# 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* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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./* | |
| Pembelian sekuriti | 1183.7 | 1101.2 | 949.5 | 2873.7 | 1771.2 | 1535.4 | 2906.8 | 747.5 | 735.4 | 1467.1 | 531.7 | 19057.6 | 937.6 | 1045.4 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 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 | 2773.6 | *Purchase of transport vehicles* |
| yang mana: Pembelian kereta penumpang | 2641.8 | 3244.7 | 3409.4 | 3507.8 | 3498.3 | 3544.7 | 3090.6 | 3347.0 | 2628.4 | 2756.5 | 2627.9 | 37430.3 | 2817.9 | 2574.3 | *of which: Purchase of passenger cars* |
| Pembelian harta kediaman | 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 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 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 | *Purchase of non-residential property* |
| Pembelian aset tetap selain tanah dan bangunan | 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 | 299.0 | *Purchased of fixed assets other than land and building* |
| Kegunaan persendirian | 1647.5 | 1938.8 | 2087.9 | 1969.6 | 1863.0 | 2002.4 | 1807.5 | 2278.6 | 1717.7 | 1960.8 | 2017.9 | 23241.5 | 1882.1 | 1740.6 | *Personal uses* |
| Kad kredit | 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 | *Credit cards* |
| Pembelian barangan pengguna | 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 | *Purchase of consumer durable goods* |
| Pembinaan | 1442.8 | 1413.1 | 1618.8 | 1144.7 | 1087.7 | 1389.6 | 1135.9 | 1226.1 | 932.5 | 997.1 | 1467.8 | 15682.8 | 1408.1 | 1078.3 | *Construction* |
| Modal kerja | 26067.6 | 29787.5 | 31030.1 | 28638.4 | 31090.8 | 34247.1 | 32530.7 | 33855.8 | 31183.3 | 30889.7 | 29319.0 | 366871.3 | 26746.5 | 23939.1 | *Working capital* |
| Tujuan lain | 2277.1 | 1685.5 | 3867.0 | 2367.1 | 3274.7 | 2549.1 | 1759.5 | 1524.1 | 3809.1 | 1968.1 | 3001.8 | 31806.5 | 2303.5 | 1878.1 | *Other purpose* |
| Jumlah pinjaman yand dikeluarkan (sepanjang tempoh) | 46115.3 | 50881.9 | 55371.1 | 52644.8 | 54350.1 | 57637.6 | 55351.6 | 55110.0 | 52564.8 | 52392.9 | 52984.6 | 639915.0 | 49063.8 | 43498.6 | *Total loans disbursed (during the period)* |
| Sektor[1] | | | | | | | | | | | | | | | *Sector[1]* |
| Pertanian primer | 916.6 | 1231.6 | 1814.6 | 1319.1 | 1155.0 | 1552.2 | 1356.2 | 1288.6 | 1288.6 | 1053.2 | 1540.1 | 16060.0 | 1175.2 | 1279.6 | *Primary agriculture* |
| Perlombongan dan kuari | 153.9 | 128.0 | 186.1 | 319.4 | 266.3 | 233.7 | 160.8 | 151.5 | 174.3 | 126.5 | 244.6 | 2340.6 | 203.4 | 166.2 | *Mining and quarrying* |
| Perkilangan (termasuk asas tani) | 11643.9 | 12268.7 | 12528.1 | 12705.9 | 14614.4 | 14054.0 | 12839.6 | 13578.9 | 12772.0 | 10988.4 | 11169.8 | 151500.4 | 9683.5 | 9433.5 | *Manufacturing (including agro-based)* |
| Elektrik, gas dan bekalan air | 80.8 | 83.9 | 239.7 | 71.3 | 189.5 | 91.9 | 135.2 | 102.4 | 267.3 | 54.7 | 672.1 | 2583.7 | 642.4 | 148.0 | *Electricity, gas and water supply* |
| Perdagangan borong & runcit, restoran & hotel | 7445.2 | 8440.8 | 9705.8 | 9755.9 | 10167.4 | 11327.1 | 10024.8 | 10274.1 | 9399.6 | 8611.9 | 9483.9 | 113921.3 | 7760.0 | 7571.5 | *Wholesale & retail trade, and restaurants & hotels* |
| Perdagangan borong | 5539.3 | 6275.8 | 7006.7 | 6673.4 | 7639.8 | 8345.6 | 7651.9 | 7794.4 | 7275.9 | 6265.9 | 6427.5 | 83383.4 | 5901.9 | 5634.8 | *Wholesale trade* |
| Perdagangan runcit | 1780.6 | 1989.4 | 2501.4 | 2390.6 | 2180.9 | 2783.5 | 2004.1 | 2295.8 | 2020.2 | 2002.5 | 2614.6 | 27055.1 | 1712.9 | 1595.1 | *Retail trade* |
| Restoran dan hotel | 125.4 | 175.6 | 197.7 | 691.9 | 346.8 | 197.9 | 368.8 | 183.9 | 103.6 | 343.5 | 441.8 | 3482.8 | 145.2 | 341.6 | *Restaurants and hotels* |
| Pembinaan | 2692.8 | 3169.9 | 2953.1 | 2789.6 | 2990.9 | 3186.7 | 2530.3 | 2981.1 | 2388.4 | 2524.1 | 3079.2 | 34712.8 | 3339.4 | 2290.1 | *Construction* |
| Harta tanah | 1249.2 | 1397.1 | 1214.2 | 1252.1 | 1140.0 | 1672.0 | 969.2 | 1406.8 | 1305.5 | 1738.2 | 1702.5 | 16463.8 | 1357.7 | 1147.7 | *Real estate* |
| Pengangkutan, penyimpanan dan komunikasi | 806.0 | 980.0 | 1067.8 | 1773.9 | 1127.3 | 1116.7 | 5879.6 | 871.9 | 814.8 | 762.7 | 1714.5 | 17793.8 | 1468.2 | 1260.4 | *Transport, storage and communication* |
| Aktiviti kewangan, insurans dan perniagaan | 3568.0 | 4838.4 | 5873.0 | 4158.2 | 4980.2 | 4831.0 | 3413.4 | 5028.6 | 5005.8 | 6298.1 | 3682.2 | 57589.6 | 4998.0 | 3442.9 | *Finance, insurance and business activities* |
| Perantara kewangan | 1485.3 | 2360.6 | 2799.6 | 1383.6 | 1772.1 | 1556.5 | 951.7 | 1862.7 | 2375.0 | 3532.8 | 1505.4 | 24579.3 | 2431.9 | 1186.1 | *Financial intermediation* |
| Aktiviti penyewaan dan perniagaan | 234.5 | 198.5 | 249.4 | 211.9 | 248.7 | 269.8 | 261.0 | 300.2 | 216.7 | 246.9 | 279.0 | 2918.7 | 303.5 | 159.8 | *Renting & business activities* |
| Penyelidikan & pembangunan | 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 | *Research & development* |
| Aktiviti perniagaan lain | 1790.7 | 2221.8 | 2803.3 | 2494.2 | 2908.0 | 2941.5 | 2150.1 | 2846.5 | 2320.2 | 2453.8 | 1819.2 | 29409.7 | 2246.9 | 2072.2 | *Other business activities* |
| Pendidikan, kesihatan dan lain-lain | 383.6 | 379.0 | 355.6 | 673.2 | 375.4 | 340.5 | 419.2 | 433.6 | 2530.8 | 2758.8 | 1355.8 | 10639.3 | 671.4 | 686.6 | *Education, health and others* |
| Sektor isirumah[2] | 13972.9 | 14933.3 | 16157.4 | 15752.0 | 14928.4 | 15922.0 | 15473.5 | 15875.9 | 14228.4 | 15223.8 | 15903.0 | 184578.2 | 16206.9 | 14323.4 | *Household sector[2]* |
| Sektor lain [3] | 3202.3 | 3031.2 | 3275.6 | 2074.2 | 2415.3 | 3309.7 | 2149.8 | 3116.7 | 2389.2 | 2252.7 | 2436.8 | 31731.3 | 1557.6 | 1748.7 | *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.*