

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./ | | | |
| | Jan./ | Feb./ | Mar./ | Apr./ | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. | Jan./ | Feb./ | | | |
| Pembelian sekuriti | 1392.7 | 1054.4 | 1396.2 | 1198.5 | 1351.5 | 3268.4 | 15326.5 | 2153.3 | 3735.9 | 1392.0 | 2288.2 | 3254.5 | 1183.7 | 2288.2 | 3254.5 | 1183.7 | 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 | 2792.0 | 2731.5 | 3308.0 | 2792.0 | Purchase of transport vehicles 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 | 4031.8 | 4016.6 | 3518.7 | 4016.6 | 3518.7 | 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 | 2061.0 | 2184.2 | 2054.3 | 2184.2 | 2054.3 | Purchase of non-residential property |
| Pembelian aset tetap selain tanah dan bangunan | 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 | 304.0 | 270.7 | 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 | 1879.7 | 1950.0 | 1647.5 | 1950.0 | 1647.5 | 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 | 5695.5 | 4851.3 | 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 | 9.8 | 16.3 | 9.6 | 16.3 | 9.6 | 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 | 1093.1 | 1826.6 | 1442.8 | 1826.6 | 1442.8 | 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 | 29289.2 | 28231.3 | 25986.9 | 28231.3 | 25986.9 | 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 | 3137.2 | 3723.4 | 2262.1 | 3723.4 | 2262.1 | 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 | 53387.3 | 54510.4 | 46019.4 | 54510.4 | 46019.4 | Total loans disbursed (during the period) |
| Sektor¹ | | | | | | | | | | | | | | | | | 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 | 1115.4 | 1544.1 | 916.6 | 1544.1 | 916.6 | Primary agriculture |
| Perombongan 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 | 195.5 | 153.9 | 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 | 12621.8 | 12336.7 | 11572.7 | 12336.7 | 11572.7 | 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 | 594.9 | 80.8 | 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 | 9625.2 | 9284.9 | 7431.5 | 9284.9 | 7431.5 | 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 | 6560.1 | 6487.3 | 5525.6 | 6487.3 | 5525.6 | 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 | 2259.6 | 2491.6 | 1780.6 | 2491.6 | 1780.6 | 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 | 306.0 | 125.4 | 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 | 3426.5 | 2692.8 | 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 | 1456.1 | 1417.0 | 1249.0 | 1417.0 | 1249.0 | 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 | 878.7 | 806.0 | 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 | 4681.7 | 5912.6 | 3558.9 | 5912.6 | 3558.9 | 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 | 1618.1 | 2994.2 | 1476.2 | 2994.2 | 1476.2 | 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 | 190.4 | 199.3 | 202.2 | 234.5 | 202.2 | 234.5 | 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 | 55.9 | 57.4 | 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 | 2660.3 | 1790.7 | 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 | 633.8 | 383.6 | 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 | 14666.4 | 16207.7 | 13972.8 | 16207.7 | 13972.8 | 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 | 2077.9 | 3200.9 | 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.