

# 1.9.1 Pinjaman Dikeluarkan Mengikut Sektor: Sistem Perbankan

## Loans Disbursed by Purpose and Sectors: Banking System

RM juta

RM million

Tujuan	2006										2007				Purpose
	Apr./ Apr	Mei./ May	Jun/ June	Jul./ July	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	Mac./ Mar./	Apr./ Apr		
Pembelian sekuriti	1153.9	905.9	626.8	826.3	947.6	554.2	699.7	864.8	897.4	1392.7	1054.4	1396.2	1198.5	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3370.6	2921.9	2907.2	3087.9	3223.4	3143.4	2668.0	2703.1	2421.9	2784.2	2500.8	2690.3	2364.1	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	3219.2	2804.3	2755.2	2886.5	3048.6	2513.6	2123.9	2543.4	2180.7	2628.0	2027.5	2523.4	2211.2	Purchase of residential property	
Pembelian harta bukan kediaman	3481.8	2968.7	3262.5	2843.6	3014.4	3219.2	2880.4	3194.8	3200.6	3505.7	2808.3	3221.3	3018.6	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	3335.7	2396.6	1915.7	1599.6	1503.0	1564.2	1426.2	1585.1	1725.2	1433.3	1365.7	1650.1	1388.8	Purchased of fixed assets other than land and building	
Kegunaan persendirian	830.0	191.4	557.4	281.6	295.0	245.8	250.8	285.9	377.2	351.3	309.9	289.1	261.5	Personal uses	
Kad kredit	2981.2	1349.6	1386.7	1340.2	1376.3	1306.7	1274.2	1499.0	1412.1	1539.9	1396.9	1498.5	1072.8	Credit cards	
Pembelian barangan pengguna	3332.3	4100.7	3977.1	4107.6	4302.7	4334.1	4497.0	4299.7	4841.5	4702.3	4345.9	4720.2	3741.4	Purchase of consumer durable goods	
Pembinaan	17.5	11.6	18.9	9.4	9.0	5.1	7.3	11.9	6.8	8.0	8.4	10.0	6.4	Construction	
Modal kerja	945.2	1196.1	1260.1	1169.1	1152.6	1239.1	1299.1	1076.3	1148.4	1192.5	1097.7	1072.6	1285.7	Working capital	
Tujuan lain	22741.4	22395.2	23747.9	22884.2	21863.5	23163.8	20700.8	23485.2	25439.6	26846.8	20966.6	23874.3	23720.8	Other purpose	
Jumlah pinjaman yang dikeluarkan (sepanjang tempoh)	5526.2	3812.3	3930.0	4551.1	3880.3	2752.2	3241.0	3383.7	3865.6	3032.3	2705.0	3437.2	3060.3	Total loans disbursed (during the period)	
<b>Sektor<sup>1</sup></b>	<b>47715.8</b>	<b>42249.9</b>	<b>43590.4</b>	<b>42700.6</b>	<b>41567.8</b>	<b>41528.0</b>	<b>38944.5</b>	<b>42389.7</b>	<b>45336.2</b>	<b>46789.0</b>	<b>38559.6</b>	<b>43859.7</b>	<b>41118.9</b>	<b>Sektor<sup>1</sup></b>	
Pertanian primer	1588.9	984.0	949.8	1005.0	1244.1	1263.3	915.5	1081.1	1256.6	1019.6	1092.8	993.3	1180.3	Primary agriculture	
Perombongan dan kuari	151.6	352.4	154.5	220.7	124.9	107.4	80.2	109.1	122.5	121.0	116.4	94.3	133.8	Mining and quarrying	
Perkilangan (termasuk asas tandi)	9554.8	9802.5	10350.2	9946.3	10201.7	10115.1	9711.1	10021.7	10713.4	11368.9	9395.8	11704.9	10384.6	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	95.3	79.7	74.5	141.9	108.1	142.9	176.2	58.6	121.4	129.2	80.4	101.2	84.9	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	8391.9	7450.3	7929.8	7330.7	7348.8	7421.5	6662.8	7174.1	7402.5	7716.8	5940.8	6873.6	6915.9	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	5604.5	5353.5	5303.2	5325.2	5418.6	5591.5	5080.9	5572.0	5392.1	5826.2	4439.5	5185.2	5320.3	Wholesale trade	
Perdagangan runcit	2179.4	1755.8	2146.3	1885.0	1759.0	1738.7	1513.4	1466.3	1558.9	1754.9	1388.3	1448.8	1515.0	Retail trade	
Restoran dan hotel	607.9	341.0	480.3	120.5	171.1	91.3	68.5	135.8	451.4	135.7	113.0	239.6	80.5	Restaurants and hotels	
Pembinaan	2646.0	2588.6	2565.4	2348.0	2427.7	2869.4	2378.0	2625.1	2896.3	2612.1	2424.8	2523.0	2474.5	Construction	
Harta tanah	1537.9	919.5	856.8	741.5	603.9	874.8	751.3	539.6	695.9	772.0	743.8	928.1	1188.3	Real estate	
Pengangkutan, penyimpanan dan komunikasi	1244.5	640.5	807.5	721.6	722.6	883.2	862.4	1017.7	916.2	1185.8	550.1	784.0	583.8	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	3469.7	3713.6	3500.4	4399.9	3422.0	2825.5	1567.4	3116.9	4918.6	4519.3	2827.2	2961.1	2667.7	Finance, insurance and business activities	
Perantara kewangan	2096.7	1547.5	2013.4	3220.3	1697.2	1172.8	169.0	1138.3	2311.8	1626.2	1145.4	1466.7	1240.5	Financial intermediation	
Aktiviti penyewaan dan perniagaan	110.3	180.5	183.1	247.9	401.8	210.0	101.2	188.4	169.4	130.6	129.4	177.5	174.9	Renting & business activities	
Penyelidikan & pembangunan	2.4	1.7	1.7	6.3	4.3	0.4	0.5	0.7	1.0	9.6	8.2	5.0	1.8	Research & development	
Aktiviti perniagaan lain	1260.3	1983.8	1302.2	925.5	1318.7	887.1	796.7	1789.6	2436.4	2752.9	1544.3	1311.9	1250.6	Other business activities	
Pendidikan, kesihatan dan lain-lain	501.2	397.1	398.2	449.3	424.9	360.2	529.3	504.0	361.9	927.4	354.8	395.4	345.8	Education, health and others	
Sektor isirumah <sup>2</sup>	15651.7	12093.5	13164.8	12274.6	12754.1	11898.0	11880.4	12656.9	12607.7	13614.5	11998.2	13589.2	12647.2	Household sector <sup>2</sup>	
Sektor lain t.d.d.l.	2882.3	3228.2	2838.5	3121.0	2185.1	2766.6	3430.1	3484.9	3323.2	2802.3	3034.5	2911.5	2512.1	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)).

<sup>1</sup> Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

<sup>2</sup> 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).

<sup>1</sup> The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

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