

**Table A.75**  
**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-2002	As at end-2003	2002	2003
Savings deposits	1,231.7	1,163.9	1.30 ~ 4.50	1.30 ~ 4.50
Fixed deposits	3,741.6	3,478.6	3.20 ~ 4.00	3.00 ~ 3.70
GIRO deposits	3,341.4	3,595.9	1.30 ~ 2.30	1.30 ~ 2.30
Islamic deposits	294.0	292.4	2.21 ~ 4.88	1.96 ~ 3.40
Premium savings certificates	821.5	904.4	1.50	1.50
<b>Total</b>	<b>9,430.2</b>	<b>9,435.2</b>		

Investments	RM million	
	As at end-2002	As at end-2003
Quoted shares	1,639.6	1,510.5
Malaysian Government Securities	1,478.2	1,923.7
Private debt securities	785.6	671.1
Subsidiary companies	437.8	437.8
Associate companies	231.8	231.8
<b>Total</b>	<b>4,573.0</b>	<b>4,774.9</b>
Number of branches	421	398
Number of account holders ('000)	11,230	11,365
Number of automatic teller machine (ATM)	593	591

Source: Bank Simpanan Nasional

**Table A.76**  
**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-2002		As at end-2003	
	Members	Non-members	Members	Non-members
Agriculture	48.0	14.0	45.2	11.7
Purchase of property	980.1	658.6	1,228.3	670.1
General commerce	33.5	487.7	46.4	424.7
Purchase of securities	21.8	119.8	15.8	101.5
Purchase of motor vehicles	117.6	0.6	278.3	0.7
Consumption credit	5,078.4	700.2	6,120.0	735.3
Manufacturing	–	–	–	100.3
Construction	122.3	9.8	–	–
Others	–	124.7	–	178.4
<b>Total</b>	<b>6,401.7</b>	<b>2,115.4</b>	<b>7,734.0</b>	<b>2,222.7</b>

Source: Bank Kerjasama Rakyat Malaysia Berhad