

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 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | Nov./ | Dis./ | Jan./ | Feb./ | Mac/ | Apr./ | Mei./ | Jun/ | Jul./ | Ogos/ | Sept./ | Okt./ | Nov./ | |
| | Nov. | Dec. | Jan./ | Feb./ | Mar./ | Apr | May | June | July | Aug. | Sept. | Oct. | Nov. | |
| Pembelian sekuriti | 2288.2 | 3285.6 | 3254.5 | 1183.7 | 1101.2 | 949.5 | 2873.7 | 1771.2 | 1535.4 | 2906.8 | 747.5 | 735.4 | 1467.1 | Purchase of securities |
| Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang | 3071.9 | 2720.7 | 3308.0 | 2792.0 | 3494.8 | 3664.2 | 3711.8 | 3717.0 | 3771.2 | 3284.7 | 3598.2 | 2845.2 | 2966.3 | Purchase of transport vehicles of which: Purchase of passenger cars |
| Pembelian harta kediaman | 2893.0 | 2568.0 | 3133.2 | 2641.8 | 3244.7 | 3409.4 | 3507.8 | 3498.3 | 3544.7 | 3090.6 | 3347.0 | 2628.4 | 2756.5 | Purchase of residential property |
| Pembelian harta bukan kediaman | 3669.8 | 4006.0 | 4016.6 | 3518.8 | 3756.9 | 4327.9 | 4074.3 | 4187.0 | 4440.8 | 4278.2 | 4421.7 | 4063.5 | 4699.4 | Purchase of non-residential property |
| Pembelian aset tetap selain tanah dan bangunan | 2280.9 | 2019.9 | 2184.2 | 2054.3 | 2248.1 | 2293.1 | 2055.0 | 2003.6 | 2240.2 | 2044.5 | 2138.1 | 2282.1 | 2116.8 | Purchased of fixed assets other than land and building |
| Kegunaan persendirian | 319.6 | 468.2 | 304.0 | 270.7 | 526.9 | 359.4 | 445.1 | 568.0 | 623.8 | 484.7 | 360.5 | 282.8 | 557.5 | Personal uses |
| Kad kredit | 1953.4 | 1788.3 | 1950.0 | 1647.5 | 1938.8 | 2087.9 | 1969.6 | 1863.0 | 2002.4 | 1807.5 | 2278.6 | 1717.7 | 1960.8 | Credit cards |
| Pembelian barangan pengguna | 4963.5 | 5400.3 | 5695.5 | 4851.3 | 4923.6 | 5166.2 | 5359.0 | 4781.7 | 4831.4 | 5111.6 | 4953.2 | 4678.7 | 4763.0 | Purchase of consumer durable goods |
| Pembinaan | 12.0 | 6.6 | 16.3 | 9.6 | 5.6 | 6.9 | 6.2 | 5.4 | 6.4 | 7.5 | 6.3 | 34.5 | 7.1 | Construction |
| Modal kerja | 1234.2 | 1051.7 | 1826.6 | 1442.8 | 1413.1 | 1618.8 | 1144.7 | 1087.7 | 1389.6 | 1135.9 | 1226.1 | 932.5 | 997.1 | Working capital |
| Tujuan lain | 26670.7 | 28969.6 | 28231.3 | 26067.6 | 29787.5 | 31030.1 | 28638.4 | 31090.8 | 34247.1 | 32530.7 | 33855.8 | 31183.3 | 30902.7 | Other purpose |
| Jumlah pinjaman yang dikeluarkan (sepanjang tempoh) | 2296.8 | 2943.4 | 3723.4 | 2277.1 | 1685.5 | 3867.0 | 2367.1 | 3274.7 | 2549.1 | 1759.5 | 1524.1 | 3809.1 | 1968.1 | Total loans disbursed (during the period) |
| Sektor¹ | 48761.1 | 52660.3 | 54510.4 | 46115.3 | 50881.9 | 55371.1 | 52644.8 | 54350.1 | 57637.6 | 55351.6 | 55110.0 | 52564.8 | 52405.9 | Sektor¹ |
| Pertanian primer | 1210.8 | 1112.1 | 1544.1 | 916.6 | 1231.6 | 1814.6 | 1319.1 | 1155.0 | 1552.2 | 1356.2 | 1288.6 | 1288.6 | 1053.2 | Primary agriculture |
| Perombongan dan kuari | 274.4 | 140.2 | 195.5 | 153.9 | 128.0 | 186.1 | 319.4 | 266.3 | 233.7 | 160.8 | 151.5 | 174.3 | 126.5 | Mining and quarrying |
| Perkilangan (termasuk asas tani) | 11411.5 | 12373.1 | 12336.7 | 11643.9 | 12268.7 | 12528.1 | 12705.9 | 14614.4 | 14054.0 | 12839.6 | 13578.9 | 12772.0 | 10988.4 | Manufacturing (including agro-based) |
| Elektrik, gas dan bekalan air | 143.0 | 82.0 | 594.9 | 80.8 | 83.9 | 239.7 | 71.3 | 189.5 | 91.9 | 135.2 | 102.4 | 267.3 | 54.7 | Electricity, gas and water supply |
| Perdagangan borong & runcit, restoran & hotel | 8274.0 | 9272.6 | 9284.9 | 7445.2 | 8440.8 | 9705.8 | 9755.9 | 10167.4 | 11327.1 | 10024.8 | 10274.1 | 9399.6 | 8624.9 | Wholesale & retail trade, and restaurants & hotels |
| Perdagangan borong | 5954.6 | 6560.1 | 6487.3 | 5539.3 | 6275.8 | 7006.7 | 6673.4 | 7639.8 | 8345.6 | 7651.9 | 7794.4 | 7275.9 | 6278.9 | Wholesale trade |
| Perdagangan runcit | 2119.3 | 1907.3 | 2491.6 | 1780.6 | 1989.4 | 2501.4 | 2390.6 | 2180.9 | 2783.5 | 2004.1 | 2295.8 | 2020.2 | 2002.5 | Retail trade |
| Restoran dan hotel | 200.1 | 805.2 | 306.0 | 125.4 | 175.6 | 197.7 | 691.9 | 346.8 | 197.9 | 368.8 | 183.9 | 103.6 | 343.5 | Restaurants and hotels |
| Pembinaan | 2918.0 | 2550.6 | 3426.5 | 2692.8 | 3169.9 | 2953.1 | 2789.6 | 2990.9 | 3186.7 | 2530.3 | 2981.1 | 2388.4 | 2524.1 | Construction |
| Harta tanah | 1363.3 | 1407.3 | 1417.0 | 1249.2 | 1397.1 | 1214.2 | 1252.1 | 1140.0 | 1672.0 | 969.2 | 1406.8 | 1305.5 | 1738.2 | Real estate |
| Pengangkutan, penyimpanan dan komunikasi | 955.6 | 3516.6 | 878.7 | 806.0 | 980.0 | 1067.8 | 1773.9 | 1127.3 | 1116.7 | 5879.6 | 871.9 | 814.8 | 762.7 | Transport, storage and communication |
| Aktiviti kewangan, insurans dan perniagaan | 3502.7 | 4671.9 | 5912.6 | 3568.0 | 4838.4 | 5873.0 | 4158.2 | 4980.2 | 4831.0 | 3413.4 | 5028.6 | 5005.8 | 6298.1 | Finance, insurance and business activities |
| Perantara kewangan | 930.0 | 1614.5 | 2994.2 | 1485.3 | 2360.6 | 2799.6 | 1383.6 | 1772.1 | 1556.5 | 951.7 | 1862.7 | 2375.0 | 3532.8 | Financial intermediation |
| Aktiviti penyewaan dan perniagaan | 190.4 | 193.1 | 202.2 | 234.5 | 198.5 | 249.4 | 211.9 | 248.7 | 269.8 | 261.0 | 300.2 | 216.7 | 246.9 | Renting & business activities |
| Penyelidikan & pembangunan | 24.2 | 16.5 | 55.9 | 57.4 | 57.5 | 20.8 | 68.6 | 51.4 | 63.2 | 50.6 | 19.3 | 94.0 | 64.7 | Research & development |
| Aktiviti perniagaan lain | 2358.2 | 2847.9 | 2660.3 | 1790.7 | 2221.8 | 2803.3 | 2494.2 | 2908.0 | 2941.5 | 2150.1 | 2846.5 | 2320.2 | 2453.8 | Other business activities |
| Pendidikan, kesihatan dan lain-lain | 468.1 | 481.5 | 633.8 | 383.6 | 379.0 | 355.6 | 673.2 | 375.4 | 340.5 | 419.2 | 433.6 | 2530.8 | 2758.8 | Education, health and others |
| Sektor isirumah ² | 14682.8 | 14545.6 | 16207.7 | 13972.9 | 14933.3 | 16157.4 | 15752.0 | 14928.4 | 15922.0 | 15473.5 | 15875.9 | 14228.4 | 15223.8 | Household sector ² |
| Sektor lain ³ | 3556.7 | 2506.7 | 2077.9 | 3202.3 | 3031.2 | 3275.6 | 2074.2 | 2415.3 | 3309.7 | 2149.8 | 3116.7 | 2389.2 | 2252.7 | Other sector ³ |

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.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 II.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.