

Malaysia Banking Industry Report - H2, 2012

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Abstracts

Malaysia's GDP grew by 5.4% in the second quarter of fiscal year 2012, backed by reviving exports. Banking industry followed its growth trend, too, after the economic crises of 2008-2009. There was double digit growth in assets and loans, as well as deposits, of Malaysian banks in the first half of 2012.

Loans for purchase of residential property dominated the portfolios of most banks followed by transport vehicle loans. Rising per capita income and growing urbanization in the country is driving loan growth in these two segments. Fixed deposits and investment deposits continued to dominate total deposits in banks. More than half of the deposits were in these two segments. Tax rebates and lower risk drove customers to these segments. The banking system remained stable with ample liquidity to meet demand for deposit withdrawals and other liquidity obligations. The overnight policy rate of central bank has remained stable for a while now. The banking system in Malaysia has perhaps again entered a period of stability following crises requiring minimal intervention by the central bank.

Though pre-tax profit of Malaysian commercial banks is experiencing double digit growth, the net interest income growth has been subdued. Hence, the banks are promoting fee based products and services to enhance their profitability. The capital adequacy of Malaysian banks remained strong as of June 2012. Both core-capital and risk weighted capital remained at sufficiently higher levels than prescribed by Bank Negara Malaysia (BNM): Malaysian banks are striving to achieve the capital requirements prescribed in the Basel III requirements. Net non-performing loan ratio has also shown a successive quarterly decline, thereby showing the strength of the banking system.

The outlook for Malaysian banking is positive owing to consistent GDP growth and rising per capita income in the country. The emergence of Malaysia as an Islamic

banking hub will add further to the growth of this sector.

Key Points:

As of August 2012, total assets held by banking institutions in Malaysia amounted to MYR 1,883bn, an increase of 11.5% compared to the same period last year.

Loan disbursement followed its long term growth trend in the first half of 2012. Total loans disbursed by commercial banks grew by 11.1% in June 2012.

As of June 2012, total deposits of the banking system grew by 12.6% year on year to reach MYR 1,360bn. The bulk of the deposits were in fixed deposits, investment deposits and demand deposits.

Bank Negara Malaysia (BNM) raised the overnight policy rate by 25 basis points in May 2011. Since then, it has remained stable at 3%.

Contents

1. INDUSTRY PROFILE

- 1.1 Sector overview
- 1.2 Sector size
 - 1.2.1 Total assets
 - 1.2.2 Total loans and deposits
 - 1.2.3 Interest rates
- 1.3 Sector performance
 - 1.3.1 Banking institutions financial performance
 - 1.3.2 Capital adequacy ratio
 - 1.3.3 Non performing loans

2. MARKET TRENDS AND OUTLOOK

- 2.1 Key economic indicators-Malaysia
- 2.2 Islamic banking
- 2.3 The financial sector master plan (2011-20)

3. LEADING PLAYERS AND COMPARATIVE MATRIX

- 3.1 Leading players
 - 3.1.1 Malayan Banking Berhad
 - 3.1.2 Public Bank Berhad (Public Bank)
 - 3.1.3 CIMB Group Holdings Berhad
 - 3.1.4 RHB Capital Berhad
- 3.2 Comparative matrix
- 3.3 SWOT analysis

4. TABLES & CHARTS

- Table 1: List of licensed banks in Malaysia
- Table 2: Interest rates in Malaysia
- Table 3: Capital constituents of Malaysian banking system
- Table 4: Malaysia-Key economic indicators
- Table 5: Nine focus areas of the master plan
- Table 6: Key ratios of Maybank
- Table 7: Key Ratios of CIMB Group

Table 8: Comparative Matrix**Chart 1: Office network of Malaysian banking institutions****Chart 2: Number of licensed banking institutions in Malaysia by type****Chart 3: Assets distribution of banking system according to bank type****Chart 4: Share of major Malaysian commercial banks in terms of asset size****Chart 5: Total loans of banking system****Chart 6: Distribution of loans approved by purpose (USD)****Chart 7: Distribution of loans approved by sector****Chart 8: Loan approval by sectors-2012****Chart 9: Distribution of loans disbursed by sector****Chart 10: Loan disbursal by sectors****Chart 11: Loan applications received by banking system****Chart 12: Loan applications vs. loan approvals****Chart 13: Banking system's total deposit distribution as of June 2012****Chart 14: Banking system's deposit****Chart 15: Deposits distribution of banking system by holder type****Chart 16: Loan to deposit ratio and financing to deposit ratio****Chart 17: Overnight policy rate in Malaysia****Chart 18: Pre-tax profit and net interest income of commercial banks****Chart 19: Pre-tax profit of merchant banks****Chart 20: Capital adequacy ratio of Malaysian banking system****Chart 21: Capital adequacy ratio of commercial and Islamic banks****Chart 22: Capital adequacy ratio of investment banks****Chart 23: Net NPL ratio****Chart 24: NPL ratios by type of bank****Chart 25: NPL by purpose****Chart 26: NPL by sector****Chart 27: Malaysia- Quarterly GDP growth rate****Chart 28: Malaysia- Exports****Chart 29: GDP- By sector****Chart 30: Malaysian Islamic banking assets****Chart 31: Market share of major Islamic banks****Chart 32: Maybank Shareholding****Chart 33: Loan portfolio of Maybank****Chart 34: Public bank Shareholding****Chart 35: Revenue contribution by business segments****Chart 36: Net interest margin of Public bank****Chart 37: CIMB Group Shareholding****Chart 38: Loan portfolio of CIMB Group by country**

- Chart 39: RHB Bank Shareholding
- Chart 40: Loan portfolio of RHB by purpose
- Chart 41: Gross impaired loan ratio of RHB
- Chart 42: Latest share prices of major banks

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