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	Perlombongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta kediaman	Harta bukan kediaman	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Perkhidmatan kewangan, insurans dan perniagaan	Kegunaan persendirian	Pembelian barangan kegunaan	Pembelian sekuriti	Pembelian kenderaan pengangkutan	Perkhidmatan sosial, masyarakat dan persendirian	Lain-lain	Jumlah pembiayaan	Overdraf	Pembiayaan berjangka	Pembiayaan bil	Pembiayaan lain	As at end of
	Agriculture, hunting, forestry and fishing	*Mining and quarrying*	*Manufacturing*	*Electricity, gas and water*	*Wholesale, retail, hotels and restaurants*	*Construction*	*Residential property*	*Non-residential property*	*Real estate*	*Transport, storage and communications*	*Financial, insurance and business services*	*Personal uses*	*Purchase of consumer durable goods*	*Purchase of securities*	*Purchase of transport vehicles*	*Community, social and personal services*	*Others*	*Total financing*	*Overdrafts*	*Term financing*	*Bill financing*	*Other financing*	
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	548.0	2,696.4	62,754.5	1,939.5	48,908.3	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	551.6	3,616.1	64,486.0	1,939.5	49,907.3	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	15,674.2	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	7,148.2	442.6	3,436.9	3,249.2	15,736.2	2,534.7	915.7	1,210.1	2,374.4	3,187.6	39.8	847.6	18,001.7	811.8	2,800.1	65,162.1	1,946.2	50,635.3	6,672.0	5,908.7	*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	7,206.8	519.6	3,444.7	3,298.1	15,798.2	2,563.6	948.1	1,211.9	2,375.2	3,188.5	39.8	898.9	18,526.0	816.0	3,697.8	66,984.9	1,946.2	51,736.6	6,679.2	6,623.0	*Total*