# 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<br>*Negotiable instruments of deposits issued* | | | | | | | *As at end of* |
|---|---|---|---|---|---|---|---|---|
| | Kerajaan Persekutuan<br>*Federal Government* | Kerajaan negeri<br>*State Government* | Badan-badan berkanun[1]<br>*Statutory authorities*[1] | Institusi kewangan<br>*Financial institutions* | Badan-badan perniagaan<br>*Business enterprises* | Individu[2]<br>*Individuals*[2] | Jumlah<br>*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* |
| Januari 1998 | | | | | | | | *January 1998* |
| Bank perdagangan | 344.0 | 0.0 | 997.6 | 21,703.4 | 13,639.6 | 326.1 | 37,010.7 | *Commercial banks* |
| Syarikat kewangan | 81.1 | 0.0 | 823.1 | 13,453.3 | 3,435.7 | 136.5 | 17,929.6 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 16.0 | 6,133.0 | 156.3 | 10.0 | 6,322.3 | *Merchant banks* |
| Jumlah | 432.1 | 0.0 | 1,836.7 | 41,289.7 | 17,231.6 | 472.6 | 61,262.6 | *Total* |
| Febuari 1998 | | | | | | | | *February 1998* |
| Bank perdagangan | 443.5 | 0.3 | 1,025.2 | 22,614.7 | 13,729.0 | 455.4 | 38,268.0 | *Commercial banks* |
| Syarikat kewangan | 61.1 | 0.0 | 1,119.1 | 12,896.4 | 4,151.6 | 156.5 | 18,384.6 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 16.0 | 5,489.8 | 195.9 | 10.2 | 5,718.9 | *Merchant banks* |
| Jumlah | 511.5 | 0.3 | 2,160.3 | 41,000.9 | 18,076.5 | 622.0 | 62,371.5 | *Total* |
| Mac 1998 | | | | | | | | *March 1998* |
| Bank perdagangan | 705.1 | 1.0 | 654.0 | 20,968.7 | 13,708.8 | 467.9 | 36,505.5 | *Commercial banks* |
| Syarikat kewangan | 40.1 | 0.0 | 1,264.0 | 11,521.7 | 4,793.2 | 135.0 | 17,753.9 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 62.3 | 5,243.3 | 239.6 | 3.2 | 5,555.4 | *Merchant banks* |
| Jumlah | 752.2 | 1.0 | 1,980.3 | 37,733.7 | 18,741.6 | 606.1 | 59,814.8 | *Total* |
| April 1998 | | | | | | | | *April 1998* |
| Bank perdagangan | 693.1 | 1.0 | 713.2 | 19,919.3 | 13,995.2 | 646.8 | 35,968.6 | *Commercial banks* |
| Syarikat kewangan | 60.1 | 0.0 | 1,248.6 | 10,572.5 | 4,385.1 | 64.5 | 16,330.8 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 62.3 | 5,308.3 | 244.6 | 3.2 | 5,625.4 | *Merchant banks* |
| Jumlah | 760.2 | 1.0 | 2,024.0 | 35,800.1 | 18,624.9 | 714.6 | 57,924.8 | *Total* |
| Mei 1998 | | | | | | | | *May 1998* |
| Bank perdagangan | 792.3 | 1.0 | 782.3 | 19,619.9 | 13,698.5 | 384.4 | 35,278.3 | *Commercial banks* |
| Syarikat kewangan | 60.1 | 0.0 | 1,063.4 | 9,465.3 | 3,942.6 | 39.3 | 14,570.6 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 52.3 | 5,093.5 | 244.6 | 7.2 | 5,404.6 | *Merchant banks* |
| Jumlah | 859.4 | 1.0 | 1,897.9 | 34,178.7 | 17,885.7 | 430.9 | 55,253.6 | *Total* |
| Jun 1998 | | | | | | | | *June 1998* |
| Bank perdagangan | 734.9 | 0.0 | 851.9 | 19,371.9 | 13,871.8 | 747.9 | 35,578.4 | *Commercial banks* |
| Syarikat kewangan | 80.1 | 0.0 | 823.5 | 8,192.4 | 3,970.7 | 30.3 | 13,096.9 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 12.3 | 5,192.5 | 164.6 | 7.0 | 5,383.4 | *Merchant banks* |
| Jumlah | 822.0 | 0.0 | 1,687.6 | 32,756.8 | 18,007.2 | 785.2 | 54,058.7 | *Total* |
| Julai 1998 | | | | | | | | *July 1998* |
| Bank perdagangan | 726.2 | 0.0 | 943.8 | 21,236.6 | 13,195.9 | 806.3 | 36,908.7 | *Commercial banks* |
| Syarikat kewangan | 80.1 | 0.0 | 776.8 | 10,416.3 | 3,266.8 | 15.3 | 14,555.2 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 6.0 | 5,295.0 | 214.6 | 7.1 | 5,529.7 | *Merchant banks* |
| Jumlah | 813.2 | 0.0 | 1,726.5 | 36,947.9 | 16,677.3 | 828.7 | 56,993.6 | *Total* |
| Ogos 1998 | | | | | | | | *August 1998* |
| Bank perdagangan | 947.5 | 0.0 | 766.8 | 21,701.6 | 11,501.7 | 312.6 | 35,230.3 | *Commercial banks* |
| Syarikat kewangan | 80.1 | 0.0 | 776.5 | 9,373.6 | 4,233.6 | 62.1 | 14,525.9 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 6.0 | 6,008.5 | 214.6 | 7.1 | 6,243.2 | *Merchant banks* |
| Jumlah | 1,034.6 | 0.0 | 1,549.3 | 37,083.7 | 15,950.0 | 381.8 | 55,999.4 | *Total* |
| September 1998 | | | | | | | | *September 1998* |
| Bank perdagangan | 510.2 | 0.0 | 609.5 | 19,620.3 | 11,193.6 | 278.2 | 32,211.7 | *Commercial banks* |
| Syarikat kewangan | 64.6 | 0.0 | 732.3 | 8,987.7 | 3,628.9 | 25.6 | 13,439.1 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 6.0 | 6,154.5 | 151.4 | 7.1 | 6,326.0 | *Merchant banks* |
| Jumlah | 581.8 | 0.0 | 1,347.8 | 34,762.5 | 14,973.8 | 310.9 | 51,976.8 | *Total* |
| Oktober 1998 | | | | | | | | *October 1998* |
| Bank perdagangan | 657.0 | 0.0 | 504.3 | 16,749.3 | 11,237.3 | 283.2 | 29,431.1 | *Commercial banks* |
| Syarikat kewangan | 67.5 | 0.0 | 658.7 | 7,302.0 | 3,639.7 | 35.6 | 11,703.4 | *Finance companies* |
| Bank saudagar | 7.0 | 0.0 | 6.0 | 5,934.4 | 112.4 | 7.1 | 6,066.9 | *Merchant banks* |
| Jumlah | 731.5 | 0.0 | 1,169.0 | 29,985.7 | 14,989.3 | 325.9 | 47,201.4 | *Total* |
| November 1998 | | | | | | | | *November 1998* |
| Bank perdagangan | 761.3 | 0.0 | 600.7 | 18,108.2 | 13,685.1 | 389.7 | 33,544.9 | *Commercial banks* |
| Syarikat kewangan | 67.5 | 0.0 | 920.3 | 7,456.6 | 3,069.0 | 42.2 | 11,555.6 | *Finance companies* |
| Bank saudagar | 102.0 | 0.0 | 0.0 | 6,195.4 | 145.4 | 7.1 | 6,449.9 | *Merchant banks* |
| Jumlah | 930.8 | 0.0 | 1,521.0 | 31,760.2 | 16,899.5 | 439.0 | 51,550.4 | *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* |

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.*