

1.8 Pinjaman Diluluskan Mengikut Sektor: Sistem Perbankan

Loans Approved by Sectors: Banking System

RM juta

RM million

| Sektor | 2004 | 2005 | | | | | | | | | | | | 2005 | 2006 | | | Sector |
|--|-----------|--------------|--------------|-------------|--------------|-------------|--------------|--------------|-----------------|----------------|---------------|--------------|--------------|-----------|--------------|--------------|-------------|--|
| | | Jan./ Jan | Feb./ Feb | Mac/ Mar | Apr./ Apr | Mei/ May | Jun/ June | Jul/ July | Ogos/ August | Sep./ Sept. | Okt./ Oct. | Nov./ Nov | Dis./ Dec | | Jan./ Jan | Feb./ Feb | Mac/ 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 |
| Per lombong 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 pemiagaan | 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 pemiagaan terdiri daripada perkhidmatan kewangan, insurans, perkhidmatan pemiagaan 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.