II.16 Skim Perbankan Tanpa Faedah - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan

Interest-Free 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*				*As at end of*
						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, restoran dan hotel *Wholesale, retail, restaurant and hotels*	Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	Komunikasi *Communication*	Perkhidmatan kewangan, insurans dan perniagaan *Financing, 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*	
Disember 1996																							*December 1996*
Bank perdagangan	40.8	-	318.3	9.8	115.7	111.4	145.5	137.2	76.6	93.8	95.4	6.5	0.2	331.8	0.4	4.9	578.5	2,066.8	79.9	763.2	493.5	730.2	*Commercial banks*
Syarikat kewangan	1.2	0.2	8.0	0.5	19.2	89.6	45.8	46.5	117.9	8.6	3.1	0.4	26.4	189.0	379.4	3.6	235.8	1,175.2	-	1,121.4	-	53.8	*Finance companies*
Bank saudagar	5.2	-	23.0	37.2	2.9	87.3	-	-	46.4	30.0	1.0	1.4	-	45.9	17.4	35.7	20.6	354.0	-	294.3	-	59.7	*Merchant banks*
Jumlah	47.2	0.2	349.3	47.5	137.8	288.3	191.3	183.7	240.9	132.4	99.5	8.3	26.6	566.7	397.2	44.2	834.9	3,596.0	79.9	2,178.9	493.5	843.7	*Total*
April 1997																							*April 1997*
Bank perdagangan	51.0	-	360.4	26.5	168.4	269.1	232.0	66.4	108.8	155.8	155.8	7.0	0.2	370.1	0.4	17.5	221.7	2,211.1	99.5	1,288.0	243.1	580.5	*Commercial banks*
Syarikat kewangan	3.9	2.0	29.0	15.6	25.9	56.2	74.6	51.3	31.7	88.2	9.1	3.9	35.9	40.8	891.9	15.1	73.2	1,448.3	-	1,283.3	-	165.0	*Finance companies*
Bank saudagar	6.0	-	52.7	19.5	3.0	39.9	-	-	64.4	87.4	60.8	1.0	-	122.1	-	-	27.2	484.0	-	415.3	-	68.7	*Merchant banks*
Jumlah	60.9	2.0	442.1	61.6	197.3	365.2	306.6	117.7	204.9	331.4	225.7	11.9	36.1	533.0	892.3	32.6	322.1	4,143.4	99.5	2,986.6	243.1	814.2	*Total*
Mei 1997																							*May 1997*
Bank perdagangan	44.4	-	389.9	28.1	157.8	264.1	206.6	148.8	39.1	191.7	123.1	11.1	0.2	273.2	0.6	4.2	778.9	2,661.8	127.9	1,542.6	305.9	685.4	*Commercial banks*
Syarikat kewangan	6.1	1.9	46.4	9.6	17.8	122.8	117.7	173.5	16.6	76.4	47.7	8.2	19.9	143.7	493.9	8.4	253.4	1,564.0	-	1,529.3	-	34.7	*Finance companies*
Bank saudagar	6.0	-	52.6	60.2	3.2	10.5	-	-	72.0	38.3	0.9	1.0	-	158.6	16.0	-	54.0	473.3	-	465.4	0.2	7.7	*Merchant banks*
Jumlah	56.5	1.9	488.9	97.9	178.8	397.4	324.3	322.3	127.7	306.4	171.7	20.3	20.1	575.5	510.5	12.6	1,086.3	4,699.1	127.9	3,537.3	306.1	727.8	*Total*
Jun 1997																							*June 1997*
Bank perdagangan	49.1	-	223.2	52.5	145.1	431.2	226.0	176.4	167.7	201.2	138.7	10.4	0.5	421.5	0.3	14.5	642.7	2,901.0	119.8	1,747.7	342.1	691.4	*Commercial banks*
Syarikat kewangan	6.7	2.1	52.4	16.9	74.9	172.3	134.4	168.4	16.3	92.2	42.5	8.1	28.2	221.5	625.7	9.7	72.4	1,744.7	-	1,721.7	-	23.0	*Finance companies*
Bank saudagar	6.1	-	52.4	60.1	3.0	9.5	-	8.9	73.8	39.1	41.7	1.4	-	154.2	22.2	-	18.8	491.2	-	463.6	0.2	27.4	*Merchant banks*
Jumlah	61.9	2.1	328.0	129.5	223.0	613.0	360.4	353.7	257.8	332.5	222.9	19.9	28.7	797.2	648.2	24.2	733.9	5,136.9	119.8	3,933.0	342.3	741.8	*Total*
Julai 1997																							*July 1997*
Bank perdagangan	64.9	-	178.6	17.3	182.2	316.8	199.4	247.7	144.6	253.2	145.2	11.2	0.4	371.9	0.1	1.5	950.1	3,085.1	138.3	1,660.8	386.1	899.9	*Commercial banks*
Syarikat kewangan	8.4	2.1	82.0	16.8	30.3	139.5	183.1	189.3	16.7	89.4	41.2	38.1	38.1	259.7	639.6	10.9	48.9	1,834.1	-	1,787.0	-	47.1	*Finance companies*
Bank saudagar	6.0	-	76.7	60.2	0.4	9.6	-	-	75.4	41.5	42.0	1.5	-	153.2	23.9	-	27.7	518.1	-	489.5	-	28.6	*Merchant banks*
Jumlah	79.3	2.1	337.3	94.3	212.9	465.9	382.5	437.0	236.7	384.1	228.4	50.8	38.5	784.8	663.6	12.4	1,026.7	5,437.3	138.3	3,937.3	386.1	975.6	*Total*
Ogos 1997																							*August 1997*
Bank perdagangan	47.8	-	520.3	10.8	208.6	389.6	240.8	249.2	170.0	210.5	158.5	46.3	1.2	287.1	1.0	3.4	724.4	3,269.5	123.5	1,781.7	429.1	935.2	*Commercial banks*
Syarikat kewangan	8.5	2.1	63.6	16.9	32.5	162.7	171.6	204.6	16.7	79.4	36.4	6.8	32.8	243.7	693.3	14.7	128.9	1,915.2	-	1,781.2	-	134.0	*Finance companies*
Bank saudagar	6.0	-	67.5	60.2	-	9.4	-	2.5	79.7	43.2	42.3	1.6	-	153.2	24.7	-	33.2	523.5	-	494.0	-	29.5	*Merchant banks*
Jumlah	62.3	2.1	651.4	87.9	241.1	561.7	412.4	456.3	266.4	333.1	237.2	54.7	34.0	684.0	719.0	18.1	886.5	5,708.2	123.5	4,056.9	429.1	1,098.7	*Total*
September 1997																							*September 1997*
Bank perdagangan	64.5	-	540.9	29.5	240.0	475.8	249.1	191.8	172.6	361.1	214.1	18.1	0.6	450.5	0.3	82.1	724.9	3,815.9	144.0	2,116.8	492.1	1,063.0	*Commercial banks*
Syarikat kewangan	7.8	2.1	74.3	16.9	23.1	154.0	180.9	232.9	20.0	99.9	32.0	9.5	35.3	244.1	736.7	14.6	126.6	2,010.7	-	1,833.4	-	177.3	*Finance companies*
Bank saudagar	6.2	-	67.6	60.1	-	23.4	-	4.0	79.9	43.9	1.9	1.5	-	158.7	25.1	-	34.1	506.4	-	482.3	0.7	23.4	*Merchant banks*
Jumlah	78.5	2.1	682.8	106.5	263.1	653.2	430.0	428.7	272.5	504.9	248.0	29.1	35.9	853.3	762.1	96.7	885.6	6,333.0	144.0	4,432.5	492.8	1,263.7	*Total*
Oktober 1997																							*October 1997*
Bank perdagangan	153.6	-	782.8	27.0	314.7	531.5	335.4	246.6	185.6	488.7	228.5	53.2	1.0	500.6	0.3	82.7	68.8	4,001.0	146.2	2,207.2	527.7	1,119.9	*Commercial banks*
Syarikat kewangan	8.1	2.0	59.8	16.8	22.3	141.1	152.1	224.4	21.9	102.2	18.8	10.0	40.1	240.7	668.4	15.7	333.3	2,077.7	-	1,888.1	-	189.6	*Finance companies*
Bank saudagar	6.1	-	35.9	60.2	-	59.8	-	5.1	79.9	58.5	0.8	1.5	-	146.3	14.6	-	26.5	495.2	-	470.9	1.0	23.3	*Merchant banks*
Jumlah	167.8	2.0	878.5	104.0	337.0	732.4	487.5	476.1	287.4	649.4	248.1	64.7	41.1	887.6	683.3	98.4	428.6	6,573.9	146.2	4,566.2	528.7	1,332.8	*Total*
November 1997																							*November 1997*
Bank perdagangan	145.2	-	782.4	11.0	424.2	614.4	397.7	272.6	220.6	512.0	230.5	86.9	0.6	188.2	0.3	82.7	336.4	4,305.7	162.6	2,207.0	650.8	1,285.3	*Commercial banks*
Syarikat kewangan	8.0	2.0	76.7	16.9	23.1	147.1	208.7	255.0	21.1	101.6	21.1	10.8	45.0	243.4	803.2	16.7	136.1	2,136.5	-	1,989.9	-	146.6	*Finance companies*
Bank saudagar	6.2	-	32.0	42.1	-	73.0	-	5.1	79.8	60.0	0.8	1.5	-	146.1	14.4	-	30.1	491.1	-	466.7	1.0	23.4	*Merchant banks*
Jumlah	159.4	2.0	891.1	70.0	447.3	834.5	606.4	532.7	321.5	673.6	252.4	99.2	45.6	577.7	817.9	99.4	502.6	6,933.3	162.6	4,663.6	651.8	1,455.3	*Total*
Disember 1997																							*December 1997*
Bank perdagangan	142.2	-	732.6	10.7	448.3	622.2	544.9	258.2	203.8	513.1	235.6	57.0	0.6	514.7	0.4	82.3	83.2	4,449.8	197.1	2,347.4	620.3	1,285.0	*Commercial banks*
Syarikat kewangan	7.9	1.9	61.1	16.3	19.6	146.9	170.7	194.7	19.1	104.0	28.3	13.1	37.1	207.5	758.9	17.0	367.0	2,171.1	-	2,019.3	-	151.8	*Finance companies*
Bank saudagar	6.2	-	32.1	42.1	-	72.7	-	-	79.9	47.0	0.8	1.0	-	162.2	14.0	-	48.3	506.3	-	483.3	0.3	22.7	*Merchant banks*
Jumlah	156.3	1.9	825.8	69.1	467.9	841.8	715.6	452.9	302.8	664.1	264.7	71.1	37.7	884.4	773.3	99.3	498.5	7,127.2	197.1	4,850.0	620.6	620.6	*Total*
Januari 1998																							*Januari 1998*
Bank perdagangan	142.0	0	729.0	10.5	492.4	651.8	591.5	259.3	218.4	527.9	236.5	57.4	0.8	502.6	0.6	85.7	96.4	4,602.8	226.7	2,700.7	655.6	1,019.8	*Commercial banks*
Syarikat kewangan	8.2	1.8	61.1	16.4	19.8	133.5	197.5	239.5	19.0	102.8	30.8	0.9	75.3	230.8	697.4	17.2	366.2	2,218.2	0.0	2,102.3	0.0	115.9	*Finance companies*
Bank saudagar	6.2	0	32.0	42.2	0.0	73.6	0.0	5.0	80.0	61.3	0.8	1.0	0.0	162.4	13.7	0.3	25.5	504.0	0.0	481.9	0.0	22.1	*Merchant banks*
Jumlah	156.4	1.8	822.1	69.1	512.2	858.9	789.0	503.8	317.4	692.0	268.1	59.3	76.1	895.8	711.7	103.2	488.1	7325.0	226.7	5,284.9	655.6	1,157.8	*Total*
Februari 1998																							*February 1998*
Bank perdagangan	142.9	0	692.4	9.8	462.9	624.8	636.9	285.6	214.2	530.3	284.6	56.6	0.8	519.6	0.6	98.2	67.8	4,628.0	228.1	2,778.2	610.9	1,010.8	*Commercial banks*
Syarikat kewangan	14.1	1.8	78.1	16.3	21.5	172.1	264.2	288.1	36.3	101.4	48.2	0.9	79.3	230.1	803.0	16.9	37.0	2,209.3	0.0	2,095.3	0.0	114.0	*Finance companies*
Bank saudagar	6.2	0	31.6	42.1	0.0	74.6	0.0	0.0	79.9	46.3	0.7	1.0	0.0	162.3	13.4	0.3	44.1	502.5	0.0	480.3	0.0	22.2	*Merchant banks*
Jumlah	163.2	1.8	802.1	68.2	484.4	871.5	901.1	573.7	330.4	678.0	333.5	58.5	80.1	912.0	817.0	115.4	148.9	7,339.8	228.1	5,353.8	610.9	1,147.0	*Total*
Mac 1998																							*March 1998*
Bank perdagangan	74.5	-	589.0	9.8	414.5	604.5	1,012.2	358.0	201.5	483.7	296.1	58.2	0.8	366.1	0.7	75.5	55.3	4,601.0	231.8	3,319.4	660.1	389.7	*Commercial banks*
Syarikat kewangan	12.3	1.8	54.6	16.5	19.8	193.4	207.2	229.7	43.7	100.6	47.6	1.6	99.9	239.8	908.6	12.2	0.3	2,189.6	-	2,129.6	-	60.0	*Finance companies*
Bank saudagar	6.2	-	31.7	42.1	-	72.1	-	4.0	80.0	60.7	0.7	1.5	-	162.5	13.1	0.3	16.9	491.8	-	469.4	-	22.4	*Merchant banks*
Jumlah	93.0	1.8	675.3	68.4	434.9	870.0	1,219.4	591.7	325.2	645.0	344.4	61.3	100.7	768.4	922.4	88.0	72.5	7,282.4	231.8	5,918.4	660.1	472.1	*Total*
April 1998																							*April 1998*
Bank perdagangan	74.3	30.1	570.5	6.0	417.9	696.1	702.7	351.6	211.7	466.3	283.5	64.2	0.8	469.7	0.8	88.3	193.1	4,627.6	258.4	3,348.2	644.3	376.7	*Commercial banks*
Syarikat kewangan	12.1	1.8	75.5	16.2	24.2	178.8	253.9	203.4	38.1	99.4	78.8	38.3	70.8	177.0	685.8	13.2	153.5	2,120.8	-	2,057.0	-	63.8	*Finance companies*
Bank saudagar	6.2	-	30.7	42.2	-	71.5	-	5.1	80.0	59.6	0.7	1.4	-	162.1	12.8	0.3	16.1	488.7	-	466.8	-	21.9	*Merchant banks*
Jumlah	92.6	31.9	676.7	64.4	442.1	946.4	956.6	560.1	329.8	625.3	363.0	103.9	71.6	808.8	699.4	101.8	362.7	7,237.1	258.4	5,872.0	644.3	462.4	*Total*