



Annex



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Foreign Exchange Administration Policies

Malaysia has always maintained a liberal foreign exchange administration regime. The implementation of foreign exchange administration rules in Malaysia supports the monitoring of capital flows into and out of the country to preserve its financial and economic stability.

As part of Malaysia's continuous effort to increase efficiency and reduce cost of doing business, the foreign exchange administration rules have been progressively liberalised and simplified.

A. RESIDENTS

To encourage better risk management activities, promote cost competitiveness and the use of onshore service providers, residents¹ are given the flexibility to manage own funds onshore and offshore. Residents may enter into risk management arrangements with licensed onshore banks (licensed commercial and Islamic banks) in Malaysia. Details are as listed below:

I Import and Export of Goods and Services

(a) Payment for Goods and Services

A resident may pay a non-resident any amount in foreign currency, other than the currency of the State of Israel, for import of goods and services.

A resident must receive payment for export of goods and services in foreign currency, other than the currency of State of Israel, from a non-resident.

Proceeds arising from export of goods must be received and repatriated by the resident as per the sales contract which should not exceed six months from the date of export. Payments by a resident to another resident for goods and services must be made in ringgit.

(b) Hedging of Payment or Receipt

A resident may hedge foreign exchange exposures arising from:

- Payments due to a non-resident for import of goods and services;
- Receipts due from a non-resident for export of goods and services; or
- Anticipation of payments or receipts for import or export of goods and services provided to a non-resident.

All hedging activities by residents may be undertaken only with licensed onshore banks or approved merchant banks in Malaysia.

(c) Retention of Foreign Currency Proceeds

Upon receiving proceeds from export of goods and services, the resident may sell the foreign currency for ringgit or another foreign currency or retain in foreign currency accounts maintained with licensed onshore banks or approved merchant banks. There are no limits imposed on the foreign currency accounts.

(d) Reporting on Import or Export of Goods

There is no requirement to report to the Controller of Foreign Exchange (the Controller) for any import of goods from non-residents.

Only resident exporters with annual gross export proceeds exceeding the equivalent of RM50 million are required to submit quarterly reports to the Controller.

II Investments in Foreign Currency Assetsⁱⁱ

(a) Payment for Investment in Foreign Currency Assets

A resident, individual or company, without domestic ringgit credit facilitiesⁱⁱⁱ is free to invest in any foreign currency assets. These investments can be financed with:

- Any amount of foreign currency funds converted from resident's own ringgit funds.
- Any amount of resident's own foreign currency funds retained in accounts in Malaysia or overseas.
- Up to an aggregate equivalent to RM10 million from foreign currency credit facilities.

A resident, individual or company, with domestic ringgit credit facility may invest any amount in foreign currency assets using foreign currency funds maintained in Malaysia or offshore. The resident may also convert ringgit funds into foreign currency up to the following limits for this purpose:

- Up to the equivalent of RM10 million in aggregate per calendar year by a company on a corporate group basis.
- Up to the equivalent of RM100,000 in aggregate per calendar year by an individual.

For a resident company intending to invest in foreign currency assets, shareholders' funds of the company must be at least RM100,000 and must be in operation for at least one year. This is irrespective whether the company has or does not have domestic ringgit credit facilities.

A resident individual may also convert ringgit into foreign currency for investment in foreign currency securities under the Employee Share Option/Purchase Scheme offered by overseas parent or related companies of the individual's employer.

In addition, a resident institutional investor may invest in foreign currency assets for resident and non-resident clients as follows:

- Unit trust management company:
 - (i) The full amount of net asset value (NAV) attributed to non-residents.
 - (ii) 30% of NAV attributed to residents.
- Asset/fund management company for:
 - (i) The full amount of funds placed by non-resident clients.
 - (ii) The full amount of funds placed by resident clients with no domestic ringgit credit facilities.
 - (iii) 30% of funds placed by resident clients with domestic ringgit credit facilities.

Funds from different unit trust management companies and fund managers may be pooled to benefit from economies of scale when purchasing foreign currency assets.

A resident insurance company may invest in foreign currency assets up to 5% of the company's margin of solvency and 30% of the NAV of investment-linked funds marketed.

A resident takaful operator may invest in foreign currency assets up to 5% of the operator's total assets.

(b) Hedging of Investments in Foreign Currency Assets

A resident may hedge foreign exchange risks arising from payment for permitted investments and the value of existing foreign currency assets. Such hedging may be undertaken with licensed onshore banks or approved merchant banks in Malaysia.

(c) Registering and Reporting of Overseas Investments in Foreign Currency Assets

All payments for overseas investments exceeding the equivalent of RM50,000 must be registered with the Controller at least seven working days prior to making the payments.

A resident with outstanding overseas investments in excess of the equivalent of RM1 million is required to submit quarterly report on the overseas investments to the Controller.

(d) Registering and Reporting of Onshore Investment in Foreign Currency Assets

There are no requirements for registration or reports by a resident investing in foreign currency assets offered by approved onshore entities.

III Credit Facilities Obtained by Resident

(a) Foreign Currency Credit Facilities

A resident is free to obtain trade financing facilities of any amount in foreign currency from licensed onshore banks.

A resident company may obtain credit facilities in foreign currency up to the equivalent of RM50 million in aggregate on a group basis from licensed onshore banks, licensed merchant banks and non-residents.

A resident individual may also obtain credit facilities in foreign currency up to the equivalent of RM10 million in aggregate from licensed onshore banks, licensed merchant banks and non-residents.

Any amount exceeding the above permitted limits would require prior permission of the Controller. Where the aggregate amount exceeds the equivalent of RM1 million and up to the permitted limit, the resident (company or individual) is required to register the credit facility with the Controller, prior to loan drawdown.

A resident individual or company may finance investments in foreign currency assets up to RM10 million equivalent in aggregate from foreign currency credit facilities.

There is no restriction for a resident to repay or prepay permitted credit facilities. Any prepayment exceeding the equivalent of USD10 million of the facilities should be registered with the Controller prior to effecting the prepayments.

(b) Ringgit Credit Facilities

A resident is required to seek prior permission of the Controller to obtain any amount of credit facility in ringgit from non-residents, including from non-resident shareholders or directors.

IV Forward Foreign Exchange Contracts

(a) Permissible Forward Foreign Exchange Contracts

A resident is free to enter into forward foreign exchange contracts with licensed onshore banks and approved merchant banks for the following purposes:

- Hedging for any payments or receipts for import or export of goods and services as well as income. The contracts may be based on firm commitment or anticipatory basis.
- Hedging for any committed capital inflows or outflows, including:
 - (i) Drawdown of permitted foreign currency credit facilities
 - (ii) Repayment of foreign currency credit facilities up to the amount repayable within 24 months

(iii) Payments for permitted investment in foreign currency assets, including extension of credit facilities to non-residents

- Hedging for existing investments in foreign currency assets

(b) Maturity Date of Contracts

The maturity date of the forward foreign exchange contract should be the expected date of receipt or payment of the underlying transaction. In the event the foreign currency receivables are received earlier, the resident can sell the foreign currency receipts for ringgit on spot basis or temporarily retain the receipts in onshore foreign currency account, pending maturity of the forward foreign exchange contract.

For forward sale of export proceeds, the maturity date of the forward foreign exchange contract should not be later than six months after the intended date of export.

For forward foreign exchange contract involving two foreign currencies, the use or retention of the foreign currency purchased by the resident must be for permitted purposes.

(c) Interest Rate Swaps

A resident with firm underlying commitment may enter into interest rate swaps with licensed onshore banks, approved merchant banks and licensed offshore banks in Labuan.

V Issuance of Ringgit Private Debt Securities

A resident company is free to issue any amount of ringgit Private Debt Securities.

Proceeds from the issuance may be used for any purpose including the purchase of foreign currency assets of not more than RM10 million in a calendar year.

VI Foreign Currency Accounts (FCA)

A resident, individual or company, with or without any domestic credit facilities is free to open FCA to retain any amount of foreign currency receipts, other than receipts arising from export of goods from Malaysia, with:

- licensed onshore banks;
- approved merchant banks;
- licensed offshore banks in Labuan; or
- overseas banks.

A resident exporter may open FCA with licensed onshore banks to retain any amount of foreign currency export receipts.

A resident individual or company may convert ringgit into foreign currency and credit into FCA onshore and offshore. Conversions of ringgit funds must comply with requirement on investments in foreign currency assets.

A resident company maintaining FCA with licensed offshore banks in Labuan or overseas banks is required to submit monthly statement (Statement OA) to the Controller.

B. NON-RESIDENTS

Non-residents are free to invest in Malaysia in any form. There are no restrictions on the repatriation of capital, profits and income earned from Malaysia, including salaries, wages, royalties, commissions, fees, rental, interest profits or dividends. To complement the non-residents' investment strategy, non-residents may obtain financing from licensed onshore banks both in ringgit and foreign currency and enter into foreign exchange contracts with licensed onshore banks to actively manage currency risks arising from investments in ringgit assets. Non-residents are also free to convert foreign currency into ringgit and vice versa. Details are as follows:

I Investment in Malaysia

(a) Foreign Direct Investments

A non-resident may incorporate a company, register a branch, and/or establish sole proprietorship or partnership in Malaysia with the Companies Commission of Malaysia. Please refer to <http://www.ssm.com.my/> for details.

Such businesses in Malaysia are resident entities irrespective whether the businesses are controlled by residents or non-residents.

A non-resident is free to purchase any ringgit equity irrespective whether listed or not listed in the Malaysian exchange.

(b) Portfolio Investments

A non-resident is free to make any portfolio investments, including purchasing of any ringgit debt securities issued by non-residents in Malaysia.

(c) Investment in Immovable Properties

A non-resident is free to purchase immovable properties (residential and commercial) in Malaysia. Such purchases should comply with guidelines issued by the Foreign Investment Committee (FIC). Please refer to <http://www.epu.jpm.my/> for details.

A non-resident is free to obtain up to three loans from residents to finance the purchase of immovable properties in Malaysia.

A non-resident is required to obtain the prior approval of the Controller for financing the purchase of land only.

Loans by domestic financial institutions are determined by the financial institution's own policies and the Foreign Investment Committee (FIC) guidelines.

(d) Opening of Account in Ringgit (External Account)

External Account is a ringgit account belonging to a non-resident or where the beneficiary of the funds in the account is a non-resident.

A non-resident may open and maintain any number of External Accounts with any onshore financial institutions.

There is no restriction on the amount of ringgit funds that can be retained in the External Account.

Ringgit funds in an External Account can be used for the following purposes:

- Purchase of foreign currency, excluding the currency of the State of Israel.
- Purchase of ringgit assets in Malaysia.
- Payment for goods and services for own use in Malaysia.
- Payment of administrative and statutory expenses incurred in Malaysia.
- Payment under a non-financial guarantee to a resident.
- Extension of ringgit credit facilities to employees in Malaysia in accordance with the terms and conditions of employment.

- Transfers to:
 - (i) Another External Account of the same account holder.
 - (ii) Another External Account of different account holder or Resident Account by way of:
 - Automated Teller Machine transfer up to RM5,000 per person, per day, per bank for any purpose.
 - Internet-bank transfers up to RM5,000 per person, per day, per bank for any purpose.
- Payment to residents for any purpose other than the following:
 - (i) Payment for the import of goods and services.
 - (ii) Extension of ringgit credit facilities to residents other than permitted by the Controller.
 - (iii) Settlement under financial guarantees.
 - (iv) Payment on behalf of a third party.

Ringgit funds in the External Account may be derived from:

- Sale of foreign currency, other than the currency of the State of Israel, for ringgit with licensed onshore banks.
- Sale of ringgit assets.
- All income derived in Malaysia including salaries, wages, royalties, commissions, fees, rental, interest, profits or dividends.
- Proceeds from ringgit credit facilities permitted by the Controller.
- Proceeds from repayment of ringgit credit facilities permitted by the Controller.
- Transfers from:
 - (i) Another External Account of the same account holder.
 - (ii) Another External Account of different account holder or Resident Account by way of:
 - Automated Teller Machine transfer up to RM5,000 per person, per day, per bank for any purpose.
 - Internet-bank transfers up to RM5,000 per person, per day, per bank for any purpose.
- Deposit of ringgit notes not exceeding RM10,000 per day.
- Deposit of ringgit cheques up to RM5,000 per cheque for any purpose.

There are no restrictions on the operation of External Accounts belonging to:

- Non-residents working or studying in Malaysia (including their spouse, children and/or parents who are currently residing in Malaysia).
- Non-resident participants of the Malaysia My Second Home programme.
- Central banks, Embassies, Consulates, High Commissions, supranational or international organisations recognised by the Government of Malaysia.

Such persons or organisations can use funds in the External Accounts for all purposes, including the permissible purposes referred above.

(e) Opening of Account in Foreign Currency

There are no restrictions on a non-resident to open and maintain any number of foreign currency accounts with licensed onshore banks and licensed merchant banks in Malaysia. There is also no restriction on the amounts that can be retained in these accounts.

There are no restrictions imposed on the use of foreign currency funds in the account. Funds in such accounts may be converted into ringgit with licensed onshore banks or may be repatriated at any time.

(f) Lending to Residents in Ringgit

A non-resident may lend in ringgit to a resident who has obtained prior permission of the Controller.

(g) Lending to Residents in Foreign Currency

A non-resident may lend in foreign currency to a resident as long as the resident's total foreign currency credit facilities are within permitted limits.

II Payment for Investments

A non-resident may pay in foreign currency or in ringgit from own External Account for investments in Malaysia.

III Borrowing from Residents in Ringgit

A non-resident is free to obtain ringgit credit facilities as follows:

- From licensed banking institutions in Malaysia up to an aggregate of RM10 million for use in Malaysia by the non-resident which is not a non-resident correspondent bank or non-resident stockbroking company.
- From licensed onshore banks up to RM200 million on intra-day and overnight basis by a non-resident stockbroking company or a custodian bank. The facilities are strictly for financing funding gaps due to settlement timing mismatches, unforeseen or inadvertent /technical administration errors or delays due to time zone difference in relation to settlement of trades on Bursa Malaysia (stock exchange in Malaysia).
- From resident stockbroking companies in the form of margin financing by the non-resident which is not a non-resident correspondent bank or non-resident stockbroking company.
- From resident insurers up to the value of the cash surrender value of the insurance policies purchased by the non-resident.
- From a non-bank resident up to RM10,000.
- From residents, including financial institutions, up to three loans to finance the purchase of immovable properties in Malaysia.
- From residents and non-residents through issuance of Ringgit Private Debt Securities in Malaysia by Multilateral Development Banks or foreign multinational corporations.

IV Borrowing from Residents in Foreign Currency

A non-resident may obtain any amount of foreign currency credit facilities from licensed onshore banks, approved merchant banks and non-bank residents with no domestic ringgit credit facilities.

V Hedging of Investments

A non-resident is free to enter into a foreign exchange contract on spot or forward basis with a licensed onshore bank for the following:

- To buy ringgit to make payment to a resident.
- To sell ringgit funds arising from a committed transaction in Malaysia.

The maturity date of the foreign exchange contracts should be the expected date of payments or receipts of the underlying committed transactions.

The total amount of the foreign exchange contracts should not exceed the expected sum of payments or receipts of the underlying committed transactions.

VI Sale of Investments

A non-resident may sell any investments in Malaysia, including securities not listed on Bursa Malaysia, to a resident or to a non-resident.

A resident may pay or settle the purchase of the ringgit assets from the non-resident seller in ringgit or in foreign currency.

A non-resident purchaser may also pay or settle the purchase of ringgit assets from the non-resident seller in foreign currency or ringgit from own External Account.

VII Repatriation of Funds

A non-resident is free to repatriate any amount of own funds in Malaysia any time, including capital, divestment proceeds, profits, dividends, rental, fees and interest arising from investments in Malaysia.

C. COMPANIES ACCORDED SPECIAL STATUS

I Offshore Entities in the Labuan International Offshore Financial Centre

An offshore entity incorporated or registered under the Offshore Companies Act 1990 is declared as a non-resident for foreign exchange administration purposes.

As a non-resident, the offshore entity is free to undertake the following:

- Obtain any amount of foreign currency credit facilities.
- Invest any amount in foreign currency assets.
- Enter into foreign exchange contracts involving foreign currencies with licensed onshore banks, approved merchant banks, licensed offshore banks in Labuan and any overseas counterparty.
- Buy or sell foreign currency (other than the currency of the State of Israel) against ringgit with licensed onshore banks for permitted purposes.
- Maintain External Accounts with licensed onshore banks to facilitate the defrayment of statutory and administrative expenses in Malaysia.
- Receive payments in ringgit from residents arising from fees, commissions, dividends or interest from deposit of funds with onshore financial institutions.
- Invest in ringgit assets that are transacted directly with onshore banking institutions or resident brokers for own account.

In addition, an offshore insurance entity in Labuan is allowed to receive reinsurance premiums and pay claims arising from reinsurance of domestic insurance business in ringgit.

II Multimedia Super Corridor Companies

A company with Multimedia Super Corridor (MSC) status is exempted from foreign exchange administration requirements for transactions undertaken on own account.

III Approved Operational Headquarters

An Approved Operational Headquarter (OHQ) is subject to policies applicable to a resident. In addition, an OHQ is allowed to:

- Obtain any amount of foreign currency credit facilities from licensed onshore banks and licensed merchant banks in Malaysia, and from any non-resident, provided the OHQ does not on-lend to, or raise the funds on behalf of, any resident.
- Invest any amount in foreign currency assets to be funded with foreign currency funds or borrowing.

IV Regional Distribution Centres and International Procurement Centres

A Regional Distribution Centre and International Procurement Centre are also subject to policies applicable to residents.

D. STATISTICAL REPORTING

To assist the Controller to compile balance of payments statistics, residents transacting with non-residents or have overseas foreign currency assets or liabilities, are required to submit statistical forms/reports/statements to the Controller, where applicable. Information on the statistical requirements can be obtained from Bank Negara Malaysia's website, <http://www.bnm.gov.my/fxadmin>.

ⁱ Residents:

- (a) Citizens of Malaysia (excluding persons who have obtained permanent resident status of a territory outside Malaysia and are residing abroad)
- (b) Non-citizens who have obtained permanent resident status in Malaysia and are residing permanently in Malaysia
- (c) Persons, whether body corporate or unincorporated, registered or approved by any authority in Malaysia

Non-residents:

- (a) Persons other than residents
- (b) Overseas branches, overseas subsidiaries, overseas regional offices, sales offices, representatives offices of resident companies
- (c) Embassies, Consulates, High Commissions, supranational or international organisations recognised by the Government of Malaysia
- (d) Malaysian citizens who have obtained permanent resident status of a territory outside Malaysia and are residing outside Malaysia

ⁱⁱ Foreign currency assets include lending to non-residents, placement of deposits with licensed onshore banks, approved merchant banks or offshore banks, and foreign currency products offered by licensed onshore banks, approved merchant banks and other entities approved by the Controller

ⁱⁱⁱ Domestic ringgit credit facilities means any ringgit advance, loan, trade financing, hire purchase, factoring, leasing facilities, redeemable preference shares or similar facility in whatever name or form, other than:

- (a) Trade credit terms extended by a supplier for all types of goods and services
- (b) Forward exchange contracts entered into with authorised dealers
- (c) One personal housing loan and one vehicle loan obtained from residents
- (d) Credit card and charge card facilities
- (e) Inter company borrowing within a corporate group in Malaysia

Funds Administered/Funded by Bank Negara Malaysia: Fund Utilisation

Funds	Date established		Fund allocation (RM m)	Number of applications approved		Amount approved (RM m)		Total disbursements as at end-2005 (RM m)	Outstanding as at end-2005 ⁶ (RM m)
	Date established	Date terminated		Total as at end-		Total as at end-			
				2004	2005	2004	2005		
Ship Financing Facility Fund for Food Bumiputera Entrepreneurs Project Fund Fund For Small and Medium Industries 2 New Entrepreneurs Fund 2 Rehabilitation Fund for Small Businesses	30-Oct-92		600	38	38	577	577	543	0
	04-Jan-93		1,300 ³	8,829	9,611	1,528	1,624	1,535	706
	10-Feb-00		300 ³	1,079	1,181	499	533	448	54
	15-Apr-00		4,750 ^{1,3}	6,239	9,631	4,172	6,349	5,403	4,377
	15-Jul-01		2,350 ^{2,3}	2,948	4,045	1,886	2,698	2,270	1,967
	01-Nov-03		200 ⁸	23	35	11	16	9	8
Terminated Funds									
	Date established	Date terminated	Fund allocation (RM m)	Number of applications approved		Amount approved (RM m)		Total disbursements as at end-2005 (RM m)	Outstanding as at end-2005 ⁶ (RM m)
	Total as at end-		Total as at end-						
	2004	2005	2004	2005	2004	2005	2004	2005	
Enterprise Rehabilitation Fund Abandoned Housing Projects Fund Fund to Accelerate the Construction of Low-Cost Houses Special Fund for Tourism Industrial Adjustment Fund Special Scheme for Low and Medium Cost Houses Bumiputera Industrial Fund Fund for Small and Medium Industries New Entrepreneurs Fund Rehabilitation Fund for Small and Medium Industries Entrepreneurs Rehabilitation and Development Fund Special Relief Guarantee Facility ⁷	06-Feb-88	01-Jan-91	500 ³	764	764	896	896	850	89
	18-Jun-90	29-Feb-92	600	74	74	331	331	346	9
	29-Oct-93	31-Oct-95	500	54	54	297	297	297	0
	10-Mar-90	31-Dec-97	200 ³	194	194	203	203	203	16
	05-Feb-91	04-Aug-99	100	25	25	95	95	95	0
	01-May-98	04-Aug-99	1,000	96	96	609	609	585	12
	04-Jan-93	03-Apr-00	100	99	99	95	95	91	17
	02-Jan-98	03-Apr-00	1,850 ³	5,420	5,420	3,774	3,774	3,726	0
	12-Dec-89	15-Jul-01	1,250 ³	3,126	3,126	1,420	1,420	1,398	291
	23-Nov-98	01-Nov-03	330 ^{3,4}	317	313	344	340	328	204
	03-Jul-01	01-Nov-03	10 ⁴	33	33	3	3	2	1
	21-May-01	10-Jul-04	1,000	85	85	49	49	0	0

¹ The allocation was increased from RM4,500 million to RM4,750 million in 2005

² The allocation was increased from RM2,000 million to RM2,350 million in 2005

³ Revolving funds

⁴ Unutilised allocations were transferred to Rehabilitation Fund for Small Businesses

⁵ Approval withdrawn by banks/borrowers and/or amount required were reduced by banks/borrowers

⁶ Borrowers' outstanding loan balances with the lending institutions

⁷ A guarantee scheme through Credit Guarantee Corporation Malaysia Berhad funded by Bank Negara Malaysia to assist businesses affected by Severe Acute Respiratory Syndrome (SARS)

⁸ Reallocation of unutilised RM1600 million from Rehabilitation Fund for Small Businesses into Fund for Small and Medium Industries 2 (RM250 million) and New Entrepreneurs Fund 2 (RM350 million)

Financial Sector Masterplan

List of Completed and On-going Recommendations

Banking Sector

Completed recommendations

- | | |
|---------|---|
| R3.4 | Liberalised restrictions on salaries and staff mobility in the banking industry to enable the industry to attract the best talent and reward them accordingly. |
| R3.5 | Uplift restrictions on employment of expatriates to attract the best international talents to meet the demand for expertise in specific areas of banking. |
| R3.6 | Established Board committees, namely Nominating, Remuneration and Risk Management committees to further enhance corporate governance standards. |
| R3.7 | Allowed group rationalisation through cross-selling of products and consolidation of back-office processes, as well as facilitate the merger of commercial banks and finance companies to further enhance efficiency and competitiveness. |
| R3.9 | Streamlined the regulation of discount houses and merchant banks to enhance and allow fair competition among players. |
| R3.10* | Established investment banks through mergers between merchant banks and stockbroking companies or discount houses to reduce duplication, enhance competitiveness and strengthen the potential to capitalise on expanded business opportunity thus contributing towards the economic transformation process. |
| R3.12 | Encouraged outsourcing of non-core functions to gain greater strategic focus and efficiency. |
| R3.14 | Encouraged the development of new delivery channels to increase the range of products and services to further enhance competitiveness. |
| R3.15.1 | Simplified the product notification process to provide incentive for the development of new and innovative and products, and outline a set of guidelines providing criteria for product notification and specific product |
| R3.15.2 | approval requirements. |
| R3.16a | Introduced the New Interest Rate Framework to provide banking institutions with greater flexibility, thus promoting more efficient pricing of products. |
| R3.18 | Encouraged participation of banking institutions in areas currently served by fringe institutions to promote a level playing field and preserve consumer protection and investors' interests. |
| R3.21 | Implemented risk-based supervision with supervisory focus on high risk areas and greater attention on weak institutions. |
| R3.22a | Incorporated market risk into the capital adequacy framework to introduce more risk sensitivity to the existing regulatory capital requirements. |
| R3.23 | Developed a formal and informal enforcement action framework to ensure banking institutions take remedial actions on weaknesses highlighted. |
| R3.26f* | Enhanced the level of corporate governance among licensed institutions by prescribing broad principles and minimum standards as well as specific requirements to ensure safety and soundness of licensed institutions. |
| R3.27 | Increased efficiency and competition in the payments system to support the needs of the economy while maintaining its safety and integrity. |
| R3.28 | Allowed market forces to shape developments in the payments system to promote greater competition and increase innovation in payments system. |
| R3.30* | Allowed money brokers to complements its voice broking sevicees by offering electronic broking system to its clients. |
| R3.33 | Allowed banking institutions to rationalise their branch network to improve the dispersion of their branches in the country. |
| R3.37 | Expanded the role of the Banking Mediation Bureau with the establishment of the Financial Mediation Bureau to strengthen consumer protection framework and to widen avenues for consumers to seek redress. |

R3.39* Established a deposit insurance system to provide a reasonable level of protection to depositors while promoting incentive for prudent management by banking institutions.

On-going recommendations

- R3.1 Develop and disseminate industry-wide benchmarks to enable domestic banking institutions to assess their relative performance against market leaders, identify the performance gaps and, accordingly, recognise their comparative strengths and weaknesses to develop appropriate strategies to remain competitive.
- R3.2 Increase awareness of best practice by conducting focused training and seminar series for senior management to promote greater understanding on emerging trends and issues facing the banking industry.
- R3.3 Enhance credit skills of credit officers and managers with the aim to promote sound lending decisions and credit culture and monitor the requirement for accreditation.
- R3.8 Encourage domestic banking institutions to form strategic alliances with other banking institutions and non-banking institutions to provide consumers with greater access to world-class products and services and towards meeting international best practice standards.
- R3.13 Require management of banking institutions to accord greater attention to the development of information and communication technology (ICT) to ensure appropriate ICT strategies as a strategic tool towards bringing about holistic improvement within banking institutions.
- R3.15 Adopt 'what is not prohibited is allowed' regulatory philosophy and phase out product pre-approval requirement to encourage innovation.
- R3.19 Facilitate the development of a conducive tax regime to provide incentives to encourage innovation via greater research and development.
- R3.24 Implement a transparent and clearly structured early warning system and set of prompt corrective measures for weak banking institutions to ensure sound and stable banking system.
- R3.32 Require provision of advisory services on financial planning and management to small and medium industries and small borrowers to enable these borrowers to make informed decisions and better understand financial planning and management.
- R3.34 Development of an active and structured consumer education programme to promote greater financial literacy and promote active consumerism.
- R3.36 Encourage consumers to pursue formal administrative and legal redress to protect consumers against unfair practices by banking institutions.

Insurance Sector

Completed recommendations

- R4.1 Removed restrictions on outsourcing to enable insurers to further develop core competencies and effective business strategies.
- R4.2 Allowed eligible insurers to use the internet as a distribution channel to enhance competitiveness and efficiency of the insurance industry.
- R4.3 Promoted the growth of bancassurance as a cost-effective alternative distribution channel by implementing a more flexible regulatory framework on remuneration structures governing bancassurance arrangements.
- R4.6 Relaxed the restrictions on employment of expatriates to accelerate the development of skills and expertise in the industry.
- R4.9* Introduced a regulatory framework for the licensing of financial advisers to promote higher standards of financial services and enable consumers to obtain professional advice on a wider range of financial products and services.
- R4.16 Increased the statutory minimum paid-up capital of insurers to enhance their financial resilience and ability to compete effectively in a more deregulated and liberalised market.

R4.17	Strengthened 'fit and proper' regulations for board members and senior management of insurance companies, including minimum qualification standards and training requirements for directors to promote sound corporate governance.
R4.18	Established board committees with specific responsibilities and enhance disclosure standards on compensation to directors and senior management to further strengthen governance structures and processes and promote greater transparency.
R4.19	Raised the entry requirements for the agency force to uphold high standards of professionalism and competencies among insurance intermediaries.
R4.20	Introduced additional compulsory exams as part of continuing education programmes for agents to upgrade their knowledge and skills on an on-going basis.
R4.21	Further strengthen performance-based supervision to maintain stability under a more deregulated and competitive market conditions.
R4.22	Developed an enforcement action framework to ensure timely and consistent supervisory intervention processes to address institutional risks.
R4.25	Established the Financial Mediation Bureau to strengthen consumer protection framework and widen avenues for consumers to seek redress.
R4.26	Introduced 'best advice' regulations to enhance consumer protection and professionalism in the sale of life insurance products by insurance intermediaries.
R4.27	Strengthened regulations on unfair trade practices to ensure sound business practices and fair treatment of consumers.
R4.29	Allowed financial and non-financial institutions to acquire interests in direct insurers to create business synergies.
<i>On-going recommendations</i>	
R4.5	Promote the management of pension funds by insurers to achieve the most efficient and effective management of the pension funds.
R4.8	Allow insurers to distribute other personal financial service products to enable insurers to make more effective use of the agency force and other distribution channels.
Islamic Banking and Takaful	
<i>Completed recommendations</i>	
R5.3	Build strong management through the establishment of board committees, benchmarking and employment of experienced and qualified staff.
R5.5	Increased the number of Islamic banks to stimulate greater competition and accelerate international integration by issuing Islamic banking licences to qualified domestic and foreign banking institutions.
R5.6	Increased the number of takaful operators to accelerate the expansion of the takaful industry.
R5.10	Established a comprehensive legal infrastructure for consumers to seek legal redress arising from Islamic financial transactions.
<i>On-going recommendations</i>	
R5.1	Develop and disseminate industry wide benchmarks to enable Islamic banking institutions to evaluate their relative efficiency, identify the performance gaps and formulate appropriate strategies to improve and deliver the best results.
R5.2	Enhance the level of knowledge, competency and expertise in order to increase the pool of highly qualified and skilled/trained staff in Islamic banking and finance.
R5.11	Create a favourable tax regime in the implementation of Islamic financial contracts.

Development Financial Institutions	
<i>Completed recommendations</i>	
R6.4	Introduced a systematic framework for sourcing funds to ensure appropriate and adequate funding for the operations of development financial institutions (DFIs).
R6.7	Established a legislative framework to regulate and supervise DFIs to ensure that DFIs' policies and objectives are consistent with the national policy objectives.
R6.8	Established a single Regulatory and Supervisory Authority (RSA) to strengthen the supervision of DFIs.
<i>On-going recommendations</i>	
R6.5	Continued Government's support to the DFIs and enhance coordination among relevant ministries to enable these DFIs to operate in a more focused, efficient and prudent manner in supporting their respective targeted sectors.
Alternative Modes of Financing	
<i>Completed recommendations</i>	
R7.2	Established a RM500 million venture capital fund to increase the availability of venture capital financing and stimulate new ventures.
R7.3	Introduced further tax incentives for the venture capital industry to promote the growth of venture capital.
R7.4	Liberalised the MESDAQ listing requirements to facilitate the exit of venture capital companies from their investments.
R7.5	Established two Islamic venture capital funds with a combined initial fund size of RM22.1 million.
<i>On-going recommendations</i>	
R7.13	Established a one-stop agriculture research and development centre as well as a comprehensive and integrated information database to facilitate banking institutions in their assessment of specialised risks involved in agriculture financing.
R7.14	Develop structured and systematic training programme for borrowers to ensure an orderly development of the players in the agriculture sector.
R7.15	Putting in place an effective risk-distribution mechanism that will reduce risks to the financial institutions and, at the same time, reduce borrowing costs through a guarantee and insurance protection scheme.
R7.15.2	Diversify insurance protection schemes to cater for the unique features of the various sub-sectors within the agriculture sector.
R7.16	Provide subsidies to agriculture industry to help reduce insurance costs, especially for small scale farmers.
R7.17	Grant tax exemptions to provide greater financial assistance to the agriculture sector.
Labuan International Offshore Financial Centre	
<i>Completed recommendations</i>	
R8.3	Adopted a consultative and market driven approach to create a conducive tax and business environment to enhance the competitiveness and attractiveness of Labuan.
R8.6	Strengthened Islamic banking and finance as well as takaful to develop Labuan with a strategic focus on Islamic products and services.
R8.7	Enhanced Labuan International Financial Exchange (LFX) to be a one-stop financial exchange for residents and global companies.
<i>On-going recommendations</i>	
R8.1	Develop an active International Offshore Financial Centre (IOFC) for Malaysia to support the increasing demands of the domestic economy and to play an important complementary role to the Malaysian financial system.

- | | |
|------|---|
| R8.2 | Review existing rules and regulations to facilitate expansion in the scope of core business to facilitate new offshore businesses and allow offshore service providers to maximise capabilities and expertise to expand their business. |
| R8.4 | Benchmark against the leading IOFCs in various areas of business to further improve competitiveness, especially in terms of pricing and cost. |
| R8.5 | Establish a well-balanced regulatory policy and supervisory framework which are in line with latest international supervisory regime. |
| R8.8 | Enhance the e-commerce gateway to encourage global e-commerce operators to set up domicile in Labuan. |
| R8.9 | Maximise potentials of Labuan IOFC by developing other complementary economic measures. |

* Recommendations completed in 2005.



Licensed Banking Institutions (as at 31 December 2005)

Commercial Banks

1. ABN AMRO Bank Berhad
2. Affin Bank Berhad¹
3. Alliance Bank Malaysia Berhad
4. AmBank (M) Berhad²
5. Bangkok Bank Berhad
6. Bank of America Malaysia Berhad
7. Bank of China (Malaysia) Berhad
8. Bank of Tokyo-Mitsubishi (Malaysia) Berhad³
9. Bumiputra-Commerce Bank Berhad
10. Citibank Berhad
11. Deutsche Bank (Malaysia) Berhad
12. EON Bank Berhad
13. Hong Leong Bank Berhad
14. HSBC Bank Malaysia Berhad
15. J.P. Morgan Chase Bank Berhad
16. Malayan Banking Berhad
17. OCBC Bank (Malaysia) Berhad
18. Public Bank Berhad
19. RHB Bank Berhad
20. Southern Bank Berhad
21. Standard Chartered Bank Malaysia Berhad
22. The Bank of Nova Scotia Berhad
23. United Overseas Bank (Malaysia) Berhad

Islamic Banks

1. Bank Islam Malaysia Berhad
2. Bank Muamalat Malaysia Berhad
3. RHB ISLAMIC Bank Berhad
4. Commerce TIJARI Bank Berhad
5. Hong Leong Islamic Bank Berhad
6. Kuwait Finance House (Malaysia) Berhad

¹ Merged with AFFIN-ACF Finance Berhad with effect from 1 June 2005

² Absorbed by AmFinance Berhad and changed the name to AmBank (M) Berhad with effect from 1 June 2005

³ Changed the name to Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad with effect from 1 January 2006

Finance Companies

1. Bumiputra-Commerce Finance Berhad⁴
2. RHB Delta Finance Berhad⁵
3. Southern Finance Berhad⁶

Merchant Banks

1. Affin Merchant Bank Berhad
2. Alliance Merchant Bank Berhad
3. AmMerchant Bank Berhad
4. Aseambankers Malaysia Berhad
5. Commerce International Merchant Bankers Berhad
6. Malaysian International Merchant Bankers Berhad
7. Public Merchant Bank Berhad
8. RHB Sakura Merchant Bankers Berhad
9. Southern Investment Bank Berhad
10. Utama Merchant Bank Berhad

⁴ Absorbed into Bumiputra-Commerce Bank Berhad with effect from 1 January 2006

⁵ Absorbed into RHB Bank Berhad with effect from 1 January 2006

⁶ Absorbed into Southern Bank Berhad with effect from 1 January 2006



Financial Institutions Offering Islamic Banking Services (as at 31 December 2005)

Islamic Banks

1. Bank Islam Malaysia Berhad
2. Bank Muamalat Malaysia Berhad
3. Commerce TIJARI Bank Berhad
4. Hong Leong Islamic Bank Berhad
5. Kuwait Finance House (Malaysia) Berhad
6. RHB ISLAMIC Bank Berhad

Participating Banks in the Islamic Banking Scheme

Commercial Banks

1. Affin Bank Berhad
2. Alliance Bank Malaysia Berhad
3. AmBank (M) Berhad
4. Citibank Berhad
5. EON Bank Berhad
6. HSBC Bank Malaysia Berhad
7. Malayan Banking Berhad
8. OCBC Bank (Malaysia) Berhad
9. Public Bank Berhad
10. Southern Bank Berhad
11. Standard Chartered Bank Malaysia Berhad

Finance Company

1. Southern Finance Berhad

Merchant Banks

1. Affin Merchant Bank Berhad
2. Alliance Merchant Bank Berhad
3. AmMerchant Bank Berhad
4. Commerce International Merchant Bankers Berhad

Discount Houses

1. Abrar Discounts Berhad
2. Affin Discount Berhad
3. Amanah Short Deposits Berhad
4. CIMB Discount House Berhad
5. KAF Discounts Berhad
6. Malaysia Discount Berhad
7. Mayban Discount Berhad

Development Financial Institutions Offering Islamic Banking Services

1. Bank Kerjasama Rakyat Malaysia Berhad
2. Bank Simpanan Nasional
3. Bank Pembangunan Malaysia Berhad
4. Bank Pertanian Malaysia
5. Bank Perusahaan Kecil & Sederhana Malaysia Berhad

Shariah Advisory Council Members

Chairman:

Y.A.A. Datuk Sheikh Ghazali Abdul Rahman

Deputy Chairman:

Dr. Mohd Daud Bakar

Members:

1. S.S. Dato' Haji Hassan Haji Ahmad
2. Y.A. Dato' Abdul Hamid Haji Mohamad
3. Dato' Dr. Abdul Halim Haji Ismail
4. Datuk Haji Md. Hashim Haji Yahaya
5. Datuk Dr. Abdul Monir Yaacob
6. Assoc. Prof. Dr. Abdul Halim Muhammad
7. Dr. Mohd Ali Haji Baharum
8. Dr. Mohd Parid Sheikh Ahmad

Table A.1
Gross Domestic Product by Kind of Economic Activity in Constant 1987 Prices

	2001	2002	2003	2004	2005 ^p	2006 ^f
	RM million					
Agriculture	18,551	19,064	20,134	21,137	21,585	22,010
Mining and quarrying	15,160	15,810	16,720	17,372	17,504	18,378
Manufacturing	63,299	66,019	71,544	78,558	82,394	88,122
Construction	7,108	7,251	7,359	7,248	7,133	7,204
Services	120,194	127,968	133,751	142,849	152,205	161,330
Less: Imputed bank service charges	17,678	21,073	22,431	23,205	23,876	24,525
Plus: Import duties	4,594	5,384	5,282	4,995	5,083	5,107
GDP at purchasers' prices¹	211,227	220,422	232,359	248,954	262,029	277,626
	Annual change (%)					
Agriculture	-0.6	2.8	5.6	5.0	2.1	2.0
Mining and quarrying	-1.5	4.3	5.8	3.9	0.8	5.0
Manufacturing	-5.9	4.3	8.4	9.8	4.9	7.0
Construction	2.1	2.0	1.5	-1.5	-1.6	1.0
Services	6.0	6.5	4.5	6.8	6.5	6.0
Less: Imputed bank service charges	11.7	19.2	6.4	3.4	2.9	2.7
Plus: Import duties	-2.7	17.2	-1.9	-5.4	1.8	0.5
GDP at purchasers' prices	0.3	4.4	5.4	7.1	5.3	6.0

¹ Numbers may not necessarily add up due to rounding

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.2
Growth in Manufacturing Production (2000=100)

	2002	2003	2004	2005	2003	2004	2005
	Index				Annual change (%)		
Export-oriented industries	95.7	107.9	123.8	130.8	12.7	14.8	5.7
Electrical machinery, apparatus, appliances and supplies	90.9	104.4	124.5	128.9	14.8	19.3	3.5
<i>Electronics</i>	88.3	108.3	136.0	143.0	22.6	25.6	5.2
<i>Electrical products</i>	96.0	96.8	102.1	101.3	0.9	5.5	-0.8
Chemicals and chemical products	99.6	117.2	134.9	149.7	17.7	15.1	11.0
Petroleum products ¹	105.9	116.0	127.4	141.2	9.5	9.8	10.8
Textiles, wearing apparel and footwear	86.8	85.5	81.4	84.1	-1.6	-4.8	3.4
Wood and wood products	94.9	95.7	107.9	109.6	0.9	12.8	1.5
Rubber products	105.9	124.2	134.3	133.8	17.4	8.1	-0.4
Off-estate processing	111.7	118.0	121.2	131.0	5.6	2.7	8.1
Others	85.9	90.0	111.4	107.4	4.8	23.9	-3.7
Domestic-oriented industries	109.0	114.0	119.9	123.2	4.6	5.2	2.8
Construction-related products	102.8	109.8	111.2	110.7	6.8	1.3	-0.5
<i>Non-metallic mineral products</i>	106.7	114.0	111.0	113.2	6.8	-2.6	2.0
<i>Basic iron & steel and non-ferrous metal</i>	95.5	101.8	111.7	105.8	6.6	9.7	-5.3
Food products	111.5	118.1	120.5	129.7	5.9	2.0	7.6
Transport equipment	128.3	124.0	138.5	150.2	-3.4	11.7	8.5
Fabricated metal products	109.6	116.6	129.9	123.5	6.3	11.4	-4.9
Paper products	103.5	106.2	110.7	119.0	2.7	4.2	7.5
Beverages	90.6	110.9	112.4	119.3	22.4	1.4	6.1
Tobacco products	84.6	87.9	90.5	87.8	3.9	2.9	-3.0
Total	98.4	109.1	123.0	129.3	10.9	12.8	5.1

¹ Under the new Industrial Production Index (2000=100), LNG has been reclassified as petroleum products (previously classified as chemicals and chemical products). Consequently, petroleum products have been reclassified as export-oriented industries

Source: Department of Statistics, Malaysia

Table A.3
Production of Primary Commodities

	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	Volume					Annual change (%)				
Crude palm oil (‘000 tonnes)	11,804	11,909	13,355	13,976	14,961	8.9	0.9	12.1	4.7	7.0
Rubber ¹ (‘000 tonnes)	882	890	986	1,169	1,124	-4.9	0.9	10.8	18.6	-3.8
Saw logs (‘000 cu. metres)	18,923	20,649	21,532	21,509	21,334	-18.0	9.1	4.3	-0.1	-0.8
Cocoa (‘000 tonnes)	58	48	36	33	28	-17.9	-17.4	-24.0	-7.8	-16.3
Crude oil (including condensates) (‘000 bpd)	666	698	738	762	727	-2.4	4.9	5.6	3.6	-4.9
Natural gas (mmscfd)	4,542	4,676	5,013	5,196	5,800	3.7	3.0	7.2	4.0	11.3
Tin-in-concentrates (‘000 tonnes)	5.0	4.2	3.4	2.7	2.8	-21.2	-15.2	-20.3	-18.3	2.0

^p Preliminary

¹ Revised from 2000 onwards based on new compilation methodology

Source: Malaysian Palm Oil Board
 Department of Statistics, Malaysia
 Forestry Departments (Peninsular Malaysia, Sabah & Sarawak)
 Malaysian Cocoa Board
 PETRONAS
 Minerals and Geoscience Department, Malaysia

Table A.4
GNP by Demand Aggregates

	2001	2002	2003	2004	2005 ^p	2006 ^f
	at Current Prices (RM million)					
Consumption	192,909	209,022	227,279	252,088	280,468	306,179
<i>Private consumption</i>	150,644	159,506	172,366	192,771	215,876	237,832
<i>Public consumption</i>	42,265	49,516	54,913	59,317	64,592	68,347
Investment	83,345	83,764	87,089	91,818	98,930	107,106
<i>Private investment</i>	34,528	29,376	29,856	38,394	43,769	49,195
<i>Public investment</i>	48,817	54,388	57,233	53,424	55,161	57,911
Change in stocks ¹	-3,339	3,105	-1,814	10,009	-1,059	1,334
Exports of goods and services	389,255	415,040	447,846	544,956	609,133	682,398
Imports of goods and services	327,767	348,919	365,383	449,262	492,928	554,250
GDP at purchasers' value	334,404	362,012	395,017	449,609	494,544	542,766
Net factor payments abroad	-25,623	-25,061	-22,537	-24,549	-21,470	-23,716
GNP at purchasers' value	308,781	336,951	372,480	425,060	473,074	519,050
	at Constant 1987 Prices (RM million)					
Consumption	125,637	132,872	143,198	156,739	169,993	180,111
<i>Private consumption</i>	97,630	101,946	108,722	120,181	131,266	140,132
<i>Public consumption</i>	28,007	30,926	34,476	36,558	38,727	39,979
Investment	63,050	63,249	64,960	66,996	70,175	74,339
<i>Private investment</i>	26,120	22,181	22,270	28,015	31,047	34,145
<i>Public investment</i>	36,930	41,068	42,690	38,981	39,128	40,194
Change in stocks ¹	-1,279	3,200	-1,267	5,464	-1,708	889
Exports of goods and services	227,685	237,904	251,463	292,476	316,959	345,075
Imports of goods and services	203,866	216,802	225,996	272,721	293,391	322,789
GDP at purchasers' value	211,227	220,422	232,359	248,954	262,029	277,626
Net factor payments abroad	-17,642	-17,253	-15,204	-15,870	-13,999	-15,163
GNP at purchasers' value	193,585	203,169	217,155	233,084	248,030	262,462

¹ Includes statistical discrepancy

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.5
Savings-Investment Gap

	2001	2002	2003	2004	2005 ^p	2006 ^f
	RM million					
Public gross domestic capital formation	48,817	54,388	57,233	53,424	55,161	57,911
Public savings	35,748	49,459	60,093	73,000	75,048	82,899
Deficit/surplus	-13,069	-4,929	2,860	19,576	19,887	24,988
Private gross domestic capital formation	31,189	32,481	28,042	48,403	42,710	50,529
Private savings	71,945	67,904	75,807	85,338	100,595	114,950
Deficit/surplus	40,756	35,423	47,765	36,935	57,885	64,421
Gross domestic capital formation (as % of GNP)	80,006 25.9	86,869 25.8	85,275 22.9	101,827 24.0	97,871 20.7	108,440 20.9
Gross national savings (as % of GNP)	107,693 34.9	117,363 34.8	135,900 36.5	158,338 37.3	175,643 37.1	197,849 38.1
Balance on current account (as % of GNP)	27,687 9.0	30,494 9.0	50,625 13.6	56,511 13.3	77,772 16.4	89,409 17.2

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.6
Balance of Payments

Item	2002			2003		
	+	-	Net	+	-	Net
	RM million					
Goods¹	358,504	286,387	72,117	397,969	300,207	97,762
Trade account	357,430	303,090	54,340	397,884	316,538	81,347
Services	56,536	62,532	-5,996	49,876	65,176	-15,300
Transportation	10,847	22,419	-11,572	10,615	24,101	-13,486
Travel	27,049	9,947	17,102	22,411	10,888	11,523
Other services	18,166	29,408	-11,242	16,384	29,395	-13,011
Government transactions n.i.e. ²	474	758	-284	466	793	-327
Balance on goods and services	415,040	348,919	66,121	447,847	365,383	82,462
Income	8,129	33,190	-25,061	13,134	35,671	-22,537
Compensation of employees	1,653	2,832	-1,179	2,201	3,161	-960
Investment income ³	6,476	30,358	-23,882	10,933	32,510	-21,577
Current transfers	2,513	13,079	-10,566	1,929	11,229	-9,300
Balance on current account	425,682	395,188	30,494	462,910	412,283	50,625
% of GNP			9.0			13.6
Capital account			-			-
Financial account			-11,941			-12,146
Direct investment			4,935			4,194
Abroad			-7,238			-5,204
In Malaysia			12,173			9,398
Portfolio investment			-6,506			4,168
Other investment			-10,370			-20,508
Official sector			4,720			-11,201
Private sector			-15,090			-9,307
Balance on capital and financial account			-11,941			-12,146
Errors and omissions			-4,362			580
of which:						
Foreign exchange revaluation gain (+) / loss (-)			6,627			11,927
Overall balance (surplus + / deficit -)			14,191			39,059
Bank Negara Malaysia international reserves, net⁴						
RM million			131,394			170,453
USD million equivalent			34,577			44,856
Reserves as months of retained imports			5.4			6.6

¹ Adjusted for valuation and coverage to the balance of payments basis. Imports include military goods which are not included in trade data

² Include transactions of foreign military and diplomatic establishments

³ Include undistributed earnings of foreign direct investment companies. The counterpart of these earnings is shown as reinvested earnings under "Direct Investment" in the Financial Account

⁴ All assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange ruling on the balance sheet date and the gain/loss has been reflected accordingly in the Bank's account

e Estimate

f Forecast

n.i.e. Not included elsewhere

Note: Numbers may not necessarily add up due to rounding

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

2004			2005e			2006f		
+	-	Net	+	-	Net	+	-	Net
RM million								
481,240	376,766	104,474	536,931	410,476	126,455	601,903	463,502	138,401
480,740	400,077	80,663	533,788	434,010	99,778	600,583	492,285	108,298
63,717	72,496	-8,780	72,202	82,452	-10,249	80,495	90,748	-10,253
12,018	29,801	-17,783	16,169	31,876	-15,707	17,281	34,215	-16,934
31,152	11,754	19,398	32,354	14,237	18,117	34,842	16,293	18,549
20,120	29,795	-9,675	23,251	35,562	-12,311	27,945	39,278	-11,333
426	1,147	-721	427	777	-350	427	962	-535
544,958	449,264	95,694	609,133	492,928	116,205	682,398	554,250	128,148
16,023	40,572	-24,549	20,469	41,937	-21,470	21,964	45,680	-23,716
2,618	3,760	-1,142	4,229	4,712	-482	5,287	5,654	-367
13,405	36,812	-23,408	16,237	37,225	-20,988	16,677	40,026	-23,349
1,700	16,333	-14,633	1,131	18,094	-16,963	1,342	16,365	-15,024
562,681	506,169	56,511	630,734	552,960	77,772	705,703	616,295	89,409
		13.3			16.4			17.2
		-			-			
		15,083			-41,952			
		9,739			2,711			
		-7,833			-12,931			
		17,572			15,642			
		33,829			-11,881			
		-28,485			-32,782			
		-1,145			-11,064			
		-27,340			-21,718			
		15,083			-41,952			
		11,467			-23,000			
		7,997			-15,496			
		83,061			12,820			
		253,513			266,334			
		66,714			70,483			
		7.9			7.8			

Table A.7
Principal Markets for Manufactured Exports

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
ASEAN	72,140	25.3	78,981	26.2	82,481	25.3	99,180	25.4	110,946	25.8
<i>Singapore</i>	52,483	18.4	55,917	18.5	57,367	17.6	65,800	16.9	73,872	17.2
<i>Thailand</i>	9,816	3.4	12,319	4.1	13,552	4.2	17,500	4.5	21,300	5.0
<i>Indonesia</i>	4,983	1.8	5,627	1.9	6,291	1.9	8,945	2.3	9,482	2.2
<i>Philippines</i>	4,113	1.4	4,249	1.4	4,346	1.3	5,993	1.5	5,287	1.2
<i>Brunei Darussalam</i>	745	0.3	869	0.3	925	0.3	942	0.2	1,005	0.2
United States	65,830	23.1	72,116	23.9	74,918	23.0	85,484	21.9	100,045	23.3
EU¹	40,894	14.3	38,505	12.7	41,077	12.6	51,523	13.2	53,457	12.4
<i>Netherlands</i>	13,609	4.8	11,085	3.7	10,313	3.2	12,459	3.2	13,802	3.2
<i>Germany</i>	7,176	2.5	7,071	2.3	8,053	2.5	9,248	2.4	9,992	2.3
<i>United Kingdom</i>	8,355	2.9	7,836	2.6	8,131	2.5	9,678	2.5	8,652	2.0
<i>Others</i>	11,754	4.1	12,513	4.1	14,580	4.4	20,138	5.1	21,011	4.9
Japan	32,413	11.4	28,271	9.4	28,683	8.8	33,341	8.5	31,743	7.4
Hong Kong China	14,327	5.0	19,147	6.3	24,717	7.6	27,482	7.0	30,127	7.0
The People's Republic of China	11,266	3.9	14,041	4.6	17,376	5.3	22,134	5.7	25,728	6.0
Middle East ²	6,885	2.4	5,992	2.0	7,485	2.3	10,565	2.7	12,901	3.0
Australia	5,862	2.1	5,951	2.0	7,116	2.2	9,531	2.4	10,591	2.5
Chinese Taipei	9,767	3.4	11,216	3.7	11,610	3.6	11,766	3.0	10,247	2.4
Korea	6,692	2.3	7,797	2.6	7,123	2.2	9,178	2.4	9,308	2.2
Latin American Countries	3,436	1.2	3,031	1.0	2,939	0.9	4,154	1.1	4,641	1.1
Canada	1,977	0.7	1,992	0.7	2,132	0.7	2,754	0.7	2,555	0.6
Rest of the World	13,827	4.9	14,981	4.9	18,665	5.5	23,357	6.0	27,584	6.3
Total	285,316	100.0	302,021	100.0	326,322	100.0	390,449	100.0	429,873	100.0

¹ Includes the 10 new member states since 2004

² Beginning 2004, Cyprus has been excluded from Middle East as it has been included under the EU countries

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.8
Principal Export Markets for Electronics

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	34,793	24.9	41,969	26.7	45,285	27.1	51,912	27.5	64,555	31.0
Singapore	30,335	21.7	33,000	21.0	32,042	19.1	33,466	17.7	35,049	16.8
Hong Kong China	7,470	5.3	12,641	8.0	18,005	10.8	19,606	10.4	21,649	10.4
The People's Republic of China	6,012	4.3	7,838	5.0	9,002	5.4	10,802	5.7	13,183	6.3
Japan	13,502	9.7	11,226	7.1	10,465	6.3	11,213	5.9	10,273	4.9
Netherlands	9,199	6.6	7,746	4.9	7,056	4.2	8,079	4.3	9,846	4.7
Thailand	4,802	3.4	6,921	4.4	7,147	4.3	8,297	4.4	9,343	4.5
Chinese Taipei	6,520	4.7	7,670	4.9	8,056	4.8	6,873	3.6	5,399	2.6
Germany	3,453	2.5	3,804	2.4	4,535	2.7	5,176	2.7	5,153	2.5
Korea	3,862	2.8	4,555	2.9	3,455	2.1	4,436	2.4	4,179	2.0
Others	19,684	14.1	20,031	12.7	22,333	13.2	28,745	15.4	29,603	14.3
Total	139,632	100.0	157,401	100.0	167,381	100.0	188,605	100.0	208,232	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.9
Principal Export Markets for Electrical Products

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	17,324	28.6	17,430	31.7	16,354	29.5	18,134	26.5	19,005	25.5
Singapore	8,120	13.4	7,443	13.6	8,340	15.0	10,552	15.4	13,091	17.6
Japan	9,207	15.2	7,584	13.8	6,758	12.2	7,602	11.1	7,542	10.1
The People's Republic of China	1,770	2.9	1,580	2.9	2,094	3.8	2,943	4.3	3,365	4.5
Hong Kong China	2,534	4.2	2,483	4.5	2,398	4.3	2,534	3.7	2,987	4.0
Thailand	1,566	2.6	1,558	2.8	1,643	3.0	2,271	3.3	2,544	3.4
Germany	1,865	3.1	1,410	2.6	1,430	2.6	1,820	2.7	2,188	2.9
Australia	1,128	1.9	1,137	2.1	1,115	2.0	1,420	2.1	1,827	2.5
Others	17,161	28.1	14,272	26.0	15,338	27.6	21,170	30.9	21,998	29.5
Total	60,675	100.0	54,897	100.0	55,470	100.0	68,446	100.0	74,547	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.10
Principal Export Markets for Chemicals and Chemical Products

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
The People's Republic of China	1,533	10.3	2,294	13.3	2,930	13.8	4,019	14.5	4,001	13.5
Japan	1,566	10.5	1,750	10.2	2,105	9.9	2,983	10.7	3,005	10.1
Singapore	1,646	11.1	1,736	10.1	2,158	10.2	2,581	9.3	2,834	9.5
Thailand	1,164	7.8	1,387	8.0	1,771	8.4	2,339	8.4	2,715	9.1
Indonesia	999	6.7	1,302	7.6	1,531	7.2	2,232	8.0	2,459	8.3
Hong Kong China	1,176	7.9	1,239	7.2	1,549	7.3	1,847	6.7	2,102	7.1
India	376	2.5	498	2.9	858	4.0	1,089	3.9	1,435	4.8
Korea	511	3.4	546	3.2	766	3.6	1,174	4.2	1,305	4.4
Chinese Taipei	620	4.2	882	5.1	960	4.5	1,337	4.8	1,143	3.8
United States	1,218	8.2	1,042	6.1	1,059	5.0	982	3.5	1,103	3.7
Others	4,070	27.4	4,552	26.3	5,513	26.1	7,184	26.0	7,616	25.7
Total	14,879	100.0	17,228	100.0	21,200	100.0	27,767	100.0	29,718	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.11
Principal Export Markets for Manufactures of Metal

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Singapore	2,020	23.2	2,134	24.3	2,255	20.1	3,057	18.9	3,120	18.2
Thailand	501	5.8	504	5.7	550	4.9	1,340	8.3	2,173	12.7
The People's Republic of China	476	5.5	665	7.6	1,015	9.0	918	5.7	1,213	7.1
United States	644	7.4	486	5.5	706	6.3	1,269	7.9	1,209	7.0
Japan	736	8.5	594	6.8	833	7.4	1,070	6.6	1,045	6.1
Australia	295	3.4	249	2.8	366	3.3	929	5.8	945	5.5
Indonesia	360	4.1	398	4.5	442	3.9	590	3.7	845	4.9
Hong Kong	240	2.8	368	4.2	400	3.6	505	3.1	646	3.8
Others	3,420	39.3	3,398	38.6	4,675	41.5	6,462	40.0	5,961	34.7
Total	8,692	100.0	8,796	100.0	11,242	100.0	16,140	100.0	17,157	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.12
Principal Export Markets for Optical and Scientific Equipment

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	2,132	27.3	1,874	23.0	1,983	21.7	2,428	21.0	2,755	22.4
Japan	1,163	14.9	1,186	14.5	1,380	15.1	2,106	18.2	1,832	14.9
Singapore	1,110	14.2	1,573	19.3	1,752	19.1	2,203	19.0	1,673	13.6
The People's Republic of China	232	3.0	199	2.4	451	4.9	567	4.9	982	8.0
Netherlands	415	5.3	511	6.3	642	7.0	877	7.6	852	6.9
Thailand	173	2.2	172	2.1	243	2.7	295	2.5	814	6.6
Germany	437	5.6	408	5.0	404	4.4	397	3.4	508	4.1
Others	2,140	27.5	2,229	27.4	2,301	25.1	2,695	23.4	2,902	23.5
Total	7,802	100.0	8,152	100.0	9,156	100.0	11,568	100.0	12,318	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.13
Principal Export Markets for Petroleum Products

Country	2001		2002		2003		2004		2005 ^p	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Singapore	2,906	34.6	3,043	39.9	3,605	38.2	5,392	40.2	9,671	57.8
Japan	991	11.8	1,001	13.1	1,836	19.5	1,905	14.2	1,729	10.3
Australia	276	3.3	188	2.5	407	4.3	459	3.4	635	3.8
The People's Republic of China	201	2.4	188	2.5	275	2.9	977	7.3	563	3.4
Hong Kong China	366	4.4	257	3.4	270	2.9	663	4.9	521	3.1
Indonesia	459	5.5	260	3.4	239	2.5	351	2.6	484	2.9
United States	921	11.0	412	5.4	525	5.6	642	4.8	382	2.3
Others	2,288	27.0	2,271	29.8	2,278	24.1	3,032	22.6	2,744	16.4
Total	8,408	100.0	7,620	100.0	9,435	100.0	13,421	100.0	16,729	100.0

^p Preliminary

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.14
Export Prices of Major Commodities

	2001	2002	2003	2004	2005 ^p	2002	2003	2004	2005 ^p
	Annual change (%)								
Palm oil (RM/tonne)	944	1,367	1,617	1,706	1,456	44.8	18.3	5.5	-14.6
Rubber (sen/kg)	230	269	379	470	513	17.0	41.0	24.3	9.0
Saw logs (RM/cu. metre)	315	359	365	398	428	13.9	1.8	8.9	7.7
Sawn timber (RM/cu. metre)	943	1,102	1,134	1,015	1,099	16.9	2.9	-10.4	8.3
Crude oil (USD/barrel)	26	25	30	41	56	-2.9	22.0	34.8	36.5
Liquefied natural gas (RM/tonne)	721	659	772	824	947	-8.6	17.1	6.8	15.0

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.15
Principal Export Markets for Palm Oil

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 tonnes)					% share				
The People's Republic of China	1,364	1,940	2,502	2,829	2,885	13.0	17.9	20.0	24.0	22.1
European Union ¹	1,610	1,478	1,648	1,862	2,135	15.4	13.6	13.2	15.8	16.3
<i>Netherlands</i>	1,028	847	975	1,135	1,364	9.8	7.8	7.8	9.6	10.4
<i>Germany</i>	116	225	185	149	180	1.1	2.1	1.5	1.3	1.4
<i>Italy</i>	155	127	98	119	155	1.5	1.2	0.8	1.0	1.2
<i>Sweden</i>	100	102	106	114	103	1.0	0.9	0.8	1.0	0.8
<i>Others</i>	211	177	284	345	333	2.0	1.6	2.3	2.9	2.5
Middle East	1,236	1,449	1,749	1,647	1,563	11.8	13.3	14.0	14.0	12.0
Pakistan	1,143	1,059	1,105	838	928	10.9	9.8	8.9	7.1	7.1
India	2,066	1,670	1,650	925	664	19.7	15.4	13.2	7.8	5.1
United States	208	270	231	298	534	2.0	2.5	1.9	2.5	4.1
Bangladesh	178	230	272	353	485	1.7	2.1	2.2	3.0	3.7
Japan	379	434	430	474	438	3.6	4.0	3.4	4.0	3.4
Chinese Taipei	82	80	103	141	246	0.8	0.7	0.8	1.2	1.9
Korea	241	218	211	228	223	2.3	2.0	1.7	1.9	1.7
Australia	101	120	97	96	105	1.0	1.1	0.8	0.8	0.8
Others	1,858	1,909	2,489	2,097	2,867	17.8	17.6	19.9	17.9	21.8
Total	10,466	10,857	12,487	11,788	13,073	100.0	100.0	100.0	100.0	100.0

¹ Includes 10 new member states in 2004

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.16
Principal Export Markets for Rubber

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 tonnes)					% share				
The People's Republic of China	85	129	207	289	386	10.4	13.9	21.9	26.1	34.2
European Union ¹	318	309	306	353	320	38.7	33.3	32.3	32.0	28.3
Germany	119	119	129	147	132	14.4	12.8	13.6	13.3	11.7
France	31	41	40	53	46	3.8	4.4	4.2	4.8	4.1
Netherlands	12	15	12	20	28	1.4	1.7	1.3	1.8	2.5
Italy	30	28	29	29	24	3.7	3.1	3.0	2.6	2.1
United Kingdom	25	24	22	24	21	3.0	2.5	2.4	2.2	1.9
Spain	14	17	17	24	13	1.7	1.9	1.8	2.2	1.2
Others	87	65	57	56	56	10.7	6.9	6.0	5.1	4.8
Middle East	95	81	84	90	75	11.5	8.7	8.9	8.1	6.6
Iran	60	45	48	55	40	7.3	4.8	5.1	4.9	3.6
Turkey	24	24	25	24	24	2.9	2.6	2.6	2.2	2.2
Others	11	12	11	11	11	1.3	1.3	1.2	1.0	0.8
Korea	58	59	69	64	74	7.0	6.4	7.3	5.8	6.6
United States	66	81	76	74	67	8.0	8.7	8.0	6.7	6.0
Brazil	25	41	29	37	31	3.0	4.4	3.1	3.3	2.7
Canada	16	28	14	19	17	1.9	3.0	1.5	1.7	1.5
Singapore	5	9	9	22	10	0.6	1.0	0.9	2.0	0.9
Others	154	191	152	157	148	18.9	20.6	16.1	14.3	13.2
Total	822	928	946	1,105	1,128	100.0	100.0	100.0	100.0	100.0

¹ Includes 10 new member states in 2004

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.17
Principal Export Markets for Saw Logs

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 cubic metres)					% share				
The People's Republic of China	1,071	1,106	1,336	1,146	1,630	22.2	21.7	24.2	22.0	28.3
India	985	998	1,369	1,178	1,448	20.4	19.5	24.7	22.6	25.1
Japan	1,375	1,641	1,356	1,278	1,098	28.4	32.2	24.5	24.6	19.1
Chinese Taipei	669	651	694	736	745	13.8	12.7	12.5	14.1	12.9
Korea	175	159	140	126	117	3.6	3.1	2.5	2.4	2.0
Thailand	29	39	60	86	76	0.6	0.8	1.1	1.6	1.3
Hong Kong China	417	188	103	47	23	8.6	3.7	1.9	0.9	0.4
Others	113	322	474	610	622	2.4	6.3	8.6	11.8	10.9
Total	4,834	5,104	5,532	5,207	5,759	100.0	100.0	100.0	100.0	100.0

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.18
Principal Export Markets for Sawn Timber

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 cubic metres)					% share				
Thailand	534	589	660	781	851	22.2	21.4	23.7	24.7	23.1
The People's Republic of China	151	159	193	209	614	6.3	5.8	6.9	6.6	16.7
Chinese Taipei	170	187	209	227	225	7.0	6.8	7.5	7.2	6.1
Netherlands	197	186	204	200	187	8.2	6.8	7.3	6.3	5.1
Japan	187	194	167	172	170	7.8	7.1	6.0	5.4	4.6
Singapore	185	155	165	246	160	7.7	5.6	5.9	7.8	4.3
United Arab Emirates	66	64	55	79	88	2.7	2.3	2.0	2.5	2.4
Korea	120	98	85	89	70	5.0	3.6	3.1	2.8	1.9
Republic of Yemen	83	68	78	106	68	3.4	2.5	2.8	3.4	1.8
Hong Kong China	135	149	107	81	67	5.6	5.4	3.8	2.6	1.8
Australia	20	40	40	44	63	0.8	1.5	1.4	1.4	1.7
Belgium	52	64	72	69	58	2.2	2.3	2.6	2.2	1.6
United Kingdom	52	53	51	47	47	2.2	1.9	1.8	1.5	1.3
Italy	25	37	62	40	33	1.0	1.3	2.2	1.3	0.9
Others	434	710	641	776	984	17.9	25.7	23.0	24.3	26.7
Total	2,411	2,753	2,789	3,166	3,685	100.0	100.0	100.0	100.0	100.0

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.19
Principal Export Markets for Crude Oil

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 tonnes)					% share				
Australia	1,852	1,687	2,248	4,345	3,817	12.3	10.4	12.5	23.3	20.9
India	1,690	2,462	3,396	3,081	3,750	11.2	15.2	19.0	16.5	20.6
Thailand	2,797	2,358	3,097	3,024	3,418	18.6	14.6	17.3	16.2	18.8
Singapore	215	203	468	888	1,638	1.4	1.3	2.6	4.8	9.0
Indonesia	753	956	1,290	1,548	1,431	5.0	5.9	7.2	8.3	7.9
Korea	2,190	1,838	1,271	1,316	1,389	14.5	11.4	7.1	7.0	7.6
Philippines	362	511	610	676	743	2.4	3.2	3.4	3.6	4.1
Japan	1,457	2,131	1,440	1,051	734	9.7	13.2	8.0	5.6	4.0
Sri Lanka	400	485	425	420	358	2.7	3.0	2.4	2.2	2.0
United States	704	412	937	682	314	4.7	2.5	5.2	3.6	1.7
New Zealand	487	604	412	205	299	3.2	3.7	2.3	1.1	1.6
The People's Republic of China	838	1,723	2,013	1,284	240	5.6	10.6	11.2	6.9	1.3
Others	1,332	822	306	166	92	8.7	5.0	1.8	0.9	0.5
Total	15,077	16,192	17,913	18,686	18,223	100.0	100.0	100.0	100.0	100.0

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.20
Principal Export Markets for LNG

Country	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	('000 tonnes)					% share				
Japan	11,308	10,782	12,491	12,724	13,884	73.3	71.8	72.1	61.4	63.3
Korea	2,256	2,303	2,658	4,643	4,820	14.6	15.4	15.4	22.4	22.0
Chinese Taipei	1,860	1,857	2,108	2,623	3,054	12.1	12.4	12.2	12.7	13.9
United States	–	–	54	299	–	–	–	0.3	1.4	–
Others	–	65	–	440	190	–	0.4	–	2.1	0.8
Total	15,423	15,007	17,311	20,729	21,948	100.0	100.0	100.0	100.0	100.0

^p Preliminary

Source: Department of Statistics, Malaysia

Table A.21
External Debt and Debt Servicing

	2001	2002	2003	2004	2005p
	RM million				
Medium- and long-term debt:					
Gross borrowing	31,550	23,853	22,226	27,064	24,897
<i>Federal Government</i>	7,030	10,465	3,190	1,136	651
<i>NFPes</i>	11,311	3,655	5,140	11,545	6,326
<i>Private sector</i>	13,209	9,732	13,896	14,383	17,920
Repayment and prepayment	22,323	23,104	29,309	25,172	31,753
<i>Federal Government</i>	735	2,445	6,854	1,015	4,154
<i>NFPes</i>	10,447	6,942	12,437	12,645	13,911
<i>Private sector</i>	11,141	13,717	10,019	11,512	13,688
Net borrowing	9,227	749	-7,083	1,892	-6,856
<i>Federal Government</i>	6,295	8,020	-3,664	120	-3,503
<i>NFPes</i>	865	-3,287	-7,297	-1,100	-7,585
<i>Private sector</i>	2,068	-3,985	3,877	2,872	4,232
Outstanding debt	149,346	153,225	153,236	156,849	149,682
<i>Federal Government</i>	24,328	36,283	37,284	34,654	30,000
<i>NFPes</i>	67,415	64,330	59,535	62,244	56,150
<i>Private sector</i>	57,604	52,612	56,417	59,951	63,532
Currency composition (% share)	100.0	100.0	100.0	100.0	100.0
<i>US dollar</i>	78.0	77.3	76.6	76.8	80.1
<i>Japanese yen</i>	14.5	14.3	12.9	12.8	11.9
<i>Others</i>	7.5	8.4	10.5	10.4	8.0
Short-term debt:					
Outstanding debt	24,072	32,435	33,500	43,737	46,183
<i>Banking sector¹</i>	11,926	21,894	23,321	35,333	38,871
<i>Non-bank private sector</i>	12,147	10,541	10,179	8,404	7,312
Total external debt:	173,419	185,660	186,736	200,586	195,865
Total external debt (USD million)	45,636	48,858	49,141	52,786	51,310
% GNP	56.2	55.1	50.1	47.2	41.4
Annual change (%)	7.7	7.1	0.6	7.4	-2.4
Total servicing (including short-term interest payment)	26,954	27,832	28,627	24,866	28,776
of which:					
Medium- and long-term debt					
Repayment (excluding prepayment)	19,612	20,780	21,854	18,675	22,269
<i>Federal Government</i>	735	2,445	3,861	1,015	4,154
<i>NFPes</i>	7,886	6,942	10,017	10,713	10,166
<i>Private sector</i>	10,991	11,393	7,976	6,947	7,950
Interest payment	6,346	6,297	6,150	5,442	5,445
<i>Federal Government</i>	1,150	1,692	1,883	1,758	1,729
<i>NFPes</i>	3,574	3,430	3,287	2,684	2,683
<i>Private sector</i>	1,621	1,174	979	1,000	1,032
Debt service ratio (% of exports of goods and services)					
Total debt	6.9	6.7	6.4	4.6	4.7
Medium- and long-term debt	6.7	6.5	6.3	4.4	4.5
<i>Federal Government</i>	0.5	1.0	1.3	0.5	1.0
<i>NFPes</i>	2.9	2.5	3.0	2.5	2.1
<i>Private sector</i>	3.2	3.0	2.0	1.5	1.5

¹ Excludes currency and deposits held by non-residents with resident banking institutions

p Preliminary

Note: Numbers may not necessarily add up due to rounding

Source: Ministry of Finance and Bank Negara Malaysia

Table A.22
Consumer Price Index (2000=100) Sub-groups of Food

	Weights (%)	2002	2003	2004	2005
		Annual change (%)			
Food	33.8	0.7	1.3	2.2	3.6
of which:					
Food at Home	24.1	0.2	1.6	2.3	3.9
Rice, bread and other cereals	5.5	0.1	0.4	0.7	1.5
Meat	3.4	-1.3	2.4	4.3	8.6
Fish	4.9	1.0	1.3	3.3	4.5
Milk and eggs	2.1	1.0	2.2	2.6	4.6
Oils and fats	0.8	1.8	4.4	2.3	0.0
Fruits and vegetables	5.0	0.2	2.5	1.5	4.5
Sugar	0.5	-1.9	0.2	0.2	0.3
Coffee and tea	0.8	0.4	1.6	2.1	1.5
Other foods	1.1	0.3	0.5	1.3	0.8
Food away from home	9.7	2.0	0.7	2.1	3.1

Source: Department of Statistics, Malaysia

Table A.23
Producer Price Index (1989=100)

	Weights (%)	2001	2002	2003	2004	2005
		Annual change (%)				
Domestic Economy	100.0	-5.0	4.4	5.7	8.9	6.8
of which:						
Food and live animals chiefly for food	14.9	0.4	0.4	-0.2	3.6	3.8
Beverages and tobacco	2.1	1.8	3.9	0.9	1.6	1.9
Crude materials, inedible except fuels	18.0	-5.9	7.0	7.5	6.6	3.0
Mineral fuels, lubricants and related materials	18.8	-10.6	0.0	11.4	22.3	26.0
Animal and vegetable oils and fats	8.5	-17.6	46.5	15.7	13.2	-14.8
Chemicals and related products	4.4	-1.1	-0.7	1.4	4.3	2.2
Manufactured goods	10.8	-0.5	-0.2	1.8	2.5	2.5
Machinery and transport equipment	18.4	-0.1	-0.3	0.1	0.1	0.6
Miscellaneous manufactured articles	3.6	-0.6	-0.3	0.9	0.6	1.8
Other commodities and transactions	0.6	10.3	2.6	0.5	0.2	0.0
Local Production	79.3	-6.1	5.7	6.8	10.3	7.9
Import	20.7	-0.3	-0.7	0.8	2.0	1.5

Source: Department of Statistics, Malaysia

Table A.24
Labour Market: Selected Indicators

	2001	2002	2003	2004	2005e
	(number of positions/persons)				
Vacancies¹					
By industry:					
Agriculture, hunting, forestry and fishery	36,234	43,805	29,048	1,373	40,438
Mining and quarrying	217	321	121	41	150
Manufacturing	60,471	75,655	34,977	17,769	112,542
Construction	13,834	19,001	13,818	3,505	48,524
Services	20,703	24,005	18,954	18,624	63,441
<i>Electricity, gas and water supply</i>	171	326	499	198	859
<i>Wholesale and retail trade, hotels and restaurants</i>	8,022	9,472	7,359	5,221	23,921
<i>Transport, storage and communication</i>	2,749	2,378	1,459	1,046	3,892
<i>Finance, insurance, real estate and business services</i>	3,938	4,874	4,079	6,162	13,874
<i>Public administration, defence and compulsory social security</i>	} 5,823	6,955	5,558	1,224	2,497
<i>Community, social and personal service activities</i>				4,773	18,398
Others not elsewhere classified	–	–	–	8,663	39,405
Total vacancies	131,459	162,787	96,918	49,975	304,500
By occupational groups²:					
Legislators, senior officials and managers	} 5,020	8,575	5,071	1,661	1,789
Professionals				5,187	17,285
Technicians and associate professionals				6,848	11,725
Clerical workers	8,914	9,660	7,540	11,799	15,885
Service workers, shop and market sales workers	6,549	7,213	5,747	4,627	26,038
Skilled agricultural and fishery workers	23,084	34,424	18,196	624	14,935
Craft and related trades workers	} 87,892	102,915	60,364	1,134	18,793
Plant and machine operators and assemblers				9,332	52,740
Elementary occupations				8,763	145,310
Total vacancies	131,459	162,787	96,918	49,975	304,500
Job placements³ by industry:					
Agriculture, hunting, forestry and fishery	235	246	142	419	131
Mining and quarrying	120	93	36	8	7
Manufacturing	7,461	8,259	6,646	2,812	6,620
Construction	1,560	1,664	1,451	234	590
Services	8,571	9,015	7,992	1,872	5,290
<i>Electricity, gas and water supply</i>	99	99	113	28	51
<i>Wholesale and retail trade, hotels and restaurants</i>	3,356	3,187	3,141	722	1,809
<i>Transport, storage and communication</i>	825	693	545	142	379
<i>Finance, insurance, real estate and business services</i>	2,017	2,086	1,911	495	903
<i>Public administration, defence and compulsory social security</i>	} 2,274	2,950	2,282	141	550
<i>Community, social and personal service activities</i>				344	1,598
Others not elsewhere classified	–	–	–	837	4,821
Total placements	17,947	19,277	16,267	6,182	17,459
Unemployment rate (% of labour force)	3.6	3.5	3.6	3.5	3.5

¹ Refers to new vacancies reported by employers through the Electronic Labour Exchange

² Since 2004, classification of vacancies by occupational groups is based on the Malaysia Standard Classification of Occupation (MASCO) 1998. As such, vacancies data prior to 2004 have been adjusted to best match the new classification for ease of comparison

³ Refers to the placements reported by employers through the Electronic Labour Exchange

e Estimates

Source: Ministry of Human Resources and Economic Planning Unit

Table A.25
New Supply of Purpose-Built Office Space and Retail Space in Malaysia

Year	Office Space		Retail Space	
	Square metres	Occupancy rate ¹ (%)	Square metres	Occupancy rate ¹ (%)
1996	378,186	93.9	331,747	69.2
1997	1,378,989	92.7	1,658,174	77.7
1998	1,606,986	80.3	499,085	67.4
1999	768,633	82.1	97,960	75.7
2000	763,926	78.6	209,870	73.9
2001	456,352	77.7	115,128	75.4
2002	374,750	78.3	210,657	78.2
2003	169,548	80.5	507,637	78.0
2004	248,328	82.1	319,441	79.6
2005 ^p (Jan-Sept)	605,032	83.8	209,277	80.0

¹ Refers to end period

^p Preliminary

Source: NAPIC, Valuation and Property Services Department

Table A.26
Average Monthly Rentals for Prime Office and Retail Space in the Klang Valley¹

Year	Prime Office Space		Prime Retail Space	
	RM/sq.m	Annual change (%)	RM/sq.m	Annual change (%)
2000	48	14.3	194	10.9
2001	48	0.9	215	11.0
2002	45	-6.7	226	5.0
2003	45	0.0	226	0.0
2004	46	2.2	242	7.1
2005	48	4.3	254	5.0

¹ Refers to Kuala Lumpur and Selangor

Source: CH Williams Talhar & Wong Sdn. Bhd.

Table A.27
Broad Money (M3)

	Annual change					As at end- 2005
	2001	2002	2003	2004	2005	
	RM million					
Broad money (M3) ¹	13,022	31,607	48,524	67,990	49,688	667,327
Currency ²	-92	1,751	2,233	2,594	1,629	30,166
Demand deposits	2,882	6,718	11,210	10,086	8,650	96,116
Broad quasi-money	10,232	23,138	35,082	55,311	39,409	541,044
<i>Fixed deposits</i>	-358	12,648	17,065	24,668	4,949	356,925
<i>Savings deposits</i>	4,454	5,590	5,602	6,129	1,947	70,534
<i>NIDs</i>	600	3,575	1,965	8,179	12,785	31,941
<i>Repos</i>	4,186	2,507	8,016	13,337	17,260	63,773
<i>Foreign currency deposits</i>	1,350	-1,182	2,434	2,998	2,467	17,871
Factors Affecting M3						
Net claims on Government	-1,542	11,538	12,949	-15,921	-5,474	-12,830
<i>Claims on Government</i>	4,165	-867	3,960	4,536	-2,250	35,193
<i>Less: Government deposits</i>	5,707	-12,405	-8,989	20,457	3,225	48,023
Claims on private sector	20,335	27,737	31,287	30,602	45,422	642,369
<i>Loans</i>	17,081	19,288	21,468	39,753	45,004	560,106
<i>Securities</i>	3,255	8,449	9,819	-9,151	418	82,263
Net external operations	6,741	1,237	20,748	81,970	16,486	236,008
<i>Bank Negara Malaysia³</i>	7,722	7,564	27,131	75,042	28,317	241,485
<i>Banking system</i>	-980	-6,327	-6,383	6,898	-11,830	-5,477
Other influences	-12,513	-8,905	-16,460	-28,661	-6,747	-198,221

¹ Excludes interplacements among banking institutions

² Excludes holdings by banking system

³ Includes exchange rate revaluation loss/gain

Table A.28
Money Supply: Annual Change and Growth Rates

	M3 ⁵													
	Total		M2 ³										Deposits with other banking institutions ⁴	
			Total		M1 ¹						Narrow quasi-money ²			
					Total		Currency		Demand deposits					
RM m	%	RM m	%	RM m	%	RM m	%	RM m	%	RM m	%	RM m	%	
2001	13,022	2.9	7,810	2.2	2,512	3.2	-115	-0.5	2,627	4.7	5,298	1.9	5,213	5.1
2002	31,607	6.7	21,030	5.8	8,344	10.3	1,749	7.9	6,595	11.3	12,686	4.5	10,576	9.9
2003	48,524	9.7	42,519	11.1	13,032	14.6	2,205	9.2	10,827	16.6	29,487	10.0	6,005	5.1
2004	67,990	12.4	108,102	25.4	12,164	11.9	2,516	9.7	9,649	12.7	95,937	29.6	-40,112	-32.5
2005	49,688	8.0	82,015	15.4	9,755	8.5	1,561	5.5	8,194	9.6	72,261	17.2	-32,328	-38.7

¹ Currency in circulation and demand deposits of the private sector

² Comprising savings and fixed deposits, negotiable instruments of deposits (NIDs), repos and foreign currency deposits of the private sector placed with commercial banks and Islamic banks

³ M1 plus narrow quasi-money

⁴ Comprising fixed deposits and repos of the private sector placed with finance companies, merchant banks and discount houses. Also includes saving deposits with finance companies, negotiable instruments of deposits (NIDs) with finance companies and merchant banks, foreign currency deposits placed with merchant banks and call deposits with discount houses. Excludes interplacement among the banking institutions

⁵ M2 plus deposits placed with other banking institutions

Table A.30
Consolidated Public Sector Finance

	2002	2003	2004	2005e	2006f
	RM billion				
Revenue ¹	96.8	107.1	116.3	122.6	134.3
% growth	5.6	10.6	8.7	5.4	9.6
Operating expenditure	75.4	84.2	101.6	108.4	112.5
% growth	4.4	11.5	20.8	6.6	3.7
Current surplus of NFPEs ²	31.4	41.2	60.6	63.8	63.8
Current balance	52.7	64.1	75.3	78.0	85.6
% of GDP	18.5	16.2	16.7	15.8	15.8
Net development expenditure ³	69.1	83.3	56.7	71.0	71.0
% growth	15.7	20.5	-31.9	25.1	...
General government ⁴	36.8	43.2	32.1	31.0	39.4
NFPEs	32.3	40.2	24.6	40.0	31.5
Overall balance	-16.4	-19.2	18.5	7.0	14.7
% of GDP	-4.5	-4.9	4.1	1.4	2.7

¹ Excludes transfers within general government

² Refers to 30 NFPEs in 2004 and 2005; 34 in 2003

³ Adjusted for transfers and net lendings within public sector

⁴ Comprises Federal Government, state governments, statutory bodies and local governments

e Estimate

f Forecast

... Negligible

Note: Numbers may not add up due to rounding

Source: Ministry of Finance and non-financial public enterprises (NFPEs)

Key Economic and Financial Statistics



Table A.31
Major Industrial Countries: Key Economic Indicators

	2001	2002	2003	2004	2005e	2006f
	Annual change (%)					
REAL GDP						
Major Industrial Countries	1.2	1.5	1.9	3.3	2.6	2.6
United States	0.8	1.6	2.7	4.2	3.5	3.3
Japan	0.4	0.1	1.8	2.3	2.8	2.5
Euro Area	1.7	0.9	0.7	2.1	1.3	1.7
Germany	1.2	0.1	-0.2	1.6	0.9	1.2
United Kingdom	2.2	2.0	2.5	3.2	1.8	2.0
INFLATION						
Major Industrial Countries	2.1	1.5	1.8	2.0	2.2	2.0
United States	2.8	1.6	2.3	2.7	3.4	2.8
Japan	-0.7	-0.9	-0.3	0.0	-0.3	0.0
Euro Area	2.3	2.3	2.1	2.1	2.2	1.8
Germany	1.9	1.4	1.0	1.8	2.1	1.7
United Kingdom ¹	1.2	1.3	1.4	1.3	2.0	1.9
	% of labour force					
UNEMPLOYMENT						
Major Industrial Countries						
United States	4.7	5.8	6.0	5.5	5.1	5.2
Japan	5.0	5.4	5.2	4.7	4.4	4.1
Euro Area	7.9	8.3	8.7	8.9	8.6	8.4
Germany	7.9	8.7	9.6	9.2	9.1	9.3
United Kingdom	5.1	5.2	5.0	4.8	4.7	4.8
	% of GDP					
CURRENT ACCOUNT BALANCE						
Major Industrial Countries						
United States	-3.8	-4.5	-4.7	-5.7	-6.4	-6.7
Japan	2.2	2.9	3.2	3.8	3.6	3.0
Euro Area	0.1	0.7	0.3	0.5	0.3	0.2
Germany	0.2	2.2	2.1	3.8	4.3	4.4
United Kingdom	-2.2	-1.6	-1.5	-2.0	-1.9	-1.8
FISCAL BALANCE						
Major Industrial Countries						
United States	0.5	-2.4	-3.4	-3.1	-2.6	-2.9
Japan	-6.3	-6.9	-7.1	-7.0	-6.9	-6.7
Germany	-1.3	-1.7	-1.8	-2.3	-2.1	-2.1
United Kingdom	0.9	-1.6	-3.5	-3.0	-3.2	-3.5

¹ Based on Eurostat's harmonised index of consumer prices

e Estimate

f Forecast

Source: IMF World Economic Outlook, September 2005; OECD Economic Outlook No.78

Table A.32
East Asia: Key Economic Indicators

	2001	2002	2003	2004	2005e	2006f
REAL GDP	Annual change (%)					
Regional Countries	4.7	6.9	6.8	7.9	7.2	7.0 ~ 7.2
The People's Republic of China	8.3	9.1	10.0	10.1	9.9	9.4
Korea	3.8	7.0	3.1	4.6	4.0	5.0
Chinese Taipei	-2.2	4.3	3.4	6.1	4.1	4.3
Singapore	-2.3	4.0	2.9	8.7	6.4	4.0 ~ 6.0
Hong Kong China	0.6	1.8	3.2	8.6	7.3	4.0 ~ 5.0
Malaysia	0.3	4.4	5.4	7.1	5.3	6.0
Thailand	2.2	5.3	7.0	6.2	4.5	4.8 ~ 5.8
Indonesia	3.8	4.4	4.9	5.1	5.6	5.0 ~ 5.7
Philippines	1.8	4.4	4.5	6.0	5.1	5.7 ~ 6.3
CONSUMER PRICES	Annual change (%)					
Regional Countries	2.4	1.3	1.8	3.4	3.1	3.3 ~ 3.6
The People's Republic of China	0.7	-0.8	1.2	3.9	1.8	3.0
Korea	4.1	2.7	3.6	3.6	2.7	3.0
Chinese Taipei	0.0	-0.2	-0.3	1.6	2.3	1.7
Singapore	1.0	-0.4	0.5	1.7	0.5	0.5 ~ 1.5
Hong Kong China ¹	-1.6	-3.0	-2.6	-0.4	1.1	2.3
Malaysia	1.4	1.8	1.2	1.4	3.0	3.5 ~ 4.0
Thailand	1.6	0.7	1.8	2.7	4.6	3.5 ~ 5.0
Indonesia	11.5	11.9	6.8	6.1	10.4	7.0 ~ 9.0
Philippines	6.8	3.0	3.5	6.0	7.6	8.0 ~ 8.5
CURRENT ACCOUNT BALANCE	% of GDP					
Regional Countries						
The People's Republic of China	1.5	2.8	3.2	4.2	6.1	5.6
Korea	1.7	1.0	2.0	4.1	2.0	1.5
Chinese Taipei	6.5	9.1	10.2	6.1	4.3	4.6
Singapore	16.8	17.8	29.2	26.1	25.7	22.7
Hong Kong China	6.1	7.9	10.3	9.8	10.3	10.2
Malaysia	8.3	8.4	12.8	12.6	15.7	16.5
Thailand	5.4	5.5	5.6	4.5	-2.5	-2.5
Indonesia	4.2	3.9	3.4	1.2	-0.4	0.7
Philippines	1.9	5.8	1.8	2.7	2.1	1.9
FISCAL BALANCE²	% of GDP					
Regional Countries						
The People's Republic of China	-3.1	-3.3	-2.8	-1.7	-1.7	-1.5
Korea	1.6	3.9	1.8	0.7	0.1	0.1
Chinese Taipei	-6.6	-3.0	-2.5	-2.0	-1.1	n.a.
Singapore	-1.8	0.1	-1.2	-0.1	0.2	-1.4
Hong Kong China	-5.0	-4.9	-3.3	1.7	0.3	0.4
Malaysia	-5.5	-5.6	-5.3	-4.3	-3.8	-3.5
Thailand	-2.4	-1.4	0.4	-1.5	-2.8	n.a.
Indonesia	-2.3	-1.7	-1.9	-1.4	-0.5	-0.7
Philippines	-4.0	-5.3	-4.6	-3.9	-2.7	-2.2

¹ Inflation refers to composite prices

² Refers to central government balance

e Estimates

f Forecast

n.a. Not available

Source: National Sources and Bank Negara Malaysia forecast
IMF World Economic Outlook, September 2005

Table A.33
Sources and Uses of Funds of the Financial System

	2001	2002	2003	2004	2005 ^p
	RM million				
Sources of Funds:					
Capital, reserves and profit	123,863.2	134,871.7	148,901.8	167,017.9	176,332.3
Currency	25,385.4	27,137.4	29,445.4	32,353.9	34,396.7
Demand deposits	92,129.0	87,539.5	92,117.8	124,333.4	135,944.1
<i>Other deposits¹ (of which):</i>	<i>508,836.0</i>	<i>547,135.3</i>	<i>617,286.6</i>	<i>711,307.5</i>	<i>786,255.2</i>
<i>Public sector</i>	<i>44,971.3</i>	<i>44,767.7</i>	<i>40,563.0</i>	<i>38,809.9</i>	<i>43,593.3</i>
<i>Other financial institutions</i>	<i>102,161.7</i>	<i>122,405.2</i>	<i>161,311.5</i>	<i>197,022.6</i>	<i>219,385.4</i>
<i>Private sector</i>	<i>354,996.6</i>	<i>372,884.1</i>	<i>406,049.3</i>	<i>462,149.5</i>	<i>508,958.5</i>
<i>Foreign</i>	<i>6,706.4</i>	<i>7,078.4</i>	<i>9,362.8</i>	<i>13,325.4</i>	<i>14,318.0</i>
Borrowings	37,380.8	44,948.0	48,715.3	52,607.9	56,357.4
Funds from other financial institutions	68,552.4	70,836.8	87,571.5	71,717.6	84,196.2
<i>Domestic²</i>	<i>53,448.2</i>	<i>46,973.0</i>	<i>61,837.8</i>	<i>33,762.8</i>	<i>43,107.8</i>
<i>Foreign</i>	<i>15,104.2</i>	<i>23,863.8</i>	<i>25,733.6</i>	<i>37,954.7</i>	<i>41,088.4</i>
Insurance, provident and pension funds	251,409.8	274,384.5	305,657.0	337,937.6	374,114.0
Other liabilities	193,163.0	208,266.6	233,384.8	267,579.3	260,892.9
Total Liabilities	1,300,719.6	1,395,119.8	1,563,080.0	1,764,855.0	1,908,488.8
Uses of Funds:					
Currency	5,336.7	7,369.8	5,573.8	5,058.3	5,994.0
Deposits with other financial institutions	177,102.0	187,883.0	226,303.7	247,947.3	255,982.9
<i>Domestic</i>	<i>156,662.9</i>	<i>166,670.2</i>	<i>211,075.6</i>	<i>214,355.2</i>	<i>229,084.0</i>
<i>Foreign</i>	<i>20,439.1</i>	<i>21,212.7</i>	<i>15,228.0</i>	<i>33,592.0</i>	<i>26,898.9</i>
Loans and advances	528,473.7	560,459.4	599,285.5	655,668.4	721,655.2
<i>Public sector</i>	<i>5,188.8</i>	<i>10,191.1</i>	<i>7,799.2</i>	<i>7,950.3</i>	<i>5,190.2</i>
<i>Other financial institutions</i>	<i>26,110.3</i>	<i>23,746.4</i>	<i>24,295.3</i>	<i>24,382.2</i>	<i>22,965.9</i>
<i>Private sector</i>	<i>494,977.2</i>	<i>524,393.4</i>	<i>564,850.9</i>	<i>620,712.1</i>	<i>690,901.8</i>
<i>Foreign</i>	<i>2,197.4</i>	<i>2,128.5</i>	<i>2,340.0</i>	<i>2,623.8</i>	<i>2,597.3</i>
Securities	336,379.3	361,113.2	409,488.6	433,071.0	468,040.8
<i>Treasury bills</i>	<i>4,063.5</i>	<i>5,680.0</i>	<i>3,539.4</i>	<i>445.2</i>	<i>1,698.4</i>
<i>Commercial bills</i>	<i>12,222.5</i>	<i>13,321.8</i>	<i>13,468.4</i>	<i>8,403.7</i>	<i>7,337.9</i>
<i>Malaysian Government Securities (MGS)</i>	<i>103,714.8</i>	<i>104,354.9</i>	<i>125,165.0</i>	<i>139,488.3</i>	<i>153,157.9</i>
<i>Corporate³</i>	<i>207,130.1</i>	<i>226,671.9</i>	<i>254,197.9</i>	<i>271,630.7</i>	<i>290,781.7</i>
<i>Private Debt Securities (PDS)</i>	<i>n.a.</i>	<i>n.a.</i>	<i>122,237.8</i>	<i>130,213.0</i>	<i>140,755.3</i>
<i>Equities</i>	<i>n.a.</i>	<i>n.a.</i>	<i>131,960.1</i>	<i>141,417.7</i>	<i>150,026.4</i>
<i>Foreign</i>	<i>2,720.3</i>	<i>3,189.7</i>	<i>3,429.0</i>	<i>4,578.6</i>	<i>6,663.9</i>
<i>Others</i>	<i>6,528.0</i>	<i>7,894.9</i>	<i>9,688.7</i>	<i>8,524.5</i>	<i>8,401.1</i>
Gold and forex reserves	113,542.3	127,515.1	166,139.3	249,704.1	264,421.5
Other assets	139,885.7	150,779.3	156,289.1	173,406.0	192,394.3
Total Assets	1,300,719.6	1,395,119.8	1,563,080.0	1,764,855.0	1,908,488.8

¹ Equals savings, fixed and other (NIF, LPHT, etc.) deposits + NIDs + repos.

² Includes statutory reserves of banking institutions

³ Breakdown of Corporate Securities between Private Debt Securities (PDS) and Equities available from 2003

^p Preliminary

n.a. Not available

Table A.34
Commercial Banks: Commitments and Contingencies

	As at end-									
	2001		2002		2003		2004		2005	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Assets sold with recourse and commitments with drawdown	21,284.6	5.8	25,519.2	5.7	26,916.9	5.3	26,823.7	4.2	24,265.0	3.2
Credit extension commitments	169,800.2	46.1	177,880.8	39.6	180,149.3	35.8	204,293.3	31.6	228,719.4	30.6
Direct credit substitutes	14,521.8	3.9	13,295.7	3.0	14,795.5	2.9	14,713.9	2.3	16,026.4	2.1
Foreign exchange related contracts	81,902.1	22.3	85,517.3	19.0	101,477.0	20.2	175,504.8	27.2	161,783.3	21.6
Interest rate related contracts	34,056.8	9.3	93,637.5	20.8	124,496.6	24.7	163,101.1	25.2	252,469.9	33.7
Trade-related contingencies	13,932.3	3.8	18,424.3	4.1	20,507.2	4.1	23,851.7	3.7	21,049.1	2.8
Transaction-related contingencies	19,440.1	5.3	21,567.3	4.8	21,621.3	4.3	21,685.4	3.4	23,529.3	3.1
Underwriting obligations	1,768.1	0.5	1,952.0	0.4	1,868.4	0.4	1,522.9	0.2	1,605.7	0.2
Others	11,348.5	3.1	11,869.7	2.6	11,664.3	2.3	14,636.8	2.3	19,211.5	2.6
Total	368,054.3	100.0	449,663.8	100.0	503,496.5	100.0	646,133.6	100.0	748,659.7	100.0

¹ Includes finance companies and Islamic banks
Note: Numbers may not necessarily add up due to rounding

**Table A.35
Merchant Banks: Commitments and Contingencies**

	As at end-											
	2001		2002		2003		2004		2005			
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share		
Assets sold with recourse and commitments with drawdown	1,425.5	2.9	1,736.0	2.2	1,595.2	1.3	2,493.7	1.4	2,418.3	1.9		
Credit extension commitments	2,639.7	5.4	2,089.1	2.7	2,545.9	2.1	2,387.6	1.3	2,863.0	2.2		
Direct credit substitutes	1,325.1	2.7	1,039.3	1.3	1,226.8	1.0	1,126.2	0.6	1,312.4	1.0		
Foreign exchange related contracts	1,320.1	2.7	1,506.6	1.9	1,459.9	1.2	2,877.6	1.6	4,976.9	3.9		
Interest rate related contracts	39,658.8	81.2	70,701.1	89.7	115,332.1	92.9	169,189.1	94.1	112,409.4	87.6		
Trade-related contingencies	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Transaction-related contingencies	790.4	1.6	749.0	1.0	818.2	0.7	676.6	0.4	1,794.5	1.4		
Underwriting obligations	1,617.5	3.3	937.5	1.2	1,139.0	0.9	1,029.6	0.6	2,094.5	1.6		
Others	80.0	0.2	44.1	0.1	55.4	0.0	44.6	0.0	506.2	0.4		
Total	48,857.2	100.0	78,802.7	100.0	124,172.6	100.0	179,825.0	100.0	128,375.2	100.0		

Note: Numbers may not necessarily add up due to rounding

Table A.36
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	2002	2003	2004	2003	2004	2005 _p
	RM million					
Interest income ²	34,178.6	17,471.5	19,183.1	38,762.1	41,070.5	43,381.5
Less: Interest expense	17,178.6	17,471.5	19,183.1	20,038.8	21,372.0	22,113.6
Net interest income	17,628.3	18,261.6	19,172.5	18,723.3	19,698.6	21,268.0
Add: Fee-based income	2,951.0	3,211.9	3,925.1	3,355.3	3,878.0	4,334.1
Less: Staff cost	4,501.0	4,718.5	5,332.7	4,826.1	5,364.6	5,958.8
Overheads	5,340.3	5,432.1	6,158.3	5,639.7	6,272.5	6,826.7
Gross operating profit	10,738.0	11,323.0	11,606.6	11,612.8	11,939.5	12,816.5
Less: Loan loss and other provisions	652.6	642.3	629.6	3,850.9	4,485.4	5,402.5
Gross operating profit after provision	10,085.4	10,680.7	10,977.0	7,762.0	7,454.1	7,414.1
Add: Other income	2,631.7	4,135.9	6,850.0	1,930.8	3,300.8	3,625.6
Pre-tax profit	12,717.1	14,816.6	17,827.0	9,692.8	10,754.9	11,039.7

¹ Includes finance companies and Islamic banks

² Effective January 2005, banking institutions no longer accrue interests on non-performing loan accounts

_p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.37
Merchant Banks: Income and Expenditure

	For the financial year			For the calendar year		
	2002	2003	2004	2003	2004	2005 _p
	RM million					
Interest income ¹	1,714.3	1,624.3	1,744.0	1,636.5	1,661.7	1,698.5
Less: Interest expense	1,138.7	1,081.7	1,269.7	1,145.7	1,196.0	1,265.9
Net interest income	575.5	542.6	474.3	490.8	465.8	432.6
Add: Fee-based income	306.2	332.6	375.7	327.6	351.4	349.9
Less: Staff cost	214.8	263.1	295.4	260.6	297.5	350.2
Overheads	117.0	130.8	160.2	133.4	154.6	181.0
Gross operating profit	549.9	481.4	394.5	424.3	365.1	251.3
Less: Loan loss and other provisions	114.3	96.2	111.5	137.4	101.5	73.0
Gross operating profit after provision	435.7	385.2	283.0	287.0	263.6	178.3
Add: Other income	306.3	519.6	412.6	398.2	550.9	1,162.0
Pre-tax profit	742.0	904.8	695.6	685.2	814.4	1,340.3

¹ Effective January 2005, banking institutions no longer accrue interests on non-performing loan accounts

_p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.38
Commercial Banks: Direction of Lending

As at end-	Loans by sector (RM million)						% share				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	
Business enterprises	208,607.6	206,508.4	203,643.5	210,800.6	217,797.3	49.9	47.1	44.0	41.8	39.6	
Households	178,316.8	204,552.4	230,692.1	263,824.2	303,791.7	42.7	46.6	49.9	52.3	55.3	
Others	30,825.9	27,652.5	28,398.1	29,818.6	27,729.0	7.4	6.3	6.1	5.9	5.0	
Total¹	417,750.3	438,713.3	462,733.6	504,443.4	549,318.0						
Agriculture, hunting, forestry and fishing	10,921.9	10,840.9	9,861.8	10,433.3	10,644.4	2.6	2.5	2.1	2.1	1.9	
Mining and quarrying	1,221.0	948.1	1,048.4	942.7	761.6	0.3	0.2	0.2	0.2	0.1	
Manufacturing	60,316.7	59,264.2	59,415.2	61,725.2	59,613.0	14.4	13.5	12.8	12.2	10.9	
Electricity, gas and water supply	4,799.5	6,035.8	4,681.3	4,785.2	4,480.1	1.1	1.4	1.0	0.9	0.8	
Wholesale and retail trade, restaurants and hotels	35,223.7	36,358.0	38,506.5	42,725.0	46,350.6	8.4	8.3	8.3	8.5	8.4	
Wholesale trade	19,735.5	20,712.8	21,896.7	25,380.3	27,198.6	4.7	4.7	4.7	5.0	5.0	
Retail trade	11,008.4	11,444.4	12,069.5	12,990.8	14,712.6	2.6	2.6	2.6	2.6	2.7	
Restaurants and hotels	4,479.8	4,200.8	4,540.3	4,353.9	4,439.4	1.1	1.0	1.0	0.9	0.8	
Broad property sector	158,892.7	170,226.0	185,854.9	205,628.7	226,381.3	38.0	38.8	40.2	40.8	41.2	
Construction	31,100.8	29,694.1	27,774.6	28,790.3	28,165.4	7.4	6.8	6.0	5.7	5.1	
Purchase of residential property	86,112.8	100,288.6	116,474.8	132,833.3	149,124.5	20.6	22.9	25.2	26.3	27.1	
Purchase of non-residential property	27,437.3	27,447.1	28,648.0	31,022.7	35,026.6	6.6	6.3	6.2	6.1	6.4	
Real estate	14,241.8	12,796.2	12,957.6	12,982.4	14,064.8	3.4	2.9	2.8	2.6	2.6	
Transport, storage and communication	9,547.7	9,393.4	9,882.6	9,595.1	10,959.7	2.3	2.1	2.1	1.9	2.0	
Financial, insurance and business services	31,354.0	28,943.2	28,624.2	30,374.9	29,829.2	7.5	6.6	6.2	6.0	5.4	
Financial services	22,006.4	20,102.2	20,177.9	20,762.3	20,351.7	5.3	4.6	4.4	4.1	3.7	
Insurance	550.3	604.9	206.6	127.7	137.2	0.1	0.1	0.0	0.0	0.0	
Business services	8,797.3	8,236.1	8,239.7	9,484.9	9,340.3	2.1	1.9	1.8	1.9	1.7	
Consumption credit	22,870.0	25,330.0	27,750.9	31,720.4	36,702.3	5.5	5.8	6.0	6.3	6.7	
Personal uses	13,538.1	14,331.2	15,141.6	17,170.5	19,735.6	3.2	3.3	3.3	3.4	3.6	
Credit cards	8,812.0	10,591.4	12,236.5	14,235.1	16,692.9	2.1	2.4	2.6	2.8	3.0	
Purchase of consumer durable goods	519.9	407.4	372.8	314.8	273.7	0.1	0.1	0.1	0.1	0.0	
Purchase of securities	19,219.5	19,658.2	18,097.2	17,919.2	19,101.0	4.6	4.5	3.9	3.6	3.5	
Purchase of transport vehicles	48,971.5	58,022.6	64,773.3	74,554.6	89,315.9	11.7	13.2	14.0	14.8	16.3	
Purchase of passenger cars	45,419.1	54,987.0	61,469.6	72,061.3	86,460.9	10.9	12.5	13.3	14.3	15.7	
Community, social and personal services	5,684.6	5,514.3	4,870.2	5,036.7	5,504.3	1.4	1.3	1.1	1.0	1.0	
Others	8,727.6	8,178.5	9,367.1	9,002.3	9,674.6	2.1	1.9	2.0	1.8	1.8	

¹ Includes finance companies and Islamic banks

² Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding

Table A.39
Merchants Banks: Direction of Lending

As at end-	Loans by sector (RM million)					% share				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Business enterprises	13,304.0	12,282.6	9,897.8	8,266.8	7,806.7	91.1	91.1	89.6	87.6	89.2
Households	337.3	317.1	383.1	558.5	571.2	2.3	2.4	3.5	5.9	6.5
Others	965.5	881.4	762.1	608.1	369.7	6.6	6.5	6.9	6.4	4.2
Total¹	14,606.8	13,481.0	11,042.9	9,433.4	8,747.6					
Agriculture, hunting, forestry and fishing	864.4	807.4	652.3	445.5	334.5	5.9	6.0	5.9	4.7	3.8
Mining and quarrying	87.5	69.2	47.7	47.4	48.9	0.6	0.5	0.4	0.5	0.6
Manufacturing	2,205.0	2,012.1	1,667.9	1,295.2	1,050.3	15.1	14.9	15.1	13.7	12.0
Electricity, gas and water supply	455.3	779.8	384.7	410.6	168.7	3.1	5.8	3.5	4.4	1.9
Wholesale and retail trade, restaurants and hotels	806.8	705.2	655.3	729.8	702.3	5.5	5.2	5.9	7.7	8.0
<i>Wholesale trade</i>	172.8	156.5	97.4	129.3	133.9	1.2	1.2	0.9	1.4	1.5
<i>Retail trade</i>	190.7	148.3	92.8	125.0	129.3	1.3	1.1	0.8	1.3	1.5
<i>Restaurants and hotels</i>	443.3	400.4	465.1	475.6	439.0	3.0	3.0	4.2	5.0	5.0
Broad property sector	4,383.3	3,859.9	2,858.8	2,832.2	2,616.4	30.0	28.6	25.9	30.0	29.9
<i>Construction</i>	2,800.4	2,495.3	1,708.0	1,920.8	1,826.4	19.2	18.5	15.5	20.4	20.9
<i>Purchase of residential property</i>	73.5	77.1	78.2	80.3	74.0	0.5	0.6	0.7	0.9	0.8
<i>Purchase of non-residential property</i>	247.3	209.0	150.0	111.9	96.7	1.7	1.6	1.4	1.2	1.1
<i>Real estate</i>	1,262.1	1,078.4	922.6	719.2	619.3	8.6	8.0	8.4	7.6	7.1
Transport, storage and communication	594.7	363.0	845.3	320.5	395.9	4.1	2.7	7.7	3.4	4.5
Financial, insurance and business services	1,026.7	938.3	633.1	564.5	314.3	7.0	7.0	5.7	6.0	3.6
<i>Financial services</i>	710.8	768.2	535.2	520.7	223.9	4.9	5.7	4.8	5.5	2.6
<i>Insurance</i>	5.5	0.0	0.0	0.0	30.0	0.0	0.0	0.0	0.0	0.3
<i>Business services</i>	310.4	170.2	97.9	43.8	60.4	2.1	1.3	0.9	0.5	0.7
Consumption credit	32.6	21.2	35.5	116.6	182.7	0.2	0.2	0.3	1.2	2.1
<i>Personal uses</i>	32.5	21.1	35.5	116.6	182.6	0.2	0.2	0.3	1.2	2.1
<i>Credit cards</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of consumer durable goods</i>	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Purchase of securities	2,199.6	1,981.6	1,709.4	1,468.4	1,803.4	15.1	14.7	15.5	15.6	20.6
Purchase of transport vehicles	12.9	19.4	22.0	21.4	20.7	0.1	0.1	0.2	0.2	0.2
<i>Purchase of passenger cars</i>	12.1	19.1	21.5	20.9	20.3	0.1	0.1	0.2	0.2	0.2
Community, social and personal services	367.4	203.9	98.4	69.1	222.5	2.5	1.5	0.9	0.7	2.5
Others	1,570.8	1,720.0	1,432.6	1,112.2	887.0	10.8	12.8	13.0	11.8	10.1

¹ Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding

Table A.40
Commercial Banks: Non-performing Loans by Sector

As at end-	NPL by sector (RM million)					As percentage of total loans to the sector (%)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Business enterprises	46,880.8	42,282.2	37,384.7	32,959.8	27,931.3	19.4	17.8	15.9	13.3	10.9
Households	15,019.3	16,110.4	17,104.2	18,886.0	21,341.2	9.2	8.5	8.0	7.7	7.5
Others	1,543.8	1,294.9	964.0	950.9	1,191.4	17.7	15.8	10.3	10.6	12.3
Total	63,443.9	62,279.9	55,452.9	52,796.7	50,463.9					
Agriculture, hunting, forestry and fishing	858.1	920.0	759.2	655.3	581.2	7.9	8.5	7.7	6.3	5.5
Mining and quarrying	248.5	159.5	143.6	85.9	119.1	20.4	16.8	13.7	9.1	15.6
Manufacturing	11,681.1	11,924.8	9,463.3	8,151.1	6,238.1	19.4	20.1	15.9	13.2	10.5
Electricity, gas and water supply	227.6	215.8	1,326.4	1,214.4	1,221.2	4.7	3.6	28.3	25.4	27.4
Wholesale and retail trade, restaurants and hotels	4,853.6	4,223.9	4,416.1	4,182.8	3,426.7	13.8	11.6	11.5	9.8	7.4
Wholesale trade	2,117.4	1,865.2	1,748.4	1,628.0	1,413.1	10.7	9.0	8.0	6.4	5.2
Retail trade	1,358.9	1,233.8	1,421.6	1,251.7	1,113.0	12.3	10.8	11.8	9.6	7.6
Restaurants and hotels	1,377.2	1,125.0	1,246.1	1,303.0	900.7	30.7	26.8	27.4	29.9	20.3
Broad property sector	26,478.8	26,242.2	25,636.4	25,808.4	26,121.1	16.7	15.4	13.8	12.6	11.5
Construction	9,909.3	8,926.7	7,647.2	6,789.7	5,679.2	31.9	30.1	27.5	23.6	20.2
Purchase of residential property	6,947.1	8,740.8	10,122.3	11,852.2	14,006.5	8.1	8.7	8.7	8.9	9.4
Purchase of non-residential property	5,025.7	4,900.6	4,737.9	4,382.8	4,088.2	18.3	17.9	16.5	14.1	11.7
Real estate	4,596.7	3,674.1	3,129.0	2,783.6	2,347.2	32.3	28.7	24.1	21.4	16.7
Transport, storage and communication	1,556.1	1,399.6	1,165.1	778.0	639.6	16.3	14.9	11.8	8.1	5.8
Finance, insurance and business services	4,511.3	2,996.6	2,270.6	1,874.5	1,772.6	14.4	10.4	7.9	6.2	5.9
Financial services	2,784.8	1,501.4	1,042.0	782.4	783.7	12.7	7.5	5.2	3.8	3.9
Insurance	42.5	33.1	18.5	4.2	1.6	7.7	0.0	0.0	0.0	1.2
Business services	1,684.0	1,462.0	1,210.2	1,087.9	987.3	19.1	17.8	14.7	11.5	10.6
Consumption credit	2,437.5	2,480.1	2,629.9	2,569.1	2,685.5	10.7	9.8	9.5	8.1	7.4
Personal uses	1,952.4	1,981.8	2,002.8	1,868.2	1,910.5	14.4	13.8	13.2	10.9	9.7
Credit cards	409.4	434.3	578.6	663.9	743.7	0.0	0.0	0.0	0.0	0.0
Purchase of consumer durable goods	75.7	63.9	48.5	37.0	31.2	14.6	15.7	13.0	11.8	11.4
Purchase of securities	4,391.4	3,639.7	3,205.7	2,594.7	2,196.7	22.8	18.5	17.7	14.5	11.5
Purchase of transport vehicles ²	3,439.0	3,069.7	2,749.1	3,167.2	3,550.9	7.6	5.6	4.5	4.3	4.0
Community, social and personal services	1,217.2	1,120.6	723.5	764.4	719.9	21.4	20.3	14.9	15.2	13.1

¹ Includes finance companies and Islamic banks

² Includes passenger cars

Note: Numbers may not necessarily add up due to rounding

Table A.41
Merchant Banks: Non-performing Loans by Sector

	NPL by sector (RM million)					As percentage of total loans to the sector (%)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<i>As at end-</i>										
Business enterprises	3,597.7	3,222.7	2,314.5	1,947.2	1,451.9	30.1	29.9	26.5	26.0	21.3
Households	453.4	423.2	283.9	161.7	127.4	41.4	42.9	32.7	19.5	12.1
Others	333.3	343.0	220.2	159.2	155.7	21.2	19.9	15.4	14.3	17.6
Total	4,384.4	3,988.9	2,818.6	2,268.0	1,735.1					
Agriculture, hunting, forestry and fishing	86.5	47.3	22.0	24.4	20.5	10.0	5.9	3.4	5.5	6.1
Mining and quarrying	0.5	4.1	4.4	4.5	4.6	0.5	5.9	9.1	9.4	9.4
Manufacturing	891.5	792.5	538.1	554.3	312.0	40.4	39.4	32.3	42.8	29.7
Electricity, gas and water supply	133.4	208.4	118.0	82.3	0.0	29.3	26.7	30.7	20.0	0.0
Wholesale and retail trade, restaurants and hotels	197.4	181.4	217.6	173.9	176.7	24.5	25.7	33.2	23.8	25.2
<i>Wholesale trade</i>	45.4	29.8	9.8	7.8	7.0	26.3	19.0	10.0	6.0	5.2
<i>Retail trade</i>	33.1	5.6	6.5	1.2	10.8	17.4	3.7	7.0	0.9	8.3
Restaurants and hotels	118.8	146.1	201.3	165.0	158.9	26.8	36.5	43.3	34.7	36.2
Broad property sector	1,477.3	1,282.0	1,004.6	918.2	764.5	33.7	33.2	35.1	32.4	29.2
<i>Construction</i>	807.5	756.6	531.2	496.5	447.2	28.8	30.3	31.1	25.8	24.5
<i>Purchase of residential property</i>	0.7	0.2	0.1	0.4	0.3	0.9	0.3	0.2	0.6	0.4
<i>Purchase of non-residential property</i>	91.3	70.9	65.9	49.3	36.9	36.9	33.9	43.9	44.0	38.1
<i>Real estate</i>	577.8	454.3	407.3	372.0	280.1	45.8	42.1	44.1	51.7	45.2
Transport, storage and communication	63.6	38.4	22.9	0.0	0.0	10.7	10.6	2.7	0.0	0.0
Finance, insurance and business services	187.2	139.4	85.6	8.3	5.7	18.2	14.9	13.5	1.5	1.8
<i>Financial services</i>	134.6	101.3	71.8	2.9	1.1	18.9	13.2	13.4	0.6	0.5
<i>Insurance</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Business services</i>	52.6	38.1	13.7	5.5	4.6	16.9	22.4	14.0	12.5	7.6
Consumption credit	13.2	12.2	11.5	10.2	12.6	40.4	57.4	32.4	8.8	6.9
<i>Personal uses</i>	13.2	12.2	11.5	10.2	12.6	40.5	57.5	32.5	8.8	6.9
<i>Credit cards</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of consumer durable goods</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Purchase of securities	878.9	821.5	544.4	301.9	228.9	40.0	41.5	31.8	20.6	12.7
Purchase of transport vehicles ¹	0.1	0.1	0.1	0.0	0.0	1.2	0.6	0.4	0.1	0.1
Community, social and personal services	121.6	118.7	29.2	30.9	53.9	33.1	58.2	29.7	44.6	24.2

¹ Includes passenger cars

Note: Numbers may not necessarily add up due to rounding

Table A.42
Banking System¹: Selected Indicators

	Commercial banks ²				
	2001	2002	2003	2004	2005
Pre-tax profit/Average assets (%)	1.0	1.3	1.3	1.4	1.3
Pre-tax profit/Average shareholders' funds (%)	14.7	17.6	18.0	17.9	16.9
Pre-tax profit/Average employee (RM'000)	72.6	98.2	112.4	123.9	124.9
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	40.9	42.7	43.2	42.9	43.1
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	55.0	56.2	55.6	58.7	59.7
Overheads to staff cost ratio (%)	106.3	116.0	116.4	116.7	113.5
Staff cost per employee (RM'000)	50.8	50.9	54.9	60.1	64.3
Loan deposit ratio ⁵ (%)	93.1	92.9	89.2	85.7	82.7
Loans per office (RM million)	161.8	180.0	187.6	216.6	255.1
Deposits per office ⁵ (RM million)	173.7	193.8	210.3	252.8	308.3

¹ Based on Malaysian operations only

² Includes finance companies

³ Cost = Staff cost and overheads (excluding loan loss provisions)

⁴ Revenue = Net interest income + fee-based income + other income

⁵ Including NIDs and repos

Merchant banks					Islamic banks					Banking system				
As at calendar year end-														
2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
0.8	1.4	1.6	1.9	3.0	0.4	0.7	0.6	0.3	0.1	1.0	1.3	1.3	1.4	1.4
7.5	13.3	14.0	15.9	25.5	5.4	9.5	8.5	4.8	1.3	13.3	16.0	16.2	16.8	17.5
124.8	244.5	280.8	318.2	504.4	23.9	41.6	37.2	20.8	7.9	72.4	100.2	114.2	125.2	130.3
22.5	31.6	32.4	33.0	27.3	62.5	54.7	58.6	59.3	59.0	40.2	42.5	43.1	42.8	42.7
55.5	65.5	80.3	97.1	122.8	67.9	61.5	66.4	71.9	68.4	55.3	56.6	56.5	60.0	61.4
58.1	53.6	51.2	52.0	51.7	96.7	108.3	132.7	123.9	134.9	104.0	112.9	113.5	113.5	111.1
86.4	93.6	106.8	116.2	131.8	46.1	45.2	46.2	49.6	68.8	51.6	51.8	56.0	61.3	66.4
78.0	69.2	48.5	42.9	35.3	53.4	56.1	55.8	55.2	90.4	91.3	90.7	86.4	83.1	81.3
768.8	793.0	649.6	554.9	460.4	62.9	71.9	74.3	84.3	27.0	151.3	158.3	165.8	179.9	195.3
985.1	1,146.6	1,340.5	1,294.6	1,303.4	117.8	128.1	133.2	152.6	29.9	165.7	174.4	191.9	216.3	240.3

Table A.43
Banking System: Key Data

	As at end-				
	2001	2002	2003	2004	2005
Number of institutions	49	47	46	41	42
- Commercial banks	25	24	23	23	23
- Finance companies	12	11	11	6	3 ¹
- Merchant banks	10	10	10	10	10
- Islamic banks	2	2	2	2	6
Risk-weighted capital ratio (%)	13.0	13.2	13.8	14.4	13.1
- Commercial banks ²	12.6	13.0	13.6	14.1	12.9
- Merchant banks	19.6	19.0	19.2	22.9	17.5
- Islamic banks	14.4	12.6	11.7	12.3	14.2
Office network	2,675	2,531	2,563	2,429	2,857
- Commercial banks ²	2,534	2,386	2,414	2,276	2,072
- Merchant banks	19	17	17	17	19
- Islamic banks	122	128	132	136	766
ATM network	4,169	4,213	4,396	4,708	4,892
- Commercial banks ²	3,991	4,028	4,184	4,428	4,584
- Islamic banks	178	185	212	280	308
Number of banks with internet services	8	12	12	13	13
- Commercial banks	8	12	12	13	13
Persons served per office	8,724	9,757	9,839	10,605	9,295
Number of employees	93,329	90,864	90,844	93,948	96,106
- Commercial banks ²	87,886	85,296	85,092	87,222	89,047
- Merchant banks	2,402	2,451	2,429	2,690	2,625
- Islamic banks	3,041	3,117	3,323	4,036	4,434

¹ Includes RHB Delta Finance Berhad, Southern Finance Berhad and Bumiputra-Commerce Finance Berhad whose merger with commercial bank were completed on 1 January 2006

² Includes finance companies

Table A.44
Housing Credit Institutions

	Year of establishment	Objective	Lending rate for new housing loans (%)		No. of branches	
			2004	2005	2004	2005
Commercial banks	–		3.1 ¹	3.2 ¹	1,960	1,963
Finance companies	–		3.1 ¹	4.0 ¹	316	109
Treasury Housing Loans Division	1970	To provide housing loans to Government employees	4.0	4.0	–	–
Malaysia Building Society Berhad	1950	To be the nation's single largest provider of property finance and to contribute to the continuous growth of the nation	2.0 ~ 10.0	2.0 ~ 10.0	22	22
Borneo Housing Mortgage Finance Berhad	1958	To provide housing loans mainly to Sabah and Sarawak State Government employees	3.0 ~ 8.75	3.0 ~ 8.75	2	2
Sabah Credit Corporation	1955	To improve the social economic development of Sabah through loans mainly to the property, agriculture and business sectors	3.0 ~ 10.5	3.0 ~ 10.0	11	10
Bank Kerjasama Rakyat Malaysia Berhad	1954	A co-operative society which collects deposits and provides banking facilities according to Syariah principles	7.3 ¹	7.2 ¹	103	106
Bank Simpanan Nasional	1974	To promote and mobilise savings particularly from small savers and to inculcate the habit of thrift and savings	4.8 ¹	5.5 ¹	393	390

¹ Average

Source: Bank Negara Malaysia and various housing credit institutions

Table A.45
Outstanding Housing Loans

	2004	2005 ^p	2004	2005 ^p	2004	2005 ^p
	RM million		Annual change (%)		% share	
Commercial banks	125,824	148,329	23.6	17.9	77	81
Treasury Housing Loans Division	25,051	25,395	1.2	1.4	15	14
Finance companies	7,009	795	-52.1	-88.7	4	...
Bank Kerjasama Rakyat Malaysia Berhad	2,519	3,592	83.8	42.6	2	2
Malaysia Building Society Berhad	1,874	2,776	55.4	48.2	1	2
Bank Simpanan Nasional	1,059	1,372	0.0	29.6	1	1
Borneo Housing Mortgage Finance Berhad	705	713	3.7	1.0	...	...
Sabah Credit Corporation	239	220	-6.1	-8.3	...	...
Total	164,280	183,192	12.7	11.5	100	100

^p Preliminary

... Negligible

Source: Bank Negara Malaysia and various housing credit institutions

Table A.46
Approved Housing Loans

	2004	2005 ^p	2004	2005 ^p	2004	2005 ^p
	RM million		Annual change (%)		% share	
Commercial banks	34,140	36,482	22.2	6.9	80	83
Treasury Housing Loans Division	4,086	4,188	-13.8	2.5	10	9
Finance companies	1,553	97	-25.7	-93.8	4	...
Bank Kerjasama Rakyat Malaysia Berhad	1,040	1,111	75.9	6.8	2	3
Malaysia Building Society Berhad	1,357	1,401	292.7	3.2	3	3
Borneo Housing Mortgage Finance Berhad	89	62	2.4	-30.1	...	...
Bank Simpanan Nasional	249	848	111.1	240.8	1	2
Sabah Credit Corporation	6	8	-69.3	35.5	...	...
Total	42,520	44,197	18.3	3.9	100	100

^p Preliminary

... Negligible

Source: Bank Negara Malaysia and various housing credit institutions

Table A.47
Islamic Banking System: Key Data

	As at end-				
	2001	2002	2003	2004	2005 ^p
Number of financial institutions	38	37	33	29	29
Islamic banks	2	2	2	2	6
Commercial banks	14	14	13	13	11
Finance companies	10	9	7	3	1
Merchant banks	5	5	4	4	4
Discount houses	7	7	7	7	7
Number of branches	132	138	143	153	782
Islamic banks	122	128	132	136	766
Commercial banks	8	8	10	16	15
Finance companies	2	2	1	1	1
Total assets (RM million)	60,244.5	68,967.9	83,105.2	95,033.9	111,823.5
Islamic banks	17,404.8	20,119.1	20,917.3	24,857.4	43,432.9
Commercial banks	27,026.1	29,074.3	36,837.5	53,912.6	59,697.9
Finance companies	9,821.6	12,501.9	17,879.2	7,767.5	1,254.1
Merchant banks	1,352.9	1,429.6	1,715.8	2,552.4	1,465.6
Discount houses	4,639.1	5,843.0	5,755.4	5,944.0	5,973.0
Total deposits (RM million)	47,106.5	53,162.8	60,211.6	72,856.9	83,874.8
Islamic banks	14,375.6	16,401.4	17,583.8	20,753.7	35,625.5
Commercial banks	22,031.0	23,353.9	26,518.7	39,775.4	42,775.2
Finance companies	7,663.7	9,092.6	10,965.6	5,951.6	684.1
Merchant banks	673.4	684.3	851.7	1,526.8	796.6
Discount houses	2,362.8	3,630.6	4,291.8	4,849.4	3,993.4
Total financing (RM million)	28,317.6	36,719.8	48,613.9	57,841.3	67,364.6
Islamic banks	7,671.0	9,159.9	9,764.5	11,423.1	20,627.1
Commercial banks	12,257.6	16,706.4	22,326.1	38,802.2	45,398.5
Finance companies	7,617.4	10,050.0	15,742.5	6,823.3	1,070.9
Merchant banks	771.6	803.5	780.8	792.7	268.1
Discount houses	–	–	–	–	–
Financing-deposits ratio (%)	60.1	69.1	80.7	79.4	80.3
Islamic banks	53.4	55.8	55.5	55.0	57.9
Commercial banks	55.6	71.5	84.2	97.6	106.1
Finance companies	99.4	110.5	143.6	114.6	156.5
Merchant banks	114.6	117.4	91.7	51.9	33.7
Discount houses	–	–	–	–	–

^p Preliminary

Table A.48
Islamic Banking System: Sources and Uses of Funds

	As at end-					
	2004			2005 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
Sources						
Capital and reserves	1,765.0	5,671.5	7,436.5	3,559.2	6,492.5	10,051.7
Deposits	20,753.7	52,073.2	72,826.9	35,625.5	48,249.3	83,874.8
Funds from other financial institutions	438.9	3,590.7	4,029.6	1,578.2	2,880.9	4,459.1
Other liabilities	1,899.8	8,841.1	10,740.9	2,670.0	10,767.9	13,437.9
Total	24,857.4	70,176.5	95,033.9	43,432.9	68,390.6	111,823.5
Uses						
Cash	259.6	11.0	270.6	322.2	7.0	329.2
Reserves with Bank Negara Malaysia	542.0	816.4	1,358.4	972.3	953.6	1,925.9
Deposits with other financial institutions	6,139.2	9,920.9	16,060.1	11,928.4	8,446.5	20,374.9
Financing	11,423.1	46,418.3	57,841.4	20,627.1	46,737.5	67,364.6
Securities	5,221.0	10,979.2	16,200.2	8,436.7	12,364.2	20,800.9
Other assets	1,272.5	2,030.7	3,303.2	1,146.2	-118.2 ¹	1,028.0
Total	24,857.4	70,176.5	95,033.9	43,432.9	68,390.6	111,823.5

¹ Denotes the interbranch balances pending settlement
^p Preliminary

Table A.49
Islamic Banking System: Commitments and Contingencies

	As at end-							
	2004				2005 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Assets sold with recourse and commitments with drawdown	139.8	3,747.3	3,887.1	14.8	354.5	4,716.9	5,071.4	16.4
Credit extension commitments	1,572.7	9,194.2	10,766.9	40.9	4,298.4	8,829.8	13,128.2	42.4
Direct credit substitutes	429.4	507.0	936.4	3.5	481.6	568.7	1,050.3	3.4
Foreign exchange related contracts	374.0	–	374.0	1.4	1,373.1	65.5	1,438.6	4.6
Trade-related contingencies	1,442.5	5,860.7	7,303.2	27.8	1,540.0	4,548.9	6,088.9	19.6
Transaction-related contingencies	1,421.9	864.2	2,286.1	8.7	1,906.3	990.7	2,897.0	9.3
Underwriting obligations	56.0	467.4	523.4	2.0	143.0	745.0	888.0	2.9
Others	43.8	187.3	231.1	0.9	65.9	359.1	425.0	1.4
Total	5,480.1	20,828.1	26,308.2	100.0	10,162.8	20,824.6	30,987.4	100.0

^p Preliminary

Table A.50
Islamic Banking System: Income and Expenditure

	For the financial year				For the calendar year							
	2003		2004		2004		2005 ^p					
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total			
	RM million											
Income ¹ net of income-in-suspense (<i>Income-in-suspense</i>)	596.9	2,266.8	2,863.7	638.3	2,607.3	3,245.6	953.5	3,345.1	4,298.6	1,588.6	3,631.6	5,220.2
Less: Expense ¹	51.6	144.1	195.7	56.1	166.1	222.2	108.2	198.0	306.2	82.0	152.5	234.5
	265.4	966.5	1,231.9	289.0	1,100.1	1,389.1	410.2	1,403.7	1,813.9	587.6	1,435.4	2,023.0
Net income	331.5	1,300.3	1,631.8	349.3	1,507.2	1,856.5	543.3	1,941.4	2,484.7	1,001.0	2,196.2	3,197.2
Add: Other income	64.9	102.6	167.5	105.7	178.4	284.1	140.6	227.5	368.1	160.5	255.0	415.5
Less: Financing loss and other provisions	108.0	506.6	614.6	115.7	721.7	837.4	162.5	1,013.7	1,176.2	442.9	502.4	945.3
Staff cost	104.7	73.1	177.8	131.6	69.7	201.3	186.3	80.7	267.0	291.6	140.2	431.8
Overheads	131.2	144.0	275.2	152.8	136.7	289.5	223.7	197.8	421.5	393.5	287.3	680.8
Pre-tax profit	52.5	679.2	731.7	54.9	757.5	812.4	111.4	876.7	988.1	33.5	1,521.3	1,554.8

¹ From financing activities and securities
^p Preliminary

Table A.51
Islamic Banking System: Financing Activities

	For the year					
	2004			2005 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
Financing approvals	3,304.5	13,968.5	17,273.0	7,915.9	18,873.3	26,789.2
Financing disbursements	8,771.6	32,317.0	41,088.6	13,014.0	36,044.7	49,058.7
Financing repayments	7,680.0	25,999.0	33,679.0	11,341.6	30,865.9	42,207.5
	As at end-					
	2004			2005 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
Outstanding financing	11,423.1	46,418.2	57,841.3	20,627.1	46,737.5	67,364.6

^p Preliminary

Table A.52
Islamic Banking System: Financing to Small and Medium Enterprises

	For the year					
	2004			2005 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
Financing approvals	382.3	2,300.0	2,682.3	751.9	2,807.1	3,559.0
Financing disbursements	1,856.5	4,702.8	6,559.3	1,957.1	5,894.7	7,851.8
	As at end-					
	2004			2005 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
Outstanding financing	1,860.9	6,133.1	7,994.0	2,512.4	6,095.3	8,607.7
Total non-performing financing	375.9	307.0	682.9	535.5	576.5	1,112.0

^p Preliminary

Table A.53
Islamic Banking System: Direction of Financing

	As at end-							
	2004				2005 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Business enterprises	5,469.8	18,305.7	23,775.5	41.1	8,256.4	17,334.7	25,591.1	38.0
Households	5,803.4	27,392.0	33,195.4	57.4	12,193.2	28,864.2	41,057.4	60.9
Others	149.8	720.6	870.4	1.5	177.5	538.6	716.1	1.1
Total	11,423.0	46,418.3	57,841.3	100.0	20,627.1	46,737.5	67,364.6	100.0
Agriculture, hunting, forestry and fishing	241.6	2,086.9	2,328.5	4.0	531.4	1,837.9	2,369.3	3.5
Manufacturing	1,687.7	4,424.9	6,112.6	10.6	2,368.5	5,151.0	7,519.5	11.2
Mining and quarrying	15.1	61.5	76.6	0.1	16.4	88.5	104.9	0.2
Electricity, gas and water supply	11.7	707.5	719.2	1.2	275.8	143.3	419.1	0.6
Wholesale and retail trade, restaurants and hotels	447.2	2,623.7	3,070.9	5.3	820.5	2,567.5	3,388.0	5.0
<i>Wholesale trade</i>	292.3	1,951.0	2,243.3	3.9	559.3	1,832.9	2,392.2	3.6
<i>Retail trade</i>	135.3	602.6	737.9	1.3	231.3	673.7	905.0	1.3
<i>Restaurants and hotels</i>	19.6	70.1	89.7	0.2	29.9	60.9	90.8	0.1
Broad property sector	5,985.2	16,425.5	22,410.7	38.7	8,523.5	14,399.6	22,923.1	34.0
<i>Real estate</i>	86.3	820.1	906.4	1.6	294.6	678.1	972.7	1.4
<i>Construction</i>	1,452.2	2,078.7	3,530.9	6.1	1,440.3	1,891.3	3,331.6	4.9
<i>Purchase of residential property</i>	3,596.4	11,796.6	15,393.0	26.6	5,796.7	10,178.0	15,974.7	23.8
<i>Purchase of non-residential property</i>	850.3	1,730.1	2,580.4	4.5	991.9	1,652.2	2,644.1	3.9
Transport, storage and communication	181.3	995.2	1,176.5	2.0	254.5	1,033.0	1,287.5	1.9
Finance, insurance and business services	146.1	1,830.9	1,977.0	3.4	461.9	1,537.1	1,999.0	3.0
<i>Financial services</i>	94.3	1,103.3	1,197.6	2.1	141.2	1,235.1	1,376.3	2.1
<i>Insurance</i>	0.6	2.6	3.2	0.0	0.2	1.2	1.4	0.0
<i>Business services</i>	51.2	725.0	776.2	1.3	320.5	300.8	621.3	0.9
Consumption credit	2,134.5	14,986.5	17,121.0	29.6	6,232.2	18,143.9	24,376.1	36.2
<i>Personal uses</i>	810.6	1,637.8	2,448.4	4.2	1,236.1	2,502.1	3,738.2	5.5
<i>Credit cards</i>	127.1	184.9	312.0	0.5	166.1	301.0	467.1	0.7
<i>Purchase of consumer durables</i>	33.0	10.6	43.6	0.1	31.3	6.7	38.0	0.1
<i>Purchase of passenger cars</i>	1,163.8	13,153.2	14,317.0	24.8	4,798.7	15,334.1	20,132.8	29.9
Purchase of securities	256.1	621.8	877.9	1.5	571.6	348.7	920.3	1.4
Purchase of transport vehicles	72.5	609.0	681.5	1.2	164.2	542.4	706.6	1.0
Community, social and personal services	94.2	324.3	418.5	0.7	229.0	406.2	635.2	0.9
Others	149.8	720.6	870.4	1.5	177.6	538.4	716.0	1.1
Total	11,423.0	46,418.3	57,841.3	100.0	20,627.1	46,737.5	67,364.6	100.0

^p Preliminary

Table A.54
Islamic Banking System: Non-performing Financing by Sector

	As at end-							
	2004				2005 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Business enterprises	1,090.1	1,346.7	2,436.8	49.0	1,383.1	1,262.8	2,645.9	44.2
Households	572.4	1,864.4	2,436.8	49.0	1,005.2	2,137.0	3,142.2	52.4
Others	6.2	88.4	94.6	2.0	11.3	192.5	203.8	3.4
Total	1,668.7	3,299.5	4,968.2	100.0	2,399.6	3,592.3	5,991.9	100.0
Agriculture, hunting, forestry and fishing	38.4	7.4	45.8	0.9	58.1	8.7	66.8	1.1
Manufacturing	195.4	69.7	265.1	5.3	287.3	155.8	443.1	7.4
Mining and quarrying	5.1	1.1	6.2	0.1	5.6	4.3	9.9	0.2
Electricity, gas and water supply	2.1	0.1	2.2	0.0	2.8	0.3	3.1	0.1
Wholesale and retail trade, restaurants and hotels	92.9	138.8	231.7	4.7	104.0	103.5	207.5	3.5
<i>Wholesale trade</i>	54.7	52.7	107.4	2.2	67.1	27.5	94.6	1.6
<i>Retail trade</i>	29.1	80.6	109.7	2.2	29.8	69.4	99.2	1.7
<i>Restaurants and hotels</i>	9.1	5.5	14.6	0.3	7.1	6.6	13.7	0.2
Broad property sector	992.0	2,320.2	3,312.2	66.7	1,446.4	2,183.7	3,630.1	60.6
<i>Real estate</i>	0.9	302.2	303.1	6.1	5.5	180.8	186.3	3.1
<i>Construction</i>	407.2	364.2	771.4	15.5	439.9	352.9	792.8	13.2
<i>Purchase of residential property</i>	373.9	1,416.0	1,789.9	36.0	726.5	1,447.3	2,173.8	36.3
<i>Purchase of non-residential property</i>	210.0	237.8	447.8	9.0	274.5	202.7	477.2	8.0
Transport, storage and communication	36.4	92.9	129.3	2.6	81.0	72.4	153.4	2.6
Finance, insurance and business services	14.7	7.6	22.3	0.4	32.7	36.0	68.7	1.1
<i>Financial services</i>	10.8	1.1	11.9	0.2	12.0	31.0	43.0	0.7
<i>Insurance</i>	0.5	0.2	0.7	0.0	0.2	–	0.2	0.0
<i>Business services</i>	3.4	6.3	9.7	0.2	20.5	5.0	25.5	0.4
Consumption credit	134.1	86.0	220.1	4.4	166.6	116.9	283.5	4.7
<i>Personal uses</i>	124.8	75.2	200.0	4.0	155.3	85.5	240.8	4.0
<i>Credit cards</i>	6.9	10.4	17.3	0.3	8.0	31.2	39.2	0.6
<i>Purchase of consumer durables</i>	2.4	0.4	2.8	0.1	3.3	0.2	3.5	0.1
Purchase of securities	65.4	93.9	159.3	3.2	65.7	124.5	190.2	3.2
Purchase of transport vehicles ¹	64.4	362.5	426.9	8.6	112.3	572.7	685.0	11.4
Community, social and personal services	21.6	30.9	52.5	1.1	26.0	21.0	47.0	0.8
Others	6.2	88.4	94.6	1.9	11.1	192.5	203.6	3.3
Total	1,668.7	3,299.5	4,968.2	100.0	2,399.6	3,592.3	5,991.9	100.0

¹ Include purchase of passenger cars

^p Preliminary

Table A.55
Islamic Banking System: Deposits by Type and Institution

	As at end-					As percentage of total deposits (%)				
	2001	2002	2003	2004	2005 ^p	2001	2002	2003	2004	2005 ^p
	RM million					%				
Total deposits	47,106.5	53,162.8	60,211.6	72,856.9	83,874.8	100.0	100.0	100.0	100.0	100.0
Islamic banks	14,375.6	16,401.4	17,583.8	20,753.7	35,625.5	30.5	30.9	29.2	28.5	42.5
Commercial banks	22,031.0	23,353.9	26,518.7	39,775.4	42,775.2	46.8	43.9	44.0	54.6	51.0
Finance companies	7,663.7	9,092.6	10,965.6	5,951.6	684.1	16.3	17.1	18.2	8.2	0.8
Merchant banks	673.5	684.2	851.7	1,526.8	796.6	1.4	1.3	1.4	2.1	0.9
Discount Houses	2,362.7	3,630.7	4,291.8	4,849.4	3,993.4	5.0	6.8	7.2	6.6	4.8
Demand deposits	6,457.4	9,191.7	10,979.7	12,916.8	14,785.6	13.7	17.3	18.2	17.7	17.6
Islamic banks	2,616.2	3,457.2	4,142.9	4,577.9	6,954.7	5.6	6.5	6.9	6.3	8.3
Commercial banks	3,841.2	5,734.5	6,836.8	8,338.7	7,830.9	8.1	10.8	11.3	11.4	9.3
Savings deposits	4,149.4	5,425.0	6,865.7	8,432.1	9,504.5	8.8	10.2	11.4	11.6	11.3
Islamic banks	1,454.0	1,762.3	1,951.9	2,301.6	3,424.8	3.1	3.3	3.2	3.2	4.1
Commercial banks	2,133.4	3,030.5	4,174.8	5,771.3	6,047.1	4.5	5.7	6.9	7.9	7.2
Finance companies	562.0	632.2	739.0	359.1	32.6	1.2	1.2	1.3	0.5	0.0
Investment deposits	33,504.0	35,843.4	35,227.5	41,993.5	44,579.3	71.1	67.4	58.5	57.6	53.2
Islamic banks	10,181.1	11,089.6	11,183.0	12,916.9	19,972.6	21.6	20.9	18.5	17.7	23.8
Commercial banks	13,609.6	12,455.5	10,226.5	19,150.2	19,328.9	28.9	23.4	17.0	26.3	23.1
Finance companies	6,985.8	8,403.4	9,019.4	3,859.6	651.6	14.8	15.8	15.0	5.3	0.8
Merchant banks	369.8	377.0	590.3	1,304.0	744.9	0.8	0.7	1.0	1.8	0.9
Discount houses	2,357.7	3,517.9	4,208.3	4,762.8	3,881.3	5.0	6.6	7.0	6.5	4.6
Other deposits	2,995.7	2,702.7	7,138.7	9,514.6	15,005.4	6.4	5.1	11.9	13.1	17.9
Islamic banks	124.3	92.4	306.0	957.2	5,273.3	0.3	0.2	0.5	1.3	6.3
Commercial banks	2,446.9	2,133.4	5,280.6	6,515.1	9,568.3	5.2	4.0	8.8	8.9	11.4
Finance companies	115.8	56.9	1,207.1	1,732.8	0.0	0.2	0.1	2.1	2.4	0.0
Merchant banks	303.7	307.3	261.4	222.8	51.6	0.7	0.6	0.4	0.4	0.1
Discount houses	5.0	112.7	83.6	86.7	112.2	0.0	0.2	0.1	0.1	0.1

^p Preliminary

Table A.56
Development Financial Institutions¹: Sources and Uses of Funds

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Sources:					
Shareholders' funds	6,906.7	7,905.4	9,424.1	10,543.8	12,616.4
<i>Paid-up capital</i>	5,416.9	6,012.4	7,192.3	7,862.3	8,563.4
<i>Reserves</i>	1,196.2	1,517.0	1,599.6	2,051.3	2,448.1
<i>Retained earnings</i>	293.6	376.0	632.2	630.2	1,604.9
Deposits accepted	39,305.7	39,797.6	42,403.3	49,878.0	53,536.6
Borrowings	13,024.9	13,977.0	16,576.8	18,730.9	20,981.6
<i>Government</i>	6,625.8	8,875.4	11,730.2	13,050.1	14,871.4
<i>Multilateral/International agencies</i>	3,321.7	3,434.3	3,158.5	4,044.2	4,646.7
<i>Others</i>	3,077.4	1,667.3	1,688.1	1,636.6	1,463.5
Others	8,828.5	10,766.4	10,686.2	12,297.2	13,009.8
Total	68,065.8	72,446.4	79,090.4	91,449.9	100,144.4
Uses:					
Deposits placed	12,265.2	12,446.2	16,244.7	18,908.0	14,111.1
Investments	21,968.0	19,268.1	21,229.5	25,557.0	29,731.3
<i>of which:</i>					
<i>Government securities</i>	3,715.0	1,952.3	2,950.8	2,629.3	4,777.8
<i>Shares</i>	5,099.4	6,427.4	6,778.1	8,256.0	9,791.2
<i>Quoted</i>	4,478.5	5,325.6	5,200.9	6,369.1	7,933.7
<i>Unquoted</i>	620.9	1,101.8	1,577.2	1,886.9	1,857.5
Loans and advances	24,486.3	29,442.4	32,354.8	37,747.1	47,478.4
Fixed assets	3,011.6	3,606.7	3,707.5	4,057.7	4,226.9
Others	6,334.7	7,683.0	5,553.9	5,180.1	4,596.7
Total	68,065.8	72,446.4	79,090.4	91,449.9	100,144.4
Contingencies:					
Guarantee	3,341.5	3,160.1	3,661.6	3,949.0	4,404.1
Export credit insurance	148.0	151.4	123.3	308.6	380.4
Total	3,489.5	3,311.5	3,784.9	4,257.6	4,784.5

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia, Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank), Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji. Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and Malaysia Export Credit Insurance Berhad and exclude SME Bank

Table A.57
Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Sources:					
Shareholders' funds	3,495.0	4,087.6	5,359.4	6,178.1	7,719.3
<i>Paid-up capital</i>	2,718.0	3,288.5	4,167.5	4,811.1	5,503.6
<i>Reserves</i>	389.1	877.7	964.1	1,339.4	1,736.3
<i>Retained earnings</i>	387.9	-78.6	227.8	27.6	479.4
Deposits accepted	28,663.3	29,373.9	30,762.7	37,278.5	40,225.5
Borrowings	9,668.2	9,851.7	12,347.7	14,586.9	16,660.8
<i>Government</i>	4,659.0	6,248.0	9,039.8	10,438.2	12,146.2
<i>Multilateral/International agencies</i>	3,037.8	3,135.1	2,933.9	3,846.3	4,205.9
<i>Others</i>	1,971.4	468.6	374.0	302.4	308.7
Others	6,088.6	8,358.2	8,403.7	9,730.3	10,217.7
Total	47,915.1	51,671.4	56,873.5	67,773.8	74,823.3
Uses:					
Deposits placed	8,771.4	8,212.5	11,383.5	12,949.5	8,185.6
Investments	12,579.6	11,637.0	12,970.7	15,868.1	18,666.7
<i>of which:</i>					
<i>Government securities</i>	3,355.0	1,952.3	2,736.5	2,549.8	4,730.0
<i>Shares</i>	2,364.4	6,427.4	1,778.5	1,705.8	1,803.3
<i>Quoted</i>	2,205.4	5,325.6	1,664.7	1,616.7	1,686.7
<i>Unquoted</i>	159.0	1,101.8	113.8	89.1	116.6
Loans and advances	21,135.9	25,191.1	28,072.3	33,472.5	43,381.0
Fixed assets	947.2	1,496.0	1,550.3	1,786.1	1,842.0
Others	4,481.0	5,134.8	2,896.7	3,697.6	2,748.0
Total	47,915.1	51,671.4	56,873.5	67,773.8	74,823.3
Contingencies:					
Guarantee	672.5	575.4	549.1	533.3	613.5
Export credit insurance	148.0	151.5	123.3	308.6	380.4
Total	820.5	726.9	672.4	841.9	993.9

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank). Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and Malaysia Export Credit Insurance Berhad and exclude SME Bank

² Development Financial Institutions Act 2002

Table A.58
Development Financial Institutions¹: Direction of Lending

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Agriculture, forestry and fishery	2,750.2	2,964.3	2,874.0	3,261.3	3,357.6
Mining and quarrying	46.1	90.0	75.2	66.8	56.6
Manufacturing	3,147.5	3,356.6	3,952.0	4,126.2	4,458.6
Electricity, gas and water supply	334.9	453.8	617.1	1,228.9	2,253.0
Import and export, wholesale and retail trade, restaurants and hotels	618.1	240.4	250.4	698.8	643.3
Broad property sector	5,700.4	7,840.6	8,376.6	10,084.7	11,662.9
<i>Construction</i>	2,346.9	3,790.6	4,009.4	4,186.6	5,120.5
<i>Purchase of residential property</i>	2,593.8	2,785.2	2,927.9	4,078.1	5,475.1
<i>Purchase of non-residential property</i>	268.8	393.4	441.1	463.9	429.6
<i>Real estate</i>	490.9	871.4	998.2	1,356.1	637.7
Transport, storage and communication	2,860.5	4,362.1	4,433.7	4,665.2	5,844.5
Maritime	733.1	530.4	473.1	474.4	682.5
Finance, insurance and business services	1,300.7	1,780.5	1,694.7	984.2	810.7
Consumption credit	5,404.2	6,716.1	8,066.5	9,896.5	14,069.0
of which:					
<i>Purchase of motor vehicles</i>	819.2	816.5	800.2	1,104.8	1,508.2
<i>Credit card</i>	47.8	48.0	23.7	24.3	32.6
Purchase of securities	356.2	173.2	136.2	103.4	88.2
Others	1,234.4	934.4	1,405.3	2,156.7	3,551.5
Total	24,486.3	29,442.4	32,354.8	37,747.1	47,478.4

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia, Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank), Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji. Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and exclude SME Bank

Table A.59
Development Financial Institutions¹ under DFIA²: Direction of Lending

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Agriculture, forestry and fishery	2,628.3	2,823.1	2,749.1	3,148.3	3,239.5
Mining and quarrying	34.5	80.5	58.8	49.1	35.5
Manufacturing	2,204.2	2,130.2	2,675.3	2,872.2	3,254.5
Electricity, gas and water supply	334.9	453.8	617.1	1,228.9	2,251.6
Import and export, wholesale and retail trade, restaurants and hotels	129.0	125.9	151.5	260.7	356.9
Broad property sector	5,078.2	6,846.9	7,371.4	8,933.1	10,580.9
<i>Construction</i>	2,192.1	3,641.3	3,842.0	3,973.7	4,908.8
<i>Purchase of residential property</i>	2,288.0	2,480.3	2,629.3	3,797.0	5,195.4
<i>Purchase of non-residential property</i>	267.3	391.3	438.8	461.2	429.1
<i>Real estate</i>	330.8	334.0	461.3	701.2	47.6
Transport, storage and communication	2,746.5	4,321.6	4,390.0	4,615.0	5,794.9
Maritime	733.1	530.4	473.1	474.4	682.5
Finance, insurance and business services	1,198.0	877.6	896.0	827.4	657.0
Consumption credit	5,339.6	6,567.8	7,812.8	9,571.1	13,693.8
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	754.6	741.2	800.2	1,104.8	1,508.2
<i>Credit card</i>	47.8	48.0	23.7	24.3	32.6
Purchase of securities	356.2	173.2	136.2	103.4	88.2
Others	353.4	260.1	741.0	1,388.9	2,745.7
Total	21,135.9	25,191.1	28,072.3	33,472.5	43,381.0

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank). Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and exclude SME Bank

² Development Financial Institutions Act 2002

Table A.60
Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)
(formerly known as Bank Industri & Teknologi Malaysia Berhad)

Year of establishment	October 2005								
Objectives	To provide financing and advisory services to SMEs involve in manufacturing, services and construction sectors, particularly Bumiputera entrepreneurs.								
Sector	Loans Outstanding			Loans Approved			Loans Disbursed		
	As at end-			During the year	During the period		During the year	During the period	
	Dec 04 ¹	Sept 05 ¹	Dec 05	2004 ¹	Jan - Sept 05 ¹	Oct - Dec 05	2004 ¹	Jan - Sept 05 ¹	Oct - Dec 05
	RM million								
SMEs	–	–	2,133.0	–	–	333.8	–	–	319.7
<i>Bumiputera</i>	–	–	1,694.5	–	–	311.2	–	–	271.0
<i>Non-Bumiputera</i>	–	–	438.5	–	–	22.6	–	–	48.7
Maritime	474.4	534.6	–	378.1	214.0	–	171.5	111.8	–
<i>Shipping industry</i>	309.4	355.5	–	217.5	118.4	–	144.6	55.3	–
<i>Shipyards industry</i>	112.9	116.0	–	9.2	80.6	–	10.9	24.3	–
<i>Marine-related services</i>	52.1	63.1	–	151.4	15.0	–	16.0	32.2	–
Manufacturing	407.9	452.7	–	329.8	234.5	–	147.6	122.0	–
of which: <i>High-technology</i>	38.0	132.7	–	70.0	0.0	–	1.9	17.9	–
Others	84.4	88.9	–	37.6	0.0	–	39.0	7.6	–
Total	966.7	1,076.2	2,133.0	745.5	448.5	333.8	358.1	241.4	319.7

¹ Refers to data for Bank Industri & Teknologi Malaysia Berhad

Source : Bank Perusahaan Kecil & Sederhana Malaysia Berhad

Table A.61
Export-Import Bank of Malaysia Berhad

Year of establishment	1995			
Objectives ¹	To provide credit facilities to finance and support the exports and imports of goods, services and overseas project financing with concentration to the non-traditional markets, as well as to provide export credit insurance services, export financing insurance, overseas investment insurance and guarantee facilities; as well as other services which are normally offered by the export-import financial institutions and credit insurance financial institutions.			
Loans Facility	Loans Approved (RM million)		Loans Disbursed (RM million)	
	2004	2005	2004	2005
Buyer credit facility	252.7	393.3	24.3	145.3
Overseas investment credit facility	196.4	215.8	212.6	160.6
Supplier credit facility	306.8	496.7	363.8	455.8
Export of services financing facility	0.0	42.3	0.0	0.0
Export credit refinancing	6,762.6	7,286.1	6,762.6	7,286.1
Total	7,518.5	8,434.2	7,363.3	8,047.8
Guarantee and Insurance Policy	Contingent Liabilities (RM million)		Business Coverage (RM million)	
	As at end-2004	As at end-2005	2004	2005
Short-term Policies	351.3	459.4	1,540.5	1,715.3
<i>Comprehensive policies</i>	307.0	369.5	1,479.3	1,577.2
<i>Bank letter of credit policy</i>	20.4	45.7	61.2	138.1
<i>Specific policies</i>	0.8	0.0	0.0	0.0
<i>Bond indemnity support</i>	2.5	0.0	0.0	0.0
<i>Others</i>	20.6	44.2	0.0	0.0
Sub-total ²	351.3	459.4	1,540.5	1,715.3
Medium- and Long-term Policies	490.6	534.5	22.1	3.8
<i>Specific policies</i>	1.0	0.0	9.6	0.0
<i>Buyer credit guarantee</i>	277.8	241.7	0.0	0.0
<i>Bond indemnity support</i>	24.7	23.0	4.1	0.0
<i>Overseas investment insurance</i>	7.5	10.9	8.4	3.8
<i>Others</i>	179.6	258.9	0.0	0.0
Sub-total	490.6	534.5	22.1	3.8
Total	841.9	993.9	1,562.6	1,719.1

¹ Effective 1 October 2005, the bank has been entrusted with a new and revised mandated role following the merger with Malaysia Export Credit Insurance Berhad (MECIB)

² Excluding Banker's export finance insurance policy

Source: Export-Import Bank of Malaysia Berhad

Table A.62
Bank Simpanan Nasional

Year of establishment	1974			
Objectives	Bank Simpanan Nasional is a savings bank, incorporated under the National Savings Bank Act 1974 and focuses on retail banking and personal finance especially for small savers.			
Deposits facility	Deposits Accepted (RM million)		Interest Rate / Rate of Return (%)	
	As at end-2004	As at end-2005	2004	2005
Savings deposits	1,103.7	882.6	1.00~2.00	0.30~1.50
Fixed deposits	4,654.2	6,823.7	3.00~3.70	3.00~3.70
GIRO deposits	4,054.1	4,262.5	1.00~2.00	0.30~1.50
Islamic deposits	252.0	265.0	1.90~5.52	1.00~3.81
Premium savings certificates	922.8	851.4	1.50	–
Total	10,986.8	13,085.2		
Investments	RM million			
	As at end-2004		As at end-2005	
Quoted shares	1,277.7		1,208.8	
Malaysian Government Securities	2,267.1		3,626.6	
Private debt securities	819.7		1,319.4	
Subsidiary companies	437.8		437.8	
Associate companies	231.8		231.8	
Total	5,034.1		6,824.4	
Number of branches	393		390	
Number of account holders ('000)	11,446		11,537	
Number of automatic teller machines (ATM)	599		616	

Source: Bank Simpanan Nasional

Table A.63
Bank Kerjasama Rakyat Malaysia Berhad

Year of establishment	1954			
Objectives	Bank Kerjasama Rakyat Malaysia Berhad mobilises savings and provides financing services to its members as well as non-members.			
Sector	Financing Outstanding (RM million)			
	As at end-2004		As at end-2005	
	Members	Non-members	Members	Non-members
Agriculture	48.3	10.2	45.7	14.9
Purchase of property	2,246.8	822.7	2,800.6	1,333.3
General commerce	45.7	399.5	58.3	497.6
Purchase of securities	10.8	78.9	7.8	69.3
Purchase of motor vehicles	649.6	0.6	1,122.9	0.5
Consumption credit	6,656.8	1,032.1	7,623.9	2,859.6
Manufacturing	–	100.8	–	100.8
Others	–	251.1	–	295.1
Total	9,658.0	2,695.9	11,659.2	5,171.1

Source: Bank Kerjasama Rakyat Malaysia Berhad

Table A.64
Bank Pembangunan Malaysia Berhad
(formerly known as Bank Pembangunan dan Infrastruktur Malaysia Berhad)

Objectives ¹	1973											
	Loans Outstanding					Loans Approved					Loans Disbursed	
	As at end-		During the year		During the period			During the year		During the period		
	Dec 04*	Sept 05*	Dec 05	2004*	Jan - Sept 05*	Oct - Dec 05	2004*	2004*	Jan - Sept 05*	Oct - Dec 05	2004*	Oct - Dec 05
	RM million											
Infrastructure	9,929.4	12,776.7	13,313.8	7,428.8	1,643.0	247.4	1,905.5	3,990.9	669.7			
Government programmes	7,218.1	9,232.6	9,324.2	3,412.2	276.6	70.0	863.0	2,552.9	189.5			
Private programmes	2,711.3	3,544.1	3,989.6	4,016.6	1,366.4	177.4	1,042.5	1,438.0	480.2			
SMEs	1,673.9	1,925.6	—	1,583.6	1,317.0	—	648.3	597.7	—			
of which: Bumiputera	1,391.6	1,674.7	—	1,506.5	1,226.0	—	601.2	577.2	—			
Maritime	—	—	682.5	—	—	8.9	—	—	68.4			
Shipping industry	—	—	396.4	—	—	8.9	—	—	12.3			
Shipyard industry	—	—	222.1	—	—	0.0	—	—	36.7			
Marine-related services	—	—	64.0	—	—	0.0	—	—	19.4			
Manufacturing	—	—	185.8	—	—	23.0	—	—	39.0			
of which: High technology	—	—	185.8	—	—	23.0	—	—	39.0			
Others	—	—	57.4	—	—	0.0	—	—	0.0			
Total	11,603.3	14,702.3	14,239.5	9,012.4	2,960.0	279.3	2,553.8	4,588.6	777.1			

* Refers to data for Bank Pembangunan dan Infrastruktur Malaysia Berhad

¹ Revised following the rationalisation exercise effective 1 October 2005

Source: Bank Pembangunan Malaysia Berhad

Table A.65
Bank Pertanian Malaysia

Year of establishment	1969			
Objectives	Bank Pertanian Malaysia was established to promote sound agricultural development in the country, through the provision of loans and advances. The main function of the bank is to co-ordinate and supervise the granting of credit facilities for agricultural purposes and mobilise savings, particularly from the agriculture sector and community.			
Agriculture, Forestry & Fishery	Loans Approved		Loans Disbursed	
	(RM million)			
	2004	2005	2004	2005
<i>Sub-sector</i>				
<i>Oil palm</i>	196.8	237.0	121.2	186.4
<i>Food crops</i>	74.4	110.3	82.4	85.8
<i>Livestock</i>	60.4	109.2	69.2	63.5
<i>Fishery</i>	122.7	67.4	46.8	42.6
<i>Forestry</i>	21.0	16.2	1.4	7.5
<i>Tobacco</i>	0.7	1.6	19.7	14.0
<i>Rubber</i>	8.4	16.5	9.3	8.5
<i>Others</i>	615.2	307.3	578.0	308.4
Total	1,099.6	865.5	928.0	716.7

Source: Bank Pertanian Malaysia

Table A.66
Other Development Financial Institutions¹: Core Activities

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Lending Activity					
Agriculture	122.0	141.2	124.9	113.1	118.1
Manufacturing	943.3	1,226.4	1,276.7	1,254.0	1,204.0
Broad property sector	622.2	993.7	1,005.2	1,151.6	1,082.0
<i>Construction</i>	154.8	149.2	167.4	212.9	211.7
<i>Purchase of residential property</i>	305.7	304.9	298.6	281.1	279.6
<i>Purchase of non-residential property</i>	1.5	2.1	2.3	2.7	0.5
<i>Real estate</i>	160.2	537.5	536.9	654.9	590.2
Consumption credit	64.6	148.4	253.6	325.4	375.3
Others	1,598.3	1,741.7	1,621.9	1,430.5	1,318.0
Total	3,350.4	4,251.4	4,282.3	4,274.6	4,097.4
Other Activities					
Deposits accepted	10,642.4	10,423.7	11,640.6	12,599.5	13,311.2
of which:					
<i>Savings</i>	10,565.8	10,270.4	11,286.6	12,085.4	12,771.2
Guarantee issued	2,669.0	2,584.7	3,112.5	3,415.7	3,790.6

¹ Refers to Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji

Table A.67
Development Financial Institutions: Selected Data

	As at end-					
	2004			2005		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan Malaysia Berhad ²	14	–	690	–	–	377
Bank Kerjasama Rakyat Malaysia Berhad	103	119	2,866	106	127	2,860
Bank Simpanan Nasional	393	599	5,220	390	616	5,098
Export-Import Bank of Malaysia Berhad ³	–	–	72	–	–	160
Bank Pertanian Malaysia	181	142	2,585	172	142	2,628
Bank Perusahaan Kecil & Sederhana Malaysia Berhad ³	–	–	–	15	–	678
Sub-total	691	860	11,433	683	885	11,801
Other DFIs:						
Malaysian Industrial Development Finance Berhad	7	–	334	8	–	332
Sabah Development Bank Berhad	–	–	82	–	–	81
Borneo Development Corporation (Sabah) Sendirian Berhad	–	–	16	–	–	13
Borneo Development Corporation (Sarawak) Sendirian Berhad	–	–	36	–	–	35
Credit Guarantee Corporation Malaysia Berhad	16	–	325	16	–	374
Sabah Credit Corporation	10	–	212	10	–	210
Lembaga Tabung Haji	119	–	1,581	119	–	1,600
Sub-total	152	–	2,586	153	–	2,645
Total	843	860	14,019	836	885	14,446

¹ Development Financial Institutions Act 2002

² Formerly known as Bank Pembangunan dan Infrastruktur Malaysia Berhad

³ Refer to DFI after rationalisation effective 1 October 2005

Table A.68a
Development Financial Institutions: Government Special Funds

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
Export-Import Bank of Malaysia Berhad						
Export Credit Refinancing (ECR) Scheme ¹	6,770.8	7,286.1	6,770.8	7,286.1	1,189.7	1,508.3
Bank Kerjasama Rakyat Malaysia Berhad						
Financing Scheme for Rural Economic Development	9.3	9.3	5.9	11.9	20.2	30.2
Bank Pertanian Malaysia						
Agricultural Mechanisation and Automation Scheme	0.9	10.4	1.7	–	8.8	7.1
Bumiputera Commercial and Industrial Community Scheme	9.0	14.7	6.6	7.5	17.6	20.0
Commercial Agriculture Graduate Entrepreneurs Scheme	1.4	4.5	1.4	1.6	2.2	3.6
Credit Scheme for Paddy	30.4	45.7	30.2	33.8	25.3	26.6
Financial Credit Scheme ²	–	–	–	–	6.4	5.4
Food Production Credit Scheme	–	1.6	–	1.3	–	1.2
Hardcore Poor Development Programme ²	–	–	–	–	...	...
Low Intensity Tapping Scheme	0.2	2.9	0.2	0.2	0.1	...
Oil Palm Replanting Scheme	5.7	3.9	12.8	21.1	17.6	63.1
Special Agriculture Financing Scheme ²	–	–	–	–	40.9	33.7
Special Fund for Fishery	1.6	1.9	1.6	1.4	15.9	15.4
Malaysian Industrial Development Finance Berhad						
Malaysian Industrial Energy Efficiency Improvement Project	4.0	1.3	2.2	1.5	0.3	1.8
Modernisation Automation Scheme ²	–	–	0.4	...	15.7	10.5
Soft Loan for Factory Relocation Scheme	4.5	8.9	1.1	1.7	1.1	2.8
Soft Loan for Information and Communication Technology Scheme	2.3	2.8	0.3	1.9	0.3	2.1
Soft Loan for Small and Medium Enterprises Scheme	26.1	87.3	42.2	29.7	88.0	96.9
Special Fund for Terengganu-based Small and Medium Industry	0.8	0.4	0.7	0.5	1.4	1.6

¹ Inclusive of funds from Bank Negara Malaysia, which are channelled through 25 participating banks

² Funds have been fully utilised

... Negligible

Table A.68b
Development Financial Institutions: Government Special Funds

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
<i>Funds prior to rationalisation (data until end-September 2005)</i>						
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
Fiction Film Financing Scheme	–	15.8	–	5.9	–	6.0
Financing Programme for Wholesalers and Distributors (Tanmiah 2)	8.8	0.3	5.0	6.2	4.4	7.5
Financing Scheme for Indian Rural Economic Development	–	–	...	...	0.3	0.3
Financing Scheme for Rural Economic Development	8.8	10.9	5.2	9.1	29.0	34.2
Fund for Film Industry	–	–	–	–	2.6	2.4
Graduate Entrepreneurs Fund	5.9	5.5	5.0	5.1	11.7	13.0
Seed Capital Scheme	52.5	1.5	27.6	22.3	66.8	79.1
Special Fund for Tourism 2	211.0	177.3	100.5	96.8	132.4	226.0
Terengganu Entrepreneurs Fund	4.4	2.1	14.9	3.2	15.0	12.9
Third Window Financing Scheme (Tanmiah 1)	5.0	–	15.2	4.2	8.4	6.8
Tourism Infrastructure Fund	205.0	52.0	66.8	30.7	83.7	79.4
Venture Capital Fund	–	–	0.2	...	8.2	8.8
Batik Entrepreneurs Programme	–	1.4	–	0.8	–	0.8
Handicraft Entrepreneurs Programme	–	0.2	–	0.2	–	0.2
Bank Industri & Teknologi Malaysia Berhad						
Easy Financing Scheme - PAKSI	–	12.1	0.1	13.2	6.7	6.0
High Technology Fund	41.4	78.9	15.6	68.1	38.0	48.4
New Ship Financing Facility	35.0	222.0	29.2	213.2	71.7	197.0
Women Entrepreneurs Fund	–	11.3	1.1	11.4	7.3	5.9
<i>Funds after rationalisation (data for October-December 2005)</i>						
Bank Pembangunan Malaysia Berhad						
High Technology Fund**	–	–	–	10.0	–	56.5
New Ship Financing Facility**	–	3.7	–	29.6	–	223.2
Tourism Infrastructure Fund*	–	20.0	–	4.2	–	91.7
Bank Perusahaan Kecil & Sederhana Malaysia Berhad						
Financing Programme for Wholesalers and Distributors (Tanmiah 2)*	–	...	–	0.6	–	6.7
Financing Scheme for Indian Rural Economic Development*	–	–	–	...	–	0.3
Financing Scheme for Rural Economic Development*	–	4.0	–	2.2	–	35.2
Fund for Film Industry*	–	–	–	–	–	2.3
Graduate Entrepreneurs Fund*	–	1.7	–	1.8	–	14.3
Seed Capital Scheme*	–	–	–	3.0	–	75.1
Special Fund for Tourism 2*	–	32.6	–	33.2	–	257.1
Terengganu Entrepreneurs Fund*	–	0.8	–	1.5	–	12.7
Third Window Financing Scheme (Tanmiah 1)*	–	–	–	–	–	6.4
Venture Capital Fund*	–	–	–	–	–	6.7
Fiction Film Financing Scheme*	–	1.5	–	5.1	–	11.1
Batik Entrepreneurs Programme*	–	0.7	–	0.4	–	1.1
Handicraft Entrepreneurs Programme*	–	0.4	–	0.2	–	0.4
Easy Financing Scheme - PAKSI**	–	–	–	–	–	1.0
Women Entrepreneurs Fund**	–	–	–	–	–	4.9

* Funds originated from Bank Pembangunan dan Infrastruktur Malaysia Berhad

** Funds originated from Bank Industri & Teknologi Malaysia Berhad

... Negligible

Table A.69a
Development Financial Institutions: Bank Negara Malaysia Funds¹

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
Malaysian Industrial Development Finance Berhad						
New Entrepreneurs Fund ²	–	–	–	–	5.6	4.3
New Entrepreneurs Fund 2	18.5	28.2	11.4	21.5	35.1	53.7
Fund for Small and Medium Industries ²	–	–	–	–	19.5	–
Fund for Small and Medium Industries 2	79.7	81.1	38.9	74.8	46.9	102.7
Rehabilitation Fund for Small and Medium Industries ³	–	–	–	–	1.4	0.9
Industrial Adjustment Fund ²	–	–	–	–	3.7	–
Bumiputera Industrial Fund ²	–	–	–	–	1.4	–
Bank Pertanian Malaysia						
Fund for Food	117.6	96.0	119.2	116.6	595.8	628.7
Fund for Small and Medium Industries ²	–	–	–	–	81.3	–
Fund for Small and Medium Industries 2	1.3	–	1.2	0.8	4.3	4.9
Rehabilitation Fund for Small and Medium Industries ³	–	–	–	–	12.3	10.9
Credit Guarantee Corporation Malaysia Berhad⁴						
New Entrepreneurs Fund 2	–	–	–	–	305.0	262.7
Fund for Small and Medium Industries ²	–	–	1.2	–	276.7	63.8

¹ Bank Negara Malaysia fund for the ECR scheme administered by EXIM Bank is merged with the Government special funds in Table A.68a

² Funds have been fully utilised

³ Fund was closed on 1 November 2003 and replaced by the Rehabilitation Fund for Small Businesses

⁴ Administers and channels the funds through various lending institutions

Table A.69b
Development Financial Institutions: Bank Negara Malaysia Funds¹

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
<i>Funds prior to rationalisation (data until end-September 2005)</i>						
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
Special Fund for Tourism ²	–	–	–	–	7.7	6.4
New Entrepreneurs Fund ²	–	–	–	–	96.9	87.5
New Entrepreneurs Fund 2	193.3	92.4	182.5	62.7	328.5	377.0
Bumiputera Industrial Fund ²	–	–	–	–	11.8	10.7
Fund for Food	–	–	–	–	4.2	4.1
Fund for Small and Medium Industries ²	–	–	–	–	69.4	54.3
Fund for Small and Medium Industries 2	12.8	15.9	8.4	12.7	14.4	22.5
Rehabilitation Fund for Small and Medium Industries ³	–	–	–	–	38.6	37.4
Bank Industri & Teknologi Malaysia Berhad						
Ship Financing Facility ²	–	–	–	–	282.1	274.3
Fund for Small and Medium Industries ²	–	–	–	–	17.6	13.1
Fund for Small and Medium Industries 2	27.4	15.7	12.9	15.6	16.6	27.8
New Entrepreneurs Fund 2	8.5	13.1	8.3	1.1	8.8	8.9
Industrial Adjustment Fund ²	–	–	–	–	6.3	–
Rehabilitation Fund for Small and Medium Industries ³	–	–	–	–	4.0	3.6
<i>Funds after rationalisation (data for October-December 2005)</i>						
Bank Pembangunan Malaysia Berhad						
New Entrepreneurs Fund 2	–	8.2	–	7.9	–	7.4
Fund for Small and Medium Industries ²	–	5.0	–	5.0	–	–
Fund for Small and Medium Industries 2	–	1.7	–	1.5	–	1.5
Rehabilitation Fund for Small and Medium Industries ³	–	1.6	–	1.6	–	1.0
Bank Perusahaan Kecil & Sederhana Malaysia Berhad						
Special Fund for Tourism ²	–	–	–	20.2	–	6.4
New Entrepreneurs Fund ²	–	–	–	376.1	–	87.5
New Entrepreneurs Fund 2	–	588.9	–	549.3	–	436.5
Bumiputera Industrial Fund ²	–	–	–	36.0	–	10.7
Fund for Food	–	6.6	–	6.6	–	4.0
Fund for Small and Medium Industries ²	–	–	–	234.1	–	–
Fund for Small and Medium Industries 2	–	190.2	–	75.9	–	51.5
Rehabilitation Fund for Small and Medium Industries ³	–	–	–	50.3	–	40.0

¹ Bank Negara Malaysia fund for the ECR scheme administered by EXIM Bank is merged with the Government fund in Table A.68a

² Funds have been fully utilised

³ Fund was closed on 1 November 2003 and replaced by the Rehabilitation Fund for Small Businesses

Table A.70a
Development Financial Institutions: Funds from Multilateral and International Agencies

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
Malaysian Industrial Development Finance Berhad						
Japan Bank for International Cooperation-Fund for Small and Medium Industries	20.3	38.0	14.0	19.0	93.1	95.2
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	20.4	13.5	22.3	21.1	74.8	86.0
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme	1.2	–	0.1	0.8	14.3	10.9
ASEAN-Japan Development Fund/EXIM ¹	–	–	–	–	0.6	0.2
Bank Pertanian Malaysia						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	–	–	–	–	40.4	34.2

¹ Funds have been fully utilised

Table A.70b
Development Financial Institutions: Funds from Multilateral and International Agencies

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end-	
	2004	2005	2004	2005	2004	2005
<i>Funds prior to rationalisation (data until end-September 2005)</i>						
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	-	-	2.0	0.1	57.8	46.1
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme ¹	24.9	-	9.7	8.0	49.5	51.1
Japan Bank for International Cooperation-Fund for Small and Medium Industries	19.9	-	9.3	2.4	96.3	82.4
Japan Bank for International Cooperation 1 - JEXIM ¹	-	120.7	2.0	62.4	1,116.6	1,127.6
Islamic Development Bank	4.0	-	-	-	14.3	10.2
Japan Bank for International Cooperation 2	741.0	-	-	-	-	-
Bank Industri & Teknologi Malaysia Berhad						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	-	12.6	-	11.5	3.3	2.2
The Export-Import Bank of Japan ¹	-	3.7	-	2.2	1.1	0.9
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme ¹	-	24.8	-	21.7	16.3	15.9
Japan Bank for International Cooperation 300 ¹	-	185.2	17.5	172.0	153.5	122.4
Japan Bank for International Cooperation 200 ¹	-	72.1	3.3	58.1	30.3	39.6
Japan Bank for International Cooperation-Fund for Small and Medium Industries ¹	18.1	105.8	24.7	92.5	69.6	58.8
<i>Funds after rationalisation (data for October-December 2005)</i>						
Bank Pembangunan Malaysia Berhad						
Japan Bank for International Cooperation-Fund for Small and Medium Industries	-	-	-	-	-	24.5
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme ¹	-	-	-	-	-	3.6
Japan Bank for International Cooperation 1 - JEXIM ¹	-	-	-	-	-	0.9
Japan Bank for International Cooperation	-	-	-	-	-	1.7
Japan Bank for International Cooperation 1	-	-	-	-	-	1.1
Japan Bank for International Cooperation 2	-	-	-	145.7	-	204.7
Japan Bank for International Cooperation 200 ¹	-	-	-	-	-	35.0
Japan Bank for International Cooperation 300 ¹	-	-	-	-	-	78.1
Bank Perusahaan Kecil & Sederhana Malaysia Berhad						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund* ¹	-	-	-	0.1	-	40.7
Islamic Development Bank	-	-	-	5.6	-	3.8
Japan Bank for International Cooperation-Fund for Small and Medium Industries	-	-	-	8.7	-	97.3
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme* ¹	-	-	-	8.6	-	38.3
Japan Bank for International Cooperation-Overseas Economic Cooperation Fund/Small and Medium Scale Industry Promotion Programme** ¹	-	-	-	-	-	6.0
Japan Bank for International Cooperation 200 ¹	-	-	-	-	-	3.3
Japan Bank for International Cooperation 300 ¹	-	-	-	0.4	-	35.7
Export-Import Bank of Malaysia Berhad²						
Japan Bank for International Cooperation 300 ¹	-	-	-	-	186.1	144.8
Japan Bank for International Cooperation 200 ¹	-	-	-	-	116.3	90.5

¹ Funds have been fully utilised

* Funds originated from Bank Pembangunan dan Infrastruktur Malaysia Berhad

** Funds originated from Bank Industri & Teknologi Malaysia Berhad

As at end-2005, 370 leasing companies and 35 factoring companies had registered with Bank Negara Malaysia. However, only 126 leasing companies and 21 factoring companies submitted statistics pertaining to their operations to Bank Negara Malaysia. Total assets of the 126 leasing companies and 21 factoring companies amounted to RM17.5 billion and RM8.0 billion respectively at end-2005. Nevertheless, of the 126 leasing companies, only 23 were pure leasing companies, while of the 21 factoring companies, only eight were pure factoring companies. The remaining companies only undertook leasing and factoring business as part of their overall business activities.

Table A.71
Leasing Companies¹: Sources and Uses of Funds

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Sources					
Capital and reserves	839	770	1,554	1,017	1,018
Borrowings from financial institutions	1,923	2,141	1,759	1,816	1,985
Inter-company borrowings	1,343	1,454	1,375	605	1,001
Others	2,400	2,684	2,342	2,095	2,139
Total	6,505	7,049	7,030	5,533	6,143
Uses					
Cash and bank balances	229	225	198	157	106
Investments	309	323	387	327	309
Receivables	3,014	3,118	2,370	2,180	2,860
<i>Leasing</i>	<i>1,423</i>	<i>1,420</i>	<i>1,508</i>	<i>1,487</i>	<i>1,539</i>
<i>Factoring</i>	<i>17</i>	<i>209</i>	<i>204</i>	<i>101</i>	<i>93</i>
<i>Hire purchase</i>	<i>1,275</i>	<i>1,307</i>	<i>503</i>	<i>453</i>	<i>1,077</i>
<i>Others</i>	<i>299</i>	<i>182</i>	<i>155</i>	<i>139</i>	<i>151</i>
Others	2,953	3,384	4,074	2,869	2,867

¹ Statistics shown are for pure leasing companies only

Table A.72
Leasing Companies¹: Income and Expenditure

	During the period				
	2001	2002	2003	2004	2005
	RM million				
Income					
Income from	313	302	326	167	150
<i>Leasing</i>	217	212	226	107	98
<i>Factoring</i>	2	3	6	5	4
<i>Hire purchase</i>	85	76	75	51	45
<i>Others</i>	9	11	20	3	4
Others	188	306	200	303	221
Total	501	607	526	469	371
Expenditure					
Interest paid	187	165	141	122	115
<i>Financial institutions</i>	166	155	134	117	111
<i>Block discounting</i>	21	10	7	5	4
Bad debts written off and provision	108	35	5	91	67
Others	165	199	183	95	80
Total	460	398	329	309	261
Pre-tax Profit	41	209	197	161	110

¹ Statistics shown are for pure leasing companies only

Table A.73
Leasing Companies¹: Financing by Sector

	During the period				
	2001	2002	2003	2004	2005
	RM million				
Sector					
Agriculture	17	14	25	33	25
Mining and quarrying	3	3	9	4	2
Manufacturing	172	102	123	172	139
Electricity	1	0	0	0	0
General commerce	266	125	106	116	66
Property sector	50	38	207	97	34
<i>Construction</i>	46	36	179	68	33
<i>Real estate</i>	4	2	28	28	0
<i>Residential property</i>	0	0	0	1	0
Transport and storage	805	54	53	55	63
Business, insurance and other services	113	121	116	184	146
Consumption credit	0	0	0	0	0
Others	108	128	53	48	103
Total	1,535	585	695	709	577

¹ Statistics shown are for pure leasing companies only

Table A.74
Factoring Companies¹: Sources and Uses of Funds

	As at end-				
	2001	2002	2003	2004	2005
	RM million				
Sources					
Capital and reserves	164	164	81	99	101
Borrowings from financial institutions	445	293	267	77	618
Inter-company borrowings	600	416	267	644	118
Others	658	1,092	425	121	176
Total	1,867	1,964	1,040	941	1,013
Uses					
Cash and bank balances	202	234	14	20	13
Investments	45	35	24	22	30
Receivables	998	1,170	602	614	612
<i>Leasing</i>	0	0	0	185	149
<i>Factoring</i>	872	1,111	542	298	303
<i>Hire purchase</i>	4	4	4	72	84
<i>Others</i>	122	55	57	59	75
Others	622	525	401	285	358

¹ Statistics shown are for pure factoring companies only

Table A.75
Factoring Companies¹: Income and Expenditure

	During the period				
	2001	2002	2003	2004	2005
	RM million				
Income					
Income from	37	38	31	51	57
<i>Leasing</i>	2	0	0	10	12
<i>Factoring</i>	29	29	24	20	21
<i>Hire purchase</i>	0	0	0	9	6
<i>Others</i>	6	8	6	12	17
Others	129	297	75	38	116
Total	166	335	106	89	173
Expenditure					
Interest paid	28	17	15	18	24
<i>Financial institutions</i>	28	17	15	18	24
<i>Block discounting</i>	0	0	0	0	0
Bad debts written off and provision	28	14	5	11	9
Others	33	45	17	21	56
Total	89	76	37	50	89
Pre-tax Profit	77	259	68	39	84

¹ Statistics shown are for pure factoring companies only

Table A.76
Factoring Companies¹: Financing by Sector

Sector	During the period				
	2001	2002	2003	2004	2005
	RM million				
Agriculture	...	0	1	1	4
Mining and quarrying	0	0	0	3	1
Manufacturing	66	57	46	58	49
Electricity	3	2	3	0	1
General commerce	140	179	120	94	88
Property sector	270	103	43	31	25
<i>Construction</i>	222	76	36	29	21
<i>Real estate</i>	48	27	1	0	0
<i>Residential property</i>	0	0	6	2	5
Transport and storage	5	3	1	1	2
Business, insurance and other services	51	50	37	60	51
Consumption credit	20	20	17	0	0
Others	541	513	18	37	21
Total	1,096	927	286	287	242

¹ Statistics shown are for pure factoring companies only
... Negligible

Table A.77
Capital Market Debt Securities¹: Amount Outstanding

	As at end-						
	1999	2000	2001	2002	2003	2004	2005 ^p
	RM million (nominal value)						
Malaysian Government Securities	78,336	89,050	103,450	109,550	130,800	154,350	166,050
Government Investment Issues	2,000	4,000	4,000	5,000	7,000	9,100	10,100
Khazanah Bonds	8,980	10,000	10,000	10,000	11,000	10,000	11,000
Malaysia Savings Bonds	379	359	–	464	455	–	–
Merdeka Savings Bonds ²	–	–	–	–	–	1,929	3,444
Danaharta Bonds	10,344	11,140	11,140	11,140	8,539	796	–
Danamodal Bonds	11,000	11,000	11,000	11,000	–	–	–
Cagamas Bonds	13,019	17,312	18,427	22,595	25,628	26,752	24,107
Other Corporate Bonds	79,313	102,220	120,584	108,416	144,595	160,057	182,896
<i>of which: Medium Term Notes</i>	681	1,726	2,910	4,465	8,596	14,782	24,668
Total	203,370	245,081	278,601	278,165	328,018	362,983	397,597

¹ Refer to debt securities with an original maturity period of more than one year

² Merdeka Savings Bonds were introduced in 2004

^p Preliminary