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*
	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*	
Pertanian, ternakan, perhutanan dan perikanan	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	225.1	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	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	*Mining and quarrying*
Perkilangan	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	1,136.2	*Manufacturing*
Elektrik, gas dan bekalan air	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	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	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	785.0	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	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	418.2	*Wholesale trade*
Perdagangan runcit	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	333.1	*Retail trade*
Restoran dan hotel	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	*Restaurants and hotels*
Sektor harta benda yang luas	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	4,156.6	*Broad property sector*
Pembinaan	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	870.7	*Construction*
Pembelian harta kediaman	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	2,223.1	*Purchase of residential property*
Pembelian harta bukan kediaman	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	*Purchase of non-residential property*
Harta tanah	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	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	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	133.9	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	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	359.4	*Finance, insurance and business services*
Perkhidmatan kewangan	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	*Financial services*
Insurans	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	0.7	*Insurance*
Perkhidmatan perniagaan	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	233.9	*Business services*
Kredit penggunaan	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	4,019.8	*Consumption credit*
Kegunaan persendirian	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	*Personal uses*
Kad kredit	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	*Credit cards*
Pembelian barangan pengguna	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	*Purchase of consumer durable goods*
Pembelian kereta penumpang	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	2,818.2	*Purchase of passenger cars*
Pembelian sekuriti	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	*Purchase of securities*
Pembelian kenderaan pengangkutan	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	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	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	*Community, social and personal services*
Lain-lain	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	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	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	11,688.9	*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.