

# II.9 Pinjaman Dikeluarkan mengikut Sektor : Sistem Perbankan

## Loans Disbursed 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	Dis./ Dec		Jan./ Jan	Feb./ Feb	Mac./ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul/ July	Ogos/ August	Sep./ Sept				
Pertanian, temakan, perhutanan dan penikanan	9,335.7	934.4	620.5	910.9	812.4	825.1	895.7	969.0	905.5	1,180.7	906.1	737.9	1,388.3	11,086.5	1,346.1	836.2	900.7	1,053.4	1,309.6	1,337.7	1,117.0	911.9	1,452.6	Agriculture, hunting, forestry and fishing			
Per lombong dan kuari	1,458.8	141.5	78.2	78.2	92.8	100.8	112.8	153.9	150.9	370.0	221.5	96.2	141.9	1,738.7	153.5	118.8	247.6	126.1	102.1	144.7	167.8	114.0	162.2	Mining and quarrying			
Perkilangan	105,324.3	10,074.1	7,820.6	9,375.1	9,471.1	8,395.8	8,825.1	9,710.7	9,156.1	9,077.8	9,622.1	8,418.4	10,380.3	110,327.2	9,559.3	8,145.9	9,446.4	9,757.6	10,052.1	10,905.6	10,499.7	10,023.3	10,693.7	Manufacturing			
Elektrik, gas dan bekalan air	6,915.9	575.9	378.3	509.4	412.5	289.3	853.9	252.1	1,142.4	578.3	207.8	479.0	349.9	6,028.8	668.4	483.3	382.6	631.4	647.7	195.8	202.0	197.0	753.4	Electricity, gas and water supply			
Perdagangan borong dan runcit, restoran dan hotel	64,640.2	5,803.3	4,875.4	5,454.5	6,243.5	5,546.9	5,717.7	5,777.0	5,738.8	5,615.3	6,598.7	5,730.7	6,966.0	70,067.7	6,092.5	5,382.1	6,790.2	6,725.2	6,082.6	7,147.4	7,323.1	7,035.6	7,144.3	Wholesale and retail trade, restaurants and hotels			
Perdagangan borong	44,889.9	4,125.4	3,426.2	3,906.4	4,618.5	4,104.1	4,049.0	4,141.0	4,267.9	4,067.0	4,778.3	4,126.6	5,104.6	50,715.0	4,592.2	3,847.8	4,966.0	4,925.4	4,398.7	5,205.5	5,399.5	5,185.0	5,138.6	Wholesale trade			
Perdagangan runcit	18,005.3	1,553.4	1,390.1	1,478.8	1,546.5	1,334.4	1,462.5	1,478.8	1,379.0	1,484.5	1,864.6	1,477.7	1,745.2	17,995.5	1,392.6	1,436.8	1,734.6	1,627.1	1,553.1	1,855.8	1,815.1	1,735.9	1,913.5	Retail trade			
Restoran dan hotel	1,745.0	124.6	59.0	69.3	78.5	108.4	206.2	157.2	91.9	63.9	155.7	126.4	116.2	1,357.2	107.8	97.5	89.7	172.7	130.8	86.1	108.5	114.7	92.2	Restaurants and hotels			
Sektor harta benda yang luas	75,787.4	7,037.7	4,344.9	5,817.9	6,503.4	5,812.4	6,689.6	7,357.7	7,101.0	6,597.1	7,316.3	6,411.6	7,869.4	78,858.9	7,340.2	5,915.0	7,753.2	6,959.3	6,885.8	7,883.4	7,730.2	7,290.2	7,833.9	Broad property sector			
Pembinaan	30,051.5	2,698.2	1,510.2	2,112.0	2,398.0	1,956.8	2,253.0	2,758.0	2,390.8	2,183.5	2,360.0	2,093.1	2,761.7	27,475.3	2,494.5	1,996.5	2,543.8	2,303.5	2,420.3	2,572.8	2,535.4	2,312.6	2,707.8	Construction			
Pembelian harta kediaman	29,667.6	2,958.7	1,970.5	2,659.5	2,952.7	2,581.6	3,039.3	3,254.8	3,298.1	3,134.5	3,475.5	2,917.2	3,328.8	35,571.2	3,280.3	2,668.3	3,522.8	3,272.3	3,037.3	3,371.0	3,603.6	3,410.9	3,348.7	Purchase of residential property			
Pembelian harta bukan kediaman	8,775.4	787.1	539.1	682.6	751.7	813.1	756.2	854.3	957.1	825.0	883.5	815.0	1,025.3	9,690.0	912.6	784.4	1,036.7	895.9	920.6	1,079.5	973.8	1,107.6	1,102.8	Purchase of non-residential property			
Harta tanah	7,292.8	593.7	325.0	363.8	401.0	461.0	641.2	490.5	454.9	454.1	597.3	586.3	753.6	6,122.4	652.8	465.7	649.9	487.5	507.6	860.0	617.3	459.1	674.6	Real estate			
Pengangkutan, penyimpanan dan perhubungan	10,776.5	696.6	635.7	552.0	517.9	550.2	2,420.2	2,361.7	681.8	1,242.0	605.7	659.7	1,104.0	12,027.5	665.5	465.4	1,320.8	575.1	638.0	1,560.5	599.1	479.0	607.4	Transport, storage and communication			
Perkhidmatan kewangan, insurans dan pemiagaan	23,727.3	2,310.4	1,395.8	2,439.2	1,947.9	1,677.3	2,603.2	3,322.8	2,648.3	3,710.8	6,077.5	3,876.8	4,700.9	36,710.9	3,558.6	2,509.2	4,526.7	3,198.1	2,721.5	2,868.8	2,926.0	2,659.6	2,954.1	Finance, insurance and business services			
Perkhidmatan kewangan	15,337.3	1,663.1	919.6	1,630.7	1,253.6	1,019.8	1,895.3	2,446.5	1,974.5	2,989.3	5,266.3	3,242.3	3,660.9	27,961.8	2,369.6	1,765.2	3,511.8	2,435.6	2,070.7	2,061.2	2,094.3	2,006.7	1,879.4	Financial services			
Insurans	344.9	16.7	6.2	9.7	7.2	17.5	28.4	18.8	19.3	8.0	11.0	11.9	9.8	164.5	10.6	11.4	8.0	7.4	8.1	12.1	12.1	15.9	17.5	Insurance			
Perkhidmatan pemiagaan	8,045.1	630.6	470.1	798.8	687.0	640.1	679.5	857.6	654.5	713.5	800.1	622.7	1,030.3	8,584.6	1,178.4	732.6	1,006.9	755.1	642.8	795.5	819.6	637.0	1,057.3	Business services			
Kredit penggunaan	69,264.1	6,566.1	4,768.8	5,904.0	5,755.6	5,705.2	5,872.8	6,409.7	6,382.8	6,140.7	6,592.2	5,830.2	6,490.8	72,418.8	6,403.9	5,791.1	7,282.7	6,616.6	6,668.9	7,088.7	7,494.8	7,152.0	7,474.2	Consumption credit			
Kegunaan persendirian	17,754.6	1,510.4	1,132.6	1,357.0	1,411.8	1,319.6	1,464.1	1,445.1	1,470.9	1,376.9	1,690.3	1,430.1	1,563.2	17,171.9	1,564.6	1,523.0	1,972.3	1,570.4	1,483.9	1,602.9	1,711.3	1,686.2	1,529.5	Personal uses			
Kad kredit	25,431.0	2,636.1	2,045.5	2,390.8	2,269.7	2,397.7	2,413.9	2,618.1	2,614.8	2,620.1	2,774.8	2,638.7	3,093.4	30,513.7	2,963.7	2,516.5	2,899.8	2,741.6	2,893.1	2,980.5	3,068.8	3,060.3	3,133.7	Credit cards			
Pembelian barangan pengguna	282.7	13.6	11.0	17.4	26.8	13.0	18.8	13.0	20.4	17.0	26.6	14.0	19.7	211.4	21.1	16.8	16.0	16.8	16.5	15.9	15.0	17.1	14.3	Purchase of consumer durable goods			
Pembelian kereta penumpang	25,795.9	2,406.0	1,579.7	2,138.8	2,047.4	1,974.9	1,976.0	2,333.4	2,276.6	2,126.7	2,100.6	1,747.4	1,814.5	24,522.0	1,854.4	1,734.8	2,394.5	2,287.8	2,275.4	2,489.4	2,699.7	2,388.4	2,796.7	Purchase of passenger cars			
Pembelian sekuriti	12,343.9	1,250.1	635.8	869.5	761.0	544.7	1,392.3	1,909.2	1,085.8	978.7	1,133.0	1,200.8	1,113.3	12,874.2	1,329.6	825.7	1,534.1	1,135.2	893.9	792.9	1,177.9	930.8	1,043.8	Purchase of securities			
Pembelian kenderaan pengangkutan	2,443.8	228.2	95.8	106.0	82.8	74.4	74.4	81.8	72.8	79.2	91.3	87.9	87.4	1,162.0	115.0	79.9	70.2	56.1	44.6	57.0	42.6	58.7	38.7	Purchase of transport vehicles			
Perkhidmatan sosial, masyarakat dan persendirian	5,098.0	385.7	282.8	361.7	389.5	428.7	350.8	443.8	311.3	370.4	442.2	355.2	364.9	4,487.0	363.6	329.5	298.3	403.5	466.4	508.5	476.2	347.8	354.0	Community, social and personal services			
Lain-lain	24,456.9	2,034.4	1,454.4	2,628.7	2,015.8	1,866.1	1,847.9	1,827.7	2,008.9	1,992.0	1,781.8	1,830.5	2,479.8	23,768.2	1,907.1	1,896.3	2,018.7	1,957.2	1,837.8	1,933.9	1,421.7	1,400.4	2,375.1	Others			
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	411,572.7	38,038.3	27,386.9	35,007.3	35,006.2	31,817.0	37,656.3	40,577.2	37,386.3	37,933.0	41,596.2	35,715.0	43,436.8	441,556.6	39,503.5	32,778.3	42,572.1	39,194.8	38,350.9	42,424.8	41,178.0	38,600.3	42,887.5	Total loans disbursed (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.				
Mulai Mei 1999, pinjaman yang dikeluarkan mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.																							Effective May 1999, loans disbursed by sectors include those extended by Islamic banks.				