

1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor

Banking System: Loans Disbursed by Purpose and Sectors

Tujuan	2006			2007										Purpose
	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	Mac./ Mar./	Apr./ Apr.	Mei/ May	Jun/ June	Jul./ July	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	
Pembelian sekuriti	706.4	864.8	897.4	1392.7	1054.4	1396.2	1198.5	1351.5	3268.4	15326.5	2153.3	3735.9	1392.0	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2668.6	2703.1	2421.9	2784.2	2500.8	2690.4	2369.7	2831.8	2984.2	3218.2	3506.3	3207.3	3233.6	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2886.7	3194.8	3200.6	3505.7	2808.3	3222.2	3018.6	3238.1	4069.4	4162.8	3727.8	3645.8	3859.8	Purchase of residential property
Pembelian aset tetap selain tanah dan bangunan	1438.7	1585.1	1725.2	1433.3	1365.7	1650.1	1388.8	1665.9	1676.4	2142.6	2117.5	2051.4	2179.4	Purchase of non-residential property
Kegunaan persendirian	256.6	285.9	377.2	351.3	309.9	289.1	270.8	262.8	197.5	246.4	306.0	271.5	309.6	Purchased of fixed assets other than land and building
Kad kredit	1302.6	1499.0	1412.1	1539.9	1396.9	1499.6	1501.6	1319.1	1612.7	1940.6	1977.8	1736.2	2015.5	Personal uses
Pembelian barangan pengguna	4497.0	4299.7	4841.5	4702.3	4345.9	4720.2	4362.1	4097.4	4636.8	4955.4	4857.5	4896.1	5207.4	Credit cards
Pembinaan	7.3	11.9	6.8	8.0	8.4	10.0	8.6	7.1	8.2	11.2	7.7	3.6	6.8	Purchase of consumer durable goods
Modal kerja	1325.4	1102.1	1164.5	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	1278.4	1250.4	1521.3	1371.8	Construction
Tujuan lain	21446.2	23745.1	25654.7	27041.4	21129.5	24090.9	22913.7	27030.8	27214.0	24669.4	25562.7	26030.9	25253.6	Working capital
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	2899.3	3098.1	3634.4	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	2659.6	2696.0	3403.3	3767.7	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	39434.5	42389.7	45336.2	46789.0	38559.6	43872.1	41293.3	45483.2	49960.9	60611.2	48163.2	50503.3	48597.2	Total loans disbursed (during the period)
Sektor ¹														Sektor ¹
Pertanian primer	1029.4	1081.1	1256.6	1019.6	1092.8	993.3	1226.8	1021.6	1089.7	1236.3	1169.8	1658.1	1240.5	Primary agriculture
Perlombangan dan kuari	99.2	109.1	122.5	121.0	116.4	94.3	133.8	215.8	223.1	137.5	121.5	157.5	236.3	Mining and quarrying
Perkilangan (termasuk asas tani)	9848.1	10021.7	10713.4	11368.9	9395.8	11709.5	10401.8	11111.5	11186.0	11634.8	11801.7	11252.3	11248.9	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	178.6	58.6	121.4	129.2	80.4	101.2	84.9	95.3	115.2	125.5	92.6	129.9	148.0	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	6838.3	7174.1	7402.5	7716.8	5940.8	6879.3	6930.0	7372.4	7404.3	7555.5	8117.4	8150.4	7892.3	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5192.0	5572.0	5392.1	5826.2	4439.5	5189.7	5334.5	5442.0	5526.0	5315.7	6005.2	5647.6	5745.4	Wholesale trade
Perdagangan runcit	1578.2	1466.3	1558.9	1754.9	1388.3	1450.0	1515.0	1559.9	1569.1	2090.9	2016.6	2351.9	1867.1	Retail trade
Restoran dan hotel	68.2	135.8	451.4	135.7	113.0	239.6	80.5	370.5	309.2	148.9	95.7	150.9	279.8	Restaurants and hotels
Pembinaan	2408.7	2625.1	2896.3	2612.1	2424.8	2523.0	2537.5	2945.5	2868.1	2663.1	2804.2	2840.6	2881.0	Construction
Harta tanah	837.3	539.6	695.9	772.0	743.8	928.1	1188.3	1066.6	776.7	984.9	1274.4	935.6	851.3	Real estate
Pengangkutan, penyimpanan dan komunikasi	868.7	1017.7	916.2	1185.8	550.1	784.0	583.1	862.6	2964.8	14551.8	1625.7	3434.8	1127.4	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	1531.5	3116.9	4918.6	4519.3	2827.2	2961.1	2672.8	4224.9	6568.7	3133.8	2668.9	4244.5	3677.5	Finance, insurance and business activities
Perantara kewangan	635.1	1138.3	2311.8	1626.2	1145.4	1466.7	1240.5	1038.5	2832.5	1591.4	1038.9	1951.3	1519.1	Financial intermediation
Aktiviti penyewaan dan pembaikan	100.8	188.4	169.4	130.6	129.4	177.5	174.9	437.6	485.9	142.9	149.1	321.0	144.0	Renting & business activities
Penyelidikan & pembangunan	0.5	0.7	1.0	9.6	8.2	5.0	1.8	1.2	1.0	2.3	15.4	7.4	1.3	Research & development
Aktiviti perniagaan lain	795.1	1789.6	2436.4	2752.9	1544.3	1311.9	1255.7	2747.5	3249.3	1397.1	1465.5	1964.7	2013.1	Other business activities
Pendidikan, kesihatan dan lain-lain	533.8	504.0	361.9	927.4	354.8	395.4	345.9	356.3	350.1	344.7	463.2	346.7	516.7	Education, health and others
Sektor isirumah ²	12293.9	12630.8	12548.3	13553.7	11900.5	13447.8	12604.4	13666.4	14020.6	15732.3	15215.7	14420.5	15697.3	Household sector ²
Sektor lain ³	2966.8	3511.0	3382.5	2863.2	3132.2	3055.2	2583.9	2544.4	2393.8	2511.0	2808.2	2932.4	3079.9	Other sector ³

Nota: Berkuatkuasa April 2006, klasifikasi di bawah 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.
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual 9.
Pinjaman mengikut sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
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.
The breakdown by economic sectors/industries and purpose is not comparable to the previous classification under table 9.
Loans by sector (economic sectors/industry + household sector) = loans by purpose (total loans).
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.