

# 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
	Ogos./ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	
Pembelian sekuriti	1228.2	979.6	601.2	838.0	715.6	1329.0	861.4	Purchase of securities
Pembelian kenderaan pengangkutan	3225.8	2981.1	2426.1	2273.7	2094.4	2524.1	2206.7	Purchase of transport vehicles
yang mana: Pembelian kereta penumpang	3080.1	2818.4	2249.4	2140.8	1925.9	2347.6	2055.7	of which: Purchase of passenger cars
Pembelian harta kediaman	3027.7	2705.4	2440.4	2893.2	2626.3	3100.3	2305.2	Purchase of residential property
Pembelian harta bukan kediaman	1526.5	1479.9	1351.4	1462.2	1385.8	1507.8	1231.0	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	351.2	377.4	427.4	693.5	513.6	223.8	363.5	Purchased of fixed assets other than land and building
Kegunaan persendirian	540.8	505.9	493.8	511.0	505.4	533.8	431.8	Personal uses
Kad kredit	1284.4	1362.9	1181.2	1507.7	1429.3	1442.5	1309.7	Credit cards
Pembelian barangan pengguna	8.0	3.9	3.4	2.1	3.7	2.3	1.3	Purchase of consumer durable goods
Pembinaan	459.5	579.7	560.7	519.4	448.6	318.9	663.5	Construction
Modal kerja	4038.6	3834.4	3638.9	5192.8	6161.1	4444.1	3501.5	Working capital
Tujuan lain	712.2	1467.6	1617.3	1341.4	1808.4	1019.6	1394.4	Other purpose
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	16402.9	16277.9	14741.9	17235.1	17692.2	16446.2	14269.9	Total loans approved (during the period)
Sektor <sup>1</sup>								Sektor <sup>1</sup>
Pertanian primer	639.0	314.6	497.1	306.9	522.1	277.5	359.4	Primary agriculture
Perombongan dan kuari	114.7	30.6	34.4	22.7	19.4	107.7	203.7	Mining and quarrying
Perkilangan (termasuk asas tani)	1,791.2	2,014.5	1,805.9	1,697.9	1,774.2	2,065.3	1,227.1	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	32.8	22.4	12.7	320.0	385.9	26.8	208.0	Electricity, gas and water supply
Perdagangan borong & runcit, dan restoran & hotel	1,853.9	1,238.1	1,439.4	1,866.4	1,915.3	1,575.5	1,223.6	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	736.1	704.5	901.8	947.0	763.3	1,024.3	642.6	Wholesale trade
Perdagangan runcit	429.0	508.1	433.3	538.9	1,039.9	349.8	569.4	Retail trade
Restoran dan hotel	688.8	25.5	104.2	380.5	112.2	201.4	11.7	Restaurants and hotels
Pembinaan	1,105.4	2,076.6	1,428.6	1,729.4	1,688.3	1,113.3	871.9	Construction
Harta tanah	694.4	414.7	554.6	317.0	448.3	802.3	939.3	Real estate
Pengangkutan, penyimpanan dan komunikasi	434.5	623.5	386.1	454.7	260.9	410.7	394.3	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	765.6	963.0	893.5	2,216.1	3,007.6	1,053.6	1,141.2	Finance, insurance and business activities
Perantara kewangan	378.0	456.1	155.7	1,026.3	1,382.2	537.2	370.2	Financial intermediation
Aktiviti penyewaan dan perniagaan	24.7	36.0	21.1	321.6	20.9	32.7	25.9	Renting & business activities
Penyelidikan & pembangunan	20.2	2.7	0.5	0.2	1.4	1.6	0.3	Research & development
Aktiviti perniagaan lain	342.7	468.2	716.1	868.0	1,603.2	482.2	744.8	Other business activities
Pendidikan, kesihatan dan lain-lain	96.6	103.7	212.6	202.2	125.6	718.1	457.2	Education, health and others
Sektor isirumah <sup>2</sup>	8,615.9	8,089.2	6,857.7	7,605.1	7,165.2	8,025.9	6,890.8	Household sector <sup>2</sup>
Sektor lain t.t.d.l	258.9	387.0	619.4	496.7	379.4	269.5	353.4	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.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.