

1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor

Banking System: Loans Disbursed by Purpose and Sectors

RM juta

RM million

Tujuan	2008											2008	2009			Purpose
	Mac/	Apr./	Mei./	Jun/	Jul/	Ogos/	Sept./	Okt./	Nov./	Dis./	Jan./		Feb./	Mac/		
	Mar./	Apr	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan./		Feb./	Mar./		
Pembelian sekuriti	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	747.5	735.4	1467.1	531.7	19057.6	937.6	1045.2	963.4	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3494.8	3664.2	3711.8	3717.0	3771.2	3284.7	3598.2	2845.2	2966.3	2897.2	40050.7	3060.0	2784.8	3432.7	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	3244.7	3409.4	3507.8	3498.3	3544.7	3090.6	3347.0	2628.4	2756.5	2627.9	37430.3	2820.6	2557.5	3152.4		
Pembelian harta bukan kediaman	3756.9	4327.9	4074.3	4187.0	4440.8	4278.2	4421.7	4063.5	4699.4	4562.9	50348.0	4242.4	3799.6	4478.9	Purchase of residential property	
Pembelian aset tetap selain tanah dan bangunan	2248.1	2293.1	2055.0	2003.6	2240.2	2044.5	2138.1	2282.1	2116.8	2648.7	26308.8	2120.0	1859.6	2080.9	Purchase of non-residential property	
Kegunaan persendirian	526.9	359.4	445.1	568.0	623.8	484.7	360.5	282.8	557.5	681.6	5464.9	341.6	299.1	268.1	Purchased of fixed assets other than land and building	
Kad kredit	1938.8	2087.9	1969.6	1863.0	2002.4	1807.5	2278.6	1717.7	1960.8	2017.9	23241.5	1889.3	1750.5	2243.0	Personal uses	
Pembelian barangan pengguna	4923.6	5166.2	5359.0	4781.7	4831.4	5111.6	4953.2	4678.7	4763.0	5849.1	60964.3	6017.9	5080.4	5638.4	Credit cards	
Pembinaan	5.6	6.9	6.2	5.4	6.4	7.5	6.3	34.5	7.1	6.9	118.7	3.9	4.9	9.6	Purchase of consumer durable goods	
Modal kerja	1413.1	1618.8	1144.7	1087.7	1389.6	1135.9	1226.1	932.5	997.1	1467.8	15682.8	1468.7	1078.3	1355.1	Construction	
Tujuan lain	29787.5	31030.1	28638.4	31090.8	34247.1	32530.7	33855.8	31183.3	30889.7	29319.0	366871.3	26739.4	23965.7	29475.8	Working capital	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	1524.1	3809.1	1968.1	3001.8	31806.5	5223.4	1878.1	5521.3	Other purpose	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	55110.0	52564.8	52392.9	52984.6	639915.0	49064.1	43546.1	55467.0	Total loans disbursed (during the period)	
Sektor ¹															Sektor ¹	
Pertanian primer	1231.6	1814.6	1319.1	1155.0	1552.2	1356.2	1288.6	1288.6	1053.2	1540.1	16060.0	1180.9	1275.3	1735.3	Primary agriculture	
Perombongan dan kuari	128.0	186.1	319.4	266.3	233.7	160.8	151.5	174.3	126.5	244.6	2340.6	205.0	166.7	301.2	Mining and quarrying	
Perkilangan (termasuk asas tani)	12268.7	12528.1	12705.9	14614.4	14054.0	12839.6	13578.9	12772.0	10988.4	11169.8	151500.4	9760.0	9516.4	10955.3	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	83.9	239.7	71.3	189.5	91.9	135.2	102.4	267.3	54.7	672.1	2583.7	642.2	148.8	184.6	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	8440.8	9705.8	9755.9	10167.4	11327.1	10024.8	10274.1	9399.6	8611.9	9483.9	113921.3	7869.9	7673.1	8930.5	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	6275.8	7006.7	6673.4	7639.8	8345.6	7651.9	7794.4	7275.9	6265.9	6427.5	83383.4	5940.8	5688.4	6604.0	Wholesale trade	
Perdagangan runcit	1989.4	2501.4	2390.6	2180.9	2783.5	2004.1	2295.8	2020.2	2002.5	2614.6	27055.1	1782.8	1642.4	2146.6	Retail trade	
Restoran dan hotel	175.6	197.7	691.9	346.8	197.9	368.8	183.9	103.6	343.5	441.8	3482.8	146.2	342.3	179.9	Restaurants and hotels	
Pembinaan	3169.9	2953.1	2789.6	2990.9	3186.7	2530.3	2981.1	2388.4	2524.1	3079.2	34712.8	3321.5	2288.3	3052.3	Construction	
Harta tanah	1397.1	1214.2	1252.1	1140.0	1672.0	969.2	1406.8	1305.5	1738.2	1702.5	16463.8	1364.9	1155.5	2672.8	Real estate	
Pengangkutan, penyimpanan dan komunikasi	980.0	1067.8	1773.9	1127.3	1116.7	5879.6	871.9	814.8	762.7	1714.5	17793.8	1472.9	1267.9	2868.4	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	4838.4	5873.0	4158.2	4980.2	4831.0	3413.4	5028.6	5005.8	6298.1	3682.2	57589.6	5061.2	3481.2	2855.4	Finance, insurance and business activities	
Perantara kewangan	2360.6	2799.6	1383.6	1772.1	1556.5	951.7	1862.7	2375.0	3532.8	1505.4	24579.3	2433.6	1189.1	1070.5	Financial intermediation	
Aktiviti penyewaan dan perniagaan	198.5	249.4	211.9	248.7	269.8	261.0	300.2	216.7	246.9	279.0	2918.7	306.9	161.5	196.6	Renting & business activities	
Penyelidikan & pembangunan	57.5	20.8	68.6	51.4	63.2	50.6	19.3	94.0	64.7	78.6	681.8	15.7	24.8	7.4	Research & development	
Aktiviti perniagaan lain	2221.8	2803.3	2494.2	2908.0	2941.5	2150.1	2846.5	2320.2	2453.8	1819.2	29409.7	2305.0	2105.8	1580.9	Other business activities	
Pendidikan, kesihatan dan lain-lain	379.0	355.6	673.2	375.4	340.5	419.2	433.6	2530.8	2758.8	1355.8	10639.3	423.4	493.3	3391.9	Education, health and others	
Sektor isirumah ²	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	15875.9	14228.4	15223.8	15903.0	184578.2	16203.5	14322.4	16715.0	Household sector ²	
Sektor lain ³	3031.2	3275.6	2074.2	2415.3	3309.7	2149.8	3116.7	2389.2	2252.7	2436.8	31731.3	1558.8	1757.1	1804.3	Other sector ³	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula 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. 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.9 (sila rujuk Glosari untuk maklumat lanjut).

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.

3 Termasuk pinjaman kepada perniagaan individu.

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. 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.9 (please refer to the Glossary for further details).

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.

3 Includes loans to individual businesses.