# 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* | |
| Disember 1997 | | | | | | | | | | | | | | *December 1997* |
| 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 | - | - | - | 0.0 | 0.0 | 356.0 | 27.6 | 255.1 | 465.8 | 1,104.5 | - | 128.4 | 128.4 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 78.1 | 86.7 | 169.7 | -58.5 | 276.1 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 1,372.2 | 79.7 | 405.3 | 263.5 | 2,120.7 | 1,403.3 | 243.8 | 1,061.0 | 715.6 | 3,423.8 | - | 980.7 | 980.7 | *Total* |
| Disember 1998 | | | | | | | | | | | | | | *December 1998* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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* |
| Mac 1999 | | | | | | | | | | | | | | *March 1999* |
| Bank perdagangan | 957.2 | 147.0 | 483.8 | 308.0 | 1,896.0 | 3,141.6 | 874.2 | 2,072.2 | 1,361.9 | 7,449.9 | - | 1,083.0 | 1,083.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | 0.0 | 0.0 | 863.5 | 721.5 | 557.0 | 460.1 | 2,602.2 | - | 201.6 | 201.6 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 22.5 | 176.9 | 86.1 | 3.7 | 289.2 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 957.2 | 147.0 | 483.8 | 308.0 | 1,896.0 | 4,027.6 | 1,772.7 | 2,715.3 | 1,825.8 | 10,341.3 | - | 1,284.6 | 1,284.6 | *Total* |
| Jun 1999 | | | | | | | | | | | | | | *June 1999* |
| Bank perdagangan | 1,621.4 | 550.2 | 567.6 | 354.1 | 3,093.3 | 4,604.7 | 598.6 | 3,491.5 | 2,095.6 | 10,790.5 | 0.2 | 1,236.4 | 1,236.5 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,193.7 | 1,168.0 | 1,108.1 | 984.7 | 4,454.5 | 0.3 | 254.9 | 255.3 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 7.6 | 107.5 | 91.5 | 7.5 | 214.1 | - | - | - | *Merchant banks* |
| Jumlah | 1,621.4 | 550.2 | 567.6 | 354.1 | 3,093.3 | 5,806.0 | 1,874.2 | 4,691.2 | 3,087.8 | 15,459.1 | 0.5 | 1,491.3 | 1,491.8 | *Total* |
| Julai 1999 | | | | | | | | | | | | | | *July 1999* |
| Bank perdagangan | 1,428.5 | 607.9 | 620.2 | 401.4 | 3,058.0 | 4,219.1 | 580.9 | 2,417.4 | 2,681.4 | 9,898.8 | 0.2 | 1,321.2 | 1,321.4 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,191.5 | 930.4 | 1,016.2 | 1,029.1 | 4,167.3 | 0.6 | 261.0 | 261.6 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 6.9 | 142.3 | 65.9 | 2.9 | 218.0 | - | - | - | *Merchant banks* |
| Jumlah | 1,428.5 | 607.9 | 620.2 | 401.4 | 3,058.0 | 5,417.5 | 1,653.6 | 3,499.5 | 3,713.5 | 14,284.1 | 0.8 | 1,582.2 | 1,583.0 | *Total* |
| Ogos 1999 | | | | | | | | | | | | | | *August 1999* |
| Bank perdagangan | 1,059.7 | 462.3 | 595.9 | 403.1 | 2,521.1 | 4,156.5 | 507.8 | 2,644.4 | 1,935.9 | 9,244.5 | 0.2 | 1,344.6 | 1,344.8 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,134.2 | 1,005.2 | 768.6 | 885.4 | 3,793.5 | 0.6 | 263.9 | 264.5 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 6.9 | 235.2 | 62.1 | 3.0 | 307.2 | - | - | - | *Merchant banks* |
| Jumlah | 1,059.7 | 462.3 | 595.9 | 403.1 | 2,521.1 | 5,297.6 | 1,748.2 | 3,475.1 | 2,824.3 | 13,345.2 | 0.8 | 1,608.5 | 1,609.3 | *Total* |
| September 1999 | | | | | | | | | | | | | | *September 1999* |
| Bank perdagangan | 1,212.5 | 665.4 | 655.5 | 394.8 | 2,928.1 | 3,809.0 | 542.5 | 2,040.8 | 1,641.8 | 8,034.1 | 0.3 | 1,298.5 | 1,298.7 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,024.3 | 898.1 | 628.7 | 673.1 | 3,224.2 | 0.4 | 263.9 | 264.2 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 10.4 | 254.5 | 26.9 | 2.8 | 294.7 | - | - | - | *Merchant banks* |
| Jumlah | 1,212.5 | 665.4 | 655.5 | 394.8 | 2,928.1 | 4,843.7 | 1,695.1 | 2,696.4 | 2,317.8 | 11,553.0 | 0.6 | 1,562.3 | 1,563.0 | *Total* |
| Oktober 1999 | | | | | | | | | | | | | | *October 1999* |
| Bank perdagangan | 974.6 | 241.5 | 609.2 | 354.4 | 2,179.8 | 3,918.9 | 535.3 | 1,963.3 | 1,481.3 | 7,898.8 | 0.2 | 1,280.8 | 1,281.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 973.4 | 795.5 | 628.5 | 629.2 | 3,026.5 | 0.5 | 265.1 | 265.6 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 13.3 | 247.7 | 64.2 | 1.7 | 326.8 | - | - | - | *Merchant banks* |
| Jumlah | 974.6 | 241.5 | 609.2 | 354.4 | 2,179.8 | 4,905.6 | 1,578.5 | 2,656.0 | 2,112.1 | 11,252.2 | 0.8 | 1,545.9 | 1,546.7 | *Total* |
| November 1999 | | | | | | | | | | | | | | *November 1999* |
| Bank perdagangan | 1,162.1 | 237.2 | 703.2 | 570.8 | 2,673.4 | 3,668.2 | 441.7 | 1,769.2 | 1,421.3 | 7,300.5 | 0.2 | 1,320.9 | 1,321.1 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 917.7 | 889.4 | 662.3 | 574.0 | 3,043.3 | 0.2 | 270.3 | 270.6 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 12.2 | 307.2 | 59.3 | 1.8 | 380.5 | - | - | - | *Merchant banks* |
| Jumlah | 1,162.1 | 237.2 | 703.2 | 570.8 | 2,673.4 | 4,598.1 | 1,638.3 | 2,490.7 | 1,997.1 | 10,724.3 | 0.5 | 1,591.2 | 1,591.6 | *Total* |
| Disember 1999 | | | | | | | | | | | | | | *December 1999* |
| Bank perdagangan | 1,994.5 | 493.9 | 838.8 | 628.6 | 3,955.8 | 3,347.7 | 438.2 | 2,253.3 | 1,429.0 | 7,468.1 | 0.2 | 1,325.7 | 1,325.9 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 848.2 | 539.3 | 605.4 | 542.0 | 2,534.9 | 1.1 | 284.9 | 286.0 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 2.2 | 298.6 | 97.8 | 1.9 | 400.6 | - | - | - | *Merchant banks* |
| Jumlah | 1,994.5 | 493.9 | 838.8 | 628.6 | 3,955.8 | 4,198.1 | 1,276.1 | 2,956.5 | 1,972.9 | 10,403.6 | 1.3 | 1,610.6 | 1,611.9 | *Total* |
| Januari 2000 | | | | | | | | | | | | | | *January 2000* |
| Bank perdagangan | 1,560.8 | 357.8 | 810.5 | 517.0 | 3,246.1 | 3,406.6 | 632.7 | 2,543.4 | 1,493.8 | 8,076.5 | 0.2 | 1,412.4 | 1,412.6 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 929.8 | 756.1 | 661.3 | 548.4 | 2,895.6 | 0.7 | 303.1 | 303.8 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 2.0 | 528.3 | 35.1 | 3.7 | 569.0 | - | - | - | *Merchant banks* |
| Jumlah | 1,560.8 | 357.8 | 810.5 | 517.0 | 3,246.1 | 4,338.3 | 1,917.1 | 3,239.8 | 2,045.9 | 11,541.1 | 0.9 | 1,715.5 | 1,716.5 | *Total* |
| Februari 2000 | | | | | | | | | | | | | | *February 2000* |
| Bank perdagangan | 1,680.9 | 423.8 | 875.4 | 524.4 | 3,504.4 | 3,866.5 | 946.4 | 2,659.9 | 1,477.6 | 8,950.4 | 0.2 | 1,440.0 | 1,440.1 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,005.6 | 941.0 | 1,292.7 | 549.3 | 3,788.5 | 0.7 | 323.6 | 324.2 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 15.0 | 455.5 | 30.2 | 1.6 | 502.3 | - | - | - | *Merchant banks* |
| Jumlah | 1,680.9 | 423.8 | 875.4 | 524.4 | 3,504.4 | 4,887.1 | 2,342.9 | 3,982.8 | 2,028.5 | 13,241.3 | 0.8 | 1,763.5 | 1,764.3 | *Total* |
| Mac 2000 | | | | | | | | | | | | | | *March 2000* |
| Bank perdagangan | 1,050.2 | 296.1 | 712.9 | 456.1 | 2,515.4 | 4,561.2 | 1,079.1 | 3,018.5 | 1,415.0 | 10,073.8 | 0.2 | 1,457.8 | 1,458.1 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,093.0 | 965.5 | 1,967.4 | 597.7 | 4,623.7 | 0.6 | 335.3 | 335.9 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 4.0 | 468.4 | 37.7 | 2.3 | 512.4 | - | - | - | *Merchant banks* |
| Jumlah | 1,050.2 | 296.1 | 712.9 | 456.1 | 2,515.4 | 5,658.3 | 2,512.9 | 5,023.7 | 2,015.1 | 15,209.9 | 0.8 | 1,793.1 | 1,793.9 | *Total* |
| April 2000 | | | | | | | | | | | | | | *April 2000* |
| Bank perdagangan | 1,066.1 | 368.2 | 746.7 | 468.3 | 2,649.2 | 4,469.5 | 1,147.5 | 2,903.6 | 1,439.3 | 9,959.8 | 0.3 | 1,443.7 | 1,444.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,105.7 | 909.4 | 1,458.7 | 613.0 | 4,086.7 | 0.8 | 347.4 | 348.2 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 4.6 | 485.7 | 29.4 | 2.3 | 522.1 | - | - | - | *Merchant banks* |
| Jumlah | 1,066.1 | 368.2 | 746.7 | 468.3 | 2,649.2 | 5,579.8 | 2,542.6 | 4,391.7 | 2,054.6 | 14,568.6 | 1.1 | 1,791.1 | 1,792.2 | *Total* |
| Mei 2000 | | | | | | | | | | | | | | *May 2000* |
| Bank perdagangan | 1,163.0 | 309.4 | 811.2 | 418.7 | 2,702.2 | 4,439.9 | 1,017.6 | 2,762.9 | 1,466.3 | 9,686.7 | 0.3 | 1,443.0 | 1,443.2 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,106.8 | 706.9 | 1,254.7 | 581.2 | 3,649.7 | 1.3 | 344.0 | 345.3 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 4.0 | 318.6 | 26.1 | 1.6 | 350.2 | - | - | - | *Merchant banks* |
| Jumlah | 1,163.0 | 309.4 | 811.2 | 418.7 | 2,702.2 | 5,550.7 | 2,043.1 | 4,043.7 | 2,049.1 | 13,686.6 | 1.6 | 1,787.0 | 1,788.6 | *Total* |
| Jun 2000 | | | | | | | | | | | | | | *June 2000* |
| Bank perdagangan | 1,136.8 | 216.3 | 777.7 | 488.5 | 2,619.3 | 4,302.4 | 911.4 | 2,723.7 | 1,455.4 | 9,392.9 | 0.3 | 1,541.0 | 1,541.2 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,199.9 | 672.4 | 1,647.9 | 852.8 | 4,373.0 | 1.0 | 357.1 | 358.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 4.0 | 400.1 | 33.8 | 1.8 | 439.8 | - | - | - | *Merchant banks* |
| Jumlah | 1,136.8 | 216.3 | 777.7 | 488.5 | 2,619.3 | 5,506.3 | 1,983.9 | 4,405.3 | 2,310.0 | 14,205.6 | 1.3 | 1,898.1 | 1,899.3 | *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: 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: Sub-total may not necessarily add-up to grand total due to rounding.*