1.19.1 Skim Perbankan Islam[1,2] - Pinjaman Mengikut Tujuan dan Sektor: Sistem Perbankan

Islamic Banking Scheme[1,2] - Loans by Purpose and Sector: Banking System

RM million

Akhir tempoh	Pinjaman Mengikut Tujuan *Loans By Purpose*													Pinjaman Mengikut Sektor[3] *Loans by Sector [3]*												As at end of
	Pembelian sekuriti *Purchase of securities*	Pembelian kenderaan pengangkutan *Purchase of transport vehicles*	yang mana: Kereta penumpang *of which: Purchase of passenger cars*	Pembelian harta kediaman *Purchase of residential property*	Pembelian harta bukan kediaman *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan *Purchase of fixed assets other than land and building*	Kegunaan persendirian *Personal use*	Kad kredit *Credit card*	Pembelian barangan penggunaan *Purchase of consumer durables*	Pembinaan *Construction*	Modal kerja *Working capital*	Tujuan lain *Other purpose*	Jumlah pinjaman *Total loans*	Pertanian primer *Primary agriculture*	Perlombongan dan kuari *Mining and quarrying*	Perkilangan (termasuk asas tani) *Manufacturing (including agro-based)*	Elektrik, gas dan air *Electricity, gas and water supply*	Perdagangan borong dan runcit, hotel dan restoran *Wholesale & retail trade, and hotels & restaurants*	Pembinaan *Construction*	Harta tanah *Real estate*	Pengangkutan, penyimpanan dan komunikasi *Transport, storage and communications*	Aktiviti kewangan, insurans dan perniagaan *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain *Education, health and others*	Sektor isirumah[4] *Household sector [4]*	Sektor[5] *Sector [5]*	
Januari 2007																										*January 2007*
Bank perdagangan	753.3	27,192.8	26,592.6	17,221.3	2,977.8	899.3	5,426.7	553.4	18.9	1,657.0	17,881.6	3,881.0	78,463.0	2,922.1	55.3	8,346.6	308.4	3,953.3	3,244.0	1,286.8	1,616.5	3,144.4	721.4	50,145.0	2,719.2	*Commercial banks*
Bank pelaburan	28.0	0.0	0.0	0.0	20.6	0.0	0.0	0.0	0.0	28.6	95.8	29.0	202.1	19.0	0.0	28.2	0.0	0.0	89.0	20.6	0.0	28.0	17.2	0.0	0.0	*Investment banks*
Jumlah	781.3	27,192.8	26,592.6	17,221.3	2,998.4	899.3	5,426.7	553.4	18.9	1,685.6	17,977.5	3,910.0	78,665.1	2,941.1	55.3	8,374.7	308.4	3,953.3	3,333.0	1,307.4	1,616.5	3,172.4	738.6	50,145.0	2,719.2	*Total*
Februari 2007																										*February 2007*
Bank perdagangan	756.9	27,076.0	26,483.2	17,258.3	3,035.1	879.9	5,492.0	560.3	20.3	1,948.3	17,910.8	3,868.2	78,805.9	2,955.2	48.1	8,406.0	298.7	4,001.7	3,337.1	1,276.9	1,593.4	3,179.5	752.7	50,170.0	2,786.9	*Commercial banks*
Bank pelaburan	28.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	24.6	95.6	29.1	198.1	19.1	0.0	28.2	0.0	0.0	84.7	20.8	0.0	28.0	17.3	0.0	0.0	*Investment banks*
Jumlah	784.9	27,076.0	26,483.2	17,258.3	3,055.9	879.9	5,492.0	560.3	20.3	1,972.8	18,006.3	3,897.3	79,004.0	2,974.2	48.1	8,434.1	298.7	4,001.7	3,421.8	1,297.7	1,593.4	3,207.4	770.0	50,170.0	2,786.9	*Total*
Mac 2007																										*March 2007*
Bank perdagangan	745.0	27,117.9	26,520.1	17,282.6	3,054.6	879.9	5,686.9	561.6	20.9	1,952.9	18,122.6	3,923.0	79,347.8	2,955.2	37.8	8,589.7	296.5	3,914.0	3,364.8	1,265.3	1,632.4	3,148.9	819.1	50,371.3	2,952.8	*Commercial banks*
Bank pelaburan	28.1	0.0	0.0	0.0	20.9	0.0	0.0	0.0	0.0	24.6	95.7	29.2	198.3	19.1	0.0	28.2	0.0	0.0	84.7	20.8	0.0	28.1	17.3	0.0	0.0	*Investment banks*
Jumlah	773.1	27,117.9	26,520.1	17,282.6	3,075.5	879.9	5,686.9	561.6	20.9	1,977.4	18,218.2	3,952.2	79,546.2	2,974.4	37.8	8,618.0	296.5	3,914.0	3,449.5	1,286.1	1,632.4	3,176.9	836.4	50,371.3	2,952.8	*Total*
April 2007																										*April 2007*
Bank perdagangan	743.6	27,175.4	26,575.9	17,416.5	3,139.5	826.6	5,721.1	572.8	22.7	2,061.0	18,097.6	4,067.5	79,844.2	2,921.2	54.3	8,664.9	283.7	3,962.8	3,435.6	1,293.8	1,670.3	3,113.3	800.5	50,707.1	2,936.7	*Commercial banks*
Bank pelaburan	23.3	0.0	0.0	0.0	20.9	0.0	0.0	0.0	0.0	24.0	95.8	29.2	193.1	19.2	0.0	28.3	0.0	0.0	84.1	20.8	0.0	23.3	17.4	0.0	0.0	*Investment banks*
Jumlah	766.9	27,175.4	26,575.9	17,416.5	3,160.3	826.6	5,721.1	572.8	22.7	2,085.0	18,193.4	4,096.6	80,037.3	2,940.4	54.3	8,693.2	283.7	3,962.8	3,519.6	1,314.6	1,670.3	3,136.7	817.9	50,707.1	2,936.8	*Total*
Mei 2007																										*May 2007*
Bank perdagangan	766.1	27,366.2	26,746.4	17,358.9	3,146.9	944.9	5,850.8	577.1	23.5	2,159.2	18,360.1	3,796.7	80,350.2	2,894.8	48.8	8,849.4	289.8	3,860.8	3,515.1	1,290.1	1,689.4	3,246.7	800.6	50,981.7	2,883.0	*Commercial banks*
Bank pelaburan	23.1	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	24.0	28.1	29.2	110.2	19.3	0.0	20.6	0.0	0.0	24.0	5.8	0.0	23.1	17.4	0.0	0.0	*Investment banks*
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	19,081.5	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	109.9	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	19,110.0	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*

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = 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 (MSIC 2000).
4 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
5 Pinjaman kepada perniagaan individu

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 sectors/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.