

1.8 Pinjaman Diluluskan Mengikut Sektor: Sistem Perbankan

Loans Approved by Sectors: Banking System

RM juta

RM million

Sektor	2005					2005	2006			Sektor
	Ogos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.		Jan./ Jan.	Feb./ Feb.	Mac/ Mar.	
Pertanian, ternakan, perhutanan dan perikanan	511.9	474.6	727.4	213.5	425.9	4,575.7	459.2	1,004.2	406.8	Agriculture, hunting, forestry and fishing
Perombongan dan kuari	120.7	18.3	36.2	11.5	14.6	287.5	5.4	21.6	11.5	Mining and quarrying
Perkilangan	1,620.0	2,293.3	1,624.0	1,379.9	1,723.1	19,593.0	910.4	884.4	2,526.4	Manufacturing
Elektrik, gas dan bekalan air	17.5	386.6	305.6	14.0	87.8	1,433.6	39.6	1,006.0	97.8	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	1,623.8	1,292.5	1,039.7	1,102.5	1,147.5	14,810.8	681.2	689.1	1,390.4	Wholesale and retail trade, restaurants and hotels
Perdagangan borong	889.1	694.8	613.8	561.5	691.5	8,645.5	362.5	357.8	695.2	Wholesale trade
Perdagangan runcit	702.8	492.1	396.6	347.1	439.8	5,491.5	272.7	279.9	483.3	Retail trade
Restoran dan hotel	32.0	105.6	29.3	193.9	16.2	673.8	46.0	51.3	212.0	Restaurants and hotels
Sektor harta benda yang luas	6,462.3	6,372.1	6,073.9	4,165.0	5,444.3	66,156.5	4,234.8	3,478.7	5,893.1	Broad property sector
Pembinaan	1,321.1	1,136.2	964.8	764.5	1,067.9	11,872.4	549.0	339.5	971.2	Construction
Pembelian harta kediaman	3,294.3	3,305.0	3,286.8	2,294.7	2,912.1	36,586.3	2,445.2	2,260.4	3,336.9	Purchase of residential property
Pembelian harta bukan kediaman	1,119.8	1,137.8	1,262.0	729.1	727.4	11,937.4	972.5	705.2	998.1	Purchase of non-residential property
Harta tanah	727.1	793.2	560.4	376.7	736.9	5,760.3	268.1	173.6	586.9	Real estate
Pengangkutan, penyimpanan dan perhubungan	306.6	491.1	317.5	286.5	880.6	5,934.8	273.2	181.0	267.8	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	442.3	662.2	471.4	1,641.7	904.9	8,826.3	1,475.5	394.9	770.0	Finance, insurance and business services
Kredit penggunaan	5,354.8	5,147.9	5,275.0	4,014.0	4,592.9	56,986.6	4,048.9	3,327.1	4,676.7	Consumption credit
Kegunaan persendirian	544.2	548.4	555.6	388.5	480.3	6,044.4	400.2	356.7	537.1	Personal uses
Kad kredit	1,124.8	1,209.9	1,159.8	958.6	1,084.1	12,606.3	885.4	867.3	1,317.7	Credit cards
Pembelian barangan pengguna	0.5	1.3	0.7	4.3	0.5	11.1	0.3	1.0	1.1	Purchase of consumer durable goods
Pembelian kereta penumpang	3,685.3	3,388.3	3,558.9	2,662.6	3,028.0	38,324.8	2,763.0	2,102.1	2,820.7	Purchase of passenger cars
Pembelian sekuriti	562.1	428.8	709.6	678.2	569.0	7,251.0	1,666.1	709.4	731.7	Purchase of securities
Pembelian kenderaan pengangkutan	76.6	73.8	42.4	19.6	26.4	687.1	24.5	142.7	20.9	Purchase of transport vehicles
Perkhidmatan sosial, masyarakat dan persendirian	93.5	288.5	863.1	71.7	102.9	2,685.6	57.9	101.3	261.8	Community, social and personal services
Lain-lain	236.0	790.3	128.9	442.4	77.6	2,984.3	83.4	1,755.6	725.5	Others
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	17,428.0	18,720.1	17,614.8	14,040.5	15,997.2	192,212.8	13,959.9	13,696.0	17,648.8	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.