

11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

RM juta

RM million

Sektor	2002	2003												2003	2004							Sector						
		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							
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	124.3	613.8	3,687.6	145.8	201.6	270.8	329.5	222.2	505.1	147.7	Agriculture, hunting, forestry and fishing						
Perlombongan 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	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	1,477.5	1,294.6	1,516.6	1,468.0	16,078.5	893.6	1,248.1	1,659.0	1,993.1	1,823.8	1,888.6	1,442.9	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	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	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	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	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	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	4,503.5	4,590.7	4,914.3	3,707.8	5,101.5	51,570.6	3,449.0	4,211.7	5,564.9	5,736.3	4,776.6	6,209.6	5,900.6	Broad property sector						
Pembianaan	11,914.8	741.0	673.0	1,581.6	837.9	726.6	847.3	1,087.7	1,004.5	650.9	1,054.9	933.6	1,183.0	11,322.0	378.5	709.0	807.0	1,102.9	652.7	1,397.1	1,566.7	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	2,873.2	2,104.4	2,840.5	30,046.4	2,393.0	2,484.1	3,682.2	3,556.1	3,119.9	3,303.7	3,120.1	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	593.5	517.5	669.6	6,538.7	518.4	640.2	850.4	756.5	708.9	1,102.1	945.3	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	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	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	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	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	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	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	3,685.4	3,052.1	3,247.5	38,555.6	3,044.4	2,897.3	3,895.1	3,834.1	3,808.8	4,083.0	4,458.0	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	316.8	232.2	319.1	3,331.9	290.3	317.7	469.3	366.9	406.0	397.5	406.7	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	1,069.2	772.1	813.5	9,282.5	696.3	628.4	902.5	882.9	907.6	1,000.0	1,084.0	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	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	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	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	35.4	38.8	566.7	30.7	26.5	39.5	38.6	33.9	31.1	31.1	31.1	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	Community, social and personal services						
Lain-lain	2,150.1	90.4	365.5	755.0	146.8	20.4	129.6	56.4	127.4	368.8	336.9	84.6	974.1	3,455.9	55.0	240.3	346.9	44.7	33.5	145.1	552.2	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	12,505.5	13,162.6	13,432.7	11,312.8	14,163.7	152,710.9	9,732.2	10,893.3	16,546.6	15,792.8	12,687.0	18,096.2	16,464.7	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 pembianaan, 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.														