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

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

RM juta / *RM million*

Akhir tempoh	Pembiayaan mengikut sektor *Financing by sector*																		Pembiayaan mengikut jenis *Financing by type*				
						Sektor harta benda yang luas *Broad property sector*						Kredit penggunaan *Consumption credit*											
	Pertanian, ternakan, pembalakan dan perikanan *Agriculture, hunting, forestry and fishing*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan *Manufacturing*	Elektrik, gas dan air *Electricity, gas and water*	Perdagangan borong dan runcit, hotel dan restoran *Wholesale, retail, hotels and restaurants*	Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Perkhidmatan kewangan, insurans dan perniagaan *Financial, insurance and business services*	Kegunaan persendirian *Personal uses*	Pembelian barangan kegunaan *Purchase of consumer durable goods*	Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicles*	Perkhidmatan sosial, masyarakat dan persendirian *Community, social and personal services*	Lain-lain *Others*	Jumlah pembiayaan *Total financing*	Overdraf *Overdrafts*	Pembiayaan berjangka *Term financing*	Pembiayaan bil *Bill financing*	Pembiayaan lain *Other financing*	*As at end of*
Disember 1998																							*December 1998*
Bank perdagangan	98.7	0.0	509.3	4.7	580.6	641.6	781.7	417.1	246.4	466.8	315.9	73.7	0.8	483.1	12.4	60.4	114.5	4,807.8	282.5	3,654.4	427.9	442.9	*Commercial banks*
Syarikat kewangan	8.2	1.3	120.7	14.3	38.6	95.8	301.7	264.6	18.5	86.1	66.4	1.7	29.9	215.0	812.6	10.5	2.8	2,088.8	0.0	2,063.2	0.0	25.6	*Finance companies*
Bank saudagar	6.2	0.0	19.0	7.2	0.0	87.5	0.0	12.4	76.0	43.0	0.5	1.4	0.0	145.9	11.2	0.4	10.3	420.9	0.0	392.0	0.0	28.9	*Merchant banks*
Jumlah	113.1	1.3	649.1	26.2	619.2	824.9	1,083.4	694.1	340.9	595.9	382.9	76.8	30.7	844.0	836.2	71.3	127.5	7,317.5	282.5	6,109.7	427.9	497.4	*Total*
Mac 1999																							*March 1999*
Bank perdagangan	107.5	0.0	681.3	49.1	609.1	650.6	857.7	517.2	218.8	496.6	296.8	57.6	0.9	485.5	16.5	38.8	119.1	5,203.0	273.1	3,807.9	681.4	440.6	*Commercial banks*
Syarikat kewangan	9.3	1.2	85.3	14.2	48.9	77.3	316.9	276.0	18.8	87.6	94.4	1.6	32.2	214.1	901.2	12.1	3.0	2,194.0	0.0	2,168.2	0.0	25.8	*Finance companies*
Bank saudagar	6.2	0.0	19.1	7.2	10.0	88.2	0.0	12.3	76.2	43.7	0.5	1.4	0.0	145.8	11.2	0.4	10.3	432.6	0.0	403.5	0.0	29.1	*Merchant banks*
Jumlah	123.0	1.2	785.8	70.5	668.0	816.1	1,174.5	805.5	313.9	627.8	391.7	60.6	33.0	845.4	928.9	51.3	132.3	7,829.5	273.1	6,379.6	681.4	495.5	*Total*
April 1999																							*April 1999*
Bank perdagangan	119.0	0.0	830.6	50.5	433.8	591.0	839.9	522.5	222.2	501.0	289.1	61.7	0.8	454.5	17.5	39.1	127.1	5,100.4	225.7	3,710.5	712.0	452.2	*Commercial banks*
Syarikat kewangan	8.8	1.2	74.8	14.2	49.6	82.3	319.4	275.6	17.4	89.4	95.0	1.6	29.2	214.9	940.9	13.9	5.6	2,233.9	0.0	2,208.4	0.0	25.5	*Finance companies*
Bank saudagar	6.3	0.0	19.0	7.3	10.1	86.4	0.0	7.1	76.2	28.5	0.4	1.0	0.0	146.0	11.0	0.4	30.5	430.2	0.0	401.6	0.0	28.7	*Merchant banks*
Jumlah	134.1	1.2	924.4	71.9	493.4	759.7	1,159.4	805.2	315.8	618.9	384.6	64.4	30.1	815.4	969.5	53.4	163.3	7,764.5	225.7	6,320.4	712.0	506.4	*Total*
Mei 1999																							*May 1999*
Bank perdagangan	108.4	0.1	944.3	55.1	521.3	566.8	1,024.1	394.4	234.7	615.7	245.5	43.4	0.9	381.8	1.3	62.1	101.0	5,300.9	199.8	3,752.2	797.6	551.4	*Commercial banks*
Syarikat kewangan	9.4	1.1	128.6	13.0	25.6	140.5	315.4	257.7	17.3	93.8	39.7	1.8	41.8	213.9	938.3	28.1	16.3	2,282.4	0.0	2,257.0	0.0	25.4	*Finance companies*
Bank saudagar	6.3	0.0	22.9	6.7	0.0	87.0	0.0	8.2	76.1	54.7	10.7	1.0	0.0	146.0	0.0	0.4	17.9	437.9	0.0	401.7	0.0	36.2	*Merchant banks*
Jumlah	124.2	1.2	1,095.8	74.7	546.9	794.3	1,339.5	660.3	328.2	764.2	295.8	46.2	42.7	741.6	939.6	90.6	135.2	8,021.2	199.8	6,410.9	797.6	613.0	*Total*
Jun 1999																							*June 1999*
Bank perdagangan	106.5	0.2	654.4	57.4	587.6	582.9	983.2	440.0	213.8	574.5	266.7	119.4	0.8	399.8	1.1	41.0	69.7	5,099.2	189.1	3,763.9	724.3	421.9	*Commercial banks*
Syarikat kewangan	8.8	1.1	57.1	13.1	54.7	138.6	323.9	268.0	4.1	83.7	76.7	1.8	29.0	171.9	989.4	27.8	16.5	2,266.1	0.0	2,240.6	0.0	25.5	*Finance companies*
Bank saudagar	6.4	0.0	23.0	6.8	0.0	85.1	0.0	8.9	79.5	54.6	10.4	1.1	0.0	147.1	0.0	0.4	18.1	441.3	0.0	404.6	0.7	36.0	*Merchant banks*
Jumlah	121.6	1.4	734.6	77.3	642.3	806.6	1,307.0	717.0	297.5	712.7	353.8	122.2	29.7	718.7	990.5	69.2	104.3	7,806.6	189.1	6,409.1	725.0	483.4	*Total*
Julai 1999																							*July 1999*
Bank perdagangan	97.7	0.4	659.4	64.6	498.2	595.1	1,159.9	471.3	277.6	523.0	208.6	76.6	19.2	428.0	1.8	46.2	75.8	5,203.4	183.1	3,946.6	694.3	379.4	*Commercial banks*
Syarikat kewangan	8.5	1.2	64.4	13.2	30.2	160.0	322.7	274.1	4.1	94.3	82.3	1.8	28.8	172.4	1,073.0	28.4	17.5	2,377.0	0.0	2,351.4	0.0	25.6	*Finance companies*
Bank saudagar	16.4	0.0	20.9	6.8	1.5	86.8	0.0	7.1	79.5	54.3	10.5	1.0	0.0	55.3	0.0	0.4	18.1	358.7	0.0	321.2	1.5	36.0	*Merchant banks*
Jumlah	122.6	1.6	744.8	84.6	529.9	841.9	1,482.6	752.5	361.2	671.6	301.4	79.4	48.0	655.7	1,074.8	75.0	111.4	7,939.0	183.1	6,619.2	695.8	441.0	*Total*
Ogos 1999																							*August 1999*
Bank perdagangan	88.5	0.3	615.3	64.5	514.0	605.8	1,102.1	490.9	309.6	558.4	191.9	52.9	0.5	420.6	0.8	77.6	102.7	5,196.5	193.1	3,965.6	666.6	371.2	*Commercial banks*
Syarikat kewangan	4.2	1.1	54.3	0.4	32.8	167.3	323.1	262.5	3.7	68.5	64.6	1.9	38.5	171.9	1,134.9	25.1	18.4	2,373.2	0.0	2,346.4	0.0	26.9	*Finance companies*
Bank saudagar	16.4	0.0	21.1	6.7	2.4	86.4	0.0	7.1	79.4	54.5	10.6	1.0	0.0	55.0	0.0	0.4	18.1	359.2	0.0	320.8	2.4	36.0	*Merchant banks*
Jumlah	109.1	1.4	690.7	71.6	549.2	859.5	1,425.1	760.5	392.7	681.4	267.1	55.9	39.0	647.5	1,135.7	103.1	139.3	7,929.0	193.1	6,632.8	669.0	434.1	*Total*
September 1999																							*September 1999*
Bank perdagangan	93.9	0.1	531.1	70.8	497.9	659.0	1,269.2	437.2	289.0	566.3	165.1	42.1	0.7	426.2	0.8	78.6	207.5	5,335.5	206.1	3,986.1	739.2	404.1	*Commercial banks*
Syarikat kewangan	4.5	1.8	54.1	0.4	33.2	168.4	325.1	262.7	3.6	68.1	65.5	2.1	38.1	171.8	1,225.8	24.4	20.6	2,470.0	0.0	2,444.2	0.0	25.9	*Finance companies*
Bank saudagar	16.4	0.0	20.6	6.8	1.7	85.2	0.0	7.1	79.5	54.5	10.4	1.1	0.0	54.7	0.0	0.4	17.8	356.0	0.0	318.8	1.7	35.6	*Merchant banks*
Jumlah	114.8	1.9	605.7	77.9	532.8	912.6	1,594.2	707.0	372.1	688.8	240.9	45.2	38.8	652.8	1,226.6	103.4	245.9	8,161.6	206.1	6,749.1	740.9	465.6	*Total*
Oktober 1999																							*October 1999*
Bank perdagangan	94.9	0.2	548.3	72.5	409.8	805.5	1,139.1	535.4	285.4	479.0	117.4	89.5	0.6	452.1	2.8	83.9	282.5	5,398.8	202.5	3,971.4	792.8	432.1	*Commercial banks*
Syarikat kewangan	5.1	1.0	41.1	0.4	35.5	172.4	317.0	262.5	18.6	69.8	54.7	2.2	36.9	156.9	1,347.3	26.1	19.0	2,566.4	0.0	2,540.6	0.0	25.8	*Finance companies*
Bank saudagar	16.4	0.0	12.5	6.8	2.1	85.8	0.0	7.0	79.6	54.3	10.5	1.8	0.0	54.3	0.0	0.4	17.9	349.4	0.0	310.9	2.1	36.5	*Merchant banks*
Jumlah	116.3	1.2	601.9	79.7	447.4	1,063.7	1,456.1	805.0	383.5	603.1	182.5	93.5	37.5	663.4	1,350.1	110.4	319.4	8,314.7	202.5	6,822.8	794.9	494.4	*Total*
November 1999																							*November 1999*
Bank perdagangan	129.8	0.2	512.8	72.1	482.6	817.8	1,178.8	574.2	279.8	500.9	123.6	140.9	14.7	451.2	2.8	79.3	133.4	5,494.9	196.7	4,018.3	811.3	468.5	*Commercial banks*
Syarikat kewangan	4.6	0.9	44.0	0.4	36.0	164.5	317.4	262.4	18.8	69.3	72.4	2.2	28.7	142.4	1,474.5	26.8	20.4	2,685.7	0.0	2,659.8	0.0	25.8	*Finance companies*
Bank saudagar	16.4	0.0	12.5	6.2	2.5	86.0	0.0	7.1	81.1	54.7	10.5	1.8	0.0	54.6	0.0	0.4	17.4	351.2	0.0	312.3	2.5	36.5	*Merchant banks*
Jumlah	150.8	1.1	569.3	78.7	521.1	1,068.3	1,496.2	843.6	379.7	624.8	206.5	144.9	43.4	648.1	1,477.3	106.6	171.2	8,531.8	196.7	6,990.4	813.8	530.8	*Total*
Disember 1999																							*December 1999*
Bank perdagangan	219.3	5.9	553.8	72.6	433.7	880.1	1,378.0	477.9	212.3	497.4	311.6	46.8	0.7	452.8	2.6	84.7	242.8	5,873.1	211.6	4,410.3	809.1	442.0	*Commercial banks*
Syarikat kewangan	4.4	0.9	54.3	0.4	37.4	236.9	325.5	344.9	19.5	67.7	51.8	2.6	42.1	141.9	1,613.9	27.6	23.7	2,995.5	0.0	2,969.6	0.0	25.9	*Finance companies*
Bank saudagar	146.9	0.0	12.6	6.3	2.0	20.5	0.0	6.8	89.1	115.7	10.7	1.8	0.0	54.2	0.0	0.4	311.3	778.2	0.0	739.8	2.0	36.4	*Merchant banks*
Jumlah	370.7	6.8	620.7	79.3	473.0	1,137.5	1,703.6	829.5	320.9	680.8	374.2	51.3	42.8	648.9	1,616.4	112.8	577.8	9,646.8	211.6	8,119.8	811.1	504.4	*Total*
Januari 2000																							*January 2000*
Bank perdagangan	227.0	5.9	649.9	72.6	454.2	847.0	1,466.4	485.6	271.1	495.9	326.6	50.6	16.6	432.9	2.7	78.5	183.9	6,067.4	227.6	4,656.7	739.5	443.7	*Commercial banks*
Syarikat kewangan	4.6	0.9	45.7	0.4	37.6	224.6	331.8	343.6	19.8	70.2	51.8	3.2	27.7	348.8	1,569.7	27.4	26.2	3,133.8	0.0	3,107.9	0.0	25.9	*Finance companies*
Bank saudagar	147.4	0.0	11.6	6.3	2.7	21.5	0.0	6.8	90.7	115.3	11.0	1.8	0.0	54.5	0.0	0.4	312.4	782.4	0.0	743.0	2.7	36.6	*Merchant banks*
Jumlah	379.0	6.7	707.1	79.4	494.4	1,093.1	1,798.3	836.1	381.5	681.4	389.4	55.6	44.3	836.2	1,572.3	106.3	522.5	9,983.6	227.6	8,507.6	742.2	506.3	*Total*
Februari 2000																							*February 2000*
Bank perdagangan	225.5	5.8	566.2	76.3	433.2	870.8	1,534.4	483.5	213.9	390.6	321.9	51.9	0.9	419.1	2.8	111.4	201.3	5,909.6	215.9	4,563.6	754.9	375.2	*Commercial banks*
Syarikat kewangan	5.1	0.9	54.5	0.9	39.0	244.2	335.4	343.8	19.8	79.5	76.7	4.3	38.4	142.8	1,858.1	27.4	21.8	3,292.6	0.0	3,266.5	0.0	26.1	*Finance companies*
Bank saudagar	149.4	0.0	12.6	6.2	2.5	20.5	0.0	6.9	91.9	117.9	10.6	1.8	0.0	53.9	0.0	0.4	307.4	782.0	0.0	742.9	2.5	36.6	*Merchant banks*
Jumlah	380.0	6.8	633.3	83.5	474.6	1,135.5	1,869.8	834.2	325.5	588.0	409.1	58.0	39.4	615.8	1,860.8	139.2	530.6	9,984.2	215.9	8,573.0	757.4	437.9	*Total*
Mac 2000																							*March 2000*
Bank perdagangan	215.2	6.0	534.8	79.8	490.2	832.3	1,638.7	496.6	206.2	403.8	365.8	55.6	1.9	414.3	2.4	80.9	159.6	5,983.9	228.7	4,702.9	671.2	381.2	*Commercial banks*
Syarikat kewangan	5.0	1.3	45.6	1.0	38.1	209.5	338.9	345.6	19.8	78.1	71.1	6.0	37.9	138.4	2,088.0	19.4	24.8	3,468.3	0.0	3,442.2	0.0	26.1	*Finance companies*
Bank saudagar	150.6	0.0	97.7	6.3	2.1	21.2	0.0	6.9	92.6	119.4	9.7	1.8	0.0	53.9	0.0	0.4	310.1	872.7	0.0	795.0	2.1	75.7	*Merchant banks*
Jumlah	370.7	7.2	678.1	87.1	530.4	1,063.0	1,977.6	849.1	318.6	601.3	446.6	63.4	39.7	606.6	2,090.4	100.7	494.5	10,325.0	228.7	8,940.1	673.2	483.0	*Total*
April 2000																							*April 2000*
Bank perdagangan	226.5	6.0	597.1	79.7	485.2	849.5	1,737.4	525.9	214.6	400.3	368.6	59.6	6.1	411.7	2.9	77.0	648.2	6,696.2	220.5	5,385.8	699.2	390.6	*Commercial banks*
Syarikat kewangan	5.6	1.2	37.1	1.0	48.2	180.0	356.2	353.7	32.2	108.7	45.2	8.0	25.4	141.8	2,280.4	19.2	27.5	3,671.3	0.0	3,645.0	0.0	26.3	*Finance companies*
Bank saudagar	151.7	0.0	98.4	6.3	2.1	21.3	0.0	6.9	93.3	122.1	9.8	0.8	0.0	53.7	0.0	0.4	312.7	879.5	0.0	802.4	2.1	75.0	*Merchant banks*
Jumlah	383.8	7.2	732.6	87.1	535.5	1,050.7	2,093.6	886.5	340.0	631.1	423.6	68.4	31.5	607.2	2,283.2	96.6	988.4	11,246.9	220.5	9,833.2	701.3	491.9	*Total*
Mei 2000																							*May 2000*
Bank perdagangan	235.2	5.2	719.1	78.3	510.8	857.9	1,808.7	520.9	258.7	369.1	360.0	68.4	1.5	399.3	3.1	81.9	647.1	6,925.0	229.0	5,446.7	849.8	399.5	*Commercial banks*
Syarikat kewangan	4.7	1.2	64.3	6.8	48.9	158.2	363.7	354.3	19.7	109.4	32.1	17.7	25.8	141.5	2,472.5	19.2	32.2	3,872.1	0.0	3,839.2	0.0	32.9	*Finance companies*
Bank saudagar	152.2	0.0	99.1	5.8	0.9	21.3	0.0	6.9	93.4	122.4	9.8	0.8	0.0	53.9	0.0	0.4	315.5	882.6	0.0	807.1	0.9	74.5	*Merchant banks*
Jumlah	392.1	6.3	882.5	90.9	560.6	1,037.5	2,172.4	882.1	371.7	600.9	402.0	86.8	27.3	594.7	2,475.6	101.6	994.7	11,679.6	229.0	10,093.0	850.6	506.9	*Total*