

# 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	2007			2008										Purpose
	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei./	Jun/	Jul./	Ogos/	Sept./	Okt./	
	Oct./	Nov./	Dec./	Jan./	Feb./	Mar./	Apr./	May	June	July	Aug	Sept./	Oct./	
Pembelian sekuriti	1063.0	8972.3	2663.2	1248.7	834.1	626.4	3157.5	1502.8	1385.8	1112.7	1310.4	597.6	502.4	Purchase of securities
Pembelian kenderaan pengangkutan	3146.3	2867.5	2743.1	3279.6	2688.3	3084.5	3693.8	3598.8	3482.8	3933.5	3073.3	3204.5	2487.8	Purchase of transport vehicles
yang mana: Pembelian kereta penumpang	2945.2	2704.1	2610.5	3069.4	2556.2	2896.7	3429.4	3407.5	3309.8	3670.4	2875.3	3005.8	2340.0	of which: Purchase of passenger cars
Pembelian harta kediaman	4628.1	4806.4	3864.4	4550.5	4044.2	5034.8	5787.0	5224.4	5334.7	6395.3	5339.2	5002.6	4272.2	Purchase of residential property
Pembelian harta bukan kediaman	2079.1	2813.7	1712.9	4025.0	2223.4	2259.1	3091.2	2861.0	2509.4	2666.0	2738.8	2353.6	1810.5	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	238.4	314.3	247.3	443.7	214.3	300.3	368.3	288.8	568.6	467.2	225.4	205.1	571.9	Purchased of fixed assets other than land and building
Kegunaan persendirian	755.1	826.0	667.2	922.9	816.1	951.8	1120.5	882.8	913.0	1101.2	1027.1	1006.2	886.2	Personal uses
Kad kredit	1576.7	1536.8	1578.9	2093.3	1351.5	1560.9	2318.6	1947.2	1919.5	1947.5	1881.5	1882.3	2307.9	Credit cards
Pembelian barangan pengguna	1.5	1.1	1.1	0.9	1.3	0.7	1.4	1.5	0.9	3.2	1.2	1.1	0.4	Purchase of consumer durable goods
Pembinaan	804.5	1856.5	629.4	2108.1	877.4	873.0	1247.1	545.3	661.3	941.9	1169.6	987.4	501.6	Construction
Modal kerja	6855.3	6856.0	10707.4	5198.2	5356.4	8860.5	6427.8	7914.1	6606.1	5767.8	8918.6	5970.7	5068.2	Working capital
Tujuan lain	2173.5	6948.9	2001.1	1947.6	2955.2	946.2	2261.9	1456.9	1275.9	1780.4	3409.1	1753.5	1546.7	Other purpose
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	23321.6	37799.5	26815.8	25818.3	21362.1	24498.2	29475.1	26223.6	24658.0	26116.7	29094.2	22964.6	19955.9	Total loans approved (during the period)
<b>Sektor<sup>1</sup></b>														<b>Sektor<sup>1</sup></b>
Pertanian primer	386.1	3,782.6	484.3	478.5	533.8	356.8	866.7	485.6	626.8	631.6	705.7	365.2	206.5	Primary agriculture
Perlombongan dan kuari	170.0	240.2	44.9	272.8	64.3	165.7	88.2	74.9	206.8	131.6	528.9	520.0	12.5	Mining and quarrying
Perkilangan (termasuk asas tani)	2,310.9	2,211.5	2,042.3	2,286.7	2,185.7	2,121.9	2,307.0	2,773.3	2,739.4	2,036.4	2,526.7	2,453.4	2,212.3	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	47.8	145.2	3,771.8	229.5	112.3	39.8	29.8	31.7	555.8	449.9	46.1	26.0	84.6	Electricity, gas and water supply
Perdagangan borong & runcit, dan restoran & hotel	1,824.5	2,267.9	1,503.4	1,640.7	2,064.3	1,688.0	2,255.3	1,808.0	1,914.8	2,718.7	2,201.3	1,924.8	2,146.9	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	1,039.1	1,692.4	848.0	749.6	896.8	1,117.0	1,278.4	1,136.9	1,348.9	1,972.7	1,297.7	1,081.7	1,409.9	Wholesale trade
Perdagangan runcit	488.7	412.4	392.6	832.7	706.9	414.0	830.6	600.0	506.4	564.7	728.0	773.3	709.4	Retail trade
Restoran dan hotel	296.7	163.2	262.7	58.4	460.6	157.0	146.3	71.1	59.5	181.4	175.7	69.8	27.6	Restaurants and hotels
Pembinaan	1,693.5	2,811.9	1,683.7	2,692.7	1,626.2	1,885.7	1,926.3	1,433.3	1,742.7	1,867.0	1,393.0	1,346.8	929.8	Construction
Harta tanah	1,849.0	1,108.1	721.3	3,173.6	1,672.5	1,067.3	2,347.4	2,302.9	1,110.9	1,135.7	1,924.2	1,358.1	921.2	Real estate
Pengangkutan, penyimpanan dan komunikasi	920.6	2,383.2	2,826.0	841.6	1,127.3	549.7	3,127.8	520.0	656.8	577.5	3,516.3	1,223.8	747.0	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	2,237.8	11,132.5	1,560.0	1,814.2	1,423.3	4,302.7	1,783.9	2,028.6	1,636.7	1,217.4	1,143.7	1,053.7	819.1	Finance, insurance and business activities
Perantara kewangan	956.5	6,437.6	725.4	544.3	688.2	3,656.9	797.8	1,304.5	1,184.2	209.5	313.6	136.2	147.0	Financial intermediation
Aktiviti penyewaan dan perniagaan	34.5	75.4	265.9	35.4	36.4	84.3	99.7	181.2	116.1	184.9	29.2	51.8	113.9	Renting & business activities
Penyelidikan & pembangunan	14.0	1.0	0.3	2.6	2.5	1.5	3.0	34.8	8.5	11.6	2.6	0.6	1.3	Research & development
Aktiviti perniagaan lain	1,232.7	4,618.4	568.4	1,232.0	696.2	560.0	883.4	508.1	327.9	811.5	798.3	865.1	556.9	Other business activities
Pendidikan, kesihatan dan lain-lain	142.4	131.4	217.5	124.2	115.1	252.5	110.9	123.3	207.3	126.5	2,098.3	124.0	141.0	Education, health and others
Sektor isirumah <sup>2</sup>	10,897.1	10,845.5	9,457.8	11,851.2	10,023.0	11,711.3	13,869.5	12,751.7	12,809.7	14,510.8	12,207.1	12,076.4	10,813.4	Household sector <sup>2</sup>
Sektor lain <sup>3</sup>	841.9	739.6	2,502.8	412.6	414.1	356.7	762.2	1,890.3	450.4	713.6	803.0	492.2	921.6	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.