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	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[1]	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					
	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*[1]	*Community, social and personal services*	*Others*	*Total loans*	
Jun 1999																						*June 1999*
Bank perdagangan	6,456.4	1,227.3	60,142.4	5,380.9	30,757.6	32,937.0	46,863.6	23,434.6	12,948.0	12,410.4	31,585.8	12,358.9	3,747.3	803.3	1,700.3	24,742.9	7,298.0	843.9	295.2	4,739.1	9,508.8	322,040.0	*Commercial banks*
Syarikat kewangan	787.0	268.5	3,229.1	70.6	3,540.4	7,619.9	12,115.5	6,132.6	2,980.5	2,463.8	2,926.3	1,083.9	957.2	168.5	28,698.8	7,739.6	4,881.6	37.5	2,315.8	1,068.0	1,137.3	85,303.2	*Finance companies*
Bank saudagar	837.6	110.4	2,725.6	773.5	1,268.9	5,087.1	105.6	783.6	1,918.1	1,107.4	2,141.0	134.6	-	0.1	10.6	3,707.3	292.7	64.3	0.2	512.7	1,941.9	23,166.2	*Merchant banks*
Jumlah	8,080.9	1,606.2	66,097.2	6,225.0	35,566.9	45,644.0	59,084.7	30,350.8	17,846.7	15,981.7	36,653.1	13,577.5	4,704.5	972.0	30,409.7	36,189.8	12,472.4	945.8	2,611.3	6,319.7	12,588.0	430,509.5	*Total*
September 1999																						*September 1999*
Bank perdagangan	6,880.3	1,231.6	61,049.0	5,191.9	31,406.6	33,496.1	48,307.2	23,396.4	13,713.4	12,115.7	27,633.2	12,710.7	4,010.2	870.7	1,748.2	22,951.2	6,762.0	602.6	218.7	5,327.5	10,788.0	323,046.7	*Commercial banks*
Syarikat kewangan	787.3	256.7	3,139.8	72.1	3,512.5	7,622.6	12,273.4	5,955.7	3,029.3	2,446.3	2,734.9	1,130.8	1,018.2	153.9	28,577.8	7,571.3	4,728.1	65.4	2,276.6	1,014.9	825.5	84,399.5	*Finance companies*
Bank saudagar	874.1	99.6	2,733.9	521.4	1,254.4	4,833.6	108.0	750.6	1,903.3	1,119.4	2,056.1	100.8	-	0.1	9.7	3,308.3	301.9	28.6	0.2	475.1	1,812.9	21,961.6	*Merchant banks*
Jumlah	8,541.7	1,587.8	66,922.7	5,785.3	36,173.6	45,952.3	60,688.7	30,102.8	18,646.0	15,681.4	32,424.2	13,942.3	5,028.4	1,024.8	30,335.8	33,830.7	11,792.0	696.5	2,495.5	6,817.4	13,426.4	429,407.9	*Total*
Disember 1999																						*December 1999*
Bank perdagangan	7,841.3	1,289.1	60,189.0	6,522.2	31,915.4	30,958.5	51,123.3	23,425.2	13,575.9	12,018.0	29,624.9	12,697.3	4,355.4	887.7	1,643.9	22,938.7	6,705.4	488.0	163.4	5,723.2	7,891.2	324,783.3	*Commercial banks*
Syarikat kewangan	800.6	255.4	3,315.8	74.4	3,575.5	7,942.4	11,861.4	5,829.9	3,177.7	2,344.3	2,558.2	1,008.5	1,097.2	136.2	29,419.1	7,476.8	4,818.7	34.6	1,797.9	984.4	678.9	84,334.6	*Finance companies*
Bank saudagar	871.4	108.2	2,667.7	834.9	1,338.8	4,495.7	104.5	737.1	1,962.4	1,303.3	1,832.6	101.4	-	0.1	9.2	3,260.1	336.5	20.9	0.2	471.4	1,789.0	21,887.9	*Merchant banks*
Jumlah	9,513.3	1,652.7	66,172.6	7,431.5	36,829.7	43,396.6	63,089.2	29,992.2	18,715.9	15,665.6	34,015.7	13,807.2	5,452.6	1,024.0	31,072.1	33,675.6	11,860.7	543.5	1,961.6	7,179.0	10,359.0	431,005.9	*Total*
Januari 2000																						*January 2000*
Bank perdagangan	7,668.6	1,527.4	60,192.7	6,232.6	31,563.7	30,404.0	51,738.2	23,490.9	13,260.1	11,890.1	28,907.7	12,628.9	4,536.6	863.8	1,531.8	22,762.8	6,476.7	532.4	175.6	5,759.8	8,295.7	323,430.5	*Commercial banks*
Syarikat kewangan	757.9	261.2	3,125.2	70.7	3,528.0	7,822.2	12,026.3	5,820.4	3,184.5	2,434.9	2,482.5	979.4	1,132.1	131.6	29,892.1	7,317.9	4,743.2	8.2	1,573.1	980.8	700.7	84,221.7	*Finance companies*
Bank saudagar	875.2	100.0	2,652.3	677.3	1,318.9	4,422.6	107.6	701.0	1,891.6	1,147.8	1,701.1	97.6	-	0.1	9.1	3,182.4	332.7	23.0	0.2	470.8	1,830.3	21,186.0	*Merchant banks*
Jumlah	9,301.7	1,888.6	65,970.3	6,980.5	36,410.6	42,648.8	63,872.2	30,012.3	18,336.1	15,472.8	33,091.3	13,705.9	5,668.7	995.5	31,433.0	33,263.1	11,552.6	563.6	1,748.9	7,211.4	10,826.7	428,838.3	*Total*
Februari 2000																						*February 2000*
Bank perdagangan	7,673.3	1,509.3	59,769.5	6,122.3	31,530.2	30,124.8	52,440.3	23,483.5	13,019.0	12,107.5	29,651.1	12,928.9	4,628.1	867.7	1,478.3	22,855.3	6,528.9	286.6	172.9	5,655.3	8,309.3	324,326.3	*Commercial banks*
Syarikat kewangan	751.2	240.8	3,456.7	67.9	3,514.3	7,510.1	11,955.9	5,783.8	3,184.2	2,358.6	2,426.3	928.4	1,146.1	129.0	30,262.5	7,202.9	4,599.3	11.2	1,801.9	966.3	720.0	84,406.9	*Finance companies*
Bank saudagar	898.6	109.0	2,563.9	490.5	1,333.1	4,434.8	107.7	698.6	1,834.1	1,152.5	1,623.9	93.1	-	0.1	9.1	3,368.6	401.3	28.1	0.2	483.4	1,806.3	21,007.4	*Merchant banks*
Jumlah	9,323.0	1,859.1	65,790.0	6,680.8	36,377.6	42,069.6	64,503.8	29,965.9	18,037.3	15,618.6	33,701.3	13,950.4	5,774.2	996.7	31,749.9	33,426.9	11,529.5	325.9	1,975.0	7,105.0	10,835.5	429,740.5	*Total*
Mac 2000																						*March 2000*
Bank perdagangan	7,900.5	1,459.2	60,053.9	6,447.8	31,923.5	30,369.5	53,124.3	23,480.4	13,156.0	12,052.6	28,747.5	13,280.1	4,662.4	805.5	1,430.0	23,082.3	6,770.6	151.7	172.0	5,714.9	8,634.2	326,496.2	*Commercial banks*
Syarikat kewangan	751.8	243.3	3,274.0	66.7	3,495.9	7,433.4	12,159.8	5,770.8	3,164.3	2,173.0	2,355.7	811.9	1,160.4	129.1	30,593.9	7,102.1	4,378.4	5.9	1,640.0	958.6	761.9	84,046.5	*Finance companies*
Bank saudagar	934.0	127.6	2,550.0	493.0	1,322.2	4,411.8	105.4	659.0	1,850.5	1,176.5	1,608.5	91.7	-	0.1	6.5	3,387.7	344.5	21.3	2.8	478.4	1,779.7	20,985.5	*Merchant banks*
Jumlah	9,586.3	1,830.0	65,878.0	7,007.5	36,741.5	42,214.8	65,389.5	29,910.1	18,170.8	15,402.0	32,711.7	14,183.7	5,822.9	934.7	32,030.3	33,572.1	11,493.5	179.0	1,814.8	7,151.9	11,175.9	431,528.1	*Total*
April 2000																						*April 2000*
Bank perdagangan	7,977.3	1,490.0	60,611.5	6,397.0	31,721.4	30,197.5	53,881.6	23,552.1	13,137.1	11,906.9	28,208.1	13,690.3	4,850.9	773.9	1,389.3	23,234.3	7,129.8	131.5	166.2	5,599.1	8,795.6	327,579.9	*Commercial banks*
Syarikat kewangan	757.9	246.9	3,242.3	66.7	3,543.0	7,483.4	12,926.7	5,770.3	3,159.5	2,219.8	2,314.7	836.9	1,169.6	120.5	30,770.6	7,139.1	4,404.2	5.9	1,330.6	1,005.0	716.2	84,819.7	*Finance companies*
Bank saudagar	943.8	127.9	2,570.4	482.1	1,313.3	4,294.3	105.8	659.7	1,845.4	1,257.4	1,605.2	90.8	-	0.1	6.5	3,277.3	330.1	21.3	2.7	514.2	1,799.1	20,896.0	*Merchant banks*
Jumlah	9,679.1	1,864.9	66,424.2	6,945.9	36,577.7	41,975.2	66,914.1	29,982.1	18,142.0	15,384.0	32,127.9	14,617.9	6,020.5	894.5	32,166.4	33,650.7	11,864.1	158.7	1,499.5	7,118.3	11,310.9	433,295.5	*Total*
Mei 2000																						*May 2000*
Bank perdagangan	7,943.6	1,354.3	61,922.1	6,223.0	32,499.0	31,098.2	56,172.2	23,490.0	13,107.3	12,080.2	27,828.3	13,795.1	5,090.4	772.0	1,272.5	23,263.4	7,115.9	118.9	223.4	5,443.4	6,932.1	330,510.2	*Commercial banks*
Syarikat kewangan	769.5	244.8	3,187.7	66.6	3,573.3	7,395.4	12,136.6	5,761.2	3,123.8	2,186.1	2,304.9	817.3	1,195.6	109.3	32,303.2	7,033.7	4,319.7	5.9	1,139.3	999.9	734.9	85,083.2	*Finance companies*
Bank saudagar	916.6	126.4	2,594.7	480.2	1,287.9	4,276.1	105.0	657.1	1,836.6	1,270.1	1,563.6	86.8	-	0.1	5.7	3,190.7	313.4	18.5	3.3	512.4	1,753.9	20,667.3	*Merchant banks*
Jumlah	9,629.8	1,725.4	67,704.5	6,769.8	37,360.2	42,769.7	68,413.8	29,908.3	18,067.8	15,536.4	31,696.8	14,699.3	6,286.0	881.4	33,581.4	33,487.8	11,749.0	143.3	1,366.0	6,955.8	9,420.8	436,260.8	*Total*
Jun 2000																						*June 2000*
Bank perdagangan	8,213.5	1,336.1	61,676.9	6,794.3	33,046.0	30,568.1	55,571.9	23,529.7	13,218.7	12,269.2	28,730.0	13,291.7	5,216.9	768.2	1,261.2	23,389.5	6,644.7	115.6	189.9	5,127.6	9,471.0	333,670.0	*Commercial banks*
Syarikat kewangan	774.0	245.5	3,188.8	65.7	3,539.7	7,254.9	12,186.7	5,722.6	3,104.0	2,141.7	2,283.1	802.1	1,218.0	113.6	32,449.0	6,884.9	4,154.0	0.0	1,425.6	981.8	756.4	85,138.0	*Finance companies*
Bank saudagar	952.0	132.6	2,624.9	488.3	1,305.9	4,246.6	104.9	655.5	1,840.8	1,252.2	1,541.9	90.3	-	0.1	6.4	3,152.3	282.5	18.6	2.8	432.0	1,754.1	20,583.5	*Merchant banks*
Jumlah	9,939.5	1,714.2	67,490.5	7,348.3	37,891.6	42,069.6	67,863.5	29,907.8	18,163.6	15,663.1	32,555.0	14,184.0	6,434.9	882.0	33,716.6	33,426.6	11,081.2	134.3	1,618.3	6,541.5	11,981.4	439,391.5	*Total*
Julai 2000																						*July 2000*
Bank perdagangan	8,262.1	1,327.2	62,236.7	6,641.6	33,206.9	30,733.8	56,473.6	23,422.7	13,368.1	11,535.2	28,756.9	13,362.1	5,284.7	779.7	1,237.7	23,012.3	6,732.4	91.0	164.6	5,034.9	9,101.2	333,941.8	*Commercial banks*
Syarikat kewangan	760.3	243.2	3,248.6	61.8	3,560.2	7,202.8	12,218.1	5,719.9	3,105.5	2,162.2	2,304.1	792.4	1,236.6	111.2	33,120.3	6,839.9	4,107.6	0.0	1,263.6	959.7	780.2	85,689.6	*Finance companies*
Bank saudagar	919.0	127.4	2,583.8	479.0	1,287.6	4,210.2	105.1	655.8	1,847.9	1,236.4	1,574.7	93.3	-	0.1	6.0	3,142.1	293.5	18.7	2.7	409.0	1,745.1	20,425.1	*Merchant banks*
Jumlah	9,941.4	1,697.8	68,069.2	7,182.4	38,054.7	42,146.8	68,796.8	29,797.4	18,321.5	14,933.9	32,635.7	14,247.8	6,521.3	891.0	34,364.1	32,994.3	11,133.5	109.8	1,430.9	6,403.6	11,626.5	440,056.6	*Total*
Ogos 2000																						*August 2000*
Bank perdagangan	8,435.1	1,327.9	63,074.3	6,258.4	33,345.9	30,897.2	57,847.2	23,450.2	13,487.3	10,981.0	29,095.8	13,110.8	5,479.8	770.3	1,160.5	22,995.2	6,674.8	79.8	201.1	4,894.8	10,012.3	336,824.7	*Commercial banks*
Syarikat kewangan	754.8	239.9	3,096.0	63.8	3,572.6	7,121.0	12,257.7	5,683.5	3,113.1	2,163.0	2,242.4	810.1	1,264.4	106.1	34,164.2	6,864.2	4,128.4	0.0	1,392.2	960.2	530.6	86,400.0	*Finance companies*
Bank saudagar	929.5	139.9	2,611.5	472.7	1,280.3	4,193.6	104.8	653.4	1,843.7	1,242.1	1,497.2	86.7	-	0.1	8.6	3,169.5	297.3	27.1	0.2	410.9	1,635.2	20,280.0	*Merchant banks*
Jumlah	10,119.5	1,707.6	68,781.9	6,794.9	38,198.9	42,211.9	70,209.8	29,787.0	18,444.1	14,386.1	32,835.3	14,007.7	6,744.2	876.5	35,333.3	33,028.9	11,100.5	107.0	1,593.4	6,265.9	12,178.0	443,504.7	*Total*
September 2000																						*September 2000*
Bank perdagangan	8,510.3	1,215.4	62,900.7	6,550.1	33,174.7	31,293.5	58,954.0	23,543.6	13,470.8	10,935.1	29,076.2	13,074.1	5,605.5	775.5	1,106.8	22,389.6	6,600.3	69.8	207.5	4,705.5	10,037.6	337,526.1	*Commercial banks*
Syarikat kewangan	751.6	241.2	3,104.9	63.1	3,559.4	7,027.8	12,291.0	5,631.1	3,093.5	2,136.3	2,208.8	809.5	1,282.4	106.5	34,145.4	6,863.4	4,046.4	0.0	1,673.3	945.6	528.8	86,463.6	*Finance companies*
Bank saudagar	932.6	144.1	2,684.4	642.9	1,268.6	4,170.6	104.9	651.4	1,819.1	1,231.1	1,525.7	97.7	-	0.1	8.5	3,329.8	309.3	27.0	0.1	406.7	1,690.7	20,709.1	*Merchant banks*
Jumlah	10,194.4	1,600.7	68,690.0	7,256.1	38,002.7	42,491.9	71,349.9	29,826.2	18,383.4	14,302.5	32,810.8	13,981.2	6,887.8	882.1	35,260.7	32,582.7	10,955.9	96.8	1,880.9	6,057.9	12,257.0	444,698.8	*Total*
Oktober 2000																						*October 2000*
Bank perdagangan	8,621.2	1,506.6	63,560.0	6,373.7	33,557.5	31,036.9	60,041.8	23,071.3	13,636.7	10,849.6	29,147.2	13,192.3	5,720.1	783.4	1,077.0	22,705.1	6,536.9	71.5	209.2	4,717.5	10,207.8	340,414.4	*Commercial banks*
Syarikat kewangan	753.1	228.7	3,007.0	48.7	3,489.3	6,952.3	12,302.1	5,677.9	3,076.5	2,113.5	2,252.6	815.3	1,305.3	105.2	35,145.4	6,856.6	4,028.5	0.0	1,322.0	924.9	644.0	87,020.3	*Finance companies*
Bank saudagar	953.8	134.6	2,705.3	621.6	1,256.1	4,117.6	104.5	651.9	1,742.2	1,247.2	1,491.6	99.9	-	0.1	8.5	3,730.9	342.1	27.2	0.2	405.9	1,773.3	21,045.1	*Merchant banks*
Jumlah	10,328.1	1,869.8	69,272.3	7,044.0	38,303.0	42,106.8	72,448.3	29,401.1	18,455.4	14,210.4	32,891.4	14,107.5	7,025.4	888.6	36,230.9	33,292.5	10,907.5	98.6	1,531.3	6,048.3	12,625.1	448,079.8	*Total*
November 2000																						*November 2000*
Bank perdagangan	8,587.4	1,285.6	62,956.0	6,398.1	33,502.1	30,973.8	60,536.9	23,114.9	13,477.1	10,780.0	29,586.3	13,169.6	5,861.6	774.9	1,030.6	22,885.3	6,568.4	70.6	232.2	4,817.0	10,350.6	340,319.7	*Commercial banks*
Syarikat kewangan	765.5	237.4	3,065.7	59.2	3,495.3	6,888.2	12,373.9	5,481.3	3,028.7	2,130.6	2,236.2	824.3	1,340.9	105.5	36,151.4	6,758.7	4,037.8	0.0	1,274.7	934.4	485.7	87,637.7	*Finance companies*
Bank saudagar	1,135.2	136.1	2,721.5	619.2	1,072.4	4,165.1	76.9	636.4	1,768.2	1,128.0	1,537.7	100.5	-	0.1	8.8	3,657.4	341.4	21.1	0.2	399.7	1,719.7	20,883.0	*Merchant banks*
Jumlah	10,488.1	1,659.1	68,743.2	7,076.6	38,069.8	42,027.0	72,987.6	29,232.5	18,274.0	14,038.7	33,360.2	14,094.4	7,202.6	880.5	37,190.8	33,301.4	10,947.7	91.6	1,507.0	6,151.1	12,556.0	448,840.5	*Total*
Disember 2000																						*December 2000*
Bank perdagangan	10,039.8	1,355.9	62,836.6	7,005.2	33,942.0	30,357.6	61,773.0	23,190.3	13,646.0	10,520.0	30,647.3	13,060.4	6,073.8	735.6	991.3	23,108.5	6,485.9	117.9	224.5	4,956.2	11,155.9	345,619.5	*Commercial banks*
Syarikat kewangan	759.5	236.2	2,981.1	59.1	3,295.8	6,829.1	12,433.8	5,578.5	3,006.2	2,118.8	2,302.3	812.9	1,372.0	104.7	36,464.6	6,688.1	3,961.5	0.0	1,514.7	919.7	469.7	87,946.7	*Finance companies*
Bank saudagar	1,168.5	136.3	2,604.5	742.4	1,109.5	3,922.4	75.0	623.5	1,779.5	1,061.7	1,505.0	100.6	-	0.1	8.7	3,723.9	343.1	21.0	0.2	396.3	1,688.0	20,645.9	*Merchant banks*
Jumlah	11,967.8	1,728.4	68,422.2	7,806.7	38,347.3	41,109.1	74,281.8	29,392.3	18,431.7	13,700.5	34,454.6	13,973.8	7,445.8	840.3	37,464.6	33,520.5	10,790.5	138.9	1,739.4	6,272.2	13,313.6	454,212.2	*Total*
Januari 2001																						*January 2001*
Bank perdagangan	9,747.7	1,296.0	62,549.5	6,969.0	33,651.4	31,009.6	62,623.1	23,441.3	13,757.2	10,953.1	30,240.3	13,015.1	6,102.9	526.7	1,052.8	23,513.6	6,352.1	142.4	240.6	4,707.2	9,696.5	345,093.4	*Commercial banks*
Syarikat kewangan	716.0	231.9	2,956.0	58.4	3,230.3	6,881.8	12,420.2	5,559.9	3,005.2	2,066.8	2,210.3	802.7	1,384.8	66.8	37,222.5	6,519.6	3,749.8	0.0	1,597.0	904.6	461.3	88,296.2	*Finance companies*
Bank saudagar	1,096.8	132.9	2,432.8	1,228.0	996.5	3,696.5	71.8	630.3	1,613.8	959.7	1,494.2	101.6	-	43.7	3.7	3,280.4	256.5	7.5	6.5	493.7	2,386.6	20,669.3	*Merchant banks*
Jumlah	11,560.4	1,660.8	67,938.4	8,255.5	37,878.2	41,588.0	75,115.1	29,631.5	18,376.1	13,979.6	33,944.8	13,919.4	7,487.8	637.3	38,278.9	33,313.6	10,358.4	150.0	1,844.1	6,105.5	12,544.3	454,058.9	*Total*

1 Tidak termasuk pinjaman untuk membeli kereta penumpang.

Nota Data untuk format baru hanya diperolehi mulai Disember 1996.
Mulai September 1998, data termasuk pinjaman yang dijual kepada Danaharta kecuali pembelian sekuriti kepada individu dan broker saham.
Mulai Mei 1999, pinjaman mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.

1 Excluding loans for purchase of passenger cars.

Notes Series for the new format available from December 1996 onwards.
Effective September 1998, data includes loans sold to Danaharta, except for purchase of securities by individuals and stockbrokers.
Effective May 1999, loans by sector include those extended by Islamic banks.