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	Pedagangan borong dan runcit, restoran dan hotel	Sektor harta benda yang luas *Broad property sector*				Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	Kredit penggunaan *Consumption credit*				Pembelian sekuriti *Purchase of securities*			Pembelian kenderaan pengangkutan	Perkhidmatan sosial masyarakat dan persendirian	Lain-lain	Jumlah pinjaman	*As at end of*
						Pembinaan	Harta kediaman 1/	Bukan harta kediaman	Harta tanah			Kegunaan persendirian	Kad kredit	Pembelian barangan pengguna	Pembelian kenderaan pengangkutan	Jumlah	yang mana: of which:					
	Agriculture, hunting forestry and fishing	*Mining and quarrying*	*Manufacturing*	*Electricity, gas and water*	*Wholesale, retail, restaurant and hotels*	*Construction*	*Residential property 1/*	*Non-residential property*	*Real estate*	*Transport, storage and communication*	*Financing, insurance and business services*	*Personal uses*	*Credit card*	*Purchase of consumer durable goods*	*Purchase of passenger cars*	*Total*	*Individuals*	*Stockbrokers*	*Purchase of transport vehicles 2/*	*Community, social and personal services*	*Others*	*Total loans*	
Disember 1996																						*Disember 1996*
Bank perdagangan	4,064.6	608.9	47,099.1	4,146.0	24,009.2	19,664.0	29,617.0	13,997.0	13,423.6	4,411.8	24,564.4	8,902.7	2,434.3	1,976.2	139.8	13,369.4	8,488.1	1,733.0	27.9	5,297.4	10,363.2	228,256.3	*Commercial banks*
Syarikat kewangan	1,026.8	285.6	3,840.2	88.4	2,488.1	5,261.0	10,826.6	3,646.2	3,351.9	1,788.7	3,820.6	1,469.0	881.8	947.9	24,532.1	7,736.7	6,111.6	224.2	10,869.4	1,984.1	936.6	85,781.7	*Finance companies*
Bank saudagar	433.3	80.5	2,508.0	285.0	1,004.1	2,862.2	63.5	474.3	1,472.7	509.6	4,255.1	209.9	–	18.3	5.8	3,477.9	625.3	750.8	32.2	380.0	822.3	18,894.7	*Merchant banks*
Jumlah	5,524.7	975.0	53,447.3	4,519.4	27,501.4	27,787.2	40,507.1	18,117.5	18,248.2	6,710.1	32,640.1	10,581.6	3,316.1	2,942.4	24,677.7	24,584.0	15,225.0	2,708.0	10,929.5	7,661.5	12,122.1	332,932.7	*Total*
Mac 1997																						*March 1997*
Bank perdagangan	4,942.8	750.2	48,187.1	4,999.2	24,324.8	21,551.1	30,878.2	15,272.4	13,247.0	5,193.4	30,305.1	9,400.1	2,439.4	1,975.9	167.5	16,429.6	9,373.2	3,159.9	45.8	5,021.5	11,448.6	246,579.7	*Commercial banks*
Syarikat kewangan	1,173.1	286.3	4,114.2	88.5	2,673.4	6,008.0	11,445.8	4,052.7	3,541.4	2,076.8	4,075.5	1,364.8	904.8	703.6	26,434.3	8,201.2	5,833.5	323.7	11,619.0	1,942.7	1,209.4	91,915.5	*Finance companies*
Bank saudagar	442.1	103.6	2,522.9	255.9	995.2	3,471.3	72.3	630.1	1,809.3	708.8	4,827.1	221.0	–	15.7	6.6	3,905.6	447.1	1,124.3	32.5	290.8	597.8	20,908.6	*Merchant banks*
Jumlah	6,558.0	1,140.1	54,824.2	5,343.6	27,993.4	31,030.4	42,396.3	19,955.2	18,597.7	7,979.0	39,207.7	10,985.9	3,344.2	2,695.2	26,608.4	28,536.4	15,653.8	4,607.9	11,697.3	7,255.0	13,255.8	359,403.8	*Total*
April 1997																						*April 1997*
Bank perdagangan	5,133.5	752.2	48,085.8	5,204.8	23,720.7	22,990.7	31,259.5	16,410.9	11,629.1	6,725.0	27,043.9	11,574.6	2,388.8	1,569.0	171.0	19,564.8	10,506.6	3,633.3	35.8	5,067.7	10,670.1	249,997.9	*Commercial banks*
Syarikat kewangan	1,073.7	272.6	4,112.0	92.9	2,685.6	6,218.9	12,267.4	3,857.8	3,703.1	2,078.6	3,688.4	1,451.8	855.8	1,214.6	27,928.9	8,893.2	6,175.0	312.6	10,891.5	1,891.0	1,066.9	94,244.7	*Finance companies*
Bank saudagar	491.8	95.0	2,688.9	260.9	1,200.3	3,708.4	43.0	445.8	2,163.1	783.5	3,773.2	195.2	–	15.6	6.9	4,859.6	501.2	1,141.6	17.3	255.0	443.9	21,447.4	*Merchant banks*
Jumlah	6,699.0	1,119.8	54,886.7	5,558.6	27,606.6	32,918.0	43,569.9	20,714.5	17,495.3	9,587.1	34,505.5	13,221.6	3,244.6	2,799.4	28,106.8	33,317.6	17,182.8	5,087.5	10,944.6	7,213.7	12,180.8	365,690.0	*Total*
Mei 1997																						*May 1997*
Bank perdagangan	5,408.1	750.9	49,420.7	4,032.7	24,885.6	23,484.9	32,361.7	17,722.1	12,731.0	6,550.0	28,100.3	12,048.6	2,818.1	1,830.1	297.3	20,969.1	10,144.9	3,403.8	305.9	4,718.7	7,651.7	256,087.5	*Commercial banks*
Syarikat kewangan	1,062.9	328.9	4,626.5	98.6	2,950.3	6,509.0	11,420.4	4,327.9	3,798.2	2,041.7	3,482.4	1,469.3	978.1	611.8	28,302.2	9,124.0	6,239.5	618.4	12,179.4	1,515.5	1,516.4	96,343.5	*Finance companies*
Bank saudagar	479.4	87.1	2,667.2	271.3	1,184.9	3,332.9	69.6	630.5	2,236.1	800.7	3,547.9	214.9	–	41.3	9.7	5,010.7	534.6	1,097.6	35.2	370.6	425.7	21,415.7	*Merchant banks*
Jumlah	6,950.4	1,166.9	56,714.4	4,402.6	29,020.8	33,326.8	43,851.7	22,680.5	18,765.3	9,392.4	35,130.6	13,732.8	3,796.2	2,483.2	28,609.2	35,103.8	16,919.0	5,119.8	12,520.5	6,604.8	9,593.8	373,846.7	*Total*
Jun 1997																						*June 1997*
Bank perdagangan	5,325.7	664.4	50,391.4	4,061.0	25,758.2	24,457.5	32,701.1	18,701.6	11,858.1	6,134.1	28,506.1	11,755.0	2,879.2	1,728.4	321.5	22,007.2	10,645.6	3,198.1	219.4	4,805.6	8,507.2	260,782.7	*Commercial banks*
Syarikat kewangan	1,121.2	319.1	4,284.7	106.2	2,795.1	6,930.6	11,772.7	4,391.6	3,821.2	2,280.8	3,140.6	1,582.2	1,020.1	568.9	29,185.4	9,888.7	6,624.0	317.7	12,411.7	1,659.9	1,445.5	98,726.2	*Finance companies*
Bank saudagar	501.8	86.4	2,715.1	275.6	1,153.6	3,973.7	74.3	629.4	2,050.7	759.4	3,515.2	204.1	–	25.7	5.9	4,910.3	559.1	968.9	32.4	353.9	634.3	21,901.8	*Merchant banks*
Jumlah	6,948.7	1,069.9	57,391.2	4,442.8	29,706.9	35,361.8	44,548.1	23,722.6	17,730.0	9,174.3	35,161.9	13,541.3	3,899.3	2,323.0	29,512.8	36,806.2	17,828.7	4,484.7	12,663.5	6,819.4	10,587.0	381,410.7	*Total*
Julai 1997																						*July 1997*
Bank perdagangan	5,496.5	639.9	49,099.3	3,604.1	26,301.7	24,814.2	33,252.9	19,824.1	11,939.9	6,162.1	27,069.8	12,925.8	2,914.7	1,585.5	205.8	22,947.1	10,861.3	3,403.7	22.1	4,918.4	8,960.6	262,684.7	*Commercial banks*
Syarikat kewangan	1,148.7	411.8	4,404.6	102.4	3,245.1	7,303.3	11,988.2	4,463.9	3,907.1	2,445.6	3,258.7	1,532.3	1,064.4	652.2	27,808.0	10,118.4	6,771.2	346.6	15,003.5	1,598.2	1227.9	101,684.3	*Finance companies*
Bank saudagar	497.2	79.4	2,375.2	259.8	1,269.9	3,969.7	76.2	620.3	1,954.1	775.7	3,298.3	151.6	–	15.3	5.2	4,788.8	500.7	779.1	31.5	382.1	1,051.9	21,602.2	*Merchant banks*
Jumlah	7,142.4	1,131.1	55,879.1	3,966.3	30,816.7	36,087.2	45,317.3	24,908.3	17,801.1	9,383.4	33,626.8	14,609.7	3,979.1	2,253.0	28,019.0	37,854.3	18,133.2	4,529.4	15,057.1	6,898.7	11,240.4	385,971.2	*Total*
Ogos 1997																						*August 1997*
Bank perdagangan	5,312.1	687.7	50,311.2	3,793.7	26,733.8	25,815.9	34,286.5	20,278.5	12,210.9	6,480.0	27,343.1	12,638.9	2,996.0	1,250.4	206.8	22,711.8	10,539.3	2,861.4	32.1	4,704.0	8,712.6	266,506.0	*Commercial banks*
Syarikat kewangan	1,165.1	433.8	4,546.2	123.6	3,220.8	7,287.9	12,164.3	4,748.2	3,907.1	2,425.0	3,637.0	1,596.7	1,110.0	719.8	28,456.5	10,357.0	6,892.2	276.5	15,574.5	1,593.4	1,096.1	104,165.0	*Finance companies*
Bank saudagar	513.4	81.0	2,449.8	242.1	1,193.7	4,205.1	86.4	643.5	1,941.4	857.6	3,657.2	150.8	–	15.4	6.0	4,815.5	538.0	826.0	40.8	439.3	467.9	21,806.9	*Merchant banks*
Jumlah	6,990.6	1,202.5	57,307.2	4,159.4	31,148.3	37,308.9	46,537.2	25,670.2	18,059.4	9,762.6	34,637.3	14,386.4	4,100.0	1,985.6	28,669.3	37,884.3	17,969.5	3,963.9	15,647.4	6,736.7	10,276.6	392,477.9	*Total*
September 1997																						*September 1997*
Bank perdagangan	5,449.8	686.8	50,988.4	3,813.9	27,689.5	26,878.3	35,319.0	20,310.6	12,295.4	6,712.4	26,887.4	13,250.9	3,100.9	1,261.8	216.0	24,183.8	10,684.8	2,333.9	33.0	5,062.1	8,606.6	272,746.6	*Commercial banks*
Syarikat kewangan	1,355.4	537.7	5,536.2	111.1	3,992.4	8,062.1	10,276.9	5,384.9	3,829.4	3,422.6	4,011.0	1,704.9	990.9	675.2	29,411.7	10,552.3	6,971.9	274.5	11,361.0	1,762.2	3,065.8	106,043.7	*Finance companies*
Bank saudagar	539.7	87.7	2,581.5	420.0	1,224.5	4,492.4	88.6	641.6	2,004.0	831.9	3,907.1	150.7	–	15.6	7.9	4,780.2	804.0	588.8	39.8	410.7	398.7	22,622.6	*Merchant banks*
Jumlah	7,344.9	1,312.2	59,106.1	4,345.0	32,906.4	39,432.8	45,684.5	26,337.1	18,128.8	10,966.9	34,805.5	15,106.5	4,091.8	1,952.6	29,635.6	39,516.3	18,460.7	3,197.2	11,433.8	7,235.0	12,071.1	401,412.9	*Total*
Oktober 1997																						*October 1997*
Bank perdagangan	5,889.3	660.0	51,775.9	3,989.3	27,948.8	27,972.7	36,294.5	21,024.3	12,204.3	7,155.9	29,300.9	13,239.3	3,286.8	1,209.2	226.2	24,517.9	11,228.5	2,833.1	32.8	4,480.6	8,534.5	279,743.2	*Commercial banks*
Syarikat kewangan	1,364.1	505.0	5,588.8	116.0	4,049.7	8,207.6	12,546.2	5,705.6	3,862.3	3,486.0	3,885.5	1,641.6	1,154.1	724.7	32,628.5	10,611.3	7,116.9	245.4	9,074.2	1,737.1	1,108.3	107,996.6	*Finance companies*
Bank saudagar	491.4	123.3	2,725.8	455.5	1,264.5	4,886.4	62.1	527.1	1,964.0	945.3	3,968.0	149.3	–	15.9	8.1	4,658.3	655.1	593.1	15.7	465.4	370.0	23,096.1	*Merchant banks*
Jumlah	7,744.8	1,288.3	60,090.5	4,560.8	33,263.0	41,066.7	48,902.8	27,257.0	18,030.6	11,587.2	37,154.4	15,030.2	4,440.9	1,949.8	32,862.8	39,787.5	19,000.5	3,671.6	9,122.7	6,683.1	10,012.8	410,835.9	*Total*
November 1997																						*November 1997*
Bank perdagangan	5,823.1	649.2	53,400.4	3,902.2	29,129.1	28,290.5	37,678.1	21,090.0	12,424.2	7,975.6	28,504.1	13,542.9	3,396.2	1,057.8	236.3	24,793.7	10,889.8	2,477.6	36.9	4,292.1	9,220.9	285,443.3	*Commercial banks*
Syarikat kewangan	1,365.2	543.2	5,570.2	166.4	4,128.5	8,133.6	12,801.5	5,840.7	3,760.5	3,455.7	4,029.0	1,549.4	1,051.9	781.6	33,377.0	10,581.2	7,054.2	241.4	8,842.7	1,793.2	1,149.1	108,920.6	*Finance companies*
Bank saudagar	472.0	94.0	2,829.2	421.6	1,302.8	4,979.6	62.6	534.2	1,995.1	1,033.2	3,992.9	150.2	–	0.2	7.9	4,580.9	701.1	573.2	15.9	510.2	438.4	23,420.9	*Merchant banks*
Jumlah	7,660.3	1,286.4	61,799.8	4,490.2	34,560.4	41,403.7	50,542.2	27,464.9	18,179.8	12,464.5	36,526.0	15,242.5	4,448.1	1,839.6	33,621.2	39,955.8	18,645.1	3,292.2	8,895.5	6,595.5	10,808.4	417,784.8	*Total*
Disember 1997																						*December 1997*
Bank perdagangan	5,917.6	786.8	54,951.0	3,943.8	29,478.0	29,156.8	38,087.2	21,789.0	12,380.4	8,616.8	28,432.5	13,254.6	3,521.2	1,016.6	247.0	24,186.1	10,788.4	2,380.6	45.8	4,533.1	9,402.0	289,583.4	*Commercial banks*
Syarikat kewangan	1,312.6	516.8	5,534.8	96.6	4,029.4	8,287.1	13,074.8	5,861.1	3,675.0	3,470.4	3,837.0	1,553.4	1,065.2	757.0	32,146.9	10,377.2	7,045.4	197.9	9,858.0	1,789.7	1,159.6	108,402.6	*Finance companies*
Bank saudagar	404.4	100.2	2,781.5	421.7	1,441.8	5,010.8	69.8	529.6	1,922.3	1,046.7	3,868.3	127.3	–	0.2	8.8	4,346.8	601.2	447.9	15.0	501.1	459.4	23,055.7	*Merchant banks*
Jumlah	7,634.6	1,403.8	63,267.3	4,462.1	34,949.2	42,454.7	51,231.8	28,179.7	17,977.7	13,133.9	36,137.8	14,935.3	4,586.4	1,773.8	32,402.7	38,910.1	18,435.0	3,026.4	9,918.8	6,823.9	11,021.0	421,204.6	*Total*
Januari 1998																						*January 1998*
Bank perdagangan	6,058.1	865.0	57,039.6	4,105.0	29,901.5	29,414.8	38,737.9	22,059.0	12,088.0	8917.8	28,648.6	13,163.4	3,506.9	1020.9	244.2	24741.4	10335.3	2312.5	51.7	4617.9	8772.2	293953.9	*Commercial banks*
Syarikat kewangan	1,245.3	446.4	5,558.7	96.0	4,059.3	8,298.8	13,179.4	5,851.7	3,652.1	3348.2	4,220.0	1,563.9	1,068.4	678.5	32942.9	10111.0	6817.7	184.1	8860.8	1547.5	1198.5	107927.4	*Finance companies*
Bank saudagar	427.6	120.3	2,722.6	435.8	1,400.3	5,017.4	71.1	506.0	2,005.9	1074.8	4,026.2	137.0	–	0.2	8.8	4320.1	576.3	395.5	14.7	524.9	397.8	23211.5	*Merchant bank*
Jumlah	7,731.0	1,431.7	65,320.9	4,636.8	35,361.1	42,731.0	51,988.4	28,416.7	17,746.0	13340.8	36,894.8	14,864.3	4,575.3	1699.6	33195.9	39172.5	17729.3	2892.1	8927.2	6690.3	10368.5	425092.8	*Total*
Februari 1998																						*Febuary 1998*
Bank perdagangan	6,011.7	902.2	56,600.5	4,000.3	29,655.7	28,818.5	39,143.7	22,154.6	11,968.5	8,777.9	27,719.0	13,090.4	3,447.9	948.9	243.9	24,494.2	10,222.4	2,228.8	62.8	4,737.0	8,187.5	290,965.2	*Commercial banks*
Syarikat kewangan	1,222.1	443.9	5,475.4	93.7	3,989.7	8,321.8	13,139.7	6,214.1	3,657.0	3,300.0	4,149.1	1,536.4	1,053.9	624.9	35,043.6	10,014.8	6,749.8	156.6	6,217.7	1,413.0	894.0	106,804.8	*Finance companies*
Bank saudagar	411.0	122.3	2,694.9	422.9	1,363.7	4,879.7	74.9	507.2	1,981.1	1,047.6	4,018.0	137.7	–	0.4	9.5	4,303.5	534.6	437.6	14.3	559.8	384.1	22,932.6	*Merchant bank*
Jumlah	7,644.8	1,468.4	64,770.8	4,516.9	35,009.1	42,020.0	52,358.3	28,875.9	17,606.6	13,125.5	35,886.1	14,764.5	4,501.8	1,574.2	35,297.0	38,812.5	17,506.8	2,823.0	6,294.8	6,709.8	9,465.6	420,702.6	*Total*
Mac 1998																						*March 1998*
Bank perdagangan	6,048.0	861.7	57,406.7	3,872.5	29,733.7	29,801.0	39,836.9	22,455.1	11,924.1	8,886.9	28,164.3	13,079.2	3,345.0	943.8	247.6	23,608.6	9,616.8	1,672.2	71.5	4,555.7	7,141.3	291,983.6	*Commercial banks*
Syarikat kewangan	1,231.5	430.1	5,374.7	94.3	3,882.6	7,962.6	13,423.7	6,310.4	3,674.0	3,200.3	4,124.3	1,509.7	1,051.7	630.8	33,497.4	9,867.4	6,679.5	143.7	6,643.9	1,371.6	1,067.7	105,348.7	*Finance companies*
Bank saudagar	427.7	123.0	2,713.4	471.7	1,364.5	4,792.9	99.3	493.6	2,012.1	1,064.7	4,025.1	120.6	–	0.5	12.9	4,154.8	513.4	357.1	24.2	567.2	369.0	22,837.1	*Merchant bank*
Jumlah	7,707.2	1,414.8	65,494.8	4,438.5	34,980.8	42,556.5	53,359.9	29,259.1	17,610.2	13,151.9	36,313.7	14,709.5	4,396.7	1,575.1	33,757.9	37,630.8	16,809.7	2,173.0	6,739.6	6,494.5	8,578.0	420,169.4	*Total*

1 Termasuk pinjaman perumahan yang dijual kepada Cagamas.
2 Tidak termasuk pinjaman untuk membeli kereta penumpang

1 Including housing loans sold to Cagamas.
2 Excluding loans for purchase of passengercars.