

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

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

RM juta	Pembinaan mengikut sektor																				Pembinaan mengikut jenis					RM million	
	Financing by sector																				Financing by type						
	Pertanian, ternakan, membalakan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	Perilombongan 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>				Perkhidmatan kewangan, insurans dan perniagaan <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>	Pembayaran berjangka <i>Term financing</i>	Pembayaran bil <i>Bill financing</i>	Pembayaran 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>		Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communications</i>	Kegunaan persendirian <i>Personal uses</i>											Pembelian barangan kegunaan <i>Purchase of consumer durable goods</i>				
Julai 2003	Bank perdagangan	Syarikat kewangan	Bank saudagar	Jumlah	Julai 2003	Bank perdagangan	Syarikat kewangan	Bank saudagar	Jumlah	Julai 2003	Bank perdagangan	Syarikat kewangan	Bank saudagar	Jumlah	Julai 2003	Bank perdagangan	Syarikat kewangan	Bank saudagar	Jumlah	Julai 2003	Bank perdagangan		Syarikat kewangan	Bank saudagar	Jumlah		
	1,512.6	109.3	3,609.9	522.6	1,223.6	2,561.4	12,010.0	1,738.1	663.2	744.0	2,094.5	1,088.0	54.4	813.8	563.9	180.4	931.0	30,420.7	1,177.8	23,145.1	2,491.2		3,606.7	Julai 2003	Commercial banks	Finance companies	Merchant banks
	30.3	7.6	142.9	3.6	288.4	1,103.7	375.9	22.3	138.3	77.0	269.3	1.2	104.0	10,040.2	83.7	613.7	13,661.6	0.0	13,005.9	0.0	655.7	Julai 2003	Commercial banks	Finance companies	Merchant banks	Total	
	209.2	0.0	21.3	0.0	7.9	27.4	0.0	8.4	84.3	31.6	0.0	0.4	0.0	36.9	2.7	349.8	779.9	0.0	719.4	1.2	59.4	Julai 2003	Commercial banks	Finance companies	Merchant banks	Total	
	1,752.1	116.8	3,774.2	526.2	1,519.9	2,948.5	13,113.7	2,122.4	769.8	913.9	2,171.5	1,357.7	55.6	954.7	10,604.1	266.7	1,894.5	44,862.2	1,177.8	36,870.3	2,492.4	4,321.8	Julai 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,591.4	101.5	3,658.6	665.6	1,259.7	2,579.5	12,293.6	1,889.4	680.8	770.5	2,042.4	1,128.1	53.9	847.0	579.6	176.7	928.3	31,246.5	1,170.0	23,687.6	2,683.6	3,705.3	Agust 2003	Commercial banks	Finance companies	Merchant banks	Total
	36.5	9.6	160.3	3.7	300.3	371.8	1,115.2	371.6	22.6	139.3	81.0	300.1	1.2	102.9	10,605.0	84.1	607.9	14,313.0	0.0	13,666.0	0.0	647.1	Agust 2003	Commercial banks	Finance companies	Merchant banks	Total
	204.8	0.0	21.1	0.0	7.8	27.5	0.0	8.5	84.1	31.8	0.0	0.4	0.0	33.5	2.7	338.8	761.0	0.0	701.3	0.7	59.0	Agust 2003	Commercial banks	Finance companies	Merchant banks	Total	
	1,832.6	111.1	3,840.0	669.3	1,567.8	2,978.8	13,408.8	2,269.5	787.5	941.6	2,123.4	1,428.6	55.0	983.4	11,184.7	263.5	1,875.0	46,320.6	1,170.0	38,054.9	2,684.3	4,411.4	Agust 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,261.0	87.9	3,611.4	654.0	1,278.6	2,463.0	12,533.6	1,906.9	690.7	787.8	1,955.2	1,153.4	49.9	797.8	610.9	184.9	961.1	30,988.0	1,232.4	23,340.1	2,694.5	3,721.0	September 2003	Commercial banks	Finance companies	Merchant banks	Total
	40.9	9.6	170.2	3.8	308.4	379.6	1,130.7	373.2	23.1	143.3	86.4	335.3	1.2	101.9	11,121.6	85.1	600.2	14,914.7	0.0	14,276.5	0.0	638.2	September 2003	Commercial banks	Finance companies	Merchant banks	Total
	204.6	0.0	21.2	32.3	7.9	40.7	0.0	8.5	84.3	32.1	0.0	0.0	0.0	32.6	0.0	338.8	806.1	0.0	734.2	0.0	71.2	September 2003	Commercial banks	Finance companies	Merchant banks	Total	
	1,506.4	97.5	3,802.8	690.1	1,594.9	2,883.4	13,664.3	2,288.6	798.1	963.1	2,041.5	1,489.2	51.2	932.4	11,732.5	272.7	1,900.0	46,708.7	1,232.4	38,350.7	2,695.2	4,430.4	September 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,308.4	55.0	3,649.4	368.5	1,333.1	2,467.5	12,790.6	1,929.6	693.8	813.4	1,968.7	1,178.1	52.8	773.4	655.0	219.4	874.3	31,130.9	1,272.1	23,533.9	2,584.0	3,740.9	Oktober 2003	Commercial banks	Finance companies	Merchant banks	Total
	48.0	9.7	188.8	3.9	322.1	387.9	1,151.4	374.0	23.1	150.3	88.5	377.1	1.2	96.0	11,622.0	87.5	598.3	15,534.0	0.0	14,904.2	0.0	629.8	Oktober 2003	Commercial banks	Finance companies	Merchant banks	Total
	185.7	0.0	21.3	45.5	7.9	47.6	0.0	8.5	84.5	30.2	0.0	0.5	0.0	28.9	0.0	2.7	358.1	821.4	0.0	736.4	13.1	71.9	Oktober 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,542.0	64.7	3,859.5	418.0	1,903.0	3,942.0	13,942.0	2,312.1	801.4	993.9	2,057.1	1,555.8	54.1	898.2	12,281.1	309.6	1,830.7	47,486.3	1,272.1	39,174.5	2,597.1	4,442.6	Oktober 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,335.5	43.1	3,939.5	272.9	1,414.7	2,478.7	12,971.7	1,976.9	695.7	809.7	1,846.5	1,196.7	49.7	772.4	703.1	202.9	889.6	31,599.4	1,203.4	23,643.5	2,874.1	3,878.4	November 2003	Commercial banks	Finance companies	Merchant banks	Total
	57.2	7.6	178.9	3.5	323.0	396.6	1,167.4	374.5	23.2	152.2	89.5	401.7	0.8	97.0	12,031.8	88.4	585.8	15,979.2	0.0	15,358.6	0.0	620.6	November 2003	Commercial banks	Finance companies	Merchant banks	Total
	185.5	0.0	21.1	12.5	7.8	45.1	0.0	8.5	84.4	30.4	0.0	0.6	0.0	29.0	0.0	2.7	358.1	785.6	0.0	701.0	12.5	72.2	November 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,578.3	50.7	4,139.5	288.8	1,745.6	2,920.3	14,139.2	2,359.8	803.3	992.3	1,936.1	1,599.1	50.5	898.4	12,734.9	294.1	1,833.5	48,364.2	1,203.4	39,703.1	2,886.6	4,571.1	November 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,587.4	56.1	4,173.9	232.8	1,459.8	2,486.6	13,161.8	2,014.7	704.2	836.1	1,838.8	1,208.1	53.2	796.5	741.7	210.9	755.2	32,317.9	1,358.1	23,877.6	3,148.3	3,933.9	December 2003	Commercial banks	Finance companies	Merchant banks	Total
	69.6	7.3	191.7	3.6	329.4	405.8	1,182.5	370.0	23.3	157.6	94.5	428.4	0.8	96.5	12,279.8	89.6	575.5	16,305.7	0.0	15,694.8	0.0	610.8	December 2003	Commercial banks	Finance companies	Merchant banks	Total
	204.6	0.0	21.2	12.5	7.9	41.2	0.0	8.5	84.4	30.6	0.0	0.6	0.0	27.8	0.0	2.7	338.8	780.8	0.0	697.2	12.5	71.1	December 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,861.6	63.5	4,386.8	248.9	1,797.0	2,933.5	14,344.2	2,393.1	811.9	1,024.3	1,933.3	1,637.2	54.1	920.9	13,021.4	303.3	1,669.5	49,404.4	1,358.1	40,269.7	3,160.8	4,615.9	December 2003	Commercial banks	Finance companies	Merchant banks	Total
	1,661.7	79.5	4,236.8	384.5	1,444.7	2,551.1	13,379.7	1,973.5	702.8	835.0	1,788.0	1,212.3	52.5	787.8	805.2	231.0	770.8	32,896.8	1,390.7	24,327.4	3,147.2	4,031.6	Januari 2004	Commercial banks	Finance companies	Merchant banks	Total
	79.6	7.9	222.4	3.6	336.4	413.5	1,194.7	367.1	23.9	163.2	98.1	454.8	0.8	93.8	12,540.1	90.5	565.6	16,656.0	0.0	16,054.3	0.0	601.8	Januari 2004	Commercial banks	Finance companies	Merchant banks	Total
	179.0	0.0	21.3	13.8	7.9	47.5	0.0	8.5	84.6	29.3	0.0	0.6	0.0	24.3	0.0	2.7	344.3	763.8	0.0	682.8	13.8	67.2	Januari 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,920.3	87.4	4,480.5	401.8	1,789.0	3,012.1	14,574.4	2,349.0	811.2	1,027.6	1,886.1	1,667.8	53.3	905.9	13,345.3	324.1	1,680.8	50,316.6	1,390.7	41,064.5	3,160.9	4,700.5	Januari 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,652.3	79.1	4,132.0	382.6	1,387.1	2,570.0	13,499.4	1,992.9	721.5	858.7	1,702.0	1,214.8	52.0	773.1	844.6	234.2	762.6	32,858.7	1,384.2	24,441.4	3,094.9	3,938.2	Februari 2004	Commercial banks	Finance companies	Merchant banks	Total
	85.9	7.9	235.6	4.8	337.4	419.1	1,207.1	367.9	23.8	166.8	99.6	480.6	0.8	98.1	12,701.0	91.8	555.8	16,883.4	0.0	16,291.1	0.0	592.3	Februari 2004	Commercial banks	Finance companies	Merchant banks	Total
	179.2	0.0	20.3	13.8	7.1	44.6	0.0	8.5	84.7	28.8	0.0	0.6	0.0	28.4	0.0	2.7	344.4	763.0	0.0	677.8	13.8	71.4	Februari 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,917.3	87.0	4,387.8	401.2	1,731.6	3,033.6	14,706.5	2,369.2	829.9	1,053.7	1,801.5	1,696.1	52.8	899.7	13,545.6	328.8	1,662.8	50,505.2	1,384.2	41,410.3	3,108.7	4,602.0	Februari 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,665.1	73.7	4,271.2	370.5	1,408.9	2,460.2	13,669.1	2,094.1	807.0	866.9	1,662.7	1,232.2	48.7	741.3	880.1	219.8	884.4	33,355.9	1,478.0	24,680.3	3,203.1	3,994.6	Mac 2004	Commercial banks	Finance companies	Merchant banks	Total
	91.8	8.7	240.1	5.7	340.1	428.1	1,225.2	352.5	23.3	169.8	99.8	522.5	0.6	86.1	12,846.4	91.9	549.0	17,081.5	0.0	16,504.0	0.0	577.5	Mac 2004	Commercial banks	Finance companies	Merchant banks	Total
	198.0	0.0	20.4	13.8	7.1	47.8	0.0	8.5	84.8	29.0	0.0	0.8	0.0	28.2	0.0	2.7	325.3	766.5	0.0	681.3	13.8	71.4	Mac 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,955.0	82.4	4,531.7	390.0	1,756.1	2,936.2	14,894.3	2,455.0	915.2	1,065.7	1,762.5	1,755.5	49.2	856.6	13,726.5	314.4	1,758.7	51,203.9	1,478.0	41,865.5	3,216.9	4,643.5	Mac 2004	Commercial banks	Finance companies	Merchant banks	Total
	1,666.9	66.5	4,643.9	489.3	1,619.7	2,437.4	13,812.1	2,106.6	822.0	850.6	1,662.3	1,273.8	43.2	747.7	910.8	225.4	784.2	34,162.4	1,471.1	25,044.2	3,727.8	3,919.3	April 2004	Commercial banks	Finance companies	Merchant banks	Total
	103.4	8.5	251.4	6.1	344.0	442.7	1,235.6	357.5	23.5	17																	