II.19 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	Pembiayaan mengikut sektor *Financing by sector*																	Pembiayaan mengikut jenis *Financing by type*				
						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, hotel dan restoran *Wholesale, retail, hotels and restaurants*	Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Perkhidmatan kewangan, insurans dan perniagaan *Financial, 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*	*As at end of*
Februari 2003																						*February 2003*
Bank perdagangan	1,455.2	56.2	3,807.2	518.8	1,488.2	1,917.8	10,450.6	1,653.9	603.6	705.9	1,551.5	1,012.8	64.7	761.3	451.5	142.1	816.5	27,457.8	1,003.1	19,899.4	2,704.9	3,850.4	*Commercial banks*
Syarikat kewangan	14.4	3.3	103.3	3.2	251.7	310.9	935.4	364.9	21.7	119.3	71.5	145.0	1.2	112.2	8,151.1	79.8	508.2	11,197.0	0.0	10,660.5	0.0	536.5	*Finance companies*
Bank saudagar	217.5	1.2	19.4	0.0	10.4	25.8	0.0	8.4	84.2	34.7	0.0	0.4	0.0	45.3	0.0	2.7	359.8	809.8	0.0	741.8	3.8	64.2	*Merchant banks*
Jumlah	1,687.1	60.7	3,929.9	522.0	1,750.3	2,254.5	11,385.9	2,027.1	709.4	859.9	1,623.0	1,158.2	65.8	918.8	8,602.6	224.7	1,684.5	39,464.6	1,003.1	31,301.7	2,708.7	4,451.1	*Total*
Mac 2003																							*March 2003*
Bank perdagangan	1,445.9	69.0	3,624.0	501.9	1,390.7	1,977.8	10,745.9	1,720.3	601.4	708.7	1,552.1	1,080.5	59.3	764.0	468.6	162.4	853.8	27,726.2	1,113.5	20,244.4	2,544.7	3,823.7	*Commercial banks*
Syarikat kewangan	15.5	3.2	107.1	3.2	258.8	321.0	964.6	364.9	20.3	124.1	73.4	169.6	1.1	111.3	8,398.5	76.8	645.9	11,659.2	0.0	10,969.5	0.0	689.6	*Finance companies*
Bank saudagar	207.9	0.0	19.5	0.0	10.7	27.2	0.0	8.4	84.2	35.0	0.0	0.4	0.0	45.3	0.0	2.7	339.3	780.5	0.0	711.9	4.5	64.1	*Merchant banks*
Jumlah	1,669.3	72.2	3,750.6	505.1	1,660.2	2,326.0	11,710.5	2,093.6	705.8	867.9	1,625.4	1,250.5	60.3	920.6	8,867.1	241.9	1,838.9	40,165.9	1,113.5	31,925.8	2,549.2	4,577.4	*Total*
April 2003																							*April 2003*
Bank perdagangan	1,478.6	90.9	3,494.3	634.2	1,284.0	2,018.2	11,079.1	1,726.5	602.8	718.9	1,579.1	1,090.7	59.0	772.4	508.5	162.4	809.2	28,108.7	1,120.9	20,643.8	2,582.8	3,761.2	*Commercial banks*
Syarikat kewangan	18.6	3.8	121.5	3.6	277.3	328.7	998.7	368.5	20.4	128.6	74.2	196.8	1.1	110.1	8,778.4	78.7	637.1	12,146.0	0.0	11,464.6	0.0	681.4	*Finance companies*
Bank saudagar	209.2	0.0	19.6	0.0	9.7	27.4	0.0	8.4	84.5	33.8	0.0	0.4	0.0	45.3	0.0	2.8	341.8	782.9	0.0	715.2	3.5	64.2	*Merchant banks*
Jumlah	1,706.4	94.7	3,635.4	637.8	1,570.9	2,374.3	12,077.9	2,103.4	707.6	881.3	1,653.3	1,287.9	60.1	927.8	9,286.9	243.8	1,788.1	41,037.6	1,120.9	32,823.5	2,586.3	4,506.8	*Total*
Mei 2003																							*May 2003*
Bank perdagangan	1,456.2	71.2	3,641.7	615.0	1,324.2	2,127.6	11,418.3	1,746.3	649.4	714.4	1,530.5	1,090.5	56.0	766.3	523.7	193.7	868.7	28,793.7	1,162.9	21,172.1	2,634.6	3,824.1	*Commercial banks*
Syarikat kewangan	23.2	6.8	130.7	3.6	284.8	339.8	1,046.0	369.1	22.3	131.9	73.6	221.8	1.1	105.9	9,154.8	80.2	628.8	12,624.4	0.0	11,950.9	0.0	673.5	*Finance companies*
Bank saudagar	207.3	0.0	21.3	0.0	9.3	26.3	0.0	8.4	84.0	33.3	0.0	0.4	0.0	42.0	0.0	2.8	344.5	779.5	0.0	716.7	1.9	60.9	*Merchant banks*
Jumlah	1,686.7	77.9	3,793.8	618.6	1,618.3	2,493.8	12,464.3	2,123.9	755.7	879.6	1,604.0	1,312.6	57.1	914.2	9,678.5	276.6	1,842.1	42,197.7	1,162.9	33,839.7	2,636.5	4,558.5	*Total*
Jun 2003																							*June 2003*
Bank perdagangan	1,493.5	92.9	3,717.6	641.9	1,281.2	2,128.3	11,687.5	1,760.4	656.5	720.0	1,581.2	1,072.7	54.7	755.5	543.9	185.2	890.5	29,263.5	1,172.4	21,791.9	2,714.6	3,584.6	*Commercial banks*
Syarikat kewangan	26.8	7.0	134.7	3.6	285.4	348.7	1,077.7	376.3	22.4	132.5	74.8	243.4	1.1	104.7	9,523.9	80.5	619.7	13,063.4	0.0	12,399.0	0.0	664.4	*Finance companies*
Bank saudagar	208.3	0.0	21.2	0.0	8.0	26.5	0.0	8.4	84.1	33.6	0.0	0.4	0.0	38.0	0.0	2.7	347.1	778.2	0.0	716.9	0.6	60.8	*Merchant banks*
Jumlah	1,728.5	99.9	3,873.5	645.5	1,574.6	2,503.5	12,765.2	2,145.2	763.0	886.0	1,656.0	1,316.4	55.9	898.2	10,067.8	268.5	1,857.3	43,105.1	1,172.4	34,907.7	2,715.2	4,309.8	*Total*
Julai 2003																							*July 2003*
Bank perdagangan	1,512.6	109.3	3,609.9	522.6	1,223.6	2,561.4	12,010.0	1,738.1	663.2	744.0	2,094.5	1,088.0	54.4	813.8	563.9	180.4	931.0	30,420.7	1,177.8	23,145.1	2,491.2	3,606.7	*Commercial banks*
Syarikat kewangan	30.3	7.6	142.9	3.6	288.4	359.7	1,103.7	375.9	22.3	138.3	77.0	269.3	1.2	104.0	10,040.2	83.7	613.7	13,661.6	0.0	13,005.9	0.0	655.7	*Finance companies*
Bank saudagar	209.2	0.0	21.3	0.0	7.9	27.4	0.0	8.4	84.3	31.6	0.0	0.4	0.0	36.9	0.0	2.7	349.8	779.9	0.0	719.4	1.2	59.4	*Merchant banks*
Jumlah	1,752.1	116.8	3,774.2	526.2	1,519.9	2,948.5	13,113.7	2,122.4	769.8	913.9	2,171.5	1,357.7	55.6	954.7	10,604.1	266.7	1,894.5	44,862.2	1,177.8	36,870.3	2,492.4	4,321.8	*Total*
Ogos 2003																							*August 2003*
Bank perdagangan	1,591.4	101.5	3,658.6	665.6	1,259.7	2,579.5	12,293.6	1,889.4	680.8	770.5	2,042.4	1,128.1	53.9	847.0	579.6	176.7	928.3	31,246.5	1,170.0	23,687.6	2,683.6	3,705.3	*Commercial banks*
Syarikat kewangan	36.5	9.6	160.3	3.7	300.3	371.8	1,115.2	371.6	22.6	139.3	81.0	300.1	1.2	102.9	10,605.0	84.1	607.9	14,313.0	0.0	13,666.0	0.0	647.1	*Finance companies*
Bank saudagar	204.8	0.0	21.1	0.0	7.8	27.5	0.0	8.5	84.1	31.8	0.0	0.4	0.0	33.5	0.0	2.7	338.8	761.0	0.0	701.3	0.7	59.0	*Merchant banks*
Jumlah	1,832.6	111.1	3,840.0	669.3	1,567.8	2,978.8	13,408.8	2,269.5	787.5	941.6	2,123.4	1,428.6	55.0	983.4	11,184.7	263.5	1,875.0	46,320.6	1,170.0	38,054.9	2,684.3	4,411.4	*Total*
September 2003																							*September 2003*
Bank perdagangan	1,261.0	87.9	3,611.4	654.0	1,278.6	2,463.0	12,533.6	1,906.9	690.7	787.8	1,955.2	1,153.4	49.9	797.8	610.9	184.9	961.1	30,988.0	1,232.4	23,340.1	2,694.5	3,721.0	*Commercial banks*
Syarikat kewangan	40.9	9.6	170.2	3.8	308.4	379.6	1,130.7	373.2	23.1	143.3	86.4	335.3	1.2	101.9	11,121.6	85.1	600.2	14,914.7	0.0	14,276.5	0.0	638.2	*Finance companies*
Bank saudagar	204.6	0.0	21.2	32.3	7.9	40.7	0.0	8.5	84.3	32.1	0.0	0.4	0.0	32.6	0.0	2.7	338.8	806.1	0.0	734.2	0.7	71.2	*Merchant banks*
Jumlah	1,506.4	97.5	3,802.8	690.1	1,594.9	2,883.4	13,664.3	2,288.6	798.1	963.1	2,041.5	1,489.2	51.2	932.4	11,732.5	272.7	1,900.0	46,708.7	1,232.4	38,350.7	2,695.2	4,430.4	*Total*
Oktober 2003																							*October 2003*
Bank perdagangan	1,308.4	55.0	3,649.4	368.5	1,333.1	2,467.5	12,790.6	1,929.6	693.8	813.4	1,968.7	1,178.1	52.8	773.4	655.0	219.4	874.3	31,130.9	1,272.1	23,533.9	2,584.0	3,740.9	*Commercial banks*
Syarikat kewangan	48.0	9.7	188.8	3.9	322.1	387.9	1,151.4	374.0	23.1	150.3	88.5	377.1	1.2	96.0	11,626.2	87.5	598.3	15,534.0	0.0	14,904.2	0.0	629.8	*Finance companies*
Bank saudagar	185.7	0.0	21.3	45.5	7.9	47.6	0.0	8.5	84.5	30.2	0.0	0.5	0.0	28.9	0.0	2.7	358.1	821.4	0.0	736.4	13.1	71.9	*Merchant banks*
Jumlah	1,542.0	64.7	3,859.5	418.0	1,663.1	2,903.0	13,942.0	2,312.1	801.4	993.9	2,057.1	1,555.8	54.1	898.2	12,281.1	309.6	1,830.7	47,486.3	1,272.1	39,174.5	2,597.1	4,442.6	*Total*
November 2003																							*November 2003*
Bank perdagangan	1,335.5	43.1	3,939.5	272.9	1,414.7	2,478.7	12,971.7	1,976.9	695.7	809.7	1,846.5	1,196.7	49.7	772.4	703.1	202.9	889.6	31,599.4	1,203.4	23,643.5	2,874.1	3,878.4	*Commercial banks*
Syarikat kewangan	57.2	7.6	178.9	3.5	323.0	396.6	1,167.4	374.5	23.2	152.2	89.5	401.7	0.8	97.0	12,031.8	88.4	585.8	15,979.2	0.0	15,358.6	0.0	620.6	*Finance companies*
Bank saudagar	185.5	0.0	21.1	12.5	7.8	45.1	0.0	8.5	84.4	30.4	0.0	0.6	0.0	29.0	0.0	2.7	358.1	785.6	0.0	701.0	12.5	72.2	*Merchant banks*
Jumlah	1,578.3	50.7	4,139.5	288.8	1,745.6	2,920.3	14,139.2	2,359.8	803.3	992.3	1,936.1	1,599.1	50.5	898.4	12,734.9	294.1	1,833.5	48,364.2	1,203.4	39,703.1	2,886.6	4,571.1	*Total*
Disember 2003																							*December 2003*
Bank perdagangan	1,587.4	56.1	4,173.9	232.8	1,459.8	2,486.6	13,161.8	2,014.7	704.2	836.1	1,838.8	1,208.1	53.2	796.5	741.7	210.9	755.2	32,317.9	1,358.1	23,877.6	3,148.3	3,933.9	*Commercial banks*
Syarikat kewangan	69.6	7.3	191.7	3.6	329.4	405.7	1,182.5	370.0	23.3	157.6	94.5	428.4	0.8	96.5	12,283.0	89.6	575.5	16,309.0	0.0	15,698.1	0.0	610.8	*Finance companies*
Bank saudagar	204.6	0.0	21.2	12.5	7.9	41.2	0.0	8.5	84.4	30.6	0.0	0.6	0.0	27.8	0.0	2.7	338.8	780.8	0.0	697.2	12.5	71.1	*Merchant banks*
Jumlah	1,861.6	63.5	4,386.8	248.9	1,797.0	2,933.5	14,344.2	2,393.1	811.9	1,024.3	1,933.3	1,637.2	54.1	920.9	13,024.7	303.3	1,669.5	49,407.7	1,358.1	40,273.0	3,160.8	4,615.9	*Total*
Januari 2004																							*January 2004*
Bank perdagangan	1,661.7	79.5	4,236.8	384.5	1,444.7	2,551.1	13,379.7	1,973.5	702.8	835.0	1,788.0	1,212.3	52.5	787.8	805.2	231.0	770.8	32,896.8	1,390.7	24,327.4	3,147.2	4,031.6	*Commercial banks*
Syarikat kewangan	79.6	7.9	222.4	3.6	336.4	413.5	1,194.7	367.1	23.9	163.2	98.1	454.8	0.8	93.8	12,540.1	90.5	565.6	16,656.0	0.0	16,054.3	0.0	601.8	*Finance companies*
Bank saudagar	179.0	0.0	21.3	13.8	7.9	47.5	0.0	8.5	84.6	29.3	0.0	0.6	0.0	24.3	0.0	2.7	344.3	763.8	0.0	682.8	13.8	67.2	*Merchant banks*
Jumlah	1,920.3	87.4	4,480.5	401.8	1,789.0	3,012.1	14,574.4	2,349.0	811.2	1,027.6	1,886.1	1,667.8	53.3	905.9	13,345.3	324.1	1,680.8	50,316.6	1,390.7	41,064.5	3,160.9	4,700.5	*Total*
Februari 2004																							*February 2004*
Bank perdagangan	1,652.3	79.1	4,132.0	382.6	1,387.1	2,570.0	13,499.4	1,992.9	721.5	858.7	1,702.0	1,214.8	52.0	773.1	844.6	234.2	762.6	32,858.7	1,384.2	24,441.4	3,094.9	3,938.2	*Commercial banks*
Syarikat kewangan	85.9	7.9	235.6	4.8	337.4	419.1	1,207.1	367.9	23.8	166.2	99.6	480.6	0.8	98.1	12,701.0	91.8	555.8	16,883.4	0.0	16,291.1	0.0	592.3	*Finance companies*
Bank saudagar	179.2	0.0	20.3	13.8	7.1	44.6	0.0	8.5	84.7	28.8	0.0	0.6	0.0	28.4	0.0	2.7	344.4	763.0	0.0	677.8	13.8	71.4	*Merchant banks*
Jumlah	1,917.3	87.0	4,387.8	401.2	1,731.6	3,033.6	14,706.5	2,369.2	829.9	1,053.7	1,801.5	1,696.1	52.8	899.7	13,545.6	328.8	1,662.8	50,505.2	1,384.2	41,410.3	3,108.7	4,602.0	*Total*