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*
Julai 2004																							*July 2004*
Bank perdagangan	1,765.0	38.6	5,306.5	611.4	1,861.2	2,594.6	14,147.7	2,160.3	824.4	856.5	1,886.7	1,351.5	41.4	768.2	1,065.4	281.6	851.3	36,412.4	1,624.5	26,493.1	4,610.6	3,684.2	*Commercial banks*
Syarikat kewangan	145.4	9.2	288.8	6.9	349.7	435.9	1,266.1	352.9	23.6	186.3	102.1	665.1	0.5	71.4	13,561.1	97.8	510.2	18,073.1	0.0	17,548.5	0.0	524.6	*Finance companies*
Bank saudagar	176.7	0.0	6.6	221.6	6.5	28.6	0.0	8.5	85.4	25.3	0.0	0.9	0.0	45.8	0.0	2.7	344.3	952.7	0.0	844.0	19.8	88.9	*Merchant banks*
Jumlah	2,087.1	47.8	5,601.9	840.0	2,217.4	3,059.1	15,413.8	2,521.6	933.5	1,068.1	1,988.8	2,017.5	41.9	885.4	14,626.5	382.0	1,705.9	55,438.2	1,624.5	44,885.6	4,630.4	4,297.7	*Total*
Ogos 2004																							*August 2004*
Bank perdagangan	1,796.3	71.5	5,421.7	644.2	1,984.0	2,640.0	13,893.8	2,204.8	824.0	885.0	1,892.4	1,405.4	38.9	786.0	2,478.8	303.1	1,397.0	38,666.9	1,642.8	28,036.3	4,699.1	4,288.7	*Commercial banks*
Syarikat kewangan	154.6	8.1	261.2	4.4	298.7	410.2	1,124.4	329.0	22.3	148.7	96.4	687.1	0.5	79.7	11,943.7	80.1	989.4	16,638.6	0.0	15,629.9	0.0	1,008.7	*Finance companies*
Bank saudagar	176.8	0.0	6.6	222.4	5.7	28.7	0.0	8.3	85.6	25.5	0.0	0.9	0.0	45.8	0.0	2.7	344.4	953.3	0.0	844.5	19.9	88.8	*Merchant banks*
Jumlah	2,127.7	79.6	5,689.5	871.0	2,288.3	3,078.9	15,018.2	2,542.1	931.9	1,059.2	1,988.8	2,093.3	39.4	911.5	14,422.6	385.9	2,730.8	56,258.7	1,642.8	44,510.6	4,719.0	5,386.3	*Total*
September 2004																							*September 2004*
Bank perdagangan	1,889.1	66.1	5,460.7	648.1	2,367.5	2,747.2	14,020.4	2,216.5	823.3	916.0	1,990.6	1,446.6	39.1	787.8	6,451.3	349.3	1,380.6	43,600.0	1,671.0	32,787.9	4,700.2	4,441.0	*Commercial banks*
Syarikat kewangan	162.9	7.2	228.1	4.5	101.0	316.7	1,068.6	324.0	21.4	132.8	30.7	715.7	0.5	80.0	8,219.9	42.4	973.0	12,429.4	0.0	11,437.1	0.0	992.3	*Finance companies*
Bank saudagar	163.6	0.0	6.6	222.9	5.7	28.9	0.0	8.3	85.8	23.5	0.0	0.9	0.0	45.8	0.0	2.7	325.3	920.0	0.0	811.2	19.8	88.9	*Merchant banks*
Jumlah	2,215.6	73.3	5,695.4	875.5	2,474.2	3,092.8	15,089.0	2,548.8	930.5	1,072.3	2,021.3	2,163.1	39.5	913.6	14,671.2	394.4	2,678.9	56,949.4	1,671.0	45,036.2	4,720.0	5,522.2	*Total*
Oktober 2004																							*October 2004*
Bank perdagangan	1,862.7	45.1	5,529.0	582.3	2,316.0	2,871.8	14,576.6	2,335.6	821.6	925.0	2,045.2	1,665.0	39.9	822.2	8,529.8	356.5	1,726.8	47,051.3	1,694.2	35,925.6	4,698.2	4,733.2	*Commercial banks*
Syarikat kewangan	170.8	7.0	216.3	4.3	81.9	230.2	582.3	219.3	19.2	119.9	23.0	601.0	0.4	26.1	5,818.9	33.9	1,230.5	9,385.0	0.0	8,138.7	0.0	1,246.4	*Finance companies*
Bank saudagar	144.5	0.0	6.6	155.7	5.7	29.0	0.0	8.0	85.9	21.5	0.0	1.0	0.0	43.6	0.0	2.7	344.5	848.7	0.0	742.2	19.9	86.5	*Merchant banks*
Jumlah	2,178.0	52.1	5,751.9	742.4	2,403.6	3,131.0	15,158.9	2,562.9	926.7	1,066.4	2,068.2	2,267.0	40.2	891.8	14,348.7	393.2	3,301.8	57,285.0	1,694.2	44,806.5	4,718.1	6,066.1	*Total*
November 2004																							*November 2004*
Bank perdagangan	1,882.0	50.1	5,702.7	509.2	2,502.8	2,810.2	15,021.8	2,357.6	812.5	1,095.1	2,095.4	1,738.4	38.4	816.4	10,011.9	359.2	1,620.8	49,424.6	1,693.6	38,079.4	4,879.3	4,772.2	*Commercial banks*
Syarikat kewangan	180.3	6.9	212.7	4.2	77.3	224.9	313.9	202.9	19.2	104.7	21.3	620.0	0.1	26.3	4,655.0	32.3	1,211.8	7,913.7	0.0	6,684.4	0.0	1,229.3	*Finance companies*
Bank saudagar	144.5	0.0	6.6	143.4	4.9	29.2	0.0	8.0	69.6	21.7	0.0	1.2	0.0	42.0	0.0	2.7	344.6	818.2	0.0	723.0	9.9	85.3	*Merchant banks*
Jumlah	2,206.8	57.0	5,921.9	656.8	2,585.0	3,064.2	15,335.7	2,568.5	901.2	1,221.5	2,116.7	2,359.5	38.5	884.7	14,666.9	394.3	3,177.2	58,156.6	1,693.6	45,486.9	4,889.3	6,086.8	*Total*
Disember 2004																							*December 2004*
Bank perdagangan	1,995.3	69.9	5,891.0	581.1	2,989.4	3,275.6	15,077.6	2,369.4	813.0	1,042.5	2,069.3	1,800.1	43.4	812.1	10,268.2	383.2	1,644.4	51,125.4	1,695.1	39,369.2	5,019.3	5,041.8	*Commercial banks*
Syarikat kewangan	183.2	6.7	215.1	4.2	76.5	226.0	315.4	203.1	23.8	112.2	20.7	647.2	0.1	26.3	4,730.2	32.6	1,194.6	8,018.0	0.0	6,805.9	0.0	1,212.1	*Finance companies*
Bank saudagar	149.9	0.0	6.6	133.9	5.0	29.3	0.0	8.0	69.6	21.8	0.0	1.2	0.0	39.5	0.0	2.7	325.3	792.7	0.0	709.9	0.0	82.9	*Merchant banks*
Jumlah	2,328.5	76.6	6,112.6	719.2	3,070.9	3,530.9	15,393.0	2,580.4	906.4	1,176.5	2,090.0	2,448.4	43.6	877.9	14,998.5	418.5	3,164.3	59,936.2	1,695.1	46,885.0	5,019.3	6,336.8	*Total*
Januari 2005																							*January 2005*
Bank perdagangan	1,882.1	74.6	5,851.6	478.8	3,012.0	3,145.5	15,119.9	2,370.5	820.4	1,035.6	2,058.5	1,858.4	45.9	810.4	10,562.4	379.8	1,792.9	51,299.3	1,654.0	39,779.2	4,827.9	5,038.2	*Commercial banks*
Syarikat kewangan	179.9	6.7	213.4	4.4	76.2	223.4	316.2	118.8	24.1	110.0	20.5	671.6	0.1	26.4	4,822.3	32.7	1,177.3	8,023.9	0.0	6,829.2	0.0	1,194.8	*Finance companies*
Bank saudagar	3.0	0.0	6.6	134.4	5.0	29.5	0.0	8.0	69.6	19.8	0.0	1.1	0.0	39.5	0.0	2.7	344.2	663.4	0.0	577.9	0.0	85.5	*Merchant banks*
Jumlah	2,065.0	81.3	6,071.5	617.6	3,093.2	3,398.4	15,436.1	2,497.2	914.0	1,165.3	2,079.0	2,531.2	46.0	876.4	15,384.6	415.3	3,314.4	59,986.7	1,654.0	47,186.3	4,827.9	6,318.4	*Total*
Februari 2005																							*February 2005*
Bank perdagangan	1,872.8	97.1	5,969.9	474.5	3,051.1	3,144.5	15,125.5	2,398.8	871.4	1,040.4	2,127.3	1,907.1	46.2	816.1	10,834.9	381.3	1,776.8	51,935.7	1,711.8	40,180.0	4,981.3	5,062.6	*Commercial banks*
Syarikat kewangan	177.6	6.4	211.8	4.2	69.7	218.2	317.0	118.6	24.0	109.6	20.6	693.1	0.1	25.5	4,718.3	30.3	1,359.8	8,104.8	0.0	6,727.5	0.0	1,377.3	*Finance companies*
Bank saudagar	3.0	0.0	6.6	134.8	4.2	29.6	0.0	8.0	9.6	19.9	0.0	1.1	0.0	35.9	0.0	2.7	344.3	599.7	0.0	517.8	0.0	81.9	*Merchant banks*
Jumlah	2,053.5	103.5	6,188.2	613.5	3,125.0	3,392.3	15,442.5	2,525.3	904.9	1,169.9	2,147.8	2,601.4	46.4	877.5	15,553.2	414.4	3,481.0	60,640.3	1,711.8	47,425.3	4,981.3	6,521.8	*Total*
Mac 2005																							*March 2005*
Bank perdagangan	1,882.7	112.0	6,067.4	478.1	3,072.0	3,104.0	15,198.0	2,405.8	887.2	1,038.8	2,147.3	1,958.1	45.1	819.4	11,185.7	394.5	1,844.1	52,640.3	1,711.6	40,813.0	5,127.3	4,988.4	*Commercial banks*
Syarikat kewangan	177.0	6.1	205.2	4.3	68.2	213.3	317.5	86.8	24.2	107.0	20.2	720.8	0.1	25.0	4,760.5	30.0	1,339.4	8,105.5	0.0	6,751.4	0.0	1,354.1	*Finance companies*
Bank saudagar	23.9	0.0	6.6	135.3	4.2	29.8	0.0	8.0	9.6	20.1	0.0	0.7	0.0	35.9	0.0	2.7	325.3	602.0	0.0	518.7	1.8	81.5	*Merchant banks*
Jumlah	2,083.7	118.1	6,279.2	617.7	3,144.5	3,347.0	15,515.5	2,500.6	920.9	1,165.9	2,167.6	2,679.6	45.2	880.3	15,946.2	427.2	3,508.7	61,347.8	1,711.6	48,083.1	5,129.1	6,424.0	*Total*
April 2005																							*April 2005*
Bank perdagangan	1,827.7	57.7	6,216.5	483.8	3,112.7	3,105.1	15,249.7	2,458.6	780.7	1,043.3	2,192.3	1,995.9	46.2	820.5	11,512.6	401.7	1,846.9	53,151.9	1,717.2	41,266.1	5,330.9	4,837.7	*Commercial banks*
Syarikat kewangan	179.2	5.8	200.4	4.2	67.8	215.6	317.7	86.4	24.2	105.7	19.8	749.5	0.1	25.0	4,861.6	30.5	1,318.7	8,212.4	0.0	6,878.9	0.0	1,333.5	*Finance companies*
Bank saudagar	6.0	0.0	6.6	150.9	4.3	29.9	0.0	8.0	9.6	20.3	0.0	0.7	0.0	53.0	0.0	2.7	351.3	643.1	0.0	519.5	18.1	105.5	*Merchant banks*
Jumlah	2,012.9	63.5	6,423.5	638.9	3,184.8	3,350.6	15,567.4	2,553.0	814.4	1,169.3	2,212.1	2,746.1	46.4	898.5	16,374.2	434.9	3,517.0	62,007.4	1,717.2	48,664.6	5,349.0	6,276.6	*Total*
Mei 2005																							*May 2005*
Bank perdagangan	1,833.6	91.4	6,331.1	415.3	3,267.5	3,062.0	15,304.8	2,454.7	999.0	1,032.2	2,243.1	2,041.0	44.0	823.1	11,841.9	418.8	1,959.8	54,163.2	1,845.1	41,879.6	5,598.7	4,839.8	*Commercial banks*
Syarikat kewangan	176.3	5.5	197.1	4.2	66.3	210.6	317.7	85.1	25.1	103.2	19.3	777.7	0.1	23.7	4,813.7	31.4	1,497.9	8,354.8	0.0	6,842.1	0.0	1,512.7	*Finance companies*
Bank saudagar	6.9	0.0	6.6	98.8	3.5	30.1	0.0	4.9	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	351.9	567.9	0.0	436.0	26.5	105.3	*Merchant banks*
Jumlah	2,016.8	96.8	6,534.7	518.3	3,337.3	3,302.7	15,622.5	2,544.7	1,033.6	1,135.4	2,262.4	2,818.7	44.1	900.1	16,655.6	452.4	3,809.6	63,085.9	1,845.1	49,157.8	5,625.2	6,457.8	*Total*
Jun 2005																							*June 2005*
Bank perdagangan	2,139.2	75.9	6,835.0	399.5	3,516.4	3,253.4	15,619.2	2,512.4	1,004.7	1,185.4	2,330.5	2,921.2	40.4	854.2	16,822.9	519.6	2,696.4	62,726.0	1,939.5	48,879.8	6,136.0	5,770.7	*Commercial banks*
Syarikat kewangan	0.0	0.1	2.3	0.0	4.4	15.3	62.9	29.3	22.6	1.8	0.3	0.9	0.0	0.1	430.6	1.3	586.8	1,158.9	0.0	572.1	0.0	586.8	*Finance companies*
Bank saudagar	38.5	0.0	22.1	75.1	3.5	30.2	0.0	5.0	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	332.9	572.6	0.0	426.9	24.3	121.3	*Merchant banks*
Jumlah	2,177.8	75.9	6,859.5	474.7	3,524.3	3,298.9	15,682.1	2,546.6	1,036.8	1,187.1	2,330.9	2,922.2	40.4	907.6	17,253.5	523.2	3,616.1	64,457.5	1,939.5	49,878.8	6,160.4	6,478.8	*Total*
Julai 2005																							*July 2005*
Bank perdagangan	2,193.7	134.1	6,856.7	452.1	3,448.9	3,212.6	15,674.5	2,525.9	996.9	1,207.1	2,328.9	3,056.7	40.0	855.8	17,400.0	546.9	2,666.4	63,597.3	1,884.5	49,785.1	6,102.4	5,825.2	*Commercial banks*
Syarikat kewangan	0.0	0.1	2.3	0.0	4.3	15.5	62.3	29.2	22.7	1.8	0.7	0.9	0.0	0.1	468.0	1.5	575.7	1,185.3	0.0	609.6	0.0	575.7	*Finance companies*
Bank saudagar	8.4	0.0	24.8	89.1	3.5	32.8	0.0	5.0	9.6	0.0	0.0	0.0	0.0	52.5	0.0	2.2	351.9	579.8	0.0	439.4	20.4	120.0	*Merchant banks*
Jumlah	2,202.1	134.3	6,883.9	541.2	3,456.8	3,260.8	15,736.8	2,560.0	1,029.2	1,209.0	2,329.7	3,057.6	40.0	908.4	17,868.0	550.6	3,594.0	65,362.3	1,884.5	50,834.1	6,122.8	6,520.9	*Total*