

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 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 henderaan pengangkutan	yang mana: Kereka 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 tan)	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan pemisahan	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 communications	Finance, insurance and business activities	Education, health and others	Household sector ⁴	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	0.0	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	0.0	28.0	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	1,972.9	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	0.0	28.1	17.3	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	3,199.5	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	0.0	23.3	17.4	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	0.0	23.1	17.4	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	0.0	23.2	17.4	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	0.0	19.2	17.4	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	3,387.5	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	0.0	19.2	17.3	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	0.0	19.2	17.3	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	3,582.0	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	25.8	2,350.7	20,832.6	3,580.6	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	20.5	0.0	0.0	24.0	5.0	0.0	0.0	19.1	17.3	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	25.8	2,374.7	20,860.7	3,609.8	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	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISIS), pinjaman/bembiayaan 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 pemisahan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISIS), 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 sector/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.