

11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

RM juta		RM million																					
Sektor	2001	2002												2003						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	Ogos./ August	Sep./ Sept.
Pertanian, ternakan, perhutanan dan perikanan	2,959.1	134.7	115.8	217.3	127.7	130.7	349.7	263.9	349.8	421.7	255.7	91.1	119.6	122.7	177.4	141.8	235.5	147.5	577.1	779.2	242.7	304.9	Agriculture, hunting, forestry and fishing
Perlombongan dan kuari	641.2	400.0	390.5	429.3	14.0	46.1	41.6	13.2	6.8	17.6	7.0	89.5	127.4	382.9	3.4	6.0	109.0	3.9	9.7	115.3	7.2	173.7	Mining and quarrying
Perkilangan	13,990.8	754.9	916.4	1,259.3	873.0	931.3	1,058.5	994.5	980.7	1,383.6	1,491.9	670.7	927.2	1,161.8	1,148.1	1,181.6	1,417.4	1,225.5	1,061.3	1,379.8	1,746.2	1,495.4	Manufacturing
Elektrik, gas dan bekalan air	2,959.8	507.3	339.2	17.6	25.7	216.8	138.0	9.5	258.9	377.5	242.7	35.0	16.1	5.2	204.3	220.4	67.8	111.4	131.5	209.2	71.3	261.3	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	9,201.6	569.7	502.7	444.7	420.9	632.6	731.5	920.9	636.8	1,278.7	788.0	662.7	815.0	681.0	513.4	1,016.7	690.5	620.0	1,175.5	838.5	1,014.0	1,138.9	Wholesale and retail trade, restaurants and hotels
Perdagangan borong	5,933.4	290.7	352.6	277.0	242.8	367.3	425.5	335.9	418.3	913.0	413.1	472.7	631.2	348.0	284.6	594.5	427.6	352.1	795.7	468.8	588.5	631.8	Wholesale trade
Perdagangan runcit	2,851.5	267.9	132.2	158.7	166.4	209.1	250.9	526.0	156.3	319.5	297.2	173.9	133.9	282.1	140.7	259.4	214.8	209.6	206.4	291.3	388.2	406.3	Retail trade
Restoran dan hotel	416.8	11.0	17.8	8.9	11.6	56.3	50.5	58.9	62.2	46.2	77.6	16.1	49.9	50.9	88.0	162.8	48.1	58.3	173.4	78.5	37.3	100.8	Restaurants and hotels
Sektor harta benda yang luas	41,568.9	3,520.7	2,912.3	3,603.6	3,447.1	6,754.0	4,345.5	4,228.3	4,032.7	4,850.8	4,231.6	3,387.6	3,028.2	3,422.7	3,121.8	4,646.1	4,006.1	4,350.1	4,454.8	4,751.2	4,503.5	4,573.3	Broad property sector
Pembinaan	9,027.7	796.1	834.1	867.1	640.9	3,072.9	615.6	478.6	893.6	980.0	1,176.8	732.5	826.5	741.0	673.0	1,581.6	837.9	726.6	847.3	1,087.7	1,004.5	655.9	Construction
Pembelian harta kediaman	27,000.4	2,335.5	1,632.9	2,355.5	2,381.0	3,114.1	3,111.3	3,082.1	2,551.7	2,324.6	2,522.2	2,141.9	1,671.5	2,128.6	1,602.2	2,329.4	2,583.1	2,676.7	2,883.0	2,759.6	2,459.6	2,780.9	Purchase of residential property
Pembelian harta bukan kediaman	3,382.1	290.6	264.7	245.6	344.0	339.2	335.0	398.8	406.1	357.3	350.2	376.8	286.2	345.3	364.9	598.3	475.5	604.0	546.6	529.1	736.8	560.5	Purchase of non-residential property
Harta tanah	2,158.8	98.4	180.5	135.4	81.1	227.8	283.5	268.9	181.2	1,188.8	182.4	136.5	243.9	207.8	481.7	136.8	109.5	342.8	177.9	374.8	302.6	575.9	Real estate
Pengangkutan, penyimpanan dan perhubungan	4,230.5	336.0	163.5	292.4	536.6	1,832.0	474.2	447.0	588.2	756.8	256.8	292.4	1,049.3	1,406.3	284.2	467.7	2,443.6	1,096.8	1,388.5	982.7	126.4	464.1	Transport, storage and communication
Perkhidmatan kewangan, insurans dan pemiagaan	7,327.0	168.4	703.5	833.8	309.4	670.6	441.9	759.7	703.7	1,186.6	1,053.4	1,088.1	497.7	780.6	414.6	873.1	384.4	213.9	938.8	1,178.2	500.5	461.8	Finance, insurance and business services
Perkhidmatan kewangan	4,137.0	85.0	516.7	170.0	145.0	242.9	309.9	705.0	417.8	1,067.7	870.2	806.1	340.9	653.4	278.9	674.9	88.9	98.5	763.7	829.8	204.2	203.0	Financial services
Insurans	243.8	3.3	99.4	35.1	0.9	31.1	1.0	1.6	36.6	5.4	13.3	18.6	3.6	0.5	4.1	3.9	11.6	3.0	17.7	11.7	1.4	10.5	Insurance
Perkhidmatan pemiagaan	2,946.2	80.0	87.3	628.7	163.5	396.5	131.0	53.1	249.3	113.5	169.9	263.5	153.2	126.7	131.5	194.3	283.9	112.4	157.5	336.7	294.8	248.2	Business services
Kredit penggunaan	29,684.1	2,882.4	2,040.9	2,584.8	2,764.3	2,751.0	2,676.3	2,965.2	3,111.9	2,982.6	3,397.9	3,350.8	2,522.8	3,441.4	2,302.7	3,092.7	3,139.9	3,011.1	3,070.3	3,502.7	3,624.2	3,390.6	Consumption credit
Kegunaan persendirian	2,886.2	265.1	186.0	200.6	174.0	288.4	219.2	236.5	255.4	374.5	435.0	240.2	189.5	340.5	173.1	218.8	269.1	244.4	258.7	224.4	460.2	279.5	Personal uses
Kad kredit	6,480.3	618.9	438.7	618.1	691.3	611.8	747.0	722.8	701.7	725.6	826.6	915.2	612.0	760.8	463.4	744.8	806.0	701.7	722.6	800.0	751.0	877.4	Credit cards
Pembelian barangan pengguna	31.9	1.4	2.8	2.9	1.4	53.0	1.1	3.1	8.7	2.7	5.0	1.7	0.5	1.6	1.0	3.4	0.8	3.8	2.8	1.9	0.8	0.5	Purchase of consumer durable goods
Pembelian kereta penumpang	20,285.8	1,997.0	1,413.4	1,763.2	1,897.6	1,797.9	1,709.0	2,002.7	2,146.2	1,879.8	2,131.4	2,193.8	1,720.8	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	Purchase of passenger cars
Pembelian sekuriti	5,037.3	749.2	969.6	331.2	755.6	799.1	560.6	539.6	388.3	510.5	836.6	361.7	1,054.0	1,220.4	623.8	316.7	236.1	344.2	1,027.7	443.3	426.2	483.5	Purchase of securities
Pembelian kenderaan pengangkutan	2,583.1	244.9	201.9	221.3	214.6	195.4	147.1	210.3	120.0	70.4	69.4	70.0	63.8	83.2	61.0	78.0	78.3	40.3	28.5	35.3	28.4	29.2	Purchase of transport vehicles
Perkhidmatan sosial, masyarakat dan persendirian	2,520.7	64.6	83.0	70.8	51.6	97.0	142.0	83.8	207.2	68.1	196.6	69.9	92.9	295.4	65.6	166.7	78.8	70.1	91.5	145.1	87.5	45.0	Community, social and personal services
Lain-lain	2,938.9	316.7	244.5	381.1	38.6	101.7	91.5	98.4	209.9	386.1	44.5	12.6	224.5	90.4	365.5	755.0	146.8	20.4	129.6	56.4	127.4	368.2	Others
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	125,643.1	10,649.4	9,583.9	10,687.2	9,578.9	15,158.2	11,198.6	11,534.2	11,594.9	14,291.1	12,872.0	10,182.2	10,538.5	13,094.0	9,285.7	12,962.6	13,034.2	11,255.2	14,084.8	14,417.1	12,505.5	13,189.8	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 pembinaan, pembelian harta kediaman dan pembelian harta bukan kediaman.

3 Perkhidmatan kewangan, insurans dan pemiagaan terdiri daripada perkhidmatan kewangan, insurans, perkhidmatan pemiagaan 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.