II.5 Faktor Penentu M3
Factors Affecting M3

RM juta *RM million*

Pada akhir tempoh / End of period	Jumlah / *Total*	Tuntutan bersih ke atas Kerajaan / *Net Claims on Government*			Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector*			Operasi Luar Bersih / *Net External Operations*			Pengaruh Lain / *Other Influences*
		Jumlah / *Total*	Tuntutan ke atas Kerajaan / *Claims on Government*	Deposit Kerajaan / *Government Deposits*	Jumlah / *Total*	Pinjaman[1] / *Loans* [1]	Sekuriti / *Securities*	Jumlah / *Total*	BNM / *BNM*	Sistem Perbankan / *Banking System*	
1985	65,607.7	5,062.3	14,435.2	9,372.9	68,431.2	68,431.2	t.d.	9,034.3	12,456.8	(3,422.5)	(16,920.1)
1986	71,399.9	6,494.4	14,607.1	8,112.7	73,022.0	73,022.0	t.d.	14,197.2	16,539.3	(2,342.1)	(22,313.7)
1987	74,891.7	9,344.8	18,277.8	8,933.0	73,565.6	73,565.6	t.d.	19,423.3	19,432.4	(9.1)	(27,442.0)
1988	80,987.4	8,940.2	19,349.7	10,409.5	82,160.8	82,160.8	t.d.	20,515.9	18,328.3	2,187.6	(30,629.5)
1989	97,668.3	8,261.4	19,136.1	10,874.7	99,953.8	99,953.8	t.d.	23,212.3	21,659.9	1,552.4	(33,759.2)
1990	115,435.7	6,858.6	19,215.3	12,356.7	124,547.4	119,165.3	5,382.1	26,670.5	27,025.2	(354.7)	(42,640.8)
1991	133,120.8	5,149.2	19,215.6	14,066.4	151,656.0	145,387.2	6,268.8	25,291.2	30,452.3	(5,161.1)	(48,975.6)
1992	159,177.9	2,838.6	16,345.0	13,506.4	167,839.8	158,523.6	9,316.2	33,879.9	47,195.7	(13,315.8)	(45,380.4)
1993	196,611.1	3,420.2	15,097.3	11,677.1	189,421.9	179,065.5	10,356.4	55,709.6	76,435.2	(20,725.6)	(51,940.6)
1994	222,329.8	(2,524.5)	15,428.8	17,953.3	220,689.2	206,306.6	14,382.6	62,008.3	68,172.8	(6,164.5)	(57,843.2)
1995	271,949.0	(6,376.3)	15,657.7	22,034.0	284,843.5	265,608.8	19,234.7	58,751.9	63,769.5	(5,017.6)	(65,270.1)
1996 †	329,707.6	(9,235.2)	18,178.9	27,414.1	370,873.8	338,458.5	32,415.3	60,272.5	70,014.6	(9,742.1)	(92,203.5)
1997	390,809.3	(8,725.4)	20,034.8	28,760.2	466,923.7	426,214.7	40,709.0	43,484.2	59,122.8	(15,638.6)	(110,873.2)
1998 *	401,459.2	(21,015.8)	25,229.1	46,244.9	470,810.3	416,325.5	54,484.8	94,640.1	99,424.4	(4,784.3)	(142,975.4)
1999	434,590.1	(18,767.4)	22,322.7	41,090.1	461,018.3	395,948.2	65,070.1	124,685.8	117,243.4	7,442.4	(132,346.6)
2000	456,496.3	(14,379.5)	25,648.9	40,028.4	486,986.3	417,513.8	69,472.5	126,687.2	113,541.4	13,145.8	(142,797.7)
2001	469,518.6	(15,921.5)	29,813.4	45,734.9	507,321.7	434,594.6	72,727.1	129,368.4	117,202.9	12,165.5	(151,250.0)
2002	501,125.1	(4,384.0)	28,946.0	33,330.0	535,058.4	453,882.2	81,176.2	137,232.1	131,393.7	5,838.4	(166,781.4)
2003	549,649.2	8,565.2	32,906.4	24,341.2	566,345.2	475,350.1	90,995.2	169,907.8	170,452.5	(544.7)	(195,169.0)
2004	617,639.0	(7,355.4)	37,442.5	44,797.9	596,947.2	515,102.8	81,844.4	259,866.2	253,513.2	6,353.0	(231,819.0)
2005	667,326.5	(12,829.6)	35,193.0	48,022.6	642,294.4	560,111.6	82,182.8	260,855.6	266,333.4	(5,477.8)	(222,993.9)
2004 Jan./*Jan.*	554,783.5	10,359.1	32,671.8	22,312.7	566,822.6	477,279.7	89,542.9	182,533.4	181,345.7	1,187.7	(204,931.6)
Feb./*Feb.*	560,708.5	4,507.4	34,226.3	29,718.9	568,619.8	479,518.5	89,101.3	191,829.7	187,059.9	4,769.8	(204,248.4)
Mac/*Mar.*	568,522.4	2,583.1	31,248.5	28,665.4	570,088.8	481,031.7	89,057.1	201,641.7	195,093.4	6,548.3	(205,791.2)
Apr./*Apr.*	572,515.5	3,567.0	31,202.9	27,635.9	570,246.7	482,605.4	87,641.3	206,139.8	202,895.7	3,244.1	(207,438.0)
Mei/*May*	574,369.9	224.1	32,890.6	32,666.5	576,606.1	488,476.5	88,129.6	203,421.4	204,888.1	(1,466.7)	(205,881.7)
Jun/*Jun.*	578,391.6	578.8	30,895.0	30,316.2	582,516.2	495,170.2	87,346.0	205,749.4	204,759.0	990.4	(210,452.8)
Jul./*Jul.*	581,181.5	2,392.1	32,179.4	29,787.3	582,184.9	494,669.7	87,515.2	207,756.1	206,379.1	1,377.0	(211,151.6)
Ogos/*Aug.*	583,329.5	1,443.6	35,813.7	34,370.1	585,561.7	497,640.1	87,921.6	208,552.0	207,149.6	1,402.4	(212,227.8)
Sep./*Sep.*	591,971.8	(2,071.7)	36,244.7	38,316.4	592,814.0	503,932.3	88,881.7	219,234.8	216,091.9	3,142.9	(218,005.3)
Okt./*Oct.*	598,551.1	(3,772.0)	38,124.7	41,896.7	593,122.5	505,594.2	87,528.3	230,242.0	225,937.0	4,305.0	(221,041.4)
Nov./*Nov.*	604,516.7	(3,982.4)	37,330.5	41,312.9	593,998.1	508,647.5	85,350.6	241,923.8	239,229.4	2,694.4	(227,422.8)
Dis./*Dec.*	617,639.0	(7,355.4)	37,442.5	44,797.9	596,947.2	515,102.8	81,844.4	259,866.2	253,513.2	6,353.0	(231,819.0)
2005 Jan./*Jan.*	624,231.5	(8,509.7)	35,565.0	44,074.7	598,161.9	515,582.2	82,579.7	268,417.4	264,637.6	3,779.8	(233,838.1)
Feb./*Feb.*	630,155.8	(13,832.6)	34,438.8	48,271.4	600,533.9	518,830.4	81,703.5	278,512.1	272,916.5	5,595.6	(235,057.6)
Mac/*Mar.*	644,015.0	(16,434.9)	34,940.5	51,375.4	605,192.1	525,516.1	79,676.0	284,118.9	275,151.5	8,967.4	(228,861.1)
Apr./*Apr.*	644,252.3	(14,990.0)	32,692.2	47,682.2	603,404.1	525,668.7	77,735.4	288,133.5	280,181.4	7,952.1	(232,295.3)
Mei/*May*	652,931.0	(18,931.6)	31,131.0	50,062.6	606,415.1	529,997.2	76,417.9	300,440.5	284,527.8	15,912.7	(234,993.0)
Jun/*Jun.*	652,272.6	(21,110.7)	30,764.1	51,874.8	612,329.8	535,734.7	76,595.1	290,904.1	285,736.8	5,167.3	(229,850.6)
Jul./*Jul.*	648,771.5	(22,158.0)	29,718.5	51,876.5	612,399.6	537,364.2	75,035.4	296,632.1	298,717.3	(2,085.2)	(238,102.2)
Ogos/*Aug.*	655,357.2	(24,214.5)	30,189.9	54,404.4	618,032.0	543,081.3	74,950.7	298,397.2	304,269.5	(5,872.3)	(236,857.5)
Sep./*Sep.*	656,557.0	(25,439.8)	33,199.3	58,639.1	627,341.1	551,487.8	75,853.3	286,296.2	302,736.6	(16,440.4)	(231,640.5)
Okt./*Oct.*	657,035.5	(22,248.9)	36,380.9	58,629.8	631,678.6	554,992.9	76,685.7	274,858.1	290,414.7	(15,556.6)	(227,252.3)
Nov./*Nov.*	655,050.5	(19,849.5)	35,767.7	55,617.2	635,912.4	556,192.2	79,720.2	267,026.5	275,290.4	(8,263.9)	(228,038.9)
Dis./*Dec.*	667,326.5	(12,829.6)	35,193.0	48,022.6	642,294.4	560,111.6	82,182.8	260,855.6	266,333.4	(5,477.8)	(222,993.9)
2006 Jan./*Jan.*	673,326.7	(9,253.8)	34,408.2	43,662.0	642,727.3	561,413.8	81,313.5	262,914.2	269,343.6	(6,429.4)	(223,061.0)
Feb./*Feb.*	679,279.4	(4,743.7)	34,454.5	39,198.2	644,503.3	564,184.0	80,319.3	272,857.6	272,725.8	131.8	(233,337.8)
Mac/*Mar.*	683,857.3	(10,055.6)	34,027.1	44,082.7	646,454.8	567,045.7	79,409.1	269,330.5	271,555.9	(2,225.4)	(221,872.4)

† 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 diambilkira dalam rekod perakaunan Bank.

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

† 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.*

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