

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
	Pertanian ternakan pembalakan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	Perombongan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>	Elektrik gas dan air <i>Electricity gas and water</i>	Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale, retail, restaurant and hotels</i>	Sektor harta benda yang luas <i>Broad property sector</i>				Komunikasi <i>Communication</i>	Perkhidmatan kewangan, insurans dan perniagaan <i>Finance, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>		Pembelian sekuriti <i>Purchase of securities</i>	Pembelian kenderaan <i>Purchase of transport vehicles</i>	Perkhidmatan sosial masyarakat dan persendirian <i>Community social and personal services</i>	Lain-lain <i>Others</i>	Jumlah pembiayaan <i>Total financing</i>	Overdraft <i>Overdrafts</i>	Pembiayaan berjangka <i>Term financing</i>	Pembiayaan bil <i>Bill financing</i>	Pembiayaan lain <i>Other financing</i>	
						Pembinaan <i>Construction</i>	Harta kediaman <i>Residential property</i>	Harta bukan kediaman <i>Non-residential property</i>	Harta tanah <i>Real estate</i>			Kegunaan persendirian <i>Personal uses</i>	Pembelian barangan kegunaan <i>Purchase of consumer durable goods</i>										
Disember 1996	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	December 1996
Bank perdagangan	1.2	0.2	1.2	0.5	12.2	11.4	45.8	117.9	11.7	11.7	11.7	0.4	26.4	189.4	3.6	379.4	235.8	1,175.2	-	1,121.4	-	53.8	Commercial banks
Syarikat kewangan	5.2	-	23.0	37.2	2.9	87.3	-	46.5	-	30.0	1.0	1.4	-	45.9	17.4	35.7	20.6	354.0	-294.3	-59.7	-	53.8	Finance companies
Bank saudagar	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	Merchant banks
Jumlah																							Total
Januari 1997	67.3	-	369.8	75.5	156.0	94.9	184.7	120.2	182.2	139.7	146.4	6.8	0.3	354.6	0.1	23.8	304.5	2,226.8	105.2	979.7	335.0	806.9	January 1997
Bank perdagangan	4.5	1.1	44.4	16.3	25.2	124.7	97.9	70.2	122.2	61.5	24.5	1.2	31.0	160.6	450.6	1.5	18.8	1,256.2	-	1,224.7	-	31.5	Commercial banks
Syarikat kewangan	5.1	-	43.6	37.2	2.9	31.3	-	-	33.2	6.0	119.4	1.4	-	49.6	17.3	-	56.4	431.4	-	390.5	-	40.9	Finance companies
Bank saudagar	76.9	1.1	457.8	129.0	184.1	250.9	282.6	190.4	337.6	235.2	290.3	9.4	31.3	564.8	468.0	25.3	379.7	3,914.4	2,594.9	335.0	879.3	40.9	Merchant banks
Jumlah																							Total
Febuari 1997	67.7	-	413.4	74.8	174.2	103.8	187.3	125.5	79.8	110.6	128.8	7.2	0.3	355.1	0.1	2.6	452.7	2,283.9	113.9	955.5	295.5	919.0	February 1997
Bank perdagangan	39.9	0.9	39.9	15.5	24.8	96.6	91.0	46.9	69.7	110.6	128.8	2.6	30.7	1,309.2	22.6	1.4	74.7	1,309.2	-	1,238.2	-	11.0	Commercial banks
Syarikat kewangan	5.5	-	48.1	37.2	2.8	31.2	-	-	33.2	34.0	119.4	1.4	-	70.0	17.0	-	56.5	456.3	-	415.4	-	40.9	Finance companies
Bank saudagar	76.9	0.9	501.4	127.5	201.8	231.6	278.3	172.4	240.7	214.3	270.8	11.2	31.0	584.9	517.8	4.0	583.9	4,049.4	113.9	2,669.1	295.5	970.9	Merchant banks
Jumlah																							Total
Mac 1997	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	March 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	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	Finance companies
Bank saudagar	127.2	2.3	505.4	154.5	206.5	346.1	328.6	222.6	365.0	218.2	27.9	71.6	31.0	540.5	511.2	6.4	402.5	4,284.1	97.1	3,139.4	264.6	783.0	Merchant banks
Jumlah																							Total
April 1997	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	April 1997
Bank perdagangan	3.9	2.0	29.0	15.6	25.9	56.2	74.6	51.3	31.7	89.2	9.1	3.9	35.9	40.8	891.9	15.1	73.2	1,448.3	-	1,283.3	-	165.0	Commercial banks
Syarikat kewangan	6.1	-	52.7	19.5	3.0	39.9	-	-	64.4	80.8	82.4	1.0	-	154.2	27.2	-	18.9	491.2	-	415.3	-	29.5	Finance companies
Bank saudagar	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	272.2	4,143.4	99.5	2,986.6	243.1	814.2	Merchant banks
Jumlah																							Total
Mei 1997	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	May 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	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	Finance companies
Bank saudagar	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	Merchant banks
Jumlah																							Total
Jun 1997	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	June 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	6.1	-	52.4	60.1	3.0	60.1	-	6.9	9.5	31.1	41.7	1.4	-	154.2	27.2	-	18.9	491.2	-	415.3	-	27.4	Finance companies
Bank saudagar	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	Merchant banks
Jumlah																							Total
Julai 1997	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	1,680.8	386.1	899.9	July 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	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	Finance companies
Bank saudagar	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	794.8	663.6	12.4	1,026.7	5,437.3	138.3	3,937.3	386.1	975.6	Merchant banks
Jumlah																							Total
Ogos 1997	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	August 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	6.0	-	69.2	60.2	3.0	67.5	-	2.5	79.7	43.2	42.3	1.6	-	153.2	24.7	-	33.2	523.5	-	494.0	-	29.5	Finance companies
Bank saudagar	62.3	2.1	551.4	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	Merchant banks
Jumlah																							Total
September 1997	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	September 1997
Bank perdagangan	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	Commercial banks
Syarikat kewangan	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	Finance companies
Bank saudagar	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	Merchant banks
Jumlah																							Total
Oktober 1997	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								