II.16 Skim Perbankan Tanpa Faedah - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan

Interest-Free 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, restoran dan hotel *Wholesale, retail, restaurant and hotels*	Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	Komunikasi *Communication*	Perkhidmatan kewangan, insurans dan perniagaan *Financing, 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 1997																						*March 1997*
Bank perdagangan	116.6	0.0	379.4	78.7	178.2	165.4	169.4	129.0	134.9	127.7	114.6	9.5	0.5	346.9	0.1	4.9	309.7	2,265.5	97.1	1,366.3	264.1	538.0	*Commercial banks*
Syarikat kewangan	5.0	2.3	48.9	15.7	25.3	148.9	159.2	93.6	130.0	85.1	24.9	17.0	71.1	160.3	494.3	1.5	46.4	1,529.5	0.0	1,322.5	0.0	207.0	*Finance companies*
Bank saudagar	5.6	0.0	77.1	60.1	3.0	31.8	0.0	0.0	100.1	34.8	78.7	1.4	0.0	33.3	16.8	0.0	46.4	489.1	0.0	450.6	0.5	38.0	*Merchant banks*
Jumlah	127.2	2.3	505.4	154.5	206.5	346.1	328.6	222.6	365.0	247.6	218.2	27.9	71.6	540.5	511.2	6.4	402.5	4,284.1	97.1	3,139.4	264.6	783.0	*Total*
Jun 1997																						*June 1997*
Bank perdagangan	49.1	0.0	223.2	52.5	145.1	431.2	226.0	176.4	167.7	201.2	138.7	10.4	0.5	421.5	0.3	14.5	642.7	2,901.0	119.8	1,747.7	342.1	691.4	*Commercial banks*
Syarikat kewangan	6.7	2.1	52.4	16.9	74.9	172.3	134.4	168.4	16.3	92.2	42.5	8.1	28.2	221.5	625.7	9.7	72.4	1,744.7	0.0	1,721.7	0.0	23.0	*Finance companies*
Bank saudagar	6.1	0.0	52.4	60.1	3.0	9.5	0.0	8.9	73.8	39.1	41.7	1.4	0.0	154.2	22.2	0.0	18.8	491.2	0.0	463.6	0.2	27.4	*Merchant banks*
Jumlah	61.9	2.1	328.0	129.5	223.0	613.0	360.4	353.7	257.8	332.5	222.9	19.9	28.7	797.2	648.2	24.2	733.9	5,136.9	119.8	3,933.0	342.3	741.8	*Total*
September 1997																						*September 1997*
Bank perdagangan	64.5	0.0	540.9	29.5	240.0	475.8	249.1	191.8	172.6	361.1	214.1	18.1	0.6	450.5	0.3	82.1	724.9	3,815.9	144.0	2,116.8	492.1	1,063.0	*Commercial banks*
Syarikat kewangan	7.8	2.1	74.3	16.9	23.1	154.0	180.9	232.9	20.0	99.9	32.0	9.5	35.3	244.1	736.7	14.6	126.6	2,010.7	0.0	1,833.4	0.0	177.3	*Finance companies*
Bank saudagar	6.2	0.0	67.6	60.1	0.0	23.4	0.0	4.0	79.9	43.9	1.9	1.5	0.0	158.7	25.1	0.0	34.1	506.4	0.0	482.3	0.7	23.4	*Merchant banks*
Jumlah	78.5	2.1	682.8	106.5	263.1	653.2	430.0	428.7	272.5	504.9	248.0	29.1	35.9	853.3	762.1	96.7	885.6	6,333.0	144.0	4,432.5	492.8	1,263.7	*Total*
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	340.8	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	244.2	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	34.7	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	619.7	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	229.7	43.7	100.6	47.6	1.6	99.9	239.8	825.1	12.2	9.2	2,189.6	0.0	2,129.1	0.0	60.0	*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	344.4	61.3	100.7	768.4	838.9	88.0	81.6	7,282.4	231.8	5,917.9	660.1	472.1	*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	63.8	*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	562.5	331.8	643.7	279.4	104.0	71.6	829.2	699.4	101.8	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	381.4	*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	755.0	67.8	439.9	1,019.3	1,061.8	655.9	323.5	650.8	287.4	69.1	76.3	833.3	805.4	86.2	142.2	7,368.7	265.0	6,030.5	610.0	463.2	*Total*
Jun 1998																						*June 1998*
Bank perdagangan	77.3	0.0	554.6	10.3	426.9	702.3	803.2	383.0	218.0	550.2	209.2	57.8	0.8	437.3	0.8	92.8	121.4	4,645.9	297.4	3,458.8	496.0	394.0	*Commercial banks*
Syarikat kewangan	12.3	1.6	77.9	15.6	50.7	146.8	308.4	289.4	37.9	99.3	78.3	1.5	72.5	213.0	782.9	11.2	2.7	2,201.1	0.0	2,072.4	0.0	129.8	*Finance companies*
Bank saudagar	6.2	0.0	37.5	41.7	-	70.6	0.0	5.1	64.5	60.8	0.7	1.5	0.0	161.9	12.1	0.3	25.2	488.1	0.0	466.3	0.0	21.8	*Merchant banks*
Jumlah	95.8	1.6	670.0	67.7	477.6	919.7	1,111.6	677.5	320.4	710.3	288.2	60.8	73.3	812.2	795.8	104.3	149.3	7,336.1	297.4	5,997.5	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	93.9	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	-	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	636.2	64.5	501.0	1,000.9	1,199.2	695.1	334.4	622.0	302.5	59.3	73.7	792.8	769.7	102.1	122.4	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	64.0	531.0	1,039.4	1,249.2	652.5	327.8	583.9	294.3	60.9	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	469.4	7.2	464.0	770.1	924.6	386.1	204.7	502.8	244.9	62.6	1.7	490.5	5.2	62.1	115.2	4,783.1	280.2	3,631.5	458.3	413.1	*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	67.7	*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	29.1	*Merchant banks*
Jumlah	100.4	1.5	609.1	64.0	518.7	957.7	1,208.8	651.7	306.4	633.9	319.5	65.6	38.0	849.3	764.9	73.1	127.6	7,290.0	280.2	6,041.6	458.3	509.9	*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	-	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	491.2	315.9	73.7	0.8	483.1	12.4	60.4	114.5	4,832.3	282.5	3,678.9	427.9	442.9	*Commercial banks*
Syarikat kewangan	8.2	1.3	120.6	14.3	38.6	95.8	301.7	264.6	18.5	86.1	66.4	1.7	29.9	215.1	812.7	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	113.0	1.3	649.0	26.2	619.2	824.9	1,083.4	694.1	340.9	620.3	382.9	76.8	30.7	844.1	836.3	71.3	127.5	7,342.0	282.5	6,134.1	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*