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

RM juta — *RM million*

Sektor	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*	Dis./ *Dec*		Jan./ *Jan*	Feb./ *Feb*	Mac/ *Mar*	Apr./ *Apr*	Mei/ *May*	Jun/ *June*	Jul/ *July*	Ogos/ *August*	Sep./ *Sept.*	
Pertanian, ternakan, perhutanan dan perikanan	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	499.6	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	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	18.3	*Mining and quarrying*
Perkilangan	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	2,453.4	*Manufacturing*
Elektrik, gas dan bekalan air	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	387.1	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	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	1,351.1	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	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	724.3	*Wholesale trade*
Perdagangan runcit	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	521.2	*Retail trade*
Restoran dan hotel	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	105.6	*Restaurants and hotels*
Sektor harta benda yang luas	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	6,491.0	*Broad property sector*
Pembinaan	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	1,235.0	*Construction*
Pembelian harta kediaman	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	3,323.6	*Purchase of residential property*
Pembelian harta bukan kediaman	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	1,139.2	*Purchase of non-residential property*
Harta tanah	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	793.2	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	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	498.9	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	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	663.7	*Finance, insurance and business services*
Perkhidmatan kewangan	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	122.1	*Financial services*
Insurans	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	0.2	*Insurance*
Perkhidmatan perniagaan	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	541.5	*Business services*
Kredit penggunaan	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	5,148.3	*Consumption credit*
Kegunaan persendirian	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	548.8	*Personal uses*
Kad kredit	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	1,209.9	*Credit cards*
Pembelian barangan pengguna	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	1.3	*Purchase of consumer durable goods*
Pembelian kereta penumpang	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	3,388.3	*Purchase of passenger cars*
Pembelian sekuriti	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	428.8	*Purchase of securities*
Pembelian kenderaan pengangkutan	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	73.8	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	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	301.5	*Community, social and personal services*
Lain-lain	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	792.1	*Others*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	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	19,107.7	*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

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.