

11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

Sektor	2004												2005												2006					Sector
	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep/ Sept	Okt/ Oct	Nov/ Nov	Dis/ Dec	2004	Jan/ Jan	Feb/ Feb	Mac/ Mar	Apr/ Apr	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep/ Sept	Okt/ Oct	Nov/ Nov	Dis/ Dec	2005	Jan/ Jan	Feb/ Feb	Mac/ Mar	Apr/ Apr	Mei/ May			
	2004	2004	2004	2004	2004	2004	2004	2004	2004	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2006	2006	2006	2006	2006			
Pertanian, ternakan, perhutanan dan perikanan	222.2	505.1	147.7	147.1	110.7	226.2	224.5	351.5	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	355.3	450.4	Agriculture, hunting, forestry and fishing		
Perkembangan dan kuari	19.7	9.6	61.0	8.9	21.5	17.0	73.1	9.4	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	7.5	290.3	Mining and quarrying		
Perkilangan	1,815.2	1,888.0	1,442.9	1,540.0	1,528.4	1,442.8	1,400.4	1,607.2	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	1,728.1	19,598.0	910.4	884.4	2,526.3	1,222.1	2,454.6	Manufacturing		
Elektrik, gas dan bekalan air	5.8	195.8	1,121.3	117.9	447.0	268.3	52.7	51.5	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	940.8	54.8	Electricity, gas and water supply		
Perdagangan borong dan runcit, restoran dan hotel	743.4	1,327.1	1,168.4	1,168.1	1,240.8	1,339.0	1,454.4	1,079.8	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	1,142.5	14,805.8	681.2	689.1	1,506.7	1,195.2	1,175.6	Wholesale and retail trade, restaurants and hotels		
Perdagangan borong	413.4	820.2	709.6	692.5	715.1	859.4	745.2	711.1	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	686.5	8,640.5	362.5	331.3	780.4	737.1	812.1	Wholesale trade		
Perdagangan runcit	283.8	433.6	425.4	403.6	468.0	439.5	661.7	342.9	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	438.8	5,491.5	272.7	306.4	514.3	264.5	341.5	Retail trade		
Restoran dan hotel	46.1	73.2	33.4	72.1	57.6	40.1	47.5	25.8	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	193.7	22.0	Restaurants and hotels		
Sektor harta benda yang luas	4,776.6	6,199.6	5,900.6	5,353.5	5,521.0	5,168.5	3,998.4	5,383.6	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	5,910.8	4,448.1	5,155.1	Broad property sector		
Pembianaan	652.7	1,387.1	1,566.7	1,455.8	834.0	846.6	629.6	1,228.6	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	984.7	660.4	760.8	Construction		
Pembelian harta kediaman	3,119.9	3,303.7	3,120.1	2,678.7	3,312.1	3,056.9	2,239.0	2,761.7	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	3,337.1	2,883.3	2,827.0	Purchase of residential property		
Pembelian harta bukan kediaman	708.9	1,102.1	945.3	1,018.8	1,027.9	975.1	774.4	1,021.1	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	1,002.1	630.6	594.3	Purchase of non-residential property		
Harta tanah	295.1	406.6	268.6	200.3	347.0	289.9	355.5	372.1	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	273.8	973.0	Real estate		
Pengangkutan, penyimpanan dan perhubungan	252.7	1,484.1	251.2	375.3	211.2	933.6	157.1	135.9	5,747.3	476.5	132.9	502.0	312.4	225.1	379.9	1,632.8	306.6	491.1	317.5	286.5	880.6	5,934.8	273.2	181.0	277.8	125.9	319.6	Transport, storage and communication		
Perkhidmatan kewangan, insurans dan perniagaan	316.4	842.6	748.7	717.1	722.2	1,033.2	322.8	1,367.0	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	938.3	885.9	625.1	Finance, insurance and business services		
Kredit penggunaan	3,808.8	4,083.0	4,458.0	4,006.0	4,704.8	4,295.4	3,850.6	3,935.2	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	56,986.5	4,048.8	3,327.1	4,676.6	4,276.3	4,365.2	Consumption credit		
Kegunaan persendirian	406.0	397.5	406.7	371.1	452.8	425.4	380.5	389.0	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	904.0	924.0	Personal uses		
Kad kredit	907.6	1,000.0	1,084.0	1,119.4	1,580.3	1,086.5	923.4	938.0	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	1,015.5	1,060.8	Credit cards		
Pembelian barangan pengguna	1.3	0.9	1.1	0.6	0.7	0.3	0.4	0.4	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	1.1	1.1	1.1	4.3	1.4	Purchase of consumer durable goods		
Pembelian kereta penumpang	2,493.9	2,684.5	2,966.3	2,514.9	2,671.1	2,782.7	2,546.4	2,607.8	30,381.1	2,825.8	2,818.2	3,315.1	3,017.0	3,112.0	3,450.6	3,463.2	3,885.3	3,388.3	3,558.9	2,662.6	3,027.9	38,324.8	2,762.9	2,102.1	2,820.7	2,352.5	2,379.0	Purchase of passenger cars		
Pembelian sekuriti	569.5	877.1	512.2	737.4	992.5	547.9	925.2	832.1	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	837.6	796.1	Purchase of securities		
Pembelian kenderaan pengangkutan	33.9	31.1	31.1	25.3	32.0	69.3	54.5	51.0	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	687.2	24.6	142.7	21.0	22.5	10.9	Purchase of transport vehicles		
Perkhidmatan sosial, masyarakat dan persendirian	81.0	497.5	69.2	96.3	92.7	104.4	82.2	103.7	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	122.4	95.5	Community, social and personal services		
Lain-lain	33.5	145.1	552.2	58.4	170.1	75.1	75.2	79.9	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	515.5	...	526.9	Others		
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	12,678.4	18,085.6	16,464.7	14,351.3	15,794.9	15,520.7	12,671.1	14,987.8	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	17,882.5	14,439.5	16,320.1	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 pembianaan, 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.																													