1.8 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Sektor
Banking System: Loans Approved by Sectors

RM juta | *RM million*

Sektor	2005												2005	2006			*Sector*
	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, ternakan, perhutanan dan perikanan	223.7	225.1	239.5	172.1	491.0	455.0	416.0	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*
Perlombongan dan kuari	12.0	3.5	22.5	18.7	12.5	3.0	14.3	120.7	18.3	36.2	11.5	14.6	287.5	5.4	21.6	11.5	*Mining and quarrying*
Perkilangan	1,433.0	1,136.2	2,014.2	1,768.4	1,609.3	1,436.4	1,555.4	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	9.2	18.3	11.8	45.0	473.9	46.4	17.5	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	973.8	785.0	1,885.4	1,272.5	1,412.6	1,052.0	1,223.5	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	641.5	418.2	1,058.4	786.1	959.5	586.7	744.4	889.1	694.8	613.8	561.5	691.5	8,645.5	362.5	357.8	695.2	*Wholesale trade*
Perdagangan runcit	323.4	333.1	752.6	410.2	424.4	424.1	445.5	702.8	492.1	396.6	347.1	439.8	5,491.5	272.7	279.9	483.3	*Retail trade*
Restoran dan hotel	8.8	33.7	74.4	76.2	28.7	41.2	33.7	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	5,131.2	4,156.4	5,644.2	5,272.5	6,077.4	5,640.2	5,717.0	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	1,109.5	870.5	816.5	820.1	1,166.9	718.1	1,116.3	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	2,662.6	2,223.1	3,278.0	3,106.3	3,556.7	3,433.6	3,233.1	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	952.0	769.8	1,101.9	980.3	963.2	1,222.1	972.0	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	407.1	293.0	447.6	365.8	390.5	266.4	395.6	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	476.5	132.9	502.0	312.4	225.1	370.9	1,632.8	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	741.2	396.6	920.0	370.4	445.4	1,079.6	750.6	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	3,999.7	4,019.8	4,956.2	4,502.2	4,769.7	5,423.2	4,931.3	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	401.4	335.0	508.4	435.8	484.6	893.6	468.7	544.2	548.4	555.6	388.5	480.3	6,044.4	400.2	356.7	537.1	*Personal uses*
Kad kredit	772.2	865.7	1,132.3	1,049.3	1,172.5	1,078.4	998.7	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	0.4	0.9	0.4	0.1	0.6	0.6	0.7	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	2,825.8	2,818.2	3,315.1	3,017.0	3,112.0	3,450.6	3,463.2	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	481.3	408.9	577.9	436.6	501.5	521.6	1,375.4	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	64.4	49.6	57.9	48.8	54.8	95.3	77.6	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	77.7	88.4	99.7	120.1	505.1	184.4	190.5	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	245.9	304.3	147.2	87.1	74.0	141.1	309.5	236.0	790.3	128.9	442.4	77.6	2,984.3	83.4	1,755.6	594.1	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	13,869.6	11,724.9	17,078.4	14,426.9	16,652.3	16,448.9	18,211.4	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.