BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BULETIN PERANGKAAN BULANAN

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KANDUNGAN
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PERKEMBANGAN MONETARI DAN KEWANGAN JANUARI 2016

Keadaan Harga

Inflasi meningkat kepada 3.5% pada bulan Januari (Disember 2015: 2.7%), mencerminkan sebahagian besarnya kesan asas daripada penurunan harga bahan api yang lebih besar pada bulan Januari 2015. Harga petrol RON95 dikurangkan 10 sen seliter pada bulan Januari 2016, kurang daripada penurunan sebanyak 35 sen seliter pada bulan Januari 2015. Berikutan itu, inflasi dalam kategori *pengangkutan* meningkat kepada 0.6% (Disember 2015: -6.2%). Kategori *perumahan, air, elektrik, gas dan bahan api lain* serta *minuman alkohol dan tembakau* juga menyebabkan inflasi yang lebih tinggi pada bulan itu. Rebat tarif bagi penggunaan elektrik dikurangkan pada bulan Januari 2016, lantas menyebabkan tarif elektrik efektif (effective electricity tariff) bagi Semenanjung Malaysia meningkat. Walau bagaimanapun, inflasi yang lebih tinggi pada bulan itu sebahagiannya diimbangi oleh inflasi dalam kategori *makanan dan minuman bukan alkohol* dan *komunikasi* yang lebih rendah. Pada bulan itu, harga sayur-sayuran segar adalah lebih rendah berikutan keadaan bekalan yang menggalakkan manakala harga efektif (effective price) caj panggilan prabayar juga lebih rendah disebabkan oleh rebat GST yang diberikan kepada pengguna prabayar.

Keadaan Monetari

Kadar antara bank bagi semua tempoh matang kekal tinggi pada bulan Januari disebabkan oleh persaingan yang berterusan dalam kalangan bank untuk pendanaan yang stabil. Memandangkan Kadar Asas (Base Rate, BR) bagi kebanyakan bank ditanda aras pada KLIBOR 3 bulan, Kadar Asas purata bank perdagangan meningkat sedikit kepada 3.87% (Disember 2015: 3.86%). Walau bagaimanapun, kadar antara bank mula menurun apabila keputusan telah diambil untuk mengurangkan Keperluan Rizab Berkanun (Statutory Reserve Requirement, SRR) sebanyak 50 mata asas pada 21 Januari 2016. Kadar pinjaman runcit kekal stabil pada bulan Januari. Pembiayaan bersih kepada sektor swasta meningkat 8.3% pada bulan Januari 2016 (Disember 2015: 8.6%), dengan pertumbuhan terbitan bersih sekuriti hutang swasta (private debt securities, PDS) dan pinjaman sistem perbankan terkumpul menurun sedikit. Pinjaman perniagaan meningkat 7.5% pada bulan Januari (Disember 2015: 8.0%) dengan pertumbuhan yang lebih perlahan dalam pinjaman terkumpul kepada sektor *perlombongan dan kuari; pendidikan, kesihatan dan lain-lain;* serta *pertanian utama*. Pertumbuhan tahunan pinjaman kepada sektor isi rumah terus sederhana pada 7.6% (Disember 2015: 7.7%). Permintaan terhadap pinjaman secara keseluruhan stabil dengan paras permohonan pinjaman yang mampan pada bulan itu. Pada asas tahunan, wang secara luas atau M3 meningkat 2.2% pada bulan Januari (Disember 2015: 2.7%). Peningkatan M3 didorong terutamanya oleh pemberian kredit kepada sektor swasta oleh sistem perbankan. Walau bagaimanapun, peningkatan ini diimbangi sebahagiannya oleh penurunan dalam aset asing bersih.

Sistem Perbankan

Permodalan sistem perbankan kekal kukuh dengan Nisbah Modal Ekuiti Biasa Kumpulan 1, Nisbah Kumpulan 1 dan Nisbah Jumlah Modal masing-masing pada 13.0%, 13.9% dan 16.6%. Paras pinjaman terjejas bersih kekal pada 1.2% daripada pinjaman bersih, dengan nisbah perlindungan kerugian pinjaman pada 95.6%.

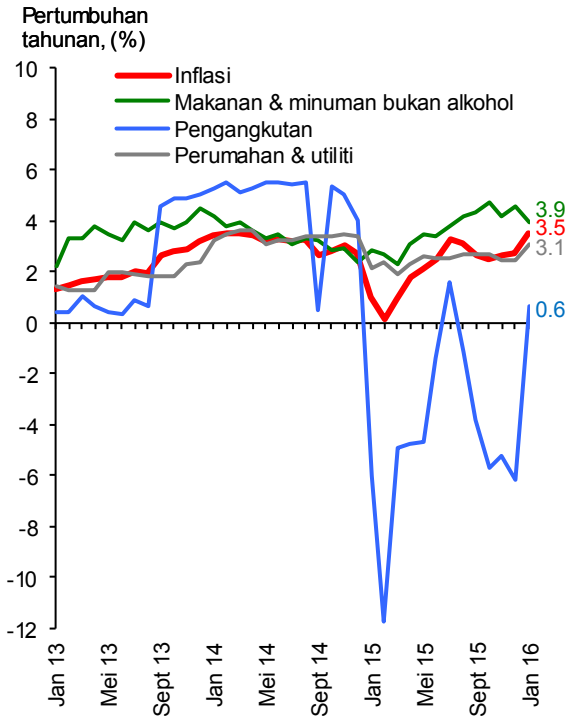
Kadar Pertukaran dan Rizab Antarabangsa

Pada bulan Januari, ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama Malaysia. Ringgit menambah nilai berbanding dengan dolar Amerika Syarikat (AS) berikutan kenaikan harga minyak mentah Brent menjelang akhir bulan Januari. Kekukuhan ringgit juga sebahagiannya disebabkan oleh sentimen positif susulan pengumuman Pengubahsuaian Bajet 2016, dengan sasaran defisit fiskal Malaysia kekal pada 3.1% daripada KDNK. Walau bagaimanapun, kebanyakan mata wang serantau menyusut nilai pada bulan itu disebabkan oleh kebimbangan yang makin meningkat terhadap kemungkinan ekonomi RR China terus lembap berikutan pengumuman data ekonomi yang lemah. Rizab antarabangsa Bank Negara Malaysia berjumlah RM410.2 bilion (bersamaan dengan USD95.6 bilion) pada 15 Februari 2016, memadai untuk membiayai 8.2 bulan import tertangguh dan ialah 1.2 kali hutang luar negeri jangka pendek[1].

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

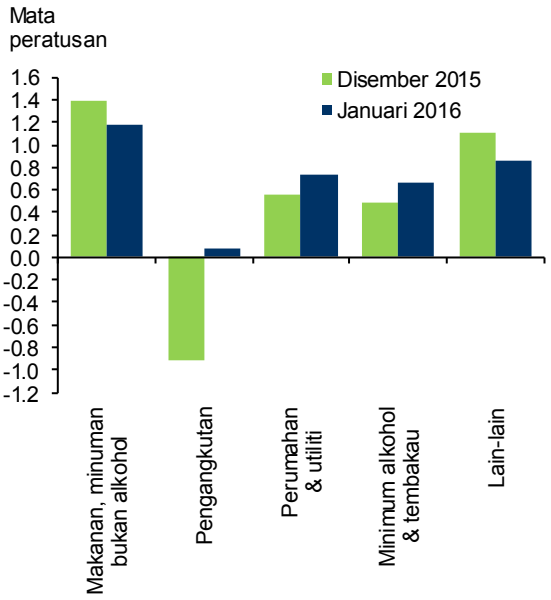
Inflasi meningkat pada bulan Januari

Inflasi



Sumber: Jabatan Perangkaan Malaysia

Inflasi: Sumbangan kepada Inflasi

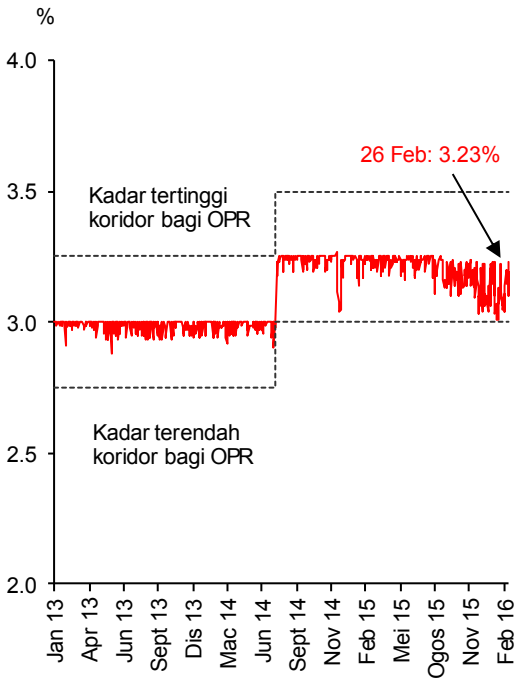


**Lain-lain termasuk restoran dan hotel; perkhidmatan rekreasi dan kebudayaan; pendidikan; kesihatan; hiasan, perkakasan dan penyelenggaraan isi rumah; komunikasi; pakaian dan kasut;* dan *pelbagai barangan dan perkhidmatan.*

Sumber: Bank Negara Malaysia

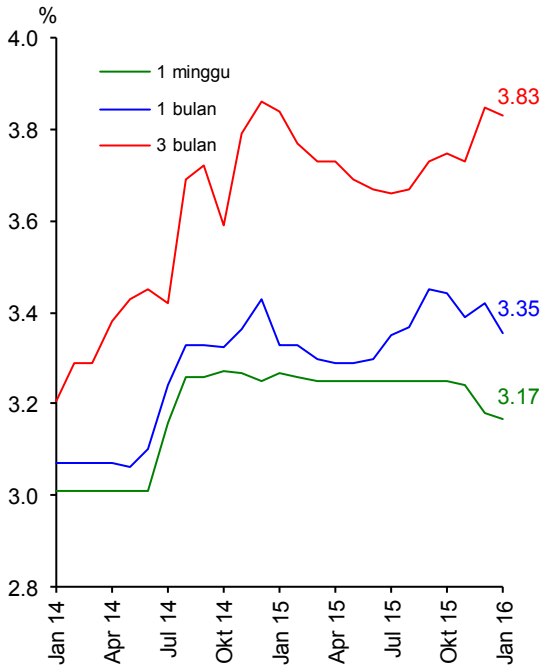
Kadar antara bank melebihi 1 bulan lebih rendah susulan pengumuman pengurangan SRR

Purata Wajaran Harian bagi Kadar Antara Bank Semalaman



Sumber: Bank Negara Malaysia

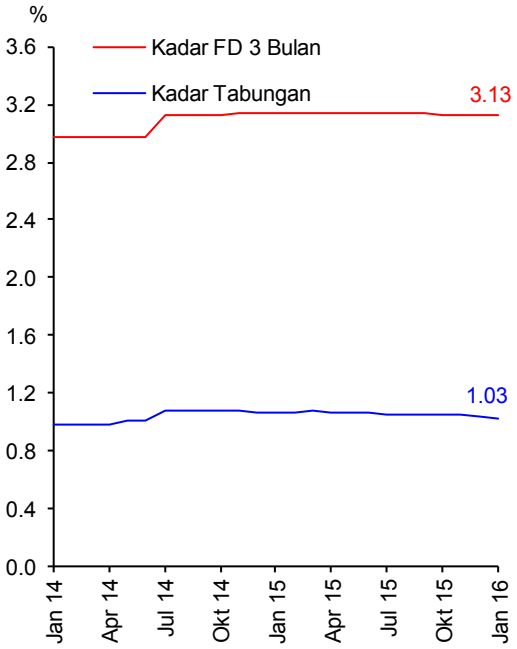
Kadar Antara Bank Purata



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

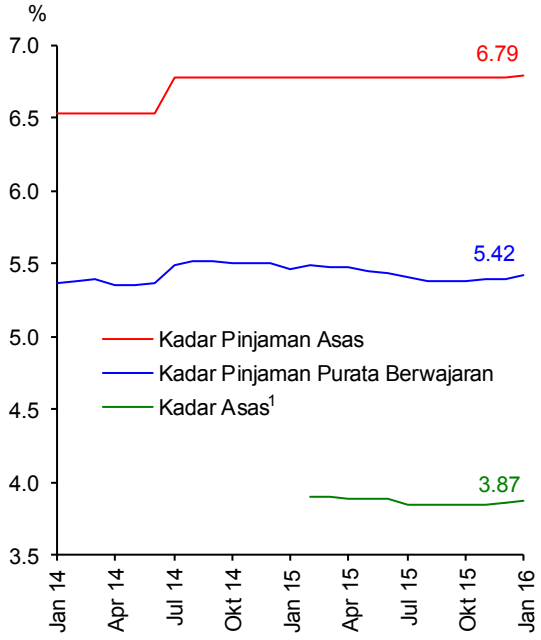
Sumber: Bank Negara Malaysia

Kadar Deposit Bank Perdagangan



Sumber: Bank Negara Malaysia

Kadar Pinjaman bagi Bank Perdagangan

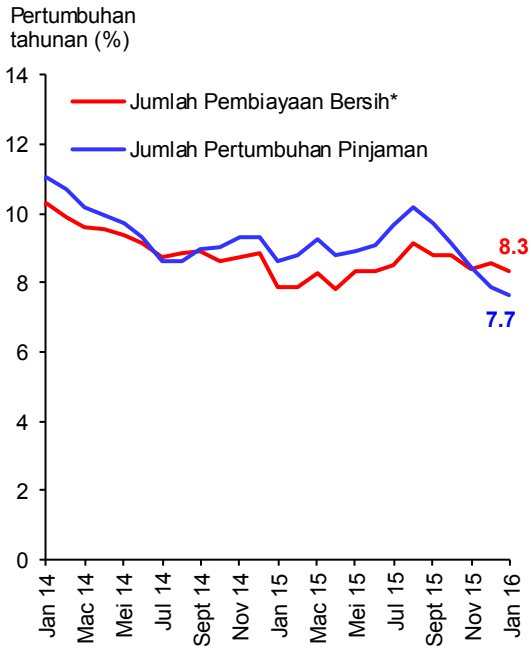


[1] Pada 2 Januari 2015, Kadar Pinjaman Asas (BLR) telah digantikan dengan Kadar Asas (BR) sebagai kadar rujukan utama untuk kemudahan pinjaman dan pembiayaan runcit kadar terapung baharu

Sumber: Bank Negara Malaysia

Pertumbuhan pembiayaan bersih sederhana sedikit pada bulan Januari

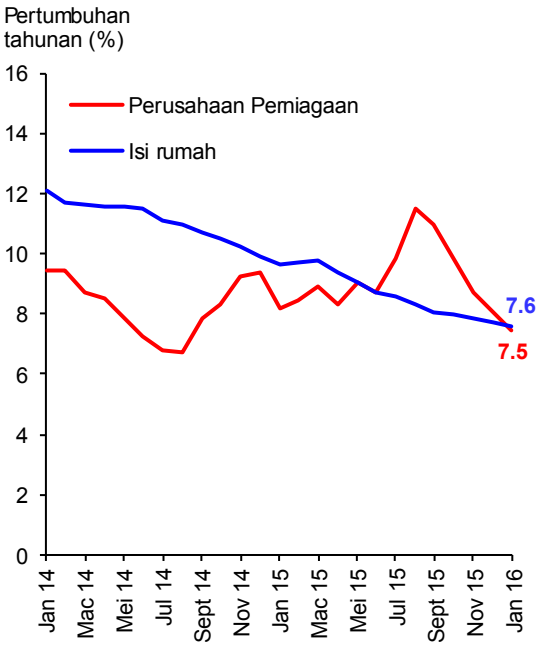
Pembiayaan Bersih dan Pertumbuhan Pinjaman



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

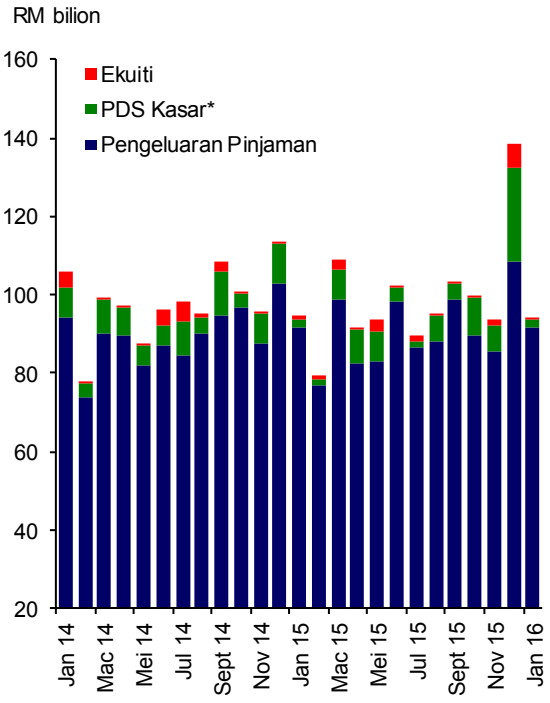
Sumber: Bank Negara Malaysia

Pinjaman Terkumpul Sistem Perbankan



Sumber: Bank Negara Malaysia

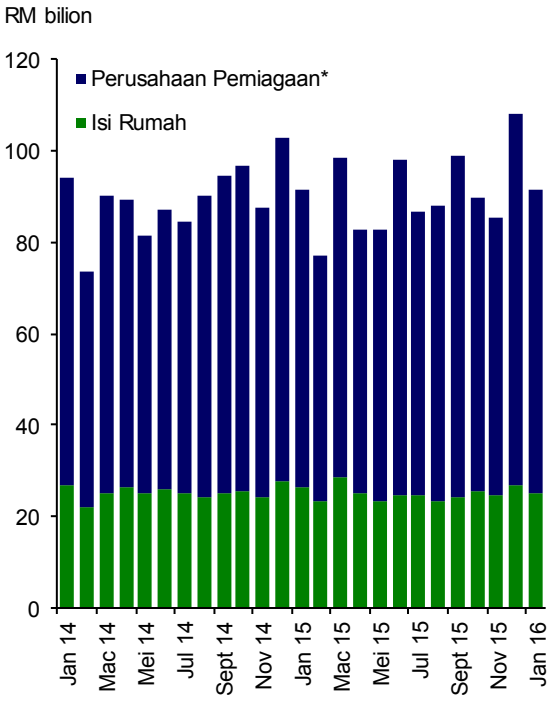
Pembiayaan Kasar Sektor Swasta



* Tidak termasuk terbitan asing

Sumber: Bank Negara Malaysia

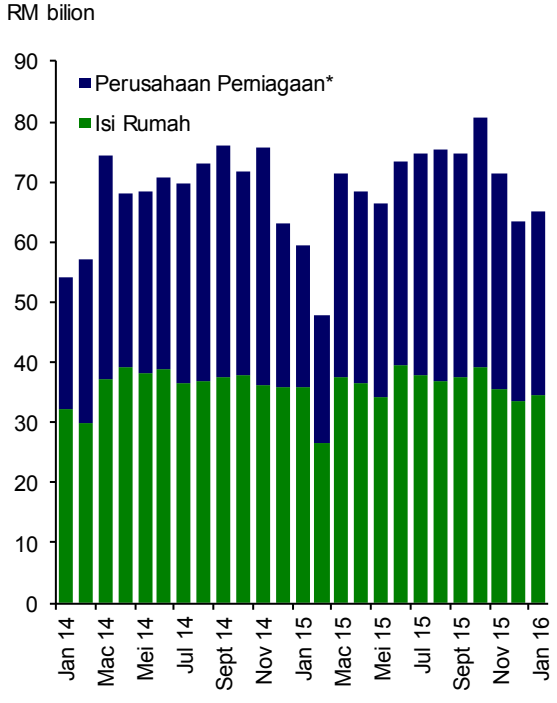
Pengeluaran Pinjaman oleh Sistem Perbankan



* Termasuk institusi kew angan domestik, kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

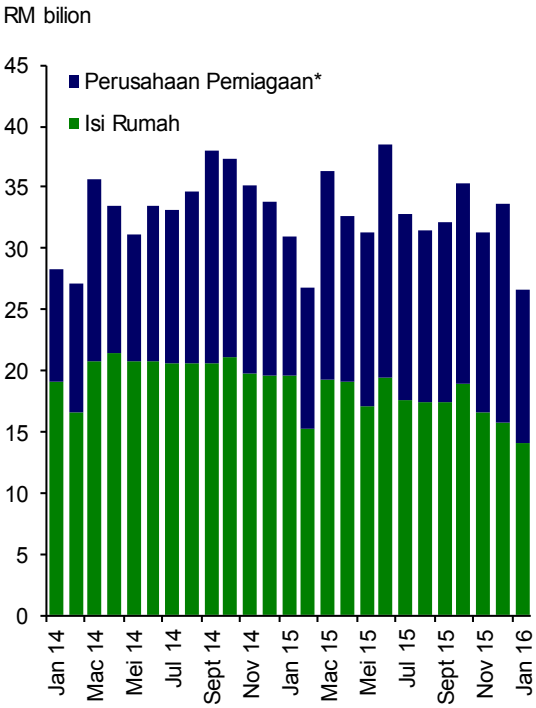
Permohonan Pinjaman kepada Sistem Perbankan



* Termasuk institusi kew angan domestik, kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

Kelulusan Pinjaman oleh Sistem Perbankan

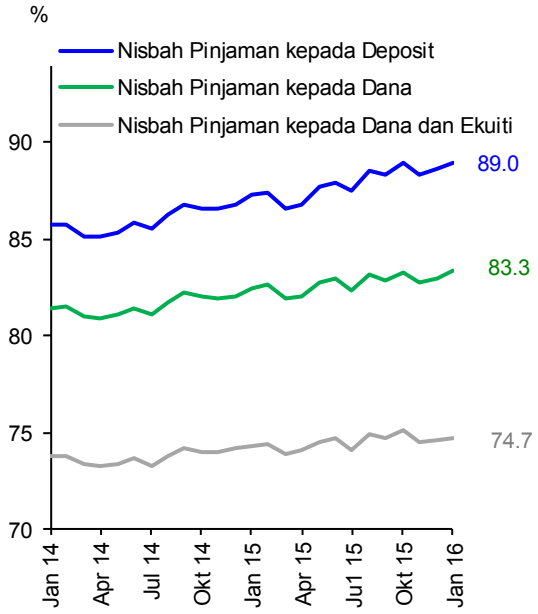


* Termasuk institusi kew angan domestik, kerajaan, entiti domestik lain dan entiti asing

Sumber: Bank Negara Malaysia

Mudah tunai dalam sistem perbankan kekal lebih daripada mencukupi

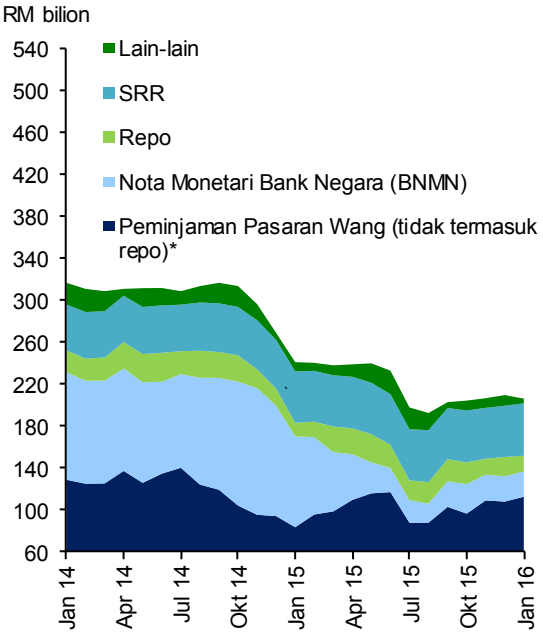
Nisbah Pinjaman kepada Deposit, Pinjaman kepada Dana serta Pinjaman kepada Dana dan Ekuiti



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

Sumber: Bank Negara Malaysia

Mudah Tunai Terkumpul di Bank Negara Malaysia (Akhir tempoh)

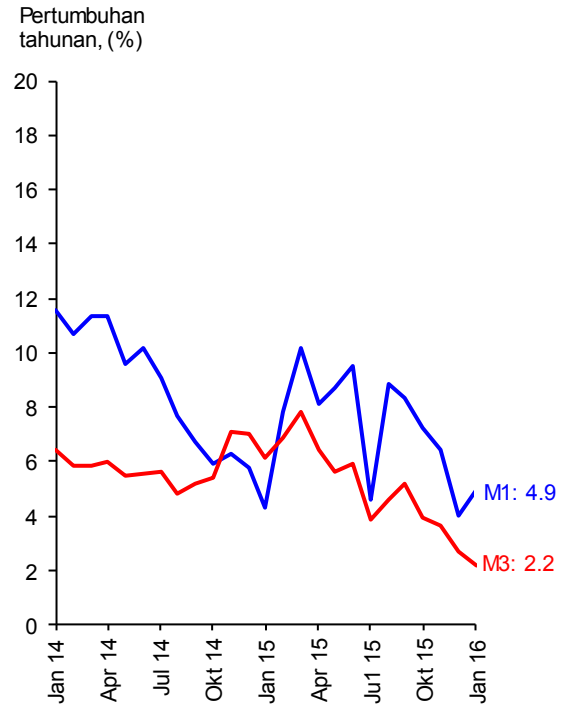


* Peminjaman Pasaran Wang (tidak termasuk repo) termasuk Peminjaman Langsung, Penerimaan Wadiah dan Program Komoditi Murabahah (CMP)

Sumber: Bank Negara Malaysia

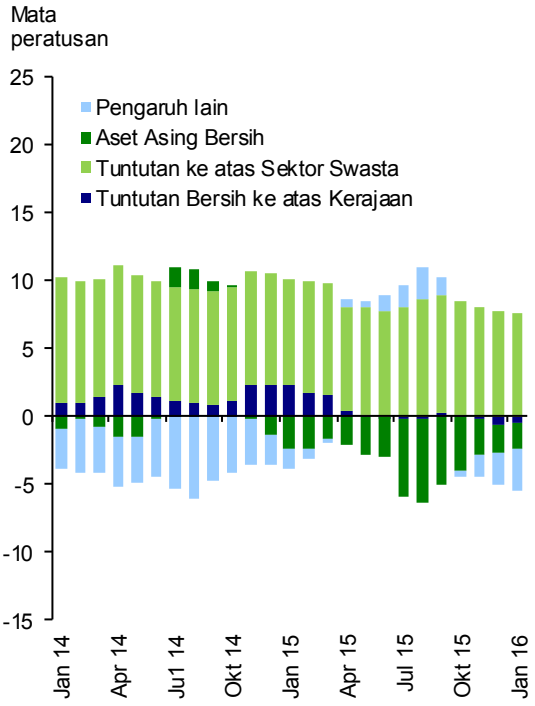
Pertumbuhan wang secara luas menjadi sederhana pada bulan Januari

M1 dan M3



Sumber: Bank Negara Malaysia

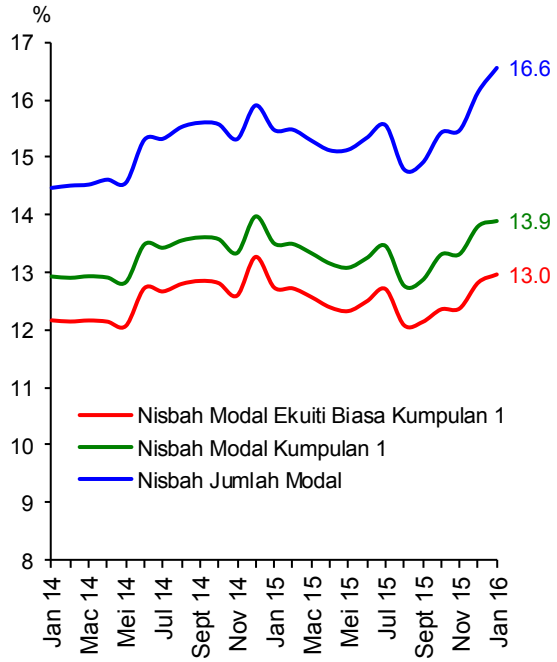
Penyumbang Utama kepada Pertumbuhan M3



Sumber: Bank Negara Malaysia

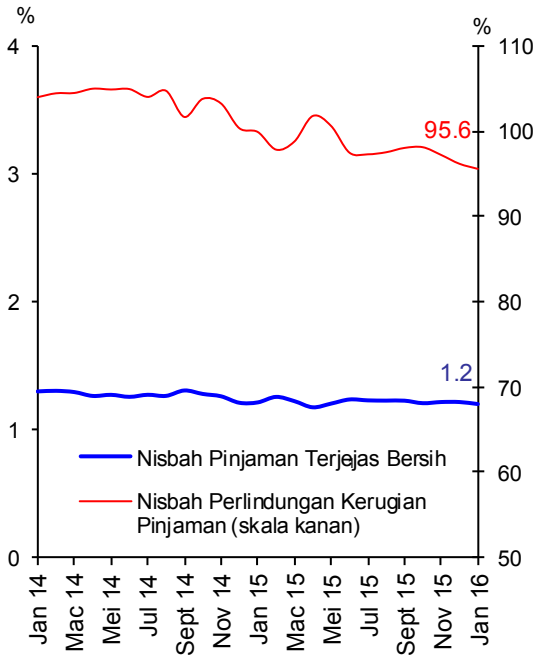
Permodalan sistem perbankan kekal kukuh dengan kualiti pinjaman yang stabil

Kekukuhan Modal



Sumber: Bank Negara Malaysia

Nisbah Pinjaman Terjejas Bersih dan Nisbah Perlindungan Kerugian Pinjaman

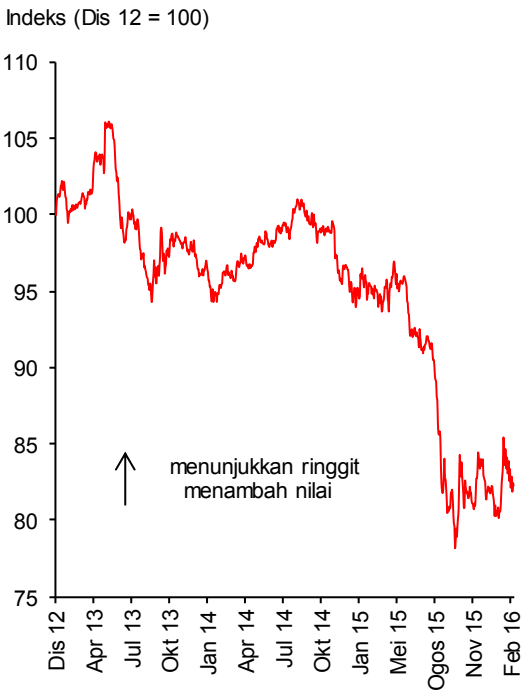


[1] Merujuk kepada nisbah peruntukan jejas nilai kolektif dan individu kepada jumlah pinjaman terjejas

Sumber: Bank Negara Malaysia

Ringgit menambah nilai berbanding dengan mata wang rakan perdagangan utama

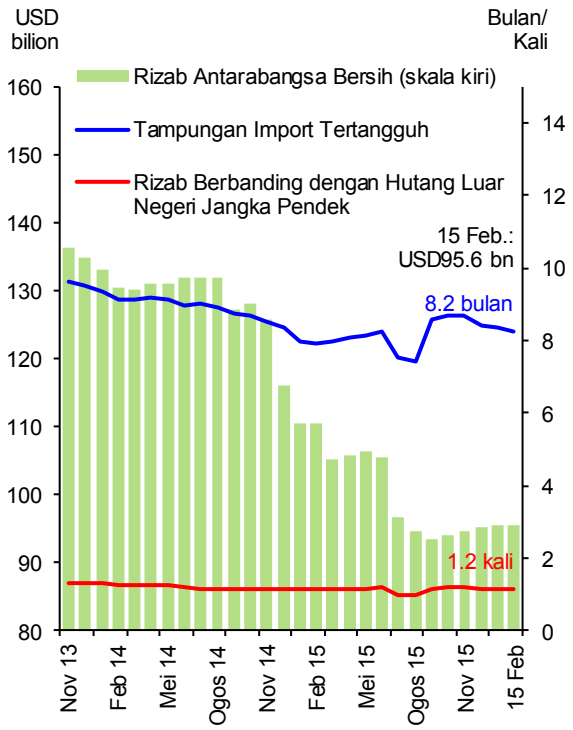
Indeks Prestasi Ringgit Berbanding dengan Rakan Perdagangan Utama*



*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

	Nov 15		Dis 15		Jan 16	
	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan	Jumlah terkumpul	Pertumbuhan tahunan
	(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Agregat Monetari						
Wang rizab	134.6	9.7	137.3	10.1	144.1	8.6
M1	352.3	6.5	360.5	4.1	363.4	4.9
M2	1,577.9	4.0	1,589.2	2.9	1,581.1	2.2
M3	1,584.1	3.7	1,595.3	2.7	1,588.3	2.2
Sistem Perbankan						
Pembiayaan bersih[1]	1,902.8	8.4	1,933.7	8.6	1,934.1	8.3
Nisbah pinjaman kepada deposit (%) [!]	88.3		88.7		89.0	
Nisbah Pinjaman kepada Dana (%) [2&3]	82.7		83.0		83.3	
Nisbah Pinjaman kepada Dana dan Ekuiti (%) [2,3&4]	74.5		74.6		74.7	
Pinjaman yang dipohon (pada tempoh berkenaan)	71.5	-5.4	63.4	0.7	65.0	9.3
Pinjaman yang diluluskan (pada tempoh berkenaan)	31.4	-11.0	33.6	-0.6	26.7	-14.0
Pinjaman yang dikeluarkan (pada tempoh berkenaan)	85.3	-2.8	108.4	5.2	91.8	0.3
Pinjaman yang dibayar balik (pada tempoh berkenaan)	85.8	7.0	95.9	7.5	92.7	1.8
Keadaan Sistem Perbankan						
Nisbah jumlah modal (%) [5]	15.5		16.1		16.6	
Nisbah modal kumpulan 1 (%) [5]	13.3		13.8		13.9	
Nisbah modal ekuiti biasa kumpulan 1 (%) [5]	12.4		12.8		13.0	
Nisbah pinjaman terjejas bersih (%)	1.2		1.2		1.2	
Rizab Antarabangsa BNM (akhir tempoh)						
Rizab bersih dalam RM bilion	420.1		409.1		410.1	
Rizab bersih dalam Dolar AS bilion (bersamaan)	94.6		95.3		95.5	
Bilangan bulan import tertangguh	8.7		8.4		8.4	
Kadar Faedah pada akhir tempoh [purata bagi bulan]						
Kadar Dasar Semalaman (OPR)	3.25		3.25		3.25	
Antara bank: Semalaman	3.15 [3.18]		3.05 [3.11]		3.07 [3.12]	
1 minggu	3.22 [3.24]		3.13 [3.18]		3.14 [3.17]	
1 bulan	3.45 [3.39]		3.45 [3.42]		3.50 [3.35]	
Deposit tetap bank perdagangan: 1 bulan	3.08		3.08		3.08	
3 bulan	3.13		3.13		3.13	
BLR bank perdagangan	6.79		6.79		6.79	
BR bank perdagangan [6]	3.85		3.86		3.87	
Kadar pinjaman purata berwajaran bank perdagangan	5.39		5.40		5.42	
Harga						
Indeks Harga Pengguna (IHP) (2010=100)	114.8	2.6	114.8	2.7	114.5	3.5

[1] Terdiri daripada pinjaman sistem perbankan 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 termasuk 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 Pinjaman Asas (BLR) telah digantikan dengan Kadar Asas (BR) sebagai kadar rujukan utama untuk kemudahan pinjaman dan pembiayaan runcit kadar terapung baharu

Sumber: Bank Negara Malaysia

MONETARY AND FINANCIAL DEVELOPMENTS JANUARY 2016

Price Conditions

Headline inflation increased to 3.5% in January (December 2015: 2.7%), largely reflecting the base effect from the larger decline in fuel prices in January 2015. The price of RON95 petrol was reduced by 10 sen per litre in January 2016, which is less than the 35 sen per litre reduction in January 2015. As a result, inflation in the *transport* category increased to 0.6% (December 2015: -6.2%). The *housing, water, electricity, gas and other fuels* and *alcoholic beverages and tobacco* categories also contributed to the higher inflation during the month. The tariff rebate for electricity usage was reduced in January 2016, which resulted in an increase in the effective electricity tariff for Peninsular Malaysia. The higher inflation during the month, however, was partly offset by the lower inflation in the *food and non-alcoholic* beverages and *communication* category. During the month, prices of fresh vegetables were lower following favourable supply conditions, while the effective price of prepaid call charges was lower due to the GST rebate given to prepaid users.

Monetary Conditions

Interbank rates of all tenures remained elevated in January due to continued competition among banks for stable funding. As the Base Rate (BR) is benchmarked off the 3-month KLIBOR for most banks, the average BR of commercial banks increased slightly to 3.87% (December 2015: 3.86%). However, interbank rates began to moderate following the decision on 21 January 2016 to reduce the Statutory Reserve Requirement (SRR) by 50 basis points. Retail lending rates remained steady during the month of January. Net financing to the private sector grew by 8.3% in January 2016 (December 2015: 8.6%), with a slight moderation in the growth of both net issuances of private debt securities (PDS) and outstanding banking system loans. Business loans grew by 7.5% during the month (December 2015: 8.0%) with slower growth in outstanding loans to the *mining and quarrying; education, health and others;* and *primary agriculture* sectors. The annual growth of loans to households continued to moderate to 7.6% (December 2015: 7.7%). Overall loan demand was stable with a sustained level of loan applications during the month. On an annual basis, broad money (M3) grew by 2.2% in January (December 2015: 2.7%). The expansion in M3 was driven mainly by the extension of credit to the private sector by the banking system. The expansion, however, was partially offset by a decline in net foreign assets.

Banking System

Banking system remained well-capitalised with the Common Equity Tier 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio at 13.0%, 13.9% and 16.6% respectively. The level of net impaired loans was sustained at 1.2% of net loans, with loan loss coverage ratio at 95.6%.

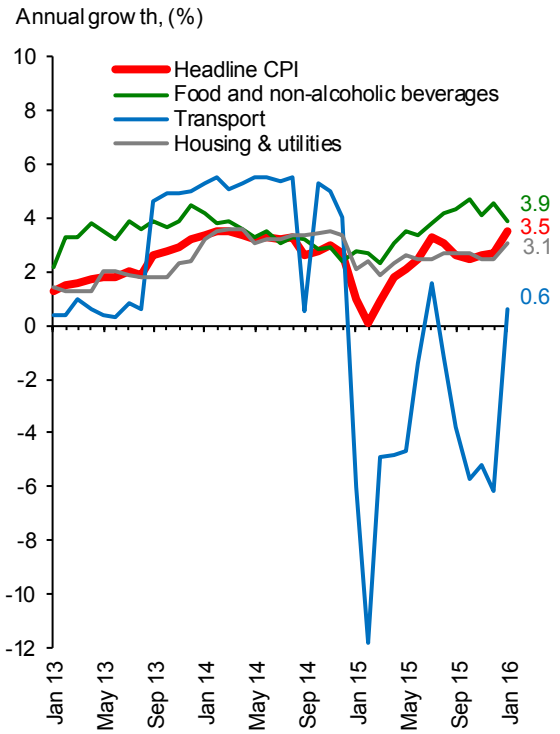
Exchange Rates and International Reserves

In January, the ringgit appreciated against the currencies of Malaysia's major trade partners. The ringgit appreciated against the US dollar following the increase in Brent crude oil prices towards the end of the month. The strength of the ringgit was also partly due to positive sentiments following the 2016 Budget Recalibration announcement, in which Malaysia's fiscal deficit target remained at 3.1% of GDP. Currencies of most regional countries, however, depreciated during the month due to rising concerns of a potential further slowdown in PR China amidst weak economic data releases. The international reserves of Bank Negara Malaysia amounted to RM410.2 billion (equivalent to USD95.6 billion) as at 15 February 2016, sufficient to finance 8.2 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.

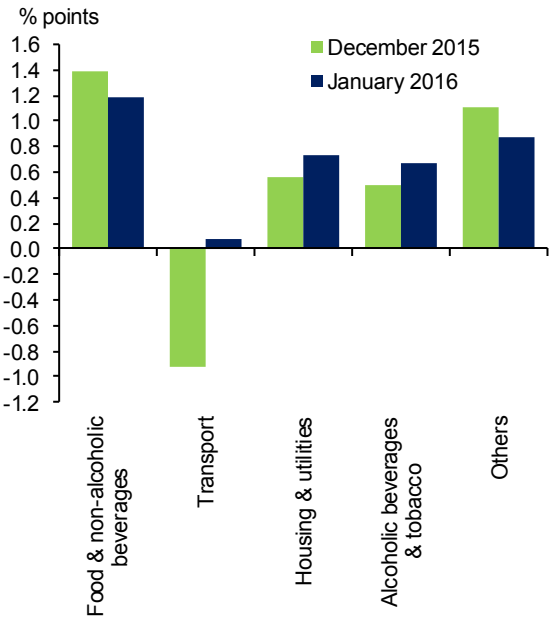
Headline inflation increased in January

Headline Inflation



Source: Department of Statistics Malaysia

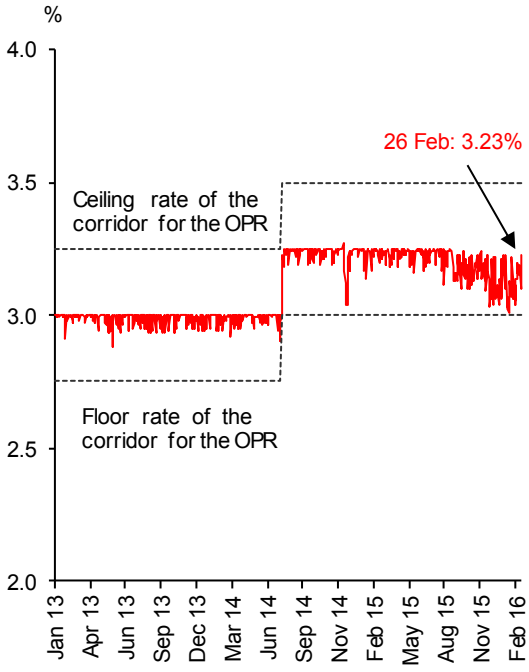
Headline Inflation: Component Contribution



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

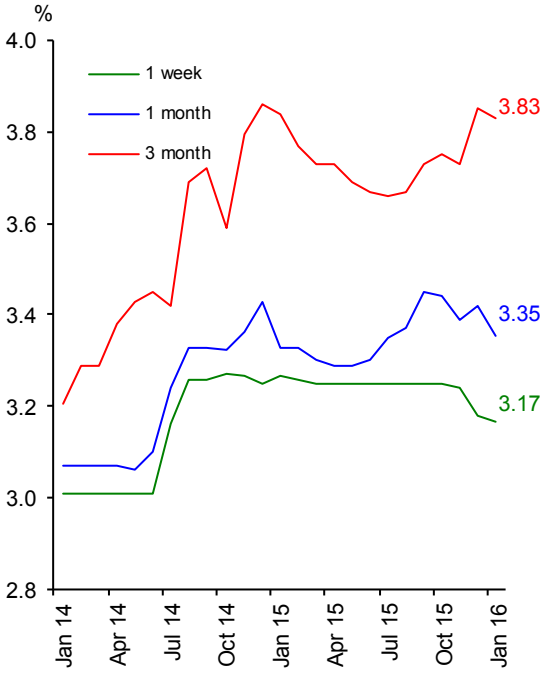
Interbank rates beyond 1 month trended lower after the announcement of the reduction in SRR

Daily Weighted Average Overnight Interbank Rate



Source: Bank Negara Malaysia

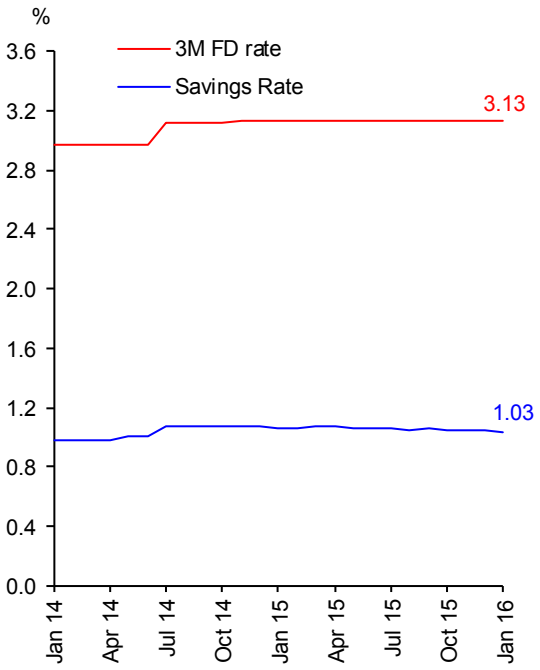
Average Interbank Rate



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

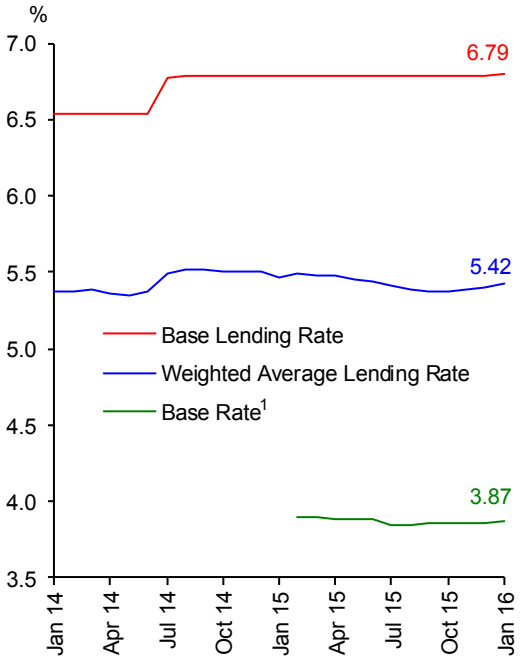
Source: Bank Negara Malaysia

Deposit Rates of Commercial Banks



Source: Bank Negara Malaysia

Lending Rates of Commercial Banks

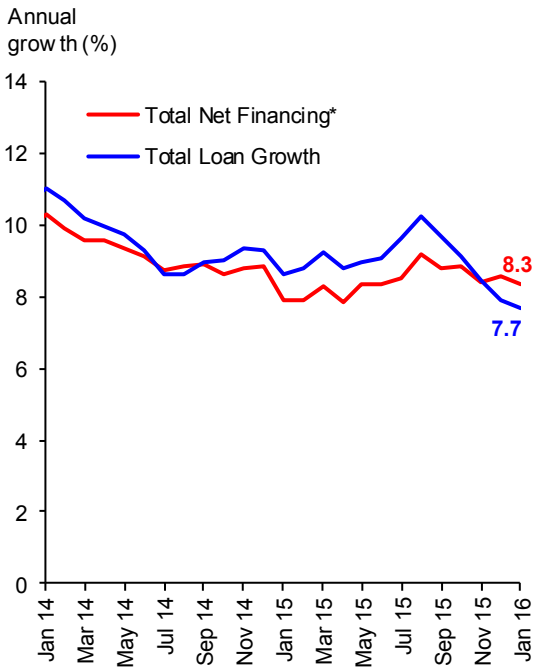


[1] On 2 January 2015, the Base Rate (BR) replaced the Base Lending Rate (BLR) as the reference rate for new retail floating-rate loans and financing facilities

Source: Bank Negara Malaysia

Growth in net financing moderated slightly in January

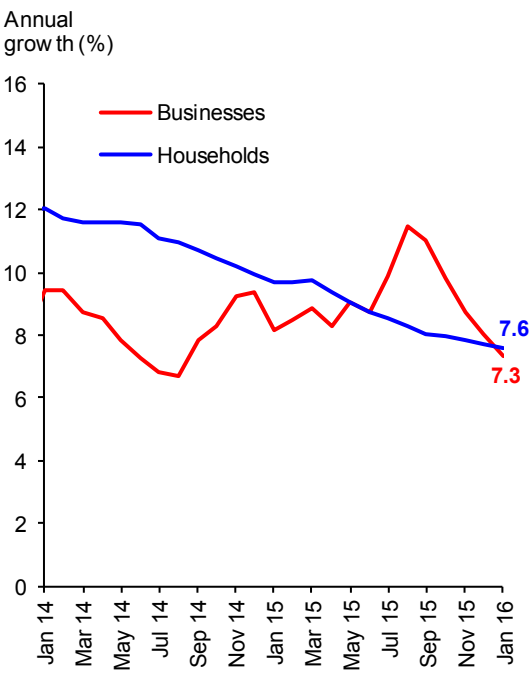
Net Financing and Loan Growth



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

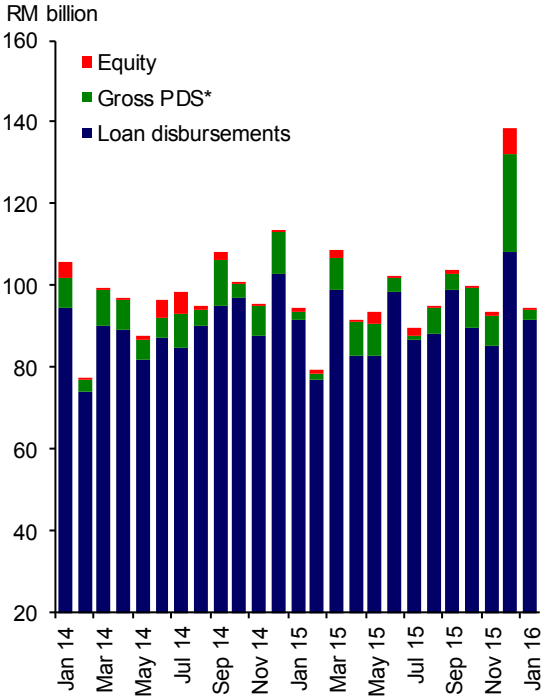
Source: Bank Negara Malaysia

Loans Outstanding of the Banking System



Source: Bank Negara Malaysia

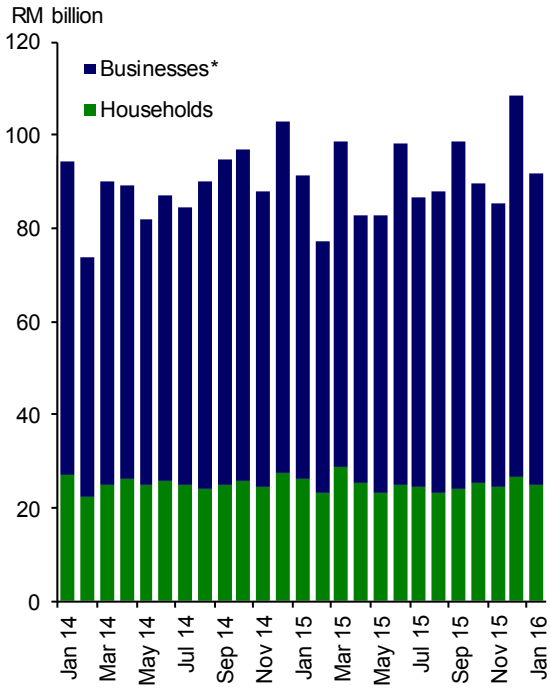
Gross Private Sector Financing



*Excludes foreign issuances

Source: Bank Negara Malaysia

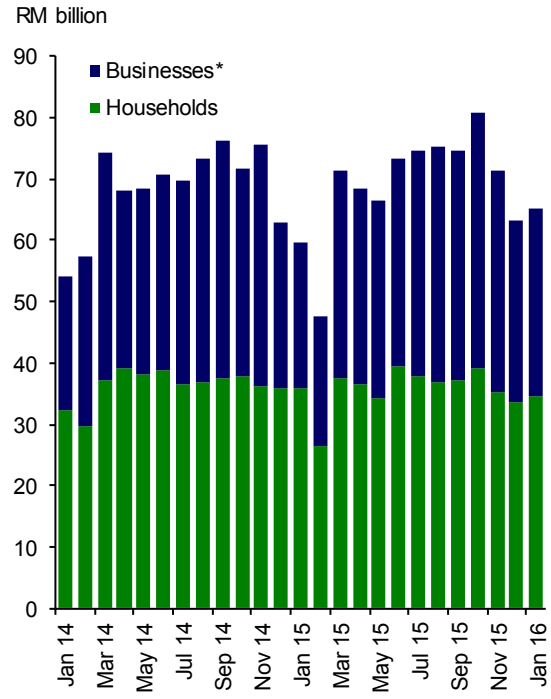
Loan Disbursements by the Banking System



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

Source: Bank Negara Malaysia

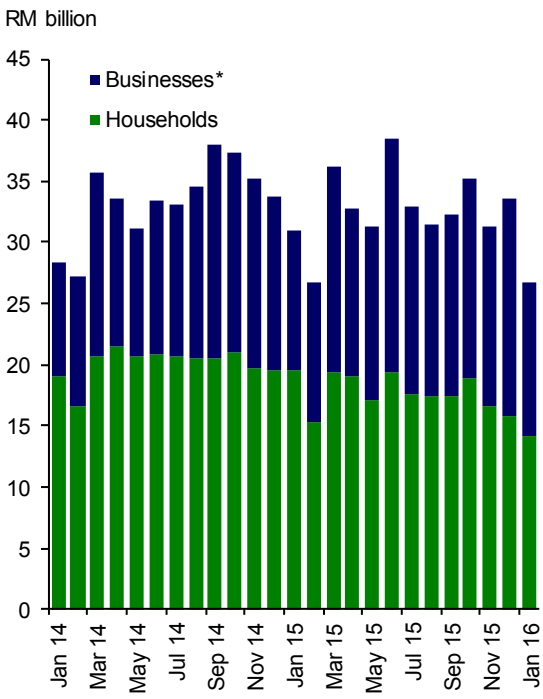
Loan Applications to the Banking System



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

Source: Bank Negara Malaysia

Loan Approvals by the Banking System

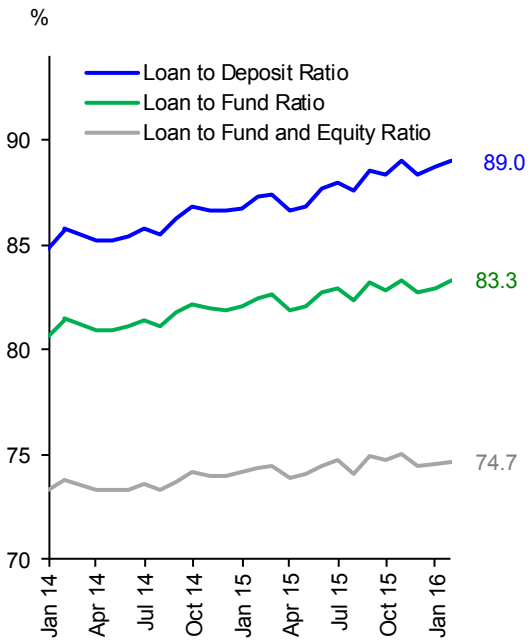


* Includes domestic financial institutions, goverment, other domestic entities and foreign entities

Source: Bank Negara Malaysia

Liquidity in the banking system remained ample

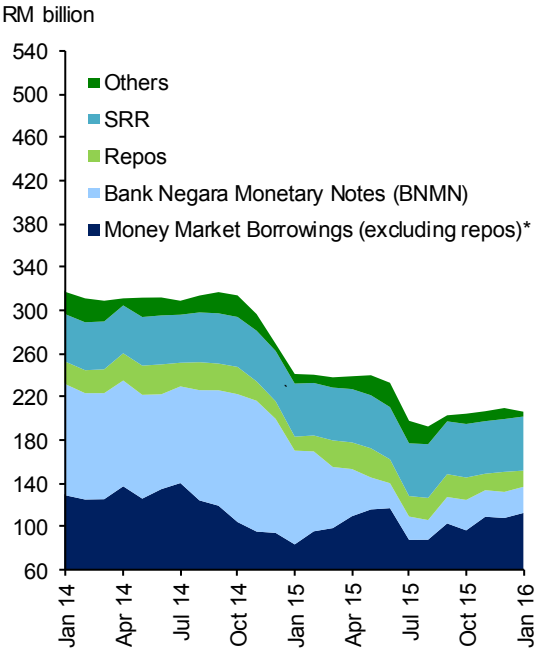
Loan to Deposit, Loan to Fund and Loan to Fund and Equity Ratios



* From July 2015 onw ards, loans exclude financing funded by Islamic Investment Accounts

Source: Bank Negara Malaysia

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

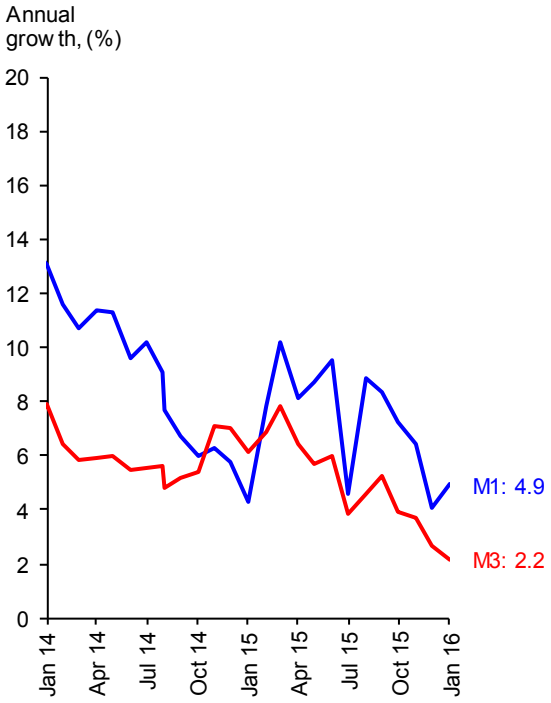


* Money Market Borrowings (excluding repos) include Direct Borrowing, Wadiah Acceptances and Commodity Murabahah Programme (CMP)

Source: Bank Negara Malaysia

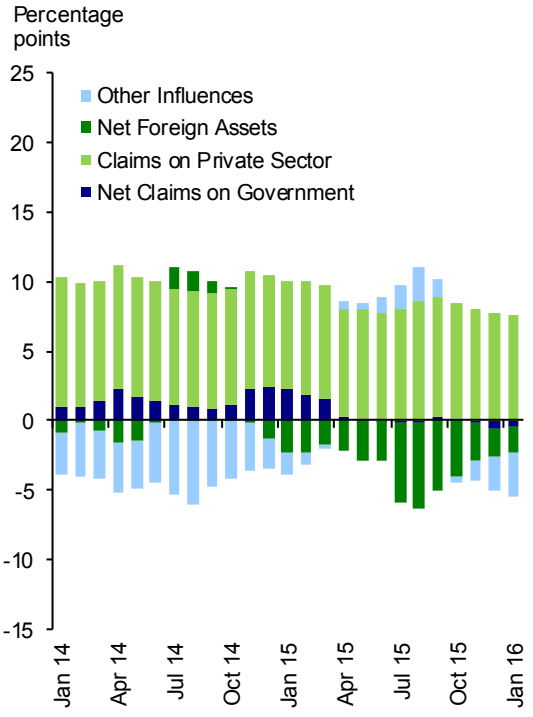
Broad money growth moderated in January

M1 and M3



Source: Bank Negara Malaysia

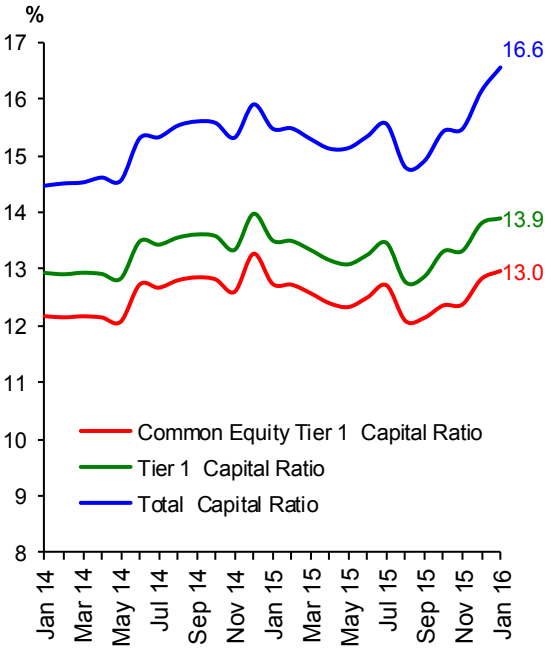
Main Contributors of M3 Annual Growth



Source: Bank Negara Malaysia

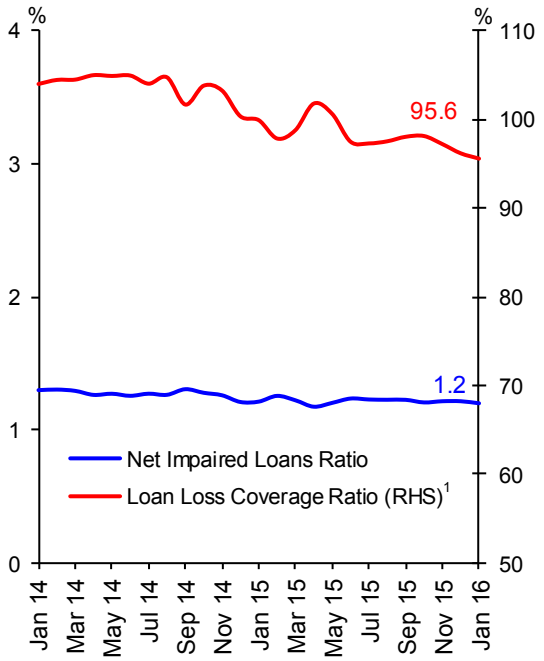
Banking system capitalisation remained strong with stable loan quality

Capital Strength



Source: Bank Negara Malaysia

Net Impaired Loans Ratio and Loan Loss Coverage Ratio

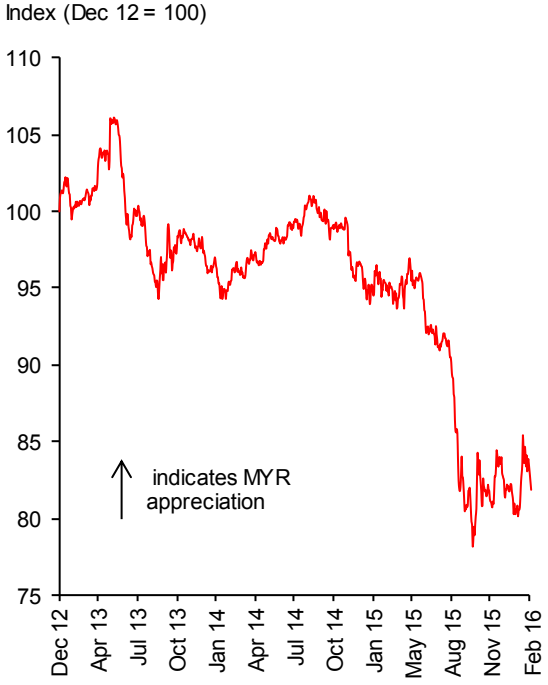


[1] Refers to ratio of individual plus collective impairment provisions to total impaired loans

Source: Bank Negara Malaysia

The ringgit appreciated against the currencies of major trade partners

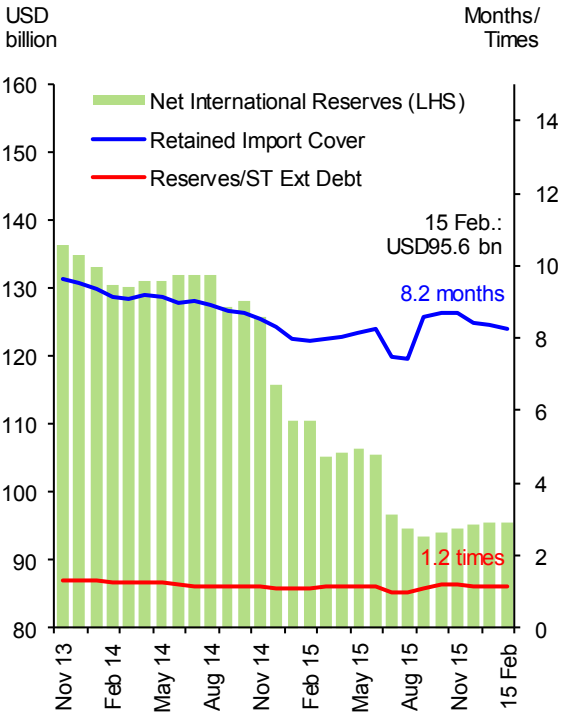
Index of Ringgit Performance against Major Trade Partners*



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

Source: Bank Negara Malaysia

Net International Reserves



Source: Bank Negara Malaysia

Key Monetary and Financial Statistics

		Nov 15		Dec 15		Jan 16	
		O/stg	Ann. growth	O/stg	Ann. growth	O/stg	Ann. growth
		(RM bil)	(%)	(RM bil)	(%)	(RM bil)	(%)
Monetary Aggregates							
Reserve money		134.6	9.7	137.3	10.1	144.1	8.6
M1		352.3	6.5	360.5	4.1	363.4	4.9
M2		1,577.9	4.0	1,589.2	2.9	1,581.1	2.2
M3		1,584.1	3.7	1,595.3	2.7	1,588.3	2.2
Banking System							
Net financing[1]		1,902.8	8.4	1,933.7	8.6	1,934.1	8.3
Loan to deposit ratio (%) [2]		88.3		88.7		89.0	
Loan to fund ratio (%) [2&3]		82.7		83.0		83.3	
Loan to fund and equity ratio (%) [2,3&4]		74.5		74.6		74.7	
Loans applied (during the period)		71.5	-5.4	63.4	0.7	65.0	9.3
Loans approved (during the period)		31.4	-11.0	33.6	-0.6	26.7	-14.0
Loans disbursed (during the period)		85.3	-2.8	108.4	5.2	91.8	0.3
Loans repaid (during the period)		85.8	7.0	95.9	7.5	92.7	1.8
Banking System Health							
Total capital ratio (%) [5]		15.5		16.1		16.6	
Tier 1 capital ratio (%) [5]		13.3		13.8		13.9	
Common equity tier 1 capital ratio (%) [5]		12.4		12.8		13.0	
Net impaired loans ratio (%)		1.2		1.2		1.2	
BNM International Reserves (end-period)							
Net Reserves in RM billion		420.1		409.1		410.1	
Net Reserves in USD billion (equivalent)		94.6		95.3		95.5	
Months of retained imports		8.7		8.4		8.4	
Interest Rates at end-period [average for the month]							
Overnight Policy Rate (OPR)		3.25		3.25		3.25	
Interbank:	Overnight	3.15 [3.18]		3.05 [3.11]		3.07 [3.12]	
	1-week	3.22 [3.24]		3.13 [3.18]		3.14 [3.17]	
	1-month	3.45 [3.39]		3.45 [3.42]		3.50 [3.35]	
Fixed deposits of commercial banks:	1-month	3.08		3.08		3.08	
	3-month	3.13		3.13		3.13	
BLR of commercial banks		6.79		6.79		6.79	
Base Rate [6]		3.85		3.86		3.87	
Weighted ALR of commercial banks		5.39		5.40		5.42	
Prices							
Consumer Price Index (CPI) (2010=100)		114.8	2.6	114.8	2.7	114.5	3.5

[1] Comprises banking system 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

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	398,526.2	(276,598.1)
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	1	126,854.8	70,762.9	43,856.2	12,235.8	-	(9,660.8)	1,852.2	11,512.9	5,824.6	429,137.5	(298,446.5)
	2	120,947.4	66,296.0	44,354.5	10,296.9	-	(12,246.7)	1,852.2	14,098.9	5,777.8	420,766.4	(293,350.0)
	3	119,911.1	66,005.5	44,277.5	9,628.1	-	(10,372.3)	1,852.2	12,224.5	5,699.6	417,776.0	(293,192.2)
	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	398,526.2	(276,598.1)
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)

[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	1	81,897.5	2,060.5	127.1	1,808.2	5,262.3	1,820.8	39,756.1	28,510.7	74.8	24.7	43.4	152.3	597.5	748.6	803.1	32.9	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
	2	76,462.6	1,971.5	127.1	1,714.0	4,888.7	1,648.6	36,246.2	27,302.2	74.8	24.7	43.4	152.9	600.3	753.2	807.6	32.8	9.7	2.8	1.4	14.9	11.5	12.8	8.4	13.2
	3	75,533.4	1,904.1	127.0	1,632.8	4,662.9	1,598.1	35,770.5	27,260.1	74.8	24.7	43.4	153.6	603.4	757.4	813.1	32.8	9.7	2.8	1.4	14.9	11.6	12.8	8.4	13.2
	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

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

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

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

RM juta / *RM million*

Akhir tempoh / *End of period*		M3	M2	M1			Separuh Wang Secara Kecil[1, 5] / *Narrow Quasi-Money*[1]							Deposit yang disimpan di institusi perbankan yang lain[4, 5] / *Deposits placed with other banking institutions*[4, 5]
		Jumlah / *Total*	Jumlah / *Total*	Jumlah / *Total*	Mata wang dalam edaran / *Currency in circulation*	Deposit permintaan / *Demand deposits*	Jumlah / *Total*	Deposit tabungan / *Savings deposits*	Deposit tetap / *Fixed deposits*	NID / *NIDs*	Repo / *Repos*	Deposit mata wang asing[2] / *Foreign currency deposits*[2]	Lain-lain deposit[3] / *Other deposits*[3]	
2013	1	1,375,858.0	1,355,381.2	297,582.2	60,071.5	237,510.8	1,057,799.0	126,011.0	619,969.7	20,736.6	5,823.2	73,996.7	211,261.6	20,476.8
	2	1,379,389.6	1,358,466.8	294,329.3	61,670.0	232,659.3	1,064,137.4	128,800.1	623,243.3	19,550.6	5,002.6	72,880.3	214,660.5	20,922.8
	3	1,392,122.9	1,373,101.6	293,719.6	61,175.2	232,544.5	1,079,382.0	129,017.8	636,731.3	20,064.5	5,002.6	71,164.2	217,401.7	19,021.3
	4	1,399,798.9	1,382,444.1	292,406.8	61,196.8	231,210.0	1,090,037.2	129,863.3	644,888.5	19,597.5	5,161.9	71,634.5	218,891.4	17,354.8
	5	1,414,632.1	1,398,166.3	295,628.3	60,710.7	234,917.5	1,102,538.0	128,664.2	649,938.4	22,501.8	5,750.4	77,524.3	218,159.1	16,465.8
	6	1,414,539.9	1,400,408.0	298,805.5	61,047.0	237,758.4	1,101,602.5	130,169.2	657,497.7	24,631.3	5,056.1	77,618.0	206,630.2	14,131.9
	7	1,423,236.9	1,409,696.3	304,203.0	62,179.7	242,023.3	1,105,493.3	132,470.5	659,777.6	24,292.3	5,630.2	75,450.9	207,871.9	13,540.5
	8	1,425,783.4	1,410,528.0	299,990.7	62,479.8	237,510.9	1,110,537.3	132,702.1	664,177.4	23,366.7	4,995.5	77,587.1	207,708.7	15,255.4
	9	1,429,486.9	1,416,222.3	309,595.4	61,641.5	247,953.8	1,106,626.9	132,929.7	668,980.2	23,758.3	6,751.2	72,580.9	201,626.6	13,264.6
	10	1,439,106.5	1,423,582.6	309,144.2	61,286.9	247,857.2	1,114,438.4	129,852.8	677,270.3	23,002.7	7,346.4	74,886.5	202,079.7	15,523.9
	11	1,426,601.0	1,409,659.1	311,419.8	62,123.2	249,296.6	1,098,239.3	129,893.0	665,720.7	20,621.9	1,922.0	75,079.8	205,001.9	16,941.9
	12	1,452,317.1	1,436,451.9	327,596.0	62,980.6	264,615.4	1,108,855.8	131,765.2	671,265.1	18,291.8	2,089.7	80,327.1	205,117.0	15,865.3
2014	1	1,464,408.9	1,447,905.3	331,995.5	71,356.5	260,639.1	1,115,909.8	135,785.3	672,170.2	17,958.1	420.2	81,436.6	208,139.4	16,503.6
	2	1,460,142.2	1,444,810.7	325,880.7	66,678.1	259,202.6	1,118,929.9	137,590.3	673,476.5	17,994.9	441.6	85,099.4	204,327.2	15,331.5
	3	1,473,982.2	1,459,864.1	327,064.2	66,327.5	260,736.7	1,132,799.9	136,956.0	679,618.5	18,074.4	49.7	88,880.3	209,221.0	14,118.1
	4	1,483,962.1	1,469,619.4	325,494.9	65,609.1	259,885.8	1,144,124.5	137,093.0	687,109.2	17,741.1	515.4	89,574.7	212,091.1	14,342.8
	5	1,491,872.3	1,476,642.7	324,030.9	66,197.7	257,833.2	1,152,611.9	135,260.4	685,784.6	24,304.6	2,789.2	91,368.2	213,105.0	15,229.5
	6	1,493,519.9	1,479,547.5	329,259.9	65,531.2	263,728.7	1,150,287.6	136,128.2	679,784.5	18,011.5	1,146.4	93,801.6	221,415.4	13,972.5
	7	1,503,683.5	1,489,302.3	331,856.8	68,323.9	263,532.9	1,157,445.6	136,394.8	681,048.3	18,006.4	2,205.4	97,961.6	221,829.1	14,381.1
	8	1,494,121.5	1,480,834.2	322,962.4	66,890.9	256,071.4	1,157,871.9	134,136.6	687,515.9	20,785.8	1,033.4	91,166.0	223,234.2	13,287.3
	9	1,503,932.1	1,492,807.3	330,415.5	65,701.7	264,713.8	1,162,391.7	134,290.7	687,702.4	21,676.7	0.0	92,522.7	226,199.2	11,124.9
	10	1,516,474.6	1,504,906.8	327,548.6	65,928.1	261,620.5	1,177,358.2	132,410.2	698,886.9	23,835.9	0.0	90,696.6	231,528.6	11,567.8
	11	1,527,814.2	1,517,588.1	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	1,554,344.5	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	7,791.8
	2	1,560,923.4	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	8,241.7
	3	1,589,743.6	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	6,172.8
	4	1,579,858.5	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	7,650.4
	5	1,576,329.5	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	8,590.7
	6	1,582,522.6	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	7,383.6
	7	1,561,348.4	1,555,414.1	347,180.9	74,174.2	273,006.6	1,208,233.2	134,986.3	732,152.3	18,437.3	49.0	115,177.6	207,430.6	5,934.3
	8	1,562,887.4	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	6,660.4
	9	1,582,462.2	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	7,994.8
	10	1,576,461.0	1,569,290.1	351,244.4	75,786.7	275,457.8	1,218,045.7	135,331.5	737,502.5	12,987.2	0.0	133,069.8	199,154.7	7,170.9
	11	1,584,117.8	1,577,928.3	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	6,189.6
	12	1,595,263.7	1,589,204.2	360,458.3	76,869.1	283,589.3	1,228,745.8	135,590.7	742,794.1	12,598.0	0.0	139,194.4	198,568.8	6,059.5
2016	1	1,588,277.5	1,581,104.1	363,387.2	81,749.6	281,637.7	1,217,716.9	136,539.9	735,670.7	10,760.6	0.0	130,580.2	204,165.4	7,173.4

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]
2013	1	1,375,858.0	297,364.1	59,850.0	237,514.1	1,078,493.9	126,011.0	633,600.2	16,299.4	5,823.2	74,020.9	222,739.2
	2	1,379,389.6	293,936.2	61,485.7	232,450.4	1,085,453.4	128,800.1	635,668.2	16,079.9	5,002.6	73,108.8	226,793.9
	3	1,392,122.9	293,425.4	60,976.6	232,448.8	1,098,697.5	129,017.8	649,061.1	15,443.9	5,002.6	71,155.0	229,017.1
	4	1,399,798.9	291,988.6	60,879.7	231,108.9	1,107,810.2	129,863.3	656,798.0	14,754.6	5,063.2	71,503.8	229,827.4
	5	1,414,632.1	295,027.3	60,414.8	234,612.5	1,119,604.8	128,664.2	662,403.7	15,443.4	5,750.4	77,077.7	230,265.4
	6	1,414,539.9	297,947.4	60,689.7	237,257.7	1,116,592.5	130,169.2	669,151.4	16,737.6	5,056.1	77,441.0	218,037.3
	7	1,423,236.9	303,443.6	61,907.8	241,535.8	1,119,793.3	132,470.5	670,256.2	16,832.8	5,630.2	75,547.1	219,056.5
	8	1,425,783.4	299,491.5	62,262.6	237,228.9	1,126,291.8	132,702.1	674,441.6	16,659.9	4,995.5	77,605.7	219,887.1
	9	1,429,486.9	309,016.2	61,394.4	247,621.8	1,120,470.6	132,929.7	677,891.4	17,107.8	6,751.2	72,312.7	213,477.8
	10	1,439,106.5	308,392.2	60,992.7	247,399.5	1,130,714.3	129,852.8	688,707.1	17,023.3	7,346.4	74,502.8	213,281.9
	11	1,426,601.0	311,114.2	61,953.4	249,160.8	1,115,486.8	129,893.0	676,217.9	15,844.6	1,922.0	75,008.5	216,600.8
	12	1,452,317.1	327,164.0	62,710.2	264,453.7	1,125,153.2	131,765.2	680,888.5	14,172.0	2,089.7	80,116.0	216,121.8
2014	1	1,464,408.9	331,498.6	71,106.7	260,391.9	1,132,910.2	135,785.3	682,499.8	13,848.4	420.2	81,487.7	218,868.8
	2	1,460,142.2	325,449.3	66,476.5	258,972.8	1,134,692.9	137,590.3	682,910.2	13,949.0	441.6	85,029.7	214,772.1
	3	1,473,982.2	326,547.4	66,170.5	260,376.9	1,147,434.8	136,956.0	689,404.8	12,948.4	49.7	88,368.1	219,707.8
	4	1,483,962.1	325,036.1	65,371.1	259,665.0	1,158,926.0	137,093.0	696,889.7	12,871.8	515.4	88,989.5	222,566.6
	5	1,491,872.3	323,587.8	65,966.3	257,621.5	1,168,284.4	135,260.4	696,098.0	19,096.4	2,789.2	90,728.3	224,312.1
	6	1,493,519.9	328,658.7	65,338.8	263,319.9	1,164,861.2	136,128.2	689,937.1	13,477.3	1,146.4	93,295.0	230,877.1
	7	1,503,683.5	331,221.2	68,072.2	263,149.0	1,172,462.2	136,394.8	691,522.2	13,153.3	2,205.4	97,449.7	231,736.9
	8	1,494,121.5	322,312.8	66,597.9	255,715.0	1,171,808.7	134,136.6	697,191.1	15,702.5	1,033.4	90,478.7	233,266.5
	9	1,503,932.1	329,857.0	65,483.3	264,373.7	1,174,075.1	134,290.7	696,773.1	16,001.8	0.0	91,865.6	235,144.0
	10	1,516,474.6	326,961.8	65,736.6	261,225.2	1,189,512.8	132,410.2	708,640.7	17,356.1	0.0	90,141.2	240,964.6
	11	1,527,814.2	330,207.2	66,999.4	263,207.8	1,197,607.0	131,721.4	716,916.9	18,263.2	492.1	90,625.4	239,587.9
	12	1,553,807.4	345,816.3	68,029.4	277,786.9	1,207,991.2	134,931.4	720,844.8	18,177.3	497.4	95,513.1	238,027.2
2015	1	1,554,344.5	345,792.7	71,002.4	274,790.3	1,208,551.8	137,074.4	724,161.7	17,693.4	786.9	96,530.2	232,305.2
	2	1,560,923.4	351,011.5	74,644.5	276,367.0	1,209,911.9	139,031.3	732,691.3	17,783.4	554.4	99,909.4	219,942.1
	3	1,589,743.6	359,604.3	71,947.7	287,656.5	1,230,139.4	138,643.7	740,209.1	16,690.3	493.3	111,064.4	223,038.5
	4	1,579,858.5	351,326.8	72,520.5	278,806.3	1,228,531.7	139,692.9	746,369.9	14,491.5	48.8	108,078.5	219,850.1
	5	1,576,329.5	351,758.1	73,435.8	278,322.3	1,224,571.4	133,984.0	751,340.8	12,547.1	161.6	111,958.3	214,579.6
	6	1,582,522.6	360,058.8	72,783.0	287,275.8	1,222,463.8	136,936.8	743,810.2	11,196.0	794.1	111,056.9	218,669.7
	7	1,561,348.4	346,419.5	73,997.4	272,422.1	1,214,928.9	134,986.3	740,228.6	10,082.0	0.0	113,843.7	215,788.3
	8	1,562,887.4	350,709.8	75,223.8	275,486.0	1,212,177.6	134,708.0	739,287.5	8,886.8	502.2	120,971.3	207,821.8
	9	1,582,462.2	357,158.8	74,905.6	282,253.2	1,225,303.4	136,575.6	740,516.7	8,891.8	0.0	128,814.8	210,504.6
	10	1,576,461.0	350,446.1	75,619.5	274,826.6	1,226,014.9	135,331.5	743,196.0	8,393.8	0.0	132,244.7	206,848.9
	11	1,584,117.8	351,247.1	75,519.2	275,727.9	1,232,870.7	134,484.4	738,279.7	7,821.7	0.0	140,534.4	211,750.4
	12	1,595,263.7	359,516.7	76,642.9	282,873.9	1,235,747.0	135,590.7	746,186.4	9,256.2	0.0	138,227.5	206,486.1
2016	1	1,588,277.5	362,664.9	81,559.5	281,105.4	1,225,612.6	136,539.9	738,684.1	8,272.5	0.0	129,194.2	212,921.9

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

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

1.3.2 Faktor Penentu M3
Factors Affecting M3

RM juta / *RM million*

Pada akhir tempoh		Jumlah	Tuntutan bersih ke atas Kerajaan *Net Claims on Government*			Tuntutan ke atas Sektor Swasta *Claims on the Private Sector*			Aset Asing Bersih *Net Foreign Assets*			Pengaruh Lain[2]
			Jumlah	Tuntutan ke atas Kerajaan	Deposit Kerajaan[2]	Jumlah	Pinjaman[1]	Sekuriti	Jumlah	BNM	Sistem Perbankan	
End of period		*Total*	*Total*	*Claims on Government*	*Government Deposits* [2]	*Total*	*Loans* [1]	*Securities*	*Total*	*BNM*	*Banking System*	*Other Influences* [2]
2013	1	1,375,858.0	61,056.1	110,985.5	49,929.4	1,206,306.5	1,074,111.0	132,195.5	513,068.5	422,196.7	90,871.7	(404,573.1)
	2	1,379,389.6	60,773.7	108,970.8	48,197.1	1,212,974.9	1,080,131.1	132,843.7	503,323.5	422,659.7	80,663.8	(397,682.5)
	3	1,392,122.9	57,605.9	103,061.1	45,455.3	1,224,884.9	1,090,947.1	133,937.8	507,187.7	424,997.8	82,189.9	(397,555.6)
	4	1,399,798.9	55,861.6	105,821.2	49,959.6	1,229,251.3	1,096,758.7	132,492.6	520,758.6	426,996.6	93,762.1	(406,072.7)
	5	1,414,632.1	57,619.0	101,137.0	43,518.0	1,239,575.1	1,107,121.8	132,453.4	527,351.2	430,520.7	96,830.5	(409,913.2)
	6	1,414,539.9	59,457.1	108,660.1	49,202.9	1,253,479.7	1,120,338.4	133,141.3	508,473.5	426,338.0	82,135.5	(406,870.5)
	7	1,423,236.9	67,929.8	119,266.7	51,336.9	1,258,222.3	1,126,717.6	131,504.7	501,946.7	431,834.8	70,111.9	(404,861.9)
	8	1,425,783.4	68,406.2	121,662.3	53,256.1	1,265,985.8	1,134,965.2	131,020.6	494,773.9	421,669.0	73,104.8	(403,382.5)
	9	1,429,486.9	74,519.6	124,827.1	50,307.5	1,278,014.4	1,145,665.5	132,348.9	510,938.8	437,797.0	73,141.7	(433,985.9)
	10	1,439,106.5	69,228.8	123,013.4	53,784.6	1,290,980.2	1,155,066.8	135,913.4	516,687.3	439,488.7	77,198.6	(437,789.7)
	11	1,426,601.0	59,862.8	122,109.3	62,246.5	1,301,626.6	1,162,391.1	139,235.5	509,912.2	437,058.1	72,854.1	(444,800.5)
	12	1,452,317.1	70,013.3	124,014.3	54,001.0	1,321,311.5	1,178,908.0	142,403.5	514,397.1	435,062.6	79,334.5	(453,404.8)
2014	1	1,464,408.9	74,696.0	130,133.4	55,437.4	1,334,485.9	1,190,987.1	143,498.8	519,004.8	429,137.5	89,867.3	(463,777.9)
	2	1,460,142.2	75,354.9	132,946.4	57,591.6	1,335,559.2	1,194,293.1	141,266.1	520,343.2	420,766.4	99,576.8	(471,115.0)
	3	1,473,982.2	77,004.8	136,270.0	59,265.2	1,345,647.3	1,203,504.7	142,142.6	518,941.0	417,776.0	101,165.0	(467,610.9)
	4	1,483,962.1	87,843.1	135,876.0	48,032.9	1,353,808.1	1,209,079.1	144,728.9	520,709.0	420,966.2	99,742.7	(478,398.1)
	5	1,491,872.3	81,404.3	136,834.4	55,430.1	1,362,640.2	1,218,699.6	143,940.6	527,297.2	420,224.2	107,073.0	(479,469.5)
	6	1,493,519.9	79,891.8	139,862.5	59,970.7	1,374,690.9	1,229,991.5	144,699.3	519,628.0	416,913.5	102,714.5	(480,690.7)
	7	1,503,683.5	83,135.3	138,463.2	55,327.9	1,378,607.3	1,231,356.7	147,250.6	537,597.7	416,789.6	120,808.1	(495,656.8)
	8	1,494,121.5	81,882.1	140,389.0	58,506.9	1,385,270.4	1,239,203.1	146,067.3	530,295.9	417,471.1	112,824.8	(503,326.9)
	9	1,503,932.0	86,156.2	144,692.2	58,536.0	1,398,487.2	1,251,933.6	146,553.6	514,007.3	410,321.5	103,685.8	(494,718.7)
	10	1,516,474.6	86,287.4	151,173.5	64,886.1	1,410,305.6	1,263,599.6	146,706.0	509,346.1	413,099.5	96,246.6	(489,464.4)
	11	1,527,814.2	92,088.6	156,507.2	64,418.6	1,422,423.8	1,273,517.2	148,906.7	498,882.0	405,089.1	93,792.8	(485,580.2)
	12	1,553,807.4	104,330.5	155,350.3	51,019.8	1,439,266.8	1,290,295.6	148,971.2	502,912.0	398,526.2	104,385.8	(492,701.9)
2015	1	1,554,344.5	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	(493,902.5)
	2	1,560,923.4	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	(489,370.3)
	3	1,589,743.6	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	(487,958.9)
	4	1,579,858.5	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	(486,412.9)
	5	1,576,329.5	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	(488,108.8)
	6	1,582,522.6	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	(494,418.8)
	7	1,561,348.4	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	(501,177.4)
	8	1,562,887.4	78,518.5	156,074.5	77,556.0	1,513,672.9	1,358,886.3	154,786.6	468,853.8	350,578.3	118,275.5	(498,157.8)
	9	1,582,462.2	90,360.6	158,936.9	68,576.3	1,527,794.0	1,370,684.5	157,109.5	526,888.4	406,784.4	120,104.1	(562,580.8)
	10	1,576,461.0	87,604.6	153,744.7	66,140.1	1,537,045.4	1,376,649.2	160,396.2	536,325.6	409,593.8	126,731.9	(584,514.6)
	11	1,584,117.8	88,654.8	151,525.0	62,870.2	1,545,799.0	1,382,310.2	163,488.8	546,466.5	411,766.5	134,700.0	(596,802.5)
	12	1,595,263.7	95,568.1	153,879.7	58,311.7	1,559,398.5	1,396,417.6	162,980.8	527,510.7	401,077.7	126,433.0	(587,213.5)

^ Bermula dari bulan Disember 1996, data telah disusun atur berdasarkan sistem laporan statistik yang baru.
* Berkuatkuasa mulai 15 September 1998, berikutan penetapan kadar pertukaran Ringgit/Dolar Amerika pada RM3.80, semua harta dan tanggungan dalam mata wang asing telah dinilai semula kepada ringgit mengikut kadar pertukaran pada tarikh pelaporan dan keuntungan kadar pertukaran tersebut telah diambilkira dalam rekod perakaunan Bank.
\# Bermula dari bulan Disember 1999, M3 telah disemak semula untuk mengambil kira lain-lain deposit.
1 Bermula dari bulan Disember 1996, data termasuk pinjaman yang dijual kepada Cagamas dengan rekursa.
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		395,559.3	3,295.3	6,518.1	2,454.7	0	1,730.6	6,499.3	t.d.	2,113.9	9,445.4	427,616.5
2015		398,169.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,857.4	t.d.	2,113.9	19,163.2	440,458.5
2014	1	426,293.6	3,174.9	6,488.5	1,852.2	0	11,930.6	6,631.8	t.d.	t.d.	7,321.2	463,692.8
	2	417,921.7	3,179.0	6,488.7	1,852.2	0	10,564.2	6,577.9	t.d.	t.d.	7,332.8	453,916.5
	3	414,918.7	3,190.8	6,482.3	1,852.2	0	10,342.2	6,495.2	t.d.	t.d.	7,432.2	450,713.7
	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	395,559.3	3,295.3	6,518.1	2,454.7	0	1,730.6	6,499.3	t.d.	2,113.9	9,445.4	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	398,169.3	3,291.3	7,656.4	1,916.8	0	1,290.2	6,857.4	t.d.	2,113.9	19,163.2	440,458.5
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

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

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

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

RM juta / *RM million*

Pada akhir tempoh *End of Period*	Modal Dibayar *Paid-up Capital*	Kumpulan Wang Rizab * *Reserves **	Matawang dalam Edaran *Currency in Circulation*	Deposit / *Deposits*: Institusi Kewangan *Financial Institutions*	Kerajaan Persekutuan *Federal Government*	Lain-lain *Others*	Bil Bank Negara dan Bon *Bank Negara Bills and Bonds*	Peruntukan Hak Pengeluaran Khas *Allocation of Special Drawing Rights*	Liabiliti Lain *Other Liabilities*	Jumlah Liabiliti *Total Liabilities*
2014	100.0	68,150.4	77,734.6	141,160.6	5,263.6	2,033.7	105,476.7	6,819.2	20,877.7	427,616.5
2015	100.0	131,024.7	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,458.5
2014 1	100.0	55,390.0	81,897.4	180,654.6	11,512.9	3,075.2	102,658.5	6,790.3	21,613.8	463,692.8
2	100.0	56,850.2	76,462.6	175,531.6	14,098.9	2,878.2	98,385.7	6,790.3	22,818.9	453,916.5
3	100.0	57,039.5	75,533.4	174,828.4	12,224.5	2,433.7	98,109.4	6,783.4	23,661.4	450,713.7
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	68,150.4	77,734.6	141,160.6	5,263.6	2,033.7	105,476.7	6,819.2	20,877.7	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	131,024.7	88,157.4	157,170.3	10,212.9	588.2	24,113.8	8,009.1	21,082.1	440,458.5
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

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

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

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

Jenis Tabung/Kemudahan Jaminan *Type of Fund/Guarantee Facility*	Tarikh ditubuhkan *Date established*	Jumlah peruntukkan (RM juta) *Fund allocation (RM million)*	Jumlah diluluskan *Amount approved* RM juta *RM million*		Bil. permohonan diluluskan *No. of appl. approved* *As at end Dec-15*		Jumlah dikeluarkan (a) *Amount drawdown (a)* RM juta *RM million*		Jumlah dibayar balik (b) *Amount repaid (b)*		Baki tertunggak (a)-(b) *Amount outstanding (a)-(b)*	
			Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan Jan-16 *As at end Jan-16*	Pada akhir bulan Dis-15	Pada akhir bulan Jan-16 *As at end Jan-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan Jan-16 *As at end Jan-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan Jan-16 *As at end Jan-16*	Pada akhir bulan Dis-15 *As at end Dec-15*	Pada akhir bulan Jan-16 *As at end Jan-16*
Tabung-tabung yang masih dibuka untuk permohonan baru *Funds that are open for new applications*												
1. Tabung Untuk Makanan/Fund for Food	4 Jan, 1993	300 [1/]	2,030.3	2,030.6	11,315	11,319	1,994.8	1,999.2	1,741.6	1,741.6	253.2	257.5
2. Tabung Usahawan Baru 2/New Entrepreneurs Fund 2	15 Jul, 2001	2,300 [2/]	4,542.2	4,555.1	8,038	8,062	4,360.5	4,365.7	3,826.2	3,839.7	534.3	526.1
3. Tabung Industri Kecil dan Sederhana 2/Fund for Small and Medium Industries 2	15 Apr, 2000	6,050 [3/]	19,690.4	19,838.2	28,747	28,901	18,697.2	18,836.5	14,186.8	14,265.6	4,510.4	4,570.9
4. Tabung Projek Usahawan Bumiputera - i*/Bumiputera Entrepreneur Project Fund - i*	1 Jul, 2009	300	743.7	751.6	1,101	1,110	430.5	437.6	347.1	355.9	83.4	81.7
5. Tabung Pembiayaan Mikro/Micro Enterprise Fund	4 Nov, 2008	200	355.2	360.7	16,929	17,207	353.0	356.4	230.0	236.8	123.0	119.6
6. Kemudahan Bantuan Khas 2015/Special Relief Facility 2015	23-Jan-15	500 [4/]	138.1	138.1	933	933	135.5	136.1	0.9	1.3	134.6	134.8
Tabung-tabung / Kemudahan-kemudahan jaminan yang telah ditutup untuk permohonan baru *Funds / Guarantee facilities that have been closed for new applications*												
1. Tabung Pemulihan Usahawan/Enterprise Rehabilitation Fund	6 Feb., 1988	800 [3/]	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 [3/]	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 [3/]	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 [3/]	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 / *End of Period*		Wang Tunai dan Kesamaan Tunai / *Cash and Cash Equivalents*	Deposit yang Disimpan dan Repo Berbalik / *Deposits Placed and Reverse Repos*		Simpanan Berkanun dengan Bank Negara Malaysia / *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu / *Amount Due from Designated Financial Institutions*						Instrumen Deposit Boleh Niaga yang Dipegang / *Negotiable Instrument Deposits Held*	Sekuriti Malaysia / *Malaysian Securities*			Pinjaman dan Pendahulu-an / *Loans and Advances*	Harta Benda, Loji dan Kelengkap-an / *Property, Plant and Equipment*	Aset Lain / *Other Assets*	Jumlah Aset / *Total Assets*
			Baki Akaun Semasa dengan Bank Negara Malaysia / *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik / *Other Deposits Placed and Reverse Repos*		Pemastautin / *Residents*					Bukan Pemastautin / *Non-Residents*		Bil Perbendaha-raan / *Treasury Bills*	Sekuriti Kerajaan / *Government Securities*	Sekuriti Lain / *Other Securities*				
						Bank Negara Malaysia / *Bank Negara Malaysia*	Bank Perdagang-an / *Commercial Banks*	Bank-bank Islam / *Islamic Banks*	Bank Pelaburan / *Investment Banks*	Institusi Perbankan Lain / *Other Banking Institutions*								
2015	1	26,999.8	1,877.6	29,946.0	49,092.7	83,081.3	38,807.3	19,053.0	7,699.8	2,846.9	90,428.5	64,374.0	3,213.5	55,551.8	276,144.3	1,321,800.1	5,784.0	175,872.4	2,252,573.0
	2	27,396.6	416.9	31,134.7	48,563.7	95,458.1	37,644.7	16,739.8	7,645.5	4,273.8	86,766.1	64,628.5	3,013.9	48,713.8	269,016.2	1,327,434.2	5,764.5	162,802.1	2,237,413.1
	3	36,106.5	640.0	34,311.2	48,876.6	98,915.7	35,912.3	16,310.0	7,254.3	3,999.7	97,202.7	66,595.7	2,945.8	48,290.8	261,246.5	1,339,927.2	5,776.3	174,470.7	2,278,782.0
	4	33,416.7	687.6	38,946.1	49,331.8	106,833.5	33,936.6	16,053.0	7,675.3	4,929.7	89,383.4	64,502.3	2,337.5	48,105.3	254,719.8	1,340,638.4	5,755.0	161,301.7	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	45,543.9	255,582.3	1,352,089.8	5,616.4	167,086.8	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	43,142.6	257,430.7	1,366,527.1	5,603.3	171,507.8	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	46,627.2	256,781.0	1,374,537.7	5,558.0	177,102.3	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	46,681.9	252,941.4	1,395,657.2	5,537.4	218,756.8	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	47,144.1	253,187.8	1,401,761.3	5,515.5	235,325.6	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	41,885.8	255,984.3	1,407,828.2	5,504.8	211,033.6	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	33,447.4	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	43,576.9	250,369.3	1,423,855.0	5,827.5	206,334.5	2,355,727.6
2016	1	31,632.2	1,002.6	30,344.6	49,855.7	106,043.5	27,637.2	19,008.6	6,146.2	2,607.1	84,975.8	58,335.2	2,768.9	45,906.8	253,114.8	1,425,396.3	5,800.9	216,235.3	2,366,811.6

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.

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

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Wang Tunai dan Kesamaan Tunai *Cash and Cash Equivalents*	Deposit yang Disimpan dan Repo Berbalik *Deposits Placed and Reverse Repos*		Simpanan Berkanun dengan Bank Negara Malaysia *Statutory Deposits with Bank Negara Malaysia*	Jumlah yang akan Diterima Daripada Institusi Kewangan Tertentu *Amount Due from Designated Financial Institutions*						Instrumen Deposit Boleh Niaga yang Dipegang *Negotiable Instrument Deposits Held*	Sekuriti Malaysia *Malaysian Securities*			Pinjaman dan Pendahuluan *Loans and Advances*	Harta Benda, Loji dan Kelengkapan *Property, Plant and Equipment*	Aset Lain *Other Assets*	Jumlah Aset *Total Assets*
			Baki Akaun Semasa dengan Bank Negara Malaysia *Balances in Current Account with Bank Negara Malaysia*	Deposit lain yang Disimpan dan Repo Berbalik *Other Deposits Placed and Reverse Repos*		Pemastautin *Residents*					Bukan Pemastautin *Non-Residents*		Bil Perbendaha-raan *Treasury Bills*	Sekuriti Kerajaan *Government Securities*	Sekuriti Lain *Other Securities*				
						Bank Negara Malaysia *Bank Negara Malaysia*	Bank Perdagang-an *Commercial Banks*	Bank-bank Islam *Islamic Banks*	Bank Pelaburan *Investment Banks*	Institusi Perbankan Lain *Other Banking Institutions*								
2014	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	384,467.7	516.9	10,359.0	535,367.7
2016	1	1,740.9	444.9	282.6	14,032.6	36,702.5	4,866.0	3,560.3	110.0	2,117.1	2,706.3	8,946.0	315.0	130.6	62,450.0	386,201.6	509.1	10,739.4	535,855.0

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	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	1,633,390.5	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	293,940.5	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	246,388.9	16,647.4	0.9	1,654,422.9	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	295,235.5	2,355,727.6
2016	1	251,764.4	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	1,461.7	4,252.1	40.9	307,800.2	2,366,811.6

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.

1.9.1 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 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*	Jumlah Ekuiti dan Liabiliti / *Total Equities and Liablities*
					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 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	393,377.7	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	50,443.7	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	37,826.2	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	58,302.6	535,367.7
2016 1	38,709.4	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	64,675.2	535,855.0

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	1	4,199.6	8,078.9	7,739.9	14,978.1	7,152.7	695.2	2,840.2	1,686.6	0.6	3,022.6	10,092.9	1,378.9	54,126.3
	2	3,291.1	7,245.9	6,892.9	14,018.3	7,391.5	252.4	2,937.1	1,234.0	0.3	3,452.8	13,544.3	3,883.7	57,251.3
	3	7,281.1	8,127.1	7,738.4	18,816.5	8,916.5	3,858.0	3,489.0	1,794.3	2.1	4,796.1	14,408.7	2,827.3	74,316.7
	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

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	1	858.1	768.7	2,885.1	162.4	3,789.5	4,158.2	3,959.5	632.7	3,243.8	635.7	32,329.8	702.9	54,126.3
	2	516.3	1,713.7	3,306.2	113.6	3,739.6	4,118.5	4,813.6	5,573.4	1,884.5	658.3	29,866.5	947.0	57,251.3
	3	1,166.7	606.7	4,821.4	3,539.2	5,143.0	5,649.0	6,028.2	1,124.7	7,497.6	710.2	37,233.6	796.4	74,316.7
	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

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	1	3,639.6	4,418.4	4,211.6	8,601.9	3,693.9	654.3	1,067.2	1,264.4	4.5	1,111.1	3,159.4	739.7	28,354.3
	2	2,643.8	3,882.9	3,728.7	7,174.4	3,579.4	204.3	1,049.6	1,110.6	3.0	677.3	4,176.8	2,636.7	27,138.7
	3	2,811.0	4,675.2	4,454.1	9,642.0	4,229.7	272.6	1,266.1	1,410.8	7.2	763.3	9,363.3	1,216.2	35,657.3
	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

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	1	421.9	650.2	1,579.3	605.8	1,462.8	1,309.0	1,739.7	199.7	918.0	268.2	19,073.0	126.7	28,354.3
	2	332.5	1,537.1	1,682.4	6.9	1,664.5	1,234.3	1,974.7	353.6	1,458.6	172.9	16,535.3	185.7	27,138.7
	3	339.9	126.6	2,172.1	67.4	2,242.4	1,309.4	3,173.0	2,837.5	2,123.3	319.3	20,719.1	227.3	35,657.3
	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

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	1	3,978.7	4,021.9	3,598.9	7,500.9	4,898.4	374.2	2,510.6	9,894.7	30.3	2,995.4	53,933.7	4,267.9	94,406.8
	2	2,631.6	3,555.3	3,118.3	6,324.0	4,139.5	421.1	2,148.0	7,710.6	30.7	2,126.5	41,148.4	3,584.1	73,819.8
	3	2,815.6	4,174.0	3,671.1	7,436.9	4,778.5	374.0	2,454.2	8,400.8	37.5	3,033.9	51,554.8	5,109.5	90,169.8
	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

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	1	3,770.9	599.2	19,357.1	1,143.3	19,308.4	7,473.2	4,747.9	1,426.4	7,176.2	1,083.9	27,007.9	1,312.4	94,406.8
	2	2,380.5	1,396.6	16,291.4	621.4	15,427.3	3,879.6	4,020.1	1,515.5	4,624.2	503.4	22,256.8	903.1	73,819.8
	3	2,565.4	1,515.1	18,741.4	864.9	18,983.5	5,462.3	4,171.3	2,709.4	7,070.9	1,276.2	25,139.4	1,670.0	90,169.8
	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

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	1	1,926.0	4,121.8	3,615.9	4,923.6	3,914.2	285.9	2,880.0	10,351.4	10.2	2,488.8	53,321.1	2,244.5	86,467.5
	2	2,023.8	3,736.4	3,197.7	4,381.2	3,295.1	259.5	2,511.0	8,588.1	9.4	2,133.7	43,424.9	2,185.0	72,548.1
	3	2,824.5	4,430.2	3,834.2	4,911.8	3,728.6	313.1	2,604.7	9,683.6	12.9	2,709.2	49,005.9	6,616.3	86,840.7
	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

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	1	2,311.3	564.2	19,788.2	490.5	19,467.0	5,441.2	4,405.1	1,488.0	7,388.9	646.2	23,137.6	1,339.2	86,467.5
	2	2,171.1	683.9	15,840.5	677.6	16,053.6	3,764.9	3,560.0	1,206.7	6,631.3	704.2	20,409.2	845.0	72,548.1
	3	2,770.2	1,254.4	18,109.9	599.7	19,067.7	4,774.9	3,540.1	2,119.9	6,812.3	3,587.0	22,797.1	1,407.3	86,840.7
	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

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*												Bil perdagangan[2] / *Trade bills*[2]	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others*[3]	Jumlah pinjaman / *Total loans*
			Sewa beli / *Hire purchase*		Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:*							
			Jumlah / *Total*	yang mana:Kereta penumpang / *of which:Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*						
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

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*	Pendiskaunan secara blok / *Block discounting*	Pembiayaan penyambung / *Bridging financing*	Pembiayaan bersindiket / *Syndicated financing*	Pemfaktoran / *Factoring*	Pembiayaan peribadi / *Personal financing*	Pembiayaan perumahan[1] / *Housing financing*[1]	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:*											
			Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*										
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

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*
	8	63,533.4	161,721.6	151,383.7	329,586.7	146,456.3	9,274.4	56,941.5	33,528.1	127.9	32,473.3	276,130.1	70,507.0	1,180,280.3
	9	64,636.0	162,306.2	151,899.1	332,716.8	148,557.4	9,267.9	57,473.2	33,836.2	147.2	32,514.1	279,147.9	70,778.2	1,191,381.1
	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

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*
	11	31,853.7	7,809.9	96,200.1	9,733.7	91,209.3	48,388.3	68,573.2	27,497.2	81,874.4	42,459.5	685,612.4	16,371.0	1,207,582.7
	12	31,636.9	7,893.4	96,615.5	9,717.3	91,766.4	49,646.6	70,039.1	28,738.0	88,007.2	41,691.6	693,039.0	16,865.1	1,225,656.2
2014	1	33,238.2	7,815.0	96,428.4	14,084.8	91,400.8	51,223.9	70,709.5	28,801.5	85,984.3	41,892.1	699,395.5	16,529.2	1,237,503.3
	2	33,520.2	8,567.5	96,288.7	13,654.8	90,686.6	51,196.4	71,881.9	28,993.4	84,727.1	41,478.3	703,496.5	16,068.6	1,240,560.1
	3	32,182.1	8,305.6	96,608.2	14,066.3	91,089.1	51,894.5	73,328.0	29,716.6	85,095.8	39,020.7	708,986.3	16,366.2	1,246,659.4
	4	32,260.9	7,763.5	97,100.7	13,856.1	91,804.5	51,584.0	73,748.4	30,418.8	82,121.0	38,585.0	715,005.3	17,870.5	1,252,118.8
	5	31,973.4	7,759.2	97,399.1	13,708.9	93,629.3	51,771.0	74,973.0	30,019.9	82,073.2	38,744.2	720,949.7	18,100.0	1,261,100.9
	6	31,839.3	8,357.9	98,185.9	13,420.4	94,366.4	52,262.8	76,257.0	31,011.2	82,797.5	38,782.0	727,525.1	17,633.0	1,272,438.6
	7	31,581.0	8,035.9	98,245.2	13,121.8	94,185.1	52,461.6	75,843.3	30,744.8	82,580.6	36,055.5	732,902.7	17,227.7	1,272,985.1
	8	31,724.1	8,078.3	98,384.4	12,803.0	94,739.6	52,766.9	76,855.0	31,336.4	83,023.0	36,022.3	738,544.7	17,667.0	1,281,944.8
	9	32,026.6	8,361.0	99,853.0	12,904.9	96,155.5	53,942.9	78,457.7	31,855.9	84,707.7	36,532.4	744,007.3	19,311.8	1,298,116.7
	10	31,774.9	8,647.4	101,106.0	12,947.6	97,807.8	55,317.4	79,636.1	31,885.6	87,861.4	36,624.1	749,529.2	16,420.1	1,309,557.6
	11	31,097.0	8,531.7	100,793.4	12,680.9	98,545.1	55,443.8	82,705.2	32,520.8	88,691.4	36,671.2	755,669.5	16,844.8	1,320,194.8
	12	31,489.9	9,440.8	100,902.2	12,946.9	98,643.9	57,826.4	85,422.1	32,844.5	93,905.1	37,006.2	761,951.4	17,338.5	1,339,718.0
2015	1	31,990.7	10,714.7	100,867.5	12,982.8	98,146.3	57,504.6	85,678.7	32,369.5	91,155.2	40,229.1	767,065.4	15,645.2	1,344,349.6
	2	32,016.2	10,961.2	99,952.3	10,849.1	98,461.1	57,937.3	87,046.3	33,648.7	93,306.4	38,082.1	771,806.1	15,551.9	1,349,618.6
	3	32,586.1	11,447.2	99,769.3	10,819.2	99,579.2	58,450.2	88,635.0	34,009.0	92,510.7	38,990.5	778,271.1	16,839.8	1,361,907.2
	4	32,523.4	11,127.3	98,787.7	10,238.3	100,330.4	58,370.7	87,890.5	34,034.3	91,677.0	38,431.5	781,978.5	16,691.6	1,362,081.2
	5	34,310.0	11,493.6	99,350.3	10,602.9	101,126.9	58,923.1	88,645.2	34,142.5	94,096.4	37,829.7	786,070.2	17,067.9	1,373,658.8
	6	35,010.1	11,893.7	101,421.4	10,672.5	102,074.6	58,193.0	89,007.5	34,259.8	95,164.3	39,617.2	791,171.9	19,208.5	1,387,694.6
	7	34,884.0	11,411.1	100,954.4	10,832.3	103,097.5	59,116.7	89,240.5	34,941.1	95,837.9	40,087.4	795,663.6	19,600.6	1,395,667.2
	8	37,053.9	12,906.8	103,257.5	10,787.5	105,134.6	59,292.3	92,772.9	35,519.7	93,280.6	40,962.1	799,823.7	21,995.1	1,412,786.7
	9	37,453.6	13,281.0	103,268.2	11,661.8	106,028.1	59,554.1	95,266.4	35,979.3	94,305.9	40,860.9	804,021.8	22,339.3	1,424,020.5
	10	37,787.7	13,106.4	101,962.3	11,689.3	105,725.1	60,033.0	96,119.6	36,303.2	94,205.0	41,243.4	809,526.6	21,504.4	1,429,205.7
	11	37,547.6	13,118.9	101,266.3	10,424.3	105,993.6	61,028.2	96,333.2	35,386.8	98,424.0	38,972.5	814,958.5	17,967.4	1,431,421.2
	12	37,586.4	13,951.4	102,307.8	11,499.8	106,719.7	62,782.2	97,856.9	34,318.5	99,857.6	39,325.2	820,947.0	17,986.7	1,445,139.3
2016	1	37,075.0	13,205.4	101,555.6	11,461.3	106,158.4	62,904.6	99,078.0	34,088.4	99,797.6	39,421.2	825,213.5	17,333.3	1,447,292.4

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

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

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

RM juta / *RM million*

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

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

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

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

RM juta / *RM million*

Akhir tempoh *End of period*		Pinjaman terjejas *Impaired loans*	Peruntukan jejas nilai individu *Individual impairment provisions*	Peruntukan jejas nilai kolektif *Collective Impairment provisions*	Nisbah pinjaman jejas nilai kepada jumlah pinjaman bersih(%) *Ratio of net impaired loans to net total loans(%)*	Nisbah peruntukan jejas nilai individu dan kolektif kepada jumlah pinjaman terjejas (%) *Ratio of individual and collective impairment provisions to total impaired loans(%)*
2014	1	22,778.1	6,792.2	16,901.0	1.3	104.0
	2	22,875.7	6,795.2	17,104.1	1.3	104.5
	3	22,774.5	6,734.9	17,066.9	1.3	104.5
	4	22,477.4	6,744.2	16,860.3	1.3	105.0
	5	22,738.1	6,782.8	17,074.0	1.3	104.9
	6	22,539.1	6,636.2	17,023.1	1.3	105.0
	7	22,461.1	6,344.8	17,025.9	1.3	104.0
	8	22,382.5	6,259.8	17,189.5	1.3	104.8
	9	23,110.9	6,237.2	17,265.8	1.3	101.7
	10	22,888.3	6,217.7	17,546.0	1.3	103.8
	11	22,551.3	5,986.8	17,303.3	1.3	103.3
	12	22,161.3	6,025.0	16,218.1	1.2	100.4
2015	1	22,309.4	6,079.1	16,215.7	1.2	99.9
	2	22,557.9	5,678.7	16,397.3	1.3	97.9
	3	22,220.3	5,639.0	16,318.3	1.2	98.8
	4	21,300.3	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

Mulai tahun kewangan 2010, institusi-institusi perbankan dikehendaki melaporkan pinjaman terjejas berdasarkan Garis Panduan mengenai Pengkelasan dan Peruntukan Jejas Nilai untuk Pinjaman/Pembiayaan. Oleh demikian, pelaporan nisbah pinjaman tak berbayar telah dihentikan.
* Awalan

Beginning financial year 2010, banking institutions are required to report impaired loans in accordance with the Guideline on the Classification and Impairment Provisions for Loans/Financing . The reporting of non-performing loans has since been discontinued.
** Preliminary*

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

RM juta / *RM million*

Tujuan *Purpose*		Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicle*	yang mana: Pembelian kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal uses*	Kad kredit[1] *Credit cards [1]*	Pembelian barangan pengguna *Purchase of consumer durable goods*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain *Other purpose*	Jumlah pinjaman tak berbayar/ pinjaman terjejas *Total non-performing/ impaired loans*
2014 [2]	1	227.5	2,165.6	1,905.0	5,243.8	1,163.7	231.1	986.4	457.6	2.1	1,704.4	9,124.7	1,471.1	22,778.1
	2	220.0	2,338.4	2,059.8	5,313.6	1,144.5	227.3	993.4	452.4	2.3	1,689.2	8,998.8	1,495.7	22,875.7
	3	211.3	2,182.5	1,908.0	5,136.2	1,134.4	249.6	997.4	450.1	2.3	1,801.8	9,126.6	1,482.4	22,774.5
	4	209.0	2,206.0	1,932.6	5,055.7	1,105.0	248.4	962.9	411.8	2.6	1,798.2	9,241.4	1,236.3	22,477.4
	5	214.6	2,237.1	1,966.2	5,108.4	1,094.5	245.9	983.7	415.7	3.9	1,983.8	9,183.5	1,267.0	22,738.1
	6	273.5	2,097.1	1,940.3	5,206.2	1,148.8	233.2	988.3	418.3	4.3	1,790.2	9,184.5	1,194.6	22,539.1
	7	268.9	2,173.5	2,010.4	5,057.2	1,220.4	194.1	979.1	415.9	4.6	1,821.8	9,028.5	1,297.1	22,461.1
	8	238.8	2,191.7	2,036.7	5,050.0	1,248.8	181.3	973.2	418.0	4.9	1,819.2	8,985.1	1,271.4	22,382.5
	9	246.4	2,150.4	2,000.1	4,985.2	1,318.9	187.2	991.9	420.7	5.3	2,760.9	8,798.5	1,245.7	23,110.9
	10	276.3	2,111.9	1,968.2	4,983.9	1,332.5	179.4	1,009.9	426.3	5.6	2,765.7	8,624.4	1,172.3	22,888.3
	11	228.0	2,140.6	1,942.7	5,015.1	1,339.4	176.2	1,043.5	431.8	6.4	2,799.5	8,281.4	1,089.5	22,551.3
	12	336.6	2,063.8	1,869.7	5,011.5	1,334.6	181.1	1,023.0	431.0	7.4	2,235.9	8,411.6	1,124.9	22,161.3
2015 [2]	1	254.4	2,011.2	1,819.8	4,949.4	1,586.8	182.8	1,036.9	434.6	8.4	2,252.8	8,448.2	1,143.8	22,309.4
	2	380.9	2,076.4	1,882.1	5,190.4	1,581.5	182.8	1,054.1	455.6	10.2	2,259.3	8,217.6	1,149.1	22,557.9
	3	462.0	1,902.0	1,719.2	5,059.4	1,554.2	180.6	1,028.3	442.0	11.0	2,266.5	8,165.8	1,148.6	22,220.3
	4	229.0	1,896.8	1,714.9	4,953.9	1,525.9	191.7	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

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

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

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

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

RM juta / *RM million*

Pada Akhir Tempoh / *End of Period*		Jumlah Deposit / *Total Deposit*							Perjanjian Belian Balik / *Repurchase Agreements*	Jumlah Deposit dan Perjanjian Belian Balik / *Total Deposits and Repurchase Agreements*
		Deposit Permintaan / *Demand Deposits*	Deposit Tetap, Akaun Pelaburan Spesifik dan Akaun Pelaburan Am / *Fixed Deposits, Special Investment Account and General Investment Account*	Deposit Tabungan / *Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan / *Negotiable Instruments of Deposits Issued*	Deposit Matawang Asing / *Foreign Currency Deposit*	Deposit Lain yang Diterima / *Others Deposit Accepted*	Jumlah / *Total*		
2015	1	283,863.0	635,526.1	137,074.4	79,706.5	95,039.6	403,727.8	1,634,937.4	9,254.9	1,644,192.3
	2	286,871.0	636,559.5	139,031.3	79,538.4	98,382.8	400,050.1	1,640,433.1	9,760.2	1,650,193.3
	3	296,746.7	632,815.9	138,643.7	79,040.8	108,107.8	414,111.1	1,669,466.1	14,145.1	1,683,611.2
	4	287,768.4	634,076.4	139,692.9	75,845.1	108,460.8	418,364.1	1,664,207.7	13,740.4	1,677,948.1
	5	288,572.5	637,283.9	133,984.0	72,174.2	111,942.2	418,392.7	1,662,349.6	15,590.2	1,677,939.8
	6	297,940.1	615,763.0	136,936.8	69,164.1	108,707.7	439,662.1	1,668,173.8	15,844.0	1,684,017.8
	7	283,239.9	580,585.0	134,986.3	64,490.5	108,750.4	448,996.7	1,621,048.8	17,152.0	1,638,200.8
	8	288,205.9	575,970.8	134,708.0	64,371.3	115,034.1	445,472.0	1,623,762.2	17,295.6	1,641,057.8
	9	293,614.4	573,469.6	136,575.6	59,589.4	122,041.0	453,448.4	1,638,738.4	23,203.7	1,661,942.0
	10	285,576.2	567,998.7	135,331.5	60,760.3	125,490.8	451,981.9	1,627,139.4	23,299.3	1,650,438.7
	11	285,578.5	559,665.9	134,484.4	60,470.3	133,083.3	459,672.1	1,632,954.5	26,261.3	1,659,215.8
	12	291,808.8	562,140.9	135,590.7	68,247.0	134,092.9	455,125.6	1,647,005.9	24,065.4	1,671,071.2
2016	1	293,056.0	565,218.5	136,539.9	63,544.1	126,581.6	451,290.8	1,636,230.9	22,254.1	1,658,485.0

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

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*	Jumlah Deposit *Total Deposit*											Jumlah *Total*
	Deposit Pelaburan Khusus dalam RM *RM Special Investment Deposits*	Deposit Pelaburan Khusus dalam FX *FX Special Investment Deposits*	Deposit Pelaburan Am dalam RM *RM General Investment Deposits*	Deposit Pelaburan Am dalam FX *FX General Investment Deposits*	Deposit Permintaan dalam RM *RM Demand Deposits*	Deposit Permintaan dalam FX *FX Demand Deposits*	Deposit Tabungan dalam RM *RM Saving Deposits*	Deposit Tabungan dalam FX *FX Saving Deposits*	Instrumen Deposit Boleh Niaga yang Diterbitkan *Negotiable Instruments of Deposits Issued*	Deposit Lain dalam RM yang Diterima *RM Others Deposit Accepted*	Deposit Lain dalam FX yang Diterima *FX Others Deposit Accepted*	
2014 1	37,432.3	1,845.3	86,887.8	614.8	59,166.3	628.3	30,730.8	147.4	22,767.8	104,202.3	2,404.0	346,827.1
2	35,603.9	1,846.9	85,894.2	823.3	62,126.1	718.6	31,799.9	161.6	23,658.0	101,393.3	2,804.2	346,830.1
3	35,584.7	1,837.2	94,155.6	610.7	60,011.4	845.1	31,592.4	164.8	21,763.8	102,202.2	2,555.1	351,323.0
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	40,638.0	1,372.8	69,320.5	1,564.3	33,459.0	262.1	32,376.0	213,267.4	2,878.5	428,088.5
4	27,237.7	4,544.2	40,566.9	43.8	66,535.4	1,601.4	33,846.0	280.9	31,115.5	218,281.4	5,586.7	429,639.9
5	26,525.1	4,652.5	40,851.9	31.5	68,061.5	1,725.8	33,482.9	281.7	29,751.4	220,544.6	6,297.6	432,206.6
6	23,232.7	3,678.3	25,316.5	0.0	69,528.9	2,419.7	34,571.3	278.7	28,954.8	239,047.6	3,213.3	430,241.8
7	199.7	0.0	13,202.1	0.0	65,477.9	2,056.3	33,709.6	284.7	27,291.2	252,018.6	3,715.9	397,956.0
8	199.3	0.0	13,872.4	0.0	66,078.8	2,103.1	33,189.9	328.4	24,058.0	251,417.5	3,245.8	394,493.1
9	197.3	0.0	14,519.3	0.0	66,516.4	2,546.5	33,972.3	341.4	22,316.5	255,985.8	2,282.4	398,677.8
10	194.8	0.0	14,131.1	0.0	64,052.4	2,107.3	33,752.2	363.7	20,235.7	257,106.3	3,473.8	395,417.4
11	194.5	0.0	12,366.0	0.0	61,960.9	2,912.8	33,724.9	389.6	18,939.1	260,200.8	3,232.4	393,921.0
12	192.2	0.0	12,479.1	0.0	64,442.4	2,578.9	34,049.6	395.4	23,416.1	261,533.3	3,573.6	402,660.7
2016 1	194.3	0.0	13,485.1	0.0	66,961.6	2,361.2	34,612.1	395.6	22,662.1	251,063.9	3,532.5	395,268.3

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.

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

RM juta / *RM million*

Pada Akhir Tempoh *End of Period*		Kerajaan Persekutuan *Federal Government*	Kerajaan Negeri *State Government*	Badan Berkanun *Statutory Agency*	Institusi Kewangan *Financial Institution*	Perusahaan Perniagaan *Business Enterprises*	Individu *Individuals*	Lain-lain *Others*	Jumlah *Total*
2015	1	15,339.4	31,314.1	49,020.7	307,622.0	562,490.8	586,569.3	91,836.0	1,644,192.3
	2	15,878.0	32,638.3	49,332.8	311,172.4	554,680.1	592,518.4	93,973.3	1,650,193.3
	3	13,686.7	32,371.6	48,734.8	315,611.1	580,295.9	595,226.8	97,684.2	1,683,611.2
	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	21,446.7	34,169.6	45,454.6	277,206.8	563,000.3	609,269.5	99,891.1	1,650,438.7
	11	20,106.5	32,730.8	44,295.0	280,328.0	570,163.1	607,942.4	103,650.0	1,659,215.8
	12	15,564.1	32,580.8	44,049.1	288,778.6	574,515.8	612,053.7	103,529.2	1,671,071.2
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

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 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / *15 Oct.*	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. [6] / *1 Jan .* [6]	3.5	17.0 (5.0)	3.0	10.0 [7]	3.0	10.0 dan 12.5 [6]
1989	2 Mei / *2 May*	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / *16 Oct .*	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / *16 Jan.*	6.5	17.0 [7]	6.5	10.0 dan 12.5 [6]	6.5	10.0 dan 12.5
1991	16 Ogos / *16 Aug.*	7.5	17.0	7.5	10.0 dan 12.5 [6]	7.5	10.0 dan 12.5
1992	2 Mei / *2 May*	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / *3 Jan.*	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / *16 May*	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / *1 July*	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / *1 Feb .*	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / *1 Jun.*	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / *16 Feb.*	10.0	17.0 [10]	10.0	10.0 dan 12.5 [10]	10.0	10.0 dan 12.5 [10]
1998	1 Jul. / *1 July*	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / *1 Sep .*	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / *16 Sep.*	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / *24 Nov.*	3.5	-	-	-	3.5	-
2009	1 Feb. / *1 Feb.*	2.0	-	-	-	2.0	-
2009	1 Mac / *1 Mar.*	1.0	-	-	-	1.0	-
2011	1 Apr. / *1 Apr.*	2.0	-	-	-	2.0	-
2011	16 Mei / *16 May*	3.0	-	-	-	3.0	-
2011	16 Jul. / *16 July*	4.0	-	-	-	4.0	-

[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	1	31,398.1	793,396.8	11,524.5	282,519.3	933.6	23,098.5
	2	31,755.9	809,738.4	11,676.8	285,336.8	921.2	22,734.6
	3	31,777.4	812,933.8	11,579.8	286,832.6	920.3	22,934.1
	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

1.28a Nisbah Perlindungan Mudah Tunai
Liquidity Coverage Ratio

RM juta / *RM million*

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

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 / *End of period*		Modal Ekuiti Biasa Kumpulan 1 / *Common Equity Tier 1 Capital (CET1 Capital)*	Modal Kumpulan 1 / *Tier 1 Capital*	Jumlah Modal / *Total Capital*	Jumlah Aset Berwajaran Risiko / *Total Risk Weighted Assets*	Nisbah Modal Ekuiti Biasa Kumpulan 1 / *CET1 Capital Ratio (%)*	Nisbah Modal Kumpulan 1 / *Tier 1 Capital Ratio (%)*	Nisbah Jumlah Modal / *Total Capital Ratio (%)*
2014	1	162,341.2	172,512.4	193,065.6	1,334,291.9	12.2	12.9	14.5
	2	162,857.5	173,047.8	194,537.7	1,340,799.4	12.1	12.9	14.5
	3	162,979.8	173,283.0	194,629.3	1,339,787.1	12.2	12.9	14.5
	4	163,072.6	173,375.8	196,213.3	1,342,764.6	12.1	12.9	14.6
	5	163,563.8	173,867.0	197,278.9	1,355,137.1	12.1	12.8	14.6
	6	172,499.8	182,802.9	207,480.1	1,355,451.5	12.7	13.5	15.3
	7	171,960.7	182,263.9	207,989.9	1,357,279.7	12.7	13.4	15.3
	8	174,779.9	185,083.1	212,038.6	1,365,552.8	12.8	13.6	15.5
	9	177,839.0	188,302.1	215,895.1	1,383,736.4	12.9	13.6	15.6
	10	177,985.2	188,588.8	216,336.3	1,388,933.0	12.8	13.6	15.6
	11	177,622.6	188,064.3	215,980.2	1,410,060.4	12.6	13.3	15.3
	12	189,494.4	199,553.2	227,103.7	1,427,988.4	13.3	14.0	15.9
2015	1	184,045.3	195,123.1	223,636.9	1,444,997.2	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	195,242.9	209,230.4	249,324.3	1,505,970.3	13.0	13.9	16.6

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*						
			Jumlah Belian *Total Purchases*			Jumlah Pendahuluan Tunai *Total Cash Advances*			Bilangan Kad Dalam Edaran *No. of Cards in Circulation*			Jumlah Baki Tertunggak dari Pemegang Kad *Total Outstanding Balances due from Cardholders*			
		Bilangan Urusniaga Menggunakan Kad *No. of Card Transactions*	Dalam Malaysia *In Malaysia*		Luar Negara *Abroad*	Dalam Malaysia *In Malaysia*		Luar Negara *Abroad*	Kad Utama *Principal Cards*	Kad Tambahan *Supplementary Cards*	Amaun Had Kredit Dibenarkan *Amount of Credit Line Extended*	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
2014	1	30.6	8,280.3	822.4	897.9	167.0	80.5	15.3	7.3	0.9	130,228.9	32,446.7	2,185.6	370.6	16.2
	2	24.8	6,304.4	758.1	803.4	174.0	72.8	14.7	7.2	0.9	130,917.0	31,859.7	2,340.8	370.2	20.3
	3	28.3	7,371.6	690.7	913.0	181.9	79.8	15.5	7.2	0.9	123,482.1	31,186.5	2,620.6	366.3	19.7
	4	27.5	7,194.3	724.9	944.9	182.0	76.4	18.1	7.2	0.9	123,895.3	31,327.1	2,537.7	336.9	17.5
	5	29.1	7,641.3	649.3	985.5	189.1	90.8	16.2	7.2	0.9	124,192.7	31,416.7	2,568.2	346.3	17.6
	6	28.8	7,421.0	775.0	1,111.6	190.0	77.0	17.4	7.2	0.9	124,909.2	31,825.2	2,623.1	347.0	15.4
	7	29.5	7,753.0	698.5	937.0	186.0	77.0	17.6	7.2	0.9	124,445.7	31,805.7	2,551.2	347.6	12.2
	8	28.6	7,576.7	759.8	907.9	183.7	93.8	14.0	7.2	0.9	124,875.4	31,942.5	2,534.8	341.5	13.1
	9	29.0	7,463.3	727.9	1,050.8	190.1	82.2	16.3	7.2	0.9	125,111.5	32,068.0	2,587.6	339.9	8.8
	10	29.3	7,714.5	711.8	1,070.8	187.7	80.7	16.2	7.2	0.9	125,180.8	32,152.0	2,463.6	337.7	8.6
	11	28.5	7,722.6	623.0	1,045.5	178.3	72.4	16.1	7.2	0.9	125,174.5	32,660.4	2,660.6	339.7	9.6
	12	31.8	8,680.9	750.5	1,320.4	181.0	81.4	17.8	7.1	0.9	123,886.2	32,841.4	2,493.9	335.8	7.2
2015	1	30.0	8,387.7	611.7	1,004.2	165.0	76.6	13.5	7.2	0.9	125,237.5	33,052.8	2,469.9	370.1	7.5
	2	28.7	7,598.3	656.6	873.5	149.2	84.0	12.4	7.2	0.9	125,412.8	32,860.6	2,726.7	386.9	9.6
	3	31.0	9,344.8	766.6	1,085.4	180.6	83.5	15.0	7.2	0.9	124,823.3	33,036.5	2,579.2	370.5	11.1
	4	27.3	7,149.3	624.4	1,045.2	167.4	75.8	13.6	7.3	0.9	125,491.2	32,239.6	2,412.8	357.6	10.3
	5	29.2	7,611.1	590.5	1,091.2	181.7	72.9	17.8	7.3	0.9	126,440.9	32,000.2	2,509.0	351.1	13.5
	6	29.8	7,856.7	628.5	1,080.8	176.0	74.2	14.7	7.4	1.0	127,053.4	32,316.1	2,417.7	352.3	9.9
	7	30.0	7,985.8	635.6	1,030.1	174.3	86.6	14.5	7.4	1.0	127,657.2	32,236.3	2,351.3	351.1	10.9
	8	29.6	7,918.9	673.1	986.6	185.2	97.5	12.7	7.4	1.0	122,861.5	32,099.0	2,573.3	350.0	12.2
	9	29.7	7,855.9	661.0	1,070.9	189.1	90.5	14.8	7.5	1.0	124,629.1	32,067.4	2,478.5	343.7	10.4
	10	30.1	8,162.7	615.1	1,103.0	197.4	88.1	13.5	7.6	1.0	126,442.8	32,166.9	2,330.6	354.8	11.9
	11	30.5	8,217.8	612.7	1,122.4	190.3	80.5	14.1	7.7	1.0	127,354.0	32,589.2	2,502.3	348.2	12.9
	12	33.7	9,402.0	751.5	1,362.4	198.0	85.6	17.6	7.7	1.0	128,753.3	33,521.8	2,350.9	350.3	10.5
2016	1	32.6	8,962.0	709.5	1,116.4	175.1	67.5	15.2	7.8	1.0	129,706.0	33,907.3	2,410.1	358.6	11.5

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.

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 *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	3.90	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	3.90	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	3.90	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	3.88	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	3.85	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	3.85	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	3.85	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	3.85	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	3.85	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	3.85	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	3.85	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	3.86	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	3.86	6.79	4.58	3.48	3.67	3.54	3.75	3.85	6.89

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

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

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

Peratus Setahun / Percent per annum

Kadar purata bagi tempoh *Average rate during the period*		Bank-bank Islam dan Bank-bank Perdagangan (SPI) *Islamic Banks and Commercial Banks (IBS)*									Bank-bank pelaburan (SPI) *Investment Banks (IBS)*				
		Akaun pelaburan *Investment account* Tempoh (dalam bulan) / Period (in months)					Akaun tabungan *Savings deposit*	Kadar Asas Base Rate	Kadar Pembiayaan Asas Base Financing Rate	Kadar Pembiayaan Purata Average Financing Rate	Akaun pelaburan *Investment account* Tempoh (dalam bulan) / Period (in months)				
		1	3	6	9	12					1	3	6	9	12
2014	1	2.74	2.84	2.86	2.95	2.96	0.90		6.62	5.44	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	5.51	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	5.51	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	5.39	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	5.35	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	5.29	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	5.41	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	5.43	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	5.42	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	5.40	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	5.44	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	5.40	3.61	3.65	3.45	3.21	2.80
2015	1	2.96	3.05	3.18	3.15	3.07	0.89	3.83	6.87	5.36	3.35	3.61	3.48	3.20	2.80
	2	2.85	3.10	3.26	3.09	3.03	0.88	3.83	6.87	5.41	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	5.30	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	5.34	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	5.29	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	5.27	3.37	3.62	3.73	3.31	2.80
	7	2.94	3.06	3.26	3.18	3.14	0.78	3.80	6.87	5.25	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	5.27	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	5.26	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	5.26	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	5.30	3.71	3.87	3.65	3.50	0.00
	12	3.27	3.35	3.45	3.58	3.57	0.70	3.82	6.87	5.29	4.47	3.93	3.81	3.50	0.00
2016	1	3.25	3.32	3.46	3.56	3.53	0.72	3.82	6.87	5.33	3.47	3.92	3.81	3.50	0.00

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

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

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

Peratus Setahun / *Percent per annum*

Tempoh / *Period*		Kadar Dasar Semalaman *Overnight policy rate (OPR)* [2]	Kadar purata berwajaran antara bank *Weighted average interbank rates*																			
		Pada akhir tempoh	Wang semalaman *Overnight money*				1 minggu *1 week*				1 bulan *1 month*				3 bulan *3 month*				6 bulan *6 month*			
		As at period end	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	1	3.25	3.17	-	3.26	3.25	3.26	-	3.30	3.27	3.32	-	3.41	3.33	3.84	-	3.84	3.84	-	-	-	-
	2	3.25	3.19	-	3.25	3.22	3.25	-	3.29	3.26	3.31	-	3.41	3.33	3.77	-	3.78	3.77	-	-	-	-
	3	3.25	3.18	-	3.28	3.23	3.24	-	3.28	3.25	3.29	-	3.33	3.30	3.73	-	3.73	3.73	-	-	-	-
	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
January 2016	04	3.25	3.05	-	3.25	3.14	3.12	-	3.27	3.14	-	-	-	-	-	-	-	-	-	-	-	-
	05	3.25	3.07	-	3.18	3.07	3.16	-	3.27	3.17	-	-	-	-	-	-	-	-	-	-	-	-
	06	3.25	3.10	-	3.25	3.21	3.17	-	3.28	3.19	3.38	-	3.38	3.38	3.85	-	3.85	3.85	-	-	-	-
	07	3.25	3.05	-	3.19	3.06	3.17	-	3.26	3.19	3.38	-	3.38	3.38	3.86	-	3.86	3.86	-	-	-	-
	08	3.25	3.15	-	3.22	3.22	3.17	-	3.26	3.17	3.38	-	3.38	3.38	3.85	-	3.85	3.85	-	-	-	-
	11	3.25	3.15	-	3.20	3.15	3.16	-	3.27	3.17	3.38	-	3.42	3.41	-	-	-	-	-	-	-	-
	12	3.25	3.13	-	3.23	3.22	3.16	-	3.27	3.18	-	-	-	-	-	-	-	-	-	-	-	-
	13	3.25	3.15	-	3.23	3.23	3.15	-	3.27	3.16	3.40	-	3.42	3.41	3.81	-	3.86	3.84	-	-	-	-
	14	3.25	3.10	-	3.20	3.10	3.14	-	3.26	3.15	3.35	-	3.35	3.35	3.81	-	3.84	3.83	-	-	-	-
	15	3.25	3.15	-	3.23	3.23	3.14	-	3.26	3.15	3.41	-	3.41	3.41	-	-	-	-	-	-	-	-
	18	3.25	3.15	-	3.23	3.23	3.14	-	3.27	3.15	-	-	-	-	-	-	-	-	-	-	-	-
	19	3.25	3.02	-	3.20	3.03	3.17	-	3.27	3.17	-	-	-	-	3.83	-	3.83	3.83	3.83	-	3.83	3.83
	20	3.25	3.00	-	3.16	3.07	3.15	-	3.26	3.16	3.35	-	3.35	3.35	-	-	-	-	-	-	-	-
	21	3.25	3.02	-	3.10	3.02	3.16	-	3.26	3.17	3.24	-	3.25	3.25	3.80	-	3.80	3.80	-	-	-	-
	22	3.25	3.01	-	3.10	3.01	3.15	-	3.25	3.15	-	-	-	-	3.79	-	3.79	3.79	-	-	-	-
	26	3.25	3.00	-	3.05	3.01	3.14	-	3.26	3.17	3.22	-	3.22	3.22	-	-	-	-	-	-	-	-
	27	3.25	3.03	-	3.20	3.10	3.14	-	3.20	3.15	3.18	-	3.45	3.21	-	-	-	-	-	-	-	-
	28	3.25	3.05	-	3.14	3.13	3.14	-	3.26	3.15	3.35	-	3.35	3.35	-	-	-	-	-	-	-	-
	29	3.25	3.07	-	3.18	3.07	3.14	-	3.14	3.14	3.50	-	3.50	3.50	-	-	-	-	-	-	-	-

[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	1	2.941	2.978	2.986	-	-	2.893	-	-	2.872
	2	2.960	2.974	2.985	-	-	2.925	-	2.877	2.881
	3	3.012	3.070	-	-	-	2.934	-	-	2.903
	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	-	-	-	-	-	-

"-" Tiada urusniaga pada tempoh tersebut.

"-" *Means no trading for the period.*

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

Peratus setahun / *Percent per annum*

Tahun sebelum kematangan *Remaining years to maturity*		1	2	3	4	5	10	15	20
2013		3.0250	3.2070	3.3370	3.5650	3.6640	4.1280	4.4690	4.6360
2014		3.4790	3.5500	3.6420	3.7730	3.8350	4.1470	4.4210	4.5900
2015		2.5860	2.8840	3.2690	3.3910	3.4680	4.1860	4.5690	4.6740
2014	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

[1] Siri hanya bermula pada tahun 1992.

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

[1] *Series started in 1992.*

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

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

Tempoh / *Period*		RM bagi seunit / *RM per unit of*				RM bagi 100 unit / *RM per 100 units of*				RM bagi seunit / *RM per unit of*				RM bagi 100 unit / *RM per 100 units of*			
		US$	GBP	SDR	S$	DM	SF	JPY	HK$	US$	GBP	SDR	S$	DM	SF	JPY	HK$
		Akhir tempoh / *End of period*								Purata bagi tempoh / *Average for period*							
2014		3.4950	5.4396	5.0853	2.6449	217.37	353.53	2.9255	45.058	3.2729	5.3915	4.9734	2.5827	222.35	357.95	3.0976	42.205
2015		4.2920	6.3607	5.9912	3.0356	239.89	434.19	3.5645	55.374	3.9055	5.9736	5.4684	2.8376	221.61	405.58	3.2261	50.379
2014	1	3.3460	5.5396	5.1111	2.6228	233.54	373.40	3.2693	43.082	3.3044	5.4470	5.0779	2.5962	230.24	365.50	3.1760	42.596
	2	3.2785	5.4685	5.0747	2.5876	229.67	369.01	3.2207	42.241	3.3082	5.4785	5.0913	2.6129	231.10	370.07	3.2411	42.642
	3	3.2685	5.4354	5.0395	2.5927	229.74	368.30	3.1770	42.132	3.2830	5.4563	5.0790	2.5901	232.03	372.78	3.2094	42.299
	4	3.2671	5.4973	5.0765	2.6001	230.63	369.64	3.1908	42.139	3.2579	5.4534	5.0448	2.5948	229.97	368.86	3.1769	42.012
	5	3.2150	5.3797	4.9657	2.5624	223.62	358.14	3.1655	41.468	3.2285	5.4397	4.9899	2.5794	226.78	363.45	3.1719	41.644
	6	3.2105	5.4672	4.9592	2.5703	223.97	360.33	3.1690	41.421	3.2184	5.4400	4.9589	2.5719	223.75	359.20	3.1538	41.518
	7	3.1890	5.3964	4.9091	2.5602	218.43	351.04	3.1029	41.148	3.1842	5.4434	4.9095	2.5615	220.73	355.27	3.1314	41.084
	8	3.1570	5.2359	4.8117	2.5270	212.74	344.84	3.0414	40.735	3.1784	5.3116	4.8485	2.5458	216.50	349.37	3.0877	41.009
	9	3.2715	5.3193	4.8658	2.5702	212.32	344.06	2.9922	42.145	3.2182	5.2491	4.8327	2.5469	212.29	343.79	2.9977	41.513
	10	3.2835	5.2520	4.8962	2.5701	211.60	343.23	3.0015	42.340	3.2688	5.2585	4.8602	2.5663	212.13	343.47	3.0293	42.136
	11	3.3685	5.2916	5.0326	2.5856	214.38	348.83	2.8473	43.448	3.3441	5.2796	4.9138	2.5810	213.39	346.93	2.8805	43.125
	12	3.4950	5.4396	5.0853	2.6449	217.37	353.53	2.9255	45.058	3.4803	5.4405	5.0738	2.6456	219.32	356.72	2.9155	44.879
2015	1	3.6235	5.4617	5.0162	2.6814	209.84	393.54	3.0701	46.742	3.5835	5.4324	5.0994	2.6792	213.19	380.91	3.0277	46.218
	2	3.6113	5.5741	5.1046	2.6618	207.05	379.81	3.0274	46.563	3.5926	5.5125	5.0813	2.6524	208.76	384.65	3.0262	46.326
	3	3.7165	5.4935	5.0841	2.6997	205.30	383.58	3.0903	47.927	3.6809	5.5168	5.1018	2.6726	203.90	375.61	3.0568	47.448
	4	3.5705	5.5071	5.0479	2.7001	202.77	379.72	3.0016	46.067	3.6356	5.4289	5.0251	2.6923	200.60	377.92	3.0413	46.905
	5	3.6515	5.5988	5.1066	2.7095	204.57	387.67	2.9511	47.098	3.6036	5.5822	5.0669	2.6998	205.62	386.69	2.9840	46.484
	6	3.7855	5.9527	5.2585	2.8096	216.60	407.09	3.0946	48.832	3.7391	5.8189	5.2567	2.7781	214.39	401.19	3.0221	48.230
	7	3.8175	5.9595	5.3584	2.7808	213.67	394.96	3.0805	49.244	3.8011	5.9141	5.3142	2.7934	213.96	398.89	3.0844	49.035
	8	4.2140	6.5047	5.8342	3.0064	242.70	436.82	3.4842	54.372	4.0601	6.3364	5.7158	2.9042	231.24	419.41	3.2938	52.369
	9	4.4455	6.7412	6.1898	3.1191	255.91	457.73	3.7084	57.361	4.3117	6.6188	6.0800	3.0458	247.79	443.93	3.5902	55.633
	10	4.3040	6.5927	5.9961	3.0700	241.39	434.66	3.5619	55.535	4.2681	6.5428	5.9932	3.0432	244.90	440.31	3.5546	55.071
	11	4.2615	6.4052	5.8152	3.0162	230.62	413.44	3.4721	54.985	4.3086	6.5571	5.9488	3.0506	236.85	427.47	3.5194	55.591
	12	4.2920	6.3607	5.9912	3.0356	239.89	434.19	3.5645	55.374	4.2811	6.4221	5.9374	3.0393	238.10	430.04	3.5130	55.233
2016	1	4.1475	5.9618	5.7930	2.9059	231.80	409.06	3.4473	53.224	4.3481	6.2693	6.0002	3.0323	241.64	432.41	3.6805	55.893

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

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

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

RM juta / *RM Million*

Tempoh / *Period*		Deposit Antara Bank / *Interbank Deposit*										Instrumen Pasaran Wang / *Money Market Instrument*									Jumlah besar / *Grand total*
		Semalaman / *Overnight*	Hujung minggu / *Weekend*	1 minggu / *1 week*	1 bulan / *1 month*	2 bulan / *2 months*	3 bulan / *3 months*	6 bulan / *6 months*	1 tahun / *1 year*	Lain-lain / *Others*	Jumlah kecil / *Sub-total*	Sekuriti Kerajaan Malaysia / *Malaysian Governme-nt Securities*	Bon Khazanah / *Khaza-nah Bonds*	Bon Cagamas / *Caga-mas Bonds*	Bil Perben-daharaan Malaysia / *Malaysian Treasury Bills*	Bil Bank Negara / *Bank Negara Bills*	Nota Caga-mas / *Caga-mas Notes*	Instrumen Deposit Boleh-niaga / *Negotiable Instrument of Deposit*	Penerima-an Jurubank / *Banker's Acceptan-ce*	Jumlah kecil / *Sub-total*	
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	1	49,604.51	21,037.88	4,005.00	1,270.00	60.00	710.00	-	-	12,194.00	88,881.39	11,994.68	-	-	89.00	2,874.00	-	5,015.00	3,614.29	23,586.97	112,468.36
	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

2.8 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	9	102,225.8	117,839.3	220,065.1	893.5	104.2	997.7	222.0	0.3	222.3	186.5	10.3	196.8	591.4	438.1	1,029.5	1.6	0.0	1.6
	10	77,603.5	101,705.2	179,308.7	1,339.7	433.0	1,772.7	172.5	35.2	207.6	697.3	258.0	955.3	1,196.4	1,155.1	2,351.5	1.9	0.0	1.9
	11	78,332.1	83,270.7	161,602.7	1,155.9	333.9	1,489.8	1,257.8	1.4	1,259.3	540.1	394.6	934.6	1,599.3	963.0	2,562.3	3.4	0.0	3.4
	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

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	Dana Bersih yang Diperoleh oleh Sektor Awam
		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*	Less: Government Holdings	*Net Funds Raised by the Public Sector*
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
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

[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 1	1,875	1,896	-	-	-	6	3,777	1,600	-	-	3,655	-	2,322	-	7,577	1,190	-	6,387	10,165
2	28	-	-	-	-	-	28	50	-	-	959	-	2,803	-	3,812	2,987	-	825	853
3	-	405	-	-	-	-	405	-	-	-	-	-	9,158	-	9,158	5,216	-	3,942	4,347
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

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
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

[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	7	1,772.62	-	-	12,331.38	-	-	-	26,638.59	5,024.11	32,413.54	1,494.93	-	-	44,084.63	1,009.42	45,215.17	2,051.36	912	1,611.09	16.08
	8	1,727.58	-	-	11,968.58	-	-	-	28,794.73	8,059.52	37,941.37	1,977.09	-	-	42,290.73	1,540.88	43,964.13	2,274.66	911	1,563.85	15.65
	9	1,768.62	-	-	12,289.65	-	-	-	25,557.37	7,176.69	34,141.99	1,784.09	-	-	35,188.70	1,607.61	36,961.52	1,927.91	910	1,611.20	15.94
	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	1,632.38	16.25

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	7	198,955	8,650	34,783	670	29	5,895
	8	263,806	13,190	38,189	570	29	5,785
	9	256,421	12,821	40,046	2,875	144	5,805
	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

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

Sumber: Bursa Malaysia Derivatives Berhad.

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

Source: Bursa Malaysia Derivatives Berhad.

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

bersamaan RM juta / *RM million equivalent*

		Konvensional *Conventional*						Islam *Islamic*											
		Deposit *Deposit*		Penerimaan Jurubank *Banker's Acceptance*		Instrumen Deposit Boleh-niaga[2] *Negotiable Instrument of Deposit*[2]		Deposit Mudharabah *Mudharabah Deposits*		Deposit Komoditi Murabahah *Commodity Murabahah Deposits*		Deposit Wakalah *Wakalah Deposits*		Lain-lain Deposit[3] *Other Deposit*[3]		Penerimaan Jurubank Islam *Islamic Bankers Acceptance*		Sijil Hutang Boleh Niaga Islam[4] *Islamic Negotiable Instrument of Deposit*[4]	
Urusniaga bagi bulan *Transaction for the month*		Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank[5] *Interbank*[5]	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*	Antara Bank *Interbank*	Korporat *Corporate*
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

[1] Berdasarkan kepada tarikh pasaran
[2] Termasuk "Floating Rate Negotiable Instruments Deposits (FRNID)"
[3] Lain-lain Deposit termasuk Deposit Wadiah
[4] Termasuk "Islamic Floating Rate Negotiable Instruments Deposits (FRNID)"
[5] Urusniaga Ringgit sahaja dan tidak termasuk urusniaga dengan Bank Negara Malaysia

[1] *Based on trade date*
[2] *Include Floating Rate Negotiable Instruments Deposits (FRNID)*
[3] *Other Deposits include Wadiah Deposit.*
[4] *Include Islamic Floating Rate Negotiable Instruments Deposits (FRNID)*
[5] *Only Ringgit transactions and excludes Bank Negara Malaysia transactions*

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

bersamaan RM juta */ RM million equivalent*

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

[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

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

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

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

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

bersamaan USD juta */ USD million equivalent*

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

3.1 Kewangan Kerajaan Persekutuan
Federal Government Finance

RM juta / RM million

Tempoh / *Period*	Belanjawan semasa *Current budget*			Perbelanjaan pembangunan *Development expenditure*			Lebihan / kurangan(-) keseluruhan	Sumber-sumber kewangan *Sources of finance*						
								Pinjaman dalam negeri *Domestic borrowing*			Pinjaman luar negeri *Foreign borrowing*			Penggunaan harta[2]
	Hasil *Revenue*	Perbelanjaan[1] *Expenditure* [1]	Lebihan / kurangan(-) *Surplus / deficit(-)*	Perbelanjaan pembangunan kasar *Gross development expenditure*	Tolak: Terimaan balik pinjaman *Less: Loan recoveries*	Perbelanjaan pembangunan bersih *Net development expenditure*	*Overall surplus / deficit(-)*	Peminjaman kasar dalam negeri *Gross domestic borrowing*	Tolak: Pembayaran balik dalam negeri *Less: Domestic repayment*	Peminjaman bersih dalam negeri *Net domestic borrowing*	Peminjaman kasar luar negeri *Gross foreign borrowing*	Tolak: Pembayaran balik luar negeri *Less: Foreign repayment*	Peminjaman bersih luar negeri *Net foreign borrowing*	*Use of assets*
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
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

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*

	Sektor Awam / *Public Sector*								Sektor Swasta / *Private Sector*				
	Konvensional / *Conventional*			Sukuk					Konvensional / *Conventional*		Sukuk		
Akhir Tempoh / *End of Period*	Bil Bank Negara / Nota Kewangan Bank Negara *Bank Negara Bills / Bank Negara Monetary Note*	Bil Perbendaharaan Malaysia *Malaysian Treasury Bills*	Sekuriti Kerajaan Malaysia *Malaysian Government Securities*	Nota Boleh Niaga Bank Negara / Nota Kewangan Bank Negara - Islam *Bank Negara Negotiable Notes / Bank Negara Monetary Note - Islamic*	Bil Perbendaharaan Malaysia Islam *Malaysian Islamic Treasury Bills*	Sukuk Bank Negara Malaysia Ijarah *Bank Negara Malaysia Sukuk Ijarah*	Terbitan Pelaburan Kerajaan Malaysia[2] *Malaysian Government Investment Issues*[2]	Sukuk Perumahan Kerajaan *Government Housing Sukuk*	Jumlah *Total*	: yang mana dalam denominasi mata wang asing *: of which foreign currency denominated*	Jumlah *Total*	: yang mana dalam denominasi mata wang asing *: of which foreign currency denominated*	Jumlah *Total*
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

[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

[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

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

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

Perubahan tahunan dalam % / *Annual change in %*

Tempoh / *Period*	Keluaran Dalam Negara Kasar (KDNK) / *Gross Domestic Product (GDP)*	Perbelanjaan penggunaan terakhir / Final consumption expenditure			Pembentukan modal tetap kasar / Gross fixed capital formation			Eksport barang-barang dan perkhidmatan / *Exports of goods and services*	Imsport barang-barang dan perkhidmatan / *Imports of goods and services*
		Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*	Jumlah / *Total*	Sektor swasta / *Private sector*	Sektor awam / *Public sector*		
2011	5.3	8.4	6.9	14.2	6.4	9.5	2.6	4.2	6.3
2012	5.5	7.7	8.3	5.4	19.0	21.4	15.9	-1.7	2.9
2013	4.7	7.0	7.2	5.9	8.2	12.8	1.9	0.3	1.7
2014	6.0	6.4	7.0	4.4	4.8	11.0	-4.7	5.1	4.2
2015	5.0	5.6	6.0	4.3	3.7	6.4	-1.0	0.7	1.3
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	0.1	12.5	9.4	17.8	-3.5	-2.4
2Q	4.6	7.7	6.9	11.0	5.9	11.3	-3.9	-4.6	-1.4
3Q	4.9	7.8	8.0	6.9	8.8	14.9	-0.3	4.2	3.8
4Q	5.0	7.0	7.6	5.5	6.1	16.5	-1.9	5.1	6.9
2014 1Q	6.3	8.0	7.0	12.2	6.7	14.9	-6.3	7.9	7.8
2Q	6.5	5.1	6.5	-0.2	6.9	11.6	-3.2	8.7	4.5
3Q	5.6	6.4	6.8	5.1	1.3	7.0	-8.5	2.6	2.0
4Q	5.7	6.3	7.6	2.5	4.3	11.1	-1.9	1.9	2.6
2015 1Q	5.6	7.9	8.8	4.1	7.9	11.7	0.5	-0.6	1.0
2Q	4.9	6.5	6.4	6.8	0.5	3.9	-8.0	-3.7	-2.8
3Q	4.7	3.9	4.1	3.5	4.2	5.5	1.8	3.2	3.2
4Q	4.5	4.5	4.9	3.3	2.8	5.0	0.4	3.7	3.6

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

Perubahan tahunan dalam % / *Annual change in %*

Tempoh / *Period*	Pertanian / *Agriculture*	Perlombongan dan Kuari / *Mining and Quarrying*	Pembuatan / *Manufacturing*	Pembinaan / *Construction*	Perkhidmatan / *Services* [1]	Elektrik dan Gas / *Electricity and Gas*	Air / *Water*	Perdagangan Borong / *Wholesale Trade*	Perdagangan Runcit / *Retail Trade*	Kenderaan Bermotor / *Motor Vehicles*	Penginapan / *Accomodation*	Makanan dan Minuman / *Food and Beverage*	Pengangkutan dan Penyimpanan / *Transport and Storage*	Maklumat dan Komunikasi / *Infor & Communication*	Kewangan / *Finance*	Insurans / *Insurance*	Harta Tanah dan Perkhidmatan Perniagaan / *Real Estates and Business Services*	Perkhidmatan Kerajaan / *Government Services*	Perkhidmatan Lain / *Other Services*	KDNK pada Harga Pembeli / *GDP at Purchasers' Value* [1]
2011	6.8	-4.9	5.4	4.6	7.0	4.0	3.9	8.5	6.6	2.2	3.7	7.0	5.6	7.4	6.3	8.6	5.8	11.1	5.0	5.3
2012	1.0	1.6	4.4	18.1	6.5	5.0	4.2	3.2	5.9	4.7	2.9	6.5	4.8	8.9	5.3	16.0	7.5	9.6	4.5	5.5
2013	1.9	1.2	3.4	10.8	6.0	4.4	4.4	5.6	8.0	3.0	2.9	6.8	4.6	9.1	2.2	1.5	8.0	7.6	5.6	4.7
2014	2.1	3.3	6.2	11.8	6.5	3.5	4.8	8.6	9.9	6.6	3.5	7.4	5.2	9.7	1.8	4.0	8.0	6.1	4.8	6.0
2015	1.0	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	6.7	-1.2	0.6	13.3	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	6.5	5.7	4.3
2Q	0.1	4.8	3.7	9.9	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	7.0	5.8	4.6
3Q	1.3	2.0	4.3	10.4	6.0	4.0	4.2	4.6	7.6	4.2	5.0	6.2	5.1	10.6	2.5	-2.9	8.1	8.7	5.5	4.9
4Q	0.1	-0.6	5.0	10.0	6.5	4.6	5.0	8.1	10.2	4.1	3.1	6.8	5.3	9.6	2.3	-3.6	8.1	7.8	5.3	5.0
2014 1Q	2.6	-0.1	7.0	19.3	6.7	3.2	3.0	8.0	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	6.7	2.1	7.3	10.0	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	1.4	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	9.5	5.4	8.8	6.6	3.3	6.2	9.4	10.0	7.5	2.8	8.9	6.0	9.7	1.8	4.3	8.3	4.7	4.7	5.7
2015 1Q	-4.7	9.6	5.6	9.7	6.4	2.9	7.2	9.6	10.7	7.6	3.4	8.5	5.7	9.6	1.3	3.6	7.6	3.9	4.6	5.6
2Q	4.6	6.0	4.2	5.6	5.0	3.6	5.2	8.5	4.3	1.9	3.9	7.4	5.4	9.3	1.7	-4.6	6.2	4.1	4.7	4.9
3Q	2.4	5.3	4.8	9.9	4.4	2.5	5.3	9.6	2.8	2.2	3.2	6.6	5.6	9.5	-2.9	-3.7	6.5	3.2	4.8	4.7
4Q	1.3	-1.4	5.0	7.4	5.0	2.5	5.7	9.2	4.2	5.0	3.5	6.5	6.0	9.2	-1.3	-2.0	6.2	4.6	4.6	4.5

1 Jumlah tidak semestinya sama disebabkan oleh penghampiran angka.

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

Sumber: Jabatan Perangkaan Malaysia

3.5 Penunjuk Ekonomi Terpilih
Selected Economic Indicators

	IHP	PHP	IPP				Perdagangan		Kadar Pengangguran	Tenaga Buruh
			Semua	Perlombongan	Elektrik	Pembuatan				
	CPI	*PPI*	*IPI*				Eksport	Import		
			All	*Mining*	*Electricity*	*Manufacturing*	*Trade*		*Unemployment Rate*	*Labour Force*
	Wajaran / Weight (2010=100)									
	100.0	100.0	100.0	28.92	5.19	65.89	*Exports*	*Imports*		000 persons
	% Annual change									
2012	1.7	0.1	4.2	1.4	5.1	5.2	0.7	5.8	3.0	13,119.6
2013	2.1	-1.7	3.4	0.9	5.4	4.2	2.5	6.9	3.1	13,634.6
2014	3.2	1.4	5.1	2.6	4.7	6.1	6.3	5.3	2.9	13,931.6
2015	2.1	-4.8	4.5	4.1	2.4	4.8	1.9	0.4	n.a.	n.a.
2014 1	3.4	3.0	3.1	-0.6	0.2	4.8	12.2	7.2	-	-
2	3.5	2.8	6.7	-1.7	8.8	9.9	12.3	9.5	-	-
3	3.5	3.9	4.3	-0.9	4.6	6.4	8.1	0.6	3.1	13,877.5
4	3.4	4.0	4.7	3.8	3.9	5.1	18.6	5.0	-	-
5	3.2	4.1	5.9	0.4	4.6	8.0	16.3	11.8	-	-
6	3.3	3.0	6.9	1.4	5.8	9.2	8.0	9.0	2.8	13,941.5
7	3.2	2.1	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	0.0	5.4	7.2	6.3	4.7	1.9	1.1	2.7	14,005.7
10	2.8	-0.7	5.2	11.5	3.4	3.2	-3.3	9.1	-	-
11	3.0	-1.6	4.8	7.6	3.4	3.9	1.9	0.1	-	-
12	2.7	-4.6	7.4	6.9	3.0	7.9	2.2	4.1	2.8	14,082.5
2015 1	1.0	-4.8	7.0	8.3	6.3	6.6	-0.7	-5.1	-	-
2	0.1	-5.4	5.1	9.3	1.9	4.0	-9.8	0.3	-	-
3	0.9	-6.1	7.2	10.0	3.8	6.3	2.4	5.8	3.1	14,143.5
4	1.8	-5.9	4.1	3.9	2.9	4.2	-8.8	-6.9	-	-
5	2.1	-6.3	4.5	9.0	1.2	3.2	-6.6	-7.1	-	-
6	2.5	-6.0	4.4	3.9	-2.4	4.9	5.0	-1.5	3.1	14,192.2
7	3.3	-5.7	6.1	14.0	-1.2	4.2	3.5	5.9	-	-
8	3.1	-5.4	2.3	-3.4	2.2	4.3	4.1	-6.1	-	-
9	2.6	-5.1	5.1	4.3	2.6	5.6	8.8	9.6	3.2	14,235.1
10	2.5	-2.6	4.2	-1.4	4.3	6.2	16.7	-0.4	-	-
11	2.6	-3.0	1.9	-4.1	2.0	4.0	6.3	9.1	-	-
12	2.7	-1.6	2.7	-1.6	5.6	4.1	1.4	3.2	3.2	14,287.3
2016 1	3.5	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		

Sumber: Jabatan Perangkaan Malaysia

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		47,317	102,226	113,414	679,913	566,500	-11,188	137,263	148,451	-37,322	52,310	89,632	-17,586	10,308	27,894	272	312	41	-81,597	-18,480	-53,096	34,616	-38,536	-28,111	-10,425	-975	-23,606	-2,500	-36,507
2015		34,026	88,413	108,891	685,757	576,866	-20,478	135,663	156,141	-32,192	48,785	80,977	-22,195	11,712	33,906	-1,151	15	1,165	-53,277	232	-37,406	37,638	-28,155	-9,156	-18,998	-491	-24,863	24,143	3,741
2010	1Q	28,352	43,464	41,483	149,189	107,706	1,981	26,330	24,349	-9,687	7,109	16,797	-5,424	420	5,844	-26	13	39	-17,392	1,988	-12,491	14,479	12,952	-4,069	17,022	415	-32,747	-30,568	-19,634
	2Q	13,579	28,551	27,198	147,242	120,043	1,353	27,470	26,117	-9,288	7,116	16,404	-5,684	435	6,118	-34	7	41	-209	162	-2,223	2,385	13,732	-2,055	15,787	-2,088	-12,016	-15,212	-1,875
	3Q	18,899	27,607	25,770	150,183	124,413	1,837	28,673	26,836	-3,484	12,792	16,276	-5,224	558	5,782	-43	7	50	-3,117	-17,581	-23,866	6,285	18,278	-9,249	27,527	835	-4,649	-14,775	965
	4Q	21,985	31,116	29,731	155,995	126,265	1,386	28,993	27,608	-3,672	11,335	15,007	-5,459	507	5,966	-8	43	50	773	1,455	-10,583	12,038	3,505	-7,802	11,307	140	-4,327	-4,833	17,917
2011	1Q	24,711	35,708	35,366	157,525	122,159	342	27,274	26,932	-5,889	12,297	18,186	-5,108	1,017	6,125	-42	7	49	-6,390	102	-13,739	13,841	8,430	-8,735	17,165	144	-15,066	-2,425	15,855
	2Q	24,004	35,971	34,529	163,213	128,684	1,442	29,239	27,797	-6,641	11,150	17,790	-5,327	1,032	6,358	-21	15	36	51,429	1,921	-12,088	14,009	48,036	-3,650	51,686	416	1,057	-13,687	61,724
	3Q	27,450	36,438	35,551	166,362	130,811	886	30,768	29,882	-3,728	13,973	17,702	-5,259	1,265	6,524	-34	11	45	-22,406	-4,021	-17,378	13,357	-27,857	-5,629	-22,228	-301	9,773	5,906	10,917
	4Q	23,158	33,869	35,082	171,321	136,238	-1,214	31,599	32,813	-5,342	15,101	20,443	-5,368	1,370	6,738	-36	11	47	631	-7,339	-12,119	4,780	-2,469	-508	-1,962	-335	10,775	-17,568	6,186
2012	1Q	15,554	29,606	33,042	161,572	128,530	-3,436	28,891	32,327	-8,642	9,789	18,432	-5,410	1,471	6,881	-136	1	137	-10,368	-9,454	-21,499	12,045	25,099	-7,544	32,643	-20	-25,993	-12,271	-7,221
	2Q	6,859	24,187	27,010	165,272	138,262	-2,823	30,708	33,531	-12,678	9,265	21,943	-4,650	2,306	6,956	-6	4	10	6,484	4,646	-6,691	11,336	-4,961	-3,849	-1,111	992	5,807	-640	12,697
	3Q	7,233	21,128	22,346	157,561	135,215	-1,218	32,106	33,324	-9,017	11,015	20,032	-4,878	1,212	6,090	-10	1	11	-8,959	-1,308	-7,226	5,918	33,338	-5,921	39,259	-64	-40,925	-5,790	-7,526
	4Q	20,531	29,566	30,632	160,460	129,828	-1,066	33,632	34,697	-5,504	12,227	17,731	-3,531	1,672	5,203	393	404	11	-10,171	-18,299	-16,541	-1,758	10,384	-4,149	14,533	64	-2,320	-4,830	5,923
2013	1Q	12,423	24,604	25,351	151,497	126,146	-748	32,088	32,835	-7,970	9,918	17,888	-4,210	1,619	5,829	2	5	3	1,200	-2,757	-11,581	8,824	3,921	-5,252	9,174	211	-174	-9,583	4,043
	2Q	978	13,656	17,063	152,555	135,492	-3,408	31,728	35,136	-8,146	10,933	19,079	-4,531	1,933	6,464	-3	0	3	4,397	-8,425	-15,683	7,258	3,277	-11,407	14,685	-1,421	10,965	-3,854	1,518
	3Q	8,499	20,943	23,915	163,325	139,410	-2,972	33,079	36,052	-8,048	12,482	20,530	-4,396	1,907	6,302	5	12	6	-15,685	1,069	-8,164	9,233	-9,412	-10,021	609	564	-7,906	18,944	11,763
	4Q	13,585	27,757	30,222	170,306	140,084	-2,465	35,790	38,255	-9,811	14,323	24,133	-4,362	2,138	6,500	-20	0	20	-10,128	3,838	-6,500	10,338	-798	-5,407	4,609	393	-13,560	-6,112	-2,675
2014	1Q	19,518	30,680	31,194	166,726	135,531	-515	35,069	35,584	-6,579	14,510	21,089	-4,583	2,045	6,628	-2	2	4	-38,235	-14,434	-20,578	6,144	-14,216	-7,566	-6,650	-1,487	-8,098	1,425	-17,294
	2Q	14,986	25,738	27,295	172,530	145,236	-1,556	34,285	35,841	-7,961	14,762	22,723	-2,792	3,892	6,684	-1	8	9	-10,956	-3,826	-16,509	12,683	7,167	-10,400	17,566	229	-14,525	-5,003	-974
	3Q	7,148	21,970	25,540	167,697	142,157	-3,570	33,563	37,133	-9,610	13,473	23,083	-5,213	2,054	7,266	-2	5	7	-5,849	2,261	-6,061	8,321	-11,161	-10,416	-746	49	3,003	-8,007	-6,710
	4Q	5,666	23,837	29,384	172,960	143,575	-5,547	34,346	39,892	-13,173	9,564	22,738	-4,998	2,318	7,316	276	297	21	-26,558	-2,480	-9,948	7,468	-20,326	270	-20,596	234	-3,985	9,085	-11,530
2015	1Q	9,968	23,785	27,547	163,098	135,552	-3,762	33,264	37,026	-8,539	11,424	19,963	-5,278	2,363	7,641	-2	7	9	-29,664	-1,235	-9,807	8,572	-7,878	-7,375	-502	3	-20,554	4,002	-15,696
	2Q	7,582	18,729	23,315	163,196	139,881	-4,586	32,850	37,436	-5,099	15,111	20,211	-6,047	2,648	8,695	-1,104	4	1,108	2,273	-3,941	-17,812	13,871	-11,759	-8,060	-3,698	-449	18,422	-302	8,450
	3Q	5,061	21,265	27,147	174,873	147,726	-5,883	34,144	40,027	-10,346	8,983	19,329	-5,858	3,180	9,038	-30	2	32	-31,178	-297	-7,029	6,732	-24,406	642	-25,048	-111	-6,363	43,144	16,997
	4Q	11,415	24,635	30,882	184,590	153,708	-6,247	35,404	41,652	-8,208	13,267	21,474	-5,012	3,520	8,532	-15	1	16	5,291	5,705	-2,758	8,463	15,887	5,637	10,250	66	-16,367	-22,700	-6,009

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]				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*	Nisbah khidmat bayaran hutang[7] (%) / *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	7.5	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	10.4	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	10.3	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	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		747,485	371,067	16,776	76,343	37,431	80,867	139,917	19,734	11.3	223,260	151,071	11,295	306	60,589	87,665	65,493	10,504	54,989	384,287	363,199
2015		833,745	463,621	21,477	106,842	50,264	107,317	161,301	16,420	15.6	211,346	172,629	11,502	3,335	23,881	81,616	77,162	11,863	65,299	481,894	351,851
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	702,604	328,167	16,469	81,445	28,021	73,538	114,070	14,624	11.2	231,423	144,500	11,922	1,179	73,822	77,578	65,436	10,718	54,718	366,614	335,990
	2Q	730,334	337,833	16,241	82,421	31,010	75,611	117,191	15,360	8.6	243,837	154,282	13,803	1,337	74,415	84,417	64,247	9,970	54,276	383,337	346,996
	3Q	744,326	351,288	16,080	72,979	33,036	77,380	133,224	18,588	14.8	247,014	154,775	12,834	1,234	78,171	80,516	65,509	10,147	55,362	377,231	367,095
	4Q	747,485	371,067	16,776	76,343	37,431	80,867	139,917	19,734	11.3	223,260	151,071	11,295	306	60,589	87,665	65,493	10,504	54,989	384,287	363,199
2015	1Q	768,147	399,319	17,637	99,709	39,887	85,106	138,565	18,416	15.4	210,509	157,285	11,361	2,955	38,909	91,347	66,972	10,884	56,088	421,868	346,279
	2Q	794,283	419,879	18,823	100,611	43,008	93,797	148,544	15,097	17.2	209,210	175,958	10,427	3,516	19,309	95,729	69,465	10,978	58,488	453,601	340,682
	3Q	852,864	489,947	22,247	113,095	54,275	106,075	177,339	16,916	16.2	198,925	160,792	10,905	5,239	21,989	82,811	81,181	12,470	68,711	479,859	373,005
	4Q	833,745	463,621	21,477	106,842	50,264	107,317	161,301	16,420	13.8	211,346	172,629	11,502	3,335	23,881	81,616	77,162	11,863	65,299	481,894	351,851

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

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

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

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

3.8 Rizab Luar Negeri
External Reserves

RM juta / RM million

Akhir tempoh *End period*	Bank Negara Malaysia / Central Bank of Malaysia							
	Rizab antarabangsa kasar / Gross international reserves[1]				Tanggungan luar negeri[5]	Rizab antarabangsa bersih	Lain-lain rizab rasmi[4]	Rizab rasmi bersih
	Jumlah *Total*	Hak-hak Pengeluaran Khas[2] *Special Drawing Rights [2]*	Kedudukan rizab di IMF[3] *IMF reserves position [3]*	Emas dan pertukaran mata wang asing[4] *Gold and foreign exchange [4]*	External liabilities[5]	Net international reserves	Other official reserves[4]	Net official reserves
2014	405,372.6	6,518.1	3,295.3	395,559.3	27.1	405,345.5	113.1	405,458.6
2015	409,117.0	7,656.4	3,291.3	398,169.3	30.2	409,086.8	131.0	409,217.7
2014 1	435,957.0	6,488.5	3,174.9	426,293.6	29.2	435,927.8	114.0	436,041.8
2	427,589.4	6,488.7	3,179.0	417,921.7	32.7	427,556.7	112.6	427,669.3
3	424,591.8	6,482.3	3,190.8	414,918.7	32.4	424,559.4	111.6	424,671.0
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	409,117.0	7,656.4	3,291.3	398,169.3	30.2	409,086.8	131.0	409,217.7
2016 1	410,089.4	7,656.5	3,291.3	399,141.7	30.3	410,059.1	122.4	410,181.6

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	222,009.6	1,743.7	2,775.0	12,850.8	24,949.0	143,848.4	7,454.5	176,251.8	8,737.6	14,755.2	4,895.3
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	34,748.6	779.9	171.6	83.0	6,858.3	8,571.6	5,796.4	21,226.3	30.0	7,633.9	4,823.9
	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	38,106.7	830.3	224.9	68.5	6,932.3	8,551.5	7,913.3	23,397.1	87.7	7,899.2	5,598.9

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

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

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

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

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

RM juta/*RM million*

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

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

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

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

RM juta/*RM million*

Akhir tempoh/*End of period*		Kumpulan Wang Takaful/*Takaful Fund*	Ekuiti Pemegang Syer/*Shareholders' Equity*					Rizab Penilaian Semula Aset/*Assets Revaluation Reserves*	Liabiliti Lain/*Other Liabilities*	JUMLAH LIABILITI/*TOTAL LIABILITIES*	Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*	Pelaburan Harta Benda/*Investment Properties*	Pembiayaan/*Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/*Other Assets*	Aset Asing/*Foreign Assets*	JUMLAH ASET/*TOTAL ASSETS*
			Modal Berbayar/*Paid-up Capital*	Akaun Premium Saham/*Share Premium Account*	Rizab/*Reserves*	Keuntungan/(Kerugian) Tertahan/*Retained Profit/(Loss)*	Jumlah/*Total*												
		Perniagaan dalam Malaysia/*Business within Malaysia*																	
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
2013	1H	294.2	420.0	0.0	7.1	-105.9	321.2	-0.3	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
	2H	372.7	420.0	0.0	2.6	-121.7	300.9	-0.9	172.6	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014	1H	434.4	353.3	0.0	-32.0	-99.1	222.3	-0.1	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
	2H	556.5	353.3	0.0	-31.7	-103.9	217.7	-1.6	206.0	978.7	60.0	194.1	601.7	0.0	0.0	10.2	112.5	0.0	978.7
2015	1H	647.9	353.3	0.0	-30.4	-120.7	202.2	-0.7	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	694.6	353.3	0.0	-31.1	-137.9	184.3	0.5	324.0	1,203.4	107.9	148.7	803.7	0.0	0.0	14.2	128.8	0.0	1,203.4
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2012	1H	14,782.2	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.3	20,192.0	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.0
	2H	15,682.9	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.7	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.4	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.9	22,889.4	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.4
	2H	17,460.0	1,316.7	145.3	-7.5	1,298.7	2,753.1	54.3	3,474.1	23,741.5	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.3	0.0	23,741.5
2014	1H	18,615.1	1,316.7	145.3	-20.0	1,380.3	2,822.2	-41.4	4,033.0	25,428.9	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.2	0.0	25,428.9
	2H	19,235.6	1,316.8	146.8	-19.9	1,535.8	2,979.5	-124.8	3,927.7	26,018.0	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.2	0.0	26,018.0
2015	1H	20,217.1	1,316.8	146.8	-3.1	1,602.6	3,063.1	-115.7	4,180.9	27,345.3	489.2	3,708.4	21,414.9	345.1	31.6	107.4	1,248.7	0.0	27,345.3
	2H	20,675.3	1,317.0	148.0	-15.9	1,740.9	3,190.0	-94.0	4,406.8	28,178.1	301.9	4,154.1	22,018.2	350.1	29.1	112.7	1,211.8	0.1	28,178.1
		Perniagaan Global/*Global Business*																	
		Pengendali Takaful Keluarga Langsung/*Family Direct Takaful Operators*																	
2012	1H	123.3	400.0	0.0	5.3	-61.7	343.6	0.1	56.6	523.6	21.0	87.6	374.6	0.0	0.0	11.0	29.3	0.1	523.6
	2H	207.8	420.0	0.0	6.1	-91.0	335.2	0.1	121.7	664.8	24.4	100.2	486.5	0.0	0.0	12.8	40.8	0.1	664.8
2013	1H	294.2	420.0	0.0	7.1	-105.9	321.2	-0.3	119.1	734.2	32.6	107.7	527.0	0.0	0.0	12.6	54.2	0.0	734.2
	2H	372.7	420.0	0.0	2.6	-121.7	300.9	-0.9	172.6	845.3	48.0	132.2	570.8	0.0	0.0	11.7	82.7	0.0	845.3
2014	1H	434.4	353.3	0.0	-32.0	-99.1	222.3	-0.1	174.5	831.0	33.2	154.0	536.1	0.0	0.0	9.2	98.4	0.0	831.0
	2H	556.5	353.3	0.0	-31.7	-103.9	217.7	-1.6	206.0	978.7	60.0	194.1	601.7	0.0	0.0	10.2	112.5	0.0	978.7
2015	1H	647.9	353.3	0.0	-30.4	-120.7	202.2	-0.7	244.0	1,093.4	82.7	139.8	735.8	0.0	0.0	10.6	124.5	0.0	1,093.4
	2H	694.6	353.3	0.0	-31.1	-137.9	184.3	0.5	324.0	1,203.4	107.9	148.7	803.7	0.0	0.0	14.2	128.8	0.0	1,203.4
		Pengendali Takaful Komposit Langsung/*Composite Direct Takaful Operators*																	
2012	1H	14,782.3	1,016.7	145.3	25.6	823.2	2,010.7	268.8	3,130.2	20,192.1	267.5	3,226.7	15,213.4	348.8	61.6	92.0	973.3	8.7	20,192.1
	2H	15,683.1	1,016.7	145.3	30.9	980.2	2,173.1	296.4	3,227.5	21,380.2	242.4	2,973.5	16,684.2	351.9	46.3	96.6	977.6	7.7	21,380.2
2013	1H	16,856.5	1,016.7	145.3	32.8	1,139.4	2,334.1	265.0	3,433.8	22,889.5	461.3	3,083.3	17,748.8	351.6	42.7	92.6	1,109.2	0.0	22,889.5
	2H	17,460.2	1,316.7	145.3	-7.5	1,298.7	2,753.1	54.3	3,474.1	23,741.6	460.7	2,951.4	18,867.3	352.7	33.9	86.3	989.4	0.0	23,741.6
2014	1H	18,615.3	1,316.7	145.3	-20.0	1,380.3	2,822.2	-41.4	4,032.9	25,429.0	366.5	2,980.0	20,190.3	347.3	32.0	105.6	1,407.3	0.0	25,429.0
	2H	19,235.6	1,316.8	146.8	-19.9	1,535.8	2,979.5	-124.8	3,927.7	26,018.0	257.4	3,237.9	20,766.6	346.9	34.0	101.9	1,273.2	0.0	26,018.0
2015	1H	20,217.1	1,316.8	146.8	-3.1	1,602.6	3,063.1	-115.7	4,180.9	27,345.3	489.2	3,708.4	21,414.9	345.1	31.6	107.4	1,248.7	0.0	27,345.3
	2H	20,675.3	1,317.0	148.0	-15.9	1,740.9	3,190.0	-94.0	4,406.8	28,178.1	301.9	4,154.1	22,018.2	350.1	29.1	112.7	1,211.8	0.1	28,178.1

Sumber: Bank Negara Malaysia

Source: Bank Negara Malaysia

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

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

4.7.10 Insurans Am: Nisbah Tuntutan
General Insurance: Claims Ratio

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

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

Sumber: Bank Negara Malaysia

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

Source: Bank Negara Malaysia

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

RM juta/*RM million*

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

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

Sumber : Bank Negara Malaysia

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

Source : Bank Negara Malaysia

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

RM juta/*RM million*

Akhir tempoh/*End of period*		Perniagaan dalam Malaysia/*Business within Malaysia*												
		Wang Tunai dan Baki Bank/*Cash and Bank Balances*	Akaun Pelaburan dan Pasaran Wang Islam/*Investment Accounts and Islamic Money Market*	Pelaburan/*Investments*				Pelaburan Harta Benda/*Investment Properties*	Pembiayaan/*Financing*	Harta Benda, Loji dan Kelengkapan/*Property, Plant and Equipment*	Aset Lain/*Other Assets*	Aset Asing/*Foreign Assets*	JUMLAH/*TOTAL*
				Sekuriti Islam Kerajaan/*Government Islamic Papers*	Sekuriti Hutang Swasta Islam dan Ekuiti/*Islamic Private Debt Securities and Equities*	Pelaburan Lain/*Other Investments*	Jumlah/*Total*						
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