

1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor

Banking System: Loans Disbursed by Purpose and Sectors

Tujuan	2006					2007		Purpose
	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	
Pembelian sekuriti	947.6	554.2	699.7	864.8	897.4	1054.3	1054.4	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3223.4 3048.6	3143.4 2513.6	2668.0 2123.9	2703.1 2543.4	2421.9 2180.7	2784.2 2628.0	2500.8 2027.5	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	3014.4	3219.2	2880.4	3194.8	3200.6	3518.5	2808.3	Purchase of residential property
Pembelian harta bukan kediaman	1503.0	1564.2	1426.2	1585.1	1725.2	1495.4	1365.7	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	295.0	245.8	250.8	285.9	377.2	349.7	309.9	Purchased of fixed assets other than land and building
Kegunaan persendirian	1376.3	1306.7	1274.2	1499.0	1412.1	1510.7	1396.9	Personal uses
Kad kredit	4302.7	4334.1	4497.0	4299.7	4841.5	4702.3	4345.9	Credit cards
Pembelian barangan pengguna	9.0	5.1	7.3	11.9	6.8	8.0	8.4	Purchase of consumer durable goods
Pembinaan	1152.6	1239.1	1299.1	1076.3	1148.4	1204.7	1097.7	Construction
Modal kerja	21863.5	23163.8	20700.8	23485.2	25439.6	26582.4	20966.6	Working capital
Tujuan lain	3880.3	2752.2	3241.0	3383.7	3865.6	3416.1	2705.0	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	41567.8	41528.0	38944.5	42389.7	45336.2	46626.5	38559.6	Total loans disbursed (during the period)
Sektor ¹								Sektor ¹
Pertanian primer	1244.1	1263.3	915.5	1081.1	1256.6	1000.0	1092.8	Primary agriculture
Perombongan dan kuari	124.9	107.4	80.2	109.1	122.5	128.9	116.4	Mining and quarrying
Perkilangan (termasuk asas tani)	10201.7	10115.1	9711.1	10021.7	10713.4	11122.4	9395.8	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	108.1	142.9	176.2	58.6	121.4	130.1	80.4	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7348.8	7421.5	6662.8	7174.1	7402.5	7989.2	5940.8	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5418.6	5591.5	5080.9	5572.0	5392.1	5820.9	4439.5	Wholesale trade
Perdagangan runcit	1759.0	1738.7	1513.4	1466.3	1558.9	1752.4	1388.3	Retail trade
Restoran dan hotel	171.1	91.3	68.5	135.8	451.4	415.8	113.0	Restaurants and hotels
Pembinaan	2427.7	2869.4	2378.0	2625.1	2896.3	2768.9	2424.8	Construction
Harta tanah	603.9	874.8	751.3	539.6	695.9	735.2	743.8	Real estate
Pengangkutan, penyimpanan dan komunikasi	722.6	883.2	862.4	1017.7	916.2	1232.3	550.1	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3422.0	2825.5	1567.4	3116.9	4918.6	4533.8	2827.2	Finance, insurance and business activities
Perantara kewangan	1697.2	1728.1	669.0	1138.3	2311.8	1634.9	1145.4	Financial intermediation
Aktiviti penyewaan dan perniagaan	401.8	210.0	101.2	188.4	169.4	134.4	129.4	Renting & business activities
Penyelidikan & pembangunan	4.3	0.4	0.5	0.7	1.0	3.3	8.2	Research & development
Aktiviti perniagaan lain	1318.7	887.1	796.7	1789.6	2436.4	2761.2	1544.3	Other business activities
Pendidikan, kesihatan dan lain-lain	424.9	360.2	529.3	504.0	361.9	607.4	354.8	Education, health and others
Sektor isirumah ²	12754.1	11898.0	11880.4	12656.9	12607.7	13671.6	11998.2	Household sector ²
Sektor lain t.d.d.l.	2185.1	2766.6	3430.1	3484.9	3323.2	2706.7	3034.5	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 (MISC 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 (MISC) 2000.

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