## 1.20.1 Islamic Banking System: Deposits by Type & Holder *

*Sistem Perbankan Islam: Deposit Mengikut Jenis & Penyimpan **

RM million | *RM juta*

| End of period | Demand deposits *Deposit permintaan* | | | | | Saving deposits *Deposit tabungan* | | | NIDs issued *Instrumen deposit boleh niaga* | | | | | Others *Lain-lain* | | | | | Akhir tempoh |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Government[1] *Kerajaan [1]* | Financial Institutions *Institusi Kewangan* | Business enterprises *Badan Perniagaan* | Individuals[2] *Individu [2]* | Total *Jumlah* | Financial Institutions *Institusi Kewangan* | Individuals[2] *Individu [2]* | Total *Jumlah* | Government[1] *Kerajaan [1]* | Financial Institutions *Institusi Kewangan* | Business enterprises *Badan Perniagaan* | Individuals[2] *Individu [2]* | Total *Jumlah* | Government[1] *Kerajaan [1]* | Financial Institutions *Institusi Kewangan* | Business enterprises *Badan Perniagaan* | Individuals[2] *Individu [2]* | Total *Jumlah* | |
| Dec-08 | | | | | | | | | | | | | | | | | | | *Dis-08* |
| Islamic banks | 6,874.6 | 1,168.5 | 12,292.5 | 6,028.6 | 26,364.2 | 3.5 | 15,516.9 | 15,520.4 | 1,242.8 | 18,936.7 | 3,514.2 | 368.6 | 24,062.3 | 1,382.1 | 5,143.0 | 6,677.3 | 4,285.1 | 17,487.5 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS)[3] | 0.0 | 10.8 | 272.2 | 8.1 | 291.1 | 0.0 | 224.2 | 224.2 | 91.0 | 111.3 | 53.8 | 0.0 | 256.1 | 75.0 | 1,258.8 | 39.0 | 1.2 | 1,374.0 | *Skim Perbankan Islam (SPI)[3]* |
| Total | 6,874.7 | 1,179.3 | 12,564.7 | 6,036.7 | 26,655.3 | 3.5 | 15,741.1 | 15,744.6 | 1,333.7 | 19,048.0 | 3,568.0 | 368.6 | 24,318.4 | 1,457.1 | 6,401.8 | 6,716.3 | 4,286.3 | 18,861.5 | *Jumlah* |
| Jan-09 | | | | | | | | | | | | | | | | | | | *Jan-09* |
| Islamic banks | 5,601.9 | 1,157.1 | 11,077.1 | 6,474.3 | 24,310.5 | 3.3 | 15,724.6 | 15,728.0 | 1,239.6 | 18,886.2 | 4,324.0 | 482.5 | 24,932.3 | 1,528.8 | 4,473.5 | 6,598.0 | 3,850.8 | 16,451.1 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 1.4 | 13.2 | 288.0 | 7.9 | 310.5 | 0.0 | 229.0 | 229.0 | 18.0 | 6.1 | 0.0 | 0.0 | 24.1 | 75.0 | 1,298.4 | 27.5 | 1.2 | 1,402.2 | *Skim Perbankan Islam (SPI)* |
| Total | 5,603.3 | 1,170.4 | 11,365.0 | 6,482.2 | 24,620.9 | 3.3 | 15,953.7 | 15,957.0 | 1,257.6 | 18,892.3 | 4,324.0 | 482.5 | 24,956.4 | 1,603.8 | 5,771.9 | 6,625.5 | 3,852.0 | 17,853.2 | *Jumlah* |
| Feb-09 | | | | | | | | | | | | | | | | | | | *Feb-09* |
| Islamic banks | 8,185.5 | 1,107.3 | 10,766.3 | 6,540.2 | 26,599.4 | 3.3 | 16,152.9 | 16,156.2 | 1,017.7 | 16,956.7 | 3,887.3 | 409.7 | 22,271.3 | 1,493.9 | 4,071.1 | 6,552.6 | 3,613.8 | 15,731.4 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.2 | 16.8 | 423.9 | 7.9 | 448.7 | 0.0 | 238.5 | 238.5 | 37.0 | 206.6 | 0.0 | 0.0 | 243.5 | 75.0 | 1,294.2 | 27.6 | 1.2 | 1,398.0 | *Skim Perbankan Islam (SPI)* |
| Total | 8,185.7 | 1,124.1 | 11,190.2 | 6,548.1 | 27,048.1 | 3.3 | 16,391.4 | 16,394.7 | 1,054.6 | 17,163.3 | 3,887.3 | 409.7 | 22,514.8 | 1,568.9 | 5,365.3 | 6,580.2 | 3,615.0 | 17,129.4 | *Jumlah* |
| Mar-09 | | | | | | | | | | | | | | | | | | | *Mac-09* |
| Islamic banks | 5,896.6 | 1,254.7 | 11,484.1 | 6,612.9 | 25,248.4 | 3.3 | 16,032.4 | 16,035.7 | 1,031.6 | 18,518.5 | 4,888.8 | 355.0 | 24,793.9 | 1,317.1 | 4,837.2 | 7,069.6 | 3,415.5 | 16,639.3 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.3 | 12.8 | 359.2 | 8.0 | 380.3 | 0.0 | 247.7 | 247.7 | 19.6 | 207.4 | 20.0 | 0.0 | 246.9 | 75.0 | 1,288.9 | 28.1 | 1.2 | 1,393.2 | *Skim Perbankan Islam (SPI)* |
| Total | 5,896.9 | 1,267.5 | 11,843.3 | 6,620.9 | 25,628.6 | 3.3 | 16,280.1 | 16,283.4 | 1,051.2 | 18,725.8 | 4,908.8 | 355.0 | 25,040.8 | 1,392.1 | 6,126.1 | 7,097.6 | 3,416.7 | 18,032.5 | *Jumlah* |
| Apr-09 | | | | | | | | | | | | | | | | | | | *Apr-09* |
| Islamic banks | 5,930.0 | 1,091.9 | 11,163.5 | 8,497.5 | 26,682.9 | 3.5 | 16,768.8 | 16,772.3 | 1,130.0 | 19,040.9 | 5,858.3 | 487.7 | 26,516.9 | 1,647.8 | 6,143.6 | 4,862.3 | 3,074.8 | 15,728.5 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 10.5 | 316.6 | 8.6 | 335.8 | 0.0 | 270.5 | 270.5 | 46.3 | 287.3 | 35.4 | 0.0 | 369.0 | 75.0 | 1,297.0 | 29.1 | 1.2 | 1,402.3 | *Skim Perbankan Islam (SPI)* |
| Total | 5,930.1 | 1,102.4 | 11,480.1 | 8,506.1 | 27,018.7 | 3.5 | 17,039.3 | 17,042.8 | 1,176.3 | 19,328.2 | 5,893.6 | 487.7 | 26,885.8 | 1,722.8 | 7,440.6 | 4,891.4 | 3,076.1 | 17,130.8 | *Jumlah* |
| May-09 | | | | | | | | | | | | | | | | | | | *Mei-09* |
| Islamic banks | 5,923.0 | 1,333.0 | 15,817.1 | 7,162.2 | 30,235.4 | 3.5 | 15,983.0 | 15,986.4 | 941.6 | 18,991.5 | 5,588.7 | 381.1 | 25,902.9 | 1,527.2 | 6,470.5 | 4,870.6 | 2,988.4 | 15,856.7 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 32.5 | 457.4 | 8.6 | 498.6 | 0.0 | 269.7 | 269.7 | 246.5 | 99.5 | 116.5 | 0.0 | 462.5 | 75.0 | 1,271.6 | 27.2 | 1.0 | 1,374.8 | *Skim Perbankan Islam (SPI)* |
| Total | 5,923.1 | 1,365.6 | 16,274.6 | 7,170.8 | 30,734.0 | 3.5 | 16,252.6 | 16,256.1 | 1,188.1 | 19,091.0 | 5,705.3 | 381.1 | 26,365.4 | 1,602.2 | 7,742.1 | 4,897.8 | 2,989.4 | 17,231.5 | *Jumlah* |
| Jun-09 | | | | | | | | | | | | | | | | | | | *Jun-09* |
| Islamic banks | 7,040.8 | 1,348.6 | 11,596.0 | 7,281.5 | 27,266.8 | 3.5 | 16,260.4 | 16,263.9 | 816.9 | 19,552.8 | 4,777.2 | 547.3 | 25,694.2 | 1,498.3 | 6,872.6 | 4,656.7 | 2,963.3 | 15,990.8 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.2 | 14.4 | 329.6 | 0.4 | 344.6 | 0.0 | 274.6 | 274.6 | 166.8 | 336.8 | 102.0 | 0.0 | 605.6 | 75.0 | 1,266.2 | 27.2 | 1.0 | 1,369.4 | *Skim Perbankan Islam (SPI)* |
| Total | 7,040.9 | 1,363.0 | 11,925.6 | 7,281.8 | 27,611.4 | 3.5 | 16,535.1 | 16,538.5 | 983.7 | 19,889.6 | 4,879.2 | 547.3 | 26,299.8 | 1,573.3 | 8,138.7 | 4,683.9 | 2,964.3 | 17,360.2 | *Jumlah* |
| Jul-09 | | | | | | | | | | | | | | | | | | | *Jul-09* |
| Islamic banks | 6,306.2 | 1,235.0 | 11,936.7 | 7,410.2 | 26,888.1 | 3.4 | 16,819.2 | 16,822.6 | 715.5 | 19,106.7 | 4,571.5 | 525.7 | 24,919.4 | 1,783.6 | 6,118.5 | 4,870.6 | 3,077.7 | 15,850.4 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 9.4 | 311.4 | 3.1 | 324.1 | 0.0 | 291.3 | 291.3 | 314.0 | 637.7 | 85.8 | 0.0 | 1,037.5 | 75.0 | 1,262.9 | 29.2 | 1.0 | 1,368.1 | *Skim Perbankan Islam (SPI)* |
| Total | 6,306.3 | 1,244.5 | 12,248.2 | 7,413.3 | 27,212.2 | 3.4 | 17,110.6 | 17,113.9 | 1,029.4 | 19,744.4 | 4,657.4 | 525.7 | 25,956.9 | 1,858.6 | 7,381.4 | 4,899.8 | 3,078.7 | 17,218.5 | *Jumlah* |
| Aug-09 | | | | | | | | | | | | | | | | | | | *Ogos-09* |
| Islamic banks | 6,730.0 | 1,379.5 | 12,165.1 | 7,346.5 | 27,621.1 | 3.1 | 16,725.4 | 16,728.5 | 557.5 | 18,984.9 | 4,043.1 | 351.2 | 23,936.6 | 1,757.0 | 6,614.5 | 4,753.6 | 3,239.6 | 16,364.6 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 8.6 | 237.2 | 8.2 | 254.1 | 0.0 | 313.7 | 313.7 | 240.3 | 173.3 | 192.4 | 0.0 | 606.0 | 75.0 | 1,256.7 | 29.0 | 1.0 | 1,361.7 | *Skim Perbankan Islam (SPI)* |
| Total | 6,730.1 | 1,388.0 | 12,402.3 | 7,354.8 | 27,875.2 | 3.1 | 17,039.1 | 17,042.2 | 797.8 | 19,158.2 | 4,235.5 | 351.2 | 24,542.6 | 1,832.0 | 7,871.2 | 4,782.6 | 3,240.6 | 17,726.3 | *Jumlah* |
| Sep-09 | | | | | | | | | | | | | | | | | | | *Sep-09* |
| Islamic banks | 6,310.3 | 1,523.3 | 12,528.0 | 7,340.8 | 27,702.4 | 3.5 | 16,883.0 | 16,886.6 | 441.6 | 18,823.7 | 3,782.7 | 351.0 | 23,398.9 | 2,064.2 | 7,243.6 | 5,009.2 | 2,870.5 | 17,187.6 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 12.5 | 119.1 | 8.3 | 140.0 | 0.0 | 295.6 | 295.6 | 366.4 | 267.6 | 240.5 | 0.0 | 874.5 | 75.0 | 1,335.4 | 34.9 | 6.7 | 1,451.9 | *Skim Perbankan Islam (SPI)* |
| Total | 6,310.4 | 1,535.8 | 12,647.1 | 7,349.2 | 27,842.4 | 3.5 | 17,178.6 | 17,182.1 | 808.0 | 19,091.3 | 4,023.2 | 351.0 | 24,273.5 | 2,139.2 | 8,579.0 | 5,044.1 | 2,877.2 | 18,639.5 | *Jumlah* |
| Oct-09 | | | | | | | | | | | | | | | | | | | *Okt-09* |
| Islamic banks | 5,133.1 | 1,284.4 | 12,325.3 | 7,748.3 | 26,491.2 | 3.6 | 16,870.2 | 16,873.8 | 399.0 | 19,695.1 | 3,727.7 | 350.3 | 24,172.2 | 2,400.1 | 7,909.7 | 6,741.7 | 2,782.8 | 19,834.4 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 14.0 | 636.6 | 8.2 | 658.9 | 0.0 | 284.7 | 284.7 | 357.2 | 596.4 | 71.1 | 0.0 | 1,024.8 | 75.0 | 1,399.4 | 104.3 | 8.9 | 1,587.6 | *Skim Perbankan Islam (SPI)* |
| Total | 5,133.2 | 1,298.4 | 12,961.9 | 7,756.5 | 27,150.1 | 3.6 | 17,154.9 | 17,158.5 | 756.3 | 20,291.5 | 3,798.8 | 350.3 | 25,196.9 | 2,475.1 | 9,309.2 | 6,846.0 | 2,791.7 | 21,422.0 | *Jumlah* |
| Nov-09 | | | | | | | | | | | | | | | | | | | *Nov-09* |
| Islamic banks | 7,026.3 | 1,319.2 | 14,110.1 | 7,349.9 | 29,805.6 | 3.3 | 17,069.7 | 17,073.0 | 689.1 | 18,451.9 | 3,382.8 | 349.2 | 22,873.0 | 2,739.6 | 7,980.9 | 7,150.7 | 2,933.6 | 20,804.8 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.1 | 14.4 | 680.1 | 8.1 | 702.6 | 0.0 | 283.9 | 283.9 | 305.6 | 139.3 | 99.6 | 0.0 | 544.6 | 90.0 | 1,242.0 | 103.8 | 163.3 | 1,599.0 | *Skim Perbankan Islam (SPI)* |
| Total | 7,026.4 | 1,333.6 | 14,790.2 | 7,358.0 | 30,508.2 | 3.3 | 17,353.6 | 17,356.9 | 994.7 | 18,591.2 | 3,482.4 | 349.2 | 23,417.6 | 2,829.6 | 9,222.9 | 7,254.4 | 3,096.8 | 22,403.8 | *Jumlah* |
| Dec-09 | | | | | | | | | | | | | | | | | | | *Dis-09* |
| Islamic banks | 5,434.3 | 1,277.9 | 15,543.5 | 7,658.4 | 29,914.0 | 3.1 | 17,835.3 | 17,838.4 | 581.5 | 19,330.6 | 2,911.0 | 347.3 | 23,170.3 | 2,923.1 | 8,789.8 | 6,563.2 | 2,743.9 | 21,020.1 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 0.4 | 15.2 | 814.5 | 8.1 | 838.2 | 0.0 | 288.2 | 288.2 | 285.6 | 102.6 | 149.6 | 0.0 | 537.8 | 144.4 | 1,239.4 | 44.5 | 164.0 | 1,592.3 | *Skim Perbankan Islam (SPI)* |
| Total | 5,434.6 | 1,293.1 | 16,358.0 | 7,666.5 | 30,752.2 | 3.1 | 18,123.5 | 18,126.7 | 867.0 | 19,433.2 | 3,060.6 | 347.3 | 23,708.1 | 3,067.5 | 10,029.2 | 6,607.7 | 2,907.9 | 22,612.3 | *Jumlah* |

Notes: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding.

1 Comprises federal, state, local governments and statutory authorities.

2 Comprises individuals and other domestic and foreign entities.

* Comprises of Ringgit Malaysia (RM) and Foreign Currency(FX) Deposits Accepted

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

*Nota: SPI - Skim Perbankan Islam*

*Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.*

*1 Merangkumi Kerajaan Persekutuan, negeri, tempatan dan badan berkanun.*

*2 Merangkumi individu dan lain entiti tempatan dan asing.*

** Merangkumi deposit dalam Ringgit Malaysia (RM) dan mata wang asing (FX)*

*3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar*