

# II.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>	Perombongan 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 perniagaan <i>Financing, insurance and business services</i>	Kredit penggunaan <i>Consumption credit</i>				Pembelian sekuriti <i>Purchase of securities</i>		Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles 2/</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 1/ <i>Residential property 1/</i>	Bukan harta kediaman <i>Non-residential property</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:								
																Individu <i>Individuals</i>	Stockbrokers							
						Total	Individu	Stockbrokers	Total			Individu	Stockbrokers											
Disember 1996	4,064.6	608.9	47,099.1	4,146.0	24,009.2	19,664.0	29617.0	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	Disember 1996	
Bank perdagangan	1,026.8	255.6	3,840.2	384.4	2,488.1	5,261.0	10,826.6	3,564.2	3,511.9	1,788.7	3,820.6	1,469.0	881.8	947.9	24,532.1	6,111.8	1,384.1	224.2	1,984.1	936.6	85,781.7	Commercial banks		
Syarikat kewangan	433.3	80.5	2,508.0	285.0	1,004.1	2,862.2	63.5	474.3	1,472.7	509.6	425.1	209.9	18.3	18.3	3,477.9	625.3	750.8	32.2	380.0	82.3	18,894.7	Finance companies		
Bank saudagar	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	24,677.1	15,225.0	2,708.0	10,929.5	7,661.5	12,122.1	332,932.7	Merchant banks		
Jumlah																								Total
Januari 1997	4,604.3	692.5	46,721.5	4,582.6	23,488.4	20,251.4	29,956.7	14,405.4	12,283.3	4,554.6	27,016.0	9,456.7	2,435.3	2,089.3	165.4	14,340.1	8,629.9	1,988.3	41.8	5,754.4	12,235.7	235,075.4	Januari 1997	
Bank perdagangan	1,015.6	272.0	4,110.1	37.8	2,539.0	5,530.4	10,961.0	3,983.4	3,576.7	1,972.5	3,975.0	1,470.7	893.7	779.0	26,181.3	7,899.3	344.5	1,997.0	1,799.9	1,397.0	89,113.1	Commercial banks		
Syarikat kewangan	381.6	96.7	2,582.6	327.4	1,027.3	3,308.0	63.3	432.7	1,882.4	465.5	443.0	191.9	18.4	6.1	3,838.8	529.3	959.3	22.2	477.7	626.6	20,185.2	Finance companies		
Bank saudagar	6,001.5	1,061.2	53,414.2	4,997.8	27,054.7	29,089.8	40,981.0	18,821.5	17,742.4	6,992.6	35,428.0	11,119.4	3,329.0	2,886.7	25,984.8	26,078.2	15,088.7	3,302.2	10,499.6	8,229.1	14,662.2	344,373.7	Merchant banks	
Jumlah																								Total
Februari 1997	4,835.2	697.1	48,501.2	4,921.4	23,382.1	20,960.2	30,993.6	14,488.3	14,337.2	4,461.1	26,685.0	9,377.9	2,416.9	2,025.6	165.2	13,742.9	8,671.8	1,993.0	37.9	5,331.7	12,464.7	238,825.2	Februari 1997	
Bank perdagangan	1,016.3	275.5	4,040.2	91.6	2,553.0	5,912.6	11,071.1	3,848.2	3,712.9	2,019.7	3,941.6	1,515.2	917.0	751.1	26,250.7	7,894.9	5,918.2	325.2	10,617.2	1,933.2	1,798.8	90,196.9	Commercial banks	
Syarikat kewangan	432.0	93.8	2,614.5	340.3	1,036.2	3,142.6	65.4	565.1	1,950.0	521.1	440.9	217.8	18.5	6.3	3,830.0	481.2	1,020.9	21.8	420.5	712.1	20,388.9	Finance companies		
Bank saudagar	6,283.5	1,066.4	53,555.9	5,353.3	26,971.4	30,015.4	42,166.1	18,901.6	20,000.1	7,001.9	35,027.5	11,110.9	3,333.9	2,795.2	26,422.2	25,467.0	15,071.2	3,339.1	10,676.9	7,885.4	14,975.6	350,411.0	Merchant banks	
Jumlah																								Total
Mac 1997	4,924.8	750.2	48,187.1	4,999.1	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	11,466.7	246,579.7	Mac 1997	
Bank perdagangan	1,173.1	286.3	4,114.2	88.4	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	1,209.5	91,515.5	Commercial banks	
Syarikat kewangan	442.1	103.5	2,522.9	255.9	995.2	3,471.3	72.3	630.1	1,809.3	482.7	421.0	221.0	15.7	6.6	3,905.6	447.1	1,124.3	32.5	290.8	597.9	20,908.6	Finance companies		
Bank saudagar	6,540.0	1,140.0	54,824.2	5,343.4	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	13,174.1	359,403.8	Merchant banks	
Jumlah																								Total
April 1997	5,133.1	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	10,670.5	249,997.9	April 1997	
Bank perdagangan	1,074.0	271.9	4,221.1	92.9	2,685.6	6,499.2	12,667.4	3,983.3	3,703.1	3,725.0	2,083.6	1,487.0	855.8	973.9	27,928.9	8,893.2	6,175.0	312.6	10,891.5	1,891.0	752.9	94,244.7	Commercial banks	
Syarikat kewangan	483.5	95.0	2,646.4	260.9	1,200.3	3,330.4	43.0	560.1	2,163.1	803.6	377.2	195.2	15.6	6.9	4,859.6	501.2	1,141.6	17.3	255.0	738.3	21,447.0	Finance companies		
Bank saudagar	6,690.6	1,119.1	54,953.3	5,558.6	27,606.6	32,820.3	43,569.0	20,954.3	17,495.3	8,166.6	34,505.5	13,256.8	3,244.6	2,558.5	28,106.8	33,317.6	17,182.8	5,087.5	10,944.6	7,213.7	12,161.7	365,900.0	Merchant banks	
Jumlah																								Total
Mei 1997	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	Mei 1997	
Bank perdagangan	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	6,184.4	12,179.4	1,515.5	1,516.4	96,343.5	Commercial banks		
Syarikat kewangan	474.4	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	15.7	41.3	9.7	5,010.7	534.6	1,097.6	35.2	370.6	425.7	21,415.7	Finance companies	
Bank saudagar	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	10,679.5	5,119.8	12,520.5	6,604.8	9,593.8	373,846.7	Merchant banks	
Jumlah																								Total
Jun 1997	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	Jun 1997	
Bank perdagangan	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	6,134.1	3,140.6	1,582.2	1,020.1	568.9	29,185.4	9,888.7	6,614.4	317.7	12,411.7	1,659.9	1,445.5	98,726.2	Commercial banks	
Syarikat kewangan	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	559.0	968.9	32.4	353.9	634.3	21,901.8	Finance companies		
Bank saudagar	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	7,910.0	35,161.9	13,541.3	3,899.3	2,323.0	29,512.8	36,806.2	17,819.0	5,184.7	12,663.5	8,189.4	10,587.0	381,410.7	Merchant banks	
Jumlah																								Total
Julai 1997	5,496.5	639.9	49,099.3	3,604.1	26,301.7	24,814.2	32,552.9	19,824.1	11,939.9	6,162.1	27,069.8	12,925.8	2,914.8	1,585.6	205.8	22,947.1	10,861.3	3,403.7	22.1	4,918.4	8,960.6	262,684.7	Julai 1997	
Bank perdagangan	1,148.7	411.8	4,404.6	102.4	3,245.1	7,303.3	11,988.2	4,962.9	3,907.1	2,445.6	3,258.7	1,532.3	1,064.4	652.2	27,808.0	10,118.4	5,833.5	346.6	15,003.5	1,598.2	1,227.9	101,684.3	Commercial banks	
Syarikat kewangan	492.2	79.4	2,375.2	259.8	1,269.9	3,969.7	76.2	620.3	1,954.1	473.9	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	Finance companies		
Bank saudagar	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	33,628.8	14,609.7	3,979.2	2,253.1	28,019.0	37,854.3	11,362.0	4,529.4	15,057.1	6,898.7	11,240.4	385,971.2	Merchant banks	
Jumlah																								Total
Ogos 1997	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	Ogos 1997	
Bank perdagangan	1,165.1	433.8	4,546.2	123.6	3,220.8	7,287.9	12,614.3	5,862.0	3,890.5	2,425.0	3,637.0	1,599.9	1,112.1	711.6	28,456.5	10,357.0	6,892.2	276.5	15,574.5	1,593.4	1,117.6	104,165.0	Commercial banks	
Syarikat kewangan	513.4	81.0	2,449.8	242.1	1,193.																			