

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
	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	1392.0	2288.2	3285.6	3254.5	1183.7	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	747.5	735.4	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3233.6	3071.9	2720.7	3308.0	2792.0	3494.8	3664.2	3711.8	3717.0	3771.2	3284.7	3598.2	2845.2	Purchase of transport vehicles
	3033.3	2893.0	2568.0	3133.2	2641.8	3244.7	3409.4	3507.8	3498.3	3544.7	3090.6	3347.0	2628.4	of which: Purchase of passenger cars
Pembelian harta kediaman	3860.3	3669.8	4006.0	4016.6	3518.8	3756.9	4327.9	4074.3	4187.0	4440.8	4278.2	4421.7	4063.5	Purchase of residential property
Pembelian harta bukan kediaman	2186.3	2280.9	2019.9	2184.2	2054.3	2248.1	2293.1	2055.0	2003.6	2240.2	2044.5	2138.1	2282.1	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	309.6	319.6	468.2	304.0	270.7	526.9	359.4	445.1	568.0	623.8	484.7	360.5	282.8	Purchased of fixed assets other than land and building
Kegunaan persendirian	2015.5	1953.4	1788.3	1950.0	1647.5	1938.8	2087.9	1969.6	1863.0	2002.4	1807.5	2278.6	1717.7	Personal uses
Kad kredit	5207.4	4963.5	5400.3	5695.5	4851.3	4923.6	5166.2	5359.0	4781.7	4831.4	5111.6	4953.2	4678.7	Credit cards
Pembelian barangan pengguna	6.8	12.0	6.6	16.3	9.6	5.6	6.9	6.2	5.4	6.4	7.5	6.3	34.5	Purchase of consumer durable goods
Pembinaan	1372.0	1234.2	1051.7	1826.6	1442.8	1413.1	1618.8	1144.7	1087.7	1389.6	1135.9	1226.1	932.5	Construction
Modal kerja	25811.9	26670.7	28969.6	28231.3	26067.6	29787.5	31030.1	28638.4	31090.8	34247.1	32530.7	33855.8	31183.3	Working capital
Tujuan lain	3201.9	2296.8	2943.4	3723.4	2277.1	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	1524.1	3809.1	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	48597.2	48761.1	52660.3	54510.4	46115.3	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	55110.0	52564.8	Total loans disbursed (during the period)
Sektor¹														Sektor¹
Pertanian primer	1240.5	1210.8	1112.1	1544.1	916.6	1231.6	1814.6	1319.1	1155.0	1552.2	1356.2	1288.6	1288.6	Primary agriculture
Perombongan dan kuari	236.3	274.4	140.2	195.5	153.9	128.0	186.1	319.4	266.3	233.7	160.8	151.5	174.3	Mining and quarrying
Perkilangan (termasuk asas tani)	11247.2	11411.5	12373.1	12336.7	11643.9	12268.7	12528.1	12705.9	14614.4	14054.0	12839.6	13578.9	12772.0	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	148.0	143.0	82.0	594.9	80.8	83.9	239.7	71.3	189.5	91.9	135.2	102.4	267.3	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7892.3	8274.0	9272.6	9284.9	7445.2	8440.8	9705.8	9755.9	10167.4	11327.1	10024.8	10274.1	9399.6	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5745.4	5954.6	6560.1	6487.3	5539.3	6275.8	7006.7	6673.4	7639.8	8345.6	7651.9	7794.4	7275.9	Wholesale trade
Perdagangan runcit	1867.1	2119.3	1907.3	2491.6	1780.6	1989.4	2501.4	2390.6	2180.9	2783.5	2004.1	2295.8	2020.2	Retail trade
Restoran dan hotel	279.8	200.1	805.2	306.0	125.4	175.6	197.7	691.9	346.8	197.9	368.8	183.9	103.6	Restaurants and hotels
Pembinaan	2881.0	2918.0	2550.6	3426.5	2692.8	3169.9	2953.1	2789.6	2990.9	3186.7	2530.3	2981.1	2388.4	Construction
Harta tanah	851.3	1363.3	1407.3	1417.0	1249.2	1397.1	1214.2	1252.1	1140.0	1672.0	969.2	1406.8	1305.5	Real estate
Pengangkutan, penyimpanan dan komunikasi	1127.4	955.6	3516.6	878.7	806.0	980.0	1067.8	1773.9	1127.3	1116.7	5879.6	871.9	814.8	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3677.5	3502.7	4671.9	5912.6	3568.0	4838.4	5873.0	4158.2	4980.2	4831.0	3413.4	5028.6	5005.8	Finance, insurance and business activities
Perantara kewangan	1519.1	930.0	1614.5	2994.2	1485.3	2360.6	2799.6	1383.6	1772.1	1556.5	951.7	1862.7	2375.0	Financial intermediation
Aktiviti penyewaan dan perniagaan	144.0	190.4	193.1	202.2	234.5	198.5	249.4	211.9	248.7	269.8	261.0	300.2	216.7	Renting & business activities
Penyelidikan & pembangunan	1.3	24.2	16.5	55.9	57.4	57.5	20.8	68.6	51.4	63.2	50.6	19.3	94.0	Research & development
Aktiviti perniagaan lain	2013.1	2358.2	2847.9	2660.3	1790.7	2221.8	2803.3	2494.2	2908.0	2941.5	2150.1	2846.5	2320.2	Other business activities
Pendidikan, kesihatan dan lain-lain	516.7	468.1	481.5	633.8	383.6	379.0	355.6	673.2	375.4	340.5	419.2	433.6	2530.8	Education, health and others
Sektor isirumah ²	15697.3	14682.8	14545.6	16207.7	13972.9	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	15875.9	14228.4	Household sector ²
Sektor lain ³	3081.6	3556.7	2506.7	2077.9	3202.3	3031.2	3275.6	2074.2	2415.3	3309.7	2149.8	3116.7	2389.2	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.