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*
	Jan./ *Jan./*	Feb./ *Feb./*	Mac/ *Mar./*	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	3254.5	1183.7	1101.2	949.5	2873.7	1771.2	1535.4	2906.8	747.5	735.4	1467.1	531.7	19057.6	953.5	1137.1	963.4	1055.3	*Purchase of securities*
Pembelian kenderaan pengangkutan	3308.0	2792.0	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	3309.4	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	3133.2	2641.8	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	2977.6	*of which: Purchase of passenger cars*
Pembelian harta kediaman	4016.6	3518.8	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	4672.7	*Purchase of residential property*
Pembelian harta bukan kediaman	2184.2	2054.3	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	1959.2	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	304.0	270.7	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	263.9	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1950.0	1647.5	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	2275.7	*Personal uses*
Kad kredit	5695.5	4851.3	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	5583.6	*Credit cards*
Pembelian barangan pengguna	16.3	9.6	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	4.8	*Purchase of consumer durable goods*
Pembinaan	1826.6	1442.8	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	1148.7	*Construction*
Modal kerja	28231.3	26067.6	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	28657.6	*Working capital*
Tujuan lain	3723.4	2277.1	1685.5	3867.0	2367.1	3274.7	2549.1	1759.5	1524.1	3809.1	1968.1	3001.8	31806.5	2243.4	1878.1	5521.3	2880.0	*Other purpose*
Jumlah pinjaman yand dikeluarkan (sepanjang tempoh)	54510.4	46115.3	50881.9	55371.1	52644.8	54350.1	57637.6	55351.6	55110.0	52564.8	52392.9	52984.6	639915.0	49080.0	43638.1	55467.0	51810.9	*Total loans disbursed (during the period)*
Sektor[1]																		*Sector [1]*
Pertanian primer	1544.1	916.6	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	1315.0	*Primary agriculture*
Perlombongan dan kuari	195.5	153.9	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	274.7	*Mining and quarrying*
Perkilangan (termasuk asas tani)	12336.7	11643.9	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	10099.4	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	594.9	80.8	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	223.1	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran & hotel	9284.9	7445.2	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	8554.5	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	6487.3	5539.3	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	6339.1	*Wholesale trade*
Perdagangan runcit	2491.6	1780.6	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	2022.4	*Retail trade*
Restoran dan hotel	306.0	125.4	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	193.0	*Restaurants and hotels*
Pembinaan	3426.5	2692.8	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	2463.3	*Construction*
Harta tanah	1417.0	1249.2	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	1341.5	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	878.7	806.0	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	3199.6	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	5912.6	3568.0	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	3600.1	*Finance, insurance and business activities*
Perantara kewangan	2994.2	1485.3	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	1865.4	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	202.2	234.5	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	183.9	*Renting & business activities*
Penyelidikan & pembangunan	55.9	57.4	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	12.7	*Research & development*
Aktiviti perniagaan lain	2660.3	1790.7	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	1538.1	*Other business activities*
Pendidikan, kesihatan dan lain-lain	633.8	383.6	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	349.7	*Education, health and others*
Sektor isirumah[2]	16207.7	13972.9	14933.3	16157.4	15752.0	14928.4	15922.0	15473.5	15875.9	14228.4	15223.8	15903.0	184578.2	16219.1	14412.2	16715.0	16861.8	*Household sector [2]*
Sektor lain [3]	2077.9	3202.3	3031.2	3275.6	2074.2	2415.3	3309.7	2149.8	3116.7	2389.2	2252.7	2436.8	31731.3	1559.0	1759.3	1804.3	3528.2	*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.