2.5 Bank Perdagangan: Penyata Liabiliti

Commercial Banks: Statement of Liabilities

RM juta — *RM million*

Akhir tempoh / *End of period*	Modal dan rizab[1] / *Capital and reserves*[1]	Deposit / *Deposits*: Jumlah deposit / *Total deposits*	yang mana: / *of which:* Deposit dibawah Kumpulan Wang Pelaburan Baru[2] / *Deposits under the New Investment Fund*[2]	Akaun Deposit Khas / *Special Deposits Account*	Jumlah yang akan dibayar kepada / *Amounts due to*: Di Malaysia / *In Malaysia*: Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdagangan / *Commercial banks*	Syarikat kewangan / *Finance companies*	Bank saudagar / *Merchant banks*	Institusi perbankan lain / *Other banking institutions*	Di luar Malaysia / *Outside Malaysia*	Penerimaan jurubank yang belum dijelaskan / *Bankers acceptances outstanding*	Bil kena bayar / *Bills payable*: Di Malaysia / *In Malaysia*	Di luar Malaysia / *Outside Malaysia*	Tanggungan lain / *Other liabilities*: Di Malaysia[3] / *In Malaysia*[3]	Di luar Malaysia / *Outside Malaysia*	Jumlah tanggungan / *Total liabilities*
2008 Jan./*Jan.*	87,705.6	844,553.7	12,257.0	4.3	14.0	20,646.7	-	5,240.9	8,182.1	51,508.3	22,071.8	6,743.8	41.8	115,689.0	1,788.2	1,164,186.1
Feb./*Feb.*	89,034.3	851,389.9	12,752.7	3.3	55.3	17,663.1	-	5,124.8	11,983.8	58,557.1	22,882.9	5,697.3	56.5	114,692.0	1,447.8	1,178,584.8
Mac/*Mar.*	88,500.2	862,223.4	12,849.1	5.0	26.9	15,707.1	-	3,854.6	11,907.9	53,952.9	23,350.2	5,968.8	33.6	118,106.9	1,547.5	1,185,180.0
Apr./*Apr.*	89,011.9	886,613.2	13,136.8	6.8	41.3	16,194.3	-	5,240.0	12,683.1	51,665.9	22,907.4	5,466.7	35.4	115,191.8	1,881.3	1,206,932.2
Mei/*May*	89,992.2	886,547.9	13,227.9	8.4	11.9	25,644.8	-	5,414.0	13,632.3	54,793.5	23,852.6	5,743.5	33.4	112,728.1	1,990.3	1,220,384.4
Jun/*Jun.*	93,137.8	889,987.0	13,337.0	11.8	16.9	15,558.3	-	4,275.0	12,563.7	60,546.9	24,683.3	6,551.3	43.7	120,347.6	1,751.2	1,229,462.8
Jul./*Jul.*	94,419.0	900,054.5	13,460.7	1.8	16.3	20,637.3	-	5,713.1	12,433.8	54,558.9	27,671.4	6,157.1	43.0	115,485.2	1,462.4	1,238,652.1
Ogos./*Aug.*	96,825.1	893,373.4	13,619.8	3.2	17.3	26,076.0	-	5,616.9	9,411.6	62,266.5	29,817.9	6,054.8	43.6	118,738.6	2,002.5	1,250,244.4
Sep/*Sept.*	98,748.8	905,047.4	13,380.6	4.3	16.3	20,418.0	-	6,001.0	4,845.9	65,742.8	27,923.9	5,511.8	44.4	113,964.2	2,497.2	1,250,761.6
Okt./*Oct.*	99,330.2	895,766.1	13,293.9	4.3	17.1	19,515.0	-	7,241.6	2,075.7	53,286.9	26,659.6	5,547.0	40.3	122,646.8	2,400.5	1,234,526.8
Nov./*Nov.*	101,995.4	907,450.7	13,186.9	4.4	15.1	20,993.5	-	5,873.7	3,793.8	51,102.3	25,475.2	5,435.5	47.8	122,884.1	2,272.2	1,247,339.4
Dis./*Dec.*	103,051.4	936,145.4	13,090.0	3.3	15.2	21,063.2	-	6,425.9	3,865.0	49,829.0	22,132.9	6,550.1	51.2	128,068.6	2,114.9	1,279,312.8
2009 Jan./*Jan.*	105,329.5	939,385.7	12,698.8	1.0	16.2	24,059.6	-	6,747.8	3,433.1	43,310.4	18,386.8	4,895.2	25.3	125,359.6	2,063.0	1,273,012.2
Feb./Feb.	104,668.2	940,228.5	12,564.4	0.8	15.9	19,823.2	-	5,801.4	2,399.6	45,638.7	17,381.6	5,204.6	33.9	128,856.7	2,321.4	1,272,373.7
Mac/Mar.	106,078.7	951,355.1	12,289.0	0.8	13.6	24,570.2	-	4,925.8	3,008.5	44,515.6	15,082.9	5,108.9	35.8	122,026.5	2,617.0	1,279,338.6
Apr./Apr.	113,340.3	948,010.3	12,143.5	0.7	20.2	21,786.1	-	4,917.7	5,339.9	41,230.1	12,859.6	9,185.4	37.5	119,287.8	1,596.8	1,277,611.7
Mei/May	114,282.5	942,499.5	11,865.2	1.0	7.1	15,869.1	-	5,325.0	2,716.6	40,041.5	13,783.8	4,608.4	28.5	116,932.1	1,477.0	1,257,570.9
Jun/Jun.	117,641.0	963,107.9	11,898.8	1.0	7.1	20,276.5	-	4,987.6	3,098.5	46,077.2	13,712.2	4,776.5	32.8	115,756.1	1,906.0	1,291,379.4
Jul./Jul.	118,965.2	964,280.5	12,042.3	0.9	5.2	18,107.3	-	6,567.0	3,450.6	38,847.9	15,403.9	4,933.0	30.5	115,421.7	1,503.5	1,287,516.2

1 Mulai bulan Disember 1996, termasuk penyata akaun untung rugi semasa yang belum dilaraskan dan diaudit.

2 Simpanan Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada penjaja kecil. Mulai bulan April 1997, juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak.

3 Bermula September 2001, butir ini termasuk tanggungan rekursa ke atas pinjaman yang dijual kepada Cagamas.

Nota: Mulai Mei 1999, data termasuk bank Islam.

1 From December 1996 onwards, includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the commercial banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for loans to hawkers and petty traders. As from April 1997, also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits.

3 W.e.f. September 2001, this item includes recourse obligations on loans sold to Cagamas.

Note: Effective May 1999, data includes Islamic banks.

Bank Perdagangan: Penyata Liabiliti (format dahulu)

Commercial Banks: Statement of Liabilities (previous format)

RM juta — *RM million*

Akhir tempoh *End of period*	Modal dan rizab *Capital and reserves*	Deposit[1] *Deposits[1]* Permintaan *Demand*	Tetap *Fixed*	Tabungan *Savings*	Jumlah[4] *Total[4]*	Instrument deposit boleh niaga yang dikeluarkan *Negotiable instruments of deposits issued*	Deposit di bawah Kumpulan Wang Pelaburan Baru[2] *Deposits under the New Investment Fund[2]*	Akaun Deposit Khas[3] *Special Deposit Account[3]*	Jumlah yang akan dibayar kepada *Amounts due to* Di Malaysia *In Malaysia* Bank-bank lain *Other banks*	Syarikat kewangan *Finance companies*	Bank saudagar *Merchant banks*	Di luar Malaysia *Outside Malaysia*	Penerimaan-penerimaan jurubank yang belum dijelaskan *Bankers acceptances outstanding*	Bil-bil kena bayar *Bills payable* Di Malaysia *In Malaysia*	Di luar Malaysia *Outside Malaysia*	Tanggungan-tanggungan lain *Other liabilities* Di Malaysia *In Malaysia*	Di luar Malaysia *Outside Malaysia*	Jumlah tanggungan *Total liabilities*
1985	4,143.2	7,950.4	31,656.9	6,245.9	45,853.2	5,141.3	14.1	-	4,059.9	-	141.2	5,682.0	2,166.5	399.3	132.4	5,958.5	541.4	74,233.0
1986	4,431.4	7,598.2	33,717.7	7,161.9	48,477.8	6,101.3	205.8	15.5	4,011.2	-	107.8	5,532.1	1,889.0	398.1	218.3	7,497.1	405.5	79,290.9
1987	5,343.8	9,017.3	30,427.0	10,226.0	49,670.3	7,295.1	636.3	5.7	3,082.4	373.0	323.8	4,553.5	1,784.2	374.8	78.4	10,850.0	348.9	84,720.2
1988 *	5,713.3	10,032.9	30,810.3	11,825.1	52,668.3	7,599.6	864.2	5.2	3,749.0	324.7	93.3	4,571.3	1,568.7	680.3	64.8	18,438.6	429.3	96,770.6
1989	6,163.3	12,762.1	34,180.4	12,943.0	59,885.5	8,552.5	860.2	9.3	3,643.8	541.1	53.4	5,432.5	1,763.1	1,291.3	95.9	23,534.6	788.4	112,614.9
1990	6,990.2	15,024.8	33,806.1	13,428.2	62,259.1	12,012.9	669.4	21.4	4,688.1	1,132.5	264.0	7,202.0	2,706.7	961.1	213.1	29,457.0	707.4	129,284.9
1991	7,670.4	16,650.5	46,490.8	13,101.6	76,242.9	13,811.4	459.2	37.2	6,873.4	1,049.4	465.0	10,650.1	4,186.9	1,209.4	98.8	28,206.8	1,006.6	151,967.5
1992	8,409.2	19,068.4	59,004.0	14,584.2	92,656.6	13,107.1	245.0	47.6	4,109.7	329.3	105.5	17,423.9	5,383.6	952.2	110.5	29,758.5	1,138.7	173,777.4
1993	9,119.3	29,280.0	71,604.5	18,199.4	119,083.9	12,820.0	241.9	64.9	5,966.8	392.2	350.0	28,253.8	6,216.6	2,115.3	142.3	34,422.6	3,047.7	222,237.3
1994	15,996.0	31,777.4	77,755.1	21,680.3	131,212.8	19,389.8	419.1	48.8	7,936.6	923.9	1,192.4	14,561.4	9,170.3	3,107.1	239.6	32,823.3	2,215.6	239,236.7
1994 Mac	10,227.1	29,430.5	79,154.6	19,495.9	128,081.0	16,762.2	272.2	34.6	5,569.1	377.5	60.3	28,225.8	6,729.9	1,710.3	173.3	34,275.8	3,454.0	235,953.1
Jun	10,819.4	30,511.6	76,618.6	20,457.5	127,587.7	13,120.9	316.0	59.0	5,680.8	437.9	351.1	29,073.6	7,143.4	1,521.2	131.7	29,801.3	3,209.2	229,253.2
Sep.	13,689.0	32,572.6	77,067.8	21,049.2	130,689.6	15,961.1	359.8	27.0	5,403.0	307.5	518.5	16,946.5	8,349.7	4,800.5	188.5	31,739.4	3,024.6	232,004.7
Dis.	15,996.0	31,777.4	77,755.1	21,680.3	131,212.8	19,389.8	419.1	48.8	7,936.6	923.9	1,192.4	14,561.4	9,170.3	3,107.1	239.6	32,823.3	2,215.6	239,236.7
1995 Mac	17,181.5	31,559.3	81,414.3	21,895.0	134,868.6	17,498.9	449.9	27.8	7,713.7	849.6	1,197.0	17,724.6	10,869.0	2,376.5	208.3	35,090.7	896.7	246,952.8
Jun	17,614.7	33,628.1	88,913.9	22,802.2	145,344.2	21,334.4	520.2	52.6	8,432.5	1,175.8	1,670.9	15,201.2	12,053.5	2,264.7	233.2	35,387.7	1,177.8	262,463.4
Sep.	18,849.4	33,903.1	96,164.5	22,352.8	152,420.4	22,236.7	569.5	31.5	9,082.9	1,016.1	1,283.2	13,507.5	14,517.3	3,612.7	215.7	35,169.6	1,169.4	273,681.9
Dis.	19,387.7	36,300.5	102,209.6	23,482.6	161,992.7	24,541.3	644.6	60.4	10,436.3	1,225.5	1,587.6	15,100.5	15,781.1	3,804.5	208.9	36,877.4	563.4	292,211.9
1996 Jan	19,536.2	40,169.5	103,740.8	24,489.3	168,399.6	25,076.4	671.2	17.7	10,467.6	1,037.1	1,965.1	13,056.7	15,963.1	3,247.5	166.3	38,536.3	380.2	298,521.0
Feb.	19,642.0	40,054.5	106,233.7	25,189.1	171,477.3	24,261.6	697.0	27.0	9,689.6	888.3	1,592.6	11,995.7	16,124.8	2,911.7	165.8	38,186.7	223.8	297,883.9
Mac	20,327.7	37,594.3	107,948.4	24,852.9	170,395.6	24,729.0	713.9	34.9	10,510.3	1,152.2	2,003.5	14,012.0	16,269.3	3,579.9	129.4	39,365.9	188.5	303,412.1
Apr.	20,744.9	38,971.8	110,696.6	24,253.1	173,921.5	25,636.8	716.4	37.6	9,344.4	872.8	1,117.8	16,265.0	16,415.9	5,835.5	118.9	40,515.9	195.4	311,738.7
Mei	20,779.6	37,941.5	111,464.7	25,179.8	174,586.0	25,466.9	723.3	35.0	9,961.1	722.2	1,077.0	18,989.3	16,684.6	3,103.4	130.6	41,252.6	188.5	313,700.1
Jun	20,957.9	38,117.3	113,598.8	24,746.1	176,462.2	25,953.6	722.5	23.4	9,833.0	898.3	1,757.9	19,987.8	17,312.8	4,695.3	140.6	40,656.0	185.6	319,586.9
Jul.	21,170.0	40,925.8	112,519.6	25,641.8	179,087.2	25,912.4	691.2	10.0	9,647.5	1,032.4	1,052.6	19,530.0	18,283.6	4,500.4	139.2	41,902.9	159.9	323,119.3
Ogos	22,161.5	39,113.9	118,252.6	24,522.7	181,889.2	25,721.5	706.6	12.5	7,960.0	993.8	957.6	20,201.3	18,832.8	5,589.7	161.0	41,697.1	130.5	327,015.1
Sep.	22,187.5	41,975.8	120,110.5	24,768.7	186,855.0	25,283.3	725.5	15.2	7,868.0	704.0	934.8	22,592.7	18,899.5	5,715.9	149.5	41,152.2	153.7	333,236.8
Okt.	22,168.9	42,333.8	124,726.1	25,189.2	192,249.1	25,649.8	714.0	16.5	7,255.5	536.8	567.3	21,632.7	19,648.6	6,679.9	156.7	42,596.5	146.6	340,018.9
Nov.	22,559.2	42,378.4	126,384.3	26,211.8	194,974.5	23,862.9	720.1	19.8	8,616.1	562.4	567.7	22,445.6	19,638.6	7,629.7	157.4	43,967.1	183.7	345,904.8
Dis.	22,773.4	44,534.8	130,611.8	28,794.9	203,941.5	27,467.1	720.2	21.9	11,700.2	801.1	559.5	21,471.4	19,580.5	3,679.2	138.4	45,009.2	220.2	358,083.8
1997 Jan	23,724.7	52,037.3	129,609.3	29,259.4	210,906.0	29,295.2	718.1	10.8	10,354.6	1,171.1	615.4	25,418.3	20,566.6	4,335.8	153.6	45,681.5	337.4	373,289.1
Feb.	25,112.7	50,154.4	132,136.7	29,169.2	211,460.3	29,796.2	721.4	12.6	10,001.2	871.2	625.9	25,607.7	20,636.5	5,985.6	169.3	46,513.1	230.3	377,744.0
Mac	25,754.1	48,136.7	135,505.1	29,465.3	213,107.1	29,328.6	715.5	13.0	11,242.2	904.1	913.8	28,371.9	20,700.6	5,376.0	154.6	48,626.8	275.9	385,484.2
Apr.	25,649.7	45,111.0	136,260.3	28,552.4	213,445.6	28,162.6	1,451.7	11.4	11,189.0	836.4	1,217.3	31,200.8	21,709.1	6,238.9	24.0	52,672.8	471.3	394,280.6
Mei	26,165.7	44,129.8	136,325.2	28,151.2	210,890.9	30,694.9	1,500.2	12.9	18,621.9	1,115.4	1,199.9	31,493.8	21,831.7	5,766.4	18.1	55,501.7	1,261.8	406,075.3
Jun	33,600.6	47,313.5	142,384.0	27,785.3	219,917.5	33,627.5	1,496.1	16.6	21,063.4	1,117.6	1,402.2	31,394.1	22,736.9	7,169.7	48.9	55,595.2	509.6	429,695.9
Jul.	27,102.6	44,474.6	142,435.9	27,290.5	216,454.4	34,981.6	1,960.3	5.6	26,964.9	1,166.9	2,476.8	26,949.3	21,600.2	6,753.4	47.3	54,622.4	615.7	421,703.6
Ogos	27,611.7	43,897.6	147,676.3	28,415.5	222,187.8	34,979.2	1,753.5	8.1	34,950.1	1,502.3	1,717.5	27,065.7	22,520.0	3,518.9	42.5	57,079.1	621.5	435,557.9
Sep.	30,052.5	46,179.0	149,744.5	27,892.8	226,386.6	34,300.3	1,889.3	8.8	34,597.3	654.7	1,359.8	34,211.2	23,011.6	5,022.5	72.1	57,559.9	665.2	449,791.8
Okt.	30,016.9	45,589.3	152,173.3	27,471.2	228,284.0	34,109.5	1,898.8	11.8	38,946.5	926.2	1,490.5	36,653.6	23,994.4	4,168.0	97.2	57,530.3	598.3	458,726.0
Nov.	30,026.0	43,619.5	156,053.4	26,400.6	229,359.1	36,933.2	1,874.3	13.5	41,619.6	786.5	2,007.6	39,479.1	24,268.9	3,042.5	79.1	56,198.3	674.8	466,362.5
Dis.	31,073.0	45,800.7	167,169.3	26,706.8	243,810.8	39,660.6	1,841.5	16.9	35,189.4	4,631.0	1,753.9	38,011.8	23,322.4	3,232.9	81.0	61,637.2	851.7	485,114.1

1 Sebelum 1 Januari 1981, deposit telah dikelaskan mengikut asas yang berlainan. Siri-siri yang lama dapat diperolehi daripada keluaran-keluaran sebelum Buletin Mac/Jun 1981.

2 Deposit Kerajaan dengan bank perdagangan untuk tujuan pembiayaan projek-projek baru (perkilangan, pertanian, perlombongan dan pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk dipinjamkan kepada penjaja-penjaja kecil. Mulai bulan April 1997, termasuk akaun pembangunan perumahan dan lain-lain deposit yang dikecualikan daripada deposit tanggungan layak.

3 Akaun Khas bagi cukai pegangan sebanyak 5% yang dikenakan ke atas faedah yang diterima daripada deposit, yang kena bayar kepada Kerajaan.

4 Mulai bulan April 1997, termasuk deposit mata wang asing yang dahulunya dimasukkan di dalam berbagai jenis deposit.

* Data sebelum Disember 1988 merujuk kepada format urusan bank yang lama.

1 Prior to 1 January 1981, deposits were classified on a different basis. The old series can be obtained from issues to the March/June 1981 Bulletin.

2 Government deposit placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund, which include deposits for loans to hawkers and petty traders. As from April 1997, also include housing development account deposits and Other EL-exempt deposits.

3 Special account on the withholding tax of 5% on the interest earned on deposits payable to the Government.

4 As from April 1997, include foreign currency deposits which were previously included in the various type of deposits.

** Data prior to December 1988 refers to figures using the old banking format.*