T1 GDP by Expenditure Components (at constant 2015 prices)

	Share 2021 (%)	2021		2022		
		3Q	4Q	1Q	2Q	3Q
		Annual change (%)				
Aggregate Domestic Demand (excluding stocks)	92.7	-4.2	1.9	4.4	13.0	13.1
Private sector	74.4	-4.4	2.5	4.4	15.4	14.7
Consumption	*58.8*	*-4.2*	*3.7*	*5.5*	*18.3*	*15.1*
Investment	*15.6*	*-4.9*	*-2.8*	*0.4*	*6.3*	*13.2*
Public sector	18.3	-3.5	0.1	4.8	2.8	6.3
Consumption	*13.8*	*7.1*	*1.6*	*6.7*	*2.6*	*4.5*
Investment	*4.5*	*-28.9*	*-3.4*	*-0.9*	*3.2*	*13.1*
Net Exports	6.0	-39.9	0.8	-26.5	-28.7	18.7
Exports of Goods and Services	*69.1*	*4.2*	*13.0*	*8.0*	*10.4*	*23.9*
Imports of Goods and Services	*63.1*	*11.4*	*14.5*	*11.1*	*14.0*	*24.4*
Real GDP	**100.0**	**-4.5**	**3.6**	**5.0**	**8.9**	**14.2**
GDP (q-o-q growth, seasonally adjusted)	**-**	**-2.7**	**4.6**	**3.8**	**3.5**	**1.9**

Note: Figures may not add up due to rounding and exclusion of stocks.

Source: Department of Statistics, Malaysia

T2 GDP by Economic Activity (at constant 2015 prices)

	Share 2021 (%)	2021		2022		
		3Q	4Q	1Q	2Q	3Q
		Annual change (%)				
Services	57.0	-4.9	3.2	6.5	12.0	16.7
Manufacturing	24.3	-0.8	9.1	6.6	9.2	13.2
Agriculture	7.1	-2.0	2.8	0.1	-2.4	1.2
Mining	6.7	-3.2	-0.6	-1.1	-0.5	9.2
Construction	3.7	-20.6	-12.3	-6.2	2.4	15.3
Real GDP	**100.0**	**-4.5**	**3.6**	**5.0**	**8.9**	**14.2**

Note: Numbers do not add up due to rounding and exclusion of import duties component.

Source: Department of Statistics, Malaysia

T3 Balance of Payments[1]

	2021		2022		
	3Q	4Q	1Q	2Q	3Q
	RM billion				
Current Account	**18.2**	**15.3**	**3.0**	**4.4**	**14.1**
(% of GDP)	*4.8*	*3.6*	*0.7*	*1.0*	*3.1*
Goods	41.5	51.8	40.5	34.0	43.0
Services	-15.3	-15.4	-15.0	-12.3	-9.6
Primary income	-4.8	-19.6	-20.1	-14.7	-17.2
Secondary income	-3.1	-1.4	-2.5	-2.6	-2.1
Financial Account	**-0.2**	**0.7**	**30.4**	**0.2**	**-14.9**
Direct investment	8.0	10.5	20.8	2.6	2.0
Assets	-15.3	-17.2	9.1	-17.0	-17.9
Liabilities	23.3	27.7	11.7	19.6	19.9
Portfolio investment	-3.7	2.6	-10.1	-14.7	0.1
Assets	-4.9	-6.1	-13.9	-4.4	2.6
Liabilities	1.2	8.7	3.8	-10.3	-2.5
Financial derivatives	0.7	-1.8	0.2	-0.2	-0.4
Other investment	-5.2	-10.6	19.6	12.5	-16.6
Net errors & omissions[2]	**3.4**	**-13.1**	**-20.6**	**0.3**	**14.1**
Overall Balance	**21.3**	**2.6**	**12.8**	**4.9**	**13.1**

Assets: (-) denotes outflows due to the acquisition of assets abroad by residents.
Liabilities: (+) denotes inflows due to the incurrence of foreign liabilities.
[1] In accordance with the Sixth Edition of the Balance of Payments and International Investment Position Manual (BPM6) by the International Monetary Fund (IMF).
[2] As at 1Q 2018, quarterly net E&O excludes reserves revaluation changes. This practice is backdated up to 1Q 2010.
Note: Numbers may not add up due to rounding
Source: Department of Statistics, Malaysia and Bank Negara Malaysia

T4 Outstanding External Debt

	2021	2022	
	end-Sep	end-Jun	end-Sep
	RM billion		
Total External Debt	**1,062.7**	**1,128.3**	**1,169.4**
USD billion equivalent	*253.7*	*256.2*	*252.2*
By instrument			
Bonds and notes[1]	200.3	191.9	194.7
Interbank borrowings[1]	176.1	204.6	221.3
Intragroup loans[1]	140.5	150.9	155.7
Loans[1]	75.4	73.0	75.0
Non-resident holdings of domestic debt securities	248.9	252.7	254.3
Non-resident deposits	96.4	106.9	111.4
IMF allocation of Special Drawing Rights (SDRs)	28.6	28.3	28.6
Others[2]	96.5	119.8	128.4
Maturity profile			
Medium- and long-term	666.2	677.5	684.2
Short-term	396.5	450.8	485.2
Currency denomination			
Ringgit	367.2	377.7	377.0
Foreign	695.5	750.6	792.4
Total debt / GDP (%)	68.8	67.7	67.0
Short-term debt / Total debt (%)	37.3	40.0	41.5
Reserves / Short-term debt (times)	1.2	1.1	1.0[3]

[1] These debt instruments constitute the offshore borrowings.
[2] Comprise trade credits and miscellaneous.
[3] Based on international reserves as at 31 October 2022.

Note: Figures may not add up due to rounding

Source: Ministry of Finance Malaysia and Bank Negara Malaysia

T5 Financing of the Private Sector through the Banking System, DFIs and Capital Market

	2021	2022			2021	2022		
	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q
	Change during the period (RM billion)				Annual change (%)			
Total net financing	**48.4**	**30.0**	**26.6**	**44.6**	**4.7**	**4.5**	**4.9**	**5.4**
Outstanding:								
Loans[1,2]	38.3	25.8	26.7	33.6	4.4	4.4	5.4	6.1
Business enterprises	11.2	12.1	11.5	-0.4	4.8	4.3	5.5	5.0
SMEs	9.6	3.7	4.1	4.7	4.9	6.0	7.5	6.5
Non-SMEs	1.7	8.5	7.6	-5.0	4.7	2.9	3.9	3.7
Households	27.3	14.6	14.7	19.2	4.2	4.8	5.7	6.2
Corporate bonds[3]	10.1	4.2	-0.1	11.0	5.4	4.6	3.4	3.5

[1] Loans from the banking system and development financial institutions (DFIs).
[2] Includes loans sold to Cagamas.
[3] Excludes issuances by Cagamas and non-residents.

Note: Annual change data before 3Q 2022 are based on the previous set of loan/financing data, and cannot be directly compared to data for 3Q 2022 onwards. Numbers may not add up due to rounding.

Source: Bank Negara Malaysia

T6 Loan Indicators

	2021	2022			2022
	4Q	1Q	2Q	3Q	3Q
	During the period (RM billion)				Annual change (%)
Total					
Loan applications[1]	350.3	325.4	369.7	409.1	52.3
Loan approvals[1]	167.7	145.9	192.6	224.0	63.4
Loan disbursements[1]	571.2	557.1	601.0	602.6	24.4
Loan repayments[1]	550.3	555.0	605.3	603.8	25.6
Of which:					
Business enterprises[2]					
Loan applications	123.7	119.2	143.7	180.8	47.5
Loan approvals	73.8	59.3	92.4	119.6	49.0
Loan disbursements	460.6	448.4	491.1	484.9	19.8
Loan repayments	454.9	448.1	496.3	490.8	23.2
SMEs					
Loan applications	66.8	61.8	75.8	84.8	47.4
Loan approvals	31.4	30.0	38.8	48.6	44.9
Loan disbursements	114.6	119.6	126.5	127.4	34.6
Loan repayments	109.1	116.2	124.9	126.6	35.1
Non-SMEs					
Loan applications	44.0	41.8	56.2	85.3	51.6
Loan approvals	32.6	23.5	36.9	62.7	56.3
Loan disbursements	257.9	245.8	278.9	255.4	14.2
Loan repayments	256.3	250.0	284.0	272.8	23.0
Households					
Loan applications	226.6	206.2	226.0	228.3	56.3
Loan approvals	93.9	86.6	100.2	104.4	83.9
Loan disbursements	110.7	108.7	109.9	117.7	48.1
Loan repayments	95.4	106.9	109.0	113.0	37.6

[1] Loans for all segments include data from the banking system and development financial institutions (DFIs).
[2] Numbers for SMEs and Non-SMEs may not add up to business enterprises. This is due to the inclusion of domestic non-bank FIs, domestic FIs, government, domestic other entities, foreign entities and firms of unknown size under business enterprises.

Note: Numbers may not add up due to rounding.

Source: Bank Negara Malaysia

T7 Banking System Profitability Indicators

	2021		2022		
	3Q	4Q	1Q	2Q	3Q[p]
Return on equity (%)[1]	9.4	9.5	10.9	11.8	12.4
Return on assets (%)[1]	1.1	1.1	1.2	1.3	1.4
	RM million				
Net interest income	13,711	14,681	14,794	15,482	16,280
Add: Fee-based income	2,861	3,119	2,922	2,832	2,922
Less: Operating cost[2]	8,776	9,393	8,907	9,229	9,945
Gross operating profit	7,796	8,407	8,809	9,085	9,257
Less: Impairment[3] and other provisions	2,689	2,064	1,196	905	1,512
Gross operating profit after provision	5,107	6,344	7,613	8,179	7,745
Add: Other income[1]	2,677	2,394	2,008	3,088	4,554
Pre-tax profit[1]	**7,784**	**8,737**	**9,621**	**11,267**	**12,299**
	Annual change (%)				
Return on equity (percentage points)[1]	0.3	1.1	2.6	2.2	3.0
Return on assets (percentage points)[1]	0.02	0.11	0.27	0.20	0.30
Net interest income	0.5	5.6	4.4	5.8	18.7
Add: Fee-based income	0.3	-1.1	-8.4	-1.7	2.1
Less: Operating cost[2]	3.7	6.4	-22.2	2.6	13.3
Gross operating profit	-2.9	2.2	48.8	6.7	18.7
Less: Impairment[3] and other provisions	-17.9	-65.2	-22.5	-58.0	-43.8
Gross operating profit after provision	7.4	175.9	73.9	28.7	51.6
Add: Other income[1]	-25.5	-23.9	-26.2	-4.4	70.1
Pre-tax profit[1]	**-6.8**	**60.5**	**35.5**	**17.5**	**58.0**

[1] Banking system profits are aggregated at the entity level. The aggregated results for 2019 onwards have been adjusted for dividend income received from domestic banking subsidiaries (previously added at both the parent and subsidiary levels). The adjustment is reflected under 'Other income'. Differences in comparative pre-tax figures reported in previous Quarterly Bulletins are estimated to range between 5.5% and 10.7%.
[2] Refers to staff costs and overheads.
[3] Refers to 12 Months Expected Credit Losses (ECL), Lifetime ECL Not Credit Impaired and Lifetime ECL Credit Impaired based on the Malaysian Financial Reporting Standard 9 (MFRS 9).

p Preliminary
Source: Bank Negara Malaysia

T8 Insurance and Takaful Sector Profitability Indicators

	2021		2022		
	3Q	4Q	1Q	2Q	3Q[p]
	RM million				
Life Insurance & Family Takaful					
Excess income over outgo[1]	2,157	1,048	1,866	-4,139	497
General Insurance & General Takaful					
Operating profit	928	354	258	754	953
Claims ratio (%)	52	61	63	65	52
	Annual change (%)				
Life Insurance & Family Takaful					
Excess income over outgo[1]	-46.2	-75.9	184.3	-223.2	-77.0
General Insurance & General Takaful					
Operating profit	21.5	-61.3	-63.6	-30.0	2.8
Claims ratio (percentage points)	-3.8	8.3	8.6	13.8	0.0

[1] Excess income over outgo excludes investment-linked unit funds to reflect the core performance of ITOs' profitability more accurately and thus, may not be directly comparable to the data reported in previous publications.

p Preliminary

Source: Bank Negara Malaysia

T9 Federal Government Finance[1]

	2021		2022p		
	3Q	4Q	1Q	2Q	3Q
	RM billion				
Revenue	51.5	75.9	62.7	61.6	83.3
Annual growth (%)	*11.0*	*-1.4*	*26.6*	*8.3*	*61.7*
Operating expenditure	50.7	63.4	64.6	65.2	69.2
Annual growth (%)	*-11.0*	*18.1*	*3.8*	*18.2*	*36.5*
Current balance	**0.8**	**12.5**	**-1.9**	**-3.6**	**14.1**
Net development expenditure	22.1	13.3	16.6	13.4	14.7
Annual growth (%)	*82.6*	*-34.3*	*8.7*	*6.3*	*-33.5*
COVID-19 Fund[2]	5.0	14.3	5.4	4.1	5.6
Overall balance	**-26.3**	**-15.1**	**-23.9**	**-21.1**	**-6.2**
Memo:					
Total net expenditure	77.8	91.0	86.6	82.7	89.5
Annual growth (%)	*5.1*	*8.0*	*0.0*	*7.2*	*15.0*
Total Federal Government debt (as at end-period)	969.3	979.8	1005.8	1045.0	1074.8
Domestic Debt	708.5	714.0	736.6	780.7	808.3
External Debt	260.8	265.9	269.2	264.3	266.5
Non-resident holdings of RM-denominated debt	*234.9*	*240.4*	*244.4*	*239.5*	*241.0*
Offshore borrowing	*26.0*	*25.5*	*24.9*	*24.8*	*25.4*

p Preliminary
[1] Numbers may not add up due to rounding.
[2] A specific trust fund established under Temporary Measures for Government Financing (Coronavirus Disease 2019 (COVID-19)) Act 2020 to finance economic stimulus packages and recovery plan.

Source: Ministry of Finance, Malaysia and Bank Negara Malaysia