

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./ | Jun/ | Jul/ | Ogos/ | Sept./ | | |
| | Apr | May | June | July | Aug | Sept./ | Oct/ | Nov./ | Dec./ | Jan./ | Feb./ | Mar/ | Apr | May | June | July | Aug | Sept./ | | |
| Pembelian sekuriti | 684.7 | 785.7 | 2590.7 | 349.3 | 1228.9 | 976.9 | 601.2 | 838.0 | 715.6 | 1329.0 | 861.4 | 669.0 | 1593.3 | 11686.8 | 11658.0 | 2917.7 | 3089.6 | 1467.2 | Purchase of securities | |
| Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang | 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 | 3202.6 | 3086.2 | Purchase of transport vehicles of which: Purchase of passenger cars | |
| Pembelian harta kediaman | 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 | 4939.0 | 4157.4 | Purchase of residential property | |
| Pembelian harta bukan kediaman | 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 | 2238.4 | 2421.4 | Purchase of non-residential property | |
| Pembelian aset tetap selain tanah dan bangunan | 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 | 260.4 | 319.2 | Purchased of fixed assets other than land and building | |
| Kegunaan persendirian | 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 | 843.8 | 819.3 | Personal uses | |
| Kad kredit | 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 | 1754.6 | 1577.5 | Credit cards | |
| Pembelian barangan pengguna | 4.1 | 7.4 | 12.2 | 19.6 | 8.0 | 3.9 | 2.1 | 3.7 | 2.3 | 1.3 | 1.6 | 1.9 | 13.5 | 5.5 | 1.6 | 2.0 | 1.9 | 1.9 | Purchase of consumer durable goods | |
| Pembinaan | 146.0 | 211.8 | 358.9 | 288.8 | 438.4 | 573.9 | 560.7 | 519.4 | 448.6 | 319.5 | 663.5 | 2817.0 | 375.1 | 1642.1 | 661.8 | 1504.1 | 427.7 | 782.5 | Construction | |
| Modal kerja | 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 | 7078.5 | 7579.2 | Working capital | |
| Tujuan lain | 1359.3 | 684.0 | 1367.3 | 581.5 | 577.8 | 1364.6 | 1614.7 | 1341.4 | 1808.4 | 1016.5 | 1394.4 | 3102.9 | 1834.5 | 1787.4 | 1866.1 | 2013.6 | 1367.1 | 1440.6 | Other purpose | |
| Jumlah pinjaman yang diluluskan (sepanjang tempoh) | 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 | 25203.9 | 23652.4 | Total loans approved (during the period) | |
| Sektor¹ | | | | | | | | | | | | | | | | | | | Sektor¹ | |
| Pertanian primer | 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 | 2,663.3 | 502.5 | Primary agriculture | |
| Perombongan dan kuari | 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 | 131.0 | 119.3 | Mining and quarrying | |
| Perkilangan (termasuk asas tani) | 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 | 2,932.1 | 3,168.6 | Manufacturing (including agro-based) | |
| Elektrik, gas dan bekalan air | 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 | 10.6 | 754.1 | Electricity, gas and water supply | |
| Perdagangan borong & runcit, dan restoran & hotel | 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 | 2,449.0 | 1,970.5 | Wholesale & retail trade, and restaurants & hotels | |
| Perdagangan borong | 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 | 1,019.5 | 973.1 | Wholesale trade | |
| Perdagangan runcit | 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 | 942.6 | 538.8 | Retail trade | |
| Restoran dan hotel | 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 | 486.9 | 458.6 | Restaurants and hotels | |
| Pembinaan | 769.0 | 766.1 | 1,323.2 | 701.5 | 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 | 1,590.9 | 1,555.2 | Construction | |
| Harta tanah | 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 | 1,071.7 | 972.5 | 1,600.5 | Real estate | |
| Pengangkutan, penyimpanan dan komunikasi | 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 | 556.4 | 854.8 | Transport, storage and communication | |
| Aktiviti kewangan, insurans dan perniagaan | 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 | 1,322.6 | 1,187.1 | 2,066.1 | Finance, insurance and business activities | |
| Perantara kewangan | 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 | 594.4 | 338.4 | 499.5 | Financial intermediation | |
| Aktiviti penyewaan dan perniagaan | 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 | 32.3 | 42.9 | Renting & business activities | |
| Penyelidikan & pembangunan | 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 | 5.8 | 1.0 | Research & development | |
| Aktiviti perniagaan lain | 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 | 810.6 | 1,522.7 | Other business activities | |
| Pendidikan, kesihatan dan lain-lain | 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 | 132.6 | 101.2 | Education, health and others | |
| Sektor isirumah ² | 8,123.8 | 8,102.7 | 7,420.4 | 7,491.3 | 8,481.4 | 8,080.1 | 6,827.5 | 7,580.7 | 7,144.9 | 7,996.3 | 6,853.6 | 8,404.3 | 8,309.6 | 10,588.4 | 10,423.3 | 11,109.2 | 11,795.2 | 10,393.2 | Household sector ² | |
| Sektor lain ³ | 702.7 | 374.1 | 1,027.3 | 439.4 | 291.2 | 438.8 | 649.1 | 521.1 | 399.7 | 299.1 | 390.7 | 375.9 | 296.2 | 878.0 | 251.2 | 463.6 | 783.1 | 566.5 | Other sector 3 | |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula 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. 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 II.8 (sila rujuk Glossary untuk maklumat lanjut).
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.
3 Pinjaman kepada perniagaan individu.

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. 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 II.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 (MISC) 2000.
2 Household sector = total loans by purpose to households.
3 Loans to individual businesses.