

12TH INTERNATIONAL CONFERENCE ON
**FINANCIAL CRIME AND
TERRORISM FINANCING**
2022

Jointly organised by

AICB

**Compliance Officers'
Networking Group**
• MALAYSIA •



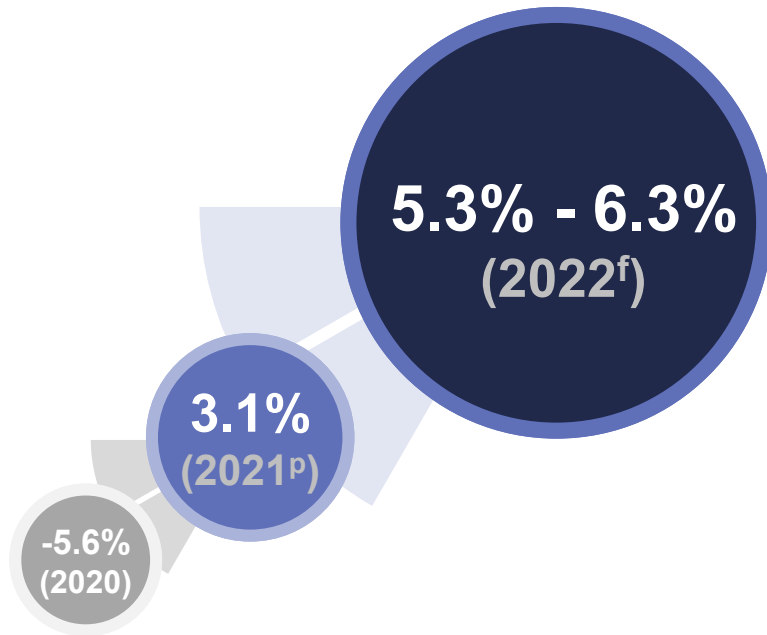
THE NEW FRONTIER OF COMPLIANCE:

ADAPT, TRANSFORM, COLLABORATE

26 - 27 JULY 2022 | KUALA LUMPUR CONVENTION CENTRE

The Malaysian economy is no longer in crisis

Malaysia's GDP Growth Annual change (%)



Main factors supporting growth in 2022

- ▶ **Consumer spending**
Supported by improving labour market conditions, and absence of containment measures
- ▶ **Private and public investment**
Rollout of new and ongoing investments
- ▶ **Malaysia's exports**
Continuous external demand, particularly in electrical and electronic (E&E) and commodity-based products

Note: p Preliminary, f Forecast

Source: Department of Statistics Malaysia, International Monetary Fund, World Bank, Asian Development Bank, Bank Negara Malaysia

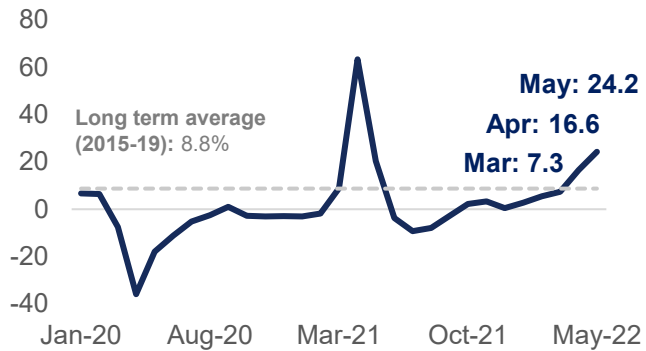


Recovery in economic activities is driven by the increasing strength in domestic demand

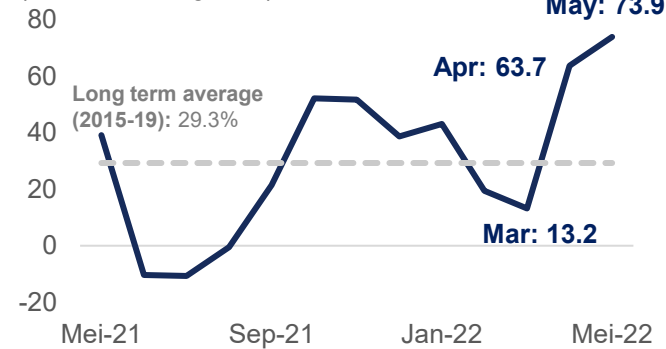
According to latest indicators, domestic spending continues to increase...

... and is supported by a few factors

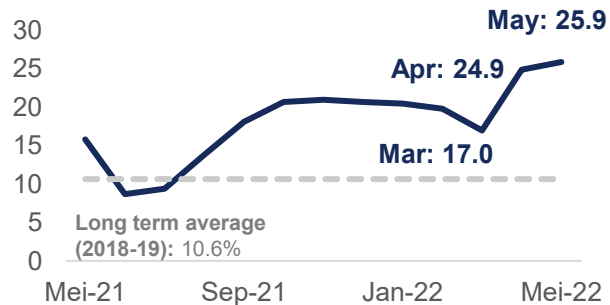
Retail Trade Volume Index
(Annual change, %)



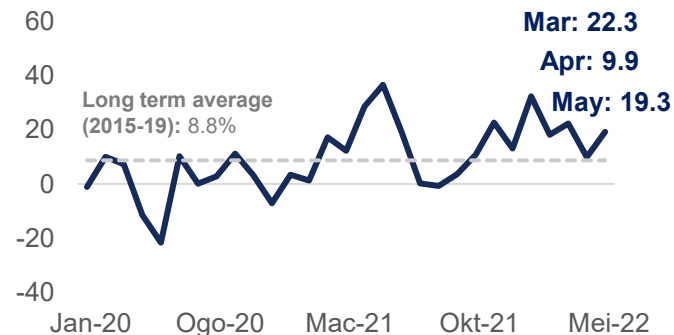
Debit Card Transaction Value
(Annual change, %)



Online Retail Sales Index
(Annual change, %)



Consumer Goods Import
(Annual change, %)



Continuous recovery in labour market and income conditions



Continuous policy support, including the minimum wage hike



Absence of movement controls and strict containment measures that restrict mobility

Note: Debt card transaction value includes both online and brick-and-mortar businesses, as well as purchases outside the country.
Source: Department of Statistics Malaysia, Bank Negara Malaysia

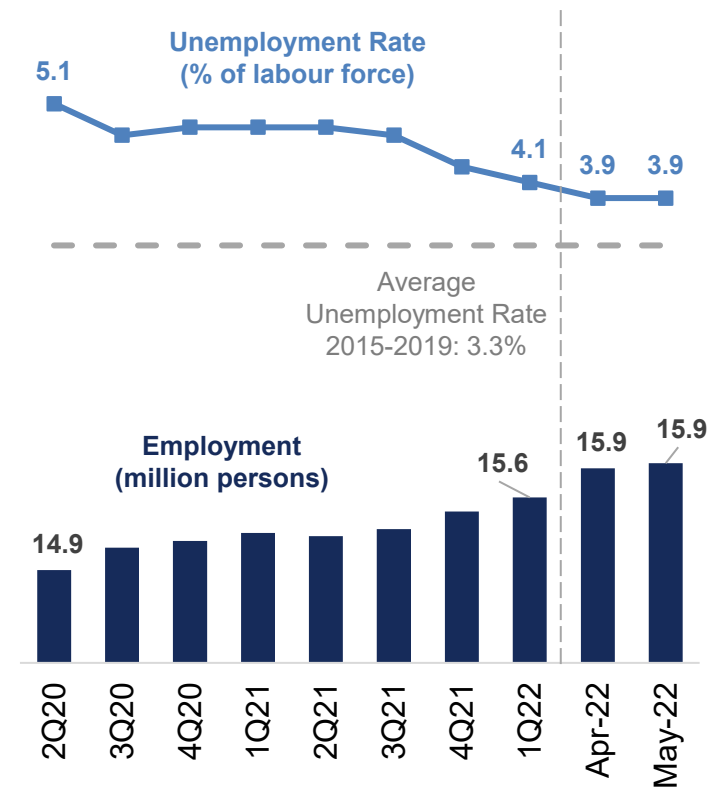


Improving labour market conditions support household spending

Rising economic activity drives continuous employment and wage growth

Employment Levels and Unemployment Rate

Million persons, % of labour force



Jobless claims have declined to pre-pandemic levels

Jun-22: 81 claims daily
(highest: 619 claims; pre-pandemic: ~110)

Increased placement activity

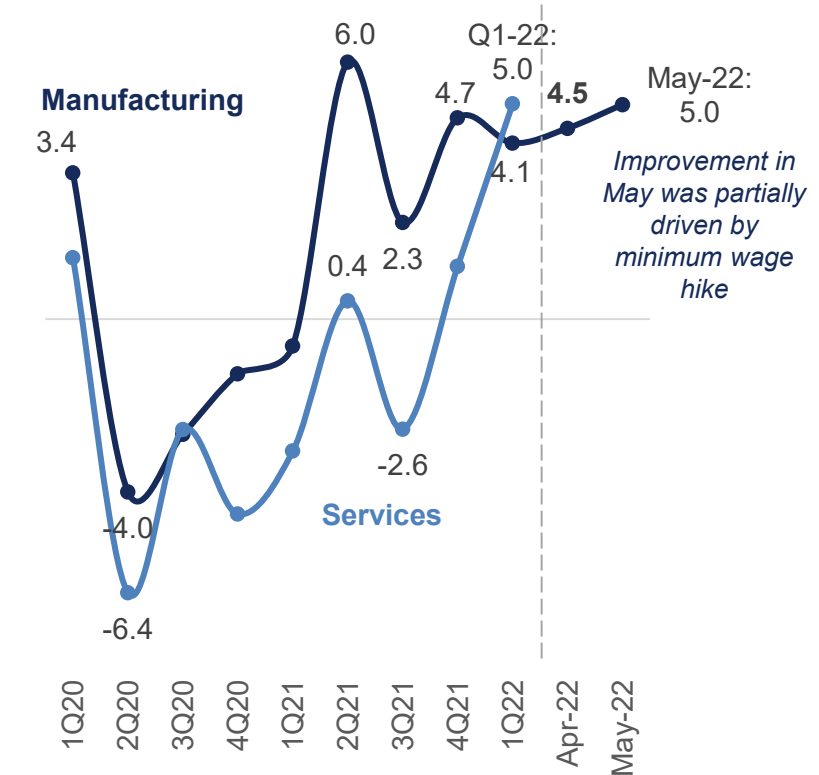
Jun-22: 44 placements for every
100 retrenched persons
(lowest: 6 placements)

Job creation continues to recover

1Q: 25.84 thousand positions
(lowest: 13.67 thousand; pre-pandemic: 25.24 thousand)

Nominal Private Sector Wage Growth

Annual change, %



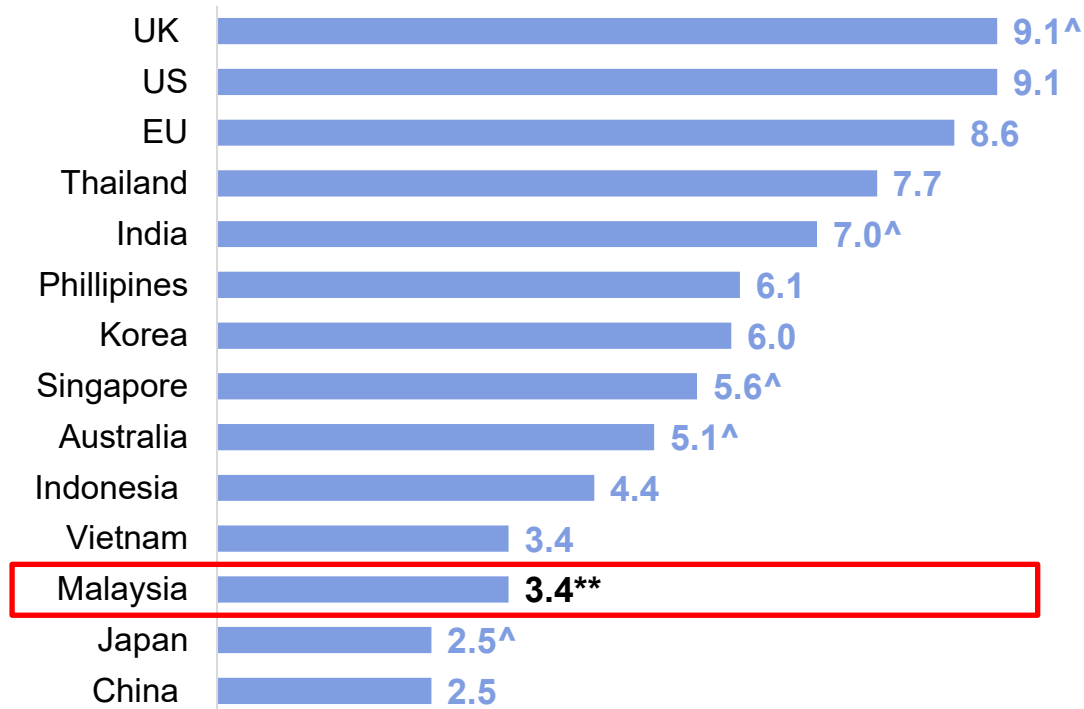
Source: Department of Statistics Malaysia, Social Security Organisation, Bank Negara Malaysia

High inflation is a global phenomenon, reflecting mainly the rapid rise in global commodity prices

High inflation rates have been recorded in advanced and regional economies

Annual inflation rate (%)

(June 2022)



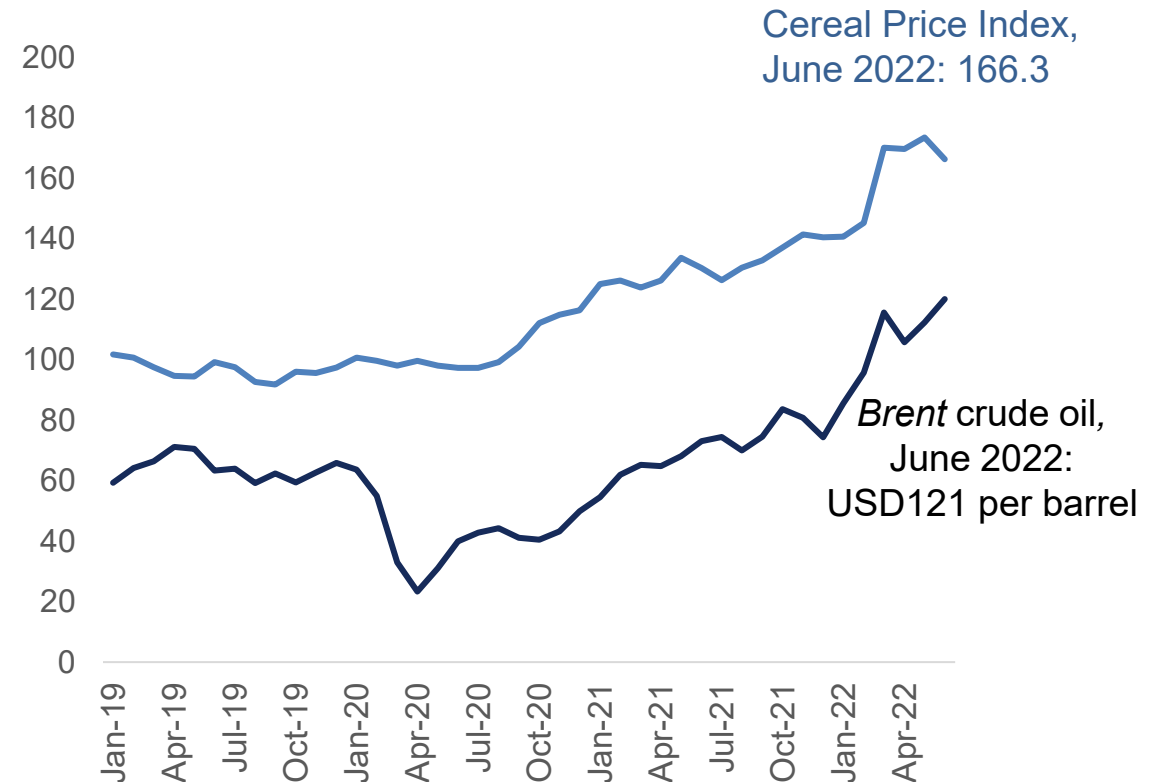
[^]Data as of May 2022

^{**} Forecast for headline inflation for 2022: 2.2% to 3.2%

Source: Bank Negara Malaysia, Department of Statistics, Malaysia, and Bloomberg.

Both energy and food commodity prices have been on the rise

Index / USD per barrel



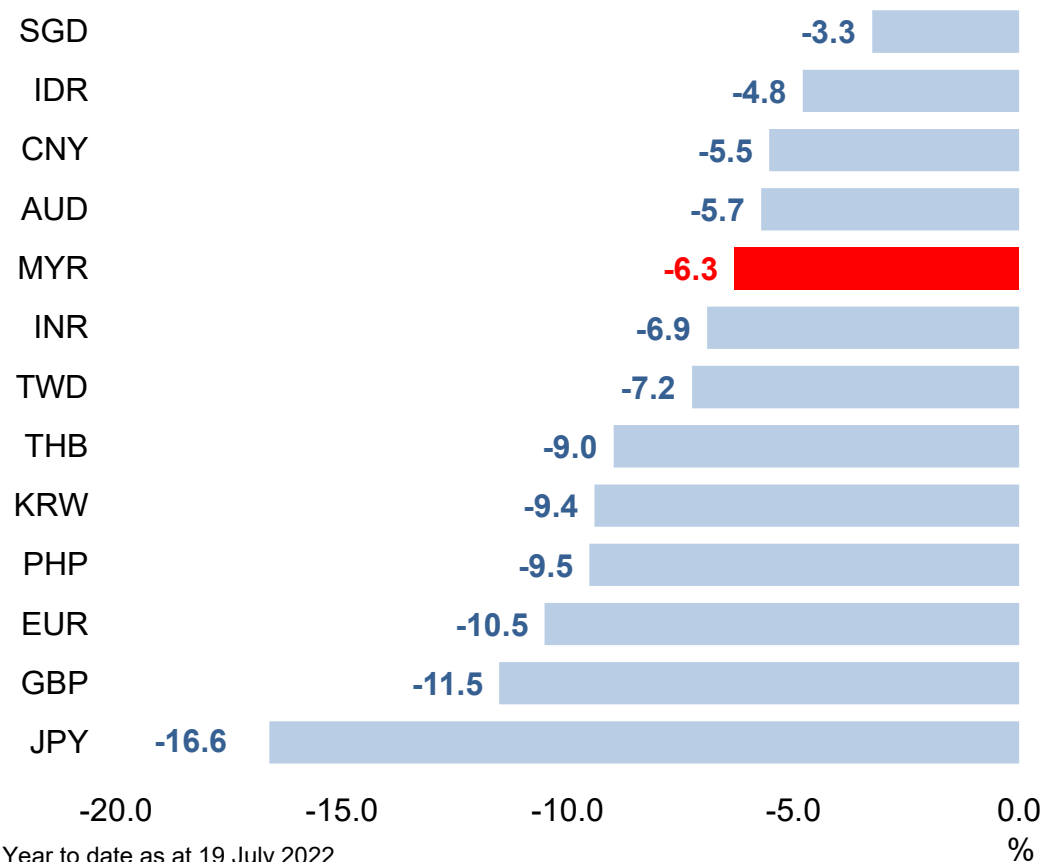
Nota: Data as of June 2022. Average for the month.

Source: Food and Agriculture Organization (FAO), World Bank.

Major and regional currencies including the ringgit, have depreciated against the USD

Depreciation of ringgit in line with movements in major and regional currencies

YTD Performance of Selected Currencies Against USD

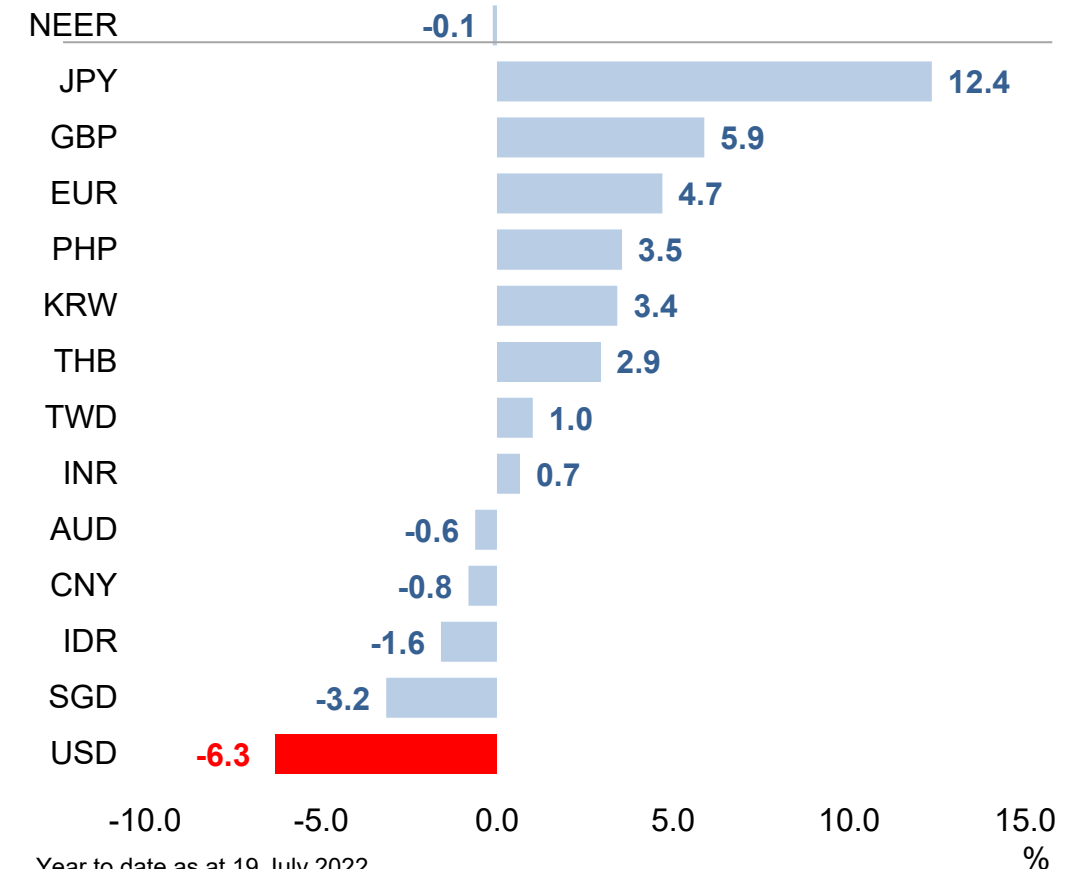


Year to date as at 19 July 2022

Source: Bank Negara Malaysia

However, the ringgit has remained stable against currencies of major trade partners

YTD Performance of MYR Against Selected Currencies



Year to date as at 19 July 2022

*REER calculation uses latest daily NEER and latest available inflation rates (May 2022)

Implementation of structural reforms is vital to secure stronger and more sustainable growth



Dia yang telefon, dia pulak tanya maklumat peribadi kita



Encik, saya dari bank A. Adakah ini nombor akaun encik?

Nampak sangat nak tipu!



Akaun/kad bank anda diguna oleh orang yang tidak dikenali?



Laporkan segera kepada pihak polis dan pihak bank bagi melindungi diri anda

Pengambilan deposit secara haram merupakan satu jenayah kewangan

Apa itu deposit secara haram?

Pengutipan wang daripada orang ramai dengan menjanjikan pulangan wang tersebut tanpa mendapat kebenaran BNM



Labur RM50, dapat RM500 dalam masa 24jam je. Berminat?

Pengambilan deposit hanya dilesenkan kepada institusi-institusi kewangan mengikut seksyen 137 Akta Perkhidmatan Kewangan 2013

Saya telah menjadi mangsa scam... Apa harus saya lakukan?

- 1 Hubungi CCID Scam Response Centre di talian 03-26101559/ 1599
- 2 Buat laporan polis di balai polis terdekat
- 3 Majukan kepada bank yang berkenaan salinan laporan polis dan maklumat akaun bank yang terbabit
- 4 Kumpulkan semua bukti dan rekod insiden untuk membantu siasatan oleh pihak polis (Contoh: dokumen perjanjian, nombor akaun perbankan, rekod koresponden, slip deposit)



FACEBOOK.COM/AMARANPENIPUAN

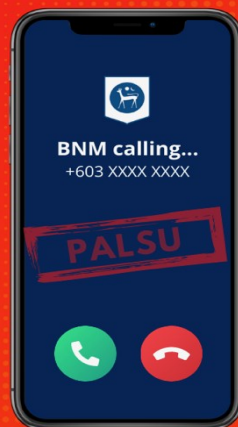


JANGAN TERPEDAYA

dengan modus operandi penipuan terbaru. Jika terdapat transaksi yang meragukan, ikuti langkah-langkah yang berikut:

1. **Maklumkan** kepada bank anda dengan segera;
2. **Hubungi** talian berikut:
 - CCID Scam Response Centre melalui 03-2610 1559/1599
 - BNMTLELINK melalui 1-300-88-5465; dan
3. **Lapor** kepada polis untuk siasatan lanjut.

“Awas!”



Berwaspada dengan panggilan yang menyamar sebagai Bank Negara Malaysia

BNM tidak pernah meminta maklumat peribadi melalui panggilan telefon



Jika ragu-ragu, hubungi BNMTLELINK melalui bnm.my/LINK

AWAS

dengan penipu yang menyamar untuk memperdaya mangsa melalui panggilan telefon



Tip

Fraud and corruption are among the country's top high-risk crimes

NRA 2020: Threat Risk Assessment

