BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAN BULANAN

Monthly Statistical Bulletin

JANUARI / January
2012

Bank Negara Malaysia

Buletin Perangkaan Bulanan
Monthly Statistical Bulletin

KANDUNGAN

PERKEMBANGAN MONETARI DAN KEWANGAN 1

1. Kewangan dan Perbankan

1.1 Wang Rizab 15
1.2 Mata Wang Dalam Edaran mengikut Jenis Nilai 16
1.3 Agregat Kewangan: M1, M2 dan M3 17
1.3.1 Wang Secara Luas, M3 18
1.3.2 Faktor Penentu M3 19
1.4 Bank Negara Malaysia: Penyata Aset 20
1.5 Bank Negara Malaysia: Penyata Modal dan Liabiliti 21
1.6 Tabung-tabung Khas Bank Negara Malaysia 22
1.7 Sistem Perbankan: Penyata Aset 23
1.7.1 Sistem Perbankan Islam: Penyata Aset 24
1.8 Kumpulan-kumpulan Wang Insurans Hayat dan Am: Penyata Aset 25
1.9 Sistem Perbankan: Penyata Modal dan Liabiliti 26
1.9.1 Sistem Perbankan Islam: Penyata Modal & Liabiliti 27
1.10 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Tujuan 28
1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor 29
1.12 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan 30
1.13 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor 31
1.14 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan 32
1.15 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor 33
1.16 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan 34
1.17 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Sektor 35
1.18 Sistem Perbankan: Pinjaman Mengikut Jenis 36
1.18.1 Sistem Perbankan Islam: Pembiayaan Mengikut Jenis 37
1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan 38
1.20 Sistem Perbankan: Pengelasan Pinjaman Mengikut Sektor 39
1.21 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas dan Peruntukan Jejas Nilai 40
1.21a Sistem Perbankan: Pinjaman Terjejas dan Peruntukan Jejas Nilai 41
1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan 42
1.23 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Sektor 43
1.24 Sistem Perbankan: Jumlah Deposit mengikut Jenis 44
1.24.1 Sistem Perbankan Islam: Deposit mengikut Jenis 45
1.25 Sistem Perbankan: Jumlah Deposit mengikut Penyimpan 46
1.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai 47
1.27 Keperluan Rizab Berkanun and Mudah Tunai 48
1.28 Rangka Kerja Mudah Tunai Baru 49
1.29 Sistem Perbankan: Komponen Modal 50
1.30 Operasi Kad Kredit Di Malaysia 51

2. Kewangan dan Pasaran Modal

2.1 Kadar Faedah: Institusi Perbankan 52
2.2 Sistem Perbankan Islam: Kadar Pembiayaan dan Pulangan kepada Pendeposit 53
2.3 Kadar Faedah: Pasaran Wang Antara Bank 54
2.4 Kadar Faedah: Bil Perbendaharaan dan Bil Bank Negara 55
2.5 Hasil Indikatif Pasaran: Sekuriti Kerajaan Malaysia 56
2.6 Kadar Pertukaran Mata Wang: Ringgit Malaysia 57
2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank 58
2.8 Jumlah Urus Niaga Antara Bank dalam Pasaran Pertukaran Asing Kuala Lumpur 59
2.9 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Awam) 60

2.10 Dana yang Diperoleh Daripada Pasaran Modal (oleh Sektor Swasta) 61
2.11 Terbitan Baru Sekuriti Hutang Swasta (kecuali Bon Cagamas) mengikut Sektor 62
2.12 Bursa Malaysia Securities Berhad: Penunjuk Terpilih 63
2.13 Pasaran Hadapan dan Opsyen: Penunjuk Terpilih 64

3. Sektor Luaran dan Penunjuk Makroeconomi

3.1 Kewangan Kerajaan Persekutuan 65
3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk 66
3.3 Keluaran Dalam Negara Kasar Mengikut Komponen Perbelanjaan pada Harga Malar 2000 (Perubahan Tahunan) 67
3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2000 (Perubahan Tahunana) 68
3.5 Penunjuk Ekonomi Terpilih 69
3.6 Imbangan Pembayaran 70
3.7 Hutang Luar Negeri 71
3.8 Rizab Luar Negeri 72

CONTENTS

MONETARY AND FINANCIAL DEVELOPMENTS 8

1. Monetary and Banking

1.1 Reserve Money 15
1.2 Currency in Circulation by Denomination 16
1.3 Monetary Aggregates: M1, M2 and M3 17
1.3.1 Broad Money, M3 18
1.3.2 Factors Affecting M3 19
1.4 Bank Negara Malaysia: Statement of Assets 20
1.5 Bank Negara Malaysia: Statement of Capital and Liabilities 21
1.6 Bank Negara Malaysia's Special Funds 22
1.7 Banking System: Statement of Assets 23
1.7.1 Islamic Banking System: Statement of Assets 24
1.8 Life and General Insurance Funds: Statement of Assets 25
1.9 Banking System: Statement of Capital and Liabilities 26
1.9.1 Islamic Banking System: Statement of Capital & Liabilities 27
1.10 Banking System: Loans Applied by Purpose 28
1.11 Banking System: Loans Applied by Sector 29
1.12 Banking System: Loans Approved by Purpose 30
1.13 Banking System: Loans Approved by Sector 31
1.14 Banking System: Loans Disbursed by Purpose 32
1.15 Banking System: Loans Disbursed by Sectors 33
1.16 Banking System: Loans Repaid by Purpose 34
1.17 Banking System: Loans Repaid by Sectors 35
1.18 Banking System: Classification of Loans by Type 36
1.18.1 Islamic Banking System: Financing by Type 37
1.19 Banking System: Classification of Loans by Purpose 38
1.20 Banking System: Classification of Loans by Sector 39
1.21 Banking System: Non-Performing Loans/Impaired Loans and Impairment Provisions 40
1.21a Banking System: Impaired Loans and Impairment Provisions 41
1.22 Banking System: Non-Performing/Impaired Loans by Purpose 42
1.23 Banking System: Non-Performing/Impaired Loans by Sector 43
1.24 Banking System: Total Deposits by Type 44
1.24.1 Islamic Banking System: Deposits by Type 45
1.25 Banking System: Total Deposits by Holder 46
1.26 Statutory Reserve Requirement and Liquidity Ratio 47
1.27 Statutory Reserve Requirement and Liquidity Requirements 48
1.28 New Liquidity Framework 49
1.29 Banking System: Constituents of Capital 50
1.30 Credit Card Operations in Malaysia 51

2. Financial and Capital Markets

2.1 Interest Rates: Banking Institutions 52
2.2 Islamic Banking System: Financing Rate and Rate of Return to Depositors 53
2.3 Interest Rates: Interbank Money Market 54
2.4 Interest Rates: Treasury Bills and Bank Negara Bills 55
2.5 Market Indicative Yield: Malaysian Government Securities 56
2.6 Exchange Rates: Malaysian Ringgit 57
2.7 Volume of Transaction in Interbank Money Market 58
2.8 Volume of Interbank Transactions in the Kuala Lumpur Foreign Exchange Market 59
2.9 Funds Raised in the Capital Market (by Public Sector) 60

2.10 Funds Raised in the Capital Market (by Private Sector) 61
2.11 New Issues of Private Debt Securities (excluding Cagamas Bonds) by Sector 62
2.12 Bursa Malaysia Securities Berhad: Selected Indicators 63
2.13 Futures and Options Markets: Selected Indicators 64

3. External Sector & Macroeconomic Indicators

3.1 Federal Government Finance 65
3.2 RENTAS - Foreign Holdings in Debt Securities and Sukuk 66
3.3 Gross Domestic Product by Expenditure Components at Constant 2000 Prices (Annual Change) 67
3.4 Gross Domestic Product by Kind of Economic Activity at Constant 2000 Prices (Annual Change) 68
3.5 Selected Economic Indicators 69
3.6 Balance of Payments 70
3.7 External Debt 71
3.8 External Reserves 72

PERKEMBANGAN MONETARI DAN KEWANGAN JANUARI 2012

Keadaan Harga

Inflasi, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), menjadi sederhana kepada 2.7% pada bulan Januari, mencerminkan inflasi yang lebih rendah dalam kategori *makanan dan minuman tanpa alkohol* dan *pengangkutan*. Harga makanan meningkat pada kadar yang lebih perlahan pada bulan tersebut apabila kawalan harga dilaksanakan oleh Kerajaan bagi produk makanan terpilih pada musim perayaan. Langkah ini menyebabkan harga *sayur-sayuran* menurun dan harga *daging* naik dengan lebih perlahan, yang mengimbangi inflasi yang lebih tinggi dalam subkategori *ikan dan makanan laut*. Inflasi dalam subkategori *ikan dan makanan laut* adalah lebih tinggi disebabkan oleh kekurangan bekalan berikutan musim monsun. Dalam kategori *pengangkutan* pula, inflasi yang dicatat adalah lebih rendah kerana kesan daripada pelarasan harga petrol RON97 pada bulan Januari 2011 telah luput.

Keadaan Monetari

Kadar antara bank adalah stabil pada bulan Januari. Dari segi kadar runcit, kadar pinjaman asas (base lending rate, BLR) purata bank perdagangan kekal tidak berubah pada 6.53% pada akhir bulan Januari. Kadar deposit runcit adalah secara relatif stabil. Wang secara luas meningkat pada kadar tahunan yang lebih tinggi, iaitu 14.7% pada bulan Januari. Peningkatan ini disebabkan terutamanya oleh aliran masuk modal asing yang lebih tinggi dan pemberian kredit oleh bank kepada sektor swasta. Walau bagaimanapun, peningkatan ini sebahagiannya telah dikurangkan oleh aktiviti perolehan dana oleh Kerajaan. Pembiayaan bersih kepada sektor swasta meningkat sebanyak RM19.7 bilion pada bulan Januari, didorong oleh terbitan sekuriti hutang swasta (private debt security, PDS) yang lebih tinggi. Peningkatan terbitan PDS disebabkan oleh satu terbitan yang besar untuk aktiviti penyatuan dan pengambilalihan. Meskipun pinjaman perniagaan terkumpul menjadi sederhana sedikit disebabkan oleh pembayaran balik yang besar pada bulan tersebut, pengeluaran pinjaman kepada perusahaan perniagaan kekal tinggi. Pinjaman kepada sektor isi rumah meningkat, didorong terutamanya oleh pinjaman untuk *pembelian harta kediaman dan bukan kediaman* dan *sekuriti*. Permintaan terhadap pinjaman, terutamanya daripada sektor perniagaan, mampan pada bulan Januari.

Sistem Perbankan

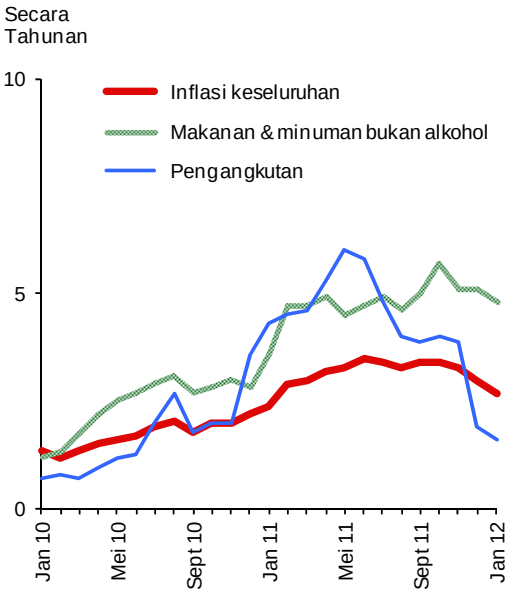
Permodalan sistem perbankan kekal kukuh dengan nisbah modal wajaran risiko (risk-weighted capital ratio, RWCR) dan nisbah modal teras (core capital ratio, CCR) masing-masing pada 14.7% dan 12.9%. Penurunan dalam nisbah modal disebabkan oleh pengagihan perolehan tertahan dan aset yang terus meningkat. Paras pinjaman terjejas bersih kekal stabil untuk mencakupi 1.9% daripada pinjaman bersih. Nisbah perlindungan kerugian pinjaman adalah pada 96.6%.

Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan Januari, ringgit secara umumnya menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Penambahan nilai ringgit adalah sejajar dengan kebanyakan mata wang serantau disebabkan oleh sentimen pelabur yang positif berikutan data ekonomi negara-negara serantau yang lebih baik daripada jangkaan yang menyebabkan bertambahnya minat terhadap aset kewangan di rantau ini. Pada bulan Februari, ringgit terus menambah nilai berbanding dengan rakan perdagangan utama Malaysia. Rizab antarabangsa Bank Negara Malaysia berjumlah RM425.7 bilion (bersamaan dengan USD134.4 bilion) pada 15 Februari 2012. Paras ini memadai untuk membiayai 9.3 bulan import tertangguh dan ialah 4.1 kali hutang luar negeri jangka pendek.

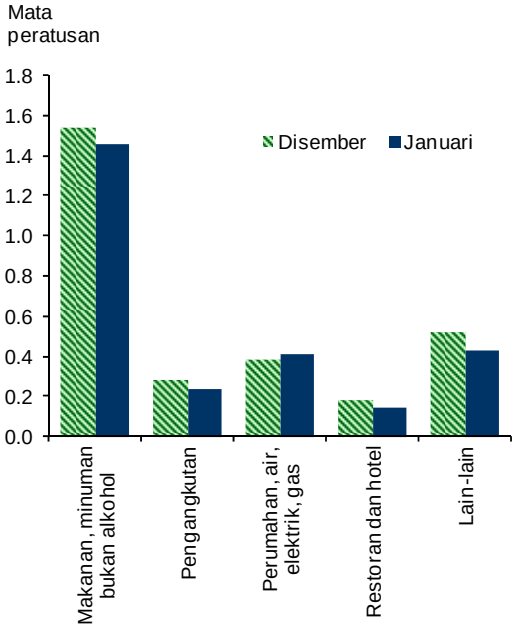
Inflasi menjadi sederhana pada bulan Januari

Inflasi



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan Mengikut Komponen

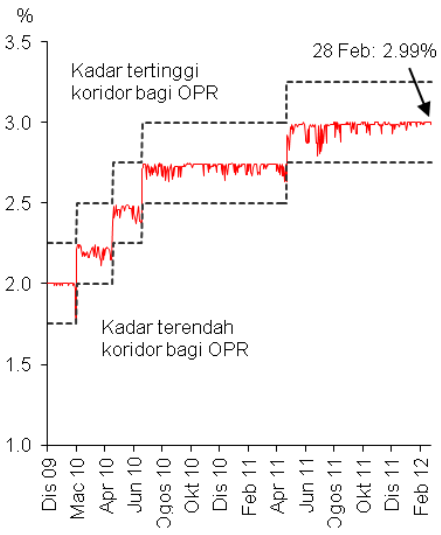


* Lain-lain termasuk *perkhidmatan rekreasi dan hiburan; minuman alkohol dan tembakau; pendidikan; kesihatan; hiasan; perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut,* dan *pelbagai barang dan perkhidmatan*

Sumber: Bank Negara Malaysia

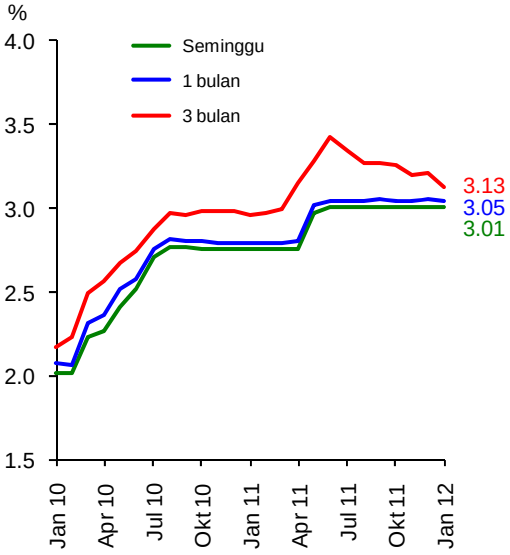
Kadar faedah secara umumnya kekal stabil

Kadar Antara Bank Semalaman Purata



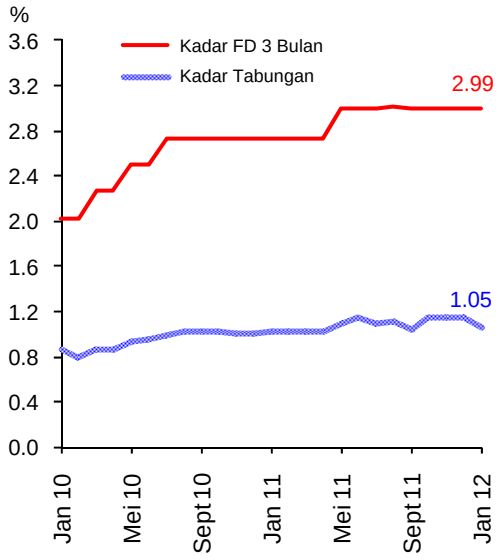
Sumber: Bank Negara Malaysia

Kadar Antara Bank Purata



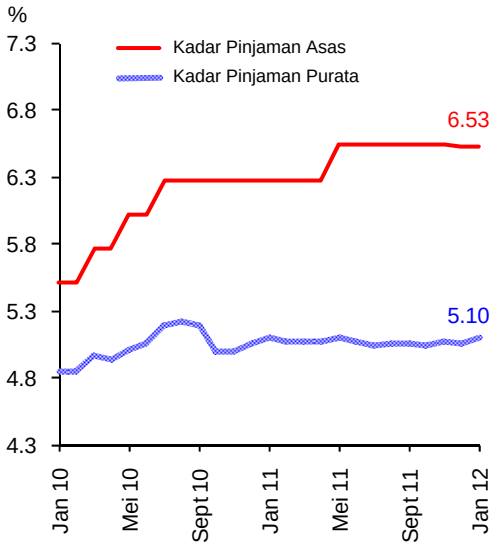
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

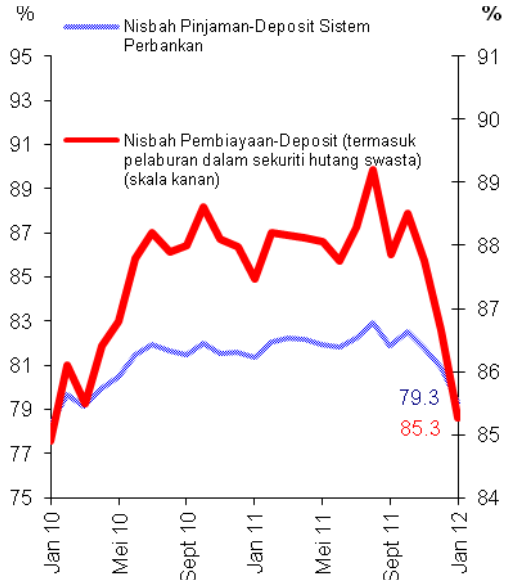
Kadar Pinjaman Bank Perdagangan



Sumber: Bank Negara Malaysia

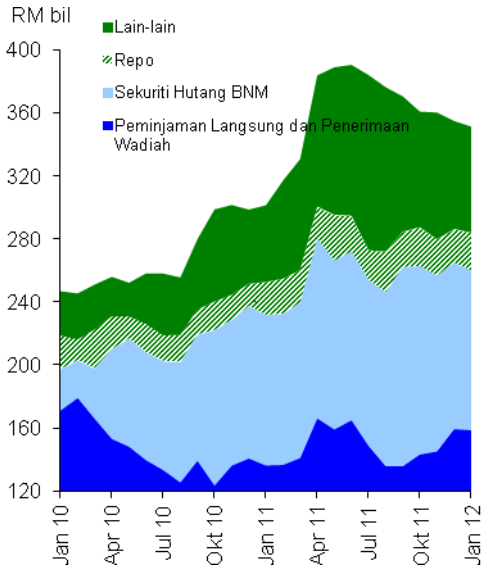
Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

Nisbah Pinjaman-Deposit dan Nisbah Pembiayaan-Deposit



Sumber: Bank Negara Malaysia

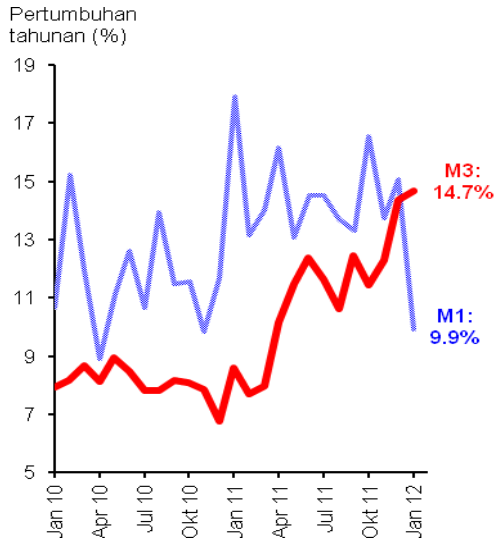
Mudah Tunai Terkumpul di Bank Negara Malaysia



Sumber: Bank Negara Malaysia

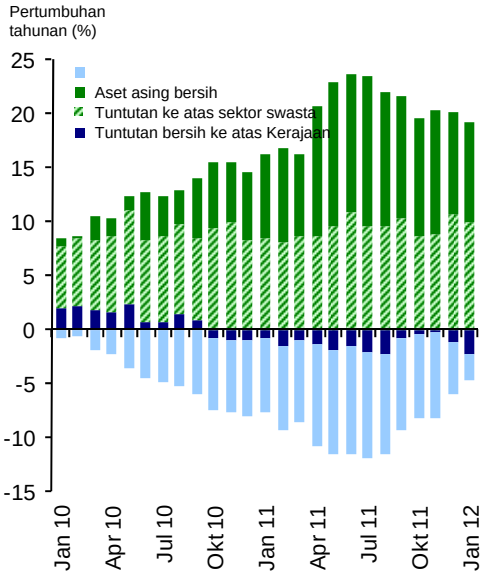
Pertumbuhan wang secara luas meningkat

M1 dan M3



Sumber: Bank Negara Malaysia

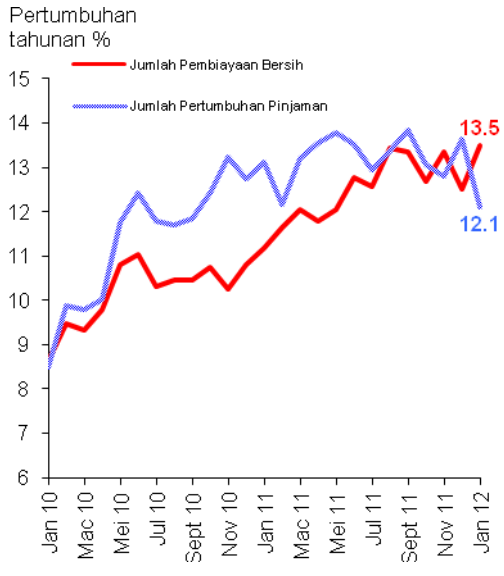
Penyumbang Utama Pertumbuhan M3



Sumber: Bank Negara Malaysia

Aktiviti pembiayaan kekal kukuh pada bulan Januari, didorong oleh terbitan PDS yang lebih tinggi

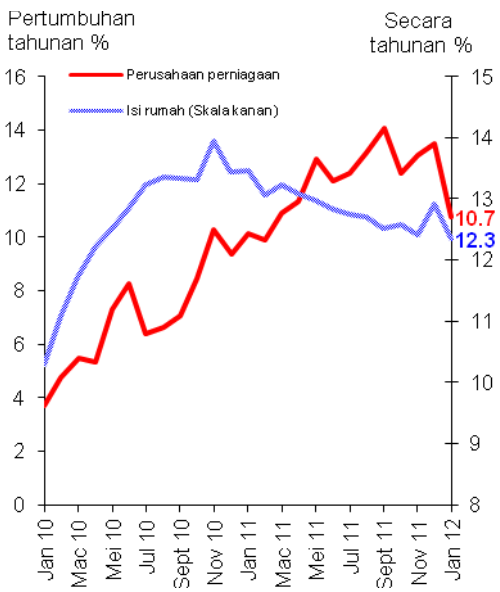
Pembiayaan Bersih dan Pertumbuhan Pinjaman



* Pembiayaan bersih terdiri daripada pinjaman sistem perbankan terkumpul dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)

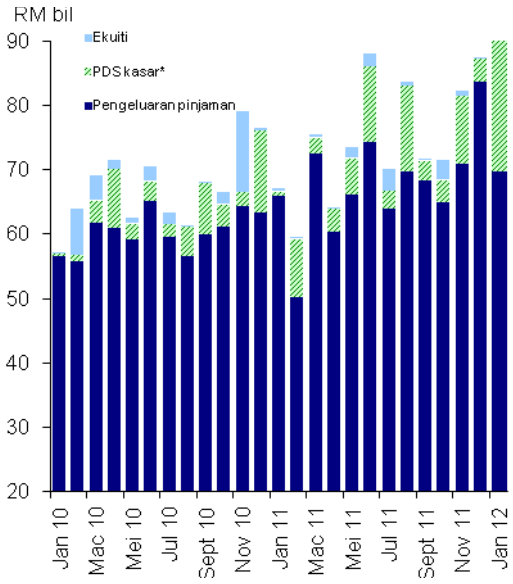
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



Sumber: Bank Negara Malaysia

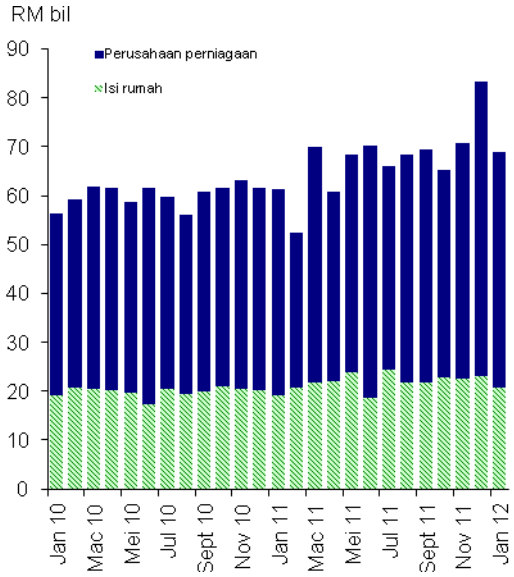
Pembiayaan Sektor Swasta Kasar



* Tidak termasuk terbitan asing

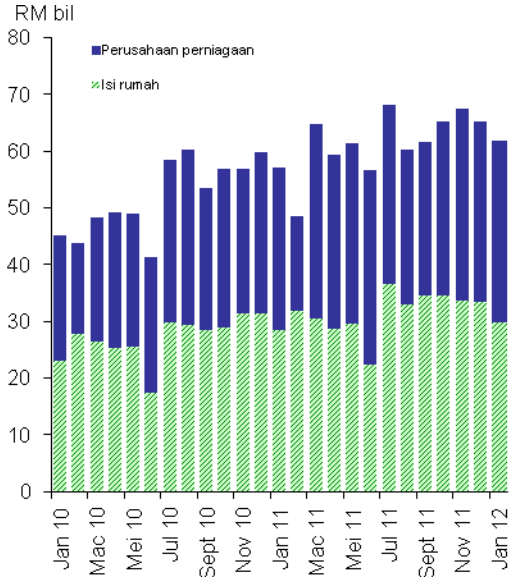
Sumber: Bank Negara Malaysia

Pengeluaran Pinjaman oleh Sistem Perbankan



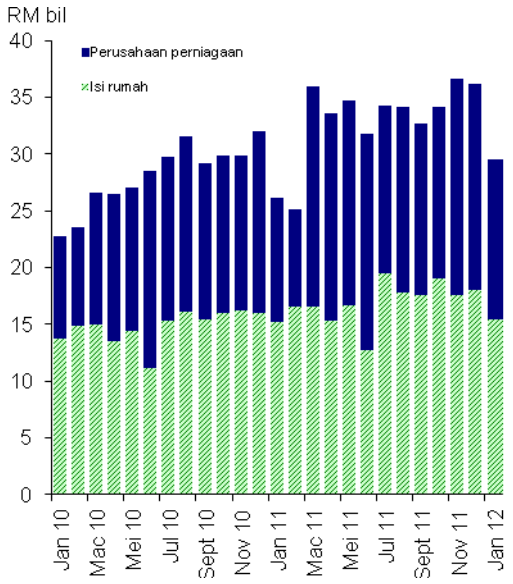
Sumber: Bank Negara Malaysia

Permohonan Pinjaman dengan Sistem Perbankan



Sumber: Bank Negara Malaysia

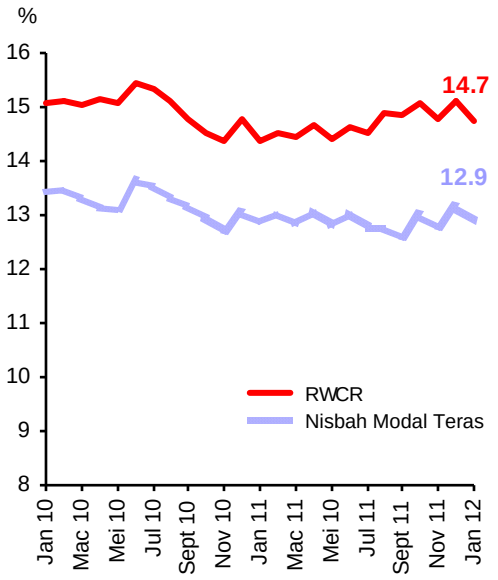
Kelulusan Pinjaman oleh Sistem Perbankan



Sumber: Bank Negara Malaysia

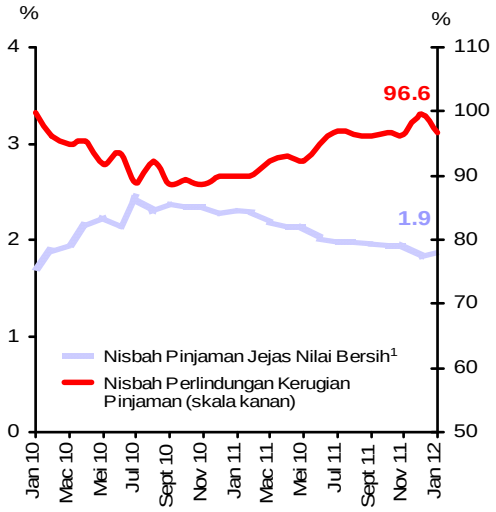
Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

Kekukuhan Modal



Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Perlindungan Kerugian Pinjaman



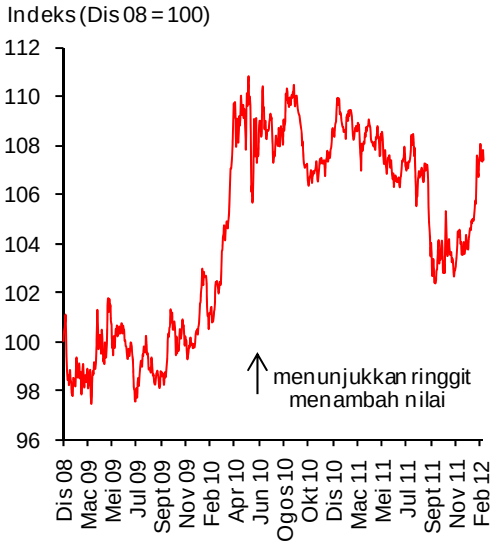
* Mulai bulan Januari 2010, pinjaman yang dilaporkan adalah berdasarkan FRS139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.

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

Sumber: Bank Negara Malaysia

Ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama

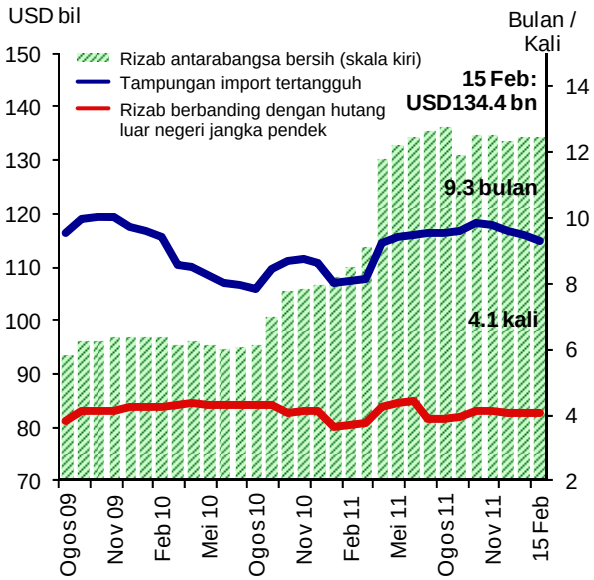
Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*



* Mata wang dalam indeks: 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

		Nov 11		Dis 11		Jan 12	
		Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari							
Wang rizab		88.1	52.9	96.3	57.3	101.6	49.0
M1		250.2	13.8	258.2	15.1	263.8	9.9
M2		1,185.0	12.7	1,214.4	14.5	1,241.0	14.7
M3		1,211.8	12.3	1,241.9	14.3	1,271.6	14.7
Sistem Perbankan							
Pembiayaan bersih[1]		1,315.2	13.3	1,324.7	12.5	1,344.4	13.5
Nisbah pinjaman-deposit (%) [2]		81.8		80.9		79.3	
Nisbah pembiayaan-deposit (%) [2&3]		87.8		86.7		85.3	
Pinjaman yang dipohon (pada tempoh berkenaan)		65.2	16.2	63.5	10.7	56.8	-2.7
Pinjaman yang diluluskan (pada tempoh berkenaan)		36.0	19.2	34.7	11.3	26.7	-2.9
Pinjaman yang dikeluarkan (pada tempoh berkenaan)		71.0	10.2	83.7	32.0	69.7	5.6
Pinjaman yang dibayar balik (pada tempoh berkenaan)		63.3	10.4	70.2	22.9	74.2	26.8
Keadaan Sistem Perbankan							
Nisbah Modal Wajaran Risiko (RWCR) (%)		14.8		14.9		14.7	
Nisbah Pinjaman Terjejas Bersih (%)		1.9		1.8		1.9	
Rizab Antarabangsa BNM (akhir tempoh)							
Rizab bersih dalam RM bilion		429.1		423.4		424.7	
Rizab bersih dalam Dolar AS bilion (bersamaan)		134.8		133.6		134.1	
Bilangan bulan import tertangguh		9.8		9.6		9.5	
Kadar Faedah pada akhir tempoh [purata bagi bulan]							
Kadar Dasar Semalaman (OPR)		3.00		3.00		3.00	
Antara bank:	Semalaman	3.00 [2.99]		2.99 [2.99]		3.00 [2.99]	
	1 minggu	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
	1 bulan	3.05 [3.05]		3.05 [3.06]		3.11 [3.05]	
Deposit tetap bank perdagangan:	1 bulan	2.95		2.95		2.93	
	3 bulan	2.99		2.99		2.99	
BLR bank perdagangan		6.54		6.53		6.53	
ALR bank perdagangan		5.06		5.05		5.10	
Harga							
Indeks Harga Pengguna (IHP) (2010=100)		104.1	3.3	104.2	3.0	104.5	2.7

[1] Terdiri daripada pinjaman sistem perbankan dan sekuriti hutang swasta terkumpul (tidak termasuk bukan pemastautin dan Cagamas)
[2] Tidak termasuk transaksi institusi kewangan.
[3] Merujuk kepada nisbah pinjaman dan pemegangan sekuriti hutang swasta (PDS) oleh sistem perbankan atas deposit sistem perbankan.

Sumber: Bank Negara Malaysia dan Jabatan Perangkaan Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS JANUARY 2012

Price Conditions

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), moderated to 2.7% in January, reflecting lower inflation in the *food and non-alcoholic beverages* and *transport* categories. Food prices rose at a slower rate during the month, as the Government implemented price controls on selected food products during the festive season. This resulted in a decrease in *vegetables* prices and a slower increase in *meat* prices, which offset the higher inflation in the *fish and seafood* sub-category. Inflation in the *fish and seafood* sub-category was higher due to supply shortages following the monsoon season. The *transport* category recorded lower inflation as the impact from the adjustment to the price of RON97 petrol in January 2011 wore off.

Monetary Conditions

Interbank rates were stable in January. In terms of retail rates, the average base lending rate (BLR) of commercial banks remained unchanged at 6.53% as at end of the month. Retail deposit rates were relatively stable. Broad money increased at a higher annual rate of 14.7% in January. The increase was mainly attributed to higher foreign capital inflows and credit extended by banks to the private sector. These factors, however, were partially mitigated by the Government fund raising activity. Net financing to the private sector expanded by RM19.7 billion in January, driven by higher private debt security (PDS) issuances. PDS issuances rose due to a large issuance for mergers and acquisitions activity. While business loans outstanding moderated slightly due to large repayments during the month, loans disbursed to businesses remained high. Loans to households increased, driven mainly by loans for the purchase of *residential and non-residential properties* and *securities*. Loan demand, particularly from the business sector, was sustained during the month.

Banking System

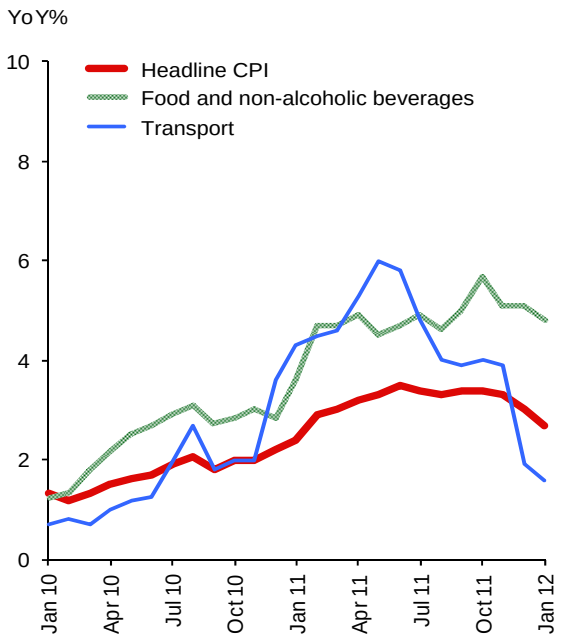
The banking system remained well-capitalised with the risk-weighted capital ratio (RWCR) and core capital ratio (CCR) at 14.7% and 12.9% respectively. The decline in capital ratios was attributed to distribution of retained earnings and continued expansion in assets. The level of net impaired loans remained stable to account for 1.9% of net loans. Loan loss coverage ratio stood at 96.6%.

Exchange Rates and International Reserves

In January, the ringgit broadly appreciated against the currencies of Malaysia's major trading partners. The strengthening of the ringgit was in line with most regional currencies as positive investor sentiments following better than expected economic data from the regional economies resulted in increased interest for financial assets in the region. In February, the ringgit continued to strengthen against the currencies of Malaysia's key trading partners. The international reserves of Bank Negara Malaysia stood at RM425.7 billion (equivalent to USD134.4 billion) as at 15 February 2012, sufficient to finance 9.3 months of retained imports and is 4.1 times the short-term external debt.

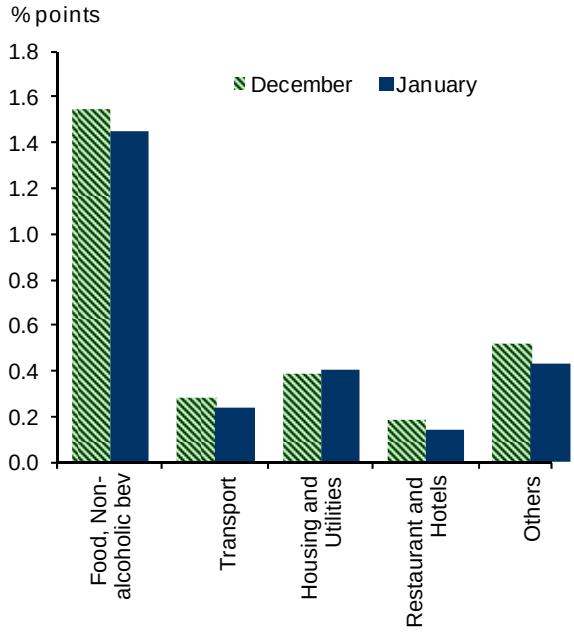
Inflation moderated in January

Headline Inflation



Source: Department of Statistics Malaysia

Headline Inflation: Component Contribution

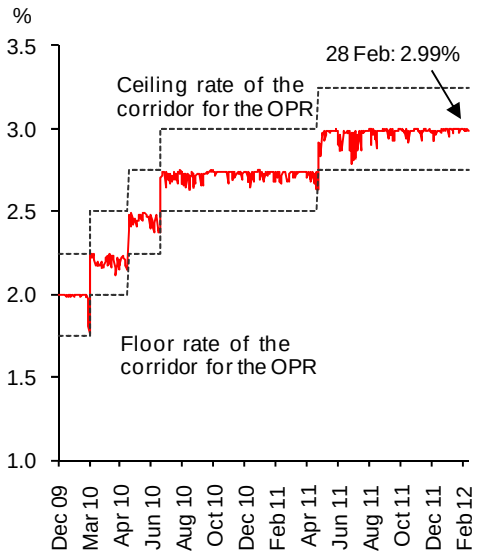


*Others include *recreation services and culture; alcoholic beverages and tobacco; education; health; furnishings; household equipment and routine; communication clothing and footwear,* and *miscellaneous goods and services*

Source: Bank Negara Malaysia

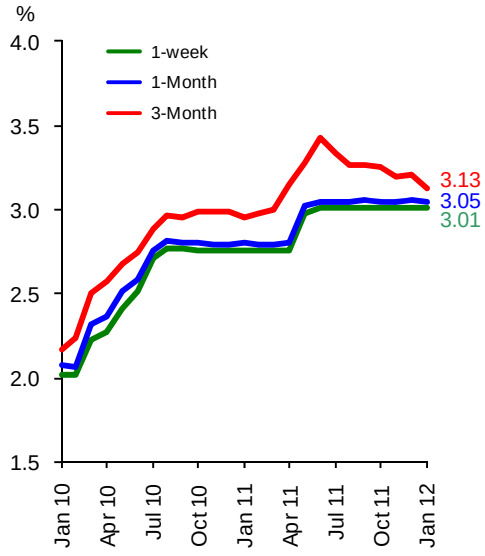
Interest rates remained broadly stable

Average Overnight Interbank Rate



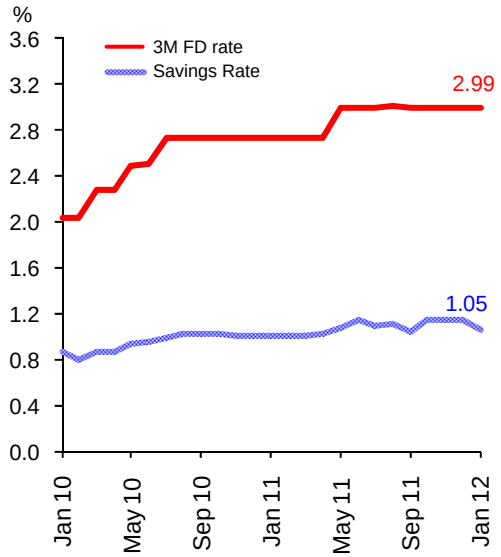
Source: Bank Negara Malaysia

Average Interbank Rates



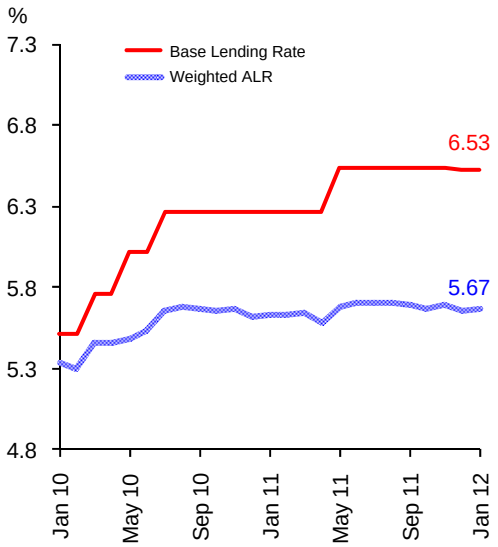
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

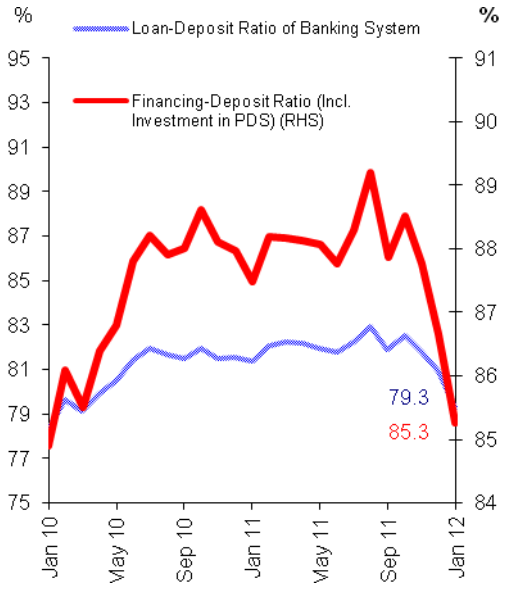
Lending Rates of Commercial Banks



Source: Bank Negara Malaysia

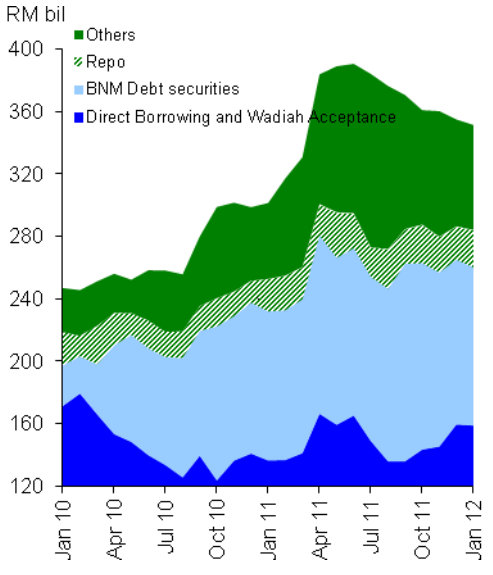
Liquidity in the banking system remained ample

Loan-Deposit Ratio and Financing-Deposit Ratio



Source: Bank Negara Malaysia

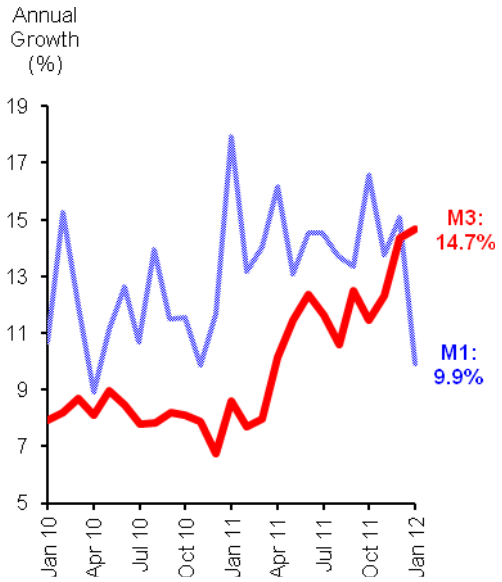
Outstanding Liquidity Placed With Bank Negara Malaysia



Source: Bank Negara Malaysia

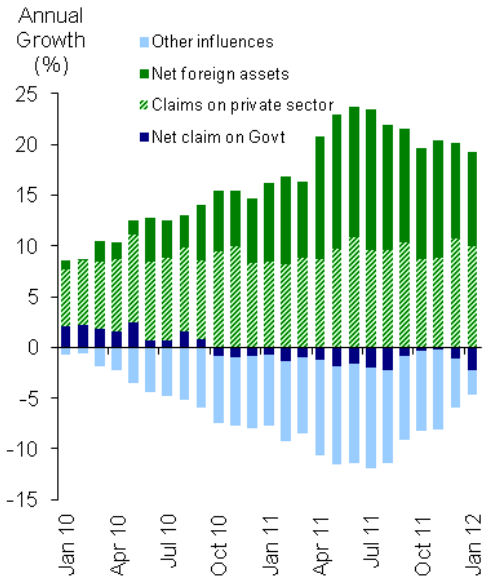
Broad money growth increased

M1 and M3



Source: Bank Negara Malaysia

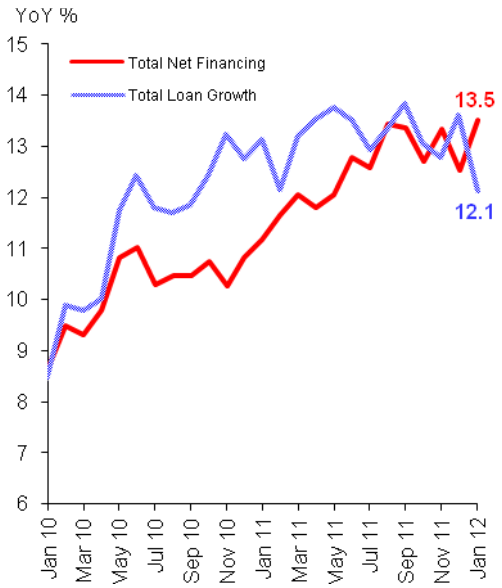
Main Contributors of M3 Growth



Source: Bank Negara Malaysia

Financing activity remained strong in January, driven by higher PDS issuances

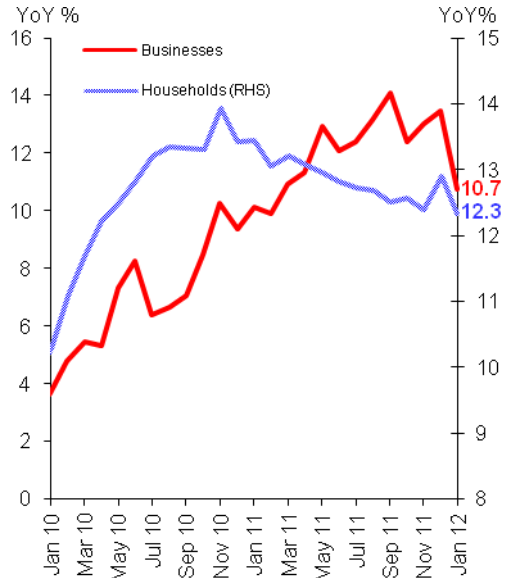
Net Financing and Loan Growth



* Net financing comprises of banking system loans and private debt securities (PDS) outstanding (excluding non-residents and Cagamas)

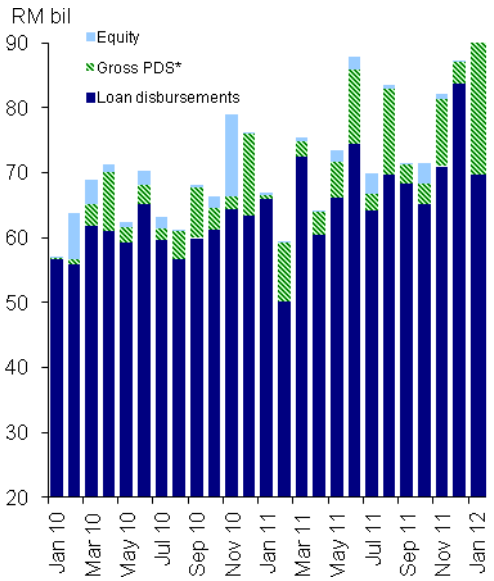
Source: Bank Negara Malaysia

Loans Outstanding of the Banking System



Source: Bank Negara Malaysia

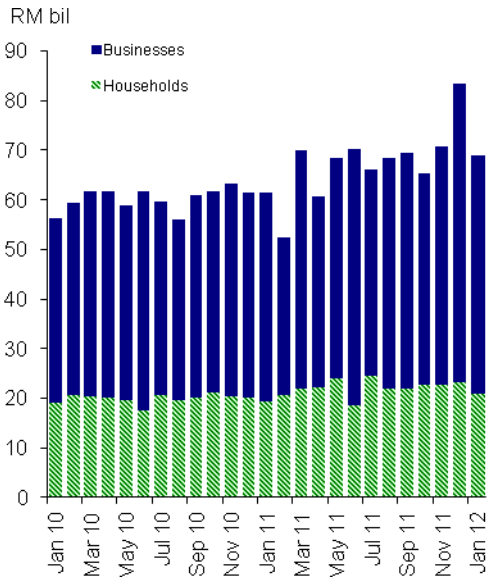
Gross Private Sector Financing



* Excludes foreign issuances

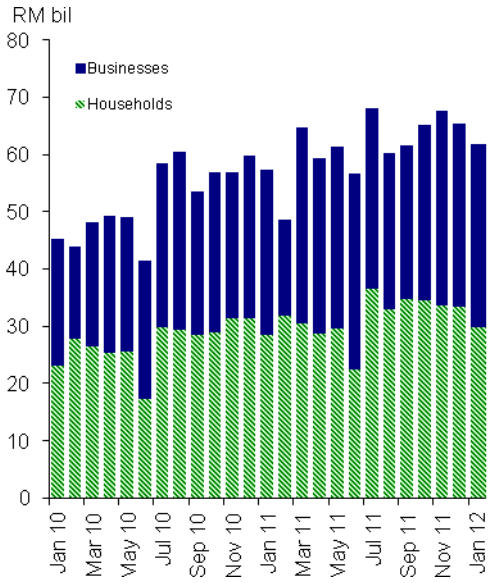
Source: Bank Negara Malaysia

Loan Disbursements by the Banking System



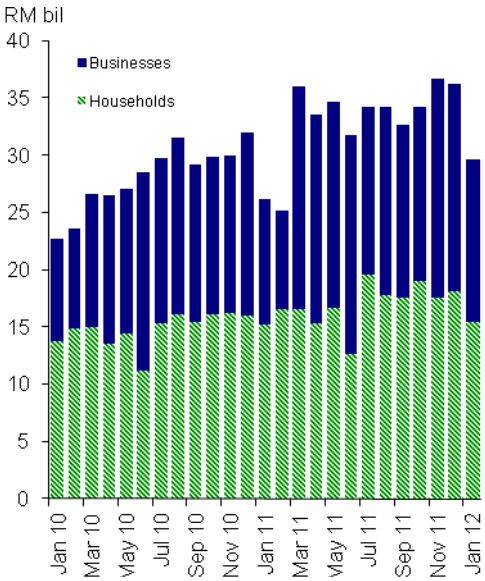
Source: Bank Negara Malaysia

Loan Applications with the Banking System



Source: Bank Negara Malaysia

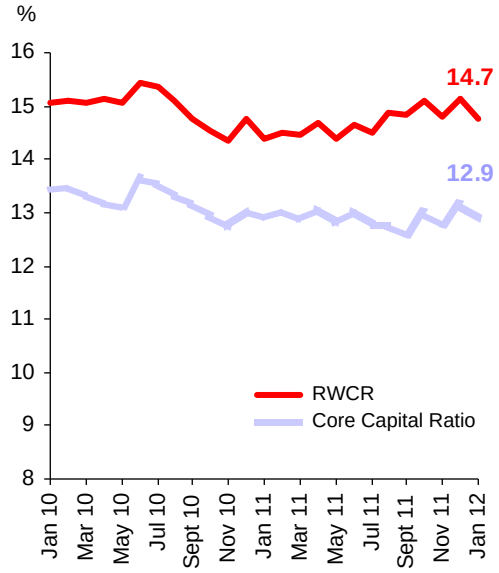
Loan Approvals by the Banking System



Source: Bank Negara Malaysia

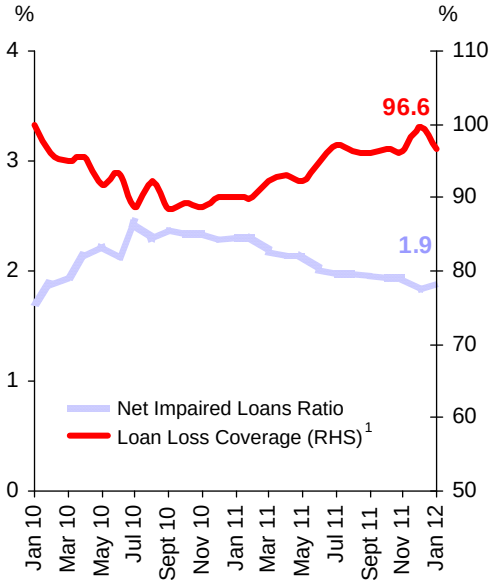
Banking system capitalisation remained strong with stable loan quality

Capital Strength



Source: Bank Negara Malaysia

Net Impaired Loans Ratio and Loan Loss Coverage



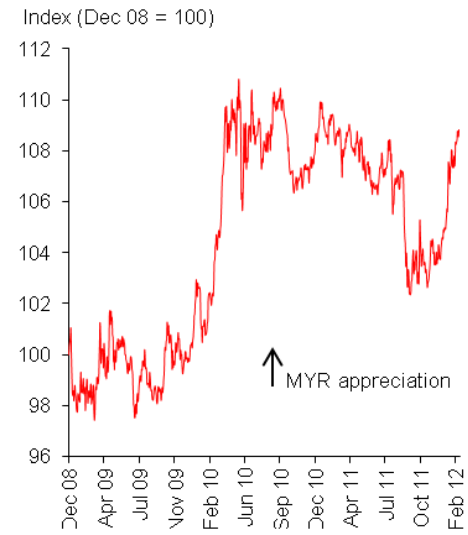
Beginning January 2010, loans are reported based on FRS139. The adoption of FRS139 requirement is based on the financial year of the banks.

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

Source: Bank Negara Malaysia

Ringgit appreciated against currencies of major trading partners

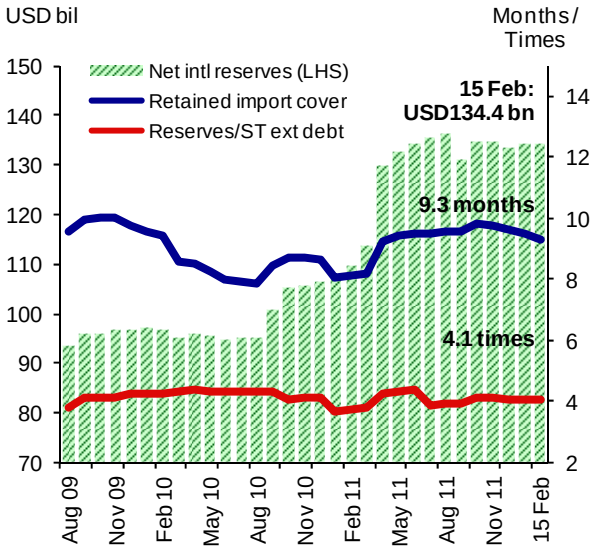
Index of Ringgit Performance against Major Trade Partners*



*Currencies in the index: 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

		Nov 11		Dec 11		Jan 12	
		O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates							
Reserve money		88.1	52.9	96.3	57.3	101.6	49.0
M1		250.2	13.8	258.2	15.1	263.8	9.9
M2		1,185.0	12.7	1,214.4	14.5	1,241.0	14.7
M3		1,211.8	12.3	1,241.9	14.3	1,271.6	14.7
Banking System							
Net financing[1]		1,315.2	13.3	1,324.7	12.5	1,344.4	13.5
Loan-deposit ratio (%) [2]		81.8		80.9		79.3	
Financing-deposit ratio (%) [2&3]		87.8		86.7		85.3	
Loans applied (during the period)		65.2	16.2	63.5	10.7	56.8	-2.7
Loans approved (during the period)		36.0	19.2	34.7	11.3	26.7	-2.9
Loans disbursed (during the period)		71.0	10.2	83.7	32.0	69.7	5.6
Loans repaid (during the period)		63.3	10.4	70.2	22.9	74.2	26.8
Banking System Health							
Risk-weighted Capital Ratio (RWCR) (%)		14.8		14.9		14.7	
Net Impaired Loans Ratio (%)		1.9		1.8		1.9	
BNM International Reserves (end-period)							
Net Reserves in RM billion		429.1		423.4		424.7	
Net Reserves in USD billion (equivalent)		134.8		133.6		134.1	
Months of retained imports		9.8		9.6		9.5	
Interest Rates at end-period [average for the month]							
Overnight Policy Rate (OPR)		3.00		3.00		3.00	
Interbank:	Overnight	3.00 [2.99]		2.99 [2.99]		3.00 [2.99]	
	1-week	3.01 [3.01]		3.01 [3.01]		3.01 [3.01]	
	1-month	3.05 [3.05]		3.05 [3.06]		3.11 [3.05]	
Fixed deposits of commercial banks:	1-month	2.95		2.95		2.93	
	3-month	2.99		2.99		2.99	
BLR of commercial banks		6.54		6.53		6.53	
ALR of commercial banks		5.06		5.05		5.10	
Prices							
Consumer Price Index (CPI) (2010=100)		104.1	3.3	104.2	3.0	104.5	2.7

[1] Comprises of banking system loans outstanding and private debt securities (PDS) outstanding (excludes non-resident and Cagamas)
[2] Excludes transactions by financial institutions.
[3] Refers to the ratio of loans and holdings of PDS by the banking system to deposits of the banking system.
Source: Bank Negara Malaysia and Department of Statistics 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
							Jumlah	Tuntutan ke atas Kerajaan	Tolak: Deposit Kerajaan			
End of period		*Total Reserve Money*	*Currency in Circulation*	*Required Reserves*	*Excess Reserves*	*Deposits of the Private Sector*	*Total*	*Claims on Government*	*Less: Deposits of Government*	*Claims on the Private Sector*	*External Operations* [2]	*Other Influences*
2009		54,816.5	43,439.0	3,555.4	7,822.1	-	(15,958.1)	2,683.1	18,641.2	11,723.9	324,045.6	(264,995.0)
2010		61,262.0	47,685.0	5,113.9	8,463.2	-	(11,940.9)	2,285.4	14,226.4	10,761.7	322,252.5	(259,811.3)
2011		96,339.3	53,497.7	34,349.2	8,492.5	-	(8,800.9)	2,017.0	10,817.8	9,474.1	416,860.5	(321,194.4)
2010	1	58,524.0	45,434.7	4,041.0	9,048.3	-	(14,909.4)	2,683.2	17,592.6	11,436.3	324,941.8	(262,944.6)
	2	59,746.3	48,070.3	4,168.9	7,507.2	-	(14,766.5)	2,683.3	17,449.8	11,471.5	324,547.4	(261,506.0)
	3	56,536.0	44,685.0	4,079.3	7,771.7	-	(13,472.2)	2,858.4	16,330.6	11,431.9	304,986.1	(246,409.9)
	4	56,296.0	44,738.6	4,068.5	7,488.9	-	(8,812.0)	2,658.5	11,470.5	11,490.0	307,234.3	(253,616.4)
	5	57,852.5	45,295.4	4,406.1	8,151.0	-	(5,458.0)	2,658.6	8,116.6	11,525.3	305,527.3	(253,742.1)
	6	55,679.6	44,362.8	4,174.4	7,142.4	-	(14,366.6)	2,808.7	17,175.4	10,693.5	303,298.1	(243,945.4)
	7	56,040.2	44,837.9	4,164.9	7,037.4	-	(21,943.9)	2,483.8	24,427.7	10,730.2	304,103.6	(236,849.7)
	8	60,312.0	46,578.0	4,199.0	9,535.0	-	(17,371.5)	2,383.9	19,755.5	10,725.6	304,823.5	(237,865.6)
	9	57,561.2	45,586.0	4,783.1	7,192.1	-	(18,478.0)	2,384.1	20,862.1	10,741.1	304,266.5	(238,968.4)
	10	58,466.0	46,876.4	4,502.8	7,086.8	-	(25,942.3)	2,285.2	28,227.5	10,750.2	318,438.2	(244,780.3)
	11	57,613.6	45,940.6	4,423.7	7,249.3	-	(21,521.0)	2,285.5	23,806.5	10,748.8	319,916.3	(251,530.5)
	12	61,262.0	47,685.0	5,113.9	8,463.2	-	(11,940.9)	2,285.4	14,226.4	10,761.7	322,252.5	(259,811.3)
2011	1	68,147.9	53,655.1	4,571.7	9,921.1	-	(10,460.0)	2,285.5	12,745.5	10,714.8	327,129.7	(259,236.6)
	2	63,087.7	50,049.6	4,779.8	8,258.3	-	(18,178.7)	2,285.7	20,464.3	10,690.5	332,180.9	(261,604.9)
	3	61,912.7	48,816.3	5,696.6	7,399.8	-	(21,442.8)	2,285.7	23,728.5	10,542.4	338,045.6	(265,232.4)
	4	70,477.4	50,050.9	12,390.3	8,036.2	-	(18,036.1)	2,014.4	20,050.4	10,418.3	386,749.0	(308,653.8)
	5	77,242.3	49,760.2	19,661.3	7,820.9	-	(23,174.9)	2,016.0	25,190.8	10,390.0	394,938.9	(304,911.7)
	6	76,345.9	49,767.6	19,367.2	7,211.0	-	(24,857.8)	2,016.4	26,874.2	10,360.1	399,725.1	(308,881.6)
	7	87,883.4	51,221.4	28,805.9	7,856.1	-	(31,506.6)	2,017.3	33,523.9	10,307.3	403,037.3	(293,954.6)
	8	95,323.6	55,223.7	28,996.2	11,103.6	-	(25,293.3)	2,017.2	27,310.5	9,916.5	405,556.3	(294,855.9)
	9	88,090.5	51,393.0	28,440.8	8,256.7	-	(12,494.3)	2,017.4	14,511.6	9,840.2	410,402.7	(319,658.2)
	10	88,637.5	51,578.9	28,801.4	8,257.2	-	(16,762.8)	2,020.0	18,782.8	9,784.2	422,333.3	(326,717.3)
	11	88,106.9	51,385.3	28,519.1	8,202.6	-	(23,434.9)	2,017.9	25,452.7	9,522.0	422,318.0	(320,298.2)
	12	96,339.3	53,497.7	34,349.2	8,492.5	-	(8,800.9)	2,017.0	10,817.8	9,474.1	416,860.5	(321,194.4)
2012	1	101,573.6	56,838.6	34,605.9	10,129.1	-	(6,066.1)	2,193.7	8,259.8	9,368.9	418,201.0	(319,930.1)

[1] 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] 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[10]	RM2[9]	RM5[10]	RM10[10]	RM20[7,10]	RM50	RM100[10]	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]
2009		51,138.6	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	43.8	118.0	457.9	555.3	592.4	33.7	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
2010		55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	43.6	126.0	493.8	602.7	642.6	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
2011		61,874.0	1,579.5	129.4	1,251.3	4,370.2	73.4	35,704.2	16,511.8	75.0	25.7	43.5	133.7	527.4	648.6	693.1	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
2010	1	54,278.0	1,477.7	132.9	1,301.9	4,193.1	72.7	30,011.2	15,098.5	75.3	26.9	43.8	118.6	461.6	559.6	597.1	33.7	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	2	55,184.0	1,529.0	132.7	1,349.7	4,378.9	72.7	30,328.6	15,393.8	75.3	26.9	43.7	119.2	463.8	562.7	599.9	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	3	52,213.5	1,428.3	132.4	1,230.7	4,019.0	72.6	28,814.8	14,504.8	75.3	26.8	43.7	119.9	466.9	566.8	604.3	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	4	52,057.2	1,380.5	132.1	1,174.9	3,915.4	72.6	29,126.2	14,234.6	75.3	26.8	43.7	120.6	469.5	570.2	607.8	33.6	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	5	53,210.0	1,358.5	131.9	1,149.2	3,902.6	72.6	30,284.0	14,279.1	75.2	26.7	43.7	121.4	472.3	573.9	611.7	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	6	51,355.0	1,339.2	131.8	1,129.8	3,813.5	72.6	28,914.0	13,909.7	75.2	26.6	43.6	122.1	475.5	578.3	615.9	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	7	51,744.7	1,331.0	131.5	1,119.0	3,826.8	72.6	29,370.0	13,835.7	75.2	26.6	43.6	122.8	479.0	582.9	620.8	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	8	55,936.0	1,598.4	131.5	1,335.1	4,180.8	72.6	32,248.0	14,296.9	75.2	26.6	43.6	123.5	482.6	587.7	626.3	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	9	52,615.0	1,570.9	131.3	1,275.6	3,990.9	72.6	29,369.2	14,118.5	75.2	26.5	43.6	124.2	486.0	592.3	631.1	33.5	9.7	2.7	1.4	14.9	10.6	12.8	8.4	13.2
	10	53,861.8	1,471.6	131.1	1,201.9	3,922.8	72.6	30,714.7	14,251.7	75.2	26.5	43.6	124.8	488.4	595.3	634.5	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	11	52,960.3	1,424.4	131.0	1,170.2	3,877.5	72.6	29,873.5	14,305.8	75.1	26.1	43.6	125.4	491.1	598.6	638.2	33.5	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
	12	55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	43.6	126.0	493.8	602.7	642.6	33.4	9.7	2.7	1.4	14.9	10.7	12.8	8.4	13.2
2011	1	63,463.6	1,654.9	130.7	1,474.4	4,584.1	72.6	36,921.4	16,494.4	75.1	26.0	43.6	127.0	496.3	607.9	648.1	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	2	57,988.1	1,582.8	130.6	1,371.6	4,337.8	72.6	32,814.9	15,538.0	75.1	26.0	43.5	127.5	498.3	610.8	651.3	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	3	55,956.6	1,515.0	130.4	1,286.9	4,161.6	72.5	31,293.4	15,345.2	75.1	26.0	43.5	128.1	501.2	614.7	655.7	33.4	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	4	57,890.7	1,482.6	130.3	1,247.0	4,159.5	72.5	33,031.2	15,605.8	75.1	26.0	43.5	128.7	503.9	618.1	659.4	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	5	57,451.7	1,466.5	130.2	1,223.3	4,123.5	72.5	32,747.5	15,514.2	75.1	25.9	43.5	129.4	506.9	622.0	664.0	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	6	56,720.8	1,456.3	130.0	1,206.3	4,082.2	72.5	32,051.5	15,537.0	75.1	25.9	43.5	130.0	509.6	625.6	668.1	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	7	58,712.2	1,466.6	129.9	1,204.4	4,122.6	72.5	33,761.4	15,756.3	75.1	25.8	43.5	130.9	513.0	630.1	672.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	8	66,114.5	1,821.6	129.9	1,434.3	4,634.8	72.5	39,001.5	16,808.6	75.1	25.8	43.5	131.6	516.3	634.2	677.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	9	59,280.2	1,714.8	129.8	1,337.5	4,299.7	72.5	33,598.1	15,905.8	75.1	25.8	43.5	132.0	519.1	637.7	681.8	33.3	9.7	2.7	1.4	14.9	10.8	12.8	8.4	13.2
	10	59,617.4	1,628.8	129.6	1,278.7	4,278.8	72.5	33,983.0	16,014.4	75.0	25.7	43.5	132.5	521.4	641.2	685.2	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	11	59,464.9	1,579.2	129.4	1,246.4	4,250.3	72.5	33,799.6	16,144.9	75.0	25.7	43.5	133.1	524.2	644.9	688.8	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
	12	61,874.0	1,579.5	129.4	1,251.3	4,370.2	73.4	35,704.2	16,511.8	75.0	25.7	43.5	133.7	527.4	648.6	693.1	33.2	9.7	2.7	1.4	14.9	10.9	12.8	8.4	13.2
2012	1	66,824.6	1,821.3	129.4	1,504.6	5,193.8	74.2	37,923.0	17,909.3	75.0	25.7	43.5	134.7	530.9	653.6	698.4	33.2	9.7	2.7	1.4	14.9	10.9	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 30 Ogos 1982.
8 Termasuk duit syiling RM20 yang dikeluarkan pada 1 Disember 1981 dan duit syiling RM30 yang dikeluarkan pada 26 Januari 1989.
9 Wang kertas RM2 dikeluarkan mulai 5 Februari 1996.
10 Wang kertas siri baharu RM1, RM5, RM10, RM20, RM100 dikeluarkan mulai 21 Disember 2011.
11 Duit syiling siri baharu 5sen, 10sen, 20sen dan 50sen dikeluarkan mulai 25 Julai 2011.

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 30 August 1982.
8 Includes the RM20 coin issued on 1 December 1981 and the RM30 coin issued on 26 January 1989.
9 The RM2 note was issued from 5 February 1996.
10 The new banknote series RM1, RM5, RM10, RM20, RM100 was issued from 21 December 2011.
11 The new coin series 5sen, 10sen, 20sen and 50cen coins was issued from 25 July 2011.

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]	
2008		931,864.7	903,429.7	183,047.5	40,424.6	142,622.8	720,382.3	92,217.7	411,212.7	33,498.0	158.5	39,297.2	143,998.1	28,434.9
2009		1,017,303.2	989,342.9	200,916.6	43,439.2	157,477.4	788,426.3	102,268.0	437,562.0	23,662.2	1,056.6	54,524.4	169,353.1	27,960.3
2010		1,086,094.0	1,060,153.6	224,384.0	47,685.2	176,698.8	835,769.6	104,942.7	464,543.6	20,996.2	1,711.2	55,200.4	188,375.5	25,940.4
2010	1	1,021,014.0	991,646.9	203,499.0	45,435.0	158,064.0	788,147.9	102,914.4	438,158.4	22,141.5	1,885.5	54,282.2	168,765.9	29,367.1
	2	1,021,555.9	991,666.6	206,557.4	48,070.5	158,486.9	785,109.2	102,575.5	441,060.6	20,877.5	1,245.8	55,172.4	164,177.3	29,889.3
	3	1,031,851.4	1,002,708.2	201,162.3	44,685.2	156,477.1	801,545.9	103,265.9	440,576.1	19,539.6	1,889.3	59,177.8	177,097.3	29,143.2
	4	1,025,310.0	996,472.8	198,866.6	44,738.8	154,127.8	797,606.2	102,992.8	442,196.5	20,076.0	2,808.7	52,224.4	177,307.8	28,837.2
	5	1,027,615.5	1,000,725.9	206,961.6	45,295.7	161,666.0	793,764.3	99,489.1	443,027.3	18,612.7	1,714.0	53,938.1	176,983.1	26,889.6
	6	1,031,488.0	1,007,317.9	209,043.7	44,363.1	164,680.6	798,274.3	99,186.8	444,881.7	19,284.7	1,474.6	57,017.9	176,428.7	24,170.1
	7	1,036,055.2	1,011,053.9	205,584.0	44,838.1	160,745.9	805,469.9	99,545.5	445,420.2	21,224.3	1,049.4	59,673.2	178,557.3	25,001.3
	8	1,049,147.0	1,022,964.2	214,418.9	46,578.3	167,840.7	808,545.2	100,680.5	449,169.8	20,186.4	1,692.6	63,813.8	173,002.1	26,182.8
	9	1,055,564.3	1,028,850.6	213,455.9	45,586.2	167,869.6	815,394.7	101,937.2	453,133.8	19,942.0	3,486.5	55,010.1	181,885.2	26,713.7
	10	1,062,937.6	1,035,917.5	213,066.9	46,876.6	166,190.3	822,850.6	102,118.5	456,576.9	21,486.2	3,723.6	53,655.2	185,290.2	27,020.1
	11	1,079,116.5	1,051,480.3	219,963.6	45,940.8	174,022.8	831,516.7	102,640.8	463,119.7	21,379.3	2,635.7	53,592.1	188,149.1	27,636.3
	12	1,086,094.0	1,060,153.6	224,384.0	47,685.2	176,698.8	835,769.6	104,942.7	464,543.6	20,996.2	1,711.2	55,200.4	188,375.5	25,940.4
2011	1	1,108,845.6	1,082,364.7	239,973.5	53,655.3	186,318.2	842,391.2	107,320.1	468,108.8	21,173.5	2,669.8	57,265.2	185,853.9	26,480.9
	2	1,100,268.8	1,074,270.8	233,770.8	50,049.9	183,720.9	840,500.0	107,406.2	471,055.7	20,850.4	3,739.0	57,232.0	180,216.7	25,998.0
	3	1,114,113.1	1,088,617.3	229,361.3	48,816.6	180,544.8	859,255.9	107,784.3	481,006.0	21,712.3	2,886.6	58,865.9	187,000.8	25,495.8
	4	1,129,268.8	1,103,104.5	231,001.8	50,051.1	180,950.6	872,102.7	109,124.0	480,378.1	21,980.3	6,811.1	53,634.6	200,174.7	26,164.3
	5	1,145,430.7	1,117,008.9	234,031.6	49,760.4	184,271.2	882,977.2	108,470.8	488,925.2	20,232.7	3,734.8	60,206.0	201,407.8	28,421.9
	6	1,158,980.8	1,132,071.2	239,440.0	49,767.8	189,672.1	892,631.3	109,597.0	502,962.6	19,610.9	1,673.3	59,703.3	199,084.2	26,909.5
	7	1,156,436.4	1,127,903.6	235,476.8	51,221.6	184,255.2	892,426.8	108,830.8	504,963.2	21,037.0	1,531.4	57,184.6	198,879.8	28,532.8
	8	1,160,464.5	1,133,598.0	243,857.8	55,224.0	188,633.8	889,740.1	111,278.9	506,351.2	21,407.6	1,094.8	58,655.8	190,951.9	26,866.6
	9	1,187,219.9	1,162,582.0	241,927.9	51,393.2	190,534.6	920,654.2	111,078.4	519,691.7	23,004.1	246.0	65,325.2	201,308.7	24,637.9
	10	1,184,596.9	1,158,487.2	248,334.6	51,579.1	196,755.5	910,152.5	112,094.0	512,507.4	22,968.7	41.3	64,102.0	198,439.1	26,109.7
	11	1,211,836.0	1,185,007.0	250,230.7	51,385.6	198,845.1	934,776.2	112,567.6	525,382.6	22,665.7	41.3	70,932.5	203,186.6	26,829.0
	12	1,241,931.9	1,214,390.3	258,223.9	53,497.9	204,726.0	956,166.3	115,670.6	536,959.9	21,007.6	9.9	68,013.1	214,505.2	27,541.6
2012	1	1,271,564.5	1,241,004.6	263,814.7	56,838.8	206,975.9	977,189.9	115,777.7	537,717.7	22,850.8	402.8	74,386.3	226,054.7	30,559.9

1 Pecahan komponen separuh wang secara kecil hanya boleh diperolehi sejak tahun 1984.
2 Pecahan yang berasingan tidak diperolehi sebelum Disember 1996. Sebelum tempoh itu, deposit mata wang asing adalah dikategorikan mengikut jenis-jenis depositnya.
3 # Pada bulan April 2007, M3 telah disemak semula untuk mengambil kira "lain-lain deposit" bermula Disember 1999.
4 Tidak termasuk deposit yang disimpan sesama institusi tersebut.
5 Pada tempoh 2004-2005, terdapat penggabungan seluruh industri yang melibatkan syarikat kewangan dan bank perdagangan.
^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

1 A breakdown of narrow quasi-money into its components is only available from 1984.
2 A separate breakdown of this item is not available prior to December 1996. Prior to December 1996, foreign currency deposits were subsumed under the respective category of deposits.
3 # In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.
4 Does not include interplacement of deposits between these institutions.
5 During the period 2004-2005, there was an industry wide merger between finance companies and commercial banks.
^ Beginning December 1996, the data is compiled based on a new statistical reporting system.

1.3.1 Wang Secara Meluas, M3
Broad Money, M3

RM juta / *RM million*

Akhir tempoh / *End of period*		M3											
		Jumlah / *Total*	Baki urus niaga / *Transaction balances*			Separuh Wang Secara Luas[1] / *Broad Quasi-Money*[1]							
			Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]
2008		931,864.7	183,899.2	40,424.4	143,474.8	747,965.5	92,217.7	429,981.5	31,126.6	158.7	39,306.3	155,174.7
2009		1,017,303.2	201,621.2	43,439.0	158,182.2	815,682.0	102,268.0	453,328.9	22,543.9	1,056.6	54,589.0	181,895.6
2010		1,086,094.0	224,316.4	47,685.0	176,631.4	861,777.6	104,942.7	480,366.3	18,428.6	1,711.2	56,021.3	200,307.5
2010	1	1,021,014.0	203,764.1	45,434.7	158,329.4	817,249.9	102,914.4	454,113.6	22,096.7	1,885.5	55,371.2	180,868.6
	2	1,021,555.9	206,950.9	48,070.3	158,880.6	814,605.0	102,575.5	456,946.2	21,131.6	1,245.8	55,865.9	176,840.1
	3	1,031,851.4	201,546.8	44,685.0	156,861.9	830,304.6	103,265.9	456,811.8	19,870.0	1,889.3	59,870.5	188,597.0
	4	1,025,310.0	199,324.3	44,738.6	154,585.7	825,985.7	102,992.8	459,083.1	19,665.5	2,808.7	52,902.1	188,533.4
	5	1,027,615.5	206,995.2	45,295.4	161,699.7	820,620.4	99,489.1	456,832.5	18,340.6	1,714.0	54,686.5	189,557.6
	6	1,031,488.0	208,406.6	44,362.8	164,043.8	823,081.4	99,186.8	457,477.8	18,046.4	1,474.6	57,763.4	189,132.4
	7	1,036,055.2	205,528.0	44,837.9	160,690.1	830,527.2	99,545.5	460,198.4	20,121.6	1,049.4	60,401.0	189,211.4
	8	1,049,147.0	213,928.6	46,578.0	167,350.6	835,218.4	100,680.5	463,375.6	19,626.2	1,692.6	64,748.8	185,094.7
	9	1,055,564.3	213,332.8	45,586.0	167,746.8	842,231.5	101,937.2	468,326.2	18,687.8	3,486.5	55,955.0	193,838.7
	10	1,062,937.6	212,953.0	46,876.4	166,076.6	849,984.6	102,118.5	472,564.2	19,466.8	3,723.6	54,762.1	197,349.4
	11	1,079,116.5	219,698.6	45,940.6	173,758.0	859,418.0	102,640.8	478,243.8	19,133.4	2,635.7	54,569.7	202,194.5
	12	1,086,094.0	224,316.4	47,685.0	176,631.4	861,777.6	104,942.7	480,366.3	18,428.6	1,711.2	56,021.3	200,307.5
2011	1	1,108,845.6	239,851.1	53,655.1	186,196.0	868,994.5	107,320.1	483,198.0	18,406.7	2,669.8	57,846.7	199,553.2
	2	1,100,268.8	233,532.8	50,049.6	183,483.2	866,736.0	107,406.2	485,760.0	18,458.2	3,739.0	57,738.0	193,634.6
	3	1,114,113.1	229,384.8	48,816.3	180,568.4	884,728.4	107,784.3	496,121.4	19,588.4	2,886.6	59,421.8	198,925.8
	4	1,129,268.8	230,900.7	50,050.9	180,849.7	898,368.1	109,124.0	496,489.7	19,725.3	6,811.1	54,069.2	212,148.9
	5	1,145,430.7	234,020.4	49,760.2	184,260.2	911,410.3	108,470.8	506,326.1	18,018.6	3,734.8	60,812.3	214,047.8
	6	1,158,980.8	239,441.6	49,767.6	189,674.0	919,539.1	109,597.0	519,037.2	16,683.1	1,673.3	60,312.9	212,235.7
	7	1,156,436.4	235,493.9	51,221.4	184,272.6	920,942.5	108,830.8	523,346.0	16,859.8	1,531.4	57,925.8	212,448.7
	8	1,160,464.5	243,850.7	55,223.7	188,627.0	916,613.8	111,278.9	524,115.8	17,159.7	1,094.8	59,175.4	203,789.2
	9	1,187,219.9	241,958.0	51,393.0	190,565.0	945,261.9	111,078.4	536,255.4	17,358.9	246.0	65,841.2	214,482.0
	10	1,184,596.9	248,434.9	51,578.9	196,856.0	936,162.0	112,094.0	530,137.2	16,386.3	41.3	64,776.1	212,727.2
	11	1,211,836.0	250,411.1	51,385.3	199,025.8	961,424.9	112,567.6	541,011.5	17,245.3	41.3	71,596.5	218,962.6
	12	1,241,931.9	258,241.5	53,497.7	204,743.8	983,690.4	115,670.6	553,155.1	17,189.8	9.9	68,756.8	228,908.2
2012	1	1,271,564.5	263,654.0	56,838.6	206,815.4	1,007,910.5	115,777.7	555,495.8	19,445.9	402.8	75,119.9	241,668.5

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

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

1.3.2 Faktor Penentu M3
Factors Affecting M3

RM juta / *RM million*

Pada akhir tempoh		Jumlah	Tuntutan bersih ke atas Kerajaan *Net Claims on Government*			Tuntutan ke atas Sektor Swasta *Claims on the Private Sector*			Aset Asing Bersih *Net Foreign Assets*			Pengaruh Lain
			Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan	Jumlah	Pinjaman[1]	Sekuriti	Jumlah	BNM	Sistem Perbankan	
End of period		*Total*	*Total*	*Claims on Government*	*Government Deposits*	*Total*	*Loans* [1]	*Securities*	*Total*	*BNM*	*Banking System*	*Other Influences*
2008		931,865.2	31,407.9	70,067.1	38,659.1	823,719.4	724,549.9	99,169.5	331,800.4	316,702.7	15,097.7	(255,062.5)
2009		1,017,303.2	57,216.2	105,985.8	48,769.6	874,676.3	771,030.9	103,645.4	354,262.8	324,045.6	30,217.2	(268,852.2)
2010		1,086,094.0	49,096.8	102,869.5	53,772.7	959,523.3	863,011.8	96,511.5	386,047.8	322,252.5	63,795.2	(308,573.9)
2010	1	1,021,014.0	56,896.9	105,873.9	48,977.0	879,898.3	777,054.4	102,843.9	353,666.8	324,941.8	28,725.0	(269,447.9)
	2	1,021,555.9	57,174.9	106,359.2	49,184.3	886,683.6	785,895.5	100,788.0	349,123.2	324,547.4	24,575.7	(271,425.7)
	3	1,031,851.4	54,862.2	102,321.6	47,459.4	891,361.8	790,769.4	100,592.5	345,546.1	304,986.1	40,560.0	(259,918.7)
	4	1,025,310.0	56,673.0	99,638.0	42,965.0	899,564.1	794,925.4	104,638.7	346,794.0	307,234.3	39,559.7	(277,721.1)
	5	1,027,615.5	58,416.3	98,286.0	39,869.7	910,178.6	805,542.6	104,636.0	345,043.7	305,527.3	39,516.4	(286,023.1)
	6	1,031,488.0	49,770.4	99,771.3	50,000.9	907,914.5	817,198.0	90,716.5	355,681.5	303,298.1	52,383.4	(281,878.4)
	7	1,036,055.2	50,080.4	106,435.4	56,355.0	923,464.0	821,129.1	102,334.9	348,670.5	304,103.6	44,566.9	(286,159.7)
	8	1,049,147.0	57,858.9	111,340.4	53,481.5	931,257.2	827,443.2	103,814.1	354,867.5	304,823.5	50,043.9	(294,836.6)
	9	1,055,564.3	52,471.3	108,908.3	56,436.9	930,447.6	834,430.6	96,017.0	367,984.1	304,266.5	63,717.6	(295,338.8)
	10	1,062,937.6	41,796.0	106,226.5	64,430.5	952,954.2	844,651.7	108,302.4	374,157.5	318,438.2	55,719.3	(305,970.1)
	11	1,079,116.5	41,557.0	103,977.8	62,420.8	965,458.3	856,201.7	109,256.6	372,814.0	319,916.3	52,897.7	(300,712.8)
	12	1,086,094.0	49,096.8	102,869.5	53,772.7	959,523.3	863,011.8	96,511.5	386,047.8	322,252.5	63,795.2	(308,573.9)
2011	1	1,108,845.6	50,006.5	102,471.0	52,464.5	966,804.7	872,424.6	94,380.1	399,781.3	327,129.7	72,651.6	(307,746.9)
	2	1,100,268.8	43,280.0	107,155.8	63,875.8	970,814.2	877,153.0	93,661.3	404,458.2	332,180.9	72,277.3	(318,283.6)
	3	1,114,113.1	45,407.6	110,707.9	65,300.3	982,279.8	889,494.8	92,785.0	411,320.6	338,045.6	73,275.1	(324,894.9)
	4	1,129,268.8	43,889.3	102,942.9	59,053.6	989,199.9	895,394.6	93,805.3	458,044.7	386,749.0	71,295.7	(361,865.2)
	5	1,145,430.7	39,691.8	105,766.1	66,074.3	1,010,274.9	908,457.6	101,817.3	468,089.6	394,938.9	73,150.7	(372,625.6)
	6	1,158,980.8	33,972.2	103,965.8	69,993.5	1,020,064.8	918,781.5	101,283.2	484,247.3	399,725.1	84,522.2	(379,303.6)
	7	1,156,436.4	29,729.7	106,217.2	76,487.5	1,022,552.0	920,091.8	102,460.1	488,629.8	403,037.3	85,592.5	(384,475.0)
	8	1,160,464.5	35,182.1	107,897.4	72,715.3	1,032,120.6	930,988.4	101,132.1	480,301.5	405,556.3	74,745.1	(387,139.6)
	9	1,187,219.9	44,343.4	102,066.0	57,722.6	1,040,294.0	941,369.5	98,924.4	486,822.5	410,402.7	76,419.8	(384,240.0)
	10	1,184,596.9	38,698.5	102,696.5	63,998.0	1,046,258.3	947,172.9	99,085.4	490,184.2	422,333.3	67,850.8	(390,544.1)
	11	1,211,836.0	39,375.6	106,129.6	66,754.0	1,061,284.8	960,474.7	100,810.1	497,685.0	422,318.0	75,367.0	(386,509.4)
	12	1,241,931.9	37,059.5	108,755.5	71,696.0	1,076,412.6	974,804.7	101,607.8	488,930.8	416,860.5	72,070.3	(360,471.0)
2012	1	1,271,564.5	25,108.9	109,183.2	84,074.3	1,077,200.2	971,342.2	105,858.0	503,256.9	418,201.0	85,055.9	(334,001.5)

^ 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.

^ *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.*

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*	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
2009	322,505.6	1,515.8	7,279.2	2,683.1	0	9,373.2	12,407.5	0	7,213.3	362,977.7
2010	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
2011	414,510.3	2,672.2	6,253.0	2,017.0	0	28,797.3	10,671.2	0	7,834.0	472,754.9
2010 1	323,401.6	1,515.8	7,279.4	2,683.2	0	8,855.0	12,423.6	0	7,171.3	363,329.9
2	323,007.0	1,515.8	7,279.6	2,683.3	0	9,883.6	12,465.3	0	7,190.0	364,024.7
3	303,570.3	1,395.4	6,701.3	2,858.4	0	10,370.3	12,432.2	0	6,713.9	344,041.8
4	305,819.3	1,395.4	6,701.5	2,658.5	0	13,498.5	12,506.0	0	6,708.6	349,287.8
5	304,111.9	1,395.4	6,701.8	2,658.6	0	12,715.8	12,549.4	0	6,723.3	346,856.3
6	301,806.2	1,470.0	6,513.5	2,808.7	0	13,342.5	11,725.4	0	6,609.4	344,275.7
7	302,612.0	1,470.0	6,513.8	2,483.8	0	13,685.2	11,768.9	0	6,611.3	345,145.0
8	303,331.9	1,470.0	6,514.1	2,383.9	0	14,989.6	11,773.0	0	6,485.1	346,947.6
9	302,777.0	1,469.2	6,510.7	2,384.1	0	31,357.4	11,801.5	0	6,491.7	362,791.6
10	316,945.1	1,469.2	6,511.0	2,285.2	0	37,855.7	11,817.9	0	6,598.7	383,482.9
11	318,422.4	1,469.2	6,511.5	2,285.5	0	40,740.3	11,821.7	0	6,522.4	387,772.9
12	320,774.4	1,453.5	6,442.5	2,285.4	0	40,583.0	11,837.4	0	6,795.4	390,171.8
2011 1	325,299.2	1,805.2	6,442.9	2,285.5	0	45,137.2	11,793.6	0	6,738.1	399,501.7
2	330,350.2	1,805.2	6,443.4	2,285.7	0	50,817.5	11,770.7	0	6,700.0	410,172.8
3	336,196.4	2,172.0	6,161.6	2,285.7	0	54,741.8	11,625.4	0	7,439.3	420,622.1
4	384,897.9	2,172.0	6,162.1	2,014.4	0	67,705.3	11,509.6	0	7,440.8	481,902.0
5	393,013.6	2,245.9	6,163.0	2,016.0	0	64,318.2	11,482.8	0	7,460.6	486,700.1
6	397,778.8	2,269.9	6,206.3	2,016.4	0	64,462.1	11,454.2	0	7,810.7	491,998.4
7	400,935.2	2,424.4	6,207.2	2,017.3	0	60,069.9	11,402.3	0	7,825.0	490,881.3
8	403,453.2	2,424.4	6,208.0	2,017.2	0	58,556.7	11,112.2	0	7,797.9	491,569.5
9	408,178.7	2,553.6	6,437.4	2,017.4	0	48,994.0	11,041.8	0	7,822.3	487,045.2
10	420,109.4	2,553.6	6,437.9	2,020.0	0	29,933.0	10,986.0	0	7,873.6	479,913.4
11	420,093.7	2,553.6	6,438.2	2,017.9	0	30,342.7	10,722.2	0	7,875.6	480,043.9
12	414,510.3	2,672.2	6,253.0	2,017.0	0	28,797.3	10,671.2	0	7,834.0	472,754.9
2012 1	415,850.5	2,672.2	6,253.2	2,193.7	0	29,726.2	10,563.6	0	8,150.7	475,410.1

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.

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*

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 Am / *General Reserve Fund*	Rizab Lain / *Other Reserves*	Matawang dalam Edaran / *Currency in Circulation*	Deposit / *Deposits*			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*
					Institusi Kewangan / *Financial Institutions*	Kerajaan Persekutuan / *Federal Government*	Lain-lain / *Others*				
2009	100.0	13,478.1	34,614.6	51,138.6	181,535.1	18,641.2	1,270.9	33,357.4	7,231.1	21,610.8	362,977.7
2010	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8
2011	100.0	13,644.0	15,451.9	61,874.1	214,905.7	10,817.8	13,066.1	107,983.5	6,548.3	28,363.5	472,754.9
2010 1	100.0	11,976.7	30,395.1	54,278.0	178,274.5	17,592.6	1,264.5	29,686.0	7,231.1	32,531.5	363,329.9
2	100.0	11,976.7	30,422.6	55,184.0	187,580.2	17,449.8	1,459.2	27,601.1	7,231.1	25,020.1	364,024.7
3	100.0	13,478.1	14,619.7	52,213.4	174,667.0	16,330.6	1,327.4	35,636.3	6,656.4	29,013.0	344,041.8
4	100.0	13,478.1	14,624.7	52,057.2	163,209.2	11,470.5	1,293.3	60,510.4	6,656.4	25,888.1	349,287.8
5	100.0	13,478.1	14,700.3	53,210.0	158,016.5	8,116.6	1,398.8	72,162.3	6,656.4	19,017.4	346,856.3
6	100.0	13,478.1	6,803.0	51,355.0	151,185.6	17,175.4	1,335.8	72,076.5	6,469.1	24,297.2	344,275.7
7	100.0	13,478.1	6,806.7	51,744.7	144,611.5	24,427.7	1,363.1	72,726.5	6,469.1	23,417.6	345,145.0
8	100.0	13,478.1	6,901.8	55,936.0	138,580.2	19,755.5	901.4	79,998.6	6,469.1	24,826.9	346,947.6
9	100.0	13,478.1	1,402.1	52,615.0	159,644.5	20,862.1	905.3	83,613.3	6,465.4	23,705.8	362,791.6
10	100.0	13,478.1	1,416.3	53,861.8	150,355.0	28,227.5	899.3	102,234.2	6,465.4	26,445.3	383,482.9
11	100.0	13,478.1	1,284.4	52,960.3	166,095.1	23,806.5	3,203.0	96,064.4	6,465.4	24,315.8	387,772.9
12	100.0	14,144.0	5,970.3	55,787.8	170,732.4	14,226.4	3,663.7	100,376.8	6,396.6	18,773.9	390,171.8
2011 1	100.0	13,478.1	1,941.6	63,463.6	168,655.0	12,745.5	3,250.2	99,135.2	6,396.6	30,335.9	399,501.7
2	100.0	13,478.1	1,957.7	57,988.1	174,908.0	20,464.3	3,188.3	99,523.1	6,396.6	32,168.7	410,172.8
3	100.0	13,644.0	5,267.8	55,956.6	184,434.8	23,728.5	3,181.6	102,241.6	6,458.4	25,608.8	420,622.1
4	100.0	13,644.0	5,308.7	57,889.8	227,288.6	20,050.4	9,036.1	116,788.5	6,458.4	25,337.5	481,902.0
5	100.0	13,644.0	5,382.6	57,435.1	225,032.7	25,190.8	9,236.9	109,456.4	6,458.4	34,763.1	486,700.1
6	100.0	13,644.0	8,909.4	56,720.7	231,750.6	26,874.2	9,097.5	109,660.5	6,503.0	28,738.6	491,998.4
7	100.0	13,644.0	8,883.0	58,712.1	224,327.1	33,523.9	11,350.7	107,587.3	6,503.0	26,250.3	490,881.3
8	100.0	13,644.0	9,142.1	66,114.6	210,205.0	27,310.5	12,863.2	112,815.3	6,503.0	32,871.9	491,569.5
9	100.0	13,644.0	20,430.4	59,280.2	202,973.6	14,511.6	12,871.7	128,822.1	6,742.6	27,669.1	487,045.2
10	100.0	13,644.0	20,359.5	59,617.4	194,662.6	18,782.8	12,909.8	121,862.3	6,742.6	31,232.5	479,913.4
11	100.0	13,644.0	20,236.3	59,464.9	197,654.7	25,452.7	13,013.4	113,916.0	6,742.6	29,819.4	480,043.9
12	100.0	13,644.0	15,451.9	61,874.1	214,905.7	10,817.8	13,066.1	107,983.5	6,548.3	28,363.5	472,754.9
2012 1	100.0	13,644.0	15,557.8	66,845.8	215,333.7	8,259.8	13,074.8	103,631.6	6,548.3	32,414.3	475,410.1

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* (RM juta / *RM million*)		Bil. permohonan diluluskan *No. of appl. approved*		Jumlah dikeluarkan (a) *Amount drawdown (a)* (RM juta / *RM million*)		Jumlah dibayar balik (b) *Amount repaid (b)* (RM juta / *RM million*)		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)* (RM juta / *RM million*)	
			Pada akhir bulan Dis-11 *As at end Dec-11*	Pada akhir bulan Jan-12 *As at end Jan-12*	Pada akhir bulan Dis-11 *As at end Dec-10*	Pada akhir bulan Jan-12 *As at end Jan-12*	Pada akhir bulan Dis-11 *As at end Dec-11*	Pada akhir bulan Jan-12 *As at end Jan-12*	Pada akhir bulan Dis-11 *As at end Dec-11*	Pada akhir bulan Jan-12 *As at end Jan-12*	Pada akhir bulan Dis-11 *As at end Dec-11*	Pada akhir bulan Jan-12 *As at end Jan-12*
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/]	1,727.9	1,727.9	10,275	10,275	1,707.2	1,707.2	1,626.6	1,632.2	80.6	75.0
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,550 [2/]	4,143.8	4,162.0	7,188	7,219	3,802.3	3,816.0	2,230.3	2,298.7	1,572.0	1,517.2
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,300 [3/]	14,878.0	14,959.1	23,166	23,260	14,145.1	14,216.5	8,630.4	8,746.8	5,514.8	5,469.7
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	199.9	206.2	403	411	102.1	108.0	56.5	65.8	45.6	42.2
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	224.2	226.0	9,956	10,036	214.3	216.5	51.1	53.3	163.2	163.3
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 [4/]	289.0									
2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund	18 Dis, 1990	600	331.3									
1. Tabung Usahawan Baru/ New Entrepreneurs Fund	12 Dis, 1989	1250 [4/]	1,419.5	1,419.5	3,126	3,126	1,397.8	1,397.8	1,397.7	1,397.7	0.1	0.1
2. Tabung Khas Pelancongan/Special Fund for Tourism	10 Mac, 1990	200 [4/]	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 [4/]	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	338.7	338.7	311	311	333.7	333.7	329.2	329.2	4.5	4.4
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	13.9	13.9	2.5	2.5
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	982.4	982.4	4,742	4,742	929.0	929.0	-	-	678.5	678.5
15. Kemudahan Pemodenan PKS/SME Modernisation Facility	1 Ogs, 2008		94.0	94.0	186	186	79.3	79.3	-	-	66.6	66.6
16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme	3 Feb, 2009	2,000	2,107.2	2,107.2	9,594	9,594	1,953.8	1,953.2	-	-	1,408.8	1,405.1
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	895.5	895.6	19.0	19.0

[1/] Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM159j)
[2/] Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC
[3/] Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC
[4/] Tabung Pusingan.

[1/] Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM159m)
[2/] Excludes previous allocations of RM300m to CGC
[3/] Excludes previous allocations of RM450m to CGC
[4/] Revolving funds.

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

RM juta / *RM million*

Akhir tempoh / *End of period*		Wang tunai / *Cash*	Deposit yang disimpan dan Repo berbalik / *Deposits Placed and Reverse Repos*			Jumlah yang akan diterima daripada / *Amounts due from*						Instrumen deposit boleh niaga yang dipegang / *Negotiable instruments of deposit held*	Sekuriti Malaysia / *Malaysian securities*			Pinjaman dan pendahuluan[3] / *Loans and advances* [3]	Aset tetap / *Fixed assets*	Lain-lain aset / Other assets		Jumlah aset / *Total assets*
						Di Malaysia / *In Malaysia*					Di luar Malaysia / *Outside Malaysia*									
			Baki kira-kira dengan Bank Negara Malaysia / *Balances with Bank Negara Malaysia*	Rizab berkanun dengan Bank Negara Malaysia / *Statutory reserve with Bank Negara Malaysia*	Lain-lain deposit yang disimpan dan repo berbalik[1] / *Other deposits placed and reverse repos* [1]	Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdagangan / *Commercial banks*	Bank Islam / *Islamic Banks*	Bank pelaburan / *Investment banks*	Lain-lain[2] / *Others* [2]			Bil Perbenda-haraan / *Treasury bills*	Sekuriti kerajaan / *Government securities*	Lain-lain sekuriti / *Other securities*			Di Malaysia / *In Malaysia*	Di luar Malaysia / *Outside Malaysia*	
2010	6	7,739.4	236.6	4,494.4	33,510.9	139,787.9	25,462.3	14,238.0	6,897.2	1,498.1	43,815.8	39,601.9	1,696.7	50,275.2	158,592.9	832,320.7	15,019.8	63,178.2	33,530.0	1,471,896.1
	7	7,347.4	164.4	4,484.9	31,625.2	133,128.8	25,870.7	14,797.7	6,809.8	1,177.1	41,869.2	35,101.7	2,084.9	51,743.6	163,164.8	838,612.1	15,069.4	69,409.1	23,170.6	1,465,631.4
	8	9,965.3	310.6	4,521.6	33,201.6	125,589.6	27,266.2	8,794.0	5,874.1	966.4	45,534.1	30,827.8	1,792.3	56,966.6	169,527.2	845,172.7	15,149.7	72,279.3	24,067.2	1,477,806.3
	9	7,619.2	257.0	5,103.1	30,542.6	139,243.4	25,717.3	10,938.2	5,946.9	940.7	51,068.6	33,406.3	1,561.1	54,487.5	175,764.7	851,657.1	15,206.1	66,868.2	36,777.4	1,513,105.1
	10	7,582.4	250.8	4,852.8	32,517.0	123,483.4	28,301.2	10,121.5	7,266.8	1,150.0	49,877.8	31,156.8	1,543.9	52,535.1	185,947.1	861,701.8	15,283.7	72,858.1	26,805.4	1,513,235.4
	11	7,585.6	328.8	4,789.7	33,498.7	136,656.6	25,590.1	10,641.4	7,966.8	1,150.0	45,053.0	28,019.4	1,504.9	49,994.4	187,384.8	873,429.1	15,317.0	77,765.6	26,338.8	1,533,015.0
	12	8,627.4	1,068.2	5,483.9	28,480.6	140,675.6	30,190.8	11,176.3	7,248.2	650.0	50,826.0	32,657.9	1,881.9	48,874.8	187,292.6	880,414.4	15,524.0	61,346.2	37,360.4	1,549,779.3
2011	1	10,672.4	410.2	4,945.0	36,617.9	138,258.4	36,772.2	9,908.5	6,649.0	672.0	54,910.2	30,049.7	1,412.0	49,449.5	178,722.9	890,669.4	15,603.8	72,640.3	40,657.0	1,579,020.5
	2	8,564.2	388.5	5,149.8	37,450.4	138,745.7	35,306.4	10,433.3	7,733.4	950.0	56,102.8	29,433.7	1,337.8	51,414.9	178,850.0	895,963.6	15,682.3	63,116.7	40,944.7	1,577,568.3
	3	7,700.1	419.4	6,191.4	35,508.1	142,463.8	29,381.5	10,756.3	6,035.8	1,050.0	67,307.3	37,588.8	1,430.2	54,100.7	172,327.5	909,369.4	15,793.3	63,450.6	38,949.4	1,599,823.5
	4	8,333.6	359.4	12,885.3	34,868.4	166,379.3	27,661.1	11,912.6	6,127.8	820.0	66,129.6	33,940.9	1,537.5	45,336.4	161,032.8	917,167.4	15,883.9	67,255.5	41,506.1	1,619,137.9
	5	8,206.2	218.2	20,206.3	38,737.3	160,630.2	28,194.2	18,301.4	5,842.5	1,057.6	64,438.4	29,744.3	803.1	45,175.6	163,181.0	931,864.4	16,016.6	69,981.8	42,188.7	1,644,788.0
	6	7,439.6	441.6	19,912.2	33,843.6	166,829.7	29,725.9	18,330.4	5,269.1	1,007.6	68,976.6	32,059.3	891.8	44,346.0	167,886.4	945,074.0	16,112.3	64,805.9	48,169.9	1,671,121.8
	7	7,995.6	369.6	29,475.9	29,258.1	148,982.8	35,133.2	17,504.6	4,467.2	-	68,572.0	33,587.9	636.3	44,745.9	167,898.2	946,315.2	16,212.5	69,393.6	52,209.1	1,672,757.8
	8	11,515.4	691.2	29,685.7	36,913.7	136,954.5	30,000.6	19,387.8	5,738.7	-	63,109.6	36,137.3	923.9	46,675.4	181,315.8	957,408.8	16,317.4	63,985.6	53,755.5	1,690,517.0
	9	8,499.1	581.1	29,110.8	31,421.6	135,758.2	26,394.1	20,375.8	6,173.6	-	70,579.4	43,602.1	2,184.9	38,038.8	204,498.3	968,818.3	16,416.4	63,582.9	53,660.8	1,719,696.4
	10	8,512.7	335.3	29,491.1	34,780.0	145,055.0	26,347.2	19,579.6	5,340.9	-	52,559.4	39,698.5	1,978.8	40,076.1	191,693.2	974,117.9	16,602.4	64,079.1	53,963.8	1,704,211.0
	11	8,733.5	152.3	29,209.1	33,205.5	147,057.5	28,764.5	18,878.6	7,417.2	300.0	61,880.8	37,079.9	2,357.5	41,616.5	195,678.3	984,982.7	16,735.7	63,336.7	52,233.5	1,729,619.7
	12	9,080.6	257.2	34,347.2	31,687.5	159,468.6	35,329.4	20,924.2	9,016.2	300.0	62,047.6	44,025.2	2,861.1	39,021.2	201,366.0	1,000,211.3	16,952.7	62,871.9	52,132.2	1,781,900.0
2012	1	10,684.3	330.6	34,605.9	34,389.8	159,741.4	29,577.3	20,630.0	6,888.3	450.0	67,176.6	41,954.2	2,699.3	39,356.3	207,565.7	998,205.2	17,027.5	69,560.3	57,091.4	1,797,934.1

1 Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.
2 Termasuk syarikat diskaun dan Cagamas.
3 Bermula September 2001, butir ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.

1 Comprises RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.
2 Comprises discount houses and Cagamas.
3 W.e.f. September 2001, this item includes conventional loans sold to Cagamas with recourse.

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

RM juta / RM million

Akhir tempoh / *End of period*		Wang Tunai / *Cash*	Deposit yang disimpan dan Repo berbalik / *Deposits Placed and Reverse Repos*				Jumlah yang akan diterima daripada / *Amounts due from*						Instrumen deposit boleh niaga yang dipegang / *Negotiable instruments of deposit held*	Malaysian securities / *Malaysian securities*			Pembiayaan dan pendahuluan[2] / *Financing and advances* [2]	Aset tetap / *Fixed assets*	Lain-lain aset / *Other assets*		Jumlah aset / *Total assets*
							In Malaysia / *Di Malaysia*					Di luar Malaysia / *Outside Malaysia*										
			Baki kira-kira dengan Bank Negara Malaysia / *Balances with Bank Negara Malaysia*	Statutory reserves with Bank Negara Malaysia / *Rizab berkanun dengan Bank Negara Malaysia*	Lain-lain deposit yang disimpan dan repo berbalik[1] / *Other deposits placed and reverse repos* [1]	Wang panggilan di Malaysia / *Money at call in Malaysia*	Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdaga-ngan / *Commercial banks*	Bank Islam / *Islamic banks*	Bank pelaburan/ saudagar / *Investment/ Merchant banks*	Lain-lain / *Others*			Bil perben-daharaan / *Treasury bills*	Sekuriti kerajaan / *Govern-ment securities*	Lain-lain sekuriti / *Other securities*			Di Malaysia[3] / *In Malaysia* [3]	Di luar Malaysia / *Outside Malaysia*	
2009	12	1,117.4	221.2	864.0	230.6	0.0	41,904.9	1,250.5	4,179.6	110.3	1,250.0	2,226.0	6,131.0	821.9	0.0	35,561.0	133,486.9	985.8	2,370.3	944.9	233,656.3
2010	1	692.7	356.0	937.6	326.2	0.0	41,516.7	927.8	3,722.2	235.7	1,500.0	2,302.1	6,431.6	659.5	0.0	35,422.6	135,994.3	996.7	2,975.1	962.9	235,959.9
	2	402.8	524.0	804.0	536.1	0.0	40,711.6	650.1	3,355.4	115.0	1,784.0	2,181.4	4,606.9	510.7	0.0	34,292.5	137,122.9	998.9	2,976.7	945.0	232,518.2
	3	615.1	182.3	819.9	268.6	0.0	43,831.2	1,026.5	4,573.3	183.7	1,464.0	1,802.9	6,459.4	496.0	0.0	34,388.6	139,329.1	1,010.4	3,212.1	885.9	240,549.0
	4	602.2	199.0	860.0	2.6	0.0	40,269.0	617.8	3,539.8	152.8	1,564.0	1,948.5	5,886.3	505.7	0.0	35,515.1	141,153.6	1,016.2	3,371.8	870.2	238,074.7
	5	589.0	215.0	873.9	412.1	0.0	45,807.0	1,161.1	4,519.2	128.4	680.0	2,271.7	5,395.6	542.9	0.0	36,792.9	146,381.4	1,028.6	2,779.7	836.5	250,415.1
	6	623.1	123.7	946.0	11.1	0.0	47,430.5	1,532.9	4,745.2	347.9	1,540.0	2,302.5	5,647.6	455.5	0.0	38,964.1	150,027.9	1,042.6	2,273.5	906.9	258,921.1
	7	659.0	99.4	946.8	12.3	0.0	42,835.8	1,820.0	4,679.6	336.6	1,200.0	2,853.5	5,713.8	543.4	0.0	40,764.2	151,420.4	1,052.4	2,844.1	1,043.8	258,825.1
	8	809.0	202.0	966.2	11.4	0.0	40,397.5	1,392.3	3,989.5	48.4	970.0	3,226.0	4,806.2	504.3	0.0	41,083.9	153,475.0	1,052.3	4,353.1	988.6	258,275.7
	9	678.4	149.3	994.4	11.5	0.0	38,017.1	315.2	5,926.7	93.4	900.0	2,494.7	6,093.5	473.3	0.0	44,186.8	152,081.3	1,061.3	4,944.8	993.2	259,414.9
	10	749.0	120.9	1,044.1	11.2	0.0	38,006.3	292.3	5,399.3	100.8	1,050.0	2,990.4	6,716.1	411.8	0.0	45,562.8	153,989.2	1,072.3	4,150.1	994.7	262,661.5
	11	628.1	37.3	1,036.9	51.1	0.0	37,792.3	337.3	5,456.1	110.5	1,150.0	1,450.4	5,777.9	291.2	0.0	46,483.0	157,763.8	1,081.1	4,912.9	1,020.1	265,380.0
	12	882.1	299.5	1,069.3	51.3	0.0	37,548.8	2,226.7	5,184.6	125.9	650.0	2,316.4	6,020.8	176.4	0.0	46,873.0	159,211.0	1,104.5	2,873.6	989.1	267,602.9
2011	1	800.1	182.4	1,076.8	107.7	0.0	36,287.1	4,576.2	4,870.9	57.7	672.0	2,281.5	5,971.1	130.4	0.0	44,967.3	162,257.1	1,121.1	2,777.4	1,829.3	269,965.9
	2	749.8	95.1	1,110.6	101.5	0.0	42,077.1	3,867.5	4,927.0	102.2	950.0	2,025.1	5,590.5	111.0	20.0	43,990.4	163,295.4	1,133.8	3,647.1	1,831.2	275,625.2
	3	744.1	157.6	1,236.0	202.3	0.0	42,914.9	4,119.9	5,375.5	104.1	1,050.0	2,858.3	6,312.3	150.1	20.0	45,457.8	167,585.5	1,142.5	2,369.7	974.0	282,774.5
	4	870.3	142.5	2,805.4	201.9	0.0	38,372.6	2,755.3	5,856.7	76.0	820.0	3,190.7	6,100.6	144.1	20.0	43,282.0	169,261.7	1,148.9	3,857.7	909.1	279,815.4
	5	714.9	78.1	4,345.8	152.9	0.0	42,300.4	3,618.6	6,386.6	32.1	450.0	3,807.8	5,702.5	144.1	19.9	43,524.0	171,270.3	1,151.8	2,832.9	945.8	287,478.5
	6	719.2	248.7	4,016.7	442.2	0.0	44,753.8	5,009.0	7,285.0	257.3	400.0	4,008.1	4,435.7	114.4	80.4	45,408.3	176,337.6	1,168.3	3,668.7	1,057.3	299,410.8
	7	838.1	120.2	5,845.4	30.8	0.0	41,680.6	5,606.8	6,220.5	374.1	0.0	3,943.0	4,737.5	49.6	121.3	43,550.3	178,308.8	1,178.7	3,512.7	1,007.6	297,126.0
	8	963.6	212.1	5,771.3	0.6	0.0	38,696.8	4,724.0	8,222.6	294.1	0.0	4,267.8	5,317.2	58.8	123.1	45,017.4	182,533.9	1,187.4	4,239.1	963.0	302,592.9
	9	882.1	359.3	5,989.4	30.7	0.0	38,328.6	5,005.9	7,173.7	550.5	0.0	4,623.9	6,089.2	136.7	162.7	46,649.0	185,716.9	1,172.6	4,009.9	1,055.7	307,936.7
	10	740.5	150.1	6,108.7	81.0	0.0	40,507.1	4,885.4	5,775.3	394.6	0.0	4,809.3	5,804.7	58.4	141.4	45,428.7	188,840.6	1,178.8	2,735.5	1,044.8	308,685.0
	11	775.8	46.6	5,911.7	30.7	0.0	47,704.4	6,408.6	5,648.4	529.5	300.0	4,853.9	5,678.9	155.7	164.3	48,894.1	191,259.1	1,187.7	3,075.2	1,066.2	323,690.8
	12	950.8	105.0	7,826.7	0.7	0.0	46,312.0	5,358.4	7,093.5	704.2	300.0	5,559.4	6,367.4	146.4	158.5	52,211.3	196,994.2	1,206.3	2,677.3	964.4	334,936.2
2012	1	924.3	150.1	8,153.7	0.7	0.0	43,325.1	5,824.9	5,994.2	496.8	450.0	5,315.5	5,574.1	196.6	179.4	53,608.2	199,411.6	1,218.8	3,884.2	1,173.4	335,881.5

Nota: SPI - Skim Perbankan Islam
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
1 Termasuk RM deposit yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.
2 Tidak termasuk pembiayaan yang dijual kepada Cagamas dengan rekursa.
3 Angka negatif untuk Bank-Bank Perdagangan disebabkan oleh baki bersih antara cawangan
4 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Note: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding
1 Comprises RM deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.
2 Exclude financing sold to Cagamas with recourse.
3 Negative figure for IBS of Commercial banks due to Net Interbranch Balances
4 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

1.8 Kumpulan-Kumpulan Wang Insurans Hayat[1] dan Am[2]: Penyata Harta
Life and General Insurance Funds : Statement of Assets

RM juta/*RM million*

Tempoh / *Period*		Bilangan Kumpulan Wang Insurans Hayat/ Am[3] / *Number of Life/ General Insurance Funds*[3]	Jumlah Aset / *Total Assets*	Harta benda, Loji dan Kelengkapan / *Property, Plant and Equipment*	Pelaburan Hartanah / *Investment Properties*	Pinjaman/ Pembiayaan / *Loans/ Financing*	Pelaburan / *Investments*				Aset Luar Negeri / *Foreign Assets*	Wang Tunai dan Simpanan / *Cash and Deposits*	Aset-aset Lain[6] / *Other Assets*[6]
							Kertas[4]/Pinjaman Dijamin oleh Kerajaan Malaysia / *Malaysian Government Papers*[4]*/Guaranteed Loans*	Sekuriti/ Hutang Korporat[5] / *Corporate/ Debt Securities*[5]	Lain-lain / *Others*	Jumlah / *Total*			
Insurans Hayat / Life Insurance													
2008	4Q	23	118,272.8	500.4	3,834.4	12,068.3	18,984.8	60,263.8	2,286.4	81,535.1	1,550.1	16,022.3	2,762.3
2009	1Q	26	122,115.5	1,629.0	2,762.2	12,093.9	19,854.0	63,420.8	2,716.6	85,991.4	1,990.4	15,239.9	2,408.7
	2Q	26	127,740.5	1,610.1	2,784.6	11,965.0	19,079.2	69,465.8	2,973.0	91,517.9	2,653.2	14,782.8	2,426.8
	3Q	26	133,164.6	1,638.0	2,749.4	11,724.7	19,416.2	73,541.8	3,226.0	96,184.0	3,136.3	15,397.9	2,334.3
	4Q	26	136,361.0	1,632.9	2,839.1	11,647.5	19,517.2	77,539.6	2,916.4	99,973.2	3,420.7	14,525.9	2,321.8
2010	1Q	26	140,149.1	1,625.9	2,862.9	11,365.3	19,405.4	80,670.7	2,957.6	103,033.6	3,540.0	15,126.7	2,594.5
	2Q	26	142,512.8	1,614.4	2,831.3	11,253.8	20,194.1	83,272.3	3,289.8	106,756.2	3,647.7	13,803.0	2,606.5
	3Q	26	149,621.6	1,618.1	2,830.6	11,150.1	22,738.6	87,502.4	3,669.5	113,910.5	4,079.8	12,519.0	3,513.4
	4Q	26	153,919.5	1,662.2	2,788.9	10,929.5	22,937.4	92,677.3	3,477.4	119,092.1	4,762.9	11,638.8	3,045.1
2011	1Q	27	157,402.6	1,668.8	2,756.2	10,969.4	21,847.1	94,569.7	3,280.8	119,697.5	4,942.5	14,018.6	3,349.6
	2Q	28	160,857.1	1,651.1	2,764.5	10,943.8	22,545.4	96,524.2	3,422.2	122,491.9	5,217.1	14,636.3	3,152.4
	3Q	28	160,129.1	1,646.0	2,750.1	10,928.2	25,680.7	92,758.8	3,068.3	121,507.8	4,734.2	15,014.1	3,548.8
	4Q	28	166,398.7	1,646.3	2,595.6	10,942.3	27,077.1	94,749.0	3,321.7	125,147.8	4,776.8	18,163.5	3,126.3
Insurans Am / General Insurance													
2008	4Q	47	23,237.5	758.0	283.9	188.7	4,076.1	6,998.2	398.9	11,473.3	60.2	8,152.2	2,321.3
2009	1Q	45	23,960.9	726.8	236.4	187.9	4,157.5	7,222.8	502.9	11,883.2	59.4	8,283.5	2,583.7
	2Q	45	24,261.6	754.0	233.3	183.0	4,374.0	7,586.4	537.6	12,498.1	75.0	7,958.5	2,559.7
	3Q	44	24,770.0	784.3	256.5	185.5	4,434.1	7,542.9	1,050.1	13,027.0	91.0	7,907.8	2,517.9
	4Q	44	24,722.7	799.9	262.8	184.3	4,599.5	7,768.3	1,066.0	13,433.8	79.2	7,739.0	2,223.6
2010	1Q	44	25,674.5	735.4	266.0	131.1	4,508.7	7,483.7	1,583.2	13,575.6	75.8	8,242.1	2,648.5
	2Q	44	25,987.7	721.1	246.7	127.5	4,489.6	7,488.5	1,848.2	13,826.3	61.1	8,314.7	2,690.2
	3Q	44	26,753.6	706.8	246.2	122.7	4,812.3	7,679.8	2,157.3	14,649.3	77.3	8,297.4	2,653.7
	4Q	43	26,992.1	719.6	251.4	118.6	4,856.1	7,859.3	2,150.6	14,866.1	80.1	8,270.6	2,685.9
2011	1Q	41	27,968.2	719.3	222.8	116.8	5,095.4	7,925.7	2,348.9	15,370.0	78.0	8,187.5	3,273.8
	2Q	41	28,478.6	729.1	242.5	102.5	5,077.5	7,954.1	2,551.6	15,583.1	73.4	8,393.7	3,354.3
	3Q	41	28,771.8	719.7	218.9	101.3	5,351.2	7,800.3	2,621.3	15,772.7	58.1	8,566.4	3,334.6
	4Q	41	28,950.2	717.7	201.7	91.3	5,570.4	8,052.2	2,847.7	16,470.2	55.2	8,155.5	3,258.6

[1] Termasuk perniagaan insurans hayat yang dikendalikan oleh syarikat insurans komposit dan hayat.
[2] Termasuk perniagaan insurans am yang dikendalikan oleh syarikat insurans komposit dan am.
[3] Mulai daripada tahun 1986, termasuk Kumpulan Wang Insurans Takaful Keluarga dan Takaful Am.
[4] Termasuk SKM, Bil Perbendaharaan, Terbitan Pelaburan Kerajaan dan Bil Bank Negara.
[5] Termasuk kertas Cagamas, debentur, bon dan pinjaman stok, waran dan hak langganan boleh pindah, dll.
[6] Termasuk premium terkumpul dan lain-lain aset.

[1] Includes life insurance business undertaken by composite and life insurance companies.
[2] Includes general insurance business undertaken by composite and general insurance companies.
[3] From 1986 onwards, includes Takaful Family and General Takaful Insurance Funds.
[4] Includes MGS, Treasury Bills, Government Investment Issues and BNM Papers.
[5] Includes Cagamas papers, debentures, bonds and loans stocks, warrants, TSRs and shares, etc.
[6] Includes outstanding premiums and miscellaneous assets.

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.

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.

1.9 Sistem Perbankan: Penyata Modal dan Liabiliti
Banking System: Statement of Capital and Liabilities

RM juta / *RM million*

Akhir tempoh / *End of period*		Modal dan rizab[1] / *Capital and reserves* [1]	Deposit / *Deposits*			Jumlah yang akan dibayar kepada / *Amounts due to*						Penerimaan jurubank yang belum dijelaskan / *Bankers acceptances outstanding*	Bil kena bayar / *Bills payable*		Tanggungan lain / *Other liabilities*		Jumlah tanggungan / *Total liabilities*
			Jumlah deposit / *Total deposits*	yang mana: / *of which:*		Di Malaysia / *In Malaysia*					Di luar Malaysia / *Outside Malaysia*		Di Malaysia / *In Malaysia*	Di luar Malaysia / *Outside Malaysia*	Di Malaysia[3] / *In Malaysia* [3]	Di luar Malaysia / *Outside Malaysia*	
				Deposit di bawah Kumpulan Wang Pelaburan Baru[2] / *Deposits under the New Investment Fund* [2]	Akaun Deposit Khas / *Special Deposit Account*	Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdagangan / *Commercial banks*	Bank Islam / *Islamic banks*	Bank pelaburan / *Investment banks*	Lain-lain / *Other*							
2010	3	133,996.4	1,068,733.8	13,002.3	0.7	46.3	35,778.4	3,852.3	9,242.0	451.1	37,606.0	11,466.6	5,523.0	43.6	132,878.0	2,479.4	1,442,096.9
	4	135,931.4	1,064,795.7	13,642.1	0.8	0.0	26,829.9	1,706.4	9,548.1	2,527.1	38,363.8	9,738.9	5,574.9	33.5	133,594.8	3,278.6	1,431,923.2
	5	137,320.4	1,064,676.6	13,664.4	0.7	0.0	33,038.7	3,802.5	10,618.1	5,930.9	35,266.7	9,341.8	5,970.7	44.3	134,501.5	3,380.3	1,443,892.6
	6	138,256.6	1,083,884.5	14,120.7	0.7	0.0	32,625.0	4,662.9	8,248.6	3,514.8	37,989.7	12,153.7	5,643.3	38.7	141,972.3	2,906.1	1,471,896.1
	7	140,942.0	1,082,563.0	14,056.1	0.7	0.0	32,601.2	4,730.7	7,563.3	4,336.5	33,937.2	13,641.8	5,347.8	40.6	137,010.0	2,917.4	1,465,631.4
	8	142,096.9	1,092,937.6	13,957.3	0.6	0.0	30,263.2	4,812.8	6,315.8	3,830.1	33,340.0	14,718.1	5,920.4	41.0	140,408.3	3,122.2	1,477,806.3
	9	142,440.6	1,106,228.9	14,122.4	0.6	0.0	33,516.4	4,107.9	6,743.6	10,150.7	38,206.0	14,435.3	5,919.5	44.8	148,211.1	3,100.2	1,513,105.1
	10	143,622.2	1,110,438.4	13,005.6	0.8	0.0	35,306.3	4,420.8	7,190.7	11,506.4	34,585.3	15,208.2	7,129.6	45.2	140,407.3	3,374.9	1,513,235.4
	11	144,475.4	1,128,497.6	13,024.1	0.7	6.2	33,345.4	4,469.8	6,654.7	12,181.5	32,393.2	15,404.0	6,097.8	105.5	146,420.3	2,963.5	1,533,015.0
	12	144,428.6	1,137,923.1	13,735.7	0.7	0.0	36,941.4	4,800.4	6,573.5	12,131.5	38,217.8	15,114.7	6,040.2	51.9	144,230.3	3,325.9	1,549,779.3
2011	1	144,919.3	1,153,112.2	13,292.4	0.7	0.0	39,665.2	9,233.1	6,957.3	12,509.4	37,715.3	14,393.6	7,728.0	50.0	150,000.9	2,736.1	1,579,020.5
	2	146,625.5	1,150,799.3	13,370.7	0.7	1.9	41,374.4	5,807.8	7,673.2	12,381.8	39,827.2	13,247.6	6,636.9	73.6	150,224.6	2,894.6	1,577,568.3
	3	146,499.2	1,170,598.4	13,431.9	0.7	8.4	33,514.0	5,103.2	6,456.9	12,839.4	48,311.9	14,054.0	6,449.6	36.4	152,860.0	3,092.2	1,599,823.5
	4	147,961.2	1,180,712.2	13,880.1	0.7	0.0	33,974.7	5,132.6	7,647.3	14,470.2	53,130.7	13,479.7	6,808.2	44.1	152,667.0	3,110.0	1,619,137.9
	5	149,063.2	1,188,551.2	13,890.2	0.7	6.2	40,908.1	6,200.0	6,121.1	15,368.0	52,171.7	16,464.6	6,481.8	42.5	160,371.3	3,038.6	1,644,788.0
	6	152,193.0	1,208,015.2	14,244.5	0.7	20.0	40,667.0	7,192.2	5,632.9	17,280.5	51,049.2	18,966.1	6,455.7	35.8	159,980.8	3,633.4	1,671,121.8
	7	149,891.8	1,204,892.4	14,385.2	0.7	32.0	43,196.7	9,569.5	5,679.8	15,438.2	53,534.6	16,906.5	6,568.5	36.3	164,198.2	2,813.2	1,672,757.8
	8	151,411.2	1,211,964.4	14,532.2	0.7	3.5	39,635.6	10,738.5	5,664.6	15,247.2	61,065.9	15,589.9	6,098.9	33.0	169,328.9	3,735.6	1,690,517.0
	9	151,694.7	1,243,785.4	14,633.6	0.7	0.0	38,386.7	10,348.3	4,732.1	11,189.4	66,116.5	15,568.5	6,546.1	33.6	166,890.7	4,404.4	1,719,696.4
	10	155,795.0	1,239,746.8	14,719.5	0.8	1.3	37,713.4	8,132.7	5,407.0	7,828.5	58,669.7	15,916.6	6,411.1	32.4	165,140.8	3,415.8	1,704,211.0
	11	156,436.7	1,258,943.5	14,768.2	0.8	1.1	40,280.5	10,435.3	5,386.2	8,978.5	57,089.7	15,888.8	6,652.2	39.9	165,599.4	3,887.9	1,729,619.7
	12	157,707.1	1,299,245.4	15,151.9	0.7	0.0	48,370.7	8,396.3	6,040.0	9,068.2	60,537.4	16,143.3	6,740.5	28.2	165,372.6	4,250.3	1,781,900.0
2012	1	160,252.8	1,317,629.5	15,044.3	0.8	4.6	41,895.3	7,416.9	6,371.4	8,460.0	57,050.4	15,842.5	6,381.8	28.1	172,296.5	4,304.4	1,797,934.1

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.
2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada penjaja kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.
3 Bermula September 2001, butir ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.
Nota: Mulai Mei 1999, data termasuk bank Islam.

1 From December 1996 onwards, includes current unaudited unadjusted profit/loss.
2 Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.
3 W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.
Note: Effective May 1999, data includes Islamic banks.

1.9.1 Sistem Perbankan Islam: Penyata Modal & Liabiliti
Islamic Banking System - Statement of Capital and Liabilities

RM juta / RM million

Akhir tempoh / *End of period*	Modal dan rizab[1] / *Capital and reserves* [1]	Deposit / *Deposits*			Jumlah yang akan dibayar kepada / *Amounts due to*						Pelbagai Pinjaman / *Miscellaneous Borrowings*	Pelbagai Terbitan Hutang Sekuriti / *Miscellaneous Debt Securities Issued*	Pelbagai Tanggungan / *Miscellaneous Liabilities*				Jumlah modal dan liabiliti / *Total Capital and Liabilities*
		Jumlah deposit / *Total deposits*	yang mana: *of which:*		Di Malaysia *In Malaysia*					Di luar Malaysia / *Outside Malaysia*			Jumlah Pelbagai Tanggungan / *Total Miscellaneous Liabilities*	yang mana: *of which:*			
			Deposit dibawah Kumpulan Wang Pelaburan / *Deposits under the New Investment Fund* [2]	Akaun Deposit Khas / *Special Deposits Account*	Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdagangan / *Commercial banks*	Bank Islam / *Islamic Banks*	Bank pelaburan/ saudagar / *Investment/ Merchant banks*	Lain-lain / *Other*					Penerimaan jurubank yang belum dijelaskan / *Bankers acceptances outstanding*	Bil kena bayar *Bills payable*		
															Di Malaysia / *In Malaysia*	Di luar Malaysia / *Outside Malaysia*	
2009 12	18,961.5	188,839.4	500.8	0.2	0.0	6,483.3	2,168.5	1,797.0	371.2	1,812.8	1,576.1	0.0	11,646.6	983.0	698.9	0.0	233,656.3
2010 1	18,995.0	191,186.2	495.7	0.2	0.0	6,185.8	1,850.6	1,440.8	396.6	1,913.4	1,574.7	0.0	12,416.8	1,070.5	1,070.8	0.0	235,959.9
2	19,190.5	189,218.2	525.7	0.2	0.0	5,714.4	1,581.3	1,411.4	90.7	1,898.3	1,575.1	0.0	11,838.4	1,058.5	1,080.0	0.0	232,518.2
3	19,009.4	192,122.8	526.5	0.2	0.0	9,631.1	2,756.0	1,991.0	197.2	1,970.6	1,664.1	0.0	11,206.9	1,070.2	633.8	0.0	240,549.0
4	19,102.7	193,017.6	537.4	0.2	0.0	6,201.5	1,531.6	1,786.7	677.2	2,039.9	1,647.4	0.0	12,070.0	1,326.7	673.9	0.0	238,074.7
5	19,824.7	197,597.8	550.5	0.2	0.0	10,833.2	2,279.7	1,680.0	2,548.4	2,160.8	1,658.7	0.0	11,831.9	1,294.0	646.1	0.0	250,415.1
6	19,688.1	208,837.9	578.9	0.2	0.0	8,387.2	2,837.8	1,142.3	1,539.4	2,342.0	1,658.6	0.0	12,487.7	1,302.6	514.2	0.0	258,921.1
7	19,926.8	207,343.2	596.5	0.2	0.0	8,570.0	3,259.0	957.9	2,056.7	2,133.0	1,651.8	0.0	12,926.7	1,361.5	517.7	0.0	258,825.1
8	20,401.7	211,202.2	593.6	0.2	0.0	4,146.3	2,143.9	818.9	1,878.8	2,447.0	1,647.8	0.0	13,589.2	1,372.5	849.3	0.0	258,275.7
9	20,933.0	211,135.6	547.9	0.2	0.0	4,794.1	2,670.9	856.9	1,795.8	3,067.5	2,191.4	0.0	11,969.6	1,177.1	595.1	0.0	259,414.9
10	21,078.1	214,558.3	571.8	0.2	0.0	4,265.3	2,364.9	828.2	1,896.8	2,713.4	2,194.4	0.0	12,762.1	1,056.5	693.2	0.0	262,661.5
11	21,224.8	217,172.2	574.0	0.2	0.0	4,214.5	2,651.1	1,019.0	1,905.8	2,091.6	2,207.4	0.0	12,893.6	1,091.6	793.0	0.0	265,380.0
12	21,632.9	216,952.5	611.5	0.2	0.0	5,199.5	3,207.6	1,061.8	1,793.8	2,704.4	2,172.8	0.0	12,877.4	1,201.7	639.6	0.0	267,602.9
2011 1	21,382.5	220,584.2	638.4	0.2	0.0	4,840.0	2,392.5	973.4	1,543.2	2,695.2	2,339.9	0.0	13,215.0	1,169.0	1,069.8	0.0	269,965.9
2	21,874.5	224,475.1	646.1	0.2	0.0	5,633.4	3,431.4	1,153.9	1,494.8	1,880.2	2,329.5	0.0	13,352.4	1,325.5	921.3	0.0	275,625.2
3	21,994.3	229,677.3	664.4	0.2	0.0	5,083.1	3,298.9	1,082.0	1,532.1	3,128.4	3,314.4	0.0	13,664.1	1,599.8	945.1	0.0	282,774.5
4	22,297.0	225,625.6	693.9	0.2	0.0	6,273.5	2,634.2	959.7	1,651.8	3,259.6	3,557.9	0.0	13,556.1	1,784.4	899.1	0.0	279,815.4
5	22,779.0	224,427.9	670.1	0.2	0.0	12,014.7	3,782.1	1,161.7	2,218.5	3,966.3	3,565.5	0.0	13,562.7	2,197.8	568.2	0.0	287,478.5
6	22,994.0	228,659.5	708.2	0.2	0.0	12,068.8	5,676.7	1,381.5	4,984.0	4,097.8	3,980.0	0.0	15,568.5	2,521.0	507.5	0.0	299,410.8
7	23,162.8	231,408.9	733.8	0.2	0.0	11,346.3	5,505.6	996.0	3,735.3	3,866.1	4,135.7	0.0	12,969.4	1,960.4	706.9	0.0	297,126.0
8	23,566.6	234,644.2	729.2	0.2	0.0	10,604.7	6,543.8	1,194.3	4,085.2	4,687.0	4,439.0	0.0	12,828.2	1,593.4	682.0	0.0	302,592.9
9	23,328.9	238,702.4	771.7	0.2	0.0	11,861.4	6,051.0	1,667.3	4,004.2	5,445.3	4,555.0	0.0	12,321.2	1,292.7	611.2	0.0	307,936.7
10	23,534.2	242,003.0	810.7	0.2	0.0	12,790.3	3,836.5	1,728.2	2,704.8	4,922.3	4,629.8	0.0	12,535.8	1,439.2	523.0	0.0	308,685.0
11	23,423.7	254,360.6	828.4	0.2	0.0	13,105.0	4,927.7	1,288.5	2,884.2	5,165.1	4,589.5	0.0	13,946.5	1,382.8	630.9	0.0	323,690.8
12	23,285.5	265,905.8	757.6	0.2	0.0	13,914.6	5,613.6	1,495.4	1,448.4	4,883.6	4,198.1	0.0	14,191.3	1,471.4	532.1	0.0	334,936.2
2012 1	23,361.8	267,522.5	800.4	0.2	0.0	14,524.7	3,826.8	1,400.8	1,618.4	4,885.4	4,948.6	0.0	13,792.6	1,631.1	456.5	0.0	335,881.5

Nota: SPI - Skim Perbankan Islam

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

1 Termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank -bank untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk pembiayaan kepada penjaja kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak).

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

Note: IBS-Islamic Banking Scheme

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

1 Includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for financing to hawkers and petty raders (also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits).

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

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*
2009	12	1,560.3	5,944.5	5,676.8	12,014.8	5,213.6	221.1	2,475.6	2,585.8	1.1	1,809.0	6,836.1	3,311.7	41,973.8
2010	1	2,015.0	6,716.2	6,223.6	12,039.4	5,215.9	507.9	2,076.9	1,776.9	11.2	3,600.6	10,855.2	2,967.2	47,782.4
	2	1,431.6	4,408.8	4,150.6	8,337.4	3,752.3	289.2	1,557.7	1,316.8	0.9	2,262.2	6,583.4	3,503.2	33,443.5
	3	1,677.8	7,565.5	7,180.8	14,908.0	6,855.4	535.6	2,594.3	1,824.7	1.1	2,347.5	10,012.1	3,322.1	51,644.0
	4	1,861.4	6,071.5	5,639.5	15,156.3	7,366.6	397.6	2,890.2	2,224.2	1.9	2,059.2	12,285.0	2,994.6	53,308.5
	5	2,885.2	6,754.2	6,280.8	13,844.5	6,096.7	625.7	3,153.1	2,160.5	0.8	2,890.2	11,035.7	2,836.1	52,282.9
	6	1,403.4	6,884.6	6,510.7	13,909.7	7,189.8	285.6	2,996.7	2,435.5	0.8	3,406.0	10,854.0	3,718.7	53,084.7
	7	1,282.8	7,008.7	6,600.9	15,629.7	7,252.3	341.2	3,247.9	2,794.1	0.8	3,319.5	14,070.5	5,203.9	60,151.3
	8	1,589.5	7,296.2	6,928.1	15,416.4	7,977.4	387.4	3,066.2	2,881.7	0.5	2,357.7	13,471.7	8,125.4	62,570.1
	9	1,841.5	5,895.6	5,614.1	14,548.0	7,670.8	454.9	2,552.1	2,832.7	1.0	3,872.2	10,749.4	3,148.0	53,566.2
	10	3,714.0	6,754.4	6,441.3	15,545.1	7,187.2	312.8	2,942.0	3,128.2	1.6	5,942.6	11,750.7	2,783.5	60,062.0
	11	3,446.0	6,613.0	6,317.7	14,050.5	6,355.4	229.0	2,741.9	2,905.1	1.8	2,107.0	12,779.2	4,851.9	56,080.7
	12	1,839.1	7,592.5	6,834.5	13,046.6	6,917.0	370.7	2,919.2	2,623.7	5.0	4,109.0	14,846.5	3,050.2	57,319.5
2011	1	4,236.6	7,708.7	7,297.8	12,555.3	7,276.3	525.1	2,808.4	2,509.5	1.6	2,462.8	15,143.2	3,151.5	58,379.0
	2	2,022.5	5,493.5	5,253.8	10,257.0	4,716.7	256.5	2,285.2	1,575.2	7.4	1,836.9	8,521.1	2,142.4	39,114.5
	3	3,837.2	8,584.4	8,061.1	17,860.4	10,539.1	556.5	3,891.0	2,794.8	7.4	2,273.4	14,739.4	5,902.7	70,986.4
	4	2,259.0	7,141.3	6,804.7	17,272.4	9,148.7	489.2	3,204.7	2,259.6	53.3	3,076.7	14,235.4	4,555.0	63,695.3
	5	2,247.5	7,451.1	6,896.5	18,117.6	8,839.4	397.3	3,511.8	2,042.9	2.0	2,677.9	14,088.2	7,145.8	66,521.5
	6	2,120.4	6,667.7	6,340.4	17,928.6	9,577.9	287.8	3,795.2	2,379.5	24.2	5,310.8	14,297.3	6,549.6	68,938.9
	7	2,404.0	6,443.1	6,113.0	17,159.8	9,111.9	404.5	3,427.0	2,704.1	3.2	2,697.3	11,780.9	9,166.6	65,302.5
	8	2,402.1	7,119.4	6,825.3	16,158.7	8,323.8	440.0	3,681.1	2,883.2	4.3	2,624.4	12,151.7	4,966.6	60,755.4
	9	1,972.3	6,411.0	5,865.6	14,900.2	7,626.2	299.2	3,150.0	2,946.0	3.0	2,877.5	10,856.8	5,792.7	56,835.1
	10	2,435.7	6,990.3	6,639.8	15,426.3	8,625.4	579.3	3,559.1	2,970.7	46.0	2,726.9	14,305.3	5,740.7	63,405.7
	11	2,550.9	6,649.0	6,217.7	14,636.7	8,349.5	216.1	3,772.3	2,730.6	6.4	3,355.2	14,828.3	8,055.6	65,150.7
	12	1,604.0	7,734.4	7,370.0	14,517.5	7,181.0	287.9	3,727.4	2,354.9	4.1	5,163.8	14,920.7	5,978.8	63,474.4
2012	1	2,020.5	6,515.2	6,168.7	11,758.5	5,524.3	396.4	2,386.6	1,231.5	5.5	3,052.7	19,773.2	4,146.9	56,811.5

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*
2010	2	841.7	837.8	2,338.9	7.5	2,238.7	3,203.5	1,422.2	590.4	937.0	2,413.5	17,415.7	1,196.6	33,443.5
	3	1,200.1	131.8	3,293.3	129.1	3,077.4	4,544.6	2,940.6	2,581.6	2,204.7	382.7	29,865.3	1,292.7	51,644.0
	4	1,369.3	167.5	4,224.8	40.3	3,571.8	3,661.3	2,855.5	1,022.8	3,144.9	2,639.6	29,396.2	1,214.4	53,308.5
	5	974.9	72.1	3,660.9	141.7	3,118.9	4,022.7	2,401.1	1,410.5	4,238.4	855.4	28,676.4	2,709.9	52,282.9
	6	814.8	575.9	5,120.8	476.6	3,358.1	4,112.9	2,534.1	992.2	3,064.3	2,100.3	28,991.1	943.6	53,084.7
	7	991.7	470.7	4,700.4	421.7	3,769.4	5,277.4	3,912.9	1,532.6	3,753.3	2,229.6	31,421.7	1,669.8	60,151.3
	8	1,433.4	283.4	4,775.6	826.1	3,889.3	5,002.1	3,376.2	1,172.9	8,116.6	736.6	31,527.1	1,430.7	62,570.1
	9	1,166.9	784.0	3,643.5	136.3	3,566.2	6,342.8	3,199.0	1,242.6	2,508.2	1,435.6	28,611.3	929.7	53,566.2
	10	1,083.8	197.4	3,843.7	1,127.5	4,971.0	8,326.8	2,552.5	723.4	3,615.7	616.5	31,994.9	1,008.7	60,062.0
	11	1,521.9	96.9	4,303.7	1,377.5	3,786.1	4,227.5	2,630.2	1,679.4	3,988.8	656.2	30,533.2	1,279.3	56,080.7
	12	1,333.0	754.9	3,514.7	550.4	4,167.9	5,485.4	3,873.2	4,380.8	3,387.6	349.8	28,857.9	663.9	57,319.5
2011	1	1,084.2	317.5	3,751.2	165.4	4,053.0	5,800.3	2,549.1	1,847.8	7,404.1	532.4	29,659.7	1,214.4	58,379.0
	2	1,054.4	73.2	2,996.7	736.9	2,787.9	2,825.5	1,594.7	807.1	2,073.5	304.8	22,509.0	1,350.7	39,114.5
	3	1,326.7	697.7	5,039.1	204.7	5,940.1	4,865.4	6,244.1	1,016.7	4,813.3	3,034.3	36,731.7	1,072.6	70,986.4
	4	909.6	258.1	4,161.1	402.1	6,578.8	4,318.0	6,418.3	1,510.9	4,295.1	565.1	33,157.0	1,121.3	63,695.3
	5	1,854.1	262.0	5,014.1	202.8	4,498.9	5,334.0	4,178.5	3,583.1	2,847.3	3,134.7	34,739.7	872.2	66,521.5
	6	2,082.6	176.0	4,214.0	380.5	4,420.6	6,394.8	6,719.8	1,479.5	3,570.1	3,549.5	34,696.1	1,255.5	68,938.9
	7	1,342.3	2,530.5	4,924.5	47.7	4,429.3	4,510.2	4,690.4	1,062.4	5,897.5	514.6	33,800.8	1,552.2	65,302.5
	8	1,047.6	140.4	4,729.7	1,167.9	4,014.0	5,168.6	3,327.9	1,270.5	3,852.0	1,993.3	33,550.3	492.9	60,755.4
	9	1,081.4	612.4	4,365.1	40.9	4,074.1	4,060.9	3,382.6	4,024.0	3,529.1	781.6	29,860.9	1,022.2	56,835.1
	10	1,255.7	1,130.6	4,660.6	328.4	4,599.0	6,465.3	3,867.5	889.9	4,084.4	1,617.8	32,861.3	1,645.1	63,405.7
	11	1,283.1	192.1	3,823.9	590.5	3,978.5	8,880.3	4,427.1	2,443.6	3,674.3	3,178.5	31,332.9	1,345.9	65,150.7
	12	1,475.5	446.0	4,974.5	132.4	4,271.1	8,141.2	3,686.4	1,097.2	5,300.0	1,255.2	31,607.8	1,087.0	63,474.4
2012	1	3,035.1	307.9	3,310.8	361.8	4,500.7	4,455.4	3,096.6	5,278.0	5,240.7	801.7	24,781.1	1,641.6	56,811.5

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 / *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 diluluskan / *Total loans approved*
2009	11	1,947.3	3,081.8	2,927.8	7,339.0	2,644.3	380.3	1,263.2	1,410.1	0.7	892.7	4,503.5	5,355.5	28,818.4
	12	1,154.6	3,330.9	3,144.8	6,209.4	3,102.1	150.8	1,358.9	1,321.3	0.5	1,285.1	5,027.3	3,645.2	26,586.2
2010	1	1,576.5	3,743.4	3,435.0	6,510.1	2,670.0	373.8	1,184.5	1,081.9	11.2	1,093.3	4,573.8	545.5	23,363.8
	2	1,184.9	3,178.4	3,039.0	4,601.9	2,204.2	151.6	841.8	949.0	0.7	505.7	3,501.3	2,695.2	19,814.7
	3	1,514.1	4,199.2	3,978.3	6,676.8	3,276.8	159.4	1,299.5	1,079.4	0.7	902.6	5,876.2	1,941.9	26,926.7
	4	1,369.5	3,812.8	3,507.6	7,695.0	3,314.3	501.3	1,529.2	1,179.6	0.8	760.3	7,459.7	1,408.1	29,030.6
	5	2,179.3	3,705.8	3,489.6	6,783.8	3,189.6	627.8	1,554.3	1,401.9	0.9	818.6	5,943.5	1,792.8	27,998.4
	6	1,242.6	4,035.0	3,766.5	7,063.4	4,131.5	238.3	1,603.3	1,449.3	0.9	1,516.4	8,131.0	3,927.3	33,339.1
	7	981.6	3,964.9	3,726.9	7,697.6	3,376.1	219.3	1,514.7	1,482.6	0.7	1,370.9	6,801.8	3,290.8	30,701.1
	8	949.5	4,046.4	3,641.3	7,504.6	3,220.0	362.4	1,480.0	1,539.1	0.5	948.3	10,325.4	1,071.3	31,447.5
	9	1,394.9	3,514.2	3,277.4	7,266.0	3,574.3	303.4	1,235.5	1,524.2	0.6	1,821.6	6,003.2	2,384.9	29,022.7
	10	1,561.9	3,704.9	3,519.8	7,817.9	3,515.6	300.1	1,347.2	1,809.8	0.7	623.8	5,303.8	4,391.2	30,377.0
	11	2,198.0	3,570.6	3,375.8	7,564.4	3,757.5	184.9	1,302.4	1,675.5	0.7	1,817.3	6,745.8	1,366.0	30,183.0
	12	1,246.5	3,655.7	3,461.6	7,046.3	3,442.5	335.9	1,374.0	1,526.0	0.5	1,475.0	9,724.0	1,369.9	31,196.4
2011	1	3,250.1	4,078.2	3,755.2	6,893.8	3,719.7	173.4	1,360.1	1,723.5	0.6	806.8	4,314.9	1,150.9	27,472.1
	2	1,570.6	2,831.3	2,687.6	5,039.6	2,581.0	281.7	1,116.6	1,525.5	0.5	886.1	4,562.8	818.0	21,213.6
	3	3,464.8	4,491.2	4,207.5	8,430.1	4,818.6	566.2	1,930.2	2,232.8	0.9	1,371.8	8,208.6	3,446.5	38,961.7
	4	1,310.6	3,946.4	3,654.5	8,515.5	5,475.2	359.5	1,647.2	1,787.8	0.9	1,664.6	9,243.5	2,047.0	35,998.3
	5	1,446.8	3,650.4	3,432.6	8,543.0	4,726.1	361.5	1,746.9	1,471.3	0.6	1,085.9	6,672.6	5,905.1	35,610.1
	6	1,295.7	3,265.2	3,026.0	9,621.0	4,913.5	242.8	2,102.7	1,544.0	0.7	1,475.1	9,273.9	4,336.1	38,070.8
	7	1,651.8	3,051.5	2,851.5	8,830.6	4,591.6	209.6	1,922.7	1,458.9	0.4	1,007.0	6,741.5	2,791.6	32,257.4
	8	926.7	3,511.3	3,316.2	8,860.5	4,552.1	283.2	1,916.9	1,609.1	0.6	1,559.6	7,532.8	3,711.5	34,464.2
	9	1,275.3	3,266.9	2,884.4	7,573.9	3,906.5	258.6	1,567.4	1,605.2	0.4	2,176.1	6,380.6	2,518.6	30,529.5
	10	1,545.2	3,475.4	3,297.3	7,878.2	4,083.9	333.7	1,762.7	1,736.9	0.4	1,069.7	6,829.7	3,891.5	32,607.1
	11	2,020.6	3,462.2	3,276.4	7,656.2	4,166.0	227.4	1,770.7	1,777.2	0.7	1,132.0	6,507.0	7,254.3	35,974.3
	12	1,132.2	3,748.5	3,471.8	7,175.0	4,672.8	233.7	1,956.9	1,633.8	2.4	4,303.6	7,821.9	2,026.0	34,706.9
2012	1	1,642.0	3,244.0	3,064.9	5,453.6	3,050.5	225.4	954.8	860.4	1.1	2,377.2	7,276.6	1,602.1	26,687.5

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*
2010	2	479.4	791.1	835.6	15.5	1,344.5	1,119.8	621.7	217.8	596.1	2,280.4	11,165.4	347.2	19,814.7
	3	799.8	173.5	1,548.5	18.5	1,686.7	1,793.5	1,425.9	573.9	2,484.5	337.5	15,265.0	819.5	26,926.7
	4	446.4	71.0	1,677.5	19.1	1,337.8	1,643.2	1,708.8	2,290.8	1,357.0	2,132.0	16,054.2	292.8	29,030.6
	5	492.7	162.1	1,627.1	139.6	1,588.4	1,492.1	1,586.5	936.4	3,674.3	174.8	15,388.2	736.1	27,998.4
	6	640.1	500.7	2,959.0	455.5	1,765.9	2,287.7	1,906.4	723.7	4,118.3	1,249.0	16,033.3	699.3	33,339.1
	7	919.8	257.6	2,091.3	534.9	1,882.4	2,390.9	1,800.0	798.9	1,351.7	1,960.5	16,230.1	482.9	30,701.1
	8	903.9	109.0	2,840.9	469.5	1,800.3	2,165.2	1,498.3	362.8	3,060.0	2,055.0	16,014.6	168.0	31,447.5
	9	456.1	562.7	1,869.3	470.5	1,974.8	3,093.7	1,644.9	451.3	2,030.7	985.0	15,222.8	260.9	29,022.7
	10	553.2	98.4	1,494.4	993.2	1,786.2	2,287.3	1,619.6	369.3	3,796.2	240.7	16,540.0	598.6	30,377.0
	11	694.0	16.9	1,917.7	1,292.8	1,608.6	3,356.1	1,865.9	684.1	1,878.8	161.7	16,512.9	193.3	30,183.0
	12	582.8	672.1	2,005.4	520.3	2,271.4	2,292.5	1,633.1	3,861.1	1,734.9	157.5	15,260.2	205.1	31,196.4
2011	1	599.9	56.7	1,888.0	14.9	1,742.4	1,866.6	1,471.5	388.3	2,349.0	143.1	16,599.6	352.1	27,472.1
	2	693.2	154.5	1,835.5	611.6	1,522.1	1,421.4	793.9	474.3	542.4	132.1	12,653.9	378.7	21,213.6
	3	770.7	503.1	3,183.8	18.0	3,069.8	2,552.2	3,270.9	790.2	4,406.7	557.9	19,523.0	315.4	38,961.7
	4	519.1	67.5	2,894.9	91.0	2,971.5	2,738.1	2,607.5	700.2	4,964.8	458.1	17,742.7	242.9	35,998.3
	5	1,390.9	53.1	2,485.8	121.2	2,580.5	1,914.6	2,631.2	1,674.9	1,505.8	3,315.0	17,521.7	415.4	35,610.1
	6	1,249.0	71.8	2,379.9	153.6	2,807.3	2,496.1	3,378.7	944.2	2,324.1	2,982.5	18,991.4	292.3	38,070.8
	7	650.7	1,424.0	3,153.7	104.1	2,124.4	1,778.7	2,295.3	471.2	2,253.3	184.4	17,547.2	270.5	32,257.4
	8	962.3	74.8	3,103.7	1,138.5	2,458.4	2,551.0	2,530.8	743.4	1,350.0	1,050.8	18,055.5	445.0	34,464.2
	9	723.7	491.9	2,531.5	20.6	2,031.7	1,754.5	2,357.0	2,179.1	2,417.6	316.4	15,412.7	292.8	30,529.5
	10	664.1	280.9	2,487.9	41.3	2,062.4	2,991.4	1,841.5	909.7	2,206.3	308.7	17,421.1	1,391.9	32,607.1
	11	906.8	153.4	2,272.5	144.4	2,416.8	4,670.7	1,954.1	513.1	2,735.4	2,837.4	16,908.5	461.2	35,974.3
	12	734.3	565.9	1,748.1	74.8	2,371.0	5,358.4	1,961.4	1,574.0	2,477.6	913.4	16,552.7	375.4	34,706.9
2012	1	603.2	186.5	2,679.4	202.1	1,558.1	3,077.9	1,215.0	417.6	3,758.1	231.7	12,544.2	213.7	26,687.5

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*
2010	4	2,178.9	4,166.5	3,541.4	5,547.7	3,176.0	293.1	2,585.2	6,694.0	3.6	1,386.0	33,586.8	1,346.3	60,964.2
	5	1,513.4	3,885.4	3,428.2	4,647.3	2,559.3	247.5	2,559.4	7,236.2	2.7	1,343.2	33,744.8	1,410.2	59,149.3
	6	1,458.1	4,692.5	4,157.0	4,901.5	2,641.5	469.5	2,936.5	7,162.0	3.5	1,684.7	34,064.2	5,126.0	65,140.0
	7	1,514.7	4,210.6	3,669.1	5,034.0	3,754.0	264.4	2,707.5	7,125.0	1.5	1,109.4	29,946.9	3,885.1	59,553.0
	8	1,196.6	4,181.6	3,593.6	4,988.9	2,827.8	376.4	2,548.7	7,218.6	4.5	1,264.0	29,987.2	2,059.7	56,653.9
	9	1,750.1	3,998.8	3,448.7	4,686.2	2,778.5	292.1	2,315.6	7,030.4	2.4	1,601.7	33,028.7	2,412.2	59,896.7
	10	1,752.6	4,008.7	3,555.5	5,390.4	3,083.0	210.7	2,378.4	7,366.7	3.5	1,399.8	30,739.8	4,765.9	61,099.5
	11	3,416.4	3,922.9	3,403.3	5,284.8	2,867.7	236.5	2,573.4	7,588.0	5.5	1,186.6	33,427.8	3,875.2	64,384.7
	12	1,190.1	4,133.9	3,451.4	5,660.9	3,448.3	318.2	2,733.1	8,584.2	4.0	2,335.5	32,801.4	2,185.0	63,394.5
2011	1	2,751.5	4,748.3	3,713.4	5,878.0	3,255.2	430.9	2,651.0	8,415.6	2.4	1,711.2	34,316.2	1,812.3	65,972.6
	2	2,768.5	3,341.8	2,696.5	4,071.3	2,155.3	138.8	2,237.2	6,789.9	4.9	1,089.2	26,259.3	1,298.2	50,154.4
	3	2,994.9	4,931.4	4,073.3	6,211.3	3,718.9	300.4	3,073.1	8,184.5	2.7	1,486.2	38,485.7	3,112.8	72,501.9
	4	2,155.1	4,408.7	3,574.8	5,488.4	3,381.5	292.9	2,629.7	7,647.7	4.1	1,289.9	30,190.1	2,830.6	60,318.6
	5	2,335.7	4,091.8	3,291.5	5,355.3	3,222.3	283.5	2,576.9	8,379.2	2.8	1,870.3	33,618.4	4,459.1	66,195.4
	6	2,029.8	3,957.7	3,148.5	5,985.5	3,541.9	343.0	2,961.0	8,275.6	1.5	1,593.3	39,688.5	5,949.7	74,327.4
	7	1,982.4	3,820.9	3,124.6	6,018.7	3,374.5	428.8	2,760.8	8,256.5	3.0	1,856.6	33,226.6	2,320.1	64,048.9
	8	1,760.3	4,474.5	3,757.0	6,094.0	3,829.7	236.2	3,215.0	7,677.9	2.7	1,607.9	37,111.3	3,700.6	69,710.0
	9	1,274.8	4,138.2	3,197.5	5,988.5	3,429.6	317.9	2,868.6	6,917.7	4.7	1,946.8	38,248.4	3,204.7	68,339.8
	10	1,731.3	4,378.8	3,622.8	6,011.2	3,882.3	267.2	2,784.9	7,689.6	2.7	1,452.5	34,813.9	2,031.5	65,045.8
	11	2,085.1	4,215.8	3,525.9	6,077.4	3,864.6	301.7	2,965.5	7,685.4	5.1	1,388.9	36,004.5	6,360.6	70,954.4
	12	1,317.8	3,983.1	3,499.1	6,307.7	4,406.0	400.7	2,931.1	8,312.9	2.9	1,941.1	47,630.7	6,470.6	83,704.6
2012	1	2,547.0	3,692.0	3,303.2	5,685.4	3,398.7	219.8	2,393.4	7,492.1	3.3	1,660.2	40,493.6	2,072.4	69,657.9

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

1.15 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*
2010	3	3,143.2	344.0	12,148.1	305.1	10,530.5	3,219.9	1,753.9	953.9	4,125.8	633.9	20,423.7	4,203.2	61,785.0
	4	1,564.9	245.6	12,838.3	430.4	10,217.3	3,379.3	1,109.6	2,472.6	7,566.6	748.7	19,377.7	1,013.3	60,964.2
	5	1,928.5	152.1	11,228.7	240.7	11,512.2	3,316.1	1,414.9	1,401.9	2,609.6	3,366.9	19,944.6	2,033.1	59,149.3
	6	1,889.3	224.5	13,552.4	357.4	11,496.9	3,759.9	1,595.5	2,008.9	4,947.1	3,033.8	20,979.9	1,294.3	65,140.0
	7	1,437.5	164.8	12,463.6	175.6	9,669.3	3,355.0	2,148.7	1,398.1	4,776.6	2,433.4	20,385.2	1,145.0	59,553.0
	8	1,594.3	257.0	11,578.2	470.8	10,321.5	3,840.4	2,342.4	1,268.6	3,572.4	488.0	20,036.4	883.7	56,653.9
	9	1,748.5	436.6	12,102.9	270.2	10,589.7	4,119.0	2,362.4	1,549.8	4,695.3	942.4	19,143.8	1,936.0	59,896.7
	10	1,739.9	527.9	11,968.6	1,730.8	9,824.2	3,515.2	1,691.2	1,106.8	6,381.8	1,162.4	20,572.3	878.2	61,099.5
	11	1,722.1	386.5	12,204.8	358.4	11,186.7	4,002.0	2,293.8	1,388.7	6,861.4	1,164.4	21,712.6	1,103.3	64,384.7
	12	1,808.5	329.3	12,650.6	464.3	9,900.3	4,358.3	3,549.2	1,782.7	4,558.8	632.8	22,040.8	1,318.8	63,394.5
2011	1	1,569.9	319.1	14,415.7	414.9	11,217.9	4,181.5	2,372.6	1,583.7	4,052.4	781.5	23,839.0	1,224.4	65,972.6
	2	1,534.5	381.6	10,820.4	397.0	8,731.0	2,444.6	1,353.6	1,125.0	3,462.0	424.7	18,455.6	1,024.4	50,154.4
	3	2,484.3	395.5	16,011.8	671.2	10,841.0	3,635.4	2,649.1	1,702.3	7,367.5	898.8	24,274.9	1,570.2	72,501.9
	4	1,930.6	229.6	13,188.1	347.3	10,742.3	3,096.4	2,119.4	1,323.1	3,880.9	582.2	21,711.2	1,167.6	60,318.6
	5	1,735.0	365.5	13,935.3	228.8	11,261.4	3,510.1	3,257.7	1,030.4	6,975.9	999.3	21,730.9	1,165.2	66,195.4
	6	2,227.9	552.4	14,888.9	600.3	11,749.2	3,474.2	3,118.1	1,947.7	7,828.0	4,120.3	22,644.4	1,175.8	74,327.4
	7	1,662.1	338.6	13,810.7	471.2	12,163.9	3,372.0	3,030.8	1,255.2	3,106.9	523.9	22,473.8	1,839.7	64,048.9
	8	1,812.9	627.6	15,270.1	536.5	12,002.1	4,010.3	3,203.0	1,381.2	3,925.3	2,039.6	23,025.9	1,875.5	69,710.0
	9	1,833.1	619.5	15,813.7	582.6	13,076.1	3,402.3	2,629.6	1,961.6	5,969.2	463.5	20,704.9	1,283.8	68,339.8
	10	1,738.1	229.8	14,860.0	443.6	11,237.4	3,856.0	2,581.2	1,541.4	4,196.5	499.2	22,592.6	1,269.8	65,045.8
	11	1,602.5	413.7	14,096.9	361.6	11,861.7	5,341.5	3,247.8	1,796.7	5,635.1	2,620.4	22,845.4	1,131.0	70,954.4
	12	2,741.7	636.5	18,442.7	563.1	14,860.3	4,797.9	3,736.3	3,029.4	6,568.6	1,583.4	23,442.8	3,301.9	83,704.6
2012	1	1,784.4	476.4	15,160.6	485.4	14,993.5	4,197.1	2,329.0	901.9	5,753.7	1,215.8	21,560.1	800.1	69,657.9

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 1.15.1 (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*
2010	3	2,153.9	3,551.9	3,201.6	4,130.3	1,951.2	267.2	1,839.2	7,859.8	4.0	1,180.6	33,349.8	1,795.0	58,082.8
	4	2,288.1	3,435.4	2,983.8	3,770.3	1,871.6	301.6	2,019.9	5,595.7	4.7	1,587.4	33,717.9	2,611.4	57,203.9
	5	1,399.6	3,486.5	3,035.9	3,588.3	1,769.5	252.4	1,977.5	7,286.1	5.1	1,216.8	28,913.8	896.9	50,792.5
	6	1,497.2	3,836.4	3,354.9	3,664.5	1,895.4	506.7	2,205.4	7,248.3	3.3	1,275.4	30,298.2	1,345.1	53,776.0
	7	1,478.2	3,664.3	3,181.6	4,005.7	2,286.6	341.3	2,167.4	7,376.2	4.0	1,454.0	31,338.3	2,776.6	56,892.6
	8	975.2	3,646.3	3,090.1	3,507.2	1,952.6	428.4	1,936.3	7,058.1	3.0	1,555.1	29,307.1	2,445.7	52,815.0
	9	3,022.8	3,567.5	3,127.4	3,515.8	2,063.7	355.7	1,829.8	7,408.4	2.6	1,340.0	30,755.2	1,612.3	55,473.7
	10	1,792.2	3,631.1	3,162.7	3,829.2	2,180.1	316.8	1,913.1	7,749.6	5.0	1,187.8	29,078.0	1,682.1	53,364.8
	11	1,564.1	3,612.0	3,148.7	3,724.2	2,054.3	315.6	1,957.8	7,287.4	4.7	1,110.6	33,182.2	2,562.5	57,375.3
	12	2,120.6	3,728.2	3,220.8	3,997.8	2,203.4	301.6	2,180.7	8,153.4	4.5	1,276.8	31,134.5	2,037.2	57,138.6
2011	1	2,188.6	3,797.8	3,271.4	4,197.9	2,504.4	286.3	2,347.2	8,644.2	5.2	1,365.2	31,152.1	2,048.1	58,537.0
	2	1,441.1	3,327.7	2,874.2	3,494.9	1,783.9	222.5	1,853.4	7,208.7	3.9	985.9	25,676.0	1,566.2	47,564.1
	3	2,332.0	4,019.9	3,519.5	4,421.5	2,483.3	303.3	2,302.9	8,880.2	5.5	1,329.7	33,753.8	2,195.4	62,027.6
	4	1,626.0	3,715.4	3,193.3	3,967.8	2,473.3	308.2	2,257.7	7,649.5	3.5	1,258.5	30,430.4	2,350.6	56,040.9
	5	1,535.3	3,710.6	3,227.8	3,881.8	2,001.0	318.5	1,924.1	8,375.8	4.3	1,206.2	28,923.6	2,263.7	54,144.9
	6	2,845.2	3,639.7	3,146.9	4,291.4	2,046.1	370.6	2,137.0	8,214.9	4.5	1,997.7	33,944.6	4,133.2	63,624.8
	7	2,387.0	3,637.9	3,125.4	4,218.7	2,454.3	316.3	2,234.8	8,183.3	4.6	2,493.6	35,742.6	1,925.8	63,598.7
	8	1,663.4	3,724.3	3,210.3	4,292.7	2,516.6	268.5	2,371.5	7,794.4	4.7	1,432.8	36,130.1	1,730.4	61,929.4
	9	1,702.7	3,692.4	3,144.6	4,238.9	2,316.9	293.0	2,219.0	7,647.4	3.4	1,259.3	37,039.2	2,231.6	62,643.9
	10	1,580.0	3,795.2	3,229.3	4,198.2	2,612.9	309.0	2,227.3	7,864.5	4.0	1,137.0	36,356.9	1,902.3	61,987.2
	11	1,345.6	3,652.1	3,113.1	4,050.1	2,475.2	296.8	2,211.1	7,786.3	1.9	1,377.3	36,282.0	3,860.1	63,338.6
	12	1,555.9	4,229.9	3,456.7	4,309.6	3,190.1	411.4	2,356.5	8,008.5	5.9	1,574.2	40,160.9	4,395.4	70,198.3
2012	1	1,724.8	3,741.8	3,325.5	4,255.6	2,668.9	340.2	2,530.5	7,878.6	4.5	1,874.5	42,706.9	6,495.0	74,221.4

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*
2010	3	1,879.3	206.5	12,311.3	368.8	9,494.4	3,170.5	1,312.5	963.0	7,692.6	1,117.9	18,271.8	1,294.3	58,082.8
	4	1,643.9	294.7	12,600.9	513.5	9,202.4	3,512.9	1,139.5	2,805.8	5,399.8	783.7	15,714.5	3,592.2	57,203.9
	5	1,650.0	213.1	10,352.0	178.5	10,769.1	3,356.6	1,573.7	1,588.0	2,596.6	407.5	16,978.0	1,129.4	50,792.5
	6	1,585.8	299.6	11,034.5	404.6	10,855.9	3,246.7	1,260.1	1,123.2	4,455.9	776.5	17,802.3	931.0	53,776.0
	7	1,499.2	232.7	13,158.7	237.0	9,458.7	3,773.7	3,122.6	1,446.8	4,466.1	908.7	17,911.2	677.2	56,892.6
	8	1,532.6	331.4	11,811.4	165.9	10,290.9	3,874.9	1,498.2	1,303.8	3,198.2	1,198.6	16,573.9	1,035.1	52,815.0
	9	1,942.5	446.5	11,254.8	159.6	10,457.1	3,045.6	1,578.0	4,579.8	3,599.3	515.5	17,138.9	756.1	55,473.7
	10	1,825.1	224.3	11,521.3	320.2	9,562.8	3,693.2	1,953.5	1,293.6	3,159.6	550.6	17,912.5	1,348.1	53,364.8
	11	1,837.2	389.9	11,474.0	111.6	12,724.6	3,533.7	1,603.9	1,382.5	4,558.6	491.7	17,587.2	1,680.4	57,375.3
	12	1,539.9	301.1	11,376.1	229.2	9,590.9	3,757.2	2,021.0	1,390.9	5,289.8	575.4	19,351.1	1,716.0	57,138.6
2011	1	1,755.7	259.9	12,171.1	458.0	10,556.4	3,938.2	2,393.4	1,196.3	3,927.2	581.2	20,516.6	783.0	58,537.0
	2	1,575.7	287.9	10,402.6	144.9	8,509.0	2,560.3	1,390.4	829.5	3,669.3	460.0	16,953.0	781.4	47,564.1
	3	2,166.6	395.9	14,274.4	924.1	10,743.6	3,268.9	1,808.7	1,327.8	4,381.2	590.6	20,845.0	1,300.6	62,027.6
	4	1,862.8	276.8	13,242.0	318.1	10,395.0	3,013.3	2,188.3	1,398.6	3,163.4	577.0	18,686.7	918.8	56,040.9
	5	1,704.4	437.9	12,167.5	247.8	9,723.1	3,588.3	1,638.0	956.3	3,328.8	572.3	18,984.1	796.4	54,144.9
	6	2,104.3	328.1	13,945.3	2,112.9	10,661.5	3,243.1	2,245.6	1,366.8	5,760.8	1,733.2	19,285.7	837.6	63,624.8
	7	1,684.6	350.8	14,149.5	634.5	10,830.5	3,610.9	3,255.3	2,231.6	4,587.1	1,362.2	19,420.0	1,481.8	63,598.7
	8	1,661.6	529.5	14,044.0	803.1	11,919.0	3,988.8	1,913.9	1,170.9	4,369.3	853.2	19,659.4	1,016.7	61,929.4
	9	1,782.5	732.5	16,369.6	936.9	12,079.3	3,137.2	2,131.8	1,008.3	3,774.0	482.6	18,938.7	1,270.4	62,643.9
	10	1,893.1	379.3	14,674.6	698.7	11,631.6	3,812.8	2,249.2	1,406.4	4,238.3	530.6	19,386.2	1,086.5	61,987.2
	11	1,528.9	336.7	14,174.3	397.1	11,878.9	4,036.1	2,268.3	1,362.0	6,148.6	691.3	18,947.2	1,569.1	63,338.6
	12	1,724.0	480.0	17,135.1	694.4	13,246.1	4,615.1	2,990.3	2,743.5	5,099.0	1,137.3	19,362.6	970.9	70,198.3
2012	1	1,701.9	429.8	15,580.7	535.4	15,304.8	6,258.2	2,727.2	3,790.8	6,091.0	704.7	19,984.3	1,112.6	74,221.4

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 Ternasuk 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*												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*
			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:*							
			Jumlah / *Total*	yang mana:Kereta penumpang / *of which:Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2010	1	51,962.7	122,387.7	111,417.8	772.2	294.6	2,778.7	14,447.7	262.4	17,426.5	201,508.8	215,937.7	19,329.3	556,487.0	50,424.3	4,782.9	46,547.5	16,441.5	43,747.9	789,723.1
	2	52,101.5	122,801.1	110,429.3	768.7	301.0	2,816.3	14,613.0	256.1	18,252.2	203,402.6	220,852.8	18,888.5	565,175.1	50,421.6	4,865.2	48,099.2	16,800.8	44,978.4	801,330.2
	3	51,963.1	123,639.9	112,648.7	766.2	301.9	2,810.0	14,325.7	283.5	18,178.7	206,436.9	224,726.0	18,672.5	572,796.3	50,717.5	4,849.5	46,894.2	16,779.3	43,018.0	805,690.4
	4	51,865.4	124,067.2	112,941.7	801.8	305.4	2,809.5	14,319.0	240.7	18,441.1	208,629.4	227,241.0	19,620.4	577,234.6	50,705.6	4,839.1	45,586.2	16,680.1	43,636.3	810,167.6
	5	51,300.1	124,590.2	113,467.6	784.4	306.6	2,878.0	14,294.7	272.4	19,183.9	211,170.9	233,170.2	18,583.0	588,068.2	51,078.2	4,883.9	45,673.6	18,308.3	43,542.9	821,438.4
	6	52,014.7	125,672.8	114,413.4	785.9	317.7	2,851.5	16,566.9	299.6	19,740.4	213,274.0	236,368.3	21,081.7	594,795.5	52,124.0	4,921.9	46,149.2	20,216.2	43,632.2	834,935.5
	7	51,886.7	126,802.7	115,291.8	801.1	316.4	2,811.1	17,057.3	309.8	20,314.0	215,688.3	238,761.2	21,070.6	601,791.4	51,456.3	5,017.9	46,457.6	19,827.4	43,686.1	841,194.0
	8	51,544.7	127,907.8	116,223.2	796.4	322.2	2,411.8	16,065.9	316.0	20,881.8	218,868.2	239,863.2	20,673.5	606,759.8	51,444.3	4,979.6	48,368.5	19,543.2	44,386.0	847,699.7
	9	52,242.1	128,827.5	116,981.9	841.2	324.3	2,846.4	18,385.0	318.5	21,156.4	220,875.0	238,670.5	21,074.7	611,170.2	51,961.5	4,789.8	49,202.5	19,244.7	44,469.0	854,154.5
	10	52,129.5	129,390.3	117,403.5	840.0	325.6	2,817.9	21,758.6	307.0	21,456.8	222,392.3	242,320.1	20,368.1	621,240.5	51,996.3	4,833.2	48,564.3	19,635.1	45,888.4	864,655.4
	11	53,102.3	130,247.7	118,156.4	858.2	322.8	2,864.2	22,226.0	326.3	21,851.0	224,877.0	244,852.1	22,864.2	625,561.0	52,074.6	4,823.3	50,140.5	20,792.0	46,979.3	876,337.3
	12	52,463.6	129,434.0	117,040.1	882.0	323.3	2,938.5	22,297.3	328.6	22,195.2	227,790.4	248,181.6	23,687.0	630,683.9	52,829.3	4,686.8	49,825.1	22,049.1	47,060.4	883,285.1
2011	1	51,220.1	131,032.1	117,985.1	892.6	324.2	2,825.0	22,477.0	318.5	22,641.8	230,402.6	251,709.6	24,443.2	638,180.2	54,437.8	4,631.1	49,982.6	23,247.0	47,163.5	893,305.3
	2	52,152.7	131,644.9	118,408.6	892.2	322.2	2,805.5	22,046.2	293.9	23,043.2	231,926.5	254,567.0	24,798.8	642,742.8	54,145.2	4,573.7	48,963.4	24,449.1	46,876.4	898,702.2
	3	51,932.7	133,082.0	119,213.9	917.4	322.0	2,766.3	21,593.0	286.3	23,646.9	234,538.7	258,561.6	24,205.7	651,508.6	55,469.9	4,579.8	51,896.9	26,150.4	46,322.8	912,066.8
	4	51,952.3	134,203.8	120,177.9	925.6	321.7	2,648.0	21,825.5	306.6	24,048.6	236,934.7	262,182.9	24,096.3	659,301.2	55,329.9	4,660.5	51,037.0	26,843.8	46,606.6	919,827.6
	5	51,539.9	135,150.5	120,578.7	924.6	325.9	3,304.5	22,257.7	313.1	24,523.2	239,553.0	266,687.9	25,312.4	667,728.2	55,351.5	4,718.6	52,612.4	30,473.1	46,755.9	934,492.0
	6	48,327.3	135,606.0	120,818.1	1,003.3	334.9	3,274.4	22,072.5	338.5	25,069.6	242,153.7	276,178.9	23,124.3	682,907.5	57,064.0	4,787.5	51,932.8	32,543.8	46,975.5	947,662.6
	7	48,159.7	135,302.1	120,037.2	1,007.3	325.5	3,189.5	22,123.7	349.5	25,604.5	244,799.1	278,137.6	21,862.1	688,976.8	56,338.5	4,790.6	50,469.1	30,927.8	48,339.7	949,864.4
	8	47,923.8	136,576.5	120,567.1	1,048.1	321.4	3,595.7	23,103.3	368.6	26,180.6	247,755.7	282,529.0	23,558.9	697,920.0	56,648.8	4,841.8	48,926.8	32,442.9	48,643.6	960,906.5
	9	48,490.0	137,311.5	120,774.4	973.8	317.9	3,701.0	23,906.3	343.8	26,758.7	250,458.3	284,647.7	23,920.3	704,498.7	55,679.3	4,802.2	50,104.7	36,610.0	48,159.2	972,264.4
	10	47,826.0	138,395.5	121,350.9	1,016.7	309.8	3,740.9	24,491.5	403.7	27,322.3	252,952.7	288,852.4	23,661.5	713,824.0	55,087.1	4,641.4	48,307.1	35,845.9	48,317.1	977,510.0
	11	47,951.6	139,434.4	121,979.8	1,114.3	304.7	3,861.6	27,801.6	457.0	27,921.9	255,856.3	292,089.4	25,858.4	722,982.9	54,059.6	4,694.6	48,934.3	35,339.0	48,502.5	988,322.8
	12	48,931.0	139,892.8	122,206.0	1,145.2	316.8	3,966.4	26,986.2	453.7	28,289.6	258,728.0	298,561.5	26,747.7	731,592.4	54,801.0	4,761.9	51,288.4	36,321.0	49,068.4	1,003,511.9
2012	1	47,946.5	140,413.9	122,528.8	1,181.1	311.3	4,105.1	22,228.1	469.3	28,316.8	261,303.8	301,275.3	23,068.7	736,536.1	54,214.1	4,637.0	50,461.0	35,705.9	48,882.8	1,001,452.0

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, floor stocking loans, non-SPI credit cards, staff loans and other loans.
Sub-total may not necessarily dd-up to grand total due to rounding.

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

RM juta / *RM million*

Akhir tempoh / *End of period*		Overdraf / *Overdraft*	Pembiayaan berjangka / *Term financing*												Bil 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*
			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:*							
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
2010	1	4,173.0	39,743.0	37,032.3	759.3	0.0	391.9	2,528.2	0.0	11,964.6	23,161.3	35,507.4	4,233.7	106,895.2	7,972.0	675.3	5,397.8	3,246.1	1,937.9	137,457.7
	2	4,060.2	40,250.4	36,131.7	756.7	0.0	427.1	2,510.9	0.0	12,773.0	23,748.1	35,398.5	4,032.7	107,950.1	7,755.3	698.4	5,373.6	3,270.9	2,040.6	139,063.9
	3	4,131.3	40,910.1	38,155.5	755.5	0.0	440.2	2,016.1	0.0	13,020.6	24,358.1	36,099.0	3,912.7	109,846.8	7,808.8	712.9	5,483.4	3,471.0	2,042.4	141,249.1
	4	4,034.7	41,466.7	38,638.9	791.9	0.0	464.8	1,998.7	0.0	13,344.4	24,904.3	36,936.6	3,932.8	111,210.6	7,813.9	679.2	5,508.2	3,507.3	2,084.8	143,535.6
	5	4,075.5	41,968.4	39,137.4	774.9	0.0	465.0	1,985.4	0.0	13,712.1	25,331.0	40,921.3	3,942.2	115,926.4	8,003.8	738.2	5,540.6	3,460.5	2,049.5	149,026.2
	6	4,135.6	42,489.2	39,589.0	776.9	0.0	411.4	2,938.4	0.0	14,099.6	25,818.3	41,971.6	4,019.8	119,256.0	7,987.7	709.9	5,826.6	3,576.8	1,900.7	152,642.6
	7	4,136.9	43,050.5	39,968.5	792.5	0.0	423.3	2,871.5	0.0	14,418.3	26,389.4	42,099.9	4,300.0	120,581.6	7,712.4	732.2	6,092.9	3,397.7	1,884.7	154,002.3
	8	3,947.6	43,600.5	40,438.7	788.1	0.0	392.7	2,131.8	0.0	14,775.3	27,812.2	41,884.0	4,258.0	122,072.5	7,888.7	760.6	6,712.0	3,327.7	1,980.9	156,002.0
	9	4,014.0	44,020.2	40,791.4	833.8	0.0	407.3	2,158.2	0.0	14,996.3	28,263.6	39,194.3	4,070.9	120,808.1	7,796.6	722.2	6,787.4	3,398.5	1,986.2	154,578.8
	10	4,183.8	44,387.5	41,070.5	833.3	0.0	405.9	1,964.6	0.0	15,174.9	28,768.3	40,340.6	3,932.1	122,035.8	7,862.2	757.6	6,592.7	3,675.4	1,996.0	156,942.8
	11	4,872.8	44,609.8	41,309.7	853.1	0.0	401.9	1,982.2	0.0	15,387.7	29,222.8	41,917.1	3,990.1	124,568.3	7,830.0	805.7	6,539.1	3,905.3	2,344.3	160,671.9
	12	4,446.7	44,959.0	41,569.3	875.4	0.0	397.6	2,061.1	0.0	15,534.0	29,824.5	43,117.3	3,881.1	127,146.5	7,878.2	664.3	6,230.4	3,956.9	2,136.3	162,081.6
2011	1	4,405.3	45,337.8	41,576.2	886.5	0.0	409.7	2,104.1	0.0	15,837.4	30,258.0	44,091.1	3,961.5	129,691.3	8,384.1	598.7	6,500.0	3,974.7	2,105.5	164,893.0
	2	4,388.5	45,684.1	41,835.3	886.3	0.1	397.8	2,159.9	0.0	16,172.7	30,545.8	44,602.4	3,771.1	131,200.9	8,584.5	612.1	5,867.1	4,004.8	2,127.9	166,034.1
	3	4,376.4	46,169.4	41,987.8	911.7	0.3	393.4	2,146.7	0.0	16,634.5	31,029.1	45,563.1	3,694.8	133,758.7	9,153.5	678.2	6,688.4	4,421.6	2,116.6	170,283.0
	4	4,470.0	46,362.8	42,114.4	919.9	0.5	301.1	2,179.4	0.0	16,950.9	31,530.6	46,406.1	3,715.1	135,615.7	8,880.6	687.9	6,810.1	4,184.2	2,237.9	171,921.8
	5	4,333.4	46,728.2	42,091.2	919.1	0.7	290.4	2,197.3	0.0	17,320.8	32,113.1	47,507.2	3,383.7	138,437.9	8,860.4	707.7	6,343.3	4,265.8	2,310.7	173,897.9
	6	4,330.6	46,986.0	42,274.7	997.9	0.8	287.0	1,837.7	0.0	17,724.9	32,695.6	50,092.8	2,634.1	142,811.3	9,356.7	717.3	7,049.4	4,501.4	2,348.1	178,926.3
	7	4,413.6	48,074.7	42,976.1	1,001.9	1.0	272.1	1,877.2	0.0	18,130.2	33,329.6	50,595.0	2,591.6	143,591.5	9,198.1	649.1	7,549.1	4,364.0	2,402.6	181,858.1
	8	4,307.1	49,575.4	43,855.0	1,042.5	1.1	247.6	1,831.3	0.0	18,593.5	34,081.5	51,960.7	2,457.5	147,880.9	9,296.6	667.0	7,431.9	4,525.0	2,470.2	186,031.6
	9	4,400.0	50,626.9	44,507.8	968.3	1.4	235.6	1,819.6	0.0	19,102.4	34,885.0	51,979.6	2,468.4	150,258.2	9,220.0	666.2	7,972.0	4,851.5	2,434.5	189,163.0
	10	4,354.2	51,561.5	45,027.3	1,011.1	1.6	236.6	2,059.7	0.0	19,569.9	35,430.4	52,790.1	2,424.2	153,452.5	9,434.0	611.2	8,145.2	4,551.7	2,475.3	192,232.7
	11	4,422.6	52,202.0	45,346.9	1,109.9	1.8	235.8	2,042.8	0.0	20,043.5	36,332.8	53,286.4	2,372.5	156,202.2	8,912.2	647.5	8,109.4	4,763.4	2,489.0	194,599.2
	12	4,780.6	52,466.3	45,397.8	1,140.9	1.9	211.5	2,021.3	0.0	20,358.1	37,311.1	56,509.3	2,393.3	161,025.8	8,987.4	651.4	8,309.7	4,984.2	2,561.1	200,294.8
2012	1	4,737.4	52,640.7	45,465.4	1,176.8	1.9	216.9	2,040.3	0.0	20,424.1	38,103.6	57,308.3	2,426.3	162,992.7	8,705.8	551.6	8,118.4	6,091.1	2,541.4	202,658.4
	MOM	-43.1	174.5	67.6	35.9	-0.1	5.4	19.0	0.0	66.0	792.5	799.0	33.0	1,966.9	-281.5	-99.8	-191.3	1,106.9	-19.8	2,363.6
	%	-0.90%	0.33%	0.15%	3.15%	-3.15%	2.53%	0.94%	#DIV/0!	0.32%	2.12%	1.41%	1.38%	1.22%	-3.13%	-15.32%	-2.30%	22.21%	-0.77%	1.18%

Nota: SPI - Skim Perbankan Islam

1 Termasuk pembiayaan yang dijual kepada Cagamas.

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

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

Note: IBS-Islamic Banking Scheme

1 Include financing sold to Cagamas.

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

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

1.19 Sistem Perbankan: Pengelasan Pinjaman Mengikut Tujuan[1,2]
Banking System: Classification of Loans by Purpose[1,2]

RM juta / RM million

Akhir tempoh		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
As at end of		*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*
2010	1	35,248.0	122,887.4	115,561.5	212,327.2	75,008.3	8,665.2	37,631.2	26,791.5	95.8	19,174.9	210,241.9	41,651.8	789,723.1
	2	35,830.0	123,816.3	116,477.7	213,998.7	75,859.8	8,650.5	38,166.3	27,142.2	94.5	19,407.6	211,482.4	46,881.9	801,330.2
	3	36,099.1	124,773.3	117,322.1	215,900.3	77,277.3	8,609.4	38,656.6	26,558.0	105.1	19,184.0	212,663.6	45,863.8	805,690.4
	4	35,699.7	125,803.0	118,151.8	218,264.5	79,241.8	9,016.8	39,111.8	26,856.6	107.5	19,018.8	212,733.2	44,314.0	810,167.6
	5	36,053.8	126,719.1	118,857.1	220,436.1	80,642.7	9,044.5	39,656.3	27,278.3	104.3	19,269.5	217,873.6	44,360.2	821,438.4
	6	36,253.8	127,702.0	119,919.5	222,497.9	81,689.4	9,045.1	40,463.1	27,683.7	99.6	19,351.0	221,845.0	48,305.0	834,935.5
	7	36,518.4	128,792.6	120,912.6	225,669.8	83,950.9	8,926.2	40,213.9	27,956.8	95.0	19,353.4	220,139.2	49,577.8	841,194.0
	8	36,636.9	129,998.2	122,000.3	228,328.3	85,339.0	8,961.8	40,432.8	28,614.2	97.2	20,012.0	219,682.2	49,597.2	847,699.7
	9	35,589.2	131,121.9	123,045.9	230,394.9	86,536.9	8,892.5	40,755.9	28,672.5	84.9	20,217.0	221,354.9	50,533.8	854,154.5
	10	35,728.4	132,020.8	123,865.4	232,824.2	88,001.7	8,817.3	41,158.2	28,821.5	92.8	20,307.6	223,394.3	53,488.5	864,655.4
	11	38,568.1	132,887.3	124,617.3	235,183.3	89,163.1	8,827.7	41,898.8	29,434.9	92.9	20,527.5	225,022.0	54,731.5	876,337.3
	12	37,896.7	132,219.4	123,470.0	237,808.3	90,738.4	8,908.1	42,280.2	30,138.4	91.9	21,657.7	226,759.4	54,786.7	883,285.1
2011	1	39,062.7	133,797.1	124,480.0	240,387.2	91,937.7	9,125.1	42,727.1	30,398.5	90.2	21,993.7	229,054.7	54,731.4	893,305.3
	2	40,642.2	134,416.4	124,853.8	241,774.0	92,673.0	9,079.8	43,373.4	30,151.9	90.0	22,143.4	229,948.1	54,410.1	898,702.2
	3	41,687.1	135,720.6	125,850.3	244,421.9	94,586.5	9,067.4	44,253.4	29,874.2	87.9	22,573.9	234,612.9	55,180.9	912,066.8
	4	42,894.2	136,960.8	126,709.3	246,823.9	95,712.4	9,050.6	44,710.1	30,078.6	86.6	22,936.0	234,910.6	55,663.9	919,827.6
	5	43,986.6	137,742.3	127,148.7	249,184.4	97,382.0	9,014.1	45,393.5	30,437.5	85.3	23,738.6	239,745.5	57,782.3	934,492.0
	6	43,177.4	138,445.6	127,483.4	251,752.7	99,569.1	9,012.6	46,209.5	30,785.3	85.5	23,479.7	245,481.4	59,663.9	947,662.6
	7	43,152.9	139,109.8	127,934.7	254,656.6	100,938.7	9,129.9	46,837.0	31,150.1	84.4	22,902.5	242,573.5	59,329.0	949,864.4
	8	43,569.6	140,365.1	128,944.9	257,570.2	102,587.9	9,138.3	47,778.2	31,491.1	82.7	22,808.0	244,600.3	60,915.0	960,906.5
	9	43,478.3	141,295.2	129,137.9	260,503.7	104,254.3	9,262.1	48,500.2	31,286.4	83.6	23,486.6	247,832.2	62,281.8	972,264.4
	10	43,949.5	142,507.8	130,020.9	263,326.4	106,426.9	9,309.4	48,981.0	31,600.5	80.4	23,530.2	245,641.6	62,156.2	977,510.0
	11	44,962.8	143,588.6	130,824.1	266,333.4	108,115.0	9,381.2	49,931.0	32,028.0	81.8	23,568.5	246,132.7	64,199.8	988,322.8
	12	45,005.1	143,712.3	131,150.1	269,196.0	109,962.8	9,130.5	50,827.3	32,684.7	78.9	25,063.7	253,154.0	64,696.6	1,003,511.9
2012	1	46,258.2	144,178.2	131,593.1	271,558.6	111,443.1	9,055.3	50,649.8	32,738.4	77.1	24,918.7	250,707.2	59,867.4	1,001,452.0

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*
2010	1	19,240.4	2,497.2	76,915.6	6,536.6	61,525.5	35,723.4	32,534.5	25,198.6	51,202.4	22,418.6	436,262.9	19,667.4	789,723.1
	2	18,994.0	2,495.9	77,728.5	8,482.6	61,750.5	35,515.3	33,722.7	27,991.3	54,133.5	24,825.9	440,892.8	14,797.1	801,330.2
	3	19,018.4	2,663.0	77,843.8	8,442.3	62,448.1	35,700.0	34,416.6	27,825.6	53,284.2	24,432.0	445,064.4	14,551.9	805,690.4
	4	19,063.0	2,674.7	77,632.9	8,410.0	62,721.5	35,794.1	34,645.7	27,423.8	52,819.4	24,573.6	450,181.7	14,227.4	810,167.6
	5	19,890.3	2,685.2	78,150.1	8,474.0	64,142.0	35,851.3	35,284.3	27,165.0	53,416.6	27,723.1	455,037.9	13,618.6	821,438.4
	6	19,903.2	2,805.0	80,271.1	8,616.2	64,848.6	36,652.2	34,975.9	28,038.7	54,637.5	30,033.7	460,218.9	13,934.4	834,935.5
	7	19,858.7	2,885.3	79,543.5	8,539.2	65,033.1	36,188.7	35,061.2	28,049.4	54,830.3	31,562.6	465,300.9	14,341.1	841,194.0
	8	19,785.1	2,850.7	79,378.5	8,900.1	65,253.2	36,026.8	35,828.0	28,301.0	55,835.0	30,920.9	471,010.6	13,609.8	847,699.7
	9	19,602.1	2,760.5	80,641.6	9,238.2	65,075.5	37,512.5	36,758.7	25,521.5	57,902.8	31,321.2	475,294.9	12,525.1	854,154.5
	10	19,605.0	3,114.6	81,236.2	10,668.2	65,066.6	37,468.4	36,702.3	25,354.5	61,282.7	31,924.6	480,104.2	12,128.3	864,655.4
	11	19,651.4	3,157.1	82,062.1	10,961.6	65,257.3	37,757.1	37,207.5	25,515.5	63,286.8	32,575.6	486,481.2	12,424.1	876,337.3
	12	19,977.1	3,161.2	83,282.6	11,245.8	65,469.2	38,421.0	38,884.7	25,222.7	62,896.1	32,704.6	489,454.1	12,566.0	883,285.1
2011	1	19,769.6	3,214.7	85,177.8	11,256.4	66,242.5	38,221.5	38,914.3	25,646.2	63,665.5	33,028.0	495,288.4	12,880.4	893,305.3
	2	19,691.9	3,355.1	85,584.2	12,019.8	66,629.3	38,363.2	39,023.4	26,013.2	63,221.6	32,674.4	498,838.9	13,287.1	898,702.2
	3	20,011.7	3,437.1	86,794.3	12,376.6	66,951.8	38,751.6	40,136.1	26,306.0	66,264.6	32,987.1	504,218.5	13,831.4	912,066.8
	4	20,330.6	3,354.3	87,189.4	12,464.3	67,164.0	38,832.7	40,400.3	26,221.4	66,549.3	32,989.7	509,417.6	14,914.0	919,827.6
	5	20,312.4	3,309.2	88,684.8	12,563.7	68,500.0	38,681.3	42,006.5	26,441.9	69,908.9	33,720.2	514,375.5	15,987.4	934,492.0
	6	20,559.6	3,387.7	89,876.7	10,962.5	69,233.7	38,904.2	43,282.8	27,153.2	71,784.6	36,078.0	519,587.5	16,852.2	947,662.6
	7	20,526.1	3,366.9	89,173.8	10,920.4	70,440.2	38,505.7	43,466.9	26,277.7	70,598.3	35,070.0	524,878.1	16,640.3	949,864.4
	8	20,723.6	3,377.1	90,951.1	10,460.1	70,841.6	38,113.3	45,209.8	26,520.9	70,743.6	36,276.0	530,825.1	16,864.4	960,906.5
	9	20,890.3	4,062.8	91,385.2	10,685.5	71,297.4	37,488.2	47,322.6	27,289.2	72,717.2	36,266.7	534,767.2	18,092.1	972,264.4
	10	20,776.2	4,281.8	90,924.4	10,465.2	70,951.5	37,549.9	48,236.2	27,610.0	72,307.8	36,399.5	540,458.1	17,549.4	977,510.0
	11	20,855.0	4,529.3	90,781.0	10,265.4	71,644.1	39,306.9	49,642.4	28,284.5	70,803.5	38,635.1	546,803.5	16,772.0	988,322.8
	12	21,842.9	4,756.5	92,287.3	10,187.1	73,017.2	39,875.8	50,824.7	30,527.4	72,074.0	37,677.2	552,604.7	17,837.1	1,003,511.9
2012	1	21,698.6	4,864.2	91,312.8	10,219.9	72,944.8	37,670.8	51,631.4	27,766.5	71,330.4	38,441.3	556,410.5	17,161.0	1,001,452.0
	MOM	-144.3	107.6	-974.5	32.8	-72.3	-2,205.0	806.7	-2,760.9	-743.6	764.1	3,805.8	-676.1	-2,059.9
	%	-0.66%	2.26%	-1.06%	0.32%	-0.10%	-5.53%	1.59%	-9.04%	-1.03%	2.03%	0.69%	-3.79%	-0.21%

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu
(Sila rujuk nota dalam Glosari untuk maklumat lanjut).
1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
3 Termasuk pinjaman kepada perniagaan individu.

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification
(Please refer to the explanatory notes in the Glossary for further details).
1 Include loans sold to Cagamas.
2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
3 Includes loans to individual businesses.

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

RM juta / *RM million*

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

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

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

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

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2010	11	30,782	10,097	16,899	2.4	88.6
	12	29,665	9,167	17,064	2.3	89.1
2011	1	29,665	9,090	17,447	2.3	90.0
	2	29,712	9,064	17,519	2.3	90.0
	3	28,879	8,954	17,538	2.2	92.3
	4	28,440	8,782	17,525	2.1	93.1
	5	28,441	8,664	17,567	2.1	92.2
	6	27,513	8,640	17,450	2.0	94.8
	7	27,472	8,772	17,888	2.0	97.0
	8	27,317	8,494	17,835	2.0	96.4
	9	27,249	8,339	17,856	2.0	96.1
	10	27,090	8,268	17,929	1.9	96.7
	11	27,104	8,027	18,082	1.9	96.3
	12	26,820	8,573	18,135	1.8	99.6
2012	1	27,164	8,454	17,799	1.9	96.6

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*
2010 [2]	11	335.8	1,811.5	1,585.2	7,783.5	1,924.0	526.8	1,051.8	543.2	6.4	2,084.7	12,888.5	1,826.1	30,782.2
	12	319.7	1,679.9	1,463.9	7,714.3	1,856.6	525.1	1,073.6	554.7	7.6	2,164.3	11,878.6	1,890.8	29,665.2
2011 [2]	1	302.9	1,764.3	1,543.0	7,697.9	1,812.6	500.0	1,111.7	553.4	7.5	2,119.0	11,906.5	1,889.5	29,665.3
	2	301.9	1,890.6	1,661.0	7,795.3	1,813.5	501.1	1,144.5	565.7	6.9	2,068.2	11,467.1	2,157.4	29,712.2
	3	261.3	1,739.8	1,517.9	7,389.5	1,762.3	481.3	1,079.6	548.2	6.0	2,009.2	11,470.4	2,131.4	28,879.0
	4	237.0	1,765.8	1,537.4	7,315.5	1,723.5	454.8	1,083.5	534.7	5.9	2,068.8	11,337.7	1,913.4	28,440.4
	5	231.7	1,752.0	1,556.5	7,223.9	1,690.3	453.5	1,082.2	535.4	4.7	2,057.6	11,633.9	1,779.4	28,444.5
	6	189.4	1,713.8	1,488.2	6,907.5	1,596.1	445.9	1,057.1	522.2	3.8	2,003.5	11,459.9	1,613.7	27,512.9
	7	184.1	1,804.1	1,572.8	6,881.1	1,579.4	441.4	1,058.7	527.8	3.6	1,970.6	11,286.9	1,734.1	27,471.8
	8	189.0	1,829.4	1,593.0	6,761.3	1,554.9	426.9	1,055.6	537.0	3.7	1,897.9	10,802.8	2,258.8	27,317.3
	9	202.7	1,826.7	1,597.7	6,743.9	1,545.6	413.8	1,057.1	554.5	3.7	2,107.9	11,507.1	1,285.4	27,248.5
	10	193.0	1,894.5	1,635.6	6,602.3	1,511.3	475.4	1,103.3	567.8	4.4	2,094.0	11,447.8	1,196.2	27,090.0
	11	428.4	1,983.9	1,717.9	6,616.0	1,485.4	483.6	1,054.9	568.4	4.5	2,056.2	11,254.9	1,168.1	27,104.4
	12	467.8	1,747.1	1,572.7	6,434.4	1,398.5	471.8	974.0	572.9	4.2	2,132.9	10,825.3	1,790.6	26,819.6
2012 [2]	1	426.6	1,849.7	1,683.9	6,531.6	1,378.0	414.3	1,020.3	577.1	4.5	2,183.7	10,916.1	1,862.4	27,164.3

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*
2010 [3]	10	574.9	201.9	6,045.1	1,067.3	2,801.2	3,130.9	1,808.5	2,539.1	352.7	11,248.7	841.8	30,612.0
	11	576.8	206.2	6,173.7	1,070.7	2,727.1	3,107.9	1,820.2	2,599.1	350.3	11,344.5	805.7	30,782.2
	12	549.4	198.5	5,800.1	944.0	2,820.0	3,085.6	1,941.7	1,998.8	333.1	11,208.1	785.8	29,665.2
2011 [3]	1	554.7	198.7	5,711.8	944.3	2,802.3	3,130.6	1,937.7	2,052.3	336.1	11,282.6	714.0	29,665.3
	2	556.6	191.6	5,574.0	944.1	2,808.9	3,086.8	1,932.7	1,939.7	333.1	11,543.3	801.2	29,712.2
	3	530.9	191.4	5,547.4	944.8	2,757.9	3,109.1	1,871.5	1,898.9	339.0	10,843.9	844.2	28,879.0
	4	532.4	185.5	5,481.6	945.1	2,684.2	3,032.6	1,855.7	1,836.6	330.9	10,764.8	790.9	28,440.4
	5	523.9	182.1	5,603.7	1,019.7	2,649.5	3,073.4	1,887.7	1,822.4	335.2	10,658.8	688.0	28,444.5
	6	496.5	178.2	5,916.2	583.7	2,487.3	2,842.3	1,960.7	1,765.8	336.5	10,240.7	705.1	27,512.9
	7	517.5	64.8	5,896.3	584.6	2,555.0	2,778.0	1,941.7	1,769.5	328.8	10,287.8	747.8	27,471.8
	8	477.0	70.1	5,868.9	424.3	2,937.3	2,706.1	1,849.7	1,711.5	347.3	10,177.7	747.6	27,317.3
	9	497.2	70.2	5,579.8	847.2	2,763.0	2,765.2	1,889.1	1,679.3	332.0	10,177.9	647.6	27,248.5
	10	501.6	325.1	5,497.1	847.2	2,493.0	2,707.3	1,899.3	1,725.8	340.3	10,121.0	632.2	27,090.0
	11	501.0	320.9	5,391.5	846.5	2,466.9	2,849.8	1,896.5	1,687.7	354.8	10,173.7	614.9	27,104.4
	12	481.7	314.2	5,359.1	837.0	2,358.7	2,793.6	1,733.0	1,569.9	322.6	9,796.8	1,253.0	26,819.6
2012 [3]	1	456.4	314.4	5,486.3	853.4	2,607.5	2,733.6	1,751.9	1,591.1	279.4	10,035.5	1,054.8	27,164.3

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*

Akhir tempoh / *End of period*		Jumlah Deposit / *Total deposits*							
		Deposit permintaan / *Demand deposits*	Deposit tetap, Deposit Pelaburan Khusus dan Deposit Pelaburan Am / *Fixed Deposits, Special Investment Deposit and General Investment Deposit*	Deposit tabungan / *Saving deposits*	Perjanjian belian balik / *Repurchase agreements*	Instrumen deposit boleh niaga / *Negotiable instruments of deposits*	Deposit mata wang asing / *Foreign currency deposits*	Lain-lain deposit yang diterima / *Other deposits accepted*	Jumlah / *Total*
2010	9	175,181.8	492,144.9	101,937.2	3,486.5	52,522.1	52,403.5	228,553.0	1,106,228.9
	10	173,492.9	494,901.0	102,118.5	3,808.7	51,039.5	51,854.0	233,224.0	1,110,438.4
	11	181,641.2	500,848.2	102,640.8	2,635.7	47,606.3	51,425.6	241,699.8	1,128,497.6
	12	184,638.3	502,599.1	104,942.7	1,711.2	51,625.8	53,506.1	238,899.9	1,137,923.1
2011	1	194,434.8	505,290.1	107,320.1	2,669.8	49,156.1	56,059.6	238,181.8	1,153,112.2
	2	195,871.4	505,443.7	107,406.2	3,759.8	48,892.6	55,421.0	234,004.6	1,150,799.3
	3	188,744.8	516,231.6	107,784.3	2,886.6	56,831.0	56,481.2	241,638.7	1,170,598.4
	4	189,563.7	513,182.7	109,124.0	6,811.1	53,799.3	52,751.9	255,479.4	1,180,712.2
	5	192,507.5	516,547.9	108,470.8	3,734.8	48,727.6	58,198.8	260,363.8	1,188,551.2
	6	197,414.1	530,176.5	109,597.0	1,673.3	50,537.8	57,482.9	261,133.6	1,208,015.2
	7	191,992.9	533,886.9	108,830.8	1,693.6	51,525.7	55,029.1	261,933.7	1,204,892.4
	8	198,616.6	535,170.6	111,278.9	1,094.8	54,656.7	56,480.3	254,666.5	1,211,964.4
	9	198,410.2	544,610.3	111,078.4	246.0	61,583.3	62,252.8	265,604.4	1,243,785.4
	10	205,860.0	538,323.3	112,094.0	41.3	56,076.9	61,672.6	265,678.7	1,239,746.8
	11	206,496.8	547,946.0	112,567.6	41.3	53,398.2	68,433.5	270,060.1	1,258,943.5
	12	213,456.1	560,242.8	115,670.6	1,171.4	59,401.4	65,419.3	283,883.7	1,299,245.4
	1	215,682.9	558,283.9	115,777.7	1,565.9	58,207.3	72,473.0	295,638.7	1,317,629.5

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

RM juta / RM million

Akhir Tempoh / *End of period*		Deposit / *Deposits*											
		RM Deposit pelaburan Khusus / *RM Special investment deposits*	FX Deposit pelaburan Khusus / *FX Special investment deposits*	RM Deposit pelaburan Am / *RM General investment deposits*	FX Deposit pelaburan Am / *FX General investment deposits*	RM Deposit permintaan / *RM Demand deposits*	FX Deposit permintaan / *FX Demand deposits*	RM Deposit tabungan / *RM Saving deposits*	FX Deposit tabungan / *FX Saving deposits*	Instrumen deposit boleh niaga* / *NIDs issued**	RM Lain-lain / *RM Others*	FX Lain-lain / *FX Others*	Jumlah / *Total*
2009	8	23,472.0	22.9	61,477.1	61.8	27,653.0	222.1	17,041.5	0.7	24,542.6	15,545.3	2,181.0	172,220.1
	9	23,447.1	22.5	60,896.3	63.8	27,645.9	197.4	17,181.6	0.5	24,273.5	16,410.6	2,459.2	172,598.3
	10	24,615.7	22.2	61,625.8	51.2	26,475.3	674.7	17,158.1	0.4	25,196.9	19,003.2	2,418.9	177,242.4
	11	26,774.5	22.1	62,933.6	114.6	29,681.5	826.6	17,356.0	0.3	23,417.6	20,268.9	2,135.0	183,530.6
	12	27,020.6	22.3	66,514.2	82.4	30,055.6	697.2	18,126.4	0.3	23,708.1	20,716.9	1,895.2	188,839.1
2010	1	26,967.4	125.9	67,863.3	155.7	30,688.2	668.8	18,304.3	0.5	24,802.1	19,764.4	1,845.5	191,186.0
	2	27,115.5	250.6	68,195.4	137.5	30,648.4	291.1	18,132.1	0.4	22,230.4	20,421.1	1,795.6	189,218.2
	3	27,846.0	287.6	70,220.6	126.0	28,744.6	278.9	18,405.6	0.8	23,741.7	20,786.8	1,684.0	192,122.7
	4	27,965.0	307.0	71,048.6	257.3	28,697.9	231.6	18,645.0	1.3	23,179.8	21,215.6	1,468.5	193,017.6
	5	31,992.4	284.9	62,294.7	429.4	29,652.4	455.6	18,579.4	2.1	23,960.4	28,507.4	1,439.3	197,597.8
	6	35,507.4	169.5	65,150.8	292.1	31,154.4	389.7	18,597.1	2.9	26,134.9	29,903.1	1,534.9	208,836.7
	7	35,421.7	93.1	65,810.5	251.4	29,192.6	359.3	18,720.3	4.7	26,544.2	29,186.5	1,758.9	207,343.1
	8	34,386.7	38.6	68,129.2	175.9	33,367.3	356.1	18,995.6	5.2	25,039.4	28,840.7	1,867.6	211,202.2
	9	32,781.3	20.1	68,890.1	154.3	31,170.6	519.0	19,290.9	4.6	25,751.5	30,746.8	1,806.3	211,135.4
	10	32,777.0	172.9	68,823.7	133.1	30,617.1	526.2	19,253.3	6.1	27,151.1	33,131.1	1,966.5	214,558.1
	11	33,197.1	178.4	69,210.6	89.6	32,391.7	521.6	19,483.0	6.9	25,704.6	34,349.6	2,039.1	217,172.1
	12	31,006.3	181.1	71,058.5	86.7	33,539.1	603.3	20,267.1	8.5	23,810.7	34,281.7	2,109.5	216,952.5
2011	1	34,005.6	199.4	69,001.2	285.1	35,864.3	381.7	20,920.8	10.1	23,376.2	33,580.6	2,959.1	220,584.1
	2	33,173.9	195.8	69,872.8	276.2	39,471.0	410.9	20,845.6	11.4	22,590.1	34,605.0	3,022.4	224,475.1
	3	34,456.7	146.4	72,214.4	302.4	36,021.7	425.4	21,072.9	13.0	23,083.4	38,788.3	3,152.6	229,677.2
	4	35,463.2	143.9	66,465.0	223.6	34,969.3	1,028.2	21,369.5	11.3	22,362.6	40,837.5	2,751.5	225,625.6
	5	29,334.5	167.0	68,103.0	76.7	36,321.0	518.1	21,324.0	12.9	21,892.5	43,654.6	3,023.6	224,427.9
	6	32,362.5	142.1	68,405.8	74.4	37,249.5	540.0	21,790.0	17.1	20,986.8	43,929.3	3,161.8	228,659.4
	7	35,227.1	166.6	68,021.7	73.2	36,730.0	493.9	21,761.5	21.7	20,989.3	45,002.2	2,921.6	231,408.7
	8	33,806.1	164.5	64,515.8	73.5	38,780.4	477.4	22,697.7	21.5	22,979.9	48,206.9	2,920.5	234,644.2
	9	32,917.4	172.7	67,813.8	77.8	37,611.9	818.7	22,682.7	19.5	24,683.4	49,975.5	1,928.8	238,702.1
	10	34,315.9	152.5	68,024.9	28.9	39,859.8	557.3	22,457.2	17.8	24,210.3	49,433.7	2,944.5	242,002.9
	11	33,792.6	119.5	73,731.4	29.5	40,139.0	510.9	22,723.6	19.6	24,816.1	56,611.5	1,866.8	254,360.6
	12	34,670.6	222.2	75,677.0	28.7	42,632.2	565.6	23,480.8	21.6	24,274.5	62,272.7	2,060.0	265,905.8
2012	1	33,083.9	1,550.8	73,719.1	304.8	43,340.8	646.9	23,513.7	23.1	24,831.1	64,680.4	1,742.5	267,437.0

Nota: SPI - Skim Perbankan Islam
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
1 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar
* Instrumen deposit boleh niaga bagi mata wang asing (FX) tidak dilaporkan oleh institusi perbankan

Notes: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding.
1 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.
** Foreign Currency(FX) NIDs issued is not repotable by banking institutions*

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

RM juta / *RM million*

Akhir tempoh / *End of period*		Kerajaan Persekutuan / *Federal Government*	Kerajaan negeri / *State Government*	Badan-badan berkanun[1] / *Statutory authorities* [1]	Institusi kewangan[2] / *Financial institutions* [2]	Badan-badan perniagaan / *Business enterprises*	Individu / *Individuals*	Lain-lain[3] / *Others* [3]	Jumlah / *Total*
	11	19,947.4	18,500.0	33,137.3	199,420.3	407,759.9	401,008.4	48,724.3	1,128,497.6
	12	20,977.2	18,406.9	31,602.8	197,639.3	414,038.3	407,765.3	47,493.2	1,137,923.1
2011	1	21,453.3	18,061.6	31,553.2	198,187.0	420,276.8	415,189.3	48,391.1	1,153,112.2
	2	23,429.4	19,739.5	32,569.2	193,385.7	414,299.8	418,243.2	49,132.5	1,150,799.3
	3	22,169.8	19,142.7	32,277.8	199,274.5	423,808.4	423,667.7	50,257.6	1,170,598.4
	4	19,637.4	19,090.4	31,023.9	213,480.2	415,523.8	427,540.6	54,415.8	1,180,712.2
	5	21,766.9	18,850.9	33,073.7	203,684.1	429,561.9	429,295.0	52,318.7	1,188,551.2
	6	23,564.4	19,245.1	32,299.6	202,155.5	442,391.4	433,825.4	54,533.9	1,208,015.2
	7	23,856.3	18,777.5	31,317.9	203,474.3	438,048.0	436,106.2	53,312.2	1,204,892.4
	8	24,728.9	20,379.5	32,711.1	200,677.0	436,641.8	441,937.8	54,888.2	1,211,964.4
	9	22,183.9	20,578.9	33,943.5	207,053.1	458,320.9	444,512.6	57,192.3	1,243,785.4
	10	24,079.8	20,714.8	32,286.0	209,002.7	448,682.2	447,823.3	57,157.8	1,239,746.8
	11	20,852.6	20,001.9	31,076.7	194,128.1	477,477.5	451,758.6	63,648.0	1,258,943.5
	12	24,234.6	20,389.6	32,949.5	213,678.5	484,989.9	458,887.3	64,116.0	1,299,245.4
2012	1	20,790.6	19,797.2	33,525.5	213,508.9	499,590.3	465,568.5	64,848.5	1,317,629.5

1 Termasuk kerajaan tempatan.
2 Termasuk BNM, institusi perbankan tempatan, institusi kewangan tempatan bukan bank dan institusi perbankan asing.
3 Merangkumi lain-lain entiti tempatan dan asing.
Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Includes local governments.
2 Includes BNM, domestic banking institutions , domestic non-bank financial intitutions. and foreign banking institutions.
3 Comprises of domestic and other foreign entities.
Note: Sub-total may not necessarily add up to grand total due to rounding.

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. [6] / *1 Jan .* [6]	3.5	17.0 (5.0)	3.0	10.0 [7]	3.0	10.0 dan 12.5 [5]
1989	2 Mei / *2 May*	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / *16 Oct .*	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / *16 Jan.*	6.5	17.0 [7]	6.5	10.0 dan 12.5 [8]	6.5	10.0 dan 12.5
1991	16 Ogos / *16 Aug.*	7.5	17.0	7.5	10.0 dan 12.5 [8]	7.5	10.0 dan 12.5
1992	2 Mei / *2 May*	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / *3 Jan.*	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / *16 May*	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / *1 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	-

[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 and Aset Mudah Tunai
Statutory Reserve and Liquid Asset Requirement

RM juta / *RM million*

Akhir tempoh / *End-period*		Bank Perdagangan/*Commercial Banks*		Bank Islam/*Islamic Banks*		*Bank Pelaburan/Investment Banks*	
		Rizab berkanun / *Statutory reserves*	Tanggungan yang layak / *Eligible liabilities*	Rizab berkanun / *Statutory reserves*	Tanggungan yang layak / *Eligible liabilities*	Rizab berkanun / *Statutory reserves*	Tanggungan yang layak / *Eligible liabilities*
2009	9	3,034.0	507,990.7	775.3	116,964.6	190.1	18,692.7
	10	3,066.8	513,008.5	773.6	119,291.1	194.3	18,685.6
	11	3,193.2	516,838.9	802.8	119,503.6	198.5	19,418.9
	12	2,751.2	518,627.7	864.0	124,737.0	205.2	20,187.2
2010	1	3,167.7	518,559.2	937.6	127,907.1	200.6	19,272.8
	2	3,424.2	525,478.1	804.0	128,459.2	196.7	19,102.8
	3	3,325.3	524,238.5	819.9	131,545.8	206.1	20,045.5
	4	3,322.8	537,110.7	860.0	135,830.5	205.7	19,717.0
	5	3,650.7	543,588.1	873.9	137,441.1	201.2	19,744.2
	6	3,349.8	548,455.7	946.0	141,700.2	198.6	19,494.7
	7	3,319.8	549,317.4	946.8	146,321.8	218.3	20,677.2
	8	3,338.5	553,789.0	966.2	149,138.1	216.8	21,106.1
	9	3,887.7	560,179.5	994.4	152,017.9	221.0	21,457.6
	10	3,580.7	562,197.3	1,044.1	151,864.0	228.0	22,407.1
	11	3,505.3	578,926.1	1,036.9	154,516.4	247.6	24,369.9
	12	4,144.7	588,189.5	1,069.3	156,514.1	269.9	25,724.2
2011	1	3,615.4	585,940.7	1,076.8	159,781.6	252.8	24,699.8
	2	3,797.1	598,435.9	1,110.6	158,975.1	242.1	23,363.3
	3	4,708.2	601,105.1	1,236.0	161,415.3	247.2	22,116.4
	4	9,631.1	604,129.8	2,805.4	164,136.5	448.8	21,340.9
	5	15,189.8	627,358.0	4,345.8	168,796.6	670.7	22,068.5
	6	15,143.1	630,486.9	4,016.7	168,393.7	752.3	24,874.9
	7	22,624.5	640,831.1	5,845.4	171,107.0	1,006.0	24,819.3
	8	22,854.1	657,857.5	5,771.3	176,234.9	1,060.4	25,498.4
	9	22,041.2	647,477.7	5,989.4	181,483.5	1,080.2	26,605.9
	10	22,341.2	646,749.5	6,108.7	185,525.9	1,041.3	25,883.0
	11	22,286.2	642,851.8	5,911.7	187,256.6	1,011.1	24,989.0
	12	25,517.7	648,951.5	7,826.7	189,866.3	1,002.7	24,584.3
2012	1	25,519.6	655,026.3	8,125.8	196,957.7	960.5	23,919.9

1.28 Rangka Kerja Mudah Tunai Baru
New Liquidity Framework

RM juta / *RM million*

Akhir tempoh / *End of period*		Bank-bank perdagangan / *Commercial banks*				Bank-bank Islam / *Islamic banks*				Bank Pelaburan / *Investment banks*			
		Lebihan Mudah Tunai <= 1 minggu *Liquidity Surplus < = 1 week*		Lebihan Mudah Tunai > 1 minggu - 1 bulan *Liquidity Surplus > 1 week - 1 month*		Lebihan Mudah Tunai <= 1 minggu *Liquidity Surplus < = 1 week*		Lebihan Mudah Tunai > 1 minggu - 1 bulan *Liquidity Surplus > 1 week - 1 month*		Lebihan Mudah Tunai < = 3 hari[4] *Liquidity Surplus < = 3 days [4]*		Lebihan Mudah Tunai 4 hari - 1 bulan *Liquidity Surplus 4 days - 1 month*	
		Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*	Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*	Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*	Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*	Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*	Keperluan Pematuhan[2] *Compliance Requirement [2]*	Lebihan[3] *Net Surplus [3]*
2010	8	23,884 (3%)	96,125	37,778 (5%)	80,203	5,164 (3%)	38,207	8,607 (5%)	32,501	816 (3%)	16,958	1,360 (5%)	14,343
	9	22,202 (3%)	94,403	37,004 (5%)	85,075	5,150 (3%)	37,080	8,583 (5%)	34,820	854 (3%)	15,927	1,424 (5%)	11,996
	10	29,895 (3%)	91,931	42,451 (5%)	75,237	5,321 (3%)	34,554	8,869 (5%)	33,734	847 (3%)	17,098	1,412 (5%)	12,805
	11	30,550 (3%)	103,145	43,731 (5%)	90,039	5,289 (3%)	35,256	8,814 (5%)	32,847	787 (3%)	17,113	1,311 (5%)	14,062
	12	30,834 (3%)	101,100	44,394 (5%)	86,221	5,380 (3%)	38,150	8,966 (5%)	33,219	811 (3%)	17,301	1,351 (5%)	14,371
2011	1	31,136 (3%)	90,269	43,202 (5%)	68,272	5,491 (3%)	34,190	9,151 (5%)	32,762	815 (3%)	17,119	1,358 (5%)	12,666
	2	31,370 (3%)	89,351	46,227 (5%)	76,737	5,650 (3%)	37,313	9,416 (5%)	32,155	804 (3%)	15,583	1,340 (5%)	11,723
	3	31,633 (3%)	86,217	46,176 (5%)	83,080	5,748 (3%)	39,414	9,580 (5%)	33,830	809 (3%)	15,708	1,349 (5%)	12,968
	4	23,439 (3%)	82,385	39,064 (5%)	83,026	5,624 (3%)	32,029	9,373 (5%)	29,396	814 (3%)	14,858	1,358 (5%)	12,867
	5	23,829 (3%)	82,603	39,715 (5%)	70,849	5,532 (3%)	33,529	9,219 (5%)	31,872	943 (3%)	18,213	1,572 (5%)	13,399
	6	24,428 (3%)	100,819	40,714 (5%)	85,994	5,691 (3%)	38,894	9,486 (5%)	35,664	889 (3%)	15,600	1,482 (5%)	11,396
	7	24,150 (3%)	79,033	40,250 (5%)	68,154	5,761 (3%)	32,517	9,602 (5%)	29,600	977 (3%)	15,684	1,629 (5%)	11,816
	8	24,301 (3%)	109,643	40,501 (5%)	82,793	5,585 (3%)	33,973	9,308 (5%)	25,039	942 (3%)	13,893	1,570 (5%)	10,635
	9	24,786 (3%)	121,750	40,862 (5%)	108,196	5,774 (3%)	32,607	9,623 (5%)	27,122	908 (3%)	15,911	1,514 (5%)	11,602
	10	24,643 (3%)	108,510	40,655 (5%)	92,893	5,839 (3%)	32,681	9,732 (5%)	24,948	992 (3%)	15,781	1,654 (5%)	11,717
	11	24,866 (3%)	104,443	41,056 (5%)	89,295	6,310 (3%)	39,479	10,516 (5%)	32,768	954 (3%)	16,337	1,590 (5%)	10,164
	12	25,632 (3%)	115,288	42,169 (5%)	100,514	6,661 (3%)	34,876	11,102 (5%)	31,233	909 (3%)	18,170	1,514 (5%)	12,500
2012	1	25,929 (3%)	103,992	42,655 (5%)	98,247	6,680 (3%)	32,810	11,133 (5%)	28,030	967 (3%)	18,817	1,611 (5%)	13,584

[1] Mulai Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Data yang dilaporkan adalah hanya untuk IP yang telah berpindah kepada Rangka Kerja Baru: 15 IP (Dis. 98), 16 IP (Apr. 99), 22 IP (Jul. 99), 23 IP (Aug. 99), 24 IP (Sep. 99) , 25 IP (Nov. 99), 26 IP (Apr. 2000), 27 IP (May 2000), 28 IP(Jun 2000) dan 29 IP (Sep. 2000). Semua IP mulai bulan Januari 2001.

[2] Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Baru, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 5% daripada asas depositnya dalam tempoh satu minggu, atau 7% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

[3] Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Mudah Tunai, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 3% daripada asas depositnya dalam tempoh satu minggu (3 hari bagi bank pelaburan), atau 5% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

[4] Ekoran daripada transformasi bank saudagar menjadi bank pelaburan, pindaan telah dibuat terhadap kepeluan laporan lebihan mudah tunai di mana lebihan mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pembrokeran saham. Akibatnya, mulai Disember 2006, lebihan mudah tunai yang ditunjukkan dilajur ini mencerminkan laporan lebihan mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebihan mudah tunai pada asas 1 minggu bagi bank saudagar dalam proses penyempurnaan transformasi kepada bank pelaburan.

[1] *Beginning January 1999, some banking institutions (BIs) have crossed over to the New Liquidity Framework. Data reported are only for those BIs that have crossed over to the New Framework: 15 BIs (Dec. 98), 16 BIs (Apr. 99), 22 BIs (July 99), 23 BIs (August 99), 24 BIs Oct. 99) , (25 BIs (Nov. 99). and 26 BIs (Apr. 2000) , 27 BIs (May 2000), 28 BIs (Jun 2000) and 29 BIs (Sep. 2000). All BIs since January 2001.*

[2] *The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the New Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, a commercial bank must be able to withstand the withdrawal of up to 5% of its deposit base over a one week period, or 7% of its deposit base banking institutions are required to hold liquid assets over a month. In contrast, under the old framework, equivalent to a specified percentage of their eligible liabilities.*

[3] *The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorpoates the requirement that, for example, banking institutions must be able to withstand the withdrawal of up to 3% of its deposit base over a one week period (3 days for investment banks),or 5% of its deposit base over a one month period. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.*

[4] *The transformation of merchant banks into investment banks have been accompanied by changes in the reporting requirement of liquidity surpluses where the liquidity surplus of investment banks is measured on a 3 day basis to take into account the short term flows arising mainly from stockbroking activities. As a result, beginning December 2006, liquidity surpluses in these columns reflect the reporting of surplus liquidity on a 3 day basis for investment banks alongside the reporting of liquidity on a 1 week basis for merchant banks in the midst of transforming into investment banks.*

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

RM juta / *RM million*

Akhir tempoh / *End of period*		Modal Kumpulan 1 / *Tier-1 Capital*	Modal Kumpulan 2 / *Tier-2 Capital*	Jumlah Modal / *Total Capital*	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain / *Investment in subsidiaries and holdings in other banking institutions capital*	Modal Asas / *Capital Base*	Jumlah aset berwajaran risiko[1] / *Total Risk Weighted Assets* [1]	Nisbah Modal Berwajaran Risiko / *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras / *Core Capital Ratio (%)*
2009	5	113,569.9	38,973.3	152,543.3	27,214.7	125,328.6	881,940.6	14.2	12.3
	6	119,817.3	38,453.2	158,270.5	24,648.7	133,621.8	903,997.3	14.8	13.1
	7	119,477.5	38,067.0	157,544.5	24,475.5	133,069.0	909,037.2	14.6	13.0
	8	119,893.1	38,294.0	158,187.2	25,056.2	133,131.0	908,853.5	14.6	13.0
	9	121,083.4	37,433.2	158,516.5	25,005.2	133,511.3	913,591.4	14.6	13.1
	10	121,284.2	37,446.2	158,730.5	24,943.9	133,786.5	917,179.7	14.6	13.0
	11	122,147.5	37,477.4	159,624.9	24,943.6	134,681.4	925,176.2	14.6	13.0
	12	129,971.4	38,112.4	168,083.9	25,495.5	142,588.4	928,519.9	15.4	13.8
2010	1	128,166.4	38,697.0	166,863.4	25,527.1	141,336.4	938,450.3	15.1	13.4
	2	128,843.7	38,847.0	167,690.7	25,438.5	142,252.1	941,485.7	15.1	13.5
	3	128,302.0	39,541.8	167,843.8	25,547.4	142,296.4	945,717.3	15.0	13.3
	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	136,477.7	51,125.1	187,602.8	31,290.1	160,813.0	1,083,220.3	14.8	12.6
	10	139,553.2	49,042.0	188,595.2	31,302.3	161,755.3	1,072,546.2	15.1	13.0
	11	138,797.2	49,057.3	187,854.5	31,551.1	160,798.8	1,087,587.1	14.8	12.8
	12	144,377.6	49,933.0	194,310.5	31,815.3	166,032.5	1,097,842.1	15.1	13.2
2012	1	144,403.3	50,001.4	194,404.7	31,807.9	165,204.0	1,120,236.3	14.7	12.9

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

1.30 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 [1]	Jumlah Belian / *Total Purchases*			Jumlah Pendahuluan Tunai / *Total Cash Advances*			Bilangan Kad Dalam Edaran / *No. of Cards in Circulation*		Amaun Had Kredit Dibenarkan [2]	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*					Baki Melebihi Tempoh / *Overdue Balances*		
			Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Kad Utama	Kad Tambahan		Baki Semasa	<3 Bulan	>3 hingga 6 Bulan	>6 Bulan
Period		*No. of Card Transactions* [1]	*Local Cardholders*	*Foreign Cardholders*	*Local Cardholders*	*Local Cardholders*	*Foreign Cardholders*	*Local Cardholders*	*Principal Cards*	*Supplementary Cards*	*Amount of Credit Line Extended* [2]	*Current Balances*	*<3 Months*	*>3 To 6 Months*	*>6 Months*
2010		294.9	68,739.1	6,586.7	7,545.8	3,313.4	388.4	211.8	7.5	1.0	115,627.5	28,174.5	2,067.9	476.4	53.6
2010	1	24.4	5,641.8	493.2	558.8	266.5	31.2	12.2	9.2	1.2	110,347.8	24,861.2	1,857.2	482.3	60.8
	2	23.2	5,056.0	474.5	517.9	229.9	29.6	12.7	9.0	1.1	109,623.3	24,954.2	2,084.4	495.9	66.4
	3	24.4	5,775.0	581.1	617.4	297.5	31.2	17.2	8.6	1.1	109,259.5	24,467.4	1,991.6	489.8	67.7
	4	23.1	5,291.4	457.1	580.7	251.6	29.4	17.1	8.5	1.1	110,686.9	24,830.1	1,932.9	467.6	68.9
	5	24.6	5,766.7	466.5	594.8	256.1	27.0	18.9	8.3	1.0	110,942.5	25,207.9	1,954.4	484.6	69.2
	6	24.4	5,585.8	569.6	667.6	290.3	29.6	20.0	8.2	1.0	111,882.5	25,605.6	1,992.0	467.9	72.9
	7	24.7	5,687.1	592.6	654.5	281.2	35.3	18.5	8.0	1.0	110,177.0	25,939.6	1,968.2	464.7	69.5
	8	25.1	5,883.0	582.3	612.1	285.2	32.0	17.4	7.9	1.1	110,751.5	26,601.9	1,994.9	451.9	70.6
	9	24.2	5,534.4	540.0	644.1	282.8	31.9	19.4	7.8	1.1	111,811.7	26,574.9	2,110.7	468.3	71.4
	10	24.6	5,795.5	553.0	634.2	292.3	37.8	18.0	7.7	1.0	111,755.7	26,796.2	2,022.0	461.9	70.1
	11	24.9	6,025.3	596.0	672.7	283.7	35.6	18.9	7.6	1.0	113,018.9	27,288.8	2,179.6	464.1	72.3
	12	27.4	6,697.0	681.0	791.1	296.2	37.9	21.5	7.5	1.0	115,627.5	28,174.5	2,067.9	476.4	53.6
2011	1	27.8	6,772.0	532.2	603.2	275.5	40.6	17.0	7.4	1.0	115,674.5	28,503.9	1,982.0	470.9	55.5
	2	23.0	5,256.2	501.8	581.5	241.5	37.6	17.1	7.4	1.0	116,207.7	27,977.8	2,240.1	485.4	58.0
	3	26.1	6,277.4	557.9	669.6	303.3	40.1	20.4	7.4	0.9	117,412.3	27,957.6	1,965.4	470.7	60.9
	4	24.9	5,949.0	548.2	643.9	269.7	41.3	18.4	7.4	0.9	118,019.7	28,180.4	1,997.6	461.3	59.3
	5	27.1	6,445.5	542.6	724.6	298.3	36.8	19.8	7.4	0.9	118,520.6	28,523.4	2,059.5	454.3	45.1
	6	26.1	6,320.3	601.1	746.5	310.7	41.3	19.1	7.4	0.9	118,261.7	28,889.3	2,050.8	446.0	44.3
	7	26.6	6,448.3	641.7	723.5	282.7	51.9	18.9	7.4	0.9	119,301.7	29,278.9	2,035.5	440.7	47.0
	8	27.3	6,853.1	651.1	663.6	252.7	40.4	19.3	7.4	0.9	120,975.7	29,603.5	2,090.7	450.0	47.8
	9	25.7	6,018.4	619.7	761.6	233.9	43.9	23.1	7.3	0.9	121,481.4	29,300.1	2,187.8	464.9	46.2
	10	26.7	6,456.7	548.2	785.3	237.2	44.2	21.8	7.3	0.9	122,709.4	29,559.6	2,202.5	480.8	47.6
	11	26.6	6,488.9	533.5	773.8	236.1	44.5	21.5	7.3	0.9	123,106.2	29,871.1	2,337.0	482.6	48.7
	12	28.7	7,037.3	640.5	743.0	209.4	48.4	20.2	7.3	0.9	123,835.8	30,709.2	2,225.0	492.8	44.0
2012	1	29.1	7,455.5	622.3	945.9	250.9	46.6	23.8	7.3	0.9	124,109.7	30,845.3	2,070.3	483.8	44.3

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.

2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.

2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.

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 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	
2009	8	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.90	2.06	2.19	2.18	2.36	2.67	6.94
	9	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.31	2.29	2.32	2.73	7.03
	10	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.07	2.19	2.28	2.41	2.72	6.92
	11	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.91	2.08	2.23	2.36	2.62	2.55	7.00
	12	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.83	2.13	2.22	2.42	2.66	2.53	7.13
2010	1	2.00	2.03	2.04	2.05	2.50	0.86	5.51	4.85	2.08	2.26	2.48	2.69	2.54	7.12
	2	2.00	2.03	2.04	2.05	2.50	0.80	5.51	4.85	2.07	2.26	2.46	2.66	2.56	7.20
	3	2.25	2.28	2.31	2.33	2.67	0.86	5.76	4.96	2.26	2.39	2.57	2.72	2.68	7.19
	4	2.25	2.28	2.32	2.34	2.67	0.86	5.76	4.93	2.31	2.51	2.61	2.81	2.67	7.34
	5	2.47	2.50	2.56	2.58	2.81	0.93	6.02	5.01	2.45	2.61	2.68	2.93	2.79	7.24
	6	2.48	2.51	2.58	2.59	2.82	0.95	6.02	5.05	2.52	2.68	2.73	2.95	2.86	7.19
	7	2.70	2.73	2.79	2.81	2.95	0.99	6.27	5.19	2.70	2.84	2.87	3.13	2.92	7.12
	8	2.71	2.73	2.79	2.81	2.95	1.02	6.27	5.22	2.81	2.92	3.16	3.19	3.05	7.13
	9	2.71	2.73	2.79	2.82	2.95	1.02	6.27	5.19	2.78	2.95	3.05	3.25	3.08	7.21
	10	2.71	2.73	2.79	2.82	2.96	1.02	6.27	4.99	2.83	2.98	3.20	3.30	3.10	7.27
	11	2.71	2.74	2.79	2.82	2.96	1.00	6.27	4.99	2.83	3.04	3.22	3.36	3.18	7.25
	12	2.71	2.74	2.79	2.82	2.97	1.00	6.27	5.05	2.84	3.03	3.19	3.36	3.21	7.27
2011	1	2.71	2.74	2.79	2.82	2.97	1.01	6.27	5.10	2.87	3.10	3.25	3.38	3.36	7.27
	2	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.07	2.87	3.16	3.28	3.36	3.36	7.20
	3	2.71	2.74	2.79	2.82	2.98	1.01	6.27	5.06	2.88	3.10	3.29	3.36	3.36	7.19
	4	2.71	2.74	2.79	2.82	2.98	1.02	6.27	5.06	2.89	3.15	3.31	3.41	3.41	7.17
	5	2.95	3.00	3.07	3.09	3.23	1.08	6.54	5.10	2.97	3.24	3.32	3.53	3.45	7.12
	6	2.95	2.99	3.07	3.09	3.23	1.14	6.54	5.07	3.10	3.28	3.39	3.50	3.48	7.05
	7	2.95	3.00	3.07	3.10	3.23	1.09	6.54	5.03	3.08	3.27	3.40	3.58	3.53	6.91
	8	2.96	3.01	3.09	3.11	3.24	1.10	6.54	5.05	3.13	3.31	3.38	3.50	3.50	7.01
	9	2.95	3.00	3.07	3.09	3.22	1.03	6.54	5.05	3.09	3.30	3.36	3.52	3.51	6.99
	10	2.95	2.99	3.06	3.09	3.22	1.14	6.54	5.03	3.11	3.37	3.41	3.53	3.51	6.95
	11	2.95	2.99	3.06	3.09	3.22	1.15	6.54	5.06	2.86	3.34	3.40	3.51	3.54	6.99
	12	2.95	2.99	3.06	3.09	3.22	1.15	6.53	5.05	3.14	3.37	3.39	3.51	3.53	7.04
2012	1	2.93	2.99	3.05	3.09	3.21	1.05	6.53	5.10	2.91	3.32	3.41	3.49	3.52	6.97

[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).

[1] *From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies and 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).*

2.2 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*					Akaun tabungan *Savings deposit*	Kadar Pembiayaan Asas [1] Base Financing Rate [1]	Kadar Pembiayaan Purata [1] Average Financing Rate [1]	Akaun pelaburan *Investment account*				
		Tempoh (dalam bulan) / Period (in months)								Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12				1	3	6	9	12
2010	1	2.17	2.19	2.28	2.38	2.74	0.90	5.56	6.40	2.14	2.18	2.20	2.32	2.29
	2	2.21	2.29	2.36	2.48	2.73	0.88	5.56	6.48	2.20	2.19	2.25	2.38	2.30
	3	2.29	2.41	2.46	2.60	2.75	0.91	5.82	6.39	2.31	2.30	2.41	2.44	2.52
	4	2.35	2.46	2.51	2.62	2.82	0.92	5.82	6.41	2.39	2.45	2.48	2.61	2.59
	5	2.36	2.58	2.64	2.73	2.90	0.94	6.07	6.51	2.47	2.61	2.62	2.69	2.72
	6	2.47	2.70	2.73	2.77	2.97	0.94	6.07	6.41	2.51	2.60	2.60	2.72	2.78
	7	2.58	2.80	2.82	2.86	3.00	0.94	6.32	6.38	2.76	2.74	2.67	2.71	2.90
	8	2.64	2.87	2.88	2.89	3.01	0.95	6.32	6.39	2.89	2.82	2.78	2.80	2.92
	9	2.84	2.96	2.92	2.95	3.04	0.96	6.32	6.36	2.88	2.80	2.87	2.83	2.98
	10	2.86	3.02	2.94	3.05	3.08	0.97	6.32	6.42	2.94	2.96	2.93	2.99	3.02
	11	2.87	3.00	2.94	2.87	3.07	0.97	6.32	6.40	2.88	3.00	3.11	3.05	3.12
	12	2.88	2.98	2.95	3.07	3.08	0.96	6.32	6.41	2.95	2.99	3.04	3.10	3.13
2011	1	2.86	2.90	2.94	3.07	3.04	0.97	6.32	6.28	2.94	2.98	2.95	3.05	3.14
	2	2.95	2.92	2.97	3.09	3.09	1.00	6.32	6.34	2.88	2.96	2.87	2.90	3.13
	3	2.87	2.93	2.98	3.11	3.12	0.96	6.32	6.12	2.98	3.01	3.09	3.13	3.21
	4	2.87	2.94	3.00	3.13	3.15	0.97	6.32	6.27	3.02	3.03	3.13	3.11	3.21
	5	2.97	3.01	3.07	3.20	3.26	0.98	6.62	6.26	3.16	3.19	3.20	3.18	3.29
	6	3.04	3.07	3.15	3.23	3.31	1.04	6.62	6.33	3.18	3.28	3.24	3.15	3.31
	7	3.09	3.11	3.17	3.27	3.33	1.03	6.62	6.26	3.22	3.21	3.45	3.35	3.47
	8	3.09	3.13	3.16	3.29	3.32	1.02	6.62	6.37	3.17	3.31	3.25	3.35	3.47
	9	3.08	3.13	3.19	3.28	3.34	1.05	6.62	6.35	3.22	3.24	3.25	3.33	3.48
	10	3.08	3.16	3.23	3.34	3.38	1.03	6.62	6.32	3.37	3.37	3.58	3.36	3.45
	11	3.02	3.12	3.18	3.25	3.28	1.07	6.62	6.48	3.34	3.59	3.75	3.40	3.35
	12	3.07	3.19	3.33	3.39	3.39	1.07	6.62	6.37	3.34	3.47	3.44	3.42	3.45
2012	1	2.96	3.15	3.24	3.39	3.37	0.97	6.62	6.19	3.22	3.09	3.29	3.58	3.62

Nota:

SPI - Skim Perbankan Islam

[1] Data hanya diperolehi mulai Januari 2009

Note:

IBS - Islamic Banking Scheme

[1] Data only available from January 2009

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*			
		As at period end	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*	Julat *Range*			Purata *Avg*
2010		2.75	2.32	-	2.48	2.45	2.50	-	2.51	2.50	2.55	-	2.59	2.56	2.69	-	2.72	2.72	2.58	-	2.58	2.58
2011		3.00	2.75	-	2.91	2.88	2.92	-	2.93	2.92	2.96	-	2.98	2.97	3.19	-	3.20	3.20	3.23	-	3.23	3.23
2011	1	2.75	2.58	-	2.75	2.73	2.76	-	2.77	2.76	2.79	-	2.83	2.80	2.96	-	2.96	2.96	2.97	-	2.97	2.97
	2	2.75	2.56	-	2.74	2.72	2.76	-	2.77	2.76	2.79	-	2.80	2.79	2.98	-	2.98	2.98	-	-	-	-
	3	2.75	2.60	-	2.75	2.73	2.76	-	2.77	2.76	2.79	-	2.80	2.79	3.00	-	3.00	3.00	-	-	-	-
	4	2.75	2.61	-	2.74	2.72	2.75	-	2.76	2.76	2.80	-	2.83	2.81	3.15	-	3.15	3.15	-	-	-	-
	5	3.00	2.78	-	2.95	2.91	2.97	-	2.98	2.98	3.01	-	3.04	3.02	3.28	-	3.28	3.28	3.35	-	3.35	3.35
	6	3.00	2.86	-	2.99	2.96	3.01	-	3.02	3.01	3.05	-	3.06	3.05	3.43	-	3.43	3.43	-	-	-	-
	7	3.00	2.81	-	2.98	2.93	3.01	-	3.02	3.01	3.05	-	3.06	3.05	3.33	-	3.34	3.34	-	-	-	-
	8	3.00	2.82	-	3.00	2.97	3.01	-	3.02	3.01	3.05	-	3.06	3.05	3.26	-	3.27	3.27	-	-	-	-
	9	3.00	2.80	-	3.01	2.98	3.01	-	3.02	3.01	3.05	-	3.06	3.06	3.27	-	3.27	3.27	-	-	-	-
	10	3.00	2.87	-	3.00	2.98	3.01	-	3.02	3.01	3.05	-	3.06	3.05	3.26	-	3.27	3.26	3.35	-	3.37	3.35
	11	3.00	2.83	-	3.00	2.99	3.01	-	3.02	3.01	3.05	-	3.06	3.05	3.19	-	3.20	3.20	3.24	-	3.24	3.24
	12	3.00	2.87	-	3.00	2.99	3.01	-	3.02	3.01	3.06	-	3.06	3.06	3.21	-	3.21	3.21	3.22	-	3.22	3.22
2012	1	3.00	2.88	-	3.00	2.99	3.01	-	3.02	3.01	3.05	-	3.07	3.05	3.13	-	3.13	3.13	-	-	-	-
January 2012	03	3.00	2.88	-	3.00	3.00	3.01	-	3.01	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	04	3.00	2.95	-	3.00	3.00	3.01	-	3.01	3.01	-	-	-	-	-	-	-	-	-	-	-	-
	05	3.00	2.95	-	3.00	3.00	3.00	-	3.01	3.01	3.05	-	3.05	3.05	3.07	-	3.07	3.07	-	-	-	-
	06	3.00	2.75	-	3.00	2.95	3.00	-	3.02	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	09	3.00	2.75	-	3.00	2.99	3.01	-	3.02	3.01	3.05	-	3.06	3.05	-	-	-	-	-	-	-	-
	10	3.00	2.95	-	3.00	3.00	3.01	-	3.02	3.01	3.05	-	3.07	3.05	3.19	-	3.19	3.19	-	-	-	-
	11	3.00	2.95	-	3.00	3.00	3.01	-	3.02	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	12	3.00	2.93	-	3.00	3.00	3.01	-	3.02	3.01	3.05	-	3.05	3.05	-	-	-	-	-	-	-	-
	13	3.00	2.75	-	3.00	2.99	3.01	-	3.02	3.01	3.05	-	3.05	3.05	-	-	-	-	-	-	-	-
	16	3.00	2.75	-	3.00	2.98	3.01	-	3.02	3.01	3.05	-	3.08	3.05	-	-	-	-	-	-	-	-
	17	3.00	2.96	-	3.00	3.00	3.01	-	3.02	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	18	3.00	2.95	-	3.00	3.00	3.00	-	3.02	3.01	3.05	-	3.05	3.05	-	-	-	-	-	-	-	-
	19	3.00	2.97	-	3.00	3.00	3.00	-	3.02	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	20	3.00	2.95	-	3.02	3.00	3.01	-	3.02	3.01	3.05	-	3.07	3.05	-	-	-	-	-	-	-	-
	25	3.00	2.95	-	3.00	3.00	3.01	-	3.01	3.01	3.05	-	3.05	3.05	-	-	-	-	-	-	-	-
	26	3.00	2.97	-	3.00	3.00	3.01	-	3.01	3.01	-	-	-	-	-	-	-	-	-	-	-	-
	27	3.00	2.95	-	3.00	3.00	3.01	-	3.01	3.01	3.05	-	3.05	3.05	-	-	-	-	-	-	-	-
	30	3.00	2.75	-	2.98	2.97	3.02	-	3.02	3.02	3.05	-	3.13	3.06	-	-	-	-	-	-	-	-
	31	3.00	2.75	-	3.00	3.00	3.00	-	3.01	3.01	3.07	-	3.13	3.11	-	-	-	-	-	-	-	-

[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
2009		2.053	2.069	2.029	-	2.120	2.035	2.016	-	2.621
2010		2.597	2.606	2.616	-	2.580	2.546	2.608	-	-
2011		2.924	2.911	2.943	-	2.887	2.850	2.873	-	-
2010	1	1.949	1.921	2.161	-	-	1.896	1.965	-	-
	2	2.255	2.273	2.524	-	-	2.081	2.177	-	-
	3	2.136	2.306	2.569	-	2.034	2.128	2.406	-	2.569
	4	2.474	2.614	-	-	-	2.437	2.537	2.622	-
	5	2.630	-	2.560	-	2.551	2.592	2.685	-	-
	6	2.663	-	2.787	-	-	2.629	2.662	2.733	-
	7	2.769	2.800	2.867	-	2.703	2.727	2.741	-	2.857
	8	2.875	2.897	-	-	-	2.815	2.861	2.874	2.911
	9	2.858	2.890	-	-	-	2.796	2.822	2.835	2.885
	10	2.855	2.898	-	-	-	2.835	2.809	2.879	2.879
	11	2.868	-	-	-	2.811	2.830	2.813	2.851	2.861
	12	2.831	2.859	2.844	-	2.799	2.783	2.820	2.819	2.805
2011	1	2.823	2.832	2.881	-	-	2.751	2.772	2.815	2.813
	2	2.838	2.803	2.854	-	-	-	2.797	2.832	2.843
	3	2.832	2.846	2.866	-	-	2.812	2.820	2.842	2.850
	4	2.822	2.876	-	-	-	2.747	2.793	2.839	2.874
	5	2.973	-	3.031	-	-	2.848	2.887	2.951	2.955
	6	2.923	2.828	3.043	-	2.823	2.829	2.872	2.875	-
	7	2.940	3.073	2.970	-	2.850	2.912	2.941	2.924	2.934
	8	2.994	2.899	-	-	-	2.908	2.848	2.840	2.805
	9	3.004	3.016	2.945	-	2.987	-	2.949	2.951	2.888
	10	2.970	2.952	-	-	-	2.910	2.958	2.942	2.898
	11	2.975	-	-	-	-	2.935	2.885	2.880	2.907
	12	2.996	2.988	2.950	-	-	-	2.957	2.943	2.899
2012	1	2.979	2.962	2.935	-	-	2.954	2.913	2.949	2.918

"-" 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
2009	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
2009 12	2.1200	2.7210	3.2400	3.4880	3.7910	4.2860	4.5390	4.7780
2010 1	2.2550	2.7930	3.2750	3.5190	3.7640	4.2820	4.5510	4.7690
2	2.5930	3.0180	3.3340	3.6530	3.8360	4.2570	4.5440	4.7540
3	2.5780	2.9740	3.2570	3.6380	3.7510	4.1590	4.4720	4.6650
4	2.5760	2.8240	2.9890	3.5390	3.6200	4.0630	4.2940	4.4990
5	2.6950	2.9390	3.1910	3.5120	3.5940	4.0530	4.2830	4.5050
6	2.7900	3.0000	3.1500	3.4220	3.5260	3.9570	4.2580	4.4650
7	2.8590	3.0660	3.1850	3.3430	3.4090	3.9180	4.2030	4.4000
8	2.8680	3.0700	3.1800	3.3090	3.3800	3.7140	3.9740	4.1620
9	2.9000	3.0650	3.1550	3.2250	3.2450	3.6250	3.8880	4.0290
10	2.9310	3.1330	3.2730	3.3550	3.4310	3.8610	4.0070	4.1270
11	2.8700	3.0400	3.1340	3.2820	3.2840	3.8250	4.0130	4.1460
12	2.8540	2.9760	3.1190	3.3240	3.3870	4.0380	4.1610	4.2990
2011 1	2.8440	3.0530	3.2120	3.3590	3.4810	4.0590	4.2740	4.4890
2	2.8900	3.1220	3.3660	3.4270	3.4990	4.0660	4.3190	4.5400
3	2.9390	3.1770	3.4650	3.5360	3.6540	4.1010	4.3340	4.5410
4	2.9150	3.2040	3.2880	3.4690	3.5390	4.0320	4.2900	4.5410
5	2.9890	3.2430	3.2990	3.4580	3.5580	4.0040	4.2240	4.4500
6	2.9560	3.1920	3.2290	3.3950	3.5030	3.9290	4.1100	4.2430
7	2.9090	3.1600	3.2370	3.3850	3.4910	3.8770	4.0530	4.1790
8	2.9350	3.1350	3.1730	3.3090	3.3820	3.6440	3.9130	4.0560
9	2.9910	3.0930	3.2150	3.3320	3.3960	3.7020	3.9760	4.1080
10	2.9040	2.9950	3.1370	3.2840	3.3480	3.7500	3.9870	4.1200
11	2.8170	2.8450	3.1160	3.2110	3.3000	3.7480	3.9660	4.1060
12	2.8150	2.8830	3.0240	3.1800	3.2260	3.6990	3.9400	4.1050
2012 1	2.7820	2.8730	2.9630	3.1240	3.1940	3.5570	3.8530	4.0180

[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 100 unit / *RM per 100 units of*				RM bagi seunit / *RM per unit of*				RM bagi 100 unit / *RM per 100 units of*			
		US$	GBP	SDR	S$	DM	SF	JPY	HK$	US$	GBP	SDR	S$	DM	SF	JPY	HK$
		Akhir tempoh / *End of period*								Purata bagi tempoh / *Average for period*							
2010		3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.62	3.2211	4.9802	4.9142	2.3624	218.71	309.26	3.6717	41.458
2011		3.1770	4.8962	4.8621	2.4427	210.23	337.55	4.0975	40.89	3.0600	4.9043	4.8289	2.4329	217.59	345.76	3.8401	39.307
2010	1	3.4130	5.5106	5.3123	2.4299	243.50	324.54	3.7943	43.939	3.3752	5.4573	5.2838	2.4178	246.53	326.68	3.7008	43.480
	2	3.4090	5.2359	5.2205	2.4149	234.90	313.90	3.8047	43.900	3.4157	5.3468	5.2580	2.4179	239.17	318.76	3.7817	43.973
	3	3.2730	4.9326	4.9733	2.3354	224.20	306.49	3.5017	42.156	3.3255	5.0066	5.0809	2.3754	230.93	311.70	3.6755	42.847
	4	3.1905	4.8981	4.8122	2.3322	216.19	294.65	3.3951	41.087	3.2062	4.9152	4.8654	2.3194	220.27	300.47	3.4333	41.301
	5	3.2530	4.7077	4.7959	2.3208	204.91	281.72	3.5601	41.752	3.2535	4.7756	4.8203	2.3352	209.42	288.32	3.5296	41.784
	6	3.2575	4.9069	4.8051	2.3242	203.42	300.88	3.6787	41.838	3.2645	4.8136	4.7887	2.3346	203.91	289.28	3.5918	41.915
	7	3.1875	4.9746	4.8501	2.3400	212.80	306.55	3.6903	41.039	3.2085	4.8988	4.8184	2.3284	209.30	304.25	3.6606	41.251
	8	3.1375	4.8719	4.7401	2.3179	204.34	304.58	3.6743	40.329	3.1538	4.9440	4.7903	2.3264	208.37	302.85	3.6890	40.590
	9	3.0875	4.8892	4.7924	2.3442	214.64	315.76	3.6943	39.790	3.1062	4.8362	4.7371	2.3258	207.60	310.00	3.6810	39.997
	10	3.1095	4.9584	4.8741	2.3943	221.03	315.81	3.8599	40.088	3.1005	4.9135	4.8646	2.3769	220.18	320.07	3.7875	39.958
	11	3.1575	4.9099	4.8351	2.3931	211.54	315.73	3.7513	40.666	3.1150	4.9732	4.8628	2.3998	217.59	316.34	3.7786	40.166
	12	3.0835	4.7817	4.7273	2.3859	208.63	327.20	3.7869	39.615	3.1284	4.8813	4.8003	2.3913	211.22	322.38	3.7510	40.238
2011	1	3.0595	4.8516	4.7860	2.3782	212.68	324.68	3.7281	39.249	3.0611	4.8218	4.7299	2.3774	208.84	320.09	3.7063	39.343
	2	3.0515	4.9096	4.7893	2.3959	214.46	328.91	3.7359	39.157	3.0442	4.9128	4.7538	2.3844	212.64	320.61	3.6816	39.082
	3	3.0259	4.8687	4.7800	2.3994	218.64	329.65	3.6602	38.853	3.0368	4.9085	4.7968	2.3937	217.33	330.23	3.7154	38.965
	4	2.9735	4.9524	4.8159	2.4222	225.48	340.43	3.6462	38.254	3.0127	4.9286	4.8108	2.4159	222.53	335.35	3.6182	38.754
	5	3.0115	4.9818	4.7970	2.4432	221.36	354.48	3.7099	38.716	3.0132	4.9248	4.8141	2.4351	220.89	345.09	3.7137	38.755
	6	3.0205	4.8648	4.8243	2.4577	224.05	363.50	3.7538	38.809	3.0298	4.9173	4.8446	2.4541	222.93	360.19	3.7641	38.916
	7	2.9555	4.8319	4.7329	2.4547	216.70	369.46	3.8131	37.922	2.9950	4.8322	4.7767	2.4609	218.95	363.49	3.7715	38.451
	8	2.9803	4.8774	4.7953	2.4684	220.73	367.89	3.8834	38.231	2.9853	4.8849	4.7914	2.4684	218.63	384.39	3.8694	38.284
	9	3.1910	4.9738	5.0009	2.4537	220.67	354.26	4.1663	40.940	3.0856	4.8651	4.8636	2.4614	216.72	353.85	4.0184	39.582
	10	3.0735	4.9084	4.9081	2.4584	220.24	352.20	3.8814	39.570	3.1403	4.9373	4.9314	2.4554	219.69	349.19	4.0907	40.368
	11	3.1725	4.9467	4.9317	2.4485	216.04	344.50	4.0694	40.729	3.1534	4.9871	4.9414	2.4468	218.83	347.49	4.0693	40.524
	12	3.1770	4.8962	4.8621	2.4427	210.23	337.55	4.0975	40.890	3.1628	4.9312	4.8920	2.4413	213.05	339.19	4.0626	40.664
2012	1	3.0455	4.7913	4.7126	2.4275	205.33	333.22	3.9941	39.265	3.1136	4.8278	4.7779	2.4319	205.30	331.52	4.0468	40.100

[1] Kadar AS$ ialah kadar purata belian dan jualan antara bank-bank pada pukul 12:00 tengahari. Kadar bagi mata wang asing selain daripada AS$ adalah kadar silang yang diperoleh daripada kadar mata wang asing tersebut berbanding AS$ dan kadar RM/AS$. Kadar pertukaran mata wang asing harian boleh diperolehi melalui laman web Bank Negara Malaysia.

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

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*	
2009		614,126.19	198,587.18	57,152.50	3,546.95	3,615.00	5,577.90	743.00	-	99,157.90	982,569.62	175,233.31	129.00	10.00	4,413.31	182,277.97	25.00	32,797.00	41,616.95	436,502.54	1,419,009.17
2010		663,643.36	188,906.44	48,376.65	10,970.00	8,622.00	13,479.70	675.00	-	95,880.35	1,030,553.49	181,239.57	-	15.00	2,548.05	220,854.87	65.00	44,356.00	44,076.96	493,155.45	1,523,708.98
2011		520,943.91	154,404.97	37,319.07	11,800.00	10,396.26	10,799.00	643.20	70.00	99,143.90	845,520.31	236,717.24	-	250.00	7,039.24	285,284.63	-	76,502.30	54,556.74	660,350.15	1,505,870.46
2010	1	37,346.14	11,082.83	3,375.95	710.00	310.00	2,363.00	435.00	-	5,626.25	61,249.17	22,143.70	-	-	729.94	10,775.00	-	2,585.00	4,395.66	40,629.30	101,878.50
	2	33,021.16	12,145.69	1,315.00	470.00	348.00	1,260.00	90.00	-	5,128.00	53,777.85	10,241.14	-	-	155.00	13,283.00	20.00	640.00	1,347.87	25,687.01	79,464.86
	3	82,873.45	19,250.92	4,690.60	250.00	1,468.00	360.00	100.00	-	8,596.00	117,588.97	20,516.13	-	-	126.00	11,040.05	-	4,718.00	2,852.18	39,252.37	156,841.34
	4	64,539.28	24,778.44	6,038.00	1,644.00	135.00	351.70	-	-	8,488.00	105,974.42	17,419.85	-	-	52.36	24,198.99	-	3,180.00	2,156.42	47,007.62	152,982.04
	5	75,048.62	20,813.05	2,825.00	1,090.00	967.00	1,490.00	-	-	7,563.00	109,796.67	17,027.60	-	-	90.00	13,522.86	45.00	2,670.00	4,214.68	37,570.14	147,366.82
	6	56,150.40	16,591.59	6,917.00	500.00	300.00	455.00	-	-	4,926.00	85,839.99	12,554.20	-	-	130.00	18,963.44	-	6,460.00	4,119.78	42,227.42	128,067.41
	7	75,029.76	18,704.75	3,462.00	150.00	1,084.00	1,326.00	-	-	9,988.20	109,744.71	14,200.51	-	-	550.18	15,978.82	-	2,949.00	4,460.73	38,139.24	147,883.95
	8	79,370.98	16,029.15	4,070.00	881.00	735.00	40.00	-	-	9,245.40	110,371.53	17,702.57	-	15.00	90.00	17,542.26	-	3,190.00	4,928.95	43,468.78	153,840.31
	9	37,734.70	7,584.20	3,133.00	840.00	240.00	1,595.00	50.00	-	7,921.90	59,098.80	14,493.82	-	-	279.57	22,392.04	-	5,510.00	3,930.41	46,605.84	105,704.64
	10	43,515.15	18,046.89	3,664.00	1,380.00	740.00	1,769.00	-	-	11,949.00	81,064.04	15,250.89	-	-	190.00	26,400.38	-	3,175.00	4,570.01	49,586.28	130,650.32
	11	45,954.29	14,036.18	3,140.00	1,285.00	1,270.00	1,350.00	-	-	8,673.60	75,709.07	12,756.29	-	-	-	19,874.81	-	1,925.00	3,548.98	38,105.08	113,814.15
	12	33,059.42	9,842.75	5,746.10	1,770.00	1,025.00	1,120.00	-	-	7,775.00	60,338.27	6,932.87	-	-	155.00	26,883.22	-	7,354.00	3,551.28	44,876.37	105,214.64
2011	1	35,479.85	11,512.23	4,657.00	1,675.00	845.00	2,450.00	175.00	-	7,169.35	63,963.43	15,530.70	-	-	115.00	21,051.73	-	3,761.00	3,832.74	44,291.17	108,254.60
	2	23,920.94	9,269.58	2,769.00	3,155.00	1,890.00	180.00	-	-	6,972.55	48,157.07	13,079.07	-	-	80.00	16,937.87	-	5,105.00	2,692.79	37,894.73	86,051.80
	3	40,183.84	9,651.80	6,061.02	275.00	985.00	120.00	-	-	6,562.00	63,838.66	42,043.54	-	-	2,610.50	31,445.73	-	7,821.00	5,284.56	89,205.33	153,043.99
	4	52,242.80	18,095.08	4,805.00	880.00	260.00	500.00	-	-	8,950.00	85,732.88	21,205.49	-	-	3,855.39	11,813.25	-	3,950.00	3,518.41	44,342.54	130,075.42
	5	54,075.31	13,596.31	2,176.50	2,020.00	420.00	485.00	20.00	70.00	8,080.40	80,943.52	11,550.98	-	-	-	20,119.97	-	4,130.00	7,120.57	42,921.52	123,865.04
	6	53,160.60	14,475.80	2,180.00	50.00	140.00	245.00	-	-	11,137.00	81,388.40	22,741.83	-	-	28.00	24,003.10	-	5,406.00	5,560.47	57,739.40	139,127.80
	7	34,610.93	13,879.70	930.00	280.00	1,710.00	1,837.00	-	-	9,472.50	62,720.13	20,914.51	-	-	38.00	26,043.79	-	5,814.00	3,726.76	56,537.06	119,257.19
	8	57,299.16	15,547.72	2,806.70	240.00	207.00	1,273.00	-	-	8,164.00	85,537.58	23,770.64	-	-	10.00	28,219.45	-	9,142.00	4,453.62	65,595.71	151,133.29
	9	45,046.89	17,681.79	3,157.00	1,185.00	405.00	375.00	-	-	8,456.00	76,306.68	25,734.64	-	-	80.00	40,324.83	-	11,075.00	4,967.62	82,182.09	158,488.77
	10	34,196.68	9,461.21	1,235.00	435.00	1,515.00	910.00	185.00	-	7,131.50	55,069.39	9,436.98	-	250.00	138.01	24,421.95	-	3,446.80	4,599.70	42,293.44	97,362.83
	11	44,015.58	9,209.28	2,797.85	400.00	459.00	1,219.00	63.20	-	6,041.00	64,204.91	15,639.35	-	-	37.17	21,276.96	-	7,043.50	4,438.55	48,435.53	112,640.44
	12	46,711.33	12,024.47	3,744.00	1,205.00	1,560.26	1,205.00	200.00	-	11,007.60	77,657.66	15,069.51	-	-	47.17	19,626.00	-	9,808.00	4,360.95	48,911.63	126,569.29
2012	1	48,194.44	18,713.93	2,615.00	1,000.00	315.00	105.00	-	-	11,277.30	82,220.67	24,630.05	-	-	50.00	20,284.01	-	3,535.00	3,882.94	52,382.00	134,602.67

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

RM juta/*RM million*

Tempoh / *Period*		USD/RM			USD/SGD			USD/JPY			GBP/USD			EUR/USD[4]			USD/CHF		
		Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*	Spot[2] *Spot*[2]	Swap[3] *Swap*[3]	Jumlah *Total*
2009		624,590.1	614,733.3	1,239,323.3	19,581.9	725.5	20,307.4	5,665.2	85.6	5,750.7	2,809.1	163.1	2,972.3	10,255.2	154.6	10,409.8	91.1	0.0	91.1
2010		734,624.5	814,605.4	1,549,229.9	14,730.7	501.1	15,231.7	2,312.8	0.0	2,312.8	2,296.2	4.9	2,301.0	17,118.4	4.4	17,122.9	25.8	0.0	25.8
2011		993,660.5	984,137.4	1,977,797.9	7,640.3	114.8	7,755.1	1,325.4	135.5	1,460.9	1,483.3	114.4	1,597.6	22,656.7	6,033.5	28,690.2	75.6	0.0	75.6
2009	11	49,896.6	37,303.5	87,200.1	2,162.7	0.0	2,162.7	179.3	0.0	179.3	316.7	0.0	316.7	528.1	0.0	528.1	0.0	0.0	0.0
	12	45,312.3	65,537.5	110,849.8	2,590.4	16.7	2,607.0	151.4	0.0	151.4	174.8	0.0	174.8	517.5	0.0	517.5	0.0	0.0	0.0
2010	1	67,536.1	69,903.4	137,439.5	2,109.3	0.0	2,109.3	186.2	0.0	186.2	221.7	0.7	222.4	416.7	0.0	416.7	10.2	0.0	10.2
	2	42,348.0	49,861.5	92,209.5	2,237.7	85.4	2,323.1	117.1	0.0	117.1	167.1	1.3	168.5	441.3	0.0	441.3	0.0	0.0	0.0
	3	70,758.9	83,530.2	154,289.1	1,649.7	0.0	1,649.7	311.3	0.0	311.3	21.0	1.0	22.0	297.8	0.0	297.8	0.0	0.0	0.0
	4	70,611.9	57,237.0	127,848.9	1,443.9	0.0	1,443.9	630.7	0.0	630.7	141.6	1.5	143.1	1,323.2	0.0	1,323.2	0.0	0.0	0.0
	5	81,756.5	70,249.5	152,006.0	2,711.1	0.0	2,711.1	138.5	0.0	138.5	88.9	0.4	89.2	1,749.0	3.7	1,752.7	0.0	0.0	0.0
	6	64,750.5	62,042.8	126,793.3	650.2	0.0	650.2	127.3	0.0	127.3	87.8	0.0	87.8	1,589.5	0.0	1,589.5	0.0	0.0	0.0
	7	51,412.7	60,199.2	111,611.9	461.4	0.0	461.4	146.3	0.0	146.3	225.0	0.0	225.0	1,041.8	0.0	1,041.8	0.0	0.0	0.0
	8	45,514.7	81,707.9	127,222.6	607.9	58.7	666.5	141.1	0.0	141.1	234.8	0.0	234.8	1,248.9	0.0	1,248.9	0.0	0.0	0.0
	9	62,123.9	80,020.1	142,144.0	567.2	64.7	631.9	53.9	0.0	53.9	272.8	0.0	272.8	1,096.6	0.0	1,096.6	0.0	0.0	0.0
	10	58,807.1	69,884.4	128,691.6	1,298.0	48.8	1,346.8	166.5	0.0	166.5	525.8	0.0	525.8	3,211.2	0.0	3,211.2	0.0	0.0	0.0
	11	67,353.3	74,893.5	142,246.9	437.9	242.8	680.7	154.4	0.0	154.4	163.3	0.0	163.3	2,506.5	0.7	2,507.3	15.6	0.0	15.6
	12	51,650.8	55,075.9	106,726.7	556.3	0.8	557.1	139.5	0.0	139.5	146.5	0.0	146.5	2,196.0	0.0	2,196.0	0.0	0.0	0.0
2011	1	52,533.2	64,671.3	117,204.5	416.0	45.6	461.6	150.7	0.0	150.7	164.1	55.5	219.5	1,551.8	0.0	1,551.8	12.7	0.0	12.7
	2	43,589.5	48,254.9	91,844.4	226.3	37.0	263.3	50.2	22.1	72.3	23.2	0.0	23.2	1,394.2	0.0	1,394.2	0.0	0.0	0.0
	3	71,189.1	93,943.9	165,132.9	641.0	3.9	644.9	153.1	0.0	153.1	137.6	58.9	196.5	1,562.8	0.0	1,562.8	0.6	0.0	0.6
	4	111,449.4	105,115.7	216,565.1	913.7	0.0	913.7	62.6	0.0	62.6	36.4	0.0	36.4	2,602.7	0.0	2,602.7	15.4	0.0	15.4
	5	97,119.1	86,644.5	183,763.6	672.1	0.0	672.1	164.9	0.0	164.9	150.4	0.0	150.4	2,242.3	825.3	3,067.5	1.7	0.0	1.7
	6	86,687.8	78,544.2	165,232.0	626.6	2.0	628.5	215.6	9.4	225.0	135.4	0.0	135.4	2,772.4	5,004.7	7,777.1	6.1	0.0	6.1
	7	83,912.7	87,844.3	171,757.0	211.4	0.0	211.4	82.8	0.0	82.8	99.7	0.0	99.7	2,551.8	25.7	2,577.5	15.0	0.0	15.0
	8	94,590.7	78,005.3	172,596.0	421.3	9.3	430.6	65.1	0.0	65.1	82.8	0.0	82.8	1,552.4	47.0	1,599.4	23.0	0.0	23.0
	9	116,950.0	86,179.3	203,129.4	412.3	17.0	429.3	68.3	104.0	172.3	126.6	0.0	126.6	1,082.2	29.7	1,111.8	0.5	0.0	0.5
	10	92,882.1	89,159.2	182,041.3	893.8	0.0	893.8	181.8	0.0	181.8	103.2	0.0	103.2	2,200.2	30.1	2,230.3	0.2	0.0	0.2
	11	80,078.4	78,842.0	158,920.4	1,058.3	0.0	1,058.3	60.4	0.0	60.4	33.5	0.0	33.5	1,952.4	30.0	1,982.4	0.4	0.0	0.4
	12	62,678.5	86,932.8	149,611.3	1,147.6	0.0	1,147.6	69.8	0.0	69.8	390.5	0.0	390.5	1,191.5	41.2	1,232.7	0.0	0.0	0.0
2012	1	63,869.8	78,348.7	142,218.5	528.1	0.0	528.1	75.0	0.0	75.0	377.4	0.0	377.4	691.5	88.4	779.8	0.8	0.0	0.8

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/RM 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*	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	SKM / *MGS*	Bon Khazanah / *KB*	Terbitan Pelaburan Kerajaan / *GII*	Bon Simpanan / *Savings Bonds*		
2009		61,294	-	-	28,500	7,000	96,794	31,531	2,350	5,000	147	-	57,766
2010		37,734	-	-	21,000	2,399	61,133	18,378	-	5,500	241	-	37,014
2011		58,822	-	-	36,419	-	95,241	40,592	-	7,500	1,595	-	45,554
2009	12	2,514	-	-	-	-	2,514	500	-	-	12	-	2,002
2010	1	5,565	-	-	3,000	-	8,565	-	-	-	25	-	8,540
	2	3,500	-	-	-	-	3,500	-	-	-	13	-	3,487
	3	3,500	-	-	3,500	-	7,000	-	-	3,500	14	-	3,486
	4	5,567	-	-	-	-	5,567	10,887	-	-	23	-	-5,343
	5	-	-	-	-	-	-	-	-	-	20	-	-20
	6	3,007	-	-	5,500	2,399	10,906	-	-	-	15	-	10,891
	7	3,613	-	-	3,000	-	6,613	-	-	-	30	-	6,583
	8	6,336	-	-	-	-	6,336	6,991	-	-	19	-	-674
	9	-	-	-	3,000	-	3,000	-	-	-	14	-	2,986
	10	6,646	-	-	-	-	6,646	-	-	-	30	-	6,616
	11	-	-	-	3,000	-	3,000	500	-	-	24	-	2,476
	12	-	-	-	-	-	-	-	-	2,000	14	-	-2,014
2011	1	6,500	-	-	-	-	6,500	-	-	-	28	-	6,471
	2	4,500	-	-	5,500	-	10,000	-	-	-	10	-	9,990
	3	4,138	-	-	4,000	-	8,138	-	-	-	18	-	8,120
	4	5,500	-	-	6,000	-	11,500	18,261	-	-	1,419	-	-8,180
	5	3,574	-	-	4,028	-	7,602	-	-	-	16	-	7,586
	6	7,632	-	-	-	-	7,632	-	-	3,500	12	-	4,120
	7	4,196	-	-	6,651	-	10,846	-	-	3,000	22	-	7,824
	8	5,337	-	-	-	-	5,337	-	-	-	16	-	5,321
	9	4,500	-	-	4,135	-	8,635	19,218	-	1,000	11	-	-11,594
	10	6,369	-	-	-	-	6,369	-	-	-	20	-	6,349
	11	3,153	-	-	3,059	-	6,212	-	-	-	13	-	6,199
	12	3,423	-	-	3,046	-	6,469	3,112	-	-	10	-	3,347
2012	1	3,571	-	-	-	-	3,571	-	-	-	16	-	3,555

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*[4]	Bon Cagamas / *Cagamas Bonds*	Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities*	Sekuriti Hutang Swasta / *Private Debt Securities*[3]	Bon Cagamas / *Cagamas Bonds*		
2009	12,186	13,714	144	-	-	0	26,045	10,803	-	655	3,785	97	43,235	-	58,575	28,949	3,090	26,536	52,581
2010	19,800	12,250	-	-	-	89	32,139	5,286	-	190	3,228	384	43,041	-	52,128	31,460	2,310	18,358	50,497
2011	7,378	5,218	-	-	-	25	12,621	9,629	-	-	4,635	-	55,296	-	69,561	44,332	720	24,508	37,130
2010 4	40	1,260	-	-	-	13	1,313	751	-	-	204	100	8,092	-	9,146	1,765	245	7,137	8,449
5	773	-	-	-	-	27	800	-	-	-	-	-	2,469	-	2,469	2,567	500	-597	202
6	2,129	-	-	-	-	-	2,129	13	-	-	500	-	2,592	-	3,105	1,846	-	1,259	3,388
7	1,083	741	-	-	-	-	1,823	-	-	-	112	100	1,756	-	1,968	2,412	-	-444	1,379
8	-	56	-	-	-	23	79	700	-	-	-	-	3,752	-	4,452	2,984	-	1,468	1,546
9	36	204	-	-	-	-	240	-	-	-	550	84	7,358	-	7,992	3,216	-	4,775	5,015
10	1,773	103	-	-	-	19	1,894	87	-	-	-	-	3,412	-	3,498	2,315	-	1,184	3,078
11	12,548	32	-	-	-	4	12,584	500	-	-	600	-	1,015	-	2,115	5,027	-	-2,912	9,672
12	180	71	-	-	-	1	252	2,598	-	80	500	-	9,530	-	12,708	2,289	-	10,419	10,671
2011 1	461	14	-	-	-	-	475	-	-	-	-	-	655	-	655	3,476	200	-3,021	-2,546
2	30	193	-	-	-	-	223	1,346	-	-	-	-	7,724	-	9,070	1,062	165	7,842	8,066
3	32	381	-	-	-	1	415	268	-	-	1,000	-	1,226	-	2,494	3,151	135	-793	-378
4	90	-	-	-	-	4	94	1	-	-	250	-	3,420	-	3,671	1,770	-	1,900	1,995
5	1,233	526	-	-	-	-	1,760	2,400	-	-	-	-	3,169	-	5,569	3,520	-	2,049	3,808
6	1,615	360	-	-	-	-	1,975	439	-	-	1,500	-	9,728	-	11,667	2,121	-	9,546	11,520
7	3,191	83	-	-	-	-	3,274	-	-	-	700	-	2,012	-	2,712	2,401	-	311	3,586
8	-	473	-	-	-	20	493	3,500	-	-	585	-	9,233	-	13,319	5,845	-	7,474	7,967
9	-	75	-	-	-	-	75	-	-	-	600	-	2,444	-	3,044	3,531	-	-487	-412
10	-	3,025	-	-	-	-	3,025	-	-	-	-	-	3,389	-	3,389	2,578	-	811	3,837
11	726	-	-	-	-	-	726	620	-	-	-	-	9,822	-	10,442	4,494	-	5,947	6,673
12	-	87	-	-	-	-	87	1,056	-	-	-	-	2,475	-	3,530	10,383	220	-7,072	-6,986
2012 1	-	716	-	-	-	-	716	-	-	-	200	-	33,738	-	33,938	12,205	-	21,733	22,450

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 Termasuk bon yang diterbitkan oleh institusi perbankan sejak Julai 2000.
3 Termasuk semua bon biasa, bon dengan waran, bon boleh tukar dan bon berasaskan prinsip Islam.
4 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 Includes bonds issued by the banking institutions since July 2000.
3 Includes all straight bonds, bonds with warrants, convertible and Islamic bonds.
4 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*	Perlombongan dan Kuari / *Mining and Quarrying*	Perkilangan / *Manufacturing*	Pembinaan / *Construction*	Elektrik, Gas dan Air / *Electricity, Gas and Water*	Pengangkutan, Penyimpanan dan Perhubungan / *Transport, Storage and Communications*	Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan / *Finance, Insurance, Real Estate and Business Services*	Perkhidmatan Kerajaan dan Lain-lain / *Government and Other Services*	Perdagangan Borong dan Runcit, Hotel dan Restoran / *Wholesale, Retail Trade, Hotels and Restaurants*	Jumlah / *Total*
2009		378	34	255	2,412	400	6,139	27,457	20,730	770	58,575
2010		684	-	126	9,241	620	5,710	35,200	149	398	52,128
2011		724	465	1,410	5,042	11,980	4,365	32,209	12,913	452	69,561
2010	1	50	-	-	-	-	-	280	-	-	330
	2	80	-	10	109	-	292	384	-	-	875
	3	-	-	-	123	-	-	3,348	-	-	3,471
	4	-	-	-	625	-	-	8,521	-	-	9,146
	5	-	-	-	453	-	160	1,707	149	-	2,469
	6	-	-	-	677	20	33	2,374	-	-	3,105
	7	10	-	-	188	-	-	1,770	-	-	1,968
	8	125	-	-	2	-	-	4,325	-	-	4,452
	9	-	-	-	52	-	5,225	2,316	-	398	7,992
	10	-	-	36	832	-	-	2,631	-	-	3,498
	11	419	-	-	1	600	-	1,095	-	-	2,115
	12	-	-	80	6,179	-	-	6,449	-	-	12,708
2011	1	-	-	-	120	-	-	187	-	349	655
	2	-	-	-	1,250	2,700	-	2,120	3,000	-	9,070
	3	91	-	-	-	-	-	2,403	-	-	2,494
	4	50	-	-	2	1,000	-	2,619	-	-	3,671
	5	90	-	200	454	-	-	4,725	100	-	5,569
	6	-	-	440	699	3,000	300	1,027	6,200	-	11,667
	7	35	-	-	762	-	500	1,345	70	-	2,712
	8	-	465	120	33	-	2,000	7,880	2,820	-	13,319
	9	30	-	-	170	-	1,365	1,390	89	-	3,044
	10	350	-	-	1,399	-	-	1,630	11	-	3,389
	11	-	-	500	8	5,280	-	4,300	250	104	10,442
	12	78	-	150	145	-	200	2,584	373	-	3,530
2012	1	162	-	-	16	2,580	-	31,150	-	30	33,938

[1] Merujuk kepada semua terbitan baru sekuriti hutang swasta yang disenaraikan dan tidak disenaraikan, termasuk Sekuriti bersandarkan gadaijanji kediaman yang diterbitkan oleh Cagamas.

[2] Termasuk Nota Jangka Pertengahan.

Sumber: Bank Negara Malaysia

[1] *Refers to all newly listed and unlisted private debt securities issues, including Cagamas Residential Mortgage-Backed Securities (RMBS).*

[2] *Includes Medium Term Notes (MTN).*

Source: Bank Negara Malaysia

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

Tempoh / Period		Indeks / Indices					Urus Niaga (juta unit) / Turnover (million units)						Urus Niaga (RM juta) / Turnover (RM million)						Jumlah Syarikat yang Disenaraikan / No of Listed Companies	Nilai Pasaran (RM bilion) / Market Capitalisation (RM billion)	Nisbah Bersih P/E (Indeks Komposit) / Net P/E Ratio (Composite Index)
		Komposit / Composite	EMAS / EMAS	Papan Kedua / Second Board	FBM EMAS / FBM EMAS	FTSE Papan Kedua / FTSE Second Board	Papan Utama / Main Board	Papan Kedua / Second Board	Pasaran Utama / Main Market	Pasaran ACE / ACE Market	Jumlah[1] / Total[1]	Purata Harian / Daily Average	Papan Utama / Main Board	Papan Kedua / Second Board	Pasaran Utama / Main Market	Pasaran ACE / ACE Market	Jumlah[1] / Total[1]	Purata Harian / Daily Average			
2009		1,272.78	-	-	8,507.61	-	199,604.55	10,407.31	72,224.75	7,150.60	234,256.32	1,000.25	277,176.28	3,787.47	114,645.01	1,704.51	280,022.53	1,220.92	960	999.45	21.03
2010		1,518.91	-	-	10,374.98	-	198,449.31	-	198,449.30	17,917.78	236,428.52	1,021.17	351,823.34	-	351,823.24	3,580.67	360,567.91	1,573.88	957	1,275.28	18.78
2011		1,530.73	-	-	10,489.07	-	238,024.83	-	238,024.84	46,339.95	315,623.24	1,343.81	402,997.61	-	402,997.61	7,243.59	416,150.86	1,566.12	941	1,284.54	15.28
2009	12	1,272.78	-	-	8,507.61	-	-	-	10,309.03	1,246.00	12,346.59	587.93	-	-	16,475.55	402.68	17,040.11	811.43	960	999.45	21.03
2010	1	1,259.16	-	-	8,484.00	-	-	-	22,163.38	2,825.69	26,342.79	1,317.14	-	-	31,137.18	643.94	32,085.73	1,604.29	957	1,001.73	21.03
	2	1,270.78	-	-	8,560.20	-	-	-	9,580.80	922.04	11,247.50	702.97	-	-	18,505.72	183.14	18,849.82	1,178.11	958	1,015.71	19.10
	3	1,320.57	-	-	8,957.24	-	-	-	17,533.41	1,463.79	20,624.81	896.73	-	-	32,863.61	258.33	33,725.34	1,466.32	961	1,061.06	19.26
	4	1,346.38	-	-	9,105.25	-	-	-	17,151.79	1,527.15	20,817.24	946.24	-	-	28,162.82	274.40	29,198.92	1,327.22	959	1,079.66	19.69
	5	1,285.01	-	-	8,645.86	-	-	-	13,259.70	1,332.17	15,995.36	799.77	-	-	26,688.24	223.23	27,352.01	1,367.60	961	1,027.92	18.72
	6	1,314.02	-	-	8,863.39	-	-	-	12,007.81	959.57	13,613.67	618.80	-	-	20,495.51	146.75	20,829.39	946.79	962	1,044.35	19.13
	7	1,360.92	-	-	9,212.77	-	-	-	14,791.78	922.81	16,455.77	747.99	-	-	25,717.90	173.80	26,061.26	1,184.60	962	1,092.29	19.83
	8	1,422.49	-	-	9,482.65	-	-	-	15,830.91	1,246.35	18,358.15	874.20	-	-	29,194.32	206.48	29,657.71	1,412.27	963	1,122.11	18.62
	9	1,463.50	-	-	9,811.64	-	-	-	15,110.55	1,505.45	19,016.73	950.84	-	-	30,854.98	218.92	31,631.38	1,581.57	958	1,150.12	19.34
	10	1,505.66	-	-	10,171.86	-	-	-	20,953.10	1,926.23	25,209.40	1,200.45	-	-	35,563.39	428.91	36,487.97	1,737.52	961	1,204.34	18.77
	11	1,485.23	-	-	10,073.34	-	-	-	22,246.54	1,806.50	25,690.61	1,284.53	-	-	38,123.93	517.80	38,972.94	1,948.65	961	1,237.37	18.37
	12	1,518.91	-	-	10,374.98	-	-	-	17,819.53	1,480.03	23,056.50	1,097.93	-	-	34,515.64	304.97	35,715.44	1,700.74	957	1,275.28	18.78
2011	1	1,519.94	-	-	10,469.17	-	-	-	33,264.91	2,017.54	39,471.54	1,973.58	-	-	50,697.49	296.73	52,047.85	2,602.39	956	1,283.98	18.38
	2	1,491.25	-	-	10,215.54	-	-	-	24,680.57	3,728.89	30,979.45	1,936.22	-	-	34,434.80	479.90	35,479.32	2,217.46	955	1,256.71	16.07
	3	1,545.13	-	-	10,612.46	-	-	-	23,555.32	2,322.76	28,717.33	1,248.58	-	-	39,042.82	376.12	39,958.75	1,737.34	954	1,310.99	16.59
	4	1,534.95	-	-	10,576.09	-	-	-	20,036.77	3,742.03	26,125.25	1,244.06	-	-	33,833.07	729.65	35,107.63	1,671.79	956	1,310.79	16.52
	5	1,558.29	-	-	10,691.17	-	-	-	13,623.24	3,281.33	18,374.96	918.75	-	-	30,148.29	753.92	31,205.81	1,560.29	954	1,320.03	15.94
	6	1,579.07	-	-	10,842.25	-	-	-	13,613.47	3,437.20	18,206.83	827.58	-	-	32,384.75	588.20	33,173.99	1,507.91	953	1,342.22	16.21
	7	1,548.81	-	-	10,682.79	-	-	-	13,967.25	3,095.56	19,285.55	918.36	-	-	33,607.96	457.50	34,566.92	1,646.04	960	1,339.33	15.95
	8	1,447.27	-	-	9,908.81	-	-	-	17,997.79	3,796.95	23,734.36	1,130.21	-	-	43,048.27	625.07	43,938.43	2,092.31	956	1,241.89	13.76
	9	1,387.13	-	-	9,397.57	-	-	-	12,365.53	2,539.02	16,150.30	807.52	-	-	28,366.41	354.38	28,874.71	1,443.74	952	1,172.29	13.22
	10	1,491.89	-	-	10,169.32	-	-	-	18,330.94	3,373.97	24,056.20	1,202.81	-	-	27,249.80	464.48	27,916.40	1,395.82	948	1,268.48	14.90
	11	1,472.10	-	-	10,063.99	-	-	-	27,605.17	7,426.84	37,045.15	1,852.26	-	-	26,794.28	1,048.20	28,066.19	1,403.31	945	1,255.93	14.51
	12	1,530.73	-	-	10,489.07	-	-	-	18,983.88	7,577.86	33,476.30	1,594.11	-	-	23,389.67	1,069.44	25,814.84	1,229.28	941	1,284.54	15.28
2012	1	1,521.29	-	-	10,587.20	-	-	-	19,702.88	5,441.45	32,720.08	1,722.11	-	-	29,246.89	812.88	31,461.25	1,655.86	938	1,311.42	15.11

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*					
2009		1,997,955	8,051	17,252	126,690	514	38,948
2010		1,994,907	8,058	18,446	95,477	392	28,638
2011		2,482,314	10,198	20,502	92,775	386	21,925
2009	11	127,637	6,382	15,130	8,931	447	35,102
	12	104,844	4,993	14,827	2,605	124	31,948
2010	1	139,050	6,953	17,506	15,448	772	34,927
	2	120,354	7,522	14,514	14,258	891	39,303
	3	172,221	7,488	19,438	16,254	707	32,056
	4	141,538	6,434	18,885	5,691	259	31,650
	5	240,184	12,009	15,145	5,894	295	30,916
	6	180,575	8,208	15,207	14,430	656	27,371
	7	183,615	8,346	20,024	2,850	130	26,946
	8	155,662	7,412	17,768	6,853	326	27,085
	9	160,102	8,005	20,900	2,367	118	23,947
	10	155,719	7,415	20,794	2,860	136	23,777
	11	183,405	9,170	19,338	2,407	120	23,911
	12	162,482	7,737	21,837	6,165	294	21,770
2011	1	196,305	9,815	20,484	22,790	1,140	24,529
	2	189,415	11,838	13,347	13,586	849	30,123
	3	220,468	9,586	17,917	16,997	739	25,939
	4	185,270	8,822	20,692	5,470	260	26,579
	5	191,636	9,582	22,597	6,980	349	24,109
	6	172,464	7,839	23,372	6,490	295	20,834
	7	170,094	8,100	19,570	4,510	215	21,003
	8	276,325	13,158	18,182	3,525	168	20,529
	9	252,612	12,631	21,447	7,816	391	18,459
	10	251,375	12,569	21,823	2,891	145	17,344
	11	215,173	10,759	23,085	650	33	17,454
	12	161,177	7,675	23,505	1,070	51	16,194
2012	1	153,506	8,079	24,473	10,410	548	23,989

Sumber: Bursa Malaysia Derivatives Berhad.

Source: Bursa Malaysia Derivatives Berhad.

3.1 Kewangan Kerajaan Persekutuan
Federal Government Finance

RM juta / RM million

Tempoh / Period	Belanjawan semasa / *Current budget*			Perbelanjaan pembangunan / *Development expenditure*			Lebihan / kurangan(-) keseluruhan	Sumber-sumber kewangan / *Sources of finance*						
								Pinjaman dalam negeri / *Domestic borrowing*			Pinjaman luar negeri / *Foreign borrowing*			Penggunaan harta[2]
	Hasil / *Revenue*	Perbelanjaan[1] / *Expenditure* [1]	Lebihan / kurangan(-) / *Surplus / deficit(-)*	Perbelanjaan pembangunan kasar / *Gross development expenditure*	Tolak: Terimaan balik pinjaman / *Less: Loan recoveries*	Perbelanjaan pembangunan bersih / *Net development expenditure*	*Overall surplus / deficit(-)*	Peminjaman kasar dalam negeri / *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri / *Less: Domestic repayment*	Peminjaman bersih dalam negeri / *Net domestic borrowing*	Peminjaman kasar luar negeri / *Gross foreign borrowing*	Tolak: Pembayaran balik luar negeri / *Less: Foreign repayment*	Peminjaman bersih luar negeri / *Net foreign borrowing*	*Use of assets*
2006	123,546	107,694	15,852	35,807	846	34,961	-19,109	36,100	18,350	17,750	834	3,888	-3,054	4,413
2007	139,885	123,084	16,801	40,564	3,105	37,460	-20,659	54,081	28,281	25,800	489	4,803	-4,314	-827
2008	159,793	153,499	6,295	42,847	959	41,889	-35,594	60,000	24,347	35,654	472	946	-474	414
2009	158,639	157,067	1,572	49,515	519	48,997	-47,424	93,500	36,621	56,879	451	6,737	-6,286	-3,168
2010	159,653	151,633	8,020	52,792	1,496	51,296	-43,275	60,499	24,043	36,456	4,495	831	3,664	3,156
2009 1Q	35,857	34,352	1,505	8,239	75	8,164	-6,659	25,500	17,666	7,834	2	600	-599	-576
2Q	39,380	39,363	17	12,108	37	12,072	-12,054	28,000	3,500	24,500	-	5,376	-5,376	-7,070
3Q	40,813	37,130	3,683	11,598	139	11,458	-7,775	23,000	4,046	18,954	2	647	-646	-10,533
4Q	42,589	46,222	-3,633	17,571	268	17,303	-20,936	17,000	11,409	5,591	448	113	334	15,010
2010 [3] 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	11,041
2011 [3] 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	65	61	-5,585
3Q	48,347	48,832	-485	12,564	292	12,272	-12,757	24,000	23,257	743	6,063	5,394	669	11,345

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*	Terbitan Pelaburan Kerajaan *Government Investment Issues*	Sukuk Bank Negara Malaysia Ijarah *Bank Negara Malaysia Sukuk Ijarah*	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*
2011*	1	34,395.6	960.9	75,195.4	3,906.2	80.0	500.2	-	9,412.0	6.1	4,785.5	-	129,235.7
	2	37,612.5	1,130.1	79,401.5	3,671.0	55.0	536.2	-	10,696.9	6.1	4,761.4	-	137,864.6
	3	45,873.6	1,271.6	80,835.8	2,403.0	112.3	822.2	13.0	10,709.8	-	4,775.8	-	146,817.1
	4	64,319.0	1,302.8	83,081.8	7,176.9	99.0	1,441.2	65.0	10,756.6	-	4,852.5	-	173,095.0
	5	65,092.3	1,217.3	87,863.4	10,085.5	99.0	1,427.2	65.0	10,797.0	-	4,820.9	-	181,467.6
	6	64,464.5	1,325.9	91,607.8	10,437.5	50.0	1,072.0	65.0	10,510.9	-	5,019.9	-	184,553.6
	7	63,983.6	1,208.6	95,358.5	9,909.8	30.0	688.9	65.0	10,294.8	-	4,965.8	-	186,505.1
	8	61,063.4	1,216.1	98,746.4	8,804.2	100.0	904.2	65.0	10,014.6	-	5,105.0	-	186,018.8
	9	54,154.1	1,128.2	92,702.1	3,378.4	130.0	586.7	65.0	9,993.9	-	5,174.6	-	167,313.0
	10	55,025.4	1,262.2	94,688.4	5,056.8	130.0	580.1	65.0	9,738.3	-	5,056.5	-	171,602.8
	11	51,746.1	1,264.0	96,556.9	4,028.3	130.0	534.1	65.0	9,720.6	-	5,066.0	-	169,111.1
	12	43,517.4	1,083.9	102,534.0	1,475.9	100.0	551.9	65.0	10,086.4	-	5,050.2	-	164,464.7
2012	1	49,248.6	906.3	108,622.1	2,388.6	100.0	489.9	65.0	10,295.4	-	4,963.9	-	177,079.7

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang didepositkan dalam RENTAS, diisu oleh residen dan bukan residen

* Tidak termasuk Secondary Stok bagi Sukuk

[1] Refer to all government and private debt securities and sukuk as deposited in RENTAS, issued by residents and non-residents

* Exclude Secondary Stocks of Sukuk Issuances

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

3.3 Keluaran Dalam Negara Kasar (KDNK) Mengikut Komponen Perbelanjaan pada Harga Malar 2000 (Perubahan Tahunan)
Gross Domestic Product by Expenditure Components at Constant 2000 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*		
2008	4.8	9.0	8.7	9.9	1.1	-0.6	2.2	1.7	2.1
2009	-1.6	1.3	0.7	3.9	-5.6	-16.8	7.5	-10.5	-12.2
2010	7.2	5.2	6.5	0.5	9.8	17.7	2.8	9.9	15.1
2011	5.1	8.9	6.9	16.8	6.0	6.5	4.0	3.7	5.4
2008 2Q	6.7	9.6	n.a.	n.a.	6.8	n.a.	n.a.	9.1	7.5
3Q	5.1	7.9	n.a.	n.a.	2.4	n.a.	n.a.	4.9	8.2
4Q	0.2	7.1	n.a.	n.a.	-10.8	n.a.	n.a.	-11.5	-9.0
2009 1Q	-6.2	-0.2	n.a.	n.a.	-11.5	n.a.	n.a.	-15.8	-23.0
2Q	-3.9	0.6	n.a.	n.a.	-10.2	n.a.	n.a.	-18.2	-19.1
3Q	-1.2	3.1	n.a.	n.a.	-7.6	n.a.	n.a.	-13.5	-13.2
4Q	4.6	1.6	n.a.	n.a.	9.3	n.a.	n.a.	7.1	7.0
2010 1Q	10.1	5.4	n.a.	n.a.	5.8	n.a.	n.a.	19.1	27.8
2Q	9.0	7.8	n.a.	n.a.	12.9	n.a.	n.a.	14.0	22.6
3Q	5.3	3.3	n.a.	n.a.	10.1	n.a.	n.a.	6.8	11.2
4Q	4.8	4.8	n.a.	n.a.	10.0	n.a.	n.a.	1.7	3.5
2011 1Q	5.2	7.6	n.a.	n.a.	6.5	n.a.	n.a.	1.4	8.4
2Q	4.3	6.4	n.a.	n.a.	3.2	n.a.	n.a.	4.1	3.2
3Q	5.8	9.9	n.a.	n.a.	6.1	n.a.	n.a.	4.2	3.2
4Q	5.2	11.1	n.a.	n.a.	8.5	n.a.	n.a.	4.9	7.0

3.4 Keluaran Dalam Negeri Kasar mengikut Jenis Aktiviti Ekonomi pada Harga Malar 2000 (Perubahan Tahunan)
Gross Domestic Product by Kind of Economic Activity at Constant 2000 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]	of which									KDNK pada Harga Pembeli / *GDP at Purchasers' Value* [1]
						Elektrik, Gas dan Air / *Electricity, Gas and Water*	Perdagangan Borong dan Runcit / *Wholesale and Retail Trade*	Penginapan dan Restoran / *Accomodation and Restaurant*	Pengangkutan dan Penyimpanan / *Transport and Storage*	Komunikasi / *Communica-tion*	Kewangan dan Insurans / *Finance and Insurance*	Harta Tanah dan Perkhidmatan Perniagaan / *Real Estates and Business Services*	Perkhidmatan Kerajaan / *Government Services*	Perkhidmatan Lain / *Other Services*	
2007	1.3	2.0	2.8	7.3	10.2	4.0	14.2	10.3	10.1	7.0	10.7	19.5	5.0	5.5	6.5
2008	4.3	-2.4	1.2	4.2	7.6	2.4	10.9	7.0	6.3	8.3	8.3	2.3	9.2	5.3	4.8
2009	0.6	-6.3	-9.3	5.9	3.1	0.8	1.6	2.8	-2.8	6.4	5.7	2.6	3.5	4.4	-1.6
2010	2.1	0.2	11.4	5.1	6.8	8.2	8.0	5.0	6.9	8.5	6.4	7.8	5.8	4.0	7.2
2011	5.6	-5.7	4.5	3.5	6.8	3.0	7.6	5.2	5.3	7.6	5.9	6.3	11.6	4.1	5.1
2007 2Q	-2.4	5.9	1.3	6.3	10.2	4.5	13.8	10.0	9.2	8.1	11.2	20.9	3.9	5.6	5.9
3Q	1.0	0.6	2.8	9.1	11.0	2.9	17.0	11.7	13.0	7.2	9.0	22.2	4.4	6.4	6.8
4Q	3.8	2.9	5.3	8.4	9.8	4.3	14.7	11.4	12.5	7.2	9.7	11.6	4.8	6.1	7.5
2008 1Q	6.8	1.7	6.6	6.6	9.1	4.9	15.0	9.7	10.1	8.5	10.6	4.8	5.2	5.0	7.5
2Q	6.6	-3.1	5.8	3.3	8.4	4.4	14.4	7.1	8.3	9.0	8.2	4.3	6.1	5.4	6.7
3Q	3.6	-1.2	1.9	6.2	7.3	2.5	9.7	4.5	6.0	8.4	10.8	-0.6	8.7	5.4	5.1
4Q	0.7	-7.0	-9.0	0.9	5.7	-1.9	5.7	7.2	1.2	7.3	4.1	0.7	16.2	5.3	0.2
2009 1Q	-4.1	-7.1	-17.9	1.3	0.3	-7.8	-1.4	2.1	-4.0	5.3	2.3	-5.9	3.3	5.1	-6.2
2Q	0.6	-5.7	-14.5	4.5	2.1	-0.7	0.3	3.0	-6.4	6.2	4.6	4.1	1.7	4.4	-3.9
3Q	-0.2	-6.5	-8.6	8.0	3.9	2.4	2.9	3.8	-3.4	6.5	4.8	5.0	7.2	3.9	-1.2
4Q	6.1	-5.8	5.1	9.3	5.7	9.6	4.0	2.2	2.6	7.5	11.0	7.3	1.8	4.2	4.6
2010 1Q	7.2	1.0	17.1	8.6	8.6	16.8	9.7	5.5	8.1	6.7	7.1	14.2	7.6	4.7	10.1
2Q	2.8	1.5	16.0	4.1	7.4	9.0	8.8	5.9	9.0	8.3	8.7	2.8	8.0	3.6	9.0
3Q	3.0	-0.7	7.6	2.8	5.3	3.8	5.7	5.1	5.6	9.2	6.4	6.3	2.0	3.7	5.3
4Q	-3.9	-1.2	6.2	5.6	6.1	4.2	8.3	3.7	5.2	9.8	3.7	8.7	6.1	3.9	4.8
2011 1Q	-0.2	-4.2	5.5	3.8	7.0	1.3	6.8	4.0	4.3	6.4	6.8	8.8	13.7	3.9	5.2
2Q	6.9	-9.2	2.1	0.6	6.8	2.4	7.3	5.6	4.7	6.4	5.6	7.6	12.8	4.6	4.3
3Q	8.2	-6.1	5.3	3.0	7.0	4.6	9.0	5.4	6.1	8.7	4.6	6.8	10.7	4.3	5.8
4Q	6.9	-3.3	5.2	6.4	6.4	3.8	7.2	5.7	6.2	8.8	6.4	2.3	9.6	3.8	5.2

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

1 Total may not necessarily add up 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: Department of Statistics, Malaysia

3.5 Penunjuk Ekonomi Terpilih
Selected Economic Indicators

		IHP	PHP	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh
				Semua	Perlombongan	Elektrik	Pembuatan				
		CPI	*PPI*	*IPI*				Eksport	Import		
				All	*Mining*	*Electricity*	*Manufacturing*	*Trade*		*Unemployment Rate*	*Labour Force*
				Wajaran / Weight (2005=100)							
		100.0	100.0	100.0	30.6	5.9	63.5	*Exports*	*Imports*		
		% Annual change									000 persons
2009		0.6	-7.3	-7.5	-3.7	0.8	-10.0	-16.7	-16.4	3.7	11,315.3
2010		1.7	5.6	7.2	-1.6	8.8	11.1	15.6	21.7	3.4	11,517.2
2011		3.2	9.0	1.4	-6.9	2.0	4.7	8.7	8.6	n.a.	n.a.
2010	1	1.3	4.2	13.1	2.2	19.8	18.1	42.0	31.2	-	-
	2	1.2	5.9	4.8	-1.4	11.4	7.1	21.3	28.3	-	-
	3	1.3	9.0	14.1	-0.8	24.9	20.5	39.8	45.8	3.6	12,123.3
	4	1.5	7.4	9.6	-6.0	12.2	16.8	26.0	26.7	-	-
	5	1.6	5.9	12.9	1.8	11.5	18.4	21.3	33.6	-	-
	6	1.7	5.2	9.2	1.1	5.2	13.1	16.3	29.9	3.2	12,192.0
	7	1.9	5.6	2.9	-7.6	4.4	7.4	12.2	18.0	-	-
	8	2.1	4.8	4.1	-2.1	4.9	6.5	9.3	16.4	-	-
	9	1.8	4.9	5.8	2.2	3.1	7.6	5.3	14.5	3.1	12,204.8
	10	2.0	4.4	2.6	-2.9	5.2	4.7	0.4	12.4	-	-
	11	2.0	4.6	4.2	-2.4	4.9	7.0	5.1	6.3	-	-
	12	2.2	5.5	4.4	-3.6	2.4	8.2	4.6	11.7	3.1	12,334.6
2011	1	2.4	6.9	0.5	-6.8	0.3	3.8	4.4	13.7	-	-
	2	2.9	7.2	4.4	-3.3	0.7	8.2	6.5	11.7	-	-
	3	3.0	7.9	2.4	-5.6	-0.7	6.1	4.1	12.1	3.1	12,497.9
	4	3.2	9.2	-0.2	-1.5	0.5	0.3	11.4	9.6	-	-
	5	3.3	10.6	-5.6	-23.9	-0.2	1.4	5.4	5.7	-	-
	6	3.5	10.7	1.3	-8.6	3.6	4.9	9.6	6.9	3.0	12,506.6
	7	3.4	10.8	-0.4	-7.5	5.0	1.7	7.1	2.9	-	-
	8	3.3	10.8	3.7	-1.4	1.4	5.9	10.9	6.9	-	-
	9	3.4	11.2	3.0	-12.0	6.4	8.9	16.6	12.9	3.1	12648.6
	10	3.4	9.1	2.9	-5.7	1.9	6.3	15.4	4.0	-	-
	11	3.3	7.1	2.4	-4.2	2.1	5.0	8.0	8.4	-	-
	12	3.0	6.2	3.0	-0.8	3.1	4.5	6.1	10.4	3.0	12593.5
2012	1	2.7	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-	-

3.6 Imbangan Pembayaran
Balance of Payments

RM juta / RM million

Ketika		Akaun Semasa / Current Account														Akaun Modal dan Kewangan / Capital and Financial Accounts							
		Jumlah	Barangan dan Perkhidmatan / Goods and Services							Pendapatan / Income			Pindahan Semasa / Current Transfers			Jumlah	Akaun Modal	Akaun Kewangan / Financial Account				Kesilapan dan Ketinggalan	Imbangan Keseluruhan
			Jumlah	Barangan / Goods			Perkhidmatan / Services			Bersih	Kredit	Debit	Bersih	Kredit	Debit			Jumlah	Pelaburan langsung	Pelaburan portfolio	Pelaburan lain		
				Bersih	Eksport	Import	Bersih	Kredit	Debit														
During		*Total*	*Total*	*Net*	*Exports*	*Imports*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Net*	*Credit*	*Debit*	*Total*	*Capital Account*	*Total*	*Direct investment*	*Portfolio investment* ***3/***	*Other investment*	*Errors and Omissions*	*Overall Balance*
2004		57,302	96,575	104,774	481,903	377,129	-8,199	65,022	73,221	-24,402	16,452	40,854	-14,871	1,603	16,474	19,347	0	19,347	9,739	32,994	-23,386	7,079	83,728
2005		78,367	119,280	128,892	539,420	410,529	-9,612	74,274	83,886	-23,943	20,627	44,569	-16,971	1,137	18,107	-36,991	0	-36,991	3,749	-14,116	-26,624	-27,825	13,550
2006		96,029	130,062	137,292	590,018	452,726	-7,230	79,488	86,718	-17,294	31,107	48,401	-16,739	1,149	17,889	-43,446	-264	-43,182	144	12,786	-56,112	-27,424	25,158
2007		102,190	132,209	129,488	605,175	475,687	2,722	101,207	98,485	-13,984	39,068	53,052	-16,035	1,348	17,383	-39,140	-186	-38,954	-9,348	18,384	-47,991	-17,754	45,296
2008		131,414	171,936	171,799	663,875	492,076	137	102,221	102,084	-23,033	40,335	63,368	-17,490	1,414	18,904	-118,489	593	-119,082	-25,996	-85,222	-7,865	-31,174	-18,250
2009		112,139	146,409	141,745	554,067	412,322	4,664	101,270	96,606	-14,639	39,347	53,986	-19,631	3,714	23,345	-80,369	-161	-80,208	-22,908	764	-58,064	-17,939	13,831
2010		88,079	136,424	134,726	640,043	505,317	1,698	105,268	103,570	-26,514	38,297	64,811	-21,831	1,855	23,686	-19,993	-165	-19,827	-13,611	47,756	-53,973	-70,713	-2,628
2011		97,873	141,004	149,422	696,116	546,693	-8,418	107,111	115,530	-22,032	52,038	74,070	-21,099	4,656	25,755	15,344	-151	15,494	-12,376	30,261	-2,392	-18,457	94,760
2007	1Q	19,628	26,319	27,210	138,011	110,801	-890	23,393	24,284	-2,980	7,782	10,762	-3,712	457	4,168	1,477	-9	1,486	633	25,578	-24,726	-5,594	15,510
	2Q	24,676	31,410	29,261	144,906	115,645	2,149	25,675	23,526	-2,787	9,372	12,160	-3,946	276	4,222	7,584	-21	7,605	-110	15,958	-8,243	1,583	33,844
	3Q	29,956	37,352	35,793	158,618	122,826	1,559	26,062	24,503	-3,220	11,267	14,487	-4,176	375	4,551	-31,092	-119	-30,973	-5,025	-28,732	2,784	-3,219	-4,355
	4Q	27,930	37,128	37,224	163,640	126,416	-96	26,077	26,173	-4,998	10,647	15,644	-4,200	241	4,441	-17,109	-37	-17,071	-4,846	5,580	-17,806	-10,524	297
2008	1Q	23,753	34,419	34,528	152,469	117,941	-110	23,898	24,007	-5,991	9,939	15,930	-4,675	291	4,967	27,154	800	26,354	-5,186	26,107	5,433	-1,964	48,942
	2Q	39,461	50,266	49,139	175,630	126,491	1,127	26,315	25,188	-6,554	12,558	19,111	-4,251	321	4,572	-11,458	-35	-11,423	109	-22,206	10,674	-1,789	26,213
	3Q	39,982	49,947	51,197	186,424	135,227	-1,250	25,699	26,949	-5,435	10,605	16,040	-4,531	274	4,804	-62,597	-117	-62,480	-19,732	-55,888	13,141	-8,909	-31,523
	4Q	28,218	37,305	36,935	149,352	112,417	370	26,310	25,939	-5,054	7,233	12,287	-4,033	528	4,561	-71,588	-54	-71,534	-1,187	-33,235	-37,112	-18,512	-61,881
2009	1Q	31,295	39,944	37,248	121,579	84,331	2,696	24,648	21,952	-4,486	6,405	10,891	-4,164	446	4,610	-31,055	-64	-30,991	3,007	-12,552	-21,447	3,025	3,265
	2Q	27,981	34,697	33,180	129,313	96,134	1,518	24,699	23,181	-2,855	9,164	12,020	-3,861	281	4,142	-22,368	-37	-22,331	-5,543	-9,968	-6,820	-3,479	2,134
	3Q	25,448	33,986	33,394	143,931	110,537	592	25,211	24,619	-1,734	12,638	14,372	-6,805	333	7,137	-9,465	-28	-9,437	-9,571	18,584	-18,451	-4,524	11,458
	4Q	27,416	37,782	37,924	159,244	121,320	-142	26,712	26,854	-5,564	11,140	16,704	-4,802	2,655	7,456	-17,481	-33	-17,449	-10,801	4,699	-11,347	-12,960	-3,025
2010	1Q	29,252	44,426	44,445	158,896	114,451	-19	24,423	24,442	-9,753	7,102	16,855	-5,421	418	5,839	-17,682	-51	-17,631	1,972	13,367	-32,970	-31,204	-19,634
	2Q	14,830	29,779	29,986	157,217	127,230	-207	25,669	25,876	-9,279	7,119	16,398	-5,670	432	6,102	-146	-52	-94	136	11,644	-11,875	-16,559	-1,875
	3Q	20,228	29,022	27,966	158,912	130,946	1,056	27,602	26,545	-3,512	12,787	16,299	-5,282	499	5,781	-3,321	-63	-3,259	-17,572	19,113	-4,800	-15,942	965
	4Q	23,768	33,196	32,329	165,019	132,689	867	27,574	26,707	-3,970	11,288	15,258	-5,458	506	5,965	1,157	1	1,157	1,852	3,633	-4,328	-7,008	17,917
2011	1Q	25,894	36,779	38,084	166,543	128,459	-1,305	25,179	26,485	-5,724	12,215	17,938	-5,161	933	6,094	-6,026	-13	-6,013	933	8,523	-15,470	-4,014	15,855
	2Q	23,397	35,589	36,302	171,709	135,407	-713	27,258	27,971	-6,890	11,154	18,044	-5,302	1,042	6,344	44,498	-26	44,525	2,306	48,471	-6,252	-6,171	61,724
	3Q	26,628	35,729	38,156	176,670	138,514	-2,427	26,593	29,020	-3,812	13,946	17,758	-5,290	1,226	6,516	-23,322	-58	-23,264	-7,701	-23,737	8,174	7,611	10,917
	4Q	21,954	32,907	36,880	181,193	144,313	-3,973	28,081	32,053	-5,606	14,724	20,330	-5,347	1,454	6,801	193	-54	247	-7,914	-2,995	11,157	-15,883	6,264

1/ Bermula dari suku pertama tahun 2001, imbangan pembayaran telah disusun atur berdasarkan garis panduan yang terkandung di dalam Manual Imbangan Pembayaran Edisi ke-5 (BPM5) yang disediakan oleh Tabung Kewangan Antarabangsa (IMF). Data bagi 1999 dan 2000 juga telah diklasifikasikan berdasarkan metodologi baru ini.
2/ Berdasarkan garis panduan yang terkandung di dalam BPM5 yang disediakan oleh IMF, data bagi terbitan dan penebusan bon dan nota oleh sektor awam telah diklasifikasi semula dan dicatat di bawah pelaburan portfolio mulai suku pertama 2004.
3/ Merujuk kepada jumlah pelaburan portfolio dan derivatif kewangan.

1/ From the first quarter of 2001, the balance of payments is compiled in conformity with the methodology set forth in Fifth Edition of the Balance of Payment Manual (BPM5) of the International Monetary Fund (IMF). Data for 1999 and 2000 have also been reclassified based on the new methodology.
2/ In accordance with the methodology set forth in the BPM5 of the IMF, data on issuance and redemption of bonds and notes by the official sector has been reclassified and recorded under portfolio investment from the first quarter of 2004.
3/ Refers to total of portfolio investment and financial derivatives.

Nota: Kalendar siaran awal bagi kategori data ini boleh didapati di laman web DSBB-IMF (http://dsbb.imf.org).
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

Sumber: Jabatan Perangkaan Malaysia

Note: An advance release calendar for this data category is published on the IMF's Dissemination Standards Bulletin Board (http://dsbb.imf.org).
Numbers may not necessarily add up due to rounding.
Source: Department of Statistics, Malaysia

3.7 Hutang Luar Negeri
External Debt

RM juta / RM million

Akhir tempoh / End period	Hutang luar negeri yang belum dijelaskan / External debt outstanding									
	Jumlah / Total	Nisbah khidmat bayaran[6] (%) / External debt service ratio[6] (%)	Hutang jangka sederhana dan panjang[1] / Medium and long-term debt[1]					Hutang jangka pendek[2] / Short-term debt[2]		
			Jumlah / Total	Kerajaan Persekutuan / Federal Government		PABK[3] / NFPEs[3]	Sektor swasta[4] / Private sector[4]	Jumlah / Total	Sektor perbankan[5] / Banking sector[5]	Sektor bukan bank / Non-bank sector
				Jumlah / Total	Nisbah khidmat bayaran[6] (%) / External debt service ratio[6] (%)					
2006	184,505	4.8	141,704	25,005	0.8	50,378	66,322	42,800	28,812	13,988
2008	236,283	3.8	156,594	20,316	0.9	63,146	73,133	79,689	72,042	7,647
2009	232,717	2.6	155,328	13,787	0.3	71,600	69,941	77,390	68,527	8,863
2010	227,107	6.5	147,660	16,746	1.2	66,589	64,325	79,447	67,982	11,465
2011	257,235	7.4	153,364	18,103	0.2	64,981	70,280	103,871	92,299	11,572
2009 1Q	246,522	7.7	158,373	20,192	0.6	63,852	74,328	88,149	79,577	8,572
2Q	233,004	8.1	146,837	14,262	3.7	58,628	73,947	86,167	76,480	9,687
3Q	243,487	3.4	162,915	13,857	0.5	76,384	72,673	80,573	71,106	9,466
4Q	232,717	6.9	155,328	13,787	0.1	71,600	69,941	77,390	68,527	8,863
2010 1Q	219,191	8.1	147,152	12,737	0.4	68,146	66,269	72,038	64,038	8,001
2Q	222,181	7.2	149,942	17,092	0.0	68,278	64,572	72,239	64,610	7,629
3Q	227,392	7.5	146,713	16,364	0.2	67,700	62,648	80,679	70,592	10,087
4Q	227,107	6.9	147,660	16,746	0.1	66,589	64,325	79,447	67,982	11,465
2011 1Q	233,476	10.0	142,333	15,935	0.2	61,296	65,102	91,143	78,882	12,261
2Q	241,518	8.4	149,198	16,167	0.0	63,824	69,208	92,319	81,052	11,267
3Q	263,274	12.6	157,811	18,089	2.8	65,755	73,968	105,463	93,314	12,149
4Q	257,235	10.3	153,364	18,103	0.0	64,981	70,280	103,871	92,299	11,572

1 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
2 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
3 Terdiri daripada kedua-dua hutang Perusahaan Awam Bukan Kewangan yang dijamin dan tidak dijamin. Sehingga 1982, hutang PABK yang tidak dijamin dimasukkan di bawah sektor swasta.
4 Termasuk hutang PABK yang tidak dijamin sehingga 1982.
5 Tidak termasuk mata wang dan deposit yang dimiliki oleh bukan pemastautin dalam institusi perbankan pemastautin .
6 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah hutang luar negeri sebagai nisbah kepada jumlah eksport kasar barangan dan perkhidmatan. Data tahunan bagi jumlah nisbah khidmat bayaran hutang bagi tempoh sebelum 1980 serta data suku tahunan nisbah khidmat bayaran hutang bagi tempoh sebelum 1991 tidak diperoleh.

Sumber: Perbendaharaan dan Bank Negara Malaysia

1 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.
2 Short-term debt refers to debt with tenure of one year and below.
3 Includes both guaranteed and non-guaranteed debt of Non-Financial Public Enterprises. Up to 1982, the non-guaranteed debt of the NFPEs were classified under private sector.
4 Up to 1982, includes the non-guaranteed debt of the NFPEs.
5 Exclude currency and deposits held by non-residents with residential banking institutions.
6 Measures the principal repayment (excluding prepayment) and the interest payment of the external debt as a proportion of gross export of goods and services. Data on the annual total debt service ratio for the period prior to 1980 and quarterly debt service ratio for the period prior to 1991 are not available.

Source: Treasury 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] Other official reserves[4]	Rizab rasmi bersih Net official reserves
	Rizab antarabangsa kasar / Gross international reserves				Tanggungan luar negeri[5] External liabilities[5]	Rizab antarabangsa bersih Net international reserves		
	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]*				
2009	331,300.6	7,279.2	1,515.8	322,505.6	23.9	331,276.7	113.8	331,390.5
2010	328,670.5	6,442.5	1,453.5	320,774.4	21.4	328,649.1	98.4	328,747.5
2011	423,435.5	6,253.0	2,672.2	414,510.3	26.7	423,408.8	100.5	423,509.3
2011 1	333,547.3	6,442.9	1,805.2	325,299.2	21.1	333,526.2	99.8	333,626.0
2	338,598.9	6,443.4	1,805.2	330,350.2	21.4	338,577.5	101.1	338,678.5
3	344,529.8	6,161.6	2,172.0	336,196.2	26.1	344,503.7	100.2	344,604.0
4	393,232.0	6,162.1	2,172.0	384,897.9	24.6	393,207.4	101.8	393,309.2
5	401,422.5	6,163.0	2,245.9	393,013.6	25.1	401,397.4	102.2	401,499.6
6	406,255.0	6,206.3	2,269.9	397,778.8	26.9	406,228.1	100.0	406,328.1
7	409,566.7	6,207.2	2,424.4	400,935.2	26.5	409,540.3	99.4	409,639.7
8	412,085.6	6,208.0	2,424.4	403,453.2	26.3	412,059.3	100.2	412,159.5
9	417,169.7	6,437.4	2,553.6	408,178.7	24.4	417,145.3	102.3	417,247.6
10	429,100.9	6,437.9	2,553.6	420,109.4	24.9	429,075.9	101.5	429,177.4
11	429,085.6	6,438.2	2,553.6	420,093.7	25.0	429,060.6	101.6	429,162.2
12	423,435.5	6,253.0	2,672.2	414,510.3	26.7	423,408.8	100.5	423,509.3
2012 1	424,775.9	6,253.2	2,672.2	415,850.5	26.7	424,749.3	98.7	424,847.9

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, r 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).