# II.5 Faktor Penentu M3
## *Factors Affecting M3*

RM juta / *RM million*

| Akhir Tempoh / *End of Period* | Faktor Penentu M3 / *Factors Affecting M3* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jumlah / *Total* | Tuntutan Bersih ke atas Kerajaan / *Net Claims on Government* | | | Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector* | | | Sektor Luar Negara / *Net External Sector* | | | Pengaruh Lain Bersih / *Net Other Influences* |
| | | Jumlah / *Total* | Tuntutan ke atas Kerajaan / *Claims on Government* | Deposit Kerajaan / *Government Deposits* | Jumlah / *Total* | Pinjaman / *Loans* | Sekuriti / *Securities* | Jumlah / *Total* | BNM / *BNM* | Sistem Perbankan / *Banking System* | |
| 1973 | 8,313.4 | 826.0 | 1,917.7 | 1,091.7 | 5,283.7 | 5,283.7 | t.d. | 3,090.1 | 3,307.1 | (217.0) | (886.4) |
| 1974 | 9,791.0 | 1,267.2 | 2,311.6 | 1,044.4 | 6,256.1 | 6,256.1 | t.d. | 3,441.3 | 3,759.4 | (318.1) | (1,173.6) |
| 1975 | 11,322.7 | 1,793.5 | 3,086.8 | 1,293.3 | 7,393.1 | 7,393.1 | t.d. | 3,695.4 | 3,930.7 | (235.3) | (1,559.3) |
| 1976 | 14,496.3 | 1,455.4 | 3,958.9 | 2,503.5 | 9,312.8 | 9,312.8 | t.d. | 5,902.6 | 6,249.2 | (346.6) | (2,174.5) |
| 1977 | 16,894.4 | 2,052.4 | 4,847.0 | 2,794.6 | 11,272.0 | 11,272.0 | t.d. | 6,212.4 | 6,739.0 | (526.6) | (2,642.4) |
| 1978 | 20,270.9 | 2,164.7 | 4,913.5 | 2,748.8 | 14,620.4 | 14,620.4 | t.d. | 6,615.2 | 7,363.6 | (748.4) | (3,129.4) |
| 1979 | 25,457.5 | 784.5 | 6,079.8 | 5,295.3 | 19,307.9 | 19,307.9 | t.d. | 9,438.9 | 9,226.2 | 212.7 | (4,073.8) |
| 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 | 17,953.3 | 220,689.2 | 206,306.6 | 14,382.6 | 62,008.3 | 68,172.8 | (6,164.5) | (57,843.2) |
| 1995 | 271,948.4 | (6,376.9) | 15,657.7 | 22,034.6 | 284,843.5 | 265,608.6 | 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 | 357,226.3 | 324,811.0 | 32,415.3 | 60,272.5 | 70,014.6 | (9,742.1) | (78,556.0) |
| 1997 | 390,809.3 | (8,725.4) | 20,034.8 | 28,760.2 | 447,586.7 | 406,877.7 | 40,709.0 | 43,484.2 | 59,122.8 | (15,638.6) | (91,536.2) |
| 1998 Jan./*Jan.* | 393,796.6 | (5,184.4) | 19,812.0 | 24,996.4 | 456,171.5 | 411,417.1 | 44,754.4 | 43,645.6 | 56,559.0 | (12,913.4) | (100,836.1) |
| Feb./*Feb.* | 393,980.3 | (8,556.1) | 19,674.5 | 28,230.6 | 450,396.4 | 406,052.8 | 44,343.6 | 50,638.5 | 56,707.0 | (6,068.5) | (98,498.5) |
| Mac/*Mar.* | 394,027.9 | (8,195.2) | 19,814.2 | 28,009.4 | 450,548.1 | 405,810.6 | 44,737.5 | 52,839.5 | 57,272.3 | (4,432.8) | (101,164.5) |
| Apr./*Apr.* | 392,099.3 | (7,297.6) | 21,556.7 | 28,854.3 | 449,822.6 | 404,782.4 | 45,040.2 | 53,186.2 | 57,327.5 | (4,141.3) | (103,611.9) |
| Mei/*May* | 389,316.3 | (9,136.2) | 21,486.5 | 30,622.7 | 448,553.6 | 404,201.2 | 44,352.4 | 54,103.1 | 57,549.9 | (3,446.8) | (104,204.2) |
| Jun/*Jun.* | 389,126.7 | (10,922.0) | 21,449.3 | 32,371.3 | 448,716.9 | 403,616.2 | 45,100.7 | 56,055.9 | 58,185.3 | (2,129.4) | (104,724.1) |
| Jul./*Jul.* | 387,103.3 | (13,465.7) | 20,838.8 | 34,304.5 | 448,518.5 | 403,951.3 | 44,567.2 | 58,832.9 | 57,755.7 | 1,077.2 | (106,782.4) |
| Ogos/*Aug.* | 387,371.7 | (14,870.8) | 20,264.1 | 35,134.9 | 451,412.2 | 405,767.7 | 45,644.5 | 58,943.3 | 57,855.7 | 1,087.6 | (108,113.0) |
| Sep./*Sep.* * | 387,742.4 | (14,027.6) | 20,911.1 | 34,938.7 | 449,570.6 | 403,674.6 | 45,896.0 | 82,967.2 | 81,473.0 | 1,494.2 | (130,767.8) |
| Okt./*Oct.* | 388,792.3 | (20,713.6) | 20,470.6 | 41,184.2 | 456,713.3 | 404,277.5 | 52,435.8 | 88,965.6 | 89,235.5 | (269.9) | (136,173.0) |
| Nov./*Nov.* | 392,160.3 | (20,243.6) | 20,783.8 | 41,027.4 | 458,070.9 | 404,887.7 | 53,183.2 | 89,760.5 | 90,103.9 | (343.4) | (135,427.5) |
| Dis./*Dec.* | 400,762.0 | (21,152.3) | 25,264.1 | 46,416.4 | 454,168.1 | 399,720.4 | 54,447.7 | 94,859.6 | 99,424.4 | (4,564.8) | (127,113.4) |

† Bermula Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru

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

† *Beginning December 1996, the data is compiled based on a new statistical reporting*

* *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.*