II.7 Pinjaman Mengikut Sektor: Sistem Perbankan
Loans by Sectors: Banking System

RM juta — *RM million*

Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan	Perlombongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Sektor harta benda yang luas *Broad property sector*				Pengangkutan, penyimpanan dan komunikasi	Perkhidmatan kewangan, insurans dan perniagaan	Kredit penggunaan *Consumption credit*				Pembelian sekuriti *Purchase of securities*			Pembelian kenderaan pengangkutan[1]	Perkhidmatan sosial, masyarakat dan persendirian	Lain-lain	Jumlah pinjaman	*As at end of*
						Pembinaan	Harta kediaman	Harta bukan kediaman	Harta tanah			Kegunaan persendirian	Kad kredit	Pembelian barangan kegunaan	Pembelian kereta penumpang	Jumlah	yang mana: *of which:* Individu	Broker saham					
	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*	*Credit card*	*Purchase of consumer durable goods*	*Purchase of passenger cars*	*Total*	*Individuals*	*Stock-brokers*	*Purchase of transport vehicles*[1]	*Community, social and personal services*	*Others*	*Total loans*	
Disember 2002																						*December 2002*
Bank perdagangan	10,278.1	835.1	56,750.3	5,985.7	32,892.1	24,189.9	86,246.4	22,551.3	11,357.5	7,608.2	27,524.0	13,541.7	8,990.2	368.5	536.0	15,707.8	6,632.1	36.3	465.5	4,552.2	7,860.9	338,241.5	*Commercial banks*
Syarikat kewangan	562.9	113.0	2,513.9	50.1	3,466.0	5,504.1	14,042.2	4,895.8	1,438.7	1,785.2	1,419.2	789.5	1,601.2	38.9	54,450.9	3,950.5	3,086.7	0.0	2,570.1	962.0	317.6	100,471.7	*Finance companies*
Bank saudagar	807.4	69.2	2,012.1	779.8	705.2	2,495.3	77.1	209.0	1,078.4	363.0	938.3	21.1	-	0.0	19.1	1,981.6	198.2	0.0	0.3	203.9	1,720.0	13,481.0	*Merchant banks*
Jumlah	11,648.4	1,017.3	61,276.3	6,815.6	37,063.3	32,189.4	100,365.7	27,656.2	13,874.6	9,756.4	29,881.5	14,352.4	10,591.4	407.4	55,006.1	21,639.8	9,917.0	36.3	3,035.9	5,718.2	9,898.5	452,194.3	*Total*
Januari 2003																						*January 2003*
Bank perdagangan	10,227.5	849.1	57,107.7	5,937.4	32,433.1	24,410.6	87,715.9	22,707.2	11,446.2	7,216.5	27,488.5	13,377.2	9,066.7	368.0	535.2	15,151.6	6,478.3	41.8	495.7	4,556.5	9,009.8	340,100.4	*Commercial banks*
Syarikat kewangan	573.7	120.8	2,651.5	65.4	3,545.4	5,436.0	14,119.1	4,845.2	1,425.0	1,807.8	1,442.5	748.1	1,608.8	38.0	55,296.2	3,951.1	2,999.2	0.0	2,429.9	1,102.1	397.5	101,604.1	*Finance companies*
Bank saudagar	768.2	50.0	1,791.0	787.6	675.6	2,428.6	76.8	212.9	1,038.8	368.1	874.5	21.6	-	0.0	19.6	1,956.6	187.0	0.0	0.4	168.0	1,868.8	13,107.1	*Merchant banks*
Jumlah	11,569.5	1,019.9	61,550.1	6,790.4	36,654.1	32,275.1	101,911.7	27,765.3	13,909.9	9,392.4	29,805.5	14,147.0	10,675.5	406.0	55,851.0	21,059.3	9,664.6	41.8	2,926.1	5,826.6	11,276.1	454,811.6	*Total*
Februari 2003																						*February 2003*
Bank perdagangan	10,101.9	836.3	56,961.7	5,874.5	32,677.9	24,059.6	88,434.7	22,745.3	11,393.1	7,187.3	27,356.2	13,394.1	9,099.5	362.1	527.1	14,968.6	6,379.0	37.8	494.5	4,526.6	8,772.8	339,773.6	*Commercial banks*
Syarikat kewangan	568.9	120.6	2,642.1	65.1	3,563.0	5,443.9	14,135.8	4,807.6	1,420.9	1,775.9	1,438.6	758.3	1,603.4	37.5	55,356.0	3,935.3	2,985.5	0.0	2,316.0	1,100.7	398.0	101,487.5	*Finance companies*
Bank saudagar	767.1	53.1	1,772.8	816.0	659.0	2,307.9	76.5	212.8	1,031.9	362.8	899.8	21.5	-	0.0	19.8	1,990.7	208.4	0.0	0.4	168.4	1,877.8	13,038.3	*Merchant banks*
Jumlah	11,437.9	1,009.9	61,376.7	6,755.6	36,899.9	31,811.4	102,647.0	27,765.7	13,845.9	9,326.0	29,694.6	14,173.9	10,702.9	399.6	55,902.9	20,894.6	9,572.9	37.8	2,810.9	5,795.7	11,048.7	454,299.5	*Total*
Mac 2003																						*March 2003*
Bank perdagangan	10,076.1	836.7	56,321.7	5,597.0	32,345.9	24,229.7	89,600.2	22,668.0	11,361.8	6,762.6	26,906.0	13,501.0	9,089.3	354.5	529.5	15,167.0	6,462.7	61.4	506.1	4,583.2	9,288.6	339,724.8	*Commercial banks*
Syarikat kewangan	564.5	119.4	2,620.4	64.7	3,625.8	5,370.8	14,175.5	4,742.9	1,280.8	1,795.6	1,435.6	777.2	1,615.1	36.9	55,711.4	3,858.7	2,925.4	0.0	2,513.6	1,072.9	403.4	101,785.0	*Finance companies*
Bank saudagar	739.8	51.7	1,534.8	518.2	637.4	2,241.3	75.7	196.0	1,024.3	367.4	853.1	26.6	-	0.0	20.2	1,823.5	189.5	0.0	0.4	168.2	1,626.3	11,904.9	*Merchant banks*
Jumlah	11,380.4	1,007.8	60,477.0	6,179.9	36,609.1	31,841.8	103,851.4	27,606.9	13,666.9	8,925.6	29,194.6	14,304.7	10,704.3	391.4	56,261.1	20,849.2	9,577.7	61.4	3,020.1	5,824.3	11,318.3	453,414.7	*Total*
April 2003																						*April 2003*
Bank perdagangan	9,955.0	849.9	56,314.6	5,636.7	32,389.9	24,027.5	90,907.2	22,672.2	11,366.0	6,843.4	26,991.8	13,508.4	9,112.9	361.1	491.9	15,082.8	6,448.6	60.2	552.9	4,496.6	9,375.1	340,935.9	*Commercial banks*
Syarikat kewangan	557.6	119.4	2,607.1	65.8	3,622.4	5,311.1	14,250.6	4,699.2	1,256.8	1,802.1	1,411.9	796.0	1,629.2	36.7	56,335.3	3,815.9	2,887.5	0.0	2,503.2	1,061.9	404.4	102,286.5	*Finance companies*
Bank saudagar	719.7	51.7	1,457.8	487.1	628.0	2,240.3	75.5	187.5	1,036.8	366.8	805.9	26.7	-	0.0	20.2	1,749.1	194.0	0.0	0.4	168.3	1,631.8	11,653.5	*Merchant banks*
Jumlah	11,232.3	1,021.0	60,379.5	6,189.6	36,640.3	31,578.8	105,233.3	27,558.9	13,659.6	9,012.3	29,209.6	14,331.2	10,742.1	397.8	56,847.4	20,647.8	9,530.2	60.2	3,056.5	5,726.8	11,411.2	454,875.9	*Total*
Mei 2003																						*May 2003*
Bank perdagangan	10,020.0	846.5	56,553.3	5,669.7	32,762.9	24,037.0	91,973.7	22,885.1	11,408.7	6,884.5	26,931.9	13,496.9	9,259.9	357.2	453.6	14,986.4	6,406.0	61.5	604.7	4,647.5	9,113.4	342,892.9	*Commercial banks*
Syarikat kewangan	555.6	120.5	2,602.5	65.4	3,644.0	5,347.4	14,324.0	4,665.1	1,264.4	1,581.0	1,406.4	818.2	1,644.7	36.8	56,920.9	3,793.3	2,865.7	0.0	2,509.5	1,072.4	387.5	102,759.4	*Finance companies*
Bank saudagar	717.9	51.7	1,464.7	488.9	747.9	1,889.5	75.0	187.4	1,024.2	407.0	829.8	37.4	-	0.0	20.1	1,716.6	209.9	0.0	0.4	176.0	1,636.7	11,471.3	*Merchant banks*
Jumlah	11,293.5	1,018.7	60,620.5	6,223.9	37,154.8	31,274.0	106,372.7	27,737.6	13,697.3	8,872.5	29,168.0	14,352.4	10,904.6	394.0	57,394.6	20,496.3	9,481.6	61.5	3,114.6	5,895.8	11,137.6	457,123.6	*Total*
Jun 2003																						*June 2003*
Bank perdagangan	10,059.1	808.3	57,637.6	6,090.9	33,510.6	23,841.6	93,374.1	22,990.7	11,623.7	8,866.2	27,900.6	13,506.8	9,490.5	352.9	486.0	15,467.7	6,438.0	36.2	587.2	4,545.7	8,215.4	349,355.9	*Commercial banks*
Syarikat kewangan	548.6	116.8	2,562.0	65.0	3,655.0	5,337.0	14,398.5	4,628.3	1,259.2	1,584.6	1,403.2	836.8	1,628.4	36.6	57,348.7	3,746.1	2,814.3	0.0	2,462.6	1,062.1	330.9	103,010.2	*Finance companies*
Bank saudagar	709.4	51.7	1,371.2	482.5	720.0	1,866.3	75.5	185.2	1,042.8	481.8	787.3	41.4	-	0.0	20.1	1,777.0	203.2	0.0	0.6	174.1	1,645.9	11,432.7	*Merchant banks*
Jumlah	11,317.2	976.8	61,570.9	6,638.3	37,885.6	31,044.9	107,848.1	27,804.2	13,925.7	10,932.6	30,091.0	14,385.1	11,118.8	389.5	57,854.8	20,990.8	9,455.6	36.2	3,050.4	5,781.9	10,192.3	463,798.8	*Total*
Julai 2003																						*July 2003*
Bank perdagangan	10,146.2	853.8	56,809.6	5,116.2	33,608.0	22,877.1	94,776.7	23,180.7	11,546.8	10,411.6	28,835.3	13,549.5	9,612.5	351.9	480.7	16,145.1	6,486.0	38.1	607.2	4,526.3	8,369.5	351,804.8	*Commercial banks*
Syarikat kewangan	538.6	112.5	2,588.2	63.6	3,614.2	5,315.3	14,470.6	4,638.9	1,249.0	1,599.8	1,413.7	855.0	1,619.5	36.3	58,099.3	3,731.8	2,835.0	0.0	2,472.5	1,054.0	355.9	103,830.6	*Finance companies*
Bank saudagar	700.8	52.7	1,382.8	482.9	725.2	1,664.6	75.6	185.2	981.0	654.0	777.3	40.7	-	0.0	20.2	1,905.4	196.0	0.0	0.5	170.9	1,652.1	11,472.0	*Merchant banks*
Jumlah	11,385.6	1,019.0	60,780.7	5,662.7	37,949.5	29,857.0	109,322.9	28,004.7	13,776.8	12,665.5	31,026.3	14,445.3	11,232.0	388.3	58,600.2	21,782.2	9,516.9	38.1	3,080.2	5,751.2	10,377.4	467,107.4	*Total*
Ogos 2003																						*August 2003*
Bank perdagangan	10,064.2	899.4	56,758.6	5,263.2	33,557.7	23,041.6	96,169.6	23,518.2	11,534.5	10,295.7	28,685.6	13,670.6	9,836.4	361.2	488.4	16,376.7	6,640.9	29.9	615.3	4,151.7	8,547.4	353,835.9	*Commercial banks*
Syarikat kewangan	545.8	112.3	2,608.1	63.3	3,677.7	5,313.3	14,555.8	4,534.7	1,229.8	1,609.8	1,413.0	883.5	1,639.3	35.8	58,943.1	3,703.0	2,820.2	0.0	2,457.0	1,045.8	314.8	104,685.8	*Finance companies*
Bank saudagar	681.5	52.7	1,712.9	439.5	728.0	1,788.9	76.4	175.8	966.4	730.7	755.7	44.8	-	0.1	20.7	1,973.4	291.4	0.0	0.5	135.3	1,565.4	11,848.7	*Merchant banks*
Jumlah	11,291.4	1,064.4	61,079.6	5,766.0	37,963.5	30,143.9	110,801.9	28,228.6	13,730.7	12,636.2	30,854.3	14,598.9	11,475.6	397.1	59,452.2	22,053.1	9,752.5	29.9	3,072.8	5,332.7	10,427.6	470,370.5	*Total*
September 2003																						*September 2003*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	542.1	110.1	2,525.4	62.7	3,659.9	5,255.3	14,611.9	4,487.3	1,223.4	1,594.2	1,382.5	914.2	1,649.0	33.1	59,459.2	3,620.8	2,781.7	0.0	2,523.9	1,042.1	312.4	105,009.4	*Finance companies*
Bank saudagar	679.2	53.2	1,701.5	446.1	705.0	1,775.1	76.3	155.5	980.2	795.7	736.7	39.6	-	0.0	21.3	1,933.2	286.2	2.6	0.5	135.7	1,498.5	11,733.3	*Merchant banks*
Jumlah	10,868.9	1,272.8	61,177.5	5,991.8	38,103.4	30,054.6	112,170.2	28,261.2	13,699.1	12,713.4	30,408.4	14,793.8	11,605.6	390.3	59,964.2	21,758.2	9,675.2	16.3	3,160.1	5,354.5	10,698.6	472,446.6	*Total*
Oktober 2003																						*October 2003*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	541.7	107.5	2,529.1	62.9	3,639.4	5,158.0	14,674.8	4,440.0	1,211.9	1,602.6	1,385.1	923.6	1,653.6	33.1	60,184.1	3,640.7	2,804.8	0.0	2,534.0	1,041.3	350.5	105,713.8	*Finance companies*
Bank saudagar	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	-	0.1	21.6	1,980.6	282.8	30.9	0.5	103.4	1,460.1	11,448.5	*Merchant banks*
Jumlah	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	30,699.1	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	*Total*
November 2003																						*November 2003*
Bank perdagangan	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	14,085.4	10,411.0	350.5	509.1	15,788.8	6,611.2	15.7	691.7	4,109.8	8,854.0	357,420.7	*Commercial banks*
Syarikat kewangan	560.8	108.5	2,811.5	51.3	3,639.5	5,400.9	14,600.5	4,473.6	1,175.4	1,637.4	1,382.1	937.9	1,666.7	29.0	60,608.2	3,646.5	2,808.8	0.0	2,562.4	1,062.0	372.9	106,727.1	*Finance companies*
Bank saudagar	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	-	0.0	21.4	1,877.4	257.3	0.0	0.5	103.5	1,406.0	11,236.5	*Merchant banks*
Jumlah	10,368.0	1,238.0	61,252.2	5,268.4	38,653.6	29,825.8	115,139.6	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	*Total*
Disember 2003																						*December 2003*
Bank perdagangan	9,292.4	942.1	56,746.8	4,630.5	34,878.6	22,460.1	101,829.3	24,240.1	11,823.7	8,233.1	27,296.2	14,108.3	10,577.6	351.5	510.1	14,546.8	6,602.1	10.1	726.4	3,807.7	9,014.0	356,015.4	*Commercial banks*
Syarikat kewangan	569.4	106.3	2,766.3	50.8	3,638.1	5,333.9	14,647.6	4,409.8	1,142.1	1,651.8	1,381.0	958.9	1,658.8	21.3	60,946.1	3,637.4	2,806.0	0.0	2,577.4	1,065.8	366.7	106,929.6	*Finance companies*
Bank saudagar	652.3	47.7	1,667.9	384.7	655.3	1,708.0	78.2	150.0	922.6	845.3	633.1	35.5	-	0.0	21.5	1,709.4	245.2	0.1	0.5	98.4	1,432.6	11,042.9	*Merchant banks*
Jumlah	10,514.1	1,096.1	61,180.9	5,066.0	39,172.1	29,502.0	116,555.1	28,799.9	13,888.5	10,730.1	29,310.4	15,102.7	12,236.5	372.8	61,477.6	19,893.6	9,653.4	10.3	3,304.2	4,971.9	10,813.3	473,987.9	*Total*

1 Tidak termasuk pinjaman untuk membeli kereta penumpang.

Nota Data untuk format baru hanya diperolehi mulai Disember 1996.
Mulai 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 May 1999, loans by sector include those extended by Islamic banks.