1.8.1 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan dan Sektor
Banking System: Loans Approved by Purpose and Sectors

RM juta | *RM million*

Tujuan	2008						2008	2009							*Purpose*
	Jul./ *July*	Ogos/ *Aug*	Sept./ *Sept./*	Okt./ *Oct./*	Nov./ *Nov./*	Dis./ *Dec./*		Jan./ *Jan./*	Feb./ *Feb./*	Mac/ *Mar./*	Apr./ *Apr./*	Mei./ *May*	Jun/ *June*	Jul./ *July*	
Pembelian sekuriti	1,112.7	1,310.4	597.6	502.4	822.9	805.1	13,906.4	575.4	876.3	785.2	1,002.1	1,222.3	1,644.8	1,437.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	3,933.5	3,073.3	3,204.5	2,487.8	2,774.7	2,619.4	37,921.0	2,853.1	2,619.9	3,170.8	3,432.1	3,241.7	3,189.9	3,475.0	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	3,670.4	2,875.3	3,005.8	2,340.0	2,616.8	2,503.1	35,680.5	2,747.9	2,493.2	3,038.0	3,285.0	3,065.9	3,021.8	3,284.7	*of which: Purchase of passenger cars*
Pembelian harta kediaman	6,395.3	5,339.2	5,002.6	4,272.2	4,498.2	3,660.5	59,143.4	3,331.5	3,736.2	5,571.5	6,331.0	6,267.9	7,138.0	7,601.6	*Purchase of residential property*
Pembelian harta bukan kediaman	2,666.0	2,738.8	2,353.6	1,810.5	2,142.7	1,956.2	30,637.0	1,349.8	1,556.8	2,041.5	2,095.0	1,962.2	2,210.5	2,681.7	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	467.2	225.4	205.1	571.9	626.8	259.6	4,539.9	274.2	115.1	200.3	178.7	115.8	202.4	692.2	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1,101.2	1,027.1	1,006.2	886.2	940.3	845.6	11,413.9	808.8	801.3	1,094.6	1,156.3	1,022.2	1,057.9	1,142.5	*Personal uses*
Kad kredit	1,947.5	1,881.5	1,882.3	2,307.9	2,515.0	1,822.6	23,547.8	1,960.6	1,802.2	2,046.6	1,619.9	1,500.7	1,515.2	1,647.8	*Credit cards*
Pembelian barangan pengguna	3.2	1.2	1.1	0.4	1.4	0.7	14.6	1.1	0.7	1.1	1.8	1.9	1.7	1.5	*Purchase of consumer durable goods*
Pembinaan	941.9	1,169.6	987.4	501.6	1,568.1	1,162.3	12,643.1	563.2	382.5	824.9	763.2	442.3	663.2	866.0	*Construction*
Modal kerja	5,767.8	8,918.6	5,970.7	5,068.2	3,910.9	5,063.1	75,062.3	3,539.6	3,185.7	4,649.8	5,113.3	8,445.1	5,413.9	5,368.7	*Working capital*
Tujuan lain	1,780.4	3,409.1	1,753.5	1,546.7	1,358.4	2,245.9	22,937.8	1,396.3	2,891.5	3,928.4	2,515.0	1,401.3	4,123.9	2,385.9	*Other purpose*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	26,116.7	29,094.2	22,964.6	19,955.9	21,159.3	20,441.2	291,767.2	16,653.6	17,968.2	24,314.6	24,208.4	25,623.4	27,161.3	27,300.4	*Total loans approved (during the period)*
Sektor[1]															*Sector[1]*
Pertanian primer	631.6	705.7	365.2	206.5	840.5	731.7	6,829.3	765.7	573.7	661.9	593.8	556.3	991.1	474.2	*Primary agriculture*
Perlombongan dan kuari	131.6	528.9	520.0	12.5	102.0	10.7	2,178.3	119.9	56.7	43.3	66.5	21.8	577.9	124.3	*Mining and quarrying*
Perkilangan (termasuk asas tani)	2,036.4	2,526.7	2,453.4	2,212.3	1,456.4	1,609.5	26,708.9	918.7	894.1	1,397.6	1,102.8	2,045.8	1,342.5	2,102.2	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	449.9	46.1	26.0	84.6	2.2	60.8	1,668.6	17.3	51.3	51.3	16.6	47.5	462.0	9.0	*Electricity, gas and water supply*
Perdagangan borong & runcit, dan restoran & hotel	2,718.7	2,201.3	1,924.8	2,146.9	1,360.9	1,230.3	22,954.1	1,416.0	1,454.7	1,220.6	1,269.4	1,506.8	1,493.3	1,626.4	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	1,972.7	1,297.7	1,081.7	1,409.9	1,027.8	739.2	14,056.4	626.8	931.0	734.1	844.1	861.6	1,062.1	1,145.2	*Wholesale trade*
Perdagangan runcit	564.7	728.0	773.3	709.4	293.4	365.1	7,324.5	251.1	324.3	343.7	331.3	412.0	316.4	417.3	*Retail trade*
Restoran dan hotel	181.4	175.7	69.8	27.6	39.8	126.0	1,573.2	538.1	199.4	142.8	94.0	233.2	114.8	63.9	*Restaurants and hotels*
Pembinaan	1,867.0	1,393.0	1,346.8	929.8	1,620.1	2,078.3	20,541.8	975.7	1,024.9	1,214.3	1,387.1	1,140.0	1,235.3	1,271.8	*Construction*
Harta tanah	1,135.7	1,924.2	1,358.1	921.2	1,586.4	756.7	19,357.2	717.4	546.3	1,384.0	624.0	1,119.1	1,490.2	1,672.3	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	577.5	3,516.3	1,223.8	747.0	1,481.0	953.7	15,322.5	484.4	775.2	1,072.7	2,385.0	358.9	480.0	1,168.4	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	1,217.4	1,143.7	1,053.7	819.1	629.2	1,732.4	19,584.9	1,135.2	622.0	1,831.4	2,152.9	1,500.4	3,893.3	695.5	*Finance, insurance and business activities*
Perantara kewangan	209.5	313.6	136.2	147.0	281.2	441.3	9,704.6	762.4	203.9	436.1	1,238.8	919.9	3,430.2	181.9	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	184.9	29.2	51.8	113.9	33.0	43.9	1,009.7	92.9	21.9	64.3	28.6	22.6	130.7	41.6	*Renting & business activities*
Penyelidikan & pembangunan	11.6	2.6	0.6	1.3	1.1	6.2	76.3	0.7	1.2	1.3	38.3	1.4	2.2	0.6	*Research & development*
Aktiviti perniagaan lain	811.5	798.3	865.1	556.9	313.9	1,241.0	8,794.2	279.2	395.0	1,329.7	847.2	556.5	330.1	471.4	*Other business activities*
Pendidikan, kesihatan dan lain-lain	126.5	2,098.3	124.0	141.0	154.8	1,113.1	4,691.1	143.1	1,627.1	1,845.5	176.9	3,224.3	85.8	2,135.6	*Education, health and others*
Sektor isirumah[2]	14,510.8	12,207.1	12,076.4	10,813.4	11,593.3	9,652.4	143,869.8	9,710.2	9,945.3	13,191.7	14,063.7	13,648.3	14,555.2	15,397.2	*Household sector[2]*
Sektor lain [3]	713.6	803.0	492.2	921.6	332.6	511.5	8,060.8	250.1	396.9	400.3	369.7	454.3	554.8	623.6	*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.8 (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 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.8 (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 Loans to individual businesses.