# 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 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 | 16,816.9 | 548.0 | 2,695.9 | 62,748.0 | 1,939.5 | 48,902.3 | 6,136.0 | 5,770.2 | *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 | 17,247.5 | 551.6 | 3,615.6 | 64,479.4 | 1,939.5 | 49,901.3 | 6,160.4 | 6,478.3 | *Total* |
| Julai 2005 | | | | | | | | | | | | | | | | | | | | | | *July 2005* |
| Bank perdagangan | 2,193.7 | 134.1 | 6,856.7 | 452.1 | 3,448.9 | 3,212.6 | 15,674.2 | 2,526.2 | 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 | 27.4 | 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 | 332.9 | 579.8 | 0.0 | 439.4 | 20.4 | 120.0 | *Merchant banks* |
| Jumlah | 2,221.1 | 134.3 | 6,883.9 | 541.2 | 3,456.8 | 3,260.8 | 15,736.4 | 2,560.4 | 1,029.2 | 1,209.0 | 2,329.7 | 3,057.6 | 40.0 | 908.4 | 17,868.0 | 550.6 | 3,575.0 | 65,362.3 | 1,884.5 | 50,834.1 | 6,122.8 | 6,520.9 | *Total* |
| Ogos 2005 | | | | | | | | | | | | | | | | | | | | | | *August 2005* |
| Bank perdagangan | 2,303.3 | 122.4 | 7,144.2 | 442.6 | 3,437.0 | 3,249.3 | 15,742.0 | 2,535.4 | 915.8 | 1,210.1 | 2,365.3 | 3,187.7 | 39.8 | 847.8 | 18,005.5 | 811.8 | 2,813.6 | 65,173.5 | 1,946.2 | 50,646.2 | 6,672.0 | 5,909.2 | *Commercial banks* |
| Syarikat kewangan | 0.0 | 0.1 | 2.4 | 0.0 | 5.0 | 15.5 | 62.1 | 24.0 | 22.8 | 1.8 | 0.8 | 0.9 | 0.0 | 0.1 | 524.2 | 2.0 | 564.4 | 1,226.4 | 0.0 | 661.9 | 0.0 | 564.4 | *Finance companies* |
| Bank saudagar | 25.9 | 0.0 | 56.2 | 77.0 | 2.8 | 33.3 | 0.0 | 5.0 | 9.6 | 0.0 | 0.0 | 0.0 | 0.0 | 51.3 | 0.0 | 2.2 | 333.3 | 596.4 | 0.0 | 439.4 | 7.2 | 149.9 | *Merchant banks* |
| Jumlah | 2,329.2 | 122.4 | 7,202.8 | 519.6 | 3,444.8 | 3,298.2 | 15,804.1 | 2,564.3 | 948.2 | 1,211.9 | 2,366.1 | 3,188.6 | 39.8 | 899.2 | 18,529.7 | 816.1 | 3,711.3 | 66,996.3 | 1,946.2 | 51,747.5 | 6,679.2 | 6,623.5 | *Total* |
| September 2005 | | | | | | | | | | | | | | | | | | | | | | *September 2005* |
| Bank perdagangan | 2,370.6 | 91.9 | 6,849.1 | 448.6 | 3,456.0 | 3,331.7 | 15,787.5 | 2,571.6 | 969.7 | 1,213.1 | 2,335.6 | 3,315.5 | 39.4 | 847.1 | 18,574.9 | 543.9 | 2,888.4 | 65,634.5 | 1,945.3 | 51,562.1 | 6,627.9 | 5,499.2 | *Commercial banks* |
| Syarikat kewangan | 0.3 | 0.1 | 2.3 | 0.0 | 6.3 | 15.8 | 61.9 | 24.8 | 23.0 | 2.3 | 0.8 | 0.9 | 0.0 | 0.1 | 614.2 | 3.6 | 553.1 | 1,309.5 | 0.0 | 756.4 | 0.0 | 553.1 | *Finance companies* |
| Bank saudagar | 27.0 | 0.0 | 26.3 | 97.0 | 2.8 | 30.3 | 0.0 | 5.0 | 9.6 | 0.0 | 0.0 | 0.0 | 0.0 | 81.8 | 0.0 | 2.2 | 333.2 | 615.2 | 0.0 | 436.6 | 28.7 | 149.8 | *Merchant banks* |
| Jumlah | 2,397.9 | 92.0 | 6,877.7 | 545.6 | 3,465.1 | 3,377.8 | 15,849.3 | 2,601.4 | 1,002.2 | 1,215.3 | 2,336.4 | 3,316.4 | 39.4 | 929.0 | 19,189.1 | 549.7 | 3,774.8 | 67,559.2 | 1,945.3 | 52,755.1 | 6,656.6 | 6,202.2 | *Total* |
| Oktober 2005 | | | | | | | | | | | | | | | | | | | | | | *October 2005* |
| Bank perdagangan | 2,361.6 | 87.9 | 7,321.9 | 480.2 | 3,421.1 | 3,387.9 | 15,797.9 | 2,593.4 | 1,075.1 | 1,236.5 | 2,377.6 | 3,495.3 | 37.9 | 849.6 | 18,798.0 | 565.8 | 3,094.3 | 66,982.2 | 1,997.1 | 52,084.6 | 6,819.0 | 6,081.5 | *Commercial banks* |
| Syarikat kewangan | 0.4 | 0.1 | 3.0 | 0.0 | 6.6 | 17.0 | 61.7 | 24.6 | 23.0 | 2.4 | 1.1 | 0.9 | 0.0 | 0.1 | 728.1 | 3.7 | 541.7 | 1,414.5 | 0.0 | 872.8 | 0.0 | 541.7 | *Finance companies* |
| Bank saudagar | 27.4 | 0.0 | 26.3 | 132.8 | 2.8 | 35.3 | 0.0 | 5.0 | 9.6 | 0.0 | 0.0 | 0.0 | 0.0 | 78.6 | 0.0 | 2.3 | 333.2 | 653.1 | 0.0 | 432.3 | 29.1 | 191.7 | *Merchant banks* |
| Jumlah | 2,389.4 | 88.0 | 7,351.3 | 613.0 | 3,430.5 | 3,440.2 | 15,859.6 | 2,622.9 | 1,107.7 | 1,238.9 | 2,378.7 | 3,496.2 | 37.9 | 928.2 | 19,526.1 | 571.7 | 3,969.3 | 69,049.8 | 1,997.1 | 53,389.8 | 6,848.1 | 6,814.9 | *Total* |
| November 2005 | | | | | | | | | | | | | | | | | | | | | | *November 2005* |
| Bank perdagangan | 2,310.0 | 123.4 | 7,595.1 | 366.6 | 3,668.8 | 3,267.0 | 15,854.1 | 2,593.8 | 1,079.5 | 1,230.5 | 2,116.8 | 3,590.9 | 38.8 | 851.2 | 19,307.0 | 668.6 | 3,077.6 | 67,739.6 | 2,041.2 | 52,272.0 | 7,171.4 | 6,254.9 | *Commercial banks* |
| Syarikat kewangan | 0.4 | 0.1 | 2.8 | 0.0 | 6.3 | 19.4 | 60.8 | 46.8 | 0.3 | 2.4 | 1.2 | 0.9 | 0.0 | 0.1 | 820.7 | 3.9 | 530.2 | 1,496.3 | 0.0 | 966.2 | 0.0 | 530.1 | *Finance companies* |
| Bank saudagar | 27.1 | 0.0 | 41.2 | 45.2 | 2.1 | 36.3 | 0.0 | 5.0 | 9.6 | 0.0 | 0.0 | 0.0 | 0.0 | 78.6 | 0.0 | 2.3 | 8.1 | 255.3 | 0.0 | 53.9 | 9.4 | 192.0 | *Merchant banks* |
| Jumlah | 2,337.5 | 123.4 | 7,639.2 | 411.8 | 3,677.1 | 3,322.8 | 15,914.9 | 2,645.6 | 1,089.4 | 1,232.8 | 2,118.0 | 3,591.7 | 38.9 | 929.9 | 20,127.6 | 674.8 | 3,615.8 | 69,491.2 | 2,041.2 | 53,292.1 | 7,180.8 | 6,977.1 | *Total* |
| Disember 2005 | | | | | | | | | | | | | | | | | | | | | | *December 2005* |
| Bank perdagangan | 2,340.5 | 104.8 | 7,458.9 | 393.7 | 3,389.1 | 3,249.3 | 15,915.7 | 2,595.5 | 962.7 | 1,290.8 | 2,091.2 | 3,737.4 | 37.9 | 841.7 | 19,910.5 | 629.2 | 3,135.0 | 68,083.9 | 2,037.0 | 52,972.5 | 6,909.2 | 6,165.2 | *Commercial banks* |
| Syarikat kewangan | 0.4 | 0.1 | 3.5 | 0.0 | 7.1 | 19.6 | 59.0 | 43.6 | 0.3 | 2.5 | 1.1 | 0.9 | 0.0 | 0.1 | 928.8 | 3.7 | 518.5 | 1,589.4 | 0.0 | 1,070.9 | 0.0 | 518.5 | *Finance companies* |
| Bank saudagar | 28.4 | 0.0 | 31.9 | 45.3 | 2.1 | 56.9 | 0.0 | 5.0 | 9.6 | 0.0 | 0.0 | 0.0 | 0.0 | 78.6 | 0.0 | 2.3 | 8.1 | 268.1 | 0.0 | 51.8 | 9.7 | 206.6 | *Merchant banks* |
| Jumlah | 2,369.3 | 104.9 | 7,494.3 | 439.1 | 3,398.3 | 3,325.8 | 15,974.7 | 2,644.1 | 972.6 | 1,293.3 | 2,092.3 | 3,738.2 | 38.0 | 920.3 | 20,839.4 | 635.2 | 3,661.7 | 69,941.4 | 2,037.0 | 54,095.1 | 6,919.0 | 6,890.3 | *Total* |
| Januari 2006 | | | | | | | | | | | | | | | | | | | | | | *January 2006* |
| Bank perdagangan | 2,355.5 | 97.0 | 7,703.1 | 331.7 | 3,473.0 | 3,277.9 | 16,030.3 | 2,655.1 | 970.7 | 1,330.2 | 2,176.2 | 3,864.6 | 34.9 | 833.3 | 20,361.9 | 631.1 | 4,609.1 | 70,735.6 | 2,071.9 | 53,813.9 | 7,253.9 | 7,595.9 | *Commercial banks* |
| Bank saudagar | 27.5 | 0.0 | 34.8 | 45.5 | 2.1 | 86.0 | 0.0 | 5.0 | 24.6 | 0.0 | 0.0 | 0.0 | 0.0 | 69.1 | 0.0 | 2.2 | 7.7 | 304.4 | 0.0 | 55.8 | 9.6 | 239.0 | *Merchant banks* |
| Jumlah | 2,383.0 | 97.0 | 7,737.8 | 377.2 | 3,475.1 | 3,363.8 | 16,030.3 | 2,660.0 | 995.3 | 1,330.2 | 2,176.2 | 3,864.6 | 34.9 | 902.4 | 20,361.9 | 633.4 | 4,616.8 | 71,040.0 | 2,071.9 | 53,869.6 | 7,263.6 | 7,834.9 | *Total* |
| Februari 2006 | | | | | | | | | | | | | | | | | | | | | | *February 2006* |
| Bank perdagangan | 2,367.4 | 115.1 | 7,682.7 | 322.1 | 3,558.4 | 3,128.9 | 16,052.2 | 2,653.0 | 1,053.5 | 1,338.4 | 2,247.6 | 3,961.1 | 36.4 | 835.7 | 19,535.6 | 638.2 | 5,720.8 | 71,247.0 | 2,066.1 | 53,028.7 | 7,266.5 | 8,885.7 | *Commercial banks* |
| Bank saudagar | 27.6 | 0.0 | 34.8 | 45.6 | 1.3 | 99.4 | 0.0 | 5.0 | 24.6 | 0.0 | 0.0 | 0.0 | 0.0 | 69.1 | 0.0 | 2.2 | 7.7 | 317.3 | 0.0 | 55.0 | 9.6 | 252.7 | *Merchant banks* |
| Jumlah | 2,395.0 | 115.1 | 7,717.5 | 367.7 | 3,559.7 | 3,228.3 | 16,052.2 | 2,658.0 | 1,078.1 | 1,338.4 | 2,247.6 | 3,961.1 | 36.4 | 904.8 | 19,535.6 | 640.4 | 5,728.5 | 71,564.4 | 2,066.1 | 53,083.7 | 7,276.1 | 9,138.5 | *Total* |
| Mac 2006 | | | | | | | | | | | | | | | | | | | | | | *March 2006* |
| Bank perdagangan | 2,350.1 | 94.3 | 7,561.2 | 328.6 | 3,541.4 | 3,175.9 | 16,115.0 | 2,642.4 | 1,067.2 | 1,281.2 | 2,325.5 | 4,107.2 | 35.6 | 828.6 | 20,015.3 | 633.7 | 5,637.5 | 71,740.6 | 2,087.6 | 53,709.2 | 7,304.9 | 8,638.9 | *Commercial banks* |
| Bank saudagar | 27.6 | 0.0 | 34.8 | 45.8 | 1.4 | 109.1 | 0.0 | 5.0 | 25.0 | 0.0 | 0.0 | 0.0 | 0.0 | 66.0 | 0.0 | 2.2 | 7.0 | 323.9 | 0.0 | 60.1 | 9.6 | 254.3 | *Merchant banks* |
| Jumlah | 2,377.7 | 94.3 | 7,596.0 | 374.4 | 3,542.7 | 3,285.1 | 16,115.0 | 2,647.4 | 1,092.2 | 1,281.2 | 2,325.5 | 4,107.2 | 35.6 | 894.7 | 20,015.3 | 636.0 | 5,644.5 | 72,064.5 | 2,087.6 | 53,769.3 | 7,314.4 | 8,893.2 | *Total* |

1 Termasuk yang dijual kepada Cagamas

2 Termasuk pinjaman yang disalurkan oleh bank Islam

1 Include loans sold to Cagamas

2 Include loans extended by Islamic banks