



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**GUIDELINES ON
GOVERNMENT DEPOSIT GUARANTEE
AND REPORTING REQUIREMENTS
(FOR MEMBER INSTITUTIONS)**

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Perbadanan Insurans Deposit Malaysia
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Ref No	DI/GL4/2009(GDG)	Issued on	24 March 2009
TITLE	Guidelines on Government Deposit Guarantee and Reporting Requirements for Member Institutions		

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SECTION 1: GUIDELINES ON GOVERNMENT DEPOSIT GUARANTEE AND REPORTING REQUIREMENTS

1. PURPOSE

The purpose of this circular is to inform Member Institutions (“MIs”) on the guidance and reporting requirement for the Government Deposit Guarantee (“GDG”).

2. BACKGROUND

- 2.1 Consistent with regional efforts to preserve confidence in the financial systems, the Ministry of Finance and Bank Negara Malaysia (“BNM”) had on 16 October 2008 jointly announced to fully guarantee all ringgit and foreign currency deposits and instruments with commercial, Islamic, investment banks, international Islamic banks and deposit taking development financial institutions regulated by BNM. PIDM has been entrusted to administer the GDG.
- 2.2 In this regard, MIs shall continue to pay premiums based on the existing Differential Premium Systems (“DPS”) scheme and in addition, a separate guarantee fee would be levied for the additional deposits that fall under the GDG. Thus, MIs shall pay both premiums under the existing DPS and a guarantee fee under the GDG.
- 2.3 The basis and guidance for MIs in preparing the Return on Total Insured Deposit remain applicable as per our “Amendment to Guidelines of Total Insured Deposits 2006” and “Guidelines on Total Insured Deposits: Calculation and Completion of Return (2006)”.

3. GUARANTEED DEPOSIT AND INSTRUMENTS

- 3.1 As stated in PIDM fact sheet on GDG, the deposit and instruments guaranteed shall include:
- (a) Fixed deposits, current accounts, saving accounts, joint and trust accounts;
 - (b) All Islamic deposits (including structured or otherwise);
 - (c) Principal guaranteed conventional structured deposits;
 - (d) Foreign currency deposits; and
 - (e) Negotiable instruments of deposits held by non-banks.



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3.2 The following deposits and instruments are excluded from the government deposit guarantee:

- (a) Conventional structured products that are not principal guaranteed;
- (b) Deposits payable outside Malaysia;
- (c) Inter-bank money market placements;
- (d) Negotiable instruments of deposit held by banks¹; and
- (e) Repurchase agreements.

3.3 PIDM shall guarantee the full amount of guaranteed deposits and instruments held with MIs in Malaysia only.

3.4 The guarantee is a temporary measure and is in place from 16 October 2008 until 31 December 2010.

4. CALCULATION OF TOTAL DEPOSITS AND INSTRUMENTS GUARANTEED

4.1 The annual guaranteed deposits and instruments shall be based on the total deposits and instruments guaranteed (“TDIG”) held by the MIs as at 31 December for assessment year 2009 and 2010.

4.2 The amount of TDIG shall be calculated separately for Islamic and conventional deposits and is derived as follows:

$$\text{TDIG} = \frac{\text{Total deposit accepted} - (\text{less}) \text{ Total deposits and instruments not guaranteed under the GDG}}{\text{Total deposits and instruments not guaranteed under the GDG}}$$

¹ Banks refer to an institution licensed under the Banking And Financial Institutions Act 1989 or Islamic Banking Act 1983 or Development Financial Institutions Act 2002 which Bank Negara Malaysia has approved as an interbank money market institution.

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4.3 For Islamic Banking Business

The total amount of deposit accepted for **Islamic business** is derived from the summation of the following items:

Ringgit Deposit	Foreign Currencies Deposits
RM Demand Deposits Accepted	FX Demand Deposits Accepted
RM Savings Deposits Accepted	FX Savings Deposits Accepted
RM Specific Investment Deposits Accepted	FX Specific Investment Deposits Accepted
RM General Investment Deposit Accepted	FX General Investment Deposit Accepted
RM Commodity Murabahah	FX Commodity Murabahah
RM Negotiable Instrument of Deposits Issued	FX Repurchase Agreements
RM Repurchase Agreements	FX Short-Term Deposit Accepted
RM Special Deposits (Withholding Tax)	FX Investments Linked to Derivatives Offered
RM Housing Development Account Deposits	FX Other Deposits Accepted
RM Short-Term Deposit Accepted	FX Profit Payable
RM Investments Linked to Derivatives Offered	FX Bills Payable
RM Other Deposits Accepted	
RM Profit Payable	
RM Bills Payable	

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4.4 For Conventional Banking Business

The total amount of deposit accepted for **conventional business** is derived from the summation of the following items:

Ringgit Deposit	Foreign Currencies Deposits
RM Demand Deposits Accepted	FX Demand Deposits Accepted
RM Savings Deposits Accepted	FX Savings Deposits Accepted
RM Fixed Deposits Accepted	FX Fixed Deposits Accepted
RM Call Money Accepted	FX Repurchase Agreements
RM Negotiable Instrument of Deposits Issued	FX Short-Term Deposit Accepted
RM Repurchase Agreements	FX Investments Linked to Derivatives Offered
RM Special Deposits (Withholding Tax)	FX Other Deposits Accepted
RM Housing Development Account Deposits	FX Interest Payable
RM Short-Term Deposit Accepted	FX Bills Payable
RM Investments Linked to Derivatives Offered	
RM Other Deposits Accepted	
RM Interest Payable	
RM Bills Payable	

4.5 For the purpose of deriving the amount of deposit accepted, MIs shall refer to the items submitted in the FISS Reporting. The interpretation of item is as attached in **Appendix 1**.

4.6 Total deposits and instruments not guaranteed for **Islamic and conventional businesses** are derived from the summation of the following items:

Ringgit Deposit	Foreign Currencies Deposits
RM conventional Non Principal Guaranteed Investments Linked to Derivatives Offered	FX conventional Non Principal Guaranteed Investments Linked to Derivatives Offered
RM Islamic and conventional Negotiable Instrument of Deposits Held by Banks	FX conventional Repurchase Agreements
RM conventional Repurchase Agreements	

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5. GUARANTEE FEE RATE

5.1 The prescribed annual guarantee fee rate during the guarantee period will be announced at a later date.

6. COMPLETION OF RETURN ON GUARANTEED DEPOSITS

6.1 Each MI shall complete the Return on Guaranteed Deposits (“RGD”) separately for Islamic and conventional deposits for the purpose of submission. The return is the basis to assess the amount of total deposits and instruments guaranteed and the amount of annual guarantee fee payable. The returns for Islamic and conventional deposits are as attached in **Appendix 2 (a)** and **(b)**.

6.2 The annual guarantee fee payable to PIDM shall be calculated as follows:

(a) GDG fee rates shall be applied to:

- **Total deposit guaranteed (TDG)**

TDIG **minus** total insured deposit (“TID”) held by MIs as at 31 December 2008 for assessment year 2009

(b) The annual guarantee fees of Islamic and conventional deposits shall be calculated separately.

6.3 The amount of total guarantee fee payable for MIs (Islamic and conventional deposits) are derived as follows:

Total Guarantee Fee Payable	=	(TDIG - TID = TDG) x Guarantee Fee Rate
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Illustration 1:

Deposit	TDIG	TID	TDG (TDIG - TID)	Guarantee Fee Rate	Annual Guarantee Fee
	(RM'000)	(RM'000)	(RM'000)	%	(RM'000)



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Conventional deposits	90,000	40,000	50,000	TBA*	XXXX
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*TBA : To be advised

- 6.4 For assessment year 2009, MIs shall capture 2 additional months in computing the guarantee fee. These 2 additional months includes the guarantee period in 2008. Whereas for guarantee period for assessment year 2010, the computation shall only reflect for the period of 12 months. **Illustration 2** described the computation of annual guarantee fee for assessment year 2009.

Illustration 2

Deposit	TDIG	TID	TDG (TDIG - TID)	Guarantee Fee Rate	Number of Months	Annual Guarantee Fee
	(RM'000)	(RM'000)	(RM'000)	%	(Months)	(RM'000)
Conventional deposits	90,000	40,000	50,000	TBA*	14/12	XXXX

*TBA : To be advised

- 6.5 Reporting in the RGD and the payment of annual guarantee fee shall be rounded up to the nearest ringgit value i.e. no decimal point.
- 6.6 MIs are required to submit softcopy (as per template contained in the attached CD) and hardcopy of the RGD, which shall be certified by Chief Executive Officer and Chief Financial Officer.



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7. COMPLETION REQUIREMENT

- 7.1 MIs are required to submit separate returns on the RGD (Islamic and conventional) together with the separate Return on TID (Islamic and conventional) on or before **31 May**.
- 7.2 The payment of annual guarantee fee shall be remitted to PIDM by way of executing a payment instruction via RENTAS once you are advised of the remittance date to the respective PIDM's Operational Accounts with Bank Negara Malaysia as follows:

PIDM Operational's Accounts	Account Numbers
Islamic	1554200047
Conventional	1554190755

- 7.3 Separate RGD (Islamic and conventional) must be certified by the Chief Executive Officer and the Chief Financial Officer of the MIs.
- 7.4 This Guidelines is effective from assessment years **2009 until 2010**.

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SECTION 2: APPENDICES

Appendix 1 – Interpretation of Item

1.1 For Commercial Banks and Islamic Banks

Item	FISS Code	Interpretation
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	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. 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: <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.



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Item	FISS Code	Interpretation
RM General Investment Deposit Accepted	42132	Refers to outstanding amount 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-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.



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Item	FISS Code	Interpretation
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 Deposits	42180	Refers to the outstanding amount of deposits placed by housing developers with commercial banks and Islamic banks, which can 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.



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Item	FISS Code	Interpretation
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. 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.



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Item	FISS Code	Interpretation
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 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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Appendix 2a - Return on Guaranteed Deposits – Islamic

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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Appendix 2b - Return on Guaranteed Deposits – Conventional

PERBADANAN INSURANS DEPOSIT MALAYSIA

Year of Deposit Guarantee : 2009

Return on Guaranteed Deposits

Type of Business : **Conventional Business**

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