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 / *As at end of*	Pembiayaan mengikut sektor *Financing by sector*																		Pembiayaan mengikut jenis *Financing by type*				
	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*	Sektor harta benda yang luas *Broad property sector*				Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Perkhidmatan kewangan, insurans dan perniagaan *Financial, insurance and business services*	Kredit penggunaan *Consumption credit*		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*	
						Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*			Kegunaan persendirian *Personal uses*	Pembelian barangan kegunaan *Purchase of consumer durable goods*										
November 2003																							*November 2003*
Bank perdagangan	1,335.5	43.1	3,939.5	272.9	1,414.7	2,478.7	12,971.7	1,976.9	695.7	809.7	1,846.5	1,196.7	49.7	772.4	703.1	202.9	889.6	31,599.4	1,203.4	23,643.5	2,874.1	3,878.4	*Commercial banks*
Syarikat kewangan	57.2	7.6	178.9	3.5	323.0	396.6	1,167.4	374.5	23.2	152.2	89.5	401.7	0.8	97.0	12,031.8	88.4	585.8	15,979.2	0.0	15,358.6	0.0	620.6	*Finance companies*
Bank saudagar	185.5	0.0	21.1	12.5	7.8	45.1	0.0	8.5	84.4	30.4	0.0	0.6	0.0	29.0	0.0	2.7	358.1	785.6	0.0	701.0	12.5	72.2	*Merchant banks*
Jumlah	1,578.3	50.7	4,139.5	288.8	1,745.6	2,920.3	14,139.2	2,359.8	803.3	992.3	1,936.1	1,599.1	50.5	898.4	12,734.9	294.1	1,833.5	48,364.2	1,203.4	39,703.1	2,886.6	4,571.1	*Total*
Disember 2003																							*December 2003*
Bank perdagangan	1,587.4	56.1	4,173.9	232.8	1,459.8	2,486.6	13,161.8	2,014.7	704.2	836.1	1,838.8	1,208.1	53.2	796.5	741.7	210.9	755.2	32,317.9	1,358.1	23,877.6	3,148.3	3,933.9	*Commercial banks*
Syarikat kewangan	69.6	7.3	191.7	3.6	329.4	405.7	1,182.5	370.0	23.3	157.6	94.5	428.4	0.8	96.5	12,279.8	89.6	575.5	16,305.7	0.0	15,694.8	0.0	610.8	*Finance companies*
Bank saudagar	204.6	0.0	21.2	12.5	7.9	41.2	0.0	8.5	84.4	30.6	0.0	0.6	0.0	27.8	0.0	2.7	338.8	780.8	0.0	697.2	12.5	71.1	*Merchant banks*
Jumlah	1,861.6	63.5	4,386.8	248.9	1,797.0	2,933.5	14,344.2	2,393.1	811.9	1,024.3	1,933.3	1,637.2	54.1	920.9	13,021.4	303.3	1,669.5	49,404.4	1,358.1	40,269.7	3,160.8	4,615.9	*Total*
Januari 2004																							*January 2004*
Bank perdagangan	1,661.7	79.5	4,236.8	384.5	1,444.7	2,551.1	13,379.7	1,973.5	702.8	835.0	1,788.0	1,212.3	52.5	787.8	805.2	231.0	770.8	32,896.8	1,390.7	24,327.4	3,147.2	4,031.6	*Commercial banks*
Syarikat kewangan	79.6	7.9	222.4	3.6	336.4	413.5	1,194.7	367.1	23.9	163.2	98.1	454.8	0.8	93.8	12,540.1	90.5	565.6	16,656.0	0.0	16,054.3	0.0	601.8	*Finance companies*
Bank saudagar	179.0	0.0	21.3	13.8	7.9	47.5	0.0	8.5	84.6	29.3	0.0	0.6	0.0	24.3	0.0	2.7	344.3	763.8	0.0	682.8	13.8	67.2	*Merchant banks*
Jumlah	1,920.3	87.4	4,480.5	401.8	1,789.0	3,012.1	14,574.4	2,349.0	811.2	1,027.6	1,886.1	1,667.8	53.3	905.9	13,345.3	324.1	1,680.8	50,316.6	1,390.7	41,064.5	3,160.9	4,700.5	*Total*
Februari 2004																							*February 2004*
Bank perdagangan	1,652.3	79.1	4,132.0	382.6	1,387.1	2,570.0	13,499.4	1,992.9	721.5	858.7	1,702.0	1,214.8	52.0	773.1	844.6	234.2	762.6	32,858.7	1,384.2	24,441.4	3,094.9	3,938.2	*Commercial banks*
Syarikat kewangan	85.9	7.9	235.6	4.8	337.4	419.1	1,207.1	367.9	23.8	166.2	99.6	480.6	0.8	98.1	12,701.0	91.8	555.8	16,883.4	0.0	16,291.1	0.0	592.3	*Finance companies*
Bank saudagar	179.2	0.0	20.3	13.8	7.1	44.6	0.0	8.5	84.7	28.8	0.0	0.6	0.0	28.4	0.0	2.7	344.4	763.0	0.0	677.8	13.8	71.4	*Merchant banks*
Jumlah	1,917.3	87.0	4,387.8	401.2	1,731.6	3,033.6	14,706.5	2,369.2	829.9	1,053.7	1,801.5	1,696.1	52.8	899.7	13,545.6	328.8	1,662.8	50,505.2	1,384.2	41,410.3	3,108.7	4,602.0	*Total*
Mac 2004																							*March 2004*
Bank perdagangan	1,665.1	73.7	4,271.2	370.5	1,408.9	2,460.2	13,669.1	2,094.1	807.0	866.9	1,662.7	1,232.2	48.7	741.3	880.1	219.8	884.4	33,355.9	1,478.0	24,680.3	3,203.1	3,994.6	*Commercial banks*
Syarikat kewangan	91.8	8.7	240.1	5.7	340.1	428.1	1,225.2	352.5	23.3	169.8	99.8	522.5	0.6	86.1	12,846.4	91.9	549.0	17,081.5	0.0	16,504.0	0.0	577.5	*Finance companies*
Bank saudagar	198.0	0.0	20.4	13.8	7.1	47.8	0.0	8.5	84.8	29.0	0.0	0.8	0.0	28.2	0.0	2.7	325.3	766.5	0.0	681.3	13.8	71.4	*Merchant banks*
Jumlah	1,955.0	82.4	4,531.7	390.0	1,756.1	2,936.2	14,894.3	2,455.0	915.2	1,065.7	1,762.5	1,755.5	49.2	855.6	13,726.5	314.4	1,758.7	51,203.9	1,478.0	41,865.5	3,216.9	4,643.5	*Total*
April 2004																							*April 2004*
Bank perdagangan	1,666.9	66.5	4,643.9	489.3	1,619.7	2,437.4	13,812.1	2,106.6	822.0	850.6	1,662.3	1,273.8	43.2	747.7	910.8	225.4	784.2	34,162.4	1,471.1	25,044.2	3,727.8	3,919.3	*Commercial banks*
Syarikat kewangan	103.4	8.5	251.4	6.1	344.0	442.7	1,235.6	357.5	23.5	178.0	100.0	560.2	0.5	75.6	12,997.6	94.0	539.1	17,317.7	0.0	16,762.9	0.0	554.8	*Finance companies*
Bank saudagar	176.7	0.0	6.6	66.7	7.2	28.1	0.0	8.5	85.0	26.9	0.0	0.8	0.0	28.2	0.0	2.7	344.5	781.9	0.0	710.4	0.0	71.5	*Merchant banks*
Jumlah	1,947.0	75.0	4,901.9	562.2	1,970.9	2,908.2	15,047.7	2,472.6	930.5	1,055.5	1,762.2	1,834.8	43.7	851.5	13,908.3	322.1	1,667.8	52,262.1	1,471.1	42,517.5	3,727.8	4,545.7	*Total*
Mei 2004																							*May 2004*
Bank perdagangan	1,676.2	64.7	5,077.6	707.4	1,671.4	2,509.2	13,932.1	2,113.8	830.9	879.5	1,800.8	1,309.2	43.9	743.2	965.9	239.5	820.3	35,385.6	1,458.1	25,792.7	4,236.8	3,898.1	*Commercial banks*
Syarikat kewangan	122.5	9.0	261.1	6.6	348.5	440.2	1,245.8	354.4	23.6	171.9	103.0	598.8	0.5	71.9	13,130.9	97.0	529.3	17,514.7	0.0	16,969.6	0.0	545.1	*Finance companies*
Bank saudagar	176.8	0.0	6.6	210.4	6.4	28.2	0.0	8.5	85.1	27.1	0.0	0.8	0.0	28.2	0.0	2.7	344.6	925.6	0.0	844.0	10.0	71.7	*Merchant banks*
Jumlah	1,975.5	73.7	5,345.2	924.5	2,026.3	2,977.6	15,177.8	2,476.6	939.6	1,078.5	1,903.8	1,908.9	44.5	843.3	14,096.8	339.2	1,694.3	53,826.0	1,458.1	43,606.2	4,246.8	4,514.9	*Total*
Jun 2004																							*June 2004*
Bank perdagangan	1,727.2	71.0	5,269.5	709.7	1,760.9	2,559.3	14,060.2	2,146.4	832.3	871.4	1,826.5	1,315.5	42.6	733.2	1,014.5	254.2	857.3	36,051.8	1,566.8	26,049.1	4,567.4	3,868.5	*Commercial banks*
Syarikat kewangan	131.3	9.3	270.0	6.7	348.6	430.5	1,257.4	353.3	23.7	177.2	102.8	634.2	0.6	70.0	13,332.1	96.5	519.6	17,763.8	0.0	17,229.4	0.0	534.4	*Finance companies*
Bank saudagar	195.9	0.0	6.6	220.8	6.4	28.4	0.0	8.5	85.3	27.3	0.0	0.9	0.0	28.0	0.0	2.7	325.3	936.1	0.0	844.9	19.7	71.5	*Merchant banks*
Jumlah	2,054.4	80.3	5,546.1	937.2	2,115.9	3,018.2	15,317.7	2,508.2	941.3	1,076.0	1,929.4	1,950.5	43.1	831.2	14,346.6	353.5	1,702.2	54,751.6	1,566.8	44,123.3	4,587.1	4,474.4	*Total*
Julai 2004																							*July 2004*
Bank perdagangan	1,765.0	38.6	5,306.5	611.4	1,861.2	2,594.6	14,147.7	2,160.3	824.4	856.5	1,886.7	1,351.5	41.4	768.2	1,065.4	281.6	851.3	36,412.4	1,624.5	26,493.1	4,610.6	3,684.2	*Commercial banks*
Syarikat kewangan	145.4	9.2	288.8	6.9	349.7	435.9	1,266.1	352.9	23.6	186.3	102.1	665.1	0.5	71.4	13,561.1	97.8	510.2	18,073.1	0.0	17,548.5	0.0	524.6	*Finance companies*
Bank saudagar	176.7	0.0	6.6	221.6	6.5	28.6	0.0	8.5	85.4	25.3	0.0	0.9	0.0	45.8	0.0	2.7	344.3	952.7	0.0	844.0	19.8	88.9	*Merchant banks*
Jumlah	2,087.1	47.8	5,601.9	840.0	2,217.4	3,059.1	15,413.8	2,521.6	933.5	1,068.1	1,988.8	2,017.5	41.9	885.4	14,626.5	382.0	1,705.9	55,438.2	1,624.5	44,885.6	4,630.4	4,297.7	*Total*
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*