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

RM juta — *RM million*

Sektor	2000	2001	2002												*Sector*
		Dis./ *Dec*	Jan./ *Jan*	Feb./ *Feb*	Mac./ *Mar*	Apr./ *Apr*	Mei./ *May*	Jun./ *June*	Jul./ *July*	Ogos./ *August*	Sep./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov*	Dec./ *Dec*	
Pertanian, ternakan, perhutanan dan perikanan	3,194.9	518.1	134.7	115.8	217.3	127.7	130.7	349.7	263.9	349.8	421.7	255.7	91.1	119.6	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	1,004.2	326.3	400.0	390.5	429.3	14.0	46.1	41.6	13.2	6.8	17.6	7.0	89.5	127.4	*Mining and quarrying*
Perkilangan	22,941.3	682.0	754.9	916.4	1,259.3	873.0	931.3	1,058.5	994.5	980.7	1,383.6	1,491.9	639.9	927.2	*Manufacturing*
Elektrik, gas dan bekalan air	3,307.7	580.2	507.3	339.2	17.6	25.7	216.8	138.0	9.5	258.9	377.5	242.7	35.0	16.1	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	9,115.4	612.3	569.7	502.7	444.7	420.9	632.6	731.5	920.9	636.8	1,278.7	788.0	648.2	815.0	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	6,387.2	304.5	290.7	352.6	277.0	242.8	367.3	425.5	335.9	418.3	913.0	413.1	460.5	631.2	*Wholesale trade*
Perdagangan runcit	2,314.0	281.7	267.9	132.2	158.7	166.4	209.1	250.9	526.0	156.3	319.5	297.2	171.7	133.9	*Retail trade*
Restoran dan hotel	414.2	26.1	11.0	17.8	8.9	11.6	56.3	55.0	58.9	62.2	46.2	77.6	16.1	49.9	*Restaurants and hotels*
Sektor harta benda yang luas	42,454.3	2,358.9	3,520.7	2,912.3	3,603.6	3,447.1	6,754.0	4,345.5	4,228.3	4,032.7	4,850.8	4,231.6	3,362.0	3,028.2	*Broad property sector*
Pembinaan	10,995.2	382.1	796.1	834.1	867.1	640.9	3,072.9	615.6	478.6	893.6	980.0	1,176.8	709.0	826.5	*Construction*
Pembelian harta kediaman	24,875.1	1,726.9	2,335.5	1,632.9	2,355.5	2,381.0	3,114.1	3,111.3	3,082.1	2,551.7	2,324.6	2,522.2	2,141.0	1,671.5	*Purchase of residential property*
Pembelian harta bukan kediaman	3,720.3	168.8	290.6	264.7	245.6	344.0	339.2	335.0	398.8	406.1	357.3	350.2	375.6	286.2	*Purchase of non-residential property*
Harta tanah	2,863.6	81.2	98.4	180.5	135.4	81.1	227.8	283.5	268.9	181.2	1,188.8	182.4	136.5	243.9	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	3,630.8	675.4	336.0	163.5	292.4	536.6	1,832.0	474.2	447.0	588.2	756.8	256.8	291.4	1,049.3	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	11,283.1	345.4	168.4	703.5	833.8	309.4	670.6	441.9	759.7	703.7	1,186.6	1,053.4	1,088.1	497.7	*Finance, insurance and business services*
Perkhidmatan kewangan	6,259.2	216.7	85.0	516.7	170.0	145.0	242.9	309.9	705.0	417.8	1,067.7	870.2	806.1	340.9	*Financial services*
Insurans	120.6	19.5	3.3	99.4	35.1	0.9	31.1	1.0	1.6	36.6	5.4	13.3	18.6	3.6	*Insurance*
Perkhidmatan perniagaan	4,903.3	109.1	80.0	87.3	628.7	163.5	396.5	131.0	53.1	249.3	113.5	169.9	263.5	153.2	*Business services*
Kredit penggunaan	24,371.9	2,352.1	2,882.4	2,040.9	2,584.8	2,764.3	2,751.0	2,676.3	2,965.2	3,111.9	2,982.6	3,397.9	3,350.8	2,522.8	*Consumption credit*
Kegunaan persendirian	2,948.5	190.3	265.1	186.0	200.6	174.0	288.4	219.2	236.5	255.4	374.5	435.0	240.2	189.5	*Personal uses*
Kad kredit	5,437.7	578.8	618.9	438.7	618.1	691.3	611.8	747.0	722.8	701.7	725.6	826.6	915.2	612.0	*Credit cards*
Pembelian barangan pengguna	47.0	0.7	1.4	2.8	2.9	1.4	53.0	1.1	3.1	8.7	2.7	5.0	1.7	0.5	*Purchase of consumer durable goods*
Pembelian kereta penumpang	15,938.6	1,582.3	1,997.0	1,413.4	1,763.2	1,897.6	1,797.9	1,709.0	2,002.7	2,146.2	1,879.8	2,131.4	2,193.8	1,720.8	*Purchase of passenger cars*
Pembelian sekuriti	7,666.0	282.9	749.2	969.6	331.2	755.6	799.1	560.6	539.6	388.3	510.5	836.6	361.7	1,054.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	1,935.3	192.4	244.9	201.9	221.3	214.6	195.4	147.1	210.3	120.0	70.4	69.4	70.0	63.8	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	1,303.8	146.4	64.6	83.0	70.8	51.6	97.0	142.0	83.8	207.2	68.1	196.6	64.5	92.9	*Community, social and personal services*
Lain-lain	2,632.9	367.3	316.7	244.5	381.1	38.6	101.7	91.5	98.4	209.9	386.1	44.5	12.6	224.5	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	134,841.5	9,439.7	10,649.4	9,583.9	10,687.2	9,578.9	15,158.2	11,198.6	11,534.2	11,594.9	14,291.1	12,872.0	10,104.8	10,538.5	*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.