

**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	–
<b>Total</b>	<b>10,986.8</b>	<b>13,085.2</b>		
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	
<b>Total</b>	<b>5,034.1</b>		<b>6,824.4</b>	
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