

## 11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

### Loans Approved by Sector : Banking System

Sektor	RM juta																				RM million																			
	1998	1999	2000	2000												2001								Sector																
				Jan./ Jan.	Feb./ Feb.	Mac/ Mar	Apr./ Apr.	Mei/ May	Jun./ Jun.	Jul./ Jul.	Ogos/ Aug	Sep./ Sept.	Okt./ Oct.	Nov/ Nov	Dis./ Dec	Jan./ Jan.	Feb./ Feb.	Mac/ Mar	Apr./ Apr.	Mei/ May	Jun/ Jun.	Jul./ Jul.																		
Pertanian, temakan, perhutanan dan perikanan	2,245.4	3,550.4	3,194.9	130.7	173.9	208.4	227.9	484.3	215.6	156.3	150.8	121.1	244.3	340.6	741.1	146.7	346.0	222.2	199.9	165.2	136.7	279.0	Agriculture, hunting, forestry and fishing																	
Perfombongan dan kuari	232.5	203.0	1,004.2	28.3	21.9	5.4	24.9	16.7	28.5	29.5	196.5	27.9	7.6	608.9	8.1	4.6	9.3	13.8	9.4	4.0	31.6	6.9	Mining and quarrying																	
Perkilangan	10,364.4	14,089.6	22,941.3	1,257.2	1,303.4	1,868.8	1,793.9	1,909.4	2,625.6	2,135.8	2,977.6	1,718.2	1,771.0	1,896.6	1,683.8	976.9	1,252.2	1,452.4	1,262.5	1,196.3	1,306.8	1,872.2	Manufacturing																	
Elektrik, gas dan bekalan air	926.4	2,176.0	3,307.7	21.3	329.9	771.6	277.3	646.1	112.3	28.6	434.5	270.5	56.9	222.3	136.3	516.1	58.4	375.4	232.2	142.4	157.2	100.9	Electricity, gas and water supply																	
Perdagangan borong dan runcit, restoran dan hotel	4,881.9	7,439.7	9,115.4	561.9	397.5	801.8	1,057.4	749.0	794.9	791.6	859.2	852.0	808.9	698.8	742.6	768.8	663.8	877.2	774.7	881.5	579.7	1,072.8	Wholesale and retail trade, restaurants and hotels																	
Perdagangan borong	n.a.	4,588.3	6,387.2	378.1	270.9	576.1	882.0	464.2	587.2	541.1	594.6	547.4	490.5	481.2	573.8	521.2	392.8	585.4	513.6	632.1	409.1	557.2	Wholesale trade																	
Perdagangan runcit	n.a.	2,424.1	2,314.0	155.9	112.8	208.9	161.1	223.9	182.8	214.2	246.4	231.1	235.3	186.3	155.4	195.6	194.5	256.1	183.0	238.5	152.6	253.5	Retail trade																	
Restoran dan hotel	n.a.	427.3	414.2	27.9	13.8	16.7	14.3	60.8	24.9	36.3	18.1	73.6	83.1	31.3	13.3	52.0	76.6	35.6	78.0	10.9	18.0	262.1	Restaurants and hotels																	
Sektor harta benda yang luas	16,845.4	34,835.0	42,454.3	3,137.2	2,206.1	3,743.4	3,945.6	3,860.0	3,509.0	4,025.7	4,134.0	3,547.5	3,062.0	4,108.4	3,175.5	3,182.5	3,242.4	3,317.2	3,668.2	3,204.1	3,599.6	4,115.3	Broad property sector																	
Pembinaan	5,794.9	7,920.7	10,995.2	1,249.7	415.1	1,235.9	655.2	936.9	797.8	794.6	1,204.1	884.5	672.6	1,181.5	967.3	967.8	976.5	837.4	850.2	548.9	1,006.5	951.7	Construction																	
Pembelian harta kediaman	9,349.4	20,708.4	24,875.1	1,411.6	1,485.9	2,097.4	2,805.9	2,528.8	2,285.0	2,479.4	2,234.8	1,905.6	1,948.2	1,996.7	1,695.9	1,884.7	1,854.0	2,069.0	2,356.4	2,274.7	2,097.6	2,655.5	Purchase of residential property																	
Pembelian harta bukan kediaman	1,701.1	3,299.6	3,720.3	347.5	196.9	228.5	310.4	302.9	312.0	350.8	417.2	362.9	259.9	389.8	241.5	257.5	249.9	289.2	286.5	212.5	228.7	360.1	Purchase of non-residential property																	
Harta tanah	n.a.	2,906.2	2,863.6	128.5	108.2	181.6	174.0	91.3	114.2	400.9	277.9	394.4	181.4	540.3	270.9	72.6	162.0	121.7	175.2	168.0	266.7	148.0	Real estate																	
Pengangkutan, penyimpanan dan perhubungan	3,063.9	3,163.6	3,630.8	269.8	173.3	273.4	510.6	146.1	187.8	329.3	777.9	212.8	143.6	337.7	268.4	298.7	507.4	286.9	473.8	348.6	251.4	251.4	Transport, storage and communication																	
Perkhidmatan kewangan, insurans dan pemiagaan	9,020.9	10,581.3	11,283.1	601.6	654.2	1,006.0	593.0	850.1	979.5	411.8	895.8	1,658.5	2,059.8	826.0	746.8	540.1	446.7	921.1	500.3	516.8	1,032.6	849.1	Finance, insurance and business services																	
Perkhidmatan kewangan	n.a.	8,025.0	6,259.2	315.9	520.3	671.8	244.1	494.5	768.1	216.7	505.7	1,219.4	395.6	463.5	443.4	276.0	300.2	404.2	335.2	270.6	585.2	493.7	Financial services																	
Insurans	n.a.	225.1	120.6	0.8	1.8	4.2	61.7	4.2	1.3	11.5	14.6	2.7	6.0	11.4	0.4	0.8	2.8	193.5	3.0	10.6	0.3	0.4	Insurance																	
Perkhidmatan pemiagaan	n.a.	2,331.3	4,903.3	284.9	132.2	329.9	287.2	351.4	210.1	183.6	375.5	436.4	1,658.2	351.1	302.9	263.3	143.8	323.4	162.1	235.6	447.1	354.9	Business services																	
Kredit penggunaan	4,096.4	16,398.6	24,371.9	1,619.3	1,451.6	1,781.2	1,889.5	2,131.6	1,993.7	2,464.3	2,453.3	2,214.4	2,145.2	2,220.2	2,007.4	2,095.5	2,105.5	2,144.8	2,260.5	2,477.4	2,298.7	2,695.4	Consumption credit																	
Kegunaan persendirian	2,322.6	2,644.2	2,948.5	228.7	212.6	225.6	256.9	227.9	219.2	255.7	377.9	260.8	234.1	256.8	192.4	242.6	338.0	222.3	222.6	268.9	187.8	216.0	Personal uses																	
Kad kredit	1,638.5	3,027.0	5,437.7	330.5	285.5	344.0	479.7	520.8	550.8	738.1	522.9	474.2	408.0	400.8	382.5	433.0	345.8	335.2	441.3	482.1	523.0	578.9	578.9	Credit cards																
Pembelian barangan pengguna	135.3	61.0	47.0	4.0	2.2	4.2	5.0	4.3	3.2	2.7	4.2	2.9	4.9	2.6	6.9	1.7	2.1	17.0	0.6	0.9	1.2	1.4	1.4	Purchase of consumer durable goods																
Pembelian kereta penumpang	n.a.	10,666.4	15,938.6	1,056.1	951.4	1,207.5	1,147.9	1,378.5	1,220.5	1,467.9	1,548.3	1,476.6	1,498.2	1,560.0	1,425.7	1,378.2	1,419.5	1,570.4	1,596.0	1,725.5	1,586.8	1,899.1	1,899.1	Purchase of passenger cars																
Pembelian sekuriti	4,162.1	5,288.1	7,666.0	844.1	1,118.9	683.0	639.6	680.5	552.6	384.4	240.1	531.8	665.3	911.0	414.6	294.8	402.2	364.1	164.9	543.5	190.7	818.3	Purchase of securities																	
Pembelian kenderaan pengangkutan	6,278.7	1,448.8	1,935.3	88.8	91.4	90.6	98.5	138.8	320.6	105.3	124.4	171.5	245.1	246.6	213.6	265.1	239.2	244.7	189.3	224.4	208.0	149.0	Purchase of transport vehicles																	
Perkhidmatan sosial, masyarakat dan persendirian	763.4	2,004.3	1,303.8	76.3	80.9	179.2	96.8	67.9	80.4	310.0	66.6	79.5	66.8	60.5	139.0	287.3	203.1	300.2	586.9	199.8	362.0	43.4	Community, social and personal services																	
Lain-lain	3,714.5	3,137.9	2,632.9	215.3	368.3	269.1	141.5	72.0	318.6	132.7	588.5	179.4	187.7	75.8	84.1	153.7	122.9	220.2	258.9	116.3	271.9	163.8	Others																	
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	66,595.8	104,316.3	134,841.5	8,851.8	8,371.4	11,681.7	11,296.6	11,752.4	11,719.0	11,305.2	13,899.1	11,585.1	11,464.3	12,553.5	10,361.5	9,490.7	9,288.3	10,960.7	10,394.5	10,145.4	10,524.2	12,417.4	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.