II.8 Pinjaman Diluluskan mengikut Sektor : Sistem Perbankan
Loans Approved by Sector : Banking System

RM juta — *RM million*

Sektor	1999	2000	2000								2001										*Sector*
			Mac/ *Mar*	Jun/ *Jun.*	Jul./ *Jul.*	Ogos/ *Aug*	Sep./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov*	Dis./ *Dec*	Jan./ *Jan.*	Feb./ *Feb.*	Mac/ *Mar*	Apr./ *Apr.*	Mei/ *May*	Jun/ *Jun.*	Jul./ *Jul.*	Ogos/ *Aug*	Sep./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov*	
Pertanian, ternakan, perhutanan dan perikanan	3,550.4	3,194.9	208.4	215.6	156.3	150.8	121.1	244.3	340.6	741.1	146.7	346.0	222.2	199.9	165.2	136.7	279.0	404.1	258.9	104.1	178.1	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	203.0	1,004.2	5.4	28.5	29.5	196.5	27.9	7.6	608.9	8.1	4.6	9.3	13.8	9.4	4.0	31.6	6.9	10.8	152.2	8.4	63.9	*Mining and quarrying*
Perkilangan	14,089.6	22,941.3	1,868.8	2,625.6	2,135.8	2,977.6	1,718.2	1,771.0	1,896.6	1,683.8	976.9	1,252.2	1,452.4	1,262.5	1,196.3	1,306.8	1,872.2	1,183.0	1,038.2	672.4	1,096.0	*Manufacturing*
Elektrik, gas dan bekalan air	2,176.0	3,307.7	771.6	112.3	28.6	434.5	270.5	56.9	222.3	136.3	516.1	58.4	375.4	232.2	142.4	157.2	100.9	320.9	2.3	112.2	361.6	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	7,439.7	9,115.4	801.8	794.9	791.6	859.2	852.0	808.9	698.8	742.6	768.8	663.8	877.2	774.7	881.5	579.7	832.8	960.6	963.1	735.5	551.7	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	4,588.3	6,387.2	576.1	587.2	541.1	594.6	547.4	490.5	481.2	573.8	521.2	392.8	585.4	513.6	632.1	409.1	557.2	494.5	760.4	426.1	336.5	*Wholesale trade*
Perdagangan runcit	2,424.1	2,314.0	208.9	182.8	214.2	246.4	231.1	235.3	186.3	155.4	195.6	194.5	256.1	183.0	238.5	152.6	253.5	447.7	186.8	260.8	200.5	*Retail trade*
Restoran dan hotel	427.3	414.2	16.7	24.9	36.3	18.1	73.6	83.1	31.3	13.3	52.0	76.6	35.6	78.0	10.9	18.0	22.1	18.4	15.8	48.5	14.7	*Restaurants and hotels*
Sektor harta benda yang luas	34,835.0	42,454.3	3,743.4	3,509.0	4,025.7	4,134.0	3,547.5	3,062.0	4,108.4	3,175.5	3,182.5	3,242.4	3,317.2	3,668.2	3,204.1	3,599.6	4,115.3	4,451.1	3,507.3	3,260.7	3,661.6	*Broad property sector*
Pembinaan	7,920.7	10,995.2	1,235.9	797.8	794.6	1,204.1	884.5	672.6	1,181.5	967.3	967.8	976.5	837.4	850.2	548.9	1,006.5	951.7	858.4	417.4	556.6	674.1	*Construction*
Pembelian harta kediaman	20,708.4	24,875.1	2,097.4	2,285.0	2,479.4	2,234.8	1,905.6	1,948.2	1,996.7	1,695.9	1,884.7	1,854.0	2,069.0	2,356.4	2,274.7	2,097.6	2,655.5	3,039.1	2,408.8	2,195.2	2,438.5	*Purchase of residential property*
Pembelian harta bukan kediaman	3,299.6	3,720.3	228.5	312.0	350.8	417.2	362.9	259.9	389.8	241.5	257.5	249.9	289.2	286.5	212.5	228.7	360.1	329.7	387.6	319.2	292.6	*Purchase of non-residential property*
Harta tanah	2,906.2	2,863.6	181.6	114.2	400.9	277.9	394.4	181.4	540.3	270.9	72.6	162.0	121.7	175.2	168.0	266.7	148.0	223.9	293.4	189.7	256.5	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	3,163.6	3,630.8	273.4	187.8	329.3	777.9	212.8	143.6	337.7	268.4	298.7	196.7	507.4	286.9	473.8	348.6	251.4	309.8	157.7	144.8	579.1	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	10,581.3	11,283.1	1,006.0	979.5	411.8	895.8	1,658.5	2,059.8	826.0	746.8	540.1	446.7	921.1	500.3	516.8	1,032.6	849.1	813.2	619.5	260.1	482.1	*Finance, insurance and business services*
Perkhidmatan kewangan	8,025.0	6,259.2	671.8	768.1	216.7	505.7	1,219.4	395.6	463.5	443.4	276.0	300.2	404.2	335.2	270.6	585.2	493.7	428.7	413.6	135.8	276.9	*Financial services*
Insurans	225.1	120.6	4.2	1.3	11.5	14.6	2.7	6.0	11.4	0.4	0.8	2.8	193.5	3.0	10.6	0.3	0.4	10.3	1.1	0.6	0.8	*Insurance*
Perkhidmatan perniagaan	2,331.3	4,903.3	329.9	210.1	183.6	375.5	436.4	1,658.2	351.1	302.9	263.3	143.8	323.4	162.1	235.6	447.1	354.9	374.2	204.8	123.6	204.3	*Business services*
Kredit penggunaan	16,398.6	24,371.9	1,781.2	1,993.7	2,464.3	2,453.3	2,214.4	2,145.2	2,220.2	2,007.4	2,055.5	2,105.5	2,144.8	2,260.5	2,477.4	2,298.7	2,695.4	2,944.9	2,737.8	2,896.5	2,715.8	*Consumption credit*
Kegunaan persendirian	2,644.2	2,948.5	225.6	219.2	255.7	377.9	260.8	234.1	256.8	192.4	242.6	338.0	222.3	222.6	268.9	187.8	216.0	301.4	225.4	253.6	217.4	*Personal uses*
Kad kredit	3,027.0	5,437.7	344.0	550.8	738.1	522.9	474.2	408.0	400.8	382.5	433.0	345.8	335.2	441.3	482.1	523.0	578.9	662.8	783.9	683.9	632.2	*Credit cards*
Pembelian barangan pengguna	61.0	47.0	4.2	3.2	2.7	4.2	2.9	4.9	2.6	6.9	1.7	2.1	17.0	0.6	0.9	1.2	1.4	2.0	1.1	1.6	1.8	*Purchase of consumer durable goods*
Pembelian kereta penumpang	10,666.4	15,938.6	1,207.5	1,220.5	1,467.9	1,548.3	1,476.6	1,498.2	1,560.0	1,425.7	1,378.2	1,419.5	1,570.4	1,596.0	1,725.5	1,586.8	1,899.1	1,978.7	1,727.3	1,957.5	1,864.4	*Purchase of passenger cars*
Pembelian sekuriti	5,288.1	7,666.0	683.0	552.6	384.4	240.1	531.8	665.3	911.0	414.6	294.8	402.2	364.1	164.9	543.5	190.7	818.3	514.2	301.4	679.2	481.3	*Purchase of securities*
Pembelian kenderaan pengangkutan	1,448.8	1,935.3	90.6	320.6	105.3	124.4	171.5	245.1	246.6	213.6	265.1	239.2	244.7	189.3	224.4	208.0	149.0	192.3	252.8	227.1	198.8	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	2,004.3	1,303.8	179.2	80.4	310.0	66.6	79.5	66.8	60.5	139.0	287.3	203.1	300.2	586.9	199.8	362.0	43.4	225.1	49.0	48.5	68.8	*Community, social and personal services*
Lain-lain	3,137.9	2,632.9	269.1	318.6	132.7	588.5	179.4	187.7	75.8	84.1	153.7	122.9	220.2	258.9	116.3	271.9	163.8	655.8	64.6	147.8	395.9	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	104,316.3	134,841.5	11,681.7	11,719.0	11,305.2	13,899.1	11,585.1	11,464.3	12,553.5	10,361.5	9,490.7	9,288.3	10,960.7	10,394.5	10,145.4	10,524.2	12,177.4	12,985.7	10,104.9	9,297.4	10,834.8	*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.

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.