

1.9.1 Pinjaman Dikeluarkan Mengikut Sektor: Sistem Perbankan

Loans Disbursed by Purpose and Sectors: Banking System

Tujuan	2006												2007						Purpose
	Jan./	Feb./	Mac./	Apr./	Mei./	Jun./	Jul./	Ogos/	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac./	Apr./	Mei./	Jun/	
	Jan./	Feb./	Mar./	Apr	May	June	July	Aug	Sept./	Oct./	Nov./	Dec./	Jan./	Feb./	Mar./	Apr	May	June	
Pembelian sekuriti	850.7	1158.7	1096.8	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	2045.4	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3099.1	2679.1	3480.4	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	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2943.0	2521.8	3192.9	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	Purchase of residential property
Pembelian harta bukan kediaman	3274.9	2617.0	3370.3	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	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	1376.9	1152.4	1422.3	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	Purchase of fixed assets other than land and building
Kegunaan persendirian	217.1	185.5	251.7	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	Personal uses
Kad kredit	1445.0	1325.1	1625.7	2846.4	1414.3	1442.8	1367.3	1411.1	1345.9	1302.6	1499.0	1412.1	1539.9	1396.9	1499.6	1076.3	1319.1	1612.7	Credit cards
Pembelian barangan pengguna	3860.1	3439.5	3978.5	3437.5	3808.2	3977.1	4107.6	4302.7	4334.1	4497.0	4299.7	4841.5	4702.3	4345.9	4720.2	3741.4	4097.4	4636.8	Purchase of consumer durable goods
Pembiinaan	13.7	56.9	8.9	11.0	11.3	18.9	9.4	9.0	5.1	7.3	11.9	6.8	8.0	8.4	10.0	6.4	7.1	8.2	Construction
Modal kerja	1195.4	866.0	1217.2	1197.9	1236.6	1280.6	1195.3	1175.6	1262.5	1325.4	1076.3	1148.4	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	Working capital
Tujuan lain	25929.7	24777.5	25555.5	23598.1	23117.6	24275.5	23464.4	21471.5	23900.1	21446.2	23485.2	25439.6	27041.4	21129.5	24090.9	23961.9	27030.8	28437.0	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	3497.3	2436.0	3586.3	4311.1	3066.2	3443.7	4643.0	4118.2	3087.2	2899.3	3383.7	3865.6	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	Total loans disbursed (during the period)
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	44759.9	40693.7	45593.5	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	Total loans disbursed (during the period)
Sektor ¹																			Sektor ¹
Pertanian primer	927.5	963.0	962.6	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	Primary agriculture
Perombongan dan kuari	81.2	141.3	296.5	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	Mining and quarrying
Perkilangan (termasuk asas tandi)	9320.2	8482.7	9356.9	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	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	570.2	1091.7	112.5	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	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7662.8	6048.0	7956.3	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	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5062.8	4571.6	5270.7	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	Wholesale trade
Perdagangan runcit	2263.5	1380.5	2612.0	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	Retail trade
Restoran dan hotel	336.6	95.9	73.6	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	Restaurants and hotels
Pembiinaan	2565.4	1805.6	2529.8	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	Construction
Harta tanah	1220.0	681.1	830.8	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	Real estate
Pengangkutan, penyimpanan dan komunikasi	530.0	646.9	1256.1	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	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3442.3	4020.1	4264.0	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	Finance, insurance and business activities
Perantara kewangan	2150.9	3000.0	2170.1	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	Financial intermediation
Aktiviti penyewaan dan perniagaan	125.8	142.1	201.9	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	Renting & business activities
Penyelidikan & pembangunan	2.4	2.6	9.2	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	Research & development
Aktiviti perniagaan lain	1163.2	875.5	1882.8	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	Other business activities
Pendidikan, kesihatan dan lain-lain	574.6	416.6	399.6	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	Education, health and others
Sektor isirumah ²	12548.3	11247.5	13567.5	13986.4	12713.8	12387.4	12035.1	12295.8	12731.8	12352.0	12656.9	12607.7	13614.5	11998.2	13591.4	12656.2	13727.8	14085.4	Household sector ²
Sektor lain t.d.d.l.	5317.4	5149.3	4060.8	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	Other sector n.e.c.

Nota: Berkuatkuasa April 2006, klasifikasi di bawah Sistem Statistik Institusi Perbankan (FIS), 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 (MSIC 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 (FIS), 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. n.e.c. not elsewhere classified.