

KEWANGAN
FINANCE
16.1 KEWANGAN KERAJAAN PERSEKUTUAN
FEDERAL GOVERNMENT FINANCE

	RM Juta / Million				
	2008	2009	2010	2011	2012
HASIL	159,793	158,639	159,653	185,419	207,246
<i>REVENUE</i>					
(% Perubahan)	14.2	-0.7	0.6	16.1	11.8
(<i>% Change</i>)					
PERBELANJAAN MENGURUS^(a)	153,499	157,067	151,633	182,594	202,617
<i>OPERATING EXPENDITURE^(a)</i>					
(% Perubahan)	24.7	2.3	-3.5	20.4	11.0
(<i>% Change</i>)					
Lebihan /defisit semasa	6,294	1,573	8,020	2,825	4,629
<i>Current Surplus/Deficit</i>					
PERBELANJAAN PEMBANGUNAN KASAR	42,847	49,515	52,792	46,416	49,822
<i>GROSS DEVELOPMENT EXPENDITURE</i>					
(% Perubahan)	5.6	15.6	6.6	-12.1	7.3
(<i>% Change</i>)					
Perbelanjaan Langsung	40,240	45,294	49,096	44,917	47,697
<i>Direct Expenditure</i>					
(% Perubahan)	6.1	12.6	8.4	-8.5	6.2
(<i>% Change</i>)					
Pinjaman Kasar	2,607	4,221	3,695	1,499	2,125
<i>Gross Lending</i>					
TOLAK: TERIMAAN BALIK PINJAMAN	959	519	1,496	1,082	2,895
<i>MINUS: LOAN RECOVERY</i>					
PERBELANJAAN PEMBANGUNAN BERSIH	41,889	48,996	51,296	45,334	46,927
<i>NET DEVELOPMENT EXPENDITURE</i>					
(% Perubahan)	11.8	17.0	4.7	-11.6	3.5
(<i>% Change</i>)					
DEFISIT/LEBIHAN KESELURUHAN	-35,594	-47,424	-43,275	-42,509	-42,297
<i>OVERALL DEFICIT/SURPLUS</i>					

(a) Tidak termasuk pindahan antara akaun seperti Kumpulan Wang Pembangunan.
Excludes intra-account transfer such as Development Fund.

Sumber : Kementerian Kewangan, Malaysia
 Source : Ministry of Finance, Malaysia (MOF)

16.2 HASIL KERAJAAN PERSEKUTUAN
FEDERAL GOVERNMENT REVENUE

	RM Juta / Million				
	2008	2009	2010	2011	2012
A. JUMLAH CUKAI LANGSUNG <i>TOTAL DIRECT TAXES</i>	82,138	78,375	79,009	102,242	116,825
Cukai Pendapatan <i>Income Taxes</i>	78,475	74,917	74,451	96,732	111,255
Syarikat-syarikat <i>Companies</i>	37,741	30,199	36,266	46,888	54,136
Perseorangan <i>Individual</i>	14,966	15,590	17,805	20,203	22,445
Petroleum <i>Petroleum</i>	24,191	27,231	18,713	27,748	31,962
Koperasi dan lain-lain <i>Cooperatives and others</i>	1,577	1,897	1,667	1,893	2,712
Lain-lain <i>Others</i>	3,663	3,458	4,558	5,509	5,570
B. JUMLAH CUKAI TIDAK LANGSUNG <i>TOTAL INDIRECT TAXES</i>	30,760	28,129	30,507	32,643	35,668
Duti Eksport <i>Export duties</i>					
Petroleum <i>Petroleum</i>	2,703	1,104	1,745	1,997	2,393
Lain-lain <i>Others</i>	76	48	65	84	-
Duti import <i>Import duties</i>	2,635	2,114	1,966	2,026	2,245
Eksais <i>Excise</i>	10,683	10,068	11,770	11,517	12,338
Cukai jualan <i>Sales tax</i>	8,374	8,603	8,171	8,577	9,185
Cukai perkhidmatan <i>Service tax</i>	3,345	3,344	3,926	4,982	6,197
Lain-lain <i>Others</i>	2,944	2,847	2,863	3,460	3,309
C. JUMLAH HASIL BUKAN CUKAI <i>TOTAL NON-TAX REVENUE</i>	46,896	52,135	50,138	50,534	54,753
D. JUMLAH HASIL (A+B+C) <i>TOTAL REVENUE</i>	159,793	158,639	159,653	185,419	207,246

Sumber : Kementerian Kewangan, Malaysia
Source : Ministry of Finance, Malaysia (MOF)

16.3 PERBELANJAAN MENGURUS KERAJAAN PERSEKUTUAN
FEDERAL GOVERNMENT OPERATING EXPENDITURE

	RM Juta / Million				
	2008	2009	2010	2011	2012
(i) Mengikut Objek	153,499	157,067	151,633	182,594	202,617
<i>By Object</i>					
Emolumen	41,011	42,778	46,663	50,148	59,197
<i>Emolument</i>					
Pencen dan ganjaran	10,022	10,146	11,515	13,565	14,188
<i>Pensions and gratuities</i>					
Bayaran khidmat hutang	12,797	14,222	15,621	17,716	20,453
<i>Debt service charges</i>					
Pemberian dan serahan kepada Kerajaan Negeri	4,365	4,895	4,689	5,535	5,846
<i>Grants and transfers to State Governments</i>					
Bekalan dan perkhidmatan	25,197	26,372	23,841	28,949	31,960
<i>Supplies and services</i>					
Subsidi	35,166	20,345	23,106	36,256	42,404
<i>Subsidies</i>					
Lain-lain	24,941	38,310	26,197	30,426	28,569
<i>Others</i>					
(ii) Mengikut Sektor	153,499	157,067	151,633	182,594	202,617
<i>By Sector</i>					
Keselamatan	18,510	19,583	18,683	20,940	22,300
<i>Security</i>					
Perkhidmatan sosial	54,582	58,237	57,765	64,718	67,239
<i>Social services</i>					
Perkhidmatan ekonomi	13,825	11,680	14,527	19,555	17,941
<i>Economic services</i>					
Pentadbiran am	12,450	27,123	15,342	16,480	27,135
<i>General administration</i>					
Lain-lain	54,132	40,443	45,316	60,900	68,002
<i>Others</i>					

Sumber : Kementerian Kewangan, Malaysia
 Source : Ministry of Finance, Malaysia (MOF)

16.4 PERBELANJAAN PEMBANGUNAN KERAJAAN PERSEKUTUAN
FEDERAL GOVERNMENT DEVELOPMENT EXPENDITURE

	RM Juta / Million				
	2008	2009	2010	2011	2012
Keselamatan <i>Security</i>	5,779	3,956	3,970	4,569	4,394
Pertahanan <i>Defence</i>	4,120	2,663	2,666	3,711	3,562
Keselamatan dalam negeri <i>Internal security</i>	1,659	1,294	1,304	857	832
Perkhidmatan Sosial <i>Social Services</i>	13,717	17,388	20,784	12,607	13,643
Pendidikan dan latihan <i>Education and training</i>	7,892	10,827	12,046	7,735	8,557
Kesihatan <i>Health</i>	1,652	2,575	3,780	2,207	1,948
Perumahan <i>Housing</i>	1,780	1,395	1,333	762	738
Lain-lain <i>Others</i>	2,394	2,592	3,625	1,903	2,399
Perkhidmatan Ekonomi <i>Economic Services</i>	21,353	26,440	26,121	28,156	30,362
Pertanian dan pembangunan luar bandar <i>Agriculture and rural development</i>	4,184	5,508	2,920	1,128	1,901
Kemudahan awam <i>Public utilities</i>	2,795	2,899	5,286	6,013	5,781
Perdagangan dan perindustrian <i>Trade and industry</i>	4,581	4,916	6,987	8,364	5,491
Pengangkutan <i>Transport</i>	9,212	9,450	8,665	10,140	10,073
Perhubungan <i>Communications</i>	334	618	688	848	587
Lain-lain <i>Others</i>	247	3,049	1,574	1,663	6,527
Pentadbiran am <i>General administration</i>	1,998	1,730	1,917	1,085	1,424
Jumlah <i>Total</i>	42,847	49,515	52,792	46,416	49,822

Sumber : Kementerian Kewangan, Malaysia
Source : Ministry of Finance, Malaysia (MOF)

16.5 HUTANG DALAM NEGERI KERAJAAN PERSEKUTUAN
FEDERAL GOVERNMENT DOMESTIC DEBT

Hutang Dalam Negeri <i>Domestic Debt</i>	Nilai semasa dalam RM juta <i>Nominal value in RM million</i>				
	2008	2009	2010	2011	2012
BIL PERBENDAHARAAN <i>TREASURY BILLS</i>	4,320	4,320	4,320	4,320	4,320
Institusi bank <i>Banking institutions</i>	1,557	1,789	1,721	1,597	3,139
Lain-lain <i>Others</i>	2,763	2,531	2,599	2,723	1,181
SIJIL PELABURAN <i>INVESTMENT CERTIFICATES</i>	42,500	66,000	81,500	110,000	128,000
SEKURITI KERAJAAN <i>GOVERNMENT SECURITIES</i>	213,801	242,270	260,993	277,713	284,650
Sektor awam <i>Public sector</i>	5,962	4,752	4,988	4,055	4,101
Kumpulan Wang Simpanan Pekerja <i>Employees Provident Fund</i>	95,881	92,764	90,579	88,176	87,601
Bank Simpanan Nasional <i>National Savings Bank</i>	3,237	3,715	3,656	3,409	3,564
Bank Negara	785	2,092	3,881	1,680	1,463
Institusi bank <i>Banking institutions</i>	40,629	53,892	44,276	37,416	37,064
Syarikat insurans <i>Insurance companies</i>	20,235	20,363	20,245	23,998	24,824
Lain-lain <i>Others</i>	47,072	64,692	93,369	118,979	126,033
LAIN-LAIN PINJAMAN DALAM NEGERI <i>OTHER DOMESTIC BORROWINGS</i>	25,500	36,010	43,543	45,992	41,799
Jumlah <i>Total</i>	286,121	348,600	390,356	438,025	458,769

Sumber : Bank Negara Malaysia (BNM)
 Source :

16.6 HUTANG LUAR NEGERI
EXTERNAL DEBT

Hutang Luar Negeri <i>External Debt</i>	Nilai semasa dalam RM Juta <i>Nominal value in RM Million</i>				
	2008	2009	2010	2011	2012 ^(a)
KERAJAAN PERSEKUTUAN <i>FEDERAL GOVERNMENT</i>	20,316	13,786	16,745	18,103	17,907
Pinjaman pasaran luar negeri <i>External market loans</i>	11,891	6,049	9,355	10,403	10,488
Amerika Syarikat <i>United States</i>	11,431	6,049	9,355	10,403	10,488
Jepun <i>Japan</i>	91	-	-	-	-
United Kingdom	369	-	-	-	-
Pinjaman projek luar negeri <i>External project loans</i>	8,425	7,738	7,390	7,700	7,419
Pelbagai hala <i>Multilateral</i>	1,305	1,009	787	738	710
Dua hala <i>Bilateral</i>	7,120	6,729	6,603	6,962	6,709
Perusahaan awam bukan kewangan (PABK) <i>Non-financial public enterprises (NFPEs)</i>	68,926	75,933	70,384	69,647	69,405
Sektor awam <i>Public sector</i>	89,242	89,719	87,129	87,750	87,312
Sektor swasta <i>Private sector</i>	67,337	65,591	60,511	65,759	71,975
Hutang jangka pendek <i>Short-term debt</i>	79,816	77,435	79,439	103,853	110,219
HUTANG LUAR NEGERI <i>EXTERNAL DEBT</i>	236,394	232,745	227,078	257,362	269,506

(a) Akhir Jun 2012
End June 2012

Sumber : Kementerian Kewangan, Malaysia
Source : Ministry of Finance, Malaysia (MOF)

16.7 RIZAB LUAR NEGERI
EXTERNAL RESERVES

Butir-butir Items	RM Juta / Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
A. Bank Negara Malaysia					
Rizab antarabangsa ^(a) <i>International reserves</i> ^(a)					
Hak-hak Pengeluaran Khas ^(b) <i>Special Drawing Rights</i> ^(b)	786.4	7,279.2	6,442.5	6,253.0	6,043.5
Kedudukan rizab Tabung Kewangan Antarabangsa ^(c) <i>International Monetary Fund reserves position</i> ^(c)	1,127.1	1,515.8	1,453.5	2,672.2	2,652.8
Emas dan pertukaran mata wang asing <i>Gold and foreign exchange</i>	315,554.3	322,505.6	320,774.4	414,432.5	418,535.0
Rizab antarabangsa kasar <i>Gross international reserves</i>	317,467.7	331,300.6	328,670.5	423,357.7	427,204.0
Tanggungan luar negeri ^(d) <i>External liabilities</i> ^(d)	22.5	23.9	21.4	26.7	27.3
Rizab antarabangsa bersih <i>Net international reserves</i>	317,445.3	331,276.7	328,649.1	423,331.0	427,204.0
B. Lain-lain rizab rasmi <i>Other official reserves</i>	103.1	113.8	98.4	100.5	101.7
C. Rizab rasmi bersih <i>Net official reserves</i>	317,548.4	331,390.5	328,747.5	423,431.5	427,305.7

Sumber : Bank Negara Malaysia (BNM)
 Source :

- (a) Merujuk kepada rizab antarabangsa Bank Negara Malaysia yang terdiri daripada emas dan mata wang asing, kedudukan rizab Kumpulan Kewangan Antarabangsa dan Hak-hak Pengeluaran Khas.
Refers to the international reserves of Bank Negara Malaysia comprising gold and foreign exchange, reserve position in the International Monetary Fund and Special Drawing Rights (SDRs).
- (b) Merupakan peruntukan Hak-hak Pengeluaran Khas Malaysia, dicampur perolehan bersih Hak-hak Pengeluaran Khas.
Relates to Malaysia's allocations of SDRs plus net acquisition of SDRs.
- (c) Merujuk kepada kuota Malaysia di Tabung Kewangan Antarabangsa (IMF) ditolak milikan matawang Malaysia oleh IMF.
Refers to Malaysia's quota in the International Monetary Fund less the Fund's holdings of Malaysian currency.
- (d) Tanggungan luar negeri Bank Negara Malaysia terdiri daripada deposit yang ditempatkan oleh bank pusat lain dan agensi antarabangsa.
External liabilities of Bank Negara Malaysia consist of deposits placed by other central banks and international agencies.

16.8 WANG SECARA LUAS, M3
BROAD MONEY, M3

Butir-butir Items	RM Juta / Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
Jumlah <i>Total</i>	931,865.2	1,017,303.2	1,086,094.0	1,241,675.3	1,352,885.8
Mata wang dalam edaran <i>Currency in circulation</i>	40,424.4	43,439.0	47,685.0	52,827.2	56,798.2
Deposit permintaan <i>Demand deposits</i>	143,474.8	158,182.2	176,631.4	205,485.4	232,483.4
Separuh wang secara luas <i>Broad Quasi-Money</i>	747,966.0	815,682.0	861,777.6	983,362.6	1,063,604.2
Faktor Penentu M3 <i>Factors Affecting M3</i>					
Tuntutan bersih ke atas kerajaan <i>Net claims on government</i>	31,407.9	57,216.2	49,096.8	51,900.0	48,589.3
Tuntutan ke atas kerajaan <i>Claims on government</i>	70,067.1	105,985.8	102,869.5	107,708.0	108,604.2
Deposit kerajaan <i>Government deposits</i>	38,659.1	48,769.6	53,772.7	55,808.0	60,014.9
Tuntutan ke atas sektor swasta <i>Claims on the private sector</i>	823,719.4	874,676.3	959,523.3	1,075,953.9	1,204,342.5
Pinjaman <i>Loans</i>	724,549.9	771,030.9	863,011.8	974,798.3	1,080,310.3
Sekuriti <i>Securities</i>	99,169.5	103,645.4	96,511.5	101,155.6	124,032.2
Aset Asing Bersih <i>Net Foreign Assets</i>	331,800.4	354,262.8	386,047.8	489,420.2	506,122.0
Bank Negara Malaysia	316,702.7	324,045.6	322,252.5	416,782.7	420,877.2
Sistem perbankan <i>Banking system</i>	15,097.7	30,217.2	63,795.2	72,637.5	85,244.7
Pengaruh lain <i>Other influences</i>	-255,062.5	-268,852.2	-308,573.9	-375,598.8	-406,168.0

Sumber : Bank Negara Malaysia (BNM)
Source :

16.9 MATA WANG DALAM EDARAN MENGIKUT JENIS NILAI
 CURRENCY IN CIRCULATION BY DENOMINATION

RM Juta / Million

Pada akhir tempoh <i>End of period</i>	Mata wang dalam edaran <i>Currency in circulation</i>	Wang kertas <i>Notes</i>									Duit syiling <i>Coins</i>
		RM1	RM2	RM5	RM10	RM20	RM50	RM100	RM500	RM1,000	
2008	48,042.9	1,259.2	136.4	1,050.1	3,327.3	72.8	26,711.2	13,626.7	75.6	27.9	1,755.6
2009	51,138.6	1,316.1	133.1	1,086.7	3,544.9	72.7	28,598.6	14,409.6	75.3	27.0	1,874.8
2010	55,787.8	1,402.3	130.8	1,153.4	3,947.9	72.6	32,308.2	14,655.6	75.1	26.0	2,015.9
2011	61,874.0	1,579.5	129.4	1,251.3	4,370.2	73.4	35,704.2	16,511.8	75.0	25.7	2,153.5
2012	67,124.5	1,728.3	128.3	1,390.9	4,571.3	761.8	37,659.2	18,506.0	74.9	25.2	2,278.6

Sumber : Bank Negara Malaysia (BNM)
 Source :

16.10 TAKSIRAN YANG DIBUAT DAN CUKAI PENDAPATAN YANG DIPUNGUT
ASSESSMENTS MADE AND INCOME TAX COLLECTED

Taksiran yang dicapai hingga 31hb. Disember
Assessment raised up to 31st December

	2008 ^(a)	2009 ^(a)	2010 ^(a)	2011 ^(a)	2012 ^(a)
Taksiran <i>Assessments</i>					
Bilangan taksiran <i>Number of assessments</i>	3,709,407	3,815,946	3,844,758	4,091,985	4,330,140
Amaun taksiran bersih (RM Juta) <i>Amount of net assessment (RM Million)</i>	65,215.8	99,757.3	78,840.5	85,453.9	82,807.3
Pungutan (RM Juta) <i>Collection (RM Million)</i>					
Cukai kasar dipungut <i>Gross tax collected</i>	74,703.2	90,650.9	86,499.5	109,609.8	124,891.9
Tolak bayaran balik <i>Less repayment</i>	5,394.3	8,559.7	7,683.6	7,410.2	7,767.6
Cukai bersih dipungut <i>Net tax collected</i>	69,308.9	82,091.2	78,815.9	102,199.6	117,124.3

Nota / Note:

- (a) **Bilangan taksiran dan amaun taksiran bersih terdiri daripada taksiran tahun semasa dan tahun kebelakangan diproses.**
The number of assessments and amount of net assessment processed for current and previous years.

Data tidak termasuk cukai langsung yang lain iaitu Duti Setem, Cukai Keuntungan Harta Tanah, Duti Harta Pesaka dan Pendaftaran Perniagaan.

Data exclude other direct taxes i.e. Stamp Duty, Real Property Gains Tax, Estate Duty and Business Registration.

Sumber : Lembaga Hasil Dalam Negeri Malaysia (LHDN)
Source : Inland Revenue Board of Malaysia.

16.11 CUKAI YANG DITAKSIR MENGIKUT JENIS PEMBAYAR CUKAI
TAX ASSESSED ACCORDING TO TYPES OF TAX PAYERS

Taksiran yang dicapai hingga 31hb. Disember 2012 untuk tahun taksiran 2011
Assessment raised up to 31st December 2012 for the year of assessments 2011

Jenis Pembayar Cukai <i>Types of Tax payers</i>		Bilangan taksiran <i>No. of assessments</i>	Pendapatan yang ditaksir ^(a) <i>Income assessed^(a)</i> (RM)	Cukai yang ditaksir ^(b) <i>Tax assessed^(b)</i> (RM)
JUMLAH BESAR <i>GRAND TOTAL</i>		3,072,297	360,400,489,827	65,523,770,272
Orang Perseorangan <i>Individuals</i>	Bermastautin <i>Resident</i>	2,808,561	137,495,858,597	15,101,918,295
	Tidak bermastautin <i>Non-resident</i>	21,947	1,624,058,813	400,692,597
	Jumlah <i>Total</i>	2,830,508	139,119,917,410	15,502,610,893
Syarikat <i>Companies</i>	Bermastautin <i>Resident</i>			
	Korporat <i>Corporate</i>	233,079	200,890,255,635	42,671,608,826
	Petroleum <i>Petroleum</i>	14	18,558,448,818	7,052,210,551
	Entiti Labuan^(c) <i>Labuan Entity^(c)</i>	1,305	60,800,003	17,984,000
	Tidak bermastautin <i>Non-resident</i>	557	1,155,264,811	207,338,417
Amanah Pelaburan Harta Tanah / Tabung Amanah Harta / Amanah Unit / Harta Tanah <i>Real Estate Investment Trust / Property Trust Fund / Unit Trust / Property Trust</i>	Bermastautin <i>Resident</i>	144	170,850,933	4,551,646
	Tidak bermastautin <i>Non-resident</i>	0	0	0
	Jumlah <i>Total</i>	235,099	220,835,620,200	49,953,693,440

(a) Pendapatan bercukai.
Chargeable income.

(b) Cukai kena dibayar.
Tax payable.

(c) Data adalah bagi tahun taksiran 2010 (pendapatan 2009: taksiran berasaskan tahun sebelum).
Data is for the year of assessment 2010 (2009 income : preceding year basis).

16.11 CUKAI YANG DITAKSIR MENGIKUT JENIS PEMBAYAR CUKAI (SAMB.)
TAX ASSESSED ACCORDING TO TYPES OF TAX PAYERS (CONT'D.)

Taksiran yang dicapai hingga 31hb. Disember 2012 untuk tahun taksiran 2011
Assessment raised up to 31st December 2012 for the year of assessments 2011

		Bilangan taksiran <i>No. of assessments</i>	Pendapatan yang ditaksir ^(a) <i>Income assessed^(a)</i> (RM)	Cukai yang ditaksir ^(b) <i>Tax assessed^(b)</i> (RM)
Koperasi <i>Co-operatives</i>	Bermastautin <i>Resident</i>	147	148,412,505	13,473,540
	Tidak bermastautin <i>Non-resident</i>	-	-	-
	Jumlah <i>Total</i>	147	148,412,505	13,473,540
Badan Amanah <i>Trust</i>	Bermastautin <i>Resident</i>	14	1,648,337	382,210
	Tidak bermastautin <i>Non-resident</i>	-	-	-
	Jumlah <i>Total</i>	14	1,648,337	382,210
Harta Pusaka, Pertubuhan dan Keluarga Sekutu Hindu <i>Deceased Person's Estate, Association and Hindu Joint Family</i>	Bermastautin <i>Resident</i>	6,334	286,597,036	51,326,298
	Tidak bermastautin <i>Non-resident</i>	195	8,294,339	2,283,891
	Jumlah <i>Total</i>	6,529	294,891,375	53,610,189

(a) Pendapatan bercukai.
Chargeable income.

(b) Cukai kena dibayar.
Tax payable.

Sumber : Lembaga Hasil Dalam Negeri Malaysia (LHDN)
Source : Inland Revenue Board of Malaysia

16.12 TABURAN PENDAPATAN TAHUNAN DAN CUKAI PENDAPATAN YANG DITAKSIR MENGIKUT KUMPULAN PENDAPATAN (INDIVIDU BERMASTAUTIN DAN INDIVIDU TIDAK BERMASTAUTIN)
DISTRIBUTION OF ANNUAL INCOME AND INCOME TAX ASSESSED BY INCOME CLASS
(RESIDENT INDIVIDUALS AND NON-RESIDENT INDIVIDUALS)

Pendapatan bercukai ^(a) Chargeable income ^(a)	Taksiran yang dicapai hingga 31hb. Disember 2012 untuk tahun taksiran 2011 Assessment raised up to 31st December 2012 for the year of assessment 2011		
	Bilangan taksiran No. of assessment	Pendapatan yang ditaksir ^(b) Income assessed ^(b) (RM)	Cukai yang ditaksir ^(c) Tax assessed ^(c) (RM)
(RM)			
JUMLAH BESAR GRAND TOTAL	2,830,508	139,119,917,410.00	15,502,610,892.50
INDIVIDU BERMASTAUTIN / RESIDENT INDIVIDUALS			
Kurang daripada / Less than 2,501	167,060	36,326,365.00	0.00
2,501 - 5,000	34,045	128,862,668.00	0.00
5,001 - 10,000	100,523	778,028,456.00	0.00
10,001 - 20,000	520,936	8,282,344,788.00	5,878,129.16
20,001 - 35,000	951,947	25,563,930,775.00	386,091,637.91
35,001 - 50,000	373,019	15,591,405,160.00	784,340,695.25
50,001 - 70,000	255,886	15,052,675,145.00	1,168,655,220.00
70,001 - 100,000	168,360	13,950,268,369.00	1,588,106,469.30
100,001 - 150,000	110,134	13,312,645,085.00	2,023,773,209.90
150,001 - 200,000	46,566	8,004,234,477.00	1,432,854,692.70
Melebihi / Exceeding 200,000	80,085	36,795,137,309.00	7,712,218,240.88
Jumlah Total	2,808,561	137,495,858,597.00	15,101,918,295.10
INDIVIDU TIDAK BERMASTAUTIN / NON-RESIDENT INDIVIDUALS			
Kurang daripada / Less than 2,501	7,348	1,219,924.00	279,041.71
2,501 - 5,000	1,069	4,045,188.00	978,910.95
5,001 - 10,000	1,831	13,561,789.00	3,307,487.60
10,001 - 20,000	2,485	36,162,237.00	8,910,880.89
20,001 - 35,000	1,802	48,596,441.00	12,027,371.92
35,001 - 50,000	1,210	50,999,143.00	12,536,828.39
50,001 - 70,000	1,079	64,192,028.00	15,953,528.05
70,001 - 100,000	1,037	86,792,326.00	21,478,083.60
100,001 - 150,000	1,056	129,511,305.00	32,380,464.73
150,001 - 200,000	732	127,436,735.00	32,018,042.94
Melebihi / Exceeding 200,000	2,298	1,061,541,697.00	260,821,956.62
Jumlah Total	21,947	1,624,058,813.00	400,692,597.40

(a) Pendapatan selepas potongan cukai.
Income after tax deduction.

Sumber : Lembaga Hasil Dalam Negeri Malaysia (LHDN)
Source : Inland Revenue Board of Malaysia

(b) Pendapatan bercukai.
Chargeable income.

(c) Cukai kena dibayar.
Tax payable.

**16.13 PENYATA DOKUMEN-DOKUMEN YANG DIKEMUKAKAN UNTUK DISETEM DAN DUTI SETEM
YANG DIPUNGUT**
STATEMENT OF DOCUMENTS PRESENTED FOR STAMPING AND OF STAMP DUTY COLLECTED

Dokumen-dokumen <i>Documents</i>	2011		2012	
	Bilangan dokumen <i>No. of documents</i>	Amaun <i>Amount</i> (RM Juta) <i>(RM Million)</i>	Bilangan dokumen <i>No. of documents</i>	Amaun <i>Amount</i> (RM Juta) <i>(RM Million)</i>
JUMLAH <i>TOTAL</i>	13,782,047.00	4,869,234,164.77	14,428,709.00	5,522,557,257.53
Pindahmilik harta tanah <i>Transfer of real property</i>	601,493	2,838,426,001.80	634,999	3,298,031,736.89
Pindahmilik syer <i>Transfer of shares</i>	108,057	104,522,433.10	106,921	123,789,447.15
Pajakan dan sewaan <i>Lease and rental</i>	607,121	66,888,219.13	664,066	101,048,376.28
Sekuriti : Pajakan peralatan <i>Security : Lease of equipments</i>	202,840	24,221,359.58	193,000	39,444,656.58
Biasa <i>Ordinary</i>	4,772,332	1,101,865,061.06	4,579,481	1,227,364,110.64
Memorandum / Tertib Persatuan <i>Memorandum / Article of Association</i>	130,466	3,801,804.15	21,060	676,738.00
Surat cara lain <i>Other instruments</i>	7,234,904	114,060,989.71	8,171,302	149,711,106.00
Penalti <i>Penalty</i>	124,719	5,091,037.20	57,618	3,096,431.40
Bayaran taksir <i>Adjudication fee</i>	115	3,590.00	262	9,360.00
Duti kompaun ke atas cek <i>Compounded duty on cheques</i>	-	48,713,698.59	-	49,677,172.63
Franker pos <i>Franker post</i>	-	2,008,118.00	-	2,250,864.00
Polisi insurans <i>Insurance policies</i>	-	227,114,410.62	-	256,552,524.90
Nota kontrak <i>Contract notes</i>	-	332,517,441.83	-	270,904,733.06

Sumber : Lembaga Hasil Dalam Negeri Malaysia (LHDN)
Source : Inland Revenue Board of Malaysia

16.14 ASET DAN LIABILITI BANK NEGARA MALAYSIA
ASSETS AND LIABILITIES OF BANK NEGARA MALAYSIA

Butiran <i>Items</i>	RM Juta / Million				
	Akhir tempoh <i>End of period</i>				
	2008	2009	2010	2011	2012
ASET / ASSETS					
Emas dan pertukaran asing <i>Gold and foreign exchange</i>	315,554.3	322,505.6	320,774.4	414,432.5	418,535.0
Kedudukan tranche rizab IMF <i>IMF reserve tranche position</i>	1,127.1	1,515.8	1,453.5	2,672.2	2,652.8
Milikan Hak Pengeluaran Khas <i>Holdings of Special Drawing Rights</i>	786.4	7,279.2	6,442.5	6,253.0	6,043.5
Kertas kerajaan Malaysia <i>Malaysian government papers</i>	2,525.2	2,683.1	2,285.4	2,017.0	2,182.8
Aset lain <i>Other assets</i>	24,529.3	28,994.0	59,215.8	47,594.9	46,916.9
JUMLAH <i>TOTAL</i>	344,522.3	362,977.7	390,171.8	472,969.5	476,331.0
LIABILITI / LIABILITIES					
Modal dibayar <i>Paid-up capital</i>	100.0	100.0	100.0	100.0	100.0
Kumpulan wang rizab am <i>General reserve fund</i>	11,976.7	13,478.1	14,144.0	14,368.4	14,368.7
Rizab lain <i>Other reserves</i>	19,679.3	34,614.6	5,970.3	17,461.3	13,966.1
Mata wang dalam edaran <i>Currency in circulation</i>	48,042.9	51,138.6	55,787.8	61,874.1	67,124.4
Deposit: <i>Deposits:</i>	195,666.0	201,447.2	188,622.5	238,789.6	199,604.0
Institusi kewangan <i>Financial institutions</i>	184,136.3	181,535.1	170,732.4	214,905.7	180,812.2
Kerajaan persekutuan <i>Federal government</i>	11,155.9	18,641.2	14,226.4	10,817.8	14,708.5
Lain-lain <i>Others</i>	373.8	1,270.9	3,663.7	13,066.1	4,083.3
Bil Bank Negara dan bon <i>Bank Negara bills and bonds</i>	43,710.2	33,357.4	100,376.8	107,983.5	153,129.6
Peruntukan Hak Pengeluaran Khas <i>Allocation of Special Drawing Rights</i>	742.6	7,231.1	6,396.6	6,548.3	6,326.7
Liabiliti lain <i>Other liabilities</i>	24,604.6	21,610.8	18,773.9	25,844.3	21,711.6
JUMLAH <i>TOTAL</i>	344,522.3	362,977.7	390,171.8	472,969.5	476,331.0

Sumber : Bank Negara Malaysia (BNM)
 Source:

16.15 BANK PERDAGANGAN DAN BANK-BANK ISLAM : PENYATA ASET
COMMERCIAL BANKS AND ISLAMIC BANKS : STATEMENT OF ASSETS

Butiran Items	RM Juta / Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
Wang tunai <i>Cash</i>	7,618.2	7,699.3	8,102.6	8,385.6	9,728.8
Baki kira-kira dengan Bank Negara Malaysia <i>Balances with Bank Negara Malaysia</i>	414.1	374.1	1,050.1	247.6	220.0
Rizab berkanun dengan Bank Negara Malaysia <i>Statutory reserves with Bank Negara Malaysia</i>	19,680.0	3,615.2	5,214.0	33,344.4	37,590.7
Lain-lain deposit yang disimpan dan repo berbalik ^(a) <i>Other deposits placed and reverse repos ^(a)</i>	26,446.9	23,018.7	23,680.3	25,888.9	26,550.0
Wang panggilan di Malaysia <i>Money at call in Malaysia</i>	0.0	0.0	0.0	0.0	0.0
Jumlah yang akan diterima daripada : <i>Amounts due from :</i>					
Di Malaysia <i>In Malaysia</i>					
Bank Negara Malaysia	155,254.2	169,878.9	138,165.4	154,953.1	118,957.6
Bank perdagangan <i>Commercial banks</i>	18,461.2	11,718.9	25,371.1	30,260.4	26,718.4
Syarikat kewangan <i>Finance companies</i>	-	-	-	-	-
Bank saudagar <i>Merchant banks</i>	4,682.9	6,209.6	6,438.2	8,494.0	6,739.1
Institusi perbankan lain ^(b) <i>Other banking institutions ^(b)</i>	6,568.1	12,055.8	10,764.4	19,868.0	18,136.9
Di luar Malaysia <i>Outside Malaysia</i>	37,725.6	40,169.7	50,795.6	61,805.2	73,847.1

(a) Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.
Comprise RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

(b) Termasuk bank Islam, syarikat diskaun dan Cagamas.
Comprise Islamic banks, discount houses and Cagamas.

16.15 BANK PERDAGANGAN DAN BANK-BANK ISLAM : PENYATA ASET (SAMB.)
COMMERCIAL BANKS AND ISLAMIC BANKS : STATEMENT OF ASSETS (CONT'D.)

Butiran Items	RM Juta / Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
Instrumen deposit bolehniaga yang dipegang <i>Negotiable instruments of deposit held</i>	34,592.1	37,063.3	29,150.6	38,812.8	39,289.6
Sekuriti Malaysia: <i>Malaysian securities:</i>					
Bil perbendaharaan <i>Treasury bills</i>	1,500.2	1,870.7	1,765.4	1,798.4	2,819.7
Sekuriti Kerajaan <i>Government securities</i>	40,475.0	54,457.3	43,783.3	35,125.1	30,201.0
Sekuriti lain <i>Other securities</i>	110,731.2	124,045.1	163,064.0	178,107.8	234,288.8
Pinjaman dan pendahuluan ^(c) <i>Loans and advances</i> ^(c)	718,705.0	777,792.2	875,572.1	994,890.1	1,097,721.4
Aset tetap dan aset lain di Malaysia <i>Fixed and other assets in Malaysia</i>	76,577.8	75,242.1	68,597.5	72,250.1	73,611.9
Aset asing lain <i>Other foreign assets</i>	19,881.9	19,453.3	34,818.3	49,589.7	50,722.0
Jumlah aset <i>Total assets</i>	1,279,314.3	1,364,664.1	1,486,332.9	1,713,821.3	1,847,143.0

Sumber : Bank Negara Malaysia (BNM)
 Source :

(c) Bermula September 2001, butiran ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.
 With effect from September 2001, this item includes conventional loans sold to Cagamas with recourse.

16.16 BANK PERDAGANGAN DAN BANK-BANK ISLAM : PENYATA MODAL DAN LIABILITI
COMMERCIAL BANKS AND ISLAMIC BANKS : STATEMENT OF CAPITAL AND LIABILITIES

Butiran <i>Items</i>	RM Juta / Million				
	Akhir tempoh <i>End of period</i>				
	2008	2009	2010	2011	2012
Modal dan rizab ^(a) <i>Capital and reserves</i> ^(a)	103,052.0	123,362.6	135,635.1	148,402.3	170,245.2
Jumlah Deposit <i>Total Deposits</i>	936,145.4	1,028,347.3	1,104,794.2	1,263,230.9	1,377,129.7
Jumlah yang akan dibayar kepada : <i>Amounts due to :</i>					
Di Malaysia <i>In Malaysia</i>					
Bank Negara Malaysia	15.2	0.0	0.0	0.0	0.0
Bank perdagangan <i>Commercial banks</i>	22,089.4	17,884.4	30,179.4	39,588.7	33,622.6
Syarikat kewangan <i>Finance companies</i>	-	-	-	-	-
Bank saudagar <i>Merchant banks</i>	6,425.9	9,035.7	5,738.5	5,516.3	5,355.4
Institusi perbankan lain <i>Other banking institutions</i>	2,838.9	4,350.7	13,865.8	13,919.7	14,831.2
Di luar Malaysia <i>Outside Malaysia</i>	49,829.0	40,175.5	37,685.8	60,534.9	59,648.5
Penerimaan jurubank yang belum dijelaskan <i>Bankers acceptances outstanding</i>	22,132.9	12,953.2	15,114.7	16,055.5	11,975.1
Bil kena bayar : <i>Bills payable :</i>					
Di Malaysia <i>In Malaysia</i>	6,550.1	5,438.2	6,040.2	6,740.5	7,353.8
Di luar Malaysia <i>Outside Malaysia</i>	51.2	47.9	51.9	28.2	171.1
Liabiliti lain : <i>Other liabilities :</i>					
Di Malaysia ^(b) <i>In Malaysia</i> ^(b)	128,069.5	121,143.6	133,908.3	155,569.2	161,272.0
Di luar Malaysia <i>Outside Malaysia</i>	2,114.9	1,924.9	3,319.0	4,235.0	5,538.3
Jumlah liabiliti <i>Total liabilities</i>	1,279,314.3	1,364,664.1	1,486,332.9	1,713,821.3	1,847,143.0

Nota / Note : Mulai Mei 1999, data termasuk bank Islam.
Effective May 1999, data include Islamic banks.

Sumber : Bank Negara Malaysia (BNM)
Source :

(a) Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.
From December 1996 onwards, includes current unaudited and unadjusted profit / loss.

(b) Bermula September 2001, butiran ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.
W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

16.17a BANK PERDAGANGAN DAN BANK-BANK ISLAM : PENKELASAN PINJAMAN/PEMBIAYAAN MENGIKUT TUJUAN
COMMERCIAL BANKS AND ISLAMIC BANKS : CLASSIFICATION OF LOANS/FINANCING BY PURPOSE

Tujuan <i>Purpose</i>	RM Juta / Million		
	Akhir tempoh <i>End of period</i>		
	2010	2011	2012
Pembelian sekuriti <i>Purchase of securities</i>	35,150.1	42,134.9	52,413.7
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	132,198.4	143,635.0	153,800.3
Pembelian harta kediaman <i>Purchase of residential property</i>	237,380.0	268,763.5	303,287.3
<= 25 ribu / <= 25K	1,568.2	2,265.0	3,444.4
> 25 ribu hingga 60 ribu / >25K to 60K	9,562.9	8,995.8	8,756.6
> 60 ribu hingga 100 ribu / > 60K to 100K	20,482.5	19,825.3	19,191.4
> 100 ribu hingga 150 ribu / >100K to 150K	30,800.4	31,076.3	30,925.7
> 150 ribu hingga 250 ribu / >150K to 250K	55,871.1	58,530.9	60,394.7
> 250 ribu / >250K	119,094.9	148,070.2	180,574.5
Pinjaman perumahan yang dijual kepada Cagamas <i>Housing loans sold to Cagamas</i>	368.5	351.4	549.9
Pembelian harta bukan kediaman <i>Purchase of non- residential property</i>	90,560.7	109,829.7	131,087.5
Bangunan kilang dan perusahaan <i>Industrial buildings and factories</i>	12,551.0	15,487.8	19,110.9
Tanah <i>Land</i>	18,196.9	23,849.2	28,023.3
Kompleks perniagaan <i>Commercial complexes</i>	9,567.9	10,785.2	11,440.5
Rumah kedai <i>Shophouses</i>	38,565.3	44,728.1	51,908.5
Lain-lain <i>Others</i>	11,679.6	14,979.4	20,604.3
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	8,779.4	9,093.3	8,994.0
Kegunaan persendirian <i>Personal uses</i>	42,270.1	50,762.3	55,391.7
Kad kredit <i>Credit cards</i>	30,138.4	32,684.7	33,261.2
Pembelian barangan pengguna <i>Purchase of consumer durables</i>	91.9	78.9	87.8
Pembinaan <i>Construction</i>	21,583.8	25,265.6	30,774.1
Modal kerja <i>Working capital</i>	225,874.0	251,952.9	263,008.5
Tujuan lain <i>Other purpose</i>	54,047.4	63,638.7	68,890.4
Jumlah pinjaman mengikut tujuan <i>Total loans by purpose</i>	878,442.7	998,190.8	1,101,546.4

16.17b BANK PERDAGANGAN DAN BANK-BANK ISLAM :
PENKELASAN PINJAMAN / PEMBIAYAAN MENGIKUT SEKTOR
COMMERCIAL BANKS AND ISLAMIC BANKS : CLASSIFICATION OF LOANS / FINANCING BY SECTOR

Sektor ^(a) Sector ^(a)	Akhir tempoh End of period		RM Juta/Million
	2010	2011	2012
Pertanian primer <i>Primary agriculture</i>	19,883.3	21,871.2	28,476.1
Getah <i>Rubber</i>	447.7	212.5	955.0
Kelapa sawit <i>Oil palm</i>	13,695.5	15,816.5	20,217.8
Koko <i>Cocoa</i>	40.6	4.6	6.1
Ternakan <i>Livestock</i>	1,353.1	1,474.4	2,014.6
Perhutanan dan pembalakan <i>Forestry and logging</i>	1,917.5	2,178.5	2,946.2
Perikanan <i>Fisheries</i>	535.8	508.1	468.1
Lain-lain <i>Others</i>	1,893.1	1,676.7	1,868.3
Perlombongan dan kuari <i>Mining and quarrying</i>	3,119.6	4,689.1	6,967.8
Timah <i>Tin</i>	146.1	123.4	9.1
Petroleum mentah & gas asli <i>Crude petroleum & natural gas</i>	1,815.1	3,294.5	5,691.7
Kuari <i>Quarrying</i>	903.4	1,019.2	1,040.6
Lain-lain <i>Others</i>	255.0	252.0	226.5
Perkilangan <i>Manufacturing</i>	82,804.7	90,880.4	94,478.6
Pemprosesan getah dan keluaran getah dan plastik <i>Manufacture of rubber and plastic products</i>	8,441.2	8,917.4	8,540.6
Timah <i>Tin</i>	456.5	406.6	385.3
Makanan, minuman dan tembakau <i>Food, beverages and tobacco</i>	15,406.7	18,309.5	17,854.1
yang mana: pemprosesan minyak kelapa sawit <i>of which: palm oil processing</i>	7,227.9	8,803.8	7,474.4
Tekstil, bahan pakaian dan kulit <i>Textiles, wearing apparel and leather</i>	3,070.1	3,220.7	3,016.8
Kayu dan keluaran kayu termasuk perabot <i>Wood and wood products, incl. furniture</i>	5,761.6	5,920.6	5,968.9

16.17b BANK PERDAGANGAN DAN BANK-BANK ISLAM :
PENKELASAN PINJAMAN / PEMBIAYAAN MENGIKUT SEKTOR (SAMB.)
COMMERCIAL BANKS AND ISLAMIC BANKS : CLASSIFICATION OF LOANS / FINANCING
BY SECTOR (CONT'D.)

Sektor ^(a) Sector ^(a)	Akhir tempoh End of period		RM Juta/Million
	2010	2011	2012
Kertas dan keluaran-keluaran kertas <i>Paper and paper products</i>	2,586.8	2,836.4	2,786.5
Pencetakan dan penerbitan dan industri yang berkaitan <i>Printing and publishing and allied industries</i>	1,883.3	2,041.9	2,736.2
Bahan kimia perindustrian <i>Industrial chemicals</i>	5,735.7	5,527.0	5,437.7
Barangan mineral bukan metalik <i>Non-metallic mineral products</i>	3,016.6	3,947.5	3,880.8
Keluaran besi dan keluli <i>Iron and steel products</i>	8,417.9	8,521.6	8,350.9
Keluaran logam <i>Metal products</i>	6,615.6	7,766.2	7,884.9
Jentera (bukan elektrik) <i>Machinery (non-electrical)</i>	2,162.2	2,965.8	3,365.2
Jentera dan perkakas elektrik <i>Electrical machinery and appliances</i>	5,167.1	4,841.7	4,666.3
Kelengkapan pengangkutan <i>Transport equipment</i>	4,698.4	5,155.3	6,607.5
Lain-lain <i>Others</i>	9,385.1	10,502.4	12,997.0
Elektrik, gas dan bekalan air <i>Electricity, gas and water supply</i>	11,159.5	10,389.9	10,164.0
Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale and retail trade, restaurants and hotel</i>	65,210.8	72,903.7	81,782.6
Perdagangan borong <i>Wholesale trade</i>	41,318.4	47,203.4	54,136.1
Perdagangan runcit <i>Retail trade</i>	16,953.3	18,274.8	19,046.4
Restoran dan hotel <i>Restaurants and hotels</i>	6,939.1	7,425.4	8,600.1
Pembinaan <i>Construction</i>	38,171.2	40,006.5	44,173.5
Kejuruteraan am <i>Civil engineering</i>	14,570.9	15,803.9	18,516.4
Bangunan kilang dan perusahaan <i>Industrial buildings and factories</i>	788.7	1,096.8	1,168.3
Infrastruktur <i>Infrastructure</i>	4,248.7	5,309.0	3,406.6
Kompleks perniagaan <i>Commercial complexes</i>	3,099.3	3,119.1	4,073.2
Kediaman <i>Residential</i>	8,349.6	8,179.5	9,594.8
Lain-lain <i>Others</i>	7,114.0	6,498.2	7,414.2

16.17b BANK PERDAGANGAN DAN BANK-BANK ISLAM :
PENKELASAN PINJAMAN / PEMBIAYAAN MENGIKUT SEKTOR (SAMB.)
COMMERCIAL BANKS AND ISLAMIC BANKS : CLASSIFICATION OF LOANS / FINANCING
BY SECTOR (CONT'D.)

Sektor ^(a) Sector ^(a)	RM Juta/ Million		
	Akhir tempoh End of period		
	2010	2011	2012
Harta tanah <i>Real estate</i>	38,593.7	50,792.5	62,145.9
Pengangkutan, penyimpanan dan perhubungan <i>Transport, storage and communication</i>	24,817.0	30,157.2	27,858.4
Perkhidmatan kewangan, insurans dan perhubungan <i>Financing, insurance and business services</i>	62,225.5	71,081.9	74,191.5
Perkhidmatan kewangan <i>Financial intermediation</i>	28,891.6	33,929.4	31,876.3
Perkhidmatan perniagaan <i>Business activities</i>	2,109.7	2,571.3	4,299.3
Penyelidikan dan pembangunan <i>Research and development</i>	276.0	245.8	235.8
Lain-lain aktiviti perniagaan <i>Other business activities</i>	30,948.3	34,335.4	37,780.1
Pendidikan, kesihatan dan lain-lain <i>Education, health & others</i>	32,541.8	37,586.7	42,898.0
Sektor isirumah^(b) <i>Household sector^(b)</i>	487,498.4	550,651.3	614,121.2
Sektor lain^(c) <i>Other sector^(c)</i>	12,417.0	17,180.5	14,288.9
Jumlah pinjaman mengikut sektor <i>Total loans by sector</i>	878,442.7	998,190.8	1,101,546.4

Sumber: Bank Negara Malaysia (BNM)
Source :

- (a) Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia (MSIC) 2000.
The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
- (b) Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
Household sector = Total loans by purpose to households.
- (c) Termasuk pinjaman kepada perniagaan individu.
Includes loans to individual business.

16.18 BANK PERDAGANGAN : KADAR PERTUKARAN RINGGIT MALAYSIA
COMMERCIAL BANKS : EXCHANGE RATES OF RINGGIT MALAYSIA

Mata wang <i>Currency</i>	Purata bagi tempoh <i>Average for period</i>				
	2008	2009	2010	2011	2012
Ringgit Malaysia bagi seunit mata wang asing <i>Ringgit Malaysia per unit of foreign currency</i>					
Dolar A.S. <i>U.S. dollar</i>	3.3333	3.5246	3.2211	3.0600	3.0890
Euro <i>Euro</i>	4.8893	4.9068	4.2775	4.2556	3.9715
Paun Sterling <i>Pound Sterling</i>	6.1567	5.5127	4.9802	4.9043	4.8949
Hak-hak Pengeluaran Khas <i>Special Drawing Rights</i>	5.2629	5.4310	4.9142	4.8289	4.7282
Dolar Singapura <i>Singapore Dollar</i>	2.3552	2.4236	2.3624	2.4329	2.4720
Mark Jerman <i>Deutsche Mark</i>	2.4999	2.5089	2.1871	2.1759	2.0333
Franc Switzerland <i>Swiss Franc</i>	3.0820	3.2495	3.0926	3.4576	3.2948
Ringgit Malaysia bagi 100 unit mata wang asing <i>Ringgit Malaysia per 100 units of foreign currency</i>					
Yen Jepun <i>Japanese Yen</i>	3.2376	3.7701	3.6717	3.8401	3.8720
Dolar Hong Kong <i>Hong Kong Dollar</i>	42.803	45.469	45.469	41.458	39.307
Baht Thai <i>Thai Bahts</i>	9.9890	10.2638	10.1540	10.0348	9.9355
Peso Filipina <i>Philippine Pesos</i>	7.5035	7.3990	7.1410	7.0646	7.3162
Rupiah Indonesia <i>Indonesia Rupiahs</i>	0.0346	0.0340	0.0355	0.0349	0.0329

Sumber : Bank Negara Malaysia (BNM)
 Source :

Nota / Note :

Kadar AS\$ ialah kadar purata belian dan jualan antara bank-bank pada pukul 12.00 tengah hari. 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\$.
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\$.

16.19 BANK SAUDAGAR/BANK PELABURAN : PENYATA ASET, MODAL DAN LIABILITI
MERCHANT BANKS/INVESTMENT BANKS : STATEMENT OF ASSETS, CAPITAL AND LIABILITIES

Butiran Items	RM Juta/ Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
Wang tunai dan baki kira-kira dengan bank perdagangan <i>Cash and balances with commercial banks</i>	0.2	0.3	0.2	661.3	597.4
Baki kira-kira dengan Bank Negara Malaysia <i>Balances with Bank Negara Malaysia</i>	3.7	5.3	18.1	9.6	5.7
Rizab berkanun dengan Bank Negara Malaysia <i>Statutory reserves with Bank Negara Malaysia</i>	538.5	205.2	269.9	1,002.7	893.7
Lain-lain deposit yang disimpan dan repo berbalik^(a) <i>Other deposits placed and reverse repos^(a)</i>	2,132.6	3,603.4	4,800.2	5,137.6	3,121.1
Wang panggilan di Malaysia <i>Money at call in Malaysia</i>	0.0	0.0	0.0	0.0	0.0
Jumlah yang akan diterima daripada : <i>Amounts due from :</i>					
Di Malaysia <i>In Malaysia</i>					
Bank Negara Malaysia	8,411.1	5,850.9	2,510.2	4,515.6	810.0
Bank perdagangan <i>Commercial banks</i>	6,204.2	7,969.5	4,819.6	4,162.6	4,278.0
Syarikat kewangan <i>Finance companies</i>	-	-	-	-	-
Bank saudagar <i>Merchant banks</i>	425.0	605.0	810.0	572.2	520.0
Institusi perbankan lain^(b) <i>Other banking institutions^(b)</i>	514.9	1,426.3	1,061.8	1,495.3	1,511.6
Di luar Malaysia <i>Outside Malaysia</i>	8.0	23.4	30.3	226.4	322.5
Instrumen deposit boleh niaga yang dipegang <i>Negotiable instruments of deposit held</i>	4,094.1	3,471.5	3,507.3	5,236.3	5,043.3
Sekuriti Malaysia : <i>Malaysian securities :</i>					
Bil perbendaharaan <i>Treasury bills</i>	0.0	56.9	116.6	0.0	0.0
Sekuriti kerajaan <i>Government securities</i>	2,903.2	5,216.0	5,091.5	3,539.7	1,281.6
Lain-lain sekuriti <i>Other securities</i>	20,887.6	19,531.5	24,228.6	24,686.7	24,751.5

(a) Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.
Comprise RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.

(b) Termasuk bank Islam, syarikat diskaun dan Cagamas.
Comprise Islamic banks, discount houses and Cagamas.

16.19 BANK SAUDAGAR/BANK PELABURAN : PENYATA ASET, MODAL DAN LIABILITI (SAMB.)
MERCHANT BANKS/INVESTMENT BANKS : STATEMENT OF ASSETS, CAPITAL AND LIABILITIES (CONT'D.)

Butiran Items	RM Juta/ Million				
	Akhir tempoh End of period				
	2008	2009	2010	2011	2012
Pinjaman dan pendahuluan ^(c) <i>Loans and advances</i> ^(c)	4,749.0	4,228.5	4,842.4	5,313.5	6,423.1
Aset tetap <i>Fixed assets</i>	1,008.2	973.0	1,064.4	1,073.8	1,110.1
Lain-lain aset <i>Other assets</i>	6,783.5	8,375.6	10,275.0	10,408.6	11,650.9
Jumlah aset / Liabiliti <i>Total assets / Liabilities</i>	58,663.9	61,542.2	63,446.3	68,041.9	62,320.6
Modal dan rizab ^(d) <i>Capital and reserves</i> ^(d)	8,551.5	8,606.8	8,793.5	9,056.9	8,669.6
Deposit <i>Deposits</i>	36,105.7	34,572.6	33,128.9	35,681.7	31,185.5
Jumlah yang akan dibayar kepada : <i>Amounts due to :</i>					
Di Malaysia <i>In Malaysia</i>					
Bank Negara Malaysia	-	-	-	-	-
Bank perdagangan <i>Commercial banks</i>	3,781.8	6,553.9	6,761.9	8,783.2	6,057.3
Syarikat kewangan <i>Finance companies</i>	-	-	-	-	-
Bank Saudagar <i>Merchant banks</i>	300.0	480.0	835.0	523.6	540.9
Institusi perbankan lain <i>Other banking institutions</i>	939.1	482.6	3,066.1	3,063.5	3,640.9
Di luar Malaysia <i>Outside Malaysia</i>	1,609.0	1,681.7	532.0	-	150.5
Penerimaan jurubank yang belum dijelaskan <i>Bankers acceptances outstanding</i>	-	-	-	-	-
Bil kena bayar <i>Bills payable</i>	-	-	-	-	-
Tanggungan lain ^(e) <i>Other liabilities</i> ^(e)	7,376.8	9,164.7	10,328.9	10,933.0	12,076.0

Sumber : Bank Negara Malaysia (BNM)
Source :

- (c) Bermula September 2001, butir ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.
W.e.f. September 2001, this item includes conventional loans sold to Cagamas with recourse.
- (d) Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.
From December 1996 onwards, includes current unaudited and unadjusted profit/loss.
- (e) Bermula September 2001, butir ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.
W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

16.20 KUMPULAN WANG SIMPANAN PEKERJA
EMPLOYEES PROVIDENT FUND

Butiran <i>Items</i>	2008	2009	2010	2011	2012
Urusiaga semasa tempoh (RM juta) <i>Transactions during period (RM million)</i>					
Jumlah dicarum <i>Amount contributed</i>	34,543 ^(r)	33,468 ^(r)	35,756 ^(r)	41,434	46177
Jumlah dikeluarkan <i>Amount withdrawn</i>	21,741	24,711 ^(r)	26,410 ^(r)	30,019	33103
Lebih caruman daripada yang dikeluarkan <i>Excess of contributions over withdrawals</i>	12,802 ^(r)	8,757 ^(r)	9,346 ^(r)	11,415	13074
Akhir tempoh <i>End of period</i>					
Bilangan akaun pencarum <i>Number of contributors' accounts</i>	12,073,055	12,351,415	12,721,780	13,149,654	13,585,007
Jumlah yang ada bagi kredit pencarum (RM juta) <i>Amount standing to credit of contributors (RM million)</i>	344,640 ^(r)	374,543	444,959	476,526	532,274
Pelaburan (mengikut nilai buku) (RM juta) <i>Investments (at book value) (RM million)</i>					
Jumlah <i>Total</i>	342,014	371,262 ^(r)	440,517	469,219	526,754
Sekuriti Kerajaan Persekutuan <i>Federal Government securities</i>	110,642 ^(r)	114,097 ^(r)	118,517 ^(r)	124,568	140,642
Pelaburan Malaysia lain <i>Other Malaysian investments</i>	231,372 ^(r)	257,165 ^(r)	322,000 ^(r)	344,651	386,112

Sumber : Kumpulan Wang Simpanan Pekerja (KWSP)
Source : Employees Provident Fund (EPF)

16.21 INDIKATOR PENTING BAGI TAKAFUL
KEY TAKAFUL INDICATORS

Butiran Items	2008	2009	2010	2011	2012
Struktur Pasaran ^(a)					
<i>Market Structure ^(a)</i>					
Bil. Pengusaha Takaful Berdaftar ^(b)	8	8	9	11	12
<i>No. of Registered Takaful Operators ^(b)</i>					
Bil. Agen	60,197	88,895	74,089	100,308	105,552
<i>No. of Agents</i>					
Keluarga / Family	44,222	55,898	42,698	66,338	68,009
Umum / General	15,975	32,997	31,391	33,970	37,543
Bil. Pejabat / No. of Offices	157	104	197	207	231
Bil. Pekerja / No. of Employees	2,411	2,499	2,713	2,846	3,575
Sumbangan Pendapatan Bersih					
<i>Net Contributions Income</i>					
Jumlah / Total (RM Juta / Million)	3,025.1	3,521.8	4,421.8	4,863.0	5,887.8
Sumbangan Bersama (% drp PNK)	0.4	0.5	0.6	0.6	0.7
<i>Combined Contributions (% of GNI)</i>					
Keluarga (% drp PNK)	0.3	0.4	0.5	0.5	0.6
<i>Family (% of GNI)</i>					
Umum (% drp PNK)	0.1	0.1	0.1	0.1	0.1
<i>General (% of GNI)</i>					
Sumbangan Per kapita (RM):					
<i>Per capita contributions (RM) on:</i>					
Keluarga / Famili ^(c)	85.7	97.4	119.8	127.7	156.1
Umum / General ^(d)	23.5	28.8	36.4	40.0	44.8
Faedah Bersih dan Pembayaran Tuntutan					
<i>Net Benefits and Claims Payments</i>					
Jumlah / Total (RM Juta / Million)	866.1	1,208.2	2,019.1	2,185.4	2,263.4
Keluarga / Family	632.0	904.0	1,599.6	1,660.4	1,635.9
Umum / General	234.1	304.2	419.4	525.1	627.5
Aset Takaful					
<i>Takaful fund Assets</i>					
Jumlah / Total (RM Juta / Million)	10,569.4	12,445.4	14,720.4	16,948.2	19,045.6
Keluarga / Family	8,900.1	10,536.2	12,461.2	14,377.2	16,289.8
Umum / General	1,669.3	1,909.2	2,259.2	2,571.0	2,755.9
% daripada PNK / % of GNI	1.5	1.9	2.0	2.0	2.1
% daripada Jumlah aset dalam industri insurans dan takaful	7.5	7.6	8.1	8.1	8.2
<i>% of total assets of the insurance and takaful industry</i>					

(a) Seperti pada 31 Disember.
As at 31 December.

(b) Pengusaha Direct Composite dan Takaful Keluarga.
Direct composite and family takaful operators

(c) Seperti pada penyata pendapatan
As per revenue account

(d) Sumbangan di atas kadar caj kasar kepada peserta tidak di tolak komisyen dan brokerage
Contributions on gross rate charged to participants without deduction for commission and brokerage

Sumber : Bank Negara Malaysia (BNM)
Source :

16.22 JUMLAH ASET KUMPULAN WANG INSURANS HAYAT
TOTAL ASSETS OF LIFE INSURANCE FUNDS

Butiran <i>Items</i>	2008	2009	2010	2011	2012
Bilangan Pemegang Lesen <i>Number of licensees</i>					
Penanggung Insurans Langsung <i>Direct insurers</i>					
Hayat / Life	9	9	9	9	9
Komposit (Hayat dan Am) <i>Composite (Life and General)</i>	7	7	6	6	6
Penanggung Insurans Semula Professional <i>Professional reinsurers</i>					
Hayat / Life	1	1	1	1	1
Komposit (Hayat dan Am) <i>Composite (Life and General)</i>	1	1	1	1	1
Jenis Pelaburan <i>Type of Investment</i>					
				RM Juta / Million	
Harta benda, loji dan kelengkapan <i>Property, plant and equipment</i>	496.9	1,630.3	1,660.5	1,640.2	1,608.5
Pinjaman / Loan	12,007.9	11,588.1	10,870.2	10,900.2	11,586.8
Pinjaman gadaai janji <i>Mortgage</i>	4,282.6	3,737.6	2,888.4	2,833.3	3,316.9
Pinjaman polisi <i>Policy loans</i>	7,172.1	7,516.8	7,711.2	7,890.6	8,127.6
Pinjaman lain <i>Other loans</i>	553.2	333.7	270.6	176.3	142.3
Pelaburan / Investments	76,261.0	93,039.5	109,944.5	114,346.0	131,769.2
Kertas / Pinjaman Dijamin oleh Kerajaan Malaysia <i>Malaysian Government papers / guaranteed loans</i>	18,301.5	18,416.1	20,970.1	24,765.1	24,462.3
Sekuriti korporat/hutang <i>Corporate / Debt Securities</i>	56,044.4	72,205.0	86,050.5	86,808.1	103,884.9
Lain-lain <i>Others</i>	1,915.0	2,396.0	2,877.2	2,736.9	3,139.2
Pelaburan harta benda <i>Investment properties</i>	3,614.2	2,555.5	2,479.9	2,291.3	2,317.9
Wang tunai dan simpanan <i>Cash and deposits</i>	12,970.2	11,528.0	9,167.8	15,344.3	12,232.3
Aset lain <i>Other assets</i>	2,500.9	2,097.3	2,593.7	2,639.5	3,026.4
Aset Luar Negeri <i>Foreign assets</i>	1,521.6	3,386.2	4,741.6	4,768.3	4,789.3
JUMLAH ASET <i>Total Assets</i>	109,372.7	125,824.8	141,458.3	151,929.8	167,330.3

Nota / Note: Data adalah pada akhir tahun kalendar, kecuali dinyatakan sebaliknya.
Unless otherwise stated, data is as at calendar year end.

Sumber / Source: Bank Negara Malaysia (BNM)

16.23 JUMLAH ASET KUMPULAN WANG INSURANS AM
TOTAL ASSETS OF GENERAL INSURANCE FUNDS

Butiran <i>Items</i>	2008	2009	2010	2011	2012
Bilangan Pemegang Lesen					
<i>Number of licensees</i>					
Penanggung Insurans Langsung					
<i>Direct insurers</i>					
Am / General	26	24	24	22	20
Komposit (hayat dan Am)	7	7	6	6	6
<i>Composite (Life and General)</i>					
Penanggung Insurans Semula Professional					
<i>Professional reinsurers</i>					
Am / General	5	5	5	5	5
Komposit (hayat dan Am)	1	1	1	1	1
<i>Composite (Life and General)</i>					
Jenis Pelaburan					
<i>Type of Investment</i>					
RM Juta / Million					
Harta benda, loji dan kelengkapan	750.1	792.1	719.5	715.6	688.5
<i>Property, plant and equipment</i>					
Pinjaman / Loans	183.3	179.2	115.6	90.2	101.3
Pelaburan	10,651.9	12,346.2	13,474.8	14,827.5	17,069.9
<i>Investments</i>					
Kertas/Pinjaman Dijamin oleh Kerajaan Malaysia	3,902.6	4,393.6	4,481.6	5,174.8	5,540.3
<i>Malaysian Government papers / guaranteed loans</i>					
Sekuriti korporat /hutang	6,372.9	6,921.2	6,881.1	6,852.2	7,051.5
<i>Corporate / Debt Securities</i>					
Lain-lain / Others	376.3	1,031.5	2,112.0	2,800.4	4,478.0
Pelaburan harta benda	240.8	233.9	222.1	174.8	146.0
<i>Investment properties</i>					
Wang tunai dan simpanan	7,616.1	7,158.1	7,713.3	7,511.6	7,126.8
<i>Cash and deposits</i>					
Amaun tertunggak daripada Pelanggan / pengantara / Penanggung Insurans semula	1,332.9	1,359.6	1,574.5	1,928.0	2,031.1
<i>Amount due from clients / intermediaries / reinsurers</i>					
Aset lain	732.8	665.2	833.0	1,079.4	1,082.7
<i>Other assets</i>					
Aset Luar Negeri	60.2	79.2	80.1	59.0	49.1
<i>Foreign assets</i>					
JUMLAH ASET	21,568.2	22,813.4	24,732.9	26,386.1	28,295.5
<i>Total Assets</i>					

Nota / Note : Data adalah pada akhir tahun kalendar, kecuali dinyatakan sebaliknya.
Unless otherwise stated, data is as at calendar year end.

Sumber : Bank Negara Malaysia (BNM)
Source :

16.24 BURSA MALAYSIA - UNIT DAN NILAI DAGANGAN (PASARAN UTAMA)^(a)
BURSA MALAYSIA - VOLUME AND TRADED VALUE (MAIN MARKET)^(a)

Kaunter Counter	2008	2009	2010	2011	2012
Jumlah (juta unit) <i>Volume (million units)</i>					
Barangan pengguna <i>Consumer products</i>	3,272	10,661	13,473	18,393	21,831
Barangan industri <i>Industrial products</i>	16,843	43,088	42,840	50,138	41,983
Pembinaan <i>Construction</i>	13,240	15,391	14,644	12,897	7,840
Dagangan / perkhidmatan <i>Trading / services</i>	32,328	66,060	60,133	83,107	82,880
Teknologi <i>Technology</i>	1,093	6,624	8,861	6,648	9,211
Syarikat projek infrastruktur <i>Infrastructure project companies</i>	3,294	5,038	5,413	3,849	5,182
Kewangan <i>Finance</i>	9,691	16,164	15,767	20,080	13,127
Hotel <i>Hotels</i>	597	1,254	1,126	626	292
Harta <i>Properties</i>	11,820	28,183	29,390	31,787	17,969
Perladangan <i>Plantations</i>	7,168	5,551	5,482	7,316	5,670
Perlombongan <i>Mining</i>	7	9	128	24	15
Real Estate Investment Trusts (REITs)	378	451	1,170	1,253	2,036
Dana tertutup <i>Closed-end fund</i>	26	17	22	21	26
Dana Dagangan Bursa <i>Exchange Traded Fund</i>	121	-	-	-	-
Pinjaman / TSR / Waran <i>Loan / TSR / Warrants</i>	7,985	-	-	-	-
Trading of rights	652	1,113	-	-	-
SPAC^(b)	-	-	-	1,885	1,977
Pasaran Utama (Keseluruhan) <i>Main Market(Overall)</i>	108,516	199,604	198,449	238,025	210,039

(a) Mulai Ogos 2009 Papan Kedua telah digabungkan dengan Papan Utama dan sekarang dikenali sebagai Pasaran Utama.
With effect from August 2009 Second Board has merged with Main Board and now known as Main Market.

(b) SPAC - Special Purpose Acquisition Company.

16.24 BURSA MALAYSIA - UNIT DAN NILAI DAGANGAN (PASARAN UTAMA)^(a) (SAMB.)
BURSA MALAYSIA - VOLUME AND TRADED VALUE (MAIN MARKET)^(a) (CONT'D.)

Kaunter <i>Counter</i>	2008	2009	2010	2011	2012
Nilai (RM juta) <i>Value (RM millions)</i>					
Barangan pengguna <i>Consumer products</i>	10,519	13,274	16,958	20,084	23,815
Barangan industri <i>Industrial products</i>	22,132	34,079	50,522	59,221	39,380
Pembinaan <i>Construction</i>	27,725	21,578	25,513	24,165	13,771
Dagangan / perkhidmatan <i>Trading / services</i>	100,403	96,388	120,516	146,807	151,668
Teknologi <i>Technology</i>	789	4,038	9,943	3,857	6,089
Syarikat projek infrastruktur <i>Infrastructure project companies</i>	10,424	8,606	7,936	9,019	13,396
Kewangan <i>Finance</i>	54,237	52,811	75,445	84,272	73,721
Hotel <i>Hotels</i>	398	445	516	329	241
Harta <i>Properties</i>	11,077	18,276	19,584	29,330	16,373
Perladangan <i>Plantations</i>	38,086	20,433	23,442	23,503	24,866
Perlombongan <i>Mining</i>	6	6	183	31	14
Real Estate Investment <i>Trusts (REITs)</i>	382	447	1,224	1,436	2,787
Dana tertutup <i>Closed-end fund</i>	47	28	42	45	59
Dana Dagangan Bursa <i>Exchange Traded Fund</i>	157	-	-	-	-
Pinjaman /TSR / Waran <i>Loan / TSR / Warrants</i>	2,753	-	-	-	-
Trading of rights	267	705	-	-	-
SPAC^(b)	-	-	-	898	2,096
Pasaran Utama (Keseluruhan) <i>Main Market (Overall)</i>	279,403	271,115	351,824	402,997	368,276

Sumber : Bursa Malaysia
 Source :

(a) Mulai Ogos 2009 Papan Kedua telah digabungkan dengan Papan Utama dan sekarang dikenali sebagai Pasaran Utama.
 With effect from August 2009 Second Board has merged with Main Board and now known as Main Market..

(b) SPAC - Special Purpose Acquisition Company.

16.25 PENDAFTARAN SYARIKAT DAN MODAL SYER YANG DIBENARKAN
COMPANY REGISTRATION AND AUTHORISED SHARE CAPITAL

Butiran <i>Items</i>	2008	2009	2010	2011	2012
Syarikat tempatan <i>Local companies</i>					
Bilangan syarikat dalam daftar pada akhir tempoh <i>Number of companies on register at end of period</i>	836,949	878,527	922,675	968,083	1,013,449
Bilangan syarikat didaftarkan dalam tempoh <i>Number of companies registered during period</i>	41,599	41,578	44,148	45,408	45,366
Bilangan syarikat dibubarkan/dibatalkan dalam tempoh <i>Number of companies dissolved/struck off during period</i>	27,893	11,296	23,697	15,000	16,301
Modal syer syarikat yang dibenarkan dalam daftar pada akhir tempoh (RM ribu juta) <i>Authorised share capital of companies on register at end of period (RM billion)</i>	2,413	2,442	2,482	2,559	2,617
Modal syer syarikat yang dibenarkan didaftarkan dalam tempoh (RM ribu juta) <i>Authorised share capital of companies registered during the period (RM billion)</i>	38.7	28.8	40.4	77.9	58.2
Syarikat asing <i>Foreign companies</i>					
Bilangan syarikat dalam daftar pada akhir tempoh <i>Number of companies on register at end of period</i>	4,256	4,316	4,370	4,417	4,492
Bilangan syarikat didaftarkan dalam tempoh <i>Number of companies registered during period</i>	24	60	54	47	75
Bilangan syarikat dibubarkan dalam tempoh <i>Number of companies dissolved during period</i>	17	23	27	34	28

Sumber : Suruhanjaya Syarikat Malaysia (SSM)
Source : Companies Commission of Malaysia

KEWANGAN
FINANCE
16.26 KOPERASI
COOPERATIVE

<i>Wilayah</i> <i>Region</i>	<i>Tahun</i> <i>Year</i>	Koperasi-koperasi yang didaftarkan dalam tahun <i>Cooperative registered during year</i>	Koperasi-koperasi yang dikeluarkan dari daftar dalam tahun <i>Cooperative struck off register during year</i>	Koperasi-koperasi yang daftar pada penghujung tahun <i>Cooperative on register at end of year</i>	Bilangan <i>Number</i> Keahlian <i>Membership</i>
Malaysia	2007	289	37	5,168	6,320,048
	2008	417	44	5,541	6,509,648
	2009	1,286	156	7,215	6,783,775
	2010	1,013	82	8,146	6,600,041
	2011	1,017	92	9,074	7,040,309
Semenanjung Malaysia <i>Peninsular Malaysia</i>	2007	261	12	4,204	5,824,534
	2008	310	17	4,497	5,846,024
	2009	1,079	125	5,994	6,115,751
	2010	800	61	6,733	6,021,547
	2011	803	76	7,463	6,421,609
Sabah	2007	20	12	511	191,415
	2008	55	20	546	250,499
	2009	92	6	633	252,899
	2010	105	11	728	259,162
	2011	126	10	844	295,108
Sarawak	2007	8	13	453	304,099
	2008	52	7	498	413,125
	2009	115	25	588	415,125
	2010	108	10	685	319,332
	2011	88	6	767	323,592

Nota / Note : Tidak termasuk koperasi yang berasaskan pertanian dan perikanan
Excludes cooperative pertaining to agriculture and fisheries

Sumber : Suruhanjaya Koperasi Malaysia (SKM)
Source : Cooperative Commission of Malaysia