

1.16 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	Pembayaran mengikut sektor																	Pembayaran mengikut jenis						Pembayaran lain	As at end of
	Financing by sector																	Financing by type							
	Pertanian, ternakan, pembalakan dan perikanan	Perombong dan kuar	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Sektor harta benda yang luas				Pengangkutan, penyempunan dan komunikasi	Perkhidmatan kewangan, insurans dan peragaan	Kredit penggunaan		Pembelian sekuriti	Pembelian kenderaan pengangkutan	Perkhidmatan sosial, masyarakat dan perseendirian	Lain-lain	Jumlah pembiayaan	Overdraft	Pembiayaan jangka	Pembiayaan bil	Pembayaran lain			
						Broad property sector						Consumption credit													
Agriculture, hunting, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas and water	Wholesale, retail, hotels and restaurants	Construction	Residential property	Non-residential property	Real estate	Transport, storage and communications	Financial, insurance and business services	Personal uses	Purchase of durable goods	Purchase of securities	Purchase of transport vehicles	Community, social and personal services	Others	Total financing	Overdrafts	Term financing	Bill financing	Other financing				
Disember 1997	142.2	0.0	732.6	10.7	448.3	627.2	544.9	258.2	203.8	513.1	236.1	57.0	0.6	514.7	0.4	82.3	4,454.7	197.1	3,169.7	620.3	467.6				
Bank perdagangan	12.1	1.9	76.7	16.4	20.0	161.2	232.8	246.7	36.1	104.0	43.7	13.1	6.1	246.5	878.0	17.2	2,165.2	0.0	2,116.8	0.0	48.4				
Syarikat kewangan	6.2	0.0	32.4	42.1	0.0	0.0	0.0	0.0	0.0	0.0	5.1	0.0	0.0	182.2	14.0	0.0	29.6	0.0	506.3	0.0	483.7				
Bank saudagar	160.5	1.9	841.7	69.2	468.3	861.2	777.7	509.9	319.8	676.9	280.6	71.6	61.9	923.4	892.4	99.5	109.8	7,126.2	197.1	5,770.2	620.6	538.3			
Disember 1998	96.7	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	4,807.8	282.5	3,654.4	427.9	442.9				
Bank perdagangan	12.1	1.3	120.7	14.3	38.1	301.7	264.6	166.4	66.4	17.7	29.9	215.0	0.0	812.6	10.5	2.8	2,068.8	0.0	2,063.2	0.0	25.8				
Syarikat kewangan	6.2	0.0	19.0	7.2	0.0	87.5	0.0	12.4	43.0	0.5	1.4	0.0	0.0	145.9	0.4	0.0	420.9	0.0	392.0	0.0	28.9				
Bank saudagar	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			
Januari 1999	98.5	4.6	570.4	48.1	562.0	651.0	860.0	463.9	482.8	311.5	78.6	0.5	3.7	467.6	15.9	39.3	4,979.8	275.6	3,715.8	565.4	425.9				
Bank perdagangan	9.1	1.3	124.9	14.4	42.1	101.9	306.5	269.0	19.1	86.9	76.0	1.7	31.4	214.0	83.2	10.4	2.9	2,143.7	0.0	2,118.2	0.0	25.8			
Syarikat kewangan	6.1	0.0	18.9	7.3	0.0	87.0	0.0	12.3	42.8	0.5	1.4	0.0	0.0	145.8	11.2	0.4	20.3	0.0	420.2	0.0	391.3				
Bank saudagar	113.9	5.9	714.3	69.7	604.1	839.9	1,166.4	745.1	307.5	612.6	388.1	81.7	31.9	827.3	859.3	50.1	126.1	7,543.7	275.6	6,225.3	565.4	477.4			
Februari 1999	97.5	5.9	611.6	48.0	565.5	654.5	842.0	504.4	504.4	308.0	89.1	0.9	486.8	15.8	39.3	114.9	5,108.5	274.5	3,752.3	661.9	419.8				
Bank perdagangan	9.1	1.2	84.4	14.1	47.9	84.1	313.8	261.0	18.3	87.2	94.0	1.7	32.0	212.1	863.2	10.4	2.9	2,139.4	0.0	2,113.6	0.0	25.8			
Syarikat kewangan	6.1	0.0	19.1	8.7	0.0	87.5	0.0	7.1	15.3	0.0	1.4	0.0	0.0	153.0	11.3	0.0	421.2	0.0	392.1	0.0	36.2				
Bank saudagar	112.9	7.1	613.4	60.3	613.4	1,155.7	772.5	462.6	92.1	32.9	851.9	32.9	32.9	851.9	800.3	50.1	128.0	7,669.1	274.5	6,258.1	661.9	474.7			
Mac 1999	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	5,203.0	273.1	3,807.9	681.4	440.6				
Bank perdagangan	9.3	1.2	85.3	14.2	85.3	142.2	177.3	17.2	18.8	37.2	22.2	0.0	32.2	214.9	91.2	3.0	2,194.0	0.0	2,188.2	0.0	25.8				
Syarikat kewangan	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	0.0	432.6	0.0	29.1				
Bank saudagar	123.0	1.2	785.8	70.5	668.0	816.1	1,174.5	805.5	627.8	391.7	60.6	33.0	33.0	845.4	928.9	51.3	132.3	7,829.5	273.1	6,379.6	681.4	495.5			
April 1999	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	38.1	5,100.4	225.7	3,710.5	712.0	452.2				
Bank perdagangan	8.8	1.2	74.8	14.2	8.8	142.8	319.4	275.6	68.1	95.0	17.4	1.6	29.2	214.9	91.2	13.9	5.6	2,233.9	0.0	2,208.4	0.0	25.9			
Syarikat kewangan	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	0.0	430.2	0.0	401.6	0.0	28.7				
Bank saudagar	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	989.5	53.4	36.3	7,764.5	225.7	6,320.4	712.0	506.4			
Mei 1999	108.4	0.1	944.3	55.1	521.3	566.8	842.0	394.4	234.7	615.7	245.5	43.4	0.9	381.8	1.3	62.1	5,000.9	199.8	3,752.2	797.6	551.4				
Bank perdagangan	9.4	1.1	126.6	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			
Syarikat kewangan	6.3	0.0	22.9	8.7	0.0	87.0	0.0	8.2	0.0	146.9	8.2	0.0	0.0	146.9	0.0	0.4	17.9	0.0	491.7	0.0	36.2				
Bank saudagar	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			
Jun 1999	106.5	0.2	654.4	57.4	587.6	582.9	842.0	440.0	213.8	574.5	266.7	119.4	0.8	399.8	1.1	41.0	5,099.2	189.1	3,752.2	797.6	551.4				
Bank perdagangan	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	16.7	2,266.1	0.0	2,240.6	0.0	25.9			
Syarikat kewangan	6.4	0.0	23.0	8.8	0.0	85.1	0.0	9.9	79.5	54.8	1.0	1.1	0.0	147.1	0.4	0.4	404.6	0.0	404.6	0.0	36.9				
Bank saudagar	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			
Julai 1999	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	1.9	428.0	1.8	46.2	75.8	5,203.4	183.1	3,946.6	694.3	379.4			
Bank perdagangan	8.5	1.2	64.4	13.2	30.2	160.0	322.7	274.1	4.1	94.3	63.4	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			
Syarikat kewangan	16.4	0.0	69.9	6.8	16.4	20.9	6.8	7.1	96.8	54.3	10.5	1.0	0.0	55.3	0.0	0.4	19.1	0.0	321.2	0.0	36.0				
Bank saudagar	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			
Ogos 1999	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	5,196.5	193.1	3,965.6	666.6	371.2				
Bank perdagangan	4.5	1.8	54.1	0.4	33.2	168.4	325.1	262.7	3.6	68.1	65.5	2.1	3.7	171.8	1,225.8	24.4	20.6	2,470.0	0.0	2,444.2	0.0	25.9			
Syarikat kewangan	16.4	0.0	21.1	7.4	2.4	96.8	0.0	7.1	54.5	10.6	1.0	0.0	0.0	55.0	0.0	0.4	18.1	0.0	359.2	0.0	32.8				
Bank saudagar	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			
September 1999	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	5,335.5	206.1	3,986.1	739.2	404.1				
Bank perdagangan	14.4	0.0	18.4	0.4	17.2	64.3	157.3	64.8	19.6	54.6	19.6	2.2	3.0	25.1	2.4	19.0	2,566.4	0.0	2,540.6	0.0	25.8				
Syarikat kewangan	16.4	0.0	20.6	6.8	1.7	85.2	0.0	7.1	10.0	5.0	1.1	0.0	0.0	54.7	0.0	0.4	17.8	0.0	356.0	0.0	318.8				
Bank saudagar	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			
Oktober 1999	94.9	0.2	548.3	72.5	409.8	905.5	1,310.1	525.4	285.4	479.0	117.4	89.5	0.6	452.1	2.8	83.9	5,398.8	202.5	3,971.4	782.8	432.1				
Bank perdagangan	14.7	0.0	41.1	6.4	35.0	172.4	373.0	164.8	18.6	68.4	54.7	2.2	3.0	156.9	1,347.3	26.1	19.0	2,566.4	0.0	2,540.6	0.0	25.8			
Syarikat kewangan	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	0.0	349.4	0.0	310.9				
Bank saudagar	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	35.5	663.4	1,350.1	110.4	319.4	8,314.7	202.5	6,822.8	794.9				