# 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 perniagaan *Business enterprises* | Individu [3] *Individuals* [3] | Jumlah *Total* | Kerajaan [2] *Government* [2] | Institusi kewangan *Financial institutions* | Badan perniagaan *Business enterprises* | Individu [3] *Individuals* [3] | Jumlah *Total* | Institusi kewangan *Financial institutions* | Individu [3,4] *Individuals* [3,4] | Jumlah *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* |
| 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* |
| 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* |
| Disember '97 | | | | | | | | | | | | | | *December '97* |
| Bank Perdagangan | 1,372.2 | 79.7 | 405.3 | 263.5 | 2,120.7 | 969.1 | 129.5 | 636.3 | 308.3 | 2,043.2 | - | 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 | 263.5 | 2,120.7 | 1,403.2 | 173.0 | 1,061.1 | 786.5 | 3,423.8 | - | 980.7 | 980.7 | *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* |
| 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 | 403.8 | 2,297.5 | - | 811.0 | 811.0 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 519.6 | 110.0 | 321.1 | 353.8 | 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* |
| Jun '98 | | | | | | | | | | | | | | *June '98* |
| Bank Perdagangan | 886.1 | 98.1 | 305.0 | 246.2 | 1,535.4 | 1,226.8 | 64.9 | 512.7 | 403.6 | 2,208.0 | - | 847.7 | 847.7 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 519.0 | 197.9 | 363.4 | 329.4 | 1,409.5 | - | 130.7 | 130.7 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 92.7 | 17.8 | 95.8 | 1.3 | 207.6 | - | - | - | *Merchant Banks* |
| Jumlah | 886.1 | 98.1 | 305.0 | 246.2 | 1,535.4 | 1,838.5 | 280.6 | 971.9 | 734.3 | 3,825.1 | - | 978.4 | 978.4 | *Total* |
| Julai '98 | | | | | | | | | | | | | | *July '98* |
| Bank Perdagangan | 929.8 | 111.2 | 341.3 | 238.4 | 1,620.7 | 1,286.6 | 80.8 | 490.6 | 443.4 | 2,301.4 | - | 847.1 | 847.1 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 483.2 | 246.5 | 357.7 | 317.7 | 1,405.1 | - | 134.1 | 134.1 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 183.8 | 33.3 | 136.8 | 2.8 | 356.7 | - | - | - | *Merchant Banks* |
| Jumlah | 929.8 | 111.2 | 341.3 | 238.4 | 1,620.7 | 1,953.6 | 360.6 | 985.1 | 763.9 | 4,063.2 | - | 981.2 | 981.2 | *Total* |
| Ogos '98 | | | | | | | | | | | | | | *August '98* |
| Bank Perdagangan | 759.0 | 109.6 | 365.6 | 251.4 | 1,485.6 | 1,322.9 | 70.7 | 507.2 | 429.3 | 2,330.1 | - | 663.7 | 663.7 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | 18.2 | 18.2 | 447.5 | 489.0 | 325.8 | 297.3 | 1,559.6 | - | 151.3 | 151.3 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 92.5 | 81.7 | 114.6 | 2.8 | 291.6 | - | - | - | *Merchant Banks* |
| Jumlah | 759.0 | 109.6 | 365.6 | 269.6 | 1,503.8 | 1,862.9 | 641.4 | 947.6 | 729.4 | 4,181.3 | - | 815.0 | 815.0 | *Total* |
| September '98 | | | | | | | | | | | | | | *September '98* |
| Bank Perdagangan | 1,085.7 | 109.1 | 415.9 | 298.0 | 1,908.7 | 1,611.7 | 129.8 | 883.9 | 596.7 | 3,222.0 | - | 878.0 | 878.0 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 504.2 | 624.0 | 355.1 | 282.7 | 1,766.0 | - | 146.4 | 146.4 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 56.7 | 63.0 | 105.6 | 1.3 | 226.6 | - | - | - | *Merchant Banks* |
| Jumlah | 1,085.7 | 109.1 | 415.9 | 298.0 | 1,908.7 | 2,172.6 | 816.7 | 1,344.5 | 880.8 | 5,214.6 | - | 1,024.4 | 1,024.4 | *Total* |
| Oktober '98 | | | | | | | | | | | | | | *October '98* |
| Bank Perdagangan | 755.1 | 178.1 | 382.4 | 115.9 | 1,431.4 | 1,880.0 | 204.6 | 1,483.2 | 423.1 | 3,990.9 | - | 1,542.9 | 1,542.9 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 617.3 | 715.2 | 394.2 | 416.8 | 2,143.5 | - | 155.0 | 155.0 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 50.5 | 78.0 | 91.4 | 2.4 | 222.3 | - | - | - | *Merchant Banks* |
| Jumlah | 755.1 | 178.1 | 382.4 | 115.9 | 1,431.4 | 2,547.9 | 997.8 | 1,968.7 | 842.3 | 6,356.7 | - | 1,697.9 | 1,697.9 | *Total* |
| November '98 | | | | | | | | | | | | | | *November '98* |
| Bank Perdagangan | 1,083.9 | 159.9 | 477.4 | 302.3 | 2,023.5 | 1,949.6 | 238.3 | 1,955.9 | 981.4 | 5,125.2 | - | 929.7 | 929.7 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 648.3 | 734.0 | 464.5 | 542.7 | 2,389.5 | - | 164.1 | 164.1 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 42.0 | 61.2 | 48.9 | 2.4 | 154.5 | - | - | - | *Merchant Banks* |
| Jumlah | 1,083.9 | 159.9 | 477.4 | 302.3 | 2,023.5 | 2,639.9 | 1,033.5 | 2,469.3 | 1,526.5 | 7,669.2 | - | 1,093.8 | 1,093.8 | *Total* |
| Disember '98 | | | | | | | | | | | | | | *December '98* |
| Bank Perdagangan | 1,092.8 | 131.7 | 525.6 | 264.9 | 2,015.0 | 2,100.6 | 308.4 | 1,744.2 | 1,207.6 | 5,360.9 | - | 1,015.9 | 1,015.9 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 627.3 | 621.5 | 481.7 | 561.8 | 2,292.3 | - | 176.2 | 176.2 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 27.2 | 99.7 | 245.1 | 2.6 | 374.6 | - | - | - | *Merchant Banks* |
| Jumlah | 1,092.8 | 131.7 | 525.6 | 264.9 | 2,015.0 | 2,755.2 | 1,029.6 | 2,471.0 | 1,772.1 | 8,027.8 | - | 1,192.1 | 1,192.1 | *Total* |
| Januari '99 | | | | | | | | | | | | | | *January '99* |
| Bank Perdagangan | 1,382.1 | 155.4 | 551.7 | 297.9 | 2,387.2 | 2,140.8 | 305.7 | 1,920.5 | 1,187.9 | 5,554.9 | - | 1,050.7 | 1,050.7 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 628.1 | 416.3 | 482.7 | 537.1 | 2,064.2 | - | 185.3 | 185.3 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 17.3 | 172.7 | 118.8 | 3.7 | 312.5 | - | - | - | *Merchant Banks* |
| Jumlah | 1,382.1 | 155.4 | 551.7 | 297.9 | 2,387.2 | 2,786.1 | 894.7 | 2,522.0 | 1,728.7 | 7,931.5 | - | 1,236.1 | 1,236.1 | *Total* |
| Februari '99 | | | | | | | | | | | | | | *February '99* |
| Bank Perdagangan | 893.2 | 172.9 | 601.7 | 254.0 | 1,921.9 | 2,672.9 | 591.8 | 1,952.8 | 1,545.4 | 6,762.9 | - | 1,113.9 | 1,113.9 | *Commercial Banks* |
| Syarikat Kewangan | - | - | - | - | - | 715.1 | 573.1 | 578.8 | 446.9 | 2,313.8 | - | 195.9 | 195.9 | *Finance Companies* |
| Bank Saudagar | - | - | - | - | - | 20.1 | 154.1 | 31.2 | 4.7 | 210.0 | - | - | - | *Merchant Banks* |
| Jumlah | 893.2 | 172.9 | 601.7 | 254.0 | 1,921.9 | 3,408.0 | 1,319.0 | 2,562.7 | 1,996.9 | 9,286.6 | - | 1,309.8 | 1,309.8 | *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.

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

*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.*

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