

1.19 Skim Perbankan Islam - Pinjaman Mengikut Jenis dan Sektor: Sistem Perbankan

Islamic Banking Scheme - Loans by Type and Sector: Banking System

RM juta	Pembiayaan mengikut sektor																			Pembiayaan mengikut jenis					RM million
	Financing by sector																			Financing by type					
	Pertanian, temakan, pembalakan dan perikanan	Perombongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Sektor harta benda yang luas				Pengangkutan, penyimpanan dan komunikasi	Perkhidmatan kewangan, insurans dan perniagaan	Kredit penggunaan		Pembelian sekuriti	Pembelian kenderaan pengangkutan	Perkhidmatan sosial, masyarakat dan persendirian	Lain-lain	Jumlah pembiayaan	Overdraft	Pembiayaan berjangka	Pembiayaan bil	Pembiayaan lain			
						Broad property sector						Kegunaan persendirian	Pembelian barangan kegunaan												
Agriculture, hunting, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas and water	Wholesale, retail, hotels and restaurants	Construction	Residential property	Non-residential property	Real estate	Transport, storage and communications	Financial, insurance and business services	Personal uses	Purchase of consumer durable goods	Purchase of securities	Purchase of transport vehicles	Community, social and personal services	Others	Total financing	Overdrafts	Term financing	Bill financing	Other financing				
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		
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	0.0	1.0	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.