

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

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

RM juta	Pembayaran mengikut sektor Financing by sector																	Pembayaran mengikut jenis Financing by type					RM million		
	Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan Agriculture, hunting, forestry and fishing	Perfombongan 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	Sektor harta benda yang luas Broad property sector				Pengangkutan, penyimpanan dan komunikasi Transport, storage and communications	Perkhidmatan kewangan, insurans dan perniagaan Financial, insurance and business services	Kredit penggunaan Consumption credit		Pembelian kenderaan pengangkutan Purchase of transport vehicles	Perkhidmatan sosial, masyarakat dan persendirian Community, social and personal services	Lain-lain Others	Jumlah pembiayaan Total financing	Overdraft	Pembiayaan berjangka Term financing	Pembiayaan bil Bill financing	Pembiayaan lain Other financing		As at end of	
							Pembinaan Construction	Harta kediaman Residential property	Harta bukan kediaman Non-residential property	Harta tanah Real estate			Kegunaan persendirian Personal uses	Pembelian barangan kegunaan Purchase of consumer durable goods											Pembiayaan sekuriti Purchase of securities
Mac 2005	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	March 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
April 2005	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	April 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Mei 2005	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	5,998.7	4,839.8	May 2005		
Bank perdagangan	176.3	5.5	197.1	4.2	66.3	210.6	317.7	85.1	25.1	103.2	19.3	749.5	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	Commercial banks		
Syarikat kewangan	6.9	0.0	6.6	98.8	3.5	30.1	0.0	4.9	9.6	20.0	0.0	0.0	0.0	53.4	0.0	2.3	351.9	567.9	0.0	436.0	26.5	105.3	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Jun 2005	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	June 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Julai 2005	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	July 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Ogos 2005	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	August 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	586.4	0.0	439.4	7.2	149.9	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
September 2005	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	September 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Oktober 2005	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	October 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
November 2005	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	November 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	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	Finance companies		
Bank saudagar	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	Merchant banks		
Jumlah																							Total		
Disember 2005	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	December 2005		
Bank perdagangan	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	Commercial banks		
Syarikat kewangan	28.4	0.0	31.9	45.3	2.1	56.9	0.0	5.0																	