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## NATIONAL ECONOMIC ACCOUNTS OF MALAYSIA 2022

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## **Malaysia's Gross disposable income valued RM1,722.1 billion with Households sector recorded RM989.4 billion in 2022**

The statistics of National Economic Accounts of Malaysia provides a comprehensive picture of macroeconomic indicators concerning income, saving, investment and net lending or net borrowing of each institutional sector in the economy. Therefore, the National Economic Accounts of Malaysia present a complete overview of transactions and relationships among the various flows of the economy.

In 2022, Malaysia's gross disposable income reached RM1,722.1 billion with the Household sector was the largest contributor to the National disposable income with 57.5 per cent or RM989.4 billion. Households disposable income grew at the fastest rate of 10.7 per cent (2021: 1.7%). Meanwhile, final consumption or household spending accelerated to 15.0 per cent in 2022 (2021: 3.8%). Hence, the household savings rate to gross disposable household income (including adjustments for changes in pension entitlements) moderated to 3.0 per cent in 2022.

Gross National Saving (GNS) amounted to RM480.8 billion in 2022, marking a 19.3 per cent increase compared to RM402.8 billion in 2021. The Non-financial corporations sector contributed the highest share of gross saving, with a value of RM347.4 billion (72.3%), followed by the Financial corporations sector (RM72.8 billion) and Household sector (RM31.6 billion). The remaining gross saving was from General government sector which recorded RM29.0 billion.

Malaysia's economy in 2022 remain a Net lender to the external sector with a value RM56.8 billion (3.9%) of Gross Domestic Product (GDP). Net lending (+) or net borrowing (-) is the changes in net worth due to saving and capital transfers that were used to fund capital formation or investment. The Non-financial and Financial corporations sectors were net lenders with RM146.3 billion and RM0.5 billion, respectively. Meanwhile, General government and Households (including NPISHs) sectors were net borrowers amounting to RM86.5 billion and RM3.6 billion, respectively.

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