



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

MAC / March

2020

KANDUNGAN

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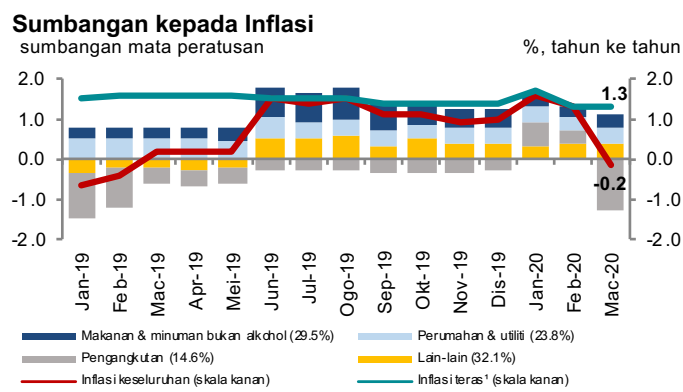
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Inflasi keseluruhan menurun pada bulan Mac

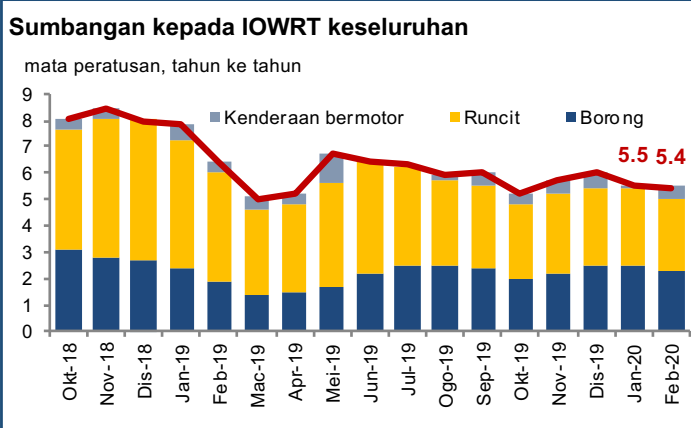


¹ Pengiraan inflasi teras tidak termasuk barangan yang harganya tidak menentu dan barangan yang harganya ditadbir. Pengiraannya juga tidak termasuk anggaran kesan langsung perubahan dasar cukai.

Sumber: Jabatan Perangkaan Malaysia dan anggaran Bank Negara Malaysia

- Inflasi keseluruhan menurun kepada -0.2% pada bulan Mac (Februari: 1.3%).
- Inflasi yang negatif ini mencerminkan penurunan inflasi pengangkutan yang disebabkan oleh harga bahan api runcit yang lebih rendah berikutan harga minyak sedunia yang merosot dengan ketara.
- Inflasi asas, seperti yang diukur oleh inflasi teras, kekal stabil pada 1.3% (Februari: 1.3%).

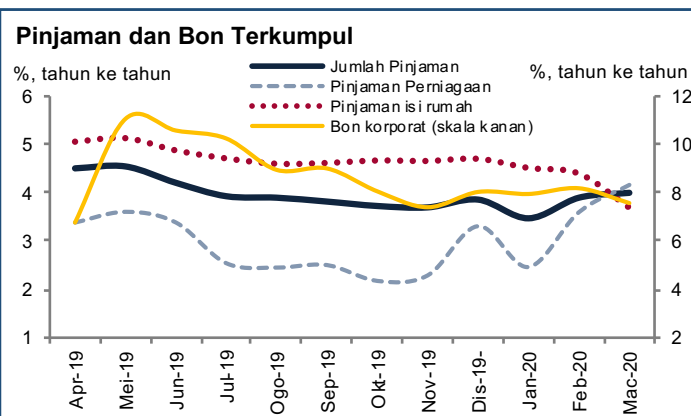
Pertumbuhan perdagangan borong dan runcit lebih perlahan pada bulan Februari



Sumber: Jabatan Perangkaan Malaysia

- Indeks Perdagangan Borong dan Runcit (*Index of Wholesale and Retail Trade, IOWRT*) mencatatkan peningkatan yang lebih perlahan pada bulan Februari (5.4%; Januari: 5.5%). Hal ini berikutan penurunan dalam perdagangan borong dan runcit diimbangi sebahagiannya oleh pertumbuhan perdagangan kenderaan bermotor yang lebih tinggi.
- Sektor perdagangan runcit menurun sedikit (6.4%; Januari: 6.7%), akibat perkembangan pandemik COVID-19 yang menyebabkan tingkah laku pengguna mula berubah. Hal ini mengakibatkan bilangan pengguna yang berkunjung ke pusat beli-belah dan kedai runcit berkurang. Segmen kenderaan bermotor mendapat manfaat daripada pengeluaran model kereta baharu pada bulan itu.

Pertumbuhan pinjaman mampan pada bulan Mac disokong oleh peningkatan pinjaman perniagaan

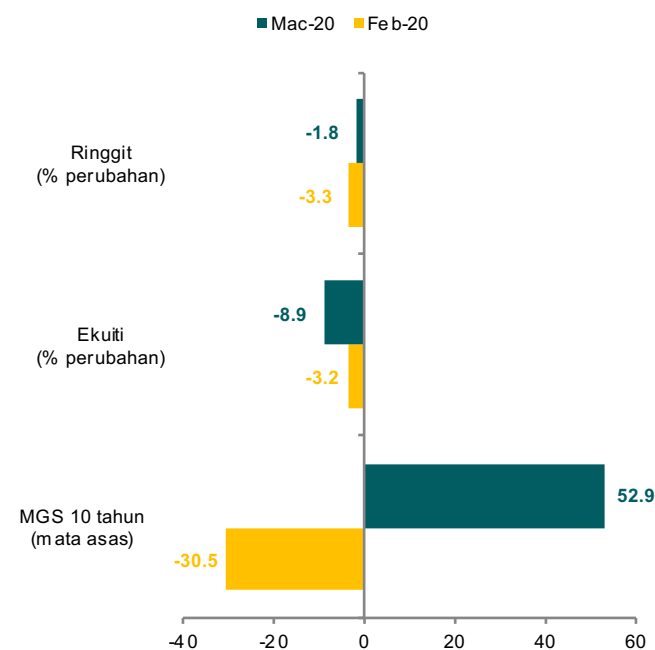


Sumber: Bank Negara Malaysia

- Pertumbuhan pinjaman terkumpul kekal pada 4.0% (Februari: 3.9%). Pertumbuhan bon korporat terkumpul menurun kepada 7.6% (Februari: 8.2%) disebabkan oleh terbitan yang lebih rendah dalam keadaan penebusan yang lebih tinggi.
- Pertumbuhan pinjaman perniagaan terkumpul meningkat kepada 4.2% (Februari: 3.6%), terutamanya dalam sektor perkilangan dan pengangkutan disebabkan oleh pengeluaran pinjaman yang lebih tinggi. Pembayaran balik kekal pada tahap yang lebih rendah sejak bulan Februari.
- Pinjaman isi rumah terkumpul adalah lebih rendah (Mac: 3.7%, Februari: 4.4%) dalam keadaan pembayaran balik pinjaman untuk pembelian sekuriti yang lebih tinggi. Pengeluaran pinjaman untuk kad kredit merosot dengan ketara.

Pasaran kewangan domestik terjejas dalam keadaan kegiatan penghindaran risiko global yang semakin ketara

Prestasi Pasaran Kewangan pada Bulan Mac

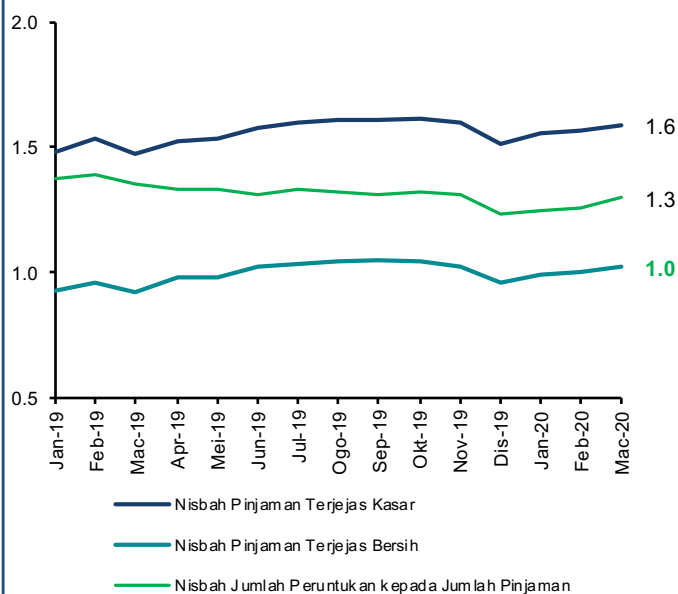


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Pasaran kewangan domestik mengalami aliran keluar bukan pemastautin sebanyak RM17.7 bilion (USD4.1 bilion) pada bulan Mac berikutan peningkatan sentimen penghindaran risiko ekoran ketidakpastian yang semakin ketara mengenai tahap betapa teruknya pandemik COVID-19 dan potensi impak kepada ekonomi.
- Meskipun langkah rangsangan monetari dan fiskal berskala besar dilaksanakan di seluruh dunia, kegiatan penghindaran risiko global kekal ketara. Hal ini menyebabkan permintaan yang lebih tinggi terhadap aset yang lebih selamat dan mudah cair seperti wang tunai dan sekuriti Perbendaharaan AS. Selain itu, kejatuhan harga minyak dunia yang ketara terus menjejaskan sentimen pasaran kewangan global.
- Kesan daripada perkembangan tersebut, ringgit menyusut nilai berbanding dengan dolar AS sebanyak 1.8%, FBM KLCI merosot sebanyak 8.9% untuk ditutup pada 1,351 mata, dan kadar hasil MGS 10 tahun meningkat sebanyak 52.9 mata asas. Kesemua perkembangan ini adalah sejajar dengan pasaran kewangan serantau.

Kualiti aset sistem perbankan kekal kukuh

Sistem Perbankan: Kualiti Aset

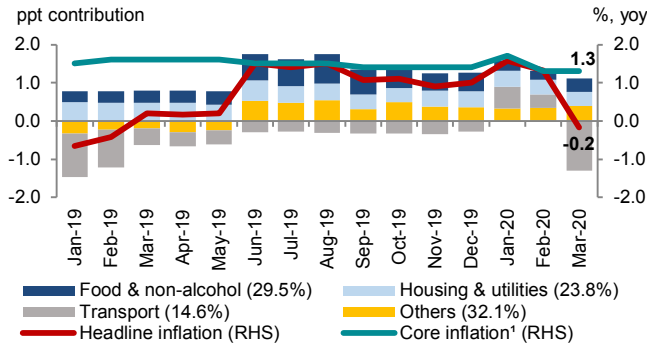


Sumber: Bank Negara Malaysia

- Kualiti aset bank kekal kukuh dengan nisbah pinjaman terjejas kasar dan bersih keseluruhan masing-masing kekal pada 1.6% dan 1.0%.
- Bank-bank terus membuat peruntukan berasingan yang lebih daripada mencukupi sebagai penampungan menghadapi potensi kerugian berdasarkan penilaian berpandangan ke hadapan.

Headline inflation declined in March

Contribution to Inflation



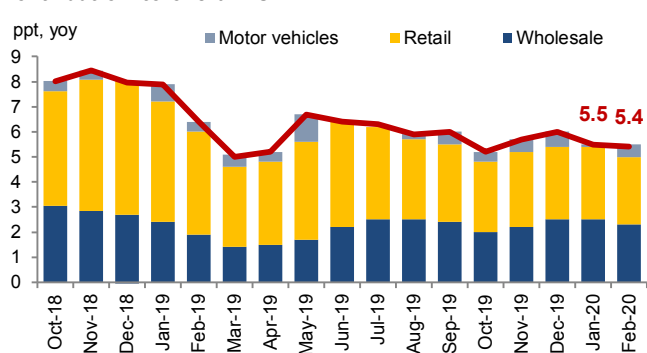
¹ Core inflation is computed by excluding price-volatile and price-administered items. It also excludes the estimated direct impact of tax policy changes.

Source: Department of Statistics Malaysia (DOSM), Bank Negara Malaysia estimates

- Headline inflation declined to -0.2% in March (February: 1.3%).
- The negative inflation reflected the decline in transport inflation due to lower retail fuel prices amid significantly weakened global oil prices.
- Underlying inflation, as measured by core inflation, remained stable at 1.3% (February: 1.3%).

Marginally slower wholesale and retail trade growth in February

Contribution to overall IOWRT

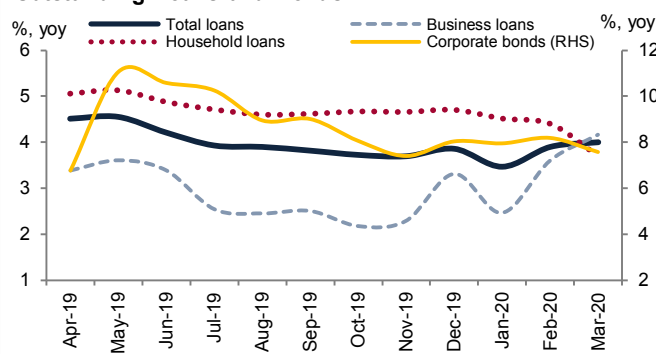


Source: Department of Statistics, Malaysia

- The Index of Wholesale and Retail Trade (IOWRT) recorded marginally slower growth in February (5.4%; January: 5.5%), as the moderation in wholesale and retail trade was partially offset by the higher growth in motor vehicles.
- The retail trade sector moderated slightly (6.4%; January: 6.7%), as the developments in the COVID-19 pandemic resulted in a nascent change in consumer behaviour which saw reduced outings to malls and retail spaces. The motor vehicles segment benefitted from the release of a new car model during the month.

Sustained loan growth in March supported by higher business loan growth

Outstanding Loans and Bonds

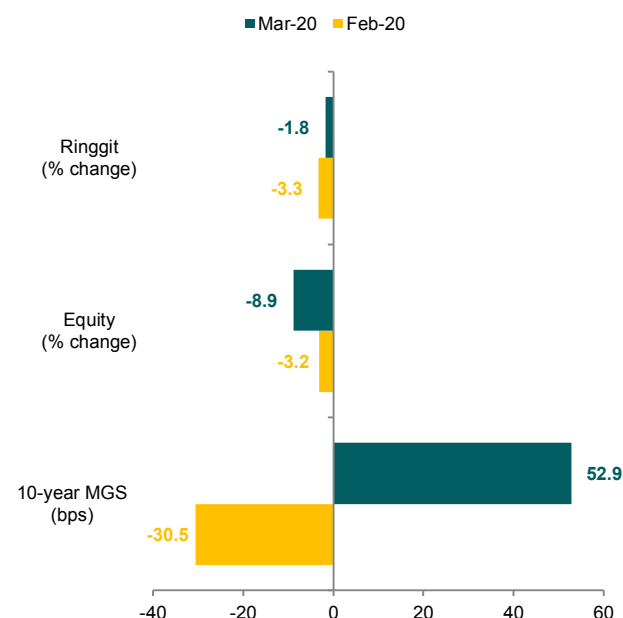


Source: Bank Negara Malaysia

- Outstanding loan growth was sustained at 4.0% (February: 3.9%). Outstanding corporate bond growth declined to 7.6% (February: 8.2%) due to lower issuances amid higher redemptions.
- Outstanding business loan growth increased to 4.2% (February: 3.6%), mainly in the manufacturing and transport sectors due to higher disbursements. Repayments were sustained at lower levels since February.
- Outstanding household loans was lower (March: 3.7%, February: 4.4%) amid higher repayments on loans for the purchase of securities. Disbursements on credit cards declined markedly.

Domestic financial markets affected amidst heightened global risk aversion

Financial Market Performance in March

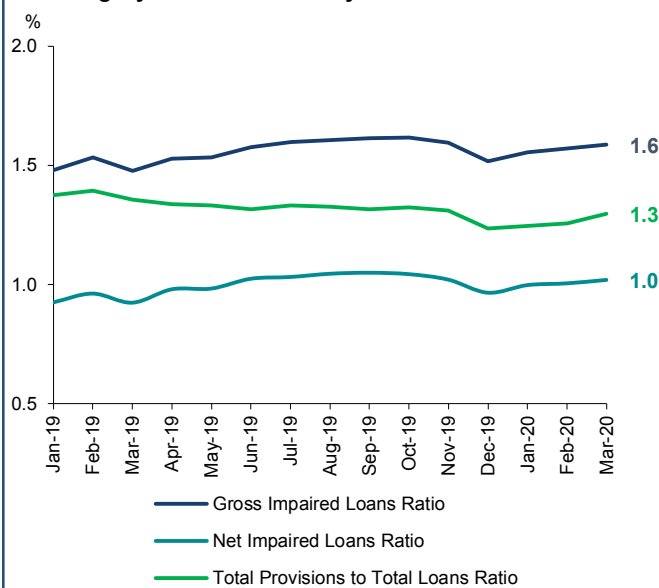


Source: Bank Negara Malaysia, Bursa Malaysia

- Domestic financial markets experienced non-resident portfolio outflows amounted to RM17.7 billion (USD4.1 billion) in March as risk-off sentiments intensified amid heightened uncertainties on the severity and potential economic impact of the COVID-19 pandemic.
- Despite the large scale monetary and fiscal stimulus measures worldwide, global risk aversion remained elevated. This led to higher demand for safer and more liquid assets such as cash and US Treasury securities. In addition, the substantial decline in global oil prices further hampered sentiments in the global financial markets.
- As a result, the ringgit depreciated against the US dollar by 1.8%, the FBM KLCI declined by 8.9% to close at 1,351 points, and the 10-year MGS yield increased by 52.9 basis points. These developments were in line with regional financial markets.

Banking system asset quality remains healthy

Banking System: Asset Quality



Source: Bank Negara Malaysia

- Banks' asset quality remains sound with overall gross and net impaired loans ratio sustained at 1.6% and 1.0%, respectively.
- Banks continue to set aside ample provisions to buffer against potential losses based on forward looking assessments.

1.1 Wang Rizab Reserve Money

RM juta / RM million

Pada akhir tempoh <i>End of period</i>		Jumlah Wang Rizab <i>Total Reserve Money</i>	Komponen Wang Rizab <i>Components of Reserve Money</i>				Faktor-faktor yang Mempengaruhi Wang Rizab <i>Factors Affecting Reserve Money</i>					
			Mata Wang dalam Edaran <i>Currency in Circulation</i>	Rizab Berkanun <i>Required Reserves</i>	Lebihan Rizab <i>Excess Reserves</i>	Deposit oleh Sektor Swasta <i>Deposits of the Private Sector</i>	Tuntutan Bersih ke atas Kerajaan <i>Net Claims on Government</i>			Tuntutan ke atas Sektor Swasta <i>Claims on the Private Sector</i>	Operasi Luar ² <i>External Operations²</i>	Pengaruh Lain <i>Other Influences</i>
							Jumlah <i>Total</i>	Tuntutan ke atas Kerajaan <i>Claims on Government</i>	Tolak: Deposit Kerajaan <i>Less: Deposits of Government</i>			
2017		147,417.5	92,082.6	43,417.0	11,917.8	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2018		155,577.7	93,884.3	48,814.4	12,879.0	-	(4,563.6)	3,391.9	7,955.6	4,972.3	411,768.1	(256,599.1)
2019		159,558.0	99,728.0	45,107.2	14,722.8	-	(1,588.9)	1,978.7	3,567.6	3,692.9	416,413.3	(258,959.3)
2019	1	164,788.0	100,415.1	50,542.6	13,830.3	-	(11,992.2)	3,391.7	15,383.8	4,854.9	414,521.3	(242,595.9)
	2	159,977.9	97,056.1	50,706.2	12,215.7	-	(9,198.2)	2,825.3	12,023.5	4,778.0	415,444.7	(251,046.6)
	3	159,717.8	96,769.7	51,424.1	11,523.9	-	(17,751.6)	2,528.2	20,279.8	4,705.9	412,535.0	(239,771.5)
	4	160,520.9	96,107.7	51,479.8	12,933.4	-	(6,619.9)	2,278.7	8,898.6	4,574.8	414,196.0	(251,630.0)
	5	167,199.5	100,427.9	52,230.2	14,541.5	-	(11,874.7)	2,278.4	14,153.1	4,481.5	409,679.4	(235,086.8)
	6	162,632.2	98,270.4	52,204.0	12,157.8	-	(21,158.0)	2,278.2	23,436.2	4,391.8	417,643.9	(238,245.4)
	7	160,956.3	96,922.1	51,433.5	12,600.7	-	(14,334.0)	2,257.9	16,591.9	4,254.8	422,555.1	(251,519.5)
	8	162,441.7	97,916.7	52,704.8	11,820.3	-	(14,831.1)	2,257.6	17,088.8	4,175.9	420,924.7	(247,827.8)
	9	161,318.1	97,421.3	51,752.4	12,144.4	-	(11,165.8)	2,412.0	13,577.9	4,067.1	423,527.6	(255,110.8)
	10	163,755.6	98,301.0	53,450.7	12,003.8	-	(8,225.4)	2,209.2	10,434.6	3,964.7	424,439.6	(256,423.4)
	11	155,818.5	99,642.1	44,965.4	11,211.0	-	(8,946.9)	1,978.9	10,925.8	3,850.2	424,250.7	(263,335.5)
	12	159,558.0	99,728.0	45,107.2	14,722.8	-	(1,588.9)	1,978.7	3,567.6	3,692.9	416,413.3	(258,959.3)
2020	1	163,891.1	104,433.5	44,856.5	14,601.2	-	(8,282.8)	1,978.5	10,261.3	3,597.0	418,596.7	(250,019.8)
	2	160,620.9	102,222.2	45,697.6	12,701.0	-	(14,556.8)	1,737.3	16,294.2	3,455.3	415,621.3	(243,898.8)
	3	134,697.6	102,626.5	17,958.1	14,113.0	-	(6,019.7)	2,693.5	8,713.2	3,318.7	432,124.7	(294,726.1)

¹ Data pada tahun 1997, tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.

² Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

^{*} Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan/kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.

[^] Berkuatkuasa mulai tahun 1999, semua harta dan tanggungan dalam mata wang asing hanya akan dinilai pada akhir setiap suku tahun.

¹ Data in 1997, does not include exchange rate revaluation loss/gains of RM24.6 billion

² The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.

^{*} Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

[^] Effective from 1999, all foreign assets and liabilities are only revalued at the end of each quarter.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).

¹ Data pada tahun 1997, tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.

² Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

[^] Berkuatkuasa mulai tahun 1999, semua harta dan tanggungan dalam mata wang asing hanya akan dinilai pada akhir setiap suku tahun.

¹ Data in 1997, does not include exchange rate revaluation loss/gains of RM24.6 billion

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1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai¹ Currency in Circulation by Denomination¹

RM juta / RM million

Pada akhir tempoh End of period		Mata Wang dalam Edaran Currency in Circulation	Wang kertas / Notes									Duit syiling / Coins								
			RM1	RM2	RM5	RM10	RM20	RM50	RM100	RM500 ²	RM1000 ²	Others ³	1 sen	5 sen	10 sen	20 sen	50 sen	RM1 ⁴	RM5	Others ⁵
2017		103,585.2	2,262.2	125.8	2,014.2	5,165.6	2,815.3	44,812.6	43,075.9	74.7	24.4	0.0	43.3	198.5	758.9	987.4	1,118.8	32.5	9.7	65.4
2018		106,348.4	2,402.2	125.7	2,177.8	5,413.1	2,915.7	45,365.3	44,434.1	74.7	24.4	7.8	43.3	211.3	798.7	1,043.5	1,203.0	32.4	9.7	65.7
2019		114,097.3	2,579.1	125.5	2,460.2	6,098.4	3,182.2	47,424.3	48,544.3	74.7	24.4	7.8	43.3	222.6	833.5	1,093.0	1,276.3	32.3	9.7	65.7
2019	1	113,721.1	2,596.6	125.7	2,560.4	6,573.8	3,191.2	47,723.1	47,418.1	74.7	24.4	7.8	43.3	212.5	802.4	1,048.8	1,210.4	32.4	9.7	65.7
	2	108,990.3	2,548.0	125.6	2,495.7	6,199.8	3,003.7	45,370.2	45,703.8	74.7	24.4	7.8	43.3	213.4	804.7	1,052.1	1,215.3	32.4	9.7	65.7
	3	108,018.0	2,495.9	125.6	2,420.8	5,975.2	2,964.8	45,124.3	45,354.1	74.7	24.4	7.8	43.3	214.4	807.4	1,056.2	1,221.2	32.4	9.7	65.7
	4	108,786.1	2,537.6	125.6	2,432.3	5,982.2	3,029.2	45,456.2	45,650.4	74.7	24.4	7.8	43.3	215.4	810.6	1,060.8	1,227.8	32.4	9.7	65.7
	5	114,550.0	2,855.0	125.6	2,699.0	6,386.8	3,347.7	48,147.6	47,399.0	74.7	24.4	7.8	43.3	216.6	813.9	1,065.5	1,235.3	32.4	9.7	65.7
	6	110,119.5	2,838.3	125.6	2,658.5	6,100.9	3,134.4	45,512.8	46,148.0	74.7	24.4	7.8	43.3	217.4	816.4	1,068.9	1,240.4	32.4	9.7	65.7
	7	109,250.1	2,739.4	125.5	2,534.0	5,855.9	3,040.0	45,268.8	46,071.1	74.7	24.4	7.8	43.3	218.4	819.4	1,073.0	1,246.7	32.4	9.7	65.7
	8	109,354.4	2,661.4	125.5	2,463.8	5,755.7	3,053.0	45,198.7	46,466.6	74.7	24.4	7.8	43.3	219.4	822.3	1,077.2	1,252.7	32.4	9.7	65.7
	9	109,121.1	2,593.9	125.5	2,408.2	5,729.7	3,029.9	45,076.1	46,515.9	74.7	24.4	7.8	43.3	220.2	825.0	1,080.9	1,258.0	32.4	9.7	65.7
	10	109,968.8	2,551.0	125.5	2,346.6	5,683.3	3,031.8	45,602.6	46,971.5	74.7	24.4	7.8	43.3	221.0	827.8	1,085.1	1,264.6	32.4	9.7	65.7
	11	110,462.0	2,525.4	125.5	2,329.0	5,665.9	3,035.1	45,724.8	47,386.8	74.7	24.4	7.8	43.3	221.8	830.6	1,088.9	1,270.3	32.3	9.7	65.7
	12	114,097.3	2,579.1	125.5	2,460.2	6,098.4	3,182.2	47,424.3	48,544.3	74.7	24.4	7.8	43.3	222.6	833.5	1,093.0	1,276.3	32.3	9.7	65.7
2020	1	118,753.6	2,697.7	125.5	2,690.7	6,907.0	3,357.2	49,179.5	50,100.2	74.7	24.4	7.8	43.3	223.4	836.1	1,096.6	1,281.8	32.3	9.7	65.7
	2	114,484.9	2,644.3	125.4	2,604.0	6,447.0	3,211.6	46,970.3	48,775.0	74.7	24.4	7.8	43.3	224.1	838.6	1,100.0	1,286.7	32.3	9.7	65.7
	3	116,386.2	2,613.0	125.4	2,557.3	6,375.8	3,288.7	47,937.4	49,771.5	74.7	24.4	7.8	43.3	224.8	840.5	1,102.8	1,291.1	32.3	9.7	65.7

1 Bank Negara Malaysia mula mengeluarkan mata wang Malaysia mulai 12 Jun 1967

2 Wang kertas RM500 dan RM1,000 dinyahwangkan pada 1 Julai 1999

3 Denominasi wang kertas selain RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000

* Wang kertas siri kedua RM1, RM5, RM10, RM20, RM50, RM100, RM500 dan RM1,000 dikeluarkan mulai tahun 1982

* Wang kertas siri ketiga RM1, RM2, RM5, RM10, RM50 and RM100 dikeluarkan mulai tahun 1996

* Wang kertas siri keempat RM50 dikeluarkan mulai tahun 2009 dan RM1, RM5, RM10, RM20 dan RM100 dikeluarkan mulai 16 Julai 2012

4 Duit syiling satu ringgit tidak lagi sah diperlakukan pada 7 Disember 2005

5 Denominasi duit syiling selain 1sen, 5sen, 10sen, 20sen, 50sen, RM1 dan RM5

* Duit syiling siri kedua 1sen, 5sen, 10sen, 20sen, 50sen dan RM1 dikeluarkan mulai tahun 1989

* Duit syiling siri ketiga 1sen, 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012

Nota: n.a. merujuk kepada tidak berkenaan

Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan

1 Bank Negara Malaysia commenced the issue of Malaysia currency from 12 June 1967

2 The RM500 and RM1,000 banknotes were demonetised on 1 July 1999

3 Denominations of banknotes other than RM1, RM2, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000

* The second banknote series of RM1, RM5, RM10, RM20, RM50, RM100, RM500 and RM1,000 was issued from 1982

* The third banknote series of RM1, RM2, RM5, RM10, RM50 and RM100 was issued from 1996

* The fourth banknote series of RM50 was issued from 2009 and RM1, RM5, RM10, RM20 and RM100 were issued from 16 July 2012

4 The one ringgit coin ceased to be legal tender on 7 December 2005

5 Denominations of coins other than 1sen, 5sen, 10sen, 20sen, 50sen, RM1 and RM5

* The second coin series of 1sen, 5sen, 10sen, 20sen, 50sen and RM1 was issued from 1989

* The third coin series of 1sen, 5sen, 10sen, 20sen, 50sen was issued from 16 January 2012

Note: n.a. refers to not applicable

Numbers may not necessarily add up due to rounding

1.3 Agregat Kewangan: M1, M2 dan M3

Monetary Aggregates: M1, M2 and M3

RM juta / RM million

Akhir tempoh		M3												Deposit yang disimpan di institusi perbankan yang lain ^{4, 5}
		Jumlah	M2					Separuh Wang Secara Kecil ^{1, 5}						
			Jumlah	M1			Narrow Quasi-Money ¹							
				Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing ²	Lain-lain deposit ³	
End of period		Total	Total	Total	Currency in circulation	Demand deposits	Total	Savings deposits	Fixed deposits	NIDs	Repos	Foreign currency deposits ²	Other deposits ³	Deposits placed with other banking institutions ^{4, 5}
2018	1	1,750,433.7	1,743,097.4	421,396.0	93,342.4	328,053.6	1,321,701.4	152,265.7	828,200.3	9,368.6	101.8	134,747.6	197,017.5	7,336.3
	2	1,759,285.5	1,753,500.6	420,009.5	96,159.8	323,849.7	1,333,491.1	155,151.4	833,113.5	8,750.3	19.4	133,385.7	203,070.8	5,784.9
	3	1,791,436.2	1,784,810.5	417,232.8	96,125.9	321,106.9	1,367,577.7	155,307.1	843,208.9	7,925.5	0.0	140,511.0	220,625.2	6,625.6
	4	1,814,046.9	1,806,747.9	415,977.8	97,279.7	318,698.1	1,390,770.1	155,893.0	865,489.3	8,202.1	19.5	138,017.5	223,148.6	7,299.0
	5	1,815,985.7	1,805,772.4	417,389.1	97,691.7	319,697.3	1,388,383.3	156,028.9	861,075.5	7,983.0	9.5	141,660.4	221,626.0	10,213.3
	6	1,818,539.3	1,808,298.7	416,501.4	96,994.2	319,507.2	1,391,797.3	156,474.5	865,738.4	7,086.7	0.0	141,229.2	221,268.6	10,240.6
	7	1,823,494.6	1,814,049.8	411,224.9	93,869.1	317,355.8	1,402,825.0	155,693.0	872,724.0	7,971.9	0.0	138,200.8	228,235.4	9,444.8
	8	1,831,254.1	1,822,042.0	411,016.4	94,565.0	316,451.4	1,411,025.6	155,899.0	884,418.8	8,017.4	0.0	138,066.9	224,623.5	9,212.1
	9	1,845,007.2	1,835,249.5	414,530.2	93,835.4	320,694.8	1,420,719.3	155,976.4	890,608.7	8,278.7	0.0	145,015.9	220,839.6	9,757.7
	10	1,871,644.7	1,862,633.8	415,920.3	92,804.4	323,115.9	1,446,713.5	156,551.7	898,898.4	8,486.7	0.0	153,217.1	229,559.6	9,011.0
	11	1,882,099.7	1,872,047.1	418,500.7	93,169.9	325,330.8	1,453,546.4	157,152.8	904,171.8	10,962.2	0.0	153,836.8	227,422.8	10,052.6
	12	1,894,517.2	1,885,094.2	427,720.5	94,532.9	333,187.6	1,457,373.7	157,386.5	909,736.8	13,930.1	0.0	153,060.3	223,260.0	9,423.0
2019	1	1,888,709.0	1,879,010.9	428,231.0	101,254.1	326,976.9	1,450,780.0	162,067.8	914,908.9	12,375.3	0.0	145,887.1	215,540.8	9,698.1
	2	1,888,564.0	1,878,681.0	422,365.1	97,629.2	324,735.9	1,456,315.9	162,468.8	920,006.6	13,423.2	62.4	146,574.3	213,780.6	9,883.0
	3	1,898,874.1	1,889,751.1	427,697.2	97,356.0	330,341.2	1,462,053.9	161,720.4	924,836.5	11,776.4	62.4	142,307.3	221,351.0	9,123.0
	4	1,909,451.7	1,900,580.0	425,324.3	96,853.4	328,470.9	1,475,255.7	164,219.7	932,234.0	12,860.5	59.4	143,591.6	222,290.5	8,871.8
	5	1,917,074.1	1,907,296.0	434,537.4	100,980.9	333,556.5	1,472,758.7	166,481.7	924,938.5	13,015.9	49.4	146,496.7	221,776.4	9,778.1
	6	1,912,073.8	1,899,144.3	431,751.0	98,900.7	332,850.3	1,467,393.3	164,853.9	926,374.5	12,719.3	49.4	144,203.0	219,193.2	12,929.4
	7	1,913,308.5	1,899,917.4	429,595.3	97,507.7	332,087.6	1,470,322.1	165,834.5	919,042.0	11,781.5	49.4	153,749.9	219,864.7	13,391.1
	8	1,908,652.5	1,895,997.9	426,560.7	98,747.4	327,813.3	1,469,437.1	167,132.0	925,084.4	10,398.8	50.2	146,362.3	220,409.5	12,654.7
	9	1,916,354.0	1,904,683.4	434,260.0	98,197.4	336,062.6	1,470,423.4	167,115.6	931,443.6	12,600.3	50.2	142,405.9	216,807.8	11,670.6
	10	1,934,741.9	1,922,422.5	435,747.0	99,074.1	336,672.9	1,486,675.6	167,489.8	934,395.1	12,010.4	50.2	152,231.8	220,498.2	12,319.4
	11	1,934,899.7	1,923,912.4	438,099.1	100,314.0	337,785.1	1,485,813.3	168,329.4	934,531.8	12,317.0	50.8	153,146.3	217,438.1	10,987.2
	12	1,961,553.3	1,950,567.4	452,559.0	100,559.0	352,000.0	1,498,008.4	169,974.8	940,550.7	14,270.2	50.8	157,586.5	215,575.4	10,985.9
2020	1	1,961,429.7	1,950,873.0	449,232.1	105,091.5	344,140.6	1,501,640.9	172,797.0	947,180.0	14,366.6	50.8	155,502.5	211,744.1	10,556.7
	2	1,958,708.1	1,948,485.9	444,417.8	103,033.6	341,384.2	1,504,068.1	175,413.4	948,945.3	12,678.3	51.9	158,745.7	208,233.4	10,222.2
	3	1,968,375.0	1,960,826.9	461,694.5	103,399.6	358,294.8	1,499,132.4	182,362.4	934,428.4	10,106.4	51.9	167,765.3	204,417.9	7,548.1
1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984. 2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya. 3# Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999. 4 Tidak termasuk deposit yang disimpan sesama institusi tersebut. 5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan. A Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru. 1 A breakdown of narrow quasi-money into its components is only available from 1984. 2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits. 3# In April 2007, M3 was revised to include "other deposits" from December 1999 onwards. 4 Does not include interplacement of deposits between these institutions. 5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks. A Beginning December 1996, the data is compiled based on a new statistical reporting system.														

1.3.1 Wang Secara Meluas, M3

Broad Money, M3

RM juta / RM million

Akhir tempoh		M3										
		Jumlah	Baki urus niaga <i>Transaction balances</i>			Separuh Wang Secara Luas ¹ <i>Broad Quasi-Money</i> ¹						
			Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing ²	Lain-lain deposit ³
<i>End of period</i>		<i>Total</i>	<i>Total</i>	<i>Currency in circulation</i>	<i>Demand deposits</i>	<i>Total</i>	<i>Savings deposits</i>	<i>Fixed deposits</i>	<i>NIDs</i>	<i>Repos</i>	<i>Foreign currency deposits</i> ²	<i>Other deposits</i> ³
2018	1	1,750,433.7	420,007.6	93,113.2	326,894.4	1,330,426.1	152,265.7	835,790.9	6,731.3	0.0	132,798.5	202,839.7
	2	1,759,285.5	418,374.7	95,843.7	322,531.0	1,340,910.8	155,151.4	840,508.1	5,388.6	0.0	131,536.4	208,326.4
	3	1,791,436.2	415,740.9	95,887.5	319,853.4	1,375,695.2	155,307.1	850,599.8	5,165.3	0.0	138,661.5	225,961.5
	4	1,814,046.9	414,554.8	97,033.5	317,521.3	1,399,492.1	155,893.0	873,524.8	5,460.0	0.0	136,074.4	228,539.9
	5	1,815,985.7	415,391.0	97,242.5	318,148.5	1,400,594.7	156,028.9	871,974.7	5,424.9	0.0	139,771.0	227,395.2
	6	1,818,539.3	415,002.7	96,673.6	318,329.1	1,403,536.6	156,474.5	876,259.1	4,493.1	0.0	139,499.6	226,810.3
	7	1,823,494.6	409,684.7	93,611.9	316,072.8	1,413,809.9	155,693.0	882,509.5	5,333.0	0.0	136,453.3	233,821.2
	8	1,831,254.1	409,246.6	94,104.2	315,142.4	1,422,007.5	155,899.0	894,417.1	5,318.2	0.0	136,287.6	230,085.5
	9	1,845,007.2	412,719.4	93,462.5	319,256.9	1,432,287.8	155,976.4	901,112.3	5,264.9	0.0	143,213.2	226,721.1
	10	1,871,644.7	414,282.0	92,430.6	321,851.4	1,457,362.7	156,551.7	908,616.3	5,474.5	0.0	151,435.6	235,284.6
	11	1,882,099.7	416,920.8	92,890.6	324,030.1	1,465,178.9	157,152.8	914,840.6	7,876.2	0.0	152,191.4	233,118.0
	12	1,894,517.2	425,721.7	94,296.8	331,424.9	1,468,795.5	157,386.5	920,662.2	11,547.2	0.0	151,495.6	227,704.0
2019	1	1,888,709.0	426,003.7	100,860.1	325,143.6	1,462,705.3	162,067.8	925,602.9	9,932.4	0.0	144,260.3	220,842.0
	2	1,888,564.0	420,697.7	97,297.9	323,399.8	1,467,866.3	162,468.8	930,771.8	10,545.0	0.0	144,829.4	219,251.2
	3	1,898,874.1	426,108.1	97,073.6	329,034.5	1,472,766.0	161,720.4	935,688.1	9,186.0	0.0	140,366.0	225,805.5
	4	1,909,451.7	423,504.2	96,510.3	326,994.0	1,485,947.5	164,219.7	942,415.2	10,428.3	0.0	141,738.3	227,146.0
	5	1,917,074.1	432,477.2	100,695.9	331,781.2	1,484,597.0	166,481.7	935,403.5	11,165.3	0.0	144,361.3	227,185.2
	6	1,912,073.8	429,623.2	98,636.8	330,986.4	1,482,450.6	164,853.9	939,789.0	10,633.1	0.0	142,914.9	224,259.6
	7	1,913,308.5	428,064.5	97,218.2	330,846.3	1,485,244.0	165,834.5	931,679.0	9,926.1	0.0	152,688.4	225,116.0
	8	1,908,652.5	424,914.3	98,263.1	326,651.2	1,483,738.2	167,132.0	936,959.4	8,493.9	0.0	145,527.5	225,625.4
	9	1,916,354.0	432,919.9	97,829.5	335,090.5	1,483,434.1	167,115.6	943,236.3	10,791.5	0.0	141,155.7	221,135.0
	10	1,934,741.9	434,232.7	98,663.3	335,569.4	1,500,509.2	167,489.8	946,673.6	10,295.0	0.0	151,081.4	224,969.5
	11	1,934,899.7	436,848.2	99,939.5	336,908.8	1,498,051.4	168,329.4	946,120.5	10,335.9	0.0	152,058.9	221,206.7
	12	1,961,553.3	450,470.2	100,158.8	350,311.4	1,511,083.1	169,974.8	952,127.5	12,670.6	0.0	156,726.8	219,583.5
2020	1	1,961,429.7	446,975.5	104,715.6	342,259.9	1,514,454.2	172,797.0	958,972.7	12,282.0	0.0	154,693.6	215,708.9
	2	1,958,708.1	441,688.5	102,504.8	339,183.7	1,517,019.6	175,413.4	961,200.6	10,495.6	0.0	157,921.6	211,988.5
	3	1,968,375.0	458,376.5	102,828.9	355,547.6	1,509,998.4	182,362.4	945,180.9	8,153.9	0.0	166,665.5	207,635.7

¹ Pecahan komponen separuh wang secara luas hanya boleh diperolehi sejak tahun 1984.

² Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.

^{3, #} Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.

[^] Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

¹ A breakdown of narrow quasi-money into its components is only available from 1984.

² A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.

^{3, #} In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.

[^] Beginning December 1996, the data is compiled based on a new statistical reporting system.

1.3.2 Faktor Penentu M3 Factors Affecting M3

RM juta / RM million

Pada akhir tempoh		Jumlah	Tuntutan bersih ke atas Kerajaan			Tuntutan ke atas Sektor Swasta			Aset Asing Bersih			Pengaruh Lain ²
			Net Claims on Government			Claims on the Private Sector			Net Foreign Assets			
			Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan ²	Jumlah	Pinjaman ¹	Sekuriti	Jumlah	BNM	Sistem Perbankan	
End of period		Total	Total	Claims on Government	Government Deposits ²	Total	Loans ¹	Securities	Total	BNM	Banking System	Other Influences ²
2018	1	1,750,433.7	119,355.3	188,000.7	68,645.5	1,755,958.4	1,545,344.0	210,614.4	536,336.5	411,862.3	124,474.2	(661,216.4)
	2	1,759,285.5	124,661.5	189,309.5	64,648.0	1,760,250.8	1,549,704.3	210,546.5	532,485.7	411,718.9	120,766.9	(658,112.5)
	3	1,791,436.2	123,374.7	187,872.4	64,497.7	1,772,121.7	1,557,373.4	214,748.3	539,135.7	408,790.3	130,345.4	(643,195.9)
	4	1,814,046.9	125,618.1	200,275.5	74,657.4	1,823,248.5	1,595,915.0	227,333.5	553,368.2	415,462.0	137,906.3	(688,187.9)
	5	1,815,985.7	138,170.8	211,840.3	73,669.5	1,826,278.7	1,600,896.1	225,382.6	538,645.3	411,360.3	127,284.9	(687,109.1)
	6	1,818,539.3	144,612.1	220,256.3	75,644.2	1,840,215.5	1,609,171.5	231,044.0	528,715.4	415,678.6	113,036.7	(695,003.8)
	7	1,823,494.6	143,703.6	226,728.7	83,025.1	1,849,097.9	1,615,737.2	233,360.7	528,167.4	415,124.8	113,042.6	(697,474.3)
	8	1,831,254.1	142,979.5	226,730.6	83,751.1	1,864,238.0	1,625,542.7	238,695.3	520,504.5	414,787.7	105,716.8	(696,468.0)
	9	1,845,007.2	157,540.6	229,066.1	71,525.5	1,860,861.0	1,623,291.3	237,569.7	528,160.3	419,158.3	109,002.0	(701,554.6)
	10	1,871,644.7	167,074.6	232,377.1	65,302.5	1,870,459.3	1,629,128.5	241,330.7	525,983.4	413,678.0	112,305.4	(691,872.5)
	11	1,882,099.7	179,436.8	243,820.7	64,383.9	1,880,853.4	1,637,066.4	243,787.1	524,713.6	415,013.6	109,700.0	(702,904.2)
	12	1,894,517.2	183,634.0	249,183.7	65,549.7	1,892,469.6	1,645,783.7	246,685.8	522,402.5	411,768.1	110,634.4	(703,988.8)
2019	1	1,888,709.0	183,717.1	257,948.2	74,231.2	1,902,306.7	1,651,539.8	250,766.9	519,969.4	414,521.3	105,448.1	(717,284.1)
	2	1,888,564.0	180,583.1	257,022.2	76,439.1	1,902,696.6	1,650,298.8	252,397.9	523,026.9	415,444.7	107,582.2	(717,742.7)
	3	1,898,874.1	173,613.6	260,010.6	86,397.0	1,911,851.5	1,658,867.2	252,984.3	527,336.7	412,535.0	114,801.7	(713,927.8)
	4	1,909,451.7	188,260.6	265,062.0	76,801.4	1,912,233.2	1,660,298.5	251,934.7	525,304.2	414,196.0	111,108.2	(716,346.2)
	5	1,917,074.1	190,923.2	274,593.7	83,670.5	1,919,026.6	1,666,769.8	252,256.8	517,912.5	409,679.4	108,233.1	(710,788.2)
	6	1,912,073.8	176,521.8	271,666.4	95,144.6	1,925,717.5	1,672,587.2	253,130.3	527,990.2	417,643.9	110,346.3	(718,155.7)
	7	1,913,308.5	172,713.2	267,434.9	94,721.6	1,930,090.6	1,672,544.4	257,546.2	533,550.5	422,555.1	110,995.4	(723,045.9)
	8	1,908,652.5	171,391.6	271,031.3	99,639.7	1,933,130.5	1,681,840.9	251,289.6	522,401.6	420,924.7	101,476.9	(718,271.2)
	9	1,916,354.0	177,583.6	273,255.4	95,671.8	1,944,299.0	1,689,607.1	254,691.9	509,044.8	423,527.6	85,517.3	(714,573.3)
	10	1,934,741.9	187,579.3	271,825.8	84,246.5	1,948,980.8	1,694,718.2	254,262.6	514,526.8	424,439.6	90,087.2	(716,345.1)
	11	1,934,899.7	184,350.8	265,971.8	81,621.0	1,960,491.9	1,702,961.3	257,530.7	515,761.0	424,250.7	91,510.3	(725,704.1)
	12	1,961,553.3	194,584.1	256,438.3	61,854.2	1,976,466.4	1,715,641.1	260,825.3	514,446.0	416,413.3	98,032.7	(723,943.2)
2020	1	1,961,429.7	198,000.2	262,586.0	64,585.8	1,976,134.5	1,714,819.7	261,314.7	521,354.0	418,596.7	102,757.3	(734,058.9)
	2	1,958,708.1	202,968.6	279,301.1	76,332.5	1,984,278.7	1,719,263.1	265,015.6	510,240.0	415,621.3	94,618.7	(738,779.2)
	3	1,968,375.0	218,437.1	288,586.0	70,148.9	1,986,928.1	1,726,193.3	260,734.8	512,026.0	432,124.7	79,901.3	(749,016.2)

^A Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

^{*} Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

[#] Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.

¹ Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursu.

² Bagi tempoh Dis 2011 - Ogos 2012, data untuk Deposit Kerajaan dan Pengaruh Lain telah disemak semula kerana terdapat kesilapan pengumpulan data

^A Beginning December 1996, the data is compiled based on a new statistical reporting system.

^{*} Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

[#] In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.

¹ Includes loans sold to Cagamas with recourse from December 1996 onwards.

² For the period Dec 2011 – Aug 2012, data for Government Deposits and Other Influences have been revised due to a compilation error.

1.4 Bank Negara Malaysia: Penyata Aset

Bank Negara Malaysia: Statement of Assets

RM juta / RM million

Pada akhir tempoh	Emas dan Pertukaran Asing [^]	Kedudukan Tranche Rizab IMF	Milikan Hak Pengeluaran Khas	Kertas Kerajaan Malaysia	Bil Terdiskaun	Deposit dengan Institusi Kewangan	Pinjaman dan Pendahuluan	Perbelanjaan Tertunda	Hartanah - Tanah dan Bangunan ^{**}	Aset Lain	Jumlah Aset
End of period	Gold and Foreign Exchange [^]	IMF Reserve Tranche Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Bills Discounted	Deposits with Financial Institutions	Loans and Advances	Deferred Expenditure	Properties - Land and Buildings ^{**}	Other Assets	Total Assets
2018	411,042.4	3,801.4	4,728.4	3,391.9	0	132.0	6,874.1	t.d.	4,174.5	13,491.9	447,636.5
2019	414,843.8	4,583.5	4,662.3	1,978.7	0	2,630.0	7,111.8	t.d.	4,161.9	11,628.1	451,600.1
2018 3	408,761.8	3,022.9	4,603.1	4,078.2	0	5,829.1	7,410.8	t.d.	4,179.6	11,522.0	449,407.6
4	415,440.1	3,019.5	4,602.9	4,331.4	0	2,175.7	7,364.1	t.d.	4,179.6	8,118.2	449,231.5
5	411,341.7	3,019.5	4,602.8	4,524.1	0	3,957.8	7,314.3	t.d.	4,179.6	9,611.9	448,551.8
6	415,129.3	3,590.5	4,666.3	4,393.2	0	202.3	7,251.1	t.d.	4,179.6	9,956.6	449,368.8
7	414,558.7	3,589.3	4,678.8	4,303.9	0	2,415.1	7,192.1	t.d.	4,179.6	9,179.0	450,096.5
8	414,243.4	3,582.5	4,666.8	4,273.1	0	237.3	7,119.0	t.d.	4,177.2	8,096.8	446,396.0
9	418,644.6	3,642.2	4,744.7	3,461.6	0	828.9	7,072.0	t.d.	4,177.2	7,580.3	450,151.4
10	412,916.3	3,847.4	4,745.0	3,392.2	0	0	6,992.4	t.d.	4,177.2	6,945.9	443,016.3
11	414,253.5	3,847.4	4,745.4	3,392.2	0	0	6,946.0	t.d.	4,177.2	8,542.1	445,903.8
12	411,042.4	3,801.4	4,728.4	3,391.9	0	132.0	6,874.1	t.d.	4,174.5	13,491.9	447,636.5
2019 1	413,793.0	3,801.5	4,728.9	3,391.7	0	3,747.5	6,887.5	t.d.	4,174.5	10,419.3	450,943.7
2	414,914.6	3,617.8	4,729.1	2,825.3	0	2,472.3	7,139.9	t.d.	4,174.5	11,197.4	451,070.8
3	412,014.1	3,542.8	4,654.0	2,528.2	0	863.8	7,200.3	t.d.	4,174.5	18,742.5	453,720.1
4	412,867.4	4,352.4	4,654.7	2,278.7	0	1,263.8	7,116.5	t.d.	4,174.5	16,574.5	453,282.6
5	408,347.2	4,352.4	4,655.8	2,278.4	0	697.3	7,067.2	t.d.	4,164.4	13,165.1	444,727.9
6	416,291.8	4,410.7	4,719.4	2,278.2	0	240.6	7,009.5	t.d.	4,164.4	12,562.0	451,676.4
7	420,844.0	4,769.0	4,720.4	2,257.9	0	840.3	6,912.3	t.d.	4,164.4	12,336.1	456,844.5
8	419,213.1	4,769.0	4,721.6	2,257.6	0	279.2	6,888.1	t.d.	4,164.4	14,759.0	457,052.1
9	421,844.6	4,727.9	4,699.8	2,412.0	0	335.0	6,836.9	t.d.	4,164.4	14,242.8	459,263.4
10	422,774.9	4,712.6	4,700.8	2,209.2	0	417.9	6,777.3	t.d.	4,164.4	12,873.0	458,630.0
11	422,643.4	4,646.9	4,701.7	1,978.9	0	0	7,002.5	t.d.	4,164.4	10,222.6	455,360.4
12	414,843.8	4,583.5	4,662.3	1,978.7	0	2,630.0	7,111.8	t.d.	4,161.9	11,628.1	451,600.1
2020 1	417,028.9	4,583.5	4,663.1	1,978.5	0	1,859.4	7,067.0	t.d.	4,161.9	9,607.6	450,950.0
2	414,053.4	4,583.5	4,663.9	1,737.3	0	829.1	6,940.1	t.d.	4,161.9	11,969.5	448,938.8
3	430,574.5	4,729.5	4,819.3	2,693.5	0	0	6,834.9	t.d.	4,161.9	20,795.6	474,609.3

¹ Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.
² Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.

^{*} Berkuatkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambil kira dalam rekod perakaunan Bank.

[^] Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.

^{**} Mulai bulan September 2014, jumlah ini yang merupakan nilai pasaran semasa tanah dan nilai nominal bangunan, sebelum ini dimasukkan di bawah Aset Lain.

¹ Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.
² With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.

^{*} Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.

[^] The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.

^{**} Effective from September 2014, this amount, previously included in Other Assets, comprises current market values of land and nominal values of buildings.

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti

Bank Negara Malaysia: Statement of Capital and Liabilities

Peratus setahun / Percent per annum

Tempoh Period	Tahun sebelum kematangan/Remaining years to maturity							
	1	2	3	4	5	10	15	20
2015	2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2016	3.2600	3.4220	3.5040	3.6390	3.6980	4.2280	4.6740	4.7430
2017	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018	3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.4620	4.6640
2019	2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.6100	3.7500
2018	1	3.2140	3.3140	3.3900	3.4960	3.6120	3.9560	4.6190
	2	3.2140	3.3260	3.4050	3.5210	3.6270	4.0410	4.6270
	3	3.1860	3.3380	3.4410	3.4970	3.5460	3.9460	4.5460
	4	3.3940	3.5590	3.6800	3.7690	3.7910	4.1390	4.7540
	5	3.4100	3.6140	3.7190	3.8100	3.8490	4.1960	4.8930
	6	3.4130	3.5500	3.6310	3.7740	3.8450	4.2000	4.8790
	7	3.3890	3.4850	3.5630	3.6770	3.7630	4.0750	4.7790
	8	3.3710	3.4320	3.4790	3.6350	3.7020	4.0390	4.6710
	9	3.3600	3.4810	3.6000	3.7090	3.7590	4.0710	4.6890
	10	3.4290	3.5340	3.6620	3.7510	3.8000	4.0990	4.8050
	11	3.4470	3.5520	3.7000	3.7810	3.8730	4.1400	4.7620
	12	3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.6640
2019	1	3.4240	3.5180	3.5820	3.6810	3.7530	4.0690	4.5670
	2	3.4350	3.5260	3.5690	3.6770	3.7090	3.8950	4.4900
	3	3.3550	3.3840	3.3870	3.4960	3.5410	3.7650	4.3100
	4	3.3600	3.3980	3.4190	3.5460	3.6040	3.7930	4.3610
	5	3.2310	3.3420	3.4050	3.5100	3.5500	3.7970	4.2930
	6	3.1810	3.2660	3.3020	3.3850	3.4330	3.6420	4.0640
	7	3.1550	3.2420	3.2900	3.3840	3.4250	3.5920	3.9850
	8	3.0850	3.1040	3.1340	3.2070	3.2370	3.3070	3.5630
	9	3.0930	3.1080	3.1090	3.2020	3.2360	3.3470	3.6490
	10	3.0630	3.1000	3.1460	3.2670	3.3280	3.4410	3.8790
	11	2.9700	3.0280	3.0420	3.1570	3.1870	3.4290	3.6770
	12	2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.7500
2020	1	2.8110	2.8460	2.8830	2.9290	2.9540	3.1330	3.4070
	2	2.5960	2.6120	2.6150	2.6500	2.6650	2.8280	3.2400
	3	2.5310	2.6510	2.7620	2.9750	3.1010	3.3570	3.9190

¹ Siri hanya bermula pada tahun 1992.

Sumber: Fully Automated System for Issuing/Tendering (FAST)

¹ Series started in 1992.

Source: Fully Automated System for Issuing/Tendering (FAST)

1.6 Tabung Bank Negara Malaysia Untuk PKS Bank Negara Malaysia's Fund for SMEs

Sektor/Jenis Tabung Sector/Type of Fund	Tarikh dibuhkan Date established	Jumlah peruntukkan (RM juta) Fund allocation (RM million)	Jumlah diluluskan Amount approved		Bil. permohonan diluluskan No. of appl. approved		Jumlah dikeluarkan (a) Amount drawdown (a)		Jumlah dibayar balik (b) Amount repaid (b)		Baki tertunggak (a)-(b) Amount outstanding (a)-(b)	
			Pada akhir bulan Dec-19 As at end December-19	Pada akhir bulan Mar-20 As at end March-20	Pada akhir bulan Dec-19 As at end December-19	Pada akhir bulan Mar-20 As at end March-20	Pada akhir bulan Dec-19 As at end December-19	Pada akhir bulan Mar-20 As at end March-20	Pada akhir bulan Dec-19 As at end December-19	Pada akhir bulan Mar-20 As at end March-20	Pada akhir bulan Dec-19 As at end December-19	Pada akhir bulan Mar-20 As at end March-20
			RM juta RM million		As at end December-19	As at end March-20	RM juta RM million					
Sektor/Tabung-tabung yang masih dibuka untuk permohonan baru Sectors/Funds that are open for new applications												
1. Tabung BNM untuk PKS/BNM's Fund for SMEs' 2. Tabung Projek Usahawan Bumiputera - i /Bumiputera Entrepreneur Project Fund - i	19-Jun-17 1-Jul-09	13,100 300	30,289.5 1,604.5	30,505.1 1,607.7	81,683 1,922	82,343 1,926	29,865.0 859.4	30,099.8 861.8	24,901.3 797.0	25,452.5 800.0	4,963.7 62.4	4,647.3 61.8
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru Funds / Guarantee facilities that have been closed for new applications												
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund 2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund 3. Tabung Usahawan Baru/ New Entrepreneurs Fund 4. Tabung Khas Pelancongan/Special Fund for Tourism 5. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund 6. Tabung Industri Bumiputera/ Bumiputera Industrial Fund 7. Tabung Untuk Menyegerakan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses 8. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries 9. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses 10. Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries 11. Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitation & Development Fund 12. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility 13. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility 14. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses 15. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2 16. Kemudahan Bantuan PKS/ SME Assistance Facility 17. Kemudahan Pemodenan PKS/SME Modernisation Facility 18. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme 19. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund 20. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	6 Feb., 1988 18 Dis. 1990 12 Dis. 1989 10 Mac. 1990 5 Feb. 1991 4 Jan. 1993 29 Okt. 1993 2 Jan. 1998 1 Mei. 1998 23 Nov. 1998 3 Jul. 2001 21 Mei. 2003 30 Okt. 1992 1 Nov. 2003 8 Jan. 2007 1 Ogs. 2008 1 Ogs. 2008 3 Feb. 2009 10 Feb. 2000 23 Jan 2015	800 600 1250 200 100 100 500 1850 1000 330 10 1,000 600 200 500 1,200 2,000 300 500	289.0 331.3 1,419.5 203.5 95.0 94.7 297.2 3,774.3 609.1 335.8 3.3 48.8 577.1 18.2 472.4 970.1 88.6 2,097.9 946.7 137.6	289.0 331.3 1,419.5 203.5 95.0 94.7 297.2 3,774.3 609.1 335.8 3.3 48.8 577.1 18.2 472.4 970.1 88.6 2,097.9 946.7 136.4	54 5,420 96 306 33 85 38 37 4,640 4,561 165 9,557 2,541 930	54 5,420 96 306 33 85 38 37 4,640 4,561 165 9,557 2,541 926	297.2 3,725.9 585.2 333.7 1.0 - 542.8 16.4 - - - - - 914.5 136.4	297.2 3,725.9 585.2 333.7 1.0 - 542.8 16.4 - - - - - 914.5 136.4	297.2 3,725.9 585.2 333.7 1.0 - 542.8 14.9 15. - - - - 898.0 75.1	297.2 3,725.9 585.2 333.7 1.0 - 542.8 15. 1.5 - - - - 898.0 124.0	0.0 0.0 0.0 0.0 0.0 - 0.0 - - - - - - 16.5 61.3	0.0 0.0 0.0 0.0 0.0 - 0.0 - - - - - - 16.4 12.3
Nota 1: Empat tabung iaitu Tabung untuk Makanan, Tabung Usahawan Baru 2, Tabung Industri Kecil dan Sederhana 2 dan Tabung Pembiayaan Mikro telah dirasionalisasi dan dikenali sebagai Tabung BNM untuk PKS, berkuatkuasa 19 Jun 2017 Peruntukan sebanyak RM 1 bilion telah disalurkan daripada Tabung BNM untuk PKS bagi penubuhan Dana Rumah Mampu Milik oleh BNM seperti yang diumumkan dalam Belanjawan 2019. Termasuk peruntukan RM4 billion sebagai sebahagian daripada seperti diumumkan pada27 Mac 2020 bagi menyokong PKS yang terjejas akibat wabak COVID-19.												
Note 1:The four funds, namely Fund for Food, New Entrepreneurs Fund 2, Fund for Small and Medium Industries 2 and Micro Enterprise Fund have been rationalised and known as BNM's Fund for SMEs, w.e.f. 19 June 2017 An allocation of RM 1 billion was channelled from BNM's Fund For SMEs for the establishment of BNM Fund's for Affordable Homes as announced in Belanjawan 2019. Include additional RM4 billion as part of additional measures announced on 27 March 2020 to further support SMEs affected by COVID-19 outbreak.												

1.7 Sistem Perbankan: Penyata Aset

Banking System: Statement of Assets

RM juta / RM million																							
Pada Akhir Tempoh End of Period		Wang Tunai dan Kesamaan Tunai Cash and Cash Equivalents	Deposit yang Disimpan dan Repo Berbalik Deposits Placed and Reverse Repos			Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu Amount Due from Designated Financial Institutions										Instrumen Deposit Boleh Niaga yang Dipegang Negotiable Instrument Deposits Held	Sekuriti Malaysia Malaysian Securities		Sekuriti Lain Other Securities	Pinjaman dan Pendahuluan Loans and Advances	Harta Benda, Loji dan Kelengkapan Property, Plant and Equipment	Aset Lain Other Assets	Jumlah Aset Total Assets
			Baki Akaun Semasa dengan Bank Negara Malaysia Balances in Current Account with Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik Other Deposits Placed and Reverse Repos	Simpanan Berkanun dengan Bank Negara Malaysia Statutory Deposits with Bank Negara Malaysia	Pemastautin Residents					Bukan Pemastautin Non-Residents	Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu Investment Account Due from Designated Financial Institutions	Bil Perbendaharaan Treasury Bills	Sekuriti Kerajaan ¹ Government Securities ¹									
						Bank Negara Malaysia Bank Negara Malaysia	Bank Perdagangan Commercial Banks	Bank-bank Islam Islamic Banks	Bank Pelaburan Investment Banks	Institusi Perbankan Lain Other Banking Institutions													
2018	3	19,565.5	731.6	40,544.2	47,633.2	121,980.3	32,166.6	14,099.0	5,645.8	1,254.0	79,980.0	46,620.3	34,426.6	5,496.8	164,062.5	221,742.4	1,578,561.7	5,876.4	165,281.7	2,585,668.5			
	4	21,135.6	486.2	43,330.2	48,209.9	105,610.9	31,061.1	13,204.9	6,274.8	778.2	73,541.2	45,285.0	34,679.5	6,488.3	176,484.6	255,656.4	1,601,820.0	5,880.1	158,532.1	2,628,459.0			
	5	20,634.1	563.1	42,552.9	49,660.0	102,241.8	29,296.3	14,808.8	5,794.8	934.5	68,141.6	44,730.7	35,884.0	6,182.4	190,515.2	252,046.0	1,606,482.5	5,862.1	161,480.7	2,637,811.3			
	6	19,253.5	687.8	43,662.0	49,915.2	97,070.0	32,350.5	17,558.1	5,562.1	835.7	70,152.2	44,703.7	38,252.0	4,781.4	199,446.4	252,957.3	1,617,697.4	5,853.1	163,236.2	2,663,974.7			
	7	20,236.9	500.5	41,984.2	49,369.2	94,548.7	31,369.8	18,011.9	6,081.8	625.5	73,555.0	44,076.8	35,253.0	5,585.2	204,022.5	251,590.8	1,622,031.2	5,955.9	165,408.9	2,670,207.8			
	8	20,869.9	675.2	42,640.6	49,780.5	100,182.3	37,238.3	15,590.9	6,133.7	688.3	69,013.4	45,557.4	37,389.0	4,123.5	205,327.2	251,235.4	1,632,481.4	5,944.7	169,567.5	2,694,439.3			
	9	18,287.7	772.8	40,728.3	49,771.8	107,182.2	34,061.0	15,640.8	5,783.2	673.4	68,373.8	45,123.2	37,047.7	1,760.2	201,928.1	252,351.3	1,642,076.5	5,961.3	172,347.3	2,699,870.6			
	10	20,724.8	498.6	39,833.9	49,104.3	103,206.9	36,413.0	18,326.4	6,990.8	1,098.2	75,274.4	44,516.2	37,061.8	1,826.5	195,865.8	268,054.4	1,647,435.5	6,006.3	177,635.0	2,729,872.8			
	11	18,756.3	952.7	39,387.3	50,048.0	102,151.4	32,324.9	17,872.0	5,952.4	639.3	66,275.7	43,974.3	36,965.9	1,795.1	205,340.1	269,915.7	1,655,084.9	6,010.8	179,195.6	2,732,642.3			
	12	20,189.7	902.1	37,418.7	48,557.3	110,180.3	31,524.9	21,484.1	4,976.3	1,358.1	62,951.6	41,953.0	35,129.7	2,484.0	205,605.5	262,587.1	1,664,702.0	6,051.5	178,733.9	2,736,789.9			
2019	1	21,095.4	593.5	38,175.4	50,404.1	90,621.4	41,830.8	30,332.5	5,486.2	904.1	57,458.9	42,053.5	37,250.4	4,084.4	219,905.6	266,701.0	1,670,164.5	7,389.9	177,215.7	2,761,667.4			
	2	18,396.7	358.0	36,627.2	50,580.7	98,505.7	32,194.0	28,513.4	5,069.8	1,150.3	59,251.4	40,566.2	33,335.8	4,238.9	221,172.6	270,122.5	1,667,260.8	8,684.0	173,255.3	2,749,283.3			
	3	17,161.1	456.5	35,261.4	51,199.1	99,673.5	30,396.8	25,586.0	4,661.1	926.7	60,603.6	41,288.3	34,972.6	4,578.0	217,203.8	273,335.8	1,674,266.9	8,815.5	179,280.4	2,759,667.6			
	4	18,931.5	429.5	35,952.6	51,321.1	109,318.2	34,493.9	20,823.4	5,438.1	1,256.3	59,587.9	41,177.7	30,959.9	5,146.0	226,500.2	269,249.3	1,676,083.7	9,645.2	168,643.0	2,764,957.5			
	5	19,654.0	704.1	35,620.8	52,038.1	93,203.7	37,930.2	18,026.8	4,432.8	1,397.2	58,800.0	41,263.2	28,024.8	5,803.8	238,419.4	267,020.3	1,681,838.8	9,536.3	175,690.7	2,769,404.9			
	6	20,385.0	329.2	38,856.7	52,107.9	86,471.3	40,398.0	14,488.8	4,704.7	1,868.1	59,615.9	41,824.0	28,050.5	5,875.3	236,502.5	272,762.5	1,688,706.0	9,497.9	172,585.8	2,775,030.1			
	7	23,840.9	239.1	38,198.1	51,203.4	88,433.2	39,265.6	14,513.9	4,301.8	2,534.9	63,192.7	41,861.5	28,486.9	5,900.4	234,412.6	275,604.0	1,688,864.3	10,083.0	168,069.9	2,779,006.0			
	8	24,568.4	425.1	38,752.2	52,523.8	90,135.7	36,926.7	17,424.9	4,311.6	1,900.8	59,190.5	42,182.7	31,419.7	6,420.5	236,028.5	270,933.4	1,698,763.5	10,051.8	181,759.8	2,803,719.7			
	9	24,818.5	946.6	33,466.2	51,512.3	95,732.5	33,164.8	15,371.7	4,600.5	1,711.7	56,426.0	41,423.9	30,111.0	7,636.6	235,951.1	280,105.5	1,706,448.7	10,223.1	180,861.8	2,810,512.4			
	10	26,616.1	377.5	34,898.6	53,251.1	98,508.0	33,803.3	13,446.3	5,348.0	2,154.0	57,747.7	41,262.1	32,595.8	6,840.7	236,250.9	275,738.2	1,710,814.9	10,244.7	173,262.6	2,813,160.4			
	11	27,161.6	448.8	37,336.7	44,502.5	103,840.9	36,543.9	19,719.5	5,784.8	1,888.0	58,686.9	40,876.0	31,287.7	7,279.7	225,065.3	279,075.4	1,718,437.4	10,155.0	172,133.4	2,820,223.3			
	12	30,548.7	258.1	37,888.8	44,525.2	110,435.4	29,080.2	24,851.7	5,035.6	2,261.4	64,641.2	40,959.3	31,107.0	3,550.2	215,704.2	274,485.8	1,732,300.5	10,232.2	173,676.7	2,831,542.2			
2020	1	28,975.4	615.4	39,151.8	44,394.7	93,631.9	36,710.1	24,704.9	6,001.3	1,846.6	59,130.6	40,928.5	30,403.8	4,266.0	223,190.7	282,346.4	1,731,131.1	10,179.2	186,204.9	2,843,813.1			
	2	21,884.0	427.6	48,348.5	45,100.1	89,061.6	42,532.2	17,218.8	7,470.4	2,205.4	65,234.8	44,610.3	29,782.8	4,939.6	239,137.1	289,474.3	1,734,636.3	10,211.2	192,146.5	2,884,421.4			
	3	23,450.2	1,110.7	48,113.6	17,653.1	123,462.2	34,237.5	12,938.2	6,270.2	3,333.4	68,213.1	49,956.0	27,900.5	5,566.7	246,340.2	277,745.4	1,741,522.8	10,200.7	215,006.3	2,913,020.8			

Note:

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (FSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyerahkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (BA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.

n.a Tidak diperoleh

¹ Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

Note:

Please refer to Glossary for further explanation on some of the data items.

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

n.a Not available

¹ Malaysian Government Investment Issues (MGII) has been reclassified from other securities to Government securities.

1.7.1 Sistem Perbankan Islam: Penyata Aset

Islamic Banking System: Statement of Assets

RM juta / RM million																						
Pada Akhir Tempoh End of Period		Deposit yang Disimpan dan Repo Berbalik Deposits Placed and Reverse Repos				Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu Amount Due from Designated Financial Institutions										Sekuriti Malaysia Malaysian Securities		Sekuriti Lain Other Securities	Pinjaman dan Pendahuluan Loans and Advances	Harta Benda, Loji dan Kelengkapan Property, Plant and Equipment	Aset Lain Other Assets	Jumlah Aset Total Assets
		Wang Tunai dan Kesamaan Tunai Cash and Cash Equivalents	Baki Akaun Semasa dengan Bank Negara Malaysia Balances in Current Account with Bank Negara Malaysia	Deposit lain yang Disimpan dan Repo Berbalik Other Deposits Placed and Reverse Repos	Simpanan Berkanun dengan Bank Negara Malaysia Statutory Deposits with Bank Negara Malaysia	Pemastautin Residents					Bukan Pemastautin Non-Residents	Jumlah Akaun Pelaburan yang akan Diterima Daripada Institusi Kewangan Tertentu Investment Account Due from Designated Financial Institutions	Instrumen Deposit Boleh Niaga yang Dipegang Negotiable Instrument Deposits Held	Bil Perbendaharaan Treasury Bills	Sekuriti Kerajaan ¹ Government Securities ¹							
						Bank Negara Malaysia Bank Negara Malaysia	Bank Perdagangan Commercial Banks	Bank-bank Islam Islamic Banks	Bank Pelaburan Investment Banks	Institusi Perbankan Lain Other Banking Institutions												
2018	3	1,750.0	59.5	300.2	15,263.2	58,748.4	4,707.0	2,920.2	1.0	1,201.2	2,656.5	0.0	9,913.9	818.7	39,295.2	42,273.0	488,035.0	449.7	9,273.8	677,666.5		
	4	2,033.0	69.8	461.5	15,208.9	54,365.2	4,840.9	2,015.8	1.1	722.8	2,207.7	0.0	9,654.5	1,058.8	43,069.5	48,162.4	524,669.2	462.9	9,796.3	718,800.2		
	5	1,685.6	60.3	458.0	16,966.4	47,619.2	4,859.1	3,488.3	0.0	736.6	2,339.5	0.0	9,673.8	1,291.7	46,181.7	49,307.2	527,899.7	450.9	10,104.1	723,122.1		
	6	2,429.2	46.3	432.4	16,707.4	36,907.1	5,016.4	3,945.3	0.0	832.8	2,440.7	0.0	9,336.9	1,370.6	47,409.3	52,057.8	531,937.4	457.3	9,534.9	720,861.7		
	7	1,164.2	48.8	421.4	16,767.0	39,929.9	4,250.2	3,619.1	0.0	622.7	1,923.6	0.0	8,014.8	1,478.9	50,165.8	50,726.5	535,932.5	464.3	10,299.7	725,829.3		
	8	1,244.6	59.9	406.9	16,496.1	42,282.5	6,907.7	3,109.9	0.0	585.5	2,207.5	0.0	8,173.1	650.8	51,279.9	51,122.5	541,391.1	460.1	9,768.9	736,147.1		
	9	1,115.7	96.4	463.8	16,333.1	42,451.9	4,255.4	3,153.7	0.0	620.6	2,250.1	0.0	7,911.3	576.5	52,522.0	51,127.4	543,602.7	458.0	10,297.9	737,236.3		
	10	1,431.7	158.8	508.6	15,870.0	40,534.0	3,954.6	2,126.1	0.0	1,095.5	2,795.1	0.0	6,621.7	277.5	52,002.8	57,205.6	548,550.6	459.9	9,874.8	743,467.4		
	11	1,338.7	453.2	344.8	16,656.5	45,169.6	3,311.3	1,624.5	0.0	636.6	2,415.0	0.0	5,809.9	278.3	52,175.9	55,617.0	552,471.0	460.0	10,661.7	749,423.9		
	12	1,178.2	292.9	399.8	16,571.1	59,548.2	3,955.8	1,573.7	0.0	1,355.3	2,684.4	0.0	5,401.5	279.0	54,235.4	55,436.5	558,045.4	468.2	10,382.2	771,807.6		
2019	1	1,429.8	359.9	230.0	17,030.7	51,154.5	6,878.4	1,744.6	0.0	901.3	2,376.0	0.0	6,101.7	357.0	57,416.2	58,503.9	561,728.0	829.7	14,007.7	781,049.2		
	2	1,069.4	203.7	98.9	17,291.3	57,914.8	5,166.5	1,723.1	0.0	1,147.5	2,125.0	0.0	4,684.6	120.9	59,456.5	60,745.8	562,895.0	844.0	8,482.7	783,969.8		
	3	1,019.1	103.9	106.6	17,534.3	58,391.7	3,897.0	1,580.2	0.0	880.8	2,320.8	0.0	7,755.7	121.3	57,927.5	61,009.9	570,175.6	844.5	8,730.0	792,398.9		
	4	1,225.9	142.8	74.1	17,629.7	58,503.6	4,659.2	1,443.0	0.0	1,245.3	1,973.3	0.0	7,028.4	270.7	55,506.4	60,551.8	573,656.5	844.5	9,676.3	794,431.3		
	5	2,017.0	162.7	104.0	17,590.0	47,633.2	4,947.9	1,744.9	0.0	1,185.4	2,224.4	0.0	5,560.5	1,076.8	59,260.8	60,232.1	577,243.2	843.3	9,679.0	791,505.1		
	6	1,264.2	221.7	94.0	17,863.5	50,075.6	4,812.5	2,001.3	0.0	1,657.8	2,314.3	0.0	5,848.5	1,001.4	62,019.8	60,834.2	581,417.1	835.1	9,024.5	801,285.4		
	7	1,043.4	49.0	174.0	18,031.3	44,449.4	5,252.7	2,726.8	0.0	2,268.9	2,408.2	0.0	6,020.4	896.9	63,928.8	64,489.3	583,523.2	882.1	10,341.5	806,485.9		
	8	1,831.3	146.6	61.0	18,140.3	41,911.2	5,912.4	1,600.2	0.0	1,729.6	2,225.2	0.0	6,071.9	1,623.4	65,146.9	62,335.0	588,890.5	880.2	10,502.0	809,007.7		
	9	1,989.3	711.2	54.5	18,625.3	44,680.9	5,227.4	1,442.4	0.0	1,321.9	2,261.9	0.0	6,805.8	1,553.8	64,810.0	61,601.1	594,256.2	879.9	11,138.8	817,360.5		
	10	2,072.1	182.6	56.0	19,762.6	40,992.0	3,377.5	1,281.9	25.0	1,537.6	2,313.7	0.0	6,658.4	1,843.2	67,634.5	60,566.5	597,981.3	892.1	10,605.8	817,782.6		
	11	2,298.4	134.1	68.2	16,228.7	41,826.4	3,545.7	2,175.0	0.0	1,440.9	2,184.6	0.0	6,545.8	2,096.1	68,007.9	61,264.0	601,507.4	893.9	10,634.8	820,851.8		
	12	1,657.3	259.6	38.9	16,058.9	53,723.5	5,084.5	937.4	0.0	1,786.9	2,290.7	0.0	6,162.9	1,408.6	67,010.5	61,512.4	607,546.6	915.7	8,815.4	835,209.9		
2020	1	2,032.4	312.2	48.4	15,731.6	47,731.6	4,574.6	717.5	0.0	1,409.1	2,184.0	0.0	5,674.1	1,535.8	68,836.7	63,238.8	609,724.1	917.5	8,760.6	833,429.0		
	2	1,538.2	145.9	43.5	16,061.4	43,021.9	4,393.1	603.8	0.0	1,725.2	2,336.0	0.0	7,518.5	1,149.6	70,194.5	64,665.5	612,676.7	911.1	10,095.5	837,080.4		
	3	1,195.5	336.3	41.4	6,487.2	48,315.4	5,757.4	663.1	0.0	2,417.3	2,187.8	0.0	6,187.9	898.0	71,483.2	65,137.9	614,664.8	914.9	11,809.9	838,498.0		

Nota:

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan pemiagaan perbankan Islam dikehendaki menyenaraikan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetuju terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.

n/a Tidak diperoleh

¹ Terbitan Pelaburan Kerajaan Malaysia telah diklasifikasikan semula daripada sekuriti lain kepada sekuriti Kerajaan.

Note:

Please refer to Glossary for further explanation on some of the data items.

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

n/a Not available

¹ Malaysian Government Investment Issues (MGI) has been reclassified from other securities to Government securities.

1.8 Kumpulan-Kumpulan Wang Insurans Hayat¹ dan Am²: Penyata Aset

Life and General Insurance Funds : Statement of Assets

Dialihkan ke Jadual MSB 4.1
Shifted to MSB Table 4.1

1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti

Banking System: Statement of Equities and Liabilities

RM juta / RM million																			
Pada Akhir Tempoh	Modal dan Rizab	Jumlah Liabiliti																	Jumlah Ekuiti dan Liabiliti
		Total Liabilities																	
		Jumlah Deposit			Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu							Jumlah Akaun Pelaburan		Penerimaan Belum Bayar	Penerimaan Belum Bayar		Tanggungan Lain		
		Total Deposits			Amount Due to Designated Financial Institutions							Total Investment Account			Bills Payable				
		Deposit dalam Kumpulan Wang Pelaburan Baru	Akaun Deposit Khas	Lain-lain	Pemastautin Residents					Bukan Pemastautin	Akaun Pelaburan dari Pengguna	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu	Residents		Bukan Pemastautin				
End of Period	Total Equities	Deposits under the New Investment Fund	Special Deposit Account	Others	Bank Negara Malaysia	Bank Perdagangan	Bank-bank Islam	Bank Pelaburan	Institusi Perbankan Lain	Non-Residents	Investment Account of customers	Investment Account Due to Designated Financial Institutions	Acceptances Payable	Residents	Non-Residents	Other Liabilities	Total Equities and Liabilities		
2018	3	289,902.3	18,285.4	0.5	1,810,927.7	1,647.5	38,856.5	7,853.3	1,738.5	4,507.8	76,958.4	29,865.1	46,620.3	1,611.6	3,425.3	15.4	253,453.0	2,585,668.5	
	4	293,270.9	18,069.3	0.3	1,841,490.9	1,544.5	36,089.9	8,712.8	1,831.7	2,871.3	83,215.6	29,199.3	45,285.0	1,788.1	3,514.5	11.6	261,563.2	2,628,459.0	
	5	294,890.1	18,303.6	0.6	1,839,677.5	1,371.7	33,368.9	9,187.1	1,586.8	4,325.4	94,422.5	28,293.9	44,730.7	1,629.1	3,254.9	17.3	262,751.1	2,637,811.3	
	6	298,008.3	18,531.5	0.3	1,846,663.3	148.7	38,512.2	9,573.3	2,165.9	847.0	108,878.6	28,109.9	44,703.7	1,591.1	3,455.1	15.5	262,770.3	2,663,974.7	
	7	300,817.4	18,180.4	0.6	1,855,464.1	304.6	40,353.3	8,000.8	2,092.4	1,401.7	106,113.1	28,356.0	44,076.8	1,716.7	3,103.8	13.1	260,213.0	2,670,207.8	
	8	300,583.6	17,772.6	0.5	1,869,162.4	331.4	41,672.0	10,914.9	2,093.3	932.7	107,723.7	27,181.9	45,557.4	2,312.7	3,034.5	9.1	265,156.7	2,694,439.3	
	9	301,003.2	18,215.2	0.4	1,876,515.5	1,988.4	41,301.8	7,547.5	2,176.8	877.5	109,537.1	27,752.5	45,123.2	2,213.3	3,275.4	13.1	262,329.6	2,699,870.6	
	10	302,679.5	17,684.5	0.7	1,898,581.7	641.6	48,215.4	7,100.7	2,647.6	243.4	110,986.0	28,189.9	44,516.2	1,864.5	2,845.8	11.8	263,663.4	2,729,872.8	
	11	303,675.0	17,565.4	0.4	1,912,184.5	407.3	43,096.4	5,630.9	1,975.2	621.0	105,570.8	28,649.6	43,974.3	1,632.3	3,451.1	50.7	264,157.4	2,732,642.3	
	12	307,765.3	17,700.0	0.5	1,927,196.4	779.5	43,599.3	6,002.8	1,798.3	161.5	100,117.9	31,433.6	41,955.4	1,644.8	2,857.3	6.6	253,770.6	2,736,789.9	
2019	1	312,302.8	17,017.8	0.6	1,914,586.8	161.1	59,316.2	8,941.3	2,661.8	385.3	101,605.8	30,150.5	42,053.5	1,898.0	2,975.2	20.9	267,589.9	2,761,667.4	
	2	313,070.4	18,615.9	0.8	1,919,288.9	277.2	51,181.1	6,910.9	1,454.4	915.7	94,673.1	31,626.5	40,570.9	1,505.6	2,706.5	10.7	266,474.6	2,749,283.3	
	3	315,620.4	18,540.5	0.5	1,939,223.0	307.9	48,967.1	6,170.2	1,036.5	845.5	86,684.9	30,965.2	41,294.0	1,454.1	3,025.4	29.8	265,502.7	2,759,667.6	
	4	314,830.2	19,681.2	0.4	1,944,810.8	145.1	47,576.4	6,357.8	2,395.1	1,782.2	91,603.0	30,030.4	41,182.7	1,352.3	2,622.1	17.1	260,570.8	2,764,957.5	
	5	317,941.6	17,731.0	0.5	1,944,635.0	144.4	44,842.9	7,249.9	2,606.9	2,461.1	90,863.6	30,472.5	41,267.2	1,243.4	3,147.0	23.3	264,774.5	2,769,404.9	
	6	321,087.2	17,805.0	0.5	1,942,405.1	144.2	44,538.4	7,360.4	2,643.5	2,796.8	94,920.2	31,132.5	41,826.6	1,321.0	2,546.5	12.7	264,489.5	2,775,030.1	
	7	322,692.0	16,906.9	0.5	1,948,747.0	251.7	43,810.6	7,949.4	2,483.2	2,509.0	95,040.9	31,233.8	41,863.5	1,761.1	2,557.2	18.8	261,180.4	2,779,006.0	
	8	323,520.2	16,652.6	0.4	1,956,213.4	44.3	41,908.7	8,374.3	3,090.5	2,370.2	100,060.3	29,944.1	42,182.7	2,342.5	2,688.8	23.4	274,303.3	2,803,719.7	
	9	323,053.3	16,874.8	0.4	1,957,876.3	46.2	37,502.7	8,157.1	2,867.9	2,053.4	112,934.3	30,674.2	41,427.9	2,110.9	2,893.3	27.9	272,011.8	2,810,512.4	
	10	324,122.1	16,963.4	1.0	1,967,191.8	461.4	39,962.5	6,375.8	3,067.8	1,721.3	109,356.5	32,061.7	41,266.1	2,403.8	2,333.5	17.8	265,854.1	2,813,160.4	
	11	325,518.1	17,263.1	0.8	1,963,261.0	46.6	50,261.9	7,418.6	2,582.1	1,290.6	107,976.8	34,785.4	40,881.7	1,852.4	2,974.5	50.4	264,059.2	2,820,223.3	
	12	329,927.4	17,256.1	0.2	1,983,116.5	1,603.5	44,337.5	7,724.4	2,296.6	754.5	103,025.8	35,989.5	40,969.3	1,464.2	2,992.5	29.6	260,054.5	2,831,542.2	
2020	1	335,219.2	16,622.3	0.4	1,970,314.7	43.3	54,406.3	6,743.0	3,597.1	1,218.1	96,782.3	37,468.9	40,933.0	1,898.2	2,467.7	28.0	276,070.7	2,843,813.1	
	2	338,174.9	16,892.6	0.9	1,976,016.4	483.4	51,124.9	6,399.5	3,695.1	1,303.7	116,590.0	37,149.8	44,616.3	2,236.7	2,255.6	17.5	287,464.1	2,884,421.4	
	3	328,290.0	17,078.1	0.4	1,992,870.3	460.1	35,622.6	7,659.0	4,733.4	1,137.7	131,272.2	41,389.0	49,956.0	2,041.9	2,526.1	41.2	297,942.7	2,913,020.8	
Nota: Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data. Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyebarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu" termasuk deposit Islam disetujui terima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan. n.a Tidak diperoleh Note: Please refer to Glossary for further explanation on some of the data items. Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Amount Due from Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract. n.a Not available																			

1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti

Islamic Banking System - Statement of Equities and Liabilities

RM juta / RM million																					
Pada Akhir Tempoh End of Period	Modal dan Rizab Total Equities	Jumlah Liabiliti Total Liabilities																			Jumlah Ekuiti dan Liabiliti Total Equities and Liabilities
		Jumlah Deposit Total Deposits				Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu Amount Due to Designated Financial Institutions						Jumlah Akaun Pelaburan Total Investment Account			Pelbagai Pinjaman Miscellaneous Borrowing	Pelbagai Terbitan Hutang Sekuriti Miscellaneous Debt Securities Issued	Penerimaan Belum Bayar Acceptances Payable	Penerimaan Belum Bayar Bills Payable		Tanggungan Lain Other Liabilities	
		Deposit dalam Kumpulan Wang Pelaburan Baru Deposits under the New Investment Fund	Akaun Deposit Khas Special Deposit Account	Lain-lain Others	Pemastautin Residents					Bukan Pemastautin Non-Residents	Akaun Pelaburan dari Pengguna Investment Account of customers	Jumlah Akaun Pelaburan yang akan Dibayar kepada Institusi Kewangan Tertentu Investment Account Due to Designated Financial Institutions	Pemastautin Residents	Bukan Pemastautin Non-Residents							
					Bank Negara Malaysia Bank Negara Malaysia	Bank Perdagangan Commercial Banks	Bank-bank Islam Islamic Banks	Bank Pelaburan Investment Banks	Institusi Perbankan Lain Other Banking Institutions												
2018	3	46,837.6	3,704.8	0.1	496,252.4	14.2	7,539.0	3,016.0	224.2	2,987.1	4,014.0	29,865.1	46,620.3	19,360.6	501.0	854.0	318.0	0.0	15,558.1	677,666.5	
	4	51,263.1	3,686.6	0.1	529,642.9	0.0	7,229.2	3,651.6	119.2	1,304.2	4,175.8	29,199.3	45,285.0	21,177.1	2,777.3	861.8	361.1	0.0	18,065.8	718,800.2	
	5	51,584.6	3,852.7	0.1	532,877.1	0.0	7,394.0	3,871.3	74.1	1,336.2	3,991.0	28,293.9	44,730.7	22,504.7	2,677.6	825.2	311.8	0.0	18,797.1	723,122.1	
	6	51,954.6	3,824.4	0.1	528,823.0	0.0	10,287.5	4,233.6	183.4	562.1	3,524.1	28,109.9	44,703.7	22,270.6	2,675.8	893.2	264.5	0.0	18,551.2	720,861.7	
	7	52,620.0	3,921.6	0.3	533,396.7	0.0	10,866.5	3,303.7	118.0	106.0	4,022.1	28,356.0	44,076.8	22,028.2	3,196.1	905.7	239.9	0.0	18,671.5	725,829.3	
	8	53,282.8	3,727.6	0.1	543,146.5	0.0	9,063.4	3,829.8	102.1	603.8	3,634.2	27,181.9	45,557.4	21,774.8	3,196.1	917.5	212.1	0.0	19,916.9	736,147.1	
	9	53,768.3	3,898.5	0.1	543,600.3	0.0	9,192.5	2,859.6	193.7	614.4	3,551.1	27,752.5	45,123.2	21,639.3	3,196.4	913.4	380.4	0.0	20,552.5	737,236.3	
	10	54,220.4	4,030.7	0.1	546,617.2	0.0	10,946.9	2,849.7	246.2	12.4	4,161.3	28,189.9	44,516.2	23,127.0	3,121.8	871.4	229.2	0.0	20,327.0	743,467.4	
	11	54,729.5	4,076.9	0.1	550,793.4	0.0	11,402.7	2,325.4	223.1	450.3	4,237.5	28,649.6	43,974.3	25,194.3	3,122.1	930.4	308.6	0.0	19,005.7	749,423.9	
	12	55,243.4	4,155.6	0.1	567,049.8	0.0	14,694.4	2,046.0	180.6	94.3	5,124.2	31,433.6	41,955.4	25,367.0	2,976.3	976.8	174.4	0.0	20,335.9	771,807.6	
2019	1	55,456.2	3,955.3	0.1	567,104.2	0.0	23,451.6	1,851.1	157.3	21.9	4,128.0	30,150.5	42,053.5	27,941.9	2,976.5	1,061.2	248.3	0.0	20,491.7	781,049.2	
	2	55,954.5	4,083.6	0.1	574,383.6	0.0	21,263.2	1,636.8	89.8	160.1	4,349.3	31,626.5	40,570.9	26,962.3	2,976.8	959.3	152.2	0.0	18,800.9	783,969.8	
	3	56,823.3	4,099.1	0.1	583,088.1	100.0	19,209.3	2,278.8	253.1	256.6	4,942.1	30,965.2	41,294.0	25,258.3	2,977.1	955.4	206.4	0.0	19,692.0	792,398.9	
	4	56,190.4	4,121.5	0.1	591,923.1	100.0	16,104.2	1,638.7	161.1	374.5	4,584.6	30,030.4	41,182.7	25,231.0	2,977.3	907.7	141.0	0.0	18,763.0	794,431.3	
	5	56,799.3	4,133.9	0.1	591,428.8	100.0	12,320.9	2,182.1	321.4	915.9	4,027.8	30,472.5	41,267.2	25,235.8	2,882.6	925.4	199.0	0.0	18,292.4	791,505.1	
	6	57,442.9	4,191.7	0.2	600,087.0	100.0	8,887.9	2,547.7	274.3	1,090.3	4,018.9	31,132.5	41,826.6	27,533.5	2,882.9	915.7	195.8	0.0	18,157.5	801,285.4	
	7	57,905.3	4,187.5	0.2	606,077.5	0.0	8,658.5	2,751.8	166.0	1,073.5	3,468.1	31,233.8	41,863.5	27,588.4	2,883.2	823.0	150.5	0.0	17,655.2	806,485.9	
	8	58,145.4	4,255.3	0.2	608,603.6	0.0	9,331.1	2,227.7	471.0	1,043.4	3,800.0	29,944.1	42,182.7	27,024.2	2,883.5	902.4	162.2	0.0	18,031.0	809,007.7	
	9	58,294.7	4,147.4	0.2	614,995.1	0.0	9,118.5	2,763.2	388.9	998.7	3,765.3	30,674.2	41,427.9	28,824.8	2,883.7	943.1	240.1	0.0	17,894.5	817,360.5	
	10	58,695.2	4,125.4	0.2	615,879.0	0.0	7,622.8	2,831.1	760.0	1,193.1	3,514.7	32,061.7	41,266.1	29,333.6	2,809.0	958.9	150.8	0.0	16,581.0	817,782.6	
	11	59,298.7	4,193.1	0.2	606,452.5	0.0	14,325.3	3,425.3	294.5	560.2	3,646.7	34,785.4	40,881.7	31,195.1	2,809.3	915.4	204.1	0.0	17,864.3	820,851.8	
	12	60,596.6	4,114.5	0.2	612,985.3	0.0	18,166.8	2,212.5	220.9	485.6	4,188.8	35,989.5	40,969.3	32,500.0	3,965.4	1,039.1	438.7	0.0	17,336.7	835,209.9	
2020	1	61,862.8	4,037.7	0.2	607,669.2	0.0	18,177.0	2,167.4	184.4	954.2	4,146.6	37,468.9	40,933.0	32,203.9	3,965.7	1,037.5	162.7	0.0	18,457.9	833,429.0	
	2	63,042.4	4,088.6	0.2	613,897.9	0.0	10,768.3	2,197.5	198.5	891.1	4,324.8	37,149.8	44,616.3	32,163.6	3,965.9	1,083.6	137.1	0.0	18,554.9	837,080.4	
	3	61,537.2	4,340.4	0.2	613,163.5	0.0	7,666.3	1,904.7	202.3	324.4	3,058.4	41,389.0	49,956.0	32,797.5	3,966.3	1,030.3	165.4	0.0	16,996.3	838,498.0	

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.
Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (FSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyerahkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Sebelum 1 Julai 2015, jumlah yang dilaporkan bagi "Jumlah Deposit" dan "Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu" termasuk deposit Islam disetujui terima di bawah Akta Bank Islam 1983 (BA) yang dimansuhkan yang menggunakan kontrak Syariah yang berciri perkongsian keuntungan.
n.a Tidak diperoleh

Note:
Please refer to Glossary for further explanation on some of the data items
Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Prior to 1 July 2015, the amounts reported in "Total Deposits" and "Amount Due to Designated Financial Institutions" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.
n.a Not available

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan

Banking System: Loans Applied by Purpose

RM juta / RM million

Tempoh		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dipohon
Period		Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans applied
2018	2	3,832.0	5,434.0	5,243.7	14,324.2	6,776.5	698.7	4,907.8	3,056.3	0.0	3,579.5	11,976.9	3,100.5	57,686.2
	3	3,231.7	6,926.7	6,633.6	20,588.4	8,735.6	1,231.9	6,582.4	3,804.5	0.0	4,069.8	16,352.8	5,180.6	76,704.4
	4	3,592.5	6,910.4	6,602.9	21,212.0	8,744.1	1,511.2	6,701.2	4,029.6	4.4	3,217.9	18,887.0	4,108.9	78,919.2
	5	2,664.3	7,163.2	6,921.1	18,861.9	7,455.4	1,016.9	5,989.7	3,813.6	0.0	3,246.6	16,612.8	3,602.6	70,427.2
	6	3,446.5	8,910.7	8,708.4	19,416.7	8,465.1	1,387.7	5,218.3	3,910.4	0.0	2,907.8	16,594.2	3,485.0	73,742.4
	7	2,544.0	9,053.5	8,744.5	24,433.1	8,777.9	1,173.8	6,336.2	4,592.2	0.0	2,162.1	14,467.7	4,218.2	77,758.7
	8	2,649.2	7,705.7	7,286.2	24,412.2	8,885.4	1,710.3	6,669.4	4,736.6	0.0	3,615.6	14,226.3	7,900.6	82,511.4
	9	3,946.8	4,490.6	4,206.6	19,482.2	7,032.2	707.0	5,283.3	4,028.5	0.0	4,725.0	17,077.8	6,778.3	73,551.7
	10	3,224.4	5,699.6	5,315.0	23,157.1	8,940.2	959.7	6,622.0	4,853.3	0.0	3,613.7	16,717.6	5,343.3	79,130.9
	11	2,381.2	4,907.9	4,664.6	19,123.3	8,423.1	467.1	5,480.4	3,533.4	0.0	2,072.1	13,405.0	3,467.4	63,261.0
	12	4,287.7	5,165.8	4,967.6	17,013.3	6,564.0	621.0	5,052.0	3,583.8	0.6	1,877.1	12,583.0	3,787.9	60,536.2
2019	1	4,989.2	7,036.0	6,764.5	19,922.3	9,115.2	968.6	6,023.7	3,502.9	0.0	4,271.5	12,472.7	3,569.9	71,871.9
	2	3,238.2	4,872.3	4,615.6	14,333.1	5,671.7	395.4	4,213.9	2,515.6	0.0	1,539.3	10,158.8	2,923.7	49,862.0
	3	3,825.3	5,910.5	5,618.8	21,979.7	8,226.2	608.5	5,393.6	3,384.2	0.0	3,449.0	16,093.4	3,755.8	72,626.2
	4	3,671.4	6,236.7	5,985.0	23,877.8	8,594.4	2,000.5	5,571.1	3,647.2	0.0	4,154.1	17,777.2	7,636.3	83,166.6
	5	3,171.8	6,710.6	6,453.2	25,813.2	8,460.7	809.6	5,860.5	3,626.4	0.5	2,398.0	17,632.6	5,307.5	79,791.5
	6	2,696.4	4,826.7	4,593.0	21,192.9	7,157.7	984.3	4,553.0	2,868.0	0.0	3,203.4	13,812.0	4,113.2	65,407.4
	7	3,702.1	6,206.5	5,919.9	25,071.6	8,627.3	1,143.7	6,194.2	3,593.7	0.0	3,210.2	16,709.9	3,675.1	78,134.3
	8	3,882.6	6,066.4	5,511.9	23,496.2	9,159.7	651.4	6,152.5	3,767.0	0.0	4,787.8	19,745.6	4,546.0	82,255.3
	9	2,445.7	5,010.9	4,675.1	20,475.9	7,403.1	743.0	5,246.8	3,198.7	0.0	3,637.4	17,918.1	3,004.4	69,084.0
	10	5,639.8	6,428.9	6,151.0	24,323.4	8,585.9	868.3	6,352.9	3,814.0	0.0	3,610.6	18,262.4	3,804.1	81,690.3
	11	2,815.3	6,511.2	6,252.6	20,705.2	9,618.8	1,351.3	5,884.3	3,789.4	10.0	3,950.2	18,776.5	6,580.9	79,993.2
	12	1,957.2	6,708.8	6,480.6	19,575.8	6,896.5	560.6	5,315.0	3,604.6	0.0	2,817.1	14,130.8	2,301.4	63,867.9
2020	1	3,032.0	6,338.9	6,124.9	16,012.4	6,641.1	403.8	5,454.7	3,475.0	0.0	2,971.6	14,129.8	2,948.0	61,407.4
	2	2,743.0	7,022.1	6,715.4	20,117.8	7,629.8	836.1	5,579.1	3,120.6	0.0	2,598.5	17,865.3	2,647.3	70,159.6
	3	1,733.3	5,304.1	5,062.5	17,766.8	6,522.7	677.0	4,785.4	2,963.9	0.0	2,443.4	21,241.5	2,070.7	65,508.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
1 Includes loans for purpose of mergers and acquisition

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor

Banking System: Loans Applied by Sector

RM juta / RM million

Dalam tempoh		Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dipohon
Period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans applied
2018	3	1,523.3	376.2	6,253.3	271.6	6,550.3	5,560.0	4,883.2	1,915.3	5,716.1	1,142.4	41,177.9	1,334.7	76,704.4
	4	2,624.9	398.5	5,830.7	355.1	6,902.6	4,005.5	6,044.9	938.0	5,705.5	2,462.3	42,385.5	1,265.6	78,919.2
	5	1,796.1	252.6	5,674.0	145.8	5,641.3	6,296.4	5,102.6	1,565.2	3,945.8	1,272.1	38,650.4	85.1	70,427.2
	6	1,809.8	77.1	6,179.5	536.7	6,938.4	4,114.4	5,040.6	2,657.5	3,744.2	1,610.0	40,233.3	800.9	73,742.4
	7	1,211.8	167.5	6,019.8	502.0	6,705.7	4,733.4	3,872.2	897.6	3,765.0	1,074.3	48,179.6	629.8	77,758.7
	8	1,143.2	146.6	7,267.2	214.2	7,088.7	4,371.6	5,145.0	1,277.5	2,713.6	5,434.9	46,717.9	991.0	82,511.4
	9	1,857.4	763.6	7,705.5	183.9	6,021.6	5,677.1	4,263.4	889.1	4,512.2	4,905.4	36,572.5	200.1	73,551.7
	10	2,265.0	175.8	7,192.6	151.8	7,556.8	5,197.1	3,663.7	1,624.3	4,300.6	2,313.8	44,198.3	491.2	79,130.9
2019	11	784.8	520.0	4,518.1	165.2	5,986.6	3,728.3	4,885.4	854.7	3,966.6	846.3	36,596.4	408.6	63,261.0
	12	824.6	886.0	3,882.6	400.1	6,522.3	3,862.9	3,324.9	886.2	4,969.6	495.9	33,581.3	899.6	60,536.2
	1	1,367.5	221.6	5,809.6	315.3	6,729.7	4,851.7	5,230.3	1,115.6	2,401.8	1,434.1	41,261.9	1,132.9	71,871.9
	2	917.4	211.4	4,010.7	132.4	5,916.9	3,046.3	1,959.4	1,161.8	2,663.2	678.6	28,781.7	382.2	49,862.0
	3	848.2	618.8	5,453.8	212.2	7,060.6	5,147.4	3,775.0	1,223.0	5,380.2	2,010.6	39,951.9	944.6	72,626.2
	4	2,070.6	529.7	9,867.1	1,086.2	7,345.8	5,335.2	5,047.4	2,705.9	3,779.7	1,447.9	42,792.5	1,158.5	83,166.6
	5	1,579.7	589.5	6,334.6	753.9	6,603.1	5,058.4	4,844.6	1,808.4	4,444.2	768.8	45,118.1	1,888.3	79,791.5
	6	2,347.1	254.5	3,695.3	232.8	5,990.4	4,426.3	3,452.7	2,984.4	4,814.1	703.5	36,354.5	151.8	65,407.4
	7	1,114.7	286.3	6,330.8	676.8	7,161.7	5,487.5	4,013.3	1,342.3	5,686.0	1,152.7	44,568.7	313.5	78,134.3
	8	974.7	439.8	7,502.7	286.0	8,283.9	5,889.0	5,699.7	2,686.6	6,104.0	1,338.0	42,577.2	473.8	82,255.3
	9	1,419.4	1,293.5	4,824.7	1,882.5	5,742.6	4,474.7	6,051.0	2,067.8	3,933.0	730.1	36,293.4	371.4	69,084.0
	10	5,697.6	402.8	6,444.5	658.0	7,212.0	3,685.8	6,191.6	1,209.2	3,571.7	1,039.4	43,667.4	1,910.4	81,690.3
2020	11	3,274.0	740.3	7,200.2	779.5	6,330.5	4,001.8	5,246.0	1,588.0	6,991.3	4,233.9	38,672.9	934.9	79,993.2
	12	619.6	213.9	6,029.3	89.3	6,370.9	3,565.0	4,569.1	1,285.5	2,751.7	1,414.3	36,839.3	120.0	63,867.9
	1	673.1	409.7	5,518.8	847.2	5,661.2	3,154.3	4,194.7	1,542.9	4,161.2	1,335.7	33,694.7	213.7	61,407.4
	2	784.0	238.4	4,606.6	497.6	6,943.1	3,997.9	4,485.5	4,296.6	4,310.0	1,511.3	38,230.7	257.8	70,159.6
	3	1,286.2	250.1	5,529.1	352.0	8,666.5	3,727.3	4,095.4	3,489.2	4,308.1	848.4	32,709.8	246.6	65,508.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan

Banking System: Loans Approved by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman diluluskan	
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal Use	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans approved	
2018	1	4,024.1	4,114.7	3,974.2	7,916.9	2,136.4	361.8	1,620.2	1,778.8	0.0	1,450.7	6,033.2	2,684.0	32,120.9
	2	2,681.9	3,379.5	3,250.1	6,588.5	2,122.7	285.6	1,434.3	1,333.4	0.5	633.5	4,123.6	2,375.7	24,959.3
	3	2,758.1	3,572.4	3,407.7	8,479.7	2,688.8	507.7	1,817.1	1,670.3	0.0	1,860.7	6,604.0	3,279.1	33,237.9
	4	2,095.1	3,625.3	3,444.2	9,002.1	3,191.1	362.0	1,904.6	1,642.1	4.0	1,523.0	8,097.6	1,890.0	33,336.9
	5	1,925.5	3,554.7	3,435.2	8,225.8	2,759.4	800.0	1,747.5	1,325.8	0.0	1,188.2	7,040.1	3,210.8	31,777.7
	6	1,602.5	5,366.8	5,238.9	8,475.1	2,317.3	591.0	1,731.0	1,588.5	0.0	1,875.5	10,030.4	2,125.9	35,704.1
	7	1,669.4	5,552.5	5,395.8	9,174.9	3,527.8	607.9	2,053.5	1,445.1	0.0	1,525.2	6,012.8	2,174.1	33,743.3
	8	1,556.1	5,115.5	4,911.3	9,854.6	3,567.3	369.0	2,124.6	1,701.8	0.0	888.5	8,350.4	1,661.2	35,189.1
	9	2,895.1	3,135.1	2,973.4	8,608.5	3,566.3	1,150.2	1,816.2	1,336.7	0.0	1,055.7	7,894.8	5,431.1	36,889.8
	10	2,209.6	3,601.7	3,393.7	10,607.2	3,284.7	543.8	2,346.1	1,566.2	0.0	1,674.4	9,573.2	3,480.0	38,886.9
	11	2,015.1	3,133.2	2,971.6	9,042.3	2,985.6	354.6	1,891.4	1,245.4	0.0	1,419.6	6,922.8	5,667.1	34,677.2
	12	2,043.7	3,024.2	2,892.0	7,724.9	3,006.8	432.2	1,785.8	1,290.7	0.0	1,388.8	9,268.3	1,395.0	31,360.3
2019	1	2,517.3	4,118.6	3,938.5	8,222.4	2,502.0	405.2	1,867.6	1,338.4	0.0	1,487.1	7,124.5	1,486.8	31,070.0
	2	1,873.8	3,044.5	2,936.3	6,104.1	2,145.0	226.6	1,517.2	946.2	0.0	1,739.7	5,233.7	1,387.4	24,218.3
	3	2,569.6	4,067.5	3,762.0	8,830.1	4,446.5	308.1	1,963.9	1,347.1	0.0	1,719.9	7,301.0	2,970.0	35,523.8
	4	3,539.5	3,854.6	3,686.1	10,262.0	3,400.5	271.6	1,959.9	1,465.6	0.0	894.4	6,822.9	2,757.1	35,228.2
	5	2,119.8	4,252.3	4,008.6	10,881.0	3,070.3	1,566.0	2,050.2	1,429.3	0.0	1,477.7	9,703.5	3,288.4	39,838.6
	6	3,079.5	3,095.1	2,957.1	9,637.5	3,125.4	580.4	1,629.7	1,331.2	0.0	1,331.9	8,397.1	2,430.1	34,638.0
	7	2,284.3	3,902.4	3,745.1	11,118.8	2,764.2	1,475.7	2,324.1	1,539.0	0.0	1,771.3	7,968.5	2,155.5	37,303.8
	8	2,340.4	3,695.4	3,507.7	10,474.8	2,634.8	712.8	2,410.1	1,571.1	0.0	1,756.0	7,772.3	1,890.1	35,257.9
	9	2,209.0	3,225.6	2,959.1	8,935.5	2,962.5	235.0	2,168.6	1,289.4	0.0	1,681.8	9,524.0	1,454.8	33,686.2
	10	1,621.3	3,814.6	3,629.4	10,336.2	2,900.7	773.7	2,313.3	1,566.5	0.0	2,340.9	7,071.4	1,189.1	33,927.6
	11	2,346.2	3,730.6	3,571.0	9,386.9	2,879.1	424.6	2,128.0	1,602.4	0.0	2,130.0	8,710.1	2,314.0	35,651.8
	12	2,019.9	3,628.9	3,484.5	8,381.7	3,713.3	312.0	1,945.8	1,549.1	0.0	2,215.1	7,922.0	2,047.1	33,735.1
2020	1	1,597.3	4,041.9	3,889.6	7,055.1	2,177.0	439.1	1,921.3	1,519.6	0.0	2,303.9	7,051.0	1,432.3	29,538.5
	2	1,914.0	3,730.9	3,581.7	7,209.1	2,090.3	836.3	2,194.2	1,309.4	0.0	1,489.2	6,508.8	2,543.1	29,825.2
	3	2,064.6	3,043.2	2,897.5	6,416.2	1,927.1	322.1	1,928.5	1,216.1	0.0	1,099.5	7,644.9	1,867.0	27,529.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).
1 Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).
1 Includes loans for purpose of mergers and acquisition

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor

Banking System: Loans Approved by Sector

RM juta / RM million

Tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain- lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman diluluskan	
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro- based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans approved	
2018	1	463.1	433.8	3,169.6	121.2	2,023.1	2,740.2	1,477.4	1,249.0	1,245.5	878.8	18,163.9	155.2	32,120.9
	2	729.4	26.6	2,284.3	36.4	1,865.2	1,028.7	1,510.7	1,787.4	493.6	268.4	14,904.2	24.3	24,959.3
	3	721.8	643.5	3,293.7	250.6	2,628.8	1,941.9	2,514.2	460.7	2,738.5	222.1	17,561.3	260.8	33,237.9
	4	837.5	35.8	3,685.9	376.1	2,369.3	1,937.2	2,362.8	541.1	2,314.4	753.0	17,849.3	274.6	33,336.9
	5	1,386.8	219.5	2,074.9	32.9	2,146.6	2,506.3	2,541.5	423.2	2,421.4	1,341.8	16,589.8	92.9	31,777.7
	6	886.1	122.7	3,046.4	169.8	2,473.8	1,952.7	2,045.5	1,069.5	3,647.0	1,374.6	18,516.3	399.6	35,704.1
	7	572.2	54.6	2,718.6	249.7	3,067.0	2,877.8	1,453.0	513.9	1,153.7	483.4	19,859.1	740.3	33,743.3
	8	1,111.5	29.9	3,178.8	500.3	2,389.2	1,626.9	2,612.2	342.8	2,174.0	659.8	20,473.6	90.1	35,189.1
	9	868.7	47.5	2,946.9	114.5	3,838.2	1,734.6	2,597.9	289.4	3,215.3	4,685.6	16,442.2	108.9	36,889.8
	10	1,858.8	77.4	3,034.9	20.8	3,665.2	2,673.2	2,563.6	1,894.9	1,440.2	1,394.9	20,185.6	77.3	38,886.9
	11	1,110.5	434.1	2,781.3	12.0	2,828.1	1,775.5	1,915.1	285.9	2,770.0	3,380.2	17,238.5	146.0	34,677.2
	12	396.3	39.3	2,661.8	337.2	2,927.2	1,197.8	3,406.8	537.1	3,731.8	308.2	15,551.8	265.0	31,360.3
2019	1	1,089.2	490.6	2,096.2	230.1	2,038.6	1,877.8	1,838.9	348.5	1,418.1	896.4	18,122.2	623.4	31,070.0
	2	313.3	89.4	1,976.8	16.3	2,289.0	2,625.5	923.2	460.5	1,366.7	489.8	13,579.3	88.5	24,218.3
	3	657.0	27.1	2,556.9	120.6	3,953.6	3,121.2	1,600.9	805.7	2,959.0	1,406.5	18,055.5	259.8	35,523.8
	4	657.1	200.9	2,036.7	89.5	2,728.7	2,012.7	2,084.2	1,627.3	3,570.5	371.6	19,555.9	293.0	35,228.2
	5	2,208.7	629.9	5,329.2	484.6	2,442.7	2,090.5	2,263.2	617.3	3,049.1	218.2	20,443.1	62.0	39,838.6
	6	491.8	365.1	1,657.5	1,951.2	2,189.6	2,538.5	1,823.4	1,246.3	3,386.8	1,567.2	17,358.3	62.5	34,638.0
	7	465.8	451.0	3,819.0	235.6	2,416.7	2,669.0	2,115.6	529.7	2,835.0	673.1	20,944.8	148.4	37,303.8
	8	326.9	138.2	3,196.5	346.3	2,614.9	2,085.6	2,410.3	563.5	3,212.6	420.6	19,901.5	41.0	35,257.9
	9	644.7	289.6	3,202.5	127.2	1,937.5	2,696.0	3,195.6	1,099.8	3,150.4	394.1	16,935.2	13.7	33,686.2
	10	729.0	132.2	3,161.4	331.2	2,279.6	2,184.2	1,982.4	1,150.5	1,518.3	586.4	19,573.8	298.6	33,927.6
	11	1,206.8	246.7	2,660.6	383.0	2,857.8	2,764.2	2,037.6	465.0	3,448.7	1,362.7	17,798.8	420.1	35,651.8
	12	776.2	69.0	4,924.6	187.2	1,857.5	1,777.6	2,902.2	953.9	2,887.6	974.3	16,267.9	157.1	33,735.1
2020	1	628.0	224.5	2,956.2	631.8	1,872.8	1,623.0	1,618.7	241.9	3,307.6	492.2	15,737.9	204.0	29,538.5
	2	349.6	475.6	2,618.4	396.6	2,167.7	1,856.8	1,656.7	452.7	2,506.6	791.8	15,860.9	691.7	29,825.2
	3	287.8	92.9	3,134.1	14.4	2,434.6	1,746.8	1,737.4	2,236.4	1,579.3	290.0	13,870.6	104.8	27,529.1

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan

Banking System: Loans Disbursed by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dikeluarkan		
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans disbursed		
2018	3	4,281.0	3,983.1	3,505.9	7,702.0	3,743.9	373.6	2,880.4	12,305.3	2.4	3,758.1	61,677.5	5,238.5	105,946.0	
	4	3,431.4	4,070.3	3,537.6	7,523.3	3,847.4	394.4	2,735.1	11,612.5	3.6	2,983.4	53,663.9	4,020.2	94,285.5	
	5	2,951.5	3,328.6	2,851.3	6,829.5	3,446.6	624.7	2,659.7	11,251.8	2.8	2,749.9	54,487.9	2,841.3	91,174.2	
	6	3,147.6	4,688.5	4,228.1	7,141.4	3,873.6	529.5	2,719.8	11,596.0	2.2	2,829.7	66,166.3	4,790.5	107,485.1	
	7	3,293.5	5,131.2	4,692.7	7,775.6	3,148.8	287.5	3,028.9	11,797.5	3.0	3,501.9	60,024.8	2,526.3	100,519.1	
	8	2,403.8	5,407.7	4,981.6	6,750.6	3,438.2	696.2	3,024.4	12,589.3	2.7	2,687.7	57,701.3	5,604.3	100,306.3	
	9	2,445.9	3,655.2	3,233.5	6,789.8	3,308.6	482.7	2,824.0	11,477.0	1.8	3,034.0	62,486.4	6,588.8	103,094.1	
	10	2,596.6	4,023.6	3,537.1	7,653.0	3,485.4	535.7	3,113.6	12,134.6	2.7	3,057.3	65,547.1	6,172.1	108,321.6	
	11	2,649.8	3,560.5	3,126.0	7,278.2	3,335.7	351.4	2,765.4	12,157.4	2.1	2,530.5	59,428.1	7,608.6	101,667.7	
	12	2,480.5	3,533.4	3,113.3	8,335.7	4,102.8	495.0	3,019.9	13,409.4	2.3	2,690.0	71,820.8	10,010.1	119,900.0	
	2019	1	3,944.9	4,062.9	3,632.2	8,417.7	3,878.1	359.1	2,877.3	13,122.2	1.8	2,553.4	65,481.4	4,549.2	109,247.9
		2	2,785.7	3,363.6	2,905.8	6,139.5	2,756.5	228.2	2,269.1	10,614.8	2.2	2,111.9	49,464.8	4,460.8	84,197.1
3		3,545.3	4,243.7	3,728.2	7,890.0	5,548.8	896.4	2,856.9	12,343.5	1.9	2,634.2	61,398.8	7,966.5	109,326.0	
4		4,712.9	4,147.7	3,587.5	7,838.1	4,092.6	526.7	2,703.0	12,101.4	2.1	2,619.3	57,723.7	6,048.0	102,515.4	
5		3,522.4	4,420.3	3,951.0	7,167.3	4,733.6	288.8	2,922.4	12,689.8	3.3	2,636.5	58,384.9	5,507.1	102,276.4	
6		2,354.4	3,746.1	3,180.0	6,482.0	3,405.7	633.3	2,478.4	11,763.4	2.2	2,120.8	55,619.1	6,236.8	94,842.0	
7		3,223.2	4,409.5	3,866.7	7,807.9	3,225.3	1,428.7	3,184.5	12,670.6	2.7	2,696.8	60,809.1	2,903.4	102,361.8	
8		2,471.2	4,227.3	3,651.5	7,993.5	3,241.9	348.5	3,216.9	12,753.2	2.3	2,911.9	60,316.9	3,874.8	101,358.5	
9		2,052.1	3,636.0	3,134.3	7,359.3	3,770.7	384.2	2,939.8	12,345.4	1.9	3,943.5	58,255.1	4,819.4	99,507.5	
10		2,336.8	4,029.6	3,762.7	8,793.1	3,618.9	416.7	3,257.2	12,945.4	1.7	2,395.1	58,556.3	3,386.6	99,737.3	
11		1,807.2	3,871.9	3,631.3	8,092.9	3,787.9	374.1	3,177.2	12,960.3	1.9	2,279.0	59,020.2	4,551.9	99,924.4	
12		1,910.5	3,799.8	3,552.2	8,542.7	5,630.2	672.5	3,128.7	14,392.9	2.3	6,951.7	68,349.6	7,333.2	120,714.0	
2020	1	3,980.3	4,053.8	3,834.7	7,740.7	4,173.9	379.6	3,000.0	13,525.0	4.3	2,952.6	60,707.6	4,035.9	104,553.7	
	2	2,843.5	3,311.9	3,093.9	7,451.6	3,199.0	300.0	3,017.4	11,467.7	2.2	2,171.4	58,017.8	3,492.0	95,274.6	
	3	2,643.1	2,672.7	2,431.1	6,912.0	3,509.6	333.6	2,978.0	10,103.2	1.7	3,255.0	66,009.0	5,249.2	103,667.1	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).

¹ Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

¹ Includes loans for purpose of mergers and acquisition

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

Banking System: Loans Disbursed by Sectors

RM juta / RM million

Tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dikeluarkan		
Period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans disbursed		
2018	3	3,618.5	1,114.9	19,525.2	909.3	18,102.9	9,350.3	7,164.7	5,303.9	7,860.5	1,276.4	29,166.5	2,552.8	105,946.0	
	4	3,433.5	542.0	18,829.3	744.6	18,278.2	7,908.1	3,466.5	1,905.3	8,068.1	1,225.7	27,731.0	2,153.3	94,285.5	
	5	3,466.5	590.0	19,621.3	1,358.8	17,478.1	6,800.8	3,317.3	1,960.2	7,470.3	974.9	26,053.9	2,082.1	91,174.2	
	6	4,378.1	1,144.2	20,393.0	866.7	19,770.3	6,804.8	6,624.6	1,462.5	13,079.7	1,910.0	27,347.1	3,704.2	107,485.1	
	7	3,415.9	495.1	19,356.4	905.2	19,100.6	7,827.0	4,238.1	2,886.2	9,294.1	986.5	29,315.7	2,698.3	100,519.1	
	8	3,670.8	566.9	19,611.4	1,170.7	19,969.3	6,449.4	4,448.0	1,724.1	8,470.0	1,539.3	28,842.2	3,844.3	100,306.3	
	9	3,883.1	687.2	19,678.2	733.5	18,882.4	6,323.7	6,621.5	2,761.0	11,990.9	1,098.7	26,073.2	4,360.8	103,094.1	
	10	4,111.3	803.1	21,088.4	1,039.0	20,952.4	8,089.8	4,870.2	2,976.7	10,313.0	2,846.2	28,781.3	2,450.1	108,321.6	
	11	3,665.8	322.6	18,807.1	1,100.2	20,214.8	6,772.7	3,644.3	1,941.0	11,550.2	2,902.6	27,609.2	3,137.0	101,667.7	
	12	3,889.0	958.0	21,082.7	1,791.8	21,305.3	7,992.6	6,281.0	1,731.9	16,668.4	4,314.7	30,204.3	3,680.3	119,900.0	
	2019	1	4,022.3	375.4	21,008.3	501.4	20,628.6	7,355.1	5,077.0	2,647.0	11,978.0	1,270.0	31,127.8	3,257.0	109,247.9
		2	2,965.3	254.5	17,888.9	630.2	15,678.4	5,384.1	2,745.6	2,255.8	8,489.8	834.5	24,643.1	2,427.0	84,197.1
3		3,261.6	1,073.8	22,235.2	1,120.9	20,785.0	7,843.8	7,323.3	2,656.2	8,130.2	1,573.9	29,965.4	3,356.7	109,326.0	
4		3,410.5	692.5	19,100.7	580.2	19,987.4	7,463.9	5,072.5	2,559.3	8,820.4	2,319.5	29,285.2	3,223.6	102,515.4	
5		3,812.5	522.1	20,801.9	1,024.2	19,106.8	8,658.6	5,048.3	2,041.7	7,480.5	1,216.8	29,391.2	3,172.0	102,276.4	
6		3,859.0	489.1	18,960.0	660.5	16,390.5	8,003.0	5,435.2	2,430.3	8,165.3	1,382.6	25,767.8	3,298.7	94,842.0	
7		3,104.5	484.6	22,352.9	1,039.6	19,109.1	7,233.0	3,621.1	3,293.9	9,196.9	1,039.2	29,578.3	2,308.7	102,361.8	
8		3,846.4	525.6	19,671.8	766.1	18,934.1	7,886.1	3,312.7	3,315.1	9,936.0	779.9	29,453.3	2,931.2	101,358.5	
9		3,475.6	956.7	20,615.3	2,351.8	18,411.2	7,176.2	5,630.1	2,055.7	7,850.8	997.6	26,940.8	3,045.7	99,507.5	
10		2,969.1	430.6	21,762.0	710.1	18,975.2	7,247.2	3,708.3	2,783.7	7,321.3	952.3	30,477.9	2,399.6	99,737.3	
11		3,405.2	874.2	21,454.8	1,687.4	18,920.4	7,085.2	4,448.3	2,584.9	7,719.9	887.3	28,940.3	1,916.6	99,924.4	
12		6,270.1	1,374.4	28,435.0	1,410.6	19,604.9	8,665.0	6,655.7	2,605.1	11,177.6	1,493.0	30,439.1	2,583.4	120,714.0	
2020	1	3,628.9	374.2	21,365.4	855.5	18,571.7	7,708.2	3,852.7	3,809.7	9,484.9	2,065.6	30,795.4	2,041.6	104,553.7	
	2	3,279.8	1,045.7	20,342.0	902.9	17,792.4	6,276.5	3,857.2	3,448.7	8,538.7	902.9	27,043.4	1,844.4	95,274.6	
	3	3,391.6	662.4	21,756.5	2,428.0	18,743.0	7,172.5	4,700.2	4,240.6	11,388.3	1,786.3	24,454.7	2,943.1	103,667.1	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor ekonomi/industri dan tujuan). Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.15.1 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.15.1 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.

1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan

Banking System: Loans Repaid by Purpose

RM juta / RM million

Tempoh	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain ¹	Jumlah pinjaman dibayar		
Period	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards	Purchase of consumer durable goods	Construction	Working capital	Other purpose ¹	Total loans repaid		
2018	3	4,536.5	4,745.2	4,205.2	6,089.0	3,962.9	300.8	2,600.8	13,083.7	4.0	2,633.3	60,808.0	4,072.7	102,837.0	
	4	3,454.6	4,523.2	3,958.6	5,826.9	4,184.2	372.0	2,832.6	11,749.7	3.5	3,472.0	54,429.1	3,826.4	94,674.1	
	5	2,459.5	4,620.7	4,037.3	5,594.0	3,772.8	531.3	2,686.4	11,927.3	3.5	3,239.9	54,738.6	3,002.9	92,577.0	
	6	2,965.1	4,481.8	3,897.1	5,544.1	3,873.9	526.6	2,772.2	11,255.7	3.1	2,749.2	61,127.7	5,459.3	100,758.8	
	7	3,033.4	4,661.6	4,162.3	6,147.4	4,338.1	448.8	2,942.8	12,311.1	8.2	3,097.0	61,361.6	4,019.2	102,369.2	
	8	2,513.7	4,475.9	4,046.4	5,835.0	3,889.0	266.1	2,901.4	12,152.3	6.7	2,823.9	56,030.7	5,101.7	95,996.4	
	9	2,105.8	4,338.5	3,883.0	5,359.5	3,751.1	349.6	2,696.0	11,857.9	5.5	2,495.3	61,129.5	4,850.1	98,938.8	
	10	2,254.1	4,646.7	4,186.0	5,619.4	4,545.1	516.0	3,036.5	13,015.5	7.1	3,260.0	65,333.5	6,212.4	108,446.3	
	11	2,375.9	4,423.9	3,949.5	5,577.8	3,944.3	314.3	2,769.4	11,879.6	2.5	2,346.7	58,960.8	6,577.6	99,172.8	
	12	2,769.2	4,542.7	4,051.2	6,066.1	4,469.6	634.6	3,124.3	12,775.7	4.3	2,443.9	70,073.1	6,943.8	113,847.1	
	2019	1	3,785.9	4,660.4	4,138.4	6,046.3	4,348.4	403.1	3,187.1	13,491.8	3.8	2,660.0	63,674.5	4,853.9	107,115.3
		2	3,369.6	4,266.7	3,721.4	5,593.2	3,534.0	370.8	2,777.1	11,557.3	2.6	2,503.0	52,183.2	4,724.6	90,882.1
3		3,541.2	4,806.2	4,193.0	6,007.8	4,148.1	566.9	3,020.3	12,845.1	3.9	1,965.1	64,892.7	6,043.6	107,840.8	
4		4,323.8	4,728.1	4,067.7	6,175.9	4,718.9	392.0	3,124.7	12,432.2	4.4	2,089.5	63,741.6	5,674.6	107,405.7	
5		3,092.8	4,726.2	4,184.8	5,950.8	3,905.9	334.9	2,948.2	12,887.6	2.9	3,219.6	58,567.5	5,132.5	100,769.0	
6		2,541.9	4,505.7	3,790.8	5,505.4	4,119.7	387.1	2,787.1	11,790.2	3.1	2,284.5	53,827.5	4,308.5	92,060.9	
7		3,893.4	4,781.2	4,188.7	6,134.1	4,463.0	499.0	3,136.1	13,078.2	4.1	3,260.7	63,716.3	3,982.8	106,948.9	
8		2,367.4	4,684.9	4,075.7	5,953.2	3,830.2	385.2	3,152.0	12,728.6	3.6	2,749.9	57,829.6	3,207.5	96,892.1	
9		1,773.6	4,528.3	3,944.4	5,557.8	3,860.8	312.3	2,889.3	12,462.7	6.2	2,750.9	57,065.2	3,268.3	94,475.3	
10		2,311.7	4,419.7	4,116.6	6,126.9	4,283.2	476.5	3,257.7	13,491.4	3.5	2,527.5	57,876.2	5,220.6	99,994.9	
11		2,122.3	4,245.3	3,940.9	5,730.0	3,806.4	376.6	3,038.5	12,783.2	3.0	2,129.9	58,817.1	4,753.6	97,805.8	
12		2,295.1	4,458.9	4,110.4	5,919.1	5,436.4	404.2	3,110.9	13,918.2	2.3	4,796.3	67,438.5	3,621.8	111,401.9	
2020	1	4,369.4	4,446.1	4,053.0	6,193.5	4,685.7	536.5	3,395.1	14,116.5	3.5	2,897.9	65,881.7	3,317.3	109,843.2	
	2	4,745.3	4,208.3	3,899.6	5,920.4	3,743.2	340.1	3,193.1	12,654.0	5.6	2,179.2	57,089.3	3,411.2	97,489.8	
	3	6,086.6	3,971.0	3,663.6	5,578.7	4,048.0	331.9	3,061.1	12,186.0	3.2	3,148.4	57,693.6	3,641.3	99,749.7	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).

1. Termasuk pinjaman untuk tujuan penggabungan dan pengambilalihan

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

1. Includes loans for purpose of mergers and acquisition

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta / RM million

Tempoh		Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l. ³	Jumlah pinjaman dibayar
Period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Real estate	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c. ³	Total loans repaid
2018	3	4,628.1	858.7	19,210.8	666.4	17,898.8	6,530.0	6,014.2	4,674.2	9,896.4	1,269.1	29,206.2	1,984.0	102,837.0
	4	3,780.5	516.4	18,536.0	609.7	17,107.7	7,908.4	4,559.8	1,904.5	8,811.7	1,213.6	26,917.5	2,808.4	94,674.1
	5	3,214.7	669.4	19,537.0	613.0	17,330.3	7,666.0	4,509.3	2,235.9	7,380.6	1,100.7	26,091.3	2,228.7	92,577.0
	6	3,826.9	1,266.5	19,671.2	750.9	18,840.4	6,381.5	6,903.6	1,696.8	10,228.6	3,543.2	25,291.2	2,358.0	100,758.8
	7	4,006.1	623.7	19,669.2	1,015.7	19,812.9	7,112.9	4,560.9	2,292.2	11,073.6	1,681.9	27,582.5	2,937.7	102,369.2
	8	3,449.5	713.6	19,238.3	774.7	19,122.2	6,098.5	4,854.9	2,257.0	7,398.6	1,291.9	26,780.1	4,017.0	95,996.4
	9	3,607.6	758.4	19,106.2	707.6	18,269.2	6,391.7	6,354.3	2,636.0	11,537.6	1,111.1	25,407.4	3,051.8	98,938.8
	10	3,936.9	758.6	21,048.6	906.0	21,036.1	7,519.6	5,623.8	3,336.8	9,868.5	3,178.5	27,565.7	3,667.2	108,446.3
	11	3,285.3	350.2	18,798.1	1,266.6	19,164.4	6,434.8	4,227.2	2,196.4	11,144.4	3,291.5	25,666.2	3,347.6	99,172.8
	12	4,061.3	560.8	21,055.3	2,037.7	21,088.7	8,378.3	6,667.3	2,184.5	14,682.7	1,290.8	27,906.0	3,933.6	113,847.1
	1	3,598.6	628.7	19,997.2	1,051.4	19,907.2	7,703.2	5,736.3	2,242.5	10,975.7	1,531.3	29,585.3	4,158.0	107,115.3
2019	2	3,056.9	2,067.5	17,263.3	757.4	15,748.1	6,035.4	3,701.3	2,112.6	8,967.7	824.4	26,466.8	3,880.6	90,882.1
	3	3,238.0	608.2	21,630.2	510.2	19,776.7	6,989.5	7,345.9	2,338.6	11,412.2	1,810.9	28,913.2	3,267.3	107,840.8
	4	3,429.6	487.4	19,750.6	617.9	20,118.4	7,426.0	6,393.9	3,544.4	12,274.5	1,423.4	28,820.6	3,118.9	107,405.7
	5	3,200.9	541.0	19,554.1	778.4	19,593.3	7,629.7	4,974.3	2,112.7	9,104.6	1,205.3	28,386.5	3,688.1	100,769.0
	6	3,377.0	331.3	19,460.3	889.0	16,288.4	6,505.3	5,591.8	2,474.9	7,087.1	1,199.9	25,801.7	3,054.1	92,060.9
	7	3,305.7	474.9	21,610.4	684.6	18,822.3	8,752.0	5,420.3	3,223.1	9,177.9	3,007.3	29,061.5	3,409.1	106,948.9
	8	3,410.7	443.7	20,149.9	865.1	18,682.7	6,853.1	5,152.4	2,109.2	7,815.6	854.6	27,509.6	3,045.7	96,892.1
	9	3,470.0	491.5	19,209.2	971.2	17,781.3	7,142.1	6,115.4	2,644.7	7,092.3	858.6	26,160.2	2,538.8	94,475.3
	10	3,104.3	509.3	21,817.7	757.4	18,296.6	7,670.7	4,906.4	2,508.4	7,303.2	1,040.5	28,682.2	3,398.1	99,994.9
	11	3,420.6	1,041.4	20,525.3	1,536.3	18,896.2	7,052.1	4,111.8	2,021.3	7,424.5	1,620.3	27,037.0	3,119.0	97,805.8
	12	5,714.6	1,006.6	24,120.1	1,262.7	19,719.1	9,183.3	6,044.9	3,270.7	8,438.9	1,317.7	28,392.9	2,930.4	111,401.9
2020	1	3,259.9	384.7	22,390.7	789.0	20,680.7	8,113.5	4,981.1	3,473.4	11,022.7	1,046.8	31,144.2	2,556.4	109,843.2
	2	3,346.9	1,043.9	19,264.9	1,071.6	17,435.1	6,785.9	4,084.3	3,740.5	7,173.4	810.4	30,096.0	2,636.8	97,489.8
	3	3,120.0	571.7	20,182.2	822.4	17,892.2	6,802.4	4,284.8	2,559.8	9,776.6	943.7	30,121.0	2,672.9	99,749.7

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Termasuk pinjaman kepada perniagaan individu.

Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis¹

Banking System: Classification of Loans by Type¹

RM Juta / RM million

Akhir tempoh	Overdraif	Pinjaman berjangka Term loans												Bil perdagangan n ²	Resit amanah	Kredit pusingan	Pinjaman dalam mata wang asing	Lain-lain ³	Jumlah pinjaman	
		Sewa beli Hire purchase		Pajakan	Pendiskaunan secara blok	Pinjaman penyambun g	Pinjaman bersindiket	Pemfaktoran	Pinjaman peribadi	Pinjaman perumahan	Lain-lain	yang mana tempom matannya: of which the maturity was:								
		Jumlah	yang mana: Kereta penumpang									Sehingga satu tahun	Melebihi satu tahun							
																				Total
2018	1	53,348.4	167,319.1	157,803.0	986.8	423.3	4,816.5	25,049.8	1,524.0	43,451.5	492,738.1	474,374.2	20,046.9	1,190,636.5	59,402.1	4,794.7	98,988.1	85,681.1	78,633.7	1,591,531.4
	2	53,412.7	167,330.1	157,237.6	975.9	430.3	4,916.6	25,235.4	1,509.2	43,644.3	495,982.1	474,759.9	20,698.4	1,194,085.3	59,727.1	4,958.9	99,984.8	85,291.6	78,079.6	1,596,238.3
	3	54,486.2	166,914.9	157,446.2	965.7	432.2	4,982.8	25,403.0	1,446.5	43,937.5	496,890.3	476,554.2	20,784.9	1,196,742.2	59,302.1	4,672.6	102,739.9	86,170.9	78,408.4	1,603,307.1
	4	54,507.2	167,819.6	157,667.6	1,132.0	442.3	6,146.4	24,954.0	1,563.8	65,509.2	503,562.6	481,676.7	19,632.7	1,233,174.0	59,420.9	4,823.2	103,840.5	86,958.7	79,358.2	1,641,715.4
	5	54,881.8	167,039.4	156,903.8	1,122.2	444.2	6,305.3	24,377.2	1,562.9	65,728.1	501,824.0	487,424.3	19,766.6	1,236,061.0	59,746.8	4,976.1	104,531.0	88,130.3	78,871.1	1,646,964.7
	6	55,725.4	167,639.4	157,401.5	1,109.7	446.6	6,282.8	24,878.1	1,653.9	65,947.1	510,333.5	485,234.7	18,823.6	1,244,702.2	59,534.8	5,009.8	104,153.2	88,830.6	81,854.2	1,658,634.0
	7	55,041.7	168,503.1	158,399.9	1,092.2	467.7	6,257.3	25,118.7	1,659.9	66,291.1	512,412.4	486,163.0	18,755.0	1,249,210.4	59,031.9	4,945.6	106,158.4	89,929.7	80,332.1	1,663,404.9
	8	55,463.7	169,888.9	159,675.2	1,081.9	479.1	6,142.5	24,796.0	1,732.0	66,713.4	515,278.8	489,954.4	18,223.8	1,257,843.1	58,658.7	4,939.7	105,954.5	91,323.2	81,316.8	1,673,723.6
	9	56,177.9	169,599.5	159,327.5	750.6	486.4	6,056.0	24,887.4	1,731.3	66,912.3	518,759.8	491,283.1	16,458.5	1,264,007.9	59,518.0	5,004.9	106,077.4	93,979.3	81,979.3	1,683,203.3
	10	55,152.9	169,444.0	159,044.9	735.3	498.8	5,918.8	25,227.6	1,807.1	67,262.4	520,920.0	493,092.7	16,892.5	1,268,014.1	60,707.6	5,094.3	105,690.5	93,719.6	83,463.7	1,688,735.3
	11	55,465.4	169,034.4	158,608.0	610.8	508.4	5,930.9	24,854.4	1,792.6	67,495.8	524,778.1	495,100.0	16,696.8	1,273,408.5	60,690.1	4,952.4	106,687.4	94,579.6	83,894.0	1,696,374.1
	12	56,663.2	168,415.0	158,021.2	648.7	516.1	6,012.0	24,614.6	1,709.1	67,236.4	527,960.0	498,857.6	15,762.2	1,280,207.1	61,081.5	5,100.2	107,937.1	94,311.6	84,685.6	1,705,748.6
2019	1	55,270.3	168,331.4	157,999.5	708.2	531.0	6,029.7	24,806.0	1,698.4	67,434.2	532,075.9	499,604.2	15,489.0	1,285,730.0	62,298.3	5,070.2	108,651.6	93,742.3	84,818.5	1,711,070.2
	2	55,596.7	167,828.1	156,963.5	635.6	540.6	5,973.5	24,186.5	1,669.2	67,420.4	535,502.0	498,160.6	15,639.2	1,286,277.3	62,246.3	5,078.5	108,028.8	93,069.0	82,517.2	1,708,453.0
	3	56,803.8	167,642.8	157,366.7	640.5	545.5	6,037.3	24,988.2	1,806.4	67,546.6	539,280.0	503,470.8	17,207.7	1,294,750.4	61,879.7	5,179.6	106,957.5	92,628.2	79,571.2	1,714,978.1
	4	55,415.0	167,504.0	157,281.5	645.3	557.5	5,842.8	25,971.5	1,789.1	67,597.0	542,622.9	504,800.7	15,623.9	1,301,706.9	60,845.0	4,921.4	104,991.5	91,853.3	80,358.6	1,715,715.6
	5	56,146.7	167,737.4	157,557.3	707.7	560.8	6,981.6	25,818.9	1,526.7	67,825.4	545,498.0	506,393.3	15,986.8	1,307,063.1	60,621.3	5,035.0	104,645.5	91,562.2	80,796.8	1,721,857.5
	6	57,086.0	167,476.6	157,343.7	709.6	571.3	7,742.9	25,791.6	1,519.1	67,851.8	548,731.3	508,160.9	15,720.0	1,312,835.1	60,636.5	5,366.7	106,123.2	90,092.9	80,576.3	1,728,436.8
	7	55,937.1	167,407.1	157,311.6	714.0	586.7	7,788.6	25,432.7	1,443.1	68,344.6	551,936.0	506,228.4	16,626.1	1,313,255.0	61,239.3	5,483.8	104,808.4	91,297.2	80,136.9	1,728,783.9
	8	55,814.3	167,350.4	157,273.0	664.3	596.1	7,871.4	25,127.8	1,433.7	68,724.6	555,519.7	507,535.9	16,436.4	1,318,387.5	60,470.9	5,370.4	107,688.7	93,922.6	80,910.2	1,739,001.1
	9	56,687.1	166,853.6	156,769.3	659.0	607.9	7,899.6	27,694.2	1,423.6	68,993.7	558,740.0	507,386.7	15,711.6	1,324,546.6	61,095.5	5,629.8	107,369.7	95,238.1	81,213.7	1,747,492.1
	10	55,232.8	166,827.1	156,760.1	674.1	633.9	7,811.2	28,254.6	1,367.7	69,338.1	562,889.1	507,540.9	15,398.5	1,329,938.2	61,401.0	5,659.3	108,482.6	94,142.4	81,433.0	1,751,687.9
	11	55,871.6	166,830.7	156,785.3	688.2	639.8	7,795.0	28,941.2	1,393.3	69,617.3	566,587.0	507,321.9	15,277.1	1,334,537.2	60,731.7	5,822.0	109,817.3	94,887.2	82,179.5	1,759,123.6
	12	56,340.9	166,549.6	156,532.1	671.1	648.8	7,802.1	31,835.4	1,491.9	69,538.0	572,458.4	507,550.6	14,385.2	1,344,160.8	61,379.6	5,922.9	109,211.4	98,800.0	81,389.9	1,771,590.7
2020	1	54,695.9	166,734.9	156,166.1	678.1	652.5	7,778.8	32,041.2	1,358.5	69,688.0	572,734.5	507,926.7	13,889.1	1,345,704.0	60,890.4	6,022.1	106,644.8	98,747.5	83,899.3	1,770,493.1
	2	54,931.5	166,259.4	156,292.0	845.2	662.0	7,723.3	32,798.1	1,307.1	69,925.2	575,633.8	506,260.7	13,307.5	1,348,107.2	60,643.1	5,801.4	105,523.9	103,019.2	83,319.7	1,774,653.5
	3	55,892.0	165,308.7	155,429.3	846.2	670.7	7,528.1	32,582.2	1,442.2	69,949.6	578,586.2	506,978.1	12,995.6	1,350,896.4	60,558.4	6,297.2	107,058.0	109,250.0	80,640.2	1,783,587.8
1 Termasuk pinjaman yang dijual kepada Cagamas. 2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun. 3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain. Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. 1 Include loans sold to Cagamas . 2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted. 3 Comprises SPI loans, loor stocking loans, non-SPI credit cards, staff loans and other loans. Sub-total may not necessarily add-up to grand total due to rounding.																				

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.

3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Include loans sold to Cagamas.

2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.

3 Comprises SPI loans, floor stocking loans, non-SPI credit cards, staff loans and other loans.

Sub-total may not necessarily add-up to grand total due to rounding.

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis¹ Islamic Banking System: Financing by Type¹

RM juta / RM million

Akhir tempoh
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Note: SPI - Skim Perbankan Islam

¹ Termasuk pembiayaan yang dijual kepada Cagamas.

² Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh pengamiran angka.

Note: IBS-Islamic Banking Scheme

¹ Include financing sold to Cagamas.

² Comprises credit cards, staff financing, share margin financing and other financing.

Sub-total may not necessarily add-up to grand total due to rounding.

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan^{1,2}

Banking System: Classification of Loans by Purpose^{1,2}

RM juta / RM million

Akhir tempoh		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman
End of period		Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans
2018	1	75,816.2	169,334.6	160,271.2	523,918.4	214,197.9	8,773.8	69,039.0	38,552.1	115.6	48,271.4	372,497.8	71,014.7	1,591,531.4
	2	75,968.1	169,309.0	160,261.2	527,026.7	214,025.7	8,748.1	69,211.0	38,020.0	114.4	49,451.9	372,424.9	71,938.5	1,596,238.3
	3	76,090.9	168,858.1	159,858.3	530,313.8	214,707.8	8,793.8	69,784.8	37,631.6	113.1	50,825.9	373,126.7	73,060.7	1,603,307.1
	4	76,533.3	169,094.2	160,067.6	537,115.1	215,900.3	9,678.8	91,497.1	37,854.7	127.2	54,462.7	374,920.7	74,531.4	1,641,715.4
	5	77,369.6	168,255.5	159,280.0	540,203.6	216,444.8	9,854.5	91,907.1	37,367.7	126.9	54,450.4	376,745.4	74,239.2	1,646,964.7
	6	77,869.2	168,750.4	159,856.4	543,324.6	217,152.6	9,904.3	92,484.6	37,832.9	126.4	54,773.4	382,358.7	74,056.8	1,658,634.0
	7	78,518.8	169,535.9	160,655.3	546,666.6	216,897.6	9,808.9	92,673.5	37,981.3	121.5	55,440.7	383,042.3	72,717.7	1,663,404.9
	8	78,998.0	170,865.1	161,925.5	549,498.0	217,748.2	10,296.1	93,201.6	38,936.0	117.2	55,278.8	384,774.9	74,009.7	1,673,723.6
	9	79,628.2	170,472.4	161,524.1	552,494.6	217,999.6	10,458.4	93,662.9	38,845.6	113.8	56,058.7	387,933.8	75,535.3	1,683,203.3
	10	80,131.1	170,208.7	161,187.7	556,236.3	217,846.1	10,533.5	94,209.0	38,354.4	109.7	55,863.7	389,826.0	75,416.8	1,688,735.3
	11	80,769.0	169,729.3	160,713.6	559,493.0	218,162.8	10,601.6	94,521.7	38,945.3	109.6	56,217.1	391,295.6	76,529.2	1,696,374.1
	12	80,422.4	169,058.2	160,107.1	563,031.0	218,415.6	10,455.2	94,412.5	39,920.1	107.9	56,335.8	393,314.8	80,275.2	1,705,748.6
2019	1	80,892.1	168,806.0	159,929.9	566,716.2	218,716.7	10,430.4	94,559.4	39,939.6	106.1	56,206.4	394,250.8	80,446.4	1,711,070.2
	2	80,655.2	168,303.4	159,486.9	568,662.9	218,609.4	10,303.8	94,436.8	39,131.8	106.0	54,935.4	393,075.5	80,232.8	1,708,453.0
	3	81,118.9	168,062.0	159,308.4	572,093.2	220,818.9	10,681.8	94,602.3	38,903.7	104.2	55,520.5	390,742.0	82,330.4	1,714,978.1
	4	81,983.4	167,924.1	159,195.1	575,262.6	221,062.8	10,886.3	94,577.2	38,999.1	96.6	56,661.6	386,217.5	82,044.4	1,715,715.6
	5	82,873.3	168,303.8	159,606.1	579,389.0	223,168.2	10,904.0	94,917.9	39,061.3	97.4	56,449.1	389,066.8	77,626.6	1,721,857.5
	6	82,965.3	167,916.5	159,338.9	581,791.2	223,121.3	11,171.7	94,956.7	39,260.5	96.6	56,656.6	391,261.3	79,239.0	1,728,436.8
	7	82,616.2	168,205.6	159,341.2	585,166.5	222,352.5	12,133.9	95,381.3	39,209.9	95.5	56,338.3	389,303.6	77,980.6	1,728,783.9
	8	83,238.5	168,164.3	159,264.3	588,759.8	222,557.1	12,226.1	95,851.5	39,489.4	94.3	56,612.3	392,918.9	79,088.8	1,739,001.1
	9	83,806.3	167,626.1	158,785.5	592,042.5	223,258.4	12,243.9	96,276.2	39,755.1	90.2	57,751.2	394,060.9	80,581.4	1,747,492.1
	10	83,949.5	167,603.5	158,772.3	596,290.6	223,398.7	12,215.2	96,718.3	39,671.0	88.5	57,868.4	394,748.5	79,135.8	1,751,687.9
	11	83,911.9	167,589.3	158,788.4	600,136.5	224,039.9	12,255.7	97,212.5	40,307.7	87.6	58,176.1	396,274.6	79,131.8	1,759,123.6
	12	83,720.6	167,250.9	158,525.5	604,341.7	225,168.5	12,508.4	97,356.0	41,191.8	93.5	59,472.1	397,296.3	83,190.8	1,771,590.7
2020	1	84,159.5	167,330.8	158,660.3	607,470.9	225,375.9	12,365.8	97,359.8	41,110.9	88.8	59,639.1	392,583.8	83,007.7	1,770,493.1
	2	82,541.9	166,845.3	158,236.7	610,435.3	225,596.6	12,479.1	97,509.1	40,113.6	85.5	59,988.6	395,541.6	83,517.1	1,774,653.5
	3	79,389.5	165,990.2	157,420.7	612,953.9	225,623.6	12,608.0	97,926.8	38,325.3	84.4	60,454.3	404,651.9	85,579.9	1,783,587.8

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu

(Sila rujuk nota dalam Glosari untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Sebelum Dis 2006, pinjaman oleh bank-bank Islam di laporkan dalam kategori bank perdagangan

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification

(Please refer to the explanatory notes in the Glossary for further details).

1 Include loans sold to Cagamas.

2 Prior to Dec 2006, loans by Islamic banks were reflected in commercial banks category.

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor^{1,2}

Banking System: Classification of Loans by Sector^{1,2}

RM juta / RM million

Akhir tempoh		Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong dan runcit, restoran dan hotel	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah	Sektor lain ³	Jumlah pinjaman
End of period		Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale, retail, restaurants and hotels	Construction	Real estate	Transport, storage and communication	Financing, insurance and business services	Education, health & others	Household sector	Other sector ³	Total loans
2018	1	36,182.1	10,379.6	103,005.7	11,979.2	116,176.6	75,845.6	115,853.5	37,494.5	109,654.1	39,765.6	913,623.3	21,571.6	1,591,531.4
	2	36,366.5	10,747.4	103,220.7	11,922.8	116,417.6	76,181.2	116,412.1	36,459.6	109,230.2	40,419.4	916,717.2	22,143.6	1,596,238.3
	3	35,256.8	10,679.9	103,878.4	12,115.1	116,688.6	79,095.6	117,655.9	37,111.2	107,758.6	40,314.9	919,856.9	22,895.2	1,603,307.1
	4	35,065.5	10,841.5	105,080.3	12,383.8	117,877.5	84,966.0	116,861.6	37,324.8	108,150.5	41,060.5	949,074.9	23,028.7	1,641,715.4
	5	35,399.5	11,690.7	105,677.3	13,224.0	118,362.0	83,966.5	116,544.4	37,208.2	108,720.0	40,996.3	952,250.7	22,925.1	1,646,964.7
	6	35,789.6	11,182.6	107,175.5	13,468.0	119,238.5	84,537.1	116,723.8	37,076.4	112,151.3	39,231.2	957,190.9	24,869.2	1,658,634.0
	7	35,504.0	10,926.5	107,694.8	13,344.2	119,345.0	85,578.7	117,373.1	37,989.0	110,696.9	38,127.7	962,057.4	24,767.7	1,663,404.9
	8	36,000.1	10,480.3	108,104.1	13,754.0	120,413.8	85,858.9	117,729.2	37,654.3	112,397.5	38,425.4	967,706.9	25,199.2	1,673,723.6
	9	34,956.3	11,612.6	109,942.3	14,065.1	121,820.7	86,356.3	118,297.4	38,285.7	113,029.2	38,122.1	971,024.7	25,690.9	1,683,203.3
	10	35,203.3	11,327.3	111,806.1	14,290.5	120,950.6	87,624.0	117,171.0	38,656.8	113,974.8	37,907.9	975,206.6	24,616.5	1,688,735.3
	11	35,303.4	10,860.1	111,534.6	14,145.4	123,726.6	88,671.3	117,126.8	38,210.4	114,905.9	37,466.0	979,941.8	24,481.8	1,696,374.1
	12	35,114.0	10,961.3	111,733.9	13,777.3	124,280.9	89,195.8	116,952.4	37,915.7	116,882.1	40,567.5	984,134.7	24,233.1	1,705,748.6
2019	1	35,153.7	10,410.3	112,524.8	13,232.9	124,631.0	88,844.2	116,786.2	38,473.5	117,830.7	40,464.0	988,759.3	23,959.6	1,711,070.2
	2	35,033.2	8,483.9	113,318.0	12,113.7	124,833.1	89,307.0	115,226.1	38,696.5	117,974.9	40,590.1	989,576.6	23,300.1	1,708,453.0
	3	34,990.8	8,287.3	114,226.4	12,519.5	126,385.3	90,718.6	115,046.6	39,185.2	114,670.4	41,050.3	993,508.0	24,389.7	1,714,978.1
	4	34,740.9	9,043.7	114,075.3	12,610.5	126,553.3	89,562.1	115,705.0	38,287.8	111,782.4	42,249.5	997,095.0	24,010.1	1,715,715.6
	5	35,421.5	9,141.7	115,321.5	12,967.3	126,258.3	91,406.2	117,379.6	38,357.5	108,058.5	42,407.4	1,001,126.6	24,011.3	1,721,857.5
	6	35,642.1	8,711.8	114,684.2	12,855.1	126,666.2	93,338.7	117,469.3	38,402.6	109,308.5	42,710.2	1,003,891.4	24,756.6	1,728,436.8
	7	35,455.4	8,903.8	115,125.8	13,256.8	127,731.4	92,402.4	115,713.5	38,433.2	109,614.6	40,612.3	1,007,400.1	24,134.4	1,728,783.9
	8	36,039.2	9,081.6	114,946.4	13,221.6	128,189.0	93,705.2	114,225.7	40,096.6	112,320.7	40,287.5	1,012,248.0	24,639.5	1,739,001.1
	9	35,966.8	9,872.4	116,157.5	14,537.8	128,849.4	93,833.2	114,191.2	39,515.3	113,015.0	40,623.2	1,015,880.0	25,050.2	1,747,492.1
	10	35,724.7	10,139.1	116,206.0	14,499.5	129,971.8	93,863.6	113,037.5	39,509.0	113,654.6	40,636.4	1,020,756.7	23,689.0	1,751,687.9
	11	35,185.5	9,695.8	117,157.1	15,815.0	130,622.6	91,685.5	115,635.1	40,186.4	114,881.0	40,340.3	1,025,605.4	22,314.0	1,759,123.6
	12	35,958.2	10,331.5	121,628.2	15,849.0	131,178.6	91,195.4	115,675.4	39,649.6	117,414.6	40,254.1	1,030,440.7	22,015.5	1,771,590.7
2020	1	36,159.8	10,121.7	120,452.1	15,963.8	129,539.9	91,520.9	114,329.4	39,861.2	115,828.6	41,398.5	1,033,403.9	21,913.3	1,770,493.1
	2	36,016.3	9,693.7	121,893.0	16,149.6	130,488.9	91,560.7	114,184.8	39,422.8	118,719.3	41,672.0	1,033,026.4	21,826.1	1,774,653.5
	3	36,385.5	9,967.5	124,130.8	17,840.2	131,777.9	92,568.6	115,027.8	41,214.1	119,779.1	42,674.8	1,030,203.9	22,017.6	1,783,587.8

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu (Silalah rujuk nota dalam Glosari untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Termasuk pinjaman kepada perniagaan individu.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification (Please refer to the explanatory notes in the Glossary for further details).

1 Include loans sold to Cagamas.

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3 Includes loans to individual businesses.

1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai

Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh	3 bulan / 3 months							6 bulan / 6 months							
	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	Pinjaman tak berbayar/ Pinjaman terjejas	Faedah tergantung	Peruntukan khas/ Peruntukan jejas nilai individu	Peruntukan am/ Peruntukan jejas nilai kolektif	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%)	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%)	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)	
End of period	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	Ratio of General provisions/ collective impairment provisions to Net total loans(%)	Non-performing loan/ Impaired loans	Interest-in-suspense	Specific provision/ Individual impairment provisions	General provision/ Collective Impairment provisions	Ratio of net Non-performing loans/ impaired loans to Net total loans(%)	Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)	Ratio of General provisions/ collective impairment provisions to Net total loans(%)	
1995	14320	3939	4043	4209	5.5	85.1	1.7								
1996	12480	3144	3054	5854	3.7	96.6	1.8								
1997	25053	2886	5402	8447	4.1	151.4	2.0								
2009	1	34856	5155	13890	11987	2.2	331.1	1.7	29828	4950	13029	11989	1.7	394.1	1.7
	2	34882	5165	13853	12084	2.2	328.3	1.7	29617	4954	12999	12034	1.6	398.7	1.7
	3	33592	4719	12840	12090	2.2	323.8	1.7	28310	4514	11977	12029	1.6	390.8	1.7
	4	33706	4731	12899	12229	2.2	323.3	1.7	28457	4519	11961	12101	1.7	385.4	1.7
	5	33991	4829	13228	12074	2.2	325.6	1.7	28570	4638	12192	12041	1.6	391.2	1.7
	6	33312	4659	12862	12195	2.2	325.1	1.7	28147	4481	11874	12114	1.6	387.5	1.7
	7	33180	4670	13453	12422	2.1	342.1	1.7	28026	4499	12370	12304	1.5	411.1	1.7
	8	33579	4755	13283	12704	2.1	332.7	1.7	28413	4572	12261	12416	1.6	395.6	1.7
	9	33890	4760	13181	12455	2.1	323.6	1.7	28353	4588	12072	12348	1.6	391.0	1.7
	10	33488	4702	13180	12698	2.1	327.7	1.7	28000	4526	12284	12484	1.5	407.0	1.7
	11	29736	3895	11303	12543	1.9	335.0	1.7	24345	3718	10296	12284	1.4	417.6	1.6
	12	28693	3759	11146	12495	1.8	347.5	1.6	23790	3597	10237	12275	1.3	429.1	1.6

1 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

1 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

1 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

1 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

1.21a

Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai
Banking System: Impaired Loans and Impairment Provisions

RM juta / RM million

Akhir tempoh		Pinjaman terjejas	Peruntukan jejas nilai individu	Peruntukan jejas nilai kolektif	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%)	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%)
End of period		Impaired loans	Individual impairment provisions	Collective Impairment provisions	Ratio of net impaired loans to net total loans(%)	Ratio of individual and collective impairment provisions to total impaired loans(%)
2016	1	23,274.8	6,441.0	14,232.5	1.2	88.8
	2	23,767.3	6,381.3	14,468.8	1.2	87.7
	3	23,191.4	6,249.2	14,129.1	1.2	87.9
	4	23,153.5	6,176.6	14,649.1	1.2	89.9
	5	23,915.9	6,167.7	14,391.7	1.2	86.0
	6	24,166.8	6,201.8	14,260.9	1.2	84.7
	7	24,711.0	6,231.4	14,620.6	1.3	84.4
	8	24,404.5	6,150.2	14,659.6	1.2	85.3
	9	24,434.9	6,354.7	14,317.6	1.2	84.6
	10	24,590.3	6,363.1	14,444.6	1.2	84.6
	11	24,512.5	6,656.8	14,615.6	1.2	86.8
	12	24,515.7	6,825.4	14,357.5	1.2	86.4
2017	1	24,573.5	6,774.9	14,400.2	1.2	86.2
	2	24,915.8	6,795.3	14,567.7	1.2	85.7
	3	24,946.0	6,696.0	14,211.6	1.2	83.8
	4	25,479.8	6,774.2	14,202.1	1.2	82.3
	5	25,697.7	7,087.5	14,252.2	1.2	83.0
	6	25,540.9	7,030.2	14,171.4	1.2	83.0
	7	26,098.9	7,060.5	14,159.7	1.2	81.3
	8	25,976.2	7,060.4	14,087.8	1.2	81.4
	9	26,019.2	7,135.0	14,000.6	1.2	81.2
	10	25,763.1	7,177.4	13,964.8	1.2	82.1
	11	25,214.9	7,214.3	13,975.1	1.2	84.0
	12	24,275.7	6,645.0	13,479.8	1.1	82.9
Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak berbayar telah dihentikan.					Beginning financial year 2010, banking institutions are required to report impaired loans in accordance with the Guideline on the Classification and Impairment Provisions for Loans/Financing . The reporting of non-performing loans has since been discontinued. * Preliminary	

1.21b Sistem Perbankan: Pinjaman/Pembiayaan Terjejas dan Peruntukan Banking System: Impaired Loan/Financing and Provisions

RM juta / RM million				
Pada Akhir Tempoh <i>End of Period</i>	Pinjaman/Pembiayaan Terjejas <i>Impaired Loan/Financing</i>	Jumlah Peruntukan <i>Total Provisions</i>	Nisbah Pinjaman/Pembiayaan Terjejas Bersih kepada Jumlah Pinjaman/Pembiayaan Bersih (%) <i>Ratio of Net Impaired Loan/Financing to Net Total Loan/Financing (%)</i>	Nisbah Jumlah Peruntukan kepada Jumlah Pinjaman/Pembiayaan (%) <i>Ratio of Total Provisions to Total Loan/Financing (%)</i>
2019 1	25,329.8	23,516.2	0.92	1.4
2	26,170.9	23,786.2	0.96	1.4
3	25,300.9	23,241.3	0.92	1.4
4	26,217.5	22,918.5	0.98	1.3
5	26,398.4	22,920.7	0.98	1.3
6	27,229.8	22,713.2	1.02	1.3
7	27,596.6	23,027.8	1.03	1.3
8	27,933.5	23,063.1	1.05	1.3
9	28,177.8	22,981.6	1.05	1.3
10	28,304.9	23,184.5	1.04	1.3
11	28,071.0	23,044.6	1.02	1.3
12	26,852.4	21,869.9	0.97	1.2
2020 1	27,538.3	22,066.7	1.00	1.2
2	27,859.4	22,280.4	1.01	1.3
3	28,291.5	23,127.3	1.02	1.3

Nota:
Mulai Januari 2018, Jumlah Peruntukan terdiri daripada Jangkaan Kerugian Kredit untuk 12 Bulan, Jangkaan Kerugian Kredit Seumur Hidup yang Tidak Terjejas Kredit dan Jangkaan Kerugian Kredit Seumur Hidup yang Terjejas Kredit seperti dilaporkan oleh institusi perbankan yang telah menerima pakai Malaysia Financial Reporting Standard 9 (MFRS 9) serta Peruntukan Jejas Nilai Secara Kolektif dan Peruntukan Jejas Nilai Individu seperti dilaporkan oleh institusi perbankan yang belum menerima pakai MFRS 9.

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note:
Beginning January 2018, Total Provisions comprise 12 Months Expected Credit Losses (ECL), Lifetime ECL Not Credit Impaired and Lifetime ECL Credit Impaired reported by banks that have adopted MFRS 9, and Collective Impairment Provisions and Individual Impairment Provisions reported by banks that have yet to adopt MFRS 9.

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards.

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan

Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / RM million

Tujuan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Pembelian kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit ¹	Pembelian barangan pengguna	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman tak berbayar/ pinjaman terjejas
Purpose	Purchase of securities	Purchase of transport vehicle	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal uses	Credit cards ¹	Purchase of consumer durable goods	Construction	Working capital	Other purpose	Total non-performing/ impaired loans
2018	1	255.9	1,702.7	1,341.3	5,455.3	2,562.5	195.3	422.4	1.8	3,396.6	8,082.1	1,033.6	24,573.3
	2	293.0	1,756.3	1,387.5	5,613.6	2,628.3	200.9	430.4	1.8	3,383.5	8,063.6	1,046.2	24,892.5
	3	265.1	1,706.0	1,267.7	5,624.9	2,693.7	192.1	417.8	2.9	3,418.4	8,432.9	1,059.2	25,276.3
	4	270.8	1,762.4	1,384.5	5,782.5	2,789.2	193.9	406.4	1.5	3,664.3	8,374.4	1,063.0	26,253.2
	5	335.3	1,802.8	1,425.9	5,972.1	2,895.9	196.0	406.6	1.5	3,656.5	8,429.7	1,053.8	26,761.0
	6	316.0	1,751.9	1,387.7	6,118.2	2,952.1	198.4	395.6	1.6	3,610.2	8,389.0	1,072.3	26,834.8
	7	325.3	1,736.2	1,373.4	6,043.3	2,964.8	203.5	396.3	1.6	3,750.9	8,197.1	1,123.8	26,780.4
	8	340.1	1,773.3	1,384.4	6,031.6	2,983.4	201.5	396.7	1.3	3,522.7	8,367.2	1,207.7	26,966.0
	9	280.2	1,759.6	1,370.3	6,028.5	2,859.6	204.6	387.2	10.6	3,443.8	8,004.0	1,113.5	26,238.1
	10	290.3	1,740.0	1,352.6	5,950.0	2,827.3	217.1	406.1	1.3	3,503.0	7,976.3	1,132.5	26,199.8
	11	283.1	1,739.5	1,381.1	6,047.5	2,853.2	216.2	362.6	1.4	3,464.9	7,655.3	1,077.0	25,861.5
	12	282.0	1,613.9	1,261.2	6,185.6	2,989.9	256.9	356.3	7.9	3,690.1	7,139.4	1,052.4	25,245.0
2019	1	299.7	1,613.2	1,261.9	6,194.4	3,002.8	253.0	357.0	14.1	3,669.4	7,074.0	1,132.7	25,329.8
	2	311.2	1,650.9	1,295.9	6,296.9	3,039.4	281.5	368.8	8.3	3,920.7	7,138.4	1,399.5	26,170.9
	3	291.7	1,564.2	1,210.4	6,235.0	3,085.1	289.6	368.6	7.5	3,622.1	7,064.0	1,075.3	25,300.9
	4	289.0	1,561.5	1,217.5	6,212.3	3,244.9	262.5	367.1	7.5	3,663.9	7,946.2	1,085.8	26,217.5
	5	301.0	1,566.4	1,219.2	6,329.7	3,255.0	256.8	363.2	7.3	3,663.4	7,897.3	1,113.9	26,398.4
	6	238.8	1,403.1	1,200.0	6,512.1	3,207.7	301.8	360.8	1.8	3,523.5	8,614.7	1,426.5	27,229.8
	7	233.2	1,738.6	1,218.2	6,554.7	3,189.5	309.2	365.8	2.3	3,567.4	8,783.5	1,124.8	27,596.6
	8	228.8	1,716.2	1,200.8	6,603.1	3,157.0	317.7	356.9	1.4	3,622.9	8,991.6	1,172.4	27,933.5
	9	237.5	1,698.8	1,189.7	6,822.1	3,241.2	309.5	374.1	1.5	3,610.8	8,849.0	1,205.2	28,177.8
	10	263.3	1,676.5	1,172.5	6,833.7	3,187.1	304.3	376.3	1.7	3,620.5	9,016.3	1,186.8	28,304.9
	11	208.9	1,670.3	1,139.0	6,893.7	3,146.4	290.8	361.0	1.7	3,685.7	8,864.5	1,063.4	28,071.0
	12	201.7	1,293.4	1,093.6	6,972.5	3,086.0	279.4	357.5	7.7	3,583.6	8,365.1	1,038.9	26,852.4
2020	1	222.1	1,336.7	1,133.0	7,202.2	3,172.8	325.8	359.8	1.6	3,642.8	8,483.9	1,068.0	27,538.3
	2	232.5	1,310.2	1,144.5	7,249.0	3,201.0	324.8	360.8	1.5	3,605.0	8,700.8	1,088.7	27,859.4
	3	273.8	1,303.4	1,127.7	7,460.5	3,190.1	384.0	391.2	1.6	3,747.2	8,618.6	1,098.5	28,291.5

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

¹ Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan

² Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. t.d.d.l. tidak diklasifikasikan di tempat lain

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Nota: Numbers may not necessarily add up due to rounding.

Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.

¹ Includes credit and charge card transaction of the banking system

² Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks. n.e.c. not elsewhere classified.

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards.

1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor

Banking System: Non-Performing/Impaired Loans by Sector

RM juta / RM million

Akhir tempoh	Pertanian primer	Perlombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan bekalan air	Perdagangan borong & runcit, restoran dan hotel	Pembinaan	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ²	Sektor t.d.d.l.	Jumlah pinjaman tak berbayar/ pinjaman terjejas	
End of period	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and restaurants & hotels	Construction	Transport, storage and communication	Finance, insurance and business activities	Education, health & others	Household sector ²	Other sector n.e.c	Total non-performing/ impaired loans	
2019	1	242.5	537.9	2,521.1	106.3	2,354.2	2,469.7	2,175.1	3,728.8	473.8	9,989.2	731.2	25,329.8
	2	303.1	541.1	2,449.9	112.3	2,384.0	3,035.0	2,194.1	3,725.5	478.0	10,222.1	726.0	26,170.9
	3	253.8	563.6	2,499.8	112.5	2,358.2	2,496.5	2,195.3	3,611.2	467.8	10,031.3	710.8	25,300.9
	4	1,167.4	543.0	2,436.6	110.5	2,405.4	2,468.7	2,248.9	3,742.8	477.9	9,911.8	704.4	26,217.5
	5	1,187.2	541.6	2,484.1	112.4	2,310.8	2,340.9	2,337.4	3,801.9	474.4	10,099.7	707.9	26,398.4
	6	1,243.4	520.2	3,438.3	147.2	2,231.4	2,425.8	2,324.3	3,457.3	474.2	10,261.9	705.8	27,229.8
	7	1,244.3	517.3	3,640.7	147.2	2,223.3	2,507.9	2,292.3	3,380.8	476.9	10,440.3	725.5	27,596.6
	8	1,204.8	507.9	3,944.3	169.6	2,310.3	2,561.7	2,284.1	3,266.0	470.6	10,493.8	720.3	27,933.5
	9	1,145.9	501.4	3,899.9	170.9	2,388.2	2,500.4	2,251.5	3,371.4	487.6	10,825.1	635.6	28,177.8
	10	1,141.5	465.9	3,927.1	170.0	2,384.3	2,712.3	2,234.6	3,278.2	491.2	10,848.3	651.5	28,304.9
	11	1,151.0	451.7	3,801.0	170.2	2,360.4	2,672.9	2,225.2	3,257.8	493.1	10,936.5	551.2	28,071.0
	12	1,093.1	447.3	3,507.2	135.6	2,172.4	2,666.6	1,935.0	3,070.7	566.4	10,728.1	529.9	26,852.4
2020	1	1,096.1	443.9	3,455.9	135.6	2,216.3	2,850.1	1,935.0	3,241.3	572.9	11,065.9	525.1	27,538.3
	2	1,197.2	269.2	3,711.3	136.6	2,218.7	2,755.2	2,031.4	3,258.3	578.2	11,151.5	551.9	27,859.4
	3	1,222.8	272.0	3,885.6	123.1	2,222.7	2,639.1	2,034.7	3,263.0	581.4	11,465.6	581.6	28,291.5

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

¹ Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

² Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.

³ Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139.

Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

t.d.d.l. tidak diklasifikasikan di tempat lain

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Note: Numbers may not necessarily add up due to rounding.

Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.

¹ The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

² Household sector = total non-performing /impaired loans by purpose to households

³ Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.

The adoption of FRS139 requirement is based on the financial year of the banks.

n.e.c. not elsewhere classified

In June 2019, the data was revised arising from the 'acquisition exercise' of Asian Finance Bank Berhad by Malaysia Building Society Berhad to form MBSB Bank Berhad. The revised data refers to data from April 2018 onwards..

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis dan Perjanjian Belian Balik

Banking System: Total Deposits by Type and Repurchase Agreements

RM juta / RM million											
Pada Akhir Tempoh End of Period	Jumlah Deposit Total Deposit									Perjanjian Belian Balik Repurchase Agreements	Jumlah Deposit dan Perjanjian Belian Balik Total Deposits and Repurchase Agreements
	Deposit Permintaan Demand Deposits	Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am Fixed Deposits, Special Investment Deposits and General Investment Deposits	Deposit Tabungan Saving Deposits	Instrumen Deposit Boleh Niaga yang Diterbitkan Negotiable Instruments of Deposits Issued	Deposit Matawang Asing Foreign Currency Deposit	Deposit Tetap Tawarruq Tawarruq Fixed Deposits	Deposit Lain yang Diterima Others Deposit Accepted	Jumlah Total			
2018	1	341,115.1	578,792.4	152,265.7	44,144.7	129,309.6	297,535.1	230,951.4	1,774,113.9	18,229.2	1,792,343.2
	2	336,065.2	579,632.7	155,151.4	39,461.6	128,224.2	302,239.6	236,272.3	1,777,047.1	17,342.0	1,794,389.1
	3	332,354.4	582,368.0	155,307.1	39,818.9	134,254.8	312,123.4	252,244.7	1,808,471.3	20,742.3	1,829,213.6
	4	330,216.4	584,940.0	155,893.0	41,719.3	133,886.5	342,358.7	255,086.0	1,844,100.0	15,460.5	1,859,560.5
	5	329,725.1	580,328.9	156,028.9	42,689.5	138,189.9	344,216.6	253,715.8	1,844,894.7	13,086.9	1,857,981.6
	6	328,801.7	582,790.3	156,474.5	44,268.8	137,737.2	345,813.0	254,112.7	1,849,998.0	15,197.1	1,865,195.1
	7	326,303.1	585,562.7	155,693.0	41,323.9	133,670.8	351,949.1	260,962.1	1,855,464.7	18,180.4	1,873,645.1
	8	325,980.1	587,887.7	155,899.0	43,095.9	130,802.5	363,291.1	258,719.9	1,865,676.2	21,259.4	1,886,935.6
	9	327,063.9	593,937.7	155,976.4	43,065.5	136,989.0	362,977.5	253,112.7	1,873,122.8	21,608.3	1,894,731.2
	10	329,227.7	598,034.1	156,551.7	42,082.5	142,464.2	362,482.3	259,229.1	1,890,071.5	26,195.4	1,916,266.9
	11	331,670.4	600,259.2	157,152.8	45,047.5	144,381.3	363,182.5	261,391.3	1,903,085.0	26,665.2	1,929,750.2
	12	339,880.9	602,608.6	157,386.5	45,704.6	142,418.6	372,520.4	251,651.9	1,912,171.5	32,725.4	1,944,896.9
2019	1	335,551.6	601,550.5	162,067.8	46,165.7	138,751.5	377,879.9	244,252.1	1,906,219.0	25,386.3	1,931,605.3
	2	335,942.9	601,295.7	162,468.8	43,459.4	140,561.5	385,315.1	245,219.9	1,914,263.2	23,642.3	1,937,905.6
	3	339,025.7	603,794.3	161,720.4	43,725.9	136,887.8	390,782.1	251,489.1	1,927,425.4	30,338.6	1,957,764.0
	4	335,578.2	601,877.8	164,219.7	40,974.7	142,550.5	401,934.0	253,473.9	1,940,608.8	23,883.6	1,964,492.4
	5	341,473.1	599,362.0	166,481.7	39,068.1	146,488.3	397,897.5	252,271.1	1,943,041.9	19,324.6	1,962,366.5
	6	341,703.9	597,095.4	164,853.9	38,562.7	142,528.3	403,202.8	249,562.4	1,937,509.4	22,701.1	1,960,210.5
	7	341,525.1	592,514.5	165,834.5	37,708.3	151,423.8	406,653.8	248,797.6	1,944,457.6	21,196.8	1,965,654.4
	8	339,600.3	594,161.8	167,132.0	39,237.8	146,048.0	412,683.9	249,986.0	1,948,849.8	24,016.6	1,972,866.4
	9	347,120.8	593,396.3	167,115.6	39,752.2	140,483.1	419,751.2	245,102.2	1,952,721.3	22,030.2	1,974,751.5
	10	344,918.1	594,755.9	167,489.8	40,993.3	150,784.4	416,404.6	248,437.0	1,963,783.1	20,373.0	1,984,156.1
	11	347,140.3	592,795.6	168,329.4	40,945.6	152,109.6	409,100.2	245,950.5	1,956,371.0	24,153.9	1,980,524.9
	12	360,385.2	594,564.9	169,974.8	43,539.6	151,965.4	407,733.5	242,409.4	1,970,572.8	29,799.9	2,000,372.8
2020	1	352,524.3	598,891.1	172,797.0	42,085.2	151,294.7	405,081.9	238,524.7	1,961,198.9	25,738.4	1,986,937.3
	2	351,612.1	598,875.4	175,413.4	39,325.7	151,274.8	409,396.8	237,281.9	1,963,180.0	29,729.9	1,992,909.9
	3	369,909.6	595,000.0	182,362.4	34,892.4	154,731.0	397,019.3	234,246.2	1,968,160.7	41,788.1	2,009,948.9
Nota: Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (FSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyiarkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 FSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah FSA. n.a Tidak diperoleh Note: Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (FSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the FSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under FSA. n.a Not available											

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis* Islamic Banking System: Deposits by Type*

RM juta / RM million																
Pada Akhir Tempoh End of Period			Jumlah Deposit													Jumlah Total
			Total Deposit													
			Deposit Pelaburan Khusus dalam RM	Deposit Pelaburan Khusus dalam FX	Deposit Pelaburan Am dalam RM	Deposit Pelaburan Am dalam FX	Deposit Permintaan dalam RM	Deposit Permintaan dalam FX	Deposit Tabungan dalam RM	Deposit Tabungan dalam FX	Instrumen Deposit Boleh Niaga yang Diterbitkan	Deposit Tetap Tawarruq dalam RM	Deposit Tetap Tawarruq dalam FX	RM Others Deposit Accepted	Deposit Lain dalam FX yang Diterima	
			RM Special Investment Deposits	FX Special Investment Deposits	RM General Investment Deposits	FX General Investment Deposits	RM Demand Deposits	FX Demand Deposits	RM Saving Deposits	FX Saving Deposits	Negotiable Instruments of Deposits Issued	RM Tawarruq Fixed Deposits	FX Tawarruq Fixed Deposits	RM Others Deposit Accepted	FX Others Deposit Accepted	
2019	4	Bank-bank Islam / Islamic Banks	103.0	0.0	606.2	0.0	72,689.7	3,237.3	43,768.8	385.2	12,046.4	393,692.0	9,372.4	47,913.0	1,486.0	585,300.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	819.6	657.6	60.4	0.0	0.0	8,242.0	0.0	965.0	0.0	10,744.7
		Jumlah/ Total	103.0	0.0	606.2	0.0	73,509.3	3,894.9	43,829.3	385.2	12,046.4	401,934.0	9,372.4	48,878.0	1,486.0	596,044.7
	5	Bank-bank Islam / Islamic Banks	102.3	0.0	604.7	0.0	73,595.7	3,779.2	44,619.9	378.2	11,688.8	389,361.3	10,879.4	47,384.0	2,192.6	584,586.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	783.1	543.0	59.6	0.0	0.0	8,536.2	0.0	1,054.9	0.0	10,976.8
		Jumlah/ Total	102.3	0.0	604.7	0.0	74,378.8	4,322.2	44,679.5	378.2	11,688.8	397,897.5	10,879.4	48,438.9	2,192.6	595,562.8
	6	Bank-bank Islam / Islamic Banks	101.9	0.0	601.6	0.0	75,209.1	6,139.1	43,543.5	382.3	11,019.7	394,511.3	10,411.5	48,746.9	2,398.9	593,065.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	754.2	588.1	56.0	0.0	0.0	8,691.5	0.0	1,123.6	0.0	11,213.2
		Jumlah/ Total	101.9	0.0	601.6	0.0	75,963.3	6,727.1	43,599.5	382.3	11,019.7	403,202.8	10,411.5	49,870.4	2,398.9	604,278.9
	7	Bank-bank Islam / Islamic Banks	101.6	0.0	593.0	0.0	76,063.6	5,801.7	43,808.8	377.6	11,938.0	397,417.7	12,118.6	47,575.2	3,242.4	599,038.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	622.8	245.9	59.4	0.0	0.0	9,236.0	0.0	1,062.8	0.0	11,226.9
		Jumlah/ Total	101.6	0.0	593.0	0.0	76,686.4	6,047.6	43,868.1	377.6	11,938.0	406,653.8	12,118.6	48,638.0	3,242.4	610,265.1
	8	Bank-bank Islam / Islamic Banks	100.7	0.0	586.9	0.0	76,665.1	3,356.4	44,401.6	392.1	12,586.4	403,091.7	9,955.1	47,751.2	2,434.8	601,322.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	699.5	138.9	60.5	0.0	0.0	9,592.1	0.0	1,046.1	0.0	11,537.2
		Jumlah/ Total	100.7	0.0	586.9	0.0	77,364.6	3,495.3	44,462.1	392.1	12,586.4	412,683.9	9,955.1	48,797.3	2,434.8	612,859.1
	9	Bank-bank Islam / Islamic Banks	100.9	0.0	547.3	0.0	77,689.0	3,163.2	44,409.6	389.9	13,341.6	410,083.8	7,520.4	47,752.4	2,322.3	607,320.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	892.0	149.8	70.2	0.0	0.0	9,667.4	0.0	1,043.0	0.0	11,822.4
		Jumlah/ Total	100.9	0.0	547.3	0.0	78,581.0	3,312.9	44,479.8	389.9	13,341.6	419,751.2	7,520.4	48,795.4	2,322.3	619,142.7
	10	Bank-bank Islam / Islamic Banks	100.9	0.0	539.8	0.0	77,455.8	3,404.9	44,381.9	397.7	13,464.9	406,881.6	9,821.1	50,219.5	1,866.8	608,534.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	686.8	184.3	68.4	0.0	0.0	9,522.9	0.0	1,007.2	0.0	11,469.7
		Jumlah/ Total	100.9	0.0	539.8	0.0	78,142.6	3,589.2	44,450.3	397.7	13,464.9	416,404.6	9,821.1	51,226.7	1,866.8	620,004.6
	11	Bank-bank Islam / Islamic Banks	101.0	0.0	535.6	0.0	78,983.1	2,841.3	44,881.7	396.7	12,379.7	400,231.0	9,077.1	48,654.8	1,826.4	599,908.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	647.1	185.7	69.6	0.0	0.0	8,869.2	0.0	965.8	0.0	10,737.4
		Jumlah/ Total	101.0	0.0	535.6	0.0	79,630.2	3,027.0	44,951.3	396.7	12,379.7	409,100.2	9,077.1	49,620.6	1,826.4	610,645.8
	12	Bank-bank Islam / Islamic Banks	100.7	0.0	503.1	0.0	81,720.1	4,570.7	45,225.1	409.3	14,900.3	399,164.1	10,077.5	48,289.8	1,636.0	606,596.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	731.6	322.4	69.4	0.0	0.0	8,569.5	0.0	810.6	0.0	10,503.5
		Jumlah/ Total	100.7	0.0	503.1	0.0	82,451.8	4,893.1	45,294.4	409.3	14,900.3	407,733.5	10,077.5	49,100.4	1,636.0	617,100.0
2020	1	Bank-bank Islam / Islamic Banks	101.0	0.0	491.8	0.0	81,466.0	3,550.6	46,362.6	428.2	13,435.2	396,251.7	12,290.0	45,250.4	1,362.8	600,990.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	661.2	298.8	68.6	0.0	0.0	8,830.2	0.0	858.1	0.0	10,716.9
		Jumlah/ Total	101.0	0.0	491.8	0.0	82,127.2	3,849.4	46,431.2	428.2	13,435.2	405,081.9	12,290.0	46,108.4	1,362.8	611,707.2
	2	Bank-bank Islam / Islamic Banks	100.7	0.0	487.7	0.0	80,526.0	3,258.9	47,601.9	418.0	14,989.1	399,627.6	10,878.4	46,512.5	1,621.6	606,022.4
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	973.1	283.5	71.7	0.0	0.0	9,769.2	0.0	866.7	0.0	11,964.3
		Jumlah/ Total	100.7	0.0	487.7	0.0	81,499.1	3,542.5	47,673.6	418.0	14,989.1	409,396.8	10,878.4	47,379.2	1,621.6	617,986.7
	3	Bank-bank Islam / Islamic Banks	98.3	0.0	482.9	0.0	84,133.3	4,127.3	50,427.6	435.6	12,998.9	387,271.4	9,485.1	54,589.7	1,201.5	605,251.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	0.0	0.0	0.0	0.0	1,376.7	255.6	74.4	0.0	0.0	9,747.9	0.0	797.9	0.0	12,252.4
		Jumlah/ Total	98.3	0.0	482.9	0.0	85,509.9	4,382.9	50,502.0	435.6	12,998.9	397,019.3	9,485.1	55,387.5	1,201.5	617,504.0

Nota:

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyarnkan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifikan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Pelaburan Khusus" dan "Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA.

n.a Tidak diperolehi

Note:

Please refer to Glossary for further explanation on some of the data items.

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Special Investment Deposits" and "General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.

n.a Not available

1.25 Sistem Perbankan: Jumlah Deposit dan Perjanjian Belian Balik mengikut Penyimpan

Banking System: Total Deposits and Repurchase Agreement by Holder

RM juta / RM million									
Pada Akhir Tempoh		Kerajaan Persekutuan	Kerajaan Negeri	Badan Berkanun	Institusi Kewangan	Perusahaan Perniagaan	Individu	Lain-lain	Jumlah
End of Period		Federal Government	State Government	Statutory Agency	Financial Institution	Business Enterprises	Individuals	Others	Total
2019	3	31,618.9	34,564.5	83,060.2	330,934.5	647,377.1	721,737.3	108,471.5	1,957,764.0
	4	33,750.9	34,216.3	82,959.1	330,788.1	643,737.4	728,470.7	110,569.9	1,964,492.4
	5	35,759.4	33,820.4	80,444.3	328,693.1	639,627.4	731,960.1	112,061.8	1,962,366.5
	6	38,994.4	32,776.4	82,221.5	322,808.5	637,040.6	734,297.4	112,071.8	1,960,210.5
	7	44,647.5	33,548.3	80,994.4	325,266.7	633,526.6	735,728.6	111,942.3	1,965,654.4
	8	47,976.1	34,655.3	78,669.7	336,753.4	624,960.4	737,262.1	112,589.4	1,972,866.4
	9	47,496.2	34,684.8	78,867.7	334,140.1	629,788.2	737,818.1	111,956.3	1,974,751.5
	10	41,817.8	32,087.4	78,756.8	344,394.2	631,830.3	738,515.2	116,754.4	1,984,156.1
	11	39,925.1	30,853.0	78,002.9	349,358.5	627,687.3	740,876.3	113,821.8	1,980,524.9
	12	28,138.8	30,231.1	77,100.2	356,245.6	643,248.8	745,488.5	119,919.8	2,000,372.8
	2020 1	25,729.7	28,680.1	78,177.3	351,334.0	634,265.0	750,503.3	118,247.8	1,986,937.3
	2	29,148.4	30,967.2	78,210.8	353,665.6	630,120.2	753,547.9	117,249.8	1,992,909.9
	3	31,052.5	30,447.5	78,253.1	358,456.5	636,242.5	760,317.3	115,179.6	2,009,948.9
Nota: Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data. Bermula 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menyirikan secara berasingan wang yang diterima berasaskan deposit Islam atau akaun pelaburan. Walau bagaimanapun, deposit pelaburan yang disifatkan sebagai deposit Islam di bawah seksyen 288 IFSA terus dilaporkan sebagai "Deposit Tetap, Deposit Pelaburan Spesifik dan Deposit Pelaburan Am" selepas 1 Julai 2015 sehingga tempoh matang, tertakluk kepada syarat-syarat yang dinyatakan di dalam polisi Pelan Peralihan di bawah IFSA. Note: Please refer to Glossary for further explanation on some of the data items. Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account. Notwithstanding, the investment deposits which are deemed as Islamic deposits under section 288 of the IFSA shall continue to be reported as "Fixed Deposits, Special Investment Deposits and General Investment Deposits" after 1 July 2015 until their maturities, subject to the requirements specified in the policy document on Transition Policy under IFSA.									

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai

Statutory Reserve Requirement and Liquidity Ratio

Tahun <i>Year</i>	Tarikh perubahan <i>Date of change</i>	Bank perdagangan <i>Commercial banks</i>		Syarikat kewangan ⁹ <i>Finance companies⁹</i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>	SRR <i>SRR</i>	Nisbah mudah tunai ⁴ <i>Liquidity ratio⁴</i>
1986	15 Okt. / 15 Oct.	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. ⁶ / 1 Jan. ⁶	3.5	17.0 (5.0)	3.0	10.0 ⁷	3.0	10.0 dan 12.5 ⁵
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 ⁷	6.5	10.0 dan 12.5 ⁸	6.5	10.0 dan 12.5
1991	16 Ogs / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 ⁸	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / 3 Jan.	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / 16 May	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / 1 Jul.	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / 1 Feb.	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / 1 Jun.	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / 16 Feb.	10.0	17.0 ¹⁰	10.0	10.0 dan 12.5 ¹⁰	10.0	10.0 dan 12.5 ¹⁰
1998	1 Jul. / 1 Jul.	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sep. / 1 Sep.	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sep. / 16 Sep.	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / 24 Nov.	3.5	-	-	-	3.5	-
2009	1 Feb. / 1 Feb.	2.0	-	-	-	2.0	-
2009	1 Mac / 1 Mar.	1.0	-	-	-	1.0	-
2011	1 Apr. / 1 Apr.	2.0	-	-	-	2.0	-
2011	16 Mei / 16 May	3.0	-	-	-	3.0	-
2011	16 Jul. / 16 Jul.	4.0	-	-	-	4.0	-
2016	1 Feb. / 1 Feb.	3.5	-	-	-	3.5	-
2019	16 Nov. / 16 Nov.	3.0	-	-	-	3.0	-
2020	20 Mac. / 20 Mar.	2.0	-	-	-	2.0	-

¹ Pertama kali dikuatkuasakan ke atas bank perdagangan.

² Pertama kali dikuatkuasakan ke atas syarikat kewangan.

³ Pertama kali dikuatkuasakan ke atas bank saudagar.

⁴ Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

⁵ Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

⁶ Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

⁷ Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.

⁸ Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

⁹ Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

¹⁰ Nisbah mudah tunai telah digantikan dengan Rangka Kerja Mudah Tunai Baharu (New Liquidity Framework, NLF) pada tahun 1998. NLF menjadikan pengurusan mudah tunai lebih berkesan dan berterusan apabila institusi perbankan dikehendaki memadamkan keperluan aset cainya berikutan kematangan hutang dengan kematangan aset yang sepadan.

¹ First introduced for commercial banks.

² First introduced for finance companies.

³ First introduced for merchant banks.

⁴ With effect from 1 February 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

⁵ With effect from 1 February 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

⁶ With effect from 1 January 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

⁷ With effect from 1 January 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from 1 June 1990). In brackets are the primary ratios.

⁸ With effect from 1 March 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.

⁹ By 2006, finance companies had been absorbed by commercial banks.

¹⁰ The liquidity ratio was superseded by the New Liquidity Framework (NLF) in 1998. The NLF provides more efficient and on going liquidity management by requiring banking institutions to match its liquid asset requirement arising from maturing obligations with maturing assets.

1.27

Keperluan Rizab Berkanun dan Aset Mudah Tunai
Statutory Reserve Requirement and Liquidity Requirements

RM juta / RM million							
Pada Akhir Tempoh <i>End of Period</i>		Bank Perdagangan / Commercial Banks		Bank-bank Islam / Islamic Banks		Bank Pelaburan / Investment Banks	
		Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM	Rizab Berkanun	Tanggungan yang Layak dalam RM
		<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>	<i>Statutory Reserve</i>	<i>RM Eligible Liabilities</i>
2018	1	30,268.6	900,048.8	13,571.2	392,264.0	821.6	23,621.2
	2	31,165.1	914,837.1	14,395.8	397,335.1	818.8	23,216.2
	3	31,656.0	923,905.9	15,199.5	400,650.0	777.7	22,019.3
	4	32,305.1	930,916.9	15,138.9	407,014.6	765.9	21,845.5
	5	31,982.8	935,745.3	16,865.4	441,046.1	811.8	22,408.2
	6	32,455.8	927,157.1	16,626.8	445,276.2	832.5	21,894.0
	7	31,865.7	926,430.8	16,680.3	450,896.6	823.3	23,374.7
	8	32,559.0	927,983.0	16,404.4	455,405.4	817.1	23,153.2
	9	32,731.4	921,224.6	16,232.8	459,372.7	807.7	23,023.7
	10	32,497.7	921,380.7	15,786.3	462,267.4	820.2	23,094.7
	11	32,640.2	919,474.4	16,570.9	467,091.1	836.9	23,044.7
	12	31,224.6	926,009.1	16,469.5	471,515.4	863.3	24,020.8
2019	1	32,609.3	934,589.5	16,922.7	476,011.0	872.2	24,578.8
	2	32,528.7	937,952.0	17,172.1	482,599.8	879.9	24,935.3
	3	32,934.9	929,048.6	17,387.8	486,649.6	876.4	24,757.3
	4	32,971.6	945,341.2	17,509.7	489,357.2	839.8	23,881.1
	5	33,745.1	950,698.1	17,471.4	496,335.4	821.5	23,034.9
	6	33,568.3	944,916.5	17,739.7	498,663.5	799.9	22,776.6
	7	32,498.9	952,980.1	17,906.9	503,394.1	797.6	22,806.8
	8	33,711.9	951,168.2	18,013.0	509,413.1	798.9	22,632.8
	9	32,275.5	943,816.5	18,493.0	514,713.7	743.7	21,171.9
	10	32,910.1	945,550.3	19,629.0	525,987.4	711.9	20,491.0
	11	27,773.4	941,624.2	16,112.5	524,897.0	616.5	20,553.8
	12	27,954.8	944,607.8	15,943.3	526,352.2	627.1	20,492.1
2020	1	28,141.1	958,533.4	15,623.2	520,124.8	630.5	20,687.0
	2	28,550.8	963,196.6	15,956.0	521,882.0	593.2	19,569.2
	3	10,788.2	960,154.7	6,386.3	527,729.1	478.7	20,338.3

1.28a Nisbah Perlindungan Mudah Tunai

Liquidity Coverage Ratio

Pada Akhir Tempoh <i>End of Period</i>	Sistem Perbankan / Banking System			Bank Perdagangan / Commercial Banks			Bank-bank Islam / Islamic Banks			Bank Pelaburan / Investment Banks		
	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih ²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih ²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih ²	Nisbah Perlindungan Mudah Tunai (%)	Aset Cair Berkualiti Tinggi (Stok HQLA)	Aliran Keluar Tunai Bersih ²
	Liquidity Coverage Ratio (%)	Stock of High Quality Liquid Assets	Net Cash Outflows ²	Liquidity Coverage Ratio (%)	Stock of High Quality Liquid Assets	Net Cash Outflows ²	Liquidity Coverage Ratio (%)	Stock of High Quality Liquid Assets	Net Cash Outflows ²	Liquidity Coverage Ratio (%)	Stock of High Quality Liquid Assets	Net Cash Outflows ²
2018 1	132%	542,240	411,136	129%	394,301	304,884	139%	127,261	91,492	140%	20,679	14,760
2	134%	538,979	403,393	131%	388,077	296,697	142%	130,648	91,891	137%	20,254	14,806
3	140%	557,594	398,736	135%	396,460	293,077	154%	140,963	91,568	143%	20,170	14,091
4	143%	572,571	399,978	142%	410,578	289,555	147%	140,852	95,969	146%	21,142	14,454
5	142%	573,910	403,987	141%	411,239	291,226	144%	140,396	97,424	145%	22,276	15,337
6	139%	576,657	414,059	138%	421,964	305,711	141%	133,566	94,472	152%	21,127	13,876
7	142%	583,828	412,570	142%	425,366	299,327	138%	137,486	99,333	151%	20,976	13,910
8	143%	597,437	416,471	142%	434,343	305,219	144%	141,332	97,877	163%	21,763	13,375
9	139%	592,518	424,860	139%	429,232	309,334	140%	141,463	101,274	153%	21,823	14,252
10	147%	607,251	412,858	149%	442,577	297,611	141%	143,253	101,736	159%	21,422	13,511
11	141%	590,862	417,948	140%	423,174	302,626	143%	146,270	102,349	165%	21,418	12,973
12	143%	598,978	418,280	140%	417,723	299,154	151%	160,384	106,515	165%	20,871	12,611
2019 1	144%	595,772	412,988	144%	415,090	287,727	143%	158,875	111,012	153%	21,808	14,249
2	149%	600,569	403,412	149%	409,290	273,790	146%	168,520	115,565	162%	22,759	14,057
3	143%	603,034	421,631	141%	411,810	291,914	146%	169,982	116,553	161%	21,242	13,164
4	160%	624,326	390,493	159%	435,016	273,447	160%	167,861	104,998	178%	21,449	12,047
5	155%	615,051	396,373	155%	433,656	278,894	151%	160,223	105,971	184%	21,172	11,508
6	153%	612,957	400,588	149%	426,377	287,015	162%	165,659	102,157	183%	20,921	11,417
7	155%	609,804	392,511	153%	424,955	277,347	159%	164,047	103,310	175%	20,802	11,854
8	152%	619,095	407,985	150%	434,690	290,250	154%	163,820	106,082	177%	20,586	11,653
9	144%	625,805	436,001	139%	440,319	315,821	152%	165,473	108,907	178%	20,014	11,273
10	150%	627,625	417,120	150%	441,311	293,992	149%	165,341	111,174	175%	20,974	11,954
11	143%	616,346	430,600	142%	431,154	303,908	144%	164,538	114,409	168%	20,654	12,283
12	149%	611,091	409,774	147%	418,415	285,539	153%	172,124	112,537	176%	20,552	11,697
2020 1	151%	603,102	398,598	151%	411,953	272,983	150%	171,254	114,393	177%	19,895	11,222
2	148%	631,099	426,375	148%	440,628	297,439	146%	169,200	116,207	167%	21,271	12,729
3	141%	632,042	446,986	142%	447,202	314,760	136%	166,214	121,915	181%	18,625	10,311

Note:

¹ Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuatkuasa pada 1 Jun 2015 dan menggantikan garis panduan Rangka Kerja Mudah Tunai dan Rangka Kerja Mudah Tunai - i yang dikeluarkan pada 1 Julai 1998

1 Jun 2015	1 Januari 2016	1 Januari 2017	1 Januari 2018	1 Januari 2019 dan seterusnya
60%	70%	80%	90%	100%

Institusi perbankan hendaklah mengekalkan tahap nisbah perlindungan mudah tunai minimum mengikut garis masa di bawah:

² Aliran Keluar Tunai Bersih untuk 30 hari kalendar berikutnya.

Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data

Note:

¹ The Liquidity Coverage Ratio Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998

A banking institution shall maintain a minimum of the following LCR levels in accordance with the timeline below:

1 June 2015	1 January 2016	1 January 2017	1 January 2018	1 January 2019 and thereafter
60%	70%	80%	90%	100%

² Net cash outflows over the next 30 calendar days

Please refer to Glossary for further explanation on some of the data items

1.29 Sistem Perbankan: Komponen Modal (format terdahulu)

Banking System: Constituents of Capital (previous format)

RM juta / RM million

Akhir tempoh	Modal Kumpulan 1	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Jumlah aset berwajaran risiko ¹	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras
End of period	Tier 1 Capital	Tier 2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Total Risk Weighted Assets ¹	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)
2011								
1	132,510.6	36,650.6	169,161.2	27,008.2	147,641.8	1,026,931.5	14.4	12.9
2	134,106.9	36,389.8	170,496.7	26,224.6	149,462.0	1,029,615.5	14.5	13.0
3	133,020.6	37,270.4	170,291.0	26,229.8	149,459.9	1,034,038.6	14.5	12.9
4	135,782.8	40,232.4	176,015.2	26,164.5	152,324.0	1,038,559.2	14.7	13.1
5	134,424.7	43,539.0	177,963.7	30,448.5	151,046.7	1,048,824.5	14.4	12.8
6	137,871.9	43,975.7	181,847.6	34,880.8	154,828.0	1,057,693.6	14.6	13.0
7	136,046.9	44,477.3	180,524.1	32,148.1	154,415.0	1,064,452.0	14.5	12.8
8	137,175.5	50,515.8	187,691.4	32,275.5	159,931.2	1,074,434.8	14.9	12.8
9	136,653.8	51,125.1	187,778.9	31,290.1	160,989.1	1,083,220.3	14.9	12.6
10	139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,068,984.5	15.1	13.1
11	138,790.3	49,057.3	187,847.6	31,551.1	160,791.9	1,084,680.3	14.8	12.8
12	149,621.1	50,269.2	199,890.3	31,809.4	171,254.5	1,089,946.5	15.7	13.7
2012								
1	148,182.4	50,515.6	198,698.0	31,807.9	169,497.3	1,115,258.2	15.2	13.3
2	148,241.5	50,253.4	198,494.8	31,812.2	169,316.9	1,125,167.6	15.0	13.2
3	150,107.5	48,797.3	198,904.8	31,825.2	169,930.3	1,138,305.1	14.9	13.2
4	146,877.1	46,369.7	193,246.8	32,150.1	166,685.3	1,140,926.2	14.6	12.9
5	149,258.4	49,473.1	198,731.4	32,135.2	170,085.3	1,159,174.8	14.7	12.9
6	157,797.7	49,113.0	206,910.7	32,132.3	178,531.6	1,175,105.7	15.2	13.4
7	154,428.8	46,198.4	200,627.2	32,221.5	175,409.0	1,180,684.9	14.9	13.1
8	153,423.1	47,068.4	200,491.5	32,681.2	174,807.7	1,189,503.0	14.7	12.9
9	156,793.8	49,259.0	206,052.8	32,970.2	177,536.9	1,189,699.3	14.9	13.2
10	160,465.7	49,689.9	210,155.6	32,972.2	181,527.4	1,188,488.8	15.3	13.5
11	159,779.3	50,882.6	210,661.9	33,130.5	181,882.3	1,191,667.5	15.3	13.4
12	165,329.7	50,575.1	215,904.8	33,517.9	187,093.1	1,190,652.3	15.7	13.9
1 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran 2 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II								
1 Beginning April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor 2. Beginning January 2008, figures incorporate banking institutions under the Basel II Standardised Approach								

1.29a

Sistem Perbankan: Komponen Modal
Banking System: Constituents of Capital

RM juta / RM million

Akhir tempoh		Modal Ekuiti Biasa Kumpulan 1	Modal Kumpulan 1	Jumlah Modal	Jumlah Aset Berwajaran Risiko	Nisbah Modal Ekuiti Biasa Kumpulan 1	Nisbah Modal Kumpulan 1	Nisbah Jumlah Modal
End of period		Common Equity Tier 1 Capital (CET1 Capital)	Tier 1 Capital	Total Capital	Total Risk Weighted Assets	CET1 Capital Ratio (%)	Tier 1 Capital Ratio (%)	Total Capital Ratio (%)
2018	1	206,853.9	219,936.5	274,116.4	1,558,973.0	13.3	14.1	17.6
	2	205,886.3	218,973.9	273,154.1	1,552,233.6	13.3	14.1	17.6
	3	206,317.2	219,394.0	274,285.9	1,558,594.2	13.2	14.1	17.6
	4	206,017.5	219,106.8	273,920.1	1,596,873.5	12.9	13.7	17.2
	5	205,866.4	218,959.0	273,936.9	1,598,932.2	12.9	13.7	17.1
	6	215,928.2	229,124.8	284,833.7	1,615,924.6	13.4	14.2	17.6
	7	217,134.2	230,839.7	287,287.9	1,613,854.9	13.5	14.3	17.8
	8	214,832.5	227,205.2	283,343.2	1,632,272.3	13.2	13.9	17.4
	9	214,716.3	225,989.1	281,413.0	1,626,036.1	13.2	13.9	17.3
	10	213,356.9	225,009.6	280,844.6	1,628,774.8	13.1	13.8	17.2
	11	206,717.5	218,369.3	274,793.2	1,595,931.0	13.0	13.7	17.2
	12	220,973.7	232,621.0	288,485.7	1,593,850.8	13.9	14.6	18.1
2019	1	221,937.5	232,871.9	291,016.2	1,616,561.0	13.7	14.4	18.0
	2	219,855.8	230,789.0	288,751.4	1,602,332.9	13.7	14.4	18.0
	3	220,993.7	232,479.3	289,589.9	1,604,830.6	13.8	14.5	18.0
	4	216,742.5	227,996.9	285,120.3	1,607,033.6	13.5	14.2	17.7
	5	216,611.0	227,877.9	283,075.1	1,616,062.9	13.4	14.1	17.5
	6	226,964.3	238,442.1	291,381.0	1,618,183.1	14.0	14.7	18.0
	7	227,434.9	238,915.7	291,882.8	1,617,683.9	14.1	14.8	18.0
	8	223,381.5	234,563.6	288,746.7	1,622,497.1	13.8	14.5	17.8
	9	223,665.7	233,471.0	287,569.6	1,618,922.2	13.8	14.4	17.8
	10	222,612.2	232,415.7	286,961.3	1,622,553.7	13.7	14.3	17.7
	11	222,184.5	231,100.8	286,510.5	1,627,474.1	13.7	14.2	17.6
	12	233,126.4	241,852.1	298,795.9	1,629,973.4	14.3	14.8	18.3
2020	1	236,041.9	244,753.9	301,530.7	1,628,333.8	14.5	15.0	18.5
	2	236,422.6	245,148.6	301,992.6	1,638,578.9	14.4	15.0	18.4
	3	229,416.5	238,159.5	294,826.7	1,646,911.5	13.9	14.5	17.9

1.30 Operasi Kad Kredit Di Malaysia

Credit Card Operations in Malaysia

RM juta /Unit (juta) /RM million/Unit (million)																
Tempoh Period	Urusniaga bagi Tempoh Transactions during the period								Urusniaga pada Akhir Tempoh Transactions as at end of period							
	Bilangan Urusiaga Menggunakan Kad No. of Card Transactions	Jumlah Belan Total Purchases			Jumlah Pendahuluan Tunai Total Cash Advances			Bilangan Kad Dalam Edaran No. of Cards in Circulation			Jumlah Baki Tertunggak dari Pemegang Kad Total Outstanding Balances due from Cardholders					
		Dalam Malaysia In Malaysia		Luar Negara Abroad	Dalam Malaysia In Malaysia		Luar Negara Abroad	Kad Utama Principal Cards	Kad Tambahan Supplementary Cards	Amaun Had Kredit Dibenarkan Amount of Credit Line Extended	Baki Semasa Current Balances	Baki Melebihi Tempoh Overdue Balances				
		Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Asing Foreign Cardholders	Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Asing Foreign Cardholders	Pemegang Kad Tempatan Local Cardholders	Principal Cards	Supplementary Cards	Amount of Credit Line Extended	Current Balances	< 3 Bulan <3 Months	> 3 hingga 6 Bulan >3 To 6 Months	> 6 Bulan >6 Months		
		2015	359.6	96,793.2	7,942.2	13,542.4	2,154.4	869.2	174.1	7.7	0.9	127,744.9	33,651.6	2,358.1	352.4	10.5
2016	383.8	100,651.0	8,622.5	15,291.6	2,381.3	765.6	202.4	8.2	1.0	138,428.0	34,834.6	2,372.9	387.8	6.0		
2017	406.5	106,040.5	10,250.6	16,408.9	2,837.9	799.8	302.1	8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5		
2018	447.1	113,900.6	10,522.8	17,825.7	3,139.8	802.8	358.8	9.3	1.1	149,934.7	37,614.6	2,202.5	302.5	4.8		
2019	510.1	121,839.9	11,196.7	18,300.8	3,273.5	782.2	377.5	9.1	1.0	151,438.0	39,149.9	2,008.9	303.4	3.3		
2020	128.3	29,576.7	2,078.8	3,595.5	723.1	162.0	57.7	9.1	1.0	152,378.0	35,793.6	2,421.5	329.9	4.7		
2019 1	42.1	10,764.5	936.0	1,456.8	270.7	71.8	27.5	9.2	1.1	149,346.1	37,665.1	2,078.3	300.4	7.7		
2	35.8	8,559.7	808.4	1,234.4	254.3	62.9	26.3	9.1	1.0	149,571.5	36,743.1	2,249.7	311.5	7.5		
3	40.6	9,966.3	863.8	1,499.1	270.9	64.9	30.9	9.1	1.0	149,471.4	36,622.2	2,129.9	308.0	5.2		
4	40.0	9,619.6	908.1	1,489.3	261.3	63.6	31.4	9.2	1.0	149,574.6	36,731.8	2,049.0	305.1	5.9		
5	41.9	10,315.4	801.3	1,481.5	275.1	61.9	30.2	9.2	1.0	149,776.3	36,934.5	1,958.5	299.3	6.4		
6	40.3	9,489.3	923.8	1,431.0	264.6	66.1	33.7	9.1	1.0	150,043.0	37,009.6	2,163.6	305.5	4.9		
7	43.6	10,256.7	1,006.4	1,484.7	278.4	73.0	31.5	9.1	1.0	150,387.2	37,073.5	2,054.7	300.6	5.1		
8	43.3	10,240.0	1,068.3	1,468.2	282.0	74.3	30.4	9.1	1.0	150,731.0	37,350.0	1,986.6	297.6	5.7		
9	43.5	9,961.9	906.1	1,526.7	280.6	64.2	32.4	9.1	1.0	151,079.3	37,449.0	2,106.5	313.0	4.5		
10	44.9	10,390.2	889.1	1,624.3	276.0	65.7	33.0	9.1	1.0	151,440.9	37,566.7	1,963.4	308.1	5.3		
11	44.8	10,504.3	908.2	1,699.3	277.8	55.0	32.1	9.1	1.0	150,817.8	38,115.2	1,985.4	302.1	5.0		
12	49.3	11,771.9	1,177.1	1,905.5	281.6	58.9	38.0	9.1	1.0	151,438.0	39,149.9	2,008.9	303.4	3.3		
2020 1	47.5	11,370.8	1,033.6	1,467.5	262.1	62.8	29.7	9.1	1.0	151,820.2	38,964.3	1,918.9	304.4	4.1		
2	41.2	9,610.7	704.1	1,152.6	251.5	54.6	15.7	9.1	1.0	152,172.3	38,050.3	1,976.1	311.1	4.5		
3	39.5	8,595.1	341.2	975.4	209.5	44.7	12.3	9.1	1.0	152,378.0	35,793.6	2,421.5	329.9	4.7		
Nota: Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.																
Note: Please refer to Glossary for further explanation on some of the data items.																

Note:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Note:
Please refer to Glossary for further explanation on some of the data items.

1.32 Sistem Perbankan Islam: Akaun Pelaburan¹ Mengikut Jenis dan Penyimpan

Islamic Banking System: Total Investment Account¹ by Type and Holder

RM juta / RM million									
Pada Akhir Tempoh <i>End of Period</i>		Akaun Pelaburan Terhad ¹ <i>Restricted Investment Account¹</i>		Akaun Pelaburan Tidak Terhad ¹ <i>Unrestricted Investment Account¹</i>			Jumlah		
		Jumlah <i>Total</i>	yang mana: Institusi Kewangan <i>of which: Financial Institution</i>	Jumlah <i>Total</i>	yang mana: Perusahaan Perniagaan <i>of which: Business Enterprises</i>	yang mana: Individual <i>of which: Individuals</i>			<i>Total</i>
2019	1	51,505.2	51,258.8	29,979.6	10,589.4	16,464.4			81,484.8
	2	49,857.2	49,613.9	31,460.4	10,961.6	16,992.3			81,317.6
	3	50,568.7	50,329.9	30,800.0	11,266.2	15,735.0			81,368.7
	4	49,537.4	49,282.3	29,863.2	10,482.4	14,850.2			79,400.6
	5	49,130.8	48,877.4	30,304.4	10,731.7	14,757.5			79,435.2
	6	49,680.8	49,422.5	30,953.1	11,625.1	14,449.6			80,633.9
	7	49,531.8	49,286.5	31,063.9	11,652.5	14,659.6			80,595.7
	8	51,464.1	51,221.9	29,772.3	10,804.6	14,264.5			81,236.4
	9	50,294.1	50,057.2	30,906.5	10,531.4	14,671.2			81,200.6
	10	49,901.7	49,667.8	32,294.1	10,306.9	15,471.5			82,195.9
	11	49,471.8	49,241.2	35,019.6	12,094.6	16,007.2			84,491.4
	12	51,208.9	50,982.3	35,828.1	11,723.8	16,543.1			87,036.9
2020	1	49,855.2	49,461.3	37,472.0	12,321.6	17,242.3			87,327.3
	2	52,748.8	52,401.9	37,154.6	11,090.9	17,644.3			89,903.3
	3	58,509.4	58,165.2	41,387.8	16,116.0	17,485.1			99,897.2

Nota:

Mulai 1 Julai 2015, bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA) dan bank berlesen dan bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013 (FSA) yang dibenarkan di bawah seksyen 15 FSA untuk menjalankan perniagaan perbankan Islam dikehendaki menunjukkan secara berasingan wang yang diterima sebagai deposit Islam atau akaun pelaburan.

¹ Termasuk akaun yang direkodkan di dalam dan luar kunci kira-kira.

Note:

Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed bank and licensed investment bank under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account.

¹ Includes those which are recognised on and off-balance sheet.

2.1 Kadar Faedah: Institusi Perbankan

Interest Rates: Banking Institutions

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh		Bank-bank Perdagangan / Commercial Banks										Bank-bank Pelaburan / Investment Banks						
		Deposit tetap ^{1/} Fixed deposits					Deposit tabungan	Kadar Asas berwajaran ^{3/}	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata ^{2/}	Kadar Pinjaman Purata Berwajaran ^{4/}	Deposit tetap Fixed deposits					Kadar Berian Pinjaman Purata	
		Tempoh (dalam bulan) Period (in months)										Savings deposit	Weighted Base Rate	Base Lending Rate	Average Lending Rate	Weighted Average Lending Rate		Tempoh (dalam bulan) Period (in months)
1	3	6	9	12	1	3	6	9	12									
2018	1	2.95	3.01	3.07	3.09	3.16	0.99	3.76	6.72	4.63	5.27	3.32	3.29	3.64	3.79	3.56	6.20	
	2	3.10	3.16	3.23	3.25	3.33	1.03	3.89	6.89	4.79	5.41	3.34	3.53	3.50	3.55	3.86	6.31	
	3	3.08	3.16	3.22	3.25	3.33	1.04	3.89	6.89	4.86	5.43	3.36	3.60	3.50	3.54	3.90	6.33	
	4	3.08	3.17	3.22	3.25	3.33	1.03	3.89	6.89	4.90	5.43	3.37	3.63	3.54	3.61	3.96	6.51	
	5	3.08	3.15	3.22	3.25	3.33	1.03	3.89	6.90	4.97	5.43	3.34	3.62	3.80	3.54	3.88	6.48	
	6	3.08	3.15	3.22	3.25	3.33	1.04	3.89	6.90	5.05	5.43	3.33	3.41	3.78	3.54	3.93	6.59	
	7	3.08	3.16	3.22	3.26	3.33	1.05	3.90	6.91	5.07	5.44	3.39	3.47	3.61	3.53	3.88	6.54	
	8	3.08	3.16	3.22	3.26	3.33	1.05	3.90	6.91	4.98	5.44	3.30	3.62	3.83	3.78	3.89	6.59	
	9	3.07	3.15	3.22	3.27	3.33	1.05	3.90	6.91	4.93	5.41	3.33	3.58	3.83	3.81	3.86	6.58	
	10	3.08	3.16	3.22	3.27	3.33	1.06	3.90	6.91	4.98	5.42	3.32	3.64	3.69	3.78	3.71	6.54	
	11	3.09	3.15	3.22	3.27	3.33	1.07	3.90	6.91	4.98	5.42	3.36	3.60	3.80	3.76	3.71	6.59	
	12	3.09	3.15	3.22	3.27	3.33	1.07	3.91	6.91	5.02	5.43	3.34	3.56	3.83	3.77	3.78	6.56	
2019	1	3.09	3.17	3.22	3.27	3.33	1.07	3.92	6.91	5.04	5.44	3.37	3.63	3.77	3.77	3.70	6.22	
	2	3.08	3.16	3.22	3.27	3.33	1.07	3.92	6.91	5.02	5.43	3.34	3.49	3.82	3.80	3.80	6.55	
	3	3.08	3.15	3.22	3.27	3.33	1.07	3.92	6.91	5.03	5.43	3.32	3.67	3.75	3.78	3.73	6.56	
	4	3.08	3.16	3.22	3.27	3.33	1.07	3.93	6.92	5.02	5.43	3.31	3.36	3.72	3.75	3.71	6.49	
	5	2.83	2.92	2.99	3.03	3.09	0.99	3.68	6.71	4.93	5.26	3.07	3.42	3.61	3.69	3.68	6.45	
	6	2.85	2.90	2.98	3.03	3.09	0.99	3.68	6.71	4.89	5.23	3.12	3.32	3.50	3.62	3.75	6.45	
	7	2.83	2.90	2.98	3.02	3.10	1.00	3.68	6.71	4.82	5.20	3.11	3.34	3.49	3.59	3.82	6.39	
	8	2.82	2.92	2.97	3.01	3.09	0.99	3.68	6.71	4.82	5.19	3.09	3.31	3.53	3.59	3.78	6.56	
	9	2.86	2.85	2.96	3.01	3.09	0.98	3.68	6.71	4.76	5.18	3.10	3.34	3.46	3.58	3.79	6.55	
	10	2.86	2.91	2.96	3.01	3.09	0.98	3.68	6.71	4.76	5.17	3.10	3.36	3.45	3.51	3.77	6.56	
	11	2.82	2.86	2.95	3.01	3.09	0.98	3.68	6.71	4.73	5.16	3.14	3.31	3.49	3.52	3.73	6.56	
	12	2.86	2.90	2.95	3.01	3.09	0.97	3.68	6.71	4.70	5.16	3.11	3.40	3.49	3.51	3.69	6.51	
2020	1	2.61	2.68	2.72	2.79	2.87	0.89	3.43	6.50	4.64	5.02	2.90	3.21	3.18	3.45	3.59	6.49	
	2	2.56	2.65	2.69	2.76	2.84	0.87	3.43	6.48	4.60	4.98	2.85	2.91	3.36	3.40	3.57	6.44	
	3	2.33	2.38	2.44	2.52	2.59	0.78	3.18	6.26	4.40	4.77	2.73	2.75	3.26	3.35	3.44	6.36	

¹ Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata.

² Mulai Mac 2012, Pengiraan kadar berian pinjaman purata termasuk bank-bank berikut: Industrial and Commercial Bank of China mulai November 2010; Sumitomo Mitsui Banking Corporation mulai Mei 2011; Mizuho Corp Bank (M) Berhad dan BNP Paribas Malaysia Berhad mulai Disember 2011.

³ Berkuat kuasa 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas sebagai kadar rujukan utama bagi pinjaman runcit kadar terapan. Kadar Asas digunakan untuk pinjaman runcit kadar terapan baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas trilih kuat kuasanya, pinjaman berasaskan BLR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BLR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BLR.

⁴ Kadar pinjaman purata berwajaran merujuk kepada kadar purata pinjaman yang diwajibkan pada pinjaman terkumpul setiap bank perdagangan.

¹ From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies, Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).

² Since March 2012, the following banks were included in the computation of the average lending rate: Industrial and Commercial Bank of China from November 2010 onwards; Sumitomo Mitsui Banking Corporation from May 2011 onwards; Mizuho Corporation Bank (M) Berhad and BNP Paribas Malaysia Berhad from December 2011 onwards.

³ Effective 2 January 2015, the Base Rate replaced the Base Lending Rate as the main reference rate for new retail floating rate loans. The Base Rate is used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BLR will also be made.

⁴ Weighted average lending rate refers to the average lending rate weighted by the outstanding loans of each commercial bank.

2.2 Sistem Perbankan Islam: Kadar Pembiayaan, Kadar Keuntungan kepada Pendeposit dan Kadar Pulangan kepada Pemegang Akaun Pelaburan

Islamic Banking System: Financing Rate, Profit Rate to Depositors and Rate of Return to Investment Account Holders

Peratus setahun / Percent per annum

Kadar purata bagi tempoh Average rate during the period		Bank-bank Islam dan Bank-bank Perdagangan (SPI) Islamic Banks and Commercial Banks (IBS)														Bank-bank pelaburan (SPI) Investment Banks (IBS)				
		Deposit Pelaburan/Deposit Tetap Tawarruq ³ Investment Deposit/Tawarruq Fixed Deposits ³					Akaun Pelaburan ⁴ Investment account ⁴					Akaun tabungan ⁵	Kadar Asas	Kadar Pembiayaan Asas	Kadar Pembiayaan Purata	Deposit Pelaburan/Deposit Tetap Tawarruq ³ Investment - Deposit/Tawarruq Fixed Deposits ³				
																Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12	1	3	6	9	12	Savings deposit ⁵	Base Rate	Base Financing Rate	Average Financing Rate	1	3	6	9	12
2018	1	3.03	3.21	3.53	3.82	3.47	2.81	3.61	2.99	3.38	3.36	0.67	3.76	6.85	5.12	3.33	3.66	3.76	3.95	3.88
	2	3.01	3.27	3.58	3.91	3.51	2.91	3.63	3.10	3.32	3.19	0.66	3.92	7.00	5.25	3.39	3.68	3.75	3.96	3.88
	3	3.00	3.25	3.52	3.75	3.52	3.57	3.63	3.09	3.20	3.86	0.67	3.92	7.00	5.27	3.34	3.66	3.73	3.93	3.88
	4	3.06	3.23	3.49	3.63	3.53	4.11	3.49	3.70	3.01	3.23	0.68	3.92	7.00	5.29	3.35	3.66	3.80	3.93	3.89
	5	3.11	3.40	3.57	3.75	3.63	4.17	3.59	3.71	2.93	3.24	0.77	3.92	7.00	5.26	3.33	3.63	3.73	3.93	3.89
	6	3.12	3.41	3.56	3.71	3.64	4.42	3.47	3.67	2.92	3.21	0.78	3.92	7.00	5.15	3.33	3.64	3.67	3.77	3.89
	7	3.16	3.42	3.56	3.76	3.68	2.96	3.58	4.21	2.84	3.27	0.88	3.93	7.01	5.25	3.23	3.63	3.70	3.79	3.92
	8	3.10	3.41	3.54	3.70	3.68	3.48	3.65	4.02	3.21	3.29	0.78	3.93	7.01	5.29	3.32	3.59	3.71	3.80	3.95
	9	3.07	3.36	3.52	3.70	3.67	3.23	3.58	4.10	2.85	3.26	0.79	3.93	7.01	5.29	3.36	3.58	3.80	3.80	3.96
	10	3.03	3.37	3.48	3.67	3.67	3.83	3.58	4.08	2.87	3.43	0.78	3.93	7.01	5.30	3.30	3.62	3.82	3.88	4.00
	11	3.06	3.39	3.51	3.67	3.71	3.49	3.99	4.07	3.79	4.37	0.79	3.94	7.01	5.35	3.39	3.62	3.82	3.89	4.01
	12	3.10	3.46	3.55	3.68	3.75	3.00	3.66	4.12	2.79	3.51	0.78	3.94	7.03	5.34	3.59	3.63	3.83	3.89	4.01
2019	1	3.20	3.58	3.67	3.80	3.75	2.76	3.60	4.07	3.31	3.91	0.78	3.95	7.04	5.36	3.23	3.64	3.89	3.87	4.01
	2	3.16	3.56	3.75	3.78	3.75	3.09	3.76	4.05	2.46	3.49	0.79	3.95	7.04	5.41	3.24	3.69	3.75	3.87	4.08
	3	3.11	3.43	3.63	3.66	3.63	3.05	3.33	4.16	2.45	3.45	0.78	3.95	7.04	5.35	3.22	3.67	3.78	3.81	4.08
	4	3.11	3.46	3.63	3.70	3.75	3.13	3.60	4.21	3.70	4.02	0.79	3.97	7.06	5.41	3.32	3.67	3.77	3.81	4.08
	5	2.99	3.41	3.59	3.65	3.71	3.29	3.82	4.16	3.35	3.97	0.79	3.72	6.81	5.26	3.08	3.54	3.70	3.75	4.09
	6	2.98	3.33	3.49	3.57	3.63	3.45	3.62	4.25	2.95	3.93	0.75	3.72	6.80	5.27	3.08	3.39	3.66	3.66	4.09
	7	3.01	3.31	3.46	3.62	3.66	3.04	3.76	4.07	3.28	3.13	0.74	3.72	6.80	5.26	3.06	3.31	3.51	3.66	4.09
	8	3.03	3.26	3.42	3.59	3.60	3.06	3.65	4.18	8.99	3.19	0.74	3.72	6.80	5.19	3.05	3.31	3.49	3.64	3.84
	9	3.07	3.26	3.39	3.56	3.61	2.96	3.54	4.06	3.54	3.16	0.74	3.72	6.80	5.18	3.10	3.32	3.46	3.59	3.84
	10	2.96	3.20	3.34	3.42	3.56	3.38	3.52	4.37	3.45	3.25	0.71	3.72	6.80	5.18	3.08	3.33	3.45	3.55	3.82
	11	3.04	3.24	3.39	3.44	3.60	3.06	3.64	4.17	3.38	3.37	0.69	3.72	6.80	5.16	3.07	3.36	3.47	3.53	3.82
	12	3.03	3.24	3.40	3.40	3.57	3.52	3.47	4.14	3.40	3.42	0.64	3.72	6.80	5.15	3.08	3.32	3.48	3.56	3.82
2020	1	2.83	3.15	3.30	3.26	3.45	3.26	3.48	4.14	3.42	3.36	0.61	3.47	6.55	5.03	2.85	3.16	3.47	3.55	3.74
	2	2.83	3.17	3.32	3.38	3.49	2.88	3.84	3.79	3.33	3.33	0.59	3.47	6.57	5.00	2.82	3.07	3.35	3.60	3.65
	3	2.73	3.10	3.27	3.30	3.40	2.95	3.77	3.70	3.13	3.23	0.53	3.21	6.32	4.83	2.59	3.04	3.32	3.54	3.47

Nota:

SPI - Skim Perbankan Islam

1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperoleh mulai Januari 2009

2 Berkuat kuasa 2 Januari 2015, Kadar Asas akan menggantikan Kadar Pinjaman Asas sebagai kadar rujukan utama bagi pinjaman runcit kadar terapan. Kadar Asas akan digunakan untuk pinjaman runcit kadar terapan baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas 1 arih kuat kuasanya, pinjaman berasaskan BFR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BFR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat apa-apa pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.

3 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar keuntungan untuk Deposit Tetap yang menggunakan tawarruq. Sebelum 1 Julai 2015, kadar pulangan yang dilaporkan adalah berdasarkan deposit pelaburan yang diterima di bawah Akta Bank Islam 1983 (IBA) yang dimansuhkan menggunakan kontrak perkongsian keuntungan.

4 Mulai 1 Julai 2015, kadar yang dilaporkan merupakan kadar pulangan untuk Akaun Pelaburan di bawah Akta Perkhidmatan Kewangan Islam 2013 (IFSA).

5 Mulai 1 Julai 2015, kadar yang dilaporkan berdasarkan maklumat pembayaran hibah terdahulu yang dilaksanakan mengikut budi bicara dan tidak boleh diertikan sebagai kadar pulangan petunjuk atau kadar pulangan dijangka, jaminan atau perjanjian bahawa hibah akan dibayar untuk deposit menggunakan qard.

Pada Jun 2019, data telah disemak untuk mengambil kira 'pengambilalihan' Asian Finance Bank Berhad oleh Malaysia Building Society Berhad bagi menubuhkan MBSB Bank Berhad. Data yang disemak merujuk kepada data dari bulan April 2018 dan seterusnya.

Nota:

IBS - Islamic Banking Scheme

1 Data for Base Financing Rate (BFR) and Average Financing Rate (AFR) are only available from January 2009.

2 Effective 2 January 2015, the Base Rate would replace the Base Lending Rate (BLR) as the main reference rate for new retail floating rate loans. The Base Rate would be used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BFR-based loans prior to 2015 will continue to be referenced against the BFR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BFR will also be made.

3 Beginning 1 July 2015, the reported rate is the profit rate for fixed deposit based on tawarruq. Prior to 1 July 2015, rate of return reported was based on investment deposit accepted under the repealed Islamic Banking Act 1983 (IBA) using profitsharing contract.

4 Beginning 1 July 2015 rate reported is the rate of return under Investment Account under the Islamic Financial Services Act 2013 (IFSA).

5 Beginning 1 July 2015, rate reported is based on historical information for hibah payment made based on discretion and cannot be constituted as indicative rate of return or prospective rate of return, guarantee or promise hibah will be paid for deposit based on qard.

2.3 Kadar Faedah: Pasaran Wang Antara Bank

Interest Rates: Interbank Money Market

Peratus Setahun / Percent per annum

Tempoh Period	Kadar Dasar Semalaman Overnight policy rate (OPR) ²		Kadar purata berwajaran antara bank Weighted average interbank rates											
	Pada akhir tempoh		Wang semalaman Overnight money		1 minggu 1 week		1 bulan 1 month		3 bulan 3 month		6 bulan 6 month		12 bulan 12 month	
	As at period end		Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg	Julat Range	Purata Avg
2017	3.00		2.90 - 3.00	2.98	3.02 - 3.06	3.03	3.09 - 3.15	3.10	3.36 - 3.40	3.38	- - -	-	- - -	-
2018	3.25		3.13 - 3.23	3.19	3.25 - 3.30	3.26	3.36 - 3.38	3.37	3.65 - 3.66	3.66	- - -	-	- - -	-
2019	3.00		3.02 - 3.09	3.05	3.11 - 3.14	3.12	3.22 - 3.24	3.23	3.45 - 3.46	3.46	- - -	-	- - -	-
2019	1	3.25	3.17 - 3.26	3.21	3.27 - 3.32	3.28	3.38 - 3.41	3.39	3.66 - 3.66	3.66	- - -	-	- - -	-
	2	3.25	3.17 - 3.26	3.21	3.27 - 3.32	3.28	3.40 - 3.42	3.41	3.66 - 3.66	3.66	- - -	-	- - -	-
	3	3.25	3.18 - 3.26	3.23	3.27 - 3.32	3.29	3.41 - 3.41	3.41	3.67 - 3.67	3.67	- - -	-	- - -	-
	4	3.25	3.19 - 3.26	3.21	3.27 - 3.33	3.29	3.40 - 3.41	3.40	3.66 - 3.66	3.66	- - -	-	- - -	-
	5	3.00	2.97 - 3.05	3.01	3.07 - 3.11	3.08	3.17 - 3.19	3.18	3.44 - 3.45	3.44	- - -	-	- - -	-
	6	3.00	2.95 - 3.00	2.97	3.02 - 3.05	3.03	3.16 - 3.18	3.17	3.43 - 3.46	3.45	- - -	-	- - -	-
	7	3.00	2.94 - 3.00	2.98	3.02 - 3.05	3.03	3.16 - 3.18	3.17	3.39 - 3.39	3.39	- - -	-	- - -	-
	8	3.00	2.95 - 3.00	2.97	3.02 - 3.05	3.03	3.13 - 3.15	3.14	3.32 - 3.32	3.32	- - -	-	- - -	-
	9	3.00	2.95 - 3.00	2.97	3.02 - 3.06	3.04	3.12 - 3.15	3.14	3.30 - 3.30	3.30	- - -	-	- - -	-
	10	3.00	2.93 - 3.00	2.95	3.02 - 3.05	3.03	3.13 - 3.14	3.13	3.30 - 3.30	3.30	- - -	-	- - -	-
	11	3.00	2.94 - 3.00	2.97	3.02 - 3.04	3.02	3.11 - 3.12	3.11	3.35 - 3.36	3.36	- - -	-	- - -	-
	12	3.00	2.93 - 3.00	2.96	3.02 - 3.04	3.02	3.11 - 3.12	3.11	3.29 - 3.29	3.29	- - -	-	- - -	-
2020	1	2.75	2.86 - 2.93	2.89	2.95 - 2.97	2.96	3.06 - 3.09	3.06	3.24 - 3.24	3.24	- - -	-	- - -	-
	2	2.75	2.73 - 2.75	2.75	2.77 - 2.80	2.78	2.88 - 2.90	2.89	- - -	-	- - -	-	- - -	-
	3	2.50	2.49 - 2.52	2.51	2.54 - 2.59	2.56	2.64 - 2.66	2.65	2.76 - 2.76	2.76	2.92 - 2.92	2.92	- - -	-
March 2020	02	2.75	2.75 - 2.75	2.75	2.77 - 2.81	2.78	- - -	-	- - -	-	- - -	-	- - -	-
	03	2.50	2.50 - 2.75	2.53	2.77 - 2.80	2.78	- - -	-	- - -	-	- - -	-	- - -	-
	04	2.50	2.49 - 2.50	2.50	2.52 - 2.56	2.54	2.58 - 2.58	2.58	2.72 - 2.72	2.72	- - -	-	- - -	-
	05	2.50	2.49 - 2.50	2.50	2.52 - 2.55	2.53	2.69 - 2.69	2.69	2.72 - 2.72	2.72	- - -	-	- - -	-
	06	2.50	2.50 - 2.50	2.50	2.52 - 2.52	2.52	2.65 - 2.66	2.65	- - -	-	- - -	-	- - -	-
	09	2.50	2.50 - 2.50	2.50	2.52 - 2.55	2.53	2.65 - 2.65	2.65	- - -	-	- - -	-	- - -	-
	10	2.50	2.44 - 2.51	2.45	2.52 - 2.55	2.54	2.57 - 2.65	2.61	- - -	-	- - -	-	- - -	-
	11	2.50	2.48 - 2.50	2.50	2.52 - 2.55	2.53	2.65 - 2.65	2.65	- - -	-	- - -	-	- - -	-
	12	2.50	2.48 - 2.50	2.50	2.52 - 2.56	2.54	2.63 - 2.67	2.65	2.75 - 2.75	2.75	- - -	-	- - -	-
	13	2.50	2.50 - 2.50	2.50	2.52 - 2.56	2.53	2.65 - 2.65	2.65	- - -	-	- - -	-	- - -	-
	16	2.50	2.50 - 2.50	2.50	2.52 - 2.58	2.55	- - -	-	2.73 - 2.76	2.74	- - -	-	- - -	-
	17	2.50	2.50 - 2.50	2.50	2.52 - 2.59	2.56	- - -	-	- - -	-	2.92 - 2.92	2.92	- - -	-
	18	2.50	2.50 - 2.51	2.50	2.52 - 2.59	2.53	2.68 - 2.68	2.68	2.81 - 2.81	2.81	- - -	-	- - -	-
	19	2.50	2.50 - 2.51	2.50	2.52 - 2.60	2.53	- - -	-	- - -	-	2.92 - 2.92	2.92	- - -	-
	20	2.50	2.43 - 2.50	2.50	2.52 - 2.58	2.52	- - -	-	2.80 - 2.80	2.80	- - -	-	- - -	-
	23	2.50	2.48 - 2.50	2.50	2.52 - 2.52	2.52	- - -	-	- - -	-	- - -	-	- - -	-
	24	2.50	2.42 - 2.50	2.50	2.52 - 2.60	2.53	- - -	-	- - -	-	- - -	-	- - -	-
	25	2.50	2.45 - 2.50	2.50	2.52 - 2.62	2.54	- - -	-	- - -	-	- - -	-	- - -	-
	26	2.50	2.47 - 2.50	2.50	2.52 - 2.60	2.53	- - -	-	- - -	-	- - -	-	- - -	-
	27	2.50	2.48 - 2.50	2.50	2.52 - 2.63	2.57	2.69 - 2.69	2.69	- - -	-	- - -	-	- - -	-
	30	2.50	2.44 - 2.50	2.50	2.52 - 2.61	2.53	2.64 - 2.64	2.64	- - -	-	- - -	-	- - -	-
	31	2.50	2.48 - 2.50	2.50	2.52 - 2.52	2.52	- - -	-	- - -	-	- - -	-	- - -	-

¹ Kadar faedah harian pasaran wang antara bank boleh diperolehi melalui laman web Bank Negara Malaysia.

² Berkuatkuasa mulai 26 April 2004.

“-” Tiada urusniaga pada tempoh tersebut.

¹ Daily Interbank rates are available from BNM home page.

² With effect from 26 April 2004.

“-” Mean no trading for the period.

2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara Interest Rates: Treasury Bills and Bank Negara Bills

Peratus setahun / Percent per annum

Tempoh Period	Kadar diskaun purata Bil Perbendaharaan <i>Average discount rate on Treasury bills</i>				Kadar diskaun purata Bil Bank Negara <i>Average discount rate on Bank Negara bills</i>					
	Tempoh (dalam bulan) / Period (in months)				Tempoh (dalam bulan) / Period (in months)					
	3	6	9	12	1	2	3	6	9	12
2017	2.902	3.016	2.982	3.055	-	-	-	-	-	-
2018	3.231	3.262	3.252	3.304	-	-	-	-	-	-
2019	3.134	3.063	3.141	3.005	-	-	-	-	-	-
2018	3	3.130	-	3.188	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	3.266	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-
	8	3.250	-	-	-	-	-	-	-	-
	9	3.269	-	-	-	-	-	-	-	-
	10	-	3.262	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-	-
	12	3.253	-	3.316	-	-	-	-	-	-
	1	-	-	3.305	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-
2019	3	3.252	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-
	6	-	3.063	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-	-
	9	3.015	-	2.977	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-	-
	1	-	2.896	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-
2020	3	-	2.737	-	-	-	-	-	-	-

"-" Tiada urusniaga pada tempoh tersebut.

"-" Means no trading for the period.

2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia Market Indicative Yield: Malaysian Government Securities

Peratus setahun / Percent per annum

Tempoh Period	Tahun sebelum kematangan/Remaining years to maturity							
	1	2	3	4	5	10	15	20
2015	2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2016	3.2600	3.4220	3.5040	3.6390	3.6980	4.2280	4.6740	4.7430
2017	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018	3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.4620	4.6640
2019	2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.6100	3.7500
2018	1	3.2140	3.3140	3.3900	3.4960	3.9560	4.4200	4.6190
	2	3.2140	3.3260	3.4050	3.5210	3.6270	4.0410	4.6270
	3	3.1860	3.3380	3.4410	3.4970	3.5460	3.9460	4.4140
	4	3.3940	3.5590	3.6800	3.7690	3.7910	4.1390	4.6450
	5	3.4100	3.6140	3.7190	3.8100	3.8490	4.1960	4.6270
	6	3.4130	3.5500	3.6310	3.7740	3.8450	4.2000	4.6350
	7	3.3890	3.4850	3.5630	3.6770	3.7630	4.0750	4.5360
	8	3.3710	3.4320	3.4790	3.6350	3.7020	4.0390	4.4710
	9	3.3600	3.4810	3.6000	3.7090	3.7590	4.0710	4.4920
	10	3.4290	3.5340	3.6620	3.7510	3.8000	4.0990	4.5860
	11	3.4470	3.5520	3.7000	3.7810	3.8730	4.1400	4.5370
	12	3.4460	3.5260	3.6280	3.7290	3.7780	4.0800	4.4620
2019	1	3.4240	3.5180	3.5820	3.6810	3.7530	4.0690	4.4020
	2	3.4350	3.5260	3.5690	3.6770	3.7090	3.8950	4.2910
	3	3.3550	3.3840	3.3870	3.4960	3.5410	3.7650	4.0760
	4	3.3600	3.3980	3.4190	3.5460	3.6040	3.7930	4.1350
	5	3.2310	3.3420	3.4050	3.5100	3.5500	3.7970	4.0900
	6	3.1810	3.2660	3.3020	3.3850	3.4330	3.6420	3.9400
	7	3.1550	3.2420	3.2900	3.3840	3.4250	3.5920	3.8060
	8	3.0850	3.1040	3.1340	3.2070	3.2370	3.3070	3.4920
	9	3.0930	3.1080	3.1090	3.2020	3.2360	3.3470	3.5890
	10	3.0630	3.1000	3.1460	3.2670	3.3280	3.4410	3.7170
	11	2.9700	3.0280	3.0420	3.1570	3.1870	3.4290	3.6770
	12	2.9570	3.0060	3.0140	3.1300	3.1790	3.3130	3.6100
2020	1	2.8110	2.8460	2.8830	2.9290	2.9540	3.1330	3.2510
	2	2.5960	2.6120	2.6150	2.6500	2.6650	2.8280	3.0550
	3	2.5310	2.6510	2.7620	2.9750	3.1010	3.3570	3.6410

¹ Siri hanya bermula pada tahun 1992.

Sumber: Fully Automated System for Issuing/Tendering (FAST)

¹ Series started in 1992.

Source: Fully Automated System for Issuing/Tendering (FAST)

2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia

Exchange Rates: Malaysian Ringgit

Tempoh	RM bagi seunit / RM per unit of											RM bagi seunit / RM per unit of										
	SDR ²	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB	SDR ²	USD	GBP	Euro	100 SF	100 HKD	100 JPY	CNY	SGD	100 IDR	100 THB
Period	Akhir tempoh / End of period											Purata bagi tempoh / Average for period										
2018	5.7565	4.1385	5.2532	4.7340	420.26	52.842	3.7475	0.6017	3.0322	0.0286	12.7006	5.6897	4.0351	5.3848	4.7647	412.60	51.486	3.6533	0.6103	2.9913	0.0284	12.4876
2019	5.6509	4.0925	5.3722	4.5852	422.82	52.572	3.7655	0.5866	3.0387	0.0295	13.6827	5.7227	4.1425	5.2900	4.6382	416.8913	52.8722	3.8009	0.5998	3.0369	0.0293	13.3468
2018 3	5.6177	3.8620	5.4182	4.7559	404.17	49.205	3.6319	0.6160	2.9464	0.0281	12.3742	5.6660	3.9031	5.4536	4.8168	412.22	49.778	3.6811	0.6176	2.9690	0.0284	12.4847
4	5.6331	3.9195	5.4011	4.7524	396.59	49.940	3.5914	0.6189	2.9607	0.0283	12.4350	5.6392	3.8862	5.4755	4.7749	401.86	49.516	3.6140	0.6172	2.9555	0.0282	12.4198
5	5.6432	3.9765	5.2909	4.6392	402.30	50.680	3.6564	0.6206	2.9719	0.0286	12.4353	5.6487	3.9637	5.3410	4.6887	397.54	50.502	3.6124	0.6221	2.9618	0.0282	12.4052
6	5.6825	4.0385	5.2961	4.6990	405.98	51.463	3.6486	0.6100	2.9589	0.0281	12.1788	5.6580	3.9999	5.3167	4.6736	404.26	50.973	3.6367	0.6186	2.9687	0.0286	12.3207
7	5.7115	4.0605	5.3292	4.7544	411.09	51.735	3.6619	0.5954	2.9822	0.0282	12.2019	5.4329	4.0493	5.3332	4.7318	407.18	51.599	3.6350	0.6031	2.9703	0.0281	12.1699
8	5.7793	4.1075	5.3535	4.8054	423.10	52.333	3.6801	0.6013	3.0079	0.0280	12.5535	5.7118	4.0917	5.2686	4.7238	413.29	52.126	3.6829	0.5974	2.9896	0.0281	12.3750
9	5.7784	4.1405	5.4152	4.8229	423.95	52.924	3.6472	0.6015	3.0289	0.0278	12.7991	5.7994	4.1396	5.4059	4.8325	428.02	52.824	3.6963	0.6040	3.0209	0.0278	12.7043
10	5.7835	4.1825	5.3141	4.7432	416.00	53.304	3.6936	0.6003	3.0169	0.0275	12.5714	5.7864	4.1584	5.4141	4.7800	418.83	53.056	3.6854	0.6010	3.0154	0.0274	12.6929
11	5.7791	4.1880	5.3537	4.7722	420.31	53.544	3.6930	0.6032	3.0557	0.0293	12.7276	5.7959	4.1867	5.4014	4.7567	418.13	53.470	3.6932	0.6030	3.0433	0.0285	12.7010
12	5.7565	4.1385	5.2532	4.7340	420.26	52.842	3.7475	0.6017	3.0322	0.0286	12.7006	5.7794	4.1729	5.2859	4.7484	420.54	53.367	3.7152	0.6060	3.0453	0.0288	12.7592
2019 1	5.7232	4.0890	5.3697	4.7030	411.93	52.125	3.7553	0.6100	3.0370	0.0291	13.0848	5.7344	4.1161	5.3068	4.7037	416.48	52.490	3.7814	0.6064	3.0350	0.0291	12.9318
2	5.6940	4.0705	5.4132	4.6316	407.40	51.857	3.6709	0.6092	3.0181	0.0289	12.9387	5.6672	4.0746	5.2976	4.6203	406.62	51.921	3.6880	0.6048	3.0092	0.0290	13.0154
3	5.6585	4.0810	5.3316	4.5824	409.82	51.988	3.6855	0.6069	3.0098	0.0287	12.8253	5.6765	4.0790	5.3774	4.6124	407.70	51.968	3.6696	0.6078	3.0125	0.0287	12.8563
4	5.7393	4.1355	5.3520	4.6264	405.76	52.713	3.7066	0.6138	3.0362	0.0291	12.9497	5.7114	4.1140	5.3624	4.6233	408.41	52.444	3.6856	0.6126	3.0340	0.0291	12.9129
5	5.7591	4.1970	5.2930	4.6719	417.45	53.487	3.8439	0.6075	3.0440	0.0292	13.2091	5.7660	4.1709	5.3654	4.6670	412.64	53.145	3.7930	0.6086	3.0438	0.0290	13.1170
6	5.7464	4.1420	5.2489	4.7076	424.39	53.040	3.8485	0.6026	3.0604	0.0293	13.4634	5.7637	4.1617	5.2740	4.7007	421.00	53.188	3.8524	0.6031	3.0540	0.0292	13.3681
7	5.7004	4.1275	5.0162	4.6040	416.50	52.743	3.8015	0.5998	3.0141	0.0295	13.4097	5.6996	4.1244	5.1551	4.6316	417.82	52.810	3.8129	0.5998	3.0322	0.0294	13.3898
8	5.7812	4.2220	5.1405	4.6628	427.41	53.820	3.9649	0.5904	3.0403	0.0297	13.7794	5.7537	4.1881	5.0894	4.6583	427.45	53.418	3.9393	0.5930	3.0242	0.0294	13.6110
9	5.7150	4.1870	5.1444	4.5776	422.29	53.403	3.8788	0.5879	3.0311	0.0295	13.7009	5.7232	4.1855	5.1703	4.6075	422.35	53.413	3.8928	0.5880	3.0329	0.0297	13.6932
10	5.7548	4.1775	5.4021	4.6656	423.36	53.311	3.8462	0.5932	3.0708	0.0298	13.8420	5.7434	4.1879	5.2824	4.6260	421.52	53.404	3.8734	0.5900	3.0542	0.0297	13.7884
11	5.7380	4.1713	5.3863	4.5932	417.79	53.290	3.8095	0.5932	3.0536	0.0296	13.7984	5.7188	4.1590	5.3593	4.5978	418.98	53.120	3.8216	0.5924	3.0545	0.0296	13.7505
12	5.6509	4.0925	5.3722	4.5852	422.82	52.572	3.7655	0.5866	3.0387	0.0295	13.6827	5.7145	4.1485	5.4393	4.6096	421.74	53.147	3.8010	0.5913	3.0566	0.0296	13.7275
2020 1	5.6668	4.0885	5.3535	4.5074	421.23	52.629	3.7483	0.5894	3.0019	0.0299	13.1252	5.6315	4.0797	5.3343	4.5321	420.60	52.479	3.7321	0.5895	3.0204	0.0297	13.4124
2	5.7698	4.2260	5.4408	4.6433	436.01	54.196	3.8719	0.6028	3.0236	0.0299	13.3481	5.7058	4.1634	5.3995	4.5408	426.33	53.551	3.7834	0.5948	2.9959	0.0302	13.2877
3	5.9062	4.3025	5.3106	4.7439	448.22	55.485	3.9693	0.6069	3.0195	0.0263	13.1696	5.9022	4.2964	5.3174	4.7594	449.04	55.330	4.0015	0.6124	3.0329	0.0283	13.3863

1 Kadar dolar AS ialah kadar purata belian dan jualan antara bank-bank pada pukul 12.00 tengahari. Kadar bagi mata wang asing selain daripada dolar AS adalah kadar siang yang diperolehi daripada kadar mata wang asing tersebut berbanding dolar AS dan kadar RM/dolar AS. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.

2 Kadar SDR harian yang diterbitkan di laman sesawang BNM adalah berdasarkan kadar SDR Dolar Amerika terkini dan kadar pertengahan USD/MYR semasa. Kadar SDR Dolar Amerika mempunyai lat masa 1 hari disebabkan oleh perbezaan zon waktu.

Nota: Data kadar pertukaran diperolehi daripada Bank Negara Malaysia. Bagi beberapa mata wang, data dari tempoh sebelum tahun 1999 diperolehi daripada Bloomberg. Untuk maklumat lanjut, hubungi bnmtelelink@bnm.gov.my

1. USD rates are the average of buying and selling interbank rates at noon. Rates for foreign currencies other than USD are cross rates derived from rates of such foreign currencies against the USD and the RM/USD. Daily exchange rates are available on the Central Bank's Internet web site.

2. The daily SDR rates published on the BNM website are based on latest available US Dollar SDR rates and prevailing USD/MYR mid-rates. The US Dollar SDR rate is at a 1-day lag due to different time zones.

Note: All exchange rate data are sourced from the internal BNM database. For some currencies, historical data (pre-1999) are sourced from Bloomberg. For more information, contact bnmtelelink@bnm.gov.my

2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank Volume of Transactions in Interbank Money Market

RM juta / RM Million

Tempoh	Deposit Antara Bank										Instrumen Pasaran Wang									Jumlah besar		
	Interbank Deposit										Money Market Instrument											
	Semalaman	Hujung minggu	1 minggu	1 bulan	2 bulan	3 bulan	6 bulan	1 tahun	Lain-lain	Jumlah kecil	Sekuriti Kerajaan Malaysia	Bon Khazanah	Bon Cagamas	Bil Perben- daharaan Malaysia	Bil Bank Negara ¹	Nota Caga- mas	Instrumen Deposit Boleh- niaga	Penerima- an Jurubank	Jumlah kecil			
Period	Overnight	Weekend	1 week	1 month	2 months	3 months	6 months	1 year	Others	Sub-total	Malaysian Governme-nt Securities	Khaza-nah Bonds	Caga-mas Bonds	Malaysian Treasury Bills	Bank Negara Bills ¹	Caga-mas Notes	Negotiable Instrument of Deposit	Banker's Acceptan- ce	Sub-total	Grand total		
2017	433,003.46	113,657.61	80,389.00	20,818.00	9,830.00	7,061.00	80.00	0.00	68,124.08	732,963.15	158,796.65	95.00	-	13,532.94	503.24	-	84,615.00	1,806.14	259,348.97	992,312.12		
2018	622,052.26	168,300.75	79,880.00	37,209.00	11,182.00	8,596.00	577.00	0.00	72,902.50	1,000,699.51	118,144.38	-	-	4,321.38	15,094.46	-	80,888.00	4,536.54	222,984.76	1,223,684.27		
2019	608,017.95	169,368.72	85,979.00	34,402.00	6,435.00	5,754.00	455.00	374.56	95,650.55	1,006,436.78	227,971.47	575.00	-	5,797.34	6,874.00	-	78,648.00	5,511.40	325,377.21	1,331,813.99		
2018	4	68,464.56	16,581.37	7,937.00	1,450.00	1,410.00	950.00	150.00	-	6,230.00	103,172.93	8,384.70	-	-	-	2,880.00	-	5,920.00	463.03	17,647.73	120,820.66	
	5	67,766.01	15,932.74	5,983.00	1,886.00	445.00	810.00	50.00	-	4,805.00	97,677.75	12,431.95	-	-	624.38	600.00	-	7,530.00	149.42	21,335.75	119,013.50	
	6	50,138.54	17,901.22	5,010.00	3,700.00	622.00	960.00	-	-	4,241.00	82,572.76	9,683.48	-	-	180.00	1,738.89	-	8,535.00	259.57	20,396.94	102,969.70	
2019	7	68,632.03	16,131.55	5,220.00	3,110.00	1,150.00	850.00	-	-	5,589.50	100,683.08	14,638.27	-	-	50.00	1,050.00	-	5,005.00	656.53	21,399.80	122,082.88	
	8	42,262.70	12,242.81	7,650.00	2,815.00	520.00	760.00	123.00	-	6,825.00	73,198.51	12,748.65	-	-	549.00	1,337.50	-	8,140.00	744.31	23,519.46	96,717.97	
	9	35,352.25	11,958.32	5,362.00	5,750.00	450.00	650.00	-	-	6,112.00	65,634.57	12,849.08	-	-	1,225.00	1,350.00	-	7,395.00	417.78	23,236.86	88,871.43	
	10	42,901.59	10,538.88	10,750.00	3,235.00	330.00	350.00	170.00	-	7,570.00	75,845.47	8,722.49	-	-	140.00	563.00	-	7,433.00	574.32	17,432.81	93,278.28	
	11	39,996.30	11,853.69	5,125.00	4,235.00	190.00	940.00	-	-	7,885.00	70,224.99	6,982.61	-	-	-	1,703.33	-	7,830.00	201.82	16,717.76	86,942.75	
	12	61,964.44	16,060.37	6,055.00	2,858.00	652.00	330.00	84.00	-	6,295.00	94,298.81	8,606.92	-	-	150.00	887.78	-	4,060.00	353.62	14,058.32	108,357.13	
	1	50,403.95	13,781.99	6,545.00	4,437.00	645.00	570.00	-	41.06	9,907.50	86,331.50	20,311.55	-	-	225.00	576.00	-	8,650.00	689.88	30,452.43	116,783.93	
	2	48,891.07	11,679.70	5,200.00	3,260.00	450.00	50.00	130.00	-	4,586.00	74,246.77	16,275.71	-	-	200.00	790.00	-	3,610.00	52.31	20,928.02	95,174.79	
	3	59,232.71	17,018.45	9,535.00	1,592.00	630.00	850.00	-	-	7,189.00	96,047.16	21,196.96	-	-	500.00	2,020.00	-	6,800.00	234.23	30,751.19	126,798.35	
	4	63,873.37	15,160.16	9,670.00	4,265.00	380.00	1,040.00	75.00	-	9,267.00	103,730.53	14,961.50	205.00	-	200.00	720.00	-	5,765.00	176.22	22,027.72	125,758.25	
	5	42,765.54	16,719.21	7,215.00	2,870.00	250.00	190.00	150.00	333.50	10,904.00	81,397.25	21,164.09	-	-	830.77	-	-	5,205.00	50.20	27,250.06	108,647.31	
	6	48,272.06	18,786.76	4,610.00	4,144.00	390.00	200.00	-	-	7,606.50	84,009.32	26,250.06	220.00	-	1,067.27	844.00	-	9,000.00	132.56	37,513.89	121,523.21	
7	59,402.02	11,907.74	12,085.00	3,508.00	1,145.00	550.00	-	-	8,634.70	97,232.46	19,856.59	90.00	-	722.22	444.00	-	5,088.00	616.03	26,816.84	124,049.30		
8	44,918.58	13,148.86	7,885.00	2,552.00	1,285.00	350.00	-	-	5,941.00	76,080.44	26,702.30	60.00	-	128.89	200.00	-	7,230.00	802.26	35,123.45	111,203.89		
9	50,113.21	14,339.40	7,979.00	2,140.00	760.00	200.00	-	-	10,107.85	85,639.46	18,964.50	-	-	658.90	190.00	-	7,110.00	650.37	27,573.77	113,213.23		
10	32,688.44	6,988.09	4,605.00	1,925.00	200.00	330.00	-	-	8,105.00	54,841.53	20,398.79	-	-	232.14	340.00	-	8,990.00	1,162.02	31,122.95	85,964.48		
11	66,206.76	20,919.36	6,765.00	1,225.00	200.00	350.00	100.00	-	7,480.00	103,246.12	13,184.53	-	-	350.00	-	-	6,860.00	682.27	21,076.80	124,322.92		
12	41,250.24	8,919.00	3,885.00	2,484.00	100.00	1,074.00	-	-	5,922.00	63,634.24	8,704.89	-	-	682.15	750.00	-	4,340.00	263.05	14,740.09	78,374.33		
2020	1	59,367.01	17,924.72	10,495.00	2,245.00	130.00	200.00	-	-	11,195.00	101,556.73	17,504.95	-	-	570.00	200.00	-	6,916.00	1,014.00	26,204.95	127,761.68	
2	63,553.61	13,852.95	6,290.00	4,267.00	50.00	-	-	-	12,860.00	100,873.56	24,096.52	170.00	-	130.00	500.00	-	4,065.00	943.33	29,904.86	130,778.42		
3	65,247.94	11,060.93	8,000.00	2,705.00	705.00	1,835.00	100.00	-	8,535.00	98,188.87	33,420.25	-	-	-	346.36	-	6,195.00	562.71	40,524.32	138,713.19		
1 Termasuk Bil Antara Bank BNM (BNIB) mulai Januari 2018																					1 Includes Bank Negara Interbank Bills (BNIB) from January 2018 onwards	

¹ Termasuk Bil Antara Bank BNM (BNIB) mulai Januari 2018

¹ Includes Bank Negara Interbank Bills (BNIB) from January 2018 onwards

2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market

RM juta/RM million

Tempoh Period	USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD ⁴			USD/CHF		
	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total	Spot ² Spot ²	Swap ³ Swap ³	Jumlah Total
2017	450,559.4	2,264,812.2	2,715,371.6	16,547.6	37,242.8	53,790.4	26,413.5	1,068.6	27,482.1	13,206.6	4,034.7	17,241.3	16,270.0	4,694.2	20,964.3	302.0	11.0	312.9
2018	505,957.2	2,224,180.6	2,730,137.8	23,473.2	39,787.0	63,260.3	22,520.7	2,557.0	25,077.8	18,724.4	18,394.1	37,118.6	25,040.4	12,642.4	37,682.6	32.7	34.0	66.7
2019	430,333.3	2,978,553.4	3,408,886.7	23,423.8	47,059.1	70,482.8	14,693.8	5,114.4	19,808.1	43,028.2	23,600.9	66,629.2	26,875.6	26,885.2	53,760.7	403.8	778.1	1,181.9
2018 1	48,558.9	167,863.6	216,422.5	1,809.0	2,651.2	4,460.2	1,893.8	274.8	2,168.6	558.4	835.4	1,393.8	1,234.9	798.2	2,033.1	2.1	9.2	11.2
2	43,917.5	137,563.6	181,481.1	1,599.8	2,371.1	3,970.9	3,047.6	199.4	3,247.1	323.2	257.6	580.8	1,107.2	968.7	2,075.9	1.7	0.0	1.7
3	45,653.4	182,273.7	227,927.0	2,128.6	2,872.6	5,001.2	2,471.3	301.0	2,772.3	502.9	933.2	1,436.1	951.5	555.4	1,506.8	1.0	2.1	3.1
4	47,987.0	173,089.4	221,076.5	1,690.9	2,821.6	4,512.5	2,603.0	393.3	2,996.3	458.3	226.1	684.4	1,440.4	1,547.7	2,988.1	0.0	0.0	0.0
5	56,080.0	133,978.6	190,058.7	1,660.8	2,762.3	4,423.1	3,168.9	17.7	3,186.6	699.4	445.7	1,145.2	3,419.6	942.7	4,362.3	0.0	4.0	4.0
6	50,643.7	164,898.3	215,542.0	1,988.0	2,698.6	4,686.6	2,821.8	210.2	3,032.0	695.6	234.1	929.8	3,039.8	618.0	3,657.8	0.5	2.0	2.5
7	34,705.5	177,314.7	212,020.3	2,364.6	4,052.8	6,417.4	2,332.3	180.4	2,512.7	3,453.8	2,949.2	6,403.0	3,043.6	531.0	3,574.6	6.1	0.0	6.1
8	34,193.0	220,703.9	254,896.9	3,006.9	3,834.1	6,841.0	1,337.1	255.5	1,592.5	5,383.7	5,358.5	10,742.3	1,660.3	489.3	2,149.5	0.0	0.0	0.0
9	37,619.3	200,710.8	238,330.1	2,082.0	3,254.8	5,336.8	447.5	81.1	528.6	291.8	955.7	1,247.5	1,416.6	597.5	2,014.0	14.5	0.0	14.5
10	40,225.1	234,743.8	274,968.9	1,067.7	4,258.5	5,326.2	1,215.8	249.3	1,465.2	888.0	689.4	1,577.5	1,892.9	1,333.1	3,225.9	2.4	0.0	2.4
11	35,299.7	193,640.9	228,940.7	1,237.5	3,140.7	4,378.2	593.6	188.3	781.8	2,683.8	2,174.3	4,858.1	2,595.5	1,991.5	4,587.0	1.7	12.5	14.2
12	31,074.2	237,399.0	268,473.2	2,837.4	5,068.7	7,906.1	588.0	206.0	794.0	2,785.5	3,334.8	6,120.3	3,238.2	2,269.3	5,507.5	2.8	4.2	7.0
2019 1	38,706.0	303,455.7	342,161.7	1,467.8	4,456.2	5,923.9	2,064.9	572.5	2,637.4	5,806.7	3,080.8	8,887.5	4,208.2	1,749.9	5,958.2	2.3	0.0	2.3
2	27,557.3	171,408.6	198,965.9	1,160.1	3,211.0	4,371.1	996.4	291.2	1,287.6	1,639.1	1,954.1	3,593.1	2,202.6	1,475.6	3,678.2	4.6	4.1	8.7
3	32,451.1	259,849.6	292,300.7	3,606.0	5,024.3	8,630.2	1,121.3	118.7	1,240.0	2,958.5	1,971.0	4,929.5	2,156.8	1,456.1	3,612.9	7.7	8.1	15.8
4	40,759.6	243,565.2	284,324.8	2,185.9	5,544.6	7,730.5	1,027.1	432.7	1,459.8	3,229.4	2,193.3	5,422.7	2,088.0	1,415.5	3,503.5	4.1	24.6	28.7
5	41,810.5	260,513.5	302,324.0	2,949.7	4,271.9	7,221.6	1,371.7	570.3	1,941.9	3,824.2	1,824.6	5,648.9	1,795.0	1,807.5	3,602.5	4.9	83.1	88.0
6	32,951.1	223,471.2	256,422.3	1,483.3	3,025.6	4,509.0	862.0	341.8	1,203.9	4,918.1	1,297.2	6,215.3	1,883.8	1,260.4	3,144.3	2.1	79.7	81.8
7	33,630.4	267,671.2	301,301.6	2,045.2	4,736.3	6,781.6	1,444.7	326.5	1,771.1	4,040.2	1,536.1	5,576.3	2,710.9	2,542.8	5,253.6	370.7	553.1	923.8
8	42,246.7	286,589.9	328,836.7	2,916.4	4,476.9	7,393.3	2,297.4	469.4	2,766.8	10,397.6	2,381.8	12,779.4	2,764.4	2,346.2	5,110.6	0.6	0.0	0.6
9	38,289.5	203,234.9	241,524.4	2,585.6	2,401.9	4,987.6	1,454.8	124.0	1,578.9	1,978.0	1,570.0	3,548.0	1,975.2	1,734.1	3,709.3	0.0	0.0	0.0
10	33,690.5	264,212.9	297,903.4	820.9	3,446.3	4,267.1	459.6	524.6	984.3	1,995.5	1,454.1	3,449.6	2,502.9	2,237.5	4,740.5	6.3	23.2	29.5
11	34,589.9	230,919.1	265,509.0	951.9	2,694.4	3,646.2	1,073.0	279.0	1,352.0	1,611.6	1,844.5	3,456.2	1,929.5	3,508.4	5,438.0	0.2	0.0	0.2
12	33,650.6	263,661.5	297,312.1	1,251.0	3,769.6	5,020.6	520.8	1,063.5	1,584.3	629.3	2,493.4	3,122.7	658.1	5,351.1	6,009.2	0.3	2.1	2.4
2020 1	42,136.5	301,281.7	343,418.2	1,067.0	2,871.1	3,938.1	1,136.9	976.4	2,113.3	303.1	2,890.5	3,193.6	832.8	5,261.4	6,094.3	2.1	4.2	6.3
2	50,900.3	222,487.6	273,387.9	1,564.1	3,166.1	4,730.1	822.6	512.0	1,334.6	4,304.7	4,491.9	8,796.5	780.1	4,008.6	4,788.7	0.2	4.3	4.5
3	49,870.5	312,777.6	362,648.1	1,158.5	2,257.2	3,415.6	2,454.3	124.9	2,579.2	3,071.1	2,986.7	6,057.8	1,015.7	1,536.2	2,551.9	0.0	0.0	0.0

- 1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.
- 2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urusan.
- 3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot dan kontrak ke hadapan yang bertentangan.
- 4 Berkuatkuasa Januari 1999, urusniaga dalam USD/DEM telah digantikan dengan EUR/USD.
- 5 Sumber:
Data 1993 - 2004 bagi transaksi dalam pasaran spot dan swap diperolehi daripada broker.
Data 2005 seterusnya bagi transaksi dalam pasaran spot dan swap diperolehi daripada ROMS.

- 1 Volume is expressed in RM million based on the middle rate of USD/YRM at noon.
- 2 Refers to transaction settled within two business days or less after the conclusion of deal.
- 3 Refers to foreign exchange swap which involves a spot plus a reversing forward transaction.
- 4 Effective January 1999, trade in USD/DEM was replaced by EUR/USD.
- 5 Source:
Data of 1993 - 2004 for transactions in the spot and swap markets are obtained from brokers.
Data of 2005 onwards for transactions in the spot and swap markets are obtained from ROMS.

2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam)

Funds Raised in the Capital Market (by Public Sector)

RM juta / RM million

Tempoh Period	Sekuriti Hutang / Debt Securities							Tolak / Less : Penebusan / Redemptions					Tolak : Milikan Kerajaan Less: Government Holdings	Dana Bersih yang Diperoleh oleh Sektor Awam Net Funds Raised by the Public Sector
	Sekuriti Kerajaan Malaysia (SKM) Malaysian Government Securities (MGS)	Langganan Pendahuluan SKM MGS Advanced Subscriptions	Bon Khazanah Khazanah Bonds (KB)	Terbitan Pelaburan Kerajaan Malaysia Malaysian Government Investment Issues (MGII)	Bon Simpanan Savings Bonds	Sukuk Perumahan Kerajaan Government Housing Sukuk	Terbitan Baru Sekuriti Hutang New Issues of Debt Securities	SKM MGS	Bon Khazanah KB	Terbitan Pelaburan Kerajaan Malaysia MGII	Bon Simpanan Savings Bonds	Sukuk Perumahan Kerajaan Government Housing Sukuk		
2015	51,332	0	0	41,056	0	8,000	100,389	41,069	0	12,500	0	0	0	46,819
2016	44,124	0	0	43,236	0	0	87,360	26,141	0	22,000	0	0	0	39,219
2017	53,698	0	0	53,707	0	0	107,405	46,750	0	20,000	0	0	0	40,655
2018	49,053	0	0	64,215	0	0	113,268	33,327	0	27,500	0	0	0	52,441
2019	58,894	0	0	59,709	0	0	118,603	43,412	0	24,000	0	1,600	0	49,591
2018 1	6,425	0	0	4,060	0	0	10,485	2,000	0	0	0	0	0	8,485
2	3,995	0	0	4,000	0	0	7,996	8,379	0	0	0	0	0	-384
3	7,053	0	0	6,095	0	0	13,149	8,092	0	0	0	0	0	5,057
4	4,000	0	0	6,507	0	0	10,507	0	0	0	0	0	0	10,507
5	6,424	0	0	7,019	0	0	13,443	0	0	7,500	0	0	0	5,943
6	2,500	0	0	3,486	0	0	5,986	0	0	0	0	0	0	5,986
7	5,026	0	0	4,079	0	0	9,105	0	0	0	0	0	0	9,105
8	3,085	0	0	6,078	0	0	9,163	0	0	8,500	0	0	0	663
9	2,943	0	0	5,011	0	0	7,954	11,856	0	0	0	0	0	-3,902
10	3,102	0	0	4,018	0	0	7,121	3,000	0	7,500	0	0	0	-3,379
11	4,498	0	0	5,516	0	0	10,014	0	0	4,000	0	0	0	6,014
12	0	0	0	8,346	0	0	8,346	0	0	0	0	0	0	8,346
2019 1	4,000	0	0	9,068	0	0	13,068	0	0	0	0	0	0	13,068
2	5,000	0	0	3,094	0	0	8,094	0	0	0	0	500	0	7,594
3	7,218	0	0	8,500	0	0	15,718	7,178	0	0	0	0	0	8,540
4	7,268	0	0	3,500	0	0	10,768	0	0	10,000	0	0	0	768
5	4,058	0	0	8,000	0	0	12,058	0	0	0	0	0	0	12,058
6	4,000	0	0	4,133	0	0	8,133	0	0	0	0	0	0	8,133
7	7,253	0	0	3,558	0	0	10,812	7,316	0	0	0	1,100	0	2,396
8	4,486	0	0	6,300	0	0	10,785	0	0	6,000	0	0	0	4,785
9	3,114	0	0	2,640	0	0	5,755	0	0	8,000	0	0	0	-2,245
10	6,699	0	0	2,681	0	0	9,380	11,800	0	0	0	0	0	-2,420
11	2,700	0	0	8,234	0	0	10,934	17,119	0	0	0	0	0	-6,185
12	3,098	0	0	0	0	0	3,098	0	0	0	0	0	0	3,098
2020 1	6,657	0	0	3,689	0	0	10,346	0	0	0	0	0	0	10,346
2	4,407	0	0	8,599	0	0	13,005	0	0	0	0	0	0	13,005
3	8,450	0	0	9,310	0	0	17,760	11,000	0	0	0	0	0	6,760

Sumber: Fully Automated System for Issuing/Tendering (FAST)

Source: Fully Automated System for Issuing/Tendering (FAST)

2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta)

Funds Raised in the Capital Market (by Private Sector)

RM juta / RM million

Tempoh	Saham Biasa / Ordinary Shares ¹				Saham Terpilih	Waran	Terbitan Saham Baru/Waran	Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk ²								Tolak / Less : Penebusan / Redemptions		Terbitan Baru Bon Korporat dan/atau Sukuk	Dana Bersih yang Diperoleh oleh Sektor Swasta
	Tawaran Awam Permulaan	Terbitan Hak	Penempatan Persendirian / Tawaran Jualan Secara Terhad	Terbitan Khas				Bon Biasa	Bon dengan Waran	Bon Boleh Tukar	Bon berasaskan Prinsip Islam	Bon yang disokong Aset	Nota Jangka Pertengahan	Bon Cagamas	Terbitan Baru Bon Korporat dan/atau Sukuk	Bon Korporat dan/atau Sukuk	Bon Cagamas		
Period	Initial Public Offers	Rights Issues	Private Placement / Restricted Offer-for-Sale	Special Issues	Preference Shares	Warrants	New Issues of Shares/Warrants	Straight Bonds	Bonds with Warrants	Convertible Bonds	Islamic Bonds	Asset Backed Bonds	Medium Term Notes ³	Cagamas Bonds	New Issues of Corporate Bond and/or Sukuk	Corporate Bond and/or Sukuk	Cagamas Bonds	Net Issues of Corporate Bond and/or Sukuk	Net Funds Raised by the Private Sector
2018	1	58	43	-	-	-	101	-	-	-	-	-	9,527	-	9,527	2,803	-	6,724	6,825
	2	8	-	-	-	-	8	-	-	-	27	-	6,905	-	6,932	3,700	-	3,232	3,240
	3	146	41	-	-	-	188	1,790	-	-	200	-	11,143	-	13,133	2,946	-	10,187	10,374
	4	6	165	-	-	-	170	80	-	-	-	-	11,719	-	11,799	4,655	-	7,145	7,315
	5	28	35	-	-	-	63	-	-	-	-	-	6,869	-	6,869	3,854	-	3,015	3,078
	6	217	40	-	-	-	257	600	-	-	-	-	5,519	-	6,119	4,022	-	2,097	2,355
	7	109	-	-	-	-	109	-	-	-	498	-	4,912	-	5,410	2,856	-	2,553	2,662
	8	-	253	-	-	-	253	-	-	-	-	-	8,377	-	8,377	4,760	-	3,617	3,870
	9	6	-	251	-	-	257	2,400	-	-	-	-	4,837	-	7,237	4,912	-	2,325	2,583
	10	8	403	-	-	-	411	2,000	-	-	-	-	10,960	-	12,960	6,904	-	6,055	6,466
	11	29	206	-	-	-	235	144	-	-	-	-	8,638	-	8,782	4,840	-	3,941	4,177
2019	12	48	194	-	-	-	312	141	-	-	305	-	5,360	-	5,806	9,967	-	(4,162)	(3,849)
	1	106	3,341	-	-	-	3,447	-	-	-	-	-	5,933	-	5,933	3,261	-	2,673	6,119
	2	-	-	-	-	-	-	-	-	-	-	-	9,141	-	9,141	3,559	-	5,582	5,582
	3	7	-	-	-	-	7	100	-	-	1,294	-	9,910	-	11,304	8,298	-	3,006	3,013
	4	10	42	-	-	-	52	340	-	-	1,000	-	9,786	-	11,126	4,694	-	6,431	6,484
	5	1,045	-	-	-	-	1,045	-	-	-	650	-	31,599	-	32,249	5,495	-	26,755	27,800
	6	191	60	-	-	-	251	2,100	-	-	-	-	6,284	-	8,384	9,974	-	(1,590)	(1,339)
	7	211	24	-	-	-	235	550	-	-	-	-	5,485	-	6,035	6,350	-	(315)	(80)
	8	71	-	-	-	-	71	483	-	-	-	-	4,141	-	4,624	9,133	-	(4,510)	(4,439)
	9	113	60	-	-	-	173	-	-	-	1,248	-	13,679	-	14,927	12,782	-	2,145	2,318
	10	230	-	-	-	-	230	50	-	-	-	-	5,592	-	5,642	3,815	-	1,827	2,057
2020	11	66	48	-	-	-	114	1,600	-	-	-	-	6,892	-	8,492	6,940	-	1,552	1,666
	12	6	128	-	-	-	135	43	-	-	304	-	10,721	-	11,068	14,586	-	(3,518)	(3,383)
	1	52	-	-	-	-	52	-	-	-	-	-	4,073	-	4,073	1,770	-	2,303	2,355
	2	113	-	-	-	-	113	300	-	-	1,800	-	8,504	-	10,604	1,845	-	8,759	8,872
	3	31	-	-	-	-	31	-	-	-	1,400	-	5,623	-	7,023	6,984	-	38	69

1 Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Lagganan Boleh Pindah, Waran dan Stok Pinjaman Tidak Bercagar Boleh Tukar Tidak Boleh Tebus.

2 Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.

3 Bermula dari Januari 2004.

Sumber: Bank Negara Malaysia, Bursa Malaysia dan anggaran Bank Negara Malaysia

1 Excludes funds raised by the exercise of Employee Share Options Scheme, Transferable Subscription Rights, Warrants and Irredeemable Convertible Unsecured Loan Stocks.

2 Excludes short-term papers in conventional and Islamic principles.

3 Beginning from January 2004.

Source: Bank Negara Malaysia, Bursa Malaysia and Bank Negara Malaysia estimates

2.11 Terbitan Baru Bon Korporat dan/atau Sukuk¹ (kecuali Bon Cagamas) mengikut Sektor² New Issues of Corporate Bond and/or Sukuk¹ (excluding Cagamas Bonds) by Sector²

RM juta / RM million

Tempoh	Pertanian, Perhutanan dan Perikanan	Pembinaan	Elektrik, Gas dan Air	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan dan Lain-lain	Perkilangan	Perlombongan dan Kuari	Pengangkutan, Penyimpanan dan Perhubungan	Perdagangan Borong dan Runcit, Hotel dan Restoran	Jumlah
Period	Agriculture, Forestry and Fishing	Construction	Electricity, Gas and Water	Finance, Insurance, Real Estate and Business Services	Government and Other Services	Manufacturing	Mining and Quarrying	Transport, Storage and Communications	Wholesale, Retail Trade, Hotels and Restaurants	Total
2015	1,265	4,181	13,660	55,606	6,359	1,515	0	2,850	204	85,639
2016	1,248	7,414	10,820	46,323	10,984	1,523	0	6,835	150	85,298
2017	151	12,169	14,362	76,340	11,408	1,180	0	5,005	1,389	122,004
2018	89	5,949	13,608	73,821	4,347	1,820	0	2,905	411	102,950
2019	2,055	4,268	7,584	101,275	7,215	2,230	0	2,566	1,732	128,924
2018 1	0	557	5,707	2,633	625	0	0	0	5	9,527
2	0	141	0	5,591	1,200	0	0	0	0	6,932
3	0	2,209	30	10,894	0	0	0	0	0	13,133
4	78	406	220	8,617	1,328	1,100	0	50	0	11,799
5	0	124	0	5,821	25	0	0	900	0	6,869
6	0	23	2,100	3,206	0	390	0	0	400	6,119
7	6	517	0	4,320	100	0	0	465	2	5,410
8	0	257	4,000	3,492	375	0	0	250	3	8,377
9	0	27	0	6,594	215	200	0	200	1	7,237
10	5	700	0	11,155	300	0	0	800	0	12,960
11	0	740	1,500	6,062	110	130	0	240	0	8,782
12	0	247	51	5,438	70	0	0	0	0	5,806
2019 1	50	0	0	5,657	195	0	0	32	0	5,933
2	0	0	3,500	5,376	0	265	0	0	0	9,141
3	0	944	0	6,715	3,540	105	0	0	0	11,304
4	0	250	0	9,676	1,200	0	0	0	0	11,126
5	0	530	0	31,619	100	0	0	0	0	32,249
6	0	0	1,100	7,164	120	0	0	0	0	8,384
7	0	0	0	4,057	200	300	0	0	1,477	6,035
8	5	5	675	3,418	500	21	0	0	0	4,624
9	2,000	617	0	11,196	185	27	0	902	0	14,927
10	0	89	2,144	2,559	300	5	0	300	245	5,642
11	0	900	0	7,230	275	5	0	80	2	8,492
12	0	933	165	6,609	600	1,502	0	1,252	8	11,068
2020 1	0	0	0	890	3,001	182	0	0	0	4,073
2	0	0	0	10,603	0	1	0	0	0	10,604
3	0	635	0	6,348	0	0	0	0	40	7,023

¹ Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.

² Merujuk kepada sektor penerbit.

Sumber: Bank Negara Malaysia

¹ Excludes short-term papers in conventional and Islamic principles

² Refers to issuer sector.

Source: Bank Negara Malaysia

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih

Bursa Malaysia Securities Berhad: Selected Indicators

Tempoh	Indeks Indices					Urus Niaga (juta unit) Turnover (million units)						Urus Niaga (RM juta) Turnover (RM million)						Jumlah Syarikat yang Disenaraikan No of Listed Companies	Nilai Pasaran (RM bilion) Market Capitalisation (RM billion)	Nisbah Bersih P/E (Indeks Komposit) Net P/E Ratio (Composite Index)
	Komposit	EMAS	Papan Kedua	FBM EMAS	FTSE Papan Kedua	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian	Papan Utama	Papan Kedua	Pasaran Utama	Pasaran ACE	Jumlah ¹	Purata Harian			
Period	Composite	EMAS	Second Board	FBM EMAS	FTSE Second Board	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average	Main Board	Second Board	Main Market	ACE Market	Total ¹	Daily Average			
2017	1,796.81	-	-	12,942.57	-	-	-	410,141.51	152,993.77	617,095.17	2,531.45	-	-	526,836.40	28,425.35	562,337.03	2,310.63	905	1,906.84	17.17
2018	1,690.58	-	-	11,527.51	-	-	-	400,446.96	99,984.13	619,339.02	2,545.21	-	-	536,218.16	19,067.10	581,279.06	2,406.69	915	1,700.37	19.90
2019	1,588.76	-	-	11,323.49	-	-	-	419,800.71	98,045.13	613,610.84	2,501.60	-	-	429,908.03	20,630.70	470,962.42	1,029.08	929	1,711.84	19.41
2018	1	1,868.58	-	-	13,371.86	-	-	62,774.66	19,838.29	96,456.65	4,593.17	-	-	61,502.02	3,426.79	67,102.13	3,195.34	905	1,960.34	17.45
	2	1,856.20	-	-	13,218.25	-	-	28,949.69	7,868.35	45,997.57	2,555.42	-	-	44,833.68	1,393.58	47,987.05	2,665.95	906	1,941.98	16.88
	3	1,863.46	-	-	13,045.59	-	-	33,507.07	10,269.47	52,188.03	2,372.18	-	-	47,542.29	1,668.87	50,583.06	2,299.23	907	1,895.66	16.51
	4	1,870.37	-	-	13,033.69	-	-	31,788.32	9,321.63	53,266.92	2,536.52	-	-	42,529.52	1,583.18	46,709.95	2,224.28	906	1,894.46	16.61
	5	1,740.62	-	-	12,128.94	-	-	35,021.74	6,333.13	53,091.09	2,949.51	-	-	62,173.17	1,069.01	65,205.93	3,622.55	908	1,792.33	15.50
	6	1,691.50	-	-	11,960.93	-	-	29,899.66	6,729.67	47,652.02	2,382.60	-	-	45,133.49	1,285.99	49,160.82	2,458.04	907	1,771.05	16.06
	7	1,784.25	-	-	12,633.15	-	-	34,771.94	8,256.34	55,993.49	2,545.16	-	-	43,402.06	2,078.40	49,302.86	2,241.04	911	1,861.13	16.98
	8	1,819.66	-	-	12,719.42	-	-	31,876.47	8,675.24	49,393.96	2,352.09	-	-	42,058.93	2,043.98	46,419.93	2,210.47	910	1,865.84	19.68
	9	1,793.15	-	-	12,533.22	-	-	23,961.39	5,370.66	36,597.55	2,152.80	-	-	34,897.55	1,075.10	37,871.07	2,227.71	911	1,835.43	19.39
	10	1,709.27	-	-	11,770.04	-	-	34,202.73	7,323.21	50,908.20	2,213.40	-	-	44,192.76	1,457.29	47,706.23	2,074.18	911	1,726.59	18.53
	11	1,679.86	-	-	11,604.34	-	-	27,477.57	6,276.39	41,356.25	2,067.81	-	-	39,013.20	1,367.97	42,182.41	2,109.12	914	1,712.00	18.71
	12	1,690.58	-	-	11,527.51	-	-	26,215.71	3,721.74	36,437.30	1,821.86	-	-	28,939.48	616.94	31,047.63	1,552.38	915	1,700.37	19.90
2019	1	1,683.53	-	-	11,660.62	-	-	37,458.75	6,142.33	51,275.80	2,441.70	-	-	37,858.55	1,025.82	40,430.24	1,925.25	918	1,730.04	19.79
	2	1,707.73	-	-	11,826.70	-	-	32,550.77	4,955.86	45,581.07	2,681.24	-	-	32,823.70	1,025.44	35,598.53	2,094.03	917	1,758.38	22.66
	3	1,643.63	-	-	11,553.84	-	-	45,906.32	6,856.48	62,655.82	2,983.61	-	-	42,275.05	1,530.18	45,916.47	2,186.50	915	1,729.50	20.90
	4	1,642.29	-	-	11,652.84	-	-	52,072.14	8,910.24	69,936.10	3,178.91	-	-	43,746.54	1,645.56	47,296.12	2,149.82	916	1,747.91	19.42
	5	1,650.76	-	-	11,588.37	-	-	30,050.33	8,525.27	46,725.83	2,336.29	-	-	38,131.69	1,133.74	41,328.83	2,066.44	916	1,726.95	18.65
	6	1,672.13	-	-	11,781.58	-	-	21,280.29	5,305.59	34,254.12	1,903.01	-	-	29,453.04	1,491.36	32,688.14	1,816.01	920	1,752.56	19.44
	7	1,634.87	-	-	11,589.67	-	-	43,321.24	9,751.22	62,291.94	2,831.45	-	-	39,780.36	1,999.32	43,674.41	1,985.20	924	1,725.16	18.50
	8	1,612.14	-	-	11,348.50	-	-	29,271.51	7,432.06	46,257.66	2,202.75	-	-	35,057.88	1,291.92	38,615.88	1,838.85	923	1,690.26	19.76
	9	1,583.91	-	-	11,203.71	-	-	24,340.59	7,173.62	38,641.29	2,146.74	-	-	27,980.80	1,353.16	30,874.83	1,715.27	925	1,673.63	19.51
	10	1,597.98	-	-	11,305.73	-	-	33,258.48	12,534.16	52,960.26	2,407.28	-	-	34,098.42	2,790.51	38,192.53	1,736.02	926	1,691.53	19.35
	11	1,561.74	-	-	11,092.85	-	-	36,462.96	11,718.28	54,879.79	2,613.32	-	-	36,211.87	2,922.17	40,462.26	1,926.77	928	1,668.24	18.99
	12	1,588.76	-	-	11,323.49	-	-	33,827.34	8,740.02	48,151.15	2,292.91	-	-	32,490.12	2,421.52	35,884.18	1,708.77	929	1,711.84	19.41
2020	1	1,531.06	-	-	10,890.12	-	-	40,463.20	13,578.44	60,809.00	2,895.67	-	-	38,139.19	3,666.92	42,996.48	2,047.45	931	1,646.36	19.05
	2	1,482.64	-	-	10,478.77	-	-	39,165.73	15,276.61	62,869.26	3,143.46	-	-	45,996.27	4,325.07	51,731.99	2,586.60	932	1,590.66	19.35
	3	1,350.89	-	-	9,239.81	-	-	62,754.62	15,875.97	86,891.16	3,949.60	-	-	59,893.99	3,072.62	64,625.19	2,937.51	934	1,379.19	17.58

¹ Termasuk urusniaga waran panggilan (sejak 1995) dan MESDAQ (sejak Mac 2002). Data harian BMSB boleh diperolehi melalui Halaman Internet Bank Negara Malaysia (sejak 1997). Mulai 3 Ogos 2009, FTSE Papan Kedua bergabung dengan Papan Utama. Sementara itu, Papan Utama dan Kedua bergabung menjadi Pasaran Utama.

Sumber: Bursa Malaysia Securities Berhad (BMSB).

¹ Includes turnover of call warrants (since 1995) and MESDAQ (since March 2002). Daily BMSB data are available on the Central Bank's Internet Web site (since 1997). From 3 August 2009, FTSE SB was merged with the Main board. While Main and Second Board was merged with Main Market.

Source: Bursa Malaysia Securities Berhad (BMSB).

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih

Futures and Options Markets: Selected Indicators

Tempoh During	Niaga Hadapan dan Opsyen KLSE CI/KLSE CI Futures and Options			Niaga Hadapan KLIBOR/KLIBOR Futures		
	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>	Jumlah Urus Niaga <i>Total Turnover</i>	Purata Urus Niaga Harian <i>Average Daily Turnover</i>	Bukaan <i>Open Interest</i>
	Bil Kontrak / No. of Contracts					
2017	2,054,522	8,552	28,041	50	0	4
2018	2,507,999	10,382	25,440	0	0	0
2019	2,294,749	9,404	25,293	0	0	0
2018	1	179,268	8,537	31,252	0	0
	2	183,069	10,171	23,068	0	0
	3	185,643	8,438	26,564	0	0
	4	215,965	10,284	28,891	0	0
	5	255,832	14,213	29,151	0	0
	6	262,943	13,147	29,742	0	0
	7	223,043	10,138	22,958	0	0
	8	199,765	9,513	23,642	0	0
	9	177,561	10,445	24,460	0	0
	10	237,677	10,334	23,928	0	0
	11	194,686	9,734	21,599	0	0
	12	192,547	9,627	20,023	0	0
2019	1	183,351	8,731	21,916	0	0
	2	143,061	8,415	21,402	0	0
	3	179,525	8,549	21,100	0	0
	4	190,682	8,667	26,173	0	0
	5	213,782	10,689	26,601	0	0
	6	167,284	9,294	20,520	0	0
	7	175,708	7,987	22,257	0	0
	8	215,131	10,244	28,188	0	0
	9	176,011	9,778	28,049	0	0
	10	215,871	9,812	29,162	0	0
	11	208,482	9,928	29,367	0	0
	12	225,861	10,755	28,786	0	0
2020	1	232,177	11,056	32,494	0	0
	2	263,119	13,156	30,684	0	0
	3	455,824	20,719	21,973	0	0

¹ Mulai Mei 2012, data telah disemak semula yang merangkumi Niaga hadapan dan Opsyen KLSE.

¹ Revised data beginning May 2012 which includes KLSE futures and options.

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam¹

Turnover of Conventional and Islamic Money Market¹

bersamaan RM juta / RM million equivalent

		Konvensional Conventional						Islam Islamic											
		Deposit		Penerimaan Jurubank		Instrumen Deposit Boleh-niaga ²		Deposit Mudharabah		Deposit Komoditi Murabahah		Deposit Wakalah		Lain-lain Deposit ³		Penerimaan Jurubank Islam		Sijil Hutang Boleh Niaga Islam ⁴	
		Deposit		Banker's Acceptance		Negotiable Instrument of Deposit ²		Mudharabah Deposits		Commodity Murabahah Deposits		Wakalah Deposits		Other Deposit ³		Islamic Bankers Acceptance		Islamic Negotiable Instrument of Deposit ⁴	
Urusniaga bagi bulan Transaction for the month		Antara Bank ⁵	Korporat	Antara Bank	Korporat	Antara Bank	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank ⁵	Korporat	Antara Bank	Korporat	Antara Bank	Korporat
		Interbank ⁵	Corporate	Interbank	Corporate	Interbank	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank ⁵	Corporate	Interbank	Corporate	Interbank	Corporate
2018	1	245,117.0	560,188.2	417.5	179.9	14,220.1	1,056.2	102,662.0	629.0	31,684.4	191,487.6	0.0	1,402.0	28,893.1	26,173.3	0.0	1,677.2	4,675.0	1,378.0
	2	208,233.4	506,773.0	50.3	254.1	19,715.3	860.6	89,487.8	0.0	23,853.7	178,025.8	0.0	1,980.7	36,009.2	85,480.9	0.0	1,173.9	6,485.8	85.2
	3	276,505.6	633,084.0	476.4	189.6	15,312.4	1,058.5	107,632.4	198.0	19,886.7	207,599.2	0.0	2,387.0	31,606.1	107,505.5	0.0	1,371.9	8,973.7	835.1
	4	277,692.5	631,691.0	608.5	186.7	13,241.9	563.3	103,803.9	554.0	31,452.9	196,439.7	0.0	1,415.2	27,355.9	117,988.8	0.0	1,591.6	6,878.6	445.4
	5	244,038.6	547,689.1	194.4	66.3	18,635.0	837.0	90,860.1	410.0	24,344.9	177,071.9	0.0	1,215.2	27,046.9	116,670.4	0.0	1,616.8	5,694.6	185.0
	6	221,052.2	589,429.1	372.1	156.2	20,233.8	656.2	103,582.0	451.0	128,631.3	170,603.3	0.0	1,835.2	19,382.0	120,849.4	0.0	0.0	7,266.5	186.3
	7	282,434.1	601,790.5	1,108.9	140.6	11,168.0	888.9	110,508.2	137.0	20,158.8	236,987.9	0.0	1,256.9	20,380.2	107,930.4	0.0	0.0	7,491.8	185.1
	8	208,730.2	561,118.1	1,282.4	153.9	17,147.4	584.1	62,584.5	53.9	23,210.9	230,994.4	0.0	1,274.7	17,119.2	91,093.0	0.0	0.0	5,721.8	185.4
	9	173,705.2	527,054.4	644.9	121.0	17,537.8	971.2	47,446.0	10.0	35,021.1	181,415.4	0.0	1,170.2	16,717.3	70,683.0	0.0	0.0	6,384.2	85.0
	10	229,535.2	588,312.7	750.3	136.2	18,561.0	555.9	60,622.0	130.9	60,745.1	241,124.7	0.0	1,908.2	22,169.3	93,794.0	0.0	0.0	4,316.8	1,996.1
	11	199,367.2	584,899.2	402.5	88.9	18,547.0	3,467.5	0.0	140.6	35,091.9	242,087.6	0.0	1,711.2	13,318.3	116,619.0	0.0	0.0	6,225.8	87.0
	12	262,747.8	582,249.7	599.7	127.7	12,929.0	3,617.7	0.0	43.1	46,603.6	289,377.5	0.0	1,889.3	18,190.8	119,710.0	0.0	0.0	5,124.4	1,405.0
2019	1	234,238.6	599,243.4	1,281.3	95.2	19,728.0	5,127.2	0.0	113.9	21,965.6	261,023.5	0.0	1,589.1	14,631.5	115,410.0	0.0	0.0	6,585.3	12,015.0
	2	188,938.0	456,396.2	52.0	65.3	8,719.0	2,536.2	0.0	64.8	19,479.3	220,305.3	0.0	1,714.0	24,848.6	87,468.0	0.0	0.0	5,470.2	1,190.0
	3	255,839.7	575,212.4	468.0	95.8	15,198.0	2,435.8	0.0	381.5	17,763.9	265,248.2	0.0	2,188.2	24,852.1	118,002.0	0.0	0.0	9,969.1	217.0
	4	262,782.5	596,287.9	242.8	139.2	12,014.9	4,981.6	0.0	285.4	26,115.3	289,153.5	0.0	2,717.6	33,715.4	114,437.0	0.0	0.0	6,163.9	121.9
	5	210,283.6	527,718.2	50.2	52.4	11,967.2	5,633.4	0.0	96.6	44,741.8	238,122.5	0.0	2,200.7	39,089.3	115,924.8	0.0	0.0	5,958.7	321.6
	6	210,880.4	472,917.2	154.5	94.4	18,548.9	2,669.9	0.0	85.2	20,539.0	214,565.1	0.0	1,279.3	23,424.2	93,027.8	0.0	0.0	5,045.3	212.3
	7	247,624.9	569,415.0	1,039.6	61.3	12,397.3	5,122.9	0.0	147.8	34,506.2	237,127.6	0.0	1,599.7	30,808.2	109,154.6	0.0	0.0	7,217.3	214.0
	8	184,240.3	536,286.0	1,576.2	10.1	16,767.3	4,004.7	0.0	171.5	21,150.5	219,994.2	0.0	1,464.3	22,108.0	117,312.2	0.0	0.0	5,992.9	313.0
	9	208,129.8	489,654.6	1,298.5	20.4	16,140.0	5,285.7	0.0	284.4	24,085.9	209,744.7	0.0	1,552.1	28,636.4	97,383.8	0.0	0.0	7,194.2	215.9
	10	144,317.7	551,422.1	2,320.2	12.0	19,878.0	5,851.5	0.0	392.4	19,540.3	233,246.1	0.0	2,188.0	41,031.2	109,274.3	0.0	0.0	8,821.3	209.9
	11	244,033.3	527,507.4	1,362.1	4.1	14,760.0	4,325.2	0.0	380.8	32,910.2	223,034.8	0.0	2,053.3	33,911.1	98,754.7	0.0	0.0	6,040.8	775.4
	12	165,632.6	566,483.0	525.3	7.6	12,510.0	5,533.3	0.0	264.1	12,781.5	247,664.2	0.0	2,533.6	20,854.7	90,026.1	0.0	0.0	6,444.5	1,634.7
2020	1	259,904.8	523,794.3	1,985.9	5.2	14,353.8	970.3	0.0	186.3	14,643.2	215,562.4	0.0	2,193.8	14,280.9	79,608.6	0.0	0.0	7,804.2	672.8
	2	252,769.1	492,201.0	1,881.7	6.9	11,496.1	2,508.2	0.0	122.0	11,215.5	210,025.6	0.0	2,044.1	30,705.9	75,319.6	0.0	0.0	10,787.7	905.5
	3	258,966.6	568,354.2	1,122.8	6.9	13,540.0	3,009.9	0.0	136.7	49,333.8	249,131.9	0.0	2,596.3	40,405.9	93,986.0	0.0	0.0	3,445.4	222.9

¹ Berdasarkan kepada tarikh pasaran

² Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"

³ Lain-lain Deposit termasuk Deposit Wadiah

⁴ Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"

⁵ Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

¹ Based on trade date

² Include Floating Rate Negotiable Instruments Deposits (FRNID)

³ Other Deposits include Wadiah Deposit.

⁴ Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)

⁵ Only Ringgit transactions and excludes Bank Negara Malaysia transactions

¹ Berdasarkan kepada tarikh pasaran

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¹ Based on trade date

² Include Floating Rate Negotiable Instruments Deposits (FRNID)

³ Other Deposits include Wadiah Deposit.

⁴ Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)

⁵ Only Ringgit transactions and excludes Bank Negara Malaysia transactions

2.15 Pusing Ganti Derivatif¹ Turnover of Derivatives Transaction¹

bersamaan RM juta / RM million equivalent

	Konvensional Conventional								Islam Islamic	
	Berkaitan Ekuiti <i>Equity Related</i>		Berkaitan Kadar Faedah <i>Interest Rate Related</i>			Berkaitan Komoditi <i>Commodity Related</i>	Derivatif Kredit <i>Credit Derivatives</i>	Lain-lain ²	Swap Kadar Keuntungan	
Urusniaga bagi bulan <i>Transaction for the month</i>	Waran <i>Warrants</i>	Opsyen <i>Options</i>	Pasaran Hadapan Klibor <i>Klibor Futures</i>	Swap ³ <i>Swap³</i>	Opsyen <i>Options</i>	Pasaran Hadapan <i>Futures</i>	Swap Mungkir Kredit <i>Credit Default Swap</i>	<i>Others²</i>	<i>Profit Rate Swap</i>	
2018 1	44.0	253.0	0.0	23,791.6	411.2	8.1	0.0	1,004.0	50.0	
2	37.3	163.9	0.0	8,896.0	186.0	57.9	0.0	461.6	0.0	
3	20.6	219.4	0.0	15,721.3	1,554.1	16.0	171.9	587.3	0.0	
4	17.6	136.4	0.0	9,667.7	393.3	20.1	112.1	521.0	300.0	
5	14.9	254.6	0.0	6,928.5	15.0	26.4	64.4	557.9	100.0	
6	16.6	109.9	0.0	9,908.6	24.0	101.8	49.9	717.1	1,441.3	
7	34.8	116.3	0.0	11,735.5	117.1	34.4	152.2	557.6	0.0	
8	25.5	119.1	0.0	11,668.5	128.2	102.5	64.9	989.7	365.2	
9	19.0	122.9	0.0	7,554.9	48.2	102.6	133.6	901.1	0.0	
10	21.5	113.7	0.0	13,630.2	0.0	128.1	116.1	9,797.5	0.0	
11	18.3	104.9	0.0	11,497.8	200.0	152.8	114.5	8,310.2	0.0	
12	9.1	51.7	0.0	12,969.9	14.0	46.4	0.0	6,942.9	500.0	
2019 1	6.1	52.8	0.0	13,844.1	69.9	478.7	158.7	0.0	0.0	
2	7.5	93.4	0.0	13,690.3	68.1	363.9	51.9	0.0	50.0	
3	4.6	98.2	0.0	26,675.1	125.7	286.6	0.0	0.0	185.0	
4	12.7	203.0	0.0	20,860.0	143.9	299.0	0.0	0.0	50.0	
5	11.7	223.9	0.0	18,146.0	225.0	88.9	242.2	51.2	0.0	
6	10.8	142.1	0.0	19,494.3	0.0	128.9	751.1	45.0	0.0	
7	27.5	202.2	0.0	13,598.5	0.0	148.4	95.4	37.6	0.0	
8	44.7	247.0	0.0	23,950.5	270.0	152.2	118.1	39.4	276.6	
9	31.9	187.6	0.0	11,726.3	0.0	144.3	99.2	33.0	0.0	
10	56.8	147.3	0.0	12,499.7	0.0	106.4	0.0	0.0	0.0	
11	32.4	192.4	0.0	13,241.7	0.0	146.8	85.6	28.7	0.0	
12	27.1	159.0	0.0	11,375.9	0.0	123.8	0.0	0.0	0.0	
2020 1	36.3	148.7	0.0	20,901.2	0.0	185.6	177.6	59.2	0.0	
2	33.7	182.6	0.0	12,193.5	100.0	65.6	122.4	40.8	236.2	
3	23.6	54.5	0.0	21,459.0	0.0	126.8	62.9	21.0	15.6	
¹ Berdasarkan kepada tarikh pasaran ² Termasuk Pasaran Hadapan Bon dan TRS ³ Urusniaga Ringgit sahaja										
¹ Based on trade date ² Include Bond Futures and Total Return Swap ³ Only Ringgit transactions										

2.16 Pusing Ganti Sekuriti Hutang dan Sukuk¹ Turnover of Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

		Sektor Awam / <i>Public Sector</i>						Sektor Swasta / <i>Private Sector</i>			
		Konvensional / <i>Conventional</i>			Sukuk			Konvensional / <i>Conventional</i>	Sukuk		
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Terbitan Pelaburan Kerajaan Malaysia ²	Sukuk Perumahan Kerajaan	Jumlah	Jumlah	Jumlah
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Malaysian Government Investment Issues ²	Government Housing Sukuk	Total	Total	Total
2018	1	2,102.9	3,872.2	65,904.4	-	1,775.1	47,154.1	360.0	3,988.1	16,021.8	141,178.6
	2	2,280.0	738.8	60,407.8	-	1,072.1	22,312.1	100.0	3,042.8	10,760.2	100,713.7
	3	3,865.1	6,955.2	79,956.1	13.1	1,142.8	46,524.7	-	4,610.1	22,948.1	166,015.1
	4	5,760.0	1,430.1	58,576.2	260.0	254.4	26,235.0	836.7	4,246.5	18,105.9	115,704.9
	5	1,200.0	6,486.4	81,161.1	-	4,278.8	24,101.6	-	2,068.8	7,533.6	126,830.3
	6	3,777.8	985.3	60,651.4	3,080.0	624.2	20,834.0	60.0	1,448.2	9,531.7	100,992.7
	7	4,800.0	260.0	73,543.0	1,997.1	2,292.0	40,564.9	457.1	4,084.0	17,237.9	145,236.2
	8	2,875.0	2,413.6	71,759.3	2,799.4	940.0	53,738.8	420.0	4,259.7	22,101.7	161,307.5
	9	2,602.0	7,411.7	70,171.7	1,700.0	3,230.8	35,648.9	140.0	3,445.4	16,377.2	140,727.7
	10	2,226.0	3,340.0	51,219.7	2,279.3	100.0	30,557.8	355.0	5,421.9	21,980.4	117,480.1
	11	3,375.3	1,738.8	60,809.9	4,789.6	1,320.0	25,412.5	-	2,660.5	12,045.2	112,151.9
	12	1,808.9	801.5	56,259.2	1,800.0	1,040.0	29,082.6	460.0	2,395.9	16,430.3	110,078.5
2019	1	1,152.0	2,705.9	97,141.6	900.0	1,260.0	67,702.0	1,480.0	5,104.1	22,295.7	199,741.3
	2	1,580.0	1,273.0	88,256.4	800.0	200.0	63,741.1	1,020.0	2,878.6	18,171.5	177,920.6
	3	6,040.0	1,836.0	101,214.3	220.0	988.0	95,403.0	1,000.0	4,233.4	30,716.8	241,651.6
	4	1,380.0	1,685.2	104,541.3	780.0	400.0	78,114.4	520.0	3,499.5	29,712.7	220,633.1
	5	-	1,585.9	91,645.2	1,006.7	1,360.0	55,739.9	360.0	2,637.3	25,286.9	179,621.9
	6	3,400.0	2,980.6	102,849.0	288.0	1,290.0	57,154.5	1,420.0	4,318.8	22,990.2	196,691.0
	7	3,211.1	2,130.6	113,458.9	588.0	920.0	60,833.4	360.0	3,217.4	29,432.6	214,152.0
	8	400.0	607.8	129,764.9	700.0	1,400.0	75,796.9	400.0	2,990.8	32,758.0	244,818.4
	9	240.0	2,007.8	92,836.0	140.0	2,159.1	31,832.5	100.0	5,729.5	17,436.8	152,481.8
	10	2,400.0	1,735.5	96,615.9	280.0	1,640.0	45,244.9	440.0	2,021.7	16,306.4	166,684.4
	11	2,000.0	2,932.6	93,821.2	200.0	1,098.5	57,338.1	420.0	3,551.9	15,303.7	176,666.0
	12	1,500.0	1,794.3	60,491.0	100.0	1,173.5	34,142.2	60.0	2,223.8	22,366.5	123,851.3
2020	1	663.7	2,500.0	103,458.3	600.0	340.0	82,271.9	340.0	2,088.0	26,602.1	218,864.0
	2	1,843.9	796.0	142,087.9	485.7	1,421.3	97,398.9	420.0	2,583.3	33,410.8	280,447.9
	3	692.7	240.0	175,608.9	100.0	932.3	79,001.9	300.0	3,699.0	28,315.3	288,890.1

¹ Merujuk kepada semua bon dan/atau sukuk kerajaan serta korporat yang disiarkan di FAST

² Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

* Tidak termasuk Secondary Notes bagi Sukuk

** Sukuk Bank Negara Malaysia Ijarah termasuk di dalam Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam

¹ Refer to all government and corporate bond and/or sukuk broadcasted in FAST

² Prior to 31 March 2015, this Sukuk is known as Government Investment Issues

* Exclude Secondary Notes of Sukuk Issuances

** Bank Negara Malaysia Sukuk Ijarah included in Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic

Sumber / Source: Bank Negara Malaysia
FAST (Fully Automated System for Issuing / Tendering)

2.17 Pusing Ganti Pasaran Pertukaran Asing Turnover of Foreign Currency Market Transactions

bersamaan USD juta / USD million equivalent

Urusiaga bagi bulan <i>Transaction during the month</i>	FX Spot <i>FX Spot</i>	FX Swap <i>FX Swap</i>	FX Hadapan <i>FX Forward</i>	FX Opsyen <i>FX Options</i>
2018 1	91,607.3	112,111.4	17,954.8	1,792.2
2	88,781.4	102,924.9	17,952.2	1,407.2
3	100,831.5	120,874.6	20,328.4	2,433.0
4	95,757.9	124,679.6	20,141.1	2,425.7
5	108,822.9	110,858.0	24,985.2	2,096.7
6	99,777.3	120,257.0	19,033.9	2,061.6
7	88,131.9	135,849.2	22,513.2	2,186.0
8	86,956.8	142,526.9	20,998.2	2,426.2
9	70,158.9	121,723.8	16,879.0	1,537.1
10	80,695.0	140,580.5	17,155.6	1,979.3
11	70,476.1	123,200.9	18,421.6	1,520.5
12	61,221.8	133,053.4	17,341.6	1,109.0
2019 1	83,840.0	167,899.8	21,457.8	2,405.9
2	64,831.4	118,206.9	14,576.6	2,640.6
3	76,360.1	155,463.3	19,750.2	3,528.5
4	77,672.0	156,035.7	20,748.6	3,456.8
5	83,454.0	153,949.2	21,284.2	2,392.1
6	72,165.9	128,314.4	18,061.7	2,343.7
7	73,949.0	161,034.3	19,909.8	4,759.4
8	88,262.9	162,240.6	23,107.3	4,170.2
9	74,442.3	138,957.1	18,866.4	2,770.9
10	71,624.3	162,852.1	16,711.1	2,604.1
11	66,899.2	143,076.9	17,909.5	1,865.0
12	63,496.4	154,911.3	18,984.8	2,392.1
2020 1	77,476.2	166,035.9	19,163.6	3,302.4
2	89,462.4	156,358.3	22,091.1	4,396.8
3	91,863.9	176,057.4	21,076.9	3,493.3

2.18 Pembiayaan Bersih Melalui Sistem Perbankan, Institusi Kewangan Pembangunan (IKP) dan Bon Korporat Net Financing Through The Banking System, Development Financial Institutions (DFIs) and Corporate Bonds (CB)

RM juta / RM million

Akhir Tempoh		Pinjaman ¹ Loans	Bon Korporat ² Corporate Bonds	Pembiayaan Bersih Net Financing	Pinjaman Loans	Bon Korporat Corporate Bonds	Pembiayaan Bersih Net Financing	Pinjaman Loans	Bon Korporat Corporate Bonds	Pembiayaan Bersih Net Financing
End Period		Jumlah terkumpul (RM Milion) Outstanding (RM Million)			Perubahan Bulanan (RM milion) Monthly Change (RM Million)			Pertumbuhan Tahunan (%) Annual Growth (%)		
2017		1,727,886.6	563,344.7	2,291,231.3	63,110.2	75,101.0	138,211.2	3.8	15.4	6.4
2018		1,848,812.9	608,533.6	2,457,346.5	120,926.3	45,188.9	166,115.2	7.0	8.0	7.3
2019		1,914,267.4	657,451.6	2,571,719.0	65,454.4	48,918.1	114,372.5	3.5	8.0	4.7
2018	4	1,783,211.4	589,295.8	2,372,507.3	36,937.1	7,660.4	44,597.5	6.1	14.3	8.1
	5	1,788,389.9	590,833.8	2,379,223.7	5,178.5	1,538.0	6,716.4	6.3	12.2	7.7
	6	1,799,630.0	592,929.7	2,392,559.6	11,240.1	2,095.9	13,335.9	6.4	12.4	7.8
	7	1,805,047.8	596,035.4	2,401,083.2	5,417.8	3,105.8	8,523.6	6.6	13.0	8.1
	8	1,815,944.4	599,897.7	2,415,842.1	10,896.6	3,862.3	14,758.9	6.7	13.4	8.3
	9	1,825,534.7	601,634.8	2,427,169.5	9,590.3	1,737.1	11,327.4	7.0	10.8	7.9
	10	1,830,597.0	609,189.4	2,439,786.5	5,062.3	7,554.6	12,616.9	7.2	10.2	7.9
	11	1,839,016.8	613,996.9	2,453,013.7	8,419.8	4,807.5	13,227.2	7.5	10.5	8.2
	12	1,848,812.9	608,533.6	2,457,346.5	9,796.1	-5,463.3	4,332.8	7.0	8.0	7.3
2019	1	1,853,466.2	611,326.7	2,464,792.9	4,653.3	2,793.1	7,446.3	6.9	7.3	7.0
	2	1,850,636.5	618,323.6	2,468,960.2	-2,829.7	6,997.0	4,167.3	6.4	7.9	6.8
	3	1,857,565.1	622,741.9	2,480,307.0	6,928.6	4,418.2	11,346.8	6.4	7.1	6.5
	4	1,857,003.2	629,187.7	2,486,190.9	-561.9	6,445.8	5,883.9	4.1	6.8	4.8
	5	1,863,584.6	656,205.2	2,519,789.8	6,581.4	27,017.5	33,598.9	4.2	11.1	5.9
	6	1,869,953.9	655,674.5	2,525,628.4	6,369.3	-530.7	5,838.6	3.9	10.6	5.6
	7	1,870,756.3	657,147.6	2,527,903.9	802.4	1,473.1	2,275.5	3.6	10.3	5.3
	8	1,881,527.7	653,599.0	2,535,126.7	10,771.4	-3,548.6	7,222.8	3.6	9.0	4.9
	9	1,888,887.7	655,850.3	2,544,738.0	7,360.1	2,251.3	9,611.3	3.5	9.0	4.8
	10	1,893,849.4	658,297.0	2,552,146.4	4,961.7	2,446.7	7,408.4	3.5	8.1	4.6
	11	1,901,098.9	659,459.5	2,560,558.4	7,249.5	1,162.5	8,412.1	3.4	7.4	4.4
	12	1,914,267.4	657,451.6	2,571,719.0	13,168.5	-2,007.9	11,160.6	3.5	8.0	4.7
2020	1	1,913,360.8	659,946.4	2,573,307.2	-906.6	2,494.8	1,588.2	3.2	8.0	4.4
	2	1,918,041.0	668,965.4	2,587,006.4	4,680.2	9,019.0	13,699.2	3.6	8.2	4.8
	3	1,927,334.4	669,921.3	2,597,255.7	9,293.4	956.0	10,249.3	3.8	7.6	4.7

Nota:

1 Termasuk pinjaman terkumpul sistem perbankan dan institusi kewangan pembangunan (IKP)
2 Tidak termasuk terbitan Cagamas dan pelabur asing

Note:

1 Comprises banking system and development financial institutions (DFIs) outstanding loans
2 Excludes issuances by Cagamas and non-residents

3.1 Kewangan Kerajaan Persekutuan *Federal Government Finance*

RM juta / RM million

Tempoh <i>Period</i>	Belanjaan semasa <i>Current budget</i>			Perbelanjaan pembangunan <i>Development expenditure</i>			Lebihan / kurangan(-) keseluruhan <i>Overall surplus / deficit(-)</i>	Sumber-sumber kewangan <i>Sources of finance</i>						Penggunaan harta ² <i>Use of assets</i>
	Hasil <i>Revenue</i>	Perbelanjaan ¹ <i>Expenditure¹</i>	Lebihan / kurangan(-) <i>Surplus / deficit(-)</i>	Perbelanjaan pembangunan kasar <i>Gross development expenditure</i>	Tolak: Terimaan balik pinjaman <i>Less: Loan recoveries</i>	Perbelanjaan pembangunan bersih <i>Net development expenditure</i>		Pinjaman dalam negeri <i>Domestic borrowing</i>			Pinjaman luar negeri <i>Foreign borrowing</i>			
								Peminjaman kasar dalam negeri <i>Gross domestic borrowing</i>	Tolak: Pembayaran balik dalam negeri <i>Less: Domestic repayment</i>	Peminjaman bersih dalam negeri <i>Net domestic borrowing</i>	Peminjaman kasar luar negeri <i>Gross foreign borrowing</i>	Tolak: Pembayaran balik luar negeri <i>Less: Foreign repayment</i>	Peminjaman bersih luar negeri <i>Net foreign borrowing</i>	
2015	219,089	216,998	2,091	40,768	1,483	39,285	-37,194	95,253	56,323	38,931	5,560	4,833	727	-2,464
2016	212,421	210,173	2,248	41,995	1,347	40,648	-38,400	86,000	48,141	37,859	5,983	5,148	835	-294
2017	220,406	217,695	2,711	44,884	1,852	43,032	-40,321	113,916	73,166	40,750	63	405	-342	-87
2018	232,883	230,960	1,922	56,095	788	55,307	-53,385	114,800	62,827	51,973	36	356	-320	1,732
2019	264,415	263,343	1,072	54,173	1,603	52,570	-51,498	115,700	69,012	46,688	7,304	327	6,977	-2,166
2017 1Q	46,645	57,559	-10,914	9,450	145	9,305	-20,219	30,500	19,250	11,250	11	153	-143	9,112
2Q	50,431	53,536	-3,105	10,770	120	10,649	-13,754	27,000	5,719	21,281	23	61	-37	-7,490
3Q	58,716	48,254	10,462	9,421	-237	9,658	804	28,000	22,100	5,900	7	148	-141	-6,563
4Q	64,614	58,347	6,267	15,243	1,824	13,419	-7,152	28,416	26,097	2,319	23	43	-20	4,853
2018 1Q	54,324	54,906	-583	10,918	167	10,751	-11,333	32,700	19,671	13,029	5	147	-142	-1,554
2Q	52,470	62,903	-10,433	9,167	99	9,068	-19,501	30,000	7,500	22,500	7	34	-27	-2,972
3Q	58,920	55,051	3,868	7,634	143	7,492	-3,623	26,800	21,156	5,644	13	139	-126	-1,895
4Q	67,169	58,100	9,069	28,377	380	27,997	-18,927	25,300	14,500	10,800	11	37	-26	8,153
2019 ³ 1Q	63,688	59,454	4,234	11,524	178	11,346	-7,112	36,500	7,678	28,822	7,172	130	7,042	-28,752
2Q	62,086	65,316	-3,230	12,239	157	12,082	-15,312	30,500	10,000	20,500	15	29	-15	-5,173
3Q	68,775	68,801	-26	10,291	728	9,563	-9,589	26,000	22,416	3,584	-	138	-138	6,142
4Q	69,866	69,772	94	20,119	540	19,579	-19,485	22,700	28,919	-6,219	117	30	87	25,617

1 Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.

2 Termasuk perubahan-perubahan dalam baki-baki Kumpulan Wang Amanah Kerajaan.

Tanda tolak menunjukkan penimbunan harta-harta.

3 Angka-angka suku tahunan adalah awalan.

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

Numbers may not add up to total due to rounding.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (<http://dsbb.imf.org>).

Source: Accountant General Department

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk¹

RENTAS - Foreign Holdings in Debt Securities and Sukuk¹

bersamaan RM juta / RM million equivalent

		Sektor Awam / <i>Public Sector</i>							Sektor Swasta / <i>Private Sector</i>		Ringgit Securities Holdings	Foreign Currency	
		Konvensional / <i>Conventional</i>			Sukuk				Konvensional / <i>Conventional</i>	Sukuk			
Akhir Tempoh		Bil Bank Negara / Nota Kewangan Bank Negara	Bil Perbendaharaan Malaysia	Sekuriti Kerajaan Malaysia	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam	Bil Perbendaharaan Malaysia Islam	Sukuk Ijarah Bank Negara Malaysia	Terbitan Pelaburan Kerajaan Malaysia ²	Sukuk Perumahan Kerajaan	Bon Korporat	Sukuk	Jumlah Sekuriti Hutang Denominasi Ringgit	Jumlah Sekuriti Hutang Denominasi Mata Wang Asing
End of Period		Bank Negara Bills / Bank Negara Monetary Note	Malaysian Treasury Bills	Malaysian Government Securities	Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic	Malaysian Islamic Treasury Bills	Bank Negara Malaysia Sukuk Ijarah	Malaysian Government Investment Issues ²	Government Housing Sukuk	Corporate Bonds	Sukuk	Total Ringgit - denominated Debt Securities	Total Foreign Currency - denominated Debt Securities
2018	1	4,350.0	2,749.0	168,612.1	-	902.5	-	18,938.6	-	8,275.2	7,327.8	211,155.2	-
	2	3,500.0	2,782.0	165,479.7	-	769.5	-	18,390.5	-	8,417.6	7,873.8	207,213.1	-
	3	4,500.0	4,073.4	165,921.7	-	817.5	-	18,847.5	-	8,108.5	7,823.1	210,091.8	-
	4	4,500.0	3,513.9	162,799.2	-	739.5	-	18,750.7	-	7,655.5	7,441.1	205,399.9	-
	5	3,500.0	2,396.3	156,945.4	-	570.7	-	14,786.4	-	7,108.5	7,184.6	192,492.0	-
	6	4,000.0	1,978.0	150,938.4	-	570.0	-	14,115.3	-	6,899.6	7,314.6	185,815.8	-
	7	5,000.0	2,018.0	154,444.7	-	650.0	-	13,814.6	-	6,954.1	6,933.3	189,814.6	-
	8	5,000.0	1,390.5	153,887.6	-	630.0	-	13,214.9	-	6,433.0	6,878.3	187,434.3	-
	9	4,000.0	3,658.3	148,275.3	-	985.4	-	14,388.2	-	6,320.3	6,830.2	184,457.7	-
	10	5,000.0	4,068.3	152,985.8	-	985.4	-	14,666.7	-	6,869.4	7,695.3	192,270.9	-
	11	5,000.0	3,927.1	147,619.6	-	1,335.4	-	14,891.2	-	6,877.5	7,410.8	187,061.8	-
	12	5,000.0	2,717.1	146,152.0	-	1,015.4	-	15,892.5	-	6,668.3	7,379.8	184,825.1	-
2019	1	5,000.0	1,788.2	144,413.5	-	876.5	-	16,553.4	-	6,446.4	7,397.5	182,475.5	-
	2	5,000.0	1,710.7	149,270.9	-	161.1	-	17,401.9	-	6,036.4	7,441.4	187,022.4	-
	3	5,000.0	1,920.7	150,659.5	-	211.1	-	18,703.4	-	6,044.3	7,425.7	189,964.7	-
	4	5,000.0	784.2	147,114.5	-	111.1	-	15,188.9	-	5,987.7	5,958.7	180,145.1	-
	5	5,000.0	771.1	143,351.1	-	111.1	-	14,669.1	-	6,056.2	5,984.5	175,943.1	-
	6	5,000.0	1,686.7	149,127.3	-	126.1	-	14,658.9	-	6,038.9	5,938.1	182,575.9	-
	7	5,000.0	1,859.8	154,702.2	-	121.1	-	14,745.8	-	5,988.5	5,883.8	188,301.1	-
	8	5,000.0	1,794.8	153,738.3	-	511.1	-	15,276.5	-	6,001.2	5,890.5	188,212.4	-
	9	5,000.0	1,833.8	154,200.7	-	752.7	-	15,330.1	-	6,044.6	5,958.5	189,120.4	-
	10	5,000.0	1,402.6	153,754.3	-	861.7	-	15,384.9	-	6,146.9	6,028.8	188,579.1	-
	11	5,000.0	1,194.2	158,421.1	-	981.7	-	18,388.8	-	6,439.8	6,173.8	196,599.4	-
	12	5,000.0	787.1	163,887.1	-	724.0	-	21,094.9	-	6,995.5	6,188.5	204,677.1	-
2020	1	5,000.0	1,147.1	167,232.7	-	838.0	-	20,949.9	-	6,890.1	6,187.5	208,245.2	-
	2	5,000.0	1,321.1	160,113.6	-	316.7	-	20,426.8	-	6,718.6	6,202.8	200,099.6	-
	3	5,000.0	1,321.1	147,648.1	-	376.7	-	20,494.8	210.0	6,507.2	6,268.4	187,826.3	-
	4	5,000.0	1,391.1	147,206.2	-	706.7	-	18,589.7	-	6,018.9	6,934.5	185,847.1	-

¹ Merujuk kepada semua bon dan tabung sukuk kerajaan serta korporat yang didepositkan dalam RENTAS, terbitan pemastautin dan bukan pemastautin

² Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

¹ Refers to all government and corporate bonds and/or sukuk as deposited in RENTAS, issued by residents and non-residents

² Prior to 31 March, 2015, this Sukuk is known as Government Investment Issues

Sumber / Source: Bank Negara Malaysia

RENTAS (RealTime Electronic Transfer of Funds and Securities)

¹ Merujuk kepada semua bon dan/atau sukuk kerajaan serta korporat yang didepositkan dalam RENTAS, terbitan pemastautin dan bukan pemastautin

² Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan

Sumber / Source: Bank Negara Malaysia
RENTAS (Real Time Electronic Transfer of Funds and Securities)

¹ Refers to all government and corporate bonds and/or sukuk as deposited in RENTAS, issued by residents and non-residents

² Prior to 31 March 2015, this Sukuk is known as Government Investment Issues

3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2015 (Perubahan Tahunan)

Gross Domestic Product by Expenditure Components at Constant 2015 Prices (Annual Change)

Perubahan tahunan dalam % / *Annual change in %*

Tempoh <i>Period</i>	Keluaran Dalam Negara Kasar (KDNK) <i>Gross Domestic Product (GDP)</i>	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan <i>Exports of goods and services</i>	Import barang-barang dan perkhidmatan <i>Imports of goods and services</i>
		Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>	Jumlah <i>Total</i>	Sektor swasta <i>Private sector</i>	Sektor awam <i>Public sector</i>		
2016	4.5	4.9	5.9	1.1	2.6	4.5	-1.0	1.3	1.4
2017	5.7	6.6	6.9	5.5	6.1	9.0	0.3	8.7	10.2
2018	4.7	7.1	8.0	3.3	1.4	4.3	-5.0	2.2	1.3
2019	4.3	6.6	7.6	2.0	-2.1	1.5	-10.8	-1.1	-2.3
2016 1Q	4.3	4.7	5.1	2.8	0.1	2.6	-5.2	1.0	2.4
2Q	4.2	6.0	6.1	5.6	6.1	5.7	7.0	2.1	2.8
3Q	4.5	5.5	6.2	2.3	1.9	4.8	-4.3	-0.2	-1.4
4Q	4.8	3.6	6.0	-4.1	2.1	4.5	-0.6	2.4	2.1
2017 1Q	5.5	6.7	6.5	7.6	9.5	12.3	3.2	9.9	13.0
2Q	5.6	6.3	6.9	3.4	3.9	7.1	-4.5	9.3	9.6
3Q	6.1	6.5	7.1	4.0	6.6	7.4	4.7	10.6	12.2
4Q	5.7	6.9	6.9	6.9	4.4	9.6	-1.5	5.1	6.2
2018 1Q	5.3	5.5	6.6	0.4	0.4	1.1	-1.3	2.4	-2.3
2Q	4.5	7.1	7.9	3.1	1.6	5.5	-9.9	2.6	3.6
3Q	4.4	8.2	8.9	5.2	2.8	5.0	-2.7	0.7	2.0
4Q	4.7	7.4	8.4	4.0	0.6	5.8	-5.9	3.1	1.8
2019 1Q	4.5	7.4	7.6	6.3	-3.5	0.4	-13.2	0.1	-1.4
2Q	4.9	6.5	7.8	0.3	-0.6	1.8	-9.0	0.1	-2.1
3Q	4.4	6.0	7.0	1.0	-3.7	0.3	-14.1	-1.4	-3.3
4Q	3.6	6.7	8.1	1.3	-0.7	4.2	-7.7	-3.1	-2.3

Sumber: Jabatan Perangkaan Malaysia

Source: Department of Statistics, Malaysia

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2015 (Perubahan Tahunan)

Gross Domestic Product by Kind of Economic Activity at Constant 2015 Prices (Annual Change)

Perubahan tahunan dalam % / Annual change in %

Tempoh	Pertanian	Perombongan dan Kuari	Pembuatan	Pembinaan	Perkhidmatan	Elektrik dan Gas	Air, pembentungan dan pengurusan sisa	Perdagangan Borong	Perdagangan Runcit	Kenderaan Bermotor	Penginapan	Makanan dan Minuman	Pengangkutan dan Penyimpanan	Maklumat dan Komunikasi	Kewangan	Insurans	Harta Tanah dan Perkhidmatan Perniagaan	Perkhidmatan Kerajaan	Perkhidmatan Lain	KDNK pada Harga Pembeli
Period	Agriculture	Mining and Quarrying	Manufacturing	Construction	Services ¹	Electricity and Gas	Water, sewerage and waste management	Wholesale Trade	Retail Trade	Motor Vehicles	Accommodation	Food and Beverage	Transport and Storage	Info & Communication	Finance	Insurance	Real Estates and Business Services	Government Services	Other Services	GDP at Purchasers' Value ¹
2016	-3.7	2.2	4.4	7.5	5.7	5.1	6.8	8.3	7.1	-3.0	4.9	7.8	5.7	8.0	1.5	6.5	6.9	4.8	4.9	4.5
2017	5.8	0.4	6.0	6.7	6.2	2.1	6.1	6.5	9.4	1.2	5.4	8.1	6.2	8.5	4.9	3.7	7.4	4.7	5.1	5.7
2018	0.1	-2.6	5.0	4.2	6.8	4.5	6.7	7.3	10.1	3.7	6.0	9.7	6.4	8.3	4.0	11.0	7.6	4.5	5.5	4.7
2019	1.8	-1.5	3.8	0.1	6.1	5.6	7.6	5.5	8.4	4.0	6.6	10.4	6.8	6.6	4.7	4.9	7.8	3.7	5.5	4.3
2016 1Q	-2.2	-1.1	4.5	8.0	5.2	6.6	7.7	8.2	5.5	-5.0	4.6	6.9	6.0	8.3	0.6	-0.4	6.5	5.6	4.7	4.3
2Q	-5.8	2.3	3.8	8.9	5.8	5.0	6.5	8.8	7.1	-2.6	4.1	7.9	6.1	8.7	-0.1	8.1	6.9	5.1	4.6	4.2
3Q	-4.6	2.8	4.2	8.0	6.2	5.1	6.6	9.2	7.7	-2.8	5.3	8.2	5.2	7.5	2.2	15.1	7.0	5.2	5.1	4.5
4Q	-1.7	5.2	5.1	5.0	5.6	3.4	6.2	7.1	8.0	-1.8	5.6	8.4	5.6	7.7	2.9	4.5	7.2	3.8	5.1	4.8
2017 1Q	6.5	1.0	6.0	6.8	5.7	1.3	6.0	5.6	7.9	3.5	5.0	7.9	6.2	8.2	3.9	2.2	7.2	4.7	5.0	5.5
2Q	4.5	-0.5	6.0	8.3	6.3	1.2	5.8	5.9	11.4	0.9	5.2	8.0	6.3	8.6	5.6	3.5	7.5	4.1	4.9	5.6
3Q	3.1	2.3	7.0	6.2	6.5	2.0	6.3	6.9	10.3	0.4	5.7	8.2	6.4	8.8	5.1	1.2	7.4	5.8	5.2	6.1
4Q	9.3	-0.9	5.3	5.9	6.2	3.7	6.0	7.5	8.3	0.4	5.8	8.3	6.0	8.1	5.0	7.7	7.5	4.1	5.2	5.7
2018 1Q	3.1	-0.6	5.3	4.9	6.5	3.9	5.9	7.9	7.4	-0.5	5.9	8.2	5.7	8.3	6.7	9.8	7.4	4.7	5.3	5.3
2Q	-1.7	-3.4	4.9	4.8	6.5	4.5	6.5	7.3	8.2	3.8	5.8	9.8	6.4	8.6	2.2	13.2	7.8	4.5	5.5	4.5
3Q	-0.8	-5.7	5.0	4.7	7.3	5.1	6.4	7.2	12.4	8.3	6.0	10.2	6.7	8.4	3.9	13.0	7.7	3.8	5.7	4.4
4Q	-0.1	-0.7	4.7	2.6	6.9	4.2	7.6	6.9	12.0	2.5	6.3	10.3	6.7	8.0	3.2	8.4	7.6	4.8	5.5	4.7
2019 1Q	5.6	-2.1	4.2	0.3	6.4	6.3	9.7	5.1	9.5	4.9	6.4	10.4	6.6	7.2	2.5	10.9	7.5	4.3	5.6	4.5
2Q	4.2	2.9	4.3	0.5	6.1	5.9	8.5	4.8	9.2	4.6	6.6	10.1	7.0	6.3	5.7	2.2	7.9	3.7	5.2	4.9
3Q	3.7	-4.3	3.6	-1.5	5.9	5.0	6.3	6.2	8.0	2.4	6.5	10.2	6.8	6.0	4.4	3.8	7.7	3.1	5.5	4.4
4Q	-5.7	-2.5	3.0	1.0	6.1	5.3	6.2	5.9	7.2	4.2	6.9	10.7	6.7	6.7	5.9	3.1	8.0	3.6	5.7	3.6

¹ Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).

Sumber: Jabatan Perangkaan Malaysia

3.5 Penunjuk Ekonomi Terpilih Selected Economic Indicators

Tempoh	IHP	PHP - Pengeluaran Tempatan ¹	IPP ^{2,3}				Perdagangan		Kadar Pengangguran	Tenaga Buruh	
			Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import			
		CPI	PPI - Local Production ¹	IPI ^{2,3}							
			All	Mining	Electricity	Manufacturing	Trade				
Period	Wajaran / Weight (2010=100)								Unemployment Rate	Labour Force	
	100.0	100.0	100.0	28.92	5.19	65.89	Exports	Imports			
			Wajaran / Weight (2015=100)								
			100.0	25.14	6.61	68.25			000 persons		
	% Annual change										
2017	3.7	6.7	4.4	0.4	2.6	6.1	18.8	19.7	3.4	14,980.1	
2018	1.0	-1.1	3.1	-2.1	3.7	4.8	7.3	5.2	3.3	15,280.3	
2019	0.7	-1.4	2.3	-2.0	3.3	3.6	-1.7	-3.5	n.a.	n.a.	
2019	1	-0.7	-3.6	3.5	0.4	7.8	4.2	2.6	0.9	-	-
	2	-0.4	-1.6	2.0	-4.1	4.9	3.7	-5.6	-9.6	-	-
	3	0.2	-1.5	3.2	-0.2	4.8	4.1	-0.9	-0.3	3.3	15,526.8
	4	0.2	-1.4	3.2	-0.9	5.8	4.3	0.6	4.2	-	-
	5	0.2	-1.5	4.0	2.8	5.7	4.2	1.5	1.4	-	-
	6	1.5	-1.8	3.2	1.5	1.7	3.8	-3.4	-9.8	3.3	15,598.8
	7	1.4	-2.2	1.4	-7.5	2.0	4.0	1.7	-6.0	-	-
	8	1.5	-1.9	1.9	-3.0	0.3	3.6	-0.8	-12.5	-	-
	9	1.1	-2.4	1.5	-2.6	4.1	2.5	-6.7	2.4	3.3	15,674.3
	10	1.1	-2.9	0.1	-6.9	0.5	2.3	-6.7	-8.7	-	-
	11	0.9	1.2	2.1	0.5	1.6	2.7	-5.5	-3.6	-	-
	12	1.0	3.5	1.3	-4.9	0.9	3.4	2.7	1.0	3.2	15,766.7
2020	1	1.6	2.8	0.6	-3.9	-0.005	2.2	-1.5	-2.4	-	-
	2	1.3	0.9	5.8	6.1	6.8	5.6	11.8	11.3	-	-
	3	-0.2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

¹ Indeks Harga Pengeluar (IHPR) yang diterbitkan sebelum bulan Januari 2010 merujuk kepada IHPR ekonomi domestik, yang terdiri daripada IHPR pengeluaran tempatan dan indeks harga import. Walau bagaimanapun, mulai bulan Januari 2010 IHPR ekonomi domestik tidak lagi diterbitkan.

² Sebelum tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2010=100.

³ Mulai tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2015=100.

Sumber: Jabatan Perangkaan Malaysia

¹ The Producer Price Index (PPI) published prior to January 2010 referred to PPI for the domestic economy, which comprised of PPI for local production and import price index. However, starting from January 2010, PPI for the domestic economy has been discontinued.

² Prior to 2016, the Industrial Price Index (IPI) with base year 2010=100.

³ Starting from 2016 onwards, the Industrial Price Index (IPI) with base year 2015=100.

Source: Department of Statistics, Malaysia

¹ Indeks Harga Pengeluar (IHP) yang diterbitkan sebelum bulan Januari 2010 merujuk kepada IHP ekonomi domestik, yang terdiri daripada IHP pengeluaran tempatan dan indeks harga import. Walau bagaimanapun, mulai bulan Januari 2010 IHP ekonomi domestik tidak lagi diterbitkan.

² Sebelum tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2010=100.

³ Mulai tahun 2016, Indeks Pengeluaran Perindustrian (IPP) menggunakan tahun asas 2015=100.

Sumber: Jabatan Perangkaan Malaysia

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² Prior to 2016, the Industrial Price Index (IPI) with base year 2010=100.

³ Starting from 2016 onwards, the Industrial Price Index (IPI) with base year 2015=100.

Source: Department of Statistics, Malaysia

3.6 Imbangan Pembayaran (BPM6) Balance of Payments (BPM6)

RM juta / RM million

Ketika <

1 Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).

Angka-angka tidak semestinya terjumlah disebabkan oleh pengeneapan.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

1 Based on Balance of Payments Manual, Sixth Edition (BPM6).

Numbers may not necessarily add up due to rounding.

Source : Bank Negara Malaysia and Department of Statistics Malaysia

3.7 Hutang Luar Negeri (Definisi Semula) External Debt (Redefined)

RM juta / RM million																							
Akhir tempoh	Hutang luar negeri yang belum dijelaskan / External debt outstanding																	Profil keseluruhan hutang luar negeri					
	End period	Jumlah	Jumlah	Peminjaman luar pesir ² /Offshore borrowing ²						Pemegang sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin						Deposit bukan pemastautin	Lain-lain ⁶			Overall external debt profile			
				Jangka sederhana dan panjang ³				Jangka pendek ⁴		Nisbah khidmat bayaran hutang ⁷ (%)	Non-resident holdings of ringgit-denominated debt securities						Jumlah	Jumlah	Jangka sederhana & panjang ³	Jangka pendek ⁴	Hutang jangka sederhana & panjang ³	Hutang jangka pendek ⁴	
				Medium- and long term ³		Short-term ⁴		Non-resident deposits															
				Sektor awam	Sektor swasta	Sektor awam	Sektor swasta	Sektor awam	Sektor swasta		Sektor awam	Sektor swasta	Sektor awam	Sektor swasta	Sektor awam								Sektor swasta
			</																				

1 Merujuk hutang luar negeri yang didefinisikan semula. Untuk maklumat lanjut, sila rujuk rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam Buletin Suku Tahunan 'Perkembangan Ekonomi dan Kewangan Malaysia, Suku Pertama 2014'.
2 Bersamaan dengan hutang luar negeri definisi terdahulu, yang terdiri terutamanya daripada hutang mata wang asing diperolehi, serta nota dan bon terbitan luar pesir (termasuk sekatan kredit terhadap date tahun 2009-2013).
3 Hutang jangka sederhana dan panjang merujuk hutang dengan tempoh lebih daripada satu tahun. Angka-angka suku tahunan adalah angka awalan.
4 Hutang jangka pendek merujuk hutang ber tempoh setahun atau kurang.
5 Termasuk hutang Perusahaan Awam yang dijamin dan tidak dijamin.
6 Terdiri daripada kredit perdagangan, peruntukan SDR IMF, dan lain-lain.
7 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran bebad pinjaman luar pesir sebagai nisbah kepada eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya berjurutua disebabkan oleh pengiraan.
9 Sebelum suku kedua 2017, Peminjaman Luar Pesir bagi Kerajaan Persekutuan merangkumi peminjaman Pemastautin.

Sumber: Perbendaharaan dan Laporan Bersama Kedudukan Pelaburan Antarabangsa oleh Syarikat Pemastautin oleh Jabatan Perangkaan Malaysia dan Bank Negara Malaysia

1 Refers to the redefined external debt. For more information, please refer to the box article entitled 'The Redefinition of External Debt in the Quarterly Bulletin on Economic and Financial Developments in the Malaysian Economy in the First Quarter of 2014'.
2 Equivalent to the external debt as previously defined, comprise mainly foreign currency loan raised, and bonds and notes issued, offshore (with slightly revised data for 2009-2013).
3 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.
4 Short-term debt refers to debt with tenure of one year and below.
5 Includes both guaranteed and non-guaranteed debt of Public Enterprises.
6 Comprise trade credits, IMF allocation of SDRs and miscellaneous.
7 Measures the principal repayment (excluding prepayment) and the interest payment of the offshore borrowing as a proportion of gross export of goods and services.
8 Numbers may not necessarily add up due to rounding.
9 Prior to 2Q 2017, the Offshore Borrowing for Federal Government includes Resident portion.

Source: Treasury and Joint International Investment Position (JIP) Report by Resident Companies by Department of Statistics, Malaysia and Bank Negara Malaysia

3.8 Rizab Luar Negeri External Reserves

RM juta / RM million

Akhir tempoh <i>End period</i>		Bank Negara Malaysia / Central Bank of Malaysia					Lain-lain rizab rasmi ⁴	Rizab rasmi bersih		
		Rizab antarabangsa kasar / Gross international reserves ¹				Tanggungan luar negeri ⁵			Rizab antarabangsa bersih	
		Jumlah	Hak-hak Pengeluaran Khas ²	Kedudukan rizab di IMF ³	Emas dan pertukaran mata wang asing ⁴					
		<i>Total</i>	<i>Special Drawing Rights</i> ²	<i>IMF reserves position</i> ³	<i>Gold and foreign exchange</i> ⁴	External liabilities ⁵	Net international reserves	Other official reserves ⁴	Net official reserves	
2018		419,572.1	4,728.4	3,801.4	411,042.4	60.6	419,511.5	108.3	419,619.8	
2019		424,089.5	4,662.3	4,583.5	414,843.8	57.2	424,032.3	110.6	424,142.9	
2018	3	416,387.8	4,603.1	3,022.9	408,761.8	56.8	416,331.0	111.3	416,442.3	
	4	423,059.2	4,602.9	3,019.5	415,436.8	59.8	422,999.4	111.0	423,110.3	
	5	418,964.0	4,602.8	3,019.5	411,341.7	62.9	418,901.1	108.9	419,010.0	
	6	423,386.0	4,666.3	3,590.5	415,129.3	62.6	423,323.4	108.8	423,432.2	
	7	422,826.9	4,678.8	3,589.3	414,558.7	57.3	422,769.5	109.6	422,879.2	
	8	422,492.7	4,666.8	3,582.5	414,243.4	60.2	422,432.5	110.1	422,542.6	
	9	427,031.5	4,744.7	3,642.2	418,644.6	101.2	426,930.3	111.5	427,041.8	
	10	421,467.6	4,745.0	3,847.4	412,875.2	58.7	421,409.0	109.3	421,518.3	
	11	422,846.3	4,745.4	3,847.4	414,253.5	60.6	422,785.7	110.0	422,895.7	
	12	419,572.1	4,728.4	3,801.4	411,042.4	60.6	419,511.5	108.3	419,619.8	
	2019	1	422,323.3	4,728.9	3,801.5	413,793.0	58.6	422,264.7	110.3	422,375.0
		2	423,261.5	4,729.1	3,617.8	414,914.6	73.3	423,188.1	111.5	423,299.7
3		420,210.8	4,654.0	3,542.8	412,014.1	55.8	420,155.0	109.6	420,264.6	
4		421,874.5	4,654.7	4,352.4	412,867.4	58.5	421,816.0	110.0	421,926.0	
5		417,355.5	4,655.8	4,352.4	408,347.2	56.1	417,299.4	108.9	417,408.2	
6		425,421.9	4,719.4	4,410.7	416,291.8	55.6	425,366.3	108.0	425,474.3	
7		430,333.4	4,720.4	4,769.0	420,844.0	55.9	430,277.5	103.2	430,380.7	
8		428,703.7	4,721.6	4,769.0	419,213.1	56.6	428,647.2	105.7	428,752.9	
9		431,272.3	4,699.8	4,727.9	421,844.6	59.8	431,212.5	105.9	431,318.4	
10		432,188.2	4,700.8	4,712.6	422,774.9	63.6	432,124.6	111.0	432,235.6	
11		431,992.0	4,701.7	4,646.9	422,643.4	56.4	431,935.6	110.8	432,046.4	
12		424,089.5	4,662.3	4,583.5	414,843.8	57.2	424,032.3	110.6	424,142.9	
2020	1	426,275.5	4,663.1	4,583.5	417,028.9	59.7	426,215.7	110.1	426,325.9	
	2	423,300.9	4,663.9	4,583.5	414,053.4	60.5	423,240.3	111.6	423,352.0	
	3	440,123.3	4,819.3	4,729.5	430,574.5	126.1	439,997.2	109.7	440,106.9	

- Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing, kedudukan rizab Kumpulan Wang Antarabangsa dan Hak-hak Pengeluaran Khas. Penyata Harta dan Tanggungan terkini boleh diperolehi melalui laman web Bank Negara Malaysia.
- Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
- Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
- Data mulai tahun 1969, yang diterbitkan sejak bulan Mac 1973, adalah siri yang dipinda. Dengan penamatan taraf sah diperlakukan bagi dolar Malaysia pada bulan Januari 1969, anggaran bahagian Malaysia daripada baki harta Lembaga Pesuruhjaya Mata Wang Malaya dan British Borneo, dicerminkan semenjak tarikh itu, dalam himpunan harta luar negeri Kerajaan Persekutuan, bukan sebagai milikan emas dan mata wang asing Bank Negara Malaysia. Berkuat kuasa mulai bulan Mei 2006, tuntutan mata wang asing lain terhadap pemastautin tidak diklasifikasikan di bawah rizab antarabangsa. Ia diklasifikasikan di bawah 'Aset Lain' Bank Negara Malaysia. Data rizab antarabangsa sebelum Mei 2006 telah dikemaskini dengan sewajarnya.
- Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (<http://dsbb.imf.org>).

- Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.
- Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
- Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency. Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dollar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government, instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.
- External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin

4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am Langsung: Penyata Aset (Ditamatkan)

Life/General Insurance and Direct Family/General Takaful Funds: Statement of Assets (Discontinued)

RM juta/RM million

Akhir tempoh		Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am ¹	Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset Lain ⁴
							Kertas ² /Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat ³	Lain-lain	Jumlah			
End of period		Number of Life/Family and General Insurance/Takaful Funds ¹	Total Assets	Property, Plant and Equipment	Investment Properties	Loans/ Financing	Investments				Foreign Assets	Cash and Deposits	Other Assets ⁴
							Malaysian Government Papers ² /Guaranteed Loans	Corporate Debt/Securities ³	Others	Total			
Insurans Hayat dan Takaful Keluarga Langsung/Life Insurance and Direct Family Takaful ⁵													
2016	1Q	27	226,057.6	1,943.3	2,846.5	13,190.7	24,284.4	147,838.0	7,302.9	179,425.3	8,009.8	15,427.8	5,214.3
	2Q	27	227,701.4	1,978.5	2,726.4	13,090.1	24,985.0	148,438.3	6,419.5	179,842.7	8,445.0	16,320.8	5,298.0
	3Q	27	234,807.8	1,988.3	2,744.8	13,121.6	24,609.4	155,249.3	5,650.4	185,509.1	9,789.6	16,175.2	5,479.2
	4Q	27	233,524.5	2,025.9	2,783.3	13,081.3	26,507.6	153,301.1	6,458.2	186,266.9	9,637.1	14,457.0	5,273.1
2017	1Q	27	241,019.5	2,052.3	2,794.1	13,151.6	26,926.4	159,835.2	7,572.5	194,334.2	10,710.2	12,778.3	5,198.9
	2Q	27	245,131.3	2,056.2	2,814.7	13,140.3	25,206.6	164,887.8	7,855.1	197,949.5	10,465.3	13,674.0	5,031.3
	3Q	27	249,216.9	2,109.0	2,826.0	12,687.2	25,850.5	168,385.1	8,558.1	202,793.7	10,643.5	13,099.6	5,057.9
	4Q	27	254,498.6	2,149.9	2,725.3	12,679.9	26,105.2	172,359.6	9,000.3	207,465.2	10,970.7	13,579.8	4,927.8
2018	1Q	27	258,060.1	2,158.1	2,784.7	12,461.7	26,225.6	174,756.1	8,771.5	209,753.2	10,580.3	15,031.7	5,290.4
	2Q	27	254,516.7	2,098.4	2,772.0	12,462.4	27,600.6	168,856.1	9,111.9	205,568.6	10,714.6	15,054.8	5,845.8
Insurans Am dan Takaful Am Langsung/General Insurance and Direct General Takaful ⁶													
2016	1Q	36	39,952.5	863.4	224.8	64.7	6,835.3	8,802.6	8,057.9	23,695.7	43.5	8,457.9	6,602.5
	2Q	36	39,566.4	871.6	224.5	61.1	6,372.7	8,678.7	8,280.2	23,331.5	78.0	8,767.1	6,232.4
	3Q	36	38,836.5	899.5	197.5	57.1	6,221.5	8,991.0	8,111.1	23,323.6	56.3	8,766.5	5,536.0
	4Q	36	38,766.4	933.9	195.8	56.8	6,645.4	8,969.3	7,903.3	23,518.0	66.4	8,768.2	5,227.3
2017	1Q	36	39,797.0	934.7	195.7	54.7	6,654.3	9,325.0	8,175.9	24,155.3	79.2	8,592.0	5,785.3
	2Q	36	39,735.4	919.3	197.8	54.2	6,543.2	9,569.4	8,498.3	24,610.8	63.7	8,176.2	5,713.6
	3Q	36	40,059.3	921.4	197.7	51.8	6,333.1	9,130.2	9,367.0	24,830.3	84.9	8,390.0	5,583.4
	4Q	36	40,006.1	943.9	191.2	51.4	6,117.4	8,737.4	10,340.8	25,195.5	100.5	8,114.7	5,408.8
2018	1Q	35	42,136.8	921.9	169.3	50.5	6,111.7	8,794.9	10,406.7	25,313.2	91.1	7,985.9	7,604.9
	2Q	35	40,450.6	843.8	119.0	49.0	5,929.7	8,560.4	10,573.6	25,063.8	90.4	7,481.3	6,803.3
¹ Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am. ² Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan Malaysia dan Bil Bank Negara. ³ Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll. ⁴ Termasuk premium terkumpul dan lain-lain aset. ⁵ Termasuk perniagaan insurans hayat dan takaful keluarga yang dikendalikan oleh syarikat insurans/insurans semula hayat /komposit dan pengendali takaful langsung keluarga/komposit. ⁶ Termasuk perniagaan insurans/takaful am yang dikendalikan oleh syarikat insurans /insurans semula komposit/am dan pengendalitakaful komposit/am langsung. Nota: Struktur jadual ini telah disemak dan dikemaskini berkuatkuasa mulai tahun 2004 dengan mengambilkira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM. Sumber: Bank Negara Malaysia ¹ From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds. ² Includes MGS, Treasury Bills, Malaysian Government Investment Issues and BNM Papers. ³ Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc. ⁴ Includes outstanding premiums and miscellaneous assets. ⁵ Includes life insurance and family takaful business undertaken by composite and life/family insurance/reinsurance companies and direct takaful operators. ⁶ Includes general insurance/takaful business undertaken by composite and general insurance/reinsurance companies and direct takaful operators. Notes: Structure of this table has been revised and updated with effect from year 2004 to take into consideration of all items in the investments portfolio to synchronize with BNM Annual Insurance Statistics format. Source: Bank Negara Malaysia													

4.2 Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia

Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers

RM juta/RM million

Akhir tempoh/End of period	Kumpulan Wang Insurans/ Insurance Fund	Ekuiti Pemegang Syer/Shareholders' Equity					Rizab Penilaian Semula Aset/ Assets Revaluation Reserves	Liabiliti Lain/ Other Liabilities	JUMLAH LIABILITI/ TOTAL LIABILITIES	Harta Benda, Loji dan Kelengkapan/ Property, Plant and Equipment	Pinjaman/ Loans	Pelaburan/Investments				Harta Benda Pelaburan/ Investment Properties	Wang Tunai dan Simpanan/ Cash and Deposits	Aset Lain/ Other Assets ¹	Aset Asing/ Foreign Assets	JUMLAH ASET/ TOTAL ASSETS	
		Modal Berbayar/ Paid-up Capital	Akaun Premium Saham/ Share Premium Account	Rizab/ Reserves	Keuntungan/(Kerugian) Terhahan/ Retained Profit/(Loss)	Jumlah/ Total															
	Pemiagaan dalam Malaysia/Business within Malaysia																				
	Penanggung Insurans Hayat Langsung/Life Direct Insurers																				
2018	1H	196,619.8	4,348.5	0.0	63.5	2,966.1	7,378.1	927.6	30,790.6	235,729.8	2,105.8	12,519.5	25,465.0	154,784.2	9,774.7	190,023.9	2,737.1	12,255.0	5,270.1	10,818.5	235,729.8
	2H	197,804.5	4,348.5	0.0	50.5	5,546.5	9,945.5	1,101.3	32,672.0	241,523.4	2,084.2	12,525.8	28,251.9	157,765.5	10,056.1	196,073.5	3,488.4	12,341.7	4,519.9	10,489.8	241,523.4
2019	1H	211,289.2	4,378.5	0.0	139.0	4,001.5	8,519.1	2,202.2	34,213.7	256,224.2	2,096.4	12,275.0	25,335.4	168,535.0	11,656.4	205,526.8	3,504.4	15,106.3	5,347.6	12,367.7	256,224.2
	2H	216,054.2	3,787.6	0.0	148.3	4,722.0	8,658.0	2,361.3	35,341.2	262,414.6	2,189.1	12,276.7	26,495.0	173,785.9	10,262.4	210,543.3	3,439.0	15,287.0	5,029.2	13,650.3	262,414.6
	Penanggung Insurans Am Langsung/General Direct Insurers																				
2018	1H	6,300.0	5,575.9	0.0	352.4	9,287.4	15,215.7	30.5	15,864.7	38,034.3	840.2	77.2	3,547.4	6,858.4	11,772.2	22,178.0	235.8	8,467.6	6,178.2	57.3	38,034.3
	2H	6,248.3	5,825.9	0.0	494.1	10,266.8	16,586.8	58.4	15,472.6	38,351.8	782.8	74.5	3,563.9	6,731.7	11,985.4	22,281.0	404.8	8,827.0	5,947.1	34.7	38,351.8
2019	1H	6,402.4	5,825.9	0.0	480.1	9,972.7	16,278.7	231.9	15,946.7	39,613.1	752.1	71.3	3,635.1	6,674.4	13,187.4	23,496.9	404.5	8,404.3	6,448.2	35.8	39,613.1
	2H	6,282.9	5,825.9	0.0	648.4	9,843.2	16,317.5	127.9	15,865.2	39,790.0	765.7	68.1	3,697.8	6,256.6	14,580.6	24,535.0	392.1	8,352.0	5,635.6	41.5	39,790.0
	Penanggung Insurans Komposit ² Langsung/Composite ² Direct Insurers																				
2018	1H	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Pemiagaan Global/Global Business																				
	Penanggung Insurans Hayat Langsung/Life Direct Insurers																				
2018	1H	196,619.8	4,348.5	0.0	63.5	2,966.1	7,378.1	927.6	30,790.6	235,729.8	2,105.8	12,519.5	25,465.0	154,784.2	9,774.7	190,023.9	2,737.1	12,255.0	5,270.1	10,818.5	235,729.8
	2H	197,804.5	4,348.5	0.0	50.5	5,546.5	9,945.5	1,101.3	32,672.0	241,523.4	2,084.2	12,525.8	28,251.9	157,765.5	10,056.1	196,073.5	3,488.4	12,341.7	4,519.9	10,489.8	241,523.4
2019	1H	211,289.2	4,378.5	0.0	139.0	4,001.5	8,519.1	2,202.2	34,213.7	256,224.2	2,096.4	12,275.0	25,335.4	168,535.0	11,656.4	205,526.8	3,504.4	15,106.3	5,347.6	12,367.7	256,224.2
	2H	216,054.2	3,787.6	0.0	148.3	4,722.0	8,658.0	2,361.3	35,341.2	262,414.6	2,189.1	12,276.7	26,495.0	173,785.9	10,262.4	210,543.3	3,439.0	15,287.0	5,029.2	13,650.3	262,414.6
	Penanggung Insurans Am Langsung/General Direct Insurers																				
2018	1H	6,334.9	5,575.9	0.0	352.4	9,287.4	15,215.7	54.2	15,985.8	38,362.1	840.2	77.2	3,547.4	6,889.4	11,772.2	22,209.0	235.8	8,506.6	6,179.1	314.1	38,362.1
	2H	6,292.2	5,825.9	0.0	494.1	10,266.8	16,586.8	58.4	15,604.8	38,708.6	782.8	74.5	3,563.9	6,764.5	11,985.4	22,313.8	404.8	8,875.2	5,948.6	308.9	38,708.6
2019	1H	6,451.1	5,825.9	0.0	480.1	9,972.7	16,278.7	256.2	16,095.1	39,984.3	752.1	71.3	3,635.1	6,704.9	13,187.4	23,527.4	404.5	8,446.0	6,449.0	334.0	39,984.3
	2H	6,332.4	5,825.9	0.0	648.4	9,843.2	16,317.5	128.0	16,006.7	40,157.1	765.7	68.1	3,697.8	6,282.4	14,580.6	24,560.8	392.1	8,399.1	5,636.4	335.0	40,157.1
	Penanggung Insurans Komposit ² Langsung/Composite ² Direct Insurers																				
2018	1H	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Penanggung Insurans Semula Profesional/Professional Reinsurers																				
2018	1H	427.7	869.1	20.0	1.9	1,057.5	1,948.5	77.9	2,078.5	4,555.1	134.4	2.3	573.4	1,488.2	482.7	2,544.3	38.7	912.6	725.6	197.1	4,555.1
	2H	429.9	989.1	0.0	0.6	1,089.1	2,078.9	86.8	2,061.4	4,678.2	133.1	1.8	518.4	1,600.4	505.5	2,624.3	34.5	688.5	734.7	461.4	4,678.2
2019	1H	481.0	989.1	0.0	22.8	1,161.3	2,173.2	116.6	2,002.3	4,789.5	132.0	1.7	537.7	1,647.9	641.7	2,827.3	31.6	528.3	859.8	406.9	4,789.5
	2H	620.6	989.1	0.0	20.4	1,153.0	2,162.5	119.2	2,013.8	4,950.6	132.2	1.7	410.0	1,723.6	707.7	2,841.2	32.3	635.6	845.8	461.9	4,950.6

¹ Termasuk premium terkumpul dan lain-lain aset

² Data penanggung insurans komposit langsung diklasifikasikan semula sebagai penanggung insurans langsung untuk akhir tempoh 1H 2018 n.a: tidak berkenaan

1H: Januari-Jun

2H: Januari-Disember

Sumber : Bank Negara Malaysia

¹ Includes outstanding premiums and miscellaneous assets

² Data on composite direct insurers is reclassified to direct insurers for 1H 2018 n.a: not applicable

1H: January-June

2H: January-December

Source : Bank Negara Malaysia

¹ Termasuk premium terkumpul dan lain-lain aset
² Data penanggung insurans komposit langsung diklasifikasikan semula sebagai penanggung insurans langsung untuk akhir tempoh 1H 2018
n.a: tidak berkenaan

* 1H: Januari-Juni
2H: Januari-Disember
Sumber: Bank Negara Malaysia

¹ Includes outstanding premiums and miscellaneous assets
² Data on composite direct insurers is reclassified to direct insurers for 1H 2018
n.a: not applicable

* 1H: January-June
2H: January-December
Source: Bank Negara Malaysia

4.3

RM juta/RM million

Tempoh/Period	Kumpulan Wang Takaful/ Takaful Fund	Ekuiti Pemegang Syer/Shareholders' Equity						Rizab Penilaian Semula Aset/ Assets Revaluation Reserves	Liabiliti Lain/ Other Liabilities	JUMLAH LIABILITI/ TOTAL LIABILITIES	Pelaburan/Investments					Pelaburan Harta Benda/ Investment Properties	Pembiayaan/ Financing	Harta Benda, Loji dan Kelengkapan/ Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/ Foreign Assets	JUMLAH ASET/ TOTAL ASSETS
		Modal Berbayar/ Paid-up Capital	Akaun Premium Saham/ Share Premium Account	Rizab/ Reserves	Keuntungan/(Kerugian) Tertahan/Retained Profit/(Loss)	Jumlah/ Total	Wang Tunai dan Simpanan/ Cash and Deposits				Sekuriti Islam Kerajaan/Pinjaman Dijamin oleh Kerajaan Malaysia Government Islamic papers/Malaysian Government Guaranteed Financing	Sekuriti Hutang Swasta Islam dan Ekuiti/ Islamic Private Debt Securities and Equities	Pelaburan Lain/ Other Investments	Jumlah/ Total							
		Perniagaan dalam Malaysia/Business within Malaysia																			
		Pengendali Takaful Keluarga Langsung/Family Direct Takaful Operators																			
2018	1H	17,773.0	947.0	21.0	(22.0)	1,887.0	2,832.0	(89.0)	2,797.0	23,313.0	3,032.0	986.0	15,765.0	693.0	17,444.0	243.0	19.0	61.0	2,516.0	0.0	23,313.0
	2H	25,634.2	2,022.6	61.7	(5.4)	2,442.0	4,521.0	36.7	3,579.4	33,771.4	5,014.4	4,023.6	20,815.1	2,180.4	27,019.1	359.1	21.0	247.2	1,110.6	0.0	33,771.4
2019	1H	27,910.6	2,005.8	0.0	37.0	2,751.6	4,794.4	462.7	3,638.8	36,806.5	5,057.3	4,211.4	22,879.3	2,207.0	29,297.7	371.1	21.5	257.4	1,801.5	0.0	36,806.5
	2H	29,332.0	2,188.0	0.0	59.0	2,782.0	5,027.0	596.0	3,796.0	38,752.0	6,515.0	4,253.0	23,214.0	2,402.0	29,869.0	327.0	20.0	277.0	1,742.0	0.0	38,752.0
		Pengendali Takaful Am Langsung/General Direct Takaful Operators																			
2018	1H	1,318.2	1,195.0	0.0	(3.3)	69.5	1,261.2	(18.6)	1,885.6	4,446.4	1,060.4	389.4	2,566.2	95.1	3,050.7	10.5	0.0	9.9	314.9	0.0	4,446.4
	2H	1,656.9	1,459.0	0.0	6.2	213.3	1,678.5	(5.4)	2,394.9	5,724.8	1,611.3	475.8	3,049.0	120.4	3,645.2	10.6	0.0	9.4	448.3	0.0	5,724.8
2019	1H	1,776.1	1,517.0	0.0	45.1	355.0	1,917.1	48.4	2,592.9	6,334.4	1,470.6	558.4	3,633.2	181.8	4,373.4	10.6	1.0	8.6	470.3	0.0	6,334.4
	2H	1,863.0	1,517.0	0.0	57.0	503.0	2,076.0	67.0	2,768.0	6,774.0	1,725.0	518.0	3,885.0	104.0	4,507.0	11.0	1.0	8.0	521.0	0.0	6,774.0
		Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators																			
2018	1H	7,808.0	794.0	41.0	2.0	484.0	1,320.0	(6.0)	1,422.0	10,546.0	1,792.0	2,716.0	4,609.0	794.0	8,119.0	116.0	3.0	143.0	370.0	0.0	10,546.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Perniagaan Global/Global Business																			
		Pengendali Takaful Keluarga Langsung/Family Direct Takaful Operators																			
2018	1H	17,773.0	947.0	21.0	(22.0)	1,887.0	2,832.0	(89.0)	2,797.0	23,313.0	3,032.0	986.0	15,765.0	693.0	17,444.0	243.0	19.0	61.0	2,516.0	0.0	23,313.0
	2H	25,634.2	2,022.6	61.7	(5.4)	2,442.0	4,521.0	36.7	3,579.4	33,771.4	5,014.4	4,023.6	20,815.1	2,180.4	27,019.1	359.1	21.0	247.2	1,110.6	0.0	33,771.4
2019	1H	27,910.6	2,005.8	0.0	37.0	2,751.6	4,794.4	462.7	3,638.8	36,806.5	5,057.3	4,211.4	22,879.3	2,207.0	29,297.7	371.1	21.5	257.4	1,801.5	0.0	36,806.5
	2H	29,332.0	2,188.0	0.0	59.0	2,782.0	5,027.0	596.0	3,796.0	38,752.0	6,515.0	4,253.0	23,214.0	2,402.0	29,869.0	327.0	20.0	277.0	1,742.0	0.0	38,752.0
		Pengendali Takaful Am Langsung/General Direct Takaful Operators																			
2018	1H	1,318.2	1,195.0	0.0	(3.3)	69.5	1,261.2	(18.6)	1,885.6	4,446.4	1,060.4	389.4	2,566.2	95.1	3,050.7	10.5	0.0	9.9	314.9	0.0	4,446.4
	2H	1,656.9	1,459.0	0.0	6.2	213.3	1,678.5	(5.4)	2,394.9	5,724.8	1,611.3	475.8	3,049.0	120.4	3,645.2	10.6	0.0	9.4	448.3	0.0	5,724.8
2019	1H	1,776.1	1,517.0	0.0	45.1	355.0	1,917.1	48.4	2,592.9	6,334.4	1,470.6	558.4	3,633.2	181.8	4,373.4	10.6	1.0	8.6	470.3	0.0	6,334.4
	2H	1,863.0	1,517.0	0.0	57.0	503.0	2,076.0	67.0	2,768.0	6,774.0	1,725.0	518.0	3,885.0	104.0	4,507.0	11.0	1.0	8.0	521.0	0.0	6,774.0
		Pengendali Takaful Komposit Langsung/Composite Direct Takaful Operators																			
2018	1H	7,808.0	794.0	41.0	2.0	484.0	1,320.0	(6.0)	1,422.0	10,546.0	1,792.0	2,716.0	4,609.0	794.0	8,119.0	116.0	3.0	143.0	370.0	0.0	10,546.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019	1H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2H	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
* 1H: Januari-Juni 2H: Januari-Disember Sumber: Bank Negara Malaysia																					
* 1H: Januari-Juni 2H: Januari-Disember Sumber: Bank Negara Malaysia																					

4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung (Ditamatkan)

Life Insurance: New Business and Business in Force of Direct Insurers (Discontinued)

Tempoh/Period		Perniagaan Baharu/New Business					Perniagaan Berkuat Kuasa/Business in Force			
		Bilangan Polisi/No. of Policies	Nilai Diinsuranskan/Sums Insured	Premium/Premium			Bilangan Polisi/No. of Policies	Nilai Diinsuranskan/Sums Insured	Premium Tahunan/Annual Premium	
				Tahunan/Annual	Tunggal/Single	Jumlah/Total				
		Unit/Unit	RM juta/RM million					Unit/Unit	RM juta/RM million	
		Perniagaan dalam Malaysia/Business within Malaysia								
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7	
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9	
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3	
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0	
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7	
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4	
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2	
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5	
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6	
	2H	1,329,795	408,663.0	5,346.9	4,777.1	10,124.0	12,672,235	1,378,336.9	32,533.5	
		Perniagaan Global/Global Business								
2013	1H	685,416	168,884.9	1,801.1	2,140.3	3,941.4	12,193,321	1,055,245.6	23,764.7	
	2H	1,363,743	302,904.5	4,050.7	4,116.5	8,167.2	12,279,295	1,089,975.0	24,819.9	
2014	1H	670,972	194,276.7	1,967.9	2,399.1	4,366.9	12,346,769	1,130,426.9	25,532.3	
	2H	1,367,856	353,900.1	4,237.5	4,711.8	8,949.3	12,455,971	1,163,156.0	26,565.0	
2015	1H	661,422	222,248.0	1,974.0	2,482.2	4,456.2	12,505,208	1,208,217.9	27,335.7	
	2H	1,364,668	391,458.5	4,438.5	4,669.0	9,107.4	12,557,381	1,238,795.5	28,320.4	
2016	1H	684,243	226,047.0	2,393.8	2,428.5	4,822.3	12,592,849	1,264,402.0	29,272.2	
	2H	1,401,202	398,866.0	5,262.2	4,485.3	9,747.6	12,661,330	1,300,254.9	30,470.5	
2017	1H	673,796	227,501.4	2,527.4	2,544.8	5,072.2	12,669,470	1,343,727.1	31,410.6	
	2H	1,329,795	408,663.0	5,347.2	4,777.1	10,124.4	12,672,235	1,378,336.9	32,533.5	
1 Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.										
1 Refers to life insurance business undertaken by composite and life insurance companies'.										
Sumber: Bank Negara Malaysia										
Source: Bank Negara Malaysia										

4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung

Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

RM juta/RM million

Tempoh/Period		Hayat Biasa/Ordinary Life												Berkaitan Pelaburan/Investment-Linked			Jumlah/Total		
		Seumur Hidup/Whole Life			Endowment/Endowment			Sementara/Temporary			Lain-lain/Others								
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
		Perniagaan dalam Malaysia/Business within Malaysia																	
*																			
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
2018	1H	5,116.9	0.0	5,116.9	7,411.6	18.3	7,429.8	417.2	69.8	486.9	3,042.2	221.2	3,263.5	16,945.3	8.6	16,953.9	32,933.2	317.8	33,251.0
	2H	4,936.6	0.0	4,936.6	7,577.8	17.9	7,595.7	435.9	69.5	505.4	2,886.1	263.1	3,149.2	18,197.7	9.0	18,206.7	34,034.2	359.4	34,393.6
2019	1H	4,782.0	0.0	4,782.0	7,693.7	17.1	7,710.8	475.2	69.6	544.8	2,794.1	321.2	3,115.3	19,289.8	9.0	19,298.9	35,034.8	416.9	35,451.8
	2H	4,675.4	0.0	4,675.4	7,864.3	16.5	7,880.8	501.7	70.8	572.6	2,761.6	343.1	3,104.6	20,694.1	9.1	20,703.2	36,497.1	439.6	36,936.7
Perniagaan Global/Global Business																			
*																			
2015	1H	6,062.8	0.0	6,062.8	6,202.9	9.7	6,212.6	378.2	59.5	437.7	3,306.7	140.5	3,447.2	11,098.2	7.9	11,106.1	27,048.8	217.6	27,266.4
	2H	5,952.6	0.0	5,952.7	6,474.5	10.1	6,484.6	380.7	61.9	442.6	3,301.2	141.2	3,442.4	11,911.6	8.0	11,919.6	28,020.6	221.3	28,241.9
2016	1H	5,854.2	0.0	5,854.2	6,736.5	22.1	6,758.5	385.1	67.8	452.9	3,373.6	157.5	3,531.0	12,585.3	7.9	12,593.2	28,934.6	255.3	29,189.9
	2H	5,657.1	0.0	5,657.1	7,057.0	21.3	7,078.3	396.2	69.2	465.4	3,344.3	148.1	3,492.4	13,683.6	8.2	13,691.7	30,138.3	246.8	30,385.1
2017	1H	5,467.0	0.0	5,467.0	7,218.6	20.4	7,239.0	412.7	76.9	489.6	3,283.8	198.6	3,482.3	14,636.9	8.2	14,645.1	31,018.9	304.2	31,323.1
	2H	5,308.3	0.0	5,308.4	7,253.2	19.3	7,272.4	419.1	71.0	490.1	3,188.6	196.7	3,385.2	15,977.5	8.5	15,986.0	32,146.7	295.4	32,442.1
2018	1H	5,116.9	0.0	5,116.9	7,411.6	18.3	7,429.8	417.2	69.8	486.9	3,042.2	221.2	3,263.5	16,945.3	8.6	16,953.9	32,933.2	317.8	33,251.0
	2H	4,936.6	0.0	4,936.6	7,577.8	17.9	7,595.7	435.9	69.5	505.4	2,886.1	263.1	3,149.2	18,197.7	9.0	18,206.7	34,034.2	359.4	34,393.6
2019	1H	4,782.0	0.0	4,782.0	7,693.7	17.1	7,710.8	475.2	69.6	544.8	2,794.1	321.2	3,115.3	19,289.8	9.0	19,298.9	35,034.8	416.9	35,451.8
	2H	4,675.4	0.0	4,675.4	7,864.3	16.5	7,880.8	501.7	70.8	572.6	2,761.6	343.1	3,104.6	20,694.1	9.1	20,703.2	36,497.1	439.6	36,936.7
1 Menujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat. * 1H: Januari-Jun 2H: Januari-Disember Sumber : Bank Negara Malaysia																			
1 Refers to life insurance business undertaken by composite and life insurance companies. * 1H: January-June 2H: January-December Source : Bank Negara Malaysia																			

¹ Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber : Bank Negara Malaysia

¹ Refers to life insurance business undertaken by composite and life insurance companies.

* 1H: January-June

2H: January-December

Source : Bank Negara Malaysia

4.6.8 Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung

Life Insurance: Terminations of Annual Premiums of Direct Insurers

RM juta/RM million

Tempoh/Period	Kematian/Death			Kematangan/Maturity			Serahan/Surrender			Perlucutan Hak tolak Pengaktifan Semula/Forfeiture less Revivals			Sebab Lain (termasuk tamat tempoh) / Other Causes (including expiry)			Jumlah/Total			
	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	Individu/Individual	Kumpulan/Group	Jumlah/Total	
	Perniagaan dalam Malaysia/Business within Malaysia																		
* 2015 2016 2017 2018 2019	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.6	30.3	1,278.9	3,290.6	48.2	3,338.8
	1H	24.1	0.1	24.2	38.6	0.6	39.2	961.2	1.6	962.8	34.1	7.6	41.6	625.2	14.4	639.6	1,683.2	24.2	1,707.4
	2H	52.4	0.2	52.5	88.3	1.3	89.6	1,917.8	2.7	1,920.5	62.0	12.6	74.7	1,333.6	31.2	1,364.8	3,454.1	48.0	3,502.1
2019	1H	26.6	0.1	26.7	53.9	0.6	54.6	972.4	1.5	973.9	86.2	6.6	92.8	718.1	16.2	734.3	1,857.2	25.0	1,882.2
	2H	55.6	0.2	55.8	109.3	1.3	110.7	1,964.2	3.0	1,967.3	155.2	12.6	167.9	1,368.3	31.7	1,400.0	3,652.7	48.9	3,701.6
	Perniagaan Global/Global Business																		
* 2015 2016 2017 2018 2019	1H	18.2	0.0	18.2	42.7	0.2	43.0	648.4	1.0	649.4	130.8	2.2	133.0	498.4	17.5	515.9	1,338.5	21.0	1,359.5
	2H	37.9	0.1	38.0	89.6	0.4	90.0	1,355.0	2.3	1,357.3	195.7	3.7	199.4	1,028.4	32.5	1,060.9	2,706.7	39.0	2,745.7
	1H	22.0	0.1	22.1	38.7	0.7	39.4	729.2	1.4	730.6	129.2	2.6	131.9	516.6	(9.7)	506.9	1,435.7	(4.8)	1,430.8
	2H	42.6	0.2	42.8	83.9	1.4	85.3	1,506.3	2.6	1,508.9	233.9	7.7	241.7	1,222.3	5.5	1,227.8	3,089.1	17.4	3,106.5
	1H	23.8	0.1	23.9	36.1	0.6	36.7	894.4	1.3	895.7	71.2	7.0	78.2	582.6	31.7	614.3	1,608.0	40.8	1,648.8
	2H	48.2	0.2	48.4	78.6	1.3	79.9	1,807.5	2.9	1,810.3	107.6	13.6	121.2	1,248.6	30.3	1,278.9	3,290.6	48.2	3,338.8
	1H	24.1	0.1	24.2	38.6	0.6	39.2	961.2	1.6	962.8	34.1	7.6	41.6	625.2	14.4	639.6	1,683.2	24.2	1,707.4
	2H	52.4	0.2	52.5	88.3	1.3	89.6	1,917.8	2.7	1,920.5	62.0	12.6	74.7	1,333.6	31.2	1,364.8	3,454.1	48.0	3,502.1
2019	1H	26.6	0.1	26.7	53.9	0.6	54.6	972.4	1.5	973.9	86.2	6.6	92.8	718.1	16.2	734.3	1,857.2	25.0	1,882.2
	2H	55.6	0.2	55.8	109.3	1.3	110.7	1,964.2	3.0	1,967.3	155.2	12.6	167.9	1,368.3	31.7	1,400.0	3,652.7	48.9	3,701.6
1 Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat. * 1H: Januari-Juni 2H: Januari-Disember Sumber: Bank Negara Malaysia 1 Refers to life insurance business undertaken by composite and life insurance companies. * 1H: January-June 2H: January-December Source: Bank Negara Malaysia																			

¹ Merujuk kepada pemiagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
 * 1H: Januari-Juni
 2H: Januari-Disember
 Sumber: Bank Negara Malaysia

¹ Refers to life insurance business undertaken by composite and life insurance companies.
 * 1H: January-June
 2H: January-December
 Source: Bank Negara Malaysia

4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan

Life Insurance: Income and Outgo

RM juta/RM million

Tempoh/Period		Pendapatan/Income				Perbelanjaan/Outgo					Lebih Pendapatan daripada Perbelanjaan/Excess of Income over Outgo
		Pendapatan Premium/Premium Income	Pendapatan Pelaburan Bersih/Net Investment Income	Keuntungan atas Jualan Aset dan Pendapatan Pelbagai/Profit on Sale of Assets and Miscellaneous Income	Jumlah/Total	Faedah Polisi Bersih/Net Policy Benefits	Imbuhan Agensi/Agency Remuneration	Perbelanjaan Pengurusan/Management Expenses	Kerugian dari Pelupusan Aset dan Perbelanjaan Lain/Loss on Disposal of Assets and Other Outgo	Jumlah/Total	
		Perniagaan dalam Malaysia/Business within Malaysia									
*											
2015	1H	14,274.2	3,982.8	2,513.3	20,770.4	9,819.4	1,870.3	1,420.7	1,411.6	14,522.0	6,248.4
	2H	29,889.8	8,053.8	2,979.5	40,923.0	20,474.0	3,859.9	2,987.6	3,037.6	30,359.1	10,563.9
2016	1H	15,167.5	4,169.2	3,342.1	22,678.7	10,580.8	1,936.3	1,524.1	2,198.5	16,239.7	6,439.1
	2H	31,431.6	8,442.7	3,222.0	43,096.3	21,295.1	4,055.8	3,217.4	2,803.9	31,372.1	11,724.2
2017	1H	15,872.5	4,423.3	5,175.4	25,471.1	11,102.5	2,046.7	1,656.8	1,060.2	15,866.3	9,604.9
	2H	33,046.4	9,066.3	7,528.4	49,641.0	22,500.6	4,253.6	3,463.8	2,309.3	32,527.3	17,113.7
2018	1H	16,938.6	4,724.7	6,831.1	28,494.4	11,398.9	2,182.0	1,668.4	5,747.5	20,996.8	7,497.6
	2H	34,833.9	9,742.1	8,952.8	53,528.8	23,567.3	4,381.3	3,477.0	8,995.8	40,421.4	13,107.3
2019	1H	18,200.0	4,900.6	8,665.7	31,766.3	12,075.1	2,219.8	1,735.2	1,636.9	17,667.0	14,099.3
	2H	37,650.5	10,011.5	10,596.3	58,258.3	25,934.5	4,550.6	3,593.6	3,518.6	37,597.4	20,661.0
		Perniagaan Global/Global Business									
*											
2015	1H	14,338.0	3,984.1	2,519.8	20,841.9	9,844.2	1,886.6	1,423.2	1,411.8	14,565.8	6,276.1
	2H	30,041.2	8,057.0	3,002.4	41,100.5	20,541.3	3,899.6	2,994.6	3,038.8	30,474.4	10,626.1
2016	1H	15,236.2	4,170.9	3,342.2	22,749.3	10,624.2	1,952.3	1,526.9	2,208.5	16,311.8	6,437.4
	2H	31,585.9	8,446.2	3,239.3	43,271.4	21,372.9	4,100.8	3,228.1	2,804.0	31,505.7	11,765.7
2017	1H	15,969.9	4,425.2	5,175.5	25,570.6	11,152.5	2,072.8	1,660.0	1,069.3	15,954.5	9,616.1
	2H	33,236.3	9,070.4	7,528.6	49,835.3	22,581.0	4,304.2	3,471.8	2,332.2	32,689.1	17,146.2
2018	1H	17,061.2	4,727.1	6,831.4	28,619.7	11,462.7	2,216.6	1,673.7	5,750.4	21,103.5	7,516.2
	2H	35,044.8	9,747.5	8,959.1	53,751.4	23,680.3	4,435.1	3,486.6	8,997.1	40,599.0	13,152.4
2019	1H	18,316.7	4,903.8	8,666.6	31,887.2	12,139.8	2,246.6	1,740.4	1,637.6	17,764.4	14,122.8
	2H	37,850.6	10,018.1	10,599.4	58,468.1	26,065.7	4,581.6	3,602.9	3,519.9	37,770.1	20,697.9
¹ Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat. * 1H: Januari-Jun 2H: Januari-Disember ¹ Refers to life insurance business undertaken by composite and life insurance companies. * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia											

4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat

Life Insurance: Assets of Life Insurance Funds

RM juta/RM million

Tempoh/Period	Wang Tunai dan Baki Bank/Cash and Bank Balances	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pinjaman/Loans				Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain ² /Other Assets ²	Aset Asing/Foreign Assets	JUMLAH/TOTAL		
		Kertas & Pinjaman Dijamin Kerajaan Malaysia/Malaysia Government Papers & Guaranteed Loans	Sekuriti & Hutang Korporat/Corporate Debt & Securities	Lain-lain/Others	Jumlah/Total		Gadai Janji/Mortgages	Polisi/Policy	Lain-lain/Others	Jumlah/Total						
		Perniagaan dalam Malaysia/Business within Malaysia														
*																
2015	1H	11,052.8	22,344.0	126,862.2	6,416.8	155,623.0	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,208.1	8,048.6	195,598.3	
	2H	11,377.5	22,881.1	130,043.0	6,276.6	159,200.6	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,146.9	8,739.4	200,521.2	
2016	1H	12,974.4	22,869.0	133,571.2	5,275.3	161,715.6	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,494.5	8,444.8	205,100.5	
	2H	11,203.6	24,169.2	137,978.1	5,311.8	167,459.1	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,471.3	9,636.9	210,335.4	
2017	1H	9,684.4	22,706.9	149,206.6	6,677.6	178,591.1	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,318.7	10,465.0	220,744.3	
	2H	10,135.8	23,294.7	155,311.0	7,762.2	186,367.9	2,392.2	3,451.6	8,719.2	509.1	12,679.9	2,149.9	4,164.0	10,970.2	228,860.0	
2018	1H	11,494.0	24,667.1	151,614.3	7,894.4	184,175.8	2,424.4	2,957.1	8,761.3	744.1	12,462.4	2,098.4	4,845.1	10,714.6	228,214.8	
	2H	12,008.9	27,551.7	154,895.9	8,129.7	190,577.3	3,175.8	2,978.6	8,783.4	705.3	12,467.3	2,081.0	4,372.7	10,400.5	235,083.5	
2019	1H	13,655.6	24,605.5	165,089.6	9,655.7	199,350.9	3,198.4	2,947.7	8,740.1	521.9	12,209.7	2,093.7	5,130.8	12,259.6	247,898.7	
	2H	14,762.9	25,842.0	170,487.1	7,880.7	204,209.9	3,149.3	2,981.8	8,714.7	509.5	12,206.0	2,187.6	4,745.6	13,534.5	254,795.6	
		Perniagaan Global/Global Business														
*																
2015	1H	11,078.7	22,380.8	126,862.2	6,416.8	155,659.7	2,357.8	3,968.3	8,538.5	137.9	12,644.7	1,663.3	4,255.0	8,135.9	195,795.1	
	2H	11,424.0	22,917.5	130,043.0	6,276.6	159,237.0	2,460.0	4,133.6	8,581.5	132.1	12,847.2	1,749.6	4,209.9	8,850.8	200,778.6	
2016	1H	13,002.2	22,905.4	133,571.2	5,285.3	161,762.0	2,402.6	4,388.0	8,571.2	130.9	13,090.1	1,978.5	4,540.1	8,568.9	205,344.4	
	2H	11,228.7	24,205.3	137,978.1	5,326.3	167,509.7	2,457.3	4,393.0	8,644.2	44.0	13,081.3	2,025.9	4,535.7	9,784.9	210,623.3	
2017	1H	9,711.6	22,743.0	149,206.6	6,691.5	178,641.0	2,488.6	4,393.5	8,701.7	45.2	13,140.3	2,056.2	4,391.9	10,624.5	221,054.1	
	2H	10,156.7	23,331.6	155,311.0	7,780.1	186,422.7	2,392.2	3,451.6	8,719.2	509.1	12,679.9	2,149.9	4,263.4	11,135.5	229,200.4	
2018	1H	11,530.4	24,703.8	151,614.3	7,914.7	184,232.9	2,424.4	2,957.1	8,761.3	744.1	12,462.4	2,098.4	4,936.6	10,897.0	228,582.1	
	2H	12,061.2	27,581.6	154,895.9	8,150.9	190,628.3	3,175.8	2,978.6	8,783.4	705.3	12,467.3	2,081.0	4,479.3	10,596.7	235,489.7	
2019	1H	13,685.0	24,668.5	165,089.6	9,677.2	199,435.3	3,198.4	2,947.7	8,740.1	521.9	12,209.7	2,093.7	5,245.4	12,464.6	248,332.2	
	2H	14,790.2	25,910.0	170,487.1	7,902.2	204,299.3	3,149.3	2,981.8	8,714.7	509.5	12,206.0	2,187.6	4,844.3	13,636.8	255,113.4	

1 Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

2 Termasuk premium terkumpul dan lain-lain aset.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber: Bank Negara Malaysia

1 Refers to life insurance business undertaken by composite and life insurance companies.

2 Includes outstanding premiums and miscellaneous assets.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.

² Termasuk premium terkumpul dan lain-lain aset.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to life insurance business undertaken by composite and life insurance companies.

² Includes outstanding premiums and miscellaneous assets.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.7.1 Insurans Am: Agihan Premium Langsung Kasar

General Insurance: Distribution of Gross Direct Premiums

RM juta/RM million

Tempoh/Period		Marin, Udara dan Transit/ <i>Marine, Aviation and Transit</i>	Semua Risiko Kontraktor dan Kejuruteraan/ <i>Contractor's All Risk and Engineering</i>	Kebakaran/ <i>Fire</i>	Perbelanjaan Perubatan dan Kemalangan Diri/ <i>Medical Expenses and Personal Accident</i>	Motor/ <i>Motor</i>			Liabiliti/ <i>Liability</i>	Pampasan Pekerja dan Liabiliti Majikan/ <i>Workmen's Compensation and Employers' Liability</i>	Pelbaga/ <i>Miscellaneous</i>	JUMLAH/TOTAL
						Perlindungan 'Akta'/' <i>Act</i> ' Cover	Lain-lain/ <i>Others</i>	Jumlah/ <i>Total</i>				
Perniagaan dalam Malaysia/ <i>Business within Malaysia</i>												
2015	*											
	1H	927.5	256.8	1,518.1	1,260.9	530.3	3,533.2	4,063.4	297.5	120.6	442.5	8,887.2
	2H	1,631.9	631.7	2,943.8	2,246.5	1,056.9	6,981.0	8,037.9	527.9	231.6	837.1	17,088.5
2016	1H	908.4	320.7	1,646.8	1,273.5	570.7	3,524.6	4,095.3	319.1	116.2	440.2	9,120.3
	2H	1,494.3	631.2	3,088.3	2,307.7	1,107.8	7,016.0	8,123.7	539.1	218.3	844.0	17,246.6
2017	1H	789.8	257.0	1,688.9	1,221.7	564.6	3,613.7	4,178.2	292.8	105.9	420.4	8,954.7
	2H	1,275.2	660.6	3,221.5	2,201.8	1,435.0	6,864.9	8,299.9	526.2	217.8	830.4	17,233.5
2018	1H	734.3	296.2	1,683.3	1,279.9	914.2	3,278.1	4,192.3	307.8	107.3	437.1	9,038.2
	2H	1,277.7	546.1	3,329.0	2,347.7	1,828.7	6,624.2	8,452.9	565.5	209.6	823.1	17,551.5
2019	1H	800.6	215.6	1,725.6	1,171.3	916.6	3,265.7	4,182.3	316.0	45.1	458.9	8,915.4
	2H	1,345.8	517.3	3,365.7	2,201.8	1,800.5	6,615.0	8,415.5	595.0	86.2	884.3	17,411.6
		Perniagaan Global/ <i>Global Business</i>										
2015	*											
	1H	929.6	259.2	1,532.2	1,265.8	530.3	3,561.0	4,091.2	301.1	138.2	462.2	8,979.4
	2H	1,634.9	635.2	2,960.5	2,252.5	1,056.9	7,026.4	8,083.3	534.0	256.1	869.3	17,225.9
2016	1H	909.1	321.2	1,648.4	1,278.7	570.7	3,536.6	4,107.3	320.9	123.1	453.8	9,162.5
	2H	1,496.0	631.9	3,091.3	2,313.8	1,107.8	7,035.5	8,143.3	542.5	230.5	872.1	17,321.4
2017	1H	790.8	257.4	1,690.3	1,226.1	564.6	3,619.5	4,184.1	294.7	111.8	434.6	8,989.8
	2H	1,277.1	661.6	3,224.2	2,207.5	1,435.0	6,878.6	8,313.6	530.3	229.0	856.4	17,299.8
2018	1H	735.1	296.8	1,684.5	1,281.9	914.2	3,287.2	4,201.4	309.4	112.3	449.9	9,071.4
	2H	1,279.1	548.3	3,331.5	2,351.3	1,828.7	6,648.3	8,477.0	568.7	220.3	850.6	17,626.8
2019	1H	801.2	218.0	1,727.0	1,174.2	916.6	3,282.2	4,198.8	317.9	53.0	474.2	8,964.3
	2H	1,346.9	521.6	3,368.7	2,206.1	1,800.5	6,650.2	8,450.7	598.4	101.0	914.8	17,508.2

¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

* 1H: Januari-Juni
2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

* 1H: January-June
2H: January-December

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan (Ditamatkan) General Insurance: Claims Ratio (Discontinued)

Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
%												
2013	1H	31.8	93.2	35.1	39.6	221.0	55.1	74.3	21.4	15.4	34.3	57.9
	2H	31.4	57.4	33.7	37.8	199.6	55.4	72.8	25.6	12.0	35.9	56.2
2014	1H	38.5	47.3	29.1	42.5	316.7	51.7	76.2	20.3	11.7	47.4	58.3
	2H	41.5	51.5	37.2	42.5	209.6	52.1	71.1	26.0	9.6	46.4	57.2
2015	1H	35.2	123.6	25.5	36.2	219.7	53.1	74.0	33.2	12.3	47.1	57.1
	2H	42.2	76.5	34.6	39.7	209.2	51.7	71.3	20.0	9.7	47.8	57.2
2016	1H	33.7	50.3	35.2	45.3	123.0	57.6	66.1	45.2	13.7	38.9	54.4
	2H	34.9	50.0	36.7	46.5	124.1	56.9	66.2	21.4	9.8	38.1	54.5
2017	1H	43.0	85.4	18.6	50.8	151.9	60.1	72.1	35.8	11.2	44.7	56.9
	2H	35.3	77.1	26.1	51.3	115.4	60.8	70.1	40.7	10.3	41.3	56.7
		Perniagaan Global/Global Business										
		%										
2013	1H	38.8	84.3	43.5	41.5	223.2	54.8	73.8	22.8	23.7	26.6	58.2
	2H	38.1	54.9	47.5	39.3	199.3	55.4	72.3	27.7	22.0	31.8	57.4
2014	1H	41.7	52.8	35.9	40.7	316.0	51.6	75.0	22.0	20.0	58.4	58.0
	2H	47.0	54.2	46.9	42.5	209.2	53.3	71.4	27.2	19.2	47.9	58.4
2015	1H	47.3	100.1	35.9	37.8	219.7	53.8	73.6	34.2	19.8	54.8	58.3
	2H	58.3	74.8	52.9	42.2	209.1	53.0	71.6	23.4	16.4	59.3	61.1
2016	1H	40.5	60.7	36.6	45.8	123.0	60.1	67.9	32.7	13.7	49.9	55.5
	2H	46.6	59.4	42.9	48.6	124.4	57.6	66.5	37.0	8.8	54.5	56.7
2017	1H	48.6	90.6	30.1	57.4	152.4	61.2	72.5	10.3	12.5	65.9	59.6
	2H	43.7	76.2	32.4	58.9	115.3	62.0	70.6	29.0	11.8	63.7	59.1
¹ Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am. ² Tuntutan bersih kena dibayar sebagai nisbah pendapatan premium diperoleh. ¹ Refers to general insurance business undertaken by composite and general insurance companies. ² Net claims incurred as a ratio of earned premium income. Sumber: Bank Negara MalaysiaSource: Bank Negara Malaysia												

4.7.14 Insurans Am: Pendapatan Premium Diperoleh General Insurance: Earned Premium Income

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perubatan dan Kesihatan, Kemalangan Diri/Medical and Health, and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total					
	Perniagaan dalam Malaysia/Business within Malaysia											
2015	*											
	1H	241.4	119.6	1,012.0	1,210.8	483.8	3,371.9	3,855.7	133.3	108.6	286.9	6,968.2
	2H	479.4	308.0	2,075.7	2,156.8	972.5	6,845.0	7,817.5	246.7	217.3	557.5	13,859.0
2016	1H	234.0	158.4	1,057.1	1,067.9	509.4	3,401.0	3,910.4	102.0	108.0	303.8	6,941.7
	2H	454.8	335.6	2,172.2	2,074.0	1,092.8	6,812.7	7,905.5	227.4	207.0	623.4	13,999.9
2017	1H	214.2	147.6	1,143.4	1,033.6	515.4	3,418.2	3,933.6	114.3	105.2	299.3	6,991.3
	2H	461.4	270.5	2,250.6	2,029.5	1,362.8	6,651.7	8,014.5	253.3	215.7	613.9	14,109.4
2018	1H	210.4	145.4	1,168.2	1,013.4	863.6	3,212.5	4,076.1	119.6	104.3	298.3	7,135.7
	2H	431.4	331.6	2,451.5	2,074.9	1,721.7	6,445.9	8,167.6	250.4	205.0	622.8	14,535.3
2019	1H	225.3	129.7	1,178.1	1,043.4	873.5	3,237.9	4,111.4	132.6	59.9	307.7	7,188.1
	2H	439.9	255.9	2,362.8	2,095.0	1,656.4	6,583.7	8,240.0	281.4	111.4	629.3	14,415.7
	Perniagaan Global/Global Business											
2015	*											
	1H	322.1	184.9	1,385.4	1,277.0	483.8	3,579.1	4,062.9	137.7	123.6	346.9	7,840.5
	2H	645.4	439.4	2,825.0	2,359.3	973.0	7,193.4	8,166.4	256.2	243.2	698.9	15,633.8
2016	1H	298.8	217.7	1,399.4	1,182.6	509.4	3,606.1	4,115.5	128.4	113.7	379.4	7,835.5
	2H	585.4	491.0	2,923.5	2,419.7	1,093.9	7,192.7	8,286.6	243.2	219.7	825.9	15,995.0
2017	1H	271.8	206.4	1,537.6	1,252.5	514.6	3,628.3	4,143.0	125.8	111.0	362.0	8,010.1
	2H	583.7	409.9	2,993.7	2,570.0	1,362.3	7,135.6	8,497.9	280.0	227.5	797.4	16,360.1
2018	1H	247.7	229.3	1,449.9	1,148.5	860.5	3,543.4	4,403.9	129.4	108.9	321.8	8,039.4
	2H	511.4	490.3	3,014.1	2,329.0	1,730.6	7,137.8	8,868.3	276.2	215.1	673.9	16,378.3
2019	1H	259.9	192.6	1,462.1	1,179.2	871.2	3,647.7	4,518.9	148.3	66.2	345.1	8,172.4
	2H	519.1	379.7	3,039.0	2,384.8	1,658.6	7,380.3	9,038.9	321.8	125.1	695.9	16,504.4
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Juni 2H: Januari-Disember ¹ Refers to general insurance business undertaken by composite and general insurance companies. * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia Source: Bank Negara Malaysia												

4.7.19 Insurans Am: Tuntutan Bersih Dibayar

General Insurance: Net Claims Paid

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perubatan dan Kesihatan, Kemalangan Diri/Medical and Health, and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
Perniagaan dalam Malaysia/Business within Malaysia											
2015	*										
	1H	97.6	67.4	292.6	400.4	583.7	1,621.0	2,204.7	25.3	11.5	3,234.7
	2H	199.9	152.5	594.8	833.4	1,226.8	3,396.9	4,623.6	48.8	26.9	6,745.0
2016	1H	74.5	74.4	374.0	452.0	692.2	1,963.0	2,655.2	31.8	13.2	3,787.6
	2H	166.6	185.1	798.5	923.2	1,433.7	3,912.2	5,345.9	57.6	26.7	7,749.1
2017	1H	103.6	82.9	335.9	515.0	748.9	1,987.6	2,736.5	30.6	10.9	3,939.2
	2H	193.0	237.8	666.6	1,016.3	1,581.7	4,047.7	5,629.4	63.2	21.2	8,077.0
2018	1H	76.1	73.3	384.5	511.7	847.3	2,022.4	2,869.7	47.3	9.8	4,100.9
	2H	148.9	171.2	758.1	1,056.4	1,722.2	4,085.1	5,807.3	81.4	19.1	8,306.4
2019	1H	76.5	89.3	274.0	499.7	842.8	1,987.9	2,830.7	29.8	7.7	3,924.0
	2H	161.8	255.6	616.6	1,006.9	1,780.8	4,059.2	5,840.1	72.5	16.5	8,215.9
Perniagaan Global/Global Business											
2015	*										
	1H	148.5	90.3	664.8	423.9	583.7	1,680.4	2,264.1	27.4	18.3	3,796.3
	2H	320.4	200.3	1,193.9	917.8	1,226.8	3,625.5	4,852.3	52.8	38.0	7,923.6
2016	1H	121.8	101.7	554.9	516.0	692.2	2,095.9	2,788.1	32.4	16.3	4,346.5
	2H	254.9	248.9	1,163.6	1,094.0	1,433.7	4,116.7	5,550.4	59.8	32.6	8,818.3
2017	1H	142.4	120.1	563.9	558.5	748.9	2,104.9	2,853.8	32.0	13.8	4,471.0
	2H	273.6	310.4	1,134.3	1,312.5	1,581.7	4,333.4	5,915.2	65.9	27.7	9,374.3
2018	1H	111.7	115.4	549.7	590.5	847.3	2,192.8	3,040.2	52.1	15.3	4,710.5
	2H	235.0	252.4	1,081.5	1,259.2	1,722.4	4,491.4	6,213.9	89.7	28.3	9,621.3
2019	1H	112.7	127.4	472.8	593.0	842.8	2,205.5	3,048.3	32.9	9.8	4,533.4
	2H	229.1	325.2	1,006.1	1,198.3	1,780.9	4,564.8	6,345.7	80.2	21.3	9,494.6
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Juni 2H: Januari-Disember ¹ Refers to general insurance business undertaken by composite and general insurance companies. * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia Source: Bank Negara Malaysia											

4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar

General Insurance: Net Claims Incurred

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perubatan dan Kesihatan, Kemalangan Diri/Medical and Health, and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total					
	Perniagaan dalam Malaysia/Business within Malaysia											
	*											
2015	1H	85.1	147.8	258.3	438.8	1,063.1	1,790.6	2,853.7	44.3	13.4	135.1	3,976.4
	2H	202.1	235.7	719.1	856.3	2,034.9	3,535.8	5,570.6	49.4	21.1	266.3	7,920.7
2016	1H	79.0	79.7	372.6	484.0	626.5	1,958.7	2,585.3	46.1	14.8	118.1	3,779.5
	2H	158.8	167.8	796.8	963.9	1,356.5	3,873.0	5,229.6	48.8	20.4	237.7	7,623.8
2017	1H	92.1	126.1	212.9	524.7	783.2	2,053.3	2,836.4	40.9	11.7	133.8	3,978.6
	2H	165.3	208.8	586.0	1,046.4	1,613.0	4,054.0	5,667.0	99.7	22.5	254.0	8,049.9
2018	1H	81.3	112.7	356.0	612.7	859.2	2,026.3	2,885.5	57.2	12.5	141.2	4,259.1
	2H	178.2	204.3	853.4	1,143.1	1,754.5	4,030.3	5,784.8	100.1	20.4	270.1	8,554.4
2019	1H	97.5	190.9	344.7	525.5	889.1	2,011.7	2,900.8	62.7	10.3	149.2	4,281.7
	2H	197.4	283.5	660.0	1,021.9	1,874.7	3,943.6	5,818.2	109.1	13.8	260.7	8,364.6
	Perniagaan Global/Global Business											
	*											
2015	1H	152.2	185.1	496.7	483.1	1,063.1	1,925.4	2,988.4	47.1	24.5	190.2	4,567.4
	2H	376.2	328.7	1,493.4	995.8	2,034.9	3,810.1	5,844.9	60.0	39.8	414.4	9,553.3
2016	1H	121.1	132.1	512.9	542.1	626.6	2,168.4	2,795.0	41.9	15.6	189.2	4,350.0
	2H	273.1	291.8	1,255.6	1,176.0	1,360.4	4,146.6	5,507.0	90.0	19.2	450.0	9,062.6
2017	1H	132.2	187.1	463.2	718.6	784.1	2,220.4	3,004.6	12.9	13.9	238.7	4,771.2
	2H	257.4	312.4	970.1	1,519.1	1,611.7	4,433.5	6,045.2	77.9	27.1	508.3	9,717.5
2018	1H	105.5	180.3	383.8	688.0	859.0	2,265.0	3,124.0	60.0	13.4	137.2	4,692.1
	2H	228.7	320.6	977.5	1,321.9	1,755.0	4,551.3	6,306.2	110.7	20.7	260.8	9,547.0
2019	1H	118.0	232.9	480.1	618.4	889.0	2,313.8	3,202.8	68.7	14.0	146.9	4,881.8
	2H	239.0	353.7	1,082.9	1,211.6	1,877.1	4,590.5	6,467.5	132.8	21.1	277.7	9,786.2
¹ Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am. * 1H: Januari-Juni 2H: Januari-Disember Sumber: Bank Negara Malaysia ¹ Refers to general insurance business undertaken by composite and general insurance companies. * 1H: January-June 2H: January-December Source: Bank Negara Malaysia												

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian

General Insurance: Underwriting and Operating Results

RM juta/RM million

Tempoh/Period		Pendapatan Premium Diperoleh/ <i>Earned Premium Income</i>	Tuntutan Bersih Kena Dibayar/ <i>Net Claims Incurred</i>	Komisen/ <i>Commissions</i>	Perbelanjaan Pengurusan ² / <i>Management Expenses</i> ²	Keuntungan Pengunderaitan/ <i>Underwriting Profit</i>	Keuntungan Pelaburan/ <i>Investment Income</i>	Keuntungan Modal/ <i>Capital Gains</i>	Pendapatan Lain/ <i>Other Income</i>	Kerugian Modal/ <i>Capital Losses</i>	Perbelanjaan Lain/ <i>Other Outgo</i>	Keuntungan Kendalian/ <i>Operating Profit</i>
		Perniagaan dalam Malaysia/ <i>Business within Malaysia</i>										
2015	1H	6,968.2	3,976.4	785.5	1,387.2	819.1	532.9	64.5	79.7	17.6	272.7	1,205.8
	2H	13,859.0	7,920.7	1,560.7	2,859.6	1,518.0	1,099.0	95.4	170.4	36.5	342.6	2,503.6
2016	1H	6,941.7	3,779.5	771.9	1,495.0	895.3	584.1	39.7	93.5	17.3	75.2	1,520.0
	2H	13,999.9	7,623.8	1,564.4	3,096.1	1,715.6	1,187.0	77.2	155.1	28.0	136.4	2,970.5
2017	1H	6,991.3	3,978.6	788.9	1,630.0	593.8	568.0	61.1	83.3	7.7	64.7	1,233.9
	2H	14,109.4	8,049.9	1,588.1	3,280.4	1,191.0	1,181.8	111.3	197.1	23.0	121.5	2,536.7
2018	1H	7,135.7	4,259.1	813.7	1,597.2	465.7	600.2	55.5	66.3	19.0	92.9	1,075.9
	2H	14,535.3	8,554.4	1,568.9	3,220.2	1,191.9	1,238.7	76.7	149.2	40.0	182.3	2,434.2
2019	1H	7,188.1	4,281.7	812.7	1,664.9	428.8	656.9	27.6	140.9	9.5	62.5	1,182.3
	2H	14,415.7	8,364.6	1,651.8	3,372.9	1,026.4	1,356.1	80.5	258.0	15.0	117.8	2,588.2
		Perniagaan Global/ <i>Global Business</i>										
2015	1H	7,840.5	4,567.4	1,031.9	1,427.4	813.8	559.7	66.1	160.3	17.8	286.4	1,295.7
	2H	15,633.8	9,553.3	2,015.6	2,929.3	1,135.6	1,152.8	97.1	389.8	36.8	360.8	2,377.7
2016	1H	7,835.5	4,350.0	1,080.1	1,553.0	852.5	613.1	67.3	109.6	17.3	180.1	1,445.0
	2H	15,995.0	9,062.6	2,172.5	3,211.1	1,548.9	1,247.6	105.1	266.3	28.5	154.4	2,984.9
2017	1H	8,010.1	4,771.2	1,036.8	1,660.1	542.0	605.5	61.4	96.1	10.3	138.0	1,156.8
	2H	16,360.1	9,717.5	2,129.8	3,357.2	1,155.6	1,257.4	112.2	216.4	26.3	322.7	2,392.7
2018	1H	8,039.4	4,692.1	1,076.7	1,643.8	626.8	640.6	55.7	69.4	20.3	147.6	1,224.6
	2H	16,378.3	9,547.0	2,125.1	3,325.4	1,381.0	1,323.1	77.0	192.1	41.3	215.5	2,716.1
2019	1H	8,172.4	4,881.8	1,135.0	1,701.5	454.0	705.1	28.4	203.5	10.7	78.5	1,301.8
	2H	16,504.4	9,786.2	2,239.8	3,448.8	1,029.6	1,450.7	88.5	336.7	16.5	157.5	2,731.4

¹ Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.

² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

² Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.

² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

² Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.7.b Insurans Am: Aset Kumpulan Wang Insurans Am General Insurance: Assets of General Insurance Funds

RM juta/RM million

Tempoh/Period	Wang Tunai dan Baki Bank/Cash and Bank Balances	Amaun tertunggak daripada pelanggan/pengantara/ penanggung insurans semula/Amount due from clients/ intermediaries/ reinsurers	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pinjaman/Loans	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain ² /Other Assets ²	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
			Kertas dan Pinjaman Dijamin Kerajaan Malaysia/Malaysia Government Papers and Guaranteed Loans	Sekuriti dan Hutang Korporat/Corporate Debt and Securities	Lain-lain/Others	Jumlah/Total							
			Perniagaan dalam Malaysia/Business within Malaysia										
2015	1H	7,071.0	3,178.3	6,275.9	7,046.2	7,175.1	20,497.3	151.0	75.6	893.9	2,137.4	125.3	34,130.0
	2H	7,308.6	2,899.5	6,231.7	6,923.9	7,865.1	21,020.8	200.4	68.5	836.6	2,421.0	89.4	34,844.8
2016	1H	7,754.7	3,317.9	5,841.1	7,183.7	8,187.2	21,211.9	200.4	61.1	871.6	2,568.7	78.0	36,064.4
	2H	7,798.3	2,701.4	6,081.9	7,315.1	7,784.4	21,181.4	171.5	56.8	933.9	2,264.2	66.4	35,173.9
2017	1H	7,385.0	2,974.8	6,004.5	7,751.3	8,423.2	22,179.0	173.5	54.2	919.3	2,435.6	63.7	36,184.9
	2H	7,373.1	2,764.7	5,591.2	6,850.1	10,268.8	22,710.2	166.3	51.4	943.9	2,251.4	100.5	36,361.5
2018	1H	7,571.0	2,850.5	5,593.1	6,991.8	10,448.8	23,033.7	158.9	49.0	906.2	2,364.6	90.4	37,024.3
	2H	8,430.8	2,553.4	5,434.7	6,789.4	10,687.4	22,911.4	279.1	47.7	861.7	2,293.1	42.5	37,419.6
2019	1H	7,795.5	2,910.4	5,456.3	6,835.9	11,701.9	23,994.1	276.1	45.1	836.2	2,543.6	44.8	38,446.0
	2H	7,962.4	2,200.2	5,324.4	6,475.7	13,103.8	24,903.9	254.3	43.1	847.5	2,353.5	58.4	38,623.2
			Perniagaan Global/Global Business										
2015	1H	7,661.8	3,813.0	6,843.3	7,177.8	7,213.4	21,234.5	151.0	75.6	893.9	2,479.2	968.8	37,277.7
	2H	7,966.9	3,484.9	6,819.3	7,053.1	7,903.3	21,775.7	200.4	68.5	836.6	2,753.8	1,193.2	38,280.0
2016	1H	8,440.2	3,878.0	6,453.4	7,315.3	8,225.6	21,994.3	200.4	61.1	871.6	2,903.8	1,173.1	39,522.5
	2H	8,639.1	3,533.8	6,702.4	7,446.8	7,822.8	21,972.0	171.5	56.8	933.9	2,693.5	1,447.8	39,448.5
2017	1H	8,461.0	3,913.6	6,502.3	7,897.5	8,425.7	22,825.5	173.5	54.2	919.3	2,856.6	1,492.9	40,696.5
	2H	8,516.1	3,738.4	6,081.3	7,057.7	10,271.5	23,410.6	166.3	51.4	943.9	2,652.5	1,491.4	40,970.5
2018	1H	8,671.1	3,849.4	6,109.1	7,195.3	10,450.9	23,755.3	158.9	49.0	906.2	2,758.0	1,516.3	41,664.2
	2H	9,115.2	3,368.6	5,962.8	7,032.1	10,691.7	23,686.6	279.1	47.7	861.7	2,719.5	2,152.9	42,231.3
2019	1H	8,493.9	3,774.1	6,021.2	7,078.0	11,752.0	24,851.3	276.1	45.1	836.2	3,218.8	1,974.3	43,469.7
	2H	8,615.7	3,072.3	5,740.4	6,750.5	13,272.4	25,763.4	254.3	43.1	847.5	2,907.3	2,080.8	43,584.3

¹ Mengikut kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.

² Termasuk premium terkumpul dan lain-lain aset.

* 1H: Januari-Juni
2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

² Includes outstanding premiums and miscellaneous assets.

* 1H: January-June
2H: January-December

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.

² Termasuk premium terkumpul dan lain-lain aset.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general insurance business undertaken by composite and general insurance companies.

² Includes outstanding premiums and miscellaneous assets.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Pengendali Takaful Langsung (Ditamatkan)

Family Takaful: New Business and Business in Force of Direct Takaful Operators (Discontinued)

Tempoh/Period & Akhir tempoh/End of period		Perniagaan dalam Malaysia/Business within Malaysia								
		Perniagaan Baharu/New Business*					Perniagaan Berkuat Kuasa/Business in Force**			
		Bilangan Sijil/No. of Certificates	Jumlah Penyertaan/Sum Participated	Caruman/Contributions			Bilangan Sijil/No. of Certificates	Jumlah Penyertaan/Sum Participated	Caruman/Contributions	
				Tunggal/Single	Tahunan/Annual	Jumlah/Total				
		Unit/Unit	RM juta/RM million					Unit/Unit	RM juta/RM million	
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7	
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5	
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9	
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4	
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5	
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6	
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6	
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4	
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5	
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9	
		Perniagaan Global/Global Business								
2013	1H	491,952	167,093.3	1,662.0	348.7	2,010.8	4,046,585	451,014.6	2,507.7	
	2H	836,836	245,563.6	2,858.3	705.2	3,563.5	4,171,066	494,083.6	2,655.5	
2014	1H	314,730	109,880.7	1,406.1	378.8	1,785.0	4,269,067	532,814.9	2,932.9	
	2H	632,844	207,209.6	2,728.2	772.1	3,500.3	4,389,883	575,470.3	2,990.4	
2015	1H	335,292	107,754.7	1,445.7	439.5	1,885.2	4,490,108	584,670.2	3,165.5	
	2H	660,459	213,239.1	2,743.3	895.1	3,638.4	4,577,388	613,172.9	3,369.6	
2016	1H	358,949	173,258.2	1,536.6	532.4	2,069.0	4,547,148	626,278.5	3,603.6	
	2H	695,208	276,555.6	2,841.0	1,110.1	3,951.1	4,630,069	664,512.2	3,882.4	
2017	1H	337,594	167,025.9	1,652.7	571.2	2,223.9	4,673,757	694,607.0	4,079.5	
	2H	668,657	283,096.3	3,122.2	1,223.4	4,345.6	4,736,262	747,437.4	4,345.9	
¹ Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. ¹ Refers to family takaful business undertaken by composite and family takaful operators. Sumber: Bank Negara MalaysiaSource: Bank Negara Malaysia										

4.8.3 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Pengendali Takaful Langsung

Family Takaful: Distribution of New Business Contribution of Direct Takaful Operators

RM juta/RM million

Tempoh/Period		Caruman/Contributions											
		Keluarga Biasa/Ordinary Family			Berkaitan Pelaburan/Investment-Linked			Anuiti/Annuity			JUMLAH/TOTAL		
		Individu/ Individual	Berkumpulan/ Group	Jumlah/ Total	Individu/ Individual	Berkumpulan/ Group	Jumlah/ Total	Individu/ Individual	Berkumpulan/ Group	Jumlah/ Total	Individu/ Individual	Berkumpulan/ Group	Jumlah/ Total
		Perniagaan dalam Malaysia/Business within Malaysia											
*													
2015	1H	597.0	913.4	1,510.4	374.2	0.6	374.8	0.0	0.0	0.0	971.2	914.0	1,885.2
	2H	1,180.6	1,701.8	2,882.4	754.7	1.3	756.0	0.0	0.0	0.0	1,935.3	1,703.1	3,638.4
2016	1H	584.6	1,049.7	1,634.3	434.4	0.3	434.7	0.0	0.0	0.0	1,019.0	1,050.0	2,069.0
	2H	1,182.7	1,849.6	3,032.4	918.4	0.3	918.7	0.0	0.0	0.0	2,101.1	1,850.0	3,951.1
2017	1H	721.9	1,035.4	1,757.3	466.3	0.3	466.6	0.0	0.0	0.0	1,188.1	1,035.8	2,223.9
	2H	1,421.2	1,897.8	3,319.0	1,024.5	1.0	1,025.6	0.0	0.0	0.0	2,445.7	1,898.8	4,344.5
2018	1H	869.7	1,100.6	1,970.3	539.4	0.6	540.0	0.0	0.0	0.0	1,409.2	1,101.1	2,510.3
	2H	1,743.5	2,124.5	3,868.0	1,042.7	2.6	1,045.3	0.0	0.0	0.0	2,786.2	2,127.1	4,913.3
2019	1H	947.5	1,848.9	2,796.4	457.3	0.2	457.5	0.0	0.0	0.0	1,404.8	1,849.1	3,253.9
	2H	2,100.0	3,133.0	5,233.0	923.2	1.8	924.9	0.0	0.0	0.0	3,023.2	3,134.7	6,157.9
		Perniagaan Global/Global Business											
*													
2015	1H	597.0	913.4	1,510.4	374.2	0.6	374.8	0.0	0.0	0.0	971.2	914.0	1,885.2
	2H	1,180.6	1,701.8	2,882.4	754.7	1.3	756.0	0.0	0.0	0.0	1,935.3	1,703.1	3,638.4
2016	1H	584.6	1,049.7	1,634.3	434.4	0.3	434.7	0.0	0.0	0.0	1,019.0	1,050.0	2,069.0
	2H	1,182.7	1,849.6	3,032.4	918.4	0.3	918.7	0.0	0.0	0.0	2,101.1	1,850.0	3,951.1
2017	1H	721.9	1,035.4	1,757.3	466.3	0.3	466.6	0.0	0.0	0.0	1,188.1	1,035.8	2,223.9
	2H	1,421.2	1,897.8	3,319.0	1,024.5	1.0	1,025.6	0.0	0.0	0.0	2,445.7	1,898.8	4,344.5
2018	1H	869.7	1,100.6	1,970.3	539.4	0.6	540.0	0.0	0.0	0.0	1,409.2	1,101.1	2,510.3
	2H	1,743.5	2,124.5	3,868.0	1,042.7	2.6	1,045.3	0.0	0.0	0.0	2,786.2	2,127.1	4,913.3
2019	1H	947.5	1,848.9	2,796.4	457.3	0.2	457.5	0.0	0.0	0.0	1,404.8	1,849.1	3,253.9
	2H	2,100.0	3,133.0	5,233.0	923.2	1.8	924.9	0.0	0.0	0.0	3,023.2	3,134.7	6,157.9

¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to family takaful business undertaken by composite and family takaful operator.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan (Ditamatkan) Family Takaful: Distribution of New Business Contributions by Plan (Discontinued)

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia											
		Keluarga Biasa/Ordinary Family									Berkaitan Pelaburan/Investment-Linked	Anuiti/Annuity	JUMLAH/TOTAL
		Endowmen/Endowment			Sementara/Temporary			Perubatan dan Kesihatan/Medical and Health	Lain-lain/Others	Jumlah/Total			
		Pendidikan/Education	Lain-lain/Others	Jumlah/Total	Gadai Janji/Mortgage	Lain-lain/Others	Jumlah/Total						
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6
		Perniagaan Global/Global Business											
2013	1H	5.9	87.5	93.5	1,129.3	341.0	1,470.2	178.3	45.0	1,787.0	223.7	0.0	2,010.8
	2H	10.0	158.1	168.0	1,899.7	603.9	2,503.6	287.2	86.2	3,044.9	509.4	0.0	3,554.3
2014	1H	4.3	55.5	59.8	634.4	390.3	1,024.7	255.4	43.4	1,383.3	394.5	0.0	1,777.8
	2H	7.5	101.4	108.9	1,320.2	713.5	2,033.6	409.2	78.5	2,630.2	802.5	0.0	3,432.8
2015	1H	2.9	53.8	56.8	749.6	310.6	1,060.2	337.2	35.4	1,489.5	374.8	0.0	1,864.3
	2H	5.4	113.3	118.7	1,474.9	670.5	2,145.3	527.5	62.9	2,854.5	756.0	0.0	3,610.5
2016	1H	2.7	51.5	54.3	706.3	432.7	1,139.0	372.0	53.3	1,618.5	434.7	0.0	2,053.2
	2H	5.7	115.8	121.5	1,455.8	826.4	2,282.1	522.7	90.2	3,016.6	918.7	0.0	3,935.3
2017	1H	2.5	67.2	69.7	868.1	422.5	1,290.6	355.9	41.1	1,757.3	466.6	0.0	2,223.9
	2H	4.3	130.0	134.3	1,781.7	825.4	2,607.1	501.2	77.4	3,320.0	1,025.6	0.0	4,345.6
¹ Merujuk perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.													
¹ Refers to family takaful business undertaken by composite and family takaful operator.													
Sumber: Bank Negara Malaysia													
Source: Bank Negara Malaysia													

4.8.7 Takaful Keluarga: Agihan Caruman Tahunan bagi Perniagaan Berkuat Kuasa Pengendali Takaful Langsung

Family Takaful: Distribution of Annual Contributions of Business in Force of Direct Takaful Operators

RM juta/RM million

Tempoh/Period		Keluarga Biasa/Ordinary Family												Berkaitan Pelaburan/Investment-Linked			Annuiti/Annuity			Jumlah/Total		
		Endowmen/Endowment			Sementara/Temporary			Lain-lain/Others			Jumlah/Total											
		Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total	Individual/ Individual	Kumpulan/ Group	Jumlah/Total
		Perniagaan dalam Malaysia/Business within Malaysia																				
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	53.1	34.3	87.4	421.8	1.8	423.5	1,280.0	154.4	1,434.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,187.3	157.6	4,344.8
2018	1H	774.4	113.1	887.5	51.6	56.5	108.1	438.0	3.7	441.7	1,264.1	173.3	1,437.4	3,187.1	3.5	3,190.6	0.0	0.0	0.0	4,451.1	176.8	4,627.9
	2H	769.5	113.9	883.4	65.6	64.6	130.2	465.0	19.3	484.3	1,300.1	197.8	1,497.9	3,357.2	5.4	3,362.5	0.0	0.0	0.0	4,657.3	203.1	4,860.4
2019	1H	795.5	111.6	907.1	108.8	73.7	182.5	448.9	17.9	466.8	1,353.2	203.2	1,556.4	3,469.9	4.7	3,474.6	0.0	0.0	0.0	4,823.1	207.9	5,031.0
	2H	825.9	115.9	941.8	103.5	80.7	184.2	558.7	16.9	575.6	1,488.1	213.5	1,701.6	3,632.9	5.6	3,638.5	0.0	0.0	0.0	5,121.0	219.1	5,340.2
		Perniagaan Global/Global Business																				
2015	1H	848.8	137.7	986.4	48.2	2.6	50.8	317.2	0.2	317.4	1,214.1	140.5	1,354.7	1,809.9	0.9	1,810.8	0.0	0.0	0.0	3,024.1	141.4	3,165.5
	2H	852.0	118.5	970.5	60.8	3.2	64.0	326.1	0.2	326.3	1,238.9	121.9	1,360.8	2,006.9	1.8	2,008.7	0.0	0.0	0.0	3,245.8	123.7	3,369.6
2016	1H	837.7	120.2	957.9	54.0	5.1	59.0	373.9	0.8	374.7	1,265.6	126.0	1,391.6	2,209.9	2.1	2,212.0	0.0	0.0	0.0	3,475.5	128.1	3,603.6
	2H	839.7	119.4	959.1	50.7	8.6	59.3	394.7	0.9	395.5	1,285.1	128.8	1,413.9	2,466.4	2.1	2,468.5	0.0	0.0	0.0	3,751.5	130.9	3,882.4
2017	1H	828.6	120.1	948.7	51.7	16.9	68.6	405.0	1.0	406.0	1,285.3	138.0	1,423.3	2,653.7	2.5	2,656.1	0.0	0.0	0.0	3,939.0	140.5	4,079.5
	2H	805.2	118.4	923.6	53.1	34.3	87.4	421.8	1.8	423.5	1,280.0	154.4	1,434.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,187.3	157.6	4,344.8
2018	1H	774.4	113.1	887.5	51.6	56.5	108.1	438.0	3.7	441.7	1,264.1	173.3	1,437.4	3,187.1	3.5	3,190.6	0.0	0.0	0.0	4,451.1	176.8	4,627.9
	2H	769.5	113.9	883.4	65.6	64.6	130.2	465.0	19.3	484.3	1,300.1	197.8	1,497.9	3,357.2	5.4	3,362.5	0.0	0.0	0.0	4,657.3	203.1	4,860.4
2019	1H	795.5	111.6	907.1	108.8	73.7	182.5	448.9	17.9	466.8	1,353.2	203.2	1,556.4	3,469.9	4.7	3,474.6	0.0	0.0	0.0	4,823.1	207.9	5,031.0
	2H	825.9	115.9	941.8	103.5	80.7	184.2	558.7	16.9	575.6	1,488.1	213.5	1,701.6	3,632.9	5.6	3,638.5	0.0	0.0	0.0	5,121.0	219.1	5,340.2
1 Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. 1H: Januari-Jun 2H: Januari-Disember Sumber : Bank Negara Malaysia 1 Refers to family takaful business undertaken by composite and family takaful operator. 1H: January-June 2H: January-December Source : Bank Negara Malaysia																						

* Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.

* 1H: Januari-Juni

2H: Januari-Disember

Sumber : Bank Negara Malaysia

* Refers to family takaful business undertaken by composite and family takaful operator.

* 1H: January-June

2H: January-December

Source : Bank Negara Malaysia

4.8.10 Takaful Keluarga: Caruman Tahunan bagi Sijil yang Ditamatkan Pengendali Takaful Langsung

Family Takaful: Annual Contributions of Terminated Certificates of Direct Takaful Operators

RM juta/RM million

Tempoh/Period		Kematian/Death			Kematangan/Maturity			Serahan/Surrender			Sebab Lain (termasuk tamat tempoh) / Other Causes (including expiry)			JUMLAH/TOTAL		
		Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total	Individu/ Individual	Kumpulan/ Group	Jumlah/Total
		Perniagaan dalam Malaysia/Business within Malaysia														
2015	*															
	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9
2018	1H	2.2	0.9	3.1	5.0	0.2	5.2	131.9	9.9	141.8	213.9	10.6	224.5	353.1	21.4	374.5
	2H	4.6	1.0	5.6	10.5	0.4	10.9	263.3	28.6	291.8	448.6	1.3	450.0	727.0	31.3	758.3
2019	1H	2.7	0.8	3.5	6.1	0.2	6.3	149.0	15.8	164.8	274.4	9.1	283.6	432.2	26.0	458.2
	2H	5.3	1.0	6.3	13.5	0.4	13.9	308.4	31.2	339.6	456.6	10.3	466.8	783.8	42.9	826.6
		Perniagaan Global/Global Business														
2015	*															
	1H	1.1	0.0	1.1	4.7	0.0	4.7	62.6	0.7	63.3	182.6	11.4	194.1	251.0	12.2	263.2
	2H	2.3	0.1	2.4	9.5	0.1	9.6	134.5	10.0	144.5	333.4	26.4	359.7	479.7	36.6	516.3
2016	1H	1.5	0.1	1.6	4.4	0.1	4.5	77.9	3.1	81.0	210.9	0.4	211.3	294.6	3.7	298.4
	2H	3.1	0.2	3.3	9.5	0.3	9.7	177.4	11.1	188.4	389.7	4.3	394.0	579.6	15.8	595.4
2017	1H	1.8	0.1	1.9	4.9	0.2	5.1	104.2	2.9	107.1	256.0	4.0	260.0	367.0	7.3	374.2
	2H	3.7	0.2	3.9	10.1	0.3	10.4	272.0	8.6	280.6	452.5	12.5	464.9	738.4	21.5	759.9
2018	1H	2.2	0.9	3.1	5.0	0.2	5.2	131.9	9.9	141.8	213.9	10.6	224.5	353.1	21.4	374.5
	2H	4.6	1.0	5.6	10.5	0.4	10.9	263.3	28.6	291.8	448.6	1.3	450.0	727.0	31.3	758.3
2019	1H	2.7	0.8	3.5	6.1	0.2	6.3	149.0	15.8	164.8	274.4	9.1	283.6	432.2	26.0	458.2
	2H	5.3	1.0	6.3	13.5	0.4	13.9	308.4	31.2	339.6	456.6	10.3	466.8	783.8	42.9	826.6
		¹ Menunjuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. * 1H: Januari-Jun 2H: Januari-Disember Sumber: Bank Negara Malaysia														
		¹ Refers to family takaful business undertaken by composite and family takaful operator. * 1H: January-June 2H: January-December														

4.8.a Takaful Keluarga: Pendapatan dan Perbelanjaan

Family Takaful: Income and Outgo

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia									
		Pendapatan/Income				Perbelanjaan/Outgo					Lebihan Pendapatan daripada Perbelanjaan/Excess of Income over Outgo
		Caruman Bersih/Net Contributions	Pendapatan Pelaburan Bersih/Net Investment Income	Keuntungan Atas Jualan Aset Dan Pendapatan Pelbagai/Profit On Sale Of Assets And Miscellaneous Income	JUMLAH/TOTAL	Manfaat Sijil Bersih/Net Certificate Benefits	Komisen Bersih/Net Commissions	Perbelanjaan Pengurusan ² /Management Expenses ²	Kerugian Atas Jualan Aset Dan Perbelanjaan Lain/Loss On Disposal Of Assets And Other Outgo	JUMLAH/TOTAL	
Perniagaan dalam Malaysia/Business within Malaysia											
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.7	2,647.8	1,051.2
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.8	5,139.9	1,857.6
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,351.0	1,031.6	1,857.5	9,240.1	2,911.1	921.0	1,470.7	1,623.5	6,926.2	2,313.9
2018	1H	3,671.4	546.8	136.0	4,354.2	1,595.8	518.9	832.2	619.0	3,565.8	788.3
	2H	7,315.4	1,121.0	411.9	8,848.2	3,270.8	1,115.9	1,679.6	1,042.3	7,108.7	1,739.5
2019	1H	4,456.0	589.3	937.0	5,982.4	1,712.7	591.1	992.9	205.7	3,502.4	2,480.0
	2H	8,607.0	1,210.0	1,202.7	11,019.7	3,600.5	1,247.3	1,983.1	364.3	7,195.2	3,824.5
Perniagaan Global/Global Business											
2015	1H	2,639.3	417.3	251.2	3,307.9	1,166.4	385.5	445.6	315.8	2,313.3	994.6
	2H	5,104.3	837.4	434.1	6,375.9	2,449.9	806.0	975.7	558.2	4,789.8	1,586.0
2016	1H	2,918.6	458.0	322.4	3,699.0	1,357.3	441.1	561.7	287.8	2,647.9	1,051.1
	2H	5,743.9	922.6	331.0	6,997.4	2,666.3	840.9	1,233.8	398.9	5,140.0	1,857.4
2017	1H	3,185.1	514.1	372.0	4,071.2	1,516.2	462.3	732.9	173.4	2,884.8	1,186.4
	2H	6,351.0	1,031.6	1,857.5	9,240.1	2,911.1	921.0	1,470.7	1,623.5	6,926.2	2,313.9
2018	1H	3,671.4	546.8	136.0	4,354.2	1,595.8	518.9	832.2	619.0	3,565.8	788.3
	2H	7,315.4	1,121.0	411.9	8,848.2	3,270.8	1,115.9	1,679.6	1,042.3	7,108.7	1,739.5
2019	1H	4,456.0	589.3	937.0	5,982.4	1,712.7	591.1	992.9	205.7	3,502.4	2,480.0
	2H	8,607.0	1,210.0	1,202.7	11,019.7	3,600.5	1,247.3	1,983.1	364.3	7,195.2	3,824.5
¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. ² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih. * 1H: Januari-Jun 2H: Januari-Disember ¹ Refers to family takaful business undertaken by composite and family takaful operators. ² Figures reflect expenses borne by family takaful funds and inclusive of net bad and doubtful debts. * 1H: January-June 2H: January-December											
Sumber : Bank Negara Malaysia						Source : Bank Negara Malaysia					

4.8.b Takaful Keluarga: Aset Kumpulan Wang Takaful Keluarga Pengendali Takaful Langsung

Family Takaful: Assets of Family Takaful Funds of Direct Takaful Operators

RM juta/RM million

Tempoh/Period	Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
			Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta Islam dan Ekuiti/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total							
	Perniagaan dalam Malaysia/Business within Malaysia												
2015	*												
	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.0	0.0	20,632.5
2016	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.6	0.1	21,389.0
	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
2017	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
2018	2H	405.7	3,038.3	2,105.2	17,048.6	1,943.4	21,097.2	333.1	0.0	0.0	763.7	0.5	25,638.7
	1H	384.0	3,177.1	2,234.5	17,241.8	1,916.5	21,392.8	347.6	0.0	0.0	1,011.0	0.0	26,312.5
2019	2H	514.0	3,110.3	2,600.8	17,786.0	2,562.7	22,949.5	347.9	0.0	0.0	673.1	0.0	27,594.8
	1H	496.3	3,439.1	2,773.4	19,590.0	2,661.4	25,024.8	359.8	0.0	0.0	1,281.4	0.0	30,601.4
2019	2H	643.1	4,350.3	2,821.9	20,069.2	2,869.3	25,760.4	315.5	0.0	0.0	1,215.2	0.0	32,284.5
	Perniagaan Global/Global Business												
2015	*												
	1H	371.7	2,646.3	1,519.5	13,521.1	1,477.1	16,517.7	312.5	5.3	0.0	779.1	0.0	20,632.6
2016	2H	235.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	655.7	0.1	21,389.1
	1H	289.6	3,056.8	1,702.6	14,867.0	1,557.6	18,127.2	323.8	0.0	0.0	803.4	0.1	22,600.9
2017	2H	305.1	2,948.3	1,689.0	15,322.9	1,795.8	18,807.8	326.0	0.0	0.0	801.7	0.2	23,189.1
	1H	367.2	3,622.5	1,784.8	15,681.2	1,892.3	19,358.4	326.1	0.0	0.0	712.5	0.3	24,387.0
2018	2H	405.7	3,038.3	2,105.2	17,048.6	1,943.4	21,097.2	333.1	0.0	0.0	763.7	0.5	25,638.7
	1H	384.0	3,177.1	2,234.5	17,241.8	1,916.5	21,392.8	347.6	0.0	0.0	1,011.0	0.0	26,312.5
2019	2H	514.0	3,110.3	2,600.8	17,786.0	2,562.7	22,949.5	347.9	0.0	0.0	673.1	0.0	27,594.8
	1H	496.3	3,439.1	2,773.4	19,590.0	2,661.4	25,024.8	359.8	0.0	0.0	1,281.4	0.0	30,601.4
2019	2H	643.1	4,350.3	2,821.9	20,069.2	2,869.3	25,760.4	315.5	0.0	0.0	1,215.2	0.0	32,284.5
¹ Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga. * 1H: Januari-Jun 2H: Januari-Disember Sumber : Bank Negara Malaysia ¹ Refers to family takaful business undertaken by composite and family takaful operators. * 1H: January-June 2H: January-December Source : Bank Negara Malaysia													

4.9 Takaful Am: Aghian Caruman Kasar Pengendali Takaful Langsung

General Takaful: Distribution of Gross Contributions of Direct Takaful Operators

RM juta/RM million

Tempoh/Period		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubahan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
		Perniagaan dalam Malaysia/Business within Malaysia										
	*											
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5
	2H	41.3	83.4	550.8	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.2
2018	1H	24.6	30.6	294.2	155.0	198.7	641.7	840.4	18.0	6.0	34.9	1,403.4
	2H	38.4	55.5	558.3	297.0	414.2	1,305.7	1,719.9	29.0	12.0	54.6	2,765.1
2019	1H	16.7	31.5	293.5	191.6	264.2	785.8	1,050.0	14.3	2.8	33.0	1,633.5
	2H	26.3	58.9	595.1	390.7	539.3	1,608.7	2,148.0	30.1	5.7	57.5	3,312.4
		Perniagaan Global/Global Business										
	*											
2013	1H	30.1	31.5	184.7	112.1	43.9	507.0	550.9	15.8	5.0	36.9	967.1
	2H	44.7	56.2	383.5	191.0	92.9	1,042.3	1,135.2	33.0	10.2	61.5	1,915.2
2014	1H	34.0	40.6	213.7	106.6	55.2	575.4	630.6	16.9	5.6	35.3	1,083.3
	2H	51.6	66.6	431.1	224.6	115.3	1,178.8	1,294.2	30.3	10.9	60.2	2,169.4
2015	1H	24.9	30.5	236.4	111.5	70.2	638.3	708.5	21.3	5.7	32.4	1,171.3
	2H	42.9	51.7	466.3	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4
2016	1H	25.5	32.2	263.7	125.9	76.7	659.8	736.5	18.3	4.6	32.9	1,239.6
	2H	46.4	62.7	505.2	242.9	151.6	1,305.2	1,456.7	29.8	8.2	55.8	2,407.6
2017	1H	22.9	33.9	290.4	143.6	78.9	686.6	765.6	17.0	4.6	32.5	1,310.5
	2H	41.3	83.4	550.8	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.2
2018	1H	24.6	30.6	294.2	155.0	198.7	641.7	840.4	18.0	6.0	34.9	1,403.4
	2H	38.4	55.5	558.3	297.0	414.2	1,305.7	1,719.9	29.0	12.0	54.6	2,765.1
2019	1H	16.7	31.5	293.5	191.6	264.2	785.8	1,050.0	14.3	2.8	33.0	1,633.5
	2H	26.3	58.9	595.1	390.7	539.3	1,608.7	2,148.0	30.1	5.7	57.5	3,312.4
¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. * 1H: Januari-Juni 2H: Januari-Disember ¹ Refers to general takaful business undertaken by composite and general takaful operators * 1H: January-June 2H: January-December Sumber: Bank Negara Malaysia Source : Bank Negara Malaysia												

4.9.1 Takaful Am: Agihan Caruman Bersih Pengendali Takaful Langsung (Ditamatkan) General Takaful: Distribution of Net Contributions of Direct Takaful Operators (Discontinued)

RM juta/RM million

Tempoh/Period		Perniagaan dalam Malaysia/Business within Malaysia										
		Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk & Engineering	Kebakaran/Fire	Perbelanjaan Perubatan dan Kemalangan Diri/Medical Expenses and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
						Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4
		Perniagaan Global/Global Business										
2013	1H	2.8	7.3	108.6	94.6	39.3	441.5	480.8	4.5	3.7	17.3	719.6
	2H	6.2	11.1	221.1	160.9	79.7	875.6	955.3	9.0	7.4	29.4	1,400.5
2014	1H	4.2	7.7	127.7	96.7	45.3	467.2	512.6	3.6	4.5	16.0	773.1
	2H	6.5	14.6	229.9	186.7	95.2	964.8	1,060.0	7.5	8.5	29.8	1,543.4
2015	1H	3.3	8.0	139.8	100.8	59.1	533.1	592.2	3.2	4.4	16.2	868.0
	2H	7.1	11.7	270.8	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3
2016	1H	2.2	7.7	167.4	109.2	64.8	547.8	612.6	4.9	4.1	18.3	926.4
	2H	5.8	14.3	310.2	207.0	127.5	1,079.0	1,206.5	8.2	7.1	31.7	1,790.7
2017	1H	2.8	7.0	177.3	113.2	65.9	564.6	630.6	5.2	4.1	17.5	957.6
	2H	5.9	13.8	334.7	221.1	208.1	1,070.5	1,278.6	8.4	9.6	28.2	1,900.4

4.9.4 Takaful Am: Tuntutan Bersih Dibayar Pengendali Takaful Langsung

General Takaful: Net Claims Paid of Direct Takaful Operators

RM juta/RM million

Tempoh/Period		Marin, Udara dan Transit/ <i>Marine, Aviation and Transit</i>	Semua Risiko Kontraktor dan Kejuruteraan/ <i>Contractor's All Risk and Engineering</i>	Kebakaran/ <i>Fire</i>	Perubatan dan Kesihatan, Kemalangan Diri/ <i>Medical and Health, and Personal Accident</i>	Motor/ <i>Motor</i>			Liabiliti/ <i>Liability</i>	Pampasan Pekerja dan Liabiliti Majikan/ <i>Workmen's Compensation and Employers' Liability</i>	Pelbagai/ <i>Miscellaneous</i>	JUMLAH/TOTAL
						Perlindungan 'Akta'/' <i>Act</i> ' Cover	Lain-lain/ <i>Others</i>	Jumlah/ <i>Total</i>				
		Perniagaan dalam Malaysia/ <i>Business within Malaysia</i>										
	*											
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
2018	1H	1.0	2.4	30.6	26.3	130.5	334.1	464.5	2.3	0.3	6.1	533.9
	2H	1.9	4.9	60.8	72.3	248.4	709.6	958.1	4.6	0.5	14.1	1,117.3
2019	1H	1.3	3.2	18.1	47.5	122.2	406.9	529.1	4.3	0.2	5.0	608.7
	2H	1.8	5.4	39.0	104.3	258.4	877.0	1,135.4	9.5	0.5	11.2	1,307.0
		Perniagaan Global/ <i>Global Business</i>										
	*											
2013	1H	1.0	2.5	17.6	17.5	68.6	224.7	293.4	2.2	0.1	5.1	339.3
	2H	1.6	4.1	30.7	34.7	157.5	461.5	618.9	4.6	0.2	12.6	707.5
2014	1H	2.3	2.9	31.0	17.8	67.7	217.8	285.5	3.4	0.2	4.6	347.7
	2H	4.4	3.1	35.9	38.3	136.7	436.9	573.6	5.9	0.4	9.8	671.4
2015	1H	2.4	2.2	35.1	23.5	64.6	217.6	282.2	0.9	0.2	6.1	352.5
	2H	3.7	5.7	42.3	46.6	142.6	491.1	633.7	3.2	0.4	14.8	750.4
2016	1H	2.0	2.9	25.7	26.3	81.0	273.4	354.4	2.4	0.4	2.8	417.0
	2H	3.2	4.4	39.6	51.2	170.7	569.8	740.5	4.8	0.7	10.5	854.9
2017	1H	1.0	1.0	33.8	23.9	99.3	307.4	406.7	2.7	0.2	5.7	475.0
	2H	1.5	2.9	60.4	49.8	213.8	636.3	850.1	5.3	0.5	9.2	979.6
2018	1H	1.0	2.4	30.6	26.3	130.5	334.1	464.5	2.3	0.3	6.1	533.9
	2H	1.9	4.9	60.8	72.3	248.4	709.6	958.1	4.6	0.5	14.1	1,117.3
2019	1H	1.3	3.2	18.1	47.5	122.2	406.9	529.1	4.3	0.2	5.0	608.7
	2H	1.8	5.4	39.0	104.3	258.4	877.0	1,135.4	9.5	0.5	11.2	1,307.0
</												

4.9.5 Takaful Am: Nisbah Tuntutan Pengendali Takaful Langsung

General Takaful: Claims Ratio of Direct Takaful Operators

Tempoh/Period		Marin, Udara dan Transit/ <i>Marine, Aviation and Transit</i>	Semua Risiko Kontraktor dan Kejuruteraan/ <i>Contractor's All Risk and Engineering</i>	Kebakaran/ <i>Fire</i>	Perubatan dan Kesihatan, Kemalangan Diri/ <i>Medical and Health, and Personal Accident</i>	Motor/ <i>Motor</i>			Liabiliti/ <i>Liability</i>	Pampasan Pekerja dan Liabiliti Majikan/ <i>Workmen's Compensation and Employers' Liability</i>	Pelbagai/ <i>Miscellaneous</i>	JUMLAH/ <i>TOTAL</i>
						Perlindungan 'Akta'/' <i>Act Cover</i>	Lain-lain/ <i>Others</i>	Jumlah/ <i>Total</i>				
		Perniagaan dalam Malaysia/ <i>Business within Malaysia</i>										
		%										
*												
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.3	28.7	199.2	52.9	70.2	63.4	7.6	9.3	53.2
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2
2018	1H	30.0	113.6	15.2	27.2	103.6	60.1	69.7	93.2	12.5	47.6	54.5
	2H	34.6	30.1	17.6	28.2	89.4	66.8	72.2	80.9	7.7	48.7	56.0
2019	1H	0.7	3.6	5.2	42.0	94.2	63.0	70.6	140.5	6.6	24.7	56.6
	2H	34.4	68.0	11.2	39.5	90.5	66.8	72.7	40.6	7.0	26.1	58.2
		Perniagaan Global/ <i>Global Business</i>										
		%										
*												
2013	1H	50.7	40.2	15.8	38.0	253.3	49.4	66.3	339.6	9.2	58.3	55.8
	2H	8.9	36.0	23.5	32.1	254.3	47.1	63.9	109.4	6.8	57.4	53.5
2014	1H	39.3	34.8	7.4	33.2	(852.8)	50.3	64.6	195.2	38.2	(91.5)	46.9
	2H	53.8	5.3	13.8	32.2	258.5	53.5	61.3	83.4	19.7	(20.1)	47.8
2015	1H	100.9	(49.9)	21.0	14.6	201.7	52.7	64.5	100.5	(24.3)	6.9	49.5
	2H	75.0	7.6	18.7	23.1	443.9	53.9	67.0	100.2	(1.9)	33.5	51.9
2016	1H	120.1	60.8	5.3	28.7	199.2	52.9	70.2	63.4	7.6	9.3	53.2
	2H	1.7	75.4	11.1	24.5	126.5	53.0	63.0	58.3	7.4	25.3	49.0
2017	1H	120.2	29.4	19.2	25.7	183.3	56.7	69.6	34.1	(8.5)	33.5	54.3
	2H	17.4	90.0	19.5	26.0	94.4	57.2	63.6	65.5	3.1	34.2	51.2
2018	1H	30.0	113.6	15.2	27.2	103.6	60.1	69.7	93.2	12.5	47.6	54.5
	2H	34.6	30.1	17.6	28.2	89.4	66.8	72.2	80.9	7.7	48.7	56.0
2019	1H	0.7	3.6	5.2	42.0	94.2	63.0	70.6	140.5	6.6	24.7	56.6
	2H	34.4	68.0	11.2	39.5	90.5	66.8	72.7	40.6	7.0	26.1	58.2

¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
² Tuntutan bersih kena dibayar sebagai nisbah pendapatan caruman terperoleh.
* 1H: Januari-Juni
2H: Januari-Disember
Sumber : Bank Negara Malaysia

¹ Refers to general takaful business undertaken by composite and general takaful operators.
² Net claims incurred as a ratio of earned contribution income.
* 1H: January-June
2H: January-December
Source : Bank Negara Malaysia

4.9.6 Takaful Am: Pendapatan Caruman Diperoleh Pengendali Takaful Langsung General Takaful: Earned Contribution Income of Direct Takaful Operators

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perubatan dan Kesihatan, Kemalangan Dini/Medical and Health, and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL	
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total					
	Perniagaan dalam Malaysia/Business within Malaysia											
	*											
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	309.8	218.8	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.2
2018	1H	5.0	8.1	184.0	129.9	153.0	541.4	694.3	4.4	5.6	16.8	1,048.1
	2H	10.7	15.3	373.2	256.4	333.2	1,067.9	1,401.0	6.8	11.7	30.6	2,105.7
2019	1H	4.7	7.2	171.0	150.2	209.1	641.7	850.8	4.3	3.6	14.4	1,206.2
	2H	9.0	14.5	384.8	331.7	443.2	1,337.4	1,780.6	9.5	7.0	30.8	2,567.8
	Perniagaan Global/Global Business											
	*											
2013	1H	3.1	7.0	105.3	81.1	40.0	443.7	483.7	2.9	3.5	17.9	704.4
	2H	6.3	12.5	208.7	161.0	77.7	877.7	955.4	7.4	7.0	31.8	1,390.0
2014	1H	2.7	5.1	135.9	86.6	(7.2)	463.0	455.8	3.3	3.8	13.5	706.7
	2H	6.1	15.2	234.7	181.1	37.4	946.1	983.5	8.9	8.2	29.2	1,466.8
2015	1H	3.5	7.1	122.9	97.6	43.6	507.5	551.0	2.5	4.2	14.7	803.5
	2H	6.4	11.6	304.9	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
2016	1H	1.6	7.4	153.9	101.9	72.7	541.7	614.3	4.9	4.2	14.5	902.7
	2H	4.0	15.7	298.8	202.5	165.6	1,043.7	1,209.3	9.0	7.4	31.3	1,778.0
2017	1H	1.7	6.9	161.6	107.3	63.2	555.3	618.5	4.4	3.7	15.2	919.3
	2H	5.3	14.0	309.8	218.8	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.2
2018	1H	5.0	8.1	184.0	129.9	153.0	541.4	694.3	4.4	5.6	16.8	1,048.1
	2H	10.7	15.3	373.2	256.4	333.2	1,067.9	1,401.0	6.8	11.7	30.6	2,105.7
2019	1H	4.7	7.2	171.0	150.2	209.1	641.7	850.8	4.3	3.6	14.4	1,206.2
	2H	9.0	14.5	384.8	331.7	443.2	1,337.4	1,780.6	9.5	7.0	30.8	2,567.8

1 Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

* 1H: Januari-Jun

2H: Januari-Disember

1 Refers to general takaful business undertaken by composite and general takaful operators.

* 1H: January-June

2H: January-December

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general takaful business undertaken by composite and general takaful operators.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar Pengendali Takaful Langsung General Takaful: Net Claims Incurred of Direct Takaful Operators

RM juta/RM million

Tempoh/Period	Marin, Udara dan Transit/Marine, Aviation and Transit	Semua Risiko Kontraktor dan Kejuruteraan/Contractor's All Risk and Engineering	Kebakaran/Fire	Perubatan dan Kesihatan, Kemalangan Diri/Medical and Health, and Personal Accident	Motor/Motor			Liabiliti/Liability	Pampasan Pekerja dan Liabiliti Majikan/Workmen's Compensation and Employers' Liability	Pelbagai/Miscellaneous	JUMLAH/TOTAL
					Perlindungan 'Akta'/'Act' Cover	Lain-lain/Others	Jumlah/Total				
			Perniagaan dalam Malaysia/Business within Malaysia								
	*										
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	700.6
2015	1H	3.6	-3.5	25.8	14.3	87.9	267.4	355.3	2.5	-1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	-0.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	-0.3	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	953.3
2018	1H	1.5	9.2	27.9	35.3	158.5	325.6	484.1	4.1	0.7	570.8
	2H	3.7	4.6	65.6	72.4	298.0	713.8	1,011.9	5.5	0.9	1,179.5
2019	1H	0.0	0.3	8.8	63.1	196.9	404.1	601.0	6.1	0.2	683.1
	2H	3.1	9.9	43.0	131.1	400.9	892.8	1,293.7	3.8	0.5	1,493.2
			Perniagaan Global/Global Business								
	*										
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	743.2
2014	1H	1.1	1.8	10.0	28.7	61.7	232.7	294.4	6.4	1.5	(12.4) 331.4
	2H	3.3	0.8	32.3	58.4	96.6	506.1	602.7	7.4	1.6	(5.9) 700.6
2015	1H	3.6	(3.5)	25.8	14.3	87.9	267.4	355.3	2.5	(1.0)	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	(0.2)	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	(0.3)	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	953.3
2018	1H	1.5	9.2	27.9	35.3	158.5	325.6	484.1	4.1	0.7	570.8
	2H	3.7	4.6	65.6	72.4	298.0	713.8	1,011.9	5.5	0.9	1,179.5
2019	1H	0.0	0.3	8.8	63.1	196.9	404.1	601.0	6.1	0.2	683.1
	2H	3.1	9.9	43.0	131.1	400.9	892.8	1,293.7	3.8	0.5	1,493.2

¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

* 1H: Januari-Jun

2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general takaful business undertaken by composite and general takaful operators.

* 1H: January-June

2H: January-December

Source: Bank Negara Malaysia

¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.

* 1H: Januari-Juni
2H: Januari-Disember

Sumber: Bank Negara Malaysia

¹ Refers to general takaful business undertaken by composite and general takaful operators.

* 1H: January-June
2H: January-December

Source: Bank Negara Malaysia

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian Pengendali Takaful Langsung

General Takaful: Underwriting and Operating Results of Direct Takaful Operators

RM juta/RM million

Tempoh/Period	Pendapatan Caruman Diperoleh/Earned Contribution Income	Tuntutan Bersih Kena Dibayar/Net Claims Incurred	Komisen Bersih/Net Commissions	Perbelanjaan Pengurusan ² /Management Expenses ²	Keuntungan Pengunderaitan/Underwriting Profit	Keuntungan Pelaburan/Investment Income	Keuntungan Modal/Capital Gains	Pendapatan Lain/Other Income	Kerugian Modal/Capital Losses	Perbelanjaan Lain/Other Outgo	Keuntungan Kendalian/Operating Profit
Perniagaan dalam Malaysia/Business within Malaysia											
* 2013 1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014 1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015 1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016 1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017 1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
2H	1,863.2	953.3	99.3	650.4	160.3	134.0	8.0	9.0	2.0	32.2	277.3
2018 1H	1,048.1	570.8	83.1	354.4	39.7	65.1	3.5	4.2	3.4	23.0	86.3
2H	2,105.7	1,179.5	163.8	686.1	76.6	131.7	6.0	56.8	14.5	76.8	179.9
2019 1H	1,206.2	683.1	117.5	397.5	8.1	74.8	7.7	10.6	1.3	13.5	86.5
2H	2,567.8	1,493.2	240.5	796.3	37.9	153.1	13.1	11.5	1.8	26.3	187.4
Perniagaan Global/Global Business											
* 2013 1H	704.4	392.7	104.4	122.6	84.7	50.6	34.4	2.2	0.0	2.7	169.2
2H	1,390.0	743.2	192.4	247.4	207.0	102.8	80.5	10.3	0.1	24.3	376.2
2014 1H	706.7	331.4	47.5	198.6	129.2	53.2	13.8	2.1	1.3	14.9	182.0
2H	1,466.8	700.6	91.9	416.7	257.6	110.6	21.0	6.7	9.2	31.4	355.3
2015 1H	803.5	397.9	51.5	249.9	104.2	57.4	9.3	3.8	0.1	26.0	148.6
2H	1,671.4	867.9	105.0	502.9	195.6	119.1	7.8	12.8	0.9	17.1	317.4
2016 1H	902.7	479.9	54.2	275.2	93.3	64.0	9.9	24.0	1.6	15.2	174.4
2H	1,778.0	870.5	101.3	553.2	253.0	128.6	17.5	35.9	4.8	26.9	403.3
2017 1H	919.3	499.4	54.0	339.3	26.7	67.4	5.2	6.9	1.3	17.2	87.7
2H	1,863.2	953.3	99.3	650.4	160.3	134.0	8.0	9.0	2.0	32.2	277.3
2018 1H	1,048.1	570.8	83.1	354.4	39.7	65.1	3.5	4.2	3.4	23.0	86.3
2H	2,105.7	1,179.5	163.8	686.1	76.6	131.7	6.0	56.8	14.5	76.8	179.9
2019 1H	1,206.2	683.1	117.5	397.5	8.1	74.8	7.7	10.6	1.3	13.5	86.5
2H	2,567.8	1,493.2	240.5	796.3	37.9	153.1	13.1	11.5	1.8	26.3	187.4

¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
² Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful am dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember
Sumber: Bank Negara Malaysia

¹ Refers to general takaful business undertaken by composite and general takaful operators.
² Figures reflect expenses borne by general takaful funds and inclusive of net bad and doubtful debts.
* 1H: January-June
2H: January-December
Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan Wang Takaful Am Pengendali Takaful Langsung General Takaful: Assets of General Takaful Funds of Direct Takaful Operators

RM juta/RM million

Tempoh/Period	Wang Tunai dan Baki Bank/Cash and Bank Balances	Akaun Pelaburan dan Pasaran Wang Islam/Investment Accounts and Islamic Money Market	Pelaburan/Investments				Pelaburan Harta Benda/Investment Properties	Pembiayaan/Financing	Harta Benda, Loji dan Kelengkapan/Property, Plant and Equipment	Aset Lain/Other Assets	Aset Asing/Foreign Assets	JUMLAH/TOTAL	
			Sekuriti Islam Kerajaan/Government Islamic Papers	Sekuriti Hutang Swasta dan Ekuiti Islam/Islamic Private Debt Securities and Equities	Pelaburan Lain/Other Investments	Jumlah/Total							
	Perniagaan dalam Malaysia/Business within Malaysia												
	*												
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	392.7	0.0	3,644.6
2018	1H	200.1	597.8	471.5	1,781.7	157.5	2,410.7	10.5	0.0	0.0	302.1	0.0	3,521.1
	2H	251.2	615.0	458.8	1,930.1	164.7	2,553.7	10.6	0.0	0.0	326.4	0.0	3,756.9
2019	1H	141.9	654.4	437.4	2,223.2	150.1	2,810.6	10.6	0.0	0.0	303.1	0.0	3,920.6
	2H	113.6	934.2	324.4	2,428.5	74.6	2,827.5	10.6	0.0	0.0	351.8	0.0	4,237.8
	Perniagaan Global/Global Business												
	*												
2013	1H	102.2	563.9	479.1	1,348.7	91.1	1,918.9	23.0	0.0	0.0	246.5	0.0	2,854.5
	2H	119.5	650.1	506.8	1,330.6	108.7	1,946.2	23.7	0.0	0.0	242.6	0.0	2,982.0
2014	1H	76.0	404.2	662.6	1,414.8	146.9	2,224.3	21.8	0.0	0.0	306.8	0.0	3,033.1
	2H	60.2	474.2	575.8	1,514.4	152.7	2,242.9	21.8	0.0	0.0	327.8	0.0	3,127.0
2015	1H	135.7	495.5	581.3	1,489.6	163.4	2,234.2	21.8	0.0	0.0	368.1	0.0	3,255.4
	2H	85.0	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.9	0.0	3,321.9
2016	1H	149.1	863.4	489.4	1,494.9	135.2	2,119.6	24.1	0.0	0.0	345.8	0.0	3,501.9
	2H	151.7	818.2	501.8	1,654.2	180.6	2,336.6	24.3	0.0	0.0	261.7	0.0	3,592.5
2017	1H	202.1	589.1	481.7	1,818.1	132.1	2,431.8	24.3	0.0	0.0	303.2	0.0	3,550.5
	2H	117.4	624.2	479.1	1,887.3	119.0	2,485.3	24.9	0.0	0.0	392.7	0.0	3,644.6
2018	1H	200.1	597.8	471.5	1,781.7	157.5	2,410.7	10.5	0.0	0.0	302.1	0.0	3,521.1
	2H	251.2	615.0	458.8	1,930.1	164.7	2,553.7	10.6	0.0	0.0	326.4	0.0	3,756.9
2019	1H	141.9	654.4	437.4	2,223.2	150.1	2,810.6	10.6	0.0	0.0	303.1	0.0	3,920.6
	2H	113.6	934.2	324.4	2,428.5	74.6	2,827.5	10.6	0.0	0.0	351.8	0.0	4,237.8
¹ Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am. * 1H: Januari-Juni 2H: Januari-Disember Sumber : Bank Negara Malaysia ¹ Refers to general takaful business undertaken by composite and general takaful operators. * 1H: January-June 2H: January-December Source : Bank Negara Malaysia													