

1.9.1 Pinjaman Dikeluarkan Mengikut Sektor: Sistem Perbankan

Loans Disbursed by Purpose and Sectors: Banking System

Tujuan	2006										2007								Purpose
	Apr./	Mei./	Jun/	Jul./	Ogos/	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac./	Apr./	Mei./	Jun/	Jul./	Ogos/		
	Apr	May	June	July	Aug	Sept./	Oct./	Nov./	Dec./	Jan./	Feb./	Mar./	Apr	May	June	July	Aug		
Pembelian sekuriti	998.2	903.3	632.2	831.3	948.6	563.3	706.4	864.8	897.4	1392.7	1054.4	1396.2	1198.5	1351.5	3268.4	19730.9	6919.7	Purchase of securities	
Pembelian kenderaan pengangkutan	3436.7	2925.2	2925.0	3087.5	3223.4	3178.8	2668.6	2703.1	2421.9	2784.2	2500.8	2690.4	2369.7	2831.8	2984.2	3218.2	3506.3	Purchase of transport vehicles	
yang mana: Pembelian kereta penumpang	3308.5	2806.8	2754.7	2885.4	3048.6	2548.9	2124.5	2543.4	2180.7	2628.0	2027.5	2523.5	2216.8	2563.6	2756.3	3004.7	3219.1	of which: Purchase of passenger cars	
Pembelian harta kediaman	3583.9	3230.0	3625.1	3141.3	3348.5	3297.2	2886.7	3194.8	3200.6	3505.7	2808.3	3222.2	3018.6	3238.1	4069.4	4162.8	3727.5	Purchase of residential property	
Pembelian harta bukan kediaman	3245.7	2420.5	1977.8	1610.0	1516.5	1569.7	1438.7	1585.1	1725.2	1433.3	1365.7	1650.1	1388.8	1665.9	1676.4	2142.6	2117.5	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	215.9	192.5	563.3	281.7	295.1	245.8	256.6	285.9	377.2	351.3	309.9	289.1	270.8	262.8	197.5	246.4	306.0	Purchased of fixed assets other than land and building	
Kegunaan persendirian	2846.4	1414.3	1442.8	1367.3	1411.1	1345.9	1302.6	1499.0	1412.1	1539.9	1396.9	1499.6	1501.6	1319.1	1612.7	1940.6	1977.8	Personal uses	
Kad kredit	3437.5	3808.2	3977.1	4107.6	4302.7	4334.1	4497.0	4299.7	4841.5	4702.3	4345.9	4720.2	4362.1	4097.4	4636.8	4955.4	4857.5	Credit cards	
Pembelian barangan pengguna	11.0	11.3	18.9	9.4	9.0	5.1	7.3	11.9	6.8	8.0	8.4	10.0	8.6	7.1	8.2	11.2	7.7	Purchase of consumer durable goods	
Pembianaan	1197.9	1236.6	1280.6	1195.3	1175.6	1262.5	1325.4	1102.1	1164.5	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	1278.4	1250.4	Construction	
Modal kerja	23598.1	23117.6	24275.5	23464.4	21471.5	23900.1	21446.2	23745.0	25654.7	27041.4	21129.5	24090.9	22913.7	27030.8	27214.0	24669.4	2541.5	Working capital	
Tujuan lain	4311.1	3066.2	3443.7	4643.0	4118.2	3087.2	2899.3	3098.1	3634.4	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	2659.6	2685.5	Other purpose	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	46882.3	42325.6	44162.1	43739.0	41820.0	42789.7	39434.5	42389.7	45336.2	46789.0	38559.6	43872.1	41293.3	45483.2	49960.9	65015.6	52897.5	Total loans disbursed (during the period)	
Sektor¹																		Sektor¹	
Pertanian primer	1644.1	999.3	1366.1	1057.4	1271.7	1309.6	1029.4	1081.1	1256.6	1019.6	1092.8	993.3	1226.8	1021.6	1089.7	1236.3	1169.8	Primary agriculture	
Per lombangan dan kuari	157.7	352.7	160.8	223.8	130.7	109.9	99.2	109.1	122.5	121.0	116.4	94.3	133.8	215.8	223.1	137.5	121.5	Mining and quarrying	
Perkilangan (termasuk asas tani)	10124.2	9753.0	10022.8	10212.0	10550.4	10452.5	9848.1	10021.7	10713.4	11368.9	9395.8	11709.5	10401.8	11111.5	11186.0	11634.8	11795.7	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	189.7	82.0	79.0	144.8	120.2	144.7	178.6	58.6	121.4	129.2	80.4	101.2	84.9	95.3	115.2	125.5	92.6	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	8916.3	7814.0	8237.6	7523.1	7560.1	7609.5	6838.3	7174.1	7402.5	7716.8	5940.8	6879.3	6930.0	7372.4	7404.3	7555.5	8101.6	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	5641.4	5149.0	5412.8	5385.6	5487.5	5704.7	5192.0	5572.0	5392.1	5826.2	4439.5	5189.7	5334.5	5442.0	5526.0	5315.7	5989.3	Wholesale trade	
Perdagangan runcit	2685.7	2327.7	2340.9	2015.9	1903.5	1813.3	1578.2	1466.3	1558.9	1754.9	1388.3	1450.0	1515.0	1559.9	1569.1	2090.9	2016.6	Retail trade	
Restoran dan hotel	589.3	337.3	483.9	121.6	169.1	91.5	68.2	135.8	451.4	135.7	113.0	239.6	80.5	370.5	309.2	148.9	95.7	Restaurants and hotels	
Pembianaan	2640.1	2624.8	2629.3	2397.0	2444.6	2891.9	2408.7	2625.1	2896.3	2612.1	2424.8	2523.0	2537.5	2945.5	2868.1	2663.1	2804.0	Construction	
Harta tanah	1543.6	908.1	899.1	769.1	718.3	884.2	837.3	539.6	695.9	772.0	743.8	928.1	1188.3	1066.6	776.7	984.9	1274.4	Real estate	
Pengangkutan, penyimpanan dan komunikasi	1299.8	634.3	836.0	670.1	720.4	889.3	868.7	1017.7	916.2	1185.8	550.1	784.0	583.1	862.6	2964.8	18956.2	6392.0	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	3275.5	2937.8	3575.6	4930.0	3360.8	2743.7	1531.5	3116.9	4918.6	4519.3	2827.2	2961.1	2672.8	4224.9	6568.7	3133.8	2663.5	Finance, insurance and business activities	
Perantara kewangan	1864.8	1529.9	2067.4	3212.4	1650.3	1649.0	635.1	1138.3	2311.8	1626.2	1145.4	1466.7	1240.5	1038.5	2832.5	1591.4	1033.5	Financial intermediation	
Aktiviti penyewaan dan perniagaan	89.1	217.4	188.9	248.8	402.4	208.2	100.8	188.4	169.4	130.6	129.4	177.5	174.9	437.6	485.9	142.9	149.0	Renting & business activities	
Penyelidikan & pembangunan	2.6	5.2	1.7	2.4	3.4	0.3	0.5	0.7	1.0	9.6	8.2	5.0	1.8	1.2	1.0	2.3	15.4	Research & development	
Aktiviti perniagaan lain	1319.0	1185.3	1317.6	1466.4	1304.7	886.2	795.1	1789.6	2436.4	2752.9	1544.3	1311.9	1255.7	2747.5	3249.3	1397.1	1465.5	Other business activities	
Pendidikan, kesihatan dan lain-lain	519.2	396.3	406.6	448.3	428.8	364.5	533.8	504.0	361.9	927.4	354.8	395.4	345.9	356.3	350.1	344.7	463.2	Education, health and others	
Sektor isirumah ²	13986.4	12713.8	12387.4	12035.1	12295.8	12731.8	12351.8	12656.9	12607.7	13614.5	11998.2	13591.4	12656.2	13727.8	14085.4	15851.7	15281.6	Household sector ²	
Sektor lain t.d.d.l.	2585.6	3109.6	3561.6	3328.4	2218.3	2658.1	2908.9	3484.9	3323.2	2802.3	3034.5	2911.5	2532.1	2483.0	2329.0	2391.6	2737.5	Other sector n.e.c.	

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 (sektor ekonomi/industri + sektor isirumah) = Pinjaman mengikut tujuan (Jumlah pinjaman).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).

2. Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah. t.d.d.l. tidak diklasifikasikan di tempat lain

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 (MSCI) 2000.

2 Household sector = total loans by purpose to households. n.e.c. not elsewhere classified.