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[2]	Perkhidmatan sosial, masyarakat dan persendirian	Lain-lain	Jumlah pinjaman	*As at end of*
																yang mana: *of which:*						
	Agriculture, hunting, forestry and fishing	*Mining and quarrying*	*Manufacturing*	*Electricity, gas and water*	*Wholesale, retail, hotel and restaurants*	*Construction*	Harta kediaman[1] *Residential property*[1]	Harta bukan kediaman *Non-residential property*	Harta tanah *Real estate*	*Transport, storage and communications*	*Financial, insurance and business services*	Kegunaan persendirian *Personal uses*	*Credit card*	Pembelian barangan kegunaan *Purchase of consumer durable goods*	Pembelian kereta penumpang *Purchase of passenger cars*	Jumlah *Total*	Individu *Individuals*	Broker saham *Stock- brokers*	*Purchase of transport vehicles*[2]	*Community, social and personal services*	*Others*	Total loans	
Disember 1998																						*December 1998*
Bank pedagangan	6,187.3	1,212.0	58,366.9	5,057.5	30,836.4	32,005.6	43,436.9	23,650.8	11,924.9	11,647.5	31,076.1	12,190.7	3,310.7	541.5	1,163.9	24,669.2	8,439.1	1,736.3	206.7	4,836.0	7,970.9	310,291.4	*Commercial banks*
Syarikat kewangan	927.7	327.0	4,052.7	71.4	3,609.6	8,048.0	12,908.1	6,547.0	3,412.3	2,480.2	3,053.9	1,199.4	1,002.3	298.3	29,660.5	9,176.3	6,019.6	122.4	4,282.0	1,356.7	658.5	93,072.1	*Finance companies*
Bank saudagar	701.2	146.3	2,713.9	725.2	1,313.9	5,038.0	105.5	760.7	1,774.9	1,083.2	3,893.8	116.9	-	0.2	7.2	4,098.0	429.7	227.0	16.1	493.5	215.6	23,204.2	*Merchant banks*
Jumlah	7,816.2	1,685.3	65,133.5	5,854.1	35,759.9	45,091.7	56,450.4	30,958.5	17,112.1	15,210.9	38,023.8	13,507.0	4,313.0	840.0	30,831.7	37,943.5	14,888.4	2,085.7	4,504.8	6,686.3	8,845.0	426,567.7	*Total*
Mac 1999																						*March 1999*
Bank pedagangan	6,122.8	1,143.3	57,284.6	5,065.6	30,456.7	32,254.3	44,246.0	23,976.7	12,469.9	11,678.9	31,724.6	12,129.2	3,410.5	549.2	1,104.6	24,230.4	7,631.7	1,714.1	170.9	4,788.2	9,867.7	312,674.1	*Commercial banks*
Syarikat kewangan	835.6	286.5	3,546.5	74.1	3,500.9	7,832.3	12,970.5	6,415.4	3,170.3	2,493.5	3,003.8	1,166.5	947.0	310.1	29,599.6	8,609.5	5,443.6	74.3	3,443.9	1,093.9	621.2	89,921.1	*Finance companies*
Bank saudagar	874.1	119.8	2,755.8	729.0	1,268.3	4,988.8	108.0	767.5	1,881.1	1,151.6	3,565.2	121.4	-	0.2	9.4	3,971.0	408.8	209.8	13.1	530.2	199.6	23,053.8	*Merchant banks*
Jumlah	7,832.4	1,549.6	63,586.9	5,868.6	35,225.9	45,075.3	57,324.5	31,159.6	17,521.4	15,324.0	38,293.6	13,417.1	4,357.5	859.4	30,713.6	36,810.8	13,484.0	1,998.3	3,627.8	6,412.3	10,688.5	425,649.0	*Total*
Jun 1999																						*June 1999*
Bank pedagangan	6,336.2	1,159.8	59,320.9	5,364.8	30,577.3	32,761.8	45,874.0	22,795.6	12,735.4	12,324.7	31,516.0	12,245.9	3,747.3	719.0	1,682.4	24,755.1	7,267.9	843.9	217.5	4,739.1	9,282.0	318,154.5	*Commercial banks*
Syarikat kewangan	787.0	268.5	3,228.8	70.6	3,540.4	7,580.8	12,925.7	5,979.0	3,100.1	2,461.1	2,922.4	1,083.9	957.2	168.5	28,040.8	7,844.0	4,881.6	37.5	2,353.9	1,068.0	1,140.8	85,521.6	*Finance companies*
Bank saudagar	834.1	110.4	2,725.7	761.4	1,268.7	5,085.5	105.6	793.1	1,918.1	1,077.3	2,171.1	134.6	-	0.1	10.6	3,707.3	292.7	64.3	0.2	512.7	1,941.9	23,158.3	*Merchant banks*
Jumlah	7,957.2	1,538.6	65,275.4	6,196.8	35,386.4	45,428.1	58,905.3	29,567.7	17,753.6	15,863.1	36,609.5	13,464.4	4,704.5	887.6	29,733.7	36,306.3	12,442.2	945.8	2,571.7	6,319.7	12,364.6	426,834.4	*Total*
Julai 1999																						*July 1999*
Bank pedagangan	6,334.1	1,127.7	59,051.6	5,327.6	30,827.3	32,597.9	46,601.5	22,533.9	13,273.1	12,085.0	29,455.9	12,208.0	3,815.1	542.3	1,658.8	24,573.9	7,103.3	815.7	174.1	5,047.6	9,874.2	317,109.5	*Commercial banks*
Syarikat kewangan	848.7	265.6	3,235.0	72.7	3,537.3	7,646.0	13,443.1	5,941.6	3,142.4	2,470.1	2,843.9	1,092.2	971.5	170.9	27,775.0	7,863.2	4,939.9	37.7	2,428.6	1,062.3	967.6	85,777.4	*Finance companies*
Bank saudagar	850.4	98.1	2,681.7	570.9	1,265.5	4,845.2	107.3	794.2	1,924.5	1,053.3	2,191.7	114.9	-	0.1	10.3	3,297.8	272.6	70.7	0.2	488.0	1,790.1	22,084.4	*Merchant banks*
Jumlah	8,033.1	1,491.5	64,968.3	5,971.3	35,630.1	45,089.1	60,151.9	29,269.7	18,340.0	15,608.4	34,491.5	13,415.1	4,786.5	713.3	29,444.1	35,734.8	12,315.8	924.2	2,602.9	6,597.9	12,631.9	424,971.3	*Total*
Ogos 1999																						*August-99*
Bank pedagangan	6,538.2	1,160.5	59,722.4	5,074.7	31,200.4	32,806.8	46,836.8	22,692.1	13,461.8	12,069.2	27,978.5	12,461.6	3,906.8	805.3	1,795.7	24,001.1	6,664.5	794.4	160.0	5,063.5	9,786.2	317,521.7	*Commercial banks*
Syarikat kewangan	790.8	262.3	3,209.1	72.1	3,506.4	7,656.4	13,638.2	5,835.9	3,159.1	2,489.9	2,727.9	1,125.8	998.7	159.6	27,264.3	7,728.1	4,798.2	65.9	2,221.4	1,029.8	968.6	84,844.3	*Finance companies*
Bank saudagar	849.2	99.5	2,699.0	546.1	1,266.3	4,930.9	107.5	759.1	1,910.7	1,071.3	2,107.4	101.4	-	0.1	10.2	3,180.0	279.6	30.1	0.2	481.4	1,769.7	21,890.0	*Merchant banks*
Jumlah	8,178.1	1,522.3	65,630.5	5,692.9	35,973.1	45,394.0	60,582.6	29,287.0	18,531.5	15,630.4	32,813.7	13,688.8	4,905.5	965.0	29,070.3	34,909.3	11,742.4	890.4	2,381.6	6,574.7	12,524.5	424,256.0	*Total*
September 1999																						*September 1999*
Bank pedagangan	6,735.8	1,164.1	60,249.4	5,059.0	31,253.8	33,331.7	47,428.2	22,670.7	13,491.1	12,036.3	27,428.2	12,560.7	4,010.2	784.8	1,682.0	22,913.3	6,730.3	602.6	186.8	5,305.2	10,502.6	318,794.1	*Commercial banks*
Syarikat kewangan	787.3	256.7	3,139.5	72.1	3,512.5	7,583.5	13,610.4	5,805.3	3,148.9	2,443.6	2,731.0	1,130.8	1,018.2	153.9	27,389.9	7,675.7	4,728.1	65.4	2,314.7	1,014.9	829.0	84,617.8	*Finance companies*
Bank saudagar	870.6	99.6	2,734.0	509.3	1,254.2	4,832.0	108.0	760.1	1,903.3	1,089.3	2,086.3	100.7	-	0.1	9.7	3,308.3	301.9	28.6	0.2	475.1	1,812.9	21,953.7	*Merchant banks*
Jumlah	8,393.7	1,520.4	66,122.9	5,640.4	36,020.5	45,747.2	61,146.6	29,236.2	18,543.3	15,569.2	32,245.6	13,792.3	5,028.4	938.8	29,081.7	33,897.2	11,760.3	696.5	2,501.7	6,795.1	13,144.4	425,365.7	*Total*
Oktober 1999																						*October 1999*
Bank pedagangan	6,621.9	1,227.6	59,540.0	5,075.1	31,182.6	32,622.9	48,530.2	22,623.7	13,259.1	11,897.1	27,083.4	12,595.5	4,103.4	804.4	1,649.7	22,900.0	6,739.5	600.0	157.0	5,392.9	10,679.5	317,946.2	*Commercial banks*
Syarikat kewangan	807.7	264.4	3,157.8	77.0	3,542.7	7,553.1	13,305.0	5,717.9	3,245.2	2,334.8	2,669.8	1,093.9	1,045.0	150.6	27,627.9	7,531.3	4,624.2	36.2	2,285.7	1,004.5	647.0	84,061.3	*Finance companies*
Bank saudagar	822.0	100.7	2,746.6	499.3	1,222.5	4,860.4	106.8	763.7	1,911.3	1,123.0	1,962.8	100.9	-	0.1	9.5	3,670.9	680.0	29.6	0.2	476.8	1,805.1	22,182.5	*Merchant banks*
Jumlah	8,251.6	1,592.7	65,444.5	5,651.4	35,947.9	45,036.4	61,942.0	29,105.3	18,415.6	15,354.9	31,716.0	13,790.3	5,148.3	955.2	29,287.0	34,102.3	12,043.8	665.8	2,442.9	6,874.2	13,131.6	424,190.0	*Total*
November 1999																						*November 1999*
Bank pedagangan	6,898.0	1,204.1	59,442.5	5,110.7	31,569.1	31,341.8	49,199.3	22,470.0	13,231.5	11,875.8	27,644.8	12,596.7	4,236.5	804.7	1,623.6	23,176.7	7,021.3	344.7	142.6	5,423.7	10,856.1	318,848.0	*Commercial banks*
Syarikat kewangan	802.5	258.4	3,086.4	75.6	3,574.1	7,713.5	13,296.3	5,706.1	3,298.5	2,391.0	2,607.0	1,101.1	1,081.1	141.2	28,145.4	7,502.2	4,651.0	34.4	1,868.6	994.3	660.4	84,303.6	*Finance companies*
Bank saudagar	846.3	99.8	2,722.6	587.6	1,235.4	4,873.2	107.6	765.1	1,913.2	1,128.2	1,921.1	101.0	-	0.1	9.2	3,744.4	730.5	20.7	0.2	482.0	1,748.3	22,285.3	*Merchant banks*
Jumlah	8,546.8	1,562.3	65,251.5	5,773.9	36,378.6	43,928.5	62,603.2	28,941.3	18,443.2	15,394.9	32,172.9	13,798.8	5,317.6	945.9	29,778.2	34,423.3	12,402.8	399.9	2,011.3	6,899.9	13,264.7	425,436.9	*Total*
Disember 1999																						*December 1999*
Bank pedagangan	7,685.3	1,219.6	59,884.8	6,385.4	31,651.9	31,149.5	49,842.1	22,238.8	13,324.2	11,992.0	29,350.7	12,704.7	4,369.8	799.1	1,577.7	22,931.2	6,679.5	488.0	130.7	5,691.7	8,227.0	321,156.3	*Commercial banks*
Syarikat kewangan	795.3	252.3	3,133.0	74.4	3,567.7	7,596.2	13,371.8	5,682.8	3,297.2	2,334.7	2,561.4	1,004.7	1,097.2	136.2	28,469.7	7,676.2	4,876.7	34.6	1,836.0	983.6	682.4	84,552.9	*Finance companies*
Bank saudagar	868.0	108.2	2,667.8	822.8	1,338.6	4,546.0	104.5	746.6	1,962.4	1,273.1	1,862.7	101.3	-	0.1	9.2	3,260.1	336.5	20.9	0.2	471.4	1,789.0	21,932.0	*Merchant banks*
Jumlah	9,348.6	1,580.1	65,685.6	7,282.5	36,558.1	43,291.7	63,318.4	28,668.3	18,583.8	15,599.7	33,774.9	13,810.7	5,467.0	935.4	30,056.6	33,867.5	11,892.7	543.5	1,966.9	7,146.8	10,698.4	427,641.1	*Total*
Januari 2000																						*January 2000*
Bank pedagangan	7,511.5	1,457.9	59,554.6	6,096.4	31,380.4	30,545.0	50,529.4	22,194.0	13,229.5	11,868.2	28,980.4	12,623.0	4,495.8	789.5	1,508.3	22,722.2	6,434.7	532.4	142.0	5,701.7	7,840.6	319,170.4	*Commercial banks*
Syarikat kewangan	757.9	261.2	3,123.9	70.7	3,528.0	7,783.1	14,094.7	5,666.3	3,304.0	2,432.2	2,478.7	979.3	1,132.1	131.6	27,976.6	7,422.3	4,743.2	8.2	1,611.2	980.8	704.2	84,438.9	*Finance companies*
Bank saudagar	871.7	100.0	2,652.4	665.2	1,318.7	4,473.0	107.6	710.5	1,891.6	1,117.6	1,731.3	97.6	-	0.1	9.1	3,188.8	332.7	23.0	0.2	470.8	1,830.3	21,236.3	*Merchant banks*
Jumlah	9,141.1	1,819.1	65,330.9	6,832.3	36,227.2	42,801.0	64,731.7	28,570.8	18,425.1	15,418.0	33,190.4	13,699.9	5,627.9	921.2	29,493.9	33,333.3	11,510.6	563.6	1,753.4	7,153.4	10,375.1	424,845.7	*Total*
Februari 2000																						*February 2000*
Bank pedagangan	7,516.2	1,439.8	59,131.4	5,987.7	31,378.3	30,250.5	51,134.1	22,290.0	12,988.5	12,085.6	29,725.3	12,915.7	4,583.6	780.1	1,454.4	22,807.7	6,441.4	286.6	143.5	5,613.0	7,870.6	320,096.1	*Commercial banks*
Syarikat kewangan	751.2	240.8	3,455.3	67.9	3,514.3	7,470.9	14,119.9	5,630.3	3,303.8	2,355.9	2,422.4	928.4	1,146.1	129.0	28,250.6	7,307.3	4,599.3	11.2	1,840.0	966.3	723.5	84,624.1	*Finance companies*
Bank saudagar	895.1	109.0	2,563.9	478.4	1,332.9	4,485.2	107.7	708.1	1,834.1	1,122.3	1,654.1	93.0	-	0.1	9.1	3,375.0	401.3	28.1	0.2	483.4	1,806.3	21,057.7	*Merchant banks*
Jumlah	9,162.5	1,789.7	65,150.7	6,534.0	36,225.5	42,206.6	65,361.7	28,628.4	18,126.3	15,563.8	33,801.8	13,937.1	5,729.8	909.2	29,714.1	33,490.0	11,442.0	325.9	1,983.6	7,062.7	10,400.4	425,777.8	*Total*
Mac 2000																						*March 2000*
Bank pedagangan	7,711.6	1,354.5	59,238.1	6,313.1	31,761.5	30,461.3	51,830.6	22,254.3	13,125.5	12,030.6	28,746.6	13,242.7	4,650.8	783.9	1,406.4	23,027.0	6,731.2	151.7	140.0	5,672.5	8,282.5	322,033.6	*Commercial banks*
Syarikat kewangan	751.8	243.3	3,272.7	66.7	3,495.9	7,394.3	14,517.7	5,618.5	3,283.8	2,170.3	2,351.8	811.9	1,160.4	129.1	28,387.0	7,206.5	4,378.4	5.9	1,678.1	958.6	765.4	84,263.7	*Finance companies*
Bank saudagar	930.5	127.6	2,550.1	480.9	1,322.0	4,462.2	105.4	668.5	1,850.5	1,146.3	1,638.7	91.6	-	0.1	6.5	3,394.0	344.5	21.3	2.8	478.4	1,779.7	21,035.8	*Merchant banks*
Jumlah	9,393.9	1,725.3	65,060.9	6,860.7	36,579.4	42,317.8	66,453.6	28,541.2	18,259.8	15,347.3	32,737.2	14,146.2	5,811.3	913.1	29,799.9	33,627.5	11,454.1	179.0	1,820.9	7,109.5	10,827.7	427,333.1	*Total*
April 2000																						*April 2000*
Bank pedagangan	7,788.3	1,385.3	59,755.7	6,262.3	31,569.5	30,266.8	52,636.4	22,326.9	13,109.0	11,884.9	28,210.9	13,645.1	4,799.0	752.5	1,368.2	23,179.3	7,090.2	131.5	127.9	5,556.6	8,423.4	323,048.3	*Commercial banks*
Syarikat kewangan	757.9	246.9	3,240.9	66.7	3,543.0	7,444.3	14,677.3	5,617.9	3,279.1	2,217.1	2,310.8	836.9	1,169.6	120.5	28,794.3	7,243.5	4,404.2	5.9	1,745.5	1,005.0	719.7	85,036.9	*Finance companies*
Bank saudagar	940.3	127.9	2,570.4	470.0	1,313.1	4,344.6	105.8	669.2	1,845.4	1,227.2	1,635.4	90.7	-	0.1	6.5	3,283.6	330.1	21.3	2.7	514.2	1,799.1	20,946.3	*Merchant banks*
Jumlah	9,486.6	1,760.2	65,567.1	6,799.1	36,425.6	42,055.8	67,419.5	28,614.0	18,233.5	15,329.3	32,157.1	14,572.6	5,968.5	873.1	30,169.0	33,706.4	11,824.4	158.7	1,876.2	7,075.9	10,942.2	429,031.5	*Total*
Mei 2000																						*May 2000*
Bank pedagangan	7,793.5	1,286.3	61,070.7	6,089.9	32,302.8	30,908.0	53,296.4	22,473.7	13,091.6	11,998.3	27,757.9	13,594.1	4,955.7	751.2	1,251.6	23,211.1	7,077.1	118.9	179.8	5,436.9	8,604.5	326,054.1	*Commercial banks*
Syarikat kewangan	769.5	244.8	3,186.4	66.6	3,573.3	7,356.3	15,561.6	5,609.8	3,243.4	2,183.4	2,301.0	817.3	1,195.6	109.3	29,028.4	7,138.1	4,319.7	5.9	1,177.4	999.9	738.4	85,300.4	*Finance companies*
Bank saudagar	913.2	126.4	2,594.8	468.1	1,287.6	4,326.5	105.0	666.6	1,836.6	1,239.9	1,593.8	86.7	-	0.1	5.7	3,197.0	313.4	18.5	3.3	512.4	1,753.9	20,717.7	*Merchant banks*
Jumlah	9,476.1	1,657.5	66,851.8	6,624.7	37,163.7	42,590.8	68,962.9	28,750.1	18,171.7	15,421.6	31,652.7	14,498.2	6,151.3	860.6	30,285.7	33,546.1	11,710.2	143.3	1,360.5	6,949.3	11,096.8	432,072.2	*Total*
Jun 2000																						*June 2000*
Bank pedagangan	8,100.7	1,268.1	60,958.6	6,594.1	32,947.9	30,397.5	54,905.9	22,525.1	13,179.4	12,138.2	28,413.0	13,157.6	5,139.4	748.8	1,240.8	23,334.3	6,606.0	115.6	143.2	5,073.9	9,039.0	329,303.8	*Commercial banks*
Syarikat kewangan	774.0	245.5	3,187.4	65.7	3,539.7	7,215.8	15,698.2	5,572.4	3,223.5	2,139.0	2,279.2	802.1	1,218.0	113.6	29,317.4	6,989.2	4,154.0	0.0	1,264.5	981.8	759.9	85,386.9	*Finance companies*
Bank saudagar	948.6	132.6	2,624.9	476.2	1,305.7	4,297.0	104.9	665.0	1,840.8	1,222.0	1,572.1	90.2	-	0.1	6.4	3,158.6	282.5	18.6	2.8	432.0	1,754.1	20,633.8	*Merchant banks*
Jumlah	9,823.3	1,646.3	66,771.0	7,135.9	37,793.3	41,910.3	70,709.0	28,762.5	18,243.7	15,499.2	32,264.2	14,049.9	6,357.4	862.5	30,564.5	33,482.2	11,042.5	134.3	1,410.4	6,487.7	11,552.9	435,324.5	*Total*

1 Termasuk pinjaman perumahan yang dijual kepada Cagamas.
2 Tidak termasuk pinjaman untuk membeli kereta penumpang.
* Data untuk format baru hanya diperolehi mula Disember 1996.
** Mula September 1998, data termasuk pinjaman yang dijual kepada Danaharta kecuali pembelian sekuriti kepada individu dan broker saham.

1 Including housing loans sold to Cagamas.
2 Excluding loans for purchase of passenger cars.
** 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.*