

# II.7 Pinjaman Mengikut Sektor<sup>1</sup>: Sistem Perbankan

## Loans by Sectors<sup>1</sup>: Banking System

RM juta

RM million

Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	Perombongan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>	Elektrik, gas dan air <i>Electricity, gas and water</i>	Sektor harta benda yang luas <i>Broad property sector</i>				Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communications</i>	Perkhidmatan kewangan, insurans dan perniagaan <i>Financial, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>				Pembelian securities <i>Purchase of securities</i>			Pembelian kenderaan pengangkutan <sup>2</sup> <i>Purchase of transport vehicles<sup>2</sup></i>	Perkhidmatan sosial, masyarakat dan persendirian <i>Community, social and personal services</i>	Lain-lain <i>Others</i>	Jumlah pinjaman <i>Total loans</i>	As at end of		
					Pembinaan <i>Construction</i>	Harta kediaman <i>Residential property</i>	Harta bukan kediaman <i>Non-residential property</i>	Harta tanah <i>Real estate</i>			Kegunaan persendirian <i>Personal uses</i>	Kad kredit <i>Credit card</i>	Pembelian barangan kegunaan <i>Purchase of consumer durable goods</i>	Pembelian kereta penumpang <i>Purchase of passenger cars</i>	Jumlah <i>Total</i>	yang mana: <i>of which:</i>								
																Individu <i>Individuals</i>	Broker saham <i>Stock-brokers</i>							
September 2003	9,647.6	1,109.5	56,950.6	5,483.0	33,738.4	23,024.2	97,482.0	23,618.5	11,495.5	10,323.5	28,289.2	13,839.9	9,956.6	357.1	483.8	16,204.2	6,607.3	13.7	635.7	4,176.7	8,887.7	355,703.9	September 2003	
Bank perdagangan	542.1	110.1	2,525.4	62.7	3,659.9	5,255.3	14,611.9	1,223.4	4,487.3	1,382.5	1,594.2	1,382.5	914.2	33.1	59,459.2	3,620.8	2,781.7	0.0	2,523.9	1,042.1	312.4	105,009.4	Commercial banks	
Syarikat kewangan	679.2	53.2	1,701.5	446.1	705.0	1,775.1	76.3	155.5	980.2	795.7	39.6	21.3	1,933.2	0.0	21.3	1,933.2	286.2	2.6	0.5	1,498.5	11,733.3	Finance companies		
Bank saudagar	10,868.9	1,272.8	61,177.5	5,991.8	38,103.4	30,054.6	112,170.2	28,261.2	13,899.1	12,713.4	10,808.5	14,793.8	11,605.6	390.3	59,964.2	21,753.2	9,675.2	16.3	3,160.1	5,354.5	10,692.6	472,446.6	Merchant banks	
Jumlah																								
Oktober 2003	9,583.8	1,113.4	57,110.7	4,717.6	34,337.8	22,882.2	99,079.8	23,818.1	11,399.6	10,119.1	28,624.1	13,917.0	10,089.1	354.1	487.0	15,840.5	6,554.9	9.5	671.9	4,096.8	8,732.9	356,975.6	October 2003	
Bank perdagangan	541.7	107.5	2,529.1	62.9	3,639.4	5,158.0	14,674.8	1,440.0	4,211.9	1,602.6	1,385.1	1,236.6	923.6	33.1	60,184.1	3,640.7	2,804.8	0.0	2,534.0	1,041.3	350.5	105,713.8	Commercial banks	
Syarikat kewangan	663.1	52.7	1,683.7	460.2	679.9	1,648.0	78.2	155.8	934.3	805.7	689.9	30.7	1,653.6	0.1	21.6	1,980.6	282.8	30.9	0.5	1,033.4	1,460.1	11,448.5	Finance companies	
Bank saudagar	10,788.7	1,273.6	61,323.4	5,240.7	38,657.1	29,688.2	113,832.9	28,413.9	13,545.7	12,527.4	10,699.1	14,871.3	11,742.7	387.2	60,692.7	21,461.8	9,642.6	40.4	3,206.4	5,241.5	10,543.6	474,138.0	Merchant banks	
Jumlah																								
November 2003	9,141.9	1,076.7	56,757.2	4,796.6	34,357.3	22,759.3	100,460.7	24,010.4	11,618.3	10,085.1	27,557.0	14,084.5	10,411.0	350.5	509.1	15,798.8	6,611.2	15.7	691.7	4,109.8	8,854.0	357,420.7	November 2003	
Bank perdagangan	560.8	108.5	2,811.5	51.3	3,639.5	5,400.9	14,600.5	1,473.6	4,135.4	1,382.1	1,637.4	1,382.1	937.9	29.0	60,608.2	3,646.5	2,808.8	0.0	2,562.4	1,062.0	372.9	106,727.1	Commercial banks	
Syarikat kewangan	665.2	52.9	1,683.5	420.5	656.9	1,665.7	78.3	155.1	930.9	836.6	654.5	27.6	1,666.7	0.0	21.4	1,877.4	257.3	0.0	0.5	1,035.1	1,406.0	11,236.5	Finance companies	
Bank saudagar	10,368.0	1,238.0	61,252.2	5,268.4	38,653.6	29,825.8	116,139.6	28,639.1	13,724.6	12,559.1	29,593.6	15,050.9	12,077.7	379.6	61,138.7	21,312.7	9,677.3	15.7	3,254.6	5,275.3	10,632.9	475,384.3	Merchant banks	
Jumlah																								
Disember 2003	9,292.4	942.1	56,652.0	4,630.5	34,871.3	22,442.4	101,829.3	24,240.1	11,823.7	10,188.3	27,243.9	14,188.3	10,577.6	351.5	510.1	14,475.6	6,585.8	10.1	726.4	3,807.7	9,001.2	355,839.2	December 2003	
Bank perdagangan	589.4	106.3	2,793.2	50.8	3,635.2	5,332.2	14,645.5	1,408.0	4,133.8	1,549.5	1,380.3	1,380.3	953.3	21.0	60,959.5	3,621.6	2,901.0	0.0	2,577.4	1,062.4	336.0	106,894.4	Commercial banks	
Syarikat kewangan	652.3	47.7	1,667.9	384.7	655.3	1,708.0	78.2	150.0	922.6	845.3	35.5	0.0	1,658.2	0.0	20.8	1,709.4	245.2	0.1	0.5	98.4	1,441.2	11,042.9	Finance companies	
Bank saudagar	10,514.1	1,096.1	61,083.1	5,066.0	39,161.8	29,482.6	116,552.9	28,798.0	13,880.2	10,727.8	29,257.4	15,177.1	12,236.5	372.8	61,491.1	19,806.6	9,632.1	10.3	3,304.2	4,968.6	10,799.7	473,776.5	Merchant banks	
Jumlah																								
Januari 2004	9,445.3	973.3	56,647.6	4,764.1	34,260.2	22,587.4	103,228.3	24,376.6	12,028.5	8,227.9	27,323.2	14,058.9	10,698.8	348.8	503.5	14,615.6	6,597.1	6.3	781.5	3,788.0	8,541.0	357,198.6	January 2004	
Bank perdagangan	563.2	106.1	2,789.6	49.9	3,627.4	5,339.0	14,674.8	1,380.9	4,133.1	1,380.9	1,380.9	1,380.9	1,658.2	21.3	61,489.2	3,578.8	2,747.9	0.0	2,594.5	1,055.1	327.9	107,424.1	Commercial banks	
Syarikat kewangan	632.6	44.3	1,663.9	386.6	656.0	1,687.9	77.3	145.0	917.4	875.0	36.0	0.0	1,658.2	0.0	20.8	1,709.9	241.3	38.0	0.5	95.5	1,411.8	11,025.8	Finance companies	
Bank saudagar	10,641.2	1,124.2	61,101.1	5,209.6	38,543.6	29,614.4	117,990.9	28,902.6	14,078.9	10,777.1	29,334.0	15,064.8	12,357.0	370.1	62,013.6	19,900.3	9,586.3	44.3	3,376.5	4,938.6	10,310.1	475,648.6	Merchant banks	
Jumlah																								
Februari 2004	9,479.6	980.5	56,601.7	4,903.0	34,199.2	22,775.4	104,267.3	24,462.3	12,052.1	8,061.8	27,220.0	14,184.4	10,619.8	344.5	500.9	14,547.5	6,656.4	30.0	821.6	3,823.9	8,543.7	358,382.2	February 2004	
Bank perdagangan	570.2	105.4	2,791.8	50.5	3,621.8	5,315.4	14,706.9	1,336.6	4,129.6	1,690.6	1,379.7	1,379.7	1,652.9	22.2	62,080.2	3,548.3	2,754.0	0.0	2,605.5	1,049.2	323.8	107,988.6	Commercial banks	
Syarikat kewangan	631.5	44.8	1,633.1	390.3	652.0	1,677.5	77.1	143.5	898.3	861.2	633.0	28.5	1,652.9	0.0	20.4	1,635.0	223.3	12.6	0.5	95.9	1,441.9	10,864.4	Finance companies	
Bank saudagar	10,681.3	1,130.7	61,026.5	5,343.8	38,473.1	29,768.3	119,051.3	28,942.4	14,075.1	10,613.7	29,232.7	15,183.7	12,272.7	366.7	62,601.5	19,766.8	9,636.2	42.7	3,427.6	4,969.0	10,309.4	477,242.2	Merchant banks	
Jumlah																								
Mac 2004	9,570.4	953.7	56,260.4	4,756.4	34,744.7	22,636.0	105,415.4	24,683.2	12,202.8	8,298.4	27,641.8	14,490.4	10,560.5	327.8	501.2	14,421.1	6,775.2	49.9	847.9	3,736.8	8,921.5	360,970.5	March 2004	
Bank perdagangan	567.9	96.5	2,717.0	50.9	3,640.0	4,680.6	14,743.1	1,224.4	4,078.2	1,695.0	1,351.9	1,010.5	1,566.4	20.3	62,469.4	3,515.6	2,722.1	0.0	2,517.3	1,044.2	298.1	107,293.3	Commercial banks	
Syarikat kewangan	642.1	44.7	1,583.5	386.1	658.4	1,755.2	77.7	119.8	886.8	837.9	657.4	36.4	1,658.2	0.0	17.8	1,595.0	217.7	21.2	2.9	101.1	1,398.7	10,801.7	Finance companies	
Bank saudagar	10,780.4	1,094.9	60,561.0	5,193.4	39,049.1	29,071.8	120,236.2	29,027.5	14,167.8	10,831.4	29,651.1	15,537.3	12,126.9	348.1	62,988.4	19,531.7	9,715.1	71.0	3,368.1	4,882.2	10,618.4	479,065.6	Merchant banks	
Jumlah																								
April 2004	9,599.5	945.5	56,625.9	4,674.4	35,271.6	22,414.7	106,614.3	24,920.2	11,939.4	8,060.0	27,235.5	14,603.2	10,607.7	323.3	1,251.2	14,490.9	6,879.5	3.8	1,291.9	3,793.9	8,103.7	361,604.7	April 2004	
Bank perdagangan	581.1	93.9	2,738.1	52.5	3,684.2	4,707.6	14,800.9	1,201.1	4,070.3	1,716.7	1,359.1	1,040.7	1,577.4	19.9	63,086.4	3,498.5	2,714.8	0.0	2,516.9	1,059.3	284.6	108,083.3	Commercial banks	
Syarikat kewangan	651.4	44.7	1,612.8	440.2	705.9	1,792.5	78.2	117.8	880.4	826.0	664.5	41.0	1,658.2	0.0	20.6	1,542.1	262.2	0.0	0.5	169.5	1,112.9	10,700.9	Finance companies	
Bank saudagar	10,832.0	1,084.2	60,976.9	5,167.2	39,661.7	28,914.8	121,493.3	29,239.0	13,890.1	10,622.6	29,259.1	15,684.9	12,185.1	343.2	64,358.2	19,531.5	9,856.4	3.8	2,647.3	5,022.7	9,501.2	480,394.9	Merchant banks	
Jumlah																								
Mei 2004	10,037.8	956.4	57,931.6	4,874.3	35,527.4	22,758.8	107,944.8	25,179.0	11,801.1	8,132.4	27,243.8	14,743.5	10,816.0	319.1	1,305.9	14,650.4	6,997.0	8.1	1,327.7	3,800.4	8,167.5	366,323.0	May 2004	
Bank perdagangan	578.7	92.9	2,781.7	54.8	3,774.4	4,738.1	14,844.8	1,172.3	4,109.8	1,363.7	1,363.7	1,081.1	1,601.8	20.5	63,565.8	3,479.4	2,696.3	0.0	2,514.9	1,077.8	268.8	108,754.1	Commercial banks	
Syarikat kewangan	587.5	44.8	1,676.7	575.2	688.0																			