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BANCI EKONOMI
ECONOMIC CENSUS

2016

PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

JABATAN PERANGKAAN MALAYSIA
DEPARTMENT OF STATISTICS, MALAYSIA

Diterbitkan oleh:

Jabatan Perangkaan Malaysia

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KATA PENGANTAR

Penerbitan ini memaparkan perangkaan bagi perkhidmatan kewangan yang diperoleh daripada Banci Ekonomi 2016 bagi tahun rujukan 2015. Perkhidmatan kewangan merangkumi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen. Perkhidmatan ini meliputi semua industri dalam Seksyen K yang dikelaskan di bawah Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Ver. 1.0, selaras dengan Piawaian Klasifikasi Industri Antarabangsa bagi semua aktiviti ekonomi (ISIC), Semakan Ke-4, 2008.

Data utama yang berkaitan dengan nilai output kasar, nilai input perantaraan, nilai ditambah, bilangan pekerja, gaji & upah dan nilai harta tetap dilaporkan dalam penerbitan ini. Maklumat berkaitan pemilikan wanita serta kelulusan akademik dan teknikal turut dipaparkan. Data tersebut boleh digunakan oleh agensi kerajaan, ahli ekonomi, ahli akademik, pihak swasta serta individu bagi tujuan membuat perancangan dan penggubalan dasar, analisis ekonomi, unjuran dan dapat membantu merancang pembangunan perniagaan.

Penerbitan ini dibahagikan kepada tiga bahagian. Bahagian pertama memaparkan hasil penemuan bagi keseluruhan perkhidmatan kewangan. Aspek teknikal seperti skop dan liputan, konsep dan definisi serta pembolehubah utama yang digunakan diterangkan di bahagian kedua bagi memudahkan pengguna memahami statistik yang diterbitkan, manakala bahagian ketiga pula memaparkan jadual perangkaan terperinci.

Jabatan merakamkan setinggi-tinggi penghargaan atas kerjasama yang diberikan oleh reponden dan juga semua pihak yang telah menyumbang secara langsung dan tidak langsung dalam menjayakan banci ini. Setiap maklum balas dan cadangan untuk penambahbaikan laporan ini pada masa akan datang amat dihargai.

DR. MOHD UZIR MAHIDIN

Ketua Perangkawan Malaysia

Julai 2017

PREFACE

This publication presents statistics on financial services obtained from the Economic Census 2016 for reference year 2015. Financial services encompass of monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding. These services include all industries in Section K classified under the Standard Industrial Classification (MSIC) 2008 Ver. 1.0, in accordance with the International Standard Industrial Classification of All Economic Activities (ISIC), Revision 4, 2008.

Key data related to value of gross output, intermediate input, value added, number of persons engaged, salaries & wages and value of fixed assets are reported in this publication. Information on women ownership and academic and technical qualification are also published. These data can be used by government agencies, economists, academicians, private sectors and individuals for planning and formulations policies, economic analysis, projections and to assist in business development planning.

This publication is divided into three parts. The first part displays the findings for the entire financial services. Technical aspects such as scope and coverage, concepts and definitions as well as the key variables used are describes in the second part to assist users to understand the published statistics. Meanwhile, the third part provides the detailed statistical tables.

The Department gratefully acknowledges the co-operation rendered by the respondents as well as all parties who have contributed directly and indirectly in making this census a success. Every feedback and suggestion towards improving future reports is highly appreciated.

DR. MOHD UZIR MAHIDIN

Chief Statistician Malaysia

July 2017

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BAHAGIAN 1

**PENEMUAN
UTAMA DAN
RINGKASAN
PENEMUAN**

PART 1

*MAIN FINDINGS
AND
SUMMARY OF
FINDINGS*

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BANCI EKONOMI 2016



PENEMUAN UTAMA PERKHIDMATAN KEWANGAN



Bilangan pertubuhan

2015

15,945
pertubuhan

Nilai output kasar

2015 RM
122.4
bilion

Nilai input perantara

2015 RM
44.8
bilion

Nilai ditambah

2015 RM
77.6
bilion

Bilangan pekerja

2015
319,633
orang

Gaji & upah

2015
RM **17.3**
bilion

Nilai harta tetap

RM **245.6**
bilion
2015

Bilangan pertubuhan milikan wanita

133
pertubuhan
2015



ECONOMIC CENSUS 2016



MAIN FINDINGS OF FINANCIAL SERVICES



Number of establishments

2015

15,945 establishments

Value of gross output

2015 RM 122.4 billion

Value of intermediate input

2015 RM 44.8 billion

Value added

2015 RM 77.6 billion

Number of persons engaged

2015 319,633 persons

Salaries & wages

2015 RM17.3 billion

Value of fixed assets

2015 RM 245.6 billion

Number of women owned establishments

2015 133 establishments

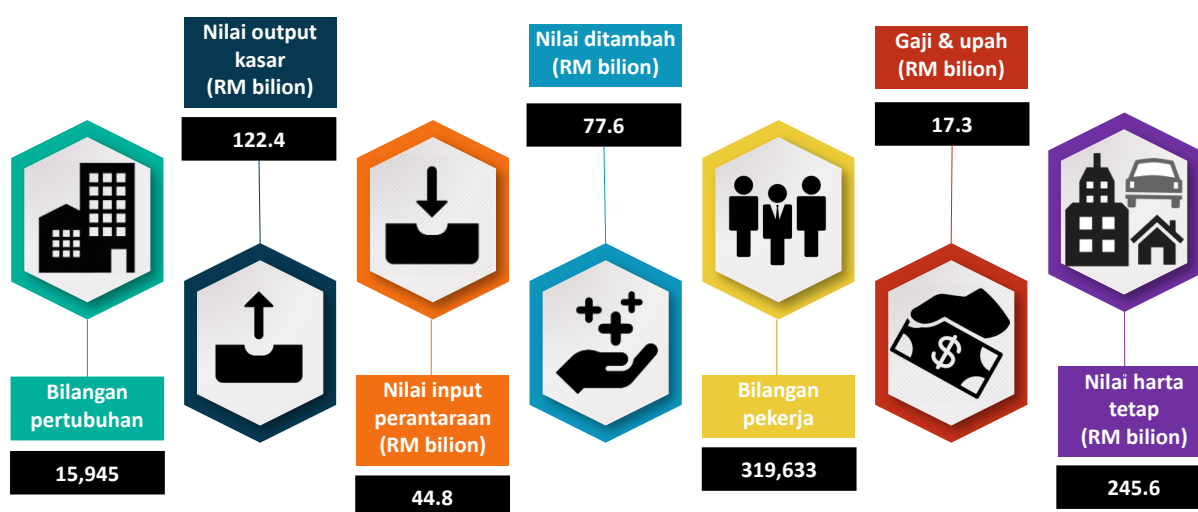
1. PENGENALAN

Penerbitan ini membentangkan perangkaan bagi perkhidmatan kewangan berdasarkan Banci Ekonomi yang dijalankan pada tahun 2016 bagi tahun rujukan 2015. Perkhidmatan kewangan merangkumi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

2. PRESTASI PERKHIDMATAN KEWANGAN

Banci Ekonomi 2016 merekodkan sejumlah 15,945 pertubuhan dengan jumlah nilai output kasar yang dihasilkan adalah RM122.4 bilion serta nilai ditambah adalah RM77.6 bilion. Bilangan pekerja yang terlibat dalam perkhidmatan ini adalah seramai 319,633 orang dengan nilai gaji & upah dibayar berjumlah RM17.3 bilion. Sementara itu, nilai harta tetap perkhidmatan kewangan bagi tahun rujukan 2015 adalah RM245.6 bilion. **Paparan 1** menunjukkan perangkaan utama perkhidmatan kewangan bagi tahun 2015.

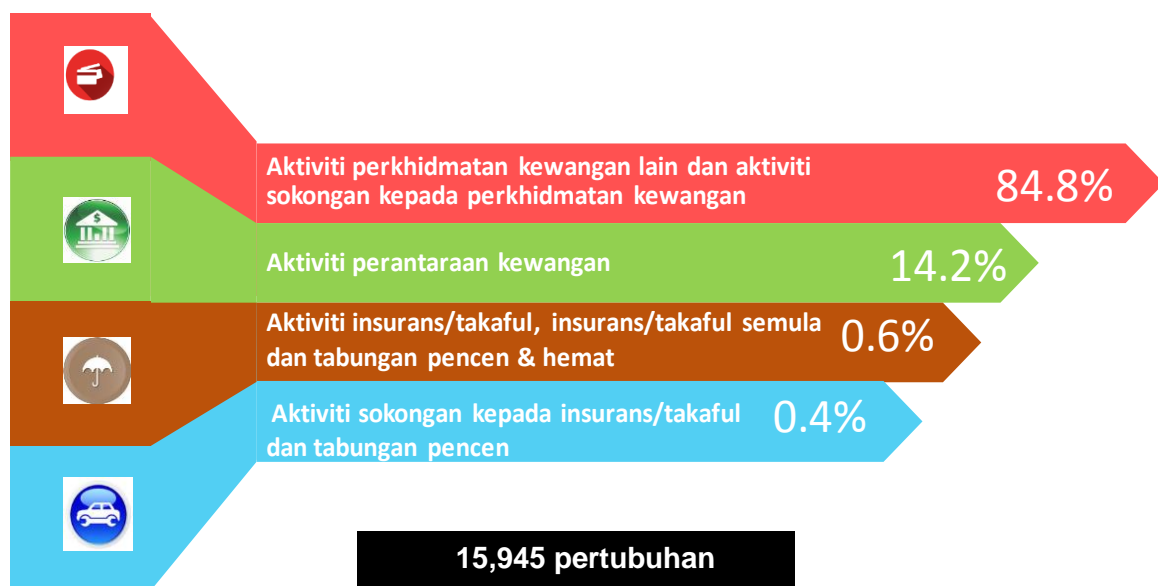
Paparan 1: Perangkaan Utama Perkhidmatan Kewangan, 2015



3. BILANGAN PERTUBUHAN

Pada tahun 2015, sejumlah 15,945 pertubuhan beroperasi dalam perkhidmatan kewangan. **Paparan 2** menunjukkan aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mencatatkan bilangan pertubuhan tertinggi sebanyak 13,528 pertubuhan dengan sumbangan sebanyak 84.8 peratus. Ini diikuti oleh aktiviti perantaraan kewangan (2,257 pertubuhan; 14.2%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (92 pertubuhan; 0.6%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (68 pertubuhan; 0.4%).

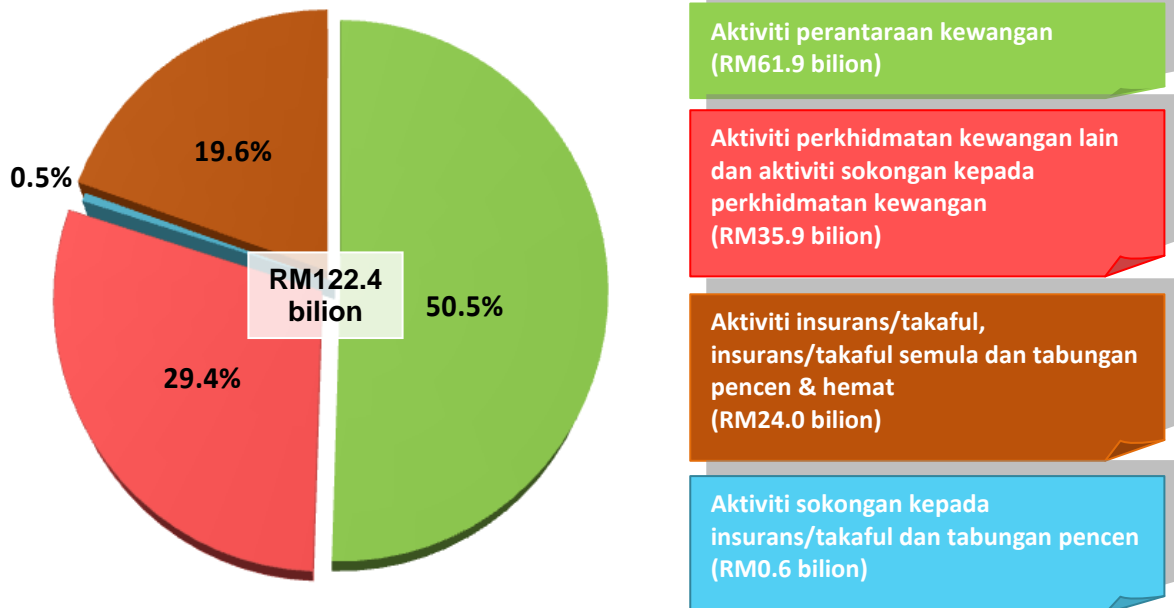
Paparan 2: Bilangan Pertubuhan Perkhidmatan Kewangan mengikut Aktiviti, 2015



4. NILAI OUTPUT KASAR

Nilai output kasar yang dihasilkan bagi perkhidmatan kewangan berjumlah RM122.4 bilion. **Paparan 3** menunjukkan nilai output kasar perkhidmatan kewangan mengikut aktiviti bagi tahun 2015. Aktiviti perantaraan kewangan mencatatkan nilai output kasar tertinggi iaitu sebanyak RM61.9 bilion dengan sumbangan 50.5 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM35.9 bilion; 29.4%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM24.0 bilion; 19.6%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (RM0.6 bilion; 0.5%).

Paparan 3: Nilai Output Kasar Perkhidmatan Kewangan mengikut Aktiviti, 2015

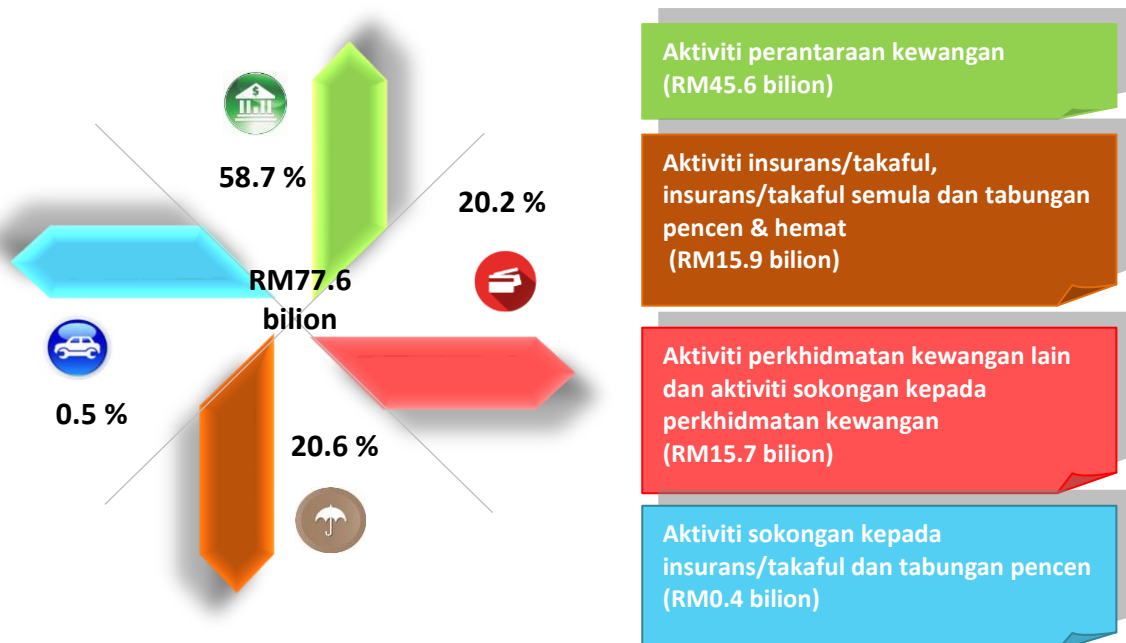


5. NILAI DITAMBAH

Nilai ditambah bagi perkhidmatan kewangan pada tahun 2015 adalah sebanyak RM77.6 bilion.

Paparan 4 menunjukkan nilai ditambah perkhidmatan ini mengikut aktiviti. Aktiviti perantaraan kewangan merekodkan nilai ditambah tertinggi iaitu RM45.6 bilion dengan sumbangan sebanyak 58.7 peratus. Ini disusuli oleh aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM15.9 bilion; 20.6%), aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM15.7 bilion; 20.2%) dan aktiviti sokongan kepada insurans/takaful, insurans/takaful semula dan tabungan pencen (RM0.4 bilion; 0.5%).

Paparan 4: Nilai Ditambah Perkhidmatan Kewangan mengikut Aktiviti, 2015

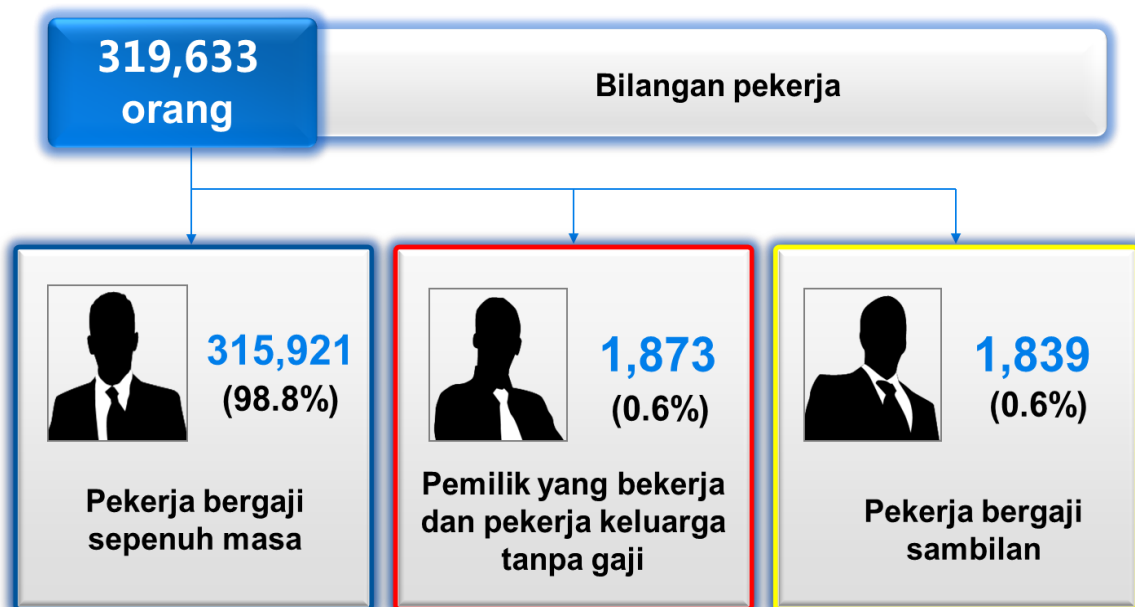


6. BILANGAN PEKERJA

Perkhidmatan kewangan merekodkan bilangan pekerja seramai 319,633 orang pada tahun 2015. Aktiviti perantaraan kewangan mempunyai bilangan pekerja yang tertinggi iaitu 146,837 orang dengan sumbangan 45.9 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (139,857 orang; 43.8%), aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (29,630 orang; 9.3%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (3,309 orang; 1.0%).

Pekerja bergaji sepenuh masa merekodkan seramai 315,921 orang dengan sumbangan 98.8 peratus, manakala pemilik yang bekerja dan pekerja keluarga tanpa gaji (1,873 orang; 0.6%), dan pekerja bergaji sambilan (1,839 orang; 0.6%) seperti di **Paparan 5**. Pekerja sokongan perkeranian merekodkan bilangan pekerja yang tertinggi (122,354 orang; 38.7%), diikuti oleh profesional (71,766 orang; 22.7%) dan pengurus (38,387 orang; 12.2%) seperti di **Paparan 6**.

Paparan 5: Bilangan Pekerja Perkhidmatan Kewangan mengikut Kategori Pekerja, 2015



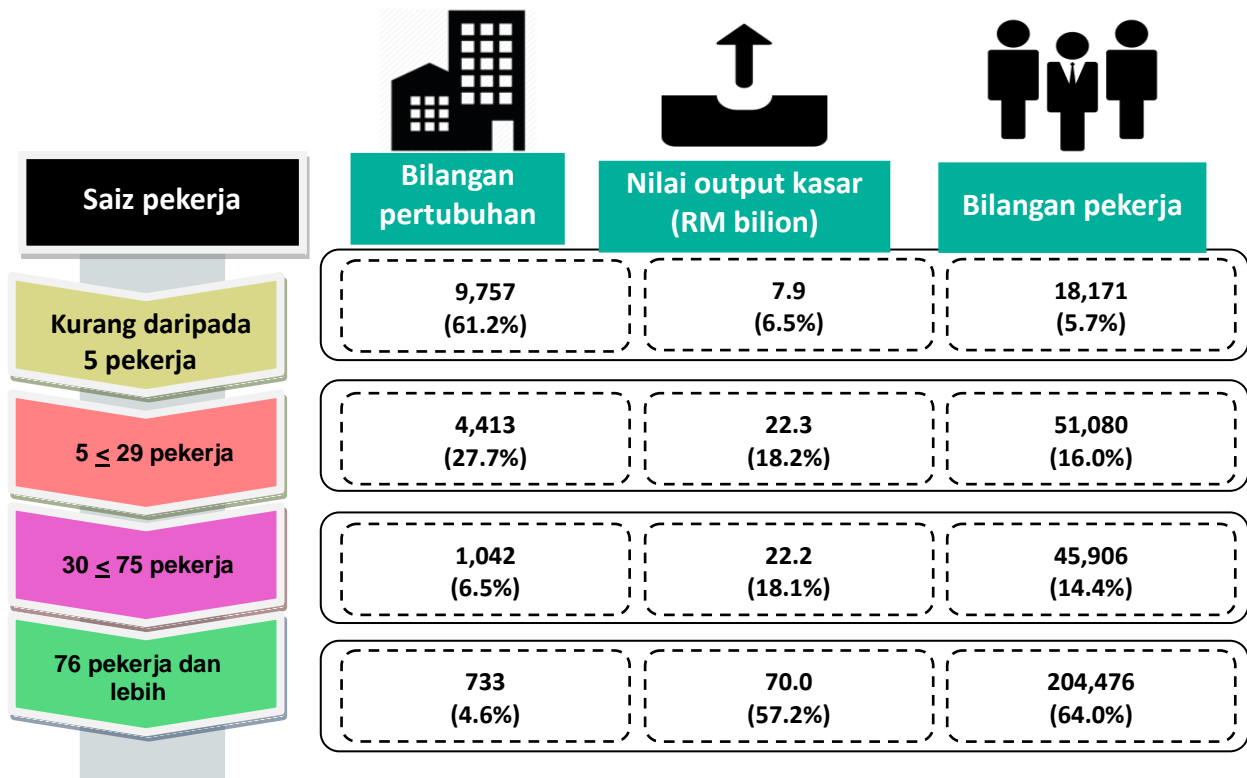
Paparan 6: Bilangan Pekerja Bergaji Sepenuh Masa Perkhidmatan Kewangan mengikut Kategori, 2015



6.1 SAIZ PEKERJA

Pertubuhan dengan saiz pekerja kurang daripada 5 orang merekodkan bilangan tertinggi iaitu 9,757 pertubuhan atau 61.2 peratus. Walaupun jumlah bilangan pertubuhan dengan saiz pekerja ini adalah besar, sumbangan kepada nilai output kasar dan bilangan pekerja masing-masing adalah hanya 6.5 peratus dan 5.7 peratus seperti yang ditunjukkan di **Paparan 7**. Sebaliknya, pekerja bagi pertubuhan besar yang mempunyai 76 pekerja dan lebih (sejumlah 734 pertubuhan), menyumbang 57.2 peratus kepada nilai output kasar dan 64.0 peratus daripada jumlah pekerja.

Paparan 7: Perangkaan mengikut Saiz Pekerja Perkhidmatan Kewangan, 2015



6.2 KELULUSAN PEKERJA

Pekerja dalam perkhidmatan kewangan didominasi oleh pekerja yang berkelulusan diploma iaitu berjumlah 103,544 orang atau 32.4 peratus seperti di **Paparan 8**. Ini diikuti oleh ijazah sarjana muda/diploma lanjutan atau yang setaraf (88,841 orang; 27.8%) dan seterusnya SPM/SPM(V) atau yang setaraf (64,162; 20.1%). Pecahan mengikut jantina pula menunjukkan pekerja perempuan melebihi pekerja lelaki iaitu 51.6 peratus daripada jumlah keseluruhan bilangan pekerja. Kebanyakan pekerja dalam perkhidmatan kewangan mempunyai kelulusan diploma iaitu 48,909 orang atau 32.4 peratus adalah pekerja lelaki dan 54,635 orang atau 31.6 peratus adalah pekerja perempuan.

RINGKASAN PENEMUAN

Paparan 8: Bilangan Pekerja Perkhidmatan Kewangan mengikut Kelulusan Pekerja dan Jantina, 2015

	JUMLAH	LELAKI	PEREMPUAN
PASCA SISWAZAH	10,411 (3.3%)	5,319 (3.4%)	5,092 (3.1%)
IJAZAH SARJANA MUDA/DIPLOMA LANJUTAN	88,841 (27.8%)	43,125 (27.9%)	45,716 (27.7%)
DIPLOMA	103,544 (32.4%)	48,909 (31.6%)	54,635 (33.1%)
STPM ATAU YANG SETARAF	23,500 (7.3%)	10,359 (6.7%)	13,141 (8.0%)
SIJIL	22,212 (6.9%)	11,378 (7.4%)	10,834 (6.6%)
SPM/SPM(V)	64,162 (20.1%)	31,456 (20.3%)	32,706 (19.8%)
DI BAWAH SPM/SPM(V)	6,963 (2.2%)	4,115 (2.7%)	2,848 (1.7%)

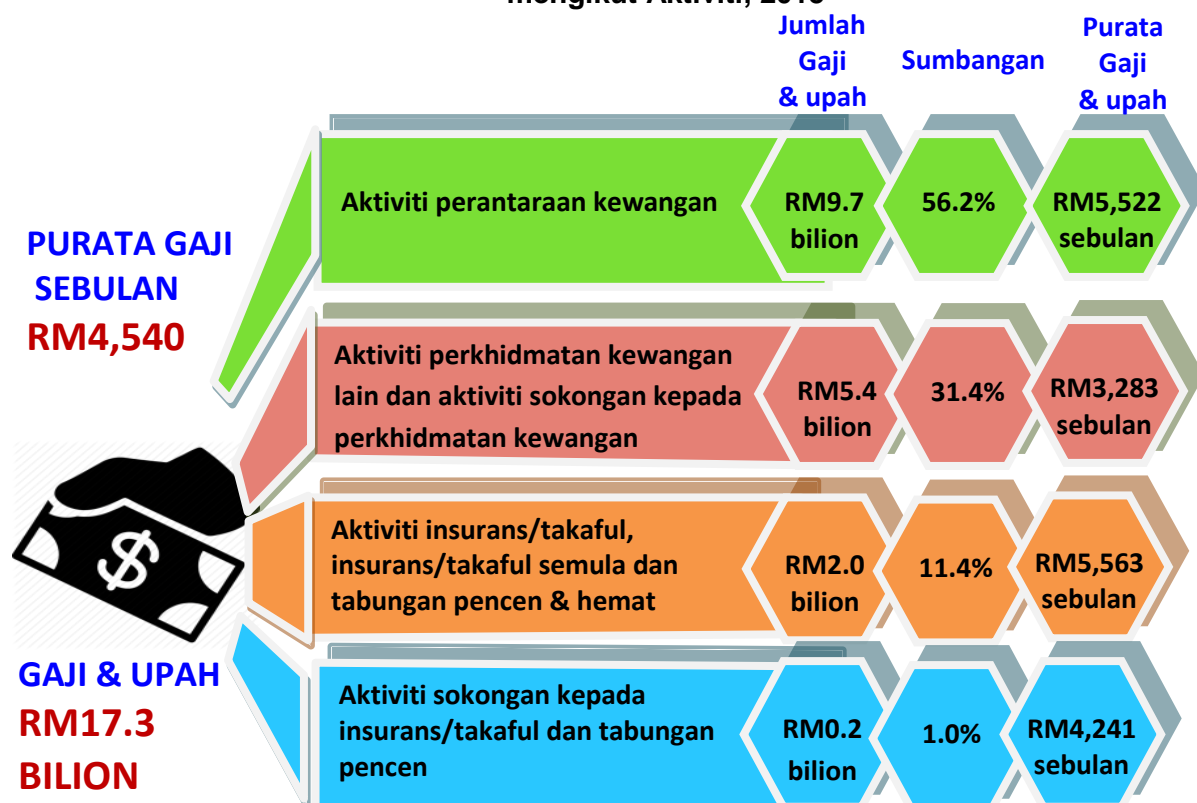
7. GAJI & UPAH

Jumlah gaji & upah yang dibayar pada tahun 2015 adalah sebanyak RM17.3 bilion. **Paparan 9** menunjukkan gaji & upah yang dibayar dan purata gaji sebulan bagi perkhidmatan kewangan mengikut aktiviti. Aktiviti perantaraan kewangan merekodkan jumlah gaji & upah tertinggi dengan jumlah gaji & upah dibayar RM9.7 bilion atau 56.2 peratus. Ini diikuti oleh aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM5.4 bilion; 31.4%) aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM2.0 bilion; 11.4%) dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen (RM0.2 bilion; 1.0%).

RINGKASAN PENEMUAN

Perkhidmatan kewangan mencatatkan purata gaji bulanan sebanyak RM4,540 sebulan. Purata gaji sebulan tertinggi dicatatkan oleh aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat sebanyak RM5,563 sebulan. Ini diikuti oleh aktiviti perantaraan kewangan (RM5,522 sebulan), aktiviti sokongan insurans/takaful dan tabungan pencen (RM4,241 sebulan) dan aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM3,283 sebulan).

Paparan 9: Gaji & Upah dan Purata Gaji Sebulan Perkhidmatan Kewangan mengikut Aktiviti, 2015

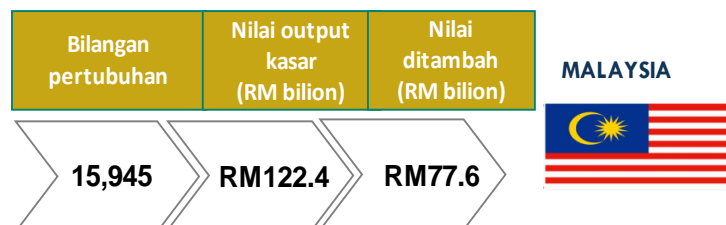
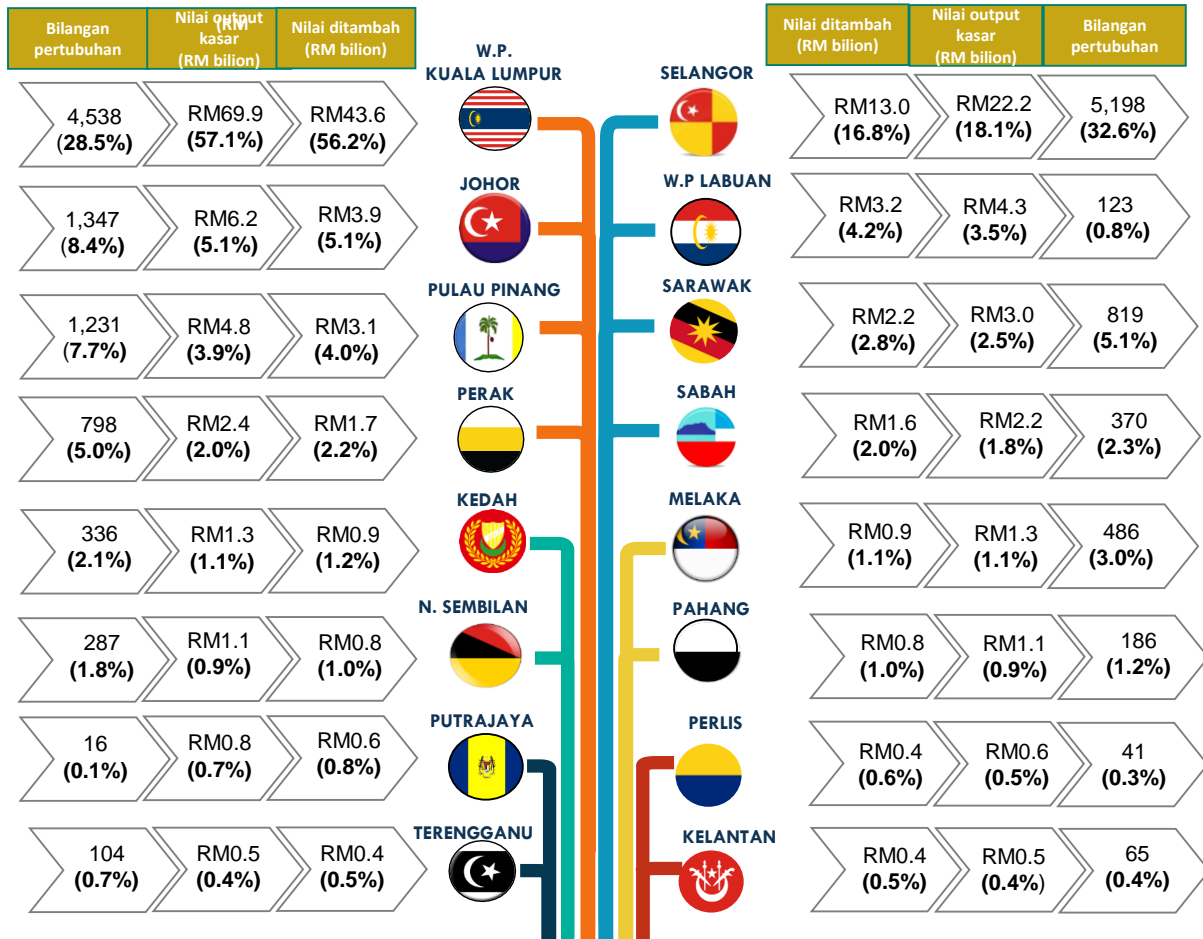


8. PRESTASI MENGIKUT NEGERI

Negeri Selangor mencatatkan bilangan pertubuhan tertinggi iaitu 5,198 pertubuhan (32.6%). Ini diikuti W.P. Kuala Lumpur (4,538 pertubuhan; 28.5%) dan Johor (1,347 pertubuhan; 8.4%) daripada keseluruhan bilangan pertubuhan bagi perkhidmatan kewangan. Nilai output kasar bagi W.P. Kuala Lumpur merekodkan sumbangan tertinggi sebanyak RM69.9 bilion (57.1%), diikuti Selangor (RM22.2 bilion; 18.2%) dan Johor (RM6.2 bilion; 5.1%) seperti di **Paparan 10**. Selari dengan prestasi nilai output kasar, W.P. Kuala Lumpur mencatatkan nilai ditambah tertinggi dengan RM43.6 bilion (56.3%), diikuti Selangor (RM13.0 bilion; 16.8%) dan Johor (RM3.9 bilion; 5.1%).

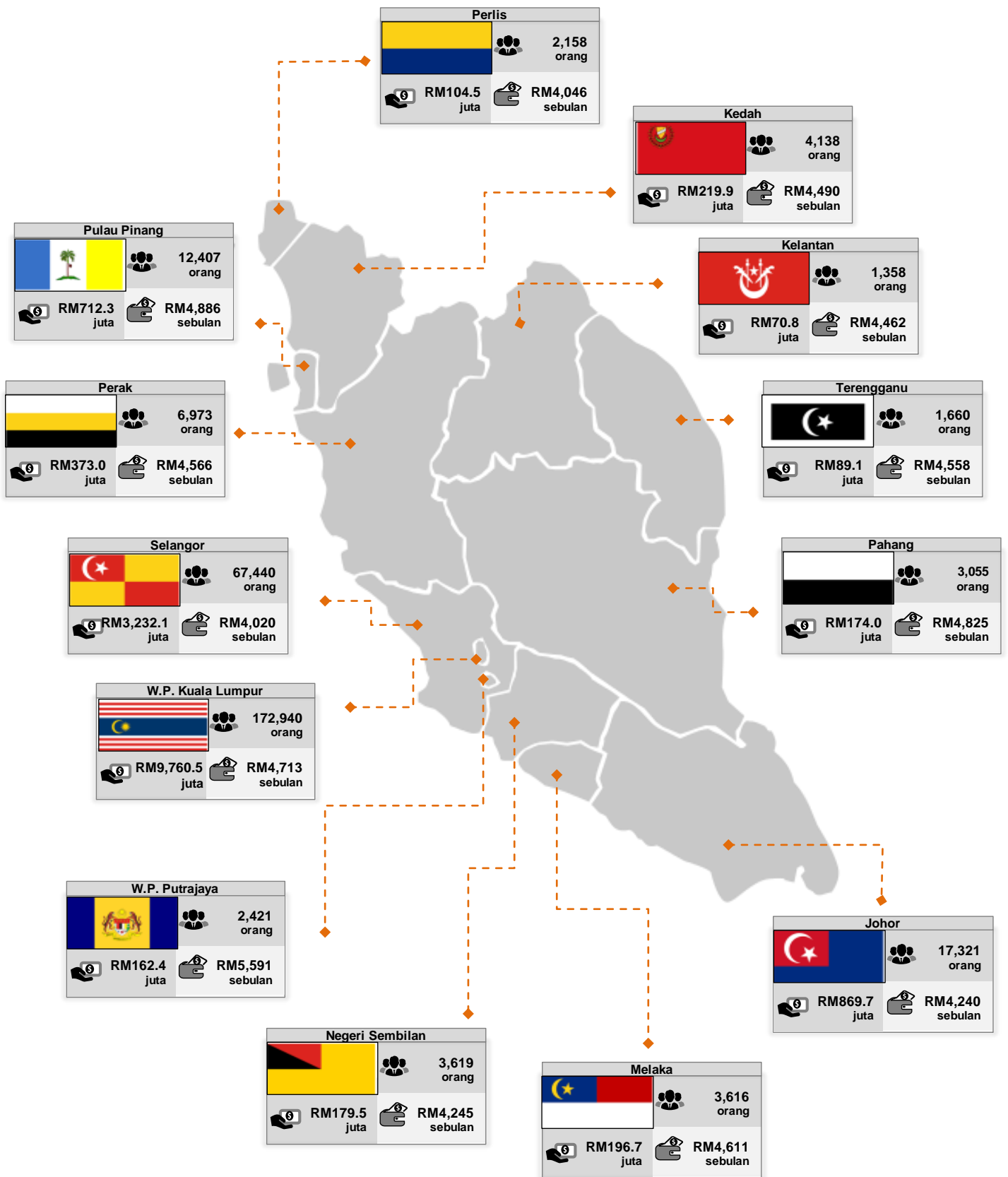
RINGKASAN PENEMUAN

Paparan 10: Bilangan Pertubuhan, Nilai Output Kasar dan Nilai Ditambah Perkhidmatan Kewangan mengikut Negeri, 2015

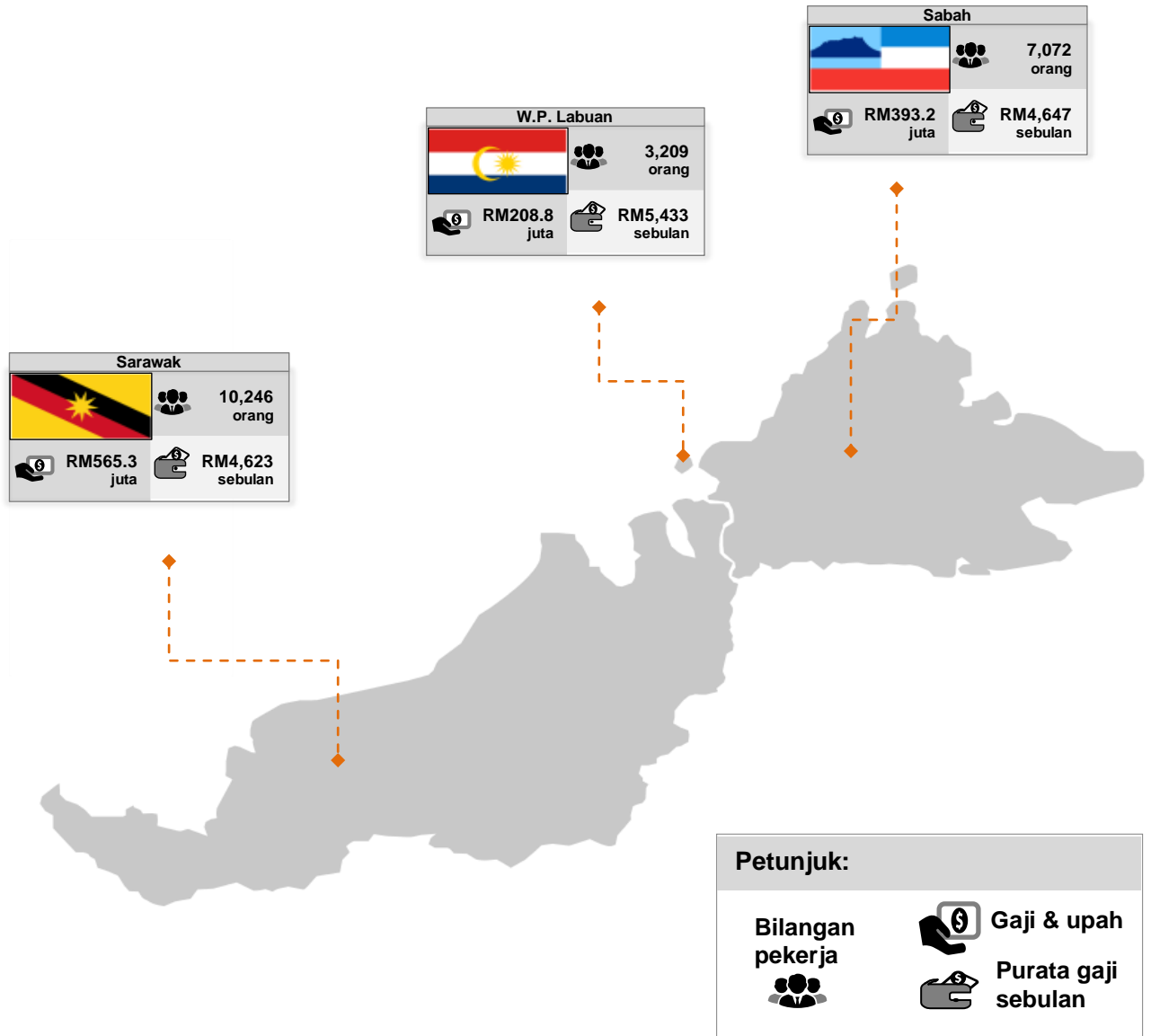


RINGKASAN PENEMUAN

Paparan 11: Perangkaan Utama Perkhidmatan Kewangan mengikut Negeri, 2015



RINGKASAN PENEMUAN



W.P. Kuala Lumpur turut merekodkan bilangan pekerja yang tertinggi dalam perkhidmatan kewangan iaitu 172,940 orang dengan sumbangan 54.1 peratus. Ini diikuti oleh Selangor 67,440 orang (21.1%) dan Johor 17,321 orang (5.4%). Gaji & upah yang tertinggi dibayar adalah di W.P. Kuala Lumpur iaitu RM9.7 bilion dengan purata gaji sebulan RM4,713, diikuti Selangor (RM3.2 bilion; RM4,019 sebulan) dan Johor (RM0.9 bilion; RM4,240 sebulan) seperti di **Paparan 11**.

9. PERTUBUHAN MILIKAN WANITA

Pada tahun 2015, terdapat 133 pertubuhan milikan wanita dengan sumbangan 0.83 peratus daripada keseluruhan pertubuhan dalam perkhidmatan kewangan. Kesemua pertubuhan tersebut terdiri daripada pertubuhan di bawah aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan. Pertubuhan milikan wanita tersebut telah menyumbang nilai ditambah berjumlah RM20.1 juta, menggajikan seramai 439 orang pekerja dengan bayaran gaji & upah sebanyak RM5.4 juta. **(Paparannya 12)**

Paparannya 12: Perangkaan Utama Pertubuhan Milikan Wanita Perkhidmatan Kewangan, 2015

Bilangan pertubuhan
133 pertubuhan

Bilangan pekerja
439 orang



Nilai ditambah
RM20.1 juta

Gaji & upah
RM5.4 juta

SUMMARY OF FINDINGS

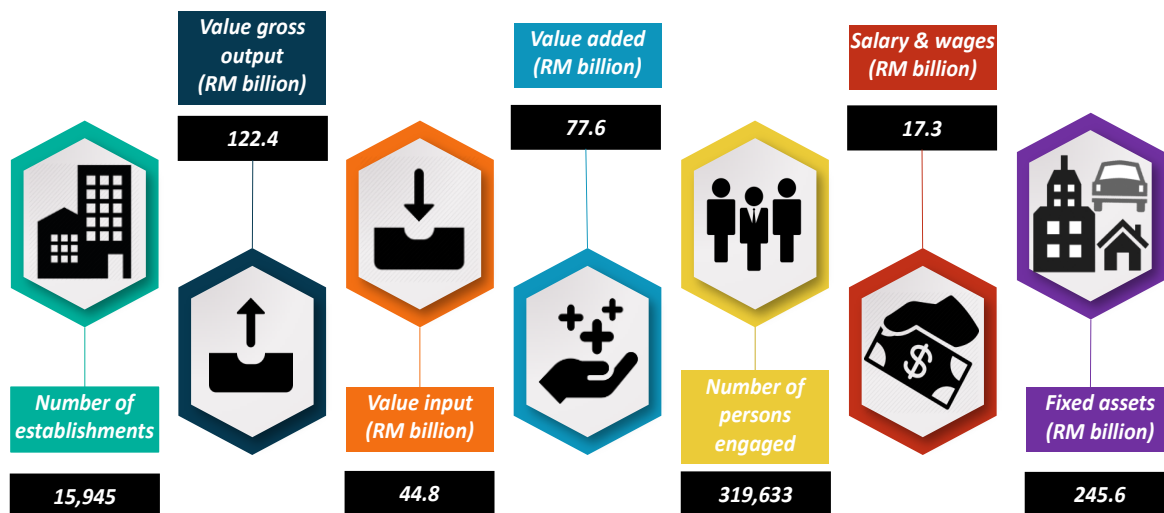
1. INTRODUCTION

This report presents statistics on the financial services that was compiled based on Economic Census undertaken in 2016 for reference year 2015. Financial services encompass monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding.

2. PERFORMANCE OF FINANCIAL SERVICES

Economic Census 2016 recorded a number of 15,945 establishments with total value of gross output generated RM122.4 billion and value added of RM77.6 billion. Number of persons engaged in these services was 319,633 persons with salaries & wages paid amounting to RM17.3 billion. Meanwhile, fixed assets value of these services registered RM245.6 billion for reference of 2015. **Exhibit 1** shows key statistics for financial services in 2015.

Exhibit 1: Key Statistics of Financial Services, 2015

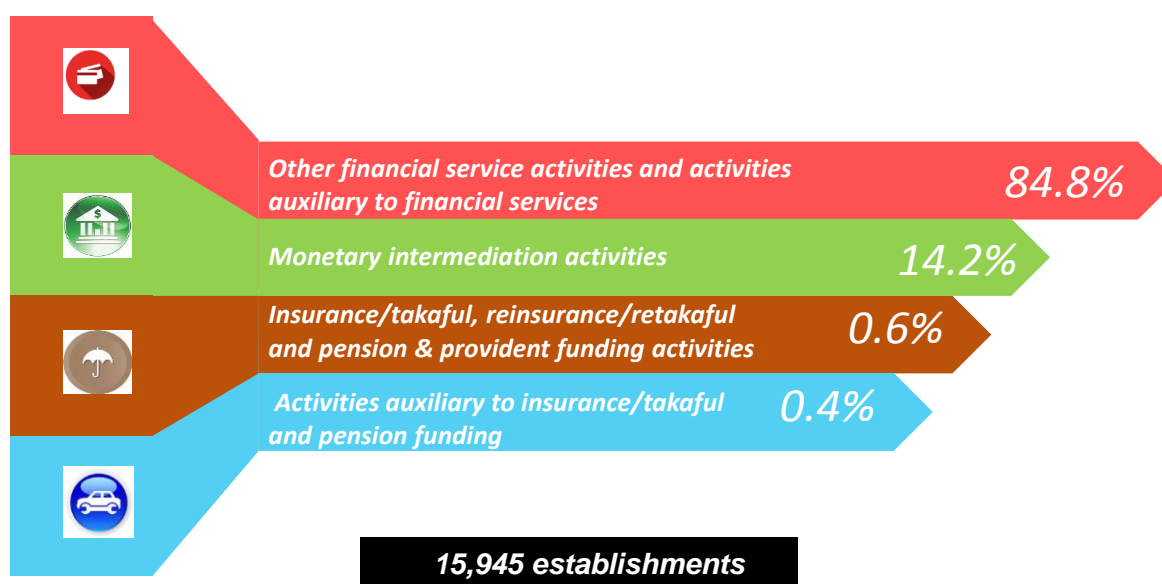


SUMMARY OF FINDINGS

3. NUMBER OF ESTABLISHMENTS

In 2015, a total of 15,945 establishments operated in the financial services. **Exhibit 2** shows that other financial service activities and activities auxiliary to financial services recorded the highest number of establishments of 13,528 with a share of 84.8 per cent. This was followed by monetary intermediation activities (2,257 establishments; 14.2%), insurance/takaful, reinsurance/retakaful and pension & provident funding activities (92 establishments; 0.6%) and other activities auxiliary to insurance/takaful and pension funding (68 establishments; 0.4%).

Exhibit 2: Number of Establishments of Financial Services by Activities, 2015

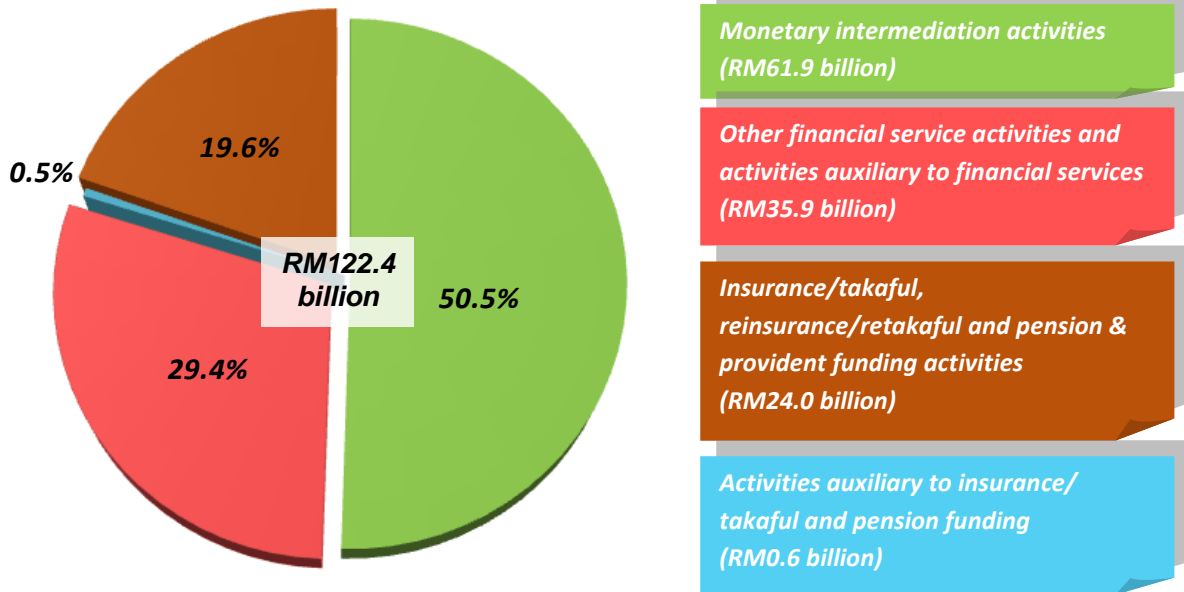


4. VALUE OF GROSS OUTPUT

The value of gross output generated for these financial services amounted to RM122.4 billion. Value of gross output of financial services by activities for year 2015 is presented in **Exhibit 3**. Monetary intermediation activities recorded the highest value of gross output of RM61.9 billion with a share of 50.5 per cent. It was followed by other financial service activities and activities auxiliary to financial services (RM35.9 billion; 29.4%), insurance/takaful, reinsurance/retakaful and pension & provident funding activities (RM24.0 billion; 19.6%) and activities auxiliary to insurance/takaful and pension funding (RM0.6 billion; 0.5%).

SUMMARY OF FINDINGS

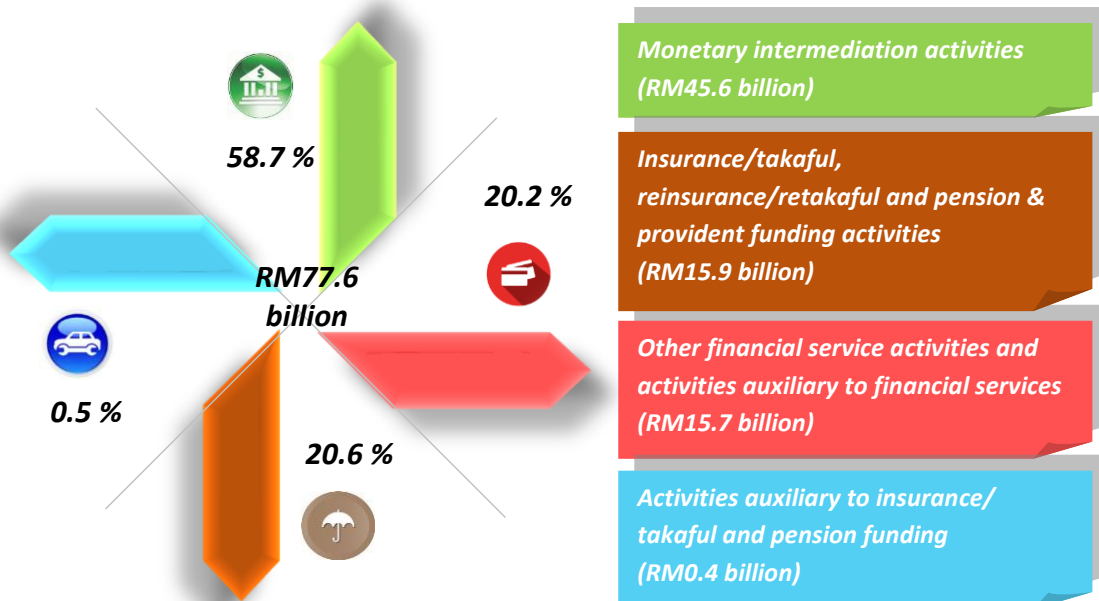
Exhibit 3: Gross Output of Financial Services by Activities, 2015



5. VALUE ADDED

In 2015, total value added for financial services was RM77.6 billion. **Exhibit 4** presents the value added for these services by activities. Monetary intermediation activities recorded the highest value added of RM45.6 billion with share of 58.7 per cent. It was followed by insurance/takaful reinsurance/retakaful and pension & provident funding activities (RM15.9 billion; 20.6%), other financial service activities and activities auxiliary to financial services (RM15.7 billion; 20.2%) and activities auxiliary to insurance/takaful and pension funding (RM0.4 billion; 0.5%).

Exhibit 4: Value Added of Financial Services by Activities, 2015

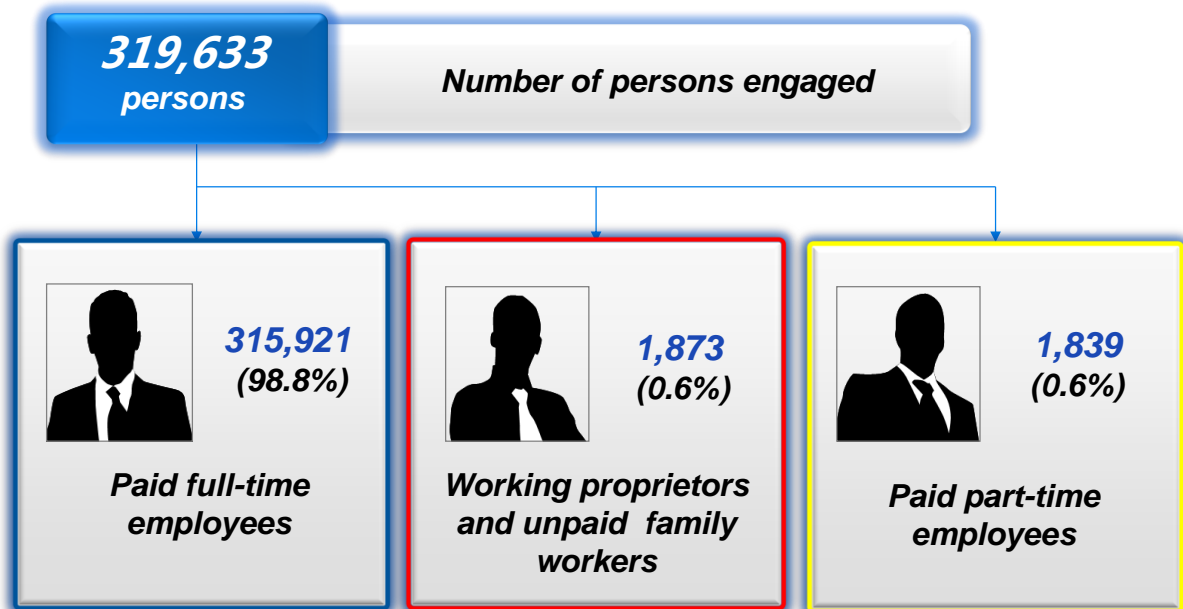


6. NUMBER OF PERSONS ENGAGED

Total number of persons engaged in financial services in 2015 was 319,633 persons. Monetary intermediation activities recorded the highest number of employees with 146,837 persons with share of 45.9 per cent. This was followed by other financial service activities and activities auxiliary to financial services (139,857 persons; 43.8%), insurance/takaful, reinsurance/retakaful and pension & provident funding (29,630 persons; 9.3%) and activities auxiliary to insurance/takaful and pension funding (3,309 persons; 1.0%).

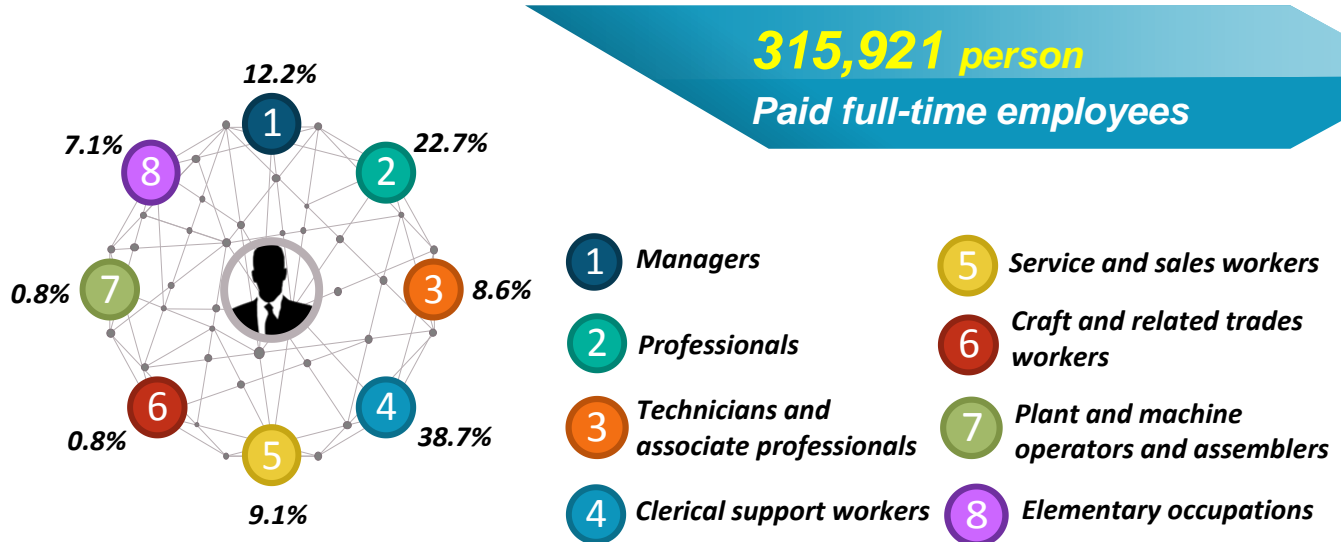
A total of 315,921 persons was recorded as paid full-time employees with percentage share of 98.8 per cent, while working proprietors & unpaid family workers (1,873 persons; 0.6%) and paid part-time employees (1,839 persons; 0.6%) as shown in **Exhibit 5**. Clerical support workers were the highest number of persons engaged (122,354 persons; 38.7%), followed by professionals (71,766 persons; 22.7%) and managers (38,387 persons; 12.2%) as shown in **Exhibit 6**.

**Exhibit 5: Number of Persons Engaged in Financial Services
by Category of Workers, 2015**



SUMMARY OF FINDINGS

**Exhibit 6: Number of Paid Full-Time Employees in Financial Services
by Category, 2015**

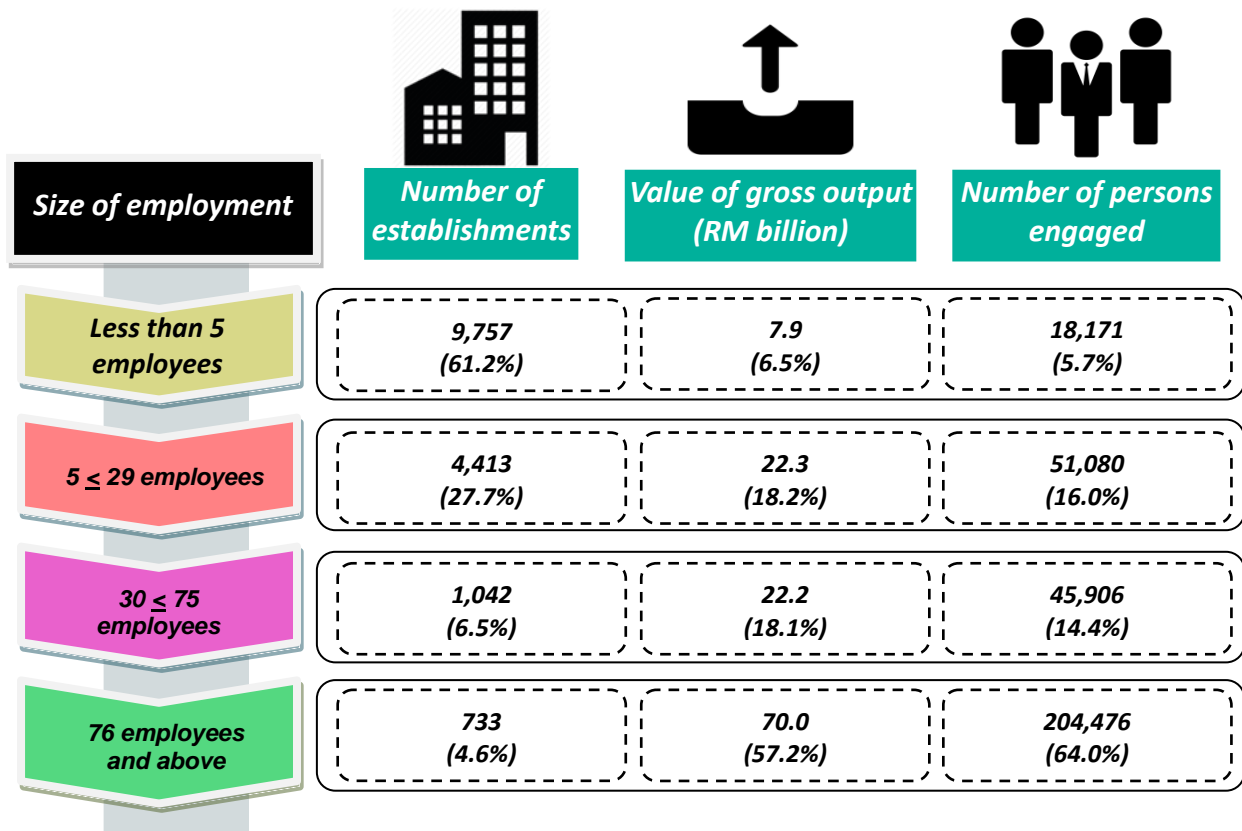


6.1 SIZE OF EMPLOYMENT

Establishments with employment size less than 5 employees posted the highest number with 9,757 establishments or 61.2 per cent. Although the total number of establishments with this size of employment was the largest, the contribution to value of gross output and number of persons engaged were only 6.5 per cent and 5.7 per cent respectively as shown in **Exhibit 7**. On the other hand, large establishments with 76 employees and above (constituted 734 establishments), contributed 57.2 per cent of gross output value and 64.0 per cent of total number of persons engaged.

SUMMARY OF FINDINGS

Exhibit 7: Statistics by Size of Employment of Financial Services, 2015



6.2 QUALIFICATION OF EMPLOYEES

Employees with qualification of diploma were the dominant in the financial services with 103,544 persons or 32.4 per cent as illustrated in **Exhibit 8**. It was followed by bachelor/advanced diploma or equivalent (88,841 persons; 27.8%) and SPM/SPM (V) or equivalent (64,162 persons; 20.1%). Analysis by sex showed that female workers outnumbered male workers with 51.6 per cent of the total number of persons engaged. Most of the workers in financial services were diploma holders with 48,909 persons or 32.4 per cent were male workers and 54,635 persons or 31.6 per cent were female.

SUMMARY OF FINDINGS

Exhibit 8: Number of Persons Engaged in Financial Services by Qualification and Sex, 2015

	TOTAL	MALE	FEMALE
POSTGRADUATE	10,411 (3.3%)	5,319 (3.4%)	5,092 (3.1%)
BACHELOR/ ADVANCED DIPLOMA OR EQUIVALENT	88,841 (27.8%)	43,125 (27.9%)	45,716 (29.6%)
DIPLOMA	103,544 (32.4%)	48,909 (31.6%)	54,635 (35.3%)
STPM OR EQUIVALENT	23,500 (7.4%)	10,359 (6.7%)	13,141 (8.5%)
CERTIFICATES	22,212 (6.9%)	11,378 (7.4%)	10,834 (7.0%)
SPM/SPM(V)	64,162 (20.1%)	31,456 (20.3%)	32,706 (21.1%)
BELOW SPM/SPM(V)	6,963 (2.2%)	4,115 (2.7%)	2,848 (1.8%)

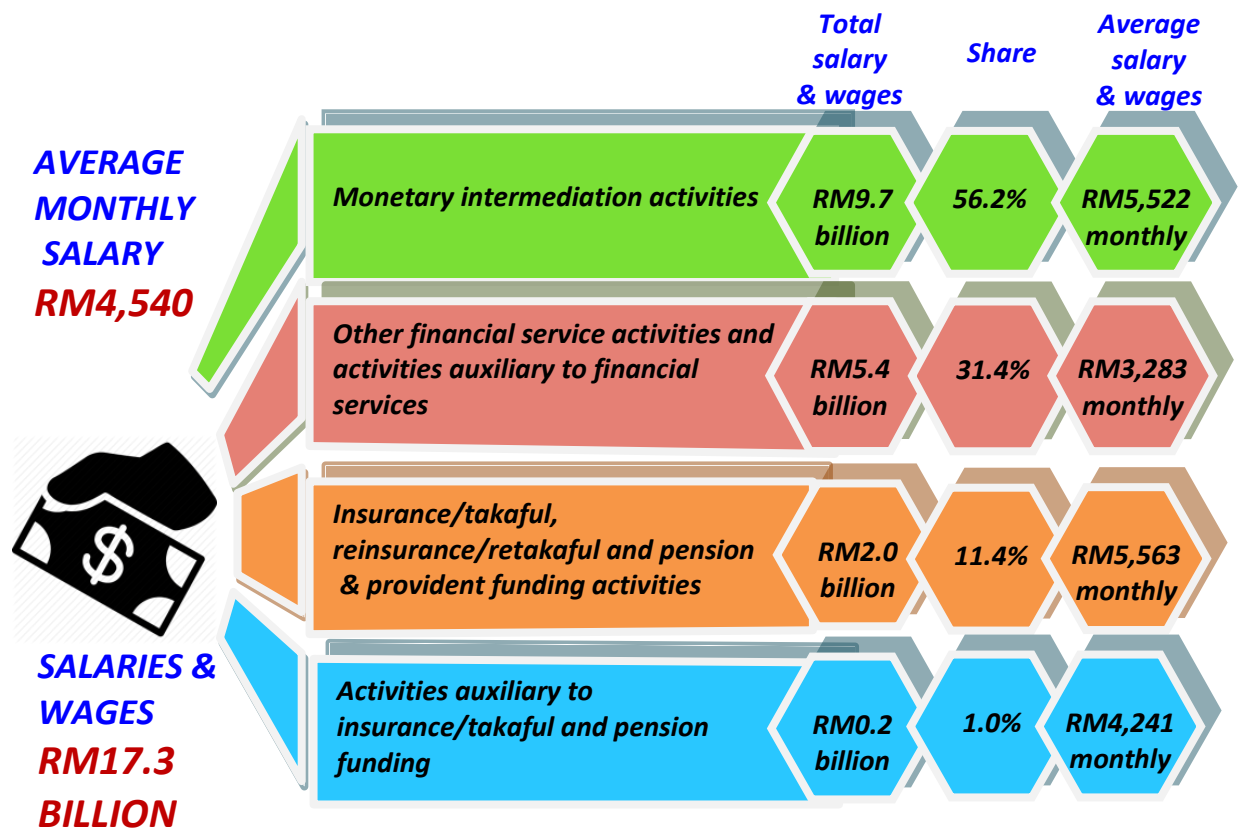
7. SALARIES & WAGES

Total salary & wages paid in 2015 was RM17.3 billion. **Exhibit 9** presents total and average monthly salary for these services by activities. Monetary intermediation activities recorded the highest salaries & wages paid of RM9.7 billion or 56.2 per cent. This was followed by other monetary intermediation and activities auxiliary to finance (RM5.4 billion; 31.4%), insurance/takaful, reinsurance/retakaful and pension & provident funding activities (RM2.0 billion; 11.4%) and other activities auxiliary to insurance/takaful, reinsurance/retakaful and pension funding (RM0.2 billion; 1.0%).

SUMMARY OF FINDINGS

The average salaries & wages of financial services recorded of RM4,540 per month. Activities of insurance/takaful, reinsurance/retakaful and pension & provident funding activities recorded the highest average monthly salary of RM5,563 per month. This was followed by monetary intermediation activities (RM5,522 per month), other activities auxiliary to insurance/takaful and pension funding (RM4,241 per month) and other financial service activities and activities auxiliary to financial services (RM3,283 per month).

Exhibit 9: Salaries & Wages and Average Monthly Salary of Financial Services by Activities, 2015

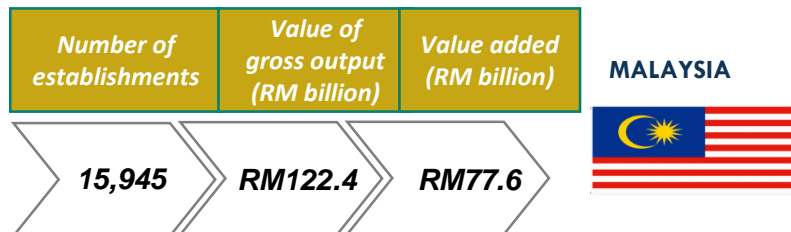
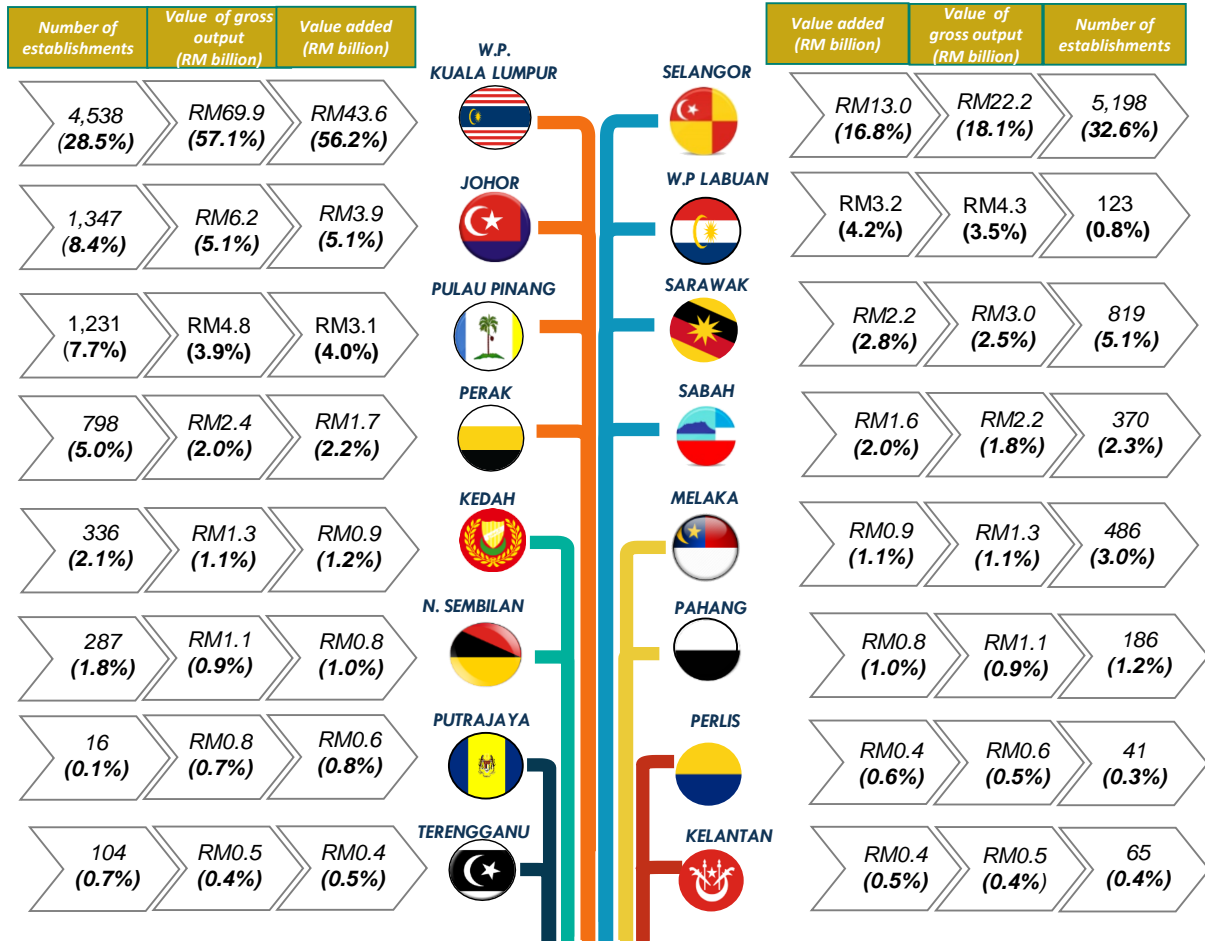


8. PERFORMANCE BY STATE

The highest number of establishment was registered in Selangor with 5,198 establishments (32.6%). This was followed by W.P. Kuala Lumpur (4,538 establishments; 28.5%) and Johor (1,347 establishments; 8.4%). Value of gross output for W.P. Kuala Lumpur recorded the highest value of RM69.9 billion (57.1%), followed by Selangor (RM22.2 billion; 18.2%) and Johor (RM6.2 billion; 5.1%) as shown in **Exhibit 10**. In line with the performance of the value of gross output, W.P. Kuala Lumpur showed the highest value added with RM43.6 billion (56.3%), followed by Selangor (RM13.0 billion; 16.8%) and Johor (RM3.9 billion; 5.1%).

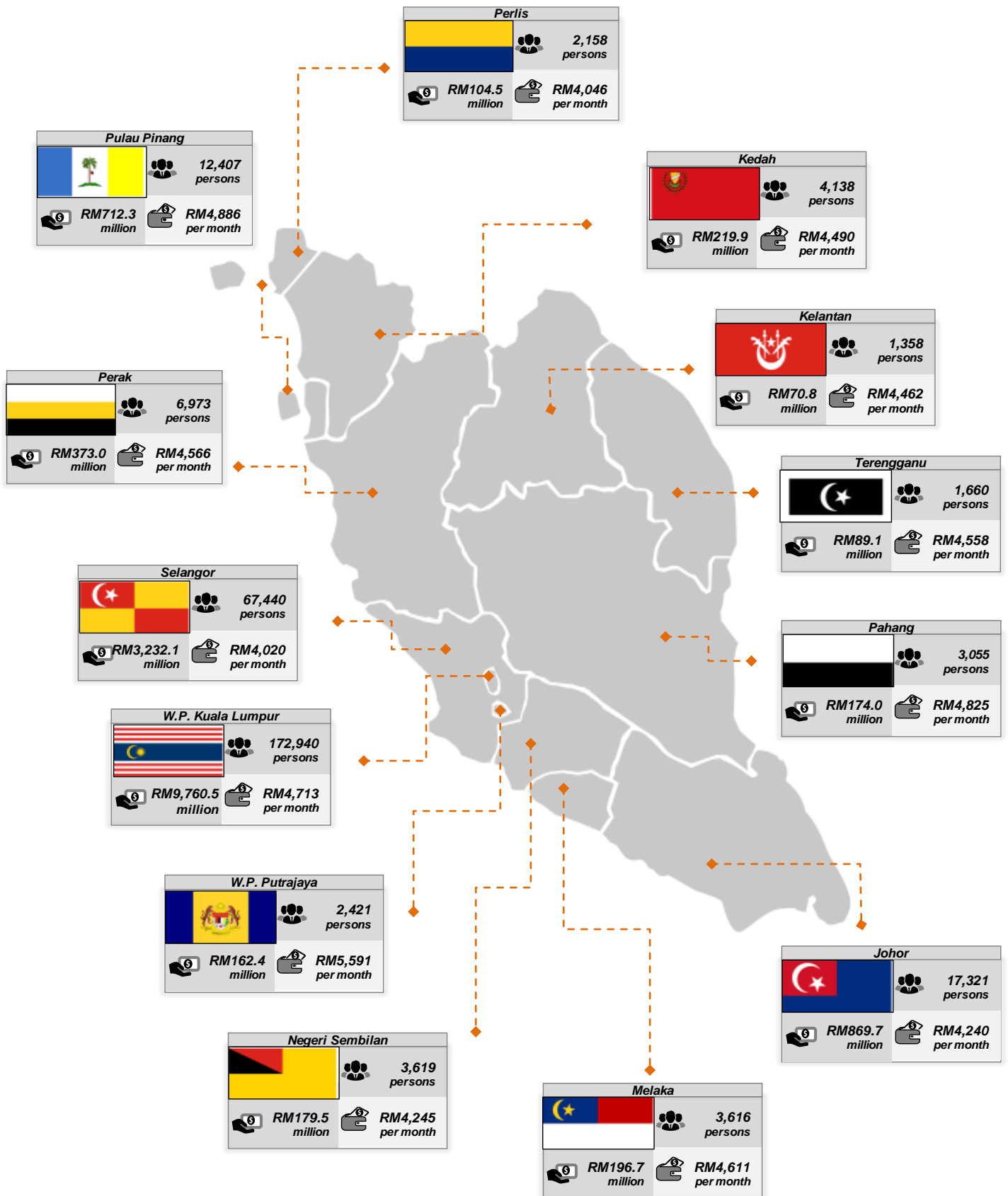
SUMMARY OF FINDINGS

Exhibit 10: Number of Establishments, Value of Gross Output and Value Added of Financial Services by States, 2015

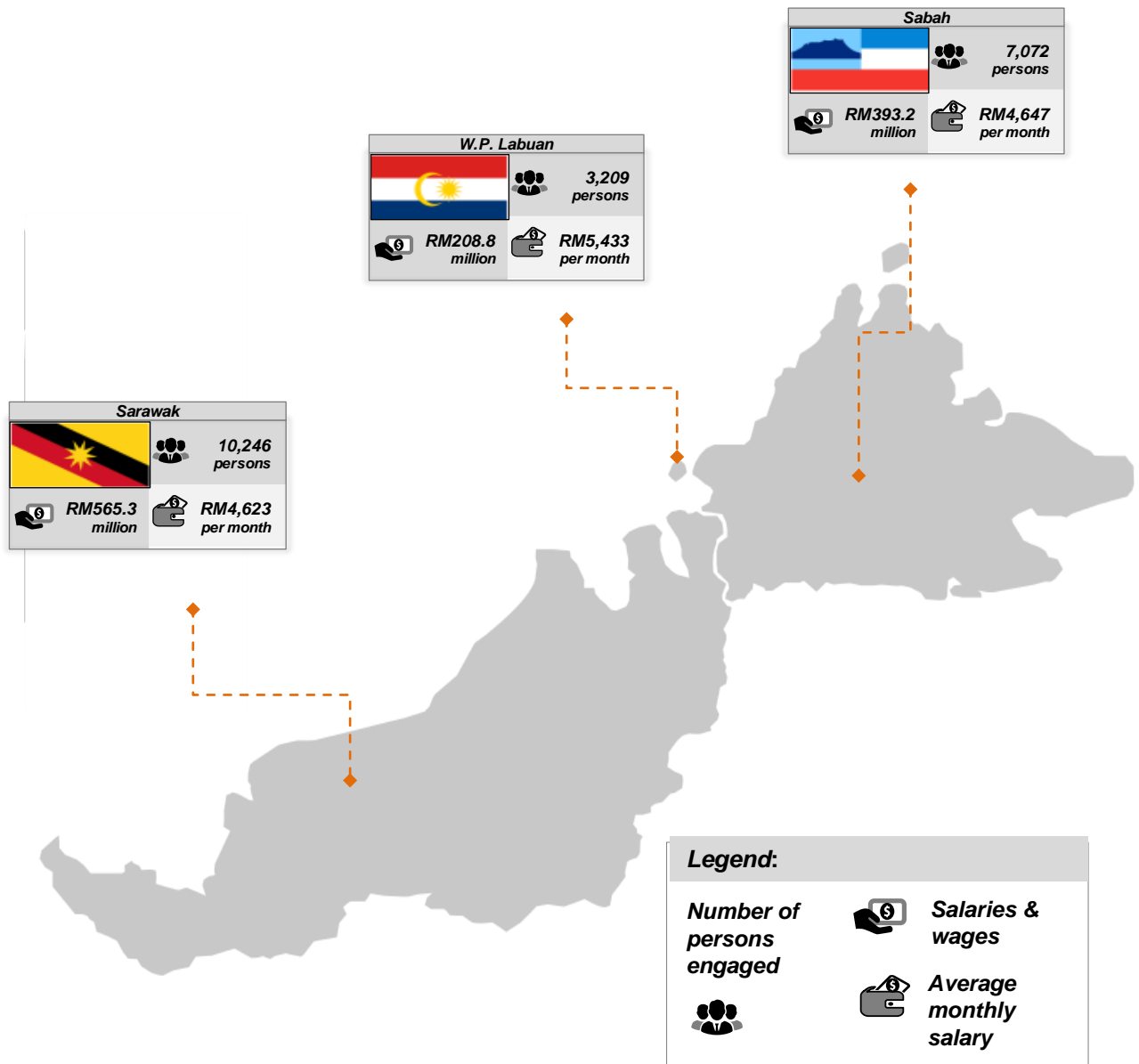


SUMMARY OF FINDINGS

Exhibit 11: Key Statistics of Financial Services by States, 2015



SUMMARY OF FINDINGS



W.P. Kuala Lumpur also recorded the highest number of person engaged for financial services with 172,940 persons and share of 54.1 per cent. This was followed by Selangor 67,440 persons (21.1%) and Johor 17,321 persons (5.4%). Salaries & wages paid was the highest in W.P. Kuala Lumpur RM9.7 billion with average monthly salary of RM4,713, followed by Selangor (RM3.2 billion; RM4,019 per month) and Johor (RM0.9 billion; RM4,240 per month) as shown at **Exhibit 11**.

SUMMARY OF FINDINGS

9. WOMEN-OWNED ESTABLISHMENTS

In 2015, there were 133 women-owned establishments with the share of 0.83 per cent of the total establishments in financial services. All of these establishments were in other financial service activities and activities auxiliary to financial services. These women-owned establishments had contributed value added of RM20.1 million, engaged a total of 439 employees and disbursed RM5.4 million salaries & wages. (**Exhibit 12**).

Exhibit 12: Key Statistics of Women-owned Establishments of Financial Services, 2015





BAHAGIAN 2

PART 2

**NOTA
TEKNIKAL**

*TECHNICAL
NOTES*

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1. Skop dan liputan

Banci ini meliputi pertubuhan berdaftar yang terlibat dalam perkhidmatan kewangan yang merangkumi aktiviti utama berikut:

- i. Aktiviti perantaraan kewangan;
- ii. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan;
- iii. Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan
- iv. Aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

Keseluruhan liputan banci bagi subsektor perkhidmatan Kewangan adalah terdiri daripada 52 industri di peringkat 5-digit mengikut Piawai Klasifikasi Industri Malaysia (MSIC), 2008. Senarai lengkap industri yang diliputi ditunjukkan di Lampiran.

2. Sumber rangka

Rangka pertubuhan yang diliputi oleh banci ini diperoleh daripada agensi seperti, Suruhanjaya Syarikat Malaysia (SSM), Pihak Berkuasa Tempatan (PBT), Jabatan Pendaftaran Pertubuhan Malaysia (JPPM), Suruhanjaya Koperasi Malaysia (SKM), Kementerian Kesejahteraan Bandar, Perumahan dan Kerajaan Tempatan (KPKT), Bursa Malaysia, Bank Negara Malaysia (BNM), Lembaga Perkhidmatan Kewangan Labuan (LFSA) dan sumber-sumber lain.

Rangka dikemaskini setiap tahun untuk mengambil kira pertubuhan baru dan sebarang perubahan dalam status pertubuhan seperti tutup, tidak beroperasi, perubahan jenis aktiviti atau alamat pos untuk memastikan maklumat yang terdapat di dalam rangka adalah yang paling terkini.

3. Jenis aktiviti perniagaan

Jenis aktiviti perniagaan merujuk kepada aktiviti utama dan sekunder. Aktiviti utama merujuk kepada aktiviti yang mana pertubuhan menggunakan sebahagian besar daripada sumbernya atau yang memberikan sumbangan besar dari segi pendapatan. Aktiviti sekunder didefinisikan sebagai aktiviti

sampingan kepada aktiviti utama. Klasifikasi industri bagi pertubuhan adalah mengikut aktiviti utamanya berdasarkan

kepada **Piawaian Klasifikasi Industri Malaysia (MSIC), 2008 Ver.1.0**. MSIC 2008 adalah selaras dengan Klasifikasi Standard Perindustrian Antarabangsa bagi Semua Aktiviti Ekonomi (ISIC), semakan ke-4 pertubuhan Bangsa-Bangsa Bersatu dengan pengubahsuaian untuk keperluan tempatan.

4. Konsep dan definisi

Definisi perkhidmatan kewangan yang diguna pakai dalam penerbitan ini berasaskan kepada Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Ver 1.0:

Perkhidmatan kewangan adalah meliputi aktiviti perantaraan kewangan; aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan aktiviti sokongan kepada insurans/takaful dan tabungan pencen.

i. Aktiviti perantaraan kewangan

Kumpulan ini termasuk perolehan tabung dalam bentuk deposit boleh pindah, contoh tabung yang telah ditetapkan dalam bentuk wang dan diperoleh atas dasar harian dan di mana selain daripada urusan perbankan pusat, diperoleh daripada sumber bukan kewangan.

ii. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan

Kumpulan ini termasuk; aktiviti syarikat pemegang iaitu unit yang memegang aset (memiliki tahap pengawalan ekuiti) kumpulan koperasi anak syarikat dan yang mana aktiviti utamanya memiliki kumpulan itu. Syarikat pemegang dalam kumpulan ini tidak menyediakan perkhidmatan lain kepada perniagaan yang mana ekuitinya dipegang, iaitu ia tidak mentadbir atau mengurus unit lain; termasuk entiti sah yang disusun untuk mengumpulkan sekuriti atau aset kewangan

lain, tanpa menguruskan, bagi pihak pemegang saham atau benefisiari. Portfolio tersebut diperincikan untuk mencapai ciri ciri pelaburan tertentu seperti kepelbagaian, risiko, kadar pulangan, dan ketidaktentuan harga. Entiti ini mendapat faedah, dividen, dan pendapatan harta lain, tetapi sedikit atau tiada pekerjaan dan tiada pendapatan daripada jualan perkhidmatan; termasuk aktiviti perkhidmatan kewangan selain daripada yang diuruskan oleh institusi kewangan; termasuk pembekalan tempat pasaran fizikal atau elektronik bagi tujuan memudahkan belian dan jualan stok, tawaran stok, bon atau kontrak komoditi; termasuk portfolio dan aktiviti pengurusan tabung berasaskan bayaran atau kontrak, untuk individu, perniagaan dan lain-lain.

iii. Aktiviti insurans/takaful, insurans/takaful semula dan tabung pencen & hemat

Kumpulan ini termasuk anuiti menaja jamin dan sijil insurans polisi/takaful dan melaburkan premium/sumbangan untuk membina portfolio aset kewangan bagi tujuan tuntutan masa hadapan. Termasuk juga peruntukan insurans/takaful langsung dan insurans/takaful semula;

termasuk insurans hayat/takaful keluarga dan insurans semula hayat/takaful semula keluarga dengan atau tanpa elemen simpanan yang kukuh dan insurans bukan-hayat/takaful bukan keluarga lain;

termasuk aktiviti pengadaian semua atau sebahagian risiko yang berkait dengan insurans polisi/takaful sijil sedia ada yang pada asalnya ditaja jamin oleh pembawa insurans/ takaful lain;

termasuk entiti sah (spt. tabung, pelan dan/atau program) diatur untuk menyediakan faedah pendapatan persaraan khusus untuk pekerja penganjur atau ahli. Ini termasuk pelan pencen dengan faedah tertentu, serta pelan individu di mana faedah ditarifkan sebagai sumbangan ahli.

iv. Aktiviti sokongan kepada insurans/takaful dan tabungan pencen

Kumpulan ini termasuk bertindak sebagai ejen (spt. Broker) dalam jualan anuiti dan polisi insurans/takaful atau menyediakan faedah pekerja lain dan insurans/takaful dan perkhidmatan persaraan yang berkaitan seperti penyesuaian tuntutan dan pentadbiran pihak ketiga.

5. Unit melapor

Bilangan pertubuhan yang dilaporkan dalam penerbitan ini berbeza dengan data awalan yang diterbitkan dalam penerbitan Banci Ekonomi 2016 Statistik Pertubuhan. Perbezaan ini disebabkan oleh analisis terkini status cawangan, pengelasan industri dan status operasi pertubuhan.

Banci ini dilaksanakan dengan menggunakan pendekatan pertubuhan. Pertubuhan ditakrifkan sebagai "satu unit ekonomi yang bergiat di bawah satu hak milik atau penguasaan tunggal, iaitu di bawah satu entiti yang sah. Ia menjalankan satu jenis aktiviti ekonomi utama di satu tempat/lokasi fizikal". Setiap pertubuhan diberikan klasifikasi industri yang berbeza berdasarkan aktiviti utamanya dan bukannya mengikut aktiviti syarikat induk. Setiap cawangan daripada organisasi yang mempunyai beberapa cawangan di lokasi yang berbeza dari segi konsep dianggap sebagai pertubuhan yang berlainan. Pertubuhan berkenaan diminta memberikan penyata yang berasingan bagi setiap kegiatannya dari segi nilai. Walau bagaimanapun, dari segi praktis akaun biasanya disediakan secara berpusat kerana kesukaran untuk memperoleh data yang berasingan bagi setiap unit atau cawangan. Entiti atau 'enterprise' ini akan dianggap sebagai satu unit pelapor dan dibenarkan mengemukakan soal selidik yang menggabungkan semua unit atau cawangannya.

6. Nilai output kasar

Nilai output kasar ditakrifkan dengan memasukkan perkara berikut:

a) Perkhidmatan perantaraan kewangan

Output bagi perantaraan kewangan meliputi pendapatan FISIM dan pendapatan berasaskan yuran

$$\begin{aligned}\text{Output} &= \text{FISIM ke atas pinjaman} + \text{FISIM ke atas deposit} \\ &= (rL - rr)yL + (rr - rD)yD\end{aligned}$$

Di mana,

yL = Jumlah pinjaman

yD = Jumlah deposit

rL = Kadar faedah bagi pinjaman

rD = Kadar faedah bagi deposit

rR = Kadar rujukan

*Nota:

FISIM - Perkhidmatan perantaraan kewangan yang diukur secara tidak langsung

b) Insurans/takaful

Pendapatan premium

+ Pendapatan pelaburan (premium tambahan)

- Tuntutan dibayar

c) Lain-lain aktiviti kewangan

Pendapatan daripada perkhidmatan yang diberikan

- + Perkhidmatan pengurusan
- + Komisen dan pembrokeran yang diterima
- + Pendapatan daripada sewa yang diterima kecuali tanah
- + Perbelanjaan penyelidikan dan pembangunan (dalaman)
- + Perbelanjaan modal ke atas pembinaan sendiri
- + Pendapatan operasi lain
- + Bayaran dan caj perkhidmatan (nilai yang dipungut)
- + Semua output lain (seperti pendapatan yang diterima kerana membaiki peralatan / mesin pertubuhan lain dan lain-lain)

7. Nilai input perantaraan

Bermula tahun 2012, perbelanjaan penyelidikan dan pembangunan telah dikeluarkan daripada pengiraan input perantaraan dan diambilkira sebagai perbelanjaan harta selaras dengan penggunaan *Recommendation of System of National Accounts (SNA) 2008*. Nilai input perantaraan ditakrifkan dengan memasukkan perkara berikut:

- Nilai bahan dan bekalan yang digunakan (termasuk bayaran pengangkutan, cukai dan duti yang dibayar)
- + Kos kerja perkhidmatan yang dibuat oleh orang lain
- + Kuasa elektrik dan air yang dibeli
- + Nilai bahan pembakar, pelincir dan air yang digunakan
- + Stok akhir (barangan)
- + Stok awal (barangan)
- + semua kos input lain yang digunakan (seperti; percetakan, pembelian perkhidmatan pengangkutan, perbelanjaan perjalanan, hiburan, pengiklanan, bayaran guaman, bayaran pos, bayaran pengurusan, bayaran sewaan dan lain-lain)
- + Bayaran kepada pengarah tidak bekerja kerana kehadiran mereka dalam mesyuarat Lembaga Pengarah
- + Nilai pakaian percuma yang disediakan
- + Kos latihan kepada pekerja
- + Bayaran kepada pertubuhan lain yang membekalkan pekerja

8. Nilai ditambah

Nilai ditambah adalah tambahan kepada nilai barangan dan perkhidmatan yang dikeluarkan oleh sesebuah pertubuhan. Nilai ditambah diperoleh daripada perbezaan antara nilai output kasar dengan nilai input perantaraan.

9. Bilangan pekerja

Bilangan pekerja dalam sesebuah pertubuhan merujuk kepada bilangan orang yang bekerja pada bulan Disember atau pada tempoh pembayaran gaji terakhir tahun rujukan. Ia termasuk pekerja bergaji (tetap/sambilan), pemilik yang bekerja, rakan niaga yang aktif dan pekerja keluarga tidak bergaji. Mereka yang sedang bercuti dimasukkan juga

- i. Pemilik yang bekerja dan rakan niaga yang aktif**
Kategori ini merujuk kepada semua pemilik perseorangan dan rakan niaga, sambilan atau sepenuh masa, yang bekerja dengan aktif dalam pertubuhan. Justeru itu, ia tidak termasuk rakan niaga yang tidak aktif.
- ii. Pekerja keluarga tidak bergaji**
Kategori ini meliputi semua ahli isi rumah pemilik pertubuhan yang melaksanakan kerja tertentu (sepenuh masa atau sambilan) dan bekerja sekurang-kurangnya satu pertiga daripada waktu bekerja biasa yang diamalkan oleh pertubuhan berkenaan tanpa mendapat bayaran secara tetap sama ada dalam bentuk wang tunai atau mata benda bagi kerja yang dilakukan. Biasanya pekerja berkenaan mendapat makanan, tempat tinggal dan bantuan lain sebagai sebahagian daripada ahli isi rumah pemilik dan terus mendapatnya sama ada ia bekerja atau tidak di dalam pertubuhan itu.
- iii. Pekerja sepenuh masa**
Ia merujuk kepada semua pekerja bergaji yang bekerja sekurang-kurangnya 6 jam sehari dan 20 hari sebulan.
- iv. Pekerja sambilan**
Ia merujuk kepada semua pekerja bergaji yang bekerja kurang daripada 6 jam sehari dan/ atau kurang daripada 20 hari sebulan.

10. Kategori kemahiran

Kategori kemahiran telah dikelaskan berdasarkan Piawaian Pengkelasan Pekerjaan Malaysia (MASCO) 2013 adalah seperti berikut:

i) **Pekerja mahir**

Pengurus, profesional, penyelidik serta juruteknik dan profesional bersekutu

ii) **Pekerja separuh mahir**

Pekerja sokongan perkeranian, perkhidmatan & jualan, kemahiran & pertukangan yang berkaitan serta operator mesin, loji dan pemasang: dan

iii) **Pekerjaan kurang mahir**

Pekerjaan asas

11. Nilai harta tetap

Harta tetap meliputi semua barangan, baru atau terpakai, ketara atau tidak ketara yang mempunyai hayat produktif lebih daripada setahun. Ia termasuk tanah, bangunan dan struktur, alat pengangkutan, komputer dan peralatan periferal, perisian komputer, peralatan mesin dan lain-lain, serta perabot dan pemasangan lain. Nilai harta pembuka dan penutup bagi tahun rujukan 2015 adalah berasaskan nilai buku akaun. Pembelian, pindaan dan pembaikan besar atau perbelanjaan modal pada tahun berkenaan dikira pada nilai sebenar yang dibayar. Nilai aset yang dijual dalam tahun semasa juga dikira pada nilai sebenar.

12. Pembundaran

Jumlah komponen mungkin berbeza dengan jumlah besar dalam jadual penerbitan disebabkan oleh pembundaran.

13. Singkatan dan simbol

-	: tiada
%	: peratus
&	: dan
>	: lebih daripada
<	: kurang daripada
}	: digabungkan
RM	: Ringgit Malaysia
dll.	: dan lain-lain
spt.	: seperti
t.t.t.l.	: tidak terkelas di tempat lain
W.P.	: Wilayah Persekutuan

1. Scope and coverage

The census cover all registered establishments engaged in the financial services which included main activities as follows:

- i. Monetary intermediation activities;
- ii. Other financial service activities and activities auxiliary to financial services;
- iii. Insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and
- iv. Activities auxiliary to insurance/takaful and pension funding.

Overall coverage of the census for financial services subsector is 52 industries at 5-digit level under the Malaysia Standard Industrial Classification (MSIC), 2008. The complete industry lists is shown in Appendix.

2. Source of frame

The main source of information for the establishment frame is obtained from The Companies Commission of Malaysia (SSM), Local Authorities (PBT), The Registry of Societies of Malaysia (ROS), Cooperative Commission of Malaysia (CCM), Ministry of Urban Wellbeing, Housing and Local Government (KPKT), Bursa Malaysia, Bank Negara Malaysia (BNM), Labuan Financial Services Authority (LFSA) and other source.

The frame is updated annually to take into account new establishments and to record any changes in the status of the establishments such as closed down, not in operation, changes in activities and location or postal addresses to make sure the information in the frame is the latest update.

3. Type of business activity

The type of business activity refers to both the principal and secondary activities. The principal activity refers to the activity to which the establishment devoted most of its resources or to which it derived most of its income. Secondary activities are defined as those incidental or ancillary to the principal activity. The classification of the industry of the establishment is based on its principal activity and is in accordance with **Malaysia Standard Industrial Classification (MSIC), 2008 Ver.1.0**. The MSIC 2008 conforms to the International Standard

Industrial Classification of All Economic Activities (ISIC) Revision 4, United Nations, with modifications to suit local conditions.

4. Concepts and definitions

The definition of financial services adopted in this publication are based on the recommendations of the Malaysia Standard Industrial Classification (MSIC) 2008 Ver. 1.0:

The financial services include monetary intermediation activities; other financial service activities and activities auxiliary to financial services; insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and activities auxiliary to insurance/takaful and pension funding.

i. Monetary intermediation activities

This group includes the obtaining of funds in the form of transferable deposits, i.e. funds that are fixed in money terms, and obtained on a day-to-day basis and, apart from central banking, obtained from non-financial sources.

ii. Other financial service activities and activities auxiliary to financial services

This group includes the activities of holding companies, i.e. units that hold the assets (owning controlling-levels of equity) of a group of subsidiary corporations and whose principal activity is owning the group. The holding companies in this group do not provide any other service to the businesses in which the equity is held, i.e. they do not administer or manage other units; includes legal entities organised to pool securities or other financial assets, without managing, on behalf of shareholders or beneficiaries. The portfolios are customised to achieve specific investment characteristics, such as diversification, risk, rate of return, and price volatility. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services;

Includes financial service activities other than those conducted by monetary institutions; includes the furnishing of physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds or commodity contracts; includes portfolio and fund management activities on a fee or contract basis, for individuals, businesses and others.

iii. Insurance/takaful, reinsurance/retakaful and pension & provident funding activities

This group includes the underwriting annuities and insurance policies/takaful certificates and investing premiums/ contributions to build up a portfolio of financial assets to be used against future claims; provision of direct insurance/takaful and reinsurance/retakaful are included;

includes life insurance/family takaful and life reinsurance/family retakaful with or without a substantial savings element and other non-life insurance/ non-family takaful;

includes the activities of assuming all or part of the risk associated with existing insurance policies/ takaful certificates originally underwritten by other insurance/ takaful carriers;

includes legal entities (i.e. funds, plans and/ or programmed) organised to provide retirement income benefits exclusively for the sponsor's employees or members. This includes pension plans with defined benefits, as well as individual plans where benefits are simply defined through the member's contribution.

iv. Activities auxiliary to insurance/takaful and pension funding

Includes acting as agents (i.e. brokers) in selling annuities and insurance policies/takaful certificates or providing other employee benefits and insurance/takaful and pension related services such as claims adjustment and third party administration.

5. Reporting unit

The number of establishments reported in this publication was different from preliminary data published in the Economic Census 2016 Establishment Statistics. The difference was due to the latest analysis of branches status, reclassification of industry and operational status of the establishments.

The census was conducted on an establishment basis. An establishment is defined as 'an economic unit that engaged in one activity, under a single legal entity and operating in a single physical location'. Each establishment was assigned an industry classification based on its principal activity and not that of its parent company. An establishment operating in more than one location was required to file a separate report for each store, factory or shop. Thus, conceptually, for a multi-activity entity, units engaged in separate activities in the same location constituted distinct establishments. Similarly, each branch of a multi-branch entity at a different location was conceptually a different establishment. However, if in practice, the accounts were centrally kept such that it was not possible to obtain separate data for each individual unit or branch, that entity was treated as a single reporting unit and allowed to submit a consolidated return covering all the units or branches.

6. Value of gross output

The value of gross output is defined to include the following elements:

a) Financial intermediation services

The output for financial intermediation including FISIM income and fee-based income

$$\begin{aligned} \text{Output} &= \text{FISIM on loans} + \text{FISIM on deposits} \\ &= (r_L - r_r)y_L + (r_r - r_D)y_D \end{aligned}$$

Where,

y_L = Total loans

y_D = Total deposits

r_L = Interest rate on loans

r_D = Interest rate on deposits

r_R = Reference rate

*Note:

FISIM - Financial intermediation services indirectly measured

b) Insurance/takaful

Premium income

+ Investment income (premiums supplement)

- Claims paid

c) Other financial activities

Income from services rendered

+ Management services

+ Commission and brokerage earned

+ Rental Income received expect land rental

+ Research and development expenditure (in-house)

+ Capital expenditure on own construction

+ Value of service tax / serviced charges.

+ All other output (such as amount received for repairs and maintenance carried out on other establishments' machinery and equipment, etc.)

7. Value of intermediate output

Effective 2012, research and development expenditure has been removed from calculation of intermediate input and treated as capital asset in line with the recommendation of System of National Accounts (SNA) 2008. The value of intermediate input is defined to include the following items

Value of materials and supplies consumed (including transport charges incurred and taxes and duties paid

- + Cost of industrial work done by others*
- + Cost of electricity and water purchased*
- + Value of fuels, lubricants and water consumed*
- + All other input costs (such as printing, purchase of transport services, traveling expenses, advertising, legal fees, postage, management fees, rental, etc.).*
- + Fees paid to non-working directors for their attendance at Board of Directors meeting.*
- + Value of free wearing apparel provided*
- + Staff training cost*
- + Payment to other establishment for providing workers*

8. Value added

Value added is increment to the value of commodities and services contributed by the establishment. Value added is derived as the difference between the value of gross output and the cost of input.

9. Number of persons engaged

Number of persons engaged in an establishment refers to the total number of persons working during December or the last pay period of the reference year. Included are employees (full-time/part-time), working proprietors, active business partners and unpaid family workers. Those temporarily away on leave are also included.

i. Working proprietors and active business partners

This category refers to all individual proprietors and partners, part time or full times, who are actively engaged in the work of the establishment. It therefore, excludes silent and inactive partners.

ii. Unpaid family workers

This category encompasses all persons (full-time or part-time) in the household of any of the owners of the establishment who perform a specified job and work for a minimum of one third of the normal working time of the establishment but do not receive regular payment either in cash or in kind for the work done. Such workers generally receive food, shelter and other support as part of the household of an owner but this would continue whether they worked in the establishment or not.

iii. Full-time employees

It refers to all paid workers who work for at least 6 hours a day and 20 days a month.

iv. Part-time employees

It refers to all paid workers who work for less than 6 hours a day/ or less than 20 days a month.

10. Category of skills

Category of skills has also been categorised according to Malaysia Standard Classification of Occupations 2013 (MASCO) as follow:

i) High-skilled workers

Managers, professionals, researcher and technician & associate professionals;

ii) Semi-skilled workers

Clerical support, service & sales, craft & related trades workers and plant and machine operators and assemblers; and

iii) Low-skilled workers

Elementary occupations

11. Value of fixed assets *It covers all goods, new or used, tangible or intangible that has a normal economic life span of more than one year. Included are land, buildings and structure, transport equipment, computer and peripheral equipment, other machinery equipment, computer software and furniture and fittings. Value of assets as at the beginning and end of 2015 was based on net book value. Purchases, alterations and major repairs or capital expenditure during the year were valued at actual costs incurred. Value of assets sold during the year refers to the realized value.*

12. Rounding *The sum of the component figures may not tally with the sub-total or total figures due to rounding.*

13. Abbreviation and symbol

-	:	<i>nil</i>
%	:	<i>per cent</i>
&	:	<i>and</i>
>	:	<i>more than</i>
<	:	<i>less than</i>
}	:	<i>combined</i>
<i>RM</i>	:	<i>Ringgit Malaysia</i>
<i>etc.</i>	:	<i>et cetera</i>
<i>i.e</i>	:	<i>that is</i>
<i>n.e.c</i>	:	<i>not elsewhere classified</i>
<i>W.P.</i>	:	<i>Federal Territory</i>

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BAHAGIAN 3

PART 3

**SENARAI
JADUAL**

*LIST OF
TABLES*

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Jadual 1.1: Perangkaan utama perkhidmatan kewangan, 2015*Table 1.1: Principal statistics of financial services, 2015*

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021

Jadual 1.2: Perangkaan utama perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.2: Principal statistics of financial services by activities, 2015

Aktiviti <i>Activities</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,572,521
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	68	572,118	162,519	409,599	3,309	168,417	85,272

Jadual 1.3: Perangkaan utama perkhidmatan kewangan mengikut negeri, 2015

Table 1.3: Principal statistics of financial services by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Johor	1,347	6,245,946	2,274,006	3,971,940	17,321	869,669	8,442,046
Kedah	336	1,311,108	389,813	921,295	4,138	219,864	675,142
Kelantan	65	485,768	120,538	365,230	1,358	70,844	96,133
Melaka	486	1,307,810	456,212	851,598	3,616	196,716	931,989
Negeri Sembilan	287	1,108,040	295,387	812,653	3,619	179,512	553,912
Pahang	186	1,102,866	313,995	788,871	3,055	174,035	294,449
Perak	798	2,421,198	720,324	1,700,875	6,973	372,958	1,328,051
Perlis	41	595,516	157,527	437,989	2,158	104,540	122,653
Pulau Pinang	1,231	4,770,203	1,701,078	3,069,126	12,407	712,254	3,540,977
Sabah	370	2,191,902	639,886	1,552,017	7,072	393,172	2,026,903
Sarawak	819	3,030,340	866,964	2,163,375	10,246	565,283	2,439,255
Selangor	5,198	22,235,021	9,220,749	13,014,273	67,440	3,232,113	78,587,624
Terengganu	104	537,975	153,675	384,299	1,660	89,092	1,323,914
W.P Kuala Lumpur	4,538	69,886,076	26,242,951	43,643,125	172,940	9,760,541	144,636,557
W.P Labuan	123	4,335,657	1,060,146	3,275,511	3,209	208,836	211,022
W.P Putrajaya	16	838,346	219,820	618,526	2,421	162,415	377,394

Jadual 1.4: Perangkaan utama perkhidmatan kewangan mengikut taraf sah, 2015

Table 1.4: Principal statistics of financial services by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Hak milik perseorangan <i>Individual proprietorship</i>	1,185	356,084	147,816	208,267	4,486	69,917	350,427
Perkongsian <i>Partnership</i>	228	92,696	18,192	74,504	1,183	15,645	20,170
Syarikat sendirian berhad <i>Private limited company</i>	10,600	18,638,177	7,793,689	10,844,488	81,682	2,941,319	97,381,808
Syarikat awam berhad <i>Public limited company</i>	3,257	99,941,188	35,984,371	63,956,818	203,074	12,484,340	130,359,171
Koperasi <i>Co-operative</i>	651	963,624	290,370	673,254	4,837	129,630	1,369,411
Perbadanan awam <i>Public corporation</i>	24	2,412,004	598,632	1,813,372	24,371	1,670,992	16,107,034

Jadual 1.5: Perangkaan utama perkhidmatan kewangan mengikut hak milik, 2015

Table 1.5: Principal statistics of financial services by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Residen Malaysia <i>Malaysian residents</i>	15,839	117,844,084	43,377,767	74,466,318	315,048	16,869,077	244,722,088
Bukan residen Malaysia <i>Non-Malaysian residents</i>	61	296,176	122,375	173,802	706	72,933	566,300
Hak milik bersama <i>Joint ownerships</i>	45	4,263,512	1,332,928	2,930,584	3,879	369,834	299,633

Jadual 1.6: Perangkaan utama perkhidmatan kewangan mengikut saiz output, 2015

Table 1.6: Principal statistics of financial services by size of output, 2015

Size output <i>Size of output</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>	
(RM '000)		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)	
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021	
Kurang daripada <i>Less than</i>	300	8,512	901,672	324,438	577,235	19,615	493,912	13,009,948
300 - < 3,000	3,000	4,019	3,917,461	1,459,032	2,458,429	30,707	1,165,413	50,172,728
3,000 - < 20,000	20,000	2,369	20,799,777	7,041,203	13,758,573	80,790	4,215,399	90,064,657
20,000 dan lebih <i>and above</i>		1,045	96,784,863	36,008,397	60,776,466	188,521	11,437,118	92,340,688

Jadual 1.7: Perangkaan utama perkhidmatan kewangan mengikut saiz pekerja, 2015

Table 1.7: Principal statistics of financial services by size of employment, 2015

Saiz pekerja <i>Size of employment</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>		
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)		
Jumlah/ Total	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021		
Kurang daripada <i>Less than</i>	5	9,757	7,960,068	3,852,322	4,107,745	18,171	543,642	88,597,087	
5	-	29	4,413	22,251,619	10,219,188	12,032,431	51,080	2,597,518	55,929,955
30	-	75	1,042	22,165,537	9,111,156	13,054,382	45,906	2,653,971	34,669,509
76	dan lebih <i>and above</i>	733	70,026,548	21,650,404	48,376,144	204,476	11,516,712	66,391,470	

Jadual 1.8: Perangkaan utama perkhidmatan kewangan mengikut saiz harta tetap, 2015

Table 1.8: Principal statistics of financial services by size of fixed assets, 2015

Saiz harta tetap <i>Size of fixed assets</i>		Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantara <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
(RM '000)			(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total		15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
Kurang daripada <i>Less than</i>	100	6,444	11,519,386	4,488,556	7,030,830	26,917	946,544	118,064
100	- < 200	1,027	1,768,717	777,485	991,232	5,940	241,541	149,061
200	- < 500	1,721	4,374,861	1,633,705	2,741,156	12,331	597,823	570,499
500	- < 1,000	1,460	6,452,861	2,091,208	4,361,653	17,094	1,037,955	1,052,572
1,000	- < 5,000	3,137	24,364,211	7,418,255	16,945,956	71,929	3,987,551	7,223,578
5000	- < 10,000	805	17,048,359	5,326,099	11,722,260	37,953	2,522,213	5,652,583
10000	- < 50,000	886	23,086,652	9,117,444	13,969,209	57,665	3,413,148	18,420,512
50000	- < 100,000	168	5,613,171	1,992,517	3,620,654	14,457	619,133	12,125,762
100000	- < 200,000	115	6,634,323	3,176,502	3,457,821	16,260	727,468	16,644,812
200000	dan lebih and above	182	21,541,231	8,811,299	12,729,932	59,087	3,218,466	183,630,578

Jadual 1.9: Bilangan pekerja perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.9: Number of persons engaged in financial services by activities, 2015

Keterangan kumpulan <i>Group description</i>	Bilangan pertubuhan <i>Number of establishments</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			
		Jumlah <i>Total</i>	Pemilik yang bekerja, rakan niaga yang aktif dan pekerja keluarga tidak bergaji <i>Working proprietors, active business partners and unpaid family workers</i>	Pekerja sepenuh masa <i>Full-time employees</i>	Pekerja sambilan <i>Part-time employees</i>
Jumlah/ Total	15,945	319,633	1,873	315,921	1,839
59 Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,257	146,837	-	146,832	5
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	13,528	139,858	1,873	136,869	1,116
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	92	29,629	-	28,929	700
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	68	3,309	-	3,291	18

Jadual 1.10: Bilangan pekerja dan gaji & upah perkhidmatan kewangan mengikut kategori pekerja, 2015
 Table 1.10: Number of persons engaged and salaries & wages in financial services by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	319,633	154,661	164,972	17,311,843
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,873	1,634	239	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,614	1,409	205	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	225	34	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	315,921	152,196	163,725	17,267,499
Pengurus <i>Managers</i>	38,387	25,114	13,273	4,496,649
Profesional <i>Professionals</i>	71,985	32,415	39,570	6,825,254
Profesional <i>Professionals</i>	70,118	31,362	38,756	6,688,257
Penyelidik <i>Researchers</i>	1,867	1,053	814	136,997
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	27,336	12,797	14,539	1,562,125
Pekerja sokongan perkeranian <i>Clerical support workers</i>	122,354	51,311	71,043	3,131,020
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	28,722	14,948	13,774	706,819
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,502	2,054	448	56,560
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,407	1,699	708	50,716
Pekerjaan asas <i>Elementary occupations</i>	22,228	11,858	10,370	438,357
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,839	831	1,008	44,344

Jadual 1.11: Bilangan pekerja perkhidmatan kewangan mengikut kewarganegaraan dan kategori pekerja, 2015
Table 1.11: Number of persons engaged in financial services by citizenships and category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>		
	Jumlah <i>Total</i>	Warganegara <i>Citizen</i>	Bukan Warganegara <i>Non-citizen</i>
Jumlah/ Total	319,633	318,159	1,474
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,873	1,873	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,614	1,614	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	259	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	315,921	314,455	1,466
Pengurus <i>Managers</i>	38,387	38,135	252
Profesional <i>Professionals</i>	71,985	71,695	290
Profesional <i>Professionals</i>	70,118	69,838	280
Penyelidik <i>Researchers</i>	1,867	1,857	10
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	27,336	27,325	11
Pekerja sokongan perkeranian <i>Clerical support workers</i>	122,354	122,304	50
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	28,722	28,702	20
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,502	2,491	11
Operator mesin, loji dan pemasangan <i>Plant and machine operators and assemblers</i>	2,407	2,405	2
Pekerjaan asas <i>Elementary occupations</i>	22,228	21,398	830
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,839	1,831	8

Jadual 1.12: Bilangan pekerja bergaji sepenuh masa perkhidmatan kewangan mengikut kategori kemahiran pekerja dan aktiviti, 2015
 Table 1.12: Number of paid full-time employees of financial services by category of skilled workers and activities, 2015

Negeri/ States	Mahir/ High-Skilled*		Separa Mahir/ Semi-Skilled**		Kurang Mahir/ Low-Skilled***	
	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
Jumlah/ Total	137,708	12,884,028	155,985	3,945,115	22,228	438,357
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	64,786	7,369,297	80,270	2,321,032	1,776	38,608
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	55,671	3,740,395	61,135	1,296,061	20,063	387,173
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	15,667	1,647,043	12,944	288,813	318	11,245
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	1,584	127,292	1,636	39,209	71	1,330

* Termasuk pengurusan & profesional dan juruteknik & profesional bersekutu / Includes managers & professionals and technicians & associate professionals

** Termasuk pekerja sokongan perkeranian, pekerja perkhidmatan & jualan, pekerja kemahiran & pekerja pertukangan yang berkaitan dan operator mesin & loji pemasangan.
 Includes clerical support workers, service & sale workers, craft & related trades workers and plant & machine operators & assemblers

*** Termasuk pekerjaan asas / Includes elementary occupations

Jadual 1.13: Bilangan pekerja perkhidmatan kewangan mengikut jantina dan kelulusan, 2015
Table 1.13: Number of persons engaged in financial services by sex and qualifications, 2015

Kelulusan <i>Qualifications</i>	Jumlah pekerja <i>Total employment</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji terakhir <i>Number of persons engaged during December or the last pay period</i>	
		Lelaki <i>Male</i>	Wanita <i>Female</i>
Jumlah/ Total	319,633	154,661	164,972
Pascasiswazah <i>Postgraduate</i>	10,411	5,319	5,092
Ijazah sarjana muda/ diploma lanjutan atau yang setaraf <i>Bachelor/ Advanced diploma or equivalent</i>	88,841	43,125	45,716
Diploma <i>Diploma</i>	103,544	48,909	54,635
STPM atau yang setaraf <i>STPM or equivalent</i>	23,500	10,359	13,141
Sijil <i>Certificate</i>	22,212	11,378	10,834
SPM/ SPM (V) atau yang setaraf <i>SPM/ SPM (V) or equivalent</i>	64,162	31,456	32,706
Di bawah taraf kelulusan SPM/ SPM (V) <i>Below SPM/ SPM (V) qualification</i>	6,963	4,115	2,848

Jadual 1.14: Bilangan pekerja perkhidmatan kewangan mengikut kelulusan dan aktiviti, 2015

Table 1.14: Number of persons engaged in financial services by qualifications and activities, 2015

Aktiviti/ Activities	Pascasiswazah Postgraduate	Ijazah sarjana Muda/ Diploma lanjutan atau yang setaraf Bachelor/ Advanced Diploma or equivalent	Diploma Diploma	STPM atau yang setaraf STPM or equivalent	Sijil Certificate	SPM/ SPM (V) atau yang setaraf SPM/ SPM (V) or equivalent	Di bawah taraf kelulusan SPM/ SPM (V) Below SPM/ SPM (V) qualification
Jumlah/ Total	10,411	88,841	103,544	23,500	22,212	64,162	6,963
Aktiviti perantaraan kewangan Monetary intermediation activities	4,759	37,634	58,250	12,870	9,393	22,457	1,474
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan Other financial service activities and activities auxiliary to financial services	4,321	39,062	34,289	8,503	12,098	36,335	5,250
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	1,187	11,209	10,013	1,676	560	4,780	204
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen Activities auxiliary to insurance/takaful and pension funding	144	936	992	451	161	590	35

Jadual 1.15: Nilai harta tetap perkhidmatan kewangan mengikut aktiviti, 2015

Table 1.15: Value of fixed assets of financial services by activities, 2015

Aktiviti <i>Activities</i>	Nilai buku bersih seperti pada 01.01.2015 <i>Net book value</i> <i>as at 01.01.2015</i> (RM '000)	Perbelanjaan modal <i>Capital</i> <i>expenditure</i> (RM '000)	Pelupusan <i>Disposal</i> (RM '000)	Susut nilai semasa <i>Current</i> <i>depreciation</i> (RM '000)	Nilai buku bersih seperti pada 31.12.2015 <i>Net book value</i> <i>as at 31.12.2015</i> (RM '000)	Sewa yang dibayar dalam tahun 2015 <i>Rent paid during</i> <i>2015</i> (RM '000)
Jumlah/ Total	240,942,920	10,498,396	1,455,733	6,725,373	245,588,021	2,375,512
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	11,770,279	1,560,398	365,745	1,609,907	11,572,521	1,273,512
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities</i> <i>auxiliary to financial services</i>	225,260,606	7,318,679	1,056,530	4,781,025	228,687,493	944,289
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and</i> <i>pension & provident funding activities</i>	3,819,533	1,615,466	33,285	323,365	5,242,735	148,551
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and</i> <i>pension funding</i>	92,502	3,853	173	11,077	85,272	9,160

Jadual 1.16: Nilai harta tetap perkhidmatan kewangan mengikut jenis harta, 2015

Table 1.16: Value of fixed assets of financial services by type of assets, 2015

Jenis harta <i>Type of assets</i>	Nilai buku bersih seperti pada 01.01.2015 <i>Net book value as at 01.01.2015</i>	Perbelanjaan modal <i>Capital expenditure</i>	Pelupusan <i>Disposal</i>	Susut nilai semasa <i>Current depreciation</i>	Nilai buku bersih seperti pada 31.12.2015 <i>Net book value as at 31.12.2015</i>	Sewa yang dibayar dalam tahun 2015 <i>Rent paid during 2015</i>
	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)
Jumlah/ Total	240,942,920	10,498,396	1,455,733	6,725,373	245,588,021	2,375,512
Tanah <i>Land</i>	68,641,614	2,991,099	224,017	225,775	71,248,434	225,073
Bangunan dan binaan lain <i>Buildings and other construction</i>	108,742,199	2,399,754	610,899	2,211,980	108,638,444	2,092,729
Alat pengangkutan <i>Transport equipment</i>	11,112,642	1,752,356	36,024	1,087,834	11,745,309	6,406
Teknologi maklumat dan komunikasi <i>Information and communications technology</i>	6,946,114	1,246,008	77,336	1,454,823	6,669,531	10,073
Jentera dan kelengkapan <i>Machinery and equipment</i>	5,283,205	218,844	39,024	548,796	4,935,974	24,217
Perabot dan pemasangan <i>Furniture and fittings</i>	6,891,395	386,367	119,061	943,998	6,213,242	12,277
Harta lain <i>Other assets</i>	33,325,752	1,503,967	349,372	252,168	36,137,086	4,737

Jadual 1.17: Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut aktiviti, 2015
 Table 1.17: Principal statistics of women-owned establishments in financial services by activities, 2015

Aktiviti Activities	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output (RM '000)	Nilai input perantara Value of Intermediate input (RM '000)	Nilai ditambah Value added (RM '000)	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir Number of persons engaged during December or the last pay period	Gaji & upah yang dibayar Salaries & wages paid (RM '000)	Nilai harta tetap yang dimiliki pada akhir tahun Value of fixed assets owned as at the end of the year (RM '000)
Jumlah/ Total	133	29,927	9,836	20,091	439	5,473	97,136
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	-	-	-	-	-	-	-
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial services activities and activities auxiliary to financial services</i>	133	29,927	9,836	20,091	439	5,473	97,136
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	-	-	-	-	-	-	-
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen <i>Activities auxiliary to insurance/takaful and pension funding</i>	-	-	-	-	-	-	-

Jadual 1.18: Perangkaan utama pertubuhan milikan wanita perkhidmatan kewangan mengikut negeri, 2015

Table 1.18: Principal statistics of women-owned establishments in financial services by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of Intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	133	29,927	9,836	20,091	439	5,473	97,136
Johor	11	1,590	539	1,051	27	295	257
Kedah	7	1,076	159	917	23	255	31
Perlis							
Kelantan							
Melaka	7	650	200	449	12	52	177
Negeri Sembilan	8	3,775	304	3,471	28	295	17
Pahang							
Perak	10	1,523	331	1,192	27	272	874
Pulau Pinang	19	4,706	1,533	3,173	64	945	86,472
Sabah	5	705	236	469	15	141	92
Sarawak							
Selangor	28	7,076	3,771	3,305	129	1,886	8,279
Terengganu	6	1,732	373	1,359	33	430	139
W.P Kuala Lumpur	32	7,094	2,389	4,705	81	901	798
W.P Putrajaya							

Jadual 2.1: Perangkaan utama aktiviti perantaraan kewangan, 2015*Table 2.1: Principal statistics of monetary intermediation activities, 2015*

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,572,521

Jadual 2.2: Perangkaan utama aktiviti perantaraan kewangan mengikut negeri, 2015

Table 2.2: Principal statistics of monetary intermediation activities by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,572,521
Johor	263	4,194,653	1,129,243	3,065,410	10,133	689,100	573,160
Kedah	92	1,085,901	285,796	800,105	2,391	167,114	147,530
Kelantan	52	457,682	115,587	342,095	1,176	68,006	67,394
Melaka	62	893,088	237,680	655,408	2,222	150,525	127,850
Negeri Sembilan	76	951,620	239,607	712,013	2,200	148,786	128,082
Pahang	97	1,021,462	293,323	728,139	2,405	156,820	130,549
Perak	174	1,923,286	492,239	1,431,047	4,464	303,793	261,028
Perlis	10	575,957	153,686	422,271	1,750	94,020	91,733
Pulau Pinang	170	3,453,566	938,253	2,515,313	8,087	553,709	454,176
Sabah	118	1,735,595	448,426	1,287,169	4,288	293,590	251,425
Sarawak	146	2,568,694	665,143	1,903,551	6,373	435,198	377,587
Selangor	479	10,072,069	2,700,199	7,371,870	23,899	1,662,498	985,822
Terengganu	45	390,011	99,799	290,212	1,096	74,080	64,578
W.P Kuala Lumpur	408	28,875,774	7,679,011	21,196,763	71,448	4,609,708	7,693,292
W.P Labuan	55	2,916,542	670,727	2,245,815	2,692	170,016	100,265
W.P Putrajaya	10	760,409	198,813	561,596	2,213	152,291	118,050

Jadual 2.3: Perangkaan utama aktiviti perantaraan kewangan mengikut taraf sah, 2015

Table 2.3: Principal statistics of monetary intermediation activities by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,531	45,528,777	146,837	9,729,254	11,572,521
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	-	-	-	-	-	-	-
Syarikat awam berhad <i>Public limited company</i>	2,257	61,876,309	16,347,531	45,528,777	146,837	9,729,254	11,572,521
Perbadanan awam <i>Public corporation</i>							
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 2.4: Perangkaan utama aktiviti perantaraan kewangan mengikut hak milik, 2015
Table 2.4: Principal statistics of monetary intermediation activities by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,572,521
Residen Malaysia <i>Malaysian residents</i>	2,241	60,804,298	16,092,846	44,711,452	146,061	9,633,242	11,504,096
Bukan residen Malaysia <i>Non-Malaysian residents</i>	16	1,072,011	254,686	817,325	776	96,012	68,425
Hak milik bersama <i>Joint ownerships</i>							

Jadual 2.5: Bilangan pekerja dan gaji & upah dalam aktiviti perantara kewangan mengikut kategori pekerja, 2015
 Table 2.5: Number of persons engaged and salaries & wages in monetary intermediation activities by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i>
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
				(RM '000)
Jumlah/ Total	146,837	66,269	80,568	9,729,254
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	146,832	66,269	80,563	9,728,938
Pengurus <i>Managers</i>	11,456	6,029	5,427	2,071,107
Profesional <i>Professionals</i>	40,903	17,146	23,757	4,413,758
Profesional <i>Professionals</i>	40,858	17,134	23,724	4,410,698
Penyelidik <i>Researchers</i>	45	12	33	3,060
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	12,427	5,417	7,010	884,432
Pekerja sokongan perkeranian <i>Clerical support workers</i>	69,997	31,917	38,080	2,037,137
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	10,261	4,386	5,875	283,617
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	12	11	1	279
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	0	0	0	0
Pekerjaan asas <i>Elementary occupations</i>	1,776	1,363	413	38,608
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	5	0	5	316

Jadual 3.1: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan, 2015

Table 3.1: Principal statistics of other financial service activities and activities auxiliary to financial services, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493

Jadual 3.2: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut negeri, 2015

Table 3.2: Principal statistics of other financial service activities and activities auxiliary to financial services by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493
Johor	1,083	2,018,044	1,136,703	881,341	7,112	177,099	7,868,194
Kedah	243	222,693	103,192	119,501	1,726	51,766	526,920
Kelantan	13	28,086	4,952	23,133	182	2,838	28,738
Melaka	424	414,722	218,532	196,190	1,394	46,191	804,140
Negeri Sembilan	210	156,329	55,746	100,583	1,417	30,681	425,830
Pahang	89	81,403	20,672	60,732	650	17,215	163,900
Perak	623	497,844	228,082	269,762	2,505	69,109	1,067,023
Perlis	31	19,559	3,840	15,719	408	10,520	30,920
Pulau Pinang	1,058	1,286,360	756,648	529,712	4,049	141,274	3,084,330
Sabah	250	455,497	190,836	264,661	2,760	98,575	1,775,289
Sarawak	671	454,868	199,597	255,272	3,806	127,132	2,054,683
Selangor	4,688	10,024,079	5,807,673	4,216,406	40,759	1,405,034	77,125,786
Terengganu	59	147,963	53,876	94,087	564	15,012	1,259,336
W.P Kuala Lumpur	4,039	19,929,070	11,384,443	8,544,626	72,088	3,218,806	132,171,501
W.P Labuan	41	114,274	51,592	62,682	230	14,908	41,558
W.P Putrajaya	6	77,937	21,007	56,930	208	10,124	259,345

Jadual 3.3: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut taraf sah, 2015

Table 3.3: Principal statistics of other financial service activities and activities auxiliary to financial services by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493
Hak milik perseorangan <i>Individual proprietorship</i>	1,184	355,993	147,783	208,210	4,485	69,873	350,427
Perkongsian <i>Partnership</i>	228	92,696	18,192	74,503	1,183	15,645	20,170
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	10,520	16,301,759	7,045,378	9,256,381	77,440	2,694,431	97,186,792
Syarikat awam berhad <i>Public limited company</i>	927	17,513,520	12,569,584	4,943,936	38,711	1,645,331	117,626,579
Koperasi <i>Co-operative</i>	651	963,624	290,370	673,254	4,837	129,630	1,369,411
Perbadanan awam <i>Public corporation</i>	18	701,136	166,084	535,053	13,202	881,374	12,134,114
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 3.4: Perangkaan utama aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut hak milik, 2015

Table 3.4: Principal statistics of other financial service activities and activities auxiliary to financial services by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493
Residen Malaysia <i>Malaysian residents</i>	13,457	35,582,234	20,093,635	15,488,599	138,952	5,354,377	228,011,451
Bukan residen Malaysia <i>Non-Malaysian residents</i>	60	281,304	118,074	163,230	698	72,490	566,226
Hak milik bersama <i>Joint ownerships</i>	11	65,190	25,682	39,508	208	9,417	109,816

Jadual 3.5: Bilangan pekerja dan gaji & upah aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mengikut kategori pekerja, 2015
Table 3.5: Number of persons engaged and salaries & wages in other financial service activities and activities auxiliary to financial services by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	139,858	74,445	65,413	5,436,285
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	1,873	1,634	239	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	1,614	1,409	205	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	259	225	34	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	136,869	72,253	64,616	5,423,630
Pengurus <i>Managers</i>	23,437	17,314	6,123	1,827,330
Professional <i>Professionals</i>	22,120	11,522	10,598	1,476,979
Professional <i>Professionals</i>	20,330	10,502	9,828	1,350,397
Penyelidik <i>Researchers</i>	1,790	1,020	770	126,582
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	10,114	5,677	4,437	436,087
Pekerja sokongan perkeranian <i>Clerical support workers</i>	39,074	13,793	25,281	804,360
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	17,179	9,950	7,229	384,943
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,476	2,030	446	56,077
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,406	1,698	708	50,681
Pekerjaan asas <i>Elementary occupations</i>	20,063	10,269	9,794	387,173
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,116	558	558	12,655

Jadual 4.1: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat, 2015

Table 4.1: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735

Jadual 4.2: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut negeri, 2015

Table 4.2: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by states, 2015

Negeri States	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
Johor	-	-	-	-	-	-	-
Kedah	-	-	-	-	-	-	-
Melaka	-	-	-	-	-	-	-
Kelantan	-	-	-	-	-	-	-
Negeri Sembilan	}	2,104,731	701,736	1,402,996	2,368	145,108	455,857
Selangor							
Perak							
Perlis							
Pulau Pinang	-	-	-	-	-	-	-
Sabah	-	-	-	-	-	-	-
Sarawak	-	-	-	-	-	-	-
Pahang	-	-	-	-	-	-	-
Terengganu	-	-	-	-	-	-	-
W.P Kuala Lumpur	52	20,617,396	7,046,107	13,571,288	26,979	1,809,056	4,717,700
W.P Labuan	26	1,304,491	337,785	966,706	282	23,724	69,178
W.P Putrajaya	-	-	-	-	-	-	-

Jadual 4.3: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut taraf sah, 2015

Table 4.3: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	14	1,764,741	585,867	1,178,874	940	78,705	109,765
Syarikat awam berhad <i>Public limited company</i>	74	21,512,184	7,332,363	14,179,821	22,574	1,453,079	3,698,142
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Perbadanan awam <i>Public corporation</i>	4	749,693	167,398	582,295	6,115	446,104	1,434,828
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 4.4: Perangkaan utama aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut hak milik, 2015

Table 4.4: Principal statistics of insurance/takaful, reinsurance/retakaful and pension & provident funding activities by ownerships, 2015

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
☞ Jumlah/ Total	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
Residen Malaysia <i>Malaysian residents</i>	73	20,885,434	7,028,767	13,856,667	26,726	1,713,042	5,121,269
Bukan residen Malaysia <i>Non-Malaysian residents</i>	-	-	-	-	-	-	-
Hak milik bersama <i>Joint ownerships</i>	19	3,141,184	1,056,861	2,084,323	2,903	264,846	121,466

Jadual 4.5: Bilangan pekerja dan gaji & upah dalam aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat mengikut kategori pekerja, 2015
 Table 4.5: Number of persons engaged and salaries & wages in insurance/takaful, reinsurance/retakaful and pension & provident funding activities by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	29,629	12,186	17,443	1,977,888
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	28,929	11,924	17,005	1,947,102
Pengurus <i>Managers</i>	2,960	1,438	1,522	534,144
Professional <i>Professionals</i>	8,286	3,396	4,890	887,092
Professional <i>Professionals</i>	8,255	3,375	4,880	879,762
Penyelidik <i>Researchers</i>	31	21	10	7,330
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	4,421	1,406	3,015	225,808
Pekerja sokongan perkeranian <i>Clerical support workers</i>	11,977	5,006	6,971	259,867
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	966	490	476	28,911
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	-	-	-	-
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	1	1	-	35
Pekerjaan asas <i>Elementary occupations</i>	318	187	131	11,245
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	700	262	438	30,786

Jadual 5.1: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen, 2015

Table 5.1: Principal statistics of activities auxiliary to insurance/takaful and pension funding, 2015

Tahun <i>Year</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2015	68	572,118	162,519	409,599	3,309	168,417	85,272

Jadual 5.2: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut negeri, 2015

Table 5.2: Principal statistics of activities auxiliary to insurance/takaful and pension funding by states, 2015

Negeri <i>States</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272
Johor	}	66,043	15,062	50,980	369	21,725	3,855
Kedah							
Pulau Pinang							
Melaka							
Negeri Sembilan							
Pahang	-	-	-	-	-	-	-
Perak	-	-	-	-	-	-	-
Perlis	-	-	-	-	-	-	-
Kelantan	-	-	-	-	-	-	-
Sabah	}	7,587	2,849	4,739	91	3,959	7,174
Sarawak							
Selangor	19	34,300	11,177	23,123	419	19,575	20,158
Terengganu	-	-	-	-	-	-	-
W.P Kuala Lumpur	}	464,188	133,431	330,757	2,430	123,158	54,085
W.P Labuan							
W.P Putrajaya							
W.P Putrajaya	-	-	-	-	-	-	-

Jadual 5.3: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut taraf sah, 2015

Table 5.3: Principal statistics of activities auxiliary to insurance/takaful and pension funding by legal status, 2015

Taraf sah <i>Legal status</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272
∞ Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	-	-	-	-	-	-	-
Syarikat sendirian berhad <i>Private limited company</i>	68	572,118	162,519	409,599	3,309	168,417	85,272
Syarikat awam berhad <i>Public limited company</i>							
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Perbadanan awam <i>Public corporation</i>	-	-	-	-	-	-	-
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

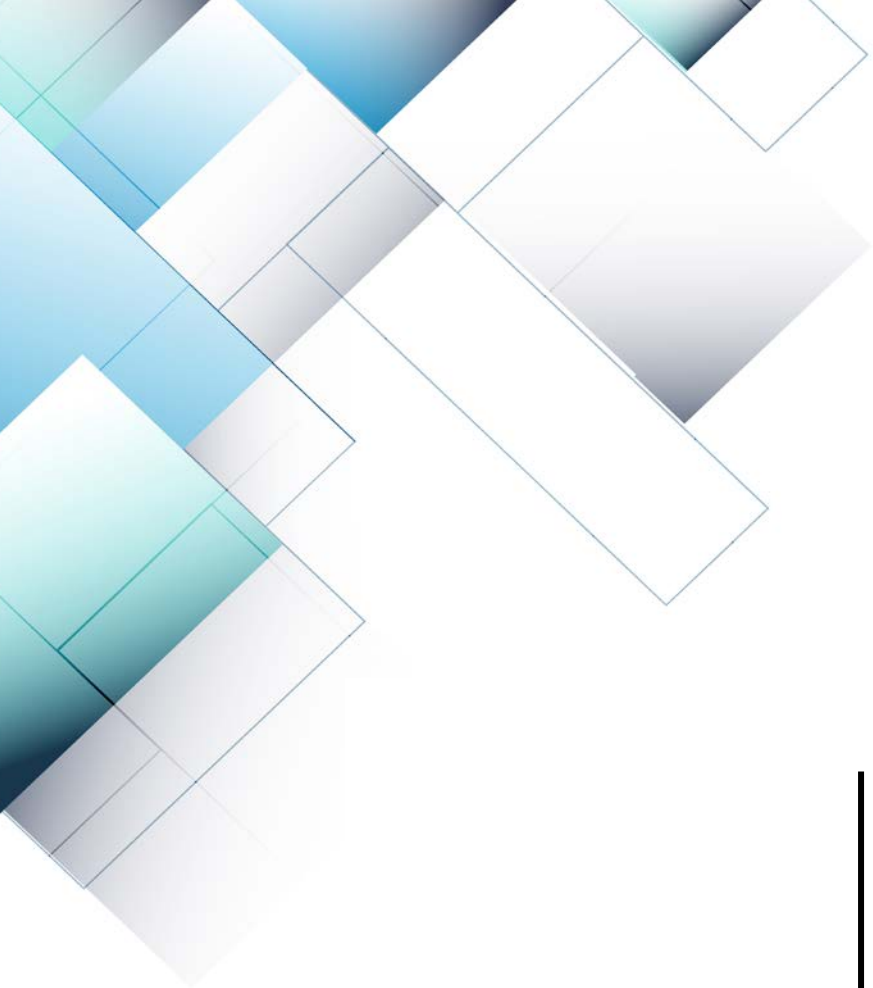
Jadual 5.4: Perangkaan utama aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut hak milik, 2011

Table 5.4: Principal statistics of activities auxiliary to insurance/takaful and pension funding by ownerships, 2011

Hak milik <i>Ownerships</i>	Bilangan pertubuhan <i>Number of establishments</i>	Nilai output kasar <i>Value of gross output</i>	Nilai input perantaraan <i>Value of intermediate input</i>	Nilai ditambah <i>Value added</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>	Gaji & upah yang dibayar <i>Salaries & wages paid</i>	Nilai harta tetap yang dimiliki pada akhir tahun <i>Value of fixed assets owned as at the end of the year</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah/ Total	68	572,118	162,519	409,599	3,309	168,417	85,272
Residen Malaysia <i>Malaysian residents</i>	68	572,118	162,519	409,599	3,309	168,417	85,272
Bukan residen Malaysia <i>Non-Malaysian residents</i>	-	-	-	-	-	-	-
Hak milik bersama <i>Joint ownerships</i>	-	-	-	-	-	-	-

Jadual 5.5: Bilangan pekerja dan gaji & upah aktiviti sokongan kepada insurans/takaful dan tabungan pencen mengikut kategori pekerja, 2015
Table 5.5: Number of persons engaged and salaries & wages in activities auxiliary to insurance/takaful and pension funding by category of workers, 2015

Kategori pekerja <i>Category of workers</i>	Bilangan pekerja pada bulan Disember atau pada tempoh gaji akhir <i>Number of persons engaged during December or the last pay period</i>			Gaji & upah yang dibayar <i>Salaries & wages paid</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah/ Total	3,309	1,761	1,548	168,417
Jumlah pemilik yang bekerja dan pekerja keluarga tidak bergaji <i>Total working proprietors and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietors and active business partners</i>	-	-	-	-
Pekerja keluarga tidak bergaji (semua ahli keluarga dan rakan yang tidak menerima upah yang tetap) <i>Unpaid family workers (all members of family and friends not receiving regular wages)</i>	-	-	-	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	3,291	1,750	1,541	167,830
Pengurus <i>Managers</i>	534	333	201	64,068
Professional <i>Professionals</i>	676	351	325	47,425
Professional <i>Professionals</i>	676	351	325	47,425
Penyelidik <i>Researchers</i>	0	0	0	0
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	374	297	77	15,798
Pekerja sokongan perkeranian <i>Clerical support workers</i>	1,306	595	711	29,657
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	316	122	194	9,348
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	14	13	1	204
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	-	-	-	-
Pekerjaan asas <i>Elementary occupations</i>	71	39	32	1,330
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	18	11	7	587



LAMPIRAN

APPENDIX

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LAMPIRAN / APPENDIX

PIAWAIAN KLASIFIKASI INDUSTRI MALAYSIA (MSIC) 2008 Ver. 1.0

MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN FINANCIAL SERVICES

Aktiviti perantaraan kewangan <i>Financial intermediation activities</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64110	Perbankan pusat <i>Central Banking</i>
64191	Bank perdagangan <i>Commercial banks</i>
64192	Bank islam <i>Islamic bank</i>
64193	Bank luar pesisir pantai <i>Offshore banks</i>
64194	Bank pelaburan <i>Investment banks</i>
64195	Institusi pembangunan kewangan (dengan fungsi pengambilan deposit) <i>Development financial institutions (with deposits taking functions)</i>
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64200	Aktiviti syarikat pemegang <i>Activities of holding companies</i>
64301	Syarikat modal usahasama <i>Venture capital companies</i>
64303	Harta unit amanah (REITs) <i>Property unit trust (REITs)</i>
64304	Pengurusan akaun amanah lain <i>Other administration of trusts accounts</i>
64309	Entiti amanah, tabung dan kewangan seumpamanya t.t.t.l. <i>Trusts, funds and similar financial entities n.e.c.</i>
64910	Aktiviti pajakan kewangan <i>Financial leasing activities</i>
64921	Institusi pembangunan kewangan (tanpa fungsi pengambilan deposit) <i>Development financial institutions (without deposits taking functions)</i>
64922	Perkhidmatan kad kredit <i>Credit card services</i>

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
64923	Aktiviti peminjaman wang berlesen <i>Licensed money lending activities</i>
64924	Kedai pajak gadai dan tukang pajak termasuk Ar-Rahnu <i>Pawnshop and pawnbrokers includes Ar-Rahnu</i>
64925	Koperasi dengan fungsi kredit <i>Co-operative with credits functions</i>
64929	Pemberian kredit lain t.t.t.l. <i>Other credit granting n.e.c.</i>
64991	Syarikat pemfaktoran <i>Factoring companies</i>
64992	Wakil pejabat bank asing <i>Representative office of foreign banks</i>
64993	Syarikat nomini <i>Nominee companies</i>
64999	Aktiviti perkhidmatan kewangan lain, kecuali insurans/takaful dan tabungan pencen, t.t.t.l. <i>Other financial service activities, except insurance/takaful and pension funding n.e.c.</i>
66111	Bursa saham <i>Stock exchange</i>
66113	Bursa sekuriti <i>Securities exchange</i>
66119	Pentadbiran pasaran kewangan t.t.t.l. <i>Administration of financial markets n.e.c.</i>
66121	Broker stok, saham dan bon <i>Stock, share and bond brokers</i>
66122	Broker dan peniaga komoditi <i>Commodity brokers and dealers</i>
66123	Peniaga jongkong emas <i>Gold bullion dealers</i>
66124	Broker dan peniaga tukaran wang asing (Bureaux de change) <i>Foreign exchange broker and dealers (Bureaux de change)</i>
66125	Perkhidmatan pengurup wang <i>Money-changing services</i>
66191	Perkhidmatan penasihat pelaburan <i>Investment advisory services</i>
66192	Perkhidmatan perundingan kewangan <i>Financial consultancy services</i>

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
66199	Aktiviti sokongan kepada kewangan t.t.t.l. <i>Activities auxiliary to finance n.e.c.</i>
66302	Pengurusan aset/portfolio <i>Assets/portfolio management</i>
66303	Syarikat pengurusan unit amanah <i>Unit trust management companies</i>
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</i>	
MSIC <i>MSIC</i>	Keterangan <i>Description</i>
65111	Insurans hayat <i>Life insurance</i>
65112	Takaful keluarga <i>Family takaful</i>
65121	Insurans am <i>General insurance</i>
65122	Takaful am <i>General takaful</i>
65123	Insurans komposit <i>Composite insurance</i>
65124	Insurans luar pesisir pantai <i>Offshore insurance</i>
65125	Takaful luar pesisir pantai <i>Offshore takaful</i>
65201	Insurans semula hayat <i>Life reinsurance</i>
65203	Insurans semula am <i>General reinsurance</i>
65205	Takaful semula komposit <i>Composite retakaful</i>
65206	Insurans semula luar pesisir pantai <i>Offshore reinsurance</i>
65207	Takaful semula luar pesisir pantai <i>Offshore retakaful</i>
65301	Tabungan pencen <i>Pension funding</i>
65302	Tabungan hemat <i>Provident funding</i>

Aktiviti sokongan kepada insurans/takaful dan tabungan pencen
Activities auxiliary to insurance/takaful and pension funding

MSIC <i>MSIC</i>	Keterangan <i>Description</i>
66211	Perkhidmatan penyesuaian insurans <i>Insurance adjusting service</i>
66223	Broker insurans <i>Insurance brokers</i>
66224	Broker takaful <i>Takaful brokers</i>

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