II.15 Skim Perbankan Tanpa Faedah- Deposit mengikut Jenis dan Penyimpan : Sistem Perbankan

Interest-free Banking Scheme - Deposit by Type and Holder: Banking System

RM juta

RM million

Akhir tempoh	Deposit permintaan *Demand deposits*					Deposits pelaburan1 *Investment deposits1*					Deposit tabungan *Saving deposits*			*End of period*
	Kerajaan [2] *Government [2]*	Institusi kewangan *Financial institutions*	Badan-badan perniagaan *Business enterprises*	Individu-individu [3] *Individuals [3]*	Jumlah *Total*	Kerajaan [2] *Government [2]*	Institusi kewangan *Financial institutions*	Badan-badan perniagaan *Business enterprises*	Individu-individu [3] *Individuals [3]*	Jumlah *Total*	Institusi kewangan *Financial institutions*	Individu-individu [3,4] *Individuals [3,4]*	Jumlah *Total*	
Disember '96														*December '96*
Bank Perdagangan	167.2	79.1	245.8	193.6	685.7	775.1	101.9	201.2	280.1	1,358.3	-	629.8	629.8	*Commercial Banks*
Syarikat Kewangan	-	-	-	0.5	0.5	231.6	241.9	122.2	227.8	823.5	-	86.7	86.7	*Finance Companies*
Bank Saudagar	-	-	-	-	-	217.9	94.8	32.2	3.1	348.0	-	-	-	*Merchant Banks*
Jumlah	167.2	79.1	245.8	194.1	686.2	1,224.6	438.6	355.6	511.0	2,529.8	-	716.5	716.5	*Total*
April '97														*April '97*
Bank Perdagangan	1,310.8	71.2	302.7	252.3	1,937.0	895.3	86.8	370.0	309.7	1,661.8	-	675.2	675.2	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	322.5	195.0	381.3	217.2	1,116.0	-	113.8	113.8	*Finance Companies*
Bank Saudagar	-	-	-	-	-	126.4	36.8	117.4	10.1	290.7	-	-	-	*Merchant Banks*
Jumlah	1,310.8	71.2	302.7	252.3	1,937.0	1,344.2	318.6	868.7	537.0	3,068.5	-	789.0	789.0	*Total*
Mei '97														*May '97*
Bank Perdagangan	1,030.5	193.6	275.3	128.8	1,628.2	919.1	381.0	298.2	32.5	1,630.8	-	675.5	675.5	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	279.5	148.8	389.2	258.1	1,075.6	-	114.4	114.4	*Finance Companies*
Bank Saudagar	-	-	-	-	-	201.2	16.0	253.2	13.3	483.7	-	-	-	*Merchant Banks*
Jumlah	1,030.5	193.6	275.3	128.8	1,628.2	1,399.8	545.8	940.6	303.9	3,190.1	-	789.9	789.9	*Total*
Jun '97														*June '97*
Bank Perdagangan	1,381.2	67.6	361.3	272.8	2,082.9	940.8	114.1	294.1	313.2	1,662.2	-	692.9	692.9	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	465.3	206.4	274.1	85.3	1,031.1	-	113.0	113.0	*Finance Companies*
Bank Saudagar	-	-	-	-	-	291.9	3.1	308.6	10.4	614.0	-	-	-	*Merchant Banks*
Jumlah	1,381.2	67.6	361.3	272.8	2,082.9	1,698.0	323.6	876.8	408.9	3,307.3	-	805.9	805.9	*Total*
Julai '97														*July '97*
Bank Perdagangan	912.3	59.3	359.9	240.2	1,571.7	1,084.5	74.0	327.8	211.3	1,697.6	-	867.8	867.8	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	364.2	207.3	269.8	177.5	1,018.8	-	131.7	131.7	*Finance Companies*
Bank Saudagar	-	-	-	-	-	290.6	3.2	44.2	10.8	348.8	-	-	-	*Merchant Banks*
Jumlah		59.3	359.9	240.2	1,571.7	1,739.3	284.5	641.8	399.6	3,065.2	-	999.5	999.5	*Total*
Ogos '97														*August '97*
Bank Perdagangan	1,079.8	102.4	313.9	254.8	1,750.9	1,151.2	68.9	432.1	343.9	1,996.1	-	792.4	792.4	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	364.2	198.7	362.2	209.7	1,134.8	-	160.7	160.7	*Finance Companies*
Bank Saudagar	-	-	-	-	-	208.2	3.4	84.6	1.1	297.3	-	-	-	*Merchant Banks*
Jumlah	1,079.8	102.4	313.9	254.8	1,750.9	1,723.6	271.0	878.9	554.7	3,428.2	-	953.1	953.1	*Total*
September '97														*September '97*
Bank Perdagangan	1,102.8	65.8	333.6	227.7	1,729.9	1,194.9	68.8	411.8	364.1	2,039.6	-	775.0	775.0	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	432.9	213.5	327.3	206.5	1,180.2	-	136.2	136.2	*Finance Companies*
Bank Saudagar	-	-	-	-	-	74.1	3.6	210.0	14.3	302.0	-	-	-	*Merchant Banks*
Jumlah	1,102.8	65.8	333.6	227.7	1,729.9	1,701.9	285.9	949.1	584.9	3,521.8	-	911.2	911.2	*Total*
Oktober '97														*October '97*
Bank Perdagangan	1,133.3	78.9	447.5	199.2	1,858.9	1,160.1	56.1	462.0	330.7	2,008.9	-	793.0	793.0	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	465.2	77.1	343.7	226.3	1,112.3	-	142.7	142.7	*Finance Companies*
Bank Saudagar	-	-	-	-	-	120.3	4.9	81.7	5.4	212.3	-	-	-	*Merchant Banks*
Jumlah	1,133.3	78.9	447.5	199.2	1,858.9	1,745.6	138.1	887.4	562.4	3,333.5	-	935.7	935.7	*Total*
November '97														*November '97*
Bank Perdagangan	1,189.6	92.3	357.6	266.1	1,905.6	1,085.2	61.2	579.7	390.3	2,116.4	-	817.8	817.8	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	459.7	124.1	348.1	174.0	1,105.9	-	130.1	130.1	*Finance Companies*
Bank Saudagar	-	-	-	-	-	67.3	5.0	276.4	6.2	354.9	-	-	-	*Merchant Banks*
Jumlah	1,189.6	92.3	357.6	266.1	1,905.6	1,612.2	190.3	1,204.2	570.5	3,577.2	-	947.9	947.9	*Total*
Disember '97														*December '97*
Bank Perdagangan	1,372.2	79.7	405.3	261.8	2,119.0	969.1	129.5	636.3	304.1	2,039.0	-	852.2	852.2	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	356.0	27.6	255.1	465.8	1,104.5	-	128.4	128.4	*Finance Companies*
Bank Saudagar	-	-	-	-	-	78.1	15.9	169.7	12.4	276.1	-	-	-	*Merchant Banks*
Jumlah	1,372.2	79.7	405.3	261.8	2,119.0	1,403.2	173.0	1,061.1	782.3	3,419.6	-	980.7	980.7	*Total*
Januari '98														*January '98*
Bank Perdagangan	1,443.2	98.9	389.2	541.7	2,473.0	997.1	60.2	658.6	410.3	2,126.2	-	860.1	860.1	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	352.2	29.6	269.3	538.4	1,189.5	-	139.0	139.0	*Finance Companies*
Bank Saudagar	-	-	-	-	-	70.4	15.1	92.1	0.5	178.1	-	-	-	*Merchant Banks*
Jumlah	1,443.2	98.9	389.2	541.7	2,473.0	1,419.7	104.9	1,020.0	949.2	3,493.8	-	999.1	999.1	*Total*
Februari '98														*February '98*
Bank Perdagangan	1,223.9	167.6	353.7	291.6	2,036.8	1,075.4	57.1	683.6	445.1	2,261.2	-	857.6	857.6	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	461.8	64.9	365.7	221.1	1,113.5	-	247.3	247.3	*Finance Companies*
Bank Saudagar	-	-	-	-	-	70.6	14.9	101.7	5.2	192.4	-	-	-	*Merchant Banks*
Jumlah	1,223.9	167.6	353.7	291.6	2,036.8	1,607.8	136.9	1,151.0	671.4	3,567.1	-	1,104.9	1,104.9	*Total*
Mac '98														*March '98*
Bank Perdagangan	1,003.0	121.1	319.3	262.7	1,706.1	1,219.1	55.1	470.6	428.3	2,173.1	-	820.3	820.3	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	487.0	50.3	349.1	344.7	1,231.1	-	130.3	130.3	*Finance Companies*
Bank Saudagar	-	-	-	-	-	139.0	10.0	108.4	2.2	259.6	-	-	-	*Merchant Banks*
Jumlah	1,003.0	121.1	319.3	262.7	1,706.1	1,845.1	115.4	928.1	775.2	3,663.8	-	950.6	950.6	*Total*
April '98														*April '98*
Bank Perdagangan	1,172.4	140.1	308.4	240.9	1,861.8	1,158.2	56.4	476.5	430.2	2,121.3	-	833.1	833.1	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	486.5	112.5	355.2	352.0	1,306.2	-	130.2	130.2	*Finance Companies*
Bank Saudagar	-	-	-	-	-	87.7	9.4	80.3	2.4	179.8	-	-	-	*Merchant Banks*
Jumlah	1,172.4	140.1	308.4	240.9	1,861.8	1,732.4	178.3	912.0	784.6	3,607.3	-	963.3	963.3	*Total*
Mei '98														*May '98*
Bank Perdagangan	1,028.1	100.4	319.8	273.1	1,721.4	1,305.1	56.6	532.0	404.0	2,297.7	-	811.0	811.0	*Commercial Banks*
Syarikat Kewangan	-	-	-	-	-	519.6	111.0	321.1	352.8	1,304.5	-	130.9	130.9	*Finance Companies*
Bank Saudagar	-	-	-	-	-	166.0	10.9	108.0	1.4	286.3	-	-	-	*Merchant Banks*
Jumlah	1,028.1	100.4	319.8	273.1	1,721.4	1,990.7	178.5	961.1	758.0	3,888.3	-	941.9	941.9	*Total*

1 Merangkumi deposit pelaburan am dan khusus.
2 Merangkumi Kerajaan persekutuan, negeri, tempatan dan badan berkanun.
3 Merangkumi individu dan lain entiti tempatan dan luar negeri.
4 Termasuk jumlah kecil deposit lain Skim Perbankan Tanpa Faedah.

1 Comprises general and special investment deposits.
2 Comprises federal, state, local governments and statutory authorities.
3 Comprises individuals, domestic and foreign other entities.
4 Include a small amount of SPTF other deposits.