

# 11.7

## Pinjaman Mengikut Sektor: Sistem Perbankan Loans by Sectors: Banking System

RM juta

RM million

Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan <i>Agriculture, hunting forestry and fishing</i>	Perlombohan dan kuari <i>Mining and quarrying</i>	Perkilangan <i>Manufacturing</i>	Elektrik, gas dan air <i>Electricity, gas and water</i>	Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale, retail, restaurant and hotels</i>	Sektor harta benda yang luas <i>Broad property sector</i>				Pengangkutan, penyimpanan dan perhubungan <i>Transport, storage and communication</i>	Perkhidmatan kewangan, insurans dan peniagaan <i>Financing, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>				Pembelian securities <i>Purchase of securities</i>			Perkhidmatan sosial masyarakat dan persendirian <i>Community, social and personal services</i>	Lain-lain <i>Others</i>	Jumlah pinjaman <i>Total loans</i>	As at end of			
						Pembinaan <i>Construction</i>						Harta kediaman <i>Residential property 1/</i>		Harta tanah <i>Real estate</i>	Kegunaan persendirian <i>Personal uses</i>	Kad kredit <i>Credit card</i>	Pembelian barangan pengguna <i>Purchase of consumer durable goods</i>	Pembelian kenderaan pengangkutan <i>Purchase of passenger cars</i>					yang mana: of which:		Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles 2/</i>
						Harta kediaman 1/ <i>Residential property 1/</i>		Harta tanah <i>Real estate</i>	Jumlah <i>Total</i>			Individu <i>Individuals</i>	Stockbrokers												
						Perumahan <i>Construction</i>	Non-perumahan <i>Non-residential property</i>																		
Disember 1996 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	4,064.6 1,026.8 433.3 5,524.7	608.9 255.6 80.5 975.0	47,099.1 3,840.2 2,508.0 53,447.3	4,146.0 88.4 285.0 4,519.4	24,009.2 2,488.1 1,004.1 27,501.4	19,664.0 5,261.0 2,862.2 27,787.2	29,617.0 10,826.6 63.5 40,501.7	13,997.0 3,646.2 474.3 18,117.5	13,423.6 3,351.9 1,427.7 18,248.2	4,411.8 1,788.7 509.6 6,710.1	24,564.4 3,820.6 4,255.1 32,640.1	8,902.7 1,469.0 209.9 10,581.6	2,434.3 881.8 - 3,316.1	1,976.2 947.9 18.3 2,942.4	139.8 24,532.2 5.8 24,584.0	13,369.4 6,111.6 625.3 15,225.0	1,733.0 224.2 750.8 2,708.0	27.9 1,384.1 32.2 7,661.5	5,297.4 936.6 380.0 6,614.5	10,363.2 18,894.7 822.3 12,122.1	228,256.3 85,781.7 18,994.7 332,932.7	Disember 1996 Commercial banks Finance companies Merchant banks Total			
April 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,133.5 1,073.7 491.8 6,699.0	752.2 272.6 95.0 1,119.8	48,085.8 4,112.0 2,688.9 54,886.7	5,204.8 92.9 260.9 5,558.6	23,720.7 2,885.6 1,200.3 27,606.6	22,990.7 5,218.9 3,708.4 32,918.0	31,259.5 12,267.4 43.0 43,569.9	16,410.9 3,857.8 445.8 20,714.5	11,629.1 3,703.1 1,163.1 17,495.3	6,725.0 2,078.6 783.5 9,587.1	27,043.9 3,688.4 3,773.2 34,505.5	2,388.8 1,451.8 195.2 3,244.6	1,569.0 1,214.6 15.6 2,799.4	171.0 27,928.9 6.9 28,106.8	19,564.8 8,893.2 4,859.6 33,317.6	10,506.6 312.6 501.2 17,182.8	3,633.3 618.4 1,141.6 5,087.5	35.8 10,891.5 17.3 10,944.6	5,067.7 1,066.9 255.0 7,213.7	10,670.1 94,244.7 443.9 12,180.8	249,997.9 92,247.7 21,447.4 365,690.0	April 1997 Commercial banks Finance companies Merchant banks Total			
Mei 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,408.1 1,062.9 479.4 6,950.4	750.9 4,626.5 87.1 1,166.9	49,420.7 4,228.5 2,667.2 56,714.4	4,032.7 98.6 271.3 4,402.6	24,885.6 2,950.3 1,184.9 29,020.8	23,484.9 6,509.0 3,332.9 33,326.8	32,361.7 11,420.4 69.6 43,851.7	17,722.1 4,327.9 45.8 22,605.8	12,731.0 3,798.2 2,236.1 18,765.3	6,550.0 2,041.7 900.7 9,392.4	28,100.3 1,469.3 3,547.9 35,130.6	12,048.6 978.1 214.9 13,736.2	2,818.1 888.7 41.3 2,483.2	1,830.1 28,372.2 9.7 28,609.2	20,969.1 6,175.0 5,010.7 33,103.8	10,144.9 312.6 534.6 16,919.0	3,403.8 618.4 1,097.6 5,119.8	305.9 12,179.4 35.2 12,520.5	4,718.7 1,516.4 370.6 6,604.8	7,651.7 1,445.5 425.7 9,593.8	256,087.5 94,244.7 21,415.7 373,846.7	May 1997 Commercial banks Finance companies Merchant banks Total			
Jun 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,325.7 1,121.2 501.8 6,948.7	664.4 319.1 86.4 1,069.9	50,391.4 4,284.7 2,715.1 57,391.2	4,061.0 106.2 1,153.6 4,442.8	25,758.2 2,795.1 3,973.7 29,706.9	24,457.5 6,930.6 3,973.7 35,361.8	32,701.1 11,772.7 74.3 44,548.1	18,701.6 4,391.6 629.4 23,722.6	11,858.1 3,821.2 2,050.7 17,730.0	6,134.1 2,280.8 3,515.2 9,174.3	28,506.1 3,140.6 204.1 35,161.9	11,755.0 1,582.2 204.1 13,541.3	-2,879.2 1,020.1 - 3,899.3	1,728.4 568.9 25.7 2,323.0	321.5 29,185.4 5.9 29,512.8	22,007.2 8,988.7 4,910.3 36,806.2	10,645.6 6,624.0 5,551.9 17,828.7	3,198.1 317.7 968.9 4,484.7	219.4 12,411.7 32.4 12,663.5	4,805.6 1,659.9 353.9 6,819.4	8,507.2 98,726.2 21,901.8 10,587.0	260,782.7 98,726.2 21,901.8 381,410.7	June 1997 Commercial banks Finance companies Merchant banks Total		
Julai 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,496.5 1,148.7 497.2 7,142.4	639.9 411.8 79.4 1,131.1	49,099.3 4,404.6 2,375.2 55,879.1	3,604.1 102.4 259.8 3,966.3	26,301.7 3,245.1 1,269.9 30,816.7	24,814.2 7,303.3 3,969.7 36,087.2	33,252.9 11,988.2 76.2 45,317.3	19,824.1 4,463.9 620.3 24,908.3	11,939.9 3,907.1 1,954.1 17,801.1	6,162.1 2,706.9 3,298.3 33,628.8	12,925.8 3,258.7 1,516.1 14,609.7	2,914.7 1,532.3 - 3,979.1	1,585.5 652.2 15.3 2,253.0	205.8 27,808.0 5.2 28,019.0	22,947.1 10,861.3 6,771.2 37,854.3	10,861.3 3,403.7 346.6 15,007.7	3,403.7 22.1 346.6 31.5	22.1 15,003.5 382.1 15,057.1	4,918.4 1,598.2 1,051.9 6,898.7	8,960.6 1,227.9 1,051.9 11,240.4	262,684.7 101,684.3 21,602.2 385,971.2	July 1997 Commercial banks Finance companies Merchant banks Total			
Ogos 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,312.1 1,165.1 513.4 6,990.6	687.7 433.8 81.0 1,202.5	50,311.2 4,546.2 2,448.8 57,307.2	3,793.7 123.6 242.1 4,159.4	26,733.8 3,220.8 1,193.7 31,148.3	25,815.9 7,287.9 4,205.1 37,308.9	34,286.5 12,164.3 643.5 46,537.2	20,278.5 4,748.2 1,941.4 26,670.2	12,210.9 3,907.1 1,941.4 18,059.4	6,480.0 2,425.0 857.8 9,762.6	27,343.1 3,637.0 1,596.7 34,637.3	12,638.9 1,596.7 1,110.0 14,366.4	-2,996.0 719.8 15.4 4,100.0	1,250.4 28,456.5 6.0 1,985.6	206.8 28,456.5 6.0 28,669.3	22,711.8 10,357.0 6,892.2 37,884.3	2,861.4 2,766.5 826.0 3,963.9	32.1 15,574.5 40.8 15,647.4	4,704.0 1,096.1 467.9 6,736.7	8,712.6 104,165.0 21,806.9 392,477.9	August 1997 Commercial banks Finance companies Merchant banks Total				
September 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,448.8 1,355.4 539.7 7,344.9	686.8 537.7 87.7 1,312.2	50,988.4 4,536.2 2,581.5 59,106.1	3,813.9 111.1 420.0 4,345.0	27,689.5 3,992.4 1,224.5 32,906.4	26,878.3 8,062.1 4,492.4 39,432.8	35,310.9 10,276.9 88.6 45,684.5	20,310.6 5,384.9 641.6 26,337.1	12,295.4 3,829.4 2,004.0 18,128.8	6,712.4 2,445.6 831.9 11,589.2	26,887.4 4,011.0 3,907.1 34,805.3	13,250.9 1,704.9 150.7 15,106.5	3,100.9 990.9 - 4,091.8	1,261.8 675.2 15.6 1,952.6	216.0 29,411.7 7.9 29,635.6	10,183.8 6,422.6 4,780.2 38,516.3	10,684.8 2,745.5 840.0 18,460.7	2,333.9 274.5 588.8 3,197.2	33.0 11,361.0 39.8 11,433.8	5,062.1 1,762.2 410.7 7,235.0	8,606.6 3,065.8 398.7 12,071.1	272,746.6 6,973.9 26,222.6 401,412.9	September 1997 Commercial banks Finance companies Merchant banks Total		
Oktober 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,889.3 1,364.1 491.4 7,744.8	660.0 505.0 123.3 1,288.3	51,775.9 4,588.8 2,725.8 60,090.5	3,989.3 116.0 455.5 4,560.8	27,948.8 4,049.7 1,264.5 33,263.0	27,972.7 8,207.6 4,886.4 41,066.7	36,294.5 12,546.2 62.1 48,902.8	21,024.3 5,705.6 1,964.0 27,557.0	12,204.3 3,862.3 1,964.0 18,030.6	7,155.9 3,486.0 968.0 11,587.2	29,300.9 3,885.5 1,641.6 37,154.4	13,239.3 1,641.6 1,154.1 15,030.2	3,286.8 724.7 468.3 4,440.9	1,209.2 32,628.5 15.9 1,949.8	226.2 32,628.5 8.1 32,862.8	24,517.9 10,611.3 7,116.9 39,787.5	11,228.5 6,113.3 7,116.9 3,671.6	2,833.1 245.4 593.1 3,671.6	32.8 9,074.2 15.7 9,122.7	4,480.6 1,737.1 465.4 6,683.1	8,534.5 1,108.3 370.0 10,012.8	279,743.2 107,996.6 23,096.1 410,835.9	October 1997 Commercial banks Finance companies Merchant banks Total		
November 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,823.1 1,365.2 472.0 7,660.3	649.2 543.2 94.0 1,286.4	53,400.4 4,570.2 2,829.2 61,799.8	3,902.2 166.4 421.6 4,490.2	29,129.1 4,128.5 1,302.8 34,560.4	28,290.5 8,133.6 4,979.6 41,403.7	37,678.1 12,801.5 62.6 50,542.2	21,090.0 5,840.7 534.2 27,464.9	12,424.2 3,760.5 1,995.1 18,179.8	7,975.6 3,455.7 1,033.2 36,526.0	28,504.1 1,549.4 3,992.9 36,526.0	13,542.9 1,051.9 150.2 15,242.5	3,396.2 1,051.9 - 4,448.1	1,057.8 781.6 0.2 1,839.6	236.3 33,377.0 7.9 33,621.2	24,793.7 10,889.8 7,011.1 38,684.5	2,477.6 241.4 573.2 3,292.2	36.9 8,842.7 15.9 8,895.5	4,292.1 1,793.2 510.2 6,995.5	9,220.9 1,149.1 438.4 10,808.4	285,443.3 108,920.9 23,420.9 417,784.8	November 1997 Commercial banks Finance companies Merchant banks Total			
Disember 1997 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	5,917.6 1,312.6 404.4 7,634.6	786.8 516.8 100.2 1,403.8	54,951.0 4,534.8 2,781.5 63,267.3	3,943.8 96.6 421.7 4,462.1	29,478.0 4,029.4 1,441.8 34,949.2	29,156.8 8,287.1 5,010.8 42,454.7	38,087.2 13,074.8 69.8 51,231.8	21,789.0 5,861.1 529.6 28,179.7	12,380.4 3,675.0 1,922.3 17,977.7	8,616.8 3,470.4 868.3 13,133.9	28,432.5 3,837.0 3,868.3 36,137.8	13,254.6 1,553.4 1,273.3 14,935.3	3,521.2 1,065.2 - 4,586.4	1,016.6 757.0 0.2 1,773.8	247.0 32,146.9 8.8 32,402.7	24,186.1 10,377.2 4,346.8 38,910.1	2,380.6 7,045.4 601.2 18,435.0	45.8 9,858.0 15.0 9,918.8	4,533.1 1,159.6 501.1 6,823.9	9,402.0 108,402.6 23,055.7 11,021.0	289,583.4 108,402.6 23,055.7 421,041.7	December 1997 Commercial banks Finance companies Merchant banks Total			
Januari 1998 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	6,058.1 1,245.3 427.6 7,731.0	865.0 446.4 120.3 1,431.7	57,039.6 4,558.7 2,722.6 65,320.9	4,105.0 96.0 435.8 4,636.8	29,901.5 4,059.3 1,400.3 35,361.1	29,414.8 8,298.8 5,017.4 42,731.0	38,737.9 13,179.4 71.1 51,988.4	22,059.0 5,851.7 506.0 28,416.7	12,088.0 3,652.1 2,005.9 17,746.0	8917.8 4,220.0 1,074.8 36,899.4	28,648.6 1,563.9 4,026.2 36,899.4	13,163.4 1,068.4 137.0 14,864.3	3,506.9 1,068.4 - 4,575.3	1,020.9 678.5 0.2 1,699.6	244.2 3,294.9 8.8 33,195.9	20,711.4 10,111.0 5,763.3 37,172.5	10,335.3 184.1 3,955.5 28,921.2	2312.5 184.1 3,955.5 8,927.2	51.7 8860.8 14.7 6690.3	4,617.9 1,547.5 397.8 10,368.5	8772.2 107,927.4 23,211.5 425,092.8	January 1998 Commercial banks Finance companies Merchant bank Total			
Februari 1998 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	6,011.7 1,222.1 411.0 7,644.8	902.2 443.9 122.3 1,468.4	56,600.5 4,575.4 2,694.9 64,770.8	4,000.3 93.7 422.9 4,516.9	29,655.7 3,989.7 1,363.7 35,009.1	28,818.5 8,321.8 4,879.7 42,020.0	39,143.7 13,139.7 74.9 52,358.3	22,154.6 6,214.1 507.2 28,875.9	11,968.5 3,300.0 1,981.1 17,606.6	8,777.9 3,000.0 1,047.6 13,125.5	27,719.0 4,149.1 4,018.0 35,886.1	13,090.4 1,536.4 137.7 14,764.5	3,447.9 1,053.9 - 4,501.8	948.9 624.9 0.4 1,574.2	243.9 35,043.6 9.5 35,297.0	24,494.2 10,014.8 4,303.5 38,812.5	10,222.4 6,749.8 534.6 17,506.8	2,228.8 156.6 437.6 2,823.0	62.8 6,217.7 14.3 6,294.8	4,737.0 894.0 384.1 6,709.8	290,965.2 106,804.8 22,932.6 420,702.6	February 1998 Commercial banks Finance companies Merchant bank Total			
Mac 1998 Bank perdagangan Syarikat kewangan Bank saudagar Jumlah	6,045.8 1,231.5 427.7 7,705.0	859.6 430.1 123.0 1,412.7	57,450.8 4,537.4 2,713.4 64,824.9	3,873.2 94.3 471.7 4,439.2	29,756.8 3,923.6 1,364.5 35,009.1	29,910.0 7,962.6 4,792.9 42,665.5	39,836.8 13,423.7 99.3 53,359.8	22,456.5 6,310.4 493.6 29,260.5	11,894.6 3,674.0 2,012.1 17,580.7	8,887.2 3,200.3 1,064.7 13,152.2	28,238.3 4,124.3 4,025.0 36,387.6	12,995.1 1,501.1 120.6 14,616.8	3,345.0 1,051.7 - 4,396.7	943.8 630.8 0.5 1,575.1	247.6 33,625.2 12.9 33,883.0	23,983.4 9,616.8 4,154.8 37,979.8	1,588.5 143.7 3,571.1 2,089.3	70.							