

**Table A.68**  
**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.			
<b>Deposits facility</b>	Deposits Accepted (RM million)		Interest Rate / Rate of Return (%)	
	As at end-2003	As at end-2004	2003	2004
Savings deposits	1,230.7	1,103.7	1.30 ~ 4.51	1.00 ~ 2.00
Fixed deposits	3,422.0	4,654.2	3.00 ~ 3.70	3.00 ~ 3.70
GIRO deposits	3,595.9	4,054.1	1.30 ~ 2.30	1.00 ~ 2.00
Islamic deposits	281.9	252.0	1.96 ~ 3.40	1.90 ~ 5.52
Premium savings certificates	904.7	922.8	1.50	1.50
<b>Total</b>	<b>9,435.2</b>	<b>10,986.8</b>		

<b>Investments</b>	RM million	
	As at end-2003	As at end-2004
Quoted shares	1,389.0	1,277.7
Malaysian Government Securities	1,923.7	2,267.1
Private debt securities	1,084.7	819.7
Subsidiary companies	437.8	437.8
Associate companies	231.8	231.8
<b>Total</b>	<b>5,067.0</b>	<b>5,034.1</b>
Number of branches	398	393
Number of account holders ('000)	10,252	11,446
Number of automatic teller machines (ATM)	591	599

Source: Bank Simpanan Nasional

**Table A.69**  
**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.			
<b>Sector</b>	Financing Outstanding (RM million)			
	As at end-2003		As at end-2004	
	Members	Non-members	Members	Non-members
Agriculture	45.2	11.7	48.3	10.2
Purchase of property	1,201.9	696.5	2,246.8	822.7
General commerce	46.4	424.7	45.7	399.5
Purchase of securities	15.8	101.5	10.8	78.9
Purchase of motor vehicles	278.3	0.7	649.6	0.6
Consumption credit	6,120.0	735.3	6,656.8	1,032.1
Manufacturing	–	100.3	–	100.8
Others	–	178.4	–	251.1
<b>Total</b>	<b>7,707.6</b>	<b>2,249.1</b>	<b>9,658.0</b>	<b>2,695.9</b>

Source: Bank Kerjasama Rakyat Malaysia Berhad