

Table A.67
Urban Credit Co-operative Societies¹

	Annual change		As at end 2003	Annual change (%)	% share
	2002	2003			
	Number				
Total co-operative societies	41	11	424	2.7	100
<i>Deposit-taking co-operatives</i>	0	0	6	0	1.4
<i>Other credit co-operatives</i>	41	11	418	2.7	98.6
	('000)				
Total members	92	-18,166	1,274,473	-1.7	100.0
<i>Deposit-taking co-operatives</i>	1	1,506	345,834	0.4	27.1
<i>Other credit co-operatives</i>	91	-19,672	928,639	-2.1	72.9
	RM million				
Sources of funds					
Share subscriptions	123.0	71.7	1,096.8	7.0	32.5
Reserves	71.9	27.9	242.7	13.0	7.2
Borrowings	85.2	15.3	155.6	10.9	4.6
Sundry creditors	17.3	7.1	115.2	6.5	3.4
Savings and deposits	13.5	22.1	177.5	14.3	5.3
Surplus	8.9	988.6	1,588.2	164.9	47.0
Total	319.8	1,132.7	3,376.0	216.6	100.0
Uses of funds					
Investments	74.8	50.7	462.9	12.3	13.7
<i>Shares</i>	39.5	3.1	136.1	0.8	4.1
<i>Fixed and savings deposits</i>	28.5	41.3	197.1	2.1	5.8
<i>Real estates</i>	3.9	8.7	106.2	10.0	3.1
<i>Others</i>	2.9	-2.4	23.5	-0.6	0.7
Loans to members	114.3	61.4	1,513.7 ²	4.2	44.9
Fixed assets	72.7	11.9	224.9	5.6	6.7
Other assets	37.2	0.8	34.7	2.2	1.0
Cash and bank balances	7.8	1,035.0	1,129.0	11.0	33.4
Others	13.0	-26.8	10.8	-71.3	0.3

¹ Urban credit co-operative societies, which comprise of employees credit societies, thrift and loan societies and thrift and investment societies, were established primarily to provide consumer credit and serve as an investment channel for members

² Refers to total loans outstanding

Source: Department of Co-operative Development Malaysia