

Borrowing by Resident Entity

Lender	Loan Currency	Loan Amount	Purpose/ Usage
Non-Resident (NR) entity within the RE's group of entities (other than NR Financial Institution (NRFI) or NR Special Purpose Vehicle (SPV) ¹)	Ringgit (RM)	Any amount	To finance a Real Sector Activity ² in Malaysia
NR direct shareholder (except NRFI)	RM	Any amount	Any purpose
NR through the issuance of RM Sovereign Bond or Sukuk (issued by the Federal Government)			
NR through the issuance of RM Corporate Bond or Sukuk (excluding non-tradable Ringgit Corporate Bond or Sukuk issued to a NR Entity outside the RE's Group or a NRFI)			
NR through the issuance of redeemable preference shares in Ringgit	RM	Any amount	For use in Malaysia
Multilateral Development Bank ⁴ and Qualified Development Financial Institution ⁵			
NR excluding a NRFI	RM	Up to RM1 Million in aggregate ³	
Licensed Onshore Bank	Foreign Currency (FCY)	Any amount	Any purpose
Entity within the RE's group or RE's DS excluding a NRFI or a NR SPV ¹			
Through issuance of FCY Corporate Bond or Sukuk to another Resident			
NR outside the RE's Group	FCY	Up to RM100 Million equivalent in aggregate ⁶	
A NRFI			
A NR SPV ¹			

¹ an entity set up solely to obtain borrowing from a person outside the RE's group

² an activity relating to:

- a) construction or purchase of a residential or commercial property, excluding purchase of land which will not be utilised for construction or production of goods or services; or
- b) production or consumption of goods or services, excluding—
 - (i) activity in financial services sector, whether Islamic or otherwise;
 - (ii) purchase of securities or Islamic securities; or
 - (iii) purchase of Financial Instrument or Islamic Financial Instrument.

³ Computed based on an aggregate borrowing in RM by the RE and other RE with parent-subsidiary relationship

⁴ a NRFI, established in or outside Malaysia, whose membership consists of sovereign states, that fosters economic and social development in member countries by financing projects, supporting investments or generating capital.

⁵ a NRFI:

- (a) that fosters economic and social development by financing projects, supporting investments or generating capital; and
- (b) approved by BNM to be a Qualified Development Financial Institution.

⁶ Computed based on an aggregate borrowing in FCY by the RE and other RE with parent-subsidiary relationship