

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
	Jul./ July	Ogos/ Aug.	Sept./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	Jan./ Jan./	Feb./ Feb./	Mac/ Mar./	Apr./ Apr.	Mei./ May	Jun/ June	Jul./ July	
Pembelian sekuriti	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	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	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	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	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	Purchase of residential property
Pembelian harta bukan kediaman	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	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	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	Purchased of fixed assets other than land and building
Kegunaan persendirian	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	Personal uses
Kad kredit	4955.4	4857.5	4896.1	5207.4	4963.5	5400.3	5695.5	4851.3	4923.6	5166.7	5359.0	4781.7	4831.4	Credit cards
Pembelian barangan pengguna	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	Purchase of consumer durable goods
Pembinaan	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	Construction
Modal kerja	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	Working capital
Tujuan lain	2659.6	2696.0	3403.3	3201.9	2296.8	2943.4	3723.4	2277.1	1685.5	3866.5	2367.1	3274.7	2549.1	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	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	Total loans disbursed (during the period)
Sektor ¹														Sektor ¹
Pertanian primer	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	Primary agriculture
Perlombongan dan kuari	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	Mining and quarrying
Perkilangan (termasuk asas tani)	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	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	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	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	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	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	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	Wholesale trade
Perdagangan runcit	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	Retail trade
Restoran dan hotel	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	Restaurants and hotels
Pembinaan	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	Construction
Harta tanah	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	Real estate
Pengangkutan, penyimpanan dan komunikasi	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	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	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	Finance, insurance and business activities
Perantara kewangan	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	Financial intermediation
Aktiviti penyewaan dan perniagaan	142.9	149.1	321.0	144.0	190.4	193.1	202.2	234.5	198.5	249.4	211.9	248.7	269.8	Renting & business activities
Penyelidikan & pembangunan	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	Research & development
Aktiviti perniagaan lain	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	Other business activities
Pendidikan, kesihatan dan lain-lain	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	Education, health and others
Sektor isirumah ²	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	Household sector ²
Sektor lain ³	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	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.