

# 1.8.1 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan dan Sektor

## Banking System: Loans Approved 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/           |  |
|   | Jan./          | Feb./          | Mar./          | Apr./          | May            | June           | July           | Aug            | Sept./         | Oct./          | Nov./          | Dec./          | Jan./          | Feb./          | Mar./          |  |
| Pembelian sekuriti  | 1329.0         | 861.4          | 669.0          | 1593.3         | 11686.8        | 11658.0        | 2917.7         | 3089.6         | 1467.2         | 1063.0         | 8972.3         | 2663.2         | 1248.7         | 834.1          | 626.4          | Purchase of securities   |
| Pembelian kenderaan pengangkutan<br>yang mana: Pembelian kereta penumpang | 2524.1         | 2206.7         | 2593.7         | 2026.1         | 2586.7         | 3068.6         | 3116.4         | 3202.6         | 3086.2         | 3146.3         | 2867.5         | 2743.1         | 3279.6         | 2688.3         | 3084.5         | Purchase of transport vehicles<br>of which: Purchase of passenger cars |
| Pembelian harta kediaman  | 2347.6         | 2055.7         | 2418.9         | 1876.9         | 2311.2         | 2886.4         | 2814.2         | 2983.7         | 2856.1         | 2945.2         | 2704.1         | 2610.5         | 3069.4         | 2556.2         | 2896.7         | Purchase of residential property                                       |
| Pembelian harta bukan kediaman  | 3100.3         | 2305.2         | 3111.0         | 3526.4         | 4409.9         | 4491.1         | 4813.9         | 4939.0         | 4157.4         | 4628.1         | 4806.4         | 3864.4         | 4550.5         | 4044.2         | 5034.8         | Purchase of non-residential property                                   |
| Pembelian aset tetap selain tanah dan bangunan                            | 1507.8         | 1231.0         | 3013.5         | 1629.1         | 2077.6         | 2401.4         | 2026.5         | 2238.4         | 2421.4         | 2079.1         | 2813.7         | 1712.9         | 4025.0         | 2228.4         | 2259.1         | Purchased of fixed assets other than land and building                 |
| Kegunaan persendirian   | 223.8          | 363.5          | 292.7          | 420.5          | 373.9          | 507.1          | 1021.4         | 260.4          | 319.2          | 238.4          | 314.3          | 247.3          | 443.7          | 214.3          | 300.3          | Personal uses  |
| Kad kredit  | 533.8          | 431.8          | 572.6          | 579.4          | 747.3          | 642.6          | 745.8          | 843.8          | 819.3          | 755.1          | 826.0          | 667.2          | 922.9          | 816.1          | 951.8          | Credit cards   |
| Pembelian barangan pengguna   | 1442.5         | 1309.7         | 1443.3         | 1328.0         | 1680.3         | 1384.6         | 1515.5         | 1754.6         | 1577.5         | 1576.7         | 1536.8         | 1578.9         | 2093.3         | 1351.5         | 1560.9         | Purchase of consumer durable goods                                     |
| Pembinaan   | 2.3            | 1.3            | 1.6            | 1.9            | 13.5           | 5.5            | 1.6            | 2.0            | 1.9            | 1.5            | 1.1            | 1.1            | 0.9            | 1.3            | 0.7            | Construction   |
| Modal kerja   | 319.5          | 663.5          | 2617.0         | 375.1          | 1642.1         | 661.8          | 1504.1         | 427.7          | 782.5          | 804.5          | 1856.5         | 629.4          | 2108.1         | 877.4          | 873.0          | Working capital  |
| Tujuan lain   | 4446.6         | 3501.5         | 4969.8         | 5363.9         | 5314.4         | 5504.3         | 5852.9         | 7078.5         | 7579.2         | 6855.3         | 6856.0         | 10707.4        | 5140.1         | 5066.6         | 8744.3         | Other purpose  |
| Jumlah pinjaman yang diluluskan (sepanjang tempoh)                        | 1016.5         | 1394.4         | 3102.9         | 1834.5         | 1787.4         | 1866.1         | 2013.6         | 1367.1         | 1440.6         | 2173.5         | 6948.9         | 2001.1         | 2715.6         | 2955.2         | 946.2          | Total loans approved (during the period)                               |
| <b>Sektor<sup>1</sup></b>   | <b>16446.2</b> | <b>14269.9</b> | <b>22387.0</b> | <b>18678.1</b> | <b>32319.8</b> | <b>32191.3</b> | <b>25529.4</b> | <b>25203.9</b> | <b>23652.4</b> | <b>23321.6</b> | <b>37799.5</b> | <b>26815.8</b> | <b>26528.2</b> | <b>21077.4</b> | <b>24382.0</b> | <b>Total loans approved (during the period)</b>                        |
| Pertanian primer  | 277.5          | 359.4          | 548.5          | 469.7          | 686.1          | 531.8          | 851.8          | 2,663.3        | 502.5          | 386.1          | 3,782.6        | 484.3          | 478.5          | 558.6          | 356.8          | Primary agriculture  |
| Per lombongan dan kuari   | 107.7          | 203.7          | 82.9           | 30.2           | 36.3           | 108.5          | 21.4           | 131.0          | 119.3          | 170.0          | 240.2          | 44.9           | 272.8          | 64.3           | 165.7          | Mining and quarrying   |
| Perkilangan (termasuk asas tani)  | 2,065.3        | 1,227.1        | 3,301.9        | 3,039.3        | 2,181.7        | 2,232.2        | 2,381.7        | 2,932.1        | 3,168.6        | 2,310.9        | 2,211.5        | 2,042.3        | 2,270.7        | 2,168.7        | 2,109.9        | Manufacturing (including agro-based)                                   |
| Elektrik, gas dan bekalan air   | 26.8           | 208.0          | 87.9           | 16.2           | 94.1           | 7.0            | 434.1          | 10.6           | 754.1          | 47.8           | 145.2          | 3,771.8        | 997.5          | 112.3          | 39.8           | Electricity, gas and water supply                                      |
| Perdagangan borong & runcit, dan restoran & hotel                         | 1,575.5        | 1,223.6        | 1,619.5        | 1,312.3        | 1,808.5        | 1,821.3        | 1,702.4        | 2,449.0        | 1,970.5        | 1,824.5        | 2,267.9        | 1,503.4        | 1,640.7        | 2,044.3        | 1,586.7        | Wholesale & retail trade, and restaurants & hotels                     |
| Perdagangan borong  | 1,024.3        | 642.6          | 1,070.6        | 881.3          | 1,073.8        | 1,080.9        | 1,094.0        | 1,019.5        | 973.1          | 1,039.1        | 1,692.4        | 848.0          | 749.6          | 876.8          | 1,022.2        | Wholesale trade  |
| Perdagangan runcit  | 349.8          | 569.4          | 413.3          | 386.8          | 400.1          | 653.8          | 515.7          | 942.6          | 538.8          | 488.7          | 412.4          | 392.6          | 832.7          | 706.9          | 407.5          | Retail trade   |
| Restoran dan hotel  | 201.4          | 11.7           | 135.6          | 44.1           | 334.6          | 86.6           | 92.7           | 486.9          | 458.6          | 296.7          | 163.2          | 262.7          | 58.4           | 460.6          | 157.0          | Restaurants and hotels   |
| Pembinaan   | 1,113.3        | 871.9          | 1,571.8        | 1,995.2        | 2,197.2        | 1,632.8        | 2,174.8        | 1,590.9        | 1,555.2        | 1,693.5        | 2,811.9        | 1,683.7        | 2,650.6        | 1,624.0        | 1,884.8        | Construction   |
| Harta tanah   | 802.3          | 939.3          | 521.1          | 788.7          | 812.8          | 1,831.6        | 1,071.7        | 972.5          | 1,600.5        | 1,849.0        | 1,108.1        | 721.3          | 3,173.6        | 1,672.5        | 1,067.3        | Real estate  |
| Pengangkutan, penyimpanan dan komunikasi                                  | 410.7          | 394.3          | 2,756.7        | 781.7          | 11,011.7       | 11,149.8       | 3,725.3        | 556.4          | 854.8          | 920.6          | 2,383.2        | 2,826.0        | 841.6          | 1,127.3        | 549.7          | Transport, storage and communication                                   |
| Aktiviti kewangan, insurans dan perniagaan                                | 1,053.6        | 1,141.2        | 2,910.9        | 1,422.1        | 1,747.9        | 2,010.5        | 1,322.6        | 1,187.1        | 2,066.1        | 2,237.8        | 11,132.5       | 1,560.0        | 1,814.2        | 1,182.8        | 4,288.7        | Finance, insurance and business activities                             |
| Perantara kewangan  | 537.2          | 370.2          | 734.7          | 334.3          | 404.0          | 1,028.2        | 594.4          | 338.4          | 499.5          | 956.5          | 6,437.6        | 725.4          | 544.3          | 688.2          | 3,656.9        | Financial intermediation   |
| Aktiviti penyewaan dan perniagaan   | 32.7           | 25.9           | 47.4           | 48.2           | 314.7          | 193.6          | 131.1          | 32.3           | 42.9           | 34.5           | 75.4           | 265.9          | 35.4           | 36.4           | 84.3           | Renting & business activities  |
| Penyelidikan & pembangunan  | 1.6            | 0.3            | 1.5            | 3.1            | 1.2            | 0.9            | 0.4            | 5.8            | 1.0            | 14.0           | 1.0            | 0.3            | 2.6            | 2.5            | 1.5            | Research & development   |
| Aktiviti perniagaan lain  | 482.2          | 744.8          | 2,127.3        | 1,036.4        | 1,028.0        | 787.9          | 596.7          | 810.6          | 1,522.7        | 1,232.7        | 4,618.4        | 568.4          | 1,232.0        | 455.7          | 546.0          | Other business activities  |
| Pendidikan, kesihatan dan lain-lain                                       | 718.1          | 457.2          | 205.5          | 217.0          | 277.2          | 191.2          | 270.9          | 132.6          | 101.2          | 142.4          | 131.4          | 217.5          | 124.2          | 115.1          | 264.5          | Education, health and others   |
| Sektor isirumah <sup>2</sup>  | 7,996.3        | 6,853.6        | 8,404.3        | 8,309.6        | 10,588.4       | 10,423.3       | 11,109.2       | 11,795.2       | 10,393.2       | 10,897.1       | 10,845.5       | 9,457.8        | 11,851.2       | 10,023.0       | 11,711.3       | Household sector <sup>2</sup>  |
| Sektor lain <sup>3</sup>  | 299.1          | 390.7          | 375.9          | 296.2          | 878.0          | 251.1          | 463.6          | 783.1          | 566.5          | 841.9          | 739.6          | 2,502.8        | 412.6          | 384.3          | 356.7          | Other sector <sup>3</sup>  |

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.8 (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 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.8 (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 Loans to individual businesses.