

Table A.63
Agriculture Credit Institutions

	Annual change				As at end 2001	
	2000		2001		RM million	% share
	RM million	%	RM million	%		
Credit for Agriculture						
Banking System	2,444.5	25.7	435.4	3.6	12,393.2	79.9
<i>Commercial Banks</i>	2,198.5	28.0	646.6	6.4	10,686.4	68.9
<i>Finance Companies</i>	-41.1	-5.1	-55.9	-7.4	703.6	4.5
<i>Merchant Banks</i>	287.1	32.9	-155.3	-13.4	1,003.2	6.5
Development Agencies	36.6	53.7	-2.9	-2.8	101.8	0.7
<i>FELDA</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Sabah Development Bank</i>	36.6	53.7	-2.9	2.8	101.8	0.7
Rural Credit Institutions	373.2	14.4	41.0	1.4	3,014.4	19.4
<i>Bank Pertanian Malaysia</i>	415.9	17.1	26.0	1.0	2,878.0	18.6
<i>Bank Rakyat</i>	-35.0	-38.0	6.0	10.5	63.0	0.4
<i>Farmers' organisations, farmers' co-operatives and agro-based co-operative societies and others</i>	-7.7	-10.7	9.0	14.0	73.4	0.4
Total	2,854.3	23.4	473.5	3.1	15,509.4	100.0
Total resources of the Rural Credit Institutions						
Bank Pertanian Malaysia	883.0	20.1	-672.1	-12.8	4,600.0	26.9
Bank Rakyat	1,479.9	20.4	2,582.2	29.5	11,323.2	66.2
Farmers' organisations, farmers' co-operatives and agro-based co-operative societies and others	-7.4	-0.7	131.5	12.6	1,173.7	6.9
Total	2,355.5	18.6	2,041.6	13.6	17,096.9	100.0
Interest Rates	2000		2001			
Bank Pertanian Malaysia	0% to 4% + prevailing BLR		0% to 4% + prevailing BLR			
<i>Commercial loans for agricultural purposes</i>	3.20% - 4.00%		3.45% - 4.30%			
<i>Fixed deposits</i>	2.50%		1.75%			
<i>Savings deposits</i>						
Bank Rakyat	8.35% minimum		7.85% minimum			
<i>Commercial loans for agricultural purposes</i>	4.17% - 4.27%		3.35% - 4.29%			
<i>Fixed deposits</i>	3.50%		3.50%			
<i>Savings deposits</i>						
Branches and Membership						
Bank Pertanian Malaysia	143 branches		137 branches			
Bank Rakyat	85 branches with 358,155 members		89 branches with 451,249 members			
Farmers' organisations	282 with 671,558 members		282 with 681,972 members			
Agro-based co-operatives societies	561 with 92,825 members		550 with 92,315 members			

Source: Various agencies