

4.1. INTEREST RATES

Malaysia

	Average rates in the year (% per annum)				Average rates of the month in 2018 (%)							
	2014	2015	2016	2017	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.
Overnight interbank	3.10	3.21	3.06	2.98	2.99	3.19	3.20	3.19	3.21	3.19	3.22	3.22
1-week interbank	3.13	3.25	3.12	3.03	3.06	3.28	3.28	3.28	3.28	3.28	3.28	3.28
3-month interbank	3.51	3.74	3.48	3.38	3.52	3.68	3.67	3.69	3.68	3.67	3.68	3.66
Commercial banks												
Fixed deposits												
3-month	3.05	3.13	3.03	2.92	3.01	3.16	3.16	3.17	3.15	3.15	3.16	3.16
12-month	3.23	3.31	3.18	3.09	3.16	3.33	3.33	3.33	3.33	3.33	3.33	3.33
Savings deposits	1.03	1.06	1.00	0.96	0.99	1.03	1.04	1.03	1.03	1.04	1.05	1.05
Weighted Base Rate ¹ (BR)	-	3.78	3.71	3.62	3.76	3.89	3.89	3.89	3.89	3.89	3.90	3.90
Base lending rate (BLR)	6.66	6.79	6.73	6.67	6.72	6.89	6.89	6.89	6.90	6.90	6.91	6.91

¹ Effective from 2 January 2015, the BR replaced the BLR as the main reference rate for new retail floating rate loans and financing facilities.

Source: Bank Negara Malaysia.

STATISTICAL TABLES

4.2. BROAD MONEY (M3)

Malaysia
RM million

	End-period				
	2014	2015	2016	2017	2018 ⁴
Broad money (M3) ¹	1,557,612	1,596,612	1,645,688	1,722,630	1,794,147
Currency in circulation ²	68,029	76,643	85,460	92,347	94,106
Demand deposits	277,885	282,943	294,373	329,164	315,058
Broad quasi-money	1,211,698	1,237,026	1,265,855	1,301,118	1,384,982
Savings deposits	134,931	135,591	145,129	150,505	155,824
Fixed deposits	722,997	747,073	773,221	823,165	874,416
Negotiable instruments of deposits (NIDs)	18,177	9,255	8,327	8,154	5,318
Repurchase agreements (Repos)	0	0	0	0	0
Foreign currency deposits	95,513	137,547	128,079	119,496	119,338
Other deposits	240,079	207,561	211,100	199,797	230,085
Factors Affecting M3					
Net claims on Government	104,331	96,686	113,199	129,829	151,147
Claims on Government	155,350	154,997	166,431	186,677	224,185
Less: Government deposits	51,020	58,312	53,232	56,848	73,038
Claims on private sector	1,439,346	1,558,321	1,648,791	1,745,190	1,827,702
Loans	1,290,296	1,396,418	1,480,417	1,537,100	1,592,992
Securities	149,050	161,903	168,375	208,090	234,711
Net foreign assets ³	505,039	526,448	520,433	518,192	520,543
Bank Negara Malaysia	400,060	401,087	415,756	406,832	414,788
Banking system	104,980	125,362	104,677	111,360	105,755
Other influences	-491,103	-584,843	-636,735	-670,582	-705,246

¹ Exclude interplacements among banking institutions.

² Exclude holdings by the banking system.

³ Includes exchange rate revaluation losses/gains.

⁴ End-August 2018.

Note: Data based on BNM Monthly Statistical Bulletin (August 2018). Total may not add up due to rounding.

Source: Bank Negara Malaysia.

4.3. KEY EXCHANGE RATES

Malaysia

	RM to one unit of foreign currency ¹					Annual change (%)		Change (%)
	2014	2015	2016	2017	2018	2016	2017	End-December 2017 – End-August 2018
	End-December				End-August			
Special Drawing Rights	5.0853	5.9912	6.0394	5.7892	5.7793	-0.8	4.3	0.2
US dollar	3.4950	4.2920	4.4860	4.0620	4.1075	-4.3	10.4	-1.1
Singapore dollar	2.6449	3.0356	3.1016	3.0392	3.0079	-2.1	2.1	1.0
100 Japanese yen	2.9255	3.5645	3.8442	3.6020	3.6801	-7.3	6.7	-2.1
Pound sterling	5.4396	6.3607	5.5108	5.4660	5.3535	15.4	0.8	2.1
Euro	4.2513	4.6918	4.7238	4.8510	4.8054	-0.7	-2.6	1.0
100 Thai baht	10.6270	11.9222	12.5167	12.4334	12.5535	-4.7	0.7	-1.0
100 Indonesian rupiah	0.0281	0.0311	0.0334	0.0300	0.0280	-6.9	11.4	6.9
100 Korean won	0.3201	0.3651	0.3720	0.3801	0.3703	-1.9	-2.1	2.6
100 Philippine peso	7.8066	9.1494	9.0516	8.1232	7.6862	1.1	11.4	5.7
Chinese renminbi	0.5637	0.6610	0.6455	0.6230	0.6013	2.4	3.6	3.6

¹ US dollar (USD) rates are the average of buying and selling rates at noon in the Kuala Lumpur Interbank Foreign Exchange Market. Rates for foreign currencies other than USD are cross rates derived from rates of these currencies against the USD and the RM/USD rate.

Source: Bank Negara Malaysia.

STATISTICAL TABLES

4.4. COMMERCIAL BANKS: LOANS OUTSTANDING BY PURPOSE AND SECTOR

Malaysia

	2016		2017		2018			
	December		August		December		August	
	RM million	share (%)	RM million	share (%)	RM million	share (%)	RM million	share (%)
Purpose								
Purchase of securities	41,377	3.8	38,925	3.6	37,505	3.4	35,514	3.2
Purchase of transport vehicles	98,146	9.1	96,188	8.8	94,922	8.6	94,833	8.5
Purchase of passenger cars	91,093	8.4	89,437	8.2	88,244	8.0	88,220	7.9
Purchase of residential property	364,328	33.7	378,571	34.7	386,397	35.2	397,831	35.6
Purchase of non-residential property	170,227	15.8	171,260	15.7	172,212	15.7	172,701	15.4
Purchase of fixed assets other than land and building	7,560	0.7	7,299	0.7	6,612	0.6	7,421	0.7
Personal use	33,065	3.1	33,310	3.1	34,047	3.1	35,406	3.2
Credit card	34,199	3.2	33,421	3.1	35,024	3.2	34,872	3.1
Purchase of consumer durables	111	0.0	99	0.0	98	0.0	90	0.0
Construction	36,307	3.4	36,014	3.3	36,600	3.3	37,819	3.4
Working capital	254,889	23.6	253,762	23.3	253,445	23.1	258,338	23.1
Other purpose	40,050	3.7	40,867	3.8	41,439	3.8	43,127	3.9
Total Loans¹	1,080,260	100.0	1,089,717	100.0	1,098,300	100.0	1,117,952	100.0
Sector²								
Primary agriculture	23,641	2.2	23,355	2.1	21,674	2.0	21,230	1.9
Mining and quarrying	7,899	0.7	5,406	0.5	5,667	0.5	5,639	0.5
Manufacturing (including agro-based)	81,482	7.5	80,601	7.4	80,749	7.4	85,031	7.6
Electricity, gas and water supply	8,155	0.8	9,052	0.8	9,804	0.9	11,074	1.0
Wholesale and retail, restaurants and hotels	92,960	8.6	94,173	8.6	93,527	8.5	96,649	8.6
Construction	47,354	4.4	49,831	4.6	50,636	4.6	52,544	4.7
Real estate	87,109	8.1	86,904	8.0	89,311	8.1	90,469	8.1
Transport, storage and communication	21,566	2.0	22,565	2.1	21,328	1.9	21,535	1.9
Financing, insurance and business services	72,522	6.7	73,214	6.7	70,828	6.4	76,309	6.8
Education, health & others	20,679	1.9	20,154	1.8	19,759	1.8	17,079	1.5
Household sector	606,547	56.1	613,772	56.3	622,332	56.7	631,060	56.4
Other sector ³	10,347	1.0	10,692	1.0	12,685	1.2	9,333	0.8

¹ Includes loans sold to Cagamas.

² Definitions of economic sectors/industries are based on MSIC 2000.

³ Includes loans to individual businesses.

Note: Data based on BNM Monthly Statistical Bulletin (August 2018). Total may not add up due to rounding.

Source: Bank Negara Malaysia.

4.5. GOVERNMENT AND CORPORATE BOND YIELDS

Malaysia

	2014	2015	2016	2017	2018							
					Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.
Malaysian Government Securities market indicative yield (%)												
1-year	3.48	2.59	3.26	2.89	3.21	3.21	3.19	3.39	3.41	3.41	3.39	3.37
3-year	3.64	3.27	3.50	3.34	3.39	3.41	3.44	3.68	3.72	3.63	3.56	3.48
5-year	3.84	3.47	3.70	3.56	3.61	3.63	3.55	3.79	3.85	3.85	3.76	3.70
10-year	4.15	4.19	4.23	3.91	3.96	4.04	3.95	4.14	4.20	4.20	4.08	4.04
5-year corporate bond yields (%)												
AAA	4.27	4.37	4.40	4.33	4.34	4.39	4.39	4.47	4.48	4.49	4.45	4.43
AA	4.60	4.73	4.78	4.64	4.65	4.69	4.68	4.76	4.77	4.77	4.75	4.75
A	6.87	6.97	6.66	6.36	6.27	6.25	6.26	6.59	6.33	6.35	6.26	6.46
BBB	11.17	11.13	10.12	9.62	9.23	9.14	9.12	10.28	9.39	9.47	9.69	9.85

Source: Bank Negara Malaysia.

STATISTICAL TABLES

4.6. BURSA MALAYSIA: SELECTED INDICATORS

	2014	2015	2016	2017	2018 ³
Indices¹					
Composite	1,761.25	1,692.51	1,641.73	1,796.81	1,819.66
FBM EMAS	12,066.28	11,793.65	11,466.54	12,942.57	12,719.42
FBM-ACE	5,653.39	6,389.24	4,780.71	6,603.55	5,283.71
Trading volume² (million units)	530,655.4	501,431.2	433,678.5	641,315.6	468,760.0
Main Market	397,089.8	299,067.6	289,799.5	430,833.7	301,513.3
ACE Market	115,563.5	139,198.7	77,807.5	156,155.6	79,039.8
Average Daily	2,157.1	2,038.3	1,762.9	2,639.2	2,875.8
Trading value² (RM million)	531,792.3	512,220.8	484,106.5	614,822.8	454,233.2
Main Market	501,205.6	464,597.2	457,858.7	578,620.9	420,623.5
ACE Market	27,119.9	32,161.0	14,050.5	29,040.4	14,856.6
Average Daily	2,161.8	2,082.2	1,967.9	2,530.1	2,786.7
Number of listed companies	906	903	904	905	910
Main Market	799	794	791	788	781
ACE Market	107	109	113	115	121
LEAP Market	-	-	-	2	8
Market capitalisation¹ (RM billion)	1,651.2	1,694.8	1,667.4	1,906.8	1,865.8
Main Market	1,633.3	1,673.1	1,649.4	1,881.9	1,841.7
ACE Market	9.7	11.9	10.0	15.6	15.2
LEAP Market	-	-	-	0.21	0.55
Market capitalisation/GDP (%)	149.2	146.4	135.5	140.9	-

¹ End-period.

² Based on market transactions and direct business transactions.

³ End-August 2018.

Source: Bursa Malaysia.

4.7. ISLAMIC BANKS: LOANS OUTSTANDING BY PURPOSE AND SECTOR

Malaysia

	2016		2017				2018	
	December		August		December		August	
	RM million	share (%)	RM million	share (%)	RM million	share (%)	RM million	share (%)
Purpose								
Purchase of securities	28,492	6.6	30,855	6.7	32,443	6.8	39,614	7.7
Purchase of transport vehicles	72,368	16.7	74,001	16.1	74,266	15.5	75,743	14.7
Purchase of passenger cars	70,698	16.3	71,698	15.6	71,852	15.0	73,466	14.2
Purchase of residential property	112,686	25.9	125,377	27.2	132,956	27.8	147,588	28.6
Purchase of non-residential property	38,551	8.9	40,214	8.7	40,946	8.5	44,144	8.6
Purchase of fixed assets other than land and building	2,502	0.6	2,333	0.5	2,231	0.5	2,045	0.4
Personal use	33,562	7.7	34,319	7.4	35,309	7.4	37,464	7.3
Credit card	2,747	0.6	2,820	0.6	3,036	0.6	3,131	0.6
Purchase of consumer durables	21	0.0	40	0.0	19	0.0	18	0.0
Construction	9,230	2.1	9,951	2.2	11,068	2.3	12,874	2.5
Working capital	112,957	26.0	117,314	25.5	117,960	24.6	123,724	24.0
Other purpose	21,293	4.9	23,438	5.1	28,825	6.0	29,884	5.8
Total Financing¹	434,410	100.0	460,662	100.0	479,059	100.0	516,230	100.0
Sector²								
Primary agriculture	12,285	2.8	14,029	3.0	14,218	3.0	14,641	2.8
Mining and quarrying	5,745	1.3	5,515	1.2	5,254	1.1	4,803	0.9
Manufacturing (including agro-based)	20,870	4.8	21,944	4.8	21,553	4.5	22,483	4.4
Electricity, gas and water supply	2,261	0.5	2,249	0.5	2,282	0.5	2,658	0.5
Wholesale and retail, restaurants and hotels	19,127	4.4	20,240	4.4	21,467	4.5	23,550	4.6
Construction	17,502	4.0	20,382	4.4	21,910	4.6	28,029	5.4
Real estate	22,458	5.2	23,341	5.1	24,858	5.2	26,755	5.2
Transport, storage and communication	16,611	3.8	17,795	3.9	15,726	3.3	15,962	3.1
Financing, insurance and business services	35,102	8.1	34,339	7.5	33,904	7.1	34,133	6.6
Education, health and others	22,089	5.1	21,208	4.6	21,672	4.5	20,571	4.0
Household sector	254,385	58.6	270,721	58.8	282,474	59.0	307,851	59.6
Other sectors ³	5,972	1.4	8,900	1.9	13,742	2.9	14,793	2.9

¹ Includes loans sold to Cagamas.² Definitions of economic sectors/industries are based on MSIC 2000.³ Includes loans to individual businesses.

Note: Data based on BNM Monthly Statistical Bulletin (August 2018). Total may not add up due to rounding.

Source: Bank Negara Malaysia.