

# 1.19.1 Skim Perbankan Islam - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan Islamic Banking Scheme - Banking System Loans Outstanding by Purpose and Sector

Akhir tempoh	Pinjaman Mengikut Tujuan Loans By Purpose										Pinjaman Mengikut Sektor <sup>2</sup> Loans by Sector <sup>3</sup>												RM juta			
	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman	Pertanian primer	Perombongan dan kuar	Perkilangan (termasuk asas tan)	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan		Pendidikan, kesihatan dan lain-lain	Sektor isi rumah <sup>4</sup>	Sektor t.d.d.l.
	Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and hotels & restaurants	Construction	Real estate	Transport, storage and communications	Finance, insurance and business activities		Education, health and others	Household sector <sup>4</sup>	Sector n.e.c.
April 2006	818.1	25,302.9	24,640.7	16,537.8	3,114.5	544.0	4,214.3	481.7	38.3	910.4	13,516.1	6,464.9	71,942.9	2,506.7	70.6	7,593.5	310.7	3,653.5	3,070.3	1,175.0	1,252.1	2,893.0	713.6	46,655.9	2,048.0	April 2006 Commercial banks Merchant banks Total
Mei 2006	764.1	25,613.7	25,057.0	16,563.4	3,134.4	561.7	4,350.8	485.7	12.3	1,017.3	13,550.7	6,808.8	72,862.9	2,372.9	50.3	7,581.1	312.2	3,733.3	3,121.8	1,291.3	1,258.2	2,906.4	636.2	47,171.3	2,427.8	May 2006 Commercial banks Merchant banks Total
Jun 2006	774.3	25,889.0	25,119.1	16,629.3	3,249.3	576.0	4,526.1	494.1	13.2	1,038.9	14,250.7	6,747.0	74,187.8	2,759.8	91.9	7,765.4	310.0	3,984.4	3,191.2	1,197.4	1,346.0	2,830.8	682.0	47,634.7	2,394.3	Jun 2006 Commercial banks Merchant banks Total
Julai 2006	786.7	26,268.7	25,641.9	16,655.5	3,220.8	561.1	4,699.4	504.6	13.9	1,036.4	14,247.7	7,142.2	75,137.1	2,860.7	109.0	7,793.0	386.5	3,924.8	3,146.4	1,157.0	1,375.9	2,963.8	678.5	48,290.6	2,450.9	July 2006 Commercial banks Merchant banks Total
Ogos 2006	752.1	26,735.0	26,122.3	16,758.2	3,084.8	560.9	4,850.6	512.7	14.2	1,026.5	14,315.5	7,420.8	76,031.1	2,780.1	70.4	7,796.3	369.2	3,968.9	3,158.9	1,198.6	1,374.3	3,044.5	787.0	49,031.1	2,451.7	August 2006 Commercial banks Merchant banks Total
September 2006	750.8	27,130.2	26,431.7	16,829.9	3,129.4	566.4	4,984.6	519.5	14.6	1,050.7	14,386.5	7,303.0	76,665.6	2,909.2	73.2	7,859.1	375.5	3,845.7	3,166.6	1,161.2	1,495.7	3,135.9	785.9	49,445.1	2,412.4	September 2006 Commercial banks Merchant banks Total
Oktober 2006	743.7	27,326.0	26,618.0	16,918.1	3,153.3	569.1	5,127.8	527.3	15.8	1,064.7	14,474.1	7,525.9	77,445.7	3,005.1	45.6	7,978.1	394.2	3,984.6	3,188.5	1,193.1	1,499.1	3,082.6	757.8	49,884.6	2,432.5	October 2006 Commercial banks Merchant banks Total
November 2006	747.0	27,289.0	26,669.3	17,038.8	3,203.3	678.9	5,223.1	534.2	16.8	1,051.2	14,663.4	7,774.6	78,220.3	2,957.7	41.3	8,283.3	395.0	4,106.5	3,182.1	1,208.5	1,538.7	3,148.5	771.2	50,223.1	2,364.4	November 2006 Commercial banks Merchant banks Total
Disember 2006	763.0	27,227.2	26,606.1	17,110.6	2,949.9	687.2	5,327.4	549.2	17.8	1,062.8	14,879.1	7,734.7	78,309.0	2,977.1	47.9	8,300.3	300.5	3,885.3	3,261.9	1,230.0	1,585.3	3,067.7	723.3	50,339.7	2,590.0	December 2006 Commercial banks Merchant banks/Investment banks Total
Januari 2007	753.3	27,192.8	26,592.6	17,221.3	2,977.8	724.2	5,426.7	553.4	18.9	1,078.3	15,066.6	7,449.8	78,463.0	2,922.1	55.3	8,346.6	308.4	3,953.3	3,244.0	1,286.8	1,616.5	3,144.4	721.4	50,541.8	2,322.4	January 2007 Commercial banks Investment banks Total
Februari 2007	756.9	27,076.0	26,482.9	17,258.3	3,035.1	696.3	5,492.0	560.3	20.3	1,365.3	15,048.1	7,497.3	78,805.9	2,955.2	48.1	8,406.0	298.7	4,001.7	3,337.1	1,276.9	1,593.4	3,179.5	752.7	50,565.9	2,391.0	February 2007 Commercial banks Investment banks Total
Mac 2007	745.0	27,117.9	26,520.1	17,282.6	3,054.6	693.6	5,686.9	561.6	20.9	1,372.4	15,328.9	7,483.5	79,347.8	2,955.2	37.8	8,589.7	296.5	3,914.0	3,364.8	1,265.3	1,632.4	3,148.9	819.1	50,758.1	2,566.0	March 2007 Commercial banks Investment banks Total
April 2007	743.6	27,175.4	26,575.9	17,416.5	3,139.5	723.6	5,732.4	572.8	38.5	1,423.6	15,199.4	7,694.9	79,860.0	2,890.9	54.3	8,620.1	283.7	3,962.8	3,382.6	1,293.8	1,670.3	3,130.5	800.5	51,090.8	2,679.7	April 2007 Commercial banks Investment banks Total

Nota: Berkuatkuasa April 2006, berikut daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman / pembiayaan mengikut sektor ekonomi / industri meliputi pelanggan bukan isi rumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isi rumah akan ditunjukkan dalam sektor ekonomi / industri (gaj. tujuan). Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isi rumah) = Pinjaman mengikut tujuan (Jumlah pinjaman).

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual II.19 (jaj. tajuk Global untuk maklumat lanjut).

1 Termasuk pinjaman yang dijual kepada Cagamas.  
2 Termasuk pinjaman yang disalurkan oleh bank Islam.  
3 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).  
4 Sektor isi rumah = Jumlah tujuan pinjaman mengikut tujuan kepada isi rumah.  
t.d.d.l. tidak diklasifikasikan di tempat lain

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sectors/industry + household sector) = Loans by purpose (Total loans).

The breakdown by economic sectors/industries and purpose is strictly not comparable to the previous classification under Table II.19 (please refer to the Glossary for further details).

1 Include loans sold to Cagamas.  
2 Include loans extended by Islamic banks.  
3 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSCI) 2000.  
4 Household sector = total loans by purpose to households.  
n.e.c. not elsewhere classified.