

11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

Sektor	2004												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	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov	Dis./ Dec		2006	2006		
	Jan./ Jan	Feb./ Feb	Mar/ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Agos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov	Dis./ Dec		Jan./ Jan	Feb./ Feb	Mar/ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Agos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov	Dis./ Dec		2006	2006		
Pertanian, ternakan, perhutanan dan perikanan	145.8	202.5	270.8	329.5	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	1,102.4	499.6	727.4	213.5	425.9	5,191.2	459.2	1,004.2	Agriculture, hunting, forestry and fishing	
Perlibong dan kuari	7.4	5.2	18.5	7.7	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	Mining and quarrying	
Perkilangan	893.6	1,248.1	1,659.0	2,010.0	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	1,659.5	2,453.4	1,624.0	1,379.9	1,728.1	19,797.6	910.4	884.4	Manufacturing	
Elektrik, gas dan bekalan air	13.3	9.2	79.8	606.3	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	387.1	305.6	14.0	87.8	1,434.1	39.6	1,006.0	Electricity, gas and water supply		
Perdagangan borong dan runcit, restoran dan hotel	866.4	1,068.0	1,106.9	1,097.8	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	1,741.3	1,351.1	1,039.7	1,102.5	1,142.5	14,981.9	681.2	689.1	Wholesale and retail trade, restaurants and hotels	
Perdagangan borong	606.8	748.2	748.7	679.7	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	941.7	724.3	613.8	561.5	686.5	8,722.7	362.5	331.3	Wholesale trade	
Perdagangan runcit	249.0	301.1	302.5	331.0	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	767.7	521.2	396.6	347.1	439.8	5,585.5	272.7	306.4	Retail trade	
Restoran dan hotel	30.6	18.8	55.8	87.1	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	Restaurants and hotels	
Sektor harta benda yang luas	3,449.0	4,211.7	5,564.9	5,758.8	4,776.6	6,199.6	5,900.6	5,363.5	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	6,508.1	6,470.9	6,073.9	4,165.0	5,444.3	66,301.1	4,234.8	3,478.7	Broad property sector	
Peminaan	378.5	709.0	807.0	1,125.5	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	1,350.1	1,235.0	964.8	764.5	1,067.9	12,000.2	549.0	339.5	Construction	
Pembelian harta kediaman	2,393.0	2,484.1	3,682.2	3,556.1	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	Purchase of residential property	
Pembelian harta bukan kediaman	518.4	640.2	850.4	756.5	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	Purchase of non-residential property	
Harta tanah	159.1	378.4	225.3	320.8	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	743.9	793.2	560.4	376.7	736.9	5,777.1	268.1	173.6	Real estate	
Pengangkutan, penyimpanan dan perhubungan	163.2	228.0	926.9	628.1	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	370.9	1,632.8	306.6	498.9	317.5	286.5	880.6	5,942.6	273.2	181.0	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	482.8	154.6	1,707.1	644.8	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	663.7	471.4	1,641.7	904.9	8,827.7	1,475.5	394.9	Finance, insurance and business services	
Perkhidmatan kewangan	115.0	63.5	1,371.2	383.3	168.7	286.4	216.6	304.6	240.7	407.4	165.3	792.1	4,514.9	552.2	124.8	485.7	74.0	113.9	650.6	152.8	266.4	122.1	71.4	261.1	346.3	3,221.2	100.9	118.7	Financial services	
Insurans	0.5	0.2	0.6	0.2	0.6	7.3	1.0	2.1	0.7	0.7	1.0	0.4	15.3	0.8	0.7	1.4	0.3	0.6	0.0	0.6	19.2	0.2	6.4	0.1	0.8	31.2	1.2	3.7	Insurance	
Perkhidmatan perniagaan	367.3	90.9	335.3	261.4	147.0	548.9	531.1	410.4	480.8	625.0	156.4	574.4	4,529.1	188.3	271.1	432.9	296.1	330.9	429.0	597.1	156.7	541.5	393.6	1,380.5	557.7	5,575.3	1,373.3	272.5	Business services	
Kredit penggunaan	3,044.4	2,897.3	3,895.1	3,834.1	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	Consumption credit	
Kegunaan persendirian	290.3	317.7	469.3	366.9	406.0	397.5	371.1	452.8	425.4	380.5	389.0	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	6,044.4	400.2	356.7	Personal uses
Kad kredit	696.3	628.4	902.5	882.9	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	Credit cards	
Pembelian barangan pengguna	0.4	0.6	1.2	0.8	1.3	0.9	1.1	0.6	0.7	0.7	0.3	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	0.3	1.0	Purchase of consumer durable goods	
Pembelian kereta penumpang	2,057.4	1,950.6	2,522.1	2,583.5	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	3,685.3	3,388.3	3,558.9	2,662.6	3,027.9	38,324.8	2,762.9	2,102.1	Purchase of passenger cars	
Pembelian sekuriti	452.6	547.9	803.8	737.6	569.5	877.1	512.2	737.4	992.5	547.9	925.2	832.1	8,535.8	481.3	408.9	579.9	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	Purchase of securities	
Pembelian kenderaan pengangkutan	30.7	26.5	39.5	38.6	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	Purchase of transport vehicles	
Perkhidmatan sosial, masyarakat dan persendirian	108.1	54.9	127.4	92.1	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	301.5	863.1	71.7	102.9	2,698.6	57.9	101.3	Community, social and personal services		
Lain-lain	55.0	240.3	346.9	44.7	33.5	145.1	55.2	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	236.5	792.1	128.9	44.2	2,986.6	83.4	1,755.6	Others		
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	9,732.2	10,894.2	16,546.6	15,830.1	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	18,221.7	19,087.2	17,614.8	14,040.5	15,997.2	193,373.7	13,959.9	13,696.0	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 peminaan, 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.