# II.18 Skim Perbankan Islam – Deposit mengikut Jenis dan Penyimpan: Sistem Perbankan

*Islamic Banking Scheme – Deposit by Type and Holder: Banking System*

RM juta / *RM million*

| Akhir tempoh | Deposit permintaan *Demand deposits* | | | | | Deposit pelaburan[1] Investment deposits[1] | | | | | Deposit tabungan Saving deposits | | | As at end of |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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* | |
| December 2001 | | | | | | | | | | | | | | *December 2001* |
| Bank perdagangan | 2,044.7 | 714.6 | 1,992.9 | 1,698.8 | 6,451.0 | 7,104.9 | 5,145.8 | 8,753.9 | 2,809.2 | 23,813.8 | 0.8 | 3,586.6 | 3,587.3 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,644.8 | 1,711.6 | 2,224.1 | 1,405.7 | 6,986.2 | 1.0 | 561.1 | 562.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 25.9 | 227.0 | 116.8 | 0.0 | 369.8 | - | - | - | *Merchant banks* |
| Jumlah | 2,044.7 | 714.6 | 1,992.9 | 1,698.8 | 6,451.0 | 8,775.7 | 7,084.4 | 11,094.9 | 4,214.9 | 31,169.8 | 1.8 | 4,147.6 | 4,149.4 | *Total* |
| Februari 2002 | | | | | | | | | | | | | | *February 2002* |
| Bank perdagangan | 2,099.0 | 714.0 | 2,188.5 | 1,882.4 | 6,883.9 | 7,682.0 | 4,645.4 | 9,816.6 | 2,858.1 | 25,002.1 | 0.8 | 3,762.6 | 3,763.3 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,815.8 | 2,153.8 | 2,336.7 | 1,409.3 | 7,715.7 | 3.5 | 592.2 | 595.7 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 24.0 | 264.7 | 105.5 | 0.0 | 394.2 | - | - | - | *Merchant banks* |
| Jumlah | 2,099.0 | 714.0 | 2,188.5 | 1,882.4 | 6,883.9 | 9,521.8 | 7,064.0 | 12,258.8 | 4,267.4 | 33,112.0 | 4.3 | 4,354.7 | 4,359.0 | *Total* |
| Mac 2002 | | | | | | | | | | | | | | *March 2002* |
| Bank perdagangan | 2,389.3 | 753.5 | 2,132.0 | 1,917.4 | 7,192.2 | 8,180.1 | 4,381.7 | 9,357.3 | 2,939.9 | 24,859.0 | 0.8 | 3,852.2 | 3,853.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,869.4 | 1,955.4 | 2,499.0 | 1,397.5 | 7,721.4 | 3.7 | 594.5 | 598.3 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 22.7 | 185.4 | 200.9 | 0.6 | 409.5 | - | - | - | *Merchant banks* |
| Jumlah | 2,389.3 | 753.5 | 2,132.0 | 1,917.4 | 7,192.2 | 10,072.2 | 6,522.5 | 12,057.2 | 4,338.0 | 32,989.9 | 4.5 | 4,446.7 | 4,451.2 | *Total* |
| April 2002 | | | | | | | | | | | | | | *April 2002* |
| Bank perdagangan | 2,672.2 | 725.6 | 2,187.3 | 1,894.8 | 7,479.8 | 8,569.7 | 4,705.9 | 8,842.2 | 2,513.6 | 24,631.4 | 0.8 | 3,982.7 | 3,983.4 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,885.4 | 1,946.9 | 2,309.3 | 1,461.4 | 7,603.1 | 2.8 | 617.3 | 620.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 8.5 | 186.9 | 160.5 | 0.4 | 356.3 | - | - | - | *Merchant banks* |
| Jumlah | 2,672.2 | 725.6 | 2,187.3 | 1,894.8 | 7,479.8 | 10,463.6 | 6,839.7 | 11,312.1 | 3,975.4 | 32,590.8 | 3.6 | 4,599.9 | 4,603.5 | *Total* |
| Mei 2002 | | | | | | | | | | | | | | *May 2002* |
| Bank perdagangan | 2,059.0 | 643.1 | 2,206.5 | 2,028.3 | 6,936.8 | 8,610.3 | 4,553.0 | 8,738.9 | 2,546.5 | 24,448.7 | 0.8 | 4,035.7 | 4,036.5 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,926.2 | 1,801.5 | 2,174.2 | 1,688.5 | 7,590.4 | 3.5 | 610.0 | 613.5 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 19.4 | 183.3 | 143.9 | 0.4 | 346.9 | - | - | - | *Merchant banks* |
| Jumlah | 2,059.0 | 643.1 | 2,206.5 | 2,028.3 | 6,936.8 | 10,555.9 | 6,537.8 | 11,057.0 | 4,235.4 | 32,386.1 | 4.3 | 4,645.7 | 4,650.0 | *Total* |
| Jun 2002 | | | | | | | | | | | | | | *June 2002* |
| Bank perdagangan | 2,181.5 | 710.5 | 2,313.7 | 2,000.5 | 7,206.2 | 9,071.9 | 4,752.1 | 9,908.7 | 2,425.5 | 26,158.2 | 0.8 | 4,250.6 | 4,251.4 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 2,002.9 | 1,706.5 | 2,447.2 | 1,674.4 | 7,831.0 | 3.1 | 596.0 | 599.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 23.7 | 203.1 | 164.7 | 1.9 | 393.4 | - | - | - | *Merchant banks* |
| Jumlah | 2,181.5 | 710.5 | 2,313.7 | 2,000.5 | 7,206.2 | 11,098.4 | 6,661.8 | 12,520.5 | 4,101.9 | 34,382.6 | 3.9 | 4,846.5 | 4,850.4 | *Total* |
| Julai 2002 | | | | | | | | | | | | | | *July 2002* |
| Bank perdagangan | 2,396.7 | 609.3 | 2,363.2 | 1,935.9 | 7,305.1 | 8,827.9 | 4,526.8 | 9,244.9 | 2,505.3 | 25,104.9 | 0.8 | 4,281.1 | 4,281.9 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 2,093.0 | 1,637.8 | 2,823.0 | 1,698.1 | 8,251.9 | 2.0 | 597.2 | 599.2 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 20.6 | 192.1 | 94.1 | 0.0 | 306.8 | - | - | - | *Merchant banks* |
| Jumlah | 2,396.7 | 609.3 | 2,363.2 | 1,935.9 | 7,305.1 | 10,941.6 | 6,356.7 | 12,162.0 | 4,203.4 | 33,663.6 | 2.8 | 4,878.2 | 4,881.0 | *Total* |
| Ogos 2002 | | | | | | | | | | | | | | *August 2002* |
| Bank perdagangan | 2,365.9 | 542.9 | 2,388.7 | 2,139.2 | 7,436.6 | 8,718.8 | 4,147.4 | 9,380.2 | 2,465.4 | 24,711.9 | 0.9 | 4,329.7 | 4,330.6 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 2,155.4 | 1,947.0 | 3,211.8 | 1,722.9 | 9,037.1 | 5.8 | 594.0 | 599.7 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 21.7 | 201.9 | 84.3 | 0.6 | 308.4 | - | - | - | *Merchant banks* |
| Jumlah | 2,365.9 | 542.9 | 2,388.7 | 2,139.2 | 7,436.6 | 10,895.9 | 6,296.3 | 12,676.3 | 4,188.9 | 34,057.4 | 6.7 | 4,923.7 | 4,930.4 | *Total* |
| September 2002 | | | | | | | | | | | | | | *September 2002* |
| Bank perdagangan | 2,943.0 | 508.9 | 2,516.8 | 1,999.3 | 7,967.9 | 8,401.0 | 4,460.4 | 8,743.9 | 2,678.8 | 24,284.2 | 1.0 | 4,375.7 | 4,376.6 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 2,179.3 | 1,975.6 | 2,901.2 | 1,668.6 | 8,724.7 | 5.7 | 592.4 | 598.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 38.7 | 188.6 | 44.1 | 0.0 | 271.4 | - | - | - | *Merchant banks* |
| Jumlah | 2,943.0 | 508.9 | 2,516.8 | 1,999.3 | 7,967.9 | 10,619.1 | 6,624.6 | 11,689.1 | 4,347.4 | 33,280.3 | 6.7 | 4,968.0 | 4,974.7 | *Total* |
| Oktober 2002 | | | | | | | | | | | | | | *October 2002* |
| Bank perdagangan | 2,464.5 | 531.4 | 2,835.2 | 2,164.3 | 7,995.5 | 8,202.1 | 4,479.2 | 9,644.2 | 2,596.3 | 24,921.9 | 1.9 | 4,494.1 | 4,496.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 2,026.4 | 1,719.4 | 2,575.7 | 1,819.3 | 8,140.8 | 4.4 | 591.3 | 595.7 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 14.5 | 208.9 | 109.0 | 0.0 | 332.4 | - | - | - | *Merchant banks* |
| Jumlah | 2,464.5 | 531.4 | 2,835.2 | 2,164.3 | 7,995.5 | 10,243.0 | 6,407.6 | 12,328.9 | 4,415.6 | 33,395.0 | 6.4 | 5,085.3 | 5,091.7 | *Total* |
| November 2002 | | | | | | | | | | | | | | *November 2002* |
| Bank perdagangan | 2,600.4 | 839.1 | 2,782.0 | 2,298.8 | 8,520.3 | 8,050.4 | 4,212.5 | 9,758.8 | 2,534.3 | 24,555.9 | 1.8 | 4,695.1 | 4,696.8 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,930.9 | 1,930.8 | 2,379.5 | 1,999.6 | 8,240.8 | 3.8 | 601.6 | 605.4 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 25.1 | 233.0 | 71.5 | 0.0 | 329.6 | - | - | - | *Merchant banks* |
| Jumlah | 2,600.4 | 839.1 | 2,782.0 | 2,298.8 | 8,520.3 | 10,006.4 | 6,376.3 | 12,209.8 | 4,533.9 | 33,126.3 | 5.6 | 5,296.7 | 5,302.3 | *Total* |
| Disember 2002 | | | | | | | | | | | | | | *December 2002* |
| Bank perdagangan | 2,657.9 | 1,207.9 | 3,011.6 | 2,307.1 | 9,184.6 | 7,933.2 | 4,061.7 | 9,095.7 | 3,032.5 | 24,123.1 | 1.9 | 4,790.8 | 4,792.8 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,689.6 | 2,220.1 | 2,434.7 | 2,061.4 | 8,405.8 | 1.8 | 630.4 | 632.3 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 56.8 | 260.7 | 59.5 | 0.0 | 377.0 | - | - | - | *Merchant banks* |
| Jumlah | 2,657.9 | 1,207.9 | 3,011.6 | 2,307.1 | 9,184.6 | 9,679.6 | 6,542.5 | 11,589.9 | 5,093.9 | 32,905.8 | 3.8 | 5,421.3 | 5,425.0 | *Total* |
| Januari 2003 | | | | | | | | | | | | | | *January 2003* |
| Bank perdagangan | 2,653.1 | 643.2 | 2,963.1 | 2,352.9 | 8,612.5 | 7,815.1 | 4,086.2 | 9,041.0 | 2,928.3 | 23,870.6 | 2.1 | 4,968.8 | 4,970.9 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,607.6 | 2,464.3 | 2,570.6 | 2,024.5 | 8,667.0 | 2.9 | 645.1 | 648.0 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 86.1 | 238.6 | 57.5 | 0.0 | 382.1 | - | - | - | *Merchant banks* |
| Jumlah | 2,653.1 | 643.2 | 2,963.1 | 2,352.9 | 8,612.5 | 9,508.8 | 6,789.1 | 11,669.1 | 4,952.8 | 32,919.7 | 5.0 | 5,613.9 | 5,618.9 | *Total* |
| Februari 2003 | | | | | | | | | | | | | | *February 2003* |
| Bank perdagangan | 3,083.2 | 576.4 | 3,131.2 | 2,352.6 | 9,143.4 | 6,848.0 | 4,002.3 | 9,218.0 | 2,987.1 | 23,055.4 | 2.1 | 5,046.2 | 5,048.3 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,578.8 | 2,528.3 | 2,549.3 | 2,009.5 | 8,665.9 | 2.1 | 668.7 | 670.8 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 76.0 | 264.9 | 82.6 | 0.0 | 423.4 | - | - | - | *Merchant banks* |
| Jumlah | 3,083.2 | 576.4 | 3,131.2 | 2,352.6 | 9,143.4 | 8,502.8 | 6,795.5 | 11,849.9 | 4,996.5 | 32,144.7 | 4.2 | 5,714.9 | 5,719.1 | *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 asing.
4 Termasuk sejumlah kecil lain-lain deposit SPI.
Nota: Mulai Mei 1999, data termasuk bank Islam.
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 and other domestic and foreign entities.*
*4 Include a small amount of other IBS deposits.*
*Note: Effective May 1999, data includes Islamic banks.*
*Sub-total may not necessarily add-up to grand total due to rounding.*