

Table A.20

<b>Financing of the Economy</b>					
By customer	Businesses <sup>1</sup>		Households	Government	Total Financing
	Total	of which: SMEs			
By financing type/institution	RM million				
<b>Net Change in Financing (2015)</b>					
<b>Financial Intermediaries</b>					
Banking Institutions	47,737	33,782	58,996	-1,311	105,421
Development Financial Institutions (DFIs) <sup>2</sup>	2,028	1,172	5,088	-	7,116
Other Domestic Intermediaries <sup>3</sup>	-7,715	-182	6,873	-	-842
<b>Capital Market</b>					
Bond Market <sup>4</sup>	47,372	-	-	38,931	86,302
Equity Market	17,919	-	-	-	17,919
<b>External Financing</b>					
Foreign Direct Investment	43,435	-	-	-	43,435
Offshore Borrowing <sup>5</sup>	66,468	-	-	4,701	71,169
<b>Total</b>	<b>217,244</b>	<b>34,773</b>	<b>70,956</b>	<b>42,320</b>	<b>330,520</b>
<b>Net Change in Financing (2016p)</b>					
<b>Financial Intermediaries</b>					
Banking Institutions	29,858	23,936	43,222	3,287	76,367
Development Financial Institutions (DFIs) <sup>2</sup>	1,858	646	5,911	-	7,769
Other Domestic Intermediaries <sup>3</sup>	-8,431	-65	7,602	-	-829
<b>Capital Market</b>					
Bond Market <sup>4</sup>	29,909	-	-	37,859	67,768
Equity Market	7,090	-	-	-	7,090
<b>External Financing</b>					
Foreign Direct Investment	41,176	-	-	-	41,176
Offshore Borrowing <sup>5</sup>	51,421	-	-	-391	51,031
<b>Total</b>	<b>152,881</b>	<b>24,518</b>	<b>56,735</b>	<b>40,755</b>	<b>250,371</b>

<sup>1</sup> Businesses include domestic banking institutions, non-bank financial institutions, other non-business entities and foreign entities

<sup>2</sup> Refers to DFIs governed under the Development Financial Institutions Act, 2002

<sup>3</sup> Other domestic intermediaries include insurance companies, Employees Provident Fund (EPF), housing credit institutions, leasing and factoring companies, and Lembaga Pembiayaan Perumahan Sektor Awam (previously Treasury Housing Loans Division)

<sup>4</sup> Refers to the change in outstanding corporate bonds (CBs) and Government securities (Malaysian Government Securities and Government Investment Issues), held by both residents and non-residents. Data excludes Cagamas bonds, short-term papers and issuances by non-residents

<sup>5</sup> Refers to all offshore borrowings under the redefined external debt effective first quarter 2014, except short-term offshore borrowings by the banking sector

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Note: Numbers may not add up due to rounding