

1.19.1* Skim Perbankan Islam^{1,2} - Pinjaman Mengikut Tujuan dan Sektor: Sistem Perbankan (format terdahulu)
Islamic Banking Scheme^{1,2} - Loans by Purpose and Sector: Banking System (previous format)

RM juta

RM million

Akhir tempoh	Pinjaman Mengikut Tujuan Loans By Purpose														Pinjaman Mengikut Sektor ³ Loans by Sector ³											As at end of
	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman	Pertanian primer	Perombongan dan kuari	Perkilangan (termasuk asas tani)	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah ⁴	Sektor ⁵	
	Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and hotels & restaurants	Construction	Real estate	Transport, storage and business activities	Finance, insurance and business activities	Education, health and others	Household sector ⁴	Sector ⁵	
Januari 2006	801.8	24,131.7	22,481.5	16,621.1	2,866.2	796.9	4,030.2	474.5	11.8	1,492.9	15,041.6	4,454.9	70,735.6	2,300.4	92.1	7,159.7	300.4	3,844.4	3,015.0	1,022.3	1,351.4	2,433.1	652.3	43,922.8	4,631.3	
Bank perdagangan	69.1	0.0	0.0	0.0	29.6	1.1	0.0	0.0	0.0	30.3	164.5	9.9	304.4	27.5	0.0	34.8	45.5	2.1	86.0	29.5	0.0	69.1	2.2	7.7	7.7	
Bank saudagar	870.9	24,131.7	22,481.5	16,621.1	2,895.8	798.0	4,030.2	474.5	11.8	1,523.2	15,206.2	4,464.8	71,040.0	2,327.9	92.1	7,194.5	345.9	3,846.5	3,100.9	1,051.9	1,351.4	2,502.2	654.5	43,922.8	4,639.0	
Jumlah																										
Februari 2006	840.2	24,547.8	23,112.7	16,596.2	2,931.1	782.7	4,006.8	468.7	40.2	1,702.0	15,445.5	3,874.0	71,247.0	2,112.1	109.7	6,820.9	287.0	3,971.9	2,627.3	913.1	1,220.8	2,502.5	638.5	44,531.6	5,501.2	
Bank perdagangan	69.1	0.0	0.0	0.0	29.6	1.1	0.0	0.0	0.0	30.3	177.4	9.9	317.3	27.6	0.0	34.8	45.6	1.3	99.4	29.5	0.0	69.1	2.2	7.7	7.7	
Bank saudagar	909.2	24,547.8	23,112.7	16,596.2	2,960.7	783.8	4,006.8	468.7	40.2	1,732.2	15,622.9	3,883.9	71,564.4	2,139.7	109.7	6,855.7	332.6	3,973.2	2,726.8	942.7	1,220.8	2,571.6	640.8	44,531.6	5,508.9	
Jumlah																										
Mac 2006	825.5	24,947.9	24,316.3	16,463.8	3,025.7	769.5	4,023.3	468.6	10.6	1,602.3	15,911.0	3,680.6	71,740.6	2,260.1	88.6	7,428.9	294.2	4,092.0	3,145.2	1,041.5	1,336.4	2,623.7	743.3	45,874.8	2,701.8	
Bank perdagangan	66.0	0.0	0.0	0.0	30.0	1.1	0.0	0.0	0.0	30.3	141.6	54.9	323.9	27.6	0.0	34.8	45.3	1.4	109.6	29.9	0.0	66.0	2.2	7.0	7.0	
Bank saudagar	891.5	24,947.9	24,316.3	16,463.8	3,055.7	770.6	4,023.3	468.6	10.6	1,632.6	16,052.6	3,735.6	72,064.5	2,387.7	88.6	7,463.7	339.5	4,093.4	3,254.9	1,071.5	1,336.4	2,689.7	745.6	45,874.8	2,708.8	
Jumlah																										
April 2006	821.5	25,304.0	24,721.7	16,521.7	3,114.5	792.9	4,220.3	481.7	38.3	1,537.7	15,988.7	3,321.6	71,942.9	2,484.4	70.6	7,392.8	310.7	3,866.6	3,134.6	1,101.1	1,261.2	2,790.0	765.9	46,269.2	2,485.7	
Bank perdagangan	74.6	0.0	0.0	0.0	15.0	1.1	0.0	0.0	0.0	110.2	44.9	30.0	276.6	27.9	0.0	28.3	0.0	1.4	110.6	25.0	0.0	66.0	2.3	17.1	17.1	
Bank saudagar	896.1	25,304.0	24,721.7	16,521.7	3,129.5	794.0	4,220.3	481.7	38.3	1,647.9	16,033.6	3,154.6	72,221.5	2,512.4	70.6	7,421.1	310.7	3,868.0	3,245.2	1,126.1	1,261.2	2,856.0	768.2	46,269.2	2,502.9	
Jumlah																										
Mei 2006	764.1	25,614.7	25,092.0	16,563.0	3,105.1	782.8	4,354.9	485.7	12.3	1,668.2	16,073.6	3,438.5	72,862.9	2,396.2	50.3	7,413.7	312.2	3,913.3	3,122.2	1,216.8	1,270.3	2,820.4	640.5	46,864.4	2,832.6	
Bank perdagangan	63.5	0.0	0.0	0.0	15.0	1.1	0.0	0.0	0.0	110.2	44.3	25.0	267.9	27.9	0.0	34.6	0.0	0.6	109.2	30.0	0.0	63.3	2.3	0.0	0.0	
Bank saudagar	835.5	25,614.7	25,092.0	16,563.0	3,120.1	783.9	4,354.9	485.7	12.3	1,778.4	16,117.9	3,464.4	73,130.8	2,424.2	50.3	7,448.3	312.2	3,913.9	3,231.4	1,246.8	1,270.3	2,883.7	642.8	46,864.4	2,832.6	
Jumlah																										
Jun 2006	770.0	25,889.0	25,154.2	16,599.4	3,103.8	744.7	4,526.1	494.1	13.2	1,684.0	16,789.7	3,573.8	74,187.8	2,725.0	91.9	7,669.3	310.0	4,016.3	3,191.1	1,117.8	1,353.7	2,837.3	684.3	47,134.6	3,046.8	
Bank perdagangan	63.3	0.0	0.0	0.0	15.0	1.1	0.0	0.0	0.0	110.4	48.7	26.0	264.3	28.0	0.0	34.7	0.0	0.6	90.4	30.0	0.0	63.3	17.3	0.0	0.0	
Bank saudagar	833.3	25,889.0	25,154.2	16,599.4	3,118.8	745.8	4,526.1	494.1	13.2	1,794.4	16,838.4	3,599.7	74,452.1	2,753.0	91.9	7,704.0	310.0	4,016.9	3,281.5	1,147.8	1,353.7	2,900.7	701.6	47,134.6	3,046.8	
Jumlah																										
Julai 2006	786.7	26,268.7	25,673.9	16,653.9	3,113.2	759.9	4,699.4	504.6	13.9	1,672.2	17,091.0	3,573.5	75,137.1	2,860.6	109.1	7,678.9	386.5	3,953.5	3,146.4	1,157.0	1,378.7	2,965.0	681.9	47,976.7	2,833.2	
Bank perdagangan	63.5	0.0	0.0	0.0	15.0	1.1	0.0	0.0	0.0	110.5	48.2	25.0	263.2	28.7	0.0	34.8	0.0	0.6	90.4	30.0	0.0	63.5	17.2	0.0	0.0	
Bank saudagar	850.2	26,268.7	25,673.9	16,653.9	3,128.1	761.0	4,699.4	504.6	13.9	1,782.7	17,139.3	3,598.5	75,400.3	2,887.3	109.1	7,713.7	386.5	3,954.2	3,236.7	1,186.9	1,378.7	3,028.4	699.2	47,976.7	2,833.3	
Jumlah																										
Ogos 2006	752.1	26,735.0	26,148.7	16,747.4	3,084.8	722.7	4,850.6	512.7	14.2	1,650.0	16,990.3	3,971.4	76,031.1	2,780.0	70.6	7,844.9	369.2	3,958.4	3,158.9	1,198.6	1,377.1	3,045.1	747.0	48,723.8	2,748.1	
Bank perdagangan	39.6	0.0	0.0	0.0	15.0	1.1	0.0	0.0	0.0	110.8	47.7	25.0	239.2	26.8	0.0	34.9	0.0	0.0	90.6	30.0	0.0	39.6	17.2	0.0	0.0	
Bank saudagar	791.7	26,735.0	26,148.7	16,747.4	3,099.8	723.8	4,850.6	512.7	14.2	1,760.8	17,038.0	3,996.4	76,270.3	2,806.8	70.6	7,879.8	369.2	3,958.4	3,249.5	1,228.6	1,377.1	3,084.7	764.3	48,723.8	2,748.1	
Jumlah																										
September 2006	750.8	27,043.8	26,455.7	16,829.4	3,129.4	820.1	4,984.6	519.5	14.6	1,676.5	17,211.5	3,685.4	76,665.6	2,909.2	73.2	7,809.2	375.5	3,850.9	3,166.6	1,161.2	1,495.7	3,138.5	769.6	49,153.4	2,762.6	
Bank perdagangan	39.6	0.0	0.0	0.0	30.1	1.1	0.0	0.0	0.0	30.3	121.7	17.3	239.5	26.0	0.0	35.9	0.0	0.0	90.6	30.0	0.0	39.6	17.3	0.0	0.0	
Bank saudagar	790.4	27,043.8	26,455.7	16,829.4	3,159.5	821.2	4,984.6	519.5	14.6	1,706.8	17,332.7	3,702.6	76,905.1	2,935.2	73.2	7,845.1	375.5	3,850.9	3,257.2	1,191.2	1,495.7	3,178.1	786.8	49,153.4	2,762.7	
Jumlah																										
Oktober 2006	743.7	27,233.6	26,618.5	16,917.6	3,153.3	837.6	5,127.8	527.3	15.8	1,677.2	17,424.3	3,787.4	77,445.7	3,007.3	45.6	7,953.0	394.2	3,926.6	3,188.5	1,193.1	1,504.5	3,097.1	750.9	49,588.8	2,795.8	
Bank perdagangan	36.2	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	30.3	104.0	29.0	219.8	27.1	0.0	28.2	0.0	0.0	90.7	20.3	0.0	36.2	17.3	0.0	0.0	
Bank saudagar	779.9	27,233.6	26,618.5	16,917.6	3,173.6	837.6	5,127.8	527.3	15.8	1,707.6	17,528.3	3,816.4	77,665.5	3,034.4	45.6	7,981.2	394.2	3,926.6	3,279.1	1,213.4	1,504.5	3,133.4	768.2	49,588.8	2,795.8	
Jumlah																										
November 2006	747.0	27,289.0	26,669.3	17,038.8	3,203.3	855.3	5,223.1	534.2	16.8	1,665.2	17,799.3	3,848.4	78,220.3	2,957.7	41.3	8,283.3	395.0	4,106.5	3,182.1	1,208.5	1,538.7	3,148.5	771.2	49,900.1	2,687.4	
Bank perdagangan	35.6	0.0	0.0	0.0	20.5	0.0	0.0	0.0	0.0	30.3	103.6	29.0	219.0	27.2	0.0	27.9	0.0	0.0	90.6	20.4	0.0	35.6	17.3	0.0	0.0	
Bank saudagar	782.6	27,289.0	26,669.3	17,038.8	3,223.7	855.3	5,223.1	534.2	16.8	1,695.5	17,902.9	3,877.4	78,439.3	2,984.9	41.3	8,311.2	395.0	4,106.5	3,272.7	1,228.9	1,538.7	3,184.1	788.5	49,900.1	2,687	

Jumlah	789.2	27,366.2	26,746.4	17,358.9	3,152.7	944.9	5,850.8	577.1	23.5	2,183.2	18,388.2	3,825.9	80,460.5	2,914.1	48.8	8,870.0	289.8	3,860.8	3,539.1	1,295.9	1,689.4	3,269.8	818.0	50,981.7	2,883.1	Total
Jun 2007																										June 2007
Bank perdagangan	738.2	27,647.0	27,048.7	17,418.9	3,213.5	935.2	5,933.5	593.7	24.9	2,079.3	18,081.5	3,756.5	81,422.2	2,950.7	68.4	9,208.6	312.1	3,864.6	3,637.9	1,126.5	1,718.8	3,344.6	837.1	51,364.1	2,988.8	Commercial banks
Bank pelaburan	23.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.5	29.2	109.5	19.4	0.0	20.9	0.0	0.0	24.0	5.0	0.0	23.2	17.4	0.0	0.0	Investment banks
Jumlah	761.5	27,647.0	27,048.7	17,418.9	3,218.5	935.2	5,933.5	593.7	24.9	2,103.3	18,110.0	3,785.7	81,532.1	2,970.1	68.4	9,229.6	312.1	3,864.6	3,661.9	1,131.4	1,718.8	3,367.8	854.4	51,364.1	2,988.8	Total
Julai 2007																									July 2007	
Bank perdagangan	752.6	27,980.7	27,380.3	17,469.1	3,279.1	961.4	6,026.9	601.1	26.0	2,146.9	19,136.4	3,783.9	82,164.2	2,830.5	69.4	9,326.0	295.1	4,107.5	3,682.0	1,119.8	1,683.5	3,402.7	834.2	51,867.1	2,946.4	Commercial banks
Bank pelaburan	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.2	29.2	105.6	19.0	0.0	21.0	0.0	0.0	24.0	5.0	0.0	19.2	17.4	0.0	0.0	Investment banks
Jumlah	771.8	27,980.7	27,380.3	17,469.1	3,284.1	961.4	6,026.9	601.1	26.0	2,170.9	19,164.6	3,813.1	82,269.8	2,849.5	69.4	9,347.0	295.1	4,107.5	3,706.0	1,124.8	1,683.5	3,421.9	851.6	51,867.1	2,946.4	Total
Ogos 2007																									August 2007	
Bank perdagangan	633.2	28,430.5	27,800.3	17,576.2	3,329.4	971.9	6,276.0	613.4	25.1	2,170.7	19,859.4	3,520.8	83,406.6	2,826.7	67.9	9,287.8	255.8	4,266.8	3,801.9	1,219.1	1,770.0	3,357.5	913.4	52,581.3	3,058.5	Commercial banks
Bank pelaburan	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.4	29.1	105.7	19.1	0.0	21.1	0.0	0.0	24.0	5.0	0.0	19.2	17.3	0.0	0.0	Investment banks
Jumlah	652.4	28,430.5	27,800.3	17,576.2	3,334.3	971.9	6,276.0	613.4	25.1	2,194.7	19,887.8	3,550.0	83,512.3	2,845.8	67.9	9,308.9	255.8	4,266.8	3,825.9	1,224.1	1,770.0	3,376.7	930.7	52,581.3	3,058.5	Total
September 2007																									September 2007	
Bank perdagangan	610.4	28,827.5	28,147.2	17,645.2	3,412.2	987.4	6,501.6	560.2	24.1	2,173.8	20,371.5	3,549.6	84,663.6	2,801.6	66.9	9,291.3	256.4	4,386.0	3,938.3	1,258.6	1,852.9	3,563.8	930.7	53,168.7	3,148.3	Commercial banks
Bank pelaburan	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.0	29.1	105.2	19.1	0.0	20.6	0.0	0.0	24.0	5.0	0.0	19.2	17.3	0.0	0.0	Investment banks
Jumlah	629.5	28,827.5	28,147.2	17,645.2	3,417.2	987.4	6,501.6	560.2	24.1	2,197.8	20,399.5	3,578.8	84,768.8	2,820.7	66.9	9,311.9	256.4	4,386.0	3,962.3	1,263.6	1,852.9	3,583.0	948.0	53,168.7	3,148.3	Total
Oktober 2007																									October 2007	
Bank perdagangan	617.1	29,208.8	28,515.3	17,700.7	3,482.6	972.0	6,720.3	569.0	23.7	2,350.4	20,917.9	3,497.7	86,060.3	2,728.7	74.4	9,262.1	261.3	4,489.1	4,140.5	1,226.1	1,939.0	3,735.6	959.7	53,810.8	3,433.0	Commercial banks
Bank pelaburan	19.1	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.0	29.1	105.2	19.2	0.0	20.6	0.0	0.0	24.0	5.0	0.0	19.1	17.3	0.0	0.0	Investment banks
Jumlah	636.2	29,208.8	28,515.3	17,700.7	3,487.6	972.0	6,720.3	569.0	23.7	2,374.4	20,946.0	3,526.8	86,165.6	2,747.9	74.4	9,282.7	261.3	4,489.1	4,164.5	1,231.1	1,939.0	3,754.7	977.0	53,810.8	3,433.0	Total
November 2007																									November 2007	
Bank perdagangan	615.6	29,523.1	28,826.3	17,797.8	3,579.8	1,055.3	6,931.8	571.5	23.6	2,411.6	21,187.1	3,719.4	87,416.5	2,744.6	97.8	9,786.4	247.7	4,615.1	4,262.4	1,203.5	1,947.0	3,884.7	924.8	54,408.7	3,293.8	Commercial banks
Bank pelaburan	8.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.2	29.1	94.3	19.3	0.0	20.7	0.0	0.0	24.0	5.0	0.0	8.0	17.3	0.0	0.0	Investment banks
Jumlah	623.6	29,523.1	28,826.3	17,797.8	3,584.8	1,055.3	6,931.8	571.5	23.6	2,435.6	21,215.3	3,748.5	87,510.8	2,763.9	97.8	9,807.1	247.7	4,615.1	4,286.4	1,208.4	1,947.0	3,892.7	942.2	54,408.7	3,293.8	Total
Disember 2007																									December 2007	
Bank perdagangan	2,054.8	29,596.7	28,901.1	17,862.7	3,583.6	1,089.6	7,108.8	589.6	23.3	2,245.2	21,785.0	3,823.3	89,762.9	2,596.4	99.6	9,706.5	248.5	4,779.8	4,342.8	1,170.7	3,511.5	4,151.4	935.2	54,829.7	3,390.9	Commercial banks
Bank pelaburan	8.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.3	29.2	94.4	19.4	0.0	20.7	0.0	0.0	24.0	5.0	0.0	8.0	17.4	0.0	0.0	Investment banks
Jumlah	2,062.8	29,596.7	28,901.1	17,862.7	3,588.6	1,089.6	7,108.8	589.6	23.3	2,269.2	21,813.3	3,852.5	89,857.3	2,615.7	99.6	9,727.2	248.5	4,779.8	4,366.8	1,175.7	3,511.5	4,159.4	952.5	54,829.7	3,390.9	Total

* Jadual ini telah diganti dengan jadual-jadual 1.21, 1.22 dan 1.23

Nota: Berkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut Perbankan (FISS).

pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isi rumah, manakala pinjaman mengikut tujuan pada meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isi rumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isi rumah) = Pinjaman mengikut tujuan (Jumlah pinjaman).

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual II.19 (sila rujuk Glosari untuk maklumat lanjut).

1. Termasuk pinjaman yang dijual kepada Cagamas.
2. Termasuk pinjaman yang disalurkan oleh bank Islam.
3. Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).
4. Sektor isi rumah = Jumlah tujuan pinjaman mengikut tujuan kepada isi rumah.
5. Pinjaman kepada perniagaan individu.

* This table is replaced by tables 1.21, 1.22 and 1.23

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers.

Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).

The breakdown by economic sectors/industries and purpose is strictly not comparable to the previous classification under Table II.19 (please refer to the Glossary for further details).

1. Include loans sold to Cagamas.
2. Include loans extended by Islamic banks.
3. The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
4. Household sector = total loans by purpose to households.
5. Loans to individual businesses.