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*	
Disember 1999																						*December 1999*
Bank perdagangan	346.4	73.3	1,150.0	207.1	700.9	1,111.8	2,556.2	1,042.4	412.5	576.4	570.3	207.3	87.7	549.0	101.0	100.4	274.7	10,067.4	211.6	7,491.7	807.6	1,556.5	*Commercial banks*
Syarikat kewangan	4.4	0.9	54.3	0.4	37.4	234.9	325.5	344.9	19.5	67.7	51.8	2.7	42.1	143.9	1,613.9	27.6	25.6	2,997.4	0.0	2,969.6	0.0	27.8	*Finance companies*
Bank saudagar	146.9	0.0	12.6	6.3	2.0	20.5	0.0	6.8	89.1	115.7	10.7	1.8	0.0	54.2	0.0	0.4	311.3	778.2	0.0	739.8	2.0	36.4	*Merchant banks*
Jumlah	497.7	74.2	1,216.9	213.8	740.2	1,367.2	2,881.7	1,394.1	521.0	759.8	632.8	211.8	129.8	747.1	1,714.8	128.4	611.6	13,843.0	211.6	11,201.2	809.5	1,620.7	*Total*
Mac 2000																						*March 2000*
Bank perdagangan	342.2	73.4	1,173.1	212.8	626.9	1,053.1	2,893.9	1,064.7	210.4	482.8	401.3	261.7	21.9	514.6	63.4	99.2	550.8	10,046.1	239.2	7,626.9	671.2	1,508.8	*Commercial banks*
Syarikat kewangan	5.0	1.3	45.6	1.0	38.1	209.5	338.9	345.6	19.8	78.1	71.1	6.0	37.9	138.4	2,088.0	19.4	26.7	3,470.2	0.0	3,442.2	0.0	28.0	*Finance companies*
Bank saudagar	150.6	0.0	97.7	6.3	2.1	21.2	0.0	6.9	92.6	119.4	9.7	1.8	0.0	53.9	0.0	0.4	310.1	872.7	0.0	795.0	2.1	75.7	*Merchant banks*
Jumlah	497.8	74.6	1,316.4	220.1	667.1	1,283.8	3,232.8	1,417.2	322.7	680.3	482.1	269.5	59.8	706.9	2,151.4	119.0	887.6	14,389.0	239.2	11,864.1	673.2	1,612.5	*Total*
Jun 2000																						*June 2000*
Bank perdagangan	371.7	73.4	1,625.4	285.6	609.5	1,087.9	3,045.4	1,079.3	253.4	509.7	477.4	278.8	30.6	504.6	76.3	156.9	1,212.5	11,678.3	250.4	8,678.1	1,017.1	1,732.7	*Commercial banks*
Syarikat kewangan	4.7	1.3	64.2	6.7	49.8	159.4	366.4	367.9	19.7	108.6	49.7	12.7	25.5	142.7	2,642.8	19.4	39.8	4,081.2	0.0	4,052.8	0.0	28.4	*Finance companies*
Bank saudagar	149.0	0.0	97.8	5.8	0.7	22.2	0.0	6.9	95.0	123.2	9.9	0.8	0.0	48.5	0.0	0.4	307.8	868.0	0.0	792.8	0.7	74.6	*Merchant banks*
Jumlah	525.4	74.7	1,787.4	298.1	660.0	1,269.5	3,411.7	1,454.1	368.1	741.5	537.0	292.3	56.1	695.8	2,719.1	176.7	1,560.1	16,627.5	250.4	13,523.6	1,017.8	1,835.7	*Total*
Ogos 2000																						*August 2000*
Bank perdagangan	365.8	72.5	1,642.7	221.9	837.1	1,170.7	3,205.3	1,119.3	289.5	599.4	508.8	297.4	20.2	504.0	82.2	161.6	1,031.6	12,130.0	259.5	9,150.8	1,069.6	1,650.1	*Commercial banks*
Syarikat kewangan	4.9	1.3	64.1	7.0	56.2	162.5	373.8	367.0	19.6	111.0	52.8	17.3	25.9	138.2	3,060.8	20.8	7.0	4,490.2	0.0	4,461.9	0.0	28.3	*Finance companies*
Bank saudagar	151.1	0.0	99.1	5.8	1.3	22.1	0.0	7.0	96.6	123.4	8.7	0.5	0.0	48.1	0.0	0.4	308.1	870.1	0.0	802.7	1.3	66.2	*Merchant banks*
Jumlah	521.8	73.8	1,805.9	234.6	894.6	1,355.3	3,579.0	1,493.3	405.8	833.9	570.3	315.2	46.1	690.2	3,142.9	182.9	1,344.6	17,490.4	259.5	14,415.5	1,070.9	1,744.5	*Total*
September 2000																						*September 2000*
Bank perdagangan	354.7	72.2	1,594.6	221.1	780.6	1,242.2	3,342.4	1,119.0	297.3	587.2	505.5	313.9	19.5	474.9	89.2	156.8	1,044.1	12,215.2	251.5	9,340.6	947.8	1,675.3	*Commercial banks*
Syarikat kewangan	5.1	1.3	63.5	7.2	57.7	162.0	382.7	364.3	19.6	114.9	53.1	18.7	26.8	138.0	3,210.3	19.8	6.3	4,651.4	0.0	4,620.3	0.0	31.1	*Finance companies*
Bank saudagar	151.7	0.0	96.9	0.0	2.6	22.6	0.0	7.0	97.9	123.7	8.6	0.5	0.0	47.3	0.0	0.4	308.5	867.8	0.0	800.4	2.6	64.8	*Merchant banks*
Jumlah	511.5	73.5	1,754.9	228.2	840.9	1,426.9	3,725.1	1,490.3	414.9	825.8	567.2	333.1	46.3	660.3	3,299.5	177.1	1,358.9	17,734.4	251.5	14,761.3	950.4	1,771.2	*Total*
Oktober 2000																						*October 2000*
Bank perdagangan	373.0	72.5	1,671.7	221.6	865.5	1,263.1	3,523.9	1,165.1	330.7	546.3	503.0	321.1	16.6	485.6	103.2	155.4	929.9	12,548.1	269.5	9,460.1	1,046.2	1,772.3	*Commercial banks*
Syarikat kewangan	4.6	1.3	63.4	7.2	62.3	160.1	392.3	362.5	19.9	112.2	44.6	24.4	26.0	139.1	3,305.1	20.1	52.3	4,797.3	0.0	4,767.4	0.0	29.9	*Finance companies*
Bank saudagar	152.9	0.0	97.5	0.0	3.0	22.7	0.0	7.0	98.3	123.4	8.5	0.5	0.0	47.6	0.0	0.4	311.2	873.2	0.0	805.1	3.0	65.1	*Merchant banks*
Jumlah	530.5	73.8	1,832.7	228.8	930.9	1,446.0	3,916.1	1,534.6	448.7	782.0	556.1	346.0	42.7	672.3	3,408.3	175.9	1,293.5	18,218.6	269.5	15,032.6	1,049.2	1,867.3	*Total*
November 2000																						*November 2000*
Bank perdagangan	393.9	74.0	1,742.1	221.6	852.6	1,329.0	3,473.7	1,237.4	298.8	558.9	576.2	319.8	16.4	464.2	111.6	159.7	1,208.4	13,038.2	314.6	9,710.4	1,059.6	1,953.6	*Commercial banks*
Syarikat kewangan	4.8	1.4	64.4	7.1	65.3	162.4	400.9	362.8	19.5	112.4	45.1	29.1	26.0	139.3	3,417.6	20.5	56.8	4,935.4	0.0	4,905.5	0.0	29.9	*Finance companies*
Bank saudagar	153.9	0.0	98.2	0.0	2.7	12.2	0.0	7.0	98.6	102.7	8.4	0.5	0.0	47.7	0.0	0.5	313.8	846.2	0.0	778.3	2.7	65.2	*Merchant banks*
Jumlah	552.6	75.4	1,904.6	228.7	920.6	1,503.5	3,874.5	1,607.2	417.0	774.0	629.7	349.4	42.4	651.2	3,529.2	180.7	1,579.0	18,819.8	314.6	15,394.2	1,062.3	2,048.7	*Total*
Disember 2000																						*December 2000*
Bank perdagangan	1,413.3	77.1	1,964.3	846.8	922.0	1,436.0	3,520.0	1,223.1	244.8	562.8	539.4	301.9	16.5	519.0	118.6	200.3	1,284.7	15,190.5	321.9	11,381.0	1,425.8	2,061.8	*Commercial banks*
Syarikat kewangan	5.0	1.4	69.9	7.9	71.2	165.5	410.4	363.2	19.4	108.1	47.6	33.6	26.6	138.4	3,539.8	21.4	60.5	5,089.8	0.0	5,059.2	0.0	30.6	*Finance companies*
Bank saudagar	154.5	0.0	11.3	0.0	1.8	12.3	0.0	8.1	99.2	109.0	8.5	0.5	0.0	47.7	0.0	0.5	316.1	769.3	0.0	702.0	1.8	65.6	*Merchant banks*
Jumlah	1,572.7	78.5	2,045.5	854.7	994.9	1,613.8	3,930.4	1,594.4	363.3	779.8	595.5	336.0	43.1	705.1	3,658.4	222.2	1,661.4	21,049.7	321.9	17,142.2	1,427.5	2,158.0	*Total*
Januari 2001																						*January 2001*
Bank perdagangan	1,429.2	78.0	2,120.3	895.3	932.0	1,350.2	3,651.9	1,239.5	248.5	566.1	559.6	300.3	36.6	541.1	125.3	126.1	1,449.0	15,649.1	306.3	11,797.3	1,502.1	2,043.4	*Commercial banks*
Syarikat kewangan	4.4	1.3	70.6	7.0	71.5	189.3	406.4	360.0	19.7	96.5	56.5	49.9	0.3	135.5	3,695.8	21.7	6.7	5,192.9	0.0	5,162.7	0.0	30.2	*Finance companies*
Bank saudagar	142.8	0.0	8.5	0.0	0.0	12.0	0.0	8.2	99.1	86.3	8.2	0.5	0.0	46.4	0.0	0.5	312.9	725.3	0.0	690.9	0.0	34.4	*Merchant banks*
Jumlah	1,576.3	79.4	2,199.4	902.3	1,003.5	1,551.5	4,058.3	1,607.7	367.2	748.9	624.2	350.6	36.9	722.9	3,821.2	148.3	1,768.6	21,567.3	306.3	17,650.9	1,502.1	2,108.0	*Total*
Februari 2001																						*February 2001*
Bank perdagangan	1,440.8	65.1	2,118.7	813.3	874.3	1,556.6	3,768.2	1,259.5	248.3	588.8	550.3	350.9	16.1	548.1	135.9	149.4	1,642.1	16,126.4	314.8	11,988.9	1,607.3	2,215.4	*Commercial banks*
Syarikat kewangan	4.7	1.3	67.9	3.0	71.2	188.9	443.1	356.1	19.8	111.7	37.4	41.2	0.3	126.4	3,835.0	21.9	6.8	5,336.6	0.0	5,306.7	0.0	29.9	*Finance companies*
Bank saudagar	153.3	0.0	10.9	0.0	2.9	13.0	0.0	8.2	99.3	103.9	8.0	0.5	0.0	46.6	0.0	0.5	315.3	762.3	0.0	695.6	2.9	63.8	*Merchant banks*
Jumlah	1,598.8	66.4	2,197.5	816.3	948.4	1,758.4	4,211.3	1,623.8	367.4	804.4	595.7	392.5	16.5	721.1	3,970.9	171.7	1,964.2	22,225.3	314.8	17,991.2	1,610.2	2,309.0	*Total*
Mac 2001																						*March 2001*
Bank perdagangan	1,491.7	64.0	2,294.7	901.5	913.8	1,588.2	3,918.3	1,239.2	232.2	602.2	544.8	389.2	17.2	548.8	150.9	131.5	1,649.5	16,677.6	303.1	12,410.0	1,717.7	2,246.8	*Commercial banks*
Syarikat kewangan	5.3	1.3	68.4	2.9	76.2	196.3	444.6	363.0	19.8	109.5	48.3	44.6	0.5	126.6	3,942.1	23.2	6.6	5,479.2	0.0	5,451.0	0.0	28.2	*Finance companies*
Bank saudagar	154.0	0.0	11.0	0.0	2.5	13.1	0.0	8.2	98.2	103.3	0.0	0.7	0.0	45.1	0.0	0.5	318.0	754.7	0.0	690.1	2.5	62.1	*Merchant banks*
Jumlah	1,651.0	65.2	2,374.1	904.4	992.4	1,797.6	4,362.9	1,610.4	350.2	815.0	593.1	434.5	17.7	720.6	4,093.0	155.1	1,974.2	22,911.4	303.1	18,551.1	1,720.1	2,337.1	*Total*
April 2001																						*April 2001*
Bank perdagangan	1,456.5	64.0	2,527.0	915.5	846.4	1,570.1	4,082.3	1,352.6	250.8	560.4	552.2	413.9	17.7	554.7	161.2	164.4	1,585.3	17,075.1	310.1	12,830.5	1,715.7	2,218.8	*Commercial banks*
Syarikat kewangan	5.8	1.2	69.4	3.0	84.0	199.3	462.4	362.8	20.0	105.9	49.2	48.3	0.5	125.9	4,077.5	23.9	6.8	5,645.9	0.0	5,618.6	0.0	27.3	*Finance companies*
Bank saudagar	155.1	0.0	10.5	0.0	2.9	13.2	0.0	8.2	98.5	103.3	0.0	0.7	0.0	45.3	0.0	0.5	320.6	758.7	0.0	694.1	2.9	61.8	*Merchant banks*
Jumlah	1,617.4	65.3	2,606.9	918.5	933.2	1,782.7	4,544.7	1,723.6	369.3	769.7	601.4	463.0	18.3	725.8	4,238.6	188.7	1,912.7	23,479.7	310.1	19,143.2	1,718.5	2,307.8	*Total*
Mei 2001																						*May 2001*
Bank perdagangan	1,452.0	88.7	2,557.0	915.6	837.7	1,611.8	4,311.8	1,307.3	252.3	567.7	562.0	443.6	18.3	556.1	171.1	167.1	1,581.3	17,401.4	320.3	13,090.4	1,667.5	2,323.2	*Commercial banks*
Syarikat kewangan	9.1	1.2	50.6	1.1	91.4	148.9	481.9	364.9	21.0	114.2	25.7	51.0	0.7	125.6	4,325.5	28.1	8.0	5,848.9	0.0	5,821.6	0.0	27.3	*Finance companies*
Bank saudagar	156.3	0.0	10.5	0.0	1.9	13.0	0.0	8.2	98.4	102.5	0.0	0.7	0.0	45.4	0.0	0.5	323.3	760.8	0.0	697.0	1.9	61.9	*Merchant banks*
Jumlah	1,617.4	89.9	2,618.1	916.7	931.1	1,773.7	4,793.7	1,680.5	371.8	784.5	587.7	495.2	19.0	727.1	4,496.6	195.6	1,912.6	24,011.2	320.3	19,609.0	1,669.5	2,412.4	*Total*
Jun 2001																						*June 2001*
Bank perdagangan	1,363.8	91.2	2,919.3	1,104.8	808.5	1,596.7	4,546.4	1,307.9	253.6	718.5	554.0	644.8	19.5	539.8	181.9	167.6	1,123.4	17,941.8	331.2	13,389.6	1,767.0	2,453.9	*Commercial banks*
Syarikat kewangan	9.3	1.3	52.3	1.0	97.6	153.9	497.0	363.8	23.1	113.7	28.4	53.0	0.7	124.9	4,493.5	29.0	7.5	6,050.0	0.0	6,022.6	0.0	27.4	*Finance companies*
Bank saudagar	157.5	0.0	10.5	0.0	0.9	13.1	0.0	8.2	98.8	102.8	0.0	0.5	0.0	45.3	0.0	0.5	327.8	766.0	0.0	701.5	2.8	61.6	*Merchant banks*
Jumlah	1,530.6	92.5	2,982.1	1,105.8	907.0	1,763.7	5,043.4	1,679.9	375.5	935.0	582.4	698.4	20.2	709.9	4,675.4	197.1	1,458.7	24,757.8	331.2	20,113.7	1,769.9	2,543.0	*Total*
Julai 2001																						*July 2001*
Bank perdagangan	1,390.1	92.2	2,880.9	1,104.3	948.6	1,640.3	4,850.6	1,380.2	282.5	667.7	554.8	653.6	19.7	543.1	192.6	121.6	943.9	18,266.6	369.9	13,645.1	1,627.1	2,624.5	*Commercial banks*
Syarikat kewangan	9.4	1.2	55.8	0.9	107.3	125.7	504.4	370.2	23.0	112.9	38.1	56.7	0.7	123.0	4,686.8	30.9	6.6	6,253.8	0.0	6,226.0	0.0	27.8	*Finance companies*
Bank saudagar	157.1	0.0	10.0	0.0	1.9	16.0	0.0	8.3	99.0	102.2	0.0	0.7	0.0	45.3	0.0	0.5	330.2	771.2	0.0	707.9	3.6	59.8	*Merchant banks*
Jumlah	1,556.6	93.3	2,946.8	1,105.2	1,057.8	1,782.1	5,354.9	1,758.7	404.4	882.9	592.9	711.1	20.4	711.4	4,879.4	153.0	1,280.7	25,291.5	369.9	20,578.9	1,630.7	2,712.1	*Total*
Ogos 2001																						*August 2001*
Bank perdagangan	1,382.2	92.5	2,971.9	1,104.3	918.1	1,588.1	5,133.4	1,373.7	289.3	727.5	555.2	695.5	21.1	782.4	201.2	136.2	924.3	18,896.8	279.2	14,380.9	1,555.8	2,680.9	*Commercial banks*
Syarikat kewangan	9.3	1.1	57.5	0.9	114.7	155.6	534.6	371.9	22.9	114.1	34.4	58.8	0.7	122.9	4,880.5	34.0	6.5	6,520.4	0.0	6,492.2	0.0	28.2	*Finance companies*
Bank saudagar	157.7	0.0	10.0	0.0	2.5	16.6	0.0	8.3	98.1	102.8	0.0	0.7	0.0	44.4	0.0	0.5	333.3	774.8	0.0	711.0	4.5	59.3	*Merchant banks*
Jumlah	1,549.2	93.6	3,039.4	1,105.2	1,035.3	1,760.3	5,668.0	1,753.8	410.3	944.3	589.6	755.0	21.7	949.6	5,081.7	170.6	1,264.1	26,192.0	279.2	21,584.1	1,560.3	2,768.4	*Total*
September 2001																						*September 2001*
Bank perdagangan	1,515.5	92.7	3,075.8	1,101.2	821.7	1,696.3	5,359.8	1,346.3	285.9	726.6	619.3	521.7	56.4	745.8	209.1	253.2	899.0	19,326.4	279.6	14,721.6	1,761.2	2,564.0	*Commercial banks*
Syarikat kewangan	9.6	1.2	58.6	0.9	120.9	157.5	552.2	372.3	22.8	114.0	35.9	59.7	0.6	122.6	5,094.7	35.0	6.4	6,764.9	0.0	6,736.4	0.0	28.5	*Finance companies*
Bank saudagar	190.9	0.0	10.0	0.0	2.9	17.3	0.0	8.3	98.3	87.1	0.0	0.7	0.0	44.2	0.0	0.5	336.2	796.3	0.0	731.8	5.3	59.3	*Merchant banks*
Jumlah	1,716.1	93.9	3,144.4	1,102.1	945.5	1,871.1	5,911.9	1,726.8	407.1	927.6	655.2	582.2	57.0	912.6	5,303.8	288.7	1,241.6	26,887.7	279.6	22,189.9	1,766.5	2,651.7	*Total*
Oktober 2001																						*October 2001*
Bank perdagangan	1,561.1	98.1	3,168.3	1,077.7	828.2	1,771.7	5,778.0	1,352.9	334.8	889.1	613.2	683.1	55.4	714.5	216.8	292.8	787.9	20,223.8	271.1	15,212.9	1,930.6	2,809.1	*Commercial banks*
Syarikat kewangan	10.1	1.2	59.6	0.8	127.4	162.6	570.1	374.6	22.9	117.0	36.2	61.9	0.6	122.5	5,340.2	36.1	6.8	7,050.5	0.0	7,021.7	0.0	28.8	*Finance companies*
Bank saudagar	192.0	0.0	9.7	0.0	1.1	20.4	0.0	8.3	98.5	86.8	0.0	0.6	0.0	44.1	0.0	0.5	337.2	799.2	0.0	739.5	1.7	58.0	*Merchant banks*
Jumlah	1,763.1	99.3	3,237.7	1,078.6	956.7	1,954.8	6,348.1	1,735.7	456.1	1,093.0	649.5	745.6	56.0	881.2	5,557.0	329.3	1,131.9	28,073.4	271.1	22,974.1	1,932.3	2,895.9	*Total*
November 2001																						*November 2001*
Bank perdagangan	1,566.6	60.9	3,083.1	1,076.0	928.9	1,518.5	6,005.3	1,269.3	437.6	636.6	705.4	599.9	55.5	712.4	227.6	316.1	706.8	19,906.7	275.6	14,888.3	1,811.9	2,930.9	*Commercial banks*
Syarikat kewangan	10.2	1.5	68.8	0.8	134.8	168.7	581.2	377.9	22.9	116.5	39.9	64.3	0.5	122.2	5,589.8	36.7	6.7	7,343.5	0.0	7,314.4	0.0	29.1	*Finance companies*
Bank saudagar	193.3	0.0	9.4	0.0	9.7	20.1	0.0	8.3	97.6	46.2	0.0	0.6	0.0	44.1	0.0	0.5	339.1	769.0	0.0	718.9	9.7	40.4	*Merchant banks*
Jumlah	1,770.1	62.4	3,161.3	1,076.9	1,073.4	1,707.3	6,586.5	1,655.5	558.1	799.3	745.3	664.8	56.1	878.8	5,817.5	353.3	1,052.7	28,019.2	275.6	22,921.6	1,821.5	3,000.4	*Total*
Disember 2001																						*December 2001*
Bank perdagangan	1,434.9	62.5	2,990.1	542.7	983.8	1,498.6	6,249.6	1,285.9	444.7	597.7	1,189.1	619.9	54.6	706.6	256.1	313.4	736.1	19,966.3	792.9	14,420.5	1,912.9	2,840.1	*Commercial banks*
Syarikat kewangan	10.5	1.5	74.0	0.8	142.5	179.4	596.3	378.3	23.6	118.7	40.4	66.7	0.5	122.1	5,811.6	39.2	6.8	7,612.9	0.0	7,579.2	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	3,073.4	543.6	1,135.2	1,698.3	6,845.9	1,672.4	565.8	763.0	1,229.5	686.9	55.2	872.6	6,067.7	353.1	1,084.7	28,350.9	792.9	22,722.5	1,921.7	2,913.8	*Total*