

1.9 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

Banking System: Loans Disbursed by Sectors

RM juta

RM million

Sektor	2004	2005													2005	2006			Sector
		Jan./	Feb./	Mac/	Apr./	Mei/	Jun/	Jul/	Ogos/	Sep./	Okt./	Nov./	Dis./	Jan./		Feb./	Mac/		
		Jan	Feb	Mar	Apr	May	June	July	August	Sept	Oct	Nov	Dec	Jan		Feb	Mar		
Pertanian, ternakan, perhutanan dan perikanan	13,702.5	1,300.1	840.9	1,001.9	885.8	1,092.6	1,086.0	1,057.1	1,371.5	1,526.7	1,348.0	790.5	1,458.9	13,760.0	977.0	976.1	1,033.1	Agriculture, hunting, forestry and fishing	
Perombongan dan kuari	2,029.4	135.5	123.4	257.8	108.1	135.3	105.5	180.7	100.8	96.6	152.6	140.9	97.0	1,634.3	103.2	144.7	310.4	Mining and quarrying	
Perkilangan	121,540.4	10,334.9	9,043.6	11,545.4	10,447.7	10,976.6	10,811.4	10,235.5	11,160.0	10,601.7	11,674.2	9,372.5	10,456.2	126,659.7	10,154.6	8,797.8	10,210.1	Manufacturing	
Elektrik, gas dan bekalan air	6,361.2	130.8	84.2	1,174.5	123.6	953.4	1,104.7	228.7	142.7	1,257.1	352.1	414.3	1,120.8	7,086.8	554.7	1,093.6	120.3	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	83,705.1	7,175.7	6,686.3	8,388.4	7,409.0	8,054.6	8,703.3	7,803.4	8,159.5	9,642.0	8,653.1	7,982.3	8,579.1	97,236.7	7,617.5	6,795.2	8,388.8	Wholesale and retail trade, restaurants and hotels	
Perdagangan borong	61,185.6	5,038.5	4,845.1	5,629.7	5,428.5	6,045.7	6,219.8	5,465.7	5,927.3	6,603.2	6,389.7	5,737.3	5,832.2	69,162.7	5,083.1	4,698.4	5,614.0	Wholesale trade	
Perdagangan runcit	21,179.3	1,863.4	1,776.1	2,617.1	1,883.7	1,896.4	2,346.4	2,201.1	2,158.4	2,780.2	2,102.1	2,096.9	2,468.7	26,190.6	2,447.8	2,001.8	2,689.5	Retail trade	
Restoran dan hotel	1,340.2	273.8	65.0	141.6	96.8	112.4	137.0	136.5	73.9	258.6	161.3	148.0	278.2	1,883.2	86.6	94.9	85.3	Restaurants and hotels	
Sektor harta benda yang luas	88,805.3	7,598.9	6,348.3	8,072.6	6,820.6	7,318.9	8,298.8	7,652.5	8,002.2	8,468.4	8,006.7	7,169.6	8,832.7	92,590.2	8,356.6	6,024.8	8,201.8	Broad property sector	
Pembinaan	30,342.8	2,530.9	2,123.2	2,697.4	2,138.7	2,534.7	2,681.0	2,390.7	2,770.6	2,829.5	2,458.4	2,277.5	2,996.1	30,428.9	2,849.4	1,876.6	2,678.2	Construction	
Pembelian harta kediaman	38,813.8	3,249.6	2,577.4	3,410.5	3,101.6	3,019.7	3,291.7	3,383.7	3,390.2	3,365.5	3,426.3	2,823.1	3,440.2	38,479.6	3,163.8	2,549.0	3,321.3	Purchase of residential property	
Pembelian harta bukan kediaman	12,124.1	1,292.4	1,015.8	1,233.0	1,067.4	1,127.5	1,402.2	1,117.8	1,148.5	1,334.6	1,208.5	1,342.0	1,390.6	14,680.1	1,211.3	1,001.3	1,281.7	Purchase of non-residential property	
Harta tanah	7,524.6	526.0	631.8	731.6	513.0	637.0	924.0	760.3	692.9	938.8	913.4	727.0	1,005.8	9,001.7	1,132.1	597.9	920.6	Real estate	
Pengangkutan, penyimpanan dan perhubungan	9,509.0	644.1	443.9	781.3	817.8	619.1	763.4	754.9	651.3	1,922.3	800.6	726.3	841.6	9,766.6	671.0	600.4	1,338.9	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	36,505.9	3,726.9	2,694.4	4,645.1	2,775.5	2,118.1	2,536.9	2,251.5	2,327.2	2,859.0	3,384.6	2,768.3	3,646.5	35,733.8	3,670.6	2,386.2	3,466.3	Finance, insurance and business services	
Kredit penggunaan	85,094.0	7,661.4	7,034.1	8,306.4	7,779.7	8,304.8	8,823.5	8,723.2	8,837.1	8,890.1	9,158.4	8,022.5	9,282.1	100,823.3	8,362.1	7,250.1	8,840.2	Consumption credit	
Kegunaan persendirian	19,418.0	1,491.6	1,288.4	1,641.3	1,435.7	1,502.6	1,786.2	1,526.8	1,495.7	1,648.4	1,639.1	1,402.1	1,704.2	18,562.1	1,570.7	1,468.0	1,845.1	Personal uses	
Kad kredit	36,345.0	3,331.2	3,169.7	3,467.1	3,059.0	3,477.7	3,516.8	3,580.3	3,691.3	3,722.8	3,814.3	3,635.7	4,258.8	42,724.7	3,956.4	3,439.4	3,888.3	Credit cards	
Pembelian barangan pengguna	198.6	14.8	13.4	19.5	194.9	12.5	12.0	12.5	14.7	23.5	16.2	17.2	18.3	369.3	12.1	16.2	20.5	Purchase of consumer durable goods	
Pembelian kereta penumpang	29,132.4	2,823.9	2,562.6	3,178.5	3,090.1	3,312.0	3,508.5	3,603.7	3,635.4	3,495.4	3,688.8	2,967.5	3,300.8	39,167.2	2,822.9	2,326.5	3,086.2	Purchase of passenger cars	
Pembelian sekuriti	12,734.0	1,090.4	1,135.7	1,019.5	1,145.2	778.7	800.7	662.7	828.0	1,254.7	1,194.2	765.4	1,033.6	11,708.8	890.1	1,260.7	1,188.2	Purchase of securities	
Pembelian kenderaan pengangkutan	710.2	155.0	39.4	47.0	40.4	49.1	59.9	52.6	55.8	48.0	40.8	38.8	42.0	668.8	51.5	47.5	84.1	Purchase of transport vehicles	
Perkhidmatan sosial, masyarakat dan persendirian	4,845.6	363.6	286.0	459.8	325.8	736.3	542.4	372.7	469.1	497.4	1,645.2	590.1	718.1	7,006.4	733.6	398.7	419.4	Community, social and personal services	
Lain-lain	22,685.0	2,059.6	1,692.7	2,035.9	1,780.4	2,244.9	2,150.8	1,729.8	1,778.2	2,181.3	2,000.8	2,293.9	1,927.3	23,875.7	1,562.1	3,553.4	2,032.8	Others	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	488,227.7	42,377.2	36,453.0	47,735.6	40,459.6	43,382.5	45,787.1	41,705.4	43,883.4	49,245.3	48,411.2	41,075.2	48,035.7	528,551.2	43,704.6	39,329.2	45,634.5	Total loans disbursed (during the period)	

Sebelum 1999:

1 Pembelian kenderaan penumpang adalah dikelaskan di bawah pembelian kenderaan pengangkutan dan bukan di bawah kredit penggunaan.
Mulai Mei 1999, pinjaman yang dikeluarkan 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.
Effective May 1999, loans disbursed by sectors include those extended by Islamic banks.