# II.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan
## *Loans Approved by Sector : Banking System*

RM juta — *RM million*

| Sektor | 2004 | | | | | | | | | | | | 2004 | 2005 | | | | | | | | | | | 2005 | 2006 | Sector |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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.* | Okt./ *Oct.* | Nov./ *Nov* | Dis./ *Dec* | | Jan./ *Jan* | |
| Pertanian, ternakan, perhutanan dan perikanan | 145.8 | 202.5 | 270.8 | 329.5 | 222.2 | 505.1 | 147.7 | 147.1 | 110.7 | 226.2 | 224.5 | 351.5 | 2,883.6 | 223.7 | 225.1 | 239.5 | 172.1 | 491.0 | 455.0 | 416.0 | 1,102.4 | 499.6 | 727.4 | 213.5 | 425.9 | 5,191.2 | 459.2 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 7.4 | 5.2 | 18.5 | 7.7 | 19.7 | 9.6 | 61.0 | 8.9 | 21.5 | 17.0 | 73.1 | 9.4 | 258.9 | 12.0 | 3.5 | 22.5 | 18.7 | 12.5 | 3.0 | 14.3 | 120.7 | 18.3 | 36.2 | 11.5 | 14.6 | 287.5 | 5.4 | *Mining and quarrying* |
| Perkilangan | 893.6 | 1,248.1 | 1,659.0 | 2,010.0 | 1,815.2 | 1,888.0 | 1,442.9 | 1,540.0 | 1,528.4 | 1,442.8 | 1,400.4 | 1,607.2 | 18,475.4 | 1,433.0 | 1,136.2 | 2,014.2 | 1,768.4 | 1,609.3 | 1,436.4 | 1,555.4 | 1,659.5 | 2,453.4 | 1,624.0 | 1,379.9 | 1,728.1 | 19,797.6 | 910.4 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 13.3 | 9.2 | 79.8 | 606.3 | 5.8 | 195.8 | 1,121.3 | 117.9 | 447.0 | 268.3 | 52.7 | 51.5 | 2,968.9 | 9.2 | 18.3 | 11.8 | 45.0 | 473.9 | 46.4 | 17.5 | 17.5 | 387.1 | 305.6 | 14.0 | 87.8 | 1,434.1 | 39.6 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 886.4 | 1,068.0 | 1,106.9 | 1,097.8 | 743.4 | 1,327.1 | 1,168.4 | 1,168.1 | 1,240.8 | 1,339.0 | 1,454.4 | 1,079.8 | 13,680.1 | 973.8 | 785.0 | 1,885.4 | 1,272.5 | 1,412.6 | 1,052.0 | 1,223.5 | 1,741.3 | 1,351.1 | 1,039.7 | 1,102.5 | 1,142.5 | 14,981.9 | 681.2 | *Wholesale and retail trade, restaurants and hotels* |
| Perdagangan borong | 606.8 | 748.2 | 748.7 | 679.7 | 413.4 | 820.2 | 709.6 | 692.5 | 715.1 | 859.4 | 745.2 | 711.1 | 8,449.9 | 641.5 | 418.2 | 1,058.4 | 786.1 | 959.5 | 586.7 | 744.4 | 941.7 | 724.3 | 613.8 | 561.5 | 686.5 | 8,722.7 | 362.5 | *Wholesale trade* |
| Perdagangan runcit | 249.0 | 301.1 | 302.5 | 331.0 | 283.8 | 433.6 | 425.4 | 403.6 | 468.0 | 439.5 | 661.7 | 342.9 | 4,642.1 | 323.4 | 333.1 | 752.6 | 410.2 | 424.4 | 424.1 | 445.5 | 767.7 | 521.2 | 396.6 | 347.1 | 439.8 | 5,585.5 | 272.7 | *Retail trade* |
| Restoran dan hotel | 30.6 | 18.8 | 55.8 | 87.1 | 46.1 | 73.2 | 33.4 | 72.1 | 57.6 | 40.1 | 47.5 | 25.8 | 588.2 | 8.8 | 33.7 | 74.4 | 76.2 | 28.7 | 41.2 | 33.7 | 32.0 | 105.6 | 29.3 | 193.9 | 16.2 | 673.8 | 46.0 | *Restaurants and hotels* |
| Sektor harta benda yang luas | 3,449.0 | 4,211.7 | 5,564.9 | 5,758.8 | 4,776.6 | 6,199.6 | 5,900.6 | 5,353.5 | 5,521.0 | 5,168.5 | 3,998.4 | 5,383.6 | 61,286.1 | 5,131.2 | 4,156.4 | 5,644.2 | 5,272.5 | 6,077.4 | 5,640.2 | 5,717.0 | 6,508.1 | 6,470.9 | 6,073.9 | 4,165.0 | 5,444.3 | 66,301.1 | 4,234.8 | *Broad property sector* |
| Pembinaan | 378.5 | 709.0 | 807.0 | 1,125.5 | 652.7 | 1,387.1 | 1,566.7 | 1,455.8 | 834.0 | 846.6 | 629.6 | 1,228.6 | 11,621.1 | 1,109.5 | 870.5 | 816.5 | 820.1 | 1,166.9 | 718.1 | 1,116.3 | 1,350.1 | 1,235.0 | 964.8 | 764.5 | 1,067.9 | 12,000.2 | 549.0 | *Construction* |
| Pembelian harta kediaman | 2,393.0 | 2,484.1 | 3,682.2 | 3,556.1 | 3,119.9 | 3,303.7 | 3,120.1 | 2,678.7 | 3,312.1 | 3,056.9 | 2,239.0 | 2,761.7 | 35,707.3 | 2,662.6 | 2,223.1 | 3,278.0 | 3,106.3 | 3,556.7 | 3,433.6 | 3,233.1 | 3,294.3 | 3,305.0 | 3,286.8 | 2,294.7 | 2,912.1 | 36,586.3 | 2,445.2 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 518.4 | 640.2 | 850.4 | 756.5 | 708.9 | 1,102.1 | 945.3 | 1,018.8 | 1,027.9 | 975.1 | 774.4 | 1,021.1 | 10,339.1 | 952.0 | 769.8 | 1,101.9 | 980.3 | 963.2 | 1,222.1 | 972.0 | 1,119.8 | 1,137.8 | 1,262.0 | 729.1 | 727.4 | 11,937.4 | 972.5 | *Purchase of non-residential property* |
| Harta tanah | 159.1 | 378.4 | 225.3 | 320.8 | 295.1 | 406.6 | 268.6 | 200.3 | 347.0 | 289.9 | 355.5 | 372.1 | 3,618.6 | 407.1 | 293.0 | 447.6 | 365.8 | 390.5 | 266.4 | 395.6 | 743.9 | 793.2 | 560.4 | 376.7 | 736.9 | 5,777.1 | 268.1 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 163.2 | 228.0 | 926.9 | 628.1 | 252.7 | 1,484.1 | 251.2 | 375.3 | 211.2 | 933.6 | 157.1 | 135.9 | 5,747.3 | 476.5 | 132.9 | 502.0 | 312.4 | 225.1 | 370.9 | 1,632.8 | 306.6 | 498.9 | 317.5 | 286.5 | 880.6 | 5,942.6 | 273.2 | *Transport, storage and communication* |
| Perkhidmatan kew angan, insurans dan perniagaan | 482.8 | 154.6 | 1,707.1 | 644.8 | 316.4 | 842.6 | 748.7 | 717.1 | 722.2 | 1,033.2 | 322.8 | 1,367.0 | 9,059.2 | 741.2 | 396.6 | 920.0 | 370.4 | 445.4 | 1,079.6 | 750.6 | 442.3 | 663.7 | 471.4 | 1,641.7 | 904.9 | 8,827.7 | 1,475.5 | *Finance, insurance and business services* |
| Perkhidmatan kew angan | 115.0 | 63.5 | 1,371.2 | 383.3 | 168.7 | 286.4 | 216.6 | 304.6 | 240.7 | 407.4 | 165.3 | 792.1 | 4,514.9 | 552.2 | 124.8 | 485.7 | 74.0 | 113.9 | 650.6 | 152.8 | 266.4 | 122.1 | 71.4 | 261.1 | 346.3 | 3,221.2 | 100.9 | *Financial services* |
| Insurans | 0.5 | 0.2 | 0.6 | 0.2 | 0.6 | 7.3 | 1.0 | 2.1 | 0.7 | 0.7 | 1.0 | 0.4 | 15.3 | 0.8 | 0.7 | 1.4 | 0.3 | 0.6 | 0.0 | 0.6 | 19.2 | 0.2 | 6.4 | 0.1 | 0.8 | 31.2 | 1.2 | *Insurance* |
| Perkhidmatan perniagaan | 367.3 | 90.9 | 335.3 | 261.4 | 147.0 | 548.9 | 531.1 | 410.4 | 480.8 | 625.0 | 156.4 | 574.4 | 4,529.1 | 188.3 | 271.1 | 432.9 | 296.1 | 330.9 | 429.0 | 597.1 | 156.7 | 541.5 | 393.6 | 1,380.5 | 557.7 | 5,575.3 | 1,373.3 | *Business services* |
| Kredit penggunaan | 3,044.4 | 2,897.3 | 3,895.1 | 3,834.1 | 3,808.8 | 4,083.0 | 4,458.0 | 4,006.0 | 4,704.8 | 4,295.4 | 3,850.6 | 3,935.2 | 46,812.7 | 3,999.7 | 4,019.8 | 4,956.2 | 4,502.2 | 4,769.7 | 5,423.2 | 4,931.3 | 5,354.8 | 5,147.9 | 5,275.0 | 4,014.0 | 4,592.9 | 56,986.5 | 4,048.8 | *Consumption credit* |
| Kegunaan persendirian | 290.3 | 317.7 | 469.3 | 366.9 | 406.0 | 397.5 | 406.7 | 371.1 | 452.8 | 425.4 | 380.5 | 389.0 | 4,673.3 | 401.4 | 335.0 | 508.4 | 435.8 | 484.6 | 893.6 | 468.7 | 544.2 | 548.4 | 555.6 | 388.5 | 480.3 | 6,044.4 | 400.2 | *Personal uses* |
| Kad kredit | 696.3 | 628.4 | 902.5 | 882.9 | 907.6 | 1,000.0 | 1,084.0 | 1,119.4 | 1,580.3 | 1,086.5 | 923.4 | 938.0 | 11,749.3 | 772.2 | 865.7 | 1,132.3 | 1,049.3 | 1,172.5 | 1,078.4 | 998.7 | 1,124.8 | 1,209.9 | 1,159.8 | 958.6 | 1,084.1 | 12,606.3 | 885.4 | *Credit cards* |
| Pembelian barangan pengguna | 0.4 | 0.6 | 1.2 | 0.8 | 1.3 | 0.9 | 1.1 | 0.6 | 0.7 | 0.7 | 0.3 | 0.4 | 9.0 | 0.4 | 0.9 | 0.4 | 0.1 | 0.6 | 0.6 | 0.7 | 0.5 | 1.3 | 0.7 | 4.3 | 0.5 | 11.1 | 0.3 | *Purchase of consumer durable goods* |
| Pembelian kereta penumpang | 2,057.4 | 1,950.6 | 2,522.1 | 2,583.5 | 2,493.9 | 2,684.5 | 2,966.3 | 2,514.9 | 2,671.1 | 2,782.7 | 2,546.4 | 2,607.8 | 30,381.1 | 2,825.8 | 2,818.2 | 3,315.1 | 3,017.0 | 3,112.0 | 3,450.6 | 3,463.2 | 3,685.3 | 3,388.3 | 3,558.9 | 2,662.6 | 3,027.9 | 38,324.8 | 2,762.9 | *Purchase of passenger cars* |
| Pembelian sekuriti | 452.6 | 547.9 | 803.8 | 737.6 | 569.5 | 877.1 | 512.2 | 737.4 | 992.5 | 547.9 | 925.2 | 832.1 | 8,535.8 | 481.3 | 408.9 | 577.9 | 436.6 | 501.5 | 521.6 | 1,375.4 | 562.1 | 428.8 | 709.6 | 678.2 | 569.0 | 7,251.0 | 1,666.1 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 30.7 | 26.5 | 39.5 | 38.6 | 33.9 | 31.1 | 31.1 | 25.3 | 32.0 | 69.3 | 54.5 | 51.0 | 463.5 | 64.4 | 49.6 | 57.9 | 48.8 | 54.8 | 95.3 | 77.6 | 76.6 | 73.8 | 42.4 | 19.6 | 26.4 | 687.2 | 24.6 | *Purchase of transport vehicles* |
| Perkhidmatan sosial, masyarakat dan persendirian | 108.1 | 54.9 | 127.4 | 92.1 | 81.0 | 497.5 | 69.2 | 96.3 | 92.7 | 104.4 | 82.2 | 103.7 | 1,509.5 | 77.7 | 88.4 | 99.7 | 120.1 | 505.1 | 184.4 | 190.5 | 93.5 | 301.5 | 863.1 | 71.7 | 102.9 | 2,698.6 | 57.9 | *Community, social and personal services* |
| Lain-lain | 55.0 | 240.3 | 346.9 | 44.7 | 33.5 | 145.1 | 552.2 | 58.4 | 170.1 | 75.1 | 75.2 | 79.9 | 1,876.4 | 245.9 | 304.3 | 147.2 | 87.1 | 74.0 | 141.1 | 309.5 | 236.5 | 792.1 | 128.9 | 442.4 | 77.6 | 2,986.6 | 83.4 | *Others* |
| Jumlah pinjaman yand diluluskan (sepanjang tempoh) | 9,732.2 | 10,894.2 | 16,546.6 | 15,830.1 | 12,678.4 | 18,085.6 | 16,464.7 | 14,351.3 | 15,794.9 | 15,520.7 | 12,671.1 | 14,987.8 | 173,557.5 | 13,869.6 | 11,724.9 | 17,078.4 | 14,426.9 | 16,652.3 | 16,448.9 | 18,211.4 | 18,221.7 | 19,087.2 | 17,614.8 | 14,040.5 | 15,997.2 | 193,373.7 | 13,959.9 | *Total loans approved (during the period)* |

Sebelum 1999:
1 Pembelian kenderaan penumpang adalah dikelaskan di baw ah pembelian kenderaan pengangkutan dan bukan di baw ah kredit penggunaan.
2 Sektor harta benda yang luas terdiri daripada pembinaan, pembelian harta kediaman dan pembelian harta bukan kediaman.
3 Perkhidmatan kew angan, insurans dan perniagaan terdiri daripada perkhidmatan kew angan, 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.*