



KEMENTERIAN EKONOMI
JABATAN PERANGKAAN MALAYSIA

B//23

BANCI EKONOMI *ECONOMIC CENSUS* **2023**



PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

JABATAN PERANGKAAN MALAYSIA
DEPARTMENT OF STATISTICS MALAYSIA



KEMENTERIAN EKONOMI
JABATAN PERANGKAAAN MALAYSIA

BANCI EKONOMI
ECONOMIC CENSUS
2023

PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

Pemakluman

Jabatan Perangkaan Malaysia (DOSM) telah melancarkan OpenDOSM NextGen sebagai medium yang menyediakan katalog data dan visualisasi bagi memudahkan pengguna menganalisis pelbagai data dan boleh diakses melalui portal <https://open.dosm.gov.my>.

DOSM sedang menjalankan Banci Pertanian 2024. Sila layari <https://www.myagricensus.gov.my/> untuk maklumat lanjut. Tema adalah "Banci Pertanian, Kunci Kemajuan Pertanian."

Kerajaan Malaysia telah mengisytiharkan Hari Statistik Negara (MyStats Day) pada 20 Oktober setiap tahun. Tema sambutan MyStats Day adalah "Statistik Nadi Kehidupan". DOSM menyambut ulang tahun ke 75 Jubli Intan pada tahun 2024.

Announcement

The Department of Statistics Malaysia (DOSM) has launched OpenDOSM NextGen as a medium that provides catalogue data and visualisations to facilitate users' analysis and can be accessed through <https://open.dosm.gov.my>.

DOSM is conducting the Agricultural Census 2024. Please visit <https://www.myagricensus.gov.my/> for more information. The theme is "Agriculture Census, Key to Agricultural Development."

The Government of Malaysia has declared National Statistics Day (MyStats Day) on October 20th each year. MyStats Day theme is "Statistics is the Essence of Life". DOSM commemorates its 75th Diamond Jubilee in 2024.

JABATAN PERANGKAAAN MALAYSIA
DEPARTMENT OF STATISTICS MALAYSIA

Diterbitkan dan dicetak oleh / *Published and printed by:*

Jabatan Perangkaan Malaysia

Department of Statistics Malaysia

Blok C6 & C7, Kompleks C,

Pusat Pentadbiran Kerajaan Persekutuan

62514 Putrajaya,

MALAYSIA

Tel.	:	03-8885 7000
Faks	:	03-8888 9248
Portal	:	https://www.dosm.gov.my
Facebook / X / Instagram / Youtube	:	StatsMalaysia
E-mel / <i>E-mail</i>	:	info@dosm.gov.my (pertanyaan umum / <i>general enquiries</i>) data@dosm.gov.my (pertanyaan & permintaan data / <i>data request & enquiries</i>)
Harga / <i>Price</i>	:	RM35.00

Diterbitkan pada Ogos 2024 / *Published in August 2024*

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ISBN 978-967-253-709-0

Kata Pengantar

Penerbitan Banci Ekonomi 2023 Perkhidmatan Kewangan ini memaparkan statistik utama perkhidmatan kewangan bagi tahun rujukan tahun 2022. Ia merangkumi empat (4) aktiviti ekonomi iaitu; 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. Statistik ini diperoleh daripada Banci Ekonomi 2023 yang meliputi semua pertubuhan yang dikelaskan di bawah Seksyen K dalam Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Versi 1.0, selaras dengan *International Standard Industrial Classification of All Economic Activities (ISIC), Revision 4, 2008*. Kali terakhir banci ini dijalankan adalah pada tahun 2016 bagi tahun rujukan 2015.

Statistik utama yang berkaitan dengan bilangan pertubuhan, nilai output kasar, nilai input perantaraan, nilai ditambah, bilangan pekerja, gaji & upah dan nilai harta tetap mengikut aktiviti dilaporkan dalam penerbitan ini. Maklumat pekerja terperinci mengikut jantina, kategori, kemahiran, sijil tertinggi diperoleh dan kewarganegaraan turut dipaparkan. Selain itu, statistik utama lain seperti statistik pertubuhan milikan wanita turut dimuatkan dalam penerbitan ini. Statistik tersebut boleh digunakan oleh ahli ekonomi, ahli akademik, pihak swasta, individu dan agensi kerajaan bagi tujuan membuat perancangan dan penggubalan dasar, analisis ekonomi, unjuran dan dapat membantu merancang pembangunan perniagaan.

Penerbitan ini dibahagikan kepada empat bahagian. Bahagian pertama memaparkan statistik utama Perkhidmatan Kewangan, diikuti bahagian kedua, mengandungi ringkasan penemuan. Sementara itu, bahagian ketiga mengandungi jadual statistik terperinci, manakala bahagian berikutnya merangkumi aspek teknikal, termasuk skop dan liputan, konsep dan definisi serta penjelasan berkaitan pembolehubah utama.

Jabatan Perangkaan Malaysia (DOSM) merakamkan setinggi-tinggi penghargaan atas kerjasama semua pihak yang telah membekalkan statistik yang diperlukan dan menyumbang kepada kejayaan penerbitan ini. Setiap maklum balas dan cadangan untuk penambahbaikan penerbitan ini pada masa akan datang amat dihargai.

DATO' SRI DR. MOHD UZIR MAHIDIN

Ketua Perangkawan Malaysia

Ogos 2024

Preface

The Economic Census 2023 Financial Services publication presents the principal statistics for the reference year 2022. It covers four (4) economic activities which are 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 statistics were obtained from the Economic Census 2023, which includes all establishments classified under the Malaysia Standard Industrial Classification (MSIC) 2008 Version 1.0 Section K, in accordance with the International Standard Industrial Classification of All Economic Activities (ISIC), Revision 4, 2008. The previous census was conducted in 2016, for the reference year of 2015.

Principal statistics related to the number of establishments, value of gross output, value of intermediate input, value added, number of persons engaged, salaries & wages and value of fixed assets by activities are reported in this publication. Detailed employee information by sex, category, skills, highest certificate obtained and citizenship are also displayed. In addition, other key statistics, such as statistics on women-owned establishments, are also included in this publication. These statistics can be used by economists, academicians, private sectors, individuals, and government agencies for planning and policy formulations, economic analysis, projections, and to assist in business development planning.

This publication is divided into four parts. The first part displays the main highlights of statistics for the Financial Services, followed by the second part, which contains a summary of findings. Meanwhile, the third part provides detailed statistical tables, while the following section covers technical aspects, including scope and coverage, concepts and definitions, and explanations of key variables.

Department of Statistics Malaysia (DOSM) gratefully acknowledges the cooperation of all parties who have provided the required statistics and contributed to the success of this publication. Every feedback and suggestion towards improving future publications is highly appreciated.

DATO' SRI DR. MOHD UZIR MAHIDIN

Chief Statistician Malaysia

August 2024

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Bahagian | *Part* **1**

Statistik Utama *Main Statistics*



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1949-2024 DOSM
75
MALAYSIA PERKEMAJUAN PERTANIAN



**BANCI 2024
PERTANIAN**
KUNCI KEMAJUAN PERTANIAN



**MALAYSIA
MADANI**



BANCI EKONOMI 2023
DATA PEMANGKIN EKONOMI NEGARA

STATISTIK UTAMA PERKHIDMATAN KEWANGAN

Bilangan Pertubuhan

32,245 pertubuhan
(2015: 15,945 pertubuhan)
CAGR: 10.6%



Nilai Output Kasar

RM172.0 billion
(2015: RM122.4 billion)
CAGR: 5.0%



Nilai Input Perantaraan

RM61.9 billion
(2015: RM44.8 billion)
CAGR: 4.7%



Nilai Ditambah

RM110.1 billion
(2015: RM77.6 billion)
CAGR: 5.1%



Bilangan Pekerja

375,793 orang
(2015: 319,633 orang)
CAGR: 2.3%



Gaji & Upah

RM24.7 billion
(2015: RM17.3 billion)
CAGR: 5.2%



Nilai Harta Tetap

RM314.8 billion
(2015: RM245.6 billion)
CAGR: 3.6%



Bilangan Pertubuhan Milikan Wanita

213 pertubuhan
(2015: 133 pertubuhan)
CAGR: 7.0%



NILAI DITAMBAH TERTINGGI

MENGIKUT AKTIVITI

Aktiviti Perantaraan Kewangan

RM64.8 billion
(2015: RM45.5 billion)
CAGR: 5.2%



Aktiviti Insurans/Takaful, Insurans/Takaful
Semula dan Tabungan Pencen & Hemat

RM25.7 billion
(2015: RM15.9 billion)
CAGR: 7.0%



Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti
Sokongan Kepada Perkhidmatan Kewangan

RM19.0 billion
(2015: RM15.7 billion)
CAGR: 2.7%



MENGIKUT NEGERI

W.P. Kuala Lumpur



RM61.5 billion
2015: RM43.6 billion
CAGR: 5.0%

Selangor



RM19.7 billion
2015: RM13.0 billion
CAGR: 6.1%

Johor



RM5.6 billion
2015: RM4.0 billion
CAGR: 5.1%

CAGR 2022/2015

Sumber: Banci Ekonomi 2023, Perkhidmatan Kewangan
Jabatan Perangkaan Malaysia (DOSM)



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DEPARTMENT OF STATISTICS MALAYSIA



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CENSUS 2024**
KEY TO AGRICULTURAL DEVELOPMENT



**MALAYSIA
MADANI**



BANI 23
BANCI EKONOMI 2023
DATA PEMANGKIN EKONOMI NEGARA

MAIN STATISTICS

FINANCIAL SERVICES

Number of Establishments

32,245 establishments
(2015: 15,945 establishments)
CAGR: 10.6%



Value of Gross Output

RM172.0 billion
(2015: RM122.4 billion)
CAGR: 5.0%



Value of Intermediate Input

RM61.9 billion
(2015: RM44.8 billion)
CAGR: 4.7%



Value Added

RM110.1 billion
(2015: RM77.6 billion)
CAGR: 5.1%



Number of Persons Engaged

375,793 persons
(2015: 319,633 persons)
CAGR: 2.3%



Salaries & Wages

RM24.7 billion
(2015: RM17.3 billion)
CAGR: 5.2%



Value of Fixed Assets

RM314.8 billion
(2015: RM245.6 billion)
CAGR: 3.6%



Number of Women-Owned Establishments

213 establishments
(2015: 133 establishments)
CAGR: 7.0%



HIGHEST VALUE ADDED

BY ACTIVITY

Monetary Intermediation Activities

RM64.8 billion
(2015: RM45.5 billion)
CAGR: 5.2%



Insurance/Takaful, Reinsurance/Retakaful and
Pension & Provident Funding Activities

RM25.7 billion
(2015: RM15.9 billion)
CAGR: 7.0%



Other Financial Services Activities and
Activities Auxiliary to Financial Services

RM19.0 billion
(2015: RM15.7 billion)
CAGR: 2.7%



BY STATE

W.P. Kuala Lumpur



RM61.5 billion
2015: RM43.6 billion
CAGR: 5.0%

Selangor



RM19.7 billion
2015: RM13.0 billion
CAGR: 6.1%

Johor



RM5.6 billion
2015: RM4.0 billion
CAGR: 5.1%

Bahagian | *Part* **2**

Ringkasan Penemuan *Summary of Findings*



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1. PENGENALAN

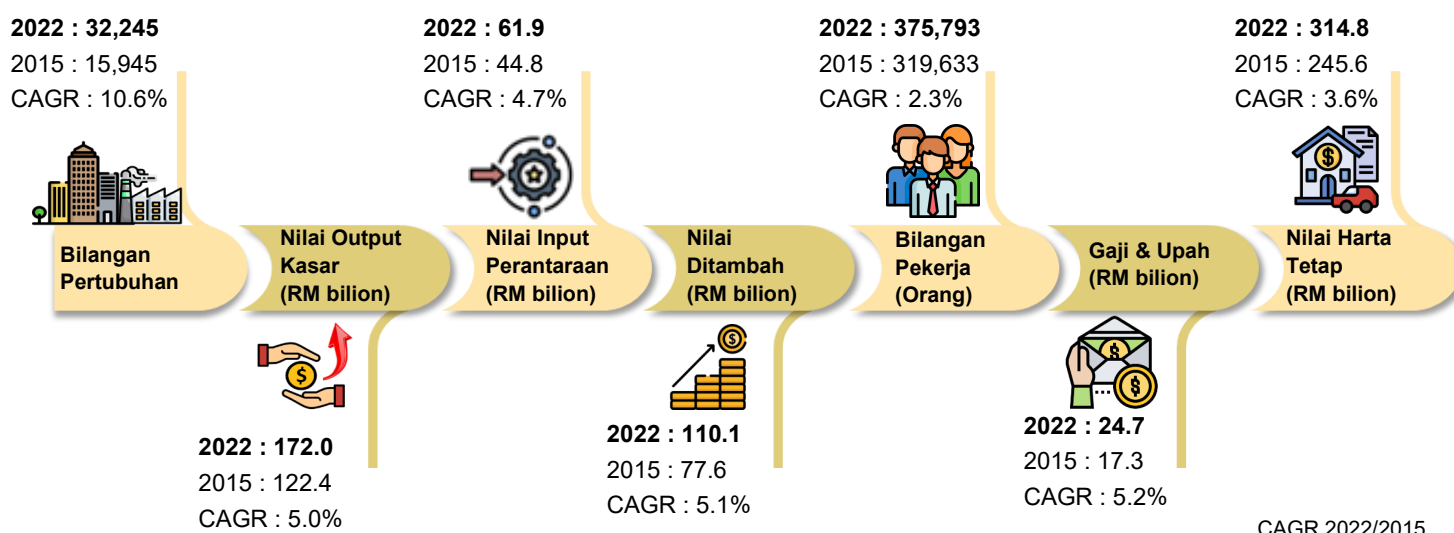
Penerbitan ini memaparkan statistik Perkhidmatan Kewangan berdasarkan Banci Ekonomi yang dijalankan pada 2023 untuk tahun rujukan 2022. Perkhidmatan kewangan merangkumi Aktiviti perantaraan kewangan; Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan; Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat; dan Aktiviti sokongan kepada insurans/takaful dan tabungan pencen. Statistik utama seperti bilangan pertubuhan nilai output kasar, nilai input perantaraan, nilai ditambah, bilangan pekerja, gaji & upah dan nilai harta tetap turut dipaparkan dalam penerbitan ini.

2. PRESTASI PERKHIDMATAN KEWANGAN

Secara keseluruhan, statistik utama Perkhidmatan kewangan pada tahun 2022 menunjukkan kadar pertumbuhan tahunan positif berbanding 2015. Pada tahun 2022, bilangan pertubuhan yang beroperasi dalam subsektor ini adalah 32,245 pertubuhan dengan kadar pertumbuhan tahunan sebanyak 10.6 peratus berbanding tujuh tahun yang lalu. Nilai output kasar pada tahun 2022 berjumlah RM172.0 bilion, meningkat sebanyak RM49.6 bilion berbanding tahun 2015 dengan kadar pertumbuhan tahunan sebanyak 5.0 peratus. Selari dengan pertumbuhan nilai output kasar, nilai input perantaraan turut meningkat RM17.1 bilion untuk mencatatkan RM61.9 bilion dengan kadar pertumbuhan tahunan 4.7 peratus, menghasilkan nilai ditambah sebanyak RM110.1 bilion pada tahun 2022 (2015: RM77.6 bilion).

Seramai 375,793 orang pekerja terlibat dalam subsektor ini berbanding 319,633 orang pada 2015 dengan kadar pertumbuhan tahunan 2.3 peratus. Dalam tempoh yang sama, jumlah gaji & upah turut mencatatkan peningkatan dengan kadar pertumbuhan tahunan sebanyak 5.2 peratus kepada RM24.7 bilion pada tahun 2022 (2015: RM17.3 bilion). Sementara itu, nilai harta tetap yang dimiliki oleh pertubuhan dalam Perkhidmatan kewangan pada tahun 2022 merekodkan RM314.8 bilion (2015: RM245.6 bilion), dengan kadar pertumbuhan tahunan sebanyak 3.6 peratus seperti yang ditunjukkan di **Paparan 1**.

Paparan 1: Statistik Utama Perkhidmatan Kewangan, 2015 dan 2022



3. BILANGAN PERTUBUHAN

Pada tahun 2022, Perkhidmatan kewangan merekodkan 32,245 pertubuhan dengan kadar pertumbuhan tahunan 10.6 peratus berbanding tahun 2015. Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan mencatatkan bilangan pertubuhan tertinggi iaitu 26,633 pertubuhan atau 82.6 peratus daripada jumlah pertubuhan. Ini diikuti oleh Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (2,942 pertubuhan; sumbangan: 9.1%), Aktiviti perantaraan kewangan (2,389 pertubuhan; sumbangan: 7.4%) dan Aktiviti sokongan kepada insurans/takaful dan tabungan pencen (281 pertubuhan; sumbangan: 0.9%) seperti di **Paparan 2**.

Paparan 2: Bilangan Pertubuhan bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022

Aktiviti	2015	2022		
 Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan	13,528	26,633	82.6%	10.2%
 Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat	92	2,942	9.1%	64.1%
 Aktiviti perantaraan kewangan	2,257	2,389	7.4%	0.8%
 Aktiviti sokongan kepada insurans/takaful dan tabungan pencen	68	281	0.9%	22.5%
JUMLAH	15,945	32,245	100.0%	10.6%

Nota:



Sumbangan

CAGR 2022/2015

4. NILAI OUTPUT KASAR

Paparan 3 menunjukkan nilai output kasar meningkat kepada RM172.0 bilion pada tahun 2022 berbanding RM122.4 bilion pada tahun 2015 dengan kadar pertumbuhan tahunan 5.0 peratus. Aktiviti perantaraan kewangan mencatatkan nilai output kasar tertinggi iaitu sebanyak RM87.9 bilion (sumbangan: 51.1%), diikuti oleh Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan dan Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat masing-masing dengan RM43.1 bilion (sumbangan: 25.1%) dan RM40.1 bilion (sumbangan: 23.3%). Seterusnya adalah Aktiviti sokongan kepada insurans/takaful dan tabungan pencen dengan sumbangan 0.5 peratus mencatat jumlah sebanyak RM0.9 bilion pada tahun 2022 (2015: RM0.6 bilion).

Paparan 3: Nilai Output Kasar bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022

Aktiviti	2015	2022		
	(RM bilion)	(RM bilion)		
 Aktiviti perantaraan kewangan	61.9	87.9	51.1%	5.1%
 Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan	35.9	43.1	25.1%	2.6%
 Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat	24.0	40.1	23.3%	7.6%
 Aktiviti sokongan kepada insurans/takaful dan tabungan pencen	0.6	0.9	0.5%	6.5%
JUMLAH	122.4	172.0	100.0%	5.0%

Nota:



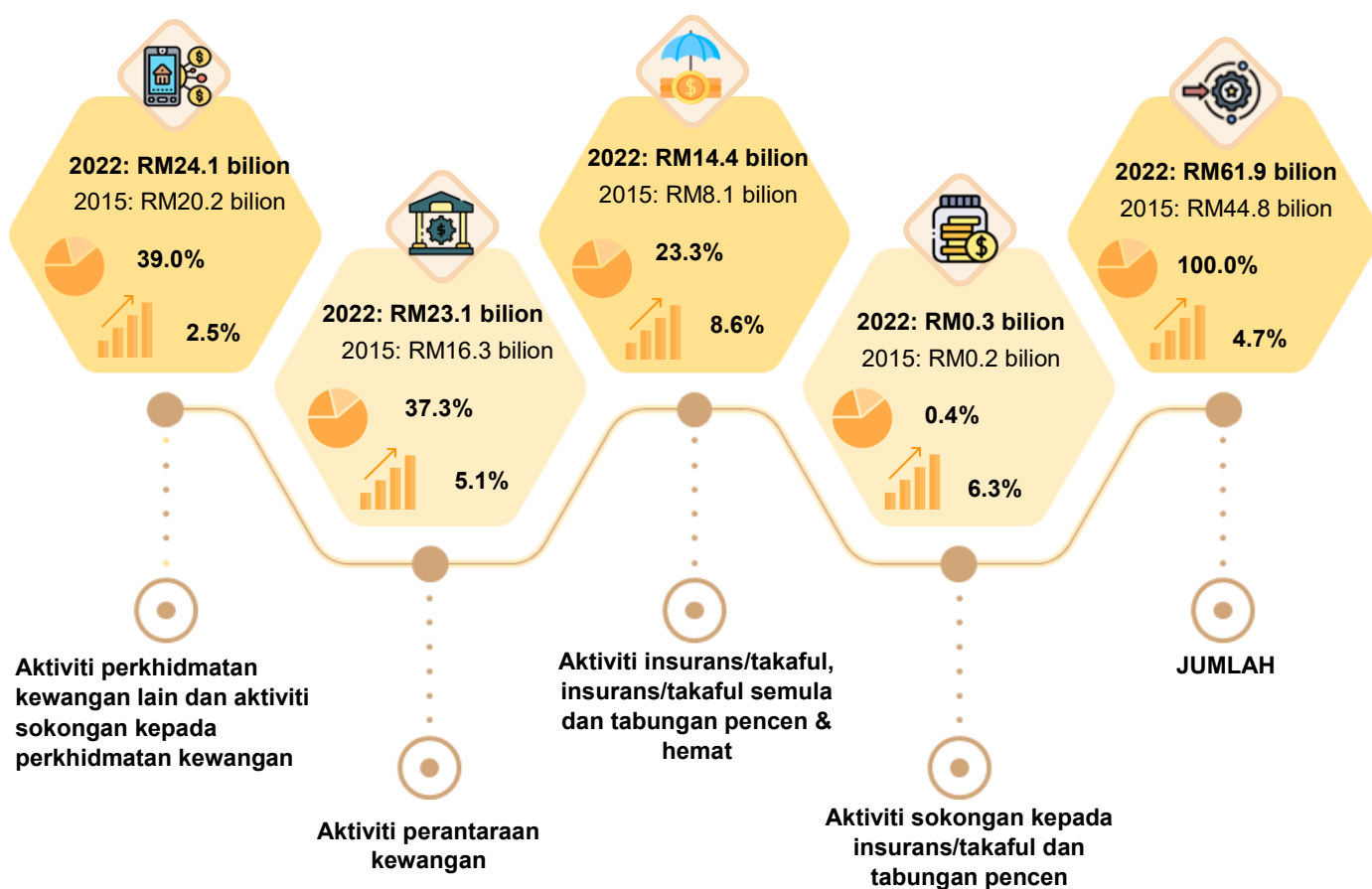
Sumbangan

CAGR 2022/2015

5. NILAI INPUT PERANTARAAN

Pada tahun 2022, input perantara bagi Perkhidmatan kewangan meningkat sebanyak 4.7 peratus, mencapai RM61.9 bilion, berbanding RM44.8 bilion pada tahun 2015. Pertumbuhan ini sebahagian besarnya disumbangkan oleh Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan, yang mencatat RM24.1 bilion dengan sumbangan 39.0 peratus, berbanding RM20.2 bilion pada tahun 2015. Ini diikuti oleh Aktiviti perantara kewangan dan Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat masing-masing mencatat RM23.1 bilion (sumbangan: 37.3%) dan RM14.4 bilion (sumbangan: 23.3%). Sementara itu, Aktiviti sokongan kepada insurans/takaful dan tabungan pencen merekodkan nilai input perantara sebanyak RM0.3 bilion dengan sumbangan 0.4 peratus pada tahun 2022 seperti yang ditunjukkan di **Paparan 4**.

Paparan 4: Nilai Input Perantara bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022



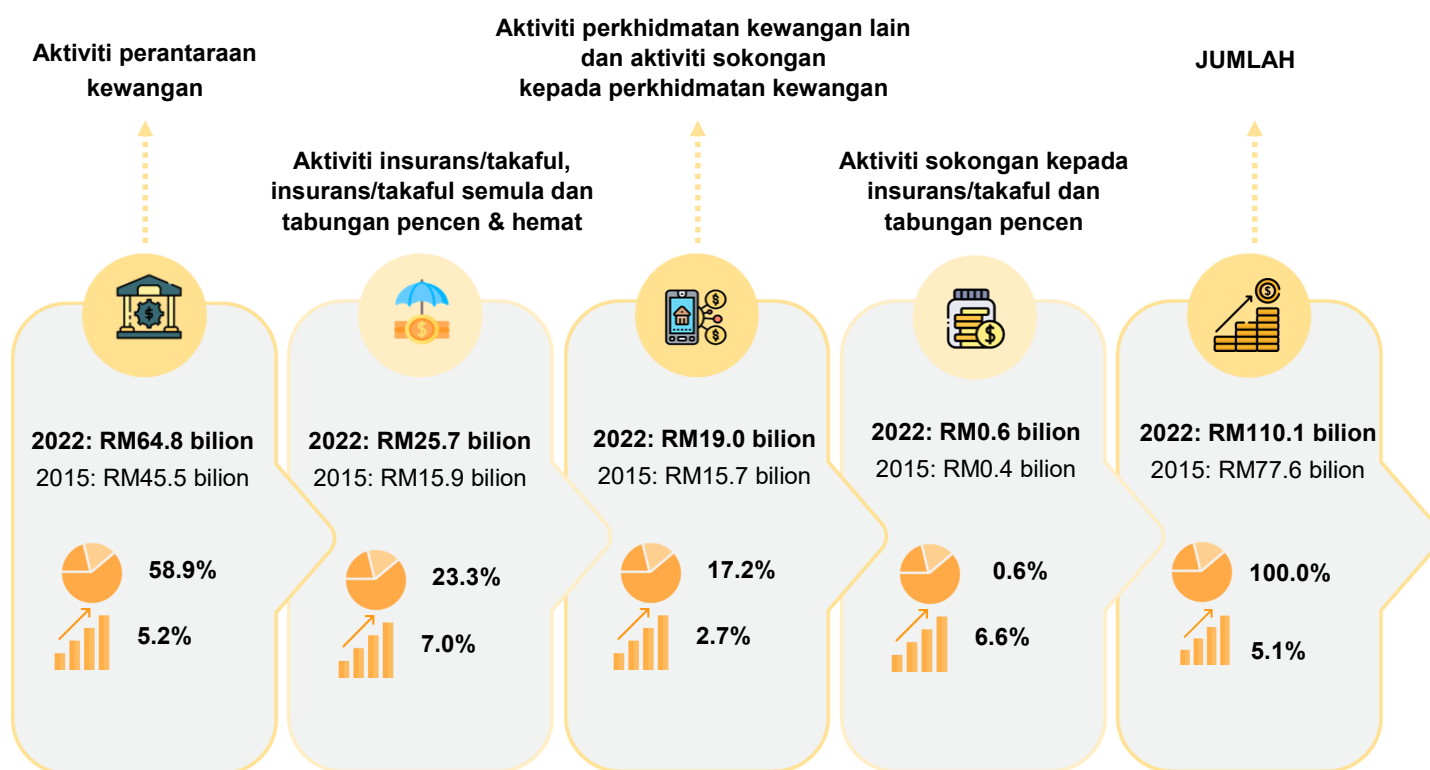
Nota:

 Sumbangan
 CAGR 2022/2015

6. NILAI DITAMBAH

Pada tahun 2022, nilai ditambah bagi keseluruhan Perkhidmatan kewangan adalah RM110.1 bilion, mencatatkan kadar pertumbuhan tahunan 5.1 peratus berbanding tahun 2015. Aktiviti perantaraan kewangan merekodkan sumbangan nilai ditambah tertinggi iaitu 58.9 peratus (RM64.8 bilion). Sementara itu, Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat dan Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan menyumbang masing-masing 23.3 peratus (RM25.7 bilion) dan 17.2 peratus (RM19.0 bilion) seperti di **Paparan 5**. Selain itu, Aktiviti sokongan kepada insurans/takaful dan tabungan pencen hanya menyumbang 0.6 peratus atau RM0.6 bilion kepada nilai ditambah Perkhidmatan kewangan.

Paparan 5: Nilai Ditambah bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022



Nota:

 Sumbangan
 CAGR 2022/2015

7. BILANGAN PEKERJA DAN GAJI & UPAH

7.1 BILANGAN PEKERJA DAN GAJI & UPAH BAGI PERKHIDMATAN KEWANGAN

Bilangan pekerja pada tahun 2022 berjumlah 375,793 orang berbanding 319,633 orang pada tahun 2015 dengan kadar pertumbuhan tahunan 2.3 peratus. Aktiviti perantaraan kewangan merekodkan bilangan pekerja tertinggi untuk mencatatkan 164,837 orang dengan sumbangan sebanyak 43.9 peratus. Ini diikuti oleh Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan seramai 160,261 orang (sumbangan: 42.6%), Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat 47,082 orang (sumbangan: 12.5%) dan Aktiviti sokongan kepada insurans/takaful dan tabungan pencen 3,613 orang (sumbangan: 1.0%) seperti di **Paparan 6**.

Paparan 6: Bilangan Pekerja dan Gaji & Upah bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022

Aktiviti	2015	2022		
	(orang)	(orang)		
 Aktiviti perantaraan kewangan	146,837	164,837	43.9%	1.7%
 Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan	139,858	160,261	42.6%	2.0%
 Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat	29,629	47,082	12.5%	6.8%
 Aktiviti sokongan kepada insurans/takaful dan tabungan pencen	3,309	3,613	1.0%	1.3%
JUMLAH	319,633	375,793	100.0%	2.3%

Nota:



Sumbangan

CAGR 2022/2015

Gaji & upah dalam Pekhidmatan kewangan berjumlah RM24.7 bilion dengan kadar pertumbuhan tahunan 5.2 peratus. Aktiviti perantaraan kewangan menyumbang jumlah gaji & upah tertinggi dengan RM13.8 bilion atau 55.8 peratus. Ini diikuti oleh Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan dengan RM7.3 bilion (sumbangan: 29.5%), Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat RM3.4 bilion (sumbangan: 13.8%) dan Aktiviti sokongan kepada insurans/takaful dan tabungan pencen RM0.2 bilion (sumbangan: 0.9%) seperti di **Paparan 7**.

Secara purata, pekerja bagi Pekhidmatan kewangan menerima gaji & upah sebanyak RM5,517 sebulan. Purata gaji & upah bulanan tertinggi diterima oleh pekerja dalam Aktiviti perantaraan kewangan (RM6,966) diikuti oleh Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat (RM6,040), Aktiviti sokongan kepada insurans/takaful dan tabungan pencen (RM4,895) dan Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan (RM3,857).

Paparan 7: Gaji & Upah bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022

**Purata Gaji
Sebulan**

2022: RM5,517

2015: RM4,540



**Jumlah Gaji
& Upah**

2022: RM 24.7 bilion

2015: RM17.3 bilion

Aktiviti	2015	2022			Purata Gaji Bulanan (2022)
	(RM bilion)	(RM bilion)			
Aktiviti perantaraan kewangan	9.7	13.8	55.8%	5.1%	RM6,966
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan	5.4	7.3	29.5%	4.3%	RM3,857
Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat	2.0	3.4	13.8%	8.1%	RM6,040
Aktiviti sokongan kepada insurans/takaful dan tabungan pencen	0.2	0.2	0.9%	3.1%	RM4,895
JUMLAH	17.3	24.7	100.0%	5.2%	RM5,517

Nota:



Sumbangan

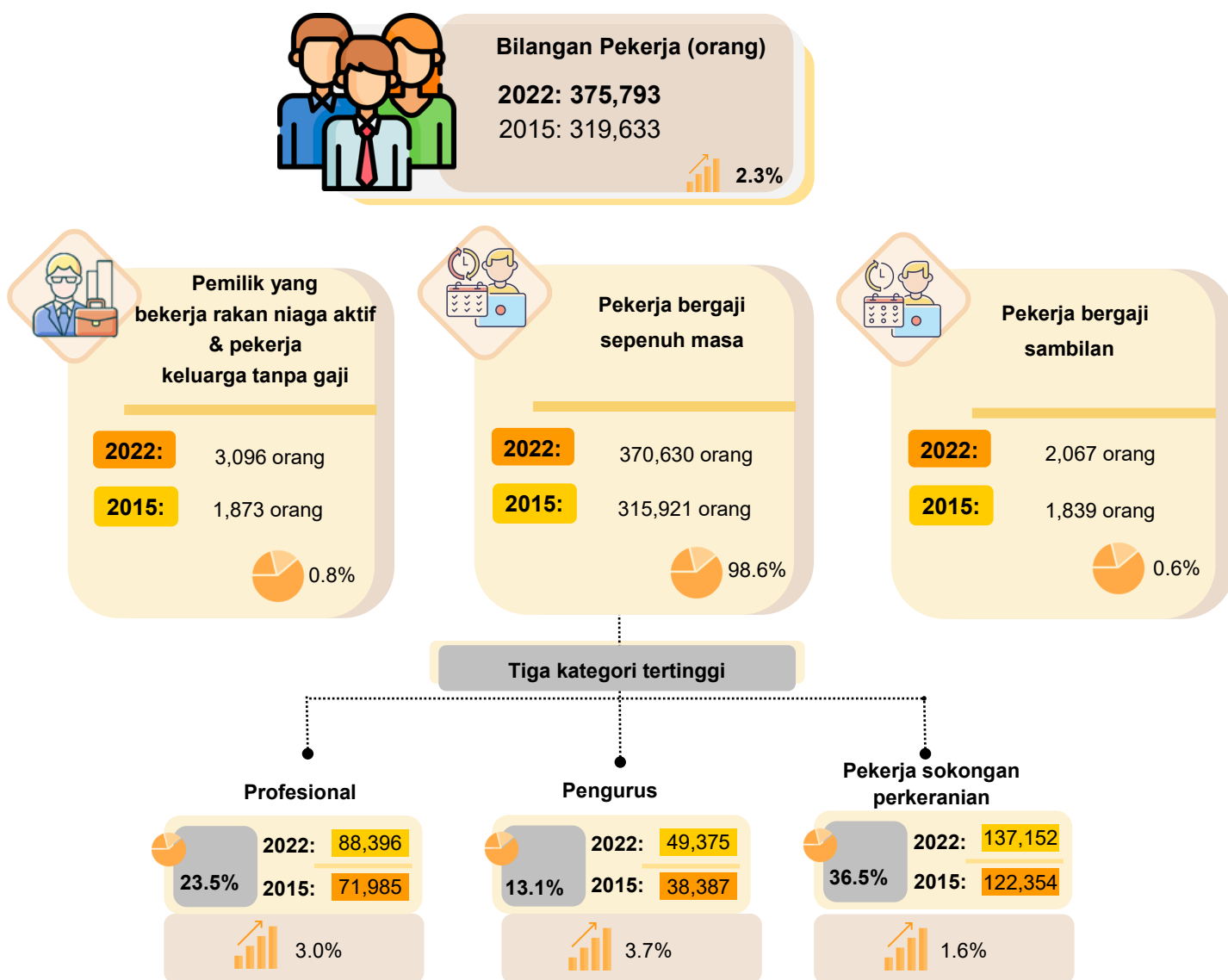
CAGR 2022/2015

7.2 BILANGAN PEKERJA BAGI PERKHIDMATAN KEWANGAN MENGIKUT KATEGORI PEKERJA

Dari jumlah 375,793 orang pekerja yang terlibat dalam Perkhidmatan kewangan, sebanyak 370,630 orang adalah pekerja bergaji sepenuh masa (sumbangan: 98.6%) diikuti oleh pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji dengan 3,096 orang (sumbangan: 0.8%). Sementara itu, pekerja bergaji sambilan pula mencatatkan 2,067 orang (sumbangan: 0.6%).

Bagi pekerja bergaji sepenuh masa, pekerja sokongan perkeranian merekodkan bilangan pekerja tertinggi (137,152 orang; sumbangan: 36.5%). Ini diikuti oleh profesional (88,396 orang; sumbangan: 23.5%) dan pengurus (49,375 orang; sumbangan: 13.1%) seperti di **Paparan 8**.

Paparan 8: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Kategori Pekerja dan Pekerja Bergaji Sepenuh Masa, 2015 dan 2022



Nota:



Sumbangan

CAGR 2022/2015

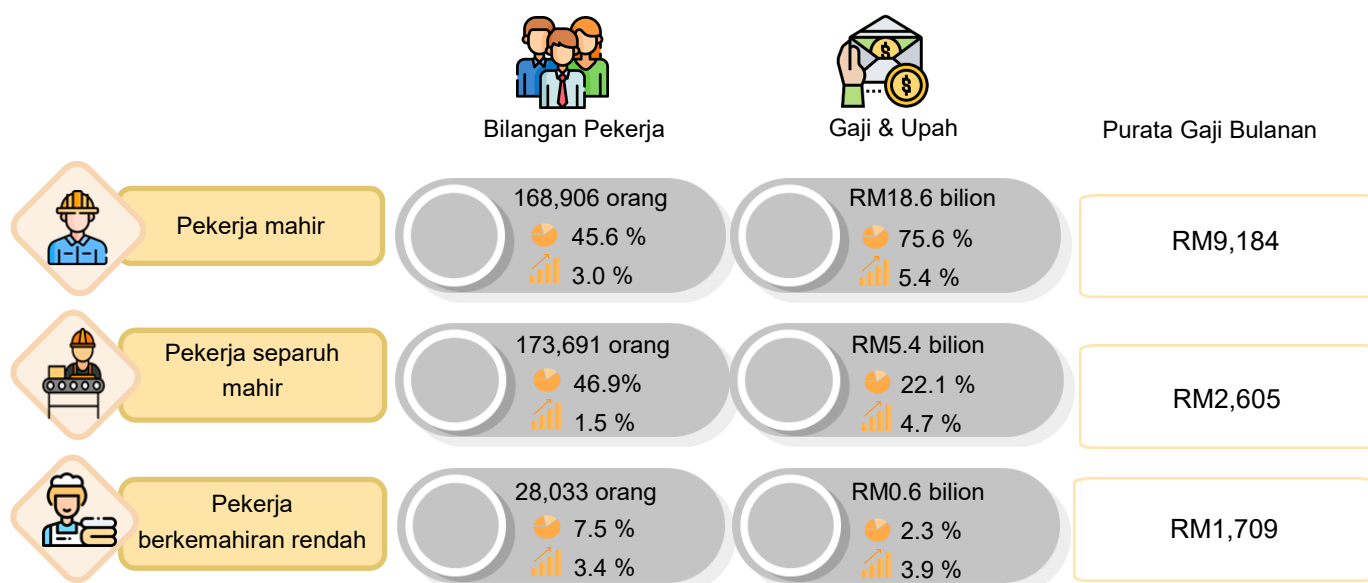
7.3 BILANGAN PEKERJA BAGI PERKHIDMATAN KEWANGAN MENGIKUT KATEGORI KEMAHIRAN

Pada tahun 2022, pekerja separuh mahir mencatatkan jumlah tertinggi iaitu 173,691 orang, menyumbang 46.9 peratus daripada keseluruhan pekerja bergaji sepenuh masa. Ini diikuti oleh pekerja mahir dengan 168,906 orang (sumbangan: 45.6%) dan pekerja berkemahiran rendah dengan 28,033 orang (sumbangan: 7.5%).

Gaji dan upah pekerja mahir berjumlah RM18.6 bilion, merangkumi 75.6 peratus daripada jumlah pekerja bergaji sepenuh masa. Pekerja separuh mahir merekodkan gaji & upah sebanyak RM5.4 bilion (sumbangan: 22.1%), manakala pekerja berkemahiran rendah mencatatkan RM0.6 bilion (sumbangan: 2.3%).

Pekerja mahir memperoleh purata gaji bulanan sebanyak RM9,184. Pekerja separuh mahir mendapat purata sebanyak RM2,605, manakala pekerja berkemahiran rendah menerima RM1,709 seperti yang digambarkan dalam **Paparan 9**.

Paparan 9: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Kategori Kemahiran, 2022



Nota:  Sumbangan
 CAGR 2022/2015

7.4 BILANGAN PEKERJA BAGI PERKHIDMATAN KEWANGAN MENGIKUT SIJIL TERTINGGI DIPEROLEH

Dalam Perkhidmatan kewangan, majoriti pekerja didominasi oleh mereka yang mempunyai kelayakan Diploma, berjumlah 124,206 orang atau 33.1 peratus. Selain itu, seramai 103,130 orang pekerja yang mempunyai kelayakan Ijazah Sarjana Muda/ Diploma Lanjutan (sumbangan: 27.4%) dan 76,035 orang pekerja dengan kelayakan SPM/SPM(V) atau yang setaraf (sumbangan: 20.2%).

Dari segi bilangan pekerja mengikut jantina, pekerja lelaki melebihi pekerja wanita dengan 190,315 lelaki berbanding 185,478 wanita. Analisis mengikut kelayakan menunjukkan kebanyakan pekerja lelaki dan pekerja wanita mempunyai kelayakan Diploma masing-masing 62,022 orang lelaki dan 62,184 orang wanita seperti ditunjukkan di **Paparan 10**.

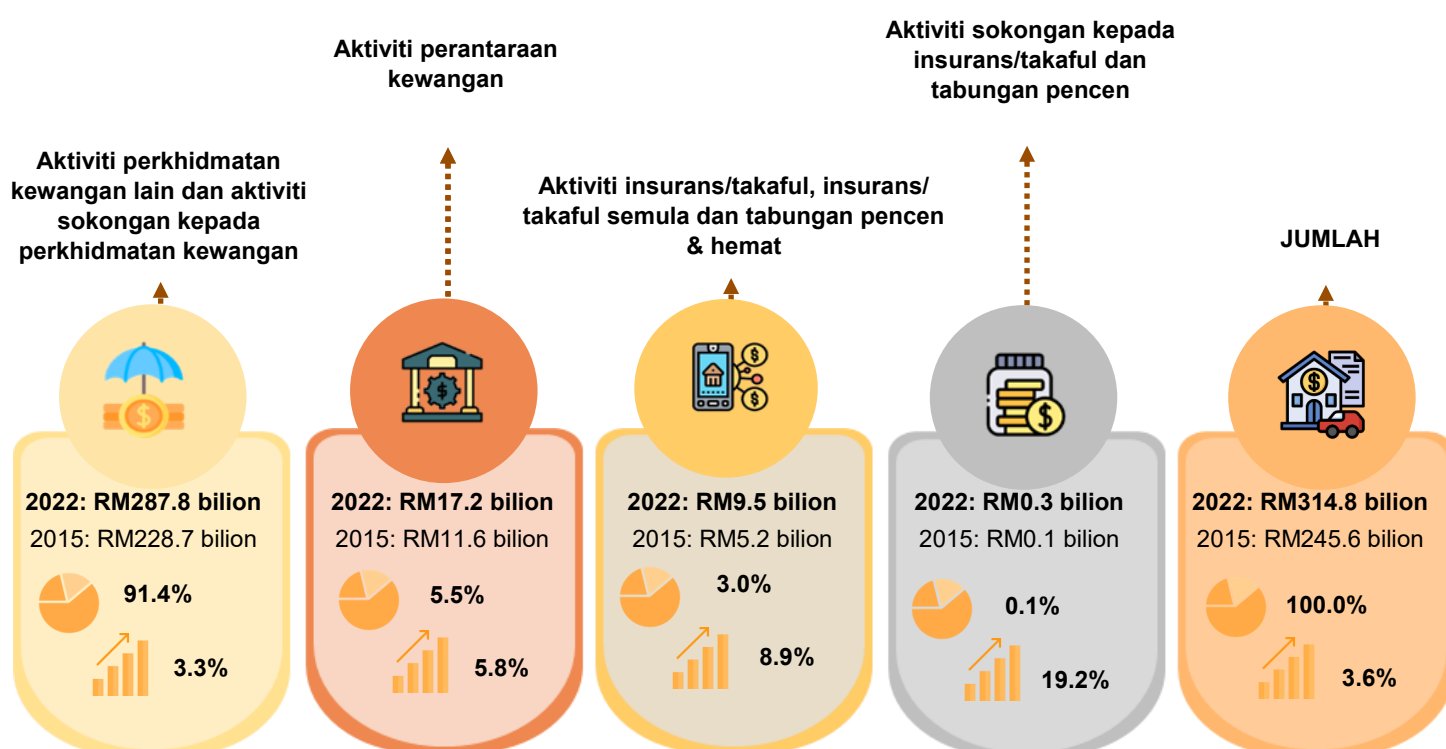
Paparan 10: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Sijil Tertinggi Diperoleh, 2022

	Bilangan Pekerja (% Sumbangan)	 Bilangan Pekerja Lelaki (% Sumbangan)	 Bilangan Pekerja Perempuan (% Sumbangan)
Diploma	124,206 33.1%	62,022 32.6%	62,184 33.5%
Ijazah Sarjana Muda/ Diploma Lanjutan	103,130 27.4%	54,482 28.6%	48,648 26.2%
SPM/ SPM (V) atau yang setaraf	76,035 20.2%	38,083 20.0%	37,952 20.5%
Sijil	25,515 6.8%	12,777 6.7%	12,738 6.9%
STPM atau yang setaraf	26,629 7.1%	12,179 6.4%	14,450 7.8%
Pascasiswazah	12,292 3.3%	6,154 3.2%	6,138 3.3%
Di Bawah SPM/SPM (V)	7,986 2.1%	4,618 2.4%	3,368 1.8%
Jumlah	375,793 100.0%	 190,315 50.6%	 185,478 49.4%

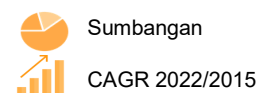
8. NILAI HARTA TETAP

Dalam tempoh 2015 hingga 2022, nilai harta tetap bagi Perkhidmatan kewangan meningkat daripada RM245.6 bilion kepada RM314.8 bilion dengan kadar pertumbuhan tahunan sebanyak 3.6 peratus (**Paparan 11**). Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan kekal sebagai penyumbang terbesar dengan nilai sebanyak RM287.8 bilion (sumbangan: 91.4%) pada tahun 2022. Penyumbang kedua terbesar adalah Aktiviti perantaraan kewangan dengan nilai sebanyak RM17.2 bilion (sumbangan: 5.5%), diikuti dengan Aktiviti insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat dengan nilai RM9.5 bilion (sumbangan: 3.0%) (sumbangan: 3.0%).

Paparan 11: Nilai Harta Tetap bagi Perkhidmatan Kewangan mengikut Aktiviti, 2015 dan 2022



Nota:



9. PERTUBUHAN MILIKAN WANITA

Pada tahun 2022, terdapat 213 pertubuhan milikan wanita dalam Perkhidmatan kewangan. Pertubuhan ini menjana nilai output kasar berjumlah RM44.1 juta dan menghasilkan nilai ditambah RM29.8 juta. Disamping itu, bilangan pekerja di pertubuhan milikan wanita dalam Perkhidmatan kewangan adalah sebanyak 598 orang, dengan gaji & upah berjumlah RM7.7 juta. Pertubuhan milikan wanita juga mencatatkan nilai harta tetap RM114.8 juta pada tahun 2022 seperti di **Paparan 12**.

Paparan 12: Statistik Utama Pertubuhan Milikan Wanita bagi Perkhidmatan Kewangan, 2015 dan 2022



Nota:  CAGR 2022/2015

10. PRESTASI MENGIKUT NEGERI

Berdasarkan penemuan Banci Ekonomi 2023, Perkhidmatan kewangan merekodkan sejumlah 32,245 pertubuhan beroperasi pada tahun 2022. Prestasi mengikut negeri menunjukkan Selangor menduduki tempat pertama 11,112 pertubuhan (sumbangan: 34.5%), diikuti oleh W.P. Kuala Lumpur dengan 7,152 pertubuhan (sumbangan: 22.2%) dan Pulau Pinang dengan 2,878 pertubuhan (sumbangan: 8.9%).

Bagi nilai output kasar, W.P. Kuala Lumpur mencatatkan nilai tertinggi iaitu RM97.6 bilion dengan sumbangan 56.8 peratus, diikuti oleh Selangor (RM33.1 bilion; sumbangan: 19.2%) dan Johor (RM8.7 bilion; sumbangan: 5.0%) pada tahun 2022.

W.P. Kuala Lumpur juga mencatatkan nilai input perantaraan tertinggi sebanyak RM36.2 bilion atau 58.5 peratus. Ini diikuti oleh Selangor sebanyak RM13.3 bilion (sumbangan: 21.5%). Penyumbang seterusnya adalah Johor (RM3.0 bilion; sumbangan: 4.9%) dan Pulau Pinang (RM2.1 bilion; sumbangan: 3.4%). Nilai sumbangan keempat-empat negeri ini adalah RM54.7 bilion (sumbangan: 88.3%).

Nilai ditambah pada tahun 2022 didominasi oleh W.P. Kuala Lumpur yang berjumlah RM61.5 bilion dengan sumbangan 55.8 peratus, diikuti oleh Selangor (RM19.7 bilion; sumbangan: 17.9%) dan Johor (RM5.6 bilion; sumbangan: 5.1%).

W.P. Kuala Lumpur merekodkan bilangan pekerja tertinggi seramai 211,590 orang, mencatatkan sumbangan 56.3 peratus. Ini diikuti oleh Selangor (74,520 orang; sumbangan: 19.8%) dan Johor (20,059 orang; sumbangan: 5.3%).

Gaji & upah bagi Perkhidmatan kewangan pada tahun 2022 adalah sebanyak RM24.7 bilion. Tiga negeri yang mencatatkan nilai gaji & upah tertinggi adalah W.P. Kuala Lumpur dengan RM14.1 bilion, mewakili 57.0 peratus sumbangan, diikuti oleh Selangor (RM4.9 bilion; sumbangan: 19.9%) dan Johor (RM1.3 bilion; sumbangan: 5.3%).

W.P. Kuala Lumpur mencatatkan nilai harta tetap yang tertinggi berjumlah RM180.9 bilion dengan sumbangan 57.5 peratus. Ini diikuti oleh Selangor (RM105.7 bilion; sumbangan: 33.6%) dan Johor (RM10.4 bilion; sumbangan: 3.3%).

Paparan 13: Statistik Utama Perkhidmatan Kewangan mengikut Negeri, 2022

NEGERI	 BILANGAN PERTUBUHAN	 NILAI OUTPUT KASAR (RM billion)	 NILAI INPUT PERANTARAAN (RM billion)	 NILAI DITAMBAH (RM billion)	 BILANGAN PEKERJA (orang)	 GAJI & UPAH (RM billion)	 NILAI HARTA TETAP (RM billion)
 MALAYSIA	32,245	172.0	61.9	110.1	375,793	24.7	314.8
 Johor	2,854 8.9%	8.7 5.0%	3.0 4.9%	5.6 5.1%	20,059 5.3%	1.3 5.3%	10.4 3.3%
 Kedah	698 2.2%	1.7 1.0%	0.5 0.9%	1.2 1.1%	4,768 1.3%	0.3 1.2%	0.8 0.3%
 Kelantan	293 0.9%	0.7 0.4%	0.2 0.3%	0.5 0.4%	1,533 0.4%	0.1 0.3%	0.1 0.04%
 Melaka	1,126 3.5%	1.6 1.0%	0.6 0.9%	1.1 1.0%	4,088 1.1%	0.2 1.0%	1.2 0.4%
 Negeri Sembilan	848 2.6%	1.5 0.8%	0.4 0.6%	1.1 1.0%	3,988 1.1%	0.2 0.9%	0.7 0.2%
 Pahang	475 1.5%	1.4 0.8%	0.4 0.7%	1.0 0.9%	3,408 0.9%	0.2 0.8%	0.4 0.1%
 Pulau Pinang	2,878 8.9%	6.3 3.7%	2.1 3.4%	4.2 3.8%	14,032 3.7%	0.9 3.6%	4.8 1.5%
 Perak	1,740 5.4%	3.2 1.9%	0.9 1.5%	2.3 2.1%	7,676 2.0%	0.5 1.9%	1.6 0.5%
 Perlis	76 0.2%	0.8 0.5%	0.2 0.3%	0.6 0.6%	2,315 0.6%	0.1 0.5%	0.2 0.05%
 Selangor	11,112 34.5%	33.1 19.2%	13.3 21.5%	19.7 17.9%	74,520 19.8%	4.9 19.9%	105.7 33.6%
 Terengganu	205 0.6%	0.7 0.4%	0.2 0.3%	0.5 0.5%	1,812 0.5%	0.1 0.4%	1.6 0.5%
 Sabah	951 2.9%	3.2 1.9%	0.9 1.5%	2.3 2.1%	8,771 2.3%	0.6 2.3%	2.5 0.8%
 Sarawak	1,649 5.1%	4.0 2.3%	1.2 1.9%	2.9 2.6%	11,009 2.9%	0.7 2.9%	3.1 1.0%
 W.P. Kuala Lumpur	7,152 22.2%	97.6 56.8%	36.2 58.5%	61.5 55.8%	211,590 56.3%	14.1 57.0%	180.9 57.5%
 W.P. Labuan	139 0.4%	6.1 3.6%	1.5 2.4%	4.7 4.2%	3,459 0.9%	0.3 1.1%	0.3 0.1%
 W.P. Putrajaya	49 0.2%	1.2 0.7%	0.3 0.5%	0.9 0.8%	2,765 0.7%	0.2 0.8%	0.5 0.2%

Nota: % Peratus Sumbangan

1. INTRODUCTION

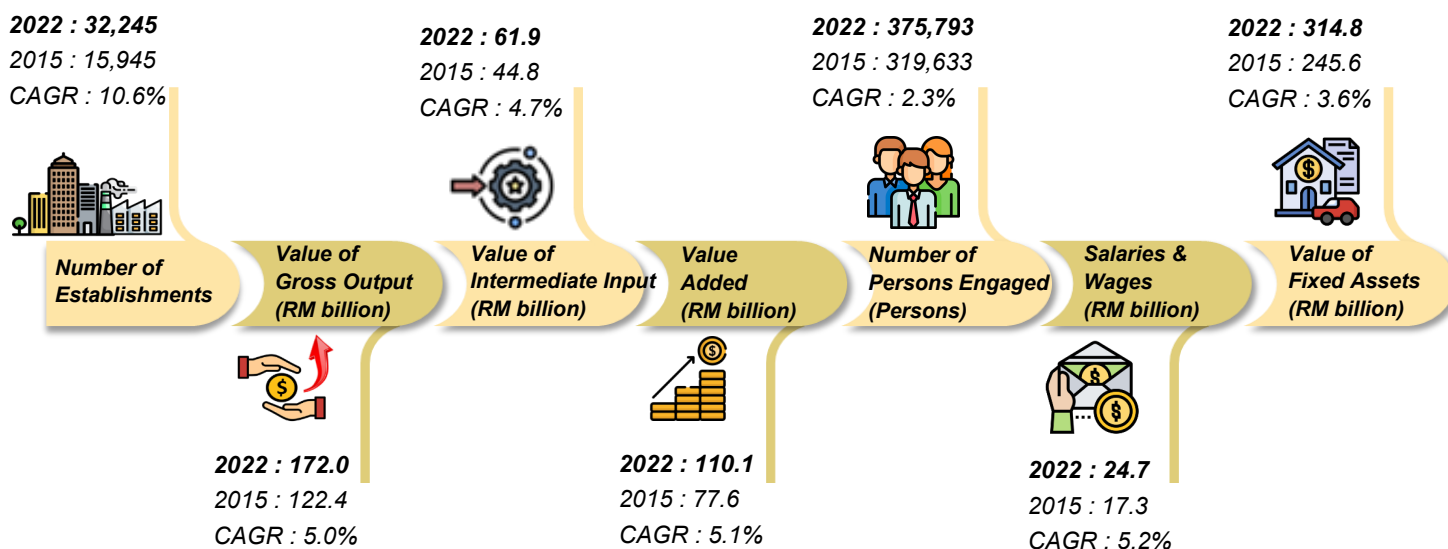
This publication presents statistics on the Financial Services based on Economic Census undertaken in 2023 for the reference year 2022. Financial services comprises Monetary intermediation activities; Other financial service activities and activities auxiliary to financial services; Insurance/takaful, reinsurance/retakaful and pension & provident funding activities; and Activities auxiliary to insurance/ takaful and pension funding. Main statistics such as number of establishments, value of gross output, value of intermediate input, value added, number of persons engaged, salaries & wages and fixed assets are also presented in this publication.

2. PERFORMANCE OF FINANCIAL SERVICES

Overall, the main statistics of Financial services in 2022 showed a positive annual growth rate compared to 2015. In 2022, the number of establishments operating in this sub-sector was 32,245 establishments with an compounded annual growth rate of 10.6 per cent compared to the past seven years. The value of gross output in 2022 amounted to RM172.0 billion, an increase of RM49.6 billion compared to 2015 with an annual growth rate of 5.0 per cent. In line with the growth of gross output, the value of intermediate input also increased by RM17.1 billion to record RM61.9 billion with an annual growth rate of 4.7 per cent, resulting in value added of RM110.1 billion in 2022 (2015: RM77.6 billion).

A total of 375,793 persons engaged were involved in this sub-sector compared to 319,633 persons in 2015 with an annual growth rate of 2.3 per cent. During the same period, the salaries & wages also grew by 5.2 per cent to reach RM24.7 billion in 2022 (2015: RM17.3 billion). Meanwhile, the value of fixed assets owned by establishments for Financial services in 2022 amounted to RM314.8 billion (2015: RM245.6 billion), indicates an annual growth rate of 3.6 per cent as shown in **Exhibit 1**.

Exhibit 1: Main Statistics of Financial Services, 2015 and 2022



CAGR 2022/2015

3. NUMBER OF ESTABLISHMENTS

In 2022, the Financial services registered 32,245 establishments, marking an annual growth rate of 10.6 per cent compared to 2015. Other financial service activities and activities auxiliary to financial services accounted for the largest number of establishments, with 26,633 establishments or 82.6 per cent of the total establishments. This was followed by Insurance takaful, reinsurance/retakaful and pension & provident funding activities (2,942 establishments; share: 9.1%), Monetary intermediation activities (2,389 establishments; share: 7.4%), and Activities auxiliary to insurance/takaful and pension funding (281 establishments; share: 0.9%) as indicated in **Exhibit 2**.

Exhibit 2: Number of Establishments for Financial Services by Activity, 2015 and 2022

Activities	2015	2022		
 Other financial service activities and activities auxiliary to financial services	13,528	26,633	82.6%	10.2%
 Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	92	2,942	9.1%	64.1%
 Monetary intermediation activities	2,257	2,389	7.4%	0.8%
 Activities auxiliary to insurance/takaful and pension funding	68	281	0.9%	22.5%
TOTAL	15,945	32,245	100.0%	10.6%

Note:



Share



CAGR 2022/2015

4. VALUE OF GROSS OUTPUT

Exhibit 3 illustrates that the value of gross output increased to RM172.0 billion in 2022 from RM122.4 billion in 2015, with an annual growth rate of 5.0 per cent. Monetary intermediation activities reported the highest value of gross output at RM87.9 billion (share: 51.1%), followed by Other financial service activities and activities auxiliary to financial services and Insurance/takaful, reinsurance/retakaful and pension & provident funding activities with RM43.1 billion (share: 25.1%) and RM40.1 billion (share: 23.3%) respectively. Next was Activities auxiliary to insurance/takaful and pension funding with a share of 0.5 per cent amounted to RM0.9 billion in 2022 (2015: RM0.6 billion).

Exhibit 3: Value of Gross Output for Financial Services by Activity, 2015 and 2022

Activities	2015	2022		
	(RM billion)	(RM billion)		
 Monetary intermediation activities	61.9	87.9	51.1%	5.1%
 Other financial service activities and activities auxiliary to financial services	35.9	43.1	25.1%	2.6%
 Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	24.0	40.1	23.3%	7.6%
 Activities auxiliary to insurance/takaful and pension funding	0.6	0.9	0.5%	6.5%
TOTAL	122.4	172.0	100.0%	5.0%

Note:



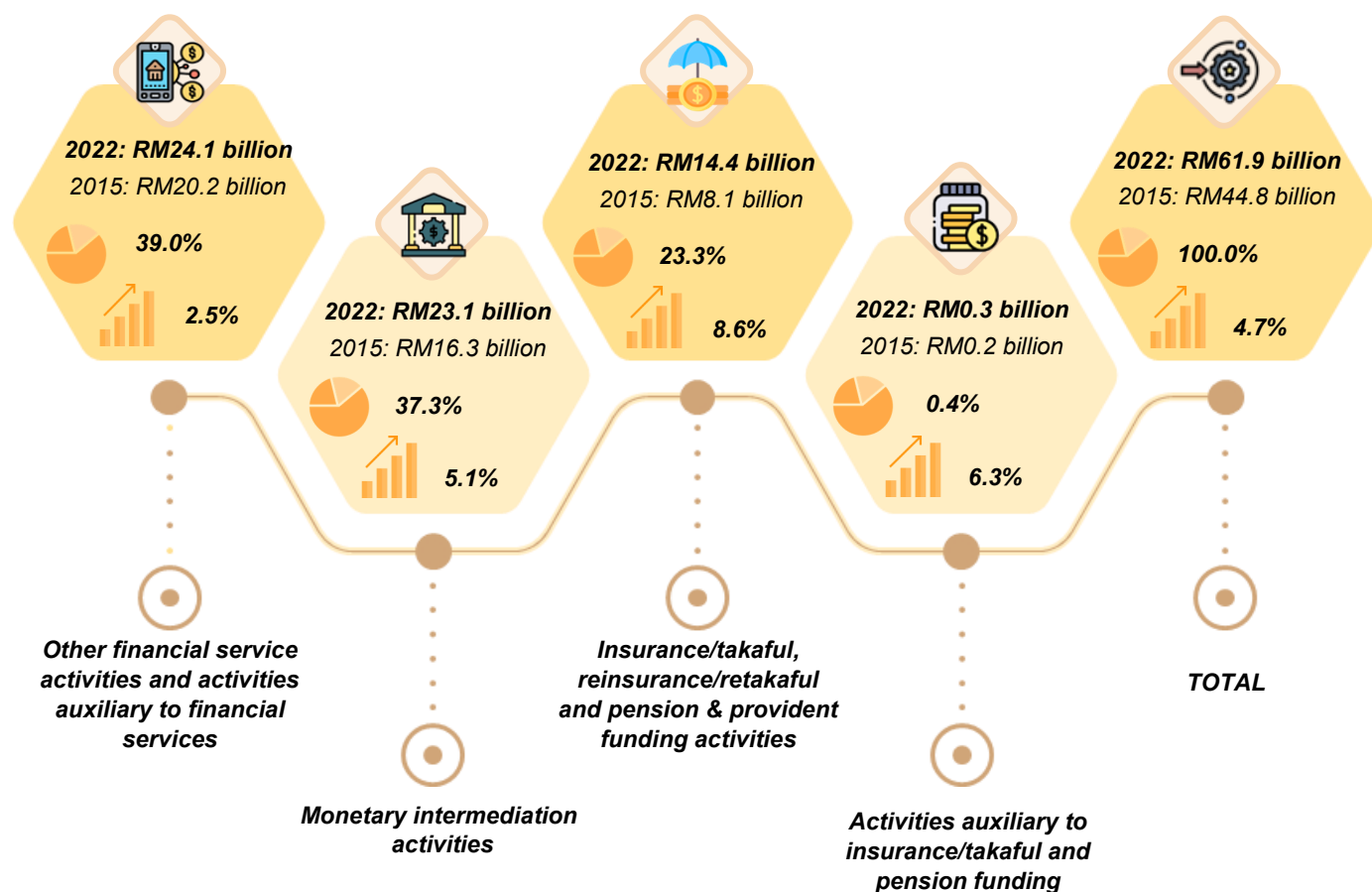
Share

CAGR 2022/2015

5. VALUE OF INTERMEDIATE INPUT

In 2022, the intermediate input for Financial services increased by 4.7 per cent, reaching RM61.9 billion, compared to RM44.8 billion in 2015. This growth was largely contributed by Other financial services activities and activities auxiliary to financial services, which recorded RM24.1 billion with a contribution of 39.0 per cent, compared to RM20.2 billion in 2015. This was followed by Monetary intermediation activities, as well as Insurance/takaful, reinsurance/retakaful, and pension & provident funds activities, which recorded RM23.1 billion (share: 37.3%) and RM14.4 billion (share: 23.3%) respectively. Meanwhile, Activities auxiliary to insurance/takaful and pension funding recorded value of intermediate input amounted to RM0.3 billion with a contribution of 0.4 per cent in 2022 as shown in **Exhibit 4**.

Exhibit 4: Value of Intermediate Input for Financial Services by Activity, 2015 and 2022

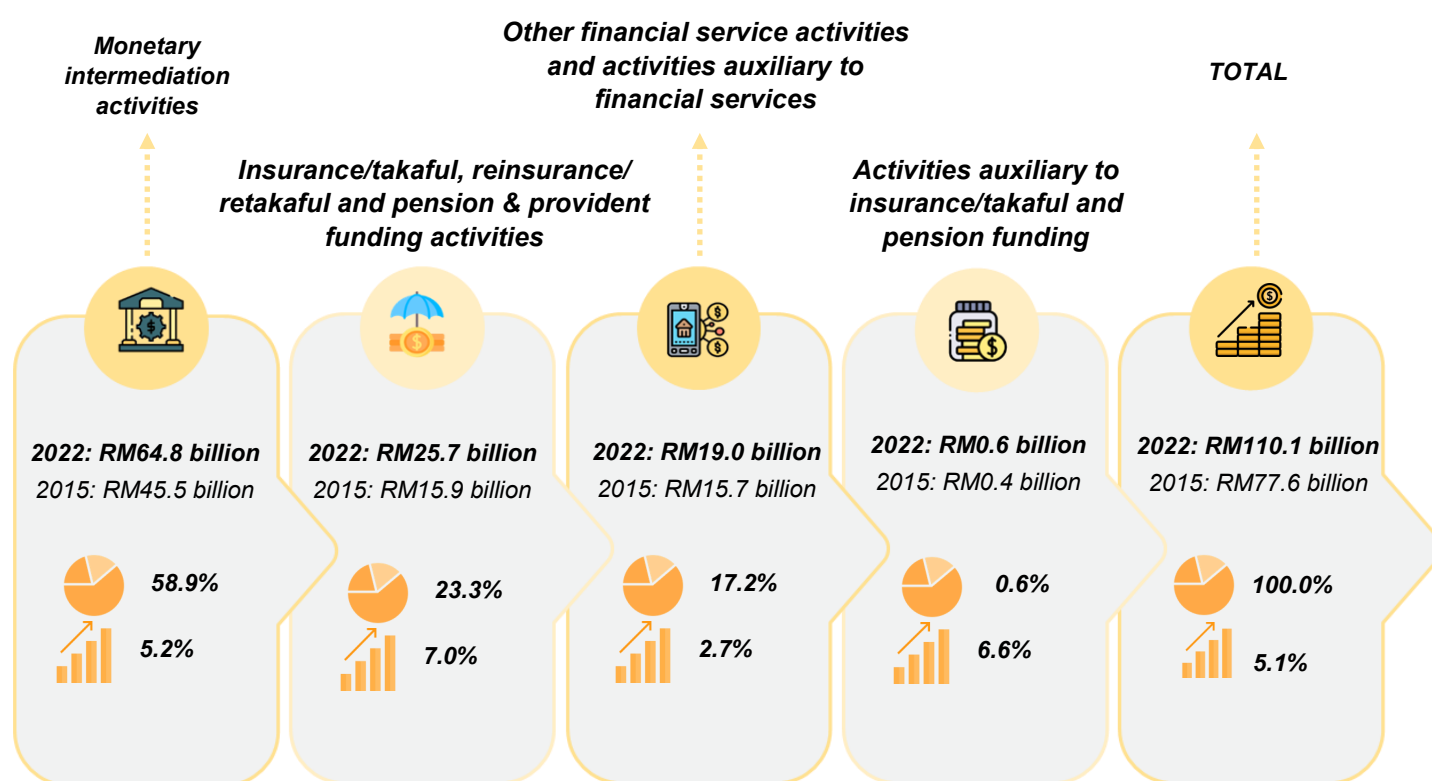


Note:  Share
 CAGR 2022/2015

6. VALUE ADDED

In 2022, value added for the overall Financial services was RM110.1 billion, registering an annual growth rate of 5.1 per cent as compared to 2015. Monetary intermediation activities recorded the highest contribution of value added with a share of 58.9 per cent (RM64.8 billion). Meanwhile, Insurance/takaful, reinsurance/retakaful and pension & provident funding activities and Other financial service activities and activities auxiliary to financial services contributed 23.3 per cent (RM25.7 billion) and 17.2 per cent (RM19.0 billion), respectively as shown in **Exhibit 5**. Besides that, Activities auxiliary to insurance/takaful and pension funding contribute only 0.6 per cent or RM0.6 billion to the value added of Financial services.

Exhibit 5: Value Added for Financial Services by Activity, 2015 and 2022



Note:



7. NUMBER OF PERSONS ENGAGED AND SALARIES & WAGES

7.1 NUMBER OF PERSONS ENGAGED AND SALARIES & WAGES OF FINANCIAL SERVICES

The number of persons engaged in 2022 was 375,793 persons as compared to 319,633 persons in 2015, with an annual growth rate of 2.3 per cent. Monetary intermediation activities recorded the highest number of persons engaged to register 164,837 persons with a share of 43.9 per cent. This was followed by Other financial service activities and activities auxiliary to financial services 160,261 persons (share: 42.6%), Insurance/takaful, reinsurance/retakaful and pension & provident funding activities 47,082 persons (share: 12.5%) and Activities auxiliary to insurance/takaful and pension funding 3,613 persons (share: 1.0%) as shown in **Exhibit 6**.

Exhibit 6: Number of Persons Engaged for Financial Services by Activity, 2015 and 2022

Activities	2015	2022		
	(persons)	(persons)		
 Monetary intermediation activities	146,837	164,837	43.9%	1.7%
 Other financial service activities and activities auxiliary to financial services	139,858	160,261	42.6%	2.0%
 Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	29,629	47,082	12.5%	6.8%
 Activities auxiliary to insurance/takaful and pension funding	3,309	3,613	1.0%	1.3%
TOTAL	319,633	375,793	100.0%	2.3%

Note:



Share

CAGR 2022/2015

SUMMARY OF FINDINGS

Salaries & wages disbursed in Financial services amounted to RM24.7 billion, with an annual growth rate of 5.2 per cent. Monetary intermediation activities recorded the highest salaries & wages of RM13.8 billion or 55.8 per cent. This was followed by Other financial service activities and activities auxiliary to financial services RM7.3 billion (share: 29.5%), Insurance/takaful, reinsurance/retakaful and pension & provident funding activities RM3.4 billion (share: 13.8%) and Activities auxiliary to insurance/takaful, and pension funding RM0.2 billion (share: 0.9%) as shown in **Exhibit 7**.

On average, employees in Financial services earned RM5,517 per month. The highest average monthly salaries and wages was in Monetary intermediation activities with RM6,966, followed by Insurance/takaful, reinsurance/retakaful and pension & provident funding activities (RM6,040), Activities auxiliary to insurance/takaful and pension funding (RM4,895) and Other financial service activities and activities auxiliary to financial services (RM3,857).

Exhibit 7: Salaries & Wages for Financial Services by Activity, 2015 and 2022

Average Monthly Salary

2022: RM5,517

2015: RM4,540



Salaries & Wages

2022: RM 24.7 billion

2015: RM17.3 billion

Activities	2015	2022			Monthly Salary (2022)
	(RM billion)	(RM billion)			
Monetary intermediation activities	9.7	13.8	55.8%	5.1%	RM6,966
Other financial service activities and activities auxiliary to financial services	5.4	7.3	29.5%	4.3%	RM3,857
Insurance/takaful, reinsurance/retakaful and pension & provident funding activities	2.0	3.4	13.8%	8.1%	RM6,040
Activities auxiliary to insurance/takaful and pension funding	0.2	0.2	0.9%	3.1%	RM4,895
TOTAL	17.3	24.7	100.0%	5.2%	RM5,517

Note:

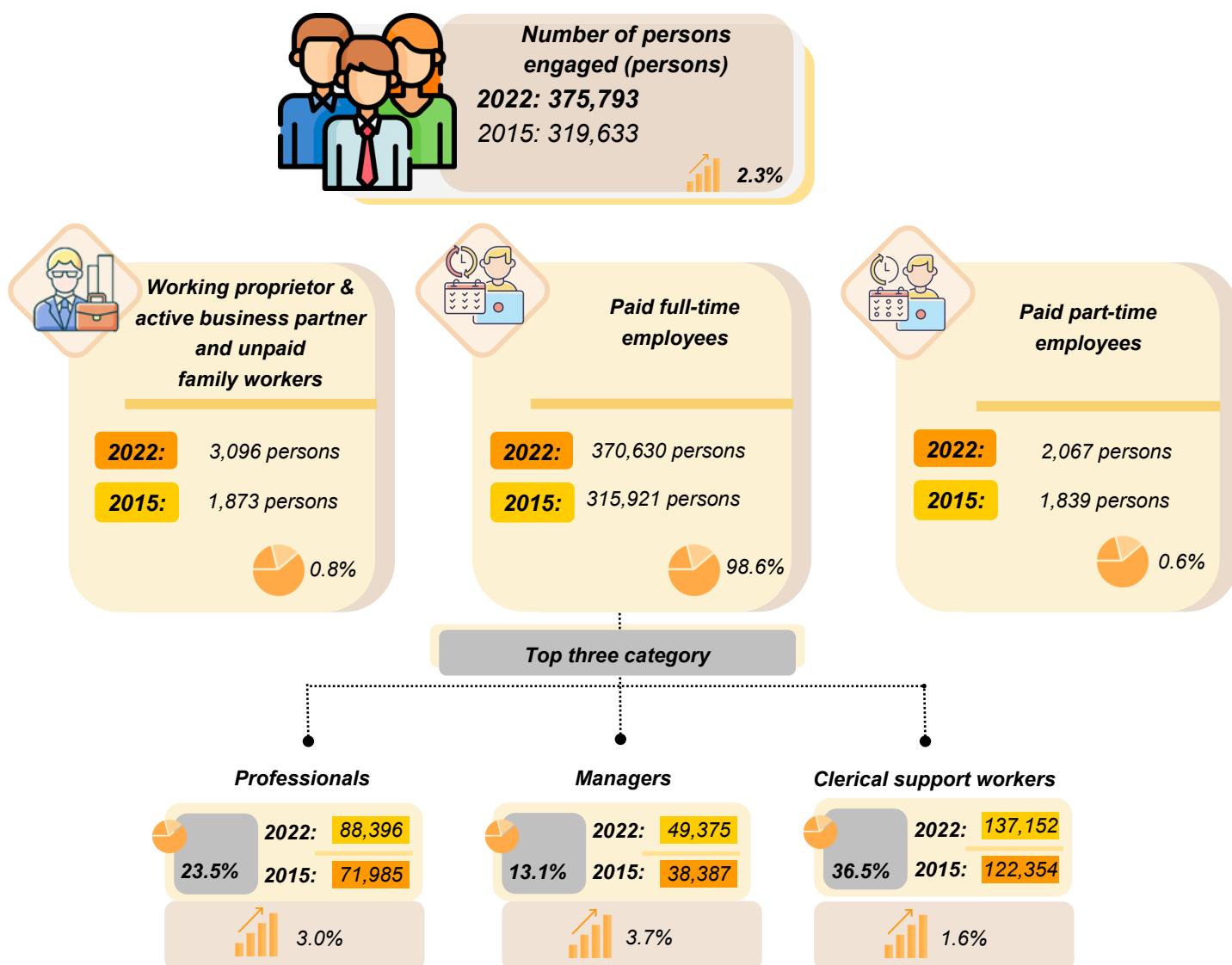
Share
 CAGR 2022/2015

7.2 NUMBER OF PERSONS ENGAGED FOR FINANCIAL SERVICES BY CATEGORY OF WORKERS

From the 375,793 persons engaged in the Financial services, 370,630 persons were paid full-time employees (share: 98.6%) followed by working proprietor & active business partner and unpaid family workers which accounted for 3,096 persons (share: 0.8%). Meanwhile, paid part-time employees recorded 2,067 persons (share: 0.6%).

For paid full-time employees, clerical support workers recorded the highest number of employees (137,152 persons; share: 36.5%). This was followed by professionals (88,396 persons; share: 23.5%) and managers (49,375 persons; share: 13.1%) as depicted in **Exhibit 8**.

Exhibit 8: Number of Persons Engaged for Financial Services by Category of Workers and Full-time Paid Employees, 2015 and 2022



Note:



Share

CAGR 2022/2015

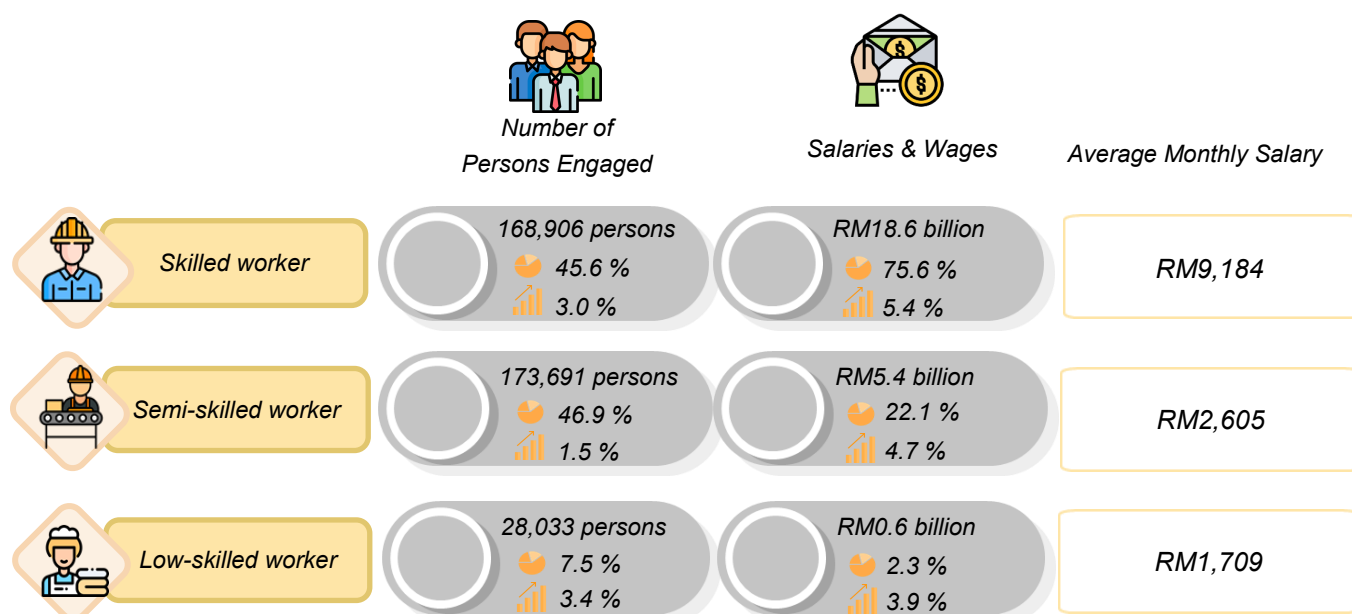
7.3 NUMBER OF PERSONS ENGAGED FOR FINANCIAL SERVICES BY CATEGORY OF SKILLS

In 2022, semi-skilled workers made up the largest segment of the workforce, with 173,691 persons engaged and contributing to 46.9 per cent of the paid full-time employees. This was followed by skilled workers, 168,906 persons (share: 45.6%), and low-skilled workers, 28,033 persons (share: 7.5%).

Salaries & wages for skilled workers amounted to RM18.6 billion, accounting for 75.6 per cent of the total salaries and wages for the paid full-time employees. Semi-skilled workers recorded salaries & wages totalling RM5.4 billion (share: 22.1%), while low-skilled workers registered RM0.6 billion (share: 2.3%).

Skilled workers commanded an average monthly salary of RM9,184. Semi-skilled workers had an average income of RM2,605, while low-skilled workers earned RM1,709, as shown in **Exhibit 9**.

Exhibit 9: Number of Persons Engaged for Financial Services by Category of Skills, 2022



Note:



Share

CAGR 2022/2015

7.4 NUMBER OF PERSONS ENGAGED FOR FINANCIAL SERVICES BY HIGHEST CERTIFICATE OBTAINED

In Financial services, majority of employees were dominated by those with Diploma qualifications which accounted for 124,206 persons or 33.1 per cent. Additionally, there were 103,130 persons with Bachelor/Advanced Diploma or equivalent qualifications (share: 27.4%) and 76,035 persons with qualifications SPM/SPM (V) or equivalent (share: 20.2%).

In terms of number of persons engaged by sex, male workers outnumbered female workers with 190,315 males compared to 185,478 females. Analysis by qualification showed that most of male and female workers had diploma qualification of 62,022 persons and 62,184 persons respectively as shown in **Exhibit 10**.

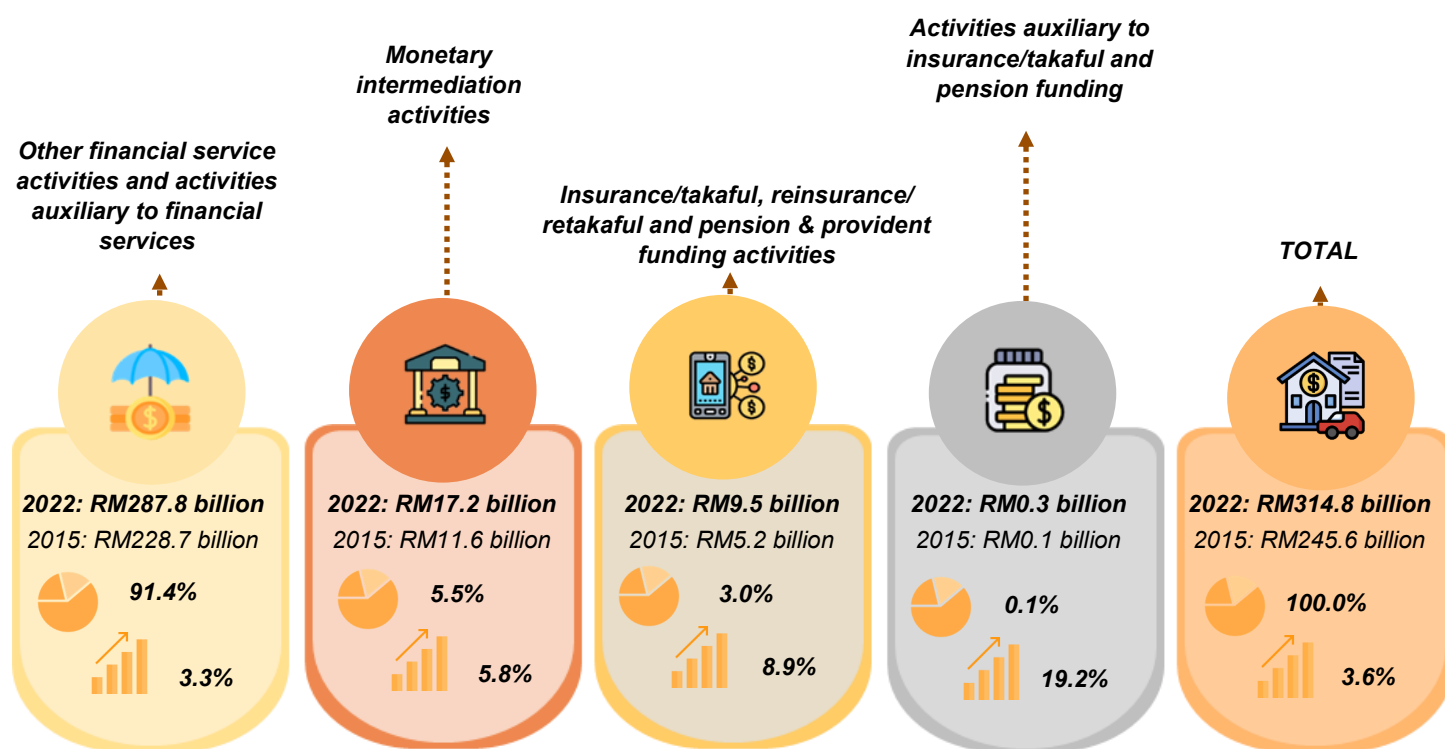
Exhibit 10: Number of Persons Engaged for Financial Services by Highest Certificate Obtained, 2022

	Number of Persons Engaged (% Share)	Number of Male Workers (% Share)	Number of Female Workers (% Share)
Diploma	124,206 33.1%	62,022 32.6%	62,184 33.5%
Bachelor/ Advanced Diploma or equivalent	103,130 27.4%	54,482 28.6%	48,648 26.2%
SPM/SPM (V) or equivalent	76,035 20.2%	38,083 20.0%	37,952 20.5%
Certificates	25,515 6.8%	12,777 6.7%	12,738 6.9%
STPM or equivalent	26,629 7.1%	12,179 6.4%	14,450 7.8%
Postgraduate	12,292 3.3%	6,154 3.2%	6,138 3.3%
Below SPM/SPM (V)	7,986 2.1%	4,618 2.4%	3,368 1.8%
Total	375,793 100.0%	190,315 50.6%	185,478 49.4%

8. VALUE OF FIXED ASSETS

Throughout 2015 to 2022, the fixed assets value for Financial services increased from RM245.6 billion to RM314.8 billion, with an annual growth rate of 3.6 per cent (**Exhibit 11**). Other financial service activities and activities auxiliary to financial services remained the largest contributors, with a value of RM287.8 billion (share: 91.4%) in 2022. The second largest contributor was Monetary intermediation activities, with a value of RM17.2 billion (share: 5.5%), followed by Insurance/takaful, reinsurance/retakaful, and pension & provident funding activities, with a value of RM9.5 billion (share: 3.0%).

Exhibit 11: Value of Fixed Assets for Financial Services by Activity, 2015 and 2022



Note:



9. WOMEN-OWNED ESTABLISHMENT

In 2022, there were 213 women-owned establishments in Financial services. These establishments generated a gross output of RM44.1 million and produced a value added of RM29.8 million. Additionally, the number of persons engaged in women-owned establishments within the Financial services was 598 persons, with salaries & wages amounting to RM7.7 million. Women-owned establishments also registered a total of RM114.8 million in fixed assets owned in 2022 as in **Exhibit 12**.

Exhibit 12: Main Statistics of Women-Owned Establishments for Financial Services, 2015 and 2022



Note:  CAGR 2022/2015

10. PERFORMANCE BY STATE

Based on the findings of the Economic Census 2023, Financial services recorded a total of 32,245 establishments operating in 2022. The state-level analysis showed that Selangor topped the list with 11,112 establishments (share: 34.5%), followed by W.P. Kuala Lumpur with 7,152 establishments (share: 22.2%) and Pulau Pinang with 2,878 establishments (share: 8.9%).

For value of gross output, W.P. Kuala Lumpur recorded the highest value at RM97.6 billion, accounting for 56.8 per cent share, followed by Selangor (RM33.1 billion; share: 19.2%) and Johor (RM8.7 billion; share: 5.0%) in 2022.

W.P. Kuala Lumpur also registered the highest value of intermediate input with RM36.2 billion or 58.5 per cent. This was followed by Selangor amounted to RM13.3 billion (share: 21.5%). The next contributors were Johor (RM3.0 billion; share: 4.9%) and Pulau Pinang (RM2.1 billion; share: 3.4%). The contribution of these four states collectively accounted to RM54.7 billion (share: 88.3%).

Value added in 2022 was dominated by W.P. Kuala Lumpur which amounted to RM61.5 billion with a share of 55.8 per cent, followed by Selangor (RM19.7 billion; share: 17.9%) and Johor (RM5.6 billion; share: 5.1%).

W.P. Kuala Lumpur recorded the highest number of persons engaged with 211,590 persons, registering a share of 56.3 per cent. This was followed by Selangor (74,520 persons; share: 19.8%) and Johor (20,059 persons; share: 5.3%).

Salaries & wages in Financial services was RM24.7 billion in 2022. Three states that registered the highest value in salaries & wages were W.P. Kuala Lumpur with RM14.1 billion, representing a 57.0 per cent share, followed by Selangor (RM4.9 billion; share: 19.9%) and Johor (RM1.3 billion; share: 5.3%).

W.P. Kuala Lumpur recorded the highest value of fixed assets with RM180.9 billion, accounting for 57.5 per cent. This was followed by Selangor (RM105.7 billion; share: 33.6%) and Johor (RM10.4 billion; share: 3.3%).

Exhibit 13: Main Statistics of Financial Services by State, 2022

STATE	NO OF ESTABLISHMENTS	VALUE OF GROSS OUTPUT (RM billion)	VALUE OF INTERMEDIATE INPUT (RM billion)	VALUE ADDED (RM billion)	NUMBER OF PERSONS ENGAGED (persons)	SALARIES & WAGES (RM billion)	FIXED ASSETS (RM billion)
 MALAYSIA	32,245	172.0	61.9	110.1	375,793	24.7	314.8
 Johor	2,854 8.9%	8.7 5.0%	3.0 4.9%	5.6 5.1%	20,059 5.3%	1.3 5.3%	10.4 3.3%
 Kedah	698 2.2%	1.7 1.0%	0.5 0.9%	1.2 1.1%	4,768 1.3%	0.3 1.2%	0.8 0.3%
 Kelantan	293 0.9%	0.7 0.4%	0.2 0.3%	0.5 0.4%	1,533 0.4%	0.1 0.3%	0.1 0.04%
 Melaka	1,126 3.5%	1.6 1.0%	0.6 0.9%	1.1 1.0%	4,088 1.1%	0.2 1.0%	1.2 0.4%
 Negeri Sembilan	848 2.6%	1.5 0.8%	0.4 0.6%	1.1 1.0%	3,988 1.1%	0.2 0.9%	0.7 0.2%
 Pahang	475 1.5%	1.4 0.8%	0.4 0.7%	1.0 0.9%	3,408 0.9%	0.2 0.8%	0.4 0.1%
 Pulau Pinang	2,878 8.9%	6.3 3.7%	2.1 3.4%	4.2 3.8%	14,032 3.7%	0.9 3.6%	4.8 1.5%
 Perak	1,740 5.4%	3.2 1.9%	0.9 1.5%	2.3 2.1%	7,676 2.0%	0.5 1.9%	1.6 0.5%
 Perlis	76 0.2%	0.8 0.5%	0.2 0.3%	0.6 0.6%	2,315 0.6%	0.1 0.5%	0.2 0.05%
 Selangor	11,112 34.5%	33.1 19.2%	13.3 21.5%	19.7 17.9%	74,520 19.8%	4.9 19.9%	105.7 33.6%
 Terengganu	205 0.6%	0.7 0.4%	0.2 0.3%	0.5 0.5%	1,812 0.5%	0.1 0.4%	1.6 0.5%
 Sabah	951 2.9%	3.2 1.9%	0.9 1.5%	2.3 2.1%	8,771 2.3%	0.6 2.3%	2.5 0.8%
 Sarawak	1,649 5.1%	4.0 2.3%	1.2 1.9%	2.9 2.6%	11,009 2.9%	0.7 2.9%	3.1 1.0%
 W.P. Kuala Lumpur	7,152 22.2%	97.6 56.8%	36.2 58.5%	61.5 55.8%	211,590 56.3%	14.1 57.0%	180.9 57.5%
 W.P. Labuan	139 0.4%	6.1 3.6%	1.5 2.4%	4.7 4.2%	3,459 0.9%	0.3 1.1%	0.3 0.1%
 W.P. Putrajaya	49 0.2%	1.2 0.7%	0.3 0.5%	0.9 0.8%	2,765 0.7%	0.2 0.8%	0.5 0.2%

Note: % Percentage Share

Bahagian | *Part*

3

Jadual Statistik *Statistical Tables*



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Jadual 1.1: Statistik Utama Perkhidmatan Kewangan, 2010, 2015 dan 2022

Table 1.1: Principal Statistics of Financial Services, 2010, 2015 and 2022

Tahun Year	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output (RM '000)	Nilai input perantaraan Value of intermediate input (RM '000)	Nilai ditambah Value added (RM '000)	Bilangan pekerja Number of persons engaged	Gaji & upah Salaries & wages (RM '000)	Nilai harta tetap Value of fixed assets (RM '000)
2022	32,245	171,985,066	61,912,056	110,073,010	375,793	24,675,779	314,751,277
2015	15,945	122,403,773	44,833,070	77,570,703	319,633	17,311,843	245,588,021
2010	5,653	148,423,035	43,359,938	105,063,097	246,000	14,400,382	132,857,128

Jadual 1.2: Statistik Utama Perkhidmatan Kewangan mengikut Aktiviti, 2022

Table 1.2: Principal Statistics of Financial Services by Activity, 2022

Aktiviti <i>Activity</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	32,245	171,985,066	61,912,056	110,073,010	375,793	24,675,779	314,751,277
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,389	87,939,284	23,125,640	64,813,644	164,837	13,779,063	17,170,257
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	26,633	43,097,106	24,128,263	18,968,844	160,261	7,282,563	287,750,927
Aktiviti insurans/ takaful, insurans/ takaful semula dan tabungan pencen & hemat <i>Insurance/ takaful, reinsurance/ retakaful and pension & provident funding activities</i>	2,942	40,059,121	14,408,113	25,651,008	47,082	3,405,512	9,538,578
Aktiviti sokongan kepada insurans/ takaful dan tabungan pencen <i>Activities auxiliary to insurance/ takaful and pension funding</i>	281	889,555	250,040	639,515	3,613	208,642	291,514

Jadual 1.3: Statistik Utama Perkhidmatan Kewangan mengikut Negeri, 2022*Table 1.3: Principal Statistics of Financial Services by State, 2022*

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	32,245	171,985,066	61,912,056	110,073,010	375,793	24,675,779	314,751,277
Johor	2,854	8,653,810	3,023,643	5,630,167	20,059	1,308,738	10,438,106
Kedah	698	1,734,589	536,234	1,198,354	4,768	297,994	828,054
Kelantan	293	659,528	167,539	491,988	1,533	85,860	115,902
Melaka	1,126	1,641,160	557,455	1,083,704	4,088	247,620	1,195,009
Negeri Sembilan	848	1,455,384	378,421	1,076,962	3,988	217,450	684,853
Pahang	475	1,415,885	411,634	1,004,252	3,408	203,250	368,835
Pulau Pinang	2,878	6,325,573	2,132,163	4,193,410	14,032	899,392	4,792,450
Perak	1,740	3,233,602	910,806	2,322,796	7,676	456,965	1,642,413
Perlis	76	828,166	216,216	611,950	2,315	125,162	153,469
Selangor	11,112	33,085,345	13,337,312	19,748,033	74,520	4,905,481	105,693,000
Terengganu	205	722,648	194,219	528,429	1,812	105,830	1,620,420
Sabah	951	3,227,732	925,555	2,302,177	8,771	559,504	2,526,139
Sarawak	1,649	4,022,779	1,155,501	2,867,278	11,009	719,328	3,073,131
W.P. Kuala Lumpur	7,152	97,644,966	36,189,641	61,455,325	211,590	14,070,487	180,867,729
W.P. Labuan	139	6,140,977	1,466,395	4,674,582	3,459	265,231	261,986
W.P. Putrajaya	49	1,192,925	309,323	883,602	2,765	207,485	489,781

Jadual 1.4: Statistik Utama Perkhidmatan Kewangan mengikut Taraf Sah, 2022

Table 1.4: Principal Statistics of Financial Services by Legal Status, 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	32,245	171,985,066	61,912,056	110,073,010	375,793	24,675,779	314,751,277
Hak milik perseorangan <i>Individual proprietorship</i>	3,271	501,334	205,384	295,949	5,937	133,131	460,804
Perkongsian <i>Partnership</i>	352	130,187	24,294	105,893	1,444	28,288	24,001
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	200	96,594	55,643	40,951	1,227	25,251	41,664
Syarikat sendirian berhad <i>Private limited company</i>	23,787	26,404,884	11,218,954	15,185,930	103,429	4,697,574	127,436,669
Syarikat awam berhad <i>Public limited company</i>	3,890	140,046,116	49,152,355	90,893,762	227,646	17,402,539	163,634,337
Koperasi <i>Co-operative</i>	640	1,073,807	317,793	756,014	4,768	134,097	1,470,007
Perbadanan awam <i>Public corporation</i>	84	3,575,115	868,312	2,706,803	31,219	2,251,596	19,978,265
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	21	157,028	69,321	87,707	123	3,302	1,705,529

Jadual 1.5: Statistik Utama Perkhidmatan Kewangan mengikut Hak Milik, 2022
Table 1.5: Principal Statistics of Financial Services by Ownership, 2022

Hak milik <i>Ownership</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	32,245	171,985,066	61,912,056	110,073,010	375,793	24,675,779	314,751,277
Residen Malaysia <i>Malaysian residents</i>	32,117	166,791,831	60,242,288	106,549,543	370,909	24,191,014	313,773,749
Bukan residen Malaysia <i>Non-Malaysian residents</i>	77	430,488	176,865	253,623	852	90,977	651,159
Hak milik bersama <i>Joint ownership</i>	51	4,762,747	1,492,903	3,269,844	4,032	393,788	326,369

Jadual 1.6: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Aktiviti, 2022

Table 1.6: Number of Persons Engaged for Financial Services by Activity, 2022

Aktiviti <i>Activity</i>	Bilangan pertubuhan <i>Number of establishments</i>	Bilangan pekerja <i>Number of persons engaged</i>			
		Jumlah <i>Total</i>	Pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Working proprietor & active business partners and unpaid family worker</i>	Pekerja bergaji (sepenuh masa) <i>Paid employees (full-time)</i>	Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>
Jumlah <i>Total</i>	32,245	375,793	3,096	370,630	2,067
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	2,389	164,837	-	164,829	8
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	26,633	160,261	3,096	155,956	1,209
Aktiviti insurans/ takaful, insurans/ takaful semula dan tabungan pencen & hemat <i>Insurance/ takaful, reinsurance/ retakaful and pension & provident funding activities</i>	2,942	47,082	-	46,254	828
Aktiviti sokongan kepada insurans/ takaful dan tabungan pencen <i>Activities auxiliary to insurance/ takaful and pension funding</i>	281	3,613	-	3,591	22

Jadual 1.7: Bilangan Pekerja dan Gaji & Upah bagi Perkhidmatan Kewangan mengikut Kategori Pekerja, 2022
Table 1.7: Number of Persons Engaged and Salaries & Wages for Financial Services by Category of Workers, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>			Gaji & upah <i>Salaries & wages</i>
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	(RM '000)
Jumlah <i>Total</i>	375,793	190,315	185,478	24,675,779
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	3,096	2,726	370	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	2,640	2,331	309	-
Pekerja keluarga tanpa gaji (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>	456	395	61	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	370,630	186,689	183,941	24,619,572
Pengurus <i>Managers</i>	49,375	34,503	14,872	6,613,866
Profesional <i>Professionals</i>	88,396	42,510	45,886	9,874,032
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	86,201	41,169	45,032	9,693,940
Penyelidik <i>Researcher</i>	2,195	1,341	854	180,092
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	31,135	14,885	16,250	2,126,606
Pekerja sokongan perkeranian <i>Clerical support workers</i>	137,152	59,722	77,430	4,362,862
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	31,370	16,116	15,254	925,478
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,640	2,170	470	74,619
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,529	1,805	724	67,289
Pekerjaan asas <i>Elementary occupations</i>	28,033	14,978	13,055	574,820
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	2,067	900	1,167	56,206

Jadual 1.8: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Kategori Pekerja dan Kewarganegaraan, 2022
Table 1.8: Number of Persons Engaged for Financial Services by Category of Workers and Citizenship, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>		
	Jumlah <i>Total</i>	Warganegara <i>Citizen</i>	Bukan Warganegara <i>Non-citizen</i>
Jumlah <i>Total</i>	375,793	374,217	1,576
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	3,096	3,096	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	2,640	2,640	-
Pekerja keluarga tanpa gaji (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>	456	456	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	370,630	369,063	1,567
Pengurus <i>Managers</i>	49,375	49,104	271
Profesional <i>Professionals</i>	88,396	88,093	303
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	86,201	85,910	291
Penyelidik <i>Researcher</i>	2,195	2,183	12
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	31,135	31,122	13
Pekerja sokongan perkeranian <i>Clerical support workers</i>	137,152	137,097	55
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	31,370	31,346	24
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,640	2,628	12
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	2,529	2,527	2
Pekerjaan asas <i>Elementary occupations</i>	28,033	27,146	887
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	2,067	2,058	9

Jadual 1.9: Bilangan Pekerja Bergaji Sepenuh Masa bagi Perkhidmatan Kewangan mengikut Aktiviti dan Kategori Kemahiran Pekerja, 2022

Table 1.9: Number of Full-Time Paid Employees for Financial Services by Activity and Category of Skilled Workers, 2022

Aktiviti <i>Activity</i>	Mahir/ <i>High-Skilled*</i>		Separuh Mahir/ <i>Semi-Skilled**</i>		Berkemahiran Rendah/ <i>Low-Skilled***</i>	
	Bilangan pekerja <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Bilangan pekerja <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Bilangan pekerja <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>
		(RM '000)		(RM '000)		(RM '000)
Jumlah <i>Total</i>	168,906	18,614,504	173,691	5,430,248	28,033	574,820
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	77,297	10,564,066	85,302	3,161,496	2,230	53,170
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	65,244	5,111,971	65,830	1,665,667	24,882	489,851
Aktiviti insurans/ takaful, insurans/ takaful semula dan tabungan pencen & hemat <i>Insurance/ takaful, reinsurance/ retakaful and pension & provident funding activities</i>	24,626	2,781,111	20,788	554,482	840	29,899
Aktiviti sokongan kepada insurans/ takaful dan tabungan pencen <i>Activities auxiliary to insurance/ takaful and pension funding</i>	1,739	157,355	1,771	48,603	81	1,900

* Termasuk pengurus, 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 & sales workers, craft & related trades workers and plant & machine operators & assemblers

*** Termasuk pekerja asas

Includes elementary occupations

Jadual 1.10: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Sijil Tertinggi Diperoleh dan Jantina, 2022

Table 1.10: Number of Persons Engaged for Financial Services by Highest Certificate Obtained and Sex, 2022

Kelulusan <i>Qualification</i>	Jumlah <i>Total</i>	Bilangan pekerja <i>Number of persons engaged</i>	
		Lelaki <i>Male</i>	Perempuan <i>Female</i>
Jumlah <i>Total</i>	375,793	190,315	185,478
Pascasiswazah <i>Postgraduate</i>	12,292	6,154	6,138
Ijazah sarjana muda/ Diploma lanjutan atau yang setaraf <i>Bachelor/ Advanced diploma or equivalent</i>	103,130	54,482	48,648
Diploma <i>Diploma</i>	124,206	62,022	62,184
STPM atau yang setaraf <i>STPM or equivalent</i>	26,629	12,179	14,450
Sijil <i>Certificate</i>	25,515	12,777	12,738
SPM/ SPM (V) atau yang setaraf <i>SPM/ SPM (V) or equivalent</i>	76,035	38,083	37,952
Di bawah taraf kelulusan SPM/ SPM (V) <i>Below SPM/ SPM (V) qualification</i>	7,986	4,618	3,368

Jadual 1.11: Bilangan Pekerja bagi Perkhidmatan Kewangan mengikut Aktiviti dan Sijil Tertinggi Diperoleh, 2022

Table 1.11: Number of Persons Engaged for Financial Services by Activity and Highest Certificate Obtained, 2022

Aktiviti <i>Activity</i>	Pascasiswazah <i>Postgraduate</i>	Ijazah sarjana muda/ Diploma lanjutan atau yang setaraf <i>Bachelor/ Advanced diploma or equivalent</i>	Diploma <i>Diploma</i>	STPM atau yang setaraf <i>STPM or equivalent</i>	Sijil <i>Certificate</i>	SPM/SPM (V) atau yang setaraf <i>SPM/SPM (V) or equivalent</i>	Di bawah taraf kelulusan SPM/SPM (V) <i>Below SPM/SPM (V) qualification</i>
Jumlah <i>Total</i>	12,292	103,130	124,206	26,629	25,515	76,035	7,986
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	5,615	41,956	65,767	14,385	10,828	24,634	1,652
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	5,036	43,890	38,490	8,819	13,859	44,121	6,046
Aktiviti insurans/ takaful, insurans/ takaful semula dan tabungan pencen & hemat <i>Insurance/ takaful, reinsurance/ retakaful and pension & provident funding activities</i>	1,483	16,269	18,849	2,951	642	6,641	247
Aktiviti sokongan kepada insurans/ takaful dan tabungan pencen <i>Activities auxiliary to insurance/ takaful and pension funding</i>	158	1,015	1,100	474	186	639	41

Jadual 1.12: Nilai Harta bagi Tetap Perkhidmatan Kewangan mengikut Aktiviti, 2022

Table 1.12: Value of Fixed Assets for Financial Services by Activity, 2022

Aktiviti <i>Activity</i>	Nilai buku bersih seperti pada 01.01.2022 <i>Net book value as at 01.01.2022</i>	Perbelanjaan modal <i>Capital expenditure</i>	Pelupusan <i>Disposal</i>	Susut nilai semasa <i>Current depreciation</i>	Nilai buku bersih seperti pada 31.12.2022 <i>Net book value as at 31.12.2022</i>	Sewa yang dibayar dalam tahun 2022 <i>Rent paid during 2022</i>
	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)
Jumlah <i>Total</i>	281,837,228	12,013,968	1,690,059	8,052,952	314,751,277	3,018,174
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	13,861,986	1,805,559	431,639	1,909,569	17,170,257	1,613,416
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	263,514,972	8,307,842	1,219,984	5,755,391	287,750,927	1,206,546
Aktiviti insurans/ takaful, insurans/ takaful semula dan tabungan pencen & hemat <i>Insurance/ takaful, reinsurance/ retakaful and pension & provident funding activities</i>	4,355,923	1,896,276	38,251	375,053	9,538,578	186,362
Aktiviti sokongan kepada insurans/ takaful dan tabungan pencen <i>Activities auxiliary to insurance/ takaful and pension funding</i>	104,347	4,291	185	12,939	291,514	11,850

Jadual 1.13: Nilai Harta Tetap bagi Perkhidmatan Kewangan mengikut Jenis Harta, 2022

Table 1.13: Value of Fixed Assets for Financial Services by Type of Asset, 2022

Jenis harta <i>Type of asset</i>	Nilai buku bersih seperti pada 01.01.2022 <i>Net book value as at 01.01.2022</i>	Perbelanjaan modal <i>Capital expenditure</i>	Pelupusan <i>Disposal</i>	Susut nilai semasa <i>Current depreciation</i>	Nilai buku bersih seperti pada 31.12.2022 <i>Net book value as at 31.12.2022</i>	Sewa yang dibayar dalam tahun 2022 <i>Rent paid during 2022</i>
	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)	(RM '000)
Jumlah <i>Total</i>	281,837,228	12,013,968	1,690,059	8,052,952	314,751,277	3,018,174
Tanah <i>Land</i>	73,266,832	3,446,776	277,039	317,942	93,502,481	308,043
Bangunan dan binaan lain <i>Buildings and other construction</i>	132,201,855	2,514,495	662,588	2,685,617	135,520,727	2,634,688
Alat pengangkutan <i>Transport equipment</i>	16,124,156	2,054,279	41,659	1,265,914	15,669,471	8,535
Teknologi maklumat dan komunikasi <i>Information and communications technology</i>	8,424,363	1,431,930	85,775	1,717,802	8,814,562	14,448
Jentera dan kelengkapan <i>Machinery and equipment</i>	6,683,320	370,943	47,503	666,834	6,375,996	29,217
Perabot dan pemasangan <i>Furniture and fittings</i>	9,079,260	473,525	144,517	1,120,392	8,382,134	17,050
Harta lain <i>Other assets</i>	36,057,442	1,722,019	430,978	278,452	46,485,907	6,193

Jadual 1.14: Statistik Utama Pertubuhan Milikan Wanita Perkhidmatan Kewangan mengikut Aktiviti, 2022

Table 1.14: Principal Statistics of Women-Owned Establishments in Financial Services by Activity, 2022

Aktiviti <i>Activity</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	213	44,128	14,285	29,843	598	7,748	114,787
Aktiviti perantaraan kewangan <i>Monetary intermediation activities</i>	-	-	-	-	-	-	-
Aktiviti perkhidmatan kewangan lain dan aktiviti sokongan kepada perkhidmatan kewangan <i>Other financial service activities and activities auxiliary to financial services</i>	213	44,128	14,285	29,843	598	7,748	114,787
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 1.15: Statistik Utama Pertubuhan Milikan Wanita Perkhidmatan Kewangan mengikut Negeri, 2022

Table 1.15: Principal Statistics of Women-Owned Establishments in Financial Services by State, 2022

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	213	44,128	14,285	29,843	598	7,748	114,787
Johor	12	1,761	595	1,165	30	332	281
Kedah	7	1,470	216	1,254	30	329	35
Perlis							
Kelantan	12	2,425	540	1,885	53	640	168
Pahang							
Terengganu							
Melaka	8	714	220	494	13	58	196
Negeri Sembilan	8	3,943	316	3,627	30	304	18
Pulau Pinang	28	7,012	2,251	4,761	91	1,364	101,306
Perak	15	2,094	453	1,642	35	364	994
Selangor	37	10,076	5,301	4,774	166	2,454	10,293
Sabah	16	872	291	580	24	231	100
Sarawak							
W.P. Kuala Lumpur	70	13,760	4,101	9,659	126	1,672	1,397
W.P. Labuan							
W.P. Putrajaya	-	-	-	-	-	-	-

Jadual 2.1: Statistik Utama Aktiviti Perantaraan Kewangan, 2010, 2015 dan 2022
Table 2.1: Principal Statistics of Monetary Intermediation Activities, 2010, 2015 and 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2022	2,389	87,939,284	23,125,640	64,813,644	164,837	13,779,063	17,170,257
2015	2,257	61,876,309	16,347,532	45,528,777	146,837	9,729,254	11,572,521
2010	120	58,541,164	14,427,096	44,114,068	147,065	10,092,601	43,197,173

Jadual 2.2: Statistik Utama Aktiviti Perantaraan Kewangan mengikut Negeri, 2022

Table 2.2: Principal Statistics of Monetary Intermediation Activities by State, 2022

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	2,389	87,939,284	23,125,640	64,813,644	164,837	13,779,063	17,170,257
Johor	279	4,323,146	1,178,229	3,144,917	10,296	870,497	630,782
Kedah	93	1,161,280	302,036	859,244	2,405	179,832	232,784
Kelantan	57	465,388	118,337	347,051	1,174	73,546	70,037
Melaka	61	994,503	240,003	754,500	2,251	175,746	268,477
Negeri Sembilan	77	1,054,317	252,337	801,980	2,240	165,508	200,019
Pahang	97	1,108,501	340,058	768,443	2,418	170,054	161,000
Pulau Pinang	169	3,493,730	953,612	2,540,118	8,467	587,097	486,660
Perak	178	2,053,546	537,674	1,515,873	4,450	359,921	273,007
Perlis	11	594,006	154,819	439,188	1,779	100,736	95,086
Selangor	515	14,073,333	3,801,612	10,271,721	25,648	2,550,803	1,509,746
Terengganu	50	457,289	117,914	339,375	1,147	80,926	71,000
Sabah	184	1,809,481	466,972	1,342,509	5,675	425,527	346,072
Sarawak	168	2,815,618	756,243	2,059,375	6,750	550,686	412,606
W.P. Kuala Lumpur	401	49,371,272	12,899,928	36,471,344	85,062	7,090,484	12,079,980
W.P. Labuan	37	3,244,923	755,464	2,489,459	2,832	213,151	109,000
W.P. Putrajaya	12	918,949	250,403	668,546	2,243	184,547	224,000

Jadual 2.3: Statistik Utama Aktiviti Perantaraan Kewangan mengikut Taraf Sah, 2022

Table 2.3: Principal Statistics of Monetary Intermediation Activities by Legal Status, 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	2,389	87,939,284	23,125,640	64,813,644	164,837	13,779,063	17,170,257
Hak milik perseorangan <i>Individual proprietorship</i>	-	-	-	-	-	-	-
Perkongsian <i>Partnership</i>	-	-	-	-	-	-	-
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	20	15,176	8,343	6,833	231	4,378	31,421
Syarikat sendirian berhad <i>Private limited company</i>							
Syarikat awam berhad <i>Public limited company</i>	2,322	85,973,752	22,625,828	63,347,924	153,498	12,930,184	13,668,239
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Perbadanan awam <i>Public corporation</i>	47	1,950,356	491,469	1,458,887	11,108	844,500	3,470,597
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	-	-	-	-	-	-	-

Jadual 2.4: Statistik Utama Aktiviti Perantaraan Kewangan mengikut Hak Milik, 2022
Table 2.4: Principal Statistics of Monetary Intermediation Activities by Ownership, 2022

Hak milik <i>Ownership</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	2,389	87,939,284	23,125,640	64,813,644	164,837	13,779,063	17,170,257
Residen Malaysia <i>Malaysian residents</i>	2,376	86,706,841	22,828,582	63,878,258	164,007	13,670,583	17,091,394
Bukan residen Malaysia <i>Non-Malaysian residents</i>	13	1,232,443	297,058	935,385	830	108,479	78,862
Hak milik bersama <i>Joint ownership</i>							

Jadual 2.5: Bilangan Pekerja dan Gaji & Upah bagi Aktiviti Perantaraan Kewangan mengikut Kategori Pekerja, 2022
Table 2.5: Number of Persons Engaged and Salaries & Wages for Monetary Intermediation Activities by Category of Workers, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>			Gaji & upah <i>Salaries & wages</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah <i>Total</i>	164,837	76,572	88,265	13,779,063
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	-	-	-	-
Pekerja keluarga tanpa gaji (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>	164,829	76,571	88,258	13,778,732
Pengurus <i>Managers</i>	16,397	10,584	5,813	3,026,223
Profesional <i>Professionals</i>	47,996	21,337	26,659	6,284,781
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	47,922	21,319	26,603	6,279,679
Penyelidik <i>Researcher</i>	74	18	56	5,102
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	12,904	5,584	7,320	1,253,062
Pekerja sokongan perkeranian <i>Clerical support workers</i>	74,133	32,646	41,487	2,751,987
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	11,153	4,670	6,483	409,053
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	16	14	2	456
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	-	-	-	-
Pekerjaan asas <i>Elementary occupations</i>	2,230	1,736	494	53,170
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	8	1	7	331

Jadual 3.1: Statistik Utama Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti Sokongan kepada Perkhidmatan Kewangan, 2010, 2015 dan 2022
Table 3.1: Principal Statistics of Other Financial Service Activities and Activities Auxiliary to Financial Services, 2010, 2015 and 2022

Tahun Year	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output	Nilai input perantaraan Value of intermediate input	Nilai ditambah Value added	Bilangan pekerja Number of persons engaged	Gaji & upah Salaries & wages	Nilai harta tetap Value of fixed assets
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2022	26,633	43,097,106	24,128,263	18,968,844	160,261	7,282,563	287,750,927
2015	13,528	35,928,728	20,237,391	15,691,337	139,858	5,436,284	228,687,493
2010	5,370	67,412,370	20,141,796	47,270,574	66,095	2,238,342	79,179,353

Jadual 3.2: Statistik Utama Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti Sokongan kepada Perkhidmatan Kewangan mengikut Negeri, 2022

Table 3.2: Principal Statistics of Other Financial Service Activities and Activities Auxiliary to Financial Services by State, 2022

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	26,633	43,097,106	24,128,263	18,968,844	160,261	7,282,563	287,750,927
Johor	2,057	2,628,187	1,370,383	1,257,804	8,316	334,256	8,862,542
Kedah	526	278,713	110,811	167,902	1,885	75,436	530,045
Kelantan	127	86,772	20,162	66,610	200	4,516	31,573
Melaka	934	535,050	289,277	245,773	1,657	66,951	924,079
Negeri Sembilan	614	291,636	90,266	201,370	1,514	44,532	480,648
Pahang	222	147,061	29,633	117,428	788	26,075	207,828
Pulau Pinang	2,413	2,547,101	1,098,996	1,448,106	4,795	261,350	4,137,673
Perak	1,284	729,214	272,799	456,415	2,891	87,043	1,365,266
Perlis	39	187,857	50,530	137,327	354	15,093	58,056
Selangor	9,850	11,411,403	6,825,054	4,586,349	44,562	2,031,844	102,007,980
Terengganu	100	182,000	58,693	123,307	590	23,683	1,376,697
Sabah	719	574,710	239,492	335,218	2,959	125,634	2,073,324
Sarawak	1,266	537,879	250,065	287,813	3,921	155,122	2,373,581
W.P. Kuala Lumpur	6,399	22,297,737	13,201,550	9,096,187	85,214	3,992,639	163,006,717
W.P. Labuan	56	406,015	164,388	241,627	260	20,227	52,919
W.P. Putrajaya	27	255,771	56,164	199,607	355	18,161	262,000

Jadual 3.3: Statistik Utama Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti Sokongan kepada Perkhidmatan Kewangan mengikut Taraf Sah, 2022
Table 3.3: Principal Statistics of Other Financial Service Activities and Activities Auxiliary to Financial Services by Legal Status, 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	26,633	43,097,106	24,128,263	18,968,844	160,261	7,282,563	287,750,927
Hak milik perseorangan <i>Individual proprietorship</i>	1,148	363,592	149,593	213,999	4,716	72,377	370,740
Perkongsian <i>Partnership</i>	208	97,712	18,978	78,734	1,068	17,535	22,414
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	116	48,109	31,763	16,346	476	8,909	4,544
Syarikat sendirian berhad <i>Private limited company</i>	23,096	22,108,639	9,876,359	12,232,280	96,365	4,274,321	127,026,101
Syarikat awam berhad <i>Public limited company</i>	1,373	18,534,017	13,489,091	5,044,925	39,121	1,868,739	142,182,458
Koperasi <i>Co-operative</i>	640	1,073,807	317,793	756,014	4,768	134,097	1,470,007
Perbadanan awam <i>Public corporation</i>	32	718,317	179,249	539,068	13,639	903,787	14,969,177
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>	20	152,914	65,436	87,479	108	2,798	1,705,486

Jadual 3.4: Statistik Utama Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti Sokongan kepada Perkhidmatan Kewangan mengikut Hak Milik, 2022
Table 3.4: Principal Statistics of Other Financial Service Activities and Activities Auxiliary to Financial Services by Ownership, 2022

Hak milik <i>Ownership</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	26,633	43,097,106	24,128,263	18,968,844	160,261	7,282,563	287,750,927
Residen Malaysia <i>Malaysian residents</i>	26,540	42,707,816	23,966,957	18,740,859	159,223	7,185,572	287,057,042
Bukan residen Malaysia <i>Non-Malaysian residents</i>	71	306,079	128,578	177,501	792	85,196	581,691
Hak milik bersama <i>Joint ownership</i>	22	83,212	32,728	50,484	246	11,795	112,195

Jadual 3.5: Bilangan Pekerja dan Gaji & Upah bagi Aktiviti Perkhidmatan Kewangan Lain dan Aktiviti Sokongan kepada Perkhidmatan Kewangan mengikut Kategori Pekerja, 2022

Table 3.5: Number of Persons Engaged and Salaries & Wages for Other Financial Service Activities and Activities Auxiliary to Financial Services by Category of Workers, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>			Gaji & upah <i>Salaries & wages</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah <i>Total</i>	160,261	86,227	74,034	7,282,563
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	3,096	2,726	370	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	2,640	2,331	309	-
Pekerja keluarga tanpa gaji (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>	456	395	61	-
Jumlah pekerja bergaji (sepenuh masa) <i>Total paid employees (full-time)</i>	155,956	82,921	73,035	7,267,490
Pengurus <i>Managers</i>	27,546	20,585	6,961	2,557,714
Profesional <i>Professionals</i>	26,471	13,630	12,841	2,050,081
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	24,424	12,368	12,056	1,893,018
Penyelidik <i>Researcher</i>	2,047	1,262	785	157,063
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	11,227	6,073	5,154	504,176
Pekerja sokongan perkeranian <i>Clerical support workers</i>	42,472	15,884	26,588	1,069,303
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	18,284	10,298	7,986	456,680
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	2,554	2,093	461	72,664
Operator mesin, loji dan pemasangan <i>Plant and machine operators and assemblers</i>	2,520	1,798	722	67,020
Pekerjaan asas <i>Elementary occupations</i>	24,882	12,560	12,322	489,851
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	1,209	580	629	15,073

Jadual 4.1: Statistik Utama Aktiviti Insurans/Takaful, Insurans/Takaful Semula dan Tabungan Pencen & Hemat, 2010, 2015 dan 2022
Table 4.1: Principal Statistics of Insurance/Takaful, Reinsurance/Retakaful and Pension & Provident Funding Activities, 2010, 2015 and 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
2022	2,942	40,059,121	14,408,113	25,651,008	47,082	3,405,512	9,538,578
2015	92	24,026,618	8,085,628	15,940,990	29,629	1,977,888	5,242,735
2010	90	22,001,031	8,655,375	13,345,656	29,432	1,907,087	10,370,441

Jadual 4.2: Statistik Utama Aktiviti Insurans/Takaful, Insurans/Takaful Semula dan Tabungan Pencen & Hemat mengikut Negeri, 2022
Table 4.2: Principal Statistics of Insurance/Takaful, Reinsurance/Retakaful and Pension & Provident Funding Activities by State, 2022

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	2,942	40,059,121	14,408,113	25,651,008	47,082	3,405,512	9,538,578
Johor	489	1,642,119	461,341	1,180,778	1,355	99,324	890,411
Kedah	67	285,512	120,976	164,536	430	40,367	64,953
Kelantan	80	78,975	20,283	58,692	104	5,507	14,000
Melaka	123	88,974	22,265	66,709	158	3,948	2,302
Negeri Sembilan	151	84,311	30,252	54,059	210	6,512	3,311
Pahang	150	156,070	40,606	115,464	183	6,353	6
Pulau Pinang	278	224,547	58,578	165,969	474	30,341	8,297
Perak	258	425,616	93,362	332,254	306	8,331	3,951
Perlis	26	46,302	10,867	35,435	182	9,334	327
Selangor	685	7,532,678	2,689,882	4,842,796	3,851	297,158	2,163,858
Terengganu	53	83,000	17,497	65,503	67	996	172,640
Sabah	41	809,345	208,477	600,868	101	6,441	105,892
Sarawak	198	639,937	139,359	500,578	259	8,624	286,394
W.P. Kuala Lumpur	292	25,460,755	9,947,595	15,513,160	38,880	2,846,585	5,718,455
W.P. Labuan	42	2,484,861	545,034	1,939,828	360	31,302	100,000
W.P. Putrajaya	9	16,119	1,740	14,379	162	4,392	3,780

Jadual 4.3: Statistik Utama Aktiviti Insurans/Takaful, Insurans/Takaful Semula dan Tabungan Pencen & Hemat mengikut Taraf Sah, 2022
Table 4.3: Principal Statistics of Insurance/Takaful, Reinsurance/Retakaful and Pension & Provident Funding Activities by Legal Status, 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	2,942	40,059,121	14,408,113	25,651,008	47,082	3,405,512	9,538,578
Hak milik perseorangan <i>Individual proprietorship</i>	2,037	73,879	36,066	37,813	1,110	52,820	89,087
Perkongsian <i>Partnership</i>	137	31,314	4,816	26,498	359	9,959	1,574
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	48	20,737	12,517	8,220	365	6,059	34,813
Syarikat sendirian berhad <i>Private limited company</i>	540	3,618,221	1,158,716	2,459,505	4,250	246,474	244,510
Syarikat awam berhad <i>Public limited company</i>	174	35,404,413	12,994,519	22,409,894	34,511	2,586,386	7,630,062
Koperasi <i>Co-operative</i>	-	-	-	-	-	-	-
Perbadanan awam <i>Public corporation</i>	6	910,556	201,479	709,077	6,487	503,813	1,538,533
Pertubuhan persendirian yang tidak mencari keuntungan <i>Private non-profit making organisation</i>							

Table 4.4: Principal Statistics of Insurance/Takaful, Reinsurance/Retakaful and Pension & Provident Funding Activities by Ownership, 2022

Hak milik <i>Ownership</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>	
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)	
Jumlah <i>Total</i>	2,942	40,059,121	14,408,113	25,651,008	47,082	3,405,512	9,538,578	
Residen Malaysia <i>Malaysian residents</i>	2,926	36,601,278	13,239,547	23,361,731	44,156	3,134,510	9,416,580	
Bukan residen Malaysia <i>Non-Malaysian residents</i>	}	16	3,457,843	1,168,565	2,289,277	2,926	271,002	121,998
Hak milik bersama <i>Joint ownership</i>								

Jadual 4.5: Bilangan Pekerja dan Gaji & Upah bagi Aktiviti Insurans/Takaful, Insurans/Takaful Semula dan Tabungan Pencen & Hemat mengikut Kategori Pekerja, 2022
Table 4.5: Number of Persons Engaged and Salaries & Wages for Insurance/Takaful, Reinsurance/Retakaful and Pension & Provident Funding Activities by Category of Workers, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>			Gaji & upah <i>Salaries & wages</i>
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	(RM '000)
Jumlah <i>Total</i>	47,082	25,597	21,485	3,405,512
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	-	-	-	-
Pekerja keluarga tanpa gaji (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>	46,254	25,291	20,963	3,365,493
Pengurus <i>Managers</i>	4,843	2,972	1,871	951,363
Profesional <i>Professionals</i>	13,186	7,159	6,027	1,480,046
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	13,115	7,100	6,015	1,462,257
Penyelidik <i>Researcher</i>	71	59	12	17,789
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	6,597	2,905	3,692	349,703
Pekerja sokongan perkeranian <i>Clerical support workers</i>	19,148	10,549	8,599	504,880
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	1,586	1,016	570	48,264
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	50	47	3	1,189
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	4	4	-	149
Pekerjaan asas <i>Elementary occupations</i>	840	639	201	29,899
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	828	306	522	40,019

Jadual 5.1: Statistik Utama Aktiviti Sokongan kepada Insurans/Takaful dan Tabungan Pencen, 2010, 2015 dan 2022
Table 5.1: Principal Statistics of Activities Auxiliary to Insurance/Takaful and Pension Funding, 2010, 2015 and 2022

Tahun Year	Bilangan pertubuhan Number of establishments	Nilai output kasar Value of gross output (RM '000)	Nilai input perantaraan Value of intermediate input (RM '000)	Nilai ditambah Value added (RM '000)	Bilangan pekerja Number of persons engaged	Gaji & upah Salaries & wages (RM '000)	Nilai harta tetap Value of fixed assets (RM '000)
2022	281	889,555	250,040	639,515	3,613	208,642	291,514
2015	68	572,118	162,519	409,599	3,309	168,417	85,272
2010	73	468,470	135,671	332,798	3,408	162,351	110,161

Jadual 5.2: Statistik Utama Aktiviti Sokongan kepada Insurans/Takaful dan Tabungan Pencen mengikut Negeri, 2022

Table 5.2: Principal Statistics of Activities Auxiliary to Insurance/Takaful and Pension Funding by State, 2022

Negeri <i>State</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	281	889,555	250,040	639,515	3,613	208,642	291,514
Johor	29	60,359	13,690	46,669	92	4,661	54,371
Kedah	12	9,083	2,411	6,672	48	2,359	272
Kelantan	}	28,751	8,873	19,878	63	2,516	375
Terengganu							
Melaka	8	22,633	5,911	16,722	22	975	150
Negeri Sembilan	6	25,119	5,566	19,553	24	898	876
Pahang	6	4,252	1,336	2,917	19	768	0
Pulau Pinang	18	60,195	20,977	39,218	296	20,605	159,821
Perak	20	25,226	6,972	18,254	29	1,670	189
Perlis	-	-	-	-	-	-	-
Selangor	62	67,931	20,764	47,167	459	25,676	11,415
Sabah	7	34,196	10,614	23,582	36	1,903	850
Sarawak	17	29,344	9,834	19,510	79	4,896	549
W.P. Kuala Lumpur	}	517,288	141,584	375,704	2,439	141,165	62,578
W.P. Putrajaya							
W.P. Labuan	4	5,177	1,509	3,668	7	551	67

Jadual 5.3: Statistik Utama Aktiviti Sokongan kepada Insurans/Takaful dan Tabungan Pencen mengikut Taraf Sah, 2022

Table 5.3: Principal Statistics of Activities Auxiliary to Insurance/Takaful and Pension Funding by Legal Status, 2022

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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	281	889,555	250,040	639,515	3,613	208,642	291,514
Hak milik perseorangan <i>Individual proprietorship</i>	86	63,862	19,724	44,138	111	7,934	977
Perkongsian <i>Partnership</i>	7	1,161	501	661	17	794	13
Perkongsian liabiliti terhad <i>Limited liabilities partnership</i>	18	12,871	3,125	9,746	161	6,010	887
Syarikat sendirian berhad <i>Private limited company</i>	149	677,725	183,774	493,952	2,808	176,674	136,058
Syarikat awam berhad <i>Public limited company</i>	21	133,935	42,917	91,018	516	17,229	153,579
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: Statistik Utama Aktiviti Sokongan kepada Insurans/Takaful dan Tabungan Pencen mengikut Hak Milik, 2022
Table 5.4: Principal Statistics of Activities Auxiliary to Insurance/Takaful and Pension Funding by Ownership, 2022

Hak milik <i>Ownership</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 <i>Number of persons engaged</i>	Gaji & upah <i>Salaries & wages</i>	Nilai harta tetap <i>Value of fixed assets</i>
		(RM '000)	(RM '000)	(RM '000)		(RM '000)	(RM '000)
Jumlah <i>Total</i>	281	889,555	250,040	639,515	3,613	208,642	291,514
Residen Malaysia <i>Malaysian residents</i>	275	775,897	207,202	568,695	3,523	200,349	208,733
Bukan residen Malaysia <i>Non-Malaysian residents</i>	6	113,658	42,838	70,820	90	8,292	82,782
Hak milik bersama <i>Joint ownership</i>							

Jadual 5.5: Bilangan Pekerja dan Gaji & Upah bagi Aktiviti Sokongan kepada Insurans/Takaful dan Tabungan Pencen mengikut Kategori Pekerja, 2022
Table 5.5: Number of Persons Engaged and Salaries & Wages for Activities Auxiliary to Insurance/Takaful and Pension Funding by Category of Workers, 2022

Kategori pekerja <i>Category of worker</i>	Bilangan pekerja <i>Number of persons engaged</i>			Gaji & upah <i>Salaries & wages</i> (RM '000)
	Jumlah <i>Total</i>	Lelaki <i>Male</i>	Perempuan <i>Female</i>	
Jumlah <i>Total</i>	3,613	1,919	1,694	208,642
Jumlah pemilik yang bekerja & rakan niaga yang aktif dan pekerja keluarga tanpa gaji <i>Total working proprietor & active business partners and unpaid family workers</i>	-	-	-	-
Pemilik yang bekerja dan rakan niaga yang aktif <i>Working proprietor and active business partners</i>	-	-	-	-
Pekerja keluarga tanpa gaji (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>	3,591	1,906	1,685	207,858
Pengurus <i>Managers</i>	589	362	227	78,566
Profesional <i>Professionals</i>	743	384	359	59,125
Profesional (kecuali Penyelidik) <i>Professionals (except Researcher)</i>	740	382	358	58,987
Penyelidik <i>Researcher</i>	3	2	1	138
Juruteknik dan profesional bersekutu <i>Technicians and associate professionals</i>	407	323	84	19,664
Pekerja sokongan perkeranian <i>Clerical support workers</i>	1,399	643	756	36,692
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	347	132	215	11,481
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	20	16	4	310
Operator mesin, loji dan pemasang <i>Plant and machine operators and assemblers</i>	5	3	2	120
Pekerjaan asas <i>Elementary occupations</i>	81	43	38	1,900
Pekerja bergaji (sambilan) <i>Paid employees (part-time)</i>	22	13	9	784

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Bahagian | *Part* **4**

Nota Teknikal *Technical Notes*



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1. SKOP DAN LIPUTAN

Penerbitan ini menggunakan data daripada Bancu Ekonomi 2023 (tahun rujukan 2022). Bancu mengumpul maklumat daripada pertubuhan berdaftar dalam Perkhidmatan Kewangan. Klasifikasi industri merujuk kepada Piawaian Klasifikasi Industri Malaysia (MSIC) 2008 Versi 1.0 yang selaras dengan *International Standard Industrial Classification of All Economic Activities (ISIC), Revision. 4, United Nations*.

Perkhidmatan Kewangan merangkumi aktiviti utama seperti 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 bancu bagi subsektor Perkhidmatan Kewangan adalah terdiri 51 industri di peringkat 5-digit seperti di **Lampiran**.

2. SUMBER RANGKA STATISTIK

Sumber utama rangka statistik pertubuhan adalah daripada *Malaysia Statistical Business Register* (MSBR). MSBR adalah senarai pertubuhan/ perusahaan yang beroperasi di Malaysia yang merangkumi Daftar Syarikat (ROC), Daftar Perniagaan (ROB) dan Perkongsian Liabiliti Terhad (LLP) yang berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) serta pertubuhan yang berdaftar dengan Pihak Berkuasa Tempatan (PBT) dan badan profesional. Senarai di MSBR dikemaskini secara berkala berdasarkan survei dan bancian yang dijalankan oleh Jabatan Perangkaan Malaysia (DOSM) dan sumber data pentadbiran daripada pelbagai agensi. Sumber utama data pentadbiran adalah daripada SSM.

Selain itu, DOSM juga bekerjasama dengan agensi lain seperti Kumpulan Wang Simpanan Pekerja (KWSP), Jabatan Kastam Diraja Malaysia, Lembaga Hasil Dalam Negeri (LHDN), Pertubuhan Keselamatan Sosial (PERKESO), PBT dan badan profesional. Rangka dikemaskini untuk mengambil kira pertubuhan baru dan sebarang perubahan yang berlaku kepada pertubuhan tersebut seperti tutup, tidak beroperasi, perubahan jenis aktiviti dan lokasi/alamat pos untuk memastikan maklumat yang terdapat 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 menumpukan sebahagian besar sumbernya atau memberi sumbangan besar dari segi pendapatan. Aktiviti sekunder didefinisikan sebagai aktiviti sampingan kepada aktiviti utama. Klasifikasi industri bagi pertubuhan adalah berasaskan kepada aktiviti utama dan mengikut MSIC 2008 Versi 1.0 yang diselaraskan dengan *ISIC, Revision. 4, United Nations* dan pengubahsuaian mengikut keperluan tempatan.

4. KONSEP DAN DEFINISI

Konsep dan definisi yang digunakan selari dengan *International Recommendations for Industrial Statistics, United Nations Statistical Division*. Takrif Perkhidmatan yang digunakan dalam survei ini adalah selaras dengan MSIC 2008 Versi 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.

4.1 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.

4.2 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.

4. KONSEP DAN DEFINISI (SAMB.)

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.

4.3 Aktiviti insurans/takaful, insurans/takaful semula dan tabungan 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 ditariffkan sebagai sumbangan ahli.

4.4 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. TAHUN BANGCI

Merujuk kepada tahun pelaksanaan bancian dijalankan.

6. TAHUN RUJUKAN

Tahun rujukan bagi penerbitan ini adalah tahun takwim 2022. Pertubuhan yang mempunyai tahun kewangan yang berbeza daripada tahun takwim diminta menyediakan laporan mengikut tahun perakaunan atau kewangan yang meliputi sekurang-kurangnya enam (6) bulan dalam tahun rujukan.

7. KAEDAH PENGUMPULAN

Bancian ini secara umumnya dijalankan dengan menggunakan tiga (3) kaedah pengumpulan data seperti berikut:

7.1 Kaedah atas talian melalui portal e-BE

Kaedah ini menyasarkan responden yang telah menggunakan kaedah ini bagi survei rutin terdahulu.

7.2 Kaedah kutipan data melalui e-mel, pos, faks dan telefon

Kaedah ini menyasarkan responden yang pernah terlibat dengan survei rutin terdahulu. Responden diberi tempoh satu bulan untuk melengkapkan dan mengembalikan borang soal selidik tersebut kepada DOSM.

7.3 Kaedah kutipan data secara bersemuka

Kerja luar operasi di lapangan dijalankan untuk mendapatkan maklum balas daripada pertubuhan yang belum memberi jawapan dari kedua-dua kaedah di atas dan kaedah ini menyasarkan pertubuhan yang tidak pernah terlibat dengan survei rutin DOSM.

8. UNIT PELAPOR

Unit pelapor bagi Banci Ekonomi 2023 adalah pertubuhan. Sesebuah pertubuhan secara ideal 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 subsektor ekonomi utama di satu tempat/lokasi fizikal”. Setiap pertubuhan diberikan klasifikasi industri 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.

9. TARAF SAH

Taraf sah sesebuah pertubuhan telah ditakrifkan seperti berikut:

9.1 Hak milik perseorangan

Merujuk kepada perniagaan yang dimiliki dan dijalankan oleh orang perseorangan semata-mata untuk mendapatkan keuntungan sendiri. Pemilik mempunyai hak mutlak atas segala urusan pertubuhannya.

9.2 Perkongsian

Merujuk kepada sekumpulan individu yang telah bersetuju mengikat kontrak dan menjalankan perniagaan dengan matlamat untuk memperoleh keuntungan. Perniagaan tersebut diuruskan oleh kesemua mereka atau salah seorang daripada mereka yang bertindak mewakili semua pihak. Perkongsian perniagaan ini hendaklah mengandungi sekurang-kurangnya dua orang ahli dan tidak melebihi had maksimum dua puluh orang.

9.3 Perkongsian liabiliti terhad

Merujuk kepada perniagaan entiti yang dikawal selia di bawah Akta Perkongsian Liabiliti Terhad 2012. Ia memberi perlindungan liabiliti terhad kepada rakan-rakan kongsinya sama seperti liabiliti terhad yang dinikmati oleh pemegang saham sesebuah syarikat. Ia juga memberi fleksibiliti peraturan perniagaan dalaman melalui pengaturan perkongsian yang serupa dengan sesebuah perkongsian konvensional.

9.4 Syarikat sendirian berhad

Merupakan syarikat persendirian yang ditubuhkan bagi tujuan menjalankan perniagaan dengan matlamat untuk mencari keuntungan. Saham dipegang secara tertutup oleh pemegang-pemegang saham yang mempunyai kawalan terhadap operasi syarikat;

Ciri-ciri:

- i. Dikawal dibawah Akta Syarikat 1965 dan merupakan entiti yang sah terpisah daripada pemilik;
- ii. Dimiliki oleh 2 - 50 orang pemegang saham;
- iii. Pemilik syarikat mempunyai liabiliti terhad;
- iv. Pemegang saham yang memiliki 51 peratus atau lebih daripada jumlah saham syarikat berhak untuk mengawal syarikat tersebut. Saham syarikat boleh dijual beli tetapi tidak dilakukan di pasaran terbuka;

9. TARAF SAH (SAMB.)

- v. Penjualan saham mesti dengan persetujuan pemegang saham yang lain;
- vi. Tidak disenaraikan di Bursa; dan
- vii. Jangka hayat perniagaan adalah panjang dan boleh dikenali perkataan Sendirian Berhad (Sdn. Bhd.) pada akhir nama syarikat.

9.5 Syarikat awam berhad

Syarikat awam berhad merupakan perniagaan yang ditubuhkan dengan tanggungan berhad, oleh sekurang-kurangnya dua orang untuk menjalankan perniagaan dengan tujuan untuk mencari keuntungan. Saham syarikat awam berhad ini dipegang secara terbuka dan bagi sesebuah syarikat yang disenaraikan di Bursa Malaysia, sahamnya boleh bertukar milik secara bebas;

Ciri-ciri:

- i. Dikawal di bawah Akta Syarikat 1965 dan merupakan entiti yang sah terpisah daripada pemilik;
- ii. Dimiliki oleh pemegang-pemegang saham dan tiada had bagi pemilik saham berkenaan;
- iii. Pengurusan dan kawalan syarikat adalah di bawah tanggungjawab Lembaga Pengarah yang dilantik oleh pemegang saham; dan
- iv. Disenaraikan di Bursa Malaysia.

9.6 Syarikat koperasi

Koperasi adalah organisasi yang ditubuhkan untuk faedah bersama ahli dan didaftarkan di bawah Akta Koperasi 1993. Kumpulan wang yang ada adalah milik bersama untuk memenuhi keperluan ahli-ahlinya.

9.7 Perbadanan awam

Merupakan sebuah perbadanan yang ditubuhkan di bawah Akta Khas Parlimen atau Dewan Perundangan Negeri.

9. TARAF SAH (SAMB.)

9.8 Pertubuhan persendirian tidak mencari keuntungan

Merujuk kepada syarikat tanpa saham yang ditubuhkan dengan tanggungan berhad. Kebanyakan syarikat ini terdiri daripada pertubuhan kebajikan, keagamaan, pendidikan, kesihatan, kebudayaan, rekreasi dan pertubuhan yang memberikan perkhidmatan sosial dan kemasyarakatan kepada isi rumah. Perkhidmatan diberikan secara percuma atau pada harga yang tidak melebihi kos perkhidmatan (subsidi). Sebarang keuntungan yang diperoleh dilabur semula ke dalam pertubuhan berkenanan.

10. STRUKTUR HAK MILIK

Hak milik sesebuah pertubuhan dikelaskan mengikut taraf residen pemilik/ pemilik-pemilik modal berbayar yang terbesar (melebihi 50%) dan bukannya mengikut taraf kewarganegaraan mereka. Dalam kes di mana setiap pihak (Residen Malaysia dan Bukan Residen Malaysia) memegang bilangan saham yang sama banyak dalam perniagaan berkenaan, maka pertubuhan tersebut telah dikelaskan di bawah "Hak Milik Bersama".

Residen Malaysia ialah individu, syarikat atau organisasi lain yang lazimnya terletak di Malaysia untuk jangka masa sekurang-kurangnya satu tahun. Cawangan dan anak syarikat asing yang didaftarkan/diperbadankan di Malaysia adalah dianggap sebagai Residen Malaysia.

Bukan Residen Malaysia ialah individu, syarikat atau organisasi lain yang lazimnya terletak di negara selain Malaysia. Cawangan dan anak syarikat milik Residen Malaysia di luar negara juga dianggap sebagai Bukan Residen Malaysia.

11. PERTUBUHAN MILIKAN WANITA

Merujuk kepada pertubuhan yang memiliki sekurang-kurangnya 51 peratus pemilikan ekuiti dipegang oleh wanita ATAU Pemegang saham terbesar adalah wanita dan diuruskan oleh wanita ATAU Ketua Pegawai Eksekutif atau Pengarah Urusan adalah wanita yang memiliki sekurang-kurangnya 10 peratus ekuiti.

12. NILAI OUTPUT KASAR

Nilai output kasar **Perkhidmatan Kewangan** ditakrifkan dengan memasukkan perkara berikut:

a) Perkhidmatan perantaraan kewangan

Output bagi perantaraan kewangan meliputi pendapatan FISIM dan pendapatan berasaskan yuran

Output = FISIM ke atas pinjaman + FISIM ke atas deposit

$$= (r_L - r_r)y_L + (r_r - r_D)Y_D$$

Di mana,

- y_L = Jumlah pinjaman
- y_D = Jumlah deposit
- r_L = Kadar faedah bagi pinjaman
- r_D = Kadar faedah bagi deposit
- r_R = 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)

13. NILAI INPUT PERANTARAAN

Nilai input perantaraan **Perkhidmatan Kewangan** ditakrifkan dengan memasukkan unsur 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
- + 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

14. NILAI DITAMBAH

Nilai ditambah adalah perbezaan diantara output kasar dan input perantaraan. Ini hampir menyamai dengan keuntungan perniagaan, gaji & upah, susut nilai dan cukai tidak langsung; campur faedah yang dibayar dan tolak faedah yang diterima.

15. BILANGAN PEKERJA

Statistik tenaga buruh menggunakan pelbagai istilah untuk menerangkan pasaran buruh, bergantung kepada definisi, skop dan liputan statistik yang diterbitkan.

Istilah bilangan **penduduk bekerja** di dalam statistik yang diterbitkan oleh DOSM melalui Survei Tenaga Buruh (STB) merujuk kepada bilangan penduduk yang berumur antara 15 hingga 64 tahun yang bekerja sekurang-kurangnya sejam semasa minggu rujukan untuk mendapatkan upah, keuntungan atau keuntungan keluarga (sebagai majikan, pekerja, bekerja sendiri atau pekerja keluarga tanpa gaji).

Manakala statistik bilangan **Jawatan Diisi** di dalam Statistik Guna Tenaga pula merujuk kepada bilangan pekerja yang bekerja pada akhir setiap bulan, termasuk pekerja sepenuh masa dan pekerja separuh masa; pekerja tetap, sementara atau bermusim; pekerja bergaji bulanan dan pekerja yang dibayar gaji berdasarkan jam bekerja; pekerja yang sedang bercuti jangka pendek seperti cuti sakit atau cuti rehat; dan pekerja yang baru diambil bagi mengisi kekosongan pada suku tahun berkenaan. Statistik ini tidak meliputi pemilik perseorangan dan rakan niaga; pekerja keluarga tanpa gaji; pekerja yang terlibat dalam mogok sepanjang bulan berkenaan; pekerja yang bercuti tanpa gaji sepanjang bulan berkenaan; dan pekerja yang dibekalkan oleh agensi lain seperti subkontraktor dan perunding.

Sementara itu, bilangan **pekerja formal** di dalam Statistik Upah Pekerja Suku Tahunan pula merujuk kepada bilangan individu yang bekerja di bawah kontrak perkhidmatan atau latihan perintisan bermajikan dan menerima ganjaran untuk kerja yang diselesaikan. Walau bagaimanapun, pekerja formal tidak merangkumi individu di bawah pekerjaan bukan standard, termasuk individu bekerja sendiri, pekerja gig, pekerja akaun sendiri, pekerja keluarga tanpa gaji, dan sebagainya.

Bagi penerbitan Banci Ekonomi 2023, bilangan pekerja merujuk kepada bilangan orang yang bekerja untuk pertubuhan yang dibanci pada bulan Disember atau pada tempoh pembayaran gaji terakhir tahun rujukan. Bilangan orang yang bekerja dikategorikan seperti berikut:

15. PEKERJA (SAMB.)

15.1 Pemilik yang bekerja dan pekerja keluarga tidak bergaji

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 sesebuah pertubuhan itu. Justeru, ia tidak termasuk rakan niaga yang tidak aktif.

ii. Pekerja keluarga tidak bergaji

Kategori ini meliputi semua ahli isi rumah kepada 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 harta benda bagi kerja yang dilakukan. Biasanya pekerja berkenaan mendapat makanan, tempat tinggal dan bantuan lain sebagai sebahagian daripada ahli isi rumah pemilik tersebut dan terus mendapatnya sama ada ia bekerja atau tidak dalam pertubuhan itu.

15.2 Pekerja bergaji (sepenuh masa)

Merujuk kepada semua pekerja bergaji (sepenuh masa) yang bekerja sekurang-kurangnya enam jam sehari dan/atau 20 hari sebulan. Pekerja bergaji (sepenuh masa) telah dikategorikan berdasarkan Piawaian Pengkelasan Pekerjaan Malaysia (MASCO) 2020 seperti berikut:

i. Pengurus, profesional dan penyelidik meliputi:

a. Pengurus

Merujuk kepada mereka yang menggubal, menganalisa, merumus, mengarah dan memberi nasihat tentang dasar kerajaan, dan membuat, memansuhkan undang-undang, kaedah dan peraturan awam, dan mewakili serta bertindak bagi pihak kerajaan, dan memantau pentafsiran dan pelaksanaan dasar dan undang-undang kerajaan, atau menjalankan tugas yang seumpamanya bagi pihak pertubuhan berkepentingan khas, atau mengatur, memimpin, mengawal dan menyelaras dasar dan aktiviti perusahaan, organisasi, jabatan atau seksyen dalamannya; dan

b. Profesional

Merujuk kepada mereka yang bertanggung jawab untuk meningkatkan ilmu pengetahuan sedia ada, mengaplikasikan konsep dan teori saintifik atau artistik, mengajar tentang perkara tersebut dengan cara bersistematik, atau terlibat dalam apa-apa gabungan tiga aktiviti di atas.

15. PEKERJA (SAMB.)

ii. **Juruteknik dan profesional bersekutu**

Merujuk kepada mereka yang melakukan tugas teknikal dan tugas yang berkaitan dengan penyelidikan dan pengaplikasian konsep sains atau seni dan kaedah operasi, dan peraturan kerajaan atau perniagaan.

iii. **Perkeranian, pekerja perkhidmatan & jualan, kemahiran khas, operator mesin & loji dan pekerjaan yang berkaitan:**

a. **Pekerja sokongan perkeranian**

Merujuk kepada mereka yang merekod, mengurus, menyimpan dan mendapatkan maklumat yang berkaitan, dan menjalankan tugas-tugas perkeranian berhubung dengan operasi pentadbiran, pengendalian wang, urusan perjalanan, permintaan maklumat dan janji temu;

b. **Pekerja perkhidmatan dan jualan**

Merujuk kepada mereka yang menyediakan perkhidmatan peribadi berkaitan dengan perjalanan, pengemasan, katering, penjagaan diri, atau perlindungan dari kebakaran dan undang-undang yang berkaitan, atau menunjuk cara dan menjual barangan di kedai borong atau runcit dan pertubuhan seumpamanya termasuk di gerai dan pasar;

c. **Pekerja kemahiran dan pekerja pertukangan yang berkaitan**

Merujuk kepada mereka yang mengaplikasikan pengetahuan dan kemahiran khusus dalam bidang perlombongan dan pembinaan, penempaan logam, dan mendirikan stuktur logam; membuat, melaraskan, menyelenggara dan membaik pulih jentera, kelengkapan atau peralatan; menjalankan kerja pencetakan; dan mengeluarkan atau memproses barang makanan, tekstil atau kayu, logam dan barangan lain termasuk barang kraftangan; dan

d. **Operator mesin & loji, dan pemasang**

Merujuk kepada mereka yang mengendalikan dan mengawasi jentera dan kelengkapan perindustrian dan pertanian; memandu dan mengendalikan kereta api, kenderaan bermotor, jentera dan kelengkapan bergerak; atau memasang bahagian komponen produk mengikut spesifikasi dan prosedur yang ketat.

15. PEKERJA (SAMB.)

iv. Pekerja asas

Merujuk kepada mereka yang menjalankan tugas yang mudah, rutin dan tidak sistematik yang biasanya memerlukan penggunaan perkakas tangan atau dengan sokongan mesin yang mudah, dan memerlukan tenaga fizikal yang banyak.

15.3 Pekerja bergaji (sambilan)

Ia merujuk kepada semua pekerja bergaji yang bekerja kurang daripada enam jam sehari dan/atau kurang daripada 20 hari sebulan.

16. KATEGORI KEMAHIRAN

Kategori kemahiran telah dikelaskan berdasarkan MASCO 2020 adalah seperti berikut:

i. Pekerja mahir

Pengurus, Profesional, Penyelidik, Juruteknik dan Profesional Bersekutu;

ii. Pekerja separuh mahir

Pekerja Sokongan Perkeranian; Pekerja Perkhidmatan & Jualan; Pekerja Kemahiran & Pekerja Pertukangan yang Berkaitan dan Operator Mesin & Loji dan Pemasang; dan

iii. Pekerja berkemahiran rendah

Pekerja asas.

Bilangan pekerja mengikut kategori kemahiran pada tahun 2015 telah diselaraskan mengikut data banci terkini.

17. GAJI & UPAH

Semua pembayaran (gaji, upah, bonus, komisen, bayaran lebih masa dan elaun tunai termasuk belanja sara hidup, perumahan, kereta, makanan dan sebagainya) yang dibuat sepanjang tahun rujukan meliputi semua pekerja bergaji dalam setiap kategori pekerja yang diambil secara langsung termasuk jumlah bayaran yang dibuat adalah sebelum ditolak cukai pendapatan dan caruman pekerja kepada KWSP/ PERKESO/ Kumpulan wang simpanan lain/Kumpulan wang persaraan (KWAP). Caruman majikan kepada kumpulan wang yang di atas hendaklah dikecualikan.

18. NILAI HARTA TETAP

Harta tetap meliputi semua barangan, baru atau terpakai, aset ketara atau aset tidak ketara yang digunakan secara berulang atau berterusan yang mempunyai hayat produktif lebih daripada setahun. Ia termasuk tanah, bangunan dan struktur, alat pengangkutan, komputer dan 'peripheral equipment', mesin, peralatan serta perabot dan pemasangan lain. Perbelanjaan penyelidikan dan pembangunan turut diambil kira sebagai perbelanjaan harta selaras dengan System of National Accounts (SNA) 2008.

Nilai harta tetap awal dan akhir bagi tahun rujukan 2022 adalah berasaskan nilai buku bersih. Pembelian, pindaan dan pembaikan besar atau perbelanjaan modal pada tahun berkenaan dikira pada nilai kos sebenar yang dibayar. Nilai harta tetap yang dijual dalam tahun semasa juga dikira pada nilai sebenar.

19. PEMBUNDARAN

Jumlah bagi angka komponen mungkin berbeza dengan jumlah besar disebabkan oleh pembundaran angka.

20. KADAR PERTUMBUHAN TAHUNAN DIKOMPAN (CAGR)

Kadar pertumbuhan tahunan dikompaun yang digunakan adalah merujuk kepada perbezaan bagi dua tempoh rujukan dan boleh juga dikira berdasarkan formula berikut :

$$y_t = y_0(1+r)^t$$

di mana,

$$r = \left[e^{\frac{1}{t} \ln\left(\frac{y_t}{y_0}\right)} - 1 \right] \times 100$$

di mana,

y_t	=	Nilai pada tahun semasa
y_0	=	Nilai pada tahun sebelum
t	=	Bilangan tahun, $y_t - y_0$
r	=	Kadar pertumbuhan tahunan

21. SIMBOL DAN SINGKATAN

0	: nilai kurang daripada 500
&	: dan
%	: peratus
<	: kurang daripada
}	: digabungkan
b	: bilion
dll.	: dan lain-lain
CAGR	: kadar pertumbuhan tahunan dikompaun
RM	: Ringgit Malaysia
t.t.t.l.	: tidak terkelas di tempat lain
W.P.	: Wilayah Persekutuan

1. SCOPE AND COVERAGE

This publication used data from Economic Census 2023 (reference year 2022). This census collected an information from registered establishments in the Financial Services. The classifications for industries were referring to Malaysia Standard Industrial Classification (MSIC) 2008 Ver. 1.0, in accordance with the International Standard Industrial Classification of All Economic Activities (ISIC), Revision. 4 United Nations.

Financial Services which included main activities as follows:

- i. Monetary intermediation activities;*
- ii. Other financial service activities and 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 51 industries at 5-digit level as shown in **Appendix**.*

2. SOURCE OF STATISTICAL FRAME

The main source for the establishment statistics frame is from the Malaysia Statistical Business Register (MSBR). MSBR is a list of organisations/enterprises operating in Malaysia that includes the Register of Companies (ROC), Register of Business (ROB) and Limited Liability Partnership (LLP) registered with the Companies Commission of Malaysia (CCM) as well as organisations registered with local authorities (LA) and professional bodies. The list in MSBR is updated regularly based on surveys and censuses conducted by the Department of Statistics Malaysia (DOSM) and administrative data sources from various agencies. The main source of administrative data is from the CCM.

In addition, DOSM also works together to obtain the latest information from other agencies such as the Employees' Provident Fund (EPF), the Royal Malaysian Customs Department, the Inland Revenue Board (IRB), Social Security Organisation (SOCSSO), LA and professional bodies. The frame is updated by taking into account new establishments and any changes in the status of the establishments such as closed down, not in operation, change in activity and location/ correspondence address so as to ensure that the frame is at the most current status.

3. TYPE OF BUSINESS ACTIVITY

Type of business activity refers to both principal and secondary activities. The principal activity refers to the activity to which the establishment devoted most of its resources or activity which derived most of its income. Secondary activities are defined as those incidental or ancillary to the principal activity.

3. TYPE OF BUSINESS ACTIVITY (CONT'D)

The classification of the industry of the establishment is based on the principal activity and is in accordance with the Malaysia Standard Industrial Classification (MSIC) 2008 Ver. 1.0 conforms to the International Standard Industrial Classification of All Economic Activities (ISIC), Rev. 4, United Nations, with modifications to suit local conditions.

4. CONCEPTS AND DEFINITIONS

Concepts and definitions used are based on the recommendations of the International Recommendations for Industrial Statistics, United Nations Statistical Division. The definition of Services used in this survey accordance with the MSIC 2008 Ver 1.0.

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;

4.1 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 basic and, apart from central banking, obtained from non-financial sources.

4.2 Other financial service activities and activities auxiliary to financial services

This group includes the activities of holdings 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 asset, 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 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 stock options, bonds or commodity contracts; includes portfolio and fund management activities on a fee or contract basis, for individuals, businesses and others.

4. CONCEPTS AND DEFINITIONS (CONT'D)

4.3 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/takaful and reinsurance/retakaful are included; Includes the activities of assuming all or part of the risk associated with existing insurance policies/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.

4.4 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. CENSUS YEAR

Census year refers to the year in which a survey was conducted.

6. REFERENCES YEAR

The reference year of the census was the calendar year 2022. Establishments whose accounting year differed from calendar year were requested to report according to the accounting year or financial year covering at least six (6) months in the reference year.

7. METHOD OF COLLECTION

This census was generally conducted through three (3) methods of data collection, namely:

7.1 Online method through the e-BE portal

This method targets respondents who have used this method for previous routine surveys.

7.2 Data collection method via e-mail, post, fax and telephone

This method targets respondents who have used this method previous routine surveys. Respondents were given a period of one month to complete and return the questionnaire to the DOSM.

7. METHOD OF COLLECTION (CONT'D)

7.3 Face-to-face data collection method

Field work operation is carried out to get feedback from establishments that have not yet given answers from the two methods above and this method also targets establishments that have never been involved in a routine survey the DOSM.

8. REPORTING UNIT

The reporting unit used in the Economic Census 2023 is the establishment. As establishment is defined as “an economic unit engaged in one activity, under a single legal entity and operating in a single physical location”. Each establishment is assigned an industry classification based on its principal activity and not according to the activities of the parent company.

Thus, each branch of a multi-branch organization at a different location was conceptually treated as a different establishment. The establishment is requested to give separate returns for each activity in terms of value. However, if in practice, the accounts are centrally kept such that it was not possible to obtain separate data for each individual unit or branch. The entity or enterprise is treated as a single reporting unit and allowed to submit a consolidated questionnaire covering all the units or branches.

9. LEGAL STATUS

The legal status of an establishment has been defined as follows:

9.1 Individual proprietorship

This refers to a business, owned and operated by one person for his own profit. The owner has the exclusive right to control the operation of the establishment.

9.2 Partnership

This refers to a group of individuals who agree to contract and to carry out a business with the objective of profit making. All shareholders or anyone could manage the business for all parties. A trading partnership must comprise of at least two members and should not exceed a maximum of twenty members.

9.3 Limited liabilities partnership

Refers to business entity regulated under the Limited Liability Partnerships Act 2012. It is featured with the protection of limited liability to its partners similar to the limited liability enjoyed by shareholders of a company coupled with flexibility of internal business regulation through partnership arrangement similar to a conventional partnership.

9. LEGAL STATUS (CONT'D)

9.4 Private limited company

A private company established to undertake a business with the objective of making a profit. The shares are closely held by the shareholders of the company who have control over its operation.

Characteristics:

- i. Regulated under the Companies Act 1965 and is a legal entity separate from the owners;*
- ii. Number of its shareholders between 2 - 50 members;*
- iii. Company owners have limited liability;*
- iv. Shareholders who own 51 per cent or more of the total share shall be entitled to manage the company. The company's shares can be traded but not in the open market;*
- v. Trading of share must be with the consent of the other shareholders;*
- vi. Not listed on the Stock Exchange; and*
- vii. Business life expectancy is longer and can be identified by the words "Sendirian Berhad" (Sdn. Bhd.) at the end of the company name.*

9.5 Public limited company

A public limited company is a company established with limited liability, by a minimum of two persons to operate the business with the objective of making a profit. The shares in a public limited company are openly held and in the case of company listed on the Bursa Malaysia, the shares are freely transferable.

Characteristics:

- i. Regulated under the Companies Act 1965 and is a legal entity separate from the owner;*
- ii. Owned by the shareholders and there is no limit to the shareholder;*
- iii. Management of the company is under the board of director responsibilities as appointed by shareholders; and*
- iv. Listed on Bursa Malaysia.*

9. LEGAL STATUS (CONT'D)

9.6 Co-operative

Refer to a voluntary association with unrestricted number of members and registered under the Co-operatives Act 1993. Funds are collectively owned to meet the needs of members.

9.7 Public corporation

Refers to an undertaking set up under a Special Act Parliament or by the State Legislature.

9.8 Private non-profit making organization

Refer to non-stock company set up with limited liability. It comprises mainly welfare, religious, educational, health, cultural, recreational and other organisations providing social and community services to households. These services are provided free of charge or at prices, which do not necessarily or fully cover the cost of providing such services (subsidy). Any profit made is reinvested in the organisation.

10. OWNERSHIP

The ownership of an establishment is classified by the residential status of the owner (s) of the majority (more than 50%) of the paid-up capital and not by their citizenship status. In instances where each party (Malaysian Resident and Non-Malaysian Resident) held equal shares in the business, the establishments were classified as "Joint Ownership".

A Malaysian Resident is any individual, company or other organization ordinarily domiciled in Malaysia for a period of at least one year. Malaysian registered branches and incorporated subsidiaries of foreign based/origins are also regarded as Residents.

A Non-Malaysian Resident is any individual, company or other organization ordinarily domiciled in a country other than Malaysia. Foreign branches and/or subsidiaries abroad owned by Malaysian Residents are also regarded as Non-Residents.

11. WOMEN-OWNED ESTABLISHMENTS

Women-owned establishment refers to a minimum of 51 per cent of the equity held by a women OR the biggest shareholders are women and the establishment is managed by a women OR the Chief Executive Officer or Managing Director is women that owns at least 10 per cent of the equity.

12. 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,

$$\begin{aligned}y_L &= \text{Total loans} \\ y_D &= \text{Total deposits} \\ r_L &= \text{Interest rate on loans} \\ r_D &= \text{Interest rate on deposits} \\ r_R &= \text{Reference rate}\end{aligned}$$

*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 service
+ Commission and brokerage earned
+ Rental Income received per rent of land
+ Research and development expenditure (in-house)
+ Capital expenditure on own construction
+ Others operating income
+ 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.)

13. VALUE OF INTERMEDIATE INPUT

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 services 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*

14. VALUE ADDED

Value added is the difference between the value of gross output and intermediate input. It is approximately equivalent to commercial profit, salaries and wages, depreciation and indirect taxes; plus, interest paid less interest received.

15. NUMBER OF PERSONS ENGAGED

Labour force statistics employ various terminologies to explain the labour market, depending on the definition, scope, and coverage of the published statistics.

*The term number of **employed persons** in the statistics published by DOSM through the Labour Force Survey (LFS) refers to all persons aged 15 to 64 years who, at any time during the reference week, worked at least one hour for pay, profit, or family gain (as an employer, employee, own-account worker, or unpaid family worker).*

*On the other hand, the number of **filled jobs** in the Employment Statistics refers to the persons employed at the end of each reference quarter, including full-time and part-time employees, permanent, short-term or seasonal employees, employees paid with monthly salaries or based on hours worked, employees on short vacation such as sick leave or annual leave, and newly hired employees to fill the vacancy in the current quarter. These statistics exclude proprietors and partners of unincorporated businesses, unpaid family workers, employees on strike during the quarter, employees on unpaid leave during the entire quarter, and employees provided by other agencies such as subcontractors and consultants.*

15. NUMBER OF PERSONS ENGAGED (CONT'S)

Meanwhile, the number of **formal employees** in Employee Wages Statistics is refer to the person who works under a contract of service or apprenticeship with the employer and receives remuneration for the work completed. Formal employees do not include those who fall under non-standard employment, including self-employed, gig-workers, own-account workers, unpaid family workers, etc.

In the Economic Census 2023 publication, the number of persons engaged refers to all working persons who worked for the establishments which has been censused; in December or the last pay period of the reference year. The number of persons engaged was classified under the following categories:

15.1 Working proprietors and unpaid family workers

i. Working proprietors and active business partners

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

ii. Unpaid family workers

Include all household members (full-time or part-time) to the owners of the establishment who perform a specified job and work for a minimum of one third of the normal working time for 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.

15.2 Paid full-time employees

Refer to all paid workers (full-time) who work for at least six hours a day and/or 20 days a month. All such employees are to be categorised according to Malaysia Standard Classification of Occupations 2020 (MASCO) as follows:

15. NUMBER OF PERSONS ENGAGED (CONT'S)

i. Manager, professional and researcher included:

a. Manager

Refer to those who devise, analyse, formulate, direct and advise on government policy, and make, amend and repeal laws, public rules and regulations, and represent and act on behalf of the government, and oversee the interpretation and implementation of policies and government legislation, or carry out similar tasks on behalf of special interest organisations, or plan, organise, lead, control and coordinate the policies and activities of enterprises, organisations, departments or the internal section; and

b. Professional

Refer to those responsible for increase the existing stock of knowledge, apply scientific or artistic concepts and theories, teach about the foregoing in a systematic manner, or engage in any combination of these three activities.

ii. Technicians and associate professionals

Refer to those who perform technical and related tasks connected with research and the application of scientific or artistic concepts and operational methods, and government or business regulations.

iii. Clerical, services & sales workers, craft workers, plant & machine operators and related occupations includes:

a. Clerical support workers

Refer to those who record, organise, store and retrieve related information and perform clerical duties especially in connection with administrative operations, handling of money, travel arrangements and requests for information and appointments;

b. Service and sales workers

Refer to those who provide personal services related to travel, housekeeping, catering, personal care, or protection against fire and unlawful acts, or demonstrate and sell goods in wholesale or retail shops and similar establishments as well as at stalls and markets

15. NUMBER OF PERSONS ENGAGED (CONT'S)

c. **Craft and related trades workers**

Refer to those who apply their specific knowledge and skills in the fields of mining and construction, metal forming, and erect metal structures, make, fit, maintain and repair machinery, equipment or tools, carry out printing work as well as produce or process foodstuffs, textiles, or wooden, metal and other articles including handicraft goods; and

d. **Plant & machine operators, and assemblers**

Refer to those who operate and monitor industrial and agricultural machinery and equipment, drive and operate trains, motor vehicles and mobile machinery and equipment, or assemble product component parts according to strict specifications and procedures.

iv. **Elementary occupations**

Refer to those who perform simple, routine and non-systematic tasks which mainly require the use of handheld tools or with the assistance of simple machines, and in some cases considerable physical effort.

15.3 **Paid part-time employees**

Refer to all paid workers (part-time) who work less than six hours a day and/or 20 days a month.

16. CATEGORY OF SKILLS

Category of skills have been classified according to MASCO 2020 as follows:

16.1 High-skilled workers

Managers; Professionals; Researchers; and Technicians and associate professionals;

16.2 Semi-skilled workers

Clerical Support Workers, Service & Sales Workers, Craft & Related Trades Workers, and Plant & Machine Operators and Assemblers; and

16.3 Low-skilled workers

Elementary occupations.

17. SALARIES & WAGES

All payments (salaries, wages, bonuses, commissions, overtime pay and cash allowances including cost of living, housing, car, food, etc.) made throughout the reference year to all paid employees in each category. For all directly employed workers, total payments made before deductions for income tax and employees' contributions to EPF/ SOCSO/ Other provident/Retirement Funds Incorporated (KWAP). The Employer's contribution to such funds as mentioned above should be excluded.

18. VALUE OF FIXED ASSETS

Fixed assets covers all goods, new or used, tangible or intangible and repeated & continuously that have a normal economic life span of more than one year. Included are land, buildings and structure, transport equipment, other machinery equipment, computer software and furniture and fittings. Research and development expenditure also treated as capital asset in line with the recommendation of System of National Accounts (SNA) 2008.

Value of assets as at the beginning and end of 2022 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 actual value.

19. ROUNDING

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

20. COMPOUND ANNUAL GROWTH RATE (CAGR)

The compound annual growth rate used refers to the difference between two reference periods and can be calculated based on the following formula:

$$y_t = y_0(1+r)^t$$

where,

$$r = \left[e^{\frac{1}{t} \ln\left(\frac{y_t}{y_0}\right)} - 1 \right] \times 100$$

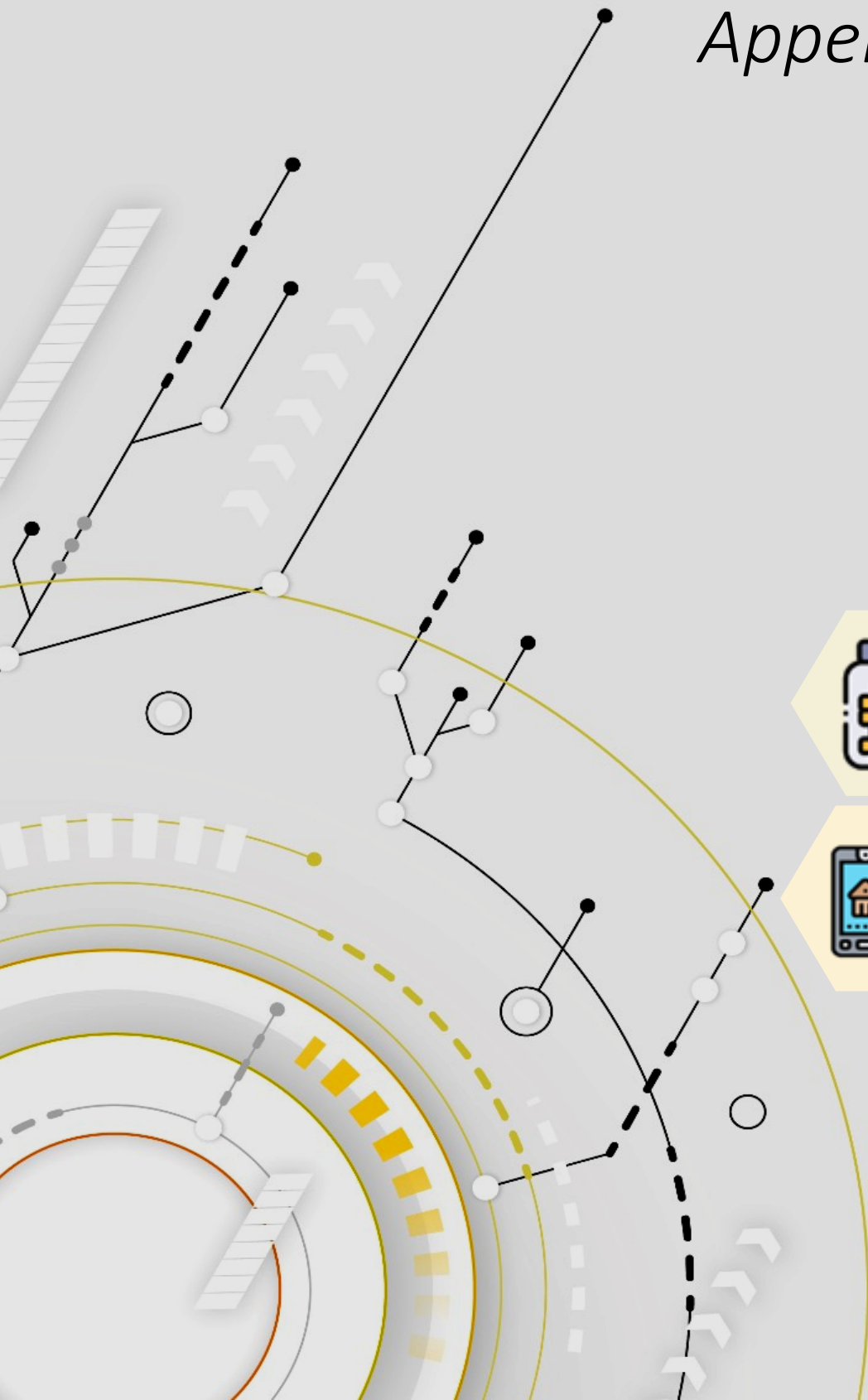
where,

y_t	=	Value of current year
y_0	=	Value of previous year
t	=	Number of years, $y_t - y_0$
r	=	Annual growth rate

22. SYMBOLS AND ABBREVIATIONS

0	:	less than 500
&	:	and
%	:	per cent
<	:	less than
}	:	combined
b	:	billion
etc.	:	ec cetera
CAGR	:	compound annual growth rate
RM	:	Ringgit Malaysia
n.e.c	:	not elsewhere classified
W.P.	:	Federal Territory

Lampiran *Appendix*



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PIAWAIAAN KLASIFIKASI INDUSTRI MALAYSIA (MSIC) 2008 Ver. 1.0
MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

MSIC 2008	Keterangan <i>Description</i>
	Aktiviti perantaraan kewangan <i>Financial intermediation activities</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>
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	Entity 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>

PIAWAIAN KLASIFIKASI INDUSTRI MALAYSIA (MSIC) 2008 Ver. 1.0
MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN

FINANCIAL SERVICES

MSIC	Keterangan
64922	Perkhidmatan kad kredit <i>Credit card services</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 pawnbrokes 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 nomimi <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 stock, saham dan bon <i>Stock, share and bond brokers</i>
66122	Broker dan peniaga komoditi <i>Commodity brokers and dealers</i>

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MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN
FINANCIAL SERVICES

MSIC	Keterangan
2008	<i>Description</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>
66199	Aktiviti sokongan kepada kewangan t.t.t.l <i>Activities auxiliary to finance n.e.c</i>
66302	Pengurusan asset/portfolio <i>Assets/portfolio management</i>
66303	Syarikat pengurusan unit amanah <i>Unit trust management companies</i>
Activities insurans/takaful, insurans/takaful semula dan tabungan pencen & hemat <i>Insurance/takaful, reinsurance/retakaful and pension & provident funding activities</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>
65124	Insurans luar pesisir pantai <i>Offshore insurance</i>
65125	Takaful luar pesisir pantai <i>Offshore takaful</i>

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MALAYSIA STANDARD INDUSTRIAL CLASSIFICATION (MSIC) 2008 Ver.1.0

PERKHIDMATAN KEWANGAN

FINANCIAL SERVICES

MSIC 2008	Keterangan Description
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 <i>Activities auxiliary to insurance/takaful and pension funding</i>
66211	Perkhidmatan penyesuaian insurans <i>Insurance adjusting service</i>
66223	Broker insurans <i>Insurance brokers</i>
66224	Broker takaful <i>Takaful brokers</i>

ISBN 978-967-253-709-0



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