II.7 Pinjaman Mengikut Sektor[1]: Sistem Perbankan
Loans by Sectors[1]: 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[2]	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				Jumlah pinjaman	
	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*[2]	*Community, social and personal services*	*Others*	*Total loans*	
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	3,616.2	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	56,652.0	4,630.5	34,871.3	22,442.4	101,829.3	24,240.1	11,823.7	8,233.1	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	*Commercial banks*
Syarikat kewangan	569.4	106.3	2,763.2	50.8	3,635.2	5,332.2	14,645.5	4,408.0	1,133.8	1,649.5	1,380.3	953.3	1,658.8	21.3	60,959.5	3,621.6	2,801.0	0.0	2,577.4	1,062.4	366.0	106,894.4	*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	61,083.1	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	*Total*
Januari 2004																						*January 2004*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	563.2	106.1	2,789.6	49.9	3,627.4	5,339.0	14,685.3	4,380.9	1,133.1	1,674.2	1,383.4	969.9	1,658.2	21.3	61,489.2	3,575.8	2,747.9	0.0	2,594.5	1,055.1	327.9	107,424.1	*Finance companies*
Bank saudagar	632.6	44.7	1,663.9	395.6	656.0	1,687.9	77.3	145.0	917.4	875.0	627.4	36.0	-	0.0	20.8	1,708.9	241.3	38.0	0.5	95.5	1,441.2	11,025.8	*Merchant banks*
Jumlah	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	*Total*
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	843.6	657.4	36.4	-	0.0	17.8	1,595.0	217.7	21.2	2.9	101.1	1,398.7	10,807.4	*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	10,837.0	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	479,071.2	*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																						*April 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*

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.