# II.13 Deposit Tabungan dan Tetap mengikut Penyimpan: Sistem Perbankan
## *Savings and Fixed Deposits by Holder: Banking System*

RM juta / *RM million*

| Akhir tempoh | Deposit tetap *Fixed deposits* | | | | | | | Deposit tabungan *Savings deposit* | | | *As at end of* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Kerajaan Persekutuan *Federal Government* | Kerajaan negeri *State Government* | Badan-badan berkanun[1] *Statutory authorities*[1] | Institusi kewangan *Financial institutions* | Badan-badan perniagaan *Business enterprises* | Individu[2] *Individuals*[2] | Jumlah *Total* | Institusi kewangan *Financial institutions* | Individu[2] *Individuals*[2] | Jumlah *Total* | |
| Oktober 2002 | | | | | | | | | | | *October 2002* |
| Bank perdagangan | 3,116.4 | 3,310.0 | 4,237.9 | 15,679.3 | 47,293.7 | 120,882.8 | 194,520.2 | 36.2 | 42,912.0 | 42,948.2 | *Commercial banks* |
| Syarikat kewangan | 1,291.2 | 687.4 | 3,932.0 | 9,137.6 | 10,408.7 | 41,593.1 | 67,049.9 | 0.2 | 6,265.6 | 6,265.7 | *Finance companies* |
| Bank saudagar | 72.1 | 171.6 | 1,191.0 | 3,302.5 | 10,523.1 | 35.0 | 15,295.3 | - | - | - | *Merchant banks* |
| Jumlah | 4,479.7 | 4,168.9 | 9,360.9 | 28,119.4 | 68,225.5 | 162,510.9 | 276,865.3 | 36.4 | 49,177.5 | 49,213.9 | *Total* |
| November 2002 | | | | | | | | | | | *November 2002* |
| Bank perdagangan | 3,119.4 | 3,196.9 | 4,315.4 | 16,066.7 | 47,002.7 | 121,590.7 | 195,291.8 | 43.3 | 43,383.6 | 43,426.8 | *Commercial banks* |
| Syarikat kewangan | 1,305.0 | 690.8 | 3,822.2 | 9,196.4 | 9,981.5 | 41,700.4 | 66,696.1 | 0.3 | 6,253.3 | 6,253.7 | *Finance companies* |
| Bank saudagar | 140.3 | 181.0 | 1,131.9 | 3,236.8 | 10,497.4 | 35.6 | 15,223.0 | - | - | - | *Merchant banks* |
| Jumlah | 4,564.7 | 4,068.7 | 9,269.5 | 28,499.8 | 67,481.6 | 163,326.6 | 277,210.9 | 43.6 | 49,636.9 | 49,680.5 | *Total* |
| Disember 2002 | | | | | | | | | | | *December 2002* |
| Bank perdagangan | 3,137.0 | 3,170.6 | 4,140.5 | 16,581.1 | 46,976.3 | 120,807.6 | 194,813.1 | 34.6 | 45,074.0 | 45,108.7 | *Commercial banks* |
| Syarikat kewangan | 1,333.4 | 658.0 | 3,682.6 | 9,530.7 | 10,482.9 | 41,498.5 | 67,186.2 | 0.1 | 6,324.5 | 6,324.6 | *Finance companies* |
| Bank saudagar | 95.3 | 200.0 | 1,226.9 | 3,355.1 | 9,236.2 | 90.0 | 14,203.5 | - | - | - | *Merchant banks* |
| Jumlah | 4,565.6 | 4,028.6 | 9,050.0 | 29,466.9 | 66,695.5 | 162,396.2 | 276,202.9 | 34.8 | 51,398.5 | 51,433.3 | *Total* |
| Januari 2003 | | | | | | | | | | | *January 2003* |
| Bank perdagangan | 3,081.5 | 3,154.0 | 4,217.8 | 17,855.8 | 48,149.8 | 120,612.8 | 197,188.6 | 41.4 | 45,651.9 | 45,693.3 | *Commercial banks* |
| Syarikat kewangan | 1,180.4 | 667.4 | 3,948.7 | 9,307.1 | 10,968.4 | 41,809.9 | 67,881.9 | 0.2 | 6,342.5 | 6,342.6 | *Finance companies* |
| Bank saudagar | 101.6 | 199.0 | 1,331.3 | 3,213.3 | 9,527.5 | 91.0 | 14,463.6 | - | - | - | *Merchant banks* |
| Jumlah | 4,363.4 | 4,020.4 | 9,497.8 | 30,376.2 | 68,645.6 | 162,513.6 | 279,534.1 | 41.6 | 51,994.4 | 52,036.0 | *Total* |
| Februari 2003 | | | | | | | | | | | *February 2003* |
| Bank perdagangan | 3,076.6 | 3,158.2 | 4,517.5 | 16,554.8 | 48,208.7 | 122,555.1 | 198,187.8 | 47.2 | 45,990.8 | 46,037.9 | *Commercial banks* |
| Syarikat kewangan | 1,253.4 | 672.0 | 3,773.9 | 9,042.3 | 11,534.0 | 42,296.8 | 68,572.3 | 0.3 | 6,461.8 | 6,462.1 | *Finance companies* |
| Bank saudagar | 101.1 | 199.5 | 1,413.5 | 3,558.2 | 9,884.1 | 86.3 | 15,242.7 | - | - | - | *Merchant banks* |
| Jumlah | 4,431.1 | 4,029.7 | 9,704.8 | 29,155.3 | 69,626.8 | 164,938.2 | 282,002.8 | 47.4 | 52,452.6 | 52,500.0 | *Total* |
| Mac 2003 | | | | | | | | | | | *March 2003* |
| Bank perdagangan | 2,952.9 | 3,156.4 | 4,892.8 | 17,593.6 | 49,369.1 | 123,510.7 | 201,475.5 | 46.6 | 45,227.0 | 45,273.6 | *Commercial banks* |
| Syarikat kewangan | 1,335.8 | 752.8 | 3,548.3 | 9,311.5 | 11,797.1 | 42,062.5 | 68,807.9 | 0.3 | 6,425.4 | 6,425.7 | *Finance companies* |
| Bank saudagar | 101.1 | 199.6 | 1,364.2 | 3,291.9 | 10,827.6 | 102.9 | 15,887.3 | - | - | - | *Merchant banks* |
| Jumlah | 4,389.8 | 4,108.8 | 9,805.3 | 30,196.9 | 71,993.8 | 165,676.1 | 286,170.8 | 46.8 | 51,652.4 | 51,699.2 | *Total* |
| April 2003 | | | | | | | | | | | *April 2003* |
| Bank perdagangan | 3,026.1 | 3,179.7 | 4,671.0 | 17,814.5 | 50,610.7 | 124,109.2 | 203,411.2 | 52.7 | 45,390.9 | 45,443.6 | *Commercial banks* |
| Syarikat kewangan | 1,408.5 | 754.1 | 3,607.8 | 8,288.4 | 12,770.2 | 41,894.6 | 68,723.6 | 0.3 | 6,401.0 | 6,401.3 | *Finance companies* |
| Bank saudagar | 102.1 | 249.6 | 1,366.6 | 3,322.9 | 9,848.5 | 106.4 | 14,996.1 | - | - | - | *Merchant banks* |
| Jumlah | 4,536.7 | 4,183.4 | 9,645.5 | 29,425.8 | 73,229.4 | 166,110.2 | 287,130.9 | 53.0 | 51,791.9 | 51,844.8 | *Total* |
| Mei 2003 | | | | | | | | | | | *May 2003* |
| Bank perdagangan | 2,631.2 | 3,175.1 | 4,325.7 | 18,223.0 | 51,702.0 | 125,215.0 | 205,272.0 | 55.0 | 45,143.6 | 45,198.6 | *Commercial banks* |
| Syarikat kewangan | 1,393.1 | 760.0 | 3,649.2 | 8,224.0 | 12,959.3 | 41,229.1 | 68,214.6 | 0.4 | 6,382.3 | 6,382.7 | *Finance companies* |
| Bank saudagar | 92.1 | 249.3 | 1,479.9 | 3,210.2 | 9,254.3 | 105.0 | 14,390.9 | - | - | - | *Merchant banks* |
| Jumlah | 4,116.4 | 4,184.4 | 9,454.8 | 29,657.2 | 73,915.6 | 166,549.1 | 287,877.5 | 55.4 | 51,525.9 | 51,581.3 | *Total* |
| Jun 2003 | | | | | | | | | | | *June 2003* |
| Bank perdagangan | 3,055.8 | 3,179.4 | 4,542.1 | 17,670.6 | 52,973.6 | 125,141.2 | 206,562.7 | 25.4 | 45,827.6 | 45,853.0 | *Commercial banks* |
| Syarikat kewangan | 1,358.9 | 717.3 | 3,585.6 | 7,670.5 | 13,305.4 | 41,851.8 | 68,489.5 | 0.4 | 6,401.5 | 6,401.9 | *Finance companies* |
| Bank saudagar | 92.1 | 267.5 | 1,695.3 | 3,742.2 | 9,760.4 | 107.0 | 15,664.5 | - | - | - | *Merchant banks* |
| Jumlah | 4,506.9 | 4,164.1 | 9,823.0 | 29,083.3 | 76,039.4 | 167,100.0 | 290,716.7 | 25.8 | 52,229.1 | 52,254.9 | *Total* |
| Julai 2003 | | | | | | | | | | | *July 2003* |
| Bank perdagangan | 3,406.5 | 3,184.8 | 4,301.6 | 19,226.7 | 53,531.7 | 124,991.4 | 208,642.7 | 36.0 | 46,476.0 | 46,512.0 | *Commercial banks* |
| Syarikat kewangan | 1,180.7 | 735.0 | 3,902.7 | 7,251.5 | 12,985.1 | 41,453.0 | 67,508.1 | 0.3 | 6,427.8 | 6,428.0 | *Finance companies* |
| Bank saudagar | 90.6 | 267.5 | 1,504.0 | 3,649.0 | 9,867.4 | 143.3 | 15,521.8 | - | - | - | *Merchant banks* |
| Jumlah | 4,677.8 | 4,187.3 | 9,708.3 | 30,127.2 | 76,384.2 | 166,587.7 | 291,672.6 | 36.3 | 52,903.8 | 52,940.1 | *Total* |
| Ogos 2003 | | | | | | | | | | | *August 2003* |
| Bank perdagangan | 3,228.2 | 3,117.7 | 4,102.9 | 19,999.3 | 52,331.4 | 126,112.9 | 208,892.3 | 27.1 | 46,827.0 | 46,854.1 | *Commercial banks* |
| Syarikat kewangan | 1,236.0 | 700.8 | 4,200.5 | 7,123.4 | 12,804.6 | 41,539.5 | 67,604.8 | 0.3 | 6,480.9 | 6,481.2 | *Finance companies* |
| Bank saudagar | 98.6 | 267.6 | 1,490.5 | 3,568.8 | 9,989.9 | 149.8 | 15,565.1 | - | - | - | *Merchant banks* |
| Jumlah | 4,562.8 | 4,086.1 | 9,793.9 | 30,691.5 | 75,125.8 | 167,802.2 | 292,062.2 | 27.4 | 53,307.9 | 53,335.3 | *Total* |
| September 2003 | | | | | | | | | | | *September 2003* |
| Bank perdagangan | 3,057.3 | 3,148.3 | 3,966.3 | 19,576.2 | 53,562.0 | 127,114.3 | 210,424.4 | 32.9 | 47,155.3 | 47,188.2 | *Commercial banks* |
| Syarikat kewangan | 1,106.3 | 649.8 | 3,995.6 | 7,681.8 | 13,494.1 | 41,344.9 | 68,272.6 | 0.3 | 6,472.5 | 6,472.8 | *Finance companies* |
| Bank saudagar | 96.0 | 258.5 | 1,356.2 | 3,599.7 | 9,900.7 | 127.0 | 15,338.2 | - | - | - | *Merchant banks* |
| Jumlah | 4,259.6 | 4,056.6 | 9,318.1 | 30,857.8 | 76,956.8 | 168,586.3 | 294,035.2 | 33.2 | 53,627.8 | 53,660.9 | *Total* |
| Oktober 2003 | | | | | | | | | | | *October 2003* |
| Bank perdagangan | 3,407.8 | 3,107.1 | 4,143.2 | 18,198.0 | 55,018.5 | 128,678.6 | 212,553.2 | 32.6 | 47,592.2 | 47,624.8 | *Commercial banks* |
| Syarikat kewangan | 1,120.6 | 614.0 | 4,051.6 | 7,666.3 | 12,570.9 | 41,086.6 | 67,109.8 | 0.3 | 6,440.0 | 6,440.3 | *Finance companies* |
| Bank saudagar | 95.2 | 256.5 | 1,572.8 | 3,225.1 | 10,373.8 | 153.5 | 15,676.9 | - | - | - | *Merchant banks* |
| Jumlah | 4,623.6 | 3,977.6 | 9,767.6 | 29,089.3 | 77,963.1 | 169,918.7 | 295,339.9 | 32.9 | 54,032.1 | 54,065.0 | *Total* |

1 Termasuk kerajaan tempatan.
2 Merangkumi individu dan lain-lain entiti tempatan dan asing.
0.0 Terlalu kecil.
- Kosong.
Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

*1 Includes local governments.*
*2 Comprises of individuals, domestic and other foreign entities.*
*0.0 Negligible*
*- Nil*
*Note: Sub-total may not necessarily add up to grand total due to rounding.*