

# 1.8 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor

Banking System: Loans Approved by Sectors

RM juta

RM million

Sektor	2004	2005												2005	2006			Sector
		Jan./	Feb./	Mac/	Apr./	Mei/	Jun/	Jul/	Ogos/	Sep./	Okt./	Nov./	Dis./		Jan./	Feb./	Mac/	
		Jan	Feb	Mar	Apr	May	June	July	August	Sept.	Oct.	Nov	Dec		Jan	Feb	Mar	
Pertanian, ternakan, perhutanan dan perikanan	2,883.6	223.7	225.1	239.5	172.1	491.0	455.0	416.0	511.9	474.6	727.4	213.5	425.9	4,575.7	459.2	1,004.2	406.8	Agriculture, hunting, forestry and fishing
Perfombongan dan kuari	258.9	12.0	3.5	22.5	18.7	12.5	3.0	14.3	120.7	18.3	36.2	11.5	14.6	287.5	5.4	21.6	11.5	Mining and quarrying
Perkilangan	18,475.4	1,433.0	1,136.2	2,014.2	1,768.4	1,609.3	1,436.4	1,555.4	1,620.0	2,293.3	1,624.0	1,379.9	1,723.1	19,593.0	910.4	884.4	2,526.4	Manufacturing
Elektrik, gas dan bekalan air	2,968.9	9.2	18.3	11.8	45.0	473.9	46.4	17.5	17.5	386.6	305.6	14.0	87.8	1,433.6	39.6	1,006.0	97.8	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	13,680.1	973.8	785.0	1,885.4	1,272.5	1,412.6	1,052.0	1,223.5	1,623.8	1,292.5	1,039.7	1,102.5	1,147.5	14,810.8	681.2	689.1	1,390.4	Wholesale and retail trade, restaurants and hotels
Perdagangan borong	8,449.9	641.5	418.2	1,058.4	786.1	959.5	586.7	744.4	889.1	694.8	613.8	561.5	691.5	8,645.5	362.5	357.8	695.2	Wholesale trade
Perdagangan runcit	4,642.1	323.4	333.1	752.6	410.2	424.4	424.1	445.5	702.8	492.1	396.6	347.1	439.8	5,491.5	272.7	279.9	483.3	Retail trade
Restoran dan hotel	588.2	8.8	33.7	74.4	76.2	28.7	41.2	33.7	32.0	105.6	29.3	193.9	16.2	673.8	46.0	51.3	212.0	Restaurants and hotels
Sektor harta benda yang luas	61,286.1	5,131.2	4,156.4	5,644.2	5,272.5	6,077.4	5,640.2	5,717.0	6,462.3	6,372.1	6,073.9	4,165.0	5,444.3	66,156.5	4,234.8	3,478.7	5,893.1	Broad property sector
Pembinaan	11,621.1	1,109.5	870.5	816.5	820.1	1,166.9	718.1	1,116.3	1,321.1	1,136.2	964.8	764.5	1,067.9	11,872.4	549.0	339.5	971.2	Construction
Pembelian harta kediaman	35,707.3	2,662.6	2,223.1	3,278.0	3,106.3	3,556.7	3,433.6	3,233.1	3,294.3	3,305.0	3,286.8	2,294.7	2,912.1	36,586.3	2,445.2	2,260.4	3,336.9	Purchase of residential property
Pembelian harta bukan kediaman	10,339.1	952.0	769.8	1,101.9	980.3	963.2	1,222.1	972.0	1,119.8	1,137.8	1,262.0	729.1	727.4	11,937.4	972.5	705.2	998.1	Purchase of non-residential property
Harta tanah	3,618.6	407.1	293.0	447.6	365.8	390.5	266.4	395.6	727.1	793.2	560.4	376.7	736.9	5,760.3	268.1	173.6	586.9	Real estate
Pengangkutan, penyimpanan dan perhubungan	5,747.3	476.5	132.9	502.0	312.4	225.1	370.9	1,632.8	306.6	491.1	317.5	286.5	880.6	5,934.8	273.2	181.0	267.8	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	9,059.2	741.2	396.6	920.0	370.4	445.4	1,079.6	750.6	442.3	662.2	471.4	1,641.7	904.9	8,826.3	1,475.5	394.9	770.0	Finance, insurance and business services
Kredit penggunaan	46,812.7	3,999.7	4,019.8	4,956.2	4,502.2	4,769.7	5,423.2	4,931.3	5,354.8	5,147.9	5,275.0	4,014.0	4,592.9	56,986.6	4,048.9	3,327.1	4,676.7	Consumption credit
Kegunaan persendirian	4,673.3	401.4	335.0	508.4	435.8	484.6	893.6	468.7	544.2	548.4	555.6	388.5	480.3	6,044.4	400.2	356.7	537.1	Personal uses
Kad kredit	11,749.3	772.2	865.7	1,132.3	1,049.3	1,172.5	1,078.4	998.7	1,124.8	1,209.9	1,159.8	958.6	1,084.1	12,606.3	885.4	867.3	1,317.7	Credit cards
Pembelian barangan pengguna	9.0	0.4	0.9	0.4	0.1	0.6	0.6	0.7	0.5	1.3	0.7	4.3	0.5	11.1	0.3	1.0	1.1	Purchase of consumer durable goods
Pembelian kereta penumpang	30,381.1	2,825.8	2,818.2	3,315.1	3,017.0	3,112.0	3,450.6	3,463.2	3,685.3	3,388.3	3,558.9	2,662.6	3,028.0	38,324.8	2,763.0	2,102.1	2,820.7	Purchase of passenger cars
Pembelian sekuriti	8,535.8	481.3	408.9	577.9	436.6	501.5	521.6	1,375.4	562.1	428.8	709.6	678.2	569.0	7,251.0	1,666.1	709.4	731.7	Purchase of securities
Pembelian kenderaan pengangkutan	463.5	64.4	49.6	57.9	48.8	54.8	95.3	77.6	76.6	73.8	42.4	19.6	26.4	687.1	24.5	142.7	20.9	Purchase of transport vehicles
Perkhidmatan sosial, masyarakat dan persendirian	1,509.5	77.7	88.4	99.7	120.1	505.1	184.4	190.5	93.5	288.5	863.1	71.7	102.9	2,685.6	57.9	101.3	261.8	Community, social and personal services
Lain-lain	1,876.4	245.9	304.3	147.2	87.1	74.0	141.1	309.5	236.0	790.3	128.9	442.4	77.6	2,984.3	83.4	1,755.6	594.1	Others
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	173,557.5	13,869.6	11,724.9	17,078.4	14,426.9	16,652.3	16,448.9	18,211.4	17,428.0	18,720.1	17,614.8	14,040.5	15,997.2	192,212.8	13,959.9	13,696.0	17,648.8	Total loans approved (during the period)

Sebelum 1999:

- 1 Pembelian kenderaan penumpang adalah dikelaskan di bawah pembelian kenderaan pengangkutan dan bukan di bawah kredit penggunaan.
  - 2 Sektor harta benda yang luas terdiri daripada pembinaan, pembelian harta kediaman dan pembelian harta bukan kediaman.
  - 3 Perkhidmatan kewangan, insurans dan perniagaan terdiri daripada perkhidmatan kewangan, insurans, perkhidmatan perniagaan dan harta tanah.
- Mulai Mei 1999, pinjaman yang diluluskan mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.

Prior to 1999:

- 1 Purchase of passenger cars is classified under purchase of transport vehicles and not under consumption credit.
  - 2 Broad property sector consists of construction, purchase of residential property and purchase of non-residential property.
  - 3 Finance, insurance and business services consists of financial services, insurance, business services and real estate.
- Effective May 1999, loans approved by sectors include those extended by Islamic banks.