



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# BULETIN PERANGKAAAN BULANAN

Monthly Statistical Bulletin

JUN / June  
2011

# **Bank Negara Malaysia**

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**Buletin Perangkaan Bulanan**  
***Monthly Statistical Bulletin***

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# PERKEMBANGAN MONETARI DAN KEWANGAN JUN 2011

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## Perkembangan Harga

Inflasi, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), meningkat kepada 3.5%. Penyumbang utama inflasi pada bulan tersebut ialah kategori *makanan dan minuman tanpa alkohol* dan *pengangkutan*. Harga makanan yang lebih tinggi disebabkan terutamanya oleh kenaikan harga *ikan dan makanan laut*. Inflasi dalam kategori *pengangkutan* meningkat pada kadar yang lebih perlahan pada bulan itu, mencerminkan pelarasan menurun terhadap harga RON97 daripada RM2.90 seliter kepada RM2.80 seliter. Hal ini disebabkan oleh penurunan harga minyak mentah global WTI pada bulan Mei. Kesan langsung daripada kenaikan tarif elektrik pada bulan Jun terhadap IHP adalah minimum kerana ia hanya melibatkan sektor isi rumah yang menggunakan lebih daripada 300kWh.

## Keadaan Monetari

Kadar antara bank stabil pada bulan Jun. Dari segi kadar runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan tidak berubah pada 6.54% pada akhir bulan Jun. Kadar deposit runcit juga stabil. Pada tempoh 5-7 Julai 2011, kadar antara bank semalaman purata adalah lebih rendah dan hampir kepada kadar terendah koridor Kadar Dasar Semalaman (Overnight Policy Rate, OPR). Ini disebabkan terutamanya oleh minat luar biasa yang ditunjukkan oleh peserta pasaran terhadap simpanan jangka pendek dengan Bank Negara Malaysia sebelum Mesyuarat Jawatankuasa Dasar Monetari (Monetary Policy Committee, MPC) pada bulan Julai. Mudah tunai sektor swasta yang diukur oleh wang secara luas (M3), berkembang pada kadar tahunan yang lebih tinggi iaitu 12.4% pada bulan Jun. Peningkatan dalam M3 mencerminkan pemberian kredit oleh sistem perbankan kepada sektor swasta dan aliran masuk portfolio. Pembiayaan bersih kepada sektor swasta meningkat sebanyak RM24.1 bilion pada bulan Jun, didorong oleh terbitan sekuriti hutang swasta (private debt security, PDS) yang lebih tinggi. Terbitan PDS meningkat disebabkan oleh beberapa terbitan yang besar,

terutamanya oleh sektor *bekalan elektrik, gas dan air*; serta *Kerajaan dan perkhidmatan* lain. Pinjaman terkumpul kepada sektor perniagaan dan isi rumah adalah lebih sederhana berbanding dengan bulan sebelumnya dan hal ini disebabkan oleh pembayaran balik yang besar oleh sektor *bekalan elektrik, gas dan air*; *perkilangan*; dan *kewangan, insurans dan perkhidmatan perniagaan*. Sementara itu, permintaan terhadap pinjaman kekal kukuh dengan terdapatnya permohonan pinjaman yang lebih tinggi terutamanya daripada sektor perniagaan.

## Sistem Perbankan

Permodalan sistem perbankan kekal kukuh dengan nisbah modal wajar risiko (risk-weighted capital ratio, RWCR) dan nisbah modal teras (core capital ratio, CCR) masing-masing pada 13.9% dan 12.3%. Penurunan dalam modal asas adalah berikutan langkah sebuah institusi kewangan membuat pelaburan dalam syarikat-syarikat subsidiarinya. Paras pinjaman terjejas bersih terus stabil untuk mencakupi 2% daripada pinjaman bersih. Perlindungan kerugian pinjaman pula meningkat kepada 94.5%.

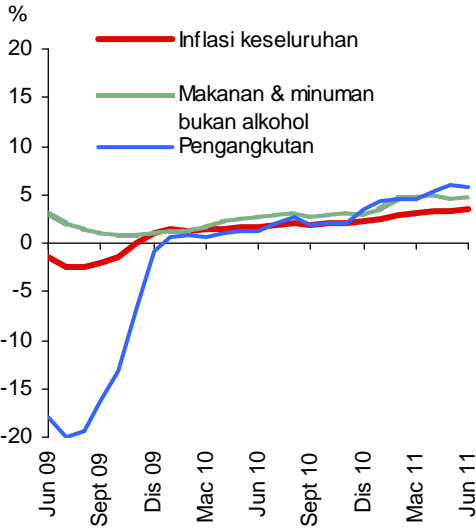
## Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan Jun, ringgit secara umumnya menyusut nilai berbanding dengan mata wang rakan perdagangan utama negara. Penyusutan nilai ringgit adalah sejajar dengan mata wang serantau lain sebagai mencerminkan penghindaran risiko global yang semakin ketara di tengah-tengah kebimbangan terhadap krisis hutang kerajaan yang semakin buruk di kawasan euro dan ketidakpastian yang berterusan terhadap prospek ekonomi global. Pada bulan Julai, ringgit mencatat prestasi bercampur-campur. Ringgit menambah nilai berbanding dengan dolar Amerika Syarikat, euro dan renminbi China, namun menyusut nilai berbanding dengan yen Jepun dan dolar Singapura. Rizab antarabangsa Bank Negara Malaysia berjumlah RM407 bilion (bersamaan dengan USD134.6 bilion) pada 15 Julai 2011. Paras rizab ini memadai untuk membiayai 9.7 bulan import tertanggung dan ialah 4.5 kali hutang luar negeri jangka pendek.

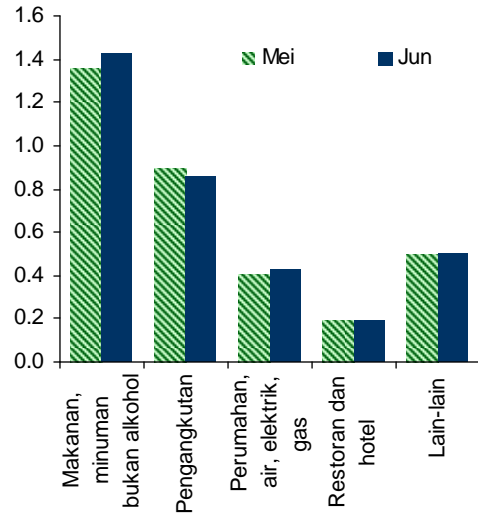
## Inflasi

### Inflasi

secara tahunan



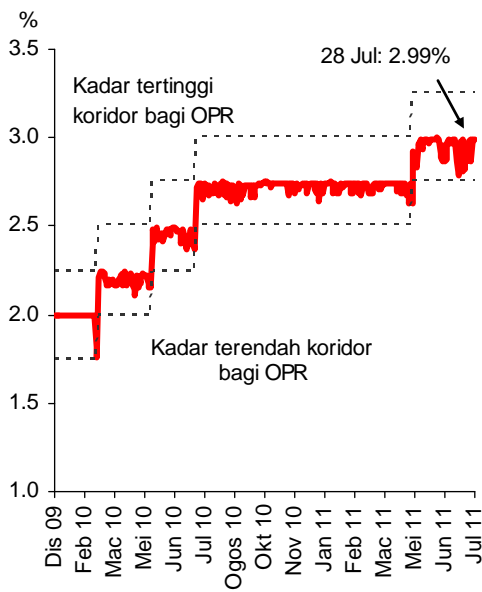
### Inflasi: Sumbangan Mengikut Komponen mata peratusan



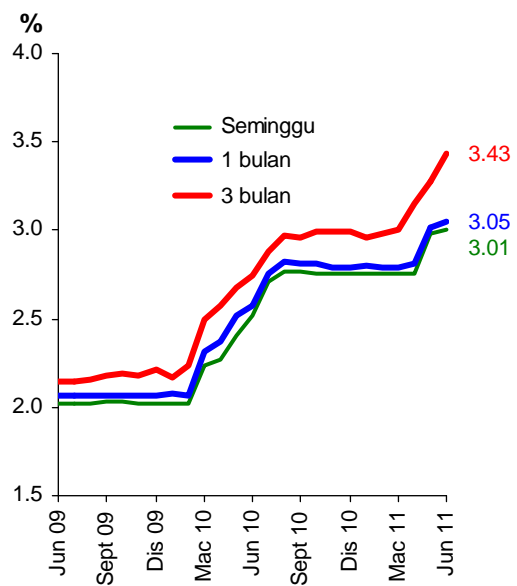
\* Lain-lain termasuk perkhidmatan rekreasi dan hiburan, minuman alkohol dan tembakau, pendidikan, kesihatan, hiasan, perkakasan dan penyelenggaraan isi rumah, komunikasi, dan pakaian dan kasut

## Kadar faedah lebih tinggi

### Kadar Antara Bank Semalaman Purata

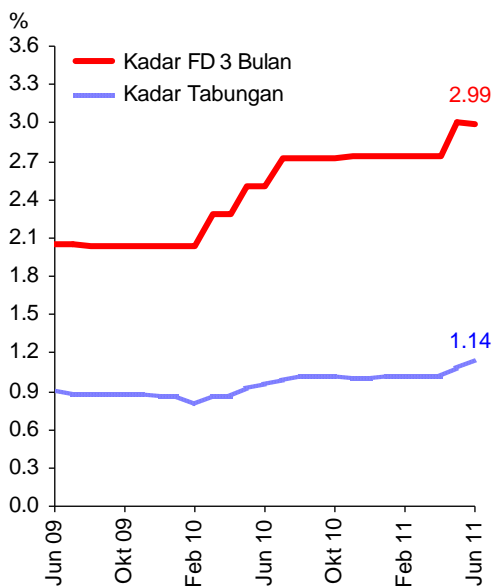


### Kadar Antara Bank Purata

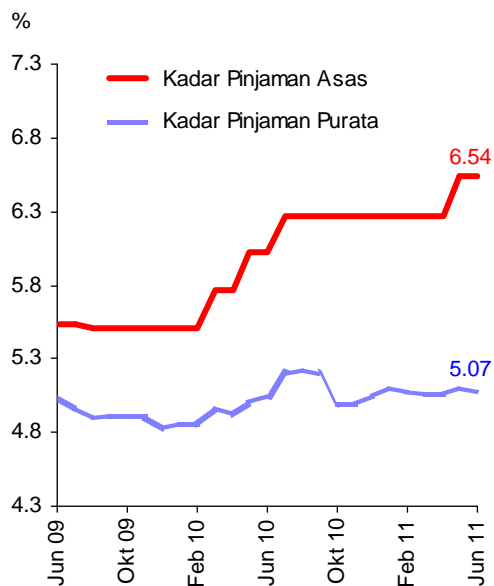




**Kadar Deposit Bank Perdagangan**

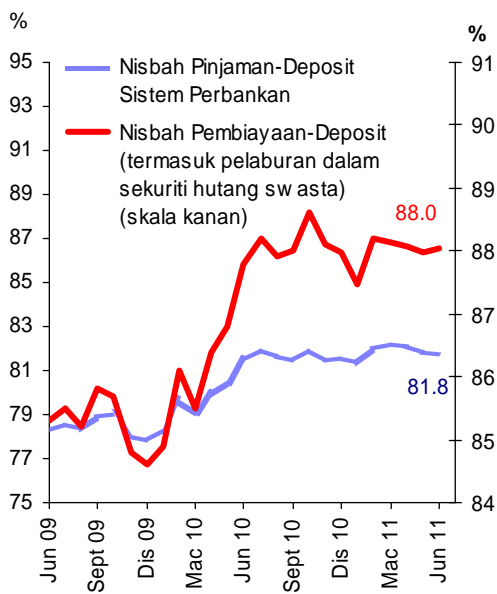


**Kadar Pinjaman Bank Perdagangan**

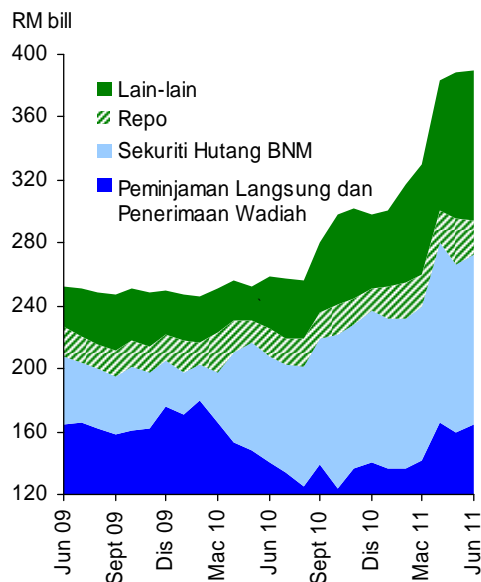


**Mudah tunai dalam sistem perbankan adalah kekal lebih daripada mencukupi**

**Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit**



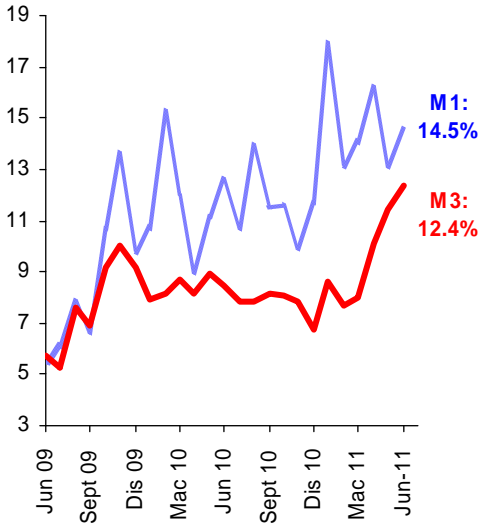
**Mudah Tunai Terkumpul di Bank Negara Malaysia**



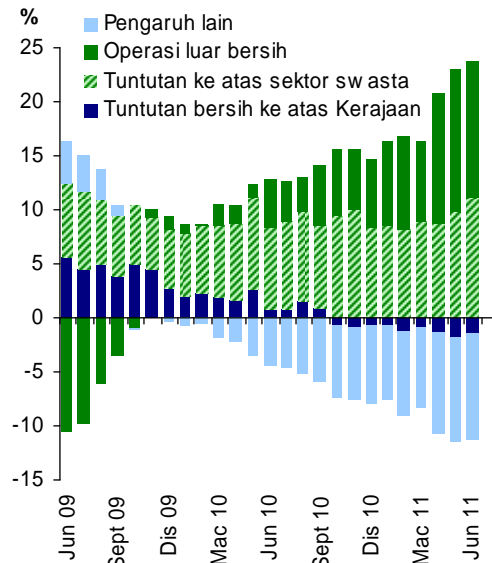
## Pertumbuhan wang secara luas mampan

### M1 dan M3

Pertumbuhan Tahunan (%)



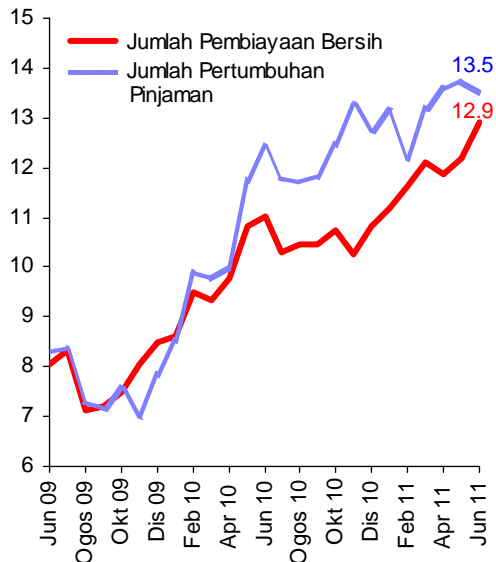
### Penyumbang Utama Pertumbuhan M3



## Aktiviti pembiayaan bertambah baik pada bulan Jun

### Pembiayaan Bersih dan Pertumbuhan Pinjaman

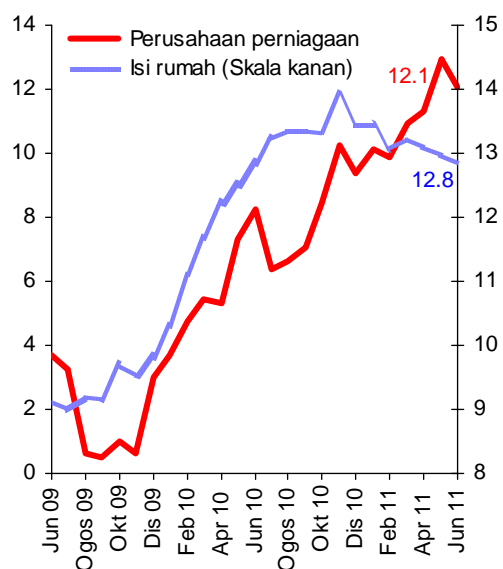
Secara tahunan %



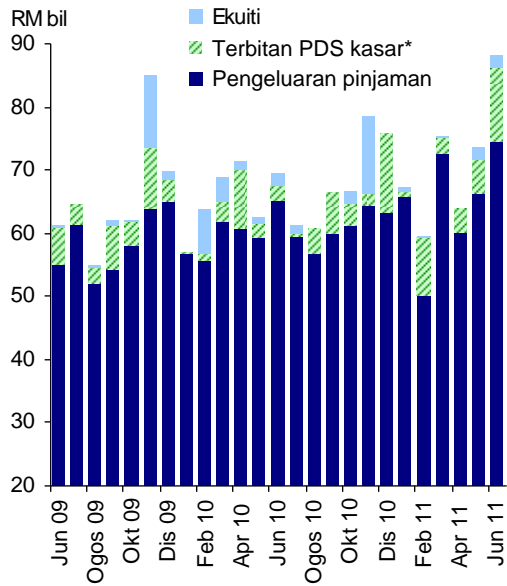
\* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan terkumpul dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

### Pinjaman Terkumpul Sistem Perbankan

Secara tahunan %

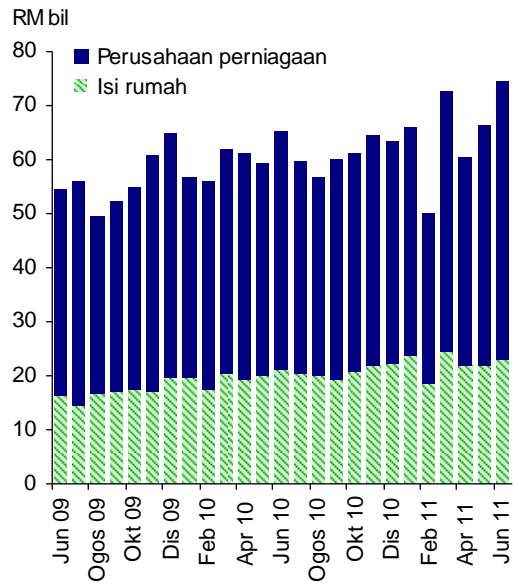


### Pembiayaan Kasar Sektor Swasta

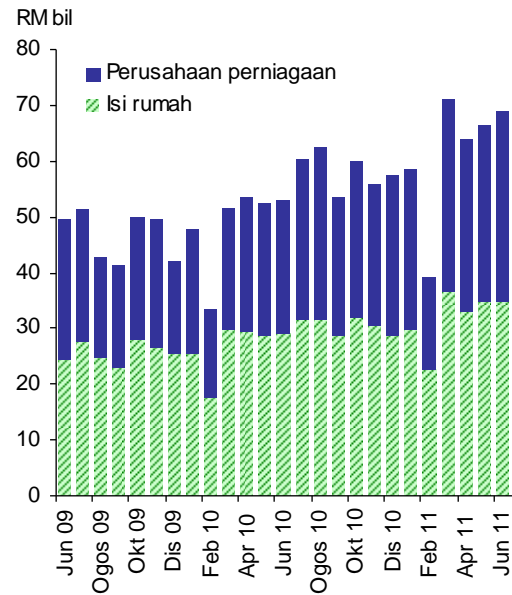


\* Tidak termasuk terbitan asing

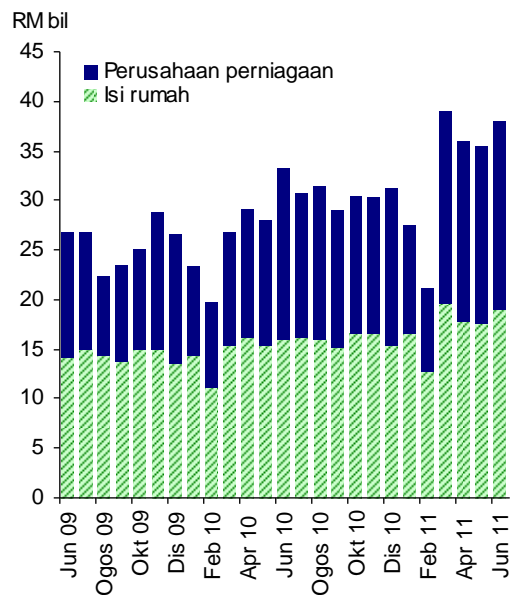
### Pengeluaran Pinjaman oleh Sistem Perbankan



### Permohonan Pinjaman dengan Sistem Perbankan

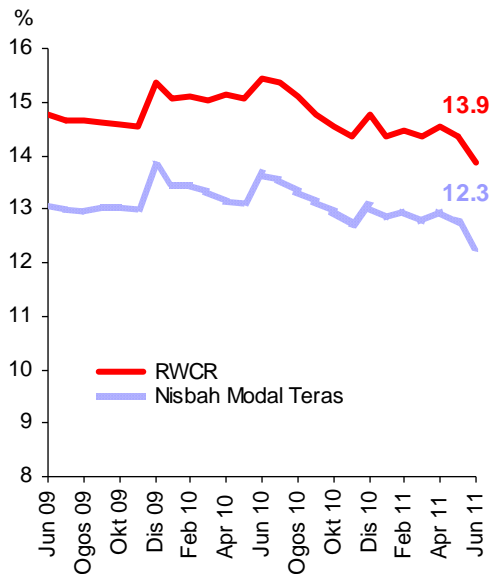


### Kelulusan Pinjaman oleh Sistem Perbankan

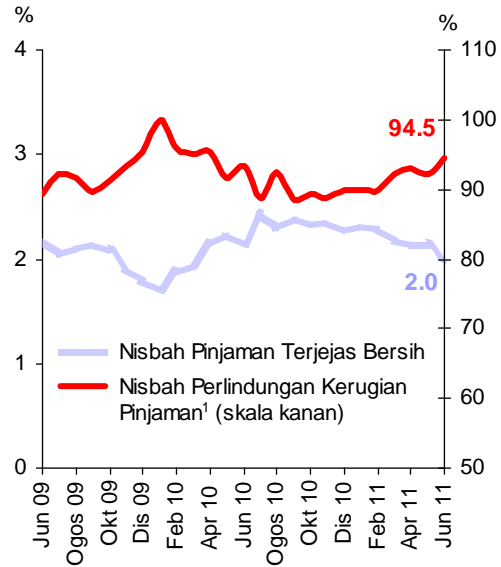


## Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

### Kekukuhan Modal



### Nisbah Pinjaman Terjejas Bersih dan Peruntukan Jejas Nilai

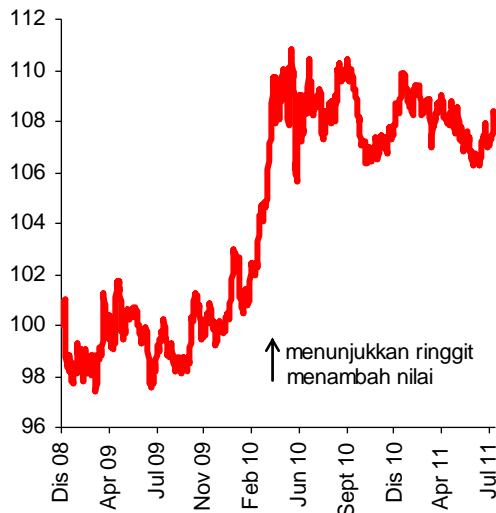


\* Mulai bulan Januari 2010, pinjaman yang dilaporkan adalah berdasarkan FRS 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

## Ringgit menjadi kukuh, manakala rizab antarabangsa kekal pada paras menggalakkan

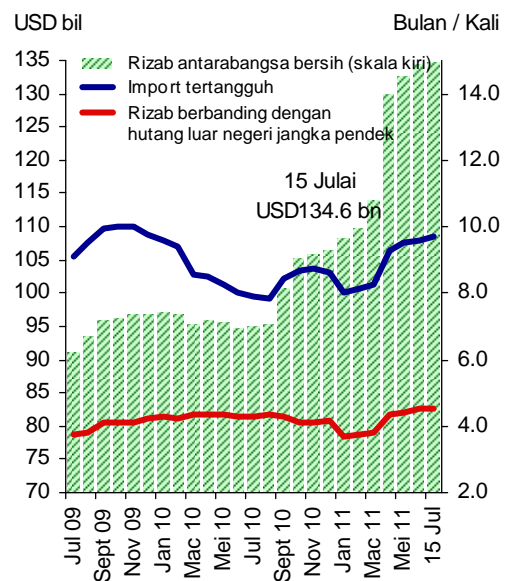
### Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama\*

Indeks (Dis 08 = 100)



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

### Rizab Antarabangsa Bersih: Akhir tempoh



## Perangkaan Utama Monetari dan Kewangan

	Apr 11		Mei 11		Jun 11		
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	
	(RM b)	(%)	(RM b)	(%)	(RM b)	(%)	
<b>Agregat Monetari</b>							
Wang rizab	70.5	25.2	77.2	33.5	76.3	37.1	
M1	231.0	16.2	234.0	13.1	239.4	14.5	
M2	1,103.1	10.7	1,117.0	11.6	1,132.2	12.4	
M3	1,129.3	10.1	1,145.4	11.5	1,159.1	12.4	
<b>Sistem Perbankan</b>							
Pembiayaan bersih <sup>1</sup>	10.6	11.9	17.5	12.2	24.1	12.9	
Nisbah pinjaman-deposit (%) <sup>2</sup>		82.1		81.8		81.8	
Nisbah pembiayaan-deposit (%) <sup>2&amp;3</sup>		88.1		88.0		88.0	
Pinjaman yang dipohon (pada tempoh berkenaan)	63.7	19.5	66.5	27.2	68.9	29.9	
Pinjaman yang diluluskan (pada tempoh berkenaan)	36.0	24.0	35.6	27.2	38.0	14.0	
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	60.3	-1.1	66.2	11.9	74.6	14.5	
Pinjaman yang dibayar balik (pada tempoh berkenaan)	56.0	-2.0	54.1	6.6	63.6	18.3	
<b>Kedaaan Sistem Perbankan</b>							
Nisbah Modal Wajaran Risiko (RWCR) (%)		14.6		14.3		13.9	
Nisbah Pinjaman Terjejas Bersih (%)		2.2		2.1		2.0	
<b>Rizab Antarabangsa BNM (akhir tempoh)</b>							
Rizab bersih dalam RM bilion		393.2		401.4		406.2	
Rizab bersih dalam Dolar AS bilion (bersamaan)		130.0		132.7		134.3	
Bilangan bulan import tertangguh		9.3		9.5		9.6	
<b>Kadar Faedah pada akhir tempoh [purata bagi bulan]</b>							
Kadar Dasar Semalaman (OPR)		2.75		3.00		3.00	
Antara bank:	Semalaman	2.63 [2.72]		2.99 [2.91]		2.97 [2.96]	
	1 minggu	2.76 [2.76]		3.01 [2.98]		3.01 [3.01]	
	1 bulan	2.79 [2.81]		3.11 [3.02]		3.08 [3.05]	
Deposit tetap bank perdagangan:	1 bulan	2.71		2.95		2.95	
	3 bulan	2.74		3.00		2.99	
BLR bank perdagangan		6.27		6.54		6.54	
ALR bank perdagangan		5.06		5.10		5.07	
<b>Harga</b>							
Indeks Harga Pengguna (IHP) (2010=100)		102.6	3.2	102.9	3.3	103.2	3.5

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

<sup>2</sup> Tidak termasuk transaksi institusi kewangan.

<sup>3</sup> Merujuk kepada nisbah pinjaman dan pemegang sekuriti hutang swasta (PDS) oleh sistem perbankan atas deposit sistem perbankan.

# MONETARY AND FINANCIAL DEVELOPMENTS JUNE 2011

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## Price Developments

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), increased to 3.5%. The main contributors to inflation during the month were the *food and non-alcoholic beverages* and *transport* categories. Higher food prices were mainly due to increased *fish and seafood* prices. Inflation in the *transport* category increased at a slower rate during the month, reflecting the downward adjustment in the price of RON97 from RM2.90/litre to RM2.80/litre. This was due to the decline in the global price of WTI crude oil in May. The direct impact of the increase in electricity tariffs in June on the CPI was minimal as the increase is confined to households with usage of more than 300kWh.

## Monetary Conditions

Interbank rates were stable in June. In terms of retail rates, the average base lending rate (BLR) of commercial banks was unchanged at 6.54% as at end-month. Retail deposit rates were also stable. During the period 5-7 July 2011, the average overnight interbank rate traded lower and was close to the floor rate of the corridor for the Overnight Policy Rate (OPR). This was due mainly to exceptional interest shown by market participants in short-term placements with the Bank ahead of the July Monetary Policy Committee (MPC) meeting. Private sector liquidity, as measured by broad money (M3), expanded at a higher annual rate of 12.4% in June. The increase in M3 reflected credit extended by the banking system to the private sector and portfolio inflows. Net financing to the private sector expanded by RM24.1 billion in June, driven by higher private debt security (PDS) issuances. PDS issuances rose due to several large issuances, mainly by the

*electricity, gas and water; and government and other services* sectors. While loans outstanding to both businesses and households moderated compared to the previous month, this was mainly due to large repayments from the *electricity, gas and water supply; manufacturing; and finance, insurance and business services* sectors. Meanwhile, loan demand remained robust with higher loan applications, particularly from the business sector.

## Banking System

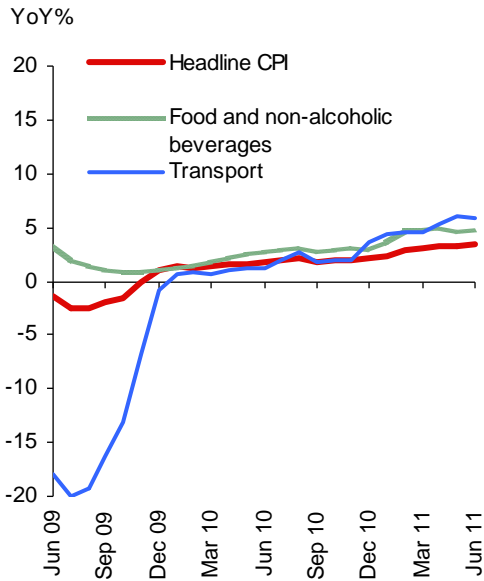
The banking system remained well-capitalised with the risk-weighted capital ratio (RWCR) and core capital ratio (CCR) at 13.9% and 12.3% respectively. The decline in capital base was due to deduction for investments in subsidiaries by one financial institution. Impairment remained stable to account for 2% of net loans. Loan loss coverage improved to 94.5%.

## Exchange Rates and International Reserves

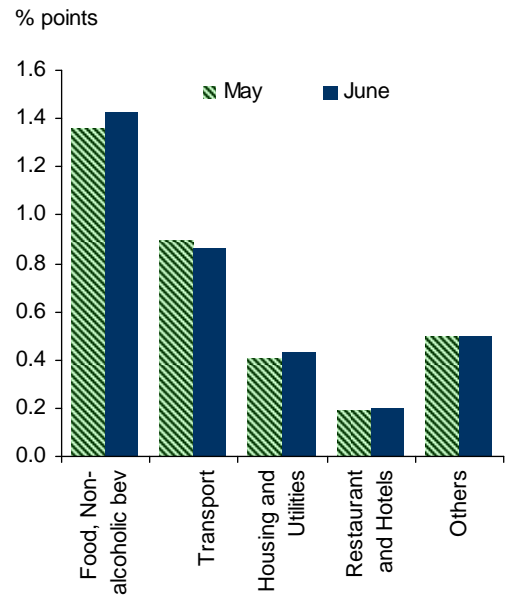
In June, the ringgit broadly depreciated against the currencies of Malaysia's major trade partners. The ringgit's depreciation was in line with other regional currencies, reflecting the heightened global risk aversion amid concerns over the worsening sovereign debt crisis in the eurozone and ongoing uncertainty in the global economic outlook. In July, the ringgit exhibited a mixed performance. The ringgit strengthened against the US dollar, the euro and Chinese renminbi, but depreciated against the Japanese yen and Singapore dollar. The international reserves of Bank Negara Malaysia stood at RM407 billion (equivalent to USD134.6 billion) as at 15 July 2011, sufficient to finance 9.7 months of retained imports and is 4.5 times the short-term external debt.

## Inflation rose in June

### Headline Inflation



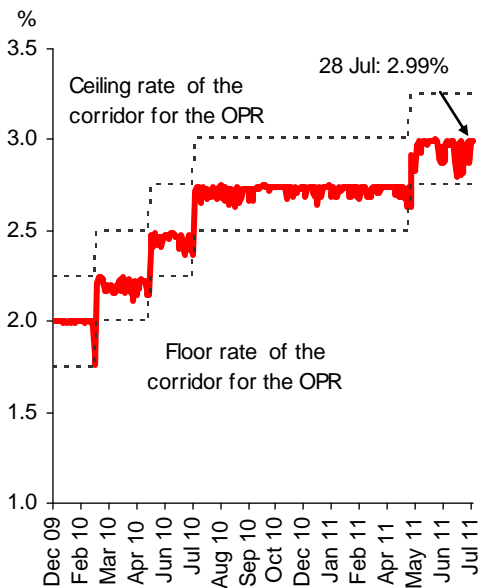
### Headline Inflation: Component Contribution



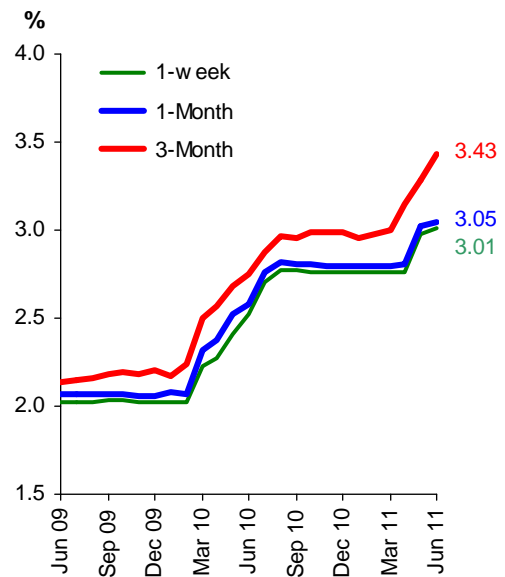
\*Others include recreation services and culture; alcoholic beverages and tobacco; education; health; furnishings; household equipment and routine; communication clothing and footwear, and miscellaneous goods and services

## Interest rates were stable

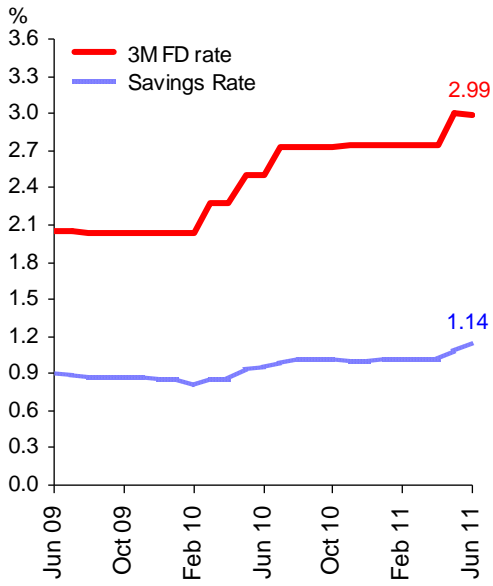
### Average Overnight Interbank Rate



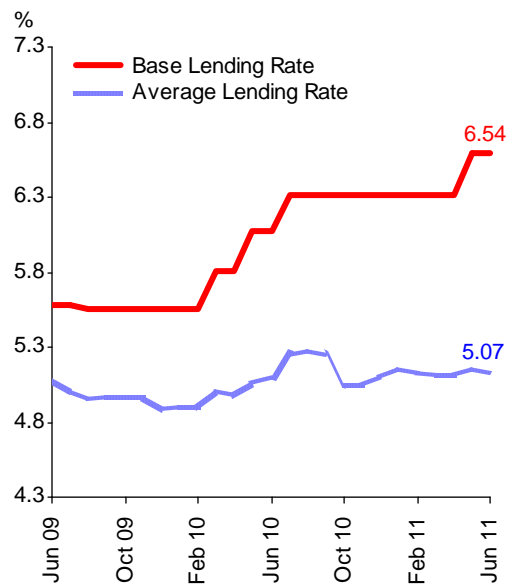
### Average Interbank Rates



### Deposit Rates of Commercial Banks

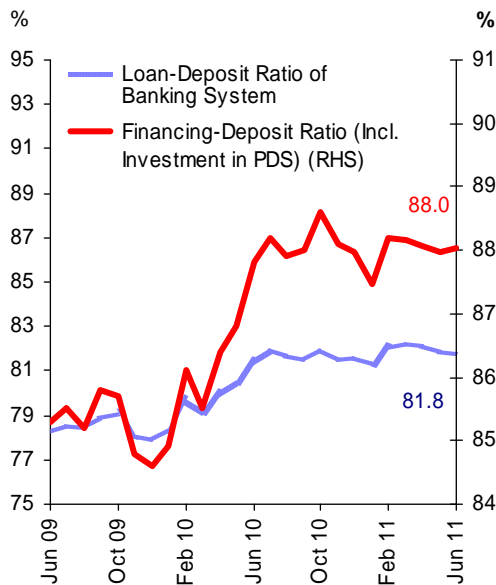


### Lending Rates of Commercial Banks

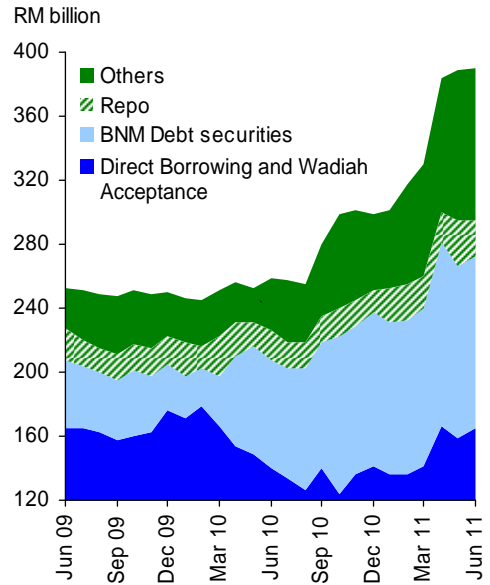


## Liquidity in the banking system remains ample

### Loan-Deposit Ratio and Financing-Deposit Ratio



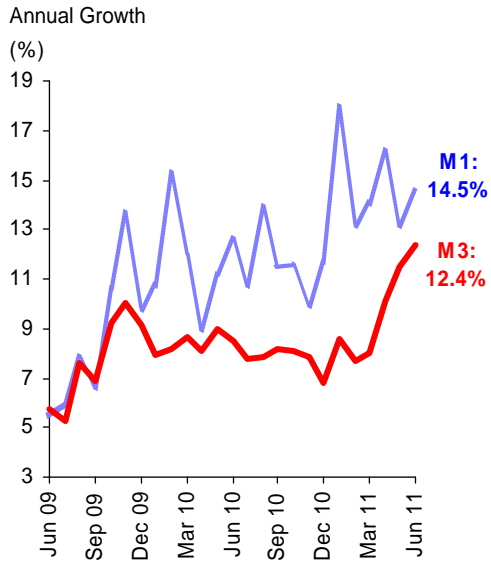
### Outstanding Liquidity Placed With Bank Negara Malaysia



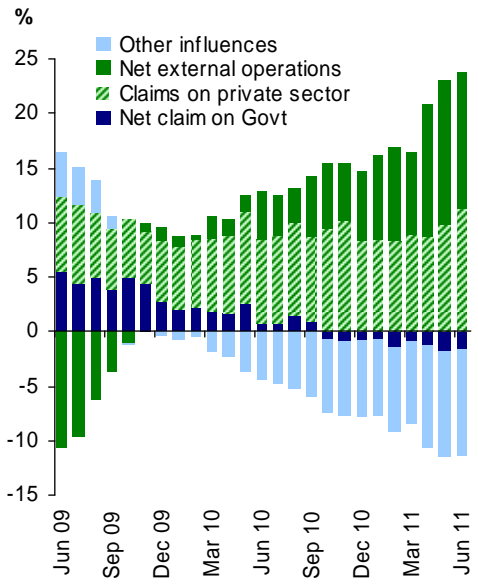


## Broad money growth was higher

### M1 and M3

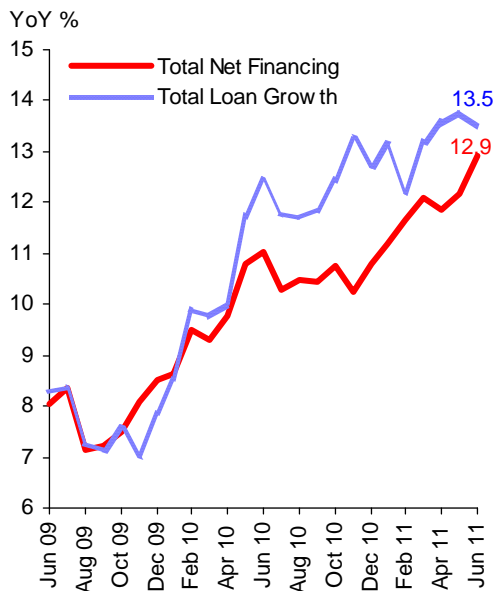


### Main Contributors of M3 Growth



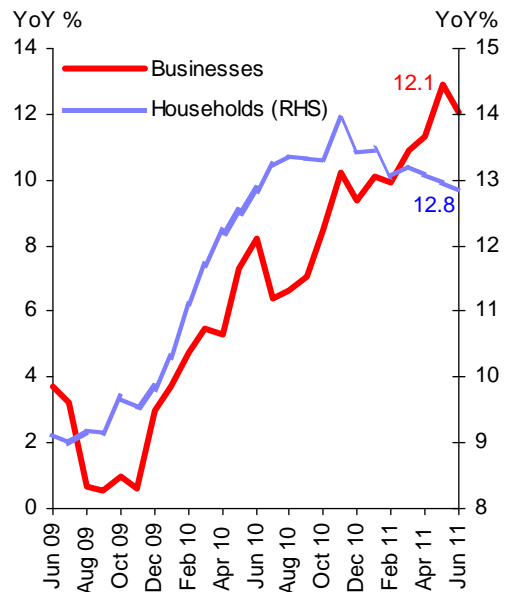
## Financing activity remained strong in June

### Net Financing and Loan Growth

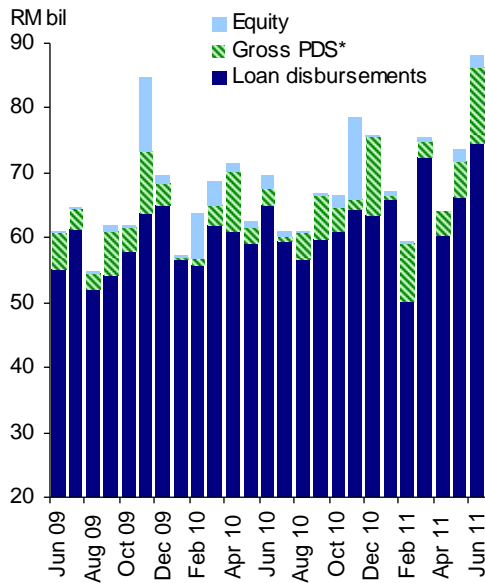


\* Net financing comprises of banking system loans and private debt securities (PDS) outstanding (excluding non-residents and Cagamas)

### Loans Outstanding of the Banking System

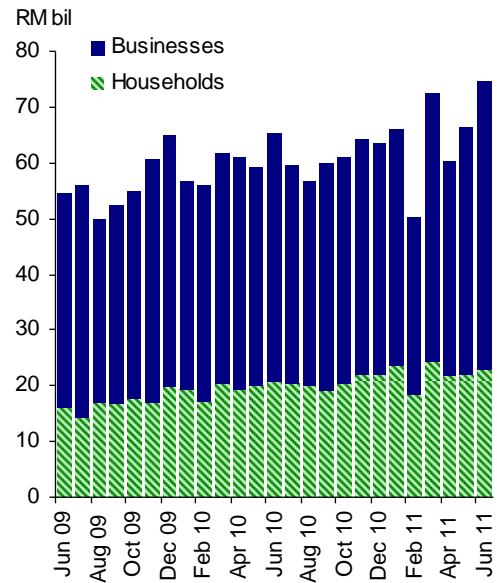


### Gross Private Sector Financing

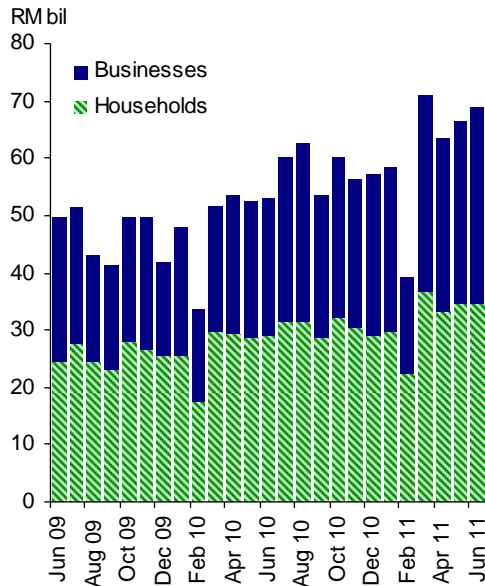


\*Excludes foreign issuances

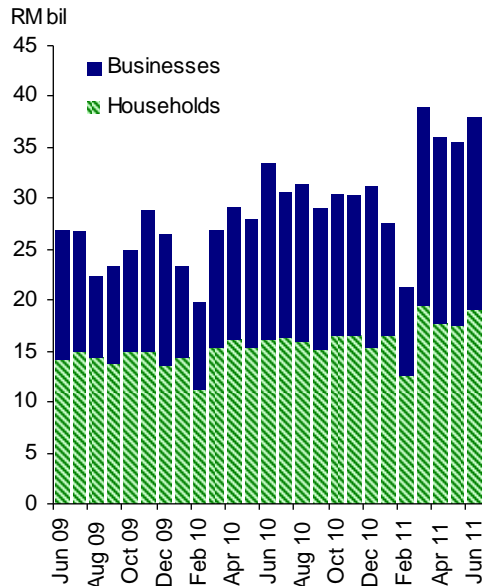
### Loan Disbursements by the Banking System



### Loan Applications with the Banking System

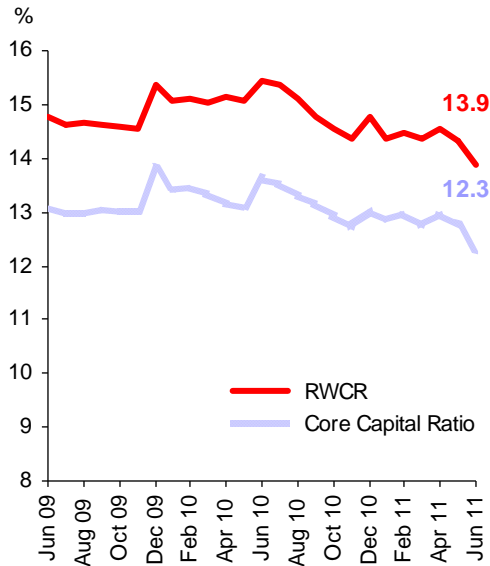


### Loan Approvals by the Banking System

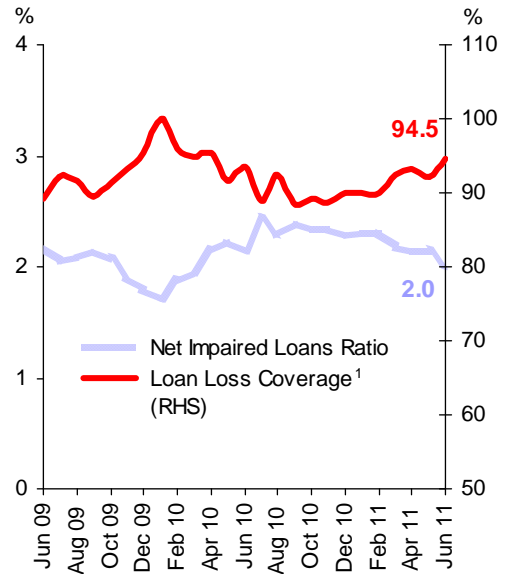


## Banking system capitalisation remained strong with improving loan quality

### Capital Strength



### Net Impaired Loans Ratio and Loan Loss Coverage

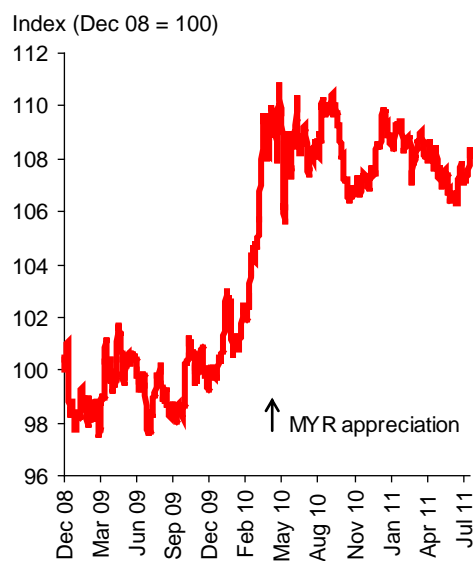


\* Beginning January 2010, loans are reported based on FRS139. The adoption of FRS139 requirement is based on the financial year of the banks.

<sup>1</sup> Refers to ratio of general provisions/collective impairment provisions to total net loans.

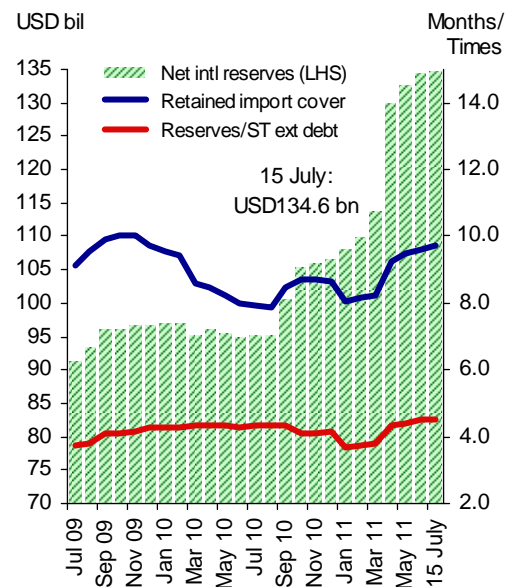
## The ringgit depreciated against currencies of major trade partners

### Index of Ringgit Performance against Major Trade Partners\*



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

### Net International Reserves



## Key Monetary and Financial Statistics

	Apr 11		May 11		Jun 11	
	O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
	(RM b)	(%)	(RM b)	(%)	(RM b)	(%)
<b>Monetary Aggregates</b>						
Reserve money	70.5	25.2	77.2	33.5	76.3	37.1
M1	231.0	16.2	234.0	13.1	239.4	14.5
M2	1,103.1	10.7	1,117.0	11.6	1,132.2	12.4
M3	1,129.3	10.1	1,145.4	11.5	1,159.1	12.4
<b>Banking System</b>						
Net financing <sup>1</sup>	10.6	11.9	17.5	12.2	24.2	12.9
Loan-deposit ratio (%) <sup>2</sup>		82.1		81.8		81.8
Financing-deposit ratio (%) <sup>2&amp;3</sup>		88.1		88.0		88.0
Loans applied (during the period)	63.7	19.5	66.5	27.2	68.9	29.9
Loans approved (during the period)	36.0	24.0	35.6	27.2	38.0	14.0
Loans disbursed (during the period)	60.3	-1.1	66.2	11.9	74.6	14.5
Loans repaid (during the period)	56.0	-2.0	54.1	6.6	63.6	18.3
<b>Banking System Health</b>						
Risk-weighted Capital Ratio (RWCR) (%)		14.6		14.3		13.9
Net Impaired Loans Ratio (%)		2.2		2.1		2.0
<b>BNM International Reserves (end-period)</b>						
Net Reserves in RM billion		393.2		401.4		406.2
Net Reserves in USD billion (equivalent)		130.0		132.7		134.3
Months of retained imports		9.3		9.5		9.6
<b>Interest Rates at end-period [average for the month]</b>						
Overnight Policy Rate (OPR)		2.75		3.00		3.00
Interbank:	Overnight	2.63 [2.72]		2.99 [2.91]		2.97 [2.96]
	1-week	2.76 [2.76]		3.01 [2.98]		3.01 [3.01]
	1-month	2.79 [2.81]		3.11 [3.02]		3.08 [3.05]
Fixed deposits of commercial banks:	1-month	2.71		2.95		2.95
	3-month	2.74		3.00		2.99
BLR of commercial banks		6.27		6.54		6.54
ALR of commercial banks		5.06		5.10		5.07
<b>Prices</b>						
Consumer Price Index (CPI) (2010=100)		102.6		102.9		103.2
		3.2		3.3		3.5

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

<sup>2</sup> Excludes transactions by financial institutions.

<sup>3</sup> Refers to the ratio of loans and holdings of PDS by the banking system to deposits of the banking system.

# 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>	Lebih 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 <sup>2</sup>  <i>External Operations<sup>2</sup></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>				
2008	68,512.9	40,424.4	20,212.0	7,876.5	-	(8,630.7)	2,525.2	11,155.9	12,116.3	316,702.7	(251,675.3)	
2009	54,816.5	43,439.0	3,555.4	7,822.1	-	(15,958.1)	2,683.1	18,641.2	11,723.9	324,045.6	(264,995.0)	
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)	
2009	5	54,730.6	42,025.9	6,477.7	6,227.0	-	(16,513.7)	2,876.3	19,390.0	11,971.4	321,683.7	(262,410.8)
	6	54,743.6	40,883.1	6,567.5	7,293.0	-	(12,343.6)	2,876.5	15,220.1	11,533.1	322,084.2	(266,530.0)
	7	52,057.0	41,424.9	3,837.9	6,794.2	-	(19,288.7)	2,876.7	22,165.4	11,509.2	320,717.6	(260,881.2)
	8	54,062.6	42,828.6	3,730.1	7,503.9	-	(22,755.2)	2,872.0	25,627.2	11,445.9	322,276.5	(256,904.6)
	9	55,788.9	42,467.3	3,734.4	9,587.2	-	(24,662.4)	2,555.4	27,217.8	11,403.6	326,937.7	(257,890.0)
	10	52,627.1	42,118.0	3,769.7	6,739.4	-	(20,927.7)	2,682.9	23,610.6	11,403.3	327,218.2	(265,066.7)
	11	55,216.8	42,627.5	3,929.5	8,659.9	-	(22,463.6)	2,683.0	25,146.6	11,399.9	327,531.0	(261,250.5)
	12	54,816.5	43,439.0	3,555.4	7,822.1	-	(15,958.1)	2,683.1	18,641.2	11,723.9	324,045.6	(264,995.0)
2010	1	58,524.0	45,434.7	4,041.0	9,048.3	-	(14,909.4)	2,683.2	17,592.6	11,436.3	324,941.8	(262,944.6)
	2	59,746.3	48,070.3	4,168.9	7,507.2	-	(14,766.5)	2,683.3	17,449.8	11,471.5	324,547.4	(261,506.0)
	3	56,536.0	44,685.0	4,079.3	7,771.7	-	(13,472.2)	2,858.4	16,330.6	11,431.9	304,986.1	(246,409.9)
	4	56,296.0	44,738.6	4,068.5	7,488.9	-	(8,812.0)	2,658.5	11,470.5	11,490.0	307,234.3	(253,616.4)
	5	57,852.5	45,295.4	4,406.1	8,151.0	-	(5,458.0)	2,658.6	8,116.6	11,525.3	305,527.3	(253,742.1)
	6	55,679.6	44,362.8	4,174.4	7,142.4	-	(14,366.6)	2,808.7	17,175.4	10,693.5	303,298.1	(243,945.4)
	7	56,040.2	44,837.9	4,164.9	7,037.4	-	(21,943.9)	2,483.8	24,427.7	10,730.2	304,103.6	(236,849.7)
	8	60,312.0	46,578.0	4,199.0	9,535.0	-	(17,371.5)	2,383.9	19,755.5	10,725.6	304,823.5	(237,865.6)
	9	57,561.2	45,586.0	4,783.1	7,192.1	-	(18,478.0)	2,384.1	20,862.1	10,741.1	304,266.5	(238,968.4)
	10	58,466.0	46,876.4	4,502.8	7,086.8	-	(25,942.3)	2,285.2	28,227.5	10,750.2	318,438.2	(244,780.3)
	11	57,613.6	45,940.6	4,423.7	7,249.3	-	(21,521.0)	2,285.5	23,806.5	10,748.8	319,916.3	(251,530.5)
	12	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	1	68,147.9	53,655.1	4,571.7	9,921.1	-	(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	8,258.3	-	(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	7,399.8	-	(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	8,036.2	-	(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	7,820.9	-	(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	7,211.0	-	(24,857.8)	2,016.4	26,874.2	10,360.1	399,725.1	(308,881.6)

<sup>1</sup> Tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.

<sup>2</sup> 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.

^ 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>).

<sup>1</sup> Does not include exchange rate revaluation loss/gains of RM24.6 billion.

<sup>2</sup> The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets

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

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

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

# 1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai<sup>1</sup> Currency in Circulation by Denomination<sup>1</sup>

RM juta / RM million

Pada akhir tempoh  End of period	Mata Wang dalam Edaran  Currency in Circulation	Wang kertas / Notes									Duit syiling / Coins														
		RM1	RM2 <sup>9</sup>	RM5	RM10	RM20 <sup>7</sup>	RM50	RM100	RM500 <sup>7</sup>	RM1,000 <sup>2</sup>	1 sen	5 sen	10 sen	20 sen	50 sen	RM1 <sup>3</sup>	RM5 <sup>3</sup>	RM10 <sup>6</sup>	RM15 <sup>4</sup>	RM25 <sup>4,8</sup>	RM100 <sup>3</sup>	RM200 <sup>6</sup>	RM250 <sup>5</sup>	RM500 <sup>4</sup>	
2008	48,042.9	1,259.2	136.4	1,050.1	3,327.3	72.8	26,711.2	13,626.7	75.6	27.9	44.1	111.3	428.1	515.5	549.3	34.0	9.7	2.6	1.4	14.9	10.4	12.8	8.4	13.1	
2009	51,138.5	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	43.8	118.0	457.9	555.3	592.4	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2	
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	
2009	5	48,026.2	1,259.5	134.7	1,072.1	3,487.2	72.7	26,291.8	13,805.5	75.4	27.7	43.9	114.0	439.1	530.2	564.9	33.8	9.7	2.6	1.4	14.9	10.5	12.8	8.4	13.1
	6	47,729.8	1,246.1	134.5	1,057.5	3,453.3	72.7	25,992.6	13,861.1	75.4	27.7	43.8	114.6	441.4	533.2	568.5	33.8	9.7	2.6	1.4	14.9	10.5	12.8	8.4	13.1
	7	48,090.7	1,236.6	134.3	1,047.3	3,481.6	72.7	26,325.3	13,870.2	75.4	27.6	43.8	115.2	444.0	536.8	572.5	33.8	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	8	50,212.9	1,301.1	134.1	1,087.8	3,565.3	72.7	28,064.9	14,051.3	75.4	27.4	43.8	115.7	447.3	541.5	577.3	33.8	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	9	49,951.9	1,525.8	133.8	1,242.6	3,745.0	72.7	27,208.6	14,078.5	75.4	27.3	43.8	116.1	449.7	544.7	580.6	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	10	48,736.5	1,415.9	133.5	1,157.3	3,551.0	72.7	26,610.3	13,841.1	75.3	27.2	43.8	116.8	452.3	548.1	583.9	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.1
	11	50,505.6	1,349.5	133.3	1,110.0	3,514.7	72.7	28,184.4	14,175.7	75.3	27.1	43.8	117.4	455.1	551.6	587.8	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
	12	51,138.5	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	43.8	118.0	457.9	555.3	592.4	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
2010	1	54,278.0	1,477.7	132.9	1,301.9	4,193.1	72.7	30,011.2	15,098.5	75.3	26.9	43.8	118.6	461.6	559.6	597.1	33.7	9.7	2.7	1.4	14.9	10.5	12.8	8.4	13.2
	2	55,184.0	1,529.0	132.7	1,349.7	4,378.9	72.7	30,328.6	15,393.8	75.3	26.9	43.7	119.2	463.8	562.7	599.9	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	3	52,213.4	1,428.3	132.4	1,230.7	4,019.0	72.6	28,814.8	14,504.8	75.3	26.8	43.7	119.9	466.9	566.8	604.3	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	4	52,057.2	1,380.5	132.1	1,174.9	3,915.4	72.6	29,126.2	14,234.6	75.3	26.8	43.7	120.6	469.5	570.2	607.8	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	5	53,210.0	1,358.5	131.9	1,149.2	3,902.6	72.6	30,284.0	14,279.1	75.2	26.7	43.7	121.4	472.3	573.9	611.7	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	6	51,355.0	1,339.2	131.8	1,129.8	3,813.5	72.6	28,914.0	13,909.7	75.2	26.6	43.6	122.1	475.5	578.3	615.9	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	7	51,744.7	1,331.0	131.5	1,119.0	3,826.8	72.6	29,370.0	13,835.7	75.2	26.6	43.6	122.8	479.0	582.9	620.8	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	8	55,936.0	1,598.4	131.5	1,335.1	4,180.8	72.6	32,248.0	14,296.9	75.2	26.6	43.6	123.5	482.6	587.7	626.3	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	9	52,615.0	1,570.9	131.3	1,275.6	3,990.9	72.6	29,369.2	14,118.5	75.2	26.5	43.6	124.2	486.0	592.3	631.1	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	10	53,861.8	1,471.6	131.1	1,201.9	3,922.8	72.6	30,714.7	14,251.7	75.2	26.5	43.6	124.8	488.4	595.3	634.5	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	11	52,960.3	1,424.4	131.0	1,170.2	3,877.5	72.6	29,873.5	14,305.8	75.1	26.1	43.6	125.4	491.1	598.6	638.2	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	12	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	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	10.7	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	10.7	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	10.7	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	57,451.6	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

1 Bank Negara Malaysia mula mengeluarkan mata wang (Malaysia) pada 12 Jun 1967.  
 2 Bank Negara Malaysia mula mengeluarkan wang kertas RM1,000 pada 2 September 1968.  
 3 Duit syiling satu ringgit dikeluarkan mulai 27 Januari 1969 dan duit syiling RM5 dan RM100 dikeluarkan mulai 30 Ogos 1971.  
 4 Duit syiling RM15, RM25 dan RM500 dikeluarkan mulai 19 Januari 1976.  
 5 Duit syiling RM250 dikeluarkan mulai 18 Oktober 1976.  
 6 Duit syiling RM10 dan RM200 dikeluarkan mulai 15 Disember 1976.  
 7 Wang kertas RM20 dan RM500 dikeluarkan mulai 30 Ogos 1982.  
 8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 26 Januari 1989.  
 9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.

1 Bank Negara Malaysia commenced the issue of Malaysia currency on 12 June 1967.  
 2 Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.  
 3 The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.  
 4 The RM15, RM25 and RM500 coins was issued from 19 January 1976.  
 5 The RM250 coin was issued from 18 October 1976.  
 6 The RM10 and RM200 coins was issued from 15 December 1976.  
 7 The RM20 and RM500 notes was issued from 30 August 1982.  
 8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 26 January 1989.  
 9 The RM2 note was issued from 5 February 1996.

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

RM juta / RM million

Akhir tempoh  <i>End of period</i>	M3													Deposit yang disimpan di institusi perbankan yang lain <sup>4,5</sup>  <i>Deposits placed with other banking institutions<sup>4,5</sup></i>
	Jumlah  <i>Total</i>	M2					Separuh Wang Secara Kecil <sup>1,5</sup> <i>Narrow Quasi-Money<sup>1</sup></i>							
		Jumlah  <i>Total</i>	M1		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 <sup>2</sup>  <i>Foreign currency deposits<sup>2</sup></i>	Lain-lain deposit <sup>3</sup>  <i>Other deposits<sup>3</sup></i>	
			Jumlah  <i>Total</i>											
2008	931,864.7	903,429.7	183,047.5	40,424.6	142,622.8	720,382.3	92,217.7	411,212.7	33,498.0	158.5	39,297.2	143,998.1	28,434.9	
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	
2009 6	950,848.9	922,616.9	185,600.8	40,883.3	144,717.4	737,016.1	97,903.0	429,575.2	30,663.6	120.9	40,477.2	138,276.2	28,232.0	
7	961,049.5	933,199.1	185,774.0	41,425.4	144,348.6	747,425.1	99,230.7	429,827.8	28,404.6	137.9	41,052.5	148,771.6	27,850.4	
8	973,080.6	945,464.6	188,202.9	42,828.8	145,374.1	757,261.7	98,580.2	428,747.2	27,231.7	1.9	49,655.0	153,045.7	27,616.1	
9	975,786.8	950,412.6	191,433.2	42,467.5	148,965.6	758,979.5	99,266.7	430,949.9	27,221.0	556.2	49,494.7	151,491.0	25,374.2	
10	983,314.9	955,663.7	190,992.8	42,118.2	148,874.6	764,670.8	98,908.6	432,929.2	24,086.9	208.7	49,795.5	158,742.0	27,651.2	
11	1,000,513.5	972,770.9	200,228.4	42,627.7	157,600.7	772,542.4	99,585.6	434,503.9	22,014.9	577.1	52,014.8	163,846.2	27,742.7	
12	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	1,021,014.0	991,646.9	203,499.0	45,435.0	158,064.0	788,147.9	102,914.4	438,158.4	22,141.5	1,885.5	54,282.2	168,765.9	29,367.1	
2	1,021,555.9	991,666.6	206,557.4	48,070.5	158,486.9	785,109.2	102,575.5	441,060.6	20,877.5	1,245.8	55,172.4	164,177.3	29,889.3	
3	1,031,851.4	1,002,708.2	201,162.3	44,685.2	156,477.1	801,545.9	103,265.9	440,576.1	19,539.6	1,889.3	59,177.8	177,097.3	29,143.2	
4	1,025,310.0	996,472.8	198,866.6	44,738.8	154,127.8	797,606.2	102,992.8	442,196.5	20,076.0	2,808.7	52,224.4	177,307.8	28,837.2	
5	1,027,615.5	1,000,725.9	206,961.6	45,295.7	161,666.0	793,764.3	99,489.1	443,027.3	18,612.7	1,714.0	53,938.1	176,983.1	26,889.6	
6	1,031,488.0	1,007,317.9	209,043.7	44,363.1	164,680.6	798,274.3	99,186.8	444,881.7	19,284.7	1,474.6	57,017.9	176,428.7	24,170.1	
7	1,036,055.2	1,011,053.9	205,584.0	44,838.1	160,745.9	805,469.9	99,545.5	445,420.2	21,224.3	1,049.4	59,673.2	178,557.3	25,001.3	
8	1,049,147.0	1,022,964.2	214,418.9	46,578.3	167,840.7	808,545.2	100,680.5	449,169.8	20,186.4	1,692.6	63,813.8	173,002.1	26,182.8	
9	1,055,564.3	1,028,850.6	213,455.9	45,586.2	167,869.6	815,394.7	101,937.2	453,133.8	19,942.0	3,486.5	55,010.1	181,885.2	26,713.7	
10	1,062,937.6	1,035,917.5	213,066.9	46,876.6	166,190.3	822,850.6	102,118.5	456,576.9	21,486.2	3,723.6	53,655.2	185,290.2	27,020.1	
11	1,079,116.5	1,051,480.3	219,963.6	45,940.8	174,022.8	831,516.7	102,640.8	463,119.7	21,379.3	2,635.7	53,592.1	188,149.1	27,636.3	
12	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	1,108,845.6	1,082,364.7	239,973.5	53,655.3	186,318.2	842,391.2	107,320.1	468,108.8	21,173.5	2,669.8	57,265.2	185,853.9	26,480.9	
2	1,100,268.8	1,074,270.8	233,770.8	50,049.9	183,720.9	840,500.0	107,406.2	471,055.7	20,850.4	3,739.0	57,232.0	180,216.7	25,998.0	
3	1,114,113.1	1,088,617.3	229,361.3	48,816.6	180,544.8	859,255.9	107,784.3	481,006.0	21,712.3	2,886.6	58,865.9	187,000.8	25,495.8	
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	1,159,085.2	1,132,176.6	239,437.8	49,767.8	189,670.0	892,738.8	109,597.0	503,068.4	19,612.6	1,673.3	59,703.3	199,084.2	26,908.6	

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 <sup>1</sup> <i>Broad Quasi-Money<sup>1</sup></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 <sup>2</sup>  <i>Foreign currency deposits<sup>2</sup></i>	Lain-lain deposit <sup>3</sup>  <i>Other deposits<sup>3</sup></i>	
2008	931,864.7	183,899.2	40,424.4	143,474.8	747,965.5	92,217.7	429,981.5	31,126.6	158.7	39,306.3	155,174.7	
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	
2009	6	950,848.9	186,029.8	40,883.1	145,146.8	764,819.0	97,903.0	447,903.5	29,939.5	120.9	40,518.6	148,433.5
	7	961,049.5	186,153.4	41,424.9	144,728.5	774,896.1	99,230.7	446,433.7	28,163.1	137.9	41,090.9	159,839.8
	8	973,080.6	188,720.3	42,828.6	145,891.8	784,360.3	98,580.2	445,428.9	26,820.9	1.9	49,713.1	163,815.4
	9	975,786.8	191,924.1	42,467.3	149,456.8	783,862.7	99,266.7	446,518.5	25,227.0	556.2	49,576.2	162,718.1
	10	983,314.9	191,429.7	42,118.0	149,311.7	791,885.2	98,908.6	448,657.9	24,368.5	208.7	49,860.6	169,880.8
	11	1,000,513.5	200,709.6	42,627.5	158,082.1	799,804.0	99,585.6	450,203.0	21,894.0	577.1	52,104.6	175,439.8
	12	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	1,021,014.0	203,764.1	45,434.7	158,329.4	817,249.9	102,914.4	454,113.6	22,096.7	1,885.5	55,371.2	180,868.6
	2	1,021,555.9	206,950.9	48,070.3	158,880.6	814,605.0	102,575.5	456,946.2	21,131.6	1,245.8	55,865.9	176,840.1
	3	1,031,851.4	201,546.8	44,685.0	156,861.9	830,304.6	103,265.9	456,811.8	19,870.0	1,889.3	59,870.5	188,597.0
	4	1,025,310.0	199,324.3	44,738.6	154,585.7	825,985.7	102,992.8	459,083.1	19,665.5	2,808.7	52,902.1	188,533.4
	5	1,027,615.5	206,995.2	45,295.4	161,699.7	820,620.4	99,489.1	456,832.5	18,340.6	1,714.0	54,686.5	189,557.6
	6	1,031,488.0	208,406.6	44,362.8	164,043.8	823,081.4	99,186.8	457,477.8	18,046.4	1,474.6	57,763.4	189,132.4
	7	1,036,055.2	205,528.0	44,837.9	160,690.1	830,527.2	99,545.5	460,198.4	20,121.6	1,049.4	60,401.0	189,211.4
	8	1,049,147.0	213,928.6	46,578.0	167,350.6	835,218.4	100,680.5	463,375.6	19,626.2	1,692.6	64,748.8	185,094.7
	9	1,055,564.3	213,332.8	45,586.0	167,746.8	842,231.5	101,937.2	468,326.2	18,687.8	3,486.5	55,955.0	193,838.7
	10	1,062,937.6	212,953.0	46,876.4	166,076.6	849,984.6	102,118.5	472,564.2	19,466.8	3,723.6	54,762.1	197,349.4
	11	1,079,116.5	219,698.6	45,940.6	173,758.0	859,418.0	102,640.8	478,243.8	19,133.4	2,635.7	54,569.7	202,194.5
	12	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	1,108,845.6	239,851.1	53,655.1	186,196.0	868,994.5	107,320.1	483,198.0	18,406.7	2,669.8	57,846.7	199,553.2
	2	1,100,268.8	233,532.8	50,049.6	183,483.2	866,736.0	107,406.2	485,760.0	18,458.2	3,739.0	57,738.0	193,634.6
	3	1,114,113.1	229,384.8	48,816.3	180,568.4	884,728.4	107,784.3	496,121.4	19,588.4	2,886.6	59,421.8	198,925.8
	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	1,159,085.2	239,439.5	49,767.6	189,671.9	919,645.8	109,597.0	519,143.1	16,684.7	1,673.3	60,312.0	212,235.7

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

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

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

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

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

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

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

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



## 1.3.2 Faktor Penentu M3 Factors Affecting M3

RM juta / RM million

Pada akhir tempoh	Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Aset Asing Bersih			Pengaruh Lain	
		<i>Net Claims on Government</i>			<i>Claims on the Private Sector</i>			<i>Net Foreign Assets</i>				
<i>End of period</i>	<i>Total</i>	Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan	Jumlah	Pinjaman <sup>1</sup>	Sekuriti	Jumlah	BNM	Sistem Perbankan	<i>Other Influences</i>	
		<i>Total</i>	<i>Claims on Government</i>	<i>Government Deposits</i>	<i>Total</i>	<i>Loans<sup>1</sup></i>	<i>Securities</i>	<i>Total</i>	<i>BNM</i>	<i>Banking System</i>		
2008	931,865.2	31,407.9	70,067.1	38,659.1	823,719.4	724,549.9	99,169.5	331,800.4	316,702.7	15,097.7	(255,062.5)	
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)	
2009	6	950,848.9	43,084.6	90,580.5	47,495.9	834,526.3	736,882.5	97,643.9	342,756.9	322,084.2	20,672.8	(269,518.9)
	7	961,049.5	42,946.8	96,930.5	53,983.7	845,980.7	744,984.5	100,996.3	342,313.8	320,717.6	21,596.3	(270,191.8)
	8	973,080.6	42,745.1	102,011.5	59,266.4	850,393.7	750,721.7	99,672.0	353,483.3	322,276.5	31,206.8	(273,541.4)
	9	975,786.8	43,756.5	103,076.1	59,319.6	855,350.4	756,319.4	99,031.0	352,321.7	326,937.7	25,384.0	(275,641.7)
	10	983,314.9	49,289.3	102,001.1	52,711.8	859,630.8	761,574.5	98,056.3	352,960.5	327,218.2	25,742.3	(278,565.6)
	11	1,000,513.5	50,442.2	106,383.1	55,940.9	864,913.0	761,944.9	102,968.1	356,533.5	327,531.0	29,002.5	(271,375.2)
	12	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	1,021,014.0	56,896.9	105,873.9	48,977.0	879,898.3	777,054.4	102,843.9	353,666.8	324,941.8	28,725.0	(269,447.9)
	2	1,021,555.9	57,174.9	106,359.2	49,184.3	886,683.6	785,895.5	100,788.0	349,123.2	324,547.4	24,575.7	(271,425.7)
	3	1,031,851.4	54,862.2	102,321.6	47,459.4	891,361.8	790,769.4	100,592.5	345,546.1	304,986.1	40,560.0	(259,918.7)
	4	1,025,310.0	56,673.0	99,638.0	42,965.0	899,564.1	794,925.4	104,638.7	346,794.0	307,234.3	39,559.7	(277,721.1)
	5	1,027,615.5	58,416.3	98,286.0	39,869.7	910,178.6	805,542.6	104,636.0	345,043.7	305,527.3	39,516.4	(286,023.1)
	6	1,031,488.0	49,770.4	99,771.3	50,000.9	907,914.5	817,198.0	90,716.5	355,681.5	303,298.1	52,383.4	(281,878.4)
	7	1,036,055.2	50,080.4	106,435.4	56,355.0	923,464.0	821,129.1	102,334.9	348,670.5	304,103.6	44,566.9	(286,159.7)
	8	1,049,147.0	57,858.9	111,340.4	53,481.5	931,257.2	827,443.2	103,814.1	354,867.5	304,823.5	50,043.9	(294,836.6)
	9	1,055,564.3	52,471.3	108,908.3	56,436.9	930,447.6	834,430.6	96,017.0	367,984.1	304,266.5	63,717.6	(295,338.8)
	10	1,062,937.6	41,796.0	106,226.5	64,430.5	952,954.2	844,651.7	108,302.4	374,157.5	318,438.2	55,719.3	(305,970.1)
	11	1,079,116.5	41,557.0	103,977.8	62,420.8	965,458.3	856,201.7	109,256.6	372,814.0	319,916.3	52,897.7	(300,712.8)
	12	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	1,108,845.6	50,006.5	102,471.0	52,464.5	966,807.7	872,427.6	94,380.1	399,704.8	327,129.7	72,575.1	(307,673.4)
	2	1,100,268.8	43,280.0	107,155.8	63,875.8	970,817.4	877,156.1	93,661.3	404,308.7	332,180.9	72,127.8	(318,137.3)
	3	1,114,113.1	45,407.6	110,707.9	65,300.3	982,283.0	889,498.0	92,785.0	411,184.5	338,045.6	73,138.9	(324,762.0)
	4	1,129,268.8	43,889.3	102,942.9	59,053.6	989,262.5	895,457.2	93,805.3	457,985.4	386,749.0	71,236.4	(361,868.5)
	5	1,145,430.7	39,691.8	105,766.1	66,074.3	1,010,274.9	908,457.6	101,817.3	467,898.3	394,938.9	72,959.3	(372,434.2)
	6	1,159,085.2	33,894.2	103,887.8	69,993.5	1,023,458.5	918,784.4	104,674.1	480,203.1	399,725.1	80,478.0	(378,470.6)

<sup>^</sup> Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.  
<sup>\*</sup> 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.  
<sup>#</sup> Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.  
<sup>1</sup> Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursu.

<sup>^</sup> Beginning December 1996, the data is compiled based on a new statistical reporting system.  
<sup>\*</sup> 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.  
<sup>#</sup> In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.  
<sup>1</sup> Includes loans sold to Cagamas with recourse from December 1996 onwards.

# 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	
2008	315,554.3	1,127.1	786.4	2,525.2	0	4,507.8	12,516.5	0	7,505.0	344,522.3	
2009	322,505.6	1,515.8	7,279.2	2,683.1	0	9,373.2	12,407.5	0	7,213.3	362,977.7	
2010	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8	
2009	6	320,626.9	1,433.0	806.9	2,876.5	0	6,647.0	12,479.1	0	5,900.2	350,769.5
	7	319,129.5	1,570.9	807.3	2,876.7	0	7,359.6	12,765.0	0	5,905.8	350,414.7
	8	320,709.0	1,542.8	6,883.4	2,872.0	0	7,182.8	12,709.6	0	5,919.8	357,819.4
	9	325,368.9	1,543.7	7,412.4	2,555.4	0	8,034.5	12,672.8	0	5,940.9	363,528.5
	10	325,650.0	1,543.7	7,412.7	2,682.9	0	8,866.5	12,683.4	0	5,949.1	364,788.4
	11	325,962.6	1,543.7	7,412.9	2,683.0	0	9,549.9	12,686.0	0	5,919.3	365,757.4
	12	322,505.6	1,515.8	7,279.2	2,683.1	0	9,373.2	12,407.5	0	7,213.3	362,977.7
2010	1	323,401.6	1,515.8	7,279.4	2,683.2	0	8,855.0	12,423.6	0	7,171.3	363,329.9
	2	323,007.0	1,515.8	7,279.6	2,683.3	0	9,883.6	12,465.3	0	7,190.0	364,024.7
	3	303,570.3	1,395.4	6,701.3	2,858.4	0	10,370.3	12,432.2	0	6,713.9	344,041.8
	4	305,819.3	1,395.4	6,701.5	2,658.5	0	13,498.5	12,506.0	0	6,708.6	349,287.8
	5	304,111.9	1,395.4	6,701.8	2,658.6	0	12,715.8	12,549.4	0	6,723.3	346,856.3
	6	301,806.2	1,470.0	6,513.5	2,808.7	0	13,342.5	11,725.4	0	6,609.4	344,275.7
	7	302,612.0	1,470.0	6,513.8	2,483.8	0	13,685.2	11,768.9	0	6,611.3	345,145.0
	8	303,331.9	1,470.0	6,514.1	2,383.9	0	14,989.6	11,773.0	0	6,485.1	346,947.6
	9	302,777.0	1,469.2	6,510.7	2,384.1	0	31,357.4	11,801.5	0	6,491.7	362,791.6
	10	316,945.1	1,469.2	6,511.0	2,285.2	0	37,855.7	11,817.9	0	6,598.7	383,482.9
	11	318,422.4	1,469.2	6,511.5	2,285.5	0	40,740.3	11,821.7	0	6,522.4	387,772.9
	12	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
2011	1	325,299.2	1,805.2	6,442.9	2,285.5	0	45,137.2	11,793.6	0	6,738.1	399,501.7
	2	330,350.2	1,805.2	6,443.4	2,285.7	0	50,817.5	11,770.7	0	6,700.0	410,172.8
	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

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 langgungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank

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

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

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

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

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

# 1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

## Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / RM million

Pada akhir tempoh	Modal Dibayar	Kumpulan Wang Rizab Am	Rizab Lain	Matawang dalam Edaran	Deposit			Bil Bank Negara dan Bon	Peruntukan Hak Pengeluaran Khas	Liabiliti Lain	Jumlah Liabiliti	
					<i>Deposits</i>							
<i>End of Period</i>	<i>Paid-up Capital</i>	<i>General Reserve Fund</i>	<i>Other Reserves</i>	<i>Currency in Circulation</i>	Institusi Kewangan	Kerajaan Persekutuan	Lain-lain	<i>Bank Negara Bills and Bonds</i>	<i>Allocation of Special Drawing Rights</i>	<i>Other Liabilities</i>	<i>Total Liabilities</i>	
					<i>Financial Institutions</i>	<i>Federal Government</i>	<i>Others</i>					
2008	100.0	11,976.7	19,679.3	48,042.9	184,136.3	11,155.9	373.8	43,710.2	742.6	24,604.6	344,522.3	
2009	100.0	13,478.1	34,614.6	51,138.6	181,535.1	18,641.2	1,270.9	33,357.4	7,231.1	21,610.8	362,977.7	
2010	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8	
2009	6	100.0	11,976.7	31,178.5	47,729.7	171,579.4	15,220.1	883.0	47,059.4	759.7	24,283.0	350,769.5
	7	100.0	11,976.7	31,207.4	48,090.7	169,970.5	22,165.4	1,285.8	42,655.4	759.7	22,203.1	350,414.7
	8	100.0	11,976.7	31,207.4	50,212.9	166,780.7	25,627.2	1,346.8	41,357.0	6,835.6	22,375.2	357,819.4
	9	100.0	11,976.7	35,174.1	49,951.9	164,997.9	27,217.8	1,308.0	40,738.8	7,364.2	24,699.2	363,528.5
	10	100.0	11,976.7	35,174.1	48,736.5	166,300.2	23,610.6	1,287.7	45,291.6	7,364.2	24,946.9	364,788.4
	11	100.0	11,976.7	35,174.1	50,505.6	168,567.2	25,146.6	1,367.6	39,027.9	7,364.2	26,527.5	365,757.4
	12	100.0	13,478.1	34,614.6	51,138.6	181,535.1	18,641.2	1,270.9	33,357.4	7,231.1	21,610.8	362,977.7
2010	1	100.0	11,976.7	30,395.1	54,278.0	178,274.5	17,592.6	1,264.5	29,686.0	7,231.1	32,531.5	363,329.9
	2	100.0	11,976.7	30,422.6	55,184.0	187,580.2	17,449.8	1,459.2	27,601.1	7,231.1	25,020.1	364,024.7
	3	100.0	13,478.1	14,619.7	52,213.4	174,667.0	16,330.6	1,327.4	35,636.3	6,656.4	29,013.0	344,041.8
	4	100.0	13,478.1	14,624.7	52,057.2	163,209.2	11,470.5	1,293.3	60,510.4	6,656.4	25,888.1	349,287.8
	5	100.0	13,478.1	14,700.3	53,210.0	158,016.5	8,116.6	1,398.8	72,162.3	6,656.4	19,017.4	346,856.3
	6	100.0	13,478.1	6,803.0	51,355.0	151,185.6	17,175.4	1,335.8	72,076.5	6,469.1	24,297.2	344,275.7
	7	100.0	13,478.1	6,806.7	51,744.7	144,611.5	24,427.7	1,363.1	72,726.5	6,469.1	23,417.6	345,145.0
	8	100.0	13,478.1	6,901.8	55,936.0	138,580.2	19,755.5	901.4	79,998.6	6,469.1	24,826.9	346,947.6
	9	100.0	13,478.1	1,402.1	52,615.0	159,644.5	20,862.1	905.3	83,613.3	6,465.4	23,705.8	362,791.6
	10	100.0	13,478.1	1,416.3	53,861.8	150,355.0	28,227.5	899.3	102,234.2	6,465.4	26,445.3	383,482.9
	11	100.0	13,478.1	1,284.4	52,960.3	166,095.1	23,806.5	3,203.0	96,064.4	6,465.4	24,315.8	387,772.9
	12	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8
2011	1	100.0	13,478.1	1,941.6	63,463.6	168,655.0	12,745.5	3,250.2	99,135.2	6,396.6	30,335.9	399,501.7
	2	100.0	13,478.1	1,957.7	57,988.1	174,908.0	20,464.3	3,188.3	99,523.1	6,396.6	32,168.7	410,172.8
	3	100.0	13,644.0	5,267.8	55,956.6	184,434.8	23,728.5	3,181.6	102,241.6	6,458.4	25,608.8	420,622.1
	4	100.0	13,644.0	5,308.7	57,889.8	227,288.6	20,050.4	9,036.1	116,788.5	6,458.4	25,337.5	481,902.0
	5	100.0	13,644.0	5,382.6	57,435.1	225,032.7	25,190.8	9,236.9	109,456.4	6,458.4	34,763.1	486,700.1
	6	100.0	13,644.0	8,909.4	56,720.7	231,750.6	26,874.2	9,097.5	109,660.5	6,503.0	28,738.6	491,998.4

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

Jenis Tabung/Kemudahan Jaminan  Type of Fund/Guarantee Facility	Tarikh ditubuhkan  Date established	Jumlah peruntukkan (RM juta)  Fund allocation (RM million)	Jumlah diluluskan <i>Amount approved</i>		Bil. permohonan diluluskan <i>No. of appl. approved</i>		Jumlah dikeluarkan (a) <i>Amount drawdown (a)</i>		Jumlah dibayar balik (b) <i>Amount repaid (b)</i>		Baki tertunggak (a)-(b) <i>Amount outstanding (a)-(b)</i>			
			Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Jun-11 <i>As at end Jun-11</i>	Pada akhir bulan Dis-10	Pada akhir bulan Jun-11	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Jun-11 <i>As at end Jun-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Jun-11 <i>As at end Jun-11</i>	Pada akhir bulan Dis-10 <i>As at end Dec-10</i>	Pada akhir bulan Jun-11 <i>As at end Jun-11</i>		
			RM juta <i>RM million</i>		<i>As at end Dec-10</i>	<i>As at end Jun-11</i>	RM juta <i>RM million</i>							
Tabung-tabung yang masih dibuka untuk permohonan baru <i>Funds that are open for new applications</i>														
1. Tabung Untuk Makanan/Fund for Food	4 Jan, 1993	300 <sup>11</sup>	1,727.9	1,727.9	10,275	10,275	1,707.2	1,707.2	1,568.8	1,595.8	138.4	111.4		
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 <sup>12</sup>	3,949.5	4,032.6	6,616	6,900	3,657.9	3,721.9	1,738.4	1,943.0	1,919.5	1,778.8		
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 <sup>13</sup>	14,046.2	14,332.6	22,034	22,499	13,325.5	13,699.2	7,778.3	8,084.9	5,547.3	5,614.4		
4. Tabung Projek Usahawan Bumiputera - i/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	91.3	135.6	195	281	40.7	63.8	15.7	36.0	25.0	27.8		
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	174.1	208.2	7,823	9,262	164.3	197.9	20.3	36.0	144.0	161.9		
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru <i>Funds / Guarantee facilities that have been closed for new applications</i>														
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund	6 Feb., 1988	800 <sup>14</sup>	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	1,250 <sup>14</sup>	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.4	1,397.7	0.5	0.1		
2. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200 <sup>14</sup>	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 Menyejajarkan 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	1,850 <sup>14</sup>	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	1,000	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	338.7	311	311	333.7	333.7	326.1	327.6	7.6	6.1		
9. Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitation & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0		
10. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-		
11. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0		
12. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	13.2	13.9	3.2	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	2,139.7	2,107.2	9,696	9,594	1,930.2	1,964.8	-	-	1,521.7	1,431.4		
17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.2	914.5	890.4	893.8	23.9	20.7		

<sup>11</sup> Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541), dana pusingan (RM300) dan baki akan dikembalikan kepada Perbendaharaan (RM159)

<sup>12</sup> Tak termasuk baki tertunggak di bawah CGC (RM300), di mana RM50] telah dibayar - baki RM250] akan dibayar pada Ogos 2011

<sup>13</sup> Tak termasuk baki tertunggak di bawah CGC (RM450), di mana RM250] telah dibayar - baki RM200] akan dibayar pada Nov 2011

<sup>14</sup> Tabung Pusingan.

<sup>11</sup> Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM159m)

<sup>12</sup> Excludes amounts outstanding under CGC (RM300m) of which RM50m has been repaid - balance RM250m will be repaid in Aug 2011

<sup>13</sup> Excludes amounts outstanding under CGC (RM450m) of which RM250m has been repaid - balance RM200m will be repaid in Nov 2011

<sup>14</sup> Revolving funds.

# 1.7 Sistem Perbankan: Penyata Aset

## Banking System: Statement of Assets

RM juta / RM million

Akhir tempoh	Wang tunai	Deposit yang disimpan dan Repo berbalik			Jumlah yang akan diterima daripada						Instrumen deposit boleh niaga yang dipegang	Sekuriti Malaysia			Pinjaman dan pendahuluan <sup>3</sup>	Aset tetap	Lain-lain aset		Jumlah aset	
		<i>Deposits Placed and Reverse Repos</i>			<i>Amounts due from</i>							<i>Malaysian securities</i>					<i>Other assets</i>			
		Baki kira-kira dengan Bank Negara Malaysia	Rizab berkanun dengan Bank Negara Malaysia	Lain-lain deposit yang disimpan dan repo berbalik <sup>1</sup>	Di Malaysia					Di luar Malaysia		Bil Perbendaharaan	Sekuriti kerajaan	Lain-lain sekuriti			Di Malaysia	Di luar Malaysia		
					Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Institusi perbankan lain <sup>2</sup>											In Malaysia
<i>End of period</i>	<i>Cash</i>	<i>Balances with Bank Negara Malaysia</i>	<i>Statutory reserve with Bank Negara Malaysia</i>	<i>Other deposits placed and reverse repos<sup>1</sup></i>	<i>Central Bank of Malaysia</i>	<i>Commercial banks</i>	<i>Islamic Banks</i>	<i>Investment banks</i>	<i>Other banking institutions<sup>2</sup></i>	<i>Outside Malaysia</i>	<i>Negotiable instruments of deposit held</i>	<i>Treasury bills</i>	<i>Government securities</i>	<i>Other securities</i>	<i>Loans and advances<sup>3</sup></i>	<i>Fixed assets</i>	<i>In Malaysia</i>	<i>Outside Malaysia</i>	<i>Total assets</i>	
2010	1	9,412.8	406.1	4,306.0	31,356.9	171,311.6	23,830.9	11,139.6	6,872.7	1,500.0	38,939.4	32,306.1	1,296.0	58,902.0	144,519.0	788,259.7	14,558.1	66,885.9	21,330.8	1,427,133.5
	2	7,563.7	872.6	4,424.9	22,920.6	179,223.6	22,620.6	10,259.7	6,683.7	1,708.7	37,362.8	25,858.0	1,099.0	57,708.0	135,649.9	799,389.2	14,613.6	66,028.7	21,762.8	1,415,750.2
	3	7,999.7	350.0	4,351.3	34,402.6	166,106.1	27,232.5	14,893.0	6,400.5	1,474.4	44,924.2	34,219.8	978.4	53,637.9	135,801.1	803,770.4	14,780.1	68,046.9	22,728.0	1,442,096.9
	4	7,842.6	302.6	4,388.5	30,724.6	153,282.4	22,946.3	10,216.5	5,269.5	1,482.3	45,718.2	34,971.0	2,189.4	51,240.1	148,730.1	807,785.6	14,814.0	68,195.0	21,824.5	1,431,923.2
	5	8,433.4	380.0	4,725.8	26,030.1	148,374.4	27,103.4	16,251.6	4,794.7	773.1	41,224.6	31,117.8	1,561.9	49,433.5	159,976.6	818,793.6	14,940.8	67,665.3	22,312.2	1,443,892.6
	6	7,739.4	236.6	4,494.4	33,510.9	139,787.9	25,462.3	14,238.0	6,897.2	1,498.1	43,815.8	39,601.9	1,696.7	50,275.2	158,592.9	832,320.7	15,019.8	63,176.7	33,530.0	1,471,894.6
	7	7,347.4	164.4	4,484.9	31,625.2	133,128.8	25,870.7	14,797.7	6,809.8	1,177.1	41,869.2	35,101.7	2,084.9	51,743.6	163,164.8	838,612.1	15,069.4	69,405.9	23,170.6	1,465,628.2
	8	9,965.3	310.6	4,521.6	33,201.6	125,589.6	27,266.2	8,794.0	5,874.1	966.4	45,534.1	30,827.8	1,792.3	56,966.6	169,527.2	845,172.7	15,149.7	72,279.3	24,067.2	1,477,806.3
	9	7,619.2	257.0	5,103.1	30,542.6	139,243.4	25,717.3	10,938.2	5,946.9	940.7	51,068.6	33,406.3	1,561.1	54,487.5	175,764.7	851,657.1	15,206.1	66,868.2	36,777.4	1,513,105.1
	10	7,582.4	250.8	4,852.8	32,517.0	123,483.4	28,303.1	10,121.5	7,266.8	1,148.0	49,877.8	31,156.8	1,543.9	52,535.1	185,947.1	861,701.8	15,283.7	72,858.1	26,805.4	1,513,235.4
	11	7,585.6	328.8	4,789.7	33,498.7	136,656.6	25,655.2	10,641.4	7,966.8	1,084.9	45,053.0	28,019.4	1,504.9	49,994.4	187,384.8	873,429.1	15,317.0	77,765.6	26,338.8	1,533,015.0
	12	8,627.4	1,068.2	5,483.9	28,480.6	140,675.6	30,240.5	11,176.3	7,248.2	600.3	50,826.0	32,657.9	1,881.9	48,874.8	187,292.6	880,414.4	15,524.0	61,346.2	37,360.4	1,549,779.3
2011	1	10,672.4	410.2	4,945.0	36,617.9	138,258.4	36,888.2	9,908.5	6,649.0	556.0	54,910.2	30,049.7	1,412.0	49,449.5	178,722.9	890,672.5	15,603.8	72,640.3	40,657.0	1,579,023.5
	2	8,564.2	388.5	5,149.8	37,450.4	138,745.7	35,365.6	10,433.3	7,733.4	890.8	56,102.8	29,433.7	1,337.8	51,414.9	178,850.0	895,966.8	15,682.3	63,116.7	40,944.7	1,577,571.5
	3	7,700.1	419.4	6,191.4	35,508.1	142,463.8	29,522.7	10,756.3	6,035.8	908.8	67,307.3	37,588.8	1,430.2	54,100.7	172,327.5	909,372.6	15,793.3	63,450.6	38,949.4	1,599,826.7
	4	8,333.6	359.4	12,885.3	34,868.4	166,379.3	27,848.2	11,912.6	6,127.8	633.0	66,129.6	33,940.9	1,537.5	45,336.4	161,032.8	917,170.7	15,883.9	67,254.3	41,506.1	1,619,140.0
	5	8,206.2	218.2	20,206.3	38,737.3	160,630.2	28,257.1	18,301.4	5,842.5	994.7	64,438.4	29,744.3	803.1	45,175.6	163,181.0	931,864.4	16,016.6	69,980.8	42,188.7	1,644,787.0
	6	7,471.6	441.0	19,912.2	33,849.2	166,856.2	29,863.6	18,330.4	5,269.1	842.9	68,891.6	32,059.3	891.8	44,294.4	167,919.1	945,076.8	16,155.7	67,467.3	44,405.3	1,669,997.5

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, butiran ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.

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

2 Comprises discount houses and Cagamas.

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

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

RM juta / RM million

Akhir tempoh  End of period	Wang Tunai  Cash	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  <i>Negotiable instruments of deposit held</i>	Malaysian securities			Pembiayaan dan pendahuluan <sup>2</sup>  <i>Financing and advances<sup>2</sup></i>	Aset tetap  <i>Fixed assets</i>	Lain-lain aset  <i>Other assets</i>		Jumlah aset  <i>Total assets</i>
		Baki kira-kira dengan Bank Negara Malaysia  <i>Balances with Bank Negara Malaysia</i>	Rizab berkanun dengan Bank Negara Malaysia  <i>Statutory reserves with Bank Negara Malaysia</i>	Lain-lain deposit yang disimpan dan repo berbalik <sup>1</sup>  <i>Other deposits placed and reverse repos<sup>1</sup></i>	Wang panggilan di Malaysia  <i>Money at call in Malaysia</i>	In Malaysia <i>Di Malaysia</i>					Di luar Malaysia  <i>Outside Malaysia</i>	Malaysian securities  <i>Malaysian securities</i>			Di Malaysia <sup>3</sup>  <i>In Malaysia<sup>3</sup></i>	Di luar Malaysia  <i>Outside Malaysia</i>					
						Bank Negara Malaysia  <i>Central Bank of Malaysia</i>	Bank perdagangan  <i>Commercial banks</i>	Bank Islam  <i>Islamic banks</i>	Bank pelaburan/saudagar  <i>Investment/Merchant banks</i>	Institusi perbankan lain <sup>2</sup>  <i>Other banking institutions<sup>2</sup></i>		Treasury bills  <i>Treasury bills</i>		Sekuriti kerajaan  <i>Government securities</i>					Lain-lain sekuriti  <i>Other securities</i>		
2009	7	738.0	70.9	792.4	57.2	0.0	42,213.4	1,015.5	2,549.3	458.1	1,905.0	2,486.8	4,766.3	536.0	0.0	32,707.1	118,424.4	929.2	2,019.0	841.1	212,509.5
	8	910.9	114.1	779.0	61.5	0.0	38,776.0	633.0	3,612.0	119.4	1,590.0	2,244.1	5,252.8	709.3	0.0	33,764.0	121,461.4	935.9	1,874.9	921.6	213,759.9
	9	957.6	187.7	775.3	62.5	0.0	35,117.0	830.6	4,099.9	152.6	1,500.0	1,856.9	5,328.0	821.5	0.0	35,092.2	122,466.0	949.9	2,173.9	966.7	213,338.2
	10	877.0	169.2	773.6	374.3	0.0	38,950.7	744.1	3,962.4	214.0	1,350.0	2,039.2	5,479.2	701.2	0.0	35,361.9	125,018.0	968.6	2,149.5	979.0	220,112.0
	11	1,002.0	385.7	802.8	28.3	0.0	38,540.3	793.3	3,625.5	267.8	1,100.0	1,902.2	5,587.5	800.7	0.0	36,305.8	130,223.5	984.3	2,966.1	912.6	226,228.1
	12	1,117.4	221.2	864.0	230.6	0.0	41,904.9	1,250.5	4,179.6	110.3	1,250.0	2,226.0	6,131.0	821.9	0.0	35,561.0	133,486.9	985.8	2,370.3	944.9	233,656.3
2010	1	692.7	356.0	937.6	326.2	0.0	41,516.7	927.8	3,722.2	235.7	1,500.0	2,302.1	6,431.6	659.5	0.0	35,422.6	135,994.3	996.7	2,975.1	962.9	235,959.9
	2	402.8	524.0	804.0	536.1	0.0	40,711.6	650.1	3,355.4	115.0	1,784.0	2,181.4	4,606.9	510.7	0.0	34,292.5	137,122.9	998.9	2,976.7	945.0	232,518.2
	3	615.1	182.3	819.9	268.6	0.0	43,831.2	1,026.5	4,573.3	183.7	1,464.0	1,802.9	6,459.4	496.0	0.0	34,388.6	139,329.1	1,010.4	3,212.1	885.9	240,549.0
	4	602.2	199.0	860.0	2.6	0.0	40,269.0	617.8	3,539.8	152.8	1,564.0	1,948.5	5,886.3	505.7	0.0	35,515.1	141,153.6	1,016.2	3,371.8	870.2	238,074.7
	5	589.0	215.0	873.9	412.1	0.0	45,807.0	1,161.1	4,519.2	128.4	680.0	2,271.7	5,395.6	542.9	0.0	36,792.9	146,381.4	1,028.6	2,779.7	836.5	250,415.1
	6	623.1	123.7	946.0	11.1	0.0	47,430.5	1,532.9	4,745.2	347.9	1,540.0	2,302.5	5,647.6	455.5	0.0	38,964.1	150,027.9	1,042.6	2,273.5	906.9	258,921.1
	7	659.0	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	2,844.1	1,043.8	258,825.1
	8	809.0	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	4,353.1	988.6	258,275.7
	9	678.4	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	4,944.8	993.2	259,414.9
	10	749.0	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	4,150.1	994.7	262,661.5
	11	628.1	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	4,912.9	1,020.1	265,380.0
	12	882.1	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	2,873.6	989.1	267,602.9
2011	1	800.1	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	162,260.1	1,121.1	2,777.4	1,829.3	269,969.0
	2	749.8	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	163,298.6	1,133.8	3,647.1	1,831.2	275,628.3
	3	744.1	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	167,588.8	1,142.5	2,369.7	974.0	282,777.8
	4	870.3	142.5	2,805.4	0.0	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	169,265.0	1,148.9	3,857.7	909.1	279,818.7
	5	714.9	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	2,832.9	945.8	287,478.5
	6	719.2	248.7	4,016.7	442.2	0.0	44,749.0	4,982.0	7,285.0	257.3	400.0	4,008.1	4,435.7	114.4	50.1	45,396.9	176,340.4	1,168.3	3,718.2	1,116.8	299,449.1

Nota: SPI - Skim Perbankan Islam

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

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

2 Tidak termasuk pembiayaan yang dijual kepada Cagamas dengan rekursa.

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 Hayat<sup>1</sup> dan Am<sup>2</sup>: Penyata Harta

## Life and General Insurance Funds : Statement of Assets

RM jutal RM million

Tempoh	Bilangan Kumpulan Wang Insurans Hayat/ Am <sup>3</sup>	Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset-aset Lain <sup>6</sup>	
						Kertas <sup>4</sup> /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat <sup>5</sup>	Lain-lain	Jumlah				
						Investments							
Period	Number of Life/ General Insurance Funds <sup>3</sup>	Total Assets	Property, Plant and Equipment	Investment Properties	Loans/ Financing	Malaysian Government Papers <sup>4</sup> /Guaranteed Loans	Corporate/ Debt Securities <sup>5</sup>	Others	Total	Foreign Assets	Cash and Deposits	Other Assets <sup>6</sup>	
Insurans Hayat / Life Insurance													
2008	1Q	23	112,741.9	496.8	3,181.2	11,632.0	17,241.3	57,705.3	1,916.6	76,863.2	1,617.3	16,668.6	2,282.8
	2Q	23	115,115.9	505.8	3,286.0	11,758.3	18,275.9	59,028.7	2,053.6	79,358.2	1,867.5	15,941.4	2,398.6
	3Q	23	117,643.0	542.1	3,267.9	11,914.8	18,767.4	60,185.1	2,232.9	81,185.4	1,916.7	16,325.3	2,490.8
	4Q	23	118,272.8	500.4	3,834.4	12,068.3	18,984.8	60,263.8	2,286.4	81,535.1	1,550.1	16,022.3	2,762.3
2009	1Q	26	122,115.5	1,629.0	2,762.2	12,093.9	19,854.0	63,420.8	2,716.6	85,991.4	1,990.4	15,239.9	2,408.7
	2Q	26	127,740.5	1,610.1	2,784.6	11,965.0	19,079.2	69,465.8	2,973.0	91,517.9	2,653.2	14,782.8	2,426.8
	3Q	26	133,164.6	1,638.0	2,749.4	11,724.7	19,416.2	73,541.8	3,226.0	96,184.0	3,136.3	15,397.9	2,334.3
	4Q	26	136,361.0	1,632.9	2,839.1	11,647.5	19,517.2	77,539.6	2,916.4	99,973.2	3,420.7	14,525.9	2,321.8
2010	1Q	26	140,146.0	1,625.9	2,862.9	11,365.3	19,405.4	80,670.7	2,957.6	103,033.6	3,540.0	15,123.7	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	82,677.3	3,477.4	119,092.1	4,762.9	11,638.8	3,045.1
2011	1Q	27	157,392.8	1,668.8	2,756.2	10,969.4	21,849.7	94,569.3	3,280.8	119,699.8	4,942.5	14,019.5	3,336.6
	2Q	27	160,783.4	1,650.9	2,771.8	10,945.3	22,332.2	96,607.4	3,407.9	122,347.4	5,217.1	14,735.5	3,115.4
Insurans Am / General Insurance													
2008	1Q	47	21,896.7	784.8	284.4	233.7	3,708.4	7,093.9	468.2	11,270.5	50.2	6,853.3	2,419.9
	2Q	47	22,179.0	765.7	286.5	224.1	3,904.8	7,276.9	447.0	11,628.7	44.7	6,793.1	2,436.2
	3Q	47	22,715.2	758.8	296.6	188.3	3,778.2	7,405.1	473.1	11,656.4	66.5	7,402.3	2,346.3
	4Q	47	23,237.5	758.0	283.9	188.7	4,076.1	6,998.2	398.9	11,473.3	60.2	8,152.2	2,321.3
2009	1Q	45	23,960.9	726.8	236.4	187.9	4,157.5	7,222.8	502.9	11,883.2	59.4	8,283.5	2,583.7
	2Q	45	24,261.6	754.0	233.3	183.0	4,374.0	7,586.4	537.6	12,498.1	75.0	7,958.5	2,559.7
	3Q	44	24,770.0	784.3	256.5	185.5	4,434.1	7,542.9	1,050.1	13,027.0	91.0	7,907.8	2,517.9
	4Q	44	24,722.7	799.9	262.8	184.3	4,599.5	7,768.3	1,066.0	13,433.8	79.2	7,739.0	2,223.6
2010	1Q	44	25,674.5	735.4	266.0	131.1	4,508.7	7,483.7	1,583.2	13,575.6	75.8	8,242.1	2,648.5
	2Q	44	25,987.7	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,314.7	2,690.2
	3Q	44	26,753.6	706.8	246.2	122.7	4,812.3	7,679.8	2,157.3	14,649.3	77.3	8,297.4	2,653.7
	4Q	43	26,992.1	719.6	251.4	118.6	4,856.1	7,859.3	2,150.6	14,866.1	80.1	8,270.6	2,685.9
2011	1Q	41	27,968.2	719.3	222.8	116.8	5,095.4	7,925.7	2,348.9	15,370.0	78.0	8,187.5	3,273.8
	2Q	44	28,542.6	731.8	242.5	102.5	5,081.6	7,956.6	2,551.4	15,589.5	73.4	8,440.5	3,362.3

<sup>1</sup> Termasuk perniagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.

<sup>2</sup> Termasuk perniagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.

<sup>3</sup> Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.

<sup>4</sup> Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.

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

<sup>6</sup> Termasuk premium terkumpul dan lain-lain aset.

<sup>1</sup> Includes life insurance business undertaken by composite and life insurance companies.

<sup>2</sup> Includes general insurance business undertaken by composite and general insurance companies.

<sup>3</sup> From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.

<sup>4</sup> Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.

<sup>5</sup> Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.

<sup>6</sup> Includes outstanding premiums and miscellaneous assets.

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.

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 <sup>1</sup>	Deposit			Jumlah yang akan dibayar kepada							Penerimaan jurubank yang belum dijelaskan	Bil kena bayar		Tanggungan lain		Jumlah tanggungan	
		Deposits			Amounts due to								Bills payable		Other liabilities			
		Jumlah deposit	yang mana:		Di Malaysia								Di luar Malaysia	Di Malaysia	Di luar Malaysia	Di Malaysia <sup>3</sup>		Di luar Malaysia
			of which:		In Malaysia													
End of period	Capital and reserves <sup>1</sup>	Total deposits	Deposit di bawah Kumpulan Wang Pelaburan Baru <sup>2</sup>	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan	Institusi perbankan lain	Di luar Malaysia	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	In Malaysia <sup>3</sup>	Outside Malaysia	Total liabilities		
			Deposits under the New Investment Fund <sup>2</sup>	Special Deposit Account	Central Bank of Malaysia	Commercial banks	Islamic banks	Investment banks	Other banking institutions	Outside Malaysia								
2009	8	126,345.5	1,008,567.9	11,963.6	0.7	8.3	24,198.6	2,185.0	9,757.0	1,264.3	37,803.2	13,898.3	4,950.3	29.5	127,522.4	2,064.3	1,358,594.5	
	9	126,677.7	1,018,506.7	11,957.5	0.7	5.8	25,395.4	2,663.6	7,319.8	1,415.6	41,169.5	13,880.5	5,227.5	36.8	125,925.7	1,764.7	1,369,989.4	
	10	127,636.0	1,017,646.0	12,173.3	0.7	1.6	24,671.0	2,502.3	8,402.0	1,332.3	42,726.0	13,634.5	5,327.4	22.2	128,231.8	1,767.2	1,373,900.2	
	11	130,261.4	1,043,064.7	12,357.8	0.7	0.4	25,733.2	2,544.6	8,963.8	1,897.8	45,756.6	13,094.3	5,513.1	34.0	130,744.2	1,669.2	1,409,277.3	
	12	131,969.4	1,062,919.9	12,867.9	0.7	0.0	24,666.7	3,016.1	9,515.7	1,588.9	41,857.1	12,953.2	5,438.2	47.9	130,288.3	1,944.9	1,426,206.4	
2010	1	132,307.8	1,058,540.7	12,860.5	0.7	0.0	28,848.9	2,400.6	9,336.6	809.2	41,710.8	14,845.7	6,236.5	39.9	129,391.4	2,665.3	1,427,133.5	
	2	133,664.9	1,048,705.7	12,764.6	0.7	0.0	26,996.6	2,222.4	9,323.5	414.5	44,681.2	12,945.8	6,218.9	47.3	127,702.8	2,826.4	1,415,750.2	
	3	133,996.4	1,068,733.8	13,002.3	0.7	46.3	35,987.2	3,852.3	9,242.0	242.4	37,606.0	11,466.6	5,523.0	43.6	132,878.0	2,479.4	1,442,096.9	
	4	135,931.4	1,064,795.7	13,642.1	0.8	0.0	27,064.1	1,706.4	9,548.1	2,293.0	38,363.8	9,738.9	5,574.9	33.5	133,594.8	3,278.6	1,431,923.2	
	5	137,320.4	1,064,676.6	13,664.4	0.7	0.0	33,272.9	3,802.5	10,618.1	5,696.8	35,266.7	9,341.8	5,970.7	44.3	134,501.5	3,380.3	1,443,892.6	
	6	138,255.1	1,083,884.5	14,120.7	0.7	0.0	32,912.4	4,662.9	8,248.6	3,227.4	37,989.7	12,153.7	5,643.3	38.7	141,972.3	2,906.1	1,471,894.6	
	7	140,951.6	1,082,563.0	14,056.1	0.7	0.0	32,916.9	4,730.7	7,563.3	4,020.7	33,937.2	13,641.8	5,347.8	40.6	136,997.0	2,917.4	1,465,628.2	
	8	142,096.9	1,092,937.6	13,957.3	0.6	0.0	30,782.8	4,812.8	6,315.8	3,310.6	33,340.0	14,718.1	5,920.4	41.0	140,408.3	3,122.2	1,477,806.3	
	9	142,440.6	1,106,228.9	14,122.4	0.6	0.0	33,882.7	4,107.9	6,743.6	9,784.5	38,206.0	14,435.3	5,919.5	44.8	148,211.1	3,100.2	1,513,105.1	
	10	143,622.2	1,110,438.4	13,005.6	0.8	0.0	35,555.5	4,420.8	7,190.7	11,257.2	34,585.3	15,208.2	7,129.6	45.2	140,407.3	3,374.9	1,513,235.4	
	11	144,475.4	1,128,497.6	13,024.1	0.7	6.2	33,777.2	4,469.8	6,654.7	11,749.7	32,393.2	15,404.0	6,097.8	105.5	146,420.3	2,963.5	1,533,015.0	
	12	144,428.6	1,137,923.1	13,735.7	0.7	0.0	37,582.0	4,800.4	6,573.5	11,490.9	38,217.8	15,114.7	6,040.2	51.9	144,230.3	3,325.9	1,549,779.3	
2011	1	144,919.3	1,153,112.2	13,292.4	0.7	0.0	40,003.8	9,156.6	6,957.3	12,170.8	37,791.8	14,393.6	7,728.0	50.0	150,004.0	2,736.1	1,579,023.5	
	2	146,625.5	1,150,799.3	13,370.7	0.7	1.9	41,912.0	5,658.3	7,673.2	11,844.3	39,976.7	13,247.6	6,636.9	73.6	150,227.8	2,894.6	1,577,571.5	
	3	146,799.1	1,170,598.4	13,431.9	0.7	8.4	33,842.8	4,967.0	6,456.9	12,510.6	48,448.0	14,054.0	6,449.6	36.4	152,563.3	3,092.2	1,599,826.7	
	4	148,260.6	1,180,712.2	13,880.1	0.7	0.0	34,256.3	5,132.6	7,647.3	14,188.7	53,130.7	13,479.7	6,808.2	44.1	152,369.7	3,110.0	1,619,140.0	
	5	149,063.2	1,188,551.2	13,890.2	0.7	6.2	41,262.7	6,008.6	6,121.1	15,013.4	52,363.1	16,464.6	6,481.8	42.5	160,370.1	3,038.6	1,644,787.0	
	6	152,458.1	1,208,013.7	14,244.5	0.7	20.0	41,051.1	6,889.7	5,632.9	16,893.4	51,245.3	18,966.1	6,455.7	35.8	158,703.7	3,632.0	1,669,997.5	

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilarkan dan diaudit.  
2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada peniaga kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikesucikan 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 <sup>1</sup>	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:		Di Malaysia					Di luar Malaysia			Jumlah Pelbagai Tanggungan	Penerimaan jurubank yang belum dijelaskan	yang mana:		Total Capital and Liabilities	
			of which:		In Malaysia										of which:			
End of period	Capital and reserves <sup>1</sup>	Total deposits	Deposit dibawah Kumpulan Wang Pelaburan Baru <sup>2</sup>	Akaun Deposit Khas	Bank Negara Malaysia	Bank perdagangan	Bank Islam	Bank pelaburan/saudagar	Institusi perbankan lain	Outside Malaysia	Miscellaneous Borrowings	Miscellaneous Debt Securities Issued	Total Miscellaneous Liabilities	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	Total Capital and Liabilities	
2009	6	16,774.7	170,843.4	436.0	0.1	0.0	6,263.6	1,068.6	1,087.1	174.6	1,500.0	1,380.7	0.0	11,473.4	1,063.0	500.0	0.0	210,566.0
	7	17,341.5	172,952.5	437.9	0.1	0.0	4,786.3	1,748.5	1,286.9	704.2	1,353.8	1,281.8	0.0	11,054.1	1,279.8	726.1	0.0	212,509.5
	8	17,603.5	172,220.2	462.6	0.1	0.0	6,177.9	1,675.6	1,507.3	420.8	1,470.1	1,289.6	0.0	11,395.1	1,150.7	868.1	0.0	213,759.9
	9	17,647.7	172,598.3	456.0	0.1	0.0	5,278.7	1,968.8	1,422.6	570.2	1,161.4	1,576.8	0.0	11,113.6	1,047.4	835.4	0.0	213,338.2
	10	17,972.2	177,242.4	477.0	0.1	0.0	6,274.0	2,036.3	1,411.8	590.5	1,605.7	1,571.5	0.0	11,407.6	1,001.2	784.5	0.0	220,112.0
	11	18,316.6	183,530.6	484.6	0.1	0.0	6,021.8	2,138.6	1,551.4	317.4	1,372.9	1,568.9	0.0	11,410.0	996.7	622.2	0.0	226,228.1
	12	18,961.5	188,839.4	500.8	0.2	0.0	6,483.3	2,168.5	1,797.0	371.2	1,812.8	1,576.1	0.0	11,646.6	983.0	698.9	0.0	233,656.3
2010	1	18,995.0	191,186.2	495.7	0.2	0.0	6,185.8	1,850.6	1,440.8	396.6	1,913.4	1,574.7	0.0	12,416.8	1,070.5	1,070.8	0.0	235,959.9
	2	19,190.5	189,218.2	525.7	0.2	0.0	5,714.4	1,581.3	1,411.4	90.7	1,898.3	1,575.1	0.0	11,838.4	1,058.5	1,080.0	0.0	232,518.2
	3	19,009.4	192,122.8	526.5	0.2	0.0	9,631.1	2,756.0	1,991.0	197.2	1,970.6	1,664.1	0.0	11,206.9	1,070.2	633.8	0.0	240,549.0
	4	19,102.7	193,017.6	537.4	0.2	0.0	6,201.5	1,531.6	1,786.7	677.2	2,039.9	1,647.4	0.0	12,070.0	1,326.7	673.9	0.0	238,074.7
	5	19,824.7	197,597.8	550.5	0.2	0.0	10,833.2	2,279.7	1,680.0	2,548.4	2,160.8	1,658.7	0.0	11,831.9	1,294.0	646.1	0.0	250,415.1
	6	19,688.1	208,837.9	578.9	0.2	0.0	8,387.2	2,837.8	1,142.3	1,539.4	2,342.0	1,658.6	0.0	12,487.7	1,302.6	514.2	0.0	258,921.1
	7	19,926.8	207,343.2	596.5	0.2	0.0	8,570.0	3,259.0	957.9	2,056.7	2,133.0	1,651.8	0.0	12,926.7	1,361.5	517.7	0.0	258,825.1
	8	20,401.7	211,202.2	593.6	0.2	0.0	4,146.3	2,143.9	818.9	1,878.8	2,447.0	1,647.8	0.0	13,589.2	1,372.5	849.3	0.0	258,275.7
	9	20,933.0	211,135.6	547.9	0.2	0.0	4,794.1	2,670.9	856.9	1,795.8	3,067.5	2,191.4	0.0	11,969.6	1,177.1	595.1	0.0	259,414.9
	10	21,078.1	214,558.3	571.8	0.2	0.0	4,265.3	2,364.9	828.2	1,896.8	2,713.4	2,194.4	0.0	12,762.1	1,056.5	693.2	0.0	262,661.5
	11	21,224.8	217,172.2	574.0	0.2	0.0	4,214.5	2,651.1	1,019.0	1,905.8	2,091.6	2,207.4	0.0	12,893.6	1,091.6	793.0	0.0	265,380.0
	12	21,632.9	216,952.5	611.5	0.2	0.0	5,199.5	3,207.6	1,061.8	1,793.8	2,704.4	2,172.8	0.0	12,877.4	1,201.7	639.6	0.0	267,602.9
2011	1	21,382.5	220,584.2	638.4	0.2	0.0	4,840.0	2,315.9	973.4	1,543.2	2,771.8	2,339.9	0.0	13,218.0	1,169.0	1,069.8	0.0	269,969.0
	2	21,874.5	224,475.1	646.1	0.2	0.0	5,633.4	3,281.9	1,153.9	1,494.8	2,029.7	2,329.5	0.0	13,355.5	1,325.5	921.3	0.0	275,628.3
	3	21,994.2	229,677.3	664.4	0.2	0.0	5,083.1	3,162.8	1,082.0	1,532.1	3,264.5	3,314.4	0.0	13,667.4	1,599.8	945.1	0.0	282,777.8
	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	13,559.4	1,784.4	899.1	0.0	279,818.7
	5	22,779.0	224,427.9	670.1	0.2	0.0	12,014.7	3,590.8	1,161.7	2,218.5	4,157.7	3,565.5	0.0	13,562.7	2,197.8	568.2	0.0	287,478.5
	6	23,074.3	228,657.3	708.2	0.2	0.0	12,068.7	5,313.2	1,381.5	4,981.2	4,475.5	3,969.4	0.0	15,528.1	2,521.0	568.4	0.0	299,449.1

Nota: SPI - Skim Perbankan Islam

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

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

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

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

Nota: IBS-Islamic Banking Scheme

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

1 Includes current unaudited unadjusted profit/loss.

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

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

# 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 <sup>1</sup>	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 <sup>1</sup>	Total loans applied	
2009	7	1,590.5	6,213.6	5,905.2	13,173.1	5,307.5	529.5	2,465.9	3,144.1	2.4	2,054.0	12,771.0	4,096.0	51,347.6
	8	1,808.8	5,660.5	5,302.8	11,708.1	4,670.4	432.0	2,258.1	2,681.8	2.6	1,629.5	10,353.7	1,658.7	42,864.1
	9	914.3	5,121.1	4,907.9	10,351.3	5,124.2	670.1	2,468.5	2,889.7	1.4	2,629.0	8,632.5	2,535.1	41,337.2
	10	1,493.8	5,470.0	5,173.6	13,859.1	5,748.8	404.7	2,302.4	3,222.9	2.9	1,945.7	13,199.0	2,079.4	49,728.7
	11	1,704.7	5,362.8	4,943.3	13,682.6	5,305.6	418.0	2,352.3	2,670.4	0.8	2,635.9	9,820.0	5,523.9	49,477.2
	12	1,560.3	5,944.5	5,676.8	12,014.8	5,213.6	221.1	2,475.6	2,585.8	1.1	1,809.0	6,836.1	3,311.7	41,973.8
2010	1	2,015.0	6,716.2	6,223.6	12,039.4	5,215.9	507.9	2,076.9	1,776.9	11.2	3,600.6	10,855.2	2,967.2	47,782.4
	2	1,431.6	4,408.8	4,150.6	8,337.4	3,752.3	289.2	1,557.7	1,316.8	0.9	2,262.2	6,583.4	3,503.2	33,443.5
	3	1,677.8	7,565.5	7,180.8	14,908.0	6,855.4	535.6	2,594.3	1,824.7	1.1	2,347.5	10,012.1	3,322.1	51,644.0
	4	1,861.4	6,071.5	5,639.5	15,156.3	7,366.6	397.6	2,890.2	2,224.2	1.9	2,059.2	12,285.0	2,994.6	53,308.5
	5	2,885.2	6,754.2	6,280.8	13,844.5	6,096.7	625.7	3,153.1	2,160.5	0.8	2,890.2	11,035.7	2,836.1	52,282.9
	6	1,403.4	6,884.6	6,510.7	13,909.7	7,189.8	285.6	2,996.7	2,435.5	0.8	3,406.0	10,854.0	3,718.7	53,084.7
	7	1,282.8	7,008.7	6,600.9	15,629.7	7,252.3	341.2	3,247.9	2,794.1	0.8	3,319.5	14,070.5	5,203.9	60,151.3
	8	1,589.5	7,296.2	6,928.1	15,416.4	7,977.4	387.4	3,066.2	2,881.7	0.5	2,357.7	13,471.7	8,125.4	62,570.1
	9	1,841.5	5,895.6	5,614.1	14,548.0	7,670.8	454.9	2,552.1	2,832.7	1.0	3,872.2	10,749.4	3,148.0	53,566.2
	10	3,714.0	6,754.4	6,441.3	15,545.1	7,187.2	312.8	2,942.0	3,128.2	1.6	5,942.6	11,750.7	2,783.5	60,062.0
	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	4,851.9	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	3,050.2	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	3,151.5	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	2,142.4	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	5,902.7	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	4,555.0	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	7,145.8	66,521.5
	6	2,120.4	6,667.7	6,340.4	17,928.6	9,577.9	287.8	3,820.2	2,929.5	24.2	5,310.8	13,722.3	6,549.6	68,938.9

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

<sup>1</sup> 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).

<sup>1</sup> 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 <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	Jumlah pinjaman dipohon	
<i>Period</i>	<i>Primary agriculture</i>	<i>Mining and quarrying</i>	<i>Manufacturing (including agro-based)</i>	<i>Electricity, gas and water supply</i>	<i>Wholesale &amp; retail trade, and restaurants &amp; hotels</i>	<i>Construction</i>	<i>Real estate</i>	<i>Transport, storage and communication</i>	<i>Finance, insurance and business activities</i>	<i>Education, health &amp; others</i>	<i>Household sector<sup>2</sup></i>	<i>Other sector n.e.c.<sup>3</sup></i>	<i>Total loans applied</i>	
2009	9	579.1	157.9	2,162.0	505.2	2,738.0	3,549.8	2,761.7	830.0	1,366.6	378.2	23,120.8	3,188.0	41,337.2
	10	1,014.5	510.3	2,471.7	595.7	3,142.5	3,505.6	2,145.4	1,820.8	2,107.0	714.9	27,888.2	3,812.1	49,728.7
	11	1,477.9	76.4	2,563.6	880.5	3,063.1	3,266.8	2,767.4	1,632.5	2,286.3	3,333.4	26,578.6	1,550.7	49,477.2
2010	12	623.2	252.9	1,985.8	121.5	3,210.0	3,206.7	2,966.6	1,046.5	1,078.8	647.9	25,506.1	1,327.8	41,973.8
	1	813.8	75.8	2,149.3	54.8	2,634.0	4,572.1	2,430.2	1,858.6	3,262.7	3,491.1	25,566.0	874.1	47,782.4
	2	841.7	837.8	2,338.9	7.5	2,238.7	3,203.5	1,422.2	590.4	937.0	2,413.5	17,415.7	1,196.6	33,443.5
	3	1,200.1	131.8	3,293.3	129.1	3,077.4	4,544.6	2,940.6	2,581.6	2,204.7	382.7	29,865.3	1,292.7	51,644.0
	4	1,369.3	167.5	4,224.8	40.3	3,571.8	3,661.3	2,855.5	1,022.8	3,144.9	2,639.6	29,396.2	1,214.4	53,308.5
	5	974.9	72.1	3,660.9	141.7	3,118.9	4,022.7	2,401.1	1,410.5	4,238.4	855.4	28,676.4	2,709.9	52,282.9
	6	814.8	575.9	5,120.8	476.6	3,358.1	4,112.9	2,534.1	992.2	3,064.3	2,100.3	28,991.1	943.6	53,084.7
	7	991.7	470.7	4,700.4	421.7	3,769.4	5,277.4	3,912.9	1,532.6	3,753.3	2,229.6	31,421.7	1,669.8	60,151.3
	8	1,433.4	283.4	4,775.6	826.1	3,889.3	5,002.1	3,376.2	1,172.9	8,116.6	736.6	31,527.1	1,430.7	62,570.1
	9	1,166.9	784.0	3,643.5	136.3	3,566.2	6,342.8	3,199.0	1,242.6	2,508.2	1,435.6	28,611.3	929.7	53,566.2
	10	1,083.8	197.4	3,843.7	1,127.5	4,971.0	8,326.8	2,552.5	723.4	3,615.7	616.5	31,994.9	1,008.7	60,062.0
	2011	11	1,521.9	96.9	4,303.7	1,377.5	3,786.1	4,227.5	2,630.2	1,679.4	3,988.8	656.2	30,533.2	1,279.3
12		1,333.0	754.9	3,514.7	550.4	4,167.9	5,485.4	3,873.2	4,380.8	3,387.6	349.8	28,857.9	663.9	57,319.5
1		1,084.2	317.5	3,751.2	165.4	4,053.0	5,800.3	2,549.1	1,847.8	7,404.1	532.4	29,659.7	1,214.4	58,379.0
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		2,082.6	176.0	4,214.0	380.5	4,420.6	6,394.8	6,719.8	1,479.5	3,570.1	3,549.5	34,721.1	1,230.5	68,938.9

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

1 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 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 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 <sup>1</sup>	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 <sup>1</sup>	Total loans approved	
2009	5	1,254.7	3,241.7	3,065.9	5,786.6	1,888.0	115.8	1,105.0	1,500.7	1.9	442.3	8,431.7	1,401.3	25,169.7
	6	1,702.7	3,190.1	3,022.0	6,634.8	2,143.0	202.4	1,119.0	1,515.2	1.7	674.0	5,451.8	4,203.9	26,838.6
	7	1,478.3	3,475.2	3,284.9	7,191.7	2,563.8	692.2	1,199.8	1,647.8	1.5	866.0	5,290.8	2,386.0	26,793.0
	8	779.6	3,391.3	3,077.7	6,693.4	2,468.1	214.4	1,192.6	1,629.5	0.7	797.6	4,437.5	834.9	22,439.5
	9	784.4	3,296.2	3,126.2	6,269.6	2,256.4	234.4	1,241.2	1,516.9	1.0	1,080.8	4,892.6	1,847.8	23,421.3
	10	1,355.3	3,237.4	3,054.9	6,866.9	2,550.7	192.9	1,283.8	1,787.2	0.9	618.5	6,369.2	766.7	25,029.6
2010	11	1,947.3	3,081.8	2,927.8	7,339.0	2,644.3	380.3	1,263.2	1,410.1	0.7	892.7	4,503.5	5,355.5	28,818.4
	12	1,154.6	3,330.9	3,144.8	6,209.4	3,102.1	150.8	1,358.9	1,321.3	0.5	1,285.1	5,027.3	3,645.2	26,586.2
	1	1,576.5	3,743.4	3,435.0	6,510.1	2,670.0	373.8	1,184.5	1,081.9	11.2	1,093.3	4,573.8	545.5	23,363.8
	2	1,184.9	3,178.4	3,039.0	4,601.9	2,204.2	151.6	841.8	949.0	0.7	505.7	3,501.3	2,695.2	19,814.7
	3	1,514.1	4,199.2	3,978.3	6,676.8	3,276.8	159.4	1,299.5	1,079.4	0.7	902.6	5,876.2	1,941.9	26,926.7
	4	1,369.5	3,812.8	3,507.6	7,695.0	3,314.3	501.3	1,529.2	1,179.6	0.8	760.3	7,459.7	1,408.1	29,030.6
	5	2,179.3	3,705.8	3,489.6	6,783.8	3,189.6	627.8	1,554.3	1,401.9	0.9	818.6	5,943.5	1,792.8	27,998.4
	6	1,242.6	4,035.0	3,766.5	7,063.4	4,131.5	238.3	1,603.3	1,449.3	0.9	1,516.4	8,131.0	3,927.3	33,339.1
	7	981.6	3,964.9	3,726.9	7,697.6	3,376.1	219.3	1,514.7	1,482.6	0.7	1,370.9	6,801.8	3,290.8	30,701.1
	8	949.5	4,046.4	3,641.3	7,504.6	3,220.0	362.4	1,480.0	1,539.1	0.5	948.3	10,325.4	1,071.3	31,447.5
	9	1,394.9	3,514.2	3,277.4	7,266.0	3,574.3	303.4	1,235.5	1,524.2	0.6	1,821.6	6,003.2	2,384.9	29,022.7
	10	1,561.9	3,704.9	3,519.8	7,817.9	3,515.6	300.1	1,347.2	1,809.8	0.7	623.8	5,303.8	4,391.2	30,377.0
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
2011	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	3,265.2	3,026.0	9,621.0	4,913.5	242.8	2,127.7	2,094.0	0.7	1,475.1	8,618.9	4,336.1	37,990.8

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

<sup>1</sup> 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).

<sup>1</sup> 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	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 <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	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 <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans approved	
2009	7	462.3	124.3	2,036.2	9.0	1,626.4	1,271.8	1,672.3	1,168.4	695.5	2,135.6	14,967.7	623.6	26,793.0
	8	483.2	48.3	1,516.1	260.8	1,440.8	1,275.9	990.3	703.0	988.9	168.0	14,307.6	256.7	22,439.5
2010	9	567.0	99.1	1,686.5	242.0	1,584.6	1,775.2	1,752.7	344.7	750.7	128.7	13,750.5	739.6	23,421.3
	10	725.2	319.9	1,580.9	432.7	1,714.4	1,567.7	934.4	1,113.5	1,210.7	192.6	14,896.6	341.1	25,029.6
	11	558.6	88.8	1,259.6	1,929.8	1,689.6	1,698.7	824.9	497.4	1,199.2	3,136.1	14,917.3	1,018.4	28,818.4
	12	828.3	195.2	1,502.8	224.9	2,157.6	2,035.3	2,091.0	813.9	666.4	2,037.8	13,505.2	527.8	26,586.2
	1	236.3	71.4	1,167.3	476.9	1,503.3	1,602.2	1,195.5	647.2	1,179.2	254.7	14,406.1	623.7	23,363.8
	2	479.4	791.1	835.6	15.5	1,344.5	1,119.8	621.7	217.8	596.1	2,280.4	11,165.4	347.2	19,814.7
	3	799.8	173.5	1,548.5	18.5	1,686.7	1,793.5	1,425.9	573.9	2,484.5	337.5	15,265.0	819.5	26,926.7
	4	446.4	71.0	1,677.5	19.1	1,337.8	1,643.2	1,708.8	2,290.8	1,357.0	2,132.0	16,054.2	292.8	29,030.6
	5	492.7	162.1	1,627.1	139.6	1,588.4	1,492.1	1,586.5	936.4	3,674.3	174.8	15,388.2	736.1	27,998.4
	6	640.1	500.7	2,959.0	455.5	1,765.9	2,287.7	1,906.4	723.7	4,118.3	1,249.0	16,033.3	699.3	33,339.1
	7	919.8	257.6	2,091.3	534.9	1,882.4	2,390.9	1,800.0	798.9	1,351.7	1,960.5	16,230.1	482.9	30,701.1
	8	903.9	109.0	2,840.9	469.5	1,800.3	2,165.2	1,498.3	362.8	3,060.0	2,055.0	16,014.6	168.0	31,447.5
2011	9	456.1	562.7	1,869.3	470.5	1,974.8	3,093.7	1,644.9	451.3	2,030.7	985.0	15,222.8	260.9	29,022.7
	10	553.2	98.4	1,494.4	993.2	1,786.2	2,287.3	1,619.6	369.3	3,796.2	240.7	16,540.0	598.6	30,377.0
	11	694.0	16.9	1,917.7	1,292.8	1,608.6	3,356.1	1,865.9	684.1	1,878.8	161.7	16,512.9	193.3	30,183.0
	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	1,249.0	71.8	2,299.9	153.6	2,807.3	2,496.1	3,378.7	944.2	2,324.1	2,982.5	19,016.4	267.3	37,990.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut 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 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 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 <sup>1</sup>	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 <sup>1</sup>	Total loans disbursed	
2009	8	1,523.4	3,468.9	3,189.4	5,092.5	2,085.2	414.9	2,559.3	6,103.0	3.0	1,477.4	28,095.4	1,160.2	51,983.2
	9	1,938.5	3,478.3	3,207.1	5,024.1	2,087.6	335.1	2,743.0	6,069.6	3.5	1,468.8	30,161.2	967.6	54,277.3
	10	1,899.8	3,433.2	3,093.6	6,092.5	2,367.7	291.1	2,808.7	6,106.1	3.7	1,665.1	32,052.1	1,248.8	57,968.9
	11	4,791.4	3,323.5	3,020.7	6,038.0	2,384.5	299.2	3,126.2	6,122.5	3.4	1,850.9	30,913.3	5,031.0	63,883.8
	12	1,570.2	3,503.0	3,200.4	5,484.4	2,651.0	354.0	2,723.0	7,201.0	3.3	1,871.6	34,979.3	4,771.9	65,112.8
2010	1	1,939.3	3,803.9	3,449.0	5,746.7	2,551.9	215.1	2,204.7	6,671.3	4.9	1,225.0	31,176.5	1,142.0	56,681.3
	2	1,191.0	3,234.1	2,972.1	4,531.4	2,595.0	328.6	1,927.8	6,033.3	2.8	1,321.6	28,940.0	5,766.8	55,872.5
	3	2,292.6	4,290.8	3,829.5	5,991.6	3,210.7	266.2	2,501.8	6,674.9	3.0	1,002.2	34,044.5	1,506.6	61,785.0
	4	2,178.9	4,166.5	3,541.4	5,547.7	3,176.0	293.1	2,585.2	6,694.0	3.6	1,386.0	33,586.8	1,346.3	60,964.2
	5	1,513.4	3,885.4	3,428.2	4,647.3	2,559.3	247.5	2,559.4	7,236.2	2.7	1,343.2	33,744.8	1,410.2	59,149.3
	6	1,458.1	4,692.5	4,157.0	4,901.5	2,641.5	469.5	2,936.5	7,162.0	3.5	1,684.7	34,064.2	5,126.0	65,140.0
	7	1,514.7	4,210.6	3,669.1	5,034.0	3,754.0	264.4	2,707.5	7,125.0	1.5	1,109.4	29,946.9	3,885.1	59,553.0
	8	1,196.6	4,181.6	3,593.6	4,988.9	2,827.8	376.4	2,548.7	7,218.6	4.5	1,264.0	29,987.2	2,059.7	56,653.9
	9	1,750.1	3,998.8	3,448.7	4,686.2	2,778.5	292.1	2,315.6	7,030.4	2.4	1,601.7	33,028.7	2,412.2	59,896.7
	10	1,752.6	4,008.7	3,555.5	5,390.4	3,083.0	210.7	2,378.4	7,366.7	3.5	1,399.8	30,739.8	4,765.9	61,099.5
	11	3,416.4	3,922.9	3,403.3	5,284.8	2,867.7	236.5	2,573.4	7,588.0	5.5	1,186.6	33,427.8	3,875.2	64,384.7
	12	1,190.1	4,133.9	3,451.4	5,660.9	3,448.3	318.2	2,733.1	8,584.2	4.0	2,335.5	32,801.4	2,185.0	63,394.5
2011	1	2,751.5	4,748.3	3,713.4	5,878.0	3,255.2	430.9	2,651.0	8,415.6	2.4	1,711.2	34,316.2	1,812.3	65,972.6
	2	2,768.5	3,341.8	2,696.5	4,071.3	2,155.3	138.8	2,237.2	6,789.9	4.9	1,089.2	26,259.3	1,298.2	50,154.4
	3	2,994.9	4,931.4	4,073.3	6,211.3	3,718.9	300.4	3,073.1	8,184.5	2.7	1,486.2	38,485.7	3,112.8	72,501.9
	4	2,155.1	4,408.7	3,574.8	5,488.4	3,381.5	292.9	2,629.7	7,647.7	4.1	1,289.9	30,190.1	2,830.6	60,318.6
	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	3,192.3	8,275.6	1.5	1,593.3	39,688.5	5,949.7	74,558.7

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).

<sup>1</sup> 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).

<sup>1</sup> 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 <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	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 <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans disbursed	
2009	8	1,319.4	156.0	9,932.6	100.0	8,670.0	3,246.6	1,553.3	1,520.2	3,209.9	520.9	18,920.1	2,834.3	51,983.2
	9	1,598.1	156.6	10,986.0	1,277.1	8,902.3	3,455.2	999.8	1,645.3	3,457.5	513.6	18,919.0	2,366.8	54,277.3
	10	1,704.9	166.3	12,048.5	253.0	9,638.2	3,622.5	1,979.9	1,730.6	3,691.6	415.1	20,644.1	2,074.1	57,968.9
	11	1,717.1	128.6	10,484.0	955.9	9,075.1	4,286.7	2,435.4	3,852.2	4,534.2	3,110.9	20,269.0	3,034.7	63,883.8
	12	3,658.9	204.1	12,417.5	1,438.7	9,643.0	4,272.8	2,088.5	1,189.5	4,560.0	2,367.5	19,999.8	3,272.4	65,112.8
2010	1	2,808.7	190.8	11,102.9	207.6	9,643.0	3,018.7	1,623.4	1,006.5	5,435.3	695.8	19,455.6	1,492.9	56,681.3
	2	3,241.0	223.3	10,140.2	263.1	7,861.9	2,922.7	1,808.9	3,389.8	3,943.4	2,695.7	17,303.7	2,078.8	55,872.5
	3	3,143.2	344.0	12,148.1	305.1	10,530.5	3,219.9	1,753.9	953.9	4,125.8	633.9	20,423.7	4,203.2	61,785.0
	4	1,564.9	245.6	12,838.3	430.4	10,217.3	3,379.3	1,109.6	2,472.6	7,566.6	748.7	19,377.7	1,013.3	60,964.2
	5	1,928.5	152.1	11,228.7	240.7	11,512.2	3,316.1	1,414.9	1,401.9	2,609.6	3,366.9	19,944.6	2,033.1	59,149.3
	6	1,889.3	224.5	13,552.4	357.4	11,496.9	3,759.9	1,595.5	2,008.9	4,947.1	3,033.8	20,979.9	1,294.3	65,140.0
	7	1,437.5	164.8	12,463.6	175.6	9,669.3	3,355.0	2,148.7	1,398.1	4,776.6	2,433.4	20,385.2	1,145.0	59,553.0
	8	1,594.3	257.0	11,578.2	470.8	10,321.5	3,840.4	2,342.4	1,268.6	3,572.4	488.0	20,036.4	883.7	56,653.9
	9	1,748.5	436.6	12,102.9	270.2	10,589.7	4,119.0	2,362.4	1,549.8	4,695.3	942.4	19,143.8	1,936.0	59,896.7
	10	1,739.9	527.9	11,968.6	1,730.8	9,824.2	3,515.2	1,691.2	1,106.8	6,381.8	1,162.4	20,572.3	878.2	61,099.5
	11	1,722.1	386.5	12,204.8	358.4	11,186.7	4,002.0	2,293.8	1,388.7	6,861.4	1,164.4	21,712.6	1,103.3	64,384.7
	12	1,808.5	329.3	12,650.6	464.3	9,900.3	4,358.3	3,549.2	1,782.7	4,558.8	632.8	22,040.8	1,318.8	63,394.5
2011	1	1,569.9	319.1	14,415.7	414.9	11,217.9	4,181.5	2,372.6	1,583.7	4,052.4	781.5	23,839.0	1,224.4	65,972.6
	2	1,534.5	381.6	10,820.4	397.0	8,731.0	2,444.6	1,353.6	1,125.0	3,462.0	424.7	18,455.6	1,024.4	50,154.4
	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	22,875.7	1,175.8	74,558.7

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 <sup>1</sup>	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 <sup>1</sup>	Total loans repaid	
2009	8	1,471.5	2,917.0	2,653.3	3,570.5	1,560.4	330.2	1,622.2	5,948.8	28.0	1,159.6	25,317.8	1,384.0	45,310.0
	9	2,299.6	3,151.9	2,874.8	3,565.9	1,725.9	285.3	1,775.5	6,355.0	5.1	1,562.8	27,798.2	1,025.6	49,550.7
	10	1,332.3	3,181.6	2,884.2	4,252.1	2,066.5	271.6	1,857.7	6,443.5	5.4	1,373.4	30,117.6	1,519.5	52,421.4
	11	3,289.3	3,000.0	2,708.2	3,695.7	1,717.7	270.7	1,721.4	5,968.6	6.2	1,255.6	30,514.7	2,257.8	53,697.7
	12	897.3	3,085.0	2,781.0	3,851.5	1,902.3	257.1	1,611.6	7,015.3	4.3	1,404.0	33,842.3	2,383.3	56,254.0
2010	1	1,346.1	3,132.2	2,821.9	3,773.1	1,651.2	231.7	1,541.0	6,702.0	6.8	795.6	29,884.0	1,109.9	50,173.5
	2	1,184.8	2,861.7	2,585.3	3,324.8	1,912.7	347.0	1,530.7	6,083.0	3.2	1,098.4	26,892.2	1,008.1	46,246.7
	3	2,153.9	3,551.9	3,201.6	4,130.3	1,951.2	267.2	1,839.2	7,859.8	4.0	1,180.6	33,349.8	1,795.0	58,082.8
	4	2,288.1	3,435.4	2,983.8	3,770.3	1,871.6	301.6	2,019.9	5,595.7	4.7	1,587.4	33,717.9	2,611.4	57,203.9
	5	1,399.6	3,486.5	3,035.9	3,588.3	1,769.5	252.4	1,977.5	7,286.1	5.1	1,216.8	28,913.8	896.9	50,792.5
	6	1,497.2	3,836.4	3,354.9	3,664.5	1,895.4	506.7	2,205.4	7,248.3	3.3	1,275.4	30,298.2	1,345.1	53,776.0
	7	1,478.2	3,664.3	3,181.6	4,005.7	2,286.6	341.3	2,167.4	7,376.2	4.0	1,454.0	31,338.3	2,776.6	56,892.6
	8	975.2	3,646.3	3,090.1	3,507.2	1,952.6	428.4	1,936.3	7,058.1	3.0	1,555.1	29,307.1	2,445.7	52,815.0
	9	3,022.8	3,567.5	3,127.4	3,515.8	2,063.7	355.7	1,829.8	7,408.4	2.6	1,340.0	30,755.2	1,612.3	55,473.7
	10	1,792.2	3,631.1	3,162.7	3,829.2	2,180.1	316.8	1,913.1	7,749.6	5.0	1,187.8	29,078.0	1,682.1	53,364.8
	11	1,564.1	3,612.0	3,148.7	3,724.2	2,054.3	315.6	1,957.8	7,287.4	4.7	1,110.6	33,182.2	2,562.5	57,375.3
	12	2,120.6	3,728.2	3,220.8	3,997.8	2,203.4	301.6	2,180.7	8,153.4	4.5	1,276.8	31,134.5	2,037.2	57,138.6
2011	1	2,188.6	3,797.8	3,271.4	4,197.9	2,504.4	286.3	2,347.2	8,644.2	5.2	1,365.2	31,152.1	2,048.1	58,537.0
	2	1,441.1	3,327.7	2,874.2	3,494.9	1,783.9	222.5	1,853.4	7,208.7	3.9	985.9	25,676.0	1,566.2	47,564.1
	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

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 <sup>2</sup>	Sektor t.d.d.l. <sup>3</sup>	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 <sup>2</sup>	Other sector n.e.c. <sup>3</sup>	Total loans repaid	
2009	8	1,382.1	109.1	9,997.1	170.4	8,167.0	2,963.2	823.2	1,131.4	2,945.1	449.6	15,000.7	2,171.3	45,310.0
	9	1,476.7	187.6	10,678.4	139.5	9,064.8	3,597.5	964.2	1,439.1	3,185.5	527.5	15,661.3	2,628.6	49,550.7
	10	1,663.7	144.9	11,683.7	235.5	8,884.4	3,038.1	1,455.4	1,259.8	4,134.3	537.5	16,822.3	2,561.8	52,421.4
	11	1,325.1	167.9	10,645.8	3,180.9	8,807.8	3,436.9	1,686.5	3,982.9	2,650.9	433.0	15,247.9	2,132.1	53,697.7
	12	3,050.1	236.6	12,003.6	178.8	9,914.9	4,013.2	1,387.4	1,157.4	3,162.5	1,361.0	17,512.0	2,276.5	56,254.0
2010	1	1,452.7	163.2	10,249.4	141.7	8,701.8	3,311.4	1,314.4	904.9	5,515.3	505.2	16,386.4	1,527.1	50,173.5
	2	3,426.5	225.2	9,554.2	460.7	7,777.1	2,759.7	1,583.5	896.6	3,161.2	370.7	14,594.0	1,437.3	46,246.7
	3	1,879.3	206.5	12,311.3	368.8	9,494.4	3,170.5	1,312.5	963.0	7,692.6	1,117.9	18,271.8	1,294.3	58,082.8
	4	1,643.9	294.7	12,600.9	513.5	9,202.4	3,512.9	1,139.5	2,805.8	5,399.8	783.7	15,714.5	3,592.2	57,203.9
	5	1,650.0	213.1	10,352.0	178.5	10,769.1	3,356.6	1,573.7	1,588.0	2,596.6	407.5	16,978.0	1,129.4	50,792.5
	6	1,585.8	299.6	11,034.5	404.6	10,855.9	3,246.7	1,260.1	1,123.2	4,455.9	776.5	17,802.3	931.0	53,776.0
	7	1,499.2	232.7	13,158.7	237.0	9,458.7	3,773.7	3,122.6	1,446.8	4,466.1	908.7	17,911.2	677.2	56,892.6
	8	1,532.6	331.4	11,811.4	165.9	10,290.9	3,874.9	1,498.2	1,303.8	3,198.2	1,198.6	16,573.9	1,035.1	52,815.0
	9	1,942.5	446.5	11,254.8	159.6	10,457.1	3,045.6	1,578.0	4,579.8	3,599.3	515.5	17,138.9	756.1	55,473.7
	10	1,825.1	224.3	11,521.3	320.2	9,562.8	3,693.2	1,953.5	1,293.6	3,159.6	550.6	17,912.5	1,348.1	53,364.8
	11	1,837.2	389.9	11,474.0	111.6	12,724.6	3,533.7	1,603.9	1,382.5	4,558.6	491.7	17,587.2	1,680.4	57,375.3
	12	1,539.9	301.1	11,376.1	229.2	9,590.9	3,757.2	2,021.0	1,390.9	5,289.8	575.4	19,351.1	1,716.0	57,138.6
2011	1	1,755.7	259.9	12,171.1	458.0	10,556.4	3,938.2	2,393.4	1,196.3	3,927.2	581.2	20,516.6	783.0	58,537.0
	2	1,575.7	287.9	10,402.6	144.9	8,509.0	2,560.3	1,390.4	829.5	3,669.3	460.0	16,953.0	781.4	47,564.1
	3	2,166.6	395.9	14,274.4	924.1	10,743.6	3,268.9	1,808.7	1,327.8	4,381.2	590.6	20,845.0	1,300.6	62,027.6
	4	1,862.8	276.8	13,242.0	318.1	10,395.0	3,013.3	2,188.3	1,398.6	3,163.4	577.0	18,686.7	918.8	56,040.9
	5	1,704.4	437.9	12,167.5	247.8	9,723.1	3,588.3	1,638.0	956.3	3,328.8	572.3	18,984.1	796.4	54,144.9
	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

**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 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 Loans to individual businesses.

# 1.18 Sistem Perbankan: Pinjaman Mengikut Jenis<sup>1</sup> Banking System: Classification of Loans by Type<sup>1</sup>

RM Juta / RM million

Akhir tempoh  End of period	Overdraif  Overdraft	Pinjaman berjangka <i>Term loans</i>											Bil perdagangan <sup>2</sup>  Trade bills <sup>2</sup>	Resit amanah  Trust receipts	Kredit pusingan  Revolving credit	Pinjaman SPI  SPI loans	Pinjaman dalam mata wang asing  Foreign currency loans	Lain-lain <sup>3</sup>  Others <sup>3</sup>	Jumlah pinjaman  Total loans		
		Sewa beli <i>Hire purchase</i>		Pajakan  Leasing	Pendiskauan secara blok  Block discounting	Pinjaman penyambung  Bridging loans	Pinjaman bersindiket  Syndicated loans	Pemfaktoran  Factoring	Pinjaman peribadi  Personal loans	Pinjaman perumahan  Housing loans	Lain-lain  Others	yang mana tempoh matangnya: <i>of which the maturity was:</i>									
		Jumlah  Total	yang mana: Kereta penumpang  of which: Passenger cars									Sehingga satu tahun  Up to one year								Melebihi satu tahun  More than one year	
2009	6	53,040.4	118,152.0	106,867.0	429.1	324.2	3,339.8	10,073.0	279.7	15,101.4	189,418.6	195,304.1	18,274.4	514,147.6	50,626.1	4,173.4	46,948.6	660.3	14,885.0	40,015.1	742,770.9
	7	52,628.5	118,775.2	107,450.9	453.5	322.5	3,351.0	10,585.4	302.8	15,387.9	191,124.6	200,647.5	19,475.4	521,474.9	50,264.9	4,049.5	49,338.8	665.7	14,736.0	39,915.4	752,549.2
	8	52,587.0	119,914.5	108,493.9	473.5	317.7	3,483.0	10,654.8	284.7	15,669.3	193,286.7	202,617.0	18,821.6	527,879.8	50,573.0	4,040.7	48,951.2	668.1	15,635.6	39,792.9	758,949.9
	9	52,669.5	120,453.8	108,894.5	474.9	314.6	3,462.2	10,842.2	277.4	16,065.7	195,151.6	202,808.4	18,103.3	531,747.4	51,108.1	4,013.4	49,931.1	668.3	15,521.3	39,987.2	763,749.6
	10	52,857.4	120,972.2	110,045.7	522.5	308.6	3,422.5	10,890.7	265.2	16,400.2	197,438.2	205,419.3	19,811.7	535,827.7	51,361.2	4,022.6	49,091.4	667.7	15,461.3	40,044.8	769,145.8
	11	52,400.4	121,579.4	110,698.3	673.4	310.7	2,891.2	11,889.2	272.1	16,833.0	197,897.0	209,794.3	19,306.9	542,833.5	50,976.3	3,982.8	47,292.3	669.6	15,432.9	41,138.1	774,032.8
	12	52,937.3	121,521.7	110,595.4	773.7	295.0	2,891.0	14,532.6	271.1	17,154.1	199,285.2	213,088.8	19,442.0	550,371.2	49,712.0	4,747.3	46,674.1	674.4	16,128.2	42,820.9	783,507.3
2010	1	51,962.7	122,387.7	111,417.8	772.2	294.6	2,778.7	14,447.7	262.4	17,426.5	201,508.8	215,937.7	19,329.3	556,487.0	50,424.3	4,782.9	46,547.5	685.1	16,441.5	43,062.8	789,723.1
	2	52,101.5	122,801.1	110,429.3	768.7	301.0	2,816.3	14,613.0	256.1	18,252.2	203,402.6	220,852.8	18,888.5	565,175.1	50,421.6	4,865.2	48,099.2	674.3	16,800.8	44,304.0	801,330.2
	3	51,963.1	123,639.9	112,648.7	766.2	301.9	2,810.0	14,325.7	283.5	18,178.7	206,436.9	224,726.0	18,672.5	572,796.3	50,717.5	4,849.5	46,894.2	550.1	16,779.3	42,467.9	805,690.4
	4	51,865.4	124,067.2	112,941.7	801.8	305.4	2,809.5	14,319.0	240.7	18,441.1	208,629.4	227,241.0	19,620.4	577,234.6	50,705.6	4,839.1	45,586.2	550.8	16,680.1	43,085.5	810,167.6
	5	51,300.1	124,590.2	113,467.6	784.4	306.6	2,878.0	14,294.7	272.4	19,183.9	211,170.9	233,170.2	18,583.0	588,068.2	51,078.2	4,883.9	45,673.6	545.5	18,308.3	42,997.4	821,438.4
	6	52,014.7	125,672.8	114,413.4	785.9	317.7	2,851.5	16,566.9	299.6	19,740.4	213,274.0	236,368.3	21,081.7	594,795.5	52,124.0	4,921.9	46,149.2	545.5	20,216.2	43,086.8	834,935.5
	7	51,886.7	126,802.7	115,291.8	801.1	316.4	2,811.1	17,057.3	309.8	20,314.0	215,688.3	238,761.2	21,070.6	601,791.4	51,456.3	5,017.9	46,457.6	544.1	19,827.4	43,142.0	841,194.0
	8	51,544.7	127,907.8	116,223.2	796.4	322.2	2,411.8	16,065.9	316.0	20,881.8	218,868.2	239,863.2	20,673.5	606,759.8	51,444.3	4,979.6	48,368.5	535.0	19,543.2	43,851.0	847,699.7
	9	52,242.1	128,827.5	116,981.9	841.2	324.3	2,846.4	18,385.0	318.5	21,156.4	220,875.0	238,670.5	21,074.7	611,170.2	51,961.5	4,789.8	49,202.5	531.5	19,244.7	43,937.5	854,154.5
	10	52,129.5	129,390.3	117,403.5	840.0	325.6	2,817.9	21,758.6	307.0	21,456.8	222,392.3	242,320.1	20,368.1	621,240.5	51,996.3	4,833.2	48,564.3	527.9	19,635.1	45,360.5	864,655.4
	11	53,102.3	130,247.7	118,156.4	858.2	322.8	2,864.2	22,226.0	326.3	21,851.0	224,877.0	244,852.1	22,864.2	625,561.0	52,074.6	4,823.3	50,140.5	523.8	20,792.0	46,455.5	876,337.3
	12	52,463.6	129,434.0	117,040.1	882.0	323.3	2,938.5	22,297.3	328.6	22,195.2	227,790.4	248,181.6	23,687.0	630,683.9	52,829.3	4,686.8	49,825.1	518.3	22,049.1	46,542.1	883,285.1
2011	1	51,220.1	131,034.0	117,985.1	892.6	324.2	2,825.0	22,477.0	318.5	22,641.9	230,403.1	251,710.0	24,443.2	638,183.2	54,437.8	4,631.1	49,982.6	513.8	23,247.0	46,649.7	893,308.4
	2	52,152.7	131,646.9	118,408.6	892.2	322.2	2,805.5	22,046.2	293.9	23,043.4	231,927.0	254,567.5	24,798.8	642,746.0	54,145.2	4,573.7	48,963.4	511.5	24,449.1	46,364.9	898,705.4
	3	51,932.8	133,084.1	119,213.9	917.4	322.0	2,766.3	21,593.0	286.3	23,647.1	234,539.2	258,562.2	24,205.7	651,511.8	55,469.9	4,579.8	51,896.9	505.0	26,150.4	45,817.8	912,070.1
	4	51,952.3	134,205.9	120,177.9	925.6	321.7	2,648.0	21,825.5	306.6	24,048.8	236,935.1	262,183.5	24,096.3	659,304.5	55,329.9	4,660.5	51,037.0	502.1	26,843.8	46,104.5	919,830.9
	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	497.4	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	276,181.7	23,124.3	682,910.3	57,064.0	4,787.5	51,932.8	491.9	32,543.8	46,483.6	947,665.5

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 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 floor stocking loans, non-SPI credit cards, staff loans and other loans.

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

# 1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis<sup>1</sup> Islamic Banking System: Financing by Type<sup>1</sup>

RM juta / RM million

Akhir tempoh  End of period	Overdraft	Pembiayaan berjangka <i>Term financing</i>														Bil pembiayaan <i>Bill financing</i>	Resit amanah <i>Trust receipts</i>	Kredit pusingan <i>Revolving credit</i>	Pembiayaan dalam mata wang asing <i>Foreign currency financing</i>	Lain-lain <sup>2</sup> <i>Others<sup>2</sup></i>	Jumlah pembiayaan <i>Total financing</i>
		Sewa beli <sup>1</sup> <i>Hire purchase<sup>1</sup></i>		Pajakan <i>Leasing</i>	Pendisk-aunan secara blok <i>Block discounting</i>	Pembiayaan penyambung <i>Bridging financing</i>	Pembiayaan bersindiket <i>Syndicated financing</i>	Pemfaktoran <i>Factoring</i>	Pembiayaan peribadi <i>Personal financing</i>	Pembiayaan perumahan <sup>1</sup> <i>Housing financing<sup>1</sup></i>	Lain-lain <i>Others</i>	yang mana tempoh matangnya: <i>of which the maturity was:</i>									
		Jumlah <i>Total</i>	yang mana: Kereta penumpang <i>of which: Passenger cars</i>									Sehingga satu tahun <i>Up to one year</i>	Melebihi satu tahun <i>More than one year</i>								
2009	6	3,862.8	35,849.3	33,224.9	410.9	0.0	384.4	464.9	0.0	9,893.9	20,397.9	26,829.0	4,631.2	86,079.9	8,499.1	673.4	3,635.8	2,724.3	1,741.5	115,367.2	
	7	3,832.8	36,422.2	33,772.3	436.8	0.0	400.8	935.5	0.0	10,196.5	20,741.8	28,862.5	4,774.5	89,783.6	8,449.7	610.0	4,630.1	2,847.3	1,777.5	120,143.3	
	8	3,929.9	37,063.3	34,364.7	457.5	0.0	398.2	1,017.4	0.0	10,454.3	21,143.2	29,548.7	4,980.8	93,036.4	8,512.6	602.2	4,636.8	2,918.7	1,811.3	122,494.1	
	9	3,920.7	37,656.0	34,675.6	459.7	0.0	397.3	1,031.0	0.0	10,818.7	21,498.9	29,393.0	3,996.4	95,218.1	8,453.7	566.2	4,600.0	2,884.8	1,806.0	123,486.1	
	10	4,071.4	38,136.2	35,508.7	507.8	0.0	394.5	1,067.5	0.0	11,118.0	21,919.4	30,249.9	3,986.7	97,394.0	8,337.8	606.1	4,851.7	2,974.6	1,789.4	126,024.4	
	11	4,089.4	38,639.7	35,998.0	659.6	0.0	403.2	1,424.7	0.0	11,483.4	22,322.9	33,502.8	4,155.2	102,294.6	8,241.2	622.8	5,009.2	2,992.9	1,824.9	131,216.7	
	12	4,203.5	39,164.1	36,498.9	760.4	0.0	413.5	2,504.4	0.0	11,727.3	22,728.3	34,453.2	4,181.0	104,596.9	8,056.9	652.8	5,268.8	3,132.9	1,907.6	134,973.5	
2010	1	4,173.0	39,743.0	37,032.3	759.3	0.0	391.9	2,528.2	0.0	11,964.6	23,161.3	35,507.4	4,233.7	106,895.2	7,972.0	675.3	5,397.8	3,246.1	1,937.9	137,457.7	
	2	4,060.2	40,250.4	36,131.7	756.7	0.0	427.1	2,510.9	0.0	12,773.0	23,748.1	35,398.5	4,032.7	107,950.1	7,755.3	698.4	5,373.6	3,270.9	2,040.6	139,063.9	
	3	4,131.3	40,910.1	38,155.5	755.5	0.0	440.2	2,016.1	0.0	13,020.6	24,358.1	36,099.0	3,912.7	109,846.8	7,808.8	712.9	5,483.4	3,471.0	2,042.4	141,249.1	
	4	4,034.7	41,466.7	38,638.9	791.9	0.0	464.8	1,998.7	0.0	13,344.4	24,904.3	36,936.6	3,932.8	111,210.6	7,813.9	679.2	5,508.2	3,507.3	2,084.8	143,535.6	
	5	4,075.5	41,968.4	39,137.4	774.9	0.0	465.0	1,985.4	0.0	13,712.1	25,331.0	40,921.3	3,942.2	115,926.4	8,003.8	738.2	5,540.6	3,460.5	2,049.5	149,026.2	
	6	4,135.6	42,489.2	39,589.0	776.9	0.0	411.4	2,938.4	0.0	14,099.6	25,818.3	41,971.6	4,019.8	119,256.0	7,987.7	709.9	5,826.6	3,576.8	1,900.7	152,642.6	
	7	4,136.9	43,050.5	39,968.5	792.5	0.0	423.3	2,871.5	0.0	14,418.3	26,389.4	42,099.9	4,300.0	120,581.6	7,712.4	732.2	6,092.9	3,397.7	1,884.7	154,002.3	
	8	3,947.6	43,600.5	40,438.7	788.1	0.0	392.7	2,131.8	0.0	14,775.3	27,812.2	41,884.0	4,258.0	122,072.5	7,888.7	760.6	6,712.0	3,327.7	1,980.9	156,002.0	
	9	4,014.0	44,020.2	40,791.4	833.8	0.0	407.3	2,158.2	0.0	14,996.3	28,263.6	39,194.3	4,070.9	120,808.1	7,796.6	722.2	6,787.4	3,398.5	1,986.2	154,578.8	
	10	4,183.8	44,387.5	41,070.5	833.3	0.0	405.9	1,964.6	0.0	15,174.9	28,768.3	40,340.6	3,932.1	122,035.8	7,862.2	757.6	6,592.7	3,675.4	1,996.0	156,942.8	
	11	4,872.8	44,609.8	41,309.7	853.1	0.0	401.9	1,982.2	0.0	15,387.7	29,222.8	41,917.1	3,990.1	124,568.3	7,830.0	805.7	6,539.1	3,905.3	2,344.3	160,671.9	
	12	4,446.7	44,959.0	41,569.3	875.4	0.0	397.6	2,061.1	0.0	15,534.0	29,824.5	43,117.3	3,881.1	127,146.5	7,878.2	664.3	6,230.4	3,956.9	2,136.3	162,081.6	
2011	1	4,405.3	45,339.8	41,576.2	886.5	0.0	409.7	2,104.1	0.0	15,837.6	30,258.5	44,091.5	3,961.5	129,694.3	8,384.1	598.7	6,500.0	3,974.7	2,105.5	164,896.0	
	2	4,388.5	45,686.1	41,835.3	886.3	0.1	397.8	2,159.9	0.0	16,172.9	30,546.3	44,602.9	3,771.1	131,204.0	8,584.5	612.1	5,867.1	4,004.8	2,127.9	166,037.2	
	3	4,376.4	46,171.4	41,987.8	911.7	0.3	393.4	2,146.7	0.0	16,634.7	31,029.6	45,563.6	3,694.8	133,761.9	9,153.5	678.2	6,688.4	4,421.6	2,116.6	170,286.2	
	4	4,470.0	46,364.8	42,114.4	919.9	0.5	301.1	2,179.4	0.0	16,951.1	31,531.1	46,406.6	3,715.1	135,619.0	8,880.6	687.9	6,810.1	4,184.2	2,237.9	171,925.1	
	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	50,095.7	2,634.1	142,814.1	9,356.7	717.3	7,049.4	4,501.4	2,348.1	178,929.1	

Nota: SPI - Skim Perbankan Islam

<sup>1</sup> Termasuk pembiayaan yang dijual kepada Cagamas.

<sup>2</sup> 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

<sup>1</sup> Include financing sold to Cagamas.

<sup>2</sup> 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<sup>1,2</sup>

## Banking System: Classification of Loans by Purpose<sup>1,2</sup>

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	
2009	6	33,012.7	117,747.7	111,230.7	199,878.6	69,774.9	8,722.3	33,833.1	24,850.1	151.0	17,900.0	200,904.4	35,996.0	742,770.9
	7	33,271.9	118,340.9	111,775.5	201,558.0	70,857.9	8,890.9	34,145.7	24,730.3	132.1	18,036.2	205,666.8	36,918.5	752,549.2
	8	33,340.5	119,083.0	112,460.9	203,354.1	71,660.8	9,060.3	34,786.4	25,190.9	110.4	18,444.9	207,173.4	36,745.1	758,949.9
	9	32,934.5	119,661.9	113,026.8	205,043.8	72,264.6	9,053.9	35,501.8	25,385.8	108.8	18,705.6	209,203.2	35,885.6	763,749.6
	10	33,273.5	120,302.1	113,828.1	207,241.5	72,780.4	9,114.7	36,167.6	25,341.2	105.7	18,826.7	209,786.9	36,205.5	769,145.8
	11	34,652.0	121,765.2	114,472.3	208,142.0	73,247.5	8,515.4	36,781.9	25,805.3	105.1	19,113.5	207,513.4	38,391.5	774,032.8
2010	12	34,628.1	121,931.4	114,694.5	210,073.6	74,055.9	8,781.6	37,246.4	26,389.9	98.6	19,016.4	209,478.5	41,806.9	783,507.3
	1	35,248.0	122,887.4	115,561.5	212,327.2	75,008.3	8,665.2	37,631.2	26,791.5	95.8	19,174.9	210,241.9	41,651.8	789,723.1
	2	35,830.0	123,816.3	116,477.7	213,998.7	75,859.8	8,650.5	38,166.3	27,142.2	94.5	19,407.6	211,482.4	46,881.9	801,330.2
	3	36,099.1	124,773.3	117,322.1	215,900.3	77,277.3	8,609.4	38,656.6	26,558.0	105.1	19,184.0	212,663.6	45,863.8	805,690.4
	4	35,699.7	125,803.0	118,151.8	218,264.5	79,241.8	9,016.8	39,111.8	26,856.6	107.5	19,018.8	212,733.2	44,314.0	810,167.6
	5	36,053.8	126,719.1	118,857.1	220,436.1	80,642.7	9,044.5	39,656.3	27,278.3	104.3	19,269.5	217,873.6	44,360.2	821,438.4
	6	36,253.8	127,702.0	119,919.5	222,497.9	81,689.4	9,045.1	40,463.1	27,683.7	99.6	19,351.0	221,845.0	48,305.0	834,935.5
	7	36,518.4	128,792.6	120,912.6	225,669.8	83,950.9	8,926.2	40,213.9	27,956.8	95.0	19,353.4	220,139.2	49,577.8	841,194.0
	8	36,636.9	129,998.2	122,000.3	228,328.3	85,339.0	8,961.8	40,432.8	28,614.2	97.2	20,012.0	219,682.2	49,597.2	847,699.7
	9	35,589.2	131,121.9	123,045.9	230,394.9	86,536.9	8,892.5	40,755.9	28,672.5	84.9	20,217.0	221,354.9	50,533.8	854,154.5
	10	35,728.4	132,020.8	123,865.4	232,824.2	88,001.7	8,817.3	41,158.2	28,821.5	92.8	20,307.6	223,394.3	53,488.5	864,655.4
	11	38,568.1	132,887.3	124,617.3	235,183.3	89,163.1	8,827.7	41,898.8	29,434.9	92.9	20,527.5	225,022.0	54,731.5	876,337.3
2011	12	37,896.7	132,219.4	123,470.0	237,808.3	90,738.4	8,908.1	42,280.2	30,138.4	91.9	21,657.7	226,759.4	54,786.7	883,285.1
	1	39,062.7	133,797.1	124,480.0	240,387.7	91,937.7	9,127.1	42,727.3	30,398.5	90.2	21,993.7	229,055.1	54,731.5	893,308.4
	2	40,642.2	134,416.4	124,853.8	241,774.5	92,673.0	9,081.8	43,373.6	30,151.9	90.0	22,143.4	229,948.4	54,410.1	898,705.4
	3	41,687.1	135,720.6	125,850.3	244,422.4	94,586.5	9,069.5	44,253.6	29,874.2	87.9	22,573.9	234,613.4	55,180.9	912,070.1
	4	42,894.2	136,960.8	126,709.3	246,824.4	95,712.4	9,052.8	44,710.3	30,078.6	86.6	22,936.0	234,911.0	55,663.9	919,830.9
	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	59,666.7	947,665.5

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Silalah 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<sup>1,2</sup>

## Banking System: Classification of Loans by Sectors<sup>1,2</sup>

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 <sup>3</sup>	Jumlah pinjaman	
<i>End of period</i>	<i>Primary agriculture</i>	<i>Mining and quarrying</i>	<i>Manufacturing (including agro-based)</i>	<i>Electricity, gas and water supply</i>	<i>Wholesale, retail, restaurants and hotels</i>	<i>Construction</i>	<i>Real estate</i>	<i>Transport, storage and communication</i>	<i>Financing, insurance and business services</i>	<i>Education, health &amp; others</i>	<i>Household sector</i>	<i>Other sector<sup>3</sup></i>	<i>Total loans</i>	
2009	6	17,302.0	2,409.7	75,131.7	5,172.5	59,735.6	35,516.3	28,689.2	22,880.6	50,048.0	15,612.0	407,594.6	22,678.7	742,770.9
	7	17,609.7	2,364.6	74,225.4	6,848.4	60,145.9	35,615.7	29,353.6	23,487.0	50,547.1	18,281.3	410,769.3	23,301.1	752,549.2
	8	17,578.0	2,375.2	74,175.6	6,813.7	60,855.3	35,895.7	29,213.2	23,828.6	50,724.9	18,444.3	415,028.6	24,016.9	758,949.9
	9	17,732.0	2,356.3	74,638.4	7,892.3	60,639.6	35,204.9	29,633.0	24,326.6	50,194.5	18,443.0	418,889.1	23,799.9	763,749.6
	10	17,704.4	2,313.0	75,110.4	7,890.8	61,096.8	35,154.2	30,115.6	24,764.0	49,711.1	18,264.9	423,339.0	23,681.7	769,145.8
	11	18,099.2	2,322.1	73,948.5	6,119.5	60,674.6	35,374.4	30,699.3	24,637.8	50,503.2	20,902.5	426,594.8	24,156.9	774,032.8
2010	12	19,069.6	2,418.5	75,901.7	6,427.1	60,887.3	36,700.1	32,145.7	25,241.5	51,093.8	22,194.3	431,205.2	20,222.6	783,507.3
	1	19,240.4	2,497.2	76,915.6	6,536.6	61,525.5	35,723.4	32,534.5	25,198.6	51,202.4	22,418.6	436,262.9	19,667.4	789,723.1
	2	18,994.0	2,495.9	77,728.5	8,482.6	61,750.5	35,515.3	33,722.7	27,991.3	54,133.5	24,825.9	440,892.8	14,797.1	801,330.2
	3	19,018.4	2,663.0	77,843.8	8,442.3	62,448.1	35,700.0	34,416.6	27,825.6	53,284.2	24,432.0	445,064.4	14,551.9	805,690.4
	4	19,063.0	2,674.7	77,632.9	8,410.0	62,721.5	35,794.1	34,645.7	27,423.8	52,819.4	24,573.6	450,181.7	14,227.4	810,167.6
	5	19,890.3	2,685.2	78,150.1	8,474.0	64,142.0	35,851.3	35,284.3	27,165.0	53,416.6	27,723.1	455,037.9	13,618.6	821,438.4
	6	19,903.2	2,805.0	80,271.1	8,616.2	64,848.6	36,652.2	34,975.9	28,038.7	54,637.5	30,033.7	460,218.9	13,934.4	834,935.5
	7	19,858.7	2,885.3	79,543.5	8,539.2	65,033.1	36,188.7	35,061.2	28,049.4	54,830.3	31,562.6	465,300.9	14,341.1	841,194.0
	8	19,785.1	2,850.7	79,378.5	8,900.1	65,253.2	36,026.8	35,828.0	28,301.0	55,835.0	30,920.9	471,010.6	13,609.8	847,699.7
	9	19,602.1	2,760.5	80,641.6	9,238.2	65,075.5	37,512.5	36,758.7	25,521.5	57,902.8	31,321.2	475,294.9	12,525.1	854,154.5
	10	19,605.0	3,114.6	81,236.2	10,668.2	65,066.6	37,468.4	36,702.3	25,354.5	61,282.7	31,924.6	480,104.2	12,128.3	864,655.4
	11	19,651.4	3,157.1	82,062.1	10,961.6	65,257.3	37,757.1	37,207.5	25,515.5	63,286.8	32,575.6	486,481.2	12,424.1	876,337.3
12	19,977.1	3,161.2	83,282.6	11,245.8	65,469.2	38,421.0	38,884.7	25,222.7	62,896.1	32,704.6	489,454.1	12,566.0	883,285.1	
2011	1	19,769.6	3,214.7	85,179.7	11,256.4	66,242.7	38,221.7	38,914.3	25,646.2	63,665.5	33,028.0	495,289.1	12,880.4	893,308.4
	2	19,691.9	3,355.1	85,586.2	12,019.8	66,629.6	38,363.4	39,023.4	26,013.2	63,221.6	32,674.4	498,839.6	13,287.1	898,705.4
	3	20,011.8	3,437.1	86,796.3	12,376.6	66,952.0	38,751.7	40,136.1	26,306.1	66,506.7	32,987.1	504,219.2	13,589.4	912,070.1
	4	20,330.6	3,354.3	87,191.5	12,464.3	67,223.6	38,832.8	40,400.3	26,221.4	67,127.8	32,989.7	509,418.3	14,276.1	919,830.9
	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	70,894.6	33,720.2	514,375.5	15,001.7	934,492.0
	6	20,559.6	3,387.7	90,051.8	10,787.4	69,233.7	38,904.2	43,282.8	27,153.2	71,784.6	36,078.0	519,588.3	16,854.2	947,665.5

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

1 Termasuk pinjaman yang dijual kepada Cagamas.

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

3 Termasuk pinjaman kepada perniagaan individu.

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

1 Include loans sold to Cagamas.

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

3 Includes loans to individual businesses.

# 1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai

## Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh	3 bulan / 3 months							6 bulan / 6 months							
	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar/ 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 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	<i>Non-performing loan/ Impaired loans</i>	<i>Interest-in-suspense</i>	<i>Specific provision/ Individual impairment provisions</i>	<i>General provision/ Collective Impairment provisions</i>	<i>Ratio of net Non-performing loans/ impaired loans to Net total loans(%)</i>	<i>Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)</i>	<i>Ratio of General provisions/ collective impairment provisions to Net total loans(%)</i>	<i>Non-performing loan/ Impaired loans</i>	<i>Interest-in-suspense</i>	<i>Specific provision/ Individual impairment provisions</i>	<i>General provision/ Collective Impairment provisions</i>	<i>Ratio of net Non-performing loans/ impaired loans to Net total loans(%)</i>	<i>Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)</i>	<i>Ratio of General provisions/ collective impairment provisions to Net total loans(%)</i>	
2008	1	41524	6079	15797	10670	3.1	298.5	1.7	35850	5873	14899	10712	2.4	352.9	1.7
	2	41751	6123	15439	10864	3.2	291.4	1.7	36158	5904	14568	10855	2.5	340.2	1.7
	3	40440	5718	15694	10860	3.0	305.9	1.7	34946	5511	14756	10846	2.3	359.5	1.7
	4	39530	5707	15341	10957	2.9	307.7	1.7	34113	5378	14487	10988	2.2	361.7	1.7
	5	37871	5374	14083	11176	2.8	306.3	1.7	32501	5106	13016	10864	2.2	354.2	1.7
	6	36977	5252	14175	11267	2.6	314.5	1.7	31678	5004	12977	11267	2.1	362.8	1.7
	7	36712	5282	14339	11402	2.5	311.8	1.7	31639	5014	13258	11585	2.0	359.3	1.7
	8	36815	5379	14249	11718	2.5	309.9	1.7	31577	5099	13267	11687	1.9	360.5	1.7
	9	36059	5376	14036	11940	2.4	323.1	1.7	31109	5115	12977	11867	1.9	371.9	1.7
	10	36330	5357	14095	12029	2.4	295.6	1.7	31161	5093	13016	11953	1.9	339.3	1.7
	11	35886	5275	13831	12048	2.4	315.1	1.7	30811	5057	12942	12017	1.8	363.1	1.7
	12	34983	5180	13914	12057	2.2	332.7	1.7	29914	4960	12990	12016	1.7	385.4	1.7
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 (%)	
<i>End of period</i>		<i>Impaired loans</i>	<i>Individual impairment provisions</i>	<i>Collective Impairment provisions</i>	<i>Ratio of net impaired loans to net total loans(%)</i>	<i>Ratio of individual and collective impairment provisions to total impaired loans(%)</i>	
2010	3	29,142	12,132	13,911	1.9	94.7	
	4	29,219	11,021	15,742	2.1	96.0	
	5	30,041	10,904	15,863	2.2	93.1	
	6	29,031	10,544	15,573	2.1	93.8	
	7	31,897	10,949	15,687	2.5	84.6	
	8	31,646	11,098	15,771	2.4	86.0	
	9	31,341	10,744	16,599	2.4	88.3	
	10	30,612	10,262	16,751	2.3	89.5	
	11	30,782	10,097	16,899	2.4	88.6	
	12	29,665	9,167	17,064	2.3	89.1	
	2011	1	29,668	9,090	17,447	2.3	90.0
		2	29,715	9,064	17,519	2.3	90.0
3		28,882	8,948	17,543	2.2	92.3	
4		28,444	8,782	17,525	2.1	93.1	
5		28,444	8,664	17,567	2.1	92.2	
6		27,383	8,585	17,269	2.0	94.5	

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 dibayar 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 <sup>1</sup>	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 <sup>1</sup>	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans	
2010 <sup>2</sup>	3	619.4	1,748.2	1,647.1	8,067.4	1,930.9	442.3	1,270.0	561.2	7.0	2,318.1	10,811.2	1,366.3	29,142.0
	4	554.4	1,717.6	1,619.6	8,224.1	2,205.6	476.7	1,190.2	536.4	6.6	2,294.4	11,102.4	910.3	29,218.8
	5	596.6	1,720.8	1,624.8	8,160.3	2,214.5	620.6	1,062.7	545.9	9.1	2,244.0	11,811.8	1,054.2	30,040.6
	6	393.4	1,556.1	1,460.5	7,853.2	2,177.7	476.9	1,080.6	520.8	10.8	2,129.1	11,403.0	1,429.1	29,030.7
	7	397.4	1,577.5	1,482.6	7,798.6	2,199.7	343.4	1,119.8	515.4	6.9	2,295.5	13,739.1	1,904.1	31,897.2
	8	384.5	1,622.4	1,518.2	7,748.5	2,136.6	340.0	1,011.5	529.2	6.4	2,115.4	13,863.8	1,887.4	31,645.8
	9	384.9	1,751.8	1,538.4	7,795.2	2,025.4	501.3	1,074.6	555.6	7.4	2,302.3	13,054.5	1,888.6	31,341.4
	10	323.9	1,750.3	1,529.4	7,705.1	1,985.1	492.7	1,040.5	545.4	7.0	3,081.4	11,902.3	1,778.2	30,612.0
	11	335.8	1,811.5	1,585.2	7,783.5	1,924.0	526.8	1,051.8	543.2	6.4	2,084.7	12,888.5	1,826.1	30,782.2
	12	319.7	1,679.9	1,463.9	7,714.3	1,856.6	525.1	1,073.6	554.7	7.6	2,164.3	11,878.6	1,890.8	29,665.2
2011 <sup>2</sup>	1	302.9	1,764.3	1,543.0	7,698.4	1,812.6	502.0	1,111.9	553.4	7.5	2,119.0	11,906.8	1,889.5	29,668.3
	2	301.9	1,890.6	1,661.0	7,795.8	1,813.5	503.1	1,144.7	565.7	6.9	2,068.2	11,467.5	2,157.4	29,715.3
	3	261.3	1,739.8	1,517.9	7,390.0	1,762.3	483.4	1,079.8	548.2	6.0	2,009.2	11,470.8	2,131.4	28,882.2
	4	237.0	1,765.8	1,537.4	7,316.0	1,723.5	456.9	1,083.7	534.7	5.9	2,068.8	11,338.2	1,913.4	28,443.7
	5	231.7	1,752.0	1,556.5	7,223.9	1,690.3	453.5	1,082.2	535.4	4.7	2,057.6	11,633.9	1,779.4	28,444.5
	6	189.4	1,713.8	1,488.2	6,906.5	1,563.7	445.9	1,057.1	522.2	3.8	2,003.5	11,391.6	1,585.3	27,382.8

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

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

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

t.d.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.

<sup>1</sup> Includes credit and charge card transaction of the banking system

<sup>2</sup> 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 <sup>2</sup>	Sektor t.d.d.l.	Jumlah pinjaman tak berbayar/pinjaman terjejas	
<i>End of period</i>	<i>Primary agriculture</i>	<i>Mining and quarrying</i>	<i>Manufacturing (including agro-based)</i>	<i>Electricity, gas and water supply</i>	<i>Wholesale &amp; retail trade, and restaurants &amp; hotels</i>	<i>Construction</i>	<i>Transport, storage and communication</i>	<i>Finance, insurance and business activities</i>	<i>Education, health &amp; others</i>	<i>Household sector <sup>2</sup></i>	<i>Other sector n.e.c</i>	<i>Total non-performing/ impaired loans</i>	
2010 <sup>3</sup>	2	411.2	166.9	5,169.0	617.3	2,700.3	2,831.5	1,153.2	2,138.1	207.6	13,566.1	1,175.5	30,136.8
	3	367.4	166.2	5,324.8	629.6	2,658.5	2,981.7	1,160.9	2,200.6	185.3	12,351.1	1,116.0	29,142.0
	4	445.7	165.8	5,424.3	730.3	2,653.5	3,272.1	1,133.7	2,299.8	194.9	11,947.3	951.4	29,218.8
	5	481.2	163.7	5,582.1	730.4	2,706.8	3,404.4	1,519.6	2,679.5	222.9	11,914.7	635.1	30,040.6
	6	453.6	202.4	5,024.8	1,007.9	2,703.7	3,248.1	1,465.6	2,756.8	263.1	11,283.2	621.5	29,030.7
	7	615.9	199.9	6,245.5	1,319.7	2,998.1	3,273.4	1,883.9	3,235.7	265.2	11,281.2	578.7	31,897.2
	8	564.6	198.8	6,210.0	1,319.1	2,994.9	3,257.7	1,883.2	3,131.0	261.0	11,284.0	541.5	31,645.8
	9	571.6	202.4	6,169.2	1,064.7	2,848.7	3,160.9	1,833.4	2,892.2	360.1	11,414.1	823.9	31,341.4
	10	574.9	201.9	6,045.1	1,067.3	2,801.2	3,130.9	1,808.5	2,539.1	352.7	11,248.7	841.8	30,612.0
	11	576.8	206.2	6,173.7	1,070.7	2,727.1	3,107.9	1,820.2	2,599.1	350.3	11,344.5	805.7	30,782.2
	12	549.4	198.5	5,800.1	944.0	2,820.0	3,085.6	1,941.7	1,998.8	333.1	11,208.1	785.8	29,665.2
2011	1	554.7	198.7	5,713.7	944.3	2,802.5	3,130.7	1,937.8	2,052.3	336.2	11,283.2	714.0	29,668.3
	2	556.6	191.6	5,576.0	944.1	2,809.2	3,087.0	1,932.8	1,939.8	333.1	11,544.0	801.2	29,715.3
	3	530.9	191.4	5,549.4	944.8	2,758.1	3,109.2	1,871.5	1,899.0	339.1	10,844.6	844.2	28,882.2
	4	532.4	185.5	5,483.6	945.1	2,684.5	3,032.7	1,855.8	1,836.7	330.9	10,765.5	790.9	28,443.7
	5	523.9	182.1	5,603.7	1,019.7	2,649.5	3,073.4	1,887.7	1,822.4	335.2	10,658.8	688.0	28,444.5
	6	496.5	178.2	5,877.7	583.7	2,458.8	2,833.7	1,960.7	1,712.4	336.5	10,239.7	705.1	27,382.8

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

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

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

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

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

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

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

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

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

n.e.c. not elsewhere classified

# 1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis

## Banking System: Total Deposits by Type

RM juta / RM million

Akhir tempoh  <i>End of period</i>		Jumlah Deposit  <i>Total deposits</i>							Jumlah  <i>Total</i>	
		Deposit permintaan  <i>Demand deposits</i>	Deposit tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am  <i>Fixed Deposits, Special Investment Deposit and General Investment Deposit</i>	Deposit tabungan  <i>Saving deposits</i>	Perjanjian belian balik  <i>Repurchase agreements</i>	Instrumen deposit boleh niaga  <i>Negotiable instruments of deposits</i>	Deposit mata wang asing  <i>Foreign currency deposits</i>	Lain-lain deposit yang diterima  <i>Other deposits accepted</i>		
2010	3	163,514.5	479,122.4	103,265.9	1,889.3	52,899.8	54,795.7	213,246.2	1,068,733.8	
	4	161,660.1	481,149.2	102,992.8	2,808.7	52,338.0	48,590.8	215,256.1	1,064,795.7	
	5	169,605.9	473,853.6	99,489.1	1,714.0	47,261.8	50,820.5	221,931.7	1,064,676.6	
	6	172,464.5	478,622.1	99,186.8	1,550.3	55,248.9	53,624.4	223,187.5	1,083,884.5	
	7	167,217.7	481,884.8	99,545.5	1,059.6	53,349.1	55,923.5	223,582.9	1,082,563.0	
	8	177,780.2	484,666.5	100,680.5	1,703.4	50,436.7	59,246.5	218,423.7	1,092,937.6	
	9	175,181.8	492,144.9	101,937.2	3,486.5	52,522.1	52,403.5	228,553.0	1,106,228.9	
	10	173,492.9	494,901.0	102,118.5	3,808.7	51,039.5	51,854.0	233,224.0	1,110,438.4	
	11	181,641.2	500,848.2	102,640.8	2,635.7	47,606.3	51,425.6	241,699.8	1,128,497.6	
	12	184,638.3	502,599.1	104,942.7	1,711.2	51,625.8	53,506.1	238,899.9	1,137,923.1	
	2011	1	194,434.8	505,290.1	107,320.1	2,669.8	49,156.1	56,059.6	238,181.8	1,153,112.2
		2	195,871.4	505,443.7	107,406.2	3,759.8	48,892.6	55,421.0	234,004.6	1,150,799.3
3		188,744.8	516,231.6	107,784.3	2,886.6	56,831.0	56,481.2	241,638.7	1,170,598.4	
4		189,563.7	513,182.7	109,124.0	6,811.1	53,799.3	52,751.9	255,479.4	1,180,712.2	
5		192,507.5	516,547.9	108,470.8	3,734.8	48,727.6	58,198.8	260,363.8	1,188,551.2	
6		197,411.9	530,176.4	109,597.0	1,673.3	50,539.5	57,482.0	261,133.6	1,208,013.7	

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

RM juta / RM million

Akhir Tempoh  End of period		Deposit Deposits											Jumlah  Total
		RM Deposit pelaburan Khusus  RM Special investment deposits	FX Deposit pelaburan Khusus  FX Special investment deposits	RM Deposit pelaburan Am  RM General investment deposits	FX Deposit pelaburan Am  FX General investment deposits	RM Deposit permintaan  RM Demand deposits	FX Deposit permintaan  FX Demand deposits	RM Deposit tabungan  RM Saving deposits	FX Deposit tabungan  FX Saving deposits	Instrumen deposit boleh niaga*  NIDs issued*	RM Lain-lain  RM Others	FX Lain-lain  FX Others	
2009	3	21,421.4	23.7	50,108.5	41.6	25,448.9	179.1	16,283.4	0.0	25,040.8	16,080.5	1,952.1	156,580.0
	4	22,207.5	23.1	50,741.0	173.1	26,855.6	163.1	17,042.8	0.0	26,885.8	15,264.1	1,866.7	161,222.9
	5	20,546.8	22.7	53,607.5	128.4	30,489.2	244.8	16,256.1	0.0	26,365.4	15,369.7	1,861.8	164,892.4
	6	22,332.4	22.9	60,535.4	141.6	27,388.7	223.8	16,538.5	0.0	26,299.8	15,504.2	1,856.0	170,843.3
	7	24,503.0	22.9	60,894.3	30.8	26,789.0	423.2	17,113.9	0.0	25,956.9	15,243.7	1,974.8	172,952.5
	8	23,472.0	22.9	61,477.1	61.8	27,653.0	222.1	17,041.5	0.7	24,542.6	15,545.3	2,181.0	172,220.1
	9	23,447.1	22.5	60,896.3	63.8	27,645.9	197.4	17,181.6	0.5	24,273.5	16,410.6	2,459.2	172,598.3
	10	24,615.7	22.2	61,625.8	51.2	26,475.3	674.7	17,158.1	0.4	25,196.9	19,003.2	2,418.9	177,242.4
	11	26,774.5	22.1	62,933.6	114.6	29,681.5	826.6	17,356.0	0.3	23,417.6	20,268.9	2,135.0	183,530.6
	12	27,020.6	22.3	66,514.2	82.4	30,055.6	697.2	18,126.4	0.3	23,708.1	20,716.9	1,895.2	188,839.1
2010	1	26,967.4	125.9	67,863.3	155.7	30,688.2	668.8	18,304.3	0.5	24,802.1	19,764.4	1,845.5	191,186.0
	2	27,115.5	250.6	68,195.4	137.5	30,648.4	291.1	18,132.1	0.4	22,230.4	20,421.1	1,795.6	189,218.2
	3	27,846.0	287.6	70,220.6	126.0	28,744.6	278.9	18,405.6	0.8	23,741.7	20,786.8	1,684.0	192,122.7
	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	29,903.1	1,534.9	208,836.7
	7	35,421.7	93.1	65,810.5	251.4	29,192.6	359.3	18,720.3	4.7	26,544.2	29,186.5	1,758.9	207,343.1
	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	30,746.8	1,806.3	211,135.4
	10	32,777.0	172.9	68,823.7	133.1	30,617.1	526.2	19,253.3	6.1	27,151.1	33,131.1	1,966.5	214,558.1
	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	217,172.1
	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
2011	1	34,005.6	199.4	69,001.2	285.1	35,864.3	381.7	20,920.8	10.1	23,376.2	33,580.6	2,959.1	220,584.1
	2	33,173.9	195.8	69,872.8	276.2	39,471.0	410.9	20,845.6	11.4	22,590.1	34,605.0	3,022.4	224,475.1
	3	34,456.7	146.4	72,214.4	302.4	36,021.7	425.4	21,072.9	13.0	23,083.4	38,788.3	3,152.6	229,677.2
	4	35,463.2	143.9	66,465.0	223.6	34,969.3	1,028.2	21,369.5	11.3	22,362.6	40,837.5	2,751.5	225,625.6
	5	29,334.5	167.0	68,103.0	76.7	36,321.0	518.1	21,324.0	12.9	21,892.5	43,654.6	3,023.6	224,427.9
	6	32,362.5	142.1	68,405.8	74.4	37,247.4	540.0	21,790.0	17.1	20,986.8	43,929.3	3,161.8	228,657.2

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 <sup>1</sup>	Institusi kewangan	Badan-badan perniagaan	Individu	Lain-lain <sup>2</sup>	Jumlah
<i>End of period</i>	<i>Federal Government</i>	<i>State Government</i>	<i>Statutory authorities<sup>1</sup></i>	<i>Financial institutions</i>	<i>Business enterprises</i>	<i>Individuals</i>	<i>Others<sup>2</sup></i>	<i>Total</i>
2010 4	14,246.4	17,107.9	28,207.4	187,620.1	385,887.8	385,224.8	46,501.3	1,064,795.7
5	14,488.5	17,135.4	30,008.5	182,070.0	388,660.9	384,921.6	47,391.7	1,064,676.6
6	14,936.9	17,742.7	30,184.9	190,905.7	396,580.8	386,331.7	47,201.7	1,083,884.5
7	14,838.1	16,913.0	29,833.7	189,430.6	395,851.2	388,487.9	47,208.6	1,082,563.0
8	15,584.9	17,972.9	30,972.3	199,364.1	390,577.9	392,030.3	46,435.2	1,092,937.6
9	16,074.8	19,419.9	30,056.7	202,971.1	393,347.7	395,696.8	48,661.8	1,106,228.9
10	17,433.2	18,677.9	29,759.5	199,932.6	398,282.9	398,506.1	47,846.2	1,110,438.4
11	19,947.4	18,500.0	33,137.3	199,420.3	407,759.9	401,008.4	48,724.3	1,128,497.6
12	20,977.2	18,406.9	31,602.8	197,639.3	414,038.3	407,765.3	47,493.2	1,137,923.1
2011 1	21,453.3	18,061.6	31,553.2	198,187.0	420,276.8	415,189.3	48,391.1	1,153,112.2
2	23,429.4	19,739.5	32,569.2	193,385.7	414,299.8	418,243.2	49,132.5	1,150,799.3
3	22,169.8	19,142.7	32,277.8	199,274.5	423,808.4	423,667.7	50,257.6	1,170,598.4
4	19,637.4	19,090.4	31,023.9	213,480.2	415,523.8	427,540.6	54,415.8	1,180,712.2
5	21,766.9	18,850.9	33,073.7	203,684.1	429,561.9	429,295.0	52,318.7	1,188,551.2
6	23,564.4	19,245.1	32,299.6	202,049.5	442,496.8	433,824.5	54,533.9	1,208,013.7

1 Termasuk kerajaan tempatan.

2 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 Comprises 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 <sup>9</sup> <i>Finance companies<sup>9</sup></i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>
1986	15 Feb. / 15 Feb.	4.0	17.0	3.0	10.0	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	(10.0)	3.0	(5.0)	3.0	10.0
1989	1 Jan. <sup>o</sup> / 1 Jan. <sup>o</sup>	3.5	17.0	3.0	10.0 <sup>1</sup>	3.0	10.0 dan 12.5 <sup>3</sup>
1989	2 Mei / 2 May	4.5	(5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	(5.0)	6.5	10.0	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0 <sup>1</sup>	7.5	10.0 dan 12.5 <sup>8</sup>	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5 <sup>8</sup>	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 <sup>10</sup>	10.0	10.0 dan 12.5 <sup>10</sup>	10.0	10.0 dan 12.5 <sup>10</sup>
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	-

<sup>1</sup> Pertama kali dikuatkuasakan ke atas bank perdagangan.

<sup>2</sup> Pertama kali dikuatkuasakan ke atas syarikat kewangan.

<sup>3</sup> Pertama kali dikuatkuasakan ke atas bank saudagar.

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

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

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

<sup>7</sup> 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.

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

<sup>9</sup> Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

<sup>10</sup> 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.

<sup>1</sup> First introduced for commercial banks.

<sup>2</sup> First introduced for finance companies.

<sup>3</sup> First introduced for merchant banks.

<sup>4</sup> 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.

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

<sup>6</sup> 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.

<sup>7</sup> 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.

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

<sup>9</sup> By 2006, finance companies had been absorbed by commercial banks.

<sup>10</sup> 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 and Aset Mudah Tunai Statutory Reserve and Liquid Asset Requirement

RM juta / RM million

Akhir tempoh <i>End-period</i>	Bank Perdagangan/ <i>Commercial Banks</i>		Bank Islam/ <i>Islamic Banks</i>		Bank Pelaburan/ <i>Investment Banks</i>	
	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Rizab berkanun <i>Statutory reserves</i>	Tanggungan yang layak <i>Eligible liabilities</i>
2009 4	4,751.6	490,852.4	1,066.1	102,934.1	170.4	16,594.6
5	5,301.5	499,724.4	1,066.9	104,559.5	167.5	16,504.8
6	5,308.2	497,029.2	1,086.4	106,995.9	172.9	17,188.1
7	3,128.5	501,167.3	792.4	108,548.5	182.0	17,452.6
8	3,027.4	501,685.7	779.0	113,880.4	188.8	18,502.4
9	3,034.0	507,990.7	775.3	116,964.6	190.1	18,692.7
10	3,066.8	513,008.5	773.6	119,291.1	194.3	18,685.6
11	3,193.2	516,838.9	802.8	119,503.6	198.5	19,418.9
12	2,751.2	518,627.7	864.0	124,737.0	205.2	20,187.2
2010 1	3,167.7	518,559.2	937.6	127,907.1	200.6	19,272.8
2	3,424.2	525,478.1	804.0	128,459.2	196.7	19,102.8
3	3,325.3	524,238.5	819.9	131,545.8	206.1	20,045.5
4	3,322.8	537,110.7	860.0	135,830.5	205.7	19,717.0
5	3,650.7	543,588.1	873.9	137,441.1	201.2	19,744.2
6	3,349.8	548,455.7	946.0	141,700.2	198.6	19,494.7
7	3,319.8	549,317.4	946.8	146,321.8	218.3	20,677.2
8	3,338.5	553,789.0	966.2	149,138.1	216.8	21,106.1
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

# 1.28 Rangka Kerja Mudah Tunai Baru New Liquidity Framework

RM juta / RM million

Akhir tempoh	Bank-bank perdagangan / Commercial banks				Bank-bank Islam / Islamic banks				Bank Pelaburan / Investment banks				
	Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus ≤ 1 week</i>		Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus &gt; 1 week - 1 month</i>		Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus ≤ 1 week</i>		Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus &gt; 1 week - 1 month</i>		Lebihan Mudah Tunai ≤ 3 hari <sup>4</sup> <i>Liquidity Surplus ≤ 3 days<sup>4</sup></i>		Lebihan Mudah Tunai 4 hari - 1 bulan <i>Liquidity Surplus 4 days - 1 month</i>		
	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	Keperluan Pematuhan <sup>2</sup> <i>Compliance Requirement<sup>2</sup></i>	Lebihan <sup>3</sup> <i>Net Surplus<sup>3</sup></i>	
2009	10	21,127 (3%)	85,204	35,211 (5%)	80,053	4,255 (3%)	28,810	7,091 (5%)	21,894	1,363 (3%)	12,993	1,695 (5%)	9,799
	11	21,620 (3%)	94,551	36,033 (5%)	81,216	4,463 (3%)	27,792	7,438 (5%)	20,678	1,277 (3%)	13,003	1,864 (5%)	9,920
	12	22,039 (3%)	98,046	36,732 (5%)	86,714	4,579 (3%)	28,921	7,632 (5%)	22,808	770 (3%)	11,809	1,274 (5%)	11,072
2010	1	21,695 (3%)	82,658	36,158 (5%)	79,499	4,622 (3%)	24,824	7,704 (5%)	23,470	1,411 (3%)	13,458	2,049 (5%)	9,931
	2	21,570 (3%)	113,602	35,950 (5%)	89,636	4,639 (3%)	25,494	7,732 (5%)	24,079	807 (3%)	14,165	1,345 (5%)	10,274
	3	22,150 (3%)	89,132	36,951 (5%)	75,079	4,661 (3%)	25,309	7,768 (5%)	24,002	813 (3%)	12,680	1,355 (5%)	10,749
	4	21,632 (3%)	86,972	36,053 (5%)	91,543	4,685 (3%)	24,591	7,809 (5%)	24,268	822 (3%)	13,799	1,369 (5%)	11,853
	5	21,744 (3%)	91,822	36,241 (5%)	78,881	4,754 (3%)	26,331	7,924 (5%)	27,476	833 (3%)	15,554	1,388 (5%)	11,930
	6	21,805 (3%)	78,869	36,342 (5%)	65,578	5,088 (3%)	37,045	8,480 (5%)	35,246	808 (3%)	14,048	1,346 (5%)	10,917
	7	21,796 (3%)	90,279	36,327 (5%)	69,893	4,998 (3%)	30,858	8,329 (5%)	29,936	819 (3%)	13,829	1,365 (5%)	11,709
	8	23,884 (3%)	96,125	37,778 (5%)	80,203	5,164 (3%)	38,207	8,607 (5%)	32,501	816 (3%)	16,958	1,360 (5%)	14,343
	9	22,202 (3%)	94,403	37,004 (5%)	85,075	5,150 (3%)	37,080	8,583 (5%)	34,820	854 (3%)	15,927	1,424 (5%)	11,996
	10	29,895 (3%)	91,931	42,451 (5%)	75,237	5,321 (3%)	34,554	8,869 (5%)	33,734	847 (3%)	17,098	1,412 (5%)	12,805
	11	30,550 (3%)	103,145	43,731 (5%)	90,039	5,289 (3%)	35,256	8,814 (5%)	32,847	787 (3%)	17,113	1,311 (5%)	14,062
	12	30,834 (3%)	101,100	44,394 (5%)	86,221	5,380 (3%)	38,150	8,966 (5%)	33,219	811 (3%)	17,301	1,351 (5%)	14,371
2011	1	31,136 (3%)	90,269	43,202 (5%)	68,272	5,491 (3%)	34,190	9,151 (5%)	32,762	815 (3%)	17,119	1,358 (5%)	12,666
	2	31,370 (3%)	89,351	46,227 (5%)	76,737	5,650 (3%)	37,313	9,416 (5%)	32,155	804 (3%)	15,583	1,340 (5%)	11,723
	3	31,633 (3%)	86,217	46,176 (5%)	83,080	5,748 (3%)	39,414	9,580 (5%)	33,830	809 (3%)	15,708	1,349 (5%)	12,968
	4	23,439 (3%)	82,385	39,064 (5%)	83,026	5,624 (3%)	32,029	9,373 (5%)	29,396	814 (3%)	14,858	1,358 (5%)	12,867
	5	23,829 (3%)	82,603	39,715 (5%)	70,849	5,532 (3%)	33,529	9,219 (5%)	31,872	943 (3%)	18,213	1,572 (5%)	13,399
	6	24,428 (3%)	100,821	40,714 (5%)	85,996	5,691 (3%)	38,894	9,486 (5%)	35,664	889 (3%)	16,207	1,482 (5%)	12,003

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 dilajur 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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

## Banking System: Constituents of Capital

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 <sup>1</sup>	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 Assets<sup>1</sup></i>	<i>Risk-Weighted Capital Ratio (%)</i>	<i>Core Capital Ratio (%)</i>	
2008	10	98,600.5	37,290.1	135,890.7	21,540.5	114,350.2	903,259.8	12.7	10.4
	11	98,664.2	40,671.0	139,335.2	25,545.7	113,789.5	911,899.8	12.5	10.4
	12	101,242.1	39,894.4	141,136.5	25,943.4	115,193.1	910,824.4	12.6	10.6
2009	1	106,229.9	39,190.5	145,420.4	26,636.8	118,783.6	909,322.9	13.1	11.1
	2	106,254.6	39,921.0	146,175.6	26,408.1	119,767.5	909,087.9	13.2	11.2
	3	107,457.7	39,716.6	147,174.3	26,732.3	120,442.0	886,746.5	13.6	11.6
	4	113,966.3	39,328.8	153,295.1	27,197.7	126,097.4	889,343.9	14.2	12.3
	5	113,569.9	38,973.3	152,543.3	27,214.7	125,328.6	881,940.6	14.2	12.3
	6	119,817.3	38,453.2	158,270.5	24,648.7	133,621.8	903,997.3	14.8	13.1
	7	119,477.5	38,067.0	157,544.5	24,475.5	133,069.0	909,037.2	14.6	13.0
	8	119,893.1	38,294.0	158,187.2	25,056.2	133,131.0	908,853.5	14.6	13.0
	9	121,083.4	37,433.2	158,516.5	25,005.2	133,511.3	913,591.4	14.6	13.1
	10	121,284.2	37,446.2	158,730.5	24,943.9	133,786.5	917,179.7	14.6	13.0
	11	122,147.5	37,477.4	159,624.9	24,943.6	134,681.4	925,176.2	14.6	13.0
	12	129,971.4	38,112.4	168,083.9	25,495.5	142,588.4	928,519.9	15.4	13.8
2010	1	128,166.4	38,697.0	166,863.4	25,527.1	141,336.4	938,450.3	15.1	13.4
	2	128,843.7	38,847.0	167,690.7	25,438.5	142,252.1	941,485.7	15.1	13.5
	3	128,302.0	39,541.8	167,843.8	25,547.4	142,296.4	945,717.3	15.0	13.3
	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	1,029,222.8	14.3	12.9
	2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,032,587.7	14.5	13.0
	3	132,359.9	37,259.7	169,619.5	26,229.8	148,788.4	1,036,545.5	14.4	12.8
	4	135,120.9	40,232.4	175,353.3	26,164.5	151,662.1	1,041,590.7	14.6	13.0
	5	134,423.5	43,538.7	177,962.2	30,448.5	151,045.3	1,053,071.9	14.3	12.8
	6	130,576.6	43,997.3	174,573.9	34,825.2	147,573.5	1,063,571.2	13.9	12.3

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



# 1.30 Operasi Kad Kredit Di Malaysia

## Credit Card Operations in Malaysia

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

Tempoh  Period	Urusiaga bagi Tempoh <i>Transactions during the Period</i>							Urusiaga pada Akhir Tempoh <i>Transactions as at End of Period</i>							
	Bilangan Urusiaga Menggunakan Kad <sup>1</sup>  <i>No. of Card Transactions<sup>1</sup></i>	Jumlah Belian <i>Total Purchases</i>			Jumlah Pendahuluan Tunai <i>Total Cash Advances</i>				Bilangan Kad Dalam Edaran  <i>No. of Cards in Circulation</i>		Amaun Had Kredit Dibenarkan <sup>2</sup>  <i>Amount of Credit Line Extended<sup>2</sup></i>	Jumlah Baki Tertunggak dari Pemegang Kad  <i>Total Outstanding Balances Due from Cardholders</i>			
		Dalam Malaysia <i>In Malaysia</i>		Luar Negara <i>Abroad</i>	Dalam Malaysia <i>In Malaysia</i>		Luar Negara <i>Abroad</i>		Kad Utama  <i>Principal Cards</i>	Kad Tambahan  <i>Supplementary Cards</i>		Baki Semasa  <i>Current Balances</i>	Baki Melebihi Tempoh <i>Overdue Balances</i>		
		Pemegang Kad Tempatan  <i>Local Cardholders</i>	Pemegang Kad Asing  <i>Foreign Cardholders</i>	Pemegang Kad Tempatan  <i>Local Cardholders</i>	Pemegang Kad Asing  <i>Foreign Cardholders</i>	Pemegang Kad Tempatan  <i>Local Cardholders</i>	Pemegang Kad Asing  <i>Foreign Cardholders</i>	<3 Bulan  <i>&lt;3 Months</i>					>3 hingga 6 Bulan  <i>&gt;3 To 6 Months</i>	>6 Bulan  <i>&gt;6 Months</i>	
2010	294.9	68,739.1	6,586.7	7,545.8	3,313.4	388.4	211.8	7.5	1.0	115,627.5	28,174.5	2,067.9	476.4	53.6	
2009	6	23.2	4,934.7	496.1	512.5	271.4	35.3	16.5	9.8	1.3	107,453.6	22,591.7	1,978.0	562.2	71.3
	7	23.4	5,086.0	530.5	664.5	251.7	40.1	13.2	9.8	1.3	108,590.5	22,675.3	1,858.1	547.9	71.7
	8	23.1	5,099.1	576.7	475.4	241.5	40.0	12.3	9.8	1.3	109,107.3	23,157.6	1,853.7	534.2	76.1
	9	23.5	5,081.6	492.3	522.4	243.2	35.4	13.0	9.8	1.3	110,675.6	23,255.5	1,895.0	518.3	76.7
	10	23.2	5,116.4	529.0	546.8	251.4	36.1	14.1	9.9	1.3	111,378.8	23,260.2	1,772.4	562.1	82.9
	11	22.8	5,086.9	481.2	553.2	249.4	36.3	13.2	9.8	1.3	111,930.2	23,596.9	1,968.0	486.1	65.9
	12	25.9	5,990.1	554.1	711.6	278.4	42.9	15.5	9.6	1.2	115,080.0	24,282.0	1,880.6	476.6	62.1
2010	1	24.4	5,641.8	493.2	558.8	266.5	31.2	12.2	9.2	1.2	110,347.8	24,861.2	1,857.2	482.3	60.8
	2	23.2	5,056.0	474.5	517.9	229.9	29.6	12.7	9.0	1.1	109,623.3	24,954.2	2,084.4	495.9	66.4
	3	24.4	5,775.0	581.1	617.4	297.5	31.2	17.2	8.6	1.1	109,259.5	24,467.4	1,991.6	489.8	67.7
	4	23.1	5,291.4	457.1	580.7	251.6	29.4	17.1	8.5	1.1	110,686.9	24,830.1	1,932.9	467.6	68.9
	5	24.6	5,766.7	466.5	594.8	256.1	27.0	18.9	8.3	1.0	110,942.5	25,207.9	1,954.4	484.6	69.2
	6	24.4	5,585.8	569.6	667.6	290.3	29.6	20.0	8.2	1.0	111,882.5	25,605.6	1,992.0	467.9	72.9
	7	24.7	5,687.1	592.6	654.5	281.2	35.3	18.5	8.0	1.0	110,177.0	25,939.6	1,968.2	464.7	69.5
	8	25.1	5,883.0	582.3	612.1	285.2	32.0	17.4	7.9	1.1	110,751.5	26,601.9	1,994.9	451.9	70.6
	9	24.2	5,534.4	540.0	644.1	282.8	31.9	19.4	7.8	1.1	111,811.7	26,574.9	2,110.7	468.3	71.4
	10	24.6	5,795.5	553.0	634.2	292.3	37.8	18.0	7.7	1.0	111,755.7	26,796.2	2,022.0	461.9	70.1
	11	24.9	6,025.3	596.0	672.7	283.7	35.6	18.9	7.6	1.0	113,018.9	27,288.8	2,179.6	464.1	72.3
	12	27.4	6,697.0	681.0	791.1	296.2	37.9	21.5	7.5	1.0	115,627.5	28,174.5	2,067.9	476.4	53.6
2011	1	27.8	6,772.0	532.2	603.2	275.5	40.6	17.0	7.4	1.0	115,674.5	28,503.9	1,982.0	470.9	55.5
	2	23.0	5,256.2	501.8	581.5	241.5	37.6	17.1	7.4	1.0	116,207.7	27,977.8	2,240.1	485.4	58.0
	3	26.1	6,277.4	557.9	669.6	303.3	40.1	20.4	7.4	0.9	117,412.3	27,957.6	1,965.4	470.7	60.9
	4	24.9	5,949.0	548.2	643.9	269.7	41.3	18.4	7.4	0.9	118,019.7	28,180.4	1,997.6	461.3	59.3
	5	27.1	6,445.5	542.6	724.6	298.3	36.8	19.8	7.4	0.9	118,520.6	28,523.4	2,059.5	454.3	45.1
	6	26.1	6,320.3	601.1	746.5	310.7	41.3	19.1	7.4	0.9	118,261.7	28,889.3	2,050.8	446.0	44.3

1 Data mengenai 'Bilangan Urusiaga Menggunakan Kad' dikumpulkan mulai tahun 2002.

2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.

2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.

## 2.1 Kadar Faedah: Institusi Perbankan Interest Rates: Banking Institutions

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh  <i>Average rates during the period</i>	Bank-bank Perdagangan / Commercial Banks									Bank-bank Pelaburan / Investment Banks					
	Deposit tetap <i>Fixed deposits</i>					Deposit tabungan  <i>Savings deposit</i>	Kadar Berian Pinjaman Asas  <i>Base Lending Rate</i>	Kadar Berian Pinjaman Purata  <i>Average Lending Rate</i>	Deposit tetap <i>Fixed deposits</i>					Kadar Berian Pinjaman Purata  <i>Average Lending Rate</i>	
	Tempoh (dalam bulan) <i>Period (in months)</i>								Tempoh (dalam bulan) <i>Period (in months)</i>						
	1	3	6	9	12	1	3	6	9	12					
2008 12	3.01	3.04	3.11	3.14	3.50	1.40	6.48	5.86	3.26	3.33	3.41	3.44	3.54	7.45	
2009 1	2.54	2.54	2.56	2.57	3.02	1.25	6.38	5.77	2.59	2.85	3.13	2.98	3.36	6.93	
2	2.05	2.07	2.07	2.08	2.55	1.11	5.89	5.49	2.24	2.45	2.46	2.57	3.06	7.09	
3	2.02	2.04	2.05	2.06	2.52	0.95	5.53	5.16	2.05	2.29	2.49	2.28	2.94	7.34	
4	2.02	2.04	2.05	2.06	2.52	0.93	5.53	5.11	2.05	2.11	2.70	2.22	3.11	7.10	
5	2.02	2.04	2.05	2.06	2.52	0.91	5.53	5.02	2.06	2.11	2.44	2.22	3.11	7.05	
6	2.02	2.05	2.06	2.07	2.52	0.91	5.53	5.04	2.08	2.08	2.32	2.22	2.88	6.97	
7	2.02	2.05	2.06	2.07	2.52	0.88	5.53	4.96	2.06	2.15	2.36	2.30	2.86	6.98	
8	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.90	2.06	2.19	2.18	2.36	2.67	6.94	
9	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.31	2.29	2.32	2.73	7.03	
10	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.07	2.19	2.28	2.41	2.72	6.92	
11	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.23	2.36	2.62	2.55	7.00	
12	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.83	2.13	2.22	2.42	2.66	2.53	7.13	
2010 1	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.85	2.08	2.26	2.48	2.69	2.54	7.12	
2	2.00	2.03	2.04	2.05	2.50	0.80	5.51	4.85	2.07	2.26	2.46	2.66	2.56	7.20	
3	2.25	2.28	2.31	2.33	2.67	0.86	5.76	4.96	2.26	2.39	2.57	2.72	2.68	7.19	
4	2.25	2.28	2.32	2.34	2.67	0.86	5.76	4.93	2.31	2.51	2.61	2.81	2.67	7.34	
5	2.47	2.50	2.56	2.58	2.81	0.93	6.02	5.01	2.45	2.61	2.68	2.93	2.79	7.24	
6	2.48	2.51	2.58	2.59	2.82	0.95	6.02	5.05	2.52	2.68	2.73	2.95	2.86	7.19	
7	2.70	2.73	2.79	2.81	2.95	0.99	6.27	5.19	2.70	2.84	2.87	3.13	2.92	7.12	
8	2.71	2.73	2.79	2.81	2.95	1.02	6.27	5.22	2.81	2.92	3.16	3.19	3.05	7.13	
9	2.71	2.73	2.79	2.82	2.95	1.02	6.27	5.19	2.78	2.95	3.05	3.25	3.08	7.21	
10	2.71	2.73	2.79	2.82	2.96	1.02	6.27	4.99	2.83	2.98	3.20	3.30	3.10	7.27	
11	2.71	2.74	2.79	2.82	2.96	1.00	6.27	4.99	2.83	3.04	3.22	3.36	3.18	7.25	
12	2.71	2.74	2.79	2.82	2.97	1.00	6.27	5.05	2.84	3.03	3.19	3.36	3.21	7.27	
2011 1	2.71	2.74	2.79	2.82	2.97	1.01	6.27	5.10	2.87	3.10	3.25	3.38	3.36	7.27	
2	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.07	2.87	3.16	3.28	3.36	3.36	7.20	
3	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.06	2.88	3.10	3.29	3.36	3.36	7.19	
4	2.71	2.74	2.79	2.82	2.98	1.02	6.27	5.06	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	5.10	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	5.07	3.10	3.28	3.39	3.50	3.48	7.05	

<sup>1</sup> Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja. (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata).

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

## 2.2 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 <sup>1</sup> Base Financing Rate <sup>1</sup>	Kadar Pembiayaan Purata <sup>1</sup> Average Financing Rate <sup>1</sup>	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					
2009	4	1.60	2.16	2.42	2.40	2.89	0.97	5.56	6.82	1.96	2.01	2.44	2.93	2.10	
	5	2.16	2.23	2.49	2.67	3.02	0.96	5.56	6.65	2.04	2.08	2.14	2.11	2.10	
	6	2.17	2.21	2.44	2.58	3.00	0.92	5.56	6.62	2.09	2.00	2.01	2.15	2.10	
	7	2.17	2.20	2.35	2.52	2.93	0.92	5.56	6.55	2.06	2.16	2.17	2.10	2.31	
	8	2.19	2.23	2.36	2.52	2.89	0.92	5.56	6.47	2.15	2.27	2.47	2.10	2.21	
	9	2.09	2.20	2.30	2.39	2.82	0.90	5.56	6.57	2.20	2.44	2.08	2.10	2.31	
	10	2.20	2.20	2.30	2.42	2.78	0.92	5.56	6.52	2.20	2.10	2.20	2.30	2.33	
	11	2.18	2.19	2.28	2.38	2.81	0.91	5.56	6.48	2.15	2.18	2.13	2.22	2.15	
	12	2.18	2.19	2.28	2.39	2.95	0.96	5.56	6.45	2.19	2.18	2.15	2.22	2.15	
	2010	1	2.17	2.19	2.28	2.38	2.74	0.90	5.56	6.40	2.14	2.18	2.20	2.32	2.29
		2	2.21	2.29	2.36	2.48	2.73	0.88	5.56	6.48	2.20	2.19	2.25	2.38	2.30
		3	2.29	2.41	2.46	2.60	2.75	0.91	5.82	6.39	2.31	2.30	2.41	2.44	2.52
4		2.35	2.46	2.51	2.62	2.82	0.92	5.82	6.41	2.39	2.45	2.48	2.61	2.59	
5		2.36	2.58	2.64	2.73	2.90	0.94	6.07	6.51	2.47	2.61	2.62	2.69	2.72	
6		2.47	2.70	2.73	2.77	2.97	0.94	6.07	6.41	2.51	2.60	2.60	2.72	2.78	
7		2.58	2.80	2.82	2.86	3.00	0.94	6.32	6.38	2.76	2.74	2.67	2.71	2.90	
8		2.64	2.87	2.88	2.89	3.01	0.95	6.32	6.39	2.89	2.82	2.78	2.80	2.92	
9		2.84	2.96	2.92	2.95	3.04	0.96	6.32	6.36	2.88	2.80	2.87	2.83	2.98	
10		2.86	3.02	2.94	3.05	3.08	0.97	6.32	6.42	2.94	2.96	2.93	2.99	3.02	
11		2.87	3.00	2.94	2.87	3.07	0.97	6.32	6.40	2.88	3.00	3.11	3.05	3.12	
12		2.88	2.98	2.95	3.07	3.08	0.96	6.32	6.41	2.95	2.99	3.04	3.10	3.13	
2011	1	2.86	2.90	2.94	3.07	3.04	0.97	6.32	6.28	2.94	2.98	2.95	3.05	3.14	
	2	2.95	2.92	2.97	3.09	3.09	1.00	6.32	6.34	2.88	2.96	2.87	2.90	3.13	
	3	2.87	2.93	2.98	3.11	3.12	0.96	6.32	6.12	2.98	3.01	3.09	3.13	3.21	
	4	2.87	2.94	3.00	3.13	3.15	0.97	6.32	6.27	3.02	3.03	3.13	3.11	3.21	
	5	2.97	3.01	3.07	3.20	3.26	0.98	6.62	6.26	3.16	3.19	3.20	3.18	3.29	
	6	3.04	3.07	3.15	3.23	3.31	1.04	6.62	6.33	3.18	3.28	3.24	3.15	3.31	

Nota:

SPI - Skim Perbankan Islam

<sup>1</sup> Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

<sup>1</sup> Data only available from January 2009

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

Peratus Setahun / Percent per annum

Tempoh  Period	Kadar Dasar Semalaman <i>Overnight policy rate (OPR) <sup>2</sup></i>	Kadar purata berwaran antara bank <i>Weighted average interbank rates</i>												
	Pada akhir tempoh	Wang semalaman <i>Overnight money</i>		1 minggu <i>1 week</i>		1 bulan <i>1 month</i>		3 bulan <i>3 month</i>		6 bulan <i>6 month</i>		12 bulan <i>12 month</i>		
	<i>As at period end</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	Julat <i>Range</i>	Purata <i>Avg</i>	
2008	3.25	3.45 - 3.49	3.48	3.50 - 3.51	3.50	3.53 - 3.53	3.53	3.60 - 3.60	3.60	3.63 - 3.63	3.63	3.75 - 3.75	3.75	
2009	2.00	2.11 - 2.13	2.12	2.13 - 2.16	2.14	2.17 - 2.20	2.18	2.23 - 2.27	2.24	2.18 - 2.19	2.19	- - -	-	
2010	2.75	2.32 - 2.48	2.45	2.50 - 2.51	2.50	2.55 - 2.59	2.56	2.69 - 2.72	2.72	2.58 - 2.58	2.58	- - -	-	
2011	1	2.75	2.58 - 2.75	2.73	2.76 - 2.77	2.76	2.79 - 2.83	2.8	2.96 - 2.96	2.96	2.97 - 2.97	2.97	- - -	-
	2	2.75	2.56 - 2.74	2.72	2.76 - 2.77	2.76	2.79 - 2.8	2.79	2.98 - 2.98	2.98	- - -	-	- - -	-
	3	2.75	2.60 - 2.75	2.73	2.76 - 2.77	2.76	2.79 - 2.8	2.79	3.00 - 3.00	3.00	- - -	-	- - -	-
	4	2.75	2.61 - 2.74	2.72	2.75 - 2.76	2.76	2.8 - 2.83	2.81	3.15 - 3.15	3.15	- - -	-	- - -	-
	5	3.00	2.78 - 2.95	2.91	2.97 - 2.98	2.98	3.01 - 3.04	3.02	3.28 - 3.28	3.28	3.35 - 3.35	3.35	3.4 - 3.4	3.4
	6	3.00	2.86 - 2.99	2.96	3.01 - 3.02	3.01	3.05 - 3.06	3.05	3.43 - 3.43	3.43	- - -	-	- - -	-
June 2011	01	3.00	2.90 - 2.99	2.99	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	02	3.00	2.95 - 3.00	2.99	3.01 - 3.01	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	03	3.00	2.95 - 3.00	2.99	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	06	3.00	2.95 - 3.00	2.99	3.01 - 3.02	3.01	3.04 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	07	3.00	2.93 - 3.00	2.99	3.01 - 3.02	3.01	3.04 - 3.05	3.04	- - -	-	- - -	-	- - -	-
	08	3.00	2.95 - 3.00	2.99	3.01 - 3.01	3.01	3.04 - 3.05	3.05	- - -	-	- - -	-	- - -	-
	09	3.00	2.95 - 3.00	3.00	3.01 - 3.01	3.01	- - -	-	- - -	-	- - -	-	- - -	-
	10	3.00	2.97 - 3.00	2.99	3.01 - 3.02	3.01	3.04 - 3.04	3.04	- - -	-	- - -	-	- - -	-
	13	3.00	2.95 - 3.00	2.99	3.01 - 3.02	3.01	3.04 - 3.04	3.04	- - -	-	- - -	-	- - -	-
	14	3.00	2.75 - 3.00	2.91	3.01 - 3.02	3.01	3.04 - 3.04	3.04	- - -	-	- - -	-	- - -	-
	15	3.00	2.75 - 3.00	2.89	3.01 - 3.02	3.01	- - -	-	- - -	-	- - -	-	- - -	-
	16	3.00	2.75 - 2.98	2.87	3.01 - 3.02	3.01	3.07 - 3.07	3.07	- - -	-	- - -	-	- - -	-
	17	3.00	2.89 - 3.00	2.96	3.01 - 3.03	3.01	3.04 - 3.04	3.04	- - -	-	- - -	-	- - -	-
	20	3.00	2.75 - 2.98	2.87	3.01 - 3.02	3.01	3.07 - 3.07	3.07	- - -	-	- - -	-	- - -	-
21	3.00	2.75 - 2.96	2.88	3.01 - 3.01	3.01	3.07 - 3.07	3.07	- - -	-	- - -	-	- - -	-	
22	3.00	2.88 - 3.00	2.97	3.01 - 3.02	3.01	3.05 - 3.05	3.05	- - -	-	- - -	-	- - -	-	
23	3.00	2.92 - 3.00	2.99	3.01 - 3.01	3.01	- - -	-	- - -	-	- - -	-	- - -	-	
24	3.00	2.75 - 3.00	2.97	3.01 - 3.01	3.01	- - -	-	- - -	-	- - -	-	- - -	-	
27	3.00	2.75 - 3.00	2.97	3.01 - 3.02	3.01	3.05 - 3.10	3.08	- - -	-	- - -	-	- - -	-	
28	3.00	2.75 - 3.00	2.98	3.01 - 3.02	3.01	3.08 - 3.08	3.08	- - -	-	- - -	-	- - -	-	
29	3.00	2.90 - 3.00	2.99	3.01 - 3.01	3.01	- - -	-	3.43 - 3.43	3.43	- - -	-	- - -	-	
30	3.00	2.75 - 2.97	2.97	3.01 - 3.02	3.01	- - -	-	- - -	-	- - -	-	- - -	-	

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

<sup>1</sup> Daily interbank rates are available from BNM home page.

<sup>2</sup> Berkuasa mulai 26 April 2004

<sup>2</sup> With effect from 26 May 2004.

“-” Tiada urusniaga pada tempoh tersebut.

“-” Mean no trading for the period.

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

Peratus setahun / Percent per annum

Tempoh <i>Period</i>	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) / <i>Period (in months)</i>			Tempoh (dalam bulan) / <i>Period (in months)</i>						
	3	6	12	1	2	3	6	9	12	
2008	3.390	3.380	3.353	-	3.375	3.361	3.363	-	3.385	
2009	2.053	2.069	2.029	-	2.120	2.035	2.016	-	2.621	
2010	2.597	2.606	2.616	-	2.580	2.546	2.608	-	-	
2009	6	1.952	1.963	1.876	-	1.920	1.880	1.926	-	-
	7	1.979	2.006	1.971	-	-	1.978	2.004	-	-
	8	1.929	1.929	-	-	-	1.909	1.911	-	-
	9	1.980	1.990	-	-	-	1.954	1.971	-	-
	10	1.949	1.972	-	-	-	1.877	1.941	-	-
	11	2.009	-	-	-	-	2.012	-	-	-
	12	1.968	2.020	2.072	-	-	1.978	1.971	-	-
2010	1	1.949	1.921	2.161	-	-	1.896	1.965	-	-
	2	2.255	2.273	2.524	-	-	2.081	2.177	-	-
	3	2.136	2.306	2.569	-	2.034	2.128	2.406	-	2.569
	4	2.474	2.614	-	-	-	2.437	2.537	2.622	-
	5	2.630	-	2.560	-	2.551	2.592	2.685	-	-
	6	2.663	-	2.787	-	-	2.629	2.662	2.733	-
	7	2.769	2.800	2.867	-	2.703	2.727	2.741	-	2.857
	8	2.875	2.897	-	-	-	2.815	2.861	2.874	2.911
	9	2.858	2.890	-	-	-	2.796	2.822	-	2.885
	10	2.855	2.898	-	-	-	2.835	2.809	-	2.879
	11	2.868	-	-	-	2.811	2.830	2.813	-	2.861
	12	2.831	2.859	2.844	-	2.799	2.783	2.820	-	2.805
2011	1	2.823	2.832	2.881	-	-	2.751	2.772	-	2.813
	2	2.838	2.803	2.854	-	-	-	2.797	-	2.843
	3	2.832	2.846	2.866	-	-	2.812	2.820	-	2.850
	4	2.822	2.876	-	-	-	2.747	2.793	2.839	2.874
	5	2.973	-	3.031	-	-	2.848	2.887	-	2.955
	6	2.923	2.828	3.043	-	2.823	2.829	2.872	-	-

"" 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
2008	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2009 4	1.9880	2.4840	2.8200	3.2460	3.6100	3.9980	4.2380	4.4520
5	2.0730	2.4880	2.8530	3.2820	3.5700	4.2930	4.5480	4.7750
6	2.1420	2.5580	2.9220	3.3570	3.7950	4.3700	4.6130	4.8950
7	2.0550	2.5300	2.8800	3.3870	3.6880	4.2710	4.5610	4.8160
8	2.0490	2.5680	2.8640	3.3980	3.7490	4.1680	4.4190	4.6140
9	2.0700	2.5540	2.8800	3.3490	3.7400	4.1750	4.4300	4.6340
10	2.0910	2.5660	2.9520	3.4490	3.9060	4.2710	4.5050	4.7330
11	2.0900	2.5260	2.9630	3.3930	3.7330	4.2360	4.4940	4.7160
12	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010 1	2.2550	2.7930	3.2750	3.5190	3.7640	4.2820	4.5510	4.7690
2	2.5930	3.0180	3.3340	3.6530	3.8360	4.2570	4.5440	4.7540
3	2.5780	2.9740	3.2570	3.6380	3.7510	4.1590	4.4720	4.6650
4	2.5760	2.8240	2.9890	3.5390	3.6200	4.0630	4.2940	4.4990
5	2.6950	2.9390	3.1910	3.5120	3.5940	4.0530	4.2830	4.5050
6	2.7900	3.0000	3.1500	3.4220	3.5260	3.9570	4.2580	4.4650
7	2.8590	3.0660	3.1850	3.3430	3.4090	3.9180	4.2030	4.4000
8	2.8680	3.0700	3.1800	3.3090	3.3800	3.7140	3.9740	4.1620
9	2.9000	3.0650	3.1550	3.2250	3.2450	3.6250	3.8880	4.0290
10	2.9310	3.1330	3.2730	3.3550	3.4310	3.8610	4.0070	4.1270
11	2.8700	3.0400	3.1340	3.2820	3.2840	3.8250	4.0130	4.1460
12	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011 1	2.8440	3.0530	3.2120	3.3590	3.4810	4.0590	4.2740	4.4890
2	2.8900	3.1220	3.3660	3.4270	3.4990	4.0660	4.3190	4.5400
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

<sup>1</sup> Siri hanya bermula pada tahun 1992.  
Sumber: Fully Automated System for Issuing/Tendering (FAST)

<sup>1</sup> Series started in 1992.  
Source: Fully Automated System for Issuing/Tendering (FAST)

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

Tempoh	RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>				RM bagi seunit / <i>RM per unit of</i>				RM bagi 100 unit / <i>RM per 100 units of</i>				
	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$	US\$	GBP	SDR	S\$	DM	SF	JPY	HK\$	
<i>Period</i>	<i>Akhir tempoh / End of period</i>								<i>Purata bagi tempoh / Average for period</i>								
2008	3.4640	4.9989	5.3616	2.4070	249.30	327.15	3.8327	44.70	3.3333	6.1562	5.2629	2.3552	250.06	308.27	3.2376	42.803	
2009	3.4245	5.5001	5.3487	2.4401	251.51	330.84	3.7076	44.16	3.5246	5.5103	5.4312	2.4237	250.85	324.90	3.7718	45.469	
2010	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.62	3.2211	4.9802	4.9142	2.3624	218.71	309.26	3.6717	41.458	
2009	6	3.5225	5.8592	5.4609	2.4302	254.11	325.74	3.6729	45.451	3.5182	5.7553	5.4345	2.4226	252.28	325.81	3.6451	45.390
	7	3.5200	5.8150	5.4595	2.4432	254.26	324.50	3.6919	45.419	3.5475	5.8050	5.5056	2.4465	255.29	328.59	3.7563	45.773
	8	3.5260	5.7356	5.4967	2.4441	258.82	333.10	3.7631	45.489	3.5177	5.8245	5.4853	2.4395	256.44	329.04	3.7062	45.385
	9	3.4745	5.5679	5.4810	2.4573	259.73	336.03	3.8698	44.831	3.4969	5.7076	5.5122	2.4545	260.00	335.75	3.8227	45.099
	10	3.4075	5.6490	5.4084	2.4398	258.80	334.92	3.7328	43.967	3.4037	5.5079	5.4099	2.4347	257.89	333.12	3.7726	43.918
	11	3.3875	5.6165	5.4552	2.4497	260.89	338.18	3.9087	43.707	3.3895	5.6329	5.4183	2.4404	258.56	334.84	3.7944	43.734
2010	12	3.4245	5.5001	5.3487	2.4401	251.51	330.84	3.7076	44.159	3.4117	5.5423	5.4114	2.4443	255.05	331.91	3.8037	44.006
	1	3.4130	5.5106	5.3123	2.4299	243.50	324.54	3.7943	43.939	3.3752	5.4573	5.2838	2.4178	246.53	326.68	3.7008	43.480
	2	3.4090	5.2359	5.2205	2.4149	234.90	313.90	3.8047	43.900	3.4157	5.3468	5.2580	2.4179	239.17	318.76	3.7817	43.973
	3	3.2730	4.9326	4.9733	2.3354	224.20	306.49	3.5017	42.156	3.3255	5.0066	5.0809	2.3754	230.93	311.70	3.6755	42.847
	4	3.1905	4.8981	4.8122	2.3322	216.19	294.65	3.3951	41.087	3.2062	4.9152	4.8654	2.3194	220.27	300.47	3.4333	41.301
	5	3.2530	4.7077	4.7959	2.3208	204.91	281.72	3.5601	41.752	3.2535	4.7756	4.8203	2.3352	209.42	288.32	3.5296	41.784
	6	3.2575	4.9069	4.8051	2.3242	203.42	300.88	3.6787	41.838	3.2645	4.8136	4.7887	2.3346	203.91	289.28	3.5918	41.915
	7	3.1875	4.9746	4.8501	2.3400	212.80	306.55	3.6903	41.039	3.2085	4.8988	4.8184	2.3284	209.30	304.25	3.6606	41.251
	8	3.1375	4.8719	4.7401	2.3179	204.34	304.58	3.6743	40.329	3.1538	4.9440	4.7903	2.3264	208.37	302.85	3.6890	40.590
	9	3.0875	4.8892	4.7924	2.3442	214.64	315.76	3.6943	39.790	3.1062	4.8362	4.7371	2.3258	207.60	310.00	3.6810	39.997
	10	3.1095	4.9584	4.8741	2.3943	221.03	315.81	3.8599	40.088	3.1005	4.9135	4.8646	2.3769	220.18	320.07	3.7875	39.958
	11	3.1575	4.9099	4.8351	2.3931	211.54	315.73	3.7513	40.666	3.1150	4.9732	4.8628	2.3998	217.59	316.34	3.7786	40.166
12	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.615	3.1284	4.8813	4.8003	2.3913	211.22	322.38	3.7510	40.238	
2011	1	3.0595	4.8516	4.7860	2.3782	212.68	324.68	3.7281	39.249	3.0611	4.8218	4.7299	2.3774	208.84	320.09	3.7063	39.343
	2	3.0515	4.9096	4.7893	2.3959	214.46	328.91	3.7359	39.157	3.0442	4.9128	4.7538	2.3844	212.64	320.61	3.6816	39.082
	3	3.0259	4.8687	4.7800	2.3994	218.64	329.65	3.6602	38.853	3.0368	4.9085	4.7968	2.3937	217.33	330.23	3.7154	38.965
	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

Kadar ASS 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.

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

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

RM juta / RM Million

Tempoh  Period	Deposit Antara Bank <i>Interbank Deposit</i>										Instrumen Pasaran Wang <i>Money Market Instrument</i>									Jumlah besar  Grand total	
	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 Perben- daharaan 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 Governme- nt 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 Acceptan- ce</i>	<i>Sub-total</i>		
2008	884,513.61	252,633.24	67,961.10	4,959.30	2,016.40	713.60	280.15	100.00	90,896.63	1,304,074.01	160,265.65	460.00	690.00	3,624.64	168,439.15	-	26,620.50	41,246.22	390,863.87	1,705,420.19	
2009	614,126.19	198,587.18	57,152.50	3,546.95	3,615.00	5,577.90	743.00	-	99,157.90	982,569.62	175,233.31	129.00	10.00	4,413.31	182,277.97	25.00	32,797.00	41,616.95	436,502.54	1,419,009.17	
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	
2009	6	48,070.23	10,578.87	6,418.00	484.70	180.00	276.00	140.00	-	8,420.00	74,567.80	12,031.57	-	94.00	12,343.89	-	4,660.00	3,697.27	32,826.73	107,394.53	
	7	41,498.10	15,824.32	5,593.90	915.00	415.00	500.00	-	-	10,719.60	75,465.92	9,767.29	33.00	-	540.00	17,255.20	-	2,435.00	5,142.78	35,173.26	110,639.18
	8	45,365.27	12,953.53	3,885.00	665.00	520.00	1,060.00	-	-	8,288.00	72,736.80	16,296.62	-	35.00	8,472.24	-	3,017.00	3,003.20	30,824.06	103,560.86	
	9	31,058.00	8,392.82	2,892.00	110.00	320.00	820.00	145.00	-	5,561.00	49,298.82	21,814.40	-	5.00	45.00	12,705.21	5.00	3,220.00	3,953.46	41,748.07	91,046.89
	10	38,652.07	13,478.60	6,043.00	270.00	490.00	276.00	105.00	-	7,144.78	66,459.45	14,707.56	-	175.00	19,146.72	-	2,850.00	3,245.69	40,124.97	106,584.42	
	11	31,276.79	6,254.46	3,232.00	170.00	1,115.00	794.20	163.00	-	5,687.90	48,693.35	9,681.51	-	392.43	19,919.44	-	4,925.00	3,053.29	37,971.67	86,665.02	
	12	33,185.17	10,517.96	2,067.00	402.25	430.00	818.00	-	-	7,876.28	55,296.66	10,196.56	-	266.06	25,323.61	20.00	3,920.00	2,688.74	42,419.97	97,716.63	
2010	1	37,346.14	11,082.83	3,375.95	710.00	310.00	2,363.00	435.00	-	5,626.25	61,249.17	22,143.70	-	729.94	10,775.00	-	2,585.00	4,395.66	40,629.30	101,878.50	
	2	33,021.16	12,145.69	1,315.00	470.00	348.00	1,260.00	90.00	-	5,128.00	53,777.85	10,241.14	-	155.00	13,283.00	20.00	640.00	1,347.87	25,687.01	79,464.86	
	3	82,873.45	19,250.92	4,690.60	250.00	1,468.00	360.00	100.00	-	8,596.00	117,588.97	20,516.13	-	126.00	11,040.05	-	4,718.00	2,852.18	39,252.37	156,841.34	
	4	64,539.28	24,778.44	6,038.00	1,644.00	135.00	351.70	-	-	8,488.00	105,974.42	17,419.85	-	52.36	24,198.99	-	3,180.00	2,156.42	47,007.62	152,982.04	
	5	75,048.62	20,813.05	2,825.00	1,090.00	967.00	1,490.00	-	-	7,563.00	109,796.67	17,027.60	-	90.00	13,522.86	45.00	2,670.00	4,214.68	37,570.14	147,366.82	
	6	56,150.40	16,591.59	6,917.00	500.00	300.00	455.00	-	-	4,926.00	85,839.99	12,554.20	-	130.00	18,963.44	-	6,460.00	4,119.78	42,227.42	128,067.41	
	7	75,029.76	18,704.75	3,462.00	150.00	1,084.00	1,326.00	-	-	9,988.20	109,744.71	14,200.51	-	550.18	15,978.82	-	2,949.00	4,460.73	38,139.24	147,883.95	
	8	79,370.98	16,029.15	4,070.00	881.00	735.00	40.00	-	-	9,245.40	110,371.53	17,702.57	-	90.00	17,542.26	-	3,190.00	4,928.95	43,468.78	153,840.31	
	9	37,734.70	7,584.20	3,133.00	840.00	240.00	1,595.00	50.00	-	7,921.90	59,098.80	14,493.82	-	279.57	22,392.04	-	5,510.00	3,930.41	46,605.84	105,704.64	
	10	43,515.15	18,046.89	3,664.00	1,380.00	740.00	1,769.00	-	-	11,949.00	81,064.04	15,250.89	-	190.00	26,400.38	-	3,175.00	4,570.01	49,586.28	130,650.32	
	11	45,954.29	14,036.18	3,140.00	1,285.00	1,270.00	1,350.00	-	-	8,673.60	75,709.07	12,756.29	-	-	19,874.81	-	1,925.00	3,548.98	38,105.08	113,814.15	
	12	33,059.42	9,842.75	5,746.10	1,770.00	1,025.00	1,120.00	-	-	7,775.00	60,338.27	6,932.87	-	155.00	26,883.22	-	7,354.00	3,551.28	44,876.37	105,214.64	
2011	1	35,479.85	11,512.23	4,657.00	1,675.00	845.00	2,450.00	175.00	-	7,169.35	63,963.43	15,530.70	-	115.00	21,051.73	-	3,761.00	3,832.74	44,291.17	108,254.60	
	2	23,920.94	9,269.58	2,769.00	3,155.00	1,890.00	180.00	-	-	6,972.55	48,157.07	13,079.07	-	80.00	16,937.87	-	5,105.00	2,692.79	37,894.73	86,051.80	
	3	40,183.84	9,651.80	6,061.02	275.00	985.00	120.00	-	-	6,562.00	63,838.66	42,043.54	-	2,610.50	31,445.73	-	7,821.00	5,284.56	89,205.33	153,043.99	
	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	



## 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 <i>Period</i>	USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD <sup>4</sup>			USD/CHF			
	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	Spot <sup>2</sup> <i>Spot<sup>2</sup></i>	Swap <sup>3</sup> <i>Swap<sup>3</sup></i>	Jumlah <i>Total</i>	
2007	679,512.2	476,777.3	1,156,289.5	23,464.5	176.7	23,641.2	28,929.3	0.0	28,929.3	14,329.2	0.0	14,329.2	17,232.2	0.0	17,232.2	770.2	0.0	770.2	
2008	888,599.8	749,240.7	1,637,840.5	14,948.0	138.5	15,086.5	15,476.2	12.9	15,489.2	10,693.1	227.3	10,920.4	26,628.5	2.3	26,630.8	338.2	0.0	338.2	
2009	624,590.1	614,733.3	1,239,323.3	19,581.9	725.5	20,307.4	5,665.2	85.6	5,750.7	2,809.1	163.1	2,972.3	10,255.2	154.6	10,409.8	91.1	0.0	91.1	
2008	7	65,515.7	79,331.0	144,846.7	1,439.1	27.3	1,466.4	2,515.9	0.0	2,515.9	1,152.3	0.0	1,152.3	3,894.3	0.0	3,894.3	9.8	0.0	9.8
	8	93,083.3	73,956.8	167,040.1	1,360.5	5.9	1,366.4	1,575.7	0.0	1,575.7	1,118.6	0.0	1,118.6	5,624.4	0.0	5,624.4	16.6	0.0	16.6
	9	81,325.3	64,198.1	145,523.4	569.2	0.0	569.2	1,642.3	0.0	1,642.3	1,044.0	0.0	1,044.0	2,730.4	0.0	2,730.4	44.8	0.0	44.8
	10	86,450.6	68,186.8	154,637.4	1,050.0	0.0	1,050.0	1,014.3	0.0	1,014.3	219.7	0.0	219.7	971.3	0.0	971.3	41.4	0.0	41.4
	11	46,313.5	49,043.0	95,356.5	2,202.5	20.6	2,223.0	849.1	11.2	860.3	230.2	0.0	230.2	1,789.5	2.3	1,791.8	0.0	0.0	0.0
	12	40,233.3	57,114.4	97,347.7	931.3	0.0	931.3	224.4	1.8	226.2	480.0	0.0	480.0	888.1	0.0	888.1	0.0	0.0	0.0
2009	1	41,575.2	53,784.2	95,359.5	886.9	0.0	886.9	541.0	66.0	606.9	98.5	0.0	98.5	1,041.4	0.0	1,041.4	0.0	0.0	0.0
	2	42,235.8	48,808.2	91,044.0	1,324.9	0.0	1,324.9	873.5	18.2	891.6	305.1	0.0	305.1	1,647.9	0.0	1,647.9	47.2	0.0	47.2
	3	63,277.8	57,149.5	120,427.3	2,146.2	7.1	2,153.2	826.9	1.1	828.1	73.5	0.0	73.5	1,538.5	0.1	1,538.6	36.8	0.0	36.8
	4	62,072.8	48,358.1	110,430.9	1,167.2	12.6	1,179.8	290.5	0.3	290.8	134.5	53.0	187.5	597.1	0.4	597.5	0.0	0.0	0.0
	5	59,154.9	46,430.6	105,585.5	1,253.0	3.6	1,256.6	239.5	0.0	239.5	204.4	0.0	204.4	494.6	0.1	494.7	0.0	0.0	0.0
	6	55,653.1	50,491.6	106,144.7	1,174.4	1.4	1,175.8	462.6	0.0	462.6	309.1	0.0	309.1	1,210.3	0.4	1,210.7	0.1	0.0	0.1
	7	55,098.5	53,537.4	108,635.9	1,956.4	346.3	2,302.7	338.6	0.0	338.6	180.0	0.0	180.0	705.6	0.0	705.6	0.0	0.0	0.0
	8	38,709.2	65,271.8	103,981.0	2,274.4	0.0	2,274.4	648.0	0.0	648.0	316.9	0.0	316.9	790.4	112.9	903.3	0.0	0.0	0.0
	9	46,563.2	40,181.3	86,744.5	1,224.4	319.1	1,543.5	424.1	0.0	424.1	338.9	0.0	338.9	707.1	40.7	747.8	7.0	0.0	7.0
	10	65,040.7	47,879.6	112,920.2	1,421.2	18.7	1,439.9	689.8	0.0	689.8	356.9	110.1	467.1	476.7	0.0	476.7	0.0	0.0	0.0
	11	49,896.6	37,303.5	87,200.1	2,162.7	0.0	2,162.7	179.3	0.0	179.3	316.7	0.0	316.7	528.1	0.0	528.1	0.0	0.0	0.0
	12	45,312.3	65,537.5	110,849.8	2,590.4	16.7	2,607.0	151.4	0.0	151.4	174.8	0.0	174.8	517.5	0.0	517.5	0.0	0.0	0.0
2010	1	67,536.1	69,903.4	137,439.5	2,109.3	0.0	2,109.3	186.2	0.0	186.2	221.7	0.7	222.4	416.7	0.0	416.7	10.2	0.0	10.2
	2	42,348.0	49,861.5	92,209.5	2,237.1	85.4	2,322.5	117.1	0.0	117.1	167.1	1.3	168.5	441.3	0.0	441.3	0.0	0.0	0.0
	3	70,758.9	83,530.2	154,289.1	1,649.7	0.0	1,649.7	311.3	0.0	311.3	21.0	1.0	22.0	297.8	0.0	297.8	0.0	0.0	0.0
	4	70,611.9	57,237.0	127,848.9	1,443.9	0.0	1,443.9	630.7	0.0	630.7	141.6	1.5	143.1	1,323.2	0.0	1,323.2	0.0	0.0	0.0
	5	81,756.5	70,249.5	152,006.0	2,711.1	0.0	2,711.1	138.5	0.0	138.5	88.9	0.4	89.2	1,749.0	3.7	1,752.7	0.0	0.0	0.0
	6	64,750.5	62,042.8	126,793.3	650.2	0.0	650.2	127.3	0.0	127.3	87.8	0.0	87.8	1,589.5	0.0	1,589.5	0.0	0.0	0.0
	7	51,412.7	60,199.2	111,611.9	461.4	0.0	461.4	146.3	0.0	146.3	225.0	0.0	225.0	1,041.8	0.0	1,041.8	0.0	0.0	0.0
	8	45,514.7	81,707.9	127,222.6	607.9	58.7	666.5	141.1	0.0	141.1	234.8	0.0	234.8	1,248.9	0.0	1,248.9	0.0	0.0	0.0
	9	62,123.9	80,020.1	142,144.0	567.2	64.7	631.9	53.9	0.0	53.9	272.8	0.0	272.8	1,096.6	0.0	1,096.6	0.0	0.0	0.0
	10	58,807.1	69,884.4	128,691.6	1,298.0	48.8	1,346.8	166.5	0.0	166.5	525.8	0.0	525.8	3,211.2	0.0	3,211.2	0.0	0.0	0.0
	11	67,353.3	74,893.5	142,246.9	437.9	242.8	680.7	154.4	0.0	154.4	163.3	0.0	163.3	2,506.5	0.7	2,507.3	15.6	0.0	15.6
	12	51,650.8	55,075.9	106,726.7	556.3	0.8	557.1	139.5	0.0	139.5	146.5	0.0	146.5	2,196.0	0.0	2,196.0	0.0	0.0	0.0
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

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/RM 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	Terbitan Baru Sekuriti Hutang  New Issues of Debt Securities	SKM  MGS	Bon Khazanah  KB	Terbitan Pelaburan Kerajaan  GII	Bon Simpanan  Savings Bonds		
2008	44,618	-	-	16,500	1,483	62,601	21,399	3,000	2,000	15	-	36,188
2009	61,294	-	-	28,500	7,000	96,794	31,531	2,350	5,000	147	-	57,766
2010	37,734	-	-	21,000	2,399	61,133	18,378	-	5,500	241	-	37,014
2009 4	-	-	-	5,000	-	5,000	-	-	3,500	8	-	1,492
5	8,754	-	-	-	5,000	13,754	-	-	-	5	-	13,749
6	3,977	-	-	5,500	-	9,477	-	-	-	4	-	9,473
7	5,050	-	-	4,500	-	9,550	-	-	-	26	-	9,525
8	9,500	-	-	-	-	9,500	-	-	-	23	-	9,477
9	-	-	-	4,000	-	4,000	4,000	2,350	-	16	-	-2,366
10	4,515	-	-	3,500	-	8,015	9,365	-	1,500	29	-	-2,879
11	6,508	-	-	-	-	6,508	-	-	-	19	-	6,488
12	2,514	-	-	-	-	2,514	500	-	-	12	-	2,002
2010 1	5,565	-	-	3,000	-	8,565	-	-	-	25	-	8,540
2	3,500	-	-	-	-	3,500	-	-	-	13	-	3,487
3	3,500	-	-	3,500	-	7,000	-	-	3,500	14	-	3,486
4	5,567	-	-	-	-	5,567	10,887	-	-	23	-	-5,343
5	-	-	-	-	-	-	-	-	-	20	-	-20
6	3,007	-	-	5,500	2,399	10,906	-	-	-	15	-	10,891
7	3,613	-	-	3,000	-	6,613	-	-	-	30	-	6,583
8	6,336	-	-	-	-	6,336	6,991	-	-	19	-	-674
9	-	-	-	3,000	-	3,000	-	-	-	14	-	2,986
10	6,646	-	-	-	-	6,646	-	-	-	30	-	6,616
11	-	-	-	3,000	-	3,000	500	-	-	24	-	2,476
12	-	-	-	-	-	-	-	-	2,000	14	-	-2,014
2011 1	6,500	-	-	-	-	6,500	-	-	-	28	-	6,471
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

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

RM juta / RM million

Tempoh  Period	Saham Biasa / Ordinary Shares				Saham Terpilih  Preference Shares	Waran  Warrants	Terbitan Saham Baru/Waran  New Issues of Shares/Warrants	Sekuriti Hutang / Debt Securities								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Sekuriti Hutang  Net Issues of Debt Securities	Dana Bersih yang Diperoleh oleh Sektor Swasta  Net Funds Raised by the Private Sector
	Tawaran Awam Permulaan  Initial Public Offers	Terbitan Hak  Rights Issues	Penempatan Persendirian / Tawaran Jualan Secara Terhad  Private Placement / Restricted Offer-for-Sale	Terbitan Khas  Special Issues				Bon Biasa  Straight Bonds	Bon dengan Waran  Bonds with Warrants	Bon Boleh Tukar  Convertible Bonds	Bon berasaskan Prinsip Islam  Islamic Bonds	Bon yang disokong Aset  Asset Backed Bonds	Nota Jangka Pertengahan  Medium Term Notes	Bon Cagamas  Cagamas Bonds	Terbitan Baru Sekuriti Hutang  New Issues of Debt Securities	Sekuriti Hutang Swasta  Private Debt Securities	Bon Cagamas  Cagamas Bonds		
2008	1,273	3,659	247	-	-	298	5,477	13,977	-	846	7,468	1,300	26,067	-	49,658	26,381	7,640	15,637	21,114
2009	12,186	13,714	144	-	-	0	26,045	10,803	-	655	3,785	97	43,235	-	58,575	28,949	3,090	26,536	52,581
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
2009	9	77	863	-	-	-	940	680	-	-	300	-	6,752	-	7,732	3,286	-	4,446	5,385
	10	123	248	-	-	-	371	1,130	-	47	125	-	2,423	-	3,725	1,230	-	2,495	2,866
	11	11,452	58	-	-	-	11,509	888	-	528	-	-	8,075	-	9,491	2,232	-	7,259	18,769
	12	44	1,231	-	-	-	1,275	890	-	-	-	-	2,341	-	3,231	2,160	-	1,071	2,346
2010	1	-	182	-	-	-	185	-	-	-	-	100	230	-	330	1,287	200	-1,157	-972
	2	1,089	5,984	-	-	-	7,074	-	-	42	-	-	834	-	875	4,850	665	-4,640	2,434
	3	149	3,618	-	-	-	3,767	638	-	68	761	-	2,003	-	3,471	904	700	1,867	5,633
	4	40	1,260	-	-	-	1,313	751	-	-	204	100	8,092	-	9,146	1,765	245	7,137	8,449
	5	773	-	-	-	-	800	-	-	-	-	-	2,469	-	2,469	2,567	500	-597	202
	6	2,129	-	-	-	-	2,129	13	-	-	500	-	2,592	-	3,105	1,846	-	1,259	3,388
	7	1,083	741	-	-	-	1,823	-	-	-	112	100	1,756	-	1,968	2,412	-	-444	1,379
	8	-	56	-	-	-	79	700	-	-	-	-	3,752	-	4,452	2,984	-	1,468	1,546
	9	36	204	-	-	-	240	-	-	-	550	84	7,358	-	7,992	3,216	-	4,775	5,015
	10	1,773	103	-	-	-	1,894	87	-	-	-	-	3,412	-	3,498	2,315	-	1,184	3,078
	11	12,548	32	-	-	-	12,584	500	-	-	600	-	1,015	-	2,115	5,027	-	-2,912	9,672
	12	180	71	-	-	-	252	2,598	-	80	500	-	9,530	-	12,708	2,289	-	10,419	10,671
2011	1	461	14	-	-	-	475	-	-	-	-	-	655	-	655	3,476	200	-3,021	-2,546
	2	30	193	-	-	-	223	1,346	-	-	-	-	7,724	-	9,070	1,062	165	7,842	8,066
	3	32	381	-	-	-	415	268	-	-	1,000	-	1,226	-	2,494	3,151	135	-793	-378
	4	90	-	-	-	-	94	1	-	-	250	-	3,420	-	3,671	1,770	-	1,900	1,995
	5	1,233	526	-	-	-	1,760	2,400	-	-	-	-	3,169	-	5,569	3,520	-	2,049	3,808
	6	1,615	360	-	-	-	1,975	439	-	-	1,500	-	9,728	-	11,667	2,121	-	9,546	11,520

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.

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.

Source: Bank Negara Malaysia, Bursa Malaysia and Bank Negara Malaysia estimates

## 2.11 Terbitan Baru Sekuriti Hutang Swasta<sup>1</sup> (kecuali Bon Cagamas) mengikut Sektor New Issues of Private Debt Securities<sup>1</sup> (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	Perlombongan dan Kuari	Perkilangan	Pembinaan	Elektrik, Gas dan Air	Pengangkutan, Penyimpanan dan Perhubungan	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan dan Lain-lain	Perdagangan Borong dan Runcit, Hotel dan Restoran	Jumlah
Period	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Construction	Electricity, Gas and Water	Transport, Storage and Communications	Finance, Insurance, Real Estate and Business Services	Government and Other Services	Wholesale, Retail Trade, Hotels and Restaurants	Total
2008	189	-	1,525	5,874	3,201	5,840	32,462	388	179	49,659
2009	378	34	255	2,412	400	6,139	27,457	20,730	770	58,575
2010	684	-	126	9,241	620	5,710	35,200	149	398	52,128
2009	6	-	5	121	-	5	5,952	500	-	6,582
7	30	-	-	-	-	1,340	1,724	-	70	3,164
8	10	-	250	102	-	10	2,259	-	-	2,631
9	-	-	-	43	-	3,000	4,299	-	390	7,732
10	50	34	-	136	-	4	104	3,398	-	3,725
11	-	-	-	294	-	-	2,618	6,480	100	9,491
12	50	-	-	107	-	250	2,086	574	165	3,231
2010	1	50	-	-	-	-	280	-	-	330
2	80	-	10	109	-	292	384	-	-	875
3	-	-	-	123	-	-	3,348	-	-	3,471
4	-	-	-	625	-	-	8,521	-	-	9,146
5	-	-	-	453	-	160	1,707	149	-	2,469
6	-	-	-	677	20	33	2,374	-	-	3,105
7	10	-	-	188	-	-	1,770	-	-	1,968
8	125	-	-	2	-	-	4,325	-	-	4,452
9	-	-	-	52	-	5,225	2,316	-	398	7,992
10	-	-	36	832	-	-	2,631	-	-	3,498
11	419	-	-	1	600	-	1,095	-	-	2,115
12	-	-	80	6,179	-	-	6,449	-	-	12,708
2011	1	-	-	120	-	-	187	-	349	655
2	-	-	-	1,250	2,700	-	2,120	3,000	-	9,070
3	91	-	-	-	-	-	2,403	-	-	2,494
4	50	-	-	2	1,000	-	2,619	-	-	3,671
5	90	-	200	454	-	-	4,725	100	-	5,569
6	-	-	440	699	3,000	300	1,027	6,200	-	11,667

<sup>1</sup> Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti berdasarkan gadaijanji kediaman yang diterbitkan oleh Cagamas.

<sup>2</sup> Termasuk Nota Jangka Pertengahan.  
Sumber: Bank Negara Malaysia

<sup>1</sup> Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS).

<sup>2</sup> Includes Medium Term Notes (MTN).  
Source: Bank Negara Malaysia

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

Tempoh	Indeks					Urus Niaga (juta unit)						Urus Niaga (RM juta)						Jumlah Syarikat yang Disenaraikan	Nilai Pasaran (RM bilion)	Nisbah Bersih P/E (Indeks Komposit)
	Indices					Turnover (million units)						Turnover (RM million)								
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah <sup>1</sup>	Purata Harian			
Period	Composite	EMAS	Second Board	FBM EMAS	FTSE Second Board	Main Board	Second Board	Main Market	ACE Market	Total <sup>1</sup>	Daily Average	Main Board	Second Board	Main Market	ACE Market	Total <sup>1</sup>	Daily Average	No of Listed Companies	Market Capitalisation (RM billion)	Net P/E Ratio (Composite Index)
2008	876.75	-	-	5,726.46	4,007.31	108,479.29	9,564.13	-	-	141,004.51	630.44	279,368.91	5,348.75	-	-	289,249.51	1,277.89	977	663.8	8.75
2009	1,272.78	-	-	8,507.61	-	199,604.55	10,407.31	72,224.75	7,150.60	234,256.32	1,000.25	277,176.28	3,787.47	114,645.01	1,704.51	280,022.53	1,220.92	960	999.45	21.03
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
2009	5	1,044.11	-	6,984.21	4,574.77	35,170.17	3,094.71	-	-	42,733.60	2,136.68	33,466.38	1,096.89	-	-	35,335.87	1,766.79	962	797.81	13.08
	6	1,075.24	-	7,206.83	4,754.51	30,547.74	2,609.69	-	-	35,687.90	1,622.18	32,494.03	1,029.64	-	-	34,102.13	1,550.10	960	817.94	13.46
	7	1,174.90	-	7,919.79	5,291.32	18,569.82	1,640.46	-	-	22,106.49	961.15	30,436.06	739.38	-	-	31,540.47	1,371.32	957	885.83	15.96
	8	1,174.27	-	7,924.05	-	-	-	15,765.23	1,029.89	17,591.34	879.57	-	-	26,789.63	180.83	27,166.77	1,358.34	958	893.86	17.88
	9	1,202.08	-	8,097.87	-	-	-	11,576.05	873.21	13,082.38	654.12	-	-	20,680.26	193.28	21,060.23	1,053.01	957	910.52	18.21
	10	1,243.23	-	8,336.73	-	-	-	17,106.99	1,717.26	19,725.26	896.60	-	-	25,529.78	340.58	26,191.00	1,190.50	957	936.49	19.85
	11	1,259.11	-	8,382.64	-	-	-	17,467.45	2,284.24	21,100.25	1,055.01	-	-	25,169.79	587.14	26,033.15	1,301.66	960	986.28	20.43
	12	1,272.78	-	8,507.61	-	-	-	10,309.03	1,246.00	12,346.59	587.93	-	-	16,475.55	402.68	17,040.11	811.43	960	999.45	21.03
2010	1	1,259.16	-	8,484.00	-	-	-	22,163.38	2,825.69	26,342.79	1,317.14	-	-	31,137.18	643.94	32,085.73	1,604.29	957	1,001.73	21.03
	2	1,270.78	-	8,560.20	-	-	-	9,580.80	922.04	11,247.50	702.97	-	-	18,505.72	183.14	18,849.82	1,178.11	958	1,015.71	19.10
	3	1,320.57	-	8,957.24	-	-	-	17,533.41	1,463.79	20,624.81	896.73	-	-	32,863.61	258.33	33,725.34	1,466.32	961	1,061.06	19.26
	4	1,346.38	-	9,105.25	-	-	-	17,151.79	1,527.15	20,817.24	946.24	-	-	28,162.82	274.40	29,198.92	1,327.22	959	1,079.66	19.69
	5	1,285.01	-	8,645.86	-	-	-	13,259.70	1,332.17	15,995.36	799.77	-	-	26,688.24	223.23	27,352.01	1,367.60	961	1,027.92	18.72
	6	1,314.02	-	8,863.39	-	-	-	12,007.81	959.57	13,613.67	618.80	-	-	20,495.51	146.75	20,829.39	946.79	962	1,044.35	19.13
	7	1,360.92	-	9,212.77	-	-	-	14,791.78	922.81	16,455.77	747.99	-	-	25,717.90	173.80	26,061.26	1,184.60	962	1,092.29	19.83
	8	1,422.49	-	9,482.65	-	-	-	15,830.91	1,246.35	18,358.15	874.20	-	-	29,194.32	206.48	29,657.71	1,412.27	963	1,122.11	18.62
	9	1,463.50	-	9,811.64	-	-	-	15,110.55	1,505.45	19,016.73	950.84	-	-	30,854.98	218.92	31,631.38	1,581.57	958	1,150.12	19.34
	10	1,505.66	-	10,171.86	-	-	-	20,953.10	1,926.23	25,209.40	1,200.45	-	-	35,563.39	428.91	36,487.97	1,737.52	961	1,204.34	18.77
	11	1,485.23	-	10,073.34	-	-	-	22,246.54	1,806.50	25,690.61	1,284.53	-	-	38,123.93	517.80	38,972.94	1,948.65	961	1,237.37	18.37
	12	1,518.91	-	10,374.98	-	-	-	17,819.53	1,480.03	23,056.50	1,097.93	-	-	34,515.64	304.97	35,715.44	1,700.74	957	1,275.28	18.78
2011	1	1,519.94	-	10,469.17	-	-	-	33,264.91	2,017.54	39,471.54	1,973.58	-	-	50,697.49	296.73	52,047.85	2,602.39	956	1,283.98	18.38
	2	1,491.25	-	10,215.54	-	-	-	24,680.57	3,728.89	30,979.45	1,936.22	-	-	34,434.80	479.90	35,479.32	2,217.46	955	1,256.71	16.07
	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

<sup>1</sup> Termasuk urusniaga waran panggilan (sejak 1995) dan MESDAO (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).

<sup>1</sup> Includes turnover of call warrants (since 1995) and MESDAO (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  <i>During</i>	Niaga Hadapan dan Opsyen KLSE CII <i>KLSE CI Futures and Options</i>			Niaga Hadapan KLIBOR <i>KLIBOR Futures</i>			
	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	
	Bil Kontrak / <i>No. of Contracts</i>						
2008	2,920,728	11,952	29,091	195,203	789	49,852	
2009	1,997,955	8,051	17,252	126,690	514	38,948	
2010	1,994,907	8,058	18,446	95,477	392	28,638	
2009	4	253,768	11,535	20,311	17,129	779	42,303
	5	225,927	11,296	17,865	15,092	755	38,515
	6	190,223	8,647	17,187	6,103	277	35,870
	7	193,811	8,427	19,307	5,160	224	36,521
	8	145,055	7,253	14,562	13,836	692	37,053
	9	114,605	5,730	14,143	6,361	318	32,923
	10	120,405	5,473	15,314	12,016	546	32,372
	11	127,637	6,382	15,130	8,931	447	35,102
	12	104,844	4,993	14,827	2,605	124	31,948
2010	1	139,050	6,953	17,506	15,448	772	34,927
	2	120,354	7,522	14,514	14,258	891	39,303
	3	172,221	7,488	19,438	16,254	707	32,056
	4	141,538	6,434	18,885	5,691	259	31,650
	5	240,184	12,009	15,145	5,894	295	30,916
	6	180,575	8,208	15,207	14,430	656	27,371
	7	183,615	8,346	20,024	2,850	130	26,946
	8	155,662	7,412	17,768	6,853	326	27,085
	9	160,102	8,005	20,900	2,367	118	23,947
	10	155,719	7,415	20,794	2,860	136	23,777
	11	183,405	9,170	19,338	2,407	120	23,911
	12	162,482	7,737	21,837	6,165	294	21,770
2011	1	196,305	9,815	20,484	22,790	1,140	24,529
	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

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

### 3.1 Kewangan Kerajaan Persekutuan Federal Government Finance

RM juta / RM million

Tempoh  Period	Belanjutan semasa <i>Current budget</i>			Perbelanjaan pembangunan <i>Development expenditure</i>			Lebihan / kekurangan ( ) keseluruhan  Overall surplus / deficit(-)	Sumber-sumber kewangan <i>Sources of finance</i>						Penggunaan harta <sup>2</sup>  Use of assets
	Hasil  <i>Revenue</i>	Perbelanjaan <sup>1</sup>  <i>Expenditure<sup>1</sup></i>	Lebihan / kurangan(-)  <i>Surplus / deficit(-)</i>	Perbelanjaan pembangunan kasar  <i>Gross development expenditure</i>	Tolak: Terimaan balik pinjaman  <i>Less: Loan recoveries</i>	Perbelanjaan pembangunan bersih  <i>Net development expenditure</i>		Pinjaman dalam negeri  <i>Domestic borrowing</i>			Pinjaman luar negeri  <i>Foreign borrowing</i>			
								Peminjaman kasar dalam negeri  <i>Gross domestic borrowing</i>	Tolak: Pembayaran balik dalam negeri  <i>Less: Domestic repayment</i>	Peminjaman bersih dalam negeri  <i>Net domestic borrowing</i>	Peminjaman kasar luar negeri  <i>Gross foreign borrowing</i>	Tolak: Pembayaran balik luar negeri  <i>Less: Foreign repayment</i>	Peminjaman bersih luar negeri  <i>Net foreign borrowing</i>	
2005 1Q	21,147	15,909	5,238	2,778	158	2,620	2,619	6,000	-	6,000	7	274	-267	-8,352
2Q	26,599	23,397	3,202	5,947	58	5,889	-2,687	9,000	8,500	500	455	246	209	1,978
3Q	26,375	22,987	3,388	4,356	163	4,193	-805	8,000	2,450	5,550	63	379	-316	-4,429
4Q	32,183	35,451	-3,268	17,454	2,871	14,583	-17,851	8,500	7,850	650	126	3,255	-3,129	20,330
2006 1Q	24,214	17,328	6,886	2,139	122	2,017	4,868	5,100	500	4,600	13	368	-355	-9,113
2Q	33,043	21,603	11,441	5,222	197	5,025	6,416	9,500	1,300	8,200	219	123	96	-14,711
3Q	31,872	28,774	3,098	9,065	179	8,886	-5,788	12,000	8,200	3,800	72	372	-300	2,288
4Q	34,417	39,989	-5,573	19,381	349	19,032	-24,605	9,500	8,350	1,150	529	3,024	-2,495	25,949
2007 1Q	24,227	21,692	2,535	5,314	145	5,169	-2,634	14,452	5,752	8,700	89	505	-416	-5,650
2Q	34,197	24,784	9,413	6,244	440	5,805	3,608	12,063	1,663	10,400	70	131	-61	-13,947
3Q	33,263	33,693	-429	10,785	78	10,707	-11,136	13,500	1,200	12,300	58	3,065	-3,007	1,843
4Q	48,197	42,915	5,282	18,221	2,442	15,779	-10,496	14,066	19,666	-5,600	272	1,102	-830	16,927
2008 1Q	27,955	30,425	-2,470	5,300	107	5,194	-7,664	16,000	5,650	10,350	16	473	-458	-2,229
2Q	39,864	32,863	7,001	8,977	47	8,931	-1,930	10,500	-	10,500	154	68	86	-8,656
3Q	45,674	41,356	4,318	12,528	422	12,106	-7,788	15,000	13,149	1,851	109	197	-88	6,025
4Q	46,300	48,855	-2,554	16,042	384	15,658	-18,212	18,500	5,548	12,952	195	208	-14	5,274
2009 1Q	35,857	34,352	1,505	8,239	75	8,164	-6,659	25,500	17,666	7,834	2	600	-599	-576
2Q	39,380	39,363	17	12,108	37	12,072	-12,054	28,000	3,500	24,500	-	5,376	-5,376	-7,070
3Q	40,813	37,130	3,683	11,598	139	11,458	-7,775	23,000	4,046	18,954	2	647	-646	-10,533
4Q	42,589	46,222	-3,633	17,571	268	17,303	-20,936	17,000	11,409	5,591	448	113	334	15,010
2010 <sup>3</sup> 1Q	28,734	31,900	-3,167	7,303	287	7,016	-10,183	19,000	3,535	15,465	62	467	-405	-4,877
2Q	41,973	37,063	4,910	12,123	114	12,010	-7,099	16,399	10,924	5,475	4,049	62	3,987	-2,362
3Q	43,128	38,572	4,555	12,529	171	12,358	-7,803	15,600	7,037	8,563	107	221	-114	-646
4Q	45,818	44,097	1,721	20,836	925	19,912	-18,190	9,500	2,546	6,954	277	81	196	11,041
2011 <sup>3</sup> 1Q	39,759	38,653	1,106	6,429	108	6,321	-5,215	24,500	39	24,461	25	394	-369	-18,878

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

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

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

- 1 Excludes intra-account transfer such as Development Fund.  
2 Include changes in Government Trust Fund balances. A minus sign indicates the accumulation of assets.  
3 Quarterly figures are preliminary.

Numbers may not add up to total due to rounding.

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

## 3.2 RENTAS - Sekuriti Hutang Pegangan Pemilik-pemilik Asing RENTAS- Debt Securities Foreign Holdings

RM juta / RM million

Akhir Tempoh	Bil Bank Negara / Nota Kewangan Bank Negara <sup>3</sup>	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islamic <sup>3</sup>	Bil Perbendaharaan Malaysia	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan	Sukuk Bank Negara Malaysia Ijarah <sup>4</sup>	Sekuriti Kerajaan Malaysia	Sekuriti Hutang Swasta & lain-lain <sup>2</sup>	Total
End of Period	Bank Negara Bills / Bank Negara Monetary Note <sup>3</sup>	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic <sup>3</sup>	Malaysian Treasury Bills	Malaysian Islamic Treasury Bills	Government Investment Issues	SBNMI <sup>4</sup>	Malaysian Government Securities	Private Debt Securities & others <sup>2</sup>	Jumlah
2008	3,625.9	539.5	374.9	158.0	124.4	29.2	28,952.0	13,132.9	46,936.8
2009	10,740.3	1,183.6	806.9	183.2	145.8	-	40,986.7	15,164.9	69,211.4
2010	30,077.5	1,546.2	825.8	123.0	299.2	-	73,763.6	14,318.1	120,953.4
2009 8	6,515.1	600.9	250.0	103.2	94.1	-	33,682.1	12,302.5	53,547.9
9	7,158.5	709.6	470.6	103.2	107.4	-	35,196.8	12,490.7	56,236.8
10	11,655.4	3,241.9	489.8	163.2	137.4	-	34,424.7	15,283.4	65,395.8
11	11,127.5	2,872.9	684.2	104.6	138.4	-	36,172.3	15,283.6	66,383.5
12	10,740.3	1,183.6	806.9	183.2	145.8	-	40,986.7	15,164.9	69,211.4
2010 *	9,021.2	1,612.1	1,231.8	567.4	765.5	-	45,042.3	15,088.1	73,328.4
2	6,816.3	923.3	1,201.2	417.9	830.0	-	47,076.6	15,028.8	72,294.1
3	11,662.5	982.9	1,318.5	424.7	354.0	-	55,416.9	15,064.2	85,223.7
4	18,920.7	937.9	1,235.7	340.9	468.0	-	56,516.0	15,283.0	93,702.2
5	18,566.2	379.2	1,215.5	319.7	365.3	-	57,929.8	15,017.9	93,793.6
6	19,365.8	316.7	1,027.1	327.2	366.3	-	59,041.8	15,653.6	96,098.5
7	22,686.9	531.7	934.0	404.4	628.3	-	61,999.5	14,850.0	102,034.8
8	25,522.4	511.7	926.8	396.9	458.3	-	63,048.7	14,588.6	105,453.4
9	29,914.0	634.0	1,177.7	359.4	413.2	-	67,978.1	14,337.5	115,013.9
10	37,589.2	929.6	1,020.7	318.0	703.3	-	71,868.7	14,532.5	126,962.0
11	27,611.6	1,401.9	1,068.8	178.0	701.8	-	73,355.2	14,323.6	118,640.9
12	30,077.5	1,546.2	825.8	123.0	299.2	-	73,763.6	14,318.1	120,953.4
2011*	34,395.6	3,906.2	960.9	80.0	500.2	-	75,195.4	14,197.4	129,235.7
2	37,612.5	3,671.0	1,130.1	55.0	536.2	-	79,401.5	15,458.3	137,864.6
3	45,873.6	2,403.0	1,271.6	112.3	822.2	13.0	80,835.8	15,485.6	146,817.1
4	64,319.0	7,176.9	1,302.8	99.0	1,441.2	65.0	83,081.8	15,609.3	173,095.0
5	65,092.3	10,085.5	1,217.3	99.0	1,427.2	65.0	87,863.4	15,617.9	181,467.6
6	64,464.5	10,437.5	1,325.9	50.0	1,072.0	65.0	91,607.8	15,530.9	184,553.6
7	63,983.6	9,909.8	1,208.6	30.0	688.9	65.0	95,358.5	15,260.6	186,505.1

<sup>1</sup> Merujuk kepada semua sekuriti hutang kerajaan dan swasta yang disenaraikan di dalam RENTAS.

<sup>2</sup> Termasuk Nota Jangka Pertengahan dan Kertas-kertas Kommersial.

<sup>3</sup> Termasuk BNMN dan BNMN Islamic mulai 14.12.2006

\* Tidak termasuk Secondary Stock

<sup>4</sup> Mulai 15 Februari 2008

<sup>1</sup> Refer to all government and private debt securities as listed in RENTAS.

<sup>2</sup> Include Medium Term Notes and Commercial Papers.

<sup>3</sup> Include BNMN and BNMN Islamic from 14.12.2006

\* Exclude Secondary Stock

<sup>4</sup> From 15 Februari 2008

Sumber / Source: INSIDES - SHR005d (Non-Residents' Debt Securities Holding Summary)



### 3.3 Keluaran Dalam Negara Kasar (KDNK) Mengikut Komponen Perbelanjaan pada Harga Malar 2000 (Perubahan Tahunan) Gross Domestic Product by Expenditure Components at Constant 2000 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>			
2007	6.5	9.7	10.5	6.6	9.4	13.1	5.3	4.1	5.9	
2008	4.8	9.0	8.7	9.9	1.1	-0.6	2.2	1.7	2.1	
2009	-1.6	1.3	0.7	3.9	-5.6	-16.8	7.5	-10.5	-12.2	
2010	7.2	5.2	6.5	0.5	9.8	17.7	2.8	9.9	15.1	
2008	1Q	7.5	11.8	n.a.	n.a.	6.2	n.a.	n.a.	5.5	2.7
	2Q	6.7	9.6	n.a.	n.a.	6.8	n.a.	n.a.	9.1	7.5
	3Q	5.1	7.9	n.a.	n.a.	2.4	n.a.	n.a.	4.9	8.2
	4Q	0.2	7.1	n.a.	n.a.	-10.8	n.a.	n.a.	-11.5	-9.0
2009	1Q	-6.2	-0.2	n.a.	n.a.	-11.5	n.a.	n.a.	-15.8	-23.0
	2Q	-3.9	0.6	n.a.	n.a.	-10.2	n.a.	n.a.	-18.2	-19.1
	3Q	-1.2	3.1	n.a.	n.a.	-7.6	n.a.	n.a.	-13.5	-13.2
	4Q	4.6	1.6	n.a.	n.a.	9.3	n.a.	n.a.	7.1	7.0
2010	1Q	10.1	5.4	n.a.	n.a.	5.8	n.a.	n.a.	19.1	27.8
	2Q	9.0	7.8	n.a.	n.a.	12.9	n.a.	n.a.	14.0	22.6
	3Q	5.3	3.3	n.a.	n.a.	10.1	n.a.	n.a.	6.8	11.2
	4Q	4.8	4.8	n.a.	n.a.	10.0	n.a.	n.a.	1.7	3.5
2011	1Q	4.6	6.6	n.a.	n.a.	6.5	n.a.	n.a.	3.7	8.4

### 3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2000 (Perubahan Tahunan) Gross Domestic Product by Kind of Economic Activity at Constant 2000 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh <i>Period</i>	Pertanian <i>Agriculture</i>	Perlombongan dan Kuari <i>Mining and Quarrying</i>	Pembuatan <i>Manufacturing</i>	Pembinaan <i>Construction</i>	Perkhidmatan <i>Services<sup>1</sup></i>	of which									KDNK pada Harga Pembeli <i>GDP at Purchasers' Value<sup>1</sup></i>
						Elektrik, Gas dan Air <i>Electricity, Gas and Water</i>	Perdagangan Borong dan Runcit <i>Wholesale and Retail Trade</i>	Penginapan dan Restoran <i>Accommodation and Restaurant</i>	Pengangkutan dan Penyimpanan <i>Transport and Storage</i>	Komunikasi <i>Communication</i>	Kewangan dan Insurans <i>Finance and Insurance</i>	Harta Tanah dan Perkhidmatan Perniagaan <i>Real Estates and Business Services</i>	Perkhidmatan Kerajaan <i>Government Services</i>	Perkhidmatan Lain <i>Other Services</i>	
2006	5.2	-1.0	6.7	-0.3	7.4	4.9	7.0	5.6	6.4	7.7	7.7	10.9	10.0	4.5	5.8
2007	1.3	2.0	2.8	7.3	10.2	4.0	14.2	10.3	10.1	7.0	10.7	19.5	5.0	5.5	6.5
2008	4.3	-2.4	1.2	4.2	7.6	2.4	10.9	7.0	6.3	8.3	8.3	2.3	9.2	5.3	4.8
2009	0.6	-6.3	-9.3	5.9	3.1	0.8	1.6	2.8	-2.8	6.4	5.7	2.6	3.5	4.4	-1.6
2010	2.1	0.2	11.4	5.1	6.8	8.2	8.0	5.0	6.9	8.5	6.4	7.8	5.8	4.0	7.2
2007 1Q	2.9	-1.1	1.7	5.2	10.0	4.3	10.9	8.1	5.7	5.4	13.4	24.1	7.2	4.0	5.7
2Q	-2.4	5.9	1.3	6.3	10.2	4.5	13.8	10.0	9.2	8.1	11.2	20.9	3.9	5.6	5.9
3Q	1.0	0.6	2.8	9.1	11.0	2.9	17.0	11.7	13.0	7.2	9.0	22.2	4.4	6.4	6.8
4Q	3.8	2.9	5.3	8.4	9.8	4.3	14.7	11.4	12.5	7.2	9.7	11.6	4.8	6.1	7.5
2008 1Q	6.8	1.7	6.6	6.6	9.1	4.9	15.0	9.7	10.1	8.5	10.6	4.8	5.2	5.0	7.5
2Q	6.6	-3.1	5.8	3.3	8.4	4.4	14.4	7.1	8.3	9.0	8.2	4.3	6.1	5.4	6.7
3Q	3.6	-1.2	1.9	6.2	7.3	2.5	9.7	4.5	6.0	8.4	10.8	-0.6	8.7	5.4	5.1
4Q	0.7	-7.0	-9.0	0.9	5.7	-1.9	5.7	7.2	1.2	7.3	4.1	0.7	16.2	5.3	0.2
2009 1Q	-4.1	-7.1	-17.9	1.3	0.3	-7.8	-1.4	2.1	-4.0	5.3	2.3	-5.9	3.3	5.1	-6.2
2Q	0.6	-5.7	-14.5	4.5	2.1	-0.7	0.3	3.0	-6.4	6.2	4.6	4.1	1.7	4.4	-3.9
3Q	-0.2	-6.5	-8.6	8.0	3.9	2.4	2.9	3.8	-3.4	6.5	4.8	5.0	7.2	3.9	-1.2
4Q	6.1	-5.8	5.1	9.3	5.7	9.6	4.0	2.2	2.6	7.5	11.0	7.3	1.8	4.2	4.6
2010 1Q	7.2	1.0	17.1	8.6	8.6	16.8	9.7	5.5	8.1	6.7	7.1	14.2	7.6	4.7	10.1
2Q	2.8	1.5	16.0	4.1	7.4	9.0	8.8	5.9	9.0	8.3	8.7	2.8	8.0	3.6	9.0
3Q	3.0	-0.7	7.6	2.8	5.3	3.8	5.7	5.1	5.6	9.2	6.4	6.3	2.0	3.7	5.3
4Q	-3.9	-1.2	6.2	5.6	6.1	4.2	8.3	3.7	5.2	9.8	3.7	8.7	6.1	3.9	4.8
2011 1Q	-0.3	-3.0	5.4	3.8	5.9	0.4	6.8	4.0	4.3	6.5	6.8	8.7	5.3	3.9	4.6

<sup>1</sup> Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

<sup>1</sup> Total may not necessarily add up due to rounding.

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

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

Sumber: Jabatan Perangkaan Malaysia

Source: Department of Statistics, Malaysia

### 3.5 Penunjuk Ekonomi Terpilih Selected Economic Indicators

	IHP	PHP	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh
			Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import		
	CPI	PPI	IPI				Trade		Unemployment Rate	Labour Force
			All	Mining	Electricity	Manufacturing	Exports	Imports		
	Wajaran / Weight (2005=100)									
	100.0	100.0	100.0	30.6	5.9	63.5	Exports	Imports		
% Annual change										000 persons
2008	5.4	10.3	0.7	0.8	1.2	0.7	9.7	3.5	3.3	11,028.1
2009	0.6	-7.1	-7.5	-3.7	0.8	-10.0	-16.7	-16.4	3.7	11,315.3
2010	1.7	5.6	7.3	-1.1	8.8	11.1	15.7	21.7	3.4	11,517.2
2009	7	-2.4	-13.0	-7.9	-2.0	3.1	-11.2	-22.3	-15.9	-
	8	-2.4	-9.9	-7.0	-8.0	4.0	-7.7	-19.5	-18.4	-
	9	-2.0	-9.8	-6.1	-3.1	2.4	-8.1	-23.9	-19.9	3.6
	10	-1.5	-3.3	1.0	-2.5	11.0	1.6	3.5	-2.1	-
	11	-0.1	0.0	-0.2	-5.5	5.9	1.6	-2.4	2.2	-
	12	1.1	3.6	7.5	-0.2	14.1	10.7	21.6	23.4	3.5
2010	1	1.3	4.2	13.2	2.5	19.8	18.2	41.7	31.4	-
	2	1.2	5.9	4.4	-2.8	11.4	7.1	21.8	28.5	-
	3	1.3	9.0	13.7	-1.9	24.9	20.5	39.7	45.9	3.7
	4	1.5	7.4	11.4	-0.3	12.2	16.8	26.3	26.8	-
	5	1.6	5.9	12.4	0.1	11.5	18.4	21.3	33.8	-
	6	1.7	5.2	9.1	0.7	5.2	13.1	16.4	30.0	3.4
	7	1.9	5.6	3.4	-5.8	4.4	7.4	12.4	18.1	-
	8	2.1	4.8	3.9	-2.6	4.9	6.6	9.4	16.4	-
	9	1.8	4.9	5.7	1.8	3.1	7.6	5.6	14.5	3.2
	10	2.0	4.4	3.0	-1.3	5.2	4.7	0.5	12.4	-
	11	2.0	4.6	4.8	-0.4	4.9	7.0	5.2	6.3	-
	12	2.2	5.5	4.5	-3.4	2.4	8.2	4.5	11.7	3.2
2011	1	2.4	6.9	0.5	-6.7	0.3	3.8	4.6	13.5	-
	2	2.9	7.2	5.2	-0.7	0.7	8.2	6.0	11.5	-
	3	3.0	7.9	2.9	-4.0	-0.7	6.1	4.1	12.1	3.1
	4	3.2	9.2	-1.7	-6.9	-0.4	0.3	11.1	9.4	-
	5	3.3	10.6	-5.1	-20.1	-1.6	0.6	5.4	5.6	-
	6	3.5	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

## 3.6 Imbangan Pembayaran Balance of Payments

RM juta / RM million

Ketika  During	Akaun Semasa / Current Account											Akaun Modal dan Kewangan / Capital and Financial Accounts								Kesilapan dan Ketinggalan Errors and Omissions	Imbangan Keseluruhan Overall Balance	
	Jumlah  Total	Barangan dan Perkhidmatan / Goods and Services						Pendapatan / Income			Pindahan Semasa / Current Transfers			Jumlah  Total	Akaun Modal  Capital Account	Akaun Kewangan / Financial Account						
		Jumlah  Total	Barangan / Goods			Perkhidmatan / Services			Bersih  Net	Kredit  Credit	Debit  Debit	Bersih  Net	Kredit  Credit			Debit  Debit	Jumlah  Total	Pelaburan langsung  Direct investment	Pelaburan portfolio  Portfolio investment			Pelaburan lain  Other investment
			Bersih  Net	Eksport  Exports	Import  Imports	Bersih  Net	Kredit  Credit	Debit  Debit														
2004	57,302	96,575	104,774	481,903	377,129	-8,199	65,022	73,221	-24,402	16,452	40,854	-14,871	1,603	16,474	19,347	0	19,347	9,739	32,994	-23,386	7,079	83,728
2005	78,367	119,280	128,892	539,420	410,529	-9,612	74,274	83,886	-23,943	20,627	44,569	-16,971	1,137	18,107	-36,991	0	-36,991	3,749	-14,116	-26,624	-27,825	13,550
2006	96,029	130,062	137,292	590,018	452,726	-7,230	79,488	86,718	-17,294	31,107	48,401	-16,739	1,149	17,889	-43,446	-264	-43,182	144	12,786	-56,112	-27,424	25,158
2007	102,190	132,209	129,488	605,175	475,687	2,722	101,207	98,485	-13,984	39,068	53,052	-16,035	1,348	17,383	-39,140	-186	-38,954	-9,348	18,384	-47,991	-17,754	45,296
2008	131,414	171,936	171,799	663,875	492,076	137	102,221	102,084	-23,033	40,335	63,368	-17,490	1,414	18,904	-118,489	593	-119,082	-25,996	-85,222	-7,865	-31,174	-18,250
2009	112,139	146,409	141,745	554,067	412,322	4,664	101,270	96,606	-14,639	39,347	53,986	-19,631	3,714	23,345	-80,369	-161	-80,208	-22,908	764	-58,064	-17,939	13,831
2010	88,079	136,424	134,726	640,043	505,317	1,698	105,268	103,570	-26,514	38,297	64,811	-21,831	1,855	23,686	-19,993	-165	-19,827	-13,611	47,756	-53,973	-70,713	-2,628
2007 1Q	19,628	26,319	27,210	138,011	110,801	-890	23,393	24,284	-2,980	7,782	10,762	-3,712	457	4,168	1,477	-9	1,486	633	25,578	-24,726	-5,594	15,510
2Q	24,676	31,410	29,261	144,906	115,645	2,149	25,675	23,526	-2,787	9,372	12,160	-3,946	276	4,222	7,584	-21	7,605	-110	15,958	-8,243	1,583	33,844
3Q	29,956	37,352	35,793	158,618	122,826	1,559	26,062	24,503	-3,220	11,267	14,487	-4,176	375	4,551	-31,092	-119	-30,973	-5,025	-28,732	2,784	-3,219	-4,355
4Q	27,930	37,128	37,224	163,640	126,416	-96	26,077	26,173	-4,998	10,647	15,644	-4,200	241	4,441	-17,109	-37	-17,071	-4,846	5,580	-17,806	-10,524	297
2008 1Q	23,753	34,419	34,528	152,469	117,941	-110	23,898	24,007	-5,991	9,939	15,930	-4,675	291	4,967	27,154	800	26,354	-5,186	26,107	5,433	-1,964	48,942
2Q	39,461	50,266	49,139	175,630	126,491	1,127	26,315	25,188	-6,554	12,558	19,111	-4,251	321	4,572	-11,458	-35	-11,423	109	-22,206	10,674	-1,789	26,213
3Q	39,982	49,947	51,197	186,424	135,227	-1,250	25,699	26,949	-5,435	10,605	16,040	-4,531	274	4,804	-62,597	-117	-62,480	-19,732	-55,888	13,141	-8,909	-31,523
4Q	28,218	37,305	36,935	149,352	112,417	370	26,310	25,939	-5,054	7,233	12,287	-4,033	528	4,561	-71,588	-54	-71,534	-1,187	-33,235	-37,112	-18,512	-61,881
2009 1Q	31,295	39,944	37,248	121,579	84,331	2,696	24,648	21,952	-4,486	6,405	10,891	-4,164	446	4,610	-31,055	-64	-30,991	3,007	-12,552	-21,447	3,025	3,265
2Q	27,981	34,697	33,180	129,313	96,134	1,518	24,699	23,181	-2,855	9,164	12,020	-3,861	281	4,142	-22,368	-37	-22,331	-5,543	-9,968	-6,820	-3,479	2,134
3Q	25,448	33,986	33,394	143,931	110,537	592	25,211	24,619	-1,734	12,638	14,372	-6,805	333	7,137	-9,465	-28	-9,437	-9,571	18,584	-18,451	-4,524	11,458
4Q	27,416	37,782	37,924	159,244	121,320	-142	26,712	26,854	-5,564	11,140	16,704	-4,802	2,655	7,456	-17,481	-33	-17,449	-10,801	4,699	-11,347	-12,960	-3,025
2010 1Q	29,252	44,426	44,445	158,896	114,451	-19	24,423	24,442	-9,753	7,102	16,855	-5,421	418	5,839	-17,682	-51	-17,631	1,972	13,367	-32,970	-31,204	-19,634
2Q	14,830	29,779	29,986	157,217	127,230	-207	25,669	25,876	-9,279	7,119	16,398	-5,670	432	6,102	-146	-52	-94	136	11,644	-11,875	-16,559	-1,875
3Q	20,228	29,022	27,966	158,912	130,946	1,056	27,602	26,545	-3,512	12,787	16,299	-5,282	499	5,781	-3,321	-63	-3,259	-17,572	19,113	-4,800	-15,942	965
4Q	23,768	33,196	32,329	165,019	132,689	867	27,574	26,707	-3,970	11,288	15,258	-5,458	506	5,965	1,157	1	1,157	1,852	3,633	-4,328	-7,008	17,917
2011 1Q	30,203	41,087	42,393	170,852	128,459	-1,305	25,179	26,485	-5,724	12,215	17,938	-5,161	933	6,094	-6,026	-13	-6,013	933	8,523	-15,470	-8,322	15,855

1/ Bermula dari suku pertama tahun 2001, imbangan pembayaran telah disusun atur berdasarkan garis panduan yang terkandung di dalam Manual Imbangan Pembayaran Edisi ke-5 (BPM5) yang disediakan oleh Tabung Kewangan Antarabangsa (IMF). Data bagi 1999 dan 2000 juga telah diklasifikasikan berdasarkan metodologi baru ini.

2/ Berdasarkan garis panduan yang terkandung di dalam BPM5 yang disediakan oleh IMF, data bagi terbitan dan penebusan bon dan nota oleh sektor awam telah diklasifikasi semula dan dicatat di bawah pelaburan portfolio mulai suku pertama 2004.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).  
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

Sumber: Jabatan Perangkaan Malaysia

1/ From the first quarter of 2001, the balance of payments is compiled in conformity with the methodology set forth in Fifth Edition of the Balance of Payment Manual (BPM5) of the International Monetary Fund (IMF). Data for 1999 and 2000 have also been reclassified based on the new methodology.

2/ In accordance with the methodology set forth in the BPM5 of the IMF, data on issuance and redemption of bonds and notes by the official sector has been reclassified and recorded under portfolio investment from the first quarter of 2004.

Nota: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).  
Numbers may not necessarily add up due to rounding.  
Source: Department of Statistics, Malaysia

## 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 <sup>6</sup> (%)  <i>External debt service ratio<sup>6</sup> (%)</i>	Hutang jangka sederhana dan panjang <sup>1</sup> / Medium and long-term debt <sup>1</sup>					Hutang jangka pendek <sup>2</sup> / Short-term debt <sup>2</sup>		
			Jumlah  <i>Total</i>	Kerajaan Persekutuan / Federal Government		PABK <sup>3</sup>  <i>NFPEs<sup>3</sup></i>	Sektor swasta <sup>4</sup>  <i>Private sector<sup>4</sup></i>	Jumlah  <i>Total</i>	Sektor perbankan <sup>5</sup>  <i>Banking sector<sup>5</sup></i>	Sektor bukan bank  <i>Non-bank sector</i>
				Jumlah  <i>Total</i>	Nisbah khidmat bayaran <sup>6</sup> (%)  <i>External debt service ratio<sup>6</sup> (%)</i>					
2005	197,698	5.4	150,746	30,000	1.0	56,233	64,513	46,953	38,871	8,082
2006	184,505	4.8	141,704	25,005	0.8	50,378	66,322	42,800	28,812	13,988
2007	187,445	3.8	132,978	19,602	0.9	41,854	71,521	54,468	42,134	12,334
2008	236,283	2.6	156,594	20,316	0.3	63,146	73,133	79,689	72,042	7,647
2009	232,717	5.8	155,328	13,787	1.2	71,600	69,941	77,390	68,527	8,863
2010	227,107	7.4	147,660	16,746	0.2	66,589	64,325	79,447	67,982	11,465
2009 1Q	246,522	5.5	158,373	20,192	0.6	63,852	74,328	88,149	79,577	8,572
2Q	233,004	8.1	146,837	14,262	3.7	58,628	73,947	86,167	76,480	9,687
3Q	243,487	2.6	162,915	13,857	0.5	76,384	72,673	80,573	71,106	9,466
4Q	232,717	6.9	155,328	13,787	0.1	71,600	69,941	77,390	68,527	8,863
2010 1Q	219,191	8.0	147,152	12,737	0.4	68,146	66,269	72,038	64,038	8,001
2Q	222,181	7.3	149,942	17,092	0.0	68,278	64,572	72,239	64,610	7,629
3Q	227,392	7.6	146,713	16,364	0.2	67,700	62,648	80,679	70,592	10,087
4Q	227,107	6.9	147,660	16,746	0.1	66,589	64,325	79,447	67,982	11,465
2011 1Q	233,393	9.8	142,358	15,935	0.2	61,296	65,127	91,035	78,882	12,153

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 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 diperolehi.

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 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.

Source: Treasury and Bank Negara Malaysia

Sumber: Perbendaharaan dan Bank Negara Malaysia

# 3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

Akhir tempoh  <i>End period</i>	Bank Negara Malaysia / Central Bank of Malaysia						Lain-lain rizab rasmi <sup>4</sup>  Other official reserves <sup>4</sup>	Rizab rasmi bersih  Net official reserves
	Rizab antarabangsa kasar / Gross international reserves				Tanggungjawab luar negeri <sup>5</sup>  External liabilities <sup>5</sup>	Rizab antarabangsa bersih  Net international reserves		
	Jumlah  <i>Total</i>	Hak-hak Pengeluaran Khas <sup>2</sup>  <i>Special Drawing Rights<sup>2</sup></i>	Kedudukan rizab di IMF <sup>3</sup>  <i>IMF reserves position<sup>3</sup></i>	Emas dan pertukaran mata wang asing <sup>4</sup>  <i>Gold and foreign exchange<sup>4</sup></i>				
2008	317,467.7	786.4	1,127.1	315,554.3	22.5	317,445.3	103.1	317,548.4
2009	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	113.8	331,390.5
2010	328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	98.4	328,747.5
2009 6	322,866.7	806.9	1,433.0	320,626.9	22.9	322,843.9	120.5	322,964.4
7	321,507.6	807.3	1,570.9	319,129.5	30.3	321,477.3	119.6	321,596.9
8	329,135.2	6,883.4	1,542.8	320,709.0	23.2	329,112.0	118.0	329,230.1
9	334,325.0	7,412.4	1,543.7	325,368.9	23.2	334,301.9	114.5	334,416.4
10	334,606.5	7,412.7	1,543.7	325,650.0	24.1	334,582.4	116.2	334,698.6
11	334,919.3	7,412.9	1,543.7	325,962.6	24.1	334,895.2	115.5	335,010.7
12	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	113.8	331,390.5
2010 1	332,196.9	7,279.4	1,515.8	323,401.6	24.1	332,172.8	113.7	332,286.5
2	331,802.5	7,279.6	1,515.8	323,007.0	24.0	331,778.5	107.6	331,886.1
3	311,667.0	6,701.3	1,395.4	303,570.3	24.5	311,642.5	101.5	311,744.0
4	313,916.2	6,701.5	1,395.4	305,819.3	25.5	313,890.7	100.6	313,991.3
5	312,209.1	6,701.8	1,395.4	304,111.9	25.4	312,183.7	97.0	312,280.7
6	309,789.8	6,513.5	1,470.0	301,806.2	22.5	309,767.2	101.1	309,868.3
7	310,595.8	6,513.8	1,470.0	302,612.0	23.0	310,572.8	102.5	310,675.2
8	311,316.0	6,514.1	1,470.0	303,331.9	23.3	311,292.7	100.1	311,392.8
9	310,756.9	6,510.7	1,469.2	302,777.0	25.0	310,732.0	100.5	310,832.4
10	324,925.3	6,511.0	1,469.2	316,945.1	21.6	324,903.6	101.9	325,005.5
11	326,403.0	6,511.5	1,469.2	318,422.4	21.3	326,381.7	100.9	326,482.6
12	328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	98.4	328,747.5
2011 1	333,547.3	6,442.9	1,805.2	325,299.2	21.1	333,526.2	99.8	333,626.0
2	338,598.9	6,443.4	1,805.2	330,350.2	21.4	338,577.5	101.1	338,678.5
3	344,529.8	6,161.6	2,172.0	336,196.2	26.1	344,503.7	100.2	344,604.0
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

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.

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>).

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