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*
	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*										
Ogos 2003																							*August 2003*
Bank perdagangan	1,591.4	101.5	3,658.6	665.6	1,259.7	2,579.5	12,293.6	1,889.4	680.8	770.5	2,042.4	1,128.1	53.9	847.0	579.6	176.7	928.3	31,246.5	1,170.0	23,687.6	2,683.6	3,705.3	*Commercial banks*
Syarikat kewangan	36.5	9.6	160.3	3.7	300.3	371.8	1,115.2	371.6	22.6	139.3	81.0	300.1	1.2	102.9	10,605.0	84.1	607.9	14,313.0	0.0	13,666.0	0.0	647.1	*Finance companies*
Bank saudagar	204.8	0.0	21.1	0.0	7.8	27.5	0.0	8.5	84.1	31.8	0.0	0.4	0.0	33.5	0.0	2.7	338.8	761.0	0.0	701.3	0.7	59.0	*Merchant banks*
Jumlah	1,832.6	111.1	3,840.0	669.3	1,567.8	2,978.8	13,408.8	2,269.5	787.5	941.6	2,123.4	1,428.6	55.0	983.4	11,184.7	263.5	1,875.0	46,320.6	1,170.0	38,054.9	2,684.3	4,411.4	*Total*
September 2003																							*September 2003*
Bank perdagangan	1,261.0	87.9	3,611.4	654.0	1,278.6	2,463.0	12,533.6	1,906.9	690.7	787.8	1,955.2	1,153.4	49.9	797.8	610.9	184.9	961.1	30,988.0	1,232.4	23,340.1	2,694.5	3,721.0	*Commercial banks*
Syarikat kewangan	40.9	9.6	170.2	3.8	308.4	379.6	1,130.7	373.2	23.1	143.3	86.4	335.3	1.2	101.9	11,121.6	85.1	600.2	14,914.7	0.0	14,276.5	0.0	638.2	*Finance companies*
Bank saudagar	204.6	0.0	21.2	32.3	7.9	40.7	0.0	8.5	84.3	32.1	0.0	0.4	0.0	32.6	0.0	2.7	338.8	806.1	0.0	734.2	0.7	71.2	*Merchant banks*
Jumlah	1,506.4	97.5	3,802.8	690.1	1,594.9	2,883.4	13,664.3	2,288.6	798.1	963.1	2,041.5	1,489.2	51.2	932.4	11,732.5	272.7	1,900.0	46,708.7	1,232.4	38,350.7	2,695.2	4,430.4	*Total*
Oktober 2003																							*October 2003*
Bank perdagangan	1,308.4	55.0	3,649.4	368.5	1,333.1	2,467.5	12,790.6	1,929.6	693.8	813.4	1,968.7	1,178.1	52.8	773.4	655.0	219.4	874.3	31,130.9	1,272.1	23,533.9	2,584.0	3,740.9	*Commercial banks*
Syarikat kewangan	48.0	9.7	188.8	3.9	322.1	387.9	1,151.4	374.0	23.1	150.3	88.5	377.1	1.2	96.0	11,626.2	87.5	598.3	15,534.0	0.0	14,904.2	0.0	629.8	*Finance companies*
Bank saudagar	185.7	0.0	21.3	45.5	7.9	47.6	0.0	8.5	84.5	30.2	0.0	0.5	0.0	28.9	0.0	2.7	358.1	821.4	0.0	736.4	13.1	71.9	*Merchant banks*
Jumlah	1,542.0	64.7	3,859.5	418.0	1,663.1	2,903.0	13,942.0	2,312.1	801.4	993.9	2,057.1	1,555.8	54.1	898.2	12,281.1	309.6	1,830.7	47,486.3	1,272.1	39,174.5	2,597.1	4,442.6	*Total*
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	1,728.7	71.0	5,275.5	709.7	1,764.6	2,561.3	14,064.1	2,149.1	832.3	885.3	1,847.8	1,341.7	43.8	733.2	1,019.2	261.0	841.4	36,129.7	1,566.8	26,131.8	4,567.4	3,863.8	*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	2,055.8	80.3	5,552.0	937.2	2,119.7	3,020.2	15,321.6	2,510.8	941.3	1,089.8	1,950.6	1,976.8	44.4	831.2	14,351.3	360.3	1,686.3	54,829.6	1,566.8	44,206.0	4,587.1	4,469.7	*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*