BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

SOROTAN DAN PERANGKAAN BULANAN

Monthly Highlights and Statistics

JULAI / July
2018

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BANK NEGARA MALAYSIA
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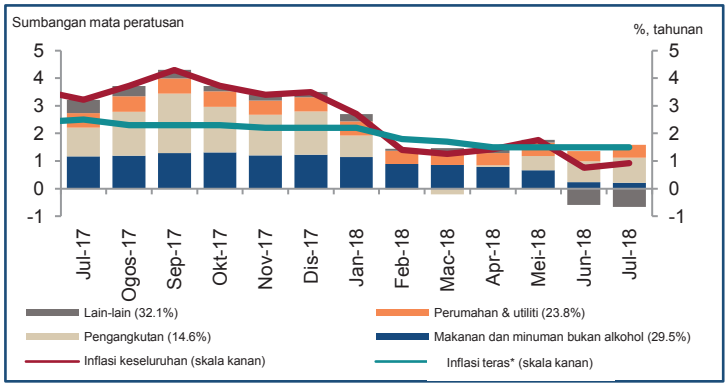
Sorotan Bulanan
Julai 2018

Inflasi terus rendah pada bulan Julai

Sumbangan kepada Inflasi

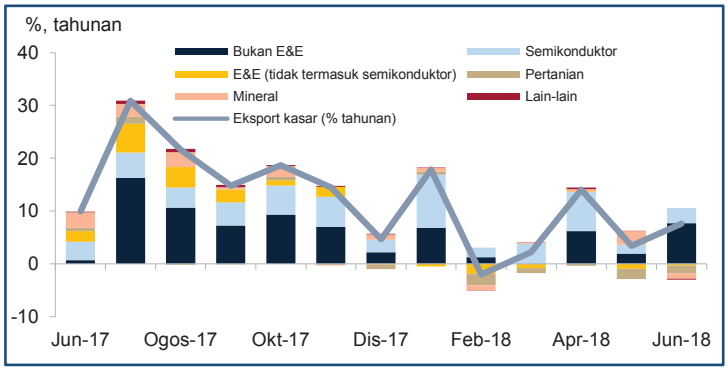


* Pengiraan inflasi teras tidak termasuk barangan yang harganya tidak menentu dan barangan yang harganya ditadbir. Pengiraannya turut tidak termasuk anggaran kesan langsung GST.
Sumber: Jabatan Perangkaan Malaysia dan anggaran staf

- Inflasi keseluruhan naik sedikit kepada 0.9% pada bulan Julai (Jun: 0.8%) disebabkan oleh inflasi yang lebih tinggi dalam kategori *pengangkutan* dan *perumahan, air, elektrik, gas dan bahan api lain.*
- Kesan pindahan daripada pelaksanaan kadar GST sifar meningkat sedikit pada bulan Julai kepada 45% (Jun: 40%).
- Tidak termasuk kesan pelaksanaan kadar GST sifar, inflasi teras kekal stabil pada 1.5% pada bulan Julai (Jun: 1.5%).

Eksport bertambah baik pada bulan Jun 2018

Eksport Malaysia Mengikut Produk

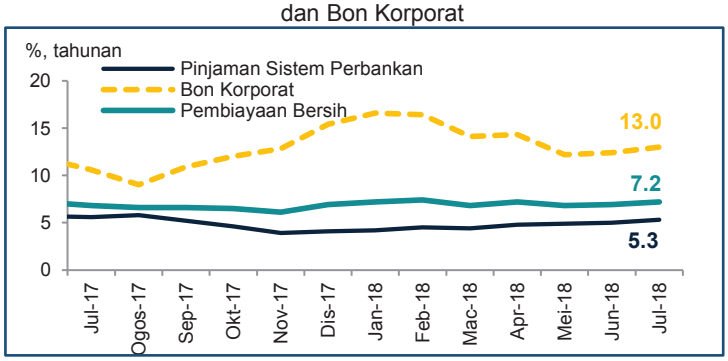


Sumber: Jabatan Perangkaan Malaysia dan MATRADE

- Eksport meningkat kepada 7.6% pada bulan Jun 2018 (Mei: 3.4%). Peningkatan ini disokong terutamanya oleh pertumbuhan kukuh eksport semikonduktor dan bukan E&E seperti kimia, keluaran logam dan keluaran petroleum.
- Eksport dijangka mampan pada ST2 2018, disokong oleh permintaan luaran yang terus teguh. Ini seperti dipaparkan (indicated) oleh penunjuk yang bersifat ke hadapan seperti indeks pengurus pembelian (PMI) perkilangan global.

Pertumbuhan pembiayaan bersih terus menyokong aktiviti ekonomi

Pembiayaan Bersih Melalui Pinjaman Sistem Perbankan dan Bon Korporat



[1] Pembiayaan bersih merujuk pinjaman terkumpul sistem perbankan (tidak termasuk institusi kewangan pembangunan, IKP) dan bon korporat terkumpul.
[2] Purata bergerak 3 bulan.
[3] Tempoh 1 Jun hingga 31 Ogos 2018 merupakan tempoh pelaksanaan kadar GST sifar daripada 6% dan sebelum pelaksanaan semula Cukai Jualan dan Perkhidmatan (Sales and Services Tax, SST) bermula bulan September 2018.
Sumber: Bank Negara Malaysia

- Pada bulan Julai, pembiayaan bersih[1] meningkat kepada 7.2% (Jun: 6.9%). Ini didorong oleh pertumbuhan lebih tinggi bagi bon korporat terkumpul (13.0%; Jun: 12.4%) dan pinjaman sistem perbankan terkumpul (5.3%; Jun: 5.0%).
- Pertumbuhan pinjaman terkumpul meningkat pada bulan Julai bagi sektor perniagaan (3.7%; Jun: 3.0%) dan isi rumah (6.0%; Jun: 5.8%).
- Khususnya, kadar peningkatan[2] permohonan dan kelulusan pinjaman isi rumah untuk *pembelian kereta penumpang* terus tinggi pada bulan Julai, masing-masing kepada 24.8% dan 39.1%. Hal ini disebabkan terutamanya oleh tempoh pelepasan cukai[3] (Jun: masing-masing 15.3% dan 21.9%).

BANK NEGARA MALAYSIA
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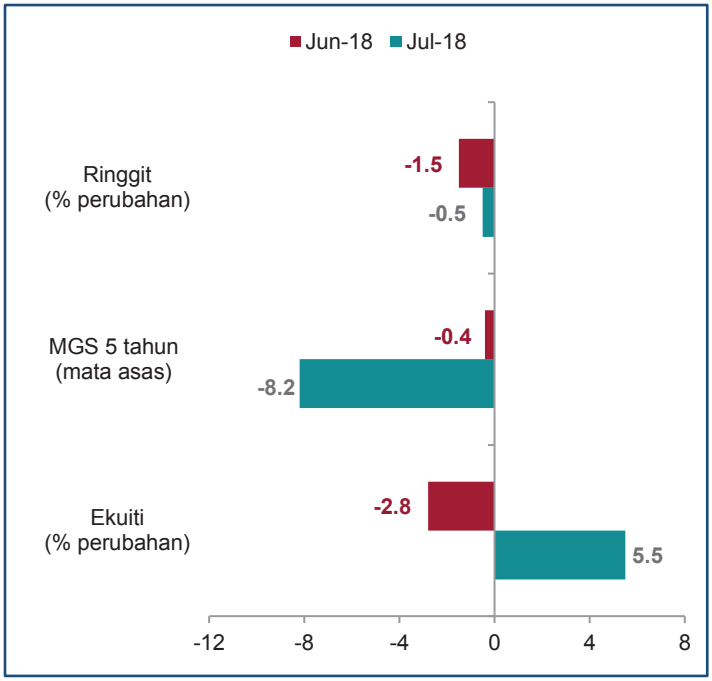
Sorotan Bulanan
Julai 2018

Pasaran kewangan domestik terus disokong pelabur institusi domestik pada bulan Julai

Prestasi Pasaran Kewangan

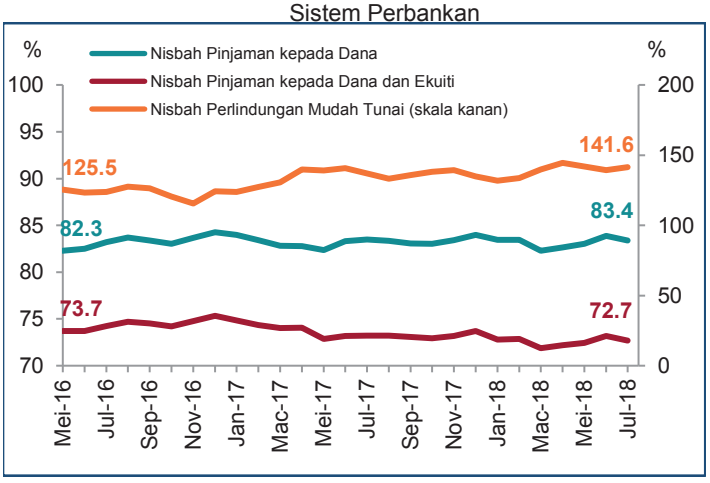


Sumber: Bank Negara Malaysia dan Bursa Malaysia

- Ringgit menyusut nilai sebanyak 0.5% pada bulan Julai berikutan aliran keluar portfolio bukan pemastautin. Hal ini disebabkan terutamanya oleh kebimbangan yang berlarutan mengenai ketegangan perdagangan global yang semakin meruncing dan jangkaan bahawa dasar monetari Amerika Syarikat akan kembali kepada keadaan yang wajar dengan lebih cepat.
- Walau bagaimanapun, pasaran bon dan ekuiti bertambah baik berikutan minat yang berterusan daripada pelabur institusi domestik.
  - Pasaran bon mencatat aliran masuk semula bukan pemastautin pada bulan itu. Faktor ini bersama-sama dengan permintaan yang berterusan daripada pelabur institusi domestik, telah menyebabkan kadar hasil MGS 5 tahun menurun sebanyak 8 mata asas.
  - FBM KLCI meningkat 5.5% meskipun masih terdapat aliran keluar bukan pemastautin. Saham sektor pembinaan pulih dengan kukuh, disokong minat belian oleh pelabur institusi domestik berikutan status projek infrastuktur yang lebih jelas.

Bank-bank mengekalkan mudah tunai yang mencukupi untuk menyokong aktiviti pengantaraan dan memenuhi keperluan yang mendesak

Nisbah Mudah Tunai Sistem Perbankan dan Nisbah Pendanaan Sistem Perbankan



- Nisbah perlindungan mudah tunai (liquidity coverage ratio, LCR) sistem perbankan berada pada 141.6%, apabila semua bank mencatat paras LCR melebihi 100%. Nisbah ini dicapai meskipun pelaksanaan sepenuhnya[1] hanya akan berkuat kuasa pada 1 Januari 2019.
- Profil pendanaan bank-bank adalah stabil. Nisbah pinjaman kepada dana, dan nisbah pinjaman kepada dana dan ekuiti masing-masing pada 83.4% dan 72.7%.

[1] Basel III LCR dilaksanakan secara berperingkat sejak bulan Jun 2015, dengan pematuhan awal ditetapkan pada 60% dan kenaikan secara beransur-ansur sebanyak 10% setiap tahun sehingga 100% berkuat kuasa 2019. Pada 1 Januari 2017, keperluan minimum ditetapkan pada 90%.

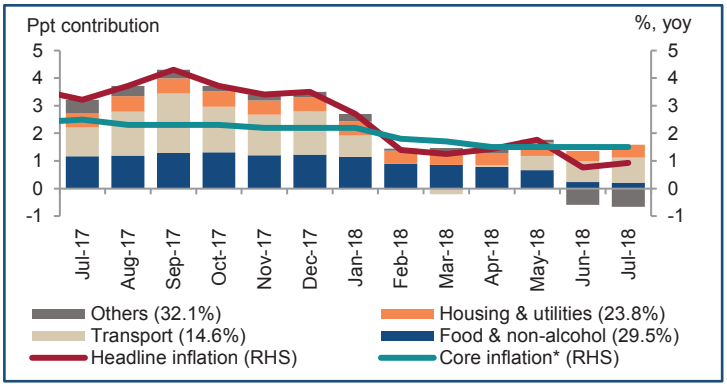
Sumber: Bank Negara Malaysia

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Monthly Highlights
July 2018

Inflation remained low in July

Contribution to Inflation

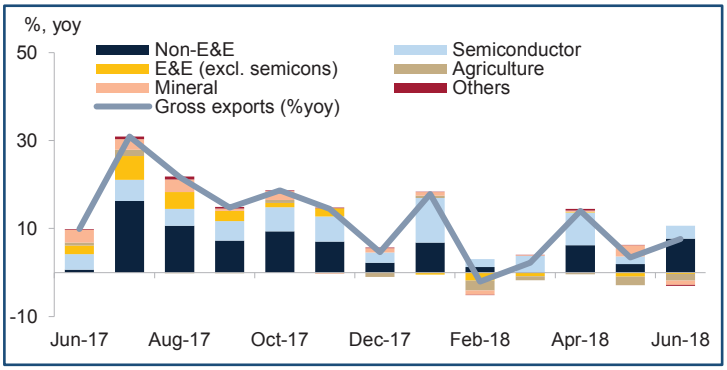


*Core inflation is computed by excluding price-volatile and price-administered items. It also excludes the estimated direct impact of the GST.
Source: Department of Statistics, Malaysia and staff estimates

- Headline inflation rose slightly to 0.9% in July (June: 0.8%) due mainly to higher inflation in the *transport* and *housing, water, electricity, gas and other fuels* categories.
- The pass-through from the zerorisation of GST rate was marginally higher in July at 45% (June: 40%).
- Excluding the impact of GST zerorisation, core inflation remained stable at 1.5% in July (June: 1.5%).

Exports improved in June 2018

Malaysia's Exports by Product

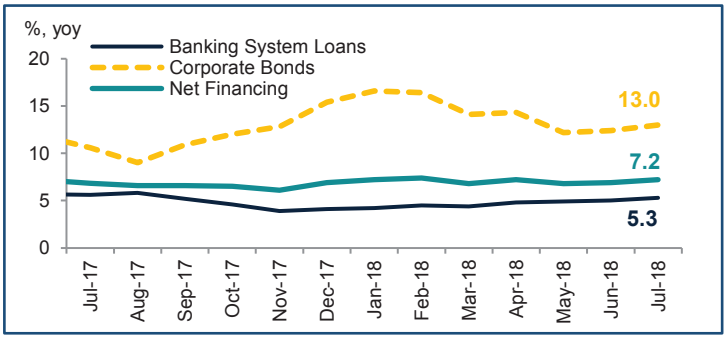


Source: Department of Statistics Malaysia (DOSM), MATRADE

- Export growth picked up to 7.6% in June 2018 (May: 3.4%). The improvement was supported mainly by strong growth in semiconductor and non-E&E exports such as chemicals, metal manufactures and petroleum products.
- Export growth in 2H 2018 is expected to be sustained, supported by continued firm external demand as indicated by positive forward-looking indicators such as the global manufacturing PMI.

Net financing growth continued to support economic activity

Net Financing through Banking System Loans and Corporate Bonds



[1] Net financing refers to outstanding loans of the banking system (excluding development financial institutions (DFIs)), and outstanding corporate bonds.
[2] 3-month moving average.
[3] The 1 June – 31 August 2018 period during which the GST was zerorised from 6%, and prior to the reinstatement of the Sales and Services Tax (SST) from September 2018.
Source: Bank Negara Malaysia

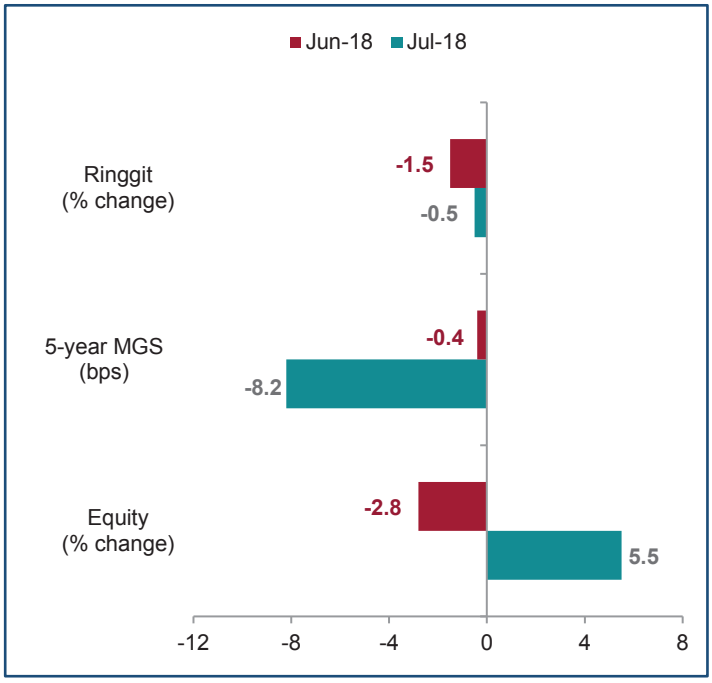
- Net financing[1] growth increased to 7.2% in July (June: 6.9%), driven by the increase in growth of both outstanding corporate bonds (July: 13.0%; June: 12.4%) and outstanding banking system loans (July: 5.3%; June: 5.0%).
- The outstanding loan growth increased in July for both businesses (July: 3.7%; June: 3.0%) and households (July: 6.0%; June: 5.8%).
- In particular, the growth[2] of household loan applications and approvals for the *purchase of passenger cars* continued to increase in July to 24.8% and 39.1%, respectively, due mainly to the tax holiday period[3] (June: 15.3% and 21.9%, respectively).

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Monthly Highlights
July 2018

Domestic financial markets continued to be supported by DIIs in July

Financial Markets Performance

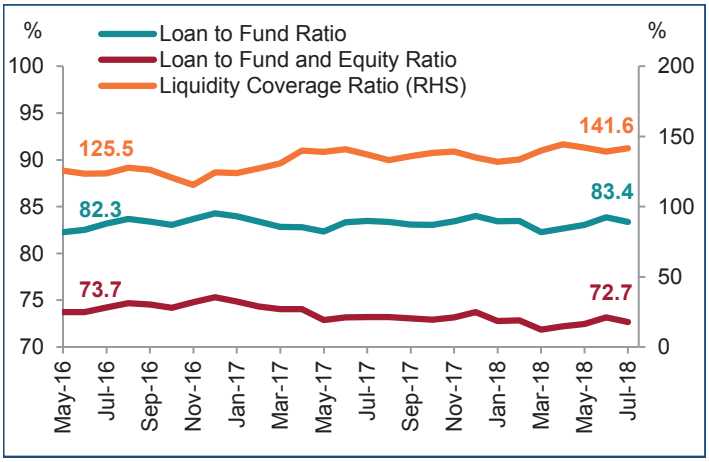


Source: Bank Negara Malaysia, Bursa Malaysia

- The ringgit depreciated by 0.5% in July amid non-resident portfolio outflows, due mainly to lingering concerns over the escalating global trade tensions and expectations of a faster pace of US monetary policy normalisation.
- Nevertheless, the bond and equity markets improved amid continued interest from domestic institutional investors (DIIs).
  - The bond market experienced a resumption of non-resident inflows during the month. Along with sustained demand from DIIs, this led to an 8 basis points decline in the 5-year MGS yield.
  - The FBM KLCI increased by 5.5% despite continued non-resident outflows. Construction stocks registered a strong recovery, supported by DII buying interest amid some clarity on the status of infrastructure projects.

Banks maintain sufficient liquidity to support intermediation and meet exigent needs

Banking System Liquidity and Funding Ratios



- Banking system liquidity coverage ratio (LCR) stood at 141.6%, with all banks recording LCR levels above 100%, despite full implementation[1] only coming into effect on 1 January 2019.
- Funding profile of the banks was stable. The loan-to-fund ratio (LTF) and the loan-to-fund - and-equity (LTFE) ratio stood at 83.4% and 72.7%, respectively.

[1] The Basel III LCR has been phased in since June 2015, with initial compliance set at 60% and progressive increments of 10% each year until 100% with effect from 2019. As of 1 January 2018, the minimum requirement is set at 90%.

Source: Bank Negara Malaysia

1.1 Wang Rizab
Reserve Money

RM juta / *RM million*

Pada akhir tempoh *End of period*		Jumlah Wang Rizab *Total Reserve Money*	Komponen Wang Rizab *Components of Reserve Money* Mata Wang dalam Edaran *Currency in Circulation*	Rizab Berkanun *Required Reserves*	Lebihan Rizab *Excess Reserves*	Deposit oleh Sektor Swasta *Deposits of the Private Sector*	Faktor-faktor yang Mempengaruhi Wang Rizab *Factors Affecting Reserve Money* Tuntutan Bersih ke atas Kerajaan Net Claims on Government Jumlah *Total*	Tuntutan ke atas Kerajaan *Claims on Government*	Tolak: Deposit Kerajaan *Less: Deposits of Government*	Tuntutan ke atas Sektor Swasta *Claims on the Private Sector*	Operasi Luar[2] *External Operations*[2]	Pengaruh Lain *Other Influences*
2015		137,326.7	76,351.3	48,881.4	12,094.0	-	(8,296.1)	1,916.8	10,212.9	5,892.0	401,086.7	(261,355.8)
2016		141,295.3	85,206.8	43,286.8	12,801.8	-	(5,028.3)	4,264.8	9,293.1	6,606.1	415,756.2	(276,038.6)
2017		147,417.5	91,790.6	43,417.0	12,209.9	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2017	1	148,121.1	92,004.2	42,646.0	13,470.9	-	(8,455.4)	4,058.4	12,513.7	6,655.8	417,820.9	(267,900.2)
	2	139,796.9	87,877.9	39,508.6	12,410.4	-	(2,469.0)	3,860.5	6,329.5	6,640.5	418,085.9	(282,460.4)
	3	139,368.0	88,035.1	39,695.1	11,637.8	-	647.2	5,966.1	5,318.9	6,660.2	414,021.8	(281,961.3)
	4	141,544.6	89,200.7	40,972.0	11,371.9	-	(3,028.3)	3,311.6	6,339.9	6,667.1	417,038.7	(279,133.0)
	5	139,483.0	88,118.8	38,787.0	12,577.2	-	(8,101.2)	3,934.1	12,035.3	6,659.6	425,179.8	(284,255.2)
	6	145,291.6	91,035.2	39,677.1	14,579.3	-	(4,117.1)	4,666.2	8,783.3	6,459.6	416,720.2	(273,771.1)
	7	141,165.6	89,056.0	40,145.2	11,964.4	-	(10,178.2)	5,356.6	15,534.8	6,454.8	418,929.9	(274,040.9)
	8	144,741.2	91,207.4	41,156.2	12,377.6	-	(7,644.9)	5,355.1	13,000.0	6,448.1	423,552.1	(277,614.1)
	9	143,121.4	90,060.9	41,645.2	11,415.4	-	(5,082.8)	4,156.0	9,238.8	6,433.7	419,613.7	(277,843.1)
	10	142,054.6	89,200.1	41,088.8	11,765.7	-	(1,933.4)	4,001.5	5,934.9	6,330.3	420,802.4	(283,144.7)
	11	144,134.4	90,328.5	41,579.1	12,226.7	-	(1,267.6)	4,090.7	5,358.3	6,235.6	422,277.7	(283,111.3)
	12	147,417.5	91,790.6	43,417.0	12,209.9	-	(3,252.5)	4,226.7	7,479.2	6,136.3	406,832.0	(262,298.4)
2018	1	154,250.4	92,520.3	44,898.2	16,831.8	-	(10,391.1)	4,448.6	14,839.7	6,046.1	411,862.3	(253,266.9)
	2	155,499.6	95,258.1	46,737.6	13,503.9	-	(6,642.7)	4,463.2	11,106.0	5,949.6	411,718.9	(255,526.1)
	3	154,936.4	95,202.7	47,945.5	11,788.2	-	(6,407.4)	4,078.2	10,485.6	5,832.8	408,790.3	(253,279.3)
	4	157,119.4	96,602.9	48,359.1	12,157.4	-	(5,719.6)	4,331.4	10,051.0	5,757.3	415,462.0	(258,380.3)
	5	161,612.6	96,697.0	49,987.5	14,928.0	-	(6,518.0)	4,524.1	11,042.1	5,680.7	411,360.3	(248,910.5)
	6	159,816.1	93,755.3	50,079.0	15,981.8	-	(8,881.7)	4,393.2	13,274.9	5,584.8	415,678.6	(252,565.5)
	7	154,608.9	92,390.6	49,506.7	12,711.6	-	(14,698.0)	4,303.9	19,001.8	5,463.0	415,124.8	(251,280.9)

[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.

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

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.

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

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai[1]
Currency in Circulation by Denomination[1]

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]
2015		88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,571.4	33,810.5	74.8	24.5	n.a.	43.3	173.1	677.0	867.9	947.6	32.7	9.7	65.3
2016		97,753.3	2,214.7	126.0	1,979.7	5,248.2	2,491.8	43,407.0	39,163.9	74.7	24.5	n.a.	43.3	187.0	718.9	930.9	1,035.0	32.6	9.7	65.4
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
2016	7	91,259.9	2,435.9	126.1	2,123.2	5,257.3	2,176.6	40,287.3	35,813.7	74.8	24.5	n.a.	43.3	181.7	702.5	905.8	999.5	32.6	9.7	65.4
	8	91,059.1	2,332.3	126.1	2,009.9	5,079.6	2,217.3	40,169.6	36,068.1	74.8	24.5	n.a.	43.3	182.7	705.8	911.1	1,006.3	32.6	9.7	65.4
	9	92,177.4	2,261.0	126.1	1,945.0	5,029.9	2,279.8	40,646.8	36,815.7	74.8	24.5	n.a.	43.3	183.8	709.0	916.3	1,013.7	32.6	9.7	65.4
	10	92,442.4	2,208.7	126.0	1,909.6	4,988.9	2,291.5	40,691.6	37,137.8	74.8	24.5	n.a.	43.3	184.8	712.0	920.7	1,020.5	32.6	9.7	65.4
	11	92,684.0	2,160.3	126.0	1,878.8	4,912.4	2,287.3	40,522.0	37,692.2	74.8	24.5	n.a.	43.3	185.9	715.5	925.6	1,027.7	32.6	9.7	65.4
	12	97,753.3	2,214.7	126.0	1,979.7	5,248.2	2,491.8	43,407.0	39,163.9	74.7	24.5	n.a.	43.3	187.0	718.9	930.9	1,035.0	32.6	9.7	65.4
2017	1	105,220.0	2,374.4	126.0	2,167.9	6,029.0	2,715.8	46,895.8	41,773.4	74.7	24.5	n.a.	43.3	188.0	722.3	935.5	1,041.7	32.6	9.7	65.4
	2	99,829.3	2,322.0	126.0	2,116.5	5,649.2	2,551.1	43,687.5	40,223.3	74.7	24.5	n.a.	43.3	189.0	725.6	940.3	1,048.6	32.6	9.7	65.4
	3	99,452.2	2,278.1	126.0	2,057.2	5,487.3	2,545.2	43,415.0	40,372.9	74.7	24.5	n.a.	43.3	190.0	728.9	945.4	1,056.0	32.6	9.7	65.4
	4	100,131.7	2,238.0	126.0	2,017.8	5,382.1	2,621.6	43,904.5	40,656.0	74.7	24.4	n.a.	43.3	191.1	732.0	950.1	1,062.4	32.6	9.7	65.4
	5	100,467.4	2,331.3	126.0	2,056.9	5,513.5	2,638.8	44,026.2	40,568.7	74.7	24.4	n.a.	43.3	192.2	736.3	956.0	1,071.4	32.6	9.7	65.4
	6	105,256.4	2,596.3	125.9	2,306.3	5,923.8	2,858.6	46,357.8	41,867.4	74.7	24.4	n.a.	43.3	193.1	739.3	960.0	1,077.8	32.6	9.7	65.4
	7	100,760.3	2,530.9	125.9	2,227.9	5,438.9	2,681.5	43,294.7	41,224.2	74.7	24.4	n.a.	43.3	194.0	742.6	964.8	1,084.9	32.5	9.7	65.4
	8	103,229.3	2,415.2	125.9	2,128.5	5,294.2	2,735.7	45,015.0	42,262.4	74.7	24.4	n.a.	43.3	195.0	746.1	969.4	1,091.9	32.5	9.7	65.4
	9	101,011.6	2,351.4	125.9	2,076.2	5,196.9	2,671.0	43,671.6	41,651.3	74.7	24.4	n.a.	43.3	195.8	749.1	973.9	1,098.5	32.5	9.7	65.4
	10	100,513.5	2,299.1	125.9	2,042.7	5,150.8	2,670.6	43,190.4	41,751.2	74.7	24.4	n.a.	43.3	196.7	752.5	978.3	1,105.3	32.5	9.7	65.4
	11	102,256.6	2,270.0	125.8	2,019.1	5,160.3	2,745.2	44,225.1	42,412.9	74.7	24.4	n.a.	43.3	197.6	755.7	983.0	1,111.9	32.5	9.7	65.4
	12	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	1	108,882.2	2,470.5	125.8	2,359.2	6,290.2	3,106.9	46,555.9	44,642.1	74.7	24.4	2.0	43.3	199.3	762.1	992.0	1,126.1	32.5	9.7	65.5
	2	108,303.5	2,457.5	125.8	2,363.4	6,146.7	3,005.7	46,074.4	44,782.5	74.7	24.4	4.8	43.3	200.0	764.9	995.9	1,131.7	32.5	9.7	65.6
	3	106,632.3	2,398.2	125.8	2,273.5	5,805.9	2,877.0	45,209.3	44,576.2	74.7	24.4	6.5	43.3	200.8	768.5	1,000.9	1,139.4	32.5	9.7	65.7
	4	108,406.7	2,359.6	125.8	2,216.1	5,678.0	2,927.5	45,788.7	45,927.8	74.7	24.4	6.7	43.3	201.7	771.9	1,005.9	1,146.7	32.5	9.7	65.7
	5	111,229.6	2,659.8	125.8	2,470.7	6,046.5	3,051.0	46,796.7	46,678.8	74.7	24.4	6.7	43.3	202.7	775.6	1,010.9	1,154.1	32.5	9.7	65.7
	6	109,342.6	2,737.4	125.7	2,510.4	5,995.1	3,079.5	46,118.8	45,358.6	74.7	24.4	7.0	43.3	204.0	779.1	1,015.5	1,161.2	32.5	9.7	65.7
	7	104,814.5	2,652.7	125.7	2,394.7	5,607.1	2,893.5	43,809.9	43,894.9	74.7	24.4	7.8	43.3	205.3	782.8	1,020.8	1,168.8	32.5	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 / *End of period*		M3	M2	M1			Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money*[1]							Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5]
		Jumlah / *Total*	Jumlah / *Total*	Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]	
2016	5	1,612,125.3	1,600,591.7	356,429.4	79,825.0	276,604.4	1,244,162.3	138,521.4	761,597.5	8,957.6	0.0	130,731.8	204,354.1	11,533.6
	6	1,612,986.8	1,602,867.7	363,862.9	83,071.0	280,791.8	1,239,004.9	142,167.0	755,876.2	7,533.6	0.0	128,013.5	205,414.5	10,119.1
	7	1,599,747.7	1,590,302.3	354,229.1	81,522.1	272,707.0	1,236,073.2	140,105.8	762,432.8	7,876.8	0.0	124,215.6	201,442.2	9,445.4
	8	1,601,479.9	1,592,501.1	354,902.3	81,156.6	273,745.7	1,237,598.8	140,991.1	766,129.5	6,703.5	0.0	120,566.5	203,208.2	8,978.8
	9	1,620,647.6	1,611,828.6	358,269.3	82,534.8	275,734.5	1,253,559.3	143,722.6	773,441.5	7,549.2	0.0	119,329.9	209,516.1	8,819.0
	10	1,629,679.0	1,620,050.1	360,877.1	82,581.5	278,295.6	1,259,173.0	142,724.8	765,195.4	7,561.9	0.0	126,981.6	216,709.4	9,628.9
	11	1,633,294.0	1,624,506.3	368,253.0	82,915.0	285,337.9	1,256,253.4	144,270.7	761,072.0	9,270.0	0.0	128,016.4	213,624.2	8,787.7
	12	1,645,688.5	1,637,733.0	380,841.2	85,663.1	295,178.1	1,256,891.8	145,128.8	766,319.3	10,515.4	0.0	129,586.3	205,342.1	7,955.5
2017	1	1,660,747.1	1,652,167.6	387,106.5	92,536.6	294,569.9	1,265,061.0	149,212.7	756,206.3	10,381.0	0.0	138,033.0	211,228.1	8,579.5
	2	1,665,327.9	1,658,137.9	386,966.5	88,462.5	298,504.0	1,271,171.4	150,940.6	755,486.6	9,529.2	0.0	135,647.1	219,567.9	7,190.0
	3	1,678,171.7	1,670,611.0	386,774.7	88,777.5	297,997.2	1,283,836.3	151,903.5	765,676.8	10,071.7	0.0	134,377.7	221,806.6	7,560.7
	4	1,674,365.9	1,666,826.8	387,000.3	89,871.9	297,128.4	1,279,826.5	150,238.1	774,208.5	9,400.0	0.0	135,778.4	210,201.5	7,539.2
	5	1,688,132.4	1,678,549.8	391,195.0	88,828.0	302,367.0	1,287,354.9	150,063.5	777,678.8	9,286.9	0.0	135,547.5	214,778.2	9,582.6
	6	1,682,177.5	1,672,336.0	397,679.8	91,860.8	305,819.0	1,274,656.2	151,814.8	782,733.6	7,322.3	0.0	129,404.0	203,381.5	9,841.6
	7	1,676,600.7	1,667,915.7	392,772.2	89,961.6	302,810.5	1,275,143.5	150,073.0	786,238.2	7,217.1	19.3	128,505.2	203,090.8	8,685.0
	8	1,686,811.9	1,678,732.4	393,743.5	92,018.5	301,725.0	1,284,988.9	151,099.3	793,552.1	7,605.9	9.2	125,714.8	207,007.6	8,079.4
	9	1,701,503.4	1,693,930.3	397,922.5	90,853.7	307,068.8	1,296,007.8	150,861.2	802,148.6	8,361.1	149.8	128,022.7	206,464.4	7,573.1
	10	1,712,926.2	1,705,135.9	403,064.2	89,987.1	313,077.1	1,302,071.7	150,260.7	810,123.0	10,351.3	19.3	130,360.7	200,956.6	7,790.4
	11	1,718,583.5	1,711,363.1	404,856.1	91,026.1	313,830.0	1,306,507.0	150,986.5	815,292.9	8,875.3	18.7	127,812.7	203,520.8	7,220.4
	12	1,722,629.6	1,716,651.0	422,779.8	92,567.5	330,212.4	1,293,871.2	150,505.2	816,631.7	10,829.8	101.6	121,366.9	194,436.0	5,978.6
2018	1	1,736,737.1	1,729,400.8	421,361.1	93,307.5	328,053.6	1,308,039.7	152,265.7	828,200.3	9,368.6	101.8	121,089.6	197,013.7	7,336.3
	2	1,744,861.7	1,739,076.7	419,965.7	96,116.1	323,849.6	1,319,111.0	155,151.4	833,113.5	8,750.3	19.4	119,009.1	203,067.3	5,784.9
	3	1,777,356.5	1,770,730.9	417,198.1	96,091.2	321,106.9	1,353,532.8	155,307.1	843,208.9	7,925.5	0.0	126,469.7	220,621.7	6,625.6
	4	1,778,345.9	1,771,046.9	416,003.3	97,318.8	318,684.5	1,355,043.5	155,777.5	844,633.9	8,202.1	19.5	123,264.9	223,145.7	7,299.0
	5	1,781,296.1	1,771,082.8	417,393.4	97,729.0	319,664.4	1,353,689.4	155,907.6	841,552.6	7,983.0	9.5	126,613.7	221,623.0	10,213.3
	6	1,778,131.4	1,767,890.9	416,479.3	97,032.1	319,447.3	1,351,411.5	156,367.3	845,676.6	7,086.7	0.0	121,085.6	221,195.3	10,240.6
	7	1,786,926.3	1,777,481.5	411,111.7	93,837.0	317,274.7	1,366,369.8	155,618.0	853,133.4	7,971.9	0.0	121,414.5	228,232.0	9,444.8

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.
^ 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.
^ 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 *End of period*		M3										
		Jumlah *Total*	Baki urus niaga *Transaction balances*			Separuh Wang Secara Luas [1] *Broad Quasi-Money [1]*						
			Jumlah *Total*	Mata wang dalam edaran *Currency in circulation*	Deposit permintaan *Demand deposits*	Jumlah *Total*	Deposit tabungan *Savings deposits*	Deposit tetap *Fixed deposits*	NID *NIDs*	Repo *Repos*	Deposit mata wang asing [2] *Foreign currency deposits [2]*	Lain-lain deposit [3] *Other deposits [3]*
2016	5	1,612,125.3	355,544.0	79,591.4	275,952.6	1,256,581.2	138,521.4	768,138.2	6,615.6	0.0	129,268.6	214,037.4
	6	1,612,986.8	362,945.1	82,870.4	280,074.7	1,250,041.7	142,167.0	761,374.8	5,136.4	0.0	126,723.7	214,639.8
	7	1,599,747.7	353,343.7	81,337.0	272,006.7	1,246,404.0	140,105.8	768,063.8	5,685.4	0.0	122,441.9	210,107.1
	8	1,601,479.9	354,015.9	80,943.7	273,072.2	1,247,464.0	140,991.1	771,312.6	4,793.9	0.0	118,420.8	211,945.6
	9	1,620,647.6	357,362.8	82,361.6	275,001.2	1,263,284.8	143,722.6	778,851.7	5,095.3	0.0	117,459.7	218,155.5
	10	1,629,679.0	359,826.2	82,394.3	277,431.9	1,269,852.8	142,724.8	771,512.2	5,312.3	0.0	125,899.1	224,404.4
	11	1,633,294.0	367,184.2	82,716.8	284,467.4	1,266,109.9	144,270.7	767,993.4	6,775.4	0.0	126,435.6	220,634.8
	12	1,645,688.5	379,833.1	85,460.3	294,372.8	1,265,855.4	145,128.8	773,221.2	8,326.8	0.0	128,078.8	211,099.8
2017	1	1,660,747.1	386,220.1	92,352.3	293,867.8	1,274,527.0	149,212.7	764,168.8	8,195.1	0.0	136,154.4	216,795.9
	2	1,665,327.9	385,876.0	88,204.8	297,671.2	1,279,451.9	150,940.6	763,089.3	6,801.2	0.0	133,289.9	225,331.0
	3	1,678,171.7	385,537.8	88,398.1	297,139.7	1,292,633.9	151,903.5	772,667.1	7,529.2	0.0	132,162.1	228,371.9
	4	1,674,365.9	385,653.4	89,670.7	295,982.8	1,288,712.5	150,238.1	781,246.2	7,047.2	0.0	133,880.5	216,300.5
	5	1,688,132.4	390,069.1	88,595.2	301,473.9	1,298,063.3	150,063.5	786,044.3	7,074.8	0.0	133,741.2	221,139.7
	6	1,682,177.5	396,573.5	91,602.7	304,970.8	1,285,604.1	151,814.8	789,878.9	4,995.3	0.0	127,602.8	211,312.3
	7	1,676,600.7	391,430.6	89,735.3	301,695.3	1,285,170.1	150,073.0	794,202.4	5,009.7	0.0	126,465.2	209,419.9
	8	1,686,811.9	392,027.3	91,769.1	300,258.2	1,294,784.5	151,099.3	800,992.5	5,205.3	0.0	123,961.9	213,525.5
	9	1,701,503.4	396,564.1	90,567.5	305,996.7	1,304,939.2	150,861.2	809,384.4	5,692.0	0.0	125,978.8	213,022.8
	10	1,712,926.2	401,626.9	89,738.6	311,888.3	1,311,299.3	150,260.7	817,666.4	7,506.6	0.0	128,299.8	207,565.7
	11	1,718,583.5	403,530.7	90,791.2	312,739.5	1,315,052.8	150,986.5	823,043.8	6,035.3	0.0	125,958.3	209,028.9
	12	1,722,629.6	421,511.8	92,347.5	329,164.3	1,301,117.8	150,505.2	823,165.3	8,154.4	0.0	119,496.4	199,796.5
2018	1	1,736,737.1	419,972.7	93,078.3	326,894.4	1,316,764.4	152,265.7	835,790.9	6,731.3	0.0	119,140.6	202,835.9
	2	1,744,861.7	418,330.9	95,799.9	322,531.0	1,326,530.7	155,151.4	840,508.1	5,388.6	0.0	117,159.8	208,322.9
	3	1,777,356.5	415,706.2	95,852.8	319,853.4	1,361,650.3	155,307.1	850,599.8	5,165.3	0.0	124,620.1	225,957.9
	4	1,778,345.9	414,580.4	97,072.6	317,507.7	1,363,765.5	155,777.5	852,669.3	5,460.0	0.0	121,321.8	228,536.9
	5	1,781,296.1	415,395.3	97,279.8	318,115.6	1,365,900.7	155,907.6	852,451.9	5,424.9	0.0	124,724.3	227,392.1
	6	1,778,131.4	414,980.6	96,711.4	318,269.2	1,363,150.8	156,367.3	856,197.4	4,493.1	0.0	119,355.9	226,737.0
	7	1,786,926.3	409,571.6	93,579.8	315,991.8	1,377,354.7	155,618.0	862,918.8	5,333.0	0.0	119,667.0	233,817.8

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 199
^ 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 onward
^ 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 *End of period*		Jumlah *Total*	Tuntutan bersih ke atas Kerajaan *Net Claims on Government*			Tuntutan ke atas Sektor Swasta *Claims on the Private Sector*			Aset Asing Bersih *Net Foreign Assets*			Pengaruh Lain[2] *Other Influences*[2]
			Jumlah *Total*	Tuntutan ke atas Kerajaan *Claims on Government*	Deposit Kerajaan[2] *Government Deposits*[2]	Jumlah *Total*	Pinjaman[1] *Loans*[1]	Sekuriti *Securities*	Jumlah *Total*	BNM *BNM*	Sistem Perbankan *Banking System*	
2016	5	1,612,125.3	91,236.8	159,434.1	68,197.4	1,584,487.5	1,416,333.8	168,153.7	510,878.5	375,185.4	135,693.1	(574,477.5)
	6	1,612,986.8	92,404.3	158,217.0	65,812.6	1,593,446.8	1,424,304.1	169,142.8	510,178.0	382,775.3	127,402.6	(583,042.3)
	7	1,599,747.7	90,834.0	151,017.2	60,183.2	1,597,266.4	1,426,788.7	170,477.8	507,562.0	383,490.1	124,071.9	(595,914.6)
	8	1,601,479.9	83,960.4	151,878.3	67,917.9	1,603,266.0	1,431,652.7	171,613.3	507,817.4	384,344.4	123,473.0	(593,563.9)
	9	1,620,647.6	94,370.6	150,608.8	56,238.2	1,617,042.6	1,443,040.6	174,002.0	511,476.1	397,159.5	114,316.6	(602,241.7)
	10	1,629,679.0	89,018.1	153,051.4	64,033.3	1,626,082.1	1,452,170.8	173,911.3	516,996.2	397,723.3	119,273.0	(602,417.4)
	11	1,633,294.0	107,564.9	160,087.8	52,522.9	1,637,964.3	1,466,669.0	171,295.4	504,127.0	391,823.0	112,304.1	(616,362.2)
	12	1,645,688.5	113,199.0	166,430.9	53,231.9	1,648,791.4	1,480,416.7	168,374.6	520,433.1	415,756.2	104,676.9	(636,735.0)
2017	1	1,660,747.1	119,323.1	178,571.8	59,248.7	1,655,886.9	1,485,444.7	170,442.2	531,224.8	417,820.9	113,404.0	(645,687.8)
	2	1,665,327.9	130,724.1	186,250.0	55,525.9	1,658,587.0	1,485,517.6	173,069.4	526,756.0	418,085.9	108,670.2	(650,739.3)
	3	1,678,171.7	152,064.7	204,444.7	52,380.0	1,676,028.0	1,493,994.4	182,033.6	508,109.6	414,021.8	94,087.7	(658,030.6)
	4	1,674,365.9	148,190.3	205,174.1	56,983.7	1,677,435.7	1,493,866.4	183,569.3	518,092.5	417,038.7	101,053.8	(669,352.6)
	5	1,688,132.4	146,065.2	207,128.3	61,063.1	1,683,231.1	1,496,853.7	186,377.5	527,369.5	425,179.8	102,189.8	(668,533.5)
	6	1,682,177.5	146,214.3	206,072.4	59,858.1	1,691,501.5	1,505,234.0	186,267.5	509,705.9	416,720.2	92,985.8	(665,244.2)
	7	1,676,600.7	138,454.6	210,398.8	71,944.2	1,695,235.1	1,505,971.1	189,264.0	517,454.9	418,929.9	98,525.0	(674,543.8)
	8	1,686,811.9	137,206.0	210,104.7	72,898.6	1,701,407.5	1,512,970.1	188,437.5	522,266.6	423,552.1	98,714.5	(674,068.3)
	9	1,701,503.4	133,003.2	199,587.1	66,583.9	1,708,547.7	1,515,278.8	193,268.9	530,104.6	419,613.7	110,491.0	(670,152.1)
	10	1,712,926.2	139,092.9	195,868.5	56,775.7	1,717,585.5	1,516,026.9	201,558.6	535,017.8	420,802.4	114,215.4	(678,769.9)
	11	1,718,583.5	134,289.1	188,963.2	54,674.1	1,722,505.2	1,520,813.1	201,692.1	539,922.6	422,277.7	117,644.9	(678,133.4)
	12	1,722,629.6	129,829.2	186,676.9	56,847.6	1,745,190.3	1,537,100.2	208,090.1	518,192.4	406,832.0	111,360.4	(670,582.3)
2018	1	1,736,737.1	119,355.7	188,001.2	68,645.5	1,756,108.2	1,545,493.8	210,614.4	536,999.2	411,862.3	125,136.9	(675,726.0)
	2	1,744,861.7	124,662.7	189,310.7	64,648.0	1,760,420.3	1,549,874.5	210,545.7	533,452.7	411,718.9	121,733.8	(673,674.0)
	3	1,777,356.5	123,376.7	187,874.4	64,497.7	1,772,261.3	1,557,530.4	214,731.0	540,108.5	408,790.3	131,318.2	(658,390.0)
	4	1,778,345.9	132,666.4	197,645.3	64,978.8	1,787,401.8	1,564,116.6	223,285.2	554,080.6	415,462.0	138,618.6	(695,803.0)
	5	1,781,296.1	146,060.0	209,149.4	63,089.4	1,790,210.4	1,568,788.9	221,421.5	539,352.1	411,360.3	127,991.8	(694,326.5)
	6	1,778,131.4	152,002.0	217,631.1	65,629.1	1,804,017.8	1,576,977.9	227,039.9	529,854.4	415,678.6	114,175.8	(707,742.8)
	7	1,786,926.3	150,851.1	223,359.7	72,508.6	1,813,503.3	1,583,306.4	230,196.8	529,094.9	415,124.8	113,970.1	(706,522.9)

^ 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.

\# 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 rekursa

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

^ *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 End of period		Emas dan Pertukaran Asing ^ *Gold and Foreign Exchange ^*	Kedudukan Tranche Rizab IMF *IMF Reserve Tranche Position*	Milikan Hak Pengeluaran Khas *Holdings of Special Drawing Rights*	Kertas Kerajaan Malaysia *Malaysian Government Papers*	Bil Terdiskaun *Bills Discounted*	Deposit dengan Institusi Kewangan *Deposits with Financial Institutions*	Pinjaman dan Pendahuluan *Loans and Advances*	Perbelanjaan Tertunda *Deferred Expenditure*	Hartanah - Tanah dan Bangunan ** *Properties - Land and Buildings *** 	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
2015		398,178.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,957.4	t.d.	2,113.9	19,163.2	440,567.5
2016		415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	t.d.	2,113.9	11,403.0	450,979.0
2017		406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2016	7	383,263.8	3,212.2	4,592.3	1,643.0	0	2,424.5	7,476.3	t.d.	2,113.9	7,058.2	411,784.2
	8	384,118.3	3,212.2	4,592.3	1,643.0	0	2,685.3	7,559.0	t.d.	2,113.9	6,338.1	412,262.2
	9	396,925.7	3,314.2	4,737.2	1,643.0	0	2,161.6	7,657.5	t.d.	2,113.9	5,677.7	424,230.8
	10	397,490.4	3,314.2	4,737.2	1,643.0	0	1,167.7	7,782.1	t.d.	2,113.9	5,857.2	424,105.7
	11	391,591.9	3,314.2	4,737.2	3,576.5	0	1,579.8	7,719.1	t.d.	2,113.9	8,253.8	422,886.5
	12	415,506.4	3,467.5	4,956.3	4,264.8	0	1,527.5	7,739.6	t.d.	2,113.9	11,403.0	450,979.0
2017	1	417,573.2	3,467.5	4,956.3	4,058.4	0	1,077.4	7,798.7	t.d.	2,113.9	11,464.3	452,509.8
	2	417,837.6	3,467.5	4,956.3	3,860.5	0	1,765.1	7,781.5	t.d.	2,113.9	8,740.4	450,522.9
	3	413,774.9	3,450.2	4,931.7	5,966.1	0	2,417.7	7,808.7	t.d.	2,113.9	10,225.1	450,688.4
	4	416,801.5	3,444.2	4,931.7	3,311.6	0	8,913.8	7,815.3	t.d.	2,113.9	8,031.4	455,363.4
	5	424,943.6	3,444.2	4,931.4	3,934.1	0	6,074.7	7,812.3	t.d.	2,113.9	7,289.4	460,543.7
	6	416,493.2	3,416.9	4,909.5	4,666.2	0	5,003.5	7,617.2	t.d.	2,113.9	6,819.2	451,039.7
	7	418,704.4	3,416.9	4,909.5	5,356.6	0	4,112.9	7,819.4	t.d.	2,113.9	7,413.7	453,847.2
	8	423,335.4	3,410.2	4,909.4	5,355.1	0	6,074.4	7,822.9	t.d.	2,113.9	7,382.4	460,403.8
	9	419,394.5	3,412.3	4,912.4	4,156.0	0	8,673.4	7,819.5	t.d.	2,113.9	7,020.7	457,502.8
	10	420,589.3	3,407.6	4,912.4	4,001.5	0	4,481.6	7,740.9	t.d.	2,113.9	7,420.4	454,667.6
	11	422,096.7	3,376.3	4,912.4	4,090.7	0	7,878.9	7,666.9	t.d.	2,113.9	8,788.9	460,924.7
	12	406,797.9	3,116.3	4,737.0	4,226.7	0	8,912.9	7,593.1	t.d.	4,179.6	10,282.8	449,846.3
2018	1	411,835.9	3,110.6	4,736.8	4,448.6	0	10,372.5	7,556.8	t.d.	4,179.6	10,732.7	456,973.6
	2	411,702.5	3,110.6	4,736.7	4,463.2	0	5,598.8	7,493.9	t.d.	4,179.6	9,516.5	450,801.9
	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

^ 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.

^ *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

RM juta / *RM million*

Pada akhir tempoh		Modal Dibayar	Kumpulan Wang Rizab *	Matawang dalam Edaran	Deposit *Deposits*			Bil Bank Negara dan Bon	Peruntukan Hak Pengeluaran Khas	Liabiliti Lain	Jumlah Liabiliti
					Institusi Kewangan	Kerajaan Persekutuan	Lain-lain				
End of Period		*Paid-up Capital*	*Reserves **	*Currency in Circulation*	*Financial Institutions*	*Federal Government*	*Others*	*Bank Negara Bills and Bonds*	*Allocation of Special Drawing Rights*	*Other Liabilities*	*Total Liabilities*
2015		100.0	131,133.8	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,567.5
2016		100.0	144,736.9	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.5	450,979.0
2017		100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2016	7	100.0	109,463.6	91,259.9	165,952.8	9,687.1	1,105.9	13,613.6	7,521.8	13,079.4	411,784.2
	8	100.0	110,174.1	91,059.0	157,265.3	19,261.9	1,175.8	13,648.3	7,521.8	12,056.0	412,262.2
	9	100.0	123,214.1	92,177.3	170,160.9	5,551.2	916.8	10,633.1	7,759.2	13,718.4	424,230.8
	10	100.0	123,210.3	92,442.3	172,292.5	10,388.7	847.2	5,650.5	7,759.2	11,415.0	424,105.7
	11	100.0	123,832.4	92,684.0	175,717.3	4,242.2	395.8	6,638.5	7,759.2	11,517.0	422,886.5
	12	100.0	144,736.9	97,751.3	170,249.4	9,441.2	533.5	8,602.1	8,118.1	11,446.5	450,979.0
2017	1	100.0	146,215.2	105,220.2	162,062.9	12,513.7	528.6	8,622.6	8,118.1	9,128.4	452,509.8
	2	100.0	147,391.1	99,829.4	171,634.9	6,329.5	359.2	9,466.1	8,118.1	7,294.6	450,522.9
	3	100.0	147,369.4	99,452.2	176,110.0	5,318.9	520.8	9,488.9	8,077.8	4,250.5	450,688.4
	4	100.0	148,585.3	100,131.9	179,047.4	6,339.9	645.8	8,510.2	8,077.8	3,925.2	455,363.4
	5	100.0	150,046.8	100,467.5	173,572.1	12,035.3	1,236.5	9,499.8	8,077.8	5,508.0	460,543.7
	6	100.0	145,961.2	105,311.0	170,583.9	8,783.3	965.4	7,253.3	8,041.8	4,039.8	451,039.7
	7	100.0	146,970.6	100,760.4	170,279.8	15,534.8	1,274.1	6,270.5	8,041.8	4,615.2	453,847.2
	8	100.0	147,581.3	103,229.4	176,462.7	13,000.0	1,080.2	6,286.4	8,041.8	4,622.0	460,403.8
	9	100.0	146,950.0	101,013.6	181,854.3	9,238.8	1,114.3	5,270.5	8,046.6	3,914.5	457,502.8
	10	100.0	148,686.5	100,513.3	180,760.7	5,934.9	1,486.6	5,284.1	8,046.6	3,854.9	454,667.6
	11	100.0	148,210.0	102,256.6	182,258.0	5,358.3	1,608.0	7,759.0	8,046.6	5,328.2	460,924.7
	12	100.0	136,719.1	103,585.2	181,717.9	7,479.2	1,456.3	7,267.6	7,759.4	3,761.7	449,846.3
2018	1	100.0	139,288.7	108,881.3	173,235.2	14,839.7	1,083.5	7,676.1	7,759.4	4,109.7	456,973.6
	2	100.0	137,234.5	108,303.4	167,881.9	11,106.0	1,112.2	12,992.6	7,759.4	4,311.9	450,801.9
	3	100.0	119,453.7	106,632.2	180,566.6	10,485.6	767.5	19,946.3	7,540.7	3,914.9	449,407.6
	4	100.0	121,519.9	108,406.3	174,866.1	10,051.0	834.9	22,156.9	7,540.7	3,753.3	449,231.5
	5	100.0	123,019.7	111,229.4	165,387.9	8,721.9	814.4	16,685.7	7,540.7	3,841.8	444,177.5
	6	100.0	127,735.5	109,342.6	168,424.0	13,274.9	816.0	18,179.5	7,644.8	3,851.5	449,368.8
	7	100.0	129,488.4	104,814.2	166,139.9	19,001.8	766.2	17,870.3	7,644.8	4,271.0	450,096.5

* Effective from 15 March 2013, the General Reserve Fund, Other Reserves and Net Profit/(Loss) for the period are recorded as Reserves.

* Mulai 15 Mac 2013, Kumpulan Wang Rizab Am, Rizab Lain dan Untung/(Rugi) Bersih bagi tempoh tersebut dilaporkan sebagai Rizab.

1.6 Tabung-tabung Khas Bank Negara Malaysia
Bank Negara Malaysia's Special Funds

Sektor/Jenis Tabung *Sector/Type of Fund*	Tarikh ditubuhkan *Date established*	Jumlah peruntukkan (RM juta) *Fund allocation (RM million)*	Jumlah diluluskan *Amount approved* RM juta *RM million*		Bil. permohonan diluluskan *No. of appl. approved* *As at end Dec-17*		Jumlah dikeluarkan (a) *Amount drawdown (a)* RM juta *RM million*		Jumlah dibayar balik (b) *Amount repaid (b)* RM juta *RM million*		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)* RM juta *RM million*	
			Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Jul-18 *As at end July-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Jul-18 *As at end July-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Jul-18 *As at end July-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Jul-18 *As at end July-18*	Pada akhir bulan Dis-17 *As at end Dec-17*	Pada akhir bulan Jul-18 *As at end July-18*
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[1]	19-Jun-17	10,100	29,223.4	29,429.8	75,454	77,025	28,513.9	28,913.7	22,206.1	23,000.6	6,307.9	5,913.1
2. Tabung Projek Usahawan Bumiputera - i /Bumiputera Entrepreneur Project Fund - i	01-Jul-09	300	1,210.8	1,471.3	1,587	1,793	681.5	771.3	584.1	662.7	97.4	108.6
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	6 Feb., 1988	800	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3	331.3								
3. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.8	1,397.8	0.0	0.0
4. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
5. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund	5 Feb, 1991	100	95.0	95.0	25	25	95.0	95.0	95.0	95.0	0.0	0.0
6. Tabung Industri Bumiputera/ Bumiputera Industrial Fund	4 Jan, 1993	100	94.7	94.7	99	99	90.8	90.8	90.8	90.8	0.0	0.0
7. Tabung Untuk Menyegerakan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses	29 Okt, 1993	500	297.2	297.2	54	54	297.2	297.2	297.2	297.2	0.0	0.0
8. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries	2 Jan, 1998	1850	3,774.3	3,774.3	5,420	5,420	3,725.9	3,725.9	3,725.9	3,725.9	0.0	0.0
9. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses	1 Mei, 1998	1000	609.1	609.1	96	96	585.2	585.2	585.2	585.2	0.0	0.0
10.Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries	23 Nov, 1998	330	335.8	335.8	306	306	333.7	333.7	333.7	333.7	0.0	0.0
11.Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitaion & Development Fund	3 Jul, 2001	10	3.3	3.3	33	33	1.0	1.0	1.0	1.0	0.0	0.0
12. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
13. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility	30 Okt, 1992	600	577.1	577.1	38	38	542.8	542.8	542.8	542.8	0.0	0.0
14. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	14.9	14.9	1.5	1.5
15. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2	8 Jan. 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
16. Kemudahan Bantuan PKS/ SME Assistance Facility	1 Ogs, 2008	1,200	970.1	970.1	4,561	4,561	-	-	-	-	-	-
17. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		88.6	88.6	165	165	-	-	-	-	-	-
18. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,097.9	2,097.9	9,557	9,557	-	-	-	-	-	-
19. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.5	914.5	898.0	898.0	16.5	16.5
20. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23-Jan-15	500	137.8	137.6	930	930	136.4	136.4	49.6	66.4	86.8	70.0

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

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

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*		Simpanan Berkanun dengan Bank Negara Malaysia *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu *Amount Due from Designated Financial Institutions*						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*	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*		Pemastautin Residents					Bukan Pemastautin *Non-Residents*			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*									
2017 7	21,912.47	495.3	39,732.9	39,977.3	119,423.14	30,370.19	18,883.80	5,357.94	1,014.23	76,094.7	38,325.0	41,408.2	6,792.1	186,044.4	193,715.5	1,527,271.9	5,706.7	166,220.9	2,518,746.7
8	23,891.22	410.3	39,402.2	40,986.6	122,712.19	34,180.26	18,866.68	5,266.66	1,144.89	70,647.1	39,664.1	42,883.7	3,510.1	189,179.6	191,308.1	1,535,357.3	5,698.5	167,672.6	2,532,782.0
9	19,380.88	1,223.3	39,638.4	41,511.8	126,857.17	28,374.98	16,628.54	5,624.11	596.66	68,353.5	41,361.0	42,830.7	3,689.4	179,792.0	198,286.1	1,538,389.4	5,675.2	160,203.3	2,518,416.7
10	19,543.75	1,221.9	39,315.9	40,909.6	131,956.00	26,633.03	17,631.59	6,168.63	453.97	72,457.6	40,329.1	46,705.9	3,676.7	175,322.9	202,873.6	1,539,804.0	5,823.7	161,634.5	2,532,462.5
11	21,091.37	949.0	37,085.6	41,101.3	131,068.68	26,039.24	15,736.52	5,559.60	573.43	72,215.4	40,513.9	46,580.3	2,781.8	169,346.1	203,370.9	1,544,193.1	5,812.8	169,652.1	2,533,671.1
12	21,786.19	536.6	37,492.6	43,246.9	126,645.61	31,032.46	14,345.23	5,944.94	368.04	69,526.0	43,278.0	42,922.9	1,259.0	167,364.7	209,446.7	1,562,941.5	5,841.6	163,888.3	2,547,867.2
2018 1	25,525.87	881.5	39,633.2	44,661.4	117,468.94	32,756.34	16,173.30	5,995.40	1,154.11	71,834.8	46,781.7	36,057.7	3,904.9	166,981.7	212,848.3	1,566,941.7	5,817.5	169,618.0	2,565,036.5
2	22,307.70	936.6	39,520.4	46,379.8	113,634.54	35,103.85	16,719.19	6,573.50	1,050.18	71,688.5	46,921.2	32,565.0	6,356.2	166,354.8	220,133.1	1,571,266.7	5,826.6	167,383.7	2,570,721.4
3	20,011.46	697.1	40,184.7	47,633.2	121,569.05	32,166.58	14,098.96	5,645.77	1,254.02	79,450.9	46,620.3	34,426.6	5,496.8	164,062.4	221,725.1	1,578,571.3	5,876.4	166,142.0	2,585,632.6
4	21,311.85	454.4	42,888.6	48,209.9	105,395.60	31,061.06	13,154.20	6,273.63	778.16	73,541.2	45,285.0	34,679.5	6,488.3	173,851.6	251,608.2	1,571,405.7	5,871.2	157,306.9	2,589,565.0
5	20,925.87	556.9	42,198.8	49,660.0	101,912.75	29,296.28	14,807.02	5,794.75	934.48	68,141.6	44,730.7	35,884.0	6,182.4	187,820.7	248,122.2	1,575,708.5	5,853.5	160,278.5	2,598,808.7
6	22,000.85	672.5	43,375.8	49,915.2	96,304.10	32,350.53	17,556.31	5,562.07	835.70	68,132.9	44,703.7	38,252.0	4,781.4	196,817.0	248,953.3	1,586,983.5	5,841.7	162,112.3	2,625,150.7
7	21,146.79	463.7	41,749.6	49,369.2	93,672.73	31,369.83	18,010.06	6,081.82	625.51	73,555.0	44,076.8	35,253.0	4,755.2	201,483.5	248,426.9	1,591,803.3	5,944.0	163,917.7	2,631,704.6

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 menyiarkan 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 (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*		Wang Tunai dan Kesamaan Tunai / *Cash and Cash Equivalents*	Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*		Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*						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*	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*		Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*			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*									
2017	7	1,467.9	129.1	293.1	11,877.0	43,059.0	6,983.2	2,886.7	0.0	950.5	3,425.0	0.0	10,709.8	251.9	36,863.1	38,093.0	450,773.6	444.0	8,113.8	616,320.8
	8	1,593.3	54.9	294.5	12,454.2	43,198.1	6,622.7	3,650.5	0.0	951.1	3,608.6	0.0	11,009.2	195.5	36,708.5	37,370.0	455,204.8	439.0	8,991.2	622,345.9
	9	1,166.1	120.0	298.6	12,742.7	49,312.0	5,154.8	2,517.0	0.0	430.6	3,185.2	0.0	11,535.9	168.7	36,591.6	38,391.5	456,338.4	436.0	9,891.1	628,280.2
	10	973.4	119.6	299.3	12,263.7	55,291.2	4,534.1	2,940.9	44.0	340.3	3,233.5	0.0	12,624.8	169.1	37,617.6	40,333.2	458,572.5	433.7	9,533.1	639,323.8
	11	1,350.6	(361.0)	296.1	12,541.8	51,020.6	5,297.7	2,661.6	100.0	559.8	3,034.8	0.0	12,921.1	88.5	37,349.7	40,946.3	462,681.0	431.5	10,067.0	640,987.2
	12	1,420.8	68.1	316.6	13,147.0	50,963.8	7,394.9	1,994.0	0.0	254.4	3,545.6	0.0	12,543.8	88.7	37,760.4	40,381.2	473,298.5	435.0	9,702.9	653,315.6
2018	1	1,997.3	118.7	303.0	13,637.9	48,643.2	8,253.9	3,020.7	0.0	1,104.1	2,339.4	0.0	11,198.8	380.8	38,674.9	40,382.4	479,075.2	435.3	10,294.9	659,860.5
	2	1,870.5	283.8	302.0	14,468.5	51,771.6	5,537.1	3,861.0	0.0	997.3	2,319.6	0.0	9,637.0	936.5	39,172.1	40,170.8	482,638.5	440.6	9,604.3	664,011.3
	3	1,754.7	54.8	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	1,960.2	71.5	300.8	15,208.9	54,365.2	4,840.9	1,965.1	0.0	722.8	2,207.7	0.0	9,654.5	1,058.8	40,436.4	44,114.2	494,254.8	454.0	8,299.9	679,915.6
	5	1,612.3	90.0	306.0	16,966.4	47,619.2	4,859.1	3,486.5	0.0	736.6	2,339.5	0.0	9,673.8	1,291.7	43,487.2	45,346.1	497,125.7	442.2	8,701.5	684,083.7
	6	2,357.0	65.1	305.6	16,707.4	36,907.1	5,016.4	3,943.5	0.0	832.8	2,440.7	0.0	9,336.9	1,370.6	44,779.9	48,064.5	501,243.2	445.8	8,231.9	682,048.4
	7	1,166.1	43.7	306.4	16,767.0	39,929.9	4,250.2	3,617.3	0.0	622.7	1,923.6	0.0	8,014.8	648.9	47,626.8	47,562.6	505,186.0	452.4	8,887.9	687,006.3

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 menyiarkan 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 (MGII) has been reclassified from other securities to Government securities

1.8 Kumpulan-Kumpulan Wang Insurans Hayat[1] dan Am[2]: 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 / *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*		Penerimaan Belum Bayar / *Acceptances Payable*	Bil 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*								
2017 7	276,278.5	19,011.9	0.6	1,708,472.0	1,792.9	40,232.9	10,471.0	1,025.4	2,326.3	108,195.1	32,961.6	38,993.3	1,193.5	3,411.4	15.2	274,365.3	2,518,746.7
8	277,063.4	18,902.5	1.0	1,721,056.0	804.4	43,844.4	10,559.2	1,495.9	2,130.3	102,807.6	32,050.9	40,332.1	1,564.4	3,790.0	37.9	276,341.9	2,532,782.0
9	276,940.2	19,307.0	0.4	1,734,468.2	533.8	38,497.1	7,874.7	1,020.1	2,486.4	89,294.4	32,647.6	41,361.0	1,704.9	3,429.1	2.1	268,849.5	2,518,416.7
10	281,088.3	19,013.9	0.5	1,745,655.8	306.8	37,250.9	8,065.4	1,066.4	1,902.0	89,772.8	36,467.1	40,329.1	1,426.6	3,556.3	17.8	266,542.8	2,532,462.5
11	282,091.7	18,818.0	0.3	1,750,140.9	1,102.1	34,217.3	7,790.8	1,195.8	2,242.6	84,114.7	31,922.0	40,526.9	1,248.0	3,974.0	21.6	274,264.2	2,533,671.1
12	286,424.9	18,341.6	0.5	1,748,475.3	1,559.1	37,383.7	10,497.4	1,152.1	2,811.3	88,049.9	30,862.1	43,278.0	1,212.6	4,556.0	21.8	273,240.9	2,547,867.2
2018 1	288,402.5	18,416.2	0.7	1,759,715.0	5,338.1	36,875.8	10,908.9	1,969.3	3,147.5	79,201.1	30,279.6	46,785.3	1,352.0	4,028.9	13.3	278,602.1	2,565,036.5
2	289,315.8	18,511.4	0.2	1,760,837.5	3,194.8	42,349.9	10,066.2	1,885.1	2,072.2	81,937.5	30,317.9	46,924.4	1,507.3	3,636.5	15.0	278,149.9	2,570,721.4
3	289,875.3	18,285.4	0.5	1,796,376.7	1,647.5	38,838.0	7,853.3	1,738.5	4,511.4	76,224.3	29,865.1	46,620.3	1,611.6	3,415.2	15.4	268,754.2	2,585,632.6
4	289,138.5	18,069.3	0.3	1,795,541.1	1,544.5	36,063.6	8,712.8	1,831.7	2,874.3	83,215.6	29,199.3	45,285.0	1,788.1	3,440.5	11.6	272,848.8	2,589,565.0
5	290,778.4	18,303.6	0.6	1,793,771.9	1,371.7	33,348.2	9,187.1	1,586.8	4,328.4	94,422.5	28,293.9	44,730.7	1,629.1	3,243.2	17.3	273,795.3	2,598,808.7
6	293,939.4	18,531.5	0.3	1,795,602.4	148.7	38,494.0	9,573.3	2,165.9	920.2	108,886.4	28,109.9	44,703.7	1,591.1	3,442.3	15.5	279,025.9	2,625,150.7
7	296,818.4	18,180.4	0.5	1,807,781.2	325.7	40,332.2	8,000.8	2,092.4	1,405.0	106,113.1	28,356.0	44,076.8	1,716.7	3,103.8	13.1	273,388.4	2,631,704.6

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 menyiarkan 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 disetuju 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 "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

1.9.1 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*										
2017	7	44,655.6	3,755.0	0.1	446,390.5	7.9	13,891.4	3,389.0	248.5	1,209.2	3,472.3	32,961.6	38,993.3	11,882.7	1,000.0	692.0	177.4	0.0	13,594.4	616,320.8
	8	45,247.9	3,807.7	0.1	450,596.0	0.0	13,298.0	3,635.9	347.2	1,273.8	3,259.6	32,050.9	40,332.1	12,468.7	1,000.0	736.4	184.2	0.0	14,107.3	622,345.9
	9	44,991.5	3,698.7	0.1	458,523.3	0.0	12,682.7	2,733.7	131.6	1,422.7	3,536.3	32,647.6	41,361.0	11,587.7	500.0	729.4	169.8	0.0	13,564.1	628,280.2
	10	45,411.5	3,555.5	0.1	464,636.5	0.0	12,244.6	3,189.4	214.3	1,065.3	4,328.5	36,467.1	40,329.1	12,675.8	500.0	780.4	180.5	0.0	13,745.3	639,323.8
	11	45,748.6	3,730.2	0.2	469,064.7	0.0	11,155.1	2,384.0	38.0	1,350.4	3,891.8	31,922.0	40,526.9	14,332.2	500.0	843.6	478.2	0.0	15,021.3	640,987.2
	12	46,504.4	3,881.5	0.1	474,661.1	0.1	10,393.0	2,819.8	229.2	1,621.8	4,463.3	30,862.1	43,278.0	18,191.9	501.0	875.0	526.2	0.0	14,507.3	653,315.6
2018	1	46,039.9	3,707.9	0.1	480,564.5	0.0	9,018.3	2,927.6	289.4	1,936.4	3,048.6	30,279.6	46,785.3	18,129.7	501.0	875.7	370.0	0.0	15,386.5	659,860.5
	2	46,380.2	3,914.7	0.1	481,803.7	0.0	9,414.0	4,710.7	268.9	1,033.9	3,656.2	30,317.9	46,924.4	18,282.4	501.0	898.8	229.5	0.0	15,675.2	664,011.3
	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	47,144.8	3,686.6	0.1	498,979.7	0.0	7,229.2	3,651.6	119.2	1,304.2	4,175.8	29,199.3	45,285.0	19,011.4	501.0	861.8	361.1	0.0	18,404.8	679,915.6
	5	47,441.7	3,852.7	0.1	502,619.8	0.0	7,394.0	3,871.3	74.1	1,336.2	3,991.0	28,293.9	44,730.7	20,351.8	501.0	825.2	311.8	0.0	18,488.4	684,083.7
	6	47,787.1	3,824.4	0.1	498,579.1	0.0	10,287.5	4,233.6	183.4	562.1	3,524.1	28,109.9	44,703.7	20,119.5	501.0	893.2	264.5	0.0	18,475.2	682,048.4
	7	48,478.4	3,921.6	0.2	503,133.8	0.0	10,866.5	3,303.7	118.0	106.0	4,022.1	28,356.0	44,076.8	19,880.1	1,021.0	905.7	239.9	0.0	18,576.5	687,006.3

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 menyiarkan 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 disetuju 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 "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 / *Period*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal uses*	Kad kredit / *Credit cards*	Pembelian barangan pengguna / *Purchase of consumer durable goods*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain[1] / *Other purpose* [1]	Jumlah pinjaman dipohon / *Total loans applied*
2016	3	2,668.7	7,383.5	6,915.8	20,185.9	6,802.8	309.0	5,185.0	3,792.9	0.8	3,476.5	18,514.8	3,176.4	71,496.1
	4	1,942.1	6,746.1	6,363.0	19,145.9	6,348.4	508.1	4,707.0	3,889.7	0.7	1,551.4	14,287.1	4,644.8	63,771.3
	5	2,630.8	6,441.8	6,209.4	18,955.6	7,117.2	3,704.7	3,956.3	4,094.0	0.0	3,471.6	18,910.7	2,573.9	71,856.7
	6	3,430.9	8,392.5	7,812.4	18,149.1	7,034.1	504.6	4,470.8	4,125.3	0.1	6,545.4	17,952.9	5,138.1	75,743.9
	7	1,974.9	5,710.4	5,468.3	16,646.8	6,876.7	490.3	4,192.3	3,802.1	0.0	3,293.3	16,087.7	2,120.9	61,195.4
	8	2,906.5	7,409.3	7,095.6	20,829.0	8,034.5	1,003.9	5,337.0	4,573.1	0.4	2,920.3	17,406.5	4,087.5	74,508.0
	9	3,109.0	6,401.4	6,162.2	18,703.9	6,143.8	572.4	4,788.8	4,125.5	0.1	2,910.5	16,841.1	4,653.2	68,249.8
	10	3,353.4	6,935.3	6,634.2	18,278.9	7,039.0	1,018.2	5,193.7	4,124.0	0.1	2,258.7	17,642.3	3,201.6	69,045.2
	11	2,929.8	7,359.6	7,085.5	17,980.3	7,195.7	514.4	4,839.0	4,240.0	0.0	3,420.9	18,887.8	3,896.0	71,263.5
	12	1,773.1	8,189.3	7,093.7	14,538.6	5,169.5	1,078.3	4,171.9	3,767.4	0.1	2,723.5	14,301.2	2,621.9	58,334.8
2017	1	3,997.8	6,884.4	6,679.8	15,843.2	5,745.2	496.7	4,203.9	3,687.6	1.8	1,875.6	15,020.9	1,824.6	59,581.9
	2	2,532.7	6,343.5	6,160.0	16,297.2	6,088.5	645.2	4,320.5	3,105.3	0.0	3,631.5	13,806.0	4,460.9	61,231.2
	3	2,894.8	7,736.6	7,388.5	23,244.1	8,110.3	1,166.5	5,442.2	5,148.7	0.0	4,618.7	14,765.7	3,555.6	76,683.3
	4	2,991.1	6,523.8	6,295.3	19,809.8	7,027.7	1,086.0	4,978.0	4,219.3	0.1	2,758.6	12,472.5	2,840.3	64,707.1
	5	4,523.7	7,541.2	7,256.6	22,188.6	8,481.7	857.6	5,926.2	4,455.7	1.1	4,905.6	13,754.2	2,918.3	75,553.9
	6	2,318.2	6,271.3	6,067.6	19,038.0	6,607.7	481.2	4,989.2	3,792.5	0.0	3,570.4	13,681.8	3,809.9	64,560.3
	7	3,134.5	6,776.9	6,545.7	21,218.3	7,664.9	603.9	5,826.7	4,465.2	0.0	5,174.4	16,487.0	3,882.3	75,234.1
	8	3,786.0	6,941.4	6,680.1	23,567.7	7,407.2	1,170.2	6,105.9	4,510.3	3.9	2,131.0	15,679.9	6,247.2	77,550.8
	9	2,299.5	5,575.1	5,306.8	19,861.7	7,042.5	849.4	5,303.2	3,935.6	3.5	2,942.0	16,200.6	4,555.1	68,568.2
	10	3,104.3	6,512.1	6,284.0	21,567.9	8,035.8	1,947.4	5,938.3	4,269.9	0.0	3,272.1	19,126.4	4,111.6	77,885.9
	11	3,378.6	6,856.7	6,625.1	21,263.1	8,328.3	603.1	6,320.1	4,194.7	2.1	4,065.6	21,244.6	6,295.2	82,552.1
	12	1,960.8	6,461.7	6,279.9	15,911.9	5,504.1	436.1	5,198.5	3,681.3	0.0	2,573.6	12,765.8	2,625.4	57,119.1
2018	1	6,832.9	7,627.3	7,362.2	18,830.5	8,131.4	1,016.5	6,121.6	4,085.0	0.5	2,226.0	14,489.7	5,313.3	74,674.9
	2	3,832.0	5,434.0	5,243.7	14,324.2	6,776.5	698.7	4,874.9	3,056.3	0.0	3,579.5	11,976.9	3,099.0	57,651.8
	3	3,231.7	6,926.7	6,633.6	20,588.4	8,735.6	1,231.9	6,530.9	3,804.5	0.0	4,069.8	16,352.8	5,180.6	76,652.9
	4	3,542.5	6,910.4	6,602.9	21,084.5	8,496.3	1,346.7	6,596.7	4,029.6	0.0	2,778.2	18,876.0	4,082.6	77,743.6
	5	2,664.3	7,115.2	6,921.1	18,740.9	7,449.6	628.0	5,873.2	3,813.6	0.0	2,489.9	16,317.7	3,532.9	68,625.2
	6	3,446.5	8,910.7	8,708.4	19,220.5	8,451.8	1,305.1	5,094.9	3,910.4	1.0	2,718.6	16,577.7	3,483.4	73,120.6
	7	2,544.0	9,053.5	8,744.5	24,291.4	8,653.6	1,098.0	6,158.2	4,592.2	0.0	1,712.1	14,170.5	4,217.7	76,491.2

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 Sectors

RM juta / *RM million*

Tempoh / *Period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah[2] / *Household sector*[2]	Sektor t.d.d.l.[3] / *Other sector n.e.c*[3]	Jumlah pinjaman dipohon / *Total loans applied*
2016	7	1,284.6	398.6	4,228.6	267.4	5,203.6	4,882.3	4,895.2	1,094.7	5,170.2	1,086.5	32,395.3	288.4	61,195.4
	8	1,617.9	653.1	6,220.1	107.1	6,072.1	6,924.4	4,921.1	1,702.7	3,249.9	1,671.8	40,969.1	398.7	74,508.0
	9	1,766.0	73.6	5,363.7	666.4	4,995.3	5,250.0	4,507.6	3,220.6	4,306.4	672.3	36,721.8	706.1	68,249.8
	10	1,123.4	160.7	4,230.8	479.8	5,353.7	5,195.5	5,494.7	2,052.5	4,527.1	2,229.0	37,154.8	1,043.3	69,045.2
	11	956.3	1,064.3	4,624.6	540.5	5,732.0	4,104.8	5,851.7	3,282.7	3,863.9	2,693.9	37,629.0	919.8	71,263.5
	12	331.0	1,032.3	4,246.4	29.9	4,168.0	3,706.1	4,806.2	1,577.2	4,130.3	1,263.8	31,413.4	1,630.4	58,334.8
2017	1	1,106.6	110.3	3,769.2	345.3	4,448.6	4,126.4	4,483.5	2,868.7	3,853.4	530.1	33,636.8	303.0	59,581.9
	2	1,603.3	219.0	4,033.7	1,476.3	3,922.9	7,217.6	3,420.4	2,669.3	2,393.4	1,134.8	32,726.7	413.8	61,231.2
	3	2,222.3	227.3	3,997.0	320.6	5,642.4	6,832.7	5,533.8	1,968.7	3,532.7	1,281.7	44,738.4	385.7	76,683.3
	4	1,036.3	60.1	4,113.8	871.5	4,572.3	5,015.7	2,801.6	1,807.3	4,688.9	1,188.6	38,273.1	277.8	64,707.1
	5	1,515.1	235.2	4,729.7	1,608.3	5,027.6	6,163.5	5,729.1	844.4	3,788.0	539.2	43,455.1	1,918.7	75,553.9
	6	720.0	285.5	4,238.1	924.7	4,641.3	4,010.8	4,091.7	2,378.2	3,864.5	1,441.9	36,469.1	1,494.4	64,560.3
	7	763.3	58.4	4,903.2	893.1	6,549.6	9,082.2	3,149.2	961.7	5,692.3	1,196.4	41,657.5	327.2	75,234.1
	8	440.0	336.0	6,584.4	2,022.4	6,318.1	4,225.0	4,398.7	1,721.3	5,378.8	891.5	44,648.6	586.0	77,550.8
	9	705.5	88.1	5,832.9	823.0	6,956.7	4,530.6	4,519.1	1,083.5	3,471.4	919.9	37,873.3	1,764.2	68,568.2
	10	1,654.5	311.8	6,481.0	1,598.1	5,526.7	7,595.3	6,491.1	1,640.4	3,350.7	814.4	41,695.2	726.7	77,885.9
	11	5,052.7	1,229.3	4,121.4	128.9	5,327.5	6,369.9	5,148.5	3,683.1	4,106.8	3,951.0	42,356.9	1,076.0	82,552.1
	12	747.7	111.3	3,808.4	147.7	4,588.8	2,695.1	5,127.9	1,307.0	3,083.8	935.1	33,552.6	1,013.8	57,119.1
2018	1	1,926.2	199.7	6,336.4	342.8	6,101.4	5,716.8	3,591.6	3,148.6	3,269.3	799.4	42,436.6	806.2	74,674.9
	2	1,171.0	1,245.3	4,814.5	267.7	5,253.7	4,608.7	4,639.8	1,601.5	1,686.4	892.0	31,207.7	263.6	57,651.8
	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	41,126.4	1,334.7	76,652.9
	4	2,624.9	396.1	5,822.4	355.1	6,889.6	3,790.3	5,619.1	920.9	5,641.0	2,462.3	42,142.0	1,079.8	77,743.6
	5	1,796.1	245.9	5,652.0	145.8	5,406.9	5,482.3	4,984.6	1,261.4	3,883.8	1,272.1	38,409.3	85.1	68,625.2
	6	1,809.8	77.1	6,170.0	536.7	6,938.4	3,835.3	4,996.9	2,635.5	3,735.2	1,610.0	39,974.7	800.9	73,120.6
	7	1,211.8	160.2	6,009.5	502.0	6,705.7	4,092.2	3,682.2	814.7	3,757.6	1,074.3	47,851.2	629.8	76,491.2

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*
2016	4	1,400.1	3,485.4	3,086.6	7,312.6	2,331.0	258.0	1,349.1	1,406.7	0.0	1,052.4	6,549.1	1,527.2	26,671.5
	5	1,982.2	3,432.6	3,145.5	7,604.6	2,309.8	319.8	1,380.1	1,487.1	0.5	2,362.2	9,122.1	1,814.5	31,815.4
	6	1,800.3	4,446.7	3,902.0	7,862.6	3,260.9	360.3	1,481.3	1,503.6	0.1	1,457.5	6,516.8	1,185.9	29,876.1
	7	953.1	3,258.8	3,103.3	7,032.7	3,418.5	241.0	1,136.1	1,386.3	0.1	1,179.6	7,189.7	680.1	26,476.0
	8	1,644.2	3,933.8	3,763.1	8,624.2	2,651.9	371.1	1,670.4	1,692.4	8.2	2,198.1	7,191.2	1,562.0	31,547.5
	9	1,687.6	3,526.1	3,369.1	8,113.7	2,419.7	483.4	1,605.7	1,492.2	0.1	1,950.7	5,963.2	2,334.3	29,576.6
	10	2,785.7	3,460.1	3,238.6	8,039.8	2,952.2	583.6	1,644.5	1,699.6	0.1	1,582.0	9,004.1	2,097.5	33,849.2
	11	2,133.8	3,472.5	3,296.6	7,951.6	3,050.3	288.9	1,453.2	1,781.4	0.0	655.1	7,345.7	1,796.1	29,928.7
	12	744.2	3,864.9	3,531.3	6,360.5	2,847.6	279.6	1,171.8	1,587.3	0.0	1,392.0	9,160.8	1,881.0	29,289.7
2017	1	1,847.9	4,723.0	3,861.7	6,589.5	2,136.7	201.8	1,174.5	1,543.1	0.1	841.4	5,183.7	1,068.5	25,310.1
	2	1,957.7	3,020.4	2,912.5	6,515.0	1,950.7	518.1	1,138.9	1,176.3	1.8	1,360.1	6,342.5	2,133.7	26,115.1
	3	2,967.5	3,944.2	3,748.0	9,230.0	2,201.4	274.2	1,392.9	1,899.7	0.0	1,743.4	9,989.5	2,328.7	35,971.4
	4	1,521.8	3,321.5	3,191.9	8,342.6	2,149.6	693.3	1,200.5	1,686.3	0.1	882.8	6,433.3	943.5	27,175.3
	5	1,873.1	3,869.3	3,715.4	9,337.7	2,731.9	613.3	1,742.5	1,667.5	0.1	1,846.6	5,880.0	1,689.4	31,251.2
	6	2,455.4	3,451.0	3,301.0	8,498.2	3,069.9	326.3	1,429.7	1,550.1	0.0	889.5	9,097.9	2,573.1	33,341.0
	7	2,114.0	3,574.8	3,427.7	8,925.4	2,412.9	236.2	1,509.8	1,777.3	0.0	2,510.6	7,391.5	2,593.4	33,045.8
	8	2,428.0	3,839.8	3,674.4	9,810.3	3,956.2	679.4	1,708.5	1,780.2	0.0	1,658.8	5,437.5	3,366.0	34,664.9
	9	1,437.0	2,970.2	2,832.6	8,343.3	2,502.2	317.8	1,498.3	1,472.9	0.0	858.6	6,792.8	2,968.2	29,161.2
	10	1,588.2	3,530.7	3,359.2	9,202.1	3,067.1	362.8	1,726.5	1,810.3	0.0	1,526.1	8,433.5	1,871.7	33,119.2
	11	3,109.8	3,856.1	3,703.9	9,401.4	2,464.0	1,456.0	1,810.1	1,831.0	0.0	2,008.1	7,916.4	2,741.6	36,594.7
	12	1,304.1	3,417.9	3,288.9	7,327.9	2,481.4	394.1	1,521.0	1,642.2	0.0	1,084.2	10,630.9	4,583.7	34,387.5
2018	1	4,024.1	4,114.7	3,974.2	7,916.9	2,136.4	361.8	1,605.2	1,778.8	0.0	1,450.7	6,033.2	2,684.0	32,105.9
	2	2,681.9	3,379.5	3,250.1	6,588.5	2,122.7	285.6	1,417.6	1,333.4	0.5	633.5	4,123.6	2,375.4	24,942.3
	3	2,758.1	3,572.4	3,407.7	8,479.7	2,688.8	507.7	1,792.0	1,670.3	0.0	1,860.7	6,604.0	3,279.1	33,212.8
	4	2,095.1	3,625.3	3,444.2	8,933.7	3,170.0	279.6	1,841.7	1,642.1	0.0	1,464.6	8,097.6	1,890.0	33,039.6
	5	1,925.5	3,554.7	3,435.2	8,126.1	2,757.4	698.3	1,652.8	1,325.8	0.0	1,138.7	7,040.1	3,210.8	31,430.1
	6	1,602.5	5,366.8	5,238.9	8,366.1	2,310.4	536.2	1,631.6	1,588.5	0.0	1,604.5	10,020.4	2,125.9	35,152.8
	7	1,669.4	5,552.5	5,395.8	9,086.1	3,516.3	552.7	1,923.0	1,445.1	0.0	1,326.6	5,991.3	2,173.7	33,236.7

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

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor
Banking System: Loans Approved by Sectors

RM juta / *RM million*

Tempoh / *Period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah[2] / *Household sector* [2]	Sektor t.d.d.l.[3] / *Other sector n.e.c* [3]	Jumlah pinjaman diluluskan / *Total loans approved*
2016	2	252.1	5.9	1,264.2	426.6	1,534.9	1,746.9	1,570.5	1,126.6	1,842.8	728.5	11,656.4	100.4	22,255.9
	3	679.1	161.0	1,626.8	234.4	1,744.4	1,319.4	1,884.3	343.4	2,019.7	1,872.4	15,276.8	95.9	27,257.7
	4	1,002.0	219.6	1,439.7	52.5	1,802.6	2,198.0	2,384.9	701.8	1,959.2	298.1	14,528.0	85.1	26,671.5
	5	533.4	68.4	2,355.0	50.4	2,112.2	2,394.1	2,190.9	5,151.9	1,595.3	325.0	14,975.9	63.0	31,815.4
	6	815.8	256.8	1,914.9	25.0	2,134.3	1,989.3	2,877.1	692.2	1,598.5	1,036.4	16,286.3	249.5	29,876.1
	7	856.0	163.6	1,980.1	28.6	1,894.7	2,284.5	2,628.5	584.8	1,903.2	167.4	13,901.0	83.6	26,476.0
	8	650.8	33.6	2,544.4	343.4	1,744.0	3,020.3	2,206.2	856.6	1,547.6	962.1	17,364.9	273.3	31,547.5
	9	1,494.9	27.1	2,268.7	16.8	1,661.6	3,010.0	2,144.5	807.5	1,587.5	198.5	16,319.0	40.7	29,576.6
	10	232.2	468.5	1,612.0	20.5	3,086.6	2,260.7	3,046.0	1,796.9	2,100.8	1,930.0	16,492.7	802.4	33,849.2
	11	1,160.3	243.2	2,214.8	207.9	2,455.4	2,140.5	2,702.6	423.4	1,318.1	360.2	16,632.5	69.7	29,928.7
	12	611.8	108.4	1,610.1	208.2	1,704.9	2,056.7	3,130.5	284.3	4,789.3	1,189.6	13,551.9	44.0	29,289.7
2017	1	418.4	13.7	1,122.9	203.5	1,234.9	1,877.9	1,985.7	1,085.3	2,194.2	323.0	14,801.3	49.4	25,310.1
	2	594.1	34.9	1,436.3	1,127.0	2,053.4	3,060.1	1,617.0	881.4	1,268.6	314.0	13,459.8	268.6	26,115.1
	3	1,155.0	971.4	1,638.8	98.7	2,587.8	3,030.4	2,755.6	2,491.1	2,424.7	401.4	18,193.7	222.8	35,971.4
	4	225.6	93.7	1,374.4	14.7	1,386.1	2,087.4	1,886.2	1,463.3	920.7	150.6	16,120.7	1,451.8	27,175.3
	5	637.9	65.4	2,771.5	3.6	2,020.2	3,436.1	1,153.7	566.2	1,740.3	264.3	18,475.9	116.0	31,251.2
	6	563.0	87.7	2,350.9	99.5	2,308.1	1,821.9	3,310.2	1,230.3	3,548.8	419.3	16,279.7	1,321.5	33,341.0
	7	314.3	42.4	1,995.8	1,118.0	2,795.5	2,971.1	2,266.9	212.7	2,123.7	1,600.0	17,571.4	33.8	33,045.8
	8	673.6	21.2	2,210.4	1,854.3	2,009.4	2,855.0	3,529.4	513.3	1,614.1	242.9	18,971.1	170.3	34,664.9
	9	136.6	183.6	1,847.1	209.7	1,983.7	2,494.3	1,748.3	981.1	2,125.5	160.5	15,952.4	1,338.5	29,161.2
	10	904.8	172.0	2,896.7	23.7	1,837.3	2,180.3	2,117.9	935.9	2,224.7	1,475.1	18,124.7	226.0	33,119.2
	11	1,569.6	688.6	2,230.6	1,014.9	2,415.2	2,732.5	2,660.1	403.3	2,955.3	755.1	19,152.6	16.9	36,594.7
	12	1,730.8	77.0	2,118.8	56.4	1,951.2	2,139.8	4,861.6	1,323.9	2,623.4	725.3	15,258.7	1,520.6	34,387.5
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	18,148.9	155.2	32,105.9
	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	14,887.2	24.3	24,942.3
	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	17,536.2	260.8	33,212.8
	4	837.5	34.3	3,685.6	376.1	2,369.3	1,868.6	2,348.1	526.1	2,254.9	753.0	17,711.5	274.6	33,039.6
	5	1,386.8	211.4	2,069.4	32.9	2,146.5	2,396.0	2,541.5	414.4	2,403.1	1,341.8	16,393.4	92.9	31,430.1
	6	886.1	122.7	3,033.4	169.8	2,463.8	1,661.8	2,045.5	1,057.5	3,637.1	1,374.6	18,300.9	399.6	35,152.8
	7	572.2	53.6	2,699.8	249.7	3,053.5	2,808.9	1,453.0	502.6	1,151.2	483.4	19,630.5	578.3	33,236.7

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 1.13.1 (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.

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 in Table 1.13.1 (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.

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan
Banking System: Loans Disbursed by Purpose

RM juta / *RM million*

Tempoh / *Period*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal uses*	Kad kredit / *Credit cards*	Pembelian barangan pengguna / *Purchase of consumer durable goods*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain[1] / *Other purpose* [1]	Jumlah pinjaman dikeluarkan / *Total loans disbursed*
2016	7	1,930.8	3,961.9	3,348.5	5,809.7	3,144.8	207.1	1,901.5	9,705.6	4.7	1,972.9	46,585.9	1,921.7	77,146.7
	8	2,359.5	4,191.9	3,710.9	7,068.7	3,540.1	504.3	2,427.5	9,465.0	6.3	2,246.9	48,862.0	2,605.9	83,278.2
	9	2,383.8	4,057.7	3,561.2	6,693.4	3,898.9	239.3	2,275.5	9,427.5	4.2	2,806.5	56,554.0	4,011.7	92,352.6
	10	5,066.3	3,951.6	3,477.5	6,580.4	3,562.5	590.4	2,326.3	9,369.8	3.4	2,675.0	50,482.9	3,264.6	87,873.4
	11	5,189.2	3,945.2	3,390.9	7,191.9	3,972.2	370.7	2,386.0	9,673.8	4.1	2,660.1	56,120.6	1,963.4	93,477.3
	12	1,699.0	3,859.6	3,459.4	7,002.5	3,783.3	244.6	2,440.9	10,899.5	4.5	2,748.0	66,421.4	4,344.5	103,448.0
2017	1	2,615.3	5,123.5	4,042.3	7,496.8	4,377.0	236.5	2,212.0	10,120.5	4.5	3,096.2	56,724.7	2,852.9	94,859.8
	2	2,355.6	3,206.4	2,791.8	5,687.3	2,860.1	247.0	2,003.5	9,045.6	5.0	2,083.4	51,155.5	1,893.2	80,542.5
	3	5,193.1	4,356.5	3,877.7	7,374.7	4,358.1	202.7	2,602.4	10,066.7	4.2	3,076.0	62,893.2	6,411.8	106,539.5
	4	2,904.0	3,682.7	3,156.6	5,872.6	2,803.3	149.8	2,166.7	9,228.6	4.2	1,857.5	51,651.1	3,083.4	83,404.0
	5	3,502.1	4,176.7	3,674.1	7,281.6	3,581.8	295.3	2,469.3	10,173.7	4.6	2,090.8	51,512.7	2,284.4	87,373.0
	6	2,310.0	4,042.8	3,624.0	6,667.0	3,495.7	177.3	2,295.4	9,704.9	5.0	3,707.8	56,130.3	3,848.5	92,384.6
	7	2,524.0	3,706.6	3,240.2	6,866.7	3,120.3	234.6	2,365.6	9,717.4	4.0	3,301.8	52,802.7	2,769.7	87,413.3
	8	3,086.5	4,437.5	3,880.9	7,487.5	4,095.1	416.6	2,726.7	10,113.5	2.3	2,236.1	57,699.7	3,614.1	95,915.5
	9	2,971.4	3,494.7	2,961.7	7,453.3	4,493.2	201.4	2,492.4	9,697.2	5.2	2,217.6	53,079.5	4,853.7	90,959.7
	10	3,230.5	3,908.0	3,394.3	8,113.5	3,358.7	218.5	2,821.1	10,225.6	3.0	2,529.0	55,898.7	4,960.8	95,267.4
	11	3,094.2	4,232.4	3,640.4	8,274.2	3,627.7	232.5	2,888.8	10,802.0	3.7	2,430.4	55,451.3	4,140.8	95,177.8
	12	2,674.0	3,878.9	3,346.1	7,533.0	3,638.0	235.4	2,676.2	11,427.2	2.9	3,002.0	59,788.2	10,720.4	105,576.1
2018	1	4,231.2	4,335.1	3,840.0	8,677.4	4,691.4	411.1	2,754.5	10,964.7	2.5	2,938.3	55,687.2	3,064.7	97,758.1
	2	3,012.0	3,941.3	3,487.6	7,055.7	3,119.3	217.8	2,527.3	9,727.7	3.1	3,506.8	49,698.5	3,022.5	85,832.1
	3	5,281.0	3,983.1	3,505.9	7,702.0	3,743.9	373.6	3,000.4	10,974.6	2.4	3,757.9	60,677.1	5,240.5	104,736.5
	4	3,431.4	4,069.9	3,537.2	7,484.1	3,843.7	379.4	2,809.4	10,338.2	3.0	2,881.6	53,341.5	3,967.7	92,550.0
	5	2,951.5	3,328.6	2,851.3	6,805.9	3,444.1	587.3	2,673.1	11,002.9	2.4	2,588.0	54,468.4	2,818.8	90,671.0
	6	3,147.6	4,688.5	4,228.1	7,116.3	3,871.9	510.3	2,734.8	11,504.6	2.2	2,724.5	66,127.6	4,772.3	107,200.5
	7	3,297.0	5,131.1	4,692.6	7,746.6	3,148.2	251.0	3,181.9	11,678.4	3.0	3,211.5	62,233.0	2,500.2	102,382.0

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 / *Period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah[2] / *Household sector*[2]	Sektor t.d.d.l.[3] / *Other sector n.e.c*[3]	Jumlah pinjaman dikeluarkan / *Total loans disbursed*
2016	5	3,071.3	726.1	16,843.8	1,184.3	16,414.5	4,952.1	3,987.2	5,408.1	9,224.7	1,421.3	23,105.8	2,753.8	89,093.2
	6	4,514.3	771.6	17,409.7	504.8	16,992.7	6,197.2	5,284.2	1,577.5	8,871.1	2,088.7	23,649.2	1,715.4	89,576.5
	7	3,379.9	402.8	16,000.2	612.0	15,326.8	5,561.1	3,433.4	1,541.4	5,627.1	1,517.5	21,925.2	1,819.1	77,146.7
	8	3,094.7	918.9	17,201.0	788.1	16,818.8	5,576.7	4,179.6	1,803.9	6,015.2	991.4	24,450.9	1,439.1	83,278.2
	9	4,548.0	826.4	18,002.5	690.0	17,440.4	5,825.8	5,747.9	2,062.5	10,002.7	1,832.6	23,570.1	1,803.6	92,352.6
	10	3,478.7	1,049.3	15,734.3	626.0	16,572.7	6,100.8	4,580.3	3,252.8	7,877.3	2,941.4	23,401.4	2,258.4	87,873.4
	11	3,076.8	841.2	17,199.1	854.4	17,370.0	5,282.5	5,265.6	4,881.6	11,093.4	1,109.2	24,743.7	1,759.7	93,477.3
	12	4,007.0	417.6	20,193.9	743.6	18,220.4	6,013.6	6,322.0	2,026.2	14,739.4	2,539.2	24,800.5	3,424.7	103,448.0
2017	1	4,150.3	859.8	19,179.9	639.4	17,600.7	7,477.3	4,527.2	3,056.9	8,967.1	820.0	25,469.8	2,111.5	94,859.8
	2	3,191.6	690.1	17,011.7	657.8	16,292.4	5,195.5	4,012.7	2,952.2	7,115.8	1,059.1	21,218.2	1,145.6	80,542.5
	3	5,212.3	472.4	18,969.5	1,703.4	19,051.7	7,433.9	6,149.3	4,847.3	11,483.8	2,210.7	26,518.4	2,486.8	106,539.5
	4	4,625.7	479.5	15,676.5	407.8	15,673.8	5,650.2	4,042.8	2,477.5	7,426.2	878.0	22,351.6	3,714.5	83,404.0
	5	3,810.8	682.6	17,502.5	415.8	17,004.9	5,908.3	4,097.1	2,133.4	7,234.0	899.2	26,170.2	1,514.3	87,373.0
	6	4,684.7	617.4	17,602.2	522.2	16,805.5	7,533.7	4,907.0	2,550.5	9,582.4	1,583.0	23,690.3	2,305.7	92,384.6
	7	4,462.2	785.6	16,986.4	488.9	16,416.2	6,549.0	4,395.7	2,271.0	7,744.5	1,788.3	23,931.0	1,594.6	87,413.3
	8	4,124.0	666.4	18,521.7	3,254.3	17,807.9	6,526.0	4,572.1	2,732.5	7,782.3	1,002.6	26,213.8	2,711.9	95,915.5
	9	3,600.0	665.5	17,110.8	546.9	16,723.2	5,505.9	7,256.9	1,342.7	9,313.3	1,668.7	24,364.9	2,860.9	90,959.7
	10	4,116.4	861.2	17,885.4	1,189.6	17,935.4	5,880.0	3,969.0	1,870.2	8,195.1	1,627.3	26,901.2	4,836.7	95,267.4
	11	3,507.4	911.9	19,097.7	456.6	18,507.3	6,317.1	4,494.6	2,073.5	8,210.6	879.9	28,209.7	2,511.4	95,177.8
	12	3,977.6	801.0	18,193.8	830.7	17,042.5	7,697.4	7,429.3	2,662.3	10,024.4	1,842.5	26,599.0	8,475.4	105,576.1
2018	1	3,748.3	558.9	18,774.2	583.5	18,263.1	8,311.6	5,739.8	1,794.9	7,300.7	1,267.8	29,688.4	1,727.0	97,758.1
	2	4,027.5	764.8	16,776.2	536.3	15,946.3	7,217.3	3,906.1	1,992.0	5,948.8	1,394.5	25,381.4	1,940.9	85,832.1
	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	27,957.2	2,552.6	104,736.5
	4	3,433.5	542.0	18,828.4	744.6	18,278.2	7,761.9	3,466.5	1,905.2	8,046.8	1,206.8	26,485.0	1,851.3	92,550.0
	5	3,466.5	588.5	19,611.7	1,358.8	17,477.6	6,626.8	3,317.3	1,958.2	7,450.0	934.5	25,799.1	2,082.0	90,671.0
	6	4,371.3	1,142.3	20,392.5	866.7	19,770.3	6,690.0	6,624.6	1,460.4	13,037.1	1,898.7	27,242.5	3,704.1	107,200.5
	7	3,443.7	495.7	19,900.3	905.4	20,064.8	8,014.1	4,257.0	2,993.7	9,381.1	909.1	29,318.8	2,698.3	102,382.0

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 1.15.1 (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 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 / *Period*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal uses*	Kad kredit / *Credit cards*	Pembelian barangan pengguna / *Purchase of consumer durable goods*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain[1] / *Other purpose* [1]	Jumlah pinjaman dibayar / *Total loans repaid*
2016	5	2,248.1	4,572.9	4,045.7	5,020.8	3,759.7	356.1	2,369.8	9,779.1	5.3	2,227.0	50,846.5	2,992.1	84,177.4
	6	2,293.9	4,493.8	3,893.9	4,694.5	3,443.0	351.7	2,216.3	9,478.3	3.8	2,325.8	51,894.0	3,998.6	85,193.7
	7	2,448.1	4,331.8	3,787.1	4,399.3	3,481.2	285.1	2,248.0	9,253.9	6.0	2,035.8	47,202.8	2,281.2	77,973.1
	8	2,471.0	4,584.1	3,985.8	4,951.2	3,918.3	648.4	2,320.9	9,918.9	4.9	1,831.1	48,697.4	2,661.5	82,007.7
	9	2,365.7	4,533.5	3,924.5	4,826.2	3,534.8	387.4	2,412.9	9,657.3	3.6	2,617.0	52,802.7	3,160.1	86,301.2
	10	2,493.8	4,545.9	3,958.2	4,741.6	3,603.7	280.7	2,318.9	9,745.5	5.6	2,437.4	50,566.0	2,713.1	83,452.4
	11	3,833.2	4,455.1	3,866.4	4,889.3	3,729.4	362.0	2,534.9	9,818.2	8.0	2,457.4	50,049.3	2,919.3	85,056.2
2017	1	2,555.9	4,537.4	4,013.6	4,963.6	4,292.3	314.1	2,525.3	10,719.5	7.9	2,697.6	55,949.6	3,366.0	91,929.3
	2	2,995.5	4,255.0	3,716.1	4,602.2	3,621.8	343.1	2,234.6	9,944.7	4.5	2,371.0	52,211.4	2,365.7	84,949.6
	3	3,954.9	4,756.8	4,214.9	5,277.1	3,719.0	333.2	2,464.9	11,091.2	7.1	3,447.7	61,605.7	4,789.2	101,446.8
	4	2,997.3	4,310.1	3,791.1	4,625.5	3,693.7	280.9	2,230.1	9,451.4	4.0	1,928.4	53,627.4	3,008.4	86,157.3
	5	3,563.6	4,749.9	4,147.4	5,001.3	3,768.9	365.9	2,433.3	10,958.5	5.6	2,078.5	52,544.3	2,379.3	87,849.3
	6	2,391.0	4,327.7	3,857.9	4,706.6	3,190.1	298.3	2,250.3	9,861.4	4.3	2,746.0	54,074.5	3,866.8	87,717.0
	7	2,521.3	4,565.4	4,016.7	4,979.8	3,513.4	257.9	2,440.5	10,347.0	4.4	3,060.6	55,316.5	3,567.7	90,574.5
	8	3,182.9	4,657.2	4,018.7	5,612.4	4,532.9	291.3	2,525.3	10,478.6	7.8	2,407.1	55,829.3	2,829.8	92,354.4
	9	3,788.3	4,389.5	3,839.6	5,180.2	3,849.5	248.1	2,289.0	9,919.4	5.1	1,984.4	54,643.3	4,919.6	91,216.3
	10	2,953.3	4,677.0	4,092.6	5,554.4	4,093.8	547.0	2,564.9	10,932.6	4.8	1,774.7	57,619.1	7,672.5	98,394.1
	11	2,698.7	4,531.2	3,949.9	5,684.8	4,724.0	618.3	2,479.3	10,729.1	3.6	2,686.8	55,662.7	4,177.6	93,996.2
	12	3,491.2	4,500.4	3,993.5	5,375.2	3,658.0	305.4	2,505.0	10,947.7	3.9	2,489.4	54,892.1	4,447.8	92,616.1
2018	1	3,813.9	4,791.8	4,223.8	5,867.2	4,456.1	442.0	2,716.4	11,628.8	4.8	2,407.0	54,396.8	2,802.1	93,326.9
	2	3,521.0	4,274.6	3,760.8	5,816.9	3,998.6	297.5	2,663.2	10,693.5	4.3	2,573.1	49,810.8	3,370.7	87,024.2
	3	4,536.5	4,745.0	4,205.2	6,088.9	3,962.9	300.5	2,664.8	11,945.6	4.0	2,633.3	60,806.8	4,075.2	101,763.5
	4	3,458.8	4,518.3	3,953.8	5,783.6	4,175.5	327.1	2,691.6	10,814.3	3.4	3,384.8	54,403.4	3,819.7	93,380.5
	5	2,463.5	4,615.6	4,032.4	5,555.5	3,765.7	503.4	2,543.4	11,862.0	2.9	3,168.9	54,692.3	2,986.5	92,159.6
	6	2,969.1	4,476.9	3,892.4	5,501.4	3,861.4	494.8	2,612.7	11,206.6	3.1	2,658.9	61,092.7	5,443.4	100,321.2
	7	3,037.6	4,656.4	4,157.3	6,107.3	4,284.3	403.4	2,928.7	12,238.6	3.8	2,991.6	63,638.8	4,003.5	104,294.0

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 / *Period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah[2] / *Household sector*[2]	Sektor t.d.d.l.[3] / *Other sector n.e.c*[3]	Jumlah pinjaman dibayar / *Total loans repaid*
2016	5	2,595.7	640.9	16,517.8	705.8	16,258.7	5,291.5	3,872.1	4,571.3	6,239.7	1,811.1	22,972.3	2,700.6	84,177.4
	6	4,023.7	604.4	17,372.3	807.5	17,116.3	5,869.2	4,358.2	1,687.2	6,806.5	1,817.6	21,946.5	2,784.3	85,193.7
	7	3,515.6	462.8	16,449.7	566.5	15,628.7	4,753.7	4,077.9	1,338.0	7,044.0	885.3	21,194.0	2,057.0	77,973.1
	8	2,753.0	789.4	17,011.5	802.3	16,437.5	6,154.9	4,427.9	2,030.0	5,810.6	975.6	23,042.5	1,772.5	82,007.7
	9	4,443.4	817.0	17,301.0	627.0	16,448.3	5,127.4	4,123.7	2,096.0	10,065.5	1,521.2	22,341.7	1,389.0	86,301.2
	10	3,595.0	728.1	15,767.7	662.2	16,815.4	5,609.6	4,881.3	1,957.7	7,764.9	1,841.7	22,010.9	1,817.9	83,452.4
	11	2,771.0	1,078.0	17,011.3	699.6	16,558.9	4,960.6	4,357.9	2,449.3	8,459.2	2,442.0	22,598.1	1,670.3	85,056.2
	12	4,601.6	614.3	19,404.2	763.0	17,865.4	6,123.0	5,158.3	1,860.5	11,995.3	2,708.9	22,285.4	1,639.6	95,019.4
2017	1	4,322.6	1,011.0	18,192.1	656.0	17,433.8	5,963.9	5,117.7	2,159.0	8,849.6	1,324.3	24,216.8	2,682.5	91,929.3
	2	3,262.7	852.6	16,840.7	819.9	16,182.6	5,280.4	4,397.2	2,451.3	8,256.9	1,545.6	22,862.5	2,197.3	84,949.6
	3	3,626.7	1,383.9	19,388.7	1,852.9	18,596.3	6,268.6	5,735.2	2,577.3	11,354.3	2,965.2	26,061.6	1,636.0	101,446.8
	4	5,377.6	756.4	16,555.3	595.4	16,788.9	5,193.7	5,053.3	2,814.6	7,127.2	1,235.3	22,288.6	2,371.1	86,157.3
	5	3,301.1	788.0	17,253.1	388.8	17,184.2	5,490.8	5,385.7	2,367.3	8,114.5	912.8	25,224.5	1,438.6	87,849.3
	6	4,188.1	762.3	18,726.7	396.6	16,836.6	6,052.5	4,662.6	2,241.5	7,890.7	1,977.5	22,378.9	1,603.1	87,717.0
	7	4,529.6	856.6	17,602.3	962.0	17,191.7	6,592.0	4,601.0	2,176.5	8,858.3	1,400.9	23,463.0	2,340.7	90,574.5
	8	4,442.0	717.0	18,640.3	1,003.5	17,506.2	6,815.2	5,579.3	3,236.2	6,590.9	1,079.0	25,029.8	1,714.9	92,354.4
	9	4,476.7	845.7	16,455.8	560.8	16,493.3	5,686.6	4,992.9	3,483.5	10,466.8	2,213.9	23,184.2	2,356.2	91,216.3
	10	4,375.6	809.3	18,029.1	526.1	19,360.6	6,151.7	4,671.2	3,413.2	9,955.2	1,109.1	25,353.8	4,639.3	98,394.1
	11	3,709.1	2,197.3	19,948.5	441.1	17,935.7	6,814.3	5,004.3	1,834.0	6,741.7	1,121.8	24,986.4	3,262.0	93,996.2
	12	3,846.9	515.5	17,827.1	693.5	16,641.9	6,033.9	6,272.5	3,987.3	8,506.1	1,891.5	24,335.4	2,064.4	92,616.1
2018	1	3,863.0	468.2	18,499.9	494.1	17,583.3	6,257.3	5,511.6	2,098.8	6,800.5	1,104.8	27,601.2	3,044.1	93,326.9
	2	3,664.8	590.2	16,616.8	538.2	16,166.3	6,782.9	4,146.3	3,137.4	6,419.0	833.1	25,810.8	2,318.4	87,024.2
	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	28,132.6	1,984.0	101,763.5
	4	3,779.9	516.0	18,535.4	609.6	17,105.4	7,771.3	4,559.4	1,903.1	8,794.0	1,206.2	25,792.9	2,807.2	93,380.5
	5	3,214.2	669.0	19,536.4	613.0	17,325.7	7,550.5	4,509.0	2,234.5	7,363.2	1,077.4	25,839.3	2,227.2	92,159.6
	6	3,821.1	1,266.0	19,670.4	750.9	18,835.4	6,247.4	6,903.1	1,695.4	10,210.6	3,536.1	25,029.0	2,355.6	100,321.2
	7	4,034.9	625.8	20,220.5	1,016.9	20,844.5	7,353.9	4,581.1	2,381.7	11,167.0	1,681.6	27,451.0	2,935.2	104,294.0

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 Jenis[1]
Banking System: Classification of Loans by Type[1]

RM Juta / RM million

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pinjaman berjangka / *Term loans*																	
			Sewa beli / *Hire purchase*		Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:*		Bil perdagangan[2] / *Trade bills*[2]	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others*[3]	Jumlah pinjaman / *Total loans*
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2016	5	52,177.7	169,032.9	158,653.3	896.2	370.4	5,462.5	23,804.5	990.0	38,896.5	431,570.2	447,019.9	20,220.2	1,097,822.8	54,297.3	4,221.2	85,252.8	74,027.2	70,496.9	1,458,516.0
	6	52,926.1	169,018.7	158,697.9	889.8	371.7	5,480.7	23,736.2	1,032.9	39,051.7	434,889.0	450,089.4	20,205.3	1,104,354.9	55,676.7	4,190.0	84,825.8	72,189.9	70,840.4	1,465,209.0
	7	52,632.3	168,939.4	157,857.2	876.3	370.5	5,420.1	23,909.7	1,028.9	39,099.9	431,917.3	457,103.5	19,798.9	1,108,866.6	54,967.4	4,291.8	83,769.0	72,320.8	70,642.7	1,467,289.4
	8	52,727.2	168,987.6	158,572.0	874.2	369.0	5,412.9	24,407.6	1,038.5	39,320.3	435,360.5	458,376.8	18,501.7	1,115,645.8	54,927.8	4,204.0	83,176.2	72,065.5	70,852.0	1,472,100.1
	9	53,309.6	168,902.8	158,528.5	856.7	368.0	5,494.3	24,360.1	1,007.3	39,477.6	437,602.7	460,998.7	16,281.5	1,122,786.9	54,667.6	4,087.9	85,194.7	76,311.7	71,184.4	1,483,824.2
	10	52,602.5	168,915.1	158,602.5	853.7	368.4	5,459.6	24,896.9	1,033.7	39,898.3	442,980.4	460,501.8	15,979.1	1,128,928.7	54,996.3	4,011.6	85,317.6	79,859.4	71,732.8	1,493,428.0
	11	52,226.2	168,739.8	158,512.7	972.4	368.3	5,137.5	26,136.0	1,066.0	39,947.3	447,654.9	463,628.7	17,289.7	1,136,361.0	55,190.3	3,825.9	88,367.6	83,238.5	71,070.8	1,507,570.0
	12	53,110.5	168,481.2	158,359.0	1,043.6	366.4	5,164.5	25,478.5	1,146.9	40,228.8	451,212.6	465,333.7	16,983.0	1,141,473.3	55,915.4	3,906.8	94,608.9	85,165.6	70,342.7	1,521,506.1
2017	1	52,235.7	168,882.7	158,806.8	1,031.4	374.2	5,119.7	26,013.6	1,112.2	40,346.3	455,220.0	466,084.9	17,231.8	1,146,953.2	56,792.5	4,753.8	92,715.6	86,658.5	70,605.7	1,527,946.7
	2	52,602.7	168,292.7	158,321.5	1,008.7	378.4	5,061.6	25,591.4	1,150.4	40,404.1	457,464.5	465,364.4	17,368.4	1,147,347.7	57,557.6	4,322.5	92,846.6	85,304.2	69,988.5	1,527,338.3
	3	52,971.4	168,321.8	158,372.1	1,063.6	377.4	5,038.7	25,101.8	1,202.7	40,590.9	459,737.1	466,968.5	17,763.2	1,150,639.3	57,622.3	4,342.1	92,888.8	88,771.1	70,971.2	1,535,969.4
	4	52,949.2	168,073.9	158,184.4	1,042.8	380.4	5,215.5	24,945.1	1,212.9	40,719.0	462,301.8	466,121.6	17,668.6	1,152,344.4	56,879.2	4,291.5	93,017.6	87,802.5	71,320.3	1,536,273.3
	5	52,879.2	167,971.1	158,099.8	1,031.7	381.6	5,200.7	24,603.3	1,254.5	40,958.0	465,386.9	465,987.6	20,197.3	1,152,578.0	57,587.2	4,580.8	92,636.2	86,504.1	72,091.1	1,539,053.9
	6	53,407.3	167,998.4	157,537.5	1,038.3	386.9	5,015.5	24,697.7	1,227.8	41,121.8	470,625.8	464,975.6	17,646.6	1,159,441.2	57,339.0	4,853.5	95,819.9	87,430.9	72,573.6	1,548,512.0
	7	53,152.9	167,630.6	157,810.6	1,027.8	397.5	4,966.0	24,087.2	1,288.4	41,322.1	472,475.1	464,278.4	17,476.4	1,159,996.8	56,803.4	4,749.1	96,423.1	86,768.7	74,055.4	1,549,425.8
	8	53,072.5	167,804.8	157,981.9	1,019.1	402.1	4,852.3	23,569.0	1,312.1	41,642.9	474,947.5	465,124.5	16,862.2	1,163,812.1	56,880.5	4,810.9	98,921.3	87,492.8	75,456.5	1,557,308.7
	9	53,567.6	167,408.7	157,628.8	1,011.8	404.6	4,881.3	23,442.6	1,345.1	42,147.3	477,900.4	466,965.1	19,700.0	1,165,806.9	57,554.0	4,966.4	95,290.7	88,127.9	75,996.4	1,561,010.1
	10	52,868.6	167,071.9	157,340.7	999.5	405.9	4,661.4	23,012.2	1,284.9	42,399.3	481,943.2	467,339.9	18,371.2	1,170,746.9	58,272.3	4,847.5	92,645.4	88,570.4	76,173.3	1,562,495.6
	11	53,038.8	167,413.0	157,445.8	1,004.7	408.2	4,622.6	23,097.4	1,368.7	42,861.5	485,975.6	466,539.7	18,553.4	1,174,738.0	58,229.5	4,719.3	95,591.7	85,007.8	76,980.1	1,566,858.6
	12	53,694.2	167,094.7	157,271.7	1,001.0	418.1	4,658.0	24,488.4	1,352.6	43,166.6	487,750.6	473,158.1	20,178.7	1,182,909.4	59,193.2	4,645.5	97,601.7	87,568.3	78,654.6	1,584,445.6
2018	1	53,348.4	167,316.8	157,475.9	986.8	423.3	4,809.6	25,056.8	1,524.0	43,451.7	491,967.2	475,522.3	20,410.3	1,190,648.2	59,237.4	4,794.7	98,744.5	85,681.1	78,817.2	1,591,681.7
	2	53,412.7	167,327.8	156,921.6	975.9	430.3	4,910.4	25,241.7	1,509.2	43,644.5	495,198.4	475,942.3	21,312.5	1,193,867.9	59,560.3	4,958.9	99,740.4	85,291.6	78,265.6	1,596,409.8
	3	54,486.2	166,912.8	157,140.9	965.7	432.2	4,977.3	25,408.6	1,446.5	43,937.6	496,097.8	477,734.1	21,401.8	1,196,510.7	59,161.2	4,672.6	102,494.7	86,170.9	78,568.2	1,603,466.2
	4	54,507.2	166,892.0	157,125.2	1,132.0	442.3	5,240.3	24,959.2	1,563.8	44,250.0	498,947.8	477,859.4	19,974.8	1,201,312.0	59,306.1	4,823.2	103,569.1	86,958.7	79,455.7	1,609,906.9
	5	54,881.8	166,100.0	156,376.4	1,122.2	444.2	5,350.3	24,382.2	1,562.9	44,505.6	502,016.6	478,540.2	20,122.3	1,203,901.9	59,666.3	4,976.1	104,260.9	88,130.3	78,911.6	1,614,851.2
	6	55,725.4	166,707.1	157,000.2	1,109.7	446.6	5,330.4	24,883.1	1,653.9	44,769.0	505,448.3	481,284.2	18,794.4	1,212,837.8	59,442.3	5,010.7	103,884.7	88,830.6	81,904.8	1,626,430.7
	7	55,041.5	167,545.1	157,880.9	1,092.2	467.7	5,294.7	25,123.7	1,659.9	45,138.5	508,317.7	481,489.0	18,506.7	1,217,621.6	58,935.5	4,945.6	105,582.6	89,929.7	80,395.8	1,630,959.2

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.

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]
Islamic Banking System: Financing by Type[1]

RM juta / *RM million*

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pembiayaan berjangka / *Term financing*												Bil pembiayaan / *Bill Financing*	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pembiayaan dalam mata wang asing / *Foreign currency financing*	Lain-lain[2] / *Others*[2]	Jumlah pembiayaan / *Total financing*
			Sewa beli[1] / *Hire purchase*[1]		Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pembiayaan penyambung / *Bridging financing*	Pembiayaan bersindiket / *Syndicated financing*	Pemfaktoran / *Factoring*	Pembiayaan peribadi / *Personal financing*	Pembiayaan perumahan[1] / *Housing financing*[1]	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:*							
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2016	5	9,803.7	70,583.0	68,431.6	895.8	0.2	137.5	9,638.2	0.0	28,142.8	102,812.3	125,954.9	5,895.7	332,269.0	10,317.5	656.6	28,502.3	18,434.3	4,599.2	410,478.3
	6	10,202.8	70,585.8	68,479.5	889.4	0.2	162.2	9,889.6	0.0	28,198.6	104,194.5	127,212.7	5,956.1	335,176.9	10,951.7	647.5	29,254.6	18,001.8	4,735.8	414,927.2
	7	10,161.0	70,465.1	67,551.5	876.0	0.2	168.1	9,926.2	0.0	28,200.6	105,052.7	128,003.1	5,618.0	337,074.1	10,857.8	625.0	28,775.9	18,062.0	4,700.7	415,874.4
	8	10,293.3	70,432.5	68,314.1	873.9	0.2	167.6	9,923.4	0.0	28,349.8	106,385.1	129,173.2	5,184.2	340,121.5	11,062.0	604.0	27,322.3	17,944.0	4,727.4	417,258.8
	9	10,544.8	70,357.9	68,229.7	856.4	0.2	170.7	10,014.1	0.0	28,420.4	107,639.8	130,701.0	3,181.8	344,978.7	11,070.7	588.7	28,000.2	17,286.1	4,792.5	420,443.5
	10	10,543.3	70,314.2	68,251.1	853.3	0.2	170.7	10,000.9	0.0	28,568.0	107,858.3	133,202.8	3,276.4	347,691.9	11,270.8	524.3	29,013.2	17,668.3	4,905.4	424,893.7
	11	10,675.7	70,297.9	68,274.8	972.0	0.2	165.0	10,190.9	0.0	28,719.1	109,383.9	134,936.8	2,990.1	351,675.6	11,427.4	499.2	31,698.6	18,669.8	5,005.8	432,642.3
	12	11,057.9	70,220.7	68,220.3	1,043.3	0.2	174.0	10,179.5	0.0	28,784.0	110,882.6	136,374.0	3,348.6	354,309.7	11,673.1	573.7	35,362.0	17,968.1	5,154.4	439,447.5
2017	1	10,845.4	70,256.6	68,289.2	1,031.0	0.2	184.2	10,655.0	0.0	28,834.5	112,360.6	137,969.9	3,764.6	357,527.3	11,893.9	552.6	34,528.8	19,444.9	5,183.8	443,741.3
	2	10,978.0	70,294.4	68,336.4	1,008.3	0.2	203.5	10,564.6	0.0	28,830.0	113,608.0	138,990.0	3,911.5	359,587.3	11,947.9	653.7	34,300.8	19,350.5	5,177.7	445,907.4
	3	11,182.4	70,437.1	68,489.9	1,063.2	0.1	207.7	10,123.8	0.0	28,866.8	115,208.6	139,970.5	4,025.8	361,852.0	11,969.9	648.2	34,136.5	19,852.4	5,149.2	448,816.4
	4	11,193.2	70,468.4	68,541.9	1,042.4	0.1	218.4	10,176.7	0.0	28,891.2	116,494.5	140,641.8	3,856.1	364,077.6	11,813.6	698.5	34,541.6	19,336.3	5,190.4	450,707.3
	5	11,346.9	70,554.8	68,637.9	1,031.3	0.1	236.6	10,193.8	0.0	28,968.3	117,978.6	141,647.9	6,275.7	364,335.7	11,953.1	743.6	34,250.8	19,656.6	5,265.4	453,827.7
	6	11,564.7	70,872.8	68,344.2	1,037.9	0.1	248.1	10,199.6	0.0	29,008.4	120,296.2	142,763.5	4,730.6	369,695.9	11,690.6	922.2	35,519.9	20,735.9	5,289.3	460,149.2
	7	11,694.2	70,822.3	68,946.5	1,027.5	0.1	255.7	9,675.2	0.0	29,086.6	121,738.6	143,702.6	5,155.8	371,152.8	11,621.6	930.4	35,715.0	21,216.5	5,346.2	462,832.6
	8	11,658.6	71,179.6	69,350.2	1,018.7	0.1	264.7	9,186.8	0.0	29,261.9	123,372.6	144,465.1	4,810.0	373,939.6	11,981.5	964.2	37,541.2	20,807.0	5,397.3	467,099.4
	9	12,105.9	71,112.9	69,289.2	1,011.5	0.1	285.7	9,259.8	0.0	29,370.2	125,077.4	145,309.8	4,908.4	376,519.1	12,143.6	972.6	35,823.1	20,607.7	5,452.3	468,532.7
	10	12,051.4	71,079.4	69,344.2	999.1	0.1	279.0	9,581.7	0.0	29,507.3	127,031.5	148,088.4	5,241.5	381,325.0	12,665.5	892.1	31,979.3	21,050.7	5,536.3	470,741.7
	11	12,234.8	71,465.3	69,529.9	1,004.3	0.1	276.6	9,414.6	0.0	29,794.9	129,175.3	149,142.4	5,476.5	384,797.0	12,325.2	791.2	33,628.8	19,823.6	5,635.8	474,713.0
	12	12,693.8	71,358.7	69,556.9	1,000.7	0.1	279.1	9,608.5	0.0	29,928.2	131,054.0	155,583.8	6,405.4	392,407.6	12,922.2	751.1	34,953.0	18,255.2	5,774.9	484,163.2
2018	1	12,779.9	71,464.4	69,660.1	986.5	0.1	275.2	9,667.9	0.0	30,090.2	133,149.6	158,891.7	6,739.1	397,786.4	12,993.0	739.7	36,019.4	18,050.8	5,830.9	490,939.2
	2	12,972.1	71,466.9	69,090.7	975.5	0.1	276.0	9,704.6	0.0	30,189.5	135,025.3	159,888.1	7,115.1	400,410.8	13,050.7	768.2	36,696.2	17,999.6	5,860.5	494,873.2
	3	13,405.8	71,545.7	69,796.7	965.3	0.1	262.0	9,821.6	0.0	30,363.2	137,045.4	162,314.0	7,048.2	405,269.2	12,511.7	863.1	38,792.7	15,446.9	5,822.1	499,159.7
	4	13,434.5	71,807.9	70,080.9	1,131.7	0.1	261.9	9,649.6	0.0	30,566.7	139,006.8	163,911.1	6,667.9	409,667.9	12,464.8	923.2	40,461.5	16,155.1	5,922.6	505,697.5
	5	13,662.4	71,771.6	70,069.4	1,121.8	0.1	244.9	9,648.1	0.0	30,710.7	140,631.9	164,725.8	6,693.2	412,161.8	12,548.3	982.5	40,297.7	16,445.0	5,890.5	508,681.4
	6	14,033.1	72,419.0	70,721.4	1,109.4	0.1	223.5	9,952.9	0.0	30,815.7	142,395.6	166,358.9	6,976.0	416,298.9	12,816.1	951.0	39,462.8	18,883.6	5,998.8	515,420.2
	7	13,976.8	72,739.4	71,060.1	1,091.8	0.1	207.0	10,082.5	0.0	31,021.0	144,249.4	167,746.2	7,006.6	420,130.8	12,518.2	932.0	39,823.5	16,903.8	6,094.6	517,386.3

Nota: 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 penghampiran 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 / *End of period*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicles*	yang mana: Kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal use*	Kad kredit / *Credit card*	Pembelian barangan penggunaan / *Purchase of consumer durables*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain / *Other purpose*	Jumlah pinjaman / *Total loans*
2016	1	74,479.6	173,186.7	164,142.4	440,877.8	197,984.5	10,129.3	63,725.6	36,324.5	145.2	43,029.2	347,460.8	59,949.4	1,447,292.4
	2	73,950.2	172,687.8	163,655.4	443,596.8	198,602.1	9,998.0	63,644.7	35,358.5	143.2	43,803.2	348,531.0	59,542.5	1,449,858.0
	3	71,543.0	172,033.2	163,056.9	447,103.3	200,156.3	9,741.2	63,960.2	34,956.9	141.7	44,166.8	347,394.2	58,283.3	1,449,480.1
	4	70,625.1	171,710.2	162,813.9	450,517.3	200,991.5	9,774.7	64,187.0	35,008.3	140.9	43,897.3	342,828.4	58,163.8	1,447,844.5
	5	71,132.4	171,352.4	162,412.5	453,916.7	201,839.6	9,740.1	64,420.3	35,017.1	139.8	43,886.8	346,943.0	60,127.8	1,458,516.0
	6	70,655.1	171,337.0	162,270.4	457,376.0	203,349.9	9,961.1	64,771.9	35,323.7	140.0	44,340.4	347,083.9	60,870.1	1,465,209.0
	7	70,262.5	171,337.1	162,233.5	460,144.0	203,867.8	9,940.4	64,751.3	35,284.4	138.0	44,385.7	346,347.0	60,831.3	1,467,289.4
	8	70,228.7	171,326.1	162,309.3	463,589.7	204,292.4	9,895.1	65,077.1	35,397.1	137.7	44,633.8	346,782.7	60,739.7	1,472,100.1
	9	70,335.5	171,166.9	162,218.9	466,780.5	205,599.2	9,801.9	65,268.7	35,561.9	138.5	44,994.9	352,497.6	61,678.7	1,483,824.2
	10	73,103.4	171,026.5	162,151.9	469,850.8	206,606.8	10,194.1	65,770.1	35,681.1	151.5	45,479.1	353,225.2	62,339.3	1,493,428.0
	11	74,862.9	170,882.6	162,012.2	473,750.1	207,852.2	10,347.6	66,077.6	36,035.7	131.8	45,991.6	359,162.1	62,475.6	1,507,570.0
	12	74,442.3	170,592.1	161,808.2	477,256.0	209,083.0	10,062.1	66,635.9	36,946.7	132.1	45,647.3	368,592.8	62,116.1	1,521,506.1
2017	1	74,474.4	171,589.2	162,209.1	481,223.7	210,011.4	9,982.6	66,574.5	36,723.3	145.4	46,092.1	369,468.0	61,662.1	1,527,946.7
	2	73,560.7	170,980.6	161,685.6	483,523.3	209,986.2	9,920.0	66,536.8	35,972.3	145.8	45,818.4	369,699.8	61,194.5	1,527,338.3
	3	74,749.3	170,899.0	161,634.3	487,059.8	211,423.3	9,851.8	66,858.2	35,523.1	143.0	45,780.5	371,036.5	62,644.8	1,535,969.4
	4	74,412.9	170,714.0	161,431.4	489,700.7	211,122.7	9,689.9	66,997.9	35,730.6	143.6	45,823.8	367,746.0	64,191.2	1,536,273.3
	5	74,288.3	170,516.9	161,297.4	493,000.0	211,561.6	9,627.9	67,280.9	35,939.7	143.0	45,938.8	366,621.6	64,135.3	1,539,053.9
	6	74,253.6	170,523.0	161,327.4	498,054.4	211,097.4	9,521.9	67,146.8	36,221.1	144.0	45,601.7	371,772.2	64,176.0	1,548,512.0
	7	74,455.5	170,088.7	160,937.7	501,032.1	211,322.5	9,530.1	67,126.8	36,087.2	144.0	46,074.2	370,230.2	63,334.4	1,549,425.8
	8	74,598.9	170,259.8	161,149.1	504,184.8	211,744.0	9,632.0	67,636.7	36,240.9	139.0	46,048.7	371,763.6	65,060.2	1,557,308.7
	9	74,194.6	169,744.7	160,616.1	507,800.1	213,134.0	9,562.7	67,970.6	36,513.7	139.7	46,397.0	369,732.2	65,820.8	1,561,010.1
	10	74,842.6	169,432.8	160,333.4	511,919.5	213,178.3	9,276.2	68,408.8	36,385.4	138.0	47,224.7	368,557.0	63,132.3	1,562,495.6
	11	75,576.8	169,496.2	160,405.2	515,943.8	212,757.2	8,862.8	68,992.9	37,030.0	119.1	47,049.9	367,148.7	63,881.2	1,566,858.6
	12	75,094.7	169,251.7	160,109.0	519,581.9	213,419.2	8,842.5	69,364.1	38,059.7	117.5	47,714.2	371,973.8	71,026.3	1,584,445.6
2018	1	75,816.2	169,329.2	160,271.2	523,869.4	214,200.3	8,765.5	69,676.2	37,899.5	115.4	48,279.9	372,532.8	71,197.3	1,591,681.7
	2	75,968.1	169,303.8	160,261.1	526,977.6	214,027.9	8,739.9	69,880.1	37,338.7	114.3	49,453.8	372,456.9	72,148.7	1,596,409.8
	3	77,091.1	168,853.1	159,858.3	530,264.9	214,710.3	8,785.7	70,501.2	36,902.3	113.0	50,831.5	372,151.8	73,261.3	1,603,466.2
	4	77,532.9	168,842.1	159,824.6	533,509.6	215,255.5	8,885.6	70,919.3	37,083.3	112.7	50,642.7	372,824.6	74,298.6	1,609,906.9
	5	78,369.3	168,008.1	159,041.5	536,356.2	215,791.8	9,043.7	71,380.0	36,571.3	112.5	50,251.8	374,671.1	74,295.4	1,614,851.2
	6	78,868.9	168,506.9	159,621.6	539,473.8	216,505.0	9,102.3	71,795.9	37,240.2	111.8	50,537.3	380,251.1	74,037.5	1,626,430.7
	7	79,521.9	169,296.8	160,424.6	542,813.8	216,298.9	9,003.5	72,297.2	37,097.6	111.3	50,995.0	380,890.7	72,632.6	1,630,959.2

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 lapor 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 Sectors[1,2]

RM juta / *RM million*

Akhir tempoh / *End of period*		Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air / *Electricity, gas and water supply*	Perdagangan borong dan runcit, restoran dan hotel / *Wholesale, retail,restaurants and hotels*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan perhubungan / *Transport, storage and communication*	Perkhidmatan kewangan, insurans dan perniagaan / *Financing, insurance and business services*	Pendidikan, kesihatan dan lain-lain / *Education, health & others*	Sektor isirumah / *Household sector*	Sektor lain[3] / *Other sector [3]*	Jumlah pinjaman / *Total loans*
2016	1	36,532.9	12,878.6	101,583.8	11,482.4	105,992.1	62,926.0	99,228.2	34,242.8	100,387.5	39,135.3	825,071.8	17,831.0	1,447,292.4
	2	36,941.1	12,639.0	101,952.0	10,476.2	106,007.9	63,593.7	99,845.0	34,119.1	101,091.3	39,576.0	825,953.0	17,663.8	1,449,858.0
	3	35,287.6	12,804.4	100,455.2	8,971.8	106,444.9	64,124.8	100,964.6	33,735.7	101,153.6	40,694.2	827,932.8	16,910.5	1,449,480.1
	4	35,113.0	12,145.9	99,357.1	9,045.1	106,531.4	63,857.4	101,282.1	33,350.5	98,356.5	40,798.6	831,446.5	16,560.5	1,447,844.5
	5	35,986.2	12,533.5	100,065.6	9,741.5	106,917.9	63,558.1	102,482.4	33,785.3	101,288.7	40,865.6	834,651.9	16,639.3	1,458,516.0
	6	36,350.5	12,011.5	99,204.0	9,192.6	107,248.3	64,040.2	103,695.3	33,526.7	103,824.0	41,267.6	838,685.6	16,162.7	1,465,209.0
	7	36,126.1	12,011.4	98,373.7	9,266.9	107,395.0	64,710.3	103,980.6	33,772.5	102,766.5	42,005.9	841,227.2	15,653.4	1,467,289.4
	8	36,165.7	12,056.2	98,401.4	9,793.4	108,186.8	62,605.6	104,446.3	33,645.6	103,897.5	41,980.2	845,386.7	15,534.7	1,472,100.1
	9	36,303.3	12,470.2	99,934.6	9,928.2	109,102.6	63,606.9	106,547.2	33,767.7	104,841.3	42,375.7	849,131.0	15,815.5	1,483,824.2
	10	36,083.1	12,340.7	100,238.2	9,983.4	109,270.6	64,718.6	106,870.2	35,279.6	105,242.9	43,598.1	853,491.7	16,311.0	1,493,428.0
	11	36,204.7	12,787.1	101,673.3	10,406.2	110,682.1	64,978.7	108,517.3	37,970.9	106,903.2	42,405.5	858,698.9	16,342.0	1,507,570.0
	12	35,970.1	13,698.3	102,726.2	10,436.0	112,207.2	65,010.3	110,029.4	38,328.2	109,040.9	42,952.6	864,043.0	17,063.9	1,521,506.1
2017	1	35,821.2	12,585.5	104,157.2	10,466.2	112,601.0	66,520.4	110,323.7	38,606.0	109,065.0	42,604.6	867,946.2	17,250.0	1,527,946.7
	2	35,675.5	11,831.4	104,719.8	10,319.2	112,505.7	66,659.9	110,254.4	39,055.4	108,304.8	42,727.3	868,328.2	16,956.7	1,527,338.3
	3	37,664.7	11,979.0	103,969.4	10,173.7	113,393.3	67,873.0	111,181.6	40,953.5	107,997.0	42,028.1	871,309.3	17,446.8	1,535,969.4
	4	36,840.2	11,218.2	102,935.0	9,895.9	112,939.1	68,298.2	110,970.4	40,591.9	108,176.0	41,680.0	873,813.2	18,915.2	1,536,273.3
	5	37,098.6	11,116.8	103,694.8	9,787.3	113,677.0	68,817.1	109,910.0	40,000.0	106,795.1	41,739.3	877,414.2	19,003.7	1,539,053.9
	6	37,581.2	11,059.8	103,147.0	10,022.9	114,255.1	70,804.0	110,560.2	40,266.7	108,343.8	41,463.6	881,049.8	19,957.9	1,548,512.0
	7	37,603.7	11,014.8	102,908.9	9,540.4	113,837.1	70,814.2	111,199.3	40,698.9	107,673.9	41,064.6	883,810.0	19,260.0	1,549,425.8
	8	37,401.6	10,940.1	102,881.6	11,301.2	114,550.1	70,349.8	110,723.7	40,504.2	108,913.8	41,543.6	887,881.5	20,317.5	1,557,308.7
	9	36,546.0	10,887.3	103,400.6	11,387.6	115,059.7	70,193.9	113,609.6	39,635.7	106,196.1	41,021.3	891,937.5	21,134.9	1,561,010.1
	10	36,318.7	11,160.6	103,481.5	12,065.1	114,151.5	71,034.9	112,766.4	38,187.8	104,321.5	41,607.2	896,734.6	20,666.1	1,562,495.6
	11	35,678.0	9,794.7	102,169.1	11,955.9	114,273.6	70,707.2	112,854.1	38,488.4	104,540.5	41,429.9	903,037.7	21,929.7	1,566,858.6
	12	35,909.9	10,939.5	102,662.6	12,086.0	115,129.4	72,642.9	114,581.0	37,196.6	106,163.1	41,592.9	908,362.4	27,179.4	1,584,445.6
2018	1	35,889.3	10,312.7	102,729.0	11,980.9	115,733.2	74,793.7	115,260.1	37,098.4	108,359.2	39,366.8	913,626.0	26,532.4	1,591,681.7
	2	36,071.2	10,680.8	102,931.2	11,920.1	115,969.6	75,100.8	115,824.9	36,056.7	107,932.4	40,017.6	916,719.7	27,184.8	1,596,409.8
	3	34,947.1	10,614.7	103,601.2	12,098.3	115,704.3	78,162.7	117,598.2	36,702.1	106,294.6	39,918.8	919,859.5	27,964.6	1,603,466.2
	4	34,697.0	10,758.9	104,759.9	12,367.6	116,859.9	78,966.3	116,752.0	36,857.7	106,149.3	40,178.1	923,835.8	27,724.4	1,609,906.9
	5	35,034.6	11,607.2	105,199.5	13,205.0	117,309.1	77,877.6	116,437.3	36,753.1	106,667.2	40,091.9	926,798.3	27,870.2	1,614,851.2
	6	35,690.3	11,156.3	107,033.1	13,459.3	118,907.3	79,221.4	116,654.8	36,930.7	111,083.7	38,538.4	931,787.8	25,967.7	1,626,430.7
	7	35,445.9	10,908.1	107,649.1	13,344.2	119,310.3	80,451.6	117,317.5	37,933.3	109,972.5	37,540.1	936,672.3	24,414.4	1,630,959.2

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 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 / End of period		3 bulan / 3 months							6 bulan / 6 months						
		Pinjaman tak berbayar/ Pinjaman terjejas *Non-performing loan/ Impaired loans*	Faedah tergantung *Interest-in-suspense*	Peruntukan khas/ Peruntukan jejas nilai individu *Specific provision/ Individual impairment provisions*	Peruntukan am/ Peruntukan jejas nilai kolektif *General provision/ Collective Impairment provisions*	Nisbah pinjaman tak berbayar bersih/Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%) *Ratio of net Non-performing loans/ impaired loans to Net total loans(%)*	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%) *Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)*	Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%) *Ratio of General provisions/ collective impairment provisions to Net total loans(%)*	Pinjaman tak berbayar/ Pinjaman terjejas *Non-performing loan/ Impaired loans*	Faedah tergantung *Interest-in-suspense*	Peruntukan khas/ Peruntukan jejas nilai individu *Specific provision/ Individual impairment provisions*	Peruntukan am/ Peruntukan jejas nilai kolektif *General provision/ Collective Impairment provisions*	Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%) *Ratio of net Non-performing loans/ impaired loans to Net total loans(%)*	Nisbah jumlah peruntukan/ Peruntukan jejas nilai kepada Pinjaman tak berbayar bersih/ Pinjaman terjejas (%) *Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)*	Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%) *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.

1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai
Banking System: Impaired Loans and Impairment Provisions

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%) *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 Pengkelasan 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 *End of Period*		Pinjaman/Pembiayaan Terjejas *Impaired Loan/Financing*	Jumlah Peruntukan *Total Provisions*	Nisbah Pinjaman/Pembiayaan Terjejas Bersih kepada Jumlah Pinjaman/Pembiayaan Bersih (%) *Ratio of Net Impaired Loan/Financing to Net Total Loan/Financing (%)*	Nisbah Jumlah Peruntukan kepada Jumlah Pinjaman/Pembiayaan (%) *Ratio of Total Provisions to Total Loan/Financing (%)*
2018	1	24,573.3	23,742.7	0.92	1.5
	2	24,892.5	24,168.5	0.94	1.5
	3	25,276.3	23,983.9	0.99	1.5
	4	25,467.9	24,199.0	0.97	1.5
	5	25,895.3	24,436.3	0.99	1.5
	6	25,912.3	24,361.2	0.99	1.5
	7	25,841.7	24,848.8	0.98	1.5

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.

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.

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan
Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / *RM million*

Tujuan / *Purpose*		Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal uses*	Kad kredit[1] / *Credit cards [1]*	Pembelian barangan pengguna / *Purchase of consumer durable goods*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain / *Other purpose*	Jumlah pinjaman tak berbayar/ pinjaman terjejas / *Total non-performing/ impaired loans*
2017	1	318.4	1,551.5	1,441.1	5,465.6	2,174.1	85.8	1,456.2	512.9	2.1	3,242.6	8,630.8	1,133.4	24,573.5
	2	314.7	1,595.4	1,483.5	5,582.2	2,203.5	82.5	1,477.1	471.5	2.0	3,306.7	8,752.2	1,128.1	24,915.8
	3	321.9	1,505.2	1,333.4	5,563.3	2,163.8	81.2	1,439.2	475.9	1.7	3,437.0	8,835.1	1,121.7	24,946.0
	4	320.0	1,592.3	1,412.7	5,494.2	2,379.1	81.0	1,459.3	456.1	1.6	3,586.0	8,882.6	1,227.5	25,479.8
	5	326.1	1,597.4	1,440.9	5,492.6	2,428.1	81.0	1,491.9	473.3	1.7	3,575.7	8,992.0	1,237.8	25,697.7
	6	333.4	1,506.6	1,342.9	5,596.2	2,521.2	201.9	1,472.1	472.2	1.7	3,284.8	8,912.8	1,237.9	25,540.9
	7	354.8	1,605.4	1,379.9	5,605.8	2,544.7	199.9	1,494.8	450.9	1.8	3,290.0	9,211.8	1,339.0	26,098.9
	8	310.6	1,611.4	1,387.8	5,633.2	2,541.2	194.5	1,510.2	464.0	1.9	3,263.8	9,119.0	1,326.4	25,976.2
	9	316.3	1,569.5	1,357.9	5,705.1	2,519.9	194.0	1,500.3	449.4	1.7	3,312.7	9,073.2	1,377.0	26,019.2
	10	301.2	1,557.9	1,341.7	5,673.6	2,473.0	190.9	1,504.3	451.0	1.7	3,325.5	9,004.5	1,279.6	25,763.1
	11	288.0	1,540.6	1,360.9	5,630.7	2,280.2	192.2	1,511.3	443.2	1.5	3,247.3	8,858.3	1,221.7	25,214.9
	12	291.3	1,667.9	1,310.7	5,429.6	2,481.6	171.8	1,513.6	436.6	1.7	3,339.8	8,068.7	1,096.7	24,499.2
2018	1	255.9	1,700.3	1,341.3	5,455.2	2,562.5	193.0	1,472.4	415.1	1.8	3,396.6	8,082.1	1,038.5	24,573.3
	2	293.0	1,753.9	1,387.5	5,613.4	2,628.3	198.6	1,483.6	421.8	1.8	3,383.5	8,063.6	1,051.0	24,892.5
	3	265.1	1,703.7	1,267.7	5,624.1	2,693.7	189.9	1,472.6	408.6	2.9	3,418.4	8,432.9	1,064.5	25,276.3
	4	270.8	1,730.9	1,356.1	5,672.0	2,765.5	190.2	1,472.8	397.1	1.5	3,525.5	8,374.4	1,067.3	25,467.9
	5	335.3	1,769.7	1,395.8	5,830.6	2,870.5	192.1	1,509.7	395.7	1.5	3,507.2	8,425.1	1,057.9	25,895.3
	6	315.9	1,713.6	1,352.3	5,942.1	2,925.6	192.3	1,506.6	388.2	1.6	3,461.3	8,389.0	1,076.1	25,912.3
	7	332.5	1,702.0	1,342.2	5,875.8	2,930.2	197.4	1,520.6	381.3	1.6	3,582.3	8,190.0	1,128.1	25,841.7

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

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 enompasses 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.

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 *End of period*		Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan bekalan air *Electricity, gas and water supply*	Perdagangan borong & runcit, restoran dan hotel *Wholesale & retail trade, and restaurants & hotels*	Pembinaan *Construction*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communication*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health & others*	Sektor isirumah [2] *Household sector* [2]	Sektor t.d.d.l. *Other sector n.e.c*	Jumlah pinjaman tak berbayar/ pinjaman terjejas *Total non-performing/ impaired loans*
2017 [3]	5	244.5	624.6	4,348.0	136.6	2,402.2	1,549.0	2,141.3	3,678.3	228.0	9,378.2	967.2	25,697.7
	6	243.8	632.9	4,132.0	139.4	2,411.2	1,481.9	2,297.3	3,630.2	249.9	9,399.9	922.2	25,540.9
	7	268.3	653.6	4,403.4	137.7	2,414.7	1,479.4	2,337.4	3,730.8	236.9	9,509.4	927.4	26,098.9
	8	266.6	663.0	4,419.1	138.6	2,366.5	1,428.2	2,285.9	3,725.6	248.6	9,500.8	933.3	25,976.2
	9	263.8	569.2	4,282.8	138.7	2,398.5	1,425.6	2,251.0	3,701.0	219.4	9,528.6	1,240.6	26,019.2
	10	259.5	559.9	4,305.1	139.2	2,402.2	1,441.0	2,233.4	3,517.5	219.6	9,465.9	1,219.7	25,763.1
	11	229.0	571.3	4,185.9	138.3	2,370.3	1,556.0	2,240.0	3,205.0	209.6	9,443.0	1,066.5	25,214.9
	12	228.7	558.2	3,685.1	141.5	2,311.5	1,620.9	2,495.0	3,370.4	213.9	9,188.7	685.2	24,499.2
2018	1	181.6	545.3	3,623.7	161.8	2,410.8	1,678.4	2,490.1	3,551.6	213.4	9,062.1	654.5	24,573.3
	2	176.4	547.8	3,427.4	161.5	2,453.9	1,817.0	2,456.1	3,597.2	322.8	9,318.2	614.2	24,892.5
	3	162.9	835.9	3,247.1	161.6	2,506.9	2,010.9	2,422.7	3,651.1	320.2	9,201.8	755.1	25,276.3
	4	158.2	825.5	3,199.1	161.2	2,507.5	2,094.8	2,451.3	3,708.4	324.6	9,272.9	764.3	25,467.9
	5	160.9	804.9	3,132.3	161.5	2,582.0	2,087.0	2,455.9	3,856.0	320.8	9,569.7	764.2	25,895.3
	6	222.5	740.4	3,133.9	190.1	2,590.5	2,034.3	2,452.4	3,807.8	314.8	9,652.5	773.1	25,912.3
	7	160.2	666.6	3,179.5	190.5	2,554.4	2,141.2	2,448.7	3,821.7	309.0	9,596.4	773.6	25,841.7

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

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 enompasses 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 oans 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

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis
Banking System: Total Deposits by Type

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*		
2016	1	293,056.0	554,206.0	136,539.9	63,544.1	126,581.6	226,492.3	238,134.0	1,638,553.8	22,254.1	1,660,807.9
	2	297,694.3	558,182.0	139,022.1	61,154.0	130,725.3	230,874.1	236,909.5	1,654,561.3	17,763.5	1,672,324.9
	3	284,711.8	561,896.4	138,981.6	57,880.2	126,975.3	234,830.5	249,158.0	1,654,433.8	15,837.6	1,670,271.4
	4	278,460.7	570,383.6	139,180.6	52,767.7	124,706.4	235,690.2	244,507.6	1,645,696.8	16,060.2	1,661,757.0
	5	285,634.1	575,662.7	138,521.4	52,387.8	129,604.7	233,993.9	240,952.9	1,656,757.5	16,109.6	1,672,867.1
	6	290,961.8	572,903.8	142,167.0	51,889.0	126,162.4	230,432.9	242,737.7	1,657,254.6	19,765.3	1,677,019.9
	7	283,038.6	573,988.6	140,105.8	51,586.1	120,418.9	234,847.3	235,962.9	1,639,948.2	16,355.5	1,656,303.7
	8	284,574.1	573,631.8	140,991.1	50,027.5	119,209.6	237,010.2	236,619.8	1,642,064.0	14,277.2	1,656,341.3
	9	285,366.7	572,707.6	143,722.6	52,074.7	116,917.6	247,411.9	245,510.7	1,663,711.8	14,548.5	1,678,260.4
	10	289,934.4	568,520.4	142,724.8	48,252.3	127,160.1	244,617.7	252,038.2	1,673,247.9	11,085.6	1,684,333.5
	11	294,657.1	564,664.1	144,270.7	47,594.6	127,592.8	246,631.4	246,517.7	1,671,928.4	14,108.2	1,686,036.5
	12	303,737.1	557,984.7	145,128.8	57,581.5	128,290.2	253,928.7	236,411.8	1,683,062.8	15,628.6	1,698,691.4
2017	1	305,442.3	554,350.9	149,212.7	54,532.6	135,575.0	247,879.3	243,375.8	1,690,368.5	15,000.5	1,705,369.0
	2	311,249.2	547,242.7	150,940.6	49,830.3	132,857.2	253,686.6	252,318.2	1,698,124.7	12,889.3	1,711,014.1
	3	307,028.7	555,427.8	151,903.5	51,180.7	132,064.4	255,865.3	256,854.1	1,710,324.5	14,604.4	1,724,928.8
	4	308,100.2	557,307.4	150,238.1	48,524.9	134,118.7	263,833.4	245,329.5	1,707,452.3	12,074.6	1,719,526.9
	5	311,951.3	561,868.5	150,063.5	45,587.6	134,422.5	265,579.3	249,374.9	1,718,847.6	10,423.8	1,729,271.4
	6	315,300.9	562,565.9	151,814.8	47,726.8	127,409.6	272,550.2	237,354.7	1,714,722.9	12,159.3	1,726,882.2
	7	314,206.5	564,654.4	150,073.0	44,467.4	123,313.2	277,456.3	235,926.8	1,710,097.6	17,386.9	1,727,484.5
	8	314,939.6	567,762.9	151,099.3	46,489.1	122,132.9	281,589.0	241,011.9	1,725,024.6	14,934.8	1,739,959.5
	9	316,197.1	569,189.5	150,861.2	47,663.6	123,931.7	290,949.9	239,807.9	1,738,601.0	15,174.7	1,753,775.7
	10	323,295.7	569,484.9	150,260.7	53,051.8	123,298.2	292,397.2	234,107.1	1,745,895.6	18,774.7	1,764,670.3
	11	322,585.3	571,462.0	150,986.5	53,879.0	121,560.9	295,296.3	234,961.3	1,750,731.4	18,227.8	1,768,959.2
	12	340,703.0	570,484.7	150,505.2	52,485.8	115,416.6	293,009.4	225,935.7	1,748,540.3	18,277.1	1,766,817.4
2018	1	341,115.1	578,792.4	152,265.7	44,144.7	115,498.1	297,535.1	230,551.7	1,759,902.7	18,229.2	1,778,131.9
	2	336,065.2	579,632.7	155,151.4	39,461.6	113,678.4	302,239.6	235,778.1	1,762,007.1	17,342.0	1,779,349.1
	3	332,354.4	582,368.0	155,307.1	39,818.9	120,085.3	312,123.4	251,863.3	1,793,920.3	20,742.3	1,814,662.6
	4	330,202.9	584,518.2	155,777.5	41,719.3	118,991.6	312,246.4	254,694.3	1,798,150.2	15,460.5	1,813,610.7
	5	329,692.2	579,913.3	155,907.6	42,689.5	122,984.4	314,529.2	253,273.0	1,798,989.1	13,086.9	1,812,076.1
	6	328,741.8	582,376.3	156,367.3	44,268.8	117,432.4	316,150.2	253,600.4	1,798,937.2	15,197.1	1,814,134.3
	7	326,222.0	585,562.7	155,618.0	41,323.9	116,716.8	321,842.1	260,496.2	1,807,781.7	18,180.4	1,825,962.1

Nota:
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 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 IFSA 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 IFSA.
n.a Tidak diperoleh

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. 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.
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 / *Total Deposit*													Jumlah / *Total*
			Deposit Pelaburan Khusus dalam RM / *RM Special Investment Deposits*	Deposit Pelaburan Khusus dalam FX / *FX Special Investment Deposits*	Deposit Pelaburan Am dalam RM / *RM General Investment Deposits*	Deposit Pelaburan Am dalam FX / *FX General Investment Deposits*	Deposit Permintaan dalam RM / *RM Demand Deposits*	Deposit Permintaan dalam FX / *FX Demand Deposits*	Deposit Tabungan dalam RM / *RM Saving Deposits*	Deposit Tabungan dalam FX / *FX Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan / *Negotiable Instruments of Deposits Issued*	Deposit Tetap Tawarruq dalam RM / *RM Tawarruq Fixed Deposits*	Deposit Tetap Tawarruq dalam FX / *FX Tawarruq Fixed Deposits*	Deposit Lain dalam RM yang Diterima / *RM Others Deposit Accepted*	Deposit Lain dalam FX yang Diterima / *FX Others Deposit Accepted*	
2017	9	Bank-bank Islam / Islamic Banks	119.4	0.0	812.9	0.0	65,037.3	2,029.9	38,584.7	397.7	18,116.1	288,166.1	4,157.3	37,933.1	1,341.4	456,695.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	649.5	532.3	58.0	0.0	0.0	2,783.8	0.0	1,502.7	0.0	5,526.2
		Jumlah/ Total	119.4	0.0	812.9	0.0	65,686.8	2,562.2	38,642.7	397.7	18,116.1	290,949.9	4,157.3	39,435.8	1,341.4	462,222.1
	10	Bank-bank Islam / Islamic Banks	119.1	0.0	797.7	0.0	67,149.6	2,326.4	38,202.6	387.5	18,958.4	289,421.9	4,199.6	39,585.7	1,281.3	462,429.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	668.6	510.8	58.3	0.0	0.0	2,975.3	0.0	1,549.2	0.0	5,762.2
		Jumlah/ Total	119.1	0.0	797.7	0.0	67,818.2	2,837.2	38,260.9	387.5	18,958.4	292,397.2	4,199.6	41,134.9	1,281.3	468,192.1
	11	Bank-bank Islam / Islamic Banks	119.2	0.0	775.8	0.0	68,236.5	2,120.9	38,647.8	386.9	19,094.6	292,531.4	4,238.9	39,321.7	1,690.6	467,164.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	613.5	605.0	58.2	0.0	0.0	2,764.9	0.0	1,589.3	0.0	5,630.9
		Jumlah/ Total	119.2	0.0	775.8	0.0	68,850.0	2,725.9	38,706.0	386.9	19,094.6	295,296.3	4,238.9	40,911.0	1,690.6	472,795.1
	12	Bank-bank Islam / Islamic Banks	119.2	0.0	757.6	0.0	73,483.6	2,336.3	38,149.9	396.2	17,459.1	289,952.8	4,055.2	45,534.2	1,167.7	473,411.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	677.6	22.9	56.1	0.0	0.0	3,056.6	0.0	1,317.7	0.0	5,131.0
		Jumlah/ Total	119.2	0.0	757.6	0.0	74,161.2	2,359.2	38,206.0	396.2	17,459.1	293,009.4	4,055.2	46,851.9	1,167.7	478,542.7
2018	1	Bank-bank Islam / Islamic Banks	120.4	0.0	754.0	0.0	76,659.5	2,285.3	38,786.9	383.5	15,838.9	293,876.1	4,004.8	44,384.4	999.3	478,093.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	608.5	380.8	54.6	0.0	0.0	3,659.0	0.0	1,476.5	0.0	6,179.4
		Jumlah/ Total	120.4	0.0	754.0	0.0	77,267.9	2,666.1	38,841.4	383.5	15,838.9	297,535.1	4,004.8	45,860.9	999.3	484,272.5
	2	Bank-bank Islam / Islamic Banks	117.2	0.0	747.2	0.0	73,725.2	2,120.8	40,110.8	384.7	12,873.2	298,530.5	3,740.4	46,039.4	927.1	479,316.6
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	486.4	376.4	55.1	0.0	0.0	3,709.1	0.0	1,774.9	0.0	6,401.9
		Jumlah/ Total	117.2	0.0	747.2	0.0	74,211.6	2,497.2	40,165.8	384.7	12,873.2	302,239.6	3,740.4	47,814.4	927.1	485,718.5
	3	Bank-bank Islam / Islamic Banks	116.8	0.0	764.8	0.0	73,471.2	2,421.1	40,417.4	392.4	11,820.6	308,071.7	4,389.2	50,407.7	776.3	493,049.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	561.5	291.3	56.6	0.0	0.0	4,051.6	0.0	1,947.1	0.0	6,908.1
		Jumlah/ Total	116.8	0.0	764.8	0.0	74,032.6	2,712.4	40,474.0	392.4	11,820.6	312,123.4	4,389.2	52,354.8	776.3	499,957.3
	4	Bank-bank Islam / Islamic Banks	109.6	0.0	755.5	0.0	73,991.1	2,474.7	40,605.7	409.4	12,701.7	308,070.0	4,232.1	51,223.1	1,115.8	495,688.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	541.5	262.3	56.1	0.0	0.0	4,176.4	0.0	1,941.4	0.0	6,977.7
		Jumlah/ Total	109.6	0.0	755.5	0.0	74,532.5	2,737.0	40,661.9	409.4	12,701.7	312,246.4	4,232.1	53,164.5	1,115.8	502,666.4
	5	Bank-bank Islam / Islamic Banks	109.8	0.0	744.0	0.0	74,068.8	2,631.0	40,676.1	404.2	12,577.7	310,426.8	4,109.9	52,408.3	1,356.3	499,512.9
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	541.4	480.0	57.1	0.0	0.0	4,102.3	0.0	1,778.9	0.0	6,959.7
		Jumlah/ Total	109.8	0.0	744.0	0.0	74,610.2	3,111.0	40,733.2	404.2	12,577.7	314,529.2	4,109.9	54,187.2	1,356.3	506,472.6
	6	Bank-bank Islam / Islamic Banks	109.4	0.0	734.6	0.0	72,826.3	2,341.4	40,716.7	400.1	12,478.5	311,913.9	4,014.7	48,553.4	1,206.4	495,295.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	572.3	333.2	58.1	0.0	0.0	4,236.3	0.0	1,908.6	0.0	7,108.4
		Jumlah/ Total	109.4	0.0	734.6	0.0	73,398.6	2,674.6	40,774.8	400.1	12,478.5	316,150.2	4,014.7	50,461.9	1,206.4	502,403.6
	7	Bank-bank Islam / Islamic Banks	108.8	0.0	719.3	0.0	70,952.6	2,525.2	40,396.6	387.0	13,067.2	317,553.6	4,148.8	48,842.4	1,230.3	499,931.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme	0.0	0.0	0.0	0.0	473.6	363.7	57.6	0.0	0.0	4,288.5	0.0	1,940.4	0.0	7,123.8
		Jumlah/ Total	108.8	0.0	719.3	0.0	71,426.2	2,888.9	40,454.2	387.0	13,067.2	321,842.1	4,148.8	50,782.8	1,230.3	507,055.6

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 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 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 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. 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 mengikut Penyimpan
Banking System: Total Deposits by Holder

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Kerajaan Persekutuan / *Federal Government*	Kerajaan Negeri / *State Government*	Badan Berkanun / *Statutory Agency*	Institusi Kewangan / *Financial Institution*	Perusahaan Perniagaan / *Business Enterprises*	Individu / *Individuals*	Lain-lain / *Others*	Jumlah / *Total*
2016	1	18,840.7	32,853.2	44,704.3	284,920.9	562,516.5	614,772.5	102,199.7	1,660,807.9
	2	16,358.7	34,192.8	45,709.9	283,887.1	567,104.9	622,112.7	102,958.8	1,672,324.9
	3	17,112.7	34,750.7	45,802.2	289,003.3	556,052.0	624,942.1	102,608.5	1,670,271.4
	4	18,055.4	34,625.2	46,848.9	283,022.3	550,435.8	628,537.5	100,231.9	1,661,757.0
	5	19,588.8	35,131.0	49,039.8	279,782.0	560,194.6	628,584.5	100,546.5	1,672,867.1
	6	21,602.4	35,252.8	47,385.0	283,930.6	555,912.7	632,245.4	100,691.0	1,677,019.9
	7	16,453.7	34,676.9	44,248.5	290,074.7	535,234.2	631,428.4	104,187.2	1,656,303.7
	8	15,905.6	33,791.1	45,586.2	291,272.3	532,437.1	633,466.0	103,882.9	1,656,341.3
	9	18,215.5	32,526.6	47,561.6	298,592.0	536,896.9	637,865.9	106,601.8	1,678,260.4
	10	20,805.2	32,906.4	42,718.0	296,260.8	545,327.7	638,111.2	108,204.2	1,684,333.5
	11	16,267.8	32,086.4	42,810.0	295,694.2	548,522.4	640,871.0	109,784.7	1,686,036.5
	12	13,747.7	30,260.4	44,815.6	297,166.1	561,490.0	643,276.4	107,935.3	1,698,691.4
2017	1	16,195.8	30,623.1	49,447.9	286,265.2	560,885.0	651,942.3	110,009.7	1,705,369.0
	2	17,010.7	32,285.9	46,949.3	285,071.4	563,491.0	656,361.1	109,844.7	1,711,014.1
	3	14,405.7	32,750.7	44,159.2	291,144.9	571,586.4	660,536.0	110,346.0	1,724,928.8
	4	17,430.3	33,295.0	46,293.3	280,377.6	572,523.7	660,036.9	109,570.1	1,719,526.9
	5	15,928.5	33,185.3	46,434.3	276,690.2	585,947.3	660,576.8	110,508.9	1,729,271.4
	6	18,773.7	32,379.7	45,414.7	290,614.8	586,321.5	656,605.6	96,772.2	1,726,882.2
	7	23,769.2	32,723.7	46,854.4	290,332.7	580,651.8	656,654.7	96,498.0	1,727,484.5
	8	25,166.1	34,807.5	47,370.6	295,395.9	579,424.0	660,179.9	97,615.4	1,739,959.5
	9	23,456.2	33,963.9	51,937.5	288,694.4	597,535.2	661,206.6	96,981.9	1,753,775.7
	10	16,881.3	34,037.8	50,962.6	292,884.8	606,194.3	662,349.7	101,359.6	1,764,670.3
	11	15,138.1	34,249.2	48,088.6	297,861.6	609,664.7	665,030.7	98,926.2	1,768,959.2
	12	17,666.2	31,773.8	50,327.1	293,275.0	605,968.9	668,447.3	99,359.0	1,766,817.4
2018	1	21,998.6	31,888.9	56,993.3	283,005.7	613,785.3	671,030.0	99,430.0	1,778,131.9
	2	20,623.6	33,019.9	52,982.5	281,959.1	613,898.5	677,462.5	99,403.0	1,779,349.1
	3	20,673.5	33,426.5	55,019.6	279,332.9	642,366.4	682,645.7	101,198.0	1,814,662.6
	4	21,432.0	33,572.7	58,991.7	274,935.9	637,603.2	685,904.7	101,170.6	1,813,610.7
	5	19,406.1	32,717.2	60,721.7	272,365.0	637,705.5	688,447.7	100,712.9	1,812,076.1
	6	20,002.2	32,417.2	59,258.0	271,590.3	639,268.4	691,908.0	99,690.2	1,814,134.3
	7	21,677.3	31,905.8	59,318.5	292,701.2	625,558.3	692,611.9	102,189.1	1,825,962.1

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 berlesan dan bank pelaburan berlesan 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 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 Requirements and Liquidity Ratio

Tahun / *Year*	Tarikh perubahan / *Date of change*	Bank perdagangan / *Commercial banks*		Syarikat kewangan [9] / *Finance companies* [9]		Merchant banks / *Bank saudagar*	
		SRR / *SRR*	Nisbah mudah tunai [4] / *Liquidity ratio* [4]	SRR / *SRR*	Nisbah mudah tunai [4] / *Liquidity ratio* [4]	SRR / *SRR*	Nisbah mudah tunai [4] / *Liquidity ratio* [4]
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	-

[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 memadankan keperluan aset cairnya 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 and Liquid Asset Requirement

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Bank Perdagangan/*Commercial Banks*		Bank-bank Islam/*Islamic Banks*		Bank Pelaburan/*Investment Banks*	
		Rizab Berkanun *Statutory Reserve*	Tanggungan yang Layak dalam RM *RM Eligible Liabilities*	Rizab Berkanun *Statutory Reserve*	Tanggungan yang Layak dalam RM *RM Eligible Liabilities*	Rizab Berkanun *Statutory Reserve*	Tanggungan yang Layak dalam RM *RM Eligible Liabilities*
2016	7	30,698.1	868,851.1	11,904.5	332,408.4	769.3	21,684.0
	8	30,192.4	870,215.3	11,843.0	333,132.5	754.4	21,579.7
	9	29,950.2	871,759.6	12,028.2	335,504.7	730.9	21,188.4
	10	29,578.9	868,496.4	11,995.0	340,842.5	720.0	20,470.8
	11	30,117.3	870,498.3	12,091.9	306,360.2	711.1	20,095.8
	12	29,781.5	881,958.4	12,421.7	344,779.9	765.0	21,331.3
2017	1	29,262.7	883,634.5	12,449.4	351,967.1	771.9	21,671.4
	2	26,808.3	885,934.3	11,740.7	352,347.9	789.0	22,139.8
	3	26,962.9	874,670.6	11,718.2	352,522.9	784.8	22,239.4
	4	27,616.7	862,813.1	11,972.6	359,608.4	810.3	22,616.4
	5	25,752.2	849,458.6	12,033.7	362,995.8	808.1	23,189.1
	6	26,707.9	854,823.2	11,923.7	361,648.6	849.7	23,410.5
	7	27,316.9	860,963.7	11,828.7	368,483.0	831.7	24,007.3
	8	27,745.1	854,613.8	12,404.8	374,111.7	836.7	23,560.9
	9	28,039.3	861,470.5	12,691.9	376,644.9	780.7	22,285.4
	10	27,897.1	880,004.2	12,212.6	376,178.4	799.9	22,351.8
	11	27,790.3	884,821.7	12,484.7	379,553.9	826.3	23,266.0
	12	29,326.5	895,384.9	13,087.4	385,684.7	833.1	23,855.4
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

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

Pada Akhir Tempoh / *End of Period*	Sistem Perbankan / Banking System			Bank Perdagangan / *Commercial Banks*			Bank-bank Islam / *Islamic Banks*			Bank Pelaburan / I*nvestment Banks*		
	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows[2]*	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows[2]*	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows[2]*	Nisbah Perlindungan Mudah Tunai (%) / *Liquidity Coverage Ratio (%)*	Aset Cair Berkualiti Tinggi (Stok HQLA) / *Stock of High Quality Liquid Assets*	Aliran Keluar Tunai Bersih[2] / *Net Cash Outflows[2]*
2017 1	124%	483,375	390,124	127%	360,509	284,806	115%	103,577	90,028	126%	19,289	15,290
2	127%	509,440	400,023	127%	377,459	297,384	128%	111,364	86,711	129%	20,617	15,927
3	131%	537,993	411,606	132%	410,272	309,709	126%	107,472	85,536	124%	20,249	16,362
4	140%	551,194	394,128	143%	414,713	289,746	132%	115,921	87,810	124%	20,561	16,572
5	139%	549,787	395,490	140%	411,557	293,322	134%	117,186	87,154	140%	21,045	15,013
6	141%	536,145	380,753	142%	399,876	281,172	137%	113,804	83,081	136%	22,465	16,500
7	137%	543,728	396,577	138%	405,275	292,727	133%	117,190	88,212	136%	21,264	15,638
8	133%	545,799	409,651	133%	405,639	305,313	133%	117,462	88,122	140%	22,698	16,216
9	136%	550,820	405,495	137%	405,131	294,875	131%	124,271	95,142	138%	21,419	15,479
10	138%	555,406	401,803	141%	402,877	285,260	130%	130,857	100,573	136%	21,672	15,970
11	139%	555,473	398,868	138%	405,600	294,271	143%	128,374	89,660	144%	21,499	14,937
12	135%	545,928	404,587	131%	396,569	303,858	149%	128,401	86,045	143%	20,958	14,684
2018 1	132%	542,240	411,142	129%	394,301	304,884	139%	127,261	91,492	140%	20,678	14,765
2	134%	538,978	403,397	131%	388,077	296,697	142%	130,648	91,891	137%	20,253	14,810
3	140%	557,593	398,738	135%	396,460	293,077	154%	140,963	91,568	143%	20,170	14,093
4	145%	569,228	393,878	142%	410,578	289,555	153%	137,509	89,863	146%	21,142	14,459
5	142%	573,910	403,993	141%	411,239	291,226	144%	140,396	97,417	145%	22,275	15,350
6	139%	576,656	414,062	138%	421,964	305,711	141%	133,566	94,472	152%	21,126	13,879
7	142%	583,828	412,365	142%	425,366	299,327	138%	137,486	99,333	153%	20,976	13,704

Nota:
1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuatk uasa 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 berikutnya
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 / *End of period*		Modal Kumpulan 1 / *Tier 1 Capital*	Modal Kumpulan 2 / *Tier 2 Capital*	Jumlah Modal / *Total Capital*	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain / *Investment in subsidiaries and holdings in other banking institutions capital*	Modal Asas / *Capital Base*	Jumlah aset berwajaran risiko[1] / *Total Risk Weighted Assets* [1]	Nisbah Modal Berwajaran Risiko / *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras / *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 (%)*
2016	2	194,991.1	209,027.9	249,145.4	1,519,804.9	12.8	13.8	16.4
	3	195,845.7	209,804.1	248,939.7	1,499,067.8	13.1	14.0	16.6
	4	193,872.8	207,835.1	246,733.7	1,500,478.6	12.9	13.9	16.4
	5	194,751.1	209,123.6	247,660.8	1,510,941.5	12.9	13.8	16.4
	6	202,774.6	217,137.8	254,832.3	1,515,334.9	13.4	14.3	16.8
	7	203,667.8	218,055.8	256,962.9	1,513,105.9	13.5	14.4	17.0
	8	202,675.4	217,039.2	253,965.8	1,513,885.2	13.4	14.3	16.8
	9	202,564.7	216,970.7	254,080.6	1,523,885.8	13.3	14.2	16.7
	10	203,480.1	217,883.8	255,586.3	1,525,403.2	13.3	14.3	16.8
	11	201,198.4	215,693.3	254,180.8	1,554,210.7	12.9	13.9	16.4
	12	201,984.1	216,117.0	254,038.9	1,541,736.9	13.1	14.0	16.5
2017	1	202,278.4	216,054.8	261,063.5	1,548,691.0	13.1	14.0	16.9
	2	202,071.7	215,874.2	261,846.4	1,547,713.4	13.1	13.9	16.9
	3	202,477.5	216,278.0	262,944.8	1,550,716.4	13.1	13.9	17.0
	4	200,176.9	213,938.9	262,711.0	1,549,489.3	12.9	13.8	17.0
	5	200,605.9	214,355.4	263,213.1	1,546,330.3	13.0	13.9	17.0
	6	200,635.9	214,399.5	263,507.0	1,549,237.5	13.0	13.8	17.0
	7	207,041.6	220,816.7	271,374.1	1,553,274.5	13.3	14.2	17.5
	8	207,718.9	221,492.1	269,321.1	1,563,650.7	13.3	14.2	17.2
	9	206,459.5	220,206.4	266,687.9	1,560,129.3	13.2	14.1	17.1
	10	206,374.6	220,123.7	265,755.9	1,555,609.2	13.3	14.2	17.1
	11	206,123.2	220,353.7	264,142.7	1,552,369.0	13.3	14.2	17.0
	12	217,767.8	232,205.0	276,044.6	1,553,438.0	14.0	14.9	17.8
2018	1	206,191.4	219,274.0	273,465.9	1,561,957.2	13.2	14.0	17.5
	2	205,212.0	218,299.6	272,493.2	1,555,216.0	13.2	14.0	17.5
	3	206,258.3	219,335.1	274,238.3	1,561,790.8	13.2	14.0	17.6
	4	201,799.1	214,888.4	269,235.3	1,561,868.6	12.9	13.8	17.2
	5	205,682.6	218,775.2	273,709.2	1,597,726.3	12.9	13.7	17.1
	6	205,333.0	218,529.6	274,194.8	1,614,785.6	12.7	13.5	17.0
	7	214,939.8	228,645.2	285,041.7	1,613,080.6	13.3	14.2	17.7

[1] Mulai Januari 2013, komponen modal dilaporkan berdasarkan *Basel III Capital Adequacy Framework*

[1] *Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework*

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 Urusniaga Menggunakan Kad *No. of Card Transactions*	Jumlah Belian *Total Purchases*			Jumlah Pendahuluan Tunai *Total Cash Advances*			Bilangan Kad Dalam Edaran *No. of Cards in Circulation*		Amaun Had Kredit Dibenarkan *Amount of Credit Line Extended*	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*		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*					< 3 Bulan *<3 Months*	> 3 hingga 6 Bulan *>3 To 6 Months*	> 6 Bulan *>6 Months*
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	252.4	64,876.8	6,170.6	9,902.8	1,755.7	473.7	200.8	9.2	1.1	148,117.7	35,729.3	2,094.0	313.0	5.8
2017 1	34.7	9,300.0	824.8	1,220.3	197.4	60.3	19.1	8.2	1.0	138,203.9	34,622.2	2,314.2	386.4	6.0
2	29.3	7,525.8	762.0	1,197.5	203.5	59.5	21.5	8.2	1.0	135,298.7	33,815.5	2,429.1	390.2	7.2
3	32.6	8,824.6	875.7	1,334.2	216.7	62.3	21.2	8.3	1.0	135,939.1	33,527.3	2,213.9	376.8	7.2
4	31.7	8,119.5	798.9	1,358.1	212.8	60.6	22.7	8.3	1.0	135,526.3	33,666.5	2,358.2	371.0	7.2
5	34.2	8,943.3	817.3	1,341.1	242.2	64.2	23.0	8.4	1.0	137,834.7	34,008.8	2,211.4	365.0	10.0
6	33.1	8,587.7	817.3	1,287.3	223.7	59.8	25.0	8.5	1.0	138,442.7	34,239.1	2,272.0	370.8	6.8
7	33.6	8,589.9	900.4	1,334.8	246.8	76.3	24.3	8.6	1.0	138,965.3	34,192.6	2,211.1	366.4	6.5
8	34.7	9,007.4	951.6	1,311.2	249.7	84.0	23.1	8.6	1.0	140,038.3	34,453.2	2,139.3	360.6	8.7
9	33.8	8,583.5	861.6	1,396.5	256.3	70.5	30.7	8.7	1.0	141,040.4	34,689.6	2,236.9	363.7	5.4
10	35.3	9,061.4	812.0	1,398.5	256.1	70.5	30.2	8.7	1.0	141,964.7	34,556.6	2,125.2	363.8	8.5
11	35.2	9,312.0	864.5	1,499.4	263.8	64.4	26.1	8.8	1.1	142,987.6	35,306.3	2,113.1	350.8	8.8
12	38.2	10,185.4	964.6	1,730.2	268.9	67.4	35.3	8.8	1.1	142,780.9	36,341.7	2,257.2	347.1	5.5
2018 1	37.4	9,879.3	965.0	1,447.4	251.3	68.9	27.9	8.9	1.1	144,019.4	36,391.4	2,148.4	340.2	7.5
2	34.3	8,788.2	823.7	1,218.6	231.8	66.3	25.8	8.9	1.1	144,407.2	35,672.1	2,282.5	344.9	6.8
3	36.3	9,579.5	926.8	1,517.9	261.6	68.5	31.1	9.0	1.1	145,066.7	35,368.2	2,181.7	335.3	6.8
4	35.0	8,947.6	859.8	1,462.9	248.7	65.5	32.0	9.0	1.1	145,882.3	35,579.6	2,121.2	323.3	6.6
5	35.7	8,849.8	820.7	1,385.8	248.7	64.4	27.8	9.1	1.1	146,497.0	35,088.9	2,158.5	316.6	6.8
6	36.2	9,409.2	814.0	1,434.7	246.6	62.6	29.0	9.1	1.1	147,229.7	35,840.3	2,209.0	316.4	4.1
7	37.4	9,423.2	960.6	1,435.5	267.1	77.6	27.3	9.2	1.1	148,117.7	35,729.3	2,094.0	313.0	5.8

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.

1.32 Sistem Perbankan Islam: Jumlah Akaun Pelaburan Mengikut Jenis dan Penyimpan
Islamic Banking System: Total Investment Account by Type and Holder

RM juta / *RM million*

Pada Akhir Tempoh / End of Period		Akaun Pelaburan Terhad[1] / *Restricted Investment Account* [1]		Akaun Pelaburan Tidak Terhad[1] / *Unrestricted Investment Account* [1]			Jumlah / *Total*
		Jumlah / *Total*	yang mana: Institusi Kewangan / *of which: Financial Institution*	Jumlah / *Total*	yang mana: Perusahaan Perniagaan / *of which: Business Enterprises*	yang mana: Individual / *of which: Individuals*	
2015	11	29,609.1	29,542.9	17,052.9	5,927.1	8,596.2	46,662.1
	12	27,843.1	27,758.9	19,324.2	6,711.3	10,830.0	47,167.3
2016	1	28,337.4	28,247.8	24,487.9	9,474.1	12,103.3	52,825.3
	2	29,385.7	29,290.5	24,122.9	9,509.5	12,461.6	53,508.6
	3	27,908.4	27,800.5	26,926.9	11,881.6	13,032.4	54,835.4
	4	28,863.1	28,750.8	28,752.6	12,964.6	13,659.1	57,615.7
	5	30,663.5	30,549.7	30,966.8	14,776.7	13,982.7	61,630.3
	6	30,606.1	30,489.8	35,173.8	15,977.5	14,267.9	65,779.9
	7	30,771.3	30,652.6	37,525.7	19,703.0	15,098.7	68,296.9
	8	30,823.9	30,704.3	34,982.5	15,954.7	15,480.4	65,806.4
	9	31,170.8	31,045.1	33,919.8	14,851.2	15,613.4	65,090.6
	10	31,539.7	31,409.3	36,468.3	16,016.9	16,673.1	68,008.0
	11	34,544.6	34,410.4	39,235.9	17,449.3	18,156.9	73,780.5
	12	37,365.9	37,224.1	36,311.1	13,866.5	19,403.6	73,677.0
2017	1	39,325.3	39,182.1	38,157.5	15,496.7	18,836.7	77,482.7
	2	39,381.5	39,233.0	38,250.9	15,517.6	19,178.8	77,632.3
	3	39,541.7	39,395.4	36,710.3	14,088.4	19,317.5	76,252.0
	4	40,144.7	39,990.8	36,953.9	14,525.9	19,193.0	77,098.5
	5	39,772.9	39,629.8	37,767.6	13,659.5	19,448.9	77,540.5
	6	42,337.6	42,182.3	34,205.6	10,780.7	19,324.0	76,543.2
	7	41,866.5	41,725.4	32,961.3	10,469.3	19,423.9	74,827.8
	8	43,200.2	43,061.0	32,050.6	9,984.4	19,347.6	75,250.7
	9	44,976.7	44,516.8	32,328.5	10,031.6	19,418.8	77,305.3
	10	44,005.4	43,566.2	36,182.9	14,115.1	19,457.9	80,188.3
	11	44,847.7	44,412.3	31,651.6	11,032.3	18,023.9	76,499.3
	12	48,430.5	48,003.4	30,581.9	10,522.0	17,560.7	79,012.3
2018	1	51,845.2	51,422.5	30,004.1	9,966.3	17,554.7	81,849.3
	2	51,660.9	51,246.3	30,046.9	10,110.2	17,373.7	81,707.8
	3	51,432.9	50,942.6	29,532.7	9,609.4	17,209.5	80,965.6
	4	49,281.5	48,772.3	28,799.7	10,018.1	16,606.9	78,081.2
	5	48,351.0	48,243.3	28,292.6	10,120.2	16,008.5	76,643.6
	6	48,165.6	48,063.3	28,108.8	9,728.6	15,645.9	76,274.3
	7	47,639.7	47,540.7	28,354.9	10,790.5	15,319.8	75,994.6

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 *Average rates during the period*		Bank-bank Perdagangan / *Commercial Banks*										Bank-bank Pelaburan / *Investment Banks*					
		Deposit tetap[1/] *Fixed deposits*					Deposit tabungan *Savings deposit*	Kadar Asas berwajaran[3/] *Weighted Base Rate*	Kadar Berian Pinjaman Asas *Base Lending Rate*	Kadar Berian Pinjaman Purata[2/] *Average Lending Rate*	Kadar Pinjaman Purata Berwajaran[4/] *Weighted Average Lending Rate*	Deposit tetap *Fixed deposits*					Kadar Berian Pinjaman Purata *Average Lending Rate*
		Tempoh (dalam bulan) *Period (in months)*										Tempoh (dalam bulan) *Period (in months)*					
		1	3	6	9	12						1	3	6	9	12	
2016	1	3.08	3.13	3.18	3.23	3.31	1.03	3.79	6.79	4.56	5.41	3.48	3.67	3.54	3.75	3.85	6.89
	2	3.08	3.13	3.19	3.23	3.31	1.03	3.79	6.80	4.57	5.42	3.50	3.79	3.40	3.75	3.93	6.67
	3	3.08	3.13	3.19	3.23	3.31	1.03	3.79	6.80	4.58	5.41	3.54	3.43	3.51	3.76	3.86	6.68
	4	3.08	3.14	3.19	3.23	3.31	1.02	3.79	6.80	4.58	5.37	3.51	3.62	3.39	3.41	3.81	6.65
	5	3.07	3.13	3.19	3.22	3.29	1.03	3.81	6.80	4.53	5.38	3.49	3.34	3.47	3.39	3.35	6.70
	6	3.08	3.13	3.18	3.22	3.29	1.07	3.83	6.81	4.58	5.39	3.23	3.39	3.31	3.36	3.37	6.65
	7	2.90	2.98	3.02	3.06	3.01	0.98	3.62	6.69	4.50	5.27	2.87	3.21	3.27	3.21	3.40	6.59
	8	2.87	2.87	2.98	3.02	3.07	0.95	3.62	6.65	4.44	5.24	3.22	3.30	3.62	3.33	3.05	6.56
	9	2.87	2.92	2.98	3.02	3.07	0.96	3.62	6.65	4.52	5.23	3.15	3.29	3.19	3.22	3.43	6.48
	10	2.87	2.92	2.98	3.02	3.07	0.95	3.62	6.65	4.47	5.22	3.12	3.32	3.22	3.28	3.44	6.55
	11	2.87	2.92	2.97	3.01	3.06	0.96	3.62	6.65	4.52	5.21	3.21	3.41	3.33	3.26	3.66	6.55
	12	2.86	2.92	2.97	3.02	3.06	0.99	3.62	6.65	4.52	5.22	3.50	3.66	3.35	3.44	3.43	6.57
2017	1	2.87	2.92	2.98	3.02	3.09	0.96	3.62	6.66	4.56	5.20	3.20	3.36	3.61	3.37	3.81	6.47
	2	2.87	2.92	2.98	3.02	3.09	0.97	3.62	6.66	4.61	5.21	3.31	3.51	3.64	3.44	3.82	6.51
	3	2.87	2.92	2.98	3.02	3.07	0.96	3.62	6.66	4.60	5.20	3.21	3.45	3.66	3.44	3.78	6.42
	4	2.87	2.93	2.98	3.03	3.08	0.96	3.61	6.65	4.59	5.19	3.23	3.35	3.37	3.78	3.81	6.42
	5	2.87	2.94	2.99	3.02	3.08	0.96	3.61	6.65	4.61	5.20	3.32	3.46	3.76	3.52	3.85	6.46
	6	2.87	2.93	2.99	3.02	3.10	0.96	3.61	6.65	4.63	5.20	3.25	3.32	3.74	3.52	3.85	6.48
	7	2.88	2.88	2.99	3.02	3.10	0.96	3.62	6.66	4.61	5.20	3.23	3.43	3.70	3.47	3.83	6.47
	8	2.88	2.89	2.99	3.02	3.10	0.96	3.64	6.67	4.61	5.22	3.23	3.30	3.72	3.47	3.54	6.49
	9	2.87	2.93	2.99	3.02	3.10	0.96	3.63	6.68	4.62	5.22	3.28	3.47	3.68	3.72	3.54	6.51
	10	2.87	2.94	2.99	3.02	3.10	0.97	3.63	6.68	4.64	5.21	3.31	3.41	3.62	3.68	3.53	6.44
	11	2.89	2.94	2.99	3.02	3.10	0.95	3.64	6.68	4.61	5.23	3.31	3.52	3.72	3.74	3.55	6.47
	12	2.87	2.94	2.99	3.02	3.10	0.97	3.64	6.68	4.61	5.22	3.38	3.48	3.45	3.49	3.56	6.46
2018	1	2.95	3.01	3.07	3.09	3.16	0.99	3.76	6.74	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	6.90	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	6.90	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	6.90	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

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 sebgaai kadar rujukan utama bagi pinjaman runcit kadar terapung. Kadar Asas digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh 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 diwajarkan 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 dan Pulangan kepada Pendeposit
Islamic Banking System: Financing Rate and Rate of Return to Depositors

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] *Savings deposit*[5]	Kadar Asas Base Rate	Kadar Pembiayaan Asas Base Financing Rate	Kadar Pembiayaan Purata Average Financing Rate	Deposit Pelaburan/Deposit Tetap Tawarruq[3] *Investment - Deposit/Tawarruq Fixed Deposits*[3]				
		Tempoh (dalam bulan) / Period (in months)					Tempoh (dalam bulan) / Period (in months)									Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12	1	3	6	9	12					1	3	6	9	12
2016	1	3.31	3.53	3.57	3.64	3.69	4.82	3.45	5.26	4.72	3.52	0.72	3.82	6.87	5.24	3.47	3.86	3.81	3.60	3.96
	2	3.28	3.48	3.59	3.72	3.59	3.24	4.94	4.22	3.09	3.80	0.72	3.84	6.88	5.26	3.41	3.94	3.99	3.93	3.98
	3	3.27	3.46	3.58	3.55	3.58	3.61	3.14	3.98	3.09	3.67	0.74	3.83	6.89	5.24	3.30	3.84	3.99	3.93	3.98
	4	3.30	3.41	3.64	3.67	3.60	3.20	3.63	3.11	2.03	3.35	0.68	3.84	6.90	5.17	3.42	3.74	3.84	3.71	3.98
	5	3.23	3.43	3.67	3.59	3.61	3.25	3.43	3.98	2.00	3.69	0.70	3.84	6.90	5.29	3.46	3.76	3.90	3.71	3.98
	6	3.22	3.35	3.59	3.58	3.56	3.35	3.63	4.05	2.67	3.71	0.63	3.85	6.91	5.30	3.53	3.81	3.91	3.73	4.00
	7	3.03	3.21	3.39	3.42	3.37	3.23	3.52	3.49	1.92	3.90	0.63	3.70	6.57	5.24	3.34	3.62	3.87	3.70	4.18
	8	2.88	3.16	3.30	3.38	3.40	3.00	3.91	3.33	2.40	3.28	0.63	3.60	6.70	5.18	3.13	3.65	0.00	3.98	3.87
	9	2.88	3.10	3.33	3.42	3.36	3.10	3.57	3.10	2.36	3.31	0.62	3.62	6.70	5.17	3.06	3.56	3.45	3.94	3.87
	10	2.93	3.09	3.31	3.40	3.30	3.23	3.50	2.70	2.46	3.31	0.58	3.62	6.70	5.15	3.05	3.48	0.00	4.00	3.87
	11	2.92	3.14	3.31	3.41	3.35	3.70	3.97	3.33	2.66	3.43	0.65	3.62	6.70	5.13	3.10	3.54	3.76	3.88	3.68
	12	2.96	3.16	3.31	3.32	3.32	2.95	3.22	3.25	2.37	2.99	0.66	3.63	6.70	5.08	3.45	3.77	3.80	3.91	3.67
2017	1	2.94	3.17	3.33	3.38	3.35	2.92	3.64	3.14	1.80	3.06	0.65	3.63	6.71	5.14	3.23	3.61	3.80	3.75	3.68
	2	2.95	3.16	3.33	3.40	3.34	4.66	3.37	3.42	2.38	3.13	0.65	3.63	6.71	5.15	3.12	3.59	3.80	3.75	3.68
	3	2.96	3.18	3.31	3.42	3.37	3.56	3.22	3.72	2.44	2.77	0.63	3.63	6.71	5.13	3.17	3.62	3.81	3.77	3.71
	4	2.92	3.14	3.31	3.23	3.35	7.42	3.30	3.39	1.96	3.08	0.66	3.62	6.71	5.13	3.11	3.62	3.81	3.76	3.71
	5	2.96	3.14	3.29	3.18	3.32	6.90	3.46	3.30	1.95	2.81	0.67	3.63	6.71	5.12	3.17	3.64	3.81	3.75	3.78
	6	2.92	3.14	3.26	3.23	3.29	5.48	3.22	2.93	2.00	2.26	0.67	3.62	6.71	5.13	3.11	3.63	3.66	3.75	3.85
	7	2.91	3.16	3.29	3.24	3.35	4.18	3.06	3.06	2.05	2.81	0.67	3.64	6.72	5.09	3.10	3.60	3.66	3.77	3.83
	8	2.88	3.16	3.30	3.35	3.36	3.76	3.29	3.00	2.14	2.85	0.67	3.66	6.74	5.12	3.11	3.66	3.89	3.73	3.86
	9	2.88	3.18	3.31	3.36	3.35	3.82	2.91	3.24	2.35	3.47	0.64	3.66	6.74	5.13	3.33	3.64	0.00	3.76	3.88
	10	2.87	3.07	3.35	3.45	3.35	4.41	3.13	3.08	2.60	3.26	0.69	3.66	6.74	5.10	3.23	3.66	0.00	3.76	3.88
	11	2.92	3.11	3.39	3.56	3.35	4.36	3.37	3.05	3.48	3.35	0.66	3.66	6.74	5.03	3.20	3.69	0.00	3.86	3.90
	12	2.93	3.12	3.40	3.68	3.34	2.81	3.51	3.17	3.61	3.50	0.66	3.67	6.75	5.06	3.49	3.70	0.00	3.95	3.89
2018	1	2.93	3.12	3.42	3.70	3.37	2.81	3.61	2.99	3.38	3.36	0.67	3.76	6.85	5.12	0.00	3.66	0.00	3.95	3.88
	2	2.92	3.17	3.46	3.80	3.40	2.91	3.63	3.10	3.32	3.19	0.66	3.92	7.00	5.25	0.00	3.68	0.00	3.96	3.88
	3	2.90	3.15	3.41	3.65	3.41	3.57	3.63	3.09	3.20	3.86	0.67	3.92	7.00	5.27	0.00	3.66	0.00	3.93	3.88
	4	3.04	3.20	3.50	3.62	3.52	4.11	3.49	3.70	3.01	3.23	0.68	3.92	7.00	5.29	0.00	3.56	0.00	0.00	3.90
	5	3.11	3.40	3.58	3.74	3.62	4.17	3.59	3.71	2.93	3.24	0.77	3.92	7.00	5.26	0.00	3.63	0.00	3.93	3.89
	6	3.12	3.40	3.56	3.71	3.63	4.42	3.47	3.67	2.92	3.21	0.76	3.92	7.00	5.15	0.00	3.64	0.00	3.77	3.89
	7	3.16	3.42	3.56	3.73	3.65	2.96	3.58	4.21	2.84	3.27	0.82	3.93	7.01	5.25	0.00	3.63	0.00	3.79	3.92

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 terapung. Kadar Asas akan digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh 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 meggunakan 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.

Note:
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 profit-sharing 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*			
			Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*
		As at period end																				
2015		3.25	3.13	-	3.25	3.21	3.24	-	3.28	3.25	3.34	-	3.39	3.36	3.73	-	3.74	3.74	3.78	-	3.78	3.78
2016		3.00	2.99	-	3.11	3.06	3.11	-	3.15	3.12	3.19	-	3.23	3.20	3.48	-	3.48	3.48	3.60	-	3.60	3.60
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	-	-	-	-
2017	7	3.00	2.86	-	3.00	2.98	3.02	-	3.05	3.02	3.10	-	3.14	3.11	3.38	-	3.42	3.39	-	-	-	-
	8	3.00	2.87	-	3.00	2.97	3.02	-	3.04	3.03	3.10	-	3.15	3.10	3.30	-	3.36	3.32	-	-	-	-
	9	3.00	2.86	-	3.00	2.96	3.02	-	3.06	3.03	3.09	-	3.20	3.11	3.32	-	3.37	3.34	-	-	-	-
	10	3.00	2.88	-	3.00	2.96	3.02	-	3.06	3.03	3.09	-	3.17	3.11	3.27	-	3.35	3.28	-	-	-	-
	11	3.00	2.86	-	3.01	2.94	3.02	-	3.05	3.02	3.11	-	3.15	3.12	3.33	-	3.42	3.35	-	-	-	-
	12	3.00	2.86	-	3.00	2.93	3.02	-	3.06	3.03	3.11	-	3.16	3.12	3.45	-	3.45	3.45	-	-	-	-
2018	1	3.25	2.86	-	3.04	2.99	3.05	-	3.10	3.06	3.16	-	3.18	3.17	3.52	-	3.52	3.52	-	-	-	-
	2	3.25	3.12	-	3.24	3.19	3.27	-	3.31	3.28	3.34	-	3.39	3.36	3.68	-	3.68	3.68	-	-	-	-
	3	3.25	3.15	-	3.25	3.20	3.27	-	3.33	3.28	3.36	-	3.38	3.37	3.67	-	3.67	3.67	-	-	-	-
	4	3.25	3.15	-	3.25	3.19	3.27	-	3.32	3.28	3.39	-	3.40	3.39	3.69	-	3.69	3.69	-	-	-	-
	5	3.25	3.15	-	3.25	3.21	3.27	-	3.33	3.28	3.36	-	3.38	3.37	3.68	-	3.68	3.68	3.81	-	3.81	3.81
	6	3.25	3.15	-	3.26	3.19	3.27	-	3.32	3.28	3.39	-	3.41	3.40	3.67	-	3.67	3.67	-	-	-	-
	7	3.25	3.15	-	3.25	3.22	3.27	-	3.32	3.28	3.40	-	3.41	3.41	3.68	-	3.68	3.68	-	-	-	-
July 2018	02	3.25	3.15	-	3.25	3.17	3.27	-	3.33	3.30	3.38	-	3.38	3.38	-	-	-	-	-	-	-	-
	03	3.25	3.15	-	3.24	3.18	3.27	-	3.32	3.28	3.40	-	3.41	3.40	3.68	-	3.68	3.68	-	-	-	-
	04	3.25	3.15	-	3.24	3.24	3.27	-	3.33	3.31	3.33	-	3.41	3.38	-	-	-	-	-	-	-	-
	05	3.25	3.15	-	3.24	3.24	3.27	-	3.32	3.27	3.41	-	3.43	3.42	-	-	-	-	-	-	-	-
	06	3.25	3.15	-	3.25	3.24	3.27	-	3.32	3.27	3.39	-	3.43	3.41	3.68	-	3.68	3.68	-	-	-	-
	09	3.25	3.15	-	3.25	3.24	3.27	-	3.32	3.27	3.40	-	3.40	3.40	3.68	-	3.68	3.68	-	-	-	-
	10	3.25	3.15	-	3.25	3.24	3.27	-	3.32	3.28	-	-	-	-	3.68	-	3.68	3.68	-	-	-	-
	11	0.00	3.15	-	3.26	3.25	3.27	-	3.33	3.28	-	-	-	-	-	-	-	-	-	-	-	-
	12	3.25	3.15	-	3.25	3.25	3.27	-	3.33	3.28	3.43	-	3.43	3.43	3.70	-	3.70	3.70	-	-	-	-
	13	3.25	3.15	-	3.28	3.25	3.27	-	3.32	3.29	3.42	-	3.42	3.42	3.68	-	3.69	3.68	-	-	-	-
	16	3.25	3.15	-	3.25	3.24	3.27	-	3.32	3.28	3.42	-	3.42	3.42	-	-	-	-	-	-	-	-
	17	3.25	3.15	-	3.25	3.24	3.27	-	3.32	3.28	3.42	-	3.43	3.42	-	-	-	-	-	-	-	-
	18	3.25	3.15	-	3.25	3.18	3.27	-	3.32	3.28	-	-	-	-	-	-	-	-	-	-	-	-
	19	3.25	3.15	-	3.25	3.20	3.27	-	3.32	3.28	-	-	-	-	-	-	-	-	-	-	-	-
	20	3.25	3.20	-	3.25	3.24	3.27	-	3.32	3.27	-	-	-	-	-	-	-	-	-	-	-	-
	23	3.25	3.15	-	3.23	3.18	3.27	-	3.32	3.28	-	-	-	-	-	-	-	-	-	-	-	-
	24	3.25	3.15	-	3.25	3.17	3.27	-	3.32	3.28	-	-	-	-	-	-	-	-	-	-	-	-
	25	3.25	3.15	-	3.24	3.24	3.27	-	3.33	3.29	3.42	-	3.43	3.43	-	-	-	-	-	-	-	-
	26	3.25	3.15	-	3.26	3.17	3.27	-	3.30	3.27	3.43	-	3.43	3.43	-	-	-	-	-	-	-	-
	27	3.25	3.15	-	3.23	3.17	3.27	-	3.34	3.30	-	-	-	-	-	-	-	-	-	-	-	-
	30	3.25	3.15	-	3.25	3.17	3.27	-	3.34	3.29	-	-	-	-	3.65	-	3.65	3.65	-	-	-	-
	31	3.25	3.15	-	3.25	3.24	3.27	-	3.34	3.28	3.33	-	3.33	3.33	-	-	-	-	-	-	-	-

[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 / *Average discount rate on Treasury bills*				Kadar diskaun purata Bil Bank Negara / *Average discount rate on Bank Negara bills*					
		Tempoh (dalam bulan) / *Period (in months)*				Tempoh (dalam bulan) / *Period (in months)*					
		3	6	9	12	1	2	3	6	9	12
2015		3.109	2.983	-	3.059	-	-	-	-	3.080	-
2016		2.758	2.576	-	2.510	-	-	-	-	-	-
2017		2.902	3.016	2.982	3.055	-	-	-	-	-	-
2016	7	-	2.347	-	-	-	-	-	-	-	-
	8	-	-	-	2.325	-	-	-	-	-	-
	9	2.609	2.398	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-
	11	-	2.749	-	-	-	-	-	-	-	-
	12	3.120	-	-	-	-	-	-	-	-	-
2017	1	-	3.005	-	3.005	-	-	-	-	-	-
	2	-	3.056	-	-	-	-	-	-	-	-
	3	3.110	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	3.089	-	-	-	-	-	-	-	-
	6	3.053	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-
	8	-	-	-	3.104	-	-	-	-	-	-
	9	2.917	2.979	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-
	11	2.528	2.950	-	-	-	-	-	-	-	-
	12	-	-	2.982	-	-	-	-	-	-	-
2018	1	-	-	-	3.285	-	-	-	-	-	-
	2	3.215	-	-	-	-	-	-	-	-	-
	3	3.130	-	3.188	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	3.266	-	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-

"-" 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
2006	3.5470	3.5850	3.6300	3.6700	3.7030	3.7780	3.8920	3.9920
2007	3.5330	3.5810	3.6350	3.7700	3.7830	4.1420	4.3180	4.5080
2008	2.8880	2.8970	2.9180	2.9570	2.9970	3.2180	3.4700	3.7330
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
2012	3.0080	3.0360	3.0560	3.1610	3.2410	3.5030	3.7000	3.9030
2013	3.0250	3.2070	3.3370	3.5650	3.6640	4.1280	4.4690	4.6360
2014	3.4790	3.5500	3.6420	3.7730	3.8350	4.1470	4.4210	4.5900
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 1	3.0500	3.2010	3.3030	3.5060	3.6140	4.1480	4.5490	4.6790
2	3.1030	3.2330	3.3320	3.5690	3.7060	4.0560	4.4700	4.6010
3	3.2940	3.4150	3.5680	3.7040	3.8220	4.1490	4.5140	4.6690
4	3.1850	3.2450	3.3750	3.5840	3.6850	4.0460	4.4320	4.6710
5	3.1600	3.2510	3.3340	3.4760	3.5600	3.8800	4.3170	4.5510
6	3.1710	3.2660	3.3610	3.5140	3.6140	3.9280	4.4300	4.5610
7	3.2010	3.3100	3.3990	3.6000	3.6930	3.9930	4.4060	4.5590
8	3.1740	3.2930	3.3590	3.4810	3.5570	3.9040	4.3170	4.5340
9	3.0160	3.2060	3.3900	3.4710	3.5770	3.9260	4.3550	4.5140
10	3.0660	3.2700	3.4570	3.6000	3.6740	3.9480	4.5000	4.6830
11	2.6530	3.1710	3.4060	3.5410	3.6270	3.9090	4.4610	4.6090
12	2.8890	3.1380	3.3400	3.4600	3.5600	3.9140	4.4040	4.5920
2018 1	3.2140	3.3140	3.3900	3.4960	3.6120	3.9560	4.4200	4.6190
2	3.2140	3.3260	3.4050	3.5210	3.6270	4.0410	4.4610	4.6270
3	3.1860	3.3380	3.4410	3.4970	3.5460	3.9460	4.4140	4.5460
4	3.3940	3.5590	3.6800	3.7690	3.7910	4.1390	4.6450	4.7540
5	3.4100	3.6140	3.7190	3.8100	3.8490	4.1960	4.6270	4.8930
6	3.4130	3.5500	3.6310	3.7740	3.8450	4.2000	4.6350	4.8790
7	3.3890	3.4850	3.5630	3.6770	3.7630	4.0750	4.5360	4.7790

[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 / *Period*		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
		Akhir tempoh / *End of period*											Purata bagi tempoh / *Average for period*										
2015		5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.9222	5.4684	3.9055	5.9736	4.3343	405.58	50.379	3.2261	0.6210	2.8376	0.0291	11.3892
2016		6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167	5.7645	4.1483	5.6170	4.5882	420.94	53.441	3.8209	0.6244	3.0018	0.0312	11.7505
2017		5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334	5.9589	4.3004	5.5371	4.8512	436.77	55.192	3.8354	0.6362	3.1140	0.0321	12.6705
2016	7	5.6188	4.0535	5.3506	4.4959	414.43	52.264	3.9159	0.6094	3.0060	0.0310	11.6213	5.5900	4.0195	5.3004	4.4468	409.11	51.822	3.8522	0.6019	2.9754	0.0306	11.4698
	8	5.6840	4.0495	5.2988	4.5245	413.02	52.210	3.9664	0.6064	2.9746	0.0305	11.7122	5.6381	4.0269	5.2794	4.5138	415.00	51.921	3.9787	0.6057	2.9901	0.0306	11.5965
	9	5.7654	4.1455	5.3775	4.6500	429.05	53.456	4.0881	0.6215	3.0359	0.0319	11.9432	5.7507	4.1087	5.4034	4.6052	421.75	52.972	4.0315	0.6157	3.0233	0.0313	11.8336
	10	5.7544	4.2040	5.1236	4.6112	425.55	54.209	4.0124	0.6210	3.0203	0.0322	12.0089	5.7685	4.1776	5.1491	4.6045	423.16	53.854	4.0232	0.6206	3.0177	0.0321	11.9076
	11	6.0486	4.4660	5.5738	4.7483	440.83	57.584	3.9661	0.6486	3.1340	0.0329	12.5388	5.9376	4.3349	5.3883	4.6846	435.67	55.890	4.0144	0.6336	3.0737	0.0325	12.2688
	12	6.0394	4.4860	5.5108	4.7238	439.42	57.845	3.8442	0.6455	3.1016	0.0334	12.5167	6.0111	4.4615	5.5710	4.7054	437.57	57.500	3.8488	0.6445	3.1070	0.0333	12.4642
2017	1	6.0489	4.4295	5.5409	4.7385	445.18	57.094	3.9014	0.6437	3.1208	0.0332	12.5865	6.0238	4.4596	5.4963	4.7389	442.09	57.497	3.8818	0.6466	3.1214	0.0334	12.5766
	2	6.0214	4.4450	5.5254	4.7055	440.75	57.271	3.9464	0.6470	3.1660	0.0333	12.7307	6.0240	4.4460	5.5533	4.7305	443.71	57.295	3.9310	0.6468	3.1422	0.0333	12.6981
	3	6.0054	4.4265	5.5267	4.7257	442.10	56.966	3.9496	0.6418	3.1668	0.0332	12.8463	6.0143	4.4393	5.4773	4.7438	442.87	57.163	3.9291	0.6436	3.1583	0.0333	12.7174
	4	5.9263	4.3475	5.6144	4.7242	437.22	55.879	3.9119	0.6307	3.1134	0.0326	12.5505	5.9908	4.4072	5.5597	4.7176	440.14	56.691	4.0057	0.6396	3.1521	0.0331	12.7875
	5	5.9373	4.2760	5.4827	4.7791	438.34	54.879	3.8493	0.6255	3.0880	0.0321	12.5396	5.9319	4.3138	5.5733	4.7695	437.45	55.397	3.8458	0.6265	3.0933	0.0324	12.5228
	6	5.9802	4.2940	5.5901	4.9126	448.79	55.007	3.8396	0.6345	3.1184	0.0322	12.6348	5.9197	4.2765	5.4781	4.8058	441.90	54.843	3.8579	0.6285	3.0909	0.0321	12.5762
	7	6.0217	4.2790	5.6153	5.0203	441.77	54.795	3.8705	0.6360	3.1511	0.0321	12.8421	5.9844	4.2903	5.5751	4.9403	446.97	54.944	3.8167	0.6335	3.1281	0.0322	12.7159
	8	6.0486	4.2695	5.5217	5.1157	446.88	54.562	3.8904	0.6486	3.1519	0.0320	12.8619	6.0447	4.2843	5.5584	5.0606	443.85	54.778	3.9015	0.6418	3.1482	0.0321	12.8790
	9	5.9790	4.2275	5.6716	4.9817	435.33	54.126	3.7539	0.6331	3.1125	0.0314	12.6686	5.9760	4.2089	5.6062	5.0145	437.68	53.875	3.8035	0.6409	3.1193	0.0316	12.6957
	10	5.9468	4.2305	5.5866	4.9232	424.83	54.227	3.7385	0.6385	3.1096	0.0312	12.7329	5.9606	4.2289	5.5857	4.9729	430.93	54.181	3.7439	0.6382	3.1085	0.0313	12.7190
	11	5.7908	4.0870	5.5062	4.8494	415.30	52.349	3.6496	0.6188	3.0326	0.0302	12.5214	5.8677	4.1725	5.5168	4.8958	420.72	53.459	3.6972	0.6301	3.0769	0.0308	12.6710
	12	5.7892	4.0620	5.4660	4.8510	415.04	51.956	3.6020	0.6230	3.0392	0.0300	12.4334	5.7689	4.0780	5.4654	4.8246	412.96	52.184	3.6106	0.6184	3.0284	0.0301	12.4872
2018	1	5.6597	3.8945	5.4739	4.8210	415.48	49.808	3.5792	0.6149	2.9685	0.0291	12.3871	5.6781	3.9578	5.4557	4.8189	410.69	50.609	3.5615	0.6150	2.9925	0.0296	12.3963
	2	5.6831	3.9255	5.4566	4.7985	417.61	50.141	3.6613	0.6203	2.9610	0.0286	12.4738	5.6807	3.9123	5.4659	4.8305	418.61	50.015	3.6258	0.6190	2.9635	0.0288	12.4225
	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

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 diperoleh 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 Banks'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 infromation, 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 / *Period*	Deposit Antara Bank / *Interbank Deposit*										Instrumen Pasaran Wang / *Money Market Instrument*									Jumlah besar / *Grand total*
	Semalaman / *Overnight*	Hujung minggu / *Weekend*	1 minggu / *1 week*	1 bulan / *1 month*	2 bulan / *2 months*	3 bulan / *3 months*	6 bulan / *6 months*	1 tahun / *1 year*	Lain-lain / *Others*	Jumlah kecil / *Sub-total*	Sekuriti Kerajaan Malaysia / *Malaysian Governme-nt Securities*	Bon Khazanah / *Khaza-nah Bonds*	Bon Cagamas / *Caga-mas Bonds*	Bil Perben-daharaan Malaysia / *Malaysian Treasury Bills*	Bil Bank Negara[1] / *Bank Negara Bills* [1]	Nota Caga-mas / *Caga-mas Notes*	Instrumen Deposit Boleh-niaga / *Negotiable Instrument of Deposit*	Penerima-an Jurubank / *Banker's Acceptan-ce*	Jumlah kecil / *Sub-total*	
2015	607,387.77	168,219.55	100,224.00	16,282.00	7,805.00	6,501.00	44.00	-	129,281.71	1,035,745.03	174,724.78	-	-	1,842.50	6,609.84	-	119,160.00	18,019.17	320,356.29	1,356,101.32
2016	530,724.45	137,654.07	77,265.00	22,242.00	6,803.00	4,200.00	376.00	-	94,434.24	873,698.76	172,404.66	270.00	-	2,884.41	5,388.26	-	126,145.00	8,501.38	315,593.71	1,189,292.47
2017	433,003.46	113,657.61	80,389.00	20,818.00	9,830.00	7,061.00	80.00	-	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
2017 1	35,508.90	8,599.39	8,310.00	2,453.00	197.00	622.00	-	-	9,198.00	64,888.29	10,244.32	-	-	308.62	-	-	7,750.00	265.83	18,568.77	83,457.06
2	27,330.71	6,644.54	2,550.00	2,210.00	1,279.00	651.00	80.00	-	5,933.50	46,678.75	14,704.60	-	-	1,150.57	-	-	5,860.00	98.88	21,814.05	68,492.80
3	37,936.80	9,425.01	11,440.00	1,996.00	395.00	530.00	-	-	8,086.00	69,808.81	21,664.47	-	-	1,776.00	-	-	8,290.00	96.03	31,826.50	101,635.31
4	33,263.00	10,653.90	4,132.00	1,045.00	2,040.00	860.00	-	-	6,021.00	58,014.90	16,581.26	15.00	-	2,651.47	50.00	-	6,430.00	85.24	25,812.97	83,827.87
5	44,723.80	9,803.35	6,631.00	685.00	864.00	510.00	-	-	3,635.00	66,852.15	15,903.54	-	-	885.55	63.00	-	6,605.00	149.38	23,606.47	90,458.62
6	35,249.35	12,328.07	6,426.00	2,250.00	430.00	1,140.00	-	-	4,277.58	62,101.00	9,890.29	-	-	1,640.00	340.24	-	8,350.00	151.65	20,372.18	82,473.18
7	34,170.93	7,383.67	6,155.00	1,404.00	669.00	533.00	-	-	4,570.00	54,885.60	12,760.43	-	-	1,360.00	-	-	6,010.00	221.14	20,351.57	75,237.17
8	33,838.18	9,584.18	6,505.00	1,630.00	605.00	950.00	-	-	5,945.00	59,057.36	14,062.60	80.00	-	1,938.00	-	-	8,680.00	414.10	25,174.70	84,232.06
9	29,293.14	8,834.29	5,765.00	1,440.00	1,871.00	175.00	-	-	6,790.00	54,168.43	15,892.29	-	-	748.93	50.00	-	8,030.00	194.73	24,915.95	79,084.38
10	36,094.41	8,558.66	7,915.00	1,320.00	175.00	490.00	-	-	4,608.00	59,161.07	10,836.46	-	-	200.00	-	-	8,045.00	129.16	19,210.62	78,371.69
11	47,200.70	12,728.57	8,525.00	1,615.00	150.00	550.00	-	-	5,060.00	75,829.27	12,119.06	-	-	873.80	-	-	5,840.00	-	18,832.86	94,662.13
12	38,393.54	9,113.98	6,035.00	2,770.00	1,155.00	50.00	-	-	4,000.00	61,517.52	4,137.33	-	-	-	-	-	4,725.00	-	8,862.33	70,379.85
2018 1	51,098.51	13,464.18	8,568.00	2,540.00	1,411.00	865.00	-	-	7,658.00	85,604.69	7,878.99	-	-	630.00	1,051.43	-	4,570.00	282.49	14,412.91	100,017.60
2	35,766.23	10,186.73	5,770.00	3,420.00	1,852.00	630.00	-	-	4,517.00	62,141.96	6,699.39	-	-	133.00	1,257.14	-	8,130.00	134.85	16,354.38	78,496.34
3	57,709.10	15,448.89	6,450.00	2,210.00	2,150.00	501.00	-	-	5,175.00	89,643.99	8,517.85	-	-	640.00	675.39	-	6,340.00	298.80	16,472.04	106,116.03
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
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

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*
2015		1,060,423.9	1,871,742.0	2,932,165.9	23,376.4	4,193.2	27,569.6	6,436.4	466.2	6,902.6	9,890.0	7,571.6	17,461.5	24,344.6	3,557.8	27,902.5	38.7	0.0	38.7
2016		571,548.2	2,025,272.9	2,596,821.0	26,750.4	20,340.3	47,090.7	12,869.0	3,494.2	16,363.2	10,060.1	2,573.6	12,633.6	22,778.9	1,559.6	24,338.5	61.0	5.6	66.7
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
2017	1	29,170.2	194,536.9	223,707.1	1,438.7	2,162.5	3,601.1	1,997.6	54.8	2,052.4	1,060.4	768.3	1,828.7	1,993.7	212.2	2,205.9	8.9	0.7	9.6
	2	32,887.9	151,728.1	184,615.9	972.9	2,344.0	3,316.9	1,613.6	55.9	1,669.5	1,163.2	158.0	1,321.2	1,008.9	31.5	1,040.5	35.5	0.3	35.9
	3	54,327.7	215,883.8	270,211.5	1,805.2	2,932.1	4,737.4	2,987.0	263.0	3,249.9	966.1	59.5	1,025.6	1,786.6	230.9	2,017.5	0.1	0.7	0.7
	4	36,994.7	197,503.7	234,498.4	850.2	4,187.2	5,037.4	3,248.7	34.8	3,283.5	713.3	200.9	914.2	746.7	65.2	811.8	14.1	0.7	14.8
	5	40,987.1	186,920.9	227,908.0	1,419.4	2,615.2	4,034.6	2,409.9	13.2	2,423.1	779.8	49.3	829.1	832.3	118.1	950.5	5.4	0.0	5.4
	6	35,745.8	181,458.4	217,204.1	1,361.7	2,351.0	3,712.7	2,014.8	249.3	2,264.0	2,016.3	528.4	2,544.6	1,090.1	1,996.3	3,086.4	47.1	4.4	51.5
	7	27,804.3	209,050.3	236,854.6	1,103.2	4,792.5	5,895.8	3,017.1	45.9	3,063.1	1,195.8	374.5	1,570.3	1,535.8	326.3	1,862.1	30.5	0.0	30.5
	8	28,556.4	187,343.8	215,900.2	1,676.0	2,778.0	4,454.0	3,451.0	86.4	3,537.4	1,595.1	280.6	1,875.7	1,864.7	203.0	2,067.7	80.5	0.0	80.5
	9	46,807.9	207,105.3	253,913.2	1,030.9	3,823.1	4,854.0	1,448.0	37.1	1,485.1	900.2	123.2	1,023.4	891.6	82.5	974.0	5.0	0.0	5.0
	10	38,127.7	175,488.5	213,616.2	1,124.9	3,887.0	5,011.8	1,018.5	195.3	1,213.7	823.0	1,009.6	1,832.6	1,351.3	540.6	1,892.0	27.5	4.3	31.8
	11	46,822.3	202,071.4	248,893.7	1,931.9	2,609.3	4,541.1	1,975.8	2.9	1,978.7	1,451.5	374.6	1,826.1	1,965.0	331.8	2,296.9	47.4	0.0	47.4
	12	32,327.5	155,721.1	188,048.6	1,832.7	2,760.8	4,593.5	1,231.5	30.2	1,261.7	542.0	107.8	649.8	1,203.2	555.8	1,759.1	0.0	0.0	0.0
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

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 urus janji.
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot and 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*		
2011		55,399	0	0	36,419	0		91,818	37,479	0	7,500	1,595	0	45,243
2012		52,498	0	0	42,236	0	4,500	99,234	37,563	0	8,500	6,484	0	46,687
2013		51,424	0	0	41,027	0	4,400	96,851	38,575	0	12,000	2,399	0	43,877
2014		51,417	0	0	33,919	0	11,500	96,836	26,443	0	20,500	0	0	49,894
2015		51,332	0	0	41,056	0	8,000	100,389	41,069	0	12,500	0	0	46,819
2016		44,124	0	0	43,236	0	0	87,360	26,141	0	22,000	0	0	39,219
2017		53,698	0	0	53,707	0	0	107,405	46,750	0	20,000	0	0	40,655
2017	*1*	3,776	0	0	7,479	0	0	11,255	0	0	0	0	0	11,255
	2	3,063	0	0	4,000	0	0	7,063	8,750	0	0	0	0	-1,687
	3	8,000	0	0	3,970	0	0	11,970	10,500	0	0	0	0	1,470
	4	5,817	0	0	4,000	0	0	9,817	2,719	0	0	0	0	7,098
	5	4,000	0	0	6,557	0	0	10,558	0	0	0	0	0	10,558
	6	2,586	0	0	4,110	0	0	6,696	0	0	3,000	0	0	3,696
	7	8,062	0	0	2,009	0	0	10,071	0	0	0	0	0	10,071
	8	3,500	0	0	6,520	0	0	10,020	0	0	9,500	0	0	520
	9	4,065	0	0	4,012	0	0	8,077	12,600	0	0	0	0	-4,523
	10	5,479	0	0	2,508	0	0	7,987	12,181	0	0	0	0	-4,194
	11	2,853	0	0	6,042	0	0	8,895	0	0	7,500	0	0	1,395
	12	2,497	0	0	2,500	0	0	4,997	0	0	0	0	0	4,997
2018	*1*	6,425	0	0	4,060	0	0	10,485	2,000	0	0	0	0	8,485
	2	3,995	0	0	4,000	0	0	7,996	8,379	0	0	0	0	-384
	3	7,053	0	0	6,095	0	0	13,149	8,092	0	0	0	0	5,057
	4	4,000	0	0	6,507	0	0	10,507	0	0	0	0	0	10,507
	5	6,424	0	0	7,019	0	0	13,443	0	0	7,500	0	0	5,943
	6	2,500	0	0	3,486	0	0	5,986	0	0	0	0	0	5,986
	7	5,026	0	0	4,079	0	0	9,105	0	0	0	0	0	9,105

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 / *Period*		Saham Biasa / Ordinary Shares[1]				Saham Terpilih / *Preference Shares*	Waran / *Warrants*	Terbitan Saham Baru/Waran / *New Issues of Shares/Warrants*	Bon Korporat dan/atau Sukuk / Corporate Bond and/or Sukuk[2]								Tolak / *Less* : Penebusan / *Redemptions*		Terbitan Baru Bon Korporat dan/atau Sukuk / Net Issues of Corporate Bond and/or Sukuk	Dana Bersih yang Diperoleh oleh Sektor Swasta / *Net Funds Raised by the Private Sector*
		Tawaran Awam Permulaan / *Initial Public Offers*	Terbitan Hak / *Rights Issues*	Penempatan Persendirian / Tawaran Jualan Secara Terhad / *Private Placement / Restricted Offer-for-Sale*	Terbitan Khas / *Special Issues*				Bon Biasa / *Straight Bonds*	Bon dengan Waran / *Bonds with Warrants*	Bon Boleh Tukar / *Convertible Bonds*	Bon berasaskan Prinsip Islam / *Islamic Bonds*	Bon yang disokong Aset / *Asset Backed Bonds*	Nota Jangka Pertengahan / *Medium Term Notes*[3]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Bon Korporat dan/atau Sukuk / *New Issues of Corporate Bond and/or Sukuk*	Bon Korporat dan/atau Sukuk / *Corporate Bond and/or Sukuk*	Bon Cagamas / *Cagamas Bonds*		
2017	1	50	146	-	-	-	-	196	-	-	-	80	-	1,503	-	1,583	1,674	-	(91)	106
	2	818	-	-	-	-	-	818	-	-	-	-	-	4,910	-	4,910	2,737	-	2,173	2,991
	3	-	1,645	-	-	-	-	1,645	1,000	-	-	1,143	-	19,296	-	21,439	2,297	-	19,142	20,787
	4	2,612	255	-	-	-	-	2,867	646	-	-	250	-	6,907	-	7,803	2,316	-	5,487	8,354
	5	45	488	-	-	-	-	533	107	-	-	-	-	13,241	-	13,347	2,752	-	10,595	11,128
	6	-	131	-	-	-	-	131	-	-	-	-	-	5,181	-	5,181	4,036	-	1,145	1,276
	7	3,847	79	-	-	-	-	3,927	-	-	-	-	-	2,834	-	2,834	3,061	-	(227)	3,699
	8	-	207	-	-	-	-	207	-	-	-	8	-	8,655	-	8,662	8,596	-	66	272
	9	-	55	-	-	-	11	66	-	-	-	-	-	17,627	-	17,627	4,413	-	13,213	13,279
	10	6	4,254	-	-	-	-	4,259	-	-	-	610	-	13,119	-	13,729	5,652	-	8,077	12,336
	11	35	-	-	-	-	-	35	3,150	-	-	300	-	8,566	-	12,016	11,455	-	562	597
	12	-	1,265	-	-	-	53	1,318	39	-	-	323	-	12,510	-	12,872	4,722	-	8,150	9,469
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

1 Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Langganan 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 Sekuriti Hutang Swasta[1] (kecuali Bon Cagamas) mengikut Sektor
New Issues of Private Debt Securities[1] (excluding Cagamas Bonds) by Sectors

RM juta / RM million

Tempoh / *Period*	Pertanian, Perhutanan dan Perikanan / *Agriculture, Foresty and Fishing*	Pembinaan / *Construction*	Elektrik, Gas dan Air / *Electricity, Gas and Water*	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan / *Finance, Insurance, Real Estate and Business Services*	Perkhidmatan Kerajaan dan Lain-lain / *Government and Other Services*	Perkilangan / *Manufacturing*	Perlombongan dan Kuari / *Mining and Quarrying*	Pengangkutan, Penyimpanan dan Perhubungan / *Transport, Storage and Communications*	Perdagangan Borong dan Runcit, Hotel dan Restoran / *Wholesale, Retail Trade, Hotels and Restaurants*	Jumlah / *Total*
2011	465	3,502	20,855	33,371	5,360	1,660		3,895	452	69,561
2012	2,845	4,698	12,029	75,393	12,823	2,197		10,890	250	121,123
2013	1,279	7,629	10,927	48,389	5,581	1,378	0	8,573	109	83,865
2014	465	13,366	5,333	50,391	11,094	2,144	12	2,229	467	85,502
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
2017 *1*	1	94	0	208	1,000	280	0	0	0	1,583
2	0	13	0	1,595	3,000	0	0	303	0	4,910
3	73	216	4,422	14,481	2,230	0	0	9	8	21,439
4	22	459	0	6,293	119	0	0	903	7	7,803
5	2	209	2,490	10,036	398	100	0	113	0	13,347
6	2	1,013	2,100	1,359	0	700	0	7	0	5,181
7	1	9	1,265	1,475	0	0	0	9	75	2,834
8	1	718	2,000	1,765	1,955	0	0	2,224	0	8,662
9	20	918	0	14,781	1,405	0	0	503	0	17,627
10	0	6,820	1,084	2,688	1,100	0	0	737	1,300	13,729
11	0	1,026	0	10,790	200	0	0	0	0	12,016
12	30	674	1,000	10,868	0	100	0	200	0	12,872
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

[1] Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.
[2] Merujuk kepada sektor penerbit.
Sumber: Bank Negara Malaysia

[1] *Exludes 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 / Period	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 / *Composite*	EMAS / *EMAS*	Papan Kedua / *Second Board*	FBM EMAS / *FBM EMAS*	FTSE Papan Kedua / *FTSE Second Board*	Papan Utama / *Main Board*	Papan Kedua / *Second Board*	Pasaran Utama / *Main Market*	Pasaran ACE / *ACE Market*	Jumlah[1] / *Total*[1]	Purata Harian / *Daily Average*	Papan Utama / *Main Board*	Papan Kedua / *Second Board*	Pasaran Utama / *Main Market*	Pasaran ACE / *ACE Market*	Jumlah[1] / *Total*[1]	Purata Harian / *Daily Average*			
2015	1,692.51	-	-	11,793.65	-	-	-	285,510.35	135,986.10	483,666.06	1,967.74	-	-	443,414.93	31,449.02	489,782.19	1,996.10	903	1,695.17	16.60
2016	1,641.73	-	-	11,466.54	-	-	-	269,568.22	75,744.71	409,958.49	1,663.19	-	-	421,492.10	13,687.22	445,868.84	1,808.80	904	1,667.37	16.06
2017	1,796.81	-	-	12,942.57	-	-	-	410,141.51	152,993.77	617,095.17	2,531.45	-	-	526,836.39	28,425.35	562,337.03	2,310.63	905	1,906.84	17.17
2017 1	1,671.54	-	-	11,741.29	-	-	-	25,549.90	8,067.93	37,240.46	1,862.02	-	-	32,810.01	1,344.87	34,686.44	1,734.32	903	1,705.46	16.44
2	1,693.77	-	-	11,950.28	-	-	-	31,864.58	8,457.33	44,074.34	2,448.57	-	-	41,274.82	1,669.67	43,447.12	2,413.73	902	1,739.87	15.94
3	1,740.09	-	-	12,361.69	-	-	-	61,138.01	17,092.69	84,200.97	3,660.91	-	-	63,406.11	2,766.71	66,936.53	2,910.28	900	1,801.30	17.84
4	1,768.06	-	-	12,631.52	-	-	-	45,246.05	18,074.98	67,709.93	3,563.68	-	-	46,671.88	2,851.24	50,053.32	2,634.39	900	1,840.63	18.05
5	1,765.87	-	-	12,569.90	-	-	-	45,320.77	16,746.02	69,137.56	3,292.26	-	-	58,456.69	2,620.15	61,956.55	2,950.31	901	1,832.90	18.03
6	1,763.67	-	-	12,598.94	-	-	-	24,199.59	7,626.12	36,359.24	1,913.64	-	-	40,512.31	1,526.80	42,625.23	2,243.43	901	1,838.18	17.99
7	1,760.03	-	-	12,552.60	-	-	-	23,838.67	9,993.78	37,085.06	1,765.96	-	-	36,693.18	2,360.11	39,442.32	1,878.21	903	1,843.63	16.78
8	1,773.16	-	-	12,610.07	-	-	-	23,315.20	9,946.23	38,207.99	1,736.73	-	-	36,724.18	2,799.07	40,248.96	1,829.50	902	1,847.33	17.26
9	1,755.58	-	-	12,531.29	-	-	-	31,695.56	11,796.28	46,560.72	2,586.71	-	-	36,776.41	2,190.78	39,334.68	2,185.26	902	1,845.49	17.06
10	1,747.92	-	-	12,597.27	-	-	-	37,006.87	18,919.48	59,441.72	2,830.56	-	-	40,892.13	3,426.84	44,716.01	2,129.33	902	1,860.45	17.02
11	1,717.86	-	-	12,408.31	-	-	-	35,502.32	13,661.61	54,752.64	2,488.76	-	-	50,553.44	2,585.80	53,779.95	2,444.54	905	1,834.70	16.08
12	1,796.81	-	-	12,942.57	-	-	-	25,463.98	12,611.32	42,324.53	2,227.61	-	-	42,065.23	2,283.31	45,109.91	2,374.21	905	1,906.84	17.17
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

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 rmerged 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 *Total Turnover*	Purata Urus Niaga Harian *Average Daily Turnover*	Bukaan *Open Interest*	Jumlah Urus Niaga *Total Turnover*	Purata Urus Niaga Harian *Average Daily Turnover*	Bukaan *Open Interest*
		Bil Kontrak / *No. of Contracts*					
2015		3,028,673	12,323	36,216	1,271	5	863
2016		2,761,122	11,256	33,949	40	0	22
2017		2,054,522	8,552	28,041	50	0	4
2016	1	306,654	16,140	42,470	0	0	120
	2	222,193	12,344	29,879	0	0	120
	3	259,500	11,283	31,656	0	0	0
	4	212,826	10,135	31,525	0	0	0
	5	250,716	11,939	34,153	0	0	0
	6	235,177	11,199	33,500	0	0	0
	7	186,782	9,831	35,142	0	0	0
	8	206,490	9,386	37,612	0	0	0
	9	221,474	11,074	36,176	20	1	20
	10	211,271	10,564	32,206	20	1	0
	11	269,114	12,232	34,680	0	0	0
	12	178,925	8,946	28,391	0	0	0
2017	1	187,279	9,364	22,210	0	0	0
	2	157,961	8,776	29,238	50	3	50
	3	233,448	10,150	33,659	0	0	0
	4	173,101	9,111	34,070	0	0	0
	5	181,461	9,551	32,797	0	0	0
	6	170,397	8,968	31,232	0	0	0
	7	158,797	7,562	27,071	0	0	0
	8	152,932	6,951	26,769	0	0	0
	9	164,161	9,120	26,564	0	0	0
	10	139,143	6,626	22,613	0	0	0
	11	172,053	7,821	26,617	0	0	0
	12	163,789	8,620	23,652	0	0	0
2018	1	179,268	8,537	31,252	0	0	0
	2	183,069	10,171	23,068	0	0	0
	3	185,643	8,438	26,564	0	0	0
	4	215,965	10,284	28,891	0	0	0
	5	255,832	14,213	29,151	0	0	0
	6	262,943	13,147	29,742	0	0	0
	7	223,043	10,138	22,958	0	0	0

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

Sumber: Bursa Malaysia Derivatives Berhad.

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

Source: Bursa Malaysia Derivatives Berhad.

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam[1]
Turnover of Conventional and Islamic Money Market[1]

bersamaan RM juta / *RM million equivalent*

	Konvensional *Conventional*						Islam *Islamic*											
	Deposit *Deposit*		Penerimaan Jurubank *Banker's Acceptance*		Instrumen Deposit Boleh-niaga[2] *Negotiable Instrument of Deposit*[2]		Deposit Mudharabah *Mudharabah Deposits*		Deposit Komoditi Murabahah *Commodity Murabahah Deposits*		Deposit Wakalah *Wakalah Deposits*		Lain-lain Deposit[3] *Other Deposit*[3]		Penerimaan Jurubank Islam *Islamic Bankers Acceptance*		Sijil Hutang Boleh Niaga Islam[4] *Islamic Negotiable Instrument of Deposit*[4]	
Urusniaga bagi bulan *Transaction for the month*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*
2017 1	209,675.8	517,970.5	359.0	78.0	23,766.5	2,930.9	36,657.0	31.0	32,363.1	156,901.0	0.0	1,955.0	38,112.7	18,296.9	0.0	1,584.3	9,093.4	215.0
2	197,113.2	474,332.9	147.8	122.0	16,327.3	1,628.3	35,882.0	0.0	25,990.0	144,325.1	0.0	1,071.6	28,090.7	19,321.6	195.9	1,270.0	10,293.0	386.0
3	292,860.3	609,398.6	193.9	133.0	22,924.9	1,641.9	35,306.0	150.0	21,365.2	193,091.4	0.0	670.6	33,460.5	23,567.4	146.6	1,476.2	6,559.5	185.0
4	180,676.6	538,426.8	170.0	151.0	18,700.9	1,491.9	33,270.0	0.0	17,304.8	183,463.7	0.0	1,149.4	30,762.0	23,121.6	83.3	1,497.5	5,558.0	345.5
5	216,117.9	575,946.1	298.2	150.0	20,512.9	1,542.6	41,368.0	120.0	19,605.6	170,712.6	0.0	2,731.1	26,240.0	24,490.1	0.0	1,538.0	7,132.0	135.0
6	202,262.5	522,569.5	182.0	157.0	24,502.1	2,155.1	38,302.0	50.0	18,818.1	164,923.5	0.0	1,122.7	24,249.4	15,339.9	0.0	1,611.8	8,912.0	190.0
7	194,482.9	555,265.3	398.4	175.7	14,433.9	1,192.0	45,742.0	0.0	22,929.6	180,971.3	0.0	1,069.5	30,015.4	16,161.3	0.0	1,507.1	9,730.0	338.0
8	200,927.9	577,704.8	772.5	231.4	18,917.8	886.2	48,914.0	16.0	24,869.5	193,700.4	0.0	1,457.0	27,305.8	20,246.3	0.0	1,610.1	6,421.0	185.0
9	222,972.0	508,516.0	339.4	185.1	20,514.3	1,378.4	40,380.0	0.0	17,107.2	162,278.6	0.0	1,137.7	25,462.8	15,933.4	0.0	1,435.5	9,526.5	805.0
10	219,007.6	566,014.6	223.4	147.4	22,880.6	1,672.1	45,050.0	0.0	22,992.8	195,577.7	0.0	1,617.2	44,053.7	24,069.1	0.0	1,446.2	9,359.0	623.2
11	265,880.8	569,030.2	0.0	176.2	14,741.0	1,994.6	93,950.0	0.0	27,465.0	212,278.8	0.0	1,591.4	36,047.9	21,242.7	380.0	1,590.5	6,357.0	387.0
12	221,670.9	540,072.9	0.0	113.8	13,150.4	3,117.8	84,296.0	0.0	29,339.0	193,609.4	0.0	2,816.6	46,498.3	16,965.1	0.0	1,697.8	3,340.0	90.0
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	379,463.2	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

[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*

2.15 Pusing Ganti Derivatif[1] Turnover of Derivatives Transaction[1]

bersamaan RM juta / *RM million equivalent*

Urusniaga bagi bulan *Transaction for the month*		Konvensional *Conventional*								Islam *Islamic*
		Berkaitan Ekuiti *Equity Related*		Berkaitan Kadar Faedah *Interest Rate Related*			Berkaitan Komoditi *Commodity Related*	Derivatif Kredit *Credit Derivatives*	Lain-lain[2] *Others*[2]	Swap Kadar Keuntungan *Profit Rate Swap*
		Waran *Warrants*	Opsyen *Options*	Pasaran Hadapan Klibor *Klibor Futures*	Swap[3] *Swap*[3]	Opsyen *Options*	Pasaran Hadapan *Futures*	Swap Mungkir Kredit *Credit Default Swap*		
2016	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	19.1	18.5	15.0	6,882.6	50.0	151.6	0.0	300.5	150.0
	3	21.9	27.8	80.0	15,015.4	446.2	91.0	2.0	568.2	30.0
	4	17.2	633.3	60.0	8,900.4	250.3	49.0	17.0	575.0	110.0
	5	13.9	38.4	20.0	14,109.9	156.4	48.9	115.2	478.3	100.0
	6	10.4	77.6	0.0	15,997.2	38.4	33.1	291.9	979.7	50.0
	7	13.7	15.2	0.0	23,470.8	385.0	8.0	76.9	707.4	305.0
	8	27.2	224.8	0.0	13,137.6	108.6	47.5	27.4	424.8	250.0
	9	27.7	192.3	50.0	16,095.6	500.2	73.6	347.0	593.4	300.0
	10	19.9	92.2	40.0	15,810.2	573.6	68.0	48.3	1,529.6	150.0
	11	13.8	115.3	0.0	22,471.9	931.4	41.9	0.0	516.9	180.0
	12	11.0	114.2	0.0	18,292.5	212.7	47.8	108.9	613.5	0.0
2017	1	12.6	182.1	0.0	12,759.4	170.2	15.0	102.7	767.5	50.0
	2	17.8	7,123.0	100.0	8,977.0	144.7	123.0	32.1	545.4	1.0
	3	24.0	170.5	110.0	32,564.4	174.4	100.0	141.2	851.9	20.0
	4	34.8	93.5	60.0	9,489.2	224.8	95.0	22.7	443.4	0.0
	5	35.4	140.2	0.0	12,834.8	388.3	238.1	15.0	482.1	0.0
	6	28.0	147.1	0.0	9,976.9	53.0	137.0	38.6	438.7	0.0
	7	20.9	175.8	0.0	19,306.3	280.4	168.4	0.0	450.1	400.0
	8	33.9	170.6	0.0	5,567.2	223.5	236.4	104.4	642.8	0.0
	9	37.2	239.6	0.0	10,789.6	196.9	160.4	0.0	635.4	0.0
	10	36.0	173.9	0.0	11,262.4	399.4	225.7	0.0	1,027.3	0.0
	11	35.2	178.5	0.0	29,103.0	200.8	44.6	0.0	1,342.1	260.0
	12	45.8	158.7	0.0	12,890.0	613.1	118.4	0.0	847.9	0.0
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	200.0
	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

[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 Sukuk[1]
Turnover of Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

Akhir Tempoh / *End of Period*		Sektor Awam / *Public Sector*							Sektor Swasta / *Private Sector*		
		Konvensional / *Conventional*			Sukuk				Konvensional / *Conventional*	Sukuk	
		Bil Bank Negara / Nota Kewangan Bank Negara *Bank Negara Bills / Bank Negara Monetary Note*	Bil Perbendaharaan Malaysia *Malaysian Treasury Bills*	Sekuriti Kerajaan Malaysia *Malaysian Government Securities*	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam *Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic*	Bil Perbendaharaan Malaysia Islam *Malaysian Islamic Treasury Bills*	Terbitan Pelaburan Kerajaan Malaysia[2] *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan *Government Housing Sukuk*	Jumlah *Total*	Jumlah *Total*	Jumlah *Total*
2017	1	612.8	2,223.8	61,465.2	-	746.0	41,616.5	-	5,895.9	17,345.5	129,905.7
	2	361.0	3,552.4	84,746.1	-	437.2	31,383.5	-	5,705.1	15,413.4	141,598.6
	3	8,505.8	7,406.6	147,536.1	-	361.8	22,116.7	200.0	6,830.6	17,490.5	210,448.1
	4	1,110.5	9,270.3	86,875.5	-	872.0	21,541.4	100.0	4,543.8	8,884.6	133,198.1
	5	1,348.0	5,464.6	98,030.3	-	531.0	42,069.7	-	4,335.1	12,798.1	164,576.9
	6	3,559.0	7,039.0	61,898.5	-	392.8	37,618.9	300.0	3,003.4	18,422.5	132,234.1
	7	140.1	2,766.0	62,307.8	-	234.0	21,162.1	460.0	2,941.0	10,850.6	100,861.7
	8	514.0	6,108.8	70,211.6	-	387.6	34,174.6	1,480.0	3,596.1	24,418.5	140,891.2
	9	100.0	6,835.2	93,224.4	-	522.7	40,825.0	-	5,605.5	22,060.5	169,173.2
	10	-	726.0	60,585.1	-	158.0	18,803.8	120.0	4,384.4	18,940.3	103,717.5
	11	2,300.0	7,418.2	89,345.3	-	2,833.4	26,921.0	-	3,906.2	14,223.2	146,947.3
	12	1,700.0	1,910.9	44,877.6	-	274.0	15,169.8	-	3,030.4	10,373.5	77,336.2
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	46,564.5	-	4,610.1	22,928.1	166,034.9
	4	5,760.0	1,430.1	58,577.7	260.0	254.4	26,235.0	836.7	4,246.5	18,525.9	116,126.3
	5	1,200.0	6,486.4	81,161.1	-	4,278.8	24,058.6	-	2,068.8	7,533.6	126,787.3
	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

[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*

Urusniaga bagi bulan *Transaction during the month*		FX Spot *FX Spot*	FX Swap *FX Swap*	FX Hadapan *FX Forward*	FX Opsyen *FX Options*
2017	1	80,900.8	89,745.8	8,365.3	1,632.1
	2	75,856.3	72,387.0	9,434.2	1,097.3
	3	106,107.1	107,212.1	15,633.1	1,807.9
	4	79,316.1	96,923.4	10,325.7	2,111.0
	5	88,876.3	94,709.8	11,494.9	1,884.9
	6	79,272.7	98,840.3	13,735.5	1,771.1
	7	78,409.7	114,745.0	13,439.7	2,019.8
	8	83,391.7	114,232.2	13,852.6	1,917.6
	9	84,753.8	109,955.4	17,621.8	1,693.8
	10	80,021.2	102,102.8	15,342.8	1,282.6
	11	83,841.8	115,536.6	20,241.3	1,490.4
	12	70,655.7	100,812.3	15,074.3	1,169.2
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

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 / *End Period*		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*
		Jumlah terkumpul (RM Milion) *Outstanding (RM Million)*			Perubahan Bulanan (RM milion) *Monthly Change (RM Million)*			Pertumbuhan Tahunan (%) *Annual Growth (%)*		
2015		1,580,723.2	459,169.3	2,039,892.5	112,554.5	47,144.4	159,698.8	7.7	11.4	8.5
2016		1,664,854.6	488,243.7	2,153,098.3	84,136.0	29,074.0	113,210.0	5.3	6.3	5.5
2017		1,727,991.3	563,344.7	2,291,336.0	63,136.7	75,101.0	138,237.7	3.8	15.4	6.4
2016	6	1,602,513.9	471,874.8	2,074,388.8	6,686.3	2,780.9	9,467.2	5.5	11.3	6.8
	7	1,605,292.0	477,010.0	2,082,302.0	2,778.0	5,135.2	7,913.2	5.1	12.7	6.7
	8	1,611,126.6	485,114.3	2,096,240.9	5,834.7	8,104.3	13,939.0	4.2	13.2	6.1
	9	1,624,451.6	489,570.7	2,114,022.4	13,325.0	4,456.4	17,781.4	4.3	13.9	6.4
	10	1,635,233.6	493,532.9	2,128,766.5	10,782.0	3,962.2	14,744.2	4.6	12.8	6.4
	11	1,650,730.8	492,581.6	2,143,312.5	15,497.2	-951.3	14,545.9	5.4	11.6	6.8
	12	1,664,854.6	488,243.7	2,153,098.3	14,123.7	-4,337.9	9,785.8	5.3	6.3	5.5
2017	1	1,671,816.1	488,395.9	2,160,211.9	6,961.9	152.2	7,114.0	5.6	6.8	5.8
	2	1,671,706.6	492,404.2	2,164,110.8	-109.4	4,008.3	3,898.9	5.3	6.3	5.5
	3	1,680,232.8	509,636.6	2,189,869.4	8,526.2	17,232.4	25,758.6	6.0	9.8	6.8
	4	1,680,065.4	515,385.7	2,195,451.1	-167.4	5,749.0	5,581.7	6.1	10.7	7.1
	5	1,683,071.3	526,685.8	2,209,757.2	3,005.9	11,300.2	14,306.1	5.5	12.3	7.0
	6	1,692,183.5	527,493.9	2,219,677.4	9,112.1	808.0	9,920.2	5.6	11.8	7.0
	7	1,693,165.3	527,536.2	2,220,701.5	981.8	42.3	1,024.1	5.5	10.6	6.6
	8	1,701,614.0	528,794.8	2,230,408.7	8,448.7	1,258.6	9,707.3	5.6	9.0	6.4
	9	1,705,791.1	543,022.9	2,248,814.0	4,177.1	14,228.1	18,405.2	5.0	10.9	6.4
	10	1,707,483.2	552,948.9	2,260,432.2	1,692.1	9,926.1	11,618.2	4.4	12.0	6.2
	11	1,711,159.6	555,434.3	2,266,593.9	3,676.4	2,485.3	6,161.7	3.7	12.8	5.8
	12	1,727,991.3	563,344.7	2,291,336.0	16,831.7	7,910.4	24,742.1	3.8	15.4	6.4
2018	1	1,734,649.3	569,692.5	2,304,341.8	6,657.6	6,347.8	13,005.4	3.8	16.6	6.7
	2	1,739,377.8	573,137.1	2,312,514.9	4,728.4	3,444.6	8,173.0	4.0	16.4	6.9
	3	1,746,433.4	581,635.5	2,328,068.9	7,055.6	8,498.4	15,554.0	3.9	14.1	6.3
	4	1,751,402.9	589,295.8	2,340,698.7	4,969.5	7,660.4	12,629.9	4.2	14.3	6.6
	5	1,756,276.4	590,833.8	2,347,110.2	4,873.5	1,538.0	6,411.5	4.3	12.2	6.2
	6	1,767,426.7	592,929.7	2,360,356.4	11,150.3	2,095.9	13,246.2	4.4	12.4	6.3
	7	1,772,602.1	596,035.4	2,368,637.5	5,175.3	3,105.8	8,281.1	4.7	13.0	6.7

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 / Period	Belanjawan semasa / *Current budget*			Perbelanjaan pembangunan / *Development expenditure*			Lebihan / kurangan(-) keseluruhan	Sumber-sumber kewangan / *Sources of finance*						
								Pinjaman dalam negeri / *Domestic borrowing*			Pinjaman luar negeri / *Foreign borrowing*			Penggunaan harta[2]
	Hasil / *Revenue*	Perbelanjaan[1] / *Expenditure* [1]	Lebihan / kurangan(-) / *Surplus / deficit(-)*	Perbelanjaan pembangunan kasar / *Gross development expenditure*	Tolak: Terimaan balik pinjaman / *Less: Loan recoveries*	Perbelanjaan pembangunan bersih / *Net development expenditure*	*Overall surplus / deficit(-)*	Peminjaman kasar dalam negeri / *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri / *Less: Domestic repayment*	Peminjaman bersih dalam negeri / *Net domestic borrowing*	Peminjaman kasar luar negeri / *Gross foreign borrowing*	Tolak: Pembayaran balik luar negeri / *Less: Foreign repayment*	Peminjaman bersih luar negeri / *Net foreign borrowing*	*Use of assets*
2013	213,370	211,270	2,100	42,210	1,526	40,683	-38,584	100,457	60,931	39,526	413	634	-222	-747
2014	220,626	219,589	1,037	39,503	1,052	38,451	-37,414	90,740	53,183	37,557	277	633	-356	208
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 [3]	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 [3]	220,406	217,695	2,711	44,884	1,852	43,032	-40,321	113,916	73,166	40,750	63	405	-342	-87
2015 3Q	56,253	52,285	3,967	8,835	147	8,689	-4,721	21,000	31,535	-10,535	79	141	-62	15,318
4Q	56,037	57,461	-1,425	16,602	1,143	15,460	-16,884	24,753	10,991	13,762	101	75	25	3,096
2016 1Q	48,794	57,377	-8,584	9,455	305	9,151	-17,734	25,500	7,000	18,500	6	140	-134	-631
2Q	47,498	52,077	-4,579	10,623	184	10,440	-15,018	25,500	2,172	23,328	5,911	77	5,834	-14,144
3Q	56,295	50,714	5,581	7,491	111	7,380	-1,798	20,000	27,969	-7,969	40	4,825	-4,785	14,553
4Q	59,834	50,005	9,829	14,426	748	13,678	-3,849	15,000	11,000	4,000	26	105	-80	-71
2017 [3] 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

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.

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

1 Excludes intra-account transfer such as Development Fund.
2 Include changes in Government Trust Fund balances. A minus sign indicates the accumulation of assets.
3 Quarterly figures are preliminary.

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 Sukuk[1]
RENTAS - Foreign Holdings in Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

Akhir Tempoh / *End of Period*		Sektor Awam / *Public Sector*								Sektor Swasta / *Private Sector*		Ringgit Securities Holdings	Foreign Currency
		Konvensional / *Conventional*			Sukuk					Konvensional / *Conventional*	Sukuk		
		Bil Bank Negara / Nota Kewangan Bank Negara *Bank Negara Bills / Bank Negara Monetary Note*	Bil Perbendaharaan Malaysia *Malaysian Treasury Bills*	Sekuriti Kerajaan Malaysia *Malaysian Government Securities*	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam *Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic*	Bil Perbendaharaan Malaysia Islam *Malaysian Islamic Treasury Bills*	Sukuk Ijarah Bank Negara Malaysia *Bank Negara Malaysia Sukuk Ijarah*	Terbitan Pelaburan Kerajaan Malaysia[2] *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan *Government Housing Sukuk*	Bon Korporat *Corporate Bonds*	Sukuk *Sukuk*	Jumlah Sekuriti Hutang Denominasi Ringgit *Total Ringgit - denominated Debt Securities*	Jumlah Sekuriti Hutang Denominasi Mata Wang Asing *Total Foreign Currency - denominated Debt Securities*
2017	1	8,180.2	1,127.4	166,384.7	-	212.0	-	20,532.6	-	7,716.3	6,618.2	210,771.5	965.1
	2	8,904.7	1,321.8	158,938.6	-	223.4	-	20,421.0	-	7,082.9	6,587.9	203,480.4	968.8
	3	5,535.7	882.0	135,895.9	-	167.3	-	19,813.8	-	8,444.2	6,522.3	177,261.2	963.2
	4	5,729.1	887.8	141,615.6	-	167.3	-	20,123.9	-	8,876.8	6,642.1	184,042.6	946.6
	5	6,850.7	810.2	150,526.8	-	67.0	-	20,189.0	-	9,055.7	6,621.3	194,120.7	935.7
	6	6,882.8	1,145.0	149,623.6	-	67.0	-	20,281.4	-	9,235.1	6,555.7	193,790.7	949.1
	7	5,895.9	919.0	148,878.2	-	-	-	19,566.6	-	9,834.9	6,433.4	191,528.0	953.1
	8	6,152.9	410.0	150,961.0	-	50.0	-	16,377.8	-	10,375.8	6,455.4	190,782.9	970.7
	9	5,350.0	2,465.8	156,712.8	-	190.0	-	18,520.9	-	10,201.3	6,682.9	200,123.7	-
	10	5,350.0	2,479.8	153,218.8	-	190.0	-	19,798.7	-	9,741.1	6,570.5	197,348.9	-
	11	5,350.0	3,105.0	160,313.8	-	939.4	-	17,932.1	-	9,470.9	6,926.1	204,037.3	-
	12	4,350.0	2,392.1	164,439.0	-	939.4	-	18,495.7	-	9,184.9	6,888.8	206,690.0	-
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	-

[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

[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 (Real Time Electronic Transfer of Funds and Securities)

3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2010 (Perubahan Tahunan)
Gross Domestic Product by Expenditure Components at Constant 2010 Prices (Annual Change)

Perubahan tahunan dalam % / *Annual change in %*

Tempoh / *Period*	Keluaran Dalam Negara Kasar (KDNK) / *Gross Domestic Product (GDP)*	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan / *Exports of goods and services*	Imsport barang-barang dan perkhidmatan / *Imports of goods and services*
		Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*	Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*		
2013	4.7	6.8	7.2	5.8	8.1	12.8	1.8	0.3	1.7
2014	6.0	6.4	7.0	4.4	4.8	11.1	-4.7	5.0	4.0
2015	5.1	5.7	6.0	4.5	3.6	6.3	-1.1	0.3	0.8
2016	4.2	4.9	6.0	0.9	2.7	4.3	-0.5	1.3	1.3
2017	5.9	6.7	7.0	5.4	6.2	9.3	0.1	9.4	10.9
2013 1Q	4.3	5.2	6.4	0.2	12.5	9.4	17.8	-3.5	-2.4
2Q	4.6	7.7	6.9	10.8	5.8	11.2	-4.1	-4.6	-1.4
3Q	4.9	7.8	8.0	6.6	8.8	14.9	-0.3	4.2	3.8
4Q	5.0	7.0	7.6	5.4	6.1	16.5	-1.9	5.1	6.9
2014 1Q	6.3	7.9	6.9	12.0	6.7	14.9	-6.3	7.8	7.5
2Q	6.5	5.2	6.5	-0.1	6.9	11.8	-3.2	8.6	4.4
3Q	5.6	6.5	6.8	5.1	1.3	7.1	-8.6	2.6	2.1
4Q	5.7	6.3	7.6	2.5	4.3	11.1	-1.9	1.6	2.3
2015 1Q	5.9	8.0	8.9	4.4	7.8	11.5	0.4	-1.7	-0.2
2Q	5.0	6.6	6.4	7.1	0.3	3.8	-8.2	-4.3	-3.3
3Q	4.8	4.1	4.1	3.7	4.1	5.3	1.8	3.2	2.9
4Q	4.7	4.5	4.9	3.5	2.6	4.7	0.4	3.8	3.7
2016 1Q	4.1	4.7	5.2	2.7	0.1	2.1	-4.4	1.0	2.3
2Q	4.0	6.0	6.2	5.3	6.1	5.6	7.7	2.1	2.6
3Q	4.3	5.5	6.3	2.1	2.0	4.8	-3.9	-0.2	-1.6
4Q	4.5	3.5	6.1	-4.3	2.4	4.9	-0.4	2.4	1.9
2017 1Q	5.6	6.8	6.7	7.5	10.0	12.9	3.2	9.8	13.0
2Q	5.8	6.4	7.1	3.3	4.1	7.4	-5.0	9.4	10.4
3Q	6.2	6.6	7.2	3.9	6.7	7.9	4.1	11.8	13.3
4Q	5.9	6.9	7.0	6.8	4.3	9.2	-1.4	6.7	7.3
2018 1Q	5.4	5.7	6.9	0.4	0.1	0.5	-1.0	3.7	-2.0
2Q	4.5	7.0	8.0	3.1	2.2	6.1	-9.8	2.0	2.1

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2010 (Perubahan Tahunan)
Gross Domestic Product by Kind of Economic Activity at Constant 2010 Prices (Annual Change)

Perubahan tahunan dalam % / *Annual change in %*

Tempoh / *Period*	Pertanian / *Agriculture*	Perlombongan dan Kuari / *Mining and Quarrying*	Pembuatan / *Manufacturing*	Pembinaan / *Construction*	Perkhidmatan / *Services* [1]	Elektrik dan Gas / *Electricity and Gas*	Air, pembentungan dan pengurusan sisa / *Water, sewerage and waste management*	Perdagangan Borong / *Wholesale Trade*	Perdagangan Runcit / *Retail Trade*	Kenderaan Bermotor / *Motor Vehicles*	Penginapan / *Accomodation*	Makanan dan Minuman / *Food and Beverage*	Pengangkutan dan Penyimpanan / *Transport and Storage*	Maklumat dan Komunikasi / *Infor & Communication*	Kewangan / *Finance*	Insurans / *Insurance*	Harta Tanah dan Perkhidmatan Perniagaan / *Real Estates and Business Services*	Perkhidmatan Kerajaan / *Government Services*	Perkhidmatan Lain / *Other Services*	KDNK pada Harga Pembeli / *GDP at Purchasers' Value* [1]
2013	2.0	1.2	3.4	10.6	5.9	4.4	4.4	5.6	8.0	3.0	2.9	6.8	4.6	9.1	2.2	1.5	8.0	7.4	5.6	4.7
2014	2.0	3.3	6.1	11.7	6.6	3.6	4.8	8.6	9.9	6.6	3.5	7.4	5.4	10.0	1.8	4.0	8.0	6.3	4.8	6.0
2015	1.4	5.3	4.8	8.4	5.3	3.1	5.8	9.3	5.5	4.2	3.5	7.2	5.8	9.5	-0.1	-1.7	6.5	4.2	4.8	5.1
2016	-5.2	2.1	4.4	7.4	5.7	5.0	6.7	8.3	7.1	-3.0	4.5	7.8	5.7	8.1	1.3	6.5	6.9	4.9	4.9	4.2
2017	7.2	1.0	6.0	6.7	6.2	2.0	6.0	6.5	9.4	1.2	5.2	8.1	6.2	8.4	4.9	3.7	7.4	4.9	5.1	5.9
2015 1Q	-3.7	10.8	5.5	9.8	6.5	3.0	7.1	9.6	10.8	7.7	3.3	8.5	5.8	9.7	1.5	4.0	7.5	4.0	4.6	5.9
2Q	4.8	6.0	4.2	5.8	5.1	3.9	5.2	8.6	4.3	2.1	3.9	7.3	5.4	9.3	2.0	-4.4	6.1	4.2	4.8	5.0
3Q	2.5	5.6	4.8	10.1	4.5	2.9	5.4	9.7	2.9	2.4	3.3	6.6	5.8	9.7	-2.7	-4.5	6.5	3.4	4.9	4.8
4Q	2.0	-0.7	4.9	7.7	5.1	2.8	5.7	9.2	4.3	5.1	3.7	6.5	6.1	9.3	-1.1	-1.9	6.1	4.9	4.7	4.7
2016 1Q	-3.9	-1.3	4.6	8.0	5.2	6.6	7.7	8.2	5.6	-5.0	4.2	6.9	6.0	8.4	0.4	-0.4	6.5	5.4	4.7	4.1
2Q	-7.9	2.1	4.2	8.9	5.8	5.0	6.5	8.8	7.2	-2.6	3.7	7.9	6.1	8.8	-0.1	8.0	6.9	4.9	4.5	4.0
3Q	-6.2	2.8	4.3	7.9	6.2	5.1	6.6	9.1	7.7	-2.8	4.9	8.2	5.3	7.5	2.1	15.0	7.0	5.5	5.1	4.3
4Q	-2.5	4.9	4.7	5.1	5.6	3.4	6.2	7.1	8.0	-1.9	5.3	8.4	5.6	7.8	2.8	4.4	7.2	4.1	5.2	4.5
2017 1Q	8.4	1.4	5.6	6.6	5.8	1.3	6.0	5.6	7.9	3.5	4.8	7.9	6.2	8.3	3.9	2.3	7.3	5.1	5.1	5.6
2Q	5.9	0.1	6.0	8.3	6.3	1.2	5.8	5.9	11.4	0.9	5.0	8.0	6.3	8.6	5.5	3.6	7.4	4.5	4.9	5.8
3Q	4.1	3.0	7.0	6.1	6.5	2.0	6.3	6.9	10.3	0.4	5.5	8.2	6.4	8.8	5.1	1.3	7.4	5.9	5.3	6.2
4Q	10.7	-0.3	5.4	5.9	6.2	3.7	6.0	7.4	8.2	0.3	5.6	8.3	6.0	8.1	5.0	7.8	7.5	4.2	5.2	5.9
2018 1Q	2.8	0.1	5.3	4.9	6.5	3.9	5.9	7.9	7.4	-0.5	5.7	8.2	5.7	8.3	6.7	9.8	7.4	4.7	5.3	5.4
2Q	-2.5	-2.2	4.9	4.7	6.5	4.5	6.4	7.3	8.1	3.8	5.6	9.9	6.4	8.6	2.4	9.7	7.8	4.5	5.6	4.5

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*		*Unemployment Rate*	*Labour Force*
Period		Wajaran / Weight (2010=100)									
		100.0	100.0	100.0	28.92	5.19	65.89	*Exports*	*Imports*		000 persons
				Wajaran / Weight (2015=100)							
				100.0	25.14	6.61	68.25				
		% Annual change									
2015		2.1	-7.5	4.7	5.0	2.4	4.8	1.6	0.4	3.1	14,518.0
2016		2.1	-1.1	4.1	2.4	8.5	4.3	1.2	1.9	3.4	14,667.8
2017		3.7	6.7	4.3	-0.1	2.6	6.1	18.9	19.9	3.4	14,952.6
2017	1	3.0	10.2	3.5	0.5	1.1	4.9	13.6	16.1	-	-
	2	4.5	10.8	4.6	-1.5	1.5	7.4	26.6	27.7	-	-
	3	4.7	9.0	4.2	1.5	-0.2	5.6	24.1	39.4	3.5	14,870.1
	4	4.2	7.5	3.7	-2.5	-1.5	6.5	20.5	24.7	-	-
	5	3.8	8.0	4.6	-2.0	2.5	7.2	32.4	30.2	-	-
	6	3.4	6.4	3.3	0.7	2.1	4.4	9.9	3.7	3.4	14,926.4
	7	3.1	7.1	6.1	-0.9	7.9	8.5	30.9	21.8	-	-
	8	3.6	6.7	6.7	5.9	3.0	7.4	21.6	22.4	-	-
	9	4.2	6.0	4.8	2.4	2.2	5.9	14.8	15.2	3.4	15,000.2
	10	3.7	4.7	3.1	-0.6	4.6	4.2	18.7	20.9	-	-
	11	3.5	4.3	4.6	-0.2	3.9	6.4	14.5	15.2	-	-
	12	3.6	0.3	2.9	-4.1	3.9	5.4	4.7	7.9	3.4	15,088.3
2018	1	2.7	-1.2	5.4	1.5	4.3	6.9	17.9	11.6	-	-
	2	1.4	-3.4	3.0	-1.6	2.8	4.7	-2.0	-2.8	-	-
	3	1.3	-2.2	3.1	0.0	4.4	4.1	2.2	-9.6	3.3	15,192.4
	4	1.4	-0.8	4.6	1.8	5.8	5.3	14.0	9.2	-	-
	5	1.8	-0.4	3.0	-0.5	2.6	4.1	3.4	0.1	-	-
	6	0.8	0.1	1.1	-9.4	3.0	4.5	7.6	14.9	3.3	15,278.3
	7	0.9	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 (PPI) menggunakan tahun asas 2010=100.

[3] Mulai tahun 2016, Indeks Pengeluaran Perindustrian (PPI) 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

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

RM juta / RM million

Ketika		Akaun Semasa / Current Account																Capital Account			Akaun Kewangan / Financial Account									Kesilapan dan Ketinggalan Bersih	Imbangan Keseluruhan
		Jumlah	Barangan dan Perkhidmatan / Goods and Services						Pendapatan Primer/ Primary Income			Pendapatan Sekunder/ Secondary Income									Jumlah	Pelaburan Langsung / Direct Investment			Pelaburan Portfolio / Portfolio Investment			Derivatif Kewangan / Financial derivatives	Pelaburan Lain / Other Investment		
			Jumlah	Barangan / Goods			Perkhidmatan / Services																								
				Bersih	Kredit	Debit	Bersih	Kredit	Debit	Bersih	Kredit	Debit	Bersih	Kredit	Debit	Bersih	Kredit	Debit	Bersih	Kredit	Debit		Bersih	Aset	Liabiliti	Bersih	Aset	Liabiliti	Bersih	Bersih		
During		*Total*	*Total*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Total*	*Net*	*Assets*	*Liabilities*	*Net*	*Assets*	*Liabilities*	*Net*	*Net*	*Net Errors and Omissions*	*Overall Balance*
2015		35,155	88,592	109,224	681,275	572,051	-20,632	136,095	156,727	-32,112	48,674	80,786	-21,325	11,925	33,251	-1,136	13	1,149	-55,350	-1,810	-39,698	37,888	-26,122	-9,098	-17,024	-663	-26,755	25,082	3,750
2016		29,907	83,128	102,046	686,896	584,850	-18,917	147,596	166,513	-34,592	47,452	82,045	-18,629	15,988	34,617	102	142	40	-249	13,792	-42,246	56,038	-14,203	-15,009	806	-802	964	-23,899	5,860
2017		40,275	93,951	116,766	807,012	690,246	-22,815	159,162	181,977	-36,354	53,455	89,809	-17,322	16,696	34,018	-27	59	86	3,800	16,134	-24,867	41,000	-12,316	-16,393	4,077	-109	92	-27,639	16,409
2015	1Q	10,917	23,667	27,069	160,537	133,468	-3,402	33,292	36,694	-7,702	11,436	19,138	-5,047	2,414	7,462	-1	3	3	-29,165	-3,398	-10,266	6,868	-7,898	-7,362	-536	3	-17,871	2,552	-15,696
	2Q	8,193	18,532	23,411	162,224	138,813	-4,878	32,530	37,408	-4,594	15,467	20,061	-5,745	2,799	8,544	-1,107	1	1,108	383	-2,021	-18,504	16,483	-11,791	-8,062	-3,728	-449	14,644	980	8,450
	3Q	5,226	21,587	27,472	174,611	147,139	-5,885	34,457	40,341	-10,680	9,540	20,220	-5,681	3,176	8,857	-13	8	22	-33,170	-2,714	-7,541	4,828	-24,431	668	-25,099	-111	-5,914	44,954	16,997
	4Q	10,819	24,806	31,273	183,903	152,630	-6,467	35,817	42,284	-9,135	12,232	21,367	-4,852	3,536	8,388	-15	1	15	6,600	6,322	-3,388	9,710	17,997	5,659	12,339	-106	-17,613	-23,405	-6,000
2016	1Q	6,314	17,689	23,177	160,826	137,649	-5,488	36,197	41,686	-6,437	10,893	17,330	-4,937	3,555	8,492	4	12	8	9,038	3,497	-11,687	15,184	15,694	-5,897	21,591	515	-10,668	-12,969	2,387
	2Q	3,096	16,288	20,034	162,856	142,822	-3,746	36,835	40,581	-8,213	13,433	21,646	-4,980	3,923	8,904	126	128	3	11,131	6,589	-3,953	10,542	70	-4,755	4,825	12	4,460	-10,009	4,344
	3Q	7,682	23,002	27,245	172,978	145,732	-4,244	36,571	40,815	-10,700	9,972	20,673	-4,619	4,003	8,622	-20	0	20	-5,104	2,705	-11,555	14,259	-9,849	-7,097	-2,752	-98	2,138	-1,179	1,380
	4Q	12,816	26,150	31,589	190,235	158,646	-5,440	37,992	43,431	-9,242	13,154	22,396	-4,092	4,507	8,598	-8	1	9	-15,315	1,001	-15,050	16,052	-20,118	2,740	-22,858	-1,232	5,034	257	-2,250
2017	1Q	4,786	18,838	25,010	193,960	168,950	-6,171	36,997	43,169	-10,147	12,961	23,108	-3,905	4,581	8,486	17	26	9	-8,313	9,209	-2,058	11,267	-32,374	-8,983	-23,391	646	14,206	1,333	-2,178
	2Q	8,772	21,178	26,027	194,705	168,678	-4,849	40,169	45,018	-8,168	14,075	22,243	-4,238	4,443	8,681	-1	9	10	8,986	-7,147	-15,563	8,416	17,513	-2,773	20,286	-286	-1,094	-7,474	10,283
	3Q	12,800	26,850	31,672	206,955	175,283	-4,823	41,101	45,924	-9,631	12,600	22,230	-4,418	3,811	8,229	-20	14	34	-2,837	8,772	-6,666	15,438	-9,094	-8,181	-914	983	-3,498	-3,759	6,184
	4Q	13,916	27,084	34,056	211,391	177,335	-6,972	40,895	47,867	-8,408	13,819	22,227	-4,761	3,860	8,621	-23	11	34	5,965	5,300	-580	5,879	11,639	3,544	8,095	-1,452	-9,523	-17,739	2,119
2018	1Q	14,977	29,835	35,681	202,117	166,436	-5,846	38,307	44,153	-10,192	12,985	23,177	-4,666	3,730	8,396	-25	14	39	15,236	10,704	-3,111	13,815	-2,638	-10,538	7,900	753	6,417	-11,997	18,191
	2Q	3,909	19,875	26,055	202,407	176,352	-6,180	39,043	45,223	-11,230	13,318	24,547	-4,736	3,574	8,310	-37	18	55	9,151	-715	-3,219	2,503	-38,272	-1,042	-37,231	-213	48,352	-13,912	-888

1 Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.
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 / *End period*	Hutang luar negeri yang belum dijelaskan / External debt outstanding																		Profil keseluruhan hutang luar negeri / *Overall external debt profile*	
		Peminjaman luar pesisir[2]/Offshore borrowing[2]								Pemegangan sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin / *Non-resident holdings of ringgit-denominated debt securities*					Deposit bukan pemastautin / *Non-resident deposits*	Lain-lain[6] / *Others*[6]				
			Jangka sederhana dan panjang[3] / *Medium- and long term*[3]				Jangka pendek[4] / *Short-term*[4]		Nisbah khidmat bayaran hutang[7] (%)		Jangka sederhana dan panjang[3] / *Medium- and long-term*[3]		Jangka pendek[4] / *Short-term*[4]							
			Sektor awam / *Public sector*		Sektor swasta / *Private sector*															
	Jumlah / *Total*	Jumlah / *Total*	Kerajaan Persekutuan[9] / *Federal Government*	Perusahaan Awam[5] / *Public Enterprise*[5]	Sektor perbankan / *Banking sector*	Sektor bukan bank / *Non-bank sector*	Sektor perbankan / *Banking sector*	Sektor bukan bank / *Non-bank sector*	*Debt service ratio*[7] *(%)*	Jumlah / *Total*	Sekuriti Kerajaan / *Govt securities*	Lain-lain / *Others*	Sekuriti Kerajaan / *Govt securities*	Lain-lain / *Others*	Jumlah / *Total*	Jumlah / *Total*	Jangka sederhana & panjang[3] / *Medium- and long-term*[3]	Jangka pendek[4] / *Short-term*[4]	Hutang jangka sederhana & panjang[3] / *Medium- and long-term debt*[3]	Hutang jangka pendek[4] / *Short-term debt*[4]
2009	388,345	232,732	13,787	75,933	14,319	51,258	68,572	8,863	6.5	70,383	41,133	16,256	990	12,004	34,511	50,719	9,367	41,352	222,054	166,291
2010	434,278	227,072	16,746	70,383	12,736	47,788	67,982	11,438	8.0	118,935	74,063	12,232	949	31,691	34,628	53,643	9,611	44,032	243,559	190,720
2011	537,456	257,273	18,105	69,562	18,934	46,925	92,302	11,446	10.7	163,268	103,086	13,901	1,184	45,097	43,917	72,997	10,466	62,531	280,978	256,477
2012	602,060	257,594	16,848	71,392	23,552	53,347	79,981	12,474	10.8	223,606	131,581	11,948	829	79,248	58,963	61,897	9,884	52,013	318,551	283,509
2013	696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	10.7	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847
2014	747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.4	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061
2015	836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	15.7	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876
2016	914,464	530,931	18,464	112,215	52,936	139,240	170,977	37,099	15.9	212,767	189,988	11,871	1,776	9,131	86,274	84,492	11,705	72,787	536,418	378,046
2017	879,768	500,901	16,567	103,362	42,161	128,905	172,585	37,320	6.3	207,389	182,855	13,220	3,331	7,983	91,093	80,386	13,380	67,006	500,450	379,319
2014 1Q	700,273	337,505	16,469	81,445	28,021	73,681	123,265	14,624	11.2	231,423	144,500	11,922	1,179	73,822	68,006	63,338	10,718	52,620	366,757	333,516
2Q	729,175	347,773	16,241	82,421	30,163	75,754	127,909	15,286	8.6	243,837	154,282	13,803	1,337	74,415	73,319	64,246	9,970	54,276	382,633	346,542
3Q	743,658	358,116	16,080	72,979	32,183	77,523	140,856	18,495	14.8	247,014	154,775	12,834	1,234	78,171	73,020	65,509	10,147	55,362	376,521	367,138
4Q	747,757	379,679	16,776	76,343	36,540	81,010	149,276	19,734	11.3	223,289	151,071	11,324	306	60,589	78,050	66,739	10,633	56,105	383,697	364,061
2015 1Q	767,429	409,459	17,637	99,709	38,891	85,807	149,056	18,359	15.6	210,657	157,285	11,509	2,955	38,909	80,825	66,488	10,884	55,604	421,721	345,707
2Q	792,392	429,421	18,824	100,611	42,025	90,722	162,143	15,096	17.3	209,239	175,958	10,456	3,516	19,309	84,156	69,576	10,998	58,578	449,594	342,798
3Q	851,552	489,626	22,247	113,096	53,065	106,936	177,272	17,010	16.2	198,923	160,792	10,904	5,239	21,989	82,821	80,182	12,476	67,706	479,515	372,036
4Q	836,985	466,774	21,477	106,841	50,264	110,513	161,345	16,335	13.9	211,347	172,629	11,502	3,335	23,881	81,615	77,249	11,882	65,366	485,108	351,876
2016 1Q	825,654	455,529	16,370	96,480	46,920	121,737	150,658	23,364	17.5	222,994	185,642	11,272	4,605	21,475	78,831	68,301	10,619	57,682	489,040	336,614
2Q	857,546	476,244	21,039	96,299	50,773	122,658	158,158	27,318	13.8	231,312	202,823	11,994	3,359	13,136	77,393	72,597	10,627	61,970	516,213	341,334
3Q	871,315	479,269	17,979	99,400	48,985	132,248	148,923	31,734	18.8	235,560	208,259	13,690	3,500	10,111	82,682	73,804	11,236	62,568	531,797	339,518
4Q	914,464	530,931	18,464	112,215	52,936	139,240	170,977	37,099	13.8	212,767	189,988	11,871	1,776	9,131	86,274	84,492	11,705	72,787	536,418	378,046
2017 1Q	894,181	555,256	18,290	111,701	40,785	137,460	211,622	35,396	5.9	176,356	155,670	12,454	1,049	7,183	77,835	84,734	12,088	72,646	488,449	405,732
2Q	878,518	522,803	17,733	109,384	39,382	128,088	192,340	35,875	6.0	193,105	169,855	12,566	1,212	9,471	78,865	83,746	12,381	71,365	489,389	389,129
3Q	874,373	498,226	17,287	109,268	41,127	124,924	170,416	35,205	8.7	199,839	175,154	12,595	2,656	9,435	90,815	85,493	13,670	71,823	494,024	380,349
4Q	879,768	500,901	16,567	103,362	42,161	128,905	172,585	37,320	4.5	207,389	182,855	13,220	3,331	7,983	91,093	80,386	13,380	67,006	500,450	379,319
2018 1Q	893,409	517,871	15,943	98,102	42,253	126,949	167,966	66,659	3.8	210,171	184,679	13,038	4,891	7,563	87,767	77,600	14,713	62,886	495,677	397,731
2Q	936,489	586,533	16,459	122,384	41,895	113,178	222,233	70,386	4.8	185,106	164,954	11,417	2,548	6,188	85,625	79,224	16,441	62,783	486,726	449,763

1 Merujuk hutang luar negeri yang didefinisi 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 diperoleh, serta nota dan bon terbitan luar pesisir (termasuk semakan kecil terhadap data 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 bertempoh 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 faedah pinjaman luar pesisir sebagai nisbah kepada eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.
9. Sebelum suku kedua 2017, Peminjaman Luar Pesisir 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 (IIP) 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 *End period*	Bank Negara Malaysia / Central Bank of Malaysia							
	Rizab antarabangsa kasar / Gross international reserves[1]				Tanggungan luar negeri[5]	Rizab antarabangsa bersih	Lain-lain rizab rasmi[4]	Rizab rasmi bersih
	Jumlah *Total*	Hak-hak Pengeluaran Khas[2] *Special Drawing Rights[2]*	Kedudukan rizab di IMF[3] *IMF reserves position[3]*	Emas dan pertukaran mata wang asing[4] *Gold and foreign exchange[4]*	External liabilities[5]	Net international reserves	Other official reserves[4]	Net official reserves
2015	409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7
2016	423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7
2017	414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9
2016 7	391,068.3	4,592.3	3,212.2	383,263.8	56.4	391,011.9	110.0	391,121.9
8	391,922.8	4,592.3	3,212.2	384,118.3	56.6	391,866.2	108.9	391,975.1
9	404,977.1	4,737.2	3,314.2	396,925.7	58.3	404,918.7	110.5	405,029.2
10	405,541.8	4,737.2	3,314.2	397,490.4	59.3	405,482.5	105.5	405,588.0
11	399,643.3	4,737.2	3,314.2	391,591.9	61.1	399,582.2	114.7	399,696.9
12	423,930.2	4,956.3	3,467.5	415,506.4	55.9	423,874.3	113.4	423,987.7
2017 1	425,997.1	4,956.3	3,467.5	417,573.2	58.1	425,939.0	113.9	426,052.9
2	426,261.5	4,956.3	3,467.5	417,837.6	57.5	426,204.0	113.4	426,317.4
3	422,156.9	4,931.7	3,450.2	413,774.9	57.3	422,099.6	113.6	422,213.2
4	425,177.4	4,931.7	3,444.2	416,801.5	60.9	425,116.5	115.5	425,232.0
5	433,319.3	4,931.4	3,444.2	424,943.6	61.7	433,257.5	112.8	433,370.3
6	424,821.8	4,909.5	3,416.9	416,495.4	57.7	424,764.1	115.0	424,879.1
7	427,030.8	4,909.5	3,416.9	418,704.4	59.1	426,971.7	115.7	427,087.3
8	431,655.1	4,909.4	3,410.2	423,335.4	61.2	431,593.9	113.5	431,707.4
9	427,719.2	4,912.4	3,412.3	419,394.5	58.9	427,660.3	116.7	427,777.0
10	428,881.9	4,912.4	3,407.6	420,561.9	60.2	428,821.7	114.9	428,936.7
11	430,385.4	4,912.4	3,376.3	422,096.7	61.0	430,324.3	112.8	430,437.1
12	414,651.2	4,737.0	3,116.3	406,797.9	59.8	414,591.4	112.5	414,703.9
2018 1	419,305.2	4,736.8	3,110.6	411,457.8	61.7	419,243.5	112.6	419,356.2
2	419,549.8	4,736.7	3,110.6	411,702.5	71.5	419,478.3	112.3	419,590.6
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

1 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.
2 Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
3 Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
4 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 dikemas kini dengan sewajarnya.
5 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).

1 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.
2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.
3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.
4 Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dolar 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.
5 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: Penyata Aset (dialihkan dari jadual asal 1.8)
Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)

RM juta/*RM million*

Akhir tempoh / *End of period*		Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am[1] / *Number of Life/Family and General Insurance/Takaful Funds* [1]	Jumlah Aset / *Total Assets*	Harta benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Pelaburan Hartanah / *Investment Properties*	Pinjaman/ Pembiayaan / *Loans/ Financing*	Pelaburan / *Investments*				Aset Luar Negeri / *Foreign Assets*	Wang Tunai dan Simpanan / *Cash and Deposits*	Aset Lain[4] / *Other Assets* [4]
							Kertas[2]/Pinjaman Dijamin oleh Kerajaan Malaysia / *Malaysian Government Papers* [2] */Guaranteed Loans*	Sekuriti/ Hutang Korporat[3] / *Corporate Debt/Securities* [3]	Lain-lain / *Others*	Jumlah / *Total*			
Insurans Hayat dan Takaful Keluarga/*Life Insurance and 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	258,078.7	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	5,309.0
	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 dan Takaful Am/*General Insurance and 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	42,149.6	928.9	169.3	50.5	6,111.7	8,794.9	10,406.7	25,313.2	91.1	8,003.2	7,593.4
	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 dan pengendali takaful komposit dan hayat/keluarga.
6 Termasuk perniagaan insurans/takaful am yang dikendalikan oleh syarikat insurans dan pengendali takaful komposit dan am.

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 companies and takaful operators.
6 Includes general insurance/takaful business undertaken by composite and general insurance companies and 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[1]/*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) Tertahan/*Retained Profit/(Loss)*	Jumlah/*Total*											
		Perniagaan dalam Malaysia/*Business within Malaysia*																
		Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
2016	1H	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,459.4	2,118.6	0.0	130.3	2,389.0	4,637.9	6,710.9	18,718.7	135,526.8	1,107.4	7,626.8	109,041.4	1,440.6	6,567.9	2,465.5	7,277.3	135,526.8
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2015	1H	5,414.2	3,637.6	1,668.4	55.4	6,008.4	11,369.9	88.8	12,473.1	30,005.9	687.0	70.5	16,797.3	93.6	6,800.3	5,508.1	49.1	30,005.9
	2H	5,355.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,855.2	30,622.6	678.0	64.2	16,957.0	144.8	7,179.8	5,577.4	21.4	30,622.6
2016	1H	5,658.8	3,637.6	1,668.4	89.8	6,740.3	12,136.2	121.6	12,937.5	31,693.8	702.9	57.6	17,252.2	144.7	7,487.4	6,030.4	18.5	31,693.8
	2H	5,506.0	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	12,888.5	31,968.7	762.1	53.8	18,116.3	115.7	7,560.8	5,304.3	55.8	31,968.7
2017	1H	5,832.6	4,052.5	1,253.5	89.5	7,900.2	13,295.7	165.1	13,410.5	33,332.5	747.1	51.0	19,108.0	117.7	7,454.5	5,799.3	54.9	33,332.5
	2H	5,622.0	4,052.5	1,253.5	138.8	8,000.7	13,445.6	128.1	13,706.2	33,781.4	778.9	48.6	19,881.7	111.1	7,554.3	5,355.5	51.3	33,781.4
		Penanggung Insurans Komposit Langsung/*Composite Direct Insurers*																
2015	1H	75,924.2	1,598.6	701.2	45.6	1,889.9	4,235.3	266.2	12,562.3	93,017.5	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,292.1	93,017.5
	2H	76,186.5	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,079.5	94,662.8	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	2,998.5	94,662.8
2016	1H	78,270.9	1,598.6	701.2	62.9	1,641.3	4,004.0	486.1	12,895.3	95,787.8	992.1	5,121.7	77,558.5	1,438.1	4,958.3	3,062.9	2,656.1	95,787.8
	2H	78,935.1	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,616.2	97,255.0	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,463.8	3,055.9	97,255.0
2017	1H	83,317.8	1,616.3	683.5	32.1	1,721.4	4,053.3	372.5	13,578.9	101,405.5	1,084.3	5,170.1	82,770.7	1,476.7	4,829.8	2,439.4	3,634.6	101,405.5
	2H	86,028.8	1,616.3	683.5	27.0	1,401.1	3,727.9	326.3	13,419.0	103,654.0	1,159.4	5,162.4	84,807.5	1,389.0	4,406.1	2,911.8	3,817.9	103,654.0
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2015	1H	323.8	816.0	20.0	(1.5)	794.1	1,628.6	33.4	1,411.1	3,275.2	134.0	3.9	1,904.6	45.9	737.2	442.9	6.6	3,275.2
	2H	288.8	816.0	20.0	(1.1)	767.4	1,602.3	33.3	1,379.5	3,177.9	134.1	3.3	1,984.4	45.8	588.8	414.6	6.9	3,177.9
2016	1H	326.5	816.0	20.0	6.4	739.4	1,581.8	46.5	1,410.1	3,332.9	138.6	3.1	2,101.8	46.1	471.8	559.0	12.6	3,332.9
	2H	327.3	816.0	20.0	(4.1)	829.3	1,661.2	37.2	1,267.6	3,096.1	136.8	2.8	2,231.0	46.1	218.4	450.3	10.6	3,096.1
2017	1H	340.7	816.0	20.0	3.2	882.6	1,721.8	48.6	1,179.0	3,147.5	136.0	2.6	2,311.1	46.1	161.5	481.5	8.7	3,147.5
	2H	393.5	816.0	20.0	2.5	937.9	1,776.4	45.9	1,115.3	3,172.7	134.5	2.3	2,188.1	46.1	263.2	498.0	40.5	3,172.7
		Perniagaan Global/Global Business																
		Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																
2015	1H	90,059.5	1,992.9	40.7	90.7	1,512.9	3,637.2	5,114.8	15,055.9	113,872.5	1,047.7	7,765.1	89,223.7	1,314.7	7,090.4	2,560.6	4,870.4	113,872.5
	2H	91,780.0	1,992.9	40.7	77.9	2,270.5	4,382.0	4,634.0	15,883.4	116,679.4	1,092.9	7,883.0	91,283.7	1,382.5	6,794.4	2,378.7	5,864.3	116,679.4
2016	1H	95,614.1	2,047.9	40.7	105.2	1,722.8	3,916.5	4,652.1	16,371.6	120,554.4	1,103.4	8,068.4	92,142.5	1,397.7	9,332.7	2,650.8	5,858.9	120,554.4
	2H	97,438.3	2,047.9	40.7	85.4	2,213.5	4,387.5	4,398.8	17,111.1	123,335.6	1,090.2	8,076.5	95,935.9	1,438.3	7,325.5	2,812.2	6,656.9	123,335.6
2017	1H	102,244.1	2,088.6	0.0	133.7	1,911.2	4,133.5	6,373.8	17,917.7	130,669.1	1,082.9	8,078.3	104,020.4	1,444.5	6,371.3	2,735.1	6,936.7	130,669.1
	2H	105,459.4	2,118.6	0.0	130.3	2,389.0	4,637.9	6,710.9	18,718.7	135,526.8	1,107.4	7,626.8	109,041.4	1,440.6	6,567.9	2,465.5	7,277.3	135,526.8
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2015	1H	5,447.1	3,637.6	1,668.4	55.4	6,008.4	11,369.9	108.0	12,587.3	30,271.9	687.0	70.5	16,822.1	93.6	6,826.8	5,509.3	262.4	30,271.9
	2H	5,386.4	3,637.6	1,668.4	102.3	6,695.0	12,103.4	58.3	12,976.1	30,905.4	678.0	64.2	16,981.6	144.8	7,209.1	5,578.2	249.6	30,905.4
2016	1H	5,690.5	3,637.6	1,668.4	89.8	6,740.3	12,136.2	141.8	13,058.7	31,974.2	702.9	57.6	17,278.0	144.7	7,512.2	6,031.1	247.7	31,974.2
	2H	5,529.1	3,637.6	1,668.4	107.5	7,897.8	13,311.4	57.3	13,002.1	32,239.0	762.1	53.8	18,142.4	115.7	7,591.2	5,305.4	268.4	32,239.0
2017	1H	5,860.1	4,052.5	1,253.5	89.5	7,900.2	13,295.7	186.7	13,516.5	33,606.0	747.1	51.0	19,134.9	117.7	7,491.0	5,800.0	264.2	33,606.0
	2H	5,647.8	4,052.5	1,253.5	138.8	8,000.7	13,445.6	128.1	13,807.7	34,050.6	778.9	48.6	19,909.2	111.1	7,593.4	5,356.3	253.0	34,050.6
		Penanggung Insurans Komposit/Composite Direct Insurers																
2015	1H	75,927.6	1,598.6	701.2	45.6	1,889.9	4,235.3	268.2	12,593.2	93,060.1	714.8	4,966.2	74,790.6	1,476.2	4,887.2	2,890.4	3,334.7	93,060.1
	2H	76,190.2	1,598.6	701.2	31.0	2,921.0	5,251.8	157.3	13,109.6	94,707.4	769.4	5,057.8	75,773.5	1,510.8	5,668.2	2,884.6	3,043.0	94,707.4
2016	1H	78,278.1	1,598.6	701.2	62.9	1,641.3	4,004.0	485.4	12,926.7	95,834.3	992.1	5,121.7	77,558.5	1,438.1	4,958.3	3,062.9	2,702.5	95,834.3
	2H	78,940.9	1,598.6	701.2	40.6	3,025.2	5,365.6	349.4	12,645.8	97,308.4	1,047.5	5,128.9	79,328.1	1,447.6	4,783.1	2,463.8	3,109.3	97,308.4
2017	1H	83,324.6	1,616.3	683.5	32.1	1,721.4	4,053.3	372.8	13,611.5	101,466.9	1,084.3	5,170.1	82,770.7	1,476.7	4,829.8	2,439.4	3,696.0	101,466.9
	2H	86,036.8	1,616.3	683.5	27.0	1,401.1	3,727.9	325.1	13,448.5	103,715.3	1,159.4	5,162.4	84,807.5	1,389.0	4,406.1	2,911.8	3,879.2	103,715.3
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2015	1H	422.0	816.0	20.0	(1.5)	794.1	1,628.6	30.4	2,026.2	4,135.2	134.0	3.9	2,049.6	45.9	1,187.1	653.2	61.5	4,135.2
	2H	405.9	816.0	20.0	(1.1)	767.4	1,602.3	32.4	2,133.5	4,126.3	134.1	3.3	2,127.2	45.8	1,102.2	624.0	89.8	4,126.3
2016	1H	443.4	816.0	20.0	6.4	739.4	1,581.8	45.6	2,219.0	4,297.2	138.6	3.1	2,253.6	46.1	1,054.1	754.5	47.4	4,297.2
	2H	429.4	816.0	20.0	(4.1)	829.3	1,661.2	38.0	2,113.3	4,265.1	136.8	2.8	2,386.8	46.1	913.4	631.4	147.7	4,265.1
2017	1H	447.8	816.0	20.0	3.2	882.6	1,721.8	49.8	2,131.5	4,385.6	136.0	2.6	2,454.2	46.1	860.8	727.3	158.6	4,385.6
	2H	484.6	816.0	20.0	2.5	937.9	1,776.4	47.2	2,138.5	4,504.9	134.5	2.3	2,405.8	46.1	1,036.9	692.6	186.7	4,504.9

[1] Termasuk premium terkumpul dan lain-lain aset.
Sumber : Bank Negara Malaysia

[1] *Includes outstanding premiums and miscellaneous assets.*
Source : Bank Negara Malaysia

4.3 Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia
Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators

RM juta/*RM million*

Akhir tempoh/*End of 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*	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 ASET/*TOTAL ASSETS*
		Modal Berbayar/*Paid-up Capital*	Akaun Premium Saham/*Share Premium Account*	Rizab/*Reserves*	Keuntungan/(Kerugian) Tertahan/*Retained Profit/(Loss)*	Jumlah/*Total*												
		Perniagaan dalam Malaysia/*Business within Malaysia*																
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																
2013 1H	294.2	420.0	0.0	7.1	(105.9)	321.2	(0.3)	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
2H	377.5	420.0	0.0	2.6	(121.7)	300.9	(0.9)	167.7	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014 1H	434.4	353.3	0.0	(32.0)	(99.1)	222.3	(0.1)	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
2H	559.8	353.3	0.0	(31.7)	(99.2)	222.4	(1.6)	202.7	983.4	62.0	194.1	601.7	0.0	0.0	10.2	115.3	0.0	983.4
2015 1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	87.1	148.7	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016 1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	105.8	255.6	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017 1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	115.3	210.1	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
2H	1,276.4	485.0	0.0	(28.1)	(221.8)	235.1	0.6	306.1	1,818.2	164.8	258.2	1,293.5	0.0	0.0	31.6	70.1	0.0	1,818.2
	Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2013 1H	16,858.4	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,431.9	22,889.4	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.4
2H	17,463.5	1,316.7	145.3	(7.5)	1,298.7	2,753.1	54.3	3,470.6	23,741.5	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.3	0.0	23,741.5
2014 1H	18,618.6	1,316.7	145.3	(20.0)	1,380.3	2,822.2	(41.4)	4,029.5	25,428.9	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.2	0.0	25,428.9
2H	19,235.6	1,316.8	146.8	(19.9)	1,535.8	2,979.5	(124.8)	3,927.7	26,018.0	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.2	0.0	26,018.0
2015 1H	20,200.3	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.2	489.2	3,703.9	21,419.2	345.1	31.6	108.6	1,248.7	0.0	27,346.2
2H	20,567.1	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.9	28,185.9	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.3	0.1	28,185.9
2016 1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	424.4	4,643.3	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
2H	22,158.9	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	414.8	4,491.5	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017 1H	23,170.8	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.9	32,178.5	785.6	4,833.9	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
2H	24,238.2	1,528.5	55.9	8.9	2,267.9	3,861.2	(67.2)	5,255.6	33,287.8	457.2	4,322.2	26,477.4	369.4	23.1	164.7	1,473.3	0.5	33,287.8
	Perniagaan Global/Global Business																	
	Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2013 1H	294.2	420.0	0.0	7.1	(105.9)	321.2	(0.3)	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
2H	377.5	420.0	0.0	2.6	(121.7)	300.9	(0.9)	167.7	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014 1H	434.4	353.3	0.0	(32.0)	(99.1)	222.3	(0.1)	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
2H	559.8	353.3	0.0	(31.7)	(99.2)	222.4	(1.6)	202.7	983.4	62.0	194.1	601.7	0.0	0.0	10.2	115.3	0.0	983.4
2015 1H	647.9	353.3	0.0	(30.4)	(120.7)	202.2	(0.7)	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
2H	700.4	353.3	0.0	(31.1)	(139.9)	182.3	0.5	284.5	1,167.8	87.1	148.7	803.7	0.0	0.0	14.2	114.0	0.0	1,167.8
2016 1H	844.2	383.3	0.0	(29.2)	(159.0)	195.2	3.1	268.3	1,310.8	84.7	189.3	907.6	0.0	0.0	18.9	110.4	0.0	1,310.8
2H	948.1	450.0	0.0	(31.0)	(175.8)	243.2	(0.4)	289.5	1,480.4	105.8	255.6	1,020.1	0.0	0.0	22.0	76.9	0.0	1,480.4
2017 1H	1,143.8	485.0	0.0	(28.9)	(205.2)	250.9	2.0	277.8	1,674.5	115.3	210.1	1,225.3	0.0	0.0	30.0	93.8	0.0	1,674.5
2H	1,276.4	485.0	0.0	(28.1)	(221.8)	235.1	0.6	306.1	1,818.2	164.8	258.2	1,293.5	0.0	0.0	31.6	70.1	0.0	1,818.2
	Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2013 1H	16,858.6	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,431.7	22,889.5	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.5
2H	17,463.7	1,316.7	145.3	(7.5)	1,298.7	2,753.1	54.3	3,470.6	23,741.6	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.4	0.0	23,741.6
2014 1H	18,618.8	1,316.7	145.3	(20.0)	1,380.3	2,822.2	(41.4)	4,029.4	25,429.0	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.3	0.0	25,429.0
2H	19,235.7	1,316.8	146.8	(19.9)	1,535.8	2,979.5	(124.8)	3,927.6	26,018.1	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.3	0.0	26,018.1
2015 1H	20,200.4	1,316.8	146.8	(3.1)	1,612.1	3,072.6	(120.7)	4,194.0	27,346.3	489.2	3,703.9	21,419.2	345.1	31.6	108.6	1,248.8	0.0	27,346.3
2H	20,567.2	1,317.0	148.0	(15.9)	1,840.1	3,289.2	(88.2)	4,417.8	28,186.0	306.1	4,154.1	22,018.2	350.1	29.1	112.9	1,215.4	0.1	28,186.0
2016 1H	21,581.8	1,317.9	152.4	15.8	1,888.9	3,374.9	0.6	4,824.7	29,782.0	424.4	4,643.3	22,848.0	358.8	25.6	114.8	1,367.0	0.1	29,782.0
2H	22,159.0	1,378.0	153.5	(4.0)	2,164.0	3,691.5	(79.3)	4,934.5	30,705.7	414.8	4,491.5	23,983.7	361.3	24.4	118.1	1,311.6	0.2	30,705.7
2017 1H	23,170.9	1,508.5	55.9	5.0	2,393.9	3,963.2	(51.4)	5,095.8	32,178.5	785.6	4,833.9	24,870.7	361.4	23.7	116.7	1,186.0	0.3	32,178.5
2H	24,238.2	1,528.5	55.9	8.9	2,267.9	3,861.2	(67.2)	5,255.5	33,287.8	457.2	4,322.2	26,477.4	369.4	23.1	164.7	1,473.3	0.5	33,287.8

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung
Life Insurance: New Business and Business in Force of Direct Insurers

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.

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*

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*

Akhir tempoh/*End of period*		Hayat Biasa/*Ordinary Life*												Berkaitan Pelaburan/*Investment-Linked*			Jumlah/Total		
		Seumur Hidup/*Whole Life*			Endowmen/*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*																	
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	214.1	26,496.4
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
		Perniagaan Global/*Global Business*																	
2013	1H	6,344.5	0.0	6,344.5	5,107.9	12.5	5,120.4	427.0	55.8	482.7	3,262.2	123.0	3,385.1	8,418.0	6.5	8,424.5	23,559.5	197.7	23,757.2
	2H	6,307.5	0.0	6,307.5	5,522.5	12.0	5,534.4	377.2	60.3	437.4	3,230.7	131.5	3,362.2	9,128.7	6.6	9,135.2	24,566.6	210.3	24,776.9
2014	1H	6,231.9	0.0	6,231.9	5,795.7	10.7	5,806.4	375.1	62.6	437.7	3,209.5	121.6	3,331.0	9,656.6	7.9	9,664.4	25,268.7	202.8	25,471.5
	2H	6,150.4	0.0	6,150.4	6,059.3	10.4	6,069.7	372.4	59.1	431.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	214.1	26,496.4
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

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

Sumber : Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*

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*			Cukup Tempoh/*Maturity*			Serahan/*Surrender*			Perlucutan Hak tolak Pengaktifan Semula/*Forfeiture less Revivals*			Lain-lain/*Others*			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*																	
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
2015	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
2016	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
2017	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	1,248.9	30.3	1,279.3	3,290.9	48.2	3,339.2
		Perniagaan Global/*Global Business*																	
2013	1H	14.7	0.1	14.8	34.9	0.3	35.2	352.8	1.4	354.2	271.5	0.3	271.9	424.5	8.3	432.8	1,098.4	10.5	1,108.9
	2H	30.4	0.2	30.6	78.6	0.7	79.3	731.6	2.7	734.3	543.0	1.1	544.1	899.4	20.4	919.8	2,283.1	24.9	2,308.0
2014	1H	16.3	0.0	16.3	37.9	0.3	38.3	545.8	1.0	546.8	119.6	1.1	120.8	501.8	11.0	512.7	1,221.5	13.5	1,234.9
	2H	33.0	0.1	33.1	84.9	0.5	85.4	1,137.2	2.2	1,139.4	190.6	3.1	193.7	1,093.1	26.7	1,119.8	2,538.8	32.6	2,571.4
2015	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
2016	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
2017	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	1,248.9	30.3	1,279.3	3,290.9	48.2	3,339.2

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

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*

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*					Lebihan 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*									
2013	1H	12,397.8	3,499.3	3,036.9	18,934.0	7,303.3	1,761.9	1,198.7	1,294.6	11,558.5	7,375.4
	2H	26,369.1	7,205.2	5,456.2	39,030.4	16,328.1	3,631.1	2,478.0	4,939.1	27,376.3	11,654.1
2014	1H	13,694.7	3,710.3	1,899.8	19,304.8	8,376.2	1,834.6	1,311.1	973.3	12,495.2	6,809.7
	2H	28,725.4	7,619.6	3,230.6	39,575.6	17,957.7	3,802.5	2,621.1	2,998.2	27,379.5	12,196.1
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	33,043.1	9,065.9	7,529.3	49,638.3	22,536.7	4,253.2	3,463.3	2,305.6	32,558.7	17,079.6
		Perniagaan Global/*Global Business*									
2013	1H	12,437.0	3,500.7	3,037.5	18,975.2	7,307.6	1,780.9	1,207.5	1,294.9	11,590.8	7,384.4
	2H	26,458.1	7,208.4	5,457.8	39,124.2	16,357.7	3,667.9	2,481.8	4,939.7	27,447.1	11,677.1
2014	1H	13,740.8	3,711.9	1,899.8	19,352.5	8,410.4	1,852.2	1,313.6	974.6	12,550.8	6,801.8
	2H	28,824.8	7,623.2	3,234.3	39,682.3	17,997.2	3,837.0	2,626.5	2,999.0	27,459.8	12,222.6
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	33,233.0	9,070.1	7,529.5	49,832.6	22,617.1	4,303.7	3,471.2	2,328.5	32,720.5	17,112.1

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

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*

Source: Bank Negara Malaysia

4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat
Life Insurance: Assets of Life Insurance Funds

RM juta/*RM million*

Akhir tempoh/*End of 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*													
2013	1H	10,305.4	23,914.6	108,764.6	6,411.5	139,090.7	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,201.8	5,184.2	173,557.0
	2H	10,417.6	24,537.3	112,610.3	5,976.4	143,124.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,192.3	5,861.0	178,637.6
2014	1H	11,644.3	23,013.6	118,215.0	5,834.0	147,062.6	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,376.1	6,602.3	184,798.0
	2H	11,186.4	22,893.3	123,204.6	6,163.3	152,261.2	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,550.3	6,759.3	190,244.0
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	10,101.7	23,294.7	155,311.0	7,746.1	186,351.9	2,392.2	3,451.6	8,722.1	509.1	12,682.8	2,157.0	4,214.7	10,986.2	228,886.5
		Perniagaan Global/*Global Business*													
2013	1H	10,337.8	23,984.8	108,764.6	6,411.5	139,160.9	2,293.6	3,531.5	8,198.0	140.3	11,869.9	1,611.5	3,227.8	5,184.2	173,685.6
	2H	10,460.1	24,617.3	112,610.3	5,976.4	143,204.0	2,442.3	3,663.7	8,245.3	137.0	12,046.0	1,554.3	3,222.8	5,861.0	178,790.5
2014	1H	11,686.6	23,097.9	118,215.0	5,834.0	147,146.9	2,328.5	3,757.5	8,319.0	139.3	12,215.8	1,568.6	3,393.5	6,602.3	184,942.0
	2H	11,249.0	22,977.1	123,204.6	6,163.3	152,345.0	2,355.0	3,887.9	8,457.5	138.3	12,483.7	1,648.1	3,588.6	6,759.3	190,428.8
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	10,122.7	23,331.6	155,311.0	7,764.0	186,406.7	2,392.2	3,451.6	8,722.1	509.1	12,682.8	2,157.0	4,314.1	11,151.5	229,226.9

[1] Merujuk perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
[2] Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
2 *Includes outstanding premiums and miscellaneous assets.*

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/*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*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
2013	1H	865.6	261.0	1,374.4	1,160.8	427.9	3,243.1	3,671.0	270.5	126.6	393.6	8,123.4
	2H	1,452.2	601.4	2,622.4	2,129.5	913.4	6,537.4	7,450.8	463.8	232.5	772.6	15,725.2
2014	1H	865.4	266.0	1,443.1	1,250.4	480.4	3,489.1	3,969.4	310.1	126.8	416.1	8,647.4
	2H	1,585.3	629.2	2,773.6	2,255.2	984.2	6,878.0	7,862.2	516.9	240.1	815.3	16,677.7
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	2,205.4	1,434.8	6,860.5	8,295.3	526.2	217.8	831.3	17,233.3
		Perniagaan Global/*Global Business*										
2013	1H	872.0	262.1	1,390.4	1,166.8	428.5	3,263.3	3,691.8	274.6	144.3	413.0	8,214.9
	2H	1,465.3	605.2	2,654.7	2,139.5	914.5	6,576.1	7,490.6	473.2	268.8	813.7	15,911.0
2014	1H	872.5	269.3	1,459.7	1,256.8	480.7	3,509.4	3,990.1	314.6	149.3	441.6	8,753.9
	2H	1,596.2	635.6	2,807.6	2,265.8	984.2	6,927.4	7,911.6	531.4	284.3	863.5	16,896.0
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	2,211.0	1,434.8	6,874.2	8,309.0	530.3	229.0	857.3	17,299.6

[1] Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan
General Insurance: Claims Ratio

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.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
[2] *Net claims incurred as a ratio of earned premium income.*

Source: Bank Negara Malaysia

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

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 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	240.5	136.0	898.1	955.6	389.0	2,973.4	3,362.5	170.6	112.8	206.3	6,082.3
	2H	475.6	307.3	1,803.0	1,960.1	845.9	6,157.3	7,003.2	292.2	222.5	496.2	12,559.9
2014	1H	240.0	152.0	985.0	1,018.9	334.1	3,281.3	3,615.4	133.3	122.0	281.1	6,547.7
	2H	465.8	320.1	1,944.6	2,036.6	902.9	6,580.1	7,483.0	264.8	233.8	555.4	13,304.2
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	270.1	2,250.4	2,035.4	1,364.9	6,651.6	8,016.5	252.9	215.8	614.3	14,116.8
		Perniagaan Global/*Global Business*										
2013	1H	318.9	179.9	1,138.4	978.5	389.2	3,059.3	3,448.5	175.5	130.3	272.4	6,642.4
	2H	635.8	409.2	2,323.1	2,025.2	846.8	6,376.2	7,223.1	297.9	254.9	652.1	13,821.3
2014	1H	324.1	207.9	1,335.8	1,065.1	334.9	3,461.8	3,796.7	138.5	142.7	325.8	7,336.6
	2H	626.6	433.0	2,632.8	2,184.0	904.4	6,876.3	7,780.6	273.9	274.2	680.6	14,885.6
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	409.5	2,991.5	2,575.8	1,364.4	7,135.5	8,499.9	280.0	227.6	797.8	16,365.9

[1] Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.19 Insurans Am: Tuntutan Bersih Dibayar
General Insurance: Net Claims Paid

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 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	88.4	61.9	235.4	359.1	635.9	1,532.8	2,168.6	31.1	11.3	108.1	3,063.9
	2H	164.2	107.3	507.4	724.9	1,254.2	3,192.8	4,447.0	56.5	24.0	227.7	6,258.9
2014	1H	106.1	58.9	277.4	389.8	620.0	1,690.1	2,310.1	35.1	11.2	122.0	3,310.5
	2H	189.6	143.5	569.2	836.8	1,288.9	3,381.8	4,670.7	67.8	23.8	246.7	6,748.1
2015	1H	97.6	67.4	292.6	400.4	583.7	1,621.0	2,204.7	25.3	11.5	135.3	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	265.1	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	112.6	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	245.6	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	123.8	3,939.2
	2H	193.0	237.8	666.6	1,016.4	1,583.3	4,047.8	5,631.1	63.2	21.2	249.7	8,078.9
		Perniagaan Global/*Global Business*										
2013	1H	115.5	74.4	392.9	366.4	635.9	1,562.3	2,198.1	32.4	19.2	121.0	3,319.9
	2H	252.3	139.4	920.8	740.3	1,254.6	3,265.8	4,520.4	60.9	41.4	276.4	6,951.8
2014	1H	144.0	79.1	509.8	396.3	620.0	1,760.3	2,380.3	37.2	21.4	179.9	3,748.0
	2H	279.2	187.1	1,087.5	892.1	1,288.9	3,563.3	4,852.1	72.1	45.4	331.8	7,747.4
2015	1H	148.5	90.3	664.8	423.9	583.7	1,680.4	2,264.1	27.4	18.3	159.0	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	348.2	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	215.4	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	414.1	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	186.6	4,471.0
	2H	273.6	310.4	1,134.3	1,312.6	1,583.4	4,333.5	5,916.9	65.9	27.7	334.7	9,376.1

[1] Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*

Source: Bank Negara Malaysia

4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar
General Insurance: Net Claims Incurred

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 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	76.4	126.7	314.9	378.8	859.9	1,637.2	2,497.1	36.6	17.4	70.8	3,518.8
	2H	149.5	176.5	608.2	740.3	1,688.4	3,412.3	5,100.7	74.8	26.7	178.0	7,054.7
2014	1H	92.4	71.9	287.0	433.3	1,058.1	1,697.6	2,755.7	27.0	14.3	133.3	3,814.8
	2H	193.2	164.8	723.0	866.1	1,892.2	3,426.1	5,318.3	68.9	22.6	257.5	7,614.4
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	163.0	208.4	586.6	1,043.9	1,574.6	4,043.9	5,618.5	102.9	22.3	253.8	7,999.5
		Perniagaan Global/*Global Business*										
2013	1H	123.6	151.6	495.6	405.9	868.6	1,675.6	2,544.2	40.0	30.9	72.6	3,864.4
	2H	242.4	224.8	1,104.5	796.8	1,687.5	3,532.5	5,220.0	82.4	56.1	207.3	7,934.2
2014	1H	135.3	109.8	479.0	433.6	1,058.1	1,787.6	2,845.7	30.5	28.6	190.3	4,252.8
	2H	294.5	234.9	1,233.8	927.2	1,892.2	3,663.8	5,556.0	74.4	52.8	326.0	8,699.6
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	255.1	312.0	970.5	1,516.6	1,573.3	4,423.4	5,996.7	81.1	26.9	508.1	9,666.9

[1] Merujuk perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.

Sumber: Bank Negara Malaysia

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

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/*Earned Premium Income*	Tuntutan Bersih Kena Dibayar/*Net Claims Incurred*	Komisen/*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	6,082.3	3,518.8	711.5	1,153.4	698.6	472.0	80.3	106.2	7.9	73.1	1,276.2
	2H	12,559.9	7,054.7	1,479.4	2,406.1	1,619.8	956.4	136.3	203.6	15.4	128.7	2,772.0
2014	1H	6,547.7	3,814.8	763.3	1,194.8	774.9	483.4	67.7	69.3	14.9	64.7	1,315.6
	2H	13,304.2	7,614.4	1,537.6	2,566.7	1,585.6	1,003.4	111.1	158.9	32.8	112.9	2,713.3
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	14,116.8	7,999.5	1,585.7	3,291.3	1,240.4	1,181.5	111.2	177.1	22.9	179.0	2,508.4
		Perniagaan Global/*Global Business*										
2013	1H	6,642.4	3,864.4	855.5	1,186.1	736.4	501.6	83.6	118.1	8.0	87.0	1,344.7
	2H	13,821.3	7,934.2	1,789.8	2,477.1	1,620.1	1,015.7	141.2	235.9	16.3	155.5	2,841.1
2014	1H	7,336.6	4,252.8	958.9	1,240.9	884.0	514.2	68.7	74.3	15.8	88.8	1,436.7
	2H	14,885.6	8,699.6	1,963.4	2,656.4	1,566.3	1,063.9	113.0	230.9	35.5	140.3	2,798.3
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	16,365.9	9,666.9	2,127.5	3,368.1	1,203.4	1,257.2	112.1	190.9	26.2	380.1	2,357.3

[1] Merujuk 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.

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.

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*

Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*											
		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*						
2013	1H	7,252.0	2,468.4	5,528.1	7,050.3	4,959.1	17,537.5	149.7	91.7	720.9	1,400.9	33.3	29,654.5
	2H	6,842.0	2,064.0	5,908.4	7,064.0	5,888.4	18,860.8	148.0	91.5	781.7	1,736.6	45.6	30,570.3
2014	1H	7,200.3	2,495.9	6,081.5	7,305.7	5,977.2	19,364.4	153.7	83.8	779.8	1,856.2	24.8	31,958.9
	2H	7,402.5	2,368.3	6,279.7	7,377.0	6,421.6	20,078.3	154.4	80.1	852.4	2,070.2	32.4	33,038.6
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	7,390.4	2,767.4	5,591.2	6,850.1	10,268.8	22,710.2	166.3	51.4	943.9	2,232.5	100.7	36,363.0
		Perniagaan Global/*Global Business*											
2013	1H	7,911.9	2,878.9	6,492.9	7,152.4	4,959.3	18,604.6	149.7	91.7	720.9	1,623.7	743.6	32,725.0
	2H	7,635.7	2,469.6	6,826.0	7,179.6	5,889.3	19,894.9	148.0	91.5	781.7	1,999.5	823.2	33,844.2
2014	1H	7,986.4	2,976.9	7,139.8	7,427.8	5,978.5	20,546.0	153.7	83.8	779.8	2,164.9	721.2	35,412.7
	2H	7,989.1	2,842.3	7,045.4	7,514.4	6,423.3	20,983.1	154.4	80.1	852.4	2,416.2	1,084.4	36,402.0
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	8,533.4	3,740.7	6,081.3	7,057.7	10,271.5	23,410.6	166.3	51.4	943.9	2,645.9	1,492.1	40,984.4

[1] Merujuk perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Termasuk premium terkumpul dan lain-lain aset.

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*
[2] *Includes outstanding premiums and miscellaneous assets.*

Source: Bank Negara Malaysia

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa
Family Takaful: New Business and Business in Force

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.

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*

Source: Bank Negara Malaysia

4.8.3 Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan
Family Takaful: Contributions of New Business by Plan

RM juta/*RM million*

Tempoh/*Period*	Perniagaan dalam Malaysia/*Business within Malaysia*																														
	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*		
	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*	Tunggal/ *Single*	Tahunan/ *Annual*	Jumlah/ *Total*
2013 1H	664.4	136.2	800.6	960.7	25.7	986.4	1,625.1	162.0	1,787.0	37.0	186.8	223.7	0.0	0.0	0.0	37.0	186.8	223.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	701.4	323.0	1,024.4	960.7	25.7	986.4	1,662.0	348.7	2,010.8
2H	1,080.2	261.6	1,341.7	1,665.4	46.9	1,712.4	2,745.6	308.5	3,054.1	112.7	396.7	509.4	0.0	0.0	0.0	112.7	396.7	509.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,192.9	658.3	1,851.1	1,665.4	46.9	1,712.4	2,858.3	705.2	3,563.5
2014 1H	376.8	120.3	497.1	882.6	10.8	893.4	1,259.4	131.1	1,390.5	146.8	247.7	394.5	0.0	0.0	0.0	146.8	247.7	394.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	523.5	368.1	891.6	882.6	10.8	893.4	1,406.1	378.8	1,785.0
2H	808.6	221.0	1,029.7	1,649.4	18.6	1,668.1	2,458.1	239.7	2,697.8	270.1	532.1	802.2	0.0	0.3	0.3	270.1	532.4	802.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,078.8	753.1	1,831.9	1,649.4	19.0	1,668.4	2,728.2	772.1	3,500.3
2015 1H	483.9	113.1	597.0	907.5	5.9	913.4	1,391.4	119.0	1,510.4	54.3	319.9	374.2	0.0	0.6	0.6	54.3	320.5	374.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	538.3	432.9	971.2	907.5	6.5	914.0	1,445.7	439.5	1,885.2
2H	958.5	222.1	1,180.6	1,690.2	11.6	1,701.8	2,648.7	233.7	2,882.4	94.6	660.1	754.7	0.0	1.3	1.3	94.6	661.4	756.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,053.1	882.2	1,935.3	1,690.2	12.9	1,703.1	2,743.3	895.1	3,638.4
2016 1H	455.5	129.2	584.6	1,041.8	7.9	1,049.7	1,497.3	137.0	1,634.3	39.3	395.1	434.4	0.0	0.3	0.3	39.3	395.4	434.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	494.8	524.3	1,019.0	1,041.8	8.1	1,050.0	1,536.6	532.4	2,069.0
2H	923.6	259.2	1,182.7	1,827.0	22.6	1,849.6	2,750.6	281.8	3,032.4	90.4	827.9	918.4	0.0	0.3	0.3	90.4	828.3	918.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,014.0	1,087.1	2,101.1	1,827.0	23.0	1,850.0	2,841.0	1,110.1	3,951.1
2017 1H	591.7	130.2	721.9	1,019.0	16.5	1,035.4	1,610.6	146.7	1,757.3	42.0	424.2	466.3	0.0	0.3	0.3	42.0	424.6	466.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	633.7	554.4	1,188.1	1,019.0	16.8	1,035.8	1,652.7	571.2	2,223.9
2H	1,180.3	242.0	1,422.2	1,850.6	47.2	1,897.8	3,030.9	289.1	3,320.0	91.3	933.2	1,024.5	0.0	1.0	1.0	91.3	934.3	1,025.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,271.6	1,175.2	2,446.8	1,850.6	48.2	1,898.8	3,122.2	1,223.4	4,345.6
	Perniagaan Global/*Global Business*																														
2013 1H	664.4	136.2	800.6	960.7	25.7	986.4	1,625.1	162.0	1,787.0	37.0	186.8	223.7	0.0	0.0	0.0	37.0	186.8	223.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	701.4	323.0	1,024.4	960.7	25.7	986.4	1,662.0	348.7	2,010.8
2H	1,080.2	261.6	1,341.7	1,665.4	46.9	1,712.4	2,745.6	308.5	3,054.1	112.7	396.7	509.4	0.0	0.0	0.0	112.7	396.7	509.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,192.9	658.3	1,851.1	1,665.4	46.9	1,712.4	2,858.3	705.2	3,563.5
2014 1H	376.8	120.3	497.1	882.6	10.8	893.4	1,259.4	131.1	1,390.5	146.8	247.7	394.5	0.0	0.0	0.0	146.8	247.7	394.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	523.5	368.1	891.6	882.6	10.8	893.4	1,406.1	378.8	1,785.0
2H	808.6	221.0	1,029.7	1,649.4	18.6	1,668.1	2,458.1	239.7	2,697.8	270.1	532.1	802.2	0.0	0.3	0.3	270.1	532.4	802.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,078.8	753.1	1,831.9	1,649.4	19.0	1,668.4	2,728.2	772.1	3,500.3
2015 1H	483.9	113.1	597.0	907.5	5.9	913.4	1,391.4	119.0	1,510.4	54.3	319.9	374.2	0.0	0.6	0.6	54.3	320.5	374.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	538.3	432.9	971.2	907.5	6.5	914.0	1,445.7	439.5	1,885.2
2H	958.5	222.1	1,180.6	1,690.2	11.6	1,701.8	2,648.7	233.7	2,882.4	94.6	660.1	754.7	0.0	1.3	1.3	94.6	661.4	756.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,053.1	882.2	1,935.3	1,690.2	12.9	1,703.1	2,743.3	895.1	3,638.4
2016 1H	455.5	129.2	584.6	1,041.8	7.9	1,049.7	1,497.3	137.0	1,634.3	39.3	395.1	434.4	0.0	0.3	0.3	39.3	395.4	434.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	494.8	524.3	1,019.0	1,041.8	8.1	1,050.0	1,536.6	532.4	2,069.0
2H	923.6	259.2	1,182.7	1,827.0	22.6	1,849.6	2,750.6	281.8	3,032.4	90.4	827.9	918.4	0.0	0.3	0.3	90.4	828.3	918.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,014.0	1,087.1	2,101.1	1,827.0	23.0	1,850.0	2,841.0	1,110.1	3,951.1
2017 1H	591.7	130.2	721.9	1,019.0	16.5	1,035.4	1,610.6	146.7	1,757.3	42.0	424.2	466.3	0.0	0.3	0.3	42.0	424.6	466.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	633.7	554.4	1,188.1	1,019.0	16.8	1,035.8	1,652.7	571.2	2,223.9
2H	1,180.3	242.0	1,422.2	1,850.6	47.2	1,897.8	3,030.9	289.1	3,320.0	91.3	933.2	1,024.5	0.0	1.0	1.0	91.3	934.3	1,025.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,271.6	1,175.2	2,446.8	1,850.6	48.2	1,898.8	3,122.2	1,223.4	4,345.6

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

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.

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.8.7 Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan
Family Takaful: Annual Contributions of Business in Force by Plan

RM juta/*RM million*

Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*																				
		Keluarga Biasa/*Ordinary Family*												Berkaitan Pelaburan/*Investment-Linked*			Annuiti/*Annuity*			Jumlah/*Total*		
		Endowmen/*Endowment*			Sementara/*Temporary*			Lain-lain/*Others*			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*	Individu/ *Individual*	Kumpulan/ *Group*	Jumlah/*Total*
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
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	54.1	34.3	88.4	421.8	1.8	423.5	1,281.1	154.4	1,435.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,188.3	157.6	4,345.9
		Perniagaan Global/*Global Business*																				
2013	1H	813.7	122.8	936.5	61.3	42.6	103.9	283.3	0.4	283.7	1,158.3	165.8	1,324.0	1,183.7	0.0	1,183.7	0.0	0.0	0.0	2,342.0	165.8	2,507.7
	2H	810.1	144.4	954.6	89.9	2.3	92.2	296.7	0.2	296.9	1,196.7	147.0	1,343.7	1,311.8	0.0	1,311.8	0.0	0.0	0.0	2,508.5	147.0	2,655.5
2014	1H	797.8	154.7	952.5	98.2	122.5	220.6	308.1	0.3	308.4	1,204.1	277.4	1,481.5	1,451.4	0.0	1,451.4	0.0	0.0	0.0	2,655.5	277.4	2,932.9
	2H	789.6	143.6	933.2	102.4	2.9	105.3	315.1	0.3	315.4	1,207.1	146.8	1,353.9	1,636.2	0.3	1,636.5	0.0	0.0	0.0	2,843.3	147.1	2,990.4
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	54.1	34.3	88.4	421.8	1.8	423.5	1,281.1	154.4	1,435.5	2,907.2	3.1	2,910.4	0.0	0.0	0.0	4,188.3	157.6	4,345.9

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia

4.8.10 Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan
Family Takaful: Annual Contributions of Termination by Plan

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*															
		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*
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
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
		Perniagaan Global/*Global Business*															
2013	1H	0.8	0.1	0.9	4.9	0.1	4.9	48.3	10.5	58.8	121.7	5.0	126.7	175.7	15.6	191.3
	2H	1.9	0.1	2.0	9.3	0.1	9.5	100.5	10.8	111.4	244.7	3.6	248.3	356.5	14.6	371.0
2014	1H	1.0	0.0	1.0	4.4	0.1	4.5	54.0	0.3	54.3	154.9	(0.2)	154.7	214.3	0.2	214.5
	2H	1.9	0.0	2.0	9.2	0.1	9.3	115.1	1.9	117.0	286.1	16.8	303.0	412.4	18.9	431.2
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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.8.a Takaful Keluarga: Pendapatan dah 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*	
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
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	6,353.0	1,031.6	617.6	8,002.2	2,881.4	923.3	1,467.5	382.3	5,654.5	2,347.7
		Perniagaan Global/*Global Business*									
2013	1H	2,655.0	334.8	237.8	3,227.7	1,023.6	385.6	459.1	154.9	2,023.2	1,204.5
	2H	4,807.4	659.1	507.4	5,973.9	1,999.2	735.9	840.7	465.2	4,041.0	1,932.9
2014	1H	2,361.9	356.8	362.2	3,080.9	915.7	342.5	390.5	176.1	1,824.7	1,256.2
	2H	4,787.2	736.9	583.1	6,107.2	2,027.6	704.3	799.2	500.7	4,031.8	2,075.3
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	6,353.0	1,031.6	617.6	8,002.2	2,881.4	923.3	1,467.5	382.3	5,654.5	2,347.7

[1] Merujuk 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.

Sumber : Bank Negara Malaysia

[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.*

Source : Bank Negara Malaysia

4.8.b Takaful Keluarga: Aset Kumpulan Takaful Keluarga
Family Takaful: Assets of Family Takaful Funds

RM juta/*RM million*

Akhir tempoh/*End of 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*											
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.5
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.0	0.0	17,952.1
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.4	0.0	18,925.6
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.3	0.0	19,619.2
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
	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
2016	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
	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
2017	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
	2H	406.0	3,036.7	2,105.2	17,013.0	1,974.0	21,092.2	333.1	0.0	0.0	775.0	0.5	25,643.5
		Perniagaan Global/*Global Business*											
2013	1H	284.2	2,078.4	2,685.9	10,510.0	840.1	14,036.0	311.3	14.4	0.3	751.9	0.0	17,476.6
	2H	304.0	1,849.5	2,641.6	11,103.9	1,103.3	14,848.8	313.5	7.3	0.1	629.1	0.0	17,952.2
2014	1H	221.4	2,067.4	2,018.5	12,111.6	1,229.9	15,360.0	315.1	5.2	0.0	956.5	0.0	18,925.7
	2H	189.8	2,401.4	1,673.2	13,018.2	1,189.7	15,881.1	314.3	7.3	0.0	825.4	0.0	19,619.3
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
	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
2016	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
	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
2017	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
	2H	406.0	3,036.7	2,105.2	17,013.0	1,974.0	21,092.2	333.1	0.0	0.0	775.0	0.5	25,643.5

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

Sumber : Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operators.*

Source : Bank Negara Malaysia

4.9 Takaful Am: Agihan Caruman Kasar
General Takaful: Distribution of Gross Contributions

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	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	551.4	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.7
		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	551.4	276.9	232.5	1,283.8	1,516.3	27.8	10.4	53.2	2,560.7

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

Sumber: Bank Negara Malaysia

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

Source : Bank Negara Malaysia

4.9.1 Takaful Am: Agihan Caruman Bersih
General Takaful: Distribution of Net Contributions

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.4 Takaful Am: Tuntutan Bersih Dibayar
General Takaful: Net Claims Paid

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 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	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
		Perniagaan Global/*Global Business*										
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

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

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

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

4.9.5 Takaful Am: Nisbah Tuntutan
General Takaful: Claims Ratio

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	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	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	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
		Perniagaan Global/*Global Business*										
		%										
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	5.8	28.7	199.2	52.9	70.2	63.4	7.6	12.5	53.3
	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

[1] Merujuk perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
[2] Tuntutan bersih kena dibayar sebagai nisbah pendapatan caruman terperoleh.

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.*

Source : Bank Negara Malaysia

4.9.6 Takaful Am: Pendapatan Caruman Terperoleh
General Takaful: Earned Contribution Income

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 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	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	310.4	218.9	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.8
		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	310.4	218.9	217.3	1,052.5	1,269.8	8.2	8.6	28.6	1,863.8

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar
General Takaful: Net Claims Incurred

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 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	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	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	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	-0.2	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	-0.3	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3
		Perniagaan Global/*Global Business*										
2013	1H	1.6	2.8	16.6	30.8	101.3	219.2	320.5	9.7	0.3	10.4	392.7
	2H	0.6	4.5	48.9	51.7	197.5	413.1	610.6	8.1	0.5	18.2	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)	1.0	397.9
	2H	4.8	0.9	57.0	45.0	165.0	579.6	744.6	6.5	(0.2)	9.2	867.9
2016	1H	1.9	4.5	8.2	29.2	144.8	286.6	431.4	3.1	0.3	1.4	479.9
	2H	0.1	11.8	33.0	49.6	209.5	552.7	762.2	5.2	0.6	7.9	870.5
2017	1H	2.0	2.0	31.1	27.6	115.8	314.6	430.4	1.5	(0.3)	5.1	499.4
	2H	0.9	12.6	60.5	56.9	205.1	601.8	806.9	5.4	0.3	9.8	953.3

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian
General Takaful: Underwriting and Operating Results

RM juta/*RM million*

Tempoh/*Period*		Perniagaan dalam Malaysia/*Business within Malaysia*										
		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*
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	1,863.8	953.3	99.5	650.5	160.5	134.0	8.0	9.0	2.0	32.1	277.5
		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	1,863.8	953.3	99.5	650.5	160.5	134.0	8.0	9.0	2.0	32.1	277.5

[1] Merujuk 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.

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.

Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan Takaful Am
General Takaful: Assets of General Takaful Funds

RM juta/*RM million*

Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*											
		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*						
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	394.3	0.0	3,646.3
		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	394.3	0.0	3,646.3

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia