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	Tujuan/*Purpose*													Sektor/*Sectors*[3]											*As at end of*
	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman	Pertanian primer	Perlombongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain	Sektor isirumah[4]	Sektor lain[5]	
	Purchase of securities	*Purchase of transport vehicles*	*of which: Purchase of passenger cars*	*Purchase of residential property*	*Purchase of non-residential property*	*Purchase of fixed assets other than land and building*	*Personal use*	*Credit card*	*Purchase of consumer durables*	*Construction*	*Working capital*	*Other purpose*	*Total loans*	*Primary agriculture*	*Mining and quarrying*	*Manufacturing (including agro-based)*	*Electricity, gas and water supply*	*Wholesale & retail trade, and hotels & restaurants*	*Construction*	*Real estate*	*Transport, storage and communications*	*Finance, insurance and business activities*	*Education, health and others*	*Household sector*[4]	*Other sector*[5]	
Jun 2008																									*June 2008*
Bank perdagangan	28,329.3	112,578.0	106,914.9	181,656.8	60,336.6	7,052.6	28,735.0	23,318.5	150.7	15,919.5	199,959.4	23,551.1	681,587.5	14,910.3	1,782.1	81,373.0	4,044.5	60,496.3	33,864.0	22,248.3	17,587.6	42,619.0	6,769.2	372,831.1	23,062.0	*Commercial banks*
Bank pelaburan	1,854.6	73.3	21.9	88.1	201.3	62.1	25.5	0.0	0.0	194.7	1,308.4	490.4	4,298.5	75.0	61.7	495.0	2.2	185.2	459.0	492.0	191.3	741.4	78.7	1,155.4	361.7	*Investment banks*
Jumlah	30,183.9	112,651.3	106,936.8	181,744.9	60,538.0	7,114.7	28,760.5	23,318.5	150.8	16,114.2	201,267.8	24,041.5	685,886.0	14,985.3	1,843.8	81,867.9	4,046.8	60,681.5	34,323.0	22,740.3	17,778.8	43,360.4	6,847.9	373,986.5	23,423.8	*Total*
Julai 2008																									*July 2008*
Bank perdagangan	27,911.3	113,462.8	107,766.5	183,536.8	61,373.1	7,509.4	29,064.0	23,297.4	150.2	16,388.3	203,329.2	24,108.3	690,130.8	15,235.2	1,859.0	82,023.6	4,042.5	62,077.9	34,418.2	23,320.2	18,186.4	43,121.4	6,899.7	376,114.2	22,832.6	*Commercial banks*
Bank pelaburan	1,919.9	73.0	21.4	87.2	213.4	61.2	25.7	0.0	0.0	193.3	1,295.8	489.5	4,359.1	75.1	61.6	490.3	2.2	184.3	446.6	513.5	190.7	712.2	78.9	1,196.3	407.3	*Investment banks*
Jumlah	29,831.3	113,535.8	107,787.9	183,624.0	61,586.6	7,570.5	29,089.7	23,297.4	150.3	16,581.6	204,625.0	24,597.8	694,489.8	15,310.3	1,920.6	82,513.9	4,044.7	62,262.2	34,864.8	23,833.7	18,377.1	43,833.6	6,978.7	377,310.5	23,239.9	*Total*
Ogos 2008																									*August 2008*
Bank perdagangan	30,389.3	114,199.0	108,362.0	185,568.9	62,576.6	7,747.1	29,402.4	23,648.0	147.8	16,448.0	208,429.4	24,451.1	703,007.6	15,616.6	1,886.7	84,046.3	4,115.9	63,033.0	34,656.3	22,999.1	22,805.9	44,606.1	6,982.7	379,431.0	22,827.9	*Commercial banks*
Bank pelaburan	1,872.8	72.7	21.1	86.2	228.8	114.1	10.6	0.0	0.0	190.6	1,377.0	509.4	4,462.2	145.1	61.5	482.0	2.1	183.9	461.7	526.5	243.2	671.1	80.9	1,176.1	428.1	*Investment banks*
Jumlah	32,262.1	114,271.8	108,383.1	185,655.0	62,805.4	7,861.2	29,413.0	23,648.0	147.8	16,638.7	209,806.4	24,960.5	707,469.8	15,761.7	1,948.2	84,528.3	4,118.0	63,217.0	35,118.0	23,525.6	23,049.0	45,277.2	7,063.6	380,607.1	23,256.0	*Total*
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	109,967.2	195,587.4	68,084.1	8,418.2	32,288.7	24,362.8	157.2	17,484.8	204,247.6	33,238.8	729,184.5	16,540.6	2,059.2	75,980.7	4,662.9	59,385.3	34,954.6	26,548.1	25,035.5	48,365.1	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	109,986.6	195,662.7	68,346.1	8,550.0	32,298.5	24,362.8	157.3	17,636.9	205,413.3	33,732.0	733,873.6	16,699.2	2,093.5	76,397.0	4,714.7	59,561.1	35,358.9	27,081.4	25,218.7	49,269.9	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*

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.