



Jabatan Perangkaan
MALAYSIA

FINANCIAL INTERMEDIATION SERVICES INDIRECTLY MEASURED (FISIM)

Statistical Training Course on Banking, Insurance and Financial Statistics'
Brunei Darussalam
17-19 November 2020

Organized by:
Statistical, Economic and Social Research and Training Centre
for Islamic Countries (SESRIC)

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Conventional Bank

- **Estimation of FISIM - Conventional**

FISIM is calculated using the following formula:

$$\text{FISIM} = \text{FISIM on Loans} + \text{FISIM on Deposits}$$

Where:

FISIM on Loans = **Stock of Loans * [Lending Rate – Reference Rate]**

FISIM on Deposits = **Stock of Deposits * [Reference Rate - Deposits Rate]**

- **Reference Rate: Midpoint** between the loan and deposit rate
 - less volatile
 - FISIM values with greater transparency

FISIM – Calculation

FISIM should be calculated according to the formula

$$(rL - rr) yL + (rr - rD) yD$$

Where by:

yL- loans

yD- deposits

rr - reference rate

rL - interest rates on loans

rD - interest rates deposits

CALCULATION OF FISIM

STATEMENTS OF FINANCIAL POSITION

BANK A

| | 2016 RM'million |
|---------------------------------------------------------------------|--------------------|
| Assets | |
| Cash and short-term funds | 26,710 |
| Deposits and placements with banks and other financial institutions | 2,308 |
| Financial investment portfolio | 84,680 |
| Loans, advances and financing | 315,373 |
| Other assets (including intangible assets) | 56,696 |
| Total assets | 485,767 |
| Liabilities | |
| Deposits from customers^ | 336,500 |
| Deposits and placements of banks and other financial institutions | 28,736 |
| Other borrowings | 9,290 |
| Bonds, Sukuk and debentures | 7,636 |
| Subordinated obligations | 13,725 |
| Other liabilities | 42,801 |
| Total liabilities | 438,688 |

Stock of Loans
Bank A: 315,373

Stock of Deposits
Bank A: 336,500

STATEMENTS OF FINANCIAL POSITION

BANK B

| | Note | Group | Bank | 2016 RM'000 |
|---------------------------------------------------------------------|-------|-------|------|--------------------|
| Assets | | | | |
| Cash and short-term funds | 5 | | | 38,350,931 |
| Deposits and placements with financial institutions | 6 | | | 19,339,287 |
| Financial assets purchased under resale agreements | 7(a) | | | 2,213,113 |
| Financial assets at fair value through profit or loss | 8 | | | 7,980,314 |
| Financial investments available-for-sale | 9 | | | 74,904,201 |
| Financial investments held-to-maturity | 10 | | | 12,582,311 |
| Loans, advances and financing | 11 | | | 295,020,136 |
| Derivative assets | 12 | | | 8,320,918 |
| Reinsurance/retakaful assets and other insurance receivables | 13 | | | - |
| Other assets | 14 | | | 5,603,512 |
| Investment properties | 15 | | | - |
| Statutory deposits with central banks | 16 | | | 7,530,325 |
| Investment in subsidiaries | 17 | | | 21,586,547 |
| Interest in associates and joint ventures | 18 | | | 451,518 |
| Property, plant and equipment | 19 | | | 1,290,761 |
| Intangible assets | 20 | | | 530,049 |
| Deferred tax assets | 28 | | | 358,687 |
| Total assets | | | | 496,062,610 |
| Liabilities | | | | |
| Customers' funding: | | | | |
| - Deposits from customers | 21 | | | 331,878,295 |
| - Investment accounts of customers* | 62(q) | | | - |
| Deposits and placements from financial institutions | 22 | | | 29,856,710 |
| Obligations on financial assets sold under repurchase agreements | 7(b) | | | 2,957,951 |
| Derivative liabilities | 12 | | | 8,802,221 |
| Financial liabilities at fair value through profit or loss | 23 | | | 2,685,139 |
| Bills and acceptances payable | | | | 1,000,777 |
| Insurance/takaful contract liabilities and other insurance payables | 24 | | | - |
| Other liabilities | 25 | | | 12,498,698 |
| Recourse obligation on loans and financing sold to Cagamas | 26 | | | 974,588 |

Stock of Loans
Bank B: 295,020,136

Stock of Deposits
Bank B: 331,878,295

OUTPUT CALCULATION:

| Source | Item | Formula |
|---------------------------------------------|-------------------------------|-------------|
| Assets, Liabilities and Equities Statements | Loans/ Financing and Advances | a |
| Income and Expenditure Statement | Interest/ Finance Income | b |
| Derive | Notional Financing Rate | $c=b/a$ |
| Assets, Liabilities and Equities Statements | Deposits Accepted | d |
| Income and Expenditure Statement | Interest/ Finance Expense | e |
| Derive | Notional Deposits Rate | $f=e/d$ |
| Derive | Reference Rate | $g=(c+f)/2$ |
| Derive | Finance Rate Spread Current | $h=c-g$ |
| Derive | FISIM on Finance | $i=h*a$ |
| Derive | FISIM on Deposits | $j=h*d$ |
| Derive | Total FISIM | $k=i+j$ |
| Income and Expenditure Statement | Fee and Commission Income | l |
| | Total Output | $k + l$ |

| Bank A | Bank B | |
|----------|----------|--------------------------|
| RM mill. | RM mill. | Remark |
| 315,373 | 295,020 | yL |
| | | |
| | | rL |
| 336,500 | 331,878 | yD |
| | | |
| | | rD |
| | | rr |
| | | |
| | | |
| | | |
| | | FISIM |
| | | Explicit Service Charges |
| | | |

$$\text{Output of FISIM} = (rL - rr) yL + (rr - rD) yD$$

STATEMENTS OF INCOME

| BANK A | | |
|----------------------------------------|------|----------------|
| | Note | 2016 RM'000 |
| Interest income | 34 | 18,826,017 |
| Interest expense | 35 | (9,000,091) |
| Net interest income | | 9,825,926 |
| Income from Islamic banking operations | 58 | 1,704,043 |
| Net non-interest income | | |

| BANK B | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------------|
| | Note | 2016 RM'000 |
| Overheads | | |
| Profit before allowances | | |
| Allowance made for impairment loss | | |
| Allowance made for impairment loss | | |
| Allowance made for commitments and | | |
| Allowance made for other impairment | | |
| Operating revenue | 35 | 26,592,229 |
| Interest income | 36 | 15,076,353 |
| Interest expense | 37 | (7,134,624) |
| Net interest income | | 7,941,729 |
| Income from Islamic Banking Scheme operations | 62(b) | - |
| | | 7,941,729 |
| Net earned insurance premiums | 38 | - |
| Dividends from subsidiaries and associates | 39 | 2,400,457 |
| Other operating income | 40 | 4,272,439 |
| Total operating income | | 14,614,625 |
| Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund | 41 | - |
| Net operating income | | 14,614,625 |

Interest Income
Bank A: 18,826,017
Bank B: 15,076,353

Interest Expense
Bank A: 9,000,091
Bank B: 7,134,624

OUTPUT CALCULATION:

| Source | Item | Formula |
|---------------------------------------------|-------------------------------|-----------|
| Assets, Liabilities and Equities Statements | Loans/ Financing and Advances | a |
| Income and Expenditure Statement | Interest/ Finance Income | b |
| Derive | Notional Financing Rate | c=b/a |
| Assets, Liabilities and Equities Statements | Deposits Accepted | d |
| Income and Expenditure Statement | Interest/ Finance Expense | e |
| Derive | Notional Deposits Rate | f=e/d |
| Derive | Reference Rate | g=(c+f)/2 |
| Derive | Finance Rate Spread Current | h=c-g |
| Derive | FISIM on Loans | i=h*a |
| Derive | FISIM on Deposits | j=h*d |
| Derive | Total FISIM | k=i+j |
| Income and Expenditure Statement | Fee and Commission Income | l |
| | Total Output | k + l |

| Bank A | Bank B | |
|----------|----------|--------------------------|
| RM mill. | RM mill. | Remark |
| 315,373 | 295,020 | yL |
| 18,826 | 15,076 | |
| 0.0597 | 0.0511 | rL |
| 336,500 | 331,878 | yD |
| 9,000 | 7,134 | |
| 0.0267 | 0.0215 | rD |
| 0.0432 | 0.0363 | rr |
| 0.0165 | 0.0148 | |
| 5,196 | 4,367 | |
| 5,544 | 4,913 | |
| 10,739 | 9,280 | FISIM |
| | | Explicit Service Charges |
| | | |

$$\text{Output of FISIM} = (rL - rr) yL + (rr - rD) yD$$

STATEMENTS OF INCOME : Fee & Commission

| BANK A | | |
|-----------------------------------------------------------------------|------|---------------------------|
| | Note | 2016 RM'000 |
| Interest income | 34 | 18,826,017 |
| Interest expense | 35 | (9,000,091) |
| Net interest income | | 9,825,926 |
| Income from Islamic banking operations | 58 | 1,704,043 |
| Net non-interest income | 36 | 4,535,286 |
| Overheads | 37 | 16,065,255 (8,651,690) |
| Profit before allowances | | 7,413,565 |
| Allowance made for impairment losses on loans, advances and financing | 38 | (2,408,883) |
| Allowance made for impairment losses on other receivables | | (87,160) |
| Allowance made for commitments and contingencies | 24 | (30,461) |
| Allowance made for other impairment losses | 39 | (118,605) |
| Share of results of joint ventures | 14 | 4,236 |
| Share of results of associates | 13 | 111,452 |
| Profit before taxation and zakat | | 4,884,144 |
| Taxation and zakat – Company and subsidiaries | 41 | (1,251,187) |
| Profit for the year | | 3,632,957 |

36 NET NON-INTEREST INCOME

| | Th 2016 RM'000 |
|-----------------------------------------|----------------------|
| Net fee and commission income: | |
| Commissions | 875,280 |
| Fee on loans, advances and financing | 582,133 |
| Portfolio management fees | 24,261 |
| Service charges and fees | 667,196 |
| Corporate advisory and arrangement fees | 51,198 |
| Guarantee fees | 66,553 |
| Other fee income | 283,655 |
| Placement fees | 19,002 |
| Underwriting commission | 15,226 |
| Fee and commission income | 2,584,504 |
| Fee and commission expense | (648,159) |
| Net fee and commission income | 1,936,345 |

**Fee and Commission Income:
Bank A: 2,584,504**

STATEMENTS OF INCOME : Fee & Commission

| BANK B | | Bank | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------------|----------------|
| | Note | 2017 RM'000 | 2016 RM'000 |
| Operating revenue | 35 | 24,841,318 | 26,592,229 |
| Interest income | 36 | 16,099,945 | 15,076,353 |
| Interest expense | 37 | (7,306,999) | (7,134,624) |
| Net interest income | | 8,792,946 | 7,941,729 |
| Income from Islamic Banking Scheme operations | 62(b) | - | - |
| | | 8,792,946 | 7,941,729 |
| Net earned insurance premiums | 38 | - | - |
| Dividends from subsidiaries and associates | 39 | 1,920,144 | 2,400,457 |
| Other operating income | 40 | 3,681,248 | 4,272,439 |
| Total operating income | | 14,394,338 | 14,614,625 |
| Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund | 41 | - | - |
| Net operating income | | 14,394,338 | 14,614,625 |
| Overhead expenses | 42 | (5,880,703) | (5,339,639) |
| Operating profit before impairment losses | | 8,513,635 | 9,274,986 |
| Allowances for impairment losses on loans, advances, financing and other debts, net | 44 | (1,163,238) | (1,787,868) |
| (Allowances for)/writeback of impairment losses on financial investments, net | 45 | 2,217 | (139,851) |

40. OTHER OPERATING INCOME

| | Bank | |
|---------------------------------------|----------------|----------------|
| | 2017 RM'000 | 2016 RM'000 |
| Fee income: | | |
| Commission | 1,155,792 | 1,012,359 |
| Service charges and fees | 1,058,425 | 1,055,054 |
| Underwriting fees | 24,073 | 23,933 |
| Brokerage income | - | - |
| Fees on loans, advances and financing | 139,580 | 136,381 |
| | 2,377,870 | 2,227,727 |

**Fee and Commission Income:
Bank B: 2,227,727**

OUTPUT CALCULATION:

| Source | Item | Formula |
|---------------------------------------------|-------------------------------|-------------|
| Assets, Liabilities and Equities Statements | Loans/ Financing and Advances | a |
| Income and Expenditure Statement | Interest/ Finance Income | b |
| Derive | Notional Financing Rate | $c=b/a$ |
| Assets, Liabilities and Equities Statements | Deposits Accepted | d |
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| Derive | Reference Rate | $g=(c+f)/2$ |
| Derive | Finance Rate Spread Current | $h=c-g$ |
| Derive | FISIM on Loans | $i=h*a$ |
| Derive | FISIM on Deposits | $j=h*d$ |
| Derive | Total FISIM | $k=i+j$ |
| Income and Expenditure Statement | Fee and Commission Income | l |
| | Total Output | $k + l$ |

| Bank A | Bank B | |
|----------|----------|--------------------------|
| RM mill. | RM mill. | Remark |
| 315,373 | 295,020 | yL |
| 18,826 | 15,076 | |
| 0.0597 | 0.0511 | rL |
| 336,500 | 331,878 | yD |
| 9,000 | 7,134 | |
| 0.0267 | 0.0215 | rD |
| 0.0432 | 0.0363 | rr |
| 0.0165 | 0.0148 | |
| 5,196 | 4,367 | |
| 5,544 | 4,913 | |
| 10,739 | 9,280 | FISIM |
| 2,584 | 2,227 | Explicit Service Charges |
| 13,323 | 11,507 | |

$$\text{Output of FISIM} = (rL - rr) yL + (rr - rD) yD$$

ALLOCATION OF FISIM

- A full allocation the use of FISIM across the relevant sectors & industries.
- Identify the purchase of these services explicitly.
- **FISIM on Loans** were allocated to industry, government and household based on Classification of **Loans by sector data (source data from Central bank)**.
- **FISIM on Deposits** were allocated based on **Deposit by holder data (source data from Central bank)**.

ALLOCATION OF FISIM: FISIM on Loan

FISIM on Loan = RM20.0 billion (a)

| SECTOR | Loan (RM Bil.) | Share (%) (b) | FISIM (RM Bil.) = a*b |
|--------------------------------------------|-------------------|------------------|--------------------------|
| Primary agriculture | 35.2 | 1.9 | 0.4 |
| Mining and quarrying | 11.6 | 0.6 | 0.1 |
| Manufacturing | 122.8 | 6.7 | 1.3 |
| Electricity, gas and water supply | 15.1 | 0.8 | 0.2 |
| Wholesale, retail, restaurants and hotels | 136.4 | 7.5 | 1.5 |
| Construction | 93.1 | 5.1 | 1.0 |
| Real estate | 116.4 | 6.4 | 1.3 |
| Transport, storage and communication | 40.1 | 2.2 | 0.4 |
| Financing, insurance and business services | 115.8 | 6.3 | 1.3 |
| Education, health & others | 54.7 | 3.0 | 0.6 |
| Household sector (A) | 1,069.0 | 58.6 | 11.7 |
| Other sector | 14.0 | 0.8 | 0.2 |
| Total | 1,824.1 | 100.0 | 20.0 |

Supply
Side

Supply +
Demand
Side

Demand Side

ALLOCATION OF FISIM: FISIM on Loan

FISIM on Loan for Household = RM11.7 billion need to allocate for HH on Demand Side and OOD on Supply side

| | Loan (RM Bil.) | Share (%) | FISIM (RM Bil.) |
|-----------------------------|----------------|--------------|-----------------|
| Household sector (A) | 1,069.0 | 100.0 | 11.7 |
| Demand Side | 623.5 | 58.3 | 6.8 |
| Supply Side (OOD) | 445.5 | 41.7 | 4.9 |

| Loan by Purpose | Loan (RM Bil.) | Share (%) |
|------------------|----------------|-----------|
| Residential Loan | 636.5 | 100.0 |
| OOD (70%)* | 445.5 | 70.0 |
| Others (30%) | 191.0 | 30.0 |

*70% assumptions based on Home Ownership source from Population and Housing Census 2020

ALLOCATION OF FISIM: FISIM on Deposit

FISIM on Deposit = RM25.0 billion (a)

| Holder | Deposit (RM Bil.) | Share (%) (b) | FISIM (RM Bil.) = a*b | |
|--------------------------|-------------------|---------------|-----------------------|-------------|
| Federal Government | 39.9 | 1.9 | 0.5 | Demand Side |
| State Government | 32.3 | 1.6 | 0.4 | |
| Statutory Agency | 84.2 | 4.1 | 1.0 | |
| Financial Institution | 372.2 | 17.9 | 4.5 | Supply Side |
| Business Enterprises (A) | 642.7 | 31.0 | 7.7 | |
| Individuals | 788.6 | 38.0 | 9.5 | Demand Side |
| Others (B) | 116.6 | 5.6 | 1.4 | Supply Side |
| Total | 2,076.6 | 100.0 | 25.0 | |

FISIM on Deposit for Business Enterprises and Others needs to allocate by sector/industries other than Finance

ALLOCATION OF FISIM: FISIM on Deposit

Business Enterprises (A) + Others (B) =
 RM 7.7 billion + RM1.4 billion = RM9.1 billion (C)

| SECTOR | Value Added (RM Bil.) | Share (%) (D) | FISIM (RM Bil.) = C*D |
|-------------------------------------------|--------------------------|------------------|--------------------------|
| Primary agriculture | 26.6 | 11.2 | 1.0 |
| Mining and quarrying | 20.8 | 8.7 | 0.8 |
| Manufacturing | 66.1 | 27.8 | 2.5 |
| Electricity, gas and water supply | 9.3 | 3.9 | 0.4 |
| Wholesale, retail, restaurants and hotels | 54.9 | 23.1 | 2.1 |
| Construction | 9.6 | 4.0 | 0.4 |
| Real estate | 4.1 | 1.7 | 0.2 |
| Transport, storage and communication | 30.6 | 12.9 | 1.2 |
| Business services | 9.6 | 4.0 | 0.4 |
| Education, health & others | 6.1 | 2.6 | 0.2 |
| Total | 237.8 | 100.0 | 9.1 |

ALLOCATION OF FISIM: FISIM on Supply

FISIM for Supply Side = FISIM on Loan (Supply) + FISIM on Deposit (Supply)

RM Bil.

| SECTOR | FISIM on Loan (Supply) | FISIM on Deposit (Supply) | Total FISIM on Supply |
|--------------------------------------------|---------------------------|------------------------------|--------------------------|
| Primary agriculture | 0.4 | 1.0 | 1.4 |
| Mining and quarrying | 0.1 | 0.8 | 0.9 |
| Manufacturing | 1.3 | 2.5 | 3.8 |
| Electricity, gas and water supply | 0.2 | 0.4 | 0.6 |
| Wholesale, retail, restaurants and hotels | 1.5 | 2.1 | 3.6 |
| Construction | 1.0 | 0.4 | 1.4 |
| Real estate | 1.3 | 0.2 | 1.5 |
| Transport, storage and communication | 0.4 | 1.2 | 1.6 |
| Financing, insurance and business services | 1.3 | 4.5+0.4=4.9 | 6.2 |
| Education, health & others | 0.6 | 0.2 | 0.8 |
| OOD | 4.9 | | 4.9 |
| Total | 13.0 | 13.6 | 26.6 |

ALLOCATION OF FISIM: FISIM on Demand

FISIM for Demand Side = FISIM on Loan + FISIM on Deposit

| Demand Side | FISIM on Loan | FISIM on Deposit | FISIM (RM Bil.) |
|--------------|---------------|------------------|-----------------|
| Household | 0.2+6.8=7.0 | 9.5 | 16.5 |
| Government | | 0.5+0.4+1.0=1.9 | 1.9 |
| Total | 7.0 | 11.4 | 18.4 |

| FISIM | FISIM (RM Bil.) | Share (%) |
|--------------|-----------------|--------------|
| Supply Side | 26.6 | 59.1 |
| Demand Side | 18.4 | 40.9 |
| Total | 45.0 | 100.0 |

DATA AVAILABILITY

STATEMENT OF ASSETS & LIABILITIES

TOTAL ASSETS

| |
|-----------------------------------------------------------------------------------------------------------|
| Cash and Cash Equivalents |
| Deposits Placed and Reverse Repurchase Agreement |
| Statutory Deposits with Bank Negara Malaysia |
| Pledged Securities under Repurchase Agreement |
| Financial Assets Designated as Fair Value Through Profit or Loss |
| Financial Assets Held for Trading |
| Held to Maturity Investments |
| Available for Sale Financial Assets |
| Loans/Financing and Receivables (Net of Provision) |
| Loans/Financing and Advances |
| Trade and Other Receivables |
| Amount Due from Designated Financial Institutions |
| Overdrawn Vostro Accounts |
| Nostro Accounts |
| Interbank Placements |
| Surplus in SPICK |
| Other Amount Due from Designated Financial Institutions |
| Derivatives Financial Assets |
| Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk/Profit Rate Risk (Assets) |
| Other Assets |
| Investment Properties |
| Inventories |
| Prepaid Lease Payment |
| Investment at Cost |
| Investment Accounted for Using Equity Method |
| Property, Plant and Equipment |
| Land |
| Buildings |
| IT Equipment |
| Fixtures and Fittings |
| Office Equipment |
| Motor Vehicles |
| Other Property, Plant and Equipment |
| (-) Depreciation and Impairment of Property, Plant and Equipment |
| Goodwill |
| Intangible Assets Other Than Goodwill |
| Tax Assets |
| Non Current Assets or Disposal Groups Classified as Held for Sale |

TOTAL EQUITY AND LIABILITIES

| |
|----------------------------------------------------------------------------------------------------------------|
| TOTAL EQUITY |
| TOTAL LIABILITIES |
| Deposits Accepted and Repurchase Agreement |
| Deposits Accepted |
| Repurchase Agreement |
| Financial Liabilities Designated as Fair Value Through Profit or Loss |
| Financial Liabilities Held for Trading |
| Amount Due to Government |
| Amount Due to Designated Financial Institutions |
| Vostro Account Balances |
| Overdrawn Nostro Accounts |
| Deficit in SPICK |
| Interbank Borrowings |
| Other Amount Due to Designated Financial Institutions |
| Derivatives Financial Liabilities |
| Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk/Profit Rate Risk (Liabilities) |
| Trade and Other Payables |
| Staff Employment Benefits |
| Other Provisions |
| Borrowed Funds |
| Debt Certificates Issued/Sukuk Issued |
| Other Liabilities |
| Tax Liabilities |
| Liabilities Included in Disposal Groups Classified as Held for Sale |
| TOTAL COMMITMENTS AND CONTINGENCIES |

STATEMENT OF INCOME & EXPENDITURE

| | |
|----------------------------------------------------------------------------|--|
| Net Interest/Finance | |
| Interest/Finance Income | |
| Interest/Finance Income from Loans/Financing and Advances | |
| Interest/Finance Income from Amount Due from Financial Institutions | |
| Interest/Finance Income from Financial Assets Held for Trading | |
| Interest/Finance Income from Held to Maturity Investments | |
| Interest/Finance Income from Available for Sale Financial Assets | |
| Through Profit or Loss | |
| Other Interest/Finance Income | |
| Accretion of Discount on Securities | |
| Miscellaneous Other Interest/Finance Income | |
| (-) Interest/Finance Expense | |
| Interest/Finance Expense on Deposits Accepted | |
| Interest/Finance Expense on Amount Due to Financial Institutions | |
| Interest/Finance Expense on Amount Due to Government | |
| Interest/Finance Expense on Subordinated Liabilities | |
| Interest/Finance Expense on Financial Liabilities Designated as Fair Value | |
| Interest/Finance Expense on Finance Expense on Converted Funds | |
| Other Interest/Finance Expense | |
| Net Fee and Commission | |
| Fee and Commission Income | |
| Fees and Commission Income Securities Issuances and Management | |
| Underwriting Fees | |
| Brokerage Fees | |
| Portfolio Management Fees | |
| Other Fees Relating to Securities Issuances and Management | |
| Fees and Commission Income for Corporate Advisory | |
| Fees and Commission Income Assets Management | |
| Fees and Commission Income Credit Commitments | |
| Commitments Fees | |
| Processing Fees | |
| Syndication Fees | |
| Guarantee Fees | |
| Service Charges & Fees | |
| Acceptance Fees | |
| Other Fees Relating to Credit Commitments | |
| Fees and Commission Income Payments Services | |
| Other Fees and Commission Income | |
| (-) Fee and Commission Expenses | |
| Brokerage Expenses | |
| Other Fee and Commissions Expenses | |



MONTHLY STATISTICS : Bank Negara Malaysia



Monthly Highlights and Statistics x +

bnm.gov.my/index.php?ch=en_publication&pg=en_msb&ac=286&lang=en&uc=2

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BANK NEGARA MALAYSIA CENTRAL BANK OF MALAYSIA

KEY ROLES NEWS RATES LAW CONSUMER BANKNOTES

ABOUT THE BANK CAREERS RATES & VOLUMES BNM STAFF VERSI BAHASA MALAYSIA

Monthly Statistics

- Download eBook version [PDF]

Important note: The excel tables are best viewed or downloaded using Internet Explorer (IE) version 7 or above. To avoid any difficulties in viewing the tables, kindly upgrade your IE to the latest version from the hyperlink below: <http://www.microsoft.com/windows/internet-explorer/default.aspx>

| 1 | Monetary and Banking | |
|-------|------------------------------------------------------------------------------|--------------|
| 1.1 | Reserve Money | [XLS, 84.5K] |
| 1.2 | Currency in Circulation by Denomination | [XLS, 658K] |
| 1.3 | Monetary Aggregates: M1, M2 and M3 | [XLS, 77.5K] |
| 1.3.1 | Broad Money, M3 | [XLS, 77K] |
| 1.3.2 | Factors Affecting M3 | [XLS, 280K] |
| 1.4 | Bank Negara Malaysia: Statement of Assets | [XLS, 280K] |
| 1.5 | Bank Negara Malaysia: Statement of Capital and Liabilities | [XLS, 260K] |
| 1.5.1 | Bank Negara Malaysia: Statement of Capital and Liabilities (previous format) | [XLS, 260K] |
| 1.6 | Bank Negara Malaysia's Special Funds | [XLS, 39.5K] |
| 1.7 | Banking System: Statement of Assets | [XLS, 143K] |
| 1.7.1 | Islamic Banking System: Statement of Assets | [XLS, 106K] |

https://www.bnm.gov.my/index.php?ch=en_publication&en&pub=msbarc

Commercial Banks and Islamic Banks: Statement of Assets [XLS, 95K]

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