

# II.19 Skim Perbankan Islam – Pinjaman mengikut Jenis dan Sektor: Sistem Perbankan

## Islamic Banking Scheme – Loans by Type and Sector: Banking System

RM juta	Pembayaran mengikut sektor Financing by sector																	Pembayaran mengikut jenis Financing by type					RM million								
	Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	Perfombongan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>	Elektrik, gas dan air <i>Electricity, gas and water</i>	Perdagangan borong dan runcit, hotel dan restoran <i>Wholesale, retail, hotels and restaurants</i>	Sektor harta benda yang luas <i>Broad property sector</i>				Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communications</i>	Perkhidmatan kewangan, insurans dan pemriagaan <i>Financial, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>		Pembelian sekuriti <i>Purchase of securities</i>	Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	Perkhidmatan sosial, masyarakat dan persendirian <i>Community, social and personal services</i>	Lain-lain <i>Others</i>	Jumlah pembiayaan <i>Total financing</i>	Overdraft <i>Overdrafts</i>	Pembiayaan berjangka <i>Term financing</i>	Pembiayaan bil <i>Bill financing</i>		Pembiayaan lain <i>Other financing</i>	As at end of						
							Pembinaan <i>Construction</i>	Harta kediaman <i>Residential property</i>	Harta bukan kediaman <i>Non-residential property</i>	Harta tanah <i>Real estate</i>			Kegunaan persendirian <i>Personal uses</i>	Pembelian barangan kegunaan <i>Purchase of consumer durable goods</i>												Pembiayaan	Harta	Harta bukan kediaman	Harta tanah	Kegunaan persendirian	Pembelian barangan kegunaan
Februari 2005	1,872.8	97.1	5,969.9	474.5	3,051.1	3,144.5	15,125.5	2,398.8	871.4	1,040.4	2,127.3	1,907.1	46.2	816.1	10,834.9	381.3	1,776.8	51,935.7	1,711.8	40,180.0	4,981.3	5,062.6	February 2005								
Syarikat kewangan	177.6	6.4	211.8	4.2	69.7	218.2	317.0	118.6	24.0	109.6	20.6	693.1	0.1	25.5	4,718.3	30.3	1,359.8	8,104.8	0.0	6,727.5	0.0	1,377.3	Commercial banks								
Bank saudagar	3.0	0.0	6.6	134.8	4.2	29.6	0.0	8.0	9.6	19.9	0.0	1.1	0.0	35.9	0.0	2.7	344.3	599.7	0.0	517.8	0.0	81.9	Merchant banks								
Jumlah	2,053.5	103.5	6,188.2	613.5	3,125.0	3,392.3	15,442.5	2,525.3	904.9	1,169.9	2,147.8	2,601.4	46.4	877.5	15,553.2	414.4	3,481.0	60,640.3	1,711.8	47,425.3	4,981.3	6,521.8	Total								
Mac 2005	1,882.7	112.0	6,067.4	478.1	3,072.0	3,104.0	15,198.0	2,405.8	887.2	1,038.8	2,147.3	1,958.1	45.1	819.4	11,185.7	394.5	1,844.1	52,640.3	1,711.6	40,813.0	5,127.3	4,988.4	March 2005								
Syarikat kewangan	177.0	6.1	205.2	4.3	68.2	213.3	317.5	86.8	24.2	103.8	20.2	720.8	0.1	25.0	4,760.5	30.0	1,339.4	8,105.5	0.0	6,751.4	0.0	1,354.1	Commercial banks								
Bank saudagar	23.9	0.0	6.6	135.3	4.2	29.8	0.0	8.0	9.6	20.1	0.0	0.7	0.0	35.9	0.0	2.7	325.3	602.0	0.0	518.7	1.8	81.5	Merchant banks								
Jumlah	2,083.7	118.1	6,279.2	617.7	3,144.5	3,347.0	15,515.5	2,500.6	920.9	1,165.9	2,167.6	2,679.6	45.2	880.3	15,946.2	427.2	3,508.7	61,347.8	1,711.6	48,083.1	5,129.1	6,424.0	Total								
April 2005	1,827.7	57.7	6,216.5	483.8	3,112.7	3,105.1	15,249.7	2,458.6	780.7	1,043.3	2,192.3	1,995.9	46.2	820.5	11,512.6	401.7	1,846.9	53,151.9	1,717.2	41,266.1	5,330.9	4,837.7	April 2005								
Syarikat kewangan	179.2	4.2	200.4	5.8	67.8	215.6	317.7	86.4	24.2	105.7	19.8	749.5	0.1	25.0	4,861.6	30.5	1,318.7	8,212.4	0.0	6,878.9	0.0	1,335.5	Commercial banks								
Bank saudagar	6.0	0.0	6.6	150.9	4.3	29.9	0.0	8.0	9.6	20.3	0.0	0.7	0.0	35.3	0.0	2.7	351.3	643.1	0.0	519.5	18.1	105.5	Merchant banks								
Jumlah	2,012.9	63.5	6,423.5	638.9	3,184.8	3,350.6	15,567.4	2,553.0	814.4	1,169.3	2,212.1	2,746.1	46.4	898.5	16,374.2	434.9	3,517.0	62,007.4	1,717.2	48,664.6	5,349.0	6,276.6	Total								
Mei 2005	1,833.6	91.4	6,331.1	415.3	3,267.5	3,062.0	15,304.8	2,454.7	999.0	1,032.2	2,243.1	2,041.0	44.0	823.1	11,841.9	418.8	1,959.8	54,163.2	1,845.1	41,879.6	5,598.7	4,839.8	May 2005								
Syarikat kewangan	176.3	5.5	197.1	4.2	66.3	210.6	317.7	85.1	25.1	103.2	19.3	747.0	0.1	23.7	4,813.7	31.4	1,497.9	8,354.8	0.0	6,842.1	0.0	1,512.7	Commercial banks								
Bank saudagar	6.9	0.0	6.6	98.8	3.5	30.1	0.0	4.9	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	351.9	567.9	0.0	436.0	26.5	105.3	Merchant banks								
Jumlah	2,016.8	96.8	6,534.7	518.3	3,337.3	3,302.7	15,622.5	2,544.7	1,033.6	1,135.4	2,262.4	2,818.7	44.1	900.1	16,655.6	452.4	3,809.6	63,085.9	1,845.1	49,157.8	5,625.2	6,457.8	Total								
Jun 2005	2,139.2	75.9	6,835.0	399.5	3,516.4	3,253.4	15,619.2	2,512.4	1,004.7	1,185.4	2,330.5	2,921.2	40.4	854.2	16,816.9	548.0	2,695.9	62,748.0	1,939.5	48,902.3	6,136.0	5,770.2	June 2005								
Syarikat kewangan	0.0	0.1	2.3	0.0	4.4	15.3	62.9	29.3	22.6	1.8	0.3	0.9	0.0	0.1	430.6	1.3	586.8	1,158.9	0.0	572.1	0.0	586.8	Commercial banks								
Bank saudagar	38.5	0.0	22.1	75.1	3.5	30.2	0.0	5.0	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	332.9	572.6	0.0	426.9	24.3	121.3	Merchant banks								
Jumlah	2,177.8	75.9	6,859.5	474.7	3,524.3	3,298.9	15,682.1	2,546.6	1,036.8	1,187.1	2,330.9	2,922.2	40.4	907.6	17,247.5	551.6	3,615.6	64,479.4	1,939.5	49,901.3	6,160.4	6,478.3	Total								
Julai 2005	2,193.7	134.1	6,856.7	452.1	3,448.9	3,212.6	15,674.2	2,526.2	996.9	1,207.1	2,328.9	3,056.7	40.0	855.8	17,400.0	546.9	2,666.4	63,597.3	1,884.5	49,785.1	6,102.4	5,825.2	July 2005								
Syarikat kewangan	0.0	0.1	2.3	0.0	4.3	15.5	62.3	29.2	22.7	1.8	0.7	0.9	0.0	0.1	468.0	1.5	575.7	1,185.3	0.0	609.6	0.0	575.7	Commercial banks								
Bank saudagar	27.4	0.0	24.8	89.1	3.5	30.2	0.0	5.0	9.6	0.0	0.0	0.0	0.0	52.5	0.0	2.2	332.9	579.8	0.0	439.4	20.4	120.0	Merchant banks								
Jumlah	2,221.1	134.3	6,883.9	541.2	3,456.8	3,260.8	15,736.4	2,560.4	1,029.2	1,209.0	2,329.7	3,057.6	40.0	908.4	17,868.0	550.6	3,575.0	65,362.3	1,884.5	50,834.1	6,122.8	6,520.9	Total								
Ogos 2005	2,303.3	122.4	7,144.2	442.6	3,437.0	3,249.3	15,742.0	2,535.4	915.8	1,210.1	2,365.3	3,187.7	39.8	847.8	18,005.5	811.8	2,813.6	65,173.5	1,946.2	50,646.2	6,672.0	5,909.2	August 2005								
Syarikat kewangan	0.0	0.1	2.4	0.0	5.0	15.5	62.1	24.0	25.8	1.8	0.8	0.9	0.0	0.1	524.2	2.0	564.4	1,226.4	0.0	661.9	0.0	564.4	Commercial banks								
Bank saudagar	25.9	0.0	56.2	77.0	2.8	33.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	51.3	0.0	2.2	333.3	596.4	0.0	439.4	7.2	149.9	Merchant banks								
Jumlah	2,329.2	122.4	7,202.8	519.6	3,444.8	3,298.9	15,804.1	2,564.3	948.2	1,211.9	2,366.1	3,188.6	39.8	899.2	18,529.7	816.1	3,711.3	66,996.3	1,946.2	51,747.5	6,679.2	6,625.5	Total								
September 2005	2,370.6	91.9	6,849.1	448.6	3,456.0	3,331.7	15,787.5	2,571.6	969.7	1,213.1	2,335.6	3,315.5	39.4	847.1	18,574.9	543.9	2,888.4	65,634.5	1,945.3	51,562.1	6,627.9	5,499.2	September 2005								
Syarikat kewangan	0.3	0.1	2.3	0.0	6.3	15.8	61.9	24.8	23.0	2.3	0.8	0.9	0.0	0.1	614.2	3.6	553.1	1,309.5	0.0	756.4	0.0	553.1	Commercial banks								
Bank saudagar	27.0	0.0	26.3	97.0	2.8	30.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	81.8	0.0	2.2	333.2	615.2	0.0	436.6	28.7	149.8	Merchant banks								
Jumlah	2,397.9	92.0	6,877.7	545.6	3,465.1	3,377.8	15,849.3	2,601.4	1,002.2	1,215.3	2,336.4	3,316.4	39.4	929.0	19,189.1	549.7	3,774.8	67,559.2	1,945.3	52,755.1	6,656.6	6,202.2	Total								
Oktober 2005	2,361.6	87.9	7,321.9	480.2	3,421.1	3,387.9	15,797.9	2,593.4	1,075.1	1,236.5	2,377.6	3,495.3	37.9	849.6	18,798.0	565.8	3,094.3	66,982.2	1,997.1	52,084.6	6,819.0	6,081.5	October 2005								
Syarikat kewangan	0.4	0.1	3.0	0.0	6.6	17.0	61.7	24.6	23.0	2.4	1.1	0.9	0.0	0.1	728.1	3.7	541.7	1,414.5	0.0	872.8	0.0	541.7	Commercial banks								
Bank saudagar	27.4	0.0	26.3	132.8	2.8	35.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	78.6	0.0	2.3	333.2	653.1	0.0	432.3	29.1	191.7	Merchant banks								
Jumlah	2,389.4	88.0	7,351.3	613.0	3,430.5	3,440.2	15,859.6	2,622.9	1,107.7	1,238.9	2,378.7	3,496.2	37.9	928.2	19,526.1	571.7	3,969.3	69,049.8	1,997.1	53,389.8	6,848.1	6,814.9	Total								
November 2005	2,310.0	123.4	7,595.1	366.6	3,668.8	3,267.0	15,854.1	2,593.8	1,079.5	1,230.5	2,116.8	3,580.9	38.8	851.2	19,307.0	668.6	3,077.6	67,739.6	2,041.2	52,272.0	7,171.4	6,254.9	November 2005								
Syarikat kewangan	0.4	0.1	2.8	0.0	6.3	19.4	60.8	46.8	0.3	2.4	1.2	0.9	0.0	0.1	820.7	3.9	530.2	1,486.3	0.0	966.2	0.0	530.1	Commercial banks								
Bank saudagar	27.1	0.0	41.2	45.2	2.1	36.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	78.6	0.0	2.3	8.1	255.3	0.0	53.9	9.4	192.0	Merchant banks								
Jumlah	2,337.5	123.4	7,639.2	411.8	3,677.1	3,322.8	15,914.9	2,645.6	1,089.4	1,232.8	2,118.0	3,591.7	38.9	929.9	20,127.6	674.8	3,615.8	69,491.2	2,041.2	53,292.1	7,180.8	6,977.1	Total								
Disember 2005	2,340.5	104.8	7,453.7	393.7	3,389.1	3,255.1	15,915.7	2,595.5	962.7	1,285.0	2,091.2	3,737.4	37.9	841.7	19,910.5	629.2	3,135.0	68,078.8	2,037.0	52,967.3	6,909.2	6,165.2	December 2005								
Syarikat kewangan	0.4	0.1	3.5	0.0	7.1	19.6	59.0	43.6	0.3	2.5	1.1	0.9	0.0	0.1	928.8	3.7	518.5	1,589.4	0.0	1,070.9	0.0	518.5									