

# 1.8.1 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan dan Sektor

## Banking System: Loans Approved by Purpose and Sectors

RM juta

RM million

Tujuan	2009												2009	2010		Purpose
	Jan./ Jan./	Feb./ Feb./	Mac/ Mar./	Apr./ Apr./	Mei./ May	Jun/ June	Jul./ July	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./		Jan./ Jan./	Jan./ Jan./	
Pembelian sekuriti	587.3	892.3	807.0	1,034.6	1,246.9	1,692.1	1,473.5	753.8	780.9	1,350.5	1,916.5	1,154.6	13,690.0	1,576.0	Purchase of securities	
Pembelian kenderaan pengangkutan	2,853.1	2,619.9	3,170.8	3,432.1	3,241.7	3,189.9	3,475.0	3,391.1	3,296.2	3,237.4	3,081.8	3,330.9	38,319.8	3,743.4	Purchase of transport vehicles	
yang mana: Pembelian kereta penumpang	2,747.9	2,493.2	3,038.0	3,285.0	3,065.9	3,021.8	3,284.7	3,077.5	3,126.2	3,054.9	2,927.8	3,144.8	36,267.6	3,435.0	of which: Purchase of passenger cars	
Pembelian harta kediaman	3,142.8	3,439.8	5,087.3	5,819.3	5,786.6	6,634.8	7,191.7	6,693.4	6,269.6	6,866.9	7,339.0	6,209.4	70,480.6	6,510.1	Purchase of residential property	
Pembelian harta bukan kediaman	1,330.0	1,513.9	1,971.6	2,008.9	1,888.0	2,143.0	2,563.8	2,468.1	2,256.4	2,550.7	2,644.3	3,102.1	26,440.7	2,670.0	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	274.2	115.1	200.3	178.7	115.8	202.4	692.2	214.4	234.4	192.9	380.3	150.8	2,951.4	373.8	Purchased of fixed assets other than land and building	
Kegunaan persendirian	862.5	852.3	1,148.4	1,288.1	1,105.0	1,119.0	1,199.8	1,192.6	1,241.2	1,283.8	1,263.2	1,358.9	13,914.7	1,184.5	Personal uses	
Kad kredit	1,960.6	1,802.2	2,046.6	1,619.9	1,500.7	1,515.2	1,647.8	1,629.5	1,516.9	1,787.2	1,410.1	1,321.3	19,758.0	1,081.9	Credit cards	
Pembelian barangan pengguna	1.1	0.7	1.1	1.8	1.9	1.7	1.5	0.7	1.0	0.9	0.7	0.5	13.7	11.2	Purchase of consumer durable goods	
Pembinaan	563.2	382.5	824.9	763.2	442.3	674.0	866.0	797.6	1,080.8	618.5	892.7	1,285.1	9,190.7	1,093.3	Construction	
Modal kerja	3,539.6	3,186.1	4,655.3	5,131.8	8,431.7	5,451.8	5,290.8	4,437.5	4,892.6	6,369.2	4,503.5	5,027.3	60,917.2	4,573.8	Working capital	
Tujuan lain	1,396.3	2,891.5	3,928.4	2,515.0	1,401.3	4,123.9	2,385.9	834.9	1,847.8	766.7	5,355.5	3,645.2	31,092.4	545.5	Other purpose	
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	16,510.6	17,696.3	23,841.5	23,793.4	25,161.9	26,747.8	26,787.9	22,413.5	23,417.7	25,024.9	28,787.6	26,586.2	286,769.2	23,363.3	Total loans approved (during the period)	
Sektor <sup>1</sup>	Sector <sup>1</sup>															
Pertanian primer	765.5	574.1	667.4	612.3	542.9	962.9	462.3	483.2	567.0	725.2	558.6	828.3	7,749.8	236.3	Primary agriculture	
Perlombongan dan kuari	119.9	56.7	43.3	66.5	21.8	577.9	124.3	48.3	99.1	319.9	88.8	195.2	1,761.7	71.4	Mining and quarrying	
Perkilangan (termasuk asas tani)	918.7	894.1	1,397.6	1,102.8	2,045.8	1,358.8	2,036.2	1,516.1	1,686.5	1,580.9	1,259.6	1,502.8	17,299.9	1,167.3	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	17.3	51.3	51.3	16.6	47.5	462.0	9.0	260.8	242.0	432.7	1,929.8	224.9	3,745.0	476.9	Electricity, gas and water supply	
Perdagangan borong & runcit, dan restoran & hotel	1,416.0	1,454.7	1,220.6	1,269.4	1,506.8	1,538.0	1,626.4	1,440.8	1,584.6	1,714.4	1,689.2	2,157.6	18,618.5	1,503.3	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	626.8	931.0	734.1	844.1	861.6	1,106.3	1,145.2	1,030.7	976.7	1,155.9	1,316.0	1,021.9	11,750.4	1,108.3	Wholesale trade	
Perdagangan runcit	251.1	324.3	343.7	331.3	412.0	316.9	417.3	353.4	375.1	465.3	287.1	885.3	4,762.6	313.7	Retail trade	
Restoran dan hotel	538.1	199.4	142.8	94.0	233.2	114.8	63.9	56.7	232.9	93.2	86.1	250.4	2,105.5	81.4	Restaurants and hotels	
Pembinaan	975.7	1,024.9	1,214.3	1,387.1	1,140.0	1,246.1	1,271.8	1,275.9	1,775.2	1,567.7	1,698.7	2,035.3	16,612.6	1,602.2	Construction	
Harta tanah	717.4	546.3	1,384.0	624.0	1,119.1	1,496.1	1,672.3	990.3	1,752.7	934.4	824.9	2,091.0	14,152.5	1,195.5	Real estate	
Pengangkutan, penyimpanan dan komunikasi	484.4	775.2	1,072.7	2,385.0	358.9	480.0	1,168.4	703.0	344.7	1,113.5	497.4	813.9	10,196.9	647.2	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	1,135.2	622.0	1,831.4	2,152.9	1,500.4	3,908.3	695.5	968.9	750.7	1,210.7	1,199.2	666.4	16,641.6	1,179.2	Finance, insurance and business activities	
Perantara kewangan	762.4	203.9	436.1	1,238.8	919.9	3,430.2	181.9	104.2	65.1	568.5	381.8	115.0	8,407.9	405.8	Financial intermediation	
Aktiviti penyewaan dan perniagaan	92.9	21.9	64.3	28.6	22.6	131.7	41.6	385.5	63.9	76.9	27.1	34.7	991.8	188.5	Renting & business activities	
Penyelidikan & pembangunan	0.7	1.2	1.3	38.3	1.4	2.2	0.6	0.7	7.7	12.2	4.5	24.2	95.1	4.1	Research & development	
Aktiviti perniagaan lain	279.2	395.0	1,329.7	847.2	556.5	344.2	471.4	478.5	613.9	553.1	785.7	492.5	7,146.8	580.8	Other business activities	
Pendidikan, kesihatan dan lain-lain	143.1	1,627.1	1,845.5	176.9	3,224.3	85.8	2,135.6	168.0	128.7	192.6	3,136.1	2,037.8	14,901.4	254.7	Education, health and others	
Sektor isirumah <sup>2</sup>	9,567.0	9,673.0	12,713.1	13,628.2	13,200.2	14,077.1	14,962.6	14,301.6	13,747.0	14,891.8	14,886.9	13,505.2	159,153.5	14,405.6	Household sector <sup>2</sup>	
Sektor lain <sup>3</sup>	250.6	396.9	400.3	371.7	454.3	554.8	623.6	256.7	739.6	341.1	1,018.4	527.8	5,935.8	623.7	Other sector <sup>3</sup>	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah) = Pinjaman mengikut tujuan (Jumlah pinjaman).  
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.8 (sila rujuk Glosari untuk maklumat lanjut).  
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).  
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.  
3 Pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.8 (please refer to the Glossary for further details).  
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.  
2 Household sector = total loans by purpose to households.  
3 Loans to individual businesses.