

1.8.1 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan dan Sektor

Banking System: Loans Approved by Purpose and Sectors

RM juta

RM million

| Tujuan | 2007 | | | | | | | | | | | | 2008 | Purpose |
|--|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|---------|----------|--|
| | Jan./ | Feb./ | Mac/ | Apr./ | Mei/ | Jun/ | Jul/ | Ogos/ | Sept./ | Okt./ | Nov./ | Dis./ | Jan./ | |
| | Jan./ | Feb./ | Mar./ | Apr./ | May | June | July | Aug | Sept./ | Oct./ | Nov./ | Dec./ | Jan./ | |
| Pembelian sekuriti | 1329.0 | 861.4 | 669.0 | 1593.3 | 11686.8 | 11658.0 | 2917.7 | 3089.6 | 1467.2 | 1063.0 | 8972.3 | 2663.2 | 1248.7 | Purchase of securities |
| Pembelian kenderaan pengangkutan | 2524.1 | 2206.7 | 2593.7 | 2026.1 | 2586.7 | 3068.6 | 3116.4 | 3202.6 | 3086.2 | 3146.3 | 2867.5 | 2743.1 | 3279.6 | Purchase of transport vehicles |
| yang mana: Pembelian kereta penumpang | 2347.6 | 2055.7 | 2418.9 | 1876.9 | 2311.2 | 2886.4 | 2814.2 | 2983.7 | 2856.1 | 2945.2 | 2704.1 | 2610.5 | 3069.4 | of which: Purchase of passenger cars |
| Pembelian harta kediaman | 3100.3 | 2305.2 | 3111.0 | 3526.4 | 4409.9 | 4491.1 | 4813.9 | 4939.0 | 4157.4 | 4628.1 | 4806.4 | 3864.4 | 4550.5 | Purchase of residential property |
| Pembelian harta bukan kediaman | 1507.8 | 1231.0 | 3013.5 | 1629.1 | 2077.6 | 2401.4 | 2026.5 | 2238.4 | 2421.4 | 2079.1 | 2813.7 | 1712.9 | 4025.0 | Purchase of non-residential property |
| Pembelian aset tetap selain tanah dan bangunan | 223.8 | 363.5 | 292.7 | 420.5 | 373.9 | 507.1 | 1021.4 | 260.4 | 319.2 | 238.4 | 314.3 | 247.3 | 443.7 | Purchased of fixed assets other than land and building |
| Kegunaan persendirian | 533.8 | 431.8 | 572.6 | 579.4 | 747.3 | 642.6 | 745.8 | 843.8 | 819.3 | 755.1 | 826.0 | 667.2 | 922.9 | Personal uses |
| Kad kredit | 1442.5 | 1309.7 | 1443.3 | 1328.0 | 1680.3 | 1384.6 | 1515.5 | 1754.6 | 1577.5 | 1576.7 | 1536.8 | 1578.9 | 2093.3 | Credit cards |
| Pembelian barangan pengguna | 2.3 | 1.3 | 1.6 | 1.9 | 13.5 | 5.5 | 1.6 | 2.0 | 1.9 | 1.5 | 1.1 | 1.1 | 0.9 | Purchase of consumer durable goods |
| Pembinaan | 319.5 | 663.5 | 2617.0 | 375.1 | 1642.1 | 661.8 | 1504.1 | 427.7 | 782.5 | 804.5 | 1856.5 | 629.4 | 2108.4 | Construction |
| Modal kerja | 4446.6 | 3501.5 | 4969.8 | 5363.9 | 5314.4 | 5504.3 | 5852.9 | 7078.5 | 7579.2 | 6855.3 | 6856.0 | 10707.4 | 5140.1 | Working capital |
| Tujuan lain | 1016.5 | 1394.4 | 3102.9 | 1834.5 | 1787.4 | 1866.1 | 2013.6 | 1367.1 | 1440.6 | 2173.5 | 6948.9 | 2001.1 | 2715.3 | Other purpose |
| Jumlah pinjaman yang diluluskan (sepanjang tempoh) | 16446.2 | 14269.9 | 22387.0 | 18678.1 | 32319.8 | 32191.3 | 25529.4 | 25203.9 | 23652.4 | 23321.6 | 37799.5 | 26815.8 | 26528.2 | Total loans approved (during the period) |
| Sektor ¹ | | | | | | | | | | | | | | Sektor ¹ |
| Pertanian primer | 277.5 | 359.4 | 548.5 | 469.7 | 686.1 | 531.8 | 851.8 | 2,663.3 | 502.5 | 386.1 | 3,782.6 | 484.3 | 478.5 | Primary agriculture |
| Perombongan dan kuari | 107.7 | 203.7 | 82.9 | 30.2 | 36.3 | 108.5 | 21.4 | 131.0 | 119.3 | 170.0 | 240.2 | 44.9 | 272.8 | Mining and quarrying |
| Perkilangan (termasuk asas tani) | 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 | 2,310.9 | 2,211.5 | 2,042.3 | 2,270.7 | Manufacturing (including agro-based) |
| Elektrik, gas dan bekalan air | 26.8 | 208.0 | 87.9 | 16.2 | 94.1 | 7.0 | 434.1 | 10.6 | 754.1 | 47.8 | 145.2 | 3,771.8 | 997.5 | Electricity, gas and water supply |
| Perdagangan borong & runcit, dan restoran & hotel | 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 | 1,824.5 | 2,267.9 | 1,503.4 | 1,640.7 | Wholesale & retail trade, and restaurants & hotels |
| Perdagangan borong | 1,024.3 | 642.6 | 1,070.6 | 881.3 | 1,073.8 | 1,080.9 | 1,094.0 | 1,019.5 | 973.1 | 1,039.1 | 1,692.4 | 848.0 | 749.6 | Wholesale trade |
| Perdagangan runcit | 349.8 | 569.4 | 413.3 | 386.8 | 400.1 | 653.8 | 515.7 | 942.6 | 538.8 | 488.7 | 412.4 | 392.6 | 832.7 | Retail trade |
| Restoran dan hotel | 201.4 | 11.7 | 135.6 | 44.1 | 334.6 | 86.6 | 92.7 | 486.9 | 458.6 | 296.7 | 163.2 | 262.7 | 58.4 | Restaurants and hotels |
| Pembinaan | 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 | 1,693.5 | 2,811.9 | 1,683.7 | 2,650.6 | Construction |
| Harta tanah | 802.3 | 939.3 | 521.1 | 788.7 | 812.8 | 1,831.6 | 1,071.7 | 972.5 | 1,600.5 | 1,849.0 | 1,108.1 | 721.3 | 3,173.6 | Real estate |
| Pengangkutan, penyimpanan dan komunikasi | 410.7 | 394.3 | 2,756.7 | 781.7 | 11,011.7 | 11,149.8 | 3,725.3 | 556.4 | 854.8 | 920.6 | 2,383.2 | 2,826.0 | 841.6 | Transport, storage and communication |
| Aktiviti kewangan, insurans dan perniagaan | 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 | 2,237.8 | 11,132.5 | 1,560.0 | 1,814.2 | Finance, insurance and business activities |
| Perantara kewangan | 537.2 | 370.2 | 734.7 | 334.3 | 404.0 | 1,028.2 | 594.4 | 338.4 | 499.5 | 956.5 | 6,437.6 | 725.4 | 544.3 | Financial intermediation |
| Aktiviti penyewaan dan perniagaan | 32.7 | 25.9 | 47.4 | 48.2 | 314.7 | 193.6 | 131.1 | 32.3 | 42.9 | 34.5 | 75.4 | 265.9 | 35.4 | Renting & business activities |
| Penyelidikan & pembangunan | 1.6 | 0.3 | 1.5 | 3.1 | 1.2 | 0.9 | 0.4 | 5.8 | 1.0 | 14.0 | 1.0 | 0.3 | 2.6 | Research & development |
| Aktiviti perniagaan lain | 482.2 | 744.8 | 2,127.3 | 1,036.4 | 1,028.0 | 787.9 | 596.7 | 810.6 | 1,522.7 | 1,232.7 | 4,618.4 | 568.4 | 1,232.0 | Other business activities |
| Pendidikan, kesihatan dan lain-lain | 718.1 | 457.2 | 205.5 | 217.0 | 277.2 | 191.2 | 270.9 | 132.6 | 101.2 | 142.4 | 131.4 | 217.5 | 124.2 | Education, health and others |
| Sektor isirumah ² | 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 | 10,897.1 | 10,845.5 | 9,457.8 | 11,851.2 | Household sector ² |
| Sektor lain ³ | 299.1 | 390.7 | 375.9 | 296.2 | 878.0 | 251.1 | 463.6 | 783.1 | 566.5 | 841.9 | 739.6 | 2,502.8 | 412.6 | Other sector ³ |

Nota: Berkkuatkuasa 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.8 (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 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.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 (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Loans to individual businesses.