II.7 Pinjaman Mengikut Sektor[1]: Sistem Perbankan
Loans by Sectors[1]: Banking System

RM juta / *RM million*

Akhir tempoh / *As at end of*	Pertanian, ternakan, pembalakan dan perikanan *Agriculture, hunting, forestry and fishing*	Perlombongan 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 sekuriti *Purchase of securities*			Pembelian kenderaan pengangkutan[2] *Purchase of transport vehicles*[2]	Perkhidmatan sosial, masyarakat dan persendirian *Community, social and personal services*	Lain-lain *Others*	Jumlah pinjaman *Total loans*	
						Pembinaan *Construction*	Harta kediaman *Residential property*	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*			Kegunaan persendirian *Personal uses*	Kad kredit *Credit card*	Pembelian barangan kegunaan *Purchase of consumer durable goods*	Pembelian kereta penumpang *Purchase of passenger cars*	Jumlah *Total*	yang mana: *of which:* Individu *Individuals*	Broker saham *Stock-brokers*					
Februari 2004																						*February 2004*
Bank perdagangan	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	358,389.2	*Commercial banks*
Syarikat kewangan	570.2	105.4	2,791.8	50.5	3,621.8	5,315.4	14,706.9	4,336.6	1,124.7	1,690.6	1,379.7	976.8	1,652.9	22.2	62,080.2	3,584.3	2,756.4	0.0	2,605.5	1,049.2	323.8	107,988.6	*Finance companies*
Bank saudagar	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	-	0.0	20.4	1,635.0	223.3	12.6	0.5	95.9	1,441.9	10,864.4	*Merchant banks*
Jumlah	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	15,189.7	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	*Total*
Mac 2004																						*March 2004*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	567.9	96.5	2,717.0	50.9	3,646.0	4,680.6	14,743.1	4,224.4	1,078.2	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	*Finance companies*
Bank saudagar	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	-	0.0	17.8	1,595.0	217.7	21.2	2.9	101.1	1,398.7	10,801.7	*Merchant banks*
Jumlah	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	*Total*
April 2004																						*April 2004*
Bank perdagangan	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	129.9	3,793.9	8,103.7	361,604.7	*Commercial banks*
Syarikat kewangan	581.1	93.9	2,738.1	52.5	3,684.2	4,707.6	14,800.9	4,201.1	1,070.3	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	108,089.3	*Finance companies*
Bank saudagar	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	-	0.0	20.6	1,542.1	262.2	0.0	0.5	169.5	1,112.9	10,700.9	*Merchant banks*
Jumlah	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	10,602.6	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	*Total*
Mei 2004																						*May 2004*
Bank perdagangan	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	132.7	3,800.4	8,167.5	366,323.0	*Commercial banks*
Syarikat kewangan	578.7	92.9	2,781.7	54.8	3,774.4	4,738.1	14,844.8	4,172.3	1,009.8	1,732.7	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	*Finance companies*
Bank saudagar	587.5	44.8	1,676.7	575.2	688.0	1,727.9	78.1	117.0	841.9	851.4	606.7	40.6	-	0.0	20.9	1,553.2	256.7	0.0	0.5	169.4	1,111.9	10,691.6	*Merchant banks*
Jumlah	11,204.1	1,094.1	62,390.0	5,504.2	39,989.8	29,224.8	122,867.7	29,468.3	13,652.7	10,716.5	29,214.3	15,865.2	12,417.8	339.6	64,892.6	19,683.0	9,950.0	8.1	2,648.1	5,047.7	9,548.2	485,768.7	*Total*
Jun 2004																						*June 2004*
Bank perdagangan	10,335.3	890.3	58,969.8	4,826.4	35,901.2	23,020.9	109,508.6	25,483.3	11,864.9	9,050.7	27,764.4	14,864.3	11,042.5	315.5	1,351.2	14,591.2	7,017.0	3.2	129.8	3,807.9	8,673.3	372,391.3	*Commercial banks*
Syarikat kewangan	582.7	90.6	2,800.5	58.1	3,846.1	4,763.3	14,846.4	4,118.9	964.5	1,770.0	1,370.1	1,150.4	1,625.6	21.0	64,415.2	3,542.1	2,757.6	0.0	2,529.1	1,092.8	214.6	109,802.1	*Finance companies*
Bank saudagar	552.8	44.7	1,576.5	501.7	675.2	1,773.6	78.6	114.6	843.8	893.6	569.8	70.7	-	0.0	21.2	1,355.9	220.6	0.0	0.3	266.6	1,106.8	10,446.5	*Merchant banks*
Jumlah	11,470.8	1,025.6	63,346.8	5,386.3	40,422.5	29,557.7	124,433.6	29,716.8	13,673.1	11,714.4	29,704.3	16,085.4	12,668.1	336.5	65,787.5	19,489.2	9,995.2	3.2	2,659.3	5,167.3	9,994.7	492,639.9	*Total*
Julai 2004																						*July 2004*
Bank perdagangan	10,041.0	824.3	58,748.6	4,296.0	36,157.6	22,854.3	111,084.6	25,650.2	11,678.0	7,215.0	27,755.6	14,936.1	11,129.7	312.8	1,396.1	14,657.7	7,305.0	3.4	128.0	3,890.6	8,079.4	370,835.5	*Commercial banks*
Syarikat kewangan	594.9	91.6	2,858.0	58.3	3,908.2	4,725.6	14,656.0	4,088.2	1,031.2	1,812.9	1,362.5	1,425.8	1,636.5	21.0	65,503.2	3,530.6	2,774.3	0.0	2,436.8	1,097.4	200.9	111,039.6	*Finance companies*
Bank saudagar	532.0	44.7	1,580.1	503.3	739.6	1,714.7	78.8	112.7	874.9	384.0	521.7	72.2	-	0.0	21.2	1,331.5	208.0	0.0	0.5	264.9	1,136.7	9,913.6	*Merchant banks*
Jumlah	11,167.9	960.5	63,186.7	4,857.6	40,805.3	29,294.6	125,819.4	29,851.0	13,584.1	9,411.9	29,639.8	16,434.1	12,766.2	333.9	66,920.6	19,519.8	10,287.3	3.4	2,565.3	5,252.9	9,417.1	491,788.7	*Total*
Ogos 2004																						*August 2004*
Bank perdagangan	9,959.5	851.5	59,481.1	4,005.5	36,975.0	23,496.2	113,915.2	26,140.9	11,852.2	7,144.0	27,886.7	15,131.7	11,482.5	308.4	6,941.3	15,164.5	7,743.0	2.0	254.7	4,110.7	8,037.1	383,138.7	*Commercial banks*
Syarikat kewangan	581.5	78.2	2,590.8	40.5	3,646.5	4,153.8	13,494.0	3,734.8	799.7	1,696.3	1,260.0	1,363.9	1,670.8	21.1	61,020.2	3,150.6	2,459.9	0.0	2,316.8	881.9	126.3	102,627.9	*Finance companies*
Bank saudagar	530.5	44.6	1,292.1	480.8	746.3	1,731.1	80.0	110.1	840.1	375.5	552.5	77.1	-	0.0	21.2	1,471.1	306.5	0.0	0.3	260.7	1,135.1	9,749.1	*Merchant banks*
Jumlah	11,071.5	974.3	63,364.1	4,526.9	41,367.8	29,381.1	127,489.1	29,985.8	13,492.0	9,215.8	29,699.3	16,572.7	13,153.3	329.6	67,982.7	19,786.2	10,509.4	2.0	2,571.8	5,253.3	9,298.5	495,515.7	*Total*
September 2004																						*September 2004*
Bank perdagangan	10,236.6	860.1	60,186.7	5,196.1	38,706.0	24,284.8	117,219.6	26,653.3	12,047.6	7,302.9	28,212.5	15,370.9	11,691.0	307.4	19,782.4	15,464.9	7,945.7	19.2	615.5	4,312.4	8,316.1	406,766.8	*Commercial banks*
Syarikat kewangan	508.0	67.3	2,198.9	40.3	2,280.4	3,597.9	11,715.3	3,545.2	736.4	1,552.8	943.6	1,320.9	1,679.3	20.2	49,225.2	3,050.2	2,435.0	0.0	1,937.7	673.6	131.6	85,224.8	*Finance companies*
Bank saudagar	533.9	44.5	1,368.6	480.7	750.1	2,059.6	80.0	117.7	813.6	356.0	555.5	74.7	-	0.0	20.7	1,445.6	303.7	0.0	0.5	154.3	1,085.3	9,941.4	*Merchant banks*
Jumlah	11,278.5	972.0	63,754.2	5,717.1	41,736.5	29,942.3	129,014.9	30,316.2	13,597.6	9,211.7	29,711.6	16,766.5	13,370.3	327.6	69,028.3	19,960.6	10,684.4	19.2	2,553.7	5,140.2	9,533.0	501,932.9	*Total*
Oktober 2004																						*October 2004*
Bank perdagangan	9,713.7	718.0	60,434.1	4,848.0	39,449.4	24,883.0	122,818.5	28,199.4	12,142.9	7,765.6	28,680.3	16,105.4	12,175.4	305.7	30,169.6	17,218.6	9,939.8	8.1	937.5	4,355.9	8,079.5	429,000.6	*Commercial banks*
Syarikat kewangan	487.5	63.1	1,964.9	33.1	1,764.8	2,965.5	7,641.3	2,350.0	696.8	1,485.3	767.9	791.0	1,337.2	17.1	39,905.2	1,038.2	559.4	0.0	1,608.2	574.1	123.7	65,614.6	*Finance companies*
Bank saudagar	493.3	44.5	1,323.2	444.0	732.6	2,093.3	80.6	116.2	780.9	330.5	564.0	97.8	-	0.0	21.1	1,428.9	333.1	0.0	0.5	154.4	1,115.2	9,821.1	*Merchant banks*
Jumlah	10,694.5	825.5	63,722.2	5,325.1	41,946.8	29,941.8	130,540.4	30,665.5	13,620.6	9,581.4	30,012.2	16,994.2	13,512.6	322.8	70,096.0	19,685.6	10,832.2	8.1	2,546.2	5,084.4	9,318.3	504,436.3	*Total*
November 2004																						*November 2004*
Bank perdagangan	9,845.4	935.5	59,877.3	3,867.8	40,029.8	25,345.1	124,525.3	28,840.0	12,391.8	8,030.3	29,211.3	16,190.0	12,561.6	305.1	38,862.0	17,172.5	10,198.2	8.0	960.0	4,471.7	8,513.7	441,936.2	*Commercial banks*
Syarikat kewangan	466.7	58.6	1,857.7	28.6	1,571.5	2,715.0	7,012.6	1,818.8	673.9	1,287.3	726.7	778.5	1,378.2	11.6	32,222.2	819.7	367.4	0.0	1,586.3	513.4	78.6	55,605.8	*Finance companies*
Bank saudagar	474.1	45.0	1,352.2	432.0	733.0	1,991.4	80.9	115.0	755.6	324.3	565.3	110.5	-	0.0	21.1	1,329.7	307.7	19.0	0.5	74.3	1,191.0	9,595.9	*Merchant banks*
Jumlah	10,786.2	1,039.1	63,087.3	4,328.4	42,334.3	30,051.5	131,618.8	30,773.8	13,821.2	9,641.9	30,503.3	17,079.0	13,939.8	316.8	71,105.3	19,321.9	10,873.3	27.0	2,546.8	5,059.4	9,783.3	507,137.9	*Total*
Disember 2004																						*December 2004*
Bank perdagangan	9,950.1	883.4	59,820.9	4,756.6	41,157.4	26,082.2	125,824.9	29,201.0	12,299.1	8,349.2	29,686.3	16,366.6	12,838.4	304.1	39,313.0	17,195.8	10,230.1	15.0	962.6	4,521.3	8,855.5	448,368.5	*Commercial banks*
Syarikat kewangan	483.2	59.3	1,904.5	28.6	1,593.9	2,708.1	7,009.2	1,825.9	683.3	1,295.9	688.6	804.7	1,396.8	10.7	32,748.3	723.5	355.0	0.0	1,530.7	515.4	79.7	56,090.3	*Finance companies*
Bank saudagar	445.5	47.4	1,330.1	413.7	735.3	1,949.5	80.3	111.9	732.7	320.5	564.5	118.1	-	0.0	20.9	1,468.4	338.2	0.0	0.5	69.1	1,117.9	9,526.4	*Merchant banks*
Jumlah	10,878.8	990.1	63,055.5	5,198.9	43,486.6	30,739.8	132,914.4	31,138.8	13,715.2	9,965.6	30,939.4	17,289.4	14,235.1	314.9	72,082.3	19,387.7	10,923.3	15.0	2,493.8	5,105.8	10,053.1	513,985.2	*Total*
Januari 2005																						*January 2005*
Bank perdagangan	9,978.0	888.7	59,480.0	3,762.7	40,717.0	25,162.1	128,164.1	29,400.5	12,311.2	7,992.8	29,283.0	16,276.3	13,039.0	305.9	39,865.7	17,175.5	10,409.9	8.1	991.1	4,621.1	8,999.0	448,413.7	*Commercial banks*
Syarikat kewangan	486.7	58.1	1,933.5	28.8	1,598.3	2,710.7	7,037.0	1,814.7	681.8	1,316.3	698.1	826.4	1,419.9	10.7	32,818.6	728.4	359.8	0.0	1,532.7	511.5	80.1	56,292.3	*Finance companies*
Bank saudagar	430.0	47.3	1,251.3	436.8	724.7	1,846.7	80.6	111.1	693.8	312.5	407.4	117.3	-	0.0	21.0	1,392.6	301.7	0.0	0.5	69.3	1,112.4	9,055.4	*Merchant banks*
Jumlah	10,894.7	994.2	62,664.8	4,228.3	43,039.9	29,719.5	135,281.7	31,326.4	13,686.8	9,621.6	30,388.6	17,220.0	14,458.9	316.6	72,705.4	19,296.5	11,071.4	8.1	2,524.2	5,201.9	10,191.5	513,761.4	*Total*
Februari 2005																						*February 2005*
Bank perdagangan	10,055.2	859.2	59,069.1	3,763.8	40,985.9	25,502.9	128,946.8	29,651.8	12,548.8	8,013.0	29,344.1	16,366.7	13,119.7	306.0	40,374.6	17,125.0	10,493.0	8.1	976.0	4,594.3	9,202.2	450,805.0	*Commercial banks*
Syarikat kewangan	488.3	58.4	1,943.3	28.8	1,597.2	2,718.8	7,051.3	1,809.1	680.9	1,322.4	703.7	845.5	1,447.7	10.7	33,183.3	727.8	358.3	0.0	1,528.2	510.2	81.6	56,737.0	*Finance companies*
Bank saudagar	424.6	47.4	1,272.8	440.1	723.9	1,809.4	81.6	110.5	631.5	285.2	411.5	139.4	-	0.0	21.4	1,484.8	405.2	0.1	0.6	69.5	1,185.8	9,140.0	*Merchant banks*
Jumlah	10,968.2	964.9	62,285.2	4,232.7	43,306.9	30,031.1	136,079.6	31,571.4	13,861.2	9,620.5	30,459.3	17,351.7	14,567.4	316.7	73,579.3	19,337.6	11,256.5	8.2	2,504.8	5,174.0	10,469.5	516,681.9	*Total*

1 Hanya termasuk pinjaman yang dijual kepada Cagamas.
2 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 Include loans sold to Cagamas.
2 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.