II.16 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*	Perlom- bongan dan kuari *Mining and quarrying*	Perkilangan *Manufac- turing*	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*	Pengang- kutan, penyimpanan dan komunikasi *Transport, storage and communi- cations*	Perkhid-matan 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 pengang- kutan *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*
Disember 1997																							*December 1997*
Bank perdagangan	142.2	0.0	732.6	10.7	448.3	627.2	544.9	258.2	203.8	513.1	236.1	57.0	0.6	514.7	0.4	82.3	82.6	4,454.7	197.1	3,169.7	620.3	467.6	*Commercial banks*
Syarikat kewangan	12.1	1.9	76.7	16.4	20.0	161.2	232.8	246.7	36.1	104.0	43.7	13.1	61.3	246.5	878.0	17.2	-2.5	2,165.2	0.0	2,116.8	0.0	48.4	*Finance companies*
Bank saudagar	6.2	0.0	32.4	42.1	0.0	72.7	0.0	5.1	79.9	59.8	0.8	1.5	0.0	162.2	14.0	0.0	29.6	506.3	0.0	483.7	0.3	22.4	*Merchant banks*
Jumlah	160.5	1.9	841.7	69.2	468.3	861.2	777.7	509.9	319.8	676.9	280.6	71.6	61.9	923.4	892.4	99.5	109.8	7,126.2	197.1	5,770.2	620.6	538.3	*Total*
Mac 1998																							*March 1998*
Bank perdagangan	74.5	0.0	589.0	9.8	415.1	604.5	1,012.2	358.0	201.5	483.7	296.1	58.2	0.8	366.1	0.7	75.5	55.5	4,601.0	231.8	3,319.4	660.1	389.7	*Commercial banks*
Syarikat kewangan	12.4	1.8	55.6	16.5	19.8	197.8	275.4	230.0	43.7	100.6	47.7	1.6	100.0	239.8	825.1	12.3	9.2	2,189.2	0.0	2,129.1	0.0	60.1	*Finance companies*
Bank saudagar	6.2	0.0	31.7	42.1	0.0	72.1	0.0	4.0	80.0	60.7	0.7	1.5	0.0	162.5	13.1	0.3	16.9	491.8	0.0	469.4	0.0	22.4	*Merchant banks*
Jumlah	93.1	1.8	676.2	68.4	434.9	874.4	1,287.6	592.0	325.2	645.0	344.5	61.3	100.7	768.4	838.9	88.0	81.6	7,282.0	231.8	5,917.9	660.1	472.2	*Total*
April 1998																							*April 1998*
Bank perdagangan	74.3	30.1	643.5	6.0	418.0	768.1	706.8	354.0	213.7	484.7	200.0	64.3	0.8	490.1	0.8	88.3	84.5	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	78.7	38.3	70.8	177.0	685.8	13.2	153.4	2,120.8	0.0	2,057.0	0.0	63.7	*Finance companies*
Bank saudagar	6.2	0.0	30.7	42.2	0.0	71.5	0.0	5.1	80.0	59.6	0.7	1.4	0.0	162.1	12.8	0.3	16.4	488.7	0.0	466.8	0.0	21.9	*Merchant banks*
Jumlah	92.6	31.9	749.7	64.4	442.2	1,018.4	960.7	562.6	331.8	643.6	279.4	104.1	71.6	829.1	699.4	101.7	254.3	7,237.4	258.4	5,872.3	644.3	462.4	*Total*
Mei 1998																							*May 1998*
Bank perdagangan	75.1	0.0	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	95.4	4,684.4	265.0	3,428.0	610.0	381.5	*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	3.0	2,195.8	0.0	2,136.1	0.0	59.7	*Finance companies*
Bank saudagar	6.2	0.0	37.6	41.6	0.0	71.7	0.0	0.0	64.5	46.1	0.7	1.5	0.0	162.1	12.5	0.3	43.8	488.5	0.0	466.4	0.0	22.1	*Merchant banks*
Jumlah	93.5	1.7	754.9	67.8	439.9	1,019.3	1,061.8	655.9	323.4	650.9	287.3	69.0	76.3	833.3	805.4	86.1	142.2	7,368.8	265.0	6,030.5	610.0	463.3	*Total*
Jun 1998																							*June 1998*
Bank perdagangan	77.3	0.0	554.6	10.3	427.0	702.3	803.2	383.0	218.0	550.2	209.2	57.8	0.8	437.3	0.8	92.8	121.2	4,645.9	297.4	3,458.5	496.0	394.0	*Commercial banks*
Syarikat kewangan	12.3	1.6	77.9	15.7	50.7	146.8	308.4	289.4	37.9	99.3	78.3	1.5	72.5	213.0	782.9	11.2	2.8	2,202.1	0.0	2,072.4	0.0	129.8	*Finance companies*
Bank saudagar	6.2	0.0	37.5	41.7	0.0	70.6	0.0	5.1	64.5	60.8	0.7	1.5	0.0	161.9	12.1	0.3	25.4	488.1	0.0	466.3	0.0	21.8	*Merchant banks*
Jumlah	95.8	1.6	670.0	67.6	477.7	919.8	1,111.7	677.4	320.4	710.3	288.2	60.7	73.3	812.2	795.8	104.2	149.4	7,336.1	297.4	5,997.2	496.0	545.6	*Total*
Julai 1998																							*July 1998*
Bank perdagangan	69.2	0.0	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	93.8	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	0.0	2,152.2	0.0	67.7	*Finance companies*
Bank saudagar	6.2	0.0	37.4	41.7	0.0	70.2	0.0	5.0	64.5	60.8	0.6	1.4	0.0	145.8	11.9	0.3	25.7	471.5	0.0	449.6	0.0	21.9	*Merchant banks*
Jumlah	102.1	1.6	636.3	64.5	501.0	1,000.9	1,199.1	695.1	334.5	622.0	302.5	59.2	73.8	792.8	769.8	102.0	122.3	7,379.5	267.7	6,147.5	480.8	483.5	*Total*
Ogos 1998																							*August 1998*
Bank perdagangan	70.0	0.0	478.0	7.2	475.6	809.2	925.0	346.0	209.1	444.9	202.1	57.9	0.8	474.4	1.2	33.8	61.6	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	91.6	1.6	65.5	212.2	761.4	10.9	2.8	2,229.5	0.0	2,161.6	0.0	67.9	*Finance companies*
Bank saudagar	6.2	0.0	37.2	41.6	0.1	89.4	0.0	5.0	80.4	42.4	0.6	1.4	0.0	145.8	11.6	0.3	9.7	471.8	0.0	450.0	0.0	21.8	*Merchant banks*
Jumlah	102.8	1.5	598.6	64.1	531.0	1,039.5	1,249.3	652.6	327.8	584.0	294.3	60.8	66.3	832.4	774.2	45.0	74.0	7,298.1	285.1	6,036.3	488.8	487.9	*Total*
September 1998																							*September 1998*
Bank perdagangan	71.9	0.0	464.8	7.2	463.9	770.1	924.8	386.1	204.7	502.8	244.9	62.6	1.7	490.5	5.2	62.1	114.6	4,778.1	280.2	3,626.7	458.3	413.0	*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	2.7	2,034.4	0.0	1,966.7	0.0	67.8	*Finance companies*
Bank saudagar	6.2	0.0	39.4	41.7	0.0	88.2	0.0	5.1	80.5	42.2	0.6	1.4	0.0	145.9	11.4	0.3	9.7	472.5	0.0	443.4	0.0	29.0	*Merchant banks*
Jumlah	100.5	1.5	604.5	64.0	518.7	957.7	1,209.0	651.7	306.3	633.9	319.5	65.6	38.0	849.3	764.8	73.0	127.0	7,285.1	280.2	6,036.8	458.3	509.8	*Total*
Oktober 1998																							*October 1998*
Bank perdagangan	71.4	0.0	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	0.0	2,006.5	0.0	42.6	*Finance companies*
Bank saudagar	6.1	0.0	38.8	7.7	0.0	88.4	0.0	7.9	80.5	42.6	0.6	1.4	0.0	145.6	11.4	0.3	9.9	441.0	0.0	412.4	0.0	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	0.0	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	0.0	2,045.1	0.0	42.9	*Finance companies*
Bank saudagar	6.2	0.0	38.9	7.2	0.0	88.8	0.0	7.9	80.5	43.0	0.6	1.0	0.0	145.8	11.3	0.3	10.6	441.9	0.0	413.3	0.0	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*
Disember 1998																							*December 1998*
Bank perdagangan	98.7	0.0	509.3	4.7	580.6	641.6	781.7	417.1	246.4	466.8	315.9	73.7	0.8	483.1	12.4	60.4	114.5	4,807.8	282.5	3,654.4	427.9	442.9	*Commercial banks*
Syarikat kewangan	8.2	1.3	120.7	14.3	38.6	95.8	301.7	264.6	18.5	86.1	66.4	1.7	29.9	215.0	812.6	10.5	2.8	2,088.8	0.0	2,063.2	0.0	25.6	*Finance companies*
Bank saudagar	6.2	0.0	19.0	7.2	0.0	87.5	0.0	12.4	76.0	43.0	0.5	1.4	0.0	145.9	11.2	0.4	10.3	420.9	0.0	392.0	0.0	28.9	*Merchant banks*
Jumlah	113.1	1.3	649.1	26.2	619.2	824.9	1,083.4	694.1	340.9	595.9	382.9	76.8	30.7	844.0	836.2	71.3	127.5	7,317.5	282.5	6,109.7	427.9	497.4	*Total*
Januari 1999																							*January 1999*
Bank perdagangan	98.5	4.6	570.4	48.1	562.0	651.0	860.0	463.9	212.3	482.8	311.5	78.6	0.5	467.6	15.9	39.3	112.9	4,979.8	275.6	3,715.8	565.4	422.9	*Commercial banks*
Syarikat kewangan	9.1	1.3	124.9	14.4	42.1	101.9	306.5	269.0	19.1	86.9	76.0	1.7	31.4	214.0	832.2	10.4	2.9	2,143.7	0.0	2,118.2	0.0	25.5	*Finance companies*
Bank saudagar	6.1	0.0	18.9	7.3	0.0	87.0	0.0	12.3	76.1	42.8	0.5	1.4	0.0	145.8	11.2	0.4	10.3	420.2	0.0	391.3	0.0	28.9	*Merchant banks*
Jumlah	113.8	5.9	714.3	69.7	604.1	839.9	1,166.4	745.1	307.5	612.6	388.1	81.7	31.9	827.3	859.3	50.1	126.1	7,543.7	275.6	6,225.3	565.4	477.4	*Total*
Februari 1999																							*February 1999*
Bank perdagangan	97.5	5.9	611.6	48.0	565.5	654.5	842.0	504.4	219.9	504.4	308.0	89.1	0.9	486.8	15.8	39.3	114.9	5,108.5	274.5	3,752.3	661.9	419.8	*Commercial banks*
Syarikat kewangan	9.1	1.2	84.4	14.1	47.9	84.1	313.8	261.0	18.3	87.2	94.0	1.7	32.0	214.1	863.2	10.4	2.9	2,139.4	0.0	2,113.6	0.0	25.8	*Finance companies*
Bank saudagar	6.3	0.0	19.1	7.1	0.0	87.5	0.0	7.1	76.1	43.3	0.5	1.4	0.0	151.0	11.3	0.4	10.2	421.2	0.0	392.1	0.0	29.1	*Merchant banks*
Jumlah	112.9	7.1	715.1	69.3	613.4	826.1	1,155.7	772.5	314.3	634.8	402.6	92.1	32.9	851.9	890.3	50.1	128.0	7,669.1	274.5	6,258.1	661.9	474.7	*Total*
Mac 1999																							*March 1999*
Bank perdagangan	107.5	0.0	681.3	49.1	609.1	650.6	857.7	517.2	218.8	496.6	296.8	57.6	0.9	485.5	16.5	38.8	119.1	5,203.0	273.1	3,807.9	681.4	440.6	*Commercial banks*
Syarikat kewangan	9.3	1.2	85.3	14.2	48.9	77.3	316.9	276.0	18.8	87.6	94.4	1.6	32.2	214.1	901.2	12.1	3.0	2,194.0	0.0	2,168.2	0.0	25.8	*Finance companies*
Bank saudagar	6.2	0.0	19.1	7.2	10.0	88.2	0.0	12.3	76.2	43.7	0.5	1.4	0.0	145.8	11.2	0.4	10.3	432.6	0.0	403.5	0.0	29.1	*Merchant banks*
Jumlah	123.0	1.2	785.8	70.5	668.0	816.1	1,174.5	805.5	313.9	627.8	391.7	60.6	33.0	845.4	928.9	51.3	132.3	7,829.5	273.1	6,379.6	681.4	495.5	*Total*
April 1999																							*April 1999*
Bank perdagangan	119.0	0.0	830.6	50.5	433.8	591.0	839.9	522.5	222.2	501.0	289.1	61.7	0.8	454.5	17.5	39.1	127.1	5,100.4	225.7	3,710.5	712.0	452.2	*Commercial banks*
Syarikat kewangan	8.8	1.2	74.8	14.2	49.6	82.3	319.4	275.6	17.4	89.4	95.0	1.6	29.2	214.9	940.9	13.9	5.6	2,233.9	0.0	2,208.4	0.0	25.5	*Finance companies*
Bank saudagar	6.3	0.0	19.0	7.3	10.1	86.4	0.0	7.1	76.2	28.5	0.4	1.0	0.0	146.0	11.0	0.4	30.5	430.2	0.0	401.6	0.0	28.7	*Merchant banks*
Jumlah	134.1	1.2	924.4	71.9	493.4	759.7	1,159.4	805.2	315.8	618.9	384.6	64.4	30.1	815.4	969.5	53.4	163.3	7,764.5	225.7	6,320.4	712.0	506.4	*Total*
Mei 1999																							*May 1999*
Bank perdagangan	108.4	0.1	944.3	55.1	521.3	566.8	1,024.1	394.4	234.7	615.7	245.5	43.4	0.9	381.8	1.3	62.1	101.0	5,300.9	199.8	3,752.2	797.6	551.4	*Commercial banks*
Syarikat kewangan	9.4	1.1	128.6	13.0	25.6	140.5	315.4	257.7	17.3	93.8	39.7	1.8	41.8	213.9	938.3	28.1	16.3	2,282.4	0.0	2,257.0	0.0	25.4	*Finance companies*
Bank saudagar	6.3	0.0	22.9	6.7	0.0	87.0	0.0	8.2	76.1	54.7	10.7	1.0	0.0	146.0	0.0	0.4	17.9	437.9	0.0	401.7	0.0	36.2	*Merchant banks*
Jumlah	124.2	1.2	1,095.8	74.7	546.9	794.3	1,339.5	660.3	328.2	764.2	295.8	46.2	42.7	741.6	939.6	90.6	135.2	8,021.2	199.8	6,410.9	797.6	613.0	*Total*
Jun 1999																							*June 1999*
Bank perdagangan	106.5	0.2	654.4	57.4	587.6	582.9	983.2	440.0	213.8	574.5	266.7	119.4	0.8	399.8	1.1	41.0	69.7	5,099.2	189.1	3,763.9	724.3	421.9	*Commercial banks*
Syarikat kewangan	8.8	1.1	61.1	13.1	54.7	138.6	324.0	271.4	4.1	97.0	76.7	1.8	29.0	171.9	1,007.1	27.8	16.5	2,304.6	0.0	2,279.1	0.0	25.5	*Finance companies*
Bank saudagar	6.4	0.0	23.0	6.8	0.0	85.1	0.0	8.9	79.5	54.6	10.4	1.1	0.0	147.1	0.0	0.4	18.1	441.3	0.0	404.6	0.7	36.0	*Merchant banks*
Jumlah	121.6	1.4	738.6	77.3	642.3	806.6	1,307.2	720.3	297.5	726.0	353.8	122.2	29.7	718.8	1,008.2	69.2	104.3	7,845.1	189.1	6,447.6	725.0	483.4	*Total*
Julai 1999																							*July 1999*
Bank perdagangan	97.7	0.4	659.4	64.6	498.2	595.1	1,159.9	471.3	277.6	523.0	208.6	76.6	19.2	428.0	1.8	46.2	75.8	5,203.4	183.1	3,946.6	694.3	379.4	*Commercial banks*
Syarikat kewangan	8.5	1.2	64.4	13.2	30.2	160.0	322.7	274.1	4.1	94.3	82.3	1.8	28.8	172.4	1,073.0	28.4	17.5	2,377.0	0.0	2,351.4	0.0	25.6	*Finance companies*
Bank saudagar	16.4	0.0	20.9	6.8	1.5	86.8	0.0	7.1	79.5	54.3	10.5	1.0	0.0	55.3	0.0	0.4	18.1	358.7	0.0	321.2	1.5	36.0	*Merchant banks*
Jumlah	122.6	1.6	744.8	84.6	529.9	841.9	1,482.6	752.5	361.2	671.6	301.4	79.4	48.0	655.7	1,074.8	75.0	111.4	7,939.0	183.1	6,619.2	695.8	441.0	*Total*
Ogos 1999																							*August 1999*
Bank perdagangan	88.5	0.3	615.3	64.5	514.0	605.8	1,102.1	490.9	309.6	558.4	191.9	52.9	0.5	420.6	0.8	77.6	102.7	5,196.5	193.1	3,965.6	666.6	371.2	*Commercial banks*
Syarikat kewangan	4.2	1.1	54.3	0.4	32.8	167.3	323.1	262.5	3.7	68.5	64.6	1.9	38.5	171.9	1,134.9	25.1	18.4	2,373.2	0.0	2,346.4	0.0	26.9	*Finance companies*
Bank saudagar	16.4	0.0	21.1	6.7	2.4	86.4	0.0	7.1	79.4	54.5	10.6	1.0	0.0	55.0	0.0	0.4	18.1	359.2	0.0	320.8	2.4	36.0	*Merchant banks*
Jumlah	109.1	1.4	690.7	71.6	549.2	859.5	1,425.1	760.5	392.7	681.4	267.1	55.9	39.0	647.5	1,135.7	103.1	139.3	7,929.0	193.1	6,632.8	669.0	434.1	*Total*
September 1999																							*September 1999*
Bank perdagangan	93.9	0.1	531.1	70.8	497.9	659.0	1,268.2	437.2	289.0	566.3	165.1	42.1	0.7	426.2	0.8	78.6	207.5	5,334.5	206.1	3,985.1	739.2	404.1	*Commercial banks*
Syarikat kewangan	4.5	1.8	54.1	0.4	33.2	168.4	325.1	262.7	3.6	68.1	65.5	2.1	38.1	171.8	1,225.8	24.4	20.6	2,470.0	0.0	2,444.2	0.0	25.9	*Finance companies*
Bank saudagar	16.4	0.0	20.6	6.8	1.7	85.2	0.0	7.1	79.5	54.5	10.4	1.1	0.0	54.7	0.0	0.4	17.8	356.0	0.0	318.8	1.7	35.6	*Merchant banks*
Jumlah	114.8	1.9	605.7	77.9	532.8	912.6	1,593.3	707.0	372.1	688.8	240.9	45.2	38.8	652.8	1,226.6	103.4	245.9	8,160.6	206.1	6,748.1	740.9	465.6	*Total*