

1.7 Pinjaman Mengikut Sektor: Sistem Perbankan

Loans by Sectors: Banking System

RM juta

RM million

Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	Perlompong dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>	Elektrik, gas dan air <i>Electricity, gas and water</i>	Perdagangan borong dan runcit, hotel dan restoran <i>Wholesale, retail, hotels and restaurants</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 pemiajan <i>Financial, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>				Pembelian sekuriti <i>Purchase of securities</i>			Pembelian kenderaan pengangkutan ¹ <i>Purchase of transport vehicles¹</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 keperluan <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>							Pembelian kenderaan pengangkutan ¹ <i>Purchase of transport vehicles¹</i>
																	Individu <i>Individuals</i>	Broker saham <i>Stock-brokers</i>						
Jun 2002	Bank perdagangan 596.1 Syarikat kewangan 931.0 Bank saudagar 12,026.0	936.4 124.7 1,280.6	62,712.0 2,991.9 2,474.9 68,078.8	5,159.5 53.6 767.8 5,980.8	34,780.9 3,410.8 928.5 39,120.2	30,778.5 80,152.6 23,593.8 13,984.6	13,392.8 5,227.0 6,473.5 13,984.6	13,984.6 2,607.9 1,783.9 1,908.9	10,137.7 37.3 1,296.9 12,601.7	31,923.1 13,837.0 7,932.9 54.4	556.2 50,094.3 15.0 50,665.5	556.2 50,094.3 15.0 50,665.5	22,253.9 6,318.4 3,081.8 0.0	17.8 359.4 2,996.4 0.0	3,358.7	4,945.8	10,215.9	365,304.3	June 2002 Commercial banks Finance companies Merchant banks Total					
Julai 2002	Bank perdagangan 10,485.8 Syarikat kewangan 599.0 Bank saudagar 11,946.9	924.8 211.0 1,247.7 1,260.5	62,236.8 2,852.4 2,980.0 67,479.2	5,227.0 48.3 780.3 6,055.6	34,923.3 3,408.9 924.4 39,256.6	29,005.5 16,490.9 13,468.5 38,779.5	81,603.9 5,201.9 13,468.5 95,139.5	23,736.7 2,581.6 812.8 25,551.3	13,918.6 1,888.2 1,491.3 12,695.4	31,711.1 13,881.0 8,023.1 540.0	13,881.0 8,023.1 540.0 551.4	22,328.4 5,136.7 2,691.1 30,156.2	6,482.7 3,061.2 220.6 9,764.6	59.2 0.0 0.0 59.2	3,358.7	5,075.8	10,096.5	365,011.3	July 2002 Commercial banks Finance companies Merchant banks Total					
Ogos 2002	Bank perdagangan 10,584.2 Syarikat kewangan 604.6 Bank saudagar 859.9 Jumlah 12,048.7	928.0 171.2 124.9 1,224.1	62,648.5 2,720.2 2,406.6 67,775.3	5,240.9 48.5 798.7 6,086.1	34,598.5 3,424.2 941.7 38,964.4	29,327.1 82,922.4 13,697.6 38,966.9	23,773.9 6,354.1 13,697.6 96,696.9	13,646.7 1,894.1 1,246.1 17,707.5	10,219.4 1,852.5 85.4 12,530.7	30,464.9 13,902.8 8,174.1 530.9	13,902.8 8,174.1 530.9 550.1	550.1 51,962.6 16.6 52,529.3	22,623.1 4,938.2 2,708.5 30,269.8	6,516.2 3,025.0 219.1 9,760.2	58.8 0.0 0.0 58.8	3,358.7	5,025.2	10,123.9	365,681.9	August 2002 Commercial banks Finance companies Merchant banks Total				
September 2002	Bank perdagangan 10,452.4 Syarikat kewangan 614.5 Bank saudagar 995.0 Jumlah 12,061.9	1,036.0 177.3 126.6 1,340.0	62,541.4 2,892.6 2,251.2 67,485.2	5,591.6 48.7 803.2 6,443.4	34,895.9 3,468.0 933.6 39,297.4	29,524.0 6,315.3 3,260.0 39,099.3	83,932.8 13,757.5 75.6 97,765.9	23,803.5 5,396.0 1,449.0 29,852.1	13,590.4 1,855.7 533.2 17,640.2	30,279.0 14,126.3 8,380.1 529.8	14,126.3 8,380.1 529.8 542.5	22,510.5 4,930.6 2,558.6 30,269.8	6,558.6 3,072.5 205.6 9,760.2	58.2 0.0 0.0 58.2	3,358.7	5,044.2	10,154.4	367,293.9	September 2002 Commercial banks Finance companies Merchant banks Total					
Oktober 2002	Bank perdagangan 10,679.5 Syarikat kewangan 601.8 Bank saudagar 992.1 Jumlah 12,272.4	1,064.2 174.7 143.8 1,361.9	63,219.1 2,713.6 2,259.4 68,192.1	5,428.7 49.5 789.7 6,268.0	34,759.8 3,481.3 933.6 39,135.5	29,122.7 6,185.3 3,232.4 38,568.8	85,169.9 5,343.9 76.1 99,217.6	23,760.8 1,875.3 1,254.4 17,565.6	13,529.1 1,782.2 85.0 11,980.6	30,059.0 14,302.0 8,492.5 571.4	14,302.0 8,492.5 571.4 539.7	543.8 53,386.0 17.8 53,957.6	6,645.5 3,061.7 202.0 9,909.2	54.5 0.0 0.0 54.5	3,358.7	5,030.9	10,010.7	368,668.1	October 2002 Commercial banks Finance companies Merchant banks Total					
November 2002	Bank perdagangan 10,735.3 Syarikat kewangan 600.1 Bank saudagar 999.4 Jumlah 12,334.7	1,054.4 175.1 122.1 1,351.6	63,046.7 2,715.7 2,199.8 67,962.2	5,533.7 50.3 803.2 6,387.2	34,819.4 3,501.3 963.0 39,183.7	28,994.2 6,185.3 3,232.4 38,412.0	86,277.8 13,977.4 861.8 100,330.8	23,842.6 5,298.5 1,452.1 17,413.8	13,562.9 1,884.5 1,256.2 11,959.1	30,090.9 14,317.9 8,747.3 574.2	14,317.9 8,747.3 574.2 540.9	22,864.9 4,912.3 2,467.9 30,245.1	6,667.1 3,067.5 200.8 9,935.4	50.3 0.0 0.0 50.3	3,358.7	4,862.0	10,154.2	368,748.1	November 2002 Commercial banks Finance companies Merchant banks Total					
Disember 2002	Bank perdagangan 10,683.6 Syarikat kewangan 589.9 Bank saudagar 946.2 Jumlah 12,219.7	967.7 162.3 117.1 1,247.0	62,283.0 2,604.0 2,314.0 67,209.9	6,011.6 50.1 817.4 6,879.1	35,144.5 3,472.4 969.3 39,586.2	28,709.3 6,195.6 3,298.1 38,203.0	87,094.0 14,058.8 77.1 101,229.9	23,904.6 1,753.3 1,419.8 17,283.3	9,518.3 1,826.5 453.2 11,797.9	29,705.3 14,257.1 8,003.0 15,142.7	14,257.1 8,003.0 1,601.2 10,668.4	525.5 38.9 19.1 55,006.5	23,449.8 4,672.8 2,447.0 30,589.6	6,632.1 36.3 198.2 9,917.0	36.3 0.0 0.0 36.3	3,358.7	4,737.4	9,374.6	369,649.7	December 2002 Commercial banks Finance companies Merchant banks Total				
Januari 2003	Bank perdagangan 10,633.0 Syarikat kewangan 600.7 Bank saudagar 907.0 Jumlah 12,140.8	981.6 170.1 97.9 1,249.7	62,640.4 2,741.6 2,092.8 67,474.8	5,963.3 65.4 825.2 6,854.0	34,685.6 3,551.8 839.7 39,077.1	28,930.0 6,127.5 3,231.3 38,288.8	88,563.5 14,135.7 76.8 102,775.9	24,060.5 2,635.7 1,380.2 17,318.6	9,126.5 1,849.1 458.3 11,433.9	29,669.8 14,092.6 8,57.7 32,593.5	14,092.6 8,57.7 32,593.5 10,752.5	9,143.7 525.0 38.0 56.0	22,823.2 4,678.3 2,999.2 187.0	41.8 0.0 0.0 41.8	3,358.7	4,741.6	10,523.5	371,438.2	January 2003 Commercial banks Finance companies Merchant banks Total					
Februari 2003	Bank perdagangan 10,507.4 Syarikat kewangan 595.9 Bank saudagar 905.9 Jumlah 12,009.2	968.8 169.8 101.0 1,239.6	62,494.4 2,732.2 2,074.7 67,301.3	5,900.4 65.1 853.7 6,819.1	34,930.4 3,569.4 823.1 39,322.9	28,579.0 6,135.4 3,110.7 37,250.3	89,282.3 14,152.4 76.5 103,511.3	24,088.5 5,067.5 610.5 29,776.5	13,249.7 1,817.2 457.6 11,367.5	29,537.5 14,109.4 8,603.7 32,482.6	14,109.4 8,603.7 32,482.6 14,964.2	9,176.5 769.1 85.6 10,779.9	22,640.2 4,657.7 2,925.4 29,754.0	37.8 0.0 0.0 37.8	3,358.7	4,711.8	10,286.5	371,114.4	February 2003 Commercial banks Finance companies Merchant banks Total					
Mac 2003	Bank perdagangan 10,481.5 Syarikat kewangan 591.6 Bank saudagar 879.6 Jumlah 11,951.7	969.2 168.7 99.6 1,237.5	61,854.4 2,710.5 1,936.7 66,401.6	5,622.9 64.7 856.8 6,243.4	34,598.4 3,632.2 901.5 39,032.0	28,749.1 6,062.3 3,044.0 37,855.5	90,447.8 14,192.1 75.7 104,715.6	24,021.3 5,002.8 593.7 17,075.6	13,218.4 1,836.9 1,265.7 10,967.1	29,087.2 14,216.4 8,788.0 31,982.3	14,216.4 8,788.0 31,982.3 10,967.1	9,166.3 1,615.1 36.9 56.2	511.4 55,711.4 56.2 56,261.5	530.0 4,581.0 2,925.4 29,708.6	61.4 0.0 0.0 61.4	3,358.7	4,768.3	10,802.3	371,062.5	March 2003 Commercial banks Finance companies Merchant banks Total				
April 2003	Bank perdagangan 10,360.5 Syarikat kewangan 584.6 Bank saudagar 858.5 Jumlah 11,803.6	982.5 168.6 99.6 1,250.7	61,847.3 2,697.2 1,759.6 66,304.2	5,662.6 65.8 824.8 6,253.1	34,642.4 3,628.8 792.1 39,063.3	28,546.9 6,002.5 3,043.0 37,592.5	91,754.8 14,267.2 75.5 106,097.5	24,025.4 4,959.1 585.2 29,569.7	13,222.6 1,843.4 1,078.4 11,053.8	29,173.1 14,223.8 8,068.6 31,997.6	14,223.8 8,068.6 31,997.6 15,121.4	9,189.9 1,629.2 90.8 10,819.1	518.0 36.7 20.2 56,847.9	492.4 4,538.2 2,214.5 29,507.2	64.8 0.0 0.0 60.2	3,358.7	4,681.7	10,888.8	372,273.7	April 2003 Commercial banks Finance companies Merchant banks Total				
Mei 2003	Bank perdagangan 10,425.5 Syarikat kewangan 582.6 Bank saudagar 856.7 Jumlah 11,864.8	971.1 169.7 99.6 1,248.5	62,086.0 2,692.5 1,766.6 66,545.2	5,695.6 65.4 826.5 6,287.5	35,015.4 3,650.4 911.9 39,577.7	28,556.4 6,038.9 2,692.3 37,287.6	92,821.3 14,340.6 75.0 107,236.9	24,238.3 4,925.0 1,365.6 17,106.0	13,265.3 1,622.3 497.1 10,914.1	29,113.1 14,212.2 8,289.9 15,142.7	14,212.2 8,289.9 15,142.7 10,981.6	9,336.9 1,644.7 36.8 551.0	22,658.0 4,515.7 2,865.7 29,355.7	64.0 0.0 0.0 61.5	3,358.7	6,049.3	10,627.1	374,230.7	May 2003 Commercial banks Finance companies Merchant banks Total					
Jun 2003	Bank perdagangan 10,434.7 Syarikat kewangan 579.6 Bank saudagar 848.2 Jumlah 11,862.5	940.9 166.0 99.6 1,206.5	62,767.6 2,683.2 1,847.7 67,061.4	6,116.9 65.2 820.5 6,701.9	35,614.7 3,663.6 879.1 40,157.5	28,312.6 6,023.7 2,669.1 37,011.4	94,222.0 14,415.2 75.5 108,712.7	24,345.9 4,898.2 1,384.2 17,334.4	10,745.0 1,830.4 571.9 12,947.4	29,916.3 14,237.6 8,481.1 32,713.5	14,237.6 8,481.1 32,713.5 15,190.2	9,567.5 1,619.5 36.6 548.2	23,109.4 4,468.5 2,242.4 29,820.3	6,438.1 2,814.3 203.2 9,456.6	36.2 0.0 0.6 36.2	3,358.7	4,732.5	10,665.8	380,795.4	June 2003 Commercial banks Finance companies Merchant banks Total				
Julai 2003	Bank perdagangan 10,521.7 Syarikat kewangan 561.6 Bank saudagar 839.6 Jumlah 11,926.9	986.4 161.7 103.6 1,248.7	61,962.8 2,678.3 1,847.7 66,325.8	5,142.1 63.6 820.5 5,726.2	35,686.9 3,622.6 893.3 40,198.9	27,322.8 6,006.8 2,554.1 35,883.7	95,624.3 14,487.2 75.6 110,187.1	24,533.9 4,898.8 1,322.4 30,015.5	13,403.4 1,641.2 744.1 17,185.5	30,854.5 14,264.9 8,658.8 15,235.5	14,264.9 8,658.8 15,235.5 11,309.0	9,689.5 36.3 58,099.3 545.3	501.9 481.2 4,454.1 58,600.7	6,486.0 2,835.0 196.0 30,610.3	38.1 0.0 0.5 38.1	3,358.7	4,711.5	10,881.5	383,258.3	July 2003 Commercial banks Finance companies Merchant banks Total				

1 Tidak termasuk pinjaman untuk membeli kereta penumpang.
Data untuk format baru hanya diperolehi mulai Disember 1996.
Mula September 1998, data termasuk pinjaman yang dijual kepada Danaharta kecuali pembelian sekuriti kepada individu dan broker saham.
Mula Mei 1999, pinjaman mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.

¹ Excluding loans for purchase of passenger cars.
Notes Series for the new format available from December 1996 onwards.
Effective September 1998, data includes loans sold to Danaharta, except for purchase of securities by individuals and stockbrokers.
Effective May 1999, loans by sector include those extended by Islamic banks.