

**1.7.1 Pinjaman Mengikut Tujuan dan Sektor<sup>1,2</sup>: Sistem Perbankan**  
Loans by Purpose and Sectors<sup>1,2</sup>: Banking System

| RM juta          |                        | Tujuan/Purpose                   |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     | Sektor/Sectors <sup>3</sup> |                                      |                                   |  |              |             |  |  |                                     |                               | RM million                |              |                  |
|------------------|------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|---|-----------------------|-------------|-------------------------------|--------------|-----------------|---------------|-----------------|---------------------|-----------------------------|--------------------------------------|-----------------------------------|--|--------------|-------------|--|--|-------------------------------------|-------------------------------|---------------------------|--------------|------------------|
| Akhir tempoh     | Pembelian sekuriti     | Pembelian kenderaan pengangkutan | yang mana: Kereta penumpang          | Pembelian harta kediaman         | Pembelian harta bukan kediaman       | Pembelian aset tetap selain tanah dan bangunan        | Kegunaan persendirian | Kad kredit  | Pembelian barangan penggunaan | Pembinaan    | Modal kerja     | Tujuan lain   | Jumlah pinjaman | Pertanian primer    | Perombongan dan kuari       | Perkilangan                          | Elektrik, gas dan air             | Perdagangan borong dan runcit, hotel dan restoran  | Pembinaan    | Harta tanah | Pengangkutan, penyimpanan dan komunikasi | Aktiviti kewangan, insurans dan perniagaan | Pendidikan, kesihatan dan lain-lain | Sektor isrumah <sup>4</sup>   | Sektor lain <sup>5</sup>  | As at end of |                  |
|                  | Purchase of securities | Purchase of transport vehicles   | of which: Purchase of passenger cars | Purchase of residential property | Purchase of non-residential property | Purchase of fixed assets other than land and building | Personal use          | Credit card | Purchase of consumer durables | Construction | Working capital | Other purpose | Total loans     | Primary agriculture | Mining and quarrying        | Manufacturing (including agro-based) | Electricity, gas and water supply | Wholesale & retail trade, and hotels & restaurants | Construction | Real estate | Transport, storage and communications    | Finance, insurance and business activities | Education, health and others        | Household sector <sup>4</sup> | Other sector <sup>5</sup> |              |                  |
| Oktober 2007     | 39,049.7               | 106,422.0                        | 101,630.1                            | 172,132.7                        | 52,883.7                             | 5,185.6   | 26,264.2              | 21,737.2    | 180.0                         | 14,668.7     | 179,353.2       | 22,905.8      | 640,782.8       | 13,910.8            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | October 2007     |
| Bank perdagangan | 1,466.6                | 7.7                              | 22.0                                 | 91.7                             | 329.8                                | 418.0   | 19.1                  | 0.0         | 0.0                           | 947.6        | 2,902.0         | 1,366.9       | 7,541.2         | 403.3               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 40,516.2               | 106,495.7                        | 101,652.1                            | 172,224.4                        | 53,213.6                             | 5,529.5   | 26,283.3              | 21,737.2    | 180.0                         | 15,616.2     | 182,255.2       | 24,272.7      | 648,324.0       | 14,314.1            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| November 2007    | 40,447.2               | 106,507.3                        | 101,641.1                            | 173,452.9                        | 53,946.0                             | 5,316.9   | 26,886.3              | 21,979.9    | 174.3                         | 14,581.6     | 179,059.3       | 23,383.3      | 645,735.0       | 13,574.8            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | November 2007    |
| Bank perdagangan | 1,646.0                | 73.4                             | 21.6                                 | 91.0                             | 339.9                                | 301.1   | 54.9                  | 0.0         | 0.0                           | 959.5        | 2,893.7         | 1,100.2       | 7,459.7         | 391.9               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 42,093.2               | 106,580.7                        | 101,663.1                            | 173,544.0                        | 54,285.9                             | 5,618.0   | 26,941.2              | 21,979.9    | 174.3                         | 15,541.1     | 181,953.0       | 24,483.4      | 653,194.7       | 13,966.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Disember 2007    | 23,959.1               | 107,013.7                        | 102,253.1                            | 174,266.0                        | 54,579.3                             | 5,691.0   | 26,896.5              | 22,769.9    | 171.7                         | 14,482.6     | 182,517.2       | 24,018.0      | 636,365.0       | 13,593.3            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Disember 2007    |
| Bank perdagangan | 1,697.7                | 73.0                             | 21.4                                 | 90.4                             | 339.4                                | 301.1   | 54.9                  | 0.0         | 0.0                           | 936.3        | 3,080.6         | 1,251.3       | 7,868.8         | 350.3               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 25,656.8               | 107,086.9                        | 102,274.7                            | 174,357.0                        | 54,961.9                             | 5,984.0   | 26,959.7              | 22,769.9    | 171.7                         | 15,418.8     | 185,597.8       | 25,269.3      | 644,233.8       | 13,943.6            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Januari 2008     | 25,825.1               | 107,820.0                        | 102,532.6                            | 175,686.7                        | 55,469.6                             | 5,806.4   | 26,988.5              | 22,937.7    | 171.0                         | 14,786.2     | 183,116.4       | 24,575.0      | 643,182.5       | 13,919.6            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Januari 2008     |
| Bank perdagangan | 2,347.7                | 73.0                             | 21.4                                 | 90.4                             | 339.4                                | 301.1   | 54.9                  | 0.0         | 0.0                           | 980.6        | 3,059.6         | 1,350.1       | 8,696.5         | 346.1               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 28,172.9               | 107,893.0                        | 102,554.0                            | 175,777.1                        | 55,863.0                             | 6,145.7   | 27,050.4              | 22,937.7    | 171.0                         | 15,767.0     | 186,176.0       | 25,925.1      | 651,878.9       | 14,265.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Februari 2008    | 26,173.1               | 108,264.0                        | 102,656.0                            | 176,357.6                        | 56,495.9                             | 5,925.8   | 27,144.3              | 22,802.1    | 169.3                         | 15,041.7     | 186,083.6       | 23,856.9      | 648,314.3       | 13,931.0            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Februari 2008    |
| Bank perdagangan | 2,503.4                | 73.1                             | 21.5                                 | 89.3                             | 378.5                                | 393.4   | 77.0                  | 0.0         | 0.0                           | 977.3        | 3,178.0         | 1,340.2       | 9,035.0         | 332.7               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 28,676.6               | 108,337.1                        | 102,677.5                            | 176,446.9                        | 56,915.9                             | 6,304.3   | 27,221.3              | 22,802.1    | 169.4                         | 16,019.0     | 189,261.7       | 25,197.1      | 657,349.3       | 14,263.6            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Mac 2008         | 26,188.2               | 108,684.8                        | 103,309.0                            | 177,644.6                        | 57,273.1                             | 5,958.9   | 27,770.9              | 22,429.8    | 165.7                         | 15,225.6     | 188,893.6       | 22,631.3      | 652,866.7       | 13,780.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Mac 2008         |
| Bank perdagangan | 2,345.2                | 72.7                             | 21.2                                 | 88.8                             | 426.7                                | 490.8   | 77.1                  | 0.0         | 0.0                           | 843.8        | 3,193.7         | 1,181.5       | 8,720.4         | 476.0               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 28,533.4               | 108,757.5                        | 103,330.2                            | 177,733.4                        | 57,699.8                             | 6,448.8   | 27,848.0              | 22,429.8    | 165.8                         | 16,069.5     | 192,087.3       | 23,812.8      | 661,587.1       | 14,256.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| April 2008       | 26,112.1               | 109,715.2                        | 104,246.8                            | 179,123.0                        | 58,695.2                             | 6,350.8   | 28,363.5              | 22,581.6    | 163.1                         | 15,819.7     | 191,177.8       | 23,192.9      | 661,295.0       | 14,500.4            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | April 2008       |
| Bank perdagangan | 1,865.1                | 72.5                             | 20.8                                 | 88.4                             | 205.7                                | 64.4  | 25.5                  | 0.0         | 0.0                           | 251.0        | 1,413.2         | 448.1         | 4,453.8         | 125.3               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 27,997.1               | 109,787.7                        | 104,267.6                            | 179,211.4                        | 58,900.9                             | 6,415.2   | 28,388.9              | 22,581.6    | 163.2                         | 16,070.7     | 192,591.0       | 23,641.1      | 665,748.8       | 14,625.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Mei 2008         | 28,306.2               | 112,043.1                        | 106,424.7                            | 180,283.8                        | 59,447.7                             | 6,540.4   | 28,942.6              | 22,890.6    | 159.6                         | 15,678.4     | 193,808.5       | 22,631.1      | 670,732.1       | 14,850.3            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Mei 2008         |
| Bank perdagangan | 1,932.9                | 73.9                             | 22.1                                 | 87.9                             | 205.6                                | 64.1  | 25.3                  | 0.0         | 0.0                           | 199.6        | 1,408.2         | 529.8         | 4,531.2         | 75.1                |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 30,239.1               | 112,117.0                        | 106,446.8                            | 180,371.7                        | 59,657.2                             | 6,604.5   | 28,967.9              | 22,890.6    | 159.6                         | 15,878.0     | 195,216.7       | 23,160.9      | 675,263.3       | 14,925.4            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Jun 2008         | 28,329.3               | 112,578.0                        | 106,914.9                            | 181,655.8                        | 60,336.6                             | 7,052.6   | 28,735.0              | 23,318.5    | 150.7                         | 15,919.5     | 199,956.4       | 23,551.1      | 681,583.5       | 14,910.3            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Jun 2008         |
| Bank perdagangan | 1,854.6                | 73.3                             | 21.9                                 | 88.1                             | 201.3                                | 62.1  | 25.5                  | 0.0         | 0.0                           | 194.7        | 1,308.4         | 490.4         | 4,298.5         | 75.0                |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 30,183.9               | 112,651.3                        | 106,936.8                            | 181,743.9                        | 60,538.0                             | 7,114.7   | 28,760.5              | 23,318.5    | 150.8                         | 16,114.2     | 201,264.7       | 24,041.5      | 685,882.0       | 14,985.3            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Julai 2008       | 27,911.3               | 113,462.8                        | 107,766.5                            | 183,535.8                        | 61,373.1                             | 7,509.4   | 29,064.0              | 23,297.4    | 150.2                         | 16,388.3     | 203,326.0       | 24,108.3      | 690,126.7       | 15,235.2            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Julai 2008       |
| Bank perdagangan | 1,919.9                | 73.0                             | 21.4                                 | 87.2                             | 213.4                                | 61.2  | 25.7                  | 0.0         | 0.0                           | 193.3        | 1,295.8         | 489.5         | 4,359.1         | 75.1                |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 29,831.3               | 113,535.8                        | 107,787.9                            | 183,623.1                        | 61,586.6                             | 7,570.5   | 29,089.6              | 23,297.4    | 150.3                         | 16,581.6     | 204,621.8       | 24,597.8      | 694,485.7       | 15,310.3            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Ogos 2008        | 30,389.3               | 114,199.0                        | 108,362.0                            | 185,567.9                        | 62,576.6                             | 7,747.1   | 29,402.4              | 23,648.0    | 147.8                         | 16,448.0     | 208,426.1       | 24,451.1      | 703,003.3       | 15,616.6            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Ogos 2008        |
| Bank perdagangan | 1,872.8                | 72.7                             | 21.1                                 | 86.2                             | 228.8                                | 114.1   | 10.6                  | 0.0         | 0.0                           | 190.6        | 1,377.0         | 509.4         | 4,462.2         | 145.1               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 32,262.1               | 114,271.8                        | 108,383.1                            | 185,654.0                        | 62,805.4                             | 7,861.2   | 29,413.0              | 23,648.0    | 147.8                         | 16,638.7     | 209,803.1       | 24,960.5      | 707,465.6       | 15,761.7            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| September 2008   | 30,336.2               | 115,075.3                        | 109,149.7                            | 187,343.5                        | 63,706.2                             | 7,888.8   | 30,088.4              | 23,806.9    | 145.4                         | 16,278.7     | 210,059.3       | 23,771.2      | 708,499.8       | 15,642.2            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | September 2008   |
| Bank perdagangan | 1,793.2                | 72.4                             | 21.0                                 | 84.8                             | 195.5                                | 113.6   | 10.3                  | 0.0         | 0.0                           | 173.2        | 1,363.5         | 464.3         | 4,220.8         | 145.0               |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Commercial banks |
| Bank pelaburan   | 32,129.3               | 115,097.7                        | 109,170.7                            | 187,428.3                        | 63,901.7                             | 8,002.4   | 30,098.7              | 23,806.9    | 145.4                         | 16,451.8     | 211,422.9       | 24,235.5      | 712,720.6       | 15,787.2            |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Investment banks |
| Jumlah           |                        |                                  |                                      |                                  |                                      |   |                       |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              | Total            |
| Oktober 2008     | 31,142.6               | 115,215.1                        | 109,244.8                            | 188,850.5                        | 64,323.9                             | 7,972.6   | 30,119.               |             |                               |              |                 |               |                 |                     |                             |                                      |                                   |  |              |             |  |  |                                     |                               |                           |              |                  |