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*
Mac 1997																							*March 1997*
Bank perdagangan	116.6	-	379.4	78.7	178.2	165.4	169.4	129.0	134.9	127.7	114.6	9.5	0.5	346.9	0.1	4.9	309.7	2,265.5	97.1	1,366.3	264.1	538.0	*Commercial banks*
Syarikat kewangan	5.0	2.3	48.9	15.7	25.3	148.9	159.2	93.6	130.0	85.1	24.9	17.0	71.1	160.3	494.3	1.5	46.4	1,529.5	-	1,322.5	-	207.0	*Finance companies*
Bank saudagar	5.6	-	77.1	60.1	3.0	31.8	-	-	100.1	34.8	78.7	1.4	-	33.3	16.8	-	46.4	489.1	-	450.6	0.5	38.0	*Merchant banks*
Jumlah	127.2	2.3	505.4	154.5	206.5	346.1	328.6	222.6	365.0	247.6	218.2	27.9	71.6	540.5	511.2	6.4	402.5	4,284.1	97.1	3,139.4	264.6	783.0	*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*
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*
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	88.1	4,454.7	197.1	2,347.4	620.3	1,289.9	*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	2,165.2	-	2,019.3	-	145.9	*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	503.4	7,126.2	197.1	4,850.0	620.6	1,458.5	*Total*
Januari 1998																							*January1998*
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	2,223.8	0.0	2,102.3	0.0	121.5	*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	7330.6	226.7	5,284.9	655.6	1,163.4	*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	55.9	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	434.3	870.0	1,219.4	591.7	325.2	645.0	344.4	61.3	100.7	768.4	922.4	88.0	73.1	7,282.4	231.8	5,918.4	660.1	472.1	*Total*
April 1998																							*April 1998*
Bank perdagangan	74.3	30.1	643.5	6.0	417.9	768.1	706.8	354.0	213.7	484.7	283.5	64.3	0.8	490.1	0.8	88.3	1.0	4,627.9	258.4	3,348.5	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	749.7	64.4	442.1	1,018.4	960.7	562.5	331.8	643.7	363.0	104.0	71.6	829.2	699.4	101.8	170.6	7,237.4	258.4	5,872.3	644.3	462.4	*Total*
Mei 1998																							*May 1998*
Bank perdagangan	75.1	-	640.2	10.9	389.5	802.3	763.9	372.0	221.1	503.1	211.8	66.1	0.8	458.0	0.8	73.5	95.3	4,684.4	265.0	3,428.0	610.0	381.4	*Commercial banks*
Syarikat kewangan	12.2	1.7	77.2	15.3	50.4	145.3	297.9	283.9	37.9	101.6	74.9	1.5	75.5	213.2	792.1	12.4	2.8	2,195.8	-	2,136.1	-	59.7	*Finance companies*
Bank saudagar	6.2	-	37.6	41.6	-	71.7	-	-	64.5	46.1	0.7	1.5	-	162.1	12.5	0.3	43.7	488.5	-	466.4	-	22.1	*Merchant banks*
Jumlah	93.5	1.7	755.0	67.8	439.9	1,019.3	1,061.8	655.9	323.5	650.8	287.4	69.1	76.3	833.3	805.4	86.2	141.8	7,368.7	265.0	6,030.5	610.0	463.2	*Total*
Jun 1998																							*June 1998*
Bank perdagangan	77.3	-	554.6	10.3	426.9	702.3	803.2	383.0	218.0	550.2	209.2	57.8	0.8	437.3	0.8	92.8	121.4	4,645.9	297.4	3,458.8	444.6	445.1	*Commercial banks*
Syarikat kewangan	12.3	1.6	77.9	15.6	50.7	146.8	308.4	289.4	37.9	99.3	78.3	1.5	72.5	213.0	782.9	11.2	2.7	2,201.1	-	2,072.4	-	129.7	*Finance companies*
Bank saudagar	6.2	-	37.5	41.7	-	70.6	-	5.1	64.5	60.8	0.7	1.5	-	161.9	12.1	0.3	25.2	488.1	-	466.3	-	21.8	*Merchant banks*
Jumlah	95.8	1.6	670.0	67.7	477.6	919.7	1,111.6	677.5	320.4	710.3	288.2	60.8	73.3	812.2	795.8	104.3	149.3	7,336.1	297.4	5,997.5	444.6	596.6	*Total*
Julai 1998																							*July 1998*
Bank perdagangan	69.2	-	506.4	7.3	453.7	794.2	884.2	390.8	231.7	463.6	211.0	56.3	0.8	433.4	0.8	90.8	93.9	4,688.1	267.7	3,545.7	480.8	393.9	*Commercial banks*
Syarikat kewangan	26.7	1.6	92.4	15.5	47.3	136.5	315.0	299.3	38.2	97.6	90.9	1.6	72.9	213.6	757.0	11.0	2.8	2,219.9	-	2,152.2	-	67.7	*Finance companies*
Bank saudagar	6.2	-	37.4	41.7	-	70.2	-	5.0	64.5	60.8	0.6	1.4	-	145.8	11.9	0.3	25.7	471.5	-	449.6	-	21.9	*Merchant banks*
Jumlah	102.1	1.6	636.2	64.5	501.0	1,000.9	1,199.2	695.1	334.4	622.0	302.5	59.3	73.7	792.8	769.7	102.1	122.4	7,379.5	267.7	6,147.5	480.8	483.5	*Total*
Ogos 1998																							*August 1998*
Bank perdagangan	70.0	-	478.0	7.2	475.6	809.2	925.0	346.0	209.1	444.9	202.0	57.9	0.8	474.4	1.2	33.8	61.7	4,596.8	285.1	3,424.7	488.8	398.2	*Commercial banks*
Syarikat kewangan	26.6	1.5	83.4	15.2	55.3	140.8	324.2	301.5	38.3	96.6	91.5	1.6	65.5	212.2	761.4	10.9	3.0	2,229.5	-	2,161.6	-	67.9	*Finance companies*
Bank saudagar	6.2	-	37.2	41.6	0.1	89.4	-	5.0	80.4	42.4	0.6	1.4	-	145.8	11.6	0.3	9.8	471.8	-	450.0	-	21.8	*Merchant banks*
Jumlah	102.8	1.5	598.6	64.0	531.0	1,039.4	1,249.2	652.5	327.8	583.9	294.1	60.9	66.3	832.4	774.2	45.0	74.5	7,298.1	285.1	6,036.3	488.8	487.9	*Total*
September 1998																							*September 1998*
Bank perdagangan	71.9	-	469.4	7.2	464.0	770.1	924.6	386.1	204.7	502.8	244.9	62.6	1.7	490.5	5.2	62.1	115.3	4,783.1	280.2	3,631.5	458.3	413.1	*Commercial banks*
Syarikat kewangan	22.3	1.5	100.3	15.1	54.7	99.4	284.2	260.5	21.2	88.9	74.0	1.6	36.3	212.9	748.3	10.7	2.5	2,034.4	-	1,966.7	-	67.7	*Finance companies*
Bank saudagar	6.2	-	39.4	41.7	-	88.2	-	5.1	80.5	42.2	0.6	1.4	-	145.9	11.4	0.3	9.6	472.5	-	443.4	-	29.1	*Merchant banks*
Jumlah	100.4	1.5	609.1	64.0	518.7	957.7	1,208.8	651.7	306.4	633.9	319.5	65.6	38.0	849.3	764.9	73.1	127.4	7,290.0	280.2	6,041.6	458.3	509.9	*Total*
Oktober 1998																							*October 1998*
Bank perdagangan	71.4	-	478.9	7.3	422.5	724.0	902.0	459.1	212.5	506.8	244.4	75.6	1.9	488.5	10.6	60.5	109.6	4,775.6	286.5	3,668.8	393.6	426.7	*Commercial banks*
Syarikat kewangan	23.8	1.4	100.8	15.2	52.4	100.2	289.8	258.2	19.7	87.1	74.7	1.6	33.0	217.3	761.0	10.7	2.1	2,049.0	-	2,006.5	-	42.5	*Finance companies*
Bank saudagar	6.1	-	38.8	7.7	-	88.4	-	7.9	80.5	42.6	0.6	1.4	-	145.6	11.4	0.3	9.7	441.0	-	412.4	-	28.6	*Merchant banks*
Jumlah	101.3	1.4	618.5	30.2	474.9	912.6	1,191.8	725.2	312.7	636.5	319.7	78.6	34.9	851.4	783.0	71.5	121.4	7,265.6	286.5	6,087.7	393.6	497.8	*Total*