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

RM juta / *RM million*

| Sektor | 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.* | |
| Pertanian, ternakan, 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 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan 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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | 196.7 | 507.4 | 286.9 | 473.8 | 348.6 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 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 | *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 | *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 | *Insurance* |
| Perkhidmatan perniagaan | 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 | *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 | 2,204.1 | 2,222.7 | 2,217.9 | 2,301.0 | 2,502.0 | 2,284.4 | *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 | *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 | 581.6 | 463.0 | 408.3 | 481.8 | 506.7 | 508.7 | *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 | *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 | *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 | *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 | *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 | *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 | *Others* |
| Jumlah pinjaman yand 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 | 9,639.3 | 9,405.5 | 11,033.7 | 10,435.0 | 10,170.0 | 10,509.9 | *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.*