

# 2.5

## Bank Perdagangan: Penyata Liabiliti Commercial Banks: Statement of Liabilities

RM juta

RM million

Akhir tempoh  <i>End of period</i>	Modal dan rizab <sup>1</sup>  <i>Capital and reserves<sup>1</sup></i>	Deposit <i>Deposits</i>			Jumlah yang akan dibayar kepada <i>Amounts due to</i>						Penerimaan jurubank yang belum dijelaskan  <i>Bankers acceptances outstanding</i>	Bil kena bayar  <i>Bills payable</i>		Tanggungan lain  <i>Other liabilities</i>		Jumlah tanggungan  <i>Total liabilities</i>			
		Jumlah deposit  <i>Total deposits</i>	yang mana: <i>of which:</i>		Di Malaysia <i>In Malaysia</i>					Di luar Malaysia  <i>Outside Malaysia</i>		Di Malaysia  <i>In Malaysia</i>	Di luar Malaysia  <i>Outside Malaysia</i>	Di Malaysia <sup>3</sup>  <i>In Malaysia<sup>3</sup></i>	Di luar Malaysia  <i>Outside Malaysia</i>				
			Deposit dibawah Kumpulan Wang Pelaburan Baru <sup>2</sup> <i>Deposits under the New Investment Fund<sup>2</sup></i>	Akaun Deposit Khas  <i>Special Deposits Account</i>	Bank Negara Malaysia  <i>Central Bank of Malaysia</i>	Bank perdagangan  <i>Commercial banks</i>	Syarikat kewangan  <i>Finance companies</i>	Bank saudagar  <i>Merchant banks</i>	Institusi perbankan lain  <i>Other banking institutions</i>								Penerimaan jurubank yang belum dijelaskan  <i>Bankers acceptances outstanding</i>	Di Malaysia  <i>In Malaysia</i>	Di luar Malaysia  <i>Outside Malaysia</i>
2000 Dis./Dec.	43,516.7	362,991.2	5,883.9	10.0	82.0	16,348.8	2,246.8	618.9	627.4	15,924.7	15,778.4	3,027.0	55.8	51,054.0	442.9	512,714.7			
2001 Dis./Dec.	45,048.7	368,791.8	6,282.6	7.8	54.6	14,126.3	2,249.5	1,483.5	510.9	15,052.5	16,738.5	2,915.1	1.2	62,589.5	173.5	529,735.5			
2002 Dis./Dec.	48,880.1	388,405.5	5,962.0	7.8	11.7	12,515.2	2,563.2	1,487.4	812.0	23,047.7	16,116.7	2,871.0	2.9	66,393.0	147.6	563,254.1			
2004 Mac/Mar.	54,321.7	449,060.1	7,873.3	3.2	0.0	11,979.2	8,885.0	846.1	1,881.2	27,606.6	20,916.0	4,277.4	0.7	72,059.9	229.2	652,063.2			
Jun./Jun.	55,971.6	461,261.0	8,649.0	7.8	0.0	11,187.0	10,462.6	1,182.1	1,029.3	34,112.9	20,932.5	3,560.9	4.3	73,795.0	264.8	673,764.1			
Sep./Sept.	58,638.2	499,642.5	9,430.5	3.1	0.0	12,211.1	830.4	1,144.7	2,850.5	36,006.5	18,644.6	3,943.6	1.7	76,090.8	337.9	710,342.5			
Dis./Dec.	62,287.0	550,929.5	9,723.6	7.5	9.0	7,597.3	1,085.3	894.7	1,935.9	36,887.9	14,739.9	3,748.7	2.0	80,729.7	407.8	761,254.8			
2005 Mac/Mar.	61,522.9	571,527.1	10,004.8	3.1	20.3	8,324.5	811.3	1,394.4	1,306.1	35,319.4	16,922.1	3,982.8	5.4	81,726.8	416.3	783,279.3			
Jun./Jun.	65,790.7	621,301.0	10,962.1	7.5	10.7	8,968.1	493.7	1,320.7	2,132.4	37,034.0	18,381.2	4,253.5	11.5	89,269.7	515.2	849,482.3			
Sep./Sept.	67,054.4	629,979.6	11,338.4	3.0	33.3	14,387.7	329.9	1,646.5	1,815.6	45,157.3	20,896.7	4,091.3	1.9	94,305.2	694.5	880,393.9			
Dis./Dec.	67,947.3	644,891.1	10,622.2	7.4	39.1	13,801.2	569.1	2,290.0	2,327.0	40,515.2	17,096.3	4,152.1	0.5	89,908.8	1,061.8	884,599.5			
2006 Jan./Jan.	67,792.8	658,352.6	10,484.3	2.0	29.0	13,088.9	-	2,835.0	2,439.2	36,904.9	18,941.8	3,852.8	0.2	99,304.1	909.0	904,450.4			
Feb./Feb.	68,824.0	670,275.7	10,774.9	2.2	96.2	13,015.3	-	3,359.9	3,239.9	36,253.2	21,516.0	4,338.5	0.5	101,293.8	1,031.6	923,240.9			
Mac/Mar.	68,055.4	676,862.6	10,795.5	3.2	74.2	14,575.8	-	3,565.2	2,448.5	39,270.6	23,146.3	4,285.1	0.4	100,731.3	1,090.9	934,106.4			
Apr./Apr.	68,510.7	677,759.1	10,887.3	4.3	95.1	12,262.8	-	2,156.0	2,405.2	40,164.8	23,340.4	4,191.2	0.5	101,559.0	662.8	933,107.8			
Mei/May	69,839.5	680,068.1	10,891.0	5.4	35.5	14,855.3	-	2,140.4	4,937.6	24,060.5	4,014.0	33.3	33.3	102,590.9	820.5	945,357.4			
Jun./Jun.	70,315.7	694,366.6	10,820.3	8.0	31.6	17,596.4	-	2,695.4	4,069.9	42,296.3	23,222.2	4,407.3	27.4	103,401.7	740.2	963,170.8			
Jul./Jul.	71,370.1	702,607.0	11,065.6	1.4	55.4	13,174.2	-	3,147.3	3,601.9	45,410.7	23,775.1	4,270.9	37.3	104,333.2	1,064.1	972,847.1			
Ogos./Aug.	73,242.4	711,446.6	11,010.6	2.5	130.7	20,996.2	-	2,687.2	2,066.4	43,061.5	22,312.4	4,095.1	28.9	105,128.1	706.0	985,901.4			
Sep./Sept.	74,071.6	716,605.9	11,171.5	3.5	83.6	16,009.4	-	3,119.4	3,375.9	40,224.6	23,135.1	4,270.3	32.7	103,270.6	1,097.6	985,296.8			
Okt./Oct.	75,953.4	729,040.8	11,066.2	4.8	106.7	13,043.6	-	2,854.7	2,446.6	38,143.6	21,025.2	4,319.6	55.5	105,861.8	1,158.2	994,009.7			
Nov./Nov.	77,441.9	742,743.0	11,165.6	6.3	61.1	12,639.4	-	2,570.9	1,692.8	35,786.2	20,517.4	4,675.9	53.7	107,361.1	1,261.4	1,006,804.8			
Dis./Dec.	78,229.1	768,084.9	10,799.3	8.9	33.8	11,949.7	-	2,504.5	3,698.9	31,594.3	18,732.3	4,417.7	37.5	107,455.7	1,074.2	1,027,812.7			
2007 Jan./Jan.	80,213.3	785,602.1	11,108.6	2.9	41.3	19,447.0	-	4,174.9	2,303.8	29,117.5	19,671.3	4,843.8	30.5	108,965.2	1,037.9	1,055,448.6			
Feb./Feb.	81,505.7	793,002.1	11,209.4	3.4	76.7	16,526.0	-	4,626.5	1,729.1	32,116.2	20,014.4	5,822.9	33.3	111,054.4	1,067.0	1,067,574.3			
Mac/Mar.	81,531.6	793,495.3	11,301.1	4.6	119.1	22,105.3	-	5,033.5	1,721.7	33,480.5	20,256.1	5,265.5	37.8	118,872.5	1,164.6	1,083,083.6			
Apr./Apr.	80,230.5	791,744.9	11,310.3	6.2	512.7	18,261.4	-	5,269.8	2,274.4	31,645.0	21,097.2	5,509.8	41.2	121,648.8	1,147.0	1,079,382.5			
Mei/May	81,189.8	804,458.3	11,996.8	7.6	81.3	26,349.2	-	5,329.1	2,184.0	40,884.3	21,146.4	5,258.8	30.1	126,852.3	2,003.4	1,115,766.9			
Jun./Jun.	81,965.1	790,765.4	12,122.4	11.1	85.0	30,913.4	-	6,735.0	1,863.6	39,781.3	21,575.1	5,347.6	33.6	130,389.5	2,134.3	1,111,588.9			
Jul./Jul.	82,678.6	784,379.1	12,313.2	2.6	32.6	23,737.5	-	5,093.5	1,946.0	43,306.8	25,482.2	5,481.3	41.0	128,480.2	1,424.1	1,102,082.8			
Ogos./Aug.	82,719.1	779,696.2	12,399.8	3.2	16.2	18,591.6	-	6,202.5	1,819.4	49,746.3	25,598.1	5,315.6	37.5	124,199.1	2,058.8	1,096,000.5			
Sep./Sept.	83,484.1	785,954.7	12,474.9	5.8	20.7	23,232.6	-	6,310.0	1,688.9	53,982.2	25,044.4	5,718.2	44.5	122,236.7	1,281.2	1,108,998.2			
Okt./Oct.	84,526.4	792,911.7	12,535.6	6.4	72.7	21,744.5	-	5,613.2	1,529.5	56,085.1	23,459.0	6,572.5	44.9	130,502.8	1,389.0	1,124,451.3			
Nov./Nov.	83,670.2	789,022.5	12,865.2	8.0	11.3	29,604.9	-	6,682.6	3,100.7	54,228.8	22,088.7	6,203.1	34.6	133,337.2	1,509.2	1,119,493.8			
Dis./Dec.	84,875.8	821,019.6	12,637.9	11.4	4.5	31,577.4	-	6,558.4	2,999.4	50,308.5	19,701.8	6,924.9	57.0	119,872.4	1,431.5	1,145,331.3			
2008 Jan./Jan.	87,703.6	843,290.4	12,257.0	4.3	14.0	20,646.7	-	5,240.9	8,602.1	52,454.3	22,069.4	6,743.8	41.8	115,645.5	1,788.2	1,164,240.8			

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada peniaga kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.

3 Bermula September 2001, butir ini termasuk tanggungan rekursu ke atas pinjaman yang dijual kepada Cagamas.

Note: Mulai Mei 1999, data termasuk bank Islam.

1 From December 1996 onwards, includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.

3 W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

Note: Effective May 1999, data includes Islamic banks.

**Bank Perdagangan: Penyata Liabiliti (format dahulu)**  
**Commercial Banks: Statement of Liabilities (previous format)**

RM juta

RM million

Akhir tempoh	Modal dan rizab	Deposit <sup>1</sup>				Instrument deposit boleh niaga yang dikeluarkan	Deposit di bawah Kumpulan Wang Pelaburan Baru <sup>2</sup>	Akaun Deposit Khas <sup>3</sup>	Jumlah yang akan dibayar kepada				Penerimaan-penerimaan jurubank yang belum dijelaskan	Bil-bil kena bayar		Tanggungan-tanggungan lain		Jumlah tanggungan		
		Deposits <sup>1</sup>							Amounts due to					Bills payable		Other liabilities				
		Permintaan	Tetap	Tabungan	Jumlah <sup>4</sup>				Di Malaysia			Di luar Malaysia		Di Malaysia	Di luar Malaysia	Di Malaysia	Di luar Malaysia		Di Malaysia	Di luar Malaysia
									In Malaysia											
End of period	Capital and reserves	Demand	Fixed	Savings	Total <sup>4</sup>	Negotiable instruments of deposits issued	Deposits under the New Investment Fund <sup>2</sup>	Special Deposit Account <sup>3</sup>	Other banks	Finance companies	Merchant banks	Outside Malaysia	Bankers acceptances outstanding	In Malaysia	Outside Malaysia	In Malaysia	Outside Malaysia	Total liabilities		
1985	4,143.2	7,950.4	31,656.9	6,245.9	45,853.2	5,141.3	14.1	-	4,059.9	-	141.2	5,682.0	2,166.5	399.3	132.4	5,958.5	541.4	74,233.0		
1986	4,431.4	7,598.2	33,717.7	7,161.9	48,477.8	6,101.3	205.8	15.5	4,011.2	-	107.8	5,532.1	1,889.0	398.1	218.3	7,497.1	405.5	79,290.9		
1987	5,343.8	9,017.3	30,427.0	10,226.0	49,670.3	7,295.1	636.3	5.7	3,082.4	373.0	323.8	4,553.5	1,784.2	374.8	78.4	10,850.0	348.9	84,720.2		
1988*	5,713.3	10,032.9	30,810.3	11,825.1	52,668.3	7,599.6	864.2	5.2	3,749.0	324.7	93.3	4,571.3	1,568.7	680.3	64.8	18,438.6	429.3	96,770.6		
1989	6,163.3	12,762.1	34,180.4	12,943.0	59,885.5	8,552.5	860.2	9.3	3,643.8	541.1	53.4	5,432.5	1,763.1	1,291.3	95.9	23,534.6	788.4	112,614.9		
1990	6,990.2	15,024.8	33,806.1	13,428.2	62,259.1	12,012.9	669.4	21.4	4,688.1	1,132.5	264.0	7,202.0	2,706.7	961.1	213.1	29,457.0	707.4	129,284.9		
1991	7,670.4	16,650.5	46,490.8	13,101.6	76,242.9	13,811.4	452.9	37.2	6,873.4	1,049.4	465.0	10,650.1	4,186.9	1,209.4	98.8	28,206.8	1,006.6	151,967.5		
1992	8,409.2	19,068.4	59,004.0	14,584.2	92,656.6	13,107.1	245.0	47.6	4,109.7	329.3	105.5	17,423.9	5,383.6	952.2	110.5	29,758.5	1,138.7	173,777.4		
1993	9,119.3	29,280.0	71,604.5	18,199.4	119,083.9	12,820.0	241.9	64.9	5,968.8	392.2	350.0	28,253.8	6,216.6	2,115.3	142.3	34,422.6	3,047.7	222,237.3		
1994	15,996.0	31,777.4	77,755.1	21,680.3	131,212.8	19,389.8	419.1	48.8	7,936.6	923.9	1,192.4	14,561.4	9,170.3	3,107.1	239.6	32,823.3	2,215.6	239,236.7		
1994 Mac	10,227.1	29,430.5	79,154.6	19,495.9	128,081.0	16,762.2	272.2	34.6	5,569.1	377.5	60.3	28,225.8	6,729.9	1,710.3	173.3	34,275.8	3,454.0	235,953.1		
Jun	10,819.4	30,511.6	76,618.6	20,457.5	127,587.7	13,120.9	59.0	59.0	5,680.8	437.9	351.1	29,073.6	7,143.4	1,521.2	131.7	29,801.3	3,209.2	229,253.2		
Sep.	13,689.0	32,572.6	77,067.8	21,049.2	130,689.6	15,961.1	359.8	27.0	5,403.0	307.5	518.5	16,946.5	8,349.7	4,800.5	188.5	31,739.4	3,024.6	232,004.7		
Dis.	15,996.0	31,777.4	77,755.1	21,680.3	131,212.8	19,389.8	419.1	48.8	7,936.6	923.9	1,192.4	14,561.4	9,170.3	3,107.1	239.6	32,823.3	2,215.6	239,236.7		
1995 Mac	17,181.5	31,559.3	81,414.3	21,895.0	134,868.6	17,498.9	449.9	27.8	7,713.7	849.6	1,197.0	17,724.6	10,869.0	2,376.5	208.3	35,090.7	896.7	246,952.8		
Jun	17,614.7	33,628.1	88,913.9	22,802.2	145,344.2	21,334.4	520.2	52.6	8,432.5	1,175.8	1,679.9	15,201.2	12,053.5	2,264.7	233.2	35,387.7	1,177.8	262,463.4		
Sep.	18,849.4	33,903.1	96,164.5	22,352.8	152,420.4	22,236.7	569.5	31.5	9,082.9	1,016.1	1,283.2	13,507.5	14,517.3	3,612.7	215.7	35,169.6	1,169.4	273,681.9		
Dis.	19,387.7	36,300.5	102,209.6	23,482.6	161,992.7	24,541.3	644.6	60.4	10,436.3	1,225.5	1,587.6	15,100.5	15,781.1	3,804.5	208.9	36,877.4	563.4	292,211.9		
1996 Jan	19,536.2	40,169.5	103,740.8	24,489.3	168,399.6	25,076.4	17.7	10,467.6	1,037.1	1,965.1	13,056.7	15,963.1	3,247.5	166.3	38,536.3	380.2	298,521.0			
Feb.	19,642.0	40,054.5	106,233.7	25,189.1	171,477.3	24,261.6	697.0	27.0	9,689.6	888.3	1,592.6	11,995.7	16,124.8	2,911.7	165.8	38,186.7	223.8	297,883.9		
Mac	20,327.7	37,594.3	107,948.4	24,852.9	170,395.6	24,729.0	713.9	34.9	10,510.3	1,152.2	2,003.5	14,012.0	16,269.3	3,579.9	129.4	39,365.9	188.5	303,412.1		
Apr.	20,744.9	38,971.8	110,696.6	24,253.1	173,921.5	25,636.8	716.4	37.6	9,344.4	872.8	1,117.8	16,265.0	16,415.9	5,835.5	118.9	40,515.9	195.4	311,738.7		
Mei	20,779.6	37,941.5	111,464.7	25,179.8	174,586.0	25,466.9	723.3	35.0	9,961.1	722.2	1,077.0	18,989.3	16,684.6	3,103.4	130.6	41,252.6	188.5	313,700.1		
Jun	20,957.9	38,117.3	113,598.8	24,746.1	176,462.2	25,953.6	722.5	23.4	9,833.0	898.3	1,757.9	19,987.8	17,312.8	4,695.3	140.6	40,656.0	185.6	319,586.9		
Jul.	21,170.0	40,925.8	112,519.6	25,641.8	179,087.2	25,912.4	691.2	10.0	9,647.5	1,032.4	1,052.6	19,530.0	18,283.6	4,500.4	139.2	41,902.9	159.9	323,119.3		
Ogos	22,161.5	39,113.9	118,252.6	24,522.7	181,889.2	25,721.5	706.6	12.5	7,960.0	993.8	957.6	20,201.3	18,832.8	5,589.7	161.0	41,697.1	130.5	327,015.1		
Sep.	22,187.5	41,975.8	120,110.5	24,768.7	186,855.0	25,283.3	725.5	15.2	7,868.0	704.0	934.8	22,592.7	18,899.5	5,715.9	149.5	41,152.2	153.7	333,236.8		
Okt.	22,168.9	42,333.8	124,726.1	25,189.2	192,249.1	25,649.8	714.0	16.5	7,255.5	536.8	567.3	21,632.7	19,648.6	6,679.9	156.7	42,596.5	146.6	340,018.9		
Nov.	22,559.2	42,378.4	126,384.3	26,211.8	194,974.5	23,862.9	720.1	19.8	8,616.1	562.4	567.7	22,445.6	19,638.6	7,629.7	157.4	43,967.1	183.7	345,904.8		
Dis.	22,773.4	44,534.8	130,611.8	28,794.9	203,941.5	27,467.1	720.2	21.9	11,700.2	801.1	559.5	21,471.4	19,580.5	3,679.2	138.4	45,009.2	220.2	358,083.8		
1997 Jan	23,724.7	52,037.3	129,609.3	29,259.4	210,906.0	29,295.2	718.1	10.8	10,354.6	1,171.1	615.4	25,418.3	20,566.6	4,335.8	153.6	45,681.5	337.4	373,289.1		
Feb.	25,112.7	50,154.4	132,136.7	29,169.2	211,460.3	29,796.2	721.4	12.6	10,001.2	871.2	625.9	25,607.7	20,636.5	5,985.6	169.3	46,513.1	230.3	377,744.0		
Mac	25,754.1	48,136.7	135,505.1	29,465.3	213,107.1	29,328.6	715.5	13.0	11,242.2	904.1	913.8	28,371.9	20,700.6	5,376.0	154.6	48,626.8	275.9	385,484.2		
Apr.	25,649.7	45,111.0	136,260.3	28,552.4	213,445.6	28,162.6	1,451.7	11.4	11,189.0	845.7	1,217.3	31,200.8	21,709.1	6,238.9	24.0	52,672.8	471.3	394,280.6		
Mei	26,165.7	44,129.8	136,325.2	28,151.2	210,890.9	30,694.9	1,500.2	12.9	18,621.9	1,115.4	1,199.9	31,493.8	21,831.7	5,766.4	18.1	55,501.7	1,261.8	406,075.3		
Jun	33,600.6	47,313.5	142,384.0	27,785.3	219,917.5	33,627.5	1,496.1	16.6	21,063.4	1,117.6	1,402.2	31,394.1	22,736.9	7,169.7	48.9	55,595.2	509.6	429,695.9		
Jul.	27,102.6	44,474.6	142,435.9	27,290.5	216,454.4	34,981.6	1,960.3	5.6	26,964.9	1,166.9	2,476.8	26,949.3	21,600.2	6,753.4	47.3	54,622.4	615.7	421,703.6		
Ogos	27,611.7	43,897.6	147,676.3	28,415.5	222,187.8	34,979.2	1,753.5	8.1	34,950.1	1,502.3	1,717.5	27,065.7	22,520.0	3,518.9	42.5	57,079.1	621.5	435,557.9		
Sep.	30,052.5	46,179.0	149,744.5	27,892.8	226,386.6	34,300.3	1,889.3	8.8	34,597.3	654.7	1,359.8	34,211.2	23,011.6	5,022.5	72.1	57,559.9	665.2	449,791.8		
Okt.	30,016.9	45,589.3	152,173.3	27,471.2	228,284.0	34,109.5	1,898.8	11.8	38,946.5	926.2	1,490.5	36,653.6	23,994.4	4,168.0	97.2	57,530.3	598.3	458,726.0		
Nov.	30,026.0	43,619.5	156,053.4	26,400.6	229,359.1	36,933.2	1,874.3	13.5	41,619.6	786.5	2,007.6	39,479.1	24,268.9	3,042.5	79.1	56,198.3	674.8	466,362.5		
Dis.	31,073.0	45,800.7	167,169.3	26,706.8	243,810.8	39,660.6	1,841.5	16.9	35,189.4	4,631.0	1,753.9	38,011.8	23,322.4	3,232.9	81.0	61,637.2	851.7	485,114.1		

1 Sebelum 1 Januari 1981, deposit telah dikelaskan mengikut asas yang berlainan. Siri-siri yang lama dapat diperolehi daripada keluaran-keluaran sebelum Buletin Mac/Jan 1981.

2 Deposit Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek-projek baru (perkilangan, pertanian, perlombongan dan pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada peniaga-peniaga kecil. Mulai bulan April 1997, termasuk akaun pembangunan perumahan dan lain-lain deposit yang dikecualikan daripada deposit tanggungan layak.

3 Akaun Khas bagi cukai pegangan sebanyak 5% yang dikenakan ke atas faedah yang diterima daripada deposit, yang kena bayar kepada Kerajaan.

4 Mulai bulan April 1997, termasuk deposit mata wang asing yang dahulunya dimasukkan di dalam berbagai jenis deposit.

\* Data sebelum Disember 1988 merujuk kepada format urusan bank yang lama.

1 Prior to 1 January 1981, deposits were classified on a different basis. The old series can be obtained from issues to the March/June 1981 Bulletin.

2 Government deposit placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund, which include deposits for loans to hawkers and petty traders. As from April 1997, also include housing development account deposits and Other EL-exempt deposits.

3 Special account on the withholding tax of 5% on the interest earned on deposits payable to the Government.

4 As from April 1997, include foreign currency deposits which were previously included in the various type of deposits.

\* Data prior to December 1988 refers to figures using the old banking format.