, 13% and 14.3% respectively. The level of net impaired loans remained stable at 1.4% of net loans, while the loan loss coverage increased to above 100%.

Exchange Rates and International Reserves

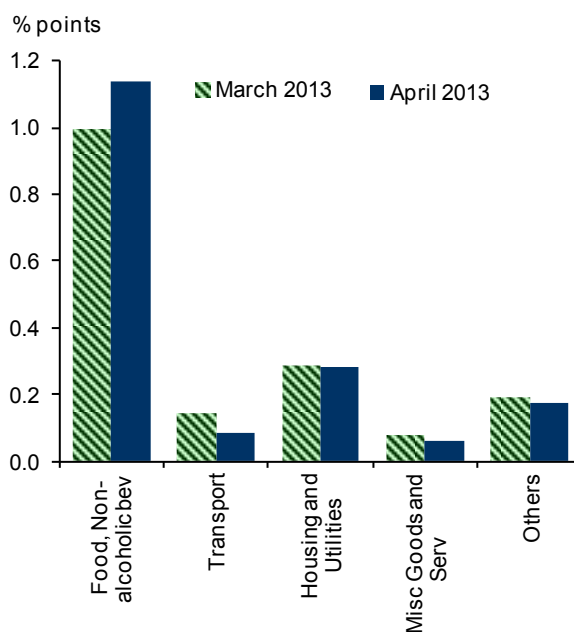
In April, the ringgit broadly appreciated against the currencies of Malaysia's major trading partners with the exception of the euro, against which the ringgit depreciated by 0.2%. The announcement of further monetary easing in Japan led to increased investor interest towards regional financial assets and contributed to the strengthening of regional currencies, including the ringgit. The ringgit also strengthened as the earlier uncertainty surrounding the timing of the General Elections subsided. In May, the ringgit recorded a mixed performance against the currencies of Malaysia's major trading partners. The international reserves of Bank Negara Malaysia stood at RM436.9 billion (equivalent to USD141.4 billion) as at 15 May 2013, sufficient to finance 9.6 months of retained imports. The reserves coverage of short-term external debt is 4.3 times based on the latest short-term external debt position as at end-March 2013.

Headline inflation continued to rise in April

Headline Inflation



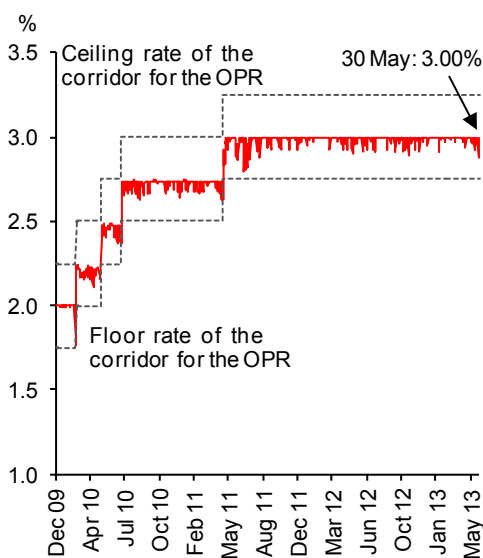
Headline Inflation: Component Contribution



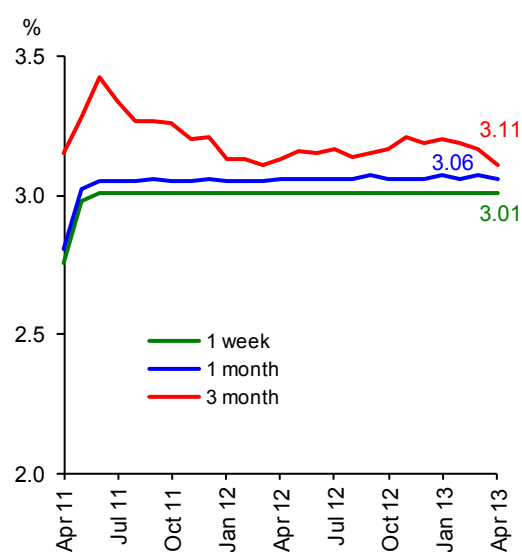
* Others includes recreation services and culture; alcoholic beverages and tobacco; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear; and miscellaneous goods and services Source: Bank Negara Malaysia

Interest rates remained stable

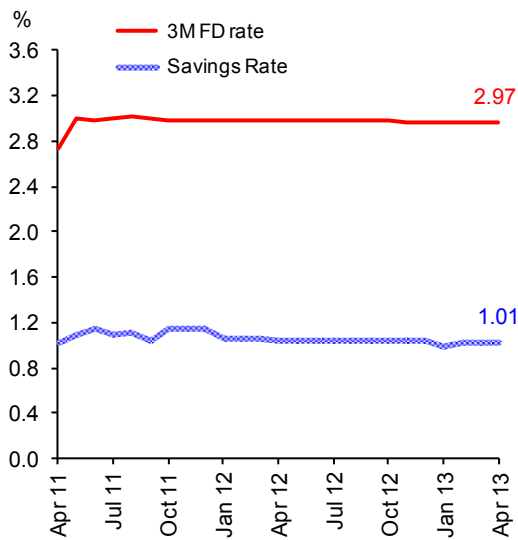
Average Overnight Interbank Rate



Average Interbank Rates

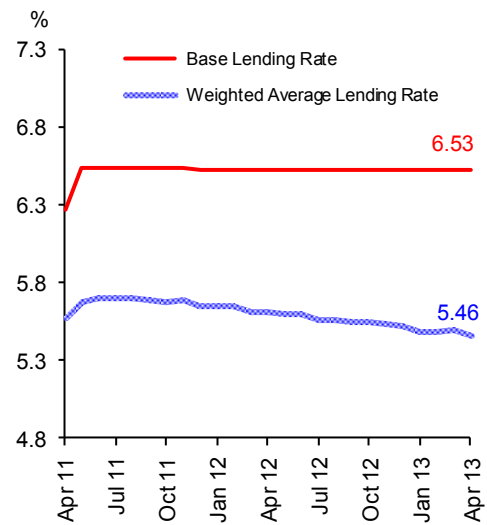


Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

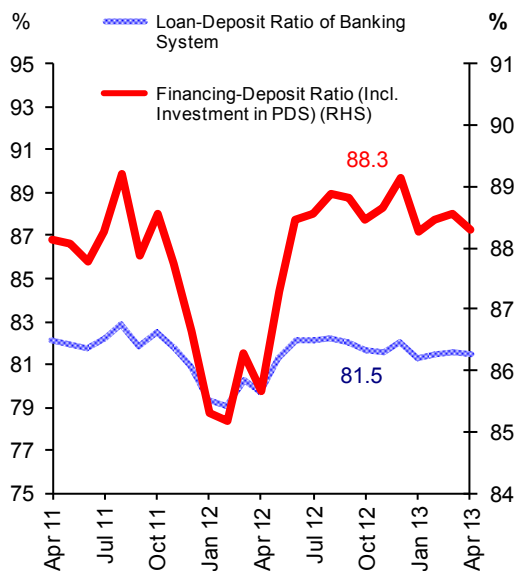
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

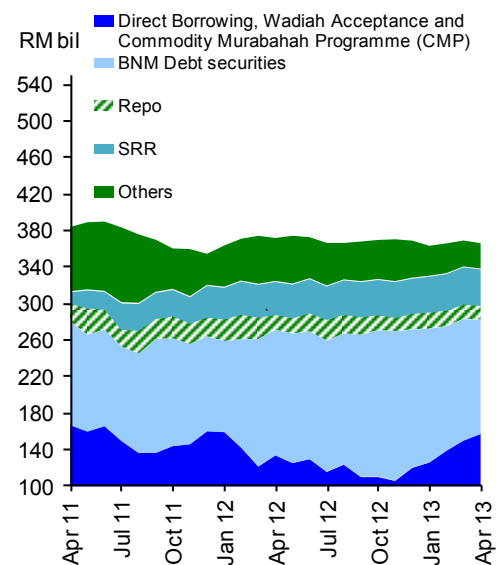
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

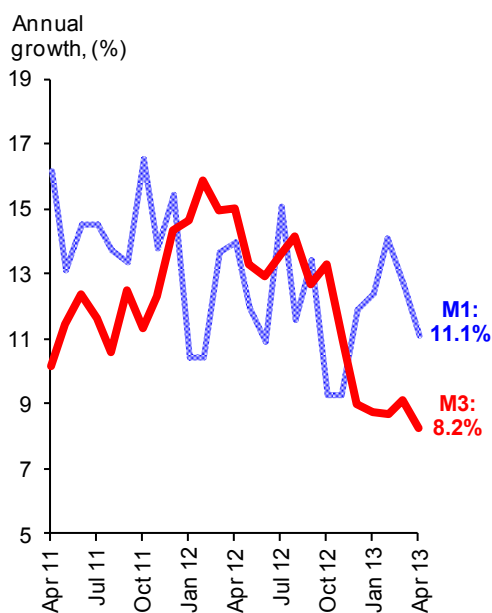
Outstanding Liquidity Placed With Bank Negara Malaysia



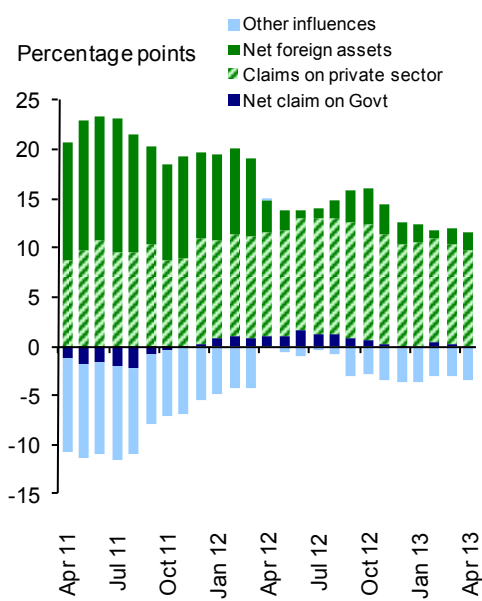
Source: Bank Negara Malaysia

Broad money growth moderated

M1 and M3

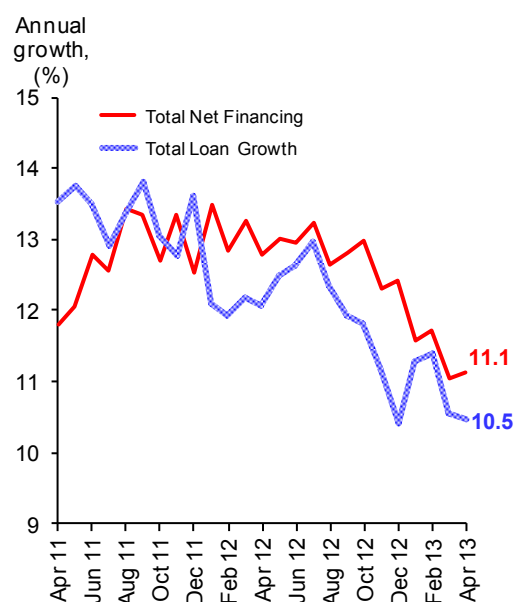


Main Contributors of M3 Growth



Financing activity was sustained in April

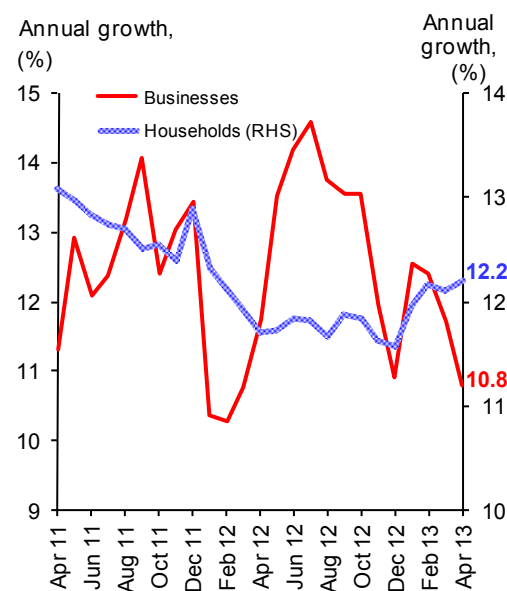
Net Financing and Loan Growth



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

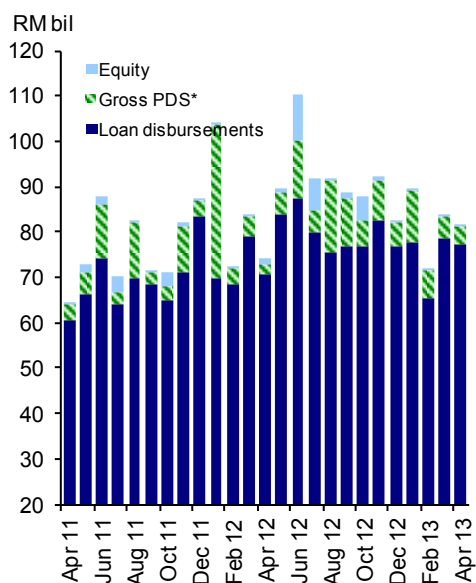
Source: Bank Negara Malaysia

Loans Outstanding of the Banking System



Source: Bank Negara Malaysia

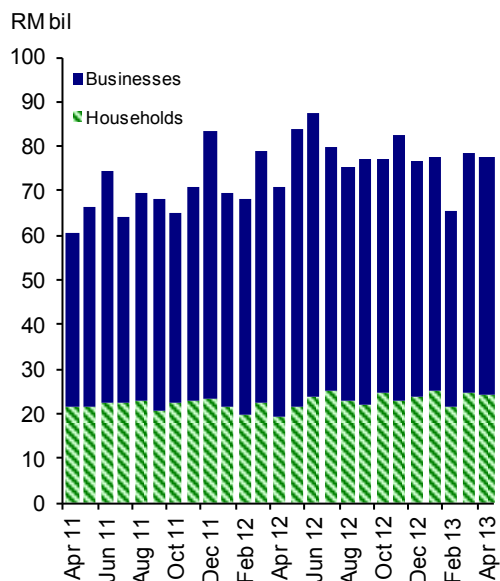
Gross Private Sector Financing



* Excludes foreign issuances

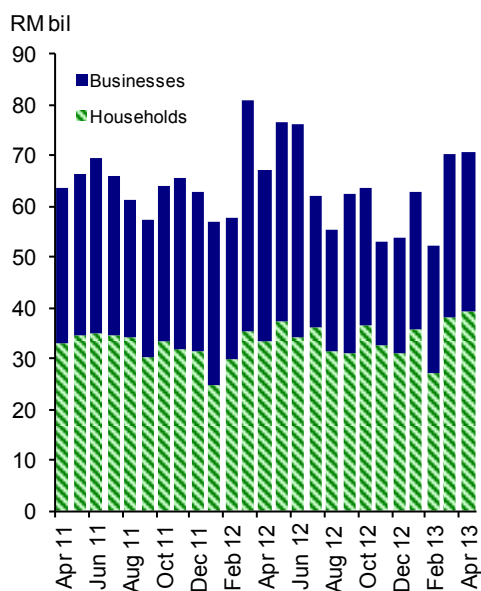
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



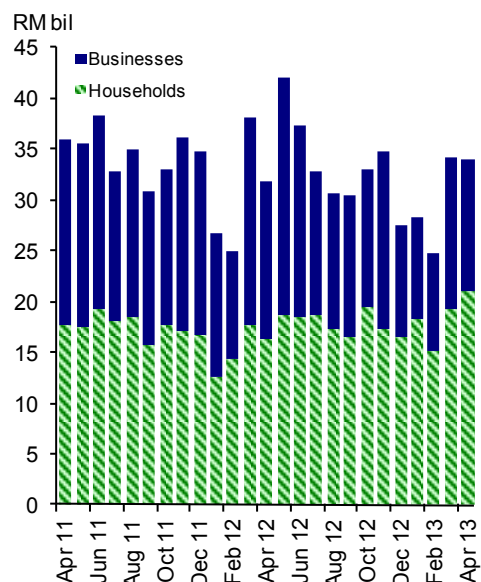
Source: Bank Negara Malaysia

Loan Applications with the Banking System



Source: Bank Negara Malaysia

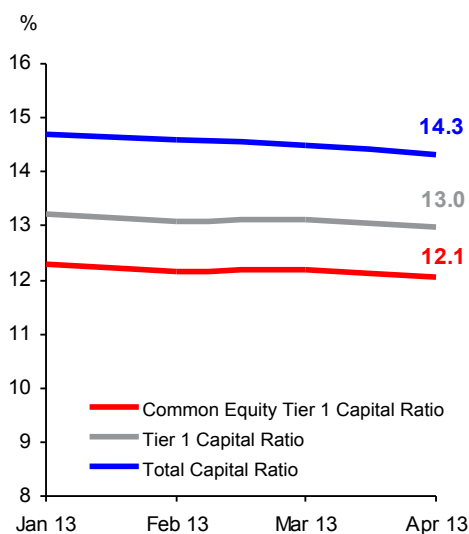
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

Banking system capitalisation remained strong with stable loan quality

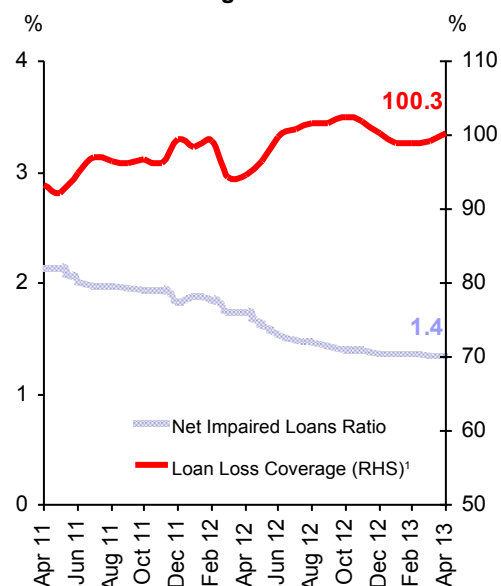
Capital Strength



* 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



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

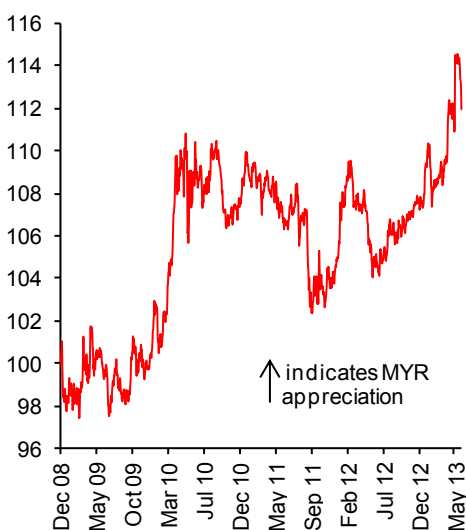
¹ Refers to ratio of individual plus collective impairment provisions to total impaired loans.

Source: Bank Negara Malaysia

Ringgit broadly appreciated against the currencies of Malaysia's major trading partners

Index of Ringgit Performance against Major Trade Partners*

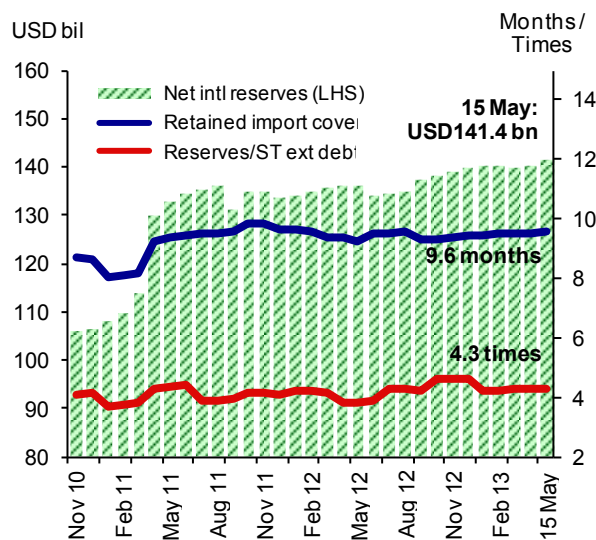
Index (Dec 08 = 100)



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

Source: Bank Negara Malaysia

Net International Reserves



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

	Feb 13		Mar 13		Apr 13	
	O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates						
Reserve money	111.0	13.2	111.0	13.8	110.6	11.2
M1	294.4	14.1	293.8	12.7	292.5	11.1
M2	1,363.0	9.2	1,377.1	9.7	1,386.1	8.9
M3	1,385.6	8.7	1,397.3	9.1	1,405.6	8.2
Banking System						
Net financing ¹	1,510.1	11.7	1,521.7	11.0	1,529.8	11.1
Loan-deposit ratio (%) ²	81.5		81.6		81.5	
Financing-deposit ratio (%) ^{2&3}	88.5		88.6		88.3	
Loans applied (during the period)	52.3	-9.2	70.5	-13.0	71.4	5.9
Loans approved (during the period)	24.7	-1.2	34.2	-10.3	34.2	7.3
Loans disbursed (during the period)	65.6	-4.1	78.5	-0.6	77.5	9.4
Loans repaid (during the period)	62.9	-4.6	71.3	9.3	74.6	9.5
Banking System Health						
Total capital ratio (%) ⁴	14.6		14.5		14.3	
Tier 1 capital ratio (%) ⁴	13.1		13.1		13.0	
Common equity tier 1 capital ratio (%) ⁴	12.2		12.2		12.1	
Net impaired loans ratio (%)	1.4		1.3		1.4	
BNM International Reserves (end-period)						
Net Reserves in RM billion	429.0		431.2		433.2	
Net Reserves in USD billion (equivalent)	140.3		139.6		140.3	
Months of retained imports	9.5		9.5		9.5	
Interest Rates at end-period [average for the month]						
Overnight Policy Rate (OPR)	3.00		3.00		3.00	
Interbank:						
Overnight	2.99 [2.99]		3.00 [3.00]		3.00 [2.99]	
1-week	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
1-month	3.07 [3.06]		3.10 [3.07]		3.06 [3.06]	
Fixed deposits of commercial banks:						
1-month	2.91		2.91		2.91	
3-month	2.97		2.97		2.97	
BLR of commercial banks	6.53		6.53		6.53	
Weighted ALR of commercial banks	5.49		5.50		5.46	
Prices						
Consumer Price Index (CPI) (2010=100)	106.1	1.5	106.2	1.6	106.3	1.7

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	322,252.5	(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)
2011	1	68,147.9	53,655.1	4,571.7	-	(10,460.0)	2,285.5	12,745.5	10,714.8	327,129.7	(259,236.6)
	2	63,087.7	50,049.6	4,779.8	-	(18,178.7)	2,285.7	20,464.3	10,690.5	332,180.9	(261,604.9)
	3	61,912.7	48,816.3	5,696.6	-	(21,442.8)	2,285.7	23,728.5	10,542.4	338,045.6	(265,232.4)
	4	70,477.4	50,050.9	12,390.3	-	(18,036.1)	2,014.4	20,050.4	10,418.3	386,749.0	(308,653.8)
	5	77,242.3	49,760.2	19,661.3	-	(23,174.9)	2,016.0	25,190.8	10,390.0	394,938.9	(304,911.7)
	6	76,345.9	49,767.6	19,367.2	-	(24,857.8)	2,016.4	26,874.2	10,360.1	399,725.1	(308,881.6)
	7	87,883.4	51,221.4	28,805.9	-	(31,506.6)	2,017.3	33,523.9	10,307.3	403,037.3	(293,954.6)
	8	95,323.6	55,223.7	28,996.2	-	(25,293.3)	2,017.2	27,310.5	9,916.5	405,556.3	(294,855.9)
	9	88,090.5	51,393.0	28,440.8	-	(12,494.3)	2,017.4	14,511.6	9,840.2	410,402.7	(319,658.2)
	10	88,637.5	51,578.9	28,801.4	-	(16,762.8)	2,020.0	18,782.8	9,784.2	422,333.3	(326,717.3)
	11	88,106.9	51,385.3	28,519.1	-	(23,434.9)	2,017.9	25,452.7	9,522.0	422,318.0	(320,298.2)
	12	96,339.3	52,827.2	34,349.2	-	(8,800.9)	2,017.0	10,817.8	9,474.1	416,782.7	(321,116.7)
2012	1	101,573.6	56,177.8	34,605.9	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(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	-	(6,723.3)	2,179.9	8,903.2	7,830.3	426,996.5	(317,499.9)

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.

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

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai¹ Currency in Circulation by Denomination¹

RM juta / RM million

Pada akhir tempoh End of period	Mata Wang dalam Edaran Currency in Circulation	Wang kertas / Notes									Duit syiling / Coins														
		RM1 ¹²	RM2 ⁹	RM5 ¹²	RM10 ¹²	RM20 ^{7,12}	RM50 ¹⁰	RM100 ¹²	RM500 ⁷	RM1,000 ²	1 sen	5 sen ¹¹	10 sen ¹¹	20 sen ¹¹	50 sen ¹¹	RM1 ³	RM5 ³	RM10 ⁶	RM15 ⁴	RM25 ^{4,8}	RM100 ³	RM200 ⁶	RM250 ⁵	RM500 ⁴	
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	
2011	1	63,463.6	1,654.9	130.7	1,474.4	4,584.1	72.6	36,921.4	16,494.4	75.1	26.0	43.6	127.0	496.3	607.9	648.1	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	2	57,988.1	1,582.8	130.6	1,371.6	4,337.8	72.6	32,814.9	15,538.0	75.1	26.0	43.5	127.5	498.3	610.8	651.3	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	3	55,956.6	1,515.0	130.4	1,286.9	4,161.6	72.5	31,293.4	15,345.2	75.1	26.0	43.5	128.1	501.2	614.7	655.7	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	4	57,890.7	1,482.6	130.3	1,247.0	4,159.5	72.5	33,031.2	15,605.8	75.1	26.0	43.5	128.7	503.9	618.1	659.4	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	5	57,451.7	1,466.5	130.2	1,223.3	4,123.5	72.5	32,747.5	15,514.2	75.1	25.9	43.5	129.4	506.9	622.0	664.0	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	6	56,720.8	1,456.3	130.0	1,206.3	4,082.2	72.5	32,051.5	15,537.0	75.1	25.9	43.5	130.0	509.6	625.6	668.1	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	7	58,712.2	1,466.6	129.9	1,204.4	4,122.6	72.5	33,761.4	15,756.3	75.1	25.8	43.5	130.9	513.0	630.1	672.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	8	66,114.5	1,821.6	129.9	1,434.3	4,634.8	72.5	39,001.5	16,808.6	75.1	25.8	43.5	131.6	516.3	634.2	677.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	9	59,280.2	1,714.8	129.8	1,337.5	4,299.7	72.5	33,598.1	15,905.8	75.1	25.8	43.5	132.0	519.1	637.7	681.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	10	59,617.4	1,628.8	129.6	1,278.7	4,278.8	72.5	33,983.0	16,014.4	75.0	25.7	43.5	132.5	521.4	641.2	685.2	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	11	59,464.9	1,579.2	129.4	1,246.4	4,250.3	72.5	33,799.6	16,144.9	75.0	25.7	43.5	133.1	524.2	644.9	688.8	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	12	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	1	66,824.6	1,821.3	129.4	1,504.6	5,193.8	74.2	37,923.0	17,909.3	75.0	25.7	43.5	134.7	530.9	653.6	698.4	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	2	61,571.0	1,702.2	129.2	1,395.7	4,727.0	74.2	34,096.0	17,168.6	75.0	25.7	43.5	135.4	533.2	656.6	701.6	33.2	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	3	61,671.8	1,642.1	129.1	1,333.3	4,613.5	74.4	34,453.9	17,140.7	75.0	25.6	43.5	136.0	534.9	658.9	703.7	33.2	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	4	63,228.5	1,608.5	128.9	1,300.6	4,582.4	74.4	36,070.4	17,170.9	75.0	25.6	43.4	136.5	536.7	661.3	706.6	33.1	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	5	62,602.3	1,586.9	128.8	1,281.4	4,522.9	74.7	35,438.5	17,266.4	75.0	25.5	43.4	137.4	539.3	664.4	710.5	33.1	9.7	2.7	1.4	14.9	11.0	12.8	8.4	13.2
	6	63,431.7	1,575.8	128.8	1,268.3	4,538.0	74.7	36,220.2	17,312.5	74.9	25.5	43.4	138.0	541.8	668.0	714.4	33.1	9.7	2.7	1.4	14.9	11.1	12.8	8.4	13.2
	7	64,943.9	1,850.3	128.7	1,458.9	4,800.1	406.1	36,265.4	17,708.4	74.9	25.5	43.4	138.9	544.8	672.1	719.0	33.1	9.7	2.7	1.4	14.9	11.1	12.8	8.4	13.2
	8	66,096.5	1,999.5	128.6	1,568.0	4,953.4	506.7	36,754.1	17,848.1	74.9	25.5	43.4	139.6	547.6	676.0	723.7	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	9	64,368.1	1,874.6	128.5	1,486.4	4,697.9	498.0	35,772.3	17,563.7	74.9	25.3	43.4	140.2	549.6	678.9	727.0	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	10	63,844.7	1,788.0	128.4	1,429.2	4,604.0	488.5	35,460.4	17,589.9	74.9	25.2	43.4	140.8	551.9	682.0	730.6	33.1	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	11	63,999.1	1,748.7	128.3	1,404.0	4,563.9	518.3	35,621.4	17,647.4	74.9	25.2	43.4	141.6	554.5	685.6	734.4	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	12	67,124.5	1,728.3	128.3	1,390.9	4,571.3	761.8	37,659.2	18,506.0	74.9	25.2	43.4	142.3	557.2	689.5	738.9	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
2013	1	73,019.0	2,002.0	128.2	1,732.3	5,304.1	1,464.5	38,336.0	21,658.1	74.9	25.1	43.4	143.2	561.0	694.7	744.3	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	2	71,074.4	1,927.3	128.1	1,663.8	4,983.7	1,451.0	36,120.8	22,395.6	74.9	25.1	43.4	143.8	563.3	698.3	748.3	33.0	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	3	70,373.8	1,835.5	128.0	1,560.4	4,676.4	1,488.9	35,587.5	22,680.4	74.9	25.0	43.4	144.5	566.2	702.5	753.1	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2
	4	70,691.1	1,791.2	127.7	1,504.7	4,514.6	1,494.1	35,487.6	23,341.2	74.9	24.9	43.4	145.2	569.3	707.2	757.9	32.9	9.7	2.7	1.4	14.9	11.2	12.8	8.4	13.2

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

- Bank Negara Malaysia commenced the issue of Malaysia currency on 12 June 1967.
- Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.
- The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.
- The RM15, RM25 and RM500 coins was issued from 19 January 1976.
- The RM250 coin was issued from 18 October 1976.
- The RM10 and RM200 coins was issued from 15 December 1976.
- The RM20 and RM500 notes was issued from 1 September 1982.
- Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 31 January 1989.
- The RM2 note was issued from 5 February 1996.
- The new banknote series RM50 was issued from 24 December 2007.
- The new coin series 5cent, 10cent, 20cent and 50cent coins was issued from 16 January 2012.
- 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}		
	Jumlah	M2	M1												
			Jumlah	Mata wang dalam edaran	Deposit permintaan	Separuh Wang Secara Kecil ^{1,5}									
						Narrow Quasi-Money ¹									
<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>	<i>Deposits placed with other banking institutions^{4,5}</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	1,352,885.6	1,333,387.7	289,735.6	57,395.6	232,340.0	1,043,652.1	123,740.3	599,917.5	21,846.2	2,159.5	81,792.5	214,196.1	19,497.9		
2011	4	1,129,268.8	1,103,104.5	231,001.8	50,051.1	180,950.6	872,102.7	109,124.0	480,378.1	21,980.3	6,811.1	53,634.6	200,174.7	26,164.3	
	5	1,145,430.7	1,117,008.9	234,031.6	49,760.4	184,271.2	882,977.2	108,470.8	488,925.2	20,232.7	3,734.8	60,206.0	201,407.8	28,421.9	
	6	1,158,980.8	1,132,071.2	239,440.0	49,767.8	189,672.1	892,631.3	109,597.0	502,962.6	19,610.9	1,673.3	59,703.3	199,084.2	26,909.5	
	7	1,156,436.4	1,127,903.6	235,476.8	51,221.6	184,255.2	892,426.8	108,830.8	504,963.2	21,037.0	1,531.4	57,184.6	198,879.8	28,532.8	
	8	1,160,464.5	1,133,598.0	243,857.8	55,224.0	188,633.8	889,740.1	111,278.9	506,351.2	21,407.6	1,094.8	58,655.8	190,951.9	26,866.6	
	9	1,187,219.9	1,162,582.0	241,927.9	51,393.2	190,534.6	920,654.2	111,078.4	519,691.7	23,004.1	246.0	65,325.2	201,308.7	24,637.9	
	10	1,183,294.4	1,157,184.7	248,334.6	51,579.1	196,755.5	908,850.0	112,094.0	512,020.4	22,968.7	41.3	63,286.6	198,439.1	26,109.7	
	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		1,352,885.6	1,333,387.7	289,735.6	57,395.6	232,340.0	1,043,652.1	123,740.3	599,917.5	21,846.2	2,159.5	81,792.5	214,196.1	19,497.9	
2013	1	1,382,211.2	1,360,782.5	297,654.1	60,139.9	237,514.2	1,063,128.5	126,011.0	620,164.3	20,736.6	5,982.8	78,851.3	211,382.4	21,428.6	
	2	1,385,557.6	1,363,031.8	294,418.7	61,746.7	232,672.0	1,068,613.0	128,800.1	623,477.7	19,550.6	5,222.9	76,739.1	214,822.7	22,525.9	
	3	1,397,308.4	1,377,098.8	293,815.2	61,292.8	232,522.4	1,083,283.6	129,017.8	636,760.0	20,171.7	5,289.4	74,556.0	217,488.7	20,209.6	
	4	1,405,589.1	1,386,107.6	292,519.5	61,166.7	231,352.8	1,093,588.1	129,864.9	644,907.0	19,681.4	5,448.9	74,890.6	218,795.3	19,481.5	
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 <i>End of period</i>	M3										
	Jumlah <i>Total</i>	Baki urus niaga <i>Transaction balances</i>			Separuh Wang Secara Luas ¹ <i>Broad Quasi-Money¹</i>						
		Jumlah <i>Total</i>	Mata wang dalam edaran <i>Currency in circulation</i>	Deposit permintaan <i>Demand deposits</i>	Jumlah <i>Total</i>	Deposit tabungan <i>Savings deposits</i>	Deposit tetap <i>Fixed deposits</i>	NID <i>NIDs</i>	Repo <i>Repos</i>	Deposit mata wang asing ² <i>Foreign currency deposits²</i>	Lain-lain deposit ³ <i>Other deposits³</i>
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	1,352,885.6	289,281.6	56,798.2	232,483.4	1,063,604.0	123,740.3	614,048.5	15,798.0	2,159.5	83,236.9	224,620.8
2011 4	1,129,268.8	230,900.7	50,050.9	180,849.7	898,368.1	109,124.0	496,489.7	19,725.3	6,811.1	54,069.2	212,148.9
5	1,145,430.7	234,020.4	49,760.2	184,260.2	911,410.3	108,470.8	506,326.1	18,018.6	3,734.8	60,812.3	214,047.8
6	1,158,980.8	239,441.6	49,767.6	189,674.0	919,539.1	109,597.0	519,037.2	16,683.1	1,673.3	60,312.9	212,235.7
7	1,156,436.4	235,493.9	51,221.4	184,272.6	920,942.5	108,830.8	523,346.0	16,859.8	1,531.4	57,925.8	212,448.7
8	1,160,464.5	243,850.7	55,223.7	188,627.0	916,613.8	111,278.9	524,115.8	17,159.7	1,094.8	59,175.4	203,789.2
9	1,187,219.9	241,958.0	51,393.0	190,565.0	945,261.9	111,078.4	536,255.4	17,358.9	246.0	65,841.2	214,482.0
10	1,183,294.4	248,434.9	51,578.9	196,856.0	934,859.5	112,094.0	529,650.1	16,386.3	41.3	63,960.7	212,727.2
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	1,352,885.6	289,281.6	56,798.2	232,483.4	1,063,604.0	123,740.3	614,048.5	15,798.0	2,159.5	83,236.9	224,620.8
2013 1	1,382,211.2	297,039.0	59,530.2	237,508.8	1,085,172.2	126,011.0	633,795.5	16,299.4	5,982.8	80,246.8	222,836.7
2	1,385,557.6	293,551.7	61,096.9	232,454.8	1,092,006.0	128,800.1	635,951.4	16,079.9	5,222.9	78,802.8	227,148.9
3	1,397,308.4	293,054.6	60,556.1	232,498.6	1,104,253.7	129,017.8	649,089.1	15,573.4	5,289.4	76,461.9	228,822.1
4	1,405,589.1	292,438.8	61,157.6	231,281.2	1,113,150.4	129,864.9	656,834.5	14,838.5	5,350.1	76,786.8	229,475.5

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.

^A 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.

^A 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	322,252.5	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		1,352,885.6	48,589.3	108,604.2	60,014.9	1,204,342.1	1,080,310.3	124,031.8	508,852.5	420,877.2	87,975.3	(408,898.3)	
2011	4	1,129,268.8	43,889.3	102,942.9	59,053.6	989,199.9	895,394.6	93,805.3	458,044.7	386,749.0	71,295.7	(361,865.2)	
	5	1,145,430.7	39,691.8	105,766.1	66,074.3	1,010,274.9	908,457.6	101,817.3	468,089.6	394,938.9	73,150.7	(372,625.6)	
	6	1,158,980.8	33,972.2	103,965.8	69,993.5	1,020,064.8	918,781.5	101,283.2	484,247.3	399,725.1	84,522.2	(379,303.6)	
	7	1,156,436.4	29,729.7	106,217.2	76,487.5	1,022,552.0	920,091.8	102,460.1	488,629.8	403,037.3	85,592.5	(384,475.0)	
	8	1,160,464.5	35,182.1	107,897.4	72,715.3	1,032,120.6	930,988.4	101,132.1	480,301.5	405,556.3	74,745.1	(387,139.6)	
	9	1,187,219.9	43,287.5	101,010.1	57,722.6	1,040,294.0	941,369.5	98,924.4	486,822.5	410,402.7	76,419.8	(383,184.2)	
	10	1,183,294.4	37,855.5	101,853.5	63,998.0	1,046,259.5	947,174.1	99,085.4	489,770.1	422,333.3	67,436.7	(390,590.6)	
	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	499,204.6	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	504,927.4	423,078.3	81,849.2	(394,160.4)	
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)	
12		1,352,885.6	48,589.3	108,604.2	60,014.9	1,204,342.1	1,080,310.3	124,031.8	508,852.5	420,877.2	87,975.3	(408,898.3)	
2013	1	1,382,211.2	60,779.6	111,120.3	50,340.7	1,209,635.2	1,084,975.2	124,660.0	519,936.1	422,196.7	97,739.4	(408,139.7)	
	2	1,385,557.6	61,029.7	109,368.9	48,339.2	1,216,713.5	1,091,228.5	125,485.1	511,845.2	422,659.7	89,185.5	(404,030.8)	
	3	1,397,308.4	57,038.6	103,195.3	46,156.7	1,228,397.0	1,101,938.9	126,458.1	518,733.6	424,997.8	93,735.8	(406,860.8)	
	4	1,405,589.1	55,642.0	106,373.4	50,731.4	1,233,883.6	1,108,322.8	125,560.8	516,098.4	426,996.5	89,101.9	(400,034.9)	

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

^{*} Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

[#] Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.

¹ Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursu.

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

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

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

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

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

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

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

RM juta / RM million

Pada akhir tempoh	Emas dan Pertukaran Asing [^]	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Aset Lain	Jumlah Aset
End of period	Gold and Foreign Exchange [^]	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Other Assets	Total Assets
2011	414,432.5	2,672.2	6,253.0	2,017.0	0	28,797.3	10,671.2	0	8,126.4	472,969.5
2012	418,535.0	2,652.8	6,043.5	2,182.8	0	28,235.1	9,550.1	0	9,131.7	476,331.0
2011 3	336,196.4	2,172.0	6,161.6	2,285.7	0	54,741.8	11,625.4	0	7,439.3	420,622.1
4	384,897.9	2,172.0	6,162.1	2,014.4	0	67,705.3	11,509.6	0	7,440.8	481,902.0
5	393,013.6	2,245.9	6,163.0	2,016.0	0	64,318.2	11,482.8	0	7,460.6	486,700.1
6	397,778.8	2,269.9	6,206.3	2,016.4	0	64,462.1	11,454.2	0	7,810.7	491,998.4
7	400,935.2	2,424.4	6,207.2	2,017.3	0	60,069.9	11,402.3	0	7,825.0	490,881.3
8	403,453.2	2,424.4	6,208.0	2,017.2	0	58,556.7	11,112.2	0	7,797.9	491,569.5
9	408,178.7	2,553.6	6,437.4	2,017.4	0	48,994.0	11,041.8	0	7,822.3	487,045.2
10	420,109.4	2,553.6	6,437.9	2,020.0	0	29,933.0	10,986.0	0	7,873.6	479,913.4
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

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

² Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.

^{*} Berkuatkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

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

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

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

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

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

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / RM million

Pada akhir tempoh		Modal Dibayar	Kumpulan Wang Rizab *	Matawang dalam Edaran	Deposit <i>Deposits</i>			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

* 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.

* 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 dibutuhkan 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 Apr-13 As at end Apr-13	Pada akhir bulan Dis-12	Pada akhir bulan Apr-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Apr-13 As at end Apr-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Apr-13 As at end Apr-13	Pada akhir bulan Dis-12 As at end Dec-12	Pada akhir bulan Apr-13 As at end Apr-13
			RM juta RM million		As at end Dec-12	As at end Apr-13	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	1,803.9	10,334	10,604	1,707.8	1,720.9	1,653.0	1,658.6	54.9	62.4
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 ^{2/}	4,382.5	4,437.6	7,677	7,814	4,002.8	4,046.4	2,870.3	3,012.5	1,132.6	1,033.8
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 ^{3/}	15,919.5	16,263.9	24,495	24,860	15,065.2	15,396.3	10,129.4	10,687.1	4,935.8	4,709.2
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	294.2	328.9	560	610	163.9	185.5	127.1	144.5	36.8	41.0
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	258.8	273.0	11,313	11,872	249.2	262.2	85.7	94.9	163.5	167.4
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 Rehabilitaion & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0
10. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
11. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0
12. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	13.9	13.9	2.5	2.5
13. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan, 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
14. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	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	896.7	17.9	17.8

^{1/} Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM159j)

^{2/} Tak termasuk peruntukkan sebelum ini sebanyak RM300j kepada CGC

^{3/} Tak termasuk peruntukkan 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 (RM159m)

^{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 (RM159j)

^{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 (RM159m)

^{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 <i>Deposits Placed and Reverse Repos</i>			Jumlah yang akan diterima daripada <i>Amounts due from</i>						Instrumen deposit boleh niaga yang dipegang	Sekuriti Malaysia <i>Malaysian securities</i>			Pinjaman dan pendahuluan ³	Aset tetap	Lain-lain aset		Jumlah aset	
		Baki kira-kira dengan Bank Negara Malaysia <i>Balances with Bank Negara Malaysia</i>	Rizab berkanun dengan Bank Negara Malaysia <i>Statutory reserve with Bank Negara Malaysia</i>	Lain-lain deposit yang disimpan dan repo berbalik ¹ <i>Other deposits placed and reverse repos¹</i>	Di Malaysia <i>In Malaysia</i>					Di luar Malaysia		Bil Perbendaharaan	Sekuriti kerajaan	Lain-lain sekuriti			Di Malaysia	Di luar Malaysia		
					Bank Negara Malaysia <i>Central Bank of Malaysia</i>	Bank perdagangan <i>Commercial banks</i>	Bank Islam <i>Islamic Banks</i>	Bank pelaburan <i>Investment banks</i>	Institusi perbankan lain ² <i>Other banking institutions²</i>											
<i>End of period</i>	<i>Cash</i>										<i>Negotiable instruments of deposit held</i>	<i>Treasury bills</i>	<i>Government securities</i>	<i>Other securities</i>	<i>Loans and advances³</i>	<i>Fixed assets</i>	<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>Total assets</i>	
2011	1	9,808.5	410.2	4,945.0	36,617.9	138,258.4	36,772.2	9,908.5	6,649.0	672.0	54,910.2	30,049.7	1,412.0	49,449.5	178,722.9	890,669.4	15,603.8	73,504.2	40,657.0	1,579,020.5
	2	7,938.5	388.5	5,149.8	37,450.4	138,745.7	35,306.4	10,433.3	7,733.4	950.0	56,102.8	29,433.7	1,337.8	51,414.9	178,850.0	895,963.6	15,682.3	63,742.3	40,944.7	1,577,568.3
	3	7,140.3	419.4	6,191.4	35,508.1	142,463.8	29,381.5	10,756.3	6,035.8	1,050.0	67,307.3	37,588.8	1,430.2	54,100.7	172,327.5	909,369.4	15,793.3	64,010.3	38,949.4	1,599,823.5
	4	7,838.9	359.4	12,885.3	34,868.4	166,379.3	27,661.1	11,912.6	6,127.8	820.0	66,129.6	33,940.9	1,537.5	45,336.4	161,032.8	917,167.4	15,883.9	67,750.1	41,506.1	1,619,137.9
	5	7,674.9	218.2	20,206.3	38,737.3	160,630.2	28,194.2	18,301.4	5,842.5	1,057.6	64,438.4	29,744.3	803.1	45,175.6	163,181.0	931,864.4	16,016.6	70,513.1	42,188.7	1,644,788.0
	6	6,953.1	441.6	19,912.2	33,843.6	166,829.7	29,725.9	18,330.4	5,269.1	1,007.6	68,976.6	32,059.3	891.8	44,346.0	167,886.4	945,074.0	16,112.3	65,292.4	48,169.9	1,671,121.8
	7	7,490.8	369.6	29,475.9	29,258.1	148,982.8	35,133.2	17,504.6	4,467.2	-	68,572.0	33,587.9	636.3	44,745.9	167,898.2	946,315.2	16,212.5	69,898.5	52,209.1	1,672,757.8
	8	10,890.9	691.2	29,685.7	36,913.7	136,954.5	30,000.6	19,387.8	5,738.7	-	63,109.6	36,137.3	923.9	46,675.4	181,315.8	957,408.8	16,317.4	64,610.2	53,755.5	1,690,517.0
	9	7,887.3	581.1	29,110.8	31,421.6	135,758.2	26,394.1	20,375.8	6,173.6	-	70,579.4	43,602.1	1,129.0	38,038.8	205,554.2	968,818.3	16,416.4	64,194.8	53,660.8	1,719,696.4
	10	8,038.6	335.3	29,491.1	34,780.0	145,055.0	26,347.2	19,579.6	5,340.9	-	52,559.4	39,698.5	1,137.0	39,754.1	192,856.9	974,117.9	16,602.4	64,553.3	53,963.8	1,704,211.0
	11	8,079.6	152.3	29,209.1	33,205.5	147,057.5	28,764.5	18,878.6	7,417.2	300.0	61,880.8	37,079.9	1,593.0	41,354.6	196,704.8	984,982.7	16,735.7	63,990.5	52,233.5	1,729,619.7
	12	9,046.9	257.2	34,347.2	31,026.6	159,468.6	34,423.0	21,063.3	9,066.2	300.0	62,031.6	44,049.1	1,798.4	38,664.7	202,794.5	1,000,203.6	16,953.3	63,656.1	52,712.9	1,781,863.1
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	29,572.0	119,767.6	31,094.3	18,149.2	7,259.1	1,499.0	74,208.6	44,332.9	2,819.7	31,482.6	259,039.9	1,104,144.5	18,523.8	61,880.7	57,019.8	1,909,829.9
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	260,280.2	1,110,783.4	18,562.1	62,337.7	61,599.3	1,940,552.3
	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	263,983.5	1,117,081.0	18,537.0	59,962.6	62,112.4	1,947,060.5
	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	1,127,778.6	18,662.1	56,712.6	67,419.8	1,967,251.2
	4	9,533.5	234.6	39,810.6	32,721.0	156,397.4	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	1,135,104.4	18,726.0	67,334.2	55,056.1	1,965,547.5

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 rekursu.

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 Deposits Placed and Reverse Repos					Jumlah yang akan diterima daripada Amounts due from						Instrumen deposit boleh niaga yang dipegang	Malaysian securities			Pembiayaan dan pendahuluan ²	Aset tetap	Lain-lain aset		Jumlah aset
		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	Malaysian securities			Other assets						
						Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan/ saudagar	Institusi perbankan lain ²		Bil perben-daharaan		Sekuriti kerajaan	Lain-lain sekuriti	Di Malaysia ³			Di luar Malaysia		
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	
2010	7	658.2	99.4	946.8	12.3	0.0	42,835.8	1,820.0	4,679.6	336.6	1,200.0	2,853.5	5,713.8	543.4	0.0	40,764.2	151,420.4	1,052.4	2,840.3	1,048.5	258,825.1
	8	807.9	202.0	966.2	11.4	0.0	40,397.5	1,392.3	3,989.5	48.4	970.0	3,226.0	4,806.2	504.3	0.0	41,083.9	153,475.0	1,052.3	4,348.0	994.8	258,275.7
	9	677.3	149.3	994.4	11.5	0.0	38,017.1	315.2	5,926.7	93.4	900.0	2,494.7	6,093.5	473.3	0.0	44,186.8	152,081.3	1,061.3	4,938.2	1,000.9	259,414.9
2011	10	748.3	120.9	1,044.1	11.2	0.0	38,006.3	292.3	5,399.3	100.8	1,050.0	2,990.4	6,716.1	411.8	0.0	45,562.8	153,989.2	1,072.3	4,139.1	1,006.4	262,661.5
	11	627.5	37.3	1,036.9	51.1	0.0	37,792.3	337.3	5,456.1	110.5	1,150.0	1,450.4	5,777.9	291.2	0.0	46,483.0	157,763.8	1,081.1	4,897.3	1,036.3	265,380.0
	12	881.4	299.5	1,069.3	51.3	0.0	37,548.8	2,226.7	5,184.6	125.9	650.0	2,316.4	6,020.8	176.4	0.0	46,873.0	159,211.0	1,104.5	2,845.5	1,018.0	267,602.9
	1	799.4	182.4	1,076.8	107.7	0.0	36,287.1	4,576.2	4,870.9	57.7	672.0	2,281.5	5,971.1	130.4	0.0	44,967.3	162,257.1	1,121.1	2,746.0	1,861.4	269,965.9
	2	748.9	95.1	1,110.6	101.5	0.0	42,077.1	3,867.5	4,927.0	102.2	950.0	2,025.1	5,590.5	111.0	20.0	43,990.4	163,295.4	1,133.8	3,610.0	1,869.1	275,625.2
	3	742.4	157.6	1,236.0	202.3	0.0	42,914.9	4,119.9	5,375.5	104.1	1,050.0	2,858.3	6,312.3	150.1	20.0	45,457.8	167,585.5	1,142.5	2,329.3	1,016.2	282,774.5
	4	869.6	142.5	2,805.4	201.9	0.0	38,372.6	2,755.3	5,856.7	76.0	820.0	3,190.7	6,100.6	144.1	20.0	43,282.0	169,261.7	1,148.9	3,813.4	954.2	279,815.4
	5	714.3	78.1	4,345.8	152.9	0.0	42,300.4	3,618.6	6,386.6	32.1	450.0	3,807.8	5,702.5	144.1	19.9	43,524.0	171,270.3	1,151.8	2,760.0	1,019.4	287,478.5
	6	718.6	248.7	4,016.7	442.2	0.0	44,753.8	5,009.0	7,285.0	257.3	400.0	4,008.1	4,435.7	114.4	80.4	45,408.3	176,337.6	1,168.3	3,589.8	1,136.8	299,410.8
	7	837.8	120.2	5,845.4	30.8	0.0	41,680.6	5,606.8	6,220.5	374.1	0.0	3,943.0	4,737.5	49.6	121.3	43,550.3	178,308.8	1,178.7	3,423.3	1,097.3	297,126.0
	8	963.3	212.1	5,771.3	0.6	0.0	38,696.8	4,724.0	8,222.6	294.1	0.0	4,267.8	5,317.2	58.8	123.1	45,017.4	182,533.9	1,187.4	4,122.9	1,079.5	302,592.9
	9	881.8	359.3	5,989.4	30.7	0.0	38,328.6	5,005.9	7,173.7	550.5	0.0	4,623.9	6,089.2	136.7	162.7	46,649.0	185,716.9	1,172.6	3,880.5	1,185.4	307,936.7
2012	10	739.9	150.1	6,108.7	81.0	0.0	40,507.1	4,885.4	5,775.3	394.6	0.0	4,809.3	5,804.7	58.4	141.4	45,428.7	188,840.6	1,178.8	2,595.5	1,185.5	308,685.0
	11	775.4	46.6	5,911.7	30.7	0.0	47,704.4	6,408.6	5,648.4	529.5	300.0	4,853.9	5,678.9	155.7	164.3	48,894.1	191,259.1	1,187.7	2,922.2	1,219.5	323,690.8
	12	959.9	105.0	7,826.7	0.7	0.0	46,312.0	5,350.5	7,232.5	754.2	300.0	5,559.4	6,368.5	146.4	175.0	52,182.0	196,995.1	1,206.3	2,398.1	1,110.5	334,982.6
	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
2013	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	6,245.0	8,442.2	270.5	249.4	65,402.5	232,797.8	1,378.0	4,405.2	1,788.9	381,539.8
	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	5,084.3	2,154.0	399,168.0
	4	940.9	76.6	9,763.2	35.8	0.0	41,899.4	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	5,227.4	2,510.3	399,594.2
	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 rekursu. 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.																				
	Note: 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.																				

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

RM juta/RM million

Tempoh	Bilangan Kumpulan Wang Insurans Hayat/ Am ³	Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset-aset Lain ⁶	
						Kertas ⁴ /Pinjaman Dijamin oleh Kerajaan Malaysia		Sekuriti/ Hutang Korporat ⁵	Lain-lain				Jumlah
						Investments							
						Malaysian Government Papers ⁴ /Guaranteed Loans	Corporate Debt/Securities ⁵	Others	Total				
Period	Number of Life/ General Insurance Funds ³	Total Assets	Property, Plant and Equipment	Investment Properties	Loans/ Financing					Foreign Assets	Cash and Deposits	Other Assets ⁶	
Insurans Hayat / Life Insurance													
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	187,647.7	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	4,001.5
Insurans Am / General Insurance													
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	32,289.4	690.7	168.9	97.9	5,862.9	8,126.5	4,391.0	18,380.4	39.3	8,686.9	4,225.3

¹ Termasuk pemiagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.

² Termasuk pemiagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.

³ Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.

⁴ Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.

⁵ Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.

⁶ Termasuk premium terkumpul dan lain-lain aset.

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.

¹ Includes life insurance business undertaken by composite and life insurance companies.

² Includes general insurance business undertaken by composite and general insurance companies.

³ From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

⁴ Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.

⁵ Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.

⁶ Includes outstanding premiums and miscellaneous assets.

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.

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 Deposits		Jumlah yang akan dibayar kepada Amounts due to							Penerimaan jurubank yang belum dijelaskan	Bil kena bayar		Tanggungan lain		Jumlah tanggungan
			Jumlah deposit	yang mana: of which:		Di Malaysia In Malaysia					Di luar Malaysia		Bills payable		Other liabilities		
				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	
End of period		Capital and reserves ¹	Total deposits	Deposits under the New Investment Fund ²	Special Deposit Account	Central Bank of Malaysia	Commercial banks	Islamic banks	Investment banks	Other	Outside Malaysia	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	In Malaysia ³	Outside Malaysia	Total liabilities
2011	1	144,919.3	1,153,112.2	13,292.4	0.7	0.0	39,665.2	9,233.1	6,957.3	12,509.4	37,715.3	14,393.6	7,728.0	50.0	150,000.9	2,736.1	1,579,020.5
	2	146,625.5	1,150,799.3	13,370.7	0.7	1.9	41,374.4	5,807.8	7,673.2	12,381.8	39,827.2	13,247.6	6,636.9	73.6	150,224.6	2,894.6	1,577,568.3
	3	146,499.2	1,170,598.4	13,431.9	0.7	8.4	33,514.0	5,103.2	6,456.9	12,839.4	48,311.9	14,054.0	6,449.6	36.4	152,860.0	3,092.2	1,599,823.5
	4	147,961.2	1,180,712.2	13,880.1	0.7	0.0	33,974.7	5,132.6	7,647.3	14,470.2	53,130.7	13,479.7	6,808.2	44.1	152,667.0	3,110.0	1,619,137.9
	5	149,063.2	1,188,551.2	13,890.2	0.7	6.2	40,908.1	6,200.0	6,121.1	15,368.0	52,171.7	16,464.6	6,481.8	42.5	160,371.3	3,038.6	1,644,788.0
	6	152,193.0	1,208,015.2	14,244.5	0.7	20.0	40,667.0	7,192.2	5,632.9	17,280.5	51,049.2	18,966.1	6,455.7	35.8	159,980.8	3,633.4	1,671,121.8
	7	149,891.8	1,204,892.4	14,385.2	0.7	32.0	43,196.7	9,569.5	5,679.8	15,438.2	53,534.6	16,906.5	6,568.5	36.3	164,198.2	2,813.2	1,672,757.8
	8	151,411.2	1,211,964.4	14,532.2	0.7	3.5	39,635.6	10,738.5	5,664.6	15,247.2	61,065.9	15,589.9	6,098.9	33.0	169,328.9	3,735.6	1,690,517.0
	9	151,694.7	1,243,785.4	14,633.6	0.7	0.0	38,386.7	10,348.3	4,732.1	11,189.4	66,116.5	15,568.5	6,546.1	33.6	166,890.7	4,404.4	1,719,696.4
	10	155,779.5	1,238,147.7	14,719.5	0.8	1.3	37,713.4	8,349.3	5,407.0	8,796.8	59,083.8	15,916.6	6,411.1	32.4	165,156.3	3,415.8	1,704,211.0
	11	156,436.7	1,258,943.5	14,768.2	0.8	1.1	40,280.5	10,435.3	5,386.2	8,978.5	57,089.7	15,888.8	6,652.2	39.9	165,599.4	3,887.9	1,729,619.7
	12	157,459.2	1,298,912.6	14,405.2	0.7	0.0	48,371.9	7,915.0	6,040.0	9,068.2	60,534.9	16,055.5	6,740.5	28.2	166,486.6	4,250.5	1,781,863.1
2012	1	159,780.6	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	174,011.6	4,304.4	1,798,327.5
	2	161,154.8	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	184,547.9	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
	12	178,598.5	1,408,315.0	14,371.2	0.9	0.0	39,679.9	9,283.9	5,896.3	9,188.3	59,811.2	11,975.1	7,353.8	171.1	173,932.9	5,624.0	1,909,829.9
2013	1	182,261.8	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	178,964.6	6,070.4	1,940,552.3
	2	182,388.6	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	178,223.6	5,401.4	1,947,060.5
	3	183,061.5	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	179,399.1	5,877.1	1,967,251.2
	4	184,272.5	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	173,652.1	6,050.8	1,965,547.5
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 penaja 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 rekursa 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 Pelahuran	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			
															Di Malaysia	Di luar Malaysia		
End of period	Capital and reserves ¹	Total deposits	Deposits under the New Investment Fund ²	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	
2011	1	21,382.5	220,584.2	638.4	0.2	0.0	4,840.0	2,392.5	973.4	1,543.2	2,695.2	2,339.9	0.0	13,215.0	1,169.0	1,069.8	0.0	269,965.9
	2	21,874.5	224,475.1	646.1	0.2	0.0	5,633.4	3,431.4	1,153.9	1,494.8	1,880.2	2,329.5	0.0	13,352.4	1,325.5	921.3	0.0	275,625.2
	3	21,994.3	229,677.3	664.4	0.2	0.0	5,083.1	3,298.9	1,082.0	1,532.1	3,128.4	3,314.4	0.0	13,664.1	1,599.8	945.1	0.0	282,774.5
	4	22,297.0	225,625.6	693.9	0.2	0.0	6,273.5	2,634.2	959.7	1,651.8	3,259.6	3,557.9	0.0	13,556.1	1,784.4	899.1	0.0	279,815.4
	5	22,779.0	224,427.9	670.1	0.2	0.0	12,014.7	3,782.1	1,161.7	2,218.5	3,966.3	3,565.5	0.0	13,562.7	2,197.8	568.2	0.0	287,478.5
	6	22,994.0	228,659.5	708.2	0.2	0.0	12,068.8	5,676.7	1,381.5	4,984.0	4,097.8	3,980.0	0.0	15,568.5	2,521.0	507.5	0.0	299,410.8
	7	23,162.8	231,408.9	733.8	0.2	0.0	11,346.3	5,505.6	996.0	3,735.3	3,866.1	4,135.7	0.0	12,969.4	1,960.4	706.9	0.0	297,126.0
	8	23,566.6	234,644.2	729.2	0.2	0.0	10,604.7	6,543.8	1,194.3	4,085.2	4,687.0	4,439.0	0.0	12,828.2	1,593.4	682.0	0.0	302,592.9
	9	23,328.9	238,702.4	771.7	0.2	0.0	11,861.4	6,051.0	1,667.3	4,004.2	5,445.3	4,555.0	0.0	12,321.2	1,292.7	611.2	0.0	307,936.7
	10	23,518.8	240,403.9	810.7	0.2	0.0	12,790.3	4,053.0	1,728.2	3,673.2	5,336.4	4,629.8	0.0	12,551.3	1,439.2	523.0	0.0	308,685.0
	11	23,423.7	254,360.6	828.4	0.2	0.0	13,105.0	4,927.7	1,288.5	2,884.2	5,165.1	4,589.5	0.0	13,946.5	1,382.8	630.9	0.0	323,690.8
	12	23,216.2	266,387.1	757.6	0.2	0.0	13,898.7	5,148.3	1,495.4	1,448.4	4,883.6	4,198.1	0.0	14,306.9	1,471.4	532.1	0.0	334,982.6
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
	12	26,652.8	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	16,592.3	1,470.6	767.9	148.9	381,539.8
2013	1	26,963.5	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	15,699.7	1,651.1	656.9	0.9	386,682.2
	2	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
	3	27,521.7	317,038.1	713.8	0.2	0.0	15,504.7	5,483.0	1,627.0	3,101.8	6,924.9	5,393.4	500.0	16,073.4	1,758.9	496.9	0.7	399,168.0
	4	27,650.6	313,680.3	760.1	0.2	0.0	16,484.4	5,891.0	1,626.7	3,672.4	6,802.8	5,360.6	500.0	17,925.5	1,743.3	469.3	0.2	399,594.2

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 peniaga kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikuculkan 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
2010	11	3,446.0	6,613.0	6,317.7	14,050.5	6,355.4	229.0	2,741.9	2,905.1	1.8	2,107.0	12,779.2	56,080.7
	12	1,839.1	7,592.5	6,834.5	13,046.6	6,917.0	370.7	2,919.2	2,623.7	5.0	4,109.0	14,846.5	57,319.5
2011	1	4,236.6	7,708.7	7,297.8	12,555.3	7,276.3	525.1	2,808.4	2,509.5	1.6	2,462.8	15,143.2	58,379.0
	2	2,022.5	5,493.5	5,253.8	10,257.0	4,716.7	256.5	2,285.2	1,575.2	7.4	1,836.9	8,521.1	39,114.5
	3	3,837.2	8,584.4	8,061.1	17,860.4	10,539.1	556.5	3,891.0	2,794.8	7.4	2,273.4	14,739.4	70,986.4
	4	2,259.0	7,141.3	6,804.7	17,272.4	9,148.7	489.2	3,204.7	2,259.6	53.3	3,076.7	14,235.4	63,695.3
	5	2,247.5	7,451.1	6,896.5	18,117.6	8,839.4	397.3	3,511.8	2,042.9	2.0	2,677.9	14,088.2	66,521.5
	6	2,120.4	7,183.8	6,850.9	17,928.6	9,577.9	287.8	3,795.2	2,379.5	24.2	5,310.8	14,297.3	69,457.4
	7	2,404.0	7,195.8	6,858.0	17,159.8	9,111.9	404.6	3,427.0	2,704.1	3.2	2,697.3	11,780.9	66,058.0
	8	2,402.1	7,816.2	7,515.8	16,158.7	8,323.8	441.3	3,681.1	2,883.2	4.3	2,624.4	12,151.7	61,453.7
	9	1,972.3	6,911.9	6,361.0	14,900.2	7,626.2	312.3	3,150.0	2,946.0	3.0	2,877.5	10,856.8	57,349.1
	10	2,435.7	7,564.2	7,208.0	15,426.3	8,625.4	579.7	3,559.1	2,970.7	46.0	2,726.9	14,305.3	63,979.9
	11	2,550.9	7,092.4	6,655.8	14,636.7	8,349.5	216.2	3,772.3	2,730.6	6.4	3,355.2	14,828.3	65,594.3
	12	1,604.0	7,734.4	7,370.0	14,517.5	7,181.0	287.9	3,727.4	2,354.9	4.1	5,163.8	14,220.7	62,774.4
2012	1	2,015.7	6,515.2	6,168.7	11,758.5	5,524.3	396.4	2,386.6	1,231.5	5.5	3,052.7	16,781.2	56,806.6
	2	2,747.8	7,430.2	6,965.5	14,960.2	8,307.3	387.7	2,510.4	1,233.3	0.5	2,543.5	13,483.8	57,613.3
	3	2,963.8	8,068.6	7,640.0	18,121.4	11,212.3	492.1	3,138.3	1,930.2	0.6	3,423.2	20,150.7	81,014.8
	4	2,768.6	7,814.0	7,421.6	17,576.5	7,603.6	306.6	2,956.2	1,654.1	0.6	3,360.3	15,058.8	67,389.3
	5	5,629.4	8,807.3	8,423.2	18,566.9	8,691.9	700.9	3,883.6	1,977.3	0.7	2,592.7	17,121.7	76,563.7
	6	3,905.9	8,478.3	8,117.4	15,747.3	9,007.9	350.5	3,181.8	1,979.9	1.3	5,954.1	16,564.2	76,164.5
	7	3,533.3	9,561.9	9,119.8	16,869.6	9,138.7	610.6	3,343.4	2,144.2	1.0	2,163.7	11,201.8	62,096.0
	8	2,674.5	7,485.8	7,122.7	15,670.5	7,924.0	309.5	2,856.3	1,864.3	0.2	3,441.2	10,752.6	55,396.5
	9	4,506.7	8,653.9	6,763.1	15,871.4	8,182.4	265.7	2,857.1	1,864.2	0.2	1,996.8	10,329.6	62,553.1
	10	3,556.0	8,913.6	7,817.2	17,930.7	8,242.7	407.4	3,425.0	2,172.5	2.0	2,539.9	11,561.0	63,744.7
	11	3,129.7	8,036.9	7,726.6	15,817.0	7,781.3	233.7	2,909.0	1,945.4	1.0	2,063.8	9,642.5	53,137.6
	12	2,162.4	8,575.5	8,099.2	14,853.4	7,272.3	255.7	2,863.8	1,976.4	3.3	2,319.8	9,734.7	53,675.1
2013	1	4,723.1	9,624.2	9,045.1	17,134.1	8,914.1	328.0	2,447.4	1,859.3	1.7	1,711.0	13,191.4	62,949.4
	2	2,945.6	6,638.5	6,336.2	13,443.4	6,472.3	445.1	1,950.3	1,268.0	0.6	1,902.3	12,902.3	52,299.3
	3	3,114.4	8,245.2	7,858.6	20,911.8	10,221.1	424.7	2,642.1	2,075.5	3.0	3,881.1	14,428.8	70,466.7
	4	3,468.3	8,113.5	7,615.0	21,694.3	10,959.7	535.5	2,828.8	2,194.8	12.0	3,842.3	11,342.6	71,390.6

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

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

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

RM juta / RM million

Tempoh	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	2	1,054.4	73.2	2,996.7	736.9	2,787.9	2,825.5	1,594.7	807.1	2,073.5	304.8	22,509.0	1,350.7	39,114.5
	3	1,326.7	697.7	5,039.1	204.7	5,940.1	4,865.4	6,244.1	1,016.7	4,813.3	3,034.3	36,731.7	1,072.6	70,986.4
	4	909.6	258.1	4,161.1	402.1	6,578.8	4,318.0	6,418.3	1,510.9	4,295.1	565.1	33,157.0	1,121.3	63,695.3
	5	1,854.1	262.0	5,014.1	202.8	4,498.9	5,334.0	4,178.5	3,583.1	2,847.3	3,134.7	34,739.7	872.2	66,521.5
	6	2,085.6	177.5	4,223.3	381.0	4,432.3	6,404.7	6,720.5	1,482.6	3,594.9	3,552.8	35,144.5	1,257.6	69,457.4
	7	1,348.6	2,531.4	4,935.2	48.2	4,448.6	4,531.0	4,691.4	1,068.6	5,931.2	517.5	34,453.2	1,553.1	66,058.0
	8	1,051.9	141.5	4,737.6	1,168.0	4,026.7	5,190.0	3,329.0	1,275.7	3,886.2	1,996.9	34,155.0	495.2	61,453.7
	9	1,085.5	613.8	4,371.5	41.0	4,086.5	4,076.3	3,383.1	4,030.8	3,571.9	784.3	30,280.7	1,023.6	57,349.1
	10	1,260.0	1,131.4	4,666.7	328.5	4,612.3	6,481.4	3,867.5	893.8	4,111.4	1,621.3	33,359.1	1,646.5	63,979.9
	11	1,285.8	193.3	3,829.1	590.5	3,987.5	8,895.6	4,427.3	2,447.3	3,696.6	3,180.4	31,714.5	1,346.6	65,594.3
	12	1,475.5	446.0	4,974.5	132.4	4,271.1	8,141.2	3,686.4	1,097.2	5,300.0	555.2	31,607.8	1,087.0	62,774.4
	1	3,035.1	307.9	3,310.8	361.8	4,500.7	4,451.4	3,096.6	5,278.0	5,240.7	801.7	24,780.2	1,641.6	56,806.6
2013	2	1,023.8	480.3	4,188.5	1,688.3	4,407.5	4,648.7	5,125.1	1,072.5	3,885.4	619.8	29,828.5	645.0	57,613.3
	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	35,547.5	1,865.3	81,014.8
	4	1,277.4	958.5	4,122.7	78.8	5,338.0	5,195.6	3,398.5	1,753.9	10,275.5	991.4	33,336.8	662.1	67,389.3
	5	4,380.3	271.2	4,359.5	167.3	4,625.9	5,272.7	4,377.0	2,399.6	10,984.8	1,688.9	37,382.0	654.7	76,563.7
	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	34,230.9	545.5	76,164.5
	7	2,417.7	95.8	3,926.1	28.4	4,133.8	4,687.7	4,506.8	698.6	3,867.6	728.4	36,014.3	990.7	62,096.0
	8	1,889.1	305.1	3,569.2	29.6	3,819.2	5,268.4	4,014.2	859.5	3,099.6	583.2	31,564.6	394.7	55,396.5
	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	31,070.8	340.4	62,553.1
	10	1,474.6	157.9	3,336.1	2,967.4	3,833.4	4,468.5	3,265.4	2,070.9	3,579.0	1,268.6	36,594.2	728.7	63,744.7
	11	663.4	417.1	3,120.9	62.7	3,617.4	3,931.1	3,758.9	797.2	3,250.6	552.0	32,631.1	335.3	53,137.6
	12	1,197.7	265.1	2,475.8	74.7	3,419.8	4,786.9	3,371.8	1,813.5	3,775.0	669.1	31,055.5	770.1	53,675.1
	1	1,379.6	174.0	2,689.2	155.0	4,529.6	4,050.6	4,423.6	1,845.1	6,554.2	691.7	35,924.3	532.4	62,949.4
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	27,051.4	501.1	52,299.3	
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	38,104.4	961.8	70,466.7	
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	39,456.2	778.8	71,390.6	

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	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans approved	
2011	11	2,198.0	3,570.6	3,375.8	7,564.4	3,757.5	184.9	1,302.4	1,675.5	0.7	1,817.3	6,745.8	1,366.0	30,183.0
	12	1,246.5	3,655.7	3,461.6	7,046.3	3,442.5	335.9	1,374.0	1,526.0	0.5	1,475.0	9,724.0	1,369.9	31,196.4
	1	3,250.1	4,078.2	3,755.2	6,893.8	3,719.7	173.4	1,360.1	1,723.5	0.6	806.8	4,314.9	1,150.9	27,472.1
	2	1,570.6	2,831.3	2,687.6	5,039.6	2,581.0	281.7	1,116.6	1,525.5	0.5	886.1	4,562.8	818.0	21,213.6
	3	3,464.8	4,491.2	4,207.5	8,430.1	4,818.6	566.2	1,930.2	2,232.8	0.9	1,371.8	8,208.6	3,446.5	38,961.7
	4	1,310.6	3,946.4	3,654.5	8,515.5	5,475.2	359.5	1,647.2	1,787.8	0.9	1,664.6	9,243.5	2,047.0	35,998.3
	5	1,446.8	3,650.4	3,432.6	8,543.0	4,726.1	361.5	1,746.9	1,471.3	0.6	1,085.9	6,672.6	5,905.1	35,610.1
	6	1,295.7	3,606.2	3,363.9	9,621.0	4,913.5	243.4	2,102.7	1,544.0	0.7	1,475.1	9,273.9	4,338.1	38,414.3
	7	1,651.8	3,576.5	3,369.6	8,830.6	4,591.6	209.8	1,922.7	1,458.9	0.4	1,007.0	6,741.5	2,794.0	32,785.0
	8	926.7	3,970.3	3,770.0	8,860.5	4,552.1	284.5	1,916.9	1,609.1	0.6	1,559.6	7,532.8	3,711.5	34,924.5
	9	1,275.3	3,595.8	3,209.1	7,573.9	3,906.5	263.2	1,567.4	1,605.2	0.4	2,176.1	6,380.6	2,518.6	30,863.1
2012	10	1,545.2	3,819.2	3,636.6	7,878.2	4,083.9	334.1	1,762.7	1,736.9	0.4	1,069.7	6,829.7	3,891.5	32,951.3
	11	2,020.6	3,702.6	3,512.9	7,656.2	4,166.0	227.5	1,770.7	1,777.2	0.7	1,132.0	6,507.0	7,254.4	36,214.9
	12	1,132.2	3,748.5	3,471.8	7,319.4	4,696.4	233.7	1,957.0	1,633.8	2.4	4,303.6	7,821.9	2,026.0	34,875.0
	1	1,637.1	3,244.0	3,064.9	5,453.6	3,050.5	225.4	954.8	860.4	1.1	2,377.2	6,034.6	2,844.0	26,682.7
	2	1,802.5	3,310.3	2,968.8	6,800.5	3,777.9	199.1	1,127.7	703.4	3.8	1,652.7	4,567.0	1,011.4	24,956.3
	3	2,552.9	4,006.8	3,783.7	8,117.4	6,437.6	351.7	1,400.4	1,237.2	18.2	1,514.9	7,804.5	4,677.2	38,118.7
	4	1,901.0	3,696.1	3,486.7	8,087.5	4,086.7	228.7	1,271.2	999.9	5.5	2,435.9	5,970.8	3,225.4	31,908.7
	5	2,250.8	4,275.7	4,045.0	8,872.5	4,450.1	396.5	1,842.0	1,175.3	3.9	705.5	6,225.1	11,908.0	42,105.6
	6	2,687.5	4,189.0	3,954.7	7,925.7	4,550.0	241.2	1,766.5	1,332.3	7.7	2,515.0	9,950.9	2,106.1	37,271.8
	7	2,536.8	4,473.8	4,248.6	8,450.2	4,507.2	283.5	1,936.9	1,287.6	6.2	981.9	5,656.4	2,716.9	32,837.5
	8	1,678.7	4,291.8	4,083.3	7,696.0	4,497.3	151.7	1,685.9	1,134.2	5.5	1,212.6	6,439.7	1,903.2	30,696.5
2013	9	1,969.3	3,689.5	3,459.2	7,544.8	5,522.4	254.6	1,648.9	1,117.6	9.8	775.0	5,949.0	2,029.0	30,509.9
	10	2,290.5	4,602.9	3,886.1	8,752.4	4,371.0	455.6	2,066.2	1,325.0	5.1	727.2	4,978.7	3,340.2	32,914.9
	11	4,415.9	3,847.0	3,642.2	7,836.7	4,081.0	232.9	1,827.1	1,150.3	3.8	951.7	7,953.6	2,423.3	34,723.2
	12	1,188.2	4,301.7	3,977.3	7,296.7	3,437.6	275.3	1,969.0	1,322.1	5.3	834.1	5,681.9	1,125.2	27,437.0
	1	3,030.7	4,731.3	4,274.2	7,711.9	4,176.8	169.9	1,655.6	1,106.8	5.2	1,081.7	3,814.6	837.1	28,321.8
	2	1,978.9	3,665.2	3,506.6	6,802.2	2,711.2	258.8	1,259.0	854.4	6.3	1,273.7	4,829.0	1,025.9	24,664.5
	3	3,034.8	4,179.4	3,964.1	9,471.4	3,912.5	305.2	1,526.9	1,224.1	7.4	1,176.1	6,974.0	2,382.2	34,194.1
	4	1,983.0	4,147.7	3,845.7	10,921.8	4,819.1	372.7	1,552.0	1,270.2	19.9	948.0	6,422.2	1,770.3	34,227.1

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

1.13 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
2010 2011	12	582.8	672.1	2,005.4	520.3	2,271.4	2,292.5	1,633.1	3,861.1	1,734.9	157.5	15,260.2	205.1	31,196.4
	1	599.9	56.7	1,888.0	14.9	1,742.4	1,866.6	1,471.5	388.3	2,349.0	143.1	16,599.6	352.1	27,472.1
	2	693.2	154.5	1,835.5	611.6	1,522.1	1,421.4	793.9	474.3	542.4	132.1	12,653.9	378.7	21,213.6
	3	770.7	503.1	3,183.8	18.0	3,069.8	2,552.2	3,270.9	790.2	4,406.7	557.9	19,523.0	315.4	38,961.7
	4	519.1	67.5	2,894.9	91.0	2,971.5	2,738.1	2,607.5	700.2	4,964.8	458.1	17,742.7	242.9	35,998.3
	5	1,390.9	53.1	2,485.8	121.2	2,580.5	1,914.6	2,631.2	1,674.9	1,505.8	3,315.0	17,521.7	415.4	35,610.1
	6	1,250.7	72.4	2,385.6	153.9	2,814.6	2,502.5	3,378.9	946.0	2,337.5	2,984.5	19,293.9	293.8	38,414.3
	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	17,989.3	271.0	32,785.0
	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	18,441.6	446.5	34,924.5
	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	15,685.9	293.5	30,863.1
2012	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	17,713.9	1,392.7	32,951.3
	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	17,114.2	461.7	36,214.9
	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	16,720.8	375.4	34,875.0
	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	12,543.3	213.7	26,682.7
	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	14,258.1	741.1	24,956.3
	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	17,666.4	1,690.4	38,118.7
	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	16,324.1	176.5	31,908.7
	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	18,663.1	533.7	42,105.6
	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	18,437.9	570.8	37,271.8
	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	18,757.8	194.7	32,837.5
2013	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	17,303.5	529.6	30,696.5
	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	16,575.0	182.5	30,509.9
	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	19,437.5	257.5	32,914.9
	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	17,339.8	393.8	34,723.2
	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	16,529.5	672.5	27,437.0
	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	18,303.6	185.7	28,321.8
	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	15,204.6	243.4	24,664.5
	3	759.6	415.9	3,070.5	178.7	2,481.7	2,124.2	2,045.7	468.4	2,626.7	255.9	19,201.2	565.5	34,194.1
	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	21,086.7	432.7	34,227.1

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 1.13.1 (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		
2011	5	2,335.7	4,091.8	3,291.5	5,355.3	3,222.3	283.5	2,576.9	8,379.2	2.8	1,870.3	33,618.4	4,459.1	66,195.4	
	6	2,029.8	3,957.7	3,148.5	5,985.5	3,541.9	343.0	2,961.0	8,275.6	1.5	1,593.3	39,688.5	5,949.7	74,327.4	
	7	1,982.4	3,820.9	3,124.6	6,018.7	3,374.5	428.8	2,760.8	8,256.5	3.0	1,856.6	33,226.6	2,320.1	64,048.9	
	8	1,760.3	4,474.5	3,757.0	6,094.0	3,829.7	236.2	3,215.0	7,677.9	2.7	1,607.9	37,111.3	3,700.6	69,710.0	
	9	1,274.8	4,138.2	3,197.5	5,988.5	3,429.6	317.9	2,868.6	6,917.7	4.7	1,946.8	38,248.4	3,204.7	68,339.8	
	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	51,769.3	4,215.5	87,595.0	
7		3,089.8	4,960.3	4,422.5	6,231.7	4,129.3	258.4	3,179.2	7,857.8	10.0	1,861.7	45,969.7	2,334.3	79,882.2	
8		1,920.9	4,854.1	4,389.4	5,612.7	3,781.2	300.2	2,825.3	7,786.5	10.1	3,631.1	42,985.8	1,638.7	75,346.6	
9		2,830.6	4,114.6	3,610.8	5,551.3	4,387.0	302.2	2,837.7	7,525.7	10.6	1,747.9	44,666.4	2,964.7	76,938.8	
10		2,960.4	5,168.0	4,166.5	6,313.4	4,422.5	278.6	3,083.5	7,944.5	13.8	2,408.3	40,456.5	3,986.1	77,035.6	
11		5,004.6	4,264.9	3,781.9	5,668.1	4,430.4	400.6	2,646.5	7,892.4	13.7	2,004.8	47,957.5	2,084.5	82,368.1	
12		1,577.4	4,441.5	4,044.7	6,090.3	4,681.6	235.7	2,821.5	8,691.9	12.2	1,847.4	43,860.5	2,582.1	76,842.2	
2013	1	3,118.3	5,110.9	4,411.0	6,443.9	4,176.7	323.9	2,789.3	8,532.2	8.3	2,227.1	40,112.5	4,843.5	77,686.5	
	2	2,436.6	4,251.2	3,881.7	5,353.0	3,206.1	173.6	2,326.6	7,638.3	5.8	1,588.3	36,891.4	1,716.4	65,587.3	
	3	3,545.5	4,584.1	4,119.9	6,193.3	4,547.1	163.3	2,671.4	8,664.2	8.4	1,744.7	44,106.8	2,241.2	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	43,468.5	2,187.1	77,463.6	

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

1.15 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		
2011	3	2,484.3	395.5	16,011.8	671.2	10,841.0	3,635.4	2,649.1	1,702.3	7,367.5	898.8	24,274.9	1,570.2	72,501.9	
	4	1,930.6	229.6	13,188.1	347.3	10,742.3	3,096.4	2,119.4	1,323.1	3,880.9	582.2	21,711.2	1,167.6	60,318.6	
	5	1,735.0	365.5	13,935.3	228.8	11,261.4	3,510.1	3,257.7	1,030.4	6,975.9	999.3	21,730.9	1,165.2	66,195.4	
	6	2,227.9	552.4	14,888.9	600.3	11,749.2	3,474.2	3,118.1	1,947.7	7,828.0	4,120.3	22,644.4	1,175.8	74,327.4	
	7	1,662.1	338.6	13,810.7	471.2	12,163.9	3,372.0	3,030.8	1,255.2	3,106.9	523.9	22,473.8	1,839.7	64,048.9	
	8	1,812.9	627.6	15,270.1	536.5	12,002.1	4,010.3	3,203.0	1,381.2	3,925.3	2,039.6	23,025.9	1,875.5	69,710.0	
	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	
	2012	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	
5		2,733.0	1,503.7	19,478.3	630.7	14,436.7	4,064.0	6,899.8	1,830.6	8,005.3	1,388.5	21,725.0	1,318.0	84,013.6	
6		3,157.5	823.8	18,500.7	782.8	13,742.5	4,217.5	5,056.1	2,033.8	11,882.1	2,016.6	23,785.9	1,595.9	87,595.0	
7		2,232.3	562.8	16,908.9	760.5	14,225.8	4,558.2	2,406.1	1,840.0	8,145.6	906.5	25,036.8	2,298.7	79,882.2	
8		2,046.9	472.7	17,717.9	713.8	14,041.8	6,730.7	2,635.4	1,447.4	4,962.9	687.9	22,930.2	959.0	75,346.6	
9		2,693.4	688.8	17,449.5	708.9	14,216.0	4,762.8	2,758.1	1,191.6	7,622.0	1,230.2	22,176.7	1,440.7	76,938.8	
10		2,412.7	571.5	16,824.8	638.0	14,962.3	4,705.9	2,783.4	1,530.6	5,581.7	885.0	24,867.6	1,272.0	77,035.6	
11		2,614.0	665.0	17,079.8	1,878.0	16,240.0	4,954.0	3,997.5	1,162.4	6,977.9	2,851.4	22,897.7	1,050.4	82,368.1	
12		3,106.8	677.1	17,054.8	600.1	14,915.8	4,919.3	2,768.3	994.1	5,731.0	897.9	23,595.4	1,581.5	76,842.2	
2013	1	1,983.6	831.3	16,224.5	510.9	16,995.3	5,278.1	2,508.3	1,344.0	5,061.4	836.7	25,190.5	921.9	77,686.5	
	2	2,405.1	469.1	14,675.2	717.3	12,121.0	4,754.8	2,506.6	867.4	3,894.0	598.3	21,663.5	915.0	65,587.3	
	3	4,308.9	800.8	17,057.4	690.0	14,397.0	4,630.8	3,405.4	920.1	5,633.5	805.0	24,550.9	1,270.3	78,470.1	
	4	2,519.9	556.9	16,598.7	1,625.8	15,736.3	4,915.2	3,105.6	986.6	4,876.4	775.9	24,241.0	1,525.2	77,463.6	

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	
2011	3	2,332.0	4,019.9	3,519.5	4,421.5	2,483.3	303.3	2,302.9	8,880.2	5.5	1,329.7	33,753.8	2,195.4	62,027.6	
	4	1,626.0	3,715.4	3,193.3	3,967.8	2,473.3	308.2	2,257.7	7,649.5	3.5	1,258.5	30,430.4	2,350.6	56,040.9	
	5	1,535.3	3,710.6	3,227.8	3,881.8	2,001.0	318.5	1,924.1	8,375.8	4.3	1,206.2	28,923.6	2,263.7	54,144.9	
	6	2,845.2	3,639.7	3,146.9	4,291.4	2,046.1	370.6	2,137.0	8,214.9	4.5	1,997.7	33,944.6	4,133.2	63,624.8	
	7	2,387.0	3,637.9	3,125.4	4,218.7	2,454.3	316.3	2,234.8	8,183.3	4.6	2,493.6	35,742.6	1,925.8	63,598.7	
	8	1,663.4	3,724.3	3,210.3	4,292.7	2,516.6	268.5	2,371.5	7,794.4	4.7	1,432.8	36,130.1	1,730.4	61,929.4	
	9	1,702.7	3,692.4	3,144.6	4,238.9	2,316.9	293.0	2,219.0	7,647.4	3.4	1,259.3	37,039.2	2,231.6	62,643.9	
	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	
	2012	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	
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	289.1	2,518.2	8,502.1	5.9	1,737.1	41,445.3	2,856.0	71,401.6	
2013	1	2,388.6	4,213.3	3,620.9	4,762.9	3,112.1	423.3	2,918.9	9,022.3	6.4	2,112.7	43,050.1	4,139.0	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	1,277.1	35,245.6	2,247.1	62,900.6	
	3	2,208.5	4,219.7	3,711.1	4,772.4	3,280.8	269.1	2,772.0	9,376.0	5.0	2,114.5	40,206.7	2,106.8	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	44,065.0	1,997.1	74,570.3	

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

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

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta / RM million

Tempoh	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 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	
2011	6	2,104.3	328.1	13,945.3	2,112.9	10,661.5	3,243.1	2,245.6	1,366.8	5,760.8	1,733.2	19,285.7	837.6	63,624.8
	7	1,684.6	350.8	14,149.5	634.5	10,830.5	3,610.9	3,255.3	2,231.6	4,587.1	1,362.2	19,420.0	1,481.8	63,598.7
	8	1,661.6	529.5	14,044.0	803.1	11,919.0	3,988.8	1,913.9	1,170.9	4,369.3	853.2	19,659.4	1,016.7	61,929.4
	9	1,782.5	732.5	16,369.6	936.9	12,079.3	3,137.2	2,131.8	1,008.3	3,774.0	482.6	18,938.7	1,270.4	62,643.9
	10	1,893.1	379.3	14,674.6	698.7	11,631.6	3,812.8	2,249.2	1,406.4	4,238.3	530.6	19,386.2	1,086.5	61,987.2
	11	1,528.9	336.7	14,174.3	397.1	11,878.9	4,036.1	2,268.3	1,362.0	6,148.6	691.3	18,947.2	1,569.1	63,338.6
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
	1	1,739.1	448.9	15,582.7	541.4	15,293.1	6,242.7	2,709.7	3,776.8	6,054.3	715.8	20,112.4	1,215.0	74,432.1
	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	17,444.2	2,560.8	13,215.8	3,456.1	3,516.9	1,951.2	7,910.3	723.2	20,113.2	1,485.6	75,163.9
	7	2,013.4	665.8	17,463.9	688.6	13,256.0	4,452.2	2,308.4	2,372.7	8,779.3	1,620.2	22,087.4	1,711.2	77,419.0
	8	2,079.4	668.9	17,919.2	1,004.0	13,406.9	4,100.8	2,413.1	1,183.6	8,691.6	720.8	20,333.7	949.3	73,471.2
	9	2,321.1	654.9	16,564.7	546.7	13,716.4	3,685.2	2,568.2	1,178.3	8,844.7	1,182.0	19,680.0	1,412.6	72,354.7
	10	1,997.8	498.6	17,785.1	766.3	14,819.5	5,394.1	2,595.2	2,271.4	5,235.3	837.1	22,249.4	1,787.6	76,237.4
	11	2,694.5	626.0	16,424.6	2,251.1	14,954.3	4,646.7	3,009.4	2,187.6	10,137.1	1,186.5	19,967.7	1,383.2	79,468.5
2013	12	2,348.7	702.6	16,190.4	609.4	14,813.4	4,541.8	2,318.6	2,174.7	5,884.5	1,009.9	20,640.1	1,067.6	71,401.6
	1	2,153.0	951.9	17,406.9	859.4	15,991.0	4,560.2	2,856.5	1,482.2	6,186.2	754.2	22,176.8	771.3	76,149.6
	2	2,078.2	571.0	13,536.9	1,261.6	12,110.7	3,358.0	2,774.4	1,076.8	4,388.3	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

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 ⁿ²	Resit amanah	Kredit pusingan	Pinjaman dalam mata wang asing	Lain-lain ³	Jumlah pinjaman
			Term loans																	
			Sewa beli		Pajakan	Pendiskau nan 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	2	52,152.7	131,644.9	118,408.6	892.2	322.2	2,805.5	22,046.2	293.9	23,043.2	231,926.5	254,567.0	24,798.8	642,742.8	54,145.2	4,573.7	48,963.4	24,449.1	46,364.9	898,702.2
	3	51,932.7	133,082.0	119,213.9	917.4	322.0	2,766.3	21,593.0	286.3	23,646.9	234,538.7	258,561.6	24,205.7	651,508.6	55,469.9	4,579.8	51,896.9	26,150.4	45,817.8	912,066.8
	4	51,952.3	134,203.8	120,177.9	925.6	321.7	2,648.0	21,825.5	306.6	24,048.6	236,934.7	262,182.9	24,096.3	659,301.2	55,329.9	4,660.5	51,037.0	26,843.8	46,104.5	919,827.6
	5	51,539.9	135,150.5	120,578.7	924.6	325.9	3,304.5	22,257.7	313.1	24,523.2	239,553.0	266,687.9	25,312.4	667,728.2	55,351.5	4,718.6	52,612.4	30,473.1	46,258.5	934,492.0
	6	48,327.3	135,606.0	120,818.1	1,003.3	334.9	3,274.4	22,072.5	338.5	25,069.6	242,153.7	276,178.9	23,124.3	682,907.5	57,064.0	4,787.5	51,932.8	32,543.8	46,483.6	947,662.6
	7	48,159.7	135,302.1	120,037.2	1,007.3	325.5	3,189.5	22,123.7	349.5	25,604.5	244,799.1	278,137.6	21,862.1	688,976.8	56,338.5	4,790.6	50,469.1	30,927.8	47,856.5	949,864.4
	8	47,923.8	136,576.5	120,567.1	1,048.1	321.4	3,595.7	23,103.3	368.6	26,180.6	247,755.7	282,529.0	23,558.9	697,920.0	56,648.8	4,841.8	48,926.8	32,442.9	48,166.3	960,906.5
	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
	12	48,931.4	139,895.4	122,206.0	1,252.0	316.8	3,347.3	26,986.2	453.7	28,221.4	258,765.8	299,039.4	26,747.6	731,530.3	54,801.2	4,758.0	51,288.4	36,321.0	48,670.9	1,003,504.3
	2012	1	47,946.5	140,467.3	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
2		48,304.6	140,751.0	122,810.5	1,319.4	314.1	3,504.8	21,882.3	465.8	28,303.5	263,724.4	303,762.8	23,090.6	740,937.3	55,284.8	4,576.7	49,969.6	35,673.0	47,651.6	1,005,932.9
3		48,331.3	140,992.9	123,184.4	1,394.1	316.4	3,530.5	23,718.1	528.8	28,437.9	267,048.3	309,661.6	25,289.4	750,339.2	55,102.8	4,541.7	52,636.6	38,530.3	48,005.9	1,023,217.7
4		48,150.7	141,724.7	123,843.1	1,411.5	317.6	3,910.8	24,924.5	503.8	28,495.2	269,474.5	310,894.6	25,580.7	756,076.5	55,393.0	4,640.2	53,353.9	38,818.7	48,296.4	1,030,746.3
5		47,987.0	142,754.7	125,562.7	1,476.6	316.2	4,279.3	28,212.5	527.0	28,591.9	272,211.5	320,160.6	34,476.6	764,053.8	56,796.0	4,676.3	53,309.0	40,883.7	48,571.8	1,051,185.7
6		48,921.2	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	33,495.6	292,698.1	345,166.2	30,674.3	820,035.9	58,314.8	4,703.1	54,943.9	37,614.5	51,739.0	1,107,969.5
2013	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	54,482.5	37,655.8	51,725.6	1,114,544.0
	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	55,470.4	37,435.9	51,209.2	1,120,689.7
	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	37,684.4	50,836.9	1,131,328.0
	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	38,285.3	50,573.9	1,138,596.1
1 Termasuk pinjaman yang dijual kepada Cagamas. 2 Terdiri daripada penerimaan langganan pelanggan, penerimaan sendiri terdiskau dan lain-lain bil perdagangan terdiskau. 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, floor stocking loans, non-SPI credit cards, staff loans and other loans. Sub-total may not necessarily add-up to grand total due to rounding.																				

1 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 penghapiran 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.

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis¹

Islamic Banking System: Financing by Type¹

RM juta / RM million

Akhir tempoh		Overdraf	Pembiayaan berjangka											Bil pembiayaan-an	Resit amanah	Kredit pusingan	Pembiayaan dalam mata wang asing	Lain-lain ²	Jumlah pembiayaan		
			Term financing																		
			Sewa beli ¹		Pajakan	Pendisk-aunan secara blok	Pembiayaan penyambung	Pembiayaan bersindiket	Pemfaktoran	Pembiayaan peribadi	Pembiayaan perumahan ¹	Lain-lain	yang mana tempoh matangnya:								
			Hire purchase ¹										of which the maturity was:								
End of period		Overdraft	Jumlah	yang mana: Kereta penumpang									Sehingga satu tahun	Melebihi satu tahun							
			Total	of which: Passenger cars	Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing ¹	Others	Up to one year	More than one year	Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others ²	Total financing	
2011	4	4,470.0	46,362.8	42,114.4	919.9	0.5	301.1	2,179.4	0.0	16,950.9	31,530.6	46,406.1	3,715.1	135,615.7	8,880.6	687.9	6,810.1	4,184.2	2,237.9	171,921.8	
	5	4,333.4	46,728.2	42,091.2	919.1	0.7	290.4	2,197.3	0.0	17,320.8	32,113.1	47,507.2	3,383.7	138,437.9	8,860.4	707.7	6,343.3	4,265.8	2,310.7	173,897.9	
	6	4,330.6	46,986.0	42,274.7	997.9	0.8	287.0	1,837.7	0.0	17,724.9	32,695.6	50,092.8	2,634.1	142,811.3	9,356.7	717.3	7,049.4	4,501.4	2,348.1	178,926.3	
	7	4,413.6	48,074.7	42,976.1	1,001.9	1.0	272.1	1,877.2	0.0	18,130.2	33,329.6	50,595.0	2,591.6	143,591.5	9,198.1	649.1	7,549.1	4,364.0	2,402.6	181,858.1	
	8	4,307.1	49,575.4	43,855.0	1,042.5	1.1	247.6	1,831.3	0.0	18,593.5	34,081.5	51,960.7	2,457.5	147,880.9	9,296.6	667.0	7,431.9	4,525.0	2,470.2	186,031.6	
	9	4,400.0	50,626.9	44,507.8	968.3	1.4	235.6	1,819.6	0.0	19,102.4	34,885.0	51,979.6	2,468.4	150,258.2	9,220.0	666.2	7,972.0	4,851.5	2,434.5	189,163.0	
	10	4,354.3	51,564.1	45,027.3	1,008.5	1.6	237.3	2,059.7	0.0	19,503.3	35,454.7	52,747.6	2,413.2	153,379.4	9,428.9	606.9	8,145.2	4,551.7	2,568.9	192,232.7	
	11	4,422.6	52,202.0	45,346.9	1,221.4	1.8	235.8	2,042.8	0.0	20,043.5	36,332.8	53,174.9	2,372.5	156,202.2	8,912.2	647.5	8,109.4	4,763.4	2,489.0	194,599.2	
	12	4,780.9	52,468.8	45,397.8	1,247.7	1.9	216.8	2,021.3	0.0	20,289.9	37,348.9	56,371.4	2,393.3	160,972.3	8,987.6	647.4	8,309.7	4,984.2	2,619.0	200,295.8	
	2012	1	4,737.4	52,694.2	45,465.4	1,284.0	1.9	216.9	2,040.3	0.0	20,353.4	38,139.8	57,084.1	2,426.6	162,894.3	8,702.1	550.1	8,118.4	6,091.1	2,644.8	202,658.5
		2	4,699.2	52,860.8	45,607.0	1,315.2	1.8	215.7	2,084.2	0.0	20,450.7	38,810.1	57,398.7	2,776.3	164,530.8	8,914.8	556.6	8,158.2	6,144.8	2,670.6	204,281.4
		3	4,509.0	52,943.5	45,886.0	1,390.0	1.7	229.2	3,088.2	0.0	20,612.8	40,161.2	57,843.1	2,824.2	166,736.5	8,886.1	525.7	8,555.1	6,870.9	2,678.8	208,295.0
4		4,600.7	53,141.9	46,054.3	1,407.4	1.6	280.6	3,103.2	0.0	20,696.7	41,060.6	58,306.9	2,957.0	168,453.2	8,975.5	525.4	8,540.0	6,758.5	2,766.3	210,165.4	
5		4,555.0	53,441.7	46,291.0	1,472.8	1.5	322.5	3,118.8	0.0	20,807.2	41,752.2	58,891.6	3,681.0	169,668.8	9,652.4	521.6	8,836.2	7,129.3	3,188.0	213,691.0	
6		4,734.3	53,852.2	46,562.0	1,509.6	1.6	326.1	3,174.8	0.0	21,386.7	42,765.6	60,543.7	3,657.2	172,566.8	9,741.2	554.1	9,406.4	7,003.2	3,653.5	218,653.0	
7		4,872.2	54,306.5	46,593.1	1,590.7	1.6	328.1	2,817.5	0.0	21,766.4	43,792.6	61,457.2	3,063.2	175,774.3	9,733.3	580.7	9,034.0	6,958.7	3,454.0	220,693.6	
8		5,015.9	54,914.3	47,363.1	1,598.0	1.6	322.5	2,865.7	0.0	22,270.0	44,903.4	61,699.4	3,214.0	178,270.5	10,054.2	607.2	10,394.4	5,930.8	3,493.1	224,070.7	
9		5,182.6	55,182.0	48,089.3	1,674.6	1.8	273.7	3,156.8	0.0	24,745.4	45,802.5	60,651.4	3,377.3	180,151.4	10,128.0	644.0	10,792.4	5,362.6	3,534.7	227,132.3	
10		5,256.6	55,791.2	48,642.4	1,848.9	2.0	269.7	3,405.0	0.0	25,160.4	46,857.5	62,601.6	4,307.3	183,820.2	10,476.7	642.1	11,823.1	4,706.5	3,379.2	232,220.6	
11		5,178.1	56,365.3	49,193.4	1,906.3	2.1	268.4	3,504.1	0.0	25,412.1	47,803.2	62,620.3	3,260.8	186,957.4	10,365.7	638.0	11,075.7	4,231.7	3,302.8	232,673.8	
12		5,377.6	57,008.5	49,996.3	1,934.9	2.4	255.1	3,600.3	0.0	25,591.2	48,694.4	64,041.2	3,286.9	190,190.9	10,413.9	656.0	11,367.1	4,398.5	3,281.8	236,622.8	
2013	1	5,373.9	57,552.1	50,458.6	2,002.8	4.4	254.4	3,867.1	0.0	25,604.6	49,557.9	64,922.2	3,111.7	193,132.6	10,004.7	625.3	11,454.0	4,401.2	3,285.0	238,909.4	
	2	5,439.9	57,939.5	50,755.1	2,039.5	2.7	131.8	3,643.7	0.0	25,901.8	50,561.9	66,089.5	3,136.4	195,956.6	9,971.0	586.2	11,672.7	4,321.1	3,606.6	241,908.0	
	3	5,589.8	58,446.4	51,176.7	2,107.0	2.9	129.1	3,040.1	0.0	25,914.8	51,852.0	67,876.5	3,066.3	199,203.9	9,878.7	565.7	11,776.1	4,266.4	3,540.9	244,986.6	
	4	5,546.3	59,304.7	51,938.5	2,164.4	3.2	130.4	3,050.9	0.0	25,916.8	53,186.2	69,866.9	3,016.6	203,623.4	9,697.3	584.6	11,905.9	4,180.8	3,272.0	248,810.2	
Nota: SPI - Skim Perbankan Islam 1 Termasuk pembiayaan yang dijual kepada Cagamas. 2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain. Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Nota: IBS-Islamic Banking Scheme 1 Include financing sold to Cagamas. 2 Comprises credit cards, staff financing, share margin financing and other financing. Sub-total may not necessarily add-up to grand total due to rounding.																					

Nota: SPI - Skim Perbankan Islam

1 Termasuk pembiayaan yang dijual kepada Cagamas.

2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

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

Note: IBS-Islamic Banking Scheme

1 Include financing sold to Cagamas.

2 Comprises credit cards, staff financing, share margin financing and other financing.

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

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan^{1,2}

Banking System: Classification of Loans by Purpose^{1,2}

RM juta / RM million

Akhir tempoh		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	2	40,642.2	134,416.4	124,853.8	241,774.0	92,673.0	9,079.8	43,373.4	30,151.9	90.0	22,143.4	229,948.1	54,410.1	898,702.2
	3	41,687.1	135,720.6	125,850.3	244,421.9	94,586.5	9,067.4	44,253.4	29,874.2	87.9	22,573.9	234,612.9	55,180.9	912,066.8
	4	42,894.2	136,960.8	126,709.3	246,823.9	95,712.4	9,050.6	44,710.1	30,078.6	86.6	22,936.0	234,910.6	55,663.9	919,827.6
	5	43,986.6	137,742.3	127,148.7	249,184.4	97,382.0	9,014.1	45,393.5	30,437.5	85.3	23,738.6	239,745.5	57,782.3	934,492.0
	6	43,177.4	138,445.6	127,483.4	251,752.7	99,569.1	9,012.6	46,209.5	30,785.3	85.5	23,479.7	245,481.4	59,663.9	947,662.6
	7	43,152.9	139,109.8	127,934.7	254,656.6	100,938.7	9,129.9	46,837.0	31,150.1	84.4	22,902.5	242,573.5	59,329.0	949,864.4
	8	43,569.6	140,365.1	128,944.9	257,570.2	102,587.9	9,138.3	47,778.2	31,491.1	82.7	22,808.0	244,600.3	60,915.0	960,906.5
	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
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		56,425.5	153,824.3	141,116.2	303,919.1	131,375.0	8,997.6	55,399.7	33,261.2	87.8	30,948.3	263,693.4	70,037.5	1,107,969.5
2013	1	57,567.9	155,232.0	142,412.0	307,340.2	133,535.8	8,827.7	55,288.1	33,224.1	89.0	30,675.9	261,991.5	70,771.8	1,114,544.0
	2	58,752.6	156,053.0	143,278.3	309,812.2	134,862.0	9,035.8	55,548.6	32,546.4	88.4	30,733.7	263,422.5	69,834.6	1,120,689.7
	3	60,366.0	156,859.7	144,121.1	312,882.2	137,186.6	8,961.3	55,761.8	32,227.6	92.1	30,732.6	266,937.0	69,321.0	1,131,328.0
	4	61,643.4	157,844.3	145,079.3	316,281.1	139,333.0	8,937.6	55,854.7	32,321.3	94.0	30,694.0	265,337.2	70,255.6	1,138,596.1

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di lapor dalam kategori bank perdagangan

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).

1 Include loans sold to Cagamas.

2 Prior to Dec 2006, loans by Islamic banks were reflected in commercial banks category.

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Sila rujuk nota dalam Glosari untuk maklumat lanjut).
1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di laporkan dalam kategori bank perdagangan.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).
1 Include loans sold to Cagamas.
2 Prior to Dec 2006, loans by Islamic banks were reflected in commercial banks category.

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor^{1,2}

Banking System: Classification of Loans by Sectors^{1,2}

RM juta / RM million

Akhir tempoh		Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain ³	Jumlah pinjaman
End of period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale, retail, restaurants and hotels	Construction	Real estate	Transport, storage and communication	Financing, insurance and business services	Education, health & others	Household sector	Other sector ³	Total loans
2011	4	20,330.6	3,354.3	87,189.4	12,464.3	67,164.0	38,832.7	40,400.3	26,221.4	66,549.3	32,989.7	509,417.6	14,914.0	919,827.6
	5	20,312.4	3,309.2	88,684.8	12,563.7	68,500.0	38,681.3	42,006.5	26,441.9	69,908.9	33,720.2	514,375.5	15,987.4	934,492.0
	6	20,559.6	3,387.7	89,876.7	10,962.5	69,233.7	38,904.2	43,282.8	27,153.2	71,784.6	36,078.0	519,587.5	16,852.2	947,662.6
	7	20,526.1	3,366.9	89,173.8	10,920.4	70,440.2	38,505.7	43,466.9	26,277.7	70,598.3	35,070.0	524,878.1	16,640.3	949,864.4
	8	20,723.6	3,377.1	90,951.1	10,460.1	70,841.6	38,113.3	45,209.8	26,520.9	70,743.6	36,276.0	530,825.1	16,864.4	960,906.5
	9	20,890.3	4,062.8	91,385.2	10,685.5	71,297.4	37,488.2	47,322.6	27,289.2	72,717.2	36,266.7	534,767.2	18,092.1	972,264.4
	10	20,827.2	4,281.8	90,916.8	10,460.8	70,907.5	37,685.8	48,398.5	27,654.4	72,139.6	36,466.4	540,390.2	17,380.9	977,510.0
	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
	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
2012	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	96,092.0	8,945.1	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
	12	28,574.4	7,015.4	94,930.9	10,330.1	82,071.4	44,502.6	62,567.6	28,067.8	75,965.9	42,981.0	616,499.1	14,463.5	1,107,969.5
	1	28,601.2	6,920.8	93,811.5	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	1,114,544.0
	2	29,163.0	7,071.0	94,713.4	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	1,120,689.7
	3	30,630.7	7,055.0	95,369.9	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	1,131,328.0
2013	4	31,072.5	6,836.4	94,459.2	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	1,138,596.1

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

		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(%)	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								
1996		12480	3144	3054	5854	3.7	96.6								
1997		25053	2886	5402	8447	4.1	151.4								
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(%)
2011	10	27,115	8,270	17,942	1.9	96.7
	11	27,131	8,031	18,082	1.9	96.2
	12	26,996	8,669	18,131	1.8	99.3
2012	1	27,257	8,496	18,283	1.9	98.2
	2	27,069	8,565	18,265	1.9	99.1
	3	26,093	8,263	16,671	1.8	95.6
	4	26,052	8,163	16,494	1.7	94.6
	5	25,652	8,510	16,256	1.6	96.5
	6	23,810	7,686	16,066	1.5	99.8
	7	23,440	7,557	16,095	1.5	100.9
	8	23,399	7,581	16,217	1.5	101.7
	9	23,189	7,527	16,051	1.4	101.7
	10	22,764	7,580	15,732	1.4	102.4
	11	22,872	7,530	15,776	1.4	101.9
	12	22,520	7,430	15,131	1.4	100.2
2013	1	22,470	7,384	14,985	1.4	99.5
	2	22,656	7,491	14,964	1.4	99.1
	3	22,554	7,458	14,965	1.3	99.4
	4	22,591	7,315	15,352	1.4	100.3

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	
2011 ²	10	193.0	1,894.5	1,635.6	6,641.8	1,511.3	475.4	1,095.2	567.8	4.4	2,094.0	11,442.0	1,196.2	27,115.5
	11	428.4	1,983.9	1,717.9	6,616.0	1,485.4	483.6	1,081.2	568.4	4.5	2,056.2	11,254.9	1,168.1	27,130.7
	12	467.8	1,747.1	1,572.7	6,434.4	1,398.5	471.8	1,002.3	572.9	4.2	2,132.9	10,854.8	1,909.7	26,996.5
2012 ²	1	392.6	1,849.7	1,683.9	6,531.6	1,378.0	414.3	1,049.5	577.1	4.5	2,183.7	10,950.1	1,925.9	27,256.8
	2	368.5	1,893.4	1,727.7	6,523.9	1,321.8	404.2	1,059.8	589.4	4.1	2,080.3	10,910.7	1,913.0	27,069.0
	3	366.6	1,771.1	1,619.8	6,333.0	1,317.3	394.9	1,038.3	561.7	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 ²	1	427.4	1,834.1	1,594.2	5,642.5	1,288.8	245.8	1,019.9	434.7	2.9	1,800.0	8,571.2	1,203.1	22,470.5
	2	421.9	1,928.7	1,685.0	5,666.2	1,300.2	230.8	997.6	439.4	3.0	1,797.5	8,667.2	1,203.3	22,655.8
	3	407.0	1,836.5	1,594.6	5,526.9	1,257.2	220.0	982.0	424.8	3.0	1,772.7	9,005.0	1,119.3	22,554.4
	4	424.6	1,857.0	1,590.8	5,414.8	1,256.8	213.2	1,033.5	428.0	2.7	1,763.9	9,167.7	1,029.3	22,591.3

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	Perlombongan 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
2011 ³												
9	497.2	70.2	5,579.8	847.2	2,763.0	2,765.2	1,889.1	1,679.3	332.0	10,204.8	647.6	27,275.4
10	501.6	324.9	5,495.0	847.2	2,490.5	2,706.8	1,898.9	1,725.7	340.2	10,152.3	632.3	27,115.5
11	501.0	320.9	5,391.5	846.5	2,466.9	2,849.8	1,896.5	1,687.7	354.8	10,200.0	614.9	27,130.7
12	481.7	314.2	5,411.5	837.0	2,358.7	2,793.6	1,733.0	1,569.9	322.6	9,825.1	1,349.3	26,996.5
2012 ³												
1	456.4	314.4	5,486.3	853.4	2,607.5	2,733.6	1,751.9	1,591.1	279.4	10,064.6	1,118.2	27,256.8
2	455.0	309.9	5,600.0	852.2	2,535.0	2,623.9	1,709.9	1,509.0	274.4	10,098.2	1,101.4	27,069.0
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	5,922.1	74.4	1,990.7	1,723.4	1,522.3	1,504.4	175.9	8,745.6	456.5	22,591.3

Note: 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 oans by purpose to households
 3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.
 The adoption of FRS139 requirement is based on the financial year of the banks.
 n.e.c. not elsewhere classified

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

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	1	216,824.6	558,283.9	115,777.7	1,565.9	58,207.3	72,357.8	293,762.6	1,316,779.8
	2	217,012.5	570,561.0	115,772.1	1,720.0	55,822.2	77,883.9	283,394.6	1,322,166.3
	3	215,626.5	574,724.8	117,264.7	1,366.6	65,571.8	75,482.6	282,706.3	1,332,743.4
	4	218,070.0	581,050.4	118,337.3	1,439.9	54,137.0	75,781.4	294,401.0	1,343,217.1
	5	216,369.1	583,985.0	120,874.3	1,218.1	53,695.6	76,616.9	291,353.0	1,344,112.0
	6	219,156.4	584,244.3	121,830.2	1,511.3	62,525.3	78,391.7	291,561.8	1,359,221.0
	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	606,844.8	123,740.3	4,182.9	58,363.4	79,584.1	293,693.6	1,408,315.0
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

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis*

Islamic Banking System: Deposits by Type*

RM juta / RM million

Akhir Tempoh		Deposit											Jumlah
		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	
End of period		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
2010	4	27,965.0	307.0	71,048.6	257.3	28,697.9	231.6	18,645.0	1.3	23,179.8	21,215.6	1,468.5	193,017.6
	5	31,992.4	284.9	62,294.7	429.4	29,652.4	455.6	18,579.4	2.1	23,960.4	28,507.4	1,439.3	197,597.8
	6	35,507.4	169.5	65,150.8	292.1	31,154.4	389.7	18,597.1	2.9	26,134.9	29,904.2	1,534.9	208,837.9
	7	35,421.7	93.1	65,810.5	251.4	29,192.6	359.3	18,720.3	4.7	26,544.2	29,186.6	1,758.9	207,343.2
	8	34,386.7	38.6	68,129.2	175.9	33,367.3	356.1	18,995.6	5.2	25,039.4	28,840.7	1,867.6	211,202.2
	9	32,781.3	20.1	68,890.1	154.3	31,170.6	519.0	19,290.9	4.6	25,751.5	30,747.0	1,806.3	211,135.6
	10	32,777.0	172.9	68,823.7	133.1	30,617.1	526.2	19,253.3	6.1	27,151.1	33,131.3	1,966.5	214,558.3
	11	33,197.1	178.4	69,210.6	89.6	32,391.7	521.6	19,483.0	6.9	25,704.6	34,349.6	2,039.1	217,172.2
	12	31,006.3	181.1	71,058.5	86.7	33,539.1	603.3	20,267.1	8.5	23,810.7	34,281.7	2,109.5	216,952.5
	1	30,934.0	199.4	72,072.8	285.1	35,864.3	381.7	20,920.8	10.1	23,376.2	33,580.7	2,959.1	220,584.2
	2	28,853.0	195.8	74,193.7	276.2	39,471.0	410.9	20,845.6	11.4	22,590.1	34,605.0	3,022.4	224,475.1
2011	3	29,660.0	146.4	77,011.1	302.4	36,021.7	425.4	21,072.9	13.0	23,083.4	38,788.4	3,152.6	229,677.3
	4	30,368.1	143.9	71,560.1	223.6	34,969.3	1,028.2	21,369.5	11.3	22,362.6	40,837.6	2,751.5	225,625.6
	5	24,263.4	167.0	73,174.1	76.7	36,321.0	518.2	21,324.0	12.9	21,892.5	43,654.6	3,023.6	224,427.9
	6	25,964.1	142.1	74,804.2	74.4	37,249.5	540.0	21,790.0	17.1	20,986.8	43,929.4	3,161.8	228,659.5
	7	27,312.4	166.6	75,936.3	73.2	36,730.0	493.9	21,761.5	21.7	20,989.3	45,002.5	2,921.6	231,408.9
	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
	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
2012	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
	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
2013	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

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	Kerajaan Persekutuan	Kerajaan negeri	Badan-badan berkanun ¹	Institusi kewangan ²	Badan-badan perniagaan	Individu	Lain-lain ³	Jumlah
<i>End of period</i>	<i>Federal Government</i>	<i>State Government</i>	<i>Statutory authorities¹</i>	<i>Financial institutions²</i>	<i>Business enterprises</i>	<i>Individuals</i>	<i>Others³</i>	<i>Total</i>
2012 1	20,790.6	19,797.2	33,525.5	213,508.8	499,482.2	464,845.6	64,830.0	1,316,779.8
2	23,421.9	21,342.2	35,423.9	208,389.7	502,023.0	468,297.7	63,267.8	1,322,166.3
3	19,047.9	21,412.4	33,141.3	216,059.0	503,824.2	475,031.6	64,227.0	1,332,743.4
4	20,211.2	21,046.0	38,280.8	215,519.9	505,372.2	479,218.0	63,569.0	1,343,217.1
5	18,762.2	21,766.8	37,715.9	210,108.0	504,233.8	486,879.5	64,645.7	1,344,112.0
6	15,972.7	21,324.6	43,195.2	208,631.4	510,960.5	490,741.5	68,395.2	1,359,221.0
7	16,305.4	22,800.0	37,583.3	213,025.7	514,503.0	493,557.8	68,975.7	1,366,750.9
8	15,658.1	23,561.1	39,418.4	218,680.4	510,743.1	497,530.6	69,343.8	1,374,935.4
9	14,149.7	23,020.9	41,538.0	225,652.5	514,363.4	499,169.6	69,419.9	1,387,313.9
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	237,011.2	510,980.6	509,808.5	68,519.6	1,408,315.0
2013 1	17,722.3	25,141.4	39,817.1	231,545.1	520,371.6	514,946.3	74,983.7	1,424,527.4
2	15,648.8	26,475.7	39,388.0	235,426.0	513,701.4	521,340.4	75,857.3	1,427,837.5
3	14,387.7	25,997.1	38,831.5	246,624.4	515,595.1	526,639.6	77,104.8	1,445,180.2
4	14,959.2	26,457.8	39,177.3	247,740.4	514,806.7	528,072.6	78,585.0	1,449,799.1

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 ¹⁰	10.0	10.0 dan 12.5 ¹⁰	10.0	10.0 dan 12.5 ¹⁰
1998	1 Jul. / 1 July	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / 1 Sep.	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / 16 Sep.	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / 24 Nov.	3.5	-	-	-	3.5	-
2009	1 Feb. / 1 Feb.	2.0	-	-	-	2.0	-
2009	1 Mac / 1 Mar.	1.0	-	-	-	1.0	-
2011	1 Apr. / 1 Apr.	2.0	-	-	-	2.0	-
2011	16 Mei / 16 May	3.0	-	-	-	3.0	-
2011	16 Jul. / 16 July	4.0	-	-	-	4.0	-

¹ Pertama kali dikuatkuasakan ke atas bank perdagangan.

² Pertama kali dikuatkuasakan ke atas syarikat kewangan.

³ Pertama kali dikuatkuasakan ke atas bank saudagar.

⁴ Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

⁵ Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

⁶ Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

⁷ Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.

⁸ Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

⁹ Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

¹⁰ Nisbah mudah tunai telah digantikan dengan Rangka Kerja Mudah Tunai Baharu (New Liquidity Framework, NLF) pada tahun 1998. NLF menjadikan pengurusan mudah tunai lebih berkesan dan berterusan apabila institusi perbankan dikehendaki memadamkan keperluan aset cairnya berikutan kematangan hutang dengan kematangan aset yang sepadan.

¹ First introduced for commercial banks.

² First introduced for finance companies.

³ First introduced for merchant banks.

⁴ With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

⁵ With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

⁶ With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

⁷ With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.

⁸ With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.

⁹ By 2006, finance companies had been absorbed by commercial banks.

¹⁰ The liquidity ratio was superseded by the New Liquidity Framework (NLF) in 1998. The NLF provides more efficient and on going liquidity management by requiring banking institutions to match its liquid asset requirement arising from maturing obligations with maturing assets.

1.27

Keperluan Rizab Berkanun dan Aset Mudah Tunai
Statutory Reserve and Liquid Asset Requirement

RM juta / RM million

Akhir tempoh <i>End-period</i>	Bank Perdagangan/Commercial Banks		Bank Islam/Islamic Banks		Bank Pelaburan/Investment Banks	
	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>
2010 9	3,887.7	560,179.5	994.4	152,017.9	221.0	21,457.6
10	3,580.7	562,197.3	1,044.1	151,864.0	228.0	22,407.1
11	3,505.3	578,926.1	1,036.9	154,516.4	247.6	24,369.9
12	4,144.7	588,189.5	1,069.3	156,514.1	269.9	25,724.2
2011 1	3,615.4	585,940.7	1,076.8	159,781.6	252.8	24,699.8
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	630,486.9	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	23,916.4
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	739,162.7	9,353.7	233,490.1	860.0	21,402.4
2	28,961.9	747,957.6	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

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					
	Lebih Mudah Tunai <= 1 minggu <i>Liquidity Surplus <= 1 week</i>			Lebih Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i>			Lebih Mudah Tunai <= 1 minggu <i>Liquidity Surplus <= 1 week</i>			Lebih Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus > 1 week - 1 month</i>			Lebih Mudah Tunai <= 3 hari ⁴ <i>Liquidity Surplus <= 3 days⁴</i>			Lebih 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>	
2011	10	24,643 (3%)	108,448	41,071 (5%)	92,486		5,839 (3%)	32,681		9,732 (5%)	24,948		992 (3%)	15,781		1,654 (5%)	11,717	
	11	24,866 (3%)	104,367	41,444 (5%)	88,951		6,310 (3%)	39,379		10,516 (5%)	32,768		954 (3%)	16,337		1,590 (5%)	10,164	
	12	25,632 (3%)	115,410	42,720 (5%)	100,032		6,661 (3%)	34,826		11,102 (5%)	30,823		909 (3%)	18,162		1,514 (5%)	12,482	
2012	1	25,929 (3%)	103,898	43,215 (5%)	97,494		6,680 (3%)	32,810		11,133 (5%)	28,030		967 (3%)	18,817		1,611 (5%)	13,684	
	2	27,265 (3%)	106,373	43,158 (5%)	94,066		6,821 (3%)	37,045		11,368 (5%)	30,604		897 (3%)	15,762		1,494 (5%)	10,871	
	3	26,495 (3%)	117,759	44,159 (5%)	95,674		6,773 (3%)	34,253		11,288 (5%)	25,237		880 (3%)	16,931		1,467 (5%)	11,678	
	4	26,647 (3%)	113,028	44,412 (5%)	103,732		7,165 (3%)	35,603		11,942 (5%)	27,534		911 (3%)	16,139		1,518 (5%)	11,346	
	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%)	102,575	45,135 (5%)	81,417		7,148 (3%)	34,825		11,913 (5%)	21,350		863 (3%)	15,979		1,439 (5%)	12,868	
	7	26,936 (3%)	112,419	44,893 (5%)	98,877		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%)	93,842		7,343 (3%)	42,186		12,239 (5%)	30,152		883 (3%)	14,129		1,472 (5%)	10,456	
	9	27,613 (3%)	113,185	46,021 (5%)	100,869		7,261 (3%)	41,958		12,102 (5%)	30,172		900 (3%)	15,292		1,500 (5%)	12,073	
	10	27,651 (3%)	123,544	46,086 (5%)	110,364		7,494 (3%)	38,300		12,489 (5%)	28,842		875 (3%)	13,636		1,458 (5%)	10,017	
	11	28,005 (3%)	113,139	46,675 (5%)	98,922		7,695 (3%)	41,309		12,826 (5%)	32,244		897 (3%)	13,812		1,495 (5%)	10,012	
	12	28,149 (3%)	115,792	46,915 (5%)	102,155		7,836 (3%)	42,965		13,060 (5%)	25,154		858 (3%)	12,280		1,429 (5%)	9,366	
2013	1	28,446 (3%)	113,100	47,410 (5%)	100,103		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%)	114,606		8,000 (3%)	45,681		13,333 (5%)	30,149		839 (3%)	15,605		1,267 (5%)	11,037	
	3	28,690 (3%)	106,879	47,816 (5%)	102,381		8,232 (3%)	47,441		13,720 (5%)	31,672		855 (3%)	16,310		1,425 (5%)	13,468	
	4	29,062 (3%)	106,056	48,437 (5%)	105,547		8,233 (3%)	38,145		13,722 (5%)	30,898		884 (3%)	14,912		1,479 (5%)	11,928	

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
<i>End of period</i>		<i>Tier 1 Capital</i>	<i>Tier 2 Capital</i>	<i>Total Capital</i>	<i>Investment in subsidiaries and holdings in other banking institutions capital</i>	<i>Capital Base</i>	<i>Total Risk Weighted Assets¹</i>	<i>Risk-Weighted Capital Ratio (%)</i>	<i>Core Capital Ratio (%)</i>
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	164,734.0	50,586.4	215,320.3	33,517.9	186,508.7	1,190,961.2	15.7	13.8

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
<i>End of period</i>	<i>Common Equity Tier 1 Capital (CET1 Capital)</i>	<i>Tier 1 Capital</i>	<i>Total Capital</i>	<i>Total Risk Weighted Assets</i>	<i>CET1 Capital Ratio (%)</i>	<i>Tier 1 Capital Ratio (%)</i>	<i>Total Capital Ratio (%)</i>
2013							
1	149,262.1	160,516.7	178,242.9	1,213,773.9	12.3	13.2	14.7
2	147,911.6	159,167.5	177,316.2	1,216,453.1	12.2	13.1	14.6
3	149,000.8	160,276.7	177,102.3	1,221,082.6	12.2	13.1	14.5
4	148,198.0	159,486.0	176,045.4	1,228,234.8	12.1	13.0	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 Average rates during the period		Bank-bank Perdagangan / Commercial Banks							Bank-bank Pelaburan / Investment Banks						
		Deposit tetap Fixed deposits					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap Fixed deposits					Kadar Berian Pinjaman Purata
		Tempoh (dalam bulan) Period (in months)					Savings deposit	Base Lending Rate	Average Lending Rate	Tempoh (dalam bulan) Period (in months)					Average Lending Rate
		1	3	6	9	12				1	3	6	9	12	
2011	4	2.71	2.74	2.79	2.82	2.98	1.02	6.27	4.97	2.89	3.15	3.31	3.41	3.41	7.17
	5	2.95	3.00	3.07	3.09	3.23	1.08	6.54	4.94	2.97	3.24	3.32	3.53	3.45	7.12
	6	2.95	2.99	3.07	3.09	3.23	1.14	6.54	4.93	3.10	3.28	3.39	3.50	3.48	7.05
	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
	12	2.95	2.99	3.06	3.09	3.22	1.15	6.53	4.83	3.14	3.37	3.39	3.51	3.53	7.04
2012	1	2.93	2.99	3.05	3.09	3.21	1.05	6.53	4.87	2.91	3.32	3.41	3.49	3.52	6.97
	2	2.95	2.99	3.05	3.08	3.21	1.05	6.53	4.88	3.07	3.29	3.32	3.49	3.51	6.91
	3	2.95	2.99	3.05	3.08	3.21	1.05	6.53	4.74	3.10	3.01	3.28	3.43	3.49	6.96
	4	2.93	2.98	3.04	3.07	3.19	1.04	6.53	4.88	3.09	3.00	3.30	3.44	3.44	7.20
	5	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.80	3.08	3.01	3.26	3.44	3.44	7.09
	6	2.92	2.98	3.04	3.07	3.19	1.04	6.53	4.88	2.83	3.00	3.28	3.48	3.43	7.08
	7	2.92	2.98	3.04	3.06	3.18	1.04	6.53	4.71	2.81	3.27	3.29	3.47	3.44	7.06
	8	2.92	2.98	3.04	3.06	3.17	1.03	6.53	4.72	2.82	3.02	3.28	3.47	3.43	7.11
	9	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.76	3.10	3.03	3.31	3.47	3.42	7.07
	10	2.92	2.98	3.03	3.05	3.16	1.03	6.53	4.78	3.06	2.82	3.33	3.46	3.42	6.86
	11	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.71	3.08	2.82	3.33	3.45	3.40	6.69
	12	2.92	2.97	3.03	3.05	3.15	1.03	6.53	4.70	3.09	3.00	3.33	3.44	3.37	6.83
2013	1	2.91	2.97	3.02	3.05	3.15	1.00	6.53	4.69	3.06	2.99	3.31	3.44	3.37	6.85
	2	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.72	3.07	2.99	3.31	3.43	3.37	7.01
	3	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.70	3.08	2.95	3.29	3.40	3.41	6.84
	4	2.91	2.97	3.02	3.05	3.15	1.01	6.53	4.70	2.98	2.93	3.33	3.48	3.39	6.79

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.

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 Rate¹</i>	Kadar Pembiayaan Purata ¹ <i>Average Financing Rate¹</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	3	2.87	2.93	2.98	3.11	3.12	0.96	6.32	6.12	2.98	3.01	3.09	3.13	3.21
	4	2.87	2.94	3.00	3.13	3.15	0.97	6.32	6.27	3.02	3.03	3.13	3.11	3.21
	5	2.97	3.01	3.07	3.20	3.26	0.98	6.62	6.26	3.16	3.19	3.20	3.18	3.29
	6	3.04	3.07	3.15	3.23	3.31	1.04	6.62	6.33	3.18	3.28	3.24	3.15	3.31
	7	3.09	3.11	3.17	3.27	3.33	1.03	6.62	6.26	3.22	3.21	3.45	3.35	3.47
	8	3.09	3.13	3.16	3.29	3.32	1.02	6.62	6.37	3.17	3.31	3.25	3.35	3.47
	9	3.08	3.13	3.19	3.28	3.34	1.05	6.62	6.35	3.22	3.24	3.25	3.33	3.48
	10	3.08	3.16	3.23	3.34	3.38	1.03	6.62	6.32	3.37	3.37	3.58	3.36	3.45
	11	3.02	3.12	3.18	3.25	3.28	1.07	6.62	6.48	3.34	3.59	3.75	3.40	3.35
	12	3.07	3.19	3.33	3.39	3.39	1.07	6.62	6.37	3.34	3.47	3.44	3.42	3.45
2012	1	2.96	3.15	3.24	3.39	3.37	0.97	6.62	6.19	3.22	3.09	3.29	3.58	3.62
	2	2.92	3.08	3.17	3.32	3.31	1.09	6.62	6.26	2.97	3.15	3.26	3.25	3.49
	3	2.93	3.13	3.15	3.35	3.31	1.05	6.62	6.12	3.05	3.12	3.19	3.30	3.40
	4	2.89	3.07	3.11	3.30	3.28	0.91	6.62	6.08	2.86	2.87	2.91	2.86	3.40
	5	2.89	3.05	3.13	3.29	3.35	0.99	6.62	5.98	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
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		Kadar Dasar Semalaman		Kadar purata berwajaran antara bank																
		Overnight policy rate (OPR) ²		Weighted average interbank rates																
		Pada akhir tempoh		Wang semalaman Overnight money		1 minggu 1 week		1 bulan 1 month		3 bulan 3 month		6 bulan 6 month		12 bulan 12 month						
Period		As at period end		Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg					
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 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	- - -	-	- - -	-	-
2012 12		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	- - -	-	- - -	-	-
April 2013 01		3.00		2.75	- 3.00	3.00	3.01	- 3.02	3.02	3.06	- 3.08	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 02		3.00		2.75	- 3.00	2.99	3.01	- 3.03	3.01	3.06	- 3.06	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 03		3.00		2.96	- 3.00	3.00	3.01	- 3.03	3.02	3.05	- 3.10	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 04		3.00		2.95	- 3.00	3.00	3.01	- 3.02	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 05		3.00		2.75	- 3.00	3.00	3.01	- 3.02	3.01	3.06	- 3.07	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 08		3.00		2.92	- 3.00	3.00	3.01	- 3.03	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 09		3.00		2.92	- 3.00	2.98	3.01	- 3.02	3.01	3.06	- 3.08	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 10		3.00		2.97	- 3.01	3.00	3.01	- 3.02	3.01	3.05	- 3.06	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 11		3.00		2.92	- 3.00	2.97	3.01	- 3.03	3.02	3.06	- 3.10	3.07	- - -	-	-	- - -	-	- - -	-	-
April 2013 12		3.00		2.95	- 3.00	3.00	3.01	- 3.10	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 15		3.00		2.92	- 3.00	2.99	3.01	- 3.02	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 16		3.00		2.92	- 3.00	3.00	3.01	- 3.03	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 17		3.00		2.97	- 3.00	3.00	3.01	- 3.02	3.02	3.06	- 3.06	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 18		3.00		2.93	- 3.00	2.94	3.01	- 3.02	3.01	3.08	- 3.08	3.08	- - -	-	-	- - -	-	- - -	-	-
April 2013 19		3.00		2.92	- 3.00	2.99	3.01	- 3.02	3.01	3.06	- 3.09	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 22		3.00		2.95	- 3.00	2.99	3.00	- 3.02	3.01	3.06	- 3.06	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 23		3.00		2.92	- 3.00	3.00	3.01	- 3.02	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 24		3.00		2.95	- 3.00	3.00	3.01	- 3.03	3.01	3.06	- 3.06	3.06	3.11	- 3.11	3.11	- - -	-	- - -	-	-
April 2013 25		3.00		2.92	- 3.00	3.00	3.01	- 3.01	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 26		3.00		2.92	- 3.00	3.00	3.00	- 3.01	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 29		3.00		2.92	- 3.00	3.00	3.00	- 3.03	3.01	3.06	- 3.06	3.06	- - -	-	-	- - -	-	- - -	-	-
April 2013 30		3.00		2.95	- 3.00	3.00	3.01	- 3.02	3.01	3.06	- 3.08	3.06	- - -	-	-	- - -	-	- - -	-	-

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

² Berkuatkuasa mulai 26 April 2004.

"-" Tiada urusniaga pada tempoh tersebut.

¹ Daily Interbank rates are available from BNM home page.

² With effect from 26 April 2004.

"-" Mean no trading for the period.

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

Peratus setahun / Percent per annum

Tempoh Period	Kadar diskaun purata Bil Perbendaharaan <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 4	2.822	2.876	-	-	-	2.747	2.793	2.839	2.874
5	2.973	-	3.031	-	-	2.848	2.887	2.951	2.955
6	2.923	2.828	3.043	-	2.823	2.829	2.872	2.875	-
7	2.940	3.073	2.970	-	2.850	2.912	2.941	2.924	2.934
8	2.994	2.899	-	-	-	2.908	2.848	2.840	2.805
9	3.004	3.016	2.945	-	2.987	-	2.949	2.951	2.888
10	2.970	2.952	-	-	-	2.910	2.958	2.942	2.898
11	2.975	-	-	-	-	2.935	2.885	2.880	2.907
12	2.996	2.988	2.950	-	-	-	2.957	2.943	2.899
2012 1	2.979	2.962	2.935	-	-	2.954	2.913	2.949	2.918
2	2.965	2.959	2.991	-	-	2.925	-	2.931	2.891
3	3.056	3.051	3.032	-	-	2.262	3.027	3.014	2.948
4	3.058	3.056	-	-	-	3.040	3.040	3.051	3.053
5	3.064	-	3.041	-	-	3.036	3.055	3.042	2.977
6	3.042	3.039	3.020	-	-	3.047	3.029	2.971	2.931
7	3.033	3.029	2.997	-	-	3.011	3.000	3.002	2.968
8	3.041	3.084	-	-	-	3.001	-	3.017	2.896
9	3.045	3.045	-	-	-	-	-	2.980	2.929
10	3.051	3.046	3.047	-	-	2.962	-	2.992	2.951
11	3.050	-	-	-	-	-	-	2.977	2.925
12	3.049	3.041	3.033	-	-	2.951	-	2.973	2.878
2013 1	3.044	3.041	3.038	-	-	2.960	-	2.965	2.906
2	3.048	3.047	3.029	-	-	-	-	3.006	2.866
3	3.032	3.034	-	-	-	-	-	2.955	2.862
4	3.003	2.993	-	-	-	2.891	-	2.897	2.911
"-" 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 3	2.9390	3.1770	3.4650	3.5360	3.6540	4.1010	4.3340	4.5410
4	2.9150	3.2040	3.2880	3.4690	3.5390	4.0320	4.2900	4.5410
5	2.9890	3.2430	3.2990	3.4580	3.5580	4.0040	4.2240	4.4500
6	2.9560	3.1920	3.2290	3.3950	3.5030	3.9290	4.1100	4.2430
7	2.9090	3.1600	3.2370	3.3850	3.4910	3.8770	4.0530	4.1790
8	2.9350	3.1350	3.1730	3.3090	3.3820	3.6440	3.9130	4.0560
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

¹ Siri hanya bermula pada tahun 1992.

¹ Series started in 1992.

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

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

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

Tempoh	RM bagi seunit / RM per unit of				RM bagi 100 unit / RM per 100 units of				RM bagi seunit / RM per unit of				RM bagi 100 unit / RM per 100 units of			
	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$
Period	Akhir tempoh / End of period								Purata bagi tempoh / Average for period							
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 4	2.9735	4.9524	4.8159	2.4222	225.48	340.43	3.6462	38.254	3.0127	4.9286	4.8108	2.4159	222.53	335.35	3.6182	38.754
5	3.0115	4.9818	4.7970	2.4432	221.36	354.48	3.7099	38.716	3.0132	4.9248	4.8141	2.4351	220.89	345.09	3.7137	38.755
6	3.0205	4.8648	4.8243	2.4577	224.05	363.50	3.7538	38.809	3.0298	4.9173	4.8446	2.4541	222.93	360.19	3.7641	38.916
7	2.9555	4.8319	4.7329	2.4547	216.70	369.46	3.8131	37.922	2.9950	4.8322	4.7767	2.4609	218.95	363.49	3.7715	38.451
8	2.9803	4.8774	4.7953	2.4684	220.73	367.89	3.8834	38.231	2.9853	4.8849	4.7914	2.4684	218.63	384.39	3.8694	38.284
9	3.1910	4.9738	5.0009	2.4537	220.67	354.26	4.1663	40.940	3.0856	4.8651	4.8636	2.4614	216.72	353.85	4.0184	39.582
10	3.0735	4.9084	4.9081	2.4584	220.24	352.20	3.8814	39.570	3.1403	4.9373	4.9314	2.4554	219.69	349.19	4.0907	40.368
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
¹ Kadar AS\$ ialah kadar purata belian dan jualan antara bank-bank pada pukul 12:00 tengahari. Kadar bagi mata wang asing selain daripada AS\$ adalah kadar silang yang diperolehi daripada kadar mata wang asing tersebut berbanding AS\$ dan kadar RM/AS\$. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.																
¹ US\$ rates are the average of buying and selling interbank rates at noon. Rates for foreign currencies other than US\$ are cross rates derived from rates of such foreign currencies against the US\$ and the RM/US\$. Daily exchange rates are available on the Central Bank's Internet web site.																

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

RM juta / RM Million

Tempoh	Deposit Antara Bank <i>Interbank Deposit</i>										Instrumen Pasaran Wang <i>Money Market Instrument</i>									Jumlah besar
	Semalaman	Hujung minggu	1 minggu	1 bulan	2 bulan	3 bulan	6 bulan	1 tahun	Lain-lain	Jumlah kecil	Sekuriti Kerajaan Malaysia	Bon Khazanah	Bon Cagamas	Bil Perbendaharaan Malaysia	Bil Bank Negara	Nota Caga-mas	Instrumen Deposit Boleh-niaga	Penerima-an Jurubank	Jumlah kecil	
	<i>Overnight</i>	<i>Weekend</i>	<i>1 week</i>	<i>1 month</i>	<i>2 months</i>	<i>3 months</i>	<i>6 months</i>	<i>1 year</i>	<i>Others</i>	<i>Sub-total</i>	<i>Malaysian Government Securities</i>	<i>Khaza-nah Bonds</i>	<i>Caga-mas Bonds</i>	<i>Malaysian Treasury Bills</i>	<i>Bank Negara Bills</i>	<i>Caga-mas Notes</i>	<i>Negotiable Instrument of Deposit</i>	<i>Banker's Acceptance</i>	<i>Sub-total</i>	<i>Grand total</i>
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 4	52,242.80	18,095.08	4,805.00	880.00	260.00	500.00	-	-	8,950.00	85,732.88	21,205.49	-	-	3,855.39	11,813.25	-	3,950.00	3,518.41	44,342.54	130,075.42
5	54,075.31	13,596.31	2,176.50	2,020.00	420.00	485.00	20.00	70.00	8,080.40	80,943.52	11,550.98	-	-	-	20,119.97	-	4,130.00	7,120.57	42,921.52	123,865.04
6	53,160.60	14,475.80	2,180.00	50.00	140.00	245.00	-	-	11,137.00	81,388.40	22,741.83	-	-	28.00	24,003.10	-	5,406.00	5,560.47	57,739.40	139,127.80
7	34,610.93	13,879.70	930.00	280.00	1,710.00	1,837.00	-	-	9,472.50	62,720.13	20,914.51	-	-	38.00	26,043.79	-	5,814.00	3,726.76	56,537.06	119,257.19
8	57,299.16	15,547.72	2,806.70	240.00	207.00	1,273.00	-	-	8,164.00	85,537.58	23,770.64	-	-	10.00	28,219.45	-	9,142.00	4,453.62	65,595.71	151,133.29
9	45,046.89	17,681.79	3,157.00	1,185.00	405.00	375.00	-	-	8,456.00	76,306.68	25,734.64	-	-	80.00	40,324.83	-	11,075.00	4,967.62	82,182.09	158,488.77
10	34,196.68	9,461.21	1,235.00	435.00	1,515.00	910.00	185.00	-	7,131.50	55,069.39	9,436.98	-	250.00	138.01	24,421.95	-	3,446.80	4,599.70	42,293.44	97,362.83
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

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	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah	Spot ²	Swap ³	Jumlah
	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	Total	Spot ²	Swap ³	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 1	52,533.2	64,671.3	117,204.5	416.0	45.6	461.6	150.7	0.0	150.7	164.1	55.5	219.5	1,551.8	0.0	1,551.8	12.7	0.0	12.7
2	43,589.5	48,254.9	91,844.4	226.3	37.0	263.3	50.2	22.1	72.3	23.2	0.0	23.2	1,394.2	0.0	1,394.2	0.0	0.0	0.0
3	71,189.1	93,943.9	165,132.9	641.0	3.9	644.9	153.1	0.0	153.1	137.6	58.9	196.5	1,562.8	0.0	1,562.8	0.6	0.0	0.6
4	111,449.4	105,115.7	216,565.1	913.7	0.0	913.7	62.6	0.0	62.6	36.4	0.0	36.4	2,602.7	0.0	2,602.7	15.4	0.0	15.4
5	97,119.1	86,644.5	183,763.6	672.1	0.0	672.1	164.9	0.0	164.9	150.4	0.0	150.4	2,242.3	825.3	3,067.5	1.7	0.0	1.7
6	86,687.8	78,544.2	165,232.0	626.6	2.0	628.5	215.6	9.4	225.0	135.4	0.0	135.4	2,772.4	5,004.7	7,777.1	6.1	0.0	6.1
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

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.
2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot 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 2	4,500	-	-	5,500	-	-	10,000	-	-	-	10	-	9,990
3	4,138	-	-	4,000	-	-	8,138	-	-	-	18	-	8,120
4	5,500	-	-	6,000	-	-	11,500	18,261	-	-	1,419	-	-8,180
5	3,574	-	-	4,028	-	-	7,602	-	-	-	16	-	7,586
6	7,632	-	-	-	-	-	7,632	-	-	3,500	12	-	4,120
7	4,196	-	-	6,651	-	-	10,846	-	-	3,000	22	-	7,824
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

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	Saham Biasa / Ordinary Shares ¹				Saham Terpilih	Waran	Terbitan Saham Baru/Waran	Sekuriti Hutang / Debt Securities ²								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Sekuriti Hutang	Dana Bersih yang Diperoleh oleh Sektor Swasta
	Tawaran Awam Permulaan	Terbitan Hak	Penempatan Persendirian / Tawaran Jualan Secara Terhad	Terbitan Khas				Bon Biasa	Bon dengan Waran	Bon Boleh Tukar	Bon berasaskan Prinsip Islam	Bon yang disokong Aset	Nota Jangka Pertengahan	Bon Cagamas	Terbitan Baru Sekuriti Hutang	Sekuriti Hutang Swasta	Bon Cagamas		
	Initial Public Offers	Rights Issues	Private Placement / Restricted Offer-for-Sale	Special Issues				Preference Shares	Warrants	New Issues of Shares/Warrants	Straight Bonds	Bonds with Warrants	Convertible Bonds	Islamic Bonds	Asset Backed Bonds	Medium Term Notes ⁴	Cagamas Bonds		
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
2011	7	3,191	83	-	-	-	3,274	-	-	-	700	-	2,012	-	2,712	2,401	-	311	3,586
8	-	473	-	-	-	20	493	3,500	-	-	585	-	9,233	-	13,319	5,845	-	7,474	7,967
9	-	75	-	-	-	-	75	-	-	-	600	-	2,444	-	3,044	3,531	-	-487	-412
10	-	3,025	-	-	-	-	3,025	-	-	-	-	-	3,389	-	3,389	2,578	-	811	3,837
11	726	-	-	-	-	-	726	620	-	-	-	-	9,822	-	10,442	4,494	-	5,947	6,673
12	-	87	-	-	-	-	87	1,056	-	-	-	-	2,475	-	3,530	10,383	220	-7,072	-6,986
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

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	Perlombongan 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 4	50	2	1,000	2,619	-	-	-	-	-	3,671
5	-	104	-	3,935	1,080	-	-	450	-	5,569
6	-	9	9,190	1,727	-	440	-	300	-	11,667
7	35	62	-	1,115	300	-	-	1,200	-	2,712
8	-	33	2,665	9,380	290	570	-	380	-	13,319
9	30	170	-	1,390	89	-	-	1,365	-	3,044
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

¹ Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti bersandarkan gadaijanji kediaman yang diterbitkan oleh Cagamas dan termasuk Nota Jangka Pertengahan.

² Merujuk kepada sektor penerbit.

Sumber: Bank Negara Malaysia

¹ Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS) and includes Medium Term Notes (MTN).

² Refers to issuer sector.

Source: Bank Negara Malaysia

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih

Bursa Malaysia Securities Berhad: Selected Indicators

Tempoh	Indeks <i>Indices</i>					Urus Niaga (juta unit) <i>Turnover (million units)</i>						Urus Niaga (RM juta) <i>Turnover (RM million)</i>						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	No of Listed Companies	Market Capitalisation (RM billion)	Net P/E Ratio (Composite Index)
Period	Composite	EMAS	Second Board	FBM EMAS	FTSE Second Board	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average			
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	15.50
2011	3	1,545.13	-	-	10,612.46	-	-	23,555.32	2,322.76	28,717.33	1,248.58	-	-	39,042.82	376.12	39,958.75	1,737.34	954	1,310.99	16.59
	4	1,534.95	-	-	10,576.09	-	-	20,036.77	3,742.03	26,125.25	1,244.06	-	-	33,833.07	729.65	35,107.63	1,671.79	956	1,310.79	16.52
	5	1,558.29	-	-	10,691.17	-	-	13,623.24	3,281.33	18,374.96	918.75	-	-	30,148.29	753.92	31,205.81	1,560.29	954	1,320.03	15.94
	6	1,579.07	-	-	10,842.25	-	-	13,613.47	3,437.20	18,206.83	827.58	-	-	32,384.75	588.20	33,173.99	1,507.91	953	1,342.22	16.21
	7	1,548.81	-	-	10,682.79	-	-	13,967.25	3,095.56	19,285.55	918.36	-	-	33,607.96	457.50	34,566.92	1,646.04	960	1,339.33	15.95
	8	1,447.27	-	-	9,908.81	-	-	17,997.79	3,796.95	23,734.36	1,130.21	-	-	43,048.27	625.07	43,938.43	2,092.31	956	1,241.89	13.76
	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
	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
2012	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
	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
¹ Termasuk urusniaga waran panggilan (sejak 1995) dan MESDAQ (sejak Mac 2002). Data harian BMSB boleh diperolehi melalui Halaman Internet Bank Negara Malaysia (sejak 1997). Mulai 3 Ogos 2009, FTSE Papan Kedua bergabung dengan Papan Utama. Sementara itu, Papan Utama dan Kedua bergabung menjadi Pasaran Utama. Sumber: Bursa Malaysia Securities Berhad (BMSB).																				
¹ Includes turnover of call warrants (since 1995) and MESDAQ (since March 2002). Daily BMSB data are available on the Central Bank's Internet Web site (since 1997). From 3 August 2009, FTSE SB was merged with the Main board. While Main and Second Board was merged with Main Market. Source: Bursa Malaysia Securities Berhad (BMSB).																				

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

Tempoh During	Niaga Hadapan dan Opsyen KLSE CI/KLSE CI Futures and Options			Niaga Hadapan KLIBOR/KLIBOR Futures		
	Jumlah Urus Niaga Total Turnover	Purata Urus Niaga Harian Average Daily Turnover	Bukaan Open Interest	Jumlah Urus Niaga Total Turnover	Purata Urus Niaga Harian Average Daily Turnover	Bukaan Open Interest
	Bil Kontrak / No. of Contracts					
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 2	189,415	11,838	13,347	13,586	849	30,123
3	220,468	9,586	17,917	16,997	739	25,939
4	185,270	8,822	20,692	5,470	260	26,579
5	191,636	9,582	22,597	6,980	349	24,109
6	172,464	7,839	23,372	6,490	295	20,834
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
Sumber: Bursa Malaysia Derivatives Berhad.						
Source: Bursa Malaysia Derivatives Berhad.						

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

bersamaan RM juta / RM million equivalent

	Konvensional Conventional						Islam Islamic											
	Deposit		Penerimaan Jurubank		Instrumen Deposit Boleh-niaga ²		Deposit Mudharabah		Deposit Komoditi Murabahah		Deposit Wakalah		Lain-lain Deposit ³		Penerimaan Jurubank Islam		Sijil Hutang Boleh Niaga Islam ⁴	
	Deposit		Banker's Acceptance		Negotiable Instrument of Deposit ²		Mudharabah Deposits		Commodity Murabahah Deposits		Wakalah Deposits		Other Deposit ³		Islamic Bankers Acceptance		Islamic Negotiable Instrument of Deposit ⁴	
Urusniaga bagi bulan Transaction for the month	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
	Interbank ⁵	Corporate	Interbank	Corporate	Interbank	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank	Corporate	Interbank	Corporate
2012 1	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

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 1	87.3	80.8	5,974.0	15,897.7	1,012.7	9.7	163.0	601.3	2,576.0
2	27.0	322.8	8,251.0	27,882.9	369.5	12.0	348.0	380.7	420.0
3	113.3	61.0	4,480.0	28,871.4	494.3	19.3	285.0	1,225.2	677.0
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	5,801.0	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	2,925.9	29,442.1	244.3	5.0	19.0	589.1	2,178.0
4	0.4	327.0	3,700.0	20,306.8	87.1	-	-	-	50.0
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
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Government Investment Issues	Government Housing Sukuk	Total	Total	Total
2012	1	99,822.5	207.3	108,717.2	46,801.5	320.0	41,001.5	-	9,677.4	15,811.9	322,359.2
	2	94,208.2	246.9	103,848.9	39,508.8	350.4	56,010.3	-	9,334.0	13,165.2	316,672.7
	3	87,932.8	324.3	100,814.3	68,164.8	70.4	40,102.2	-	9,686.4	20,850.5	327,945.6
	4	81,466.1	280.7	74,415.2	62,219.4	880.0	30,331.4	-	8,801.0	13,330.9	271,724.7
	5	53,183.0	266.8	76,084.5	55,423.3	782.0	34,358.2	-	6,963.6	16,548.4	243,609.7
	6	67,962.4	574.0	87,623.4	40,584.4	215.4	37,327.3	-	8,725.5	24,452.0	267,464.3
	7	63,546.0	365.6	101,342.2	35,361.8	368.3	71,481.4	4,240.0	10,922.7	17,312.6	304,940.7
	8	80,761.4	431.9	81,037.2	32,855.6	14.9	30,302.6	180.0	9,775.4	11,170.4	246,529.4
	9	81,566.1	570.3	42,866.5	37,551.7	416.0	22,963.4	640.0	6,712.2	34,238.4	227,524.6
	10	73,957.3	536.9	83,456.7	53,601.9	296.1	27,067.8	470.0	7,217.2	16,856.3	263,460.3
	11	53,589.4	396.1	58,905.9	60,045.8	474.9	23,946.7	140.0	7,159.0	16,334.1	220,992.0
	12	59,403.9	926.4	42,900.6	88,692.5	494.3	19,761.5	240.0	10,958.8	18,487.5	241,865.5
2013	1	54,990.8	892.7	68,649.6	91,120.8	192.0	41,925.2	-	9,621.4	18,815.5	286,208.0
	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	41,093.8	1,040.0	10,666.0	21,750.7	310,175.5

¹ Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang disiarkan di FAST

^{*} Tidak termasuk Secondary Notes bagi Sukuk

^{**} Sukuk Bank Negara Malaysia Ijarah termasuk di dalam Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam

¹ Refer to all government and private debt securities and sukuk broadcasted in FAST

^{*} Exclude Secondary Notes of Sukuk Issuances

^{**} Bank Negara Malaysia Sukuk Ijarah included in Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic

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

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

bersamaan USD juta / USD million equivalent

Urusniaga bagi bulan <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

3.1

Kewangan Kerajaan Persekutuan
Federal Government Finance

RM juta / RM million

Tempoh <

- 1 Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.
- 2 Termasuk perubahan-perubahan dalam baki-baki Kumpulan Wang Amanah Kerajaan.
- 3 Tanda tolak menunjukkan penimbunan harta-harta.
- 3 Angka-angka suku tahunan adalah awalan.

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

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

1 Excludes intra-account transfer such as Development Fund.

2 Include changes in Government Trust Fund balances. A minus sign indicates the accumulation of assets.

3 Quarterly figures are preliminary.

Numbers may not add up to total due to rounding.

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

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk¹

RENTAS - Foreign Holdings in Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

		Sektor Awam / <i>Public Sector</i>							Sektor Swasta / <i>Private Sector</i>					
		Konvensional / <i>Conventional</i>			Sukuk				Konvensional / <i>Conventional</i>		Sukuk			
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Sukuk Bank Negara Malaysia Ijarah	Terbitan Pelaburan Kerajaan	Sukuk Perumahan Kerajaan	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah	: yang mana dalam denominasi mata wang asing	Jumlah
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Bank Negara Malaysia Sukuk Ijarah	Government Investment Issues	Government Housing Sukuk	Total	: of which foreign currency denominated	Total	: of which foreign currency denominated	Total
2011*	1	34,395.6	960.9	75,195.4	3,906.2	80.0	-	500.2	-	9,412.0	6.1	4,785.5	-	129,235.7
	2	37,612.5	1,130.1	79,401.5	3,671.0	55.0	-	536.2	-	10,696.9	6.1	4,761.4	-	137,864.6
	3	45,873.6	1,271.6	80,835.8	2,403.0	112.3	13.0	822.2	-	10,709.8	-	4,775.8	-	146,817.1
	4	64,319.0	1,302.8	83,081.8	7,176.9	99.0	65.0	1,441.2	-	10,756.6	-	4,852.5	-	173,095.0
	5	65,092.3	1,217.3	87,863.4	10,085.5	99.0	65.0	1,427.2	-	10,797.0	-	4,820.9	-	181,467.6
	6	64,464.5	1,325.9	91,607.8	10,437.5	50.0	65.0	1,072.0	-	10,510.9	-	5,019.9	-	184,553.6
	7	63,983.6	1,208.6	95,358.5	9,909.8	30.0	65.0	688.9	-	10,294.8	-	4,965.8	-	186,505.1
	8	61,063.4	1,216.1	98,746.4	8,804.2	100.0	65.0	904.2	-	10,014.6	-	5,105.0	-	186,018.8
	9	54,154.1	1,128.2	92,702.1	3,378.4	130.0	65.0	586.7	-	9,993.9	-	5,174.6	-	167,313.0
	10	55,025.4	1,262.2	94,688.4	5,056.8	130.0	65.0	580.1	-	9,738.3	-	5,056.5	-	171,602.8
	11	51,746.1	1,264.0	96,556.9	4,028.3	130.0	65.0	534.1	-	9,720.6	-	5,066.0	-	169,111.1
	12	43,517.4	1,083.9	102,534.0	1,475.9	100.0	65.0	551.9	-	10,086.4	-	5,050.2	-	164,464.7
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

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	6.1	7.5	0.1	13.2	10.9	17.3	-0.6	3.6

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	Perlombongan dan Kuari	Pembuatan	Pembinaan	Perkhidmatan															KDNK pada Harga Pembeli
Period	Agriculture	Mining and Quarrying	Manufacturing	Construction	Services ¹	Elektrik dan Gas	Air	Perdagangan Borong	Perdagangan Runcit	Kenderaan Bermotor	Penginapan	Restoran	Pengangkutan dan Penyimpanan	Komunikasi	Kewangan	Insurans	Harta Tanah dan Perkhidmatan Domestik	Perkhidmatan Kerajaan	Perkhidmatan Lain	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	14.7	5.9	4.3	2.2	5.3	6.9	4.2	1.6	7.9	3.8	9.0	3.2	16.8	6.3	6.0	5.2	4.1

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)							
		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	0.6	5.9	3.0	13,119.6
2011	1	2.4	6.9	0.4	-6.8	0.3	3.7	4.1	13.8	-	-
	2	2.9	7.2	4.4	-3.4	0.7	8.1	7.4	11.8	-	-
	3	3.0	7.9	1.9	-7.2	-0.7	6.0	5.1	12.4	3.1	12,497.9
	4	3.2	9.2	-0.3	-1.9	0.5	0.2	12.4	9.5	-	-
	5	3.3	10.6	-5.2	-22.2	-0.2	1.3	5.9	5.7	-	-
	6	3.5	10.7	0.5	-11.5	3.6	4.8	11.9	7.7	3.0	12,506.6
	7	3.4	10.8	-0.2	-6.3	5.0	1.6	7.8	2.9	-	-
	8	3.3	10.8	3.5	-1.9	1.4	5.8	11.0	6.8	-	-
	9	3.4	11.2	2.8	-12.6	6.4	8.9	16.6	12.8	3.1	12,648.6
	10	3.4	9.1	2.7	-6.1	1.9	6.3	15.4	1.7	-	-
	11	3.3	7.1	1.9	-5.2	2.1	4.6	7.9	8.4	-	-
	12	3.0	6.2	2.0	-1.6	3.1	3.3	6.1	10.5	3.0	12,593.5
2012	1	2.7	4.1	0.6	-1.8	2.5	1.4	0.7	3.2	-	-
	2	2.2	4.3	9.2	5.6	11.3	10.4	13.6	18.0	-	-
	3	2.1	2.9	2.9	3.3	4.9	2.6	-1.1	1.4	3.0	12,802.2
	4	1.9	2.3	3.5	-2.3	3.4	5.7	-1.0	7.4	-	-
	5	1.7	0.9	7.9	12.3	6.6	6.7	6.2	16.2	-	-
	6	1.6	-0.9	4.3	1.4	6.5	5.1	3.3	2.9	3.0	12,882.6
	7	1.4	-0.2	2.3	-9.5	2.8	6.4	-2.6	9.5	-	-
	8	1.4	-0.5	0.1	2.8	2.7	-1.1	-4.5	2.8	-	-
	9	1.3	-1.3	5.0	3.5	5.9	5.4	2.6	9.6	3.0	12,990.9
	10	1.3	-2.7	6.7	7.4	4.4	6.6	-3.2	5.7	-	-
	11	1.3	-3.4	7.2	8.3	6.0	7.0	2.3	4.3	-	-
	12	1.2	-5.0	3.5	1.0	5.6	4.3	-5.8	-6.5	3.1	12,934.5
2013	1	1.3	-3.3	5.0	1.4	9.8	5.9	3.5	16.0	-	-
	2	1.5	-2.7	-5.2	-6.3	-3.0	-5.0	-7.7	-4.4	-	-
	3	1.6	-4.2	-0.2	-1.8	7.0	-0.3	-2.9	7.0	3.1	13,250.9
	4	1.7	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

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

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

3.6 Imbangan Pembayaran Balance of Payments

RM iuta / RM million

Ketika <

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>					
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	252,244	10.1	159,788	16,848	0.2	66,034	76,906	92,456	79,981	12,475
2008 1Q	216,554	3.4	131,994	18,231	0.4	60,650	53,113	84,560	78,486	6,074
2Q	235,459	2.0	139,367	18,362	0.2	60,814	60,191	96,092	86,916	9,176
3Q	251,747	2.1	149,267	19,433	0.2	64,202	65,632	102,479	94,597	7,882
4Q	236,394	3.0	156,578	20,316	0.3	68,926	67,336	79,816	72,170	7,647
2009 1Q	246,528	8.0	158,357	20,192	0.7	69,903	68,262	88,171	79,599	8,572
2Q	233,029	8.1	146,826	14,262	3.7	64,421	68,144	86,203	76,516	9,687
3Q	243,564	3.3	162,904	13,857	0.5	82,077	66,969	80,660	71,194	9,466
4Q	232,746	6.9	155,312	13,787	0.1	75,933	65,591	77,435	68,572	8,863
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	252,244	9.8	159,788	16,848	0.2	66,034	76,906	92,456	79,981	12,475
2013 1Q	264,791	10.4	163,453	16,142	0.3	65,619	81,693	101,338	89,236	12,102

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. Data tahunan bagi jumlah nisbah khidmat bayaran hutang bagi tempoh sebelum 1980 serta data suku tahunan nisbah khidmat bayaran hutang bagi tempoh sebelum 1991 tidak diperoleh.

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. Data on the annual total debt service ratio for the period prior to 1980 and quarterly debt service ratio for the period prior to 1991 are not available.

Sumber: Perbendaharaan dan Bank Negara Malaysia

Source: Treasury and Bank Negara Malaysia

3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

Akhir tempoh		Bank Negara Malaysia / Central Bank of Malaysia					Lain-lain rizab rasmi ⁴	Rizab rasmi bersih	
		Rizab antarabangsa kasar / Gross international reserves ¹				Tanggung luar negeri ⁵			Rizab antarabangsa bersih
		Jumlah	Hak-hak Pengeluaran Khas ²	Kedudukan rizab di IMF ³	Emas dan pertukaran mata wang asing ⁴				
End period		Total	Special Drawing Rights ²	IMF reserves position ³	Gold and foreign exchange ⁴	External liabilities ⁵	Net international reserves	Other official reserves ⁴	Net official reserves
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	4	393,232.0	6,162.1	2,172.0	384,897.9	24.6	393,207.4	101.8	393,309.2
	5	401,422.5	6,163.0	2,245.9	393,013.6	25.1	401,397.4	102.2	401,499.6
	6	406,255.0	6,206.3	2,269.9	397,778.8	26.9	406,228.1	100.0	406,328.1
	7	409,566.7	6,207.2	2,424.4	400,935.2	26.5	409,540.3	99.4	409,639.7
	8	412,085.6	6,208.0	2,424.4	403,453.2	26.3	412,059.3	100.2	412,159.5
	9	417,169.7	6,437.4	2,553.6	408,178.7	24.4	417,145.3	102.3	417,247.6
	10	429,100.9	6,437.9	2,553.6	420,109.4	24.9	429,075.9	101.5	429,177.4
	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

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

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

- 1 Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, r reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.
- 2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
- 3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
- 4 Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan 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.
- 5 External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.

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