

1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor

Banking System: Loans Disbursed by Purpose and Sectors

RM juta

RM million

Tujuan	2007		2008											Purpose
	Dis./ Dec.	Jan./ Jan.	Feb./ Feb.	Mac/ Mar.	Apr./ Apr.	Mei/ May	Jun/ June	Jul/ July	Ogos/ Aug.	Sept./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	
Pembelian sekuriti	3285.6	3254.5	1183.7	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	747.5	735.4	1467.1	2551.2	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2720.7 2568.0	3308.0 3133.2	2792.0 2641.8	3494.8 3244.7	3664.2 3409.4	3711.8 3507.8	3717.0 3498.3	3771.2 3544.7	3284.7 3090.6	3598.2 3347.0	2845.2 2628.4	2966.3 2756.5	2897.2 2627.9	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	4006.0	4016.6	3518.8	3756.9	4327.9	4074.3	4187.0	4440.8	4278.2	4421.7	4063.5	4699.4	4562.9	Purchase of residential property
Pembelian harta bukan kediaman	2019.9	2184.2	2054.3	2248.1	2293.1	2055.0	2003.6	2240.2	2044.5	2138.1	2282.1	2116.8	2652.8	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	468.2	304.0	270.7	526.9	359.4	445.1	568.0	623.8	484.7	360.5	282.8	557.5	681.6	Purchased of fixed assets other than land and building
Kegunaan persendirian	1788.3	1950.0	1647.5	1938.8	2087.9	1969.6	1863.0	2002.4	1807.5	2278.6	1717.7	1960.8	2017.9	Personal uses
Kad kredit	5400.3	5695.5	4851.3	4923.6	5166.2	5359.0	4781.7	4831.4	5111.6	4953.2	4678.7	4763.0	5849.1	Credit cards
Pembelian barangan pengguna	6.6	16.3	9.6	5.6	6.9	6.2	5.4	6.4	7.5	6.3	34.5	7.1	6.9	Purchase of consumer durable goods
Pembinaan	1051.7	1826.6	1442.8	1413.1	1618.8	1144.7	1087.7	1389.6	1135.9	1226.1	932.5	997.1	1467.8	Construction
Modal kerja	28969.6	28231.3	26067.6	29787.5	31030.1	28638.4	31090.8	34247.1	32530.7	33855.8	31183.3	30902.7	29480.6	Working capital
Tujuan lain	2943.4	3723.4	2277.1	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	1524.1	3809.1	1968.1	3001.8	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	52660.3	54510.4	46115.3	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	55110.0	52564.8	52405.9	55169.8	Total loans disbursed (during the period)
Sektor¹														Sektor¹
Pertanian primer	1112.1	1544.1	916.6	1231.6	1814.6	1319.1	1155.0	1552.2	1356.2	1288.6	1288.6	1053.2	1540.1	Primary agriculture
Perilombongan dan kuari	140.2	195.5	153.9	128.0	186.1	319.4	266.3	233.7	160.8	151.5	174.3	126.5	244.6	Mining and quarrying
Perkilangan (termasuk asas tani)	12373.1	12336.7	11643.9	12268.7	12528.1	12705.9	14614.4	14054.0	12839.6	13578.9	12772.0	10988.4	11220.2	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	82.0	594.9	80.8	83.9	239.7	71.3	189.5	91.9	135.2	102.4	267.3	54.7	672.1	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	9272.6	9284.9	7445.2	8440.8	9705.8	9755.9	10167.4	11327.1	10024.8	10274.1	9399.6	8624.9	9638.9	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	6560.1	6487.3	5539.3	6275.8	7006.7	6673.4	7639.8	8345.6	7651.9	7794.4	7275.9	6278.9	6427.5	Wholesale trade
Perdagangan runcit	1907.3	2491.6	1780.6	1989.4	2501.4	2390.6	2180.9	2783.5	2004.1	2295.8	2020.2	2002.5	2614.6	Retail trade
Restoran dan hotel	805.2	306.0	125.4	175.6	197.7	691.9	346.8	197.9	368.8	183.9	103.6	343.5	596.8	Restaurants and hotels
Pembinaan	2550.6	3426.5	2692.8	3169.9	2953.1	2789.6	2990.9	3186.7	2530.3	2981.1	2388.4	2524.1	3079.2	Construction
Harta tanah	1407.3	1417.0	1249.2	1397.1	1214.2	1252.1	1140.0	1672.0	969.2	1406.8	1305.5	1738.2	1702.5	Real estate
Pengangkutan, penyimpanan dan komunikasi	3516.6	878.7	806.0	980.0	1067.8	1773.9	1127.3	1116.7	5879.6	871.9	814.8	762.7	1714.5	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	4671.9	5912.6	3568.0	4838.4	5873.0	4158.2	4980.2	4831.0	3413.4	5028.6	5005.8	6298.1	5357.9	Finance, insurance and business activities
Perantara kewangan	1614.5	2994.2	1485.3	2360.6	2799.6	1383.6	1772.1	1556.5	951.7	1862.7	2375.0	3532.8	1505.4	Financial intermediation
Aktiviti penyewaan dan perniagaan	193.1	202.2	234.5	198.5	249.4	211.9	248.7	269.8	261.0	300.2	216.7	246.9	279.0	Renting & business activities
Penyelidikan & pembangunan	16.5	55.9	57.4	57.5	20.8	68.6	51.4	63.2	50.6	19.3	94.0	64.7	189.7	Research & development
Aktiviti perniagaan lain	2847.9	2660.3	1790.7	2221.8	2803.3	2494.2	2908.0	2941.5	2150.1	2846.5	2320.2	2453.8	3383.8	Other business activities
Pendidikan, kesihatan dan lain-lain	481.5	633.8	383.6	379.0	355.6	673.2	375.4	340.5	419.2	433.6	2530.8	2758.8	1359.9	Education, health and others
Sektor isirumah ²	14545.6	16207.7	13972.9	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	15875.9	14228.4	15223.8	15903.0	Household sector ²
Sektor lain ³	2506.7	2077.9	3202.3	3031.2	3275.6	2074.2	2415.3	3309.7	2149.8	3116.7	2389.2	2252.7	2736.8	Other sector ³

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut 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 I1.9 (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 Termasuk 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 I1.9 (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 Includes loans to individual businesses.