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*	
Januari 2002																						*January 2002*
Bank perdagangan	10,742.5	1,102.6	63,140.9	4,050.9	34,166.6	29,238.4	75,205.5	23,232.4	14,288.0	9,521.4	31,714.0	13,430.5	7,494.5	635.4	1,069.4	22,187.5	5,941.1	18.2	360.9	5,108.6	9,806.6	356,496.6	*Commercial banks*
Syarikat kewangan	651.8	214.8	3,038.0	45.8	3,375.5	6,692.4	13,113.5	5,575.7	2,744.1	1,887.1	1,783.4	907.5	1,527.1	39.0	45,443.8	5,454.8	3,225.6	0.0	3,120.1	944.5	390.0	96,948.9	*Finance companies*
Bank saudagar	951.7	134.8	2,561.4	408.7	954.2	3,574.1	73.1	643.8	1,562.4	691.5	1,339.8	101.8	-	0.0	13.4	2,675.8	236.4	0.0	0.8	375.8	1,557.2	17,620.2	*Merchant banks*
Jumlah	12,346.0	1,452.2	68,740.3	4,505.4	38,496.2	39,504.9	88,392.0	29,451.8	18,594.6	12,100.0	34,837.2	14,439.7	9,021.6	674.4	46,526.6	30,318.1	9,403.1	18.2	3,481.8	6,429.0	11,753.8	471,065.7	*Total*
Februari 2002																						*February 2002*
Bank perdagangan	10,516.9	963.5	63,269.8	4,247.2	34,147.4	29,331.8	76,042.1	23,264.9	14,338.0	9,723.4	32,149.6	13,515.9	7,582.0	627.8	1,033.8	22,524.6	6,123.7	17.7	318.3	5,024.9	9,825.0	358,447.0	*Commercial banks*
Syarikat kewangan	637.2	213.5	2,978.7	46.0	3,361.7	6,669.6	13,142.8	5,546.6	2,721.0	1,906.9	1,772.0	908.0	1,532.9	38.8	46,341.5	5,494.5	3,264.8	0.0	3,040.7	937.0	390.2	97,679.5	*Finance companies*
Bank saudagar	952.6	134.4	2,536.0	651.5	951.6	3,530.6	73.5	643.1	1,537.2	707.8	1,327.3	106.9	-	0.0	13.9	2,683.6	225.2	0.0	0.4	376.1	1,552.4	17,778.9	*Merchant banks*
Jumlah	12,106.7	1,311.4	68,784.5	4,944.7	38,460.7	39,532.0	89,258.4	29,454.6	18,596.3	12,338.1	35,248.8	14,530.9	9,114.9	666.6	47,389.2	30,702.7	9,613.7	17.7	3,359.3	6,338.0	11,767.5	473,905.3	*Total*
Mac 2002																						*March 2002*
Bank perdagangan	10,455.2	944.3	64,049.4	4,237.8	34,077.6	29,543.2	77,030.4	23,336.8	14,564.7	9,471.3	32,310.3	13,502.2	7,506.8	619.2	596.7	22,382.3	6,104.9	29.7	329.1	4,996.3	10,201.6	360,155.2	*Commercial banks*
Syarikat kewangan	621.7	215.7	2,878.4	45.7	3,330.1	6,606.8	13,172.9	5,417.4	2,661.0	1,874.4	1,770.0	905.0	1,532.9	38.7	47,552.9	5,410.6	3,233.3	0.0	3,025.2	922.6	384.6	98,366.9	*Finance companies*
Bank saudagar	941.2	125.6	2,504.1	653.7	957.4	3,572.2	73.8	632.5	1,545.8	682.1	1,289.3	106.4	-	0.0	15.1	2,728.0	223.3	0.0	0.4	351.3	1,582.3	17,761.2	*Merchant banks*
Jumlah	12,018.2	1,285.6	69,431.9	4,937.2	38,365.2	39,722.2	90,277.2	29,386.6	18,771.5	12,027.8	35,369.6	14,513.7	9,039.8	657.9	48,164.7	30,520.9	9,561.5	29.7	3,354.6	6,270.2	12,168.5	476,283.3	*Total*
April 2002																						*April 2002*
Bank perdagangan	10,623.5	1,006.6	63,226.7	4,222.0	34,391.2	28,999.3	78,130.1	23,397.3	14,236.5	10,027.9	31,973.4	13,590.9	7,589.7	582.5	586.6	22,045.2	6,160.0	17.8	341.9	4,963.1	10,307.4	360,241.9	*Commercial banks*
Syarikat kewangan	607.0	215.4	2,880.4	45.4	3,366.1	6,620.1	13,222.8	5,386.0	2,651.6	1,882.8	1,774.1	907.1	1,540.6	36.8	48,463.4	5,356.1	3,215.9	0.0	3,049.0	924.7	387.4	99,316.7	*Finance companies*
Bank saudagar	941.9	125.4	2,479.2	719.2	963.2	3,473.6	74.7	621.9	1,516.1	589.3	1,250.0	100.5	-	0.0	15.0	2,679.1	227.8	0.0	0.4	351.4	1,567.1	17,468.0	*Merchant banks*
Jumlah	12,172.3	1,347.4	68,586.3	4,986.6	38,720.5	39,093.0	91,427.6	29,405.3	18,404.3	12,500.0	34,997.4	14,598.6	9,130.3	619.3	49,065.0	30,080.4	9,603.6	17.8	3,391.2	6,239.2	12,261.8	477,026.7	*Total*
Mei 2002																						*May 2002*
Bank perdagangan	10,593.3	952.4	62,781.2	4,674.9	34,539.0	30,749.4	79,120.9	23,488.4	14,029.7	10,518.9	32,060.9	13,740.6	7,754.0	559.0	581.2	22,130.5	6,229.2	18.8	351.0	4,873.4	10,408.5	363,906.9	*Commercial banks*
Syarikat kewangan	594.8	220.6	2,884.5	53.1	3,392.2	6,549.5	13,301.6	5,291.6	2,640.0	1,886.6	1,753.5	913.3	1,552.3	36.7	49,380.0	5,236.6	3,126.0	0.0	3,048.2	938.2	325.6	99,998.9	*Finance companies*
Bank saudagar	940.1	125.0	2,462.6	721.7	964.2	3,724.5	75.6	621.4	1,514.0	580.9	1,269.7	85.1	-	0.0	15.2	2,672.7	236.8	0.0	0.4	352.5	1,559.1	17,684.5	*Merchant banks*
Jumlah	12,128.2	1,298.0	68,128.3	5,449.7	38,895.3	41,023.4	92,498.1	29,401.4	18,183.7	12,986.3	35,084.0	14,739.0	9,306.4	595.7	49,976.3	30,039.7	9,592.1	18.8	3,399.5	6,164.0	12,293.3	481,590.3	*Total*
Jun 2002																						*June 2002*
Bank perdagangan	10,498.8	936.4	62,712.0	5,159.5	34,780.9	30,778.5	80,152.6	23,593.8	13,984.6	10,137.7	31,923.1	13,837.0	7,932.9	545.4	556.2	22,253.9	6,318.4	17.8	359.4	4,945.8	10,215.9	365,304.3	*Commercial banks*
Syarikat kewangan	596.1	219.5	2,891.9	53.6	3,410.8	6,473.5	13,392.8	5,227.0	2,607.9	1,908.9	1,783.9	924.0	1,560.7	37.3	50,094.3	5,142.7	3,081.8	0.0	2,998.4	914.7	322.0	100,560.0	*Finance companies*
Bank saudagar	931.0	124.7	2,474.9	767.8	928.5	3,515.0	77.4	615.4	1,483.4	555.1	1,296.9	85.2	-	0.0	15.0	2,670.8	237.3	0.0	0.9	345.0	1,548.2	17,435.4	*Merchant banks*
Jumlah	12,026.0	1,280.6	68,078.8	5,980.8	39,120.2	40,767.0	93,622.9	29,436.2	18,075.9	12,601.7	35,003.9	14,846.2	9,493.7	582.7	50,665.5	30,067.4	9,637.5	17.8	3,358.7	6,205.5	12,086.2	483,299.7	*Total*
Julai 2002																						*July 2002*
Bank perdagangan	10,485.8	924.8	62,236.8	5,227.0	34,923.3	29,005.5	81,603.9	23,736.7	13,918.6	10,362.3	31,711.1	13,881.0	8,023.1	540.0	551.4	22,328.4	6,482.7	59.2	379.3	5,075.8	10,096.5	365,011.3	*Commercial banks*
Syarikat kewangan	599.0	211.0	2,852.4	48.3	3,408.9	6,490.9	13,458.5	5,201.9	2,581.6	1,888.2	1,782.8	828.2	1,567.0	40.1	51,030.0	5,136.7	3,061.2	0.0	3,123.3	955.8	326.2	101,530.8	*Finance companies*
Bank saudagar	862.1	124.7	2,390.0	780.3	924.4	3,301.1	76.9	612.8	1,491.3	444.8	1,281.4	85.1	-	0.0	15.7	2,691.1	220.6	0.0	0.4	330.0	1,542.4	16,954.4	*Merchant banks*
Jumlah	11,946.9	1,260.5	67,479.2	6,055.6	39,256.5	38,797.5	95,139.4	29,551.3	17,991.5	12,695.4	34,775.3	14,794.2	9,590.1	580.1	51,597.1	30,156.2	9,764.6	59.2	3,503.0	6,361.6	11,965.1	483,496.5	*Total*
Ogos 2002																						*August 2002*
Bank perdagangan	10,584.2	928.0	62,648.5	5,240.9	34,598.5	29,327.1	82,922.4	23,773.9	13,646.7	10,219.4	30,464.9	13,902.8	8,174.1	530.9	550.1	22,623.1	6,516.2	58.8	397.2	5,025.2	10,123.9	365,681.9	*Commercial banks*
Syarikat kewangan	604.6	171.2	2,720.2	48.5	3,424.2	6,354.1	13,697.6	5,438.3	2,609.5	1,894.1	1,832.5	816.1	1,610.4	41.9	51,962.6	4,938.2	3,025.0	0.0	3,135.6	959.4	326.0	102,585.1	*Finance companies*
Bank saudagar	859.9	124.9	2,406.6	798.7	941.7	3,285.6	76.9	607.0	1,451.3	417.2	1,246.1	85.4	-	0.0	16.6	2,708.5	219.1	0.0	0.4	333.8	1,507.8	16,868.2	*Merchant banks*
Jumlah	12,048.7	1,224.1	67,775.3	6,088.1	38,964.4	38,966.8	96,696.9	29,819.2	17,707.5	12,530.7	33,543.4	14,804.4	9,784.5	572.8	52,529.3	30,269.8	9,760.2	58.8	3,533.2	6,318.4	11,957.6	485,135.2	*Total*
September 2002																						*September 2002*
Bank perdagangan	10,452.4	1,036.0	62,541.4	5,591.6	34,895.9	29,524.0	83,932.8	23,803.5	13,590.4	9,933.8	30,279.0	14,126.3	8,380.1	529.8	542.5	22,510.5	6,558.6	58.2	425.5	5,044.2	10,154.4	367,293.9	*Commercial banks*
Syarikat kewangan	614.5	177.3	2,692.6	48.7	3,468.0	6,315.3	13,757.5	5,396.0	2,600.9	1,855.7	1,774.2	823.8	1,647.5	40.8	52,582.7	4,930.6	3,072.5	0.0	3,136.0	957.6	331.6	103,151.1	*Finance companies*
Bank saudagar	995.0	126.6	2,251.2	803.2	933.6	3,260.0	75.6	652.7	1,449.0	533.2	1,262.3	85.1	-	0.0	17.2	2,558.6	205.6	0.0	0.4	327.0	1,803.9	17,134.7	*Merchant banks*
Jumlah	12,061.9	1,340.0	67,485.2	6,443.4	39,297.4	39,099.3	97,765.9	29,852.1	17,640.2	12,322.7	33,315.5	15,035.1	10,027.7	570.6	53,142.4	29,999.7	9,836.7	58.2	3,562.0	6,328.8	12,289.9	487,579.7	*Total*
Oktober 2002																						*October 2002*
Bank perdagangan	10,678.5	1,064.2	63,219.1	5,428.7	34,759.8	29,122.7	85,169.9	23,760.8	13,529.1	9,506.9	30,059.0	14,302.0	8,492.5	530.3	543.8	23,019.4	6,645.5	54.5	439.8	5,030.9	10,010.7	368,668.1	*Commercial banks*
Syarikat kewangan	601.8	174.7	2,713.6	49.5	3,481.9	6,195.7	13,971.6	5,343.9	2,588.2	1,875.3	1,762.2	834.0	1,668.5	41.0	53,396.0	4,887.4	3,061.7	0.0	3,105.8	958.4	310.4	103,959.9	*Finance companies*
Bank saudagar	992.1	123.0	2,259.4	789.7	893.8	3,250.4	76.1	652.5	1,448.2	598.4	1,254.4	85.0	-	0.0	17.8	2,575.5	202.0	0.0	0.4	259.0	1,804.1	17,079.7	*Merchant banks*
Jumlah	12,272.4	1,361.9	68,192.1	6,268.0	39,135.5	38,568.8	99,217.6	29,757.1	17,565.6	11,980.6	33,075.6	15,221.0	10,160.9	571.4	53,957.6	30,482.3	9,909.2	54.5	3,546.0	6,248.3	12,125.2	489,707.8	*Total*
November 2002																						*November 2002*
Bank perdagangan	10,735.3	1,054.4	63,046.7	5,533.7	34,819.4	28,994.2	86,277.8	23,842.6	13,368.8	9,508.4	30,090.9	14,317.9	8,747.3	533.8	540.9	22,864.9	6,667.1	50.3	454.8	4,862.0	10,154.2	369,748.1	*Commercial banks*
Syarikat kewangan	600.1	175.1	2,715.7	50.3	3,501.3	6,185.3	13,977.4	5,298.5	2,592.9	1,884.5	1,760.8	840.7	1,702.6	40.3	54,047.9	4,912.3	3,067.5	0.0	3,425.4	964.3	352.1	105,027.6	*Finance companies*
Bank saudagar	999.4	122.1	2,199.8	803.2	863.0	3,232.4	75.6	651.8	1,452.1	566.2	1,268.0	85.3	-	0.0	19.0	2,467.9	200.8	0.0	0.3	221.8	1,795.5	16,823.4	*Merchant banks*
Jumlah	12,334.7	1,351.6	67,962.2	6,387.2	39,183.7	38,412.0	100,330.8	29,792.9	17,413.8	11,959.1	33,119.7	15,243.9	10,449.9	574.2	54,607.9	30,245.1	9,935.4	50.3	3,880.5	6,048.2	12,301.8	491,599.0	*Total*
Disember 2002																						*December 2002*
Bank perdagangan	10,683.6	967.7	62,283.0	6,011.6	35,144.5	28,709.3	87,094.0	23,904.6	13,214.1	9,518.3	29,705.3	14,257.1	9,067.2	525.5	536.5	23,449.8	6,632.1	36.3	465.7	4,735.7	9,375.4	369,649.8	*Commercial banks*
Syarikat kewangan	589.9	162.3	2,606.0	50.1	3,471.3	6,182.2	14,058.8	5,155.7	2,649.4	1,826.5	1,753.4	800.3	1,601.2	38.9	54,514.8	4,672.8	3,086.7	0.0	2,644.7	961.5	317.6	104,057.2	*Finance companies*
Bank saudagar	946.2	117.1	2,314.0	817.4	869.3	3,298.1	77.1	606.7	1,419.8	453.2	1,210.9	85.3	-	0.0	19.1	2,447.0	198.2	0.0	0.3	218.9	1,731.2	16,631.5	*Merchant banks*
Jumlah	12,219.7	1,247.0	67,202.9	6,879.1	39,485.1	38,189.6	101,229.9	29,667.0	17,283.3	11,797.9	32,669.6	15,142.7	10,668.4	564.4	55,070.4	30,569.6	9,917.0	36.3	3,110.6	5,916.1	11,424.2	490,337.5	*Total*
Januari 2003																						*January 2003*
Bank perdagangan	10,632.2	981.6	63,348.5	5,962.8	35,239.7	28,911.9	88,479.5	24,054.9	13,302.1	9,122.9	29,663.5	14,073.5	9,143.7	525.0	537.5	22,787.2	6,475.5	41.8	494.1	4,738.9	9,427.3	371,426.8	*Commercial banks*
Syarikat kewangan	600.7	170.1	2,741.6	65.4	3,551.8	6,127.5	14,135.7	5,105.1	2,635.7	1,849.1	1,776.7	758.9	1,608.8	38.0	55,296.2	4,673.4	2,999.2	0.0	2,505.5	1,102.1	397.5	105,139.7	*Finance companies*
Bank saudagar	907.0	97.9	2,092.8	825.2	839.7	3,231.3	76.8	610.6	1,380.2	458.3	1,147.0	85.7	-	0.0	19.6	2,422.0	187.0	0.0	0.4	183.0	1,880.0	16,257.6	*Merchant banks*
Jumlah	12,139.9	1,249.6	68,182.9	6,853.5	39,631.2	38,270.7	102,692.0	29,770.6	17,317.9	11,430.3	32,587.2	14,918.2	10,752.5	563.0	55,853.3	29,882.6	9,661.7	41.8	3,000.0	6,024.0	11,704.8	492,824.1	*Total*
Februari 2003																						*February 2003*
Bank perdagangan	10,507.4	968.8	62,494.4	5,900.4	34,930.4	28,579.0	89,282.3	24,098.5	13,249.7	9,097.4	29,537.5	14,109.4	9,176.5	519.0	527.6	22,640.2	6,379.0	37.8	494.7	4,711.8	10,286.5	371,111.4	*Commercial banks*
Syarikat kewangan	595.9	169.8	2,732.2	65.1	3,569.4	6,135.4	14,152.4	5,067.5	2,631.5	1,817.2	1,772.8	769.1	1,603.4	37.5	55,356.0	4,657.7	2,985.5	0.0	2,391.5	1,100.7	398.0	105,023.2	*Finance companies*
Bank saudagar	905.9	101.0	2,074.7	853.7	823.1	3,110.7	76.5	610.5	1,373.3	452.9	1,172.3	85.6	-	0.0	19.8	2,456.1	208.4	0.0	0.4	183.4	1,889.0	16,188.8	*Merchant banks*
Jumlah	12,009.2	1,239.6	67,301.3	6,819.1	39,322.9	37,825.0	103,511.3	29,776.5	17,254.5	11,367.5	32,482.6	14,964.2	10,779.9	556.5	55,903.3	29,754.0	9,572.9	37.8	2,886.6	5,995.8	12,573.6	492,323.3	*Total*
Mac 2003																						*March 2003*
Bank perdagangan	10,481.5	969.2	61,854.4	5,622.9	34,598.4	28,749.1	90,447.8	24,021.3	13,218.4	8,672.7	29,087.2	14,216.4	9,166.3	511.4	530.0	22,838.6	6,462.7	61.4	506.3	4,768.3	10,802.3	371,062.5	*Commercial banks*
Syarikat kewangan	591.6	168.7	2,710.5	64.7	3,577.7	6,084.1	14,192.1	5,002.8	2,524.1	1,836.9	1,769.8	788.0	1,615.1	36.9	55,711.4	4,581.0	2,925.4	0.0	2,589.1	1,072.9	403.4	105,320.7	*Finance companies*
Bank saudagar	878.6	99.6	1,836.7	555.8	801.5	3,044.0	75.7	593.7	1,365.7	457.6	1,125.6	90.7	-	0.0	20.2	2,288.9	189.5	0.0	0.4	183.2	1,637.5	15,055.4	*Merchant banks*
Jumlah	11,951.7	1,237.5	66,401.6	6,243.4	38,977.6	37,877.2	104,715.6	29,617.7	17,108.2	10,967.1	31,982.6	15,095.0	10,781.3	548.3	56,261.5	29,708.6	9,577.7	61.4	3,095.8	6,024.4	12,843.2	491,438.6	*Total*

1 Tidak termasuk pinjaman untuk membeli kereta penumpang.

Nota Data untuk format baru hanya diperolehi mulai Disember 1996.
Mulai September 1998, data termasuk pinjaman yang dijual kepada Danaharta kecuali pembelian sekuriti kepada individu dan broker saham.
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 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.