

11.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan

Loans Approved by Sector : Banking System

RM juta

RM million

Sektor	1998	1999	1999								2000								Sector			
			Mei/ May	Jun/ Jun.	Jul./ Jul.	Ogos/ Aug.	Sep./ Sep.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	Jan./ Jan.	Feb./ Feb.	Mac/ Mar	Apr./ Apr.	Mei/ May	Jun/ Jun.	Jul./ Jul.	Ogos/ Aug.		Sep./ Sept.	Okt./ Oct.	Nov./ Nov.
Pertanian, temakan, perhutanan dan perikanan	2,245.4	3,550.4	283.1	196.7	200.9	387.8	278.3	455.0	451.1	505.7	130.7	173.9	208.4	227.9	484.3	215.6	156.3	150.8	121.1	244.3	340.6	Agriculture, hunting, forestry and fishing
Perfombongan dan kuari	232.5	203.0	3.6	4.5	25.6	12.9	16.5	25.7	4.1	8.2	28.3	21.9	5.4	24.9	16.7	37.4	29.5	196.5	27.9	7.6	608.9	Mining and quarrying
Perkilangan	10,364.4	14,089.6	1,290.9	1,788.5	1,382.3	1,109.4	781.2	1,721.6	1,202.7	1,264.7	973.7	1,305.4	1,424.7	1,568.5	1,885.0	2,625.6	1,815.4	2,027.8	2,020.6	1,723.4	1,896.6	Manufacturing
Elektrik, gas dan bekalan air	926.4	2,176.0	313.8	397.4	402.1	68.3	27.2	127.0	25.4	4.4	21.3	329.9	771.8	277.3	646.1	112.3	28.6	434.5	270.5	56.9	222.3	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	4,881.9	7,439.7	600.2	547.6	737.9	1,096.2	849.3	470.9	676.2	594.5	561.9	397.5	801.8	1,057.4	749.0	794.9	791.6	859.2	854.5	808.9	704.9	Wholesale and retail trade, restaurants and hotels
Perdagangan borong	n.a.	4,588.3	437.6	318.7	503.5	864.0	465.7	272.8	297.4	375.6	378.1	270.9	576.1	882.0	464.2	587.2	541.1	594.6	549.9	490.5	487.2	Wholesale trade
Perdagangan runcit	n.a.	2,424.1	147.5	195.7	216.6	220.9	288.9	157.8	309.9	203.6	155.9	112.8	208.9	161.1	223.9	182.8	214.2	246.4	231.1	235.3	186.3	Retail trade
Restoran dan hotel	n.a.	427.3	15.2	33.1	17.7	11.3	94.7	40.3	68.8	15.2	27.9	13.8	16.7	14.3	60.8	24.9	36.3	18.1	73.6	83.1	31.3	Restaurants and hotels
Sektor harta benda yang luas	16,845.4	34,835.0	2,330.5	2,699.9	3,789.8	3,738.1	3,008.9	2,992.6	3,004.8	3,876.0	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	4,120.8	Broad property sector
Pembinaan	5,794.9	7,920.7	662.3	732.8	632.1	1,276.4	555.7	705.0	445.8	840.3	1,249.7	415.1	1,235.9	655.2	936.9	797.8	794.6	1,204.1	884.5	672.6	1,193.9	Construction
Pembelian harta kediaman	9,349.4	20,708.4	1,278.8	1,608.8	2,371.0	1,896.3	1,968.5	1,765.1	1,805.4	2,273.7	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	Purchase of residential property
Pembelian harta bukan kediaman	1,701.1	3,299.6	232.5	216.5	357.6	260.8	284.8	267.2	327.8	347.3	347.5	196.9	228.5	310.4	302.9	312.0	350.8	417.2	362.9	259.9	389.8	Purchase of non-residential property
Harta tanah	n.a.	2,906.2	156.9	141.9	429.2	304.6	201.9	255.3	425.7	414.8	128.5	108.2	181.6	174.0	91.3	114.2	400.9	277.9	394.4	181.4	540.3	Real estate
Pengangkutan, penyimpanan dan perhubungan	3,063.9	3,163.6	82.5	1,047.5	399.2	164.8	363.1	146.6	141.7	82.2	269.8	173.3	273.4	510.6	146.1	187.8	329.3	777.9	212.8	143.6	337.7	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	9,020.9	10,581.3	651.7	1,115.0	575.6	1,086.1	952.2	463.3	1,439.2	1,345.3	601.6	655.7	1,006.0	593.0	850.1	1,109.5	411.8	895.8	1,658.5	2,059.8	826.0	Finance, insurance and business services
Perkhidmatan kewangan	n.a.	8,025.0	518.5	860.7	364.2	950.0	476.4	233.2	980.7	1,248.6	315.9	520.3	671.8	244.1	494.5	898.1	216.7	505.7	1,219.4	395.6	463.5	Financial services
Insurans	n.a.	225.1	8.5	17.8	0.7	22.1	0.8	10.7	1.3	31.3	0.8	1.8	4.2	61.7	4.2	1.3	11.5	14.6	2.7	6.0	11.4	Insurance
Perkhidmatan perniagaan	n.a.	2,331.3	124.7	236.6	210.7	113.9	475.1	219.4	457.2	65.4	284.9	133.6	329.9	287.2	351.4	210.1	183.6	375.5	436.4	1,658.2	351.1	Business services
Kredit penggunaan	4,096.4	16,398.6	1,172.9	1,242.9	1,544.9	1,476.0	1,571.5	1,544.2	1,607.5	1,808.0	1,619.3	1,460.9	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	Consumption credit
Kegunaan persendirian	2,322.6	2,644.2	208.4	218.6	319.1	233.3	220.2	166.7	250.4	281.5	228.7	221.8	225.6	256.9	227.9	219.2	255.7	377.9	260.8	234.1	256.8	Personal uses
Kad kredit	1,638.5	3,027.0	189.2	186.5	266.9	293.7	409.8	375.0	336.6	361.5	330.5	285.5	344.0	479.7	520.8	550.8	738.1	522.9	474.2	408.0	400.8	Credit cards
Pembelian barangan pengguna	135.3	61.0	9.9	5.3	6.3	11.0	4.1	2.1	1.4	6.3	4.0	2.2	4.2	5.0	4.3	3.2	2.7	4.2	2.9	4.9	2.6	Purchase of consumer durable goods
Pembelian kereta penumpang	n.a.	10,666.4	765.4	832.5	952.6	937.9	937.4	1,000.4	1,019.1	1,158.7	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	Purchase of passenger cars
Pembelian sekuriti	4,162.1	5,288.1	393.5	365.5	782.0	477.1	638.2	1,073.6	500.2	367.5	844.1	1,118.9	683.0	639.6	680.5	552.6	384.4	240.1	542.1	660.3	911.0	Purchase of securities
Pembelian kenderaan pengangkutan	6,278.7	1,448.8	34.1	76.6	158.7	103.0	103.0	104.9	75.7	125.1	88.8	91.4	90.6	98.5	138.8	320.6	105.3	124.4	171.5	245.1	246.6	Purchase of transport vehicles
Perkhidmatan sosial, masyarakat dan persendirian	763.4	2,004.3	102.2	408.7	132.4	202.6	361.8	83.2	308.8	109.4	76.3	80.9	179.2	96.8	67.9	80.4	310.0	66.6	79.5	66.8	60.5	Community, social and personal services
Lain-lain	3,714.5	3,137.9	251.8	205.5	165.0	100.6	196.6	106.6	256.6	844.7	215.3	368.3	269.1	141.5	72.0	318.6	132.7	588.5	179.4	187.7	75.8	Others
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	66,595.8	104,316.3	7,510.8	10,096.4	10,296.3	10,022.9	9,147.7	9,315.3	9,693.8	10,935.6	8,568.3	8,384.0	11,237.7	11,071.1	11,728.0	11,857.9	10,984.8	12,949.3	11,900.2	11,411.6	12,571.9	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 perniagaan terdiri daripada perkhidmatan kewangan, insurans, perkhidmatan perniagaan 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.