

II.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

RM juta

RM million

Sektor	2002	2003												2003	2004												Sektor
		Jan./ Jan	Feb./ Feb	Mac./ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep./ Sept	Okt./ Oct	Nov/ Nov	Dec./ Dec		Jan./ Jan	Feb./ Feb	Mac./ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep./ Sept				
Pertanian, temakan, perhutanan dan perikanan	2,577.8	122.7	177.4	141.8	235.5	147.5	577.1	779.2	242.7	304.9	220.7	136.8	613.8	3,700.1	145.8	201.6	270.8	329.5	222.2	505.1	147.7	147.1	110.7	Agriculture, hunting, forestry and fishing			
Perilombongan dan kuari	1,583.1	382.9	3.4	6.0	109.0	3.9	9.7	115.3	7.2	173.7	69.7	7.6	11.6	900.0	7.4	5.2	18.5	7.7	19.7	9.6	61.0	8.9	21.5	Mining and quarrying			
Perkilangan	12,241.9	1,161.8	1,148.1	1,181.6	1,417.4	1,225.5	1,061.3	1,379.8	1,746.2	1,496.3	1,294.6	1,516.6	1,468.0	16,097.3	893.6	1,248.1	1,659.0	1,993.1	1,823.8	1,888.6	1,442.9	1,540.0	1,528.4	Manufacturing			
Elektrik, gas dan bekalan air	2,184.3	5.2	204.3	220.4	67.8	111.4	131.5	209.2	71.3	261.3	287.9	54.4	25.9	1,650.7	13.3	9.2	79.8	606.3	5.8	195.8	1,121.3	117.9	447.0	Electricity, gas and water supply			
Perdagangan borong dan runcit, restoran dan hotel	8,392.3	681.0	513.4	1,016.7	690.5	620.0	1,175.5	838.5	1,014.0	1,122.6	1,192.6	1,005.8	1,201.6	11,072.2	886.4	1,068.0	1,106.9	1,097.8	743.4	1,327.1	1,168.4	1,168.1	1,240.8	Wholesale and retail trade, restaurants and hotels			
Perdagangan borong	5,133.3	348.0	284.6	594.5	427.6	352.1	795.7	468.8	588.5	615.5	657.7	749.8	648.7	6,531.4	606.8	748.2	748.7	679.7	413.4	820.2	709.6	692.5	715.1	Wholesale trade			
Perdagangan runcit	2,787.2	282.1	140.7	259.4	214.8	209.6	206.4	291.3	388.2	406.3	516.2	219.3	537.6	3,672.1	249.0	301.1	302.5	331.0	283.8	433.6	425.4	403.6	468.0	Retail trade			
Restoran dan hotel	471.7	50.9	88.0	162.8	48.1	58.3	173.4	78.5	37.3	100.8	18.7	36.7	15.2	868.6	30.6	18.8	55.8	87.1	46.1	73.2	33.4	72.1	57.6	Restaurants and hotels			
Sektor harta benda yang luas	48,316.1	3,422.7	3,121.8	4,646.1	4,006.1	4,350.1	4,454.8	4,751.2	4,520.4	4,604.5	4,913.0	3,711.7	5,101.5	51,604.0	3,449.0	4,211.7	5,564.9	5,758.8	4,776.6	6,209.6	5,900.6	5,353.5	5,521.0	Broad property sector			
Pembinaan	11,914.8	741.0	673.0	1,581.6	837.9	726.6	847.3	1,087.7	1,021.4	664.7	1,054.9	937.5	1,183.0	11,356.5	378.5	709.0	807.0	1,125.5	652.7	1,397.1	1,566.7	1,455.8	834.0	Construction			
Pembelian harta kediaman	29,198.5	2,128.6	1,602.2	2,329.4	2,583.1	2,676.7	2,883.0	2,759.6	2,459.6	2,806.1	2,872.2	2,104.4	2,840.5	30,045.4	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	Purchase of residential property			
Pembelian harta bukan kediaman	3,994.3	345.3	364.9	598.3	475.5	604.0	546.6	529.1	736.8	557.7	593.3	517.5	669.6	6,538.5	518.4	640.2	850.4	756.5	708.9	1,102.1	945.3	1,018.8	1,027.9	Purchase of non-residential property			
Harta tanah	3,208.5	207.8	481.7	136.8	109.5	342.8	177.9	374.8	302.6	575.9	392.7	152.3	408.5	3,663.5	159.1	378.4	225.3	320.8	295.1	406.6	268.6	200.3	347.0	Real estate			
Pengangkutan, penyimpanan dan perhubungan	7,024.9	1,406.3	284.2	467.7	2,443.6	1,096.8	1,388.5	982.7	126.4	461.1	250.6	199.0	116.7	9,223.5	163.2	228.0	926.9	628.1	252.7	1,484.1	251.2	375.3	211.2	Transport, storage and communication			
Perkhidmatan kewangan, insurans dan pemiagaan	8,416.7	780.6	414.6	873.1	384.4	213.9	938.8	1,178.2	500.5	458.8	483.6	574.8	620.2	7,421.5	482.8	154.6	1,707.1	646.9	316.4	842.6	748.7	717.1	722.2	Finance, insurance and business services			
Perkhidmatan kewangan	5,677.2	653.4	278.9	674.9	88.9	98.5	763.7	829.8	204.2	203.0	181.3	240.1	468.0	4,684.8	115.0	63.5	1,371.2	383.3	168.7	286.4	216.6	304.6	240.7	Financial services			
Insurans	250.0	0.5	4.1	3.9	11.6	3.0	17.7	11.7	1.4	10.5	1.2	0.3	1.0	67.0	0.5	0.2	0.6	2.3	0.6	7.3	1.0	2.1	0.7	Insurance			
Perkhidmatan pemiagaan	2,489.5	126.7	131.5	194.3	283.9	112.4	157.5	336.7	294.8	245.2	301.1	334.4	151.1	2,669.6	367.3	90.9	335.3	261.4	147.0	548.9	531.1	410.4	480.8	Business services			
Kredit penggunaan	33,805.1	3,441.4	2,302.7	3,092.7	3,139.9	3,011.1	3,070.3	3,502.7	3,624.2	3,385.6	3,682.9	3,052.1	3,247.5	38,553.1	3,044.4	2,897.3	3,895.1	3,834.1	3,808.8	4,083.0	4,458.0	4,006.0	4,746.9	Consumption credit			
Kegunaan persendirian	3,054.3	340.5	173.1	218.8	269.1	244.4	258.7	224.4	460.2	274.5	316.0	232.2	319.1	3,331.2	290.3	317.7	469.3	366.9	406.0	397.5	406.7	371.1	452.8	Personal uses			
Kad kredit	8,222.9	760.8	463.4	744.8	806.0	701.7	722.6	800.0	751.0	877.4	1,067.4	772.1	813.5	9,280.7	696.3	628.4	902.5	882.9	907.6	1,000.0	1,084.0	1,119.4	1,580.3	Credit cards			
Pembelian barangan pengguna	84.2	1.6	1.0	3.4	0.8	3.8	2.8	1.9	0.8	0.5	0.4	0.6	0.8	18.6	0.4	0.6	1.2	0.8	1.3	0.9	1.1	0.6	0.7	Purchase of consumer durable goods			
Pembelian kereta penumpang	22,443.7	2,338.5	1,665.0	2,125.7	2,064.1	2,061.1	2,086.2	2,476.3	2,412.2	2,233.2	2,299.1	2,047.1	2,114.0	25,922.6	2,057.4	1,950.6	2,522.1	2,583.5	2,493.9	2,684.5	2,966.3	2,514.9	2,713.1	Purchase of passenger cars			
Pembelian sekuriti	7,834.0	1,220.4	623.8	316.7	236.1	344.2	1,027.7	443.3	426.2	483.5	471.7	576.6	678.6	6,848.7	452.6	547.9	803.8	737.6	569.5	877.1	512.2	737.4	992.5	Purchase of securities			
Pembelian kenderaan pengangkutan	1,827.1	83.2	61.0	78.0	78.3	40.3	28.5	35.3	28.4	29.2	34.6	30.1	38.8	565.9	30.7	26.5	39.5	38.6	33.9	31.1	31.1	25.3	32.0	Purchase of transport vehicles			
Perkhidmatan sosial, masyarakat dan persendirian	1,227.4	295.4	65.6	166.7	78.8	70.1	91.5	145.1	87.5	45.0	189.3	379.0	65.4	1,679.5	108.1	54.9	127.4	92.1	81.0	497.5	69.2	96.3	92.7	Community, social and personal services			
Lain-lain	2,150.1	90.4	365.5	755.0	146.8	20.4	129.6	56.4	149.5	369.3	337.7	84.6	974.1	3,479.4	55.0	240.3	346.9	44.7	33.5	145.1	552.2	58.4	170.1	Others			
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	137,580.9	13,094.0	9,285.7	12,962.6	13,034.2	11,255.2	14,084.8	14,417.1	12,544.5	13,195.8	13,428.9	11,329.2	14,163.7	152,795.8	9,732.2	10,893.3	16,546.6	15,815.3	12,687.0	18,096.2	16,464.7	14,351.3	15,836.9	Total loans approved (during the period)			
Sebelum 1999:														Prior to 1999:													
1 Pembelian kenderaan penumpang adalah dikelaskan di bawah pembelian kenderaan pengangkutan dan bukan di bawah kredit penggunaan.														1 Purchase of passenger cars is classified under purchase of transport vehicles and not under consumption credit.													
2 Sektor harta benda yang luas terdiri daripada pembinaan, pembelian harta kediaman dan pembelian harta bukan kediaman.														2 Broad property sector consists of construction, purchase of residential property and purchase of non-residential property.													
3 Perkhidmatan kewangan, insurans dan pemiagaan terdiri daripada perkhidmatan kewangan, insurans, perkhidmatan pemiagaan dan harta tanah.														3 Finance, insurance and business services consists of financial services, insurance, business services and real estate.													
Mulai Mei 1999, pinjaman yang diluluskan mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.														Effective May 1999, loans approved by sectors include those extended by Islamic banks.													