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

RM juta — *RM million*

Sektor	2003									2003	2004												2003	2005	*Sector*
	Apr./ *Apr*	Mei/ *May*	Jun/ *June*	Jul/ *July*	Ogos/ *August*	Sep./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov*	Dec./ *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*	
Pertanian, ternakan, perhutanan dan perikanan	235.5	147.5	577.1	779.2	242.7	304.9	220.7	136.8	613.8	3,700.1	145.8	201.6	270.8	329.5	222.2	505.1	147.7	147.1	110.7	225.8	224.5	351.5	2,882.4	223.7	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	109.0	3.9	9.7	115.3	7.2	173.7	69.7	7.6	11.6	900.0	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	*Mining and quarrying*
Perkilangan	1,417.4	1,225.5	1,061.3	1,382.2	1,746.2	1,496.3	1,294.6	1,516.6	1,468.0	16,099.7	893.6	1,248.1	1,659.0	2,010.0	1,823.8	1,888.6	1,442.9	1,540.0	1,528.4	1,442.8	1,400.4	1,606.9	18,484.4	1,433.0	*Manufacturing*
Elektrik, gas dan bekalan air	67.8	111.4	131.5	209.2	71.3	261.3	287.9	54.4	25.9	1,650.7	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	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	690.5	620.0	1,175.5	838.5	1,014.0	1,122.6	1,192.6	1,005.8	1,201.6	11,072.2	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	1,075.8	13,676.1	973.8	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	427.6	352.1	795.7	468.8	588.5	615.5	657.7	749.8	648.7	6,531.4	606.8	748.2	748.7	679.7	413.4	820.2	709.6	692.5	715.1	859.4	745.2	707.1	8,445.9	641.5	*Wholesale trade*
Perdagangan runcit	214.8	209.6	206.4	291.3	388.2	406.3	516.2	219.3	537.6	3,672.1	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	*Retail trade*
Restoran dan hotel	48.1	58.3	173.4	78.5	37.3	100.8	18.7	36.7	15.2	868.6	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	*Restaurants and hotels*
Sektor harta benda yang luas	4,006.1	4,350.1	4,454.8	4,751.2	4,520.4	4,604.5	4,913.0	3,711.7	5,101.5	51,604.0	3,449.0	4,211.7	5,564.9	5,758.8	4,776.6	6,209.6	5,900.6	5,353.5	5,521.0	5,168.5	3,998.4	5,383.4	61,295.9	5,131.3	*Broad property sector*
Pembinaan	837.9	726.6	847.3	1,087.7	1,021.4	664.7	1,054.9	937.5	1,183.0	11,356.5	378.5	709.0	807.0	1,125.5	652.7	1,397.1	1,566.7	1,455.8	834.0	846.6	629.6	1,228.4	11,630.9	1,109.5	*Construction*
Pembelian harta kediaman	2,583.1	2,676.7	2,883.0	2,759.6	2,459.6	2,806.1	2,872.2	2,104.4	2,840.5	30,045.4	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	*Purchase of residential property*
Pembelian harta bukan kediaman	475.5	604.0	546.6	529.1	736.8	557.7	593.3	517.5	669.6	6,538.5	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	*Purchase of non-residential property*
Harta tanah	109.5	342.8	177.9	374.8	302.6	575.9	392.7	152.3	408.5	3,663.5	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	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	2,443.6	1,096.8	1,388.5	982.7	126.4	461.1	250.6	199.0	116.7	9,223.5	163.2	228.0	926.9	628.1	252.7	1,484.1	251.2	375.3	211.2	933.6	157.1	134.7	5,746.1	476.5	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	384.4	213.9	938.8	1,178.2	500.5	458.8	483.6	574.8	620.2	7,421.5	482.8	154.6	1,707.1	646.9	316.4	842.6	748.7	717.1	722.2	1,033.2	322.8	1,367.0	9,061.3	726.8	*Finance, insurance and business services*
Perkhidmatan kewangan	88.9	98.5	763.7	829.8	204.2	203.0	181.3	240.1	468.0	4,684.8	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	*Financial services*
Insurans	11.6	3.0	17.7	11.7	1.4	10.5	1.2	0.3	1.0	67.0	0.5	0.2	0.6	2.3	0.6	7.3	1.0	2.1	0.7	0.7	1.0	0.4	17.4	0.8	*Insurance*
Perkhidmatan perniagaan	283.9	112.4	157.5	336.7	294.8	245.2	301.1	334.4	151.1	2,669.6	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	173.8	*Business services*
Kredit penggunaan	3,139.9	3,011.1	3,070.3	3,502.7	3,624.2	3,385.6	3,682.9	3,052.1	3,247.5	38,553.1	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	3,998.5	*Consumption credit*
Kegunaan persendirian	269.1	244.4	258.7	224.4	460.2	274.5	316.0	232.2	319.1	3,331.2	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	400.2	*Personal uses*
Kad kredit	806.0	701.7	722.6	800.0	751.0	877.4	1,067.4	772.1	813.5	9,280.7	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	*Credit cards*
Pembelian barangan pengguna	0.8	3.8	2.8	1.9	0.8	0.5	0.4	0.6	0.8	18.6	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	*Purchase of consumer durable goods*
Pembelian kereta penumpang	2,064.1	2,061.1	2,086.2	2,476.3	2,412.2	2,233.2	2,299.1	2,047.1	2,114.0	25,922.6	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	*Purchase of passenger cars*
Pembelian sekuriti	236.1	344.2	1,027.7	443.3	426.2	483.5	471.7	576.6	678.6	6,848.7	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	*Purchase of securities*
Pembelian kenderaan pengangkutan	78.3	40.3	28.5	35.3	28.4	29.2	34.6	30.1	38.8	565.9	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	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	78.8	70.1	91.5	145.1	87.5	45.0	189.3	379.0	65.4	1,679.5	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	*Community, social and personal services*
Lain-lain	146.8	20.4	129.6	56.4	149.5	369.3	337.7	84.6	974.1	3,479.4	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	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	13,034.2	11,255.2	14,084.8	14,419.5	12,544.5	13,195.8	13,428.9	11,329.2	14,163.7	152,798.2	9,732.2	10,893.3	16,546.6	15,832.3	12,687.0	18,096.2	16,464.7	14,351.3	15,794.9	15,520.3	12,671.1	14,982.1	173,571.9	13,854.0	*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.