BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

# BULETIN PERANGKAAN BULANAN

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# PERKEMBANGAN MONETARI DAN KEWANGAN APRIL 2016

**Keadaan Harga**

Inflasi keseluruhan, seperti yang diukur oleh perubahan peratusan tahunan dalam Indeks Harga Pengguna (IHP), menjadi sederhana kepada 2.1% pada bulan April (Mac: 2.6%), disebabkan terutamanya oleh luputnya kesan Cukai Barangan dan Perkhidmatan (Goods and Services Tax, GST), yang dilaksanakan pada bulan April 2015. Kadar inflasi merentas semua kategori mencatat penurunan walaupun kategori *pengangkutan* hanya mencatat inflasi negatif yang lebih kecil (-5.5%; Mac: -8.2%) disebabkan oleh kenaikan harga bahan api dalam negeri pada bulan itu. Harga petrol RON95 dinaikkan sebanyak 10 sen kepada RM1.70 seliter pada bulan April 2016 (April 2015: RM1.95 seliter).

**Keadaan Monetari**

Kadar antara bank melebihi tempoh matang 1 bulan terus sederhana memandangkan tekanan terdahulu yang disebabkan oleh persaingan untuk pendanaan yang stabil dan pengagihan mudah tunai yang tidak sekata antara bank dalam pasaran wang telah reda. Kadar Asas (Base Rate, BR) purata berwajaran bank perdagangan stabil pada 3.79% pada bulan April, manakala kadar pinjaman purata berwajaran secara relatif kekal tidak berubah pada bulan itu. Pembiayaan bersih kepada sektor swasta mencatat pertumbuhan sebanyak 7.4% pada bulan April (Mac: 7.5%), didorong oleh pertumbuhan stabil dalam terbitan bersih sekuriti hutang swasta (private debt securities, PDS) terkumpul dalam keadaan pertumbuhan sederhana pinjaman yang diberikan oleh sistem perbankan dan institusi kewangan pembangunan (IKP). Pinjaman perniagaan yang diberikan oleh sistem perbankan meningkat 5.0% pada bulan itu (Mac: 5.2%) disebabkan oleh pembayaran balik pinjaman yang lebih tinggi. Pertumbuhan tahunan pinjaman kepada isi rumah terus sederhana kepada 6.3% (Mac: 6.4%). Paras permohonan pinjaman daripada sektor perniagaan dan isi rumah menjadi sederhana pada bulan itu namun paras kelulusan pinjaman mampan. Pada asas tahunan, pertumbuhan wang secara luas atau M3 meningkat kepada 1.5% pada bulan April (Mac: 0.9%). Peningkatan M3 didorong terutamanya oleh pemberian kredit yang berterusan oleh sistem perbankan kepada sektor swasta. Walau bagaimanapun, peningkatan ini diimbangi sebahagiannya oleh penurunan dalam aset asing bersih yang disebabkan oleh aliran keluar modal bersih pada bulan itu. Pengaruh lain turut mengimbangi sebahagian daripada peningkatan M3, mencerminkan terbitan ekuiti yang berterusan oleh bank, sebahagiannya untuk mematuhi keperluan modal Basel.

**Sistem Pebankan**

Permodalan sistem perbankan kekal kukuh dengan Nisbah Modal Ekuiti Biasa Kumpulan 1, Nisbah Modal Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 12.9%, 13.8% dan 16.4%. Paras pinjaman terjejas bersih kekal pada 1.2% daripada pinjaman bersih, dengan nisbah perlindungan kerugian pinjaman stabil pada 93.9%.

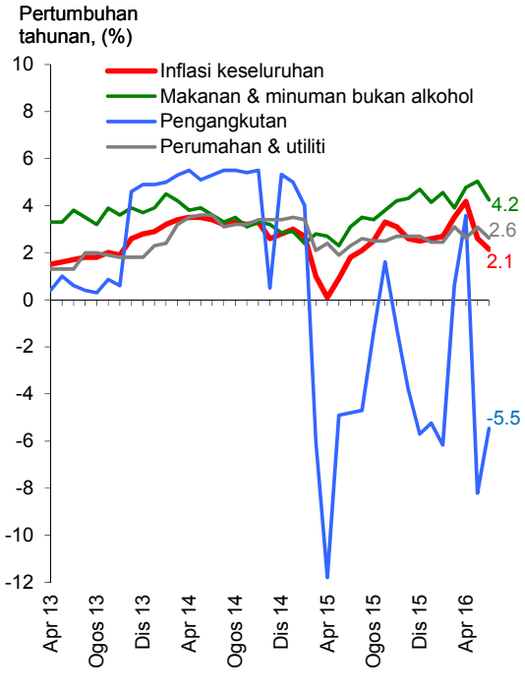
**Kadar Pertukaran dan Rizab Antarabangsa**

Pada bulan April, ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Pada bulan itu, ringgit bersama-sama kebanyakan mata wang serantau, menambah nilai berbanding dengan dolar Amerika Syarikat (AS). Ini disebabkan terutamanya oleh jangkaan bahawa kenaikan kadar dasar AS mungkin ditangguhkan dan pengumuman data ekonomi RR China yang lebih baik daripada jangkaan pada bulan itu, yang seterusnya menyebabkan pelaburan dalam pasaran kewangan serantau meningkat. Kekukuhan ringgit juga disokong oleh kenaikan harga minyak Brent pada bulan April. Rizab antarabangsa Bank Negara Malaysia berjumlah RM382.3 bilion (bersamaan dengan USD97.2 bilion) pada 15 Mei 2016, memadai untuk membiayai 7.9 bulan import tertangguh dan ialah 1.2 kali hutang luar negeri jangka pendek[1].

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

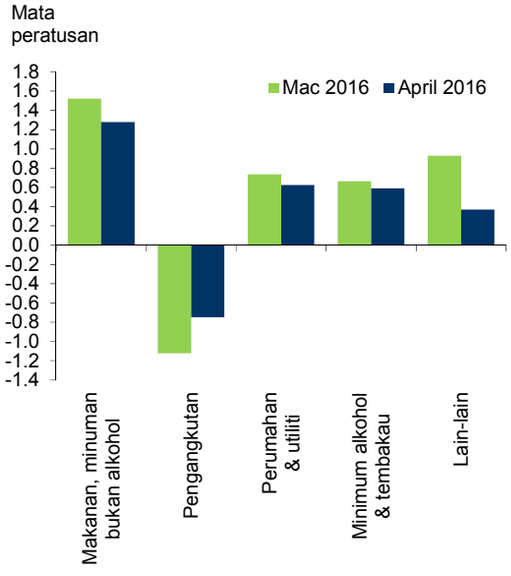
## Inflasi keseluruhan menurun pada bulan April

**Inflasi keseluruhan**




*Sumber: Jabatan Perangkaan Malaysia*

**Inflasi: Sumbangan Kepada Inflasi**

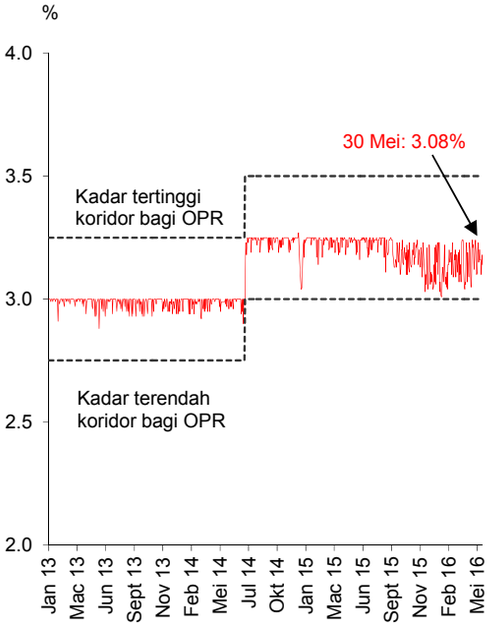



**Lain-lain termasuk restoran dan hotel; perkhidmatan rekreasi dan kebudayaan; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut;* dan *pelbagai barangan dan perkhidmatan.*

*Sumber: Bank Negara Malaysia*

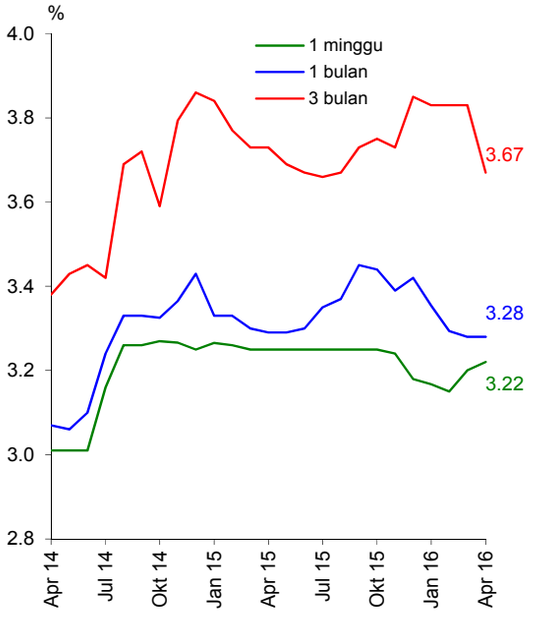
## Kadar antara bank melebihi tempoh matang 1 bulan terus sederhana pada bulan April

**Purata Wajaran Harian Bagi Kadar Antara Bank Semalaman**




*Sumber: Bank Negara Malaysia*

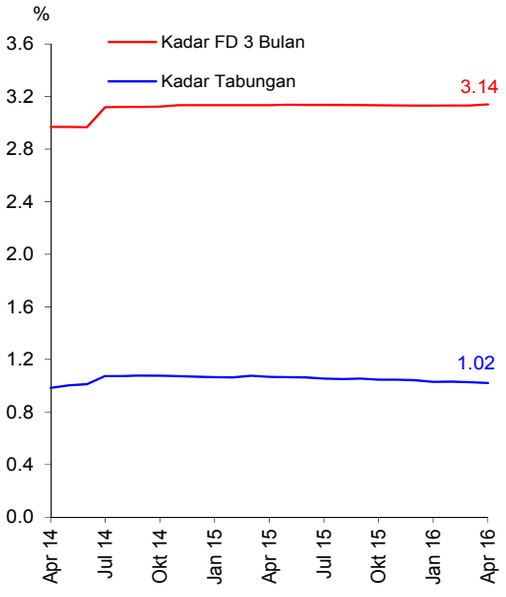
**Kadar Antara Bank Purata**




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

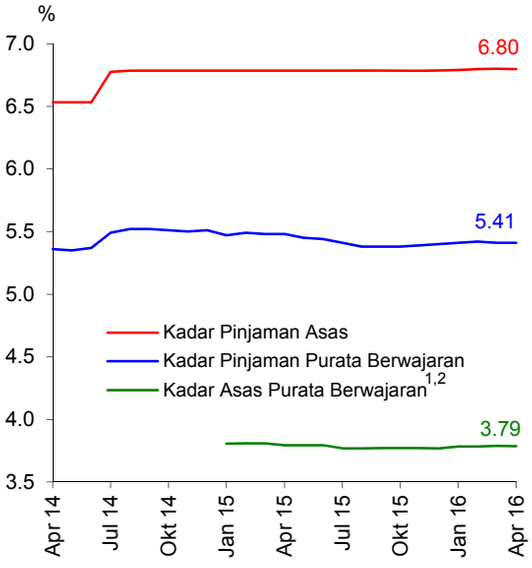
*Sumber: Bank Negara Malaysia*

**Kadar Deposit Bank Perdagangan**




*Sumber: Bank Negara Malaysia*

**Kadar Pinjaman Bagi Bank Perdagangan (Pada akhir tempoh)**



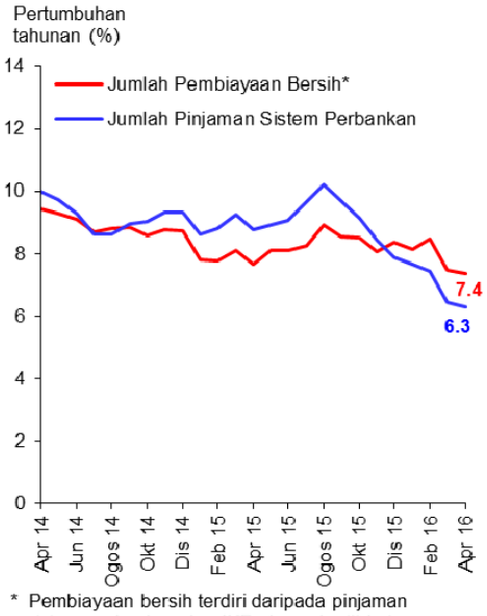

[1] Pada 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas (BLR) sebagai kadar rujukan untuk pinjaman runcit berkadar terapung baharu dan kemudahan pembiayaan baharu

[2] Wajaran berdasarkan bahagian setiap bank daripada semua pinjaman berkadar terapung terkumpul

*Sumber: Bank Negara Malaysia*

## Pertumbuhan pembiayaan bersih menurun pada kadar yang lebih perlahan pada bulan April

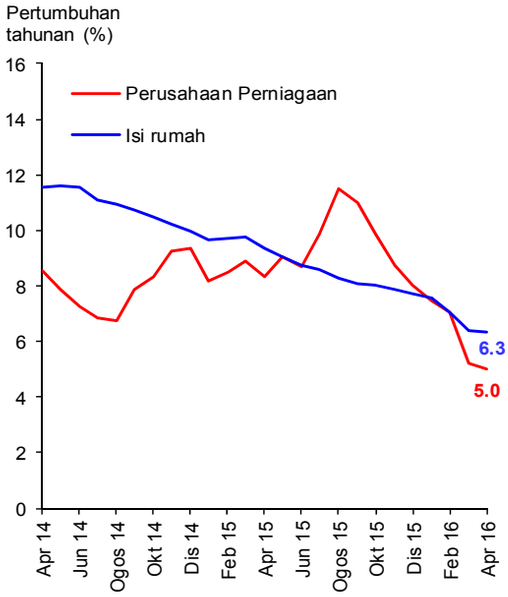
**Pembiayaan Bersih dan Pertumbuhan Pinjaman**




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

*Sumber: Bank Negara Malaysia*

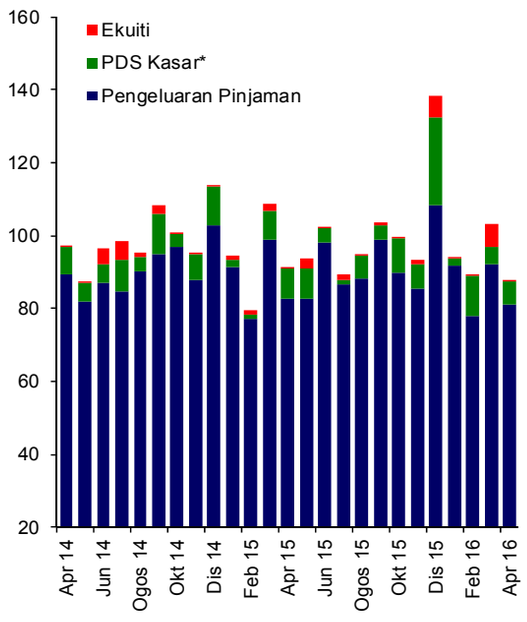
**Pinjaman Terkumpul Sistem Perbankan**




*Sumber: Bank Negara Malaysia*

**Pembiayaan Kasar Sektor Swasta**

RM bilion

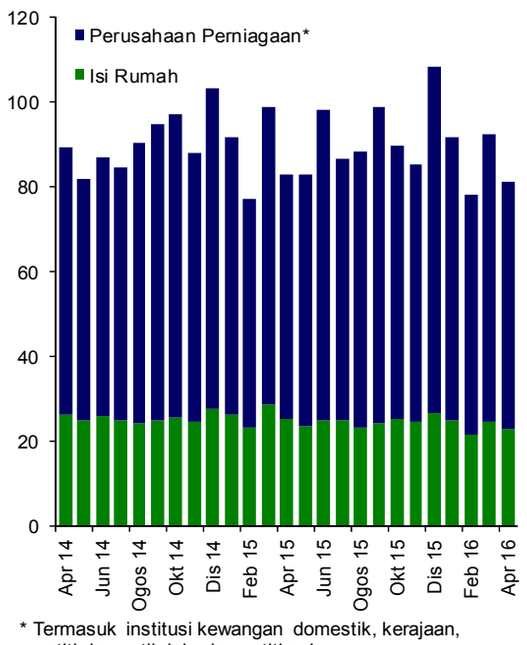



* Tidak termasuk terbitan asing

*Sumber: Bank Negara Malaysia*

**Pengeluaran Pinjaman oleh Sistem Perbankan**

RM bilion

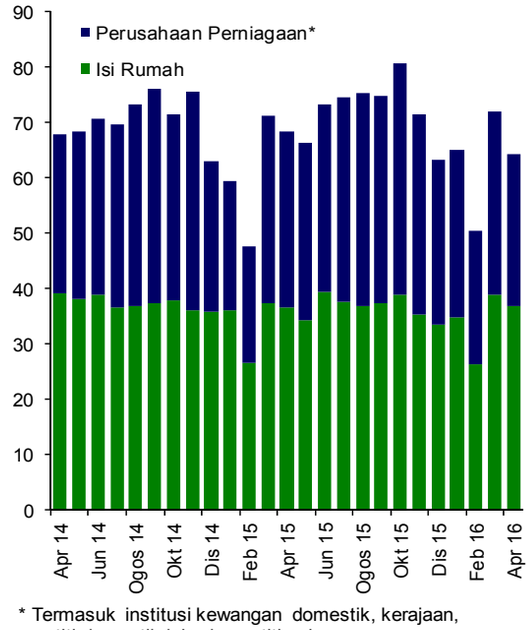



* Termasuk institusi kewangan domestik, kerajaan, entiti domestik lain dan entiti asing

*Sumber: Bank Negara Malaysia*

**Permohonan Pinjaman kepada Sistem Perbankan**

RM bilion

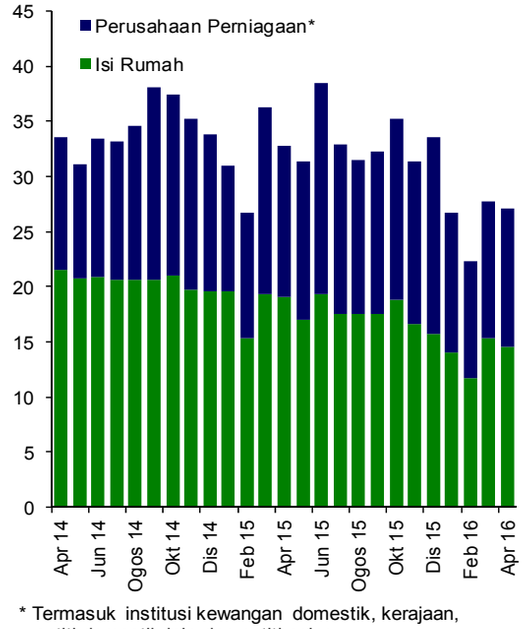



* Termasuk institusi kewangan domestik, kerajaan, entiti domestik lain dan entiti asing

*Sumber: Bank Negara Malaysia*

**Kelulusan Pinjaman oleh Sistem Perbankan**

RM bilion

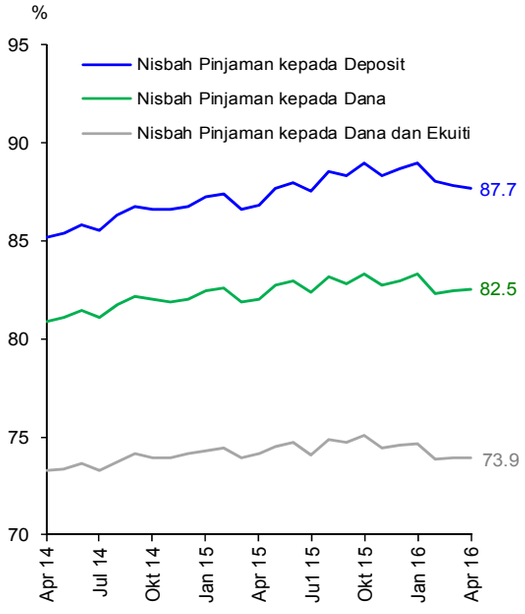



* Termasuk institusi kewangan domestik, kerajaan, entiti domestik lain dan entiti asing

*Sumber: Bank Negara Malaysia*

## Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

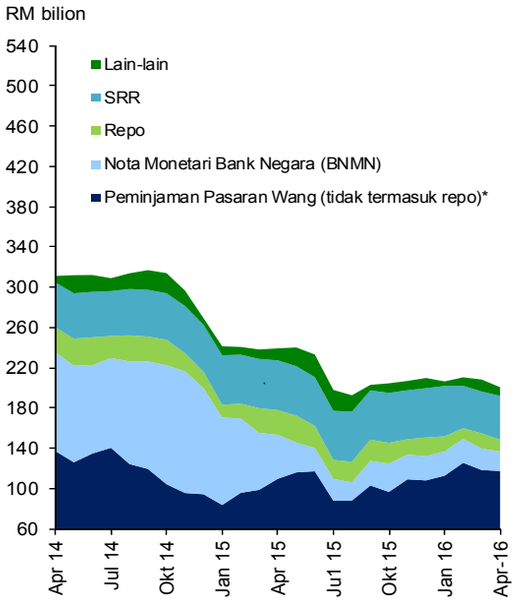
**Nisbah Pinjaman kepada Deposit, Pinjaman kepada Dana serta Pinjaman kepada Dana dan Ekuiti**




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

*Sumber: Bank Negara Malaysia*

**Mudah Tunai Terkumpul di Bank Negara Malaysia (pada akhir tempoh)**

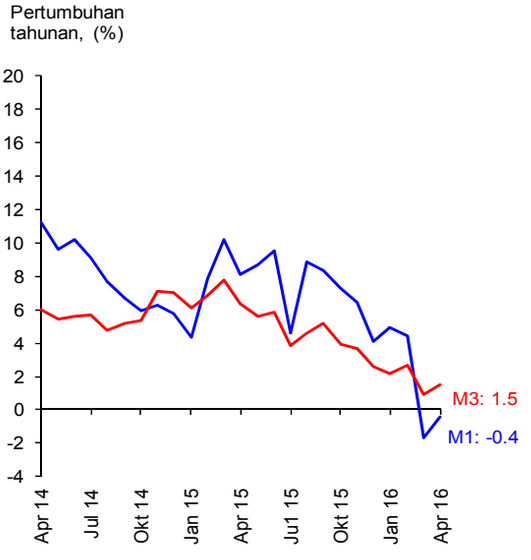



* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

*Sumber: Bank Negara Malaysia*

## Pertumbuhan wang secara luas meningkat pada bulan April

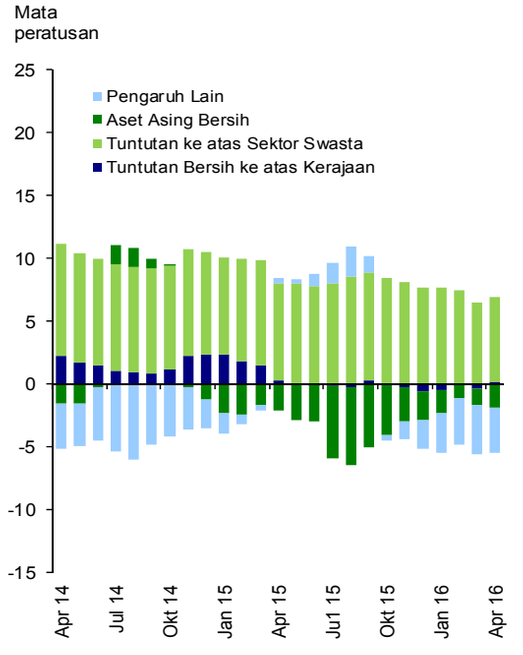
**M1 dan M3**




Nota: Mulai bulan Julai 2015, kompilasi M3 diselaraskan untuk tidak mengambil kira Akaun Pelaburan Islam disebabkan pengelasan semula data. Ini dicerminkan sebagai sumbangan negatif melalui '*pengaruh lain*'.

*Sumber: Bank Negara Malaysia*

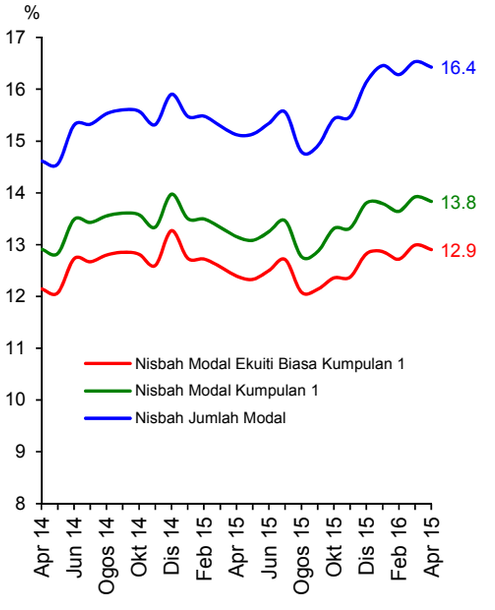
**Penyumbang Utama kepada Pertumbuhan Tahunan M3**




*Sumber: Bank Negara Malaysia*

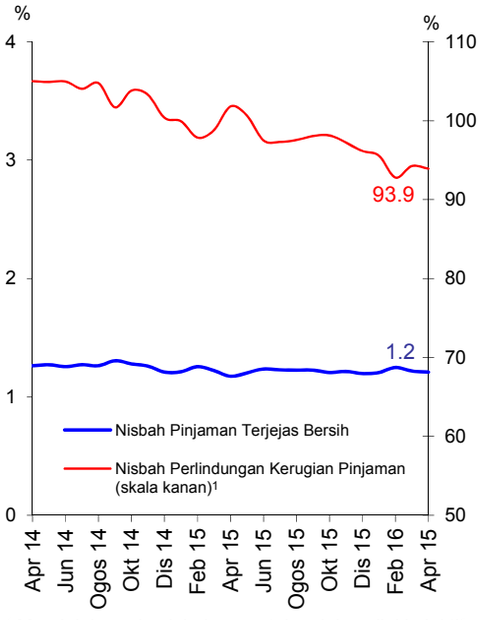
## Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman stabil

**Kekukuhan Modal**




*Sumber: Bank Negara Malaysia*

**Nisbah Pinjaman Terjejas Bersih dan Nisbah Perlindungan Kerugian Pinjaman**




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

*Sumber: Bank Negara Malaysia*

## Ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama

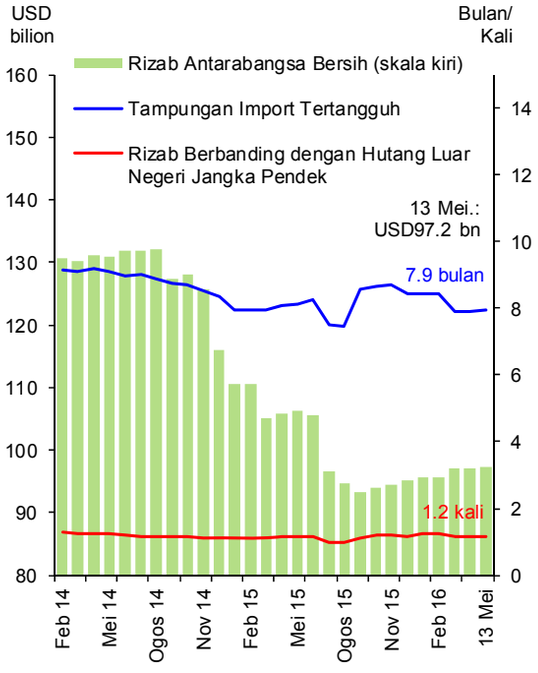
**Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama***




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

*Sumber: Bank Negara Malaysia*

**Rizab Antarabangsa Bersih**




*Sumber: Bank Negara Malaysia*

## Perangkaan Utama Monetari dan Kewangan

| | Feb 16 | | Mac 16 | | Apr 16 | |
|---|---|---|---|---|---|---|
| | Jumlah terkumpul | Pertumbuhan tahunan | Jumlah terkumpul | Pertumbuhan tahunan | Jumlah terkumpul | Pertumbuhan tahunan |
| | (RM bil) | (%) | (RM bil) | (%) | (RM bil) | (%) |
| **Agregat Monetari** | | | | | | |
| Wang rizab | 133.5 | -0.1 | 130.0 | -1.1 | 133.2 | 0.4 |
| M1 | 366.9 | 4.4 | 354.1 | -1.7 | 350.4 | -0.4 |
| M2 | 1,595.7 | 2.8 | 1,597.4 | 0.9 | 1,595.8 | 1.5 |
| M3 | 1,601.7 | 2.7 | 1,602.7 | 0.9 | 1,601.5 | 1.5 |
| **Sistem Perbankan** | | | | | | |
| Pembiayaan bersih[1] | 2,082.2 | 8.5 | 2,080.8 | 7.5 | 2,080.7 | 7.4 |
| Nisbah pinjaman kepada deposit (%) [2] | 88.0 | | 87.8 | | 87.7 | |
| Nisbah Pinjaman kepada dana (%) [2&3] | 82.3 | | 82.5 | | 82.5 | |
| Nisbah Pinjaman kepada dana dan ekuiti (%) [2,3&4] | 73.8 | | 74.0 | | 73.9 | |
| Pinjaman terkumpul dalam RM bilion | 1,449.9 | 7.4 | 1,449.5 | 6.4 | 1,447.8 | 6.3 |
| Pinjaman yang dipohon (pada tempoh berkenaan) | 50.5 | 6.0 | 72.1 | 1.1 | 64.3 | -6.0 |
| Pinjaman yang diluluskan (pada tempoh berkenaan) | 22.3 | -16.8 | 27.8 | -23.4 | 27.1 | -17.2 |
| Pinjaman yang dikeluarkan (pada tempoh berkenaan) | 78.0 | 1.1 | 92.2 | -6.7 | 81.2 | -1.8 |
| Pinjaman yang dibayar balik (pada tempoh berkenaan) | 79.8 | 6.8 | 92.3 | 2.7 | 84.5 | 3.8 |
| **Keadaan Sistem Perbankan** | | | | | | |
| Nisbah jumlah modal (%) [5] | 16.3 | | 16.5 | | 16.4 | |
| Nisbah modal kumpulan 1 (%) [5] | 13.6 | | 13.9 | | 13.8 | |
| Nisbah modal ekuiti biasa kumpulan 1 (%) [5] | 12.7 | | 13.0 | | 12.9 | |
| Nisbah pinjaman terjejas bersih (%) | 1.2 | | 1.2 | | 1.2 | |
| **Rizab Antarabangsa BNM (akhir tempoh)** | | | | | | |
| Rizab bersih dalam RM bilion | 410.4 | | 381.5 | | 381.3 | |
| Rizab bersih dalam Dolar AS bilion (bersamaan) | 95.6 | | 97.0 | | 97.0 | |
| Bilangan bulan import tertangguh | 8.4 | | 7.9 | | 7.9 | |
| **Kadar Faedah pada akhir tempoh [purata bagi bulan]** | | | | | | |
| Kadar Dasar Semalaman (OPR) | 3.25 | | 3.25 | | 3.25 | |
| Antara bank: Semalaman | 3.19 [3.14] | | 3.04 [3.15] | | 3.24 [3.16] | |
| 1 minggu | 3.16 [3.15] | | 3.22 [3.20] | | 3.23 [3.22] | |
| 1 bulan | 3.41 [3.29] | | 3.25 [3.28] | | 3.26 [3.28] | |
| Deposit tetap bank perdagangan: 1 bulan | 3.08 | | 3.08 | | 3.08 | |
| 3 bulan | 3.13 | | 3.13 | | 3.14 | |
| Kadar pinjaman asas (BLR) bank perdagangan | 6.80 | | 6.80 | | 6.80 | |
| Kadar asas berwajaran [6] | 3.79 | | 3.79 | | 3.79 | |
| Kadar pinjaman purata berwajaran bank perdagangan | 5.42 | | 5.41 | | 5.41 | |
| **Harga** | | | | | | |
| Indeks Harga Pengguna (IHP) (2010=100) | 114.5 | 4.2 | 113.8 | 2.6 | 114.3 | 2.1 |

[1] Terdiri daripada pinjaman sistem perbankan dan institusi kewangan pembangunan (IKP) dan sekuriti hutang swasta (PDS) terkumpul (tidak termasuk bukan pemastautin dan terbitan Cagamas)

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

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

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

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

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

*Sumber: Bank Negara Malaysia*

# MONETARY AND FINANCIAL DEVELOPMENTS APRIL 2016

**Price Conditions**

Headline inflation, as measured by the annual percentage change in the Consumer Price Index (CPI), moderated to 2.1% in April (March: 2.6%), due mainly to the lapse in the impact of the Goods and Services Tax (GST), which was implemented in April 2015. The decline in the inflation rate was across all categories, although the *transport* category merely registered a smaller negative inflation (-5.5%; March: -8.2%) due to the increase in domestic fuel prices during the month. The price of RON95 petrol was increased by 10 sen to RM 1.70 per litre in April 2016 (April 2015: RM1.95 per litre).

**Monetary Conditions**

Interbank rates beyond the 1-month tenure continued to moderate as earlier pressures arising from competition for stable funding and the uneven distribution of liquidity among banks eased in the money market. The weighted average Base Rate (BR) of commercial banks was stable at 3.79% in April, while the weighted average lending rates remained relatively unchanged during the month. Net financing to the private sector registered a growth of 7.4% in April (March: 7.5%), driven by stable growth in net outstanding issuances of private debt securities (PDS) amid a moderation in the growth of loans extended by the banking system and development financial institutions (DFIs). Business loans extended by the banking system grew by 5.0% during the month (March: 5.2%) due to higher loan repayments. The annual growth of loans to households continued to moderate to 6.3% (March: 6.4%). The level of loan applications from both business and household sectors moderated during the month, but the level of loan approvals was sustained. On an annual basis, broad money (M3) growth increased to 1.5% in April (March: 0.9%). The expansion in M3 was driven mainly by the continued extension of credit to the private sector by the banking system. The expansion, however, was partially offset by the decline in net foreign assets caused by net external capital outflows during the month. Other influences also partially offset the expansion in M3, reflecting the continued issuance of equity by banks, partly for compliance with the Basel capital requirements.

**Banking System**

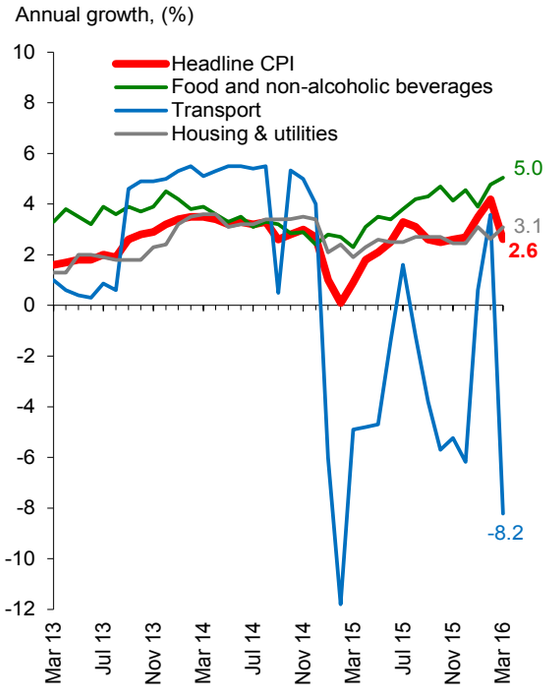
The banking system remained well-capitalised with the Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio at 12.9%, 13.8% and 16.4% respectively. The level of net impaired loans was sustained at 1.2% of net loans, with loan loss coverage ratio stable at 93.9%.

**Exchange Rates and International Reserves**

In April, the ringgit appreciated against the currencies of Malaysia's major trade partners. During the month, the ringgit, along with most regional currencies, appreciated against the US dollar. This was mainly due to expectations of a delay in the increase of US policy rates and the release of better-than-expected economic data from PR China during the month, which led to increased investment into regional financial markets. The ringgit strength was also supported by the increase in Brent oil price in April. The international reserves of Bank Negara Malaysia amounted to RM382.3 billion (equivalent to USD97.2 billion) as at 15 May 2016, sufficient to finance 7.9 months of retained imports and were 1.2 times the short-term external debt[1].

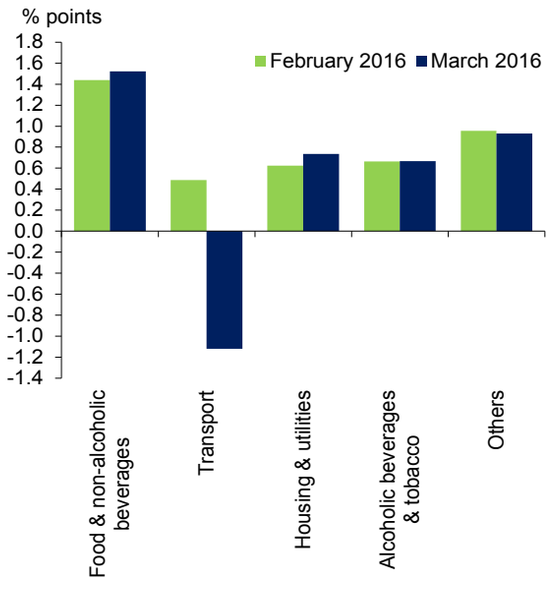
[1] Refers to the redefined short-term external debt, which includes short-term offshore borrowing, non-resident holdings of short-term ringgit debt securities, non-resident deposits with the banking system and other short-term debt. For more information, please refer to the box article titled 'The Redefinition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

**Headline Inflation**




*Source: Department of Statistics Malaysia*

**Headline Inflation: Component Contribution**

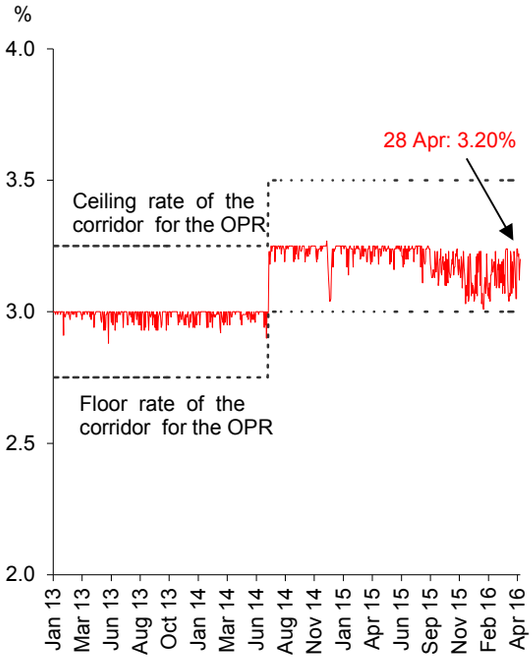



*Others include *restaurants and hotels; recreation services and culture; education; health; furnishings, household equipment and routine household maintenance; communication; clothing and footwear;* and *miscellaneous goods and services*

*Source: Bank Negara Malaysia*

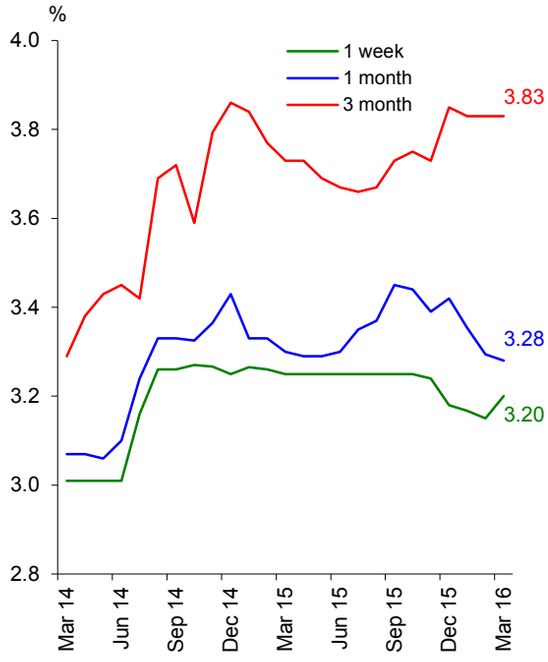
## Interbank rates continued their moderating trend in March following the reduction in the SRR

**Daily Weighted Average Overnight Interbank Rate**




*Source: Bank Negara Malaysia*

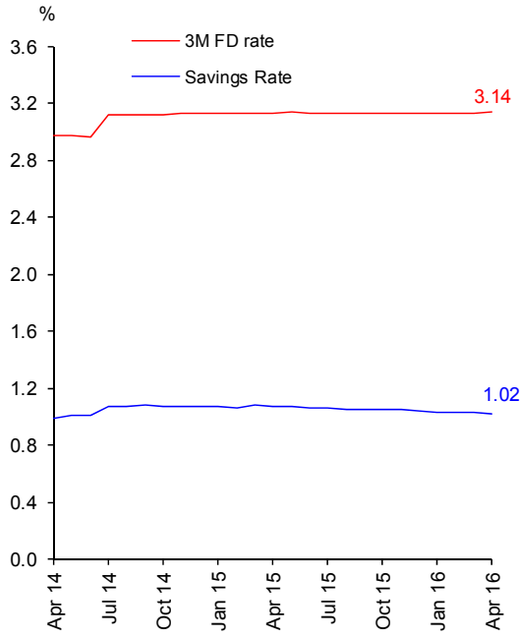
**Average Interbank Rate**




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

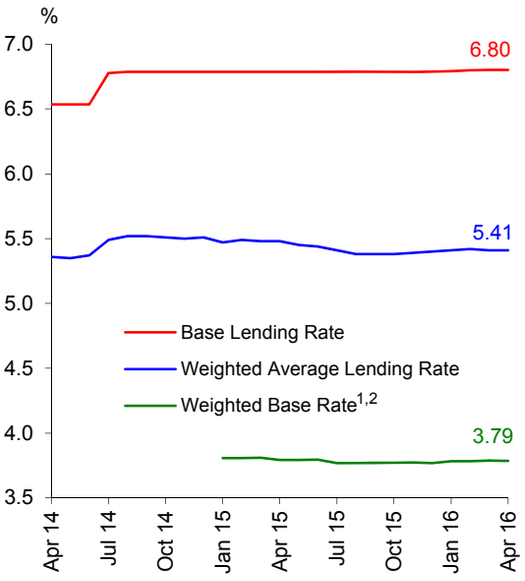
*Source: Bank Negara Malaysia*

**Deposit Rates of Commercial Banks**




*Source: Bank Negara Malaysia*

**Lending Rates of Commercial Banks**



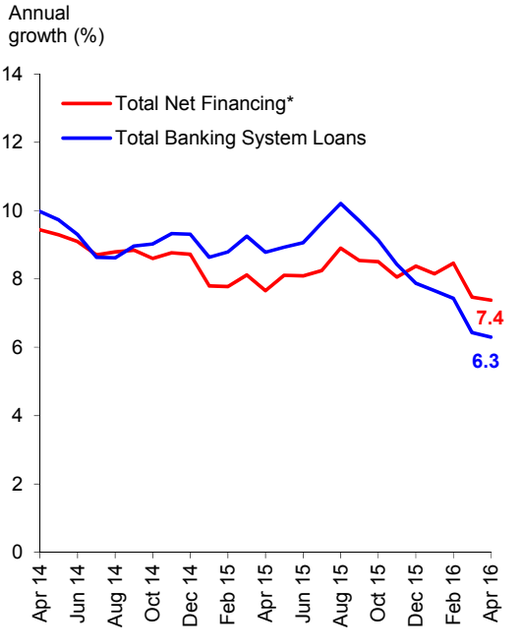

[1] On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the reference rate for new retail floating-rate loans and financing facilities

[2] Weights are based on individual banks' share of all outstanding floating-rate loans

*Source: Bank Negara Malaysia*

## Growth in net financing declined at a slower pace in April

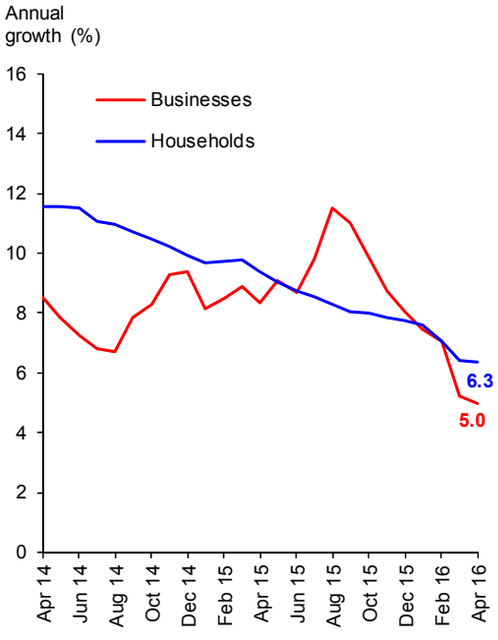
**Net Financing and Loan Growth**




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

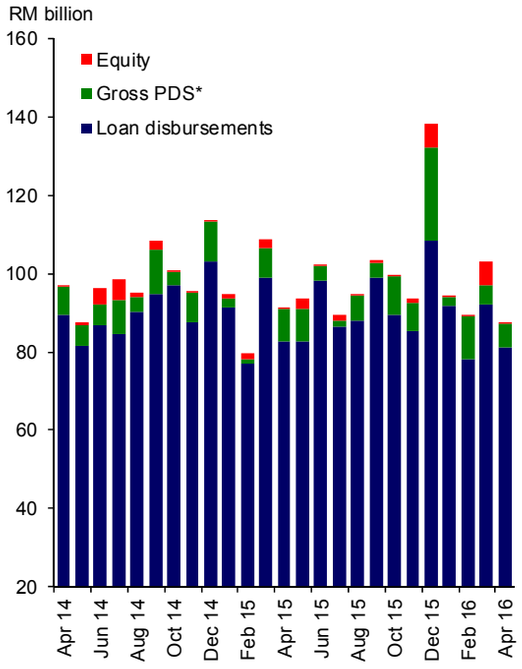
*Source: Bank Negara Malaysia*

**Loans Outstanding of the Banking System**




*Source: Bank Negara Malaysia*

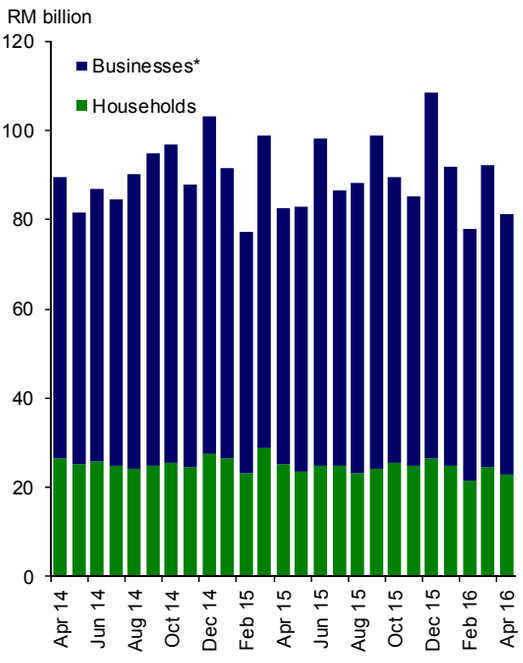
**Gross Private Sector Financing**




*Excludes foreign issuances

*Source: Bank Negara Malaysia*

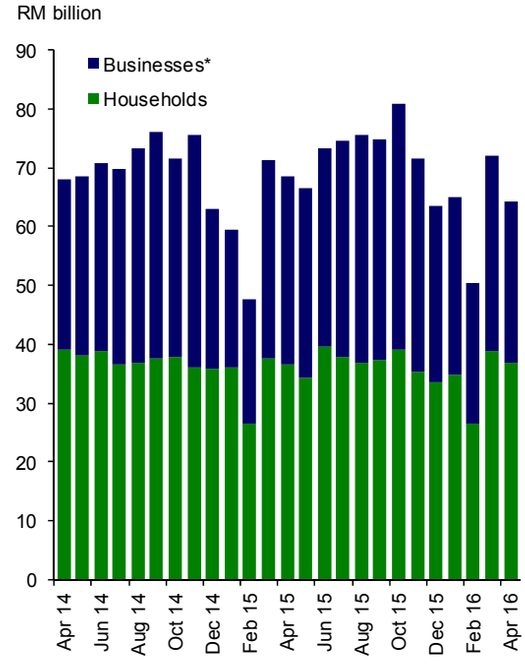
**Loan Disbursements by the Banking System**




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

*Source: Bank Negara Malaysia*

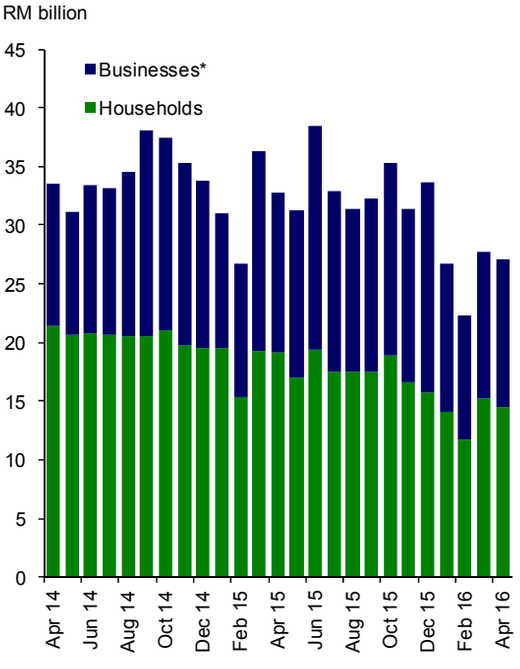
**Loan Applications to the Banking System**




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

*Source: Bank Negara Malaysia*

**Loan Approvals by the Banking System**

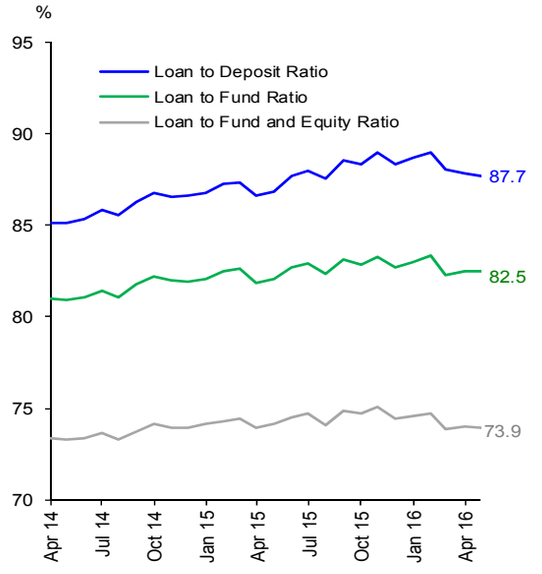



* Includes domestic financial institutions, government, other domestic entities and foreign entities

*Source: Bank Negara Malaysia*

## Liquidity in the banking system remained ample

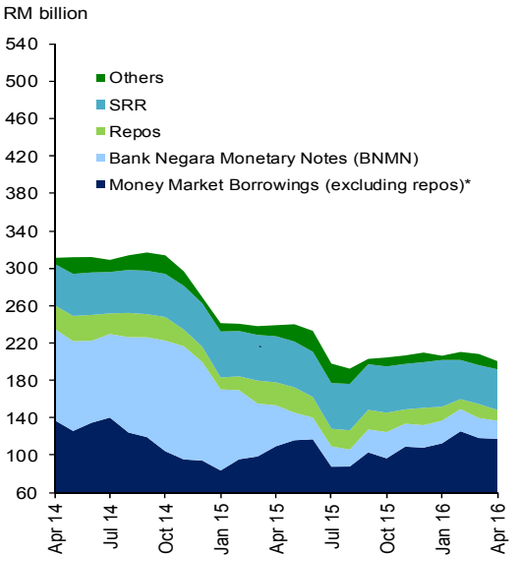
**Loan to Deposit, Loan to Fund and Loan to Fund and Equity Ratios**




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

*Source: Bank Negara Malaysia*

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

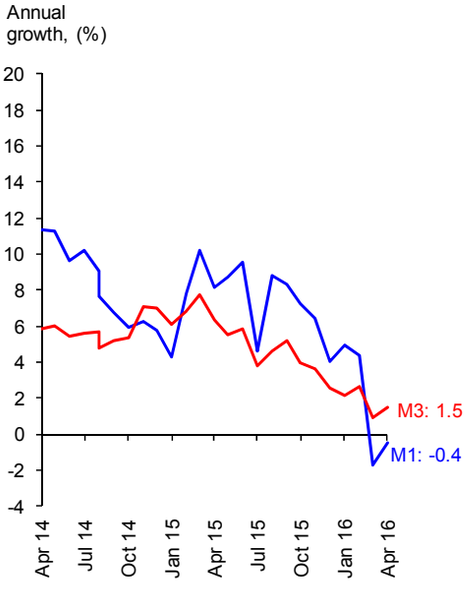



* Money Market Borrowings (excluding repos) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)

*Source: Bank Negara Malaysia*

## Broad money growth increased in April

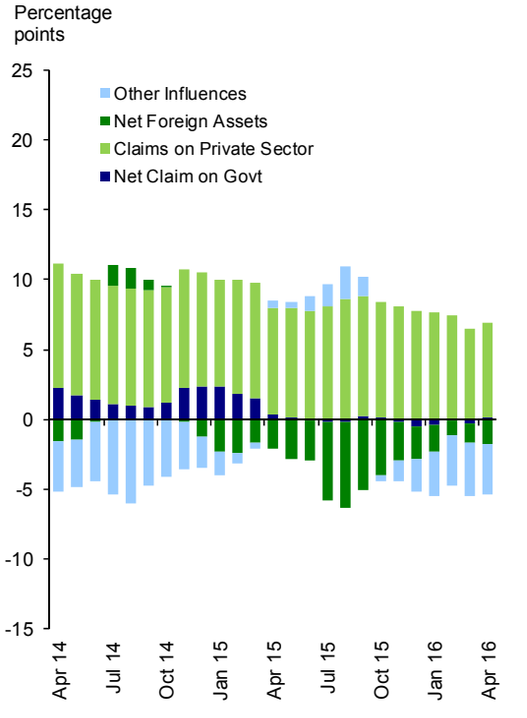
**M1 and M3**




Note: From July 2015 onwards, the compilation of M3 is adjusted to exclude Islamic Investment Accounts due to a data reclassification exercise. This is reflected as a negative contribution through *'other influences'.*

*Source: Bank Negara Malaysia*

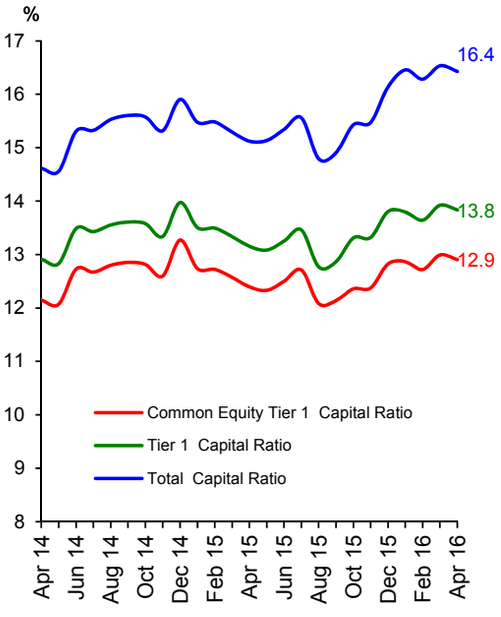
**Main Contributors to M3 Annual Growth**




*Source: Bank Negara Malaysia*

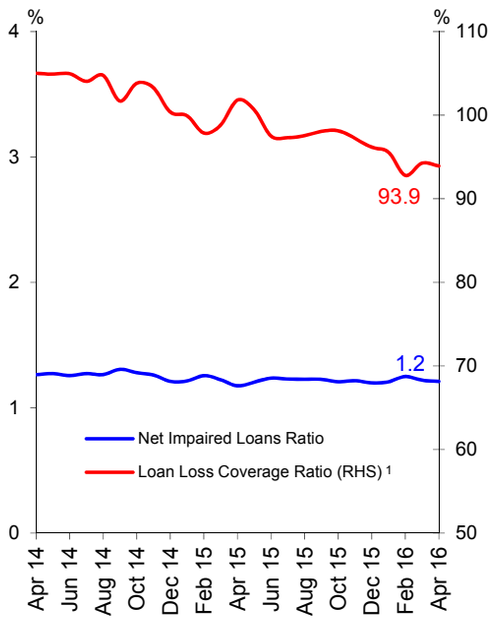
## Banking system capitalisation remained strong with stable loan quality

**Capital Strength**




*Source: Bank Negara Malaysia*

**Net Impaired Loans Ratio and Loan Loss Coverage Ratio**

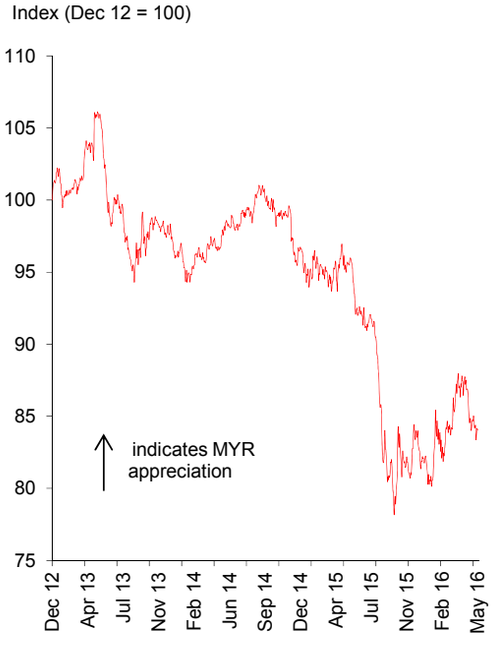



[1] Refers to ratio of individual plus collective impairment provisions to total impaired loans

*Source: Bank Negara Malaysia*

## The ringgit appreciated against the currencies of major trade partners

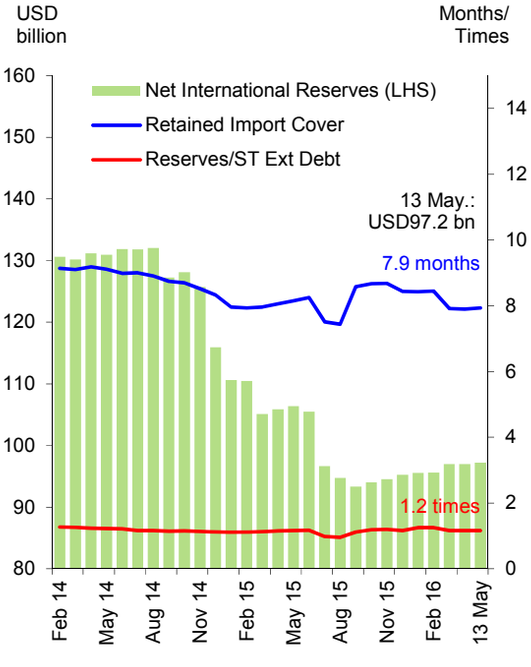
**Index of Ringgit Performance against Major Trade Partners***




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

*Source: Bank Negara Malaysia*

**Net International Reserves**




*Source: Bank Negara Malaysia*

## Key Monetary and Financial Statistics

| | | Feb 16 | | Mar 16 | | Apr 16 | |
|---|---|---|---|---|---|---|---|
| | | O/stg | Ann. growth | O/stg | Ann. growth | O/stg | Ann. growth |
| | | (RM bil) | (%) | (RM bil) | (%) | (RM bil) | (%) |
| **Monetary Aggregates** | | | | | | | |
| Reserve money | | 133.5 | -0.1 | 130.0 | -1.1 | 133.2 | 0.4 |
| M1 | | 366.9 | 4.4 | 354.1 | -1.7 | 350.4 | -0.4 |
| M2 | | 1,595.7 | 2.8 | 1,597.4 | 0.9 | 1,595.8 | 1.5 |
| M3 | | 1,601.7 | 2.7 | 1,602.7 | 0.9 | 1,601.5 | 1.5 |
| **Banking System** | | | | | | | |
| Net financing[1] | | 2,082.2 | 8.5 | 2,080.8 | 7.5 | 2,080.7 | 7.4 |
| Loan to deposit ratio (%) [2] | | 88.0 | | 87.8 | | 87.7 | |
| Loan to fund ratio (%) [2&3] | | 82.3 | | 82.5 | | 82.5 | |
| Loan to fund and equity ratio (%) [2,3&4] | | 73.8 | | 74.0 | | 73.9 | |
| Loans outstanding in RM billion | | 1,449.9 | 7.4 | 1,449.5 | 6.4 | 1,447.8 | 6.3 |
| Loans applied (during the period) | | 50.5 | 6.0 | 72.1 | 1.1 | 64.3 | -6.0 |
| Loans approved (during the period) | | 22.3 | -16.8 | 27.8 | -23.4 | 27.1 | -17.2 |
| Loans disbursed (during the period) | | 78.0 | 1.1 | 92.2 | -6.7 | 81.2 | -1.8 |
| Loans repaid (during the period) | | 79.8 | 6.8 | 92.3 | 2.7 | 84.5 | 3.8 |
| **Banking System Health** | | | | | | | |
| Total capital ratio (%) [5] | | 16.3 | | 16.5 | | 16.4 | |
| Tier 1 capital ratio (%) [5] | | 13.6 | | 13.9 | | 13.8 | |
| Common equity tier 1 capital ratio (%) [5] | | 12.7 | | 13.0 | | 12.9 | |
| Net impaired loans ratio (%) | | 1.2 | | 1.2 | | 1.2 | |
| **BNM International Reserves (end-period)** | | | | | | | |
| Net Reserves in RM billion | | 410.4 | | 381.5 | | 381.3 | |
| Net Reserves in USD billion (equivalent) | | 95.6 | | 97.0 | | 97.0 | |
| Months of retained imports | | 8.4 | | 7.9 | | 7.9 | |
| **Interest Rates at end-period [average for the month]** | | | | | | | |
| Overnight Policy Rate (OPR) | | 3.25 | | 3.25 | | 3.25 | |
| Interbank: | Overnight | 3.19 [3.14] | | 3.04 [3.15] | | 3.24 [3.16] | |
| | 1-week | 3.16 [3.15] | | 3.22 [3.20] | | 3.23 [3.22] | |
| | 1-month | 3.41 [3.29] | | 3.25 [3.28] | | 3.26 [3.28] | |
| Fixed deposits of commercial banks: | 1-month | 3.08 | | 3.08 | | 3.08 | |
| | 3-month | 3.13 | | 3.13 | | 3.14 | |
| BLR of commercial banks | | 6.80 | | 6.80 | | 6.80 | |
| Weighted Base Rate [6] | | 3.79 | | 3.79 | | 3.79 | |
| Weighted ALR of commercial banks | | 5.42 | | 5.41 | | 5.41 | |
| **Prices** | | | | | | | |
| Consumer Price Index (CPI) (2010=100) | | 114.5 | 4.2 | 113.8 | 2.6 | 114.3 | 2.1 |

[1] Comprises banking system and development financial institutions (DFI) loans outstanding and private debt securities (PDS) outstanding (excludes non-resident and Cagamas issuances)

[2] Deposits exclude deposits accepted from banking institutions. Loans exclude loans sold to Cagamas and loans extended to banking institutions.

Beginning July 2015, loans exclude financing funded by Islamic Investment accounts

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

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

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

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

*Source: Bank Negara Malaysia*

# 1.1 Wang Rizab
# Reserve Money

RM juta / *RM million*

| Pada akhir tempoh / *End of period* | | Jumlah Wang Rizab / *Total Reserve Money* | Komponen Wang Rizab / *Components of Reserve Money* | | | | Faktor-faktor yang Mempengaruhi Wang Rizab / *Factors Affecting Reserve Money* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Mata Wang dalam Edaran / *Currency in Circulation* | Rizab Berkanun / *Required Reserves* | Lebihan Rizab / *Excess Reserves* | Deposit oleh Sektor Swasta / *Deposits of the Private Sector* | Tuntutan Bersih ke atas Kerajaan / *Net Claims on Government* | | | Tuntutan ke atas Sektor Swasta / *Claims on the Private Sector* | Operasi Luar[2] / *External Operations* [2] | Pengaruh Lain / *Other Influences* |
| | | | | | | | Jumlah / *Total* | Tuntutan ke atas Kerajaan / *Claims on Government* | Tolak: Deposit Kerajaan / *Less: Deposits of Government* | | | |
| 2013 | | 115,825.8 | 62,438.3 | 42,622.0 | 10,765.5 | - | (5,254.4) | 1,852.1 | 7,106.5 | 5,876.4 | 435,062.6 | (319,858.8) |
| 2014 | | 124,759.9 | 67,825.8 | 46,532.0 | 10,402.1 | - | (2,808.9) | 2,454.7 | 5,263.6 | 5,640.7 | 400,058.9 | (278,130.9) |
| 2015 | | 137,326.7 | 76,351.3 | 48,881.4 | 12,094.0 | - | (8,296.1) | 1,916.8 | 10,212.9 | 5,892.0 | 401,077.7 | (261,346.8) |
| 2014 | 4 | 119,079.8 | 65,199.2 | 44,287.5 | 9,593.1 | - | (1,168.5) | 1,852.3 | 3,020.7 | 5,685.8 | 420,966.2 | (306,403.8) |
| | 5 | 119,683.6 | 65,860.8 | 44,947.7 | 8,875.1 | - | (11,480.9) | 1,852.3 | 13,333.2 | 5,669.3 | 420,224.2 | (294,729.1) |
| | 6 | 120,628.6 | 65,186.6 | 45,322.0 | 10,120.0 | - | (12,097.9) | 1,851.8 | 13,949.8 | 5,675.3 | 416,913.5 | (289,862.3) |
| | 7 | 123,909.2 | 67,916.1 | 44,436.5 | 11,556.6 | - | (8,151.4) | 1,851.8 | 10,003.2 | 5,679.6 | 416,789.6 | (290,408.6) |
| | 8 | 122,057.4 | 66,453.3 | 46,044.7 | 9,559.3 | - | (8,778.7) | 1,851.8 | 10,630.6 | 5,654.6 | 417,471.1 | (292,289.6) |
| | 9 | 121,272.2 | 65,304.7 | 46,486.0 | 9,481.5 | - | (9,068.4) | 1,851.9 | 10,920.3 | 5,678.9 | 410,321.5 | (285,659.8) |
| | 10 | 120,654.5 | 65,589.6 | 46,210.8 | 8,854.0 | - | (11,754.9) | 2,158.8 | 13,913.8 | 5,678.8 | 413,099.5 | (286,368.9) |
| | 11 | 122,651.6 | 66,862.7 | 46,885.5 | 8,903.5 | - | (10,322.5) | 2,158.8 | 12,481.3 | 5,731.1 | 405,089.1 | (277,846.1) |
| | 12 | 124,759.9 | 67,825.8 | 46,532.0 | 10,402.1 | - | (2,808.9) | 2,454.7 | 5,263.6 | 5,640.7 | 400,058.9 | (278,130.9) |
| 2015 | 1 | 132,733.0 | 70,798.2 | 49,092.7 | 12,842.0 | - | (5,361.3) | 2,325.2 | 7,686.5 | 5,674.3 | 379,637.8 | (247,217.9) |
| | 2 | 133,633.8 | 74,437.5 | 48,563.4 | 10,632.9 | - | (4,043.7) | 2,325.2 | 6,368.9 | 5,711.3 | 379,158.7 | (247,192.5) |
| | 3 | 131,359.7 | 71,689.9 | 48,876.3 | 10,793.6 | - | (5,991.1) | 2,325.2 | 8,316.3 | 5,780.7 | 382,794.1 | (251,223.9) |
| | 4 | 132,688.8 | 72,354.1 | 49,331.5 | 11,003.2 | - | (8,338.4) | 2,325.2 | 10,663.6 | 5,828.6 | 385,492.4 | (250,293.8) |
| | 5 | 131,332.8 | 73,277.8 | 49,061.9 | 8,993.1 | - | (15,500.1) | 2,325.2 | 17,825.3 | 5,846.9 | 387,441.8 | (246,455.8) |
| | 6 | 132,370.0 | 72,543.9 | 48,330.1 | 11,496.1 | - | (19,308.2) | 2,474.2 | 21,782.4 | 5,898.8 | 391,023.9 | (245,244.4) |
| | 7 | 132,838.2 | 73,844.9 | 48,802.0 | 10,191.4 | - | (17,461.8) | 2,474.2 | 19,936.0 | 5,911.4 | 357,576.4 | (213,187.7) |
| | 8 | 134,809.7 | 74,983.9 | 49,664.8 | 10,161.0 | - | (13,184.5) | 2,680.8 | 15,865.3 | 5,912.0 | 350,578.3 | (208,496.1) |
| | 9 | 133,681.0 | 74,652.7 | 48,847.1 | 10,181.2 | - | (4,160.0) | 2,346.7 | 6,506.7 | 5,967.5 | 406,784.4 | (274,910.9) |
| | 10 | 134,551.2 | 75,334.2 | 49,552.3 | 9,664.8 | - | (8,499.4) | 2,116.8 | 10,616.2 | 5,943.8 | 409,593.8 | (272,486.9) |
| | 11 | 134,556.3 | 75,352.5 | 48,625.2 | 10,578.6 | - | (8,191.6) | 1,916.7 | 10,108.4 | 5,973.7 | 411,766.5 | (274,992.3) |
| | 12 | 137,326.7 | 76,351.3 | 48,881.4 | 12,094.0 | - | (8,296.1) | 1,916.8 | 10,212.9 | 5,892.0 | 401,077.7 | (261,346.8) |
| 2016 | 1 | 144,086.8 | 81,405.8 | 50,022.3 | 12,658.7 | - | (2,440.3) | 1,877.1 | 4,317.4 | 5,948.6 | 402,050.1 | (261,471.6) |
| | 2 | 133,460.4 | 80,008.0 | 42,031.1 | 11,421.3 | - | (6,223.6) | 2,019.5 | 8,243.1 | 6,031.5 | 402,409.4 | (268,757.0) |
| | 3 | 129,960.0 | 78,568.2 | 41,572.2 | 9,819.6 | - | (8,204.4) | 2,049.7 | 10,254.1 | 6,095.9 | 374,155.3 | (242,086.8) |
| | 4 | 133,161.7 | 79,577.5 | 43,524.0 | 10,060.2 | - | (6,568.2) | 2,049.6 | 8,617.8 | 6,187.5 | 373,921.6 | (240,379.3) |

[1] Data pada tahun 1997, tidak termasuk penilaian semula kerugian/keuntungan kadar pertukaran mata wang asing berjumlah RM24.6 bilion.
[2] Tuntutan Mata Wang Asing Lain Terhadap Pemastautin kini diklasifikasikan semula daripada Rizab Antarabangsa kepada Aset-aset Lain.
* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
^ Berkuatkuasa mulai tahun 1999, semua harta dan tanggungan dalam mata wang asing hanya akan dinilai pada akhir setiap suku tahun.

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

*[1] Data in 1997, does not include exchange rate revaluation loss/gains of RM24.6 billion.*
*[2] The Other Foreign Currency Claims on Residents is now reclassified from International Reserves to Other Assets.*
** Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
*^ Effective from 1999, all foreign assets and liabilities are only revalued at the end of each quarter.*

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

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

RM juta / *RM million*

| Pada akhir tempoh / *End of period* | | Mata Wang dalam Edaran / *Currency in Circulation* | Wang kertas / *Notes* | | | | | | | | | Duit syiling / *Coins* | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | RM1[12] | RM2[9] | RM5[12] | RM10[12] | RM20[7,12] | RM50[10] | RM100[12] | RM500[7] | RM1,000[2] | 1 sen | 5 sen[11] | 10 sen[11] | 20 sen[11] | 50 sen[11] | RM1[3] | RM5[3] | RM10[6] | RM15[4] | RM25[4,8] | RM100[3] | RM200[6] | RM250[5] | RM500[4] |
| 2013 | | 73,030.9 | 1,859.6 | 127.2 | 1,520.8 | 4,396.6 | 1,571.2 | 35,276.7 | 25,742.1 | 74.8 | 24.8 | 43.4 | 151.5 | 593.9 | 743.7 | 797.3 | 32.9 | 9.7 | 2.8 | 1.4 | 14.9 | 11.5 | 12.8 | 8.4 | 13.2 |
| 2014 | | 77,734.6 | 1,905.5 | 126.5 | 1,575.1 | 4,418.3 | 1,626.4 | 36,375.3 | 29,003.1 | 74.8 | 24.5 | 43.4 | 160.3 | 631.3 | 799.5 | 862.5 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.0 | 12.8 | 8.4 | 13.2 |
| 2015 | | 88,157.4 | 2,033.2 | 126.3 | 1,734.8 | 4,890.9 | 2,074.4 | 40,570.5 | 33,810.5 | 74.8 | 24.5 | 43.3 | 173.1 | 677.0 | 868.1 | 947.6 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| 2014 | 4 | 74,691.1 | 1,870.5 | 126.9 | 1,591.3 | 4,558.1 | 1,581.1 | 35,189.2 | 27,178.7 | 74.8 | 24.6 | 43.4 | 154.5 | 607.3 | 763.3 | 819.9 | 32.8 | 9.7 | 2.8 | 1.4 | 14.9 | 11.6 | 12.8 | 8.4 | 13.2 |
| | 5 | 74,622.8 | 1,849.8 | 126.8 | 1,562.9 | 4,480.0 | 1,572.9 | 35,222.2 | 27,199.1 | 74.8 | 24.6 | 43.4 | 155.2 | 610.3 | 767.8 | 825.3 | 32.8 | 9.7 | 2.8 | 1.4 | 14.9 | 11.7 | 12.8 | 8.4 | 13.2 |
| | 6 | 75,141.8 | 1,935.9 | 126.7 | 1,618.7 | 4,539.7 | 1,602.9 | 35,438.7 | 27,255.2 | 74.8 | 24.6 | 43.4 | 156.2 | 613.8 | 773.0 | 830.6 | 32.8 | 9.7 | 2.9 | 1.4 | 14.9 | 11.7 | 12.8 | 8.4 | 13.2 |
| | 7 | 79,353.4 | 2,250.3 | 126.7 | 1,844.9 | 4,859.1 | 1,738.0 | 37,542.3 | 28,353.3 | 74.8 | 24.6 | 43.4 | 157.0 | 616.9 | 777.8 | 836.6 | 32.8 | 9.7 | 2.9 | 1.4 | 14.9 | 11.8 | 12.8 | 8.4 | 13.2 |
| | 8 | 75,859.7 | 2,141.0 | 126.7 | 1,750.5 | 4,587.2 | 1,607.5 | 35,411.9 | 27,583.7 | 74.8 | 24.5 | 43.4 | 157.6 | 619.7 | 781.9 | 841.6 | 32.8 | 9.7 | 2.9 | 1.4 | 14.9 | 11.8 | 12.8 | 8.4 | 13.2 |
| | 9 | 74,633.0 | 2,025.3 | 126.6 | 1,654.6 | 4,450.9 | 1,563.7 | 34,700.5 | 27,447.2 | 74.8 | 24.5 | 43.4 | 158.3 | 622.5 | 786.4 | 846.5 | 32.8 | 9.7 | 2.9 | 1.4 | 14.9 | 11.8 | 12.8 | 8.4 | 13.2 |
| | 10 | 74,331.0 | 1,966.1 | 126.6 | 1,614.4 | 4,391.4 | 1,555.1 | 34,414.3 | 27,586.7 | 74.8 | 24.5 | 43.4 | 158.9 | 625.2 | 790.2 | 851.6 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 11.8 | 12.8 | 8.4 | 13.2 |
| | 11 | 75,624.9 | 1,922.2 | 126.6 | 1,585.6 | 4,369.4 | 1,567.6 | 35,247.4 | 28,117.4 | 74.8 | 24.5 | 43.4 | 159.7 | 627.9 | 794.2 | 856.4 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 11.9 | 12.8 | 8.4 | 13.2 |
| | 12 | 77,734.6 | 1,905.5 | 126.5 | 1,575.1 | 4,418.3 | 1,626.4 | 36,375.3 | 29,003.1 | 74.8 | 24.5 | 43.4 | 160.3 | 631.3 | 799.5 | 862.5 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.0 | 12.8 | 8.4 | 13.2 |
| 2015 | 1 | 83,086.7 | 2,091.1 | 126.5 | 1,869.4 | 5,219.9 | 1,754.3 | 38,264.9 | 31,038.3 | 74.8 | 24.5 | 43.4 | 161.2 | 635.4 | 805.2 | 869.8 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.0 | 12.8 | 8.4 | 13.2 |
| | 2 | 84,665.9 | 2,132.4 | 126.5 | 1,937.4 | 5,418.3 | 1,797.9 | 39,014.4 | 31,502.7 | 74.8 | 24.5 | 43.4 | 162.1 | 638.4 | 809.8 | 875.3 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.1 | 12.8 | 8.4 | 13.2 |
| | 3 | 81,554.5 | 2,043.8 | 126.5 | 1,834.1 | 5,065.5 | 1,687.8 | 37,251.9 | 30,791.2 | 74.8 | 24.5 | 43.4 | 162.8 | 642.3 | 815.7 | 882.3 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.1 | 12.8 | 8.4 | 13.2 |
| | 4 | 82,811.2 | 1,989.4 | 126.4 | 1,770.6 | 4,930.6 | 1,716.6 | 38,310.4 | 31,194.9 | 74.8 | 24.5 | 43.4 | 163.6 | 646.5 | 821.7 | 889.8 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.1 | 12.8 | 8.4 | 13.2 |
| | 5 | 81,849.2 | 1,959.8 | 126.4 | 1,736.4 | 4,823.7 | 1,666.3 | 37,722.0 | 31,024.7 | 74.8 | 24.5 | 43.4 | 164.6 | 650.4 | 827.6 | 896.5 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.1 | 12.8 | 8.4 | 13.2 |
| | 6 | 83,873.9 | 2,236.6 | 126.4 | 1,932.0 | 5,067.9 | 1,755.8 | 38,273.0 | 31,671.4 | 74.8 | 24.5 | 43.4 | 166.1 | 654.8 | 834.4 | 904.6 | 32.7 | 9.7 | 2.9 | 1.4 | 14.9 | 12.2 | 12.8 | 8.4 | 13.2 |
| | 7 | 83,828.6 | 2,349.0 | 126.4 | 2,002.5 | 5,091.3 | 1,771.7 | 38,046.8 | 31,613.1 | 74.8 | 24.5 | 43.4 | 167.2 | 658.4 | 839.8 | 911.5 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.2 | 12.8 | 8.4 | 13.2 |
| | 8 | 84,882.9 | 2,235.4 | 126.4 | 1,900.4 | 4,900.4 | 1,741.5 | 38,858.7 | 32,274.5 | 74.8 | 24.5 | 43.3 | 168.6 | 662.1 | 845.8 | 918.2 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.2 | 12.8 | 8.4 | 13.2 |
| | 9 | 84,674.7 | 2,133.0 | 126.4 | 1,823.6 | 4,830.7 | 1,723.8 | 38,697.3 | 32,476.5 | 74.8 | 24.5 | 43.3 | 170.1 | 665.9 | 851.5 | 925.2 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.2 | 12.8 | 8.4 | 13.2 |
| | 10 | 84,773.9 | 2,077.4 | 126.3 | 1,773.9 | 4,789.5 | 1,924.3 | 38,435.4 | 32,765.4 | 74.8 | 24.5 | 43.3 | 171.3 | 669.7 | 857.1 | 932.8 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.2 | 12.8 | 8.4 | 13.2 |
| | 11 | 85,672.8 | 2,040.3 | 126.3 | 1,747.3 | 4,755.4 | 1,983.5 | 38,977.9 | 33,144.3 | 74.8 | 24.5 | 43.3 | 172.1 | 673.1 | 862.1 | 939.5 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| | 12 | 88,157.4 | 2,033.2 | 126.3 | 1,734.8 | 4,890.9 | 2,074.4 | 40,570.5 | 33,810.5 | 74.8 | 24.5 | 43.3 | 173.1 | 677.0 | 868.1 | 947.6 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| 2016 | 1 | 93,644.5 | 2,264.3 | 126.3 | 2,102.3 | 5,966.6 | 2,286.3 | 42,340.1 | 35,625.1 | 74.8 | 24.5 | 43.3 | 174.2 | 680.4 | 873.6 | 954.4 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| | 2 | 91,102.2 | 2,217.9 | 126.3 | 2,063.5 | 5,707.4 | 2,178.9 | 40,774.0 | 35,085.9 | 74.8 | 24.5 | 43.3 | 175.3 | 683.5 | 878.1 | 960.6 | 32.7 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| | 3 | 88,187.8 | 2,143.2 | 126.2 | 1,964.1 | 5,306.6 | 2,080.3 | 38,989.3 | 34,607.6 | 74.8 | 24.5 | 43.3 | 176.8 | 688.0 | 885.0 | 969.7 | 32.6 | 9.7 | 3.0 | 1.4 | 14.9 | 12.3 | 12.8 | 8.4 | 13.2 |
| | 4 | 89,393.6 | 2,104.6 | 126.1 | 1,906.9 | 5,218.4 | 2,117.0 | 39,915.5 | 35,016.3 | 74.8 | 24.5 | 43.3 | 178.2 | 691.5 | 890.6 | 977.5 | 32.6 | 9.7 | 3.0 | 1.4 | 14.9 | 12.4 | 12.8 | 8.4 | 13.2 |

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

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

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

RM juta / *RM million*

| Akhir tempoh / *End of period* | | M3 | M2 | M1 | | | Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money*[1] | | | | | | | Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jumlah / *Total* | Jumlah / *Total* | Jumlah / *Total* | Mata wang dalam edaran / *Currency in circulation* | Deposit permintaan / *Demand deposits* | Jumlah / *Total* | Deposit tabungan / *Savings deposits* | Deposit tetap / *Fixed deposits* | NID / *NIDs* | Repo / *Repos* | Deposit mata wang asing[2] / *Foreign currency deposits*[2] | Lain-lain deposit[3] / *Other deposits*[3] | |
| 2014 | 1 | 1,464,408.9 | 1,447,905.3 | 331,995.5 | 71,356.5 | 260,639.1 | 1,115,909.8 | 135,785.3 | 672,170.2 | 17,958.1 | 420.2 | 81,436.6 | 208,139.4 | 16,503.6 |
| | 2 | 1,460,142.2 | 1,444,810.7 | 325,880.7 | 66,678.1 | 259,202.6 | 1,118,929.9 | 137,590.3 | 673,476.5 | 17,994.9 | 441.6 | 85,099.4 | 204,327.2 | 15,331.5 |
| | 3 | 1,473,982.2 | 1,459,864.1 | 327,064.2 | 66,327.5 | 260,736.7 | 1,132,799.9 | 136,956.0 | 679,618.5 | 18,074.4 | 49.7 | 88,880.3 | 209,221.0 | 14,118.1 |
| | 4 | 1,483,962.1 | 1,469,619.4 | 325,494.9 | 65,609.1 | 259,885.8 | 1,144,124.5 | 137,093.0 | 687,109.2 | 17,741.1 | 515.4 | 89,574.7 | 212,091.1 | 14,342.8 |
| | 5 | 1,491,872.3 | 1,476,642.7 | 324,030.9 | 66,197.7 | 257,833.2 | 1,152,611.9 | 135,260.4 | 685,784.6 | 24,304.6 | 2,789.2 | 91,368.2 | 213,105.0 | 15,229.5 |
| | 6 | 1,493,519.9 | 1,479,547.5 | 329,259.9 | 65,531.2 | 263,728.7 | 1,150,287.6 | 136,128.2 | 679,784.5 | 18,011.5 | 1,146.4 | 93,801.6 | 221,415.4 | 13,972.5 |
| | 7 | 1,503,683.5 | 1,489,302.3 | 331,856.8 | 68,323.9 | 263,532.9 | 1,157,445.6 | 136,394.8 | 681,048.3 | 18,006.4 | 2,205.4 | 97,961.6 | 221,829.1 | 14,381.1 |
| | 8 | 1,494,121.5 | 1,480,834.2 | 322,962.4 | 66,890.9 | 256,071.4 | 1,157,871.9 | 134,136.6 | 687,515.9 | 20,785.8 | 1,033.4 | 91,166.0 | 223,234.2 | 13,287.3 |
| | 9 | 1,503,932.1 | 1,492,807.3 | 330,415.5 | 65,701.7 | 264,713.8 | 1,162,391.7 | 134,290.7 | 687,702.4 | 21,676.7 | 0.0 | 92,522.7 | 226,199.2 | 11,124.9 |
| | 10 | 1,516,474.6 | 1,504,906.8 | 327,548.6 | 65,928.1 | 261,620.5 | 1,177,358.2 | 132,410.2 | 698,886.9 | 23,835.9 | 0.0 | 90,696.6 | 231,528.6 | 11,567.8 |
| | 11 | 1,527,814.2 | 1,517,588.1 | 330,932.8 | 67,175.9 | 263,756.9 | 1,186,655.2 | 131,721.4 | 707,468.7 | 25,269.6 | 492.1 | 91,190.8 | 230,512.6 | 10,226.1 |
| | 12 | 1,553,807.4 | 1,544,657.4 | 346,415.9 | 68,170.0 | 278,245.8 | 1,198,241.5 | 134,931.4 | 712,239.6 | 24,707.6 | 693.0 | 96,275.0 | 229,394.9 | 9,150.1 |
| 2015 | 1 | 1,553,173.5 | 1,546,552.6 | 346,300.4 | 71,144.0 | 275,156.4 | 1,200,252.2 | 137,074.4 | 715,856.8 | 25,596.6 | 786.9 | 97,407.1 | 223,530.3 | 6,620.9 |
| | 2 | 1,560,166.5 | 1,552,681.6 | 351,432.0 | 74,812.3 | 276,619.8 | 1,201,249.6 | 139,031.3 | 724,818.8 | 24,917.7 | 600.6 | 100,710.4 | 211,170.8 | 7,484.8 |
| | 3 | 1,588,201.7 | 1,583,570.8 | 360,340.5 | 72,250.3 | 288,090.2 | 1,223,230.3 | 138,643.7 | 733,497.2 | 24,275.2 | 539.4 | 111,906.6 | 214,368.2 | 4,630.9 |
| | 4 | 1,578,415.2 | 1,572,208.1 | 351,905.5 | 72,771.8 | 279,133.8 | 1,220,302.6 | 139,692.9 | 738,167.2 | 22,210.7 | 94.9 | 109,175.3 | 210,961.5 | 6,207.1 |
| | 5 | 1,574,777.3 | 1,567,738.8 | 352,321.3 | 73,700.0 | 278,621.3 | 1,215,417.5 | 133,984.0 | 741,916.0 | 20,720.9 | 307.4 | 113,030.0 | 205,459.2 | 7,038.5 |
| | 6 | 1,580,876.4 | 1,575,139.0 | 360,586.3 | 72,940.1 | 287,646.3 | 1,214,552.7 | 136,936.8 | 736,057.4 | 18,915.2 | 794.1 | 112,282.9 | 209,566.2 | 5,737.4 |
| | 7 | 1,561,237.1 | 1,555,414.1 | 347,180.9 | 74,174.2 | 273,006.6 | 1,208,233.2 | 134,986.3 | 732,152.3 | 18,437.3 | 49.0 | 115,177.6 | 207,430.6 | 5,823.0 |
| | 8 | 1,562,749.9 | 1,556,227.0 | 351,492.9 | 75,403.9 | 276,088.9 | 1,204,734.2 | 134,708.0 | 731,961.4 | 15,568.0 | 595.3 | 122,205.9 | 199,695.5 | 6,522.8 |
| | 9 | 1,582,048.5 | 1,574,467.5 | 357,983.9 | 75,062.0 | 282,921.9 | 1,216,483.6 | 136,575.6 | 734,050.7 | 13,529.7 | 46.5 | 129,720.7 | 202,560.4 | 7,581.1 |
| | 10 | 1,576,469.8 | 1,569,290.1 | 351,244.4 | 75,786.7 | 275,457.8 | 1,218,045.7 | 135,331.5 | 737,502.5 | 12,987.2 | 0.0 | 133,069.8 | 199,154.7 | 7,179.7 |
| | 11 | 1,583,917.2 | 1,577,928.3 | 352,323.4 | 75,697.8 | 276,625.6 | 1,225,604.8 | 134,484.4 | 733,858.6 | 12,341.9 | 0.0 | 141,519.9 | 203,400.0 | 5,988.9 |
| | 12 | 1,593,838.7 | 1,588,523.4 | 360,458.3 | 76,869.1 | 283,589.3 | 1,228,065.1 | 135,590.7 | 742,794.1 | 12,598.0 | 0.0 | 138,513.6 | 198,568.8 | 5,315.3 |
| 2016 | 1 | 1,587,115.6 | 1,581,104.1 | 363,387.2 | 81,749.6 | 281,637.7 | 1,217,716.9 | 136,539.9 | 735,670.7 | 10,760.6 | 0.0 | 130,580.2 | 204,165.4 | 6,011.5 |
| | 2 | 1,601,717.7 | 1,595,723.3 | 366,929.6 | 80,479.7 | 286,449.8 | 1,228,793.8 | 139,022.1 | 744,947.4 | 9,501.4 | 0.0 | 132,173.4 | 203,149.3 | 5,994.4 |
| | 3 | 1,602,682.3 | 1,597,410.8 | 354,150.0 | 78,878.7 | 275,271.3 | 1,243,260.8 | 138,981.6 | 751,548.5 | 9,754.5 | 0.0 | 129,248.2 | 213,728.1 | 5,271.5 |
| | 4 | 1,601,452.8 | 1,595,827.1 | 350,360.4 | 81,734.3 | 268,626.1 | 1,245,466.7 | 139,180.6 | 760,760.2 | 9,181.4 | 0.0 | 127,597.3 | 208,747.2 | 5,625.7 |

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] |
| 2014 | 1 | 1,464,408.9 | 331,498.6 | 71,106.7 | 260,391.9 | 1,132,910.2 | 135,785.3 | 682,499.8 | 13,848.4 | 420.2 | 81,487.7 | 218,868.8 |
| | 2 | 1,460,142.2 | 325,449.3 | 66,476.5 | 258,972.8 | 1,134,692.9 | 137,590.3 | 682,910.2 | 13,949.0 | 441.6 | 85,029.7 | 214,772.1 |
| | 3 | 1,473,982.2 | 326,547.4 | 66,170.5 | 260,376.9 | 1,147,434.8 | 136,956.0 | 689,404.8 | 12,948.4 | 49.7 | 88,368.1 | 219,707.8 |
| | 4 | 1,483,962.1 | 325,036.1 | 65,371.1 | 259,665.0 | 1,158,926.0 | 137,093.0 | 696,889.7 | 12,871.8 | 515.4 | 88,989.5 | 222,566.6 |
| | 5 | 1,491,872.3 | 323,587.8 | 65,966.3 | 257,621.5 | 1,168,284.4 | 135,260.4 | 696,098.0 | 19,096.4 | 2,789.2 | 90,728.3 | 224,312.1 |
| | 6 | 1,493,519.9 | 328,658.7 | 65,338.8 | 263,319.9 | 1,164,861.2 | 136,128.2 | 689,937.1 | 13,477.3 | 1,146.4 | 93,295.0 | 230,877.1 |
| | 7 | 1,503,683.5 | 331,221.2 | 68,072.2 | 263,149.0 | 1,172,462.2 | 136,394.8 | 691,522.2 | 13,153.3 | 2,205.4 | 97,449.7 | 231,736.9 |
| | 8 | 1,494,121.5 | 322,312.8 | 66,597.9 | 255,715.0 | 1,171,808.7 | 134,136.6 | 697,191.1 | 15,702.5 | 1,033.4 | 90,478.7 | 233,266.5 |
| | 9 | 1,503,932.1 | 329,857.0 | 65,483.3 | 264,373.7 | 1,174,075.1 | 134,290.7 | 696,773.1 | 16,001.8 | 0.0 | 91,865.6 | 235,144.0 |
| | 10 | 1,516,474.6 | 326,961.8 | 65,736.6 | 261,225.2 | 1,189,512.8 | 132,410.2 | 708,640.7 | 17,356.1 | 0.0 | 90,141.2 | 240,964.6 |
| | 11 | 1,527,814.2 | 330,207.2 | 66,999.4 | 263,207.8 | 1,197,607.0 | 131,721.4 | 716,916.9 | 18,263.2 | 492.1 | 90,625.4 | 239,587.9 |
| | 12 | 1,553,807.4 | 345,816.3 | 68,029.4 | 277,786.9 | 1,207,991.2 | 134,931.4 | 720,844.8 | 18,177.3 | 497.4 | 95,513.1 | 238,027.2 |
| 2015 | 1 | 1,553,173.5 | 345,792.7 | 71,002.4 | 274,790.3 | 1,207,380.9 | 137,074.4 | 724,161.7 | 17,693.4 | 786.9 | 96,530.2 | 231,134.3 |
| | 2 | 1,560,166.5 | 351,011.5 | 74,644.5 | 276,367.0 | 1,209,155.0 | 139,031.3 | 732,691.3 | 17,783.4 | 554.4 | 99,909.4 | 219,185.2 |
| | 3 | 1,588,201.7 | 359,604.3 | 71,947.7 | 287,656.5 | 1,228,597.4 | 138,643.7 | 740,209.1 | 16,690.3 | 493.3 | 111,064.4 | 221,496.6 |
| | 4 | 1,578,415.2 | 351,326.8 | 72,520.5 | 278,806.3 | 1,227,088.3 | 139,692.9 | 746,369.9 | 14,491.5 | 48.8 | 108,078.5 | 218,406.7 |
| | 5 | 1,574,777.3 | 351,758.1 | 73,435.8 | 278,322.3 | 1,223,019.2 | 133,984.0 | 751,340.8 | 12,547.1 | 161.6 | 111,958.3 | 213,027.4 |
| | 6 | 1,580,876.4 | 360,058.8 | 72,783.0 | 287,275.8 | 1,220,817.5 | 136,936.8 | 743,810.2 | 11,196.0 | 794.1 | 111,056.9 | 217,023.5 |
| | 7 | 1,561,237.1 | 346,419.5 | 73,997.4 | 272,422.1 | 1,214,817.6 | 134,986.3 | 740,228.6 | 10,082.0 | 0.0 | 113,843.7 | 215,677.0 |
| | 8 | 1,562,749.9 | 350,709.8 | 75,223.8 | 275,486.0 | 1,212,040.1 | 134,708.0 | 739,287.5 | 8,886.8 | 502.2 | 120,971.3 | 207,684.3 |
| | 9 | 1,582,048.5 | 357,158.8 | 74,905.6 | 282,253.2 | 1,224,889.7 | 136,575.6 | 740,516.7 | 8,891.8 | 0.0 | 128,814.8 | 210,090.9 |
| | 10 | 1,576,469.8 | 350,446.1 | 75,619.5 | 274,826.6 | 1,226,023.7 | 135,331.5 | 743,196.0 | 8,393.8 | 0.0 | 132,244.7 | 206,857.7 |
| | 11 | 1,583,917.2 | 351,247.1 | 75,519.2 | 275,727.9 | 1,232,670.1 | 134,484.4 | 738,279.7 | 7,821.7 | 0.0 | 140,534.4 | 211,549.8 |
| | 12 | 1,593,838.7 | 359,516.7 | 76,642.9 | 282,873.9 | 1,234,322.0 | 135,590.7 | 746,186.5 | 9,256.2 | 0.0 | 137,546.8 | 205,741.9 |
| 2016 | 1 | 1,587,115.6 | 362,664.9 | 81,559.5 | 281,105.4 | 1,224,450.7 | 136,539.9 | 738,684.1 | 8,272.5 | 0.0 | 129,194.2 | 211,760.0 |
| | 2 | 1,601,717.7 | 366,009.5 | 80,247.9 | 285,761.6 | 1,235,708.2 | 139,022.1 | 748,932.4 | 7,133.1 | 0.0 | 130,810.6 | 209,809.9 |
| | 3 | 1,602,682.3 | 353,137.7 | 78,687.5 | 274,450.2 | 1,249,544.6 | 138,981.6 | 755,546.1 | 7,136.2 | 0.0 | 127,588.7 | 220,292.1 |
| | 4 | 1,601,452.8 | 349,376.9 | 81,525.4 | 267,851.5 | 1,252,075.8 | 139,180.6 | 764,809.5 | 6,696.7 | 0.0 | 125,948.6 | 215,440.5 |

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 *End of period* | | Jumlah *Total* | Tuntutan bersih ke atas Kerajaan *Net Claims on Government* | | | Tuntutan ke atas Sektor Swasta *Claims on the Private Sector* | | | Aset Asing Bersih *Net Foreign Assets* | | | Pengaruh Lain[2] *Other Influences* [2] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Jumlah[2] *Total* [2] | Tuntutan ke atas Kerajaan *Claims on Government* | Deposit Kerajaan[2] *Government Deposits* [2] | Jumlah *Total* | Pinjaman[1] *Loans* [1] | Sekuriti *Securities* | Jumlah *Total* | BNM *BNM* | Sistem Perbankan *Banking System* | |
| 2014 | 1 | 1,464,408.9 | 74,696.0 | 130,133.4 | 55,437.4 | 1,334,485.9 | 1,190,987.1 | 143,498.8 | 519,004.8 | 429,137.5 | 89,867.3 | (463,777.9) |
| | 2 | 1,460,142.2 | 75,354.9 | 132,946.4 | 57,591.6 | 1,335,559.2 | 1,194,293.1 | 141,266.1 | 520,343.2 | 420,766.4 | 99,576.8 | (471,115.0) |
| | 3 | 1,473,982.2 | 77,004.8 | 136,270.0 | 59,265.2 | 1,345,647.3 | 1,203,504.7 | 142,142.6 | 518,941.0 | 417,776.0 | 101,165.0 | (467,610.9) |
| | 4 | 1,483,962.1 | 87,843.1 | 135,876.0 | 48,032.9 | 1,353,808.1 | 1,209,079.1 | 144,728.9 | 520,709.0 | 420,966.2 | 99,742.7 | (478,398.1) |
| | 5 | 1,491,872.3 | 81,404.3 | 136,834.4 | 55,430.1 | 1,362,640.2 | 1,218,699.6 | 143,940.6 | 527,297.2 | 420,224.2 | 107,073.0 | (479,469.5) |
| | 6 | 1,493,519.9 | 79,891.8 | 139,862.5 | 59,970.7 | 1,374,690.9 | 1,229,991.5 | 144,699.3 | 519,628.0 | 416,913.5 | 102,714.5 | (480,690.7) |
| | 7 | 1,503,683.5 | 83,135.3 | 138,463.2 | 55,327.9 | 1,378,607.3 | 1,231,356.7 | 147,250.6 | 537,597.7 | 416,789.6 | 120,808.1 | (495,656.8) |
| | 8 | 1,494,121.5 | 81,882.1 | 140,389.0 | 58,506.9 | 1,385,270.4 | 1,239,203.1 | 146,067.3 | 530,295.9 | 417,471.1 | 112,824.8 | (503,326.9) |
| | 9 | 1,503,932.0 | 86,156.2 | 144,692.2 | 58,536.0 | 1,398,487.2 | 1,251,933.6 | 146,553.6 | 514,007.3 | 410,321.5 | 103,685.8 | (494,718.7) |
| | 10 | 1,516,474.6 | 86,287.4 | 151,173.5 | 64,886.1 | 1,410,305.6 | 1,263,599.6 | 146,706.0 | 509,346.1 | 413,099.5 | 96,246.6 | (489,464.4) |
| | 11 | 1,527,814.2 | 92,088.6 | 156,507.2 | 64,418.6 | 1,422,423.8 | 1,273,517.2 | 148,906.7 | 498,882.0 | 405,089.1 | 93,792.8 | (485,580.2) |
| | 12 | 1,553,806.8 | 104,330.5 | 155,350.3 | 51,019.8 | 1,439,266.8 | 1,290,295.6 | 148,971.2 | 504,444.7 | 400,058.9 | 104,385.8 | (494,235.2) |
| 2015 | 1 | 1,553,173.5 | 108,660.8 | 162,772.8 | 54,112.0 | 1,447,571.3 | 1,296,641.5 | 150,929.8 | 492,014.9 | 379,637.8 | 112,377.1 | (495,073.4) |
| | 2 | 1,560,166.5 | 101,619.5 | 156,450.2 | 54,830.8 | 1,455,512.9 | 1,303,816.7 | 151,696.2 | 493,161.2 | 379,158.7 | 114,002.5 | (490,127.1) |
| | 3 | 1,588,201.7 | 99,720.8 | 153,745.3 | 54,024.4 | 1,467,595.6 | 1,315,531.3 | 152,064.3 | 510,386.1 | 382,794.1 | 127,592.1 | (489,500.9) |
| | 4 | 1,578,415.2 | 92,831.4 | 151,594.1 | 58,762.7 | 1,467,738.4 | 1,315,380.0 | 152,358.4 | 505,701.6 | 385,492.4 | 120,209.3 | (487,856.3) |
| | 5 | 1,574,777.3 | 83,422.1 | 153,491.1 | 70,069.0 | 1,479,860.8 | 1,326,960.8 | 152,900.0 | 501,155.3 | 387,441.8 | 113,713.5 | (489,660.9) |
| | 6 | 1,580,876.4 | 79,279.7 | 157,493.2 | 78,213.5 | 1,490,778.7 | 1,337,830.7 | 152,948.0 | 506,883.0 | 391,023.9 | 115,859.1 | (496,065.0) |
| | 7 | 1,561,237.1 | 80,587.9 | 159,803.0 | 79,215.1 | 1,499,516.4 | 1,344,834.6 | 154,681.8 | 482,421.5 | 357,576.4 | 124,845.2 | (501,288.7) |
| | 8 | 1,562,749.9 | 78,518.5 | 156,074.5 | 77,556.0 | 1,513,672.9 | 1,358,886.3 | 154,786.6 | 468,526.1 | 350,578.3 | 117,947.8 | (497,967.6) |
| | 9 | 1,582,048.5 | 90,360.6 | 158,936.9 | 68,576.3 | 1,527,794.0 | 1,370,684.5 | 157,109.5 | 526,468.0 | 406,784.4 | 119,683.6 | (562,574.1) |
| | 10 | 1,576,469.8 | 87,604.6 | 153,744.7 | 66,140.1 | 1,537,045.4 | 1,376,649.2 | 160,396.2 | 535,910.4 | 409,593.8 | 126,316.7 | (584,090.6) |
| | 11 | 1,583,917.2 | 88,654.8 | 151,525.0 | 62,870.2 | 1,545,799.0 | 1,382,310.2 | 163,488.8 | 546,202.6 | 411,766.5 | 134,436.1 | (596,739.2) |
| | 12 | 1,593,829.7 | 95,568.1 | 153,879.7 | 58,311.7 | 1,559,398.5 | 1,396,417.6 | 162,980.8 | 526,152.8 | 401,077.7 | 125,075.1 | (587,289.6) |
| 2016 | 1 | 1,587,115.6 | 101,954.8 | 157,800.6 | 55,845.8 | 1,567,021.8 | 1,403,642.5 | 163,379.3 | 519,715.8 | 402,050.1 | 117,665.7 | (601,576.8) |
| | 2 | 1,601,717.7 | 100,759.1 | 159,343.0 | 58,584.0 | 1,572,054.6 | 1,406,798.3 | 165,256.3 | 533,342.1 | 402,409.4 | 130,932.7 | (604,438.0) |
| | 3 | 1,602,682.3 | 94,597.4 | 156,180.8 | 61,583.4 | 1,570,348.9 | 1,407,052.1 | 163,296.8 | 507,433.1 | 374,155.3 | 133,277.7 | (569,697.1) |
| | 4 | 1,601,452.8 | 95,240.1 | 155,941.0 | 60,700.9 | 1,574,546.4 | 1,405,527.7 | 169,018.7 | 494,726.5 | 373,921.6 | 120,804.9 | (563,060.3) |

^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.
* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
\# Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.
1 Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa.
2 Bagi tempoh Dis 2011 - Ogos 2012, data untuk Deposit Kerajaan dan Pengaruh Lain telah disemak semula kerana terdapat kesilapan pengumpulan data

^ *Beginning December 1996, the data is compiled based on a new statistical reporting system.*
* *Effective from 15 September 1998, following the fixing of the Ringgit/US Dollar exchange rate at RM3.80, all assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange prevailing on the reporting date and the exchange revaluation gain has been reflected in the Bank's records.*
\# *In April 2007, M3 was revised to include "other deposits" from December 1999 onwards.*
1 *Includes loans sold to Cagamas with recourse from December 1996 onwards.*
2 *For the period Dec 2011 – Aug 2012, data for Government Deposits and Other Influences have been revised due to a compilation error.*

# 1.4 Bank Negara Malaysia: Penyata Aset
# Bank Negara Malaysia: Statement of Assets

RM juta / *RM million*

| Pada akhir tempoh / End of period | | Emas dan Pertukaran Asing ^ / *Gold and Foreign Exchange ^* | Kedudukan Tranche Rizab IMF / *IMF Reserve Tranche Position* | Milikan Hak Pengeluaran Khas / *Holdings of Special Drawing Rights* | Kertas Kerajaan Malaysia / *Malaysian Government Papers* | Bil Terdiskaun / *Bills Discounted* | Deposit dengan Institusi Kewangan / *Deposits with Financial Institutions* | Pinjaman dan Pendahuluan / *Loans and Advances* | Perbelanjaan Tertunda / *Deferred Expenditure* | Hartanah - Tanah dan Bangunan ** / *Properties - Land and Buildings ** * | Aset Lain / *Other Assets* | Jumlah Aset / *Total Assets* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | | 397,092.6 | 3,295.3 | 6,518.1 | 2,454.7 | 0 | 1,730.6 | 6,499.3 | t.d. | 2,113.9 | 7,912.1 | 427,616.5 |
| 2015 | | 398,178.3 | 3,291.3 | 7,656.4 | 1,916.8 | 0 | 1,290.2 | 6,957.4 | t.d. | 2,113.9 | 19,163.2 | 440,567.5 |
| 2014 | 4 | 418,050.1 | 3,244.0 | 6,482.6 | 1,852.3 | 0 | 9,937.9 | 6,477.6 | t.d. | t.d. | 7,454.0 | 453,498.4 |
| | 5 | 417,312.8 | 3,239.0 | 6,482.9 | 1,852.3 | 0 | 13,083.7 | 6,458.0 | t.d. | t.d. | 7,474.4 | 455,903.0 |
| | 6 | 414,017.4 | 3,218.0 | 6,376.3 | 1,851.8 | 0 | 13,964.8 | 6,461.6 | t.d. | t.d. | 7,429.0 | 453,318.9 |
| | 7 | 413,904.1 | 3,208.1 | 6,376.4 | 1,851.8 | 0 | 15,211.6 | 6,468.3 | t.d. | t.d. | 7,449.8 | 454,470.2 |
| | 8 | 414,585.7 | 3,208.1 | 6,376.6 | 1,851.8 | 0 | 16,505.3 | 6,437.4 | t.d. | t.d. | 8,694.7 | 457,659.7 |
| | 9 | 407,450.1 | 3,188.1 | 6,264.3 | 1,851.9 | 0 | 19,228.5 | 6,454.8 | t.d. | 1,863.9 | 6,827.8 | 453,129.3 |
| | 10 | 410,237.3 | 3,179.4 | 6,264.4 | 2,158.8 | 0 | 13,269.2 | 6,445.9 | t.d. | 1,863.9 | 6,792.4 | 450,211.3 |
| | 11 | 402,225.7 | 3,179.4 | 6,264.5 | 2,158.8 | 0 | 6,655.2 | 6,493.0 | t.d. | 1,863.9 | 6,926.2 | 435,766.7 |
| | 12 | 397,092.6 | 3,295.3 | 6,518.1 | 2,454.7 | 0 | 1,730.6 | 6,499.3 | t.d. | 2,113.9 | 7,912.1 | 427,616.5 |
| 2015 | 1 | 376,680.1 | 3,286.0 | 6,518.2 | 2,325.2 | 0 | 1,759.7 | 6,535.6 | t.d. | 2,113.9 | 6,983.3 | 406,202.2 |
| | 2 | 376,201.2 | 3,286.1 | 6,518.2 | 2,325.2 | 0 | 1,698.7 | 6,567.8 | t.d. | 2,113.9 | 6,928.8 | 405,639.8 |
| | 3 | 380,302.2 | 2,825.2 | 6,552.6 | 2,325.2 | 0 | 1,770.0 | 6,634.3 | t.d. | 2,113.9 | 8,206.7 | 410,730.1 |
| | 4 | 382,996.8 | 2,825.2 | 6,552.7 | 2,325.2 | 0 | 1,907.7 | 6,694.6 | t.d. | 2,113.9 | 13,619.3 | 419,035.3 |
| | 5 | 384,946.8 | 2,825.2 | 6,552.6 | 2,325.2 | 0 | 1,894.0 | 6,730.3 | t.d. | 2,113.9 | 13,243.4 | 420,631.4 |
| | 6 | 388,458.6 | 2,905.3 | 6,762.8 | 2,474.2 | 0 | 1,797.1 | 6,813.2 | t.d. | 2,113.9 | 8,444.4 | 419,769.5 |
| | 7 | 355,019.7 | 2,898.9 | 6,762.9 | 2,474.2 | 0 | 1,588.5 | 6,848.2 | t.d. | 2,113.9 | 8,245.2 | 385,951.6 |
| | 8 | 348,012.8 | 2,906.9 | 6,763.0 | 2,680.8 | 0 | 1,903.8 | 6,868.8 | t.d. | 2,113.9 | 8,579.3 | 379,829.3 |
| | 9 | 403,769.6 | 3,418.1 | 7,945.2 | 2,346.7 | 0 | 478.3 | 6,929.7 | t.d. | 2,113.9 | 14,347.4 | 441,349.0 |
| | 10 | 406,573.6 | 3,418.1 | 7,945.3 | 2,116.8 | 0 | 529.3 | 6,905.3 | t.d. | 2,113.9 | 16,151.2 | 445,753.6 |
| | 11 | 408,745.9 | 3,418.1 | 7,945.4 | 1,916.7 | 0 | 588.5 | 6,938.7 | t.d. | 2,113.9 | 17,975.6 | 449,642.8 |
| | 12 | 398,178.3 | 3,291.3 | 7,656.4 | 1,916.8 | 0 | 1,290.2 | 6,957.4 | t.d. | 2,113.9 | 19,163.2 | 440,567.5 |
| 2016 | 1 | 399,141.7 | 3,291.3 | 7,656.5 | 1,877.1 | 0 | 1,396.4 | 7,019.6 | t.d. | 2,113.9 | 18,437.0 | 440,933.4 |
| | 2 | 402,268.2 | 3,345.7 | 4,878.3 | 2,019.5 | 0 | 5,156.1 | 7,100.8 | t.d. | 2,113.9 | 16,148.6 | 443,031.1 |
| | 3 | 373,952.7 | 3,149.3 | 4,500.3 | 2,049.7 | 0 | 4,673.3 | 7,162.2 | t.d. | 2,113.9 | 11,431.9 | 409,033.4 |
| | 4 | 373,709.0 | 3,142.2 | 4,500.3 | 2,049.6 | 0 | 1,783.5 | 7,252.1 | t.d. | 2,113.9 | 8,648.1 | 403,198.7 |

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

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

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

RM juta / *RM million*

| Pada akhir tempoh<br>*End of Period* | Modal Dibayar<br>*Paid-up Capital* | Kumpulan Wang Rizab *<br>*Reserves ** | Matawang dalam Edaran<br>*Currency in Circulation* | Deposit / *Deposits*<br>Institusi Kewangan<br>*Financial Institutions* | Kerajaan Persekutuan<br>*Federal Government* | Lain-lain<br>*Others* | Bil Bank Negara dan Bon<br>*Bank Negara Bills and Bonds* | Peruntukan Hak Pengeluaran Khas<br>*Allocation of Special Drawing Rights* | Liabiliti Lain<br>*Other Liabilities* | Jumlah Liabiliti<br>*Total Liabilities* |
|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 100.0 | 71,150.3 | 77,734.6 | 141,160.6 | 5,263.6 | 2,033.7 | 105,476.7 | 6,819.2 | 17,877.7 | 427,616.5 |
| 2015 | 100.0 | 131,133.8 | 88,157.4 | 157,170.3 | 10,212.9 | 588.2 | 24,113.8 | 8,009.1 | 21,082.1 | 440,567.5 |
| 2014 4 | 100.0 | 58,639.1 | 74,691.0 | 183,156.4 | 3,020.7 | 2,470.6 | 97,866.5 | 6,783.4 | 26,770.6 | 453,498.4 |
| 5 | 100.0 | 59,979.9 | 74,622.8 | 173,743.4 | 13,333.2 | 2,649.4 | 96,023.5 | 6,783.4 | 28,667.5 | 455,903.0 |
| 6 | 100.0 | 56,831.6 | 75,141.9 | 181,126.6 | 13,949.8 | 2,477.9 | 87,747.3 | 6,671.7 | 29,272.3 | 453,318.9 |
| 7 | 100.0 | 57,153.1 | 79,353.4 | 186,124.3 | 10,003.2 | 2,211.5 | 89,425.0 | 6,671.7 | 23,428.1 | 454,470.2 |
| 8 | 100.0 | 58,948.1 | 75,859.6 | 173,804.4 | 10,630.6 | 2,220.7 | 101,958.6 | 6,671.7 | 27,466.1 | 457,659.7 |
| 9 | 100.0 | 52,910.0 | 74,633.0 | 172,884.0 | 10,920.3 | 2,109.6 | 106,804.6 | 6,554.1 | 26,213.7 | 453,129.3 |
| 10 | 100.0 | 53,077.8 | 74,331.0 | 155,112.2 | 13,913.8 | 2,016.1 | 118,311.5 | 6,554.1 | 26,794.8 | 450,211.3 |
| 11 | 100.0 | 54,505.6 | 75,625.4 | 144,082.1 | 12,481.3 | 1,954.4 | 121,019.6 | 6,554.1 | 19,444.3 | 435,766.7 |
| 12 | 100.0 | 71,150.3 | 77,734.6 | 141,160.6 | 5,263.6 | 2,033.7 | 105,476.7 | 6,819.2 | 17,877.7 | 427,616.5 |
| 2015 1 | 100.0 | 72,249.8 | 83,086.7 | 133,168.8 | 7,686.5 | 1,878.6 | 86,747.3 | 6,819.2 | 14,465.2 | 406,202.2 |
| 2 | 100.0 | 74,095.3 | 84,665.9 | 144,569.6 | 6,368.9 | 1,863.8 | 73,946.9 | 6,819.2 | 13,210.2 | 405,639.8 |
| 3 | 100.0 | 80,990.4 | 81,554.5 | 148,438.9 | 8,316.3 | 1,781.1 | 56,524.8 | 6,855.1 | 26,169.0 | 410,730.1 |
| 4 | 100.0 | 83,009.7 | 82,811.1 | 159,495.8 | 10,663.6 | 1,661.8 | 43,660.0 | 6,855.1 | 30,778.2 | 419,035.3 |
| 5 | 100.0 | 84,234.8 | 81,849.2 | 165,386.3 | 17,825.3 | 1,655.5 | 29,559.2 | 6,855.1 | 33,166.0 | 420,631.4 |
| 6 | 100.0 | 93,349.3 | 83,873.9 | 165,558.7 | 21,782.4 | 1,319.7 | 23,128.3 | 7,074.9 | 23,582.4 | 419,769.5 |
| 7 | 100.0 | 94,773.9 | 83,828.5 | 136,764.2 | 19,936.0 | 1,307.0 | 21,590.3 | 7,074.9 | 20,576.8 | 385,951.6 |
| 8 | 100.0 | 93,017.2 | 84,882.9 | 137,834.7 | 15,865.3 | 718.2 | 18,182.4 | 7,074.9 | 22,153.7 | 379,829.3 |
| 9 | 100.0 | 141,577.2 | 84,674.8 | 151,942.3 | 6,506.7 | 827.3 | 24,482.5 | 8,311.6 | 22,926.6 | 441,349.0 |
| 10 | 100.0 | 144,517.7 | 84,773.9 | 146,323.5 | 10,616.2 | 476.4 | 28,184.2 | 8,311.6 | 22,450.1 | 445,753.6 |
| 11 | 100.0 | 144,376.5 | 85,672.7 | 158,029.8 | 10,108.4 | 528.5 | 24,550.1 | 8,311.6 | 17,965.3 | 449,642.8 |
| 12 | 100.0 | 131,133.8 | 88,157.4 | 157,170.3 | 10,212.9 | 588.2 | 24,113.8 | 8,009.1 | 21,082.1 | 440,567.5 |
| 2016 1 | 100.0 | 129,560.2 | 93,644.5 | 163,035.4 | 4,317.4 | 574.0 | 24,177.3 | 8,009.1 | 17,515.6 | 440,933.4 |
| 2 | 100.0 | 129,747.4 | 91,184.1 | 168,434.3 | 8,243.1 | 548.9 | 23,735.8 | 8,009.1 | 13,028.4 | 443,031.1 |
| 3 | 100.0 | 101,862.6 | 88,187.7 | 161,895.4 | 10,254.1 | 563.5 | 21,291.3 | 7,370.6 | 17,508.1 | 409,033.4 |
| 4 | 100.0 | 102,424.2 | 89,393.6 | 161,216.8 | 8,617.8 | 625.2 | 19,343.1 | 7,370.6 | 14,107.4 | 403,198.7 |

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

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

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

| Jenis Tabung/Kemudahan Jaminan<br>*Type of Fund/Guarantee Facility* | Tarikh ditubuhkan<br>*Date established* | Jumlah peruntukkan (RM juta)<br>*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-15<br>*As at end Dec-15* | Pada akhir bulan Apr-16<br>*As at end Apr-16* | Pada akhir bulan Dis-15<br>*As at end Dec-15* | Pada akhir bulan Apr-16<br>*As at end Apr-16* | Pada akhir bulan Dis-15<br>*As at end Dec-15* | Pada akhir bulan Apr-16<br>*As at end Apr-16* | Pada akhir bulan Dis-15<br>*As at end Dec-15* | Pada akhir bulan Apr-16<br>*As at end Apr-16* | Pada akhir bulan Dis-15<br>*As at end Dec-15* | Pada akhir bulan Apr-16<br>*As at end Apr-16* |
| Tabung-tabung yang masih dibuka untuk permohonan baru<br>*Funds that are open for new applications* | | | | | | | | | | | | |
| 1. Tabung Untuk Makanan/Fund for Food | 4 Jan, 1993 | 300 [1/] | 2,030.3 | 2,034.4 | 11,315 | 11,325 | 1,994.8 | 2,010.5 | 1,741.6 | 1,755.5 | 253.2 | 255.0 |
| 2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2 | 15 Jul, 2001 | 2,300 [2/] | 4,542.2 | 4,589.3 | 8,038 | 8,125 | 4,360.5 | 4,396.8 | 3,826.2 | 3,863.7 | 534.3 | 533.1 |
| 3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2 | 15 Apr, 2000 | 6,050 [3/] | 19,690.4 | 20,303.6 | 28,747 | 29,427 | 18,697.2 | 19,256.9 | 14,186.8 | 14,451.5 | 4,510.4 | 4,805.3 |
| 4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i* | 1 Jul, 2009 | 300 | 743.7 | 806.1 | 1,101 | 1,171 | 430.5 | 473.5 | 347.1 | 380.0 | 83.4 | 93.5 |
| 5. Tabung Pembiayaan Mikro/Micro Enterprise Fund | 4 Nov, 2008 | 200 | 355.2 | 374.7 | 16,929 | 17,621 | 353.0 | 371.5 | 230.0 | 253.2 | 123.0 | 118.3 |
| 6. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015 | 23-Jan-15 | 500 [4/] | 138.1 | 137.9 | 933 | 931 | 135.5 | 136.2 | 0.9 | 4.0 | 134.6 | 132.2 |
| Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru<br>*Funds / Guarantee facilities that have been closed for new applications* | | | | | | | | | | | | |
| 1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund | 6 Feb., 1988 | 800 [5/] | 289.0 | 289.0 | | | | | | | | |
| 2. Tabung Projek Perumahan Terbengkalai/ Abandoned Housing Projects Fund | 18 Dis, 1990 | 600 | 331.3 | 331.3 | | | | | | | | |
| 1. Tabung Usahawan Baru/ New Entrepreneurs Fund | 12 Dis, 1989 | 1250 [5/] | 1,419.5 | 1,419.5 | 3,126 | 3,126 | 1,397.8 | 1,397.8 | 1,397.8 | 1,397.8 | 0.0 | 0.0 |
| 2. Tabung Khas Pelancongan/Special Fund for Tourism | 10 Mac, 1990 | 200 [5/] | 203.5 | 203.5 | 194 | 194 | 203.4 | 203.4 | 203.4 | 203.4 | 0.0 | 0.0 |
| 3. Tabung Penyusunan Semula Industri/Industrial Adjustment Fund | 5 Feb, 1991 | 100 | 95.0 | 95.0 | 25 | 25 | 95.0 | 95.0 | 95.0 | 95.0 | 0.0 | 0.0 |
| 4. Tabung Industri Bumiputera/ Bumiputera Industrial Fund | 4 Jan, 1993 | 100 | 94.7 | 94.7 | 99 | 99 | 90.8 | 90.8 | 90.8 | 90.8 | 0.0 | 0.0 |
| 5. Tabung Untuk Menyegerakan Pembiayaan Rumah Kos Rendah/Fund to Accelerate the Construction of Low-Cost Houses | 29 Okt, 1993 | 500 | 297.2 | 297.2 | 54 | 54 | 297.2 | 297.2 | 297.2 | 297.2 | 0.0 | 0.0 |
| 6. Tabung Industri Kecil dan Sederhana/Fund for Small and Medium Industries | 2 Jan, 1998 | 1850 [5/] | 3,774.3 | 3,774.3 | 5,420 | 5,420 | 3,725.9 | 3,725.9 | 3,725.9 | 3,725.9 | 0.0 | 0.0 |
| 7. Skim Khas Perumahan Kos Rendah dan Sederhana/Special Scheme for Low and Medium Cost Houses | 1 Mei, 1998 | 1000 | 609.1 | 609.1 | 96 | 96 | 585.2 | 585.2 | 585.2 | 585.2 | 0.0 | 0.0 |
| 8.Tabung Pemulihan Industri Kecil dan Sederhana/Rehabilitation Fund for Small and Medium Industries | 23 Nov, 1998 | 330 | 335.8 | 335.8 | 306 | 306 | 333.7 | 333.7 | 333.7 | 333.7 | 0.0 | 0.0 |
| 9.Tabung Pemulihan & Pembangunan Usahawan/ Entrepreneurs Rehabilitaion & Development Fund | 3 Jul, 2001 | 10 | 3.3 | 3.3 | 33 | 33 | 1.0 | 1.0 | 1.0 | 1.0 | 0.0 | 0.0 |
| 10. Kemudahan Jaminan Bantuan Khas/ Special Relief Guarantee Facility | 21 Mei, 2003 | 1,000 | 48.8 | 48.8 | 85 | 85 | - | - | - | - | - | - |
| 11. Kemudahan Pembiayaan Perkapalan/ Ship Financing Facility | 30 Okt, 1992 | 600 | 577.1 | 577.1 | 38 | 38 | 542.8 | 542.8 | 542.8 | 542.8 | 0.0 | 0.0 |
| 12. Tabung Pemulihan Perniagaan Kecil/Rehabilitation Fund for Small Businesses | 1 Nov, 2003 | 200 | 18.2 | 18.2 | 37 | 37 | 16.4 | 16.4 | 14.8 | 14.8 | 1.6 | 1.6 |
| 13. Kemudahan Jaminan Bantuan Khas-2/Special Relief Guarantee Facility-2 | 8 Jan. 2007 | 500 | 472.4 | 472.4 | 4,640 | 4,640 | - | - | - | - | - | - |
| 14. Kemudahan Bantuan PKS/ SME Assistance Facility | 1 Ogs, 2008 | 1,200 | 970.1 | 970.1 | 4,561 | 4,561 | - | - | - | - | - | - |
| 15. Kemudahan Pemodenan PKS/SME Modernisation Facility | 1 Ogs, 2008 | | 88.6 | 88.6 | 165 | 165 | - | - | - | - | - | - |
| 16. Skim Bantuan Jaminan PKS/SME Assistance Guarantee Scheme | 3 Feb, 2009 | 2,000 | 2,097.9 | 2,097.9 | 9,557 | 9,557 | - | - | - | - | - | - |
| 17. Tabung Projek Usahawan Bumiputera/Bumiputera Entrepreneurs Project Fund | 10 Feb, 2000 | 300 | 946.7 | 946.7 | 2,541 | 2,541 | 914.5 | 914.5 | 897.6 | 897.7 | 16.9 | 16.9 |

[1/] Tak termasuk jumlah ditukarkan ke ekuiti dalam Agro Bank (RM541j), dana pusingan (RM300j) dan baki akan dikembalikan kepada Perbendaharaan (RM148.1j)
[2/] Tak termasuk peruntukan sebelum ini sebanyak RM300j kepada CGC sementara RM250j dipindahkan ke Kemudahan Bantuan Khas 2015
[3/] Tak termasuk peruntukan sebelum ini sebanyak RM450j kepada CGC sementara RM250j dipindahkan ke Kemudahan Bantuan Khas 2015
[4/] Pemindahan peruntukan dari Tabung Usahawan Baru 2 (RM250j) dan Tabung Industri Kecil dan Sederhana 2 (RM250j) pada 23 Jan 2015
[5/] Tabung Pusingan.

*[1/] Excludes amounts converted to equity in Agro Bank (RM541m), rollover funds (RM300m) and balance to be returned to Treasury (RM148.1m)*
*[2/] Excludes previous allocations of RM300m to CGC while RM250m was transferred to Special Relief Facility 2015*
*[3/] Excludes previous allocations of RM450m to CGC while RM250m was transferred to Special Relief Facility 2015*
*[4/] Allocation transferred from New Entreprenuers Fund 2 (RM250m) and Fund for Small and Medium Industries 2 (RM250m) on 23 Jan 2015*
*[5/] Revolving funds.*

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

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | Wang Tunai dan Kesamaan Tunai<br>*Cash and Cash Equivalents* | Deposit yang Disimpan dan Repo Berbalik<br>*Deposits Placed and Reverse Repos* | | Simpanan Berkanun dengan Bank Negara Malaysia<br>*Statutory Deposits with Bank Negara Malaysia* | Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu<br>*Amount Due from Designated Financial Institutions* | | | | | | Instrumen Deposit Boleh Niaga yang Dipegang<br>*Negotiable Instrument Deposits Held* | Sekuriti Malaysia<br>*Malaysian Securities* | | | Pinjaman dan Pendahulu-an<br>*Loans and Advances* | Harta Benda, Loji dan Kelengkap-an<br>*Property, Plant and Equipment* | Aset Lain<br>*Other Assets* | Jumlah Aset<br>*Total Assets* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Baki Akaun Semasa dengan Bank Negara Malaysia<br>*Balances in Current Account with Bank Negara Malaysia* | Deposit lain yang Disimpan dan Repo Berbalik<br>*Other Deposits Placed and Reverse Repos* | | Pemastautin<br>*Residents*<br>Bank Negara Malaysia<br>*Bank Negara Malaysia* | Bank Perdagang-an<br>*Commercial Banks* | Bank-bank Islam<br>*Islamic Banks* | Bank Pelaburan<br>*Investment Banks* | Institusi Perbankan Lain<br>*Other Banking Institutions* | Bukan Pemastautin<br>*Non-Residents* | | Bil Perbendaha-raan<br>*Treasury Bills* | Sekuriti Kerajaan<br>*Government Securities* | Sekuriti Lain<br>*Other Securities* | | | | |
| 2015 4 | 33,416.7 | 687.6 | 38,946.1 | 49,331.8 | 106,833.5 | 33,936.6 | 16,053.0 | 7,675.3 | 4,929.7 | 89,383.4 | 64,502.3 | 2,337.5 | 47,566.8 | 253,612.9 | 1,340,638.4 | 5,755.0 | 162,947.1 | 2,258,553.7 |
| 5 | 39,512.0 | 568.6 | 40,189.7 | 49,061.9 | 111,972.1 | 34,497.1 | 15,869.6 | 6,176.8 | 3,168.0 | 87,944.5 | 61,996.0 | 2,454.9 | 45,021.5 | 254,212.5 | 1,352,089.8 | 5,616.4 | 168,979.0 | 2,279,330.5 |
| 6 | 34,814.9 | 691.2 | 38,256.6 | 48,312.6 | 114,640.6 | 37,879.8 | 16,451.6 | 7,227.7 | 1,651.8 | 87,502.8 | 60,970.0 | 2,304.6 | 42,240.9 | 255,546.4 | 1,366,527.1 | 5,603.3 | 174,293.8 | 2,294,915.7 |
| 7 | 34,587.1 | 974.4 | 36,656.6 | 48,692.1 | 86,535.5 | 38,238.0 | 14,328.2 | 7,067.8 | 1,870.6 | 86,229.5 | 59,454.2 | 3,161.3 | 45,725.6 | 254,834.0 | 1,374,537.7 | 5,558.0 | 179,951.0 | 2,278,401.6 |
| 8 | 29,705.6 | 413.4 | 34,485.3 | 49,501.6 | 86,552.1 | 41,079.8 | 17,824.8 | 7,251.6 | 3,125.9 | 97,870.9 | 60,054.6 | 2,719.2 | 45,780.3 | 250,383.2 | 1,395,657.2 | 5,537.4 | 222,216.6 | 2,350,159.5 |
| 9 | 27,558.0 | 700.3 | 35,193.5 | 48,774.8 | 101,582.7 | 35,113.0 | 17,638.5 | 6,984.3 | 3,163.6 | 91,812.3 | 55,792.8 | 3,786.3 | 46,242.5 | 250,029.4 | 1,401,761.3 | 5,515.5 | 239,385.5 | 2,371,034.5 |
| 10 | 27,091.3 | 1,002.9 | 36,718.3 | 49,253.4 | 95,236.5 | 33,810.9 | 17,142.7 | 5,783.8 | 2,553.4 | 91,403.6 | 56,367.5 | 2,905.0 | 40,984.3 | 252,323.6 | 1,407,828.2 | 5,504.8 | 215,595.8 | 2,341,505.9 |
| 11 | 26,768.2 | 659.0 | 31,047.0 | 48,504.6 | 108,749.7 | 27,795.2 | 17,455.2 | 5,477.5 | 2,455.2 | 96,572.4 | 55,296.6 | 2,160.8 | 42,606.2 | 251,081.9 | 1,409,537.0 | 5,729.7 | 217,721.9 | 2,349,618.1 |
| 12 | 29,151.7 | 692.8 | 31,503.0 | 48,729.3 | 107,925.0 | 21,898.1 | 18,228.3 | 6,931.9 | 4,026.8 | 89,660.6 | 63,401.9 | 1,670.6 | 43,576.8 | 250,369.3 | 1,423,819.4 | 5,827.5 | 206,386.8 | 2,353,799.7 |
| 2016 1 | 31,630.2 | 1,002.6 | 30,346.6 | 49,855.7 | 106,043.5 | 27,669.6 | 19,008.6 | 6,146.2 | 2,607.1 | 84,943.4 | 58,335.2 | 2,768.9 | 45,906.8 | 253,019.9 | 1,425,432.3 | 5,800.9 | 216,327.2 | 2,366,844.7 |
| 2 | 29,678.9 | 920.9 | 28,190.4 | 41,896.0 | 118,873.0 | 29,494.8 | 18,910.8 | 6,309.8 | 2,306.6 | 95,426.7 | 56,130.2 | 3,528.4 | 48,855.4 | 264,204.3 | 1,428,234.4 | 5,818.6 | 207,195.4 | 2,385,974.5 |
| 3 | 28,442.2 | 347.7 | 29,402.8 | 41,480.4 | 116,092.9 | 29,493.6 | 16,201.3 | 6,676.6 | 1,967.9 | 93,558.6 | 50,483.6 | 2,008.3 | 47,854.1 | 261,961.6 | 1,426,641.1 | 5,809.8 | 204,327.9 | 2,362,750.3 |
| 4 | 28,297.4 | 684.9 | 31,060.0 | 43,351.8 | 112,434.9 | 31,070.1 | 19,603.9 | 6,314.5 | 1,886.8 | 88,228.5 | 45,208.8 | 1,775.3 | 49,706.6 | 263,382.1 | 1,424,948.0 | 6,090.3 | 198,273.0 | 2,352,316.7 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | Wang Tunai dan Kesamaan Tunai<br>*Cash and Cash Equivalents* | Deposit yang Disimpan dan Repo Berbalik<br>*Deposits Placed and Reverse Repos* | | Simpanan Berkanun dengan Bank Negara Malaysia<br>*Statutory Deposits with Bank Negara Malaysia* | Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu<br>*Amount Due from Designated Financial Institutions* | | | | | | Instrumen Deposit Boleh Niaga yang Dipegang<br>*Negotiable Instrument Deposits Held* | Sekuriti Malaysia<br>*Malaysian Securities* | | | Pinjaman dan Pendahuluan<br>*Loans and Advances* | Harta Benda, Loji dan Kelengkapan<br>*Property, Plant and Equipment* | Aset Lain<br>*Other Assets* | Jumlah Aset<br>*Total Assets* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Baki Akaun Semasa dengan Bank Negara Malaysia<br>*Balances in Current Account with Bank Negara Malaysia* | Deposit lain yang Disimpan dan Repo Berbalik<br>*Other Deposits Placed and Reverse Repos* | | Pemastautin<br>*Residents*<br>Bank Negara Malaysia<br>*Bank Negara Malaysia* | Bank Perdagang-an<br>*Commercial Banks* | Bank-bank Islam<br>*Islamic Banks* | Bank Pelaburan<br>*Investment Banks* | Institusi Perbankan Lain<br>*Other Banking Institutions* | Bukan Pemastautin<br>*Non-Residents* | | Bil Perbendaha-raan<br>*Treasury Bills* | Sekuriti Kerajaan<br>*Government Securities* | Sekuriti Lain<br>*Other Securities* | | | | |
| 2014 4 | 1,831.8 | 29.3 | 0.3 | 11,685.6 | 40,889.6 | 5,657.5 | 4,481.1 | 542.0 | 2,470.3 | 1,891.3 | 8,429.3 | 152.2 | 82.9 | 57,311.3 | 289,870.9 | 496.6 | 6,685.3 | 432,507.3 |
| 5 | 2,369.8 | 21.7 | 37.0 | 11,789.0 | 37,227.2 | 4,255.9 | 5,727.2 | 344.5 | 2,840.5 | 1,842.7 | 10,865.1 | 171.9 | 81.8 | 56,936.1 | 294,499.0 | 494.6 | 6,092.6 | 435,596.5 |
| 6 | 1,716.1 | 30.8 | 145.2 | 11,813.2 | 41,173.9 | 4,958.5 | 4,598.3 | 364.7 | 3,470.7 | 1,964.2 | 11,051.9 | 251.6 | 81.8 | 58,809.3 | 298,385.8 | 499.0 | 7,373.5 | 446,688.6 |
| 7 | 1,572.8 | 45.6 | 118.6 | 11,825.0 | 37,556.1 | 5,008.8 | 4,025.7 | 428.8 | 1,744.6 | 1,944.9 | 11,005.3 | 313.9 | 120.8 | 58,163.6 | 300,898.9 | 531.2 | 6,582.4 | 441,886.9 |
| 8 | 1,160.8 | 54.4 | 121.0 | 12,177.5 | 37,967.9 | 5,697.7 | 5,164.1 | 519.0 | 1,809.8 | 1,687.8 | 10,781.0 | 447.7 | 80.6 | 61,643.4 | 304,733.1 | 531.1 | 6,448.5 | 451,025.4 |
| 9 | 1,524.6 | 24.5 | 166.7 | 12,481.6 | 37,752.4 | 4,115.5 | 4,166.9 | 547.5 | 2,011.8 | 1,683.1 | 10,595.8 | 526.7 | 83.5 | 61,992.6 | 310,288.2 | 524.1 | 6,959.3 | 455,444.9 |
| 10 | 908.6 | 307.8 | 127.4 | 12,657.7 | 35,688.6 | 4,288.2 | 4,507.9 | 332.7 | 2,166.8 | 1,962.1 | 12,812.6 | 522.4 | 84.0 | 62,991.1 | 316,466.0 | 534.2 | 6,770.3 | 463,128.5 |
| 11 | 807.0 | 232.2 | 160.2 | 12,974.8 | 35,403.6 | 2,267.8 | 5,094.3 | 356.9 | 2,763.5 | 2,064.9 | 11,925.2 | 543.5 | 86.3 | 65,271.7 | 321,379.2 | 543.3 | 7,236.0 | 469,110.7 |
| 12 | 1,200.8 | 373.4 | 38.6 | 13,011.1 | 32,064.2 | 3,025.5 | 4,922.9 | 325.7 | 2,556.9 | 2,184.9 | 11,563.4 | 475.1 | 89.3 | 66,668.3 | 330,174.5 | 552.8 | 7,828.4 | 477,055.7 |
| 2015 1 | 1,017.9 | 151.1 | 38.7 | 13,628.7 | 33,943.5 | 1,373.4 | 5,883.3 | 763.5 | 2,056.9 | 2,361.3 | 10,509.3 | 542.2 | 122.7 | 66,864.2 | 338,065.9 | 545.3 | 8,095.2 | 485,963.3 |
| 2 | 873.4 | 101.3 | 1.6 | 13,592.4 | 35,355.4 | 2,221.6 | 4,849.7 | 655.5 | 3,893.8 | 2,627.9 | 10,662.2 | 549.9 | 122.5 | 65,189.2 | 342,986.1 | 549.3 | 7,389.3 | 491,620.9 |
| 3 | 1,491.7 | 108.3 | 4.3 | 14,245.3 | 42,817.1 | 3,542.9 | 3,942.3 | 335.5 | 3,289.7 | 2,427.6 | 13,753.2 | 555.0 | 124.8 | 62,676.8 | 347,522.1 | 545.6 | 8,999.8 | 506,382.1 |
| 4 | 3,521.9 | 152.8 | 4.7 | 14,388.8 | 45,002.8 | 2,670.3 | 3,574.6 | 430.5 | 3,989.7 | 2,745.1 | 13,342.9 | 507.1 | 121.2 | 59,763.8 | 349,834.7 | 544.0 | 7,373.4 | 507,968.3 |
| 5 | 3,250.8 | 148.5 | 1.3 | 14,121.4 | 40,793.4 | 4,416.3 | 3,868.9 | 165.5 | 2,973.0 | 2,722.8 | 12,971.4 | 470.7 | 124.1 | 61,425.8 | 354,145.1 | 544.1 | 8,251.0 | 510,394.2 |
| 6 | 2,575.4 | 462.4 | 256.2 | 14,024.7 | 38,951.3 | 3,414.8 | 3,216.8 | 75.4 | 1,431.8 | 2,974.8 | 13,255.5 | 396.1 | 116.5 | 61,936.5 | 358,801.0 | 541.7 | 7,639.5 | 510,070.4 |
| 7 | 2,248.1 | 358.6 | 265.0 | 14,251.3 | 29,635.1 | 3,168.9 | 3,648.7 | 0.0 | 1,240.6 | 3,097.6 | 14,910.0 | 550.4 | 142.7 | 60,048.7 | 362,879.0 | 536.1 | 9,092.5 | 506,073.3 |
| 8 | 1,591.1 | 153.0 | 273.6 | 14,055.7 | 25,609.0 | 4,007.0 | 3,970.5 | 60.0 | 2,360.5 | 3,385.5 | 13,293.5 | 484.4 | 151.6 | 59,187.5 | 368,843.0 | 530.2 | 11,236.3 | 509,192.3 |
| 9 | 1,353.9 | 372.7 | 268.8 | 13,671.5 | 28,596.9 | 4,200.8 | 3,494.9 | 84.6 | 2,248.6 | 2,775.2 | 12,675.6 | 544.5 | 157.0 | 60,276.0 | 371,717.0 | 524.8 | 11,232.8 | 514,195.7 |
| 10 | 1,624.5 | 423.8 | 270.9 | 13,933.3 | 28,243.1 | 4,240.3 | 2,104.7 | 101.3 | 1,788.3 | 2,911.3 | 11,242.5 | 466.5 | 139.3 | 61,045.3 | 377,238.5 | 521.7 | 9,724.9 | 516,020.0 |
| 11 | 1,623.6 | 221.1 | 276.7 | 14,007.9 | 32,415.0 | 5,303.4 | 1,748.6 | 0.0 | 1,987.2 | 3,500.0 | 9,729.3 | 416.9 | 138.1 | 61,181.2 | 379,076.0 | 519.9 | 10,461.7 | 522,606.6 |
| 12 | 1,365.1 | 311.4 | 283.5 | 13,835.8 | 37,582.3 | 3,975.6 | 2,658.4 | 30.0 | 3,486.7 | 3,121.8 | 11,618.3 | 377.9 | 139.2 | 61,238.1 | 384,448.4 | 516.9 | 10,363.9 | 535,353.2 |
| 2016 1 | 1,740.9 | 444.9 | 282.6 | 14,032.6 | 36,702.5 | 4,866.0 | 3,560.3 | 110.0 | 2,117.1 | 2,706.3 | 8,946.0 | 315.0 | 130.6 | 62,450.0 | 386,201.6 | 509.1 | 10,739.1 | 535,854.7 |
| 2 | 2,180.4 | 296.3 | 286.3 | 11,461.2 | 39,600.4 | 4,462.0 | 3,249.6 | 87.5 | 1,586.6 | 2,500.3 | 8,382.0 | 384.4 | 132.4 | 61,736.4 | 388,806.5 | 505.5 | 10,409.2 | 536,067.0 |
| 3 | 2,470.4 | 53.5 | 279.9 | 11,925.5 | 42,861.1 | 3,907.6 | 2,396.0 | 0.0 | 1,393.8 | 2,330.2 | 8,819.4 | 375.9 | 125.3 | 59,952.7 | 390,815.2 | 506.0 | 8,862.5 | 537,075.0 |
| 4 | 2,990.9 | 422.1 | 273.2 | 11,778.8 | 43,142.0 | 4,362.6 | 4,961.3 | 0.0 | 1,629.7 | 2,445.7 | 8,924.5 | 164.0 | 115.0 | 59,271.3 | 392,247.0 | 502.9 | 8,418.5 | 541,649.5 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

Dialihkan ke Jadual MSB 4.1
Shifted to MSB Table 4.1

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

RM juta / *RM million*

| Pada Akhir Tempoh / *End of Period* | | Modal dan Rizab / *Total Equities* | Jumlah Liabiliti / *Total Liabilities* | | | | | | | | | | | | | Jumlah Ekuiti dan Liabiliti / *Total Equities and Liabilities* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Jumlah Deposit / *Total Deposits* | | | Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions* | | | | | | Penerimaan Belum Bayar / *Acceptances Payable* | Bil Belum Bayar / *Bills Payable* | | Tanggungan Lain / *Other Liabilities* | |
| | | | Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund* | Akaun Deposit Khas / *Special Deposit Account* | Lain-lain / *Others* | Pemastautin / *Residents* | | | | | Bukan Pemastautin / *Non-Residents* | | Pemastautin / *Residents* | Bukan Pemastautin / *Non-Residents* | | |
| | | | | | | Bank Negara Malaysia / *Bank Negara Malaysia* | Bank Perdagangan / *Commercial Banks* | Bank-bank Islam / *Islamic Banks* | Bank Pelaburan / *Investment Banks* | Institusi Perbankan Lain / *Other Banking Institutions* | | | | | | |
| 2014 | 4 | 204,449.5 | 15,762.1 | 1.1 | 1,533,783.8 | 5,984.1 | 51,789.8 | 9,459.6 | 3,306.4 | 5,808.7 | 72,366.7 | 6,574.8 | 5,377.3 | 33.3 | 160,182.2 | 2,074,879.3 |
| | 5 | 206,339.8 | 16,167.2 | 1.1 | 1,537,537.1 | 7,530.2 | 48,361.9 | 9,243.7 | 3,142.2 | 6,960.8 | 67,429.2 | 6,136.6 | 6,101.3 | 23.4 | 161,834.4 | 2,076,808.8 |
| | 6 | 209,478.1 | 16,254.0 | 1.5 | 1,547,912.7 | 10,690.7 | 47,175.3 | 9,344.9 | 2,733.4 | 6,237.6 | 73,574.0 | 8,010.8 | 6,146.5 | 31.2 | 164,317.7 | 2,101,908.3 |
| | 7 | 211,565.4 | 16,027.6 | 1.1 | 1,556,262.0 | 11,101.2 | 48,253.9 | 8,648.3 | 3,508.5 | 5,376.9 | 64,633.8 | 7,354.3 | 4,548.5 | 26.5 | 167,333.2 | 2,104,641.3 |
| | 8 | 217,185.2 | 15,961.8 | 1.3 | 1,550,296.4 | 10,201.0 | 52,515.8 | 10,018.4 | 3,376.4 | 5,786.6 | 65,110.2 | 7,778.9 | 5,118.7 | 21.5 | 165,625.9 | 2,108,998.1 |
| | 9 | 218,526.2 | 16,019.0 | 1.1 | 1,564,889.7 | 9,983.7 | 58,346.5 | 7,662.0 | 3,763.3 | 5,598.5 | 79,202.8 | 8,442.8 | 6,918.0 | 23.9 | 171,031.4 | 2,150,408.9 |
| | 10 | 220,322.6 | 15,858.1 | 1.1 | 1,582,023.2 | 7,917.8 | 49,712.3 | 7,876.0 | 3,190.2 | 5,981.6 | 80,876.4 | 8,203.0 | 4,435.9 | 21.1 | 167,612.6 | 2,154,031.8 |
| | 11 | 221,665.2 | 15,905.9 | 1.5 | 1,597,402.2 | 5,037.7 | 48,741.4 | 6,419.0 | 2,169.1 | 6,357.2 | 90,565.3 | 6,903.3 | 4,932.4 | 24.8 | 177,037.0 | 2,183,162.1 |
| | 12 | 223,550.6 | 15,903.6 | 2.1 | 1,625,699.4 | 979.7 | 49,903.9 | 7,484.5 | 3,123.6 | 8,425.3 | 90,058.8 | 3,640.4 | 4,530.7 | 30.2 | 186,038.5 | 2,219,371.3 |
| 2015 | 1 | 227,818.3 | 15,841.9 | 1.2 | 1,628,349.2 | 1,662.1 | 53,475.6 | 6,614.8 | 3,270.5 | 7,801.7 | 92,410.8 | 5,337.2 | 4,526.2 | 45.6 | 205,418.1 | 2,252,573.0 |
| | 2 | 228,723.5 | 15,603.3 | 1.2 | 1,634,588.8 | 1,101.7 | 51,772.5 | 6,279.1 | 3,009.4 | 7,437.8 | 85,035.3 | 5,959.7 | 4,084.4 | 44.3 | 193,772.2 | 2,237,413.1 |
| | 3 | 229,745.8 | 16,132.7 | 1.2 | 1,667,477.2 | 946.0 | 49,680.5 | 6,966.5 | 2,759.4 | 6,120.9 | 83,880.6 | 6,497.2 | 5,290.8 | 45.3 | 203,237.8 | 2,278,782.0 |
| | 4 | 228,650.8 | 16,476.8 | 1.2 | 1,661,470.1 | 1,239.4 | 46,690.4 | 6,399.0 | 2,101.2 | 7,761.0 | 82,783.7 | 7,707.7 | 4,963.2 | 46.5 | 192,262.8 | 2,258,553.7 |
| | 5 | 231,599.0 | 16,338.8 | 1.3 | 1,661,599.6 | 1,218.1 | 45,004.5 | 7,868.2 | 2,415.0 | 6,145.9 | 92,040.6 | 7,902.9 | 5,101.7 | 52.3 | 202,042.5 | 2,279,330.5 |
| | 6 | 234,537.2 | 16,763.4 | 1.2 | 1,667,253.2 | 1,098.5 | 51,466.6 | 5,189.4 | 1,736.0 | 5,221.1 | 90,698.8 | 5,961.3 | 4,565.4 | 34.9 | 210,388.7 | 2,294,915.7 |
| | 7 | 235,078.5 | 16,643.1 | 1.2 | 1,621,556.5 | 904.7 | 49,917.2 | 5,646.5 | 1,675.4 | 5,976.1 | 85,763.4 | 4,642.9 | 4,110.6 | 41.7 | 246,443.9 | 2,278,401.6 |
| | 8 | 235,248.5 | 16,563.0 | 1.2 | 1,624,493.6 | 800.2 | 55,199.1 | 6,758.3 | 1,293.2 | 6,300.3 | 107,447.3 | 2,916.8 | 4,129.4 | 29.5 | 288,979.1 | 2,350,159.5 |
| | 9 | 236,034.9 | 16,727.7 | 1.2 | 1,645,213.2 | 935.4 | 49,265.2 | 6,287.4 | 1,523.9 | 7,205.5 | 100,186.1 | 2,768.0 | 4,190.0 | 45.0 | 300,651.2 | 2,371,034.5 |
| | 10 | 238,678.4 | 17,047.3 | 0.8 | 1,639,475.0 | 631.4 | 48,444.2 | 6,202.8 | 1,574.6 | 5,222.9 | 89,928.5 | 2,164.2 | 4,247.2 | 32.6 | 287,856.0 | 2,341,505.9 |
| | 11 | 239,395.7 | 16,720.5 | 0.9 | 1,642,494.5 | 473.5 | 42,921.9 | 7,221.5 | 811.8 | 5,636.0 | 85,232.2 | 1,777.8 | 4,073.8 | 44.1 | 302,813.9 | 2,349,618.1 |
| | 12 | 246,229.3 | 16,647.4 | 0.9 | 1,653,742.2 | 345.5 | 38,241.5 | 6,604.5 | 1,422.9 | 4,945.5 | 85,971.3 | 1,349.9 | 4,117.2 | 33.5 | 294,148.0 | 2,353,799.7 |
| 2016 | 1 | 251,769.6 | 16,676.5 | 0.7 | 1,641,807.7 | 175.1 | 41,449.9 | 8,319.5 | 1,122.4 | 6,396.5 | 85,543.9 | 1,497.7 | 4,252.1 | 40.9 | 307,792.0 | 2,366,844.7 |
| | 2 | 252,557.1 | 16,942.1 | 0.7 | 1,653,530.8 | 3,849.6 | 42,773.0 | 7,407.2 | 1,248.0 | 5,659.1 | 88,609.1 | 2,562.9 | 4,324.1 | 30.1 | 306,480.6 | 2,385,974.5 |
| | 3 | 252,993.6 | 16,613.2 | 0.6 | 1,652,128.5 | 629.2 | 43,125.8 | 6,166.1 | 798.8 | 4,934.3 | 82,491.6 | 2,435.9 | 4,236.7 | 28.4 | 296,167.6 | 2,362,750.3 |
| | 4 | 254,839.6 | 16,121.0 | 1.3 | 1,643,462.1 | 52.2 | 43,149.5 | 9,041.6 | 1,228.0 | 5,592.6 | 80,323.1 | 2,261.1 | 3,918.0 | 36.9 | 292,289.7 | 2,352,316.7 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

RM juta / *RM million*

| Pada Akhir Tempoh / *End of Period* | | Modal dan Rizab / *Total Equities* | Jumlah Liabiliti / *Total Liabilities* | | | | | | | | | | | | | | | Jumlah Ekuiti dan Liabiliti / *Total Equities and Liablities* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Jumlah Deposit / *Total Deposits* | | | Jumlah yang akan Dibayar kepada Institusi Kewangan Tertentu / *Amount Due to Designated Financial Institutions* | | | | | | | | Penerimaan Belum Bayar / *Bills Payable* | | | | |
| | | | Deposit dalam Kumpulan Wang Pelaburan Baru / *Deposits under the New Investment Fund* | Akaun Deposit Khas / *Special Deposit Account* | Lain-lain / *Others* | Pemastautin / *Residents* | | | | | Bukan Pemastautin / *Non-Residents* | Pelbagai Pinjaman / *Miscellaneous Borrowings* | Pelbagai Terbitan Hutang Sekuriti / *Miscellaneous Debt Securities Issued* | Penerimaan Belum Bayar / *Acceptances Payable* | Pemastautin / *Residents* | Bukan Pemastautin / *Non-Residents* | Tanggungan Lain / *Other Liabilities* | |
| | | | | | | Bank Negara Malaysia / *Bank Negara Malaysia* | Bank Perdagang-an / *Commercial Banks* | Bank-bank Islam / *Islamic Banks* | Bank Pelaburan / *Investment Banks* | Institusi Perbankan Lain / *Other Banking Institutions* | | | | | | | | |
| 2014 | 4 | 32,387.4 | 928.6 | 0.1 | 354,305.9 | 33.4 | 16,900.8 | 3,935.9 | 1,131.3 | 2,374.9 | 2,215.8 | 9,592.0 | 500.0 | 665.2 | 329.8 | 0.0 | 7,206.1 | 432,507.3 |
| | 5 | 32,644.8 | 909.0 | 0.2 | 354,945.1 | 34.2 | 15,933.7 | 5,128.8 | 617.4 | 3,218.9 | 2,764.9 | 9,318.9 | 500.0 | 646.7 | 280.4 | 0.0 | 8,653.6 | 435,596.5 |
| | 6 | 33,072.1 | 1,070.0 | 0.1 | 365,524.8 | 2.0 | 14,633.3 | 4,520.3 | 531.9 | 3,015.1 | 2,634.8 | 10,158.8 | 500.0 | 494.7 | 344.0 | 0.0 | 10,186.6 | 446,688.6 |
| | 7 | 33,364.0 | 1,102.9 | 0.1 | 366,207.7 | 31.3 | 12,547.2 | 3,788.0 | 550.6 | 2,382.2 | 2,291.9 | 9,336.9 | 500.0 | 591.3 | 252.7 | 0.0 | 8,940.1 | 441,886.9 |
| | 8 | 33,191.9 | 878.2 | 0.2 | 373,001.2 | 34.1 | 12,997.1 | 4,598.8 | 672.5 | 2,895.2 | 2,097.2 | 9,347.0 | 500.0 | 656.4 | 306.5 | 0.0 | 9,849.3 | 451,025.4 |
| | 9 | 33,340.8 | 945.5 | 0.1 | 378,310.8 | 35.4 | 12,630.4 | 3,788.6 | 560.4 | 2,796.4 | 3,062.2 | 9,303.1 | 500.0 | 703.1 | 403.1 | 0.0 | 9,064.8 | 455,444.9 |
| | 10 | 33,698.0 | 1,062.1 | 0.1 | 386,479.1 | 35.9 | 10,832.2 | 3,790.4 | 780.2 | 2,729.0 | 2,895.1 | 9,158.0 | 500.0 | 682.6 | 259.4 | 0.0 | 10,226.4 | 463,128.5 |
| | 11 | 33,876.1 | 1,113.3 | 0.2 | 393,744.5 | 63.9 | 8,468.8 | 4,271.7 | 590.7 | 3,692.5 | 2,930.1 | 9,414.9 | 500.0 | 675.7 | 376.9 | 0.0 | 9,391.5 | 469,110.7 |
| | 12 | 34,132.3 | 1,233.5 | 0.1 | 399,446.3 | 30.1 | 9,139.8 | 4,807.9 | 938.6 | 3,894.1 | 2,806.4 | 9,409.5 | 500.0 | 686.9 | 353.7 | 0.0 | 9,676.4 | 477,055.7 |
| 2015 | 1 | 34,765.6 | 1,193.2 | 0.1 | 405,619.2 | 145.1 | 9,752.4 | 5,397.0 | 926.3 | 3,474.7 | 3,060.8 | 9,377.7 | 500.0 | 669.2 | 348.5 | 0.0 | 10,733.5 | 485,963.3 |
| | 2 | 34,934.7 | 1,284.9 | 0.2 | 413,095.5 | 86.7 | 8,900.2 | 4,231.4 | 886.8 | 3,864.7 | 3,664.4 | 9,233.5 | 500.0 | 678.7 | 389.0 | 0.0 | 9,870.4 | 491,620.9 |
| | 3 | 35,009.0 | 1,321.9 | 0.1 | 426,766.5 | 88.8 | 8,846.9 | 4,186.3 | 766.8 | 3,225.9 | 3,678.7 | 10,599.5 | 500.0 | 757.8 | 342.3 | 0.0 | 10,291.4 | 506,382.1 |
| | 4 | 35,109.6 | 1,388.6 | 0.1 | 428,251.2 | 423.0 | 8,820.3 | 4,046.2 | 498.8 | 3,859.0 | 3,736.4 | 10,834.3 | 500.0 | 766.7 | 339.8 | 0.0 | 9,394.2 | 507,968.3 |
| | 5 | 35,445.5 | 1,506.0 | 0.1 | 430,700.5 | 307.4 | 8,445.2 | 3,782.3 | 486.6 | 3,362.5 | 3,796.4 | 10,862.1 | 500.0 | 696.0 | 376.1 | 0.0 | 10,127.7 | 510,394.2 |
| | 6 | 35,974.9 | 1,633.8 | 0.1 | 428,607.9 | 40.0 | 10,501.6 | 1,888.3 | 387.2 | 3,011.5 | 3,547.5 | 10,895.6 | 500.0 | 703.5 | 337.3 | 0.0 | 12,041.1 | 510,070.4 |
| | 7 | 36,335.6 | 1,725.6 | 0.1 | 396,230.3 | 42.1 | 8,135.9 | 2,326.8 | 363.4 | 3,421.1 | 3,816.0 | 10,908.2 | 500.0 | 716.2 | 289.2 | 0.0 | 41,262.8 | 506,073.3 |
| | 8 | 36,484.7 | 1,842.5 | 0.1 | 392,650.5 | 157.4 | 10,663.9 | 2,930.9 | 263.7 | 3,220.8 | 3,806.5 | 11,029.3 | 500.0 | 711.7 | 419.5 | 0.0 | 44,510.9 | 509,192.3 |
| | 9 | 36,594.5 | 1,959.2 | 0.1 | 396,718.5 | 163.6 | 10,848.8 | 2,241.3 | 338.3 | 4,022.1 | 3,950.5 | 11,091.0 | 500.0 | 684.4 | 301.5 | 0.0 | 44,781.8 | 514,195.7 |
| | 10 | 37,024.4 | 2,039.7 | 0.1 | 399,462.2 | 158.9 | 11,590.3 | 2,074.5 | 61.1 | 3,078.1 | 3,672.3 | 11,064.5 | 500.0 | 671.9 | 262.8 | 0.0 | 44,359.2 | 516,020.0 |
| | 11 | 37,313.9 | 2,122.6 | 0.1 | 391,798.3 | 157.3 | 12,607.5 | 2,104.4 | 4.0 | 2,905.1 | 3,501.9 | 11,552.8 | 500.0 | 629.0 | 253.7 | 0.0 | 57,156.1 | 522,606.6 |
| | 12 | 37,808.7 | 2,231.3 | 0.1 | 400,429.2 | 158.8 | 12,983.7 | 2,787.9 | 673.5 | 3,089.6 | 3,277.6 | 12,198.0 | 500.0 | 625.0 | 284.1 | 0.0 | 58,305.5 | 535,353.2 |
| 2016 | 1 | 38,708.9 | 2,265.0 | 0.1 | 393,003.3 | 29.0 | 12,759.3 | 3,721.0 | 36.6 | 4,486.4 | 2,643.8 | 12,159.0 | 500.0 | 594.5 | 272.7 | 0.0 | 64,675.3 | 535,854.7 |
| | 2 | 39,096.2 | 2,398.0 | 0.1 | 393,656.1 | 0.0 | 12,807.6 | 3,226.0 | 142.1 | 4,146.1 | 2,049.9 | 13,170.0 | 500.0 | 619.8 | 458.5 | 0.0 | 63,796.5 | 536,067.0 |
| | 3 | 39,377.0 | 2,469.6 | 0.1 | 397,760.2 | 0.0 | 10,994.0 | 2,404.7 | 54.5 | 3,507.6 | 1,886.9 | 12,116.0 | 500.0 | 562.8 | 740.1 | 0.0 | 64,701.4 | 537,075.0 |
| | 4 | 39,034.5 | 2,565.2 | 0.1 | 396,545.3 | 0.0 | 12,463.8 | 4,506.6 | 74.2 | 4,046.3 | 1,912.2 | 11,826.8 | 500.0 | 542.2 | 409.5 | 0.0 | 67,222.8 | 541,649.5 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

RM juta / *RM million*

| Tempoh / *Period* | | Pembelian sekuriti / *Purchase of securities* | Pembelian kenderaan pengangkutan / *Purchase of transport vehicle* | yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars* | Pembelian harta kediaman / *Purchase of residential property* | Pembelian harta bukan kediaman / *Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building* | Kegunaan persendirian / *Personal uses* | Kad kredit / *Credit cards* | Pembelian barangan pengguna / *Purchase of consumer durable goods* | Pembinaan / *Construction* | Modal kerja / *Working capital* | Tujuan lain[1] / *Other purpose* [1] | Jumlah pinjaman dipohon / *Total loans applied* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 3,360.0 | 8,237.0 | 7,686.3 | 19,855.0 | 9,322.3 | 393.6 | 4,010.7 | 2,123.4 | 1.6 | 2,726.1 | 13,297.7 | 4,663.5 | 67,990.9 |
| | 5 | 4,199.6 | 7,605.5 | 7,237.4 | 20,722.8 | 9,911.9 | 266.2 | 3,614.0 | 1,774.8 | 1.5 | 3,957.5 | 14,075.6 | 2,275.4 | 68,404.7 |
| | 6 | 3,455.1 | 7,895.6 | 7,530.9 | 20,697.7 | 8,773.4 | 309.0 | 3,937.0 | 1,888.1 | 2.1 | 5,174.1 | 16,492.2 | 2,227.7 | 70,852.0 |
| | 7 | 5,008.1 | 8,371.8 | 7,875.7 | 19,309.1 | 8,262.2 | 458.9 | 3,672.4 | 1,843.9 | 0.9 | 2,893.2 | 14,929.7 | 5,037.2 | 69,787.4 |
| | 8 | 3,207.2 | 7,740.6 | 6,680.8 | 19,546.2 | 9,604.4 | 528.0 | 3,868.1 | 2,088.3 | 1.7 | 3,188.2 | 21,259.9 | 2,169.7 | 73,202.2 |
| | 9 | 3,002.6 | 7,230.0 | 6,908.6 | 19,671.4 | 8,295.2 | 355.7 | 4,414.8 | 2,103.8 | 1.3 | 4,023.8 | 22,397.5 | 4,641.3 | 76,137.3 |
| | 10 | 3,376.4 | 8,137.5 | 6,712.9 | 20,059.3 | 8,862.6 | 516.7 | 4,032.6 | 2,151.9 | 2.4 | 4,065.2 | 17,012.2 | 3,357.9 | 71,574.7 |
| | 11 | 4,776.8 | 6,839.4 | 6,503.0 | 18,438.0 | 8,882.5 | 595.3 | 4,415.3 | 2,008.2 | 11.0 | 2,909.8 | 20,843.1 | 5,834.4 | 75,553.7 |
| | 12 | 2,851.0 | 7,473.2 | 7,140.1 | 17,737.9 | 8,019.8 | 595.9 | 4,675.6 | 2,062.7 | 17.3 | 4,331.5 | 11,118.4 | 4,060.0 | 62,943.2 |
| 2015 | 1 | 4,107.9 | 8,270.9 | 7,906.3 | 16,324.3 | 8,238.1 | 569.2 | 4,324.2 | 1,991.1 | 13.3 | 2,728.2 | 10,711.8 | 2,255.8 | 59,534.7 |
| | 2 | 4,004.7 | 6,152.3 | 5,945.0 | 11,855.0 | 6,902.9 | 559.4 | 3,330.8 | 1,781.1 | 9.5 | 2,088.6 | 8,518.1 | 2,461.6 | 47,664.0 |
| | 3 | 2,897.2 | 8,905.0 | 8,277.5 | 18,172.6 | 8,072.7 | 481.6 | 4,776.0 | 2,211.1 | 11.0 | 3,966.8 | 18,029.0 | 3,812.5 | 71,335.4 |
| | 4 | 2,895.4 | 6,901.3 | 6,586.4 | 18,809.1 | 10,042.2 | 729.7 | 4,907.0 | 2,595.2 | 16.9 | 3,895.7 | 15,226.6 | 2,415.9 | 68,435.0 |
| | 5 | 1,883.3 | 6,483.0 | 6,176.6 | 17,431.8 | 7,730.6 | 644.0 | 5,406.4 | 2,673.8 | 16.8 | 4,182.7 | 17,494.1 | 2,458.9 | 66,405.3 |
| | 6 | 1,951.4 | 8,168.7 | 7,878.5 | 19,296.8 | 8,382.0 | 338.9 | 6,133.9 | 3,146.9 | 0.7 | 3,471.4 | 20,787.8 | 1,705.0 | 73,383.6 |
| | 7 | 1,657.8 | 7,909.9 | 7,176.2 | 18,668.3 | 7,733.6 | 689.9 | 5,903.8 | 3,150.9 | 0.6 | 3,545.0 | 20,694.2 | 4,686.1 | 74,640.0 |
| | 8 | 1,831.1 | 6,994.8 | 6,674.5 | 18,298.1 | 7,384.6 | 290.5 | 5,918.7 | 3,240.6 | 0.4 | 3,667.9 | 25,030.7 | 2,780.7 | 75,438.1 |
| | 9 | 2,656.2 | 7,242.7 | 6,766.0 | 18,120.2 | 7,435.4 | 2,270.2 | 6,109.3 | 3,509.4 | 0.4 | 3,288.6 | 16,565.4 | 7,556.0 | 74,753.7 |
| | 10 | 2,335.1 | 7,824.6 | 7,517.6 | 18,161.5 | 7,028.6 | 432.9 | 6,604.8 | 3,722.1 | 0.4 | 2,960.0 | 22,004.5 | 9,665.0 | 80,739.3 |
| | 11 | 2,454.6 | 8,086.0 | 7,333.8 | 16,015.8 | 6,199.0 | 927.5 | 5,894.5 | 3,238.9 | 12.2 | 2,802.3 | 22,656.8 | 3,221.5 | 71,509.2 |
| | 12 | 1,553.5 | 7,404.2 | 7,172.8 | 14,878.4 | 5,833.4 | 517.9 | 5,958.5 | 3,333.4 | 3.1 | 2,412.4 | 17,066.8 | 4,424.6 | 63,386.1 |
| 2016 | 1 | 2,727.8 | 7,169.0 | 6,820.0 | 15,268.5 | 6,420.3 | 366.9 | 5,989.1 | 3,219.9 | 6.3 | 2,587.3 | 17,678.9 | 3,609.3 | 65,043.2 |
| | 2 | 1,829.6 | 5,223.7 | 4,954.0 | 12,074.5 | 5,756.5 | 306.7 | 4,549.0 | 2,468.2 | 21.5 | 3,361.3 | 12,643.8 | 2,275.2 | 50,509.9 |
| | 3 | 2,636.9 | 7,380.9 | 6,915.6 | 19,182.0 | 6,802.5 | 308.9 | 6,185.2 | 3,792.9 | 0.8 | 3,476.5 | 19,081.8 | 3,256.4 | 72,104.7 |
| | 4 | 1,900.0 | 6,744.5 | 6,362.4 | 18,224.9 | 6,348.0 | 505.4 | 5,624.3 | 3,889.7 | 0.7 | 1,551.4 | 14,873.3 | 4,644.8 | 64,306.9 |

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*

# 1.11 Sistem Perbankan: Pinjaman yang Dipohon Mengikut Sektor
# Banking System: Loans Applied by Sectors

RM juta / *RM million*

| Tempoh / *Period* | | Pertanian primer / *Primary agriculture* | Perlombongan dan kuari / *Mining and quarrying* | Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)* | Elektrik, gas dan bekalan air / *Electricity, gas and water supply* | Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels* | Pembinaan / *Construction* | Harta tanah / *Real estate* | Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication* | Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities* | Pendidikan, kesihatan dan lain-lain / *Education, health & others* | Sektor isirumah[2] / *Household sector*[2] | Sektor t.d.d.l.[3] / *Other sector n.e.c*[3] | Jumlah pinjaman dipohon / *Total loans applied* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 819.7 | 469.2 | 5,785.6 | 241.1 | 5,363.1 | 5,743.3 | 3,657.2 | 1,502.2 | 3,684.4 | 940.0 | 39,119.9 | 665.2 | 67,990.9 |
| | 5 | 739.2 | 622.8 | 6,530.1 | 119.0 | 4,152.1 | 6,083.4 | 5,971.5 | 1,158.1 | 2,890.1 | 1,159.8 | 38,035.0 | 943.6 | 68,404.7 |
| | 6 | 1,452.9 | 664.9 | 3,199.1 | 3,953.5 | 5,006.9 | 6,656.7 | 4,981.4 | 822.6 | 3,766.2 | 690.9 | 38,856.8 | 800.2 | 70,852.0 |
| | 7 | 2,215.5 | 368.5 | 4,335.7 | 102.3 | 4,498.3 | 4,823.5 | 4,178.0 | 1,015.4 | 9,458.8 | 1,259.0 | 36,622.9 | 909.5 | 69,787.4 |
| | 8 | 1,347.0 | 1,328.4 | 4,256.8 | 151.2 | 4,758.5 | 6,296.4 | 5,420.5 | 1,632.5 | 7,842.7 | 1,327.2 | 36,753.7 | 2,087.2 | 73,202.2 |
| | 9 | 1,030.2 | 100.8 | 4,634.9 | 1,004.6 | 4,793.0 | 7,152.5 | 5,633.0 | 704.4 | 9,362.0 | 844.5 | 37,442.3 | 3,434.9 | 76,137.3 |
| | 10 | 1,124.6 | 821.8 | 3,919.5 | 2,051.8 | 5,704.9 | 5,777.9 | 5,590.3 | 2,765.7 | 4,433.9 | 934.7 | 37,749.6 | 700.1 | 71,574.7 |
| | 11 | 1,847.7 | 1,035.5 | 5,045.0 | 2,161.7 | 4,925.5 | 4,510.4 | 7,752.8 | 3,169.6 | 5,221.8 | 952.4 | 36,089.6 | 2,841.7 | 75,553.7 |
| | 12 | 1,079.1 | 467.3 | 3,683.5 | 288.3 | 4,169.0 | 4,866.1 | 6,163.8 | 1,124.3 | 4,043.8 | 691.4 | 35,848.0 | 518.5 | 62,943.2 |
| 2015 | 1 | 882.5 | 239.5 | 3,757.3 | 74.3 | 4,547.2 | 4,055.3 | 4,455.4 | 1,068.1 | 2,484.6 | 880.5 | 36,031.3 | 1,058.8 | 59,534.7 |
| | 2 | 2,232.6 | 882.3 | 2,935.3 | 275.4 | 2,737.8 | 3,442.7 | 3,023.7 | 1,159.1 | 3,028.2 | 877.5 | 26,598.4 | 471.0 | 47,664.0 |
| | 3 | 3,921.7 | 945.8 | 3,788.2 | 781.4 | 4,882.8 | 5,477.1 | 4,945.9 | 989.6 | 6,253.2 | 1,465.1 | 37,473.6 | 411.1 | 71,335.4 |
| | 4 | 2,618.5 | 908.1 | 4,780.5 | 73.0 | 5,393.2 | 5,419.3 | 5,251.2 | 1,009.8 | 3,458.4 | 2,079.5 | 36,613.6 | 830.0 | 68,435.0 |
| | 5 | 1,268.6 | 75.9 | 4,005.6 | 987.4 | 4,808.4 | 6,726.2 | 5,519.4 | 1,252.7 | 4,912.6 | 2,227.0 | 34,269.0 | 352.6 | 66,405.3 |
| | 6 | 1,479.5 | 196.5 | 3,436.5 | 133.4 | 5,683.0 | 4,692.6 | 6,415.8 | 1,192.2 | 3,694.9 | 4,150.9 | 39,512.9 | 2,795.4 | 73,383.6 |
| | 7 | 1,541.6 | 883.5 | 3,850.3 | 3,130.1 | 5,732.9 | 5,659.0 | 5,888.3 | 1,754.4 | 5,742.4 | 1,761.3 | 37,706.8 | 989.5 | 74,640.0 |
| | 8 | 955.5 | 283.5 | 4,377.1 | 85.1 | 5,734.4 | 5,166.9 | 6,354.3 | 994.6 | 11,542.4 | 2,551.4 | 36,846.3 | 546.6 | 75,438.1 |
| | 9 | 2,127.1 | 198.4 | 5,291.0 | 2,938.2 | 5,909.1 | 6,224.6 | 4,609.6 | 813.3 | 7,196.5 | 1,247.0 | 37,369.6 | 829.2 | 74,753.7 |
| | 10 | 1,781.0 | 1,909.5 | 4,740.6 | 2,870.7 | 5,474.1 | 5,139.3 | 4,614.6 | 1,214.3 | 7,385.1 | 4,130.7 | 39,028.7 | 2,450.8 | 80,739.3 |
| | 11 | 1,726.2 | 706.6 | 4,343.1 | 1,698.7 | 6,277.6 | 5,235.5 | 5,065.2 | 1,524.4 | 7,095.3 | 1,028.6 | 35,388.3 | 1,419.7 | 71,509.2 |
| | 12 | 1,171.7 | 2,290.9 | 3,654.0 | 1,068.2 | 4,460.5 | 4,696.5 | 4,851.3 | 1,792.9 | 3,458.1 | 1,198.7 | 33,602.9 | 1,140.3 | 63,386.1 |
| 2016 | 1 | 613.6 | 122.2 | 3,049.5 | 3,143.5 | 3,939.1 | 4,654.4 | 2,999.8 | 2,585.6 | 4,286.9 | 3,184.0 | 34,695.9 | 1,768.8 | 65,043.2 |
| | 2 | 713.6 | 111.7 | 3,384.1 | 578.5 | 3,810.6 | 4,922.7 | 3,830.1 | 1,783.9 | 2,665.9 | 1,438.5 | 26,367.9 | 902.2 | 50,509.9 |
| | 3 | 1,137.6 | 373.3 | 4,009.0 | 632.4 | 4,921.6 | 5,462.2 | 5,310.0 | 794.2 | 7,271.8 | 2,948.9 | 38,821.7 | 422.1 | 72,104.7 |
| | 4 | 1,630.5 | 167.2 | 4,125.5 | 1,995.0 | 5,539.6 | 4,252.7 | 3,093.1 | 2,320.3 | 2,751.3 | 967.6 | 36,847.1 | 616.9 | 64,306.9 |

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 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

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

*1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.*
*2 Household sector = total loans by purpose to households.*
*3 Includes loans to individual businesses.*

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

RM juta / *RM million*

| Tempoh / *Period* | | Pembelian sekuriti / *Purchase of securities* | Pembelian kenderaan pengangkutan / *Purchase of transport vehicle* | yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars* | Pembelian harta kediaman / *Purchase of residential property* | Pembelian harta bukan kediaman / *Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building* | Kegunaan persendirian | Kad kredit / *Credit cards* | Pembelian barangan pengguna / *Purchase of consumer durable goods* | Pembinaan / *Construction* | Modal kerja / *Working capital* | Tujuan lain[1] / *Other purpose* [1] | Jumlah pinjaman diluluskan / *Total loans approved* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 2,784.5 | 4,974.2 | 4,688.4 | 10,354.2 | 4,396.1 | 241.8 | 1,259.6 | 1,363.0 | 6.3 | 822.0 | 5,253.4 | 2,078.8 | 33,533.8 |
| | 5 | 2,399.7 | 3,938.9 | 3,716.1 | 10,876.6 | 3,716.8 | 254.9 | 1,469.9 | 1,109.6 | 3.9 | 819.7 | 5,020.1 | 1,519.4 | 31,129.5 |
| | 6 | 3,349.2 | 3,873.9 | 3,649.3 | 10,884.3 | 5,026.5 | 290.4 | 1,438.9 | 1,172.2 | 5.6 | 695.7 | 5,108.0 | 1,607.3 | 33,452.0 |
| | 7 | 1,978.2 | 4,248.3 | 4,036.7 | 10,901.6 | 4,133.0 | 566.5 | 1,331.2 | 1,074.7 | 3.6 | 1,126.4 | 6,466.0 | 1,317.2 | 33,146.7 |
| | 8 | 2,272.7 | 4,197.0 | 3,980.4 | 10,787.4 | 4,228.5 | 252.4 | 1,350.3 | 1,206.9 | 7.5 | 1,760.7 | 6,609.5 | 1,901.7 | 34,574.6 |
| | 9 | 2,651.9 | 3,727.8 | 3,510.4 | 10,685.6 | 4,562.2 | 244.3 | 1,516.9 | 1,186.5 | 6.4 | 1,463.4 | 8,047.1 | 3,930.7 | 38,022.8 |
| | 10 | 3,731.4 | 4,022.2 | 3,801.5 | 11,174.4 | 4,769.2 | 334.5 | 1,497.8 | 1,236.3 | 10.3 | 2,068.3 | 7,770.7 | 772.3 | 37,387.4 |
| | 11 | 2,299.8 | 3,772.8 | 3,596.0 | 10,165.6 | 4,066.8 | 849.7 | 1,401.3 | 1,258.7 | 7.4 | 988.7 | 7,498.2 | 2,925.4 | 35,234.5 |
| | 12 | 1,762.9 | 4,267.1 | 4,031.1 | 9,843.5 | 4,534.7 | 442.1 | 1,526.0 | 1,260.9 | 10.7 | 1,183.5 | 7,148.5 | 1,813.9 | 33,793.9 |
| 2015 | 1 | 2,867.8 | 4,563.4 | 4,301.5 | 8,868.0 | 4,210.4 | 682.6 | 1,338.3 | 1,136.4 | 10.3 | 949.7 | 5,153.8 | 1,211.4 | 30,992.2 |
| | 2 | 2,509.9 | 4,008.9 | 3,878.9 | 6,524.6 | 2,603.8 | 468.9 | 1,047.0 | 980.0 | 8.0 | 1,923.1 | 5,290.8 | 1,381.3 | 26,746.2 |
| | 3 | 2,258.8 | 5,356.8 | 4,860.9 | 8,912.8 | 4,630.4 | 786.8 | 1,428.0 | 1,192.1 | 5.4 | 1,618.9 | 7,926.6 | 2,145.3 | 36,261.8 |
| | 4 | 1,816.9 | 4,154.9 | 3,944.6 | 9,839.0 | 3,988.4 | 364.2 | 1,500.3 | 1,335.7 | 6.8 | 2,353.0 | 6,364.0 | 997.9 | 32,721.1 |
| | 5 | 1,323.4 | 3,859.6 | 3,657.2 | 8,560.6 | 2,891.6 | 456.9 | 1,381.8 | 1,354.8 | 6.8 | 931.3 | 8,324.0 | 2,211.2 | 31,302.1 |
| | 6 | 1,421.2 | 4,425.2 | 4,242.9 | 10,025.0 | 3,396.4 | 198.9 | 1,577.9 | 1,684.2 | 0.3 | 1,347.2 | 11,568.5 | 2,855.3 | 38,500.1 |
| | 7 | 1,171.3 | 4,342.1 | 4,142.6 | 8,957.0 | 3,061.0 | 281.3 | 1,421.4 | 1,466.2 | 0.1 | 1,024.0 | 9,535.9 | 1,595.5 | 32,855.7 |
| | 8 | 1,221.4 | 3,882.2 | 3,714.5 | 8,895.2 | 3,010.6 | 148.9 | 1,576.6 | 1,413.5 | 0.2 | 1,620.0 | 7,791.7 | 1,857.5 | 31,417.7 |
| | 9 | 1,183.7 | 3,914.4 | 3,740.6 | 8,655.1 | 2,982.1 | 428.6 | 1,701.4 | 1,441.2 | 0.0 | 1,150.6 | 7,955.6 | 2,812.2 | 32,224.9 |
| | 10 | 1,871.5 | 4,149.7 | 3,973.5 | 8,889.6 | 3,135.4 | 277.0 | 1,825.3 | 1,652.9 | 0.0 | 2,012.8 | 8,659.6 | 2,766.7 | 35,240.7 |
| | 11 | 1,499.0 | 3,908.8 | 3,737.2 | 7,936.6 | 2,248.8 | 516.9 | 1,756.6 | 1,378.3 | 0.0 | 669.2 | 8,207.6 | 3,243.7 | 31,365.6 |
| | 12 | 1,150.2 | 4,185.5 | 4,005.8 | 7,348.5 | 2,249.5 | 149.1 | 1,672.2 | 1,472.2 | 0.2 | 2,322.9 | 9,616.2 | 3,428.8 | 33,595.3 |
| 2016 | 1 | 1,664.2 | 4,330.8 | 3,790.6 | 5,853.8 | 2,344.9 | 221.1 | 1,259.0 | 1,436.0 | 0.0 | 918.6 | 4,325.0 | 4,314.4 | 26,667.7 |
| | 2 | 1,287.6 | 2,862.0 | 2,736.2 | 5,116.5 | 1,901.0 | 214.7 | 1,115.4 | 1,123.7 | 27.2 | 1,064.9 | 6,318.6 | 1,218.8 | 22,250.4 |
| | 3 | 1,304.7 | 3,464.8 | 3,263.1 | 7,686.9 | 3,420.3 | 177.0 | 1,510.7 | 1,442.4 | 0.1 | 317.7 | 7,341.7 | 1,115.1 | 27,781.5 |
| | 4 | 1,374.2 | 3,483.1 | 3,084.3 | 7,311.3 | 2,331.0 | 257.7 | 1,351.0 | 1,406.6 | 0.0 | 1,052.4 | 7,109.6 | 1,427.2 | 27,104.0 |

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

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

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

RM juta / *RM million*

| Tempoh / *Period* | | Pertanian primer / *Primary agriculture* | Perlombongan dan kuari / *Mining and quarrying* | Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)* | Elektrik, gas dan bekalan air / *Electricity, gas and water supply* | Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels* | Pembinaan / *Construction* | Harta tanah / *Real estate* | Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication* | Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities* | Pendidikan, kesihatan dan lain-lain / *Education, health & others* | Sektor isirumah[2] / *Household sector* [2] | Sektor t.d.d.l.[3] / *Other sector n.e.c* [3] | Jumlah pinjaman diluluskan / *Total loans approved* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 392.0 | 182.2 | 1,257.4 | 4.5 | 2,212.1 | 2,189.7 | 2,681.7 | 721.9 | 1,507.5 | 338.2 | 21,468.0 | 578.5 | 33,533.8 |
| | 5 | 214.5 | 298.7 | 1,586.8 | 284.8 | 1,890.1 | 1,331.6 | 2,174.6 | 279.4 | 1,577.3 | 204.2 | 20,714.3 | 573.1 | 31,129.5 |
| | 6 | 1,162.8 | 392.3 | 1,621.7 | 50.8 | 1,933.9 | 1,591.0 | 3,751.3 | 604.1 | 1,029.5 | 324.4 | 20,815.5 | 174.8 | 33,452.0 |
| | 7 | 914.0 | 179.2 | 2,194.9 | 12.9 | 2,016.9 | 1,657.4 | 2,859.1 | 420.5 | 1,830.3 | 269.6 | 20,646.9 | 145.0 | 33,146.7 |
| | 8 | 604.3 | 167.1 | 2,399.0 | 60.1 | 1,942.7 | 2,694.0 | 2,300.5 | 1,044.9 | 1,308.3 | 489.9 | 20,579.0 | 984.8 | 34,574.6 |
| | 9 | 623.9 | 101.1 | 2,372.6 | 22.2 | 2,451.0 | 3,660.9 | 2,439.5 | 250.2 | 2,625.9 | 340.6 | 20,560.5 | 2,574.6 | 38,022.8 |
| | 10 | 905.7 | 1,238.9 | 1,646.3 | 147.9 | 3,271.5 | 1,958.0 | 2,735.2 | 714.0 | 2,886.8 | 601.6 | 21,036.8 | 244.6 | 37,387.4 |
| | 11 | 754.7 | 1,080.7 | 1,521.1 | 43.0 | 2,345.2 | 1,882.5 | 3,716.9 | 633.5 | 2,865.0 | 557.8 | 19,724.6 | 109.6 | 35,234.5 |
| | 12 | 256.0 | 281.6 | 1,653.5 | 333.8 | 2,565.4 | 2,774.3 | 2,614.8 | 308.5 | 2,896.9 | 200.3 | 19,535.2 | 373.4 | 33,793.9 |
| 2015 | 1 | 1,180.2 | 332.3 | 2,144.3 | 113.9 | 1,946.5 | 1,955.6 | 1,785.2 | 470.3 | 1,050.3 | 275.8 | 19,520.6 | 217.3 | 30,992.2 |
| | 2 | 281.7 | 1,015.6 | 1,261.1 | 9.1 | 1,267.0 | 1,019.6 | 2,664.0 | 1,360.9 | 2,216.0 | 104.0 | 15,289.9 | 257.2 | 26,746.2 |
| | 3 | 2,455.3 | 158.3 | 2,417.4 | 792.3 | 1,961.4 | 1,703.8 | 2,617.1 | 642.9 | 3,051.1 | 713.4 | 19,321.1 | 427.7 | 36,261.8 |
| | 4 | 330.8 | 36.2 | 1,939.5 | 53.3 | 2,602.2 | 2,556.6 | 3,023.2 | 537.3 | 1,077.9 | 1,207.2 | 19,121.0 | 235.8 | 32,721.1 |
| | 5 | 869.0 | 52.2 | 2,115.2 | 728.3 | 2,086.8 | 2,401.3 | 2,895.7 | 206.8 | 1,729.7 | 817.0 | 17,025.7 | 374.3 | 31,302.1 |
| | 6 | 2,426.9 | 157.7 | 2,512.9 | 231.5 | 3,025.8 | 2,504.4 | 2,172.1 | 671.4 | 1,930.3 | 3,239.5 | 19,373.5 | 254.1 | 38,500.1 |
| | 7 | 907.0 | 116.6 | 2,008.1 | 475.7 | 3,011.3 | 2,144.0 | 2,758.9 | 640.4 | 1,625.5 | 1,411.2 | 17,557.2 | 199.8 | 32,855.7 |
| | 8 | 603.4 | 122.5 | 1,710.0 | 150.7 | 2,629.2 | 1,891.0 | 3,275.0 | 811.3 | 1,692.0 | 812.8 | 17,449.4 | 270.5 | 31,417.7 |
| | 9 | 396.3 | 67.3 | 2,794.7 | 906.7 | 2,083.1 | 2,057.8 | 3,238.9 | 539.8 | 1,787.3 | 591.3 | 17,477.2 | 284.7 | 32,224.9 |
| | 10 | 705.1 | 106.0 | 2,027.9 | 876.4 | 2,573.9 | 2,102.2 | 3,142.3 | 571.1 | 3,520.6 | 669.3 | 18,859.1 | 86.6 | 35,240.7 |
| | 11 | 491.8 | 232.9 | 2,164.7 | 51.8 | 2,819.3 | 1,526.5 | 1,947.9 | 377.9 | 3,235.6 | 1,849.1 | 16,597.7 | 70.3 | 31,365.6 |
| | 12 | 498.2 | 2,149.2 | 1,860.5 | 1,114.0 | 1,742.3 | 2,620.2 | 3,005.3 | 435.0 | 3,109.6 | 1,134.4 | 15,765.3 | 161.2 | 33,595.3 |
| 2016 | 1 | 748.3 | 45.2 | 1,202.3 | 3.5 | 1,338.3 | 1,601.7 | 1,631.1 | 935.4 | 1,154.0 | 3,896.2 | 14,067.3 | 44.3 | 26,667.7 |
| | 2 | 252.1 | 5.9 | 1,277.6 | 426.6 | 1,533.6 | 1,744.1 | 1,555.7 | 1,117.1 | 1,859.1 | 728.5 | 11,649.4 | 100.8 | 22,250.4 |
| | 3 | 679.3 | 161.0 | 1,627.5 | 618.8 | 1,935.7 | 1,352.1 | 1,884.3 | 344.2 | 1,949.8 | 1,321.5 | 15,260.0 | 647.0 | 27,781.5 |
| | 4 | 1,003.0 | 219.6 | 1,435.7 | 202.5 | 1,808.1 | 2,167.3 | 2,285.2 | 1,098.8 | 1,985.6 | 298.7 | 14,514.3 | 85.2 | 27,104.0 |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.13.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

*Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).*
*The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.13.1 (please refer to the Glossary for further details).*
*1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.*
*2 Household sector = total loans by purpose to households.*
*3 Includes loans to individual businesses.*

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

RM juta / *RM million*

| Tempoh / *Period* | | Pembelian sekuriti / *Purchase of securities* | Pembelian kenderaan pengangkutan / *Purchase of transport vehicle* | yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars* | Pembelian harta kediaman / *Purchase of residential property* | Pembelian harta bukan kediaman / *Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building* | Kegunaan persendirian / *Personal uses* | Kad kredit / *Credit cards* | Pembelian barangan pengguna / *Purchase of consumer durable goods* | Pembinaan / *Construction* | Modal kerja / *Working capital* | Tujuan lain[1] / *Other purpose* [1] | Jumlah pinjaman dikeluarkan / *Total loans disbursed* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 3,033.4 | 4,286.6 | 3,777.0 | 7,502.7 | 4,933.3 | 312.5 | 2,770.0 | 8,716.7 | 38.1 | 3,039.5 | 49,434.9 | 5,326.2 | 89,393.9 |
| | 5 | 2,450.6 | 4,239.7 | 3,741.3 | 6,979.6 | 4,221.1 | 438.7 | 2,510.0 | 9,173.8 | 43.1 | 2,643.1 | 46,137.8 | 2,894.7 | 81,732.2 |
| | 6 | 4,732.8 | 4,110.5 | 3,594.3 | 7,111.6 | 4,503.1 | 296.1 | 2,708.5 | 8,008.4 | 55.7 | 2,856.7 | 49,572.1 | 3,065.8 | 87,021.4 |
| | 7 | 2,574.6 | 4,502.8 | 4,065.9 | 7,078.5 | 4,808.1 | 254.6 | 2,477.9 | 8,663.4 | 48.4 | 2,007.0 | 48,307.9 | 3,891.3 | 84,614.6 |
| | 8 | 4,553.7 | 3,890.9 | 3,445.8 | 7,017.7 | 4,414.2 | 203.5 | 2,483.9 | 8,540.9 | 44.4 | 3,091.8 | 48,672.1 | 7,349.5 | 90,262.6 |
| | 9 | 2,969.0 | 3,917.0 | 3,473.6 | 7,252.5 | 5,331.0 | 587.2 | 2,809.4 | 8,585.3 | 56.4 | 2,949.5 | 55,661.9 | 4,696.4 | 94,815.7 |
| | 10 | 3,986.9 | 3,948.4 | 3,493.0 | 7,818.4 | 5,003.5 | 278.4 | 2,639.1 | 8,873.8 | 52.8 | 3,569.2 | 56,799.9 | 3,936.8 | 96,907.2 |
| | 11 | 2,913.5 | 3,998.5 | 3,522.2 | 7,309.3 | 4,266.5 | 503.0 | 2,395.8 | 8,655.4 | 63.2 | 3,392.0 | 49,931.6 | 4,362.8 | 87,791.7 |
| | 12 | 2,804.6 | 4,607.8 | 4,157.6 | 8,054.4 | 5,157.1 | 287.4 | 2,768.9 | 10,279.6 | 49.7 | 4,284.0 | 60,819.4 | 3,882.7 | 102,995.4 |
| 2015 | 1 | 2,860.7 | 4,367.7 | 3,887.2 | 7,865.3 | 4,937.1 | 491.2 | 2,212.4 | 9,230.8 | 48.7 | 2,991.2 | 52,457.3 | 4,050.3 | 91,512.8 |
| | 2 | 2,354.9 | 4,229.7 | 3,837.1 | 6,790.6 | 4,197.0 | 280.9 | 2,337.8 | 8,187.4 | 40.4 | 2,860.5 | 42,253.0 | 3,598.7 | 77,131.0 |
| | 3 | 2,789.6 | 5,010.1 | 4,623.3 | 7,996.8 | 6,843.8 | 308.2 | 2,619.9 | 10,297.1 | 55.5 | 3,161.6 | 53,816.0 | 5,879.2 | 98,777.8 |
| | 4 | 2,767.6 | 3,996.1 | 3,300.6 | 8,526.5 | 4,353.4 | 338.5 | 2,678.5 | 8,202.4 | 58.1 | 2,359.6 | 45,169.5 | 4,257.9 | 82,708.3 |
| | 5 | 1,996.6 | 3,960.3 | 3,515.6 | 7,135.0 | 3,996.1 | 233.1 | 2,428.8 | 8,581.5 | 10.5 | 2,363.0 | 49,090.9 | 3,030.0 | 82,825.8 |
| | 6 | 1,577.8 | 4,448.3 | 3,987.8 | 7,937.2 | 5,005.4 | 482.8 | 2,444.8 | 8,911.8 | 8.7 | 2,823.0 | 56,763.6 | 7,821.1 | 98,224.4 |
| | 7 | 1,882.9 | 4,735.4 | 4,328.3 | 7,378.3 | 4,544.7 | 258.4 | 2,322.2 | 9,021.0 | 7.9 | 2,394.4 | 50,111.3 | 3,996.4 | 86,653.1 |
| | 8 | 1,597.4 | 3,998.5 | 3,591.9 | 6,994.3 | 3,478.8 | 720.4 | 2,386.7 | 8,819.9 | 6.5 | 2,285.3 | 53,510.2 | 4,339.9 | 88,138.1 |
| | 9 | 1,575.7 | 4,314.6 | 3,770.8 | 7,257.4 | 4,798.7 | 176.7 | 2,518.6 | 8,836.9 | 4.6 | 2,880.3 | 59,716.5 | 6,732.7 | 98,812.7 |
| | 10 | 1,983.0 | 4,315.0 | 3,822.6 | 7,937.6 | 4,808.4 | 328.2 | 2,628.7 | 9,269.9 | 4.9 | 2,621.2 | 51,470.8 | 4,269.9 | 89,637.8 |
| | 11 | 1,863.5 | 4,064.8 | 3,607.3 | 7,630.4 | 3,176.3 | 214.3 | 2,452.7 | 9,246.4 | 4.9 | 2,352.0 | 48,861.9 | 5,431.4 | 85,298.5 |
| | 12 | 2,049.4 | 4,420.2 | 4,036.3 | 7,792.0 | 3,837.5 | 404.7 | 2,753.4 | 10,463.4 | 6.0 | 2,868.3 | 64,758.0 | 9,044.3 | 108,397.2 |
| 2016 | 1 | 1,925.3 | 4,127.2 | 3,721.3 | 7,456.5 | 4,152.9 | 264.7 | 2,150.9 | 9,729.3 | 4.8 | 2,397.3 | 51,692.2 | 7,871.9 | 91,772.9 |
| | 2 | 1,788.6 | 3,162.4 | 2,840.7 | 6,299.2 | 3,261.0 | 113.0 | 2,257.1 | 8,383.1 | 3.7 | 2,194.6 | 47,306.1 | 3,220.3 | 77,989.1 |
| | 3 | 2,605.5 | 3,696.6 | 3,284.8 | 7,773.0 | 4,302.6 | 166.5 | 2,258.5 | 9,433.0 | 3.5 | 2,364.6 | 53,714.6 | 5,884.3 | 92,202.6 |
| | 4 | 2,711.3 | 3,540.3 | 3,160.5 | 6,760.2 | 3,799.0 | 287.8 | 2,364.2 | 8,897.0 | 4.3 | 1,904.0 | 47,242.7 | 3,695.0 | 81,205.7 |

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

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

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

RM juta / *RM million*

| Tempoh / *Period* | | Pertanian primer / *Primary agriculture* | Perlombongan dan kuari / *Mining and quarrying* | Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)* | Elektrik, gas dan bekalan air / *Electricity, gas and water supply* | Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels* | Pembinaan / *Construction* | Harta tanah / *Real estate* | Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication* | Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities* | Pendidikan, kesihatan dan lain-lain / *Education, health & others* | Sektor isirumah[2] / *Household sector*[2] | Sektor t.d.d.l.[3] / *Other sector n.e.c*[3] | Jumlah pinjaman dikeluarkan / *Total loans disbursed* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 2,729.8 | 1,600.8 | 18,404.1 | 571.5 | 18,243.8 | 5,536.6 | 3,958.5 | 2,306.5 | 6,212.8 | 779.9 | 26,421.7 | 2,627.9 | 89,393.9 |
| | 5 | 1,956.9 | 706.9 | 17,266.9 | 895.0 | 17,997.1 | 4,444.1 | 3,745.5 | 1,841.2 | 5,924.8 | 768.7 | 25,079.1 | 1,105.9 | 81,732.2 |
| | 6 | 2,541.0 | 1,562.9 | 17,100.9 | 596.8 | 16,529.0 | 4,542.9 | 4,019.4 | 3,272.4 | 9,093.5 | 795.3 | 25,788.5 | 1,178.7 | 87,021.4 |
| | 7 | 1,979.8 | 607.9 | 16,775.5 | 582.2 | 16,030.9 | 5,146.8 | 3,554.4 | 1,337.4 | 10,055.9 | 813.3 | 24,945.6 | 2,784.9 | 84,614.6 |
| | 8 | 2,474.6 | 566.7 | 16,535.7 | 5,989.7 | 16,046.1 | 4,771.4 | 4,382.0 | 2,293.6 | 9,215.9 | 714.1 | 24,225.3 | 3,047.6 | 90,262.6 |
| | 9 | 2,505.4 | 670.1 | 18,217.2 | 609.2 | 22,781.9 | 5,040.5 | 4,715.9 | 3,021.3 | 7,792.3 | 844.0 | 25,002.1 | 3,615.8 | 94,815.7 |
| | 10 | 2,492.8 | 647.1 | 19,592.3 | 644.2 | 19,940.0 | 6,942.5 | 3,804.9 | 1,786.0 | 11,732.6 | 1,199.8 | 25,685.5 | 2,439.5 | 96,907.2 |
| | 11 | 2,750.4 | 707.5 | 16,292.1 | 610.4 | 19,288.5 | 5,512.8 | 4,930.7 | 2,554.5 | 7,019.1 | 1,291.4 | 24,446.3 | 2,387.9 | 87,791.7 |
| | 12 | 3,140.6 | 1,582.3 | 18,789.8 | 878.4 | 20,533.6 | 6,789.2 | 5,567.3 | 2,888.1 | 10,264.6 | 1,673.8 | 27,637.2 | 3,250.5 | 102,995.4 |
| 2015 | 1 | 2,706.0 | 3,891.7 | 16,915.1 | 608.1 | 17,078.7 | 5,633.1 | 4,117.1 | 1,203.5 | 8,409.8 | 3,773.4 | 26,375.0 | 801.3 | 91,512.8 |
| | 2 | 2,250.9 | 1,967.7 | 14,457.2 | 630.2 | 12,873.6 | 5,050.3 | 4,167.9 | 2,588.8 | 8,041.7 | 748.0 | 23,333.3 | 1,021.3 | 77,131.0 |
| | 3 | 3,864.7 | 1,179.2 | 19,075.3 | 572.5 | 17,034.4 | 6,673.5 | 4,988.7 | 2,322.7 | 8,467.9 | 1,562.8 | 28,701.7 | 4,334.4 | 98,777.8 |
| | 4 | 2,470.4 | 794.5 | 16,428.4 | 661.2 | 15,693.9 | 5,144.6 | 3,529.1 | 2,315.0 | 6,092.0 | 1,312.7 | 25,216.8 | 3,049.7 | 82,708.3 |
| | 5 | 3,778.7 | 1,478.3 | 16,541.1 | 1,226.9 | 14,738.2 | 4,546.2 | 4,663.8 | 1,433.2 | 8,337.2 | 881.9 | 23,447.3 | 1,753.0 | 82,825.8 |
| | 6 | 4,432.9 | 1,617.4 | 18,784.0 | 642.2 | 18,532.1 | 5,658.5 | 3,858.7 | 2,923.3 | 8,723.3 | 3,638.2 | 24,836.7 | 4,577.3 | 98,224.4 |
| | 7 | 3,138.2 | 544.0 | 16,958.8 | 673.5 | 17,235.6 | 5,677.2 | 4,206.1 | 2,058.6 | 6,115.1 | 1,846.8 | 24,780.0 | 3,419.2 | 86,653.1 |
| | 8 | 3,129.9 | 2,319.6 | 17,700.2 | 607.2 | 15,850.6 | 4,407.9 | 5,906.3 | 1,892.2 | 7,390.4 | 1,264.5 | 23,287.8 | 4,381.4 | 88,138.1 |
| | 9 | 3,878.0 | 777.0 | 19,701.9 | 590.6 | 17,659.3 | 5,675.1 | 4,640.5 | 1,772.1 | 10,941.0 | 768.6 | 24,122.2 | 8,286.4 | 98,812.7 |
| | 10 | 3,111.2 | 1,347.9 | 17,047.5 | 681.0 | 17,672.2 | 5,387.3 | 4,591.1 | 1,869.7 | 7,703.1 | 1,285.8 | 25,423.0 | 3,518.1 | 89,637.8 |
| | 11 | 2,924.3 | 750.1 | 15,804.9 | 520.7 | 16,546.5 | 5,002.3 | 3,774.8 | 972.3 | 9,959.1 | 878.5 | 24,704.9 | 3,460.2 | 85,298.5 |
| | 12 | 4,166.5 | 3,759.3 | 20,514.4 | 1,468.8 | 18,519.2 | 6,274.4 | 4,903.2 | 1,188.0 | 13,949.3 | 2,526.1 | 26,667.1 | 4,461.0 | 108,397.2 |
| 2016 | 1 | 3,879.7 | 541.0 | 17,806.9 | 560.7 | 16,175.1 | 5,632.5 | 4,249.3 | 1,074.5 | 9,612.4 | 3,821.6 | 24,930.0 | 3,489.2 | 91,772.9 |
| | 2 | 3,224.0 | 723.9 | 15,351.3 | 517.8 | 14,522.3 | 4,727.2 | 3,938.5 | 2,219.6 | 7,699.8 | 1,190.2 | 21,433.4 | 2,440.9 | 77,989.1 |
| | 3 | 4,050.3 | 514.0 | 15,704.6 | 1,230.7 | 16,748.9 | 6,518.2 | 4,433.5 | 2,101.7 | 11,013.6 | 2,428.1 | 24,552.2 | 2,906.7 | 92,202.6 |
| | 4 | 3,485.2 | 565.5 | 14,991.1 | 880.1 | 15,726.2 | 5,002.6 | 5,491.4 | 1,262.0 | 7,868.3 | 1,058.1 | 22,915.8 | 1,959.4 | 81,205.7 |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.15.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

*Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).*
*The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table 1.15.1 (please refer to the Glossary for further details).*
*1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.*
*2 Household sector = total loans by purpose to households.*
*3 Includes loans to individual businesses.*

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

RM juta / *RM million*

| Tempoh / *Period* | | Pembelian sekuriti / *Purchase of securities* | Pembelian kenderaan pengangkutan / *Purchase of transport vehicle* | yang mana: Pembelian kereta penumpang / *of which: Purchase of passenger cars* | Pembelian harta kediaman / *Purchase of residential property* | Pembelian harta bukan kediaman / *Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building* | Kegunaan persendirian / *Personal uses* | Kad kredit / *Credit cards* | Pembelian barangan pengguna / *Purchase of consumer durable goods* | Pembinaan / *Construction* | Modal kerja / *Working capital* | Tujuan lain[1] / *Other purpose* [1] | Jumlah pinjaman dibayar / *Total loans repaid* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 2,760.8 | 4,284.0 | 3,633.9 | 5,009.5 | 3,814.4 | 318.9 | 3,147.3 | 9,117.7 | 12.5 | 4,230.6 | 49,994.6 | 4,070.2 | 86,760.6 |
| | 5 | 1,893.5 | 4,213.3 | 3,515.4 | 4,464.5 | 3,099.0 | 277.7 | 2,526.9 | 8,860.4 | 12.1 | 2,691.8 | 44,607.9 | 2,965.8 | 75,612.8 |
| | 6 | 2,477.8 | 3,964.0 | 3,405.2 | 4,504.4 | 3,294.9 | 324.3 | 2,527.0 | 8,118.0 | 13.3 | 2,590.5 | 46,741.1 | 2,809.6 | 77,364.8 |
| | 7 | 4,342.5 | 4,059.6 | 3,555.5 | 4,583.7 | 3,495.8 | 313.5 | 2,397.8 | 9,237.3 | 13.9 | 2,313.2 | 48,977.2 | 7,428.5 | 87,163.0 |
| | 8 | 2,833.2 | 4,044.9 | 3,498.7 | 4,539.9 | 3,497.5 | 291.7 | 2,383.9 | 8,309.9 | 15.6 | 2,657.7 | 43,492.5 | 9,370.3 | 81,437.0 |
| | 9 | 2,649.9 | 4,120.4 | 3,598.2 | 4,665.9 | 3,353.5 | 352.6 | 2,319.4 | 9,038.0 | 18.6 | 2,326.2 | 49,424.2 | 5,558.7 | 83,827.2 |
| | 10 | 2,825.0 | 4,248.2 | 3,729.6 | 4,815.8 | 3,721.3 | 277.0 | 2,514.5 | 9,395.6 | 20.0 | 2,831.3 | 55,735.1 | 2,708.6 | 89,092.5 |
| | 11 | 2,520.0 | 3,995.1 | 3,461.0 | 4,602.3 | 3,247.9 | 303.8 | 2,327.4 | 8,397.4 | 23.1 | 2,786.6 | 48,212.8 | 3,796.4 | 80,212.7 |
| | 12 | 2,938.5 | 4,350.2 | 3,839.2 | 5,013.4 | 3,599.3 | 438.0 | 2,546.4 | 10,091.1 | 23.9 | 4,434.2 | 52,673.7 | 3,090.8 | 89,199.6 |
| 2015 | 1 | 2,728.2 | 4,279.8 | 3,759.9 | 5,050.6 | 3,963.0 | 289.4 | 2,535.8 | 9,789.6 | 23.3 | 2,917.1 | 54,915.3 | 4,559.5 | 91,051.6 |
| | 2 | 1,970.0 | 3,929.3 | 3,426.4 | 4,547.1 | 3,617.5 | 383.2 | 2,181.5 | 8,455.3 | 23.6 | 2,507.3 | 39,777.3 | 7,299.6 | 74,691.5 |
| | 3 | 2,665.4 | 4,454.2 | 4,002.2 | 4,848.4 | 3,660.0 | 257.6 | 2,338.0 | 10,757.9 | 26.1 | 3,628.6 | 50,987.3 | 6,241.2 | 89,864.7 |
| | 4 | 3,287.9 | 4,242.9 | 3,706.9 | 4,989.5 | 3,747.4 | 372.5 | 2,210.6 | 9,374.3 | 26.5 | 2,097.9 | 47,035.7 | 4,038.7 | 81,424.0 |
| | 5 | 2,296.7 | 4,139.1 | 3,635.2 | 4,402.6 | 3,780.6 | 302.2 | 2,121.2 | 9,017.1 | 9.6 | 2,277.4 | 43,759.6 | 2,594.9 | 74,701.0 |
| | 6 | 2,093.2 | 4,318.0 | 3,755.5 | 4,656.0 | 3,705.7 | 625.5 | 2,282.2 | 9,216.4 | 6.5 | 2,956.1 | 51,047.3 | 6,348.3 | 87,255.1 |
| | 7 | 2,480.9 | 4,329.7 | 3,814.4 | 4,689.1 | 3,817.1 | 271.5 | 2,211.0 | 9,453.5 | 6.5 | 1,968.1 | 50,444.4 | 4,180.4 | 83,852.3 |
| | 8 | 2,526.9 | 4,127.5 | 3,635.8 | 4,424.0 | 4,078.2 | 260.3 | 2,162.0 | 8,881.3 | 9.1 | 1,906.2 | 46,326.6 | 3,823.7 | 78,525.7 |
| | 9 | 1,891.5 | 4,340.9 | 3,825.9 | 4,659.5 | 3,449.4 | 257.9 | 2,187.0 | 9,334.5 | 8.1 | 2,192.4 | 58,463.7 | 6,104.4 | 92,889.2 |
| | 10 | 1,845.5 | 4,528.4 | 3,848.3 | 4,702.3 | 3,977.2 | 554.4 | 2,251.8 | 9,602.3 | 6.9 | 2,070.0 | 50,325.1 | 5,258.4 | 85,122.3 |
| | 11 | 2,075.8 | 4,255.4 | 3,707.6 | 4,507.5 | 4,338.4 | 567.5 | 2,141.6 | 9,110.2 | 5.1 | 1,648.6 | 50,064.4 | 7,131.5 | 85,846.1 |
| | 12 | 1,706.0 | 4,469.1 | 3,977.5 | 4,604.0 | 3,641.9 | 570.4 | 2,489.6 | 10,148.8 | 5.8 | 2,426.1 | 57,257.1 | 8,591.8 | 95,910.5 |
| 2016 | 1 | 2,877.9 | 4,311.7 | 3,777.5 | 4,463.0 | 4,008.3 | 450.6 | 2,367.7 | 9,869.4 | 4.8 | 2,165.7 | 53,726.0 | 8,420.8 | 92,665.8 |
| | 2 | 2,213.2 | 4,071.9 | 3,597.2 | 4,503.8 | 3,415.7 | 234.7 | 2,074.3 | 9,638.8 | 5.3 | 1,720.5 | 47,877.8 | 4,012.7 | 79,768.7 |
| | 3 | 4,620.9 | 4,564.9 | 4,044.5 | 5,576.3 | 3,471.7 | 320.5 | 2,294.3 | 10,386.5 | 5.1 | 1,993.6 | 52,786.0 | 6,271.8 | 92,291.6 |
| | 4 | 3,387.3 | 4,237.6 | 3,748.7 | 4,732.9 | 3,751.1 | 323.4 | 2,211.7 | 9,277.7 | 5.3 | 1,930.1 | 51,465.7 | 3,226.9 | 84,549.6 |

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

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

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

RM juta / *RM million*

| Tempoh / *Period* | | Pertanian primer / *Primary agriculture* | Perlombongan dan kuari / *Mining and quarrying* | Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)* | Elektrik, gas dan bekalan air / *Electricity, gas and water supply* | Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels* | Pembinaan / *Construction* | Harta tanah / *Real estate* | Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication* | Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities* | Pendidikan, kesihatan dan lain-lain / *Education, health & others* | Sektor isirumah[2] / *Household sector*[2] | Sektor t.d.d.l.[3] / *Other sector n.e.c*[3] | Jumlah pinjaman dibayar / *Total loans repaid* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 | 4 | 2,716.2 | 2,874.9 | 19,033.6 | 668.1 | 17,475.1 | 5,914.2 | 4,379.4 | 1,762.9 | 6,899.5 | 796.6 | 22,780.8 | 1,459.3 | 86,760.6 |
| | 5 | 2,228.3 | 661.6 | 17,408.5 | 893.7 | 16,312.5 | 4,542.2 | 2,881.1 | 2,006.3 | 5,616.9 | 933.0 | 20,794.8 | 1,334.0 | 75,612.8 |
| | 6 | 2,564.1 | 972.3 | 16,540.6 | 1,000.4 | 15,602.5 | 4,204.6 | 3,106.7 | 2,296.0 | 8,435.4 | 904.0 | 20,320.2 | 1,418.3 | 77,364.8 |
| | 7 | 2,371.6 | 823.9 | 16,663.1 | 934.9 | 16,193.7 | 5,334.3 | 3,652.1 | 1,675.9 | 11,350.5 | 3,817.9 | 21,665.7 | 2,679.4 | 87,163.0 |
| | 8 | 2,653.1 | 482.8 | 16,272.3 | 6,326.6 | 15,047.3 | 4,323.5 | 3,886.0 | 1,813.5 | 6,601.2 | 659.5 | 21,129.5 | 2,241.6 | 81,437.0 |
| | 9 | 3,013.1 | 382.5 | 16,966.5 | 558.1 | 21,520.5 | 4,332.3 | 3,520.5 | 2,903.1 | 6,663.1 | 775.4 | 21,827.2 | 1,364.9 | 83,827.2 |
| | 10 | 3,108.5 | 803.8 | 18,836.6 | 665.4 | 18,821.4 | 5,254.5 | 3,476.3 | 1,850.5 | 9,662.9 | 1,165.7 | 22,421.5 | 3,025.5 | 89,092.5 |
| | 11 | 3,049.7 | 553.9 | 16,706.2 | 753.0 | 18,470.3 | 5,426.6 | 3,157.7 | 1,917.1 | 5,941.5 | 1,255.7 | 20,501.6 | 2,479.5 | 80,212.7 |
| | 12 | 2,864.7 | 1,185.9 | 19,269.2 | 568.7 | 19,989.3 | 5,337.7 | 4,145.9 | 2,672.1 | 6,908.4 | 1,295.2 | 23,249.0 | 1,713.8 | 89,199.6 |
| 2015 | 1 | 2,414.7 | 1,883.5 | 17,665.4 | 552.3 | 17,283.4 | 6,327.6 | 4,280.6 | 1,861.0 | 10,228.4 | 925.6 | 23,310.3 | 4,318.8 | 91,051.6 |
| | 2 | 2,213.1 | 2,057.6 | 15,659.8 | 2,522.1 | 12,757.7 | 4,745.7 | 3,746.8 | 1,555.7 | 5,501.3 | 2,772.5 | 20,275.9 | 883.6 | 74,691.5 |
| | 3 | 3,272.3 | 1,002.6 | 19,793.6 | 600.9 | 15,790.7 | 5,619.4 | 3,797.2 | 2,200.1 | 8,279.8 | 887.1 | 24,211.6 | 4,409.2 | 89,864.7 |
| | 4 | 2,492.6 | 745.2 | 16,601.4 | 1,249.4 | 14,953.8 | 5,049.8 | 4,059.8 | 1,824.6 | 6,736.1 | 1,901.4 | 22,719.7 | 3,090.4 | 81,424.0 |
| | 5 | 2,417.7 | 733.1 | 16,464.0 | 880.7 | 14,215.3 | 4,357.7 | 3,957.0 | 1,411.1 | 6,300.8 | 1,370.1 | 20,962.8 | 1,630.7 | 74,701.0 |
| | 6 | 4,117.8 | 2,082.5 | 17,213.9 | 624.1 | 17,439.4 | 6,456.9 | 3,135.8 | 3,172.6 | 7,994.9 | 1,183.3 | 21,677.9 | 2,156.0 | 87,255.1 |
| | 7 | 3,137.8 | 652.5 | 17,993.4 | 626.1 | 16,364.0 | 4,926.7 | 4,242.4 | 1,752.4 | 6,868.7 | 1,825.9 | 22,065.2 | 3,397.2 | 83,852.3 |
| | 8 | 2,660.6 | 978.0 | 15,969.9 | 658.0 | 14,701.8 | 4,497.4 | 4,444.4 | 1,817.4 | 8,449.7 | 738.0 | 21,031.8 | 2,578.6 | 78,525.7 |
| | 9 | 3,657.1 | 725.3 | 19,197.7 | 527.2 | 17,254.4 | 5,007.6 | 3,528.4 | 1,613.1 | 10,066.1 | 1,051.7 | 21,621.0 | 8,639.7 | 92,889.2 |
| | 10 | 3,014.8 | 1,543.7 | 17,498.3 | 603.0 | 17,955.9 | 4,999.3 | 3,831.8 | 1,394.0 | 7,494.1 | 899.2 | 22,016.0 | 3,872.2 | 85,122.3 |
| | 11 | 3,038.4 | 683.6 | 16,867.8 | 1,791.8 | 16,732.7 | 4,262.6 | 4,519.2 | 1,965.1 | 7,982.4 | 3,124.8 | 21,231.4 | 3,646.2 | 85,846.1 |
| | 12 | 4,185.8 | 3,380.8 | 19,002.1 | 511.2 | 17,723.3 | 4,920.6 | 3,507.1 | 2,242.5 | 11,080.5 | 2,125.8 | 22,544.1 | 4,686.6 | 95,910.5 |
| 2016 | 1 | 4,140.5 | 980.4 | 18,048.2 | 496.0 | 17,240.6 | 5,554.5 | 3,384.4 | 1,327.8 | 9,734.7 | 4,042.9 | 23,165.4 | 4,550.4 | 92,665.8 |
| | 2 | 3,039.9 | 746.0 | 15,734.9 | 593.3 | 14,953.5 | 4,424.2 | 3,489.2 | 2,436.0 | 8,243.8 | 1,149.5 | 21,788.5 | 3,170.1 | 79,768.7 |
| | 3 | 5,424.8 | 446.9 | 15,697.5 | 3,405.2 | 16,548.2 | 5,650.4 | 3,828.8 | 2,411.4 | 9,970.1 | 1,349.5 | 24,867.2 | 2,691.6 | 92,291.6 |
| | 4 | 3,691.1 | 930.9 | 15,262.2 | 726.5 | 15,618.6 | 4,854.0 | 4,965.8 | 1,771.0 | 11,018.0 | 1,232.1 | 21,883.7 | 2,595.6 | 84,549.6 |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual 1.17.1 (sila rujuk Glosari untuk maklumat lanjut).
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
3 Termasuk pinjaman kepada perniagaan individu.

*Notes With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).*
*The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table 1.17.1 (please refer to the Glossary for further details).*
*1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.*
*2 Household sector = total loans by purpose to households.*
*3 Includes loans to individual businesses.*

# 1.18 Sistem Perbankan: Pinjaman Mengikut Jenis[1]
# Banking System: Classification of Loans by Type[1]

*RM Juta / RM million*

| Akhir tempoh / *End of period* | | Overdraf / *Overdraft* | Pinjaman berjangka / *Term loans* | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Sewa beli / *Hire purchase* | | Pajakan / *Leasing* | Pendiskaunan secara blok / *Block discounting* | Pinjaman penyambung / *Bridging loans* | Pinjaman bersindiket / *Syndicated loans* | Pemfaktoran / *Factoring* | Pinjaman peribadi / *Personal loans* | Pinjaman perumahan / *Housing loans* | Lain-lain / *Others* | yang mana tempoh matangnya: / *of which the maturity was:* | | Bil perdagangan[2] / *Trade bills*[2] | Resit amanah / *Trust receipts* | Kredit pusingan / *Revolving credit* | Pinjaman dalam mata wang asing / *Foreign currency loans* | Lain-lain[3] / *Others*[3] | Jumlah pinjaman / *Total loans* |
| | | | Jumlah / *Total* | yang mana:Kereta penumpang / *of which:Passenger cars* | | | | | | | | | Sehingga satu tahun / *Up to one year* | Melebihi satu tahun / *More than one year* | | | | | | |
| 2014 | 1 | 48,869.6 | 160,714.1 | 143,367.9 | 1,371.9 | 354.1 | 4,426.3 | 22,998.3 | 1,016.6 | 35,307.6 | 337,594.5 | 390,368.9 | 25,549.0 | 928,603.2 | 57,050.9 | 4,528.9 | 66,362.1 | 52,151.1 | 54,388.3 | 1,237,503.3 |
| | 2 | 49,358.2 | 161,298.9 | 143,722.6 | 1,404.6 | 352.5 | 4,217.2 | 24,416.1 | 1,022.2 | 35,140.1 | 340,683.8 | 392,966.1 | 20,892.8 | 940,608.4 | 55,553.6 | 4,393.4 | 65,470.0 | 50,609.0 | 53,674.7 | 1,240,560.1 |
| | 3 | 50,234.5 | 161,936.8 | 143,914.2 | 1,425.7 | 353.0 | 4,310.6 | 25,276.2 | 962.0 | 35,200.0 | 344,352.0 | 393,103.6 | 20,036.2 | 946,883.7 | 55,783.3 | 4,200.4 | 67,719.6 | 48,382.0 | 53,419.6 | 1,246,659.4 |
| | 4 | 49,773.6 | 162,794.9 | 144,381.8 | 1,406.3 | 351.2 | 4,409.2 | 25,800.3 | 925.8 | 35,260.5 | 348,247.9 | 395,739.8 | 19,942.4 | 954,993.4 | 56,497.9 | 4,168.5 | 65,393.3 | 47,783.7 | 53,566.1 | 1,252,118.8 |
| | 5 | 49,983.5 | 163,576.1 | 144,098.9 | 1,257.2 | 349.3 | 4,600.1 | 25,743.4 | 871.5 | 35,325.6 | 351,756.8 | 399,293.2 | 20,347.8 | 962,425.5 | 57,304.7 | 4,216.7 | 66,490.5 | 46,422.7 | 53,909.6 | 1,261,100.9 |
| | 6 | 50,509.4 | 164,053.7 | 144,802.3 | 1,241.0 | 350.0 | 4,760.2 | 25,548.9 | 873.6 | 35,408.6 | 355,425.6 | 403,355.2 | 20,606.0 | 970,410.8 | 57,904.1 | 4,263.2 | 66,999.9 | 46,818.3 | 54,926.8 | 1,272,438.6 |
| | 7 | 49,967.3 | 165,615.7 | 145,734.3 | 1,131.6 | 349.7 | 4,779.3 | 24,705.2 | 858.1 | 35,387.1 | 359,050.8 | 402,038.8 | 19,226.5 | 974,689.8 | 58,187.8 | 4,184.1 | 66,245.6 | 46,529.4 | 53,954.5 | 1,272,985.1 |
| | 8 | 50,213.1 | 166,143.1 | 145,029.2 | 1,138.1 | 345.1 | 4,559.8 | 26,486.0 | 821.8 | 35,555.0 | 362,669.3 | 403,964.0 | 22,496.9 | 979,185.4 | 57,747.0 | 4,146.3 | 66,872.3 | 47,140.4 | 54,143.4 | 1,281,944.8 |
| | 9 | 50,340.8 | 166,328.2 | 144,767.6 | 1,138.1 | 343.1 | 4,737.2 | 24,953.7 | 886.3 | 35,883.3 | 366,229.4 | 409,692.5 | 21,700.4 | 988,491.4 | 56,935.1 | 4,107.3 | 69,207.3 | 52,845.7 | 54,488.7 | 1,298,116.7 |
| | 10 | 50,396.0 | 166,687.8 | 144,961.7 | 1,113.3 | 356.7 | 4,738.8 | 25,207.3 | 906.6 | 36,033.7 | 371,231.4 | 412,695.2 | 21,493.0 | 997,477.7 | 55,923.2 | 4,055.9 | 72,774.4 | 53,236.0 | 54,201.5 | 1,309,557.6 |
| | 11 | 50,473.8 | 166,926.2 | 145,299.9 | 1,060.2 | 359.6 | 5,187.3 | 25,659.3 | 926.7 | 36,269.7 | 372,902.7 | 416,769.4 | 25,127.9 | 1,000,933.1 | 55,125.2 | 3,980.9 | 72,306.2 | 55,849.6 | 56,398.0 | 1,320,194.8 |
| | 12 | 50,915.6 | 167,355.8 | 146,473.1 | 1,026.2 | 362.8 | 5,558.4 | 24,569.8 | 992.0 | 36,455.3 | 375,956.3 | 422,819.9 | 30,209.3 | 1,004,887.3 | 55,256.8 | 4,054.3 | 76,288.2 | 60,572.9 | 57,533.8 | 1,339,718.0 |
| 2015 | 1 | 50,162.8 | 167,777.5 | 146,820.1 | 971.0 | 356.7 | 5,595.0 | 23,835.8 | 979.8 | 36,858.6 | 379,622.3 | 425,803.9 | 29,364.9 | 1,012,435.7 | 54,409.7 | 3,989.1 | 73,981.6 | 62,787.0 | 57,218.9 | 1,344,349.6 |
| | 2 | 50,367.1 | 168,355.1 | 147,600.8 | 968.2 | 351.8 | 5,755.5 | 23,324.3 | 950.2 | 36,549.2 | 382,636.5 | 426,892.1 | 27,517.9 | 1,018,264.9 | 54,291.8 | 4,003.1 | 74,790.3 | 62,858.0 | 57,525.5 | 1,349,618.6 |
| | 3 | 50,448.3 | 169,069.9 | 153,350.9 | 969.7 | 350.8 | 5,751.9 | 23,077.9 | 977.2 | 35,902.0 | 387,556.8 | 431,779.5 | 27,677.1 | 1,027,758.4 | 55,302.0 | 4,006.3 | 75,270.5 | 64,141.3 | 57,303.2 | 1,361,907.2 |
| | 4 | 50,208.9 | 169,085.8 | 153,588.7 | 987.8 | 352.6 | 5,490.7 | 23,503.0 | 1,006.3 | 36,080.8 | 391,939.7 | 432,072.3 | 26,658.3 | 1,033,860.6 | 54,489.8 | 3,913.7 | 73,932.9 | 62,450.4 | 56,566.7 | 1,362,081.2 |
| | 5 | 50,894.1 | 169,084.5 | 153,788.0 | 979.1 | 352.4 | 5,513.0 | 23,638.1 | 931.8 | 36,173.6 | 395,512.5 | 434,218.5 | 26,831.2 | 1,039,572.3 | 54,713.8 | 4,043.5 | 74,468.7 | 66,754.1 | 56,381.2 | 1,373,658.8 |
| | 6 | 51,072.2 | 169,451.9 | 154,207.5 | 984.7 | 348.4 | 5,664.3 | 24,381.7 | 990.6 | 36,446.3 | 399,162.6 | 437,142.8 | 25,627.2 | 1,048,946.1 | 54,428.4 | 4,134.6 | 74,253.9 | 72,227.9 | 57,004.4 | 1,387,694.6 |
| | 7 | 51,071.5 | 170,189.5 | 155,085.7 | 963.3 | 350.3 | 5,742.5 | 24,902.8 | 951.3 | 36,699.2 | 402,324.6 | 438,693.0 | 25,639.9 | 1,055,176.6 | 53,380.1 | 4,117.1 | 74,194.6 | 75,143.7 | 56,943.6 | 1,395,667.2 |
| | 8 | 51,496.5 | 170,458.8 | 155,442.9 | 971.0 | 354.8 | 5,783.6 | 24,897.3 | 944.7 | 37,152.6 | 405,756.4 | 440,321.6 | 25,161.5 | 1,061,479.3 | 54,085.0 | 4,205.2 | 75,951.1 | 83,653.7 | 56,754.3 | 1,412,786.7 |
| | 9 | 51,538.6 | 170,413.4 | 155,490.4 | 1,024.3 | 362.3 | 5,781.7 | 25,503.0 | 867.6 | 37,031.8 | 409,182.7 | 443,233.4 | 25,562.4 | 1,067,837.9 | 54,934.4 | 4,291.8 | 78,051.4 | 85,205.6 | 56,598.5 | 1,424,020.5 |
| | 10 | 51,649.9 | 170,580.9 | 155,818.9 | 1,008.5 | 364.6 | 5,895.3 | 25,487.3 | 982.9 | 37,420.5 | 412,818.5 | 445,574.2 | 25,590.9 | 1,074,541.8 | 54,999.6 | 4,326.0 | 78,551.6 | 82,270.7 | 57,275.2 | 1,429,205.7 |
| | 11 | 52,089.6 | 170,696.4 | 156,074.3 | 903.4 | 366.0 | 5,879.6 | 25,366.7 | 1,014.8 | 37,515.5 | 414,516.9 | 445,122.4 | 27,082.9 | 1,074,298.8 | 54,690.5 | 4,299.8 | 78,422.1 | 80,528.2 | 60,009.3 | 1,431,421.2 |
| | 12 | 52,126.5 | 170,800.0 | 156,329.4 | 920.8 | 366.4 | 6,035.5 | 24,704.5 | 1,036.4 | 37,829.0 | 418,365.2 | 449,360.3 | 25,282.6 | 1,084,135.4 | 55,049.9 | 4,369.9 | 81,963.6 | 80,550.7 | 61,660.6 | 1,445,139.3 |
| 2016 | 1 | 51,914.4 | 170,967.1 | 156,577.6 | 946.8 | 367.3 | 6,143.9 | 24,893.9 | 1,056.4 | 38,272.0 | 422,340.8 | 450,061.7 | 22,582.4 | 1,092,467.4 | 55,228.8 | 4,351.7 | 81,551.9 | 77,212.1 | 61,983.7 | 1,447,292.4 |
| | 2 | 52,003.5 | 170,377.9 | 156,156.1 | 949.7 | 365.3 | 6,095.0 | 24,788.9 | 974.9 | 37,980.8 | 423,040.1 | 450,478.3 | 21,172.5 | 1,093,878.3 | 55,570.3 | 4,400.7 | 80,773.8 | 79,169.0 | 62,889.9 | 1,449,858.0 |
| | 3 | 52,425.6 | 169,827.8 | 155,630.3 | 903.0 | 367.9 | 6,227.6 | 22,969.2 | 969.2 | 38,621.7 | 425,878.1 | 448,004.8 | 20,713.9 | 1,093,055.5 | 55,478.6 | 4,360.1 | 85,430.0 | 74,909.1 | 63,107.3 | 1,449,480.1 |
| | 4 | 52,298.2 | 169,546.4 | 155,480.4 | 897.4 | 368.8 | 5,532.1 | 22,787.6 | 980.0 | 38,654.7 | 429,086.5 | 447,752.2 | 20,263.5 | 1,095,342.1 | 54,532.9 | 4,338.4 | 82,474.7 | 75,344.9 | 63,249.7 | 1,447,844.5 |

1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.
3 Terdiri daripada pinjaman SPI, pinjaman penstokan lantai, kad kredit bukan SPI, pinjaman kakitangan dan pinjaman lain.
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

*1 Include loans sold to Cagamas .*
*2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.*
*3 Comprises SPI loans, loor stocking loans, non-SPI credit cards, staff loans and other loans.*
*Sub-total may not necessarily add-up to grand total due to rounding.*

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

RM juta / *RM million*

| Akhir tempoh / *End of period* | | Overdraf / *Overdraft* | Pembiayaan berjangka / *Term financing* | | | | | | | | | | | | Bil 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* | | | | | | |
| 2014 | 1 | 6,248.9 | 64,679.1 | 57,359.5 | 1,368.0 | 2.6 | 103.6 | 3,482.1 | 0.0 | 26,329.0 | 64,007.5 | 83,446.7 | 2,508.2 | 240,910.5 | 9,781.0 | 599.0 | 17,705.9 | 6,080.2 | 3,773.8 | 287,607.5 |
| | 2 | 6,338.2 | 65,112.2 | 57,517.2 | 1,400.7 | 2.6 | 72.9 | 3,655.5 | 0.0 | 26,387.3 | 65,213.8 | 84,408.4 | 2,310.0 | 243,943.1 | 9,266.2 | 586.8 | 17,446.7 | 5,608.9 | 3,570.5 | 289,070.4 |
| | 3 | 6,535.4 | 65,579.3 | 57,655.9 | 1,421.8 | 2.5 | 73.2 | 4,095.2 | 0.0 | 26,490.4 | 66,585.7 | 85,231.0 | 2,563.2 | 246,916.0 | 9,103.9 | 546.8 | 18,872.7 | 5,440.7 | 3,483.7 | 293,462.3 |
| | 4 | 6,534.8 | 66,070.5 | 57,876.7 | 1,402.4 | 2.4 | 60.4 | 4,140.3 | 0.0 | 26,618.9 | 68,008.4 | 86,399.7 | 2,780.6 | 249,922.4 | 9,653.6 | 532.8 | 16,917.6 | 5,975.6 | 3,533.1 | 295,850.4 |
| | 5 | 6,706.6 | 66,621.8 | 58,095.8 | 1,253.3 | 2.3 | 65.9 | 4,321.0 | 0.0 | 26,678.9 | 68,917.8 | 87,915.1 | 3,015.3 | 252,760.8 | 10,264.4 | 540.3 | 17,630.9 | 6,144.8 | 3,470.9 | 300,533.9 |
| | 6 | 6,735.2 | 67,158.2 | 58,205.4 | 1,237.0 | 2.2 | 64.8 | 4,317.3 | 0.0 | 26,743.1 | 70,101.4 | 89,959.7 | 3,099.8 | 256,483.8 | 9,861.7 | 528.8 | 17,623.0 | 6,371.4 | 3,708.3 | 304,412.1 |
| | 7 | 6,689.2 | 67,974.1 | 58,432.7 | 1,127.6 | 2.2 | 72.8 | 4,270.4 | 0.0 | 26,705.2 | 71,314.2 | 90,917.9 | 2,724.0 | 259,660.4 | 10,239.6 | 526.1 | 16,600.0 | 6,632.6 | 3,715.8 | 306,787.7 |
| | 8 | 6,844.6 | 68,582.9 | 58,455.7 | 1,134.2 | 2.1 | 90.3 | 4,005.6 | 0.0 | 26,833.8 | 72,320.3 | 93,294.0 | 2,958.4 | 263,304.7 | 10,096.0 | 512.0 | 16,611.2 | 6,709.4 | 3,480.3 | 310,516.6 |
| | 9 | 7,027.1 | 68,807.8 | 58,368.2 | 1,134.2 | 2.0 | 96.1 | 4,002.0 | 0.0 | 26,968.6 | 73,581.5 | 95,502.7 | 3,046.1 | 267,048.8 | 9,690.6 | 544.6 | 17,335.5 | 7,830.8 | 3,648.1 | 316,171.5 |
| | 10 | 7,066.9 | 69,227.0 | 58,668.4 | 1,109.3 | 2.1 | 94.2 | 4,108.3 | 0.0 | 27,058.9 | 75,964.4 | 96,670.5 | 3,168.1 | 271,066.6 | 9,616.6 | 538.1 | 19,730.7 | 7,473.2 | 3,658.0 | 322,318.2 |
| | 11 | 7,166.9 | 69,557.2 | 59,077.4 | 1,059.5 | 1.9 | 74.1 | 4,493.4 | 0.0 | 27,360.4 | 76,567.7 | 99,683.9 | 5,548.8 | 273,249.3 | 9,289.1 | 509.0 | 19,823.2 | 8,090.1 | 3,698.4 | 327,374.8 |
| | 12 | 7,334.1 | 69,976.2 | 59,545.0 | 1,025.6 | 1.7 | 80.9 | 4,104.8 | 0.0 | 27,525.4 | 78,160.1 | 102,438.5 | 7,232.2 | 276,080.9 | 9,781.3 | 535.2 | 22,363.1 | 9,001.4 | 3,799.9 | 336,128.1 |
| 2015 | 1 | 7,342.7 | 70,265.3 | 59,772.7 | 970.3 | 1.6 | 82.8 | 5,827.7 | 0.0 | 27,883.8 | 79,421.1 | 105,283.0 | 7,798.1 | 281,937.5 | 9,762.8 | 510.2 | 22,066.3 | 10,992.5 | 3,648.0 | 344,058.1 |
| | 2 | 7,465.6 | 70,690.1 | 60,319.3 | 967.6 | 1.5 | 85.0 | 6,200.1 | 0.0 | 27,523.5 | 80,541.7 | 107,550.0 | 7,597.9 | 285,961.5 | 9,700.7 | 548.0 | 22,301.3 | 11,650.5 | 3,784.7 | 349,010.2 |
| | 3 | 7,775.4 | 71,411.1 | 66,066.4 | 969.0 | 1.4 | 87.7 | 6,181.0 | 0.0 | 26,650.6 | 82,552.0 | 109,007.4 | 6,821.1 | 290,039.1 | 9,594.6 | 564.4 | 22,941.3 | 12,009.6 | 3,762.5 | 353,508.1 |
| | 4 | 7,676.4 | 71,608.3 | 66,416.1 | 987.1 | 1.3 | 92.2 | 6,360.3 | 0.0 | 26,783.6 | 84,165.5 | 110,751.8 | 6,627.4 | 294,122.6 | 9,418.4 | 559.8 | 21,778.4 | 11,850.9 | 3,799.3 | 355,833.1 |
| | 5 | 7,881.2 | 71,819.5 | 66,698.2 | 978.4 | 1.2 | 95.1 | 6,206.6 | 0.0 | 26,781.3 | 85,472.0 | 112,241.7 | 6,532.4 | 297,063.5 | 9,469.1 | 585.7 | 22,231.0 | 12,583.6 | 3,765.5 | 360,112.0 |
| | 6 | 8,136.2 | 72,187.5 | 67,120.1 | 984.0 | 1.1 | 98.6 | 7,354.4 | 0.0 | 26,866.9 | 86,974.1 | 115,052.9 | 6,675.7 | 302,843.8 | 9,549.4 | 539.0 | 20,785.9 | 12,315.1 | 3,848.3 | 364,693.3 |
| | 7 | 8,163.5 | 72,753.6 | 67,740.9 | 962.7 | 1.0 | 102.5 | 7,897.7 | 0.0 | 26,945.3 | 88,326.2 | 116,148.2 | 6,872.2 | 306,265.0 | 9,488.0 | 594.3 | 20,832.4 | 12,621.4 | 3,881.4 | 368,718.3 |
| | 8 | 8,419.6 | 72,977.3 | 68,010.0 | 970.4 | 1.0 | 100.6 | 8,167.8 | 0.0 | 27,195.9 | 89,790.0 | 116,925.3 | 6,478.9 | 309,649.3 | 9,657.3 | 639.9 | 20,992.7 | 13,868.6 | 3,895.6 | 373,601.9 |
| | 9 | 8,577.0 | 72,987.6 | 68,026.2 | 1,023.7 | 0.9 | 125.5 | 8,517.8 | 0.0 | 26,856.3 | 91,324.4 | 119,333.2 | 6,744.8 | 313,424.7 | 9,887.1 | 649.2 | 21,232.6 | 13,909.9 | 3,864.1 | 378,289.4 |
| | 10 | 8,726.8 | 72,902.7 | 68,017.9 | 1,007.8 | 0.8 | 138.9 | 8,566.8 | 0.0 | 27,055.8 | 92,937.3 | 121,520.1 | 6,827.0 | 317,303.2 | 10,121.1 | 719.6 | 21,448.9 | 14,112.5 | 3,935.6 | 383,194.8 |
| | 11 | 9,167.2 | 72,660.0 | 67,834.3 | 902.8 | 0.8 | 145.4 | 8,807.6 | 0.0 | 27,070.5 | 94,101.8 | 123,310.6 | 7,052.7 | 319,946.9 | 9,717.3 | 691.4 | 21,867.1 | 13,040.0 | 4,051.5 | 385,534.1 |
| | 12 | 9,192.8 | 72,343.3 | 67,539.3 | 920.4 | 0.6 | 171.5 | 8,975.0 | 0.0 | 27,295.8 | 95,958.7 | 124,325.4 | 6,198.0 | 323,792.7 | 9,914.2 | 711.6 | 23,727.3 | 13,149.3 | 4,165.6 | 390,851.5 |
| 2016 | 1 | 9,289.6 | 72,005.5 | 67,264.4 | 946.4 | 0.5 | 175.7 | 9,061.4 | 0.0 | 27,813.0 | 97,330.9 | 125,291.2 | 6,257.1 | 326,367.6 | 10,124.9 | 620.3 | 23,435.5 | 12,332.8 | 4,236.1 | 392,663.8 |
| | 2 | 9,377.4 | 71,614.7 | 66,923.2 | 949.4 | 0.4 | 179.2 | 9,026.3 | 0.0 | 27,463.7 | 98,460.9 | 126,441.3 | 6,254.5 | 327,881.6 | 10,837.2 | 658.4 | 23,454.0 | 12,994.1 | 4,271.6 | 395,728.7 |
| | 3 | 9,749.1 | 71,188.5 | 66,489.7 | 902.6 | 0.4 | 177.7 | 8,436.6 | 0.0 | 28,013.2 | 99,999.7 | 125,855.0 | 6,211.5 | 328,362.0 | 10,412.0 | 666.9 | 26,012.7 | 12,250.0 | 4,422.7 | 398,087.1 |
| | 4 | 9,696.4 | 70,922.8 | 66,301.1 | 897.0 | 0.3 | 172.2 | 8,318.3 | 0.0 | 27,972.3 | 101,421.5 | 126,416.8 | 6,043.4 | 330,077.9 | 10,285.4 | 701.8 | 26,050.0 | 12,067.2 | 4,536.5 | 399,458.6 |
| | MOM | -52.8 | -265.7 | -188.6 | -5.6 | -0.1 | -5.5 | -118.3 | 0.0 | -40.9 | 1,421.9 | 561.9 | -168.1 | 1,715.9 | -126.6 | 34.9 | 37.3 | -182.8 | 113.8 | 1,371.6 |
| | % | -0.54% | -0.37% | -0.28% | -0.62% | -15.79% | -3.10% | -1.40% | 0.0 | -0.15% | 1.42% | 0.45% | -2.71% | 0.52% | -1.22% | 5.23% | 0.14% | -1.49% | 2.57% | 0.34% |

Nota: SPI - Skim Perbankan Islam
1 Termasuk pembiayaan yang dijual kepada Cagamas.
2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

*Note: IBS-Islamic Banking Scheme*
*1 Include financing sold to Cagamas.*
*2 Comprises credit cards, staff financing, share margin financing and other financing.*
*Sub-total may not necessarily add-up to grand total due to rounding.*

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

RM juta / RM million

| Akhir tempoh / *End of period* | | Pembelian sekuriti / *Purchase of securities* | Pembelian kenderaan pengangkutan / *Purchase of transport vehicles* | yang mana: Kereta penumpang / *of which: Purchase of passenger cars* | Pembelian harta kediaman / *Purchase of residential property* | Pembelian harta bukan kediaman / *Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building* | Kegunaan persendirian / *Personal use* | Kad kredit / *Credit card* | Pembelian barangan penggunaan / *Purchase of consumer durables* | Pembinaan / *Construction* | Modal kerja / *Working capital* | Tujuan lain / *Other purpose* | Jumlah pinjaman / *Total loans* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 10 | 66,025.4 | 163,098.6 | 152,639.6 | 336,576.0 | 150,567.7 | 9,196.2 | 57,580.2 | 33,731.1 | 172.1 | 33,014.6 | 280,755.4 | 70,445.8 | 1,201,163.0 |
| | 11 | 67,485.6 | 163,519.4 | 153,073.3 | 340,726.6 | 152,290.1 | 9,358.8 | 57,590.2 | 34,378.2 | 199.9 | 33,143.9 | 281,385.1 | 67,504.8 | 1,207,582.7 |
| | 12 | 68,750.5 | 163,461.5 | 152,924.9 | 344,575.5 | 154,897.4 | 9,673.4 | 57,927.4 | 35,168.1 | 227.2 | 33,696.0 | 289,166.7 | 68,112.3 | 1,225,656.2 |
| 2014 | 1 | 70,937.0 | 163,728.8 | 153,317.8 | 349,175.3 | 156,002.1 | 9,756.1 | 57,865.6 | 34,928.7 | 249.8 | 34,262.5 | 290,756.0 | 69,841.3 | 1,237,503.3 |
| | 2 | 72,063.5 | 163,821.7 | 153,422.7 | 352,398.6 | 157,232.4 | 9,863.4 | 57,773.9 | 34,255.3 | 273.5 | 34,481.6 | 287,601.5 | 70,794.8 | 1,240,560.1 |
| | 3 | 72,103.4 | 163,899.1 | 153,560.6 | 356,199.8 | 159,082.1 | 9,920.6 | 58,050.1 | 33,909.7 | 300.7 | 35,019.4 | 289,703.6 | 68,471.0 | 1,246,659.4 |
| | 4 | 72,459.7 | 164,304.6 | 154,055.1 | 360,007.0 | 160,996.8 | 9,927.1 | 57,942.1 | 33,865.3 | 329.8 | 34,374.3 | 288,774.0 | 69,138.3 | 1,252,118.8 |
| | 5 | 72,916.5 | 164,700.2 | 154,744.6 | 363,850.1 | 162,796.4 | 10,375.8 | 57,997.5 | 34,018.1 | 358.9 | 34,627.5 | 290,556.2 | 68,903.8 | 1,261,100.9 |
| | 6 | 73,893.6 | 164,801.7 | 154,953.0 | 367,574.1 | 164,396.7 | 10,379.0 | 58,271.6 | 34,473.3 | 401.2 | 35,761.6 | 294,790.7 | 67,694.9 | 1,272,438.6 |
| | 7 | 72,302.1 | 165,556.7 | 155,719.5 | 371,223.0 | 166,819.6 | 10,383.3 | 58,518.5 | 33,921.8 | 440.9 | 35,808.7 | 293,370.2 | 64,640.3 | 1,272,985.1 |
| | 8 | 74,139.7 | 165,614.5 | 155,934.8 | 375,244.9 | 168,418.3 | 10,261.0 | 58,759.4 | 34,342.9 | 473.2 | 36,508.0 | 294,642.6 | 63,540.4 | 1,281,944.8 |
| | 9 | 74,666.7 | 165,572.1 | 155,845.8 | 378,822.1 | 171,028.7 | 10,553.8 | 59,478.9 | 34,547.5 | 516.0 | 37,910.7 | 300,117.2 | 64,903.0 | 1,298,116.7 |
| | 10 | 76,034.2 | 165,603.5 | 156,051.3 | 382,821.4 | 173,047.6 | 10,540.8 | 59,800.0 | 34,535.2 | 555.5 | 37,902.8 | 305,961.7 | 62,754.9 | 1,309,557.6 |
| | 11 | 76,630.4 | 165,649.4 | 156,151.3 | 385,761.9 | 175,226.2 | 10,578.5 | 60,312.3 | 35,269.7 | 602.7 | 38,654.8 | 307,191.0 | 64,318.0 | 1,320,194.8 |
| | 12 | 76,654.6 | 165,986.4 | 156,408.7 | 390,418.6 | 178,050.3 | 10,507.5 | 60,169.1 | 35,604.3 | 635.8 | 39,625.0 | 316,157.4 | 65,909.2 | 1,339,718.0 |
| 2015 | 1 | 76,736.8 | 166,392.3 | 156,782.5 | 394,255.0 | 179,814.2 | 10,703.3 | 60,108.0 | 35,414.0 | 669.2 | 39,884.9 | 314,634.7 | 65,737.2 | 1,344,349.6 |
| | 2 | 77,125.5 | 166,962.9 | 157,591.9 | 398,354.7 | 180,199.2 | 10,636.6 | 60,072.4 | 35,501.3 | 696.7 | 40,515.8 | 317,580.9 | 61,972.6 | 1,349,618.6 |
| | 3 | 77,310.8 | 167,741.9 | 158,239.1 | 402,889.3 | 184,938.8 | 10,719.3 | 59,769.6 | 35,588.5 | 730.1 | 39,444.9 | 320,898.3 | 61,875.7 | 1,361,907.2 |
| | 4 | 76,296.8 | 167,749.6 | 158,090.2 | 406,641.8 | 186,595.1 | 10,607.8 | 60,268.8 | 34,583.9 | 769.7 | 39,884.3 | 317,006.1 | 61,677.4 | 1,362,081.2 |
| | 5 | 76,165.4 | 167,847.4 | 158,231.0 | 410,429.2 | 187,477.6 | 10,566.8 | 60,969.3 | 34,524.6 | 146.8 | 39,828.6 | 322,888.4 | 62,814.7 | 1,373,658.8 |
| | 6 | 75,602.9 | 168,234.5 | 158,672.4 | 414,568.0 | 189,938.2 | 10,379.1 | 61,319.5 | 34,723.0 | 148.8 | 39,754.0 | 328,437.1 | 64,589.5 | 1,387,694.6 |
| | 7 | 75,188.4 | 168,994.4 | 159,577.1 | 418,050.2 | 191,400.4 | 10,373.4 | 61,566.2 | 34,557.6 | 150.4 | 40,198.0 | 330,219.7 | 64,968.4 | 1,395,667.2 |
| | 8 | 74,493.7 | 169,216.2 | 159,831.1 | 421,153.5 | 192,178.8 | 10,907.6 | 62,358.6 | 34,845.3 | 148.7 | 40,565.1 | 341,573.2 | 65,346.1 | 1,412,786.7 |
| | 9 | 74,502.3 | 169,456.3 | 159,953.0 | 424,796.4 | 194,565.5 | 10,900.2 | 62,462.3 | 34,706.6 | 145.0 | 41,276.1 | 345,234.2 | 65,975.6 | 1,424,020.5 |
| | 10 | 74,813.2 | 169,526.1 | 160,232.7 | 429,005.6 | 196,114.7 | 10,623.6 | 62,879.5 | 34,745.0 | 143.5 | 41,513.5 | 345,454.4 | 64,386.4 | 1,429,205.7 |
| | 11 | 74,744.0 | 169,692.1 | 160,466.9 | 432,835.8 | 195,825.5 | 10,225.9 | 63,402.0 | 35,343.6 | 143.7 | 42,375.5 | 343,963.4 | 62,869.7 | 1,431,421.2 |
| | 12 | 75,185.1 | 169,810.5 | 160,681.8 | 437,035.4 | 196,990.7 | 10,060.0 | 63,701.9 | 36,043.9 | 144.2 | 42,656.1 | 349,173.1 | 64,338.3 | 1,445,139.3 |
| 2016 | 1 | 74,468.9 | 169,817.5 | 160,905.4 | 440,906.5 | 197,900.0 | 10,013.5 | 63,783.6 | 36,324.8 | 145.2 | 42,999.9 | 347,542.5 | 63,390.0 | 1,447,292.4 |
| | 2 | 73,939.5 | 169,363.7 | 160,461.6 | 443,625.1 | 198,519.3 | 9,885.1 | 63,710.4 | 35,358.8 | 143.2 | 43,774.4 | 348,610.2 | 62,928.2 | 1,449,858.0 |
| | 3 | 71,534.2 | 168,760.2 | 159,912.1 | 447,130.1 | 200,075.2 | 9,631.9 | 64,036.9 | 34,957.2 | 141.8 | 44,140.0 | 347,469.2 | 61,603.4 | 1,449,480.1 |
| | 4 | 70,615.7 | 168,480.9 | 159,713.0 | 450,479.8 | 200,944.3 | 9,668.4 | 64,372.0 | 35,008.6 | 141.0 | 43,830.2 | 342,944.8 | 61,358.8 | 1,447,844.5 |

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* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2015 | 1 | 31,990.7 | 10,714.7 | 100,867.5 | 12,982.8 | 98,146.3 | 57,504.6 | 85,678.7 | 32,369.5 | 91,155.2 | 40,229.1 | 767,065.4 | 15,645.2 | 1,344,349.6 |
| | 2 | 32,016.2 | 10,961.2 | 99,952.3 | 10,849.1 | 98,461.1 | 57,937.3 | 87,046.3 | 33,648.7 | 93,306.4 | 38,082.1 | 771,806.1 | 15,551.9 | 1,349,618.6 |
| | 3 | 32,586.1 | 11,447.2 | 99,769.3 | 10,819.2 | 99,579.2 | 58,450.2 | 88,635.0 | 34,009.0 | 92,510.7 | 38,990.5 | 778,271.1 | 16,839.8 | 1,361,907.2 |
| | 4 | 32,523.4 | 11,127.3 | 98,787.7 | 10,238.3 | 100,330.4 | 58,370.7 | 87,890.5 | 34,034.3 | 91,677.0 | 38,431.5 | 781,978.5 | 16,691.6 | 1,362,081.2 |
| | 5 | 34,310.0 | 11,493.6 | 99,350.3 | 10,602.9 | 101,126.9 | 58,923.1 | 88,645.2 | 34,142.5 | 94,096.4 | 37,829.7 | 786,070.2 | 17,067.9 | 1,373,658.8 |
| | 6 | 35,010.1 | 11,893.7 | 101,421.4 | 10,672.5 | 102,074.6 | 58,193.0 | 89,007.5 | 34,259.8 | 95,164.3 | 39,617.2 | 791,171.9 | 19,208.5 | 1,387,694.6 |
| | 7 | 34,884.0 | 11,411.1 | 100,954.4 | 10,832.3 | 103,097.5 | 59,116.7 | 89,240.5 | 34,941.1 | 95,837.9 | 40,087.4 | 795,663.6 | 19,600.6 | 1,395,667.2 |
| | 8 | 37,053.9 | 12,906.8 | 103,257.5 | 10,787.5 | 105,134.6 | 59,292.3 | 92,772.9 | 35,519.7 | 93,280.6 | 40,962.1 | 799,823.7 | 21,995.1 | 1,412,786.7 |
| | 9 | 37,453.6 | 13,281.0 | 103,268.2 | 11,661.8 | 106,028.1 | 59,554.1 | 95,266.4 | 35,979.3 | 94,305.9 | 40,860.9 | 804,021.8 | 22,339.3 | 1,424,020.5 |
| | 10 | 37,787.7 | 13,106.4 | 101,962.3 | 11,689.3 | 105,725.1 | 60,033.0 | 96,119.6 | 36,303.2 | 94,205.0 | 41,243.4 | 809,526.6 | 21,504.4 | 1,429,205.7 |
| | 11 | 37,547.6 | 13,118.9 | 101,266.3 | 10,424.3 | 105,993.6 | 61,028.2 | 96,333.2 | 35,386.8 | 98,424.0 | 38,972.5 | 814,958.5 | 17,967.4 | 1,431,421.2 |
| | 12 | 37,586.4 | 13,951.4 | 102,307.8 | 11,499.8 | 106,719.7 | 62,782.2 | 97,856.9 | 34,318.5 | 99,857.6 | 39,325.2 | 820,947.0 | 17,986.7 | 1,445,139.3 |
| 2016 | 1 | 37,075.0 | 13,205.4 | 101,555.6 | 11,461.3 | 106,158.4 | 62,904.6 | 99,078.0 | 34,088.4 | 99,797.6 | 39,421.2 | 825,213.5 | 17,333.3 | 1,447,292.4 |
| | | 25,503.7 | 6,794.7 | 81,210.6 | 8,259.8 | 88,982.6 | 46,774.1 | 79,108.9 | 20,404.3 | 70,482.3 | 20,157.0 | 589,030.6 | 11,581.4 | 1,048,290.1 |
| | | 11,898.0 | 6,003.4 | 20,418.2 | 2,139.2 | 17,006.8 | 16,498.0 | 20,219.3 | 13,308.8 | 28,671.2 | 19,562.9 | 233,893.2 | 5,137.2 | 394,756.4 |
| | | 54.3 | 160.3 | 295.8 | 58.4 | 173.1 | 288.0 | 386.4 | 250.8 | 1,411.8 | 147.9 | 3,169.4 | 415.5 | 6,811.6 |
| | 2 | 37,456.1 | 12,958.4 | 101,924.6 | 10,457.4 | 106,162.5 | 63,560.0 | 99,714.6 | 33,963.9 | 100,565.4 | 39,867.8 | 826,093.2 | 17,134.2 | 1,449,858.0 |
| | | 25,258.7 | 7,095.1 | 79,787.9 | 6,765.5 | 89,511.2 | 46,559.9 | 80,078.5 | 20,810.7 | 69,615.3 | 19,872.9 | 589,506.8 | 10,714.0 | 1,045,576.4 |
| | | 10,469.6 | 5,884.3 | 20,334.6 | 2,168.8 | 16,893.5 | 17,361.6 | 20,281.1 | 12,494.1 | 29,675.3 | 20,967.8 | 235,414.9 | 5,208.4 | 397,154.2 |
| | | 50.1 | 159.2 | 331.6 | 20.0 | 173.0 | 136.8 | 500.9 | 272.5 | 1,375.3 | 148.4 | 3,149.2 | 432.6 | 6,749.6 |
| | 3 | 35,778.4 | 13,138.6 | 100,454.2 | 8,954.4 | 106,577.7 | 64,058.3 | 100,860.5 | 33,577.3 | 100,665.9 | 40,989.2 | 828,070.9 | 16,354.9 | 1,449,480.1 |
| | | 24,856.3 | 6,745.5 | 78,857.4 | 6,825.9 | 89,481.9 | 46,176.7 | 80,397.6 | 20,423.7 | 67,418.3 | 19,980.5 | 591,080.6 | 10,223.5 | 1,042,467.8 |
| | | 10,702.8 | 5,570.8 | 20,129.9 | 2,180.7 | 17,023.8 | 17,499.6 | 20,299.2 | 12,496.7 | 29,141.3 | 20,954.1 | 237,253.1 | 5,276.3 | 398,528.3 |
| | | 34.9 | 159.7 | 326.3 | 20.1 | 171.7 | 127.3 | 466.4 | 269.3 | 1,371.5 | 155.1 | 3,251.6 | 494.6 | 6,848.5 |
| | 4 | 35,594.0 | 12,476.0 | 99,313.5 | 9,026.7 | 106,677.4 | 63,803.6 | 101,163.2 | 33,189.7 | 97,931.1 | 41,089.6 | 831,585.3 | 15,994.4 | 1,447,844.5 |
| | MOM | -184.4 | -662.6 | -1,140.6 | 72.3 | 99.7 | -254.7 | 302.7 | -387.6 | -2,734.8 | 100.4 | 3,514.4 | -360.6 | -1,635.6 |
| | % | -0.52% | -5.04% | -1.14% | 0.81% | 0.09% | -0.40% | 0.30% | -1.15% | -2.72% | 0.24% | 0.42% | -2.20% | -0.11% |

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<br>*Non-performing loan/ Impaired loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas/ Peruntukan jejas nilai individu<br>*Specific provision/ Individual impairment provisions* | Peruntukan am/ Peruntukan jejas nilai kolektif<br>*General provision/ Collective Impairment provisions* | Nisbah pinjaman tak berbayar bersih/Pinjaman jejas nilai kepada Jumlah pinjaman bersih(%)<br>*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 (%)<br>*Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)* | Nisbah peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)<br>*Ratio of General provisions/ collective impairment provisions to Net total loans(%)* | Pinjaman tak berbayar/ Pinjaman terjejas<br>*Non-performing loan/ Impaired loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas/ Peruntukan jejas nilai individu<br>*Specific provision/ Individual impairment provisions* | Peruntukan am/ Peruntukan jejas nilai kolektif<br>*General provision/ Collective Impairment provisions* | Nisbah pinjaman tak berbayar bersih/ Pinjaman terjejas kepada Jumlah pinjaman bersih(%)<br>*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 (%)<br>*Ratio of Total provisions/ impairment provisions to Net Non-performing loans/ impaired loans(%)* | Peruntukan am/ Peruntukan jejas nilai kolektif kepada Jumlah pinjaman bersih (%)<br>*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<br>*End of period* | | Pinjaman terjejas<br>*Impaired loans* | Peruntukan jejas nilai individu<br>*Individual impairment provisions* | Peruntukan jejas nilai kolektif<br>*Collective Impairment provisions* | Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%)<br>*Ratio of net impaired loans to net total loans(%)* | Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman terjejas (%)<br>*Ratio of individual and collective impairment provisions to total impaired loans(%)* |
|---|---|---|---|---|---|---|
| 2014 | 1 | 22,778.1 | 6,792.2 | 16,901.0 | 1.3 | 104.0 |
| | 2 | 22,875.7 | 6,795.2 | 17,104.1 | 1.3 | 104.5 |
| | 3 | 22,774.5 | 6,734.9 | 17,066.9 | 1.3 | 104.5 |
| | 4 | 22,477.4 | 6,744.2 | 16,860.3 | 1.3 | 105.0 |
| | 5 | 22,738.1 | 6,782.8 | 17,074.0 | 1.3 | 104.9 |
| | 6 | 22,539.1 | 6,636.2 | 17,023.1 | 1.3 | 105.0 |
| | 7 | 22,461.1 | 6,344.8 | 17,025.9 | 1.3 | 104.0 |
| | 8 | 22,382.5 | 6,259.8 | 17,189.5 | 1.3 | 104.8 |
| | 9 | 23,110.9 | 6,237.2 | 17,265.8 | 1.3 | 101.7 |
| | 10 | 22,888.3 | 6,217.7 | 17,546.0 | 1.3 | 103.8 |
| | 11 | 22,551.3 | 5,986.8 | 17,303.3 | 1.3 | 103.3 |
| | 12 | 22,161.3 | 6,025.0 | 16,218.1 | 1.2 | 100.4 |
| 2015 | 1 | 22,309.4 | 6,079.1 | 16,215.7 | 1.2 | 99.9 |
| | 2 | 22,557.9 | 5,678.7 | 16,397.3 | 1.3 | 97.9 |
| | 3 | 22,220.3 | 5,639.0 | 16,318.3 | 1.2 | 98.8 |
| | 4 | 21,300.3 | 5,366.3 | 16,319.7 | 1.2 | 101.8 |
| | 5 | 21,887.4 | 5,422.5 | 16,605.3 | 1.2 | 100.6 |
| | 6 | 22,475.3 | 5,392.8 | 16,522.1 | 1.2 | 97.5 |
| | 7 | 22,561.7 | 5,480.6 | 16,475.0 | 1.2 | 97.3 |
| | 8 | 22,597.0 | 5,331.4 | 16,712.6 | 1.2 | 97.6 |
| | 9 | 23,020.4 | 5,627.2 | 16,946.9 | 1.2 | 98.1 |
| | 10 | 22,787.2 | 5,608.2 | 16,756.8 | 1.2 | 98.1 |
| | 11 | 23,017.0 | 5,685.1 | 16,696.1 | 1.2 | 97.2 |
| | 12 | 23,102.5 | 5,862.7 | 16,351.8 | 1.2 | 96.2 |
| 2016 | 1 | 23,279.2 | 5,894.7 | 16,354.2 | 1.2 | 95.6 |
| | 2 | 23,771.7 | 5,732.7 | 16,327.0 | 1.2 | 92.8 |
| | 3 | 23,251.3 | 5,657.3 | 16,260.2 | 1.2 | 94.3 |
| | 4 | 23,236.9 | 5,789.9 | 16,035.0 | 1.2 | 93.9 |

Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengkelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak berbayar telah dihentikan.
* 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<br>*Purpose* | | Pembelian sekuriti<br>*Purchase of securities* | Pembelian kenderaan pengangkutan<br>*Purchase of transport vehicle* | yang mana: Pembelian kereta penumpang<br>*of which: Purchase of passenger cars* | Pembelian harta kediaman<br>*Purchase of residential property* | Pembelian harta bukan kediaman<br>*Purchase of non-residential property* | Pembelian aset tetap selain tanah dan bangunan<br>*Purchase of fixed assets other than land and building* | Kegunaan persendirian<br>*Personal uses* | Kad kredit[1]<br>*Credit cards [1]* | Pembelian barangan pengguna<br>*Purchase of consumer durable goods* | Pembinaan<br>*Construction* | Modal kerja<br>*Working capital* | Tujuan lain<br>*Other purpose* | Jumlah pinjaman tak berbayar/ pinjaman terjejas<br>*Total non-performing/ impaired loans* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 [2] | 1 | 227.5 | 2,165.6 | 1,905.0 | 5,243.8 | 1,163.7 | 231.1 | 986.4 | 457.6 | 2.1 | 1,704.4 | 9,124.7 | 1,471.1 | 22,778.1 |
| | 2 | 220.0 | 2,338.4 | 2,059.8 | 5,313.6 | 1,144.5 | 227.3 | 993.4 | 452.4 | 2.3 | 1,689.2 | 8,998.8 | 1,495.7 | 22,875.7 |
| | 3 | 211.3 | 2,182.5 | 1,908.0 | 5,136.2 | 1,134.4 | 249.6 | 997.4 | 450.1 | 2.3 | 1,801.8 | 9,126.6 | 1,482.4 | 22,774.5 |
| | 4 | 209.0 | 2,206.0 | 1,932.6 | 5,055.7 | 1,105.0 | 248.4 | 962.9 | 411.8 | 2.6 | 1,798.2 | 9,241.4 | 1,236.3 | 22,477.4 |
| | 5 | 214.6 | 2,237.1 | 1,966.2 | 5,108.4 | 1,094.5 | 245.9 | 983.7 | 415.7 | 3.9 | 1,983.8 | 9,183.5 | 1,267.0 | 22,738.1 |
| | 6 | 273.5 | 2,097.1 | 1,940.3 | 5,206.2 | 1,148.8 | 233.2 | 988.3 | 418.3 | 4.3 | 1,790.2 | 9,184.5 | 1,194.6 | 22,539.1 |
| | 7 | 268.9 | 2,173.5 | 2,010.4 | 5,057.2 | 1,220.4 | 194.1 | 979.1 | 415.9 | 4.6 | 1,821.8 | 9,028.5 | 1,297.1 | 22,461.1 |
| | 8 | 238.8 | 2,191.7 | 2,036.7 | 5,050.0 | 1,248.8 | 181.3 | 973.2 | 418.0 | 4.9 | 1,819.2 | 8,985.1 | 1,271.4 | 22,382.5 |
| | 9 | 246.4 | 2,150.4 | 2,000.1 | 4,985.2 | 1,318.9 | 187.2 | 991.9 | 420.7 | 5.3 | 2,760.9 | 8,798.5 | 1,245.7 | 23,110.9 |
| | 10 | 276.3 | 2,111.9 | 1,968.2 | 4,983.9 | 1,332.5 | 179.4 | 1,009.9 | 426.3 | 5.6 | 2,765.7 | 8,624.4 | 1,172.3 | 22,888.3 |
| | 11 | 228.0 | 2,140.6 | 1,942.7 | 5,015.1 | 1,339.4 | 176.2 | 1,043.5 | 431.8 | 6.4 | 2,799.5 | 8,281.4 | 1,089.5 | 22,551.3 |
| | 12 | 336.6 | 2,063.8 | 1,869.7 | 5,011.5 | 1,334.6 | 181.1 | 1,023.0 | 431.0 | 7.4 | 2,235.9 | 8,411.6 | 1,124.9 | 22,161.3 |
| 2015 [2] | 1 | 254.4 | 2,011.2 | 1,819.8 | 4,949.4 | 1,586.8 | 182.8 | 1,036.9 | 434.6 | 8.4 | 2,252.8 | 8,448.2 | 1,143.8 | 22,309.4 |
| | 2 | 380.9 | 2,076.4 | 1,882.1 | 5,190.4 | 1,581.5 | 182.8 | 1,054.1 | 455.6 | 10.2 | 2,259.3 | 8,217.6 | 1,149.1 | 22,557.9 |
| | 3 | 462.0 | 1,902.0 | 1,719.2 | 5,059.4 | 1,554.2 | 180.6 | 1,028.3 | 442.0 | 11.0 | 2,266.5 | 8,165.8 | 1,148.6 | 22,220.3 |
| | 4 | 229.0 | 1,896.8 | 1,714.9 | 4,953.9 | 1,525.9 | 191.7 | 959.9 | 437.3 | 11.7 | 2,268.5 | 7,520.9 | 1,304.7 | 21,300.3 |
| | 5 | 216.6 | 1,903.3 | 1,769.7 | 4,990.6 | 1,548.9 | 170.0 | 1,061.3 | 448.4 | 2.4 | 2,371.0 | 7,745.1 | 1,429.9 | 21,887.4 |
| | 6 | 376.0 | 1,787.1 | 1,661.6 | 5,056.2 | 1,625.2 | 162.3 | 1,000.6 | 447.5 | 2.1 | 2,434.0 | 8,182.6 | 1,401.7 | 22,475.3 |
| | 7 | 326.7 | 1,805.3 | 1,682.6 | 5,059.8 | 1,716.2 | 163.5 | 1,032.7 | 452.5 | 1.7 | 3,105.4 | 7,501.9 | 1,396.0 | 22,561.7 |
| | 8 | 323.3 | 1,870.2 | 1,744.0 | 5,078.3 | 1,733.9 | 168.2 | 1,045.9 | 465.9 | 1.9 | 2,492.5 | 8,008.3 | 1,408.7 | 22,597.0 |
| | 9 | 341.0 | 1,751.1 | 1,633.4 | 5,159.6 | 1,877.0 | 166.8 | 1,041.4 | 469.1 | 2.0 | 2,482.4 | 8,327.3 | 1,402.7 | 23,020.4 |
| | 10 | 327.4 | 1,748.4 | 1,643.9 | 5,045.2 | 1,892.3 | 187.8 | 1,091.7 | 474.3 | 1.8 | 2,490.9 | 8,119.9 | 1,407.4 | 22,787.2 |
| | 11 | 329.6 | 1,789.2 | 1,667.7 | 5,094.8 | 1,831.6 | 174.3 | 1,187.3 | 476.4 | 1.8 | 2,521.5 | 8,198.3 | 1,412.2 | 23,017.0 |
| | 12 | 372.9 | 1,616.6 | 1,512.8 | 5,030.2 | 1,786.5 | 174.7 | 1,191.7 | 479.8 | 1.4 | 2,494.4 | 8,432.0 | 1,522.3 | 23,102.5 |
| 2016 | 1 | 333.7 | 1,786.8 | 1,543.4 | 5,087.5 | 1,913.6 | 182.2 | 1,206.5 | 489.2 | 1.5 | 2,967.2 | 7,803.7 | 1,507.3 | 23,279.2 |
| | 2 | 345.4 | 1,817.8 | 1,586.2 | 5,264.2 | 1,956.9 | 192.5 | 1,280.2 | 520.7 | 1.3 | 2,978.9 | 8,112.5 | 1,301.4 | 23,771.7 |
| | 3 | 328.9 | 1,658.0 | 1,411.4 | 5,045.3 | 1,955.6 | 165.9 | 1,210.7 | 492.1 | 1.9 | 3,008.8 | 8,092.1 | 1,291.9 | 23,251.3 |
| | 4 | 418.4 | 1,727.4 | 1,483.3 | 5,119.7 | 1,990.0 | 127.1 | 1,236.1 | 490.2 | 1.6 | 3,005.1 | 7,829.8 | 1,291.4 | 23,236.9 |

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
1 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan
2 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
t.d.d.l. tidak diklasifikasikan di tempat lain

*Note: Numbers may not necessarily add up due to rounding.*
*Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry enompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.*
*1 Includes credit and charge card transaction of the banking system*
*2 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.*
*n.e.c. not elsewhere classified.*

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

RM juta / *RM million*

| Akhir tempoh / *End of period* | | Pertanian primer / *Primary agriculture* | Perlombongan dan kuari / *Mining and quarrying* | Perkilangan (termasuk asas tani) / *Manufacturing (including agro-based)* | Elektrik, gas dan bekalan air / *Electricity, gas and water supply* | Perdagangan borong & runcit, restoran dan hotel / *Wholesale & retail trade, and restaurants & hotels* | Pembinaan / *Construction* | Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communication* | Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities* | Pendidikan, kesihatan dan lain-lain / *Education, health & others* | Sektor isirumah [2] / *Household sector* [2] | Sektor t.d.d.l. / *Other sector n.e.c* | Jumlah pinjaman tak berbayar/ pinjaman terjejas / *Total non-performing/ impaired loans* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2014 [3] | 1 | 303.3 | 152.6 | 6,194.0 | 55.7 | 1,795.6 | 1,563.3 | 1,732.2 | 1,273.3 | 134.5 | 8,917.8 | 655.8 | 22,778.1 |
| | 2 | 305.4 | 153.8 | 6,179.5 | 56.4 | 1,773.9 | 1,536.3 | 1,737.4 | 1,252.9 | 139.0 | 9,132.2 | 608.9 | 22,875.7 |
| | 3 | 379.4 | 146.3 | 6,228.1 | 56.6 | 1,709.3 | 1,663.8 | 1,735.1 | 1,236.0 | 223.3 | 8,795.2 | 601.4 | 22,774.5 |
| | 4 | 339.9 | 154.7 | 6,355.3 | 58.0 | 1,723.2 | 1,677.8 | 1,753.4 | 1,210.4 | 220.8 | 8,628.4 | 355.6 | 22,477.4 |
| | 5 | 333.3 | 154.1 | 6,269.0 | 79.4 | 1,779.3 | 1,686.4 | 1,824.7 | 1,277.6 | 227.1 | 8,740.6 | 366.6 | 22,738.1 |
| | 6 | 346.5 | 36.5 | 6,115.2 | 91.8 | 1,735.9 | 1,722.8 | 1,809.2 | 1,267.6 | 218.1 | 8,868.2 | 327.3 | 22,539.1 |
| | 7 | 338.8 | 35.4 | 6,005.6 | 84.9 | 1,793.5 | 1,567.3 | 1,813.2 | 1,360.9 | 208.5 | 8,869.3 | 383.7 | 22,461.1 |
| | 8 | 337.4 | 35.3 | 5,981.1 | 89.1 | 1,793.7 | 1,578.7 | 1,825.6 | 1,318.3 | 207.2 | 8,845.3 | 370.9 | 22,382.5 |
| | 9 | 300.9 | 42.4 | 5,894.0 | 47.9 | 1,715.6 | 1,591.0 | 1,841.9 | 2,302.9 | 237.8 | 8,802.5 | 334.0 | 23,110.9 |
| | 10 | 232.9 | 40.2 | 5,792.4 | 43.8 | 1,786.3 | 1,942.9 | 1,842.9 | 1,858.4 | 229.1 | 8,804.0 | 315.4 | 22,888.3 |
| | 11 | 241.0 | 30.5 | 5,486.2 | 41.7 | 1,713.0 | 1,941.5 | 1,814.7 | 1,895.9 | 224.4 | 8,825.3 | 337.0 | 22,551.3 |
| | 12 | 215.1 | 29.0 | 5,261.8 | 41.8 | 1,726.5 | 1,804.4 | 1,844.0 | 1,884.9 | 217.5 | 8,827.6 | 308.7 | 22,161.3 |
| 2015 [3] | 1 | 215.2 | 28.3 | 5,231.2 | 39.8 | 1,764.2 | 1,813.2 | 1,850.0 | 2,203.5 | 207.6 | 8,651.4 | 305.0 | 22,309.4 |
| | 2 | 213.2 | 28.5 | 4,908.1 | 37.5 | 1,819.8 | 1,711.9 | 1,933.2 | 2,189.2 | 234.8 | 9,192.9 | 288.8 | 22,557.9 |
| | 3 | 230.7 | 30.2 | 4,893.4 | 25.6 | 1,773.5 | 1,611.2 | 1,920.0 | 2,317.6 | 211.0 | 8,913.2 | 293.9 | 22,220.3 |
| | 4 | 220.8 | 215.8 | 4,268.5 | 22.2 | 1,796.3 | 1,560.8 | 1,816.8 | 2,370.0 | 209.0 | 8,534.0 | 285.9 | 21,300.3 |
| | 5 | 237.4 | 225.2 | 4,242.7 | 77.3 | 1,846.2 | 1,589.7 | 1,894.4 | 2,428.1 | 314.3 | 8,702.4 | 329.6 | 21,887.4 |
| | 6 | 386.4 | 232.3 | 4,282.2 | 75.7 | 1,973.3 | 1,606.0 | 1,908.9 | 2,656.4 | 316.9 | 8,577.0 | 460.1 | 22,475.3 |
| | 7 | 389.8 | 230.5 | 4,247.6 | 76.6 | 1,995.7 | 1,797.8 | 1,906.8 | 2,499.2 | 333.2 | 8,675.6 | 408.7 | 22,561.7 |
| | 8 | 384.3 | 232.1 | 3,948.0 | 164.5 | 2,037.9 | 1,807.5 | 1,937.3 | 2,543.9 | 327.7 | 8,771.3 | 442.3 | 22,597.0 |
| | 9 | 399.1 | 237.3 | 4,206.2 | 163.9 | 1,997.9 | 1,674.5 | 2,119.5 | 2,681.2 | 357.2 | 8,741.2 | 442.4 | 23,020.4 |
| | 10 | 386.1 | 229.5 | 4,216.0 | 164.6 | 1,855.5 | 1,600.8 | 2,130.5 | 2,804.3 | 334.6 | 8,668.3 | 397.0 | 22,787.2 |
| | 11 | 382.6 | 221.2 | 4,310.6 | 164.4 | 1,956.4 | 1,655.0 | 2,068.4 | 2,686.1 | 342.5 | 8,832.1 | 397.7 | 23,017.0 |
| | 12 | 382.4 | 220.7 | 4,185.7 | 161.0 | 1,944.5 | 1,728.7 | 2,063.2 | 2,960.0 | 305.1 | 8,676.8 | 474.5 | 23,102.5 |
| 2016 | 1 | 367.6 | 228.4 | 4,322.7 | 26.5 | 1,974.4 | 1,759.2 | 1,935.2 | 3,093.0 | 339.0 | 8,758.6 | 474.5 | 23,279.2 |
| | 2 | 419.7 | 207.9 | 4,281.7 | 25.6 | 1,987.6 | 1,783.5 | 2,049.0 | 3,172.0 | 312.7 | 9,214.5 | 317.3 | 23,771.7 |
| | 3 | 370.8 | 188.3 | 4,026.5 | 25.6 | 1,721.6 | 2,708.8 | 1,907.5 | 3,048.2 | 236.8 | 8,591.7 | 425.4 | 23,251.3 |
| | 4 | 413.9 | 189.9 | 4,205.6 | 25.5 | 1,963.2 | 1,728.1 | 1,935.7 | 3,252.4 | 290.1 | 8,802.0 | 430.6 | 23,236.9 |

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
2 Sektor isirumah = Jumlah pinjaman tak berbayar/pinjaman terjejas mengikut tujuan kepada isirumah.
3 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139.
Penggunaan FRS139 adalah berdasarkan tahun kewangan bank.
t.d.d.l. tidak diklasifikasikan di tempat lain

*Note: Numbers may not necessarily add up due to rounding.*
*Beginning April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry enompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.*
*1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.*
*2 Household sector = total non-performing l/impaired oans by purpose to households*
*3 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139.*
*The adoption of FRS139 requirement is based on the financial year of the banks.*
*n.e.c. not elsewhere classified*

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

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | Jumlah Deposit<br>*Total Deposit* | | | | | | | Perjanjian Belian Balik<br>*Repurchase Agreements* | Jumlah Deposit dan Perjanjian Belian Balik<br>*Total Deposits and Repurchase Agreements* |
|---|---|---|---|---|---|---|---|---|---|
| | Deposit Permintaan<br>*Demand Deposits* | Deposit Tetap, Akaun Pelaburan Spesifik dan Akaun Pelaburan Am<br>*Fixed Deposits, Special Investment Account and General Investment Account* | Deposit Tabungan<br>*Saving Deposits* | Instrumen Deposit Boleh Niaga yang Diterbitkan<br>*Negotiable Instruments of Deposits Issued* | Deposit Matawang Asing<br>*Foreign Currency Deposit* | Deposit Lain yang Diterima<br>*Others Deposit Accepted* | Jumlah<br>*Total* | | |
| 2015 4 | 287,768.4 | 626,493.9 | 139,692.9 | 75,845.1 | 108,460.8 | 425,946.6 | 1,664,207.7 | 13,740.4 | 1,677,948.1 |
| 5 | 288,572.5 | 629,024.4 | 133,984.0 | 72,174.2 | 111,942.2 | 426,652.2 | 1,662,349.6 | 15,590.2 | 1,677,939.8 |
| 6 | 297,940.1 | 607,094.8 | 136,936.8 | 69,164.1 | 108,707.7 | 448,330.4 | 1,668,173.8 | 15,844.0 | 1,684,017.8 |
| 7 | 283,239.9 | 571,601.9 | 134,986.3 | 64,490.5 | 108,750.4 | 457,979.8 | 1,621,048.8 | 17,152.0 | 1,638,200.8 |
| 8 | 288,205.9 | 565,744.5 | 134,708.0 | 64,371.3 | 115,034.1 | 455,698.4 | 1,623,762.2 | 17,295.6 | 1,641,057.8 |
| 9 | 293,614.4 | 563,098.5 | 136,575.6 | 59,589.4 | 122,041.0 | 463,819.5 | 1,638,738.4 | 23,203.7 | 1,661,942.0 |
| 10 | 285,576.2 | 557,609.2 | 135,331.5 | 60,760.3 | 125,490.8 | 468,456.0 | 1,633,223.9 | 23,299.3 | 1,656,523.2 |
| 11 | 285,578.5 | 549,101.2 | 134,484.4 | 60,470.3 | 133,083.3 | 470,236.8 | 1,632,954.5 | 26,261.3 | 1,659,215.8 |
| 12 | 291,808.8 | 551,407.9 | 135,590.7 | 68,247.0 | 134,092.9 | 465,858.5 | 1,647,005.9 | 23,384.6 | 1,670,390.5 |
| 2016 1 | 293,056.0 | 553,414.0 | 136,539.9 | 63,544.1 | 126,581.6 | 463,095.3 | 1,636,230.9 | 22,254.1 | 1,658,485.0 |
| 2 | 297,694.3 | 557,400.9 | 139,022.1 | 61,154.0 | 130,725.3 | 466,713.6 | 1,652,710.2 | 17,763.5 | 1,670,473.7 |
| 3 | 284,711.8 | 561,147.5 | 138,981.6 | 58,280.0 | 126,975.3 | 482,808.5 | 1,652,904.7 | 15,837.6 | 1,668,742.3 |
| 4 | 278,460.7 | 569,441.4 | 139,180.6 | 52,767.7 | 124,706.4 | 478,967.3 | 1,643,524.1 | 16,060.2 | 1,659,584.3 |

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

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | Jumlah Deposit<br>*Total Deposit* | | | | | | | | | | | Jumlah<br>*Total* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Deposit Pelaburan Khusus dalam RM<br>*RM Special Investment Deposits* | Deposit Pelaburan Khusus dalam FX<br>*FX Special Investment Deposits* | Deposit Pelaburan Am dalam RM<br>*RM General Investment Deposits* | Deposit Pelaburan Am dalam FX<br>*FX General Investment Deposits* | Deposit Permintaan dalam RM<br>*RM Demand Deposits* | Deposit Permintaan dalam FX<br>*FX Demand Deposits* | Deposit Tabungan dalam RM<br>*RM Saving Deposits* | Deposit Tabungan dalam FX<br>*FX Saving Deposits* | Instrumen Deposit Boleh Niaga yang Diterbitkan<br>*Negotiable Instruments of Deposits Issued* | Deposit Lain dalam RM yang Diterima<br>*RM Others Deposit Accepted* | Deposit Lain dalam FX yang Diterima<br>*FX Others Deposit Accepted* | |
| 2014 | | | | | | | | | | | | |
| 4 | 38,013.4 | 1,841.8 | 88,686.7 | 1,256.8 | 60,508.1 | 897.6 | 31,666.6 | 170.1 | 19,555.4 | 110,105.2 | 2,533.0 | 355,234.6 |
| 5 | 38,486.8 | 1,810.5 | 87,041.4 | 1,251.1 | 58,094.9 | 1,291.6 | 31,069.4 | 196.7 | 22,267.3 | 111,442.6 | 2,902.2 | 355,854.3 |
| 6 | 38,716.0 | 2,171.6 | 83,305.5 | 1,232.4 | 61,649.1 | 1,261.4 | 31,304.6 | 194.9 | 23,096.1 | 121,432.6 | 2,230.7 | 366,595.0 |
| 7 | 36,465.7 | 2,270.2 | 79,560.2 | 1,310.6 | 61,582.8 | 1,221.3 | 31,684.0 | 213.0 | 23,638.7 | 126,753.8 | 2,610.3 | 367,310.7 |
| 8 | 37,323.9 | 2,224.8 | 77,541.3 | 611.0 | 61,347.7 | 1,037.8 | 31,082.8 | 213.9 | 26,464.4 | 132,826.4 | 3,205.7 | 373,879.6 |
| 9 | 32,047.5 | 2,391.4 | 72,767.1 | 969.9 | 61,576.0 | 1,195.8 | 31,320.6 | 214.4 | 30,684.3 | 142,922.2 | 3,167.3 | 379,256.5 |
| 10 | 30,149.2 | 1,531.9 | 69,597.6 | 891.3 | 61,102.7 | 1,184.0 | 30,939.9 | 201.4 | 32,354.5 | 156,215.3 | 3,373.4 | 387,541.4 |
| 11 | 24,442.5 | 1,551.7 | 61,318.8 | 983.3 | 62,039.7 | 1,204.3 | 30,931.5 | 210.5 | 32,074.8 | 177,295.7 | 2,805.1 | 394,857.9 |
| 12 | 25,503.3 | 3,526.5 | 49,917.6 | 157.2 | 65,877.6 | 1,317.7 | 32,076.7 | 212.3 | 31,737.6 | 187,561.8 | 2,791.5 | 400,680.0 |
| 2015 1 | 27,632.2 | 4,599.4 | 46,376.7 | 990.6 | 65,605.3 | 1,404.9 | 32,846.3 | 241.7 | 30,386.2 | 194,151.0 | 2,578.1 | 406,812.5 |
| 2 | 27,540.0 | 5,403.5 | 43,779.5 | 2,080.3 | 67,662.8 | 1,258.1 | 33,530.6 | 248.2 | 31,063.1 | 199,066.5 | 2,747.9 | 414,380.5 |
| 3 | 28,297.3 | 4,652.6 | 34,483.4 | 1,372.8 | 69,320.5 | 1,564.3 | 33,459.0 | 262.1 | 32,376.0 | 219,422.0 | 2,878.5 | 428,088.5 |
| 4 | 27,237.7 | 4,544.2 | 32,984.3 | 43.8 | 66,535.4 | 1,601.4 | 33,846.0 | 280.9 | 31,115.5 | 225,863.9 | 5,586.7 | 429,639.9 |
| 5 | 26,525.1 | 4,652.5 | 32,592.4 | 31.5 | 68,061.5 | 1,725.8 | 33,482.9 | 281.7 | 29,751.4 | 228,804.1 | 6,297.6 | 432,206.6 |
| 6 | 23,232.7 | 3,678.3 | 16,648.3 | 0.0 | 69,528.9 | 2,419.7 | 34,571.3 | 278.7 | 28,954.8 | 247,715.9 | 3,213.3 | 430,241.8 |
| 7 | 199.7 | 0.0 | 4,219.0 | 0.0 | 65,477.9 | 2,056.3 | 33,709.6 | 284.7 | 27,291.2 | 261,001.7 | 3,715.9 | 397,956.0 |
| 8 | 199.3 | 0.0 | 3,646.0 | 0.0 | 66,078.8 | 2,103.1 | 33,189.9 | 328.4 | 24,058.0 | 261,643.9 | 3,245.8 | 394,493.1 |
| 9 | 197.3 | 0.0 | 4,148.2 | 0.0 | 66,516.4 | 2,546.5 | 33,972.3 | 341.4 | 22,316.5 | 266,356.9 | 2,282.4 | 398,677.8 |
| 10 | 194.8 | 0.0 | 3,741.6 | 0.0 | 64,052.4 | 2,107.3 | 33,752.2 | 363.7 | 20,235.7 | 273,580.4 | 3,473.8 | 401,501.9 |
| 11 | 194.5 | 0.0 | 1,801.3 | 0.0 | 61,960.9 | 2,912.8 | 33,724.9 | 389.6 | 18,939.1 | 270,765.5 | 3,232.4 | 393,921.0 |
| 12 | 192.2 | 0.0 | 1,746.2 | 0.0 | 64,442.4 | 2,578.9 | 34,049.6 | 395.4 | 23,416.1 | 272,266.2 | 3,573.6 | 402,660.7 |
| 2016 1 | 194.3 | 0.0 | 1,680.6 | 0.0 | 66,961.6 | 2,361.2 | 34,612.1 | 395.6 | 22,662.1 | 262,868.4 | 3,532.5 | 395,268.3 |
| 2 | 193.3 | 0.0 | 1,634.7 | 0.0 | 65,613.6 | 2,703.1 | 35,479.9 | 421.6 | 20,338.4 | 265,908.1 | 3,761.7 | 396,054.3 |
| 3 | 190.7 | 0.0 | 1,440.0 | 0.0 | 63,914.7 | 2,563.6 | 35,628.5 | 410.6 | 19,344.6 | 273,197.1 | 3,540.0 | 400,229.9 |
| 4 | 190.1 | 0.0 | 1,416.3 | 0.0 | 62,846.6 | 2,996.4 | 35,640.3 | 408.2 | 16,760.8 | 275,279.8 | 3,572.1 | 399,110.6 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | | Kerajaan Persekutuan<br>*Federal Government* | Kerajaan Negeri<br>*State Government* | Badan Berkanun<br>*Statutory Agency* | Institusi Kewangan<br>*Financial Institution* | Perusahaan Perniagaan<br>*Business Enterprises* | Individu<br>*Individuals* | Lain-lain<br>*Others* | Jumlah<br>*Total* |
|---|---|---|---|---|---|---|---|---|---|
| 2015 | 4 | 15,594.3 | 33,461.8 | 48,181.4 | 309,321.5 | 568,272.9 | 599,682.0 | 103,434.2 | 1,677,948.1 |
| | 5 | 19,200.7 | 33,876.2 | 46,668.6 | 320,198.7 | 556,941.5 | 600,577.8 | 100,476.2 | 1,677,939.8 |
| | 6 | 23,117.7 | 33,777.3 | 47,020.6 | 311,849.4 | 560,504.1 | 605,833.3 | 101,915.4 | 1,684,017.8 |
| | 7 | 25,070.0 | 34,631.6 | 43,184.8 | 280,877.3 | 549,459.6 | 604,490.8 | 100,486.5 | 1,638,200.8 |
| | 8 | 26,654.8 | 35,363.6 | 43,618.8 | 276,010.7 | 552,907.3 | 605,063.3 | 101,439.3 | 1,641,057.8 |
| | 9 | 27,498.0 | 34,723.2 | 45,029.7 | 280,861.5 | 563,388.7 | 609,671.5 | 100,769.4 | 1,661,942.0 |
| | 10 | 27,531.3 | 34,169.6 | 45,454.6 | 277,206.8 | 563,000.3 | 609,269.5 | 99,891.1 | 1,656,523.2 |
| | 11 | 20,106.5 | 32,730.8 | 44,295.0 | 280,328.0 | 570,163.1 | 607,942.4 | 103,650.0 | 1,659,215.8 |
| | 12 | 15,564.1 | 32,580.8 | 44,049.1 | 288,097.9 | 574,515.8 | 612,053.7 | 103,529.2 | 1,670,390.5 |
| 2016 | 1 | 18,840.7 | 32,853.2 | 44,704.3 | 282,597.0 | 562,517.6 | 614,772.5 | 102,199.7 | 1,658,485.0 |
| | 2 | 16,358.7 | 34,192.8 | 45,709.9 | 282,034.9 | 567,106.0 | 622,112.7 | 102,958.8 | 1,670,473.7 |
| | 3 | 17,112.7 | 34,750.7 | 45,808.2 | 287,401.8 | 556,056.2 | 625,002.7 | 102,610.0 | 1,668,742.3 |
| | 4 | 18,055.4 | 34,625.2 | 46,848.9 | 280,849.6 | 550,435.8 | 628,537.5 | 100,231.9 | 1,659,584.3 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

# 1.26 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<br>(10.0) | 3.0 | 10.0<br>(5.0) | 3.0 | 10.0 |
| 1986 | 15 Okt. / *15 Oct.* | 3.5 | 17.0<br>(10.0) | 3.0 | 10.0<br>(5.0) | 3.0 | 10.0 |
| 1989 | 1 Jan. [6] / *1 Jan .* [6] | 3.5 | 17.0<br>(5.0) | 3.0 | 10.0 [7] | 3.0 | 10.0 dan 12.5 [8] |
| 1989 | 2 Mei / *2 May* | 4.5 | 17.0<br>(5.0) | 4.5 | 10.0 | 4.5 | 10.0 dan 12.5 |
| 1989 | 16 Okt. / *16 Oct .* | 5.5 | 17.0<br>(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 | - |
| 2016 | 1 Feb. / *1 Feb .* | 3.5 | - | - | - | 3.5 | - |

[1] Pertama kali dikuatkuasakan ke atas bank perdagangan.
[2] Pertama kali dikuatkuasakan ke atas syarikat kewangan.
[3] Pertama kali dikuatkuasakan ke atas bank saudagar.
[4] Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.
[5] Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.
[6] Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.
[7] Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.
[8] Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.
[9] Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.
[10] Nisbah mudah tunai telah digantikan dengan Rangka Kerja Mudah Tunai Baharu (New Liquidity Framework, NLF) pada tahun 1998. NLF menjadikan pengurusan mudah tunai lebih berkesan dan berterusan apabila institusi perbankan dikehendaki memadankan keperluan aset cairnya berikutan kematangan hutang dengan kematangan aset yang sepadan.

*[1] First introduced for commercial banks.*
*[2] First introduced for finance companies.*
*[3] First introduced for merchant banks.*
*[4] With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.*
*[5] With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.*
*[6] With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.*
*[7] With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.*
*[8] With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.*
*[9] By 2006, finance companies had been absorbed by commercial banks.*
*[10] The liquidity ratio was superseded by the New Liquidity Framework (NLF) in 1998. The NLF provides more efficient and on going liquidity management by requiring banking institutions to match its liquid asset requirement arising from maturing obligations with maturing assets.*

# 1.27 Keperluan Rizab Berkanun dan Aset Mudah Tunai
Statutory Reserve and Liquid Asset Requirement

RM juta / *RM million*

| Pada Akhir Tempoh *End of Period* | | Bank Perdagangan/*Commercial Banks* | | Bank-bank Islam/*Islamic Banks* | | Bank Pelaburan/*Investment Banks* | |
|---|---|---|---|---|---|---|---|
| | | Rizab Berkanun *Statutory Reserve* | Tanggungan yang Layak dalam RM *RM Eligible Liabilities* | Rizab Berkanun *Statutory Reserve* | Tanggungan yang Layak dalam RM *RM Eligible Liabilities* | Rizab Berkanun *Statutory Reserve* | Tanggungan yang Layak dalam RM *RM Eligible Liabilities* |
| 2014 | 4 | 31,694.3 | 811,172.1 | 11,685.6 | 289,566.7 | 907.7 | 22,228.2 |
| | 5 | 32,000.6 | 820,441.8 | 11,789.0 | 290,686.4 | 941.4 | 23,015.4 |
| | 6 | 32,594.6 | 820,672.0 | 11,813.2 | 292,073.6 | 914.2 | 22,680.0 |
| | 7 | 31,697.1 | 820,023.8 | 11,825.0 | 297,519.5 | 920.4 | 22,762.8 |
| | 8 | 32,971.8 | 824,610.3 | 12,177.5 | 300,507.5 | 901.5 | 22,306.9 |
| | 9 | 33,101.3 | 820,890.9 | 12,481.6 | 306,553.2 | 903.1 | 22,718.8 |
| | 10 | 32,663.3 | 824,202.6 | 12,657.7 | 310,617.6 | 889.9 | 21,903.3 |
| | 11 | 33,033.3 | 830,987.3 | 12,974.8 | 317,979.2 | 877.4 | 21,683.1 |
| | 12 | 32,651.3 | 828,501.6 | 13,011.1 | 324,874.5 | 869.6 | 21,404.0 |
| 2015 | 1 | 34,589.1 | 846,721.7 | 13,628.7 | 334,315.6 | 874.9 | 21,302.1 |
| | 2 | 34,127.9 | 855,029.5 | 13,592.4 | 336,350.2 | 843.5 | 20,807.9 |
| | 3 | 33,767.5 | 858,234.0 | 14,245.3 | 344,131.9 | 863.8 | 21,651.4 |
| | 4 | 34,084.2 | 849,555.8 | 14,388.8 | 348,849.0 | 858.8 | 21,302.6 |
| | 5 | 34,097.6 | 847,377.8 | 14,121.4 | 351,421.7 | 842.9 | 20,955.5 |
| | 6 | 33,408.3 | 842,680.2 | 14,024.7 | 354,253.1 | 879.7 | 21,599.9 |
| | 7 | 33,557.7 | 839,156.0 | 14,251.3 | 356,827.1 | 883.1 | 21,641.5 |
| | 8 | 34,568.9 | 850,820.1 | 14,055.7 | 344,035.8 | 877.1 | 21,173.8 |
| | 9 | 34,233.7 | 854,126.4 | 13,671.5 | 345,859.3 | 869.7 | 21,428.1 |
| | 10 | 34,487.1 | 866,448.8 | 13,841.7 | 348,202.4 | 924.6 | 22,991.5 |
| | 11 | 33,728.0 | 863,575.8 | 13,903.6 | 351,094.5 | 873.0 | 21,585.3 |
| | 12 | 34,128.9 | 867,176.5 | 13,731.9 | 343,835.9 | 868.5 | 21,521.8 |
| 2016 | 1 | 35,076.6 | 863,760.5 | 13,929.0 | 341,107.4 | 850.1 | 21,240.3 |
| | 2 | 29,780.6 | 860,360.8 | 11,373.9 | 336,212.1 | 741.4 | 21,006.8 |
| | 3 | 28,920.5 | 864,601.7 | 11,863.0 | 334,920.2 | 696.9 | 19,886.7 |
| | 4 | 30,936.2 | 870,672.6 | 11,721.6 | 333,358.5 | 694.0 | 20,055.8 |

# 1.28a Nisbah Perlindungan Mudah Tunai
## Liquidity Coverage Ratio

RM juta / *RM million*

| Pada Akhir Tempoh<br>*End of Period* | Sistem Perbankan / Banking System | | | Bank Perdagangan / *Commercial Banks* | | | Bank-bank Islam / *Islamic Banks* | | | Bank Pelaburan / *Investment Banks* | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nisbah Perlindungan Mudah Tunai (%)<br>*Liquidity Coverage Ratio (%)* | Aset Cair Berkualiti Tinggi (Stok HQLA)<br>*Stock of High Quality Liquid Assets* | Aliran Keluar Tunai Bersih[2]<br>*Net Cash Outflows* [2] | Nisbah Perlindungan Mudah Tunai (%)<br>*Liquidity Coverage Ratio (%)* | Aset Cair Berkualiti Tinggi (Stok HQLA)<br>*Stock of High Quality Liquid Assets* | Aliran Keluar Tunai Bersih[2]<br>*Net Cash Outflows* [2] | Nisbah Perlindungan Mudah Tunai (%)<br>*Liquidity Coverage Ratio (%)* | Aset Cair Berkualiti Tinggi (Stok HQLA)<br>*Stock of High Quality Liquid Assets* | Aliran Keluar Tunai Bersih[2]<br>*Net Cash Outflows* [2] | Nisbah Perlindungan Mudah Tunai (%)<br>*Liquidity Coverage Ratio (%)* | Aset Cair Berkualiti Tinggi (Stok HQLA)<br>*Stock of High Quality Liquid Assets* | Aliran Keluar Tunai Bersih[2]<br>*Net Cash Outflows* [2] |
| 2015 6 | 119% | 479,061 | 401,243 | 125% | 353,548 | 283,366 | 106% | 103,879 | 98,007 | 109% | 21,634 | 19,870 |
| 7 | 130% | 456,538 | 352,312 | 137% | 342,021 | 249,019 | 108% | 92,586 | 85,577 | 124% | 21,931 | 17,717 |
| 8 | 124% | 465,703 | 375,523 | 131% | 352,883 | 269,030 | 102% | 89,601 | 87,539 | 123% | 23,219 | 18,954 |
| 9 | 119% | 471,510 | 396,134 | 124% | 354,935 | 286,192 | 102% | 92,877 | 91,127 | 126% | 23,699 | 18,814 |
| 10 | 123% | 458,993 | 373,928 | 127% | 348,316 | 274,966 | 111% | 89,773 | 80,821 | 115% | 20,904 | 18,140 |
| 11 | 125% | 461,264 | 368,324 | 132% | 348,219 | 263,354 | 104% | 92,505 | 89,212 | 130% | 20,540 | 15,757 |
| 12 | 130% | 475,956 | 367,461 | 135% | 359,477 | 265,340 | 113% | 97,097 | 85,614 | 117% | 19,382 | 16,507 |
| 2016 1 | 125% | 475,821 | 381,487 | 129% | 360,234 | 279,155 | 112% | 96,101 | 85,634 | 117% | 19,486 | 16,699 |
| 2 | 131% | 487,799 | 372,736 | 135% | 369,808 | 272,934 | 118% | 98,259 | 83,434 | 121% | 19,733 | 16,367 |
| 3 | 126% | 477,170 | 379,843 | 130% | 356,385 | 273,502 | 113% | 101,042 | 89,125 | 115% | 19,743 | 17,215 |

Nota:

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

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

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

*Note:*

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

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

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

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

RM juta / *RM million*

| Akhir tempoh / *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 (%)* |
|---|---|---|---|---|---|---|---|---|---|
| 2010 | 4 | 128,411.6 | 42,385.1 | 170,796.7 | 26,185.4 | 144,611.3 | 955,660.7 | 15.1 | 13.2 |
| | 5 | 129,228.3 | 42,599.4 | 171,827.7 | 26,638.7 | 145,188.9 | 962,921.0 | 15.1 | 13.1 |
| | 6 | 135,287.7 | 41,554.8 | 176,842.5 | 26,727.2 | 150,115.3 | 971,905.3 | 15.4 | 13.6 |
| | 7 | 134,902.9 | 41,491.1 | 176,394.1 | 26,767.5 | 149,626.5 | 974,768.8 | 15.3 | 13.6 |
| | 8 | 134,267.6 | 41,637.5 | 175,905.1 | 26,750.4 | 149,154.7 | 986,720.4 | 15.1 | 13.3 |
| | 9 | 134,994.7 | 38,496.2 | 173,490.9 | 26,924.0 | 146,566.9 | 992,616.6 | 14.8 | 13.2 |
| | 10 | 135,051.2 | 38,568.0 | 173,619.2 | 27,340.1 | 146,279.1 | 1,006,691.9 | 14.5 | 13.0 |
| | 11 | 134,510.6 | 38,299.0 | 172,809.6 | 27,335.5 | 145,474.1 | 1,012,948.5 | 14.4 | 12.7 |
| | 12 | 137,773.6 | 39,962.2 | 177,735.7 | 27,524.5 | 150,211.2 | 1,017,005.7 | 14.8 | 13.0 |
| 2011 | 1 | 132,510.6 | 36,650.6 | 169,161.2 | 27,008.2 | 147,641.8 | 1,026,931.5 | 14.4 | 12.9 |
| | 2 | 134,106.9 | 36,389.8 | 170,496.7 | 26,224.6 | 149,462.0 | 1,029,615.5 | 14.5 | 13.0 |
| | 3 | 133,020.6 | 37,270.4 | 170,291.0 | 26,229.8 | 149,459.9 | 1,034,038.6 | 14.5 | 12.9 |
| | 4 | 135,782.8 | 40,232.4 | 176,015.2 | 26,164.5 | 152,324.0 | 1,038,559.2 | 14.7 | 13.1 |
| | 5 | 134,424.7 | 43,539.0 | 177,963.7 | 30,448.5 | 151,046.7 | 1,048,824.5 | 14.4 | 12.8 |
| | 6 | 137,871.9 | 43,975.7 | 181,847.6 | 34,880.8 | 154,828.0 | 1,057,693.6 | 14.6 | 13.0 |
| | 7 | 136,046.9 | 44,477.3 | 180,524.1 | 32,148.1 | 154,415.0 | 1,064,452.0 | 14.5 | 12.8 |
| | 8 | 137,175.5 | 50,515.8 | 187,691.4 | 32,275.5 | 159,931.2 | 1,074,434.8 | 14.9 | 12.8 |
| | 9 | 136,653.8 | 51,125.1 | 187,778.9 | 31,290.1 | 160,989.1 | 1,083,220.3 | 14.9 | 12.6 |
| | 10 | 139,553.2 | 49,042.0 | 188,595.2 | 31,302.3 | 161,755.3 | 1,068,984.5 | 15.1 | 13.1 |
| | 11 | 138,790.3 | 49,057.3 | 187,847.6 | 31,551.1 | 160,791.9 | 1,084,680.3 | 14.8 | 12.8 |
| | 12 | 149,621.1 | 50,269.2 | 199,890.3 | 31,809.4 | 171,254.5 | 1,089,946.5 | 15.7 | 13.7 |
| 2012 | 1 | 148,182.4 | 50,515.6 | 198,698.0 | 31,807.9 | 169,497.3 | 1,115,258.2 | 15.2 | 13.3 |
| | 2 | 148,241.5 | 50,253.4 | 198,494.8 | 31,812.2 | 169,316.9 | 1,125,167.6 | 15.0 | 13.2 |
| | 3 | 150,107.5 | 48,797.3 | 198,904.8 | 31,825.2 | 169,930.3 | 1,138,305.1 | 14.9 | 13.2 |
| | 4 | 146,877.1 | 46,369.7 | 193,246.8 | 32,150.1 | 166,685.3 | 1,140,926.2 | 14.6 | 12.9 |
| | 5 | 149,258.4 | 49,473.1 | 198,731.4 | 32,135.2 | 170,085.3 | 1,159,174.8 | 14.7 | 12.9 |
| | 6 | 157,797.7 | 49,113.0 | 206,910.7 | 32,132.3 | 178,531.6 | 1,175,105.7 | 15.2 | 13.4 |
| | 7 | 154,428.8 | 46,198.4 | 200,627.2 | 32,221.5 | 175,409.0 | 1,180,684.9 | 14.9 | 13.1 |
| | 8 | 153,423.1 | 47,068.4 | 200,491.5 | 32,681.2 | 174,807.7 | 1,189,503.0 | 14.7 | 12.9 |
| | 9 | 156,793.8 | 49,259.0 | 206,052.8 | 32,970.2 | 177,536.9 | 1,189,699.3 | 14.9 | 13.2 |
| | 10 | 160,465.7 | 49,689.9 | 210,155.6 | 32,972.2 | 181,527.4 | 1,188,488.8 | 15.3 | 13.5 |
| | 11 | 159,779.3 | 50,882.6 | 210,661.9 | 33,130.5 | 181,882.3 | 1,191,667.5 | 15.3 | 13.4 |
| | 12 | 165,329.7 | 50,575.1 | 215,904.8 | 33,517.9 | 187,093.1 | 1,190,652.3 | 15.7 | 13.9 |

1 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran
2 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

*1 Beginning April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor*
*2. Beginning January 2008, figures incorporate banking institutions under the Basel II Standardised Approach*

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

RM juta / *RM million*

| Akhir tempoh | | Modal Ekuiti Biasa Kumpulan 1 | Modal Kumpulan 1 | Jumlah Modal | Jumlah Aset Berwajaran Risiko | Nisbah Modal Ekuiti Biasa Kumpulan 1 | Nisbah Modal Kumpulan 1 | Nisbah Jumlah Modal |
|---|---|---|---|---|---|---|---|---|
| *End of period* | | *Common Equity Tier 1 Capital (CET1 Capital)* | *Tier 1 Capital* | *Total Capital* | *Total Risk Weighted Assets* | *CET1 Capital Ratio (%)* | *Tier 1 Capital Ratio (%)* | *Total Capital Ratio (%)* |
| 2015 | 1 | 184,045.3 | 195,123.1 | 223,636.9 | 1,444,997.2 | 12.7 | 13.5 | 15.5 |
| | 2 | 182,590.9 | 193,675.2 | 222,194.2 | 1,435,179.8 | 12.7 | 13.5 | 15.5 |
| | 3 | 182,816.5 | 193,903.7 | 222,376.6 | 1,464,368.8 | 12.5 | 13.2 | 15.2 |
| | 4 | 181,052.0 | 192,157.7 | 220,911.2 | 1,460,607.1 | 12.4 | 13.2 | 15.1 |
| | 5 | 181,723.9 | 192,838.6 | 223,074.4 | 1,473,883.5 | 12.3 | 13.1 | 15.1 |
| | 6 | 186,125.2 | 197,291.6 | 228,345.8 | 1,484,668.4 | 12.5 | 13.3 | 15.4 |
| | 7 | 189,557.2 | 200,696.4 | 231,919.0 | 1,487,150.2 | 12.7 | 13.5 | 15.6 |
| | 8 | 187,486.3 | 198,124.4 | 229,442.4 | 1,548,726.1 | 12.1 | 12.8 | 14.8 |
| | 9 | 188,385.6 | 199,679.9 | 231,332.8 | 1,551,985.6 | 12.1 | 12.9 | 14.9 |
| | 10 | 189,172.7 | 203,764.6 | 236,178.5 | 1,530,822.4 | 12.4 | 13.3 | 15.4 |
| | 11 | 188,517.8 | 202,919.5 | 235,711.3 | 1,523,530.8 | 12.4 | 13.3 | 15.5 |
| | 12 | 194,406.0 | 209,269.8 | 244,657.1 | 1,515,998.4 | 12.8 | 13.8 | 16.1 |
| 2016 | 1 | 194,060.1 | 208,047.7 | 248,134.3 | 1,505,305.3 | 12.9 | 13.8 | 16.5 |
| | 2 | 194,777.9 | 208,814.7 | 248,936.2 | 1,519,804.8 | 12.8 | 13.7 | 16.4 |
| | 3 | 194,725.0 | 208,683.3 | 247,818.3 | 1,498,914.0 | 13.0 | 13.9 | 16.5 |
| | 4 | 193,637.4 | 207,599.7 | 246,494.2 | 1,500,478.5 | 12.9 | 13.8 | 16.4 |

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

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

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

RM juta /Unit(juta)/*RM million/Unit(million)*

| Tempoh / *Period* | Urusniaga bagi Tempoh *Transactions during the period* | | | | | | | Urusniaga pada Akhir Tempoh *Transactions as at end of period* | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Bilangan Urusniaga Menggunakan Kad *No. of Card Transactions* | Jumlah Belian *Total Purchases* | | | Jumlah Pendahuluan Tunai *Total Cash Advances* | | | Bilangan Kad Dalam Edaran *No. of Cards in Circulation* | | Amaun Had Kredit Dibenarkan *Amount of Credit Line Extended* | Jumlah Baki Tertunggak dari Pemegang Kad *Total Outstanding Balances due from Cardholders* | | | |
| | | Dalam Malaysia *In Malaysia* | | Luar Negara *Abroad* | Dalam Malaysia *In Malaysia* | | Luar Negara *Abroad* | Kad Utama *Principal Cards* | Kad Tambahan *Supplementary Cards* | | Baki Semasa *Current Balances* | Baki Melebihi Tempoh *Overdue Balances* | | |
| | | Pemegang Kad Tempatan *Local Cardholders* | Pemegang Kad Asing *Foreign Cardholders* | Pemegang Kad Tempatan *Local Cardholders* | Pemegang Kad Tempatan *Local Cardholders* | Pemegang Kad Asing *Foreign Cardholders* | Pemegang Kad Tempatan *Local Cardholders* | | | | | < 3 Bulan *<3 Months* | > 3 hingga 6 Bulan *>3 To 6 Months* | > 6 Bulan *>6 Months* |
| 2014 | 345.7 | 91,123.7 | 8,692.0 | 11,988.7 | 2,190.7 | 964.7 | 195.0 | 7.1 | 0.9 | 123,886.2 | 32,841.4 | 2,493.9 | 335.8 | 7.2 |
| 2015 | 359.6 | 97,490.8 | 7,827.3 | 12,855.6 | 2,154.2 | 995.9 | 174.1 | 7.7 | 1.0 | 128,753.3 | 33,521.8 | 2,350.9 | 350.3 | 10.5 |
| 2015 1 | 30.0 | 8,387.7 | 611.7 | 1,004.2 | 165.0 | 76.6 | 13.5 | 7.2 | 0.9 | 125,237.5 | 33,052.8 | 2,469.9 | 370.1 | 7.5 |
| 2 | 28.7 | 7,598.3 | 656.6 | 873.5 | 149.2 | 84.0 | 12.4 | 7.2 | 0.9 | 125,412.8 | 32,860.6 | 2,726.7 | 386.9 | 9.6 |
| 3 | 31.0 | 9,344.8 | 766.6 | 1,085.4 | 180.6 | 83.5 | 15.0 | 7.2 | 0.9 | 124,823.3 | 33,036.5 | 2,579.2 | 370.5 | 11.1 |
| 4 | 27.3 | 7,149.3 | 624.4 | 1,045.2 | 167.4 | 75.8 | 13.6 | 7.3 | 0.9 | 125,491.2 | 32,239.6 | 2,412.8 | 357.6 | 10.3 |
| 5 | 29.2 | 7,611.1 | 590.5 | 1,091.2 | 181.7 | 72.9 | 17.8 | 7.3 | 0.9 | 126,440.9 | 32,000.2 | 2,509.0 | 351.1 | 13.5 |
| 6 | 29.8 | 7,856.7 | 628.5 | 1,080.8 | 176.0 | 74.2 | 14.7 | 7.4 | 1.0 | 127,053.4 | 32,316.1 | 2,417.7 | 352.3 | 9.9 |
| 7 | 30.0 | 7,985.8 | 635.6 | 1,030.1 | 174.3 | 86.6 | 14.5 | 7.4 | 1.0 | 127,657.2 | 32,236.3 | 2,351.3 | 351.1 | 10.9 |
| 8 | 29.6 | 7,918.9 | 673.1 | 986.6 | 185.2 | 97.5 | 12.7 | 7.4 | 1.0 | 122,861.5 | 32,099.0 | 2,573.3 | 350.0 | 12.2 |
| 9 | 29.7 | 7,855.9 | 661.0 | 1,070.9 | 189.1 | 90.5 | 14.8 | 7.5 | 1.0 | 124,629.1 | 32,067.4 | 2,478.5 | 343.7 | 10.4 |
| 10 | 30.1 | 8,162.7 | 615.1 | 1,103.0 | 197.4 | 88.1 | 13.5 | 7.6 | 1.0 | 126,442.8 | 32,166.9 | 2,330.6 | 354.8 | 11.9 |
| 11 | 30.5 | 8,217.8 | 612.7 | 1,122.4 | 190.3 | 80.5 | 14.1 | 7.7 | 1.0 | 127,354.0 | 32,589.2 | 2,502.3 | 348.2 | 12.9 |
| 12 | 33.7 | 9,402.0 | 751.5 | 1,362.4 | 198.0 | 85.6 | 17.6 | 7.7 | 1.0 | 128,753.3 | 33,521.8 | 2,350.9 | 350.3 | 10.5 |
| 2016 1 | 32.6 | 8,960.7 | 709.5 | 1,115.9 | 175.1 | 47.2 | 15.2 | 7.8 | 1.0 | 129,680.9 | 33,927.7 | 2,410.0 | 358.6 | 11.5 |
| 2 | 29.9 | 7,651.1 | 635.6 | 990.0 | 179.9 | 47.4 | 12.6 | 7.8 | 1.0 | 129,390.0 | 32,956.6 | 2,520.9 | 366.7 | 10.5 |
| 3 | 31.5 | 8,498.3 | 743.2 | 1,169.3 | 193.9 | 84.3 | 14.8 | 7.9 | 1.0 | 131,443.7 | 32,797.7 | 2,218.2 | 357.8 | 10.2 |
| 4 | 30.4 | 8,018.4 | 824.7 | 1,161.9 | 188.3 | 77.0 | 14.5 | 7.9 | 1.0 | 132,176.5 | 32,850.5 | 2,261.8 | 352.8 | 11.7 |

Nota:
Sila rujuk pada Glosari untuk penjelasan lanjut mengenai beberapa item data.

*Note:*
*Please refer to Glossary for further explanation on some of the data items.*

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

Peratus Setahun / *Percent per annum*

| Kadar purata bagi tempoh *Average rates during the period* | | Bank-bank Perdagangan / *Commercial Banks* | | | | | | | | | Bank-bank Pelaburan / *Investment Banks* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Deposit tetap *Fixed deposits* | | | | | Deposit tabungan *Savings deposit* | Kadar Asas berwajaran *Weighted Base Rate* | Kadar Berian Pinjaman Asas *Base Lending Rate* | Kadar Berian Pinjaman Purata *Average Lending Rate* | Deposit tetap *Fixed deposits* | | | | | Kadar Berian Pinjaman Purata *Average Lending Rate* |
| | | Tempoh (dalam bulan) *Period (in months)* | | | | | | | | | Tempoh (dalam bulan) *Period (in months)* | | | | | |
| | | 1 | 3 | 6 | 9 | 12 | | | | | 1 | 3 | 6 | 9 | 12 | |
| 2014 | 1 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 0.98 | | 6.53 | 4.53 | 2.69 | 2.87 | 2.95 | 3.39 | 3.40 | 5.81 |
| | 2 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 0.98 | | 6.53 | 4.44 | 2.71 | 2.87 | 3.36 | 3.42 | 3.36 | 5.84 |
| | 3 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 0.98 | | 6.53 | 4.54 | 2.76 | 2.94 | 2.96 | 3.42 | 3.42 | 5.75 |
| | 4 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 0.98 | | 6.53 | 4.52 | 2.77 | 2.89 | 2.97 | 3.42 | 3.42 | 5.78 |
| | 5 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 1.00 | | 6.53 | 4.47 | 2.79 | 2.93 | 3.40 | 3.42 | 3.40 | 5.81 |
| | 6 | 2.91 | 2.97 | 3.02 | 3.05 | 3.15 | 1.01 | | 6.53 | 4.54 | 2.83 | 2.90 | 3.38 | 3.43 | 3.40 | 5.87 |
| | 7 | 3.07 | 3.12 | 3.17 | 3.21 | 3.30 | 1.07 | | 6.78 | 4.61 | 2.79 | 3.01 | 3.06 | 3.51 | 3.55 | 5.96 |
| | 8 | 3.07 | 3.12 | 3.17 | 3.21 | 3.30 | 1.07 | | 6.79 | 4.69 | 2.99 | 2.89 | 3.50 | 3.49 | 3.53 | 5.97 |
| | 9 | 3.07 | 3.12 | 3.17 | 3.21 | 3.30 | 1.08 | | 6.79 | 4.72 | 3.22 | 3.48 | 3.51 | 3.52 | 3.56 | 6.62 |
| | 10 | 3.07 | 3.12 | 3.18 | 3.22 | 3.30 | 1.08 | | 6.79 | 4.67 | 3.34 | 3.49 | 3.59 | 3.52 | 3.57 | 6.69 |
| | 11 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.07 | | 6.79 | 4.65 | 3.28 | 3.18 | 3.18 | 3.69 | 3.60 | 6.74 |
| | 12 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.07 | | 6.79 | 4.67 | 3.70 | 3.51 | 4.12 | 3.70 | 3.65 | 6.76 |
| 2015 | 1 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.07 | 3.82 | 6.79 | 4.64 | 3.46 | 3.71 | 3.70 | 3.76 | 3.79 | 6.87 |
| | 2 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.06 | 3.82 | 6.79 | 4.67 | 3.40 | 3.74 | 3.74 | 3.82 | 3.73 | 6.75 |
| | 3 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.08 | 3.82 | 6.79 | 4.68 | 3.24 | 3.66 | 3.52 | 3.78 | 3.68 | 6.87 |
| | 4 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.07 | 3.80 | 6.79 | 4.68 | 3.34 | 3.12 | 3.37 | 3.82 | 3.81 | 6.97 |
| | 5 | 3.09 | 3.14 | 3.19 | 3.23 | 3.31 | 1.07 | 3.80 | 6.79 | 4.61 | 3.03 | 3.29 | 3.74 | 3.67 | 3.72 | 6.90 |
| | 6 | 3.08 | 3.14 | 3.19 | 3.23 | 3.31 | 1.06 | 3.80 | 6.79 | 4.57 | 3.31 | 3.67 | 3.78 | 3.70 | 3.74 | 6.90 |
| | 7 | 3.08 | 3.14 | 3.19 | 3.23 | 3.31 | 1.06 | 3.78 | 6.79 | 4.54 | 3.32 | 3.07 | 3.76 | 3.73 | 3.74 | 6.88 |
| | 8 | 3.08 | 3.14 | 3.19 | 3.23 | 3.31 | 1.05 | 3.78 | 6.79 | 4.51 | 3.48 | 3.22 | 3.75 | 3.76 | 3.74 | 6.85 |
| | 9 | 3.08 | 3.14 | 3.19 | 3.23 | 3.31 | 1.06 | 3.78 | 6.79 | 4.49 | 3.39 | 3.64 | 3.75 | 3.76 | 3.74 | 6.91 |
| | 10 | 3.08 | 3.13 | 3.18 | 3.22 | 3.31 | 1.05 | 3.78 | 6.79 | 4.54 | 3.41 | 3.68 | 3.44 | 3.80 | 3.87 | 6.85 |
| | 11 | 3.08 | 3.13 | 3.18 | 3.22 | 3.31 | 1.04 | 3.78 | 6.79 | 4.53 | 3.39 | 3.38 | 3.36 | 3.83 | 3.85 | 6.90 |
| | 12 | 3.08 | 3.13 | 3.18 | 3.22 | 3.31 | 1.04 | 3.77 | 6.79 | 4.57 | 3.72 | 3.94 | 3.66 | 3.73 | 3.79 | 6.90 |
| 2016 | 1 | 3.08 | 3.13 | 3.18 | 3.23 | 3.31 | 1.03 | 3.79 | 6.79 | 4.58 | 3.48 | 3.67 | 3.54 | 3.75 | 3.85 | 6.89 |
| | 2 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.03 | 3.79 | 6.80 | 4.61 | 3.50 | 3.79 | 3.40 | 3.75 | 3.93 | 6.67 |
| | 3 | 3.08 | 3.13 | 3.19 | 3.23 | 3.31 | 1.03 | 3.79 | 6.80 | 4.61 | 3.54 | 3.43 | 3.51 | 3.76 | 3.86 | 6.68 |
| | 4 | 3.08 | 3.14 | 3.19 | 3.23 | 3.31 | 1.02 | 3.79 | 6.80 | 4.60 | 3.51 | 3.62 | 3.39 | 3.41 | 3.81 | 6.65 |

1 Mulai Ogos 2000, kadar deposit tetap bagi Bank-bank Perdagangan, Syarikat-syarikat Kewangan dan Bank-bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja ( Data sebelum Ogos 2000 masih menggunakan tempoh matang purata.
2 Mulai Mac 2012, Pengiraan kadar berian pinjaman purata termasuk bank-bank berikut: Industrial and Commercial Bank of China mulai November 2010; Sumitomo Mitsui Banking Corporation mulai Mei 2011; Mizuho Corp Bank (M) Berhad dan BNP Paribas Malaysia Berhad mulai Disember 2011.
3 Pada 2 Januari 2015, Kadar Asas telah menggantikan Kadar Pinjaman Asas (BLR) sebagai kadar rujukan untuk pinjaman runcit berkadar terapung baharu dan kemudahan pembiayaan baharu. Wajaran berdasarkan bahagian setiap bank daripada semua pinjaman berkadar terapung terkumpul. Selepas tarikh kuat kuasanya, pinjaman berasaskan BLR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BLR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BLR.

1 From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies, Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).
2 Since March 2012, the following banks were included in the computation of the average lending rate: Industrial and Commercial Bank of China from November 2010 onwards; Sumitomo Mitsui Banking Corporation from May 2011 onwards; Mizuho Corporation Bank (M) Berhad and BNP Paribas Malaysia Berhad from December 2011 onwards.
3 On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the main reference rate for new retail floating-rate loans and financing facilities. Weights are based on individuals banks' share of all outstanding floating-rate loans. After the effective date, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BLR will also be made.

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

Peratus Setahun / Percent per annum

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

Nota:
SPI - Skim Perbankan Islam
1 Data bagi Kadar Pembiayaan Asas dan Kadar Pembiayaan Purata hanya diperolehi mulai Januari 2009
2 Berkuat kuasa 2 Januari 2015, Kadar Asas akan menggantikan Kadar Pinjaman Asas sebgaai kadar rujukan utama bagi pinjaman runcit kadar terapung. Kadar Asas akan digunakan untuk pinjaman runcit kadar terapung baharu dan pembiayaan semula pinjaman sedia ada yang diberikan sejak 2 Januari 2015. Selepas tarikh kuat kuasanya, pinjaman berasaskan BFR yang diambil sebelum tahun 2015 akan terus menjadi rujukan berbanding dengan BFR. Walau bagaimanapun, apabila sesebuah institusi kewangan membuat sebarang pelarasan terhadap Kadar Asas, pelarasan yang serupa juga akan dibuat terhadap BFR.

Note:
IBS - Islamic Banking Scheme
1 Data for Base Financing Rate and Average Financing Rate are only available from January 2009
2 Effective 2 Jannuary 2015, the Base Rate would replace the Base Lending Rate as the main reference rate for new retail floating rate loans. The Base Rate would be used for new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards. After the effective date, BLR-based loans prior to 2015 will continue to be referenced against the BLR. However, when a financial institution makes any adjustments to the Base Rate, a corresponding adjustment to the BLR will also be made.

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

Peratus Setahun / *Percent per annum*

| Tempoh / *Period* | | Kadar Dasar Semalaman *Overnight policy rate (OPR)* [2] | Kadar purata berwajaran antara bank *Weighted average interbank rates* | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Pada akhir tempoh | Wang semalaman *Overnight money* | | | 1 minggu *1 week* | | | 1 bulan *1 month* | | | 3 bulan *3 month* | | | 6 bulan *6 month* | | | 12 bulan *12 month* | | | |
| | | *As at period end* | Julat *Range* | | Purata *Avg* | Julat *Range* | | Purata *Avg* | Julat *Range* | | Purata *Avg* | Julat *Range* | | Purata *Avg* | Julat *Range* | | Purata *Avg* | Julat *Range* | | Purata *Avg* |
| 2014 | | 3.25 | 3.06 - 3.13 | | 3.10 | 3.12 - 3.15 | | 3.13 | 3.19 - 3.24 | | 3.21 | 3.49 - 3.52 | | 3.51 | 3.76 - 3.76 | | 3.76 | - - - | | - |
| 2015 | | 3.25 | 3.13 - 3.25 | | 3.21 | 3.24 - 3.28 | | 3.25 | 3.34 - 3.39 | | 3.36 | 3.73 - 3.74 | | 3.74 | 3.78 - 3.78 | | 3.78 | - - - | | - |
| 2015 | 4 | 3.25 | 3.16 - 3.25 | | 3.23 | 3.24 - 3.27 | | 3.25 | 3.28 - 3.33 | | 3.29 | - - - | | - | - - - | | - | - - - | | - |
| | 5 | 3.25 | 3.18 - 3.25 | | 3.23 | 3.25 - 3.27 | | 3.25 | 3.28 - 3.31 | | 3.29 | 3.69 - 3.69 | | 3.69 | 3.79 - 3.79 | | 3.79 | - - - | | - |
| | 6 | 3.25 | 3.16 - 3.25 | | 3.23 | 3.25 - 3.27 | | 3.25 | 3.29 - 3.35 | | 3.30 | 3.67 - 3.68 | | 3.67 | - - - | | - | - - - | | - |
| | 7 | 3.25 | 3.17 - 3.25 | | 3.23 | 3.25 - 3.27 | | 3.25 | 3.35 - 3.39 | | 3.35 | 3.66 - 3.66 | | 3.66 | 3.70 - 3.70 | | 3.70 | - - - | | - |
| | 8 | 3.25 | 3.16 - 3.26 | | 3.22 | 3.24 - 3.28 | | 3.25 | 3.36 - 3.38 | | 3.37 | 3.67 - 3.67 | | 3.67 | 3.70 - 3.70 | | 3.70 | - - - | | - |
| | 9 | 3.25 | 3.05 - 3.24 | | 3.18 | 3.24 - 3.28 | | 3.25 | 3.44 - 3.47 | | 3.45 | 3.73 - 3.73 | | 3.73 | - - - | | - | - - - | | - |
| | 10 | 3.25 | 3.04 - 3.25 | | 3.17 | 3.24 - 3.28 | | 3.25 | 3.39 - 3.45 | | 3.44 | 3.74 - 3.75 | | 3.75 | - - - | | - | - - - | | - |
| | 11 | 3.25 | 3.06 - 3.26 | | 3.18 | 3.23 - 3.29 | | 3.24 | 3.39 - 3.39 | | 3.39 | 3.73 - 3.73 | | 3.73 | - - - | | - | - - - | | - |
| | 12 | 3.25 | 3.05 - 3.21 | | 3.11 | 3.17 - 3.28 | | 3.18 | 3.40 - 3.43 | | 3.42 | 3.85 - 3.86 | | 3.85 | 3.92 - 3.92 | | 3.92 | - - - | | - |
| 2016 | 1 | 3.25 | 3.08 - 3.19 | | 3.12 | 3.15 - 3.25 | | 3.16 | 3.35 - 3.37 | | 3.35 | 3.83 - 3.84 | | 3.83 | 3.83 - 3.83 | | 3.83 | - - - | | - |
| | 2 | 3.25 | 3.05 - 3.18 | | 3.14 | 3.14 - 3.22 | | 3.14 | 3.29 - 3.31 | | 3.29 | - - - | | - | - - - | | - | - - - | | - |
| | 3 | 3.25 | 3.06 - 3.20 | | 3.15 | 3.20 - 3.22 | | 3.20 | 3.27 - 3.31 | | 3.28 | - - - | | - | - - - | | - | - - - | | - |
| | 4 | 3.25 | 3.08 - 3.21 | | 3.16 | 3.22 - 3.24 | | 3.22 | 3.28 - 3.29 | | 3.28 | 3.67 - 3.67 | | 3.67 | - - - | | - | - - - | | - |
| April 2016 | 01 | 3.25 | 3.06 - 3.15 | | 3.07 | 3.22 - 3.23 | | 3.22 | 3.24 - 3.24 | | 3.24 | - - - | | - | - - - | | - | - - - | | - |
| | 04 | 3.25 | 3.05 - 3.15 | | 3.06 | 3.22 - 3.23 | | 3.22 | 3.25 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 05 | 3.25 | 3.05 - 3.24 | | 3.23 | 3.22 - 3.22 | | 3.22 | 3.36 - 3.36 | | 3.36 | - - - | | - | - - - | | - | - - - | | - |
| | 06 | 3.25 | 3.05 - 3.21 | | 3.21 | 3.20 - 3.24 | | 3.21 | 3.35 - 3.35 | | 3.35 | 3.69 - 3.69 | | 3.69 | - - - | | - | - - - | | - |
| | 07 | 3.25 | 3.05 - 3.18 | | 3.07 | 3.22 - 3.24 | | 3.22 | 3.38 - 3.38 | | 3.38 | - - - | | - | - - - | | - | - - - | | - |
| | 08 | 3.25 | 3.05 - 3.20 | | 3.19 | 3.22 - 3.23 | | 3.22 | 3.38 - 3.38 | | 3.38 | - - - | | - | - - - | | - | - - - | | - |
| | 11 | 3.25 | 3.10 - 3.24 | | 3.23 | 3.21 - 3.22 | | 3.22 | - - - | | - | - - - | | - | - - - | | - | - - - | | - |
| | 12 | 3.25 | 3.08 - 3.20 | | 3.09 | 3.21 - 3.24 | | 3.22 | 3.36 - 3.36 | | 3.36 | - - - | | - | - - - | | - | - - - | | - |
| | 13 | 3.25 | 3.10 - 3.24 | | 3.23 | 3.20 - 3.23 | | 3.22 | 3.24 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 14 | 3.25 | 3.10 - 3.21 | | 3.20 | 3.20 - 3.25 | | 3.22 | - - - | | - | - - - | | - | - - - | | - | - - - | | - |
| | 15 | 3.25 | 3.05 - 3.25 | | 3.14 | 3.23 - 3.23 | | 3.23 | 3.25 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 18 | 3.25 | 3.05 - 3.15 | | 3.06 | 3.22 - 3.24 | | 3.22 | 3.25 - 3.25 | | 3.25 | 3.68 - 3.68 | | 3.68 | - - - | | - | - - - | | - |
| | 19 | 3.25 | 3.03 - 3.15 | | 3.06 | 3.23 - 3.23 | | 3.23 | 3.25 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 20 | 3.25 | 3.15 - 3.24 | | 3.23 | 3.20 - 3.24 | | 3.23 | 3.25 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 21 | 3.25 | 3.15 - 3.24 | | 3.23 | 3.23 - 3.24 | | 3.23 | 3.25 - 3.25 | | 3.25 | - - - | | - | - - - | | - | - - - | | - |
| | 22 | 3.25 | 3.10 - 3.23 | | 3.21 | 3.22 - 3.22 | | 3.22 | - - - | | - | - - - | | - | - - - | | - | - - - | | - |
| | 25 | 3.25 | 3.10 - 3.23 | | 3.22 | 3.23 - 3.24 | | 3.23 | 3.26 - 3.26 | | 3.26 | - - - | | - | - - - | | - | - - - | | - |
| | 26 | 3.25 | 3.12 - 3.20 | | 3.12 | 3.23 - 3.23 | | 3.23 | - - - | | - | - - - | | - | - - - | | - | - - - | | - |
| | 27 | 3.25 | 3.10 - 3.25 | | 3.16 | 3.23 - 3.25 | | 3.23 | 3.24 - 3.24 | | 3.24 | - - - | | - | - - - | | - | - - - | | - |
| | 28 | 3.25 | 3.10 - 3.21 | | 3.20 | 3.20 - 3.25 | | 3.23 | 3.24 - 3.25 | | 3.25 | 3.63 - 3.63 | | 3.63 | - - - | | - | - - - | | - |
| | 29 | 3.25 | 3.10 - 3.29 | | 3.24 | 3.20 - 3.25 | | 3.23 | 3.25 - 3.40 | | 3.26 | - - - | | - | - - - | | - | - - - | | - |

[2] Berkuatkuasa mulai 26 April 2004.
"-" Tiada urusniaga pada tempoh tersebut.

[2] *With effect from 26 April 2004.*
*"-" Mean no trading for the period.*

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

Peratus setahun / *Percent per annum*

| Tempoh / *Period* | | Kadar diskaun purata Bil Perbendaharaan / *Average discount rate on Treasury bills* | | | Kadar diskaun purata Bil Bank Negara / *Average discount rate on Bank Negara bills* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Tempoh (dalam bulan) / *Period (in months)* | | | Tempoh (dalam bulan) / *Period (in months)* | | | | | |
| | | 3 | 6 | 12 | 1 | 2 | 3 | 6 | 9 | 12 |
| 2014 | | 3.125 | 3.166 | 3.175 | - | 2.908 | 3.056 | 3.045 | 3.109 | 3.113 |
| 2015 | | 3.109 | 2.983 | 3.059 | - | - | - | - | 3.080 | - |
| 2014 | 4 | 2.996 | 3.041 | - | - | - | - | - | 2.959 | 2.920 |
| | 5 | 2.962 | - | 3.055 | - | - | 2.858 | - | 2.980 | 2.934 |
| | 6 | 3.002 | 3.139 | 3.295 | - | 2.908 | - | 3.019 | 3.049 | 3.159 |
| | 7 | 3.145 | 3.073 | 3.248 | - | - | 3.005 | 3.070 | - | 3.121 |
| | 8 | 3.186 | 3.136 | - | - | - | 3.135 | - | 3.115 | 3.203 |
| | 9 | 3.251 | 3.410 | - | - | - | 3.271 | - | 3.275 | 3.376 |
| | 10 | 3.303 | 3.367 | - | - | - | 3.199 | - | 3.264 | 3.237 |
| | 11 | 3.367 | - | - | - | - | 3.286 | - | 3.358 | 3.334 |
| | 12 | 3.371 | 3.475 | 3.483 | - | - | - | - | - | 3.414 |
| 2015 | 1 | 3.376 | 3.419 | 3.361 | - | - | - | - | - | - |
| | 2 | 3.252 | 3.198 | 3.169 | - | - | - | - | - | - |
| | 3 | 2.990 | 3.019 | 3.001 | - | - | - | - | - | - |
| | 4 | 2.953 | 2.942 | 2.895 | - | - | - | - | - | - |
| | 5 | 3.107 | - | 2.784 | - | - | - | - | - | - |
| | 6 | 2.803 | 2.801 | - | - | - | - | - | - | - |
| | 7 | 3.230 | 2.962 | - | - | - | - | - | - | - |
| | 8 | 3.246 | - | 3.144 | - | - | - | - | 3.080 | - |
| | 9 | 3.020 | 3.008 | - | - | - | - | - | - | - |
| | 10 | - | - | - | - | - | - | - | - | - |
| | 11 | - | 2.512 | - | - | - | - | - | - | - |
| | 12 | - | - | - | - | - | - | - | - | - |
| 2016 | 1 | - | 2.703 | 2.694 | - | - | - | - | - | - |
| | 2 | - | - | - | - | - | - | - | - | - |
| | 3 | 2.391 | 2.431 | - | - | - | - | - | - | - |
| | 4 | - | - | - | - | - | - | - | - | - |

"-" 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<br>*Remaining years to maturity* | | 1 | 2 | 3 | 4 | 5 | 10 | 15 | 20 |
|---|---|---|---|---|---|---|---|---|---|
| 2013 | | 3.0250 | 3.2070 | 3.3370 | 3.5650 | 3.6640 | 4.1280 | 4.4690 | 4.6360 |
| 2014 | | 3.4790 | 3.5500 | 3.6420 | 3.7730 | 3.8350 | 4.1470 | 4.4210 | 4.5900 |
| 2015 | | 2.5860 | 2.8840 | 3.2690 | 3.3910 | 3.4680 | 4.1860 | 4.5690 | 4.6740 |
| 2013 | 10 | 2.9500 | 2.9900 | 3.0960 | 3.2960 | 3.3680 | 3.6020 | 3.9310 | 4.0780 |
| | 11 | 2.9810 | 3.0260 | 3.1450 | 3.4750 | 3.6000 | 4.0760 | 4.3190 | 4.4560 |
| | 12 | 3.0250 | 3.2070 | 3.3370 | 3.5650 | 3.6640 | 4.1280 | 4.4690 | 4.6360 |
| 2014 | 1 | 3.0250 | 3.1460 | 3.2500 | 3.5840 | 3.7250 | 4.2460 | 4.5190 | 4.6980 |
| | 2 | 3.0300 | 3.1490 | 3.2890 | 3.5610 | 3.6120 | 4.1180 | 4.5590 | 4.7150 |
| | 3 | 3.0660 | 3.2380 | 3.4020 | 3.5570 | 3.6630 | 4.1090 | 4.4990 | 4.6940 |
| | 4 | 3.0500 | 3.2130 | 3.3880 | 3.5180 | 3.6270 | 4.0730 | 4.4360 | 4.6390 |
| | 5 | 3.1370 | 3.3440 | 3.4950 | 3.6480 | 3.7320 | 4.0330 | 4.3990 | 4.6010 |
| | 6 | 3.1690 | 3.3510 | 3.5150 | 3.6460 | 3.7430 | 4.0430 | 4.3420 | 4.4230 |
| | 7 | 3.2070 | 3.3520 | 3.4800 | 3.5830 | 3.6680 | 3.8820 | 4.2240 | 4.3040 |
| | 8 | 3.2370 | 3.3210 | 3.5110 | 3.5960 | 3.6830 | 3.9170 | 4.2290 | 4.3150 |
| | 9 | 3.2640 | 3.3450 | 3.4640 | 3.5820 | 3.6680 | 3.9210 | 4.2220 | 4.3170 |
| | 10 | 3.3330 | 3.4080 | 3.4830 | 3.5790 | 3.6350 | 3.8310 | 4.1590 | 4.2570 |
| | 11 | 3.4210 | 3.4950 | 3.5800 | 3.6350 | 3.7180 | 3.8530 | 4.1410 | 4.2540 |
| | 12 | 3.4790 | 3.5500 | 3.6420 | 3.7730 | 3.8350 | 4.1470 | 4.4210 | 4.5900 |
| 2015 | 1 | 3.3450 | 3.4640 | 3.5280 | 3.6090 | 3.6630 | 3.8310 | 4.1140 | 4.3500 |
| | 2 | 3.2710 | 3.3750 | 3.4280 | 3.5710 | 3.6250 | 3.8690 | 4.1460 | 4.3490 |
| | 3 | 3.2050 | 3.2890 | 3.3460 | 3.5030 | 3.5900 | 3.8940 | 4.1340 | 4.3310 |
| | 4 | 3.1860 | 3.2560 | 3.3000 | 3.4830 | 3.5930 | 3.8520 | 4.0360 | 4.2920 |
| | 5 | 3.1250 | 3.2760 | 3.3630 | 3.5290 | 3.5870 | 3.9180 | 4.1380 | 4.2620 |
| | 6 | 3.0410 | 3.1690 | 3.2960 | 3.5260 | 3.6650 | 4.0320 | 4.1760 | 4.2730 |
| | 7 | 3.0790 | 3.1640 | 3.2930 | 3.4620 | 3.6160 | 4.0800 | 4.2740 | 4.3580 |
| | 8 | 3.0760 | 3.3370 | 3.5180 | 3.8440 | 3.9800 | 4.3960 | 4.6500 | 4.7790 |
| | 9 | 3.2020 | 3.3890 | 3.7110 | 3.8230 | 3.8560 | 4.1510 | 4.6210 | 4.7390 |
| | 10 | 2.8140 | 2.9610 | 3.5800 | 3.6480 | 3.7090 | 4.1260 | 4.3890 | 4.4790 |
| | 11 | 2.5980 | 2.9600 | 3.4000 | 3.5850 | 3.7040 | 4.1990 | 4.4480 | 4.5460 |
| | 12 | 2.5860 | 2.8840 | 3.2690 | 3.3910 | 3.4680 | 4.1860 | 4.5690 | 4.6740 |
| 2016 | 1 | 2.7740 | 3.0830 | 3.2040 | 3.3050 | 3.3400 | 3.8500 | 4.2360 | 4.5080 |
| | 2 | 2.8930 | 3.2100 | 3.3230 | 3.4330 | 3.5440 | 3.9300 | 4.2260 | 4.4450 |
| | 3 | 2.7090 | 3.0630 | 3.2140 | 3.3610 | 3.4260 | 3.8020 | 4.1640 | 4.3770 |
| | 4 | 2.7560 | 3.0990 | 3.2810 | 3.3950 | 3.4870 | 3.9010 | 4.1740 | 4.2990 |

[1] Siri hanya bermula pada tahun 1992.

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

[1] *Series started in 1992.*

*Source: Fully Automated System for Issuing/Tendering (FAST)*

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

| Tempoh / *Period* | | RM bagi seunit / *RM per unit of* | | | | | | | | | | | RM bagi seunit / *RM per unit of* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | SDR | USD | GBP | Euro | 100 SF | 100 HKD | 100 JPY | CNY | SGD | 100 IDR | 100 THB | SDR | USD | GBP | Euro | 100 SF | 100 HKD | 100 JPY | CNY | SGD | 100 IDR | 100 THB |
| | | Akhir tempoh / *End of period* | | | | | | | | | | | Purata bagi tempoh / *Average for period* | | | | | | | | | | |
| 2014 | | 5.0853 | 3.4950 | 5.4396 | 4.2513 | 353.53 | 45.058 | 2.9255 | 0.5637 | 2.6449 | 0.0281 | 10.627 | 4.9734 | 3.2729 | 5.3915 | 4.3489 | 357.95 | 42.205 | 3.0976 | 0.5313 | 2.5827 | 0.0276 | 10.0731 |
| 2015 | | 5.9912 | 4.2920 | 6.3607 | 4.6918 | 434.19 | 55.374 | 3.5645 | 0.6610 | 3.0356 | 0.0311 | 11.922 | 5.4684 | 3.9055 | 5.9736 | 4.3343 | 405.58 | 50.379 | 3.2261 | 0.6210 | 2.8376 | 0.0291 | 11.3892 |
| 2014 | 4 | 5.0765 | 3.2671 | 5.4973 | 4.5107 | 369.64 | 42.139 | 3.1908 | 0.5215 | 2.6001 | 0.0283 | 10.1225 | 5.0448 | 3.2579 | 5.4534 | 4.4978 | 368.86 | 42.012 | 3.1769 | 0.5235 | 2.5948 | 0.0285 | 10.0774 |
| | 5 | 4.9657 | 3.2150 | 5.3797 | 4.3737 | 358.14 | 41.468 | 3.1655 | 0.5150 | 2.5624 | 0.0277 | 9.8078 | 4.9899 | 3.2285 | 5.4397 | 4.4355 | 363.45 | 41.644 | 3.1719 | 0.5176 | 2.5794 | 0.0280 | 9.9277 |
| | 6 | 4.9592 | 3.2105 | 5.4672 | 4.3806 | 360.33 | 41.421 | 3.1690 | 0.5172 | 2.5703 | 0.0269 | 9.8937 | 4.9589 | 3.2184 | 5.4400 | 4.3762 | 359.20 | 41.518 | 3.1538 | 0.5165 | 2.5719 | 0.0270 | 9.9004 |
| | 7 | 4.9091 | 3.1890 | 5.3964 | 4.2721 | 351.04 | 41.148 | 3.1029 | 0.5166 | 2.5602 | 0.0275 | 9.9875 | 4.9095 | 3.1842 | 5.4434 | 4.3171 | 355.27 | 41.084 | 3.1314 | 0.5135 | 2.5615 | 0.0273 | 9.9060 |
| | 8 | 4.8117 | 3.1570 | 5.2359 | 4.1609 | 344.84 | 40.735 | 3.0414 | 0.5139 | 2.5270 | 0.0270 | 9.8780 | 4.8485 | 3.1784 | 5.3116 | 4.2345 | 349.37 | 41.009 | 3.0877 | 0.5164 | 2.5458 | 0.0271 | 9.9266 |
| | 9 | 4.8658 | 3.2715 | 5.3193 | 4.1527 | 344.06 | 42.145 | 2.9922 | 0.5323 | 2.5702 | 0.0269 | 10.1074 | 4.8327 | 3.2182 | 5.2491 | 4.1520 | 343.79 | 41.513 | 2.9977 | 0.5243 | 2.5469 | 0.0270 | 9.9943 |
| | 10 | 4.8962 | 3.2835 | 5.2520 | 4.1385 | 343.23 | 42.340 | 3.0015 | 0.5374 | 2.5701 | 0.0272 | 10.1062 | 4.8602 | 3.2688 | 5.2585 | 4.1488 | 343.47 | 42.136 | 3.0293 | 0.5337 | 2.5663 | 0.0269 | 10.0736 |
| | 11 | 5.0326 | 3.3685 | 5.2916 | 4.1929 | 348.83 | 43.448 | 2.8473 | 0.5481 | 2.5856 | 0.0276 | 10.2628 | 4.9138 | 3.3441 | 5.2796 | 4.1735 | 346.93 | 43.125 | 2.8805 | 0.5460 | 2.5810 | 0.0275 | 10.1969 |
| | 12 | 5.0853 | 3.4950 | 5.4396 | 4.2513 | 353.53 | 45.058 | 2.9255 | 0.5637 | 2.6449 | 0.0281 | 10.6270 | 5.0738 | 3.4803 | 5.4405 | 4.2896 | 356.72 | 44.879 | 2.9155 | 0.5621 | 2.6456 | 0.0280 | 10.5744 |
| 2015 | 1 | 5.0162 | 3.6235 | 5.4617 | 4.1042 | 393.54 | 46.742 | 3.0701 | 0.5797 | 2.6814 | 0.0287 | 11.0743 | 5.0994 | 3.5835 | 5.4324 | 4.1696 | 380.91 | 46.218 | 3.0277 | 0.5762 | 2.6792 | 0.0285 | 10.9433 |
| | 2 | 5.1046 | 3.6113 | 5.5741 | 4.0495 | 379.81 | 46.563 | 3.0274 | 0.5760 | 2.6618 | 0.0281 | 11.1544 | 5.0813 | 3.5926 | 5.5125 | 4.0831 | 384.65 | 46.326 | 3.0262 | 0.5747 | 2.6524 | 0.0282 | 11.0312 |
| | 3 | 5.0841 | 3.7165 | 5.4935 | 4.0153 | 383.58 | 47.927 | 3.0903 | 0.5993 | 2.6997 | 0.0284 | 11.4231 | 5.1018 | 3.6809 | 5.5168 | 3.9879 | 375.61 | 47.448 | 3.0568 | 0.5899 | 2.6726 | 0.0282 | 11.2843 |
| | 4 | 5.0479 | 3.5705 | 5.5071 | 3.9659 | 379.72 | 46.067 | 3.0016 | 0.5755 | 2.7001 | 0.0276 | 10.8625 | 5.0251 | 3.6356 | 5.4289 | 3.9233 | 377.92 | 46.905 | 3.0413 | 0.5862 | 2.6923 | 0.0281 | 11.1812 |
| | 5 | 5.1066 | 3.6515 | 5.5988 | 4.0011 | 387.67 | 47.098 | 2.9511 | 0.5888 | 2.7095 | 0.0276 | 10.8289 | 5.0669 | 3.6036 | 5.5822 | 4.0215 | 386.69 | 46.484 | 2.9840 | 0.5809 | 2.6998 | 0.0274 | 10.7503 |
| | 6 | 5.2585 | 3.7855 | 5.9527 | 4.2364 | 407.09 | 48.832 | 3.0946 | 0.6099 | 2.8096 | 0.0284 | 11.2045 | 5.2567 | 3.7391 | 5.8189 | 4.1931 | 401.19 | 48.230 | 3.0221 | 0.6025 | 2.7781 | 0.0281 | 11.0850 |
| | 7 | 5.3584 | 3.8175 | 5.9595 | 4.1790 | 394.96 | 49.244 | 3.0805 | 0.6148 | 2.7808 | 0.0283 | 10.8668 | 5.3142 | 3.8011 | 5.9141 | 4.1846 | 398.89 | 49.035 | 3.0844 | 0.6122 | 2.7934 | 0.0284 | 11.0760 |
| | 8 | 5.8342 | 4.2140 | 6.5047 | 4.7469 | 436.82 | 54.372 | 3.4842 | 0.6592 | 3.0064 | 0.0300 | 11.7742 | 5.7158 | 4.0601 | 6.3364 | 4.5226 | 419.41 | 52.369 | 3.2938 | 0.6401 | 2.9042 | 0.0295 | 11.4666 |
| | 9 | 6.1898 | 4.4455 | 6.7412 | 5.0052 | 457.73 | 57.361 | 3.7084 | 0.6994 | 3.1191 | 0.0303 | 12.2230 | 6.0800 | 4.3117 | 6.6188 | 4.8463 | 443.93 | 55.633 | 3.5902 | 0.6770 | 3.0458 | 0.0299 | 11.9691 |
| | 10 | 5.9961 | 4.3040 | 6.5927 | 4.7213 | 434.66 | 55.535 | 3.5619 | 0.6782 | 3.0700 | 0.0315 | 12.0933 | 5.9932 | 4.2681 | 6.5428 | 4.7899 | 440.31 | 55.071 | 3.5546 | 0.6720 | 3.0432 | 0.0310 | 11.9463 |
| | 11 | 5.8152 | 4.2615 | 6.4052 | 4.5106 | 413.44 | 54.985 | 3.4721 | 0.6663 | 3.0162 | 0.0308 | 11.8771 | 5.9488 | 4.3086 | 6.5571 | 4.6324 | 427.47 | 55.591 | 3.5194 | 0.6764 | 3.0506 | 0.0315 | 12.0444 |
| | 12 | 5.9912 | 4.2920 | 6.3607 | 4.6918 | 434.19 | 55.374 | 3.5645 | 0.6610 | 3.0356 | 0.0311 | 11.9222 | 5.9374 | 4.2811 | 6.4221 | 4.6568 | 430.04 | 55.233 | 3.5130 | 0.6636 | 3.0393 | 0.0309 | 11.8926 |
| 2016 | 1 | 5.7930 | 4.1475 | 5.9618 | 4.5336 | 409.06 | 53.224 | 3.4473 | 0.6306 | 2.9059 | 0.0300 | 11.5917 | 6.0002 | 4.3481 | 6.2693 | 4.7261 | 432.41 | 55.893 | 3.6805 | 0.6615 | 3.0323 | 0.0313 | 12.0200 |
| | 2 | 5.7932 | 4.2195 | 5.8453 | 4.6094 | 423.01 | 54.259 | 3.7227 | 0.6444 | 2.9954 | 0.0315 | 11.8127 | 5.8351 | 4.1859 | 5.9879 | 4.6496 | 422.12 | 53.788 | 3.6588 | 0.6396 | 2.9792 | 0.0310 | 11.7494 |
| | 3 | 5.4958 | 3.9220 | 5.6234 | 4.4377 | 406.07 | 50.580 | 3.4892 | 0.6064 | 2.9023 | 0.0295 | 11.1341 | 5.6739 | 4.0768 | 5.7969 | 4.5300 | 414.72 | 52.523 | 3.6083 | 0.6266 | 2.9655 | 0.0309 | 11.5714 |
| | 4 | 5.5831 | 3.9045 | 5.7174 | 4.4449 | 404.97 | 50.335 | 3.6377 | 0.6030 | 2.9038 | 0.0296 | 11.1653 | 5.5031 | 3.9045 | 5.5837 | 4.4269 | 405.07 | 50.338 | 3.5620 | 0.6027 | 2.8904 | 0.0296 | 11.1226 |

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

Nota: Data kadar pertukaran diperoleh daripada Bank Negara Malaysia. Bagi beberapa mata wang, data dari tempoh sebelum tahun 1999 diperoleh daripada Bloomberg. Untuk maklumat lanjut, hubungi bnmtelelink@bnm.gov.my.

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

*Note: All exchange rate data are sourced from the internal BNM database. For some currencies, historical data (pre-1999) are sourced from Bloomberg For more information , contact bnmtelelink@bnm.gov.my.*

# 2.7 Jumlah Dana Diniagakan dalam Pasaran Wang Antara Bank
# Volume of Transactions in Interbank Money Market

RM juta / *RM Million*

| Tempoh / *Period* | | Deposit Antara Bank / *Interbank Deposit* | | | | | | | | | | Instrumen Pasaran Wang / *Money Market Instrument* | | | | | | | | | Jumlah besar / *Grand total* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Semalaman / *Overnight* | Hujung minggu / *Weekend* | 1 minggu / *1 week* | 1 bulan / *1 month* | 2 bulan / *2 months* | 3 bulan / *3 months* | 6 bulan / *6 months* | 1 tahun / *1 year* | Lain-lain / *Others* | Jumlah kecil / *Sub-total* | Sekuriti Kerajaan Malaysia / *Malaysian Governme-nt Securities* | Bon Khazanah / *Khaza-nah Bonds* | Bon Cagamas / *Caga-mas Bonds* | Bil Perben-daharaan Malaysia / *Malaysian Treasury Bills* | Bil Bank Negara / *Bank Negara Bills* | Nota Caga-mas / *Caga-mas Notes* | Instrumen Deposit Boleh-niaga / *Negotiable Instrument of Deposit* | Penerima-an Jurubank / *Banker's Acceptan-ce* | Jumlah kecil / *Sub-total* | |
| 2013 | | 690,465.57 | 191,900.80 | 76,710.00 | 34,008.00 | 3,817.00 | 6,754.00 | 1,970.00 | - | 193,488.66 | 1,199,114.03 | 180,013.04 | 20.00 | - | 971.75 | 53,118.19 | - | 75,231.39 | 45,266.18 | 354,620.55 | 1,553,734.58 |
| 2014 | | 667,959.15 | 190,479.52 | 84,462.00 | 39,550.00 | 3,923.00 | 7,168.00 | 95.00 | - | 132,005.04 | 1,125,641.71 | 119,023.42 | - | - | 2,847.00 | 53,284.92 | - | 93,864.00 | 31,332.52 | 300,351.86 | 1,425,993.57 |
| 2015 | | 607,387.77 | 168,219.55 | 100,224.00 | 16,282.00 | 7,805.00 | 6,501.00 | 44.00 | - | 129,281.71 | 1,035,745.03 | 174,724.78 | - | - | 1,842.50 | 6,609.84 | - | 119,160.00 | 18,019.17 | 320,356.29 | 1,356,101.32 |
| 2014 | 2 | 45,888.95 | 12,575.18 | 7,738.00 | 4,745.00 | 440.00 | 440.00 | - | - | 10,857.00 | 82,684.13 | 9,221.45 | - | - | 5.33 | 3,389.10 | - | 4,018.00 | 2,969.96 | 19,603.84 | 102,287.97 |
| | 3 | 50,099.26 | 16,592.84 | 7,085.00 | 3,925.00 | 620.00 | 480.00 | - | - | 9,417.00 | 88,219.10 | 11,095.00 | - | - | 180.00 | 1,618.95 | - | 8,176.00 | 2,272.15 | 23,342.09 | 111,561.19 |
| | 4 | 60,667.92 | 13,454.96 | 6,990.00 | 3,275.00 | 350.00 | 15.00 | - | - | 11,071.00 | 95,823.88 | 10,106.15 | - | - | 570.00 | 3,963.32 | - | 4,778.00 | 1,590.27 | 21,007.74 | 116,831.62 |
| | 5 | 52,370.97 | 16,210.42 | 6,933.00 | 1,715.00 | 270.00 | 565.00 | - | - | 8,892.00 | 86,956.39 | 10,596.73 | - | - | - | 3,217.41 | - | 9,725.00 | 2,163.12 | 25,702.25 | 112,658.64 |
| | 6 | 62,979.14 | 14,017.61 | 8,368.00 | 2,440.00 | 300.00 | 385.00 | - | - | 11,180.00 | 99,669.75 | 5,648.00 | - | - | 80.00 | 3,050.00 | - | 5,240.00 | 3,709.75 | 17,727.75 | 117,397.50 |
| | 7 | 53,780.80 | 15,686.15 | 6,643.00 | 2,447.00 | - | 20.00 | - | - | 12,615.00 | 91,191.95 | 9,362.64 | - | - | 85.67 | 1,686.33 | - | 7,860.00 | 2,725.84 | 21,720.48 | 112,912.43 |
| | 8 | 61,485.66 | 16,686.15 | 8,675.00 | 2,445.00 | 220.00 | 1,270.00 | 85.00 | - | 11,519.00 | 102,385.81 | 12,813.65 | - | - | 16.00 | 3,083.67 | - | 8,407.00 | 3,025.88 | 27,346.20 | 129,732.01 |
| | 9 | 44,094.05 | 14,796.71 | 5,545.00 | 6,246.00 | 550.00 | 1,959.00 | - | - | 11,850.00 | 85,040.76 | 7,056.63 | - | - | 100.00 | 7,871.36 | - | 9,520.00 | 3,386.79 | 27,934.78 | 112,975.54 |
| | 10 | 56,978.66 | 18,129.44 | 9,095.00 | 4,222.00 | 400.00 | 300.00 | - | - | 6,769.04 | 95,894.14 | 10,749.50 | - | - | 1,578.00 | 5,882.96 | - | 9,055.00 | 3,516.69 | 30,782.14 | 126,676.28 |
| | 11 | 63,148.75 | 15,421.56 | 5,555.00 | 2,795.00 | 450.00 | 624.00 | 10.00 | - | 13,473.00 | 101,477.31 | 9,276.18 | - | - | 79.00 | 6,306.08 | - | 12,120.00 | 1,890.27 | 29,671.53 | 131,148.84 |
| | 12 | 66,860.48 | 15,870.62 | 7,830.00 | 4,025.00 | 263.00 | 400.00 | - | - | 12,168.00 | 107,417.10 | 11,102.81 | - | - | 64.00 | 10,341.75 | - | 9,950.00 | 467.52 | 31,926.08 | 139,343.18 |
| 2015 | 1 | 45,869.57 | 15,930.07 | 7,509.00 | 3,430.00 | 520.00 | 600.00 | - | - | 10,837.00 | 84,695.64 | 22,620.25 | - | - | 192.00 | 4,485.33 | - | 12,727.00 | 3,350.45 | 43,375.03 | 128,070.67 |
| | 2 | 47,335.64 | 13,101.31 | 6,255.00 | 2,583.00 | 880.00 | 1,265.00 | - | - | 15,632.70 | 87,052.65 | 13,402.23 | - | - | 90.00 | 700.00 | - | 10,015.00 | 1,912.97 | 26,120.19 | 113,172.84 |
| | 3 | 43,895.76 | 10,774.95 | 11,335.00 | 1,067.00 | 100.00 | 575.00 | - | - | 6,691.00 | 74,438.71 | 19,068.34 | - | - | 130.00 | 330.00 | - | 8,907.00 | 2,579.86 | 31,015.20 | 105,453.91 |
| | 4 | 53,334.76 | 11,746.87 | 9,091.00 | 975.00 | 283.00 | - | - | - | 10,296.00 | 85,726.63 | 16,154.67 | - | - | 162.50 | 450.00 | - | 11,482.00 | 4,448.83 | 32,698.00 | 118,424.63 |
| | 5 | 43,285.88 | 13,214.56 | 7,343.00 | 800.00 | 895.00 | 300.00 | 10.00 | - | 9,092.60 | 74,941.04 | 7,310.27 | - | - | 10.00 | - | - | 9,111.00 | 2,017.07 | 18,448.34 | 93,389.38 |
| | 6 | 55,916.80 | 11,888.36 | 7,416.00 | 1,770.00 | 757.00 | 1,222.00 | - | - | 9,849.91 | 88,820.07 | 13,452.25 | - | - | - | - | - | 7,021.00 | 646.44 | 21,119.69 | 109,939.76 |
| | 7 | 48,420.90 | 17,200.57 | 5,645.00 | 300.00 | 1,355.00 | 1,135.00 | 20.00 | - | 11,602.50 | 85,678.97 | 17,008.60 | - | - | 200.00 | - | - | 8,028.00 | 1,397.42 | 26,634.02 | 112,312.99 |
| | 8 | 55,031.77 | 13,229.14 | 7,434.00 | 914.00 | 1,255.00 | 560.00 | - | - | 9,873.00 | 88,296.91 | 15,048.45 | - | - | 210.00 | 644.51 | - | 11,626.00 | 349.58 | 27,878.54 | 116,175.45 |
| | 9 | 48,427.89 | 12,996.63 | 8,165.00 | 1,351.00 | 760.00 | 449.00 | - | - | 8,981.20 | 81,130.72 | 13,784.26 | - | - | 719.00 | - | - | 5,673.00 | 232.54 | 20,408.80 | 101,539.52 |
| | 10 | 60,324.52 | 19,404.64 | 9,736.00 | 1,120.00 | 300.00 | 170.00 | - | - | 11,470.00 | 102,525.16 | 15,837.86 | - | - | 129.00 | - | - | 9,885.00 | 516.30 | 26,368.15 | 128,893.31 |
| | 11 | 63,681.05 | 15,479.71 | 10,672.00 | 1,253.00 | 700.00 | 45.00 | 10.00 | - | 12,489.80 | 104,330.56 | 12,022.02 | - | - | - | - | - | 9,030.00 | 367.61 | 21,419.63 | 125,750.19 |
| | 12 | 41,863.24 | 13,252.74 | 9,623.00 | 719.00 | - | 180.00 | 4.00 | - | 12,466.00 | 78,107.98 | 9,015.59 | - | - | - | - | - | 15,655.00 | 200.10 | 24,870.69 | 102,978.67 |
| 2016 | 1 | 39,957.67 | 8,787.31 | 7,256.00 | 1,598.00 | 918.00 | 720.00 | 50.00 | - | 11,273.00 | 70,559.98 | 18,833.94 | - | - | 162.00 | 20.00 | - | 7,200.00 | 616.32 | 26,832.26 | 97,392.24 |
| | 2 | 33,283.28 | 11,281.23 | 3,065.00 | 540.00 | 30.00 | - | - | - | 6,643.00 | 54,842.51 | 10,289.02 | - | - | 300.00 | - | - | 11,640.00 | 782.97 | 23,011.99 | 77,854.50 |
| | 3 | 45,024.05 | 8,559.94 | 7,280.00 | 813.00 | 650.00 | - | - | - | 11,923.00 | 74,249.99 | 13,689.60 | - | - | 463.24 | 2,521.94 | - | 8,520.00 | 1,068.53 | 26,263.31 | 100,513.31 |
| | 4 | 44,364.87 | 13,068.32 | 5,950.00 | 415.00 | 95.00 | 240.00 | - | - | 8,744.00 | 72,877.19 | 10,034.71 | 60.00 | - | 100.00 | 110.00 | - | 10,060.00 | 1,246.23 | 21,610.94 | 94,488.13 |

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

RM juta/*RM million*

| Tempoh | | USD/RM | | | USD/SGD | | | USD/JPY | | | GBP/USD | | | EUR/USD[4] | | | USD/CHF | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Period* | | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* | Spot[2] *Spot*[2] | Swap[3] *Swap*[3] | Jumlah *Total* |
| 2013 | | 969,135.8 | 1,206,043.8 | 2,175,179.6 | 9,110.6 | 3,198.1 | 12,308.9 | 7,520.6 | 609.0 | 8,129.7 | 5,378.3 | 903.2 | 6,281.5 | 13,886.7 | 4,711.9 | 18,598.6 | 27.0 | 0.0 | 27.0 |
| 2014 | | 1,095,642.3 | 1,749,820.2 | 2,845,462.5 | 17,081.2 | 4,251.9 | 21,333.1 | 8,224.5 | 473.9 | 8,698.5 | 13,647.3 | 4,621.0 | 18,268.3 | 26,763.1 | 15,175.0 | 41,938.0 | 58.0 | 0.0 | 58.0 |
| 2015 | | 1,060,423.9 | 1,871,742.0 | 2,932,165.9 | 23,376.4 | 4,193.2 | 27,569.6 | 6,436.4 | 466.2 | 6,902.6 | 9,890.0 | 7,571.6 | 17,461.5 | 24,344.6 | 3,557.8 | 27,902.5 | 38.7 | 0.0 | 38.7 |
| 2013 | 12 | 68,854.7 | 102,216.1 | 171,070.9 | 1,000.0 | 478.9 | 1,478.9 | 386.1 | 9.8 | 395.9 | 553.5 | 210.7 | 764.2 | 1,585.3 | 1,162.2 | 2,747.5 | 1.6 | 0.0 | 1.6 |
| 2014 | 1 | 75,877.3 | 117,448.8 | 193,326.1 | 744.3 | 373.4 | 1,117.7 | 481.0 | 34.4 | 515.4 | 899.4 | 169.4 | 1,068.8 | 1,706.8 | 682.8 | 2,389.6 | 4.1 | 0.0 | 4.1 |
| | 2 | 77,141.5 | 123,271.1 | 200,412.7 | 586.5 | 314.1 | 900.6 | 466.5 | 2.9 | 469.4 | 973.3 | 163.3 | 1,136.6 | 1,666.1 | 730.9 | 2,397.0 | 0.0 | 0.0 | 0.0 |
| | 3 | 76,480.3 | 147,387.1 | 223,867.4 | 908.9 | 830.7 | 1,739.5 | 637.1 | 6.2 | 643.3 | 760.7 | 308.3 | 1,069.0 | 2,008.3 | 1,503.8 | 3,512.1 | 0.0 | 0.0 | 0.0 |
| | 4 | 89,685.5 | 150,813.7 | 240,499.2 | 794.8 | 251.9 | 1,046.7 | 445.7 | 63.6 | 509.3 | 1,012.3 | 265.6 | 1,277.9 | 1,796.2 | 1,406.8 | 3,203.0 | 0.0 | 0.0 | 0.0 |
| | 5 | 97,440.0 | 136,156.6 | 233,596.6 | 1,265.6 | 252.2 | 1,517.8 | 402.9 | 26.7 | 429.6 | 477.5 | 148.8 | 626.3 | 1,459.9 | 971.9 | 2,431.8 | 1.6 | 0.0 | 1.6 |
| | 6 | 98,089.4 | 176,378.6 | 274,468.0 | 1,526.8 | 330.8 | 1,857.6 | 721.9 | 50.2 | 772.1 | 896.2 | 347.3 | 1,243.6 | 2,904.2 | 2,202.6 | 5,106.8 | 6.7 | 0.0 | 6.7 |
| | 7 | 97,347.3 | 169,006.6 | 266,354.0 | 1,477.0 | 325.5 | 1,802.5 | 473.5 | 41.9 | 515.4 | 1,264.6 | 509.2 | 1,773.9 | 2,433.2 | 1,433.9 | 3,867.1 | 6.4 | 0.0 | 6.4 |
| | 8 | 99,780.9 | 143,508.1 | 243,289.0 | 2,256.3 | 328.1 | 2,584.4 | 1,123.4 | 19.9 | 1,143.3 | 1,099.7 | 682.5 | 1,782.2 | 2,663.2 | 1,329.1 | 3,992.3 | 15.4 | 0.0 | 15.4 |
| | 9 | 104,108.6 | 161,307.6 | 265,416.3 | 3,149.3 | 296.4 | 3,445.7 | 943.8 | 49.6 | 993.3 | 1,398.4 | 258.7 | 1,657.1 | 2,130.5 | 1,063.3 | 3,193.8 | 23.3 | 0.0 | 23.3 |
| | 10 | 100,594.8 | 170,858.6 | 271,453.4 | 1,790.3 | 289.6 | 2,079.9 | 903.0 | 52.1 | 955.1 | 1,900.7 | 796.9 | 2,697.6 | 3,352.4 | 1,398.5 | 4,750.9 | 0.0 | 0.0 | 0.0 |
| | 11 | 89,833.6 | 124,657.0 | 214,490.6 | 1,650.4 | 281.2 | 1,931.6 | 1,016.5 | 46.5 | 1,062.9 | 2,093.4 | 774.8 | 2,868.2 | 2,405.7 | 1,290.3 | 3,696.0 | 0.4 | 0.0 | 0.4 |
| | 12 | 89,262.9 | 129,026.3 | 218,289.2 | 930.9 | 378.0 | 1,308.9 | 609.2 | 80.1 | 689.3 | 871.0 | 196.1 | 1,067.1 | 2,236.6 | 1,161.0 | 3,397.6 | 0.0 | 0.0 | 0.0 |
| 2015 | 1 | 115,271.6 | 126,358.8 | 241,630.4 | 1,654.1 | 254.3 | 1,908.4 | 721.7 | 1.1 | 722.7 | 1,659.8 | 542.4 | 2,202.2 | 2,564.0 | 955.2 | 3,519.2 | 12.8 | 0.0 | 12.8 |
| | 2 | 83,448.2 | 86,549.0 | 169,997.1 | 1,379.4 | 309.3 | 1,688.8 | 736.9 | 3.9 | 740.8 | 1,066.2 | 362.6 | 1,428.9 | 1,222.8 | 475.3 | 1,698.1 | 0.4 | 0.0 | 0.4 |
| | 3 | 140,124.8 | 143,336.0 | 283,460.8 | 1,062.8 | 618.7 | 1,681.5 | 680.5 | 10.8 | 691.3 | 1,501.0 | 538.1 | 2,039.1 | 1,640.3 | 422.1 | 2,062.4 | 0.0 | 0.0 | 0.0 |
| | 4 | 146,353.1 | 135,753.1 | 282,106.2 | 1,910.7 | 300.1 | 2,210.9 | 206.4 | 38.0 | 244.5 | 680.9 | 1,854.9 | 2,535.9 | 1,604.6 | 513.0 | 2,117.6 | 0.0 | 0.0 | 0.0 |
| | 5 | 112,874.4 | 116,238.1 | 229,112.6 | 1,060.4 | 363.7 | 1,424.1 | 261.7 | 9.0 | 270.8 | 765.5 | 1,329.5 | 2,095.0 | 1,922.9 | 107.0 | 2,029.9 | 0.0 | 0.0 | 0.0 |
| | 6 | 115,582.8 | 163,111.6 | 278,694.4 | 2,215.5 | 431.8 | 2,647.3 | 467.0 | 135.6 | 602.5 | 597.0 | 758.8 | 1,355.9 | 1,526.5 | 131.9 | 1,658.4 | 0.0 | 0.0 | 0.0 |
| | 7 | 82,156.8 | 181,064.4 | 263,221.1 | 2,717.1 | 189.1 | 2,906.2 | 234.4 | 82.4 | 316.7 | 537.7 | 641.7 | 1,179.4 | 1,224.7 | 107.8 | 1,332.5 | 1.6 | 0.0 | 1.6 |
| | 8 | 61,957.6 | 174,118.2 | 236,075.8 | 2,191.1 | 456.9 | 2,648.0 | 371.9 | 37.4 | 409.3 | 641.9 | 349.5 | 991.4 | 2,234.2 | 124.4 | 2,358.5 | 17.1 | 0.0 | 17.1 |
| | 9 | 60,331.8 | 221,888.1 | 282,219.9 | 2,201.5 | 326.1 | 2,527.6 | 633.5 | 1.7 | 635.2 | 574.0 | 281.9 | 855.9 | 2,462.7 | 152.0 | 2,614.7 | 0.1 | 0.0 | 0.1 |
| | 10 | 59,234.4 | 178,777.3 | 238,011.6 | 2,615.4 | 310.2 | 2,925.6 | 576.0 | 122.9 | 698.9 | 478.4 | 577.1 | 1,055.5 | 2,055.0 | 226.4 | 2,281.3 | 0.0 | 0.0 | 0.0 |
| | 11 | 40,888.6 | 173,487.1 | 214,375.7 | 2,322.0 | 346.9 | 2,669.0 | 625.9 | 7.1 | 632.9 | 345.2 | 196.1 | 541.3 | 2,612.1 | 77.3 | 2,689.4 | 3.2 | 0.0 | 3.2 |
| | 12 | 42,199.8 | 171,060.4 | 213,260.2 | 2,046.3 | 286.0 | 2,332.3 | 920.5 | 16.4 | 937.0 | 1,042.2 | 139.0 | 1,181.1 | 3,275.0 | 265.5 | 3,540.5 | 3.4 | 0.0 | 3.4 |
| 2016 | 1 | 61,999.2 | 180,782.6 | 242,781.9 | 2,570.8 | 527.3 | 3,098.1 | 890.7 | 24.7 | 915.4 | 812.5 | 277.2 | 1,089.7 | 2,002.3 | 52.0 | 2,054.3 | 1.1 | 0.0 | 1.1 |
| | 2 | 48,577.7 | 132,120.8 | 180,698.5 | 1,716.0 | 622.1 | 2,338.1 | 1,117.5 | 468.1 | 1,585.6 | 764.9 | 74.7 | 839.7 | 2,259.0 | 69.7 | 2,328.6 | 0.2 | 0.0 | 0.2 |
| | 3 | 61,250.3 | 149,271.0 | 210,521.3 | 2,769.7 | 374.4 | 3,144.1 | 1,400.2 | 659.6 | 2,059.8 | 1,188.4 | 90.2 | 1,278.6 | 1,621.4 | 98.7 | 1,720.2 | 6.6 | 0.0 | 6.6 |
| | 4 | 53,133.2 | 139,758.8 | 192,892.0 | 2,435.0 | 3,193.1 | 5,628.1 | 925.4 | 678.2 | 1,603.6 | 1,005.9 | 433.5 | 1,439.4 | 1,380.2 | 120.5 | 1,500.7 | 2.1 | 0.1 | 2.2 |

1 Urus niaga adalah dalam RM juta berasaskan pada kadar pertengahan USD/RM pada tengahari.
2 Merujuk kepada urus niaga yang diselesaikan dalam masa dua hari perniagaan atau kurang selepas penutupan urus janji.
3 Merujuk kepada swap pertukaran wang asing yang melibatkan pelaksanaan kontrak spot and kontrak ke hadapan yang bertentangan.
4 Berkuatkuasa Januari 1999, urusniaga dalam USD/DEM telah digantikan dengan EUR/USD.
5 Sumber:
Data 1993 - 2004 bagi transaksi dalam pasaran spot dan swap diperolehi daripada broker.
Data 2005 seterusnya bagi transaksi dalam pasaran spot dan swap diperolehi daripada ROMS.

*1 Volume is expressed in RM million based on the middle rate of USD/YRM at noon.*
*2 Refers to transaction settled within two business days or less after the conclusion of deal.*
*3 Refers to foreign exchange swap which involves a spot plus a reversing forward transaction.*
*4 Effective January 1999, trade in USD/DEM was replaced by EUR/USD.*
*5 Source:*
*Data of 1993 - 2004 for transactions in the spot and swap markets are obtained from brokers.*
*Data of 2005 onwards for transactions in the spot and swap markets are obtained from ROMS.*

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

RM juta / *RM million*

| Tempoh / *Period* | | Sekuriti Hutang / *Debt Securities* | | | | | | | Tolak / *Less* : Penebusan / *Redemptions* | | | | Tolak : Milikan Kerajaan / Less: Government Holdings | Dana Bersih yang Diperoleh oleh Sektor Awam / *Net Funds Raised by the Public Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Sekuriti Kerajaan Malaysia (SKM) / *Malaysian Government Securities (MGS)* | Langganan Pendahuluan SKM / *MGS Advanced Subscriptions* | Bon Khazanah / *Khazanah Bonds (KB)* | Terbitan Pelaburan Kerajaan / *Government Investment Issues (GII)* | Bon Simpanan / *Savings Bonds* | Sukuk Perumahan Kerajaan [1] / *Government Housing Sukuk* [1] | Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities* | SKM / *MGS* | Bon Khazanah / *KB* | Terbitan Pelaburan Kerajaan / *GII* | Bon Simpanan / *Savings Bonds* | | |
| 2013 | | 51,424 | - | - | 41,027 | - | 4,400 | 96,851 | 38,575 | - | 12,000 | 2,399 | - | 43,877 |
| 2014 | | 51,417 | - | - | 33,919 | - | 11,500 | 96,836 | 26,443 | - | 20,500 | - | - | 49,894 |
| 2015 | | 51,332 | - | - | 41,056 | - | 8,000 | 100,389 | 41,069 | - | 12,500 | - | - | 46,819 |
| 2013 | 10 | 2,934 | - | - | 3,000 | - | - | 5,933 | 6,112 | - | - | - | - | -179 |
| | 11 | 4,931 | - | - | 4,000 | - | - | 8,931 | - | - | - | - | - | 8,931 |
| | 12 | 3,536 | - | - | 2,000 | - | - | 5,536 | - | - | - | - | - | 5,536 |
| 2014 | 1 | 4,000 | - | - | 3,464 | - | - | 7,464 | - | - | - | - | - | 7,464 |
| | 2 | 2,493 | - | - | 2,976 | - | 4,000 | 9,470 | - | - | 3,500 | - | - | 5,970 |
| | 3 | 8,000 | - | - | 2,579 | - | - | 10,579 | - | - | - | - | - | 10,579 |
| | 4 | 4,000 | - | - | 1,589 | - | 2,600 | 8,189 | 16,043 | - | - | - | - | -7,853 |
| | 5 | 4,896 | - | - | 4,000 | - | - | 8,896 | - | - | - | - | - | 8,896 |
| | 6 | 3,020 | - | - | 4,460 | - | - | 7,480 | - | - | - | - | - | 7,480 |
| | 7 | 3,015 | - | - | 1,596 | - | - | 4,611 | - | - | 4,500 | - | - | 111 |
| | 8 | 3,606 | - | - | 3,108 | - | 1,500 | 8,214 | 8,400 | - | - | - | - | -186 |
| | 9 | 5,658 | - | - | 3,517 | - | - | 9,175 | - | - | 7,000 | - | - | 2,175 |
| | 10 | 2,605 | - | - | 3,557 | - | 3,400 | 9,562 | 2,000 | - | - | - | - | 7,562 |
| | 11 | 7,140 | - | - | - | - | - | 7,140 | - | - | - | - | - | 7,140 |
| | 12 | 2,985 | - | - | 3,072 | - | - | 6,057 | - | - | 5,500 | - | - | 557 |
| 2015 | 1 | 5,479 | - | - | 4,000 | - | - | 9,480 | - | - | - | - | - | 9,480 |
| | 2 | - | - | - | 4,000 | - | 4,000 | 8,000 | 11,797 | - | - | - | - | -3,797 |
| | 3 | 8,000 | - | - | 1,500 | - | - | 9,500 | - | - | 2,000 | - | - | 7,500 |
| | 4 | 4,000 | - | - | 4,000 | - | 3,500 | 11,500 | - | - | - | - | - | 11,500 |
| | 5 | 2,000 | - | - | 7,098 | - | - | 9,098 | - | - | - | - | - | 9,098 |
| | 6 | 6,491 | - | - | 3,046 | - | - | 9,537 | - | - | - | - | - | 9,537 |
| | 7 | 2,093 | - | - | 3,510 | - | - | 5,604 | - | - | 7,000 | - | - | -1,396 |
| | 8 | 6,436 | - | - | - | - | 500 | 6,936 | 10,000 | - | - | - | - | -3,064 |
| | 9 | 5,980 | - | - | 3,018 | - | - | 8,999 | 11,035 | - | 3,500 | - | - | -5,536 |
| | 10 | 3,448 | - | - | 4,490 | - | - | 7,939 | 8,238 | - | - | - | - | -299 |
| | 11 | 3,421 | - | - | 3,498 | - | - | 6,919 | - | - | - | - | - | 6,919 |
| | 12 | 3,982 | - | - | 2,895 | - | - | 6,877 | - | - | - | - | - | 6,877 |
| 2016 | 1 | 3,081 | - | - | 6,059 | - | - | 9,141 | - | - | - | - | - | 9,141 |
| | 2 | 4,000 | - | - | 3,500 | - | - | 7,500 | - | - | 7,000 | - | - | 500 |
| | 3 | 5,035 | - | - | 4,000 | - | - | 9,035 | - | - | - | - | - | 9,035 |
| | 4 | 5,566 | - | - | 3,639 | - | - | 9,205 | - | - | - | - | - | 9,205 |

[1] Siri hanya bermula dari Julai 2012.

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

[1] *Series started from July 2012.*

*Source: Fully Automated System for Issuing/Tendering (FAST)*

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

RM juta / *RM million*

| Tempoh / *Period* | | Saham Biasa / Ordinary Shares[1] | | | | Saham Terpilih / *Preference Shares* | Waran / *Warrants* | Terbitan Saham Baru/Waran / *New Issues of Shares/Warrants* | Sekuriti Hutang / *Debt Securities*[2] | | | | | | | | Tolak / *Less* : Penebusan / *Redemptions* | | Terbitan Baru Sekuriti Hutang / Net Issues of Debt Securities | Dana Bersih yang Diperoleh oleh Sektor Swasta / *Net Funds Raised by the Private Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Tawaran Awam Permulaan / *Initial Public Offers* | Terbitan Hak / *Rights Issues* | Penempatan Persendirian / Tawaran Jualan Secara Terhad / *Private Placement / Restricted Offer-for-Sale* | Terbitan Khas / *Special Issues* | | | | Bon Biasa / *Straight Bonds* | Bon dengan Waran / *Bonds with Warrants* | Bon Boleh Tukar / *Convertible Bonds* | Bon berasaskan Prinsip Islam / *Islamic Bonds* | Bon yang disokong Aset / *Asset Backed Bonds* | Nota Jangka Pertengahan / *Medium Term Notes*[3] | Bon Cagamas / *Cagamas Bonds* | Terbitan Baru Sekuriti Hutang / *New Issues of Debt Securities* | Sekuriti Hutang Swasta / *Private Debt Securities* | Bon Cagamas / *Cagamas Bonds* | | |
| 2013 | | 8,211 | 7,803 | - | - | - | 13 | 16,027 | 3,182 | - | - | 7,879 | - | 72,804 | - | 83,865 | 61,625 | - | 22,240 | 38,267 |
| 2014 | | 5,904 | 13,253 | - | - | - | 6 | 19,163 | 7,575 | - | 180 | 8,768 | - | 68,979 | - | 85,502 | 54,469 | - | 31,033 | 50,196 |
| 2015 | | 4,350 | 13,552 | - | - | - | 17 | 17,919 | 13,362 | - | - | 2,996 | - | 69,281 | - | 85,639 | 40,764 | - | 44,875 | 62,794 |
| 2014 | 4 | - | 188 | - | - | - | - | 188 | 46 | - | - | 1,500 | - | 5,780 | - | 7,326 | 4,764 | - | 2,561 | 2,749 |
| | 5 | 732 | - | - | - | - | - | 732 | - | - | - | 800 | - | 4,356 | - | 5,156 | 7,679 | - | -2,523 | -1,791 |
| | 6 | 2,073 | 2,171 | - | - | - | - | 4,243 | 512 | - | - | - | - | 5,519 | - | 6,031 | 2,573 | - | 3,459 | 7,702 |
| | 7 | 223 | 5,055 | - | - | - | - | 5,277 | 400 | - | - | 463 | - | 8,085 | - | 8,948 | 5,126 | - | 3,822 | 9,099 |
| | 8 | 750 | 485 | - | - | - | - | 1,235 | 201 | - | - | - | - | 3,930 | - | 4,131 | 3,008 | - | 1,123 | 2,358 |
| | 9 | - | 2,319 | - | - | - | - | 2,319 | 3,500 | - | 145 | - | - | 8,135 | - | 11,780 | 10,548 | - | 1,232 | 3,552 |
| | 10 | - | 124 | - | - | - | - | 124 | 50 | - | - | - | - | 4,006 | - | 4,056 | 2,616 | - | 1,439 | 1,563 |
| | 11 | 73 | 415 | - | - | - | - | 489 | 167 | - | 35 | 100 | - | 6,929 | - | 7,231 | 3,960 | - | 3,271 | 3,760 |
| | 12 | 151 | 194 | - | - | - | - | 345 | 1,049 | - | - | 1,291 | - | 7,955 | - | 10,295 | 4,801 | - | 5,494 | 5,839 |
| 2015 | 1 | - | 1,199 | - | - | - | - | 1,199 | - | - | - | - | - | 1,965 | - | 1,965 | 2,286 | - | -322 | 877 |
| | 2 | - | 1,359 | - | - | - | - | 1,359 | - | - | - | 125 | - | 1,141 | - | 1,266 | 1,656 | - | -390 | 968 |
| | 3 | - | 2,128 | - | - | - | - | 2,128 | 497 | - | - | 1,740 | - | 5,971 | - | 8,209 | 3,882 | - | 4,327 | 6,455 |
| | 4 | 20 | 254 | - | - | - | - | 274 | 303 | - | - | 400 | - | 7,665 | - | 8,369 | 7,072 | - | 1,296 | 1,571 |
| | 5 | 2,739 | 20 | - | - | - | - | 2,759 | 1,000 | - | - | 50 | - | 7,392 | - | 8,442 | 4,365 | - | 4,076 | 6,835 |
| | 6 | 89 | 159 | - | - | - | - | 248 | - | - | - | 206 | - | 3,493 | - | 3,699 | 3,237 | - | 462 | 710 |
| | 7 | 792 | 774 | - | - | - | - | 1,567 | 1,000 | - | - | - | - | 1,588 | - | 2,588 | 2,117 | - | 471 | 2,038 |
| | 8 | - | 239 | - | - | - | - | 239 | - | - | - | 75 | - | 6,362 | - | 6,437 | 2,210 | - | 4,226 | 4,466 |
| | 9 | 289 | 376 | - | - | - | - | 665 | 100 | - | - | - | - | 4,016 | - | 4,116 | 3,843 | - | 273 | 938 |
| | 10 | - | 133 | - | - | - | - | 133 | 3,300 | - | - | - | - | 6,297 | - | 9,597 | 1,499 | - | 8,098 | 8,230 |
| | 11 | 21 | 1,162 | - | - | - | - | 1,184 | - | - | - | - | - | 7,042 | - | 7,042 | 1,852 | - | 5,190 | 6,374 |
| | 12 | 400 | 5,748 | - | - | - | 17 | 6,164 | 7,161 | - | - | 400 | - | 16,350 | - | 23,911 | 6,744 | - | 17,167 | 23,332 |
| 2016 | 1 | - | 67 | - | - | - | - | 67 | - | - | - | - | - | 2,099 | - | 2,099 | 4,122 | - | -2,023 | -1,956 |
| | 2 | - | 359 | - | - | - | 100 | 459 | - | - | 84 | 1,000 | - | 9,998 | - | 11,082 | 3,700 | - | 7,383 | 7,842 |
| | 3 | 172 | 390 | - | - | - | - | 562 | - | - | - | 1,500 | - | 3,680 | - | 5,180 | 4,916 | - | 264 | 826 |
| | 4 | 129 | - | - | - | - | - | 129 | 150 | - | - | - | - | 5,897 | - | 6,047 | 4,601 | - | 1,446 | 1,575 |

1 Tidak termasuk dana yang diperoleh melalui penggunaan Skim Opsyen Saham Pekerja, Hak Langganan Boleh Pindah, Waran dan Stok Pinjaman Tidak Bercagar Boleh Tukar Tidak Boleh Tebus.
2 Tidak termasuk kertas pelaburan jangka pendek mengikut prinsip konvensional dan Islam.
3 Bermula dari Januari 2004.
Sumber: Bank Negara Malaysia, Bursa Malaysia dan anggaran Bank Negara Malaysia

*1 Excludes funds raised by the exercise of Employee Share Options Scheme, Transferable Subscription Rights, Warrants and Irredeemable Convertible Unsecured Loan Stocks.*
*2 Excludes short-term papers in conventional and Islamic principles.*
*3 Beginning from January 2004.*
*Source: Bank Negara Malaysia, Bursa Malaysia and Bank Negara Malaysia estimates*

# 2.11 Terbitan Baru Sekuriti Hutang Swasta[1] (kecuali Bon Cagamas) mengikut Sektor
# New Issues of Private Debt Securities[1] (excluding Cagamas Bonds) by Sectors

RM juta / *RM million*

| Tempoh / *Period* | Pertanian, Perhutanan dan Perikanan / *Agriculture, Foresty and Fishing* | Pembinaan / *Construction* | Elektrik, Gas dan Air / *Electricity, Gas and Water* | Kewangan, Insurans, Harta Tanah dan Perkhidmatan Perniagaan / *Finance, Insurance, Real Estate and Business Services* | Perkhidmatan Kerajaan dan Lain-lain / *Government and Other Services* | Perkilangan / *Manufacturing* | Perlombongan dan Kuari / *Mining and Quarrying* | Pengangkutan, Penyimpanan dan Perhubungan / *Transport, Storage and Communications* | Perdagangan Borong dan Runcit, Hotel dan Restoran / *Wholesale, Retail Trade, Hotels and Restaurants* | Jumlah / *Total* |
|---|---|---|---|---|---|---|---|---|---|---|
| 2013 | 1,279 | 7,629 | 10,927 | 48,389 | 5,581 | 1,378 | - | 8,573 | 109 | 83,865 |
| 2014 | 465 | 13,366 | 5,333 | 50,391 | 11,094 | 2,144 | 12 | 2,229 | 467 | 85,502 |
| 2015 | 1,265 | 4,181 | 13,660 | 55,606 | 6,359 | 1,515 | - | 2,850 | 204 | 85,639 |
| 2013 10 | - | 663 | 500 | 8,078 | 299 | - | - | 200 | - | 9,740 |
| 11 | 20 | 450 | - | 4,047 | 1,075 | - | - | - | 55 | 5,647 |
| 12 | - | 3,626 | - | 9,747 | 18 | 193 | - | 7,073 | - | 20,657 |
| 2014 1 | - | 5,211 | - | 2,056 | - | - | - | 310 | - | 7,577 |
| 2 | - | - | 1,200 | 1,203 | 959 | 450 | - | - | - | 3,812 |
| 3 | 8 | 400 | - | 4,950 | 3,500 | - | - | 300 | - | 9,158 |
| 4 | 2 | 500 | - | 6,564 | - | - | - | 250 | 10 | 7,326 |
| 5 | - | 3,470 | - | 1,686 | - | - | - | - | - | 5,156 |
| 6 | 20 | 970 | 600 | 3,778 | 22 | - | 12 | 630 | - | 6,031 |
| 7 | 2 | 223 | 1,963 | 6,254 | 50 | - | - | - | 457 | 8,948 |
| 8 | 6 | - | - | 1,285 | 2,820 | - | - | 20 | - | 4,131 |
| 9 | 2 | - | - | 9,959 | 1,700 | - | - | 119 | - | 11,780 |
| 10 | 423 | 1,485 | 1,000 | 820 | 29 | - | - | 300 | - | 4,056 |
| 11 | 3 | 117 | 570 | 5,562 | - | 979 | - | - | - | 7,231 |
| 12 | - | 990 | - | 6,275 | 2,015 | 715 | - | 300 | - | 10,295 |
| 2015 1 | 3 | - | - | 1,962 | - | - | - | - | - | 1,965 |
| 2 | 53 | - | - | 373 | 710 | 130 | - | - | - | 1,266 |
| 3 | 20 | 300 | - | 7,789 | - | - | - | - | 100 | 8,209 |
| 4 | - | 622 | 130 | 7,504 | - | 100 | - | - | 12 | 8,369 |
| 5 | - | 644 | - | 5,680 | 2,000 | 50 | - | - | 68 | 8,442 |
| 6 | - | 228 | 600 | 1,721 | - | - | - | 1,140 | 10 | 3,699 |
| 7 | 21 | 2 | - | 2,565 | - | - | - | - | - | 2,588 |
| 8 | 1,132 | 1,000 | 1,500 | 2,630 | 100 | 75 | - | - | - | 6,437 |
| 9 | 2 | - | 2,450 | 883 | 50 | - | - | 727 | 4 | 4,116 |
| 10 | 21 | - | - | 8,076 | 1,500 | - | - | - | - | 9,597 |
| 11 | 7 | 1,200 | - | 5,246 | - | 280 | - | 300 | 10 | 7,042 |
| 12 | 7 | 184 | 8,980 | 11,177 | 1,999 | 880 | - | 683 | - | 23,911 |
| 2016 1 | 29 | 1,000 | 176 | 794 | 100 | - | - | - | - | 2,099 |
| 2 | 3 | - | 1,834 | 8,816 | 30 | 400 | - | - | - | 11,082 |
| 3 | 2 | - | - | 978 | 2,400 | - | - | 1,800 | - | 5,180 |
| 4 | 534 | 1,827 | 1,500 | 2,096 | - | - | - | - | 91 | 6,047 |

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

[1] *Exludes short-term papers in conventional and Islamic principles.*
[2] *Refers to issuer sector.*
*Source: Bank Negara Malaysia*

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

| Tempoh / Period | | Indeks / Indices | | | | | Urus Niaga (juta unit) / Turnover (million units) | | | | | | Urus Niaga (RM juta) / Turnover (RM million) | | | | | | Jumlah Syarikat yang Disenarai-kan / No of Listed Companies | Nilai Pasaran (RM bilion) / Market Capitalisation (RM billion) | Nisbah Bersih P/E (Indeks Komposit) / Net P/E Ratio (Composite Index) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Komposit / Composite | EMAS / EMAS | Papan Kedua / Second Board | FBM EMAS / FBM EMAS | FTSE Papan Kedua / FTSE Second Board | Papan Utama / Main Board | Papan Kedua / Second Board | Pasaran Utama / Main Market | Pasaran ACE / ACE Market | Jumlah[1] / Total[1] | Purata Harian / Daily Average | Papan Utama / Main Board | Papan Kedua / Second Board | Pasaran Utama / Main Market | Pasaran ACE / ACE Market | Jumlah[1] / Total[1] | Purata Harian / Daily Average | | | |
| 2013 | | 1,866.96 | - | - | 12,853.63 | - | - | - | 286,473.50 | 66,678.60 | 364,759.69 | 1,567.31 | - | - | 458,514.91 | 12,762.73 | 473,078.20 | 2,157.19 | 911 | 1,702.15 | 17.01 |
| 2014 | | 1,761.25 | - | - | 12,066.28 | - | - | - | 380,374.28 | 112,407.39 | 509,741.35 | 2,157.13 | - | - | 475,312.35 | 26,407.90 | 504,991.17 | 2,161.80 | 906 | 1,651.17 | 15.04 |
| 2015 | | 1,692.51 | - | - | 11,793.65 | - | - | - | 285,510.35 | 135,986.10 | 483,666.06 | 1,967.74 | - | - | 443,414.93 | 31,449.02 | 489,782.19 | 1,996.10 | 903 | 1,695.17 | 16.60 |
| 2013 | 10 | 1,806.85 | - | - | 12,568.48 | - | - | - | 27,055.92 | 9,425.69 | 37,354.11 | 1,791.09 | - | - | 33,374.81 | 2,081.84 | 35,565.16 | 1,757.17 | 911 | 1,661.14 | 16.21 |
| | 11 | 1,812.72 | - | - | 12,572.04 | - | - | - | 26,596.25 | 8,615.06 | 36,205.21 | 1,882.72 | - | - | 36,930.39 | 1,857.30 | 39,019.53 | 2,033.85 | 914 | 1,671.35 | 16.64 |
| | 12 | 1,866.96 | - | - | 12,853.63 | - | - | - | 17,870.40 | 5,081.53 | 23,955.61 | 1,444.55 | - | - | 30,186.81 | 1,250.76 | 31,651.31 | 3,212.67 | 911 | 1,702.15 | 17.01 |
| 2014 | 1 | 1,804.03 | - | - | 12,456.34 | - | - | - | 24,183.84 | 6,070.59 | 31,189.21 | 1,735.74 | - | - | 34,952.75 | 1,602.18 | 36,753.66 | 2,023.95 | 910 | 1,668.56 | 16.47 |
| | 2 | 1,835.66 | - | - | 12,669.51 | - | - | - | 36,222.75 | 10,473.75 | 47,451.32 | 2,568.75 | - | - | 38,976.57 | 2,669.37 | 41,796.52 | 2,293.23 | 909 | 1,698.52 | 16.80 |
| | 3 | 1,849.21 | - | - | 12,797.64 | - | - | - | 27,639.85 | 9,373.42 | 37,856.05 | 1,854.92 | - | - | 40,611.35 | 2,610.59 | 43,441.14 | 2,159.26 | 907 | 1,719.11 | 16.94 |
| | 4 | 1,871.52 | - | - | 12,940.95 | - | - | - | 36,054.49 | 10,934.98 | 48,379.08 | 2,296.73 | - | - | 46,263.38 | 2,657.54 | 49,238.30 | 2,383.71 | 906 | 1,738.55 | 17.31 |
| | 5 | 1,873.38 | - | - | 12,945.75 | - | - | - | 25,452.51 | 6,303.54 | 33,054.77 | 1,750.48 | - | - | 40,769.31 | 1,590.19 | 42,571.61 | 2,307.62 | 905 | 1,736.82 | 17.20 |
| | 6 | 1,882.71 | - | - | 13,049.79 | - | - | - | 25,334.13 | 5,033.16 | 31,512.38 | 1,555.74 | - | - | 36,191.06 | 1,133.10 | 37,500.93 | 1,882.12 | 906 | 1,770.42 | 17.18 |
| | 7 | 1,871.36 | - | - | 13,085.70 | - | - | - | 32,421.65 | 6,514.78 | 41,013.02 | 2,148.10 | - | - | 40,434.25 | 1,538.04 | 42,291.74 | 2,220.13 | 907 | 1,783.69 | 16.66 |
| | 8 | 1,866.11 | - | - | 12,995.11 | - | - | - | 56,028.03 | 14,910.51 | 72,362.68 | 3,566.77 | - | - | 47,145.73 | 2,846.24 | 50,225.18 | 2,524.03 | 907 | 1,776.28 | 15.77 |
| | 9 | 1,846.31 | - | - | 12,924.67 | - | - | - | 35,211.31 | 13,124.43 | 49,588.44 | 2,567.22 | - | - | 38,618.67 | 2,638.60 | 41,436.53 | 2,145.67 | 906 | 1,774.09 | 15.64 |
| | 10 | 1,855.15 | - | - | 12,882.89 | - | - | - | 31,266.97 | 10,063.08 | 43,015.76 | 2,105.82 | - | - | 40,707.90 | 2,136.31 | 43,066.01 | 2,124.52 | 905 | 1,775.53 | 15.37 |
| | 11 | 1,820.89 | - | - | 12,539.10 | - | - | - | 25,338.77 | 12,968.03 | 39,321.69 | 2,038.21 | - | - | 33,413.32 | 3,477.09 | 37,023.37 | 1,985.24 | 905 | 1,731.43 | 15.08 |
| | 12 | 1,761.25 | - | - | 12,066.28 | - | - | - | 25,219.98 | 6,637.11 | 34,996.95 | 1,705.16 | - | - | 37,228.06 | 1,508.65 | 39,646.18 | 1,894.18 | 906 | 1,651.17 | 15.04 |
| 2015 | 1 | 1,781.26 | - | - | 12,271.94 | - | - | - | 25,770.69 | 9,834.23 | 38,967.89 | 1,855.61 | - | - | 39,914.10 | 2,461.63 | 43,573.81 | 2,074.94 | 905 | 1,687.84 | 15.24 |
| | 2 | 1,821.21 | - | - | 12,557.38 | - | - | - | 19,810.23 | 10,249.60 | 31,488.93 | 1,968.06 | - | - | 31,078.57 | 2,099.23 | 33,494.24 | 2,093.39 | 904 | 1,733.14 | 15.89 |
| | 3 | 1,830.78 | - | - | 12,563.38 | - | - | - | 27,331.13 | 20,452.94 | 50,136.72 | 2,278.94 | - | - | 41,263.41 | 3,947.47 | 45,702.85 | 2,077.40 | 903 | 1,737.52 | 16.09 |
| | 4 | 1,818.27 | - | - | 12,539.04 | - | - | - | 27,716.35 | 19,412.82 | 48,784.94 | 2,217.50 | - | - | 39,369.48 | 4,451.62 | 44,118.49 | 2,005.39 | 903 | 1,738.53 | 16.00 |
| | 5 | 1,747.52 | - | - | 12,097.37 | - | - | - | 20,390.40 | 11,426.61 | 34,315.49 | 1,806.08 | - | - | 34,540.63 | 2,864.95 | 38,155.36 | 2,008.18 | 903 | 1,694.81 | 15.75 |
| | 6 | 1,706.64 | - | - | 11,771.94 | - | - | - | 20,870.18 | 8,355.07 | 32,922.91 | 1,496.50 | - | - | 34,749.18 | 2,449.72 | 38,280.93 | 1,740.04 | 905 | 1,659.02 | 15.52 |
| | 7 | 1,723.14 | - | - | 11,894.13 | - | - | - | 21,895.09 | 6,859.38 | 36,080.61 | 1,640.03 | - | - | 33,331.05 | 1,771.71 | 37,475.20 | 1,703.42 | 906 | 1,680.90 | 15.68 |
| | 8 | 1,612.74 | - | - | 10,976.04 | - | - | - | 21,835.16 | 6,536.44 | 39,180.61 | 1,959.03 | - | - | 36,450.50 | 1,327.26 | 40,663.78 | 2,033.19 | 906 | 1,555.89 | 15.47 |
| | 9 | 1,621.04 | - | - | 11,201.63 | - | - | - | 21,322.52 | 7,000.65 | 38,623.26 | 1,931.16 | - | - | 37,234.05 | 1,950.04 | 41,684.20 | 2,084.21 | 904 | 1,597.35 | 15.58 |
| | 10 | 1,665.71 | - | - | 11,573.90 | - | - | - | 25,426.24 | 11,323.56 | 46,069.11 | 2,193.77 | - | - | 41,801.65 | 2,469.71 | 45,836.59 | 2,182.69 | 904 | 1,653.75 | 16.12 |
| | 11 | 1,672.16 | - | - | 11,625.97 | - | - | - | 29,822.95 | 14,773.15 | 49,874.49 | 2,493.72 | - | - | 39,111.03 | 3,347.11 | 43,223.36 | 2,161.17 | 902 | 1,668.89 | 16.37 |
| | 12 | 1,692.51 | - | - | 11,793.65 | - | - | - | 23,319.41 | 9,761.66 | 37,221.10 | 1,772.43 | - | - | 34,571.28 | 2,308.58 | 37,573.37 | 1,789.21 | 903 | 1,695.17 | 16.60 |
| 2016 | 1 | 1,667.80 | - | - | 11,567.65 | - | - | - | 24,600.11 | 7,893.05 | 39,450.85 | 2,076.36 | - | - | 36,245.97 | 1,835.32 | 39,487.14 | 2,078.27 | 903 | 1,660.62 | 16.25 |
| | 2 | 1,654.75 | - | - | 11,501.97 | - | - | - | 19,355.72 | 5,619.13 | 28,535.28 | 1,585.29 | - | - | 30,283.31 | 1,007.29 | 31,987.91 | 1,777.11 | 902 | 1,650.14 | 16.24 |
| | 3 | 1,717.58 | - | - | 11,920.78 | - | - | - | 29,633.89 | 6,402.35 | 41,190.77 | 1,790.90 | - | - | 45,413.09 | 1,116.81 | 47,379.57 | 2,059.98 | 904 | 1,707.44 | 17.16 |
| | 4 | 1,672.72 | - | - | 11,638.02 | - | - | - | 25,244.75 | 6,132.49 | 35,799.98 | 1,704.76 | - | - | 37,702.80 | 1,232.91 | 39,479.33 | 1,879.97 | 903 | 1,672.73 | 17.08 |

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

Sumber: Bursa Malaysia Securities Berhad (BMSB).

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

*Source: Bursa Malaysia Securities Berhad (BMSB).*

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

| Tempoh *During* | | Niaga Hadapan dan Opsyen KLSE CI/*KLSE CI Futures and Options* | | | Niaga Hadapan KLIBOR/*KLIBOR Futures* | | |
|---|---|---|---|---|---|---|---|
| | | Jumlah Urus Niaga *Total Turnover* | Purata Urus Niaga Harian *Average Daily Turnover* | Bukaan *Open Interest* | Jumlah Urus Niaga *Total Turnover* | Purata Urus Niaga Harian *Average Daily Turnover* | Bukaan *Open Interest* |
| | | Bil Kontrak / *No. of Contracts* | | | | | |
| 2013 | | 2,683,620 | 10,884 | 34,517 | 16,791 | 68 | 6,930 |
| 2014 | | 2,178,421 | 8,857 | 26,597 | 13,150 | 54 | 3,261 |
| 2015 | | 3,028,673 | 12,323 | 36,216 | 1,271 | 5 | 863 |
| 2013 | 10 | 203,847 | 9,266 | 40,868 | 190 | 9 | 5,745 |
| | 11 | 180,817 | 9,041 | 36,080 | 130 | 7 | 5,745 |
| | 12 | 176,747 | 8,417 | 40,494 | 590 | 28 | 3,755 |
| 2014 | 1 | 208,767 | 10,988 | 30,859 | 640 | 34 | 3,895 |
| | 2 | 172,922 | 9,101 | 30,999 | 0 | 0 | 3,895 |
| | 3 | 201,510 | 9,596 | 29,891 | 790 | 38 | 2,980 |
| | 4 | 176,463 | 8,021 | 30,416 | 300 | 14 | 3,080 |
| | 5 | 163,667 | 8,183 | 27,305 | 6,440 | 322 | 7,240 |
| | 6 | 159,238 | 7,583 | 29,832 | 1,500 | 71 | 2,380 |
| | 7 | 150,339 | 7,517 | 25,944 | 820 | 41 | 3,080 |
| | 8 | 169,955 | 8,093 | 25,577 | 900 | 43 | 3,110 |
| | 9 | 165,136 | 8,257 | 19,678 | 1,030 | 52 | 2,660 |
| | 10 | 196,700 | 9,367 | 22,223 | 10 | 0 | 2,670 |
| | 11 | 170,746 | 8,537 | 20,855 | 600 | 30 | 2,970 |
| | 12 | 242,978 | 11,044 | 25,582 | 120 | 5 | 1,170 |
| 2015 | 1 | 240,582 | 11,456 | 32,452 | 250 | 12 | 1,320 |
| | 2 | 158,650 | 9,916 | 32,563 | 200 | 13 | 1,450 |
| | 3 | 226,027 | 10,274 | 31,786 | 26 | 1 | 912 |
| | 4 | 196,931 | 8,951 | 28,631 | 25 | 1 | 922 |
| | 5 | 203,763 | 10,724 | 26,987 | 20 | 1 | 902 |
| | 6 | 247,772 | 11,262 | 34,767 | 140 | 6 | 944 |
| | 7 | 264,309 | 12,014 | 41,832 | 20 | 1 | 964 |
| | 8 | 389,966 | 19,498 | 47,223 | 390 | 20 | 1,114 |
| | 9 | 350,431 | 17,522 | 43,501 | 70 | 4 | 620 |
| | 10 | 283,641 | 13,507 | 38,487 | 30 | 1 | 590 |
| | 11 | 222,683 | 11,134 | 38,484 | 100 | 5 | 500 |
| | 12 | 243,918 | 11,615 | 37,880 | 0 | 0 | 120 |
| 2016 | 1 | 306,654 | 16,140 | 42,470 | 0 | 0 | 120 |
| | 2 | 222,193 | 12,344 | 29,879 | 0 | 0 | 120 |
| | 3 | 259,500 | 11,283 | 31,656 | 0 | 0 | 0 |
| | 4 | 212,826 | 10,135 | 31,525 | 0 | 0 | 0 |

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

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

Sumber: Bursa Malaysia Derivatives Berhad.

*Source: Bursa Malaysia Derivatives Berhad.*

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

bersamaan RM juta / *RM million equivalent*

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

[1] Berdasarkan kepada tarikh pasaran

[2] Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"

[3] Lain-lain Deposit termasuk Deposit Wadiah

[4] Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"

[5] Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

[1] *Based on trade date*

[2] *Include Floating Rate Negotiable Instruments Deposits (FRNID)*

[3] *Other Deposits include Wadiah Deposit.*

[4] *Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)*

[5] *Only Ringgit transactions and excludes Bank Negara Malaysia transactions*

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

bersamaan RM juta / *RM million equivalent*

| Urusniaga bagi bulan / *Transaction for the month* | Konvensional / *Conventional* | | | | | | | | Islam / *Islamic* |
|---|---|---|---|---|---|---|---|---|---|
| | Berkaitan Ekuiti / *Equity Related* | | Berkaitan Kadar Faedah / *Interest Rate Related* | | | Berkaitan Komoditi / *Commodity Related* | Derivatif Kredit / *Credit Derivatives* | Lain-lain[2] / *Others*[2] | Swap Kadar Keuntungan / *Profit Rate Swap* |
| | Waran / *Warrants* | Opsyen / *Options* | Pasaran Hadapan Klibor / *Klibor Futures* | Swap[3] / *Swap*[3] | Opsyen / *Options* | Pasaran Hadapan / *Futures* | Swap Mungkir Kredit / *Credit Default Swap* | | |
| 2014 1 | 21.0 | 115.0 | 290.0 | 27,418.2 | 33.6 | 0.0 | 0.0 | 204.0 | 30.0 |
| 2 | 20.7 | 26.0 | 0.0 | 19,779.8 | 136.6 | 0.0 | 0.0 | 790.7 | 3,557.0 |
| 3 | 19.0 | 404.0 | 770.0 | 15,259.3 | 57.0 | 20.0 | 1.0 | 368.3 | 1,340.0 |
| 4 | 21.3 | 77.5 | 400.0 | 15,885.9 | 33.3 | 154.0 | 0.0 | 237.8 | 65.0 |
| 5 | 18.2 | 77.8 | 6,530.0 | 23,129.4 | 104.7 | 115.0 | 0.0 | 182.0 | 0.0 |
| 6 | 18.5 | 98.0 | 1,070.0 | 15,636.1 | 126.0 | 241.0 | 41.0 | 140.2 | 0.0 |
| 7 | 26.0 | 68.0 | 1,320.0 | 7,362.2 | 171.3 | 151.0 | 25.0 | 113.1 | 0.0 |
| 8 | 25.3 | 40.0 | 1,000.0 | 11,915.9 | 100.5 | 135.0 | 4.0 | 109.0 | 30.0 |
| 9 | 26.0 | 40.5 | 950.0 | 35,678.4 | 82.6 | 116.0 | 11.0 | 300.0 | 2,551.0 |
| 10 | 18.5 | 25.0 | 20.0 | 23,177.7 | 429.3 | 43.0 | 0.0 | 206.5 | 625.0 |
| 11 | 12.2 | 28.5 | 700.0 | 16,895.6 | 59.0 | 45.0 | 0.0 | 626.5 | 125.0 |
| 12 | 10.7 | 122.3 | 410.0 | 12,169.3 | 163.9 | 87.0 | 12.0 | 189.6 | 0.0 |
| 2015 1 | 11.1 | 183.5 | 450.0 | 24,828.8 | 121.3 | 0.0 | 107.0 | 239.7 | 130.0 |
| 2 | 12.4 | 18.5 | 260.0 | 10,224.3 | 63.2 | 41.0 | 8.3 | 142.1 | 30.0 |
| 3 | 12.7 | 26.0 | 53.0 | 19,589.3 | 149.3 | 81.0 | 168.9 | 653.4 | 320.0 |
| 4 | 10.4 | 48.0 | 93.0 | 34,665.7 | 56.1 | 78.0 | 35.4 | 513.1 | 20.0 |
| 5 | 8.3 | 51.0 | 121.0 | 10,447.2 | 131.6 | 32.0 | 120.2 | 497.4 | 35.0 |
| 6 | 10.8 | 158.7 | 204.0 | 21,899.3 | 66.1 | 48.7 | 122.2 | 439.1 | 1,400.0 |
| 7 | 11.7 | 37.4 | 40.0 | 17,177.7 | 40.4 | 53.4 | 26.0 | 336.5 | 0.0 |
| 8 | 13.8 | 35.8 | 690.0 | 31,419.4 | 142.6 | 212.0 | 73.1 | 333.8 | 200.0 |
| 9 | 20.4 | 65.8 | 92.0 | 20,296.7 | 10.0 | 56.4 | 119.4 | 480.4 | 500.3 |
| 10 | 25.5 | 46.0 | 65.0 | 11,986.3 | 0.0 | 34.1 | 27.2 | 550.0 | 0.0 |
| 11 | 30.7 | 34.8 | 210.0 | 7,711.3 | 20.2 | 18.0 | 76.3 | 499.5 | 0.0 |
| 12 | 28.5 | 21.3 | 10.0 | 15,492.5 | 39.1 | 56.6 | 18.6 | 1,369.4 | 0.0 |
| 2016 1 | 24.2 | 18.3 | 0.0 | 17,370.5 | 55.6 | 61.9 | 38.8 | 859.6 | 0.0 |
| 2 | 19.1 | 18.5 | 15.0 | 6,882.6 | 62.3 | 151.6 | 0.0 | 300.5 | 150.0 |
| 3 | 21.9 | 27.8 | 80.0 | 15,015.4 | 507.8 | 91.0 | 2.0 | 568.2 | 30.0 |
| 4 | 17.2 | 633.3 | 60.0 | 8,900.4 | 250.3 | 49.0 | 17.0 | 575.0 | 110.0 |

[1] Berdasarkan kepada tarikh pasaran
[2] Termasuk Pasaran Hadapan Bon dan TRS
[3] Urusniaga Ringgit sahaja

[1] *Based on trade date*
[2] *Include Bond Futures and Total Return Swap*
[3] *Only Ringgit transactions*

# 2.16 Pusing Ganti Sekuriti Hutang dan Sukuk[1]
# Turnover of Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

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

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang disiarkan di FAST
[2] Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan
* Tidak termasuk Secondary Notes bagi Sukuk
** Sukuk Bank Negara Malaysia Ijarah termasuk di dalam Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam

[1] Refer to all government and private debt securities and sukuk broadcasted in FAST
[2] Prior to 31 March 2015, this Sukuk is known as Government Investment Issues
* Exclude Secondary Notes of Sukuk Issuances
** Bank Negara Malaysia Sukuk Ijarah included in Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic

Sumber / Source: Bank Negara Malaysia
FAST (Fully Automated System for Issuing / Tendering)

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

bersamaan USD juta / *USD million equivalent*

| Urusniaga bagi bulan<br>*Transaction during the month* | | FX Spot<br>*FX Spot* | FX Swap<br>*FX Swap* | FX Hadapan<br>*FX Forward* | FX Opsyen<br>*FX Options* |
|---|---|---|---|---|---|
| 2014 | 1 | 128,646.8 | 61,724.4 | 10,410.3 | 1,427.8 |
| | 2 | 122,306.6 | 62,532.6 | 15,189.0 | 2,005.0 |
| | 3 | 128,909.9 | 75,533.8 | 18,830.7 | 2,553.5 |
| | 4 | 151,315.8 | 78,045.5 | 16,652.4 | 2,011.0 |
| | 5 | 167,120.7 | 77,880.7 | 10,571.2 | 1,995.1 |
| | 6 | 169,561.5 | 96,456.9 | 9,135.5 | 2,112.6 |
| | 7 | 167,017.6 | 95,056.9 | 11,386.6 | 2,044.4 |
| | 8 | 157,670.9 | 86,037.2 | 10,571.6 | 2,059.1 |
| | 9 | 152,598.3 | 92,513.3 | 13,930.1 | 2,213.9 |
| | 10 | 145,002.6 | 89,518.5 | 9,275.7 | 1,677.2 |
| | 11 | 130,579.6 | 79,699.7 | 9,482.5 | 2,302.4 |
| | 12 | 126,163.2 | 81,635.9 | 10,380.8 | 1,604.4 |
| 2015 | 1 | 137,267.8 | 79,546.4 | 9,423.8 | 2,560.7 |
| | 2 | 104,899.6 | 59,392.4 | 6,958.9 | 1,757.4 |
| | 3 | 148,532.6 | 94,680.5 | 12,138.5 | 2,241.4 |
| | 4 | 179,415.0 | 84,676.3 | 10,478.0 | 3,006.3 |
| | 5 | 160,671.7 | 77,455.8 | 8,420.5 | 1,731.6 |
| | 6 | 164,209.4 | 101,060.3 | 9,857.3 | 1,598.4 |
| | 7 | 116,033.1 | 102,609.6 | 11,436.6 | 2,323.6 |
| | 8 | 78,185.4 | 94,900.8 | 10,031.0 | 1,969.8 |
| | 9 | 69,024.6 | 104,303.9 | 9,525.8 | 1,273.0 |
| | 10 | 65,848.4 | 84,315.1 | 9,660.1 | 1,596.5 |
| | 11 | 53,367.5 | 80,319.3 | 9,623.4 | 1,692.3 |
| | 12 | 57,015.8 | 81,804.7 | 9,076.8 | 1,087.2 |
| 2016 | 1 | 71,595.6 | 82,299.8 | 12,145.7 | 1,818.3 |
| | 2 | 58,305.5 | 65,942.1 | 10,152.0 | 1,841.6 |
| | 3 | 78,451.7 | 71,356.4 | 11,728.1 | 1,816.2 |
| | 4 | 69,271.1 | 84,049.8 | 10,382.4 | 1,930.8 |

# 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* | | | |
| | 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* | Penggunaan harta[2] / *Use of assets* |
| 2011 | 185,419 | 182,594 | 2,825 | 46,416 | 1,082 | 45,334 | -42,509 | 93,312 | 48,244 | 45,069 | 6,469 | 5,919 | 550 | -3,110 |
| 2012 | 207,913 | 205,537 | 2,376 | 46,932 | 2,606 | 44,326 | -41,951 | 96,244 | 52,900 | 43,344 | 684 | 697 | -14 | -2,899 |
| 2013 | 213,370 | 211,270 | 2,100 | 42,210 | 1,526 | 40,683 | -38,584 | 100,457 | 60,931 | 39,526 | 413 | 634 | -222 | -747 |
| 2014 | 220,626 | 219,589 | 1,037 | 39,503 | 1,052 | 38,451 | -37,414 | 90,740 | 53,183 | 37,557 | 277 | 633 | -356 | 208 |
| 2015[3] | 219,089 | 216,998 | 2,091 | 40,768 | 1,483 | 39,285 | -37,192 | 95,253 | 56,323 | 38,931 | 5,560 | 4,833 | 727 | -2,464 |
| 2010 1Q | 28,734 | 31,900 | -3,167 | 7,303 | 287 | 7,016 | -10,183 | 19,000 | 3,535 | 15,465 | 62 | 467 | -405 | -4,877 |
| 2Q | 41,973 | 37,063 | 4,910 | 12,123 | 114 | 12,010 | -7,099 | 16,399 | 10,924 | 5,475 | 4,049 | 62 | 3,987 | -2,362 |
| 3Q | 43,128 | 38,572 | 4,555 | 12,529 | 171 | 12,358 | -7,803 | 15,600 | 7,037 | 8,563 | 107 | 221 | -114 | -646 |
| 4Q | 45,818 | 44,097 | 1,721 | 20,836 | 925 | 19,912 | -18,190 | 9,500 | 2,546 | 6,954 | 277 | 81 | 196 | 11,011 |
| 2011 1Q | 39,759 | 38,653 | 1,106 | 6,429 | 108 | 6,321 | -5,215 | 24,500 | 39 | 24,461 | 25 | 394 | -369 | -18,878 |
| 2Q | 49,649 | 40,590 | 9,060 | 8,334 | 99 | 8,235 | 825 | 26,500 | 21,801 | 4,699 | 126 | 67 | 59 | -5,583 |
| 3Q | 48,347 | 48,832 | -485 | 12,564 | 292 | 12,272 | -12,757 | 24,000 | 23,257 | 743 | 6,063 | 5,391 | 671 | 11,343 |
| 4Q | 47,664 | 54,520 | -6,856 | 19,089 | 583 | 18,507 | -25,362 | 18,312 | 3,146 | 15,166 | 255 | 66 | 188 | 10,008 |
| 2012 1Q | 47,889 | 45,599 | 2,290 | 8,508 | 388 | 8,120 | -5,831 | 24,744 | 9,272 | 15,472 | 95 | 392 | -297 | -9,344 |
| 2Q | 50,747 | 48,234 | 2,513 | 10,337 | 1,544 | 8,793 | -6,280 | 27,000 | 22,128 | 4,872 | 167 | 64 | 103 | 2,806 |
| 3Q | 52,101 | 50,062 | 2,038 | 10,931 | 131 | 10,800 | -8,762 | 25,000 | 17,500 | 7,500 | 115 | 178 | -64 | 1,345 |
| 4Q | 57,176 | 61,641 | -4,465 | 17,156 | 543 | 16,613 | -21,078 | 19,500 | 4,000 | 15,500 | 308 | 63 | 244 | 2,294 |
| 2013 1Q | 43,751 | 49,892 | -6,141 | 9,512 | 715 | 8,797 | -14,939 | 23,500 | 17,219 | 6,281 | 33 | 355 | -322 | 8,979 |
| 2Q | 51,588 | 49,183 | 2,405 | 6,878 | 51 | 6,827 | -4,423 | 24,500 | 14,399 | 10,101 | 139 | 60 | 79 | -5,757 |
| 3Q | 56,980 | 53,403 | 3,577 | 9,177 | 162 | 9,015 | -5,439 | 26,238 | 17,482 | 8,756 | 113 | 142 | -28 | -3,289 |
| 4Q | 61,052 | 58,792 | 2,260 | 16,642 | 599 | 16,044 | -13,784 | 26,220 | 11,832 | 14,388 | 128 | 78 | 51 | -680 |
| 2014 1Q | 49,175 | 55,198 | -6,023 | 7,117 | 154 | 6,963 | -12,986 | 23,500 | 3,500 | 20,000 | 66 | 335 | -270 | -6,744 |
| 2Q | 52,671 | 51,725 | 947 | 7,201 | 189 | 7,012 | -6,066 | 26,296 | 20,339 | 5,957 | 21 | 77 | -56 | 164 |
| 3Q | 59,139 | 52,932 | 6,207 | 8,229 | 145 | 8,084 | -1,877 | 20,603 | 20,503 | 100 | 69 | 156 | -87 | 1,864 |
| 4Q | 59,640 | 59,734 | -94 | 16,957 | 564 | 16,393 | -16,487 | 20,341 | 8,841 | 11,500 | 121 | 65 | 56 | 4,925 |
| 2015[3] 1Q | 51,548 | 55,421 | -3,873 | 8,000 | 118 | 7,882 | -11,755 | 23,000 | 13,797 | 9,203 | 5 | 124 | -119 | 2,671 |
| 2Q | 55,251 | 51,830 | 3,421 | 7,330 | 76 | 7,255 | -3,833 | 26,500 | - | 26,500 | 5,375 | 4,492 | 883 | -23,550 |
| 3Q | 56,253 | 52,285 | 3,967 | 8,835 | 147 | 8,689 | -4,721 | 21,000 | 31,535 | -10,535 | 79 | 141 | -62 | 15,318 |
| 4Q | 56,037 | 57,461 | -1,425 | 16,602 | 1,143 | 15,459 | -16,884 | 24,753 | 10,991 | 13,762 | 101 | 75 | 25 | 3,096 |
| 2016[3] 1Q | 48,794 | 57,377 | -8,584 | 9,455 | 305 | 9,151 | -17,734 | 25,500 | 7,000 | 18,500 | 6 | 140 | -134 | -631 |

1 Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.
2 Termasuk perubahan-perubahan dalam baki-baki Kumpulan Wang Amanah Kerajaan. Tanda tolak menunjukkan penimbunan harta-harta.
3 Angka-angka suku tahunan adalah awalan.

Jumlah tidak semestinya tepat disebabkan oleh penggenapan.

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

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

*Numbers may not add up to total due to rounding.*

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

# 3.2 RENTAS - Pegangan Pemilik-Pemilik Asing bagi Sekuriti Hutang dan Sukuk[1]
# RENTAS - Foreign Holdings in Debt Securities and Sukuk[1]

bersamaan RM juta / *RM million equivalent*

| Akhir Tempoh / *End of Period* | | Sektor Awam / *Public Sector* | | | | | | | | Sektor Swasta / *Private Sector* | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Konvensional / *Conventional* | | | Sukuk | | | | | Konvensional / *Conventional* | | Sukuk | | |
| | | Bil Bank Negara / Nota Kewangan Bank Negara<br>*Bank Negara Bills / Bank Negara Monetary Note* | Bil Perbendaharaan Malaysia<br>*Malaysian Treasury Bills* | Sekuriti Kerajaan Malaysia<br>*Malaysian Government Securities* | Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam<br>*Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic* | Bil Perbendaharaan Malaysia Islam<br>*Malaysian Islamic Treasury Bills* | Sukuk Bank Negara Malaysia Ijarah<br>*Bank Negara Malaysia Sukuk Ijarah* | Terbitan Pelaburan Kerajaan Malaysia[2]<br>*Malaysian Government Investment Issues [2]* | Sukuk Perumahan Kerajaan<br>*Government Housing Sukuk* | Jumlah<br>*Total* | : yang mana dalam denominasi mata wang asing<br>*: of which foreign currency denominated* | Jumlah<br>*Total* | : yang mana dalam denominasi mata wang asing<br>*: of which foreign currency denominated* | Jumlah<br>*Total* |
| 2013 | 10 | 55,980.5 | 1,244.4 | 138,377.2 | 22,665.0 | 235.0 | - | 2,720.0 | - | 9,359.3 | - | 4,959.7 | - | 235,541.0 |
| | 11 | 55,660.8 | 1,223.5 | 135,975.8 | 21,420.3 | 95.0 | - | 3,207.1 | - | 9,407.9 | - | 5,020.0 | - | 232,010.4 |
| | 12 | 57,237.9 | 1,129.5 | 137,104.9 | 20,078.5 | 142.7 | - | 3,291.7 | - | 9,452.3 | - | 4,986.5 | - | 233,424.0 |
| 2014 | 1 | 55,719.5 | 1,124.2 | 137,927.5 | 20,649.0 | 120.0 | - | 3,022.9 | - | 9,601.9 | - | 4,848.1 | - | 233,013.1 |
| | 2 | 51,780.7 | 1,099.0 | 139,407.6 | 25,223.3 | 150.0 | - | 3,103.3 | 15.0 | 9,595.6 | - | 4,744.3 | - | 235,118.7 |
| | 3 | 49,562.5 | 1,008.6 | 140,801.2 | 25,160.6 | 170.0 | - | 3,674.3 | 25.0 | 9,656.2 | - | 4,760.7 | - | 234,819.1 |
| | 4 | 48,918.7 | 1,134.6 | 135,544.0 | 29,886.0 | 300.0 | - | 4,469.3 | 610.0 | 9,593.6 | - | 5,452.5 | - | 235,908.8 |
| | 5 | 50,830.7 | 1,112.8 | 144,732.4 | 31,465.8 | 330.0 | - | 5,448.8 | 730.0 | 9,321.2 | - | 5,485.3 | - | 249,456.9 |
| | 6 | 50,244.3 | 1,077.4 | 147,286.3 | 26,590.0 | 260.0 | - | 7,388.8 | 730.0 | 9,117.4 | - | 5,457.6 | - | 248,151.8 |
| | 7 | 51,726.8 | 1,065.3 | 154,015.1 | 28,961.7 | 495.0 | - | 5,710.2 | 730.0 | 9,070.1 | - | 5,445.5 | - | 257,219.6 |
| | 8 | 55,536.6 | 1,163.9 | 148,331.7 | 30,157.6 | 375.0 | - | 6,068.5 | 730.0 | 9,069.6 | - | 5,464.9 | - | 256,897.8 |
| | 9 | 54,114.6 | 1,008.8 | 149,815.8 | 23,960.8 | 225.0 | - | 4,228.8 | 730.0 | 9,715.9 | - | 5,477.2 | - | 249,277.0 |
| | 10 | 60,382.7 | 917.6 | 146,742.5 | 21,842.3 | 195.0 | - | 5,291.4 | 730.0 | 9,551.7 | - | 5,429.9 | - | 251,083.2 |
| | 11 | 53,785.1 | 598.9 | 145,265.9 | 17,022.7 | 115.0 | - | 4,816.9 | 610.0 | 8,705.5 | - | 5,546.2 | - | 236,466.2 |
| | 12 | 49,636.8 | 251.2 | 145,312.2 | 10,951.8 | 55.0 | - | 5,148.6 | 610.0 | 8,450.8 | - | 5,457.6 | - | 225,874.0 |
| 2015 | 1 | 42,799.4 | 35.0 | 146,694.4 | 9,529.1 | 45.0 | - | 5,282.7 | 610.0 | 8,393.4 | - | 5,434.1 | - | 218,823.1 |
| | 2 | 40,729.9 | 2,297.0 | 145,695.4 | 9,589.8 | 20.0 | - | 5,857.8 | 610.0 | 8,393.8 | - | 5,464.5 | - | 218,658.2 |
| | 3 | 33,629.6 | 2,892.6 | 151,426.4 | 5,279.5 | 62.1 | - | 5,903.3 | 585.0 | 8,439.0 | - | 5,197.0 | - | 213,414.5 |
| | 4 | 28,999.9 | 3,347.6 | 157,563.2 | 3,065.2 | 222.1 | - | 10,747.6 | 15.0 | 7,114.1 | - | 5,278.8 | - | 216,353.4 |
| | 5 | 21,905.6 | 2,465.0 | 158,160.0 | 2,142.3 | 261.1 | - | 10,853.4 | 15.0 | 7,270.2 | - | 5,376.1 | - | 208,448.7 |
| | 6 | 18,185.5 | 3,317.3 | 166,803.4 | 1,009.1 | 199.0 | - | 9,769.1 | 15.0 | 7,231.5 | - | 5,397.0 | - | 211,926.9 |
| | 7 | 16,494.9 | 3,375.3 | 165,439.9 | 726.1 | 96.7 | - | 8,202.3 | 15.0 | 7,030.6 | - | 5,391.4 | - | 206,772.2 |
| | 8 | 14,571.6 | 3,807.0 | 157,430.5 | 480.4 | 267.7 | - | 8,718.2 | 15.0 | 7,146.7 | - | 5,397.8 | - | 197,834.9 |
| | 9 | 21,830.2 | 4,225.9 | 153,781.4 | 158.4 | 1,012.7 | - | 8,304.3 | 15.0 | 7,151.1 | - | 5,494.6 | - | 201,973.7 |
| | 10 | 27,290.5 | 3,780.3 | 153,914.0 | 86.6 | 1,442.7 | - | 10,154.8 | 15.0 | 7,453.6 | - | 5,531.6 | - | 209,669.1 |
| | 11 | 24,086.9 | 4,177.8 | 158,952.4 | 86.6 | 1,288.0 | - | 11,652.0 | 5.0 | 7,608.1 | - | 5,714.5 | - | 213,571.3 |
| | 12 | 23,631.2 | 2,746.0 | 162,146.0 | 79.4 | 589.0 | - | 11,628.2 | 5.0 | 8,228.9 | - | 5,753.0 | - | 214,806.8 |
| 2016 | 1 | 23,631.2 | 2,236.6 | 164,399.0 | 79.4 | 556.0 | - | 11,484.2 | 5.0 | 8,247.2 | - | 5,824.1 | - | 216,462.7 |
| | 2 | 20,634.5 | 2,286.5 | 164,976.7 | - | 1,435.0 | - | 11,708.0 | 5.0 | 8,137.4 | - | 5,927.0 | - | 215,110.0 |
| | 3 | 21,094.9 | 3,160.4 | 171,532.7 | - | 1,445.0 | - | 15,155.4 | 5.0 | 8,081.2 | - | 6,157.6 | - | 226,632.2 |
| | 4 | 19,150.5 | 2,999.3 | 175,437.5 | - | 1,315.0 | - | 19,031.4 | 5.0 | 8,613.7 | - | 6,306.0 | - | 232,858.5 |
| | 5 | 14,090.9 | 2,311.5 | 177,061.1 | - | 1,290.0 | - | 19,744.9 | 5.0 | 8,594.3 | - | 6,376.0 | - | 229,473.7 |

[1] Merujuk kepada semua sekuriti hutang dan sukuk kerajaan serta swasta yang didepositkan dalam RENTAS, diisu oleh residen dan bukan residen
[2] Sebelum 31 Mac 2015, Sukuk ini dikenali sebagai Terbitan Pelaburan Kerajaan
* Tidak termasuk Secondary Notes bagi Sukuk

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

[1] Refer to all government and private debt securities and sukuk as deposited in RENTAS, issued by residents and non-residents
[2] Prior to 31 March 2015, this Sukuk is known as Government Investment Issues
* Exclude Secondary Notes of Sukuk Issuances

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

Perubahan tahunan dalam % / *Annual change in %*

| Tempoh / *Period* | Keluaran Dalam Negara Kasar (KDNK) / *Gross Domestic Product (GDP)* | Perbelanjaan penggunaan terakhir / Final consumption expenditure | | | Pembentukan modal tetap kasar / Gross fixed capital formation | | | Eksport barang-barang dan perkhidmatan / *Exports of goods and services* | Imsport barang-barang dan perkhidmatan / *Imports of goods and services* |
|---|---|---|---|---|---|---|---|---|---|
| | | Jumlah / *Total* | Sektor swasta / *Private sector* | Sektor awam / *Public sector* | Jumlah / *Total* | Sektor swasta / *Private sector* | Sektor awam / *Public sector* | | |
| 2011 | 5.3 | 8.4 | 6.9 | 14.2 | 6.4 | 9.5 | 2.6 | 4.2 | 6.3 |
| 2012 | 5.5 | 7.7 | 8.3 | 5.4 | 19.0 | 21.4 | 15.9 | -1.7 | 2.9 |
| 2013 | 4.7 | 6.9 | 7.2 | 5.8 | 8.1 | 12.8 | 1.8 | 0.3 | 1.7 |
| 2014 | 6.0 | 6.4 | 7.0 | 4.3 | 4.8 | 11.1 | -4.7 | 5.0 | 4.0 |
| 2015 | 5.0 | 5.7 | 6.0 | 4.4 | 3.7 | 6.4 | -1.0 | 0.6 | 1.2 |
| 2011 1Q | 5.0 | 7.1 | 6.7 | 8.9 | 10.9 | 22.6 | -3.6 | 1.5 | 10.0 |
| 2Q | 4.6 | 5.8 | 6.2 | 4.1 | 3.0 | 6.1 | -2.3 | 5.3 | 4.3 |
| 3Q | 6.0 | 9.5 | 7.3 | 19.2 | 5.7 | 1.5 | 12.6 | 4.3 | 3.9 |
| 4Q | 5.5 | 10.7 | 7.2 | 21.0 | 6.4 | 10.9 | 3.3 | 5.6 | 7.4 |
| 2012 1Q | 5.1 | 8.5 | 8.1 | 10.5 | 13.6 | 17.6 | 7.3 | 1.4 | 5.8 |
| 2Q | 5.2 | 9.7 | 9.3 | 11.2 | 25.2 | 24.3 | 26.9 | 0.5 | 7.9 |
| 3Q | 5.0 | 8.0 | 9.2 | 3.0 | 21.4 | 21.9 | 20.8 | -4.7 | 1.9 |
| 4Q | 6.5 | 5.1 | 6.8 | 0.8 | 15.5 | 21.2 | 11.4 | -4.0 | -3.3 |
| 2013 1Q | 4.3 | 5.2 | 6.4 | 0.2 | 12.5 | 9.4 | 17.8 | -3.5 | -2.4 |
| 2Q | 4.6 | 7.7 | 6.9 | 10.8 | 5.8 | 11.2 | -4.1 | -4.6 | -1.4 |
| 3Q | 4.9 | 7.8 | 8.0 | 6.6 | 8.8 | 14.9 | -0.3 | 4.2 | 3.8 |
| 4Q | 5.0 | 7.0 | 7.6 | 5.4 | 6.1 | 16.5 | -1.9 | 5.1 | 6.9 |
| 2014 1Q | 6.3 | 7.8 | 6.9 | 11.9 | 6.7 | 14.9 | -6.3 | 7.8 | 7.5 |
| 2Q | 6.5 | 5.1 | 6.5 | -0.2 | 6.9 | 11.7 | -3.2 | 8.6 | 4.4 |
| 3Q | 5.6 | 6.5 | 6.8 | 5.1 | 1.3 | 7.0 | -8.5 | 2.6 | 2.1 |
| 4Q | 5.7 | 6.3 | 7.6 | 2.4 | 4.3 | 11.1 | -1.8 | 1.6 | 2.3 |
| 2015 1Q | 5.7 | 8.0 | 9.0 | 4.1 | 7.9 | 11.6 | 0.5 | -0.6 | 0.9 |
| 2Q | 4.9 | 6.5 | 6.4 | 6.9 | 0.4 | 3.9 | -8.1 | -4.0 | -3.1 |
| 3Q | 4.7 | 4.0 | 4.1 | 3.6 | 4.2 | 5.5 | 1.8 | 3.2 | 3.1 |
| 4Q | 4.5 | 4.5 | 4.9 | 3.3 | 2.7 | 4.9 | 0.4 | 4.0 | 4.0 |
| 2016 1Q | 4.2 | 5.1 | 5.3 | 3.8 | 0.1 | 2.2 | -4.5 | -0.5 | 1.3 |

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

Perubahan tahunan dalam % / *Annual change in %*

| Tempoh / *Period* | Pertanian / *Agriculture* | Perlombongan dan Kuari / *Mining and Quarrying* | Pembuatan / *Manufacturing* | Pembinaan / *Construction* | Perkhidmatan / *Services* [1] | Elektrik dan Gas / *Electricity and Gas* | Air / *Water* | Perdagangan Borong / *Wholesale Trade* | Perdagangan Runcit / *Retail Trade* | Kenderaan Bermotor / *Motor Vehicles* | Penginapan / *Accomodation* | Makanan dan Minuman / *Food and Beverage* | Pengangkutan dan Penyimpanan / *Transport and Storage* | Maklumant dan Komunikasi / *Infor & Communication* | Kewangan / *Finance* | Insurans / *Insurance* | Harta Tanah dan Perkhidmatan Perniagaan / *Real Estates and Business Services* | Perkhidmatan Kerajaan / *Government Services* | Perkhidmatan Lain / *Other Services* | KDNK pada Harga Pembeli / *GDP at Purchasers' Value* [1] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2011 | 6.8 | -4.9 | 5.4 | 4.6 | 7.0 | 4.0 | 3.9 | 8.5 | 6.6 | 2.2 | 3.7 | 7.0 | 5.6 | 7.4 | 6.3 | 8.6 | 5.8 | 11.1 | 5.0 | 5.3 |
| 2012 | 1.0 | 1.6 | 4.4 | 18.1 | 6.5 | 5.0 | 4.2 | 3.2 | 5.9 | 4.7 | 2.9 | 6.5 | 4.8 | 8.9 | 5.3 | 16.0 | 7.5 | 9.6 | 4.5 | 5.5 |
| 2013 | 2.0 | 1.2 | 3.4 | 10.6 | 5.9 | 4.4 | 4.4 | 5.6 | 8.0 | 3.0 | 2.9 | 6.8 | 4.6 | 9.1 | 2.2 | 1.5 | 8.0 | 7.4 | 5.6 | 4.7 |
| 2014 | 2.1 | 3.5 | 6.2 | 11.7 | 6.6 | 3.6 | 4.8 | 8.6 | 9.9 | 6.6 | 3.5 | 7.4 | 5.2 | 9.7 | 1.8 | 4.0 | 8.0 | 6.2 | 4.8 | 6.0 |
| 2015 | 1.2 | 4.7 | 4.9 | 8.2 | 5.1 | 2.9 | 5.8 | 9.2 | 5.4 | 4.1 | 3.5 | 7.2 | 5.7 | 9.4 | -0.4 | -1.7 | 6.6 | 4.0 | 4.7 | 5.0 |
| 2011 1Q | -0.9 | -3.1 | 6.6 | 5.1 | 7.2 | 2.3 | 3.3 | 5.7 | 7.7 | 4.1 | 2.7 | 5.8 | 4.8 | 6.6 | 7.2 | 10.1 | 6.2 | 13.2 | 5.4 | 5.0 |
| 2Q | 9.3 | -8.3 | 3.5 | 2.2 | 7.0 | 3.1 | 4.2 | 9.6 | 5.6 | -3.0 | 4.9 | 7.1 | 5.6 | 7.3 | 6.7 | 5.4 | 7.1 | 12.2 | 5.3 | 4.6 |
| 3Q | 9.9 | -5.1 | 6.2 | 3.8 | 7.2 | 5.7 | 3.3 | 11.0 | 6.5 | 4.5 | 3.9 | 7.3 | 6.1 | 7.6 | 6.5 | 4.1 | 5.0 | 10.1 | 5.4 | 6.0 |
| 4Q | 8.5 | -3.2 | 5.5 | 7.4 | 6.7 | 4.7 | 4.7 | 7.4 | 6.7 | 2.7 | 3.2 | 7.7 | 6.0 | 7.9 | 4.8 | 15.2 | 5.0 | 9.3 | 3.9 | 5.5 |
| 2012 1Q | 2.4 | 0.2 | 4.3 | 15.8 | 5.9 | 5.8 | 4.7 | 6.5 | 7.7 | 0.5 | 4.4 | 6.9 | 5.5 | 9.1 | 0.9 | 6.2 | 7.2 | 7.2 | 4.6 | 5.1 |
| 2Q | -5.6 | 2.2 | 5.3 | 21.0 | 6.8 | 5.1 | 4.4 | 4.0 | 7.4 | 8.3 | 4.1 | 8.0 | 5.7 | 10.2 | 3.9 | 16.7 | 6.9 | 8.6 | 4.7 | 5.2 |
| 3Q | 0.4 | -0.9 | 2.8 | 18.1 | 7.1 | 4.6 | 3.8 | 2.8 | 5.2 | 6.7 | 1.3 | 5.2 | 3.7 | 9.3 | 9.3 | 18.7 | 7.7 | 11.1 | 4.3 | 5.0 |
| 4Q | 6.7 | 4.9 | 5.3 | 17.6 | 6.4 | 4.8 | 3.9 | 0.4 | 3.9 | 3.2 | 2.1 | 5.8 | 4.3 | 7.0 | 7.1 | 22.1 | 8.3 | 11.4 | 4.3 | 6.5 |
| 2013 1Q | 6.8 | -1.2 | 0.6 | 13.1 | 6.1 | 4.5 | 4.2 | 5.4 | 6.7 | 3.9 | 1.6 | 8.2 | 3.8 | 7.1 | 3.4 | 14.7 | 8.2 | 6.3 | 5.7 | 4.3 |
| 2Q | 0.2 | 4.8 | 3.7 | 9.6 | 5.2 | 4.4 | 4.1 | 4.5 | 7.3 | -0.5 | 2.0 | 6.0 | 4.2 | 9.1 | 0.5 | -0.1 | 7.7 | 6.8 | 5.8 | 4.6 |
| 3Q | 1.3 | 2.0 | 4.2 | 10.2 | 6.0 | 4.1 | 4.3 | 4.6 | 7.6 | 4.2 | 4.9 | 6.2 | 5.1 | 10.6 | 2.5 | -2.9 | 8.1 | 8.5 | 5.5 | 4.9 |
| 4Q | 0.2 | -0.6 | 5.0 | 9.9 | 6.5 | 4.6 | 5.1 | 8.1 | 10.2 | 4.1 | 3.1 | 6.8 | 5.3 | 9.6 | 2.3 | -3.6 | 8.1 | 7.6 | 5.3 | 5.0 |
| 2014 1Q | 2.6 | 0.0 | 7.0 | 19.3 | 6.8 | 3.3 | 3.1 | 8.1 | 10.4 | 3.9 | 5.1 | 6.7 | 4.8 | 10.1 | 3.0 | 2.1 | 8.2 | 7.6 | 5.3 | 6.3 |
| 2Q | 6.6 | 1.9 | 7.3 | 10.1 | 6.4 | 3.0 | 2.7 | 8.7 | 10.0 | 9.3 | 3.5 | 6.6 | 4.8 | 9.5 | 0.3 | 2.8 | 7.6 | 6.8 | 4.3 | 6.5 |
| 3Q | 3.4 | 2.0 | 5.3 | 9.7 | 6.5 | 4.6 | 7.0 | 8.3 | 9.5 | 5.7 | 2.6 | 7.2 | 5.2 | 9.5 | 2.1 | 6.9 | 7.8 | 5.8 | 4.7 | 5.6 |
| 4Q | -3.7 | 10.0 | 5.4 | 8.7 | 6.6 | 3.3 | 6.2 | 9.4 | 10.0 | 7.4 | 2.9 | 8.9 | 6.0 | 9.7 | 1.8 | 4.3 | 8.3 | 4.7 | 4.7 | 5.7 |
| 2015 1Q | -4.1 | 9.7 | 5.6 | 9.6 | 6.4 | 2.9 | 7.1 | 9.5 | 10.7 | 7.6 | 3.4 | 8.5 | 5.7 | 9.6 | 1.3 | 3.6 | 7.5 | 3.8 | 4.6 | 5.7 |
| 2Q | 4.6 | 6.0 | 4.2 | 5.6 | 5.0 | 3.6 | 5.2 | 8.5 | 4.3 | 2.0 | 3.9 | 7.4 | 5.4 | 9.3 | 1.7 | -4.7 | 6.2 | 4.0 | 4.7 | 4.9 |
| 3Q | 2.3 | 5.1 | 4.9 | 9.9 | 4.4 | 2.5 | 5.3 | 9.6 | 2.8 | 2.2 | 3.2 | 6.6 | 5.7 | 9.5 | -2.9 | -3.7 | 6.5 | 3.2 | 4.8 | 4.7 |
| 4Q | 1.5 | -1.3 | 5.0 | 7.4 | 5.0 | 2.5 | 5.7 | 9.1 | 4.2 | 5.0 | 3.6 | 6.5 | 6.0 | 9.2 | -1.3 | -2.1 | 6.1 | 4.7 | 4.6 | 4.5 |
| 2016 1Q | -3.8 | 0.3 | 4.5 | 7.9 | 5.1 | 6.5 | 7.7 | 8.1 | 5.4 | -5.1 | 3.8 | 6.8 | 5.8 | 8.5 | 0.2 | -0.2 | 6.4 | 5.3 | 4.6 | 4.2 |

1 Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

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

Sumber: Jabatan Perangkaan Malaysia

# 3.5 Penunjuk Ekonomi Terpilih
# Selected Economic Indicators

| | | IHP | PHP - Pengeluaran Tempatan [1] | IPP | | | | Perdagangan | | Kadar Pengangguran | Tenaga Buruh |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Semua | Perlombongan | Elektrik | Pembuatan | Eksport | Import | | |
| | | *CPI* | *PPI - Local Production* [1] | *IPI* | | | | *Trade* | | *Unemployment Rate* | *Labour Force* |
| | | | | *All* | *Mining* | *Electricity* | *Manufacturing* | | | | |
| | | Wajaran / Weight (2010=100) | | | | | | | | | |
| | | 100.0 | 100.0 | 100.0 | 28.92 | 5.19 | 65.89 | *Exports* | *Imports* | | 000 persons |
| | | *% Annual change* | | | | | | | | | |
| 2013 | | 2.1 | -2.7 | 3.4 | 0.9 | 5.4 | 4.2 | 2.5 | 6.9 | 3.1 | 13,980.5 |
| 2014 | | 3.2 | 1.5 | 5.1 | 2.6 | 4.7 | 6.1 | 6.3 | 5.3 | 2.9 | 14,263.6 |
| 2015 | | 2.1 | -7.4 | 4.5 | 4.1 | 2.4 | 4.8 | 1.9 | 0.4 | 3.1 | 14,518.0 |
| 2014 | 4 | 3.4 | 5.4 | 4.7 | 3.8 | 3.9 | 5.1 | 18.6 | 5.0 | - | - |
| | 5 | 3.2 | 5.3 | 5.9 | 0.4 | 4.6 | 8.0 | 16.3 | 11.8 | - | - |
| | 6 | 3.3 | 3.5 | 6.9 | 1.4 | 5.8 | 9.2 | 8.0 | 9.0 | 2.8 | 13,941.5 |
| | 7 | 3.2 | 2.6 | 0.6 | -7.9 | 5.0 | 3.2 | 0.7 | -0.7 | - | - |
| | 8 | 3.3 | 0.7 | 6.5 | 3.6 | 8.4 | 7.4 | 1.7 | 7.6 | - | - |
| | 9 | 2.6 | -0.2 | 5.4 | 7.2 | 6.3 | 4.7 | 1.9 | 1.1 | 2.7 | 14,005.7 |
| | 10 | 2.8 | -1.5 | 5.2 | 11.5 | 3.4 | 3.2 | -3.3 | 9.1 | - | - |
| | 11 | 3.0 | -2.6 | 4.8 | 7.6 | 3.4 | 3.9 | 1.9 | 0.1 | - | - |
| | 12 | 2.7 | -6.9 | 7.4 | 6.9 | 3.0 | 7.9 | 2.2 | 4.1 | 2.8 | 14,082.5 |
| 2015 | 1 | 1.0 | -7.0 | 7.0 | 8.3 | 6.3 | 6.6 | -0.7 | -5.1 | - | - |
| | 2 | 0.1 | -7.8 | 5.1 | 9.3 | 1.9 | 4.0 | -9.8 | 0.3 | - | - |
| | 3 | 0.9 | -8.9 | 7.2 | 10.0 | 3.8 | 6.3 | 2.4 | 5.8 | 3.1 | 14,544.8 |
| | 4 | 1.8 | -8.8 | 4.1 | 3.9 | 2.9 | 4.2 | -8.8 | -6.9 | - | - |
| | 5 | 2.1 | -9.4 | 4.5 | 9.0 | 1.2 | 3.2 | -6.6 | -7.1 | - | - |
| | 6 | 2.5 | -9.2 | 4.4 | 3.9 | -2.4 | 4.9 | 5.0 | -1.5 | 3.1 | 14,535.6 |
| | 7 | 3.3 | -8.9 | 6.1 | 14.0 | -1.2 | 4.2 | 3.5 | 5.9 | - | - |
| | 8 | 3.1 | -8.5 | 2.3 | -3.4 | 2.2 | 4.3 | 4.1 | -6.1 | - | - |
| | 9 | 2.6 | -7.0 | 5.1 | 4.3 | 2.6 | 5.6 | 8.8 | 9.6 | 3.2 | 14,561.0 |
| | 10 | 2.5 | -4.8 | 4.2 | -1.4 | 4.3 | 6.2 | 16.7 | -0.4 | - | - |
| | 11 | 2.6 | -5.3 | 1.9 | -4.1 | 2.0 | 4.0 | 6.3 | 9.1 | - | - |
| | 12 | 2.7 | -3.4 | 2.7 | -1.6 | 5.6 | 4.1 | 1.4 | 2.7 | 3.2 | 14,600.2 |
| 2016 | 1 | 3.5 | -4.4 | 3.3 | 0.6 | 7.7 | 4.0 | -2.8 | 3.3 | - | - |
| | 2 | 4.2 | -4.8 | 3.9 | 1.1 | 10.5 | 4.5 | 6.7 | 1.6 | - | - |
| | 3 | 2.6 | -3.9 | 2.8 | -2.5 | 7.7 | 4.5 | 0.2 | -5.5 | 3.4 | 14,596.8 |
| | 4 | 2.1 | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | - | - |

[1] Indeks Harga Pengeluar (IHPR) yang diterbitkan sebelum bulan Januari 2010 merujuk kepada IHPR ekonomi domestik, yang terdiri daripada IHPR pengeluaran tempatan dan indeks harga import. Walau bagaimanapun, mulai bulan Januari 2010 IHPR ekonomi domestik tidak lagi diterbitkan.

Sumber: Jabatan Perangkaan Malaysia

[1] *The Producer Price Index (PPI) published prior to January 2010 referred to PPI for the domestic economy, which comprised of PPI for local production and import price index. However, starting from January 2010, PPI for the domestic economy has been discontinued.*

*Source: Department of Statistics, Malaysia*

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

RM juta / RM million

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

1 Merujuk kepada Manual Imbangan Pembayaran Edisi Keenam (BPM6).
Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.
Source : Bank Negara Malaysia and Department of Statistics Malaysia

*1 Based on Balance of Payments Manual, Sixth Edition (BPM6).*
*Numbers may not necessarily add up due to rounding.*
*Source : Bank Negara Malaysia and Department of Statistics Malaysia*

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

RM juta / RM million

| Akhir tempoh / End period | Hutang luar negeri yang belum dijelaskan / External debt outstanding | | | | | | | | | | | | | | | | | | Profil keseluruhan hutang luar negeri / Overall external debt profile | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Pinjaman luar pesisir[2]/Offshore borrowing[2] | | | | | | | | Pegangan sekuriti hutang dalam denominasi ringgit oleh bukan pemastautin / Non-resident holdings of ringgit-denominated debt securities | | | | | Deposit bukan pemastautin / Non-resident deposits | Lain-lain[6] / Others[6] | | | | |
| | | | Jangka sederhana dan panjang[3] / Medium- and long term[3] | | | | Jangka pendek[4] / Short-term[4] | | Nisbah khidmat bayaran hutang[7] (%) | | Jangka sederhana dan panjang[3] / Medium- and long-term[3] | | Jangka pendek[4] / Short-term[4] | | | | | | |
| | | | Sektor awam / Public sector | | Sektor swasta / Private sector | | | | | | | | | | | | | | |
| | Jumlah / Total | Jumlah / Total | Kerajaan Persekutuan / Federal Government | Perusahaan Awam[5] / Public Enterprise[5] | Sektor perbankan / Banking sector | Sektor bukan bank / Non-bank sector | Sektor perbankan / Banking sector | Sektor bukan bank / Non-bank sector | Debt service ratio[7] (%) | Jumlah / Total | Sekuriti Kerajaan / Govt securities | Lain-lain / Others | Sekuriti Kerajaan / Govt securities | Lain-lain / Others | Jumlah / Total | Jumlah / Total | Jangka sederhana & panjang[3] / Medium- and long-term[3] | Jangka pendek[4] / Short-term[4] | Hutang jangka sederhana & panjang[3] / Medium- and long-term debt[3] | Hutang jangka pendek[4] / Short-term debt[4] |
| 2009 | 388,345 | 232,732 | 13,787 | 75,933 | 14,319 | 51,258 | 68,572 | 8,863 | 6.5 | 70,383 | 41,133 | 16,256 | 990 | 12,004 | 34,511 | 50,719 | 9,367 | 41,352 | 222,054 | 166,291 |
| 2010 | 434,278 | 227,072 | 16,746 | 70,383 | 12,736 | 47,788 | 67,982 | 11,438 | 8.0 | 118,935 | 74,063 | 12,232 | 949 | 31,691 | 34,628 | 53,643 | 9,611 | 44,032 | 243,559 | 190,720 |
| 2011 | 537,456 | 257,273 | 18,105 | 69,562 | 18,934 | 46,925 | 92,302 | 11,446 | 10.7 | 163,268 | 103,086 | 13,901 | 1,184 | 45,097 | 43,917 | 72,997 | 10,466 | 62,531 | 280,978 | 256,477 |
| 2012 | 602,060 | 257,594 | 16,848 | 71,392 | 23,552 | 53,347 | 79,981 | 12,474 | 10.8 | 223,606 | 131,581 | 11,948 | 829 | 79,248 | 58,963 | 61,897 | 9,884 | 52,013 | 318,551 | 283,509 |
| 2013 | 696,592 | 324,088 | 16,763 | 82,141 | 26,297 | 70,785 | 113,530 | 14,573 | 10.7 | 229,655 | 140,397 | 10,685 | 1,272 | 77,301 | 77,325 | 65,524 | 10,678 | 54,846 | 357,745 | 338,847 |
| 2014 | 747,757 | 379,679 | 16,776 | 76,343 | 36,540 | 81,010 | 149,276 | 19,734 | 11.4 | 223,289 | 151,071 | 11,324 | 306 | 60,589 | 78,050 | 66,739 | 10,633 | 56,105 | 383,697 | 364,061 |
| 2015 | 833,817 | 463,621 | 21,477 | 106,841 | 50,264 | 107,317 | 161,301 | 16,420 | 15.6 | 211,347 | 172,629 | 11,502 | 3,335 | 23,881 | 81,616 | 77,233 | 11,890 | 65,343 | 481,921 | 351,896 |
| 2013 1Q | 611,639 | 269,904 | 16,142 | 71,022 | 23,850 | 57,703 | 89,118 | 12,069 | 11.2 | 221,998 | 139,670 | 10,407 | 860 | 71,061 | 54,798 | 64,939 | 9,726 | 55,213 | 328,520 | 283,119 |
| 2Q | 644,950 | 290,451 | 16,453 | 71,360 | 24,393 | 63,763 | 101,954 | 12,529 | 11.3 | 227,097 | 140,716 | 12,849 | 1,275 | 72,257 | 61,954 | 65,448 | 10,926 | 54,522 | 340,459 | 304,491 |
| 3Q | 674,549 | 312,420 | 16,929 | 81,662 | 25,708 | 67,888 | 106,866 | 13,368 | 10.8 | 226,481 | 130,790 | 12,952 | 1,587 | 81,152 | 70,105 | 65,543 | 10,764 | 54,779 | 346,693 | 327,857 |
| 4Q | 696,592 | 324,088 | 16,763 | 82,141 | 26,297 | 70,785 | 113,530 | 14,573 | 9.6 | 229,655 | 140,397 | 10,685 | 1,272 | 77,301 | 77,325 | 65,524 | 10,678 | 54,846 | 357,745 | 338,847 |
| 2014 1Q | 700,273 | 337,505 | 16,469 | 81,445 | 28,021 | 73,681 | 123,265 | 14,624 | 11.2 | 231,423 | 144,500 | 11,922 | 1,179 | 73,822 | 68,006 | 63,338 | 10,718 | 52,620 | 366,757 | 333,516 |
| 2Q | 729,175 | 347,773 | 16,241 | 82,421 | 30,163 | 75,754 | 127,909 | 15,286 | 8.6 | 243,837 | 154,282 | 13,803 | 1,337 | 74,415 | 73,319 | 64,246 | 9,970 | 54,276 | 382,633 | 346,542 |
| 3Q | 743,658 | 358,116 | 16,080 | 72,979 | 32,183 | 77,523 | 140,856 | 18,495 | 14.8 | 247,014 | 154,775 | 12,834 | 1,234 | 78,171 | 73,020 | 65,509 | 10,147 | 55,362 | 376,521 | 367,138 |
| 4Q | 747,757 | 379,679 | 16,776 | 76,343 | 36,540 | 81,010 | 149,276 | 19,734 | 11.3 | 223,289 | 151,071 | 11,324 | 306 | 60,589 | 78,050 | 66,739 | 10,633 | 56,105 | 383,697 | 364,061 |
| 2015 1Q | 767,121 | 408,560 | 17,637 | 99,709 | 38,891 | 85,453 | 148,511 | 18,359 | 15.4 | 210,657 | 157,285 | 11,509 | 2,955 | 38,909 | 81,417 | 66,487 | 10,884 | 55,604 | 421,367 | 345,754 |
| 2Q | 791,925 | 428,957 | 18,824 | 100,611 | 42,025 | 90,239 | 162,162 | 15,096 | 17.2 | 209,239 | 175,957 | 10,457 | 3,516 | 19,309 | 84,153 | 69,576 | 10,998 | 58,578 | 449,111 | 342,815 |
| 3Q | 850,623 | 488,699 | 22,247 | 113,096 | 53,065 | 106,008 | 177,272 | 17,010 | 16.2 | 198,923 | 160,792 | 10,904 | 5,239 | 21,989 | 82,819 | 80,182 | 12,476 | 67,706 | 478,588 | 372,035 |
| 4Q | 833,817 | 463,621 | 21,477 | 106,841 | 50,264 | 107,317 | 161,301 | 16,420 | 13.8 | 211,347 | 172,629 | 11,502 | 3,335 | 23,881 | 81,616 | 77,233 | 11,890 | 65,343 | 481,921 | 351,896 |
| 2016 1Q | 809,096 | 438,981 | 19,910 | 97,106 | 46,919 | 107,905 | 150,660 | 16,481 | 17.6 | 223,874 | 185,642 | 12,153 | 4,605 | 21,475 | 78,785 | 67,455 | 11,357 | 56,097 | 480,992 | 328,104 |

1 Merujuk kepada hutang luar negeri yang dikira berdasarkan definisi semula. Untuk maklumat lanjut, sila rujuk kepada rencana bertajuk 'Definisi Semula Hutang Luar Negeri' dalam 'Buletin Suku Tahunan: Perkembangan Ekonomi dan Kewangan Malaysia Suku Pertama 2014'.
2 Bersamaan dengan hutang luar negeri definisi terdahulu, terkandung terutamanya hutang mata wang asing diperoleh, dan nota dan bon terbitan luar pesisir (termasuk sedikit perubahan kepada data bage tahun 2009 - 2013).
3 Hutang jangka sederhana dan panjang merupakan hutang yang berjangka lebih daripada satu tahun. Angka-angka suku tahunan adalah awalan.
4 Hutang jangka pendek merupakan hutang yang berjangka setahun atau kurang.
5 Terdiri daripada kedua-dua hutang Perusahaan Awam yang dijamin dan tidak dijamin.
6 Terkandung kredit perdagangan, peruntukan SDR IMF, dan lain-lain.
7 Mengukur bayaran balik pokok (tidak termasuk prabayaran) dan bayaran faedah pinjaman luar pesisir sebagai nisbah kepada jumlah eksport kasar barangan dan perkhidmatan.
8 Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan.

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

*1 Refers to the redefined external debt. For more information, please refer to the box article entitled 'The Redefinition of External Debt' in the Quarterly Bulletin on Economic and Financial Developments in the Malaysian Economy in the First Quarter of 2014.*
*2 Equivalent to the external debt as previously defined, comprise mainly foreign currency loan raised, and bonds and notes issued, offshore (with slightly revised data for 2009 - 2013)*
*3 Medium and long-term debt refers to debt with tenure of more than one year. Quarterly figures are preliminary.*
*4 Short-term debt refers to debt with tenure of one year and below.*
*5 Includes both guaranteed and non-guaranteed debt of Public Enterprises.*
*6 Comprise trade credits, IMF allocation of SDRs and miscellaneous*
*7 Measures the principal repayment (excluding prepayment) and the interest payment of the offshore borrowing as a proportion of gross export of goods and services.*
*8 Numbers may not necessarily add up due to rounding.*

*Source: Treasury and Joint International Investment Position (IIP) Report by Resident Companies by Department of Statistics, Malaysia and Bank Negara Malaysia*

# 3.8 Rizab Luar Negeri
# External Reserves

| Akhir tempoh<br>*End period* | Bank Negara Malaysia / Central Bank of Malaysia | | | | | | Lain-lain rizab rasmi[4] | Rizab rasmi bersih |
|---|---|---|---|---|---|---|---|---|
| | Rizab antarabangsa kasar / Gross international reserves[1] | | | | Tanggungan luar negeri[5] | Rizab antarabangsa bersih | | |
| | Jumlah<br>*Total* | Hak-hak Pengeluaran Khas[2]<br>*Special Drawing Rights [2]* | Kedudukan rizab di IMF[3]<br>*IMF reserves position [3]* | Emas dan pertukaran mata wang asing[4]<br>*Gold and foreign exchange [4]* | External liabilities[5] | Net international reserves | Other official reserves[4] | Net official reserves |
| 2014 | 405,372.6 | 6,518.1 | 3,295.3 | 395,559.3 | 27.1 | 405,345.5 | 113.1 | 405,458.6 |
| 2015 | 409,126.0 | 7,656.4 | 3,291.3 | 398,178.3 | 30.2 | 409,095.8 | 131.0 | 409,226.7 |
| 2014 4 | 427,776.7 | 6,482.6 | 3,244.0 | 418,050.1 | 27.1 | 427,749.7 | 112.8 | 427,862.5 |
| 5 | 427,034.6 | 6,482.9 | 3,239.0 | 417,312.8 | 27.0 | 427,007.6 | 110.6 | 427,118.2 |
| 6 | 423,611.7 | 6,376.3 | 3,218.0 | 414,017.4 | 26.5 | 423,585.2 | 112.5 | 423,697.7 |
| 7 | 423,488.6 | 6,376.4 | 3,208.1 | 413,904.1 | 27.3 | 423,461.3 | 110.9 | 423,572.2 |
| 8 | 424,170.5 | 6,376.6 | 3,208.1 | 414,585.7 | 27.7 | 424,142.8 | 107.7 | 424,250.5 |
| 9 | 416,902.5 | 6,264.3 | 3,188.1 | 407,450.1 | 26.9 | 416,875.6 | 109.4 | 416,985.0 |
| 10 | 419,681.0 | 6,264.4 | 3,179.4 | 410,237.3 | 27.5 | 419,653.6 | 108.0 | 419,761.6 |
| 11 | 411,669.5 | 6,264.5 | 3,179.4 | 402,225.7 | 26.3 | 411,643.2 | 108.8 | 411,752.0 |
| 12 | 405,372.6 | 6,518.1 | 3,295.3 | 395,559.3 | 27.1 | 405,345.5 | 113.1 | 405,458.6 |
| 2015 1 | 386,484.4 | 6,518.2 | 3,286.0 | 376,680.1 | 27.3 | 386,457.1 | 112.5 | 386,569.6 |
| 2 | 386,005.4 | 6,518.2 | 3,286.1 | 376,201.1 | 27.5 | 385,977.9 | 113.6 | 386,091.6 |
| 3 | 389,680.0 | 6,552.6 | 2,825.2 | 380,302.2 | 30.8 | 389,649.2 | 112.9 | 389,762.1 |
| 4 | 392,374.7 | 6,552.7 | 2,825.2 | 382,996.8 | 27.2 | 392,347.4 | 112.5 | 392,460.0 |
| 5 | 394,324.7 | 6,552.6 | 2,825.2 | 384,946.8 | 27.7 | 394,297.0 | 114.7 | 394,411.7 |
| 6 | 398,126.7 | 6,762.8 | 2,905.3 | 388,458.6 | 28.0 | 398,098.8 | 122.2 | 398,220.9 |
| 7 | 364,681.6 | 6,762.9 | 2,898.9 | 355,019.7 | 30.3 | 364,651.3 | 122.4 | 364,773.7 |
| 8 | 357,682.7 | 6,763.0 | 2,906.9 | 348,012.8 | 29.5 | 357,653.2 | 133.5 | 357,786.7 |
| 9 | 415,133.0 | 7,945.2 | 3,418.1 | 403,769.6 | 37.0 | 415,095.9 | 138.6 | 415,234.6 |
| 10 | 417,937.0 | 7,945.3 | 3,418.1 | 406,573.6 | 31.7 | 417,905.3 | 135.6 | 418,040.9 |
| 11 | 420,109.4 | 7,945.4 | 3,418.1 | 408,745.9 | 31.3 | 420,078.1 | 132.4 | 420,210.5 |
| 12 | 409,126.0 | 7,656.4 | 3,291.3 | 398,178.3 | 30.2 | 409,095.8 | 131.0 | 409,226.7 |
| 2016 1 | 410,089.4 | 7,656.5 | 3,291.3 | 399,141.7 | 30.3 | 410,059.1 | 123.1 | 410,182.2 |
| 2 | 410,492.2 | 4,878.3 | 3,345.7 | 402,268.2 | 73.7 | 410,418.5 | 120.4 | 410,538.8 |
| 3 | 381,602.3 | 4,500.3 | 3,149.3 | 373,952.7 | 76.3 | 381,526.0 | 116.2 | 381,642.2 |
| 4 | 381,351.4 | 4,500.3 | 3,142.2 | 373,709.0 | 59.2 | 381,292.3 | 116.8 | 381,409.1 |

1 Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing, kedudukan rizab Kumpulan Wang Antarabangsa dan Hak-hak Pengeluaran Khas. Penyata Harta dan Tanggungan terkini boleh diperolehi melalui laman web Bank Negara Malaysia.
2 Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
3 Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF), ditolak milikan mata wang Malaysia oleh IMF.
4 Data mulai tahun 1969, yang diterbitkan sejak bulan Mac 1973, adalah siri yang dipinda. Dengan penamatan taraf sah diperlakukan bagi dolar Malaysia pada bulan Januari 1969, anggaran bahagian Malaysia daripada baki harta Lembaga Pesuruhjaya Mata Wang Malaya dan British Borneo, dicerminkan semenjak tarikh itu, dalam himpunan harta luar negeri Kerajaan Persekutuan, bukan sebagai milikan emas dan mata wang asing Bank Negara Malaysia. Berkuat kuasa mulai bulan Mei 2006, 'tuntutan mata wang asing lain terhadap pemastautin' tidak diklasifikasikan di bawah rizab antarabangsa. Ia diklasifikasikan di bawah 'Aset Lain' Bank Negara Malaysia. Data rizab antarabangsa sebelum Mei 2006 telah dikemas kini dengan sewajarnya.
5 Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit dan lain-lain bank pusat dan agensi antarabangsa.

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

*1 Refers to the international reserves of the Central Bank of Malaysia comprising gold and foreign exchange, reserve position in the International Monetary Fund and Special Drawing Rights. Latest Statement of Assets and Liabilities is available on the web site of the Central Bank of Malaysia.*
*2 Relates to Malaysia's allocation of Special Drawing Rights, plus net acquisition of Special Drawing Rights.*
*3 Refers to Malaysia's quota in the International Monetary Fund, less the Fund's holdings of Malaysian currency.*
*4 Data as from 1969, published since March 1973, are a revised series. With the termination of the legal tender status of the Malayan dolar in January 1969, Malaysia's estimated share the residual assets of the Board of Commissioners of Currency, Malaya and British Borneo, is reflected since that date in the accumulated foreign assets of the Federal Government, instead of the Central Bank's gold and foreign exchange holdings. With effect from May 2006, international reserves exclude the 'other foreign currency claims on residents', which is classified under 'Other Assets' of the Central Bank of Malaysia. International reserves data prior to May 2006 has been revised accordingly.*
*5 External liabilities of the Central Bank of Malaysia consist of deposits placed by other central banks and international agencies.*

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

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

RM juta/*RM million*

| Akhir tempoh / *End of period* | | Bilangan Kumpulan Wang Insurans/Takaful Hayat/Keluarga dan Am[1] / *Number of Life/Family and General Insurance/Takaful Funds* [1] | Jumlah Aset / *Total Assets* | Harta benda, Loji dan Kelengkapan / *Property, Plant and Equipment* | Pelaburan Hartanah / *Investment Properties* | Pinjaman/ Pembiayaan / *Loans/ Financing* | Pelaburan / *Investments* | | | | Aset Luar Negeri / *Foreign Assets* | Wang Tunai dan Simpanan / *Cash and Deposits* | Aset Lain[4] / *Other Assets* [4] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Kertas[2]/Pinjaman Dijamin oleh Kerajaan Malaysia / *Malaysian Government Papers* [2] */Guaranteed Loans* | Sekuriti/ Hutang Korporat[3] / *Corporate Debt/Securities* [3] | Lain-lain / *Others* | Jumlah / *Total* | | | |
| Insurans Hayat dan Takaful Keluarga/*Life Insurance and Family Takaful* [5] | | | | | | | | | | | | | |
| 2013 | 1Q | 29 | 187,644.4 | 1,635.6 | 2,604.3 | 11,799.7 | 26,930.6 | 114,961.6 | 4,041.6 | 145,933.8 | 5,282.9 | 16,390.0 | 3,998.2 |
| | 2Q | 28 | 191,033.5 | 1,611.7 | 2,604.9 | 11,884.3 | 26,805.0 | 119,274.6 | 7,047.2 | 153,126.7 | 5,184.2 | 12,668.0 | 3,953.7 |
| | 3Q | 28 | 192,201.0 | 1,593.7 | 2,616.5 | 12,041.1 | 27,855.1 | 117,719.7 | 7,014.3 | 152,589.1 | 5,643.3 | 13,685.7 | 4,031.5 |
| | 4Q | 28 | 196,589.6 | 1,554.3 | 2,755.8 | 12,053.3 | 27,386.1 | 123,714.2 | 6,872.5 | 157,972.8 | 5,861.0 | 12,571.0 | 3,821.3 |
| 2014 | 1Q | 27 | 199,216.2 | 1,559.8 | 2,635.6 | 12,025.3 | 26,085.8 | 126,431.0 | 6,837.6 | 159,354.5 | 6,008.4 | 13,353.8 | 4,278.9 |
| | 2Q | 27 | 203,723.6 | 1,568.6 | 2,643.6 | 12,221.0 | 25,278.0 | 130,326.7 | 6,817.9 | 162,422.5 | 6,602.3 | 13,933.2 | 4,332.5 |
| | 3Q | 27 | 208,127.0 | 1,595.4 | 2,637.9 | 12,371.1 | 24,812.6 | 135,464.8 | 7,006.5 | 167,283.9 | 6,647.1 | 13,339.9 | 4,251.8 |
| | 4Q | 27 | 209,863.2 | 1,648.1 | 2,669.3 | 12,491.0 | 24,861.1 | 136,222.8 | 7,058.4 | 168,142.3 | 6,759.3 | 13,777.6 | 4,375.6 |
| 2015 | 1Q | 27 | 216,536.1 | 1,655.0 | 2,653.8 | 12,594.5 | 24,556.1 | 139,858.3 | 7,205.0 | 171,619.4 | 7,768.4 | 15,526.5 | 4,718.4 |
| | 2Q | 27 | 216,230.8 | 1,663.3 | 2,670.3 | 12,650.0 | 24,207.6 | 140,383.3 | 7,549.8 | 172,140.7 | 8,048.6 | 14,070.8 | 4,987.1 |
| | 3Q | 27 | 214,745.5 | 1,666.1 | 2,695.7 | 12,813.3 | 25,481.6 | 137,584.4 | 7,306.7 | 170,372.6 | 8,180.1 | 14,112.1 | 4,905.6 |
| | 4Q | 27 | 221,910.1 | 1,749.6 | 2,775.0 | 12,850.5 | 24,959.1 | 143,834.9 | 7,454.5 | 176,248.5 | 8,739.5 | 14,744.5 | 4,802.5 |
| 2016 | 1Q | 27 | 226,069.6 | 1,943.3 | 2,846.5 | 13,190.7 | 24,284.4 | 147,838.0 | 7,302.9 | 179,425.3 | 8,009.8 | 15,426.5 | 5,227.6 |
| Insurans dan Takaful Am/*General Insurance and Takaful* [6] | | | | | | | | | | | | | |
| 2013 | 1Q | 38 | 32,302.8 | 691.1 | 169.5 | 97.9 | 5,862.9 | 8,126.5 | 4,391.0 | 18,380.4 | 39.3 | 8,686.9 | 4,237.7 |
| | 2Q | 37 | 32,508.9 | 721.0 | 172.7 | 91.7 | 6,036.2 | 8,399.0 | 5,021.2 | 19,456.4 | 33.3 | 7,918.2 | 4,115.7 |
| | 3Q | 37 | 33,264.4 | 757.3 | 170.4 | 89.7 | 6,134.7 | 8,287.2 | 5,583.2 | 20,005.1 | 44.1 | 8,071.6 | 4,126.2 |
| | 4Q | 37 | 33,552.3 | 781.8 | 171.8 | 91.5 | 6,445.6 | 8,394.6 | 5,966.8 | 20,807.0 | 45.6 | 7,611.5 | 4,043.2 |
| 2014 | 1Q | 37 | 34,745.1 | 779.9 | 171.6 | 83.0 | 6,858.3 | 8,571.6 | 5,796.4 | 21,226.3 | 30.0 | 7,633.9 | 4,820.4 |
| | 2Q | 37 | 34,992.0 | 779.8 | 175.5 | 83.8 | 6,784.0 | 8,720.5 | 6,084.2 | 21,588.7 | 24.8 | 7,680.5 | 4,658.9 |
| | 3Q | 37 | 35,711.8 | 783.1 | 173.3 | 82.2 | 6,650.4 | 8,910.1 | 6,440.2 | 22,000.7 | 38.1 | 7,896.9 | 4,737.5 |
| | 4Q | 37 | 36,165.6 | 852.4 | 176.2 | 80.1 | 6,895.5 | 8,891.4 | 6,534.3 | 22,321.2 | 32.4 | 7,937.0 | 4,766.3 |
| 2015 | 1Q | 36 | 37,505.2 | 875.5 | 176.4 | 78.4 | 6,736.9 | 8,781.4 | 7,320.2 | 22,838.5 | 142.6 | 7,656.2 | 5,737.7 |
| | 2Q | 36 | 37,385.4 | 893.9 | 172.8 | 75.6 | 6,908.8 | 8,535.8 | 7,287.0 | 22,731.6 | 125.3 | 7,702.3 | 5,683.9 |
| | 3Q | 36 | 37,794.3 | 881.8 | 221.2 | 71.3 | 6,772.3 | 8,484.0 | 7,549.0 | 22,805.4 | 108.3 | 8,043.5 | 5,662.9 |
| | 4Q | 36 | 38,166.7 | 836.6 | 224.6 | 68.5 | 6,932.3 | 8,551.5 | 7,978.5 | 23,462.2 | 89.4 | 7,833.0 | 5,652.4 |
| 2016 | 1Q | 36 | 39,916.7 | 871.1 | 217.1 | 64.7 | 6,835.3 | 8,802.6 | 8,057.9 | 23,695.7 | 43.5 | 8,457.9 | 6,566.8 |

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

Nota: Struktur jadual ini telah disemak dan dikemaskini berkuatkuasa mulai tahun 2004 dengan mengambilkira semua item di dalam portfolio pelaburan selaras dengan format Statistik Tahunan Insurans BNM.
Sumber: Bank Negara Malaysia

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

*Notes: Structure of this table has been revised and updated with effect from year 2004 to take into consideration of all items in the investments portfolio to synchronize with BNM Annual Insurance Statistics format.*
*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | Kumpulan Wang Insurans/Insurance Fund | *Ekuiti Pemegang Syer/Shareholders' Equity* | | | | | Rizab Penilaian Semula Aset/*Assets Revaluation Reserves* | Liabiliti Lain/*Other Liabilities* | JUMLAH LIABILITI/*TOTAL LIABILITIES* | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Pinjaman/*Loans* | Pelaburan/*Investments* | *Harta Benda* Pelaburan/*Investment Properties* | Wang Tunai dan Simpanan/*Cash and Deposits* | Aset Lain[1]/*Other Assets* [1] | Aset Asing/*Foreign Assets* | JUMLAH ASET/*TOTAL ASSETS* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Modal Berbayar/*Paid-up Capital* | Akaun Premium Saham/*Share Premium Account* | Rizab/*Reserves* | Keuntungan/(Kerugian) Tertahan/*Retained* | Jumlah/*Total* | | | | | | | | | | | |
| | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | |
| | Penanggung Insurans Hayat Langsung/*Life Direct Insurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 75,606.9 | 1,741.6 | 16.0 | 83.8 | 1,263.5 | 3,104.9 | 5,900.7 | 11,341.2 | 95,953.6 | 863.2 | 6,810.6 | 75,525.3 | 1,117.5 | 6,663.8 | 1,743.3 | 3,229.9 | 95,953.6 |
| 2H | 76,753.2 | 1,741.6 | 16.0 | 65.4 | 1,734.8 | 3,557.9 | 6,171.0 | 12,278.7 | 98,760.8 | 946.8 | 7,041.5 | 78,329.4 | 1,025.9 | 6,049.5 | 1,757.5 | 3,610.2 | 98,760.8 |
| 2014 1H | 80,443.9 | 1,741.6 | 16.0 | 71.8 | 1,443.0 | 3,272.4 | 6,034.5 | 12,917.2 | 102,668.1 | 888.2 | 7,192.5 | 80,588.4 | 1,040.6 | 6,817.3 | 1,853.7 | 4,287.3 | 102,668.1 |
| 2H | 82,561.4 | 1,741.6 | 16.0 | 35.3 | 2,215.9 | 4,008.8 | 5,009.7 | 13,997.9 | 105,577.8 | 900.4 | 7,359.9 | 83,026.0 | 1,066.1 | 7,027.4 | 1,891.9 | 4,306.2 | 105,577.8 |
| 2015 1H | 86,214.5 | 1,892.6 | 16.0 | 42.7 | 1,376.0 | 3,327.3 | 5,041.3 | 14,831.2 | 109,414.4 | 903.6 | 7,437.6 | 85,729.1 | 1,298.3 | 6,750.0 | 2,426.3 | 4,869.6 | 109,414.4 |
| 2H | 88,055.7 | 1,892.6 | 16.0 | 29.5 | 1,990.4 | 3,928.4 | 4,616.1 | 15,712.4 | 112,312.7 | 946.3 | 7,562.2 | 87,598.8 | 1,366.0 | 6,618.0 | 2,359.7 | 5,861.6 | 112,312.7 |
| | Penanggung Insurans Am Langsung/*General Direct Insurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 4,508.6 | 3,473.6 | 1,668.4 | 202.2 | 4,017.0 | 9,361.2 | 52.7 | 10,476.8 | 24,971.0 | 542.3 | 83.7 | 13,396.6 | 93.6 | 6,750.4 | 4,092.7 | 11.6 | 24,971.0 |
| 2H | 4,552.2 | 3,473.6 | 1,668.4 | 157.1 | 5,212.0 | 10,511.1 | 20.8 | 10,818.4 | 26,094.2 | 595.8 | 83.5 | 14,565.8 | 91.7 | 6,467.1 | 4,281.2 | 9.2 | 26,094.2 |
| 2014 1H | 4,973.5 | 3,162.8 | 1,979.2 | 98.6 | 5,151.7 | 10,392.3 | 45.1 | 11,252.3 | 27,337.7 | 593.1 | 76.9 | 15,091.9 | 97.1 | 6,843.1 | 4,626.8 | 8.8 | 27,337.7 |
| 2H | 4,930.9 | 3,517.7 | 1,668.4 | 61.3 | 6,404.2 | 11,651.7 | 62.4 | 11,524.8 | 28,297.3 | 655.3 | 74.1 | 15,693.6 | 97.3 | 7,084.3 | 4,687.4 | 5.3 | 28,297.3 |
| 2015 1H | 5,414.2 | 3,326.8 | 1,979.2 | 55.4 | 6,008.4 | 11,369.9 | 88.8 | 12,473.1 | 30,005.9 | 687.0 | 70.5 | 16,797.3 | 93.6 | 6,800.3 | 5,508.1 | 49.1 | 30,005.9 |
| 2H | 5,368.1 | 3,637.6 | 1,668.4 | 101.7 | 5,791.4 | 11,199.2 | 59.0 | 12,832.9 | 30,581.5 | 671.7 | 64.2 | 16,891.9 | 145.2 | 7,248.4 | 5,540.6 | 19.7 | 30,581.5 |
| | Penanggung Insurans Komposit Langsung/*Composite Direct Insurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 73,490.0 | 1,698.9 | 725.9 | 137.3 | 1,955.2 | 4,517.3 | 589.6 | 9,931.7 | 88,532.1 | 957.8 | 5,124.7 | 71,838.6 | 1,267.5 | 4,736.9 | 2,586.0 | 2,020.4 | 88,532.1 |
| 2H | 74,308.7 | 1,698.9 | 725.9 | 100.6 | 2,700.7 | 5,226.1 | 242.7 | 10,505.6 | 90,164.0 | 737.5 | 5,080.5 | 72,943.4 | 1,577.9 | 5,201.6 | 2,283.4 | 2,339.6 | 90,164.0 |
| 2014 1H | 77,084.0 | 1,698.9 | 725.9 | 85.0 | 2,269.0 | 4,778.8 | 168.1 | 11,628.2 | 93,604.3 | 765.0 | 5,108.0 | 75,229.9 | 1,449.3 | 5,939.8 | 2,703.5 | 2,408.7 | 93,604.3 |
| 2H | 77,602.5 | 1,698.9 | 725.9 | 83.7 | 3,207.3 | 5,715.8 | 213.1 | 12,523.5 | 95,944.1 | 842.9 | 5,208.3 | 78,108.3 | 1,450.8 | 4,950.0 | 2,878.7 | 2,505.2 | 95,944.1 |
| 2015 1H | 79,769.2 | 1,698.9 | 725.9 | 93.6 | 2,026.9 | 4,545.3 | 339.7 | 12,786.9 | 97,475.6 | 858.9 | 5,293.7 | 78,285.2 | 1,492.5 | 5,227.6 | 3,024.7 | 3,292.9 | 97,475.6 |
| 2H | 80,772.5 | 1,698.9 | 725.9 | 73.1 | 2,301.8 | 4,799.7 | 175.6 | 13,325.8 | 99,214.0 | 910.1 | 5,378.8 | 79,461.7 | 1,527.4 | 5,827.0 | 3,109.7 | 2,999.4 | 99,214.0 |
| | Penanggung Insurans Semula Profesional/*Professional Reinsurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 341.9 | 816.0 | 20.0 | 6.8 | 538.4 | 1,381.2 | 33.6 | 1,244.6 | 2,978.1 | 130.4 | 4.1 | 1,713.0 | 44.4 | 721.0 | 360.3 | 4.9 | 2,978.1 |
| 2H | 308.5 | 816.0 | 20.0 | 0.6 | 526.1 | 1,362.7 | 28.3 | 1,268.2 | 2,973.9 | 130.5 | 4.7 | 1,770.8 | 44.6 | 685.3 | 330.9 | 7.1 | 2,973.9 |
| 2014 1H | 333.9 | 816.0 | 20.0 | (1.2) | 667.1 | 1,501.9 | 27.0 | 1,323.3 | 3,106.7 | 131.4 | 4.6 | 1,872.7 | 45.3 | 664.3 | 386.2 | 2.2 | 3,106.7 |
| 2H | 308.5 | 816.0 | 20.0 | (2.1) | 664.1 | 1,498.0 | 26.2 | 1,308.4 | 3,070.4 | 128.4 | 4.3 | 1,913.6 | 45.7 | 659.5 | 312.6 | 6.4 | 3,070.4 |
| 2015 1H | 323.8 | 816.0 | 20.0 | (1.5) | 794.1 | 1,628.6 | 33.4 | 1,411.1 | 3,275.2 | 134.0 | 3.9 | 1,904.6 | 45.9 | 737.2 | 442.9 | 6.6 | 3,275.2 |
| 2H | 334.6 | 816.0 | 20.0 | (1.5) | 695.6 | 1,530.1 | 34.0 | 1,377.3 | 3,177.5 | 134.1 | 3.3 | 1,984.4 | 45.8 | 588.8 | 414.2 | 6.9 | 3,177.5 |
| | Perniagaan Global/Global Business | | | | | | | | | | | | | | | | |
| | Penanggung Insurans Hayat Langsung/*Life Direct Insurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 75,606.9 | 1,741.6 | 16.0 | 83.8 | 1,263.5 | 3,104.9 | 5,900.7 | 11,341.2 | 95,953.6 | 863.2 | 6,810.6 | 75,525.3 | 1,117.5 | 6,663.8 | 1,743.3 | 3,229.9 | 95,953.6 |
| 2H | 76,753.2 | 1,741.6 | 16.0 | 65.4 | 1,734.8 | 3,557.9 | 6,171.0 | 12,278.7 | 98,760.8 | 946.8 | 7,041.5 | 78,329.4 | 1,025.9 | 6,049.5 | 1,757.5 | 3,610.2 | 98,760.8 |
| 2014 1H | 80,443.9 | 1,741.6 | 16.0 | 71.8 | 1,443.0 | 3,272.4 | 6,034.5 | 12,917.2 | 102,668.1 | 888.2 | 7,192.5 | 80,588.4 | 1,040.6 | 6,817.3 | 1,853.7 | 4,287.3 | 102,668.1 |
| 2H | 82,561.4 | 1,741.6 | 16.0 | 35.3 | 2,215.9 | 4,008.8 | 5,009.7 | 13,997.9 | 105,577.8 | 900.4 | 7,359.9 | 83,026.0 | 1,066.1 | 7,027.4 | 1,891.9 | 4,306.2 | 105,577.8 |
| 2015 1H | 86,214.5 | 1,892.6 | 16.0 | 42.7 | 1,376.0 | 3,327.3 | 5,041.3 | 14,831.2 | 109,414.4 | 903.6 | 7,437.6 | 85,729.1 | 1,298.3 | 6,750.0 | 2,426.3 | 4,869.6 | 109,414.4 |
| 2H | 88,055.7 | 1,892.6 | 16.0 | 29.5 | 1,990.4 | 3,928.4 | 4,616.1 | 15,712.4 | 112,312.7 | 946.3 | 7,562.2 | 87,598.8 | 1,366.0 | 6,618.0 | 2,359.7 | 5,861.6 | 112,312.7 |
| | Penanggung Insurans Am Langsung/*General Direct Insurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 4,534.4 | 3,473.6 | 1,668.4 | 202.2 | 4,017.0 | 9,361.2 | 70.0 | 10,575.7 | 25,184.4 | 542.3 | 83.7 | 13,417.1 | 93.6 | 6,779.4 | 4,093.1 | 175.0 | 25,184.4 |
| 2H | 4,580.1 | 3,473.6 | 1,668.4 | 157.1 | 5,212.0 | 10,511.1 | 20.8 | 10,927.8 | 26,324.9 | 595.8 | 83.5 | 14,589.4 | 91.7 | 6,502.6 | 4,281.9 | 180.2 | 26,324.9 |
| 2014 1H | 4,998.4 | 3,162.8 | 1,979.2 | 98.6 | 5,151.7 | 10,392.3 | 64.6 | 11,367.9 | 27,575.0 | 593.1 | 76.9 | 15,115.6 | 97.1 | 6,880.3 | 4,627.5 | 184.6 | 27,575.0 |
| 2H | 4,958.7 | 3,517.7 | 1,668.4 | 61.3 | 6,404.2 | 11,651.7 | 62.4 | 11,636.1 | 28,537.8 | 655.3 | 74.1 | 15,717.9 | 97.3 | 7,115.0 | 4,688.1 | 190.3 | 28,537.8 |
| 2015 1H | 5,447.1 | 3,326.8 | 1,979.2 | 55.4 | 6,008.4 | 11,369.9 | 108.0 | 12,587.3 | 30,271.9 | 687.0 | 70.5 | 16,822.1 | 93.6 | 6,826.8 | 5,509.3 | 262.4 | 30,271.9 |
| 2H | 5,399.2 | 3,637.6 | 1,668.4 | 101.7 | 5,791.4 | 11,199.2 | 59.0 | 12,953.8 | 30,864.3 | 671.7 | 64.2 | 16,916.4 | 145.2 | 7,277.6 | 5,541.3 | 247.9 | 30,864.3 |
| | Penanggung Insurans Komposit/Composite Direct Insurers | | | | | | | | | | | | | | | | |
| 2013 1H | 73,544.7 | 1,698.9 | 725.9 | 137.3 | 1,955.2 | 4,517.3 | 583.4 | 10,112.0 | 88,884.6 | 957.8 | 5,124.7 | 71,838.6 | 1,267.5 | 4,736.9 | 2,586.0 | 2,372.9 | 88,884.6 |
| 2H | 74,369.2 | 1,698.9 | 725.9 | 100.6 | 2,700.7 | 5,226.1 | 242.7 | 10,695.9 | 90,548.5 | 737.5 | 5,080.5 | 72,943.4 | 1,577.9 | 5,201.6 | 2,283.4 | 2,724.2 | 90,548.5 |
| 2014 1H | 77,147.5 | 1,698.9 | 725.9 | 85.0 | 2,269.0 | 4,778.8 | 165.1 | 11,805.7 | 94,002.1 | 765.0 | 5,108.0 | 75,229.9 | 1,449.3 | 5,939.8 | 2,703.5 | 2,806.5 | 94,002.1 |
| 2H | 77,675.2 | 1,698.9 | 725.9 | 83.7 | 3,207.3 | 5,715.8 | 213.1 | 12,710.7 | 96,336.1 | 842.9 | 5,208.3 | 78,108.3 | 1,450.8 | 4,950.0 | 2,878.7 | 2,897.2 | 96,336.1 |
| 2015 1H | 79,772.6 | 1,698.9 | 725.9 | 93.6 | 2,026.9 | 4,545.3 | 341.7 | 12,817.8 | 97,518.2 | 858.9 | 5,293.7 | 78,285.2 | 1,492.5 | 5,227.6 | 3,024.7 | 3,335.6 | 97,518.2 |
| 2H | 80,776.1 | 1,698.9 | 725.9 | 73.1 | 2,301.8 | 4,799.7 | 182.0 | 13,355.9 | 99,258.5 | 910.1 | 5,378.8 | 79,461.7 | 1,527.4 | 5,827.0 | 3,109.7 | 3,043.9 | 99,258.5 |
| | Penanggung Insurans Semula Profesional/*Professional Reinsurers* | | | | | | | | | | | | | | | | |
| 2013 1H | 432.3 | 816.0 | 20.0 | 6.8 | 538.4 | 1,381.2 | 33.8 | 1,923.2 | 3,820.9 | 130.4 | 4.1 | 1,794.7 | 44.4 | 1,150.9 | 603.7 | 92.7 | 3,820.9 |
| 2H | 402.7 | 816.0 | 20.0 | 0.6 | 526.1 | 1,362.7 | 28.4 | 1,980.0 | 3,879.6 | 130.5 | 4.7 | 1,863.7 | 44.6 | 1,191.9 | 546.4 | 97.8 | 3,879.6 |
| 2014 1H | 404.9 | 816.0 | 20.0 | (1.2) | 667.1 | 1,501.9 | 26.0 | 2,027.3 | 4,000.4 | 131.4 | 4.6 | 1,972.5 | 45.3 | 1,192.4 | 590.6 | 63.6 | 4,000.4 |
| 2H | 409.2 | 816.0 | 20.0 | (2.1) | 664.1 | 1,498.0 | 23.1 | 1,977.9 | 3,975.6 | 128.4 | 4.3 | 2,028.4 | 45.7 | 1,176.2 | 500.1 | 92.4 | 3,975.6 |
| 2015 1H | 422.0 | 816.0 | 20.0 | (1.5) | 794.1 | 1,628.6 | 30.4 | 2,026.2 | 4,135.2 | 134.0 | 3.9 | 2,049.6 | 45.9 | 1,187.1 | 653.2 | 61.5 | 4,135.2 |
| 2H | 455.4 | 816.0 | 20.0 | (1.5) | 695.6 | 1,530.1 | 32.8 | 2,131.3 | 4,126.0 | 134.1 | 3.3 | 2,127.2 | 45.8 | 1,102.2 | 623.6 | 89.8 | 4,126.0 |

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

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

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Kumpulan Wang Takaful/*Takaful Fund* | Ekuiti Pemegang Syer/*Shareholders' Equity* | | | | | Rizab Penilaian Semula Aset/*Assets Revaluation Reserves* | Liabiliti Lain/*Other Liabilities* | JUMLAH LIABILITI/*TOTAL LIABILITIES* | Wang Tunai dan Baki Bank/*Cash and Bank Balances* | Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market* | Pelaburan/*Investments* | Pelaburan Harta Benda/*Investment Properties* | Pembiayaan/*Financing* | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Aset Lain/*Other Assets* | Aset Asing/*Foreign Assets* | JUMLAH ASET/*TOTAL ASSETS* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Modal Berbayar/*Paid-up Capital* | Akaun Premium Saham/*Share Premium Account* | Rizab/*Reserves* | Keuntungan/(Kerugian) Tertahan/*Retained Profit/(Loss)* | Jumlah/*Total* | | | | | | | | | | | | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | | |
| | | Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators* | | | | | | | | | | | | | | | | | |
| 2013 | 1H | 294.2 | 420.0 | 0.0 | 7.1 | -105.9 | 321.2 | -0.3 | 119.1 | 734.2 | 32.6 | 107.7 | 527.0 | 0.0 | 0.0 | 12.6 | 54.2 | 0.0 | 734.2 |
| | 2H | 372.7 | 420.0 | 0.0 | 2.6 | -121.7 | 300.9 | -0.9 | 172.6 | 845.3 | 48.0 | 132.2 | 570.8 | 0.0 | 0.0 | 11.7 | 82.7 | 0.0 | 845.3 |
| 2014 | 1H | 434.4 | 353.3 | 0.0 | -32.0 | -99.1 | 222.3 | -0.1 | 174.5 | 831.0 | 33.2 | 154.0 | 536.1 | 0.0 | 0.0 | 9.2 | 98.4 | 0.0 | 831.0 |
| | 2H | 556.5 | 353.3 | 0.0 | -31.7 | -103.9 | 217.7 | -1.6 | 206.0 | 978.7 | 60.0 | 194.1 | 601.7 | 0.0 | 0.0 | 10.2 | 112.5 | 0.0 | 978.7 |
| 2015 | 1H | 647.9 | 353.3 | 0.0 | -30.4 | -120.7 | 202.2 | -0.7 | 244.0 | 1,093.4 | 82.7 | 139.8 | 735.8 | 0.0 | 0.0 | 10.6 | 124.5 | 0.0 | 1,093.4 |
| | 2H | 694.6 | 353.3 | 0.0 | -31.1 | -137.9 | 184.3 | 0.5 | 324.0 | 1,203.4 | 107.9 | 148.7 | 803.7 | 0.0 | 0.0 | 14.2 | 128.8 | 0.0 | 1,203.4 |
| | | Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators* | | | | | | | | | | | | | | | | | |
| 2013 | 1H | 16,856.4 | 1,016.7 | 145.3 | 32.8 | 1,139.4 | 2,334.1 | 265.0 | 3,433.9 | 22,889.4 | 461.3 | 3,083.3 | 17,748.8 | 351.6 | 42.7 | 92.6 | 1,109.2 | 0.0 | 22,889.4 |
| | 2H | 17,460.0 | 1,316.7 | 145.3 | -7.5 | 1,298.7 | 2,753.1 | 54.3 | 3,474.1 | 23,741.5 | 460.7 | 2,951.4 | 18,867.3 | 352.7 | 33.9 | 86.3 | 989.3 | 0.0 | 23,741.5 |
| 2014 | 1H | 18,615.1 | 1,316.7 | 145.3 | -20.0 | 1,380.3 | 2,822.2 | -41.4 | 4,033.0 | 25,428.9 | 366.5 | 2,980.0 | 20,190.3 | 347.3 | 32.0 | 105.6 | 1,407.2 | 0.0 | 25,428.9 |
| | 2H | 19,235.6 | 1,316.8 | 146.8 | -19.9 | 1,535.8 | 2,979.5 | -124.8 | 3,927.7 | 26,018.0 | 257.4 | 3,237.9 | 20,766.6 | 346.9 | 34.0 | 101.9 | 1,273.2 | 0.0 | 26,018.0 |
| 2015 | 1H | 20,217.1 | 1,316.8 | 146.8 | -3.1 | 1,602.6 | 3,063.1 | -115.7 | 4,180.9 | 27,345.3 | 489.2 | 3,708.4 | 21,414.9 | 345.1 | 31.6 | 107.4 | 1,248.7 | 0.0 | 27,345.3 |
| | 2H | 20,675.3 | 1,317.0 | 148.0 | -15.9 | 1,740.9 | 3,190.0 | -94.0 | 4,406.8 | 28,178.1 | 301.9 | 4,154.1 | 22,018.2 | 350.1 | 29.1 | 112.7 | 1,211.8 | 0.1 | 28,178.1 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | | | | |
| | | Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators* | | | | | | | | | | | | | | | | | |
| 2013 | 1H | 294.2 | 420.0 | 0.0 | 7.1 | -105.9 | 321.2 | -0.3 | 119.1 | 734.2 | 32.6 | 107.7 | 527.0 | 0.0 | 0.0 | 12.6 | 54.2 | 0.0 | 734.2 |
| | 2H | 372.7 | 420.0 | 0.0 | 2.6 | -121.7 | 300.9 | -0.9 | 172.6 | 845.3 | 48.0 | 132.2 | 570.8 | 0.0 | 0.0 | 11.7 | 82.7 | 0.0 | 845.3 |
| 2014 | 1H | 434.4 | 353.3 | 0.0 | -32.0 | -99.1 | 222.3 | -0.1 | 174.5 | 831.0 | 33.2 | 154.0 | 536.1 | 0.0 | 0.0 | 9.2 | 98.4 | 0.0 | 831.0 |
| | 2H | 556.5 | 353.3 | 0.0 | -31.7 | -103.9 | 217.7 | -1.6 | 206.0 | 978.7 | 60.0 | 194.1 | 601.7 | 0.0 | 0.0 | 10.2 | 112.5 | 0.0 | 978.7 |
| 2015 | 1H | 647.9 | 353.3 | 0.0 | -30.4 | -120.7 | 202.2 | -0.7 | 244.0 | 1,093.4 | 82.7 | 139.8 | 735.8 | 0.0 | 0.0 | 10.6 | 124.5 | 0.0 | 1,093.4 |
| | 2H | 694.6 | 353.3 | 0.0 | -31.1 | -137.9 | 184.3 | 0.5 | 324.0 | 1,203.4 | 107.9 | 148.7 | 803.7 | 0.0 | 0.0 | 14.2 | 128.8 | 0.0 | 1,203.4 |
| | | Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators* | | | | | | | | | | | | | | | | | |
| 2013 | 1H | 16,856.5 | 1,016.7 | 145.3 | 32.8 | 1,139.4 | 2,334.1 | 265.0 | 3,433.8 | 22,889.5 | 461.3 | 3,083.3 | 17,748.8 | 351.6 | 42.7 | 92.6 | 1,109.2 | 0.0 | 22,889.5 |
| | 2H | 17,460.2 | 1,316.7 | 145.3 | -7.5 | 1,298.7 | 2,753.1 | 54.3 | 3,474.1 | 23,741.6 | 460.7 | 2,951.4 | 18,867.3 | 352.7 | 33.9 | 86.3 | 989.4 | 0.0 | 23,741.6 |
| 2014 | 1H | 18,615.3 | 1,316.7 | 145.3 | -20.0 | 1,380.3 | 2,822.2 | -41.4 | 4,032.9 | 25,429.0 | 366.5 | 2,980.0 | 20,190.3 | 347.3 | 32.0 | 105.6 | 1,407.3 | 0.0 | 25,429.0 |
| | 2H | 19,235.6 | 1,316.8 | 146.8 | -19.9 | 1,535.8 | 2,979.5 | -124.8 | 3,927.7 | 26,018.0 | 257.4 | 3,237.9 | 20,766.6 | 346.9 | 34.0 | 101.9 | 1,273.2 | 0.0 | 26,018.0 |
| 2015 | 1H | 20,217.1 | 1,316.8 | 146.8 | -3.1 | 1,602.6 | 3,063.1 | -115.7 | 4,180.9 | 27,345.3 | 489.2 | 3,708.4 | 21,414.9 | 345.1 | 31.6 | 107.4 | 1,248.7 | 0.0 | 27,345.3 |
| | 2H | 20,675.3 | 1,317.0 | 148.0 | -15.9 | 1,740.9 | 3,190.0 | -94.0 | 4,406.8 | 28,178.1 | 301.9 | 4,154.1 | 22,018.2 | 350.1 | 29.1 | 112.7 | 1,211.8 | 0.1 | 28,178.1 |

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

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

| Tempoh/*Period* | | Perniagaan Baharu/*New Business* | | | | | Perniagaan Berkuat Kuasa/*Business in Force* | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Bilangan Polisi/*No. of Policies* | Nilai Diinsuranskan/*Sums Insured* | Premium/*Premium* | | | Bilangan Polisi/*No. of Policies* | Nilai Diinsuranskan/*Sums Insured* | Premium Tahunan/*Annual Premium* |
| | | | | Tahunan/*Annual* | Tunggal/*Single* | Jumlah/*Total* | | | |
| | | Unit/*Unit* | RM juta/*RM million* | | | | Unit/*Unit* | RM juta/*RM million* | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | |
| 2010 | * 1H | 683,013 | 159,005.2 | 1,642.4 | 2,528.5 | 4,171.0 | 11,958,100 | 839,434.4 | 19,179.4 |
| | 2H | 1,426,280 | 274,776.8 | 3,745.9 | 4,651.1 | 8,397.1 | 11,464,489 | 881,935.9 | 19,295.7 |
| 2011 | 1H | 733,576 | 159,283.0 | 1,795.3 | 2,140.9 | 3,936.2 | 11,609,208 | 913,277.7 | 20,026.5 |
| | 2H | 1,502,110 | 287,073.9 | 4,071.5 | 3,842.2 | 7,913.7 | 11,740,266 | 949,130.9 | 21,139.9 |
| 2012 | 1H | 758,697 | 164,926.6 | 1,904.1 | 2,152.0 | 4,056.1 | 11,913,387 | 972,831.0 | 21,931.4 |
| | 2H | 1,488,799 | 290,430.3 | 4,152.7 | 4,048.3 | 8,201.0 | 12,077,513 | 1,021,906.9 | 23,076.5 |
| 2013 | 1H | 685,416 | 168,884.9 | 1,801.1 | 2,140.3 | 3,941.4 | 12,193,321 | 1,055,245.6 | 23,764.7 |
| | 2H | 1,363,743 | 302,904.5 | 4,050.7 | 4,116.5 | 8,167.2 | 12,279,295 | 1,089,975.0 | 24,819.9 |
| 2014 | 1H | 670,972 | 194,276.7 | 1,967.9 | 2,399.1 | 4,366.9 | 12,346,769 | 1,130,426.9 | 25,532.3 |
| | 2H | 1,367,856 | 353,900.1 | 4,237.5 | 4,711.8 | 8,949.3 | 12,455,928 | 1,165,339.8 | 26,569.0 |
| 2015 | 1H | 661,422 | 222,248.0 | 1,974.0 | 2,482.2 | 4,456.2 | 12,505,208 | 1,208,217.9 | 27,335.7 |
| | 2H | 1,367,462 | 390,785.4 | 4,443.9 | 4,682.0 | 9,125.9 | 12,557,367 | 1,237,996.3 | 28,320.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | |
| 2010 | * 1H | 683,013 | 159,005.2 | 1,642.4 | 2,528.5 | 4,171.0 | 11,958,100 | 839,434.4 | 19,179.4 |
| | 2H | 1,426,280 | 274,776.8 | 3,745.9 | 4,651.1 | 8,397.1 | 11,464,489 | 881,935.9 | 19,295.7 |
| 2011 | 1H | 733,576 | 159,283.0 | 1,795.3 | 2,140.9 | 3,936.2 | 11,609,208 | 913,277.7 | 20,026.5 |
| | 2H | 1,502,110 | 287,073.9 | 4,071.5 | 3,842.2 | 7,913.7 | 11,740,266 | 949,130.9 | 21,139.9 |
| 2012 | 1H | 758,697 | 164,926.6 | 1,904.1 | 2,152.0 | 4,056.1 | 11,913,387 | 972,831.0 | 21,931.4 |
| | 2H | 1,488,799 | 290,430.3 | 4,152.7 | 4,048.3 | 8,201.0 | 12,077,513 | 1,021,906.9 | 23,076.5 |
| 2013 | 1H | 685,416 | 168,884.9 | 1,801.1 | 2,140.3 | 3,941.4 | 12,193,321 | 1,055,245.6 | 23,764.7 |
| | 2H | 1,363,743 | 302,904.5 | 4,050.7 | 4,116.5 | 8,167.2 | 12,279,295 | 1,089,975.0 | 24,819.9 |
| 2014 | 1H | 670,972 | 194,276.7 | 1,967.9 | 2,399.1 | 4,366.9 | 12,346,769 | 1,130,426.9 | 25,532.3 |
| | 2H | 1,367,856 | 353,900.1 | 4,237.5 | 4,711.8 | 8,949.3 | 12,455,928 | 1,165,339.8 | 26,569.0 |
| 2015 | 1H | 661,422 | 222,248.0 | 1,974.0 | 2,482.2 | 4,456.2 | 12,505,208 | 1,208,217.9 | 27,335.7 |
| | 2H | 1,367,462 | 390,785.4 | 4,443.9 | 4,682.0 | 9,125.9 | 12,557,367 | 1,237,996.3 | 28,320.4 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Hayat Biasa/*Ordinary Life* | | | | | | | | | | | | Berkaitan Pelaburan/*Investment-Linked* | | | Jumlah/Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Seumur Hidup/*Whole Life* | | | Endowmen/*Endowment* | | | Sementara/*Temporary* | | | Lain-lain/*Others* | | | | | | | | |
| | | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | | |
| 2009 | 1H | 5,409.5 | 0.9 | 5,410.4 | 3,120.4 | 22.7 | 3,143.1 | 427.5 | 53.2 | 480.7 | 2,345.9 | 371.1 | 2,717.0 | 4,733.3 | 5.2 | 4,738.5 | 16,036.6 | 453.1 | 16,489.7 |
| | 2H | 5,663.5 | 0.4 | 5,663.9 | 3,299.9 | 22.8 | 3,322.7 | 430.0 | 47.5 | 477.4 | 2,506.1 | 80.9 | 2,587.0 | 5,314.7 | 5.5 | 5,320.2 | 17,214.1 | 157.0 | 17,371.1 |
| 2010 | 1H | 5,884.3 | 0.4 | 5,884.6 | 3,459.8 | 18.5 | 3,478.3 | 429.9 | 744.3 | 1,174.2 | 2,654.0 | 407.9 | 3,061.9 | 5,574.7 | 5.7 | 5,580.4 | 18,002.7 | 1,176.7 | 19,179.4 |
| | 2H | 5,999.4 | 0.4 | 5,999.7 | 3,759.1 | 17.1 | 3,776.2 | 432.7 | 55.0 | 487.7 | 2,740.9 | 108.4 | 2,849.3 | 6,176.9 | 5.8 | 6,182.7 | 19,109.0 | 186.7 | 19,295.7 |
| 2011 | 1H | 6,113.9 | 0.3 | 6,114.3 | 4,043.8 | 17.7 | 4,061.5 | 424.7 | 53.1 | 477.8 | 2,816.1 | 114.6 | 2,930.7 | 6,436.3 | 5.9 | 6,442.3 | 19,834.9 | 191.6 | 20,026.5 |
| | 2H | 6,167.2 | 0.1 | 6,167.3 | 4,451.0 | 16.8 | 4,467.8 | 422.1 | 59.4 | 481.5 | 2,959.8 | 113.1 | 3,072.9 | 6,944.2 | 6.2 | 6,950.5 | 20,944.3 | 195.7 | 21,139.9 |
| 2012 | 1H | 6,261.0 | 0.1 | 6,261.1 | 4,596.7 | 15.4 | 4,612.1 | 432.5 | 51.6 | 484.1 | 3,109.8 | 117.4 | 3,227.2 | 7,340.6 | 6.3 | 7,346.9 | 21,740.6 | 190.8 | 21,931.4 |
| | 2H | 6,315.4 | 0.0 | 6,315.4 | 4,914.5 | 13.7 | 4,928.2 | 428.8 | 54.0 | 482.8 | 3,237.3 | 127.6 | 3,364.8 | 7,973.2 | 6.5 | 7,979.7 | 22,869.1 | 201.8 | 23,071.0 |
| 2013 | 1H | 6,344.5 | 0.0 | 6,344.5 | 5,107.9 | 12.5 | 5,120.4 | 427.0 | 55.8 | 482.7 | 3,262.2 | 123.0 | 3,385.1 | 8,418.0 | 6.5 | 8,424.5 | 23,559.5 | 197.7 | 23,757.2 |
| | 2H | 6,307.5 | 0.0 | 6,307.5 | 5,522.5 | 12.0 | 5,534.4 | 377.2 | 60.3 | 437.4 | 3,230.7 | 131.5 | 3,362.2 | 9,128.7 | 6.6 | 9,135.2 | 24,566.6 | 210.3 | 24,776.9 |
| 2014 | 1H | 6,231.9 | 0.0 | 6,231.9 | 5,795.7 | 10.7 | 5,806.4 | 375.1 | 62.6 | 437.7 | 3,209.5 | 121.6 | 3,331.0 | 9,656.6 | 7.9 | 9,664.4 | 25,268.7 | 202.8 | 25,471.5 |
| | 2H | 6,150.4 | 0.0 | 6,150.4 | 6,059.3 | 10.4 | 6,069.7 | 372.4 | 63.1 | 435.5 | 3,207.4 | 136.5 | 3,343.9 | 10,492.9 | 8.0 | 10,500.9 | 26,282.3 | 218.0 | 26,500.4 |
| 2015 | 1H | 6,062.8 | 0.0 | 6,062.8 | 6,202.9 | 9.7 | 6,212.6 | 378.2 | 59.5 | 437.7 | 3,306.7 | 140.5 | 3,447.2 | 11,098.2 | 7.9 | 11,106.1 | 27,048.8 | 217.6 | 27,266.4 |
| | 2H | 5,952.6 | 0.0 | 5,952.7 | 6,474.5 | 10.1 | 6,484.6 | 380.7 | 61.9 | 442.6 | 3,301.2 | 141.2 | 3,442.4 | 11,911.6 | 8.0 | 11,919.6 | 28,020.6 | 221.3 | 28,241.9 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | | | | |
| 2009 | 1H | 5,409.5 | 0.9 | 5,410.4 | 3,120.4 | 22.7 | 3,143.1 | 427.5 | 53.2 | 480.7 | 2,345.9 | 371.1 | 2,717.0 | 4,733.3 | 5.2 | 4,738.5 | 16,036.6 | 453.1 | 16,489.7 |
| | 2H | 5,663.5 | 0.4 | 5,663.9 | 3,299.9 | 22.8 | 3,322.7 | 430.0 | 47.5 | 477.4 | 2,506.1 | 80.9 | 2,587.0 | 5,314.7 | 5.5 | 5,320.2 | 17,214.1 | 157.0 | 17,371.1 |
| 2010 | 1H | 5,884.3 | 0.4 | 5,884.6 | 3,459.8 | 18.5 | 3,478.3 | 429.9 | 744.3 | 1,174.2 | 2,654.0 | 407.9 | 3,061.9 | 5,574.7 | 5.7 | 5,580.4 | 18,002.7 | 1,176.7 | 19,179.4 |
| | 2H | 5,999.4 | 0.4 | 5,999.7 | 3,759.1 | 17.1 | 3,776.2 | 432.7 | 55.0 | 487.7 | 2,740.9 | 108.4 | 2,849.3 | 6,176.9 | 5.8 | 6,182.7 | 19,109.0 | 186.7 | 19,295.7 |
| 2011 | 1H | 6,113.9 | 0.3 | 6,114.3 | 4,043.8 | 17.7 | 4,061.5 | 424.7 | 53.1 | 477.8 | 2,816.1 | 114.6 | 2,930.7 | 6,436.3 | 5.9 | 6,442.3 | 19,834.9 | 191.6 | 20,026.5 |
| | 2H | 6,167.2 | 0.1 | 6,167.3 | 4,451.0 | 16.8 | 4,467.8 | 422.1 | 59.4 | 481.5 | 2,959.8 | 113.1 | 3,072.9 | 6,944.2 | 6.2 | 6,950.5 | 20,944.3 | 195.7 | 21,139.9 |
| 2012 | 1H | 6,261.0 | 0.1 | 6,261.1 | 4,596.7 | 15.4 | 4,612.1 | 432.5 | 51.6 | 484.1 | 3,109.8 | 117.4 | 3,227.2 | 7,340.6 | 6.3 | 7,346.9 | 21,740.6 | 190.8 | 21,931.4 |
| | 2H | 6,315.4 | 0.0 | 6,315.4 | 4,914.5 | 13.7 | 4,928.2 | 428.8 | 54.0 | 482.8 | 3,237.3 | 127.6 | 3,364.8 | 7,973.2 | 6.5 | 7,979.7 | 22,869.1 | 201.8 | 23,071.0 |
| 2013 | 1H | 6,344.5 | 0.0 | 6,344.5 | 5,107.9 | 12.5 | 5,120.4 | 427.0 | 55.8 | 482.7 | 3,262.2 | 123.0 | 3,385.1 | 8,418.0 | 6.5 | 8,424.5 | 23,559.5 | 197.7 | 23,757.2 |
| | 2H | 6,307.5 | 0.0 | 6,307.5 | 5,522.5 | 12.0 | 5,534.4 | 377.2 | 60.3 | 437.4 | 3,230.7 | 131.5 | 3,362.2 | 9,128.7 | 6.6 | 9,135.2 | 24,566.6 | 210.3 | 24,776.9 |
| 2014 | 1H | 6,231.9 | 0.0 | 6,231.9 | 5,795.7 | 10.7 | 5,806.4 | 375.1 | 62.6 | 437.7 | 3,209.5 | 121.6 | 3,331.0 | 9,656.6 | 7.9 | 9,664.4 | 25,268.7 | 202.8 | 25,471.5 |
| | 2H | 6,150.4 | 0.0 | 6,150.4 | 6,059.3 | 10.4 | 6,069.7 | 372.4 | 63.1 | 435.5 | 3,207.4 | 136.5 | 3,343.9 | 10,492.9 | 8.0 | 10,500.9 | 26,282.3 | 218.0 | 26,500.4 |
| 2015 | 1H | 6,062.8 | 0.0 | 6,062.8 | 6,202.9 | 9.7 | 6,212.6 | 378.2 | 59.5 | 437.7 | 3,306.7 | 140.5 | 3,447.2 | 11,098.2 | 7.9 | 11,106.1 | 27,048.8 | 217.6 | 27,266.4 |
| | 2H | 5,952.6 | 0.0 | 5,952.7 | 6,474.5 | 10.1 | 6,484.6 | 380.7 | 61.9 | 442.6 | 3,301.2 | 141.2 | 3,442.4 | 11,911.6 | 8.0 | 11,919.6 | 28,020.6 | 221.3 | 28,241.9 |

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

Sumber : Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| *Tempoh/Period* | | Kematian/*Death* | | | Cukup Tempoh/*Maturity* | | | Serahan/*Surrender* | | | Perlucutan Hak tolak Pengaktifan Semula/*Forfeiture less Revivals* | | | Lain-lain/*Others* | | | Jumlah/*Total* | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | | |
| | * | | | | | | | | | | | | | | | | | | |
| 2009 | 1H | 11.5 | 0.0 | 11.6 | 28.0 | 0.2 | 28.2 | 220.6 | 1.0 | 221.6 | 205.3 | 0.5 | 205.8 | 249.8 | 7.6 | 257.4 | 715.3 | 9.4 | 724.6 |
| | 2H | 23.1 | 0.1 | 23.1 | 69.3 | 0.4 | 69.7 | 432.4 | 2.2 | 434.5 | 397.8 | 1.0 | 398.8 | 478.1 | 9.6 | 487.6 | 1,400.6 | 13.2 | 1,413.7 |
| 2010 | 1H | 11.9 | 0.0 | 11.9 | 35.3 | 0.3 | 35.6 | 229.0 | 0.7 | 229.7 | 226.6 | 0.6 | 227.2 | 377.0 | 8.3 | 385.3 | 879.7 | 10.0 | 889.7 |
| | 2H | 24.1 | 0.1 | 24.1 | 82.9 | 0.5 | 83.4 | 471.5 | 1.6 | 473.2 | 496.4 | 1.1 | 497.5 | 797.0 | 19.7 | 816.7 | 1,871.9 | 23.0 | 1,894.9 |
| 2011 | 1H | 12.7 | 0.0 | 12.7 | 34.5 | 0.2 | 34.7 | 278.4 | 0.9 | 279.3 | 216.4 | 0.3 | 216.7 | 504.4 | 2.8 | 507.2 | 1,046.3 | 4.2 | 1,050.6 |
| | 2H | 26.2 | 0.1 | 26.3 | 78.7 | 0.4 | 79.1 | 569.1 | 2.3 | 571.4 | 452.6 | 0.6 | 453.2 | 1,010.1 | 12.7 | 1,022.7 | 2,136.6 | 16.1 | 2,152.7 |
| 2012 | 1H | 15.0 | 0.0 | 15.1 | 76.8 | 0.4 | 77.2 | 328.2 | 1.0 | 329.3 | 239.9 | 0.0 | 239.9 | 446.2 | 9.6 | 455.7 | 1,106.1 | 11.1 | 1,117.2 |
| | 2H | 30.0 | 0.1 | 30.1 | 145.0 | 0.6 | 145.6 | 660.2 | 2.5 | 662.6 | 504.4 | 0.4 | 504.8 | 882.7 | 17.2 | 899.9 | 2,222.3 | 20.7 | 2,243.0 |
| 2013 | 1H | 14.7 | 0.1 | 14.8 | 34.9 | 0.3 | 35.2 | 352.8 | 1.4 | 354.2 | 271.5 | 0.3 | 271.9 | 424.5 | 8.3 | 432.8 | 1,098.4 | 10.5 | 1,108.9 |
| | 2H | 30.4 | 0.2 | 30.6 | 78.6 | 0.7 | 79.3 | 731.6 | 2.7 | 734.3 | 543.0 | 1.1 | 544.1 | 899.4 | 20.4 | 919.8 | 2,283.1 | 24.9 | 2,308.0 |
| 2014 | 1H | 16.3 | 0.0 | 16.3 | 37.9 | 0.3 | 38.3 | 545.8 | 1.0 | 546.8 | 119.6 | 1.1 | 120.8 | 501.8 | 11.0 | 512.7 | 1,221.5 | 13.5 | 1,234.9 |
| | 2H | 33.0 | 0.1 | 33.1 | 84.9 | 0.5 | 85.4 | 1,137.2 | 2.2 | 1,139.4 | 190.6 | 3.1 | 193.7 | 1,093.1 | 26.7 | 1,119.8 | 2,538.8 | 32.6 | 2,571.4 |
| 2015 | 1H | 18.2 | 0.0 | 18.2 | 42.7 | 0.2 | 43.0 | 648.4 | 1.0 | 649.4 | 130.8 | 2.2 | 133.0 | 498.4 | 17.5 | 515.9 | 1,338.5 | 21.0 | 1,359.5 |
| | 2H | 37.2 | 0.1 | 37.3 | 88.8 | 0.4 | 89.3 | 1,351.7 | 2.3 | 1,354.0 | 259.8 | 3.7 | 263.4 | 1,043.2 | 32.5 | 1,075.7 | 2,780.7 | 39.0 | 2,819.7 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | | | | |
| | * | | | | | | | | | | | | | | | | | | |
| 2009 | 1H | 11.5 | 0.0 | 11.6 | 28.0 | 0.2 | 28.2 | 220.6 | 1.0 | 221.6 | 205.3 | 0.5 | 205.8 | 249.8 | 7.6 | 257.4 | 715.3 | 9.4 | 724.6 |
| | 2H | 23.1 | 0.1 | 23.1 | 69.3 | 0.4 | 69.7 | 432.4 | 2.2 | 434.5 | 397.8 | 1.0 | 398.8 | 478.1 | 9.6 | 487.6 | 1,400.6 | 13.2 | 1,413.7 |
| 2010 | 1H | 11.9 | 0.0 | 11.9 | 35.3 | 0.3 | 35.6 | 229.0 | 0.7 | 229.7 | 226.6 | 0.6 | 227.2 | 377.0 | 8.3 | 385.3 | 879.7 | 10.0 | 889.7 |
| | 2H | 24.1 | 0.1 | 24.1 | 82.9 | 0.5 | 83.4 | 471.5 | 1.6 | 473.2 | 496.4 | 1.1 | 497.5 | 797.0 | 19.7 | 816.7 | 1,871.9 | 23.0 | 1,894.9 |
| 2011 | 1H | 12.7 | 0.0 | 12.7 | 34.5 | 0.2 | 34.7 | 278.4 | 0.9 | 279.3 | 216.4 | 0.3 | 216.7 | 504.4 | 2.8 | 507.2 | 1,046.3 | 4.2 | 1,050.6 |
| | 2H | 26.2 | 0.1 | 26.3 | 78.7 | 0.4 | 79.1 | 569.1 | 2.3 | 571.4 | 452.6 | 0.6 | 453.2 | 1,010.1 | 12.7 | 1,022.7 | 2,136.6 | 16.1 | 2,152.7 |
| 2012 | 1H | 15.0 | 0.0 | 15.1 | 76.8 | 0.4 | 77.2 | 328.2 | 1.0 | 329.3 | 239.9 | 0.0 | 239.9 | 446.2 | 9.6 | 455.7 | 1,106.1 | 11.1 | 1,117.2 |
| | 2H | 30.0 | 0.1 | 30.1 | 145.0 | 0.6 | 145.6 | 660.2 | 2.5 | 662.6 | 504.4 | 0.4 | 504.8 | 882.7 | 17.2 | 899.9 | 2,222.3 | 20.7 | 2,243.0 |
| 2013 | 1H | 14.7 | 0.1 | 14.8 | 34.9 | 0.3 | 35.2 | 352.8 | 1.4 | 354.2 | 271.5 | 0.3 | 271.9 | 424.5 | 8.3 | 432.8 | 1,098.4 | 10.5 | 1,108.9 |
| | 2H | 30.4 | 0.2 | 30.6 | 78.6 | 0.7 | 79.3 | 731.6 | 2.7 | 734.3 | 543.0 | 1.1 | 544.1 | 899.4 | 20.4 | 919.8 | 2,283.1 | 24.9 | 2,308.0 |
| 2014 | 1H | 16.3 | 0.0 | 16.3 | 37.9 | 0.3 | 38.3 | 545.8 | 1.0 | 546.8 | 119.6 | 1.1 | 120.8 | 501.8 | 11.0 | 512.7 | 1,221.5 | 13.5 | 1,234.9 |
| | 2H | 33.0 | 0.1 | 33.1 | 84.9 | 0.5 | 85.4 | 1,137.2 | 2.2 | 1,139.4 | 190.6 | 3.1 | 193.7 | 1,093.1 | 26.7 | 1,119.8 | 2,538.8 | 32.6 | 2,571.4 |
| 2015 | 1H | 18.2 | 0.0 | 18.2 | 42.7 | 0.2 | 43.0 | 648.4 | 1.0 | 649.4 | 130.8 | 2.2 | 133.0 | 498.4 | 17.5 | 515.9 | 1,338.5 | 21.0 | 1,359.5 |
| | 2H | 37.2 | 0.1 | 37.3 | 88.8 | 0.4 | 89.3 | 1,351.7 | 2.3 | 1,354.0 | 259.8 | 3.7 | 263.4 | 1,043.2 | 32.5 | 1,075.7 | 2,780.7 | 39.0 | 2,819.7 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Pendapatan/*Income* | | | | Perbelanjaan/*Outgo* | | | | | Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Pendapatan Premium/*Premium Income* | Pendapatan Pelaburan Bersih/*Net Investment Income* | Keuntungan atas Jualan Aset dan Pendapatan Pelbagai/*Profit on Sale of Assets and Miscellaneous Income* | Jumlah/*Total* | Faedah Polisi Bersih/*Net Policy Benefits* | Imbuhan Agensi/*Agency Remuneration* | Perbelanjaan Pengurusan/*Management Expenses* | Kerugian dari Pelupusan Aset dan Perbelanjaan Lain/*Loss on Disposal of Assets and Other Outgo* | Jumlah/*Total* | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | |
| | * | | | | | | | | | | |
| 2009 | 1H | 9,046.2 | 2,358.7 | 2,552.2 | 13,957.1 | 5,615.4 | 1,374.5 | 826.1 | 1,575.6 | 9,391.7 | 4,565.4 |
| | 2H | 19,831.3 | 4,926.5 | 4,910.2 | 29,667.9 | 11,838.5 | 2,933.6 | 1,645.6 | 1,914.1 | 18,331.7 | 11,336.2 |
| 2010 | 1H | 10,485.7 | 2,544.5 | 1,742.6 | 14,772.7 | 6,222.4 | 1,541.6 | 922.2 | 779.9 | 9,466.2 | 5,306.5 |
| | 2H | 21,804.7 | 5,448.6 | 5,165.0 | 32,418.4 | 13,023.4 | 3,229.3 | 1,849.2 | 1,133.3 | 19,235.1 | 13,183.2 |
| 2011 | 1H | 10,890.0 | 2,943.2 | 2,306.1 | 16,139.4 | 6,510.7 | 1,604.1 | 1,037.2 | 616.2 | 9,768.1 | 6,371.2 |
| | 2H | 22,815.8 | 6,037.5 | 4,204.9 | 33,058.2 | 13,994.3 | 3,360.3 | 2,088.9 | 2,068.0 | 21,511.5 | 11,546.6 |
| 2012 | 1H | 11,875.5 | 3,280.1 | 2,590.0 | 17,745.6 | 7,148.8 | 1,716.4 | 1,105.6 | 711.3 | 10,682.0 | 7,063.7 |
| | 2H | 24,929.0 | 6,704.0 | 6,087.8 | 37,720.7 | 14,312.6 | 3,526.5 | 2,283.2 | 1,447.1 | 21,569.4 | 16,151.4 |
| 2013 | 1H | 12,397.8 | 3,499.3 | 3,036.9 | 18,934.0 | 7,303.3 | 1,761.9 | 1,198.7 | 1,294.6 | 11,558.5 | 7,375.4 |
| | 2H | 26,369.1 | 7,205.2 | 5,456.2 | 39,030.4 | 16,328.1 | 3,631.1 | 2,478.0 | 4,939.1 | 27,376.3 | 11,654.1 |
| 2014 | 1H | 13,694.7 | 3,710.3 | 1,899.8 | 19,304.8 | 8,376.2 | 1,834.6 | 1,311.1 | 973.3 | 12,495.2 | 6,809.7 |
| | 2H | 28,725.4 | 7,619.6 | 3,230.6 | 39,575.6 | 17,957.7 | 3,802.5 | 2,621.1 | 2,998.2 | 27,379.5 | 12,196.1 |
| 2015 | 1H | 14,274.2 | 3,982.8 | 2,513.3 | 20,770.4 | 9,819.4 | 1,870.3 | 1,420.7 | 1,411.6 | 14,522.0 | 6,248.4 |
| | 2H | 29,892.2 | 8,053.7 | 2,979.0 | 40,924.9 | 20,473.8 | 3,861.7 | 2,990.6 | 3,031.6 | 30,357.6 | 10,567.3 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | |
| | * | | | | | | | | | | |
| 2009 | 1H | 9,064.2 | 2,359.1 | 2,552.2 | 13,975.5 | 5,618.4 | 1,383.8 | 831.1 | 1,575.8 | 9,409.1 | 4,566.4 |
| | 2H | 19,870.1 | 4,927.3 | 4,910.2 | 29,707.7 | 11,857.3 | 2,944.4 | 1,648.6 | 1,914.7 | 18,365.0 | 11,342.6 |
| 2010 | 1H | 10,504.7 | 2,545.0 | 1,742.6 | 14,792.2 | 6,225.2 | 1,548.6 | 924.7 | 781.5 | 9,480.0 | 5,312.3 |
| | 2H | 21,854.2 | 5,449.8 | 5,165.3 | 32,469.3 | 13,035.4 | 3,248.3 | 1,852.4 | 1,135.8 | 19,271.8 | 13,197.5 |
| 2011 | 1H | 10,919.3 | 2,944.1 | 2,306.2 | 16,169.7 | 6,519.3 | 1,619.2 | 1,039.5 | 616.5 | 9,794.5 | 6,375.2 |
| | 2H | 22,877.7 | 6,039.5 | 4,205.2 | 33,122.4 | 14,015.5 | 3,384.1 | 2,092.9 | 2,068.4 | 21,560.9 | 11,561.4 |
| 2012 | 1H | 11,904.8 | 3,281.3 | 2,590.3 | 17,776.5 | 7,159.1 | 1,727.4 | 1,107.9 | 711.5 | 10,705.9 | 7,070.6 |
| | 2H | 25,005.7 | 6,706.8 | 6,087.8 | 37,800.3 | 14,342.4 | 3,551.9 | 2,287.6 | 1,447.9 | 21,629.8 | 16,170.5 |
| 2013 | 1H | 12,437.0 | 3,500.7 | 3,037.5 | 18,975.2 | 7,307.6 | 1,780.9 | 1,207.5 | 1,294.9 | 11,590.8 | 7,384.4 |
| | 2H | 26,458.1 | 7,208.4 | 5,457.8 | 39,124.2 | 16,357.7 | 3,667.9 | 2,481.8 | 4,939.7 | 27,447.1 | 11,677.1 |
| 2014 | 1H | 13,740.8 | 3,711.9 | 1,899.8 | 19,352.5 | 8,410.4 | 1,852.2 | 1,313.6 | 974.6 | 12,550.8 | 6,801.8 |
| | 2H | 28,824.8 | 7,623.2 | 3,234.3 | 39,682.3 | 17,997.2 | 3,837.0 | 2,626.5 | 2,999.0 | 27,459.8 | 12,222.6 |
| 2015 | 1H | 14,338.0 | 3,984.1 | 2,519.8 | 20,841.9 | 9,844.2 | 1,886.6 | 1,423.2 | 1,411.8 | 14,565.8 | 6,276.1 |
| | 2H | 30,043.6 | 8,056.9 | 3,001.9 | 41,102.4 | 20,541.1 | 3,901.4 | 2,997.6 | 3,032.8 | 30,472.9 | 10,629.5 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Wang Tunai dan Baki Bank/*Cash and Bank Balances* | Pelaburan/*Investments* | | | | Pelaburan Harta Benda/*Investment Properties* | Pinjaman/*Loans* | | | | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Aset Lain[2]/*Other Assets*[2] | Aset Asing/*Foreign Assets* | JUMLAH/*TOTAL* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Kertas & Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers & Guaranteed Loans* | Sekuriti & Hutang Korporat/*Corporate Debt & Securities* | Lain-lain/*Others* | Jumlah/*Total* | | Gadai Janji/*Mortgages* | Polisi/*Policy* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | |
| 2009 | 1H | 12,117.3 | 18,094.3 | 64,585.5 | 2,436.1 | 85,115.9 | 2,509.8 | 4,020.1 | 7,347.3 | 537.6 | 11,905.0 | 1,607.2 | 2,116.0 | 2,619.8 | 117,990.9 |
| | 2H | 11,528.0 | 18,416.1 | 72,205.0 | 2,418.3 | 93,039.5 | 2,555.5 | 3,737.6 | 7,516.8 | 333.7 | 11,588.1 | 1,630.3 | 2,097.3 | 3,386.2 | 125,824.8 |
| 2010 | 1H | 10,931.4 | 18,898.5 | 77,230.1 | 2,711.7 | 98,840.3 | 2,525.2 | 3,264.6 | 7,645.0 | 281.0 | 11,190.7 | 1,612.1 | 2,227.2 | 3,626.7 | 130,953.4 |
| | 2H | 9,167.8 | 20,970.1 | 86,050.5 | 2,923.9 | 109,944.5 | 2,479.9 | 2,888.4 | 7,711.2 | 270.6 | 10,870.2 | 1,660.5 | 2,593.7 | 4,741.6 | 141,458.3 |
| 2011 | 1H | 11,812.4 | 20,419.0 | 89,301.9 | 2,850.8 | 112,571.6 | 2,466.8 | 2,894.9 | 7,799.6 | 193.9 | 10,888.4 | 1,649.8 | 2,672.0 | 5,206.0 | 147,267.0 |
| | 2H | 15,344.3 | 24,765.1 | 86,808.1 | 2,772.9 | 114,346.0 | 2,291.3 | 2,833.3 | 7,890.6 | 176.3 | 10,900.2 | 1,640.2 | 2,639.5 | 4,768.3 | 151,929.8 |
| 2012 | 1H | 11,299.5 | 25,200.9 | 95,252.7 | 2,974.9 | 123,428.5 | 2,281.5 | 2,809.4 | 7,992.5 | 152.3 | 10,954.2 | 1,664.5 | 3,157.9 | 5,590.1 | 158,376.4 |
| | 2H | 10,308.3 | 24,452.8 | 103,894.4 | 5,350.8 | 133,698.1 | 2,344.0 | 3,317.1 | 8,127.6 | 142.1 | 11,586.9 | 1,612.9 | 2,985.9 | 4,791.4 | 167,327.5 |
| 2013 | 1H | 10,305.4 | 23,914.6 | 108,764.6 | 6,411.5 | 139,090.7 | 2,293.6 | 3,531.5 | 8,198.0 | 140.3 | 11,869.9 | 1,611.5 | 3,201.8 | 5,184.2 | 173,557.0 |
| | 2H | 10,417.6 | 24,537.3 | 112,610.3 | 5,976.4 | 143,124.0 | 2,442.3 | 3,663.7 | 8,245.3 | 137.0 | 12,046.0 | 1,554.3 | 3,192.3 | 5,861.0 | 178,637.6 |
| 2014 | 1H | 11,644.3 | 23,013.6 | 118,215.0 | 5,834.0 | 147,062.6 | 2,328.5 | 3,757.5 | 8,319.0 | 139.3 | 12,215.8 | 1,568.6 | 3,376.1 | 6,602.3 | 184,798.0 |
| | 2H | 11,186.4 | 22,893.3 | 123,204.6 | 6,163.3 | 152,261.2 | 2,355.0 | 3,887.9 | 8,457.5 | 138.3 | 12,483.7 | 1,648.1 | 3,550.3 | 6,759.3 | 190,244.0 |
| 2015 | 1H | 11,052.8 | 22,344.0 | 126,862.2 | 6,416.8 | 155,623.0 | 2,357.8 | 3,968.3 | 8,538.5 | 137.9 | 12,644.7 | 1,663.3 | 4,208.1 | 8,048.6 | 195,598.3 |
| | 2H | 11,368.2 | 22,870.9 | 130,056.4 | 6,276.6 | 159,203.9 | 2,460.0 | 4,133.6 | 8,581.8 | 132.1 | 12,847.5 | 1,743.7 | 4,214.0 | 8,737.6 | 200,574.9 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | |
| 2009 | 1H | 12,144.6 | 18,115.2 | 64,585.5 | 2,436.1 | 85,136.8 | 2,509.8 | 4,020.1 | 7,347.3 | 537.6 | 11,905.0 | 1,607.2 | 2,127.3 | 2,619.8 | 118,050.4 |
| | 2H | 11,555.0 | 18,440.9 | 72,205.0 | 2,418.3 | 93,064.2 | 2,555.5 | 3,737.6 | 7,516.8 | 333.7 | 11,588.1 | 1,630.3 | 2,111.3 | 3,386.2 | 125,890.6 |
| 2010 | 1H | 10,956.8 | 18,927.5 | 77,230.1 | 2,711.7 | 98,869.3 | 2,525.2 | 3,264.6 | 7,645.0 | 281.0 | 11,190.7 | 1,612.1 | 2,239.8 | 3,626.7 | 131,020.4 |
| | 2H | 9,184.0 | 21,015.4 | 86,050.5 | 2,923.9 | 109,989.8 | 2,479.9 | 2,888.4 | 7,711.2 | 270.6 | 10,870.2 | 1,660.5 | 2,609.0 | 4,741.6 | 141,535.1 |
| 2011 | 1H | 11,824.6 | 20,471.2 | 89,301.9 | 2,850.8 | 112,623.9 | 2,466.8 | 2,894.9 | 7,799.6 | 193.9 | 10,888.4 | 1,649.8 | 2,688.7 | 5,206.0 | 147,348.2 |
| | 2H | 15,364.5 | 24,826.3 | 86,808.1 | 2,772.9 | 114,407.2 | 2,291.3 | 2,833.3 | 7,890.6 | 176.3 | 10,900.2 | 1,640.2 | 2,656.4 | 4,768.3 | 152,028.0 |
| 2012 | 1H | 11,316.9 | 25,268.5 | 95,252.7 | 2,974.9 | 123,496.2 | 2,281.5 | 2,809.4 | 7,992.5 | 152.3 | 10,954.2 | 1,664.5 | 3,175.7 | 5,590.1 | 158,479.2 |
| | 2H | 10,344.1 | 24,520.1 | 103,894.4 | 5,350.8 | 133,765.4 | 2,344.0 | 3,317.1 | 8,127.6 | 142.1 | 11,586.9 | 1,612.9 | 3,011.7 | 4,791.4 | 167,456.4 |
| 2013 | 1H | 10,337.8 | 23,984.8 | 108,764.6 | 6,411.5 | 139,160.9 | 2,293.6 | 3,531.5 | 8,198.0 | 140.3 | 11,869.9 | 1,611.5 | 3,227.8 | 5,184.2 | 173,685.6 |
| | 2H | 10,460.1 | 24,617.3 | 112,610.3 | 5,976.4 | 143,204.0 | 2,442.3 | 3,663.7 | 8,245.3 | 137.0 | 12,046.0 | 1,554.3 | 3,222.8 | 5,861.0 | 178,790.5 |
| 2014 | 1H | 11,686.6 | 23,097.9 | 118,215.0 | 5,834.0 | 147,146.9 | 2,328.5 | 3,757.5 | 8,319.0 | 139.3 | 12,215.8 | 1,568.6 | 3,393.5 | 6,602.3 | 184,942.0 |
| | 2H | 11,249.0 | 22,977.1 | 123,204.6 | 6,163.3 | 152,345.0 | 2,355.0 | 3,887.9 | 8,457.5 | 138.3 | 12,483.7 | 1,648.1 | 3,588.6 | 6,759.3 | 190,428.8 |
| 2015 | 1H | 11,078.7 | 22,380.8 | 126,862.2 | 6,416.8 | 155,659.7 | 2,357.8 | 3,968.3 | 8,538.5 | 137.9 | 12,644.7 | 1,663.3 | 4,255.0 | 8,135.9 | 195,795.1 |
| | 2H | 11,414.7 | 22,907.3 | 130,056.4 | 6,276.6 | 159,240.3 | 2,460.0 | 4,133.6 | 8,581.8 | 132.1 | 12,847.5 | 1,743.7 | 4,277.0 | 8,849.0 | 200,832.3 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 691.4 | 193.7 | 1,100.5 | 805.5 | 293.7 | 2,241.2 | 2,534.9 | 222.7 | 73.7 | 325.8 | 5,948.2 |
| | 2H | 1,168.6 | 410.7 | 2,029.5 | 1,523.2 | 584.1 | 4,670.1 | 5,254.2 | 374.9 | 146.2 | 623.9 | 11,531.2 |
| 2010 | 1H | 758.4 | 189.3 | 1,147.6 | 889.0 | 320.2 | 2,589.7 | 2,909.9 | 216.0 | 79.6 | 357.7 | 6,547.5 |
| | 2H | 1,283.6 | 391.7 | 2,100.3 | 1,699.3 | 630.1 | 5,292.1 | 5,922.2 | 381.0 | 158.5 | 648.1 | 12,584.7 |
| 2011 | 1H | 783.2 | 230.2 | 1,233.9 | 1,035.9 | 312.7 | 2,835.3 | 3,148.0 | 236.9 | 87.5 | 336.6 | 7,092.2 |
| | 2H | 1,412.5 | 488.2 | 2,240.1 | 1,930.1 | 638.0 | 5,679.1 | 6,317.1 | 414.1 | 170.5 | 632.2 | 13,604.9 |
| 2012 | 1H | 892.4 | 265.0 | 1,287.3 | 1,117.0 | 383.8 | 2,982.7 | 3,366.4 | 277.3 | 104.5 | 353.1 | 7,663.1 |
| | 2H | 1,478.5 | 567.6 | 2,410.0 | 2,030.1 | 788.0 | 6,057.6 | 6,845.6 | 465.0 | 204.7 | 690.8 | 14,692.2 |
| 2013 | 1H | 865.6 | 261.0 | 1,374.4 | 1,160.8 | 427.9 | 3,243.1 | 3,671.0 | 270.5 | 126.6 | 393.6 | 8,123.4 |
| | 2H | 1,452.2 | 601.4 | 2,622.4 | 2,129.5 | 913.4 | 6,537.4 | 7,450.8 | 463.8 | 232.5 | 772.6 | 15,725.2 |
| 2014 | 1H | 865.4 | 266.0 | 1,443.1 | 1,250.4 | 480.4 | 3,489.1 | 3,969.4 | 310.1 | 126.8 | 416.1 | 8,647.4 |
| | 2H | 1,585.3 | 629.2 | 2,773.6 | 2,255.2 | 984.2 | 6,878.0 | 7,862.2 | 516.9 | 240.1 | 815.3 | 16,677.7 |
| 2015 | 1H | 927.5 | 256.8 | 1,518.1 | 1,260.9 | 530.3 | 3,533.2 | 4,063.4 | 297.5 | 120.6 | 442.5 | 8,887.2 |
| | 2H | 1,629.3 | 628.4 | 2,939.2 | 2,260.7 | 1,056.5 | 6,978.6 | 8,035.1 | 527.4 | 231.9 | 836.0 | 17,088.1 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 694.4 | 198.2 | 1,110.4 | 809.0 | 293.7 | 2,282.2 | 2,576.0 | 228.8 | 97.3 | 341.0 | 6,055.0 |
| | 2H | 1,174.5 | 418.3 | 2,048.2 | 1,527.8 | 584.2 | 4,756.9 | 5,341.1 | 387.0 | 190.9 | 663.8 | 11,751.5 |
| 2010 | 1H | 761.3 | 193.1 | 1,158.1 | 893.6 | 320.6 | 2,618.6 | 2,939.2 | 220.5 | 98.4 | 382.0 | 6,646.2 |
| | 2H | 1,289.2 | 397.7 | 2,119.3 | 1,710.1 | 630.9 | 5,348.3 | 5,979.2 | 391.1 | 194.7 | 687.0 | 12,768.3 |
| 2011 | 1H | 786.7 | 232.3 | 1,245.1 | 1,044.2 | 313.1 | 2,862.9 | 3,176.0 | 241.6 | 106.8 | 356.6 | 7,189.3 |
| | 2H | 1,418.8 | 492.3 | 2,261.8 | 1,944.9 | 638.8 | 5,730.1 | 6,368.8 | 423.3 | 207.0 | 677.3 | 13,794.3 |
| 2012 | 1H | 897.1 | 267.4 | 1,300.1 | 1,126.3 | 384.2 | 3,005.6 | 3,389.8 | 281.9 | 122.2 | 374.6 | 7,759.4 |
| | 2H | 1,488.1 | 571.7 | 2,434.7 | 2,044.7 | 788.7 | 6,099.8 | 6,888.5 | 473.5 | 238.6 | 734.0 | 14,873.7 |
| 2013 | 1H | 872.0 | 262.1 | 1,390.4 | 1,166.8 | 428.5 | 3,263.3 | 3,691.8 | 274.6 | 144.3 | 413.0 | 8,214.9 |
| | 2H | 1,465.3 | 605.2 | 2,654.7 | 2,139.5 | 914.5 | 6,576.1 | 7,490.6 | 473.2 | 268.8 | 813.7 | 15,911.0 |
| 2014 | 1H | 872.5 | 269.3 | 1,459.7 | 1,256.8 | 480.7 | 3,509.4 | 3,990.1 | 314.6 | 149.3 | 441.6 | 8,753.9 |
| | 2H | 1,596.2 | 635.6 | 2,807.6 | 2,265.8 | 984.2 | 6,927.4 | 7,911.6 | 531.4 | 284.3 | 863.5 | 16,896.0 |
| 2015 | 1H | 929.6 | 259.2 | 1,532.2 | 1,265.8 | 530.3 | 3,561.0 | 4,091.2 | 301.1 | 138.2 | 462.2 | 8,979.4 |
| | 2H | 1,632.4 | 631.9 | 2,955.8 | 2,266.7 | 1,056.5 | 7,024.1 | 8,080.6 | 533.6 | 256.3 | 868.2 | 17,225.5 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | % | | | | | | | | | | |
| 2009 | 1H | 46.3 | 47.5 | 44.5 | 50.8 | 262.2 | 57.8 | 80.1 | 12.1 | 19.3 | 64.6 | 64.4 |
| | 2H | 28.5 | 31.1 | 34.7 | 49.9 | 265.3 | 58.7 | 79.9 | 25.4 | 15.6 | 50.3 | 60.7 |
| 2010 | 1H | 42.6 | 53.8 | 30.6 | 49.1 | 253.4 | 58.5 | 78.6 | 40.3 | 21.5 | 60.2 | 62.1 |
| | 2H | 36.8 | 63.5 | 30.1 | 50.7 | 290.5 | 60.0 | 81.0 | 39.8 | 18.5 | 40.1 | 62.6 |
| 2011 | 1H | 41.4 | 31.1 | 41.5 | 47.3 | 287.3 | 53.0 | 74.3 | 47.3 | 16.6 | 65.8 | 60.9 |
| | 2H | 39.7 | 27.6 | 38.3 | 43.4 | 301.0 | 53.1 | 76.3 | 37.3 | 15.0 | 56.5 | 60.2 |
| 2012 | 1H | 39.2 | 66.9 | 34.4 | 42.7 | 234.6 | 52.1 | 74.5 | 20.4 | 16.5 | 45.0 | 58.3 |
| | 2H | 34.5 | 61.1 | 33.4 | 40.7 | 248.2 | 52.7 | 72.4 | 24.7 | 13.2 | 44.0 | 56.7 |
| 2013 | 1H | 31.8 | 93.2 | 35.1 | 39.6 | 221.0 | 55.1 | 74.3 | 21.4 | 15.4 | 34.3 | 57.9 |
| | 2H | 31.4 | 57.4 | 33.7 | 37.8 | 199.6 | 55.4 | 72.8 | 25.6 | 12.0 | 35.9 | 56.2 |
| 2014 | 1H | 38.5 | 47.3 | 29.1 | 42.5 | 316.7 | 51.7 | 76.2 | 20.3 | 11.7 | 47.4 | 58.3 |
| | 2H | 41.5 | 51.5 | 37.2 | 42.5 | 209.6 | 52.1 | 71.1 | 26.0 | 9.6 | 46.4 | 57.2 |
| 2015 | 1H | 35.2 | 123.6 | 25.5 | 36.2 | 219.7 | 53.1 | 74.0 | 33.2 | 12.3 | 47.1 | 57.1 |
| | 2H | 43.0 | 76.6 | 35.1 | 39.6 | 211.4 | 51.5 | 71.3 | 19.3 | 9.6 | 47.3 | 57.2 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | | % | | | | | | | | | | |
| 2009 | 1H | 49.4 | 44.4 | 47.4 | 50.8 | 262.7 | 58.5 | 80.3 | 9.5 | 34.0 | 68.5 | 64.7 |
| | 2H | 30.8 | 25.8 | 43.9 | 49.8 | 266.1 | 59.5 | 80.4 | 25.7 | 32.8 | 50.2 | 61.6 |
| 2010 | 1H | 47.2 | 42.8 | 37.7 | 48.8 | 255.7 | 58.8 | 78.7 | 38.1 | 31.0 | 77.0 | 62.7 |
| | 2H | 40.0 | 52.5 | 37.1 | 51.1 | 289.8 | 60.5 | 81.0 | 40.5 | 32.8 | 48.3 | 62.8 |
| 2011 | 1H | 48.2 | 23.2 | 46.1 | 47.2 | 291.4 | 53.3 | 74.8 | 44.5 | 34.4 | 64.0 | 61.2 |
| | 2H | 50.0 | 27.4 | 78.2 | 43.6 | 302.8 | 53.6 | 76.7 | 36.6 | 27.1 | 54.9 | 66.6 |
| 2012 | 1H | 47.3 | 58.9 | 44.1 | 41.9 | 234.5 | 52.5 | 74.4 | 20.0 | 28.4 | 40.6 | 58.7 |
| | 2H | 43.1 | 53.4 | 43.2 | 40.0 | 247.9 | 53.4 | 72.8 | 25.6 | 21.2 | 46.0 | 57.4 |
| 2013 | 1H | 38.8 | 84.3 | 43.5 | 41.5 | 223.2 | 54.8 | 73.8 | 22.8 | 23.7 | 26.6 | 58.2 |
| | 2H | 38.1 | 54.9 | 47.5 | 39.3 | 199.3 | 55.4 | 72.3 | 27.7 | 22.0 | 31.8 | 57.4 |
| 2014 | 1H | 41.7 | 52.8 | 35.9 | 40.7 | 316.0 | 51.6 | 75.0 | 22.0 | 20.0 | 58.4 | 58.0 |
| | 2H | 47.0 | 54.2 | 46.9 | 42.5 | 209.2 | 53.3 | 71.4 | 27.2 | 19.2 | 47.9 | 58.4 |
| 2015 | 1H | 47.3 | 100.1 | 35.9 | 37.8 | 219.7 | 53.8 | 73.6 | 34.2 | 19.8 | 54.8 | 58.3 |
| | 2H | 58.9 | 74.7 | 53.2 | 42.1 | 211.3 | 52.8 | 71.6 | 22.7 | 16.3 | 58.9 | 61.1 |

[1] Merujuk kepada perniagaan insurans am yang dikendalikan oleh penanggung insurans komposit dan am.
[2] Tuntutan bersih kena dibayar sebagai nisbah pendapatan premium diperoleh.

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 195.4 | 93.4 | 749.4 | 702.8 | 260.8 | 2,129.5 | 2,390.3 | 85.0 | 73.4 | 194.3 | 4,484.0 |
| | 2H | 525.0 | 214.5 | 1,490.6 | 1,362.9 | 504.7 | 4,412.6 | 4,917.3 | 186.3 | 144.8 | 422.6 | 9,264.1 |
| 2010 | 1H | 213.3 | 123.6 | 782.3 | 726.8 | 279.9 | 2,428.9 | 2,708.8 | 88.0 | 77.3 | 221.4 | 4,941.3 |
| | 2H | 417.1 | 250.2 | 1,551.0 | 1,450.9 | 495.9 | 4,940.9 | 5,436.8 | 193.6 | 154.1 | 459.0 | 9,912.6 |
| 2011 | 1H | 238.8 | 101.8 | 785.6 | 811.6 | 257.7 | 2,578.6 | 2,836.3 | 91.9 | 81.7 | 215.4 | 5,163.0 |
| | 2H | 473.6 | 215.7 | 1,550.8 | 1,674.6 | 541.4 | 5,233.0 | 5,774.4 | 210.1 | 166.0 | 436.0 | 10,501.2 |
| 2012 | 1H | 266.1 | 137.5 | 791.4 | 923.7 | 367.9 | 2,635.2 | 3,003.1 | 121.0 | 92.5 | 233.1 | 5,568.3 |
| | 2H | 484.7 | 279.5 | 1,614.5 | 1,828.1 | 626.2 | 5,583.8 | 6,210.0 | 236.1 | 188.4 | 488.1 | 11,329.4 |
| 2013 | 1H | 240.5 | 136.0 | 898.1 | 955.6 | 389.0 | 2,973.4 | 3,362.5 | 170.6 | 112.8 | 206.3 | 6,082.3 |
| | 2H | 475.6 | 307.3 | 1,803.0 | 1,960.1 | 845.9 | 6,157.3 | 7,003.2 | 292.2 | 222.5 | 496.2 | 12,559.9 |
| 2014 | 1H | 240.0 | 152.0 | 985.0 | 1,018.9 | 334.1 | 3,281.3 | 3,615.4 | 133.3 | 122.0 | 281.1 | 6,547.7 |
| | 2H | 465.8 | 320.1 | 1,944.6 | 2,036.6 | 902.9 | 6,580.1 | 7,483.0 | 264.8 | 233.8 | 555.4 | 13,304.2 |
| 2015 | 1H | 241.4 | 119.6 | 1,012.0 | 1,210.8 | 483.8 | 3,371.9 | 3,855.7 | 133.3 | 108.6 | 286.9 | 6,968.2 |
| | 2H | 476.5 | 306.7 | 2,072.4 | 2,164.6 | 963.7 | 6,843.6 | 7,807.3 | 247.2 | 217.5 | 561.1 | 13,853.3 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 228.7 | 121.9 | 879.2 | 709.0 | 260.8 | 2,178.6 | 2,439.4 | 89.5 | 95.3 | 207.2 | 4,770.2 |
| | 2H | 606.3 | 277.4 | 1,794.0 | 1,375.9 | 504.7 | 4,499.3 | 5,004.0 | 200.6 | 186.6 | 466.4 | 9,911.2 |
| 2010 | 1H | 273.4 | 159.2 | 984.2 | 737.8 | 278.9 | 2,478.1 | 2,757.0 | 93.8 | 97.4 | 250.1 | 5,352.8 |
| | 2H | 527.8 | 322.8 | 1,930.4 | 1,489.5 | 495.1 | 5,025.4 | 5,520.5 | 203.5 | 194.3 | 526.3 | 10,715.2 |
| 2011 | 1H | 280.0 | 138.0 | 979.2 | 828.7 | 258.3 | 2,610.9 | 2,869.2 | 99.8 | 97.8 | 248.9 | 5,541.7 |
| | 2H | 572.1 | 290.4 | 1,877.4 | 1,708.3 | 542.2 | 5,297.9 | 5,840.1 | 221.0 | 201.0 | 526.4 | 11,236.9 |
| 2012 | 1H | 336.9 | 180.3 | 1,034.5 | 959.2 | 368.1 | 2,692.3 | 3,060.4 | 126.7 | 108.6 | 258.9 | 6,065.4 |
| | 2H | 643.3 | 370.9 | 2,183.7 | 1,896.9 | 627.2 | 5,660.6 | 6,287.8 | 246.7 | 220.7 | 568.7 | 12,418.7 |
| 2013 | 1H | 318.9 | 179.9 | 1,138.4 | 978.5 | 389.2 | 3,059.3 | 3,448.5 | 175.5 | 130.3 | 272.4 | 6,642.4 |
| | 2H | 635.8 | 409.2 | 2,323.1 | 2,025.2 | 846.8 | 6,376.2 | 7,223.1 | 297.9 | 254.9 | 652.1 | 13,821.3 |
| 2014 | 1H | 324.1 | 207.9 | 1,335.8 | 1,065.1 | 334.9 | 3,461.8 | 3,796.7 | 138.5 | 142.7 | 325.8 | 7,336.6 |
| | 2H | 626.6 | 433.0 | 2,632.8 | 2,184.0 | 904.4 | 6,876.3 | 7,780.6 | 273.9 | 274.2 | 680.6 | 14,885.6 |
| 2015 | 1H | 322.1 | 184.9 | 1,385.4 | 1,277.0 | 483.8 | 3,579.1 | 4,062.9 | 137.7 | 123.6 | 346.9 | 7,840.5 |
| | 2H | 642.7 | 440.4 | 2,823.0 | 2,367.1 | 964.2 | 7,192.1 | 8,156.2 | 256.6 | 243.4 | 702.5 | 15,631.8 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
| * | | | | | | | | | | | | |
| 2009 | 1H | 93.9 | 49.3 | 258.7 | 316.1 | 568.5 | 1,293.5 | 1,862.0 | 17.3 | 12.4 | 109.6 | 2,719.2 |
| | 2H | 183.6 | 105.3 | 530.1 | 634.1 | 1,212.2 | 2,609.8 | 3,822.1 | 39.3 | 25.4 | 220.3 | 5,560.2 |
| 2010 | 1H | 78.4 | 62.0 | 256.8 | 331.2 | 707.8 | 1,380.8 | 2,088.6 | 19.6 | 13.2 | 106.9 | 2,956.7 |
| | 2H | 162.5 | 100.0 | 503.5 | 668.1 | 1,410.4 | 2,673.6 | 4,083.9 | 49.7 | 24.5 | 213.8 | 5,806.1 |
| 2011 | 1H | 99.6 | 68.3 | 240.4 | 355.0 | 692.3 | 1,403.7 | 2,096.0 | 34.7 | 12.6 | 97.8 | 3,004.5 |
| | 2H | 187.2 | 106.7 | 505.9 | 723.5 | 1,356.7 | 2,731.2 | 4,087.9 | 63.7 | 25.3 | 204.5 | 5,904.7 |
| 2012 | 1H | 87.1 | 59.2 | 264.9 | 346.1 | 542.2 | 1,422.5 | 1,964.7 | 33.4 | 13.1 | 106.4 | 2,874.7 |
| | 2H | 156.0 | 116.9 | 491.6 | 709.5 | 1,134.3 | 2,830.3 | 3,964.6 | 71.5 | 25.9 | 210.3 | 5,746.1 |
| 2013 | 1H | 88.4 | 61.9 | 235.4 | 359.1 | 635.9 | 1,532.8 | 2,168.6 | 31.1 | 11.3 | 108.1 | 3,063.9 |
| | 2H | 164.2 | 107.3 | 507.4 | 724.9 | 1,254.2 | 3,192.8 | 4,447.0 | 56.5 | 24.0 | 227.7 | 6,258.9 |
| 2014 | 1H | 106.1 | 58.9 | 277.4 | 389.8 | 620.0 | 1,690.1 | 2,310.1 | 35.1 | 11.2 | 122.0 | 3,310.5 |
| | 2H | 189.6 | 143.5 | 569.2 | 836.8 | 1,288.9 | 3,381.8 | 4,670.7 | 67.8 | 23.8 | 246.7 | 6,748.1 |
| 2015 | 1H | 97.6 | 67.4 | 292.6 | 400.4 | 583.7 | 1,621.0 | 2,204.7 | 25.3 | 11.5 | 135.3 | 3,234.7 |
| | 2H | 199.9 | 152.5 | 594.8 | 833.4 | 1,229.1 | 3,391.2 | 4,620.2 | 48.8 | 26.9 | 265.1 | 6,741.6 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| * | | | | | | | | | | | | |
| 2009 | 1H | 110.4 | 57.7 | 327.0 | 317.8 | 570.0 | 1,332.6 | 1,902.6 | 18.7 | 31.5 | 119.0 | 2,884.6 |
| | 2H | 219.4 | 122.3 | 696.9 | 637.5 | 1,216.4 | 2,693.4 | 3,909.8 | 42.8 | 63.4 | 237.6 | 5,929.7 |
| 2010 | 1H | 104.3 | 72.3 | 363.9 | 333.3 | 711.8 | 1,413.9 | 2,125.8 | 20.6 | 31.7 | 116.2 | 3,168.1 |
| | 2H | 217.3 | 120.0 | 706.7 | 686.0 | 1,417.2 | 2,730.5 | 4,147.7 | 51.8 | 58.5 | 237.0 | 6,225.0 |
| 2011 | 1H | 128.5 | 79.1 | 331.8 | 357.0 | 692.5 | 1,430.0 | 2,122.5 | 36.7 | 29.7 | 104.9 | 3,190.2 |
| | 2H | 254.3 | 128.2 | 802.0 | 741.2 | 1,356.9 | 2,791.6 | 4,148.5 | 68.0 | 54.7 | 234.4 | 6,431.3 |
| 2012 | 1H | 115.5 | 78.4 | 482.8 | 348.3 | 542.2 | 1,446.7 | 1,988.9 | 34.3 | 26.0 | 133.0 | 3,207.2 |
| | 2H | 226.4 | 147.5 | 838.6 | 726.9 | 1,134.1 | 2,885.8 | 4,019.9 | 74.7 | 48.0 | 259.5 | 6,341.4 |
| 2013 | 1H | 115.5 | 74.4 | 392.9 | 366.4 | 635.9 | 1,562.3 | 2,198.1 | 32.4 | 19.2 | 121.0 | 3,319.9 |
| | 2H | 252.3 | 139.4 | 920.8 | 740.3 | 1,254.6 | 3,265.8 | 4,520.4 | 60.9 | 41.4 | 276.4 | 6,951.8 |
| 2014 | 1H | 144.0 | 79.1 | 509.8 | 396.3 | 620.0 | 1,760.3 | 2,380.3 | 37.2 | 21.4 | 179.9 | 3,748.0 |
| | 2H | 279.2 | 187.1 | 1,087.5 | 892.1 | 1,288.9 | 3,563.3 | 4,852.1 | 72.1 | 45.4 | 331.8 | 7,747.4 |
| 2015 | 1H | 148.5 | 90.3 | 664.8 | 423.9 | 583.7 | 1,680.4 | 2,264.1 | 27.4 | 18.3 | 159.0 | 3,796.3 |
| | 2H | 320.4 | 200.3 | 1,193.9 | 917.8 | 1,229.1 | 3,619.8 | 4,848.9 | 52.8 | 38.0 | 348.2 | 7,920.2 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
| 2009 | * 1H | 90.5 | 44.3 | 333.1 | 357.3 | 683.9 | 1,229.9 | 1,913.7 | 10.3 | 14.1 | 125.5 | 2,889.0 |
| | 2H | 149.5 | 66.6 | 517.4 | 680.3 | 1,338.8 | 2,591.6 | 3,930.4 | 47.3 | 22.6 | 212.5 | 5,626.7 |
| 2010 | 1H | 90.8 | 66.6 | 239.3 | 357.1 | 709.1 | 1,420.6 | 2,129.8 | 35.4 | 16.6 | 133.4 | 3,068.9 |
| | 2H | 153.7 | 158.9 | 466.7 | 735.0 | 1,440.5 | 2,962.1 | 4,402.6 | 77.1 | 28.5 | 184.2 | 6,206.7 |
| 2011 | 1H | 98.8 | 31.7 | 326.3 | 383.7 | 740.2 | 1,366.4 | 2,106.6 | 43.4 | 13.5 | 141.6 | 3,145.6 |
| | 2H | 188.0 | 59.5 | 594.1 | 726.1 | 1,629.4 | 2,777.9 | 4,407.3 | 78.4 | 24.8 | 246.3 | 6,324.5 |
| 2012 | 1H | 104.3 | 92.0 | 272.1 | 394.0 | 863.2 | 1,373.5 | 2,236.7 | 24.6 | 15.3 | 105.0 | 3,244.0 |
| | 2H | 167.2 | 170.9 | 539.5 | 744.6 | 1,554.0 | 2,945.0 | 4,499.1 | 58.2 | 24.8 | 214.8 | 6,419.0 |
| 2013 | 1H | 76.4 | 126.7 | 314.9 | 378.8 | 859.9 | 1,637.2 | 2,497.1 | 36.6 | 17.4 | 70.8 | 3,518.8 |
| | 2H | 149.5 | 176.5 | 608.2 | 740.3 | 1,688.4 | 3,412.3 | 5,100.7 | 74.8 | 26.7 | 178.0 | 7,054.7 |
| 2014 | 1H | 92.4 | 71.9 | 287.0 | 433.3 | 1,058.1 | 1,697.6 | 2,755.7 | 27.0 | 14.3 | 133.3 | 3,814.8 |
| | 2H | 193.2 | 164.8 | 723.0 | 866.1 | 1,892.2 | 3,426.1 | 5,318.3 | 68.9 | 22.6 | 257.5 | 7,614.4 |
| 2015 | 1H | 85.1 | 147.8 | 258.3 | 438.8 | 1,063.1 | 1,790.6 | 2,853.7 | 44.3 | 13.4 | 135.1 | 3,976.4 |
| | 2H | 204.8 | 235.0 | 727.2 | 856.6 | 2,037.2 | 3,525.7 | 5,562.9 | 47.7 | 20.9 | 265.5 | 7,920.5 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| 2009 | * 1H | 112.9 | 54.1 | 416.7 | 360.3 | 685.1 | 1,273.7 | 1,958.8 | 8.5 | 32.4 | 142.0 | 3,085.7 |
| | 2H | 186.8 | 71.7 | 787.5 | 685.7 | 1,342.9 | 2,679.2 | 4,022.1 | 51.6 | 61.2 | 234.2 | 6,100.7 |
| 2010 | 1H | 128.9 | 68.1 | 371.1 | 359.7 | 713.1 | 1,456.4 | 2,169.5 | 35.7 | 30.2 | 192.6 | 3,356.0 |
| | 2H | 211.0 | 169.5 | 716.2 | 760.9 | 1,434.6 | 3,039.0 | 4,473.7 | 82.4 | 63.7 | 254.3 | 6,731.8 |
| 2011 | 1H | 135.0 | 32.0 | 451.1 | 391.2 | 752.6 | 1,392.8 | 2,145.5 | 44.4 | 33.6 | 159.4 | 3,392.2 |
| | 2H | 286.3 | 79.6 | 1,467.7 | 744.2 | 1,641.7 | 2,840.0 | 4,481.7 | 80.8 | 54.4 | 288.8 | 7,483.5 |
| 2012 | 1H | 159.4 | 106.2 | 456.3 | 401.8 | 863.2 | 1,414.7 | 2,278.0 | 25.3 | 30.8 | 105.2 | 3,563.1 |
| | 2H | 276.9 | 198.0 | 944.4 | 759.7 | 1,555.1 | 3,021.3 | 4,576.4 | 63.1 | 46.7 | 261.6 | 7,126.8 |
| 2013 | 1H | 123.6 | 151.6 | 495.6 | 405.9 | 868.6 | 1,675.6 | 2,544.2 | 40.0 | 30.9 | 72.6 | 3,864.4 |
| | 2H | 242.4 | 224.8 | 1,104.5 | 796.8 | 1,687.5 | 3,532.5 | 5,220.0 | 82.4 | 56.1 | 207.3 | 7,934.2 |
| 2014 | 1H | 135.3 | 109.8 | 479.0 | 433.6 | 1,058.1 | 1,787.6 | 2,845.7 | 30.5 | 28.6 | 190.3 | 4,252.8 |
| | 2H | 294.5 | 234.9 | 1,233.8 | 927.2 | 1,892.2 | 3,663.8 | 5,556.0 | 74.4 | 52.8 | 326.0 | 8,699.6 |
| 2015 | 1H | 152.2 | 185.1 | 496.7 | 483.1 | 1,063.1 | 1,925.4 | 2,988.4 | 47.1 | 24.5 | 190.2 | 4,567.4 |
| | 2H | 378.8 | 328.8 | 1,502.0 | 996.1 | 2,037.2 | 3,800.0 | 5,837.2 | 58.3 | 39.6 | 413.6 | 9,554.6 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Pendapatan Premium Diperoleh/*Earned Premium Income* | Tuntutan Bersih Kena Dibayar/*Net Claims Incurred* | Komisen/*Commissions* | Perbelanjaan Pengurusan[2]/*Management Expenses* [2] | Keuntungan Pengunderaitan/*Underwriting Profit* | Keuntungan Pelaburan/*Investment Income* | Keuntungan Modal/*Capital Gains* | Pendapatan Lain/*Other Income* | Kerugian Modal/*Capital Losses* | Perbelanjaan Lain/*Other Outgo* | Keuntungan Kendalian/*Operating Profit* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
| * | | | | | | | | | | | | |
| 2009 | 1H | 4,484.0 | 2,889.0 | 507.9 | 904.7 | 182.3 | 372.0 | 108.3 | 228.1 | 101.2 | 62.6 | 726.9 |
| | 2H | 9,264.1 | 5,626.7 | 1,052.5 | 1,793.4 | 791.5 | 740.1 | 174.6 | 377.3 | 88.7 | 128.1 | 1,866.6 |
| 2010 | 1H | 4,941.3 | 3,068.9 | 534.3 | 897.1 | 441.0 | 361.6 | 148.2 | 85.6 | 11.6 | 69.0 | 955.7 |
| | 2H | 9,912.6 | 6,206.7 | 1,093.8 | 1,845.0 | 767.1 | 780.8 | 242.5 | 211.4 | 10.9 | 121.2 | 1,869.8 |
| 2011 | 1H | 5,163.0 | 3,145.6 | 573.4 | 956.6 | 487.4 | 419.9 | 54.9 | 75.0 | 13.7 | 39.4 | 984.1 |
| | 2H | 10,501.2 | 6,324.5 | 1,164.4 | 1,933.2 | 1,079.1 | 885.3 | 101.4 | 159.8 | 19.3 | 107.9 | 2,098.6 |
| 2012 | 1H | 5,568.3 | 3,244.0 | 607.4 | 1,065.5 | 651.5 | 453.3 | 98.3 | 77.0 | 2.9 | 76.1 | 1,201.2 |
| | 2H | 11,329.4 | 6,419.0 | 1,322.7 | 2,161.4 | 1,426.3 | 921.7 | 183.4 | 159.1 | 4.1 | 184.6 | 2,501.7 |
| 2013 | 1H | 6,082.3 | 3,518.8 | 711.5 | 1,153.4 | 698.6 | 472.0 | 80.3 | 106.2 | 7.9 | 73.1 | 1,276.2 |
| | 2H | 12,559.9 | 7,054.7 | 1,479.4 | 2,406.1 | 1,619.8 | 956.4 | 136.3 | 203.6 | 15.4 | 128.7 | 2,772.0 |
| 2014 | 1H | 6,547.7 | 3,814.8 | 763.3 | 1,194.8 | 774.9 | 483.4 | 67.7 | 69.3 | 14.9 | 64.7 | 1,315.6 |
| | 2H | 13,304.2 | 7,614.4 | 1,537.6 | 2,566.7 | 1,585.6 | 1,003.4 | 111.1 | 158.9 | 32.8 | 112.9 | 2,713.3 |
| 2015 | 1H | 6,968.2 | 3,976.4 | 785.5 | 1,387.2 | 819.1 | 532.9 | 64.5 | 79.7 | 17.6 | 272.7 | 1,205.8 |
| | 2H | 13,853.3 | 7,920.5 | 1,559.6 | 2,863.1 | 1,510.1 | 1,097.2 | 96.7 | 174.6 | 37.1 | 350.4 | 2,491.2 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| * | | | | | | | | | | | | |
| 2009 | 1H | 4,770.2 | 3,085.7 | 586.2 | 929.5 | 168.8 | 386.6 | 108.3 | 234.2 | 101.9 | 70.4 | 725.5 |
| | 2H | 9,911.2 | 6,100.7 | 1,228.6 | 1,839.3 | 742.7 | 772.0 | 176.7 | 388.4 | 89.5 | 141.8 | 1,848.5 |
| 2010 | 1H | 5,352.8 | 3,356.0 | 616.4 | 925.7 | 454.7 | 375.5 | 148.6 | 86.3 | 13.3 | 90.4 | 961.4 |
| | 2H | 10,715.2 | 6,731.8 | 1,284.0 | 1,895.0 | 804.3 | 813.3 | 243.2 | 216.9 | 11.5 | 156.9 | 1,909.4 |
| 2011 | 1H | 5,541.7 | 3,392.2 | 667.2 | 985.5 | 496.8 | 437.8 | 54.9 | 79.4 | 14.1 | 56.3 | 998.6 |
| | 2H | 11,236.9 | 7,483.5 | 1,374.3 | 1,990.2 | 388.9 | 924.6 | 101.8 | 187.5 | 19.3 | 123.9 | 1,459.7 |
| 2012 | 1H | 6,065.4 | 3,563.1 | 736.9 | 1,096.6 | 668.8 | 475.9 | 99.0 | 87.7 | 3.0 | 87.7 | 1,240.8 |
| | 2H | 12,418.7 | 7,126.8 | 1,587.4 | 2,220.2 | 1,484.2 | 970.1 | 191.3 | 171.6 | 4.3 | 224.0 | 2,588.8 |
| 2013 | 1H | 6,642.4 | 3,864.4 | 855.5 | 1,186.1 | 736.4 | 501.6 | 83.6 | 118.1 | 8.0 | 87.0 | 1,344.7 |
| | 2H | 13,821.3 | 7,934.2 | 1,789.8 | 2,477.1 | 1,620.1 | 1,015.7 | 141.2 | 235.9 | 16.3 | 155.5 | 2,841.1 |
| 2014 | 1H | 7,336.6 | 4,252.8 | 958.9 | 1,240.9 | 884.0 | 514.2 | 68.7 | 74.3 | 15.8 | 88.8 | 1,436.7 |
| | 2H | 14,885.6 | 8,699.6 | 1,963.4 | 2,656.4 | 1,566.3 | 1,063.9 | 113.0 | 230.9 | 35.5 | 140.3 | 2,798.3 |
| 2015 | 1H | 7,840.5 | 4,567.4 | 1,031.9 | 1,427.4 | 813.8 | 559.7 | 66.1 | 160.3 | 17.8 | 286.4 | 1,295.7 |
| | 2H | 15,631.8 | 9,554.6 | 2,016.7 | 2,932.7 | 1,127.8 | 1,151.1 | 98.4 | 421.2 | 37.3 | 403.4 | 2,357.9 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Wang Tunai dan Baki Bank/*Cash and Bank Balances* | Amaun tertunggak daripada pelanggan/pengantara/ penanggung insurans semula/*Amount due from clients/ intermediaries/ reinsurers* | Pelaburan/*Investments* | | | | *Pelaburan Harta Benda /Investment Properties* | Pinjaman/*Loans* | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Aset Lain[2]/*Other Assets* [2] | Aset Asing/*Foreign Assets* | JUMLAH/*TOTAL* |
| | | | | Kertas dan Pinjaman Dijamin Kerajaan Malaysia/*Malaysia Government Papers and Guaranteed Loans* | Sekuriti dan Hutang Korporat/*Corporate Debt and Securities* | Lain-lain/*Others* | Jumlah/*Total* | | | | | | |
| 2009 | 1H | 7,453.8 | 1,606.5 | 4,200.0 | 6,810.4 | 504.5 | 11,514.9 | 204.4 | 177.8 | 746.1 | 716.1 | 75.0 | 22,494.5 |
| | 2H | 7,158.1 | 1,359.6 | 4,393.6 | 6,921.2 | 1,031.5 | 12,346.2 | 233.9 | 179.2 | 792.1 | 665.2 | 79.2 | 22,813.4 |
| 2010 | 1H | 7,686.9 | 1,720.3 | 4,294.7 | 6,589.0 | 1,810.1 | 12,693.7 | 217.8 | 122.2 | 721.0 | 719.4 | 61.1 | 23,942.4 |
| | 2H | 7,713.3 | 1,574.5 | 4,481.6 | 6,881.1 | 2,112.0 | 13,474.8 | 222.1 | 115.6 | 719.5 | 833.0 | 80.1 | 24,732.9 |
| 2011 | 1H | 7,779.7 | 2,088.2 | 4,701.7 | 6,824.3 | 2,507.2 | 14,033.2 | 213.3 | 99.8 | 728.5 | 971.1 | 73.4 | 25,987.2 |
| | 2H | 7,511.6 | 1,928.0 | 5,174.8 | 6,852.2 | 2,800.4 | 14,827.5 | 174.8 | 90.2 | 715.6 | 1,079.4 | 59.0 | 26,386.1 |
| 2012 | 1H | 7,665.7 | 2,167.3 | 5,400.3 | 6,458.1 | 3,467.4 | 15,325.7 | 167.8 | 108.5 | 749.2 | 1,081.2 | 56.1 | 27,321.4 |
| | 2H | 7,109.2 | 2,102.8 | 5,591.2 | 6,960.4 | 4,325.5 | 16,877.1 | 146.0 | 101.3 | 688.2 | 1,105.8 | 49.1 | 28,179.6 |
| 2013 | 1H | 7,252.0 | 2,468.4 | 5,528.1 | 7,050.3 | 4,959.1 | 17,537.5 | 149.7 | 91.7 | 720.9 | 1,400.9 | 33.3 | 29,654.5 |
| | 2H | 6,842.0 | 2,064.0 | 5,908.4 | 7,064.0 | 5,888.4 | 18,860.8 | 148.0 | 91.5 | 781.7 | 1,736.6 | 45.6 | 30,570.3 |
| 2014 | 1H | 7,200.3 | 2,495.9 | 6,081.5 | 7,305.7 | 5,977.2 | 19,364.4 | 153.7 | 83.8 | 779.8 | 1,856.2 | 24.8 | 31,958.9 |
| | 2H | 7,402.5 | 2,368.3 | 6,279.7 | 7,377.0 | 6,421.6 | 20,078.3 | 154.4 | 80.1 | 852.4 | 2,070.2 | 32.4 | 33,038.6 |
| 2015 | 1H | 7,071.0 | 3,178.3 | 6,275.9 | 7,046.2 | 7,175.1 | 20,497.3 | 151.0 | 75.6 | 893.9 | 2,137.4 | 125.3 | 34,130.0 |
| | 2H | 7,378.0 | 2,889.4 | 6,231.7 | 6,923.9 | 7,800.0 | 20,955.6 | 200.8 | 68.5 | 830.3 | 2,377.9 | 87.7 | 34,788.3 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | |
| 2009 | 1H | 7,891.9 | 1,690.6 | 4,641.0 | 6,887.7 | 504.5 | 12,033.2 | 204.4 | 177.8 | 746.2 | 782.0 | 539.1 | 24,065.1 |
| | 2H | 7,508.1 | 1,500.3 | 4,858.1 | 7,012.0 | 1,031.5 | 12,901.5 | 233.9 | 179.2 | 792.1 | 751.2 | 621.8 | 24,488.2 |
| 2010 | 1H | 8,074.4 | 1,858.0 | 4,738.2 | 6,680.8 | 1,810.1 | 13,229.1 | 217.8 | 122.2 | 721.0 | 794.3 | 564.1 | 25,581.0 |
| | 2H | 8,181.1 | 1,718.6 | 4,941.0 | 6,973.4 | 2,112.0 | 14,026.5 | 222.1 | 115.6 | 719.5 | 931.4 | 611.3 | 26,526.1 |
| 2011 | 1H | 8,276.5 | 2,262.6 | 5,182.6 | 6,917.5 | 2,507.2 | 14,607.3 | 213.3 | 99.8 | 728.5 | 1,055.9 | 620.1 | 27,864.1 |
| | 2H | 8,029.8 | 2,080.5 | 6,239.0 | 6,955.1 | 2,800.4 | 15,994.4 | 174.8 | 90.2 | 715.6 | 1,182.7 | 638.4 | 28,906.6 |
| 2012 | 1H | 8,137.0 | 2,562.7 | 6,377.6 | 6,558.4 | 3,467.4 | 16,403.4 | 167.8 | 108.5 | 749.2 | 1,195.7 | 665.1 | 29,989.4 |
| | 2H | 7,715.4 | 2,421.3 | 6,561.2 | 7,066.0 | 4,325.9 | 17,953.1 | 146.0 | 101.3 | 688.2 | 1,264.7 | 706.4 | 30,996.5 |
| 2013 | 1H | 7,911.9 | 2,878.9 | 6,492.9 | 7,152.4 | 4,959.3 | 18,604.6 | 149.7 | 91.7 | 720.9 | 1,623.7 | 743.6 | 32,725.0 |
| | 2H | 7,635.7 | 2,469.6 | 6,826.0 | 7,179.6 | 5,889.3 | 19,894.9 | 148.0 | 91.5 | 781.7 | 1,999.5 | 823.2 | 33,844.2 |
| 2014 | 1H | 7,986.4 | 2,976.9 | 7,139.8 | 7,427.8 | 5,978.5 | 20,546.0 | 153.7 | 83.8 | 779.8 | 2,164.9 | 721.2 | 35,412.7 |
| | 2H | 7,989.1 | 2,842.3 | 7,045.4 | 7,514.4 | 6,423.3 | 20,983.1 | 154.4 | 80.1 | 852.4 | 2,416.2 | 1,084.4 | 36,402.0 |
| 2015 | 1H | 7,661.8 | 3,813.0 | 6,843.3 | 7,177.8 | 7,213.4 | 21,234.5 | 151.0 | 75.6 | 893.9 | 2,479.2 | 968.8 | 37,277.7 |
| | 2H | 8,036.3 | 3,479.7 | 6,819.3 | 7,053.1 | 7,838.2 | 21,710.6 | 200.8 | 68.5 | 830.3 | 2,701.3 | 1,191.4 | 38,218.9 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

| Tempoh/*Period** & Akhir tempoh/*End of period*** | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Perniagaan Baharu/*New Business** | | | | | Perniagaan Berkuat Kuasa/*Business in Force*** | | |
| | | Bilangan Sijil/*No. of Certificates* | Jumlah Penyertaan/*Sum Participated* | Caruman/*Contributions* | | | Bilangan Sijil/*No. of Certificates* | Jumlah Penyertaan/*Sum Participated* | Caruman/*Contributions* |
| | | | | Tunggal/*Single* | Tahunan/*Annual* | Jumlah/*Total* | | | |
| | | Unit/*Unit* | RM juta/*RM million* | | | | Unit/*Unit* | RM juta/*RM million* | |
| 2009 | 1H | 304,028 | 114,193.3 | 799.1 | 269.0 | 1,068.1 | 2,383,571 | 266,318.7 | 1,401.4 |
| | 2H | 673,160 | 199,898.7 | 1,635.6 | 542.0 | 2,177.6 | 2,578,603 | 325,057.3 | 1,519.4 |
| 2010 | 1H | 512,464 | 96,983.7 | 1,023.4 | 287.4 | 1,310.7 | 2,967,958 | 306,956.4 | 1,670.4 |
| | 2H | 906,063 | 176,005.9 | 2,009.0 | 577.9 | 2,586.9 | 3,153,874 | 344,636.1 | 1,811.8 |
| 2011 | 1H | 467,140 | 99,364.6 | 1,030.5 | 290.5 | 1,321.0 | 3,460,300 | 373,562.0 | 1,934.8 |
| | 2H | 884,360 | 226,384.7 | 2,103.5 | 591.6 | 2,695.1 | 3,649,328 | 401,830.0 | 2,138.7 |
| 2012 | 1H | 407,649 | 107,317.1 | 1,310.1 | 330.2 | 1,640.2 | 3,691,281 | 415,794.7 | 2,194.1 |
| | 2H | 884,269 | 235,279.1 | 2,825.0 | 649.5 | 3,474.5 | 3,851,734 | 441,839.4 | 2,357.2 |
| 2013 | 1H | 491,952 | 167,093.3 | 1,662.0 | 348.7 | 2,010.8 | 4,046,585 | 451,014.6 | 2,507.7 |
| | 2H | 836,836 | 245,563.6 | 2,858.3 | 705.2 | 3,563.5 | 4,171,066 | 494,083.6 | 2,655.5 |
| 2014 | 1H | 314,730 | 109,880.7 | 1,406.1 | 378.8 | 1,785.0 | 4,269,067 | 532,814.9 | 2,932.9 |
| | 2H | 632,844 | 207,209.6 | 2,728.2 | 772.1 | 3,500.3 | 4,389,883 | 575,470.3 | 2,990.4 |
| 2015 | 1H | 335,292 | 107,754.7 | 1,445.7 | 439.5 | 1,885.2 | 4,490,108 | 584,670.2 | 3,165.5 |
| | 2H | 660,459 | 213,239.1 | 2,743.3 | 895.1 | 3,638.4 | 4,577,388 | 613,172.9 | 3,369.6 |
| | | Perniagaan Global/*Global Business* | | | | | | | |
| 2009 | 1H | 304,029 | 115,279.0 | 800.0 | 269.0 | 1,069.0 | 2,383,572 | 267,404.5 | 1,401.4 |
| | 2H | 673,161 | 200,980.1 | 1,635.8 | 542.0 | 2,177.8 | 2,578,604 | 326,138.8 | 1,519.4 |
| 2010 | 1H | 512,465 | 98,069.7 | 1,023.5 | 287.4 | 1,310.9 | 2,967,959 | 308,042.4 | 1,670.4 |
| | 2H | 906,064 | 177,024.8 | 2,009.1 | 577.9 | 2,587.1 | 3,153,875 | 345,655.0 | 1,811.8 |
| 2011 | 1H | 467,140 | 99,364.6 | 1,030.5 | 290.5 | 1,321.0 | 3,460,300 | 373,562.0 | 1,934.8 |
| | 2H | 884,360 | 226,384.7 | 2,103.5 | 591.6 | 2,695.1 | 3,649,328 | 401,830.0 | 2,138.7 |
| 2012 | 1H | 407,649 | 107,317.1 | 1,310.1 | 330.2 | 1,640.2 | 3,691,281 | 415,794.7 | 2,194.1 |
| | 2H | 884,269 | 235,279.1 | 2,825.0 | 649.5 | 3,474.5 | 3,851,734 | 441,839.4 | 2,357.2 |
| 2013 | 1H | 491,952 | 167,093.3 | 1,662.0 | 348.7 | 2,010.8 | 4,046,585 | 451,014.6 | 2,507.7 |
| | 2H | 836,836 | 245,563.6 | 2,858.3 | 705.2 | 3,563.5 | 4,171,066 | 494,083.6 | 2,655.5 |
| 2014 | 1H | 314,730 | 109,880.7 | 1,406.1 | 378.8 | 1,785.0 | 4,269,067 | 532,814.9 | 2,932.9 |
| | 2H | 632,844 | 207,209.6 | 2,728.2 | 772.1 | 3,500.3 | 4,389,883 | 575,470.3 | 2,990.4 |
| 2015 | 1H | 335,292 | 107,754.7 | 1,445.7 | 439.5 | 1,885.2 | 4,490,108 | 584,670.2 | 3,165.5 |
| | 2H | 660,459 | 213,239.1 | 2,743.3 | 895.1 | 3,638.4 | 4,577,388 | 613,172.9 | 3,369.6 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Caruman/*Contributions* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Keluarga Biasa/*Ordinary Family* | | | | | | | | | Berkaitan Pelaburan/*Investment-Linked* | | | | | | | | | Anuiti/*Annuity* | | | | | | | | | JUMLAH/*TOTAL* | | | | | |
| | | Individu/*Individual* | | | Berkumpulan/*Group* | | | Jumlah/*Total* | | | Individu/*Individual* | | | Berkumpulan/*Group* | | | Jumlah/*Total* | | | Individu/*Individual* | | | Berkumpulan/*Group* | | | Jumlah/*Total* | | | Individu/*Individual* | | | Berkumpulan/*Group* | | | Jumlah/*Total* | | |
| | | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* | Tunggal/ *Single* | Tahunan/ *Annual* | Jumlah/ *Total* |
| 2009 | * 1H | 234.8 | 167.9 | 402.8 | 500.8 | 8.0 | 508.8 | 735.6 | 175.9 | 911.5 | 63.5 | 93.1 | 156.6 | 0.0 | 0.0 | 0.0 | 63.5 | 93.1 | 156.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 298.3 | 261.1 | 559.4 | 500.8 | 8.0 | 508.8 | 799.1 | 269.0 | 1,068.1 |
| | 2H | 577.2 | 319.9 | 897.1 | 899.6 | 18.0 | 917.7 | 1,476.8 | 337.9 | 1,814.8 | 158.8 | 204.0 | 362.8 | 0.0 | 0.0 | 0.0 | 158.8 | 204.0 | 362.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 736.0 | 523.9 | 1,259.9 | 899.6 | 18.0 | 917.7 | 1,635.6 | 542.0 | 2,177.6 |
| 2010 | 1H | 570.3 | 161.7 | 732.0 | 364.9 | 12.5 | 377.4 | 935.2 | 174.2 | 1,109.4 | 88.2 | 113.2 | 201.4 | 0.0 | 0.0 | 0.0 | 88.2 | 113.2 | 201.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 658.5 | 274.9 | 933.4 | 364.9 | 12.5 | 377.4 | 1,023.4 | 287.4 | 1,310.7 |
| | 2H | 1,074.5 | 292.5 | 1,367.0 | 792.0 | 25.2 | 817.2 | 1,866.5 | 317.8 | 2,184.2 | 142.5 | 260.2 | 402.7 | 0.0 | 0.0 | 0.0 | 142.5 | 260.2 | 402.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,217.0 | 552.7 | 1,769.7 | 792.0 | 25.2 | 817.2 | 2,009.0 | 577.9 | 2,586.9 |
| 2011 | 1H | 471.9 | 135.1 | 607.0 | 449.7 | 9.9 | 459.6 | 921.6 | 145.1 | 1,066.6 | 108.9 | 145.5 | 254.4 | 0.0 | 0.0 | 0.0 | 108.9 | 145.5 | 254.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 580.8 | 280.6 | 861.4 | 449.7 | 9.9 | 459.6 | 1,030.5 | 290.5 | 1,321.0 |
| | 2H | 925.5 | 252.3 | 1,177.8 | 994.2 | 18.0 | 1,012.2 | 1,919.7 | 270.3 | 2,190.0 | 183.9 | 321.3 | 505.2 | 0.0 | 0.0 | 0.0 | 183.9 | 321.3 | 505.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,109.3 | 573.6 | 1,683.0 | 994.2 | 18.0 | 1,012.2 | 2,103.5 | 591.6 | 2,695.1 |
| 2012 | 1H | 533.3 | 129.2 | 662.5 | 692.2 | 9.2 | 701.4 | 1,225.6 | 138.3 | 1,363.9 | 84.5 | 191.9 | 276.3 | 0.0 | 0.0 | 0.0 | 84.5 | 191.9 | 276.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 617.8 | 321.0 | 938.8 | 692.2 | 9.2 | 701.4 | 1,310.1 | 330.2 | 1,640.2 |
| | 2H | 1,290.6 | 232.3 | 1,523.0 | 1,416.0 | 30.7 | 1,446.7 | 2,706.6 | 263.1 | 2,969.7 | 118.3 | 386.4 | 504.7 | 0.0 | 0.0 | 0.0 | 118.3 | 386.4 | 504.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,409.0 | 618.7 | 2,027.7 | 1,416.0 | 30.7 | 1,446.7 | 2,825.0 | 649.5 | 3,474.5 |
| 2013 | 1H | 664.4 | 136.2 | 800.6 | 960.7 | 25.7 | 986.4 | 1,625.1 | 162.0 | 1,787.0 | 37.0 | 186.8 | 223.7 | 0.0 | 0.0 | 0.0 | 37.0 | 186.8 | 223.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 701.4 | 323.0 | 1,024.4 | 960.7 | 25.7 | 986.4 | 1,662.0 | 348.7 | 2,010.8 |
| | 2H | 1,080.2 | 261.6 | 1,341.7 | 1,665.4 | 46.9 | 1,712.4 | 2,745.6 | 308.5 | 3,054.1 | 112.7 | 396.7 | 509.4 | 0.0 | 0.0 | 0.0 | 112.7 | 396.7 | 509.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,192.9 | 658.3 | 1,851.1 | 1,665.4 | 46.9 | 1,712.4 | 2,858.3 | 705.2 | 3,563.5 |
| 2014 | 1H | 376.8 | 120.3 | 497.1 | 882.6 | 10.8 | 893.4 | 1,259.4 | 131.1 | 1,390.5 | 146.8 | 247.7 | 394.5 | 0.0 | 0.0 | 0.0 | 146.8 | 247.7 | 394.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 523.5 | 368.1 | 891.6 | 882.6 | 10.8 | 893.4 | 1,406.1 | 378.8 | 1,785.0 |
| | 2H | 808.6 | 221.0 | 1,029.7 | 1,649.4 | 18.6 | 1,668.1 | 2,458.1 | 239.7 | 2,697.8 | 270.1 | 532.1 | 802.2 | 0.0 | 0.3 | 0.3 | 270.1 | 532.4 | 802.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,078.8 | 753.1 | 1,831.9 | 1,649.4 | 19.0 | 1,668.4 | 2,728.2 | 772.1 | 3,500.3 |
| 2015 | 1H | 483.9 | 113.1 | 597.0 | 907.5 | 5.9 | 913.4 | 1,391.4 | 119.0 | 1,510.4 | 54.3 | 319.9 | 374.2 | 0.0 | 0.6 | 0.6 | 54.3 | 320.5 | 374.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 538.3 | 432.9 | 971.2 | 907.5 | 6.5 | 914.0 | 1,445.7 | 439.5 | 1,885.2 |
| | 2H | 958.5 | 222.1 | 1,180.6 | 1,690.2 | 11.6 | 1,701.8 | 2,648.7 | 233.7 | 2,882.4 | 94.6 | 660.1 | 754.7 | 0.0 | 1.3 | 1.3 | 94.6 | 661.4 | 756.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,053.1 | 882.2 | 1,935.3 | 1,690.2 | 12.9 | 1,703.1 | 2,743.3 | 895.1 | 3,638.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2009 | * 1H | 234.8 | 167.9 | 402.8 | 501.7 | 8.0 | 509.6 | 736.5 | 175.9 | 912.4 | 63.5 | 93.1 | 156.6 | 0.0 | 0.0 | 0.0 | 63.5 | 93.1 | 156.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 298.3 | 261.1 | 559.4 | 501.7 | 8.0 | 509.6 | 800.0 | 269.0 | 1,069.0 |
| | 2H | 577.2 | 319.9 | 897.1 | 899.8 | 18.0 | 917.8 | 1,477.0 | 337.9 | 1,814.9 | 158.8 | 204.0 | 362.8 | 0.0 | 0.0 | 0.0 | 158.8 | 204.0 | 362.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 736.0 | 523.9 | 1,259.9 | 899.8 | 18.0 | 917.8 | 1,635.8 | 542.0 | 2,177.8 |
| 2010 | 1H | 570.3 | 161.7 | 732.0 | 365.0 | 12.5 | 377.5 | 935.3 | 174.2 | 1,109.5 | 88.2 | 113.2 | 201.4 | 0.0 | 0.0 | 0.0 | 88.2 | 113.2 | 201.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 658.5 | 274.9 | 933.4 | 365.0 | 12.5 | 377.5 | 1,023.5 | 287.4 | 1,310.9 |
| | 2H | 1,074.5 | 292.5 | 1,367.0 | 792.1 | 25.2 | 817.4 | 1,866.6 | 317.8 | 2,184.4 | 142.5 | 260.2 | 402.7 | 0.0 | 0.0 | 0.0 | 142.5 | 260.2 | 402.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,217.0 | 552.7 | 1,769.7 | 792.1 | 25.2 | 817.4 | 2,009.1 | 577.9 | 2,587.1 |
| 2011 | 1H | 471.9 | 135.1 | 607.0 | 449.7 | 9.9 | 459.6 | 921.6 | 145.1 | 1,066.6 | 108.9 | 145.5 | 254.4 | 0.0 | 0.0 | 0.0 | 108.9 | 145.5 | 254.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 580.8 | 280.6 | 861.4 | 449.7 | 9.9 | 459.6 | 1,030.5 | 290.5 | 1,321.0 |
| | 2H | 925.5 | 252.3 | 1,177.8 | 994.2 | 18.0 | 1,012.2 | 1,919.7 | 270.3 | 2,190.0 | 183.9 | 321.3 | 505.2 | 0.0 | 0.0 | 0.0 | 183.9 | 321.3 | 505.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,109.3 | 573.6 | 1,683.0 | 994.2 | 18.0 | 1,012.2 | 2,103.5 | 591.6 | 2,695.1 |
| 2012 | 1H | 533.3 | 129.2 | 662.5 | 692.2 | 9.2 | 701.4 | 1,225.6 | 138.3 | 1,363.9 | 84.5 | 191.9 | 276.3 | 0.0 | 0.0 | 0.0 | 84.5 | 191.9 | 276.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 617.8 | 321.0 | 938.8 | 692.2 | 9.2 | 701.4 | 1,310.1 | 330.2 | 1,640.2 |
| | 2H | 1,290.6 | 232.3 | 1,523.0 | 1,416.0 | 30.7 | 1,446.7 | 2,706.6 | 263.1 | 2,969.7 | 118.3 | 386.4 | 504.7 | 0.0 | 0.0 | 0.0 | 118.3 | 386.4 | 504.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,409.0 | 618.7 | 2,027.7 | 1,416.0 | 30.7 | 1,446.7 | 2,825.0 | 649.5 | 3,474.5 |
| 2013 | 1H | 664.4 | 136.2 | 800.6 | 960.7 | 25.7 | 986.4 | 1,625.1 | 162.0 | 1,787.0 | 37.0 | 186.8 | 223.7 | 0.0 | 0.0 | 0.0 | 37.0 | 186.8 | 223.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 701.4 | 323.0 | 1,024.4 | 960.7 | 25.7 | 986.4 | 1,662.0 | 348.7 | 2,010.8 |
| | 2H | 1,080.2 | 261.6 | 1,341.7 | 1,665.4 | 46.9 | 1,712.4 | 2,745.6 | 308.5 | 3,054.1 | 112.7 | 396.7 | 509.4 | 0.0 | 0.0 | 0.0 | 112.7 | 396.7 | 509.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,192.9 | 658.3 | 1,851.1 | 1,665.4 | 46.9 | 1,712.4 | 2,858.3 | 705.2 | 3,563.5 |
| 2014 | 1H | 376.8 | 120.3 | 497.1 | 882.6 | 10.8 | 893.4 | 1,259.4 | 131.1 | 1,390.5 | 146.8 | 247.7 | 394.5 | 0.0 | 0.0 | 0.0 | 146.8 | 247.7 | 394.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 523.5 | 368.1 | 891.6 | 882.6 | 10.8 | 893.4 | 1,406.1 | 378.8 | 1,785.0 |
| | 2H | 808.6 | 221.0 | 1,029.7 | 1,649.4 | 18.6 | 1,668.1 | 2,458.1 | 239.7 | 2,697.8 | 270.1 | 532.1 | 802.2 | 0.0 | 0.3 | 0.3 | 270.1 | 532.4 | 802.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,078.8 | 753.1 | 1,831.9 | 1,649.4 | 19.0 | 1,668.4 | 2,728.2 | 772.1 | 3,500.3 |
| 2015 | 1H | 483.9 | 113.1 | 597.0 | 907.5 | 5.9 | 913.4 | 1,391.4 | 119.0 | 1,510.4 | 54.3 | 319.9 | 374.2 | 0.0 | 0.6 | 0.6 | 54.3 | 320.5 | 374.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 538.3 | 432.9 | 971.2 | 907.5 | 6.5 | 914.0 | 1,445.7 | 439.5 | 1,885.2 |
| | 2H | 958.5 | 222.1 | 1,180.6 | 1,690.2 | 11.6 | 1,701.8 | 2,648.7 | 233.7 | 2,882.4 | 94.6 | 660.1 | 754.7 | 0.0 | 1.3 | 1.3 | 94.6 | 661.4 | 756.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1,053.1 | 882.2 | 1,935.3 | 1,690.2 | 12.9 | 1,703.1 | 2,743.3 | 895.1 | 3,638.4 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Keluarga Biasa/*Ordinary Family* | | | | | | | | | | | |
| | | Endowmen/*Endowment* | | | Sementara/*Temporary* | | | Perubatan dan Kesihatan/*Medical and Health* | Lain-lain/*Others* | Jumlah/*Total* | Berkaitan Pelaburan/*Investment-Linked* | Anuiti/*Annuity* | JUMLAH/*TOTAL* |
| | | Pendidikan/*Education* | Lain-lain/*Others* | Jumlah/*Total* | Gadai Janji/*Mortgage* | Lain-lain/*Others* | Jumlah/*Total* | | | | | | |
| | * | | | | | | | | | | | | |
| 2009 | 1H | 16.5 | 121.7 | 138.2 | 460.3 | 141.3 | 601.6 | 139.9 | 31.9 | 911.5 | 156.6 | 0.0 | 1,068.1 |
| | 2H | 32.7 | 233.6 | 266.3 | 1,029.3 | 268.5 | 1,297.8 | 187.6 | 63.1 | 1,814.8 | 362.8 | 0.0 | 2,177.6 |
| 2010 | 1H | 14.4 | 167.0 | 181.4 | 704.2 | 78.6 | 782.9 | 110.5 | 34.6 | 1,109.4 | 201.4 | 0.0 | 1,310.7 |
| | 2H | 24.9 | 316.3 | 341.2 | 1,333.3 | 207.3 | 1,540.7 | 236.5 | 65.9 | 2,184.2 | 402.7 | 0.0 | 2,586.9 |
| 2011 | 1H | 11.0 | 123.8 | 134.8 | 621.2 | 127.1 | 748.4 | 150.4 | 33.0 | 1,066.6 | 254.4 | 0.0 | 1,321.0 |
| | 2H | 19.3 | 232.1 | 251.4 | 1,280.7 | 294.9 | 1,575.6 | 298.6 | 64.0 | 2,189.5 | 505.2 | 0.0 | 2,694.7 |
| 2012 | 1H | 8.4 | 136.8 | 145.2 | 826.1 | 189.5 | 1,015.6 | 169.6 | 33.5 | 1,363.9 | 276.3 | 0.0 | 1,640.2 |
| | 2H | 14.7 | 221.1 | 235.8 | 1,874.4 | 498.9 | 2,373.2 | 293.5 | 67.2 | 2,969.7 | 504.7 | 0.0 | 3,474.4 |
| 2013 | 1H | 5.9 | 87.5 | 93.5 | 1,129.3 | 341.0 | 1,470.2 | 178.3 | 45.0 | 1,787.0 | 223.7 | 0.0 | 2,010.8 |
| | 2H | 10.0 | 158.1 | 168.0 | 1,899.7 | 603.9 | 2,503.6 | 287.2 | 86.2 | 3,044.9 | 509.4 | 0.0 | 3,554.3 |
| 2014 | 1H | 4.3 | 55.5 | 59.8 | 694.0 | 330.7 | 1,024.7 | 255.4 | 43.4 | 1,383.3 | 394.5 | 0.0 | 1,777.8 |
| | 2H | 7.5 | 101.4 | 108.9 | 1,320.2 | 713.5 | 2,033.6 | 409.2 | 78.5 | 2,630.2 | 802.5 | 0.0 | 3,432.8 |
| 2015 | 1H | 2.9 | 53.8 | 56.8 | 749.6 | 310.6 | 1,060.2 | 337.2 | 35.4 | 1,489.5 | 374.8 | 0.0 | 1,864.3 |
| | 2H | 5.4 | 113.3 | 118.7 | 1,474.9 | 670.5 | 2,145.3 | 527.5 | 62.9 | 2,854.5 | 756.0 | 0.0 | 3,610.5 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | |
| | * | | | | | | | | | | | | |
| 2009 | 1H | 16.5 | 121.7 | 138.2 | 460.3 | 141.3 | 601.6 | 139.9 | 31.9 | 911.5 | 156.6 | 0.0 | 1,068.1 |
| | 2H | 32.7 | 233.6 | 266.3 | 1,029.3 | 268.5 | 1,297.8 | 187.6 | 63.1 | 1,814.8 | 362.8 | 0.0 | 2,177.6 |
| 2010 | 1H | 14.4 | 167.0 | 181.4 | 704.2 | 78.6 | 782.9 | 110.5 | 34.6 | 1,109.4 | 201.4 | 0.0 | 1,310.7 |
| | 2H | 24.9 | 316.3 | 341.2 | 1,333.3 | 207.3 | 1,540.7 | 236.5 | 65.9 | 2,184.2 | 402.7 | 0.0 | 2,586.9 |
| 2011 | 1H | 11.0 | 123.8 | 134.8 | 621.2 | 127.1 | 748.4 | 150.4 | 33.0 | 1,066.6 | 254.4 | 0.0 | 1,321.0 |
| | 2H | 19.3 | 232.1 | 251.4 | 1,280.7 | 294.9 | 1,575.6 | 298.6 | 64.0 | 2,189.5 | 505.2 | 0.0 | 2,694.7 |
| 2012 | 1H | 8.4 | 136.8 | 145.2 | 826.1 | 189.5 | 1,015.6 | 169.6 | 33.5 | 1,363.9 | 276.3 | 0.0 | 1,640.2 |
| | 2H | 14.7 | 221.1 | 235.8 | 1,874.4 | 498.9 | 2,373.2 | 293.5 | 67.2 | 2,969.7 | 504.7 | 0.0 | 3,474.4 |
| 2013 | 1H | 5.9 | 87.5 | 93.5 | 1,129.3 | 341.0 | 1,470.2 | 178.3 | 45.0 | 1,787.0 | 223.7 | 0.0 | 2,010.8 |
| | 2H | 10.0 | 158.1 | 168.0 | 1,899.7 | 603.9 | 2,503.6 | 287.2 | 86.2 | 3,044.9 | 509.4 | 0.0 | 3,554.3 |
| 2014 | 1H | 4.3 | 55.5 | 59.8 | 694.0 | 330.7 | 1,024.7 | 255.4 | 43.4 | 1,383.3 | 394.5 | 0.0 | 1,777.8 |
| | 2H | 7.5 | 101.4 | 108.9 | 1,320.2 | 713.5 | 2,033.6 | 409.2 | 78.5 | 2,630.2 | 802.5 | 0.0 | 3,432.8 |
| 2015 | 1H | 2.9 | 53.8 | 56.8 | 749.6 | 310.6 | 1,060.2 | 337.2 | 35.4 | 1,489.5 | 374.8 | 0.0 | 1,864.3 |
| | 2H | 5.4 | 113.3 | 118.7 | 1,474.9 | 670.5 | 2,145.3 | 527.5 | 62.9 | 2,854.5 | 756.0 | 0.0 | 3,610.5 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Keluarga Biasa/*Ordinary Family* | | | | | | | | | | | | Berkaitan Pelaburan/*Investment-Linked* | | | Annuiti/*Annuity* | | | Jumlah/*Total* | | |
| | | Endowmen/*Endowment* | | | Sementara/*Temporary* | | | Lain-lain/*Others* | | | Jumlah/*Total* | | | | | | | | | | | |
| | | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* |
| 2009 | 1H | 729.3 | 43.1 | 772.4 | 1.8 | 0.0 | 1.8 | 217.6 | 5.1 | 222.8 | 948.8 | 48.2 | 997.0 | 404.4 | 0.0 | 404.4 | 0.0 | 0.0 | 0.0 | 1,353.2 | 48.2 | 1,401.4 |
| | 2H | 758.5 | 51.5 | 810.1 | 1.5 | 0.1 | 1.6 | 225.3 | 5.9 | 231.2 | 985.3 | 57.5 | 1,042.9 | 476.5 | 0.0 | 476.5 | 0.0 | 0.0 | 0.0 | 1,461.8 | 57.5 | 1,519.4 |
| 2010 | 1H | 820.6 | 64.4 | 885.0 | 1.4 | 0.4 | 1.8 | 242.6 | 0.0 | 242.6 | 1,064.6 | 64.8 | 1,129.4 | 541.0 | 0.0 | 541.0 | 0.0 | 0.0 | 0.0 | 1,605.6 | 64.8 | 1,670.4 |
| | 2H | 838.1 | 75.8 | 913.9 | 3.6 | 0.5 | 4.1 | 255.7 | 0.0 | 255.7 | 1,097.4 | 76.3 | 1,173.7 | 638.2 | 0.0 | 638.2 | 0.0 | 0.0 | 0.0 | 1,735.6 | 76.3 | 1,811.8 |
| 2011 | 1H | 876.0 | 86.4 | 962.4 | 8.3 | 1.3 | 9.6 | 268.9 | 0.0 | 268.9 | 1,153.2 | 87.7 | 1,240.9 | 693.9 | 0.0 | 693.9 | 0.0 | 0.0 | 0.0 | 1,847.1 | 87.7 | 1,934.8 |
| | 2H | 898.3 | 91.0 | 989.3 | 15.1 | 31.3 | 46.5 | 280.9 | 0.5 | 281.4 | 1,194.3 | 122.8 | 1,317.1 | 821.5 | 0.0 | 821.5 | 0.0 | 0.0 | 0.0 | 2,015.8 | 122.8 | 2,138.7 |
| 2012 | 1H | 808.8 | 92.8 | 901.5 | 25.2 | 34.9 | 60.1 | 262.5 | 0.1 | 262.5 | 1,096.4 | 127.8 | 1,224.2 | 969.8 | 0.0 | 969.8 | 0.0 | 0.0 | 0.0 | 2,066.2 | 127.8 | 2,194.1 |
| | 2H | 813.0 | 113.0 | 926.0 | 30.6 | 38.0 | 68.6 | 270.7 | 0.3 | 271.1 | 1,114.3 | 151.3 | 1,265.7 | 1,091.5 | 0.0 | 1,091.5 | 0.0 | 0.0 | 0.0 | 2,205.9 | 151.3 | 2,357.2 |
| 2013 | 1H | 813.7 | 122.8 | 936.5 | 61.3 | 42.6 | 103.9 | 283.3 | 0.4 | 283.7 | 1,158.3 | 165.8 | 1,324.0 | 1,183.7 | 0.0 | 1,183.7 | 0.0 | 0.0 | 0.0 | 2,342.0 | 165.8 | 2,507.7 |
| | 2H | 810.1 | 144.4 | 954.6 | 89.9 | 2.3 | 92.2 | 296.7 | 0.2 | 296.9 | 1,196.7 | 147.0 | 1,343.7 | 1,311.8 | 0.0 | 1,311.8 | 0.0 | 0.0 | 0.0 | 2,508.5 | 147.0 | 2,655.5 |
| 2014 | 1H | 797.8 | 154.7 | 952.5 | 98.2 | 122.5 | 220.6 | 308.1 | 0.3 | 308.4 | 1,204.1 | 277.4 | 1,481.5 | 1,451.4 | 0.0 | 1,451.4 | 0.0 | 0.0 | 0.0 | 2,655.5 | 277.4 | 2,932.9 |
| | 2H | 789.6 | 143.6 | 933.2 | 102.4 | 2.9 | 105.3 | 315.1 | 0.3 | 315.4 | 1,207.1 | 146.8 | 1,353.9 | 1,636.2 | 0.3 | 1,636.5 | 0.0 | 0.0 | 0.0 | 2,843.3 | 147.1 | 2,990.4 |
| 2015 | 1H | 848.8 | 137.7 | 986.4 | 48.2 | 2.6 | 50.8 | 317.2 | 0.2 | 317.4 | 1,214.1 | 140.5 | 1,354.7 | 1,809.9 | 0.9 | 1,810.8 | 0.0 | 0.0 | 0.0 | 3,024.1 | 141.4 | 3,165.5 |
| | 2H | 852.0 | 118.5 | 970.5 | 60.8 | 3.2 | 64.0 | 326.1 | 0.2 | 326.3 | 1,238.9 | 121.9 | 1,360.8 | 2,006.9 | 1.8 | 2,008.7 | 0.0 | 0.0 | 0.0 | 3,245.8 | 123.7 | 3,369.6 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | | | | | | | |
| 2009 | 1H | 729.3 | 43.1 | 772.4 | 1.8 | 0.0 | 1.8 | 217.6 | 5.1 | 222.8 | 948.8 | 48.2 | 997.0 | 404.4 | 0.0 | 404.4 | 0.0 | 0.0 | 0.0 | 1,353.2 | 48.2 | 1,401.4 |
| | 2H | 758.5 | 51.5 | 810.1 | 1.5 | 0.1 | 1.6 | 225.3 | 5.9 | 231.2 | 985.3 | 57.5 | 1,042.9 | 476.5 | 0.0 | 476.5 | 0.0 | 0.0 | 0.0 | 1,461.8 | 57.5 | 1,519.4 |
| 2010 | 1H | 820.6 | 64.4 | 885.0 | 1.4 | 0.4 | 1.8 | 242.6 | 0.0 | 242.6 | 1,064.6 | 64.8 | 1,129.4 | 541.0 | 0.0 | 541.0 | 0.0 | 0.0 | 0.0 | 1,605.6 | 64.8 | 1,670.4 |
| | 2H | 838.1 | 75.8 | 913.9 | 3.6 | 0.5 | 4.1 | 255.7 | 0.0 | 255.7 | 1,097.4 | 76.3 | 1,173.7 | 638.2 | 0.0 | 638.2 | 0.0 | 0.0 | 0.0 | 1,735.6 | 76.3 | 1,811.8 |
| 2011 | 1H | 876.0 | 86.4 | 962.4 | 8.3 | 1.3 | 9.6 | 268.9 | 0.0 | 268.9 | 1,153.2 | 87.7 | 1,240.9 | 693.9 | 0.0 | 693.9 | 0.0 | 0.0 | 0.0 | 1,847.1 | 87.7 | 1,934.8 |
| | 2H | 898.3 | 91.0 | 989.3 | 15.1 | 31.3 | 46.5 | 280.9 | 0.5 | 281.4 | 1,194.3 | 122.8 | 1,317.1 | 821.5 | 0.0 | 821.5 | 0.0 | 0.0 | 0.0 | 2,015.8 | 122.8 | 2,138.7 |
| 2012 | 1H | 808.8 | 92.8 | 901.5 | 25.2 | 34.9 | 60.1 | 262.5 | 0.1 | 262.5 | 1,096.4 | 127.8 | 1,224.2 | 969.8 | 0.0 | 969.8 | 0.0 | 0.0 | 0.0 | 2,066.2 | 127.8 | 2,194.1 |
| | 2H | 813.0 | 113.0 | 926.0 | 30.6 | 38.0 | 68.6 | 270.7 | 0.3 | 271.1 | 1,114.3 | 151.3 | 1,265.7 | 1,091.5 | 0.0 | 1,091.5 | 0.0 | 0.0 | 0.0 | 2,205.9 | 151.3 | 2,357.2 |
| 2013 | 1H | 813.7 | 122.8 | 936.5 | 61.3 | 42.6 | 103.9 | 283.3 | 0.4 | 283.7 | 1,158.3 | 165.8 | 1,324.0 | 1,183.7 | 0.0 | 1,183.7 | 0.0 | 0.0 | 0.0 | 2,342.0 | 165.8 | 2,507.7 |
| | 2H | 810.1 | 144.4 | 954.6 | 89.9 | 2.3 | 92.2 | 296.7 | 0.2 | 296.9 | 1,196.7 | 147.0 | 1,343.7 | 1,311.8 | 0.0 | 1,311.8 | 0.0 | 0.0 | 0.0 | 2,508.5 | 147.0 | 2,655.5 |
| 2014 | 1H | 797.8 | 154.7 | 952.5 | 98.2 | 122.5 | 220.6 | 308.1 | 0.3 | 308.4 | 1,204.1 | 277.4 | 1,481.5 | 1,451.4 | 0.0 | 1,451.4 | 0.0 | 0.0 | 0.0 | 2,655.5 | 277.4 | 2,932.9 |
| | 2H | 789.6 | 143.6 | 933.2 | 102.4 | 2.9 | 105.3 | 315.1 | 0.3 | 315.4 | 1,207.1 | 146.8 | 1,353.9 | 1,636.2 | 0.3 | 1,636.5 | 0.0 | 0.0 | 0.0 | 2,843.3 | 147.1 | 2,990.4 |
| 2015 | 1H | 848.8 | 137.7 | 986.4 | 48.2 | 2.6 | 50.8 | 317.2 | 0.2 | 317.4 | 1,214.1 | 140.5 | 1,354.7 | 1,809.9 | 0.9 | 1,810.8 | 0.0 | 0.0 | 0.0 | 3,024.1 | 141.4 | 3,165.5 |
| | 2H | 852.0 | 118.5 | 970.5 | 60.8 | 3.2 | 64.0 | 326.1 | 0.2 | 326.3 | 1,238.9 | 121.9 | 1,360.8 | 2,006.9 | 1.8 | 2,008.7 | 0.0 | 0.0 | 0.0 | 3,245.8 | 123.7 | 3,369.6 |

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

Sumber : Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Kematian/*Death* | | | Kematangan/*Maturity* | | | Serahan/*Surrender* | | | Sebab Lain (termasuk tamat tempoh)/*Other Causes (including expiry)* | | | JUMLAH/*TOTAL* | | |
| | | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* | Individu/ *Individual* | Kumpulan/ *Group* | Jumlah/*Total* |
| | * | | | | | | | | | | | | | | | |
| 2009 | 1H | 0.5 | 0.0 | 0.5 | 1.9 | 0.0 | 1.9 | 21.3 | 0.9 | 22.1 | 110.6 | (0.1) | 110.5 | 134.3 | 0.8 | 135.1 |
| | 2H | 4.3 | 0.1 | 4.4 | 3.0 | 0.0 | 3.0 | 45.9 | 1.7 | 47.6 | 233.6 | (0.4) | 233.2 | 286.8 | 1.3 | 288.2 |
| 2010 | 1H | 0.6 | 0.0 | 0.6 | 3.2 | 0.0 | 3.2 | 25.7 | 0.6 | 26.3 | 113.6 | (1.3) | 112.3 | 143.2 | (0.7) | 142.5 |
| | 2H | 1.2 | 0.1 | 1.3 | 7.1 | 0.0 | 7.1 | 52.3 | 1.2 | 53.5 | 247.1 | 0.4 | 247.5 | 307.7 | 1.6 | 309.4 |
| 2011 | 1H | 0.7 | 0.1 | 0.7 | 3.6 | 0.0 | 3.6 | 33.6 | 1.6 | 35.1 | 130.7 | 0.7 | 131.4 | 168.6 | 2.3 | 170.9 |
| | 2H | 1.5 | 0.1 | 1.6 | 8.9 | 0.0 | 8.9 | 79.0 | 3.2 | 82.3 | 221.7 | 2.6 | 224.3 | 311.1 | 5.9 | 317.1 |
| 2012 | 1H | 0.8 | 0.1 | 0.9 | (20.8) | 0.3 | (20.5) | 43.2 | 1.5 | 44.7 | 247.1 | 5.7 | 252.8 | 270.3 | 7.6 | 277.9 |
| | 2H | 1.6 | 0.2 | 1.8 | 11.5 | 0.4 | 11.9 | 90.3 | 3.2 | 93.5 | 325.9 | 30.9 | 356.9 | 429.3 | 34.7 | 464.0 |
| 2013 | 1H | 0.8 | 0.1 | 0.9 | 4.9 | 0.1 | 4.9 | 48.3 | 10.5 | 58.8 | 121.7 | 5.0 | 126.7 | 175.7 | 15.6 | 191.3 |
| | 2H | 1.9 | 0.1 | 2.0 | 9.3 | 0.1 | 9.5 | 100.5 | 10.8 | 111.4 | 244.7 | 3.6 | 248.3 | 356.5 | 14.6 | 371.0 |
| 2014 | 1H | 1.0 | 0.0 | 1.0 | 4.4 | 0.1 | 4.5 | 54.0 | 0.3 | 54.3 | 154.9 | (0.2) | 154.7 | 214.3 | 0.2 | 214.5 |
| | 2H | 1.9 | 0.0 | 2.0 | 9.2 | 0.1 | 9.3 | 115.1 | 1.9 | 117.0 | 286.1 | 16.8 | 303.0 | 412.4 | 18.9 | 431.2 |
| 2015 | 1H | 1.1 | 0.0 | 1.1 | 4.7 | 0.0 | 4.7 | 62.6 | 0.7 | 63.3 | 182.6 | 11.4 | 194.1 | 251.0 | 12.2 | 263.2 |
| | 2H | 2.3 | 0.1 | 2.4 | 9.5 | 0.1 | 9.6 | 134.5 | 10.0 | 144.5 | 333.4 | 26.4 | 359.7 | 479.7 | 36.6 | 516.3 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | | | | |
| | * | | | | | | | | | | | | | | | |
| 2009 | 1H | 0.5 | 0.0 | 0.5 | 1.9 | 0.0 | 1.9 | 21.3 | 0.9 | 22.1 | 110.6 | (0.1) | 110.5 | 134.3 | 0.8 | 135.1 |
| | 2H | 4.3 | 0.1 | 4.4 | 3.0 | 0.0 | 3.0 | 45.9 | 1.7 | 47.6 | 233.6 | (0.4) | 233.2 | 286.8 | 1.3 | 288.2 |
| 2010 | 1H | 0.6 | 0.0 | 0.6 | 3.2 | 0.0 | 3.2 | 25.7 | 0.6 | 26.3 | 113.6 | (1.3) | 112.3 | 143.2 | (0.7) | 142.5 |
| | 2H | 1.2 | 0.1 | 1.3 | 7.1 | 0.0 | 7.1 | 52.3 | 1.2 | 53.5 | 247.1 | 0.4 | 247.5 | 307.7 | 1.6 | 309.4 |
| 2011 | 1H | 0.7 | 0.1 | 0.7 | 3.6 | 0.0 | 3.6 | 33.6 | 1.6 | 35.1 | 130.7 | 0.7 | 131.4 | 168.6 | 2.3 | 170.9 |
| | 2H | 1.5 | 0.1 | 1.6 | 8.9 | 0.0 | 8.9 | 79.0 | 3.2 | 82.3 | 221.7 | 2.6 | 224.3 | 311.1 | 5.9 | 317.1 |
| 2012 | 1H | 0.8 | 0.1 | 0.9 | (20.8) | 0.3 | (20.5) | 43.2 | 1.5 | 44.7 | 247.1 | 5.7 | 252.8 | 270.3 | 7.6 | 277.9 |
| | 2H | 1.6 | 0.2 | 1.8 | 11.5 | 0.4 | 11.9 | 90.3 | 3.2 | 93.5 | 325.9 | 30.9 | 356.9 | 429.3 | 34.7 | 464.0 |
| 2013 | 1H | 0.8 | 0.1 | 0.9 | 4.9 | 0.1 | 4.9 | 48.3 | 10.5 | 58.8 | 121.7 | 5.0 | 126.7 | 175.7 | 15.6 | 191.3 |
| | 2H | 1.9 | 0.1 | 2.0 | 9.3 | 0.1 | 9.5 | 100.5 | 10.8 | 111.4 | 244.7 | 3.6 | 248.3 | 356.5 | 14.6 | 371.0 |
| 2014 | 1H | 1.0 | 0.0 | 1.0 | 4.4 | 0.1 | 4.5 | 54.0 | 0.3 | 54.3 | 154.9 | (0.2) | 154.7 | 214.3 | 0.2 | 214.5 |
| | 2H | 1.9 | 0.0 | 2.0 | 9.2 | 0.1 | 9.3 | 115.1 | 1.9 | 117.0 | 286.1 | 16.8 | 303.0 | 412.4 | 18.9 | 431.2 |
| 2015 | 1H | 1.1 | 0.0 | 1.1 | 4.7 | 0.0 | 4.7 | 62.6 | 0.7 | 63.3 | 182.6 | 11.4 | 194.1 | 251.0 | 12.2 | 263.2 |
| | 2H | 2.3 | 0.1 | 2.4 | 9.5 | 0.1 | 9.6 | 134.5 | 10.0 | 144.5 | 333.4 | 26.4 | 359.7 | 479.7 | 36.6 | 516.3 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Pendapatan/*Income* | | | | Perbelanjaan/*Outgo* | | | | | Lebihan Pendapatan daripada Perbelanjaan/*Excess of Income over Outgo* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Caruman Bersih/*Net Contributions* | Pendapatan Pelaburan Bersih/*Net Investment Income* | Keuntungan Atas Jualan Aset Dan Pendapatan Pelbagai/*Profit On Sale Of Assets And Miscellaneous Income* | JUMLAH/*TOTAL* | Manfaat Sijil Bersih/*Net Certificate Benefits* | Komisen Bersih/*Net Commissions* | Perbelanjaan Pengurusan[2]/*Management Expenses* [2] | Kerugian Atas Jualan Aset Dan Perbelanjaan Lain/*Loss On Disposal Of Assets And Other Outgo* | JUMLAH/*TOTAL* | |
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | |
| 2009 | * 1H | 1,338.2 | 170.7 | 175.7 | 1,684.6 | 387.5 | 217.1 | 163.7 | 28.9 | 797.2 | 887.3 |
| | 2H | 2,718.1 | 354.8 | 307.1 | 3,379.9 | 904.0 | 432.2 | 331.7 | 62.3 | 1,730.2 | 1,649.7 |
| 2010 | 1H | 1,738.2 | 221.6 | 216.4 | 2,176.2 | 724.2 | 275.5 | 196.7 | 173.5 | 1,369.9 | 806.3 |
| | 2H | 3,391.1 | 447.3 | 336.4 | 4,174.8 | 1,599.6 | 508.8 | 441.3 | 198.9 | 2,748.6 | 1,426.1 |
| 2011 | 1H | 1,888.3 | 239.4 | 169.6 | 2,297.4 | 833.7 | 296.9 | 230.3 | 40.9 | 1,401.8 | 895.6 |
| | 2H | 3,703.6 | 494.2 | 648.2 | 4,846.0 | 1,660.4 | 582.0 | 457.6 | 542.2 | 3,242.1 | 1,603.8 |
| 2012 | 1H | 2,176.8 | 287.0 | 280.0 | 2,743.8 | 756.4 | 323.4 | 295.6 | 94.6 | 1,470.0 | 1,273.8 |
| | 2H | 4,574.8 | 590.1 | 430.9 | 5,595.8 | 1,635.9 | 688.5 | 710.7 | 220.4 | 3,255.6 | 2,340.2 |
| 2013 | 1H | 2,653.0 | 334.8 | 237.8 | 3,225.6 | 1,023.6 | 385.6 | 459.1 | 154.9 | 2,023.2 | 1,202.4 |
| | 2H | 4,803.9 | 659.1 | 507.7 | 5,970.8 | 1,999.2 | 735.9 | 840.7 | 467.7 | 4,043.6 | 1,927.2 |
| 2014 | 1H | 2,361.9 | 356.8 | 362.2 | 3,080.9 | 915.7 | 342.5 | 390.5 | 176.1 | 1,824.7 | 1,256.2 |
| | 2H | 4,787.2 | 736.9 | 583.1 | 6,107.2 | 2,027.6 | 704.3 | 799.2 | 500.7 | 4,031.8 | 2,075.3 |
| 2015 | 1H | 2,639.4 | 417.3 | 250.2 | 3,306.9 | 1,165.4 | 385.5 | 446.4 | 314.2 | 2,311.6 | 995.3 |
| | 2H | 5,098.4 | 830.9 | 414.2 | 6,343.5 | 2,437.2 | 807.5 | 863.8 | 658.0 | 4,766.6 | 1,576.9 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | |
| 2009 | * 1H | 1,339.1 | 170.7 | 175.7 | 1,685.4 | 388.6 | 217.1 | 163.8 | 29.0 | 798.5 | 886.9 |
| | 2H | 2,719.8 | 354.8 | 307.1 | 3,381.6 | 905.4 | 432.2 | 331.9 | 62.4 | 1,731.9 | 1,649.7 |
| 2010 | 1H | 1,739.0 | 221.6 | 216.4 | 2,177.1 | 725.5 | 275.5 | 196.8 | 173.6 | 1,371.4 | 805.7 |
| | 2H | 3,392.8 | 447.3 | 336.4 | 4,176.5 | 1,601.2 | 508.8 | 441.5 | 199.0 | 2,750.5 | 1,426.0 |
| 2011 | 1H | 1,888.3 | 239.4 | 169.6 | 2,297.4 | 834.3 | 296.9 | 230.3 | 40.9 | 1,402.4 | 895.0 |
| | 2H | 3,703.6 | 494.2 | 648.2 | 4,846.0 | 1,660.9 | 582.0 | 457.6 | 542.2 | 3,242.8 | 1,603.2 |
| 2012 | 1H | 2,176.8 | 287.0 | 280.0 | 2,743.8 | 756.4 | 323.4 | 295.6 | 94.6 | 1,470.0 | 1,273.8 |
| | 2H | 4,574.8 | 590.1 | 430.9 | 5,595.8 | 1,635.9 | 688.5 | 710.7 | 220.4 | 3,255.6 | 2,340.2 |
| 2013 | 1H | 2,653.0 | 334.8 | 237.8 | 3,225.6 | 1,023.6 | 385.6 | 459.1 | 154.9 | 2,023.2 | 1,202.4 |
| | 2H | 4,803.9 | 659.1 | 507.7 | 5,970.8 | 1,999.2 | 735.9 | 840.7 | 467.7 | 4,043.6 | 1,927.2 |
| 2014 | 1H | 2,361.9 | 356.8 | 362.2 | 3,080.9 | 915.7 | 342.5 | 390.5 | 176.1 | 1,824.7 | 1,256.2 |
| | 2H | 4,787.2 | 736.9 | 583.1 | 6,107.2 | 2,027.6 | 704.3 | 799.2 | 500.7 | 4,031.8 | 2,075.3 |
| 2015 | 1H | 2,639.4 | 417.3 | 250.2 | 3,306.9 | 1,165.4 | 385.5 | 446.4 | 314.2 | 2,311.6 | 995.3 |
| | 2H | 5,098.4 | 830.9 | 414.2 | 6,343.5 | 2,437.2 | 807.5 | 863.8 | 658.0 | 4,766.6 | 1,576.9 |

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

Sumber : Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Pelaburan/*Investments* | | | | | | | | | |
| | | Wang Tunai dan Baki Bank/*Cash and Bank Balances* | Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market* | Sekuriti Islam Kerajaan/*Government Islamic Papers* | Sekuriti Hutang Swasta Islam dan Ekuiti/*Islamic Private Debt Securities and Equities* | Pelaburan Lain/*Other Investments* | Jumlah/*Total* | Pelaburan Harta Benda/*Investment Properties* | Pembiayaan/*Financing* | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Aset Lain/*Other Assets* | Aset Asing/*Foreign Assets* | JUMLAH/*TOTAL* |
| 2009 | 1H | 108.5 | 2,556.9 | 978.5 | 4,880.3 | 543.2 | 6,402.0 | 274.8 | 60.0 | 2.9 | 310.8 | 33.5 | 9,749.5 |
| | 2H | 284.2 | 2,713.7 | 1,095.2 | 5,334.5 | 503.9 | 6,933.7 | 283.6 | 59.4 | 2.6 | 224.6 | 34.5 | 10,536.2 |
| 2010 | 1H | 164.1 | 2,707.5 | 1,239.7 | 6,042.2 | 634.1 | 7,915.9 | 306.1 | 63.1 | 2.3 | 379.3 | 21.0 | 11,559.4 |
| | 2H | 187.2 | 2,283.8 | 1,891.3 | 6,626.8 | 629.4 | 9,147.5 | 308.9 | 59.3 | 1.7 | 451.4 | 21.3 | 12,461.2 |
| 2011 | 1H | 105.4 | 2,718.5 | 2,049.6 | 7,222.3 | 648.4 | 9,920.3 | 297.7 | 55.4 | 1.2 | 480.4 | 11.1 | 13,590.0 |
| | 2H | 142.7 | 2,620.4 | 2,231.1 | 7,935.2 | 686.0 | 10,852.4 | 306.0 | 42.3 | 0.9 | 404.0 | 8.6 | 14,377.2 |
| 2012 | 1H | 168.4 | 2,205.4 | 2,451.4 | 8,864.2 | 671.8 | 11,987.4 | 305.2 | 31.1 | 0.7 | 601.0 | 8.8 | 15,308.0 |
| | 2H | 141.1 | 1,994.2 | 2,629.9 | 9,802.3 | 761.0 | 13,193.2 | 308.9 | 17.2 | 0.5 | 626.9 | 7.8 | 16,289.7 |
| 2013 | 1H | 284.2 | 2,078.4 | 2,685.9 | 10,510.0 | 840.1 | 14,036.0 | 311.3 | 14.4 | 0.3 | 751.9 | 0.0 | 17,476.5 |
| | 2H | 304.0 | 1,849.5 | 2,641.6 | 11,103.9 | 1,103.3 | 14,848.8 | 313.5 | 7.3 | 0.1 | 629.0 | 0.0 | 17,952.1 |
| 2014 | 1H | 221.4 | 2,067.4 | 2,018.5 | 12,111.6 | 1,229.9 | 15,360.0 | 315.1 | 5.2 | 0.0 | 956.4 | 0.0 | 18,925.6 |
| | 2H | 189.8 | 2,401.4 | 1,673.2 | 13,018.2 | 1,189.7 | 15,881.1 | 314.3 | 7.3 | 0.0 | 825.3 | 0.0 | 19,619.2 |
| 2015 | 1H | 371.7 | 2,650.8 | 1,519.5 | 13,521.1 | 1,472.9 | 16,513.4 | 312.5 | 5.3 | 0.0 | 779.2 | 0.0 | 20,633.0 |
| | 2H | 255.2 | 3,131.8 | 1,703.3 | 13,791.9 | 1,552.7 | 17,047.9 | 315.0 | 3.3 | 0.0 | 681.3 | 0.1 | 21,434.7 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | |
| 2009 | 1H | 108.5 | 2,556.9 | 978.5 | 4,880.3 | 543.2 | 6,402.0 | 274.8 | 60.0 | 2.9 | 310.8 | 33.5 | 9,749.5 |
| | 2H | 284.2 | 2,713.7 | 1,095.2 | 5,334.5 | 503.9 | 6,933.7 | 283.6 | 59.4 | 2.6 | 225.0 | 34.5 | 10,536.6 |
| 2010 | 1H | 164.1 | 2,707.5 | 1,239.7 | 6,042.2 | 634.1 | 7,915.9 | 306.1 | 63.1 | 2.3 | 379.3 | 21.0 | 11,559.4 |
| | 2H | 187.2 | 2,283.8 | 1,891.3 | 6,626.8 | 629.4 | 9,147.5 | 308.9 | 59.3 | 1.7 | 451.4 | 21.3 | 12,461.2 |
| 2011 | 1H | 105.4 | 2,718.5 | 2,049.6 | 7,222.3 | 648.4 | 9,920.3 | 297.7 | 55.4 | 1.2 | 480.4 | 11.1 | 13,590.1 |
| | 2H | 142.7 | 2,620.4 | 2,231.1 | 7,935.2 | 686.0 | 10,852.4 | 306.0 | 42.3 | 0.9 | 404.0 | 8.6 | 14,377.2 |
| 2012 | 1H | 168.4 | 2,205.4 | 2,451.4 | 8,864.2 | 671.8 | 11,987.4 | 305.2 | 31.1 | 0.7 | 601.0 | 8.8 | 15,308.0 |
| | 2H | 141.1 | 1,994.2 | 2,629.9 | 9,802.3 | 761.0 | 13,193.2 | 308.9 | 17.2 | 0.5 | 626.9 | 7.8 | 16,289.8 |
| 2013 | 1H | 284.2 | 2,078.4 | 2,685.9 | 10,510.0 | 840.1 | 14,036.0 | 311.3 | 14.4 | 0.3 | 751.9 | 0.0 | 17,476.6 |
| | 2H | 304.0 | 1,849.5 | 2,641.6 | 11,103.9 | 1,103.3 | 14,848.8 | 313.5 | 7.3 | 0.1 | 629.1 | 0.0 | 17,952.2 |
| 2014 | 1H | 221.4 | 2,067.4 | 2,018.5 | 12,111.6 | 1,229.9 | 15,360.0 | 315.1 | 5.2 | 0.0 | 956.5 | 0.0 | 18,925.7 |
| | 2H | 189.8 | 2,401.4 | 1,673.2 | 13,018.2 | 1,189.7 | 15,881.1 | 314.3 | 7.3 | 0.0 | 825.3 | 0.0 | 19,619.2 |
| 2015 | 1H | 371.7 | 2,650.8 | 1,519.5 | 13,521.1 | 1,472.9 | 16,513.4 | 312.5 | 5.3 | 0.0 | 779.2 | 0.0 | 20,633.0 |
| | 2H | 255.2 | 3,131.8 | 1,703.3 | 13,791.9 | 1,552.7 | 17,047.9 | 315.0 | 3.3 | 0.0 | 681.3 | 0.1 | 21,434.7 |

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

Sumber : Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk & Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 17.4 | 17.4 | 121.9 | 61.1 | 27.4 | 237.5 | 265.0 | 12.7 | 3.8 | 23.7 | 523.1 |
| | 2H | 48.6 | 34.4 | 218.9 | 117.0 | 52.3 | 505.3 | 557.6 | 22.7 | 9.1 | 45.3 | 1,053.7 |
| 2010 | 1H | 59.7 | 22.0 | 169.0 | 60.8 | 33.0 | 289.0 | 321.9 | 11.1 | 2.9 | 31.0 | 678.5 |
| | 2H | 81.4 | 44.0 | 299.2 | 118.9 | 70.7 | 644.9 | 715.6 | 27.0 | 7.4 | 52.4 | 1,345.9 |
| 2011 | 1H | 58.7 | 31.2 | 145.0 | 73.1 | 40.5 | 391.6 | 432.1 | 23.2 | 3.6 | 34.9 | 801.7 |
| | 2H | 104.2 | 98.6 | 280.8 | 136.7 | 78.9 | 799.4 | 878.3 | 32.7 | 8.3 | 60.2 | 1,599.8 |
| 2012 | 1H | 50.3 | 26.4 | 166.3 | 83.8 | 39.8 | 472.6 | 512.4 | 14.8 | 4.0 | 34.7 | 892.7 |
| | 2H | 80.4 | 49.5 | 329.9 | 157.0 | 85.0 | 951.1 | 1,036.1 | 25.7 | 7.7 | 60.2 | 1,746.5 |
| 2013 | 1H | 30.1 | 31.5 | 184.7 | 112.1 | 43.9 | 507.0 | 550.9 | 15.8 | 5.0 | 36.9 | 967.1 |
| | 2H | 44.7 | 56.2 | 383.5 | 191.0 | 92.9 | 1,042.3 | 1,135.2 | 33.0 | 10.2 | 61.5 | 1,915.2 |
| 2014 | 1H | 34.0 | 40.6 | 213.7 | 106.6 | 55.2 | 575.4 | 630.6 | 16.9 | 5.6 | 35.3 | 1,083.3 |
| | 2H | 51.6 | 66.6 | 431.1 | 224.6 | 115.3 | 1,178.8 | 1,294.2 | 30.3 | 10.9 | 60.2 | 2,169.4 |
| 2015 | 1H | 24.9 | 30.5 | 236.4 | 111.5 | 70.2 | 638.3 | 708.5 | 21.3 | 5.7 | 32.4 | 1,171.3 |
| | 2H | 42.8 | 51.7 | 466.5 | 219.2 | 147.8 | 1,276.7 | 1,424.5 | 33.5 | 9.9 | 52.4 | 2,300.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 17.4 | 17.4 | 121.9 | 61.1 | 27.4 | 237.5 | 265.0 | 12.7 | 3.8 | 23.7 | 523.1 |
| | 2H | 48.6 | 34.4 | 218.9 | 117.0 | 52.3 | 505.3 | 557.6 | 22.7 | 9.1 | 45.3 | 1,053.7 |
| 2010 | 1H | 59.7 | 22.0 | 169.1 | 60.8 | 33.0 | 289.0 | 321.9 | 11.1 | 2.9 | 31.0 | 678.5 |
| | 2H | 81.4 | 44.0 | 299.2 | 118.9 | 70.7 | 644.9 | 715.6 | 27.0 | 7.4 | 52.4 | 1,345.9 |
| 2011 | 1H | 58.7 | 31.2 | 145.0 | 73.1 | 40.5 | 391.6 | 432.1 | 23.2 | 3.6 | 34.9 | 801.7 |
| | 2H | 104.2 | 98.6 | 280.8 | 136.7 | 78.9 | 799.4 | 878.3 | 32.7 | 8.3 | 60.2 | 1,599.8 |
| 2012 | 1H | 50.3 | 26.4 | 166.3 | 83.8 | 39.8 | 472.6 | 512.4 | 14.8 | 4.0 | 34.7 | 892.7 |
| | 2H | 80.4 | 49.5 | 329.9 | 157.0 | 85.0 | 951.1 | 1,036.1 | 25.7 | 7.7 | 60.2 | 1,746.5 |
| 2013 | 1H | 30.1 | 31.5 | 184.7 | 112.1 | 43.9 | 507.0 | 550.9 | 15.8 | 5.0 | 36.9 | 967.1 |
| | 2H | 44.7 | 56.2 | 383.5 | 191.0 | 92.9 | 1,042.3 | 1,135.2 | 33.0 | 10.2 | 61.5 | 1,915.2 |
| 2014 | 1H | 34.0 | 40.6 | 213.7 | 106.6 | 55.2 | 575.4 | 630.6 | 16.9 | 5.6 | 35.3 | 1,083.3 |
| | 2H | 51.6 | 66.6 | 431.1 | 224.6 | 115.3 | 1,178.8 | 1,294.2 | 30.3 | 10.9 | 60.2 | 2,169.4 |
| 2015 | 1H | 24.9 | 30.5 | 236.4 | 111.5 | 70.2 | 638.3 | 708.5 | 21.3 | 5.7 | 32.4 | 1,171.3 |
| | 2H | 42.8 | 51.7 | 466.5 | 219.2 | 147.8 | 1,276.7 | 1,424.5 | 33.5 | 9.9 | 52.4 | 2,300.4 |

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

Sumber: Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk & Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 7.1 | 5.5 | 65.0 | 38.9 | 27.0 | 232.7 | 259.7 | 7.2 | 3.6 | 11.2 | 398.2 |
| | 2H | 10.3 | 12.5 | 113.0 | 83.8 | 51.7 | 494.3 | 545.9 | 9.7 | 8.9 | 19.6 | 803.7 |
| 2010 | 1H | 2.2 | 5.9 | 108.6 | 52.2 | 32.7 | 281.2 | 313.9 | 5.2 | 2.8 | 15.8 | 506.6 |
| | 2H | 6.2 | 12.0 | 180.2 | 102.3 | 69.6 | 620.5 | 690.2 | 9.1 | 7.1 | 23.5 | 1,030.7 |
| 2011 | 1H | 4.0 | 9.8 | 85.8 | 65.7 | 39.4 | 371.0 | 410.4 | 8.0 | 3.2 | 16.4 | 603.4 |
| | 2H | 8.8 | 13.8 | 156.5 | 120.1 | 76.7 | 742.2 | 818.9 | 11.9 | 7.3 | 22.0 | 1,159.4 |
| 2012 | 1H | 2.7 | 11.2 | 101.6 | 69.7 | 35.6 | 421.4 | 456.9 | 3.1 | 3.6 | 16.7 | 665.5 |
| | 2H | 9.3 | 16.8 | 197.8 | 127.0 | 76.5 | 845.2 | 921.6 | 7.7 | 6.9 | 26.0 | 1,313.0 |
| 2013 | 1H | 2.8 | 7.3 | 108.6 | 94.6 | 39.3 | 441.5 | 480.8 | 4.5 | 3.7 | 17.3 | 719.6 |
| | 2H | 6.2 | 11.1 | 221.1 | 160.9 | 79.7 | 875.6 | 955.3 | 9.0 | 7.4 | 29.4 | 1,400.5 |
| 2014 | 1H | 4.2 | 7.7 | 127.7 | 96.7 | 45.3 | 467.2 | 512.6 | 3.6 | 4.5 | 16.0 | 773.1 |
| | 2H | 6.5 | 14.6 | 229.9 | 186.7 | 95.2 | 964.8 | 1,060.0 | 7.5 | 8.5 | 29.8 | 1,543.4 |
| 2015 | 1H | 3.3 | 8.0 | 139.8 | 100.8 | 59.1 | 533.1 | 592.2 | 3.2 | 4.4 | 16.2 | 868.0 |
| | 2H | 6.9 | 11.7 | 270.9 | 191.2 | 125.2 | 1,065.3 | 1,190.5 | 6.4 | 7.7 | 25.9 | 1,711.3 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 7.1 | 5.5 | 65.0 | 38.9 | 27.0 | 232.7 | 259.7 | 7.2 | 3.6 | 11.2 | 398.2 |
| | 2H | 10.3 | 12.5 | 113.0 | 83.8 | 51.7 | 494.3 | 545.9 | 9.7 | 8.9 | 19.6 | 803.8 |
| 2010 | 1H | 2.2 | 5.9 | 108.6 | 52.2 | 32.7 | 281.2 | 313.9 | 5.2 | 2.8 | 15.8 | 506.6 |
| | 2H | 6.2 | 12.0 | 180.3 | 102.3 | 69.6 | 620.5 | 690.2 | 9.1 | 7.1 | 23.6 | 1,030.8 |
| 2011 | 1H | 4.0 | 9.8 | 85.8 | 65.7 | 39.4 | 371.0 | 410.4 | 8.0 | 3.2 | 16.4 | 603.4 |
| | 2H | 8.8 | 13.8 | 156.5 | 120.1 | 76.7 | 742.2 | 818.9 | 11.9 | 7.3 | 22.0 | 1,159.4 |
| 2012 | 1H | 2.7 | 11.2 | 101.6 | 69.7 | 35.6 | 421.4 | 456.9 | 3.1 | 3.6 | 16.7 | 665.5 |
| | 2H | 9.3 | 16.8 | 197.8 | 127.0 | 76.5 | 845.2 | 921.6 | 7.7 | 6.9 | 26.0 | 1,313.0 |
| 2013 | 1H | 2.8 | 7.3 | 108.6 | 94.6 | 39.3 | 441.5 | 480.8 | 4.5 | 3.7 | 17.3 | 719.6 |
| | 2H | 6.2 | 11.1 | 221.1 | 160.9 | 79.7 | 875.6 | 955.3 | 9.0 | 7.4 | 29.4 | 1,400.5 |
| 2014 | 1H | 4.2 | 7.7 | 127.7 | 96.7 | 45.3 | 467.2 | 512.6 | 3.6 | 4.5 | 16.0 | 773.1 |
| | 2H | 6.5 | 14.6 | 229.9 | 186.7 | 95.2 | 964.8 | 1,060.0 | 7.5 | 8.5 | 29.8 | 1,543.4 |
| 2015 | 1H | 3.3 | 8.0 | 139.8 | 100.8 | 59.1 | 533.1 | 592.2 | 3.2 | 4.4 | 16.2 | 868.0 |
| | 2H | 6.9 | 11.7 | 270.9 | 191.2 | 125.2 | 1,065.3 | 1,190.5 | 6.4 | 7.7 | 25.9 | 1,711.3 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 3.2 | (8.8) | 4.1 | 13.8 | 33.7 | 79.6 | 113.3 | (2.2) | 10.0 | (3.8) | 129.7 |
| | 2H | 2.5 | (1.8) | 18.3 | 25.8 | 45.5 | 199.1 | 244.6 | 2.4 | 5.2 | 7.2 | 304.2 |
| 2010 | 1H | 2.6 | 0.8 | 8.1 | 13.6 | 32.3 | 116.2 | 148.5 | 1.6 | 0.3 | 5.3 | 180.8 |
| | 2H | 3.2 | 4.0 | 26.6 | 31.2 | 81.3 | 257.2 | 338.5 | 3.8 | 0.5 | 11.8 | 419.4 |
| 2011 | 1H | 9.1 | 2.0 | 14.6 | 17.4 | 61.2 | 157.1 | 218.4 | 1.5 | 0.2 | 5.0 | 268.1 |
| | 2H | 11.7 | 3.6 | 28.0 | 34.4 | 120.0 | 313.1 | 433.1 | 3.4 | 0.4 | 10.4 | 525.1 |
| 2012 | 1H | (0.6) | 1.6 | 14.6 | 19.4 | 70.5 | 215.2 | 285.7 | 1.8 | 0.1 | 6.1 | 328.7 |
| | 2H | 1.2 | 3.9 | 22.1 | 37.9 | 140.9 | 405.8 | 546.8 | 3.0 | 0.4 | 12.1 | 627.5 |
| 2013 | 1H | 1.0 | 2.5 | 17.6 | 17.5 | 68.6 | 224.7 | 293.4 | 2.2 | 0.1 | 5.1 | 339.3 |
| | 2H | 1.6 | 4.1 | 30.7 | 34.7 | 157.5 | 461.5 | 618.9 | 4.6 | 0.2 | 12.6 | 707.5 |
| 2014 | 1H | 2.3 | 2.9 | 31.0 | 17.8 | 67.7 | 217.8 | 285.5 | 3.4 | 0.2 | 4.6 | 347.7 |
| | 2H | 4.4 | 3.1 | 35.9 | 38.3 | 136.7 | 436.9 | 573.6 | 5.9 | 0.4 | 9.8 | 671.4 |
| 2015 | 1H | 2.4 | 2.2 | 35.1 | 23.5 | 64.6 | 217.6 | 282.2 | 0.9 | 0.2 | 6.1 | 352.5 |
| | 2H | 3.7 | 5.7 | 42.3 | 46.6 | 142.6 | 491.1 | 633.7 | 3.2 | 0.4 | 14.8 | 750.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 3.2 | (8.8) | 4.1 | 13.8 | 33.7 | 79.6 | 113.3 | (2.2) | 10.0 | (3.8) | 129.7 |
| | 2H | 2.5 | (1.8) | 18.3 | 25.8 | 45.5 | 199.1 | 244.6 | 2.4 | 5.2 | 7.2 | 304.2 |
| 2010 | 1H | 2.6 | 0.8 | 8.1 | 13.6 | 32.3 | 116.2 | 148.5 | 1.6 | 0.3 | 5.3 | 180.8 |
| | 2H | 3.2 | 4.0 | 26.6 | 31.2 | 81.3 | 257.2 | 338.5 | 3.8 | 0.5 | 11.8 | 419.4 |
| 2011 | 1H | 9.1 | 2.0 | 14.6 | 17.4 | 61.2 | 157.1 | 218.4 | 1.5 | 0.2 | 5.0 | 268.1 |
| | 2H | 11.7 | 3.6 | 28.0 | 34.4 | 120.0 | 313.1 | 433.1 | 3.4 | 0.4 | 10.4 | 525.1 |
| 2012 | 1H | (0.6) | 1.6 | 14.6 | 19.4 | 70.5 | 215.2 | 285.7 | 1.8 | 0.1 | 6.1 | 328.7 |
| | 2H | 1.2 | 3.9 | 22.1 | 37.9 | 140.9 | 405.8 | 546.8 | 3.0 | 0.4 | 12.1 | 627.5 |
| 2013 | 1H | 1.0 | 2.5 | 17.6 | 17.5 | 68.6 | 224.7 | 293.4 | 2.2 | 0.1 | 5.1 | 339.3 |
| | 2H | 1.6 | 4.1 | 30.7 | 34.7 | 157.5 | 461.5 | 618.9 | 4.6 | 0.2 | 12.6 | 707.5 |
| 2014 | 1H | 2.3 | 2.9 | 31.0 | 17.8 | 67.7 | 217.8 | 285.5 | 3.4 | 0.2 | 4.6 | 347.7 |
| | 2H | 4.4 | 3.1 | 35.9 | 38.3 | 136.7 | 436.9 | 573.6 | 5.9 | 0.4 | 9.8 | 671.4 |
| 2015 | 1H | 2.4 | 2.2 | 35.1 | 23.5 | 64.6 | 217.6 | 282.2 | 0.9 | 0.2 | 6.1 | 352.5 |
| | 2H | 3.7 | 5.7 | 42.3 | 46.6 | 142.6 | 491.1 | 633.7 | 3.2 | 0.4 | 14.8 | 750.4 |

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

Sumber: Bank Negara Malaysia

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

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

*Source: Bank Negara Malaysia*

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

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | | % | | | | | | | | | | |
| 2009 | 1H | 141.7 | 11.9 | 14.3 | 28.0 | 475.5 | 43.4 | 85.2 | (65.1) | 248.9 | (159.6) | 56.8 |
| | 2H | 97.1 | 69.4 | 29.4 | 29.7 | 240.1 | 51.0 | 69.0 | 21.8 | 40.5 | (25.1) | 57.0 |
| 2010 | 1H | 163.8 | 18.5 | 17.5 | 29.1 | 172.2 | 54.1 | 67.3 | 366.8 | 6.2 | (15.5) | 55.2 |
| | 2H | 91.1 | 18.6 | 28.7 | 29.1 | 242.4 | 51.2 | 70.7 | 220.9 | (1.8) | 29.5 | 59.5 |
| 2011 | 1H | 108.4 | 17.5 | 31.1 | 39.7 | 259.2 | 55.8 | 76.0 | 15.2 | 16.3 | 42.9 | 63.9 |
| | 2H | 67.4 | 34.0 | 26.6 | 43.3 | 326.4 | 54.1 | 80.3 | 0.8 | 17.5 | 88.0 | 67.8 |
| 2012 | 1H | (30.4) | 8.6 | 26.0 | 23.7 | 306.3 | 54.5 | 75.9 | 178.5 | (16.8) | 160.7 | 63.3 |
| | 2H | 20.6 | 20.6 | 16.9 | 26.5 | 255.1 | 51.9 | 69.6 | 89.4 | (8.4) | 109.8 | 56.9 |
| 2013 | 1H | 50.7 | 40.2 | 15.8 | 38.0 | 253.3 | 49.4 | 66.3 | 339.6 | 9.2 | 58.3 | 55.8 |
| | 2H | 8.9 | 36.0 | 23.5 | 32.1 | 254.3 | 47.1 | 63.9 | 109.4 | 6.8 | 57.4 | 53.5 |
| 2014 | 1H | 39.3 | 34.8 | 7.4 | 33.2 | (852.8) | 50.3 | 64.6 | 195.2 | 38.2 | (91.5) | 46.9 |
| | 2H | 53.8 | 5.3 | 13.8 | 32.2 | 258.5 | 53.5 | 61.3 | 83.4 | 19.7 | (20.1) | 47.8 |
| 2015 | 1H | 100.9 | (49.9) | 21.0 | 14.6 | 201.7 | 52.7 | 64.5 | 100.5 | (24.3) | 6.9 | 49.5 |
| | 2H | 76.6 | 7.6 | 18.7 | 23.1 | 443.9 | 53.9 | 67.0 | 99.1 | (1.9) | 33.2 | 51.9 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | | % | | | | | | | | | | |
| 2009 | 1H | 141.7 | 11.9 | 14.3 | 28.0 | 475.5 | 43.4 | 85.2 | (65.1) | 248.9 | (159.6) | 56.7 |
| | 2H | 97.1 | 69.3 | 29.4 | 29.7 | 240.1 | 51.0 | 69.0 | 21.8 | 40.5 | (25.1) | 57.0 |
| 2010 | 1H | 163.8 | 18.5 | 17.5 | 29.1 | 172.2 | 54.1 | 67.3 | 366.8 | 6.2 | (15.5) | 55.2 |
| | 2H | 91.1 | 18.6 | 28.7 | 29.1 | 242.4 | 51.2 | 70.7 | 220.9 | (1.8) | 29.5 | 59.5 |
| 2011 | 1H | 108.4 | 17.5 | 31.1 | 39.7 | 259.2 | 55.8 | 76.0 | 15.2 | 16.3 | 42.9 | 63.9 |
| | 2H | 67.4 | 34.0 | 26.6 | 43.3 | 326.4 | 54.1 | 80.3 | 0.8 | 17.5 | 88.0 | 67.8 |
| 2012 | 1H | (30.4) | 8.6 | 26.0 | 23.7 | 306.3 | 54.5 | 75.9 | 178.5 | (16.8) | 160.7 | 63.3 |
| | 2H | 20.6 | 20.6 | 16.9 | 26.5 | 255.1 | 51.9 | 69.6 | 89.4 | (8.4) | 109.8 | 56.9 |
| 2013 | 1H | 50.7 | 40.2 | 15.8 | 38.0 | 253.3 | 49.4 | 66.3 | 339.6 | 9.2 | 58.3 | 55.8 |
| | 2H | 8.9 | 36.0 | 23.5 | 32.1 | 254.3 | 47.1 | 63.9 | 109.4 | 6.8 | 57.4 | 53.5 |
| 2014 | 1H | 39.3 | 34.8 | 7.4 | 33.2 | (852.8) | 50.3 | 64.6 | 195.2 | 38.2 | (91.5) | 46.9 |
| | 2H | 53.8 | 5.3 | 13.8 | 32.2 | 258.5 | 53.5 | 61.3 | 83.4 | 19.7 | (20.1) | 47.8 |
| 2015 | 1H | 100.9 | (49.9) | 21.0 | 14.6 | 201.7 | 52.7 | 64.5 | 100.5 | (24.3) | 6.9 | 49.5 |
| | 2H | 76.6 | 7.6 | 18.7 | 23.1 | 443.9 | 53.9 | 67.0 | 99.1 | (1.9) | 33.2 | 51.9 |

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

Sumber : Bank Negara Malaysia

*[1] Refers to general takaful business undertaken by composite and general takaful operators.*
*[2] Net claims incurred as a ratio of earned contribution income.*

*Source : Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 4.8 | 4.3 | 77.3 | 30.9 | 19.1 | 178.3 | 197.4 | 5.9 | 3.3 | 7.2 | 331.2 |
| | 2H | 7.0 | 13.7 | 83.4 | 82.4 | 47.7 | 452.4 | 500.1 | 9.8 | 8.6 | 17.3 | 722.3 |
| 2010 | 1H | 4.6 | 6.0 | 75.8 | 45.6 | 33.8 | 268.6 | 302.5 | 4.3 | 3.6 | 14.9 | 457.2 |
| | 2H | 8.4 | 15.4 | 132.8 | 98.5 | 65.4 | 578.1 | 643.5 | 9.0 | 7.7 | 23.3 | 938.6 |
| 2011 | 1H | 5.5 | 9.1 | 65.1 | 56.2 | 36.8 | 333.9 | 370.7 | 7.4 | 3.4 | 13.3 | 530.7 |
| | 2H | 10.6 | 14.1 | 133.9 | 117.8 | 74.6 | 699.6 | 774.2 | 13.2 | 7.1 | 19.4 | 1,090.3 |
| 2012 | 1H | 3.3 | 9.4 | 94.9 | 63.2 | 37.2 | 400.0 | 437.3 | 2.1 | 4.2 | 14.9 | 629.3 |
| | 2H | 10.7 | 16.6 | 189.7 | 124.1 | 78.2 | 823.2 | 901.4 | 8.0 | 8.0 | 23.7 | 1,282.1 |
| 2013 | 1H | 3.1 | 7.0 | 105.3 | 81.1 | 40.0 | 443.7 | 483.7 | 2.9 | 3.5 | 17.9 | 704.4 |
| | 2H | 6.3 | 12.5 | 208.7 | 161.0 | 77.7 | 877.7 | 955.4 | 7.4 | 7.0 | 31.8 | 1,390.0 |
| 2014 | 1H | 2.7 | 5.1 | 135.9 | 86.6 | (7.2) | 463.0 | 455.8 | 3.3 | 3.8 | 13.5 | 706.7 |
| | 2H | 6.1 | 15.2 | 234.7 | 181.1 | 37.4 | 946.1 | 983.5 | 8.9 | 8.2 | 29.2 | 1,466.8 |
| 2015 | 1H | 3.5 | 7.1 | 122.9 | 97.6 | 43.6 | 507.5 | 551.0 | 2.5 | 4.2 | 14.7 | 803.5 |
| | 2H | 6.3 | 11.6 | 305.1 | 194.5 | 37.2 | 1,074.7 | 1,111.9 | 6.5 | 8.1 | 27.5 | 1,671.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 4.8 | 4.3 | 77.4 | 30.9 | 19.1 | 178.3 | 197.4 | 5.9 | 3.3 | 7.2 | 331.3 |
| | 2H | 7.0 | 13.7 | 83.6 | 82.4 | 47.7 | 452.4 | 500.1 | 9.8 | 8.6 | 17.3 | 722.4 |
| 2010 | 1H | 4.6 | 6.0 | 75.8 | 45.6 | 33.8 | 268.6 | 302.5 | 4.3 | 3.6 | 14.9 | 457.2 |
| | 2H | 8.4 | 15.4 | 132.8 | 98.5 | 65.4 | 578.1 | 643.5 | 9.0 | 7.7 | 23.3 | 938.6 |
| 2011 | 1H | 5.5 | 9.1 | 65.1 | 56.2 | 36.8 | 333.9 | 370.7 | 7.4 | 3.4 | 13.3 | 530.7 |
| | 2H | 10.6 | 14.1 | 133.9 | 117.8 | 74.6 | 699.6 | 774.2 | 13.2 | 7.1 | 19.4 | 1,090.3 |
| 2012 | 1H | 3.3 | 9.4 | 94.9 | 63.2 | 37.2 | 400.0 | 437.3 | 2.1 | 4.2 | 14.9 | 629.3 |
| | 2H | 10.7 | 16.6 | 189.7 | 124.1 | 78.2 | 823.2 | 901.4 | 8.0 | 8.0 | 23.7 | 1,282.1 |
| 2013 | 1H | 3.1 | 7.0 | 105.3 | 81.1 | 40.0 | 443.7 | 483.7 | 2.9 | 3.5 | 17.9 | 704.4 |
| | 2H | 6.3 | 12.5 | 208.7 | 161.0 | 77.7 | 877.7 | 955.4 | 7.4 | 7.0 | 31.8 | 1,390.0 |
| 2014 | 1H | 2.7 | 5.1 | 135.9 | 86.6 | (7.2) | 463.0 | 455.8 | 3.3 | 3.8 | 13.5 | 706.7 |
| | 2H | 6.1 | 15.2 | 234.7 | 181.1 | 37.4 | 946.1 | 983.5 | 8.9 | 8.2 | 29.2 | 1,466.8 |
| 2015 | 1H | 3.5 | 7.1 | 122.9 | 97.6 | 43.6 | 507.5 | 551.0 | 2.5 | 4.2 | 14.7 | 803.5 |
| | 2H | 6.3 | 11.6 | 305.1 | 194.5 | 37.2 | 1,074.7 | 1,111.9 | 6.5 | 8.1 | 27.5 | 1,671.4 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Marin, Udara dan Transit/*Marine, Aviation and Transit* | Semua Risiko Kontraktor dan Kejuruteraan/*Contractor's All Risk and Engineering* | Kebakaran/*Fire* | Perbelanjaan Perubatan dan Kemalangan Diri/*Medical Expenses and Personal Accident* | Motor/*Motor* | | | Liabiliti/*Liability* | Pampasan Pekerja dan Liabiliti Majikan/*Workmen's Compensation and Employers' Liability* | Pelbagai/*Miscellaneous* | JUMLAH/*TOTAL* |
| | | | | | | Perlindungan 'Akta'/*'Act' Cover* | Lain-lain/*Others* | Jumlah/*Total* | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 6.7 | 0.5 | 11.0 | 8.7 | 90.7 | 77.4 | 168.1 | (3.9) | 8.3 | (11.5) | 187.9 |
| | 2H | 6.8 | 9.5 | 24.6 | 24.4 | 114.5 | 230.6 | 345.1 | 2.1 | 3.5 | (4.3) | 411.6 |
| 2010 | 1H | 7.6 | 1.1 | 13.2 | 13.2 | 58.3 | 145.3 | 203.5 | 15.6 | 0.2 | (2.3) | 252.2 |
| | 2H | 7.6 | 2.9 | 38.1 | 28.7 | 158.5 | 296.1 | 454.6 | 19.9 | (0.1) | 6.9 | 558.4 |
| 2011 | 1H | 6.0 | 1.6 | 20.3 | 22.3 | 95.3 | 186.2 | 281.5 | 1.1 | 0.6 | 5.7 | 339.1 |
| | 2H | 7.1 | 4.8 | 35.7 | 51.0 | 243.4 | 378.5 | 621.9 | 0.1 | 1.2 | 17.1 | 738.9 |
| 2012 | 1H | (1.0) | 0.8 | 24.7 | 15.0 | 114.0 | 217.8 | 331.9 | 3.8 | (0.7) | 23.9 | 398.4 |
| | 2H | 2.2 | 3.4 | 32.1 | 32.9 | 199.4 | 427.4 | 626.8 | 7.1 | (0.7) | 26.1 | 730.0 |
| 2013 | 1H | 1.6 | 2.8 | 16.6 | 30.8 | 101.3 | 219.2 | 320.5 | 9.7 | 0.3 | 10.4 | 392.7 |
| | 2H | 0.6 | 4.5 | 48.9 | 51.7 | 197.5 | 413.1 | 610.6 | 8.1 | 0.5 | 18.2 | 743.2 |
| 2014 | 1H | 1.1 | 1.8 | 10.0 | 28.7 | 61.7 | 232.7 | 294.4 | 6.4 | 1.5 | (12.4) | 331.4 |
| | 2H | 3.3 | 0.8 | 32.3 | 58.4 | 96.6 | 506.1 | 602.7 | 7.4 | 1.6 | (5.9) | 700.6 |
| 2015 | 1H | 3.6 | (3.5) | 25.8 | 14.3 | 87.9 | 267.4 | 355.3 | 2.5 | (1.0) | 1.0 | 397.9 |
| | 2H | 4.8 | 0.9 | 57.2 | 44.9 | 165.0 | 579.6 | 744.6 | 6.4 | (0.2) | 9.1 | 867.7 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 6.7 | 0.5 | 11.0 | 8.7 | 90.7 | 77.4 | 168.1 | (3.9) | 8.3 | (11.5) | 187.9 |
| | 2H | 6.8 | 9.5 | 24.6 | 24.4 | 114.5 | 230.6 | 345.1 | 2.1 | 3.5 | (4.3) | 411.6 |
| 2010 | 1H | 7.6 | 1.1 | 13.2 | 13.2 | 58.3 | 145.3 | 203.5 | 15.6 | 0.2 | (2.3) | 252.2 |
| | 2H | 7.6 | 2.9 | 38.1 | 28.7 | 158.5 | 296.1 | 454.6 | 19.9 | (0.1) | 6.9 | 558.4 |
| 2011 | 1H | 6.0 | 1.6 | 20.3 | 22.3 | 95.3 | 186.2 | 281.5 | 1.1 | 0.6 | 5.7 | 339.1 |
| | 2H | 7.1 | 4.8 | 35.7 | 51.0 | 243.4 | 378.5 | 621.9 | 0.1 | 1.2 | 17.1 | 738.9 |
| 2012 | 1H | (1.0) | 0.8 | 24.7 | 15.0 | 114.0 | 217.8 | 331.9 | 3.8 | (0.7) | 23.9 | 398.4 |
| | 2H | 2.2 | 3.4 | 32.1 | 32.9 | 199.4 | 427.4 | 626.8 | 7.1 | (0.7) | 26.1 | 730.0 |
| 2013 | 1H | 1.6 | 2.8 | 16.6 | 30.8 | 101.3 | 219.2 | 320.5 | 9.7 | 0.3 | 10.4 | 392.7 |
| | 2H | 0.6 | 4.5 | 48.9 | 51.7 | 197.5 | 413.1 | 610.6 | 8.1 | 0.5 | 18.2 | 743.2 |
| 2014 | 1H | 1.1 | 1.8 | 10.0 | 28.7 | 61.7 | 232.7 | 294.4 | 6.4 | 1.5 | (12.4) | 331.4 |
| | 2H | 3.3 | 0.8 | 32.3 | 58.4 | 96.6 | 506.1 | 602.7 | 7.4 | 1.6 | (5.9) | 700.6 |
| 2015 | 1H | 3.6 | (3.5) | 25.8 | 14.3 | 87.9 | 267.4 | 355.3 | 2.5 | (1.0) | 1.0 | 397.9 |
| | 2H | 4.8 | 0.9 | 57.2 | 44.9 | 165.0 | 579.6 | 744.6 | 6.4 | (0.2) | 9.1 | 867.7 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Tempoh/*Period* | | Pendapatan Caruman Diperoleh/*Earned Contribution Income* | Tuntutan Bersih Kena Dibayar/*Net Claims Incurred* | Komisen Bersih/*Net Commissions* | Perbelanjaan Pengurusan[2]/*Management Expenses*[2] | Keuntungan Pengunderaitan/*Underwriting Profit* | Keuntungan Pelaburan/*Investment Income* | Keuntungan Modal/*Capital Gains* | Pendapatan Lain/*Other Income* | Kerugian Modal/*Capital Losses* | Perbelanjaan Lain/*Other Outgo* | Keuntungan Kendalian/*Operating Profit* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 331.2 | 187.9 | 34.5 | 34.6 | 74.1 | 28.5 | 4.0 | 20.7 | 3.9 | 7.4 | 115.9 |
| | 2H | 722.3 | 411.6 | 55.5 | 85.3 | 169.9 | 57.7 | 11.3 | 22.3 | 2.2 | 11.7 | 247.4 |
| 2010 | 1H | 457.2 | 252.2 | 41.3 | 72.4 | 91.3 | 32.3 | 5.3 | 11.6 | 0.2 | 4.6 | 135.7 |
| | 2H | 938.6 | 558.4 | 82.0 | 153.0 | 145.1 | 68.4 | 17.8 | 14.2 | 0.1 | 14.7 | 230.6 |
| 2011 | 1H | 530.7 | 339.1 | 55.6 | 84.9 | 51.1 | 39.8 | 19.0 | 9.1 | 0.0 | (3.0) | 122.0 |
| | 2H | 1,090.3 | 738.9 | 96.7 | 155.9 | 98.7 | 84.5 | 37.2 | 38.7 | 1.4 | 17.4 | 240.3 |
| 2012 | 1H | 629.3 | 398.4 | 82.5 | 101.1 | 47.4 | 45.6 | 27.2 | 3.0 | 0.0 | 9.9 | 113.3 |
| | 2H | 1,282.1 | 730.0 | 156.7 | 206.0 | 189.5 | 96.3 | 41.7 | 8.2 | 0.1 | 43.8 | 291.8 |
| 2013 | 1H | 704.4 | 392.7 | 104.4 | 122.6 | 84.7 | 50.6 | 34.4 | 2.2 | 0.0 | 2.7 | 169.2 |
| | 2H | 1,390.0 | 743.2 | 192.4 | 247.4 | 207.0 | 102.8 | 80.5 | 10.3 | 0.1 | 24.3 | 376.2 |
| 2014 | 1H | 706.7 | 331.4 | 47.5 | 198.6 | 129.2 | 53.2 | 13.8 | 2.1 | 1.3 | 14.9 | 182.0 |
| | 2H | 1,466.8 | 700.6 | 91.9 | 416.7 | 257.6 | 110.6 | 21.0 | 6.7 | 9.2 | 31.4 | 355.3 |
| 2015 | 1H | 803.5 | 397.9 | 51.5 | 250.0 | 104.2 | 57.4 | 9.3 | 3.8 | 0.1 | 25.3 | 149.3 |
| | 2H | 1,671.4 | 867.7 | 105.0 | 502.9 | 195.8 | 119.1 | 7.8 | 13.0 | 0.9 | 14.9 | 320.0 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | |
| | * | | | | | | | | | | | |
| 2009 | 1H | 331.3 | 187.9 | 34.5 | 34.6 | 74.2 | 28.5 | 4.0 | 20.7 | 3.9 | 7.5 | 116.0 |
| | 2H | 722.4 | 411.6 | 55.5 | 85.3 | 170.1 | 57.7 | 11.3 | 22.3 | 2.2 | 11.7 | 247.4 |
| 2010 | 1H | 457.2 | 252.2 | 41.3 | 72.4 | 91.3 | 32.3 | 5.3 | 11.6 | 0.2 | 4.6 | 135.7 |
| | 2H | 938.6 | 558.4 | 82.0 | 153.0 | 145.1 | 68.4 | 17.8 | 14.2 | 0.1 | 14.7 | 230.6 |
| 2011 | 1H | 530.7 | 339.1 | 55.6 | 84.9 | 51.1 | 39.8 | 19.0 | 9.1 | 0.0 | (3.0) | 122.0 |
| | 2H | 1,090.3 | 738.9 | 96.7 | 155.9 | 98.7 | 84.5 | 37.2 | 38.7 | 1.4 | 17.4 | 240.3 |
| 2012 | 1H | 629.3 | 398.4 | 82.5 | 101.1 | 47.4 | 45.6 | 27.2 | 3.0 | 0.0 | 9.9 | 113.3 |
| | 2H | 1,282.1 | 730.0 | 156.7 | 206.0 | 189.5 | 96.3 | 41.7 | 8.2 | 0.1 | 43.8 | 291.8 |
| 2013 | 1H | 704.4 | 392.7 | 104.4 | 122.6 | 84.7 | 50.6 | 34.4 | 2.2 | 0.0 | 2.7 | 169.2 |
| | 2H | 1,390.0 | 743.2 | 192.4 | 247.4 | 207.0 | 102.8 | 80.5 | 10.3 | 0.1 | 24.3 | 376.2 |
| 2014 | 1H | 706.7 | 331.4 | 47.5 | 198.6 | 129.2 | 53.2 | 13.8 | 2.1 | 1.3 | 14.9 | 182.0 |
| | 2H | 1,466.8 | 700.6 | 91.9 | 416.7 | 257.6 | 110.6 | 21.0 | 6.7 | 9.2 | 31.4 | 355.3 |
| 2015 | 1H | 803.5 | 397.9 | 51.5 | 250.0 | 104.2 | 57.4 | 9.3 | 3.8 | 0.1 | 25.3 | 149.3 |
| | 2H | 1,671.4 | 867.7 | 105.0 | 502.9 | 195.8 | 119.1 | 7.8 | 13.0 | 0.9 | 14.9 | 320.0 |

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

Sumber: Bank Negara Malaysia

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

*Source: Bank Negara Malaysia*

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

RM juta/*RM million*

| Akhir tempoh/*End of period* | | Perniagaan dalam Malaysia/*Business within Malaysia* | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Wang Tunai dan Baki Bank/*Cash and Bank Balances* | Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market* | Pelaburan/*Investments* | | | | Pelaburan Harta Benda/*Investment Properties* | Pembiayaan/*Financing* | Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment* | Aset Lain/*Other Assets* | Aset Asing/*Foreign Assets* | JUMLAH/*TOTAL* |
| | | | | Sekuriti Islam Kerajaan/*Government Islamic Papers* | Sekuriti Hutang Swasta dan Ekuiti Islam/*Islamic Private Debt Securities and Equities* | Pelaburan Lain/*Other Investments* | Jumlah/*Total* | | | | | | |
| 2009 | 1H | 52.2 | 452.5 | 173.9 | 776.0 | 33.2 | 983.2 | 29.0 | 5.3 | 7.8 | 237.1 | 0.0 | 1,767.1 |
| | 2H | 49.8 | 531.1 | 200.9 | 847.1 | 39.6 | 1,087.6 | 29.0 | 5.1 | 7.8 | 198.8 | 0.0 | 1,909.2 |
| 2010 | 1H | 49.1 | 578.8 | 189.8 | 899.6 | 43.3 | 1,132.6 | 29.0 | 5.3 | 0.1 | 250.5 | 0.0 | 2,045.3 |
| | 2H | 82.7 | 474.6 | 364.4 | 978.3 | 48.7 | 1,391.3 | 29.2 | 3.0 | 0.1 | 278.3 | 0.0 | 2,259.2 |
| 2011 | 1H | 34.1 | 579.9 | 365.7 | 1,129.8 | 54.5 | 1,549.9 | 29.2 | 2.7 | 0.6 | 294.9 | 0.0 | 2,491.4 |
| | 2H | 37.1 | 601.2 | 380.4 | 1,196.9 | 64.8 | 1,642.2 | 26.6 | 0.9 | 0.0 | 262.9 | 0.0 | 2,571.0 |
| 2012 | 1H | 63.3 | 502.3 | 404.1 | 1,342.7 | 80.6 | 1,827.4 | 26.6 | 0.5 | 0.0 | 288.4 | 0.0 | 2,708.6 |
| | 2H | 56.0 | 518.1 | 412.3 | 1,412.0 | 89.2 | 1,913.5 | 25.8 | 0.2 | 0.0 | 242.3 | 0.0 | 2,755.8 |
| 2013 | 1H | 102.2 | 563.9 | 479.1 | 1,348.7 | 91.1 | 1,918.9 | 23.0 | 0.0 | 0.0 | 246.5 | 0.0 | 2,854.5 |
| | 2H | 119.5 | 650.1 | 506.8 | 1,330.6 | 108.7 | 1,946.2 | 23.7 | 0.0 | 0.0 | 242.6 | 0.0 | 2,982.0 |
| 2014 | 1H | 76.0 | 404.2 | 662.6 | 1,414.8 | 146.9 | 2,224.3 | 21.8 | 0.0 | 0.0 | 306.8 | 0.0 | 3,033.1 |
| | 2H | 60.2 | 474.2 | 575.8 | 1,514.4 | 152.7 | 2,242.9 | 21.8 | 0.0 | 0.0 | 327.8 | 0.0 | 3,127.0 |
| 2015 | 1H | 135.7 | 495.5 | 581.3 | 1,489.6 | 163.4 | 2,234.2 | 21.8 | 0.0 | 0.0 | 368.1 | 0.0 | 3,255.3 |
| | 2H | 81.8 | 439.4 | 649.2 | 1,627.5 | 164.7 | 2,441.5 | 24.1 | 0.0 | 0.0 | 331.6 | 0.0 | 3,318.4 |
| | | Perniagaan Global/*Global Business* | | | | | | | | | | | |
| 2009 | 1H | 52.2 | 452.5 | 173.9 | 776.0 | 33.2 | 983.2 | 29.0 | 5.3 | 7.8 | 237.1 | 0.0 | 1,767.1 |
| | 2H | 49.9 | 531.1 | 200.9 | 847.1 | 39.6 | 1,087.6 | 29.0 | 5.1 | 7.8 | 198.8 | 0.0 | 1,909.2 |
| 2010 | 1H | 49.1 | 578.8 | 189.8 | 899.6 | 43.3 | 1,132.6 | 29.0 | 5.3 | 0.1 | 250.5 | 0.0 | 2,045.3 |
| | 2H | 82.7 | 474.6 | 364.4 | 978.3 | 48.7 | 1,391.3 | 29.2 | 3.0 | 0.1 | 278.3 | 0.0 | 2,259.2 |
| 2011 | 1H | 34.1 | 579.9 | 365.7 | 1,129.8 | 54.5 | 1,549.9 | 29.2 | 2.7 | 0.6 | 294.9 | 0.0 | 2,491.4 |
| | 2H | 37.1 | 601.2 | 380.4 | 1,196.9 | 64.8 | 1,642.2 | 26.6 | 0.9 | 0.0 | 262.9 | 0.0 | 2,571.0 |
| 2012 | 1H | 63.4 | 502.3 | 404.1 | 1,342.7 | 80.6 | 1,827.4 | 26.6 | 0.5 | 0.0 | 288.4 | 0.0 | 2,708.6 |
| | 2H | 56.0 | 518.1 | 412.3 | 1,412.0 | 89.2 | 1,913.5 | 25.8 | 0.2 | 0.0 | 242.3 | 0.0 | 2,755.9 |
| 2013 | 1H | 102.2 | 563.9 | 479.1 | 1,348.7 | 91.1 | 1,918.9 | 23.0 | 0.0 | 0.0 | 246.5 | 0.0 | 2,854.5 |
| | 2H | 119.5 | 650.1 | 506.8 | 1,330.6 | 108.7 | 1,946.2 | 23.7 | 0.0 | 0.0 | 242.6 | 0.0 | 2,982.0 |
| 2014 | 1H | 76.0 | 404.2 | 662.6 | 1,414.8 | 146.9 | 2,224.3 | 21.8 | 0.0 | 0.0 | 306.8 | 0.0 | 3,033.1 |
| | 2H | 60.2 | 474.2 | 575.8 | 1,514.4 | 152.7 | 2,242.9 | 21.8 | 0.0 | 0.0 | 327.8 | 0.0 | 3,127.0 |
| 2015 | 1H | 135.7 | 495.5 | 581.3 | 1,489.6 | 163.4 | 2,234.2 | 21.8 | 0.0 | 0.0 | 368.1 | 0.0 | 3,255.3 |
| | 2H | 81.8 | 439.4 | 649.2 | 1,627.5 | 164.7 | 2,441.5 | 24.1 | 0.0 | 0.0 | 331.6 | 0.0 | 3,318.4 |

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

Sumber : Bank Negara Malaysia

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

*Source : Bank Negara Malaysia*