# II.10 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* | |
| Disember 1997 | | | | | | | | | | | *December 1997* |
| Bank perdagangan | 3,708.9 | 3,964.2 | 10,513.1 | 10,369.9 | 46,848.9 | 89,725.5 | 165,130.5 | 3.2 | 25,851.3 | 25,854.4 | *Commercial banks* |
| Syarikat kewangan | 1,031.6 | 2,618.4 | 5,600.9 | 13,833.1 | 13,703.5 | 38,138.3 | 74,925.7 | 0.1 | 3,593.1 | 3,593.2 | *Finance companies* |
| Bank saudagar | 95.4 | 279.6 | 701.1 | 4,349.8 | 8,992.7 | 852.2 | 15,270.8 | - | - | - | *Merchant banks* |
| Jumlah | 4,835.9 | 6,862.3 | 16,815.1 | 28,552.8 | 69,545.1 | 128,715.9 | 255,327.1 | 3.3 | 29,444.3 | 29,447.6 | *Total* |
| Mac 1998 | | | | | | | | | | | *March 1998* |
| Bank perdagangan | 4,746.0 | 4,081.2 | 11,264.6 | 12,601.7 | 44,179.7 | 95,656.7 | 172,529.8 | 3.4 | 24,980.8 | 24,984.2 | *Commercial banks* |
| Syarikat kewangan | 903.5 | 2,574.2 | 5,505.4 | 13,642.6 | 13,127.9 | 44,727.5 | 80,481.0 | 0.1 | 3,374.0 | 3,374.1 | *Finance companies* |
| Bank saudagar | 134.5 | 229.0 | 1,135.7 | 6,053.2 | 8,809.1 | 865.6 | 17,227.1 | - | - | - | *Merchant banks* |
| Jumlah | 5,783.9 | 6,884.4 | 17,905.6 | 32,297.6 | 66,116.8 | 141,249.7 | 270,238.0 | 3.5 | 28,354.8 | 28,358.3 | *Total* |
| Jun 1998 | | | | | | | | | | | *June 1998* |
| Bank perdagangan | 5,069.6 | 4,596.3 | 11,627.9 | 14,140.5 | 41,528.5 | 96,643.2 | 173,605.9 | 2.2 | 24,064.9 | 24,067.1 | *Commercial banks* |
| Syarikat kewangan | 836.1 | 2,415.9 | 5,437.1 | 14,663.2 | 12,119.3 | 47,641.5 | 83,113.1 | 0.1 | 3,208.9 | 3,208.9 | *Finance companies* |
| Bank saudagar | 150.2 | 251.4 | 955.7 | 5,946.3 | 8,639.2 | 405.8 | 16,348.7 | - | - | - | *Merchant banks* |
| Jumlah | 6,055.9 | 7,263.6 | 18,020.6 | 34,750.0 | 62,287.0 | 144,690.5 | 273,067.6 | 2.3 | 27,273.7 | 27,276.1 | *Total* |
| Julai 1998 | | | | | | | | | | | *July 1998* |
| Bank perdagangan | 5,930.2 | 4,613.6 | 11,529.8 | 14,371.7 | 40,348.0 | 98,099.3 | 174,892.7 | 2.2 | 23,494.7 | 23,496.9 | *Commercial banks* |
| Syarikat kewangan | 834.1 | 2,324.3 | 5,041.9 | 14,045.2 | 11,349.9 | 47,207.1 | 80,802.5 | 0.0 | 3,070.3 | 3,070.3 | *Finance companies* |
| Bank saudagar | 176.9 | 253.0 | 967.0 | 6,516.4 | 8,399.8 | 381.8 | 16,695.0 | - | - | - | *Merchant banks* |
| Jumlah | 6,941.2 | 7,190.9 | 17,538.8 | 34,933.3 | 60,097.8 | 145,688.2 | 272,390.2 | 2.2 | 26,565.0 | 26,567.2 | *Total* |
| Ogos 1998 | | | | | | | | | | | *August 1998* |
| Bank perdagangan | 5,637.1 | 4,725.7 | 11,462.3 | 15,053.4 | 43,409.3 | 99,702.0 | 179,989.7 | 2.1 | 23,210.8 | 23,212.9 | *Commercial banks* |
| Syarikat kewangan | 988.7 | 2,307.8 | 4,986.7 | 12,798.5 | 11,276.1 | 46,908.1 | 79,265.9 | 0.0 | 3,071.6 | 3,071.6 | *Finance companies* |
| Bank saudagar | 160.2 | 226.4 | 982.1 | 6,179.6 | 7,761.8 | 299.4 | 15,609.4 | - | - | - | *Merchant banks* |
| Jumlah | 6,786.0 | 7,259.9 | 17,431.1 | 34,031.6 | 62,447.1 | 146,909.5 | 274,865.0 | 2.2 | 26,282.4 | 26,284.5 | *Total* |
| September 1998 | | | | | | | | | | | *September 1998* |
| Bank perdagangan | 5,662.5 | 4,820.5 | 11,268.1 | 15,400.6 | 42,834.3 | 99,056.1 | 179,042.2 | 3.0 | 24,368.4 | 24,371.5 | *Commercial banks* |
| Syarikat kewangan | 1,030.5 | 2,470.0 | 4,634.2 | 11,990.6 | 10,361.7 | 47,203.6 | 77,690.5 | 0.0 | 3,274.4 | 3,274.4 | *Finance companies* |
| Bank saudagar | 214.1 | 225.5 | 968.7 | 6,259.4 | 8,263.3 | 290.3 | 16,221.4 | - | - | - | *Merchant banks* |
| Jumlah | 6,907.1 | 7,515.9 | 16,870.9 | 33,650.6 | 61,459.4 | 146,550.0 | 272,954.1 | 3.1 | 27,642.8 | 27,645.9 | *Total* |
| Oktober 1998 | | | | | | | | | | | *October 1998* |
| Bank perdagangan | 5,627.4 | 4,660.5 | 10,889.3 | 14,944.4 | 42,339.1 | 99,207.8 | 177,668.4 | 2.7 | 24,671.2 | 24,673.9 | *Commercial banks* |
| Syarikat kewangan | 1,015.7 | 2,424.7 | 4,579.8 | 11,328.9 | 10,347.1 | 47,123.5 | 76,819.7 | 0.1 | 3,446.4 | 3,446.5 | *Finance companies* |
| Bank saudagar | 138.9 | 222.6 | 946.7 | 6,429.2 | 8,759.1 | 318.7 | 16,815.2 | - | - | - | *Merchant banks* |
| Jumlah | 6,782.0 | 7,307.8 | 16,415.8 | 32,702.5 | 61,445.2 | 146,650.0 | 271,303.3 | 2.7 | 28,117.6 | 28,120.3 | *Total* |
| November 1998 | | | | | | | | | | | *November 1998* |
| Bank perdagangan | 5,112.8 | 4,638.3 | 10,354.2 | 14,287.3 | 42,751.6 | 98,744.5 | 175,888.7 | 2.7 | 25,478.2 | 25,480.9 | *Commercial banks* |
| Syarikat kewangan | 1,094.8 | 2,285.7 | 4,623.0 | 10,865.4 | 9,920.7 | 46,645.3 | 75,434.9 | 0.1 | 3,515.1 | 3,515.2 | *Finance companies* |
| Bank saudagar | 221.4 | 255.7 | 964.3 | 5,554.5 | 8,390.3 | 201.6 | 15,587.8 | - | - | - | *Merchant banks* |
| Jumlah | 6,429.1 | 7,179.6 | 15,941.6 | 30,707.2 | 61,062.5 | 145,591.4 | 266,911.4 | 2.8 | 28,993.3 | 28,996.1 | *Total* |
| Disember 1998 | | | | | | | | | | | *December 1998* |
| Bank perdagangan | 5,218.6 | 4,439.6 | 10,371.2 | 14,636.3 | 43,956.7 | 97,040.1 | 175,662.5 | 2.0 | 26,797.7 | 26,799.7 | *Commercial banks* |
| Syarikat kewangan | 1,115.4 | 2,178.0 | 4,395.1 | 11,292.3 | 10,450.1 | 46,271.0 | 75,702.1 | 0.1 | 3,687.1 | 3,687.2 | *Finance companies* |
| Bank saudagar | 205.2 | 231.9 | 1,019.5 | 5,701.1 | 8,756.9 | 150.4 | 16,065.0 | - | - | - | *Merchant banks* |
| Jumlah | 6,539.3 | 6,849.5 | 15,785.8 | 31,629.7 | 63,163.7 | 143,461.5 | 267,429.6 | 2.1 | 30,484.8 | 30,486.9 | *Total* |
| Januari 1999 | | | | | | | | | | | *January 1999* |
| Bank perdagangan | 4,866.0 | 4,411.8 | 10,682.2 | 15,117.1 | 42,633.4 | 98,347.1 | 176,057.7 | 2.4 | 27,017.4 | 27,019.8 | *Commercial banks* |
| Syarikat kewangan | 1,186.7 | 1,942.7 | 4,351.2 | 10,659.0 | 9,873.4 | 45,971.7 | 73,984.8 | 0.1 | 3,848.9 | 3,849.0 | *Finance companies* |
| Bank saudagar | 105.3 | 179.4 | 1,272.2 | 5,696.6 | 9,209.0 | 130.3 | 16,592.7 | - | - | - | *Merchant banks* |
| Jumlah | 6,158.0 | 6,534.0 | 16,305.6 | 31,472.7 | 61,715.8 | 144,449.1 | 266,635.2 | 2.6 | 30,866.3 | 30,868.8 | *Total* |
| Februari 1999 | | | | | | | | | | | *February 1999* |
| Bank perdagangan | 5,025.8 | 4,335.8 | 11,094.2 | 19,108.2 | 43,479.8 | 99,715.8 | 182,759.6 | 3.1 | 27,448.4 | 27,451.4 | *Commercial banks* |
| Syarikat kewangan | 1,012.7 | 2,059.6 | 4,658.4 | 11,476.8 | 10,038.5 | 46,550.1 | 75,796.1 | 0.1 | 4,026.1 | 4,026.2 | *Finance companies* |
| Bank saudagar | 105.3 | 179.2 | 1,373.9 | 5,985.4 | 9,909.4 | 200.1 | 17,753.3 | - | - | - | *Merchant banks* |
| Jumlah | 6,143.7 | 6,574.6 | 17,126.6 | 36,570.4 | 63,427.6 | 146,466.1 | 276,309.0 | 3.2 | 31,474.4 | 31,477.6 | *Total* |
| Mac 1999 | | | | | | | | | | | *March 1999* |
| Bank perdagangan | 6,272.3 | 4,402.7 | 10,928.7 | 18,307.0 | 43,617.3 | 99,654.1 | 183,182.0 | 2.9 | 27,541.1 | 27,544.1 | *Commercial banks* |
| Syarikat kewangan | 981.9 | 2,080.0 | 4,789.8 | 11,005.5 | 9,735.8 | 46,610.7 | 75,203.8 | 0.1 | 4,077.1 | 4,077.2 | *Finance companies* |
| Bank saudagar | 105.3 | 179.1 | 1,298.3 | 6,381.5 | 9,503.5 | 332.4 | 17,800.1 | - | - | - | *Merchant banks* |
| Jumlah | 7,359.5 | 6,661.8 | 17,016.8 | 35,694.0 | 62,856.6 | 146,597.2 | 276,185.9 | 3.0 | 31,618.2 | 31,621.3 | *Total* |
| April 1999 | | | | | | | | | | | *April 1999* |
| Bank perdagangan | 5,575.2 | 4,270.8 | 9,855.4 | 18,761.1 | 49,742.8 | 100,273.3 | 188,478.5 | 2.8 | 28,602.5 | 28,605.4 | *Commercial banks* |
| Syarikat kewangan | 869.6 | 2,102.8 | 5,276.3 | 10,816.5 | 10,616.0 | 46,014.1 | 75,695.4 | 0.1 | 4,247.1 | 4,247.3 | *Finance companies* |
| Bank saudagar | 83.4 | 163.6 | 1,279.1 | 5,813.8 | 8,649.3 | 227.2 | 16,216.4 | - | - | - | *Merchant banks* |
| Jumlah | 6,528.1 | 6,537.2 | 16,410.7 | 35,391.4 | 69,008.1 | 146,514.6 | 280,390.2 | 2.9 | 32,849.7 | 32,852.6 | *Total* |
| Mei 1999 | | | | | | | | | | | *May 1999* |
| Bank perdagangan | 5,803.3 | 4,117.3 | 10,003.9 | 18,377.7 | 52,092.7 | 100,789.1 | 191,184.2 | 3.4 | 29,732.7 | 29,736.1 | *Commercial banks* |
| Syarikat kewangan | 837.2 | 2,031.6 | 5,485.6 | 10,385.0 | 10,865.5 | 44,275.6 | 73,880.5 | 0.3 | 4,473.3 | 4,473.6 | *Finance companies* |
| Bank saudagar | 97.8 | 148.4 | 1,484.3 | 5,891.1 | 8,922.8 | 143.7 | 16,688.0 | - | - | - | *Merchant banks* |
| Jumlah | 6,738.3 | 6,297.3 | 16,973.8 | 34,653.8 | 71,881.1 | 145,208.4 | 281,752.7 | 3.7 | 34,206.0 | 34,209.7 | *Total* |
| Jun 1999 | | | | | | | | | | | *June 1999* |
| Bank perdagangan | 5,607.9 | 4,075.6 | 9,423.8 | 17,722.7 | 51,744.4 | 101,716.0 | 190,290.4 | 3.4 | 31,120.2 | 31,123.6 | *Commercial banks* |
| Syarikat kewangan | 794.3 | 1,962.8 | 6,088.3 | 10,167.3 | 11,093.2 | 41,814.7 | 71,920.7 | 0.0 | 4,583.1 | 4,583.1 | *Finance companies* |
| Bank saudagar | 97.9 | 143.7 | 1,456.6 | 5,893.7 | 9,957.8 | 148.3 | 17,698.0 | - | - | - | *Merchant banks* |
| Jumlah | 6,500.0 | 6,182.1 | 16,968.7 | 33,783.7 | 72,795.4 | 143,679.1 | 279,909.1 | 3.5 | 35,703.3 | 35,706.8 | *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.*