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*
	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*	Apr.[a]/ *Apr* [p]	
Pertanian, ternakan, perhutanan dan perikanan	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	355.3	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	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	7.5	*Mining and quarrying*
Perkilangan	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	1,189.7	*Manufacturing*
Elektrik, gas dan bekalan air	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	940.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	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	1,195.2	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	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	737.1	*Wholesale trade*
Perdagangan runcit	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	264.5	*Retail trade*
Restoran dan hotel	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	193.7	*Restaurants and hotels*
Sektor harta benda yang luas	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	5,910.8	4,210.9	*Broad property sector*
Pembinaan	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	984.7	660.4	*Construction*
Pembelian harta kediaman	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	2,693.4	*Purchase of residential property*
Pembelian harta bukan kediaman	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	583.2	*Purchase of non-residential property*
Harta tanah	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	273.8	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	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	277.8	125.9	*Transport, storage and communication*
Perkhidmatan kew angan, insurans dan perniagaan	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	938.3	885.9	*Finance, insurance and business services*
Kredit penggunaan	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	4,676.6	3,994.9	*Consumption credit*
Kegunaan persendirian	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	622.6	*Personal uses*
Kad kredit	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	1,015.5	*Credit cards*
Pembelian barangan pengguna	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	4.3	*Purchase of consumer durable goods*
Pembelian kereta penumpang	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	2,820.7	2,352.5	*Purchase of passenger cars*
Pembelian sekuriti	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	837.6	*Purchase of securities*
Pembelian kenderaan pengangkutan	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	22.5	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	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	154.2	*Community, social and personal services*
Lain-lain	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	141.7	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	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	17,882.5	14,062.0	*Total loans approved (during the period)*

Sebelum 1999:
1 Pembelian kenderaan penumpang adalah dikelaskan di baw ah pembelian kenderaan pengangkutan dan bukan di baw ah kredit penggunaan.
2 Sektor harta benda yang luas terdiri daripada pembinaan, pembelian harta kediaman dan pembelian harta bukan kediaman.
3 Perkhidmatan kew angan, insurans dan perniagaan terdiri daripada perkhidmatan kew angan, insurans, perkhidmatan perniagaan dan harta tanah.
Mulai Mei 1999, pinjaman yang diluluskan mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.
a Aw alan. Data bagi bulan April 2006 adalah tertakluk kepada semakan berikutan perubahan dalam pengelasan penunjuk pinjaman mengikut sektor dan tujuan ekonomi.

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.
p Preliminary. Data for April 2006 is subject to revision, arising from changes in the classification of loan indicators by economic sectors and purpose.