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	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 [2]	Perkhidmatan sosial masyarakat dan persendirian	Lain-lain	Jumlah pinjaman	*As at end of*
					Pembinaan	Harta kediaman[1]	Bukan harta kediaman	Harta tanah	Pengangkutan, penyimpanan dan perhubungan	Perkhidmatan kewangan, insurans dan perniagaan	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*	
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	11,745.3	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	11,543.6	1,942.7	1,146.5	91,915.5	*Finance companies*
Bank saudagar	442.1	103.6	2,522.9	255.9	995.2	3,471.3	75.3	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	594.9	20,908.6	*Merchant banks*
Jumlah	6,558.0	1,140.1	54,824.2	5,343.6	27,993.4	31,030.4	42,399.3	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	11,621.9	7,255.0	13,486.7	359,403.9	*Total*
Jun 1997																						*June 1997*
Bank perdagangan	5,391.6	622.2	50,891.6	4,061.0	26,101.9	24,457.5	32,333.8	18,778.4	11,858.1	6,134.1	27,505.1	12,074.1	2,947.0	1,598.7	196.6	22,640.5	10,973.0	3,198.1	219.4	4,785.6	8,050.3	260,647.5	*Commercial banks*
Syarikat kewangan	1,121.2	319.1	4,284.7	106.2	2,995.1	6,930.6	11,772.8	4,391.6	3,818.2	2,280.8	3,104.1	1,585.7	1,020.1	568.9	29,196.7	9,908.2	6,610.8	317.7	12,411.7	1,659.9	1,250.6	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	3,514.9	204.1	-	25.7	5.9	4,918.7	559.1	923.6	32.4	345.4	625.5	21,892.6	*Merchant banks*
Jumlah	7,014.6	1,027.7	57,891.4	4,442.8	30,250.6	35,361.8	44,180.9	23,799.4	17,727.0	9,174.3	34,124.1	13,863.9	3,967.1	2,193.3	29,399.2	37,467.4	18,142.9	4,660.3	12,663.5	6,790.9	9,926.4	381,266.3	*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	3,216.4	1,261.8	216.0	24,448.8	10,684.8	2,336.6	33.0	5,062.1	8,234.0	272,754.5	*Commercial banks*
Syarikat kewangan	1,355.4	537.7	5,536.2	111.1	3,992.4	8,062.1	12,220.5	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	1,122.2	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	588.8	768.7	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	47,628.1	26,337.1	18,128.8	10,966.9	34,805.5	15,106.5	4,207.3	1,952.6	29,635.6	39,781.3	18,245.5	3,379.8	11,433.8	7,235.0	9,754.9	401,420.9	*Total*
Disember 1997																						*December 1997*
Bank perdagangan	5,917.6	786.8	54,952.0	3,943.8	29,478.0	29,156.8	37,894.7	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	9,603.9	289,756.7	*Commercial banks*
Syarikat kewangan	1,315.7	461.5	5,577.0	95.5	4,020.9	8,448.3	12,879.8	6,121.5	3,719.7	3,377.0	3,907.7	1,542.9	1,065.2	700.1	36,352.0	10,418.4	7,044.7	192.3	5,626.5	1,837.7	921.8	108,389.2	*Finance companies*
Bank saudagar	404.4	100.2	2,781.5	421.7	1,441.8	5,010.8	69.3	529.6	1,922.3	1,046.7	3,869.2	127.3	-	0.2	8.8	4,346.8	601.2	447.9	15.0	501.1	459.8	23,056.5	*Merchant banks*
Jumlah	7,637.7	1,348.5	63,310.5	4,461.0	34,940.7	42,615.9	50,843.8	28,440.1	18,022.4	13,040.5	36,209.4	14,924.8	4,586.4	1,716.9	36,607.8	38,951.3	18,434.3	3,020.8	5,687.3	6,871.9	10,985.5	421,202.5	*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	6,247.7	1,413.0	894.0	106,804.7	*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	4,303.1	534.6	437.6	14.3	559.8	384.1	22,932.2	*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	38,812.1	17,506.8	2,823.0	6,294.8	6,709.8	9,465.6	420,702.1	*Total*
Mac 1998																						*March 1998*
Bank perdagangan	6,045.8	859.6	57,450.8	3,873.2	29,756.8	29,910.0	39,836.8	22,456.5	11,894.6	8,887.2	28,238.3	12,995.1	3,345.0	943.8	247.6	23,983.4	9,616.8	1,588.5	70.7	4,564.2	6,626.8	291,986.2	*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	1,501.1	1,051.7	630.8	33,622.5	9,841.6	6,653.6	143.7	6,556.9	1,371.6	1,064.0	105,324.5	*Finance companies*
Bank saudagar	427.7	123.0	2,696.4	471.7	1,357.0	4,792.9	99.3	493.6	2,012.1	1,059.3	4,024.6	120.6	-	0.5	12.9	4,146.4	510.4	357.1	14.2	567.2	379.1	22,798.5	*Merchant bank*
Jumlah	7,705.0	1,412.7	65,521.9	4,439.2	34,996.4	42,665.5	53,359.8	29,260.5	17,580.7	13,146.8	36,387.2	14,616.8	4,396.7	1,575.1	33,883.0	37,971.4	16,780.8	2,089.3	6,641.8	6,503.0	8,069.9	420,109.2	*Total*
April 1998																						*April 1998*
Bank perdagangan	6,028.5	1,083.0	56,989.9	3,921.1	29,695.7	30,018.5	40,263.7	22,693.5	11,734.6	9,165.6	27,627.3	13,066.8	3,358.6	785.5	238.2	24,319.9	9,561.2	1,832.7	72.0	4,804.4	7,027.4	292,894.2	*Commercial banks*
Syarikat kewangan	1,199.7	420.3	5,330.2	91.3	3,904.1	8,269.1	13,157.0	6,490.8	3,640.9	3,023.9	3,898.0	1,526.3	1,029.6	598.8	33,207.2	9,315.9	6,372.0	134.6	6,518.6	1,436.2	832.5	103,890.3	*Finance companies*
Bank saudagar	500.8	123.8	2,720.2	450.6	1,338.2	4,729.4	99.7	489.3	2,047.6	1,062.1	4,076.0	120.6	-	0.3	13.0	3,964.5	492.2	344.2	13.8	552.6	382.3	22,684.8	*Merchant banks*
Jumlah	7,729.0	1,627.1	65,040.3	4,463.0	34,938.0	43,017.0	53,520.4	29,673.6	17,423.1	13,251.6	35,601.3	14,713.7	4,388.2	1,384.6	33,458.4	37,600.3	16,425.4	2,311.5	6,604.4	6,793.2	8,242.2	419,469.4	*Total*
Mei 1998																						*May 1998*
Bank perdagangan	6,051.4	1,062.8	56,744.6	4,066.1	29,861.8	30,134.3	40,631.1	22,577.5	11,958.8	9,445.1	28,098.0	12,933.9	3,376.4	771.9	248.5	24,428.1	9,258.6	1,831.8	71.2	4,818.1	6,079.1	293,358.7	*Commercial banks*
Syarikat kewangan	1,180.0	429.9	5,199.6	89.4	3,871.6	8,150.6	13,232.0	6,656.5	3,661.9	2,943.5	3,781.4	1,531.8	1,016.4	577.6	32,825.4	9,141.6	6,287.1	143.2	6,294.1	1,410.0	797.1	102,790.4	*Finance companies*
Bank saudagar	508.2	135.3	2,691.5	436.0	1,339.4	4,711.3	100.5	490.1	2,075.5	1,054.6	4,042.9	121.9	0.0	0.3	12.8	3,976.7	478.9	333.9	13.6	549.9	353.6	22,614.1	*Merchant banks*
Jumlah	7,739.6	1,628.0	64,635.7	4,591.5	35,072.8	42,996.2	53,963.6	29,724.1	17,696.2	13,443.2	35,922.3	14,587.6	4,392.8	1,349.8	33,086.7	37,546.4	16,024.6	2,308.9	6,378.9	6,778.0	7,229.8	418,763.2	*Total*
Jun 1998																						*June 1998*
Bank perdagangan	6,156.5	1,070.5	57,110.0	3,953.9	30,581.1	30,680.2	41,177.4	22,973.5	11,680.2	9,769.3	28,280.7	12,581.0	3,327.2	750.1	243.3	25,454.0	9,027.0	2,023.9	75.7	4,731.5	5,729.3	296,325.4	*Commercial banks*
Syarikat kewangan	1,153.6	412.2	5,177.9	88.5	3,971.0	8,038.3	13,235.9	6,649.0	3,616.0	2,826.0	3,325.2	1,475.4	1,015.1	558.4	31,781.5	8,936.7	6,178.5	122.7	6,640.8	1,579.0	745.0	101,225.5	*Finance companies*
Bank saudagar	535.3	138.1	2,730.2	453.6	1,308.7	4,701.0	100.3	487.9	2,103.9	1,086.4	4,048.4	122.8	-	0.3	12.7	3,939.1	466.1	314.1	13.2	533.7	356.3	22,671.8	*Merchant banks*
Jumlah	7,845.4	1,620.8	65,018.1	4,495.9	35,860.8	43,419.5	54,513.7	30,110.5	17,400.1	13,681.8	35,654.2	14,179.2	4,342.3	1,308.8	32,037.5	38,329.7	15,671.6	2,460.7	6,729.7	6,844.3	6,830.6	420,222.8	*Total*
Julai 1998																						*July 1998*
Bank perdagangan	6,305.3	1,136.6	57,546.3	4,035.0	30,812.1	30,813.4	41,728.2	23,052.5	11,955.5	9,884.4	28,932.9	12,709.4	3,298.2	694.3	1,030.6	24,665.1	8,991.5	2,000.0	278.7	4,683.0	5,662.1	299,223.6	*Commercial banks*
Syarikat kewangan	1,123.7	404.6	5,023.1	82.9	3,918.1	7,912.5	12,957.2	6,577.1	3,639.1	2,749.1	3,273.3	1,408.2	1,007.2	488.5	30,671.5	8,578.3	5,797.7	119.5	6,024.4	1,606.3	711.2	98,156.5	*Finance companies*
Bank saudagar	534.1	144.6	2,779.2	457.3	1,335.3	4,846.9	100.8	758.7	1,689.7	1,073.1	3,995.4	124.0	-	0.3	12.4	3,855.9	440.1	290.3	12.9	535.2	283.6	22,539.5	*Merchant banks*
Jumlah	7,963.2	1,685.8	65,348.6	4,575.2	36,065.5	43,572.8	54,786.2	30,388.4	17,284.3	13,706.7	36,201.5	14,241.6	4,305.4	1,183.1	31,714.5	37,099.4	15,229.2	2,409.7	6,316.0	6,824.5	6,656.9	419,919.6	*Total*
Ogos 1998																						*August 1998*
Bank perdagangan	6,159.4	1,228.5	57,785.9	4,050.6	30,952.3	31,470.1	42,214.7	23,288.6	12,007.0	9,726.6	29,794.4	12,256.0	3,280.2	793.6	1,076.1	25,539.5	8,784.0	1,919.7	182.8	4,603.8	5,495.6	301,905.7	*Commercial banks*
Syarikat kewangan	1,102.9	397.0	4,811.7	83.7	3,990.7	7,985.0	12,951.0	6,742.8	3,665.9	2,787.7	3,191.3	1,394.0	1,013.6	443.7	30,263.9	8,529.4	5,602.2	119.0	5,860.3	1,580.2	677.6	97,472.5	*Finance companies*
Bank saudagar	534.4	145.8	2,814.3	469.6	1,353.0	4,961.1	100.0	761.4	1,697.5	1,070.9	3,836.7	120.6	-	0.3	12.2	3,923.4	430.0	299.1	12.6	534.9	305.6	22,654.3	*Merchant banks*
Jumlah	7,796.7	1,771.3	65,411.8	4,603.9	36,296.0	44,416.2	55,265.7	30,792.8	17,370.3	13,585.3	36,822.4	13,770.6	4,293.8	1,237.5	31,352.2	37,992.4	14,816.2	2,337.8	6,055.8	6,718.9	6,478.8	422,032.5	*Total*
September 1998																						*September 1998*
Bank perdagangan	6,155.5	1,306.4	57,525.8	4,245.6	30,730.0	31,195.8	42,303.3	23,476.1	11,616.5	10,123.7	29,823.0	12,205.9	3,315.2	682.6	1,060.1	25,113.5	8,734.9	1,953.6	186.5	4,777.5	5,189.6	301,032.4	*Commercial banks*
Syarikat kewangan	1,051.0	394.5	4,818.9	70.0	3,957.2	7,712.9	12,827.6	6,491.5	3,582.8	2,667.2	3,136.8	1,327.2	1,021.1	379.3	29,910.0	8,669.8	5,698.7	119.8	5,666.0	1,500.9	635.5	95,820.2	*Finance companies*
Bank saudagar	527.5	144.0	2,807.0	458.1	1,332.8	5,011.6	100.7	774.6	1,666.7	1,081.1	3,849.9	120.7	-	0.2	11.8	4,012.1	431.5	243.8	12.4	532.1	261.3	22,704.7	*Merchant banks*
Jumlah	7,734.0	1,844.8	65,151.7	4,773.7	36,020.0	43,920.2	55,231.6	30,742.2	16,866.0	13,872.0	36,809.7	13,653.7	4,336.3	1,062.2	30,981.9	37,795.3	14,865.1	2,317.1	5,865.0	6,810.5	6,086.4	419,557.4	*Total*
Oktober 1998																						*October 1998*
Bank perdagangan	6,109.4	1,361.7	57,081.9	4,173.3	30,404.8	31,202.3	42,732.1	23,467.1	11,903.5	11,013.2	29,911.3	12,206.2	3,223.8	587.4	1,066.0	24,827.7	8,755.3	1,959.1	172.2	4,625.9	5,759.3	301,829.4	*Commercial banks*
Syarikat kewangan	1,027.9	372.5	4,680.2	75.6	3,925.9	7,896.9	12,860.9	6,408.0	3,601.8	2,657.9	3,148.0	1,316.9	1,004.5	360.9	29,477.0	8,702.5	5,717.4	120.3	5,403.0	1,495.1	614.0	95,029.3	*Finance companies*
Bank saudagar	582.9	145.6	2,804.2	539.6	1,337.6	5,089.1	101.0	778.3	1,709.4	1,036.2	3,858.3	118.1	-	0.2	11.7	4,082.9	425.2	241.7	12.2	534.1	161.1	22,902.6	*Merchant banks*
Jumlah	7,720.1	1,879.9	64,566.3	4,788.5	35,668.4	44,188.2	55,694.0	30,653.4	17,214.6	14,707.3	36,917.6	13,641.2	4,228.4	948.6	30,554.8	37,613.0	14,897.9	2,321.2	5,587.4	6,655.1	6,534.4	419,761.3	*Total*
November 1998																						*November 1998*
Bank perdagangan	6,047.8	1,276.3	57,684.2	4,523.7	30,405.9	31,625.4	42,797.9	23,445.9	12,075.9	11,436.2	30,022.4	12,151.2	3,195.8	564.2	1,100.5	24,760.5	8,803.7	1,934.0	252.4	4,581.1	5,274.5	303,221.6	*Commercial banks*
Syarikat kewangan	965.9	347.7	4,338.1	74.3	3,854.9	7,884.2	12,770.2	6,594.5	3,446.9	2,593.1	3,082.5	1,243.2	1,012.1	343.6	29,450.4	8,953.8	5,847.0	122.5	4,957.0	1,425.9	618.3	93,956.4	*Finance companies*
Bank saudagar	628.2	146.2	2,734.9	683.3	1,313.9	5,068.1	105.3	698.0	1,674.8	1,040.0	3,740.9	119.2	-	0.2	9.4	4,060.8	432.3	238.0	14.2	546.6	177.0	22,760.8	*Merchant banks*
Jumlah	7,641.8	1,770.1	64,757.2	5,281.2	35,574.7	44,577.6	55,673.3	30,738.4	17,197.7	15,069.3	36,845.8	13,513.5	4,207.9	908.0	30,560.3	37,775.1	15,083.0	2,294.6	5,223.6	6,553.6	6,069.8	419,938.7	*Total*
Disember 1998																						*December 1998*
Bank perdagangan	6,172.6	1,200.3	57,251.1	5,082.6	30,349.0	30,721.8	43,215.8	23,081.1	11,887.0	11,470.2	30,184.4	12,141.4	3,310.7	528.4	1,163.9	21,602.2	8,439.1	1,772.8	206.7	4,821.1	8,089.4	302,479.7	*Commercial banks*
Syarikat kewangan	958.3	326.4	4,024.2	71.1	3,619.1	7,800.1	12,921.2	6,433.7	3,394.6	2,494.1	3,047.3	1,188.6	1,002.3	316.0	29,628.4	9,176.4	6,034.4	122.4	4,319.5	1,356.7	657.7	92,735.6	*Finance companies*
Bank saudagar	701.2	146.3	2,642.2	725.2	1,281.8	4,928.5	105.5	488.9	1,642.1	1,083.2	3,812.4	116.9	-	0.2	7.2	3,989.8	429.7	227.0	16.1	493.5	215.6	22,396.5	*Merchant banks*
Jumlah	7,832.1	1,673.0	63,917.4	5,878.9	35,249.8	43,450.4	56,242.5	30,003.6	16,923.6	15,047.5	37,044.1	13,446.9	4,313.0	844.6	30,799.5	34,768.4	14,903.2	2,122.2	4,542.4	6,671.4	8,962.8	417,611.8	*Total*

[1] Termasuk pinjaman perumahan yang dijual kepada Cagamas.
[2] Tidak termasuk pinjaman untuk membeli kereta penumpang
* Data untuk format baru hanya diperolehi daripada Disember 1996.

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

[1] *Including housing loans sold to Cagamas.*
[2] *Excluding loans for purchase of passenger cars.*
* *Series for new format a vailable from December 1996 onwards.*

Note: Sub-total may not necessarily add up to grand total due to rounding.