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

RM juta — *RM million*

Sektor	2003												2003	2004											2004	2005							Sector
	Jan./ *Jan*	Feb./ *Feb*	Mac./ *Mar*	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*	Feb./ *Feb*	Mac/ *Mar*	Apr./ *Apr*	Mei/ *May*	Jun/ *June*	Jul/ *July*	Ogos/ *August*	
Pertanian, ternakan, perhutanan dan perikanan	122.7	177.4	141.8	235.5	147.5	577.1	779.2	242.7	304.9	220.7	136.8	613.8	3,700.1	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	1,102.4	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	382.9	3.4	6.0	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	3.5	22.5	18.7	12.5	3.0	14.3	120.7	*Mining and quarrying*
Perkilangan	1,161.8	1,148.1	1,181.6	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	1,815.2	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	1,659.5	*Manufacturing*
Elektrik, gas dan bekalan air	5.2	204.3	220.4	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	18.3	11.8	45.0	473.9	46.4	17.5	17.5	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	681.0	513.4	1,016.7	690.5	620.0	1,175.5	838.5	1,014.0	1,122.8	1,192.6	1,005.8	1,201.6	11,072.4	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	1,741.3	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	348.0	284.6	594.5	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	711.1	8,449.9	641.5	418.2	1,058.4	786.1	959.5	586.7	744.4	941.7	*Wholesale trade*
Perdagangan runcit	282.1	140.7	259.4	214.8	209.6	206.4	291.3	388.2	406.5	516.2	219.3	537.6	3,672.4	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	767.7	*Retail trade*
Restoran dan hotel	50.9	88.0	162.8	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	33.7	74.4	76.2	28.7	41.2	33.7	32.0	*Restaurants and hotels*
Sektor harta benda yang luas	3,422.7	3,121.8	4,646.1	4,006.1	4,350.1	4,454.8	4,751.2	4,520.4	4,604.6	4,913.0	3,711.7	5,101.5	51,604.1	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	5,131.3	4,156.4	5,644.2	5,272.5	6,077.4	5,647.9	5,717.0	6,532.0	*Broad property sector*
Pembinaan	741.0	673.0	1,581.6	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	1,387.1	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	1,350.1	*Construction*
Pembelian harta kediaman	2,128.6	1,602.2	2,329.4	2,583.1	2,676.7	2,883.0	2,759.6	2,459.6	2,806.3	2,872.2	2,104.4	2,840.5	30,045.6	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	3,439.3	3,233.1	3,316.2	*Purchase of residential property*
Pembelian harta bukan kediaman	345.3	364.9	598.3	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	769.8	1,101.9	980.3	963.2	1,224.1	972.0	1,121.8	*Purchase of non-residential property*
Harta tanah	207.8	481.7	136.8	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	293.0	447.6	365.8	390.5	266.4	395.6	743.9	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	1,406.3	284.2	467.7	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	135.9	5,747.3	476.5	132.9	502.0	312.4	225.1	370.9	1,632.8	306.6	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	780.6	414.6	873.1	384.4	213.9	938.8	1,178.3	500.5	458.3	483.6	575.2	620.2	7,421.5	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	726.8	359.4	902.8	360.2	443.7	1,079.5	749.6	442.2	*Finance, insurance and business services*
Perkhidmatan kewangan	653.4	278.9	674.9	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	124.8	485.7	74.0	113.9	650.6	152.8	266.4	*Financial services*
Insurans	0.5	4.1	3.9	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	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	*Insurance*
Perkhidmatan perniagaan	126.7	131.5	194.3	283.9	112.4	157.5	336.7	294.8	244.8	301.1	334.9	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	233.9	415.7	285.9	329.2	428.9	596.1	156.6	*Business services*
Kredit penggunaan	3,441.4	2,302.7	3,092.7	3,139.9	3,011.1	3,070.3	3,502.7	3,624.2	3,385.4	3,682.9	3,052.1	3,247.5	38,552.9	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	4,019.8	4,956.2	4,502.2	4,769.7	5,239.5	4,931.3	5,355.0	*Consumption credit*
Kegunaan persendirian	340.5	173.1	218.8	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	335.0	508.4	435.8	484.6	709.9	468.7	544.5	*Personal uses*
Kad kredit	760.8	463.4	744.8	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	865.7	1,132.3	1,049.3	1,172.5	1,078.4	998.7	1,124.8	*Credit cards*
Pembelian barangan pengguna	1.6	1.0	3.4	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	0.9	0.4	0.1	0.6	0.6	0.7	0.5	*Purchase of consumer durable goods*
Pembelian kereta penumpang	2,338.5	1,665.0	2,125.7	2,064.1	2,061.1	2,086.2	2,476.3	2,412.2	2,233.0	2,299.1	2,047.1	2,114.0	25,922.5	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	*Purchase of passenger cars*
Pembelian sekuriti	1,220.4	623.8	316.7	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	408.9	577.9	436.6	501.5	521.6	1,375.4	562.1	*Purchase of securities*
Pembelian kenderaan pengangkutan	83.2	61.0	78.0	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	49.6	57.9	48.8	54.8	95.3	77.6	76.6	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	295.4	65.6	166.7	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	88.4	99.7	120.1	505.1	184.4	190.5	93.5	*Community, social and personal services*
Lain-lain	90.4	365.5	755.0	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	304.3	147.2	87.1	74.0	141.1	309.5	236.5	*Others*
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	13,094.0	9,285.7	12,962.6	13,034.2	11,255.2	14,084.8	14,419.5	12,544.5	13,195.6	13,428.9	11,329.6	14,163.7	152,798.4	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	#######	13,854.0	11,687.7	17,061.2	14,416.6	16,650.6	16,272.8	18,210.4	18,245.8	*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.