



Perbadanan Insurans Deposit Malaysia
Malaysia Deposit Insurance Corporation

GARIS PANDUAN

**JAMINAN DEPOSIT KERAJAAN DAN KEPERLUAN
PELAPORAN**

(UNTUK INSTITUSI ANGGOTA)

TARIKH DIKELURKAN: 24 MAC 2009



Perbadanan Insurans Deposit Malaysia
Malaysia Deposit Insurance Corporation

JAMINAN DEPOSIT KERAJAAN DAN KEPERLUAN PELAPORAN

MUKA SURAT INI SENGAJA DIBIARKAN KOSONG



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**BAHAGIAN 1 : GARIS PANDUAN JAMINAN DEPOSIT KERAJAAN DAN
KEPERLUAN PELAPORAN**

1. Tujuan

Tujuan pekeling ini adalah untuk menerangkan panduan dan keperluan pelaporan bagi Jaminan Deposit Kerajaan (“GDG”) kepada institusi anggota.

2. Latar Belakang

- 2.1 Sejar dengan inisiatif serantau untuk mengekalkan keyakinan dalam sistem kewangan masing-masing, Kementerian Kewangan Malaysia dan Bank Negara Malaysia (BNM) telah mengumumkan pada 16 Oktober 2008 bahawa semua deposit ringgit dan mata wang asing dalam bank perdagangan, bank Islam, bank pelaburan, bank Islam antarabangsa dan institusi kewangan pembangunan yang menerima deposit dan dikawal selia oleh BNM akan diberi jaminan sepenuhnya. Maka dengan ini PIDM telah diberi kepercayaan untuk mentadbir GDG.
- 2.2 Sehubungan itu, institusi anggota akan terus membayar premium berdasarkan skim Sistem Premium Berbeza (SPB) yang telah sedia ada dan selain itu fi jaminan yang berasingan akan dikenakan bagi jaminan deposit tambahan. Oleh itu, institusi anggota dikehendaki membayar premium di bawah skim SPB yang sedia ada dan juga fi jaminan di bawah GDG.
- 2.3 Asas dan panduan di dalam menyediakan Borang Serahan Jumlah Deposit Diinsuranskan masih boleh diguna pakai seperti mana yang dinyatakan di dalam “Pindaan Garis Panduan Jumlah Deposit Diinsuranskan 2006” dan “Garis Panduan Jumlah Deposit Diinsuranskan: Pengiraan dan Penyiapan Borang Serahan (2006).

3. Deposit dan Instrumen Dijamin

- 3.1 Seperti yang dinyatakan di dalam helian fakta PIDM mengenai GDG, deposit dan instrumen yang dijamin adalah termasuk:
- Deposit tetap, akaun semasa, akaun simpanan, akaun bersama dan amanah;
 - Semua deposit Islam (termasuk berstruktur atau sebaliknya);
 - Deposit berstruktur konvensional yang mana pinsipalnya dijamin;
 - Deposit matawang asing; dan
 - Instrumen deposit boleh niaga yang tidak dipegang oleh bank.

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3.2 Manakala, deposit dan instrumen berikut adalah dikecualikan di bawah GDG:

- a. Produk berstruktur konvensional yang prinsipalnya tidak dijamin;
- b. Deposit yang dibayar di luar Malaysia;
- c. Peletakan dana di pasaran wang antara bank;
- d. Instrumen deposit boleh niaga yang dipegang oleh bank¹; dan
- e. Perjanjian beli balik.

3.3 PIDM hanya menjamin keseluruhan amaun deposit dan instrumen dijamin yang dipegang oleh institusi anggota di Malaysia sahaja.

3.4 Jaminan adalah suatu langkah sementara dan ianya berkuat kuasa dari 16 Oktober 2008 sehingga 31 Disember 2010.

4. Pengiraan Jumlah Deposit dan Instrumen Dijamin

4.1 Deposit dan instrumen jaminan tahunan adalah dikira berdasarkan kepada jumlah deposit dan instrumen dijamin ("TDIG") yang mana dipegang oleh institusi anggota pada 31 Disember bagi tahun taksiran 2009 dan 2010.

4.2 TDIG amaun hendaklah dikira secara berasingan bagi deposit Islam dan konvensional dan ianya diperolehi seperti berikut:

$$\text{TDIG} = \frac{\text{Jumlah deposit diterima} - (\text{tolak})}{\text{Jumlah deposit dan instrumen tidak dijamin di bawah GDG}}$$

¹ Bank merujuk kepada institusi-institusi yang dilesenkan di bawah Akta Perbankan dan Institusi Kewangan 1989 (Banking And Financial Institutions Act 1989) atau Akta Perbankan Islam 1983 (Islamic Banking Act 1983) atau Akta Institusi Kewangan Pembangunan 2002 (Development Financial Institutions Act 2002) dan telah mendapat kelulusan daripada Bank Negara Malaysia sebagai institusi pasaran wang antara bank.

4.3 Untuk Perbankan Islam

Jumlah deposit amaun diterima bagi **perbankan Islam** adalah diperolehi daripada hasil tambah butiran-butiran berikut:

Deposit Ringgit	Deposit Mata Wang Asing
Ringgit Deposit Semasa Diterima	Mata Wang Asing Deposit Semasa Diterima
Ringgit Deposit Simpanan Diterima	Mata Wang Asing Simpanan Diterima
Ringgit Deposit Pelaburan Khas Diterima	Mata Wang Asing Deposit Pelaburan Khas Diterima
Ringgit Deposit Pelaburan Am Diterima	Mata Wang Asing Pelaburan Am Diterima
Ringgit Komoditi Murabahah	Mata Wang Asing Komoditi Murabahah
Ringgit Instrumen Deposit Boleh Niaga Diterbitkan	Mata Wang Asing Perjanjian Beli Balik
Ringgit Perjanjian Beli Balik	Mata Wang Asing Deposit Jangka Pendek Diterima
Ringgit Deposit Khas (Cukai Pegangan)	Mata Wang Asing Pelaburan Berkaitan Derivatif Diterima
Ringgit Deposit Akaun Pembangunan Perumahan	Mata Wang Asing Deposit Lain Diterima
Ringgit Deposit Jangka Pendek Diterima	Mata Wang Asing Untung yang Perlu Dibayar
Ringgit Pelaburan berkaitan Derivatif yang ditawarkan	Mata Wang Asing Bil-bil yang Perlu Dibayar
Ringgit Deposit Lain Diterima	
Ringgit Untung yang Perlu dibayar	
Ringgit Bil-bil yang Perlu Dibayar	

4.4 Untuk Perbankan Konvensional

Jumlah deposit amaun diterima bagi **perbankan konvensional** adalah diperolehi daripada hasiltambah butiran-butiran berikut:

Deposit Ringgit	Deposit Mata Wang Asing
Ringgit Deposit Semasa Diterima	Mata Wang Asing Deposit Semasa Diterima
Ringgit Deposit Simpanan Diterima	Mata Wang Asing Simpanan Diterima
Ringgit Deposit Tetap Diterima	Mata Wang Asing Deposit Tetap Diterima
Ringgit Wang Panggilan Diterima	Mata Wang Asing Perjanjian Beli Balik
Ringgit Instrumen Deposit Boleh Niaga Diterbitkan	Mata Wang Asing Deposit Jangka Pendek Diterima
Ringgit Perjanjian Beli Balik	Mata Wang Asing Pelaburan Berkaitan Derivatif Diterima
Ringgit Deposit Khas (Cukai Pegangan)	Mata Wang Asing Deposit Lain Diterima
Ringgit Deposit Akaun Pembangunan Perumahan	Mata Wang Asing Faedah yang Perlu Dibayar
Ringgit Deposit Jangka Pendek Diterima	Mata Wang Asing Bil-bil yang Perlu Dibayar
Ringgit Pelaburan berkaitan Derivatif yang ditawarkan	
Ringgit Deposit Lain Diterima	
Ringgit Faedah yang Perlu Dibayar	
Ringgit Bil-bil yang Perlu Dibayar	

4.5 Bagi tujuan untuk memperolehi amaun deposit diterima, institusi anggota perlu merujuk kepada butiran-butiran yang telah dihantar di dalam Pelaporan FISS. Penjelasan mengenai butiran-butiran tersebut disertakan di **Lampiran 1**.

4.6 Jumlah deposit dan instrumen tidak dijamin bagi perniagaan-perniagaan **Islam** dan **konvensional** adalah diperolehi daripada hasiltambah butiran-butiran berikut:

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Deposit Ringgit	Deposit Mata Wang Asing
<p>Ringgit Pelaburan konvensional Berkaitan Derivatif Ditawarkan yang mana Prinsipalnya Tidak Dijamin</p> <p>Ringgit Instrumen Deposit Islam dan konvensional Boleh Niaga yang Dipegang oleh Bank</p> <p>Ringgit konvensional Perjanjian Beli Balik</p>	<p>Mata Wang Asing Pelaburan konvensional Berkaitan Derivatif Ditawarkan yang mana Prinsipalnya Tidak Dijamin</p> <p>Mata Wang Asing konvensional Perjanjian Beli Balik</p>

5. Kadar Fi Jaminan

5.1 Kadar fi jaminan yang ditentukan bagi tempoh jaminan akan diumumkan kemudian.

6. Pelengkapan Borang Serahan Deposit Dijamin

6.1 Setiap institusi anggota perlu melengkapkan Borang Serahan Deposit Dijamin ("RGD") untuk deposit Islam dan konvensional secara berasingan bagi tujuan penyerahan kepada PIDM. Borang Serahan tersebut adalah asas bagi PIDM untuk mentaksir jumlah amaun deposit dan instrumen dijamin dan juga amaun tahunan fi jaminan yang perlu dibayar kepada PIDM. Borang serahan untuk deposit Islam dan konvensional adalah disertakan di **Lampiran 2 (a)** dan **(b)**.

6.2 Fi jaminan tahunan dibayar kepada PIDM hendaklah dikira seperti berikut:

a. Kadar fi yang dikenakan adalah berdasarkan kepada:

- **Jumlah Deposit Dijamin (TDG)**

TDIG tolak jumlah deposit diinsuranskan ("TID") yang dipegang oleh institusi anggota pada 31 Disember 2008 bagi tahun taksiran 2009.

b. Fi jaminan tahunan untuk deposit Islam dan konvensional hendaklah dikira secara berasingan.

6.3 Jumlah amaun fi dijamin yang perlu dibayar oleh institusi anggota (deposit Islam dan konvensional) adalah diperolehi seperti berikut:

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$$\text{Jumlah Fi Jaminan Dibayar} = (\text{TDIG} - \text{TID} = \text{TDG}) \times \text{Kadar Fi Jaminan}$$

Ilustrasi 1:

Deposit	TDIG	TID	TDIG - TID	Kadar Fi Jaminan	Fi Jaminan Tahunan
	(RM'000)	(RM'000)	(RM'000)	%	(RM'000)
Deposit Konvensional	90,000	40,000	50,000	Akan Diberitahu Kemudian	XXXX

- 6.4 Selain daripada 12 bulan jaminan deposit bagi tahun taksiran 2009, institusi anggota dikehendaki mengambil kira 2 bulan tambahan di dalam pengiraan fi jaminan. Tambahan 2 bulan ini adalah termasuk tempoh jaminan pada tahun 2008. Manakala, untuk tempoh jaminan bagi tahun taksiran 2010, pengiraan hanyalah berdasarkan kepada tempoh selama 12 bulan. **Ilustrasi 2** menerangkan pengiraan fi jaminan tahunan untuk tahun taksiran 2009.

Ilustrasi 2

Deposit	TDIG	TID	TDIG - TID	Kadar Fi Jaminan	Jumlah Hari	Fi Jaminan Tahunan
	(RM'000)	(RM'000)	(RM'000)	%	(Days)	(RM'000)
Deposit Konvensional	90,000	40,000	50,000	Akan Diberitahu Kemudian	14/12	XXXX

- 6.5 Pelaporan di dalam RGD dan pembayaran fi jaminan tahunan hendaklah dibundarkan kepada nilai ringgit terdekat, iaitu tanpa titik perpuluhan.
- 6.6 Institusi anggota adalah dikehendaki menyerahkan RTID secara elektronik (seperti borang yang terdapat di dalam cakera padat ("CD")) dan juga salinan cetak, di mana ianya hendaklah diperakui oleh Ketua Pegawai Eksekutif dan Ketua Pegawai Kewangan.



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7. Keperluan Pematuhan

- 7.1 Institusi anggota adalah dikehendaki menyerahkan RGD (Islam dan konvensional) bersama-sama dengan Borang Serahan TID (Islam dan konvensional) sebelum atau pada **31 Mei**.
- 7.2 Pembayaran fi jaminan tahunan hendaklah dibuat melalui RENTAS iaitu setelah diberitahu tarikh untuk membuat pembayaran ke dalam Akaun Operasi PIDM di BNM seperti berikut:

Akaun Operasi PIDM	Nombor Akaun
Islam	1554200047
Konvensional	1554190755

- 7.3 RGD (Islam dan konvensional) mestilah diperakui secara berasingan oleh Ketua Pegawai Eksekutif dan Ketua Pegawai Kewangan institusi anggota.
- 7.4 Garis panduan ini berkuat kuasa dari tahun taksiran **2009 sehingga 2010**.

BAHAGIAN 2 : LAMPIRAN

Lampiran 1 - Penjelasan Butiran-butiran

1.1 Untuk Bank-bank Perdagangan dan Islam

Butiran	Kod FISS	Penjelasan
RM Demand Deposits Accepted	42110	Refers to the outstanding amount of RM positive balances in the current accounts of the commercial banks and Islamic banks.
RM Savings Deposits Accepted	42120	Refers to RM deposits held by commercial banks and Islamic banks on terms that the deposits are not subject to a fixed maturity period and may be withdrawn without prior notice. Normally savings deposit accounts are operated through pass books issued by the commercial banks and Islamic banks to the depositors. The commercial banks and Islamic Banks would pay interest/profit (at the prevailing savings deposit rate) to the depositors at periodic intervals.
RM Fixed Deposits Accepted	42130	<p>Refers to RM deposits held by commercial banks, Islamic banks and investment banks on terms that the deposits are subject to a fixed maturity period and are repayable with interest at a fixed rate. The commercial banks, Islamic banks and investment banks may not pay interest on the deposit or may vary the original interest rate in the event of premature withdrawal. This item is only applicable for conventional banking operations.</p> <p>The commercial banks, Islamic banks and investment banks classifies a sum of money placed with it as "fixed deposit", if the following conditions are satisfied:</p> <ul style="list-style-type: none"> • The deposit is repayable at a fixed maturity date which is at least one month after the deposit rate; • The depositor is issued a non-transferable fixed deposit receipt; and • The depositor is entitled to receive interest at a fixed rate either on the maturity date or at periodic intervals during the tenure of the deposit.
RM Specific Investment Deposits Accepted	42131	Refers to RM deposits of money placed with a depository on terms that the deposits are utilised for the purpose of financing or investing in specific assets or project, subject to a non-standard fixed maturity period and profit is payable based on a pre-agreed profit-sharing ratio. The deposits placed are managed separately from other deposits and the depositor is normally issued a specific investment deposit receipt for which is non-transferable. This item is applicable only to the Islamic banking operations.
RM General Investment	42132	Refers to outstanding amount RM deposits of money placed with a

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Butiran	Kod FISS	Penjelasan
Deposit Accepted		depository on terms that the depository on terms that the deposits are subject to a fixed maturity period and are repayable with profit based on a fixed-sharing ratio. The depositor is normally issued a general investment deposit receipt which is non-transferable. The amount here is derived from the sum of breakdown items by customer. This item is applicable only to the Islamic banking operations.
RM Commodity Murabahah	42133	Refers to RM deposits of money placed with a depository on terms that the deposits are subject to a fixed maturity period and are repayable with profit based on a fixed rate of return. The depository normally issue a commodity murabahah deposit receipt as an evidence of buying and selling of commodities that are normally based on metals listed on the major commodity exchange or palm oil based products. This item is applicable only to the Islamic banking operations.
RM Call Money Accepted	42140	Refers to the outstanding amount of call money accepted from all customers. The term "call money" means a deposit that may be recalled at any time by the depositor with interest. It should be noted that only investment banks are required to this liability item as the other types of reporting institutions are not permitted to accept call money. The investment banks may accept call money from any person including the domestic banking institutions subject only to the condition that a call deposit should be at least RM 50,000.
RM Negotiable Instrument of Deposits Issued	42150	Refers to the face value of outstanding NIDs issued by commercial banks, Islamic banks and investment banks. NIDs are defined in the Guidelines on Negotiable Instruments of Deposits (1993) issued by BNM. Where the NID is a zero-coupon instrument (i.e. does not pay interest, but issued at a discount to face value), the amount to be reported should be original discounted proceeds plus discount expense incurred on an accrual basis semi-annually. NIDs may be issued to any person (except merchant banks are subject to some restrictions) at the primary market level. "Ownership" of the NID may change during its tenure as it is a negotiable instrument.
RM Repurchase Agreements	42160	Refers to the RM outstanding amount of funds accepted by commercial banks, Islamic banks and investment banks which are collateralised by debt securities pledged to the depositor (alternatively known as the securities purchased or buyer) on terms that the funds would be repaid with interest on the agreed maturity date, in exchange for the return of the debt securities pledged.
RM Special Deposits (Withholding Tax)	42170	Refers to commercial banks, Islamic banks and investment banks' withholding of a portion of interest payable or paid to individuals for their deposits with the institution for tax purposes, as required by the tax authorities. The withholding tax is credited to a special account before remitting to the tax authorities.
RM Housing Development Account	42180	Refers to the outstanding amount of deposits placed by housing developers with commercial banks and Islamic banks, which can

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Butiran	Kod FISS	Penjelasan
Deposits		be collected by the housing developers from house-buyers or end-financiers arising from the sale of residential property being developed by the developers.
RM Short-Term Deposit Accepted	42190	Refers to the outstanding amount of RM-denominated short-term deposits accepted from all customers. "Short-term deposits" are deposits of money placed with a depository on terms that the deposits are subject to a fixed maturity period (may be of any tenure with a minimum tenure of 1 day, but usually less than 365 days) and are repayable with interest at a fixed rate. Short-term deposits are usually offered as an alternative to fixed deposits and repurchase agreements to high net-worth individuals and corporates under various names such as short term-treasury deposits, money market time deposits, short-term money market deposits and money market deposits.
RM Investments Linked to Derivatives Offered	42191	Refers to the outstanding amount of RM-denominated investments linked to derivatives (ILD) offered to all customers. An ILD is a structured product with embedded derivatives (e.g. options) that are normally linked to the performance of an underlying asset such as interest rates, equities, foreign currency rates, etc. An ILD may be principal protected or non-principal protected.
RM Other Deposits Accepted	42199	Refers to the RM outstanding amount of deposits accepted other than those classified in 42110, 42120, 42130, 42131, 42132, 42133, 42140, 42150, 42160, 42170, 42180, 42190 and 42191.
RM Interest Payable	49110	Refers to all RM outstanding interest payable by commercial banks, Islamic banks and investment banks, excluding interest payable which is already included in other liability items. The item is only applicable to conventional banking operations.
RM Profit Payable	-	Refers to all RM outstanding profit payable by Islamic banks, excluding profit payable which is already included in other liability items. The item is only applicable to Islamic banking operations.
RM Bills Payable	49120	Refers to the RM outstanding amount payable to various beneficiaries arising from the sale of bank drafts, cashier's orders, mail transfers, telegraphic transfers, gift cheques and travellers' cheques, including stale orders and drafts.
RM Non Principal Guaranteed Investments Linked to Derivatives Offered	-	Refers to the outstanding amount of RM-denominated investments linked to derivatives (ILD) offered to all customers where the principal amount is not guaranteed.
RM Negotiable Instrument of Deposits Held by Banks	-	Refers to the face value of outstanding NIDs issued by commercial banks, Islamic banks and investment banks where its held by banks.
FX Demand Deposits Accepted	42610	Refers to the outstanding amount of foreign currency positive balances in the current accounts of the commercial banks and Islamic banks.
FX Savings Deposits Accepted	42620	Refers to foreign currency deposits held by commercial banks and Islamic banks on terms that the deposits are not subject to a fixed maturity period and may be withdrawn without prior notice.

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Butiran	Kod FISS	Penjelasan
		Normally savings deposit accounts are operated through pass books issued by the commercial banks and Islamic banks to the depositors. The commercial banks and Islamic Banks would pay interest/profit (at the prevailing savings deposit rate) to the depositors at periodic intervals.
FX Fixed Deposits Accepted	42630	Refers to foreign currency deposits held by commercial banks, Islamic banks and investment banks on terms that the deposits are subject to a fixed maturity period and are repayable with interest at a fixed rate. The commercial banks, Islamic banks and investment banks may not pay interest on the deposit or may vary the original interest rate in the event of premature withdrawal. This item is only applicable for conventional banking operations.
FX Specific Investment Deposits Accepted	42631	Refers to foreign currency deposits of money placed with a depository on terms that the deposits are utilised for the purpose of financing or investing in specific assets or project, subject to a non-standard fixed maturity period and profit is payable based on a pre-agreed profit-sharing ratio. The deposits placed are managed separately from other deposits and the depositor is normally issued a specific investment deposit receipt for which is non-transferable. This item is applicable only to the Islamic banking operations.
FX General Investment Deposit Accepted	42632	Refers to outstanding amount foreign currency deposits of money placed with a depository on terms that the depository on terms that the deposits are subject to a fixed maturity period and are repayable with profit based on a fixed-sharing ratio. The depositor is normally issued a general investment deposit receipt which is non-transferable. The amount here is derived from the sum of breakdown items by customer. This item is applicable only to the Islamic banking operations.
FX Commodity Murabahah	42633	Refers to foreign currency deposits of money placed with a depository on terms that the deposits are subject to a fixed maturity period and are repayable with profit based on a fixed rate of return. The depository normally issue a commodity murabahah deposit receipt as an evidence of buying and selling of commodities that are normally based on metals listed on the major commodity exchange or palm oil based products. This item is applicable only to the Islamic banking operations.
FX Repurchase Agreements	42660	Refers to the foreign currency outstanding amount of funds accepted by commercial banks, Islamic banks and investment banks which are collateralised by debt securities pledged to the depositor (alternatively known as the securities purchased or buyer) on terms that the funds would be repaid with interest on the agreed maturity date, in exchange for the return of the debt securities pledged.
FX Short-Term Deposit Accepted	42690	Refers to the outstanding amount of foreign currency denominated short-term deposits accepted from all customers. "Short-term deposits" are deposits of money placed with a depository on terms that the deposits are subject to a fixed maturity period (may be of any tenure with a minimum tenure of 1 day, but usually less than

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Butiran	Kod FISS	Penjelasan
		365 days) and are repayable with interest at a fixed rate. Short-term deposits are usually offered as an alternative to fixed deposits and repurchase agreements to high net-worth individuals and corporates under various names such as short term-treasury deposits, money market time deposits, short-term money market deposits and money market deposits.
FX Investments Linked to Derivatives Offered	42691	Refers to the outstanding amount of foreign currency denominated investments linked to derivatives (ILD) offered to all customers. An ILD is a structured product with embedded derivatives (e.g. options) that are normally linked to the performance of an underlying asset such as interest rates, equities, foreign currency rates, etc. An ILD may be principal protected or non-principal protected.
FX Other Deposits Accepted	42699	Refers to the foreign currency outstanding amount of deposits accepted other than those classified in 42610, 42620, 42630, 42631, 42632, 42633, 42660, 42690 and 42691.
FX Interest Payable	49610	Refers to all foreign currency outstanding interest payable by commercial banks, Islamic banks and investment banks, excluding interest payable which is already included in other liability items. The item is only applicable to conventional banking operations.
FX Profit Payable	-	Refers to all foreign currency outstanding profit payable by Islamic banks, excluding profit payable which is already included in other liability items. The item is only applicable to Islamic banking operations.
FX Bills Payable	-	Refers to all foreign currency outstanding amounts payable to various beneficiaries arising from the sale of bank drafts, cashier's orders, mail transfers, telegraphic transfers, gift cheques and travellers' cheques, including stale orders and drafts.
FX Non Principal Guaranteed Investments Linked to Derivatives Offered	-	Refers to the outstanding amount of foreign currency denominated investments linked to derivatives (ILD) offered to all customers where the principal amount is not guaranteed.



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Lampiran 2a - Borang Serahan Deposit Dijamin - Islam

PERBADANAN INSURANS DEPOSIT MALAYSIA

Year of Deposit Guarantee : **2009**

Return on Guaranteed Deposits

Type of Business : **Islamic**

Name of Institution : **ABC ISLAMIC BANK MALAYSIA BERHAD**

Item Description	RM
Deposit Accepted	
RM Demand Deposits Accepted	
RM Savings Deposits Accepted	
RM Specific Investment Deposits Accepted	
RM General Investment Deposit Accepted	
RM Commodity Murabahah	
RM Negotiable Instrument of Deposits Issued	
RM Repurchase Agreements	
RM Special Deposits (Withholding Tax)	
RM Housing Development Account Deposits	
RM Short-Term Deposit Accepted	
RM Investments Linked to Derivatives Offered	
RM Other Deposits Accepted	
RM Profit Payable	
RM Bills Payable	
FX Demand Deposits Accepted	
FX Savings Deposits Accepted	
FX Specific Investment Deposits Accepted	
FX General Investment Deposit Accepted	
FX Commodity Murabahah	
FX Repurchase Agreements	
FX Short-Term Deposit Accepted	
FX Investments Linked to Derivatives Offered	
FX Other Deposits Accepted	
FX Profit Payable	
FX Bills Payable	0
Less: Deposits and Instruments Not Guaranteed	
RM Negotiable Instrument of Deposits Held by Banks	
RM Repurchase Agreements	0
FX Repurchase Agreements	0
	0
A. Total Deposits and Instruments Guaranteed (TDIG)	0
B. Total Insured Deposits (TID)¹	
C. TDG² = TDIG less TID (A. - B.)	0
D. Fee Rate (%)	
E. Total Guarantee Fee Payable (C. X D.)	0

Denotes cells to be filled-in

¹ Only applicable for Commercial Banks and Islamic Banks

² Total Deposit Guaranteed



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Lampiran 2b - Borang Serahan Deposit Dijamin – Konvensional

PERBADANAN INSURANS DEPOSIT MALAYSIA

Year of Deposit Guarantee : 2009

Return on Guaranteed Deposits

Type of Business : Conventional

Name of Institution : **ABC BANK MALAYSIA BERHAD**

Item Description	RM
Deposit Accepted	
RM Demand Deposits Accepted	
RM Savings Deposits Accepted	
RM Fixed Deposits Accepted	
RM Call Money Accepted	
RM Negotiable Instrument of Deposits Issued	
RM Repurchase Agreements	
RM Special Deposits (Withholding Tax)	
RM Housing Development Account Deposits	
RM Short-Term Deposit Accepted	
RM Investments Linked to Derivatives Offered	
RM Other Deposits Accepted	
RM Interest Payable	
RM Bills Payable	
FX Demand Deposits Accepted	
FX Savings Deposits Accepted	
FX Fixed Deposits Accepted	
FX Repurchase Agreements	
FX Short-Term Deposit Accepted	
FX Investments Linked to Derivatives Offered	
FX Other Deposits Accepted	
FX Interest Payable	
FX Bills Payable	0
Less: Deposits and Instruments Not Guaranteed	
RM Non Principal Guaranteed Investments Linked to Derivatives Offered	
RM Negotiable Instrument of Deposits Held by Banks	
RM Repurchase Agreements	0
FX Non Principal Guaranteed Investments Linked to Derivatives Offered	
FX Repurchase Agreements	0
	0
A. Total Deposits and Instruments Guaranteed (TDIG)	0
B. Total Insured Deposits (TID)¹	
C. TDG² = TDIG less TID (A. - B.)	0
D. Fee Rate (%)	
E. Total Guarantee Fee Payable (C. X D.)	0

 Denotes cells to be filled-in

¹ Only applicable for Commercial Banks and Islamic Banks

² Total Deposit Guaranteed