

1.8.1 Pinjaman Diluluskan Mengikut Sektor: Sistem Perbankan

Loans Approved by Purpose and Sectors: Banking System

Tujuan	2006										2007					Purpose
	Apr./	Mei./	Jun./	Jul./	Ogos./	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei./		
	Apr	May	June	July	Aug	Sept./	Oct./	Nov./	Dec./	Jan./	Feb./	Mar./	Apr	May		
Pembelian sekuriti	689.2	797.7	2590.9	348.4	1228.2	979.6	601.2	838.0	715.6	1329.0	861.4	669.0	1593.3	9686.8	Purchase of securities	
Pembelian kenderaan pengangkutan	2625.0	2674.0	2452.6	2630.3	3225.8	2981.1	2426.1	2273.7	2094.4	2524.1	2206.7	2593.7	2026.1	2586.7	Purchase of transport vehicles	
yang mana: Pembelian kereta penumpang	2580.1	2616.0	2025.0	2456.6	3080.1	2818.4	2249.4	2140.8	1925.9	2347.6	2055.7	2418.9	1876.9	2311.2	of which: Purchase of passenger cars	
Pembelian harta kediaman	2920.4	2958.6	2899.5	2733.0	3027.7	2705.4	2440.4	2893.2	2626.3	3100.3	2305.2	3111.0	3526.4	4409.9	Purchase of residential property	
Pembelian harta bukan kediaman	909.7	1126.6	1637.6	1205.0	1526.5	1479.9	1351.4	1462.2	1385.8	1507.8	1231.0	3013.5	1629.1	2077.6	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	310.2	608.0	403.6	462.9	351.2	377.4	427.4	693.5	513.6	223.8	363.5	292.7	420.5	373.9	Purchased of fixed assets other than land and building	
Kegunaan persendirian	944.1	1092.0	522.6	496.2	540.8	505.9	493.8	511.0	505.4	533.8	431.8	572.6	579.4	747.3	Personal uses	
Kad kredit	961.0	1296.2	1296.4	1220.8	1284.4	1362.9	1181.2	1507.7	1429.3	1442.5	1309.7	1443.3	1328.0	1680.3	Credit cards	
Pembelian barangan pengguna	7.7	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	Purchase of consumer durable goods	
Pembinaan	145.1	197.0	360.1	294.8	459.5	579.7	560.7	519.4	448.6	318.9	663.5	2616.4	373.8	1642.1	Construction	
Modal kerja	3513.7	4734.7	4169.2	4365.2	4038.6	3834.4	3638.9	5192.8	6161.1	4444.1	3501.5	4964.5	5363.3	5264.4	Working capital	
Tujuan lain	1210.1	909.2	1705.6	618.2	712.2	1467.6	1617.3	1341.4	1808.4	1019.6	1394.4	3107.7	1836.3	1787.3	Other purpose	
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	14236.2	16401.3	18050.2	14394.5	16402.9	16277.9	14741.9	17235.1	17692.2	16446.2	14269.9	22385.9	18678.1	30269.8	Total loans approved (during the period)	
Sektor¹															Sektor¹	
Pertanian primer	433.7	502.3	599.9	293.6	639.0	314.6	497.1	306.9	522.1	277.5	359.4	548.5	469.7	656.1	Primary agriculture	
Perombongan dan kuari	8.0	290.3	20.1	18.3	114.7	30.6	34.4	22.7	19.4	107.7	203.7	82.8	30.2	36.3	Mining and quarrying	
Perkilangan (termasuk asas tani)	1,380.0	2,356.7	1,660.3	1,963.6	1,791.2	2,014.5	1,805.9	1,697.9	1,774.2	2,065.3	1,227.1	3,300.9	3,039.3	2,181.7	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	9.5	54.8	20.0	53.9	32.8	22.4	12.7	320.0	385.9	26.8	208.0	87.9	16.2	74.1	Electricity, gas and water supply	
Perdagangan borong & runcit, dan restoran & hotel	1,217.3	1,214.5	1,178.5	1,326.3	1,853.9	1,238.1	1,439.4	1,866.4	1,915.3	1,575.5	1,223.6	1,619.5	1,312.3	1,808.5	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	693.6	836.7	571.6	695.1	736.1	704.5	901.8	947.0	763.3	1,024.3	642.6	1,070.6	881.3	1,073.8	Wholesale trade	
Perdagangan runcit	261.9	355.8	467.0	580.6	429.0	508.1	433.3	538.9	1,039.9	349.8	569.4	413.3	386.8	400.1	Retail trade	
Restoran dan hotel	261.8	22.0	139.9	50.7	688.8	25.5	104.2	380.5	112.2	201.4	11.7	135.6	44.1	334.6	Restaurants and hotels	
Pembinaan	776.5	767.2	1,311.9	676.6	1,105.4	2,076.6	1,428.6	1,729.4	1,688.3	1,113.3	871.9	1,571.8	1,995.2	2,197.2	Construction	
Harta tanah	327.0	885.0	703.3	344.6	694.4	414.7	554.6	317.0	448.3	802.3	939.3	521.1	788.7	812.8	Real estate	
Pengangkutan, penyimpanan dan komunikasi	116.6	317.3	281.0	1,286.2	434.5	623.5	386.1	454.7	260.9	410.7	394.3	2,756.7	781.7	9,011.7	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	935.3	720.2	3,725.5	412.2	765.6	963.0	893.5	2,216.1	3,007.6	1,053.6	1,141.2	2,910.9	1,422.1	1,747.9	Finance, insurance and business activities	
Perantara kewangan	96.1	116.5	3,114.2	100.9	378.0	456.1	155.7	1,026.3	1,382.2	537.2	370.2	734.7	334.3	404.0	Financial intermediation	
Aktiviti penyewaan dan perniagaan	31.9	38.0	40.1	136.8	24.7	36.0	21.1	321.6	20.9	32.7	25.9	47.4	48.2	314.7	Renting & business activities	
Penyelidikan & pembangunan	0.2	3.3	6.1	1.1	20.2	2.7	0.5	0.2	1.4	1.6	0.3	1.5	3.1	1.2	Research & development	
Aktiviti perniagaan lain	807.1	562.4	565.2	173.5	342.7	468.2	716.1	868.0	1,603.2	482.2	744.8	2,127.3	1,036.4	1,028.0	Other business activities	
Pendidikan, kesihatan dan lain-lain	141.5	106.2	59.0	82.7	96.6	103.7	212.6	202.2	125.6	718.1	457.2	205.5	217.0	277.2	Education, health and others	
Sektor isirumah ²	8,388.6	8,799.8	7,745.6	7,572.5	8,615.9	8,089.2	6,857.7	7,605.1	7,165.2	8,025.9	6,890.8	8,437.0	8,338.9	10,627.5	Household sector ²	
Sektor lain t.t.d.l	502.2	387.2	745.1	364.0	258.9	387.0	619.4	496.7	379.4	269.5	353.4	343.2	266.9	838.9	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 8. 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.t.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 8. 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.