

II.5 Faktor Penentu M3

Factors Affecting M3

RM juta

RM million

Pada akhir tempoh	Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Operasi Luar Bersih			Pengaruh Lain
		Net Claims on Government			Claims on the Private Sector			Net External Operations			
		Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan	Jumlah	Pinjaman ¹	Sekuriti	Jumlah	BNM	Sistem Perbankan	
End of period	Total	Total	Claims on Government	Government Deposits	Total	Loans ¹	Securities	Total	BNM	Banking System	Other Influences
1980	32,687.6	1,925.4	7,220.7	5,295.3	26,806.6	26,806.6	t.d.	9,271.8	10,303.9	(1,032.1)	(5,316.2)
1981	38,051.6	3,803.6	7,789.6	3,986.0	33,548.3	33,548.3	t.d.	8,192.1	9,794.1	(1,602.0)	(7,492.4)
1982	44,357.8	5,565.5	9,907.5	4,342.0	39,443.0	39,443.0	t.d.	8,260.9	9,332.0	(1,071.1)	(8,911.6)
1983	51,705.7	5,695.6	13,414.0	7,718.4	49,450.2	49,450.2	t.d.	7,916.6	9,443.1	(1,526.5)	(11,356.7)
1984	59,772.6	7,298.1	16,361.5	9,063.4	59,467.6	59,467.6	t.d.	6,065.2	9,629.8	(3,564.6)	(13,058.3)
1985	65,607.7	5,062.3	14,435.2	9,372.9	68,431.2	68,431.2	t.d.	9,034.3	12,456.8	(3,422.5)	(16,920.1)
1986	71,399.9	6,494.4	14,607.1	8,112.7	73,022.0	73,022.0	t.d.	14,197.2	16,539.3	(2,342.1)	(22,313.7)
1987	74,891.7	9,344.8	18,277.8	8,933.0	73,565.6	73,565.6	t.d.	19,423.3	19,432.4	(9.1)	(27,442.0)
1988	80,987.4	8,940.2	19,349.7	10,409.5	82,160.8	82,160.8	t.d.	20,515.9	18,328.3	2,187.6	(30,629.5)
1989	97,668.3	8,261.4	19,136.1	10,874.7	99,953.8	99,953.8	t.d.	23,212.3	21,659.9	1,552.4	(33,759.2)
1990	115,435.7	6,858.6	19,215.3	12,356.7	124,547.4	119,165.3	5,382.1	26,670.5	27,025.2	(354.7)	(42,640.8)
1991	133,120.8	5,149.2	19,215.6	14,066.4	151,656.0	145,387.2	6,268.8	25,291.2	30,452.3	(5,161.1)	(48,975.6)
1992	159,177.9	2,838.6	16,345.0	13,506.4	167,839.8	158,523.6	9,316.2	33,879.9	47,195.7	(13,315.8)	(45,380.4)
1993	196,611.1	3,420.2	15,097.3	11,677.1	189,421.9	179,065.5	10,356.4	55,709.6	76,435.2	(20,725.6)	(51,940.6)
1994	222,329.8	(2,524.5)	15,428.8	17,953.2	220,689.2	206,306.6	14,382.6	62,008.3	68,172.8	(6,164.5)	(57,843.2)
1995	271,949.0	(6,376.3)	15,657.7	22,034.0	284,843.5	265,608.8	19,234.7	58,751.9	63,769.5	(5,017.6)	(65,270.1)
1996 †	329,707.6	(9,235.2)	18,178.9	27,414.1	370,873.8	338,458.5	32,415.3	60,272.5	70,014.6	(9,742.1)	(92,203.5)
1997	390,809.3	(8,725.4)	20,034.8	46,923.7	466,923.7	426,214.7	40,709.0	60,475.0	43,484.2	(15,638.6)	(110,873.2)
1998 *	401,459.2	(21,015.8)	25,229.1	46,244.9	470,810.3	416,325.5	54,484.8	94,640.1	99,424.4	4,784.3	(142,975.4)
1999	434,590.1	(18,767.4)	22,322.7	41,090.1	471,018.3	395,948.2	65,070.1	117,243.4	7,442.4	(7,442.4)	(132,346.6)
2000	456,496.3	(14,379.5)	25,648.9	40,028.4	486,986.3	417,513.8	69,472.5	126,687.2	113,541.4	13,145.8	(142,797.7)
2001	469,518.6	(15,921.5)	29,813.4	45,734.9	507,321.7	434,594.6	72,727.1	117,202.9	117,202.9	12,165.5	(151,250.0)
2002	501,125.1	(4,384.0)	28,946.0	33,330.0	535,058.4	453,882.2	81,176.2	137,232.1	131,393.7	5,838.4	(166,781.4)
2003	549,627.1	8,565.2	32,906.4	24,341.2	566,317.7	475,350.1	90,967.6	169,909.7	170,452.5	(542.8)	(195,165.5)
2002 Jan./Jan.	472,262.8	(11,743.4)	28,443.6	40,187.0	508,075.4	435,088.5	72,986.9	128,099.6	117,528.9	10,570.7	(152,168.8)
Feb./Feb.	480,160.7	(8,817.6)	26,907.9	35,725.5	511,944.2	438,223.8	73,720.4	132,820.6	119,592.8	13,227.8	(155,786.5)
Mac/Mar.	481,326.5	(14,017.9)	28,075.7	42,093.3	514,328.4	440,383.3	73,945.1	134,772.4	124,388.2	10,384.2	(153,756.4)
Apr./Apr.	483,586.8	(9,422.9)	26,209.1	35,632.0	515,900.7	440,799.9	75,100.8	134,257.4	124,411.9	9,845.5	(157,148.4)
Mei/May	484,268.0	(11,412.7)	26,282.0	37,502.7	519,502.7	445,028.9	74,473.8	134,897.7	123,705.4	11,192.3	(158,719.7)
Jun./Jun.	482,664.0	(10,467.0)	28,632.8	39,099.8	519,161.1	446,907.3	72,253.8	138,290.1	127,699.3	10,590.8	(164,320.2)
Jul./Jul.	484,442.4	(9,818.8)	29,407.9	39,226.7	517,281.6	446,388.9	70,892.7	139,455.4	129,277.8	10,177.6	(162,475.8)
Ogos/Aug.	488,145.6	(6,555.2)	30,040.2	36,595.4	521,226.1	448,503.3	72,722.8	138,573.1	130,105.7	8,467.4	(165,098.4)
Sep./Sep.	490,172.2	(5,546.5)	32,593.3	38,139.8	525,548.4	450,576.6	74,971.8	135,730.3	129,046.3	6,684.0	(165,506.0)
Okt./Oct.	492,080.2	(2,424.1)	31,253.5	33,677.6	528,968.5	452,939.3	76,029.2	136,027.2	128,869.6	7,157.6	(170,491.4)
Nov./Nov.	498,571.4	(608.3)	29,584.2	30,192.5	533,520.1	454,531.8	78,988.3	137,028.3	130,838.5	6,189.8	(171,368.7)
Dis./Dec.	501,125.1	(4,384.0)	28,946.0	33,330.0	535,058.4	453,882.2	81,176.2	137,232.1	131,393.7	5,838.4	(166,781.4)
2003 Jan./Jan.	509,336.2	1,319.0	30,362.7	29,043.7	539,306.1	456,366.7	82,939.4	136,860.7	131,476.4	5,384.3	(168,149.6)
Feb./Feb.	510,962.9	(147.5)	31,081.8	31,229.3	540,544.8	456,101.1	84,443.7	137,209.2	132,239.5	4,969.7	(166,643.6)
Mac/Mar.	513,722.3	357.7	31,491.4	31,133.7	542,256.4	454,492.1	87,764.3	136,914.5	132,588.1	3,326.4	(164,806.3)
Apr./Apr.	516,098.8	4,400.0	32,309.0	27,909.0	542,696.1	456,052.4	86,643.7	136,837.3	134,867.8	1,969.5	(167,834.6)
Mei/May	522,205.3	6,936.3	33,064.8	26,128.5	543,578.4	458,549.6	85,028.8	138,447.2	138,505.7	(58.5)	(166,756.6)
Jun./Jun.	522,409.7	5,633.6	35,411.1	29,775.5	550,899.5	465,378.4	85,521.1	138,386.4	140,897.9	(2,511.5)	(172,509.8)
Jul./Jul.	526,607.7	4,086.3	34,157.2	30,070.9	556,470.4	468,734.5	87,735.9	142,228.9	145,140.1	(2,911.2)	(176,177.9)
Ogos/Aug.	529,748.6	2,235.6	32,595.5	30,595.5	559,444.5	472,807.9	86,633.6	143,632.3	146,918.7	(3,286.4)	(175,583.8)
Sep./Sep.	535,366.8	58.6	32,969.5	32,910.9	563,927.5	474,004.6	89,922.9	151,014.5	154,779.0	(3,764.5)	(179,633.8)
Okt./Oct.	540,644.9	1,225.4	30,485.6	31,711.0	564,923.5	475,575.1	89,348.4	161,806.8	165,783.1	(3,976.3)	(187,310.8)
Nov./Nov.	548,280.1	4,379.6	33,200.7	28,821.1	567,640.8	477,028.8	90,612.0	163,680.9	167,018.8	(3,337.9)	(187,421.2)
Dis./Dec.	549,627.1	8,565.2	32,906.4	24,341.2	566,317.7	475,350.1	90,967.6	169,909.7	170,452.5	(542.8)	(195,165.5)
2004 Jan./Jan.	554,783.5	10,359.1	32,671.8	22,312.7	566,822.6	477,279.7	89,542.9	182,533.4	181,345.7	1,187.7	(204,931.6)
Feb./Feb.	560,708.5	4,507.4	34,226.3	29,718.9	568,619.8	479,518.5	89,101.3	191,829.7	187,059.9	4,769.8	(204,248.4)
Mac/Mar.	568,522.4	2,583.1	31,248.5	28,665.4	570,088.8	481,031.7	89,057.1	201,641.7	195,093.4	6,548.3	(205,791.2)
Apr./Apr.	572,515.5	3,567.0	31,202.9	27,635.9	570,246.7	482,605.4	87,641.3	206,139.8	202,895.7	3,244.1	(207,438.0)
Mei/May	574,369.9	224.1	32,890.6	32,666.1	576,606.1	488,476.5	88,129.6	203,421.4	204,888.1	(1,466.7)	(205,881.7)
Jun./Jun.	578,391.6	608.8	30,895.0	30,286.2	582,286.2	495,170.3	87,115.9	205,749.4	204,759.0	990.4	(210,252.8)
Jul./Jul.	581,181.5	2,392.1	32,179.4	29,787.3	581,954.8	494,669.7	87,285.1	207,785.1	206,379.1	1,377.0	(210,921.5)
Ogos/Aug.	583,329.5	1,443.6	35,813.7	34,370.1	585,331.7	497,640.2	87,691.5	208,552.0	207,149.6	1,402.4	(211,997.8)
Sep./Sep.	591,973.8	(1,928.5)	36,387.9	38,316.4	592,936.3	503,910.9	89,025.4	219,235.7	216,091.9	3,143.8	(218,269.7)

† Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.
 * Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
¹ Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa.

† Beginning December 1996, the data is compiled based on a new statistical reporting system.
 * Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.
¹ Includes loans sold to Cagamas with recourse from December 1996 onwards.