# II.15 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* |
| Mac 1998 | | | | | | | | | | | | | | *March 1998* |
| Bank perdagangan | 1,003.0 | 121.1 | 319.3 | 262.9 | 1,706.1 | 1,219.1 | 55.1 | 470.6 | 428.4 | 2,173.2 | - | 820.3 | 820.3 | *Commercial banks* |
| Syarikat kewangan | - | - | - | 0.0 | 0.0 | 487.4 | 50.3 | 349.4 | 343.9 | 1,231.1 | - | 130.3 | 130.3 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 139.0 | 10.0 | 108.4 | 2.2 | 259.6 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 1,003.0 | 121.1 | 319.3 | 262.9 | 1,706.1 | 1,845.5 | 115.4 | 928.4 | 774.5 | 3,663.9 | - | 950.6 | 950.6 | *Total* |
| Jun 1998 | | | | | | | | | | | | | | *June 1998* |
| Bank perdagangan | 886.1 | 98.1 | 305.0 | 246.3 | 1,535.4 | 1,226.8 | 64.9 | 512.7 | 403.5 | 2,208.0 | - | 847.7 | 847.7 | *Commercial banks* |
| Syarikat kewangan | - | - | - | 0.0 | 0.0 | 519.0 | 197.9 | 363.4 | 329.2 | 1,409.5 | - | 130.7 | 130.7 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 92.7 | 17.8 | 95.8 | 1.3 | 207.6 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 886.1 | 98.1 | 305.0 | 246.3 | 1,535.4 | 1,838.5 | 280.7 | 971.9 | 734.0 | 3,825.1 | - | 978.4 | 978.4 | *Total* |
| Ogos 1998 | | | | | | | | | | | | | | *August 1998* |
| 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 | - | 856.8 | 856.8 | *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 | 2.7 | 291.6 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 759.0 | 109.6 | 365.6 | 269.6 | 1,503.7 | 1,863.0 | 641.4 | 947.6 | 729.3 | 4,181.3 | - | 1,008.1 | 1,008.1 | *Total* |
| September 1998 | | | | | | | | | | | | | | *September 1998* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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 1998 | | | | | | | | | | | | | | *October 1998* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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 1998 | | | | | | | | | | | | | | *November 1998* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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 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* |
| Januari 1999 | | | | | | | | | | | | | | *January 1999* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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 1999 | | | | | | | | | | | | | | *February 1999* |
| 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 | - | - | - | 0.0 | 0.0 | 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 | - | 0.0 | 0.0 | *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* |
| 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* |
| April 1999 | | | | | | | | | | | | | | *April 1999* |
| Bank perdagangan | 1,026.9 | 243.8 | 537.6 | 351.5 | 2,159.7 | 3,468.9 | 511.9 | 1,977.1 | 2,128.0 | 8,086.0 | - | 1,133.4 | 1,133.4 | *Commercial banks* |
| Syarikat kewangan | - | - | - | 0.0 | 0.0 | 929.4 | 662.8 | 611.7 | 561.6 | 2,765.6 | - | 215.1 | 215.1 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 25.9 | 173.0 | 90.0 | 4.8 | 293.8 | - | 0.0 | 0.0 | *Merchant banks* |
| Jumlah | 1,026.9 | 243.8 | 537.6 | 351.5 | 2,159.7 | 4,424.2 | 1,347.8 | 2,678.8 | 2,694.5 | 11,145.3 | - | 1,348.4 | 1,348.4 | *Total* |
| Mei 1999 | | | | | | | | | | | | | | *May 1999* |
| Bank perdagangan | 1,388.0 | 608.4 | 580.0 | 336.8 | 2,913.2 | 4,411.9 | 625.4 | 2,945.8 | 2,375.2 | 10,358.3 | 0.1 | 1,137.9 | 1,138.0 | *Commercial banks* |
| Syarikat kewangan | - | - | - | - | - | 1,085.1 | 916.8 | 846.3 | 815.9 | 3,664.2 | 0.7 | 232.0 | 232.7 | *Finance companies* |
| Bank saudagar | - | - | - | - | - | 20.7 | 101.1 | 108.9 | 7.5 | 238.2 | - | - | - | *Merchant banks* |
| Jumlah | 1,388.0 | 608.4 | 580.0 | 336.8 | 2,913.2 | 5,517.8 | 1,643.3 | 3,901.0 | 3,198.7 | 14,260.7 | 0.8 | 1,369.9 | 1,370.7 | *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 | - | - | - | - | - | 1,103.4 | 1,003.2 | 767.6 | 884.2 | 3,758.4 | 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 | 5,266.8 | 1,746.2 | 3,474.0 | 2,823.1 | 13,310.1 | 0.8 | 1,608.5 | 1,609.3 | *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.*