BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAN BULANAN

Monthly Statistical Bulletin

JUN / June

2016

KANDUNGAN
CONTENTS

PERKEMBANGAN MONETARI DAN KEWANGAN....1

MONETARY AND FINANCIAL DEVELOPMENTS....8

1. Kewangan dan Perbankan
Monetary and Banking

1.1 Wang Rizab....15
Reserve Money

1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai....16
Currency in Circulation by Denomination

1.3 Agregat Kewangan: M1, M2 dan M3....17
Monetary Aggregates: M1, M2 and M3

1.3.1 Wang Secara Luas, M3....18
Broad Money, M3

1.3.2 Faktor Penentu M3....19
Factors Affecting M3

1.4 Bank Negara Malaysia: Penyata Aset....20
Bank Negara Malaysia: Statement of Assets

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti....21
Bank Negara Malaysia: Statement of Capital and Liabilities

1.6 Tabung-tabung Khas Bank Negara Malaysia....22
Bank Negara Malaysia's Special Funds

1.7 Sistem Perbankan: Penyata Aset....23
Banking System: Statement of Assets

1.7.1 Sistem Perbankan Islam: Penyata Aset....24
Islamic Banking System: Statement of Assets

1.8 Kumpulan-kumpulan Wang Insurans Hayat dan Am: Penyata Aset....25
Life and General Insurance Funds: Statement of Assets

1.9 Sistem Perbankan: Penyata Ekuiti dan Liabiliti....26
Banking System: Statement of Equities and Liabilities

1.9.1 Sistem Perbankan Islam: Penyata Ekuiti dan Liabiliti....27
Islamic Banking System: Statement of Equities and Liabilities

1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan....28
Banking System: Loans Applied by Purpose

1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor....29
Banking System: Loans Applied by Sector

1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan....30
Banking System: Loans Approved by Purpose

1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor....31
Banking System: Loans Approved by Sector

1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan....32
Banking System: Loans Disbursed by Purpose

1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor....33
Banking System: Loans Disbursed by Sectors

1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan....34
Banking System: Loans Repaid by Purpose

1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor 35
Banking System: Loans Repaid by Sectors

1.18 Sistem Perbankan: Pinjaman Mengikut Jenis 36
Banking System: Classification of Loans by Type

1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis 37
Islamic Banking System: Financing by Type

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan 38
Banking System: Classification of Loans by Purpose

1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor 39
Banking System: Classification of Loans by Sector

1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai 40
Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions

1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai 41
Banking System: Impaired Loans and Impairment Provisions

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan 42
Banking System: Non-Performing/Impaired Loans by Purpose

1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor 43
Banking System: Non-Performing/Impaired Loans by Sector

1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis 44
Banking System: Total Deposits by Type

1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis 45
Islamic Banking System: Deposits by Type

1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan 46
Banking System: Total Deposits by Holder

1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai 47
Statutory Reserve Requirement and Liquidity Ratio

1.27 Keperluan Rizab Berkanun dan Aset Mudah Tunai 48
Statutory Reserve Requirement and Liquidity Requirements

1.28a Nisbah Perlindungan Mudah Tunai 49
Liquidity Coverage Ratio

1.29 Sistem Perbankan: Komponen Modal (format terdahulu) 50
Banking System: Constituents of Capital (previous format)

1.29a Sistem Perbankan: Komponen Modal 51
Banking System: Constituents of Capital

1.30 Operasi Kad Kredit Di Malaysia 52
Credit Card Operations in Malaysia

2. Kewangan dan Pasaran Modal
Financial and Capital Markets

2.1 Kadar Faedah: Institusi Perbankan 53
Interest Rates: Banking Institutions

2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit 54
Islamic Banking System: Financing Rate and Rate of Return to Depositors

2.3 Kadar Faedah: Pasaran Wang Antara Bank 55
Interest Rates: Interbank Money Market

2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara 56
Interest Rates: Treasury Bills and Bank Negara Bills

2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia 57
Market Indicative Yield: Malaysian Government Securities

2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia 58
Exchange Rates: Malaysian Ringgit

2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank 59
Volume of Transaction in Interbank Money Market

2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur 60
Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market

2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam) 61
Funds Raised in the Capital Market (by Public Sector)

2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta) 62
Funds Raised in the Capital Market (by Private Sector)

2.11 Terbitan Baru Sekuriti Hutang Swasta (kecuali Bon Cagamas) mengikut Sektor 63
New Issues of Private Debt Securities (excluding Cagamas Bonds) by Sector

2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih 64
Bursa Malaysia Securities Berhad: Selected Indicators

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih 65
Futures and Options Markets: Selected Indicators

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan Islam 66
Turnover of Conventional and Islamic Money Market

2.15 Pusing Ganti Derivatif 67
Turnover of Derivatives Transaction

2.16 Pusing Ganti Sekuriti Hutang dan Sukuk 68
Turnover of Debt Securities and Sukuk

2.17 Pusing Ganti Pasaran Pertukaran Asing 69
Turnover of Foreign Currency Market Transactions

3. Sektor Luaran dan Penunjuk Makroeconomi

3.1 Kewangan Kerajaan Persekutuan 70
Federal Government Finance

3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk 71
RENTAS - Foreign Holdings in Debt Securities and Sukuk

3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2010 (Perubahan Tahunan) 72
Gross Domestic Product by Expenditure Components at Constant 2010 Prices (Annual Change)

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2010 (Perubahan Tahunan) 73
Gross Domestic Product by Kind of Economic Activity at Constant 2010 Prices (Annual Change)

3.5 Penunjuk Ekonomi Terpilih 74
Selected Economic Indicators

3.6 Imbangan Pembayaran (BPM6) 75
Balance of Payments (BPM6)

3.7 Hutang Luar Negeri (Definisi Semula) 76
External Debt (Redefined)

3.8 Rizab Luar Negeri 77
External Reserves

4 Insurans dan Takaful

4.1 Kumpulan Wang Insurans Hayat/Am dan Takaful Keluarga/Am: Penyata Aset (dialihkan dari jadual asal 1.8) 78
4.1 Life/General Insurance and Family/General Takaful Funds: Statement of Assets (shifted from existing MSB Table 1.8)

4.2 Insurans: Aset dan Liabiliti Penanggung Insurans Ditubuhkan di Malaysia 79
4.2 Insurance: Assets and Liabilities of Malaysian-Incorporated Insurers

4.3 Takaful: Aset dan Liabiliti Pengendali Takaful Ditubuhkan di Malaysia 80
4.3 Takaful: Assets and Liabilities of Malaysian-Incorporated Takaful Operators

4.6 Insurans Hayat: Perniagaan Baharu dan Perniagaan Berkuat Kuasa Penanggung Insurans Langsung 81
4.6 Life Insurance: New Business and Business in Force of Direct Insurers

4.6.5 Insurans Hayat: Agihan Premium Tahunan Berkuat Kuasa Penanggung Insurans Langsung 82
4.6.5 Life Insurance: Distribution of Annual Premiums in Force of Direct Insurers

4.6.8 Insurans Hayat: Penamatan Premium Tahunan Penanggung Insurans Langsung 83
4.6.8 Life Insurance: Terminations of Annual Premiums of Direct Insurers

4.6.a Insurans Hayat: Pendapatan dan Perbelanjaan 84
4.6.a Life Insurance: Income and Outgo

4.6.b Insurans Hayat: Aset Kumpulan Wang Insurans Hayat 85
4.6.b Life Insurance: Assets of Life Insurance Funds

4.7.1 Insurans Am: Agihan Premium Langsung Kasar 86
4.7.1 General Insurance: Distribution of Gross Direct Premiums

4.7.10 Insurans Am: Nisbah Tuntutan 87
4.7.10 General Insurance: Claims Ratio

4.7.14 Insurans Am: Pendapatan Premium Diperoleh 88
4.7.14 General Insurance: Earned Premium Income

4.7.19 Insurans Am: Tuntutan Bersih Dibayar 89
4.7.19 General Insurance: Net Claims Paid

4.7.20 Insurans Am: Tuntutan Bersih Kena Dibayar 90
4.7.20 General Insurance: Net Claims Incurred

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian 91
4.7.a General Insurance: Underwriting and Operating Results

4.7.b Insurans Am: Aset Kumpulan Wang Insurans Am 92
4.7.b General Insurance: Assets of General Insurance Funds

4.8 Takaful Keluarga: Perniagaan Baharu dan Perniagaan Berkuat Kuasa 93
4.8 Family Takaful: New Business and Business in Force

4.8.3 Takaful Keluarga: Caruman bagi Perniagaan Baharu mengikut Pelan 94
4.8.3 Family Takaful: Contributions of New Business by Plan

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan 95
4.8.4 Family Takaful: Distribution of New Business Contributions by Plan

4.8.7 Takaful Keluarga: Caruman Tahunan Perniagaan Berkuat kuasa mengikut Pelan 96
4.8.7 Family Takaful: Annual Contributions of Business in Force by Plan

4.8.10 Takaful Keluarga: Caruman Tahunan Penamatan mengikut Pelan 97
4.8.10 Family Takaful: Annual Contributions of Termination by Plan

4.8.a Takaful Keluarga: Pendapatan dah Perbelanjaan 98
4.8.a Family Takaful: Income and Outgo

4.8.b Takaful Keluarga: Aset Kumpulan Takaful Keluarga 99
4.8.b Family Takaful: Assets of Family Takaful Funds

4.9 Takaful Am: Agihan Caruman Kasar 100
4.9 General Takaful: Distribution of Gross Contributions

4.9.1 Takaful Am: Agihan Caruman Bersih 101
4.9.1 General Takaful: Distribution of Net Contributions

4.9.4 Takaful Am: Tuntutan Bersih Dibayar 102
4.9.4 General Takaful: Net Claims Paid

4.9.5 Takaful Am: Nisbah Tuntutan 103
4.9.5 General Takaful: Claims Ratio

4.9.6 Takaful Am: Pendapatan Caruman Terperoleh 104
4.9.6 General Takaful: Earned Contribution Income

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar 105
4.9.7 General Takaful: Net Claims Incurred

4.9.a Takaful Am: Keputusan Pengunderaitan dan Kendalian 106
4.9.a General Takaful: Underwriting and Operating Results

4.9.b Takaful Am: Aset Kumpulan Takaful Am 107
4.9.b General Takaful: Assets of General Takaful Funds

PERKEMBANGAN MONETARI DAN KEWANGAN JUN 2016

Keadaan Harga

Inflasi keseluruhan, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), menurun kepada 1.6% pada bulan Jun (Mei: 2.0%), mencerminkan terutamanya kesan asas daripada harga bahan api dalam negeri yang lebih tinggi pada bulan Jun 2015. Meskipun harga bahan api dalam negeri tidak berubah pada bulan Jun 2016, inflasi dalam kategori *pengangkutan* mencatat pertumbuhan negatif yang lebih besar pada -8.5% (Mei: -5.6%) disebabkan oleh kenaikan harga bahan api sebanyak 10 sen seliter semasa tempoh asas pada bulan Jun 2015. Yang nyata, inflasi makanan kekal tinggi akibat keadaan cuaca yang buruk. Harga makanan segar yang mencakupi 10% daripada kelompok IHP, meningkat 7.6% pada bulan Jun (Mei: 7.0%) disebabkan oleh kekurangan bekalan.

Keadaan Monetari

Kadar antara bank bagi tempoh matang melebihi 1 bulan terus sederhana berikutan keadaan mudah tunai dalam pasaran wang terus bertambah baik. Walau bagaimanapun, kadar asas (Base Rate, BR) purata berwajaran bagi bank perdagangan meningkat sebanyak dua mata asas kepada 3.83% susulan dua bank menaikkan BR mereka pada bulan Jun. Sementara itu, kadar pinjaman purata (average lending rate, ALR) berwajaran kekal tidak berubah. Pembiayaan bersih kepada sektor swasta mencatat pertumbuhan tahunan sebanyak 6.9% pada bulan Jun (Mei: 7.2%) disebabkan oleh pertumbuhan sederhana dalam pinjaman yang diberikan oleh sistem perbankan dan institusi kewangan pembangunan (IKP). Walau bagaimanapun, terbitan bersih bon korporat terkumpul meningkat. Pertumbuhan pinjaman perniagaan terkumpul sistem perbankan lebih rendah pada 4.2% pada bulan itu (Mei: 4.5%) disebabkan terutamanya oleh pertumbuhan pinjaman yang lebih rendah dalam sektor *perkilangan; pendidikan dan perdagangan borong dan runcit, serta restoran dan hotel*. Pinjaman terkumpul kepada isi rumah meningkat pada kadar yang lebih perlahan sebanyak 6.0% pada bulan Jun (Mei: 6.2%), mencerminkan pertumbuhan yang terus sederhana bagi kebanyakan jenis pinjaman. Walau bagaimanapun, permintaan keselurunan terhadap pinjaman meningkat pada bulan itu, dengan paras permohonan pinjaman yang lebih tinggi daripada perniagaan dan isi rumah. Pada asas tahunan, pertumbuhan wang secara luas atau M3 menjadi sederhana sedikit kepada 1.9% pada bulan Jun (Mei: 2.2%). Peningkatan M3 didorong terutamanya oleh pemberian kredit yang berterusan kepada sektor swasta oleh sistem perbankan. Namun, peningkatan ini sebahagiannya telah diimbangi oleh pengaruh lain sebagai mencerminkan terbitan ekuiti yang berterusan oleh institusi kewangan selain pengelasan semula Akaun Pelaburan Islam pada bulan Julai 2015.

Sistem Perbankan

Sistem perbankan mengekalkan kedudukan modalnya yang kukuh. Nisbah Modal Ekuiti Biasa Kumpulan 1 (CET1), Nisbah Modal Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 12.9%, 13.9% dan 16.4%. Pinjaman terjejas bersih mencakupi 1.3% daripada pinjaman bersih manakala nisbah perlindungan kerugian pinjaman pada 89.5%. Dengan mengambil kira rizab pengawalseliaan (regulatory reserve) untuk pinjaman dan pembiayaan, institusi perbankan mengekalkan penampan yang mencukupi bagi kemungkinan kerugian kredit.

Kadar Pertukaran dan Rizab Antarabangsa

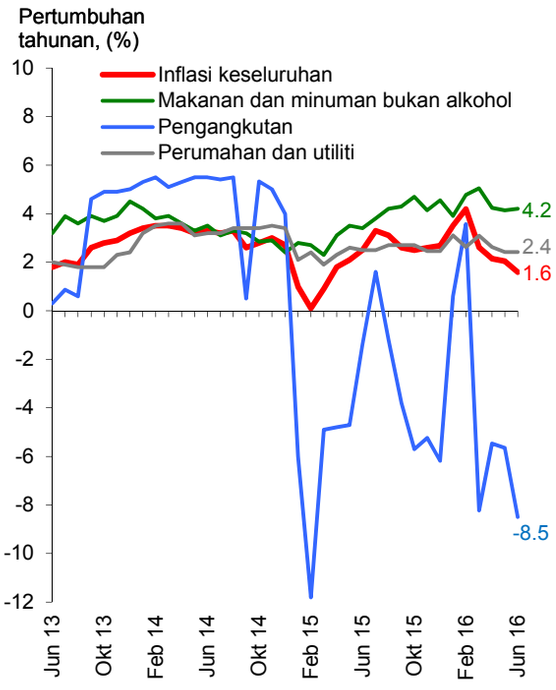
Pada bulan Jun, ringgit menambah nilai berbanding dengan mata wang kebanyakan rakan perdagangan utama Malaysia. Pada bulan itu, ringgit bersama-sama kebanyakan mata wang serantau menambah nilai berbanding dengan dolar Amerika Syarikat (AS). Penambahan nilai ini disebabkan terutamanya oleh jangkaan bahawa kenaikan kadar faedah di AS akan ditangguhkan susulan pengumuman data pasaran tenaga kerja di AS yang lebih lemah daripada jangkaan pada bulan itu. Ini telah menyebabkan permintaan yang lebih tinggi terhadap aset kewangan serantau. Walau bagaimanapun, menjelang akhir bulan Jun, keputusan referendum United Kingdom (UK) untuk keluar daripada Kesatuan Eropah (EU) telah menyebabkan peningkatan kegiatan penghindaran risiko pada peringkat global dan susut nilai sementara bagi ringgit.

Rizab antarabangsa Bank Negara Malaysia berjumlah RM390.8 bilion (bersamaan dengan USD97.3 bilion) pada 15 Julai 2016. Paras ini kekal lebih daripada mencukupi untuk membantu urus niaga antarabangsa dan memadai untuk membiayai 8.2 bulan import tertangguh dan ialah 1.2 kali hutang luar negeri jangka pendek[1].

[1] Merujuk kepada hutang luar negeri jangka pendek yang didefinisikan semula, termasuk peminjaman jangka pendek luar pesisir, pemegangan sekuriti hutang ringgit jangka pendek oleh bukan pemastautin, deposit bukan pemastautin dengan sistem perbankan dan hutang jangka pendek lain. Untuk maklumat lanjut, rujuk rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam Buletin Suku Tahunan mengenai Perkembangan Ekonomi dan Kewangan Malaysia pada Suku Pertama 2014.

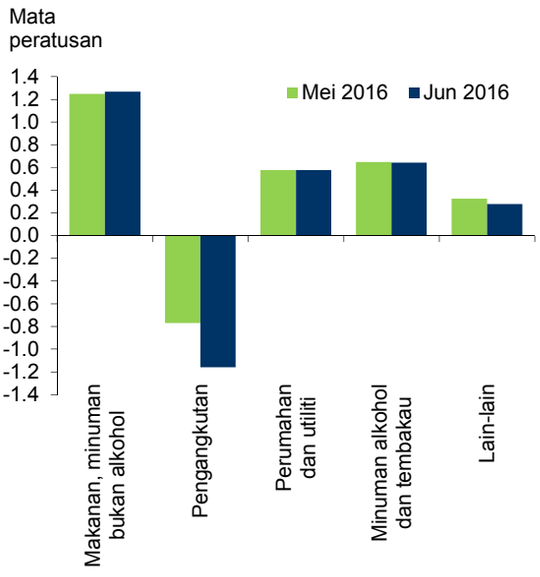
Inflasi lebih rendah pada bulan Jun

Inflasi keseluruhan



Sumber: Jabatan Perangkaan Malaysia

Inflasi Keseluruhan: Sumbangan Kepada Inflasi

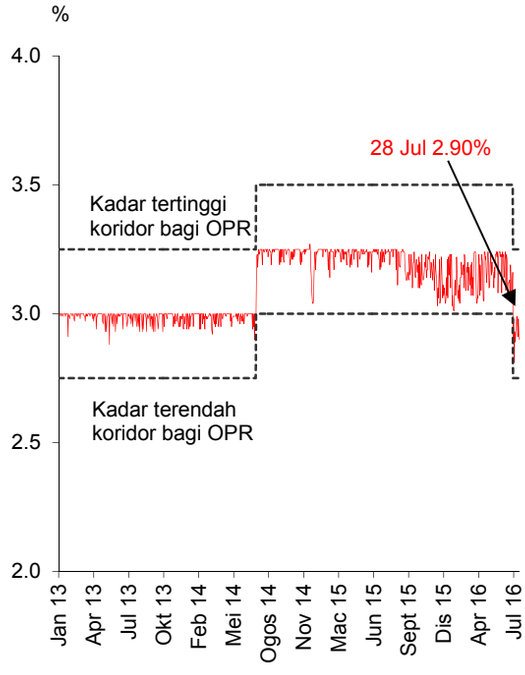


**Lain-lain termasuk restoran dan hotel; perkhidmatan rekreasi dan kebudayaan; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut;* dan *pelbagai barangan dan perkhidmatan.*

Sumber: Bank Negara Malaysia

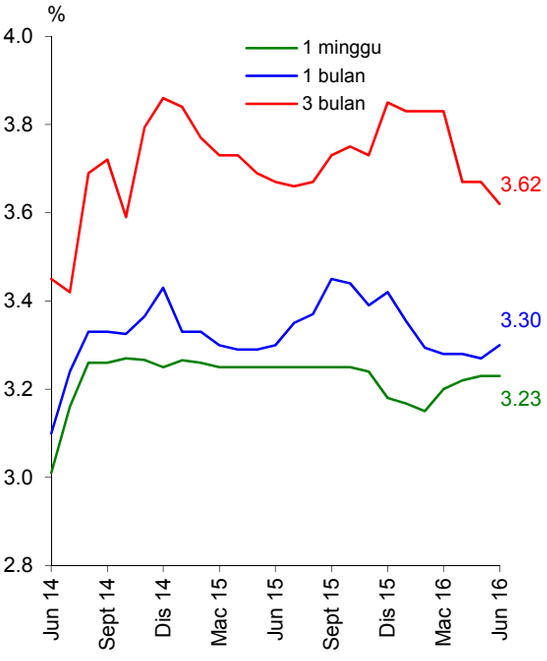
Kadar antara bank bagi tempoh matang melebihi 1 bulan terus sederhana pada bulan Jun

Purata Wajaran Harian bagi Kadar Antara Bank Semalaman



Sumber: Bank Negara Malaysia

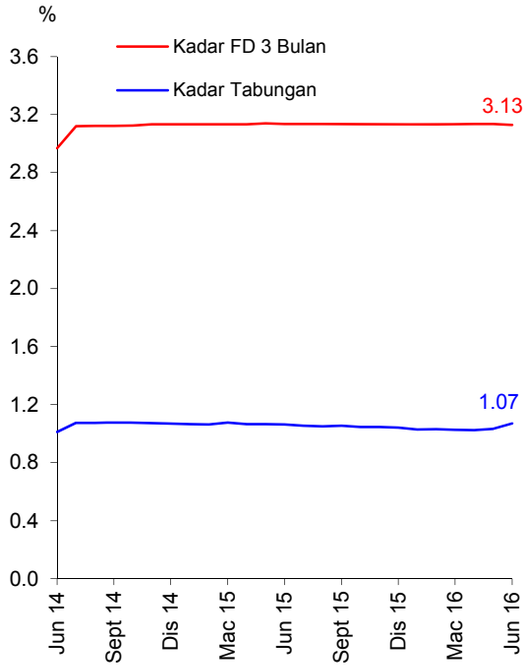
Kadar Antara Bank Purata



Kadar antara bank yang terakhir diniagakan akan digunakan semasa tempoh tiada urus niaga pada bulan itu

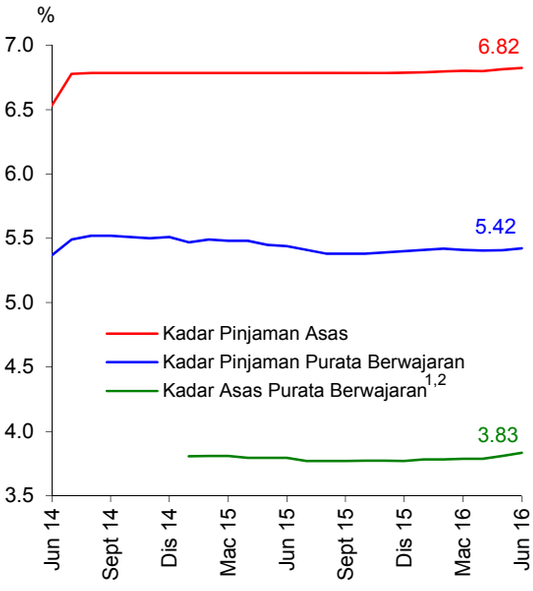
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

Kadar Pinjaman Bank Perdagangan

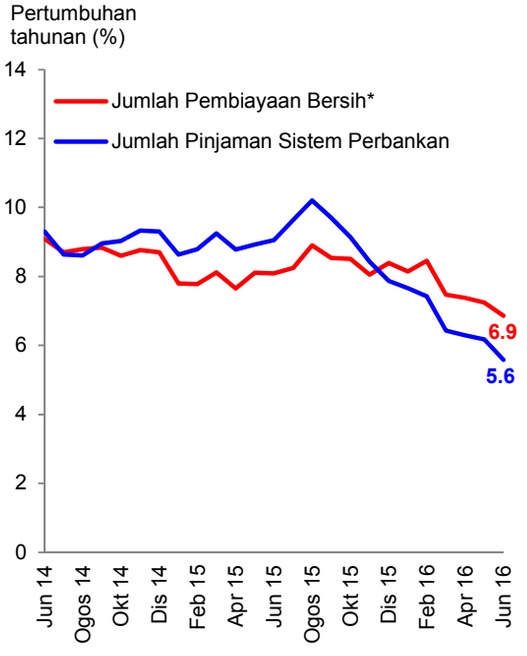


[1] Pada 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas (BLR) sebagai kadar rujukan untuk pinjaman runcit berkadar terapung baharu dan kemudahan pembiayaan baharu
[2] Wajaran berdasarkan bahagian setiap bank daripada semua pinjaman berkadar terapung terkumpul

Sumber: Bank Negara Malaysia

Pertumbuhan dalam pembiayaan bersih menjadi sederhana pada bulan Jun

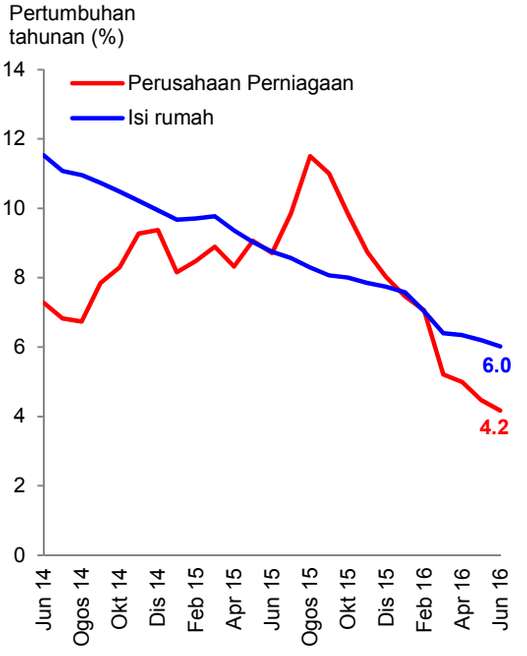
Pembiayaan Bersih dan Pertumbuhan Pinjaman



* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan dan IKP, dan bon korporat terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

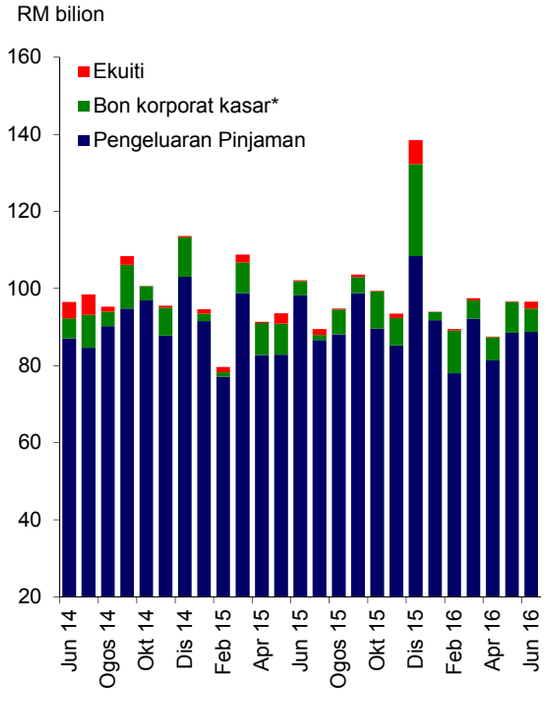
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



Sumber: Bank Negara Malaysia

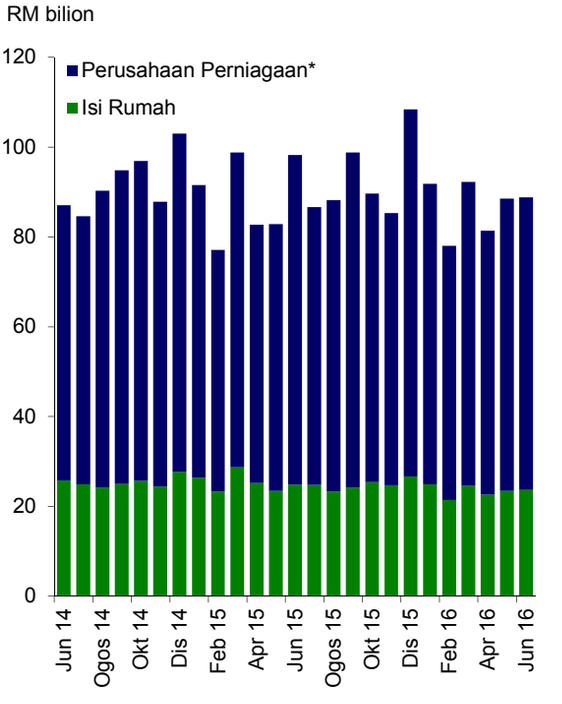
Pembiayaan Kasar Sektor Swasta



* Tidak termasuk terbitan asing

Sumber: Bank Negara Malaysia

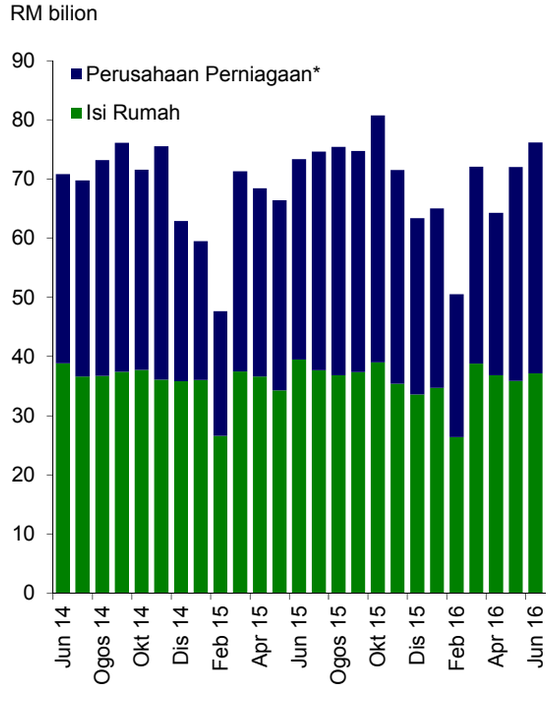
Pengeluaran Pinjaman oleh Sistem Perbankan



* Termasuk institusi kewangan domestik, Kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

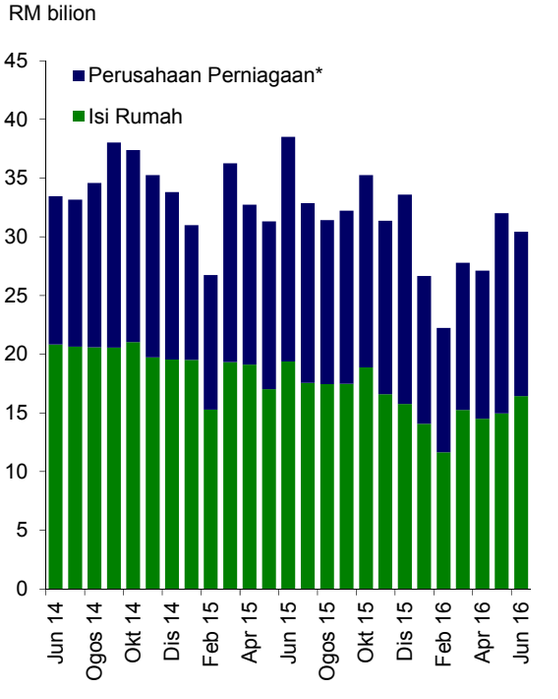
Permohonan Pinjaman kepada Sistem Perbankan



* Termasuk institusi kewangan domestik, Kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

Kelulusan Pinjaman oleh Sistem Perbankan

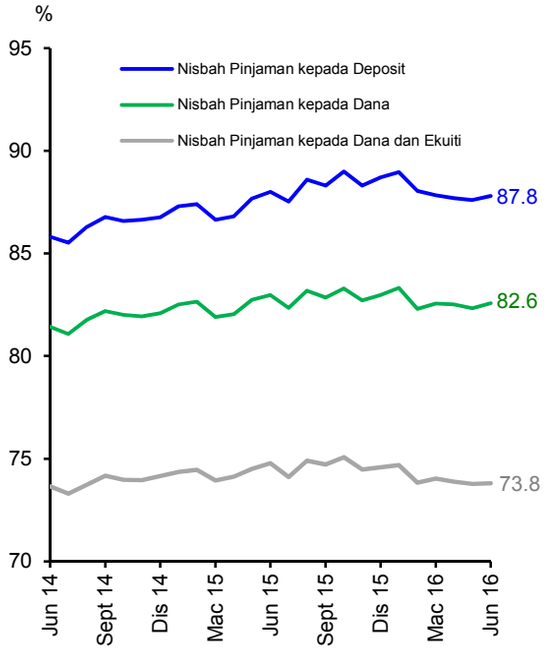


* Termasuk institusi kewangan domestik, Kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

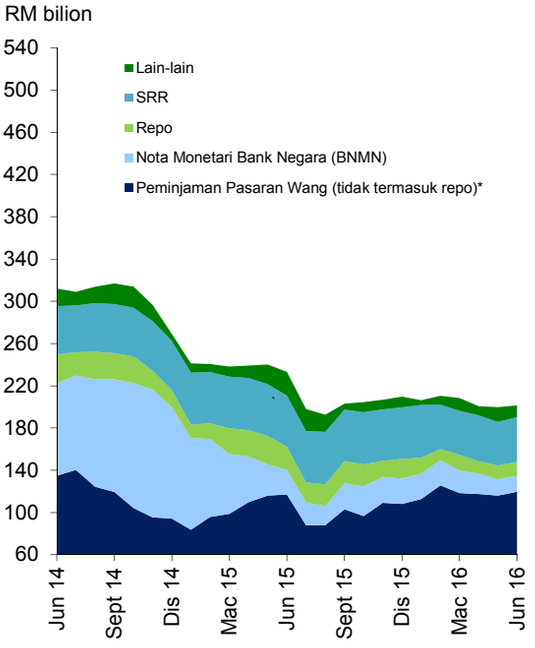
Nisbah Pinjaman kepada Deposit, Pinjaman kepada Dana serta Pinjaman kepada Dana dan Ekuiti



Nota: Mulai bulan Julai 2015, pinjaman tidak termasuk pembiayaan oleh Akaun Pelaburan Islam

Sumber: Bank Negara Malaysia

Mudah Tunai Terkumpul di Bank Negara Malaysia (Akhir tempoh)

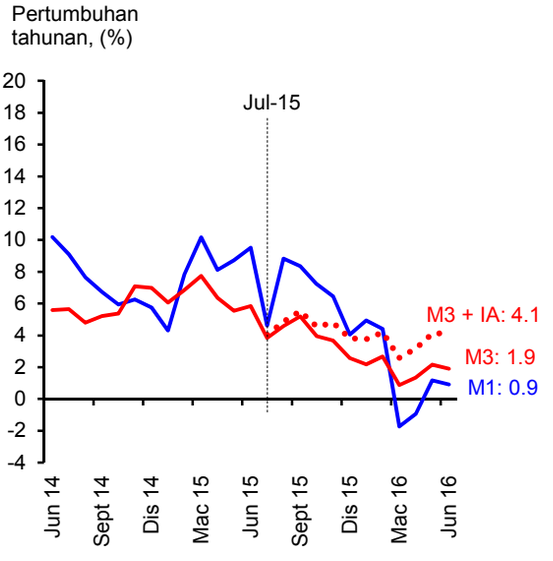


* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

Sumber: Bank Negara Malaysia

Pertumbuhan wang secara luas sederhana sedikit pada bulan Jun

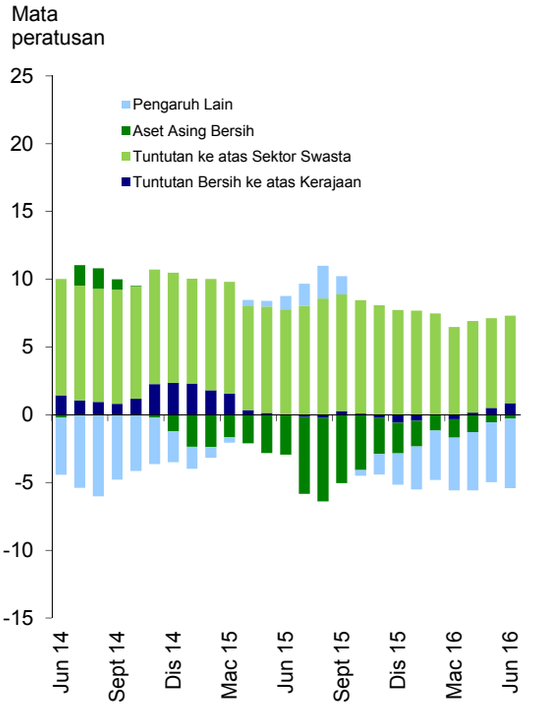
M1 dan M3



Nota: Mulai bulan Julai 2015, penyusunan M3 diselaraskan untuk tidak mengambil kira Akaun Pelaburan Islam (Islamic Investment Account, IA) disebabkan oleh pengelasan semula data. Ini dicerminkan sebagai sumbangan negatif melalui *pengaruh lain*. Garis titik mewakili pertumbuhan M3 sekiranya pengelasan semula ini tidak dilaksanakan

Sumber: Bank Negara Malaysia

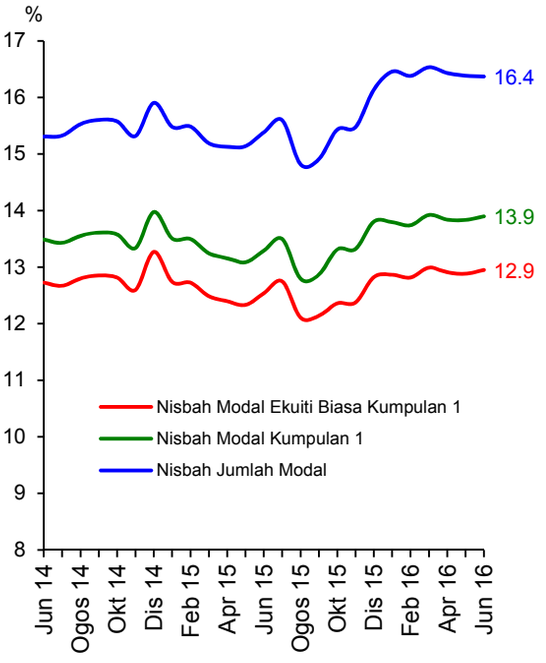
Penyumbang Utama kepada Pertumbuhan Tahunan M3



Sumber: Bank Negara Malaysia

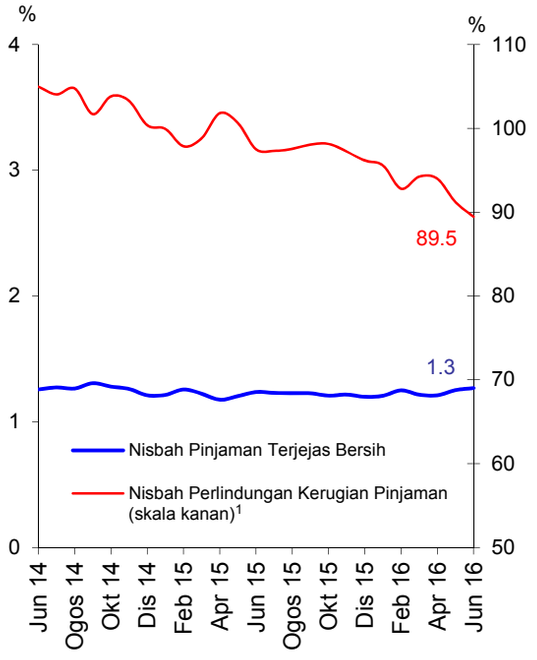
Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

Kekukuhan Modal



Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Nisbah Perlindungan Kerugian Pinjaman



[1] Merujuk kepada nisbah peruntukan jejas nilai kolektif dan individu kepada jumlah pinjaman terjejas

Sumber: Bank Negara Malaysia

Ringgit menambah nilai berbanding dengan mata wang kebanyakan rakan perdagangan utama Malaysia

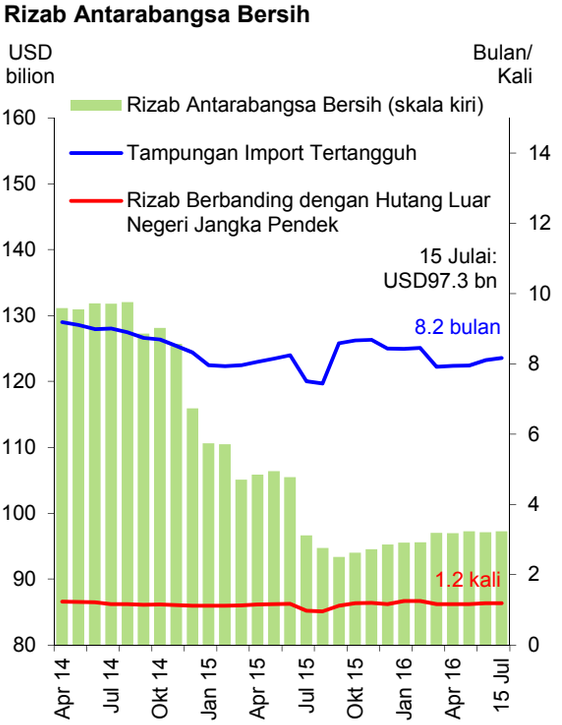
Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*



*Mata Wang: USD, CNY, SGD, JPY, EUR
Setiap mata wang mempunyai pemberat yang sama

Sumber: Bank Negara Malaysia

Rizab Antarabangsa Bersih



Sumber: Bank Negara Malaysia

Perangkaan Utama Monetari dan Kewangan

	Mac 16		Apr 16		Jun 16	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	133.2	0.4	131.4	0.1	136.5	3.1
M1	348.6	-0.9	356.4	1.2	363.9	0.9
M2	1,594.0	1.4	1,600.6	2.1	1,602.8	1.8
M3	1,601.4	1.4	1,610.7	2.2	1,611.0	1.9
Sistem Perbankan						
Pembiayaan bersih[1]	2,080.7	7.4	2,096.3	7.2	2,105.8	6.9
Nisbah pinjaman kepada deposit (%) [2]	87.7		87.6		87.8	
Nisbah Pinjaman kepada dana (%) [2&3]	82.5		82.3		82.6	
Nisbah Pinjaman kepada dana dan ekuiti (%) [2,3&4]	73.9		73.8		73.8	
Pinjaman terkumpul dalam RM bilion	1,447.8	6.3	1,458.5	6.2	1,465.2	5.6
Pinjaman yang dipohon (pada tempoh berkenaan)	64.3	-6.0	72.0	8.5	76.2	3.9
Pinjaman yang diluluskan (pada tempoh berkenaan)	27.1	-17.2	32.0	2.2	30.4	-21.0
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	81.3	-1.6	88.5	6.9	88.8	-9.6
Pinjaman yang dibayar balik (pada tempoh berkenaan)	85.5	5.0	83.2	11.4	84.8	-2.8
Keadaan Sistem Perbankan						
Nisbah jumlah modal (%) [5]	16.4		16.4		16.4	
Nisbah modal kumpulan 1 (%) [5]	13.8		13.8		13.9	
Nisbah modal ekuiti biasa kumpulan 1 (%) [5]	12.9		12.9		12.9	
Nisbah pinjaman terjejas bersih (%)	1.2		1.3		1.3	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	381.3		382.6		390.3	
Rizab bersih dalam Dolar AS bilion (bersamaan)	97.0		97.2		97.1	
Bilangan bulan import tertangguh	7.9		8.0		8.1	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.25		3.25		3.25	
Antara bank: Semalaman	3.24 [3.16]		3.22 [3.17]		3.13 [3.18]	
1 minggu	3.23 [3.22]		3.23 [3.23]		3.23 [3.23]	
1 bulan	3.26 [3.28]		3.33 [3.27]		3.44 [3.30]	
Deposit tetap bank perdagangan: 1 bulan	3.08		3.07		3.08	
3 bulan	3.14		3.13		3.13	
Kadar pinjaman asas (BLR) bank perdagangan	6.80		6.81		6.82	
Kadar asas berwajaran [6]	3.79		3.81		3.83	
Kadar pinjaman purata berwajaran bank perdagangan	5.41		5.41		5.42	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	114.3	2.1	114.6	2.0	114.8	1.6

[1] Terdiri daripada pinjaman sistem perbankan dan institusi kewangan pembangunan (IKP) dan bon korporat terkumpul (tidak termasuk bukan pemastautin dan terbitan Cagamas)

[2] Deposit tidak termasuk deposit yang diterima daripada institusi perbankan. Pinjaman tidak termasuk pinjaman yang dijual kepada Cagamas dan pinjaman yang diberikan kepada institusi perbankan. Mulai Julai 2015, pinjaman tidak temasuk pembiayaan oleh Akaun Pelaburan Islam

[3] Dana terdiri daripada deposit dan semua instrumen hutang (termasuk hutang subordinat, sijil hutang/sukuk yang diterbitkan, kertas komersial dan nota berstruktur)

[4] Ekuiti terdiri daripada saham biasa dan saham keutamaan, premium saham dan perolehan tertahan

[5] Mulai bulan Januari 2013, komponen modal dilaporkan berdasarkan Rangka Kerja Kecukupan Modal Basel III

[6] Pada 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas (BLR) sebagai kadar rujukan untuk pinjaman runcit berkadar terapung baharu dan kemudahan pembiayaan baharu. Wajaran berdasarkan bahagian setiap bank daripada semua pinjaman berkadar terapung terkumpul

Sumber: Bank Negara Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS JUNE 2016

Price Conditions

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), declined to 1.6% in June (May: 2.0%), reflecting mainly the base effect from higher domestic fuel prices in June 2015. While domestic fuel prices were kept unchanged in June 2016, inflation in the *transport* category recorded a larger negative of -8.5% (May: -5.6%) due to a 10sen/litre increase in the base period of June 2015. Of note, food inflation remained high amid adverse weather conditions. Prices of fresh food, which accounts for 10% of the CPI basket, increased by 7.6% during the month (May: 7.0%) due to supply shortages.

Monetary Conditions

Interbank rates beyond the 1-month tenure continued to moderate as liquidity conditions continued to improve in the money market. However, the weighted average base rate (BR) of commercial banks rose by two basis points to 3.83% as two banks revised their BR upwards in June. Meanwhile, the weighted average lending rate (ALR) remained unchanged. Net financing to the private sector registered an annual growth of 6.9% in June (May: 7.2%) due to the moderation in the growth of loans extended by the banking system and development financial institutions (DFIs). Growth in net outstanding issuances of corporate bonds, however, was higher. The growth in outstanding business loans of the banking system was lower at 4.2% during the month (May: 4.5%) due mainly to the lower loan growth in the *manufacturing; education and wholesale and retail trade, and restaurants and hotels* sectors. Outstanding loans to households grew at a slower pace of 6.0% in June (May: 6.2%), reflecting continued moderation across most types of loans. Overall loan demand, however, increased during the month with higher level of loan applications from both businesses and households. On an annual basis, broad money (M3) growth moderated slightly to 1.9% in June (May: 2.2%). The expansion in M3 was driven mainly by the continued extension of credit to the private sector by the banking system. The expansion, however, was partially offset by other influences, reflecting the continued issuance of equity by financial institutions and the reclassification of Islamic Investment Accounts that took place in July 2015.

Banking System

The banking system maintained strong capitalisation. The Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio stood at 12.9%, 13.9% and 16.4% respectively. Net impaired loans accounted for 1.3% of net loans while loan loss coverage ratio stood at 89.5%. Taking into account regulatory reserve for loans and financing, banking institutions maintain sufficient buffers for potential credit losses.

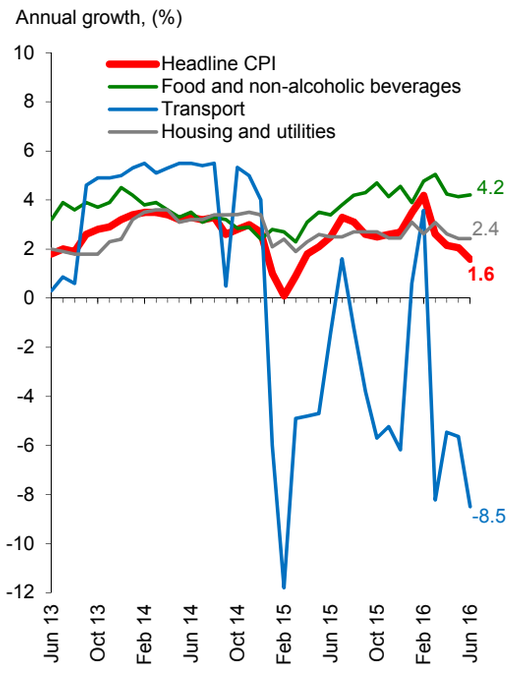
Exchange Rates and International Reserves

In June, the ringgit appreciated against the currencies of most of Malaysia's major trade partners. During the month, the ringgit, along with most regional currencies, appreciated against the US dollar. The appreciation was due mainly to expectations of a delay in US interest rate increase following the release of weaker-than-expected US labour market data during the month. This led to higher demand for regional financial assets. Towards the end of the month, however, the result of the UK's EU referendum led to increased global risk aversion and a temporary ringgit depreciation. The international reserves of Bank Negara Malaysia amounted to RM390.8 billion (equivalent to USD97.3 billion) as at 15 July 2016. This level remains ample to facilitate international transactions and is sufficient to finance 8.2 months of retained imports and is 1.2 times the short-term external debt[1].

[1] Refers to the redefined short-term external debt, which includes short-term offshore borrowing, non-resident holdings of short-term ringgit debt securities, non-resident deposits with the banking system and other short-term debt. For more information, please refer to the box article titled 'The Redefinition of External Debt' in the Quarterly Bulletin on Economic and Financial Developments in the Malaysian Economy in the First Quarter of 2014.

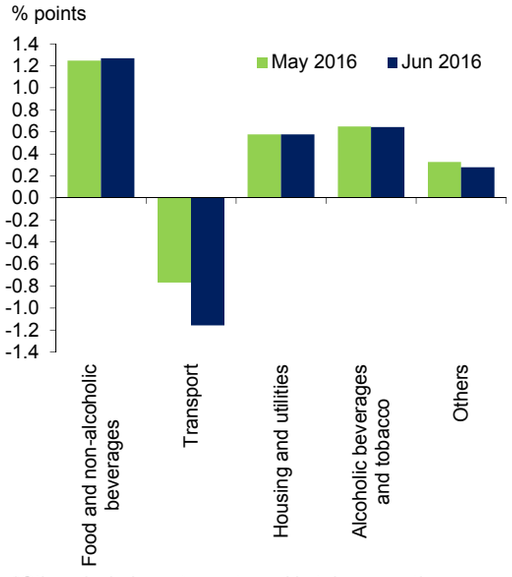
Lower inflation in June

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

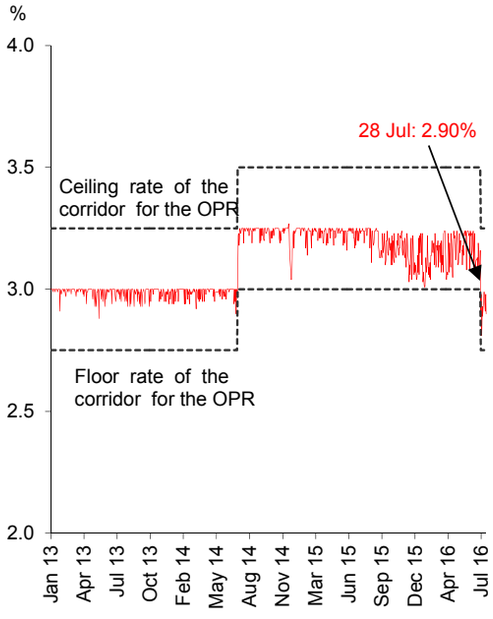


*Others include *restaurants and hotels; recreation services and culture; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear;* and *miscellaneous goods and services*

Source: Bank Negara Malaysia

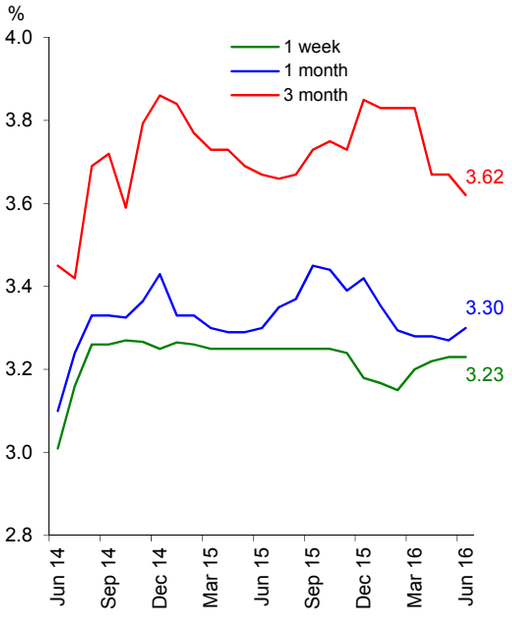
Interbank rates beyond the 1-month tenure continued to moderate in June

Daily Weighted Average Overnight Interbank Rate



Source: Bank Negara Malaysia

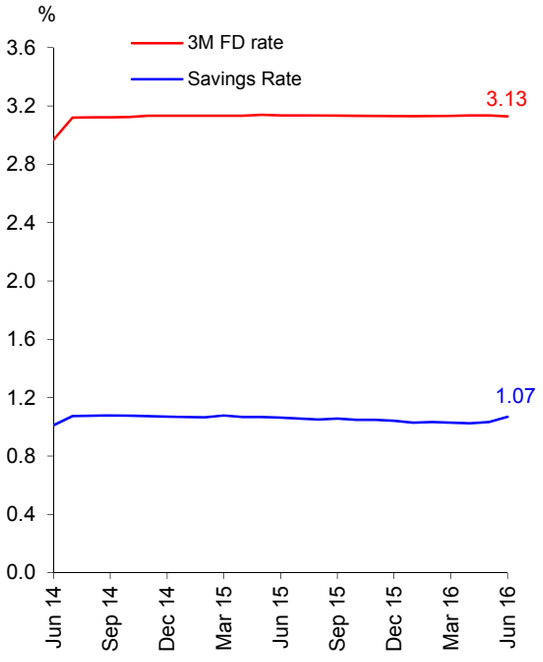
Average Interbank Rate



For periods where no trades took place during the month, the last traded interbank rate is used

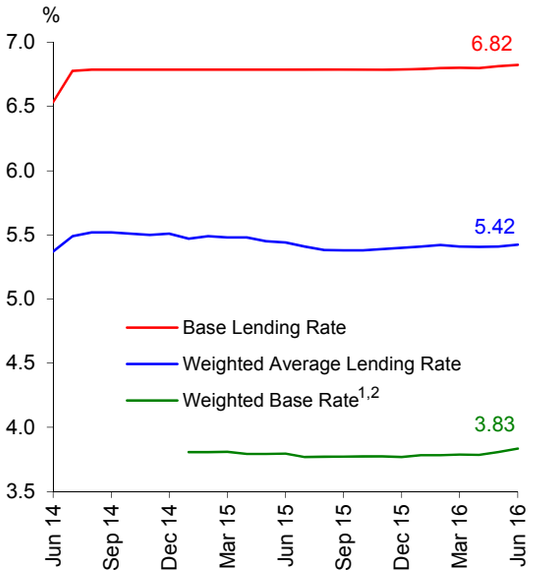
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

Lending Rates of Commercial Banks

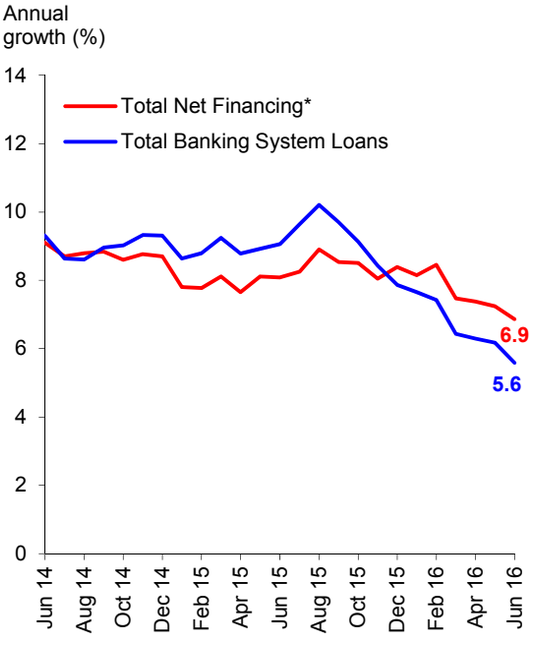


[1] On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the reference rate for new retail floating-rate loans and financing facilities
[2] Weights are based on individual banks' share of all outstanding floating-rate loan

Source: Bank Negara Malaysia

Growth in net financing moderated in June

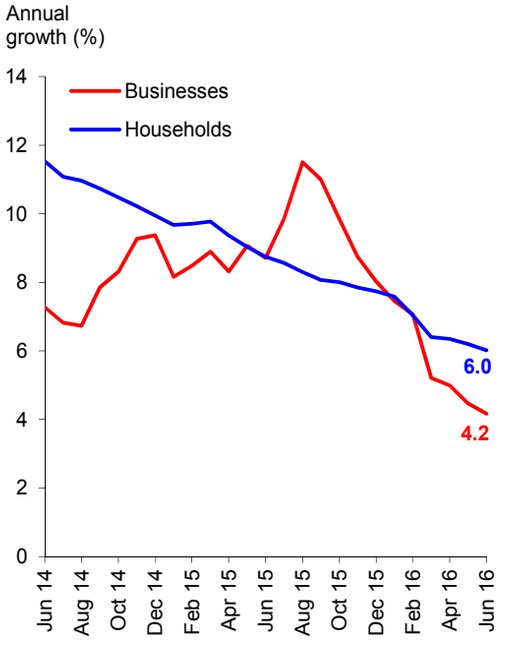
Net Financing and Loan Growth



* Net financing comprises banking system and DFI loans, and corporate bonds outstanding (excluding non-residents and Cagamas)

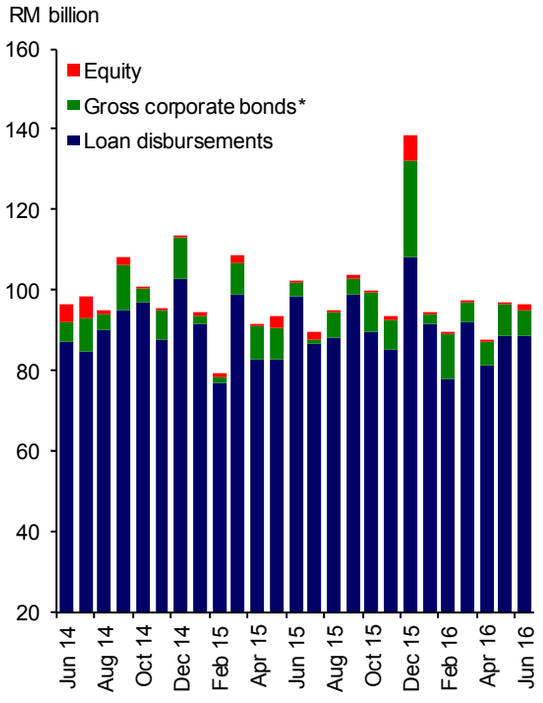
Source: Bank Negara Malaysia

Outstanding Loans of the Banking System



Source: Bank Negara Malaysia

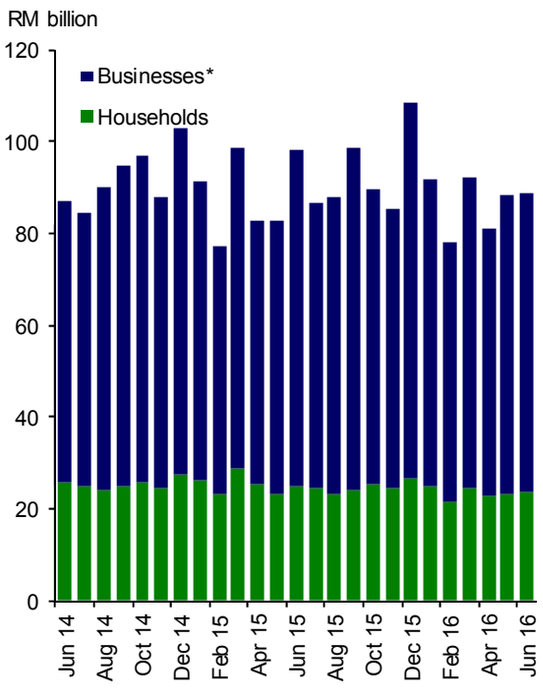
Gross Private Sector Financing



*Excludes foreign issuances

Source: Bank Negara Malaysia

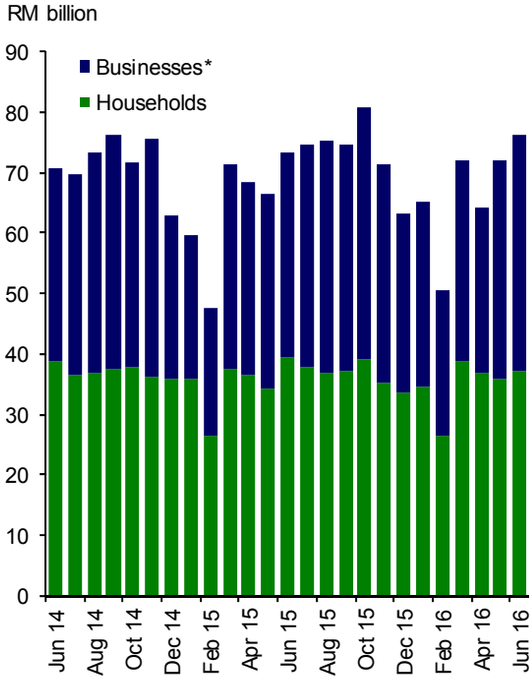
Loan Disbursements by the Banking System



* Includes domestic financial institutions, Government, other domestic entities and foreign entities

Source: Bank Negara Malaysia

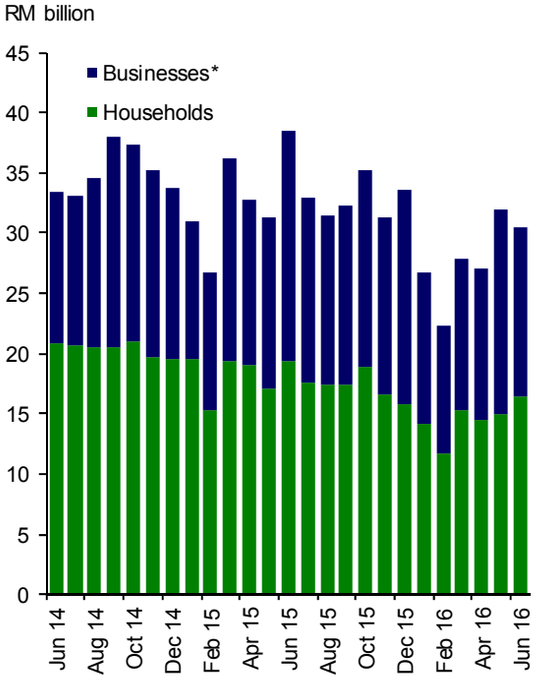
Loan Applications to the Banking System



* Includes domestic financial institutions, Government, other domestic entities and foreign entities

Source: Bank Negara Malaysia

Loan Approvals by the Banking System

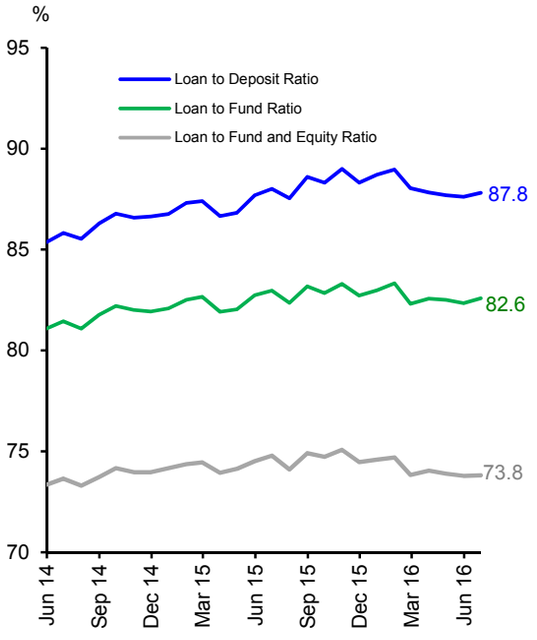


* Includes domestic financial institutions, Government, other domestic entities and foreign entities

Source: Bank Negara Malaysia

Liquidity in the banking system remained ample

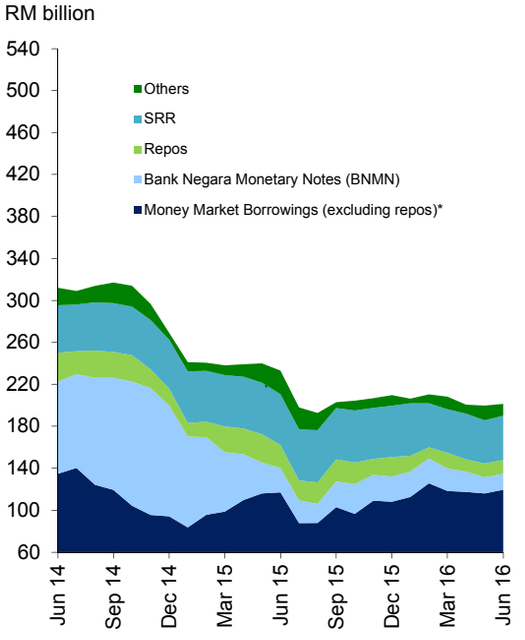
Loan to Deposit, Loan to Fund and Loan to Fund and Equity Ratios



Note: From July 2015 onwards, loans exclude financing funded by Islamic Investment Accounts

Source: Bank Negara Malaysia

Outstanding Liquidity Placed with Bank Negara Malaysia (at end-period)

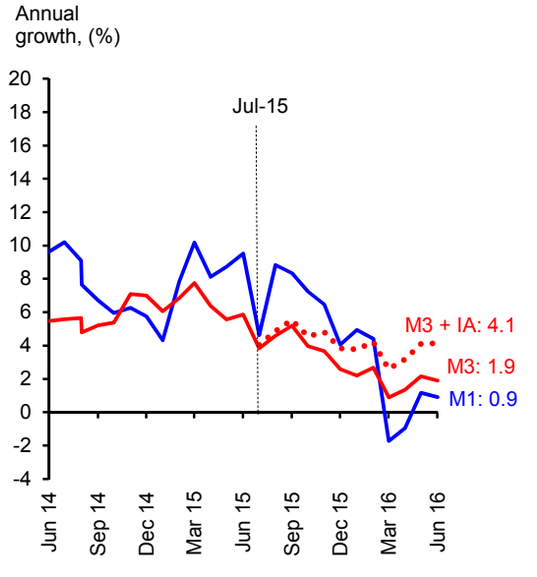


* Money Market Borrowings (excluding repos) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)

Source: Bank Negara Malaysia

Broad money growth moderated slightly in June

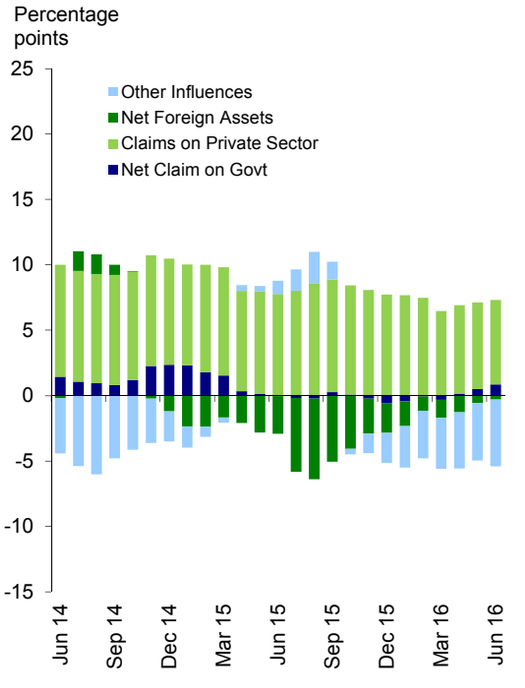
M1 and M3



Note: From July 2015 onwards, the compilation of M3 is adjusted to exclude Islamic Investment Accounts (IA) due to a data reclassification exercise. This is reflected as a negative contribution through '*other influences*'. The dotted line represents M3 growth had this reclassification not taken place.

Source: Bank Negara Malaysia

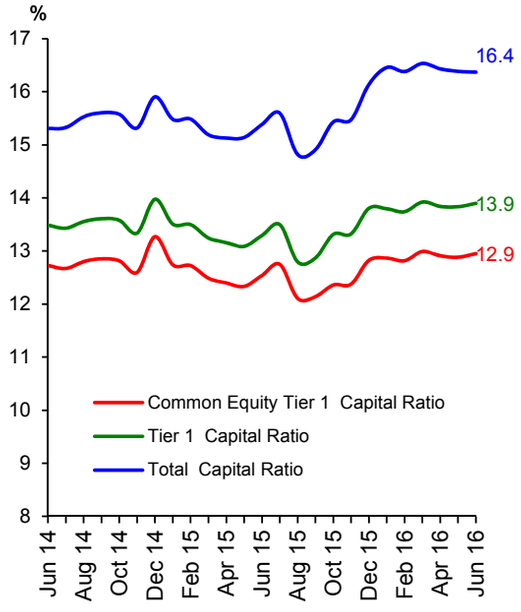
Main Contributors to M3 Annual Growth



Source: Bank Negara Malaysia

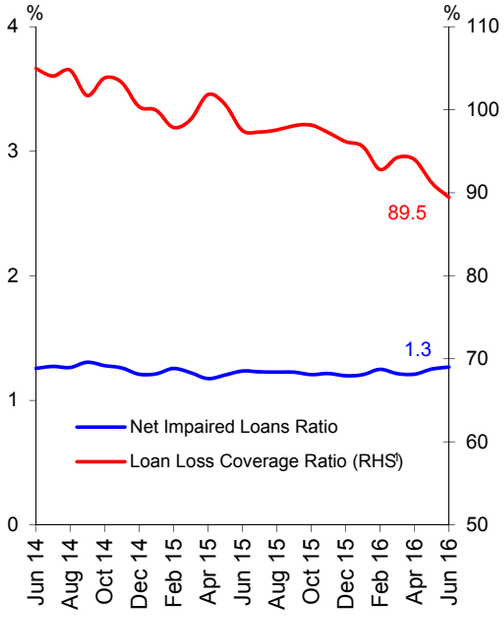
Banking system capitalisation remained strong with stable loan quality

Capital Strength



Source: Bank Negara Malaysia

Net Impaired Loans Ratio and Loan Loss Coverage Ratio

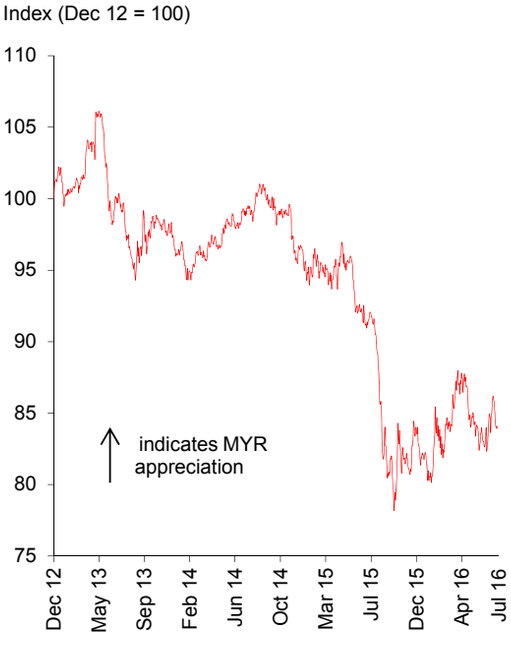


[1] Refers to ratio of individual plus collective impairment provisions to total impaired loans

Source: Bank Negara Malaysia

The ringgit appreciated against the currencies of most major trade partners

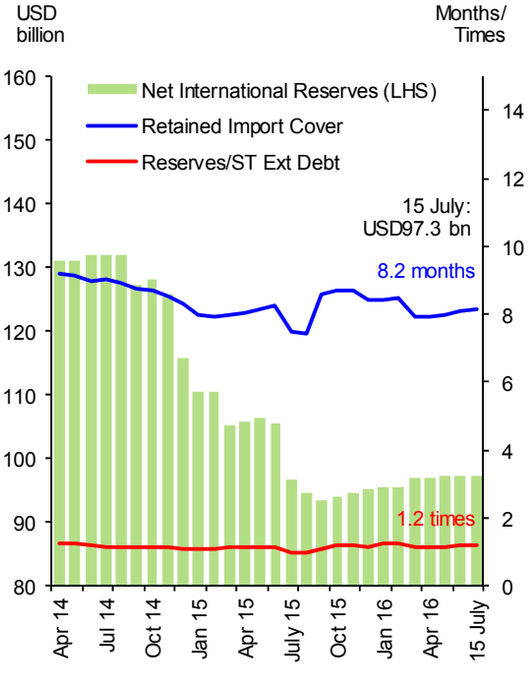
Index of Ringgit Performance against Major Trade Partners*



*Currencies: USD, CNY, SGD, JPY, EUR
Each currency carries equal weight

Source: Bank Negara Malaysia

Net International Reserves



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

		Apr 16		May 16		Jun 16	
		O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates							
Reserve money		133.2	0.4	131.4	0.1	136.5	3.1
M1		348.6	-0.9	356.4	1.2	363.9	0.9
M2		1,594.0	1.4	1,600.6	2.1	1,602.8	1.8
M3		1,601.4	1.4	1,610.7	2.2	1,611.0	1.9
Banking System							
Net financing[1]		2,080.7	7.4	2,096.3	7.2	2,105.8	6.9
Loan to deposit ratio (%) [2]		87.7		87.6		87.8	
Loan to fund ratio (%) [2&3]		82.5		82.3		82.6	
Loan to fund and equity ratio (%) [2,3&4]		73.9		73.8		73.8	
Loans outstanding in RM billion		1,447.8	6.3	1,458.5	6.2	1,465.2	5.6
Loans applied (during the period)		64.3	-6.0	72.0	8.5	76.2	3.9
Loans approved (during the period)		27.1	-17.2	32.0	2.2	30.4	-21.0
Loans disbursed (during the period)		81.3	-1.6	88.5	6.9	88.8	-9.6
Loans repaid (during the period)		85.5	5.0	83.2	11.4	84.8	-2.8
Banking System Health							
Total capital ratio (%) [5]		16.4		16.4		16.4	
Tier 1 capital ratio (%) [5]		13.8		13.8		13.9	
Common equity tier 1 capital ratio (%) [5]		12.9		12.9		12.9	
Net impaired loans ratio (%)		1.2		1.3		1.3	
BNM International Reserves (end-period)							
Net Reserves in RM billion		381.3		382.6		390.3	
Net Reserves in USD billion (equivalent)		97.0		97.2		97.1	
Months of retained imports		7.9		8.0		8.1	
Interest Rates at end-period [average for the month]							
Overnight Policy Rate (OPR)		3.25		3.25		3.25	
Interbank:	Overnight	3.24 [3.16]		3.22 [3.17]		3.13 [3.18]	
	1-week	3.23 [3.22]		3.23 [3.23]		3.23 [3.23]	
	1-month	3.26 [3.28]		3.33 [3.27]		3.44 [3.30]	
Fixed deposits of commercial banks:	1-month	3.08		3.07		3.08	
	3-month	3.14		3.13		3.13	
BLR of commercial banks		6.80		6.81		6.82	
Weighted Base Rate [6]		3.79		3.81		3.83	
Weighted ALR of commercial banks		5.41		5.41		5.42	
Prices							
Consumer Price Index (CPI) (2010=100)		114.3	2.1	114.6	2.0	114.8	1.6

[1] Comprises banking system and development financial institutions (DFI) loans outstanding and corporate bond outstanding (excludes non-resident and Cagamas issuances)

[2] Deposits exclude deposits accepted from banking institutions. Loans exclude loans sold to Cagamas and loans extended to banking institutions. Beginning July 2015, loans exclude financing funded by Islamic Investment accounts

[3] Funds comprise deposits and all debt instruments (including subordinated debt, debt certificates/ sukuk issued, commercial paper and structured notes)

[4] Equity comprise ordinary and preferred shares, share premium and retained earnings

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

[6] On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the main reference rate for new retail floating-rate loans and financing facilities. Weights are based on individuals banks' share of all outstanding floating-rate loans

Source: Bank Negara Malaysia

1.1 Wang Rizab
Reserve Money

RM juta / *RM million*

Pada akhir tempoh		Jumlah Wang Rizab	Komponen Wang Rizab *Components of Reserve Money*				Faktor-faktor yang Mempengaruhi Wang Rizab *Factors Affecting Reserve Money*					
			Mata Wang dalam Edaran	Rizab Berkanun	Lebihan Rizab	Deposit oleh Sektor Swasta	Tuntutan Bersih ke atas Kerajaan Net Claims on Government			Tuntutan ke atas Sektor Swasta	Operasi Luar[2]	Pengaruh Lain
End of period		*Total Reserve Money*	*Currency in Circulation*	*Required Reserves*	*Excess Reserves*	*Deposits of the Private Sector*	Jumlah *Total*	Tuntutan ke atas Kerajaan *Claims on Government*	Tolak: Deposit Kerajaan *Less: Deposits of Government*	*Claims on the Private Sector*	*External Operations*[2]	*Other Influences*
2013		115,825.8	62,438.3	42,622.0	10,765.5	-	(5,254.4)	1,852.1	7,106.5	5,876.4	435,062.6	(319,858.8)
2014		124,759.9	67,825.8	46,532.0	10,402.1	-	(2,808.9)	2,454.7	5,263.6	5,640.7	400,059.5	(278,131.5)
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)
	6	120,628.6	65,186.6	45,322.0	10,120.0	-	(12,097.9)	1,851.8	13,949.8	5,675.3	416,913.5	(289,862.3)
	7	123,909.2	67,916.1	44,436.5	11,556.6	-	(8,151.4)	1,851.8	10,003.2	5,679.6	416,789.6	(290,408.6)
	8	122,057.4	66,453.3	46,044.7	9,559.3	-	(8,778.7)	1,851.8	10,630.6	5,654.6	417,471.1	(292,289.6)
	9	121,272.2	65,304.7	46,486.0	9,481.5	-	(9,068.4)	1,851.9	10,920.3	5,678.9	410,321.5	(285,659.8)
	10	120,654.5	65,589.6	46,210.8	8,854.0	-	(11,754.9)	2,158.8	13,913.8	5,678.8	413,099.5	(286,368.9)
	11	122,651.6	66,862.7	46,885.5	8,903.5	-	(10,322.5)	2,158.8	12,481.3	5,731.1	405,089.1	(277,846.1)
	12	124,759.9	67,825.8	46,532.0	10,402.1	-	(2,808.9)	2,454.7	5,263.6	5,640.7	400,059.5	(278,131.5)
2015	1	132,733.0	70,798.2	49,092.7	12,842.0	-	(5,361.3)	2,325.2	7,686.5	5,674.3	379,637.8	(247,217.9)
	2	133,633.8	74,437.5	48,563.4	10,632.9	-	(4,043.7)	2,325.2	6,368.9	5,711.3	379,158.7	(247,192.5)
	3	131,359.7	71,689.9	48,876.3	10,793.6	-	(5,991.1)	2,325.2	8,316.3	5,780.7	382,794.1	(251,223.9)
	4	132,688.8	72,354.1	49,331.5	11,003.2	-	(8,338.4)	2,325.2	10,663.6	5,828.6	385,492.4	(250,293.8)
	5	131,332.8	73,277.8	49,061.9	8,993.1	-	(15,500.1)	2,325.2	17,825.3	5,846.9	387,441.8	(246,455.8)
	6	132,370.0	72,543.9	48,330.1	11,496.1	-	(19,308.2)	2,474.2	21,782.4	5,898.8	391,023.9	(245,244.4)
	7	132,838.2	73,844.9	48,802.0	10,191.4	-	(17,461.8)	2,474.2	19,936.0	5,911.4	357,576.4	(213,187.7)
	8	134,809.7	74,983.9	49,664.8	10,161.0	-	(13,184.5)	2,680.8	15,865.3	5,912.0	350,578.3	(208,496.1)
	9	133,681.0	74,652.7	48,847.1	10,181.2	-	(4,160.0)	2,346.7	6,506.7	5,967.5	406,784.4	(274,910.9)
	10	134,551.2	75,334.2	49,552.3	9,664.8	-	(8,499.4)	2,116.8	10,616.2	5,943.8	409,593.8	(272,486.9)
	11	134,556.3	75,352.5	48,625.2	10,578.6	-	(8,191.6)	1,916.7	10,108.4	5,973.7	411,766.5	(274,992.3)
	12	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	1	144,086.8	81,405.8	50,022.3	12,658.7	-	(2,440.3)	1,877.1	4,317.4	5,948.6	402,050.1	(261,471.6)
	2	133,460.4	80,008.0	42,031.1	11,421.3	-	(6,223.6)	2,019.5	8,243.1	6,031.5	402,409.4	(268,757.0)
	3	129,960.0	78,568.2	41,572.2	9,819.6	-	(8,204.4)	2,049.7	10,254.1	6,095.9	374,155.3	(242,086.8)
	4	133,161.7	79,577.5	43,524.0	10,060.2	-	(6,568.2)	2,049.6	8,617.8	6,187.5	373,921.6	(240,379.3)
	5	131,402.0	79,335.1	41,224.0	10,843.0	-	(11,877.7)	2,077.2	13,955.0	6,282.5	375,185.4	(238,188.1)
	6	136,532.2	82,685.2	42,327.2	11,519.8	-	(7,005.6)	2,899.6	9,905.3	6,366.1	382,775.3	(245,603.6)

[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[12]	RM2[9]	RM5[12]	RM10[12]	RM20[7,12]	RM50[10]	RM100[12]	RM500[7]	RM1,000[2]	1 sen	5 sen[11]	10 sen[11]	20 sen[11]	50 sen[11]	RM1[3]	RM5[3]	RM10[6]	RM15[4]	RM25[4,8]	RM100[3]	RM200[6]	RM250[5]	RM500[4]
2013		73,030.9	1,859.6	127.2	1,520.8	4,396.6	1,571.2	35,276.7	25,742.1	74.8	24.8	43.4	151.5	593.9	743.7	797.3	32.9	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
2014		77,734.6	1,905.5	126.5	1,575.1	4,418.3	1,626.4	36,375.3	29,003.1	74.8	24.5	43.4	160.3	631.3	799.5	862.5	32.7	9.7	2.9	1.4	14.9	12.0	12.8	8.4	13.2
2015		88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,570.5	33,810.5	74.8	24.5	43.3	173.1	677.0	868.1	947.6	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	6	75,141.8	1,935.9	126.7	1,618.7	4,539.7	1,602.9	35,438.7	27,255.2	74.8	24.6	43.4	156.2	613.8	773.0	830.6	32.8	9.7	2.9	1.4	14.9	11.7	12.8	8.4	13.2
	7	79,353.4	2,250.3	126.7	1,844.9	4,859.1	1,738.0	37,542.3	28,353.3	74.8	24.6	43.4	157.0	616.9	777.8	836.6	32.8	9.7	2.9	1.4	14.9	11.8	12.8	8.4	13.2
	8	75,859.7	2,141.0	126.7	1,750.5	4,587.2	1,607.5	35,411.9	27,583.7	74.8	24.5	43.4	157.6	619.7	781.9	841.6	32.8	9.7	2.9	1.4	14.9	11.8	12.8	8.4	13.2
	9	74,633.0	2,025.3	126.6	1,654.6	4,450.9	1,563.7	34,700.5	27,447.2	74.8	24.5	43.4	158.3	622.5	786.4	846.5	32.8	9.7	2.9	1.4	14.9	11.8	12.8	8.4	13.2
	10	74,331.0	1,966.1	126.6	1,614.4	4,391.4	1,555.1	34,414.3	27,586.7	74.8	24.5	43.4	158.9	625.2	790.2	851.6	32.7	9.7	2.9	1.4	14.9	11.8	12.8	8.4	13.2
	11	75,624.9	1,922.2	126.6	1,585.6	4,369.4	1,567.6	35,247.4	28,117.4	74.8	24.5	43.4	159.7	627.9	794.2	856.4	32.7	9.7	2.9	1.4	14.9	11.9	12.8	8.4	13.2
	12	77,734.6	1,905.5	126.5	1,575.1	4,418.3	1,626.4	36,375.3	29,003.1	74.8	24.5	43.4	160.3	631.3	799.5	862.5	32.7	9.7	2.9	1.4	14.9	12.0	12.8	8.4	13.2
2015	1	83,086.7	2,091.1	126.5	1,869.4	5,219.9	1,754.3	38,264.9	31,038.3	74.8	24.5	43.4	161.2	635.4	805.2	869.8	32.7	9.7	2.9	1.4	14.9	12.0	12.8	8.4	13.2
	2	84,665.9	2,132.4	126.5	1,937.4	5,418.3	1,797.9	39,014.4	31,502.7	74.8	24.5	43.4	162.1	638.4	809.8	875.3	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	3	81,554.5	2,043.8	126.5	1,834.1	5,065.5	1,687.8	37,251.9	30,791.2	74.8	24.5	43.4	162.8	642.3	815.7	882.3	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	4	82,811.2	1,989.4	126.4	1,770.6	4,930.6	1,716.6	38,310.4	31,194.9	74.8	24.5	43.4	163.6	646.5	821.7	889.8	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	5	81,849.2	1,959.8	126.4	1,736.4	4,823.7	1,666.3	37,722.0	31,024.7	74.8	24.5	43.4	164.6	650.4	827.6	896.5	32.7	9.7	2.9	1.4	14.9	12.1	12.8	8.4	13.2
	6	83,873.9	2,236.6	126.4	1,932.0	5,067.9	1,755.8	38,273.0	31,671.4	74.8	24.5	43.4	166.1	654.8	834.4	904.6	32.7	9.7	2.9	1.4	14.9	12.2	12.8	8.4	13.2
	7	83,828.6	2,349.0	126.4	2,002.5	5,091.3	1,771.7	38,046.8	31,613.1	74.8	24.5	43.4	167.2	658.4	839.8	911.5	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	8	84,882.9	2,235.4	126.4	1,900.4	4,900.4	1,741.5	38,858.7	32,274.5	74.8	24.5	43.3	168.6	662.1	845.8	918.2	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	9	84,674.7	2,133.0	126.4	1,823.6	4,830.7	1,723.8	38,697.3	32,476.5	74.8	24.5	43.3	170.1	665.9	851.5	925.2	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	10	84,773.9	2,077.4	126.3	1,773.9	4,789.5	1,924.3	38,435.4	32,765.4	74.8	24.5	43.3	171.3	669.7	857.1	932.8	32.7	9.7	3.0	1.4	14.9	12.2	12.8	8.4	13.2
	11	85,672.8	2,040.3	126.3	1,747.3	4,755.4	1,983.5	38,977.9	33,144.3	74.8	24.5	43.3	172.1	673.1	862.1	939.5	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	12	88,157.4	2,033.2	126.3	1,734.8	4,890.9	2,074.4	40,570.5	33,810.5	74.8	24.5	43.3	173.1	677.0	868.1	947.6	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
2016	1	93,644.5	2,264.3	126.3	2,102.3	5,966.6	2,286.3	42,340.1	35,625.1	74.8	24.5	43.3	174.2	680.4	873.6	954.4	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	2	91,184.1	2,212.1	126.3	2,054.0	5,674.8	2,168.1	40,862.9	35,136.5	74.8	24.5	43.3	175.4	683.7	878.5	961.0	32.7	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	3	88,187.8	2,143.2	126.2	1,964.1	5,306.6	2,080.3	38,989.3	34,607.6	74.8	24.5	43.3	176.8	688.0	885.0	969.7	32.6	9.7	3.0	1.4	14.9	12.3	12.8	8.4	13.2
	4	89,393.6	2,104.6	126.1	1,906.9	5,218.4	2,117.0	39,915.5	35,016.3	74.8	24.5	43.3	178.2	691.5	890.6	977.5	32.6	9.7	3.0	1.4	14.9	12.4	12.8	8.4	13.2
	5	89,955.0	2,207.7	126.1	1,965.6	5,271.0	2,125.9	39,992.0	35,259.9	74.8	24.5	43.3	179.4	695.5	896.0	984.8	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2
	6	93,585.2	2,462.9	126.1	2,169.8	5,492.3	2,237.7	41,511.3	36,559.2	74.8	24.5	43.3	180.8	699.4	901.6	993.0	32.7	9.7	3.1	1.4	14.9	12.5	12.8	8.4	13.2

1 Bank Negara Malaysia mula mengeluarkan mata wang (Malaysia) pada 12 Jun 1967.
2 Bank Negara Malaysia mula mengeluarkan wang kertas RM1,000 pada 2 September 1968.
3 Duit syiling satu ringgit dikeluarkan mulai 27 Januari 1969 dan duit syiling RM5 dan RM100 dikeluarkan mulai 30 Ogos 1971.
4 Duit syiling RM15, RM25 dan RM500 dikeluarkan mulai 19 Januari 1976.
5 Duit syiling RM250 dikeluarkan mulai 18 Oktober 1976.
6 Duit syiling RM10 dan RM200 dikeluarkan mulai 15 Disember 1976.
7 Wang kertas RM20 dan RM500 dikeluarkan mulai 1 September 1982.
8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 31 Januari 1989.
9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.
10 Wang kertas siri baharu RM50 dikeluarkan mulai 24 Disember 2007.
11 Duit syiling siri baharu 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 16 Januari 2012.
12 Wang kertas siri baharu RM1, RM5, RM10, RM20, RM100 dikeluarkan mulai 16 July 2012.

1 Bank Negara Malaysia commenced the issue of Malaysia currency on 12 June 1967.
2 Bank Negara Malaysia commenced the issue of RM1,000 notes on 2 September 1968.
3 The one ringgit coin was issued from 27 January 1969 and the RM5 and RM100 was issued from 30 August 1971.
4 The RM15, RM25 and RM500 coins was issued from 19 January 1976.
5 The RM250 coin was issued from 18 October 1976.
6 The RM10 and RM200 coins was issued from 15 December 1976.
7 The RM20 and RM500 notes was issued from 1 September1982.
8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 31 January 1989.
9 The RM2 note was issued from 5 February 1996.
10 The new banknote series RM50 was issued from 24 December 2007.
11 The new coin series 5cent, 10cent, 20cent and 50cent coins was issued from 16 Juanuary 2012.
12 The new banknote series RM1, RM5, RM10, RM20, RM100 was issued from 16 July 2012.

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]	
2013	4	1,399,798.9	1,382,444.1	292,406.8	61,196.8	231,210.0	1,090,037.2	129,863.3	644,888.5	19,597.5	5,161.9	71,634.5	218,891.4	17,354.8
	5	1,414,632.1	1,398,166.3	295,628.3	60,710.7	234,917.5	1,102,538.0	128,664.2	649,938.4	22,501.8	5,750.4	77,524.3	218,159.1	16,465.8
	6	1,414,539.9	1,400,408.0	298,805.5	61,047.0	237,758.4	1,101,602.5	130,169.2	657,497.7	24,631.3	5,056.1	77,618.0	206,630.2	14,131.9
	7	1,423,236.9	1,409,696.3	304,203.0	62,179.7	242,023.3	1,105,493.3	132,470.5	659,777.6	24,292.3	5,630.2	75,450.9	207,871.9	13,540.5
	8	1,425,783.4	1,410,528.0	299,990.7	62,479.8	237,510.9	1,110,537.3	132,702.1	664,177.4	23,366.7	4,995.5	77,587.1	207,708.7	15,255.4
	9	1,429,486.9	1,416,222.3	309,595.4	61,641.5	247,953.8	1,106,626.9	132,929.7	668,980.2	23,758.3	6,751.2	72,580.9	201,626.6	13,264.6
	10	1,439,106.5	1,423,582.6	309,144.2	61,286.9	247,857.2	1,114,438.4	129,852.8	677,270.3	23,002.7	7,346.4	74,886.5	202,079.7	15,523.9
	11	1,426,601.0	1,409,659.1	311,419.8	62,123.2	249,296.6	1,098,239.3	129,893.0	665,720.7	20,621.9	1,922.0	75,079.8	205,001.9	16,941.9
	12	1,452,317.1	1,436,451.9	327,596.0	62,980.6	264,615.4	1,108,855.8	131,765.2	671,265.1	18,291.8	2,089.7	80,327.1	205,117.0	15,865.3
2014	1	1,464,408.9	1,447,905.3	331,995.5	71,356.5	260,639.1	1,115,909.8	135,785.3	672,170.2	17,958.1	420.2	81,436.6	208,139.4	16,503.6
	2	1,460,142.2	1,444,810.7	325,880.7	66,678.1	259,202.6	1,118,929.9	137,590.3	673,476.5	17,994.9	441.6	85,099.4	204,327.2	15,331.5
	3	1,473,982.2	1,459,864.1	327,064.2	66,327.5	260,736.7	1,132,799.9	136,956.0	679,618.5	18,074.4	49.7	88,880.3	209,221.0	14,118.1
	4	1,483,962.1	1,469,619.4	325,494.9	65,609.1	259,885.8	1,144,124.5	137,093.0	687,109.2	17,741.1	515.4	89,574.7	212,091.1	14,342.8
	5	1,491,872.3	1,476,642.7	324,030.9	66,197.7	257,833.2	1,152,611.9	135,260.4	685,784.6	24,304.6	2,789.2	91,368.2	213,105.0	15,229.5
	6	1,493,519.9	1,479,547.5	329,259.9	65,531.2	263,728.7	1,150,287.6	136,128.2	679,784.5	18,011.5	1,146.4	93,801.6	221,415.4	13,972.5
	7	1,503,683.5	1,489,302.3	331,856.8	68,323.9	263,532.9	1,157,445.6	136,394.8	681,048.3	18,006.4	2,205.4	97,961.6	221,829.1	14,381.1
	8	1,494,121.5	1,480,834.2	322,962.4	66,890.9	256,071.4	1,157,871.9	134,136.6	687,515.9	20,785.8	1,033.4	91,166.0	223,234.2	13,287.3
	9	1,503,932.1	1,492,807.3	330,415.5	65,701.7	264,713.8	1,162,391.7	134,290.7	687,702.4	21,676.7	0.0	92,522.7	226,199.2	11,124.9
	10	1,516,474.6	1,504,906.8	327,548.6	65,928.1	261,620.5	1,177,358.2	132,410.2	698,886.9	23,835.9	0.0	90,696.6	231,528.6	11,567.8
	11	1,527,814.2	1,517,096.0	330,932.8	67,175.9	263,756.9	1,186,163.1	131,721.4	707,468.7	25,269.6	0.0	91,190.8	230,512.6	10,718.3
	12	1,553,807.4	1,544,160.0	346,415.9	68,170.0	278,245.8	1,197,744.1	134,931.4	712,239.6	24,707.6	195.7	96,275.0	229,394.9	9,647.4
2015	1	1,553,557.5	1,545,765.7	346,300.4	71,144.0	275,156.4	1,199,465.3	137,074.4	715,856.8	25,596.6	0.0	97,407.1	223,530.3	7,791.8
	2	1,560,368.9	1,552,127.2	351,432.0	74,812.3	276,619.8	1,200,695.2	139,031.3	724,818.8	24,917.7	46.1	100,710.4	211,170.8	8,241.7
	3	1,589,250.3	1,583,077.5	360,340.5	72,250.3	288,090.2	1,222,737.0	138,643.7	733,497.2	24,275.2	46.1	111,906.6	214,368.2	6,172.8
	4	1,579,809.7	1,572,159.3	351,905.5	72,771.8	279,133.8	1,220,253.8	139,692.9	738,167.2	22,210.7	46.1	109,175.3	210,961.5	7,650.4
	5	1,576,167.9	1,567,577.2	352,321.3	73,700.0	278,621.3	1,215,255.9	133,984.0	741,916.0	20,720.9	145.8	113,030.0	205,459.2	8,590.7
	6	1,581,733.4	1,574,349.8	360,586.3	72,940.1	287,646.3	1,213,763.5	136,936.8	736,057.4	18,918.5	0.0	112,282.9	209,567.8	7,383.6
	7	1,561,348.4	1,555,414.1	347,180.9	74,174.2	273,006.6	1,208,233.2	134,986.3	732,152.3	18,437.3	49.0	115,177.6	207,430.6	5,934.3
	8	1,562,385.3	1,555,724.9	351,492.9	75,403.9	276,088.9	1,204,232.0	134,708.0	731,961.4	15,568.0	93.1	122,205.9	199,695.5	6,660.4
	9	1,582,454.6	1,574,459.8	357,983.9	75,062.0	282,921.9	1,216,476.0	136,575.6	734,050.7	13,529.4	46.5	129,720.7	202,553.0	7,994.8
	10	1,576,461.0	1,569,290.1	351,244.4	75,786.7	275,457.8	1,218,045.7	135,331.5	737,502.5	12,987.2	0.0	133,069.8	199,154.7	7,170.9
	11	1,584,117.8	1,577,928.2	352,323.4	75,697.8	276,625.6	1,225,604.8	134,484.4	733,858.5	12,341.9	0.0	141,520.0	203,400.0	6,189.6
	12	1,594,587.2	1,588,527.7	360,458.3	76,869.1	283,589.2	1,228,069.4	135,590.7	742,794.1	12,596.7	0.0	138,513.6	198,574.4	6,059.5
2016	1	1,588,277.5	1,581,104.1	363,387.2	81,749.6	281,637.7	1,217,716.9	136,539.9	735,670.7	10,760.6	0.0	130,580.2	204,165.4	7,173.4
	2	1,603,298.2	1,595,723.3	366,929.6	80,479.7	286,449.8	1,228,793.8	139,022.1	744,947.4	9,501.4	0.0	132,173.4	203,149.3	7,574.9
	3	1,604,010.6	1,597,007.3	354,150.0	78,878.7	275,271.3	1,242,857.3	138,981.6	751,548.5	9,354.7	0.0	129,248.0	213,724.6	7,003.3
	4	1,601,352.9	1,594,049.3	348,582.6	79,956.6	268,626.1	1,245,466.7	139,180.6	760,760.2	9,181.4	0.0	127,597.3	208,747.2	7,303.5
	5	1,610,684.1	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	10,092.4
	6	1,611,037.6	1,602,818.5	363,862.3	83,070.5	280,791.8	1,238,956.2	142,167.0	755,876.2	8,180.4	0.0	127,994.2	204,738.4	8,219.1

1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984.
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.
3 # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.
4 Tidak termasuk deposit yang disimpan sesama institusi tersebut.
5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan.
^ 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		M3										
		Jumlah	Baki urus niaga *Transaction balances*			Separuh Wang Secara Luas[1] *Broad Quasi-Money* [1]						
			Jumlah	Mata wang dalam edaran	Deposit permintaan	Jumlah	Deposit tabungan	Deposit tetap	NID	Repo	Deposit mata wang asing[2]	Lain-lain deposit[3]
End of period		*Total*	*Total*	*Currency in circulation*	*Demand deposits*	*Total*	*Savings deposits*	*Fixed deposits*	*NIDs*	*Repos*	*Foreign currency deposits* [2]	*Other deposits* [3]
2013	5	1,414,632.1	295,027.3	60,414.8	234,612.5	1,119,604.8	128,664.2	662,403.7	15,443.4	5,750.4	77,077.7	230,265.4
	6	1,414,539.9	297,947.4	60,689.7	237,257.7	1,116,592.5	130,169.2	669,151.4	16,737.6	5,056.1	77,441.0	218,037.3
	7	1,423,236.9	303,443.6	61,907.8	241,535.8	1,119,793.3	132,470.5	670,256.2	16,832.8	5,630.2	75,547.1	219,056.5
	8	1,425,783.4	299,491.5	62,262.6	237,228.9	1,126,291.8	132,702.1	674,441.6	16,659.9	4,995.5	77,605.7	219,887.1
	9	1,429,486.9	309,016.2	61,394.4	247,621.8	1,120,470.6	132,929.7	677,891.4	17,107.8	6,751.2	72,312.7	213,477.8
	10	1,439,106.5	308,392.2	60,992.7	247,399.5	1,130,714.3	129,852.8	688,707.1	17,023.3	7,346.4	74,502.8	213,281.9
	11	1,426,601.0	311,114.2	61,953.4	249,160.8	1,115,486.8	129,893.0	676,217.9	15,844.6	1,922.0	75,008.5	216,600.8
	12	1,452,317.1	327,164.0	62,710.2	264,453.7	1,125,153.2	131,765.2	680,888.5	14,172.0	2,089.7	80,116.0	216,121.8
2014	1	1,464,408.9	331,498.6	71,106.7	260,391.9	1,132,910.2	135,785.3	682,499.8	13,848.4	420.2	81,487.7	218,868.8
	2	1,460,142.2	325,449.3	66,476.5	258,972.8	1,134,692.9	137,590.3	682,910.2	13,949.0	441.6	85,029.7	214,772.1
	3	1,473,982.2	326,547.4	66,170.5	260,376.9	1,147,434.8	136,956.0	689,404.8	12,948.4	49.7	88,368.1	219,707.8
	4	1,483,962.1	325,036.1	65,371.1	259,665.0	1,158,926.0	137,093.0	696,889.7	12,871.8	515.4	88,989.5	222,566.6
	5	1,491,872.3	323,587.8	65,966.3	257,621.5	1,168,284.4	135,260.4	696,098.0	19,096.4	2,789.2	90,728.3	224,312.1
	6	1,493,519.9	328,658.7	65,338.8	263,319.9	1,164,861.2	136,128.2	689,937.1	13,477.3	1,146.4	93,295.0	230,877.1
	7	1,503,683.5	331,221.2	68,072.2	263,149.0	1,172,462.2	136,394.8	691,522.2	13,153.3	2,205.4	97,449.7	231,736.9
	8	1,494,121.5	322,312.8	66,597.9	255,715.0	1,171,808.7	134,136.6	697,191.1	15,702.5	1,033.4	90,478.7	233,266.5
	9	1,503,932.1	329,857.0	65,483.3	264,373.7	1,174,075.1	134,290.7	696,773.1	16,001.8	0.0	91,865.6	235,144.0
	10	1,516,474.6	326,961.8	65,736.6	261,225.2	1,189,512.8	132,410.2	708,640.7	17,356.1	0.0	90,141.2	240,964.6
	11	1,527,814.2	330,207.2	66,999.4	263,207.8	1,197,607.0	131,721.4	716,916.9	18,263.2	492.1	90,625.4	239,587.9
	12	1,553,807.4	345,816.3	68,029.4	277,786.9	1,207,991.2	134,931.4	720,844.8	18,177.3	497.4	95,513.1	238,027.2
2015	1	1,553,557.5	345,792.7	71,002.4	274,790.3	1,207,764.9	137,074.4	724,161.7	17,693.4	0.0	96,530.2	232,305.2
	2	1,560,368.9	351,011.5	74,644.5	276,367.0	1,209,357.4	139,031.3	732,691.3	17,783.4	0.0	99,909.4	219,942.1
	3	1,589,250.3	359,604.3	71,947.7	287,656.5	1,229,646.1	138,643.7	740,209.1	16,690.3	0.0	111,064.4	223,038.5
	4	1,579,809.7	351,326.8	72,520.5	278,806.3	1,228,482.9	139,692.9	746,369.9	14,491.5	0.0	108,078.5	219,850.1
	5	1,576,167.9	351,758.1	73,435.8	278,322.3	1,224,409.8	133,984.0	751,340.8	12,547.1	0.0	111,958.3	214,579.6
	6	1,581,733.4	360,058.8	72,783.0	287,275.8	1,221,674.6	136,936.8	743,810.2	11,199.3	0.0	111,056.9	218,671.3
	7	1,561,348.4	346,419.5	73,997.4	272,422.1	1,214,928.9	134,986.3	740,228.6	10,082.0	0.0	113,843.7	215,788.3
	8	1,562,385.3	350,709.8	75,223.8	275,486.0	1,211,675.5	134,708.0	739,287.5	8,886.8	0.0	120,971.3	207,821.8
	9	1,582,454.6	357,158.8	74,905.6	282,253.2	1,225,295.8	136,575.6	740,516.7	8,891.5	0.0	128,814.8	210,497.3
	10	1,576,461.0	350,446.1	75,619.5	274,826.6	1,226,014.9	135,331.5	743,196.0	8,393.8	0.0	132,244.7	206,848.9
	11	1,584,117.8	351,247.1	75,519.2	275,727.9	1,232,870.7	134,484.4	738,279.6	7,821.7	0.0	140,534.5	211,750.4
	12	1,594,587.2	359,516.7	76,642.9	282,873.8	1,235,070.5	135,590.7	746,186.5	9,255.0	0.0	137,546.8	206,491.6
2016	1	1,588,277.5	362,664.9	81,559.5	281,105.4	1,225,612.6	136,539.9	738,684.1	8,272.5	0.0	129,194.2	212,921.9
	2	1,603,298.2	366,009.5	80,247.9	285,761.6	1,237,288.7	139,022.1	748,932.4	7,133.1	0.0	130,810.6	211,390.4
	3	1,604,010.6	353,137.7	78,687.5	274,450.2	1,250,872.9	138,981.6	755,546.1	6,736.3	0.0	127,588.5	222,020.3
	4	1,601,352.9	347,599.2	79,747.7	267,851.5	1,253,753.7	139,180.6	764,809.5	6,696.7	0.0	125,948.6	217,118.3
	5	1,610,684.1	355,482.2	79,591.4	275,890.8	1,255,201.8	138,521.4	767,417.4	6,615.6	0.0	129,268.6	213,378.7
	6	1,611,037.6	362,872.7	82,869.9	280,002.8	1,248,164.9	142,167.0	760,780.5	5,762.8	0.0	126,704.4	212,750.3

1 Pecahan komponen separuh wang secara luas hanya boleh diperolehi sejak tahun 1984.
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu. deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.
3, # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.
^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984.
2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.
3, # In April 2007, M3 was revised to include "other deposits" from December 1999 onwards
^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

1.3.2 Faktor Penentu M3
Factors Affecting M3

RM juta / *RM million*

Pada akhir tempoh *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[2] *Total*[2]	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*	
2013	7	1,423,236.9	67,929.8	119,266.7	51,336.9	1,258,222.3	1,126,717.6	131,504.7	501,946.7	431,834.8	70,111.9	(404,861.9)
	8	1,425,783.4	68,406.2	121,662.3	53,256.1	1,265,985.8	1,134,965.2	131,020.6	494,773.9	421,669.0	73,104.8	(403,382.5)
	9	1,429,486.9	74,519.6	124,827.1	50,307.5	1,278,014.4	1,145,665.5	132,348.9	510,938.8	437,797.0	73,141.7	(433,985.9)
	10	1,439,106.5	69,228.8	123,013.4	53,784.6	1,290,980.2	1,155,066.8	135,913.4	516,687.3	439,488.7	77,198.6	(437,789.7)
	11	1,426,601.0	59,862.8	122,109.3	62,246.5	1,301,626.6	1,162,391.1	139,235.5	509,912.2	437,058.1	72,854.1	(444,800.5)
	12	1,452,317.1	70,013.3	124,014.3	54,001.0	1,321,311.5	1,178,908.0	142,403.5	514,397.1	435,062.6	79,334.5	(453,404.8)
2014	1	1,464,408.9	74,696.0	130,133.4	55,437.4	1,334,485.9	1,190,987.1	143,498.8	519,004.8	429,137.5	89,867.3	(463,777.9)
	2	1,460,142.2	75,354.9	132,946.4	57,591.6	1,335,559.2	1,194,293.1	141,266.1	520,343.2	420,766.4	99,576.8	(471,115.0)
	3	1,473,982.2	77,004.8	136,270.0	59,265.2	1,345,647.3	1,203,504.7	142,142.6	518,941.0	417,776.0	101,165.0	(467,610.9)
	4	1,483,962.1	87,843.1	135,876.0	48,032.9	1,353,808.1	1,209,079.1	144,728.9	520,709.0	420,966.2	99,742.7	(478,398.1)
	5	1,491,872.3	81,404.3	136,834.4	55,430.1	1,362,640.2	1,218,699.6	143,940.6	527,297.2	420,224.2	107,073.0	(479,469.5)
	6	1,493,519.9	79,891.8	139,862.5	59,970.7	1,374,690.9	1,229,991.5	144,699.3	519,628.0	416,913.5	102,714.5	(480,690.7)
	7	1,503,683.5	83,135.3	138,463.2	55,327.9	1,378,607.3	1,231,356.7	147,250.6	537,597.7	416,789.6	120,808.1	(495,656.8)
	8	1,494,121.5	81,882.1	140,389.0	58,506.9	1,385,270.4	1,239,203.1	146,067.3	530,295.9	417,471.1	112,824.8	(503,326.9)
	9	1,503,932.0	86,156.2	144,692.2	58,536.0	1,398,487.2	1,251,933.6	146,553.6	514,007.3	410,321.5	103,685.8	(494,718.7)
	10	1,516,474.6	86,287.4	151,173.5	64,886.1	1,410,305.6	1,263,599.6	146,706.0	509,346.1	413,099.5	96,246.6	(489,464.4)
	11	1,527,814.2	92,088.6	156,507.2	64,418.6	1,422,423.8	1,273,517.2	148,906.7	498,882.0	405,089.1	93,792.8	(485,580.2)
	12	1,553,807.4	104,330.5	155,350.3	51,019.8	1,439,266.8	1,290,295.6	148,971.2	504,445.3	400,059.5	104,385.8	(494,235.2)
2015	1	1,553,557.5	108,660.8	162,772.8	54,112.0	1,447,652.3	1,296,641.5	151,010.8	492,295.6	379,637.8	112,657.8	(495,051.1)
	2	1,560,368.9	101,619.5	156,450.2	54,830.8	1,455,593.6	1,303,816.7	151,776.9	493,364.6	379,158.7	114,205.9	(490,208.8)
	3	1,589,250.3	99,720.8	153,745.3	54,024.4	1,467,732.3	1,315,531.3	152,201.1	510,607.8	382,794.1	127,813.8	(488,810.7)
	4	1,579,809.7	92,831.4	151,594.1	58,762.7	1,467,908.5	1,315,380.0	152,528.5	505,984.0	385,492.4	120,491.6	(486,914.1)
	5	1,576,167.9	83,422.1	153,491.1	70,069.0	1,479,941.2	1,326,960.8	152,980.5	501,368.9	387,441.8	113,927.1	(488,564.4)
	6	1,581,733.4	79,279.7	157,493.2	78,213.5	1,490,896.5	1,337,830.7	153,065.8	507,088.6	391,023.9	116,064.7	(495,531.4)
	7	1,561,348.4	80,587.9	159,803.0	79,215.1	1,499,639.6	1,344,834.6	154,805.0	482,983.4	357,576.4	125,407.1	(501,862.5)
	8	1,562,385.3	78,518.5	156,074.5	77,556.0	1,513,789.2	1,358,886.3	154,902.9	468,622.7	350,578.3	118,044.3	(498,545.1)
	9	1,582,454.6	90,360.6	158,936.9	68,576.3	1,527,885.1	1,370,684.5	157,200.6	526,644.3	406,784.4	119,859.9	(562,435.4)
	10	1,576,461.0	87,604.6	153,744.7	66,140.1	1,537,173.4	1,376,649.2	160,524.2	536,103.5	409,593.8	126,509.7	(584,420.5)
	11	1,584,117.8	88,654.9	151,525.1	62,870.2	1,546,023.2	1,382,310.2	163,713.0	546,433.0	411,766.5	134,666.5	(596,993.3)
	12	1,594,587.2	95,472.5	153,784.2	58,311.7	1,559,533.9	1,396,417.6	163,116.3	526,448.4	401,086.7	125,361.7	(586,867.5)
2016	1	1,588,277.5	101,954.8	157,800.6	55,845.8	1,567,203.0	1,403,642.5	163,560.5	519,816.1	402,050.1	117,766.0	(600,696.3)
	2	1,603,298.2	100,759.1	159,343.0	58,584.0	1,572,237.9	1,406,798.3	165,439.6	533,525.3	402,409.4	131,115.9	(603,224.1)
	3	1,604,010.6	94,597.4	156,180.8	61,583.4	1,570,744.6	1,407,052.1	163,692.5	506,748.8	374,155.3	132,593.4	(568,080.2)
	4	1,601,352.9	95,240.1	155,941.0	60,700.9	1,574,734.0	1,405,527.7	169,206.4	503,872.8	373,921.6	129,951.2	(572,494.1)
	5	1,610,684.1	91,489.7	159,687.0	68,197.4	1,584,162.7	1,416,009.0	168,153.7	510,347.8	375,185.4	135,162.4	(575,316.1)
	6	1,611,037.6	92,658.2	158,470.8	65,812.6	1,593,072.2	1,423,929.8	169,142.5	514,538.8	382,775.3	131,763.5	(589,231.6)

^ 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*
2014		397,092.6	3,295.3	6,518.1	2,454.7	0	1,730.6	6,499.3	t.d.	2,113.9	7,912.1	427,616.5
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
2014	6	414,017.4	3,218.0	6,376.3	1,851.8	0	13,964.8	6,461.6	t.d.	t.d.	7,429.0	453,318.9
	7	413,904.1	3,208.1	6,376.4	1,851.8	0	15,211.6	6,468.3	t.d.	t.d.	7,449.8	454,470.2
	8	414,585.7	3,208.1	6,376.6	1,851.8	0	16,505.3	6,437.4	t.d.	t.d.	8,694.7	457,659.7
	9	407,450.1	3,188.1	6,264.3	1,851.9	0	19,228.5	6,454.8	t.d.	1,863.9	6,827.8	453,129.3
	10	410,237.3	3,179.4	6,264.4	2,158.8	0	13,269.2	6,445.9	t.d.	1,863.9	6,792.4	450,211.3
	11	402,225.7	3,179.4	6,264.5	2,158.8	0	6,655.2	6,493.0	t.d.	1,863.9	6,926.2	435,766.7
	12	397,092.6	3,295.3	6,518.1	2,454.7	0	1,730.6	6,499.3	t.d.	2,113.9	7,912.1	427,616.5
2015	1	376,680.1	3,286.0	6,518.2	2,325.2	0	1,759.7	6,535.6	t.d.	2,113.9	6,983.3	406,202.2
	2	376,201.2	3,286.1	6,518.2	2,325.2	0	1,698.7	6,567.8	t.d.	2,113.9	6,928.8	405,639.8
	3	380,302.2	2,825.2	6,552.6	2,325.2	0	1,770.0	6,634.3	t.d.	2,113.9	8,206.7	410,730.1
	4	382,996.8	2,825.2	6,552.7	2,325.2	0	1,907.7	6,694.6	t.d.	2,113.9	13,619.3	419,035.3
	5	384,946.8	2,825.2	6,552.6	2,325.2	0	1,894.0	6,730.3	t.d.	2,113.9	13,243.4	420,631.4
	6	388,458.6	2,905.3	6,762.8	2,474.2	0	1,797.1	6,813.2	t.d.	2,113.9	8,444.4	419,769.5
	7	355,019.7	2,898.9	6,762.9	2,474.2	0	1,588.5	6,848.2	t.d.	2,113.9	8,245.2	385,951.6
	8	348,012.8	2,906.9	6,763.0	2,680.8	0	1,903.8	6,868.8	t.d.	2,113.9	8,579.3	379,829.3
	9	403,769.6	3,418.1	7,945.2	2,346.7	0	478.3	6,929.7	t.d.	2,113.9	14,347.4	441,349.0
	10	406,573.6	3,418.1	7,945.3	2,116.8	0	529.3	6,905.3	t.d.	2,113.9	16,151.2	445,753.6
	11	408,745.9	3,418.1	7,945.4	1,916.7	0	588.5	6,938.7	t.d.	2,113.9	17,975.6	449,642.8
	12	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	1	399,141.7	3,291.3	7,656.5	1,877.1	0	1,396.4	7,019.6	t.d.	2,113.9	18,437.0	440,933.4
	2	402,268.2	3,345.7	4,878.3	2,019.5	0	5,156.1	7,100.8	t.d.	2,113.9	16,148.6	443,031.1
	3	373,952.7	3,149.3	4,500.3	2,049.7	0	4,673.3	7,162.2	t.d.	2,113.9	11,431.9	409,033.4
	4	373,709.0	3,142.2	4,500.3	2,049.6	0	1,783.5	7,252.1	t.d.	2,113.9	8,648.1	403,198.7
	5	374,975.3	3,142.2	4,500.0	2,077.2	0	1,885.1	7,347.6	t.d.	2,113.9	12,406.2	408,447.6
	6	382,555.3	3,212.2	4,592.3	2,899.6	0	4,072.4	7,431.6	t.d.	2,113.9	11,953.8	418,831.1

1 Emas dan Pertukaran Asing, Rizab lain dan Hak Pengeluaran Khas (SDR) tidak termasuk keuntungan dari penilaian semula kadar pertukaran sebanyak RM24.6 bilion.
2 Bermula pada 1 Januari 1998, skim Pembiayaan semula Kredit Eksport (ECR) telah diambil alih oleh Bank Exim.
* Berkuatkuasa pada 15 September 1998, hasil penetapan kadar pertukaran Ringgit/Dollar Amerika pada RM3.80, semua harta dan tanggungan dalam matawang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
^ Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.
** Mulai bulan September 2014, jumlah ini yang merupakan nilai pasaran semasa tanah dan nilai nominal bangunan, sebelum ini dimasukkan di bawah Aset Lain.

1 Gold and Foreign Exchange, other Reserves and SDRs does not include an exchange revaluation gain of RM24.6 billion.
2 With effect from 1 January 1998, the ECR scheme was transferred to Exim Bank.
** Effective from September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
^ The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.
*** Effective from September 2014, this amount, previously included in Other Assets, comprises current market values of land and nominal values of buildings.*

1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti
Bank Negara Malaysia: Statement of Capital and Liabilities

RM juta / *RM million*

Pada akhir tempoh *End of Period*	Modal Dibayar *Paid-up Capital*	Kumpulan Wang Rizab * *Reserves **	Matawang dalam Edaran *Currency in Circulation*	Deposit / *Deposits* Institusi Kewangan *Financial Institutions*	Kerajaan Persekutuan *Federal Government*	Lain-lain *Others*	Bil Bank Negara dan Bon *Bank Negara Bills and Bonds*	Peruntukan Hak Pengeluaran Khas *Allocation of Special Drawing Rights*	Liabiliti Lain *Other Liabilities*	Jumlah Liabiliti *Total Liabilities*
2014	100.0	71,150.3	77,734.6	141,160.6	5,263.6	2,033.7	105,476.7	6,819.2	17,877.7	427,616.5
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
2014 6	100.0	56,831.6	75,141.9	181,126.6	13,949.8	2,477.9	87,747.3	6,671.7	29,272.3	453,318.9
7	100.0	57,153.1	79,353.4	186,124.3	10,003.2	2,211.5	89,425.0	6,671.7	23,428.1	454,470.2
8	100.0	58,948.1	75,859.6	173,804.4	10,630.6	2,220.7	101,958.6	6,671.7	27,466.1	457,659.7
9	100.0	52,910.0	74,633.0	172,884.0	10,920.3	2,109.6	106,804.6	6,554.1	26,213.7	453,129.3
10	100.0	53,077.8	74,331.0	155,112.2	13,913.8	2,016.1	118,311.5	6,554.1	26,794.8	450,211.3
11	100.0	54,505.6	75,625.4	144,082.1	12,481.3	1,954.4	121,019.6	6,554.1	19,444.3	435,766.7
12	100.0	71,150.3	77,734.6	141,160.6	5,263.6	2,033.7	105,476.7	6,819.2	17,877.7	427,616.5
2015 1	100.0	72,249.8	83,086.7	133,168.8	7,686.5	1,878.6	86,747.3	6,819.2	14,465.2	406,202.2
2	100.0	74,095.3	84,665.9	144,569.6	6,368.9	1,863.8	73,946.9	6,819.2	13,210.2	405,639.8
3	100.0	80,990.4	81,554.5	148,438.9	8,316.3	1,781.1	56,524.8	6,855.1	26,169.0	410,730.1
4	100.0	83,009.7	82,811.1	159,495.8	10,663.6	1,661.8	43,660.0	6,855.1	30,778.2	419,035.3
5	100.0	84,234.8	81,849.2	165,386.3	17,825.3	1,655.5	29,559.2	6,855.1	33,166.0	420,631.4
6	100.0	93,349.3	83,873.9	165,558.7	21,782.4	1,319.7	23,128.3	7,074.9	23,582.4	419,769.5
7	100.0	94,773.9	83,828.5	136,764.2	19,936.0	1,307.0	21,590.3	7,074.9	20,576.8	385,951.6
8	100.0	93,017.2	84,882.9	137,834.7	15,865.3	718.2	18,182.4	7,074.9	22,153.7	379,829.3
9	100.0	141,577.2	84,674.8	151,942.3	6,506.7	827.3	24,482.5	8,311.6	22,926.6	441,349.0
10	100.0	144,517.7	84,773.9	146,323.5	10,616.2	476.4	28,184.2	8,311.6	22,450.1	445,753.6
11	100.0	144,376.5	85,672.7	158,029.8	10,108.4	528.5	24,550.1	8,311.6	17,965.3	449,642.8
12	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 1	100.0	129,560.2	93,644.5	163,035.4	4,317.4	574.0	24,177.3	8,009.1	17,515.6	440,933.4
2	100.0	129,747.4	91,184.1	168,434.3	8,243.1	548.9	23,735.8	8,009.1	13,028.4	443,031.1
3	100.0	101,862.6	88,187.7	161,895.4	10,254.1	563.5	21,291.3	7,370.6	17,508.1	409,033.4
4	100.0	102,424.2	89,393.6	161,216.8	8,617.8	625.2	19,343.1	7,370.6	14,107.4	403,198.7
5	100.0	102,836.0	89,955.0	157,452.6	13,955.0	998.3	15,386.2	7,370.6	20,393.9	408,447.6
6	100.0	107,695.7	93,585.2	163,692.9	9,905.3	752.5	15,123.7	7,521.8	20,454.0	418,831.1

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

Jenis Tabung/Kemudahan Jaminan *Type of Fund/Guarantee Facility*	Tarikh ditubuhkan *Date established*	Jumlah peruntukkan (RM juta) *Fund allocation (RM million)*	Jumlah diluluskan *Amount approved*		Bilangan permohonan diluluskan *No. of applications approved*		Jumlah dikeluarkan (a) *Amount drawdown (a)*		Jumlah dibayar balik (b) *Amount repaid (b)*		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)*	
			Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan jun-16 *As at end June-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan jun-16 *As at end June-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan jun-16 *As at end June-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan jun-16 *As at end June-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan jun-16 *As at end June-16*
			RM juta *RM million*		*As at end Dec-15*	*As at end June-16*	RM juta *RM million*					
Tabung-tabung yang masih dibuka untuk permohonan baru *Funds that are open for new applications*												
1. Tabung Untuk Makanan *Fund for Food*	4 Jan, 1993	300 [1/]	2,030.3	2,038.9	11,315	11,331	1,994.8	2,015.4	1,741.6	1,763.0	253.2	252.5
2. Tabung Usahawan Baru 2 *New Entrepreneurs Fund 2*	15 Jul, 2001	2,300 [4/]	4,542.2	4,618.9	8,038	8,180	4,360.5	4,431.0	3,826.2	3,900.1	534.3	530.9
3. Tabung Industri Kecil dan Sederhana 2 *Fund for Small and Medium Industries 2*	15 Apr, 2000	6,050 [3/]	19,690.4	20,586.3	28,747	29,762	18,697.2	19,540.9	14,186.8	14,545.8	4,510.4	4,995.1
4. Tabung Projek Usahawan Bumiputera - i* *Bumiputera Entrepreneur Project Fund - i**	1 Jul, 2009	300	743.7	834.0	1,101	1,195	430.5	493.1	347.1	401.6	83.4	91.4
5. Tabung Pembiayaan Mikro *Micro Enterprise Fund*	4 Nov, 2008	200	355.2	391.4	16,929	18,571	353.0	386.4	230.0	263.3	123.0	123.1
6. Kemudahan Bantuan Khas 2015 *Special Relief Facility 2015*	23-Jan-15	500 [4/]	138.1	137.9	933	931	135.5	136.4	0.9	7.3	134.6	129.1
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 [5/]	289.0	289.0								
2. Tabung Projek Perumahan Terbengkalai *Abandoned Housing Projects Fund*	18 Dis, 1990	600	331.3	331.3								
1. Tabung Usahawan Baru *New Entrepreneurs Fund*	12 Dis, 1989	1250 [5/]	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
2. Tabung Khas Pelancongan *Special Fund for Tourism*	10 Mac, 1990	200 [5/]	203.5	203.5	194	194	203.4	203.4	203.4	203.4	0.0	0.0
3. 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
4. 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
5. 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
6. Tabung Industri Kecil dan Sederhana *Fund for Small and Medium Industries*	2 Jan, 1998	1850 [5/]	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
7. 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
8.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
9.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
10. Kemudahan Jaminan Bantuan Khas *Special Relief Guarantee Facility*	21 Mei, 2003	1,000	48.8	48.8	85	85	-	-	-	-	-	-
11. 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
12. Tabung Pemulihan Perniagaan Kecil *Rehabilitation Fund for Small Businesses*	1 Nov, 2003	200	18.2	18.2	37	37	16.4	16.4	14.8	14.8	1.6	1.6
13. Kemudahan Jaminan Bantuan Khas-2 *Special Relief Guarantee Facility-2*	8 Jan. 2007	500	472.4	472.4	4,640	4,640	-	-	-	-	-	-
14. Kemudahan Bantuan PKS *SME Assistance Facility*	1 Ogs, 2008	1,200	970.1	970.1	4,561	4,561	-	-	-	-	-	-
15. Kemudahan Pemodenan PKS *SME Modernisation Facility*	1 Ogs, 2008		88.6	88.6	165	165	-	-	-	-	-	-
16. Skim Bantuan Jaminan PKS SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,097.9	2,097.9	9,557	9,557	-	-	-	-	-	-
17. Tabung Projek Usahawan Bumiputera *Bumiputera Entrepreneurs Project Fund*	10 Feb, 2000	300	946.7	946.7	2,541	2,541	914.5	914.5	897.6	897.7	16.9	16.9

[1/] Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM148.1j)
[2/] Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC sementara RM250j dipindahkan ke Kemudahan Bantuan Khas 2015 dalam bulan Januari 2015.
[3/] Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC sementara RM250j dipindahkan ke Kemudahan Bantuan Khas 2015 dalam bulan Januari 2015.
[4/] Pemindahan peruntukan dari Tabung Usahawan Baru 2 (RM250j) dan Tabung Industri Kecil dan Sederhana 2 (RM250j) manakala RM250j dikembalikan kepada Tabung Industri Kecil dan Sederhana 2 dalam bulan Jun 2016
[5/] Tabung Pusingan.

[1/] Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM148.1m)
[2/] Excludes previous allocations of RM300m to CGC while RM250m was transferred to Special Relief Facility 2015 in January 2015
[3/] Excludes previous allocations of RM450m to CGC while RM250m was transferred to Special Relief Facility 2015 in January 2015
[4/] Allocation transferred from New Entrepreneurs Fund 2 (RM250m) and Fund for Small and Medium Industries 2 (RM250m) while RM250m was returned to Fund for Small and Medium Industries 2 in June 2016
[5/] Revolving funds.

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*			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 / *Government Securities*	Sekuriti Lain / *Other Securities*				
						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*										
2014	1	38,020.8	215.1	24,892.3	43,856.2	121,426.3	30,563.1	26,626.7	7,543.6	2,150.9	61,222.0	n.a.	48,101.5	2,367.5	36,046.9	242,861.3	1,214,374.8	5,767.2	135,555.7	2,041,591.5
	2	35,036.7	186.2	25,157.9	44,353.9	119,254.4	31,103.5	24,671.6	8,141.1	2,979.3	66,275.7	n.a.	46,057.7	2,224.3	38,397.7	239,636.4	1,217,287.8	5,717.0	134,825.8	2,041,307.0
	3	36,379.6	449.2	24,304.7	44,277.5	118,631.4	33,187.5	24,386.0	8,141.0	2,455.3	66,197.9	n.a.	47,588.2	2,272.6	41,860.1	248,172.0	1,223,570.9	5,703.0	134,247.5	2,061,824.4
	4	36,588.8	237.1	27,943.9	44,287.5	131,112.6	31,407.6	23,125.0	8,480.7	3,090.3	69,243.0	n.a.	43,637.7	2,253.0	40,717.3	242,488.5	1,229,064.5	5,676.1	135,525.6	2,074,879.3
	5	34,759.9	809.4	30,588.4	44,731.0	120,648.2	28,598.0	23,481.9	7,727.2	3,695.5	76,225.9	n.a.	49,311.1	2,177.2	38,919.6	236,872.0	1,237,847.2	5,654.1	134,762.4	2,076,808.8
	6	42,416.0	582.3	27,564.1	45,322.0	125,444.2	29,182.9	21,282.2	7,951.2	4,130.8	75,659.5	n.a.	47,778.5	1,926.1	39,425.1	242,917.8	1,249,415.7	5,651.0	135,258.6	2,101,908.3
	7	35,094.7	547.1	28,017.5	44,442.5	133,015.3	32,300.3	19,058.2	8,872.8	2,417.9	79,695.1	n.a.	49,410.8	1,591.3	38,651.0	243,863.5	1,250,148.6	5,655.3	131,859.3	2,104,641.3
	8	35,843.0	489.2	29,372.7	46,050.7	117,829.0	35,038.1	19,566.4	8,816.5	2,099.8	72,356.1	n.a.	48,566.7	1,629.1	37,971.3	250,993.3	1,259,106.2	5,621.9	137,647.9	2,108,998.1
	9	35,954.1	393.0	24,651.3	46,486.0	113,140.1	41,134.3	18,025.3	9,053.9	2,446.8	73,348.3	n.a.	53,773.8	2,074.6	42,571.1	261,559.6	1,275,483.1	5,597.2	144,716.3	2,150,408.9
	10	30,164.2	456.3	27,426.6	46,210.8	103,314.8	37,598.0	16,634.4	6,542.4	3,164.8	74,757.7	n.a.	55,801.0	2,272.1	44,997.6	272,368.0	1,286,780.0	5,761.3	139,781.8	2,154,031.8
	11	27,375.0	385.4	26,938.8	46,885.5	93,714.1	34,207.0	15,842.3	6,862.0	3,538.5	76,241.7	n.a.	58,999.2	2,631.6	49,902.9	287,343.7	1,297,737.5	5,798.9	148,757.9	2,183,162.1
	12	26,790.3	663.9	27,943.3	46,532.0	92,104.4	37,927.7	17,300.7	7,303.7	3,297.0	84,254.4	n.a.	63,462.9	3,040.2	50,214.5	279,534.7	1,317,645.7	5,782.8	155,573.0	2,219,371.3
2015	1	26,999.8	1,877.6	29,946.0	49,092.7	83,081.3	38,807.3	19,053.0	7,699.8	2,846.9	90,428.5	n.a.	64,374.0	3,213.5	55,551.8	276,144.3	1,321,800.1	5,784.0	175,872.4	2,252,573.0
	2	27,396.6	416.9	31,134.7	48,563.7	95,458.1	37,644.7	16,739.8	7,645.5	4,273.8	86,766.1	n.a.	64,628.5	3,013.9	48,111.1	269,016.2	1,327,434.2	5,764.5	163,404.8	2,237,413.1
	3	36,106.5	640.0	34,311.2	48,876.6	98,915.7	35,912.3	16,310.0	7,254.3	3,999.7	97,202.7	n.a.	66,595.7	2,945.8	47,668.1	260,344.5	1,339,927.2	5,776.3	175,995.4	2,278,782.0
	4	33,416.7	687.6	38,946.1	49,331.8	106,833.5	33,936.6	16,053.0	7,675.3	4,929.7	89,383.4	n.a.	64,502.3	2,337.5	47,566.8	253,612.9	1,340,638.4	5,755.0	162,947.1	2,258,553.7
	5	39,512.0	568.6	40,189.7	49,061.9	111,972.1	34,497.1	15,869.6	6,176.8	3,168.0	87,944.5	n.a.	61,996.0	2,454.9	45,021.5	254,212.5	1,352,089.8	5,616.4	168,979.0	2,279,330.5
	6	34,814.9	691.2	38,256.6	48,312.6	114,640.6	37,879.8	16,451.6	7,227.7	1,651.8	87,502.8	n.a.	60,970.0	2,304.6	42,240.9	255,546.4	1,366,524.7	5,603.3	174,288.1	2,294,907.5
	7	34,587.1	974.4	36,656.6	48,692.1	86,535.5	38,238.0	14,328.2	7,067.8	1,870.6	86,577.5	27,121.9	59,454.2	3,161.3	45,725.6	254,834.0	1,374,537.7	5,558.0	152,213.3	2,278,133.7
	8	29,705.6	413.4	34,485.3	49,501.6	86,552.1	41,079.8	17,824.8	7,251.6	3,125.9	97,870.9	26,766.9	60,054.6	2,719.2	45,780.3	250,383.2	1,395,657.2	5,537.4	195,449.7	2,350,159.5
	9	27,558.0	700.3	35,193.5	48,774.8	101,582.7	35,113.0	17,638.5	6,984.3	3,163.6	91,812.3	25,729.8	55,792.8	3,786.3	46,242.5	250,029.4	1,401,767.5	5,515.5	213,684.5	2,371,069.6
	10	27,091.3	1,002.9	36,718.3	49,253.4	95,236.5	33,810.9	17,142.7	5,783.8	2,553.4	91,403.6	27,703.5	56,367.5	2,905.0	40,984.3	252,323.6	1,407,831.6	5,504.8	187,999.7	2,341,616.6
	11	26,768.2	659.0	31,047.0	48,504.6	108,749.7	27,795.2	17,455.2	5,477.5	2,455.2	96,572.4	26,315.9	55,296.6	2,160.8	42,606.3	251,081.9	1,409,540.4	5,729.7	191,474.8	2,349,690.4
	12	29,151.7	692.8	31,503.0	48,729.3	107,925.0	21,897.5	18,228.3	6,931.9	4,026.8	89,653.1	25,496.3	63,401.9	1,670.6	43,576.7	250,369.3	1,423,806.8	5,827.9	181,397.8	2,354,286.6
2016	1	31,630.2	1,002.6	30,346.6	49,855.7	106,043.5	27,669.6	19,008.6	6,146.2	2,607.1	84,943.4	25,660.7	58,335.2	2,768.9	45,906.8	253,019.9	1,425,432.4	5,800.9	190,666.0	2,366,844.3
	2	29,678.9	920.9	28,190.4	41,896.0	118,873.0	29,494.8	18,910.8	6,309.8	2,306.6	95,426.7	26,667.0	56,130.2	3,528.4	48,855.4	264,204.3	1,428,234.6	5,818.6	180,526.5	2,385,972.8
	3	28,442.2	347.7	29,402.8	41,480.4	116,092.9	29,493.6	16,201.3	6,676.6	1,967.9	93,558.6	25,345.2	50,483.6	2,008.3	47,854.1	261,961.6	1,426,643.2	5,809.8	178,506.1	2,362,275.8
	4	28,297.4	684.9	31,115.4	43,351.8	112,434.9	31,070.1	19,603.9	6,314.5	1,886.8	88,228.5	26,292.6	45,208.8	1,775.3	49,706.6	263,382.1	1,424,944.3	6,090.3	171,800.4	2,352,188.3
	5	26,690.8	532.6	31,174.7	41,126.9	114,801.1	30,380.3	18,476.1	5,906.7	1,578.4	86,451.0	27,962.1	44,726.8	1,876.4	53,401.0	266,109.3	1,435,919.0	6,189.3	174,607.0	2,367,909.8
	6	29,862.1	1,246.5	32,227.2	42,007.5	117,694.6	35,356.0	22,033.4	6,741.5	2,042.4	90,300.9	28,388.2	44,825.0	2,105.4	51,108.8	266,870.8	1,442,783.4	6,192.5	177,488.6	2,399,274.7

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. 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

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

1.7.1 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*			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 Perbendaha-raan *Treasury Bills*	Sekuriti Kerajaan *Government Securities*	Sekuriti Lain *Other Securities*				
						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*									
2014	1	2,567.9	89.5	36.4	11,524.5	43,979.8	4,649.6	3,666.7	654.7	1,535.9	1,565.3	n.a.	8,906.9	186.0	84.8	56,782.1	281,567.9	488.6	5,950.0	424,236.6
	2	2,239.1	37.4	36.6	11,676.8	38,993.4	4,589.7	4,932.6	909.6	2,544.3	1,740.8	n.a.	8,749.6	186.4	83.3	57,551.1	282,997.0	487.4	6,576.7	424,331.7
	3	1,462.4	32.5	36.6	11,579.8	38,513.9	5,679.2	4,527.3	807.7	2,020.3	1,609.3	n.a.	9,109.8	201.4	82.9	59,477.0	287,508.7	498.0	5,862.1	429,009.1
	4	1,831.8	29.3	0.3	11,685.6	40,889.6	5,657.5	4,481.1	542.0	2,470.3	1,891.3	n.a.	8,429.3	152.2	82.9	57,311.3	289,870.9	496.6	6,685.3	432,507.3
	5	2,369.8	21.7	37.0	11,789.0	37,227.2	4,255.9	5,727.2	344.5	2,840.5	1,842.7	n.a.	10,865.1	171.9	81.8	56,936.1	294,499.0	494.6	6,092.6	435,596.5
	6	1,716.1	30.8	145.2	11,813.2	41,173.9	4,958.5	4,598.3	364.7	3,470.7	1,964.2	n.a.	11,051.9	251.6	81.8	58,809.3	298,385.8	499.0	7,373.5	446,688.6
	7	1,572.8	45.6	118.6	11,825.0	37,556.1	5,008.8	4,025.7	428.8	1,744.6	1,944.9	n.a.	11,005.3	313.9	120.8	58,163.6	300,898.9	531.2	6,582.4	441,886.9
	8	1,160.8	54.4	121.0	12,177.5	37,967.9	5,697.7	5,164.1	519.0	1,809.8	1,687.8	n.a.	10,781.0	447.7	80.6	61,643.4	304,733.1	531.1	6,448.5	451,025.4
	9	1,520.6	20.4	166.5	12,481.6	36,490.3	4,114.1	3,388.4	450.5	2,011.8	1,681.4	n.a.	9,468.3	516.7	83.5	59,495.9	309,814.8	523.3	6,190.0	448,418.1
		1,524.6	24.5	166.7	12,481.6	37,752.4	4,115.5	4,166.9	547.5	2,011.8	1,683.1	n.a.	10,595.8	526.7	83.5	61,992.6	310,288.2	524.1	6,959.3	455,444.9
	10	908.6	307.8	127.4	12,657.7	35,688.6	4,288.2	4,507.9	332.7	2,166.8	1,962.1	n.a.	12,812.6	522.4	84.0	62,991.1	316,466.0	534.2	6,770.3	463,128.5
	11	807.0	232.2	160.2	12,974.8	35,403.6	2,267.8	5,094.3	356.9	2,763.5	2,064.9	n.a.	11,925.2	543.5	86.3	65,271.7	321,379.2	543.3	7,236.0	469,110.7
	12	1,200.8	373.4	38.6	13,011.1	32,064.2	3,025.5	4,922.9	325.7	2,556.9	2,184.9	n.a.	11,563.4	475.1	89.3	66,668.3	330,174.5	552.8	7,828.4	477,055.7
2015	1	1,017.9	151.1	38.7	13,628.7	33,943.5	1,373.4	5,883.3	763.5	2,056.9	2,361.3	n.a.	10,509.3	542.2	122.7	66,864.2	338,065.9	545.3	8,095.2	485,963.3
	2	873.4	101.3	1.6	13,592.4	35,355.4	2,221.6	4,849.7	655.5	3,893.8	2,627.9	n.a.	10,662.2	549.9	122.5	65,189.2	342,986.1	549.3	7,389.3	491,620.9
	3	1,491.7	108.3	4.3	14,245.3	42,817.1	3,542.9	3,942.3	335.5	3,289.7	2,427.6	n.a.	13,753.2	555.0	124.8	62,676.8	347,522.1	545.6	8,999.8	506,382.1
	4	3,521.9	152.8	4.7	14,388.8	45,002.8	2,670.3	3,574.6	430.5	3,989.7	2,745.1	n.a.	13,342.9	507.1	121.2	59,763.8	349,834.7	544.0	7,373.4	507,968.3
	5	3,250.8	148.5	1.3	14,121.4	40,793.4	4,416.3	3,868.9	165.5	2,973.0	2,722.8	n.a.	12,971.4	470.7	124.1	61,425.8	354,145.1	544.1	8,251.0	510,394.2
	6	2,575.4	462.4	256.2	14,024.7	38,951.3	3,414.8	3,216.8	75.4	1,431.8	2,974.8	n.a.	13,255.5	396.1	116.5	61,936.5	358,801.0	541.7	7,639.5	510,070.4
	7	2,248.1	358.6	265.0	14,251.3	29,635.1	3,168.9	3,648.7	0.0	1,240.6	3,097.6	0.0	14,910.0	550.4	142.7	60,048.7	362,879.0	536.1	9,092.5	506,073.3
	8	1,591.1	153.0	273.6	14,055.7	25,609.0	4,007.0	3,970.5	60.0	2,360.5	3,385.5	0.0	13,293.5	484.4	151.6	59,187.5	368,843.0	530.2	11,236.3	509,192.3
	9	1,353.9	372.7	268.8	13,671.5	28,596.9	4,200.8	3,494.9	84.6	2,248.6	2,775.2	0.0	12,675.6	544.5	157.0	60,276.0	371,717.0	524.8	11,232.8	514,195.7
	10	1,624.5	423.8	270.9	13,933.3	28,243.1	4,240.3	2,104.7	101.3	1,788.3	2,911.3	0.0	11,242.5	466.5	139.3	61,045.3	377,238.5	521.7	9,724.9	516,020.0
	11	1,623.6	221.1	276.7	14,007.9	32,415.0	5,303.4	1,748.6	0.0	1,987.2	3,500.0	0.0	9,729.3	416.9	138.1	61,181.2	379,076.0	519.9	10,461.7	522,606.6
	12	1,365.1	311.4	283.5	13,835.8	37,582.3	3,975.6	2,658.4	30.0	3,486.7	3,120.3	0.0	11,618.3	377.9	139.2	61,238.1	384,444.0	516.9	10,366.3	535,349.7
2016	1	1,740.9	444.9	282.6	14,032.6	36,702.5	4,866.0	3,560.3	110.0	2,117.1	2,706.3	0.0	8,946.0	315.0	130.6	62,450.0	386,201.6	509.1	10,739.1	535,854.7
	2	2,180.4	296.3	286.3	11,461.2	39,600.4	4,462.0	3,249.6	87.5	1,586.6	2,500.3	0.0	8,382.0	384.4	132.4	61,736.4	388,806.5	505.5	10,409.2	536,067.0
	3	2,470.4	53.5	279.9	11,925.5	42,861.1	3,907.6	2,396.0	0.0	1,393.8	2,330.2	0.0	8,819.4	375.9	125.3	59,952.7	390,815.2	506.0	8,868.6	537,081.1
	4	2,990.9	422.1	273.2	11,778.8	43,142.0	4,362.6	4,961.3	0.0	1,629.7	2,445.7	0.0	8,924.5	164.0	115.0	59,271.3	392,247.0	502.9	8,418.5	541,649.5
	5	2,227.8	146.6	276.4	11,775.8	47,099.8	3,219.7	4,736.7	0.0	1,130.9	2,639.5	0.0	9,227.2	149.2	120.5	60,949.5	397,313.0	495.5	9,313.8	550,822.1
	6	2,561.8	627.8	277.9	12,090.7	46,416.2	2,877.6	6,640.6	0.0	1,483.5	2,457.5	0.0	8,626.1	149.7	118.2	61,901.6	401,875.5	499.3	9,930.4	558,534.6

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 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. 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

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

1.8 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*								
2015	1	227,818.3	15,841.9	1.2	1,628,349.2	1,662.1	53,475.6	6,614.8	3,270.5	7,801.7	92,410.8	n.a	n.a	5,337.2	4,526.2	45.6	205,418.1	2,252,573.0
	2	228,723.5	15,603.3	1.2	1,634,588.8	1,101.7	51,772.5	6,279.1	3,009.4	7,437.8	85,035.3	n.a	n.a	5,959.7	4,084.4	44.3	193,772.2	2,237,413.1
	3	229,745.8	16,132.7	1.2	1,667,477.2	946.0	49,680.5	6,966.5	2,759.4	6,120.9	83,880.6	n.a	n.a	6,497.2	5,290.8	45.3	203,237.8	2,278,782.0
	4	228,650.8	16,476.8	1.2	1,661,470.1	1,239.4	46,690.4	6,399.0	2,101.2	7,761.0	82,783.7	n.a	n.a	7,707.7	4,963.2	46.5	192,262.8	2,258,553.7
	5	231,599.0	16,338.8	1.3	1,661,599.6	1,218.1	45,004.5	7,868.2	2,415.0	6,145.9	92,040.6	n.a	n.a	7,902.9	5,101.7	52.3	202,042.5	2,279,330.5
	6	234,529.8	16,763.4	1.2	1,667,258.2	1,098.5	51,466.6	5,189.4	1,736.0	5,221.1	90,698.8	n.a	n.a	5,961.3	4,565.4	34.9	210,383.1	2,294,907.5
	7	235,078.5	16,643.1	1.2	1,621,556.5	904.7	49,917.2	5,298.5	1,675.4	5,976.1	85,763.4	4,256.1	27,989.2	4,642.9	4,110.6	41.7	214,278.7	2,278,133.7
	8	235,248.5	16,563.0	1.2	1,624,493.6	800.2	55,199.1	6,758.3	1,293.2	6,300.3	107,447.3	5,246.1	27,715.0	2,916.8	4,129.4	29.5	256,018.0	2,350,159.5
	9	236,007.9	16,727.7	1.2	1,645,205.6	935.4	49,265.2	6,287.4	1,523.9	7,205.5	100,186.1	6,139.8	26,724.2	2,768.0	4,190.0	45.0	267,856.8	2,371,069.6
	10	238,512.9	17,047.3	0.8	1,633,390.5	631.4	48,444.2	6,202.8	1,574.6	5,222.9	89,928.5	10,375.2	28,676.8	2,164.2	4,247.2	32.6	255,164.7	2,341,616.6
	11	239,277.1	16,720.5	0.9	1,642,494.5	473.5	42,921.9	7,221.5	811.8	5,636.0	85,286.2	18,343.9	27,128.7	1,777.8	4,075.4	42.5	257,478.2	2,349,690.4
	12	246,080.8	16,647.4	0.9	1,653,746.5	345.5	38,241.5	6,604.5	1,422.9	4,945.5	86,027.7	20,594.5	26,165.3	1,349.9	4,120.6	34.7	247,958.2	2,354,286.6
2016	1	251,644.3	16,676.5	0.7	1,641,807.7	175.1	41,449.9	8,319.5	1,122.4	6,396.5	85,543.9	25,719.5	26,306.2	1,497.7	4,252.1	40.9	255,891.2	2,366,844.3
	2	252,521.3	16,942.1	0.7	1,653,530.8	3,849.6	42,773.0	7,407.2	1,248.0	5,659.1	88,609.1	25,173.3	27,324.3	2,562.9	4,324.1	30.1	254,017.0	2,385,972.8
	3	252,920.7	16,613.2	0.6	1,651,725.1	629.2	43,125.8	6,166.1	798.8	4,934.3	82,491.6	28,029.6	25,957.8	2,435.9	4,236.7	28.4	242,182.0	2,362,275.8
	4	254,831.3	16,121.0	1.3	1,643,462.1	52.2	43,149.5	9,041.6	1,228.0	5,592.6	80,323.1	29,844.7	26,905.5	2,261.1	3,918.0	36.9	235,419.4	2,352,188.3
	5	257,628.8	16,469.6	1.2	1,654,955.1	2,533.4	40,698.3	8,751.6	1,147.6	4,117.2	78,393.2	32,026.4	28,610.2	2,007.4	3,904.0	28.0	236,637.9	2,367,909.8
	6	260,866.5	16,674.9	0.6	1,658,395.7	4,848.0	49,415.8	10,232.7	1,076.1	4,329.8	83,285.0	36,205.0	29,047.1	1,283.7	4,069.6	31.6	239,512.6	2,399,274.7

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. 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*										
2014	1	31,364.4	897.5	0.0	345,929.5	52.8	20,665.7	3,831.4	953.6	2,013.6	2,045.4	n.a	n.a	7,151.6	500.0	597.0	306.9	0.0	7,927.2	424,236.6
	2	31,572.9	913.4	0.0	345,916.8	60.8	17,291.0	5,839.8	1,151.7	2,260.8	1,970.6	n.a	n.a	7,347.3	500.0	588.3	297.5	0.0	8,620.9	424,331.7
	3	32,185.5	937.9	0.0	350,385.1	56.3	18,309.4	4,242.9	873.8	2,000.8	2,520.8	n.a	n.a	8,195.6	500.0	618.4	387.1	0.0	7,795.5	429,009.1
	4	32,387.4	928.6	0.0	354,306.0	33.4	16,900.8	3,935.9	1,131.3	2,374.9	2,215.8	n.a	n.a	9,592.0	500.0	665.2	329.8	0.0	7,206.1	432,507.3
	5	32,644.8	909.0	0.0	354,945.3	34.2	15,933.7	5,128.8	617.4	3,218.9	2,764.9	n.a	n.a	9,318.9	500.0	646.7	280.4	0.0	8,653.6	435,596.5
	6	33,072.1	1,070.0	0.0	365,525.0	2.0	14,633.3	4,520.3	531.9	3,015.1	2,634.8	n.a	n.a	10,158.8	500.0	494.7	344.0	0.0	10,186.6	446,688.6
	7	33,364.0	1,102.9	0.0	366,207.8	31.3	12,547.2	3,788.0	550.6	2,382.2	2,291.9	n.a	n.a	9,336.9	500.0	591.3	252.7	0.0	8,940.1	441,886.9
	8	33,191.9	878.2	0.0	373,001.4	34.1	12,997.1	4,598.8	672.5	2,895.2	2,097.2	n.a	n.a	9,347.0	500.0	656.4	306.5	0.0	9,849.3	451,025.4
	9	33,340.8	945.5	0.0	378,311.0	35.4	12,630.4	3,788.6	560.4	2,796.4	3,062.2	n.a	n.a	9,303.1	500.0	703.1	403.1	0.0	9,064.8	455,444.9
	10	33,698.0	1,062.1	0.0	386,479.3	35.9	10,832.2	3,790.4	780.2	2,729.0	2,895.1	n.a	n.a	9,158.0	500.0	682.6	259.4	0.0	10,226.4	463,128.5
	11	33,876.1	1,113.3	0.0	393,744.6	63.9	8,468.8	4,271.7	590.7	3,692.5	2,930.1	n.a	n.a	9,414.9	500.0	675.7	376.9	0.0	9,391.5	469,110.7
	12	34,132.3	1,233.5	0.0	399,446.5	30.1	9,139.8	4,807.9	938.6	3,894.1	2,806.4	n.a	n.a	9,409.5	500.0	686.9	353.7	0.0	9,676.4	477,055.7
2015	1	34,765.6	1,193.2	0.0	405,619.3	145.1	9,752.4	5,397.0	926.3	3,474.7	3,060.8	n.a	n.a	9,377.7	500.0	669.2	348.5	0.0	10,733.5	485,963.3
	2	34,934.7	1,284.9	0.0	413,095.6	86.7	8,900.2	4,231.4	886.8	3,864.7	3,664.4	n.a	n.a	9,233.5	500.0	678.7	389.0	0.0	9,870.4	491,620.9
	3	35,009.0	1,321.9	0.0	426,766.7	88.8	8,846.9	4,186.3	766.8	3,225.9	3,678.7	n.a	n.a	10,599.5	500.0	757.8	342.3	0.0	10,291.4	506,382.1
	4	35,109.6	1,388.6	0.0	428,251.3	423.0	8,820.3	4,046.2	498.8	3,859.0	3,736.4	n.a	n.a	10,834.3	500.0	766.7	339.8	0.0	9,394.2	507,968.3
	5	35,445.5	1,506.0	0.0	430,700.6	307.4	8,445.2	3,782.3	486.6	3,362.5	3,796.4	n.a	n.a	10,862.1	500.0	696.0	376.1	0.0	10,127.7	510,394.2
	6	35,974.9	1,633.8	0.0	428,608.1	40.0	10,501.6	1,888.3	387.2	3,011.5	3,547.5	n.a	n.a	10,895.6	500.0	703.5	337.3	0.0	12,041.1	510,070.4
	7	36,335.6	1,725.6	0.0	396,230.4	42.1	8,135.9	2,326.8	363.4	3,421.1	3,816.0	4,256.1	27,989.2	10,908.2	500.0	716.2	289.2	0.0	9,017.5	506,073.3
	8	36,484.7	1,842.5	0.0	392,650.6	157.4	10,663.9	2,930.9	263.7	3,220.8	3,806.5	5,246.1	27,715.0	11,029.3	500.0	711.7	419.5	0.0	11,549.8	509,192.3
	9	36,594.5	1,959.2	0.0	396,718.6	163.6	10,848.8	2,241.3	338.3	4,022.1	3,950.5	6,139.8	26,724.2	11,091.0	500.0	684.4	301.5	0.0	11,917.8	514,195.7
	10	37,024.4	2,039.7	0.0	393,377.8	158.9	11,590.3	2,074.5	61.1	3,078.1	3,672.3	10,375.2	28,676.8	11,064.5	500.0	671.9	262.8	0.0	11,391.7	516,020.0
	11	37,313.9	2,122.6	0.0	391,798.4	157.3	12,607.5	2,104.4	4.0	2,905.1	3,501.9	18,343.9	27,128.7	11,552.8	500.0	629.0	253.7	0.0	11,683.5	522,606.6
	12	37,844.9	2,231.3	0.0	400,429.3	158.8	12,983.7	2,787.9	673.5	3,089.6	3,277.6	20,594.5	26,165.3	12,198.0	500.0	625.0	284.1	0.0	11,506.1	535,349.7
2016	1	38,747.3	2,265.0	0.0	393,003.3	29.0	12,759.3	3,721.0	36.6	4,486.4	2,643.8	25,719.5	26,306.2	12,159.0	500.0	594.5	272.7	0.0	12,611.1	535,854.7
	2	39,083.9	2,398.0	0.0	393,656.2	0.0	12,807.6	3,226.0	142.1	4,146.1	2,049.9	25,173.3	27,324.3	13,170.0	500.0	619.8	458.5	0.0	11,311.1	536,067.0
	3	39,361.4	2,469.6	0.0	397,530.3	0.0	10,994.0	2,404.7	54.5	3,507.6	1,886.9	28,029.6	25,957.8	12,116.0	500.0	562.8	740.1	0.0	10,965.8	537,081.1
	4	39,022.3	2,565.2	0.0	396,412.4	0.0	12,463.8	4,506.6	74.2	4,046.3	1,912.2	29,844.7	26,905.5	11,826.8	500.0	542.2	409.5	0.0	10,617.8	541,649.5
	5	39,364.5	2,661.8	0.0	402,334.1	825.9	10,850.1	5,545.0	67.3	2,852.1	1,909.7	32,026.4	28,610.2	11,896.6	500.0	556.1	472.5	0.0	10,349.7	550,822.1
	6	39,718.1	2,682.1	0.0	399,679.3	1,208.9	12,412.1	7,253.5	10.5	3,034.9	2,339.6	36,205.0	29,047.1	11,711.7	500.0	566.7	498.9	0.0	11,666.5	558,534.6

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 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. 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*
2014	5	4,199.6	7,605.5	7,237.4	20,722.8	9,911.9	266.2	3,614.0	1,774.8	1.5	3,957.5	14,075.6	2,275.4	68,404.7
	6	3,455.1	7,895.6	7,530.9	20,697.7	8,773.4	309.0	3,937.0	1,888.1	2.1	5,174.1	16,492.2	2,227.7	70,852.0
	7	5,008.1	8,371.8	7,875.7	19,309.1	8,262.2	458.9	3,672.4	1,843.9	0.9	2,893.2	14,929.7	5,037.2	69,787.4
	8	3,207.2	7,740.6	6,680.8	19,546.2	9,604.4	528.0	3,868.1	2,088.3	1.7	3,188.2	21,259.9	2,169.7	73,202.2
	9	3,002.6	7,230.0	6,908.6	19,671.4	8,295.2	355.7	4,414.8	2,103.8	1.3	4,023.8	22,397.5	4,641.3	76,137.3
	10	3,376.4	8,137.5	6,712.9	20,059.3	8,862.6	516.7	4,032.6	2,151.9	2.4	4,065.2	17,012.2	3,357.9	71,574.7
	11	4,776.8	6,839.4	6,503.0	18,438.0	8,882.5	595.3	4,415.3	2,008.2	11.0	2,909.8	20,843.1	5,834.4	75,553.7
	12	2,851.0	7,473.2	7,140.1	17,737.9	8,019.8	595.9	4,675.6	2,062.7	17.3	4,331.5	11,118.4	4,060.0	62,943.2
2015	1	4,107.9	8,270.9	7,906.3	16,324.3	8,238.1	569.2	4,324.2	1,991.1	13.3	2,728.2	10,711.8	2,255.8	59,534.7
	2	4,004.7	6,152.3	5,945.0	11,855.0	6,902.9	559.4	3,330.8	1,781.1	9.5	2,088.6	8,518.1	2,461.6	47,664.0
	3	2,897.2	8,905.0	8,277.5	18,172.6	8,072.7	481.6	4,776.0	2,211.1	11.0	3,966.8	18,029.0	3,812.5	71,335.4
	4	2,895.4	6,901.3	6,586.4	18,809.1	10,042.2	729.7	4,907.0	2,595.2	16.9	3,895.7	15,226.6	2,415.9	68,435.0
	5	1,883.3	6,483.0	6,176.6	17,431.8	7,730.6	644.0	5,406.4	2,673.8	16.8	4,182.7	17,494.1	2,458.9	66,405.3
	6	1,951.4	8,168.7	7,878.5	19,296.8	8,382.0	338.9	6,133.9	3,146.9	0.7	3,471.4	20,787.8	1,705.0	73,383.6
	7	1,657.8	7,909.9	7,176.2	18,668.3	7,733.6	689.9	5,903.8	3,150.9	0.6	3,545.0	20,694.2	4,686.1	74,640.0
	8	1,831.1	6,994.8	6,674.5	18,298.1	7,384.6	290.5	5,918.7	3,240.6	0.4	3,667.9	25,030.7	2,780.7	75,438.1
	9	2,656.2	7,242.7	6,766.0	18,120.2	7,435.4	2,270.2	6,109.3	3,509.4	0.4	3,288.6	16,565.4	7,556.0	74,753.7
	10	2,335.1	7,824.6	7,517.6	18,161.5	7,028.6	432.9	6,604.8	3,722.1	0.4	2,960.0	22,004.5	9,665.0	80,739.3
	11	2,454.6	8,086.0	7,333.8	16,015.8	6,199.0	927.5	5,894.5	3,238.9	12.2	2,802.3	22,656.8	3,221.5	71,509.2
	12	1,553.5	7,404.2	7,172.8	14,878.4	5,833.4	517.9	5,958.5	3,333.4	3.1	2,412.4	17,066.8	4,424.6	63,386.1
2016	1	2,727.8	7,169.0	6,820.0	15,268.5	6,420.3	366.9	5,989.1	3,219.9	6.3	2,587.3	17,680.2	3,609.3	65,044.5
	2	1,829.6	5,223.7	4,954.0	12,074.5	5,756.5	306.7	4,549.0	2,468.2	21.5	3,361.3	12,661.5	2,275.2	50,527.6
	3	2,636.9	7,380.9	6,915.6	19,182.0	6,802.5	308.9	6,185.2	3,792.9	0.8	3,476.5	19,095.3	3,256.4	72,118.2
	4	1,900.0	6,744.5	6,362.4	18,224.9	6,348.0	505.4	5,624.3	3,889.7	0.7	1,551.4	14,884.0	4,644.8	64,317.6
	5	2,623.1	6,441.4	6,209.0	18,430.9	7,117.2	3,704.7	4,480.6	4,094.0	0.0	3,471.6	19,097.7	2,654.7	72,115.9
	6	3,409.5	8,391.8	7,811.7	17,932.3	7,034.1	502.6	4,687.8	4,125.3	0.1	6,545.4	18,451.3	5,138.1	76,218.3

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*
2014	5	739.2	622.8	6,530.1	119.0	4,152.1	6,083.4	5,971.5	1,158.1	2,890.1	1,159.8	38,035.0	943.6	68,404.7
	6	1,452.9	664.9	3,199.1	3,953.5	5,006.9	6,656.7	4,981.4	822.6	3,766.2	690.9	38,856.8	800.2	70,852.0
	7	2,215.5	368.5	4,335.7	102.3	4,498.3	4,823.5	4,178.0	1,015.4	9,458.8	1,259.0	36,622.9	909.5	69,787.4
	8	1,347.0	1,328.4	4,256.8	151.2	4,758.5	6,296.4	5,420.5	1,632.5	7,842.7	1,327.2	36,753.7	2,087.2	73,202.2
	9	1,030.2	100.8	4,634.9	1,004.6	4,793.0	7,152.5	5,633.0	704.4	9,362.0	844.5	37,442.3	3,434.9	76,137.3
	10	1,124.6	821.8	3,919.5	2,051.8	5,704.9	5,777.9	5,590.3	2,765.7	4,433.9	934.7	37,749.6	700.1	71,574.7
	11	1,847.7	1,035.5	5,045.0	2,161.7	4,925.5	4,510.4	7,752.8	3,169.6	5,221.8	952.4	36,089.6	2,841.7	75,553.7
	12	1,079.1	467.3	3,683.5	288.3	4,169.0	4,866.1	6,163.8	1,124.3	4,043.8	691.4	35,848.0	518.5	62,943.2
2015	1	882.5	239.5	3,757.3	74.3	4,547.2	4,055.3	4,455.4	1,068.1	2,484.6	880.5	36,031.3	1,058.8	59,534.7
	2	2,232.6	882.3	2,935.3	275.4	2,737.8	3,442.7	3,023.7	1,159.1	3,028.2	877.5	26,598.4	471.0	47,664.0
	3	3,921.7	945.8	3,788.2	781.4	4,882.8	5,477.1	4,945.9	989.6	6,253.2	1,465.1	37,473.6	411.1	71,335.4
	4	2,618.5	908.1	4,780.5	73.0	5,393.2	5,419.3	5,251.2	1,009.8	3,458.4	2,079.5	36,613.6	830.0	68,435.0
	5	1,268.6	75.9	4,005.6	987.4	4,808.4	6,726.2	5,519.4	1,252.7	4,912.6	2,227.0	34,269.0	352.6	66,405.3
	6	1,479.5	196.5	3,436.5	133.4	5,683.0	4,692.6	6,415.8	1,192.2	3,694.9	4,150.9	39,512.9	2,795.4	73,383.6
	7	1,541.6	883.5	3,850.3	3,130.1	5,732.9	5,659.0	5,888.3	1,754.4	5,742.4	1,761.3	37,706.8	989.5	74,640.0
	8	955.5	283.5	4,377.1	85.1	5,734.4	5,166.9	6,354.3	994.6	11,542.4	2,551.4	36,846.3	546.6	75,438.1
	9	2,127.1	198.4	5,291.0	2,938.2	5,909.1	6,224.6	4,609.6	813.3	7,196.5	1,247.0	37,369.6	829.2	74,753.7
	10	1,781.0	1,909.5	4,740.6	2,870.7	5,474.1	5,139.3	4,614.6	1,214.3	7,385.1	4,130.7	39,028.7	2,450.8	80,739.3
	11	1,726.2	706.6	4,343.1	1,698.7	6,277.6	5,235.5	5,065.2	1,524.4	7,095.3	1,028.6	35,388.3	1,419.7	71,509.2
	12	1,171.7	2,290.9	3,654.0	1,068.2	4,460.5	4,696.5	4,851.3	1,792.9	3,458.1	1,198.7	33,602.9	1,140.3	63,386.1
2016	1	613.6	122.2	3,050.8	3,143.5	3,939.1	4,654.4	2,999.8	2,585.6	4,286.9	3,184.0	34,695.9	1,768.8	65,044.5
	2	713.6	111.7	3,401.7	578.5	3,810.8	4,922.7	3,830.1	1,783.9	2,665.9	1,438.5	26,367.9	902.2	50,527.6
	3	1,137.6	373.3	4,018.3	632.4	4,925.7	5,462.2	5,310.0	794.2	7,271.8	2,948.9	38,821.7	422.1	72,118.2
	4	1,630.5	167.2	4,136.2	1,995.0	5,539.6	4,252.7	3,093.1	2,320.3	2,751.3	967.6	36,847.1	616.9	64,317.6
	5	1,560.0	79.2	4,934.3	191.7	5,184.5	7,112.6	4,550.9	7,393.0	3,665.7	1,283.6	35,879.8	280.7	72,115.9
	6	1,158.3	402.5	11,024.9	306.6	5,134.5	7,209.7	7,072.3	1,389.4	3,190.8	1,673.3	37,136.3	519.6	76,218.3

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 / *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	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 diluluskan / *Total loans approved*
2014	4	2,784.5	4,974.2	4,688.4	10,354.2	4,396.1	241.8	1,259.6	1,363.0	6.3	822.0	5,253.4	2,078.8	33,533.8
	5	2,399.7	3,938.9	3,716.1	10,876.6	3,716.8	254.9	1,469.9	1,109.6	3.9	819.7	5,020.1	1,519.4	31,129.5
	6	3,349.2	3,873.9	3,649.3	10,884.3	5,026.5	290.4	1,438.9	1,172.2	5.6	695.7	5,108.0	1,607.3	33,452.0
	7	1,978.2	4,248.3	4,036.7	10,901.6	4,133.0	566.5	1,331.2	1,074.7	3.6	1,126.4	6,466.0	1,317.2	33,146.7
	8	2,272.7	4,197.0	3,980.4	10,787.4	4,228.5	252.4	1,350.3	1,206.9	7.5	1,760.7	6,609.5	1,901.7	34,574.6
	9	2,651.9	3,727.8	3,510.4	10,685.6	4,562.2	244.3	1,516.9	1,186.5	6.4	1,463.4	8,047.1	3,930.7	38,022.8
	10	3,731.4	4,022.2	3,801.5	11,174.4	4,769.2	334.5	1,497.8	1,236.3	10.3	2,068.3	7,770.7	772.3	37,387.4
	11	2,299.8	3,772.8	3,596.0	10,165.6	4,066.8	849.7	1,401.3	1,258.7	7.4	988.7	7,498.2	2,925.4	35,234.5
	12	1,762.9	4,267.1	4,031.1	9,843.5	4,534.7	442.1	1,526.0	1,260.9	10.7	1,183.5	7,148.5	1,813.9	33,793.9
2015	1	2,867.8	4,563.4	4,301.5	8,868.0	4,210.4	682.6	1,338.3	1,136.4	10.3	949.7	5,153.8	1,211.4	30,992.2
	2	2,509.9	4,008.9	3,878.9	6,524.6	2,603.8	468.9	1,047.0	980.0	8.0	1,923.1	5,290.8	1,381.3	26,746.2
	3	2,258.8	5,356.8	4,860.9	8,912.8	4,630.4	786.8	1,428.0	1,192.1	5.4	1,618.9	7,926.6	2,145.3	36,261.8
	4	1,816.9	4,154.9	3,944.6	9,839.0	3,988.4	364.2	1,500.3	1,335.7	6.8	2,353.0	6,364.0	997.9	32,721.1
	5	1,323.4	3,859.6	3,657.2	8,560.6	2,891.6	456.9	1,381.8	1,354.8	6.8	931.3	8,324.0	2,211.2	31,302.1
	6	1,421.2	4,425.2	4,242.9	10,025.0	3,396.4	198.9	1,577.9	1,684.2	0.3	1,347.2	11,568.5	2,855.3	38,500.1
	7	1,171.3	4,342.1	4,142.6	8,957.0	3,061.0	281.3	1,421.4	1,466.2	0.1	1,024.0	9,535.9	1,595.5	32,855.7
	8	1,221.4	3,882.2	3,714.5	8,895.2	3,010.6	148.9	1,576.6	1,413.5	0.2	1,620.0	7,791.7	1,857.5	31,417.7
	9	1,183.7	3,914.4	3,740.6	8,655.1	2,982.1	428.6	1,701.4	1,441.2	0.0	1,150.6	7,955.6	2,812.2	32,224.9
	10	1,871.5	4,149.7	3,973.5	8,889.6	3,135.4	277.0	1,825.3	1,652.9	0.0	2,012.8	8,659.6	2,766.7	35,240.7
	11	1,499.0	3,908.8	3,737.2	7,936.6	2,248.8	516.9	1,756.6	1,378.3	0.0	669.2	8,207.6	3,243.7	31,365.6
	12	1,150.2	4,185.5	4,005.8	7,348.5	2,249.5	149.1	1,672.2	1,472.2	0.2	2,322.9	9,616.2	3,428.8	33,595.3
2016	1	1,664.2	4,330.8	3,790.6	5,853.8	2,344.9	221.1	1,259.0	1,436.0	0.0	918.6	4,325.0	4,314.4	26,667.7
	2	1,287.6	2,862.0	2,736.2	5,116.5	1,901.0	214.7	1,115.4	1,123.7	27.2	1,064.9	6,318.6	1,218.8	22,250.4
	3	1,304.7	3,464.8	3,263.1	7,686.9	3,420.3	177.0	1,510.7	1,442.4	0.1	317.7	7,341.7	1,115.1	27,781.5
	4	1,374.2	3,483.1	3,084.3	7,311.3	2,331.0	257.7	1,351.0	1,406.6	0.0	1,052.4	7,109.6	1,427.2	27,104.0
	5	1,975.0	3,432.3	3,145.2	7,603.2	2,309.8	319.8	1,382.0	1,487.1	0.5	2,362.2	9,309.2	1,815.3	31,996.1
	6	1,781.3	4,445.8	3,901.1	8,007.4	3,260.9	360.3	1,483.7	1,503.6	0.1	1,457.5	6,939.2	1,235.9	30,475.8

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

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

1.13 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*
2014	5	214.5	298.7	1,586.8	284.8	1,890.1	1,331.6	2,174.6	279.4	1,577.3	204.2	20,714.3	573.1	31,129.5
	6	1,162.8	392.3	1,621.7	50.8	1,933.9	1,591.0	3,751.3	604.1	1,029.5	324.4	20,815.5	174.8	33,452.0
	7	914.0	179.2	2,194.9	12.9	2,016.9	1,657.4	2,859.1	420.5	1,830.3	269.6	20,646.9	145.0	33,146.7
	8	604.3	167.1	2,399.0	60.1	1,942.7	2,694.0	2,300.5	1,044.9	1,308.3	489.9	20,579.0	984.8	34,574.6
	9	623.9	101.1	2,372.6	22.2	2,451.0	3,660.9	2,439.5	250.2	2,625.9	340.6	20,560.5	2,574.6	38,022.8
	10	905.7	1,238.9	1,646.3	147.9	3,271.5	1,958.0	2,735.2	714.0	2,886.8	601.6	21,036.8	244.6	37,387.4
	11	754.7	1,080.7	1,521.1	43.0	2,345.2	1,882.5	3,716.9	633.5	2,865.0	557.8	19,724.6	109.6	35,234.5
	12	256.0	281.6	1,653.5	333.8	2,565.4	2,774.3	2,614.8	308.5	2,896.9	200.3	19,535.2	373.4	33,793.9
2015	1	1,180.2	332.3	2,144.3	113.9	1,946.5	1,955.6	1,785.2	470.3	1,050.3	275.8	19,520.6	217.3	30,992.2
	2	281.7	1,015.6	1,261.1	9.1	1,267.0	1,019.6	2,664.0	1,360.9	2,216.0	104.0	15,289.9	257.2	26,746.2
	3	2,455.3	158.3	2,417.4	792.3	1,961.4	1,703.8	2,617.1	642.9	3,051.1	713.4	19,321.1	427.7	36,261.8
	4	330.8	36.2	1,939.5	53.3	2,602.2	2,556.6	3,023.2	537.3	1,077.9	1,207.2	19,121.0	235.8	32,721.1
	5	869.0	52.2	2,115.2	728.3	2,086.8	2,401.3	2,895.7	206.8	1,729.7	817.0	17,025.7	374.3	31,302.1
	6	2,426.9	157.7	2,512.9	231.5	3,025.8	2,504.4	2,172.1	671.4	1,930.3	3,239.5	19,373.5	254.1	38,500.1
	7	907.0	116.6	2,008.1	475.7	3,011.3	2,144.0	2,758.9	640.4	1,625.5	1,411.2	17,557.2	199.8	32,855.7
	8	603.4	122.5	1,710.0	150.7	2,629.2	1,891.0	3,275.0	811.3	1,692.0	812.8	17,449.4	270.5	31,417.7
	9	396.3	67.3	2,794.7	906.7	2,083.1	2,057.8	3,238.9	539.8	1,787.3	591.3	17,477.2	284.7	32,224.9
	10	705.1	106.0	2,027.9	876.4	2,573.9	2,102.2	3,142.3	571.1	3,520.6	669.3	18,859.1	86.6	35,240.7
	11	491.8	232.9	2,164.7	51.8	2,819.3	1,526.5	1,947.9	377.9	3,235.6	1,849.1	16,597.7	70.3	31,365.6
	12	498.2	2,149.2	1,860.5	1,114.0	1,742.3	2,620.2	3,005.3	435.0	3,109.6	1,134.4	15,765.3	161.2	33,595.3
2016	1	748.3	45.2	1,202.3	3.5	1,338.3	1,601.7	1,631.1	935.4	1,154.0	3,896.2	14,067.3	44.3	26,667.7
	2	252.1	5.9	1,277.6	426.6	1,533.6	1,744.1	1,555.7	1,117.1	1,859.1	728.5	11,649.4	100.8	22,250.4
	3	679.3	161.0	1,627.5	618.8	1,935.7	1,352.1	1,884.3	344.2	1,949.8	1,321.5	15,260.0	647.0	27,781.5
	4	1,003.0	219.6	1,435.7	202.5	1,808.1	2,167.3	2,285.2	1,098.8	1,985.6	298.7	14,514.3	85.2	27,104.0
	5	532.7	48.0	2,148.0	50.4	2,187.6	2,273.5	2,104.6	5,150.1	2,145.1	324.2	14,968.8	63.0	31,996.1
	6	815.8	256.8	1,915.9	25.0	2,131.3	1,972.5	2,877.1	693.0	2,041.7	1,087.4	16,418.7	240.5	30,475.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
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*
2014	5	2,450.6	4,239.7	3,741.3	6,979.6	4,221.1	438.7	2,510.0	9,173.8	43.1	2,643.1	46,137.8	2,894.7	81,732.2
	6	4,732.8	4,110.5	3,594.3	7,111.6	4,503.1	296.1	2,708.5	8,008.4	55.7	2,856.7	49,572.1	3,065.8	87,021.4
	7	2,574.6	4,502.8	4,065.9	7,078.5	4,808.1	254.6	2,477.9	8,663.4	48.4	2,007.0	48,307.9	3,891.3	84,614.6
	8	4,553.7	3,890.9	3,445.8	7,017.7	4,414.2	203.5	2,483.9	8,540.9	44.4	3,091.8	48,672.1	7,349.5	90,262.6
	9	2,969.0	3,917.0	3,473.6	7,252.5	5,331.0	587.2	2,809.4	8,585.3	56.4	2,949.5	55,661.9	4,696.4	94,815.7
	10	3,986.9	3,948.4	3,493.0	7,818.4	5,003.5	278.4	2,639.1	8,873.8	52.8	3,569.2	56,799.9	3,936.8	96,907.2
	11	2,913.5	3,998.5	3,522.2	7,309.3	4,266.5	503.0	2,395.8	8,655.4	63.2	3,392.0	49,931.6	4,362.8	87,791.7
	12	2,804.6	4,607.8	4,157.6	8,054.4	5,157.1	287.4	2,768.9	10,279.6	49.7	4,284.0	60,819.4	3,882.7	102,995.4
2015	1	2,860.7	4,367.7	3,887.2	7,865.3	4,937.1	491.2	2,212.4	9,230.8	48.7	2,991.2	52,457.3	4,050.3	91,512.8
	2	2,354.9	4,229.7	3,837.1	6,790.6	4,197.0	280.9	2,337.8	8,187.4	40.4	2,860.5	42,253.0	3,598.7	77,131.0
	3	2,789.6	5,010.1	4,623.3	7,996.8	6,843.8	308.2	2,619.9	10,297.1	55.5	3,161.6	53,816.0	5,879.2	98,777.8
	4	2,767.6	3,996.1	3,300.6	8,526.5	4,353.4	338.5	2,678.5	8,202.4	58.1	2,359.6	45,169.5	4,257.9	82,708.3
	5	1,996.6	3,960.3	3,515.6	7,135.0	3,996.1	233.1	2,428.8	8,581.5	10.5	2,363.0	49,090.9	3,030.0	82,825.8
	6	1,577.8	4,448.3	3,987.8	7,937.2	5,005.4	482.8	2,444.8	8,911.8	8.7	2,823.0	56,763.6	7,821.1	98,224.4
	7	1,882.9	4,735.4	4,328.3	7,378.3	4,544.7	258.4	2,322.2	9,021.0	7.9	2,394.4	50,111.3	3,996.4	86,653.1
	8	1,597.4	3,998.5	3,591.9	6,994.3	3,478.8	720.4	2,386.7	8,819.9	6.5	2,285.3	53,510.2	4,339.9	88,138.1
	9	1,575.7	4,314.6	3,770.8	7,257.4	4,798.7	176.7	2,518.6	8,836.9	4.6	2,880.3	59,716.5	6,732.7	98,812.7
	10	1,983.0	4,315.0	3,822.6	7,937.6	4,808.4	328.2	2,628.7	9,269.9	4.9	2,621.2	51,470.8	4,269.9	89,637.8
	11	1,863.5	4,064.8	3,607.3	7,630.4	3,176.3	214.3	2,452.7	9,246.4	4.9	2,352.0	48,861.9	5,431.4	85,298.5
	12	2,049.4	4,420.2	4,036.3	7,792.0	3,837.5	404.7	2,753.4	10,463.4	6.0	2,868.3	64,758.0	9,044.3	108,397.2
2016	1	1,925.3	4,127.2	3,721.3	7,456.5	4,152.9	264.7	2,150.9	9,729.3	4.8	2,397.3	51,692.2	7,871.9	91,772.9
	2	1,788.6	3,162.4	2,840.7	6,299.2	3,261.0	113.0	2,257.1	8,383.1	3.7	2,194.6	47,306.1	3,220.3	77,989.1
	3	2,605.5	3,696.6	3,284.8	7,773.0	4,302.6	166.5	2,258.5	9,433.0	3.5	2,364.6	53,713.4	5,884.3	92,201.5
	4	2,711.3	3,540.3	3,160.5	6,760.2	3,799.0	287.8	2,364.2	8,897.0	4.3	1,904.0	47,242.7	3,695.0	81,205.7
	5	2,373.6	3,705.5	3,114.7	6,854.1	3,419.0	187.9	2,516.1	9,326.8	4.0	2,099.5	54,164.9	3,862.2	88,513.6
	6	1,880.0	4,204.3	3,620.0	6,937.7	4,180.7	643.3	2,562.4	9,052.4	3.8	2,584.8	51,862.2	4,853.1	88,764.8

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

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

1.15 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*
2014	5	1,956.9	706.9	17,266.9	895.0	17,997.1	4,444.1	3,745.5	1,841.2	5,924.8	768.7	25,079.1	1,105.9	81,732.2
	6	2,541.0	1,562.9	17,100.9	596.8	16,529.0	4,542.9	4,019.4	3,272.4	9,093.5	795.3	25,788.5	1,178.7	87,021.4
	7	1,979.8	607.9	16,775.5	582.2	16,030.9	5,146.8	3,554.4	1,337.4	10,055.9	813.3	24,945.6	2,784.9	84,614.6
	8	2,474.6	566.7	16,535.7	5,989.7	16,046.1	4,771.4	4,382.0	2,293.6	9,215.9	714.1	24,225.3	3,047.6	90,262.6
	9	2,505.4	670.1	18,217.2	609.2	22,781.9	5,040.5	4,715.9	3,021.3	7,792.3	844.0	25,002.1	3,615.8	94,815.7
	10	2,492.8	647.1	19,592.3	644.2	19,940.0	6,942.5	3,804.9	1,786.0	11,732.6	1,199.8	25,685.5	2,439.5	96,907.2
	11	2,750.4	707.5	16,292.1	610.4	19,288.5	5,512.8	4,930.7	2,554.5	7,019.1	1,291.4	24,446.3	2,387.9	87,791.7
	12	3,140.6	1,582.3	18,789.8	878.4	20,533.6	6,789.2	5,567.3	2,888.1	10,264.6	1,673.8	27,637.2	3,250.5	102,995.4
2015	1	2,706.0	3,891.7	16,915.1	608.1	17,078.7	5,633.1	4,117.1	1,203.5	8,409.8	3,773.4	26,375.0	801.3	91,512.8
	2	2,250.9	1,967.7	14,457.2	630.2	12,873.6	5,050.3	4,167.9	2,588.8	8,041.7	748.0	23,333.3	1,021.3	77,131.0
	3	3,864.7	1,179.2	19,075.3	572.5	17,034.4	6,673.5	4,988.7	2,322.7	8,467.9	1,562.8	28,701.7	4,334.4	98,777.8
	4	2,470.4	794.5	16,428.4	661.2	15,693.9	5,144.6	3,529.1	2,315.0	6,092.0	1,312.7	25,216.8	3,049.7	82,708.3
	5	3,778.7	1,478.3	16,541.1	1,226.9	14,738.2	4,546.2	4,663.8	1,433.2	8,337.2	881.9	23,447.3	1,753.0	82,825.8
	6	4,432.9	1,617.4	18,784.0	642.2	18,532.1	5,658.5	3,858.7	2,923.3	8,723.3	3,638.2	24,836.7	4,577.3	98,224.4
	7	3,138.2	544.0	16,958.8	673.5	17,235.6	5,677.2	4,206.1	2,058.6	6,115.1	1,846.8	24,780.0	3,419.2	86,653.1
	8	3,129.9	2,319.6	17,700.2	607.2	15,850.6	4,407.9	5,906.3	1,892.2	7,390.4	1,264.5	23,287.8	4,381.4	88,138.1
	9	3,878.0	777.0	19,701.9	590.6	17,659.3	5,675.1	4,640.5	1,772.1	10,941.0	768.6	24,122.2	8,286.4	98,812.7
	10	3,111.2	1,347.9	17,047.5	681.0	17,672.2	5,387.3	4,591.1	1,869.7	7,703.1	1,285.8	25,423.0	3,518.1	89,637.8
	11	2,924.3	750.1	15,804.9	520.7	16,546.5	5,002.3	3,774.8	972.3	9,959.1	878.5	24,704.9	3,460.2	85,298.5
	12	4,166.5	3,759.3	20,514.4	1,468.8	18,519.2	6,274.4	4,903.2	1,188.0	13,949.3	2,526.1	26,667.1	4,461.0	108,397.2
2016	1	3,879.7	541.0	17,806.9	560.7	16,175.1	5,632.5	4,249.3	1,074.5	9,612.4	3,821.6	24,930.0	3,489.2	91,772.9
	2	3,224.0	723.9	15,351.3	517.8	14,522.3	4,727.2	3,938.5	2,219.6	7,699.8	1,190.2	21,433.4	2,440.9	77,989.1
	3	4,050.3	514.0	15,703.5	1,230.7	16,748.9	6,518.2	4,433.5	2,101.7	11,013.6	2,428.1	24,552.2	2,906.7	92,201.5
	4	3,485.2	565.5	14,991.1	880.1	15,726.2	5,002.6	5,491.4	1,262.0	7,868.3	1,058.1	22,915.8	1,959.4	81,205.7
	5	3,036.7	726.8	16,806.8	1,178.6	16,434.5	5,020.9	3,973.7	5,375.6	9,025.0	1,050.8	23,430.1	2,453.9	88,513.6
	6	4,546.8	771.5	16,917.6	504.9	16,923.8	6,154.1	5,219.0	1,570.2	8,849.5	2,087.2	23,650.8	1,569.4	88,764.8

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
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*
2014	5	1,893.5	4,213.3	3,515.4	4,464.5	3,099.0	277.7	2,526.9	8,860.4	12.1	2,691.8	44,607.9	2,965.8	75,612.8
	6	2,477.8	3,964.0	3,405.2	4,504.4	3,294.9	324.3	2,527.0	8,118.0	13.3	2,590.5	46,741.1	2,809.6	77,364.8
	7	4,342.5	4,059.6	3,555.5	4,583.7	3,495.8	313.5	2,397.8	9,237.3	13.9	2,313.2	48,977.2	7,428.5	87,163.0
	8	2,833.2	4,044.9	3,498.7	4,539.9	3,497.5	291.7	2,383.9	8,309.9	15.6	2,657.7	43,492.5	9,370.3	81,437.0
	9	2,649.9	4,120.4	3,598.2	4,665.9	3,353.5	352.6	2,319.4	9,038.0	18.6	2,326.2	49,424.2	5,558.7	83,827.2
	10	2,825.0	4,248.2	3,729.6	4,815.8	3,721.3	277.0	2,514.5	9,395.6	20.0	2,831.3	55,735.1	2,708.6	89,092.5
	11	2,520.0	3,995.1	3,461.0	4,602.3	3,247.9	303.8	2,327.4	8,397.4	23.1	2,786.6	48,212.8	3,796.4	80,212.7
	12	2,938.5	4,350.2	3,839.2	5,013.4	3,599.3	438.0	2,546.4	10,091.1	23.9	4,434.2	52,673.7	3,090.8	89,199.6
2015	1	2,728.2	4,279.8	3,759.9	5,050.6	3,963.0	289.4	2,535.8	9,789.6	23.3	2,917.1	54,915.3	4,559.5	91,051.6
	2	1,970.0	3,929.3	3,426.4	4,547.1	3,617.5	383.2	2,181.5	8,455.3	23.6	2,507.3	39,777.3	7,299.6	74,691.5
	3	2,665.4	4,454.2	4,002.2	4,848.4	3,660.0	257.6	2,338.0	10,757.9	26.1	3,628.6	50,987.3	6,241.2	89,864.7
	4	3,287.9	4,242.9	3,706.9	4,989.5	3,747.4	372.5	2,210.6	9,374.3	26.5	2,097.9	47,035.7	4,038.7	81,424.0
	5	2,296.7	4,139.1	3,635.2	4,402.6	3,780.6	302.2	2,121.2	9,017.1	9.6	2,277.4	43,759.6	2,594.9	74,701.0
	6	2,093.2	4,318.0	3,755.5	4,656.0	3,705.7	625.5	2,282.2	9,216.4	6.5	2,956.1	51,047.3	6,348.3	87,255.1
	7	2,480.9	4,329.7	3,814.4	4,689.1	3,817.1	271.5	2,211.0	9,453.5	6.5	1,968.1	50,444.4	4,180.4	83,852.3
	8	2,526.9	4,127.5	3,635.8	4,424.0	4,078.2	260.3	2,162.0	8,881.3	9.1	1,906.2	46,326.6	3,823.7	78,525.7
	9	1,891.5	4,340.9	3,825.9	4,659.5	3,449.4	257.9	2,187.0	9,334.5	8.1	2,192.4	58,463.7	6,104.4	92,889.2
	10	1,845.5	4,528.4	3,848.3	4,702.3	3,977.2	554.4	2,251.8	9,602.3	6.9	2,070.0	50,325.1	5,258.4	85,122.3
	11	2,075.8	4,255.4	3,707.6	4,507.5	4,338.4	567.5	2,141.6	9,110.2	5.1	1,648.6	50,064.4	7,131.5	85,846.1
	12	1,706.0	4,469.1	3,977.5	4,604.0	3,641.9	570.4	2,489.6	10,148.8	5.8	2,426.1	57,257.1	8,591.8	95,910.5
2016	1	2,877.9	4,311.7	3,777.5	4,463.0	4,008.3	450.6	2,367.7	9,869.4	4.8	2,165.7	53,726.0	8,420.8	92,665.8
	2	2,213.2	4,071.9	3,597.2	4,503.8	3,415.7	234.7	2,074.3	9,638.8	5.3	1,720.5	47,877.8	4,012.7	79,768.7
	3	4,620.9	4,564.9	4,044.5	5,576.3	3,471.7	320.5	2,294.3	10,386.5	5.1	1,993.6	52,784.8	6,271.8	92,290.4
	4	3,387.3	4,237.6	3,748.7	4,732.9	3,751.1	323.4	2,211.7	9,277.7	5.3	1,930.1	51,465.7	3,226.9	84,549.6
	5	2,248.2	4,531.0	4,008.7	5,024.2	3,757.9	349.8	2,368.8	9,779.1	5.4	2,176.2	49,951.2	3,040.3	83,232.1
	6	2,294.0	4,449.6	3,851.7	4,695.3	3,430.5	354.7	2,220.4	9,478.3	3.8	2,325.5	51,519.3	4,020.4	84,791.9

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*
2014	5	2,228.3	661.6	17,408.5	893.7	16,312.5	4,542.2	2,881.1	2,006.3	5,616.9	933.0	20,794.8	1,334.0	75,612.8
	6	2,564.1	972.3	16,540.6	1,000.4	15,602.5	4,204.6	3,106.7	2,296.0	8,435.4	904.0	20,320.2	1,418.3	77,364.8
	7	2,371.6	823.9	16,663.1	934.9	16,193.7	5,334.3	3,652.1	1,675.9	11,350.5	3,817.9	21,665.7	2,679.4	87,163.0
	8	2,653.1	482.8	16,272.3	6,326.6	15,047.3	4,323.5	3,886.0	1,813.5	6,601.2	659.5	21,129.5	2,241.6	81,437.0
	9	3,013.1	382.5	16,966.5	558.1	21,520.5	4,332.3	3,520.5	2,903.1	6,663.1	775.4	21,827.2	1,364.9	83,827.2
	10	3,108.5	803.8	18,836.6	665.4	18,821.4	5,254.5	3,476.3	1,850.5	9,662.9	1,165.7	22,421.5	3,025.5	89,092.5
	11	3,049.7	553.9	16,706.2	753.0	18,470.3	5,426.6	3,157.7	1,917.1	5,941.5	1,255.7	20,501.6	2,479.5	80,212.7
	12	2,864.7	1,185.9	19,269.2	568.7	19,989.3	5,337.7	4,145.9	2,672.1	6,908.4	1,295.2	23,249.0	1,713.8	89,199.6
2015	1	2,414.7	1,883.5	17,665.4	552.3	17,283.4	6,327.6	4,280.6	1,861.0	10,228.4	925.6	23,310.3	4,318.8	91,051.6
	2	2,213.1	2,057.6	15,659.8	2,522.1	12,757.7	4,745.7	3,746.8	1,555.7	5,501.3	2,772.5	20,275.9	883.6	74,691.5
	3	3,272.3	1,002.6	19,793.6	600.9	15,790.7	5,619.4	3,797.2	2,200.1	8,279.8	887.1	24,211.6	4,409.2	89,864.7
	4	2,492.6	745.2	16,601.4	1,249.4	14,953.8	5,049.8	4,059.8	1,824.6	6,736.1	1,901.4	22,719.7	3,090.4	81,424.0
	5	2,417.7	733.1	16,464.0	880.7	14,215.3	4,357.7	3,957.0	1,411.1	6,300.8	1,370.1	20,962.8	1,630.7	74,701.0
	6	4,117.8	2,082.5	17,213.9	624.1	17,439.4	6,456.9	3,135.8	3,172.6	7,994.9	1,183.3	21,677.9	2,156.0	87,255.1
	7	3,137.8	652.5	17,993.4	626.1	16,364.0	4,926.7	4,242.4	1,752.4	6,868.7	1,825.9	22,065.2	3,397.2	83,852.3
	8	2,660.6	978.0	15,969.9	658.0	14,701.8	4,497.4	4,444.4	1,817.4	8,449.7	738.0	21,031.8	2,578.6	78,525.7
	9	3,657.1	725.3	19,197.7	527.2	17,254.4	5,007.6	3,528.4	1,613.1	10,066.1	1,051.7	21,621.0	8,639.7	92,889.2
	10	3,014.8	1,543.7	17,498.3	603.0	17,955.9	4,999.3	3,831.8	1,394.0	7,494.1	899.2	22,016.0	3,872.2	85,122.3
	11	3,038.4	683.6	16,867.8	1,791.8	16,732.7	4,262.6	4,519.2	1,965.1	7,982.4	3,124.8	21,231.4	3,646.2	85,846.1
	12	4,185.8	3,380.8	19,002.1	511.2	17,723.3	4,920.6	3,507.1	2,242.5	11,080.5	2,125.8	22,544.1	4,686.6	95,910.5
2016	1	4,140.5	980.4	18,048.2	496.0	17,240.6	5,554.5	3,384.4	1,327.8	9,734.7	4,042.9	23,165.4	4,550.4	92,665.8
	2	3,039.9	746.0	15,734.9	593.3	14,953.5	4,424.2	3,489.2	2,436.0	8,243.8	1,149.5	21,788.5	3,170.1	79,768.7
	3	5,424.8	446.9	15,696.4	3,405.2	16,548.2	5,650.4	3,828.8	2,411.4	9,970.1	1,349.5	24,867.2	2,691.6	92,290.4
	4	3,691.1	930.9	15,262.2	726.5	15,618.6	4,854.0	4,965.8	1,771.0	11,018.0	1,232.1	21,883.7	2,595.6	84,549.6
	5	2,545.9	658.1	16,283.0	705.4	16,203.4	5,327.8	3,683.7	4,540.9	6,465.9	1,400.3	22,980.0	2,437.7	83,232.1
	6	4,030.2	600.8	16,909.3	810.6	17,023.9	5,834.0	4,339.7	1,689.3	7,179.4	1,849.4	21,952.1	2,573.2	84,791.9

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*						
2015	1	50,162.8	167,777.5	146,820.1	971.0	356.7	5,595.0	23,835.8	979.8	36,858.6	379,622.3	425,803.9	29,364.9	1,012,435.7	54,409.7	3,989.1	73,981.6	62,787.0	57,218.9	1,344,349.6
	2	50,367.1	168,355.1	147,600.8	968.2	351.8	5,755.5	23,324.3	950.2	36,549.2	382,636.5	426,892.1	27,517.9	1,018,264.9	54,291.8	4,003.1	74,790.3	62,858.0	57,525.5	1,349,618.6
	3	50,448.3	169,069.9	153,350.9	969.7	350.8	5,751.9	23,077.9	977.2	35,902.0	387,556.8	431,779.5	27,677.1	1,027,758.4	55,302.0	4,006.3	75,270.5	64,141.3	57,303.2	1,361,907.2
	4	50,208.9	169,085.8	153,588.7	987.8	352.6	5,490.7	23,503.0	1,006.3	36,080.8	391,939.7	432,072.3	26,658.3	1,033,860.6	54,489.8	3,913.7	73,932.9	62,450.4	56,566.7	1,362,081.2
	5	50,894.1	169,084.5	153,788.0	979.1	352.4	5,513.0	23,638.1	931.8	36,173.6	395,512.5	434,218.5	26,831.2	1,039,572.3	54,713.8	4,043.5	74,468.7	66,754.1	56,381.2	1,373,658.8
	6	51,072.2	169,451.9	154,207.5	984.7	348.4	5,664.3	24,381.7	990.6	36,446.3	399,162.6	437,142.8	25,627.2	1,048,946.1	54,428.4	4,134.6	74,253.9	72,227.9	57,004.4	1,387,694.6
	7	51,071.5	170,189.5	155,085.7	963.3	350.3	5,742.5	24,902.8	951.3	36,699.2	402,324.6	438,693.0	25,639.9	1,055,176.6	53,380.1	4,117.1	74,194.6	75,143.7	56,943.6	1,395,667.2
	8	51,496.5	170,458.8	155,442.9	971.0	354.8	5,783.6	24,897.3	944.7	37,152.6	405,756.4	440,321.6	25,161.5	1,061,479.3	54,085.0	4,205.2	75,951.1	83,653.7	56,754.3	1,412,786.7
	9	51,538.6	170,413.4	155,490.4	1,024.3	362.3	5,781.7	25,503.0	867.6	37,031.8	409,182.7	443,233.4	25,562.4	1,067,837.9	54,934.4	4,291.8	78,051.4	85,205.6	56,598.5	1,424,020.5
	10	51,649.9	170,580.9	155,818.9	1,008.5	364.6	5,895.3	25,487.3	982.9	37,420.5	412,818.5	445,574.2	25,590.9	1,074,541.8	54,999.6	4,326.0	78,551.6	82,270.7	57,275.2	1,429,205.7
	11	52,089.6	170,696.4	156,074.3	903.4	366.0	5,879.6	25,366.7	1,014.8	37,515.5	414,516.9	445,122.4	27,082.9	1,074,298.8	54,690.5	4,299.8	78,422.1	80,528.2	60,009.3	1,431,421.2
	12	52,126.5	170,800.0	156,329.4	920.8	366.4	6,035.5	24,704.5	1,036.4	37,829.0	418,365.2	449,360.3	25,282.6	1,084,135.4	55,049.9	4,369.9	81,963.6	80,550.7	61,660.6	1,445,139.3
2016	1	51,914.4	170,967.1	156,577.6	946.8	367.3	6,143.9	24,893.9	1,056.4	38,272.0	422,340.8	450,061.7	22,582.4	1,092,467.4	55,228.8	4,351.7	81,551.9	77,212.1	61,983.7	1,447,292.4
	2	52,003.5	170,377.9	156,156.1	949.7	365.3	6,095.0	24,788.9	974.9	37,980.8	423,040.1	450,478.3	21,172.5	1,093,878.3	55,570.3	4,400.7	80,773.8	79,169.0	62,889.9	1,449,858.0
	3	52,425.6	169,827.8	155,630.3	903.0	367.9	6,227.6	22,969.2	969.2	38,621.7	425,878.1	448,004.8	20,713.9	1,093,055.5	55,478.6	4,360.1	85,430.0	74,909.1	63,107.3	1,449,480.1
	4	52,284.7	169,546.6	155,482.7	897.4	368.8	5,532.1	22,787.6	980.0	38,742.7	429,116.6	447,769.9	22,138.6	1,093,603.1	54,529.1	4,328.9	82,364.6	75,344.9	63,250.5	1,447,844.5
	5	52,191.4	169,031.3	155,529.7	896.6	370.5	5,462.6	22,456.9	990.0	38,808.8	432,465.5	448,900.9	20,493.3	1,098,889.7	54,077.8	4,207.7	85,308.7	79,911.6	63,435.9	1,458,516.1
	6	52,925.4	169,016.9	155,688.6	890.2	371.7	5,480.8	23,729.8	1,032.9	39,051.0	435,812.7	450,293.1	20,521.7	1,105,157.5	55,623.8	4,190.0	84,932.2	77,980.1	63,878.3	1,465,209.0

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*																	
			Sewa beli[1] / *Hire purchase*[1]		Pajakan / *Leasing*	Pendisk-aunan 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:*		Bil pembiaya-an / *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*
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2015	1	7,342.7	70,265.3	59,772.7	970.3	1.6	82.8	5,827.7	0.0	27,883.8	79,421.1	105,283.0	7,798.1	281,937.5	9,762.8	510.2	22,066.3	10,992.5	3,648.0	344,058.1
	2	7,465.6	70,690.1	60,319.3	967.6	1.5	85.0	6,200.1	0.0	27,523.5	80,541.7	107,550.0	7,597.9	285,961.5	9,700.7	548.0	22,301.3	11,650.5	3,784.7	349,010.2
	3	7,775.4	71,411.1	66,066.4	969.0	1.4	87.7	6,181.0	0.0	26,650.6	82,552.0	109,007.4	6,821.1	290,039.1	9,594.6	564.4	22,941.3	12,009.6	3,762.5	353,508.1
	4	7,676.4	71,608.3	66,416.1	987.1	1.3	92.2	6,360.3	0.0	26,783.6	84,165.5	110,751.8	6,627.4	294,122.6	9,418.4	559.8	21,778.4	11,850.9	3,799.3	355,833.1
	5	7,881.2	71,819.5	66,698.2	978.4	1.2	95.1	6,206.6	0.0	26,781.3	85,472.0	112,241.7	6,532.4	297,063.5	9,469.1	585.7	22,231.0	12,583.6	3,765.5	360,112.0
	6	8,136.2	72,187.5	67,120.1	984.0	1.1	98.6	7,354.4	0.0	26,866.9	86,974.1	115,052.9	6,675.7	302,843.8	9,549.4	539.0	20,785.9	12,315.1	3,848.3	364,693.3
	7	8,163.5	72,753.6	67,740.9	962.7	1.0	102.5	7,897.7	0.0	26,945.3	88,326.2	116,148.2	6,872.2	306,265.0	9,488.0	594.3	20,832.4	12,621.4	3,881.4	368,718.3
	8	8,419.6	72,977.3	68,010.0	970.4	1.0	100.6	8,167.8	0.0	27,195.9	89,790.0	116,925.3	6,478.9	309,649.3	9,657.3	639.9	20,992.7	13,868.6	3,895.6	373,601.9
	9	8,577.0	72,987.6	68,026.2	1,023.7	0.9	125.5	8,517.8	0.0	26,856.3	91,324.4	119,333.2	6,744.8	313,424.7	9,887.1	649.2	21,232.6	13,909.9	3,864.1	378,289.4
	10	8,726.8	72,902.7	68,017.9	1,007.8	0.8	138.9	8,566.8	0.0	27,055.8	92,937.3	121,520.1	6,827.0	317,303.2	10,121.1	719.6	21,448.9	14,112.5	3,935.6	383,194.8
	11	9,167.2	72,660.0	67,834.3	902.8	0.8	145.4	8,807.6	0.0	27,070.5	94,101.8	123,310.6	7,052.7	319,946.9	9,717.3	691.4	21,867.1	13,040.0	4,051.5	385,534.1
	12	9,192.8	72,343.3	67,539.3	920.4	0.6	171.5	8,975.0	0.0	27,295.8	95,958.7	124,325.4	6,198.0	323,792.7	9,914.2	711.6	23,727.3	13,149.3	4,165.6	390,851.5
2016	1	9,289.6	72,005.5	67,264.4	946.4	0.5	175.7	9,061.4	0.0	27,813.0	97,330.9	125,291.2	6,257.1	326,367.6	10,124.9	620.3	23,435.5	12,332.8	4,236.1	392,663.8
	2	9,377.4	71,614.7	66,923.2	949.4	0.4	179.2	9,026.3	0.0	27,463.7	98,460.9	126,441.3	6,254.5	327,881.6	10,837.2	658.4	23,454.0	12,994.1	4,271.6	395,728.7
	3	9,749.1	71,188.5	66,489.7	902.6	0.4	177.7	8,436.6	0.0	28,013.2	99,999.7	125,855.0	6,211.5	328,362.0	10,412.0	666.9	26,012.7	12,250.0	4,422.7	398,087.1
	4	9,682.9	70,923.0	66,303.4	897.0	0.3	172.2	8,318.3	0.0	28,060.3	101,451.7	126,434.6	7,918.5	328,338.9	10,281.6	692.3	25,939.9	12,067.2	4,537.3	399,458.6
	5	9,819.6	70,582.0	66,421.6	896.2	0.3	137.5	8,290.6	0.0	28,055.1	102,852.1	127,517.4	6,141.7	332,189.6	10,152.7	643.1	28,498.9	12,550.0	4,598.4	404,594.0
	6	10,202.8	70,584.1	66,564.6	889.8	0.3	162.2	9,889.6	0.0	28,197.7	104,266.3	127,094.5	6,200.2	334,884.3	10,951.7	647.5	29,303.1	12,211.7	4,735.8	409,137.0
	MOM	383.1	2.2	143.0	-6.4	0.0	24.7	1,599.0	0.0	142.6	1,414.2	-422.9	58.5	2,694.8	799.0	4.4	804.2	-338.3	137.4	4,543.0
	%	3.90%	0.00%	0.22%	-0.72%	-3.25%	17.92%	19.29%	#DIV/0!	0.51%	1.37%	-0.33%	0.95%	0.81%	7.87%	0.68%	2.82%	-2.70%	2.99%	1.12%

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]

Akhir tempoh		Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman
End of period		*Purchase of securities*	*Purchase of transport vehicles*	*of which: Purchase of passenger cars*	*Purchase of residential property*	*Purchase of non-residential property*	*Purchase of fixed assets other than land and building*	*Personal use*	*Credit card*	*Purchase of consumer durables*	*Construction*	*Working capital*	*Other purpose*	*Total loans*
	10	66,025.4	163,098.6	152,639.6	336,576.0	150,567.7	9,196.2	57,580.2	33,731.1	172.1	33,014.6	280,755.4	70,445.8	1,201,163.0
	11	67,485.6	163,519.4	153,073.3	340,726.6	152,290.1	9,358.8	57,590.2	34,378.2	199.9	33,143.9	281,385.1	67,504.8	1,207,582.7
	12	68,750.5	163,461.5	152,924.9	344,575.5	154,897.4	9,673.4	57,927.4	35,168.1	227.2	33,696.0	289,166.7	68,112.3	1,225,656.2
2014	1	70,937.0	163,728.8	153,317.8	349,175.3	156,002.1	9,756.1	57,865.6	34,928.7	249.8	34,262.5	290,756.0	69,841.3	1,237,503.3
	2	72,063.5	163,821.7	153,422.7	352,398.6	157,232.4	9,863.4	57,773.9	34,255.3	273.5	34,481.6	287,601.5	70,794.8	1,240,560.1
	3	72,103.4	163,899.1	153,560.6	356,199.8	159,082.1	9,920.6	58,050.1	33,909.7	300.7	35,019.4	289,703.6	68,471.0	1,246,659.4
	4	72,459.7	164,304.6	154,055.1	360,007.0	160,996.8	9,927.1	57,942.1	33,865.3	329.8	34,374.3	288,774.0	69,138.3	1,252,118.8
	5	72,916.5	164,700.2	154,744.6	363,850.1	162,796.4	10,375.8	57,997.5	34,018.1	358.9	34,627.5	290,556.2	68,903.8	1,261,100.9
	6	73,893.6	164,801.7	154,953.0	367,574.1	164,396.7	10,379.0	58,271.6	34,473.3	401.2	35,761.6	294,790.7	67,694.9	1,272,438.6
	7	72,302.1	165,556.7	155,719.5	371,223.0	166,819.6	10,383.3	58,518.5	33,921.8	440.9	35,808.7	293,370.2	64,640.3	1,272,985.1
	8	74,139.7	165,614.5	155,934.8	375,244.9	168,418.3	10,261.0	58,759.4	34,342.9	473.2	36,508.0	294,642.6	63,540.4	1,281,944.8
	9	74,666.7	165,572.1	155,845.8	378,822.1	171,028.7	10,553.8	59,478.9	34,547.5	516.0	37,910.7	300,117.2	64,903.0	1,298,116.7
	10	76,034.2	165,603.5	156,051.3	382,821.4	173,047.6	10,540.8	59,800.0	34,535.2	555.5	37,902.8	305,961.7	62,754.9	1,309,557.6
	11	76,630.4	165,649.4	156,151.3	385,761.9	175,226.2	10,578.5	60,312.3	35,269.7	602.7	38,654.8	307,191.0	64,318.0	1,320,194.8
	12	76,654.6	165,986.4	156,408.7	390,418.6	178,050.3	10,507.5	60,169.1	35,604.3	635.8	39,625.0	316,157.4	65,909.2	1,339,718.0
2015	1	76,736.8	166,392.3	156,782.5	394,255.0	179,814.2	10,703.3	60,108.0	35,414.0	669.2	39,884.9	314,634.7	65,737.2	1,344,349.6
	2	77,125.5	166,962.9	157,591.9	398,354.7	180,199.2	10,636.6	60,072.4	35,501.3	696.7	40,515.8	317,580.9	61,972.6	1,349,618.6
	3	77,310.8	167,741.9	158,239.1	402,889.3	184,938.8	10,719.3	59,769.6	35,588.5	730.1	39,444.9	320,898.3	61,875.7	1,361,907.2
	4	76,296.8	167,749.6	158,090.2	406,641.8	186,595.1	10,607.8	60,268.8	34,583.9	769.7	39,884.3	317,006.1	61,677.4	1,362,081.2
	5	76,165.4	167,847.4	158,231.0	410,429.2	187,477.6	10,566.8	60,969.3	34,524.6	146.8	39,828.6	322,888.4	62,814.7	1,373,658.8
	6	75,602.9	168,234.5	158,672.4	414,568.0	189,938.2	10,379.1	61,319.5	34,723.0	148.8	39,754.0	328,437.1	64,589.5	1,387,694.6
	7	75,188.4	168,994.4	159,577.1	418,050.2	191,400.4	10,373.4	61,566.2	34,557.6	150.4	40,198.0	330,219.7	64,968.4	1,395,667.2
	8	74,493.7	169,216.2	159,831.1	421,153.5	192,178.8	10,907.6	62,358.6	34,845.3	148.7	40,565.1	341,573.2	65,346.1	1,412,786.7
	9	74,502.3	169,456.3	159,953.0	424,796.4	194,565.5	10,900.2	62,462.3	34,706.6	145.0	41,276.1	345,234.2	65,975.6	1,424,020.5
	10	74,813.2	169,526.1	160,232.7	429,005.6	196,114.7	10,623.6	62,879.5	34,745.0	143.5	41,513.5	345,454.4	64,386.4	1,429,205.7
	11	74,744.0	169,692.1	160,466.9	432,835.8	195,825.5	10,225.9	63,402.0	35,343.6	143.7	42,375.5	343,963.4	62,869.7	1,431,421.2
	12	75,185.1	169,810.5	160,681.8	437,035.4	196,990.7	10,060.0	63,701.9	36,043.9	144.2	42,656.1	349,173.1	64,338.3	1,445,139.3
2016	1	74,468.9	169,817.5	160,905.4	440,906.5	197,900.0	10,013.5	63,783.7	36,324.8	145.2	42,999.9	347,542.5	63,390.0	1,447,292.4
	2	73,939.5	169,363.7	160,461.6	443,625.1	198,519.3	9,885.1	63,710.4	35,358.8	143.2	43,774.4	348,610.2	62,928.2	1,449,858.0
	3	71,534.2	168,760.2	159,912.1	447,130.1	200,075.2	9,631.9	64,036.9	34,957.2	141.8	44,140.0	347,469.2	61,603.4	1,449,480.1
	4	70,615.7	168,485.0	159,715.0	450,542.5	200,912.5	9,667.8	64,262.8	35,008.6	141.0	43,871.0	342,909.6	61,428.0	1,447,844.5
	5	71,123.4	168,175.3	159,359.1	453,879.3	201,796.5	9,638.4	64,584.2	35,017.4	139.9	43,860.8	346,962.3	63,338.7	1,458,516.1
	6	70,645.9	168,207.6	159,260.2	457,401.1	203,273.9	9,859.5	64,837.9	35,324.0	140.2	44,313.9	347,169.2	64,035.9	1,465,209.0

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*
2014	1	33,238.2	7,815.0	96,428.4	14,084.8	91,400.8	51,223.9	70,709.5	28,801.5	85,984.3	41,892.1	699,395.5	16,529.2	1,237,503.3
	2	33,520.2	8,567.5	96,288.7	13,654.8	90,686.6	51,196.4	71,881.9	28,993.4	84,727.1	41,478.3	703,496.5	16,068.6	1,240,560.1
	3	32,182.1	8,305.6	96,608.2	14,066.3	91,089.1	51,894.5	73,328.0	29,716.6	85,095.8	39,020.7	708,986.3	16,366.2	1,246,659.4
	4	32,260.9	7,763.5	97,100.7	13,856.1	91,804.5	51,584.0	73,748.4	30,418.8	82,121.0	38,585.0	715,005.3	17,870.5	1,252,118.8
	5	31,973.4	7,759.2	97,399.1	13,708.9	93,629.3	51,771.0	74,973.0	30,019.9	82,073.2	38,744.2	720,949.7	18,100.0	1,261,100.9
	6	31,839.3	8,357.9	98,185.9	13,420.4	94,366.4	52,262.8	76,257.0	31,011.2	82,797.5	38,782.0	727,525.1	17,633.0	1,272,438.6
	7	31,581.0	8,035.9	98,245.2	13,121.8	94,185.1	52,461.6	75,843.3	30,744.8	82,580.6	36,055.5	732,902.7	17,227.7	1,272,985.1
	8	31,724.1	8,078.3	98,384.4	12,803.0	94,739.6	52,766.9	76,855.0	31,336.4	83,023.0	36,022.3	738,544.7	17,667.0	1,281,944.8
	9	32,026.6	8,361.0	99,853.0	12,904.9	96,155.5	53,942.9	78,457.7	31,855.9	84,707.7	36,532.4	744,007.3	19,311.8	1,298,116.7
	10	31,774.9	8,647.4	101,106.0	12,947.6	97,807.8	55,317.4	79,636.1	31,885.6	87,861.4	36,624.1	749,529.2	16,420.1	1,309,557.6
	11	31,097.0	8,531.7	100,793.4	12,680.9	98,545.1	55,443.8	82,705.2	32,520.8	88,691.4	36,671.2	755,669.5	16,844.8	1,320,194.8
	12	31,489.9	9,440.8	100,902.2	12,946.9	98,643.9	57,826.4	85,422.1	32,844.5	93,905.1	37,006.2	761,951.4	17,338.5	1,339,718.0
2015	1	31,990.7	10,714.7	100,867.5	12,982.8	98,146.3	57,504.6	85,678.7	32,369.5	91,155.2	40,229.1	767,065.4	15,645.2	1,344,349.6
	2	32,016.2	10,961.2	99,952.3	10,849.1	98,461.1	57,937.3	87,046.3	33,648.7	93,306.4	38,082.1	771,806.1	15,551.9	1,349,618.6
	3	32,586.1	11,447.2	99,769.3	10,819.2	99,579.2	58,450.2	88,635.0	34,009.0	92,510.7	38,990.5	778,271.1	16,839.8	1,361,907.2
	4	32,523.4	11,127.3	98,787.7	10,238.3	100,330.4	58,370.7	87,890.5	34,034.3	91,677.0	38,431.5	781,978.5	16,691.6	1,362,081.2
	5	34,310.0	11,493.6	99,350.3	10,602.9	101,126.9	58,923.1	88,645.2	34,142.5	94,096.4	37,829.7	786,070.2	17,067.9	1,373,658.8
	6	35,010.1	11,893.7	101,421.4	10,672.5	102,074.6	58,193.0	89,007.5	34,259.8	95,164.3	39,617.2	791,171.9	19,208.5	1,387,694.6
	7	34,884.0	11,411.1	100,954.4	10,832.3	103,097.5	59,116.7	89,240.5	34,941.1	95,837.9	40,087.4	795,663.6	19,600.6	1,395,667.2
	8	37,053.9	12,906.8	103,257.5	10,787.5	105,134.6	59,292.3	92,772.9	35,519.7	93,280.6	40,962.1	799,823.7	21,995.1	1,412,786.7
	9	37,453.6	13,281.0	103,268.2	11,661.8	106,028.1	59,554.1	95,266.4	35,979.3	94,305.9	40,860.9	804,021.8	22,339.3	1,424,020.5
	10	37,787.7	13,106.4	101,962.3	11,689.3	105,725.1	60,033.0	96,119.6	36,303.2	94,205.0	41,243.4	809,526.6	21,504.4	1,429,205.7
	11	37,547.6	13,118.9	101,266.3	10,424.3	105,993.6	61,028.2	96,333.2	35,386.8	98,424.0	38,972.5	814,958.5	17,967.4	1,431,421.2
	12	37,586.4	13,951.4	102,307.8	11,499.8	106,719.7	62,782.2	97,856.9	34,318.5	99,857.6	39,325.2	820,947.0	17,986.7	1,445,139.3
2016	1	37,075.0	13,205.4	101,555.6	11,461.3	106,158.4	62,904.6	99,078.0	34,088.4	99,797.6	39,421.2	825,213.5	17,333.3	1,447,292.4
	2	37,456.1	12,958.4	101,924.6	10,457.4	106,162.5	63,560.0	99,714.6	33,963.9	100,565.4	39,867.8	826,093.2	17,134.1	1,449,858.0
	3	35,778.4	13,138.6	100,454.2	8,954.4	106,577.7	64,058.3	100,860.5	33,577.3	100,665.9	40,989.2	828,070.9	16,354.9	1,449,480.1
	4	35,604.1	12,476.0	99,343.3	9,028.8	106,638.4	63,801.3	101,163.2	33,185.9	97,937.8	41,089.8	831,583.2	15,992.7	1,447,844.5
	5	36,476.0	12,755.5	100,020.8	9,720.8	107,111.6	63,550.2	102,307.5	33,605.7	100,880.1	41,180.8	834,787.7	16,119.5	1,458,516.1
	6	36,882.5	12,236.9	99,247.1	9,172.8	107,382.1	63,984.4	103,527.2	33,351.3	103,351.5	41,550.9	838,814.5	15,708.0	1,465,209.0
	MOM	406.4	-518.6	-773.7	-548.0	270.5	434.2	1,219.6	-254.4	2,471.4	370.2	4,026.8	-411.5	6,692.9
	%	1.11%	-4.07%	-0.77%	-5.64%	0.25%	0.68%	1.19%	-0.76%	2.45%	0.90%	0.48%	-2.55%	0.46%

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

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

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 terjejas (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2014	1	22,778.1	6,792.2	16,901.0	1.3	104.0
	2	22,875.7	6,795.2	17,104.1	1.3	104.5
	3	22,774.5	6,734.9	17,066.9	1.3	104.5
	4	22,477.4	6,744.2	16,860.3	1.3	105.0
	5	22,738.1	6,782.8	17,074.0	1.3	104.9
	6	22,539.1	6,636.2	17,023.1	1.3	105.0
	7	22,461.1	6,344.8	17,025.9	1.3	104.0
	8	22,382.5	6,259.8	17,189.5	1.3	104.8
	9	23,110.9	6,237.2	17,265.8	1.3	101.7
	10	22,888.3	6,217.7	17,546.0	1.3	103.8
	11	22,551.3	5,986.8	17,303.3	1.3	103.3
	12	22,161.3	6,025.0	16,218.1	1.2	100.4
2015	1	22,309.4	6,079.1	16,215.7	1.2	99.9
	2	22,557.9	5,678.7	16,397.3	1.3	97.9
	3	22,220.3	5,639.0	16,318.3	1.2	98.8
	4	21,320.2	5,366.3	16,319.7	1.2	101.7
	5	21,922.5	5,422.5	16,605.3	1.2	100.5
	6	22,524.9	5,392.8	16,522.1	1.2	97.3
	7	22,623.5	5,480.6	16,475.0	1.2	97.0
	8	22,669.5	5,331.4	16,712.6	1.2	97.2
	9	23,105.6	5,627.2	16,946.9	1.2	97.7
	10	22,866.4	5,608.2	16,756.8	1.2	97.8
	11	23,017.0	5,685.1	16,696.1	1.2	97.2
	12	23,102.5	5,865.0	16,381.7	1.2	96.3
2016	1	23,279.2	5,894.7	16,370.4	1.2	95.6
	2	23,771.7	5,732.7	16,343.2	1.2	92.9
	3	23,195.7	5,657.3	16,201.7	1.2	94.2
	4	23,236.9	5,788.8	16,051.3	1.2	94.0
	5	24,003.4	5,831.2	16,060.0	1.3	91.2
	6	24,300.7	5,808.5	15,928.8	1.3	89.5

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.
* Awalan

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*

1.22 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*
2014 [2]	1	227.5	2,165.6	1,905.0	5,243.8	1,163.7	231.1	986.4	457.6	2.1	1,704.4	9,124.7	1,471.1	22,778.1
	2	220.0	2,338.4	2,059.8	5,313.6	1,144.5	227.3	993.4	452.4	2.3	1,689.2	8,998.8	1,495.7	22,875.7
	3	211.3	2,182.5	1,908.0	5,136.2	1,134.4	249.6	997.4	450.1	2.3	1,801.8	9,126.6	1,482.4	22,774.5
	4	209.0	2,206.0	1,932.6	5,055.7	1,105.0	248.4	962.9	411.8	2.6	1,798.2	9,241.4	1,236.3	22,477.4
	5	214.6	2,237.1	1,966.2	5,108.4	1,094.5	245.9	983.7	415.7	3.9	1,983.8	9,183.5	1,267.0	22,738.1
	6	273.5	2,097.1	1,940.3	5,206.2	1,148.8	233.2	988.3	418.3	4.3	1,790.2	9,184.5	1,194.6	22,539.1
	7	268.9	2,173.5	2,010.4	5,057.2	1,220.4	194.1	979.1	415.9	4.6	1,821.8	9,028.5	1,297.1	22,461.1
	8	238.8	2,191.7	2,036.7	5,050.0	1,248.8	181.3	973.2	418.0	4.9	1,819.2	8,985.1	1,271.4	22,382.5
	9	246.4	2,150.4	2,000.1	4,985.2	1,318.9	187.2	991.9	420.7	5.3	2,760.9	8,798.5	1,245.7	23,110.9
	10	276.3	2,111.9	1,968.2	4,983.9	1,332.5	179.4	1,009.9	426.3	5.6	2,765.7	8,624.4	1,172.3	22,888.3
	11	228.0	2,140.6	1,942.7	5,015.1	1,339.4	176.2	1,043.5	431.8	6.4	2,799.5	8,281.4	1,089.5	22,551.3
	12	336.6	2,063.8	1,869.7	5,011.5	1,334.6	181.1	1,023.0	431.0	7.4	2,235.9	8,411.6	1,124.9	22,161.3
2015 [2]	1	254.4	2,011.2	1,819.8	4,949.4	1,586.8	182.8	1,036.9	434.6	8.4	2,252.8	8,448.2	1,143.8	22,309.4
	2	380.9	2,076.4	1,882.1	5,190.4	1,581.5	182.8	1,054.1	455.6	10.2	2,259.3	8,217.6	1,149.1	22,557.9
	3	462.0	1,902.0	1,719.2	5,059.4	1,554.2	180.6	1,028.3	442.0	11.0	2,266.5	8,165.8	1,148.6	22,220.3
	4	229.0	1,896.8	1,714.9	4,953.9	1,525.9	191.7	979.9	437.3	11.7	2,268.5	7,520.9	1,304.7	21,320.2
	5	216.6	1,903.3	1,769.7	4,990.7	1,548.9	170.0	1,096.2	448.4	2.4	2,371.0	7,745.1	1,429.9	21,922.5
	6	376.0	1,787.1	1,661.6	5,056.2	1,625.2	162.3	1,050.2	447.5	2.1	2,434.0	8,182.6	1,401.7	22,524.9
	7	326.7	1,805.3	1,682.6	5,060.1	1,716.2	163.5	1,094.2	452.5	1.7	3,105.4	7,501.9	1,396.0	22,623.5
	8	323.3	1,870.2	1,744.0	5,079.0	1,733.9	168.2	1,117.8	465.9	1.9	2,492.5	8,008.3	1,408.7	22,669.5
	9	341.0	1,751.1	1,633.4	5,159.6	1,877.0	166.8	1,126.6	469.1	2.0	2,482.4	8,327.3	1,402.7	23,105.6
	10	327.4	1,748.4	1,643.9	5,046.2	1,892.3	187.8	1,169.9	474.3	1.8	2,490.9	8,120.1	1,407.4	22,866.4
	11	329.6	1,789.2	1,667.7	5,094.8	1,831.6	174.3	1,187.3	476.4	1.8	2,521.5	8,198.3	1,412.2	23,017.0
	12	372.9	1,616.6	1,512.8	5,030.2	1,786.5	174.7	1,191.7	479.8	1.4	2,494.4	8,432.0	1,522.3	23,102.5
2016	1	333.7	1,786.8	1,543.4	5,087.5	1,913.6	182.2	1,206.5	489.2	1.5	2,967.2	7,803.7	1,507.3	23,279.2
	2	345.4	1,817.8	1,586.2	5,264.2	1,956.9	192.5	1,280.2	520.7	1.3	2,978.9	8,112.5	1,301.4	23,771.7
	3	328.9	1,658.0	1,411.4	5,045.3	1,955.6	165.9	1,210.7	492.1	1.9	3,008.8	8,036.6	1,291.9	23,195.7
	4	418.4	1,727.4	1,483.3	5,119.7	1,990.0	127.1	1,236.1	490.2	1.6	3,005.1	7,829.8	1,291.4	23,236.9
	5	416.8	1,775.0	1,525.1	5,143.6	2,045.2	125.9	1,270.6	487.2	1.7	3,306.6	8,174.0	1,256.7	24,003.4
	6	409.9	1,647.4	1,404.3	5,107.3	2,023.0	105.6	1,228.9	483.9	2.2	3,367.9	8,723.6	1,201.1	24,300.7

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*
2014 [3]	1	303.3	152.6	6,194.0	55.7	1,795.6	1,563.3	1,732.2	1,273.3	134.5	8,917.8	655.8	22,778.1
	2	305.4	153.8	6,179.5	56.4	1,773.9	1,536.3	1,737.4	1,252.9	139.0	9,132.2	608.9	22,875.7
	3	379.4	146.3	6,228.1	56.6	1,709.3	1,663.8	1,735.1	1,236.0	223.3	8,795.2	601.4	22,774.5
	4	339.9	154.7	6,355.3	58.0	1,723.2	1,677.8	1,753.4	1,210.4	220.8	8,628.4	355.6	22,477.4
	5	333.3	154.1	6,269.0	79.4	1,779.3	1,686.4	1,824.7	1,277.6	227.1	8,740.6	366.6	22,738.1
	6	346.5	36.5	6,115.2	91.8	1,735.9	1,722.8	1,809.2	1,267.6	218.1	8,868.2	327.3	22,539.1
	7	338.8	35.4	6,005.6	84.9	1,793.5	1,567.3	1,813.2	1,360.9	208.5	8,869.3	383.7	22,461.1
	8	337.4	35.3	5,981.1	89.1	1,793.7	1,578.7	1,825.6	1,318.3	207.2	8,845.3	370.9	22,382.5
	9	300.9	42.4	5,894.0	47.9	1,715.6	1,591.0	1,841.9	2,302.9	237.8	8,802.5	334.0	23,110.9
	10	232.9	40.2	5,792.4	43.8	1,786.3	1,942.9	1,842.9	1,858.4	229.1	8,804.0	315.4	22,888.3
	11	241.0	30.5	5,486.2	41.7	1,713.0	1,941.5	1,814.7	1,895.9	224.4	8,825.3	337.0	22,551.3
	12	215.1	29.0	5,261.8	41.8	1,726.5	1,804.4	1,844.0	1,884.9	217.5	8,827.6	308.7	22,161.3
2015 [3]	1	215.2	28.3	5,231.2	39.8	1,764.2	1,813.2	1,850.0	2,203.5	207.6	8,651.4	305.0	22,309.4
	2	213.2	28.5	4,908.1	37.5	1,819.8	1,711.9	1,933.2	2,189.2	234.8	9,192.9	288.8	22,557.9
	3	230.7	30.2	4,893.4	25.6	1,773.5	1,611.2	1,920.0	2,317.6	211.0	8,913.2	293.9	22,220.3
	4	220.8	215.8	4,268.5	22.2	1,796.3	1,560.8	1,816.8	2,370.0	209.0	8,554.0	285.9	21,320.2
	5	237.4	225.2	4,242.7	77.3	1,846.2	1,589.7	1,894.4	2,428.1	314.3	8,737.5	329.6	21,922.5
	6	386.4	232.3	4,282.2	75.7	1,973.3	1,606.0	1,908.9	2,656.4	316.9	8,626.7	460.1	22,524.9
	7	389.8	230.5	4,247.6	76.6	1,995.7	1,797.8	1,906.8	2,499.2	333.2	8,737.5	408.7	22,623.5
	8	384.3	232.1	3,948.0	164.5	2,037.9	1,807.5	1,937.3	2,543.9	327.7	8,843.8	442.3	22,669.5
	9	399.1	237.3	4,206.2	163.9	1,997.9	1,674.5	2,119.5	2,681.2	357.2	8,826.4	442.4	23,105.6
	10	386.1	229.5	4,216.0	164.6	1,855.6	1,600.8	2,130.5	2,804.3	334.6	8,747.4	397.0	22,866.4
	11	382.6	221.2	4,310.6	164.4	1,956.4	1,655.0	2,068.4	2,686.1	342.5	8,832.1	397.7	23,017.0
	12	382.4	220.7	4,185.7	161.0	1,944.5	1,728.7	2,063.2	2,960.0	305.1	8,676.8	474.5	23,102.5
2016	1	367.6	228.4	4,322.7	26.5	1,974.4	1,759.2	1,935.2	3,093.0	339.0	8,758.6	474.5	23,279.2
	2	419.7	207.9	4,281.7	25.6	1,987.6	1,783.5	2,049.0	3,172.0	312.7	9,214.5	317.3	23,771.7
	3	415.6	190.0	4,319.2	25.8	1,975.4	1,806.3	1,971.2	3,152.9	322.3	8,591.7	425.4	23,195.7
	4	413.9	189.9	4,205.6	25.5	1,963.2	1,728.1	1,935.7	3,252.4	290.1	8,802.0	430.6	23,236.9
	5	400.3	352.2	4,398.5	19.7	2,016.7	2,104.3	1,932.2	3,166.7	296.3	8,895.5	421.1	24,003.4
	6	425.0	347.3	4,495.2	215.6	1,978.1	2,254.8	2,028.5	3,156.4	314.8	8,647.8	437.0	24,300.7

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 l/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*		
2015	1	283,863.0	635,526.1	137,074.4	79,706.5	95,039.6	149,396.6	254,331.2	1,634,937.4	9,254.9	1,644,192.3
	2	286,871.0	636,559.5	139,031.3	79,538.4	98,382.8	155,474.4	244,575.8	1,640,433.1	9,760.2	1,650,193.3
	3	296,746.7	626,661.4	138,643.7	79,040.8	108,107.8	174,929.1	245,336.5	1,669,466.1	14,145.1	1,683,611.2
	4	287,768.4	626,493.9	139,692.9	75,845.1	108,460.8	183,128.5	242,818.1	1,664,207.7	13,740.4	1,677,948.1
	5	288,572.5	629,024.4	133,984.0	72,174.2	111,942.2	188,724.9	237,927.3	1,662,349.6	15,590.2	1,677,939.8
	6	297,940.1	607,094.8	136,936.8	69,167.4	108,707.7	207,529.4	240,802.6	1,668,178.8	15,844.0	1,684,022.8
	7	283,239.9	571,601.9	134,986.3	64,490.5	108,750.4	219,429.3	238,550.6	1,621,048.8	17,152.0	1,638,200.8
	8	288,205.9	565,744.5	134,708.0	64,371.3	115,034.1	224,513.0	231,185.3	1,623,762.2	17,295.6	1,641,057.8
	9	293,614.4	563,098.5	136,575.6	59,589.2	122,041.0	228,781.8	235,030.3	1,638,730.8	23,203.7	1,661,934.4
	10	285,576.2	557,609.2	135,331.5	60,760.3	125,490.8	230,512.5	231,858.9	1,627,139.4	23,299.3	1,650,438.7
	11	285,578.5	549,101.1	134,484.4	60,470.3	133,083.4	232,213.8	238,023.0	1,632,954.5	26,261.3	1,659,215.8
	12	291,808.8	551,407.9	135,590.7	68,245.8	134,092.9	237,134.4	228,729.8	1,647,010.2	23,384.6	1,670,394.8
2016	1	293,056.0	553,414.0	136,539.9	63,544.1	126,581.6	226,241.8	236,853.5	1,636,230.9	22,254.1	1,658,485.0
	2	297,694.3	557,400.9	139,022.1	61,154.0	130,725.3	230,874.1	235,839.5	1,652,710.2	17,763.5	1,670,473.7
	3	284,711.8	561,147.5	138,981.6	57,880.2	126,975.3	234,830.5	247,974.5	1,652,501.3	15,837.6	1,668,338.9
	4	278,460.7	569,441.4	139,180.6	52,767.7	124,706.4	235,690.2	243,277.1	1,643,524.1	16,060.2	1,659,584.3
	5	285,634.1	574,941.9	138,521.4	52,387.8	129,604.7	233,993.9	240,232.4	1,655,316.3	16,109.6	1,671,425.9
	6	290,961.8	572,309.4	142,167.0	53,329.5	126,143.1	230,432.9	239,962.2	1,655,305.9	19,765.3	1,675,071.2

Nota:
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 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*	
2015	7	Bank-bank Islam / Islamic Banks	149.7	0.0	3,079.6	0.0	65,034.4	1,683.9	33,652.3	284.7	27,205.6	218,082.7	2,642.9	41,426.4	1,073.0	394,315.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	1,139.4	0.0	443.5	372.4	57.3	0.0	85.6	1,346.6	0.0	146.1	0.0	3,640.8
		Jumlah/ Total	199.7	0.0	4,219.0	0.0	65,477.9	2,056.3	33,709.6	284.7	27,291.2	219,429.3	2,642.9	41,572.5	1,073.0	397,956.0
	8	Bank-bank Islam / Islamic Banks	149.3	0.0	2,734.1	0.0	65,684.5	1,624.6	33,125.9	328.4	23,972.4	223,374.0	2,344.6	36,984.7	901.2	391,223.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	911.9	0.0	394.2	478.6	64.0	0.0	85.6	1,139.0	0.0	146.1	0.0	3,269.4
		Jumlah/ Total	199.3	0.0	3,646.0	0.0	66,078.8	2,103.1	33,189.9	328.4	24,058.0	224,513.0	2,344.6	37,130.8	901.2	394,493.1
	9	Bank-bank Islam / Islamic Banks	147.3	0.0	2,616.9	0.0	66,088.2	2,071.2	33,909.4	341.4	22,230.9	227,708.9	1,399.9	37,428.9	882.5	394,825.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	1,531.3	0.0	428.2	475.2	62.9	0.0	85.6	1,073.0	0.0	146.1	0.0	3,852.3
		Jumlah/ Total	197.3	0.0	4,148.2	0.0	66,516.4	2,546.5	33,972.3	341.4	22,316.5	228,781.8	1,399.9	37,575.0	882.5	398,677.8
	10	Bank-bank Islam / Islamic Banks	144.8	0.0	2,041.2	0.0	63,642.5	1,840.8	33,692.3	363.7	20,150.1	229,591.4	2,674.3	36,837.6	799.6	391,778.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	1,700.4	0.0	409.9	266.5	59.8	0.0	85.6	921.1	0.0	145.8	0.0	3,639.1
		Jumlah/ Total	194.8	0.0	3,741.6	0.0	64,052.4	2,107.3	33,752.2	363.7	20,235.7	230,512.5	2,674.3	36,983.4	799.6	395,417.4
	11	Bank-bank Islam / Islamic Banks	144.5	0.0	1,801.3	0.0	61,484.8	2,675.0	33,666.0	389.6	18,853.5	231,245.1	2,307.3	36,719.3	925.1	390,211.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	476.2	237.8	58.9	0.0	85.6	968.6	0.0	1,832.4	0.0	3,709.5
		Jumlah/ Total	194.5	0.0	1,801.3	0.0	61,960.9	2,912.8	33,724.9	389.6	18,939.1	232,213.8	2,307.3	38,551.7	925.1	393,921.0
	12	Bank-bank Islam / Islamic Banks	142.2	0.0	1,746.2	0.0	63,753.1	2,251.5	33,989.3	395.4	23,330.5	236,045.4	2,129.9	34,093.5	1,443.7	399,320.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	689.3	327.4	60.3	0.0	85.6	1,089.0	0.0	1,038.3	0.0	3,339.9
		Jumlah/ Total	192.2	0.0	1,746.2	0.0	64,442.4	2,578.9	34,049.6	395.4	23,416.1	237,134.4	2,129.9	35,131.9	1,443.7	402,660.7
2016	1	Bank-bank Islam / Islamic Banks	144.3	0.0	1,680.6	0.0	66,397.8	1,943.5	34,549.8	395.6	22,576.5	225,158.5	2,545.5	35,808.4	987.0	392,187.3
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	563.8	417.7	62.3	0.0	85.6	1,083.3	0.0	818.2	0.0	3,081.0
		Jumlah/ Total	194.3	0.0	1,680.6	0.0	66,961.6	2,361.2	34,612.1	395.6	22,662.1	226,241.8	2,545.5	36,626.6	987.0	395,268.3
	2	Bank-bank Islam / Islamic Banks	143.3	0.0	1,634.7	0.0	65,116.6	2,268.5	35,422.7	421.6	20,252.8	229,588.7	2,609.1	34,297.6	1,152.6	392,908.2
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	497.0	434.6	57.2	0.0	85.6	1,285.4	0.0	736.4	0.0	3,146.1
		Jumlah/ Total	193.3	0.0	1,634.7	0.0	65,613.6	2,703.1	35,479.9	421.6	20,338.4	230,874.1	2,609.1	35,033.9	1,152.6	396,054.3
	3	Bank-bank Islam / Islamic Banks	140.7	0.0	1,440.0	0.0	63,293.1	2,081.3	35,568.9	410.6	19,029.1	233,574.6	2,746.9	37,719.5	793.1	396,797.7
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	621.6	482.3	59.7	0.0	85.6	1,256.0	0.0	647.1	0.0	3,202.2
		Jumlah/ Total	190.7	0.0	1,440.0	0.0	63,914.7	2,563.6	35,628.5	410.6	19,114.6	234,830.5	2,746.9	38,366.6	793.1	399,999.9
	4	Bank-bank Islam / Islamic Banks	140.1	0.0	1,416.3	0.0	62,306.4	2,518.9	35,583.3	408.2	16,675.2	234,420.1	2,693.7	38,993.4	745.5	395,901.0
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	540.2	477.4	57.1	0.0	85.6	1,270.1	0.0	596.2	0.0	3,076.6
		Jumlah/ Total	190.1	0.0	1,416.3	0.0	62,846.6	2,996.4	35,640.3	408.2	16,760.8	235,690.2	2,693.7	39,589.7	745.5	398,977.6
	5	Bank-bank Islam / Islamic Banks	140.1	0.0	1,350.8	0.0	62,657.7	1,962.4	35,085.0	421.7	17,692.1	232,803.0	3,522.3	43,626.2	2,010.6	401,271.8
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	551.1	624.5	55.5	0.0	85.6	1,190.9	0.0	1,166.5	0.0	3,724.1
		Jumlah/ Total	190.1	0.0	1,350.8	0.0	63,208.8	2,586.9	35,140.5	421.7	17,777.7	233,993.9	3,522.3	44,792.7	2,010.6	404,995.9
	6	Bank-bank Islam / Islamic Banks	139.9	0.0	1,312.2	0.0	65,824.0	1,915.3	36,331.4	403.9	15,898.1	229,161.2	4,198.7	43,193.4	1,066.4	399,444.5
		Skim Perbankan Islam (SPI) / Islamic Banking Scheme (IBS)	50.0	0.0	0.0	0.0	462.0	501.6	57.1	0.0	85.6	1,271.7	0.0	488.8	0.0	2,916.9
		Jumlah/ Total	189.9	0.0	1,312.2	0.0	66,286.0	2,416.8	36,388.6	403.9	15,983.6	230,432.9	4,198.7	43,682.3	1,066.4	402,361.4

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 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*
2014	1	17,725.9	26,264.0	37,349.1	268,990.3	534,462.3	552,813.8	86,372.6	1,523,978.0
	2	17,445.6	26,115.9	34,896.7	268,663.9	530,734.1	557,117.1	89,352.2	1,524,325.6
	3	19,492.6	27,603.3	39,571.5	272,258.9	536,405.3	560,219.1	88,792.1	1,544,342.7
	4	16,801.7	28,264.8	37,989.8	278,716.5	536,110.5	561,895.0	89,768.7	1,549,547.0
	5	14,549.4	27,613.8	40,676.5	279,749.2	535,988.0	563,296.4	91,832.2	1,553,705.4
	6	17,923.3	28,324.7	41,264.1	278,915.5	537,691.8	565,752.2	94,296.7	1,564,168.3
	7	18,501.3	27,118.1	44,154.8	277,028.7	543,627.2	566,891.8	94,968.7	1,572,290.7
	8	19,358.5	28,663.5	49,518.1	275,204.5	532,721.0	567,435.5	93,358.5	1,566,259.5
	9	18,940.1	28,794.4	50,260.4	277,254.8	542,276.2	569,676.4	93,707.7	1,580,909.8
	10	19,441.7	31,601.5	51,737.4	283,149.2	551,186.0	570,651.9	90,114.9	1,597,882.4
	11	20,216.0	31,787.6	51,796.8	296,893.8	551,493.4	572,414.2	88,708.0	1,613,309.7
	12	14,890.7	30,913.4	50,008.8	302,173.6	569,171.2	581,453.6	92,993.9	1,641,605.1
2015	1	15,339.4	31,314.1	48,233.7	308,409.0	562,490.8	586,569.3	91,836.0	1,644,192.3
	2	15,878.0	32,638.3	48,778.3	311,726.8	554,680.1	592,518.4	93,973.3	1,650,193.3
	3	13,686.7	32,371.6	48,241.5	316,104.4	580,295.9	595,226.8	97,684.2	1,683,611.2
	4	15,594.3	33,461.8	48,132.6	309,370.3	568,272.9	599,682.0	103,434.2	1,677,948.1
	5	19,200.7	33,876.2	46,507.0	320,360.3	556,941.5	600,577.8	100,476.2	1,677,939.8
	6	23,117.7	33,777.3	46,226.5	312,648.5	560,504.1	605,833.3	101,915.4	1,684,022.8
	7	25,070.0	34,631.6	43,184.8	280,877.3	549,459.6	604,490.8	100,486.5	1,638,200.8
	8	26,654.8	35,363.6	43,116.6	276,512.9	552,907.3	605,063.3	101,439.3	1,641,057.8
	9	27,498.0	34,723.2	45,029.7	280,853.9	563,388.7	609,671.5	100,769.4	1,661,934.4
	10	21,446.7	34,169.6	45,454.6	277,206.8	563,000.3	609,269.5	99,891.1	1,650,438.7
	11	20,106.5	32,730.8	44,295.0	280,328.0	570,163.1	607,942.3	103,650.1	1,659,215.8
	12	15,564.1	32,580.8	44,049.1	288,154.3	574,440.6	612,075.7	103,530.2	1,670,394.8
	1	18,840.7	32,853.2	44,704.3	282,597.0	562,517.6	614,772.5	102,199.7	1,658,485.0
	2	16,358.7	34,192.8	45,709.9	282,034.9	567,106.0	622,112.7	102,958.8	1,670,473.7
2016	3	17,112.7	34,750.7	45,808.2	287,064.8	556,052.0	624,942.1	102,608.5	1,668,338.9
	4	18,055.4	34,625.2	46,848.9	280,849.6	550,435.8	628,537.5	100,231.9	1,659,584.3
	5	19,588.8	35,131.0	49,049.8	278,330.8	560,194.6	628,584.5	100,546.5	1,671,425.9
	6	21,602.4	35,252.8	47,405.0	281,992.9	555,909.3	632,217.8	100,691.0	1,675,071.2

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]
1986	15 Feb. / *15 Feb.*	4.0	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / *15 Oct.*	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. [5] / *1 Jan .* [5]	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 [6]	6.5	10.0 dan 12.5
1991	16 Ogos / *16 Aug.*	7.5	17.0	7.5	10.0 dan 12.5 [6]	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 July*	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 July*	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / *1 Sep .*	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / *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 July*	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 February 1, 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 February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.
[6] With effect from January 1, 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 January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.
[8] With effect from March 1, 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*
2014	6	32,594.6	820,672.0	11,813.2	292,073.6	914.2	22,680.0
	7	31,697.1	820,023.8	11,825.0	297,519.5	920.4	22,762.8
	8	32,971.8	824,610.3	12,177.5	300,507.5	901.5	22,306.9
	9	33,101.3	820,890.9	12,481.6	306,553.2	903.1	22,718.8
	10	32,663.3	824,202.6	12,657.7	310,617.6	889.9	21,903.3
	11	33,033.3	830,987.3	12,974.8	317,979.2	877.4	21,683.1
	12	32,651.3	828,501.6	13,011.1	324,874.5	869.6	21,404.0
2015	1	34,589.1	846,721.7	13,628.7	334,315.6	874.9	21,302.1
	2	34,127.9	855,029.5	13,592.4	336,350.2	843.5	20,807.9
	3	33,767.5	858,234.0	14,245.3	344,131.9	863.8	21,651.4
	4	34,084.2	849,555.8	14,388.8	348,849.0	858.8	21,302.6
	5	34,097.6	847,377.8	14,121.4	351,421.7	842.9	20,955.5
	6	33,408.3	842,680.2	14,024.7	354,253.1	879.7	21,599.9
	7	33,557.7	839,156.0	14,251.3	356,827.1	883.1	21,641.5
	8	34,568.9	850,820.1	14,055.7	344,035.8	877.1	21,173.8
	9	34,233.7	854,126.4	13,671.5	345,859.3	869.7	21,428.1
	10	34,487.1	866,448.8	13,841.7	348,202.4	924.6	22,991.5
	11	33,728.0	863,575.8	13,903.6	351,094.5	873.0	21,585.3
	12	34,128.9	867,176.5	13,731.9	343,835.9	868.5	21,521.8
2016	1	35,076.6	863,760.5	13,929.0	341,107.4	850.1	21,240.3
	2	29,780.6	860,360.8	11,373.9	336,212.1	741.4	21,006.8
	3	28,920.5	864,601.7	11,863.0	334,920.2	696.9	19,886.7
	4	30,936.2	870,672.6	11,721.6	333,358.5	694.0	20,055.8
	5	28,699.2	868,923.4	11,720.1	333,637.4	707.7	20,014.6
	6	29,238.7	865,387.4	12,035.0	332,030.8	733.8	20,688.2

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*	Sistem Perbankan / Banking System			Bank Perdagangan / *Commercial Banks*			Bank-bank Islam / *Islamic Banks*			Bank Pelaburan / *Investment 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]
2015 6	119%	479,061	401,243	125%	353,548	283,366	106%	103,879	98,007	109%	21,634	19,870
7	130%	456,538	352,312	137%	342,021	249,019	108%	92,586	85,577	124%	21,931	17,717
8	124%	465,703	375,523	131%	352,883	269,030	102%	89,601	87,539	123%	23,219	18,954
9	119%	471,510	396,134	124%	354,935	286,192	102%	92,877	91,127	126%	23,699	18,814
10	123%	458,993	373,928	127%	348,316	274,966	111%	89,773	80,821	115%	20,904	18,140
11	125%	461,264	368,324	132%	348,219	263,354	104%	92,505	89,212	130%	20,540	15,757
12	130%	475,956	367,461	135%	359,477	265,340	113%	97,097	85,614	117%	19,382	16,507
2016 1	125%	475,821	381,487	129%	360,234	279,155	112%	96,101	85,634	117%	19,486	16,699
2	131%	487,799	372,736	135%	369,808	272,934	118%	98,259	83,434	121%	19,733	16,367
3	126%	477,170	379,843	130%	356,385	273,502	113%	101,042	89,125	115%	19,743	17,215
4	129%	475,191	367,619	135%	354,926	263,416	116%	100,958	87,372	115%	19,307	16,831
5	127%	483,603	380,981	133%	356,556	268,464	112%	107,065	95,745	119%	19,981	16,772

Nota:
1 Rangka Kerja Nisbah Perlindungan Mudah Tunai berkuatkuasa pada 1 Jun 2015 dan menggantikan garis panduan Rangka Kerja Mudah Tunai dan Rangka Kerja Mudah Tunai - i yang dikeluarkan pada 1 Julai 1998.
Institusi perbankan hendaklah mengekalkan tahap nisbah perlindungan mudah tunai minimum mengikut garis masa di bawah:

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

2 Aliran Keluar Tunai Bersih untuk 30 hari kalendar berikutnya.
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

Note:
[1] The Liquidity Coverage Ratio Framework takes effect on 1 June 2015 and supersedes the guidelines on Liquidity Framework and Liquidity Framework-i issued on 1 July 1998.
A banking institution shall maintain a minimum of the following LCR levels in accordance with the timeline below:

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

[2] Net cash outflows over the next 30 calendar days.
Please refer to Glossary for further explanation on some of the data items.

1.29 Sistem Perbankan: Komponen Modal (format terdahulu)
Banking System: Constituents of Capital (previous format)

RM juta / *RM million*

Akhir tempoh		Modal Kumpulan 1	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Jumlah aset berwajaran risiko[1]	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras
End of period		*Tier 1 Capital*	*Tier 2 Capital*	*Total Capital*	*Investment in subsidiaries and holdings in other banking institutions capital*	*Capital Base*	*Total Risk Weighted Assets* [1]	*Risk-Weighted Capital Ratio (%)*	*Core Capital Ratio (%)*
2010	4	128,411.6	42,385.1	170,796.7	26,185.4	144,611.3	955,660.7	15.1	13.2
	5	129,228.3	42,599.4	171,827.7	26,638.7	145,188.9	962,921.0	15.1	13.1
	6	135,287.7	41,554.8	176,842.5	26,727.2	150,115.3	971,905.3	15.4	13.6
	7	134,902.9	41,491.1	176,394.1	26,767.5	149,626.5	974,768.8	15.3	13.6
	8	134,267.6	41,637.5	175,905.1	26,750.4	149,154.7	986,720.4	15.1	13.3
	9	134,994.7	38,496.2	173,490.9	26,924.0	146,566.9	992,616.6	14.8	13.2
	10	135,051.2	38,568.0	173,619.2	27,340.1	146,279.1	1,006,691.9	14.5	13.0
	11	134,510.6	38,299.0	172,809.6	27,335.5	145,474.1	1,012,948.5	14.4	12.7
	12	137,773.6	39,962.2	177,735.7	27,524.5	150,211.2	1,017,005.7	14.8	13.0
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 *End of period*		Modal Ekuiti Biasa Kumpulan 1 *Common Equity Tier 1 Capital (CET1 Capital)*	Modal Kumpulan 1 *Tier 1 Capital*	Jumlah Modal *Total Capital*	Jumlah Aset Berwajaran Risiko *Total Risk Weighted Assets*	Nisbah Modal Ekuiti Biasa Kumpulan 1 *CET1 Capital Ratio (%)*	Nisbah Modal Kumpulan 1 *Tier 1 Capital Ratio (%)*	Nisbah Jumlah Modal *Total Capital Ratio (%)*
2014	1	162,341.2	172,512.4	193,065.6	1,334,291.9	12.2	12.9	14.5
	2	162,857.5	173,047.8	194,537.7	1,340,799.4	12.1	12.9	14.5
	3	162,979.8	173,283.0	194,629.3	1,339,787.1	12.2	12.9	14.5
	4	163,072.6	173,375.8	196,213.3	1,342,764.6	12.1	12.9	14.6
	5	163,563.8	173,867.0	197,278.9	1,355,137.1	12.1	12.8	14.6
	6	172,499.8	182,802.9	207,480.1	1,355,451.5	12.7	13.5	15.3
	7	171,960.7	182,263.9	207,989.9	1,357,279.7	12.7	13.4	15.3
	8	174,779.9	185,083.1	212,038.6	1,365,552.8	12.8	13.6	15.5
	9	177,839.0	188,302.1	215,895.1	1,383,736.4	12.9	13.6	15.6
	10	177,985.2	188,588.8	216,336.3	1,388,933.0	12.8	13.6	15.6
	11	177,622.6	188,064.3	215,980.2	1,410,060.4	12.6	13.3	15.3
	12	189,494.4	199,553.2	227,103.7	1,427,988.4	13.3	14.0	15.9
2015	1	184,045.3	195,123.1	223,636.9	1,444,715.0	12.7	13.5	15.5
	2	182,590.9	193,675.2	222,194.2	1,434,922.6	12.7	13.5	15.5
	3	182,816.5	193,903.7	222,376.6	1,464,083.5	12.5	13.2	15.2
	4	181,052.0	192,157.7	220,911.2	1,460,347.4	12.4	13.2	15.1
	5	181,723.9	192,838.6	223,074.4	1,473,627.8	12.3	13.1	15.1
	6	186,125.2	197,291.6	228,345.8	1,484,394.9	12.5	13.3	15.4
	7	189,557.2	200,696.4	231,919.0	1,486,915.8	12.7	13.5	15.6
	8	187,486.3	198,124.4	229,442.4	1,548,473.8	12.1	12.8	14.8
	9	188,385.6	199,679.9	231,332.8	1,551,766.9	12.1	12.9	14.9
	10	189,172.7	203,764.6	236,178.5	1,530,588.1	12.4	13.3	15.4
	11	188,517.8	202,919.5	235,711.3	1,523,318.3	12.4	13.3	15.5
	12	194,406.0	209,269.8	244,657.1	1,515,998.4	12.8	13.8	16.1
2016	1	194,060.1	208,047.7	248,134.3	1,505,305.3	12.9	13.8	16.5
	2	194,777.9	208,814.7	248,936.2	1,519,804.8	12.8	13.7	16.4
	3	194,875.5	208,833.8	247,948.8	1,498,958.9	13.0	13.9	16.5
	4	193,764.6	207,727.0	246,622.8	1,501,021.5	12.9	13.8	16.4
	5	194,642.9	209,015.4	247,552.7	1,510,941.5	12.9	13.8	16.4
	6	196,363.1	210,726.4	248,200.4	1,516,323.6	12.9	13.9	16.4

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*
2014	345.7	91,123.7	8,692.0	11,988.7	2,190.7	964.7	195.0	7.1	0.9	123,886.2	32,841.4	2,493.9	335.8	7.2
2015	359.6	97,490.8	7,827.3	12,855.6	2,154.2	995.9	174.1	7.7	1.0	128,753.3	31,448.8	2,350.9	350.3	10.5
2014 8	28.6	7,576.7	759.8	907.9	183.7	93.8	14.0	7.2	0.9	124,875.4	31,942.5	2,534.8	341.5	13.1
9	29.0	7,463.3	727.9	1,050.8	190.1	82.2	16.3	7.2	0.9	125,111.5	32,068.0	2,587.6	339.9	8.8
10	29.3	7,714.5	711.8	1,070.8	187.7	80.7	16.2	7.2	0.9	125,180.8	32,152.0	2,463.6	337.7	8.6
11	28.5	7,722.6	623.0	1,045.5	178.3	72.4	16.1	7.2	0.9	125,174.5	32,660.4	2,660.6	339.7	9.6
12	31.8	8,680.9	750.5	1,320.4	181.0	81.4	17.8	7.1	0.9	123,886.2	32,841.4	2,493.9	335.8	7.2
2015 1	30.0	8,387.7	611.7	1,004.2	165.0	76.6	13.5	7.2	0.9	125,237.5	33,052.8	2,469.9	370.1	7.5
2	28.7	7,598.3	656.6	873.5	149.2	84.0	12.4	7.2	0.9	125,412.8	32,860.6	2,726.7	386.9	9.6
3	31.0	9,344.8	766.6	1,085.4	180.6	83.5	15.0	7.2	0.9	124,823.3	33,036.5	2,579.2	370.5	11.1
4	27.3	7,149.3	624.4	1,045.2	167.4	75.8	13.6	7.3	0.9	125,491.2	32,239.6	2,412.8	357.6	10.3
5	29.2	7,611.1	590.5	1,091.2	181.7	72.9	17.8	7.3	0.9	126,440.9	32,000.2	2,509.0	351.1	13.5
6	29.8	7,856.7	628.5	1,080.8	176.0	74.2	14.7	7.4	1.0	127,053.4	32,316.1	2,417.7	352.3	9.9
7	30.0	7,985.8	635.6	1,030.1	174.3	86.6	14.5	7.4	1.0	127,657.2	32,236.3	2,351.3	351.1	10.9
8	29.6	7,918.9	673.1	986.6	185.2	97.5	12.7	7.4	1.0	122,861.5	32,099.0	2,573.3	350.0	12.2
9	29.7	7,855.9	661.0	1,070.9	189.1	90.5	14.8	7.5	1.0	124,629.1	32,067.4	2,478.5	343.7	10.4
10	30.1	8,162.7	615.1	1,103.0	197.4	88.1	13.5	7.6	1.0	126,442.8	32,166.9	2,330.6	354.8	11.9
11	30.5	8,217.8	612.7	1,122.4	190.3	80.5	14.1	7.7	1.0	127,354.0	32,589.2	2,502.3	348.2	12.9
12	33.7	9,402.0	751.5	1,362.4	198.0	85.6	17.6	7.7	1.0	128,753.3	31,448.8	2,350.9	350.3	10.5
2016 1	32.6	8,960.7	709.5	1,115.9	175.1	47.2	15.2	7.8	1.0	129,680.9	33,927.7	2,410.0	358.6	11.5
2	29.9	7,651.1	635.6	990.0	179.9	47.4	12.6	7.8	1.0	129,390.0	32,956.6	2,520.9	366.7	10.5
3	31.5	8,498.3	743.2	1,169.3	193.9	84.3	14.8	7.9	1.0	131,443.7	32,797.7	2,218.2	357.8	10.2
4	30.4	8,018.4	640.6	1,161.9	188.3	76.5	14.5	7.9	1.0	132,176.5	32,850.5	2,261.8	352.8	11.7
5	32.3	8,458.2	660.4	1,192.9	201.2	79.7	15.5	8.0	1.0	133,127.6	32,952.1	2,260.0	349.3	12.8
6	31.4	8,363.8	684.4	1,217.7	193.4	79.8	17.5	8.0	1.0	133,424.6	33,145.1	2,266.3	350.3	4.9

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.

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 *Fixed deposits*					Deposit tabungan *Savings deposit*	Kadar Asas berwajaran *Weighted Base Rate*	Kadar Berian Pinjaman Asas *Base Lending Rate*	Kadar Berian Pinjaman Purata *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	
2013	1	2.91	2.97	3.02	3.05	3.15	1.00		6.53	4.69	3.06	2.99	3.31	3.44	3.37	6.85
	2	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.72	3.07	2.99	3.31	3.43	3.37	7.01
	3	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.70	3.08	2.95	3.29	3.40	3.41	6.84
	4	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.80	2.98	2.93	3.33	3.48	3.39	6.79
	5	2.91	2.97	3.02	3.04	3.15	1.02		6.53	4.72	3.01	2.92	3.32	3.46	3.36	6.73
	6	2.91	2.97	3.02	3.05	3.15	1.02		6.53	4.51	3.05	3.23	3.31	3.44	3.38	6.64
	7	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.46	2.97	3.24	3.31	3.47	3.38	6.60
	8	2.91	2.97	3.02	3.05	3.15	1.02		6.53	4.54	2.70	3.24	3.12	3.47	3.40	6.56
	9	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.55	2.79	3.25	2.93	3.43	3.40	6.48
	10	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.54	3.05	3.07	3.02	3.47	3.39	6.42
	11	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.56	3.05	3.06	3.31	3.47	3.39	6.40
	12	2.91	2.97	3.02	3.05	3.15	0.99		6.53	4.56	3.12	2.88	3.38	3.43	3.39	6.39
2014	1	2.91	2.97	3.02	3.05	3.15	0.98		6.53	4.53	2.69	2.87	2.95	3.39	3.40	5.81
	2	2.91	2.97	3.02	3.05	3.15	0.98		6.53	4.44	2.71	2.87	3.36	3.42	3.36	5.84
	3	2.91	2.97	3.02	3.05	3.15	0.98		6.53	4.54	2.76	2.94	2.96	3.42	3.42	5.75
	4	2.91	2.97	3.02	3.05	3.15	0.98		6.53	4.52	2.77	2.89	2.97	3.42	3.42	5.78
	5	2.91	2.97	3.02	3.05	3.15	1.00		6.53	4.47	2.79	2.93	3.40	3.42	3.40	5.81
	6	2.91	2.97	3.02	3.05	3.15	1.01		6.53	4.54	2.83	2.90	3.38	3.43	3.40	5.87
	7	3.07	3.12	3.17	3.21	3.30	1.07		6.78	4.61	2.79	3.01	3.06	3.51	3.55	5.96
	8	3.07	3.12	3.17	3.21	3.30	1.07		6.79	4.69	2.99	2.89	3.50	3.49	3.53	5.97
	9	3.07	3.12	3.17	3.21	3.30	1.08		6.79	4.72	3.22	3.48	3.51	3.52	3.56	6.62
	10	3.07	3.12	3.18	3.22	3.30	1.08		6.79	4.67	3.34	3.49	3.59	3.52	3.57	6.69
	11	3.08	3.13	3.19	3.23	3.31	1.07		6.79	4.65	3.28	3.18	3.18	3.69	3.60	6.74
	12	3.08	3.13	3.19	3.23	3.31	1.07		6.79	4.67	3.70	3.51	4.12	3.70	3.65	6.76
2015	1	3.08	3.13	3.19	3.23	3.31	1.07	3.82	6.79	4.64	3.46	3.71	3.70	3.76	3.79	6.87
	2	3.08	3.13	3.19	3.23	3.31	1.06	3.82	6.79	4.67	3.40	3.74	3.74	3.82	3.73	6.75
	3	3.08	3.13	3.19	3.23	3.31	1.08	3.82	6.79	4.68	3.24	3.66	3.52	3.78	3.68	6.87
	4	3.08	3.13	3.19	3.23	3.31	1.07	3.80	6.79	4.68	3.34	3.12	3.37	3.82	3.81	6.97
	5	3.09	3.14	3.19	3.23	3.31	1.07	3.80	6.79	4.61	3.03	3.29	3.74	3.67	3.72	6.90
	6	3.08	3.14	3.19	3.23	3.31	1.06	3.80	6.79	4.57	3.31	3.67	3.78	3.70	3.74	6.90
	7	3.08	3.14	3.19	3.23	3.31	1.06	3.78	6.79	4.54	3.32	3.07	3.76	3.73	3.74	6.88
	8	3.08	3.14	3.19	3.23	3.31	1.05	3.78	6.79	4.51	3.48	3.22	3.75	3.76	3.74	6.85
	9	3.08	3.14	3.19	3.23	3.31	1.06	3.78	6.79	4.49	3.39	3.64	3.75	3.76	3.74	6.91
	10	3.08	3.13	3.18	3.22	3.31	1.05	3.78	6.79	4.54	3.41	3.68	3.44	3.80	3.87	6.85
	11	3.08	3.13	3.18	3.22	3.31	1.04	3.78	6.79	4.53	3.39	3.38	3.36	3.83	3.85	6.90
	12	3.08	3.13	3.18	3.22	3.31	1.04	3.77	6.79	4.57	3.72	3.94	3.66	3.73	3.79	6.90
2016	1	3.08	3.13	3.18	3.23	3.31	1.03	3.79	6.79	4.58	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	4.61	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	4.61	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	4.60	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	4.55	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	4.61	3.23	3.39	3.31	3.36	3.37	6.65

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 akan menggantikan Kadar Pinjaman Asas sebgaai 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 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.

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 would replace the Base Lending Rate 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, 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.

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)*				
		Akaun pelaburan *Investment account* Tempoh (dalam bulan) / Period (in months)					Akaun tabungan *Savings deposit*	Kadar Asas Base Rate	Kadar Pembiayaan Asas Base Financing Rate	Kadar Pembiayaan Purata Average Financing Rate	Akaun pelaburan *Investment account* Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12					1	3	6	9	12
2014	1	2.74	2.84	2.86	2.95	2.96	0.90		6.62	5.01	3.04	3.17	3.23	3.20	3.35
	2	2.75	2.84	2.86	3.01	2.92	0.92		6.62	5.07	3.05	3.18	3.23	3.20	3.35
	3	2.77	2.87	2.93	3.00	2.93	0.93		6.62	5.07	3.07	3.19	3.23	3.20	3.35
	4	2.67	2.83	2.92	2.97	2.89	0.93		6.62	4.96	3.08	3.21	3.20	3.20	3.35
	5	2.71	2.83	2.92	2.95	2.93	0.92		6.62	5.03	3.09	3.23	3.23	3.22	3.38
	6	2.71	2.88	2.96	2.93	2.94	0.88		6.62	4.98	3.07	3.25	3.23	3.22	3.38
	7	2.76	2.87	3.00	3.00	3.01	0.88		6.87	5.09	3.27	3.40	3.40	3.38	3.60
	8	2.88	2.91	3.03	3.04	3.07	0.92		6.87	5.11	3.30	3.41	3.44	3.41	3.60
	9	2.90	2.97	3.07	3.00	3.01	0.86		6.87	5.10	3.30	3.42	3.42	3.41	3.60
	10	2.89	2.93	3.07	3.02	3.05	0.88		6.87	5.08	3.25	3.47	3.37	3.28	0.00
	11	2.91	3.02	3.11	3.04	3.05	0.88		6.87	5.12	3.28	3.47	3.45	3.26	0.00
	12	2.96	3.08	3.20	3.09	3.09	0.88		6.87	5.09	3.61	3.65	3.45	3.21	2.80
2015	1	2.96	3.05	3.18	3.15	3.07	0.89	3.81	6.87	5.05	3.35	3.61	3.48	3.20	2.80
	2	2.85	3.10	3.26	3.09	3.03	0.88	3.81	6.87	5.09	3.38	3.58	3.50	3.29	2.80
	3	2.92	3.05	3.19	3.12	3.08	0.83	3.83	6.87	4.99	3.34	3.62	3.50	3.53	2.80
	4	2.89	2.99	3.18	3.10	3.05	0.82	3.83	6.87	5.03	3.37	3.75	3.50	3.59	2.80
	5	2.91	2.98	3.20	3.19	3.06	0.81	3.83	6.87	4.98	3.36	3.67	3.50	3.63	2.80
	6	2.95	3.02	3.20	3.14	3.09	0.78	3.83	6.87	4.96	3.37	3.62	3.73	3.31	2.80
	7	2.94	3.06	3.26	3.18	3.14	0.78	3.81	6.87	4.94	3.38	3.72	3.73	3.31	0.00
	8	2.99	3.07	3.33	3.19	3.20	0.78	3.80	6.87	4.96	3.41	3.63	3.73	3.31	0.00
	9	2.97	3.07	3.30	3.19	3.13	0.72	3.80	6.87	4.95	3.50	3.70	3.79	3.31	0.00
	10	3.25	3.33	3.47	3.51	3.48	0.67	3.80	6.87	4.95	3.53	3.80	3.59	3.31	0.00
	11	3.24	3.34	3.49	3.53	3.45	0.71	3.80	6.87	4.99	3.71	3.87	3.65	3.50	0.00
	12	3.27	3.35	3.45	3.58	3.57	0.70	3.81	6.87	4.98	4.47	3.93	3.81	3.50	0.00
2016	1	3.25	3.32	3.46	3.56	3.53	0.72	3.81	6.87	5.02	3.47	3.92	3.81	3.50	0.00
	2	3.16	3.23	3.43	3.56	3.40	0.72	3.82	6.88	5.03	3.41	4.05	3.99	0.00	0.00
	3	3.16	3.24	3.42	3.42	3.36	0.70	3.82	6.89	5.32	3.30	3.86	3.99	0.00	0.00
	4	3.17	3.29	3.53	3.58	3.46	0.68	3.83	6.90	5.23	3.42	3.67	3.84	3.50	0.00
	5	3.11	3.29	3.53	3.49	3.43	0.70	3.82	6.90	5.36	3.46	3.71	3.90	3.50	0.00
	6	3.12	3.24	3.45	3.50	3.33	0.63	3.82	6.91	5.37	3.53	3.78	3.91	3.50	0.00

Nota:
SPI - Skim Perbankan Islam
1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperolehi mulai Januari 2009
2 Berkuat kuasa 2 Januari 2015, Kadar Asas akan menggantikan Kadar Pinjaman Asas sebgaai 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 sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.

Note:
IBS - Islamic Banking Scheme
1 Data for Base Financing Rate and Average Financing Rate are only available from January 2009
2 Effective 2 January 2015, the Base Rate would replace the Base Lending Rate 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, 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.

2.3 Kadar Faedah: Pasaran Wang Antara Bank
Interest Rates: Interbank Money Market

Peratus Setahun / *Percent per annum*

Tempoh / *Period*		Kadar Dasar Semalaman *Overnight policy rate (OPR)* [2]	Kadar purata berwajaran antara bank *Weighted average interbank rates*																			
		Pada akhir tempoh	Wang semalaman *Overnight money*			1 minggu *1 week*			1 bulan *1 month*			3 bulan *3 month*			6 bulan *6 month*			12 bulan *12 month*		
		As at period end	Julat *Range*		Purata *Avg*	Julat *Range*		Purata *Avg*	Julat *Range*		Purata *Avg*	Julat *Range*		Purata *Avg*	Julat *Range*		Purata *Avg*	Julat *Range*		Purata *Avg*
2014		3.25	3.06 - 3.13		3.10	3.12 - 3.15		3.13	3.19 - 3.24		3.21	3.49 - 3.52		3.51	3.76 - 3.76		3.76	- - -		-
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	- - -		-
2015	6	3.25	3.16 - 3.25		3.23	3.25 - 3.27		3.25	3.29 - 3.35		3.30	3.67 - 3.68		3.67	- - -		-	- - -		-
	7	3.25	3.17 - 3.25		3.23	3.25 - 3.27		3.25	3.35 - 3.39		3.35	3.66 - 3.66		3.66	3.70 - 3.70		3.70	- - -		-
	8	3.25	3.16 - 3.26		3.22	3.24 - 3.28		3.25	3.36 - 3.38		3.37	3.67 - 3.67		3.67	3.70 - 3.70		3.70	- - -		-
	9	3.25	3.05 - 3.24		3.18	3.24 - 3.28		3.25	3.44 - 3.47		3.45	3.73 - 3.73		3.73	- - -		-	- - -		-
	10	3.25	3.04 - 3.25		3.17	3.24 - 3.28		3.25	3.39 - 3.45		3.44	3.74 - 3.75		3.75	- - -		-	- - -		-
	11	3.25	3.06 - 3.26		3.18	3.23 - 3.29		3.24	3.39 - 3.39		3.39	3.73 - 3.73		3.73	- - -		-	- - -		-
	12	3.25	3.05 - 3.21		3.11	3.17 - 3.28		3.18	3.40 - 3.43		3.42	3.85 - 3.86		3.85	3.92 - 3.92		3.92	- - -		-
2016	1	3.25	3.08 - 3.19		3.12	3.15 - 3.25		3.16	3.35 - 3.37		3.35	3.83 - 3.84		3.83	3.83 - 3.83		3.83	- - -		-
	2	3.25	3.05 - 3.18		3.14	3.14 - 3.22		3.14	3.29 - 3.31		3.29	- - -		-	- - -		-	- - -		-
	3	3.25	3.06 - 3.20		3.15	3.20 - 3.22		3.20	3.27 - 3.31		3.28	- - -		-	- - -		-	- - -		-
	4	3.25	3.08 - 3.21		3.16	3.22 - 3.24		3.22	3.28 - 3.29		3.28	3.67 - 3.67		3.67	- - -		-	- - -		-
	5	3.25	3.10 - 3.21		3.17	3.22 - 3.24		3.23	3.26 - 3.32		3.27	- - -		-	3.76 - 3.76		3.76	- - -		-
	6	3.25	3.11 - 3.23		3.18	3.22 - 3.24		3.23	3.30 - 3.33		3.30	3.62 - 3.62		3.62	- - -		-	- - -		-
June 2016	01	3.25	3.18 - 3.25		3.24	3.22 - 3.23		3.23	3.25 - 3.25		3.25	- - -		-	- - -		-	- - -		-
	02	3.25	3.06 - 3.25		3.24	3.22 - 3.23		3.22	3.25 - 3.37		3.27	- - -		-	- - -		-	- - -		-
	03	3.25	3.20 - 3.25		3.24	3.20 - 3.23		3.22	3.25 - 3.25		3.25	3.60 - 3.60		3.60	- - -		-	- - -		-
	06	3.25	3.12 - 3.23		3.22	3.22 - 3.25		3.23	3.25 - 3.37		3.26	- - -		-	- - -		-	- - -		-
	07	3.25	3.12 - 3.25		3.23	3.23 - 3.23		3.23	3.37 - 3.37		3.37	3.60 - 3.60		3.60	- - -		-	- - -		-
	08	3.25	3.07 - 3.23		3.08	3.22 - 3.25		3.22	3.35 - 3.37		3.35	- - -		-	- - -		-	- - -		-
	09	3.25	3.10 - 3.24		3.24	3.22 - 3.24		3.22	3.35 - 3.36		3.35	- - -		-	- - -		-	- - -		-
	10	3.25	3.15 - 3.23		3.22	3.22 - 3.25		3.23	3.25 - 3.25		3.25	- - -		-	- - -		-	- - -		-
	13	3.25	3.19 - 3.23		3.23	3.22 - 3.25		3.23	- - -		-	- - -		-	- - -		-	- - -		-
	14	3.25	3.14 - 3.20		3.14	3.23 - 3.25		3.23	3.25 - 3.25		3.25	- - -		-	- - -		-	- - -		-
	15	3.25	3.12 - 3.26		3.16	3.20 - 3.25		3.23	3.39 - 3.39		3.39	- - -		-	- - -		-	- - -		-
	16	3.25	3.17 - 3.23		3.23	3.23 - 3.25		3.23	- - -		-	- - -		-	- - -		-	- - -		-
	17	3.25	3.15 - 3.24		3.24	3.22 - 3.24		3.23	3.36 - 3.37		3.36	- - -		-	- - -		-	- - -		-
	20	3.25	3.08 - 3.20		3.09	3.22 - 3.25		3.23	3.36 - 3.36		3.36	- - -		-	- - -		-	- - -		-
	21	3.25	3.15 - 3.23		3.23	3.22 - 3.24		3.23	3.25 - 3.37		3.25	3.60 - 3.60		3.60	- - -		-	- - -		-
	23	3.25	3.06 - 3.22		3.21	3.20 - 3.22		3.22	3.25 - 3.25		3.25	- - -		-	- - -		-	- - -		-
	24	3.25	3.06 - 3.22		3.07	3.22 - 3.25		3.22	3.25 - 3.25		3.25	- - -		-	- - -		-	- - -		-
	27	3.25	3.05 - 3.21		3.12	3.22 - 3.24		3.22	3.25 - 3.36		3.27	3.61 - 3.63		3.62	- - -		-	- - -		-
	28	3.25	3.10 - 3.20		3.12	3.22 - 3.25		3.23	- - -		-	- - -		-	- - -		-	- - -		-
	29	3.25	3.10 - 3.20		3.12	3.22 - 3.22		3.22	3.25 - 3.25		3.25	3.65 - 3.65		3.65	- - -		-	- - -		-
	30	3.25	3.02 - 3.23		3.13	3.23 - 3.24		3.23	3.43 - 3.44		3.44	3.65 - 3.65		3.65	- - -		-	- - -		-

[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	12	1	2	3	6	9	12
2014		3.125	3.166	3.175	-	2.908	3.056	3.045	3.109	3.113
2015		3.109	2.983	3.059	-	-	-	-	3.080	-
2014	6	3.002	3.139	3.295	-	2.908	-	3.019	3.049	3.159
	7	3.145	3.073	3.248	-	-	3.005	3.070	-	3.121
	8	3.186	3.136	-	-	-	3.135	-	3.115	3.203
	9	3.251	3.410	-	-	-	3.271	-	3.275	3.376
	10	3.303	3.367	-	-	-	3.199	-	3.264	3.237
	11	3.367	-	-	-	-	3.286	-	3.358	3.334
	12	3.371	3.475	3.483	-	-	-	-	-	3.414
2015	1	3.376	3.419	3.361	-	-	-	-	-	-
	2	3.252	3.198	3.169	-	-	-	-	-	-
	3	2.990	3.019	3.001	-	-	-	-	-	-
	4	2.953	2.942	2.895	-	-	-	-	-	-
	5	3.107	-	2.784	-	-	-	-	-	-
	6	2.803	2.801	-	-	-	-	-	-	-
	7	3.230	2.962	-	-	-	-	-	-	-
	8	3.246	-	3.144	-	-	-	-	3.080	-
	9	3.020	3.008	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-
	11	-	2.512	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-	-
2016	1	-	2.703	2.694	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-
	3	2.391	2.431	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	2.827	-	-	-	-	-	-	-
	6	2.911	-	-	-	-	-	-	-	-

"-" 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*

Tahun sebelum kematangan *Remaining years to maturity*		1	2	3	4	5	10	15	20
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
2014	2	3.0300	3.1490	3.2890	3.5610	3.6120	4.1180	4.5590	4.7150
	3	3.0660	3.2380	3.4020	3.5570	3.6630	4.1090	4.4990	4.6940
	4	3.0500	3.2130	3.3880	3.5180	3.6270	4.0730	4.4360	4.6390
	5	3.1370	3.3440	3.4950	3.6480	3.7320	4.0330	4.3990	4.6010
	6	3.1690	3.3510	3.5150	3.6460	3.7430	4.0430	4.3420	4.4230
	7	3.2070	3.3520	3.4800	3.5830	3.6680	3.8820	4.2240	4.3040
	8	3.2370	3.3210	3.5110	3.5960	3.6830	3.9170	4.2290	4.3150
	9	3.2640	3.3450	3.4640	3.5820	3.6680	3.9210	4.2220	4.3170
	10	3.3330	3.4080	3.4830	3.5790	3.6350	3.8310	4.1590	4.2570
	11	3.4210	3.4950	3.5800	3.6350	3.7180	3.8530	4.1410	4.2540
	12	3.4790	3.5500	3.6420	3.7730	3.8350	4.1470	4.4210	4.5900
2015	1	3.3450	3.4640	3.5280	3.6090	3.6630	3.8310	4.1140	4.3500
	2	3.2710	3.3750	3.4280	3.5710	3.6250	3.8690	4.1460	4.3490
	3	3.2050	3.2890	3.3460	3.5030	3.5900	3.8940	4.1340	4.3310
	4	3.1860	3.2560	3.3000	3.4830	3.5930	3.8520	4.0360	4.2920
	5	3.1250	3.2760	3.3630	3.5290	3.5870	3.9180	4.1380	4.2620
	6	3.0410	3.1690	3.2960	3.5260	3.6650	4.0320	4.1760	4.2730
	7	3.0790	3.1640	3.2930	3.4620	3.6160	4.0800	4.2740	4.3580
	8	3.0760	3.3370	3.5180	3.8440	3.9800	4.3960	4.6500	4.7790
	9	3.2020	3.3890	3.7110	3.8230	3.8560	4.1510	4.6210	4.7390
	10	2.8140	2.9610	3.5800	3.6480	3.7090	4.1260	4.3890	4.4790
	11	2.5980	2.9600	3.4000	3.5850	3.7040	4.1990	4.4480	4.5460
	12	2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2016	1	2.7740	3.0830	3.2040	3.3050	3.3400	3.8500	4.2360	4.5080
	2	2.8930	3.2100	3.3230	3.4330	3.5440	3.9300	4.2260	4.4450
	3	2.7090	3.0630	3.2140	3.3610	3.4260	3.8020	4.1640	4.3770
	4	2.7560	3.0990	3.2810	3.3950	3.4870	3.9010	4.1740	4.2990
	5	2.9460	3.0270	3.2560	3.4370	3.6150	3.9280	4.1970	4.3150
	6	2.7530	2.9290	3.1460	3.2980	3.3670	3.7440	4.0820	4.2590

[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*									
2014		5.0853	3.4950	5.4396	4.2513	353.53	45.058	2.9255	0.5637	2.6449	0.0281	10.627	4.9734	3.2729	5.3915	4.3489	357.95	42.205	3.0976	0.5313	2.5827	0.0276	10.0731
2015		5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.922	5.4684	3.9055	5.9736	4.3343	405.58	50.379	3.2261	0.6210	2.8376	0.0291	11.3892
2014	6	4.9592	3.2105	5.4672	4.3806	360.33	41.421	3.1690	0.5172	2.5703	0.0269	9.8937	4.9589	3.2184	5.4400	4.3762	359.20	41.518	3.1538	0.5165	2.5719	0.0270	9.9004
	7	4.9091	3.1890	5.3964	4.2721	351.04	41.148	3.1029	0.5166	2.5602	0.0275	9.9875	4.9095	3.1842	5.4434	4.3171	355.27	41.084	3.1314	0.5135	2.5615	0.0273	9.9060
	8	4.8117	3.1570	5.2359	4.1609	344.84	40.735	3.0414	0.5139	2.5270	0.0270	9.8780	4.8485	3.1784	5.3116	4.2345	349.37	41.009	3.0877	0.5164	2.5458	0.0271	9.9266
	9	4.8658	3.2715	5.3193	4.1527	344.06	42.145	2.9922	0.5323	2.5702	0.0269	10.1074	4.8327	3.2182	5.2491	4.1520	343.79	41.513	2.9977	0.5243	2.5469	0.0270	9.9943
	10	4.8962	3.2835	5.2520	4.1385	343.23	42.340	3.0015	0.5374	2.5701	0.0272	10.1062	4.8602	3.2688	5.2585	4.1488	343.47	42.136	3.0293	0.5337	2.5663	0.0269	10.0736
	11	5.0326	3.3685	5.2916	4.1929	348.83	43.448	2.8473	0.5481	2.5856	0.0276	10.2628	4.9138	3.3441	5.2796	4.1735	346.93	43.125	2.8805	0.5460	2.5810	0.0275	10.1969
	12	5.0853	3.4950	5.4396	4.2513	353.53	45.058	2.9255	0.5637	2.6449	0.0281	10.6270	5.0738	3.4803	5.4405	4.2896	356.72	44.879	2.9155	0.5621	2.6456	0.0280	10.5744
2015	1	5.0162	3.6235	5.4617	4.1042	393.54	46.742	3.0701	0.5797	2.6814	0.0287	11.0743	5.0994	3.5835	5.4324	4.1696	380.91	46.218	3.0277	0.5762	2.6792	0.0285	10.9433
	2	5.1046	3.6113	5.5741	4.0495	379.81	46.563	3.0274	0.5760	2.6618	0.0281	11.1544	5.0813	3.5926	5.5125	4.0831	384.65	46.326	3.0262	0.5747	2.6524	0.0282	11.0312
	3	5.0841	3.7165	5.4935	4.0153	383.58	47.927	3.0903	0.5993	2.6997	0.0284	11.4231	5.1018	3.6809	5.5168	3.9879	375.61	47.448	3.0568	0.5899	2.6726	0.0282	11.2843
	4	5.0479	3.5705	5.5071	3.9659	379.72	46.067	3.0016	0.5755	2.7001	0.0276	10.8625	5.0251	3.6356	5.4289	3.9233	377.92	46.905	3.0413	0.5862	2.6923	0.0281	11.1812
	5	5.1066	3.6515	5.5988	4.0011	387.67	47.098	2.9511	0.5888	2.7095	0.0276	10.8289	5.0669	3.6036	5.5822	4.0215	386.69	46.484	2.9840	0.5809	2.6998	0.0274	10.7503
	6	5.2585	3.7855	5.9527	4.2364	407.09	48.832	3.0946	0.6099	2.8096	0.0284	11.2045	5.2567	3.7391	5.8189	4.1931	401.19	48.230	3.0221	0.6025	2.7781	0.0281	11.0850
	7	5.3584	3.8175	5.9595	4.1790	394.96	49.244	3.0805	0.6148	2.7808	0.0283	10.8668	5.3142	3.8011	5.9141	4.1846	398.89	49.035	3.0844	0.6122	2.7934	0.0284	11.0760
	8	5.8342	4.2140	6.5047	4.7469	436.82	54.372	3.4842	0.6592	3.0064	0.0300	11.7742	5.7158	4.0601	6.3364	4.5226	419.41	52.369	3.2938	0.6401	2.9042	0.0295	11.4666
	9	6.1898	4.4455	6.7412	5.0052	457.73	57.361	3.7084	0.6994	3.1191	0.0303	12.2230	6.0800	4.3117	6.6188	4.8463	443.93	55.633	3.5902	0.6770	3.0458	0.0299	11.9691
	10	5.9961	4.3040	6.5927	4.7213	434.66	55.535	3.5619	0.6782	3.0700	0.0315	12.0933	5.9932	4.2681	6.5428	4.7899	440.31	55.071	3.5546	0.6720	3.0432	0.0310	11.9463
	11	5.8152	4.2615	6.4052	4.5106	413.44	54.985	3.4721	0.6663	3.0162	0.0308	11.8771	5.9488	4.3086	6.5571	4.6324	427.47	55.591	3.5194	0.6764	3.0506	0.0315	12.0444
	12	5.9912	4.2920	6.3607	4.6918	434.19	55.374	3.5645	0.6610	3.0356	0.0311	11.9222	5.9374	4.2811	6.4221	4.6568	430.04	55.233	3.5130	0.6636	3.0393	0.0309	11.8926
2016	1	5.7930	4.1475	5.9618	4.5336	409.06	53.224	3.4473	0.6306	2.9059	0.0300	11.5917	6.0002	4.3481	6.2693	4.7261	432.41	55.893	3.6805	0.6615	3.0323	0.0313	12.0200
	2	5.7932	4.2195	5.8453	4.6094	423.01	54.259	3.7227	0.6444	2.9954	0.0315	11.8127	5.8351	4.1859	5.9879	4.6496	422.12	53.788	3.6588	0.6396	2.9792	0.0310	11.7494
	3	5.4958	3.9220	5.6234	4.4377	406.07	50.580	3.4892	0.6064	2.9023	0.0295	11.1341	5.6739	4.0768	5.7969	4.5300	414.72	52.523	3.6083	0.6266	2.9655	0.0309	11.5714
	4	5.5831	3.9045	5.7174	4.4449	404.97	50.335	3.6377	0.6030	2.9038	0.0296	11.1653	5.5031	3.9045	5.5837	4.4269	405.07	50.338	3.5620	0.6027	2.8904	0.0296	11.1226
	5	5.8002	4.1195	6.0585	4.5937	415.36	53.030	3.7014	0.6258	2.9861	0.0302	11.5295	5.7238	4.0482	5.8826	4.5764	413.69	52.144	3.7154	0.6198	2.9535	0.0302	11.4282
	6	5.5856	4.0225	5.3910	4.4664	410.00	51.846	3.9145	0.6054	2.9816	0.0305	11.4276	5.7419	4.0871	5.7922	4.5894	421.01	52.651	3.8771	0.6200	3.0140	0.0306	11.5743

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 / *Bank Negara Bills*	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*	
2013		690,465.57	191,900.80	76,710.00	34,008.00	3,817.00	6,754.00	1,970.00	-	193,488.66	1,199,114.03	180,013.04	20.00	-	971.75	53,118.19	-	75,231.39	45,266.18	354,620.55	1,553,734.58
2014		667,959.15	190,479.52	84,462.00	39,550.00	3,923.00	7,168.00	95.00	-	132,005.04	1,125,641.71	119,023.42	-	-	2,847.00	53,284.92	-	93,864.00	31,332.52	300,351.86	1,425,993.57
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
2015	1	45,869.57	15,930.07	7,509.00	3,430.00	520.00	600.00	-	-	10,837.00	84,695.64	22,620.25	-	-	192.00	4,485.33	-	12,727.00	3,350.45	43,375.03	128,070.67
	2	47,335.64	13,101.31	6,255.00	2,583.00	880.00	1,265.00	-	-	15,632.70	87,052.65	13,402.23	-	-	90.00	700.00	-	10,015.00	1,912.97	26,120.19	113,172.84
	3	43,895.76	10,774.95	11,335.00	1,067.00	100.00	575.00	-	-	6,691.00	74,438.71	19,068.34	-	-	130.00	330.00	-	8,907.00	2,579.86	31,015.20	105,453.91
	4	53,334.76	11,746.87	9,091.00	975.00	283.00	-	-	-	10,296.00	85,726.63	16,154.67	-	-	162.50	450.00	-	11,482.00	4,448.83	32,698.00	118,424.63
	5	43,285.88	13,214.56	7,343.00	800.00	895.00	300.00	10.00	-	9,092.60	74,941.04	7,310.27	-	-	10.00	-	-	9,111.00	2,017.07	18,448.34	93,389.38
	6	55,916.80	11,888.36	7,416.00	1,770.00	757.00	1,222.00	-	-	9,849.91	88,820.07	13,452.25	-	-	-	-	-	7,021.00	646.44	21,119.69	109,939.76
	7	48,420.90	17,200.57	5,645.00	300.00	1,355.00	1,135.00	20.00	-	11,602.50	85,678.97	17,008.60	-	-	200.00	-	-	8,028.00	1,397.42	26,634.02	112,312.99
	8	55,031.77	13,229.14	7,434.00	914.00	1,255.00	560.00	-	-	9,873.00	88,296.91	15,048.45	-	-	210.00	644.51	-	11,626.00	349.58	27,878.54	116,175.45
	9	48,427.89	12,996.63	8,165.00	1,351.00	760.00	449.00	-	-	8,981.20	81,130.72	13,784.26	-	-	719.00	-	-	5,673.00	232.54	20,408.80	101,539.52
	10	60,324.52	19,404.64	9,736.00	1,120.00	300.00	170.00	-	-	11,470.00	102,525.16	15,837.86	-	-	129.00	-	-	9,885.00	516.30	26,368.15	128,893.31
	11	63,681.05	15,479.71	10,672.00	1,253.00	700.00	45.00	10.00	-	12,489.80	104,330.56	12,022.02	-	-	-	-	-	9,030.00	367.61	21,419.63	125,750.19
	12	41,863.24	13,252.74	9,623.00	719.00	-	180.00	4.00	-	12,466.00	78,107.98	9,015.59	-	-	-	-	-	15,655.00	200.10	24,870.69	102,978.67
2016	1	39,957.67	8,787.31	7,256.00	1,598.00	918.00	720.00	50.00	-	11,273.00	70,559.98	18,833.94	-	-	162.00	20.00	-	7,200.00	616.32	26,832.26	97,392.24
	2	33,283.28	11,281.23	3,065.00	540.00	30.00	-	-	-	6,643.00	54,842.51	10,289.02	-	-	300.00	-	-	11,640.00	782.97	23,011.99	77,854.50
	3	45,024.05	8,559.94	7,280.00	813.00	650.00	-	-	-	11,923.00	74,249.99	13,689.60	-	-	463.24	2,521.94	-	8,520.00	1,068.53	26,263.31	100,513.31
	4	44,364.87	13,068.32	5,950.00	415.00	95.00	240.00	-	-	8,744.00	72,877.19	10,034.71	60.00	-	100.00	110.00	-	10,060.00	1,246.23	21,610.94	94,488.13
	5	42,592.68	10,535.27	6,745.00	500.00	230.00	-	13.00	-	5,715.00	66,330.95	14,749.51	-	-	230.00	50.00	-	11,300.00	985.42	27,314.93	93,645.88
	6	37,440.92	9,694.60	7,232.00	2,110.00	60.00	940.00	-	-	12,060.00	69,537.52	27,325.40	135.00	-	610.00	970.00	-	12,535.00	306.67	41,882.07	111,419.59

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		USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD[4]			USD/CHF		
Period		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*
2013		969,135.8	1,206,043.8	2,175,179.6	9,110.6	3,198.1	12,308.9	7,520.6	609.0	8,129.7	5,378.3	903.2	6,281.5	13,886.7	4,711.9	18,598.6	27.0	0.0	27.0
2014		1,095,642.3	1,749,820.2	2,845,462.5	17,081.2	4,251.9	21,333.1	8,224.5	473.9	8,698.5	13,647.3	4,621.0	18,268.3	26,763.1	15,175.0	41,938.0	58.0	0.0	58.0
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
2014	1	75,877.3	117,448.8	193,326.1	744.3	373.4	1,117.7	481.0	34.4	515.4	899.4	169.4	1,068.8	1,706.8	682.8	2,389.6	4.1	0.0	4.1
	2	77,141.5	123,271.1	200,412.7	586.5	314.1	900.6	466.5	2.9	469.4	973.3	163.3	1,136.6	1,666.1	730.9	2,397.0	0.0	0.0	0.0
	3	76,480.3	147,387.1	223,867.4	908.9	830.7	1,739.5	637.1	6.2	643.3	760.7	308.3	1,069.0	2,008.3	1,503.8	3,512.1	0.0	0.0	0.0
	4	89,685.5	150,813.7	240,499.2	794.8	251.9	1,046.7	445.7	63.6	509.3	1,012.3	265.6	1,277.9	1,796.2	1,406.8	3,203.0	0.0	0.0	0.0
	5	97,440.0	136,156.6	233,596.6	1,265.6	252.2	1,517.8	402.9	26.7	429.6	477.5	148.8	626.3	1,459.9	971.9	2,431.8	1.6	0.0	1.6
	6	98,089.4	176,378.6	274,468.0	1,526.8	330.8	1,857.6	721.9	50.2	772.1	896.2	347.3	1,243.6	2,904.2	2,202.6	5,106.8	6.7	0.0	6.7
	7	97,347.3	169,006.6	266,354.0	1,477.0	325.5	1,802.5	473.5	41.9	515.4	1,264.6	509.2	1,773.9	2,433.2	1,433.9	3,867.1	6.4	0.0	6.4
	8	99,780.9	143,508.1	243,289.0	2,256.3	328.1	2,584.4	1,123.4	19.9	1,143.3	1,099.7	682.5	1,782.2	2,663.2	1,329.1	3,992.3	15.4	0.0	15.4
	9	104,108.6	161,307.6	265,416.3	3,149.3	296.4	3,445.7	943.8	49.6	993.3	1,398.4	258.7	1,657.1	2,130.5	1,063.3	3,193.8	23.3	0.0	23.3
	10	100,594.8	170,858.6	271,453.4	1,790.3	289.6	2,079.9	903.0	52.1	955.1	1,900.7	796.9	2,697.6	3,352.4	1,398.5	4,750.9	0.0	0.0	0.0
	11	89,833.6	124,657.0	214,490.6	1,650.4	281.2	1,931.6	1,016.5	46.5	1,062.9	2,093.4	774.8	2,868.2	2,405.7	1,290.3	3,696.0	0.4	0.0	0.4
	12	89,262.9	129,026.3	218,289.2	930.9	378.0	1,308.9	609.2	80.1	689.3	871.0	196.1	1,067.1	2,236.6	1,161.0	3,397.6	0.0	0.0	0.0
2015	1	115,271.6	126,358.8	241,630.4	1,654.1	254.3	1,908.4	721.7	1.1	722.7	1,659.8	542.4	2,202.2	2,564.0	955.2	3,519.2	12.8	0.0	12.8
	2	83,448.2	86,549.0	169,997.1	1,379.4	309.3	1,688.8	736.9	3.9	740.8	1,066.2	362.6	1,428.9	1,222.8	475.3	1,698.1	0.4	0.0	0.4
	3	140,124.8	143,336.0	283,460.8	1,062.8	618.7	1,681.5	680.5	10.8	691.3	1,501.0	538.1	2,039.1	1,640.3	422.1	2,062.4	0.0	0.0	0.0
	4	146,353.1	135,753.1	282,106.2	1,910.7	300.1	2,210.9	206.4	38.0	244.5	680.9	1,854.9	2,535.9	1,604.6	513.0	2,117.6	0.0	0.0	0.0
	5	112,874.4	116,238.1	229,112.6	1,060.4	363.7	1,424.1	261.7	9.0	270.8	765.5	1,329.5	2,095.0	1,922.9	107.0	2,029.9	0.0	0.0	0.0
	6	115,582.8	163,111.6	278,694.4	2,215.5	431.8	2,647.3	467.0	135.6	602.5	597.0	758.8	1,355.9	1,526.5	131.9	1,658.4	0.0	0.0	0.0
	7	82,156.8	181,064.4	263,221.1	2,717.1	189.1	2,906.2	234.4	82.4	316.7	537.7	641.7	1,179.4	1,224.7	107.8	1,332.5	1.6	0.0	1.6
	8	61,957.6	174,118.2	236,075.8	2,191.1	456.9	2,648.0	371.9	37.4	409.3	641.9	349.5	991.4	2,234.2	124.4	2,358.5	17.1	0.0	17.1
	9	60,331.8	221,888.1	282,219.9	2,201.5	326.1	2,527.6	633.5	1.7	635.2	574.0	281.9	855.9	2,462.7	152.0	2,614.7	0.1	0.0	0.1
	10	59,234.4	178,777.3	238,011.6	2,615.4	310.2	2,925.6	576.0	122.9	698.9	478.4	577.1	1,055.5	2,055.0	226.4	2,281.3	0.0	0.0	0.0
	11	40,888.6	173,487.1	214,375.7	2,322.0	346.9	2,669.0	625.9	7.1	632.9	345.2	196.1	541.3	2,612.1	77.3	2,689.4	3.2	0.0	3.2
	12	42,199.8	171,060.4	213,260.2	2,046.3	286.0	2,332.3	920.5	16.4	937.0	1,042.2	139.0	1,181.1	3,275.0	265.5	3,540.5	3.4	0.0	3.4
2016	1	61,999.2	180,782.6	242,781.9	2,570.8	527.3	3,098.1	890.7	24.7	915.4	812.5	277.2	1,089.7	2,002.3	52.0	2,054.3	1.1	0.0	1.1
	2	48,577.7	132,120.8	180,698.5	1,716.0	622.1	2,338.1	1,117.5	468.1	1,585.6	764.9	74.7	839.7	2,259.0	69.7	2,328.6	0.2	0.0	0.2
	3	61,250.3	149,271.0	210,521.3	2,769.7	374.4	3,144.1	1,400.2	659.6	2,059.8	1,188.4	90.2	1,278.6	1,621.4	98.7	1,720.2	6.6	0.0	6.6
	4	53,133.2	139,758.8	192,892.0	2,435.0	3,193.1	5,628.1	925.4	678.2	1,603.6	1,005.9	433.5	1,439.4	1,380.2	120.5	1,500.7	2.1	0.1	2.2
	5	45,314.9	149,298.8	194,613.6	2,086.5	1,906.7	3,993.2	1,314.6	375.4	1,690.0	1,267.7	274.6	1,542.3	1,898.7	323.1	2,221.8	0.2	0.5	0.8
	6	55,548.9	169,280.6	224,829.5	2,198.6	2,051.1	4,249.7	1,126.2	464.3	1,590.5	632.2	158.3	790.5	1,932.2	175.2	2,107.4	10.0	0.5	10.5

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 / *Government Investment Issues (GII)*	Bon Simpanan / *Savings Bonds*	Sukuk Perumahan Kerajaan [1] / *Government Housing Sukuk* [1]	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	SKM / *MGS*	Bon Khazanah / *KB*	Terbitan Pelaburan Kerajaan / *GII*	Bon Simpanan / *Savings Bonds*		
2013		51,424	-	-	41,027	-	4,400	96,851	38,575	-	12,000	2,399	-	43,877
2014		51,417	-	-	33,919	-	11,500	96,836	26,443	-	20,500	-	-	49,894
2015		51,332	-	-	41,056	-	8,000	100,389	41,069	-	12,500	-	-	46,819
2013	12	3,536	-	-	2,000	-	-	5,536	-	-	-	-	-	5,536
2014	1	4,000	-	-	3,464	-	-	7,464	-	-	-	-	-	7,464
	2	2,493	-	-	2,976	-	4,000	9,470	-	-	3,500	-	-	5,970
	3	8,000	-	-	2,579	-	-	10,579	-	-	-	-	-	10,579
	4	4,000	-	-	1,589	-	2,600	8,189	16,043	-	-	-	-	-7,853
	5	4,896	-	-	4,000	-	-	8,896	-	-	-	-	-	8,896
	6	3,020	-	-	4,460	-	-	7,480	-	-	-	-	-	7,480
	7	3,015	-	-	1,596	-	-	4,611	-	-	4,500	-	-	111
	8	3,606	-	-	3,108	-	1,500	8,214	8,400	-	-	-	-	-186
	9	5,658	-	-	3,517	-	-	9,175	-	-	7,000	-	-	2,175
	10	2,605	-	-	3,557	-	3,400	9,562	2,000	-	-	-	-	7,562
	11	7,140	-	-	-	-	-	7,140	-	-	-	-	-	7,140
	12	2,985	-	-	3,072	-	-	6,057	-	-	5,500	-	-	557
2015	1	5,479	-	-	4,000	-	-	9,480	-	-	-	-	-	9,480
	2	-	-	-	4,000	-	4,000	8,000	11,797	-	-	-	-	-3,797
	3	8,000	-	-	1,500	-	-	9,500	-	-	2,000	-	-	7,500
	4	4,000	-	-	4,000	-	3,500	11,500	-	-	-	-	-	11,500
	5	2,000	-	-	7,098	-	-	9,098	-	-	-	-	-	9,098
	6	6,491	-	-	3,046	-	-	9,537	-	-	-	-	-	9,537
	7	2,093	-	-	3,510	-	-	5,604	-	-	7,000	-	-	-1,396
	8	6,436	-	-	-	-	500	6,936	10,000	-	-	-	-	-3,064
	9	5,980	-	-	3,018	-	-	8,999	11,035	-	3,500	-	-	-5,536
	10	3,448	-	-	4,490	-	-	7,939	8,238	-	-	-	-	-299
	11	3,421	-	-	3,498	-	-	6,919	-	-	-	-	-	6,919
	12	3,982	-	-	2,895	-	-	6,877	-	-	-	-	-	6,877
2016	1	3,081	-	-	6,059	-	-	9,141	-	-	-	-	-	9,141
	2	4,000	-	-	3,500	-	-	7,500	-	-	7,000	-	-	500
	3	5,035	-	-	4,000	-	-	9,035	-	-	-	-	-	9,035
	4	5,566	-	-	3,639	-	-	9,205	-	-	-	-	-	9,205
	5	8,000	-	-	2,465	-	-	10,465	2,172	-	-	-	-	8,293
	6	2,585	-	-	3,536	-	-	6,121	-	-	-	-	-	6,121

[1] Siri hanya bermula dari Julai 2012.

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

[1] *Series started from July 2012.*

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*	Sekuriti Hutang / *Debt Securities*[2]								Tolak / *Less* : Penebusan / *Redemptions*		Terbitan Baru Sekuriti Hutang / Net Issues of Debt Securities	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 Sekuriti Hutang / *New Issues of Debt Securities*	Sekuriti Hutang Swasta / *Private Debt Securities*	Bon Cagamas / *Cagamas Bonds*		
2013		8,211	7,803	-	-	-	13	16,027	3,182	-	-	7,879	-	72,804	-	83,865	61,625	-	22,240	38,267
2014		5,904	13,253	-	-	-	6	19,163	7,575	-	180	8,768	-	68,979	-	85,502	54,469	-	31,033	50,196
2015		4,350	13,552	-	-	-	17	17,919	13,362	-	-	2,996	-	69,281	-	85,639	40,764	-	44,875	62,794
2014	5	732	-	-	-	-	-	732	-	-	-	800	-	4,356	-	5,156	7,679	-	-2,523	-1,791
	6	2,073	2,171	-	-	-	-	4,243	512	-	-	-	-	5,519	-	6,031	2,573	-	3,459	7,702
	7	223	5,055	-	-	-	-	5,277	400	-	-	463	-	8,085	-	8,948	5,126	-	3,822	9,099
	8	750	485	-	-	-	-	1,235	201	-	-	-	-	3,930	-	4,131	3,008	-	1,123	2,358
	9	-	2,319	-	-	-	-	2,319	3,500	-	145	-	-	8,135	-	11,780	10,548	-	1,232	3,552
	10	-	124	-	-	-	-	124	50	-	-	-	-	4,006	-	4,056	2,616	-	1,439	1,563
	11	73	415	-	-	-	-	489	167	-	35	100	-	6,929	-	7,231	3,960	-	3,271	3,760
	12	151	194	-	-	-	-	345	1,049	-	-	1,291	-	7,955	-	10,295	4,801	-	5,494	5,839
2015	1	-	1,199	-	-	-	-	1,199	-	-	-	-	-	1,965	-	1,965	2,286	-	-322	877
	2	-	1,359	-	-	-	-	1,359	-	-	-	125	-	1,141	-	1,266	1,656	-	-390	968
	3	-	2,128	-	-	-	-	2,128	497	-	-	1,740	-	5,971	-	8,209	3,882	-	4,327	6,455
	4	20	254	-	-	-	-	274	303	-	-	400	-	7,665	-	8,369	7,072	-	1,296	1,571
	5	2,739	20	-	-	-	-	2,759	1,000	-	-	50	-	7,392	-	8,442	4,365	-	4,076	6,835
	6	89	159	-	-	-	-	248	-	-	-	206	-	3,493	-	3,699	3,237	-	462	710
	7	792	774	-	-	-	-	1,567	1,000	-	-	-	-	1,588	-	2,588	2,117	-	471	2,038
	8	-	239	-	-	-	-	239	-	-	-	75	-	6,362	-	6,437	2,210	-	4,226	4,466
	9	289	376	-	-	-	-	665	100	-	-	-	-	4,016	-	4,116	3,843	-	273	938
	10	-	133	-	-	-	-	133	3,300	-	-	-	-	6,297	-	9,597	1,499	-	8,098	8,230
	11	21	1,162	-	-	-	-	1,184	-	-	-	-	-	7,042	-	7,042	1,852	-	5,190	6,374
	12	400	5,748	-	-	-	17	6,164	7,161	-	-	400	-	16,350	-	23,911	6,744	-	17,167	23,332
2016	1	-	67	-	-	-	-	67	-	-	-	-	-	2,099	-	2,099	4,122	-	-2,023	-1,956
	2	-	359	-	-	-	100	459	-	-	84	1,000	-	9,998	-	11,082	3,700	-	7,383	7,842
	3	172	390	-	-	-	-	562	-	-	-	1,500	-	3,680	-	5,180	4,916	-	264	826
	4	129	-	-	-	-	-	129	150	-	-	-	-	5,897	-	6,047	4,601	-	1,446	1,575
	5	103	-	-	-	-	-	103	2,000	-	-	-	-	6,036	-	8,036	4,617	-	3,419	3,522
	6	-	1,823	-	-	-	-	1,823	1,000	-	-	-	-	5,034	-	6,034	3,174	-	2,860	4,682

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*
2013		1,279	7,629	10,927	48,389	5,581	1,378	-	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	-	2,850	204	85,639
2015	1	3	-	-	1,962	-	-	-	-	-	1,965
	2	53	-	-	373	710	130	-	-	-	1,266
	3	20	300	-	7,789	-	-	-	-	100	8,209
	4	-	622	130	7,504	-	100	-	-	12	8,369
	5	-	644	-	5,680	2,000	50	-	-	68	8,442
	6	-	228	600	1,721	-	-	-	1,140	10	3,699
	7	21	2	-	2,565	-	-	-	-	-	2,588
	8	1,132	1,000	1,500	2,630	100	75	-	-	-	6,437
	9	2	-	2,450	883	50	-	-	727	4	4,116
	10	21	-	-	8,076	1,500	-	-	-	-	9,597
	11	7	1,200	-	5,246	-	280	-	300	10	7,042
	12	7	184	8,980	11,177	1,999	880	-	683	-	23,911
2016	1	29	1,000	176	794	100	-	-	-	-	2,099
	2	3	-	1,834	8,816	30	400	-	-	-	11,082
	3	2	-	-	978	2,400	-	-	1,800	-	5,180
	4	534	1,827	1,500	2,096	-	-	-	-	91	6,047
	5	-	500	-	7,347	100	30	-	-	60	8,036
	6	485	-	1,450	2,849	1,250	-	-	-	-	6,034

[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 Disenarai-kan / *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*			
2013	1,866.96	-	-	12,853.63	-	-	-	286,473.50	66,678.60	364,759.69	1,567.31	-	-	458,514.91	12,762.73	473,078.20	2,157.19	911	1,702.15	17.01
2014	1,761.25	-	-	12,066.28	-	-	-	380,374.28	112,407.39	509,741.35	2,157.13	-	-	475,312.35	26,407.90	504,991.17	2,161.80	906	1,651.17	15.04
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
2015 1	1,781.26	-	-	12,271.94	-	-	-	25,770.69	9,834.23	38,967.89	1,855.61	-	-	39,914.10	2,461.63	43,573.81	2,074.94	905	1,687.84	15.24
2	1,821.21	-	-	12,557.38	-	-	-	19,810.23	10,249.60	31,488.93	1,968.06	-	-	31,078.57	2,099.23	33,494.24	2,093.39	904	1,733.14	15.89
3	1,830.78	-	-	12,563.38	-	-	-	27,331.13	20,452.94	50,136.72	2,278.94	-	-	41,263.41	3,947.47	45,702.85	2,077.40	903	1,737.52	16.09
4	1,818.27	-	-	12,539.04	-	-	-	27,716.35	19,412.82	48,784.94	2,217.50	-	-	39,369.48	4,451.62	44,118.49	2,005.39	903	1,738.53	16.00
5	1,747.52	-	-	12,097.37	-	-	-	20,390.40	11,426.61	34,315.49	1,806.08	-	-	34,540.63	2,864.95	38,155.36	2,008.18	903	1,694.81	15.75
6	1,706.64	-	-	11,771.94	-	-	-	20,870.18	8,355.07	32,922.91	1,496.50	-	-	34,749.18	2,449.72	38,280.93	1,740.04	905	1,659.02	15.52
7	1,723.14	-	-	11,894.13	-	-	-	21,895.09	6,859.38	36,080.61	1,640.03	-	-	33,331.05	1,771.71	37,475.20	1,703.42	906	1,680.90	15.68
8	1,612.74	-	-	10,976.04	-	-	-	21,835.16	6,536.44	39,180.61	1,959.03	-	-	36,450.50	1,327.26	40,663.78	2,033.19	906	1,555.89	15.47
9	1,621.04	-	-	11,201.63	-	-	-	21,322.52	7,000.65	38,623.26	1,931.16	-	-	37,234.05	1,950.04	41,684.20	2,084.21	904	1,597.35	15.58
10	1,665.71	-	-	11,573.90	-	-	-	25,426.24	11,323.56	46,069.11	2,193.77	-	-	41,801.65	2,469.71	45,836.59	2,182.69	904	1,653.75	16.12
11	1,672.16	-	-	11,625.97	-	-	-	29,822.95	14,773.15	49,874.49	2,493.72	-	-	39,111.03	3,347.11	43,223.36	2,161.17	902	1,668.89	16.37
12	1,692.51	-	-	11,793.65	-	-	-	23,319.41	9,761.66	37,221.10	1,772.43	-	-	34,571.28	2,308.58	37,573.37	1,789.21	903	1,695.17	16.60
2016 1	1,667.80	-	-	11,567.65	-	-	-	24,600.11	7,893.05	39,450.85	2,076.36	-	-	36,245.97	1,835.32	39,487.14	2,078.27	903	1,660.62	16.25
2	1,654.75	-	-	11,501.97	-	-	-	19,355.72	5,619.13	28,535.28	1,585.29	-	-	30,283.31	1,007.29	31,987.91	1,777.11	902	1,650.14	16.24
3	1,717.58	-	-	11,920.78	-	-	-	29,633.89	6,402.35	41,190.77	1,790.90	-	-	45,413.09	1,116.81	47,379.57	2,059.98	904	1,707.44	17.16
4	1,672.72	-	-	11,638.02	-	-	-	25,244.75	6,132.49	35,799.98	1,704.76	-	-	37,702.80	1,232.91	39,479.33	1,879.97	903	1,672.73	17.08
5	1,626.00	-	-	11,390.69	-	-	-	23,752.09	9,487.74	36,382.57	1,732.50	-	-	40,667.56	1,887.15	43,017.02	2,048.43	905	1,641.01	16.80
6	1,654.08	-	-	11,530.21	-	-	-	19,502.88	7,137.85	31,598.17	1,504.67	-	-	31,440.61	1,320.40	33,577.24	1,598.92	905	1,660.34	17.06

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

Sumber: Bursa Malaysia Securities Berhad (BMSB).

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

Source: Bursa Malaysia Securities Berhad (BMSB).

2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih
Futures and Options Markets: Selected Indicators

Tempoh / *During*		Niaga Hadapan dan Opsyen KLSE CI/*KLSE CI Futures and Options*			Niaga Hadapan KLIBOR/*KLIBOR Futures*		
		Jumlah Urus Niaga *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*					
2013		2,683,620	10,884	34,517	16,791	68	6,930
2014		2,178,421	8,857	26,597	13,150	54	3,261
2015		3,028,673	12,323	36,216	1,271	5	863
2013	12	176,747	8,417	40,494	590	28	3,755
2014	1	208,767	10,988	30,859	640	34	3,895
	2	172,922	9,101	30,999	0	0	3,895
	3	201,510	9,596	29,891	790	38	2,980
	4	176,463	8,021	30,416	300	14	3,080
	5	163,667	8,183	27,305	6,440	322	7,240
	6	159,238	7,583	29,832	1,500	71	2,380
	7	150,339	7,517	25,944	820	41	3,080
	8	169,955	8,093	25,577	900	43	3,110
	9	165,136	8,257	19,678	1,030	52	2,660
	10	196,700	9,367	22,223	10	0	2,670
	11	170,746	8,537	20,855	600	30	2,970
	12	242,978	11,044	25,582	120	5	1,170
2015	1	240,582	11,456	32,452	250	12	1,320
	2	158,650	9,916	32,563	200	13	1,450
	3	226,027	10,274	31,786	26	1	912
	4	196,931	8,951	28,631	25	1	922
	5	203,763	10,724	26,987	20	1	902
	6	247,772	11,262	34,767	140	6	944
	7	264,309	12,014	41,832	20	1	964
	8	389,966	19,498	47,223	390	20	1,114
	9	350,431	17,522	43,501	70	4	620
	10	283,641	13,507	38,487	30	1	590
	11	222,683	11,134	38,484	100	5	500
	12	243,918	11,615	37,880	0	0	120
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

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

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

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

2.14 Pusing Ganti dalam Pasaran Wang Konvensional dan 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*
2014 1	363,074.2	589,326.0	7,197.5	227.1	19,638.1	3,126.2	90,500.4	139,167.7	9,729.0	1,168.0	1,290.0	100,104.8	2,415.0	18,755.1	0.0	1,438.0	5,119.3	1,417.1
2	324,796.9	602,390.1	5,883.4	238.5	21,310.0	3,156.2	97,938.4	131,078.2	9,868.4	1,496.0	570.0	104,644.6	2,118.5	16,662.0	0.0	1,277.0	6,852.5	949.2
3	324,042.1	613,235.7	4,692.9	175.2	32,054.5	2,854.4	101,257.7	138,658.1	10,886.2	3,455.5	700.0	108,748.9	4,003.5	12,458.6	0.0	1,309.0	7,216.1	1,179.4
4	357,135.4	650,838.6	3,069.6	249.5	20,416.0	4,296.5	104,553.2	147,095.9	6,257.0	6,038.3	730.0	111,779.0	7,666.9	11,791.9	0.0	1,934.0	6,594.4	1,100.6
5	340,319.2	509,983.0	5,271.2	185.4	30,102.7	3,580.1	100,378.4	130,942.5	9,655.4	7,953.7	2,480.0	107,607.3	3,703.0	17,578.9	0.0	1,591.0	11,947.0	503.4
6	400,899.7	606,337.6	7,403.1	149.2	19,163.0	2,383.7	116,747.2	131,924.0	7,617.6	17,719.2	1,632.0	102,520.5	6,288.4	15,585.3	0.0	1,086.0	7,612.5	357.2
7	379,167.6	547,244.9	5,741.6	191.1	19,270.0	5,177.1	98,438.0	122,672.3	11,259.0	31,285.8	300.0	84,122.7	18,653.2	16,359.0	0.0	1,820.0	7,984.1	1,363.4
8	397,536.1	568,311.8	6,346.4	127.2	20,277.7	4,556.3	121,851.4	134,125.2	10,152.2	36,040.9	359.0	78,726.3	5,899.2	16,475.4	0.0	1,426.0	10,639.0	1,591.4
9	360,291.2	579,577.6	6,901.4	231.8	23,193.0	3,470.3	112,341.6	122,537.9	8,156.5	53,569.6	642.5	72,783.3	22,344.2	14,899.5	0.0	1,272.0	9,361.0	1,485.7
10	369,472.4	610,875.9	7,082.0	96.4	22,673.0	3,607.7	109,062.4	112,417.5	11,826.7	50,255.4	1,876.4	83,714.8	18,801.0	26,156.3	0.0	1,492.0	11,058.0	2,470.1
11	330,851.8	561,847.4	4,027.2	126.6	30,178.0	3,399.8	108,415.9	78,010.6	10,670.1	90,799.9	711.4	79,624.0	22,695.8	21,615.8	0.0	0.0	10,405.0	1,456.6
12	413,670.2	639,415.5	927.4	112.3	23,453.7	7,213.3	123,421.6	88,362.9	12,025.5	114,588.9	1,890.0	94,144.3	43,525.7	27,317.1	0.0	1,542.0	8,415.0	794.2
2015 1	327,056.2	630,842.9	6,816.0	156.1	29,501.6	3,700.8	110,078.4	91,995.9	11,410.7	105,648.5	900.0	92,579.4	26,260.4	25,954.1	0.0	1,398.0	7,651.0	1,850.0
2	293,457.9	469,819.6	4,378.8	88.0	25,907.2	2,959.5	108,986.2	68,850.7	11,588.3	90,174.3	1,400.0	68,003.7	22,992.5	20,322.0	0.0	1,059.0	10,631.0	2,139.8
3	377,472.8	639,676.1	4,965.1	119.8	23,874.1	2,399.9	139,356.0	66,176.5	13,674.0	138,126.2	3,062.0	82,508.4	29,064.1	27,295.3	0.0	1,369.0	12,014.0	1,456.0
4	323,706.4	633,149.9	7,753.0	129.6	29,357.4	1,246.0	141,927.8	49,044.8	11,061.2	155,439.1	320.0	79,065.6	30,201.2	17,916.3	61.9	1,464.0	9,834.0	1,098.0
5	314,261.2	530,012.7	5,414.8	93.7	22,012.0	1,530.7	118,647.7	29,305.8	10,507.7	167,357.4	0.0	70,851.4	15,244.7	14,821.3	0.0	1,138.0	10,316.0	131.0
6	329,423.1	595,105.9	1,528.6	106.5	19,118.1	1,214.6	166,317.7	15,764.9	12,635.2	201,156.0	1,440.0	3,766.0	18,748.8	18,056.6	0.0	1,329.0	9,734.0	380.0
7	318,983.4	581,299.2	3,163.6	153.2	84,024.0	1,553.4	44,595.7	6,376.0	33,981.4	190,025.3	0.0	0.0	44,351.8	19,195.9	0.0	1,436.9	16,981.0	376.3
8	305,926.7	504,829.5	650.3	114.5	29,934.0	1,396.6	34,797.0	6,399.0	49,919.5	179,423.5	0.0	0.0	39,891.5	24,281.2	0.0	1,159.1	11,528.0	207.7
9	327,198.0	532,506.9	1,196.2	113.8	60,227.7	1,233.1	36,304.7	6,325.0	54,137.1	180,747.8	0.0	0.0	45,638.2	27,246.0	0.0	1,318.7	8,507.0	305.2
10	418,528.1	566,211.2	1,077.3	187.3	30,256.6	1,299.7	35,103.3	6,739.0	47,770.1	188,263.0	0.0	0.0	42,903.5	30,432.7	0.0	1,350.1	9,100.0	185.6
11	464,617.8	533,207.9	666.4	140.9	25,545.1	1,221.9	26,868.2	2,960.0	45,550.5	169,784.9	0.0	0.0	44,565.3	27,302.7	0.0	1,518.3	6,503.9	128.0
12	332,656.0	582,014.9	400.1	149.1	37,542.0	3,205.5	27,960.6	6,485.0	32,857.8	220,757.1	600.0	0.0	55,807.4	21,680.0	0.0	1,571.0	13,700.0	1,127.0
2016 1	260,194.3	510,647.2	1,168.3	180.6	22,481.7	1,286.2	23,779.0	12,478.0	26,146.7	165,394.5	0.0	144.5	39,287.9	18,725.7	11.6	1,170.2	10,153.0	825.5
2	254,671.2	517,979.8	2,201.9	224.7	23,606.3	1,553.3	20,050.6	4,443.0	18,457.8	155,184.6	0.0	72.5	40,064.5	22,552.2	332.4	1,149.8	7,712.9	1,407.1
3	336,037.7	670,243.4	2,515.6	167.0	25,402.3	1,890.8	24,749.4	4,763.0	18,822.4	169,902.8	0.0	4.3	43,754.3	20,516.4	409.2	1,209.6	8,534.8	1,275.5
4	317,881.7	569,958.3	2,237.1	182.3	23,367.4	1,755.8	24,039.2	3,615.0	26,178.2	180,859.5	0.0	229.0	47,161.6	19,097.1	0.0	1,627.1	7,558.0	1,592.1
5	271,206.9	573,065.5	2,033.4	186.7	28,726.1	1,927.2	29,580.9	2,179.0	15,949.1	178,164.4	10.0	389.8	46,217.7	24,183.3	469.3	1,304.8	11,993.8	1,112.5
6	277,754.2	604,906.9	613.5	253.0	29,751.9	2,221.0	35,148.0	2,246.0	22,131.8	179,955.1	0.0	2,301.3	45,490.6	22,028.8	121.8	1,500.1	7,741.5	332.0

[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*

	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*
Urusniaga bagi bulan *Transaction for the month*	Waran *Warrants*	Opsyen *Options*	Pasaran Hadapan Klibor *Klibor Futures*	Swap[3] *Swap*[3]	Opsyen *Options*	Pasaran Hadapan *Futures*	Swap Mungkir Kredit *Credit Default Swap*		
2014 1	21.0	115.0	290.0	27,418.2	33.6	0.0	0.0	204.0	30.0
2	20.7	26.0	0.0	19,779.8	136.6	0.0	0.0	790.7	3,557.0
3	19.0	404.0	770.0	15,259.3	57.0	20.0	1.0	368.3	1,340.0
4	21.3	77.5	400.0	15,885.9	33.3	154.0	0.0	237.8	65.0
5	18.2	77.8	6,530.0	23,129.4	104.7	115.0	0.0	182.0	0.0
6	18.5	98.0	1,070.0	15,636.1	126.0	241.0	41.0	140.2	0.0
7	26.0	68.0	1,320.0	7,362.2	171.3	151.0	25.0	113.1	0.0
8	25.3	40.0	1,000.0	11,915.9	100.5	135.0	4.0	109.0	30.0
9	26.0	40.5	950.0	35,678.4	82.6	116.0	11.0	300.0	2,551.0
10	18.5	25.0	20.0	23,177.7	429.3	43.0	0.0	206.5	625.0
11	12.2	28.5	700.0	16,895.6	59.0	45.0	0.0	626.5	125.0
12	10.7	122.3	410.0	12,169.3	163.9	87.0	12.0	189.6	0.0
2015 1	11.1	183.5	450.0	24,828.8	121.3	0.0	107.0	239.7	130.0
2	12.4	18.5	260.0	10,224.3	63.2	41.0	8.3	142.1	30.0
3	12.7	26.0	53.0	19,589.3	149.3	81.0	168.9	653.4	320.0
4	10.4	48.0	93.0	34,665.7	56.1	78.0	35.4	513.1	20.0
5	8.3	51.0	121.0	10,447.2	131.6	32.0	120.2	497.4	35.0
6	10.8	158.7	204.0	21,899.3	66.1	48.7	122.2	439.1	1,400.0
7	11.7	37.4	40.0	17,177.7	40.4	53.4	26.0	336.5	0.0
8	13.8	35.8	690.0	31,419.4	142.6	212.0	73.1	333.8	200.0
9	20.4	65.8	92.0	20,296.7	10.0	56.4	119.4	480.4	500.3
10	25.5	46.0	65.0	11,986.3	0.0	34.1	27.2	550.0	0.0
11	30.7	34.8	210.0	7,711.3	20.2	18.0	76.3	499.5	0.0
12	28.5	21.3	10.0	15,492.5	39.1	56.6	18.6	1,369.4	0.0
2016 1	24.2	18.3	0.0	17,370.5	55.6	61.9	38.8	859.6	0.0
2	19.1	18.5	15.0	6,882.6	62.3	151.6	0.0	300.5	150.0
3	21.9	27.8	80.0	15,015.4	507.8	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	68,444.7	38.4	33.1	291.9	979.7	50.0

[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*
2014	1	31,685.7	1,970.5	58,170.9	53,225.3	657.7	13,625.2	24.8	5,028.0	10,938.1	175,326.2
	2	28,670.3	672.5	50,337.7	49,402.8	220.0	19,783.4	2,865.0	4,614.9	11,353.5	167,920.1
	3	23,655.9	1,417.3	51,657.3	51,852.2	213.2	28,887.0	3,932.4	6,815.0	12,953.3	181,383.5
	4	25,671.9	2,436.7	61,086.4	63,089.7	1,153.5	23,144.3	4,660.0	6,069.7	11,014.5	198,326.8
	5	35,387.5	567.7	64,060.6	43,287.8	839.7	41,698.6	2,920.0	5,255.2	10,495.4	204,512.4
	6	34,238.6	1,457.4	38,134.8	38,408.5	336.5	25,771.1	1,304.0	5,434.4	12,114.9	157,200.2
	7	27,239.1	903.9	48,215.6	40,240.1	1,774.3	48,190.7	370.0	6,752.4	14,386.5	188,072.5
	8	50,541.5	966.1	66,452.1	48,962.2	567.9	23,225.3	3,210.0	5,765.2	19,524.4	219,214.7
	9	55,557.3	660.7	41,615.9	63,456.9	377.5	25,620.3	1,840.0	7,386.7	14,411.5	210,927.0
	10	80,415.2	769.2	96,263.1	49,028.3	613.9	37,906.0	3,380.0	4,230.7	16,769.4	289,375.8
	11	37,763.8	1,614.4	57,875.9	48,959.9	994.8	30,592.8	739.0	5,256.7	12,155.7	195,952.9
	12	47,871.2	1,452.9	62,326.7	38,710.6	352.5	19,593.2	40.0	5,155.8	14,384.4	189,887.2
2015	1	31,510.1	1,014.4	106,770.7	32,375.6	477.5	49,928.9	420.0	3,680.1	10,051.6	236,229.0
	2	9,158.7	6,057.8	76,982.4	20,676.8	299.6	36,740.2	2,192.2	2,459.6	9,399.6	163,966.8
	3	3,128.1	2,147.7	94,005.9	10,835.4	861.0	60,615.7	1,600.0	5,130.4	21,820.8	200,144.9
	4	2,745.1	1,222.0	82,107.9	3,072.0	907.9	67,593.7	3,377.1	7,008.1	23,583.0	191,616.9
	5	320.0	325.0	50,202.9	5,904.0	363.8	37,333.7	880.0	5,628.1	23,630.4	124,587.9
	6	252.4	2,375.4	85,444.3	1,856.4	124.2	28,729.6	440.0	5,355.4	22,226.8	146,804.5
	7	970.2	1,776.0	101,537.1	8,040.6	921.5	49,200.2	1,280.0	4,011.8	17,776.2	185,513.6
	8	8,332.4	7,847.3	90,031.2	3,911.4	838.0	24,828.4	511.2	5,564.8	9,449.4	151,314.1
	9	19,153.4	6,402.6	100,105.4	2,064.0	4,472.4	19,339.2	20.0	4,315.5	7,062.0	162,934.5
	10	19,865.6	3,036.3	92,893.5	906.0	2,974.3	32,847.8	60.0	5,508.9	10,699.7	168,792.1
	11	612.1	6,826.9	74,990.5	-	3,604.0	22,457.5	280.0	5,006.5	10,239.7	124,017.1
	12	65.4	26.9	53,196.9	34.3	470.0	26,534.9	440.0	7,710.3	8,404.4	96,883.2
2016	1	200.0	1,218.0	77,118.6	-	878.0	70,668.5	100.0	6,053.7	17,543.5	173,780.3
	2	16,069.3	1,850.2	82,725.8	125.7	2,059.4	60,982.6	284.0	5,871.4	21,696.8	191,665.2
	3	12,464.5	3,729.4	72,101.9	-	964.0	66,698.9	1,380.0	6,386.2	23,779.0	187,503.8
	4	4,529.0	1,165.5	85,606.3	-	-	66,783.7	1,434.8	7,666.2	20,337.5	187,523.0
	5	5,397.6	3,801.3	94,882.5	-	50.0	47,880.3	300.0	6,562.5	24,275.0	183,149.3
	6	12,390.2	5,047.2	137,702.3	-	64.7	54,245.3	190.0	4,490.3	23,679.9	237,809.9

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta 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 private debt securities and 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*
2014	1	128,646.8	61,724.4	10,410.3	1,427.8
	2	122,306.6	62,532.6	15,189.0	2,005.0
	3	128,909.9	75,533.8	18,830.7	2,553.5
	4	151,315.8	78,045.5	16,652.4	2,011.0
	5	167,120.7	77,880.7	10,571.2	1,995.1
	6	169,561.5	96,456.9	9,135.5	2,112.6
	7	167,017.6	95,056.9	11,386.6	2,044.4
	8	157,670.9	86,037.2	10,571.6	2,059.1
	9	152,598.3	92,513.3	13,930.1	2,213.9
	10	145,002.6	89,518.5	9,275.7	1,677.2
	11	130,579.6	79,699.7	9,482.5	2,302.4
	12	126,163.2	81,635.9	10,380.8	1,604.4
2015	1	137,267.8	79,546.4	9,423.8	2,560.7
	2	104,899.6	59,392.4	6,958.9	1,757.4
	3	148,532.6	94,680.5	12,138.5	2,241.4
	4	179,415.0	84,676.3	10,478.0	3,006.3
	5	160,671.7	77,455.8	8,420.5	1,731.6
	6	164,209.4	101,060.3	9,857.3	1,598.4
	7	116,033.1	102,609.6	11,436.6	2,323.6
	8	78,185.4	94,900.8	10,031.0	1,969.8
	9	69,024.6	104,303.9	9,525.8	1,273.0
	10	65,848.4	84,315.1	9,660.1	1,596.5
	11	53,367.5	80,319.3	9,623.4	1,692.3
	12	57,015.8	81,804.7	9,076.8	1,087.2
2016	1	71,595.6	82,299.8	12,145.7	1,818.3
	2	58,305.5	65,942.1	10,152.0	1,841.6
	3	78,451.7	71,356.4	11,728.1	1,816.2
	4	69,271.1	84,049.8	10,382.4	1,930.8
	5	67,300.7	85,588.6	10,384.7	2,013.4
	6	73,898.2	88,869.2	12,113.7	1,848.3

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*	Lebihan / kurangan(-) keseluruhan / *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*
2011	185,419	182,594	2,825	46,416	1,082	45,334	-42,509	93,312	48,244	45,069	6,469	5,919	550	-3,110
2012	207,913	205,537	2,376	46,932	2,606	44,326	-41,951	96,244	52,900	43,344	684	697	-14	-2,899
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 [3]	219,089	216,998	2,091	40,768	1,483	39,285	-37,193	95,253	56,323	38,931	5,560	4,833	727	-2,714
2010 1Q	28,734	31,900	-3,167	7,303	287	7,016	-10,183	19,000	3,535	15,465	62	467	-405	-4,877
2Q	41,973	37,063	4,910	12,123	114	12,010	-7,099	16,399	10,924	5,475	4,049	62	3,987	-2,362
3Q	43,128	38,572	4,555	12,529	171	12,358	-7,803	15,600	7,037	8,563	107	221	-114	-646
4Q	45,818	44,097	1,721	20,836	925	19,912	-18,190	9,500	2,546	6,954	277	81	196	11,011
2011 1Q	39,759	38,653	1,106	6,429	108	6,321	-5,215	24,500	39	24,461	25	394	-369	-18,878
2Q	49,649	40,590	9,060	8,334	99	8,235	825	26,500	21,801	4,699	126	67	59	-5,583
3Q	48,347	48,832	-485	12,564	292	12,272	-12,757	24,000	23,257	743	6,063	5,391	671	11,343
4Q	47,664	54,520	-6,856	19,089	583	18,507	-25,362	18,312	3,146	15,166	255	66	188	10,008
2012 1Q	47,889	45,599	2,290	8,508	388	8,120	-5,831	24,744	9,272	15,472	95	392	-297	-9,344
2Q	50,747	48,234	2,513	10,337	1,544	8,793	-6,280	27,000	22,128	4,872	167	64	103	2,806
3Q	52,101	50,062	2,038	10,931	131	10,800	-8,762	25,000	17,500	7,500	115	178	-64	1,345
4Q	57,176	61,641	-4,465	17,156	543	16,613	-21,078	19,500	4,000	15,500	308	63	244	2,294
2013 1Q	43,751	49,892	-6,141	9,512	715	8,797	-14,939	23,500	17,219	6,281	33	355	-322	8,979
2Q	51,588	49,183	2,405	6,878	51	6,827	-4,423	24,500	14,399	10,101	139	60	79	-5,757
3Q	56,980	53,403	3,577	9,177	162	9,015	-5,439	26,238	17,482	8,756	113	142	-28	-3,289
4Q	61,052	58,792	2,260	16,642	599	16,044	-13,784	26,220	11,832	14,388	128	78	51	-680
2014 1Q	49,175	55,198	-6,023	7,117	154	6,963	-12,986	23,500	3,500	20,000	66	335	-270	-6,744
2Q	52,671	51,725	947	7,201	189	7,012	-6,066	26,296	20,339	5,957	21	77	-56	164
3Q	59,139	52,932	6,207	8,229	145	8,084	-1,877	20,603	20,503	100	69	156	-87	1,864
4Q	59,640	59,734	-94	16,957	564	16,393	-16,487	20,341	8,841	11,500	121	65	56	4,925
2015 [3] 1Q	51,548	55,421	-3,873	8,000	118	7,882	-11,755	23,000	13,797	9,203	5	124	-119	2,671
2Q	55,251	51,830	3,421	7,330	76	7,255	-3,833	26,500	-	26,500	5,375	4,492	883	-23,550
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	15,459	-16,884	24,753	10,991	13,762	101	75	25	2,846
2016 [3] 1Q	48,794	57,377	-8,584	9,455	305	9,151	-17,734	25,500	7,000	18,500	6	140	-134	-631

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*				
	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 Bank Negara Malaysia Ijarah *Bank Negara Malaysia Sukuk Ijarah*	Terbitan Pelaburan Kerajaan Malaysia[2] *Malaysian Government Investment Issues [2]*	Sukuk Perumahan Kerajaan *Government Housing Sukuk*	Jumlah *Total*	: yang mana dalam denominasi mata wang asing *: of which foreign currency denominated*	Jumlah *Total*	: yang mana dalam denominasi mata wang asing *: of which foreign currency denominated*	Jumlah *Total*
2014 3	49,562.5	1,008.6	140,801.2	25,160.6	170.0	-	3,674.3	25.0	9,656.2	-	4,760.7	-	234,819.1
4	48,918.7	1,134.6	135,544.0	29,886.0	300.0	-	4,469.3	610.0	9,593.6	-	5,452.5	-	235,908.8
5	50,830.7	1,112.8	144,732.4	31,465.8	330.0	-	5,448.8	730.0	9,321.2	-	5,485.3	-	249,456.9
6	50,244.3	1,077.4	147,286.3	26,590.0	260.0	-	7,388.8	730.0	9,117.4	-	5,457.6	-	248,151.8
7	51,726.8	1,065.3	154,015.1	28,961.7	495.0	-	5,710.2	730.0	9,070.1	-	5,445.5	-	257,219.6
8	55,536.6	1,163.9	148,331.7	30,157.6	375.0	-	6,068.5	730.0	9,069.6	-	5,464.9	-	256,897.8
9	54,114.6	1,008.8	149,815.8	23,960.8	225.0	-	4,228.8	730.0	9,715.9	-	5,477.2	-	249,277.0
10	60,382.7	917.6	146,742.5	21,842.3	195.0	-	5,291.4	730.0	9,551.7	-	5,429.9	-	251,083.2
11	53,785.1	598.9	145,265.9	17,022.7	115.0	-	4,816.9	610.0	8,705.5	-	5,546.2	-	236,466.2
12	49,636.8	251.2	145,312.2	10,951.8	55.0	-	5,148.6	610.0	8,450.8	-	5,457.6	-	225,874.0
2015 1	42,799.4	35.0	146,694.4	9,529.1	45.0	-	5,282.7	610.0	8,393.4	-	5,434.1	-	218,823.1
2	40,729.9	2,297.0	145,695.4	9,589.8	20.0	-	5,857.8	610.0	8,393.8	-	5,464.5	-	218,658.2
3	33,629.6	2,892.6	151,426.4	5,279.5	62.1	-	5,903.3	585.0	8,439.0	-	5,197.0	-	213,414.5
4	28,999.9	3,347.6	157,563.2	3,065.2	222.1	-	10,747.6	15.0	7,114.1	-	5,278.8	-	216,353.4
5	21,905.6	2,465.0	158,160.0	2,142.3	261.1	-	10,853.4	15.0	7,270.2	-	5,376.1	-	208,448.7
6	18,185.5	3,317.3	166,803.4	1,009.1	199.0	-	9,769.1	15.0	7,231.5	-	5,397.0	-	211,926.9
7	16,494.9	3,375.3	165,439.9	726.1	96.7	-	8,202.3	15.0	7,030.6	-	5,391.4	-	206,772.2
8	14,571.6	3,807.0	157,430.5	480.4	267.7	-	8,718.2	15.0	7,146.7	-	5,397.8	-	197,834.9
9	21,830.2	4,225.9	153,781.4	158.4	1,012.7	-	8,304.3	15.0	7,151.1	-	5,494.6	-	201,973.7
10	27,290.5	3,780.3	153,914.0	86.6	1,442.7	-	10,154.8	15.0	7,453.6	-	5,531.6	-	209,669.1
11	24,086.9	4,177.8	158,952.4	86.6	1,288.0	-	11,652.0	5.0	7,608.1	-	5,714.5	-	213,571.3
12	23,631.2	2,746.0	162,146.0	79.4	589.0	-	11,628.2	5.0	8,228.9	-	5,753.0	-	214,806.8
2016 1	23,631.2	2,236.6	164,399.0	79.4	556.0	-	11,484.2	5.0	8,247.2	-	5,824.1	-	216,462.7
2	20,634.5	2,286.5	164,976.7	-	1,435.0	-	11,708.0	5.0	8,137.4	-	5,927.0	-	215,110.0
3	21,094.9	3,160.4	171,532.7	-	1,445.0	-	15,155.4	5.0	8,081.2	-	6,157.6	-	226,632.2
4	19,150.5	2,999.3	175,437.5	-	1,315.0	-	19,031.4	5.0	8,613.7	-	6,306.0	-	232,858.5
5	14,090.9	2,311.5	177,061.1	-	1,290.0	-	19,744.9	5.0	8,594.3	-	6,376.0	-	229,473.7
6	12,866.3	2,068.9	182,066.4	-	1,290.0	-	21,806.0		8,812.8	-	6,247.9	-	235,158.3
7	12,123.0	2,131.9	185,306.7	-	1,290.0	-	24,371.5		9,106.9	-	6,537.3	-	240,867.4

[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
* Tidak termasuk Nota Sekunder bagi Terbitan Sukuk

[1] Refer to all government and corporate bond 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
* Exclude Secondary Notes of Sukuk Issuances

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*		
2011	5.3	8.4	6.9	14.2	6.4	9.5	2.6	4.2	6.3
2012	5.5	7.7	8.3	5.4	19.0	21.4	15.9	-1.7	2.9
2013	4.7	6.9	7.2	5.8	8.1	12.8	1.8	0.3	1.7
2014	6.0	6.4	7.0	4.3	4.8	11.1	-4.7	5.0	4.0
2015	5.0	5.7	6.0	4.4	3.7	6.4	-1.0	0.6	1.2
2011 1Q	5.0	7.1	6.7	8.9	10.9	22.6	-3.6	1.5	10.0
2Q	4.6	5.8	6.2	4.1	3.0	6.1	-2.3	5.3	4.3
3Q	6.0	9.5	7.3	19.2	5.7	1.5	12.6	4.3	3.9
4Q	5.5	10.7	7.2	21.0	6.4	10.9	3.3	5.6	7.4
2012 1Q	5.1	8.5	8.1	10.5	13.6	17.6	7.3	1.4	5.8
2Q	5.2	9.7	9.3	11.2	25.2	24.3	26.9	0.5	7.9
3Q	5.0	8.0	9.2	3.0	21.4	21.9	20.8	-4.7	1.9
4Q	6.5	5.1	6.8	0.8	15.5	21.2	11.4	-4.0	-3.3
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	7.8	6.9	11.9	6.7	14.9	-6.3	7.8	7.5
2Q	6.5	5.1	6.5	-0.2	6.9	11.7	-3.2	8.6	4.4
3Q	5.6	6.5	6.8	5.1	1.3	7.0	-8.5	2.6	2.1
4Q	5.7	6.3	7.6	2.4	4.3	11.1	-1.8	1.6	2.3
2015 1Q	5.7	8.0	9.0	4.1	7.9	11.6	0.5	-0.6	0.9
2Q	4.9	6.5	6.4	6.9	0.4	3.9	-8.1	-4.0	-3.1
3Q	4.7	4.0	4.1	3.6	4.2	5.5	1.8	3.2	3.1
4Q	4.5	4.5	4.9	3.3	2.7	4.9	0.4	4.0	4.0
2016 1Q	4.2	5.1	5.3	3.8	0.1	2.2	-4.5	-0.5	1.3

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 / *Water*	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]
2011	6.8	-4.9	5.4	4.6	7.0	4.0	3.9	8.5	6.6	2.2	3.7	7.0	5.6	7.4	6.3	8.6	5.8	11.1	5.0	5.3
2012	1.0	1.6	4.4	18.1	6.5	5.0	4.2	3.2	5.9	4.7	2.9	6.5	4.8	8.9	5.3	16.0	7.5	9.6	4.5	5.5
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	2.1	3.5	6.2	11.7	6.6	3.6	4.8	8.6	9.9	6.6	3.5	7.4	5.2	9.7	1.8	4.0	8.0	6.2	4.8	6.0
2015	1.2	4.7	4.9	8.2	5.1	2.9	5.8	9.2	5.4	4.1	3.5	7.2	5.7	9.4	-0.4	-1.7	6.6	4.0	4.7	5.0
2011 1Q	-0.9	-3.1	6.6	5.1	7.2	2.3	3.3	5.7	7.7	4.1	2.7	5.8	4.8	6.6	7.2	10.1	6.2	13.2	5.4	5.0
2Q	9.3	-8.3	3.5	2.2	7.0	3.1	4.2	9.6	5.6	-3.0	4.9	7.1	5.6	7.3	6.7	5.4	7.1	12.2	5.3	4.6
3Q	9.9	-5.1	6.2	3.8	7.2	5.7	3.3	11.0	6.5	4.5	3.9	7.3	6.1	7.6	6.5	4.1	5.0	10.1	5.4	6.0
4Q	8.5	-3.2	5.5	7.4	6.7	4.7	4.7	7.4	6.7	2.7	3.2	7.7	6.0	7.9	4.8	15.2	5.0	9.3	3.9	5.5
2012 1Q	2.4	0.2	4.3	15.8	5.9	5.8	4.7	6.5	7.7	0.5	4.4	6.9	5.5	9.1	0.9	6.2	7.2	7.2	4.6	5.1
2Q	-5.6	2.2	5.3	21.0	6.8	5.1	4.4	4.0	7.4	8.3	4.1	8.0	5.7	10.2	3.9	16.7	6.9	8.6	4.7	5.2
3Q	0.4	-0.9	2.8	18.1	7.1	4.6	3.8	2.8	5.2	6.7	1.3	5.2	3.7	9.3	9.3	18.7	7.7	11.1	4.3	5.0
4Q	6.7	4.9	5.3	17.6	6.4	4.8	3.9	0.4	3.9	3.2	2.1	5.8	4.3	7.0	7.1	22.1	8.3	11.4	4.3	6.5
2013 1Q	6.8	-1.2	0.6	13.1	6.1	4.5	4.2	5.4	6.7	3.9	1.6	8.2	3.8	7.1	3.4	14.7	8.2	6.3	5.7	4.3
2Q	0.2	4.8	3.7	9.6	5.2	4.4	4.1	4.5	7.3	-0.5	2.0	6.0	4.2	9.1	0.5	-0.1	7.7	6.8	5.8	4.6
3Q	1.3	2.0	4.2	10.2	6.0	4.1	4.3	4.6	7.6	4.2	4.9	6.2	5.1	10.6	2.5	-2.9	8.1	8.5	5.5	4.9
4Q	0.2	-0.6	5.0	9.9	6.5	4.6	5.1	8.1	10.2	4.1	3.1	6.8	5.3	9.6	2.3	-3.6	8.1	7.6	5.3	5.0
2014 1Q	2.6	0.0	7.0	19.3	6.8	3.3	3.1	8.1	10.4	3.9	5.1	6.7	4.8	10.1	3.0	2.1	8.2	7.6	5.3	6.3
2Q	6.6	1.9	7.3	10.1	6.4	3.0	2.7	8.7	10.0	9.3	3.5	6.6	4.8	9.5	0.3	2.8	7.6	6.8	4.3	6.5
3Q	3.4	2.0	5.3	9.7	6.5	4.6	7.0	8.3	9.5	5.7	2.6	7.2	5.2	9.5	2.1	6.9	7.8	5.8	4.7	5.6
4Q	-3.7	10.0	5.4	8.7	6.6	3.3	6.2	9.4	10.0	7.4	2.9	8.9	6.0	9.7	1.8	4.3	8.3	4.7	4.7	5.7
2015 1Q	-4.1	9.7	5.6	9.6	6.4	2.9	7.1	9.5	10.7	7.6	3.4	8.5	5.7	9.6	1.3	3.6	7.5	3.8	4.6	5.7
2Q	4.6	6.0	4.2	5.6	5.0	3.6	5.2	8.5	4.3	2.0	3.9	7.4	5.4	9.3	1.7	-4.7	6.2	4.0	4.7	4.9
3Q	2.3	5.1	4.9	9.9	4.4	2.5	5.3	9.6	2.8	2.2	3.2	6.6	5.7	9.5	-2.9	-3.7	6.5	3.2	4.8	4.7
4Q	1.5	-1.3	5.0	7.4	5.0	2.5	5.7	9.1	4.2	5.0	3.6	6.5	6.0	9.2	-1.3	-2.1	6.1	4.7	4.6	4.5
2016 1Q	-3.8	0.3	4.5	7.9	5.1	6.5	7.7	8.1	5.4	-5.1	3.8	6.8	5.8	8.5	0.2	-0.2	6.4	5.3	4.6	4.2

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				Perdagangan		Kadar Pengangguran	Tenaga Buruh
		CPI	*PPI - Local Production* [1]	Semua	Perlombongan	Elektrik	Pembuatan	Eksport	Import		
				IPI				*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
		% Annual change									
2013		2.1	-2.7	3.4	0.9	5.4	4.2	2.5	6.9	3.1	13,980.5
2014		3.2	1.5	5.1	2.6	4.7	6.1	6.3	5.3	2.9	14,263.6
2015		2.1	-7.4	4.5	4.1	2.4	4.8	1.9	0.4	3.1	14,518.0
2014	6	3.3	3.5	6.9	1.4	5.8	9.2	8.0	9.0	2.8	13,941.5
	7	3.2	2.6	0.6	-7.9	5.0	3.2	0.7	-0.7	-	-
	8	3.3	0.7	6.5	3.6	8.4	7.4	1.7	7.6	-	-
	9	2.6	-0.2	5.4	7.2	6.3	4.7	1.9	1.1	2.7	14,005.7
	10	2.8	-1.5	5.2	11.5	3.4	3.2	-3.3	9.1	-	-
	11	3.0	-2.6	4.8	7.6	3.4	3.9	1.9	0.1	-	-
	12	2.7	-6.9	7.4	6.9	3.0	7.9	2.2	4.1	2.8	14,082.5
2015	1	1.0	-7.0	7.0	8.3	6.3	6.6	-0.7	-5.1	-	-
	2	0.1	-7.8	5.2	9.3	1.9	4.0	-9.8	0.3	-	-
	3	0.9	-8.9	7.1	10.0	3.8	6.3	2.4	5.8	3.1	14,544.8
	4	1.8	-8.8	4.0	4.0	3.0	4.1	-8.8	-6.9	-	-
	5	2.1	-9.4	4.5	9.1	1.2	3.2	-6.6	-7.1	-	-
	6	2.5	-9.2	4.3	4.0	-2.3	4.9	5.0	-1.5	3.1	14,535.6
	7	3.3	-8.9	6.1	14.0	-1.2	4.2	3.5	5.9	-	-
	8	3.1	-8.5	2.3	-3.4	2.2	4.3	4.1	-6.1	-	-
	9	2.6	-7.0	5.1	4.4	2.6	5.5	8.8	9.6	3.2	14,561.0
	10	2.5	-4.8	4.2	-1.5	4.3	6.2	16.7	-0.4	-	-
	11	2.6	-5.3	1.8	-4.1	2.0	4.1	6.3	9.1	-	-
	12	2.7	-3.4	2.7	-1.6	5.6	4.1	1.4	2.7	3.2	14,600.2
2016	1	3.5	-4.4	3.2	0.7	7.7	3.9	-2.8	3.3	-	-
	2	4.2	-4.8	3.9	1.1	10.5	4.5	6.7	1.6	-	-
	3	2.6	-3.9	2.8	-2.5	7.7	4.4	0.2	-5.5	3.4	14,596.8
	4	2.1	-2.8	3.0	0.6	9.4	3.3	1.6	-2.3	-	-
	5	2.0	-2.1	2.7	-1.1	9.6	3.6	-0.9	3.1	-	-
	6	1.6	n.a.	n.a.	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.

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.*

Source: Department of Statistics, Malaysia

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

RM juta / RM million

Ketika / During		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	*Aset*	*Liabiliti*	Bersih	*Aset*	*Liabiliti*	Bersih	Bersih		
		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*
2010		82,816	130,738	124,182	602,609	478,427	6,556	111,466	104,910	-26,131	38,352	64,483	-21,790	1,920	23,711	-111	69	180	-19,945	-13,976	-49,163	35,186	48,467	-23,176	71,643	-698	-53,738	-65,387	-2,628
2011		99,324	141,985	140,529	658,421	517,893	1,457	118,880	117,424	-21,600	52,521	74,121	-21,061	4,683	25,744	-133	44	177	23,265	-9,337	-55,324	45,987	26,139	-18,522	44,661	-76	6,539	-27,774	94,682
2012		50,177	104,488	113,030	644,864	531,835	-8,542	125,337	133,879	-35,841	42,297	78,138	-18,469	6,661	25,130	241	410	169	-23,014	-24,415	-51,957	27,542	63,859	-21,464	85,323	972	-63,431	-23,531	3,873
2013		35,485	86,959	96,552	637,683	541,131	-9,592	132,685	142,277	-33,975	47,656	81,631	-17,498	7,597	25,096	-15	17	32	-20,216	-6,276	-41,928	35,653	-3,012	-32,088	29,076	-253	-10,675	-605	14,649
2014		48,554	102,620	113,327	678,865	565,538	-10,706	137,618	148,325	-36,624	52,395	89,019	-17,443	10,496	27,939	344	382	38	-79,954	-17,974	-52,623	34,649	-39,354	-28,112	-11,242	-975	-21,652	-5,451	-36,507
2015		34,658	88,565	109,550	685,398	575,849	-20,985	135,061	156,046	-32,011	48,733	80,744	-21,896	11,912	33,807	-1,144	6	1,150	-50,851	4,773	-37,153	41,926	-28,190	-9,078	-19,112	-663	-26,770	21,087	3,750
2014	1Q	19,820	31,067	31,230	166,749	135,519	-163	35,092	35,256	-6,629	14,496	21,125	-4,618	2,032	6,650	-2	2	4	-38,038	-14,376	-20,578	6,202	-14,166	-7,516	-6,650	-1,487	-8,009	926	-17,294
	2Q	15,292	25,852	27,435	172,346	144,911	-1,583	34,404	35,987	-7,765	14,757	22,522	-2,796	3,895	6,691	0	9	9	-12,090	-4,045	-16,534	12,488	6,321	-10,400	16,721	229	-14,595	-4,176	-974
	3Q	7,256	21,874	25,744	167,554	141,809	-3,870	33,607	37,477	-9,473	13,484	22,957	-5,145	2,140	7,285	66	73	7	-2,200	2,221	-6,294	8,515	-11,151	-10,416	-735	49	6,681	-11,832	-6,710
	4Q	6,186	23,827	28,917	172,216	143,299	-5,090	34,515	39,605	-12,756	9,659	22,415	-4,885	2,428	7,313	280	299	18	-27,627	-1,773	-9,217	7,444	-20,359	219	-20,578	234	-5,729	9,631	-11,530
2015	1Q	11,328	24,120	27,661	162,899	135,238	-3,541	33,163	36,704	-7,705	11,429	19,134	-5,087	2,408	7,496	-1	3	3	-29,843	-1,444	-9,978	8,534	-7,897	-7,361	-536	3	-20,505	2,820	-15,696
	2Q	8,131	18,665	23,648	163,035	139,387	-4,983	32,323	37,306	-4,606	15,470	20,076	-5,928	2,794	8,722	-1,107	1	1,108	5,741	666	-17,557	18,222	-11,787	-8,059	-3,728	-449	17,311	-4,316	8,450
	3Q	4,664	21,123	27,155	174,875	147,719	-6,032	34,074	40,106	-10,592	9,574	20,166	-5,866	3,172	9,038	-21	1	22	-30,660	-221	-6,749	6,528	-24,394	705	-25,099	-111	-5,934	43,014	16,997
	4Q	10,535	24,656	31,085	184,590	153,504	-6,429	35,500	41,929	-9,107	12,261	21,368	-5,015	3,537	8,552	-15	1	16	3,911	5,772	-2,870	8,642	15,887	5,637	10,250	-106	-17,642	-20,431	-6,000
2016	1Q	5,039	16,664	23,490	161,526	138,036	-6,826	34,632	41,459	-6,688	10,760	17,448	-4,937	3,539	8,477	-9	1	10	5,789	3,732	-11,210	14,941	13,105	-5,892	18,997	488	-11,535	-38,388	-27,570

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	
		Jumlah / Total	Pinjaman luar pesisir[2]/Offshore borrowing[2]						Nisbah khidmat bayaran hutang[7] (%) / Debt service ratio[7] (%)	Pegangan 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]				
			Jumlah / Total	Jangka sederhana dan panjang[3] / Medium- and long term[3]				Jangka pendek[4] / Short-term[4]			Jumlah / Total	Jangka sederhana dan panjang[3] / Medium- and long-term[3]		Jangka pendek[4] / Short-term[4]			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]
				Sektor awam / Public sector		Sektor swasta / Private sector															
				Kerajaan Persekutuan / 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			Sekuriti Kerajaan / Govt securities	Lain-lain / Others	Sekuriti Kerajaan / Govt securities	Lain-lain / Others						
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		833,817	463,621	21,477	106,841	50,264	107,317	161,301	16,420	15.6	211,347	172,629	11,502	3,335	23,881	81,616	77,233	11,890	65,343	481,921	351,896
2013	1Q	611,639	269,904	16,142	71,022	23,850	57,703	89,118	12,069	11.2	221,998	139,670	10,407	860	71,061	54,798	64,939	9,726	55,213	328,520	283,119
	2Q	644,950	290,451	16,453	71,360	24,393	63,763	101,954	12,529	11.3	227,097	140,716	12,849	1,275	72,257	61,954	65,448	10,926	54,522	340,459	304,491
	3Q	674,549	312,420	16,929	81,662	25,708	67,888	106,866	13,368	10.8	226,481	130,790	12,952	1,587	81,152	70,105	65,543	10,764	54,779	346,693	327,857
	4Q	696,592	324,088	16,763	82,141	26,297	70,785	113,530	14,573	9.6	229,655	140,397	10,685	1,272	77,301	77,325	65,524	10,678	54,846	357,745	338,847
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	767,121	408,560	17,637	99,709	38,891	85,453	148,511	18,359	15.4	210,657	157,285	11,509	2,955	38,909	81,417	66,487	10,884	55,604	421,367	345,754
	2Q	791,925	428,957	18,824	100,611	42,025	90,239	162,162	15,096	17.2	209,239	175,957	10,457	3,516	19,309	84,153	69,576	10,998	58,578	449,111	342,815
	3Q	850,623	488,699	22,247	113,096	53,065	106,008	177,272	17,010	16.2	198,923	160,792	10,904	5,239	21,989	82,819	80,182	12,476	67,706	478,588	372,035
	4Q	833,817	463,621	21,477	106,841	50,264	107,317	161,301	16,420	13.8	211,347	172,629	11,502	3,335	23,881	81,616	77,233	11,890	65,343	481,921	351,896
2016	1Q	809,096	438,981	19,910	97,106	46,919	107,905	150,660	16,481	17.6	223,874	185,642	12,153	4,605	21,475	78,785	67,455	11,357	56,097	480,992	328,104

1 Merujuk kepada hutang luar negeri yang dikira berdasarkan definisi semula. Untuk maklumat lanjut, sila rujuk kepada 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, terkandung terutamanya hutang mata wang asing diperoleh, dan nota dan bon terbitan luar pesisir (termasuk sedikit perubahan kepada data bage tahun 2009 - 2013).
3 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
4 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
5 Terdiri daripada kedua-dua hutang Perusahaan Awam yang dijamin dan tidak dijamin.
6 Terkandung 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 jumlah eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

Sumber: Perbendaharaan dan Bank Negara Malaysia dan Laporan Bersama Kedudukan Pelaburan Antarabangsa oleh Syarikat Residen 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.

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						Lain-lain rizab rasmi[4]	Rizab rasmi bersih
	Rizab antarabangsa kasar / Gross international reserves[1]				Tanggungan luar negeri[5]	Rizab antarabangsa 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
2014	405,372.6	6,518.1	3,295.3	395,559.3	27.1	405,345.5	113.1	405,458.6
2015	409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7
2015 1	386,484.4	6,518.2	3,286.0	376,680.1	27.3	386,457.1	112.5	386,569.6
2	386,005.4	6,518.2	3,286.1	376,201.1	27.5	385,977.9	113.6	386,091.6
3	389,680.0	6,552.6	2,825.2	380,302.2	30.8	389,649.2	112.9	389,762.1
4	392,374.7	6,552.7	2,825.2	382,996.8	27.2	392,347.4	112.5	392,460.0
5	394,324.7	6,552.6	2,825.2	384,946.8	27.7	394,297.0	114.7	394,411.7
6	398,126.7	6,762.8	2,905.3	388,458.6	28.0	398,098.8	122.2	398,220.9
7	364,681.6	6,762.9	2,898.9	355,019.7	30.3	364,651.3	122.4	364,773.7
8	357,682.7	6,763.0	2,906.9	348,012.8	29.5	357,653.2	133.5	357,786.7
9	415,133.0	7,945.2	3,418.1	403,769.6	37.0	415,095.9	138.6	415,234.6
10	417,937.0	7,945.3	3,418.1	406,573.6	31.7	417,905.3	135.6	418,040.9
11	420,109.4	7,945.4	3,418.1	408,745.9	31.3	420,078.1	132.4	420,210.5
12	409,126.0	7,656.4	3,291.3	398,178.3	30.2	409,095.8	131.0	409,226.7
2016 1	410,089.4	7,656.5	3,291.3	399,141.7	30.3	410,059.1	123.1	410,182.2
2	410,492.2	4,878.3	3,345.7	402,268.2	73.7	410,418.5	120.4	410,538.8
3	381,602.3	4,500.3	3,149.3	373,952.7	76.3	381,526.0	116.2	381,642.2
4	381,351.4	4,500.3	3,142.2	373,709.0	59.2	381,292.3	116.8	381,409.1
5	382,617.5	4,500.0	3,142.2	374,975.3	61.5	382,556.0	124.0	382,680.0
6	390,359.8	4,592.3	3,212.2	382,555.3	62.6	390,297.1	111.1	390,408.3

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 Board (http://dsbb.imf.org).

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		Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am[1]	Jumlah Aset	Harta benda, Loji dan Kelengkapan	Pelaburan Hartanah	Pinjaman/ Pembiayaan	Pelaburan				Aset Luar Negeri	Wang Tunai dan Simpanan	Aset Lain[4]
							Kertas[2]/Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti/ Hutang Korporat[3]	Lain-lain	Jumlah			
							Investments						
End of period		*Number of Life/Family and General Insurance/Takaful Funds [1]*	*Total Assets*	*Property, Plant and Equipment*	*Investment Properties*	*Loans/ Financing*	*Malaysian Government Papers [2] /Guaranteed Loans*	*Corporate Debt/Securities [3]*	*Others*	*Total*	*Foreign Assets*	*Cash and Deposits*	*Other Assets [4]*
Insurans Hayat dan Takaful Keluarga/*Life Insurance and Family Takaful [5]*													
2014	1Q	27	199,216.2	1,559.8	2,635.6	12,025.3	26,085.8	126,431.0	6,837.6	159,354.5	6,008.4	13,353.8	4,278.9
	2Q	27	203,723.6	1,568.6	2,643.6	12,221.0	25,278.0	130,326.7	6,817.9	162,422.5	6,602.3	13,933.2	4,332.5
	3Q	27	208,127.0	1,595.4	2,637.9	12,371.1	24,812.6	135,464.8	7,006.5	167,283.9	6,647.1	13,339.9	4,251.8
	4Q	27	209,863.2	1,648.1	2,669.3	12,491.0	24,861.1	136,222.8	7,058.4	168,142.3	6,759.3	13,777.6	4,375.6
2015	1Q	27	216,536.1	1,655.0	2,653.8	12,594.5	24,556.1	139,858.3	7,205.0	171,619.4	7,768.4	15,526.5	4,718.4
	2Q	27	216,230.8	1,663.3	2,670.3	12,650.0	24,207.6	140,383.3	7,549.8	172,140.7	8,048.6	14,070.8	4,987.1
	3Q	27	214,745.5	1,666.1	2,695.7	12,813.3	25,481.6	137,584.4	7,306.7	170,372.6	8,180.1	14,112.1	4,905.6
	4Q	27	221,910.1	1,749.6	2,775.0	12,850.5	24,959.1	143,834.9	7,454.5	176,248.5	8,739.5	14,744.5	4,802.5
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	227,701.3	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	5,297.9
Insurans dan Takaful Am/*General Insurance and Takaful [6]*													
2014	1Q	37	34,745.1	779.9	171.6	83.0	6,858.3	8,571.6	5,796.4	21,226.3	30.0	7,633.9	4,820.4
	2Q	37	34,992.0	779.8	175.5	83.8	6,784.0	8,720.5	6,084.2	21,588.7	24.8	7,680.5	4,658.9
	3Q	37	35,711.8	783.1	173.3	82.2	6,650.4	8,910.1	6,440.2	22,000.7	38.1	7,896.9	4,737.5
	4Q	37	36,165.6	852.4	176.2	80.1	6,895.5	8,891.4	6,534.3	22,321.2	32.4	7,937.0	4,766.3
2015	1Q	36	37,505.2	875.5	176.4	78.4	6,736.9	8,781.4	7,320.2	22,838.5	142.6	7,656.2	5,737.7
	2Q	36	37,385.4	893.9	172.8	75.6	6,908.8	8,535.8	7,287.0	22,731.6	125.3	7,702.3	5,683.9
	3Q	36	37,794.3	881.8	221.2	71.3	6,772.3	8,484.0	7,549.0	22,805.4	108.3	8,043.5	5,662.9
	4Q	36	38,166.7	836.6	224.6	68.5	6,932.3	8,551.5	7,978.5	23,462.2	89.4	7,833.0	5,652.4
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	39,567.4	871.6	224.5	61.1	6,372.7	8,678.7	8,280.2	23,331.5	78.0	8,767.1	6,233.5

[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*																
2013	1H	75,606.9	1,741.6	16.0	83.8	1,263.5	3,104.9	5,900.7	11,341.2	95,953.6	863.2	6,810.6	75,525.3	1,117.5	6,663.8	1,743.3	3,229.9	95,953.6
	2H	76,753.2	1,741.6	16.0	65.4	1,734.8	3,557.9	6,171.0	12,278.7	98,760.8	946.8	7,041.5	78,329.4	1,025.9	6,049.5	1,757.5	3,610.2	98,760.8
2014	1H	80,443.9	1,741.6	16.0	71.8	1,443.0	3,272.4	6,034.5	12,917.2	102,668.1	888.2	7,192.5	80,588.4	1,040.6	6,817.3	1,853.7	4,287.3	102,668.1
	2H	82,561.4	1,741.6	16.0	35.3	2,215.9	4,008.8	5,009.7	13,997.9	105,577.8	900.4	7,359.9	83,026.0	1,066.1	7,027.4	1,891.9	4,306.2	105,577.8
2015	1H	86,214.5	1,892.6	16.0	42.7	1,376.0	3,327.3	5,041.3	14,831.2	109,414.4	903.6	7,437.6	85,729.1	1,298.3	6,750.0	2,426.3	4,869.6	109,414.4
	2H	88,055.7	1,892.6	16.0	29.5	1,990.4	3,928.4	4,616.1	15,712.4	112,312.7	946.3	7,562.2	87,598.8	1,366.0	6,618.0	2,359.7	5,861.6	112,312.7
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2013	1H	4,508.6	3,473.6	1,668.4	202.2	4,017.0	9,361.2	52.7	10,476.8	24,971.0	542.3	83.7	13,396.6	93.6	6,750.4	4,092.7	11.6	24,971.0
	2H	4,552.2	3,473.6	1,668.4	157.1	5,212.0	10,511.1	20.8	10,818.4	26,094.2	595.8	83.5	14,565.8	91.7	6,467.1	4,281.2	9.2	26,094.2
2014	1H	4,973.5	3,162.8	1,979.2	98.6	5,151.7	10,392.3	45.1	11,252.3	27,337.7	593.1	76.9	15,091.9	97.1	6,843.1	4,626.8	8.8	27,337.7
	2H	4,930.9	3,517.7	1,668.4	61.3	6,404.2	11,651.7	62.4	11,524.8	28,297.3	655.3	74.1	15,693.6	97.3	7,084.3	4,687.4	5.3	28,297.3
2015	1H	5,414.2	3,326.8	1,979.2	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	5,368.1	3,637.6	1,668.4	101.7	5,791.4	11,199.2	59.0	12,832.9	30,581.5	671.7	64.2	16,891.9	145.2	7,248.4	5,540.6	19.7	30,581.5
		Penanggung Insurans Komposit Langsung/*Composite Direct Insurers*																
2013	1H	73,490.0	1,698.9	725.9	137.3	1,955.2	4,517.3	589.6	9,931.7	88,532.1	957.8	5,124.7	71,838.6	1,267.5	4,736.9	2,586.0	2,020.4	88,532.1
	2H	74,308.7	1,698.9	725.9	100.6	2,700.7	5,226.1	242.7	10,505.6	90,164.0	737.5	5,080.5	72,943.4	1,577.9	5,201.6	2,283.4	2,339.6	90,164.0
2014	1H	77,084.0	1,698.9	725.9	85.0	2,269.0	4,778.8	168.1	11,628.2	93,604.3	765.0	5,108.0	75,229.9	1,449.3	5,939.8	2,703.5	2,408.7	93,604.3
	2H	77,602.5	1,698.9	725.9	83.7	3,207.3	5,715.8	213.1	12,523.5	95,944.1	842.9	5,208.3	78,108.3	1,450.8	4,950.0	2,878.7	2,505.2	95,944.1
2015	1H	79,769.2	1,698.9	725.9	93.6	2,026.9	4,545.3	339.7	12,786.9	97,475.6	858.9	5,293.7	78,285.2	1,492.5	5,227.6	3,024.7	3,292.9	97,475.6
	2H	80,772.5	1,698.9	725.9	73.1	2,301.8	4,799.7	175.6	13,325.8	99,214.0	910.1	5,378.8	79,461.7	1,527.4	5,827.0	3,109.7	2,999.4	99,214.0
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2013	1H	341.9	816.0	20.0	6.8	538.4	1,381.2	33.6	1,244.6	2,978.1	130.4	4.1	1,713.0	44.4	721.0	360.3	4.9	2,978.1
	2H	308.5	816.0	20.0	0.6	526.1	1,362.7	28.3	1,268.2	2,973.9	130.5	4.7	1,770.8	44.6	685.3	330.9	7.1	2,973.9
2014	1H	333.9	816.0	20.0	(1.2)	667.1	1,501.9	27.0	1,323.3	3,106.7	131.4	4.6	1,872.7	45.3	664.3	386.2	2.2	3,106.7
	2H	308.5	816.0	20.0	(2.1)	664.1	1,498.0	26.2	1,308.4	3,070.4	128.4	4.3	1,913.6	45.7	659.5	312.6	6.4	3,070.4
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	334.6	816.0	20.0	(1.5)	695.6	1,530.1	34.0	1,377.3	3,177.5	134.1	3.3	1,984.4	45.8	588.8	414.2	6.9	3,177.5
		Perniagaan Global/Global Business																
		Penanggung Insurans Hayat Langsung/*Life Direct Insurers*																
2013	1H	75,606.9	1,741.6	16.0	83.8	1,263.5	3,104.9	5,900.7	11,341.2	95,953.6	863.2	6,810.6	75,525.3	1,117.5	6,663.8	1,743.3	3,229.9	95,953.6
	2H	76,753.2	1,741.6	16.0	65.4	1,734.8	3,557.9	6,171.0	12,278.7	98,760.8	946.8	7,041.5	78,329.4	1,025.9	6,049.5	1,757.5	3,610.2	98,760.8
2014	1H	80,443.9	1,741.6	16.0	71.8	1,443.0	3,272.4	6,034.5	12,917.2	102,668.1	888.2	7,192.5	80,588.4	1,040.6	6,817.3	1,853.7	4,287.3	102,668.1
	2H	82,561.4	1,741.6	16.0	35.3	2,215.9	4,008.8	5,009.7	13,997.9	105,577.8	900.4	7,359.9	83,026.0	1,066.1	7,027.4	1,891.9	4,306.2	105,577.8
2015	1H	86,214.5	1,892.6	16.0	42.7	1,376.0	3,327.3	5,041.3	14,831.2	109,414.4	903.6	7,437.6	85,729.1	1,298.3	6,750.0	2,426.3	4,869.6	109,414.4
	2H	88,055.7	1,892.6	16.0	29.5	1,990.4	3,928.4	4,616.1	15,712.4	112,312.7	946.3	7,562.2	87,598.8	1,366.0	6,618.0	2,359.7	5,861.6	112,312.7
		Penanggung Insurans Am Langsung/*General Direct Insurers*																
2013	1H	4,534.4	3,473.6	1,668.4	202.2	4,017.0	9,361.2	70.0	10,575.7	25,184.4	542.3	83.7	13,417.1	93.6	6,779.4	4,093.1	175.0	25,184.4
	2H	4,580.1	3,473.6	1,668.4	157.1	5,212.0	10,511.1	20.8	10,927.8	26,324.9	595.8	83.5	14,589.4	91.7	6,502.6	4,281.9	180.2	26,324.9
2014	1H	4,998.4	3,162.8	1,979.2	98.6	5,151.7	10,392.3	64.6	11,367.9	27,575.0	593.1	76.9	15,115.6	97.1	6,880.3	4,627.5	184.6	27,575.0
	2H	4,958.7	3,517.7	1,668.4	61.3	6,404.2	11,651.7	62.4	11,636.1	28,537.8	655.3	74.1	15,717.9	97.3	7,115.0	4,688.1	190.3	28,537.8
2015	1H	5,447.1	3,326.8	1,979.2	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	5,399.2	3,637.6	1,668.4	101.7	5,791.4	11,199.2	59.0	12,953.8	30,864.3	671.7	64.2	16,916.4	145.2	7,277.6	5,541.3	247.9	30,864.3
		Penanggung Insurans Komposit/Composite Direct Insurers																
2013	1H	73,544.7	1,698.9	725.9	137.3	1,955.2	4,517.3	583.4	10,112.0	88,884.6	957.8	5,124.7	71,838.6	1,267.5	4,736.9	2,586.0	2,372.9	88,884.6
	2H	74,369.2	1,698.9	725.9	100.6	2,700.7	5,226.1	242.7	10,695.9	90,548.5	737.5	5,080.5	72,943.4	1,577.9	5,201.6	2,283.4	2,724.2	90,548.5
2014	1H	77,147.5	1,698.9	725.9	85.0	2,269.0	4,778.8	165.1	11,805.7	94,002.1	765.0	5,108.0	75,229.9	1,449.3	5,939.8	2,703.5	2,806.5	94,002.1
	2H	77,675.2	1,698.9	725.9	83.7	3,207.3	5,715.8	213.1	12,710.7	96,336.1	842.9	5,208.3	78,108.3	1,450.8	4,950.0	2,878.7	2,897.2	96,336.1
2015	1H	79,772.6	1,698.9	725.9	93.6	2,026.9	4,545.3	341.7	12,817.8	97,518.2	858.9	5,293.7	78,285.2	1,492.5	5,227.6	3,024.7	3,335.6	97,518.2
	2H	80,776.1	1,698.9	725.9	73.1	2,301.8	4,799.7	182.0	13,355.9	99,258.5	910.1	5,378.8	79,461.7	1,527.4	5,827.0	3,109.7	3,043.9	99,258.5
		Penanggung Insurans Semula Profesional/*Professional Reinsurers*																
2013	1H	432.3	816.0	20.0	6.8	538.4	1,381.2	33.8	1,923.2	3,820.9	130.4	4.1	1,794.7	44.4	1,150.9	603.7	92.7	3,820.9
	2H	402.7	816.0	20.0	0.6	526.1	1,362.7	28.4	1,980.0	3,879.6	130.5	4.7	1,863.7	44.6	1,191.9	546.4	97.8	3,879.6
2014	1H	404.9	816.0	20.0	(1.2)	667.1	1,501.9	26.0	2,027.3	4,000.4	131.4	4.6	1,972.5	45.3	1,192.4	590.6	63.6	4,000.4
	2H	409.2	816.0	20.0	(2.1)	664.1	1,498.0	23.1	1,977.9	3,975.6	128.4	4.3	2,028.4	45.7	1,176.2	500.1	92.4	3,975.6
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	455.4	816.0	20.0	(1.5)	695.6	1,530.1	32.8	2,131.3	4,126.0	134.1	3.3	2,127.2	45.8	1,102.2	623.6	89.8	4,126.0

[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*																	
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	0.0	322.6
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	0.0	356.7
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
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	372.7	420.0	0.0	2.6	-121.7	300.9	-0.9	172.6	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	556.5	353.3	0.0	-31.7	-103.9	217.7	-1.6	206.0	978.7	60.0	194.1	601.7	0.0	0.0	10.2	112.5	0.0	978.7
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	694.6	353.3	0.0	-31.1	-137.9	184.3	0.5	324.0	1,203.4	107.9	148.7	803.7	0.0	0.0	14.2	128.8	0.0	1,203.4
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2011	1H	13,025.1	1,083.6	78.3	26.7	541.2	1,729.9	458.7	2,603.8	17,817.5	155.0	3,975.6	12,296.1	344.8	94.4	95.6	844.8	11.1	17,817.5
	2H	13,581.8	1,016.7	145.3	24.9	734.5	1,921.4	324.1	2,874.3	18,701.5	248.9	3,750.5	13,406.0	350.3	76.6	92.0	768.5	8.5	18,701.5
2012	1H	14,782.2	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.3	20,192.0	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.0
	2H	15,682.9	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.7	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.4	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.9	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	17,460.0	1,316.7	145.3	-7.5	1,298.7	2,753.1	54.3	3,474.1	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	18,615.1	1,316.7	145.3	-20.0	1,380.3	2,822.2	-41.4	4,033.0	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	20,217.1	1,316.8	146.8	-3.1	1,602.6	3,063.1	-115.7	4,180.9	27,345.3	489.2	3,708.4	21,414.9	345.1	31.6	107.4	1,248.7	0.0	27,345.3
	2H	20,675.3	1,317.0	148.0	-15.9	1,740.9	3,190.0	-94.0	4,406.8	28,178.1	301.9	4,154.1	22,018.2	350.1	29.1	112.7	1,211.8	0.1	28,178.1
		Perniagaan Global/*Global Business*																	
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2011	1H	25.6	300.0	0.0	0.2	-17.4	282.7	0.0	14.3	322.6	4.0	124.5	186.4	0.0	0.0	2.7	5.0	0.0	322.6
	2H	55.6	300.0	0.0	2.7	-37.6	265.0	0.0	36.0	356.7	8.0	98.7	228.1	0.0	0.0	8.3	13.6	0.0	356.7
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
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	372.7	420.0	0.0	2.6	-121.7	300.9	-0.9	172.6	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	556.5	353.3	0.0	-31.7	-103.9	217.7	-1.6	206.0	978.7	60.0	194.1	601.7	0.0	0.0	10.2	112.5	0.0	978.7
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	694.6	353.3	0.0	-31.1	-137.9	184.3	0.5	324.0	1,203.4	107.9	148.7	803.7	0.0	0.0	14.2	128.8	0.0	1,203.4
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2011	1H	13,025.3	1,083.6	78.3	26.7	541.2	1,729.9	458.7	2,603.7	17,817.5	155.0	3,975.6	12,296.1	344.8	94.4	95.6	844.9	11.1	17,817.5
	2H	13,581.9	1,016.7	145.3	24.9	734.5	1,921.4	324.1	2,874.1	18,701.5	249.0	3,750.5	13,406.0	350.3	76.6	92.0	768.5	8.5	18,701.5
2012	1H	14,782.3	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.2	20,192.1	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.1
	2H	15,683.1	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.5	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.5	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.8	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	17,460.2	1,316.7	145.3	-7.5	1,298.7	2,753.1	54.3	3,474.1	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	18,615.3	1,316.7	145.3	-20.0	1,380.3	2,822.2	-41.4	4,032.9	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	19,235.6	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	20,217.1	1,316.8	146.8	-3.1	1,602.6	3,063.1	-115.7	4,180.9	27,345.3	489.2	3,708.4	21,414.9	345.1	31.6	107.4	1,248.7	0.0	27,345.3
	2H	20,675.3	1,317.0	148.0	-15.9	1,740.9	3,190.0	-94.0	4,406.8	28,178.1	301.9	4,154.1	22,018.2	350.1	29.1	112.7	1,211.8	0.1	28,178.1

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*							
2010	1H*	683,013	159,005.2	1,642.4	2,528.5	4,171.0	11,958,100	839,434.4	19,179.4
	2H	1,426,280	274,776.8	3,745.9	4,651.1	8,397.1	11,464,489	881,935.9	19,295.7
2011	1H	733,576	159,283.0	1,795.3	2,140.9	3,936.2	11,609,208	913,277.7	20,026.5
	2H	1,502,110	287,073.9	4,071.5	3,842.2	7,913.7	11,740,266	949,130.9	21,139.9
2012	1H	758,697	164,926.6	1,904.1	2,152.0	4,056.1	11,913,387	972,831.0	21,931.4
	2H	1,488,799	290,430.3	4,152.7	4,048.3	8,201.0	12,077,513	1,021,906.9	23,076.5
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	12,455,928	1,165,339.8	26,569.0
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	1,367,462	390,785.4	4,443.9	4,682.0	9,125.9	12,557,367	1,237,996.3	28,320.4
		Perniagaan Global/*Global Business*							
2010	1H*	683,013	159,005.2	1,642.4	2,528.5	4,171.0	11,958,100	839,434.4	19,179.4
	2H	1,426,280	274,776.8	3,745.9	4,651.1	8,397.1	11,464,489	881,935.9	19,295.7
2011	1H	733,576	159,283.0	1,795.3	2,140.9	3,936.2	11,609,208	913,277.7	20,026.5
	2H	1,502,110	287,073.9	4,071.5	3,842.2	7,913.7	11,740,266	949,130.9	21,139.9
2012	1H	758,697	164,926.6	1,904.1	2,152.0	4,056.1	11,913,387	972,831.0	21,931.4
	2H	1,488,799	290,430.3	4,152.7	4,048.3	8,201.0	12,077,513	1,021,906.9	23,076.5
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	12,455,928	1,165,339.8	26,569.0
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	1,367,462	390,785.4	4,443.9	4,682.0	9,125.9	12,557,367	1,237,996.3	28,320.4

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6.5 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*																	
2009	1H	5,409.5	0.9	5,410.4	3,120.4	22.7	3,143.1	427.5	53.2	480.7	2,345.9	371.1	2,717.0	4,733.3	5.2	4,738.5	16,036.6	453.1	16,489.7
	2H	5,663.5	0.4	5,663.9	3,299.9	22.8	3,322.7	430.0	47.5	477.4	2,506.1	80.9	2,587.0	5,314.7	5.5	5,320.2	17,214.1	157.0	17,371.1
2010	1H	5,884.3	0.4	5,884.6	3,459.8	18.5	3,478.3	429.9	744.3	1,174.2	2,654.0	407.9	3,061.9	5,574.7	5.7	5,580.4	18,002.7	1,176.7	19,179.4
	2H	5,999.4	0.4	5,999.7	3,759.1	17.1	3,776.2	432.7	55.0	487.7	2,740.9	108.4	2,849.3	6,176.9	5.8	6,182.7	19,109.0	186.7	19,295.7
2011	1H	6,113.9	0.3	6,114.3	4,043.8	17.7	4,061.5	424.7	53.1	477.8	2,816.1	114.6	2,930.7	6,436.3	5.9	6,442.3	19,834.9	191.6	20,026.5
	2H	6,167.2	0.1	6,167.3	4,451.0	16.8	4,467.8	422.1	59.4	481.5	2,959.8	113.1	3,072.9	6,944.2	6.2	6,950.5	20,944.3	195.7	21,139.9
2012	1H	6,261.0	0.1	6,261.1	4,596.7	15.4	4,612.1	432.5	51.6	484.1	3,109.8	117.4	3,227.2	7,340.6	6.3	7,346.9	21,740.6	190.8	21,931.4
	2H	6,315.4	0.0	6,315.4	4,914.5	13.7	4,928.2	428.8	54.0	482.8	3,237.3	127.6	3,364.8	7,973.2	6.5	7,979.7	22,869.1	201.8	23,071.0
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	63.1	435.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	218.0	26,500.4
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
		Perniagaan Global/*Global Business*																	
2009	1H	5,409.5	0.9	5,410.4	3,120.4	22.7	3,143.1	427.5	53.2	480.7	2,345.9	371.1	2,717.0	4,733.3	5.2	4,738.5	16,036.6	453.1	16,489.7
	2H	5,663.5	0.4	5,663.9	3,299.9	22.8	3,322.7	430.0	47.5	477.4	2,506.1	80.9	2,587.0	5,314.7	5.5	5,320.2	17,214.1	157.0	17,371.1
2010	1H	5,884.3	0.4	5,884.6	3,459.8	18.5	3,478.3	429.9	744.3	1,174.2	2,654.0	407.9	3,061.9	5,574.7	5.7	5,580.4	18,002.7	1,176.7	19,179.4
	2H	5,999.4	0.4	5,999.7	3,759.1	17.1	3,776.2	432.7	55.0	487.7	2,740.9	108.4	2,849.3	6,176.9	5.8	6,182.7	19,109.0	186.7	19,295.7
2011	1H	6,113.9	0.3	6,114.3	4,043.8	17.7	4,061.5	424.7	53.1	477.8	2,816.1	114.6	2,930.7	6,436.3	5.9	6,442.3	19,834.9	191.6	20,026.5
	2H	6,167.2	0.1	6,167.3	4,451.0	16.8	4,467.8	422.1	59.4	481.5	2,959.8	113.1	3,072.9	6,944.2	6.2	6,950.5	20,944.3	195.7	21,139.9
2012	1H	6,261.0	0.1	6,261.1	4,596.7	15.4	4,612.1	432.5	51.6	484.1	3,109.8	117.4	3,227.2	7,340.6	6.3	7,346.9	21,740.6	190.8	21,931.4
	2H	6,315.4	0.0	6,315.4	4,914.5	13.7	4,928.2	428.8	54.0	482.8	3,237.3	127.6	3,364.8	7,973.2	6.5	7,979.7	22,869.1	201.8	23,071.0
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	63.1	435.5	3,207.4	136.5	3,343.9	10,492.9	8.0	10,500.9	26,282.3	218.0	26,500.4
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

[1] Merujuk kepada 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*																	
	*																		
2009	1H	11.5	0.0	11.6	28.0	0.2	28.2	220.6	1.0	221.6	205.3	0.5	205.8	249.8	7.6	257.4	715.3	9.4	724.6
	2H	23.1	0.1	23.1	69.3	0.4	69.7	432.4	2.2	434.5	397.8	1.0	398.8	478.1	9.6	487.6	1,400.6	13.2	1,413.7
2010	1H	11.9	0.0	11.9	35.3	0.3	35.6	229.0	0.7	229.7	226.6	0.6	227.2	377.0	8.3	385.3	879.7	10.0	889.7
	2H	24.1	0.1	24.1	82.9	0.5	83.4	471.5	1.6	473.2	496.4	1.1	497.5	797.0	19.7	816.7	1,871.9	23.0	1,894.9
2011	1H	12.7	0.0	12.7	34.5	0.2	34.7	278.4	0.9	279.3	216.4	0.3	216.7	504.4	2.8	507.2	1,046.3	4.2	1,050.6
	2H	26.2	0.1	26.3	78.7	0.4	79.1	569.1	2.3	571.4	452.6	0.6	453.2	1,010.1	12.7	1,022.7	2,136.6	16.1	2,152.7
2012	1H	15.0	0.0	15.1	76.8	0.4	77.2	328.2	1.0	329.3	239.9	0.0	239.9	446.2	9.6	455.7	1,106.1	11.1	1,117.2
	2H	30.0	0.1	30.1	145.0	0.6	145.6	660.2	2.5	662.6	504.4	0.4	504.8	882.7	17.2	899.9	2,222.3	20.7	2,243.0
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	37.2	0.1	37.3	88.8	0.4	89.3	1,351.7	2.3	1,354.0	259.8	3.7	263.4	1,043.2	32.5	1,075.7	2,780.7	39.0	2,819.7
		Perniagaan Global/*Global Business*																	
	*																		
2009	1H	11.5	0.0	11.6	28.0	0.2	28.2	220.6	1.0	221.6	205.3	0.5	205.8	249.8	7.6	257.4	715.3	9.4	724.6
	2H	23.1	0.1	23.1	69.3	0.4	69.7	432.4	2.2	434.5	397.8	1.0	398.8	478.1	9.6	487.6	1,400.6	13.2	1,413.7
2010	1H	11.9	0.0	11.9	35.3	0.3	35.6	229.0	0.7	229.7	226.6	0.6	227.2	377.0	8.3	385.3	879.7	10.0	889.7
	2H	24.1	0.1	24.1	82.9	0.5	83.4	471.5	1.6	473.2	496.4	1.1	497.5	797.0	19.7	816.7	1,871.9	23.0	1,894.9
2011	1H	12.7	0.0	12.7	34.5	0.2	34.7	278.4	0.9	279.3	216.4	0.3	216.7	504.4	2.8	507.2	1,046.3	4.2	1,050.6
	2H	26.2	0.1	26.3	78.7	0.4	79.1	569.1	2.3	571.4	452.6	0.6	453.2	1,010.1	12.7	1,022.7	2,136.6	16.1	2,152.7
2012	1H	15.0	0.0	15.1	76.8	0.4	77.2	328.2	1.0	329.3	239.9	0.0	239.9	446.2	9.6	455.7	1,106.1	11.1	1,117.2
	2H	30.0	0.1	30.1	145.0	0.6	145.6	660.2	2.5	662.6	504.4	0.4	504.8	882.7	17.2	899.9	2,222.3	20.7	2,243.0
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	37.2	0.1	37.3	88.8	0.4	89.3	1,351.7	2.3	1,354.0	259.8	3.7	263.4	1,043.2	32.5	1,075.7	2,780.7	39.0	2,819.7

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6.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*									
	*										
2009	1H	9,046.2	2,358.7	2,552.2	13,957.1	5,615.4	1,374.5	826.1	1,575.6	9,391.7	4,565.4
	2H	19,831.3	4,926.5	4,910.2	29,667.9	11,838.5	2,933.6	1,645.6	1,914.1	18,331.7	11,336.2
2010	1H	10,485.7	2,544.5	1,742.6	14,772.7	6,222.4	1,541.6	922.2	779.9	9,466.2	5,306.5
	2H	21,804.7	5,448.6	5,165.0	32,418.4	13,023.4	3,229.3	1,849.2	1,133.3	19,235.1	13,183.2
2011	1H	10,890.0	2,943.2	2,306.1	16,139.4	6,510.7	1,604.1	1,037.2	616.2	9,768.1	6,371.2
	2H	22,815.8	6,037.5	4,204.9	33,058.2	13,994.3	3,360.3	2,088.9	2,068.0	21,511.5	11,546.6
2012	1H	11,875.5	3,280.1	2,590.0	17,745.6	7,148.8	1,716.4	1,105.6	711.3	10,682.0	7,063.7
	2H	24,929.0	6,704.0	6,087.8	37,720.7	14,312.6	3,526.5	2,283.2	1,447.1	21,569.4	16,151.4
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	29,892.2	8,053.7	2,979.0	40,924.9	20,473.8	3,861.7	2,990.6	3,031.6	30,357.6	10,567.3
		Perniagaan Global/*Global Business*									
	*										
2009	1H	9,064.2	2,359.1	2,552.2	13,975.5	5,618.4	1,383.8	831.1	1,575.8	9,409.1	4,566.4
	2H	19,870.1	4,927.3	4,910.2	29,707.7	11,857.3	2,944.4	1,648.6	1,914.7	18,365.0	11,342.6
2010	1H	10,504.7	2,545.0	1,742.6	14,792.2	6,225.2	1,548.6	924.7	781.5	9,480.0	5,312.3
	2H	21,854.2	5,449.8	5,165.3	32,469.3	13,035.4	3,248.3	1,852.4	1,135.8	19,271.8	13,197.5
2011	1H	10,919.3	2,944.1	2,306.2	16,169.7	6,519.3	1,619.2	1,039.5	616.5	9,794.5	6,375.2
	2H	22,877.7	6,039.5	4,205.2	33,122.4	14,015.5	3,384.1	2,092.9	2,068.4	21,560.9	11,561.4
2012	1H	11,904.8	3,281.3	2,590.3	17,776.5	7,159.1	1,727.4	1,107.9	711.5	10,705.9	7,070.6
	2H	25,005.7	6,706.8	6,087.8	37,800.3	14,342.4	3,551.9	2,287.6	1,447.9	21,629.8	16,170.5
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	30,043.6	8,056.9	3,001.9	41,102.4	20,541.1	3,901.4	2,997.6	3,032.8	30,472.9	10,629.5

[1] Merujuk kepada perniagaan insurans hayat yang dikendalikan oleh penanggung insurans komposit dan hayat.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to life insurance business undertaken by composite and life insurance companies'.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.6.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*													
2009	1H	12,117.3	18,094.3	64,585.5	2,436.1	85,115.9	2,509.8	4,020.1	7,347.3	537.6	11,905.0	1,607.2	2,116.0	2,619.8	117,990.9
	2H	11,528.0	18,416.1	72,205.0	2,418.3	93,039.5	2,555.5	3,737.6	7,516.8	333.7	11,588.1	1,630.3	2,097.3	3,386.2	125,824.8
2010	1H	10,931.4	18,898.5	77,230.1	2,711.7	98,840.3	2,525.2	3,264.6	7,645.0	281.0	11,190.7	1,612.1	2,227.2	3,626.7	130,953.4
	2H	9,167.8	20,970.1	86,050.5	2,923.9	109,944.5	2,479.9	2,888.4	7,711.2	270.6	10,870.2	1,660.5	2,593.7	4,741.6	141,458.3
2011	1H	11,812.4	20,419.0	89,301.9	2,850.8	112,571.6	2,466.8	2,894.9	7,799.6	193.9	10,888.4	1,649.8	2,672.0	5,206.0	147,267.0
	2H	15,344.3	24,765.1	86,808.1	2,772.9	114,346.0	2,291.3	2,833.3	7,890.6	176.3	10,900.2	1,640.2	2,639.5	4,768.3	151,929.8
2012	1H	11,299.5	25,200.9	95,252.7	2,974.9	123,428.5	2,281.5	2,809.4	7,992.5	152.3	10,954.2	1,664.5	3,157.9	5,590.1	158,376.4
	2H	10,308.3	24,452.8	103,894.4	5,350.8	133,698.1	2,344.0	3,317.1	8,127.6	142.1	11,586.9	1,612.9	2,985.9	4,791.4	167,327.5
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	11,368.2	22,870.9	130,056.4	6,276.6	159,203.9	2,460.0	4,133.6	8,581.8	132.1	12,847.5	1,743.7	4,214.0	8,737.6	200,574.9
		Perniagaan Global/*Global Business*													
2009	1H	12,144.6	18,115.2	64,585.5	2,436.1	85,136.8	2,509.8	4,020.1	7,347.3	537.6	11,905.0	1,607.2	2,127.3	2,619.8	118,050.4
	2H	11,555.0	18,440.9	72,205.0	2,418.3	93,064.2	2,555.5	3,737.6	7,516.8	333.7	11,588.1	1,630.3	2,111.3	3,386.2	125,890.6
2010	1H	10,956.8	18,927.5	77,230.1	2,711.7	98,869.3	2,525.2	3,264.6	7,645.0	281.0	11,190.7	1,612.1	2,239.8	3,626.7	131,020.4
	2H	9,184.0	21,015.4	86,050.5	2,923.9	109,989.8	2,479.9	2,888.4	7,711.2	270.6	10,870.2	1,660.5	2,609.0	4,741.6	141,535.1
2011	1H	11,824.6	20,471.2	89,301.9	2,850.8	112,623.9	2,466.8	2,894.9	7,799.6	193.9	10,888.4	1,649.8	2,688.7	5,206.0	147,348.2
	2H	15,364.5	24,826.3	86,808.1	2,772.9	114,407.2	2,291.3	2,833.3	7,890.6	176.3	10,900.2	1,640.2	2,656.4	4,768.3	152,028.0
2012	1H	11,316.9	25,268.5	95,252.7	2,974.9	123,496.2	2,281.5	2,809.4	7,992.5	152.3	10,954.2	1,664.5	3,175.7	5,590.1	158,479.2
	2H	10,344.1	24,520.1	103,894.4	5,350.8	133,765.4	2,344.0	3,317.1	8,127.6	142.1	11,586.9	1,612.9	3,011.7	4,791.4	167,456.4
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	11,414.7	22,907.3	130,056.4	6,276.6	159,240.3	2,460.0	4,133.6	8,581.8	132.1	12,847.5	1,743.7	4,277.0	8,849.0	200,832.3

[1] Merujuk kepada 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*										
	*											
2009	1H	691.4	193.7	1,100.5	805.5	293.7	2,241.2	2,534.9	222.7	73.7	325.8	5,948.2
	2H	1,168.6	410.7	2,029.5	1,523.2	584.1	4,670.1	5,254.2	374.9	146.2	623.9	11,531.2
2010	1H	758.4	189.3	1,147.6	889.0	320.2	2,589.7	2,909.9	216.0	79.6	357.7	6,547.5
	2H	1,283.6	391.7	2,100.3	1,699.3	630.1	5,292.1	5,922.2	381.0	158.5	648.1	12,584.7
2011	1H	783.2	230.2	1,233.9	1,035.9	312.7	2,835.3	3,148.0	236.9	87.5	336.6	7,092.2
	2H	1,412.5	488.2	2,240.1	1,930.1	638.0	5,679.1	6,317.1	414.1	170.5	632.2	13,604.9
2012	1H	892.4	265.0	1,287.3	1,117.0	383.8	2,982.7	3,366.4	277.3	104.5	353.1	7,663.1
	2H	1,478.5	567.6	2,410.0	2,030.1	788.0	6,057.6	6,845.6	465.0	204.7	690.8	14,692.2
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	1,629.3	628.4	2,939.2	2,260.7	1,056.5	6,978.6	8,035.1	527.4	231.9	836.0	17,088.1
		Perniagaan Global/*Global Business*										
	*											
2009	1H	694.4	198.2	1,110.4	809.0	293.7	2,282.2	2,576.0	228.8	97.3	341.0	6,055.0
	2H	1,174.5	418.3	2,048.2	1,527.8	584.2	4,756.9	5,341.1	387.0	190.9	663.8	11,751.5
2010	1H	761.3	193.1	1,158.1	893.6	320.6	2,618.6	2,939.2	220.5	98.4	382.0	6,646.2
	2H	1,289.2	397.7	2,119.3	1,710.1	630.9	5,348.3	5,979.2	391.1	194.7	687.0	12,768.3
2011	1H	786.7	232.3	1,245.1	1,044.2	313.1	2,862.9	3,176.0	241.6	106.8	356.6	7,189.3
	2H	1,418.8	492.3	2,261.8	1,944.9	638.8	5,730.1	6,368.8	423.3	207.0	677.3	13,794.3
2012	1H	897.1	267.4	1,300.1	1,126.3	384.2	3,005.6	3,389.8	281.9	122.2	374.6	7,759.4
	2H	1,488.1	571.7	2,434.7	2,044.7	788.7	6,099.8	6,888.5	473.5	238.6	734.0	14,873.7
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	1,632.4	631.9	2,955.8	2,266.7	1,056.5	7,024.1	8,080.6	533.6	256.3	868.2	17,225.5

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan
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*				
		%										
2009	1H	46.3	47.5	44.5	50.8	262.2	57.8	80.1	12.1	19.3	64.6	64.4
	2H	28.5	31.1	34.7	49.9	265.3	58.7	79.9	25.4	15.6	50.3	60.7
2010	1H	42.6	53.8	30.6	49.1	253.4	58.5	78.6	40.3	21.5	60.2	62.1
	2H	36.8	63.5	30.1	50.7	290.5	60.0	81.0	39.8	18.5	40.1	62.6
2011	1H	41.4	31.1	41.5	47.3	287.3	53.0	74.3	47.3	16.6	65.8	60.9
	2H	39.7	27.6	38.3	43.4	301.0	53.1	76.3	37.3	15.0	56.5	60.2
2012	1H	39.2	66.9	34.4	42.7	234.6	52.1	74.5	20.4	16.5	45.0	58.3
	2H	34.5	61.1	33.4	40.7	248.2	52.7	72.4	24.7	13.2	44.0	56.7
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	43.0	76.6	35.1	39.6	211.4	51.5	71.3	19.3	9.6	47.3	57.2
		Perniagaan Global/*Global Business*										
		%										
2009	1H	49.4	44.4	47.4	50.8	262.7	58.5	80.3	9.5	34.0	68.5	64.7
	2H	30.8	25.8	43.9	49.8	266.1	59.5	80.4	25.7	32.8	50.2	61.6
2010	1H	47.2	42.8	37.7	48.8	255.7	58.8	78.7	38.1	31.0	77.0	62.7
	2H	40.0	52.5	37.1	51.1	289.8	60.5	81.0	40.5	32.8	48.3	62.8
2011	1H	48.2	23.2	46.1	47.2	291.4	53.3	74.8	44.5	34.4	64.0	61.2
	2H	50.0	27.4	78.2	43.6	302.8	53.6	76.7	36.6	27.1	54.9	66.6
2012	1H	47.3	58.9	44.1	41.9	234.5	52.5	74.4	20.0	28.4	40.6	58.7
	2H	43.1	53.4	43.2	40.0	247.9	53.4	72.8	25.6	21.2	46.0	57.4
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	58.9	74.7	53.2	42.1	211.3	52.8	71.6	22.7	16.3	58.9	61.1

[1] Merujuk kepada 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*		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*										
	*											
2009	1H	195.4	93.4	749.4	702.8	260.8	2,129.5	2,390.3	85.0	73.4	194.3	4,484.0
	2H	525.0	214.5	1,490.6	1,362.9	504.7	4,412.6	4,917.3	186.3	144.8	422.6	9,264.1
2010	1H	213.3	123.6	782.3	726.8	279.9	2,428.9	2,708.8	88.0	77.3	221.4	4,941.3
	2H	417.1	250.2	1,551.0	1,450.9	495.9	4,940.9	5,436.8	193.6	154.1	459.0	9,912.6
2011	1H	238.8	101.8	785.6	811.6	257.7	2,578.6	2,836.3	91.9	81.7	215.4	5,163.0
	2H	473.6	215.7	1,550.8	1,674.6	541.4	5,233.0	5,774.4	210.1	166.0	436.0	10,501.2
2012	1H	266.1	137.5	791.4	923.7	367.9	2,635.2	3,003.1	121.0	92.5	233.1	5,568.3
	2H	484.7	279.5	1,614.5	1,828.1	626.2	5,583.8	6,210.0	236.1	188.4	488.1	11,329.4
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	476.5	306.7	2,072.4	2,164.6	963.7	6,843.6	7,807.3	247.2	217.5	561.1	13,853.3
		Perniagaan Global/*Global Business*										
	*											
2009	1H	228.7	121.9	879.2	709.0	260.8	2,178.6	2,439.4	89.5	95.3	207.2	4,770.2
	2H	606.3	277.4	1,794.0	1,375.9	504.7	4,499.3	5,004.0	200.6	186.6	466.4	9,911.2
2010	1H	273.4	159.2	984.2	737.8	278.9	2,478.1	2,757.0	93.8	97.4	250.1	5,352.8
	2H	527.8	322.8	1,930.4	1,489.5	495.1	5,025.4	5,520.5	203.5	194.3	526.3	10,715.2
2011	1H	280.0	138.0	979.2	828.7	258.3	2,610.9	2,869.2	99.8	97.8	248.9	5,541.7
	2H	572.1	290.4	1,877.4	1,708.3	542.2	5,297.9	5,840.1	221.0	201.0	526.4	11,236.9
2012	1H	336.9	180.3	1,034.5	959.2	368.1	2,692.3	3,060.4	126.7	108.6	258.9	6,065.4
	2H	643.3	370.9	2,183.7	1,896.9	627.2	5,660.6	6,287.8	246.7	220.7	568.7	12,418.7
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	642.7	440.4	2,823.0	2,367.1	964.2	7,192.1	8,156.2	256.6	243.4	702.5	15,631.8

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.19 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*				
	*											
2009	1H	93.9	49.3	258.7	316.1	568.5	1,293.5	1,862.0	17.3	12.4	109.6	2,719.2
	2H	183.6	105.3	530.1	634.1	1,212.2	2,609.8	3,822.1	39.3	25.4	220.3	5,560.2
2010	1H	78.4	62.0	256.8	331.2	707.8	1,380.8	2,088.6	19.6	13.2	106.9	2,956.7
	2H	162.5	100.0	503.5	668.1	1,410.4	2,673.6	4,083.9	49.7	24.5	213.8	5,806.1
2011	1H	99.6	68.3	240.4	355.0	692.3	1,403.7	2,096.0	34.7	12.6	97.8	3,004.5
	2H	187.2	106.7	505.9	723.5	1,356.7	2,731.2	4,087.9	63.7	25.3	204.5	5,904.7
2012	1H	87.1	59.2	264.9	346.1	542.2	1,422.5	1,964.7	33.4	13.1	106.4	2,874.7
	2H	156.0	116.9	491.6	709.5	1,134.3	2,830.3	3,964.6	71.5	25.9	210.3	5,746.1
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	1,229.1	3,391.2	4,620.2	48.8	26.9	265.1	6,741.6
		Perniagaan Global/*Global Business*										
	*											
2009	1H	110.4	57.7	327.0	317.8	570.0	1,332.6	1,902.6	18.7	31.5	119.0	2,884.6
	2H	219.4	122.3	696.9	637.5	1,216.4	2,693.4	3,909.8	42.8	63.4	237.6	5,929.7
2010	1H	104.3	72.3	363.9	333.3	711.8	1,413.9	2,125.8	20.6	31.7	116.2	3,168.1
	2H	217.3	120.0	706.7	686.0	1,417.2	2,730.5	4,147.7	51.8	58.5	237.0	6,225.0
2011	1H	128.5	79.1	331.8	357.0	692.5	1,430.0	2,122.5	36.7	29.7	104.9	3,190.2
	2H	254.3	128.2	802.0	741.2	1,356.9	2,791.6	4,148.5	68.0	54.7	234.4	6,431.3
2012	1H	115.5	78.4	482.8	348.3	542.2	1,446.7	1,988.9	34.3	26.0	133.0	3,207.2
	2H	226.4	147.5	838.6	726.9	1,134.1	2,885.8	4,019.9	74.7	48.0	259.5	6,341.4
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	1,229.1	3,619.8	4,848.9	52.8	38.0	348.2	7,920.2

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies'.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

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

RM juta/*RM million*

Tempoh/*Period*		Marin, Udara dan Transit/*Marine, Aviation and Transit*	Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering*	Kebakaran/*Fire*	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*										
2009	1H*	90.5	44.3	333.1	357.3	683.9	1,229.9	1,913.7	10.3	14.1	125.5	2,889.0
	2H	149.5	66.6	517.4	680.3	1,338.8	2,591.6	3,930.4	47.3	22.6	212.5	5,626.7
2010	1H	90.8	66.6	239.3	357.1	709.1	1,420.6	2,129.8	35.4	16.6	133.4	3,068.9
	2H	153.7	158.9	466.7	735.0	1,440.5	2,962.1	4,402.6	77.1	28.5	184.2	6,206.7
2011	1H	98.8	31.7	326.3	383.7	740.2	1,366.4	2,106.6	43.4	13.5	141.6	3,145.6
	2H	188.0	59.5	594.1	726.1	1,629.4	2,777.9	4,407.3	78.4	24.8	246.3	6,324.5
2012	1H	104.3	92.0	272.1	394.0	863.2	1,373.5	2,236.7	24.6	15.3	105.0	3,244.0
	2H	167.2	170.9	539.5	744.6	1,554.0	2,945.0	4,499.1	58.2	24.8	214.8	6,419.0
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	204.8	235.0	727.2	856.6	2,037.2	3,525.7	5,562.9	47.7	20.9	265.5	7,920.5
		Perniagaan Global/*Global Business*										
2009	1H*	112.9	54.1	416.7	360.3	685.1	1,273.7	1,958.8	8.5	32.4	142.0	3,085.7
	2H	186.8	71.7	787.5	685.7	1,342.9	2,679.2	4,022.1	51.6	61.2	234.2	6,100.7
2010	1H	128.9	68.1	371.1	359.7	713.1	1,456.4	2,169.5	35.7	30.2	192.6	3,356.0
	2H	211.0	169.5	716.2	760.9	1,434.6	3,039.0	4,473.7	82.4	63.7	254.3	6,731.8
2011	1H	135.0	32.0	451.1	391.2	752.6	1,392.8	2,145.5	44.4	33.6	159.4	3,392.2
	2H	286.3	79.6	1,467.7	744.2	1,641.7	2,840.0	4,481.7	80.8	54.4	288.8	7,483.5
2012	1H	159.4	106.2	456.3	401.8	863.2	1,414.7	2,278.0	25.3	30.8	105.2	3,563.1
	2H	276.9	198.0	944.4	759.7	1,555.1	3,021.3	4,576.4	63.1	46.7	261.6	7,126.8
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	378.8	328.8	1,502.0	996.1	2,037.2	3,800.0	5,837.2	58.3	39.6	413.6	9,554.6

[1] Merujuk kepada perniagaan insurans am yang dikendalikan penanggung insurans komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general insurance business undertaken by composite and general insurance companies.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.7.a Insurans Am: Keputusan Pengunderaitan dan Kendalian
General Insurance: Underwriting and Operating Results

RM juta/*RM million*

Tempoh/*Period*		Pendapatan Premium Diperoleh/*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*										
2009	* 1H	4,484.0	2,889.0	507.9	904.7	182.3	372.0	108.3	228.1	101.2	62.6	726.9
	2H	9,264.1	5,626.7	1,052.5	1,793.4	791.5	740.1	174.6	377.3	88.7	128.1	1,866.6
2010	1H	4,941.3	3,068.9	534.3	897.1	441.0	361.6	148.2	85.6	11.6	69.0	955.7
	2H	9,912.6	6,206.7	1,093.8	1,845.0	767.1	780.8	242.5	211.4	10.9	121.2	1,869.8
2011	1H	5,163.0	3,145.6	573.4	956.6	487.4	419.9	54.9	75.0	13.7	39.4	984.1
	2H	10,501.2	6,324.5	1,164.4	1,933.2	1,079.1	885.3	101.4	159.8	19.3	107.9	2,098.6
2012	1H	5,568.3	3,244.0	607.4	1,065.5	651.5	453.3	98.3	77.0	2.9	76.1	1,201.2
	2H	11,329.4	6,419.0	1,322.7	2,161.4	1,426.3	921.7	183.4	159.1	4.1	184.6	2,501.7
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	13,853.3	7,920.5	1,559.6	2,863.1	1,510.1	1,097.2	96.7	174.6	37.1	350.4	2,491.2
		Perniagaan Global/*Global Business*										
2009	* 1H	4,770.2	3,085.7	586.2	929.5	168.8	386.6	108.3	234.2	101.9	70.4	725.5
	2H	9,911.2	6,100.7	1,228.6	1,839.3	742.7	772.0	176.7	388.4	89.5	141.8	1,848.5
2010	1H	5,352.8	3,356.0	616.4	925.7	454.7	375.5	148.6	86.3	13.3	90.4	961.4
	2H	10,715.2	6,731.8	1,284.0	1,895.0	804.3	813.3	243.2	216.9	11.5	156.9	1,909.4
2011	1H	5,541.7	3,392.2	667.2	985.5	496.8	437.8	54.9	79.4	14.1	56.3	998.6
	2H	11,236.9	7,483.5	1,374.3	1,990.2	388.9	924.6	101.8	187.5	19.3	123.9	1,459.7
2012	1H	6,065.4	3,563.1	736.9	1,096.6	668.8	475.9	99.0	87.7	3.0	87.7	1,240.8
	2H	12,418.7	7,126.8	1,587.4	2,220.2	1,484.2	970.1	191.3	171.6	4.3	224.0	2,588.8
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	15,631.8	9,554.6	2,016.7	2,932.7	1,127.8	1,151.1	98.4	421.2	37.3	403.4	2,357.9

[1] Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang insurans am dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general insurance business undertaken by composite and general insurance companies'.
[2] Figures reflect expenses borne by general insurance funds and inclusive of net bad and doubtful debts.
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

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*						
2009	1H	7,453.8	1,606.5	4,200.0	6,810.4	504.5	11,514.9	204.4	177.8	746.1	716.1	75.0	22,494.5
	2H	7,158.1	1,359.6	4,393.6	6,921.2	1,031.5	12,346.2	233.9	179.2	792.1	665.2	79.2	22,813.4
2010	1H	7,686.9	1,720.3	4,294.7	6,589.0	1,810.1	12,693.7	217.8	122.2	721.0	719.4	61.1	23,942.4
	2H	7,713.3	1,574.5	4,481.6	6,881.1	2,112.0	13,474.8	222.1	115.6	719.5	833.0	80.1	24,732.9
2011	1H	7,779.7	2,088.2	4,701.7	6,824.3	2,507.2	14,033.2	213.3	99.8	728.5	971.1	73.4	25,987.2
	2H	7,511.6	1,928.0	5,174.8	6,852.2	2,800.4	14,827.5	174.8	90.2	715.6	1,079.4	59.0	26,386.1
2012	1H	7,665.7	2,167.3	5,400.3	6,458.1	3,467.4	15,325.7	167.8	108.5	749.2	1,081.2	56.1	27,321.4
	2H	7,109.2	2,102.8	5,591.2	6,960.4	4,325.5	16,877.1	146.0	101.3	688.2	1,105.8	49.1	28,179.6
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	7,378.0	2,889.4	6,231.7	6,923.9	7,800.0	20,955.6	200.8	68.5	830.3	2,377.9	87.7	34,788.3
		Perniagaan Global/*Global Business*											
2009	1H	7,891.9	1,690.6	4,641.0	6,887.7	504.5	12,033.2	204.4	177.8	746.2	782.0	539.1	24,065.1
	2H	7,508.1	1,500.3	4,858.1	7,012.0	1,031.5	12,901.5	233.9	179.2	792.1	751.2	621.8	24,488.2
2010	1H	8,074.4	1,858.0	4,738.2	6,680.8	1,810.1	13,229.1	217.8	122.2	721.0	794.3	564.1	25,581.0
	2H	8,181.1	1,718.6	4,941.0	6,973.4	2,112.0	14,026.5	222.1	115.6	719.5	931.4	611.3	26,526.1
2011	1H	8,276.5	2,262.6	5,182.6	6,917.5	2,507.2	14,607.3	213.3	99.8	728.5	1,055.9	620.1	27,864.1
	2H	8,029.8	2,080.5	6,239.0	6,955.1	2,800.4	15,994.4	174.8	90.2	715.6	1,182.7	638.4	28,906.6
2012	1H	8,137.0	2,562.7	6,377.6	6,558.4	3,467.4	16,403.4	167.8	108.5	749.2	1,195.7	665.1	29,989.4
	2H	7,715.4	2,421.3	6,561.2	7,066.0	4,325.9	17,953.1	146.0	101.3	688.2	1,264.7	706.4	30,996.5
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	8,036.3	3,479.7	6,819.3	7,053.1	7,838.2	21,710.6	200.8	68.5	830.3	2,701.3	1,191.4	38,218.9

[1] Merujuk kepada 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*	
2011	1H	467,140	99,364.6	1,030.5	290.5	1,321.0	3,460,300	373,562.0	1,934.8
	2H	884,360	226,384.7	2,103.5	591.6	2,695.1	3,649,328	401,830.0	2,138.7
2012	1H	407,649	107,317.1	1,310.1	330.2	1,640.2	3,691,281	415,794.7	2,194.1
	2H	884,269	235,279.1	2,825.0	649.5	3,474.5	3,851,734	441,839.4	2,357.2
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
		Perniagaan Global/*Global Business*							
2011	1H	467,140	99,364.6	1,030.5	290.5	1,321.0	3,460,300	373,562.0	1,934.8
	2H	884,360	226,384.7	2,103.5	591.6	2,695.1	3,649,328	401,830.0	2,138.7
2012	1H	407,649	107,317.1	1,310.1	330.2	1,640.2	3,691,281	415,794.7	2,194.1
	2H	884,269	235,279.1	2,825.0	649.5	3,474.5	3,851,734	441,839.4	2,357.2
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

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember
**1H: Pada 30 Jun
2H: Pada 31 Disember

Sumber: Bank Negara Malaysia

[1] Refers to family takaful business undertaken by composite and family takaful operators.
** 1H: January-June*
2H: January-December
***1H: As at 30 June*
2H: As at 31 December

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*
2009 *	1H	234.8	167.9	402.8	500.8	8.0	508.8	735.6	175.9	911.5	63.5	93.1	156.6	0.0	0.0	0.0	63.5	93.1	156.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	261.1	559.4	500.8	8.0	508.8	799.1	269.0	1,068.1
	2H	577.2	319.9	897.1	899.6	18.0	917.7	1,476.8	337.9	1,814.8	158.8	204.0	362.8	0.0	0.0	0.0	158.8	204.0	362.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	736.0	523.9	1,259.9	899.6	18.0	917.7	1,635.6	542.0	2,177.6
2010	1H	570.3	161.7	732.0	364.9	12.5	377.4	935.2	174.2	1,109.4	88.2	113.2	201.4	0.0	0.0	0.0	88.2	113.2	201.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	658.5	274.9	933.4	364.9	12.5	377.4	1,023.4	287.4	1,310.7
	2H	1,074.5	292.5	1,367.0	792.0	25.2	817.2	1,866.5	317.8	2,184.2	142.5	260.2	402.7	0.0	0.0	0.0	142.5	260.2	402.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,217.0	552.7	1,769.7	792.0	25.2	817.2	2,009.0	577.9	2,586.9
2011	1H	471.9	135.1	607.0	449.7	9.9	459.6	921.6	145.1	1,066.6	108.9	145.5	254.4	0.0	0.0	0.0	108.9	145.5	254.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	580.8	280.6	861.4	449.7	9.9	459.6	1,030.5	290.5	1,321.0
	2H	925.5	252.3	1,177.8	994.2	18.0	1,012.2	1,919.7	270.3	2,190.0	183.9	321.3	505.2	0.0	0.0	0.0	183.9	321.3	505.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,109.3	573.6	1,683.0	994.2	18.0	1,012.2	2,103.5	591.6	2,695.1
2012	1H	533.3	129.2	662.5	692.2	9.2	701.4	1,225.6	138.3	1,363.9	84.5	191.9	276.3	0.0	0.0	0.0	84.5	191.9	276.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	617.8	321.0	938.8	692.2	9.2	701.4	1,310.1	330.2	1,640.2
	2H	1,290.6	232.3	1,523.0	1,416.0	30.7	1,446.7	2,706.6	263.1	2,969.7	118.3	386.4	504.7	0.0	0.0	0.0	118.3	386.4	504.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,409.0	618.7	2,027.7	1,416.0	30.7	1,446.7	2,825.0	649.5	3,474.5
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
		Perniagaan Global/*Global Business*																																				
2009 *	1H	234.8	167.9	402.8	501.7	8.0	509.6	736.5	175.9	912.4	63.5	93.1	156.6	0.0	0.0	0.0	63.5	93.1	156.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	261.1	559.4	501.7	8.0	509.6	800.0	269.0	1,069.0
	2H	577.2	319.9	897.1	899.8	18.0	917.8	1,477.0	337.9	1,814.9	158.8	204.0	362.8	0.0	0.0	0.0	158.8	204.0	362.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	736.0	523.9	1,259.9	899.8	18.0	917.8	1,635.8	542.0	2,177.8
2010	1H	570.3	161.7	732.0	365.0	12.5	377.5	935.3	174.2	1,109.5	88.2	113.2	201.4	0.0	0.0	0.0	88.2	113.2	201.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	658.5	274.9	933.4	365.0	12.5	377.5	1,023.5	287.4	1,310.9
	2H	1,074.5	292.5	1,367.0	792.1	25.2	817.4	1,866.6	317.8	2,184.4	142.5	260.2	402.7	0.0	0.0	0.0	142.5	260.2	402.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,217.0	552.7	1,769.7	792.1	25.2	817.4	2,009.1	577.9	2,587.1
2011	1H	471.9	135.1	607.0	449.7	9.9	459.6	921.6	145.1	1,066.6	108.9	145.5	254.4	0.0	0.0	0.0	108.9	145.5	254.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	580.8	280.6	861.4	449.7	9.9	459.6	1,030.5	290.5	1,321.0
	2H	925.5	252.3	1,177.8	994.2	18.0	1,012.2	1,919.7	270.3	2,190.0	183.9	321.3	505.2	0.0	0.0	0.0	183.9	321.3	505.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,109.3	573.6	1,683.0	994.2	18.0	1,012.2	2,103.5	591.6	2,695.1
2012	1H	533.3	129.2	662.5	692.2	9.2	701.4	1,225.6	138.3	1,363.9	84.5	191.9	276.3	0.0	0.0	0.0	84.5	191.9	276.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	617.8	321.0	938.8	692.2	9.2	701.4	1,310.1	330.2	1,640.2
	2H	1,290.6	232.3	1,523.0	1,416.0	30.7	1,446.7	2,706.6	263.1	2,969.7	118.3	386.4	504.7	0.0	0.0	0.0	118.3	386.4	504.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,409.0	618.7	2,027.7	1,416.0	30.7	1,446.7	2,825.0	649.5	3,474.5
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

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.8.4 Takaful Keluarga: Agihan Caruman Perniagaan Baharu Mengikut Pelan
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*						
	*												
2009	1H	16.5	121.7	138.2	460.3	141.3	601.6	139.9	31.9	911.5	156.6	0.0	1,068.1
	2H	32.7	233.6	266.3	1,029.3	268.5	1,297.8	187.6	63.1	1,814.8	362.8	0.0	2,177.6
2010	1H	14.4	167.0	181.4	704.2	78.6	782.9	110.5	34.6	1,109.4	201.4	0.0	1,310.7
	2H	24.9	316.3	341.2	1,333.3	207.3	1,540.7	236.5	65.9	2,184.2	402.7	0.0	2,586.9
2011	1H	11.0	123.8	134.8	621.2	127.1	748.4	150.4	33.0	1,066.6	254.4	0.0	1,321.0
	2H	19.3	232.1	251.4	1,280.7	294.9	1,575.6	298.6	64.0	2,189.5	505.2	0.0	2,694.7
2012	1H	8.4	136.8	145.2	826.1	189.5	1,015.6	169.6	33.5	1,363.9	276.3	0.0	1,640.2
	2H	14.7	221.1	235.8	1,874.4	498.9	2,373.2	293.5	67.2	2,969.7	504.7	0.0	3,474.4
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	694.0	330.7	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
		Perniagaan Global/*Global Business*											
	*												
2009	1H	16.5	121.7	138.2	460.3	141.3	601.6	139.9	31.9	911.5	156.6	0.0	1,068.1
	2H	32.7	233.6	266.3	1,029.3	268.5	1,297.8	187.6	63.1	1,814.8	362.8	0.0	2,177.6
2010	1H	14.4	167.0	181.4	704.2	78.6	782.9	110.5	34.6	1,109.4	201.4	0.0	1,310.7
	2H	24.9	316.3	341.2	1,333.3	207.3	1,540.7	236.5	65.9	2,184.2	402.7	0.0	2,586.9
2011	1H	11.0	123.8	134.8	621.2	127.1	748.4	150.4	33.0	1,066.6	254.4	0.0	1,321.0
	2H	19.3	232.1	251.4	1,280.7	294.9	1,575.6	298.6	64.0	2,189.5	505.2	0.0	2,694.7
2012	1H	8.4	136.8	145.2	826.1	189.5	1,015.6	169.6	33.5	1,363.9	276.3	0.0	1,640.2
	2H	14.7	221.1	235.8	1,874.4	498.9	2,373.2	293.5	67.2	2,969.7	504.7	0.0	3,474.4
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	694.0	330.7	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

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.8.7 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*
2009	1H	729.3	43.1	772.4	1.8	0.0	1.8	217.6	5.1	222.8	948.8	48.2	997.0	404.4	0.0	404.4	0.0	0.0	0.0	1,353.2	48.2	1,401.4
	2H	758.5	51.5	810.1	1.5	0.1	1.6	225.3	5.9	231.2	985.3	57.5	1,042.9	476.5	0.0	476.5	0.0	0.0	0.0	1,461.8	57.5	1,519.4
2010	1H	820.6	64.4	885.0	1.4	0.4	1.8	242.6	0.0	242.6	1,064.6	64.8	1,129.4	541.0	0.0	541.0	0.0	0.0	0.0	1,605.6	64.8	1,670.4
	2H	838.1	75.8	913.9	3.6	0.5	4.1	255.7	0.0	255.7	1,097.4	76.3	1,173.7	638.2	0.0	638.2	0.0	0.0	0.0	1,735.6	76.3	1,811.8
2011	1H	876.0	86.4	962.4	8.3	1.3	9.6	268.9	0.0	268.9	1,153.2	87.7	1,240.9	693.9	0.0	693.9	0.0	0.0	0.0	1,847.1	87.7	1,934.8
	2H	898.3	91.0	989.3	15.1	31.3	46.5	280.9	0.5	281.4	1,194.3	122.8	1,317.1	821.5	0.0	821.5	0.0	0.0	0.0	2,015.8	122.8	2,138.7
2012	1H	808.8	92.8	901.5	25.2	34.9	60.1	262.5	0.1	262.5	1,096.4	127.8	1,224.2	969.8	0.0	969.8	0.0	0.0	0.0	2,066.2	127.8	2,194.1
	2H	813.0	113.0	926.0	30.6	38.0	68.6	270.7	0.3	271.1	1,114.3	151.3	1,265.7	1,091.5	0.0	1,091.5	0.0	0.0	0.0	2,205.9	151.3	2,357.2
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
		Perniagaan Global/*Global Business*																				
2009	1H	729.3	43.1	772.4	1.8	0.0	1.8	217.6	5.1	222.8	948.8	48.2	997.0	404.4	0.0	404.4	0.0	0.0	0.0	1,353.2	48.2	1,401.4
	2H	758.5	51.5	810.1	1.5	0.1	1.6	225.3	5.9	231.2	985.3	57.5	1,042.9	476.5	0.0	476.5	0.0	0.0	0.0	1,461.8	57.5	1,519.4
2010	1H	820.6	64.4	885.0	1.4	0.4	1.8	242.6	0.0	242.6	1,064.6	64.8	1,129.4	541.0	0.0	541.0	0.0	0.0	0.0	1,605.6	64.8	1,670.4
	2H	838.1	75.8	913.9	3.6	0.5	4.1	255.7	0.0	255.7	1,097.4	76.3	1,173.7	638.2	0.0	638.2	0.0	0.0	0.0	1,735.6	76.3	1,811.8
2011	1H	876.0	86.4	962.4	8.3	1.3	9.6	268.9	0.0	268.9	1,153.2	87.7	1,240.9	693.9	0.0	693.9	0.0	0.0	0.0	1,847.1	87.7	1,934.8
	2H	898.3	91.0	989.3	15.1	31.3	46.5	280.9	0.5	281.4	1,194.3	122.8	1,317.1	821.5	0.0	821.5	0.0	0.0	0.0	2,015.8	122.8	2,138.7
2012	1H	808.8	92.8	901.5	25.2	34.9	60.1	262.5	0.1	262.5	1,096.4	127.8	1,224.2	969.8	0.0	969.8	0.0	0.0	0.0	2,066.2	127.8	2,194.1
	2H	813.0	113.0	926.0	30.6	38.0	68.6	270.7	0.3	271.1	1,114.3	151.3	1,265.7	1,091.5	0.0	1,091.5	0.0	0.0	0.0	2,205.9	151.3	2,357.2
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

[1] **Merujuk kepada 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*
2009	1H*	0.5	0.0	0.5	1.9	0.0	1.9	21.3	0.9	22.1	110.6	(0.1)	110.5	134.3	0.8	135.1
	2H	4.3	0.1	4.4	3.0	0.0	3.0	45.9	1.7	47.6	233.6	(0.4)	233.2	286.8	1.3	288.2
2010	1H	0.6	0.0	0.6	3.2	0.0	3.2	25.7	0.6	26.3	113.6	(1.3)	112.3	143.2	(0.7)	142.5
	2H	1.2	0.1	1.3	7.1	0.0	7.1	52.3	1.2	53.5	247.1	0.4	247.5	307.7	1.6	309.4
2011	1H	0.7	0.1	0.7	3.6	0.0	3.6	33.6	1.6	35.1	130.7	0.7	131.4	168.6	2.3	170.9
	2H	1.5	0.1	1.6	8.9	0.0	8.9	79.0	3.2	82.3	221.7	2.6	224.3	311.1	5.9	317.1
2012	1H	0.8	0.1	0.9	(20.8)	0.3	(20.5)	43.2	1.5	44.7	247.1	5.7	252.8	270.3	7.6	277.9
	2H	1.6	0.2	1.8	11.5	0.4	11.9	90.3	3.2	93.5	325.9	30.9	356.9	429.3	34.7	464.0
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
		Perniagaan Global/*Global Business*														
2009	1H*	0.5	0.0	0.5	1.9	0.0	1.9	21.3	0.9	22.1	110.6	(0.1)	110.5	134.3	0.8	135.1
	2H	4.3	0.1	4.4	3.0	0.0	3.0	45.9	1.7	47.6	233.6	(0.4)	233.2	286.8	1.3	288.2
2010	1H	0.6	0.0	0.6	3.2	0.0	3.2	25.7	0.6	26.3	113.6	(1.3)	112.3	143.2	(0.7)	142.5
	2H	1.2	0.1	1.3	7.1	0.0	7.1	52.3	1.2	53.5	247.1	0.4	247.5	307.7	1.6	309.4
2011	1H	0.7	0.1	0.7	3.6	0.0	3.6	33.6	1.6	35.1	130.7	0.7	131.4	168.6	2.3	170.9
	2H	1.5	0.1	1.6	8.9	0.0	8.9	79.0	3.2	82.3	221.7	2.6	224.3	311.1	5.9	317.1
2012	1H	0.8	0.1	0.9	(20.8)	0.3	(20.5)	43.2	1.5	44.7	247.1	5.7	252.8	270.3	7.6	277.9
	2H	1.6	0.2	1.8	11.5	0.4	11.9	90.3	3.2	93.5	325.9	30.9	356.9	429.3	34.7	464.0
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

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to family takaful business undertaken by composite and family takaful operator.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.8.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*	
	*										
2009	1H	1,338.2	170.7	175.7	1,684.6	387.5	217.1	163.7	28.9	797.2	887.3
	2H	2,718.1	354.8	307.1	3,379.9	904.0	432.2	331.7	62.3	1,730.2	1,649.7
2010	1H	1,738.2	221.6	216.4	2,176.2	724.2	275.5	196.7	173.5	1,369.9	806.3
	2H	3,391.1	447.3	336.4	4,174.8	1,599.6	508.8	441.3	198.9	2,748.6	1,426.1
2011	1H	1,888.3	239.4	169.6	2,297.4	833.7	296.9	230.3	40.9	1,401.8	895.6
	2H	3,703.6	494.2	648.2	4,846.0	1,660.4	582.0	457.6	542.2	3,242.1	1,603.8
2012	1H	2,176.8	287.0	280.0	2,743.8	756.4	323.4	295.6	94.6	1,470.0	1,273.8
	2H	4,574.8	590.1	430.9	5,595.8	1,635.9	688.5	710.7	220.4	3,255.6	2,340.2
2013	1H	2,653.0	334.8	237.8	3,225.6	1,023.6	385.6	459.1	154.9	2,023.2	1,202.4
	2H	4,803.9	659.1	507.7	5,970.8	1,999.2	735.9	840.7	467.7	4,043.6	1,927.2
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	2,639.4	417.3	250.2	3,306.9	1,165.4	385.5	446.4	314.2	2,311.6	995.3
	2H	5,098.4	830.9	414.2	6,343.5	2,437.2	807.5	863.8	658.0	4,766.6	1,576.9
		Perniagaan Global/*Global Business*									
	*										
2009	1H	1,339.1	170.7	175.7	1,685.4	388.6	217.1	163.8	29.0	798.5	886.9
	2H	2,719.8	354.8	307.1	3,381.6	905.4	432.2	331.9	62.4	1,731.9	1,649.7
2010	1H	1,739.0	221.6	216.4	2,177.1	725.5	275.5	196.8	173.6	1,371.4	805.7
	2H	3,392.8	447.3	336.4	4,176.5	1,601.2	508.8	441.5	199.0	2,750.5	1,426.0
2011	1H	1,888.3	239.4	169.6	2,297.4	834.3	296.9	230.3	40.9	1,402.4	895.0
	2H	3,703.6	494.2	648.2	4,846.0	1,660.9	582.0	457.6	542.2	3,242.8	1,603.2
2012	1H	2,176.8	287.0	280.0	2,743.8	756.4	323.4	295.6	94.6	1,470.0	1,273.8
	2H	4,574.8	590.1	430.9	5,595.8	1,635.9	688.5	710.7	220.4	3,255.6	2,340.2
2013	1H	2,653.0	334.8	237.8	3,225.6	1,023.6	385.6	459.1	154.9	2,023.2	1,202.4
	2H	4,803.9	659.1	507.7	5,970.8	1,999.2	735.9	840.7	467.7	4,043.6	1,927.2
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	2,639.4	417.3	250.2	3,306.9	1,165.4	385.5	446.4	314.2	2,311.6	995.3
	2H	5,098.4	830.9	414.2	6,343.5	2,437.2	807.5	863.8	658.0	4,766.6	1,576.9

[1] Merujuk kepada perniagaan takaful keluarga yang dikendalikan oleh pengendali takaful komposit dan keluarga.
[2] Jumlah menunjukkan perbelanjaan yang ditanggung oleh kumpulan wang takaful keluarga dan termasuk hutang lapuk dan ragu bersih.
* 1H: Januari-Jun
2H: Januari-Disember

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

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*		Perniagaan dalam Malaysia/*Business within Malaysia*											
				Pelaburan/*Investments*									
		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Sekuriti Islam Kerajaan/*Government Islamic Papers*	Sekuriti Hutang Swasta Islam dan Ekuiti/*Islamic Private Debt Securities and Equities*	Pelaburan Lain/*Other Investments*	Jumlah/*Total*	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*
2009	1H	108.5	2,556.9	978.5	4,880.3	543.2	6,402.0	274.8	60.0	2.9	310.8	33.5	9,749.5
	2H	284.2	2,713.7	1,095.2	5,334.5	503.9	6,933.7	283.6	59.4	2.6	224.6	34.5	10,536.2
2010	1H	164.1	2,707.5	1,239.7	6,042.2	634.1	7,915.9	306.1	63.1	2.3	379.3	21.0	11,559.4
	2H	187.2	2,283.8	1,891.3	6,626.8	629.4	9,147.5	308.9	59.3	1.7	451.4	21.3	12,461.2
2011	1H	105.4	2,718.5	2,049.6	7,222.3	648.4	9,920.3	297.7	55.4	1.2	480.4	11.1	13,590.0
	2H	142.7	2,620.4	2,231.1	7,935.2	686.0	10,852.4	306.0	42.3	0.9	404.0	8.6	14,377.2
2012	1H	168.4	2,205.4	2,451.4	8,864.2	671.8	11,987.4	305.2	31.1	0.7	601.0	8.8	15,308.0
	2H	141.1	1,994.2	2,629.9	9,802.3	761.0	13,193.2	308.9	17.2	0.5	626.9	7.8	16,289.7
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	2,650.8	1,519.5	13,521.1	1,472.9	16,513.4	312.5	5.3	0.0	779.2	0.0	20,633.0
	2H	255.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	681.3	0.1	21,434.7
		Perniagaan Global/*Global Business*											
2009	1H	108.5	2,556.9	978.5	4,880.3	543.2	6,402.0	274.8	60.0	2.9	310.8	33.5	9,749.5
	2H	284.2	2,713.7	1,095.2	5,334.5	503.9	6,933.7	283.6	59.4	2.6	225.0	34.5	10,536.6
2010	1H	164.1	2,707.5	1,239.7	6,042.2	634.1	7,915.9	306.1	63.1	2.3	379.3	21.0	11,559.4
	2H	187.2	2,283.8	1,891.3	6,626.8	629.4	9,147.5	308.9	59.3	1.7	451.4	21.3	12,461.2
2011	1H	105.4	2,718.5	2,049.6	7,222.3	648.4	9,920.3	297.7	55.4	1.2	480.4	11.1	13,590.1
	2H	142.7	2,620.4	2,231.1	7,935.2	686.0	10,852.4	306.0	42.3	0.9	404.0	8.6	14,377.2
2012	1H	168.4	2,205.4	2,451.4	8,864.2	671.8	11,987.4	305.2	31.1	0.7	601.0	8.8	15,308.0
	2H	141.1	1,994.2	2,629.9	9,802.3	761.0	13,193.2	308.9	17.2	0.5	626.9	7.8	16,289.8
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	825.3	0.0	19,619.2
2015	1H	371.7	2,650.8	1,519.5	13,521.1	1,472.9	16,513.4	312.5	5.3	0.0	779.2	0.0	20,633.0
	2H	255.2	3,131.8	1,703.3	13,791.9	1,552.7	17,047.9	315.0	3.3	0.0	681.3	0.1	21,434.7

[1] Merujuk kepada 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*		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*				
		Perniagaan dalam Malaysia/*Business within Malaysia*										
2009	* 1H	17.4	17.4	121.9	61.1	27.4	237.5	265.0	12.7	3.8	23.7	523.1
	2H	48.6	34.4	218.9	117.0	52.3	505.3	557.6	22.7	9.1	45.3	1,053.7
2010	1H	59.7	22.0	169.0	60.8	33.0	289.0	321.9	11.1	2.9	31.0	678.5
	2H	81.4	44.0	299.2	118.9	70.7	644.9	715.6	27.0	7.4	52.4	1,345.9
2011	1H	58.7	31.2	145.0	73.1	40.5	391.6	432.1	23.2	3.6	34.9	801.7
	2H	104.2	98.6	280.8	136.7	78.9	799.4	878.3	32.7	8.3	60.2	1,599.8
2012	1H	50.3	26.4	166.3	83.8	39.8	472.6	512.4	14.8	4.0	34.7	892.7
	2H	80.4	49.5	329.9	157.0	85.0	951.1	1,036.1	25.7	7.7	60.2	1,746.5
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	42.8	51.7	466.5	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4
		Perniagaan Global/*Global Business*										
2009	* 1H	17.4	17.4	121.9	61.1	27.4	237.5	265.0	12.7	3.8	23.7	523.1
	2H	48.6	34.4	218.9	117.0	52.3	505.3	557.6	22.7	9.1	45.3	1,053.7
2010	1H	59.7	22.0	169.1	60.8	33.0	289.0	321.9	11.1	2.9	31.0	678.5
	2H	81.4	44.0	299.2	118.9	70.7	644.9	715.6	27.0	7.4	52.4	1,345.9
2011	1H	58.7	31.2	145.0	73.1	40.5	391.6	432.1	23.2	3.6	34.9	801.7
	2H	104.2	98.6	280.8	136.7	78.9	799.4	878.3	32.7	8.3	60.2	1,599.8
2012	1H	50.3	26.4	166.3	83.8	39.8	472.6	512.4	14.8	4.0	34.7	892.7
	2H	80.4	49.5	329.9	157.0	85.0	951.1	1,036.1	25.7	7.7	60.2	1,746.5
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	42.8	51.7	466.5	219.2	147.8	1,276.7	1,424.5	33.5	9.9	52.4	2,300.4

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general takaful business undertaken by composite and general takaful operators.
** 1H: January-June*
2H: January-December

Source : Bank Negara Malaysia

4.9.1 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*				
	*											
2011	1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
	2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012	1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
	2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
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	6.9	11.7	270.9	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3
		Perniagaan Global/*Global Business*										
	*											
2011	1H	4.0	9.8	85.8	65.7	39.4	371.0	410.4	8.0	3.2	16.4	603.4
	2H	8.8	13.8	156.5	120.1	76.7	742.2	818.9	11.9	7.3	22.0	1,159.4
2012	1H	2.7	11.2	101.6	69.7	35.6	421.4	456.9	3.1	3.6	16.7	665.5
	2H	9.3	16.8	197.8	127.0	76.5	845.2	921.6	7.7	6.9	26.0	1,313.0
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	6.9	11.7	270.9	191.2	125.2	1,065.3	1,190.5	6.4	7.7	25.9	1,711.3

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general takaful business undertaken by composite and general takaful operators.
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.4 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*				
	*											
2011	1H	9.1	2.0	14.6	17.4	61.2	157.1	218.4	1.5	0.2	5.0	268.1
	2H	11.7	3.6	28.0	34.4	120.0	313.1	433.1	3.4	0.4	10.4	525.1
2012	1H	(0.6)	1.6	14.6	19.4	70.5	215.2	285.7	1.8	0.1	6.1	328.7
	2H	1.2	3.9	22.1	37.9	140.9	405.8	546.8	3.0	0.4	12.1	627.5
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
		Perniagaan Global/*Global Business*										
	*											
2011	1H	9.1	2.0	14.6	17.4	61.2	157.1	218.4	1.5	0.2	5.0	268.1
	2H	11.7	3.6	28.0	34.4	120.0	313.1	433.1	3.4	0.4	10.4	525.1
2012	1H	(0.6)	1.6	14.6	19.4	70.5	215.2	285.7	1.8	0.1	6.1	328.7
	2H	1.2	3.9	22.1	37.9	140.9	405.8	546.8	3.0	0.4	12.1	627.5
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

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

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

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

Source: Bank Negara Malaysia

4.9.5 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*				
		%										
2009	1H	141.7	11.9	14.3	28.0	475.5	43.4	85.2	(65.1)	248.9	(159.6)	56.8
	2H	97.1	69.4	29.4	29.7	240.1	51.0	69.0	21.8	40.5	(25.1)	57.0
2010	1H	163.8	18.5	17.5	29.1	172.2	54.1	67.3	366.8	6.2	(15.5)	55.2
	2H	91.1	18.6	28.7	29.1	242.4	51.2	70.7	220.9	(1.8)	29.5	59.5
2011	1H	108.4	17.5	31.1	39.7	259.2	55.8	76.0	15.2	16.3	42.9	63.9
	2H	67.4	34.0	26.6	43.3	326.4	54.1	80.3	0.8	17.5	88.0	67.8
2012	1H	(30.4)	8.6	26.0	23.7	306.3	54.5	75.9	178.5	(16.8)	160.7	63.3
	2H	20.6	20.6	16.9	26.5	255.1	51.9	69.6	89.4	(8.4)	109.8	56.9
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	76.6	7.6	18.7	23.1	443.9	53.9	67.0	99.1	(1.9)	33.2	51.9
		Perniagaan Global/*Global Business*										
		%										
2009	1H	141.7	11.9	14.3	28.0	475.5	43.4	85.2	(65.1)	248.9	(159.6)	56.7
	2H	97.1	69.3	29.4	29.7	240.1	51.0	69.0	21.8	40.5	(25.1)	57.0
2010	1H	163.8	18.5	17.5	29.1	172.2	54.1	67.3	366.8	6.2	(15.5)	55.2
	2H	91.1	18.6	28.7	29.1	242.4	51.2	70.7	220.9	(1.8)	29.5	59.5
2011	1H	108.4	17.5	31.1	39.7	259.2	55.8	76.0	15.2	16.3	42.9	63.9
	2H	67.4	34.0	26.6	43.3	326.4	54.1	80.3	0.8	17.5	88.0	67.8
2012	1H	(30.4)	8.6	26.0	23.7	306.3	54.5	75.9	178.5	(16.8)	160.7	63.3
	2H	20.6	20.6	16.9	26.5	255.1	51.9	69.6	89.4	(8.4)	109.8	56.9
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	76.6	7.6	18.7	23.1	443.9	53.9	67.0	99.1	(1.9)	33.2	51.9

[1] Merujuk kepada 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*				
	*											
2009	1H	4.8	4.3	77.3	30.9	19.1	178.3	197.4	5.9	3.3	7.2	331.2
	2H	7.0	13.7	83.4	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.3
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1,090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1,282.1
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	6.3	11.6	305.1	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4
		Perniagaan Global/*Global Business*										
	*											
2009	1H	4.8	4.3	77.4	30.9	19.1	178.3	197.4	5.9	3.3	7.2	331.3
	2H	7.0	13.7	83.6	82.4	47.7	452.4	500.1	9.8	8.6	17.3	722.4
2010	1H	4.6	6.0	75.8	45.6	33.8	268.6	302.5	4.3	3.6	14.9	457.2
	2H	8.4	15.4	132.8	98.5	65.4	578.1	643.5	9.0	7.7	23.3	938.6
2011	1H	5.5	9.1	65.1	56.2	36.8	333.9	370.7	7.4	3.4	13.3	530.7
	2H	10.6	14.1	133.9	117.8	74.6	699.6	774.2	13.2	7.1	19.4	1,090.3
2012	1H	3.3	9.4	94.9	63.2	37.2	400.0	437.3	2.1	4.2	14.9	629.3
	2H	10.7	16.6	189.7	124.1	78.2	823.2	901.4	8.0	8.0	23.7	1,282.1
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	6.3	11.6	305.1	194.5	37.2	1,074.7	1,111.9	6.5	8.1	27.5	1,671.4

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] *Refers to general takaful business undertaken by composite and general takaful operators.*
* *1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

4.9.7 Takaful Am: Tuntutan Bersih Kena Dibayar
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*				
	*											
2009	1H	6.7	0.5	11.0	8.7	90.7	77.4	168.1	(3.9)	8.3	(11.5)	187.9
	2H	6.8	9.5	24.6	24.4	114.5	230.6	345.1	2.1	3.5	(4.3)	411.6
2010	1H	7.6	1.1	13.2	13.2	58.3	145.3	203.5	15.6	0.2	(2.3)	252.2
	2H	7.6	2.9	38.1	28.7	158.5	296.1	454.6	19.9	(0.1)	6.9	558.4
2011	1H	6.0	1.6	20.3	22.3	95.3	186.2	281.5	1.1	0.6	5.7	339.1
	2H	7.1	4.8	35.7	51.0	243.4	378.5	621.9	0.1	1.2	17.1	738.9
2012	1H	(1.0)	0.8	24.7	15.0	114.0	217.8	331.9	3.8	(0.7)	23.9	398.4
	2H	2.2	3.4	32.1	32.9	199.4	427.4	626.8	7.1	(0.7)	26.1	730.0
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	57.2	44.9	165.0	579.6	744.6	6.4	(0.2)	9.1	867.7
		Perniagaan Global/*Global Business*										
	*											
2009	1H	6.7	0.5	11.0	8.7	90.7	77.4	168.1	(3.9)	8.3	(11.5)	187.9
	2H	6.8	9.5	24.6	24.4	114.5	230.6	345.1	2.1	3.5	(4.3)	411.6
2010	1H	7.6	1.1	13.2	13.2	58.3	145.3	203.5	15.6	0.2	(2.3)	252.2
	2H	7.6	2.9	38.1	28.7	158.5	296.1	454.6	19.9	(0.1)	6.9	558.4
2011	1H	6.0	1.6	20.3	22.3	95.3	186.2	281.5	1.1	0.6	5.7	339.1
	2H	7.1	4.8	35.7	51.0	243.4	378.5	621.9	0.1	1.2	17.1	738.9
2012	1H	(1.0)	0.8	24.7	15.0	114.0	217.8	331.9	3.8	(0.7)	23.9	398.4
	2H	2.2	3.4	32.1	32.9	199.4	427.4	626.8	7.1	(0.7)	26.1	730.0
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	57.2	44.9	165.0	579.6	744.6	6.4	(0.2)	9.1	867.7

[1] Merujuk kepada perniagaan takaful am yang dikendalikan oleh pengendali takaful komposit dan am.
* 1H: Januari-Jun
2H: Januari-Disember

Sumber: Bank Negara Malaysia

[1] Refers to general takaful business undertaken by composite and general takaful operators.
** 1H: January-June*
2H: January-December

Source: Bank Negara Malaysia

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

RM juta/*RM million*

Tempoh/*Period*		Pendapatan Caruman Diperoleh/*Earned Contribution Income*	Tuntutan Bersih Kena Dibayar/*Net Claims Incurred*	Komisen Bersih/*Net Commissions*	Perbelanjaan Pengurusan[2]/*Management Expenses*[2]	Keuntungan Pengunderaitan/*Underwriting Profit*	Keuntungan Pelaburan/*Investment Income*	Keuntungan Modal/*Capital Gains*	Pendapatan Lain/*Other Income*	Kerugian Modal/*Capital Losses*	Perbelanjaan Lain/*Other Outgo*	Keuntungan Kendalian/*Operating Profit*
		Perniagaan dalam Malaysia/*Business within Malaysia*										
	*											
2009	1H	331.2	187.9	34.5	34.6	74.1	28.5	4.0	20.7	3.9	7.4	115.9
	2H	722.3	411.6	55.5	85.3	169.9	57.7	11.3	22.3	2.2	11.7	247.4
2010	1H	457.2	252.2	41.3	72.4	91.3	32.3	5.3	11.6	0.2	4.6	135.7
	2H	938.6	558.4	82.0	153.0	145.1	68.4	17.8	14.2	0.1	14.7	230.6
2011	1H	530.7	339.1	55.6	84.9	51.1	39.8	19.0	9.1	0.0	(3.0)	122.0
	2H	1,090.3	738.9	96.7	155.9	98.7	84.5	37.2	38.7	1.4	17.4	240.3
2012	1H	629.3	398.4	82.5	101.1	47.4	45.6	27.2	3.0	0.0	9.9	113.3
	2H	1,282.1	730.0	156.7	206.0	189.5	96.3	41.7	8.2	0.1	43.8	291.8
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	250.0	104.2	57.4	9.3	3.8	0.1	25.3	149.3
	2H	1,671.4	867.7	105.0	502.9	195.8	119.1	7.8	13.0	0.9	14.9	320.0
		Perniagaan Global/*Global Business*										
	*											
2009	1H	331.3	187.9	34.5	34.6	74.2	28.5	4.0	20.7	3.9	7.5	116.0
	2H	722.4	411.6	55.5	85.3	170.1	57.7	11.3	22.3	2.2	11.7	247.4
2010	1H	457.2	252.2	41.3	72.4	91.3	32.3	5.3	11.6	0.2	4.6	135.7
	2H	938.6	558.4	82.0	153.0	145.1	68.4	17.8	14.2	0.1	14.7	230.6
2011	1H	530.7	339.1	55.6	84.9	51.1	39.8	19.0	9.1	0.0	(3.0)	122.0
	2H	1,090.3	738.9	96.7	155.9	98.7	84.5	37.2	38.7	1.4	17.4	240.3
2012	1H	629.3	398.4	82.5	101.1	47.4	45.6	27.2	3.0	0.0	9.9	113.3
	2H	1,282.1	730.0	156.7	206.0	189.5	96.3	41.7	8.2	0.1	43.8	291.8
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	250.0	104.2	57.4	9.3	3.8	0.1	25.3	149.3
	2H	1,671.4	867.7	105.0	502.9	195.8	119.1	7.8	13.0	0.9	14.9	320.0

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.9.b Takaful Am: Aset Kumpulan 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*						
2009 1H	52.2	452.5	173.9	776.0	33.2	983.2	29.0	5.3	7.8	237.1	0.0	1,767.1
2H	49.8	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010 1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011 1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012 1H	63.3	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.8
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	3,255.3
2H	81.8	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.6	0.0	3,318.4
	Perniagaan Global/*Global Business*											
2009 1H	52.2	452.5	173.9	776.0	33.2	983.2	29.0	5.3	7.8	237.1	0.0	1,767.1
2H	49.9	531.1	200.9	847.1	39.6	1,087.6	29.0	5.1	7.8	198.8	0.0	1,909.2
2010 1H	49.1	578.8	189.8	899.6	43.3	1,132.6	29.0	5.3	0.1	250.5	0.0	2,045.3
2H	82.7	474.6	364.4	978.3	48.7	1,391.3	29.2	3.0	0.1	278.3	0.0	2,259.2
2011 1H	34.1	579.9	365.7	1,129.8	54.5	1,549.9	29.2	2.7	0.6	294.9	0.0	2,491.4
2H	37.1	601.2	380.4	1,196.9	64.8	1,642.2	26.6	0.9	0.0	262.9	0.0	2,571.0
2012 1H	63.4	502.3	404.1	1,342.7	80.6	1,827.4	26.6	0.5	0.0	288.4	0.0	2,708.6
2H	56.0	518.1	412.3	1,412.0	89.2	1,913.5	25.8	0.2	0.0	242.3	0.0	2,755.9
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	3,255.3
2H	81.8	439.4	649.2	1,627.5	164.7	2,441.5	24.1	0.0	0.0	331.6	0.0	3,318.4

[1] Merujuk kepada 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