

**1.20.1 Islamic Banking System: Deposits by Type & Holder<sup>1</sup>**  
*Sistem Perbankan Islam: Deposit Mengikut Jenis & Penyimpan<sup>2</sup>*

RM million

RM juta

End of period	Demand deposits					Saving deposits			NIDs issued					Others					Akhir tempoh
	Deposit permintaan					Deposit tabungan			Instrumen deposit boleh niaga					Lain-lain					
	Government <sup>1</sup>	Financial Institutions	Business enterprises	Individuals <sup>2</sup>	Total	Financial Institutions	Individuals <sup>2</sup>	Total	Government <sup>1</sup>	Financial Institutions	Business enterprises	Individuals <sup>2</sup>	Total	Government <sup>1</sup>	Financial Institutions	Business enterprises	Individuals <sup>2</sup>	Total	
	Kerajaan <sup>1</sup>	Institusi Kewangan	Badan Perniagaan	Individu <sup>2</sup>	Jumlah	Institusi Kewangan	Individu <sup>2</sup>	Jumlah	Kerajaan <sup>1</sup>	Institusi Kewangan	Badan Perniagaan	Individu <sup>2</sup>	Jumlah	Kerajaan <sup>1</sup>	Institusi Kewangan	Badan Perniagaan	Individu <sup>2</sup>	Jumlah	
Apr-09																			Apr-09
Islamic banks	5,930.0	1,091.9	11,163.5	8,497.5	26,682.9	3.5	16,768.8	16,772.3	1,130.0	19,040.9	5,858.3	487.7	26,516.9	1,647.8	6,143.6	4,862.3	3,074.8	15,728.5	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	10.5	316.6	8.6	335.8	0.0	270.5	270.5	46.3	287.3	35.4	0.0	369.0	75.0	1,297.0	29.1	1.2	1,402.3	Skim Perbankan Islam (SPI)
Total	5,930.1	1,102.4	11,480.1	8,506.1	27,018.7	3.5	17,039.3	17,042.8	1,176.3	19,328.2	5,893.6	487.7	26,885.8	1,722.8	7,440.6	4,891.4	3,076.1	17,130.8	Jumlah
May-09																			Mei-09
Islamic banks	5,923.0	1,333.0	15,817.1	7,162.2	30,235.4	3.5	15,983.0	15,986.4	941.6	18,991.5	5,588.7	381.1	25,902.9	1,527.2	6,470.5	4,870.6	2,988.4	15,856.7	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	32.5	457.4	8.6	498.6	0.0	269.7	269.7	246.5	99.5	116.5	0.0	462.5	75.0	1,271.6	27.2	1.0	1,374.8	Skim Perbankan Islam (SPI)
Total	5,923.1	1,365.6	16,274.6	7,170.8	30,734.0	3.5	16,252.6	16,256.1	1,188.1	19,091.0	5,705.3	381.1	26,365.4	1,602.2	7,742.1	4,897.8	2,989.4	17,231.5	Jumlah
Jun-09																			Jun-09
Islamic banks	7,040.8	1,348.6	11,596.0	7,281.5	27,266.8	3.5	16,260.4	16,263.9	816.9	19,552.8	4,777.2	547.3	25,694.2	1,498.3	6,872.6	4,656.7	2,963.3	15,990.8	Bank-Bank Islam
Islamic banking scheme (IBS)	0.2	14.4	329.6	0.4	344.6	0.0	274.6	274.6	166.8	336.8	102.0	0.0	605.6	75.0	1,266.2	27.2	1.0	1,369.4	Skim Perbankan Islam (SPI)
Total	7,040.9	1,363.0	11,925.6	7,281.8	27,611.4	3.5	16,535.1	16,538.5	983.7	19,889.6	4,879.2	547.3	26,299.8	1,573.3	8,138.7	4,683.9	2,964.3	17,360.2	Jumlah
Jul-09																			Jul-09
Islamic banks	6,306.2	1,235.0	11,936.7	7,410.2	26,888.1	3.4	16,819.2	16,822.6	715.5	19,106.7	4,571.5	525.7	24,919.4	1,783.6	6,118.5	4,870.6	3,077.7	15,850.4	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	9.4	311.4	3.1	324.1	0.0	291.3	291.3	314.0	637.7	85.8	0.0	1,037.5	75.0	1,262.9	29.2	1.0	1,368.1	Skim Perbankan Islam (SPI)
Total	6,306.3	1,244.5	12,248.2	7,413.3	27,212.2	3.4	17,110.6	17,113.9	1,029.4	19,744.4	4,657.4	525.7	25,956.9	1,858.6	7,381.4	4,899.8	3,078.7	17,218.5	Jumlah
Aug-09																			Ogos-09
Islamic banks	6,730.0	1,379.5	12,165.1	7,346.5	27,621.1	3.1	16,725.4	16,728.5	557.5	18,984.9	4,043.1	351.2	23,936.6	1,757.0	6,614.5	4,753.6	3,239.6	16,364.6	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	8.6	237.2	8.2	254.1	0.0	313.7	313.7	240.3	173.3	192.4	0.0	606.0	75.0	1,256.7	29.0	1.0	1,361.7	Skim Perbankan Islam (SPI)
Total	6,730.1	1,388.0	12,402.3	7,354.8	27,875.2	3.1	17,039.1	17,042.2	797.8	19,158.2	4,235.5	351.2	24,542.6	1,832.0	7,871.2	4,782.6	3,240.6	17,726.3	Jumlah
Sep-09																			Sep-09
Islamic banks	6,310.3	1,523.3	12,528.0	7,340.8	27,702.4	3.5	16,883.0	16,886.6	441.6	18,823.7	3,782.7	351.0	23,398.9	2,064.2	7,243.6	5,009.2	2,870.5	17,187.6	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	12.5	119.1	8.3	140.0	0.0	295.6	295.6	366.4	267.6	240.5	0.0	874.5	75.0	1,335.4	34.9	6.7	1,451.9	Skim Perbankan Islam (SPI)
Total	6,310.4	1,535.8	12,647.1	7,349.2	27,842.4	3.5	17,178.6	17,182.1	808.0	19,091.3	4,023.2	351.0	24,273.5	2,139.2	8,579.0	5,044.1	2,877.2	18,639.5	Jumlah
Oct-09																			Okt-09
Islamic banks	5,133.1	1,284.4	12,325.3	7,748.3	26,491.2	3.6	16,870.2	16,873.8	399.0	19,695.1	3,727.7	350.3	24,172.2	2,400.1	7,909.7	6,741.7	2,782.8	19,834.4	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	14.0	636.6	8.2	658.9	0.0	284.7	284.7	357.2	596.4	71.1	0.0	1,024.8	75.0	1,399.4	104.3	8.9	1,587.6	Skim Perbankan Islam (SPI)
Total	5,133.2	1,298.4	12,961.9	7,756.5	27,150.1	3.6	17,154.9	17,158.5	756.3	20,291.5	3,798.8	350.3	25,196.9	2,475.1	9,309.2	6,846.0	2,791.7	21,422.0	Jumlah
Nov-09																			Nov-09
Islamic banks	7,026.3	1,319.2	14,110.1	7,349.9	29,805.6	3.3	17,069.7	17,073.0	689.1	18,451.9	3,382.8	349.2	22,873.0	2,739.6	7,980.9	7,150.7	2,933.6	20,804.8	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	14.4	680.1	8.1	702.6	0.0	283.9	283.9	305.6	139.3	99.6	0.0	544.6	90.0	1,242.0	103.8	163.3	1,599.0	Skim Perbankan Islam (SPI)
Total	7,026.4	1,333.6	14,790.2	7,358.0	30,508.2	3.3	17,353.6	17,356.9	994.7	18,591.2	3,482.4	349.2	23,417.6	2,829.6	9,222.9	7,254.4	3,096.8	22,403.8	Jumlah
Dec-09																			Dis-09
Islamic banks	5,434.3	1,277.9	15,544.2	7,658.4	29,914.7	3.1	17,835.3	17,838.4	581.5	19,330.6	2,911.0	347.3	23,170.3	2,923.1	8,772.7	6,563.2	2,761.1	21,020.1	Bank-Bank Islam
Islamic banking scheme (IBS)	0.4	15.2	814.5	8.1	838.2	0.0	288.2	288.2	285.6	102.6	149.6	0.0	537.8	144.4	1,239.4	44.5	164.0	1,592.3	Skim Perbankan Islam (SPI)
Total	5,434.6	1,293.1	16,358.7	7,666.5	30,752.9	3.1	18,123.5	18,126.7	867.0	19,433.2	3,060.6	347.3	23,708.1	3,067.5	10,012.1	6,607.7	2,925.1	22,612.3	Jumlah
Jan-10																			Jan-10
Islamic banks	7,430.5	1,558.8	13,911.7	7,864.4	30,765.4	3.5	17,936.0	17,939.5	544.9	20,640.2	2,645.9	447.0	24,278.0	2,690.2	7,894.0	6,684.4	2,774.3	20,042.9	Bank-Bank Islam
Islamic banking scheme (IBS)	0.2	16.9	566.4	8.1	591.6	0.0	365.3	365.3	278.6	35.9	209.6	0.0	524.1	144.4	1,237.3	44.6	163.3	1,589.5	Skim Perbankan Islam (SPI)
Total	7,430.8	1,575.7	14,478.1	7,872.5	31,357.1	3.5	18,301.3	18,304.8	823.5	20,676.1	2,855.5	447.0	24,802.1	2,834.6	9,131.3	6,728.9	2,937.5	21,632.4	Jumlah
Feb-10																			Feb-10
Islamic banks	7,354.6	1,670.1	13,419.1	8,093.9	30,537.7	3.6	18,049.9	18,053.5	345.2	18,728.4	2,439.0	440.3	21,952.8	2,914.5	8,651.6	6,331.5	2,755.7	20,653.3	Bank-Bank Islam
Islamic banking scheme (IBS)	0.1	17.0	92.5	292.4	402.0	0.0	79.0	79.0	55.0	73.0	149.7	0.0	277.6	144.4	1,234.5	44.1	163.3	1,586.2	Skim Perbankan Islam (SPI)
Total	7,354.7	1,687.2	13,511.6	8,386.2	30,939.6	3.6	18,128.9	18,132.5	400.2	18,801.3	2,588.6	440.3	22,230.4	3,058.9	9,886.1	6,375.6	2,919.0	22,239.5	Jumlah
Mar-10																			Mac-10
Islamic banks	5,486.0	1,720.3	13,441.0	8,042.6	28,689.9	3.7	18,328.2	18,331.8	550.3	20,630.2	1,466.9	463.4	23,110.8	3,244.9	8,054.1	6,948.0	2,684.4	20,931.4	Bank-Bank Islam
Islamic banking scheme (IBS)	0.2	10.7	89.7	232.5	333.1	0.0	70.6	70.6	65.0	381.5	194.5	0.0	631.0	144.4	1,213.7	43.7	160.7	1,562.5	Skim Perbankan Islam (SPI)
Total	5,486.2	1,730.9	13,530.8	8,275.1	29,023.0	3.7	18,398.7	18,402.4	605.3	21,011.6	1,661.4	463.4	23,741.7	3,389.3	9,267.8	6,991.7	2,845.0	22,493.9	Jumlah
Apr-10																			Apr-10
Islamic banks	5,456.8	1,684.8	13,171.3	8,295.4	28,608.3	3.9	18,576.7	18,580.7	372.7	20,309.2	1,540.8	462.4	22,685.1	3,572.7	8,613.3	6,473.3	2,411.7	21,071.0	Bank-Bank Islam
Islamic banking scheme (IBS)	0.0	14.3	83.9	223.0	321.2	0.0	65.6	65.6	256.5	55.6	182.5	0.0	494.7	144.4	1,207.6	43.7	217.4	1,613.1	Skim Perbankan Islam (SPI)
Total	5,456.8	1,699.1	13,255.1	8,518.4	28,929.5	3.9	18,642.4	18,646.3	629.3	20,364.8	1,723.4	462.4	23,179.8	3,717.1	9,821.0	6,517.0	2,629.0	22,684.1	Jumlah

Notes: IBS-Islamic Banking Scheme  
 Sub-total may not necessarily add-up to grand total due to rounding.  
 1 Comprises federal, state, local governments and statutory authorities.  
 2 Comprises individuals and other domestic and foreign entities.  
 3 Comprises of Ringgit Malaysia (RM) and Foreign Currency (FX) Deposits Accepted Effective December 2008. Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Nota: SPI - Skim Perbankan Islam  
 Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.  
 1 Merangkumi Kerajaan Persekutuan, negeri, tempatan dan badan berkanun.  
 2 Merangkumi individu dan lain entiti tempatan dan asing.  
 3 Merangkumi deposit dalam Ringgit Malaysia (RM) dan mata wang asing (FX) Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar