

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
	Jan./	Feb./	Mac/	Apr./	Mei./	Jun./	Jul./	Ogos/	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei/		
	Jan./	Feb./	Mar./	Apr./	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan./	Feb./	Mar./	Apr	May		
Pembelian sekuriti	1392.7	1054.4	1396.2	1198.5	1351.5	3268.4	15326.5	2153.3	3735.9	1392.0	2288.2	3285.5	3254.5	1183.7	1101.2	949.5	2873.7	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2784.2	2500.8	2690.4	2369.7	2831.8	2984.2	3218.2	3506.3	3207.3	3233.6	3071.9	2731.5	3308.0	2792.0	3494.8	3664.2	3711.8	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	2628.0	2027.5	2523.5	2216.8	2563.6	2756.3	3004.7	3219.1	2918.8	3033.3	2893.0	2578.7	3133.2	2641.8	3244.7	3409.4	3507.8	Purchase of residential property	
Pembelian harta bukan kediaman	3505.7	2808.3	3222.2	3018.6	3238.1	4069.4	4162.8	3727.8	3645.8	3860.3	3669.8	4031.8	4016.6	3518.7	3756.9	4327.9	4074.3	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	1433.3	1365.7	1650.1	1388.8	1665.9	1676.4	2142.6	2117.5	2051.4	2186.3	2280.9	2021.0	2184.2	2054.3	2248.1	2293.1	2055.0	Purchased of fixed assets other than land and building	
Kegunaan persendirian	351.3	309.9	289.1	270.8	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	Personal uses	
Kad kredit	1539.9	1396.9	1499.6	1501.6	1319.1	1612.7	1940.6	1977.8	1736.2	2015.5	1953.4	1880.0	1950.0	1647.5	1938.8	2087.9	1969.6	Credit cards	
Pembelian barangan pengguna	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	5166.7	5359.0	Purchase of consumer durable goods	
Pembinaan	8.0	8.4	10.0	8.6	7.1	8.2	11.2	7.7	3.6	6.8	12.0	9.8	16.3	9.6	5.6	6.9	6.2	Construction	
Modal kerja	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	1278.4	1250.4	1521.3	1372.0	1234.2	1093.1	1826.6	1442.8	1413.1	1618.8	1144.7	Working capital	
Tujuan lain	27041.4	21129.5	24090.9	22913.7	27030.8	27214.0	24669.4	25562.7	26030.9	25811.9	26670.7	29279.9	28231.3	25986.9	29787.5	31030.1	28736.6	Other purpose	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	2659.6	2696.0	3403.3	3201.9	2296.8	3137.2	3723.4	2262.1	1685.5	3866.5	2367.1	Total loans disbursed (during the period)	
Sektor¹	46789.0	38559.6	43872.1	41293.3	45483.2	49960.9	60611.2	48163.2	50503.3	48597.2	48761.1	53338.3	54510.4	46019.4	50881.9	55371.1	52743.0	Sektor¹	
Pertanian primer	1019.6	1092.8	993.3	1226.8	1021.6	1089.7	1236.3	1169.8	1658.1	1240.5	1210.8	1115.9	1544.1	916.6	1231.6	1814.6	1319.1	Primary agriculture	
Per lombong dan kuari	121.0	116.4	94.3	133.8	215.8	223.1	137.5	121.5	157.5	236.3	274.4	141.0	195.5	153.9	128.0	186.1	319.4	Mining and quarrying	
Perkilangan (termasuk asas tani)	11368.9	9395.8	11709.5	10401.8	11111.5	11186.0	11634.8	11801.7	11252.3	11247.2	11411.5	12619.9	12336.7	11572.7	12268.7	12528.1	12760.2	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	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	7716.8	5940.8	6879.3	6930.0	7372.4	7404.3	7555.5	8117.4	8150.4	7892.3	8274.0	9629.6	9284.9	7431.5	8440.8	9705.8	9763.5	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	5826.2	4439.5	5189.7	5334.5	5442.0	5526.0	5315.7	6005.2	5647.6	5745.4	5954.6	6562.7	6487.3	5525.6	6275.8	7006.7	6680.9	Wholesale trade	
Perdagangan runcit	1754.9	1388.3	1450.0	1515.0	1559.9	1569.1	2090.9	2016.6	2351.9	1867.1	2119.3	2261.4	2491.6	1780.6	1989.4	2501.4	2390.6	Retail trade	
Restoran dan hotel	135.7	113.0	239.6	80.5	370.5	309.2	148.9	95.7	150.9	279.8	200.1	805.4	306.0	125.4	175.6	197.7	691.9	Restaurants and hotels	
Pembinaan	2612.1	2424.8	2523.0	2537.5	2945.5	2868.1	2663.1	2804.2	2840.6	2881.0	2918.0	2590.1	3426.5	2692.8	3169.9	2953.1	2789.8	Construction	
Harta tanah	772.0	743.8	928.1	1188.3	1066.6	776.7	984.9	1274.4	935.6	851.3	1363.3	1407.3	1417.0	1249.0	1397.1	1214.2	1252.1	Real estate	
Pengangkutan, penyimpanan dan komunikasi	1185.8	550.1	784.0	583.1	862.6	2964.8	14551.8	1625.7	3434.8	1127.4	955.6	3528.8	878.7	806.0	980.0	1067.8	1779.5	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	4519.3	2827.2	2961.1	2672.8	4224.9	6568.7	3133.8	2668.9	4244.5	3677.5	3502.7	4678.1	5912.6	3558.9	4838.4	5873.0	4169.4	Finance, insurance and business activities	
Perantara insurans dan perniagaan	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	1476.2	2360.6	2799.6	1383.6	Financial intermediation	
Aktiviti penyewaan dan perniagaan	130.6	129.4	177.5	174.9	437.6	485.9	142.9	149.1	321.0	144.0	199.3	202.2	234.5	198.5	249.4	211.9	68.6	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	Research & development	
Aktiviti perniagaan lain	2752.9	1544.3	1311.9	1255.7	2747.5	3249.3	1397.1	1465.5	1964.7	2013.1	2358.2	2847.9	2660.3	1790.7	2221.8	2803.3	2505.4	Other business activities	
Pendidikan, kesihatan dan lain-lain	927.4	354.8	395.4	345.9	356.3	350.1	344.7	463.2	346.7	516.7	468.1	484.3	633.8	383.6	379.0	355.6	673.2	Education, health and others	
Sektor isirumah ²	13553.7	11900.5	13447.8	12604.4	13666.4	14020.6	15732.3	15215.7	14420.5	15697.3	14682.8	14666.7	16207.7	13972.8	14933.3	16157.4	15752.0	Household sector ²	
Sektor lain ³	2863.2	3132.2	3055.2	2583.9	2544.4	2393.8	2511.0	2808.2	2932.4	3081.6	3556.7	2394.5	2077.9	3200.9	3031.2	3275.6	2093.5	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 (MISC 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 (MISC) 2000.

2 Household sector = total loans by purpose to households.

3 Includes loans to individual businesses.