

**Table A.30**  
**Financing of the Economy**

By customer	Businesses <sup>1</sup>		Households	Government	Total Financing
	Total	of which: SMEs <sup>2</sup>			
By financing type/ institutions	RM million				
<b>Net Change in Financing 2008</b>					
<b>Financial Intermediaries</b>					
Banking Institutions	42,570	10,618	34,820	4,921	82,311
Development Financial Institutions (DFIs) <sup>3</sup>	3,087	258	6,573	-	9,659
Other Domestic Intermediaries <sup>4</sup>	12,010	(241)	571	-	12,581
<b>Capital Market</b>					
Bond Market <sup>5</sup>	15,492	-	-	33,601	49,094
Equity Market	5,477	-	-	-	5,477
<b>External Financing</b>					
Foreign Direct Investment	24,134	-	-	-	24,134
External Loan <sup>6,7</sup>	14,273	-	-	9,298	23,571
<b>Total</b>	<b>117,043</b>	<b>10,635</b>	<b>41,963</b>	<b>47,820</b>	<b>206,827</b>
<b>Net Change in Financing 2009</b>					
<b>Financial Intermediaries</b>					
Banking Institutions	20,371	5,589	38,559	9,085	68,015
Development Financial Institutions (DFIs) <sup>3</sup>	5,897	2,179	7,039	-	12,936
Other Domestic Intermediaries <sup>4</sup>	6,266	(744)	(676)	-	5,590
<b>Capital Market</b>					
Bond Market <sup>5</sup>	29,626	-	-	49,619	79,245
Equity Market	26,045	-	-	-	26,045
<b>External Financing</b>					
Foreign Direct Investment	5,663	-	-	-	5,663
External Loan <sup>6,7</sup>	(1,288)	-	-	1,914	626
<b>Total</b>	<b>92,581</b>	<b>7,024</b>	<b>44,922</b>	<b>60,618</b>	<b>198,121</b>

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

<sup>2</sup> Adjusted to include reclassification of SMEs to large corporations

<sup>3</sup> Refers to DFIs governed under the Development Financial Institutions Act, 2002

<sup>4</sup> Other domestic intermediaries include insurance companies, Employees Provident Fund (EPF), housing credit institutions, leasing and factoring companies and the Treasury Housing Loan Division

<sup>5</sup> Bond Market refers to outstanding private debt securities (PDS) and all Malaysian Government Securities. Data excludes Cagamas bonds and issuances by non-residents. PDS includes irredeemable convertible unsecured loan stocks (ICULS) and medium term notes (MTN) issued by the corporate sector

<sup>6</sup> Based on the new classification of external debt, which has been redefined to treat entities in Labuan International Business and Financial Centre (Labuan IBFC) as residents, effective from first quarter of 2008

<sup>7</sup> External financing of Government includes financing to non-financial public enterprises (NFPEs)