

## 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	2006								2007								Purpose		
	Jun/ June	Jul/ July	Ogos/ Aug.	Sept./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	Jan./ Jan.	Feb./ Feb.	Mac/ Mar.	Apr./ Apr.	Mei/ May	Jun/ June	Jul/ July	Ogos/ Aug.	Sept./ Sept.		Okt./ Oct.	Nov./ Nov.
Pembelian sekuriti	632.2	831.3	948.6	563.3	706.4	864.8	897.4	1392.7	1054.4	1396.2	1198.5	1351.5	3268.4	15326.5	2153.3	3735.9	1392.0	2288.2	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2925.0	3087.5	3223.4	3178.8	2668.6	2703.1	2421.9	2784.2	2500.8	2690.4	2369.7	2631.8	2984.2	3218.2	3506.3	3207.3	3233.6	3071.9	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	3625.1	3141.3	3348.5	3297.2	2886.7	3194.8	3200.6	3505.7	2808.3	3222.2	3018.6	3238.1	4069.4	4162.8	3727.8	3645.8	3860.3	3669.8	Purchase of residential property
Pembelian harta bukan kediaman	1977.8	1610.0	1516.5	1569.7	1438.7	1585.1	1725.2	1433.3	1365.7	1650.1	1388.8	1665.9	1676.4	2142.6	2117.5	2051.4	2186.3	2280.9	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	563.3	281.7	295.1	245.8	256.6	285.9	377.2	351.3	309.9	289.1	270.8	262.8	197.5	246.4	306.0	271.5	309.6	319.6	Purchased of fixed assets other than land and building
Kegunaan persendirian	1442.8	1367.3	1411.1	1345.9	1302.6	1499.0	1412.1	1539.9	1396.9	1499.6	1501.6	1319.1	1612.7	1940.6	1977.8	1736.2	2015.5	1953.4	Personal uses
Kad kredit	3977.1	4107.6	4302.7	4334.1	4497.0	4299.7	4841.5	4702.3	4345.9	4720.2	4362.1	4097.4	4636.8	4955.4	4857.5	4896.1	5207.4	4963.5	Credit cards
Pembelian barangan pengguna	18.9	9.4	8.0	5.1	7.3	11.9	6.8	8.0	8.4	10.0	8.6	7.1	8.2	11.2	7.7	3.6	6.8	12.0	Purchase of consumer durable goods
Pembinaan	1280.6	1195.3	1175.6	1262.5	1325.4	1102.1	1164.5	1222.9	1145.7	1108.9	1280.2	1425.8	1411.8	1278.4	1250.4	1521.3	1372.0	1234.2	Construction
Modal kerja	24275.5	23464.4	21471.5	23900.1	21446.2	23745.0	25654.7	27041.4	21129.5	24090.9	22913.7	27030.8	27214.0	24669.4	25562.7	26030.9	25811.9	26670.7	Working capital
Tujuan lain	3443.7	4643.0	4118.2	3087.2	2899.3	3098.1	3634.4	2807.3	2494.1	3194.6	2980.8	2252.9	2881.4	2659.6	2696.0	3403.3	3201.9	2296.8	Other purpose
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	44162.1	43739.0	41820.0	42789.7	39434.5	42389.7	45336.2	46789.0	38559.6	43872.1	41293.3	45483.2	49960.9	60611.2	48163.2	50503.3	48597.2	48761.1	Total loans disbursed (during the period)
<b>Sektor<sup>1</sup></b>																			<b>Sektor<sup>1</sup></b>
Pertanian primer	1366.1	1057.4	1271.7	1309.6	1029.4	1081.1	1256.6	1019.6	1092.8	993.3	1226.8	1021.6	1089.7	1236.3	1169.8	1658.1	1240.5	1210.8	Primary agriculture
Perombongan dan kuari	160.8	223.8	130.7	109.9	99.2	109.1	122.5	121.0	116.4	94.3	133.8	215.8	223.1	137.5	121.5	157.5	236.3	274.4	Mining and quarrying
Perkilangan (termasuk asas tani)	10022.8	10212.0	10550.4	10452.5	9948.1	10021.7	10713.4	11368.9	9395.8	11709.5	10401.8	11111.5	11186.0	11634.8	11801.7	11252.3	11247.2	11411.5	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	79.0	144.8	120.2	144.7	178.6	58.6	121.4	129.2	80.4	101.2	84.9	95.3	115.2	125.5	92.6	129.9	148.0	143.0	Electricity, gas and water supply
Perdagangan borong dan runcit	8237.6	7523.1	7560.1	7609.5	6838.3	7174.1	7402.5	7716.8	5940.8	6879.3	6930.0	7372.4	7404.3	7555.5	8117.4	8150.4	7892.3	8274.0	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5412.8	5385.6	5487.5	5704.7	5192.0	5572.0	5392.1	5826.2	4439.5	5189.7	5334.5	5442.0	5526.0	5315.7	6005.2	5647.6	5745.4	5954.6	Wholesale trade
Perdagangan runcit	2340.9	2015.9	1903.5	1813.3	1578.2	1466.3	1558.9	1754.9	1388.3	1450.0	1515.0	1559.9	1569.1	2090.9	2016.6	2351.9	1867.1	2119.3	Retail trade
Restoran dan hotel	483.9	121.6	169.1	91.5	68.2	135.8	45.4	135.7	113.0	239.6	80.5	370.5	309.2	148.9	95.7	150.9	279.8	200.1	Restaurants and hotels
Pembinaan	2629.3	2397.0	2444.6	2891.9	2408.7	2625.1	2896.3	2612.1	2424.8	2523.0	2537.5	2945.5	2868.1	2663.1	2804.2	2840.6	2881.0	2918.0	Construction
Harta tanah	899.1	769.1	718.3	884.2	837.3	539.6	695.9	772.0	743.8	928.1	1188.3	1066.6	776.7	984.9	1274.4	935.6	851.3	1363.3	Real estate
Pengangkutan, penyimpanan dan komunikasi	836.0	670.1	720.4	889.3	868.7	1017.7	916.2	1185.8	550.1	784.0	583.1	862.6	2964.8	14551.8	1625.7	3434.8	1127.4	955.6	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3575.6	4530.0	3360.8	2743.7	1531.5	3116.9	4918.6	4519.3	2827.2	2961.1	2672.8	4224.9	6568.7	3133.8	2668.9	4244.5	3677.5	3502.7	Finance, insurance and business activities
Perantara kewangan	2067.4	3212.4	1650.3	1649.0	635.1	1138.3	2311.8	1626.2	1145.4	1466.7	1240.5	1038.5	2832.5	1591.4	1038.9	1951.3	1519.1	930.0	Financial intermediation
Aktiviti penyewaan dan perniagaan	188.9	248.8	402.4	208.2	100.8	188.4	169.4	130.6	129.4	177.5	174.9	437.6	485.9	142.9	149.1	321.0	144.0	190.4	Renting & business activities
Penyelidikan & pembangunan	1.7	2.4	3.4	0.3	0.5	0.7	1.0	9.6	8.2	5.0	1.8	1.2	1.0	2.3	15.4	7.4	1.3	24.2	Research & development
Aktiviti perniagaan lain	1317.6	1466.4	1304.7	886.2	795.1	1789.6	2436.4	2752.9	1544.3	1311.9	1255.7	2747.5	3249.3	1397.1	1465.5	1964.7	2013.1	2358.2	Other business activities
Pendidikan, kesihatan dan lain-lain	406.6	448.3	428.8	364.5	533.8	504.0	361.9	927.4	354.8	395.4	345.9	356.3	350.1	344.7	463.2	346.7	516.7	468.1	Education, health and others
Sektor isurimat <sup>2</sup>	12308.3	11976.2	12246.7	12684.4	12293.9	12630.8	12548.3	13553.7	11900.5	13447.8	12604.4	13666.4	14020.6	15732.3	15215.7	14420.5	15697.3	14682.8	Household sector <sup>3</sup>
Sektor lain <sup>3</sup>	3640.8	3387.3	2267.4	2705.5	2966.8	3511.0	3382.5	2863.2	3132.2	3055.2	2583.9	2544.4	2393.8	2511.0	2808.2	2932.4	3081.6	3556.7	Other sector <sup>3</sup>

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut Perbankan (FISS), pinjaman/pembayaran mengikut sektor ekonomi/industri meliputi pelanggan bukan isi rumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada

semua pelanggan. Oleh itu, pinjaman kepada bukan isi rumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isi rumah) = Pinjaman mengikut tujuan (jumlah pinjaman).

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdihulu di bawah Jadual II.9 (sila rujuk Glossari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).

2 Sektor isi rumah = Jumlah tujuan pinjaman mengikut tujuan kepada isi rumah.

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.