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*				*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, 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*	
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	157.1	801.4	26,113.2	864.4	19,097.2	2,536.7	3,615.0	*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	465.5	10,509.0	0.0	10,005.3	0.0	503.7	*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	215.5	1,622.9	37,425.7	864.4	29,838.8	2,540.1	4,182.5	*Total*
Januari 2003																							*January 2003*
Bank perdagangan	1,448.7	54.4	3,714.2	564.1	1,428.7	1,955.4	10,182.4	1,674.9	605.0	712.6	1,552.9	970.5	66.0	770.2	451.4	143.9	816.2	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	3,834.2	567.4	1,688.2	2,290.7	11,094.0	2,049.7	711.5	866.9	1,623.6	1,097.9	67.1	927.9	8,350.2	223.1	1,647.4	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	3,807.2	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	2,636.6	3,822.1	*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	2,638.5	4,556.5	*Total*