APPENDIX 1

Industry sectors based on MSIC 2008

MHS 1.11, 1.13, 1.15, 1.17, 1.19.1, 1.20, 1.23, 3.5.5 and FINC Microsite 1.11, 1.12, 1.13, 1.14, 1.15, 1.16 will be revised to provide industry sector data based on the Malaysia Standard Industrial Classification (MSIC) 2008. The MSIC 2008 conforms closely to the International Standard Industrial Classification of All Economic Activities (ISIC) Revision 4, published by the United Nations Statistics Division, with some modifications to suit national requirements. While there is a level shift in the data of these tables arising from some reclassification of exposures between the industry sectors, the underlying trends remain largely consistent. Some classification changes are observed as follows:

a. Loans/financing which were previously classified under "Electricity, Gas and Water Supply" are now segregated to "Electricity, Gas, Steam and Air Conditioning Supply" and "Water Supply, Sewerage, Waste Management and Remediation Activities" respectively.
b. Loans/financing which were previously classified under "Transport, Storage and Communication" are now segregated to "Transportation and Storage" and "Information and Communication" respectively.
c. Loans/financing which were previously presented under "Research and Development" are now replaced with "Professional, Scientific and Technical Activities" as one of the parent items, which is also inclusive of legal, accounting, management consultancy, architectural, advertising and market research, etc.
d. Loans/financing which were previously presented under "Other Business Activities" are now replaced with "Administrative and Support Service Activities" as one of the parent items, which is also inclusive of rental and leasing activities, travel and reservation services, office administrative, etc.
e. Loans/financing which were previously presented under "Financial intermediation" are now renamed as "Financial and Insurance/ Takaful Activities" to reflect the inclusion of financial service activities, insurance/takaful, reinsurance/retakaful and pension funding.
f. Loans/financing under sale, maintenance and repair of motor vehicles and motorcycles are segregated from "Wholesale trade, except of motor vehicles and motorcycles" and "Retail trade, except of motor vehicles and motorcycles" and included into the sub item "Others" under the same parent sector "Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles".
g. Loans/financing under sub items of "Construction" sector are reorganised and restructured with the introduction of sub items "Residential" and "Non-Residential" under parent item "Construction of Building" while the demolition, site preparation, electrical, plumbing and other construction installation activities are reported under "Specialised Construction Activities".
h. Loans/financing which were previously classified under "Food, beverages and tobacco" are now segregated to "Food Products", "Beverages" and "Tobacco Products" respectively.

The original tables which are aligned to previous MSIC 2000, will be renamed to 1.11a, 1.13a, 1.15a, 1.17a, 1.19.1a, 1.20b, 1.23b, 3.5.5b and FINC microsite 1.11a, 1.12a, 1.13a, 1.14a, 1.15a, 1.16a, will cease to be updated with effect from August 2022 publication.

Gross basis for disbursement and repayment

Loan/financing disbursement and repayment data published in MHS 1.14, 1.15, 1.16, 1.17 and FINC microsite 1.13, 1.14, 1.33, 1.34 will be standardised to gross basis instead of net basis adopted by a few banks previously, contributing to a sizable level shift. This revision implies that any direct comparison of monthly or annual growth between the current and the new set of data may not provide useful inference. The MHS tables will be renamed to 1.14a, 1.15a, 1.16a, 1.17a and FINC Microsite tables to 1.13a, 1.14a, 1.33a, 1.34a, and will cease to be updated with effect from August 2022 publication.

Revision to housing price buckets

MHS 1.19 and 1.22 will be revised with new set of housing price buckets (with price ranging between below RM250k to above RM 1million) to reflect current developments in the housing market. The original tables will be renamed to 1.19b and 1.22b and will cease to be updated with effect from August 2022 publication.

Changes in Islamic financing concepts

MHS 1.18.2 will be expanded to present more Islamic financing concepts (e.g., Musyarakah financing and venture, Qard and Tawarruq) given notable developments in the application of Shariah contracts for financing by the Islamic banking industry. The original table will be renamed to 1.18.2a and will cease to be updated with effect from August 2022 publication.

Update to data definitions and requirements

MHS 1.10, 1.12, 1.18, 1.18.1, 1.21, 1.21.1, 2.18 and FINC Microsite 1.21, 1.31, 1.32, 1.35, 1.36, 1.41 will be updated to provide data in accordance with the latest data definition and requirement. Some notable differences will be observed. For instance, the new application and approval data will be based on real-time application and approval during the month, irrespective of time lag or application withdrawal by customer in the same month, which contributes to higher levels recorded, but the growth trends remain broadly similar. The original MHS tables will be renamed to 1.10a, 1.12a, 1.18a, 1.18.1a, 1.21c, 1.21.1c, 2.18a while FINC Microsite tables will be renamed to 1.21a, 1.31a, 1.32a, 1.35a, 1.36a, 1.41a, and will cease to be updated with effect from August 2022 publication.

New datasets

There will also be additional loan/financing data publication by facility type to provide more granular loan/financing information, starting from August 2022 publication:

a. MHS 1.11.1 Banking System: Loan/Financing Applied by Type
b. MHS 1.13.2 Banking System: Loan/Financing Approved by Type
c. MHS 1.15.2 Banking System: Loan/Financing Disbursed by Type
d. MHS 1.17.2 Banking System: Loan/Financing Repaid by Type
e. MHS 1.23.6 Banking System: Impaired Loan/Financing by Type

Discontinuation

To eliminate redundancy, MHS Tables 1.21.2b and 1.21.3b will be discontinued and fully transferred to the revised MHS Tables 1.21 with effect from August 2022 publication.