

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 pelaburan 1 Investment deposits ¹					Deposit tabungan Saving deposits			End of period
	Kerajaan 2	Institusi kewangan	Badan-badan perniagaan	Individu-individu 3	Jumlah	Kerajaan 2	Institusi kewangan	Badan-badan perniagaan	Individu-individu 3	Jumlah	Institusi kewangan	Individu-individu 3,4	Jumlah	
	Government 2	Financial institutions	Business enterprises	Individuals 3	Total	Government 2	Financial institutions	Business enterprises	Individuals 3	Total	Financial institutions	Individuals 3,4	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
Januari '97														January '97
Bank Perdagangan	1,857.1	86.7	337.3	642.2	2,923.3	798.6	87.5	223.1	273.4	1,382.6	-	-	-	Commercial Banks
Syarikat Kewangan	-	-	-	-	-	256.0	304.1	193.8	134.7	888.6	-	96.8	96.8	Finance Companies
Bank Saudagar	-	-	-	-	-	249.2	41.3	25.9	1.4	317.8	-	-	-	Merchant Banks
Jumlah	1,857.1	86.7	337.3	642.2	2,923.3	1,303.8	432.9	442.8	409.5	2,589.0	-	96.8	96.8	Total
Februari '97														February '97
Bank Perdagangan	1,920.5	101.7	278.6	490.6	2,791.4	809.7	81.5	224.8	284.3	1,400.3	-	672.1	672.1	Commercial Banks
Syarikat Kewangan	-	-	-	-	-	249.6	329.2	315.7	143.1	1,037.6	-	95.3	95.3	Finance Companies
Bank Saudagar	-	-	-	-	-	183.6	58.5	42.1	4.9	289.1	-	-	-	Merchant Banks
Jumlah	1,920.5	101.7	278.6	490.6	2,791.4	1,242.9	469.2	582.6	432.3	2,719.0	-	767.4	767.4	Total
Mac '97														March '97
Bank Perdagangan	1,186.3	102.9	261.9	340.3	1,891.4	894.7	81.7	270.8	271.6	1,518.8	-	681.1	681.1	Commercial Banks
Syarikat Kewangan	-	-	-	-	-	298.0	236.1	607.5	160.7	1,302.3	-	111.3	111.3	Finance Companies
Bank Saudagar	-	-	-	-	-	150.1	52.1	114.6	1.4	318.2	-	-	-	Merchant Banks
Jumlah	1,186.3	102.9	261.9	340.3	1,891.4	1,342.8	369.9	992.9	433.7	3,139.3	-	792.4	792.4	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	361.0	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	205.4	274.1	65.3	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	912.3	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	-	-	-	-	-	468.2	77.1	343.7	226.3	1,112.3	-	142.7	142.7	Finance Companies
Bank Saudagar	-	-	-	-	-	120.3	4.9	31.7	5.4	162.7	-	-	-	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	1,301.1	-	1,301.1	1,301.1	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	-	2,118.9	2,118.9	Total
Disember '97														December '97
Bank Perdagangan	1,372.8	79.7	405.3	263.0	2,120.8	969.1	129.5	636.3	304.1	2,039.0	-	852.3	852.3	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	1,372.8	79.7	405.3	263.0	2,120.8	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
Total	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

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.