# II.5 Faktor Penentu M3
## *Factors Affecting M3*

RM juta / *RM million*

| Pada akhir tempoh / End of period | Jumlah / *Total* | Tuntutan bersih ke atas Kerajaan / *Net Claims on Government* | | | Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector* | | | Operasi Luar Bersih / *Net External Operations* | | | Pengaruh Lain / *Other Influences* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jumlah / *Total* | Tuntutan ke atas Kerajaan / *Claims on Government* | Deposit Kerajaan / *Government Deposits* | Jumlah / *Total* | Pinjaman[1] / *Loans*[1] | Sekuriti / *Securities* | Jumlah / *Total* | BNM / *BNM* | Sistem Perbankan / *Banking System* | |
| 1982 | 44,357.8 | 5,565.5 | 9,907.5 | 4,342.0 | 39,443.0 | 39,443.0 | t.d. | 8,260.9 | 9,332.0 | (1,071.1) | (8,911.6) |
| 1983 | 51,705.7 | 5,695.6 | 13,414.0 | 7,718.4 | 49,450.2 | 49,450.2 | t.d. | 7,916.6 | 9,443.1 | (1,526.5) | (11,356.7) |
| 1984 | 59,772.6 | 7,298.1 | 16,361.5 | 9,063.4 | 59,467.6 | 59,467.6 | t.d. | 6,065.2 | 9,629.8 | (3,564.6) | (13,058.3) |
| 1985 | 65,607.7 | 5,062.3 | 14,435.2 | 9,372.9 | 68,431.2 | 68,431.2 | t.d. | 9,034.3 | 12,456.8 | (3,422.5) | (16,920.1) |
| 1986 | 71,399.9 | 6,494.4 | 14,607.1 | 8,112.7 | 73,022.0 | 73,022.0 | t.d. | 14,197.2 | 16,539.3 | (2,342.1) | (22,313.7) |
| 1987 | 74,891.7 | 9,344.8 | 18,277.8 | 8,933.0 | 73,565.6 | 73,565.6 | t.d. | 19,423.3 | 19,432.4 | (9.1) | (27,442.0) |
| 1988 | 80,987.4 | 8,940.2 | 19,349.7 | 10,409.5 | 82,160.8 | 82,160.8 | t.d. | 20,515.9 | 18,328.3 | 2,187.6 | (30,629.5) |
| 1989 | 97,668.3 | 8,261.4 | 19,136.1 | 10,874.7 | 99,953.8 | 99,953.8 | t.d. | 23,212.3 | 21,659.9 | 1,552.4 | (33,759.2) |
| 1990 | 115,435.7 | 6,858.6 | 19,215.3 | 12,356.7 | 124,547.4 | 119,165.3 | 5,382.1 | 26,670.5 | 27,025.2 | (354.7) | (42,640.8) |
| 1991 | 133,120.8 | 5,149.2 | 19,215.6 | 14,066.4 | 151,656.0 | 145,387.2 | 6,268.8 | 25,291.2 | 30,452.3 | (5,161.1) | (48,975.6) |
| 1992 | 159,177.9 | 2,838.6 | 16,345.0 | 13,506.4 | 167,839.8 | 158,523.6 | 9,316.2 | 33,879.9 | 47,195.7 | (13,315.8) | (45,380.4) |
| 1993 | 196,611.1 | 3,420.2 | 15,097.3 | 11,677.1 | 189,421.9 | 179,065.5 | 10,356.4 | 55,709.6 | 76,435.2 | (20,725.6) | (51,940.6) |
| 1994 | 222,329.8 | (2,524.5) | 15,428.8 | 17,953.3 | 220,689.2 | 206,306.6 | 14,382.6 | 62,008.3 | 68,172.8 | (6,164.5) | (57,843.2) |
| 1995 | 271,949.0 | (6,376.3) | 15,657.7 | 22,034.0 | 284,843.5 | 265,608.8 | 19,234.7 | 58,751.9 | 63,769.5 | (5,017.6) | (65,270.1) |
| 1996 † | 329,707.6 | (9,235.2) | 18,178.9 | 27,414.1 | 370,873.8 | 338,458.5 | 32,415.3 | 60,272.5 | 70,014.6 | (9,742.1) | (92,203.5) |
| 1997 | 390,809.3 | (8,725.4) | 20,034.8 | 28,760.2 | 466,923.7 | 426,214.7 | 40,709.0 | 43,484.2 | 59,122.8 | (15,638.6) | (110,873.2) |
| 1998 * | 401,459.2 | (21,015.8) | 25,229.1 | 46,244.9 | 470,810.3 | 416,325.5 | 54,484.8 | 94,640.1 | 99,424.4 | (4,784.3) | (142,975.4) |
| 1999 | 434,590.1 | (18,767.4) | 22,322.7 | 41,090.1 | 461,018.3 | 395,948.2 | 65,070.1 | 124,685.8 | 117,243.4 | 7,442.4 | (132,346.6) |
| 2000 | 456,496.3 | (14,379.5) | 25,648.9 | 40,028.4 | 486,986.3 | 417,513.8 | 69,472.5 | 126,687.2 | 113,541.4 | 13,145.8 | (142,797.7) |
| 2001 | 469,518.6 | (15,921.5) | 29,813.4 | 45,734.9 | 507,321.7 | 434,594.6 | 72,727.1 | 129,368.4 | 117,202.9 | 12,165.5 | (151,250.0) |
| 2002 | 501,125.1 | (4,384.0) | 28,946.0 | 33,330.0 | 535,058.4 | 453,882.2 | 81,176.2 | 137,232.1 | 131,393.7 | 5,838.4 | (166,781.4) |
| 2003 | 549,649.2 | 8,565.2 | 32,906.4 | 24,341.2 | 566,345.2 | 475,350.1 | 90,995.2 | 169,907.8 | 170,452.5 | (544.7) | (195,169.0) |
| 2004 | 617,639.0 | (7,355.4) | 37,442.5 | 44,797.9 | 596,947.2 | 515,102.8 | 81,844.4 | 259,866.2 | 253,513.2 | 6,353.0 | (231,819.0) |
| 2005 | 667,326.5 | (12,829.7) | 35,192.9 | 48,022.6 | 642,369.2 | 560,106.4 | 82,262.8 | 260,887.1 | 266,364.4 | (5,477.3) | (223,100.1) |
| 2004 Jan./*Jan*. | 554,783.5 | 10,359.1 | 32,671.8 | 22,312.7 | 566,822.6 | 477,279.7 | 89,542.9 | 182,533.4 | 181,345.7 | 1,187.7 | (204,931.6) |
| Feb./*Feb.* | 560,708.5 | 4,507.4 | 34,226.3 | 29,718.9 | 568,619.8 | 479,518.5 | 89,101.3 | 191,829.7 | 187,059.9 | 4,769.8 | (204,248.4) |
| Mac/*Mar.* | 568,522.4 | 2,583.1 | 31,248.5 | 28,665.4 | 570,088.8 | 481,031.7 | 89,057.1 | 201,641.7 | 195,093.4 | 6,548.3 | (205,791.2) |
| Apr./*Apr.* | 572,515.5 | 3,567.0 | 31,202.9 | 27,635.9 | 570,246.7 | 482,605.4 | 87,641.3 | 206,139.8 | 202,895.7 | 3,244.1 | (207,438.0) |
| Mei/*May* | 574,369.9 | 224.1 | 32,890.6 | 32,666.5 | 576,606.1 | 488,476.5 | 88,129.6 | 203,421.4 | 204,888.1 | (1,466.7) | (205,881.7) |
| Jun/*Jun.* | 578,391.6 | 578.8 | 30,895.0 | 30,316.2 | 582,516.2 | 495,170.2 | 87,346.0 | 205,749.4 | 204,759.0 | 990.4 | (210,452.8) |
| Jul./*Jul.* | 581,181.5 | 2,392.1 | 32,179.4 | 29,787.3 | 582,184.9 | 494,669.7 | 87,515.2 | 207,756.1 | 206,379.1 | 1,377.0 | (211,151.6) |
| Ogos/*Aug.* | 583,329.5 | 1,443.6 | 35,813.7 | 34,370.1 | 585,561.7 | 497,640.1 | 87,921.6 | 208,552.0 | 207,149.6 | 1,402.4 | (212,227.8) |
| Sep./*Sep.* | 591,971.8 | (2,071.7) | 36,244.7 | 38,316.4 | 592,814.0 | 503,932.3 | 88,881.7 | 219,234.8 | 216,091.9 | 3,142.9 | (218,005.3) |
| Okt./*Oct.* | 598,551.1 | (3,772.0) | 38,124.7 | 41,896.7 | 593,122.5 | 505,594.2 | 87,528.3 | 230,242.0 | 225,937.0 | 4,305.0 | (221,041.4) |
| Nov./*Nov.* | 604,516.7 | (3,982.4) | 37,330.5 | 41,312.9 | 593,998.1 | 508,647.5 | 85,350.6 | 241,923.8 | 239,229.4 | 2,694.4 | (227,422.8) |
| Dis./*Dec*. | 617,639.0 | (7,355.4) | 37,442.5 | 44,797.9 | 596,947.2 | 515,102.8 | 81,844.4 | 259,866.2 | 253,513.2 | 6,353.0 | (231,819.0) |
| 2005 Jan./*Jan*. | 624,231.5 | (8,509.7) | 35,565.0 | 44,074.7 | 598,161.9 | 515,582.2 | 82,579.7 | 268,417.4 | 264,637.6 | 3,779.8 | (233,838.1) |
| Feb./*Feb.* | 630,155.8 | (13,832.6) | 34,438.8 | 48,271.4 | 600,533.9 | 518,830.4 | 81,703.5 | 278,512.1 | 272,916.5 | 5,595.6 | (235,057.6) |
| Mac/*Mar.* | 644,015.0 | (16,434.9) | 34,940.5 | 51,375.4 | 605,192.1 | 525,516.1 | 79,676.0 | 284,118.9 | 275,151.5 | 8,967.4 | (228,861.1) |
| Apr./*Apr.* | 644,252.3 | (14,990.0) | 32,692.2 | 47,682.2 | 603,404.1 | 525,668.7 | 77,735.4 | 288,133.5 | 280,181.4 | 7,952.1 | (232,295.3) |
| Mei/*May* | 652,931.0 | (18,931.6) | 31,131.0 | 50,062.6 | 606,415.1 | 529,997.2 | 76,417.9 | 300,440.5 | 284,527.8 | 15,912.7 | (234,993.0) |
| Jun/*Jun.* | 652,272.6 | (21,110.7) | 30,764.1 | 51,874.8 | 612,329.8 | 535,734.7 | 76,595.1 | 290,904.1 | 285,736.8 | 5,167.3 | (229,850.6) |
| Jul./*Jul.* | 648,771.5 | (22,158.0) | 29,718.5 | 51,876.5 | 612,399.6 | 537,364.2 | 75,035.4 | 296,632.1 | 298,717.3 | (2,085.2) | (238,102.2) |
| Ogos/*Aug.* | 655,357.2 | (24,214.5) | 30,189.9 | 54,404.4 | 618,032.0 | 543,081.3 | 74,950.7 | 298,397.2 | 304,269.5 | (5,872.3) | (236,857.5) |
| Sep./*Sep.* | 656,557.0 | (25,439.8) | 33,199.3 | 58,639.1 | 627,341.1 | 551,487.8 | 75,853.3 | 286,296.2 | 302,736.6 | (16,440.4) | (231,640.5) |
| Okt./*Oct.* | 657,035.5 | (22,248.9) | 36,380.9 | 58,629.8 | 631,678.6 | 554,992.9 | 76,685.7 | 274,858.1 | 290,414.7 | (15,556.6) | (227,252.3) |
| Nov./*Nov.* | 655,050.5 | (19,849.5) | 35,767.7 | 55,617.2 | 635,912.4 | 556,192.2 | 79,720.2 | 267,026.5 | 275,290.4 | (8,263.9) | (228,038.9) |
| Dis./*Dec*. | 667,326.5 | (12,829.7) | 35,192.9 | 48,022.6 | 642,369.2 | 560,106.4 | 82,262.8 | 260,887.1 | 266,364.4 | (5,477.3) | (223,100.1) |
| 2006 Jan./*Jan*. | 673,159.3 | (9,253.8) | 34,408.2 | 43,662.0 | 642,454.2 | 561,412.7 | 81,041.5 | 262,914.5 | 269,344.0 | (6,429.5) | (222,955.6) |

† Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.

* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.

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

*† Beginning December 1996, the data is compiled based on a new statistical reporting system.*

** Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*

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