# II.12 Instrumen Deposit Boleh Niaga mengikut Penyimpan: Sistem Perbankan
*Negotiable Instruments of Deposits by Holder: Banking System*

RM juta / *RM million*

| Akhir tempoh | Instrumen deposit boleh niaga yang dikeluarkan *Negotiable instruments of deposits issued* | | | | | | | *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* | |
| Disember 1997 | | | | | | | | *December 1997* |
| Bank perdagangan | 319.0 | 35.0 | 977.2 | 23,319.4 | 14,637.9 | 372.2 | 39,660.6 | *Commercial banks* |
| Syarikat kewangan | 81.1 | 0.0 | 823.5 | 14,511.8 | 3,221.4 | 114.2 | 18,751.9 | *Finance companies* |
| Bank saudagar | 7.0 | 20.0 | 16.0 | 6,440.0 | 60.0 | 10.0 | 6,553.0 | *Merchant banks* |
| Jumlah | 407.1 | 55.0 | 1,816.7 | 44,271.1 | 17,919.3 | 496.4 | 64,965.5 | *Total* |
| Disember 1998 | | | | | | | | *December 1998* |
| Bank perdagangan | 859.6 | 0.0 | 1,011.6 | 19,846.0 | 14,524.2 | 617.1 | 36,858.4 | *Commercial banks* |
| Syarikat kewangan | 67.5 | 0.0 | 1,156.3 | 8,497.2 | 2,775.1 | 347.8 | 12,843.8 | *Finance companies* |
| Bank saudagar | 102.0 | 0.0 | 0.0 | 5,937.8 | 195.4 | 7.1 | 6,242.2 | *Merchant banks* |
| Jumlah | 1,029.1 | 0.0 | 2,167.8 | 34,280.9 | 17,494.6 | 972.0 | 55,944.4 | *Total* |
| Januari 1999 | | | | | | | | *January 1999* |
| Bank perdagangan | 747.7 | 0.0 | 1,222.5 | 18,653.8 | 15,307.4 | 800.2 | 36,731.5 | *Commercial banks* |
| Syarikat kewangan | 116.5 | 0.0 | 1,566.5 | 8,257.1 | 2,283.9 | 430.0 | 12,654.1 | *Finance companies* |
| Bank saudagar | 102.0 | 0.0 | 0.0 | 5,527.8 | 145.4 | 7.1 | 5,782.2 | *Merchant banks* |
| Jumlah | 966.2 | 0.0 | 2,788.9 | 32,438.6 | 17,736.7 | 1,237.3 | 55,167.8 | *Total* |
| Februari 1999 | | | | | | | | *February 1999* |
| Bank perdagangan | 880.2 | 0.0 | 1,392.0 | 15,951.2 | 14,349.8 | 831.4 | 33,404.5 | *Commercial banks* |
| Syarikat kewangan | 276.5 | 0.0 | 1,555.2 | 7,590.7 | 2,015.6 | 514.6 | 11,952.5 | *Finance companies* |
| Bank saudagar | 50.0 | 0.0 | 0.0 | 5,203.4 | 219.4 | 7.1 | 5,479.8 | *Merchant banks* |
| Jumlah | 1,206.7 | 0.0 | 2,947.1 | 28,745.2 | 16,584.7 | 1,353.0 | 50,836.8 | *Total* |
| Mac 1999 | | | | | | | | *March 1999* |
| Bank perdagangan | 832.4 | 0.0 | 1,290.7 | 16,746.4 | 13,148.8 | 793.8 | 32,812.0 | *Commercial banks* |
| Syarikat kewangan | 33.0 | 0.0 | 1,287.1 | 7,288.8 | 2,214.5 | 671.8 | 11,495.2 | *Finance companies* |
| Bank saudagar | 50.0 | 0.0 | 0.0 | 5,530.4 | 194.4 | 4.1 | 5,778.8 | *Merchant banks* |
| Jumlah | 915.4 | 0.0 | 2,577.7 | 29,565.6 | 15,557.6 | 1,469.7 | 50,086.0 | *Total* |
| April 1999 | | | | | | | | *April 1999* |
| Bank perdagangan | 831.1 | 0.0 | 975.8 | 17,093.4 | 11,628.3 | 876.7 | 31,405.2 | *Commercial banks* |
| Syarikat kewangan | 208.0 | 0.0 | 998.7 | 7,334.5 | 1,753.3 | 460.0 | 10,754.5 | *Finance companies* |
| Bank saudagar | 95.0 | 0.0 | 0.0 | 5,942.4 | 293.4 | 4.1 | 6,334.8 | *Merchant banks* |
| Jumlah | 1,134.1 | 0.0 | 1,974.4 | 30,370.2 | 13,674.9 | 1,340.8 | 48,494.5 | *Total* |
| Mei 1999 | | | | | | | | *May 1999* |
| Bank perdagangan | 627.6 | 0.0 | 504.4 | 14,691.2 | 9,726.7 | 808.2 | 26,358.0 | *Commercial banks* |
| Syarikat kewangan | 208.0 | 0.0 | 740.4 | 6,834.6 | 1,509.6 | 467.0 | 9,759.6 | *Finance companies* |
| Bank saudagar | 105.0 | 0.0 | 50.0 | 5,717.9 | 259.4 | 4.1 | 6,136.3 | *Merchant banks* |
| Jumlah | 940.6 | 0.0 | 1,294.8 | 27,243.6 | 11,495.7 | 1,279.3 | 42,254.0 | *Total* |
| Jun 1999 | | | | | | | | *June 1999* |
| Bank perdagangan | 465.3 | 0.0 | 462.5 | 12,999.7 | 8,124.8 | 681.8 | 22,733.9 | *Commercial banks* |
| Syarikat kewangan | 208.0 | 0.0 | 448.5 | 5,998.2 | 1,406.0 | 260.0 | 8,320.7 | *Finance companies* |
| Bank saudagar | 125.0 | 0.0 | 50.0 | 5,735.5 | 249.4 | 4.1 | 6,164.0 | *Merchant banks* |
| Jumlah | 798.3 | 0.0 | 961.0 | 24,733.4 | 9,780.1 | 945.9 | 37,218.6 | *Total* |
| Julai 1999 | | | | | | | | *July 1999* |
| Bank perdagangan | 430.6 | 0.0 | 411.0 | 11,097.2 | 6,396.8 | 326.6 | 18,662.2 | *Commercial banks* |
| Syarikat kewangan | 208.0 | 0.0 | 305.0 | 7,054.2 | 1,314.2 | 247.0 | 9,128.4 | *Finance companies* |
| Bank saudagar | 100.0 | 0.0 | 70.0 | 5,792.5 | 214.4 | 4.1 | 6,181.0 | *Merchant banks* |
| Jumlah | 738.6 | 0.0 | 786.0 | 23,943.9 | 7,925.3 | 577.7 | 33,971.5 | *Total* |
| Ogos 1999 | | | | | | | | *August 1999* |
| Bank perdagangan | 376.6 | 0.0 | 381.0 | 10,389.4 | 4,073.8 | 271.6 | 15,492.4 | *Commercial banks* |
| Syarikat kewangan | 48.0 | 0.0 | 345.8 | 7,037.7 | 1,042.1 | 220.0 | 8,693.6 | *Finance companies* |
| Bank saudagar | 180.0 | 0.0 | 121.0 | 5,727.5 | 186.4 | 4.1 | 6,219.0 | *Merchant banks* |
| Jumlah | 604.6 | 0.0 | 847.8 | 23,154.6 | 5,302.2 | 495.7 | 30,404.9 | *Total* |
| September 1999 | | | | | | | | *September 1999* |
| Bank perdagangan | 330.6 | 0.0 | 314.2 | 9,056.9 | 2,815.5 | 294.3 | 12,811.4 | *Commercial banks* |
| Syarikat kewangan | 48.0 | 0.0 | 265.8 | 6,614.3 | 787.1 | 220.0 | 7,935.2 | *Finance companies* |
| Bank saudagar | 180.0 | 0.0 | 181.0 | 5,331.5 | 186.4 | 4.1 | 5,883.0 | *Merchant banks* |
| Jumlah | 558.6 | 0.0 | 761.0 | 21,002.7 | 3,788.9 | 518.4 | 26,629.5 | *Total* |
| Oktober 1999 | | | | | | | | *October 1999* |
| Bank perdagangan | 397.5 | 0.0 | 290.0 | 8,171.6 | 2,196.1 | 104.3 | 11,159.5 | *Commercial banks* |
| Syarikat kewangan | 3.0 | 0.0 | 218.0 | 6,060.2 | 827.7 | 260.0 | 7,368.9 | *Finance companies* |
| Bank saudagar | 160.0 | 0.0 | 181.0 | 5,106.5 | 97.4 | 4.1 | 5,549.0 | *Merchant banks* |
| Jumlah | 560.5 | 0.0 | 689.0 | 19,338.3 | 3,121.2 | 368.4 | 24,077.3 | *Total* |
| November 1999 | | | | | | | | *November 1999* |
| Bank perdagangan | 322.9 | 0.0 | 290.0 | 8,556.7 | 1,844.7 | 183.8 | 11,198.1 | *Commercial banks* |
| Syarikat kewangan | 0.0 | 0.0 | 178.0 | 6,340.9 | 1,104.2 | 95.0 | 7,718.1 | *Finance companies* |
| Bank saudagar | 100.0 | 0.0 | 130.0 | 5,108.5 | 136.4 | 4.1 | 5,479.0 | *Merchant banks* |
| Jumlah | 422.9 | 0.0 | 598.0 | 20,006.0 | 3,085.3 | 282.9 | 24,395.1 | *Total* |
| Disember 1999 | | | | | | | | *December 1999* |
| Bank perdagangan | 271.5 | 0.0 | 290.0 | 10,306.4 | 1,753.2 | 183.0 | 12,804.1 | *Commercial banks* |
| Syarikat kewangan | 3.0 | 0.0 | 199.0 | 7,121.8 | 579.7 | 255.0 | 8,158.5 | *Finance companies* |
| Bank saudagar | 80.0 | 0.0 | 130.0 | 6,037.8 | 100.4 | 4.1 | 6,352.3 | *Merchant banks* |
| Jumlah | 354.5 | 0.0 | 619.0 | 23,465.9 | 2,433.3 | 442.1 | 27,314.8 | *Total* |
| Januari 2000 | | | | | | | | *January 2000* |
| Bank perdagangan | 265.1 | 0.0 | 290.0 | 10,140.3 | 1,653.8 | 143.2 | 12,492.4 | *Commercial banks* |
| Syarikat kewangan | 3.0 | 0.0 | 64.0 | 6,927.8 | 667.1 | 255.0 | 7,916.9 | *Finance companies* |
| Bank saudagar | 80.0 | 0.0 | 0.0 | 5,609.8 | 240.4 | 4.1 | 5,934.3 | *Merchant banks* |
| Jumlah | 348.1 | 0.0 | 354.0 | 22,677.9 | 2,561.3 | 402.3 | 26,343.6 | *Total* |
| Februari 2000 | | | | | | | | *February 2000* |
| Bank perdagangan | 255.4 | 0.0 | 157.0 | 9,913.1 | 1,696.1 | 143.2 | 12,164.7 | *Commercial banks* |
| Syarikat kewangan | 150.0 | 0.0 | 54.0 | 6,021.8 | 703.1 | 155.0 | 7,083.9 | *Finance companies* |
| Bank saudagar | 0.0 | 0.0 | 8.6 | 5,714.0 | 320.4 | 4.1 | 6,047.1 | *Merchant banks* |
| Jumlah | 405.4 | 0.0 | 219.6 | 21,648.9 | 2,719.5 | 302.3 | 25,295.7 | *Total* |
| Mac 2000 | | | | | | | | *March 2000* |
| Bank perdagangan | 230.0 | 0.0 | 130.0 | 8,543.5 | 1,391.4 | 3.2 | 10,298.1 | *Commercial banks* |
| Syarikat kewangan | 0.0 | 0.0 | 0.0 | 5,095.0 | 728.1 | 155.0 | 5,978.1 | *Finance companies* |
| Bank saudagar | 0.0 | 0.0 | 8.6 | 5,417.9 | 317.3 | 4.1 | 5,747.9 | *Merchant banks* |
| Jumlah | 230.0 | 0.0 | 138.6 | 19,056.4 | 2,436.8 | 162.3 | 22,024.1 | *Total* |

1 Termasuk kerajaan tempatan.
2 Merangkumi individu dan lain-lain entiti tempatan dan asing.
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.*
*Note: Sub-total may not necessarily add up to grand total due to rounding.*