1.19 Skim Perbankan Islam[1, 2] - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan

Islamic Banking Scheme[1, 2] - 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*
						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 *Wholesale, 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*	
Januari 2005																							*January 2005*
Bank perdagangan	1,882.1	74.6	5,851.6	478.8	3,012.0	3,145.5	15,119.9	2,370.5	820.4	1,035.6	2,058.5	1,858.4	45.9	810.4	10,562.4	379.8	1,792.9	51,299.3	1,654.0	39,779.2	4,827.9	5,038.2	*Commercial banks*
Syarikat kewangan	179.9	6.7	213.4	4.4	76.2	223.4	316.2	118.8	24.1	110.0	20.5	671.6	0.1	26.4	4,822.3	32.7	1,177.3	8,023.9	0.0	6,829.2	0.0	1,194.8	*Finance companies*
Bank saudagar	3.0	0.0	6.6	134.4	5.0	29.5	0.0	8.0	69.6	19.8	0.0	1.1	0.0	39.5	0.0	2.7	344.2	663.4	0.0	577.9	0.0	85.5	*Merchant banks*
Jumlah	2,065.0	81.3	6,071.5	617.6	3,093.2	3,398.4	15,436.1	2,497.2	914.0	1,165.3	2,079.0	2,531.2	46.0	876.4	15,384.6	415.3	3,314.4	59,986.7	1,654.0	47,186.3	4,827.9	6,318.4	*Total*
Februari 2005																							*February 2005*
Bank perdagangan	1,872.8	97.1	5,969.9	474.5	3,051.1	3,144.5	15,125.5	2,398.8	871.4	1,040.4	2,127.3	1,907.1	46.2	816.1	10,834.9	381.3	1,776.8	51,935.7	1,711.8	40,180.0	4,981.3	5,062.6	*Commercial banks*
Syarikat kewangan	177.6	6.4	211.8	4.2	69.7	218.2	317.0	118.6	24.0	109.6	20.6	693.1	0.1	25.5	4,718.3	30.3	1,359.8	8,104.8	0.0	6,727.5	0.0	1,377.3	*Finance companies*
Bank saudagar	3.0	0.0	6.6	134.8	4.2	29.6	0.0	8.0	9.6	19.9	0.0	1.1	0.0	35.9	0.0	2.7	344.3	599.7	0.0	517.8	0.0	81.9	*Merchant banks*
Jumlah	2,053.5	103.5	6,188.2	613.5	3,125.0	3,392.3	15,442.5	2,525.3	904.9	1,169.9	2,147.8	2,601.4	46.4	877.5	15,553.2	414.4	3,481.0	60,640.3	1,711.8	47,425.3	4,981.3	6,521.8	*Total*
Mac 2005																							*March 2005*
Bank perdagangan	1,882.7	112.0	6,067.4	478.1	3,072.0	3,104.0	15,198.0	2,405.8	887.2	1,038.8	2,147.3	1,958.1	45.1	819.4	11,185.7	394.5	1,844.1	52,640.3	1,711.6	40,813.0	5,127.3	4,988.4	*Commercial banks*
Syarikat kewangan	177.0	6.1	205.2	4.3	68.2	213.3	317.5	86.8	24.2	107.0	20.2	720.8	0.1	25.0	4,760.5	30.0	1,339.4	8,105.5	0.0	6,751.4	0.0	1,354.1	*Finance companies*
Bank saudagar	23.9	0.0	6.6	135.3	4.2	29.8	0.0	8.0	9.6	20.1	0.0	0.7	0.0	35.9	0.0	2.7	325.3	602.0	0.0	518.7	1.8	81.5	*Merchant banks*
Jumlah	2,083.7	118.1	6,279.2	617.7	3,144.5	3,347.0	15,515.5	2,500.6	920.9	1,165.9	2,167.6	2,679.6	45.2	880.3	15,946.2	427.2	3,508.7	61,347.8	1,711.6	48,083.1	5,129.1	6,424.0	*Total*
April 2005																							*April 2005*
Bank perdagangan	1,827.7	57.7	6,216.5	483.8	3,112.7	3,105.1	15,249.7	2,458.6	780.7	1,043.3	2,192.3	1,995.9	46.2	820.5	11,512.6	401.7	1,846.9	53,151.9	1,717.2	41,266.1	5,330.9	4,837.7	*Commercial banks*
Syarikat kewangan	179.2	5.8	200.4	4.2	67.8	215.6	317.7	86.4	24.2	105.7	19.8	749.5	0.1	25.0	4,861.6	30.5	1,318.7	8,212.4	0.0	6,878.9	0.0	1,333.5	*Finance companies*
Bank saudagar	6.0	0.0	6.6	150.9	4.3	29.9	0.0	8.0	9.6	20.3	0.0	0.7	0.0	53.0	0.0	2.7	351.3	643.1	0.0	519.5	18.1	105.5	*Merchant banks*
Jumlah	2,012.9	63.5	6,423.5	638.9	3,184.8	3,350.6	15,567.4	2,553.0	814.4	1,169.3	2,212.1	2,746.1	46.4	898.5	16,374.2	434.9	3,517.0	62,007.4	1,717.2	48,664.6	5,349.0	6,276.6	*Total*
Mei 2005																							*May 2005*
Bank perdagangan	1,833.6	91.4	6,331.1	415.3	3,267.5	3,062.0	15,304.8	2,454.7	999.0	1,032.2	2,243.1	2,041.0	44.0	823.1	11,841.9	418.8	1,959.8	54,163.2	1,845.1	41,879.6	5,598.7	4,839.8	*Commercial banks*
Syarikat kewangan	176.3	5.5	197.1	4.2	66.3	210.6	317.7	85.1	25.1	103.2	19.3	777.7	0.1	23.7	4,813.7	31.4	1,497.9	8,354.8	0.0	6,842.1	0.0	1,512.7	*Finance companies*
Bank saudagar	6.9	0.0	6.6	98.8	3.5	30.1	0.0	4.9	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	351.9	567.9	0.0	436.0	26.5	105.3	*Merchant banks*
Jumlah	2,016.8	96.8	6,534.7	518.3	3,337.3	3,302.7	15,622.5	2,544.7	1,033.6	1,135.4	2,262.4	2,818.7	44.1	900.1	16,655.6	452.4	3,809.6	63,085.9	1,845.1	49,157.8	5,625.2	6,457.8	*Total*
Jun 2005																							*June 2005*
Bank perdagangan	2,139.2	75.9	6,835.0	399.5	3,516.4	3,253.4	15,619.2	2,512.4	1,004.7	1,185.4	2,330.5	2,921.2	40.4	854.2	16,816.9	548.0	2,695.9	62,748.0	1,939.5	48,902.3	6,136.0	5,770.2	*Commercial banks*
Syarikat kewangan	0.0	0.1	2.3	0.0	4.4	15.3	62.9	29.3	22.6	1.8	0.3	0.9	0.0	0.1	430.6	1.3	586.8	1,158.9	0.0	572.1	0.0	586.8	*Finance companies*
Bank saudagar	38.5	0.0	22.1	75.1	3.5	30.2	0.0	5.0	9.6	0.0	0.0	0.0	0.0	53.4	0.0	2.3	332.9	572.6	0.0	426.9	24.3	121.3	*Merchant banks*
Jumlah	2,177.8	75.9	6,859.5	474.7	3,524.3	3,298.9	15,682.1	2,546.6	1,036.8	1,187.1	2,330.9	2,922.2	40.4	907.6	17,247.5	551.6	3,615.6	64,479.4	1,939.5	49,901.3	6,160.4	6,478.3	*Total*
Julai 2005																							*July 2005*
Bank perdagangan	2,193.7	134.1	6,856.7	452.1	3,448.9	3,212.6	15,674.2	2,526.2	996.9	1,207.1	2,328.9	3,056.7	40.0	855.8	17,400.0	546.9	2,666.4	63,597.3	1,884.5	49,785.1	6,102.4	5,825.2	*Commercial banks*
Syarikat kewangan	0.0	0.1	2.3	0.0	4.3	15.5	62.3	29.2	22.7	1.8	0.7	0.9	0.0	0.1	468.0	1.5	575.7	1,185.3	0.0	609.6	0.0	575.7	*Finance companies*
Bank saudagar	27.4	0.0	24.8	89.1	3.5	32.8	0.0	5.0	9.6	0.0	0.0	0.0	0.0	52.5	0.0	2.2	332.9	579.8	0.0	439.4	20.4	120.0	*Merchant banks*
Jumlah	2,221.1	134.3	6,883.9	541.2	3,456.8	3,260.8	15,736.4	2,560.4	1,029.2	1,209.0	2,329.7	3,057.6	40.0	908.4	17,868.0	550.6	3,575.0	65,362.3	1,884.5	50,834.1	6,122.8	6,520.9	*Total*
Ogos 2005																							*August 2005*
Bank perdagangan	2,303.3	122.4	7,144.2	442.6	3,437.0	3,249.3	15,742.0	2,535.4	915.8	1,210.1	2,365.3	3,187.7	39.8	847.8	18,005.5	811.8	2,813.6	65,173.5	1,946.2	50,646.2	6,672.0	5,909.2	*Commercial banks*
Syarikat kewangan	0.0	0.1	2.4	0.0	5.0	15.5	62.1	24.0	22.8	1.8	0.8	0.9	0.0	0.1	524.2	2.0	564.4	1,226.4	0.0	661.9	0.0	564.4	*Finance companies*
Bank saudagar	25.9	0.0	56.2	77.0	2.8	33.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	51.3	0.0	2.2	333.3	596.4	0.0	439.4	7.2	149.9	*Merchant banks*
Jumlah	2,329.2	122.4	7,202.8	519.6	3,444.8	3,298.2	15,804.1	2,564.3	948.2	1,211.9	2,366.1	3,188.6	39.8	899.2	18,529.7	816.1	3,711.3	66,996.3	1,946.2	51,747.5	6,679.2	6,623.5	*Total*
September 2005																							*September 2005*
Bank perdagangan	2,370.6	91.9	6,849.1	448.6	3,456.0	3,331.7	15,787.5	2,571.6	969.7	1,213.1	2,335.6	3,315.5	39.4	847.1	18,574.9	543.9	2,888.4	65,634.5	1,945.3	51,562.1	6,627.9	5,499.2	*Commercial banks*
Syarikat kewangan	0.3	0.1	2.3	0.0	6.3	15.8	61.9	24.8	23.0	2.3	0.8	0.9	0.0	0.1	614.2	3.6	553.1	1,309.5	0.0	756.4	0.0	553.1	*Finance companies*
Bank saudagar	27.0	0.0	26.3	97.0	2.8	30.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	81.8	0.0	2.2	333.2	615.2	0.0	436.6	28.7	149.8	*Merchant banks*
Jumlah	2,397.9	92.0	6,877.7	545.6	3,465.1	3,377.8	15,849.3	2,601.4	1,002.2	1,215.3	2,336.4	3,316.4	39.4	929.0	19,189.1	549.7	3,774.8	67,559.2	1,945.3	52,755.1	6,656.6	6,202.2	*Total*
Oktober 2005																							*October 2005*
Bank perdagangan	2,361.6	87.9	7,321.9	480.2	3,421.1	3,387.9	15,797.9	2,593.4	1,075.1	1,236.5	2,377.6	3,495.3	37.9	849.6	18,798.0	565.8	3,094.3	66,982.2	1,997.1	52,084.6	6,819.0	6,081.5	*Commercial banks*
Syarikat kewangan	0.4	0.1	3.0	0.0	6.6	17.0	61.7	24.6	23.0	2.4	1.1	0.9	0.0	0.1	728.1	3.7	541.7	1,414.5	0.0	872.8	0.0	541.7	*Finance companies*
Bank saudagar	27.4	0.0	26.3	132.8	2.8	35.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	78.6	0.0	2.3	333.2	653.1	0.0	432.3	29.1	191.7	*Merchant banks*
Jumlah	2,389.4	88.0	7,351.3	613.0	3,430.5	3,440.2	15,859.6	2,622.9	1,107.7	1,238.9	2,378.7	3,496.2	37.9	928.2	19,526.1	571.7	3,969.3	69,049.8	1,997.1	53,389.8	6,848.1	6,814.9	*Total*
November 2005																							*November 2005*
Bank perdagangan	2,310.0	123.4	7,595.1	366.6	3,668.8	3,267.0	15,854.1	2,593.8	1,079.5	1,230.5	2,116.8	3,590.9	38.8	851.2	19,307.0	668.6	3,077.6	67,739.6	2,041.2	52,272.0	7,171.4	6,254.9	*Commercial banks*
Syarikat kewangan	0.4	0.1	2.8	0.0	6.3	19.4	60.8	46.8	0.3	2.4	1.2	0.9	0.0	0.1	820.7	3.9	530.2	1,496.3	0.0	966.2	0.0	530.1	*Finance companies*
Bank saudagar	27.1	0.0	41.2	45.2	2.1	36.3	0.0	5.0	9.6	0.0	0.0	0.0	0.0	78.6	0.0	2.3	8.1	255.3	0.0	53.9	9.4	192.0	*Merchant banks*
Jumlah	2,337.5	123.4	7,639.2	411.8	3,677.1	3,322.8	15,914.9	2,645.6	1,089.4	1,232.8	2,118.0	3,591.7	38.9	929.9	20,127.6	674.8	3,615.8	69,491.2	2,041.2	53,292.1	7,180.8	6,977.1	*Total*

1.19 Skim Perbankan Islam[1, 2] - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan

Islamic Banking Scheme[1, 2] - 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*
						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 *Wholesale, 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*	
Disember 2005																						*December 2005*
Bank perdagangan	2,340.5	104.8	7,458.9	393.7	3,389.1	3,249.3	15,915.7	2,595.5	962.7	1,290.8	2,091.2	3,737.4	37.9	841.7	19,910.5	629.2	3,135.0	68,083.9	2,037.0	52,972.5	6,909.2	6,165.2	*Commercial banks*
Syarikat kewangan	0.4	0.1	3.5	0.0	7.1	19.6	59.0	43.6	0.3	2.5	1.1	0.9	0.0	0.1	928.8	3.7	518.5	1,589.4	0.0	1,070.9	0.0	518.5	*Finance companies*
Bank saudagar	28.4	0.0	31.9	45.3	2.1	56.9	0.0	5.0	9.6	0.0	0.0	0.0	0.0	78.6	0.0	2.3	8.1	268.1	0.0	51.8	9.7	206.6	*Merchant banks*
Jumlah	2,369.3	104.9	7,494.3	439.1	3,398.3	3,325.8	15,974.7	2,644.1	972.6	1,293.3	2,092.3	3,738.2	38.0	920.3	20,839.4	635.2	3,661.7	69,941.4	2,037.0	54,095.1	6,919.0	6,890.3	*Total*
Januari 2006																						*January 2006*
Bank perdagangan	2,355.5	97.0	7,703.1	331.7	3,473.0	3,277.9	16,030.3	2,655.1	970.7	1,330.2	2,176.2	3,864.6	34.9	833.3	20,361.9	631.1	4,609.1	70,735.6	2,071.9	53,813.9	7,253.9	7,595.9	*Commercial banks*
Bank saudagar	27.5	0.0	34.8	45.5	2.1	86.0	0.0	5.0	24.6	0.0	0.0	0.0	0.0	69.1	0.0	2.2	7.7	304.4	0.0	55.8	9.6	239.0	*Merchant banks*
Jumlah	2,383.0	97.0	7,737.8	377.2	3,475.1	3,363.8	16,030.3	2,660.0	995.3	1,330.2	2,176.2	3,864.6	34.9	902.4	20,361.9	633.4	4,616.8	71,040.0	2,071.9	53,869.6	7,263.6	7,834.9	*Total*
Februari 2006																						*February 2006*
Bank perdagangan	2,367.4	115.1	7,682.7	322.1	3,558.4	3,128.9	16,052.2	2,653.0	1,053.5	1,338.4	2,247.6	3,961.1	36.4	835.7	19,535.6	638.2	5,720.8	71,247.0	2,066.1	53,028.7	7,266.5	8,885.7	*Commercial banks*
Bank saudagar	27.6	0.0	34.8	45.6	1.3	99.4	0.0	5.0	24.6	0.0	0.0	0.0	0.0	69.1	0.0	2.2	7.7	317.3	0.0	55.0	9.6	252.7	*Merchant banks*
Jumlah	2,395.0	115.1	7,717.5	367.7	3,559.7	3,228.3	16,052.2	2,658.0	1,078.1	1,338.4	2,247.6	3,961.1	36.4	904.8	19,535.6	640.4	5,728.5	71,564.4	2,066.1	53,083.7	7,276.1	9,138.5	*Total*
Mac 2006																						*March 2006*
Bank perdagangan	2,350.1	94.3	7,561.2	328.6	3,541.4	3,175.9	16,115.0	2,642.4	1,067.2	1,281.2	2,325.5	4,107.2	35.6	828.6	20,015.3	633.7	5,637.5	71,740.6	2,087.6	53,709.2	7,304.9	8,638.9	*Commercial banks*
Bank saudagar	27.6	0.0	34.8	45.8	1.4	109.1	0.0	5.0	25.0	0.0	66.0	0.0	0.0	66.0	0.0	2.2	7.0	323.9	0.0	60.1	9.6	254.3	*Merchant banks*
Jumlah	2,377.7	94.3	7,596.0	374.4	3,542.7	3,285.1	16,115.0	2,647.4	1,092.2	1,281.2	2,325.5	4,107.2	35.6	894.7	20,015.3	636.0	5,644.5	72,064.5	2,087.6	53,769.3	7,314.4	8,893.2	*Total*

1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Termasuk pinjaman yang disalurkan oleh bank Islam.

1 Include loans sold to Cagamas.
2 Include loans extended by Islamic banks.