1.7.1 Pinjaman Mengikut Tujuan dan Sektor[1,2]: Sistem Perbankan

Loans by Purpose and Sectors[1,2]: Banking System

RM juta — *RM million*

Akhir tempoh / *As at end of*	Tujuan/*Purpose*													Sektor/*Sectors*[3]												
	Pembelian sekuriti / *Purchase of securities*	Pembelian kenderaan pengangkutan / *Purchase of transport vehicles*	yang mana: Kereta penumpang / *of which: Purchase of passenger cars*	Pembelian harta kediaman / *Purchase of residential property*	Pembelian harta bukan kediaman / *Purchase of non-residential property*	Pembelian aset tetap selain tanah dan bangunan / *Purchase of fixed assets other than land and building*	Kegunaan persendirian / *Personal use*	Kad kredit / *Credit card*	Pembelian barangan penggunaan / *Purchase of consumer durables*	Pembinaan / *Construction*	Modal kerja / *Working capital*	Tujuan lain / *Other purpose*	Jumlah pinjaman / *Total loans*	Pertanian primer / *Primary agriculture*	Perlombongan dan kuari / *Mining and quarrying*	Perkilangan / *Manufacturing (including agro-based)*	Elektrik, gas dan air / *Electricity, gas and water supply*	Perdagangan borong dan runcit, hotel dan restoran / *Wholesale & retail trade, and hotels & restaurants*	Pembinaan / *Construction*	Harta tanah / *Real estate*	Pengangkutan, penyimpanan dan komunikasi / *Transport, storage and communications*	Aktiviti kewangan, insurans dan perniagaan / *Finance, insurance and business activities*	Pendidikan, kesihatan dan lain-lain / *Education, health and others*	Sektor isirumah[4] / *Household sector*[4]	Sektor lain[5] / *Other sector*[5]	
September 2008																										*September 2008*
Bank perdagangan	30,336.2	115,075.3	109,149.7	187,344.5	63,706.2	7,888.8	30,088.4	23,806.9	145.4	16,278.7	210,062.6	23,771.2	708,504.2	15,642.2	1,879.1	83,540.7	4,104.1	62,914.6	34,435.1	23,626.3	22,958.1	45,252.0	6,992.0	383,144.7	24,015.4	*Commercial banks*
Bank pelaburan	1,793.2	22.4	21.0	84.8	195.5	113.6	10.3	0.0	0.0	173.2	1,363.5	464.3	4,220.8	145.0	60.4	486.1	2.1	183.5	443.0	485.2	137.8	664.3	81.4	1,110.6	421.5	*Investment banks*
Jumlah	32,129.3	115,097.7	109,170.7	187,429.3	63,901.7	8,002.4	30,098.7	23,806.9	145.4	16,451.8	211,426.2	24,235.5	712,725.0	15,787.2	1,939.5	84,026.8	4,106.2	63,098.1	34,878.1	24,111.5	23,095.8	45,916.3	7,073.4	384,255.2	24,436.9	*Total*
Oktober 2008																										*October 2008*
Bank perdagangan	31,142.6	115,215.1	109,244.8	188,851.5	64,323.9	7,972.6	30,119.7	23,845.2	175.4	16,167.7	206,754.6	26,682.3	711,250.4	15,638.7	1,796.9	82,651.3	4,240.4	62,196.9	34,345.5	23,706.9	23,143.4	45,077.7	9,003.0	385,328.6	24,121.1	*Commercial banks*
Bank pelaburan	1,692.4	22.4	20.8	84.5	192.2	113.1	10.4	0.0	0.0	172.7	1,281.4	494.2	4,063.4	145.0	80.4	485.8	2.1	180.2	434.9	482.1	137.4	620.6	82.0	1,006.1	406.9	*Investment banks*
Jumlah	32,835.0	115,237.5	109,265.6	188,936.0	64,516.1	8,085.7	30,130.1	23,845.2	175.4	16,340.3	208,036.0	27,176.5	715,313.9	15,783.7	1,877.3	83,137.1	4,242.5	62,377.1	34,780.4	24,189.0	23,280.8	45,698.3	9,085.0	386,334.7	24,528.0	*Total*
November 2008																										*November 2008*
Bank perdagangan	30,651.4	115,677.2	109,666.3	190,445.3	65,013.7	8,191.3	30,667.8	24,388.1	171.1	16,251.3	208,034.7	29,667.7	719,159.5	15,685.3	1,702.8	82,417.4	4,302.2	61,571.8	33,538.2	24,532.0	23,132.0	47,238.9	11,684.1	388,777.0	24,577.8	*Commercial banks*
Bank pelaburan	1,700.5	22.6	21.3	85.9	271.8	112.7	10.2	0.0	0.0	173.5	1,304.9	520.8	4,203.0	144.8	80.2	476.4	2.1	179.8	461.0	546.3	164.3	667.0	82.4	995.6	403.1	*Investment banks*
Jumlah	32,351.9	115,699.8	109,687.6	190,531.2	65,285.4	8,304.0	30,678.0	24,388.1	171.2	16,424.7	209,339.6	30,188.5	723,362.5	15,830.2	1,783.0	82,893.8	4,304.3	61,751.5	33,999.2	25,078.3	23,296.3	47,905.9	11,766.5	389,772.6	24,980.9	*Total*
Disember 2008																										*December 2008*
Bank perdagangan	30,931.1	115,528.4	109,464.6	192,091.8	66,357.1	8,262.5	31,170.3	24,948.6	170.4	16,571.6	206,217.1	29,547.9	721,796.7	15,778.3	1,814.9	80,608.9	4,543.5	61,361.0	34,130.0	24,961.7	22,967.2	47,582.4	12,631.5	391,894.5	23,522.9	*Commercial banks*
Bank pelaburan	2,331.2	22.5	21.3	84.6	267.5	112.0	10.2	0.0	0.0	175.0	1,271.7	474.3	4,749.0	159.9	80.2	466.2	2.1	164.3	461.0	537.3	159.3	659.0	81.7	1,061.2	917.0	*Investment banks*
Jumlah	33,262.4	115,550.9	109,485.9	192,176.4	66,624.5	8,374.5	31,180.5	24,948.6	170.4	16,746.6	207,488.8	30,022.2	726,545.7	15,938.2	1,895.0	81,075.1	4,545.5	61,525.3	34,590.9	25,498.9	23,126.6	48,241.4	12,713.3	392,955.7	24,439.9	*Total*
Januari 2009																										*January 2009*
Bank perdagangan	30,288.7	115,757.2	109,825.2	193,486.2	66,970.7	8,477.8	31,537.7	25,003.1	162.7	17,046.6	205,007.3	29,416.7	723,154.6	15,650.6	1,887.3	79,491.3	4,689.3	60,297.9	34,693.5	25,124.8	23,376.2	47,930.9	12,523.0	394,504.6	22,985.1	*Commercial banks*
Bank pelaburan	2,390.5	22.2	20.4	76.7	262.3	110.1	10.2	0.0	0.0	176.9	1,200.4	478.3	4,727.5	158.8	85.6	447.6	1.8	176.9	447.8	537.6	164.8	846.2	86.3	1,325.9	448.3	*Investment banks*
Jumlah	32,679.2	115,779.3	109,845.6	193,562.9	67,233.0	8,587.8	31,547.8	25,003.1	162.7	17,223.6	206,207.7	29,895.0	727,882.1	15,809.3	1,972.8	79,938.8	4,691.1	60,474.8	35,141.3	25,662.5	23,541.1	48,777.1	12,609.3	395,830.5	23,433.4	*Total*
Februari 2009																										*February 2009*
Bank perdagangan	29,741.9	116,081.9	110,109.1	194,500.1	67,666.5	8,323.1	31,831.1	24,656.3	161.2	17,214.3	205,035.8	29,325.6	724,537.8	16,027.3	1,891.1	77,592.4	4,729.4	59,883.3	34,430.1	25,360.6	23,899.7	49,185.9	12,688.3	395,828.1	23,021.6	*Commercial banks*
Bank pelaburan	2,397.2	21.5	19.8	75.8	262.7	109.6	9.9	0.0	0.0	175.9	1,203.6	488.6	4,745.0	158.6	35.3	447.0	51.8	176.5	447.1	533.2	164.5	875.1	81.9	1,331.0	443.1	*Investment banks*
Jumlah	32,139.1	116,103.4	110,128.9	194,575.9	67,929.3	8,432.8	31,841.0	24,656.3	161.2	17,390.3	206,239.4	29,814.2	729,282.8	16,185.9	1,926.5	78,039.4	4,781.2	60,059.8	34,877.2	25,893.7	24,064.2	50,061.0	12,770.1	397,159.2	23,464.7	*Total*
Mac 2009																										*March 2009*
Bank perdagangan	29,080.5	116,234.5	109,967.3	195,587.4	68,084.1	8,418.2	32,288.7	24,362.8	157.2	17,484.8	204,247.5	33,238.8	729,184.4	16,540.6	2,059.2	75,980.7	4,662.9	59,385.3	34,954.6	26,548.1	25,035.5	48,365.0	15,780.9	397,401.6	22,470.1	*Commercial banks*
Bank pelaburan	2,378.0	21.2	19.4	75.4	262.0	131.8	9.8	0.0	0.0	152.1	1,165.7	493.1	4,689.1	158.6	34.3	416.4	51.8	175.8	404.3	533.3	183.2	904.7	76.0	1,307.7	442.9	*Investment banks*
Jumlah	31,458.5	116,255.6	109,986.7	195,662.7	68,346.1	8,550.0	32,298.5	24,362.8	157.3	17,636.9	205,413.2	33,732.0	733,873.5	16,699.2	2,093.5	76,397.0	4,714.7	59,561.1	35,358.9	27,081.4	25,218.7	49,269.8	15,856.8	398,709.3	22,912.9	*Total*
April 2009																										*April 2009*
Bank perdagangan	29,193.0	116,733.5	110,348.5	197,099.2	68,568.5	8,359.0	32,720.6	24,367.6	152.8	16,795.6	202,863.0	34,974.1	731,826.7	16,639.4	2,277.5	74,634.9	4,640.5	59,215.8	33,854.4	26,469.8	27,559.0	48,268.8	15,413.4	400,145.9	22,707.3	*Commercial banks*
Bank pelaburan	2,347.4	20.3	18.9	73.6	279.2	131.8	9.6	0.0	0.0	153.1	1,154.7	516.5	4,686.3	158.4	34.4	423.5	51.8	197.0	402.6	533.5	180.4	887.0	75.6	1,304.3	437.9	*Investment banks*
Jumlah	31,540.4	116,753.8	110,367.4	197,172.9	68,847.7	8,490.8	32,730.2	24,367.6	152.8	16,948.7	204,017.7	35,490.6	736,513.1	16,797.8	2,311.8	75,058.4	4,692.3	59,412.8	34,257.0	27,003.3	27,739.4	49,155.8	15,489.0	401,450.2	23,145.2	*Total*
Mei 2009																										*May 2009*
Bank perdagangan	29,586.5	117,308.9	110,844.2	198,553.2	69,040.8	8,447.0	33,116.5	24,609.1	152.1	17,119.3	198,451.3	33,893.5	730,278.2	16,515.6	2,259.1	74,066.7	4,771.7	59,513.9	34,148.5	27,547.6	22,276.5	47,479.3	15,409.4	403,382.8	22,907.3	*Commercial banks*
Bank pelaburan	2,411.7	19.6	18.2	73.5	277.1	131.9	9.6	0.0	0.0	154.1	1,194.1	615.0	4,886.6	158.3	69.5	421.9	51.8	192.8	396.5	591.4	246.0	759.1	218.9	1,332.2	448.1	*Investment banks*
Jumlah	31,998.2	117,328.5	110,862.4	198,626.7	69,318.0	8,579.0	33,126.1	24,609.1	152.1	17,273.4	199,645.3	34,508.5	735,164.7	16,673.9	2,328.6	74,488.6	4,823.5	59,706.7	34,545.0	28,138.9	22,522.4	48,238.4	15,628.4	404,715.0	23,355.4	*Total*
Jun 2009																										*June 2009*
Bank perdagangan	30,521.9	117,728.4	111,212.8	199,806.1	69,491.2	8,526.4	33,823.3	24,850.1	151.0	17,749.8	199,366.0	35,859.4	737,873.7	17,021.3	2,340.1	74,560.5	5,036.7	59,412.5	35,053.9	28,193.8	22,431.9	48,983.2	15,534.2	406,691.8	22,614.0	*Commercial banks*
Bank pelaburan	2,490.8	19.3	17.9	72.5	283.8	132.0	9.8	0.0	0.0	149.5	1,133.0	606.6	4,897.2	158.3	69.6	416.3	111.8	191.9	407.5	478.3	245.1	909.8	75.6	1,383.0	450.0	*Investment banks*
Jumlah	33,012.7	117,747.7	111,230.7	199,878.6	69,774.9	8,658.4	33,833.1	24,850.1	151.0	17,899.3	200,499.0	36,465.9	742,770.9	17,179.6	2,409.7	74,976.7	5,148.5	59,604.4	35,461.4	28,672.2	22,676.9	49,892.9	15,609.8	408,074.8	23,064.0	*Total*
Julai 2009																										*July 2009*
Bank perdagangan	30,759.8	118,321.8	111,757.4	201,486.0	70,572.8	8,665.3	34,135.9	24,730.3	132.0	17,886.2	204,182.8	36,738.2	747,611.1	17,290.5	2,295.1	73,656.0	6,712.7	59,793.9	35,143.3	28,857.7	22,994.4	49,541.1	18,204.3	409,839.7	23,282.5	*Commercial banks*
Bank pelaburan	2,512.1	19.1	18.0	72.0	285.1	131.9	9.8	0.0	0.0	149.3	1,121.9	636.9	4,938.1	158.2	69.6	412.9	111.7	186.5	404.9	478.9	239.6	927.4	74.1	1,413.6	460.8	*Investment banks*
Jumlah	33,271.9	118,340.9	111,775.5	201,558.0	70,857.9	8,797.2	34,145.7	24,730.3	132.1	18,035.5	205,304.6	37,375.1	752,549.2	17,448.7	2,364.6	74,068.9	6,824.4	59,980.4	35,548.2	29,336.6	23,234.0	50,468.5	18,278.4	411,253.2	23,743.3	*Total*
Ogos 2009																										*August 2009*
Bank perdagangan	30,898.2	119,064.1	112,443.1	203,283.7	71,378.5	8,837.6	34,776.5	25,190.9	112.3	18,295.0	205,757.9	36,521.3	754,116.2	17,250.1	2,275.6	73,619.2	6,673.4	60,504.8	35,465.9	28,731.5	23,354.1	49,757.1	18,367.4	414,177.5	23,939.5	*Commercial banks*
Bank pelaburan	2,442.2	18.9	17.9	70.5	282.2	132.0	9.9	0.0	0.0	149.3	1,052.6	675.6	4,833.2	158.1	99.6	412.1	111.6	186.3	355.1	453.7	238.2	904.0	73.9	1,347.7	492.8	*Investment banks*
Jumlah	33,340.5	119,083.0	112,460.9	203,354.1	71,660.8	8,969.6	34,786.4	25,190.9	112.4	18,444.2	206,810.6	37,196.9	758,949.3	17,408.2	2,375.2	74,031.3	6,785.0	60,691.1	35,821.0	29,185.2	23,592.4	50,661.0	18,441.3	415,525.2	24,432.3	*Total*
September 2009																										*September 2009*
Bank perdagangan	30,532.2	119,643.4	113,009.3	204,973.6	71,983.7	8,922.1	35,491.8	25,385.8	110.7	18,426.2	207,808.9	35,733.7	759,012.1	17,417.5	2,258.0	74,035.8	7,770.9	60,259.5	34,818.4	29,030.6	23,669.2	49,262.7	18,366.9	418,059.5	24,063.2	*Commercial banks*
Bank pelaburan	2,402.4	18.5	17.5	70.3	280.9	131.9	10.0	0.0	0.0	149.7	971.9	702.0	4,737.5	143.0	98.3	436.5	51.6	189.8	332.9	451.7	243.8	901.3	74.1	1,325.5	489.0	*Investment banks*
Jumlah	32,934.5	119,661.9	113,026.8	205,043.8	72,264.6	9,053.9	35,501.8	25,385.8	110.7	18,575.9	208,780.7	36,435.7	763,749.6	17,560.4	2,356.3	74,472.3	7,822.5	60,449.3	35,151.3	29,482.3	23,913.0	50,164.1	18,441.0	419,385.0	24,552.2	*Total*

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.7 (sila rujuk Glosari untuk maklumat lanjut).
1 Termasuk pinjaman yang dijual kepada Cagamas.
2 Termasuk pinjaman yang disalurkan oleh bank Islam.
3 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
4 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
5 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 sectors/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.7 (please refer to the Glossary for further details).
1 Include loans sold to Cagamas.
2 Include loans extended by Islamic banks.
3 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
4 Household sector = total loans by purpose to households.
5 Includes loans to individual businesses.