

Global Economics & Markets Research

Email: GlobalEcoMktResearch@uobgroup.com

URL: www.uob.com.sg/research

Macro Note

Malaysia: Another Fiscal Shot Of MYR20bn For The Economy

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Julia Goh Senior Economist Julia.Gohml@uob.com.my

Loke Siew Ting
Economist
Jasrine.lokest@uob.com.my

- The government announced a fiscal package (PEMERKASA) yesterday (17 Mar) worth MYR20bn (~1.3% of GDP), of which MYR11bn is a direct fiscal injection from the government. This brings total fiscal assistance to MYR340bn over six packages since the start of the pandemic.
- The package aims to jumpstart the economy with five focus areas and 20 initiatives. Key measures include higher allocations for the COVID-19 vaccine program (MYR2bn), cash handouts for the B40 households (MYR1.2bn), wage subsidy extension (MYR0.7bn), subsidies for smart device purchases for B40 households (MYR0.5bn), grants and microcredit (MYR1.6bn), small projects nationwide (MYR2.5bn), and electricity bill discounts (MYR135m). Fuel subsidies worth MYR3bn will also be spent to cap domestic fuel prices and manage inflation risks.
- The latest fiscal package comes as new daily infections are on a downtrend, followed by easing of movement restrictions this month to support the economy. With the national vaccine program underway, the government said a targeted COVID-19 containment strategy will be enforced to provide more economic certainty. The additional support from PEMERKASA will help address concerns of lingering pandemic risks and uneven recovery. It also offers new initiatives to strengthen the country's competitiveness with specific focus on attracting investments, boosting trade, and driving digitalisation. We maintain our 2021 GDP forecast of 5.0% (2020: -5.6%).

Sixth Stimulus Package To Aid Recovery, No More Blanket Movement Control Order

The government announced a fiscal package (PEMERKASA or People and Economic Strategic Empowerment Program) yesterday (17 Mar) worth MYR20bn (~1.3% of GDP), of which MYR11bn is a direct fiscal injection from the government. This brings total fiscal assistance to MYR340bn over six packages since the start of the pandemic last year.

The PEMERKASA package aims to jumpstart the economy with five focus areas and 20 initiatives. Through the initiatives, the government's target is to stimulate economic recovery, support the business sector, and continue the distribution of targeted aid and subsidies. The five focus areas are: 1) to control the spread of COVID-19, 2) accelerating the economic recovery, 3) strengthening Malaysia's competitiveness, 4) ensuring inclusivity, and 5) transforming the economy. Some of the key initiatives announced include (further details in Appendix):

- 1. **Control the spread of COVID-19** Higher allocations for the COVID-19 vaccine program (MYR2bn), tax deductions for companies conducting the COVID-19 test, and tax incentives for companies participating in the Safe@Work initiative.
- 2. Accelerating the economic recovery Higher allocations for small projects nationwide (MYR2.5bn), special grants for SMEs (MYR1.0bn), microcredit facilities (MYR0.5bn), extension of wage subsidy scheme (MYR0.7bn), tax exemptions for tourism sectors, tax relief for tour packages, extension of electricity bill discounts for another 3 months (MYR0.135bn), higher fundraising limits for equity crowdfunding, lower indebtedness thresholds, free business registration fees for B40 group and local higher-learning students, financing incentives for cooperatives, matching grants to promote sustainable palm oil cultivation, and digitalisation grants.
- 3. **Strengthen Malaysia's competitiveness** Higher allocations under BNM's Targeted Relief and Recovery Facility for SMEs (MYR2bn), facilities for automation and digitalisation (MYR0.7bn), financing for digitalisation (MYR0.2bn), Universal Services Provision (USP) fund to improve quality of broadband services (MYR3.2bn), subsidies for smart device purchases for B40 households (MYR0.5bn), and promotion of sustainable financing through Sukuk Lestari (more than USD1bn or MYR4.12bn).
- 4. Ensuring inclusivity Cash handouts for the B40 households (MYR1.2bn), and e-wallet credits for youths (MYR0.3bn).
- 5. **Fuel subsidies** of MYR3bn to cap domestic fuel prices (RON95 at MYR2.05/litre; diesel at MYR2.15/litre) to manage cost of living and inflation risks.





Given that the economic recovery is dependent on vaccine rollouts, the package includes efforts to accelerate the national vaccination program in order to reach herd immunity earlier by end-2021 (vs. previous targeted time by Feb 2022). Since the domestic vaccination program started on 24 Feb, more than 346 thousand front liners have received their first dose and over 5 million people have registered for the vaccine (as at mid-Mar). The government said that with the vaccine program underway, there would be a more targeted COVID-19 containment strategy to provide more certainty for businesses, and alleviate the negative effect on the economy. Going forward, the government is unlikely to impose any further blanket restrictions or movement control order. Instead, targeted movement control restrictions will be implemented based on localities and specific clusters. Although the Conditional Movement Control Order (CMCO) remains across key economic states and interstate travel is broadly restricted with the exception of selected travel bubbles and for tour vehicles, there are significantly lesser restrictions to allow reopening of schools, inter district travel, and resumption of most economic sectors.

Economy To Improve From 2Q21

The economic recovery hit a speed bump in 4Q20 amid the reinstatement of the CMCO last October to contain the spread of COVID-19 infections. Real GDP contraction widened to 3.4% in 4Q20 (2Q20: -2.6%). For the full year, real GDP fell 5.6% in 2020 to mark the weakest GDP performance since the Asian Financial Crisis in 1998.

2021 started on a challenging note as containment measures were tightened further in mid-Jan under the Movement Control Order (MCO 2.0) and a state of emergency was announced as part of wider efforts to contain the pandemic after a resurgence of infections. As such, the speed bumps on the recovery path are likely to persist with another quarter of contraction in 1Q21. Latest key economic indicators in Jan showed that the industrial production index rose 1.2% y/y (Dec: +1.7%) mainly due to further expansion of manufacturing output (Jan: +3.5%, Dec: +4.1%) while mining and electricity output contracted further by 4.5% y/y and 4.6% y/y respectively (Dec: -5.4% and -0.2%). Services activity remains muted with declines in wholesale trade by 0.1% in Jan (Dec: -0.5%), retail trade down by 3.2% y/y (Dec: -2.9%), and motor vehicle sales contracting 13.1% y/y (Dec: +5.9%). Meanwhile, agriculture production was weighed down by declines in palm oil output of 14.2% y/y in Feb (Jan: -3.8%), and rubber production fell 31% y/y in Jan (Dec: -14.7%).

However, the negative impact is moderated with more economic sectors allowed to open subject to strict operating procedures while higher adoption of digitalisation facilitated more consumption and business activities. Mobility and social recreational indicators signal improvements in Mar. The growth trajectory is expected to improve from 2Q21 onwards aided by a low base effect, further improvement in the global economy, and gradual normalization in domestic activity. This would be further supported by the vaccination program that is underway, signs of downtrend in infections, and ongoing fiscal and monetary support. We project 2021 GDP growth at 5.0% (2020: -5.6%).

Temporary Spike In Inflation

For the full year, headline inflation averaged at -1.1% in 2020. We expect inflation to return to positive territory by 1Q21 after registering a narrower decline of 0.2% y/y in Jan (Dec: -1.4%) on the back of higher fuel and food prices. We are likely to raise our 2021 full-year inflation target of +2.1% amid higher global oil prices above our current projection of USD50-55/ bbl. To manage upside inflation risks, the government announced a price ceiling on domestic fuel prices. Despite the expected uptick in inflation and negative real interest rates in the near-term, we do not expect BNM to adjust its neutral monetary policy stance given that underlying demand pressures remain muted amid an uneven economic recovery and labor market weakness (link for details).

Government's Fiscal Position and Deficit Target

We think the latest MYR20bn fiscal package will be financed through a combination of debt issuance, reallocation of unutilised existing funds, and higher oil-related revenue. Based on previous estimates, the government is able to collect additional MYR300m for every USD1/bbl increase in average Brent oil prices. We estimated ~ MYR6bn-7bn of additional oil-related revenue based on Brent oil price of USD65 (vs. budget assumption of USD42). However, this is partly offset by fuel subsidies of MYR3bn.

To recap, the COVID-19 Fund was established under the Temporary Measures for Government Financing (COVID-19) Act 2020, that was gazetted on 23 Oct 2020. The Fund plans to spend MYR17.0bn in 2021 (2020F: MYR38.0bn), mainly on wage subsidy programs and small scale projects. The key purpose is to implement economic stimulus packages and recovery plan. The Act allows proceeds from borrowings to be transferred into this Fund to finance the various fiscal stimulus packages. The ceiling for the Fund was raised by an additional MYR10bn to MYR65bn. The COVID-19 Fund is a temporary fund that spans over three years until end-2022.

Finance Minister Tengku Zafrul said the fiscal deficit is expected to reach 6.0% of GDP this year (2020: -6.2%), above the earlier estimate of 5.4%, following the implementation of PEMERKASA stimulus package. The country's statutory debt is expected to reach 58.5% of GDP in 2021, which is still under the 60% statutory debt limit. However, he assured that the government would continue to focus on its fiscal consolidation agenda.





2021 Year-To-Date Direct Fiscal Injection From PERMAI And PEMERKASA Packages

Source: PMO, MOF, UOB Global Economics & Markets Research

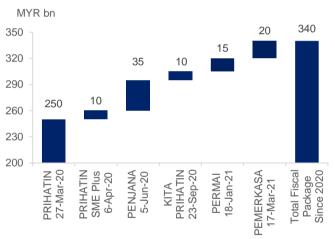
No.	Measures	PERMAI Assistance Package (on 18 Jan 2021) MYR bn*	PEMERKASA Package (on 17 Mar 2021) MYR bn*
1	Wage Subsidy Program	1.5	0.7
2	Grants (incl. GKP & matching grants)	0.8	1.3
3	Various cash aids (incl. assistance for e-hailing etc)	0.1	1.5
4	Infrastructure spending (mainly small-scale projects)	0.0	2.5
5	Tax incentives	1.0	1.5
6	Others (incl. electricity bill discounts, COVID-19 expenses)	3.2	3.5
	Total Direct Fiscal Injection:	6.6	11.0
- As 9	% of GDP*	0.4	0.7

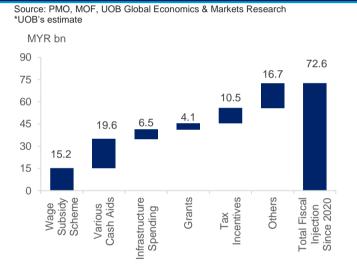
^{*}UOB's estimate and derivation from all announced measures

Six Fiscal Packages Unveiled Since 2020 Worth MYR340bn...

With Direct Fiscal Injection Totalling MYR72.6bn*

Source: PMO, MOF, UOB Global Economics & Markets Research



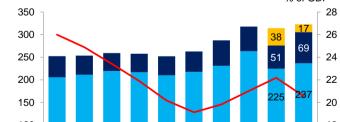


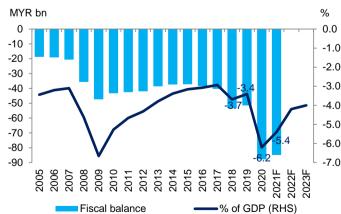
Record Budget Expenditure Of MYR322.5bn For 2021

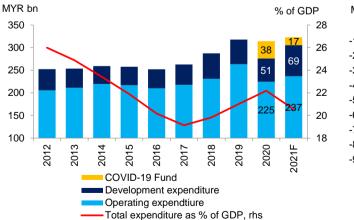
Source: MOF, UOB Global Economics & Markets Research

Government Expects Fiscal Deficit To Reach 6% in 2021 (vs. earlier estimate of 5.4%)

Source: MOF, UOB Global Economics & Markets Research







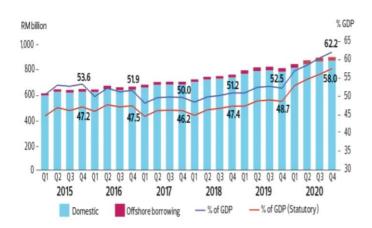


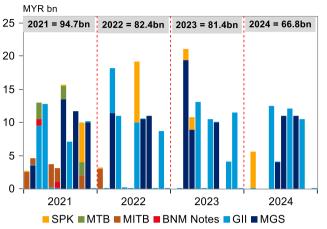
Federal Government's Direct And Statutory Debt

Federal Government Debt Maturity Profile

Source: MOF, UOB Global Economics & Markets Research

Source: BNMFAST, Macrobond, UOB Global Economics & Markets Research

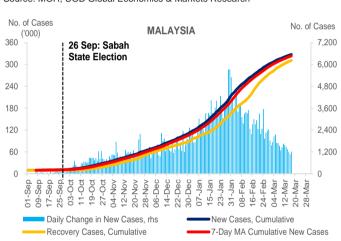


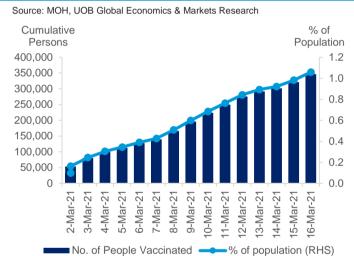


Malaysia's New Daily COVID-19 Cases On A Downtrend

Total Of 346,508 Persons Vaccinated (as at 16 Mar 2021)





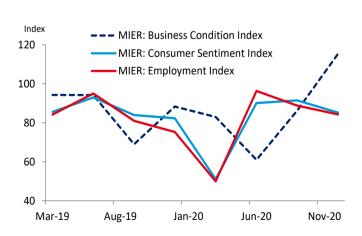


Consumer and Business Sentiment

Exports and Manufacturing Activity

Source: Macrobond, UOB Global Economics & Markets Research





Index 52.5 20 50.0 10 47.5 45.0 0 42.5 -10 40.0 37.5 -20 35.0 -30 32.5 30.0 -40 Jan Mar May Jul Sep Nov Jan Mar 2020 2021

Malaysia, Manufacturing, % y/y, rhs Malaysia, Export, % y/y, rhs - Malaysia, Markit, Manufacturing PMI, SA, Ihs



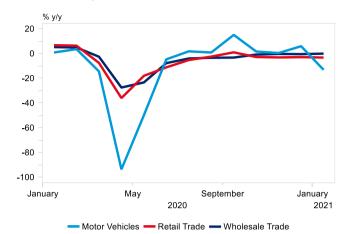


Wholesale and Retail Trade

Google Mobility Trackers for Malaysia

Source: Macrobond, Google, UOB Global Economics & Markets Research

Source: Macrobond, UOB Global Economics & Markets Research



7-Day MA (%) MCO 2.0 10.14 30 3.71 10 -18.71 -10 -22.00 MCO 1.0 -30 -26.29 -50 -44.71 -70 -90 Mar May Jul Sep Nov Jan Mar 2020 2021 - Workplaces Parks - Grocery & Pharmacy

- Retail & Recreation - Residential

- Transit Stations





Appendix: PEMERKASA Fiscal Package – Focus 1 & 2

Source: PMO, Media sources, UOB Global Economics & Markets Research

	Focus / Initiative	Effective Period	Federal Govt Fund (MYR m)*	Non-Federal Govt Fund	Total Amount (MYR m)*	Remarks
Α	To Control The COVID-19 Outbreak		(WITK III)	(MYR m)*	(WITK III)	
	COVID-19 Immunisation Program		2,036	-	2,036	
	- Raise total allocation for purchasing vaccines to MYR5bn from	-	2,000	-	2,000	
	MYR3bn - MYR200/month special assistance for civil servants involved in immunisation program	12 months	36	-	36	
	No More Nationwide Or State-wide MCO		-	-	-	
3	Strict and Rigorous Legal Enforcement - Tax incentives up to MYR50k for manufacturing and services	From 1 Apr 2021		-	-	
	companies participating in MITI's Safe@Work Initiative - Tax deductions for companies conductiong COVID-19 test for	Until 31 Dec 2021	-	-	-	
	their employees					
_	Subtotal:		2,036	-	2,036	
	To Steer Economic Recovery Implementation Of Small Projects Nationwide		2,500	_	2,500	
7	Increase in allocations for small-scale projects from	2021	2,500	-	2,500	
	MYR2.5bn to MYR5bn - Government would simplify its project procurement process to	-	-	-	-	
	facilitate the project implementation					
	Prihatin Special Grant 3.0 (GKP 3.0)	From 1 Apr 2021	1,000	-	1,000	Assuming 1,000 SMEs apply
6	Provide an additional MYR500m for microcredit facilities, on top of the MYR1bn allocated in the national budget 2021	-	•	500	500	Funded by BSN (MYR300m), Tekun Nasional (MYR60m), MARA (MYR50m) & SME Corp (MYR50m)
	- Tekun Mobilepreneur programme will be expanded to include	1 Apr - 31 Dec 2021	-	-	-	
	the financing for new purchases or repairs of motorcycles with a limit of up to MYR10,000. A 100% exemption of excise duties on locally assembled 150cc and below motorcycles will					
	be given, starting 1 Apr until 31 Dec 2021.					
	 Tekun Pos-Preneur initiative introduced for delivery drivers, with funding of up to MYR20,000 for vehicle repairs, and MYR50,000 for purphase of vene of the large. 	-	-	-	-	
7	MYR50,000 for purchase of vans or lorries Job Retention And Employment Incentives		1,000	-	1,000	
	- Expand recruitment incentives (MYR600/month for six months)	Six months	300	-	300	
	to include 60k temporary and gig workers - Companies that are registered with SOCSO and offering jobs	-	-	-	-	
	to temporary and gig workers will receive MYR200 for each worker hired					
	 Extend wage subsidy programme for another three month for targeted groups 	Three months	700	-	700	
	 The Hiring Incentive Programme, PenjanaKerjaya, will be continued for six months and trainees under the programme will receive an incentive of MYR800/month 	Six months	-	-	-	
0	Revitalize Tourism And Retail Sectors		152		152	
0	Extend the exemption of tourism tax and services tax for hotel	Until 31 Dec 2021	152		-	
	accommodation Extend tax incentives to tour operator companies	Until YA 2022		_	_	
	until the year of assessment 2022 Allow deferment of payment of monthly income tax			_	_	
	installments from 1 Apr to 31 Dec 2021, for tourism industry and selected industries such as stage movies and spas					
	Provide entertainment duty exemption on admission fees to entertainment venues all Federal Territory	-	-	-	-	
	Expand the scope of special individual income tax relief up to MYR1,000 to cover package purchase expenses	-	-	-	-	
	travel through a travel agent registered with MOTAC - Provide HRDF levy exemption for companies in tourism and	Unitl 30 Jun 2021	-	-	-	
	affected retail sectors - One-off Special Assistance Grant of MYR3,000 for over	-	15	<u>-</u>	15	
	5,000 tourism agencies registered with MOTAC One-off cash assistance of MYR600 for 4,000 homestay	-	2	_	2	
	operators registered with MOTAC - Extend 10% electricity bill discounts for another 3 months until	1 Apr - 30 Jun 2021	135	_	135	
	30 Jun 2021	171pi - 50 Juli 2021	130	-	133	
9	Reduce Company Burden And Empower Cooperatives		20	50	70	
	 SC to raise fundraising limits for companies utilising equity crowdfunding from MYR10m to MYR20m, while this method of fundraising to be extended to unlisted limited companies 	-	-	-	-	
	 12-month waiver on listing fees for those requesting to list on MAIN, ACE, or LEAP market. In addition, rebates for annual listing fees for 2021 will also be given to listed companies that 	-	-	-	-	
	have reported losses based on their quarterly reports					
	 Companies Commission of Malaysia (SSM) to raise the indebtedness threshold for companies from MYR10k to 	-	-	-	-	
	MYR50k - SSM to provides free business registration facilities to B40 group and full-time IPT students who want to venture into the	-	-	-	-	
	field of entrepreneurship - Cooperative Commission of Malaysia will provide financing incentives of up to MYR100k without collateral to help the	-	-	50	50	
	affected cooperatives - Increase matching grants for the purchase of machinery to the Sustainable Oil Palm Cultivation Cooperative	-	20	-	20	
	- Extend BSN's Digitization Matching Grant to cooperatives	-	-	-	-	
	Subtotal:		4,672	550	5,222	





Appendix: PEMERKASA Fiscal Package – Focus 3 & 4

Source: PMO, Media sources, UOB Global Economics & Markets Research

To Strengthen The Nation's Competitiveness Ostrengthening the Business Environment Via PEMUDAH Automation And Digitization BiNI has increased the Targeted Relief and Recovery Facility for SMEs by MYR2Dn and facilities for automation and digitalisation by MYR700m, bringing the total amount of facilities provided by BiNN to SMEs to MYR6Dn - MIDF to provide MYR200m financing scheme for the development of automation, digitization and utilization green technology, with a lower loan interest rate of 3% (vs. 5% previously) for a period of 12 months - Additional funds of MYR50m for the Smart Automation Grant under MIDA - MITI will allocate MYR50m for the Industry4WRD Program - SME Bank will provide MYR20m worth of loans to finance the purpose of machinery and equipment 2 Reduce Digital Gap - Raise the one-off subsidy for BPR households to purchase gadgets or smartphones under the Jaringan Prihatin Program for their schooling children from MYR180 to MYR300 - MCMC has allocated MYR3.2bn under the Universal Services Provision (USP) Fund for 2021 to improve the quality of broadband services, particularly in rural areas - MCMC will introduce the MyBAIGHAT1 program with the cooperation of the telcos as a device crowdsourcing initiatives - Government will raise the Market Development Grant (MDC) ceiling from MYR300 to MYR500 to MYR500 to MYR500 per company which participates in international exhibition platforms - MYR50m maketing grant to grow the aerospace and medical device industries - Government will raise the Market Development Grant (MDC) ceiling from MYR300 to MYR500 to MYR500 to MYR500 they crowpany which participates in international exhibition platforms - MYR50m maketing grant to grow the aerospace and medical device industries - Government together with the UN of Malaysia will establish mysbor sources to full projects that meet SDG criteria	Focus / Initiative	Effective Period	Federal Govt Fund (MYR m)*	Non-Federal Govt Fund (MYR m)*	Total Amount (MYR m)*	Remarks
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MIT to implement eBLIR and Globapreneur initiatives						
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^{*}Some numbers are based on UOB's estimates and assumptions. Owing to some non-disclosed numbers, total amount is below MYR20bn.





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