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 *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 *retail, hotels and restaurants*	Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Perkhidmatan kewangan, insurans dan perniagaan *Financial, insurance and business services*	Kegunaan persendirian *Personal uses*	Pembelian barangan kegunaan *Purchase of consumer durable goods*	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*	*As at end of*
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	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	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	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	11,695.2	189.1	9,290.4	725.0	1,490.7	*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	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	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	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	12,368.4	206.1	9,699.9	740.9	1,721.5	*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	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	1,389.4	3,520.0	1,223.1	244.8	562.8	539.4	301.9	16.5	518.9	118.6	246.9	1,287.2	15,193.0	321.9	11,381.0	1,425.8	2,064.3	*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	1,567.3	3,930.4	1,594.4	363.3	779.8	595.5	336.0	43.1	705.0	3,658.4	268.8	1,663.8	21,052.1	321.9	17,142.2	1,427.5	2,160.5	*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	189.3	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	3,828.0	21.9	6.8	5,329.6	0.0	5,299.8	0.0	29.8	*Finance companies*
Bank saudagar	143.9	0.0	8.5	0.0	0.0	13.0	0.0	8.2	99.3	86.5	8.0	0.5	0.0	46.6	0.0	0.5	315.3	730.2	0.0	695.6	0.0	34.6	*Merchant banks*
Jumlah	1,589.4	66.4	2,195.1	816.3	945.6	1,758.4	4,211.3	1,623.8	367.4	787.0	595.7	392.5	16.5	721.1	3,963.9	171.7	1,964.2	22,186.2	314.8	17,984.3	1,607.3	2,279.8	*Total*