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

RM juta — *RM million*

Sektor	2004												2004	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*	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	145.8	202.5	270.8	329.5	222.2	505.1	147.7	147.1	110.7	226.2	224.5	351.5	2,883.6	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	7.4	5.2	18.5	7.7	19.7	9.6	61.0	8.9	21.5	17.0	73.1	9.4	258.9	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	893.6	1,248.1	1,659.0	2,010.0	1,815.2	1,888.0	1,442.9	1,540.0	1,528.4	1,442.8	1,400.4	1,607.2	18,475.4	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	1,728.1	19,598.0	910.4	884.4	2,526.3	*Manufacturing*
Elektrik, gas dan bekalan air	13.3	9.2	79.8	606.3	5.8	195.8	1,121.3	117.9	447.0	268.3	52.7	51.5	2,968.9	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	886.4	1,068.0	1,106.9	1,097.8	743.4	1,327.1	1,168.4	1,168.1	1,240.8	1,339.0	1,454.4	1,079.8	13,680.1	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	1,142.5	14,805.8	681.2	689.1	1,506.7	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	606.8	748.2	748.7	679.7	413.4	820.2	709.6	692.5	715.1	859.4	745.2	711.1	8,449.9	641.5	418.2	1,058.4	786.1	959.5	586.7	744.4	889.1	694.8	613.8	561.5	686.5	8,640.5	362.5	331.3	780.4	*Wholesale trade*
Perdagangan runcit	249.0	301.1	302.5	331.0	283.8	433.6	425.4	403.6	468.0	439.5	661.7	342.9	4,642.1	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	306.4	514.3	*Retail trade*
Restoran dan hotel	30.6	18.8	55.8	87.1	46.1	73.2	33.4	72.1	57.6	40.1	47.5	25.8	588.2	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	3,449.0	4,211.7	5,564.9	5,758.8	4,776.6	6,199.6	5,900.6	5,353.5	5,521.0	5,168.5	3,998.4	5,383.6	61,286.1	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	5,895.5	*Broad property sector*
Pembinaan	378.5	709.0	807.0	1,125.5	652.7	1,387.1	1,566.7	1,455.8	834.0	846.6	629.6	1,228.6	11,621.1	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	969.5	*Construction*
Pembelian harta kediaman	2,393.0	2,484.1	3,682.2	3,556.1	3,119.9	3,303.7	3,120.1	2,678.7	3,312.1	3,056.9	2,239.0	2,761.7	35,707.3	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	3,337.1	*Purchase of residential property*
Pembelian harta bukan kediaman	518.4	640.2	850.4	756.5	708.9	1,102.1	945.3	1,018.8	1,027.9	975.1	774.4	1,021.1	10,339.1	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	1,002.1	*Purchase of non-residential property*
Harta tanah	159.1	378.4	225.3	320.8	295.1	406.6	268.6	200.3	347.0	289.9	355.5	372.1	3,618.6	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	163.2	228.0	926.9	628.1	252.7	1,484.1	251.2	375.3	211.2	933.6	157.1	135.9	5,747.3	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	241.3	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	482.8	154.6	1,707.1	644.8	316.4	842.6	748.7	717.1	722.2	1,033.2	322.8	1,367.0	9,059.2	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	933.3	*Finance, insurance and business services*
Perkhidmatan kewangan	115.0	63.5	1,371.2	383.3	168.7	286.4	216.6	304.6	240.7	407.4	165.3	792.1	4,514.9	552.2	124.8	485.7	74.0	113.9	650.6	152.8	266.4	122.1	71.4	261.1	346.3	3,221.2	100.9	118.7	318.1	*Financial services*
Insurans	0.5	0.2	0.6	0.2	0.6	7.3	1.0	2.1	0.7	0.7	1.0	0.4	15.3	0.8	0.7	1.4	0.3	0.6	0.0	0.6	19.2	0.2	6.4	0.1	0.8	31.2	1.2	3.7	0.7	*Insurance*
Perkhidmatan perniagaan	367.3	90.9	335.3	261.4	147.0	548.9	531.1	410.4	480.8	625.0	156.4	574.4	4,529.1	188.3	271.1	432.9	296.1	330.9	429.0	597.1	156.7	540.0	393.6	1,380.5	557.7	5,573.9	1,373.3	272.5	614.5	*Business services*
Kredit penggunaan	3,044.4	2,897.3	3,895.1	3,834.1	3,808.8	4,083.0	4,458.0	4,006.0	4,704.8	4,295.4	3,850.6	3,935.2	46,812.7	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	56,986.5	4,048.8	3,327.1	4,671.6	*Consumption credit*
Kegunaan persendirian	290.3	317.7	469.3	366.9	406.0	397.5	406.7	371.1	452.8	425.4	380.5	389.0	4,673.3	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	696.3	628.4	902.5	882.9	907.6	1,000.0	1,084.0	1,119.4	1,580.3	1,086.5	923.4	938.0	11,749.3	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	0.6	1.2	0.8	1.3	0.9	1.1	0.6	0.7	0.7	0.3	0.4	9.0	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	2,057.4	1,950.6	2,522.1	2,583.5	2,493.9	2,684.5	2,966.3	2,514.9	2,671.1	2,782.7	2,546.4	2,607.8	30,381.1	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	3,027.9	38,324.8	2,762.9	2,102.1	2,815.7	*Purchase of passenger cars*
Pembelian sekuriti	452.6	547.9	803.8	737.6	569.5	877.1	512.2	737.4	992.5	547.9	925.2	832.1	8,535.8	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	30.7	26.5	39.5	38.6	33.9	31.1	31.1	25.3	32.0	69.3	54.5	51.0	463.5	64.4	49.6	57.9	48.8	54.8	95.3	77.6	76.6	73.8	42.4	19.6	26.4	687.2	24.6	142.7	21.0	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	108.1	54.9	127.4	92.1	81.0	497.5	69.2	96.3	92.7	104.4	82.2	103.7	1,509.5	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	55.0	240.3	346.9	44.7	33.5	145.1	552.2	58.4	170.1	75.1	75.2	79.9	1,876.4	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	515.5	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	9,732.2	10,894.2	16,546.6	15,830.1	12,678.4	18,085.6	16,464.7	14,351.3	15,794.9	15,520.7	12,671.1	14,987.8	173,557.5	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	17,820.8	*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.