II.16 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	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	
	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*	
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	82.6	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	2.5	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	29.6	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	109.8	7,126.2	197.1	5,770.2	620.6	538.3	*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	466.8	315.9	73.7	0.8	483.1	12.4	60.4	114.5	4,807.8	282.5	3,654.4	427.9	442.9	*Commercial banks*
Syarikat kewangan	8.2	1.3	120.7	14.3	38.6	95.8	301.7	264.6	18.5	86.1	66.4	1.7	29.9	215.0	812.6	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	113.1	1.3	649.1	26.2	619.2	824.9	1,083.4	694.1	340.9	595.9	382.9	76.8	30.7	844.0	836.2	71.3	127.5	7,317.5	282.5	6,109.7	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*
Februari 1999																							*February 1999*
Bank perdagangan	97.5	5.9	611.6	48.0	565.5	654.5	842.0	504.4	219.9	504.4	308.0	89.1	0.9	486.8	15.8	39.3	114.9	5,108.5	274.5	3,752.3	661.9	419.8	*Commercial banks*
Syarikat kewangan	9.1	1.2	84.4	14.1	47.9	84.1	313.8	261.0	18.3	87.2	94.0	1.7	32.0	214.1	863.2	10.4	2.9	2,139.4	0.0	2,113.6	0.0	25.8	*Finance companies*
Bank saudagar	6.3	0.0	19.1	7.1	0.0	87.5	0.0	7.1	76.1	43.3	0.5	1.4	0.0	151.0	11.3	0.4	10.2	421.2	0.0	392.1	0.0	29.1	*Merchant banks*
Jumlah	112.9	7.1	715.1	69.3	613.4	826.1	1,155.7	772.5	314.3	634.8	402.6	92.1	32.9	851.9	890.3	50.1	128.0	7,669.1	274.5	6,258.1	661.9	474.7	*Total*
Mac 1999																							*March 1999*
Bank perdagangan	107.5	0.0	681.3	49.1	609.1	650.6	857.7	517.2	218.8	496.6	296.8	57.6	0.9	485.5	16.5	38.8	119.1	5,203.0	273.1	3,807.9	681.4	440.6	*Commercial banks*
Syarikat kewangan	9.3	1.2	85.3	14.2	48.9	77.3	316.9	276.0	18.8	87.6	94.4	1.6	32.2	214.1	901.2	12.1	3.0	2,194.0	0.0	2,168.2	0.0	25.8	*Finance companies*
Bank saudagar	6.2	0.0	19.1	7.2	10.0	88.2	0.0	12.3	76.2	43.7	0.5	1.4	0.0	145.8	11.2	0.4	10.3	432.6	0.0	403.5	0.0	29.1	*Merchant banks*
Jumlah	123.0	1.2	785.8	70.5	668.0	816.1	1,174.5	805.5	313.9	627.8	391.7	60.6	33.0	845.4	928.9	51.3	132.3	7,829.5	273.1	6,379.6	681.4	495.5	*Total*
April 1999																							*April 1999*
Bank perdagangan	119.0	0.0	830.6	50.5	433.8	591.0	839.9	522.5	222.2	501.0	289.1	61.7	0.8	454.5	17.5	39.1	127.1	5,100.4	225.7	3,710.5	712.0	452.2	*Commercial banks*
Syarikat kewangan	8.8	1.2	74.8	14.2	49.6	82.3	319.4	275.6	17.4	89.4	95.0	1.6	29.2	214.9	940.9	13.9	5.6	2,233.9	0.0	2,208.4	0.0	25.5	*Finance companies*
Bank saudagar	6.3	0.0	19.0	7.3	10.1	86.4	0.0	7.1	76.2	28.5	0.4	1.0	0.0	146.0	11.0	0.4	30.5	430.2	0.0	401.6	0.0	28.7	*Merchant banks*
Jumlah	134.1	1.2	924.4	71.9	493.4	759.7	1,159.4	805.2	315.8	618.9	384.6	64.4	30.1	815.4	969.5	53.4	163.3	7,764.5	225.7	6,320.4	712.0	506.4	*Total*
Mei 1999																							*May 1999*
Bank perdagangan	108.4	0.1	944.3	55.1	521.3	566.8	1,024.1	394.4	234.7	615.7	245.5	43.4	0.9	381.8	1.3	62.1	101.0	5,300.9	199.8	3,752.2	797.6	551.4	*Commercial banks*
Syarikat kewangan	9.4	1.1	128.6	13.0	25.6	140.5	315.4	257.7	17.3	93.8	39.7	1.8	41.8	213.9	938.3	28.1	16.3	2,282.4	0.0	2,257.0	0.0	25.4	*Finance companies*
Bank saudagar	6.3	0.0	22.9	6.7	0.0	87.0	0.0	8.2	76.1	54.7	10.7	1.0	0.0	146.0	0.0	0.4	17.9	437.9	0.0	401.7	0.0	36.2	*Merchant banks*
Jumlah	124.2	1.2	1,095.8	74.7	546.9	794.3	1,339.5	660.3	328.2	764.2	295.8	46.2	42.7	741.6	939.6	90.6	135.2	8,021.2	199.8	6,410.9	797.6	613.0	*Total*
Jun 1999																							*June 1999*
Bank perdagangan	106.5	0.2	654.4	57.4	587.6	582.9	983.2	440.0	213.8	574.5	266.7	119.4	0.8	399.8	1.1	41.0	69.7	5,099.2	189.1	3,763.9	724.3	421.9	*Commercial banks*
Syarikat kewangan	8.8	1.1	57.1	13.1	54.7	138.6	323.9	268.0	4.1	83.7	76.7	1.8	29.0	171.9	989.4	27.8	16.5	2,266.1	0.0	2,240.6	0.0	25.5	*Finance companies*
Bank saudagar	6.4	0.0	23.0	6.8	0.0	85.1	0.0	8.9	79.5	54.6	10.4	1.1	0.0	147.1	0.0	0.4	18.1	441.3	0.0	404.6	0.7	36.0	*Merchant banks*
Jumlah	121.6	1.4	734.6	77.3	642.3	806.6	1,307.0	717.0	297.5	712.7	353.8	122.2	29.7	718.7	990.5	69.2	104.3	7,806.6	189.1	6,409.1	725.0	483.4	*Total*
Julai 1999																							*July 1999*
Bank perdagangan	97.7	0.4	659.4	64.6	498.2	595.1	1,159.9	471.3	277.6	523.0	208.6	76.6	19.2	428.0	1.8	46.2	75.8	5,203.4	183.1	3,946.6	694.3	379.4	*Commercial banks*
Syarikat kewangan	8.5	1.2	64.4	13.2	30.2	160.0	322.7	274.1	4.1	94.3	82.3	1.8	28.8	172.4	1,073.0	28.4	17.5	2,377.0	0.0	2,351.4	0.0	25.6	*Finance companies*
Bank saudagar	16.4	0.0	20.9	6.8	1.5	86.8	0.0	7.1	79.5	54.3	10.5	1.0	0.0	55.3	0.0	0.4	18.1	358.7	0.0	321.2	1.5	36.0	*Merchant banks*
Jumlah	122.6	1.6	744.8	84.6	529.9	841.9	1,482.6	752.5	361.2	671.6	301.4	79.4	48.0	655.7	1,074.8	75.0	111.4	7,939.0	183.1	6,619.2	695.8	441.0	*Total*
Ogos 1999																							*August 1999*
Bank perdagangan	88.5	0.3	615.3	64.5	514.0	605.8	1,102.1	490.9	309.6	558.4	191.9	52.9	0.5	420.6	0.8	77.6	102.7	5,196.5	193.1	3,965.6	666.6	371.2	*Commercial banks*
Syarikat kewangan	4.2	1.1	54.3	0.4	32.8	167.3	323.1	262.5	3.7	68.5	64.6	1.9	38.5	171.9	1,134.9	25.1	18.4	2,373.2	0.0	2,346.4	0.0	26.9	*Finance companies*
Bank saudagar	16.4	0.0	21.1	6.7	2.4	86.4	0.0	7.1	79.4	54.5	10.6	1.0	0.0	55.0	0.0	0.4	18.1	359.2	0.0	320.8	2.4	36.0	*Merchant banks*
Jumlah	109.1	1.4	690.7	71.6	549.2	859.5	1,425.1	760.5	392.7	681.4	267.1	55.9	39.0	647.5	1,135.7	103.1	139.3	7,929.0	193.1	6,632.8	669.0	434.1	*Total*
September 1999																							*September 1999*
Bank perdagangan	93.9	0.1	531.1	70.8	497.9	659.0	1,269.2	437.2	289.0	566.3	165.1	42.1	0.7	426.2	0.8	78.6	207.5	5,335.5	206.1	3,986.1	739.2	404.1	*Commercial banks*
Syarikat kewangan	4.5	1.8	54.1	0.4	33.2	168.4	325.1	262.7	3.6	68.1	65.5	2.1	38.1	171.8	1,225.8	24.4	20.6	2,470.0	0.0	2,444.2	0.0	25.9	*Finance companies*
Bank saudagar	16.4	0.0	20.6	6.8	1.7	85.2	0.0	7.1	79.5	54.5	10.4	1.1	0.0	54.7	0.0	0.4	17.8	356.0	0.0	318.8	1.7	35.6	*Merchant banks*
Jumlah	114.8	1.9	605.7	77.9	532.8	912.6	1,594.2	707.0	372.1	688.8	240.9	45.2	38.8	652.8	1,226.6	103.4	245.9	8,161.6	206.1	6,749.1	740.9	465.6	*Total*
Oktober 1999																							*October 1999*
Bank perdagangan	94.9	0.2	548.3	72.5	409.8	805.5	1,139.1	535.4	285.4	479.0	117.4	89.5	0.6	452.1	2.8	83.9	282.5	5,398.8	202.5	3,971.4	792.8	432.1	*Commercial banks*
Syarikat kewangan	5.1	1.0	41.1	0.4	35.5	172.4	317.0	262.5	18.6	69.8	54.7	2.2	36.9	156.9	1,347.3	26.1	19.0	2,566.4	0.0	2,540.6	0.0	25.8	*Finance companies*
Bank saudagar	16.4	0.0	12.5	6.8	2.1	85.8	0.0	7.0	79.6	54.3	10.5	1.8	0.0	54.3	0.0	0.4	17.9	349.4	0.0	310.9	2.1	36.5	*Merchant banks*
Jumlah	116.3	1.2	601.9	79.7	447.4	1,063.7	1,456.1	805.0	383.5	603.1	182.5	93.5	37.5	663.4	1,350.1	110.4	319.4	8,314.7	202.5	6,822.8	794.9	494.4	*Total*
November 1999																							*November 1999*
Bank perdagangan	129.8	0.2	512.8	72.1	482.6	817.8	1,178.8	574.2	279.8	500.9	123.6	140.9	14.7	451.2	2.8	79.3	133.4	5,494.9	196.7	4,018.3	811.3	468.5	*Commercial banks*
Syarikat kewangan	4.6	0.9	44.0	0.4	36.0	164.5	317.4	262.4	18.8	69.3	72.4	2.2	28.7	142.4	1,474.5	26.8	20.4	2,685.7	0.0	2,659.8	0.0	25.8	*Finance companies*
Bank saudagar	16.4	0.0	12.5	6.2	2.5	86.0	0.0	7.1	81.1	54.7	10.5	1.8	0.0	54.6	0.0	0.4	17.4	351.2	0.0	312.3	2.5	36.5	*Merchant banks*
Jumlah	150.8	1.1	569.3	78.7	521.1	1,068.3	1,496.2	843.6	379.7	624.8	206.5	144.9	43.4	648.1	1,477.3	106.6	171.2	8,531.8	196.7	6,990.4	813.8	530.8	*Total*
Disember 1999																							*December 1999*
Bank perdagangan	219.3	5.9	553.8	72.6	433.7	880.1	1,378.0	477.9	212.3	497.4	311.6	46.8	0.7	452.8	2.6	84.7	242.8	5,873.1	211.6	4,410.3	809.1	442.0	*Commercial banks*
Syarikat kewangan	4.4	0.9	54.3	0.4	37.4	236.9	325.5	344.9	19.5	67.7	51.8	2.6	42.1	141.9	1,613.9	27.6	23.7	2,995.5	0.0	2,969.6	0.0	25.9	*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	370.7	6.8	620.7	79.3	473.0	1,137.5	1,703.6	829.5	320.9	680.8	374.2	51.3	42.8	648.9	1,616.4	112.8	577.8	9,646.8	211.6	8,119.8	811.1	504.4	*Total*
Januari 2000																							*January 2000*
Bank perdagangan	227.0	5.9	649.9	72.6	454.2	847.0	1,466.4	485.6	271.1	495.9	326.6	50.6	16.6	432.9	2.7	78.5	183.9	6,067.4	227.6	4,656.7	739.5	443.7	*Commercial banks*
Syarikat kewangan	4.6	0.9	45.7	0.4	37.6	224.6	331.8	343.6	19.8	70.2	51.8	3.2	27.7	348.8	1,571.0	27.4	26.2	3,135.2	0.0	3,109.2	0.0	25.9	*Finance companies*
Bank saudagar	147.4	0.0	11.6	6.3	2.7	21.5	0.0	6.8	90.7	115.3	11.0	1.8	0.0	54.5	0.0	0.4	312.4	782.4	0.0	743.0	2.7	36.6	*Merchant banks*
Jumlah	379.0	6.7	707.1	79.4	494.4	1,093.1	1,798.3	836.1	381.5	681.4	389.4	55.6	44.3	836.2	1,573.7	106.3	522.5	9,985.0	227.6	8,509.0	742.2	506.3	*Total*
Februari 2000																							*February 2000*
Bank perdagangan	225.5	5.8	566.2	76.3	433.2	870.8	1,534.4	483.5	213.9	390.6	321.9	51.9	0.9	419.1	2.8	111.4	201.3	5,909.6	215.9	4,563.6	754.9	375.2	*Commercial banks*
Syarikat kewangan	5.1	0.9	54.5	0.9	39.0	244.2	335.4	343.8	19.8	79.5	76.7	4.3	38.4	142.8	1,859.4	27.4	21.8	3,293.9	0.0	3,267.9	0.0	26.1	*Finance companies*
Bank saudagar	149.4	0.0	12.6	6.2	2.5	20.5	0.0	6.9	91.9	117.9	10.6	1.8	0.0	53.9	0.0	0.4	307.4	782.0	0.0	742.9	2.5	36.6	*Merchant banks*
Jumlah	380.0	6.8	633.3	83.5	474.6	1,135.5	1,869.8	834.2	325.5	588.0	409.1	58.0	39.4	615.8	1,862.1	139.2	530.6	9,985.5	215.9	8,574.4	757.4	437.9	*Total*
Mac 2000																							*March 2000*
Bank perdagangan	215.2	6.0	533.6	79.8	491.5	832.3	1,636.4	496.6	206.2	403.8	329.6	55.6	1.9	414.3	2.4	80.9	159.6	5,945.5	228.7	4,664.4	671.2	381.2	*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	24.8	3,468.3	0.0	3,442.2	0.0	26.1	*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	370.7	7.2	676.9	87.1	531.7	1,063.0	1,975.3	849.1	318.6	601.3	410.4	63.4	39.7	606.6	2,090.4	100.7	494.5	10,286.6	228.7	8,901.6	673.2	483.0	*Total*