# 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* | |
| 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 | 244.3 | 75.6 | 1.9 | 488.5 | 10.6 | 60.5 | 109.7 | 4,775.6 | 286.5 | 3,668.8 | 393.6 | 426.7 | *Commercial banks* |
| Syarikat kewangan | 23.6 | 1.4 | 100.8 | 15.2 | 52.4 | 100.2 | 289.8 | 258.2 | 19.7 | 87.1 | 74.6 | 1.6 | 33.0 | 217.3 | 761.0 | 10.7 | 2.4 | 2,049.0 | - | 2,006.5 | - | 42.6 | *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 | 9.9 | 441.0 | - | 412.4 | - | 28.7 | *Merchant banks* |
| Jumlah | 101.1 | 1.4 | 618.5 | 30.2 | 474.9 | 912.6 | 1,191.9 | 725.1 | 312.7 | 636.4 | 319.5 | 78.6 | 34.9 | 851.4 | 783.0 | 71.5 | 122.0 | 7,265.7 | 286.5 | 6,087.7 | 393.6 | 497.9 | *Total* |
| November 1998 | | | | | | | | | | | | | | | | | | | | | | | *November 1998* |
| Bank perdagangan | 97.0 | - | 471.0 | 5.0 | 469.5 | 796.7 | 825.1 | 449.4 | 208.5 | 434.9 | 278.6 | 75.3 | 2.0 | 482.2 | 12.4 | 60.8 | 166.2 | 4,834.8 | 292.1 | 3,652.1 | 394.1 | 496.5 | *Commercial banks* |
| Syarikat kewangan | 23.9 | 1.4 | 106.6 | 14.1 | 42.1 | 109.7 | 306.8 | 265.4 | 18.4 | 86.9 | 67.2 | 1.6 | 32.2 | 216.7 | 782.4 | 10.3 | 2.4 | 2,088.1 | - | 2,045.1 | - | 42.9 | *Finance companies* |
| Bank saudagar | 6.2 | - | 38.9 | 7.2 | - | 88.8 | - | 7.9 | 80.5 | 43.0 | 0.6 | 1.0 | - | 145.8 | 11.3 | 0.3 | 10.6 | 441.9 | - | 413.3 | - | 28.6 | *Merchant banks* |
| Jumlah | 127.0 | 1.4 | 616.5 | 26.2 | 511.7 | 995.2 | 1,131.9 | 722.7 | 307.4 | 564.8 | 346.4 | 77.9 | 34.2 | 844.7 | 806.1 | 71.3 | 179.2 | 7,364.7 | 292.1 | 6,110.5 | 394.1 | 568.1 | *Total* |