

3.6 — INDEKS PENGELUARAN PERUSAHAAN¹

	Wajaran % Weights % (1988=100)	1992	1993	Wajaran % Weights % (1993=100)
Jumlah Pengeluaran Perusahaan <i>Total Industrial Production</i>	100.0	151.5 (8.5)	166.2 (9.6)	100.0
Perlombongan <i>Mining</i>	33.0	122.1	123.6	22.15
Kuasa Elektrik <i>Electricity</i>	7.40	164.2	184.4	7.44
Perkilangan <i>Manufacturing</i>	59.60	166.2 (10.5)	187.6 (12.9)	70.41
Industri Berasaskan Eksport <i>Export-oriented Industries</i>	25.58	186.9 (12.5)	216.7 (15.9)	37.27
Alat elektrik, elektronik dan jentera <i>Electrical, electronics and machinery</i>	11.91	232.7	264.5	23.17
Alat profesional dan saintifik serta ukuran dan kawalan t.k.m. <i>Professional & scientific & measuring & controlling equipment n.e.c.</i>	n.a.	n.a.	n.a.	0.95
Tekstil dan pakaian <i>Textiles and apparel</i>	4.20	147.7	176.5	3.93
Kasut <i>Footwear</i>	n.a.	n.a.	n.a.	0.08
Kayu dan perusahaan berkaitan <i>Wood and related industries</i>	3.65	155.7	190.1	5.42
Keluaran getah <i>Rubber products</i>	5.82	141.1	166.8	3.72
Industri Berasaskan Pasaran Dalam Negeri <i>Domestic-oriented Industries</i>	34.02	150.5 (8.1)	165.3 (9.8)	33.14
Makanan, minuman dan tembakau <i>Food, beverages and tobacco</i>	11.35	121.9	127.3	7.83
Penapisan minyak mentah <i>Petroleum refineries</i>	1.23	130.6	141.5	0.96
Pelbagai keluaran petroleum dan arang <i>Miscellaneous products of coal and petrol</i>	n.a.	n.a.	n.a.	0.29
Kertas dan keluaran kertas <i>Paper & paper products</i>	n.a.	n.a.	n.a.	1.19
Kimia, keluaran kimia & plastik <i>Chemicals, chemical products & plastic</i>	11.15	141.0	151.0	10.89
Keluaran galian bukan logam & keluaran kaca <i>Non-metallic mineral products & glass products</i>	3.44	202.0	214.3	3.43
Logam asas dan keluaran logam <i>Basic metal</i>	4.22	183.4	245.6	6.00
Kelengkapan pengangkutan <i>Transport equipment</i>	2.17	201.7	208.7	2.57

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan. Data bagi tahun-tahun 1992 sehingga 1993 adalah berdasarkan wajaran tahun 1988. Data-data bagi tahun-tahun 1994 hingga 1998 pula berdasarkan wajaran terbaru 1993.

² Bagi Januari hingga Julai sahaja.

Sumber: Berdasarkan kepada Indeks Pengeluaran Perindustrian, Jabatan Perangkaan Malaysia.

3.6 — INDUSTRIAL PRODUCTION INDICES¹

1994	1995	1996	1997	1998 ²
112.4 (12.4)	127.1 (13.1)	141.1 (11.0)	156.1 (10.7)	146.1 (- 4.1)
103.6	112.8	119.4	122.3	122.9
113.8	129.9	146.5	167.3	171.8
114.9 (14.9)	131.2 (14.2)	147.3 (12.3)	165.6 (12.5)	150.7 (- 6.7)
116.9 (16.9)	135.5 (15.9)	146.7 (8.3)	161.0 (9.7)	152.4 (- 2.7)
121.8	146.9	160.1	181.9	170.4
113.2	119.4	115.4	117.2	120.8
109.1	115.0	115.1	121.3	113.6
122.4	95.5	95.9	71.5	45.0
104.2	110.5	123.1	121.1	111.8
113.5	127.4	140.0	144.0	150.3
112.9 (12.9)	126.5	148.1 (12.0)	170.9 (15.4)	149.1 (- 10.8)
107.4	113.9	123.9	134.1	125.4
116.4	137.4	149.3	164.0	146.4
98.4	96.1	127.1	133.7	114.4
116.5	127.2	121.0	136.7	128.7
112.8	125.8	150.4	187.1	186.0
113.2	125.5	156.0	171.3	133.7
116.0	128.5	154.6	173.7	146.2
119.8	163.1	199.5	227.9	105.0

¹ Figures in parentheses are annual percentage changes. Data for 1992 to 1993 are based on 1988 weights. For 1994 to 1998, data are based on the latest weights of 1993.

² For January to July only.

Source: Based on Index of Industrial Production, Department of Statistics.

4.1 — KEWANGAN SEKTOR AWAM DISATUKAN

RM juta

4.1 — CONSOLIDATED PUBLIC SECTOR FINANCE

RM million

	1993	1994	1995	1996	1997 ⁴	1998 ⁵	1999 ⁶
Sektor Kerajaan ¹ — <i>General Government¹—</i>							
Hasil <i>Revenue</i>	52,612	61,136	62,271	70,912	81,360	70,299	61,845
Perbelanjaan Mengurus <i>Operating Expenditure</i>	37,659	40,542	41,394	50,463	51,983	54,497	54,596
Lebihan/Defisit Semasa <i>Current Surplus/Deficit</i> C=A–B	14,953	20,594	20,877	20,449	29,377	15,802	7,250
Lebihan Semasa Perusahaan Awam Bukan Kewangan ² <i>Non-Financial Public Enterprises' Surplus²</i>	13,643	14,803	15,993	20,348	25,713	26,094	27,250
Jumlah Lebihan/Defisit Semasa Sektor Awam <i>Total Public Sector Current Surplus/Deficit</i>	28,596	35,397	36,870	40,797	55,090	41,896	34,500
Perbelanjaan Pembangunan— <i>Development Expenditure—</i>							
Jumlah Kecil <i>Sub-total</i>	32,307	28,753	29,801	30,818	39,860	44,694	41,042
Sektor Kerajaan <i>General Government</i>	12,849	12,557	16,171	15,306	19,092	22,238	20,659
Perusahaan Awam Bukan Kewangan <i>Non-Financial Public Enterprises</i>	19,458	16,196	13,630	15,512	20,768	22,456	20,383
Lebihan/Defisit Keseluruhan <i>Overall Surplus/Deficit</i>	– 3,711	6,644	7,069	9,979	15,230	– 2,798	– 6,543
Sumber Pembiayaan— <i>Sources of Finance—</i>							
Pinjaman Bersih Luar Negeri ³ <i>Net External Borrowing³</i>	971	442	6,529	2,002	4,514	1,387	11,999
Pembiayaan Bersih Dalam Negeri <i>Net Domestic Financing</i>	2,740	– 7,086	– 13,598	– 11,981	– 19,744	1,411	– 5,456

¹ Sektor kerajaan terdiri daripada Kerajaan Persekutuan, kerajaan-kerajaan negeri, badan-badan berkanun dan kerajaan-kerajaan tempatan.

² Bagi liputan rujuk kepada jadual 4.14.

³ Termasuk pemberian asing dari akaun hasil yang disatukan dan pengeluaran dari IMF.

⁴ Anggaran sebenar.

⁵ Anggaran terakhir.

⁶ Ramalan

¹ General government comprises Federal Government, state governments, statutory authorities and local governments.

² For coverage refer to table 4.14.

³ Includes foreign grants from consolidated revenue account and drawing on the IMF.

⁴ Estimated actual.

⁵ Latest estimates.

⁶ Forecasts.

4.2 — KEWANGAN KERAJAAN PERSEKUTUAN¹
RM juta

4.2 — FEDERAL GOVERNMENT FINANCE¹
RM million

	1993	1994	1995	1996	1997 ⁷	1998 ⁸	1999 ⁹
Akaun Semasa— Current Account—							
(A) Hasil Revenue	41,691 (+ 6.2)	49,446 (+ 18.6)	50,954 (+ 13.0)	58,280 (+ 14.4)	65,736 (+ 12.8)	55,054 (– 16.2)	47,160 (– 14.3)
(B) Perbelanjaan Mengurus ² Operating Expenditure ²	32,217 (+ 0.4)	35,064 (+ 8.9)	36,573 (+ 4.3)	43,865 (+ 19.9)	44,665 (+ 1.8)	46,563 (+ 4.2)	47,042 (+ 1.0)
(C) Lebihan/Defisit Semasa Current Surplus/Deficit C=A–B	9,474	14,382	14,381	14,415	21,071	8,491	118
Perbelanjaan Pembangunan dan Pengeluaran Pinjaman— Development Expenditure and Lending—							
(D) Kumpulan Wang Pembangunan Development Fund D=E+F	10,124 (+ 4.5)	11,277 (+ 11.4)	14,051 (+ 25.1)	14,628 (+ 4.1)	15,750 (+ 7.7)	19,378 (+ 23.0)	17,553 (– 9.4)
(E) Perbelanjaan Langsung Direct Expenditure	8,992 (+ 4.1)	9,950 (+ 10.7)	12,458 (+ 11.9)	11,970 (– 3.9)	13,670 (+ 14.2)	16,367 (+19.7)	16,548
(F) Pengeluaran Pinjaman Kasar Gross Lending	1,132	1,327	1,593	2,658	2,080	3,011	1,005
(G) Terimaan Balik Loan Recoveries	1,004	1,303	1,531	2,028	1,305	1,300	1,300
(H) Pengeluaran Pinjaman Bersih ³ Net Lending ³ H=F–G	+ 128	+ 24	+ 62	+ 630	+ 775	+ 1,711	– 295
(I) Jumlah Perbelanjaan Total Expenditure I=B+E+H	41,337 (+ 2.1)	45,038 (+ 9.0)	49,093 (+ 9.0)	56,465 (15.0)	59,110 (+ 4.7)	64,641 (+ 9.4)	63,795 (– 1.3)
(J) Defisit/Lebihan Keseluruhan Overall Deficit /Surplus J=A–B–E–H=A–I	+ 354	+ 4,408	+ 1,861	+ 1,815	+ 6,626	– 9,587	– 16,135
Peratus kepada Keluaran Negara Kasar (KNK) Percent of Gross National Product (GNP)	+ 0.2	+ 2.5	+ 0.9	+ 0.8	+ 2.5	– 3.7	– 6.1
Sumber Pembiayaan— Sources of Finance—							
Pinjaman Bersih Luar Negeri ⁴ Net External Borrowing ⁴	– 3,134	– 4,757	– 1,635	– 2,177	– 1,681	– 467	+ 11,973
Pinjaman Bersih Dalam Negeri ⁵ Net Domestic Borrowing ⁵	+ 375	+ 1,751	—	+ 1,291	– 2,048	+ 10,100	+ 4,170
Perubahan Harta ⁶ Change in Assets ⁶	+ 2,405	– 1,402	– 225	– 929	– 2,897	– 46	– 8

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Tidak termasuk pindahan kepada Kumpulan Wang Pembangunan.

³ Pinjaman kepada kerajaan negeri dan badan awam.

⁴ Termasuk terimaan khas.

⁵ Termasuk caruman pendahuluan.

⁶ (+) bererti penggunaan harta.

⁷ Anggaran sebenar.

⁸ Anggaran terakhir.

⁹ Anggaran Belanjawan.

¹ Figures in parentheses are annual percentage changes.

² Excludes transfer to Development Fund.

³ Loans to state governments and public authorities.

⁴ Includes special receipts.

⁵ Includes advance subscriptions.

⁶ (+) indicates a drawdown of assets.

⁷ Estimated actual.

⁸ Latest estimates.

⁹ Budget estimates.

4.3 — HASIL KERAJAAN PERSEKUTUAN¹

RM juta

	1993		1994	
		%		%
CUKAI LANGSUNG <i>DIRECT TAXES (A)</i>	17,070 (+ 10.8)	40.9	20,160 (+ 18.1)	40.8
Cukai Pendapatan <i>Income Taxes</i>	15,658 (+ 8.9)	37.6	17,339 (+ 10.7)	35.1
Syarikat-syarikat <i>Companies</i>	8,551		10,562	
Perseorangan <i>Individuals</i>	4,248		4,566	
Petroleum <i>Petroleum</i>	2,859		2,211	
Lain-lain ² <i>Others²</i>	1,412	3.4	2,821	5.7
CUKAI TAK LANGSUNG <i>INDIRECT TAXES (B)</i>	14,830 (+ 10.9)	35.6	17,327 (+ 16.8)	35.0
Duti Eksport <i>Export Duties</i>	1,464 (– 13.3)	3.5	1,158 (– 20.9)	2.3
Minyak Kelapa Sawit <i>Palm Oil</i>	7		28	
Petroleum <i>Petroleum</i>	1,429		1,098	
Lain-lain <i>Others</i>	28		32	
Duti Import dan Cukai Tokok <i>Import Duties and Surtax</i>	4,566	11.0	5,615	11.4
Eksais <i>Excise</i>	3,713	8.9	4,297	8.7
Cukai Jualan <i>Sales Tax</i>	3,468	8.3	4,131	8.4
Cukai Perkhidmatan <i>Service Tax</i>	613	1.5	825	1.7
Lain-lain <i>Others</i>	1,006	2.4	1,301	2.6
HASIL DARIPADA CUKAI <i>TAX REVENUE (C)</i> C=A+B	31,900 (+ 10.9)	76.5	37,487 (+ 17.5)	75.8
HASIL BUKAN CUKAI³ <i>NON-TAX REVENUE³ (D)</i>	9,791 (– 6.6)	23.5	11,960 (+ 22.2)	24.2
JUMLAH HASIL <i>TOTAL REVENUE (E)</i> E=C+D	41,691 (+ 6.2)	100.0	49,447 (+ 18.6)	100.0

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Termasuk hasil daripada duti setem.

³ Termasuk hasil daripada perkhidmatan kerajaan berupa perniagaan, faedah dan hasil daripada pelaburan, lesen, bayaran perkhidmatan, cukai jalan, denda dan rampasan, hasil sewa daripada Wilayah-wilayah Persekutuan, pemberian daripada kerajaan-kerajaan luar negeri dan agensi-agensi antarabangsa dan royalti/bayaran tunai atas petroleum dan gas.

⁴ Anggaran sebenar.

⁵ Anggaran terakhir.

⁶ Anggaran Belanjawan tanpa mengambilkira apa-apa perubahan cukai yang berkuatkuasa selepas 17 Oktober 1997.

4.3 — FEDERAL GOVERNMENT REVENUE¹

RM million

1995		1996		1997 ⁴		1998 ⁵		1999 ⁶	
%		%		%		%		%	
22,699	44.5	25,851	44.4	30,432	46.3	27,863	50.6	20,099	42.6
(+ 12.6)		(+ 13.9)		(+ 17.7)		(– 8.4)		(– 27.9)	
20,095	39.4	22,541	41.5	26,978	41.0	26,107	47.4	17,903	38.0
(+ 15.9)		(+ 12.2)		(+ 19.7)		(– 3.2)		(– 31.4)	
11,707		14,166		16,688		15,997		10,359	
6,203		6,172		6,429		6,082		4,798	
2,185		2,203		3,861		4,028		2,746	
2,604	5.1	3,310	5.7	3,454	5.3	1,756	3.2	2,196	4.7
18,972	37.2	21,421	36.8	23,195	35.3	15,307	27.8	16,219	34.4
(+ 9.5)		(+ 12.9)		(+ 8.3)		(– 34.0)		(+ 6.0)	
853	1.7	1,041	1.8	1,053		655		640	
(– 26.3)		(+ 22.0)		(+ 1.2)		(– 37.8)		(– 2.3)	
75		18		6		24		21	
751		996		1,024		607		592	
27		27		23		24		27	
5,622	11.0	6,132	10.5	6,524	9.9	4,041	7.3	4,152	8.8
5,280	10.4	5,790	9.9	6,054	9.2	3,143	5.7	3,617	7.7
4,869	9.6	5,473	9.4	6,167	9.4	3,789	6.9	4,094	8.7
1,016	2.0	1,231	2.1	1,475	2.2	1,455	2.6	1,470	3.1
1,332	2.6	1,754	3.0	1,922	2.9	2,224	4.0	2,246	4.8
41,671	81.8	47,272	81.1	53,627	81.6	43,170	78.4	36,318	77.0
(+ 11.2)		(+ 13.4)		(+ 13.4)		(– 19.5)		(– 15.9)	
9,282	18.2	11,008	18.9	12,109	18.4	11,884	21.6	10,842	23.0
(– 22.4)		(+ 18.6)		(+ 10.0)		(– 1.9)		(– 8.8)	
50,953	100.0	58,280	100.0	65,736	100.0	55,054	100.0	47,160	100.0
(+ 3.0)		(+ 14.4)		(+ 12.8)		(– 16.2)		(– 14.3)	

¹ Figures in parentheses are annual percentage changes.² Includes revenue from stamp duties.³ Includes government commercial undertakings, interest and returns on investment, licences, service fees, road tax, fines and forfeitures, rental revenue from Federal Territories, contributions from foreign governments and international agencies, and petroleum royalties/gas cash payments.⁴ Estimated actual.⁵ Latest estimates.⁶ Budget estimates, without taking into account any tax changes that come into effect after 17 October 1997.

4.4 — PERBELANJAAN MENGURUS
KERAJAAN PERSEKUTUAN¹

Mengikut Objek
RM juta

4.4 — FEDERAL GOVERNMENT
OPERATING EXPENDITURE¹

By Object
RM million

	1994		1995		1996		1997 ⁵		1998 ⁶		1999 ⁷	
	%		%		%		%		%		%	
Emolumen ² <i>Emoluments²</i>	12,618	36.0	13,097	35.8	16,282	37.1	15,023	33.6	14,276	30.7	13,971	29.7
Pencen dan Ganjaran <i>Pensions and Gratuities</i>	2,737	7.8	2,755	7.5	3,509	8.0	3,638	8.1	3,621	7.8	3,873	8.2
Bayaran Khidmat Hutang <i>Debt Service Charges</i>	6,815	19.4	6,521	17.8	6,795	15.5	6,426	14.4	6,531	14.0	9,033	19.2
Luar Negeri <i>External</i>	1,136	3.2	886	2.4	750	1.7	637	1.4	863	1.9	821	1.7
Dalam Negeri <i>Internal</i>	5,679	16.2	5,635	15.4	6,045	13.8	5,789	13.0	5,667	12.2	8,213	17.5
Pemberian dan Serahan Kepada Kerajaan Negeri <i>Grants and Transfers to State Governments</i>	1,440	4.1	1,409	3.9	1,451	3.3	1,541	3.5	1,592	3.4	1,729	3.7
Pemberian dibawah Perlembagaan <i>Constitutional Grants</i>	888	2.5	914	2.5	907	2.1	966	2.2	984	2.1	1,122	2.4
Lain-lain Pemberian/Pindahan ³ <i>Other Grants/Transfers³</i>	552	1.6	495	1.4	544	1.2	575	1.3	608	1.3	607	1.3
Bekalan dan Perkhidmatan <i>Supplies and Services</i>	4,908	14.0	5,948	16.3	5,673	12.9	6,363	14.2	4,739	10.2	6,189	13.2
Subsidi <i>Subsidies</i>	588	1.7	612	1.7	850	1.9	958	2.1	1,138	2.4	1,260	2.7
Biasiswa/Dermasiswa dan Bantuan Pelajaran <i>Scholarships and Educational Aid</i>	647	1.9	766	2.1	636	1.5	669	1.5	769	1.7	730	1.5
Bayaran Pengurusan Kepada Sekolah-sekolah Rendah dan Menengah <i>Operating Grants to Primary and Secondary Schools</i>	647	1.8	659	1.8	652	1.5	691	1.5	247	0.5	300	0.6
Pembelian Harta <i>Asset Acquisition</i>	851	2.4	1,033	2.8	874	2.0	905	2.0	431	0.9	461	1.0
Bayaran Balik dan Hapus Kira <i>Refunds and Write-Offs</i>	1,027	2.9	1,024	2.8	1,246	2.9	1,971	4.4	3,242	7.0	1,738	3.7
Pemberian kepada Badan-badan Berkanun <i>Grants to Statutory Bodies</i>	1,028	2.9	854	2.3	1,419	3.2	1,751	3.9	3,097	6.7	3,280	6.8
Lain-lain Perbelanjaan ⁴ <i>Other Expenditure⁴</i>	1,758	5.0	1,896	5.2	4,478	10.2	4,729	10.6	6,880	14.8	4,478	9.5
Jumlah <i>Total</i>	35,064	100.0	36,573	100.0	43,865	100.0	44,665	100.0	46,563	100.0	47,042	100.0
	(8.8)		(4.3)		(19.9)		(1.8)		(4.2)		(1.0)	

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Tidak termasuk badan-badan berkanun.

³ Pemberian kepada kerajaan negeri meliputi serahan-serahan selain dari pemberian di bawah Perlembagaan.

⁴ Termasuk pemberian kepada pertubuhan-pertubuhan antarabangsa, tuntutan insurans dan pampasan dan lain-lain.

⁵ Anggaran sebenar.

⁶ Anggaran terakhir.

⁷ Peruntukan Belanjawan.

¹ Figures in parentheses are annual percentage changes.

² Excludes statutory bodies.

³ Grants to state governments include transfer payments that are not listed in the Federal Constitution.

⁴ Includes grants to international organizations, insurance claims and gratuities and others.

⁵ Estimated actual.

⁶ Latest estimates.

⁷ Budget allocation.

4.5 — PERBELANJAAN MENGURUS
KERAJAAN PERSEKUTUAN¹
Mengikut Sektor
RM juta

4.5 — FEDERAL GOVERNMENT
OPERATING EXPENDITURE¹
By Sector
RM million

	1994	1995	1996	1997 ⁴	1998 ⁵	1999 ⁶
KESELAMATAN <i>SECURITY</i>	5,498	6,004	6,622	6,607	5,292	5,924
Pertahanan <i>Defence</i>	3,399	3,647	4,030	4,063	3,064	3,524
Keselamatan Dalam Negeri <i>Internal Security</i>	2,099	2,357	2,592	2,544	2,228	2,400
PERKHIDMATAN SOSIAL <i>SOCIAL SERVICES</i>	11,541	12,141	14,824	15,051	13,817	16,363
Pendidikan <i>Education</i>	8,098	8,559	10,398	10,360	9,462	11,208
Kesihatan <i>Health</i>	2,175	2,384	3,015	3,278	3,097	3,627
Perumahan <i>Housing</i>	128	80	201	121	90	87
Lain-lain <i>Others</i>	1,140	1,118	1,210	1,292	1,168	1,441
PERKHIDMATAN EKONOMI <i>ECONOMIC SERVICES</i>	3,660	2,869	4,285	4,125	3,466	4,077
Pertanian dan Pembangunan Luar Bandar <i>Agriculture and Rural Development</i>	1,194	1,135	1,436	1,300	1,058	1,164
Kemudahan Awam <i>Public Utilities</i>	487	53	222	105	104	25
Perdagangan dan Perindustrian <i>Trade and Industry</i>	381	624	1,468	1,277	1,190	1,606
Pengangkutan <i>Transport</i>	1,520	996	1,087	1,378	1,052	1,213
Perhubungan <i>Communications</i>	47	30	36	32	32	38
Lain-lain <i>Others</i>	31	31	36	33	30	31
PENTADBIRAN AM ² <i>GENERAL ADMINISTRATION</i> ²	3,862	5,216	5,187	5,927	7,459	5,219
LAIN-LAIN PERBELANJAAN ³ <i>OTHERS</i> ³	10,503	10,343	12,947	12,956	16,529	15,459
Jumlah <i>Total</i>	35,064 (8.8)	36,573 (4.3)	43,865 (19.9)	44,666 (1.8)	46,563 (4.2)	47,042 (1.0)

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Termasuk Jabatan-Jabatan Perkhidmatan Awam, Perangkaan, Kastam dan Eksais Di Raja, Hasil Dalam Negeri dan Kementerian Luar Negeri.

³ Termasuk khidmat bayaran hutang dan bayaran pindahan.

⁴ Anggaran sebenar.

⁵ Anggaran terakhir.

⁶ Peruntukan Belanjawan.

¹ Figures in parentheses are annual percentage changes.

² Includes Public Services, Statistics, Royal Customs and Excise, Inland Revenue Departments and Ministry of Foreign Affairs.

³ Includes debt service charges and transfer payments.

⁴ Estimated actual.

⁵ Latest estimates.

⁶ Budget allocation.

4.6 — PERBELANJAAN PEMBANGUNAN
KERAJAAN PERSEKUTUAN¹

RM juta

4.6 — FEDERAL GOVERNMENT
DEVELOPMENT EXPENDITURE¹

RM million

	1994	1995	1996	1997 ⁵	1998 ⁶	1999 ⁷
	%	%	%	%	%	%
KESELAMATAN SECURITY	2,360 20.9 (4.5)	2,888 20.6 (22.4)	2,438 16.7 (- 15.6)	2,314 14.7 (- 5.1)	2,559 13.2 (+ 10.6)	2,650 15.1 (3.6)
Pertahanan Defence	2,166 19.6	2,474 17.6	2,061 14.1	1,814 11.5	2,282 11.8	2,398 13.7
Keselamatan Dalam Negeri ² Internal Security ²	194 1.7	414 3.0	377 2.6	500 3.2	277 1.4	252 1.4
PERKHIDMATAN SOSIAL SOCIAL SERVICES	3,285 29.1 (48.0)	3,513 25.0 (6.9)	3,984 27.2 (13.4)	4,919 31.2 (23.5)	4,996 25.8 (1.6)	5,946 33.9 (19.0)
Pendidikan Education	2,010 17.8	2,044 14.5	2,091 14.3	2,521 16.0	2,663 13.7	3,308 18.8
Kesihatan Health	354 3.1	388 2.8	459 3.1	449 2.9	575 3.0	900 5.1
Perumahan Housing	359 3.2	403 2.9	501 3.4	735 4.7	676 3.5	790 4.5
Lain-lain Others	562 5.0	678 4.8	933 6.4	1,214 7.7	1,082 5.6	948 5.4
PERKHIDMATAN EKONOMI ECONOMIC SERVICES	5,289 46.9 (0.5)	6,440 45 (21.8)	7,693 52.6 (19.5)	7,501 47.6 (- 2.5)	10,568 54.5 (40.9)	7,890 44.9 (- 25.3)
Pertanian dan Pembangunan Luar Bandar Agriculture and Rural Development	1,342 11.9	1,360 9.7	1,182 8.1	1,105 7.0	1,259 6.5	1,009 5.7
Kemudahan Awam ³ Public Utilities ³	790 7.0	654 4.7	733 5.0	1,496 9.5	1,079 5.6	714 4.1
Perdagangan dan Perindustrian Trade and Industry	961 8.5	1,218 8.7	1,212 8.3	1,285 8.2	4,029 20.8	1,488 8.5
Pengangkutan Transport	2,158 19.1	3,151 22.4	4,530 31.8	3,578 22.7	4,177 21.6	4,600 26.2
Perhubungan Communications	5 0.0	14 0.1	2 0.0	4 0.0	5 0.0	18 0.1
Lain-lain Others	33 0.3	43 0.3	34 0.2	33 0.2	19 0.1	61 0.3
PENTADBIRAN AM ⁴ GENERAL ADMINISTRATION ⁴	343 3.0 (- 10.0)	1,210 8.6 (252.8)	513 3.5 (- 57.6)	1,015 6.4 (97.9)	1,255 6.5 (23.6)	1,067 6.1 (- 15.0)
Jumlah Total	11,277 100.0 (11.4)	14,051 100.0 (24.6)	14,628 100.0 (4.1)	15,749 100.0 (7.7)	19,378 100.0 (23.0)	17,553 100.0 (- 9.4)

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Termasuk Polis, Keselamatan Sempadan dan Negeri.

³ Kebanyakannya bekalan elektrik dan air.

⁴ Termasuk Jabatan-Jabatan Perkhidmatan Awam, Perangkaan, Kastam dan Eksais Di Raja, Hasil Dalam Negeri dan Kementerian Luar Negeri.

⁵ Anggaran sebenar.

⁶ Anggaran terakhir.

⁷ Peruntukan Belanjawan (tidak termasuk simpanan luar jangka sebanyak RM500 juta).

¹ Figures in parentheses are annual percentage changes.

² Includes Police, State and Border Security.

³ Mainly electricity and water supply.

⁴ Includes Public Services, Statistics, Royal Customs and Excise, Inland Revenue Departments and Ministry of Foreign Affairs.

⁵ Estimated actual.

⁶ Latest estimates.

⁷ Budget allocation (excludes RM500 million contingency reserve).

4.7 — PINJAMAN BERSIH KERAJAAN PERSEKUTUAN¹

Nilai semasa dalam RM juta

4.7 — FEDERAL GOVERNMENT NET BORROWING¹

Nominal value in RM million

	1993	1994	1995	1996	1997 ⁵	1998 ⁶
PINJAMAN BERSIH DALAM NEGERI NET DOMESTIC BORROWING	375 (– 74.6)	1,751 (366.9)	0 (0)	1,291 (0)	– 2,048 (– 258.6)	10,100 (–)
Surat Jaminan Kerajaan <i>Government Securities</i>						
Keluaran Kasar ² <i>Gross Issue²</i>	1,600	2,500	2,000	6,000	3,000	17,050
Bayaran Balik Pokok <i>Principal Repayments</i>	2,225	3,549	2,250	3,809	3,648	6,200
Keluaran Bersih <i>Net Issue</i>	– 625	– 1,049	– 250	2,191	– 648	10,850
Sijil Pelaburan <i>Investment Certificates</i>	1,000	2,800	250	– 900	– 1,400	– 750
Bil Perbendaharaan <i>Treasury Bills</i>	—	—	—	—	—	—
PINJAMAN BERSIH LUAR NEGERI NET EXTERNAL BORROWING	– 3,134	– 4,757	– 1,635	– 2,177	– 1,681	– 467
Projek— <i>Project—</i>						
Penerimaan <i>Receipts</i>	512	517	442	407	462	1,685
Bayaran Balik Pokok <i>Principal Repayments</i>	1,710	946	976	1,910	1,446	833
Bersih <i>Net</i>	– 1,198	– 429	– 534	– 1,503	– 984	852
Pasaran— <i>Market—</i>						
Penerimaan <i>Receipts</i>	708	776	0	342	0	0
Bayaran Balik Pokok ³ <i>Principal Repayments³</i>	2,532	5,104	1,101	1,016	697	1,319
Bersih <i>Net</i>	– 1,824	– 4,328	– 1,101	– 674	– 697	– 1,319
Kredit Pembekal— <i>Suppliers Credit—</i>						
Penerimaan <i>Receipts</i>	—	—	—	—	—	—
Bayaran Balik Pokok <i>Principal Repayments</i>	112	—	—	—	—	—
Bersih <i>Net</i>	– 112	—	—	—	—	—
IMF <i>IMF</i>	—	—	—	—	—	—
Jumlah <i>Total</i>	– 2,759 (–)	– 3,006 (–)	– 1,635 (–)	– 886 (–)	– 3,729 (–)	9,633 (–)
BAYARAN FAEDAH⁴ INTEREST PAYMENTS⁴	7,137	6,799	6,521	6,789	6,425	6,531
Dalam Negeri <i>Domestic</i>	5,827	5,678	5,635	6,045	5,788	5,667
Luar Negeri <i>External</i>	1,310	1,121	886	744	637	864
NISBAH KHIDMAT HUTANG LUAR NEGERI ⁷ (%) <i>EXTERNAL DEBT SERVICE RATIO⁷ (%)</i>	2.7	1.4	1.4	1.1	0.7	0.9

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Termasuk caruman pendahuluan.

³ Termasuk bayaran balik awal.

⁴ Tidak termasuk caruman ke atas Kumpulan Wang Penjelas Hutang dan bayaran pengurusan dan penyerahan.

⁵ Anggaran sebenar.

⁶ Anggaran terakhir.

⁷ Tidak termasuk bayaran balik awal.

¹ Figures in parentheses are annual percentage changes.

² Includes advance subscriptions.

³ Includes prepayments.

⁴ Excludes contribution to Sinking Fund and commitment and management fees.

⁵ Estimated actual.

⁶ Latest estimates.

⁷ Excludes prepayments.

4.8 — HUTANG DALAM NEGERI KERAJAAN PERSEKUTUAN¹

Nilai semasa dalam RM juta

4.8 — FEDERAL GOVERNMENT DOMESTIC DEBT¹

Nominal value in RM million

	1993	1994	1995	1996	1997 ⁷	1998 ⁸
BIL PERBENDAHARAAN TREASURY BILLS	4,320 (—)	4,320 (—)	4,320 (—)	4,320 (—)	4,320 (—)	4,320 (—)
Institusi Bank-bank ² <i>Banking Institutions²</i>	1,378	2,550	2,604	1,849	3,879	3,789
Bank Negara <i>Bank Negara</i>	—	—	—	—	—	—
Lain-lain ³ <i>Others³</i>	2,942	1,770	1,716	2,471	441	531
SIJIL PELABURAN INVESTMENT CERTIFICATES	2,000 (100)	4,800 (140)	5,050 (5.2)	4,150 (– 17.8)	2,750 (– 33.7)	2,750 (—)
SURAT JAMINAN KERAJAAN GOVERNMENT SECURITIES	66,018 (– 0.9)	64,969 (– 1.6)	64,719 (– 0.4)	66,910 (3.4)	66,262 (– 1.0)	72,262 (9.1)
Sektor Awam ⁴ <i>Public Sector⁴</i>	5,237	4,888	4,842	4,698	4,284	—
Kumpulan Wang Simpanan Pekerja <i>Employees Provident Fund</i>	39,265	40,271	39,150	38,754	38,068	—
Bank Simpanan Nasional <i>National Savings Bank</i>	2,096	2,130	2,101	2,045	1,377	—
Bank Negara <i>Bank Negara</i>	383	133	100	176	154	—
Institusi Bank <i>Banking Institutions</i>	11,271	8,275	8,619	11,365	12,651	—
Syarikat Insurans <i>Insurance Companies</i>	3,764	4,006	5,128	5,447	5,279	—
Lain-lain ⁵ <i>Others⁵</i>	4,002	5,266	4,779	4,425	4,449	—
LAIN-LAIN PINJAMAN DALAM NEGERI⁶ OTHER DOMESTIC BORROWINGS⁶	4,198 (1.9)	4,171 (– 0.6)	3,949 (– 5.6)	3,831 (– 3.0)	3,636 (– 5.1)	3,046 (– 16.2)
JUMLAH TOTAL	76,536 (3.3)	78,260 (0.6)	78,038 (2.3)	79,211 (1.5)	76,968 (– 2.8)	82,378 (7.0)

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Termasuk Bank Perdagangan, Syarikat Kewangan, Bank Saudagar dan Syarikat Diskaun.

³ Termasuk syarikat insurans, Bank Kerjasama Rakyat Malaysia Bhd. dan Lembaga Tabung Haji.

⁴ Termasuk kerajaan negeri, badan-badan berkanun dan awam

⁵ Termasuk Kumpulan Wang Simpanan Guru, kerajaan negeri, syarikat meminjam, syarikat diskaun, syarikat penamaan dan amanah, syarikat kerjasama dan PETRONAS.

⁶ Termasuk pinjaman dari bank-bank perdagangan dan Kumpulan Wang Simpanan Pekerja untuk Kumpulan Wang Pinjaman Perumahan dan pinjaman dari Negeri Sabah kepada Negeri Terengganu.

⁷ Anggaran sebenar.

⁸ Anggaran terakhir.

¹ Figures in parentheses are annual percentage changes.

² Include Commercial Bank, Finance Companies, Merchant Bank and Discount Houses.

³ Includes , insurance companies, Bank Kerjasama Rakyat Malaysia Bhd. dan Lembaga Tabung Haji.

⁴ Includes state governments, statutory bodies and public enterprises.

⁵ Includes Teachers Provident Fund, state governments, borrowing companies, discount houses, nominee and trustee companies, co-operative societies and PETRONAS.

⁶ Includes loans from commercial banks and Employees Provident Fund to Housing Loans Fund and loans from Sabah State to Terengganu State.

⁷ Estimated actual.

⁸ Latest estimates.

4.9 — HUTANG LUAR NEGERI¹
 Nilai semasa dalam RM juta

4.9 — EXTERNAL DEBT¹
 Nominal value in RM million

	1993	1994	1995	1996	1997 ⁴	1998 ⁵
KERAJAAN PERSEKUTUAN <i>FEDERAL GOVERNMENT</i>	19,362 (– 7.5)	14,818 (– 23.5)	13,331 (– 10.0)	10,470 (– 21.5)	12,951 (23.7)	11,934 (– 7.9)
Pinjaman Pasaran Luar Negeri <i>External Market Loans</i>	11,596 (– 9.6)	7,250 (– 37.5)	6,231 (– 14.1)	5,159 (– 17.2)	6,472 (25.5)	4,867 (– 24.8)
Amerika Syarikat ² <i>United States²</i>	7,033	2,690	2,673	2,153	3,311	—
Jepun <i>Japan</i>	2,761	2,935	2,132	2,108	2,466	—
Jerman <i>Germany</i>	546	330	0	0	0	—
Lain-lain ³ <i>Others³</i>	1,256	1,295	1,426	898	695	—
Pinjaman Projek Luar Negeri <i>External Project Loans</i>	7,766 (– 2.7)	7,568 (– 2.5)	7,100 (– 6.2)	5,311 (– 25.2)	6,479 (22.0)	7,067 (9.1)
Amerika Syarikat <i>United States</i>	—	—	—	—	16	—
United Kingdom <i>United Kingdom</i>	40	31	22	17	81	—
Jepun <i>Japan</i>	3,797	3,808	3,459	2,744	1,424	—
Bank Dunia <i>World Bank</i>	2,065	2,058	1,922	1,525	2,796	—
Bank Pembangunan Asia <i>Asian Development Bank</i>	893	863	874	693	1,525	—
Jerman <i>Germany</i>	409	366	332	263	223	—
Asia Barat <i>West Asia</i>	175	83	126	100	177	—
Lain-lain/3 <i>Others/3</i>	387	387	305	984	237	—
Kredit Pembekal <i>Suppliers Credit</i>	—	—	—	—	—	—
IMF <i>IMF</i>	—	—	—	—	—	—
SEKTOR AWAM <i>PUBLIC SECTOR</i>	36,363	34,944	40,116	39,707	65,419	64,658
SEKTOR SWASTA <i>PRIVATE SECTOR</i>	15,498	24,203	28,080	33,474	60,254	60,071
HUTANG NEGARA <i>NATIONAL DEBT</i>	51,861 (21.2)	59,147 (14.0)	68,810 (16.3)	73,181 (6.4)	125,673 (71.7)	124,729 (– 0.8)

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Tidak semestinya pinjaman dari Amerika Syarikat oleh kerana pinjaman pasaran yang diperolehi dari tempat lain boleh juga dinyatakan dalam nilai dolar Amerika Syarikat.

³ Termasuk pinjaman dari Belanda, Sweden, Kanada, Australia, Denmark dan Perancis.

⁴ Anggaran sebenar.

⁵ Anggaran terakhir.

¹ Figures in parentheses are annual percentage changes.

² Not necessarily loans obtained from the United States as market loans raised elsewhere may be denominated in United States dollars.

³ Includes loans from the Netherlands, Sweden, Canada, Australia, Denmark and France.

⁴ Estimated actual.

⁵ Latest estimates.

4.10 — PINJAMAN YANG BELUM DIJELASKAN KEPADA KERAJAAN PERSEKUTUAN
DARIPADA BADAN AWAM, KERAJAAN NEGERI DAN LAIN-LAIN

Nilai semasa dalam RM juta

	1992	1993
BADAN AWAM DAN BADAN BERKANUN <i>PUBLIC AUTHORITIES AND STATUTORY BODIES</i>	11,141	10,803
Lembaga Kemajuan Tanah Persekutuan <i>Federal Land Development Authority</i>	3,878	3,754
Keretapi Tanah Melayu <i>Malayan Railway</i>	1,519	1,574
Majlis Amanah Rakyat <i>Majlis Amanah Rakyat</i>	138	148
Perbadanan Pembangunan Bandar <i>Urban Development Authority</i>	685	672
Syarikat Padiberas Nasional Berhad <i>Syarikat Padiberas Nasional Berhad</i>	80	80
Lain-lain ¹ <i>Others¹</i>	4,841	4,575
SYARIKAT-SYARIKAT <i>COMPANIES</i>	5,897	6,010
Syarikat Telekom Malaysia Berhad <i>Syarikat Telekom Malaysia Berhad</i>	893	824
Bank Pembangunan Malaysia <i>Development Bank of Malaysia</i>	580	572
Syarikat Permodalan Kemajuan Perusahaan Malaysia Berhad <i>Malaysian Industrial Development Finance Berhad</i>	13	10
Syarikat Kejuruteraan dan Perkapalan Malaysia Sendirian Berhad <i>Malaysian Shipyard and Engineering Sendirian Berhad</i>	117	117
Bank Industri Malaysia Berhad <i>Industrial Bank Malaysia Berhad</i>	153	192
Lain-lain ² <i>Others²</i>	3,725	4,133
KERAJAAN-KERAJAAN NEGERI <i>STATE GOVERNMENTS</i>	6,926	7,129
PINJAMAN PERUMAHAN KEPADA PEGAWAI-PEGAWAI KERAJAAN <i>HOUSING LOANS TO GOVERNMENT OFFICERS</i>	5,473	5,473
LAIN-LAIN³ <i>OTHERS³</i>	15,353	15,794
JUMLAH <i>TOTAL</i>	44,875	45,209

¹ Agensi utama termasuk Lembaga Lebuhraya Malaysia, Lembaga Pemulihan dan Penyatuan Tanah Negara, Bank Pertanian Malaysia, Lembaga Pelabuhan Pulau Pinang dan Jabatan Penerbangan Awam.

² Syarikat-syarikat utama termasuk Asean Bintulu Fertilizer Sendirian Berhad, Syarikat Malaysia Building Society Berhad, Syarikat Jengka Sendirian Berhad, Syarikat Malaysia Explosives Sendirian Berhad, Kompleks Kewangan Malaysia Berhad dan Syarikat Kemajuan Perumahan Pegawai Kerajaan Sendirian Berhad.

³ Termasuk Dewan Bandaraya Kuala Lumpur, Majlis Bandaraya Ipoh, Majlis Perbandaran Pulau Pinang, Melaka dan Petaling Jaya, semua syarikat kerjasama dan orang perseorangan mulai tahun 1985.

⁴ Anggaran sebenar.

⁵ Anggaran terakhir.

**4.10 — OUTSTANDING LOANS DUE TO THE FEDERAL GOVERNMENT FROM
PUBLIC AUTHORITIES, STATE GOVERNMENTS AND OTHERS**

Nominal value in RM million

1994	1995	1996 ⁴	1997 ⁵	% Perubahan % Change
10,447	9,034	8,131	8,588	(– 4.9)
3,611	3,372	3,035	3,114	(– 7.7)
1,549	1,452	1,381	1,331	(– 8.3)
136	108	102	95	(– 12.0)
734	493	450	484	(– 1.8)
73	61	55	49	(– 19.7)
4,344	3,548	3,108	3,515	(– 0.9)
6,316	9,297	9,858	12,543	(34.9)
749	671	650	587	(– 12.5)
555	539	536	548	(1.7)
8	6	5	4	(– 33.3)
117	117	117	117	(—)
258	362	370	462	(27.6)
4,145	7,608	8,180	10,825	(42.3)
7,330	7,499	7,276	7,902	(5.4)
5,473	5,473	5,473	5,473	(—)
15,805	16,954	21,158	25,169	(48.5)
45,618	48,257	51,896	51,773	(7.3)

¹ Main agencies include the Highway Authority of Malaysia, Federal Land Consolidation and Rehabilitation Authority, the Agricultural Bank of Malaysia, Penang Port Commission and Department of Civil Aviation.

² Main companies include Asean Bintulu Fertilizer Sendirian Berhad, Syarikat Malaysia Building Society Berhad, Syarikat Jengka Sendirian Berhad, Syarikat Malaysia Explosives Sendirian Berhad, Kompleks Kewangan Malaysia Berhad and Government Officers Housing Development Company Sendirian Berhad.

³ Includes Kuala Lumpur City Hall, Ipoh City Council, the Municipalities of Penang, Malacca and Petaling Jaya, all co-operative societies and individuals as from 1985.

⁴ Estimated actual.

⁵ Latest estimates.

4.11 — KEWANGAN KERAJAAN NEGERI
DISATUKAN¹

RM juta

4.11 — STATE GOVERNMENTS'
CONSOLIDATED FINANCE¹

RM million

	1993	1994	1995	1996	1997 ⁵	1998 ⁶
Hasil ² <i>Revenue²</i>	7,361 (9.9)	7,964 (8.2)	8,261 (3.7)	9,526 (15.3)	9,799 (2.9)	9,356 (- 4.5)
Punca-punca Negeri <i>State Sources</i>	5,994	6,449	6,799	8,006	8,221	7,708
Pemberian Persekutuan <i>Federal Grants</i>	1,302	1,440	1,409	1,451	1,541	1,592
Bayaran Ganti Persekutuan <i>Federal Reimbursements</i>	65	75	53	69	38	56
Perbelanjaan Mengurus ³ <i>Operating Expenditure³</i>	3,949 (- 1.8)	4,344 (10.0)	4,167 (- 4.1)	5,014 (20.3)	4,813 (- 4.0)	4,606 (-4.3)
Lebihan/Kurangan Semasa <i>Current Surplus/Deficit</i>	3,412	3,620	4,094	4,511	4,986	4,750
Perbelanjaan Pembangunan <i>Development Expenditure</i>	3,360 (2.2)	3,360 (0)	4,003 (19.1)	4,117 (2.8)	5,364 (30.3)	4,858 (-9.4)
Kumpulan Wang Pembangunan <i>Development Fund</i>	2,970	2,850	3,397	3,563	4,772	4,116
Kumpulan Wang Bekalan Air <i>Water Supply Fund</i>	390	510	606	554	592	742
Terimaan balik pinjaman <i>Loan recoveries</i>	282	795	531	533	483	415
Perbelanjaan Pembangunan Bersih <i>Net Development Expenditure</i>	3,078	2,565	3,473	3,584	4,881	4,443
Imbangan Keseluruhan <i>Overall Balance</i>	334	1,055	621	927	105	307
Sumber Pembiayaan <i>Sources of Financing</i>						
Pinjaman Bersih Persekutuan <i>Net Federal Loans</i>	940	490	639	823	493	657
Perubahan Harta ⁴	- 1,274	- 1,545	- 1,260	- 1,750	- 598	- 964

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Hasil meliputi pemberian pembangunan dan bayaran ganti daripada Kerajaan Persekutuan yang sebelum ini diletakkan di bawah sumber pembiayaan, selaras dengan Sistem Perakaunan Negara (SNA) serta prinsip perangkaan kewangan awam.

³ Tidak termasuk caruman kepada Kumpulan Wang Pembangunan dan Kumpulan Wang Bekalan Air tetapi meliputi perbelanjaan berulang dalam Kumpulan Wang Bekalan Air.

⁴ (-) bererti pertambahan harta.

⁵ Anggaran terakhir.

⁶ Anggaran.

¹ Figures in parentheses are annual percentage changes.

² Revenue includes development grants and reimbursements from the Federal Government earlier treated as a source of finance, consistent with the Systems of National Accounts (SNA) as well as conventions of public finance statistics.

³ Excludes contribution to Development and Water Supply Funds but includes recurrent expenditure from Water Supply Fund.

⁴ (-) indicates a build-up in reserves.

⁵ Latest estimates.

⁶ Estimates.

4.12 — KEWANGAN KERAJAAN TEMPATAN
DISATUKAN¹

RM juta

4.12 — LOCAL GOVERNMENTS'
CONSOLIDATED FINANCE¹

RM million

	1993	1994	1995	1996	1997 ²	1998 ³
1. Hasil <i>Revenue</i>	2,370 (17.3)	2,629 (10.9)	2,872 (9.2)	3,108 (8.2)	4,694 (51.0)	5,144 (9.6)
Punca-Punca Sendiri <i>Own Revenue</i>	1,904	2,032	2,294	2,364	3,641	4,029
Pemberian Negeri dan Persekutuan <i>State and Federal Grants</i>	428	559	545	721	1,030	1,092
Bayaran Ganti Persekutuan <i>Federal Reimbursements</i>	38	38	33	23	23	23
2. Perbelanjaan Semasa <i>Current Expenditure</i>	1,588 (6.3)	1,746 (10.0)	2,105 (20.6)	2,140 (1.7)	3,225 (50.7)	3,680 (14.1)
3. Lebihan/Kurangan Semasa <i>Current Surplus/Deficit</i>	782	883	767	968	1,469	1,464
4. Perbelanjaan Pembangunan Bersih <i>Net Development Expenditure</i>	614 (19.5)	806 (31.3)	760 (- 5.7)	782 (2.9)	1,217 (55.7)	1,835 (50.7)
5. Imbangan Keseluruhan <i>Overall Balance</i>	168	77	7	186	252	- 371
6. Sumber Pembiayaan <i>Sources of Financing</i>						
Pinjaman Bersih Persekutuan <i>Net Federal Loans</i>	- 13	- 10	- 9	- 38	- 13	- 18
Pinjaman Bersih Negeri <i>Net State Loans</i>	- 5	16	10	-1	- 1	- 4
Perubahan Harta ⁴ <i>Change in Assets⁴</i>	- 150	- 83	- 8	- 147	-238	393

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan.

² Anggaran terakhir.

³ Anggaran.

⁴ (-) bererti pertambahan harta.

¹ Figures in parentheses are annual percentage changes.

² Latest estimates.

³ Estimates.

⁴ (-) indicates a build-up in reserves.

4.13 — KEWANGAN BADAN BERKANUN
DISATUKAN¹

RM juta

4.13 — STATUTORY BODIES' CONSOLIDATED
FINANCE¹

RM million

	1993	1994	1995	1996	1997 ³	1998 ⁴
1. Hasil <i>Revenue</i>	6,908 (– 0.6)	7,957 (15.2)	6,765 (– 14.9)	7,500 (10.9)	8,894 (18.6)	8,507 (– 4.4)
Punca-punca Sendiri <i>Own Revenue</i>	2,941	3,324	2,225	2,743	3,210	3,235
Pemberian Persekutuan ² <i>Federal Grants²</i>	3,967	4,633	4,540	4,757	5,684	5,272
2. Perbelanjaan Semasa <i>Current Expenditure</i>	4,124 (1.1)	4,262 (3.3)	3,319 (– 22.1)	4,378 (31.9)	4,474 (2.2)	4,774 (6.7)
3. Lebihan/Kurangan Semasa <i>Current Surplus/Deficit</i>	2,784	3,695	3,446	3,122	4,420	3,733
4. Perbelanjaan Pembangunan <i>Development Expenditure</i>	1,545 (– 41.6)	1,620 (4.9)	2,219 (4.7)	1,810 (– 18.4)	1,442 (– 20.3)	1,609 (11.6)
5. Imbangan Keseluruhan <i>Overall Balance</i>	1,239	2,075	1,227	1,312	2,978	2,124
6. Sumber Pembiayaan <i>Sources of Financing</i>						
Pinjaman Bersih Luar Negeri <i>Net Foreign Borrowing</i>	– 187	– 108	– 167	– 168	– 176	– 246
Pinjaman Bersih Dalam Negeri <i>Net Domestic Borrowing</i>	– 61	– 131	– 185	– 258	– 340	– 408
Perubahan Harta ⁵ <i>Change in Assets⁵</i>	– 991	– 1,836	– 875	– 886	– 2,462	– 1,470

¹ Angka-angka dalam kurungan adalah peratus perubahan tahunan. Badan-badan berkanun adalah sebarang perbadanan korporat yang dibentuk di bawah peruntukan undang-undang Persekutuan dan Negeri. Data meliputi 58 badan-badan berkanun di bawah Kerajaan Persekutuan.

² Merujuk kepada pemberian semasa dan pembangunan.

³ Anggaran terakhir.

⁴ Anggaran.

⁵ (–) bererti harta bertambah.

¹ Figures in parentheses are annual percentage changes. Statutory bodies refer to any corporate body that is established by Federal and state laws. The data covers only 58 statutory bodies of the Federal Government.

² Refers to both operating and development grants.

³ Latest estimates.

⁴ Estimates.

⁵ (–) indicates a build-up in reserves.

4.14 — KEDUDUKAN KEWANGAN PABK¹

RM juta

4.14 — FINANCIAL POSITION OF NFPEs¹

RM million

	1993 ²	1994 ³	1995 ⁴	1996 ⁵	1997 ⁶	1998 ⁷
1. Hasil Revenue	43,679	43,323	48,335	57,380	69,270	71,084
2. Perbelanjaan Mengurus Operating Expenditure	30,036	28,520	32,342	37,032	43,185	44,490
3. Lebihan/Kurangan Semasa Current Surplus/Deficit	13,643	14,803	15,993	20,348	26,085	26,594
4. Perbelanjaan Pembangunan Development Expenditure	19,458	16,196	13,630	15,512	20,768	22,456
5. Imbangan Keseluruhan Overall Balance	– 5,815	–1,393	2,363	4,836	5,317	4,138
6. Sumber Pembiayaan Sources of Financing						
Pembiayaan Dalam Negeri Domestic Financing	1,537	– 4,368	– 9,059	– 7,680	– 11,687	– 6,238
Pembiayaan Luar Negeri External Borrowing	4,277	5,761	6,696	2,844	6,370	2,100

¹ Perusahaan Awam Bukan Kewangan (PABK) merupakan agensi-agensi sektor awam yang menjual barang dan perkhidmatan. PABK termasuk badan-badan berkanun, syarikat-syarikat yang dimiliki dan/atau dikuasai oleh Kerajaan dan agensi-agensi di bawah badan berkanun. Pemilikan dan kawalan adalah berdasarkan kepada Kerajaan atau agensi sektor awam memiliki lebih daripada 50 peratus jumlah ekuiti. Jadual di atas merujuk kepada hanya 56 PABK yang diawasi oleh Kerajaan berdasarkan kepada hasil jualan tahunan minima RM50 juta.

² Merujuk kepada 37 PABK kerana L.P Bintulu, L.P Johor dan Sabah Forest telah dijual pada tahun 1993.

³ Merujuk kepada 35 PABK kerana MAS dan Perak Hanjoong telah dijual dalam tahun 1994.

⁴ Merujuk kepada 32 PABK kerana Antara Steel Mill, HICOM dan Proton telah dijual pada tahun 1995.

⁵ Merujuk kepada 31 PABK kerana Road Rainers telah dijual dalam tahun 1996.

⁶ Merujuk kepada 28 PABK kerana Pernas Trading, Pernas Edar dan Pernas International Hotel and Properties telah dijual dalam tahun 1997.

⁷ Merujuk kepada 28 PABK.

¹ Non-Financial Public Enterprises (NFPEs) are public sector agencies undertaking the sale of industrial and commercial goods and services. It includes statutory bodies, Government-owned and/or Government controlled companies and agencies owned by statutory bodies. Ownership and control refer to Government or a public-sector agency controlling more than 50 per cent of total equity. The above table refers only to 56 NFPEs being monitored based on minimal annual sales of at least RM50 million.

² Refers to 37 NFPEs; L.P. Bintulu, L.P. Johor and Sabah Forest were sold in 1993.

³ Refers to 35 NFPEs; Mas and Perak Hanjoong were sold in 1994.

⁴ Refers to 32 NFPEs; Antara Steel Mill, Hicom and Proton were sold in 1995.

⁵ Refers to 31 NFPEs; Road Rainers was sold in 1996.

⁶ Refers to 28 NFPEs; Pernas Trading, Pernas Edar and Pernas International Hotel and Properties were sold in 1997.

⁷ Refers to 28 NFPEs.

RM juta

Sumber: BNM.

5.1 — MONETARY AGGREGATES¹

RM million

Penentuan-penentuan/ <i>Determinants</i>							
	Sektor swasta ⁶ <i>Private sector⁶</i>			Rizab luar negeri (bersih) <i>External reserves (net)</i>			Pengaruh- pengaruh lain ⁷
Lebihan pinjaman atau deposit	Urusan-urusan kredit <i>Credit operations</i>			Jumlah	Bank Negara Malaysia	Sistem urusan bank ⁵	
	Jumlah	Bank Negara Malaysia	Sistem urusan bank ⁵				
<i>Excess of lending or of deposits</i>	<i>Total</i>	<i>Central Bank of Malaysia</i>	<i>Banking system⁵</i>	<i>Total</i>	<i>Central Bank of Malaysia</i>	<i>Banking system⁵</i>	<i>Other influences⁷</i>
2,838.6	167,839.8	4,967.3	162,872.5	33,879.9	47,195.7	– 13,315.8	– 45,380.4
3,420.2	189,421.9	7,620.8	181,801.1	55,709.6	76,435.2	– 20,725.6	– 51,940.6
– 2,524.5	220,689.2	8,064.7	212,624.5	62,008.3	68,172.8	– 6,164.5	– 57,843.2
– 6,376.9	284,843.5	8,186.1	276,657.4	58,751.9	63,769.5	– 5,017.6	– 65,270.1
– 3,857.7	300,861.8	7,974.4	292,887.4	60,626.3	63,821.8	– 3,195.5	– 67,132.7
– 6,134.7	318,911.8	8,233.7	310,678.1	56,868.6	66,846.2	– 9,977.6	– 71,650.7
– 6,264.4	340,715.3	7,119.2	333,596.1	54,885.6	67,845.7	– 12,960.1	– 78,970.1
– 6,856.2	360,304.4	6,572.6	353,731.8	59,092.9	70,014.6	– 10,921.7	– 78,927.7
– 7,989.3	384,695.3	5,975.2	378,720.1	57,683.5	72,151.4	– 14,467.9	– 87,807.8
– 8,356.4	409,517.8	5,769.7	403,748.1	52,899.0	70,695.6	– 17,796.6	– 91,454.0
– 11,233.0	432,944.2	5,883.8	427,060.4	45,000.1	61,894.7	– 16,894.6	– 93,960.9
– 8,722.8	447,397.0	5,549.3	441,847.7	43,484.2	59,122.8	– 15,638.6	– 91,576.6
– 8,195.2	450,527.1	5,561.3	444,965.8	52,899.1	57,272.3	– 4,373.2	– 101,203.1
– 10,922.0	449,222.7	5,124.6	444,098.1	56,054.2	58,185.3	– 2,131.1	– 105,220.1
– 13,465.6	448,590.2	5,707.4	442,882.8	59,688.0	57,755.7	1,932.3	– 107,701.3

¹ Data based on latest reports of BNM.

² Defined to include currency in circulation and all private sector deposits with BNM, commercial banks (including Bank Islam), finance companies, merchant banks and discount houses; excludes placements among these financial institutions.

³ Defined to comprise private sector savings and fixed deposits placed with BNM, commercial banks (including Bank Islam), finance companies, merchant banks and discount houses, including private sector holdings of negotiable certificates of deposit and BNM certificates; excludes placements among these institutions.

⁴ Refers to Federal and State Governments.

⁵ Defined to comprise commercial banks (including Bank Islam), finance companies, merchant banks and discount houses.

⁶ Defined to comprise private individuals; business enterprises; financial institutions other than commercial banks, finance companies, merchant banks and discount houses, statutory authorities and local governments.

⁷ All other balance sheet items of BNM and the banking system that are not assignable to the items listed and, since January 1970, special drawing rights allocated.

Source: BNM.

5.2 — PINJAMAN DAN PENDAHULUAN BANK PERDAGANGAN¹

RM juta

Akhir tempoh <i>End of period</i>	Jumlah <i>Total</i>	Pinjaman kepada sektor-sektor <i>Lending to selected</i>		
		Pertanian <i>Agriculture</i>	Perlombongan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>
1992	105,729.1 (8.8)	4,657.4 (0.3)	876.8 (5.5)	25,398.3 (7.9)
1993	117,235.5 (10.9)	4,124.5 (– 11.4)	631.2 (– 28.0)	26,931.9 (6.0)
1994	134,151.0 (14.4)	3,485.8 (– 15.5)	520.3 (– 17.6)	32,232.8 (19.7)
1995	175,007.4 (30.5)	3,859.7 (10.7)	885.5 (70.2)	42,344.2 (31.4)
1996	217,820.5 (24.5)	4,549.8 (17.9)	600.4 (– 32.2)	47,950.1 (13.2)
1997	276,366.3 (26.9)	5,917.6 (30.1)	786.8 (31.0)	58,348.0 (21.7)
% Sumbangan % Share	100.0	2.1	0.3	21.1
1998 Mac/March	277,338.0 (17.8)	6,045.8 (17.5)	859.6 (36.4)	57,450.8 (17.2)
Jun/June	282,657.3 (13.4)	6,162.1 (15.7)	1,071.1 (61.2)	57,073.3 (7.4)
Julai/July	285,145.5 (13.7)	6,305.3 (14.7)	1,136.6 (77.6)	57,546.3 (10.5)
Akhir tempoh <i>End of period</i>	Jumlah ⁴ <i>Total⁴</i>	Pinjaman kepada <i>Lending to</i>		
		Pertanian <i>Agriculture</i>	Perlombongan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>
1997	68,194.6	958.7	96.5	8,513.1
% Sumbangan % Share	100	1.4	0.1	12.5
1998 Januari/January	67,820.5 (5.7)	1,032.1 (49.0)	94.4 (18.9)	8,528.1 (87.7)
Februari/February	67,698.2 (4.4)	1,003.6 (13.0)	93.3 (112.0)	8,354.2 (59.4)
Mac/March	67,426.8 (0.2)	942.3 (32.0)	91.3 (31.6)	7,927.6 (46.6)
April/April	67,017.3 (17.4)	864.3 (9.8)	94.5 (– 48.1)	8,157.4 (15.2)
Mei/May	67,439.6 (15.5)	923.4 (16.2)	99.3 (24.7)	8,127.4 (24.4)
Jun/June	68,488.6 (14.5)	900.0 (16.4)	97.2 (– 7.4)	7,850.1 (10.7)
Julai/July	68,561.2 (14.1)	983.6 (31.4)	104.2 (6.1)	8,461.1 (20.2)

¹ Data berasaskan Laporan terbaru BNM.

² Angka-angka dalam kurungan adalah peratus perubahan tahunan.

³ Tidak termasuk pinjaman yang dijual kepada Cagamas Berhad.

⁴ Angka-angka dalam kurungan adalah peratus sumbangan pinjaman masyarakat Bumiputera daripada jumlah pinjaman mengikut sektor.

Sumber: BNM.

5.2 — COMMERCIAL BANKS' LOANS AND ADVANCES¹

RM million

ekonomi utama terpilih ² key economic sectors ²					
Perdagangan am <i>General commerce</i>	Pengangkutan, penyimpanan dan perhubungan <i>Transport, storage and communications</i>	Bangunan dan pembinaan <i>Building and construction</i>	Hartanah <i>Real estate</i>	Perumahan ³ <i>Housing³</i>	Perkhidmatan kewangan, insurans dan perniagaan <i>Finance, insurance and business services</i>
12,920.5 (0.4)	1,451.8 (– 29.0)	8,614.3 (28.0)	10,990.8 (10.2)	12,203.1 (5.3)	13,650.5 (18.4)
13,662.3 (5.7)	2,001.1 (37.8)	9,309.1 (8.1)	11,382.7 (3.6)	14,508.3 (19.9)	16,983.4 (24.4)
15,054.8 (10.2)	2,433.2 (21.6)	10,377.2 (11.5)	10,802.5 (– 5.1)	14,041.2 (– 3.2)	16,960.1 (– 0.1)
19,043.0 (26.5)	2,986.4 (22.7)	13,994.7 (34.9)	15,363.0 (42.2)	16,741.3 (19.2)	23,707.2 (39.8)
22,190.7 (16.5)	4,161.3 (39.3)	19,296.0 (37.9)	21,084.9 (37.2)	18,538.8 (10.7)	33,892.4 (42.9)
29,349.1 (32.3)	8,618.8 (107.1)	29,180.5 (51.2)	24,368.1 (15.6)	22,848.0 (23.2)	45,375.0 (33.9)
10.6	3.1	10.6	8.8	8.3	16.4
29,756.8 (32.4)	8,887.2 (102.5)	29,910.0 (40.9)	11,894.6 (– 47.1)	25,188.6 (29.3)	28,238.3 (– 32.2)
30,626.6 (19.6)	9,769.4 (58.9)	30,599.4 (25.1)	11,680.2 (– 49.3)	26,909.9 (37.9)	28,952.9 (– 32.1)
30,812.1 (17.3)	9,884.4 (60.1)	30,813.4 (24.2)	11,955.5 (– 49.0)	27,650.1 (40.6)	28,932.8 (– 31.4)
masyarakat Bumiputera ² Bumiputera community ²					
Perdagangan am <i>General commerce</i>	Pengangkutan, penyimpanan dan perhubungan <i>Transport, storage and communications</i>	Bangunan dan pembinaan <i>Building and construction</i>	Hartanah <i>Real estate</i>	Perumahan ³ <i>Housing³</i>	
3,274.1 4.8	3,490.2 5.1	12,164.9 17.8	7,010.4 10.3	5,626.5 8.3	
4,114.0 (130.9)	3,559.9 (94.4)	12,404.1 (52.9)	3,525.1 (– 32.7)	5,733.0 (– 12.1)	
4,171.7 (131.5)	3,562.5 (96.1)	11,618.9 (39.8)	3,817.7 (– 27.9)	5,692.8 (– 14.1)	
4,520.4 (152.0)	3,691.9 (97.3)	12,366.2 (45.8)	2,949.1 (– 44.3)	5,994.5 (– 8.5)	
4,735.3 (112.9)	3,971.7 (63.2)	12,322.2 (49.4)	3,087.0 (– 42.4)	6,114.8 (17.8)	
4,879.1 (116.8)	3,933.8 (37.1)	12,287.9 (40.5)	3,025.0 (– 51.9)	6,097.1 (12.9)	
4,853.7 (93.0)	4,207.4 (50.3)	12,580.7 (38.0)	3,100.8 (– 50.0)	6,183.8 (12.7)	
5,130.8 (87.3)	4,169.5 (61.7)	12,673.8 (39.3)	3,303.0 (– 45.8)	6,255.3 (13.3)	

¹ Data based on latest reports of BNM.

² Figures in parentheses are annual percentage changes.

³ Excludes loans sold to Cagamas Berhad.

⁴ Figures in parentheses show the proportion of Bumiputera loans to total loans by sector.

Source: BNM.

5.3 — KADAR FAEDAH UTAMA Peratus setahun

Akhir tempoh <i>End of period</i>	Jepun <i>Japan</i>		Amerika Syarikat <i>United States</i>			United Kingdom <i>United Kingdom</i>		
	Bon Kerajaan jangka panjang	Kadar pinjaman utama kredit jangka panjang bank-bank	Bil-bil Perben-daharaan 3-bulan	Bon Kerajaan jangka panjang	Kadar pinjaman utama bank-bank perda-gangan	Bil-bil Perben-daharaan 3-bulan	Bon Kerajaan jangka panjang	Kadar pinjaman utama bank-bank perda-gangan
	<i>Long-term Government Bonds</i>	<i>Long-term credit banks' prime lending rates</i>	<i>3-month Treasury Bills</i>	<i>Long-term Government Bonds</i>	<i>Commercial banks' prime lending rates</i>	<i>3-month Treasury Bills</i>	<i>Long-term Government Bonds</i>	<i>Commercial banks' prime lending rates</i>
1987	4.11	5.70	5.84	9.45	8.75	8.21	9.78	9.50
1988	4.55	5.70	8.22	9.01	10.50	12.51	9.75	14.00
1989	5.54	6.50	7.77	7.84	10.50	14.50	10.04	16.00
1990	7.08	8.10	6.52	8.25	10.00	13.06	10.68	15.00
1991	5.38	6.60	3.91	6.50	6.50	10.19	9.62	11.50
1992	4.62	5.50	3.22	7.43	6.00	6.40	8.68	8.00
1993	3.14	3.58	3.06	6.29	6.00	4.89	6.47	6.50
1994	4.90	4.90	5.56	7.80	8.50	5.92	8.48	7.25
1995	2.87	2.60	4.91	5.85	8.75	6.22	7.45	7.50
1996	2.75	2.55	4.91	6.41	8.25	6.06	7.51	7.00
1997	1.91	2.30	5.16	5.74	8.50	7.02	6.31	8.25
1998 —								
Januari/ <i>January</i>	2.06	2.60	5.09	5.68	8.50	6.80	6.07	8.25
Februari/ <i>February</i>	1.90	2.60	5.11	5.69	8.50	6.88	5.99	8.25
Mac/ <i>March</i>	1.80	2.60	5.03	5.63	8.50	6.98	5.87	8.25
April/ <i>April</i>	1.76	2.60	5.00	5.81	8.50	7.02	5.70	8.25
Mei/ <i>May</i>	1.53	2.40	5.03	5.58	8.50	6.99	5.75	8.25
Jun/ <i>June</i>	1.51	2.30	4.99	5.45	8.50	7.29	5.54	8.50
Julai/ <i>July</i>	1.60	2.50	4.96	5.52	8.50	7.22	5.57	8.50

¹ Mulai 15 Julai 1975, bank-bank dibenarkan menetapkan kadar faedah masing-masing. Merujuk kepada kadar purata sebutan 10 buah bank utama.

² Kadar diskaun purata.

³ Kadar pada tarikh tukaran yang akhir. Mulai 23 Oktober 1978, bank-bank dibenarkan menetapkan kadar faedah masing-masing.

⁴ Merujuk kepada kadar pemberian pinjaman asas yang berkuatkuasa daripada 1 November 1983. Kecuali pinjaman bagi sektor-sektor yang diberi keutamaan dalam ekonomi serta pinjaman yang ditentukan oleh undang-undang, semua kadar faedah pinjaman adalah ditetapkan oleh bank berdasarkan kepada pinjaman asas.

Sumber: BNM dan Monetary Authority of Singapore.

5.3 — KEY INTEREST RATES

Per cent per annum

Euro Dolar	Dolar Asia	Singapura				Malaysia			
<i>Euro Dollar</i>	<i>Asian Dollar</i>	<i>Singapore</i>				<i>Malaysia</i>			
3-bulan	3-bulan	Bil-bil Perben-daharaan 3-bulan	Bank-bank Perdagangan ¹			Bil-bil Perben-daharaan 3-bulan ²	Bank-bank Perdagangan ³		
			<i>Commercial Banks¹</i>				<i>Commercial Banks³</i>		
			Deposit tetap 3-bulan	Deposit tabungan	Kadar pinjaman utama		Deposit tetap 3-bulan	Deposit tabungan	Kadar pemberian pinjaman asas ⁴
<i>3-month</i>	<i>3-month</i>	<i>3-month Treasury Bills</i>	<i>3-month fixed deposits</i>	<i>Savings deposits</i>	<i>Prime lending rates</i>	<i>3-month Treasury Bills²</i>	<i>3-month fixed deposits</i>	<i>Savings deposits</i>	<i>Base lending rates⁴</i>
7.90	7.88	2.96	2.90	3.03	6.10	3.22	2.50	3.50	7.50
9.30	9.31	3.96	2.95	2.83	6.13	4.26	3.25	3.50	7.00
8.60	8.31	4.68	3.35	2.98	6.25	4.89	5.00	3.50	7.00
7.50	8.97	1.68	5.05	3.83	7.73	7.20	7.00	3.50	7.50
4.25	4.25	1.38	4.29	3.38	7.29	7.70	8.00	3.25	9.00
3.38	3.44	0.90	2.46	1.79	5.55	7.03	7.90	3.25	9.50
3.30	3.25	1.35	2.26	1.59	5.34	5.24	6.50	3.25	8.50
6.50	6.38	0.65	3.62	2.93	6.49	4.51	5.30	3.50	6.5/6.55/6.8/6.95/7.05
5.63	5.88	0.71	3.41	2.72	6.26	5.85	6.60	3.25	8.20
5.56	5.69	1.15	3.41	2.72	6.26	6.48	7.20	3.50	9.25
5.70	5.75	1.20	4.10	3.08	6.96	6.41	9.06	4.23	10.33
5.53	5.56	1.65	5.17	3.49	7.79	5.92	9.09	4.27	10.44
5.59	5.63	0.63	5.22	3.49	7.79	5.85	9.46	4.32	11.08
5.63	5.63	1.25	5.16	3.46	7.74	6.08	9.79	4.34	11.96
5.67	5.66	1.60	5.16	3.46	7.74	7.71	9.89	4.44	12.16
5.63	5.50	2.30	5.22	3.49	7.79	8.95	10.00	4.46	12.21
5.59	5.63	2.45	5.22	3.49	7.79	9.98	10.19	4.51	12.27
5.63	5.63	3.45	5.22	3.49	7.79	8.06	10.27	4.54	12.07

¹ From 15 July 1975, banks were permitted to quote their own interest rates. Refers to the average quoted by 10 leading banks.

² Average rate of discount.

³ Rate at last date of change. As from 23 October 1978, banks were permitted to quote their own interest rates.

⁴ Refers to the base lending rate effective from 1 November 1983. With the exception of those levied on loans to the priority sectors as well as those prescribed by law, all lending rates are pegged to a bank's declared base lending rate.

Source: BNM and Monetary Authority of Singapore.