II.7 Pinjaman Mengikut Sektor: Sistem Perbankan
Loans by Sectors: Banking System

RM juta — *RM million*

Akhir tempoh	Pertanian, ternakan, pembalakan dan perikanan	Perlom-bongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdaga-ngan borong dan runcit, hotel dan restoran	Sektor harta benda yang luas *Broad property sector*				Pengang-kutan, penyimpanan dan komunikasi	Perkhid-matan kewangan, insurans dan perniagaan	Kredit penggunaan *Consumption credit*				Pembelian sekuriti *Purchase of securities*			Pembelian kenderaan pengang-kutan[2]	Perkhidma-tan sosial, masyarakat dan persendirian	Lain-lain	Jumlah pinjaman	*As at end of*
																	yang mana: *of which:*						
	Agriculture, hunting, forestry and fishing	*Mining and quarrying*	*Manufac-turing*	*Electricity, gas and water*	*Wholesale, retail, hotels and restaurants*	*Construction*	*Residential property*[1]	*Non-residential property*	*Real estate*	*Transport, storage and communi-cations*	*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*[2]	*Community, social and personal services*	*Others*	*Total loans*	
Mac 1997																							*March 1997*
Bank perdagangan	4,942.8	750.2	48,187.1	4,999.1	24,324.8	21,551.1	30,878.2	15,126.9	13,141.2	5,193.4	30,259.9	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	11,745.2	246,579.7	*Commercial banks*
Syarikat kewangan	1,173.1	286.3	4,114.2	88.4	2,673.4	5,990.9	11,445.8	4,052.7	3,541.4	2,076.8	4,036.7	1,367.6	907.2	703.6	26,604.6	8,220.0	5,830.6	323.7	11,543.5	1,942.7	1,146.3	91,915.5	*Finance companies*
Bank saudagar	442.1	103.5	2,522.9	255.9	995.2	3,471.3	75.3	630.1	1,809.3	708.8	4,827.0	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	1,140.0	54,824.2	5,343.5	27,993.3	31,013.4	42,399.3	19,809.8	18,492.0	7,978.9	39,123.7	10,988.8	3,346.6	2,695.3	26,778.7	28,555.3	15,651.0	4,608.0	11,621.8	7,255.0	13,486.4	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	10,569.8	3,504.0	18.9	4,785.6	8,250.9	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	232.7	12,416.8	1,659.9	1,245.5	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	7,014.5	1,027.6	57,891.4	4,442.8	30,250.6	35,361.8	44,180.9	23,799.4	17,727.0	9,174.4	34,124.1	13,863.9	3,967.1	2,193.3	29,399.3	37,467.4	17,739.7	4,660.4	12,468.1	6,790.9	10,121.9	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	8,234.1	272,754.5	*Commercial banks*
Syarikat kewangan	1,355.4	537.7	5,536.2	111.1	3,992.4	8,062.1	12,220.6	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	1,122.5	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	3,907.0	150.7	-	15.6	7.9	4,780.2	588.9	768.7	39.8	410.7	398.5	22,622.6	*Merchant banks*
Jumlah	7,344.9	1,312.2	59,106.1	4,345.0	32,906.4	39,432.7	47,628.2	26,337.1	18,128.9	10,966.9	34,805.4	15,106.6	4,207.3	1,952.5	29,635.6	39,781.3	18,245.6	3,379.9	11,433.8	7,235.1	9,755.0	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	10,788.5	2,380.7	45.8	4,533.1	9,603.8	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	3,907.8	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	921.7	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	445.1	15.0	501.1	459.8	23,056.6	*Merchant banks*
Jumlah	7,637.8	1,348.5	63,310.4	4,461.1	34,940.7	42,615.9	50,843.9	28,440.2	18,022.4	13,040.6	36,209.4	14,924.8	4,586.4	1,717.0	36,607.8	38,951.2	18,434.4	3,018.0	5,687.3	6,872.0	10,985.3	421,202.5	*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	1,588.4	70.7	4,564.2	6,626.8	291,986.2	*Commercial banks*
Syarikat kewangan	1,230.2	431.0	5,356.8	94.9	3,882.3	8,024.4	13,392.2	6,302.6	3,673.8	3,063.7	4,160.8	1,491.4	1,051.7	633.8	33,820.6	9,817.5	6,602.7	143.7	6,520.4	1,397.6	978.8	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	4,024.7	120.6	-	0.5	12.9	4,146.4	510.4	357.1	14.2	567.2	378.9	22,798.5	*Merchant banks*
Jumlah	7,703.6	1,413.6	65,504.0	4,439.8	34,996.2	42,727.3	53,328.3	29,252.8	17,580.5	13,010.2	36,423.9	14,607.1	4,396.7	1,578.1	34,081.0	37,947.3	16,729.9	2,089.2	6,605.3	6,529.1	7,984.5	420,109.2	*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*
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	6,110.2	1,313.6	57,130.0	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	3,223.0	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	569.6	1,337.6	5,089.1	101.0	778.3	1,709.4	1,034.2	3,858.3	118.1	-	0.2	11.7	4,062.9	425.2	241.7	12.2	534.1	161.1	22,902.6	*Merchant banks*
Jumlah	7,720.9	1,831.8	64,614.4	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	4,227.6	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	57,649.2	4,523.7	30,405.9	31,592.6	42,949.7	23,445.9	12,075.9	11,436.2	30,022.4	12,142.8	3,195.8	564.2	1,140.0	24,760.5	8,803.7	1,934.0	212.9	4,581.1	5,198.9	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	64,722.2	5,281.2	35,574.7	44,544.8	55,825.1	30,738.4	17,197.7	15,069.3	36,845.8	13,505.1	4,207.9	908.0	30,599.8	37,775.1	15,083.0	2,294.6	5,184.0	6,553.6	5,994.2	419,938.7	*Total*
Disember 1998																							*December 1998*
Bank perdagangan	6,178.4	1,200.2	56,531.5	5,043.5	30,262.7	30,573.0	43,367.4	23,054.5	11,739.7	11,419.8	30,269.7	12,141.4	3,310.7	528.4	1,163.9	19,426.8	8,439.1	1,736.3	206.7	4,821.2	7,906.6	299,146.2	*Commercial banks*
Syarikat kewangan	927.7	327.0	4,026.7	71.4	3,603.6	7,622.0	12,908.1	6,423.6	3,238.1	2,480.2	3,034.7	1,188.6	1,002.3	298.3	29,660.5	9,071.9	6,019.6	122.4	4,282.0	1,356.7	658.5	92,182.1	*Finance companies*
Bank saudagar	611.7	146.3	2,642.2	725.2	1,244.9	4,913.7	105.5	488.9	1,618.5	1,083.2	3,812.4	116.9	-	0.2	7.2	3,956.3	429.7	227.0	16.1	493.5	215.6	22,198.3	*Merchant banks*
Jumlah	7,717.8	1,673.6	63,200.4	5,840.0	35,111.2	43,108.8	56,380.9	29,967.0	16,596.3	14,983.1	37,116.8	13,446.9	4,313.0	826.9	30,831.7	32,455.1	14,888.4	2,085.7	4,504.8	6,671.4	8,780.7	413,526.6	*Total*
Januari 1999																							*January 1999*
Bank perdagangan	6,254.9	1,202.8	56,072.1	4,871.1	29,627.6	30,641.0	43,938.7	23,359.4	12,270.8	11,455.3	30,308.9	12,098.1	3,412.5	534.6	1,207.0	19,530.0	8,342.6	1,706.6	236.3	4,727.9	9,476.3	301,225.2	*Commercial banks*
Syarikat kewangan	820.0	303.5	3,632.6	71.1	3,588.4	7,454.1	12,889.9	6,201.1	3,111.7	2,351.2	2,992.0	1,159.1	1,031.8	308.1	29,561.9	8,771.8	5,646.4	121.4	4,468.2	1,050.3	618.9	90,385.8	*Finance companies*
Bank saudagar	762.5	141.3	2,613.5	715.6	1,198.1	4,804.3	106.4	486.0	1,621.8	1,089.2	3,666.1	121.8	-	0.2	10.0	3,824.6	413.0	293.5	13.2	481.0	237.0	21,892.4	*Merchant banks*
Jumlah	7,837.4	1,647.7	62,318.2	5,657.7	34,414.1	42,899.3	56,935.0	30,046.5	17,004.2	14,895.7	36,966.9	13,379.1	4,444.3	843.0	30,778.9	32,126.4	14,402.0	2,121.5	4,717.7	6,259.1	10,332.2	413,503.4	*Total*
Februari 1999																							*February 1999*
Bank perdagangan	6,264.3	1,184.5	55,386.5	4,863.4	29,562.2	30,511.7	44,009.4	23,332.2	12,169.6	11,385.1	30,487.5	12,201.0	3,486.8	542.1	1,181.8	19,147.0	8,164.5	1,723.3	217.7	4,742.8	9,427.4	300,102.9	*Commercial banks*
Syarikat kewangan	807.1	295.7	3,514.3	66.1	3,501.8	7,331.1	12,940.7	6,308.0	2,235.8	2,223.0	2,916.3	1,161.2	938.0	314.2	29,487.7	8,609.1	5,728.7	121.9	4,245.5	1,029.3	608.4	88,533.6	*Finance companies*
Bank saudagar	787.2	140.9	2,589.3	709.7	1,194.8	4,793.2	107.0	481.1	1,599.0	1,076.5	3,489.0	122.6	-	0.2	9.8	3,820.7	453.1	213.5	13.2	481.4	253.8	21,669.2	*Merchant banks*
Jumlah	7,858.5	1,621.2	61,490.1	5,639.1	34,258.8	42,636.0	57,057.1	30,121.3	16,004.4	14,684.7	36,892.9	13,484.8	4,424.8	856.5	30,679.3	31,576.8	14,346.3	2,058.7	4,476.4	6,253.5	10,289.5	410,305.7	*Total*
Mac 1999																							*March 1999*
Bank perdagangan	6,076.5	1,104.1	53,661.3	5,047.6	29,441.9	29,609.1	44,110.6	23,149.2	11,295.3	11,243.8	30,227.3	11,929.0	3,410.5	536.1	1,104.6	17,965.8	7,631.7	1,714.1	170.9	4,714.6	8,827.4	293,625.8	*Commercial banks*
Syarikat kewangan	835.6	286.5	3,514.3	74.1	3,494.9	7,390.5	12,970.5	6,279.2	1,986.2	2,493.5	2,801.5	1,155.7	947.0	310.1	29,599.6	8,257.5	5,443.6	74.3	3,443.9	1,093.9	621.2	87,555.7	*Finance companies*
Bank saudagar	782.2	107.2	2,487.8	708.5	1,185.6	4,352.6	108.0	488.5	1,669.8	1,139.6	3,416.7	121.4	-	0.2	9.4	3,761.2	408.8	209.8	13.1	530.2	191.4	21,073.3	*Merchant banks*
Jumlah	7,694.3	1,497.9	59,663.4	5,830.2	34,122.4	41,352.3	57,189.1	29,916.9	14,951.3	14,877.0	36,445.5	13,206.2	4,357.5	846.3	30,713.6	29,984.5	13,484.0	1,998.3	3,627.8	6,338.7	9,640.0	402,254.8	*Total*
April 1999																							*April 1999*
Bank perdagangan	6,171.8	1,199.5	54,142.7	5,276.4	29,445.7	29,516.2	44,570.5	22,409.3	11,273.9	10,986.5	29,844.2	11,946.8	3,547.8	555.7	1,209.3	17,749.2	6,807.0	1,716.7	211.0	4,724.0	8,158.5	292,938.8	*Commercial banks*
Syarikat kewangan	828.2	270.1	3,330.3	69.7	3,456.0	7,083.9	12,837.9	6,269.3	1,701.3	2,461.6	2,595.2	1,107.6	899.4	268.6	29,624.7	7,706.9	5,316.4	99.1	3,165.5	1,109.0	608.0	85,393.2	*Finance companies*
Bank saudagar	783.1	106.6	2,500.5	700.0	1,175.4	4,428.0	108.4	412.4	1,642.6	1,081.0	3,579.1	57.9	-	0.2	9.1	3,661.5	315.9	205.0	12.9	530.4	206.1	20,995.1	*Merchant banks*
Jumlah	7,783.1	1,576.2	59,973.5	6,046.0	34,077.1	41,028.1	57,516.8	29,091.0	14,617.8	14,529.1	36,018.5	13,112.3	4,447.2	824.4	30,843.1	29,117.6	12,439.4	2,020.7	3,389.3	6,363.5	8,972.5	399,327.1	*Total*
Mei 1999																							*May 1999*
Bank perdagangan	6,219.9	1,213.0	54,041.5	5,213.6	29,769.5	29,536.1	45,220.6	21,779.3	11,408.8	11,756.8	28,883.0	12,225.0	3,643.3	697.5	1,789.0	18,533.6	7,257.7	1,667.7	180.7	5,594.5	8,600.0	296,305.6	*Commercial banks*
Syarikat kewangan	845.4	271.7	3,198.5	71.3	3,629.0	7,038.6	12,842.6	6,066.8	1,696.9	2,674.3	2,598.8	1,081.7	930.5	167.2	27,936.6	7,374.2	5,274.9	37.3	2,679.7	1,142.0	1,206.4	83,452.2	*Finance companies*
Bank saudagar	755.4	107.4	2,503.9	697.5	1,176.2	4,348.1	160.1	407.1	1,623.9	1,036.3	2,093.8	71.0	-	0.2	10.2	3,526.6	316.0	63.7	0.8	497.2	1,894.7	20,910.1	*Merchant banks*
Jumlah	7,820.7	1,592.1	59,744.0	5,982.4	34,574.6	40,922.7	58,223.3	28,253.2	14,729.5	15,467.3	33,575.6	13,377.7	4,573.8	864.8	29,735.8	29,434.5	12,848.7	1,768.8	2,861.1	7,233.7	11,701.1	400,667.8	*Total*
Jun 1999																							*June 1999*
Bank perdagangan	6,171.6	1,112.0	55,118.0	5,346.8	29,378.1	29,645.2	45,908.5	21,880.9	11,483.5	11,804.5	29,495.9	12,216.1	3,747.3	698.6	1,682.4	17,180.9	7,237.7	843.9	217.5	4,624.6	8,457.6	296,169.8	*Commercial banks*
Syarikat kewangan	773.4	260.5	3,265.4	69.6	3,520.7	6,898.9	12,876.3	5,880.4	1,639.6	2,461.0	2,600.0	1,090.0	957.2	168.5	27,978.9	7,198.2	4,938.6	37.5	2,374.1	1,067.3	1,110.4	82,190.2	*Finance companies*
Bank saudagar	705.3	97.8	2,444.7	740.9	1,186.0	4,374.3	157.0	429.8	1,655.3	1,065.3	2,008.8	70.5	-	0.1	10.1	3,401.8	298.4	64.3	0.7	467.3	1,952.1	20,767.9	*Merchant banks*
Jumlah	7,650.2	1,470.3	60,828.1	6,157.3	34,084.7	40,918.5	58,941.7	28,191.1	14,778.4	15,330.7	34,104.7	13,376.6	4,704.5	867.2	29,671.4	27,780.8	12,474.7	945.8	2,592.3	6,159.2	11,520.0	399,127.9	*Total*

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

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.*