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*	
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	17,490.4	259.5	14,415.5	1,070.9	1,744.5	*Total*
September 2000																						*September 2000*
Bank perdagangan	354.7	72.2	1,594.6	221.1	780.6	1,242.2	3,342.4	1,119.0	297.3	587.2	505.5	313.9	19.5	474.9	89.2	156.8	1,044.1	12,215.2	251.5	9,340.6	947.8	1,675.3	*Commercial banks*
Syarikat kewangan	5.1	1.3	63.5	7.2	57.7	162.0	382.7	364.3	19.6	114.9	53.1	18.7	26.8	138.0	3,210.3	19.8	6.3	4,651.4	0.0	4,620.3	0.0	31.1	*Finance companies*
Bank saudagar	151.7	0.0	96.9	0.0	2.6	22.6	0.0	7.0	97.9	123.7	8.6	0.5	0.0	47.3	0.0	0.4	308.5	867.8	0.0	800.4	2.6	64.8	*Merchant banks*
Jumlah	511.5	73.5	1,754.9	228.2	840.9	1,426.9	3,725.1	1,490.3	414.9	825.8	567.2	333.1	46.3	660.3	3,299.5	177.1	1,358.9	17,734.4	251.5	14,761.3	950.4	1,771.2	*Total*
Oktober 2000																						*October 2000*
Bank perdagangan	373.0	72.5	1,671.7	221.6	865.5	1,263.1	3,523.9	1,165.1	330.7	546.3	503.0	321.1	16.6	485.6	103.2	155.4	929.9	12,548.1	269.5	9,460.1	1,046.2	1,772.3	*Commercial banks*
Syarikat kewangan	4.6	1.3	63.4	7.2	62.3	160.1	392.3	362.5	19.6	112.2	44.6	24.4	26.0	139.1	3,305.1	20.1	52.3	4,797.3	0.0	4,767.4	0.0	29.9	*Finance companies*
Bank saudagar	152.9	0.0	97.5	0.0	3.0	22.7	0.0	7.0	98.3	123.4	8.5	0.5	0.0	47.6	0.0	0.4	311.2	873.2	0.0	805.1	3.0	65.1	*Merchant banks*
Jumlah	530.5	73.8	1,832.7	228.8	930.9	1,446.0	3,916.1	1,534.6	448.7	782.0	556.1	346.0	42.7	672.3	3,408.3	175.9	1,293.5	18,218.6	269.5	15,032.6	1,049.2	1,867.3	*Total*
November 2000																						*November 2000*
Bank perdagangan	393.9	74.0	1,742.1	221.6	852.6	1,329.0	3,473.7	1,237.4	298.8	558.9	576.2	319.8	16.4	464.2	111.6	159.7	1,208.4	13,038.2	314.6	9,710.4	1,059.6	1,953.6	*Commercial banks*
Syarikat kewangan	4.8	1.4	64.4	7.1	65.3	162.4	400.9	362.8	19.5	112.4	45.1	29.1	26.0	139.3	3,417.6	20.5	56.8	4,935.4	0.0	4,905.5	0.0	29.9	*Finance companies*
Bank saudagar	153.9	0.0	98.2	0.0	2.7	12.2	0.0	7.0	98.6	102.7	8.4	0.5	0.0	47.7	0.0	0.5	313.8	846.2	0.0	778.3	2.7	65.2	*Merchant banks*
Jumlah	552.6	75.4	1,904.6	228.7	920.6	1,503.5	3,874.5	1,607.2	417.0	774.0	629.7	349.4	42.4	651.2	3,529.2	180.7	1,579.0	18,819.8	314.6	15,394.2	1,062.3	2,048.7	*Total*
Disember 2000																						*December 2000*
Bank perdagangan	1,413.3	77.1	1,964.3	846.8	922.0	1,436.0	3,520.0	1,223.1	244.8	562.8	539.4	301.9	16.5	519.0	118.6	200.3	1,284.7	15,190.5	321.9	11,381.0	1,425.8	2,061.8	*Commercial banks*
Syarikat kewangan	5.0	1.4	69.9	7.9	71.2	165.5	410.4	363.2	19.4	108.1	47.6	33.6	26.6	138.4	3,539.8	21.4	60.5	5,089.8	0.0	5,059.2	0.0	30.6	*Finance companies*
Bank saudagar	154.5	0.0	11.3	0.0	1.8	12.3	0.0	8.1	99.2	109.0	8.5	0.5	0.0	47.7	0.0	0.5	316.1	769.3	0.0	702.0	1.8	65.6	*Merchant banks*
Jumlah	1,572.7	78.5	2,045.5	854.7	994.9	1,613.8	3,930.4	1,594.4	363.3	779.8	595.5	336.0	43.1	705.1	3,658.4	222.2	1,661.4	21,049.7	321.9	17,142.2	1,427.5	2,158.0	*Total*
Januari 2001																						*January 2001*
Bank perdagangan	1,429.2	78.0	2,120.3	895.3	932.0	1,350.2	3,651.9	1,239.5	248.5	566.1	559.6	300.3	36.6	541.1	125.3	126.1	1,449.0	15,649.1	306.3	11,797.3	1,502.1	2,043.4	*Commercial banks*
Syarikat kewangan	4.4	1.3	70.6	7.0	71.5	199.3	406.4	360.0	19.7	96.5	56.5	49.9	0.3	135.5	3,695.8	21.7	6.7	5,192.9	0.0	5,162.7	0.0	30.2	*Finance companies*
Bank saudagar	142.8	0.0	8.5	0.0	0.0	12.0	0.0	8.2	99.1	86.3	8.2	0.5	0.0	46.4	0.0	0.5	312.9	725.3	0.0	690.9	0.0	34.4	*Merchant banks*
Jumlah	1,576.3	79.4	2,199.4	902.3	1,003.5	1,551.5	4,058.3	1,607.7	367.2	748.9	624.2	350.6	36.9	722.9	3,821.2	148.3	1,768.6	21,567.3	306.3	17,650.9	1,502.1	2,108.0	*Total*
Februari 2001																						*February 2001*
Bank perdagangan	1,440.8	65.1	2,118.7	813.3	874.3	1,556.6	3,768.2	1,259.5	248.3	588.8	550.3	350.9	16.1	548.1	135.9	149.4	1,642.1	16,126.4	314.8	11,988.9	1,607.3	2,215.4	*Commercial banks*
Syarikat kewangan	4.7	1.3	67.9	3.0	71.2	188.9	443.1	356.1	19.8	111.7	37.4	41.2	0.3	126.4	3,835.0	21.9	6.8	5,336.6	0.0	5,306.7	0.0	29.9	*Finance companies*
Bank saudagar	153.3	0.0	10.9	0.0	2.9	13.0	0.0	8.2	99.3	103.9	8.0	0.5	0.0	46.6	0.0	0.5	315.3	762.3	0.0	695.6	2.9	63.8	*Merchant banks*
Jumlah	1,598.8	66.4	2,197.5	816.3	948.4	1,758.4	4,211.3	1,623.8	367.4	804.4	595.7	392.5	16.5	721.1	3,970.9	171.7	1,964.2	22,225.3	314.8	17,991.2	1,610.2	2,309.0	*Total*
Mac 2001																						*March 2001*
Bank perdagangan	1,491.7	64.0	2,294.7	901.5	913.8	1,588.2	3,918.3	1,239.2	232.2	602.2	544.8	389.2	17.2	548.8	150.9	131.5	1,649.5	16,677.6	303.1	12,410.0	1,717.7	2,246.8	*Commercial banks*
Syarikat kewangan	5.3	1.3	68.4	2.9	76.2	196.3	444.6	363.0	19.8	109.5	48.3	44.6	0.5	126.6	3,942.1	23.2	6.6	5,479.2	0.0	5,451.0	0.0	28.2	*Finance companies*
Bank saudagar	154.0	0.0	11.0	0.0	2.5	13.1	0.0	8.2	98.2	103.3	0.0	0.7	0.0	45.1	0.0	0.5	318.0	754.7	0.0	690.1	2.5	62.1	*Merchant banks*
Jumlah	1,651.0	65.2	2,374.1	904.4	992.4	1,797.6	4,362.9	1,610.4	350.2	815.0	593.1	434.5	17.7	720.6	4,093.0	155.1	1,974.2	22,911.4	303.1	18,551.1	1,720.1	2,337.1	*Total*
April 2001																						*April 2001*
Bank perdagangan	1,456.5	64.0	2,527.0	915.5	846.4	1,570.1	4,082.3	1,352.6	250.8	560.4	552.2	413.9	17.7	554.7	161.2	164.4	1,585.3	17,075.1	310.1	12,830.5	1,715.7	2,218.8	*Commercial banks*
Syarikat kewangan	5.8	1.2	69.4	3.0	84.0	199.3	462.4	362.8	20.0	105.9	49.2	48.3	0.5	125.9	4,077.5	23.9	6.8	5,645.9	0.0	5,618.6	0.0	27.3	*Finance companies*
Bank saudagar	155.1	0.0	10.5	0.0	2.9	13.2	0.0	8.2	98.5	103.3	0.0	0.7	0.0	45.3	0.0	0.5	320.6	758.7	0.0	694.1	2.9	61.8	*Merchant banks*
Jumlah	1,617.4	65.3	2,606.9	918.5	933.2	1,782.7	4,544.7	1,723.6	369.3	769.7	601.4	463.0	18.3	725.8	4,238.6	188.7	1,912.7	23,479.7	310.1	19,143.2	1,718.5	2,307.8	*Total*
Mei 2001																						*May 2001*
Bank perdagangan	1,452.0	88.7	2,557.0	915.6	837.7	1,611.8	4,311.8	1,307.3	252.3	567.7	562.0	443.6	18.3	556.1	171.1	167.1	1,581.3	17,401.4	320.3	13,090.4	1,667.5	2,323.2	*Commercial banks*
Syarikat kewangan	9.1	1.2	50.6	1.1	91.4	148.9	481.9	364.9	21.0	114.2	25.7	51.0	0.7	125.6	4,325.5	28.1	8.0	5,848.9	0.0	5,821.6	0.0	27.3	*Finance companies*
Bank saudagar	156.3	0.0	10.5	0.0	1.9	13.0	0.0	8.2	98.4	102.5	0.0	0.7	0.0	45.4	0.0	0.5	323.3	760.8	0.0	697.0	1.9	61.9	*Merchant banks*
Jumlah	1,617.4	89.9	2,618.1	916.7	931.1	1,773.7	4,793.7	1,680.5	371.8	784.5	587.7	495.2	19.0	727.1	4,496.6	195.6	1,912.6	24,011.2	320.3	19,609.0	1,669.5	2,412.4	*Total*
Jun 2001																						*June 2001*
Bank perdagangan	1,363.8	91.2	2,900.0	1,104.8	809.2	1,596.6	4,550.2	1,309.4	253.6	718.5	553.6	644.8	19.5	539.6	179.8	172.2	1,127.7	17,934.4	331.2	13,362.6	1,766.8	2,473.9	*Commercial banks*
Syarikat kewangan	9.3	1.3	52.3	1.0	97.6	153.9	497.0	363.8	23.1	113.7	28.4	53.0	0.7	124.9	4,493.4	29.0	7.5	6,049.9	0.0	6,022.4	0.0	27.4	*Finance companies*
Bank saudagar	157.5	0.0	10.5	0.0	0.9	13.1	0.0	8.2	98.8	102.8	0.0	0.5	0.0	45.3	0.0	0.5	327.8	766.0	0.0	701.5	2.8	61.6	*Merchant banks*
Jumlah	1,530.6	92.5	2,962.8	1,105.8	907.7	1,763.6	5,047.2	1,681.4	375.5	935.0	581.9	698.4	20.2	709.7	4,673.2	201.7	1,463.0	24,750.3	331.2	20,086.5	1,769.7	2,562.9	*Total*