

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, tanaman, memalakan 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>				Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communications</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>	Pembiayaan berjangka <i>Term financing</i>	Pembiayaan bil <i>Bill financing</i>	Pembiayaan lain <i>Other financing</i>	As at end of			
						Perbinaan <i>Construction</i>	Harta perumahan <i>Residential property</i>	Harta bukan perumahan <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>													
Jun 2003	1,493.5	92.9	3,717.6	641.9	1,281.2	11,687.5	1,760.4	656.5	720.0	1,581.2	1,072.7	54.7	755.5	543.9	185.2	890.5	29,263.5	1,172.4	21,791.9	2,714.6	3,584.6	June 2003				
Bank perdagangan	26.8	7.0	134.7	3.6	285.4	1,077.7	376.3	24.2	132.5	74.8	243.4	1.1	104.7	9,523.9	80.5	619.7	13,063.4	0.0	12,399.0	0.0	664.4	Commercial banks				
Syarikat kewangan	208.3	0.0	21.2	0.0	8.0	26.5	0.0	8.4	84.1	33.6	0.0	0.4	38.0	0.0	2.7	347.1	778.2	0.0	716.9	0.6	60.8	Finance companies				
Bank saudagar	1,728.5	99.9	3,873.5	645.5	1,574.6	2,503.5	12,765.2	2,145.2	763.0	886.0	1,316.4	55.9	898.2	10,067.8	268.5	1,857.3	43,105.1	1,172.4	34,907.7	2,715.2	4,309.8	Merchant banks				
Jumlah																						Total				
Julai 2003	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	July 2003			
Bank perdagangan	30.3	7.6	142.9	3.6	288.4	359.7	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	Commercial banks			
Syarikat kewangan	209.2	0.0	21.3	0.0	7.9	27.4	0.0	8.4	84.3	31.6	0.0	0.4	36.9	0.0	2.7	349.8	779.9	0.0	719.4	1.2	59.4	Finance companies				
Bank saudagar	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	Merchant banks			
Jumlah																							Total			
Ogos 2003	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	August 2003			
Bank perdagangan	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	13,665.0	0.0	647.1	Commercial banks			
Syarikat kewangan	204.8	0.0	21.1	0.0	7.8	27.5	0.0	8.5	84.1	31.8	0.0	0.4	35.5	0.0	2.7	338.8	761.0	0.0	701.3	0.7	59.0	Finance companies				
Bank saudagar	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	Merchant banks			
Jumlah																							Total			
September 2003	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			
Bank perdagangan	40.9	9.6	170.2	3.8	308.4	373.2	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	Commercial banks			
Syarikat kewangan	204.6	0.0	21.2	32.3	7.9	40.7	0.0	8.5	84.3	32.1	0.0	0.4	32.6	0.0	2.7	338.8	806.1	0.0	734.2	0.7	71.2	Finance companies				
Bank saudagar	1,506.4	97.5	3,802.8	690.1	2,883.4	13,664.3	2,288.6	798.1	921.1	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	Merchant banks				
Jumlah																							Total			
Oktober 2003	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	October 2003			
Bank perdagangan	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	11,626.2	87.5	598.3	15,534.0	0.0	14,904.2	0.0	629.8	Commercial banks			
Syarikat kewangan	185.7	0.0	21.3	45.5	7.9	47.6	0.0	8.5	84.5	30.2	0.0	0.5	29.9	0.0	2.7	358.1	821.4	0.0	736.4	13.1	71.9	Finance companies				
Bank saudagar	1,542.0	64.7	3,859.5	418.0	1,663.1	2,903.0	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	Merchant banks			
Jumlah																							Total			
November 2003	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			
Bank perdagangan	57.2	7.6	178.9	3.5	323.0	396.6	1,167.4	374.5	23.2	168.4	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	Commercial banks			
Syarikat kewangan	185.5	0.0	21.1	12.5	7.8	45.1	0.0	8.5	84.4	30.4	0.0	0.6	29.0	0.0	2.7	358.1	785.6	0.0	701.0	12.5	72.2	Finance companies				
Bank saudagar	1,578.3	50.7	4,139.5	288.8	1,745.6	2,920.3	14,139.2	2,359.8	803.3	934.3	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	2,866.6	4,571.1	Merchant banks			
Jumlah																							Total			
Disember 2003	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			
Bank perdagangan	69.6	7.3	191.7	3.6	329.4	405.7	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	Commercial banks			
Syarikat kewangan	204.6	0.0	21.2	12.5	7.9	41.2	0.0	8.5	84.4	30.6	0.0	0.6	27.8	0.0	2.7	338.8	780.8	0.0	697.2	12.5	71.1	Finance companies				
Bank saudagar	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	Merchant banks			
Jumlah																							Total			
Januari 2004	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	January 2004			
Bank perdagangan	79.6	7.9	222.4	3.6	336.4	413.5	1,194.7	367.1	23.9	163.0	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	Commercial banks			
Syarikat kewangan	179.0	0.0	21.3	13.8	7.9	47.5	0.0	8.5	84.6	29.3	0.0	0.6	24.3	0.0	2.7	344.3	763.8	0.0	682.8	13.8	67.2	Finance companies				
Bank saudagar	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	Merchant banks			
Jumlah																							Total			
Februari 2004	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	February 2004			
Bank perdagangan	85.9	7.9	235.6	4.8	337.4	419.1	1,207.1	367.9	23.8	166.2	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	Commercial banks			
Syarikat kewangan	179.2	0.0	20.3	13.8	7.1	44.6	0.0	8.5	84.7	28.8	0.0	0.6	28.4	0.0	2.7	344.4	763.0	0.0	677.8	13.8	71.4	Finance companies				
Bank saudagar	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	Merchant banks			
Jumlah																							Total			
Mac 2004	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	March 2004			
Bank perdagangan	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	Commercial banks			
Syarikat kewangan	198.0	0.0	20.4	13.8	7.1	47.8	0.0																			