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*				
	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*	Sektor harta benda yang luas *Broad property sector*				Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Perkhidmatan kewangan, insurans dan perniagaan *Financial, insurance and business services*	Kredit penggunaan *Consumption credit*		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*
						Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*			Kegunaan persendirian *Personal uses*	Pembelian barangan kegunaan *Purchase of consumer durable goods*										
Disember 2001																							*December 2001*
Bank perdagangan	1,434.9	62.5	3,016.8	542.7	990.1	1,522.6	6,249.7	1,312.4	444.7	598.9	1,189.2	640.7	56.2	706.7	256.6	316.6	737.0	20,078.2	792.9	14,632.3	1,912.9	2,740.1	*Commercial banks*
Syarikat kewangan	10.5	1.5	74.0	0.8	142.5	179.4	599.2	378.3	23.6	118.7	40.4	66.7	0.5	122.1	5,813.1	39.2	6.8	7,617.4	0.0	7,583.7	0.0	33.7	*Finance companies*
Bank saudagar	194.2	0.0	9.3	0.0	8.8	20.3	0.0	8.3	97.5	46.6	0.0	0.4	0.0	43.9	0.0	0.5	341.8	771.6	0.0	722.8	8.8	40.0	*Merchant banks*
Jumlah	1,639.6	64.0	3,100.1	543.6	1,141.5	1,722.4	6,848.9	1,699.0	565.8	764.2	1,229.6	707.8	56.7	872.6	6,069.7	356.3	1,085.6	28,467.2	792.9	22,938.8	1,921.7	2,813.8	*Total*
Januari 2002																							*January 2002*
Bank perdagangan	1,333.9	55.3	2,950.1	358.2	1,124.1	1,392.1	6,501.5	1,399.2	493.6	601.6	1,240.2	733.4	58.1	701.4	265.5	320.4	759.5	20,288.2	634.7	15,106.2	1,943.7	2,603.7	*Commercial banks*
Syarikat kewangan	11.2	1.4	69.3	0.8	150.8	185.4	612.0	362.6	23.6	119.6	41.8	68.4	0.6	122.5	6,043.0	41.9	7.2	7,862.1	0.0	7,828.0	0.0	34.1	*Finance companies*
Bank saudagar	195.4	0.0	8.5	0.0	2.4	20.5	0.0	9.0	97.7	46.0	0.0	0.4	0.0	40.8	0.0	0.5	352.5	773.8	0.0	723.5	10.5	39.8	*Merchant banks*
Jumlah	1,540.5	56.7	3,027.9	359.0	1,277.4	1,598.0	7,113.5	1,770.8	615.0	767.2	1,282.1	802.2	58.7	864.7	6,308.5	362.8	1,119.2	28,924.1	634.7	23,657.7	1,954.2	2,677.5	*Total*
Februari 2002																							*February 2002*
Bank perdagangan	1,226.7	56.9	2,997.0	392.8	1,182.6	1,441.4	6,759.0	1,405.5	447.1	585.0	1,223.2	766.3	61.2	698.5	261.0	309.4	802.8	20,616.4	648.0	15,270.2	1,998.5	2,699.7	*Commercial banks*
Syarikat kewangan	11.1	1.4	69.6	0.8	159.4	238.3	627.5	364.4	23.6	120.6	43.4	69.4	0.4	119.2	6,216.7	42.4	7.4	8,115.6	0.0	8,081.2	0.0	34.4	*Finance companies*
Bank saudagar	196.2	0.0	8.5	0.0	2.4	20.1	0.0	9.0	96.8	46.2	0.0	0.4	0.0	40.8	0.0	0.5	354.7	775.6	0.0	726.1	10.2	39.2	*Merchant banks*
Jumlah	1,434.0	58.3	3,075.1	393.6	1,344.5	1,699.8	7,386.5	1,778.9	567.5	751.8	1,266.6	836.1	61.7	858.4	6,477.7	352.3	1,164.9	29,507.6	648.0	24,077.5	2,008.7	2,773.4	*Total*
Mac 2002																							*March 2002*
Bank perdagangan	1,254.1	57.7	3,198.0	374.0	1,194.0	1,478.0	7,049.9	1,406.1	441.0	598.8	1,235.0	689.9	60.9	700.5	273.5	258.8	824.4	21,094.4	672.9	15,674.3	2,015.0	2,732.3	*Commercial banks*
Syarikat kewangan	11.5	1.4	72.8	0.9	171.4	225.1	657.9	380.9	23.8	122.9	47.6	70.8	0.5	116.9	6,446.2	43.9	7.5	8,401.8	0.0	8,367.1	0.0	34.7	*Finance companies*
Bank saudagar	197.0	0.0	6.8	0.0	2.4	20.3	0.0	8.9	97.0	37.8	0.0	0.4	0.0	40.3	0.0	0.5	357.4	768.7	0.0	719.5	10.2	39.0	*Merchant banks*
Jumlah	1,462.6	59.0	3,277.6	374.9	1,367.8	1,723.4	7,707.8	1,795.8	561.8	759.5	1,282.6	761.1	61.4	857.7	6,719.7	303.2	1,189.3	30,264.9	672.9	24,760.8	2,025.2	2,806.0	*Total*
April 2002																							*April 2002*
Bank perdagangan	1,286.9	83.0	3,282.5	372.5	1,195.3	1,520.1	7,360.1	1,423.4	447.4	653.8	1,240.6	683.5	60.7	700.5	286.2	249.2	769.2	21,615.2	676.0	16,067.2	2,054.0	2,818.0	*Commercial banks*
Syarikat kewangan	11.9	1.3	74.6	0.9	182.5	193.7	678.3	373.3	24.0	124.5	53.9	72.2	0.7	116.3	6,240.1	46.1	508.1	8,702.2	0.0	8,176.3	0.0	525.9	*Finance companies*
Bank saudagar	198.3	0.0	6.8	0.0	0.7	20.5	0.0	8.8	84.6	37.2	0.0	0.4	0.0	40.3	0.0	0.5	352.2	750.2	0.0	718.4	0.7	31.1	*Merchant banks*
Jumlah	1,497.2	84.3	3,363.8	373.4	1,378.4	1,734.3	8,038.4	1,805.5	556.1	815.5	1,294.5	756.1	61.4	857.0	6,526.3	295.8	1,629.5	31,067.6	676.0	24,962.0	2,054.7	3,375.0	*Total*
Mei 2002																							*May 2002*
Bank perdagangan	1,300.8	79.5	3,220.9	363.9	1,228.5	1,579.1	7,661.1	1,439.8	448.2	660.6	1,250.9	708.3	62.5	756.9	297.7	246.9	765.4	22,070.7	735.6	16,496.0	2,053.8	2,785.4	*Commercial banks*
Syarikat kewangan	13.0	1.3	76.3	0.9	191.3	204.0	704.2	375.6	24.2	125.3	54.6	74.0	0.6	116.2	6,505.5	47.1	503.3	9,017.1	0.0	8,496.0	0.0	521.1	*Finance companies*
Bank saudagar	199.7	0.0	6.8	0.0	0.4	21.1	0.0	8.7	84.7	37.5	0.0	0.4	0.0	40.2	0.0	0.5	354.8	754.8	0.0	722.4	1.3	31.1	*Merchant banks*
Jumlah	1,513.5	80.8	3,304.0	364.7	1,420.1	1,804.1	8,365.3	1,824.1	557.1	823.3	1,305.5	782.7	63.0	913.2	6,803.3	294.4	1,623.6	31,842.7	735.6	25,714.4	2,055.1	3,337.7	*Total*
Jun 2002																							*June 2002*
Bank perdagangan	1,307.4	67.6	3,463.5	539.2	1,100.7	1,612.0	7,977.4	1,443.2	441.9	666.3	1,249.6	719.9	63.7	738.8	307.5	238.1	780.2	22,717.1	747.1	16,775.9	2,217.2	2,976.9	*Commercial banks*
Syarikat kewangan	12.9	1.3	78.3	0.8	199.8	206.7	737.9	377.3	22.8	132.1	55.8	76.0	0.5	114.7	6,711.2	47.5	500.1	9,275.6	0.0	8,743.6	0.0	532.0	*Finance companies*
Bank saudagar	195.3	0.0	6.8	0.0	2.8	21.3	0.0	8.6	84.8	37.8	0.0	0.4	0.0	40.0	0.0	0.5	345.7	744.0	0.0	709.3	2.8	31.9	*Merchant banks*
Jumlah	1,515.6	68.9	3,548.6	540.0	1,303.3	1,840.0	8,715.3	1,829.1	549.5	836.2	1,305.5	796.4	64.1	893.6	7,018.7	286.0	1,626.0	32,736.8	747.1	26,228.9	2,220.0	3,540.8	*Total*
Julai 2002																							*July 2002*
Bank perdagangan	1,379.0	64.3	3,531.1	577.1	1,103.9	1,672.9	8,380.9	1,501.1	537.5	673.1	1,221.0	740.0	64.0	741.9	326.5	235.4	793.6	23,543.4	743.0	17,288.4	2,278.4	3,233.5	*Commercial banks*
Syarikat kewangan	12.9	1.3	79.9	0.7	202.9	252.8	747.1	368.4	22.7	112.9	58.6	77.1	0.9	116.9	6,929.2	48.8	495.4	9,528.5	0.0	9,001.4	0.0	527.2	*Finance companies*
Bank saudagar	215.7	0.0	6.8	0.0	2.9	21.4	0.0	8.5	85.0	37.2	0.0	0.6	0.0	40.0	0.0	2.7	348.4	769.2	0.0	713.0	2.9	53.2	*Merchant banks*
Jumlah	1,607.6	65.6	3,617.7	577.8	1,309.7	1,947.1	9,128.1	1,878.0	645.1	823.3	1,279.6	817.6	64.9	898.8	7,255.8	287.0	1,637.4	33,841.1	743.0	27,002.8	2,281.3	3,813.9	*Total*
Ogos 2002																							*August 2002*
Bank perdagangan	1,382.9	59.8	3,639.2	534.7	1,104.0	1,753.2	8,679.0	1,523.4	553.0	671.2	1,208.5	788.1	61.1	784.4	349.0	241.3	870.9	24,203.9	754.9	17,777.0	2,344.8	3,327.3	*Commercial banks*
Syarikat kewangan	12.8	1.3	80.7	0.7	210.9	278.3	764.8	359.5	22.6	113.3	60.7	78.6	0.9	116.3	7,124.1	50.4	490.7	9,766.6	0.0	9,244.5	0.0	522.1	*Finance companies*
Bank saudagar	217.0	0.0	10.0	0.0	2.6	22.1	0.0	8.5	84.5	37.5	0.0	0.6	0.0	53.5	0.0	2.7	351.0	790.1	0.0	720.3	2.6	67.3	*Merchant banks*
Jumlah	1,612.7	61.1	3,730.0	535.4	1,317.5	2,053.6	9,443.8	1,891.4	660.1	822.0	1,269.2	867.3	62.0	954.2	7,473.1	294.5	1,712.6	34,760.7	754.9	27,741.8	2,347.4	3,916.6	*Total*
September 2002																							*September 2002*
Bank perdagangan	1,383.4	58.3	3,621.6	585.5	1,251.4	1,870.8	8,955.0	1,554.6	552.1	666.4	1,241.6	917.8	65.2	834.9	374.0	177.3	892.2	25,002.1	775.8	18,071.2	2,484.2	3,670.9	*Commercial banks*
Syarikat kewangan	13.2	1.4	82.4	0.7	217.2	289.5	789.3	363.7	22.6	113.6	62.3	81.3	0.9	116.1	7,257.4	51.5	485.6	9,948.9	0.0	9,431.8	0.0	517.1	*Finance companies*
Bank saudagar	217.2	0.0	16.6	0.0	2.1	23.3	0.0	8.4	84.6	37.8	0.0	0.6	0.0	48.2	0.0	2.7	354.9	796.5	0.0	725.5	3.4	67.7	*Merchant banks*
Jumlah	1,613.8	59.7	3,720.7	586.1	1,470.7	2,183.7	9,744.4	1,926.7	659.3	817.9	1,304.0	999.7	66.1	999.2	7,631.3	231.6	1,732.7	35,747.5	775.8	28,228.5	2,487.6	4,255.7	*Total*
Oktober 2002																							*October 2002*
Bank perdagangan	1,390.7	77.9	3,610.4	327.4	1,140.0	1,951.1	9,359.8	1,619.6	581.1	662.3	1,261.2	938.9	66.4	809.1	394.3	155.4	842.1	25,187.7	802.0	18,470.4	2,446.1	3,469.3	*Commercial banks*
Syarikat kewangan	14.0	1.6	83.8	0.7	227.5	288.5	823.8	366.6	22.5	114.4	65.3	87.4	1.2	111.6	7,407.0	53.7	477.4	10,147.0	0.0	9,628.3	0.0	518.7	*Finance companies*
Bank saudagar	218.1	0.0	16.7	0.0	3.0	23.5	0.0	8.4	84.8	35.9	0.0	0.6	0.0	79.5	0.0	2.7	357.6	830.8	0.0	759.2	4.2	67.3	*Merchant banks*
Jumlah	1,622.8	79.5	3,710.9	328.1	1,370.5	2,263.1	10,183.6	1,994.7	688.4	812.6	1,326.6	1,026.8	67.5	1,000.2	7,801.4	211.9	1,677.1	36,165.5	802.0	28,857.9	2,450.3	4,055.3	*Total*
November 2002																							*November 2002*
Bank perdagangan	1,402.7	64.9	3,695.3	382.7	1,132.5	1,969.6	9,642.8	1,636.7	556.3	670.7	1,304.3	921.4	64.9	774.5	409.5	172.2	861.9	25,662.8	844.9	18,827.5	2,415.2	3,575.2	*Commercial banks*
Syarikat kewangan	13.4	1.6	84.2	0.7	239.8	293.1	853.2	366.4	22.5	115.2	66.4	97.3	1.1	114.4	7,579.8	55.1	471.0	10,375.2	0.0	9,862.2	0.0	512.9	*Finance companies*
Bank saudagar	218.6	0.0	16.6	0.0	6.3	23.7	0.0	8.4	84.3	36.2	0.0	0.6	0.0	45.4	0.0	4.0	358.9	803.0	0.0	734.7	4.2	64.0	*Merchant banks*
Jumlah	1,634.7	66.5	3,796.1	383.4	1,378.7	2,286.4	10,496.0	2,011.5	663.1	822.0	1,370.7	1,019.2	66.1	934.3	7,989.3	231.2	1,691.8	36,841.0	844.9	29,424.4	2,419.5	4,152.2	*Total*
Disember 2002																							*December 2002*
Bank perdagangan	1,364.2	72.1	3,775.6	533.0	1,142.2	1,956.8	9,885.6	1,650.7	562.3	672.0	1,327.7	953.4	62.2	775.8	421.1	155.4	801.4	26,111.6	864.4	19,097.2	2,536.7	3,613.4	*Commercial banks*
Syarikat kewangan	13.3	2.4	86.2	0.7	234.3	297.6	877.2	366.3	22.5	116.4	67.5	107.8	1.1	113.9	7,680.7	55.7	465.0	10,508.5	0.0	10,002.9	0.0	505.7	*Finance companies*
Bank saudagar	216.5	0.0	19.4	0.0	10.0	23.8	0.0	8.4	84.5	36.4	0.0	0.4	0.0	45.3	0.0	2.7	355.9	803.5	0.0	736.3	3.4	63.8	*Merchant banks*
Jumlah	1,594.0	74.5	3,881.2	533.7	1,386.4	2,278.2	10,762.8	2,025.4	669.3	824.9	1,395.2	1,061.6	63.3	935.0	8,101.8	213.9	1,622.4	37,423.6	864.4	29,836.3	2,540.1	4,182.8	*Total*
Januari 2003																							*January 2003*
Bank perdagangan	1,448.7	54.4	3,727.9	564.1	1,391.3	1,955.0	10,214.7	1,674.9	605.0	712.6	1,552.9	970.0	66.0	770.2	451.4	143.7	808.5	27,111.5	999.1	19,618.7	2,651.6	3,842.1	*Commercial banks*
Syarikat kewangan	14.0	3.3	100.4	3.3	249.3	309.7	911.6	366.4	21.8	119.0	70.6	127.0	1.1	112.4	7,898.9	76.4	471.8	10,857.0	0.0	10,355.6	0.0	501.5	*Finance companies*
Bank saudagar	216.2	0.0	19.5	0.0	10.3	25.6	0.0	8.4	84.6	35.3	0.0	0.4	0.0	45.4	0.0	2.7	359.3	807.8	0.0	739.3	4.3	64.2	*Merchant banks*
Jumlah	1,678.9	57.7	3,847.9	567.4	1,650.9	2,290.3	11,126.3	2,049.7	711.5	866.9	1,623.6	1,097.4	67.1	927.9	8,350.2	222.9	1,639.6	38,776.3	999.1	30,713.6	2,655.9	4,407.7	*Total*
Februari 2003																							*February 2003*
Bank perdagangan	1,455.2	56.2	3,831.9	518.8	1,447.5	1,917.5	10,435.6	1,685.0	603.6	705.9	1,551.5	1,012.4	64.7	761.3	451.5	142.0	817.3	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	8,201.1	79.8	458.2	11,197.0	0.0	10,710.5	0.0	486.5	*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	3,954.6	522.0	1,709.6	2,254.1	11,370.9	2,058.3	709.4	859.9	1,623.0	1,157.8	65.8	918.8	8,652.6	224.5	1,635.3	39,464.6	1,003.1	31,351.7	2,708.7	4,401.1	*Total*