

## 1.9 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Sektor

### Banking System: Loans Disbursed by Sectors

Sektor	RM juta													RM million			Sector	
	2004	2005												2005	2006			
		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
Pertanian, temakan, 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.