

Table A.23

Financing of the Economy

By customer By financing type/institution	Businesses ¹		Households	Government	Total Financing
	Total	of which: SMEs			
RM million					
Net Change in Financing (2014)					
Financial Intermediaries					
Banking Institutions	48,493	27,798	68,912	-3,343	114,062
Development Financial Institutions (DFIs) ²	3,000	326	5,352	-	8,352
Other Domestic Intermediaries ³	-4,457	102	7,974	-	3,517
Capital Market					
Bond Market ⁴	30,598	-	-	37,557	68,155
Equity Market	19,163	-	-	-	19,163
External Financing					
Foreign Direct Investment	35,344	-	-	-	35,344
Offshore Borrowing ⁵	20,579	-	-	13	20,593
Total	152,720	28,226	82,238	34,227	269,185
Net Change in Financing (2015p)					
Financial Intermediaries					
Banking Institutions	47,737	33,782	58,996	-1,311	105,421
Development Financial Institutions (DFIs) ²	2,033	1,172	5,088	-	7,121
Other Domestic Intermediaries ³	-7,715	-182	6,873	-	-842
Capital Market					
Bond Market ⁴	47,371	-	-	38,931	86,301
Equity Market	17,919	-	-	-	17,919
External Financing					
Foreign Direct Investment	39,520	-	-	-	39,520
Offshore Borrowing ⁵	66,468	-	-	4,701	71,169
Total	213,333	34,773	70,956	42,320	326,609

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

² Refers to DFIs governed under the Development Financial Institutions Act, 2002

³ 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)

⁴ Refers to the change in outstanding private debt securities (PDS) 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

⁵ 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