

# 1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor

## Banking System: Loans Disbursed by Purpose and Sectors

Tujuan	2007												2008								Purpose
	Jan./	Feb./	Mac/	Apr./	Mei/	Jun/	Jul/	Ogos/	Sept/	Okt/	Nov/	Dis/	Jan./	Feb./	Mac/	Apr/	Mei/	Jun/	Jul/	Ogos/	
	Jan./	Feb/	Mar/	Apr/	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan./	Feb/	Mar/	Apr	May	June	July	Aug.	
Pembelian sekuriti	1392.7	1054.4	1396.2	1198.5	1351.5	3268.4	15326.5	2153.3	3735.9	1392.0	2288.2	3285.6	3254.5	1183.7	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2784.2	2500.8	2690.2	2369.6	2831.8	2984.2	3218.2	3506.3	3207.3	3233.6	3071.9	2720.7	3308.0	2792.0	3494.8	3664.2	3711.8	3717.0	3771.2	3284.7	Purchase of transport vehicles
	2628.0	2027.5	2511.7	2202.4	2563.6	2756.3	3004.7	3219.1	2918.8	3033.3	2893.0	2568.0	3133.2	2641.8	3244.7	3409.4	3507.8	3498.3	3544.7	3090.6	of which: Purchase of passenger cars
Pembelian harta kediaman	3505.7	2808.3	3222.2	3018.6	3238.1	4069.4	4162.8	3727.8	3645.8	3860.3	3669.8	4006.0	4016.6	3518.8	3756.9	4327.9	4074.3	4187.0	4440.8	4278.2	Purchase of residential property
Pembelian harta bukan kediaman	1433.3	1365.7	1650.1	1388.8	1665.9	1676.4	2142.6	2117.5	2051.4	2186.3	2280.9	2019.9	2184.2	2054.3	2248.1	2293.1	2055.0	2003.6	2240.2	2044.5	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	351.3	309.9	289.3	270.9	262.8	197.5	246.4	306.0	271.5	309.6	319.6	468.2	304.0	270.7	526.9	359.4	445.1	568.0	623.8	484.7	Purchased of fixed assets other than land and building
Kegunaan persendirian	1539.9	1396.9	1499.6	1501.6	1319.1	1612.7	1940.6	1977.8	1736.2	2015.5	1953.4	1788.3	1950.0	1647.5	1938.8	2087.9	1969.6	1863.0	2002.4	1807.5	Personal uses
Kad kredit	4702.3	4345.9	4720.2	4362.1	4097.4	4636.8	4955.4	4857.5	4896.1	5207.4	4963.5	5400.3	5695.5	4851.3	4923.6	5166.2	5359.0	4781.7	4831.4	5111.6	Credit cards
Pembelian barangan pengguna	8.0	8.4	10.0	8.6	7.1	8.2	11.2	7.7	3.6	6.8	12.0	6.6	16.3	9.6	5.6	6.9	6.2	5.4	6.4	7.5	Purchase of consumer durable goods
Pembinaan	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	1278.4	1250.4	1521.3	1372.0	1234.2	1051.7	1826.6	1442.8	1413.1	1618.8	1144.7	1087.7	1389.6	1135.9	Construction
Modal kerja	27041.4	21129.5	24090.9	22913.7	27030.8	27214.0	24669.4	25562.7	26030.9	25811.9	26670.7	28969.6	28231.3	26067.6	29787.5	31030.1	28638.4	31090.8	34247.1	32530.7	Working capital
Tujuan lain	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	2659.6	2696.0	3403.3	3201.9	2296.8	2943.4	3723.4	2277.1	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	46789.0	38559.6	43872.1	41293.3	45483.2	49960.9	60611.2	48163.2	50503.3	48597.2	48761.1	52660.3	54510.4	46115.3	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	Total loans disbursed (during the period)
<b>Sektor<sup>1</sup></b>																					<b>Sektor<sup>1</sup></b>
Pertanian primer	1019.6	1092.8	994.3	1227.5	1021.6	1089.7	1236.3	1169.8	1658.1	1240.5	1210.8	1112.1	1544.1	916.6	1231.6	1814.6	1319.1	1155.0	1552.2	1355.8	Primary agriculture
Per lombongan dan kuari	121.0	116.4	94.5	133.9	215.8	223.1	137.5	121.5	157.5	236.3	274.4	140.2	195.5	153.9	128.0	186.1	319.4	266.3	233.7	160.1	Mining and quarrying
Perkilangan (termasuk asas tani)	11368.9	9395.8	11712.0	10403.0	11111.5	11186.0	11634.8	11801.7	11252.3	11247.2	11411.5	12373.1	12336.7	11643.9	12268.7	12528.1	12705.9	14614.4	14054.0	12802.5	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	129.2	80.4	101.2	84.9	95.3	115.2	125.5	92.6	129.9	148.0	143.0	82.0	594.9	80.8	83.9	239.7	71.3	189.5	91.9	135.0	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7716.8	5940.8	6881.0	6931.1	7372.4	7404.3	7555.5	8117.4	8150.4	7892.3	8274.0	9272.6	9284.9	7445.2	8440.8	9705.8	9755.9	10167.4	11327.1	9986.4	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5826.2	4439.5	5189.9	5334.9	5442.0	5526.0	5315.7	6005.2	5647.6	5745.4	5954.6	6560.1	6487.3	5539.3	6275.8	7006.7	6673.4	7639.8	8345.6	7620.3	Wholesale trade
Perdagangan runcit	1754.9	1388.3	1451.4	1515.5	1559.9	1569.1	2090.9	2016.6	2351.9	1867.1	2119.3	1907.3	2491.6	1780.6	1989.4	2501.4	2390.6	2180.9	2783.5	1997.2	Retail trade
Restoran dan hotel	135.7	113.0	239.7	80.6	370.5	309.2	148.9	95.7	150.9	279.8	200.1	805.2	306.0	125.4	175.6	197.7	691.9	346.8	197.9	368.8	Restaurants and hotels
Pembinaan	2612.1	2424.8	2524.3	2539.6	2945.5	2868.1	2663.1	2804.2	2840.6	2881.0	2918.0	2550.6	3426.5	2692.8	3169.9	2953.1	2789.6	2990.9	3186.7	2526.5	Construction
Harta tanah	772.0	743.8	928.2	1188.3	1066.6	776.7	984.9	1274.4	935.6	851.3	1363.3	1407.3	1417.0	1249.2	1397.1	1214.2	1252.1	1140.0	1672.0	969.2	Real estate
Pengangkutan, penyimpanan dan komunikasi	1185.8	550.1	785.6	584.1	862.6	2964.8	14551.8	1625.7	3434.8	1127.4	955.6	3516.6	878.7	806.0	980.0	1067.8	1773.9	1127.3	1116.7	5879.1	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	4519.3	2827.2	2963.6	2675.9	4224.9	6568.7	3133.8	2668.9	4244.5	3677.5	3502.7	4671.9	5912.6	3568.0	4838.4	5873.0	4158.2	4980.2	4831.0	3409.8	Finance, insurance and business activities
Perantara kewangan	1626.2	1145.4	1466.7	1240.5	1038.5	2832.5	1591.4	1038.9	1951.3	1519.1	930.0	1614.5	2994.2	1485.3	2360.6	2799.6	1383.6	1772.1	1556.5	951.7	Financial intermediation
Aktiviti penyewaan dan perniagaan	130.6	129.4	177.5	175.0	437.6	485.9	142.9	149.1	321.0	144.0	190.4	193.1	209.2	234.5	198.5	249.4	211.9	248.7	269.8	258.1	Renting & business activities
Penyelidikan & pembangunan	9.6	8.2	5.0	1.8	1.2	1.0	2.3	15.4	7.4	1.3	24.2	16.5	55.9	57.4	57.5	20.8	68.6	51.4	63.2	50.6	Research & development
Aktiviti perniagaan lain	2752.9	1544.3	1314.5	1258.7	2747.5	3249.3	1397.1	1465.5	1964.7	2013.1	2358.2	2847.9	2660.3	1790.7	2221.8	2803.3	2494.2	2908.0	2941.5	2149.4	Other business activities
Pendidikan, kesihatan dan lain-lain	927.4	354.8	397.0	350.1	356.3	350.1	344.7	463.2	346.7	516.7	468.1	481.5	633.8	383.6	379.0	355.6	673.2	375.4	340.5	419.2	Education, health and others
Sektor isirumah <sup>2</sup>	13553.7	11900.5	13432.6	12587.1	13666.4	14020.6	15732.3	15215.7	14420.5	15697.3	14682.8	14545.6	16207.7	13972.9	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	Household sector <sup>2</sup>
Sektor lain <sup>3</sup>	2863.2	3132.2	3057.7	2587.9	2544.4	2393.8	2511.0	2808.2	2932.4	3081.6	3556.7	2506.7	2077.9	3202.3	3031.2	3275.6	2074.2	2415.3	3309.7	2234.4	Other sector <sup>3</sup>

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut Perbankan (FISS), pinjaman/pembayaran 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 I1.9 (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 I1.9 (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.