# II.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* | |
| 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 | *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 | *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 | *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 | *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 | *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 | *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 | *Retail trade* |
| Restoran dan hotel | 416.8 | 11.0 | 17.8 | 8.9 | 11.6 | 56.3 | 55.0 | 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 | *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 | *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 | *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 | *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 | *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 | *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 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 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 | *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 | *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 | *Insurance* |
| Perkhidmatan perniagaan | 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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *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 | *Others* |
| Jumlah pinjaman yand 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 | *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.*