

# 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
	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei/	Jun/	Jul./	Ogos/	Sept./		
	Sept.	Oct.	Nov.	Dec.	Jan./	Feb./	Mar./	Apr.	May	June	July	Aug.	Sept.		
Pembelian sekuriti	3735.9	1392.0	2288.2	3285.6	3254.5	1183.7	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	747.5	Purchase of securities	
Pembelian kenderaan pengangkutan	3207.3	3233.6	3071.9	2720.7	3308.0	2792.0	3494.8	3664.2	3711.8	3717.0	3771.2	3284.7	3598.2	Purchase of transport vehicles	
yang mana: Pembelian kereta penumpang	2918.8	3033.3	2893.0	2568.0	3133.2	2641.8	3244.7	3409.4	3507.8	3498.3	3544.7	3090.6	3347.0	of which: Purchase of passenger cars	
Pembelian harta kediaman	3645.8	3860.3	3669.8	4006.0	4016.6	3518.8	3756.9	4327.9	4074.3	4187.0	4440.8	4278.2	4421.7	Purchase of residential property	
Pembelian harta bukan kediaman	2051.4	2186.3	2280.9	2019.9	2184.2	2054.3	2248.1	2293.1	2055.0	2003.6	2240.2	2044.5	2138.1	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	271.5	309.6	319.6	468.2	304.0	270.7	526.9	359.4	445.1	568.0	623.8	484.7	360.5	Purchased of fixed assets other than land and building	
Kegunaan persendirian	1736.2	2015.5	1953.4	1788.3	1950.0	1647.5	1938.8	2087.9	1969.6	1863.0	2002.4	1807.5	2278.6	Personal uses	
Kad kredit	4896.1	5207.4	4963.5	5400.3	5695.5	4851.3	4923.6	5166.2	5359.0	4781.7	4831.4	5111.6	4953.2	Credit cards	
Pembelian barangan pengguna	3.6	6.8	12.0	6.6	16.3	9.6	5.6	6.9	6.2	5.4	6.4	7.5	6.3	Purchase of consumer durable goods	
Pembinaan	1521.3	1372.0	1234.2	1051.7	1826.6	1442.8	1413.1	1618.8	1144.7	1087.7	1389.6	1135.9	1226.1	Construction	
Modal kerja	26030.9	25811.9	26670.7	28969.6	28231.3	26067.6	29787.5	31030.1	28638.4	31090.8	34247.1	32530.7	33855.8	Working capital	
Tujuan lain	3403.3	3201.9	2296.8	2943.4	3723.4	2277.1	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	1524.1	Other purpose	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	50503.3	48597.2	48761.1	52660.3	54510.4	46115.3	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	55110.0	Total loans disbursed (during the period)	
Sektor <sup>1</sup>														Sektor <sup>1</sup>	
Pertanian primer	1658.1	1240.5	1210.8	1112.1	1544.1	916.6	1231.6	1814.6	1319.1	1155.0	1552.2	1356.2	1288.6	Primary agriculture	
Perombongan dan kuari	157.5	236.3	274.4	140.2	195.5	153.9	128.0	186.1	319.4	266.3	233.7	160.8	151.5	Mining and quarrying	
Perkilangan (termasuk asas tandi)	11252.3	11247.2	11411.5	12373.1	12336.7	11643.9	12268.7	12528.1	12705.9	14614.4	14054.0	12839.6	13578.9	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	129.9	148.0	143.0	82.0	594.9	80.8	83.9	239.7	71.3	189.5	91.9	135.2	102.4	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	8150.4	7892.3	8274.0	9272.6	9284.9	7445.2	8440.8	9705.8	9755.9	10167.4	11327.1	10024.8	10274.1	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	5647.6	5745.4	5954.6	6560.1	6487.3	5539.3	6275.8	7006.7	6673.4	7639.8	8345.6	7651.9	7794.4	Wholesale trade	
Perdagangan runcit	2351.9	1867.1	2119.3	1907.3	2491.6	1780.6	1989.4	2501.4	2390.6	2180.9	2783.5	2004.1	2295.8	Retail trade	
Restoran dan hotel	150.9	279.8	200.1	805.2	306.0	125.4	175.6	197.7	691.9	346.8	197.9	368.8	183.9	Restaurants and hotels	
Pembinaan	2840.6	2881.0	2918.0	2550.6	3426.5	2692.8	3169.9	2953.1	2789.6	2990.9	3186.7	2530.3	2981.1	Construction	
Harta tanah	935.6	851.3	1363.3	1407.3	1417.0	1249.2	1397.1	1214.2	1252.1	1140.0	1672.0	969.2	1406.8	Real estate	
Pengangkutan, penyimpanan dan komunikasi	3434.8	1127.4	955.6	3516.6	878.7	806.0	980.0	1067.8	1773.9	1127.3	1116.7	5879.6	871.9	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	4244.5	3677.5	3502.7	4671.9	5912.6	3568.0	4838.4	5873.0	4158.2	4980.2	4831.0	3413.4	5028.6	Finance, insurance and business activities	
Perantara kewangan	1951.3	1519.1	930.0	1614.5	2994.2	1485.3	2360.6	2799.6	1383.6	1772.1	1556.5	951.7	1862.7	Financial intermediation	
Aktiviti penyewaan dan perniagaan	321.0	144.0	190.4	193.1	202.2	234.5	198.5	249.4	211.9	248.7	269.8	261.0	300.2	Renting & business activities	
Penyelidikan & pembangunan	7.4	1.3	24.2	16.5	55.9	57.4	57.5	20.8	68.6	51.4	63.2	50.6	19.3	Research & development	
Aktiviti perniagaan lain	1964.7	2013.1	2358.2	2847.9	2660.3	1790.7	2221.8	2803.3	2494.2	2908.0	2941.5	2150.1	2846.5	Other business activities	
Pendidikan, kesihatan dan lain-lain	346.7	516.7	468.1	481.5	633.8	383.6	379.0	355.6	673.2	375.4	340.5	419.2	433.6	Education, health and others	
Sektor isirumah <sup>2</sup>	14420.5	15697.3	14682.8	14545.6	16207.7	13972.9	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	15875.9	Household sector <sup>2</sup>	
Sektor lain <sup>3</sup>	2932.4	3081.6	3556.7	2506.7	2077.9	3202.3	3031.2	3275.6	2074.2	2415.3	3309.7	2149.8	3116.7	Other sector <sup>3</sup>	

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 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.