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	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	Pinjaman yang dijual kepada Cagamas	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*	*Loans sold to Cagamas*	*Total financing*	*Overdrafts*	*Term financing*	*Bill financing*	*Other financing*	
Mei 1999																							*May 1999*
Bank perdagangan	242.1	67.5	1,213.1	57.6	620.5	745.0	2,240.3	1,261.9	466.3	632.3	268.1	164.0	53.7	432.9	80.8	62.1	502.8	127.3	9,111.0	199.8	6,590.6	797.6	1,523.0	*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	18.2	1.9	2,284.3	0.0	2,257.0	0.0	27.3	*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	0.0	437.9	0.0	401.7	0.0	36.2	*Merchant banks*
Jumlah	257.9	68.6	1,364.6	77.3	646.1	972.5	2,555.7	1,527.8	559.7	780.8	318.4	166.7	95.5	792.7	1,019.1	90.6	539.0	129.2	11,833.2	199.8	9,249.3	797.6	1,586.5	*Total*
Jun 1999																							*June 1999*
Bank perdagangan	226.7	67.8	1,326.8	73.5	761.6	812.9	2,271.3	649.6	426.4	659.9	368.3	232.5	85.2	447.6	96.7	41.0	438.0	120.4	8,985.8	189.1	6,645.2	724.3	1,427.2	*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	18.4	1.9	2,268.0	0.0	2,240.6	0.0	27.4	*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	0.0	441.3	0.0	404.6	0.7	36.0	*Merchant banks*
Jumlah	241.8	68.9	1,406.9	93.4	816.3	1,036.6	2,595.1	926.6	510.1	798.2	455.5	235.3	114.1	766.5	1,086.2	69.2	474.4	122.3	11,695.2	189.1	9,290.4	725.0	1,490.7	*Total*
Julai 1999																							*July 1999*
Bank perdagangan	217.5	68.0	1,375.7	78.8	723.6	828.5	2,602.7	678.3	491.9	609.7	249.7	211.0	96.9	473.8	97.4	46.2	345.1	117.4	9,194.9	183.1	6,763.8	694.3	1,553.8	*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	19.4	1.9	2,378.8	0.0	2,351.4	0.0	27.4	*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	0.0	358.7	0.0	321.2	1.5	36.0	*Merchant banks*
Jumlah	242.4	69.1	1,461.1	98.9	755.3	1,075.3	2,925.4	959.4	575.6	758.3	342.5	213.8	125.7	701.5	1,170.4	75.0	382.7	119.3	11,932.4	183.1	9,436.3	695.8	1,617.3	*Total*
Ogos 1999																							*August 1999*
Bank perdagangan	208.4	67.9	1,340.6	78.8	748.5	839.2	2,557.0	697.8	524.0	645.1	233.0	193.2	78.2	466.4	96.4	77.6	373.2	118.6	9,225.2	193.1	6,817.2	666.6	1,548.3	*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	20.3	1.9	2,375.1	0.0	2,346.4	0.0	28.7	*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	0.0	359.2	0.0	320.8	2.4	36.0	*Merchant banks*
Jumlah	229.0	68.9	1,416.0	85.9	783.7	1,092.9	2,880.1	967.4	607.1	768.1	308.2	196.1	116.8	693.3	1,231.3	103.1	411.7	120.5	11,959.5	193.1	9,484.4	669.0	1,613.1	*Total*
September 1999																							*September 1999*
Bank perdagangan	221.0	67.6	1,169.3	203.6	634.6	893.6	2,488.6	710.6	504.6	645.3	383.7	192.0	86.7	524.0	98.9	100.9	615.5	118.7	9,540.5	206.1	6,937.0	739.2	1,658.2	*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	22.5	1.9	2,471.9	0.0	2,444.2	0.0	27.7	*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	0.0	356.0	0.0	318.8	1.7	35.6	*Merchant banks*
Jumlah	241.8	69.3	1,243.9	210.8	669.5	1,147.2	2,813.7	980.3	587.8	767.8	459.5	195.2	124.8	750.6	1,324.7	125.7	655.8	120.6	12,368.4	206.1	9,699.9	740.9	1,721.5	*Total*
Oktober 1999																							*October 1999*
Bank perdagangan	222.1	67.6	1,201.8	207.0	561.5	1,045.0	2,287.1	959.2	503.2	558.1	335.9	239.8	88.0	549.9	102.2	106.3	694.9	118.5	9,729.6	202.5	7,035.3	792.8	1,698.9	*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	20.9	1.9	2,568.3	0.0	2,540.6	0.0	27.7	*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	0.0	349.4	0.0	310.9	2.1	36.5	*Merchant banks*
Jumlah	243.5	68.6	1,255.4	214.2	599.1	1,303.1	2,604.1	1,228.7	601.3	682.2	401.0	243.9	124.9	761.2	1,449.5	132.9	733.6	120.4	12,647.3	202.5	9,886.8	794.9	1,763.1	*Total*
November 1999																							*November 1999*
Bank perdagangan	256.9	67.6	1,162.4	206.6	634.0	1,056.2	2,318.7	995.9	497.6	579.9	341.6	299.2	101.7	548.2	101.2	101.6	533.0	117.8	9,802.3	196.7	7,092.7	811.3	1,701.6	*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	22.2	1.9	2,687.5	0.0	2,659.8	0.0	27.7	*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	0.0	351.2	0.0	312.3	2.5	36.5	*Merchant banks*
Jumlah	277.9	68.5	1,219.0	213.3	672.5	1,306.7	2,636.0	1,265.4	597.5	703.9	424.5	303.3	130.4	745.1	1,575.6	128.8	572.6	119.7	12,841.1	196.7	10,064.8	813.8	1,765.8	*Total*
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	117.3	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	1.9	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	0.0	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	119.2	13,843.0	211.6	11,201.2	809.5	1,620.7	*Total*
Januari 2000																							*January 2000*
Bank perdagangan	354.1	73.3	1,288.1	207.1	622.1	1,049.2	2,704.5	1,062.6	275.2	575.0	361.0	220.2	89.4	525.6	59.3	112.5	690.3	116.9	10,269.5	239.2	7,653.5	739.5	1,637.3	*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	1,569.7	27.4	28.1	1.9	3,135.7	0.0	3,107.9	0.0	27.8	*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	0.0	782.4	0.0	743.0	2.7	36.6	*Merchant banks*
Jumlah	506.1	74.1	1,345.3	213.9	662.4	1,295.3	3,036.3	1,413.1	385.7	760.5	423.8	225.2	117.1	928.8	1,628.9	140.3	1,030.8	118.7	14,187.5	239.2	11,504.5	742.2	1,701.7	*Total*
Februari 2000																							*February 2000*
Bank perdagangan	352.5	73.3	1,204.4	209.4	569.8	1,089.2	2,788.4	1,049.6	218.0	469.6	354.9	228.7	86.9	511.8	61.6	129.7	680.0	116.2	10,077.9	226.0	7,521.3	754.9	1,575.7	*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	1,858.1	27.4	23.7	1.9	3,294.5	0.0	3,266.5	0.0	27.9	*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	0.0	782.0	0.0	742.9	2.5	36.6	*Merchant banks*
Jumlah	507.0	74.2	1,271.5	216.6	611.3	1,353.9	3,123.8	1,400.3	329.7	667.0	442.1	234.8	125.4	708.4	1,919.6	157.5	1,011.2	118.1	14,154.3	226.0	11,530.7	757.4	1,640.2	*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	116.1	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	1.8	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	0.0	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	117.9	14,389.0	239.2	11,864.1	673.2	1,612.5	*Total*
April 2000																							*April 2000*
Bank perdagangan	353.5	73.4	1,235.3	212.8	621.9	1,092.7	2,944.2	1,091.2	216.2	479.3	435.4	268.5	25.9	511.8	67.8	95.4	1,061.4	115.7	10,786.7	230.9	8,359.7	699.2	1,496.8	*Commercial banks*
Syarikat kewangan	5.6	1.2	37.1	1.0	48.2	180.0	356.2	353.7	32.2	108.7	45.2	8.0	25.4	141.8	2,280.4	19.2	29.3	1.8	3,673.1	0.0	3,645.0	0.0	28.2	*Finance companies*
Bank saudagar	151.7	0.0	98.4	6.3	2.1	21.3	0.0	6.9	93.3	122.1	9.8	0.8	0.0	53.7	0.0	0.4	312.7	0.0	879.5	0.0	802.4	2.1	75.0	*Merchant banks*
Jumlah	510.8	74.6	1,370.8	220.1	672.1	1,294.0	3,300.5	1,451.8	341.7	710.1	490.4	277.3	51.4	707.3	2,348.1	114.9	1,403.5	117.6	15,339.3	230.9	12,807.1	701.3	1,600.0	*Total*
Mei 2000																							*May 2000*
Bank perdagangan	362.3	72.6	1,357.3	211.4	647.4	1,105.7	3,050.5	1,079.1	260.3	448.1	431.4	282.5	21.1	498.4	73.1	100.5	1,057.9	115.4	11,059.5	239.8	8,402.9	849.8	1,567.1	*Commercial banks*
Syarikat kewangan	4.7	1.2	64.3	6.8	48.9	158.2	363.7	354.3	19.7	109.4	32.1	17.7	25.8	141.5	2,472.5	19.2	34.0	1.8	3,873.9	0.0	3,839.9	0.0	34.0	*Finance companies*
Bank saudagar	152.2	0.0	99.1	5.8	0.9	21.3	0.0	6.9	93.4	122.4	9.8	0.8	0.0	53.9	0.0	0.4	315.5	0.0	882.6	0.0	807.1	0.9	74.5	*Merchant banks*
Jumlah	519.2	73.7	1,520.7	223.9	697.2	1,285.2	3,414.2	1,440.4	373.3	679.9	473.4	301.0	46.9	693.8	2,545.6	120.2	1,407.4	117.3	15,816.0	239.8	13,049.9	850.6	1,675.7	*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	113.6	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	1.8	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	0.0	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	115.5	16,627.5	250.4	13,523.6	1,017.8	1,835.7	*Total*
Julai 2000																							*July 2000*
Bank perdagangan	366.2	72.5	1,757.2	221.9	781.8	1,104.1	3,097.2	1,097.9	263.0	537.5	502.2	292.2	20.7	498.9	78.5	152.2	1,029.3	111.9	11,873.5	252.7	8,924.8	1,122.0	1,574.0	*Commercial banks*
Syarikat kewangan	4.6	1.3	64.7	6.7	51.2	159.8	366.1	369.5	19.6	110.0	48.2	20.5	26.3	136.2	2,830.9	19.1	42.1	1.8	4,276.8	0.0	4,247.8	0.0	29.0	*Finance companies*
Bank saudagar	149.9	0.0	98.5	5.9	0.6	22.3	0.0	7.0	96.2	122.6	8.8	0.6	0.0	48.6	0.0	0.4	303.3	0.0	864.6	0.0	797.9	0.6	66.2	*Merchant banks*
Jumlah	520.7	73.9	1,920.4	234.5	833.6	1,286.3	3,463.3	1,474.3	378.8	770.1	559.3	313.3	47.0	683.8	2,909.4	171.7	1,374.7	113.8	17,015.0	252.7	13,970.5	1,122.6	1,669.2	*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	111.3	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	1.8	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	306.0	0.0	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	113.2	17,490.4	259.5	14,415.5	1,070.9	1,744.5	*Total*