

1.8.1 Pinjaman Diluluskan Mengikut Sektor: Sistem Perbankan

Loans Approved by Purpose and Sectors: Banking System

RM juta RM million

Tujuan	2006												2007							Purpose
	Jan./ Jan./	Feb./ Feb./	Mac/ Mar./	Apr./ Apr.	Mei/ May	Jun/ June	Jul./ July	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	Mac/ Mar./	Apr./ Apr.	Mei/ May	Jun/ June	Jul./ July	
Pembelian sekuriti	1589.4	698.3	780.4	684.7	785.7	2590.7	349.3	1226.9	976.9	601.2	838.0	715.6	1329.0	861.4	669.0	1593.3	11686.8	11658.0	2917.7	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2999.8	2476.3	3212.0	2625.2	2721.9	2451.1	2630.3	3141.4	2961.5	2426.1	2273.7	2094.4	2524.1	2206.7	2593.7	2026.1	2586.7	3068.6	3116.4	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2405.8	2233.0	3183.0	2900.4	2785.7	2883.2	2725.3	3031.8	2740.6	2440.4	2893.2	2626.3	3100.3	2305.2	3111.0	3526.4	4409.9	4491.1	4813.9	Purchase of residential property
Pembelian harta bukan kediaman	1025.2	935.4	1397.3	911.1	1053.8	1594.2	1180.6	1514.2	1439.5	1351.4	1462.2	1385.8	1507.8	1231.0	3013.5	1629.1	2077.6	2401.4	2026.5	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	190.3	183.1	427.6	310.6	609.4	356.5	459.4	345.2	365.9	427.4	693.5	513.6	223.8	363.5	292.7	420.5	373.9	507.1	1021.4	Purchased of fixed assets other than land and building
Kegiatan persendirian	347.4	329.6	575.9	653.4	693.8	532.8	495.7	540.9	509.9	493.8	511.0	505.4	533.8	431.8	572.6	579.4	747.3	642.6	745.8	Personal uses
Kad kredit	875.5	856.1	1301.5	1120.3	1296.4	1329.2	1230.6	1305.4	1405.1	1181.2	1507.7	1429.3	1442.5	1309.7	1443.3	1328.0	1680.3	1384.6	1515.5	Credit cards
Pembelian barangan pengguna	0.3	1.0	1.2	4.1	7.4	12.2	19.6	8.0	3.9	3.4	2.1	3.7	2.3	1.3	1.6	1.9	13.5	5.5	1.6	Purchase of consumer durable goods
Pembinaan	132.8	180.5	301.9	146.0	211.8	358.9	288.8	438.4	573.9	560.7	519.4	448.6	319.5	663.5	2617.0	375.1	1642.1	661.8	1504.1	Construction
Modal kerja	3388.4	5210.3	4273.9	3505.0	4645.9	4352.8	4428.1	4181.3	3952.3	3637.8	5192.8	6161.1	4446.6	3501.5	4969.8	5363.9	5314.4	5504.3	5852.9	Working capital
Tujuan lain	788.4	483.9	1330.6	1359.3	684.0	1367.3	581.5	577.8	1364.6	1614.7	1341.4	1808.4	1016.5	1394.4	3102.9	1834.4	1787.3	1866.1	2013.6	Other purpose
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	13743.3	13587.6	16785.2	14220.0	15495.7	17828.9	14389.2	16311.3	16294.1	14738.2	17235.1	17692.2	16446.2	14269.9	22387.0	18678.1	32319.8	32191.3	25529.4	Total loans approved (during the period)
Sektor¹	Sektor¹																			
Pertanian primer	347.1	1010.9	412.3	523.4	373.5	520.2	293.4	642.7	307.5	497.1	306.9	522.1	277.5	359.4	548.5	469.7	686.1	531.8	851.8	Primary agriculture
Per lombangan dan kuari	6.2	21.0	14.0	7.5	352.9	73.1	18.3	120.0	30.6	34.4	22.7	19.4	107.7	203.7	82.9	30.2	36.3	108.5	21.4	Mining and quarrying
Perkilangan (termasuk asas tani)	1894.6	973.5	1699.1	1,368.9	2,156.3	1,602.8	1,908.5	1,836.5	1,974.7	1,797.8	1,697.9	1,774.2	2,065.3	1,227.1	3,301.9	3,039.3	2,181.7	2,232.2	2,381.7	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	40.5	1004.0	84.8	9.4	54.7	19.9	53.9	32.8	21.9	12.7	320.0	385.9	26.8	208.0	87.9	16.2	94.1	7.0	434.1	Electricity, gas and water supply
Perdagangan borong & runcit, dan restoran & hotel	749.7	770.9	1360.9	1,281.5	1,243.0	1,180.9	1,343.6	1,846.4	1,263.9	1,444.0	1,866.4	1,915.3	1,575.5	1,223.6	1,619.5	1,312.3	1,808.5	1,821.3	1,702.4	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	306.3	420.8	656.6	693.2	715.5	632.8	704.3	730.1	719.3	906.7	947.0	763.3	1,024.3	642.6	1,070.6	881.3	1,073.8	1,080.9	1,094.0	Wholesale trade
Perdagangan runcit	373.2	297.9	493.5	328.4	507.4	408.1	588.1	427.0	518.3	433.1	538.9	1,039.9	349.8	569.4	413.3	386.8	400.1	653.8	515.7	Retail trade
Restoran dan hotel	70.2	52.2	210.8	259.9	20.1	139.9	51.1	689.3	26.3	104.2	380.5	112.2	201.4	11.7	135.6	44.1	334.6	86.6	92.7	Restaurants and hotels
Pembinaan	498.2	457.8	1000.7	768.7	766.0	1,323.2	701.1	1,060.5	2,072.7	1,428.1	1,729.4	1,688.3	1,113.3	871.9	1,571.8	1,995.2	2,197.2	1,632.8	2,174.8	Construction
Harta tanah	317.6	258.0	490.3	318.4	882.9	671.0	352.0	686.0	404.2	554.6	317.0	448.3	802.3	939.3	521.1	788.7	812.8	1,831.6	1,171.7	Real estate
Pengangkutan, penyimpanan dan komunikasi	245.9	174.3	223.0	114.7	332.9	343.5	1,287.2	433.2	622.5	386.1	454.7	260.9	410.7	394.3	2,756.7	781.7	11,011.7	11,149.8	3,725.3	Transport, storage and communication
Aktiviti kewangan, insurans dan pemiagaan	1757.4	1939.6	1186.7	858.1	767.3	3,587.7	417.0	781.6	971.8	893.5	2,216.1	3,007.6	1,053.6	1,141.2	2,910.9	1,422.1	1,747.9	2,010.5	1,222.6	Finance, insurance and business activities
Perantara kewangan	381.3	1724.5	486.0	96.1	116.3	2,964.1	101.0	378.3	456.3	155.7	1,026.3	1,382.2	537.2	370.2	734.7	334.3	404.0	1,028.2	494.4	Financial intermediation
Aktiviti penyewaan dan pemiagaan	35.3	13.2	31.7	36.9	53.8	39.9	136.9	23.2	25.6	21.1	321.6	20.9	32.7	25.9	47.4	48.2	314.7	193.6	131.1	Renting & business activities
Penyelidikan & pembangunan	0.6	0.0	0.3	0.2	3.3	6.1	1.1	33.6	2.7	0.5	0.2	1.4	1.6	0.3	1.5	3.1	1.2	0.9	0.4	Research & development
Aktiviti pemiagaan lain	1340.2	201.9	668.7	724.9	593.9	577.7	177.9	346.6	487.2	716.1	868.0	1,603.2	482.2	744.8	2,127.3	1,036.4	1,028.0	787.9	596.7	Other business activities
Pendidikan, kesihatan dan lain-lain	33.7	69.5	280.4	142.6	89.4	58.9	83.1	98.9	105.2	212.6	202.2	125.6	718.1	457.2	205.5	217.0	277.2	191.2	270.9	Education, health and others
Sektor isirumah ²	7273.6	6705.9	9068.4	8,204.8	8,207.9	7,762.0	7,563.8	8,523.8	8,131.5	6,852.6	7,605.1	7,165.2	8,025.9	6,890.8	8,437.0	8,338.9	10,627.5	10,480.7	11,172.3	Household sector ²
Sektor lain t.t.d.l	578.7	202.1	964.7	622.0	269.0	685.7	367.3	248.8	387.4	624.0	496.7	379.4	269.5	353.4	343.2	266.9	838.9	193.8	400.5	Other sector n.e.c.

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi

Perbankan (FISS), pinjaman/pebiayaan 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 1.8 (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.
t.d.t.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. 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 1.8 (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.
n.e.c. not elsewhere classified.