

## 3.4 Bank Simpanan Nasional National Savings Bank

| Tempoh<br><br>Period | Urusiaga-urusiaga deposit tabungan dalam tempoh<br>(RM juta)<br><br>Transactions in savings deposit during period<br>(RM million) |                                            |                                                                                  | Akhir tempoh<br><br>End of period                                                            |                                                                                                                                                |                                                                                                                                          |                                                                                                                                              |                                                                                                |                                                                                                    |                                                                              |  |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|--|
|                      | Jumlah deposit<br><br>Amount deposited                                                                                            | Jumlah dikeluarkan<br><br>Amount withdrawn | Lebihan deposit daripada<br>ambiln<br><br>Excess of deposits over<br>withdrawals | Bilangan akaun penyimpan<br>deposit tabungan<br><br>Number of savings<br>depositors' account | Jumlah deposit tabungan yang<br>terkumpul <sup>2</sup> (RM juta)<br><br>Amount of savings deposits<br>outstanding <sup>2</sup><br>(RM million) | Jumlah Sijil Simpanan Premium<br>yang terkumpul<br>(RM juta)<br><br>Amount outstanding of Premium<br>Savings Certificate<br>(RM million) | Jumlah deposit tetap<br>yang terkumpul <sup>4</sup><br>(RM juta)<br><br>Amount of fixed deposits<br>outstanding <sup>4</sup><br>(RM million) | Pelaburan (mengikut nilai buku dalam RM juta)<br><br>Investments (at book value in RM million) |                                                                                                    |                                                                              |  |
|                      |                                                                                                                                   |                                            |                                                                                  |                                                                                              |                                                                                                                                                |                                                                                                                                          |                                                                                                                                              | Jumlah<br><br>Total                                                                            | Sekuriti Kerajaan<br>Persekutuan <sup>3</sup><br><br>Federal Government<br>Securities <sup>3</sup> | Pelaburan-pelaburan Malaysia<br>yang lain<br><br>Other Malaysian investments |  |
| 1996                 | 1,486.0                                                                                                                           | 1,556.5                                    | -5.9                                                                             | 3,288,372                                                                                    | 1,651.1                                                                                                                                        | 468.0                                                                                                                                    | 1,002.1                                                                                                                                      | 6,219.8                                                                                        | 1,962.0                                                                                            | 4,257.8                                                                      |  |
| 1997                 | 1,365.8                                                                                                                           | 1,488.4                                    | -122.7                                                                           | 3,051,833                                                                                    | 1,552.6                                                                                                                                        | 584.0                                                                                                                                    | 1,404.5                                                                                                                                      | 6,747.3                                                                                        | 1,385.5                                                                                            | 5,361.8                                                                      |  |
| 1998                 | 1,094.1                                                                                                                           | 1,272.9                                    | -178.1                                                                           | 3,056,392                                                                                    | 1,407.8                                                                                                                                        | 543.0                                                                                                                                    | 1,831.1                                                                                                                                      | 7,410.7                                                                                        | 1,197.0                                                                                            | 6,213.7                                                                      |  |
| 1999                 | 1,018.0                                                                                                                           | 1,096.3                                    | -78.3                                                                            | 2,820,581                                                                                    | 1,371.1                                                                                                                                        | 557.1                                                                                                                                    | 2,476.5                                                                                                                                      | 6,187.1                                                                                        | 914.2                                                                                              | 5,272.9                                                                      |  |
| 2000                 | 916.0                                                                                                                             | 991.6                                      | -75.6                                                                            | 2,583,532                                                                                    | 1,307.6                                                                                                                                        | 602.9                                                                                                                                    | 2,473.2                                                                                                                                      | 10,258.8                                                                                       | 1,096.8                                                                                            | 9,162.0                                                                      |  |
| 2001                 | 821.6                                                                                                                             | 873.3                                      | -51.7                                                                            | 2,568,142                                                                                    | 1,283.5                                                                                                                                        | 710.0                                                                                                                                    | 5,870.2                                                                                                                                      | 10,737.2                                                                                       | 1,524.0                                                                                            | 9,213.2                                                                      |  |
| 2002                 | 693.3                                                                                                                             | 780.8                                      | -87.5                                                                            | 2,189,218                                                                                    | 1,214.3                                                                                                                                        | 826.2                                                                                                                                    | 5,326.0                                                                                                                                      | 9,225.2                                                                                        | 1,478.2                                                                                            | 7,747.0                                                                      |  |
| 2003                 | 610.7                                                                                                                             | 685.2                                      | -74.7                                                                            | 1,795,800                                                                                    | 1,111.9                                                                                                                                        | 902.8                                                                                                                                    | 3,329.3                                                                                                                                      | 9,517.3                                                                                        | 1,923.7                                                                                            | 7,593.6                                                                      |  |
| 2004                 | 534.4                                                                                                                             | 604.3                                      | -69.9                                                                            | 1,607,898                                                                                    | 1,047.6                                                                                                                                        | 918.7                                                                                                                                    | 1,502.6                                                                                                                                      | 10,859.8                                                                                       | 2,267.1                                                                                            | 8,592.8                                                                      |  |
| 2002 Jan./Jan.       | 67.4                                                                                                                              | 79.5                                       | -12.1                                                                            | 2,205,412                                                                                    | 1,289.6                                                                                                                                        | 702.4                                                                                                                                    | 5,351.0                                                                                                                                      | 11,252.5                                                                                       | 1,680.5                                                                                            | 9,572.0                                                                      |  |
| Feb./Feb.            | 64.5                                                                                                                              | 62.4                                       | 2.1                                                                              | 2,203,952                                                                                    | 1,291.7                                                                                                                                        | 706.3                                                                                                                                    | 5,354.9                                                                                                                                      | 10,939.7                                                                                       | 1,668.7                                                                                            | 9,271.0                                                                      |  |
| Mac/Mar.             | 60.4                                                                                                                              | 67.8                                       | -7.4                                                                             | 2,202,422                                                                                    | 1,284.3                                                                                                                                        | 713.6                                                                                                                                    | 5,370.3                                                                                                                                      | 10,597.9                                                                                       | 1,626.9                                                                                            | 8,971.0                                                                      |  |
| Apr./Apr.            | 57.8                                                                                                                              | 67.9                                       | -10.1                                                                            | 2,200,742                                                                                    | 1,274.2                                                                                                                                        | 723.1                                                                                                                                    | 5,389.2                                                                                                                                      | 10,578.7                                                                                       | 1,580.6                                                                                            | 8,998.1                                                                      |  |
| Mei/May              | 55.2                                                                                                                              | 70.8                                       | -15.6                                                                            | 2,199,017                                                                                    | 1,258.6                                                                                                                                        | 731.0                                                                                                                                    | 5,385.8                                                                                                                                      | 10,665.7                                                                                       | 1,365.7                                                                                            | 9,300.0                                                                      |  |
| Jun./Jun.            | 53.2                                                                                                                              | 60.1                                       | -6.9                                                                             | 2,197,565                                                                                    | 1,251.7                                                                                                                                        | 744.1                                                                                                                                    | 5,440.7                                                                                                                                      | 9,936.4                                                                                        | 1,389.5                                                                                            | 8,546.9                                                                      |  |
| Jul./Jul.            | 62.4                                                                                                                              | 67.9                                       | -5.5                                                                             | 2,195,937                                                                                    | 1,246.2                                                                                                                                        | 749.4                                                                                                                                    | 5,445.7                                                                                                                                      | 9,739.6                                                                                        | 1,518.7                                                                                            | 8,220.9                                                                      |  |
| Ogos/Aug             | 53.3                                                                                                                              | 60.5                                       | -7.2                                                                             | 2,194,544                                                                                    | 1,239.0                                                                                                                                        | 762.8                                                                                                                                    | 5,406.7                                                                                                                                      | 9,804.0                                                                                        | 1,622.0                                                                                            | 8,182.0                                                                      |  |
| Sep./Sep.            | 52.5                                                                                                                              | 59.9                                       | -7.4                                                                             | 2,193,010                                                                                    | 1,231.7                                                                                                                                        | 790.8                                                                                                                                    | 5,378.8                                                                                                                                      | 9,718.9                                                                                        | 1,522.4                                                                                            | 8,196.5                                                                      |  |
| Okt./Oct.            | 55.4                                                                                                                              | 64.8                                       | -9.4                                                                             | 2,191,766                                                                                    | 1,222.3                                                                                                                                        | 805.9                                                                                                                                    | 5,362.1                                                                                                                                      | 9,678.8                                                                                        | 1,520.3                                                                                            | 8,158.5                                                                      |  |
| Nov./Nov.            | 52.3                                                                                                                              | 62.6                                       | -10.3                                                                            | 2,190,383                                                                                    | 1,212.0                                                                                                                                        | 808.5                                                                                                                                    | 5,339.9                                                                                                                                      | 9,673.3                                                                                        | 1,504.5                                                                                            | 8,168.8                                                                      |  |
| Dis./Dec.            | 58.9                                                                                                                              | 56.6                                       | 2.3                                                                              | 2,189,218                                                                                    | 1,214.3                                                                                                                                        | 826.2                                                                                                                                    | 5,326.0                                                                                                                                      | 9,225.2                                                                                        | 1,478.2                                                                                            | 7,747.0                                                                      |  |
| 2003 Jan./Jan.       | 59.8                                                                                                                              | 66.9                                       | -7.1                                                                             | 1,810,702                                                                                    | 1,179.3                                                                                                                                        | 829.8                                                                                                                                    | 3,387.5                                                                                                                                      | 8,752.9                                                                                        | 1,437.3                                                                                            | 7,315.6                                                                      |  |
| Feb./Feb.            | 51.3                                                                                                                              | 51.9                                       | -0.6                                                                             | 1,809,373                                                                                    | 1,178.7                                                                                                                                        | 838.5                                                                                                                                    | 3,391.5                                                                                                                                      | 9,425.8                                                                                        | 1,493.6                                                                                            | 7,932.2                                                                      |  |
| Mac/Mar.             | 50.5                                                                                                                              | 57.1                                       | -6.6                                                                             | 1,807,845                                                                                    | 1,172.2                                                                                                                                        | 846.1                                                                                                                                    | 3,387.1                                                                                                                                      | 9,174.3                                                                                        | 1,512.0                                                                                            | 7,662.3                                                                      |  |
| Apr./Apr.            | 51.9                                                                                                                              | 58.3                                       | -6.5                                                                             | 1,806,548                                                                                    | 1,165.7                                                                                                                                        | 852.6                                                                                                                                    | 3,377.3                                                                                                                                      | 8,890.7                                                                                        | 1,482.8                                                                                            | 7,407.9                                                                      |  |
| Mei/May              | 47.1                                                                                                                              | 58.5                                       | -11.4                                                                            | 1,804,993                                                                                    | 1,154.3                                                                                                                                        | 854.1                                                                                                                                    | 3,377.1                                                                                                                                      | 9,512.2                                                                                        | 1,401.0                                                                                            | 8,111.2                                                                      |  |
| Jun./Jun.            | 50.0                                                                                                                              | 55.6                                       | -5.6                                                                             | 1,803,569                                                                                    | 1,148.6                                                                                                                                        | 859.5                                                                                                                                    | 3,340.0                                                                                                                                      | 9,480.2                                                                                        | 1,806.3                                                                                            | 7,673.9                                                                      |  |
| Jul./Jul.            | 52.9                                                                                                                              | 56.5                                       | -3.6                                                                             | 1,802,218                                                                                    | 1,145.1                                                                                                                                        | 861.9                                                                                                                                    | 3,324.8                                                                                                                                      | 9,480.2                                                                                        | 1,807.3                                                                                            | 7,672.9                                                                      |  |
| Ogos/Aug             | 48.1                                                                                                                              | 55.2                                       | -7.1                                                                             | 1,800,872                                                                                    | 1,138.0                                                                                                                                        | 876.4                                                                                                                                    | 3,314.0                                                                                                                                      | 9,961.3                                                                                        | 2,084.7                                                                                            | 7,876.6                                                                      |  |
| Sep./Sep.            | 47.9                                                                                                                              | 56.0                                       | -8.1                                                                             | 1,799,537                                                                                    | 1,129.9                                                                                                                                        | 891.5                                                                                                                                    | 3,310.8                                                                                                                                      | 10,299.4                                                                                       | 2,067.0                                                                                            | 8,232.4                                                                      |  |
| Okt./Oct.            | 49.5                                                                                                                              | 59.5                                       | -10.0                                                                            | 1,798,402                                                                                    | 1,119.9                                                                                                                                        | 898.1                                                                                                                                    | 3,311.1                                                                                                                                      | 9,891.1                                                                                        | 2,140.6                                                                                            | 7,750.5                                                                      |  |
| Nov./Nov.            | 47.0                                                                                                                              | 50.6                                       | -3.6                                                                             | 1,797,426                                                                                    | 1,116.4                                                                                                                                        | 899.4                                                                                                                                    | 3,315.7                                                                                                                                      | 9,611.8                                                                                        | 1,923.7                                                                                            | 7,688.1                                                                      |  |
| Dis./Dec.            | 54.7                                                                                                                              | 59.1                                       | -4.5                                                                             | 1,795,800                                                                                    | 1,111.9                                                                                                                                        | 902.8                                                                                                                                    | 3,329.3                                                                                                                                      | 9,517.3                                                                                        | 1,923.7                                                                                            | 7,593.6                                                                      |  |
| 2004 Jan./Jan.       | 54.1                                                                                                                              | 58.5                                       | -4.5                                                                             | 1,629,267                                                                                    | 1,113.0                                                                                                                                        | 900.3                                                                                                                                    | 1,426.1                                                                                                                                      | 9,771.9                                                                                        | 18,599.6                                                                                           | 7,912.3                                                                      |  |
| Feb./Feb.            | 45.8                                                                                                                              | 51.2                                       | -5.3                                                                             | 1,627,421                                                                                    | 1,107.7                                                                                                                                        | 907.8                                                                                                                                    | 1,431.2                                                                                                                                      | 10,439.5                                                                                       | 1,884.7                                                                                            | 8,554.8                                                                      |  |
| Mac/Mar.             | 52.5                                                                                                                              | 59.0                                       | -6.5                                                                             | 1,625,253                                                                                    | 1,101.2                                                                                                                                        | 916.3                                                                                                                                    | 1,423.8                                                                                                                                      | 10,732.7                                                                                       | 1,806.8                                                                                            | 8,925.9                                                                      |  |
| Apr./Apr.            | 48.2                                                                                                                              | 55.9                                       | -7.7                                                                             | 1,623,163                                                                                    | 1,093.5                                                                                                                                        | 914.1                                                                                                                                    | 1,421.8                                                                                                                                      | 11,025.4                                                                                       | 1,859.7                                                                                            | 9,165.7                                                                      |  |
| Mei/May              | 21.4                                                                                                                              | 24.5                                       | -3.1                                                                             | 1,622,087                                                                                    | 1,090.4                                                                                                                                        | 915.4                                                                                                                                    | 1,421.7                                                                                                                                      | 10,948.2                                                                                       | 1,859.7                                                                                            | 9,088.5                                                                      |  |
| Jun./Jun.            | 41.8                                                                                                                              | 50.5                                       | -8.7                                                                             | 1,619,769                                                                                    | 1,081.7                                                                                                                                        | 907.4                                                                                                                                    | 1,422.1                                                                                                                                      | 10,732.7                                                                                       | 1,906.8                                                                                            | 8,825.9                                                                      |  |
| Jul./Jul.            | 46.9                                                                                                                              | 52.1                                       | -5.2                                                                             | 1,617,649                                                                                    | 1,076.5                                                                                                                                        | 917.6                                                                                                                                    | 1,438.1                                                                                                                                      | 11,327.0                                                                                       | 2,000.7                                                                                            | 9,326.3                                                                      |  |
| Ogos/Aug             | 41.4                                                                                                                              | 49.8                                       | -8.3                                                                             | 1,615,606                                                                                    | 1,068.2                                                                                                                                        | 916.2                                                                                                                                    | 1,450.4                                                                                                                                      | 11,187.3                                                                                       | 2,082.1                                                                                            | 9,105.2                                                                      |  |
| Sep./Sep.            | 46.3                                                                                                                              | 52.2                                       | -6.0                                                                             | 1,613,829                                                                                    | 1,062.2                                                                                                                                        | 924.3                                                                                                                                    | 1,455.8                                                                                                                                      | 11,213.8                                                                                       | 2,339.1                                                                                            | 8,874.6                                                                      |  |
| Okt./Oct.            | 43.4                                                                                                                              | 51.0                                       | -7.6                                                                             | 1,611,995                                                                                    | 1,054.6                                                                                                                                        | 920.5                                                                                                                                    | 1,468.9                                                                                                                                      | 11,336.9                                                                                       | 2,247.5                                                                                            | 9,089.5                                                                      |  |
| Nov./Nov.            | 43.7                                                                                                                              | 46.9                                       | -3.2                                                                             | 1,610,259                                                                                    | 1,051.3                                                                                                                                        | 921.0                                                                                                                                    | 1,490.7                                                                                                                                      | 11,087.2                                                                                       | 2,247.5                                                                                            | 8,839.7                                                                      |  |
| Dis./Dec.            | 49.0                                                                                                                              | 52.7                                       | -3.7                                                                             | 1,607,898                                                                                    | 1,047.6                                                                                                                                        | 918.7                                                                                                                                    | 1,502.6                                                                                                                                      | 10,859.8                                                                                       | 2,267.1                                                                                            | 8,592.8                                                                      |  |

<sup>1</sup> Jumlah angka bulanan dan suku tahunan tidak semestinya bersamaan dengan angka tahunan yang telah diselaraskan.

<sup>2</sup> Angka tahunan termasuk faedah.

<sup>3</sup> Tidak termasuk bil-bil Perbendaharaan tetapi termasuk Sekuriti Kerajaan Persekutuan yang dikeluarkan di luar Malaysia dan yuran-yuran pendahuluan.

<sup>4</sup> Mulai 16 November 1984, Bank Simpanan Nasional dibenarkan menerima deposit tetap dengan cukup tempoh 6 bulan dan 12 bulan.

<sup>1</sup> Monthly and quarterly figures do not necessarily add up to the adjusted figures.

<sup>2</sup> Annual figures include interest.

<sup>3</sup> Exclude Treasury bills but include Federal Government Securities issued outside Malaysia and advance subscriptions.

<sup>4</sup> As from 16 November 1984, the National Savings Bank was allowed to accept fixed deposits with maturities of 6 months and 12 months.