1.7.1 Pinjaman Mengikut Tujuan dan Sekto[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]	
Februari 2008																									*February 2008*
Bank perdagangan	26,173.1	108,264.0	102,656.0	176,357.6	56,495.9	5,925.8	27,144.3	22,802.1	169.3	15,041.7	186,083.6	23,856.9	648,314.3	13,931.0	1,671.9	75,766.8	3,987.6	56,685.4	32,116.5	20,472.9	14,246.1	39,830.5	6,927.7	361,472.1	21,205.7	*Commercial banks*
Bank pelaburan	2,503.4	73.1	21.5	89.3	418.0	378.5	77.0	0.0	0.0	977.3	3,178.0	1,340.2	9,035.0	332.7	44.6	756.1	311.8	583.8	1,232.7	763.7	858.8	1,329.9	90.7	1,362.8	1,367.3	*Investment banks*
Jumlah	28,676.6	108,337.1	102,677.5	176,446.9	56,913.9	6,304.3	27,221.3	22,802.1	169.4	16,019.0	189,261.7	25,197.1	657,349.3	14,263.6	1,716.5	76,523.0	4,299.4	57,269.2	33,349.2	21,236.6	15,104.9	41,160.4	7,018.4	362,834.9	22,573.1	*Total*
Mac 2008																									*March 2008*
Bank perdagangan	26,188.2	108,684.8	103,309.0	177,644.6	57,273.1	5,958.9	27,770.9	22,429.8	165.7	15,225.6	188,893.6	22,631.3	652,866.7	13,780.7	1,570.9	76,136.1	4,006.0	56,926.3	32,857.9	21,050.4	14,629.9	40,707.3	6,898.0	363,557.9	20,745.4	*Commercial banks*
Bank pelaburan	2,345.2	72.7	21.2	88.8	426.7	490.8	77.1	0.0	0.0	843.8	3,193.7	1,181.5	8,720.4	476.0	31.9	796.2	315.5	591.9	1,162.5	807.0	872.6	928.9	138.4	1,279.8	1,319.5	*Investment banks*
Jumlah	28,533.4	108,757.5	103,330.2	177,733.4	57,699.8	6,449.8	27,848.0	22,429.8	165.8	16,069.5	192,087.3	23,812.8	661,587.1	14,256.7	1,602.8	76,932.3	4,321.5	57,518.1	34,020.4	21,857.4	15,502.5	41,636.2	7,036.5	364,837.7	22,064.9	*Total*
April 2008																									*April 2008*
Bank perdagangan	26,112.1	109,715.2	104,246.8	179,123.0	58,695.2	6,350.8	28,363.5	22,581.6	163.1	15,819.7	191,177.8	23,192.9	661,295.0	14,500.4	1,540.4	76,570.3	4,448.6	57,539.2	33,418.6	22,044.2	15,457.6	40,272.1	6,903.9	367,151.0	21,448.7	*Commercial banks*
Bank pelaburan	1,885.1	72.5	20.8	88.4	205.7	64.4	25.5	0.0	0.0	251.0	1,413.2	448.1	4,453.8	125.3	61.9	551.2	2.4	186.3	455.4	404.5	280.7	805.5	77.6	1,163.0	339.9	*Investment banks*
Jumlah	27,997.1	109,787.7	104,267.6	179,211.4	58,900.9	6,415.2	28,388.9	22,581.6	163.2	16,070.7	192,591.0	23,641.1	665,748.8	14,625.7	1,602.4	77,121.6	4,451.0	57,725.5	33,873.9	22,448.7	15,738.3	41,077.7	6,981.5	368,314.0	21,788.6	*Total*
Mei 2008																									*May 2008*
Bank perdagangan	28,306.2	112,043.1	106,424.7	180,283.8	59,447.7	6,540.4	28,942.6	22,890.6	159.6	15,678.4	193,808.5	22,631.1	670,732.1	14,850.3	1,690.9	78,103.4	3,859.7	58,291.7	33,680.8	22,370.8	17,120.2	41,941.6	6,853.5	370,364.2	21,604.9	*Commercial banks*
Bank pelaburan	1,932.9	73.9	22.1	87.9	209.5	64.1	25.3	0.0	0.0	199.6	1,408.2	529.8	4,531.2	75.1	61.9	521.5	2.4	169.9	402.8	497.7	232.7	934.6	78.0	1,182.7	372.0	*Investment banks*
Jumlah	30,239.1	112,117.0	106,446.8	180,371.7	59,657.2	6,604.5	28,967.9	22,890.6	159.6	15,878.0	195,216.7	23,160.9	675,263.3	14,925.4	1,752.9	78,624.9	3,862.2	58,461.6	34,083.6	22,868.5	17,352.8	42,876.2	6,931.5	371,546.9	21,976.9	*Total*
Jun 2008																									*June 2008*
Bank perdagangan	28,329.3	112,578.0	106,914.9	181,655.8	60,336.6	7,052.6	28,735.0	23,318.5	150.7	15,919.5	199,956.4	23,551.1	681,583.5	14,910.3	1,782.1	81,372.9	4,044.5	60,493.7	33,864.0	22,248.3	17,587.6	42,618.6	6,769.2	372,830.1	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	181,743.9	60,538.0	7,114.7	28,760.5	23,318.5	150.8	16,114.2	201,264.7	24,041.5	685,882.0	14,985.3	1,843.8	81,867.9	4,046.8	60,678.9	34,323.0	22,740.3	17,778.8	43,360.0	6,847.9	373,985.6	23,423.8	*Total*
Julai 2008																									*July 2008*
Bank perdagangan	27,911.3	113,462.8	107,766.5	183,535.8	61,373.1	7,509.4	29,064.0	23,297.4	150.2	16,388.3	203,326.0	24,108.3	690,126.7	15,235.2	1,859.0	82,023.5	4,042.5	62,075.2	34,418.2	23,320.2	18,186.4	43,121.0	6,899.7	376,113.2	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	183,623.1	61,586.6	7,570.5	29,089.6	23,297.4	150.3	16,581.6	204,621.8	24,597.8	694,485.7	15,310.3	1,920.6	82,513.8	4,044.7	62,259.5	34,864.8	23,833.7	18,377.1	43,833.2	6,978.7	377,309.5	23,239.9	*Total*
Ogos 2008																									*August 2008*
Bank perdagangan	30,389.3	114,199.0	108,362.0	185,567.9	62,576.6	7,747.1	29,402.4	23,648.0	147.8	16,448.0	208,426.1	24,451.1	703,003.3	15,616.6	1,886.7	84,046.3	4,115.9	63,030.3	34,656.3	22,999.1	22,805.9	44,605.7	6,982.7	379,430.0	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	185,654.0	62,805.4	7,861.2	29,413.0	23,648.0	147.8	16,638.7	209,803.1	24,960.5	707,465.6	15,761.7	1,948.2	84,528.3	4,118.0	63,214.2	35,118.0	23,525.6	23,049.0	45,276.8	7,063.6	380,606.1	23,256.0	*Total*
September 2008																									*September 2008*
Bank perdagangan	30,336.2	115,075.3	109,149.7	187,343.5	63,706.2	7,888.8	30,088.4	23,806.9	145.4	16,278.7	210,059.3	23,771.2	708,499.8	15,642.2	1,879.1	83,540.6	4,104.1	62,911.8	34,435.1	23,626.3	22,958.1	45,251.6	6,992.0	383,143.7	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	187,428.3	63,901.7	8,002.4	30,098.7	23,806.9	145.4	16,451.8	211,422.9	24,235.5	712,720.6	15,787.2	1,939.5	84,026.7	4,106.2	63,095.3	34,878.1	24,111.5	23,095.8	45,915.9	7,073.4	384,254.2	24,436.9	*Total*
Oktober 2008																									*October 2008*
Bank perdagangan	31,142.6	115,215.1	109,244.8	188,850.5	64,323.9	7,972.6	30,119.7	23,845.2	175.4	16,167.7	206,751.2	26,682.3	711,246.0	15,638.7	1,796.9	82,651.2	4,240.4	62,194.0	34,345.5	23,706.9	23,143.4	45,077.3	9,003.0	385,327.5	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	188,935.0	64,516.1	8,085.7	30,130.1	23,845.2	175.4	16,340.3	208,032.6	27,176.5	715,309.4	15,783.7	1,877.3	83,137.0	4,242.5	62,374.2	34,780.4	24,189.0	23,280.8	45,697.9	9,085.0	386,333.6	24,528.0	*Total*
November 2008																									*November 2008*
Bank perdagangan	30,651.4	115,677.2	109,666.3	190,444.2	65,013.7	8,191.3	30,667.8	24,388.1	171.1	16,251.3	208,031.2	29,667.7	719,155.0	15,685.3	1,702.8	82,417.3	4,302.2	61,568.8	33,538.2	24,532.0	23,132.0	47,238.4	11,684.1	388,775.9	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	190,530.1	65,285.4	8,304.0	30,678.0	24,388.1	171.2	16,424.7	209,336.1	30,188.5	723,358.0	15,830.2	1,783.0	82,893.7	4,304.3	61,748.6	33,999.2	25,078.3	23,296.3	47,905.4	11,766.5	389,771.5	24,980.9	*Total*
Disember 2008																									*December 2008*
Bank perdagangan	30,932.3	115,538.9	109,475.1	192,100.5	66,273.3	8,262.5	31,188.6	24,948.6	170.4	16,571.6	206,264.7	29,547.9	721,799.3	15,793.8	1,814.9	80,689.8	4,556.7	61,348.3	34,130.7	24,961.7	22,934.6	47,564.9	12,631.5	391,848.5	23,524.1	*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	537.2	159.3	659.0	81.7	1,061.2	917.0	*Investment banks*
Jumlah	33,263.5	115,561.5	109,496.4	192,185.1	66,540.8	8,374.5	31,198.8	24,948.6	170.4	16,746.6	207,536.3	30,022.2	726,548.3	15,953.6	1,895.0	81,156.0	4,558.7	61,512.6	34,591.6	25,498.9	23,093.9	48,224.0	12,713.3	392,909.6	24,441.0	*Total*
Januari 2009																									*January 2009*
Bank perdagangan	30,285.7	115,756.8	110,967.6	193,486.1	66,970.6	8,475.5	31,530.4	25,003.1	162.7	17,046.6	205,020.3	29,594.3	723,332.3	15,573.6	1,886.4	79,209.0	4,701.1	59,831.0	34,727.2	25,037.3	23,349.4	47,685.6	13,869.4	395,315.9	22,146.5	*Commercial banks*
Bank pelaburan	2,328.3	22.2	20.4	76.7	262.3	110.1	10.2	0.0	0.0	176.9	1,200.4	478.3	4,665.4	158.8	85.6	447.6	1.8	176.9	447.8	537.6	164.8	846.2	86.3	1,266.7	445.4	*Investment banks*
Jumlah	32,614.1	115,779.0	110,988.0	193,562.9	67,232.9	8,585.6	31,540.6	25,003.1	162.7	17,223.5	206,220.7	30,072.6	727,997.7	15,732.3	1,971.9	79,656.6	4,702.9	60,007.9	35,175.0	25,575.0	23,514.2	48,531.8	13,955.7	396,582.5	22,591.9	*Total*
Februari 2009																									*February 2009*
Bank perdagangan	29,740.0	116,081.9	111,244.8	194,500.1	67,706.1	8,283.5	31,823.7	24,656.3	161.2	17,214.3	205,113.4	29,325.6	724,606.1	15,950.5	1,890.4	77,318.6	4,740.9	59,415.7	34,517.8	25,274.4	23,869.4	48,986.6	13,816.2	396,634.3	22,191.3	*Commercial banks*
Bank pelaburan	2,335.9	21.5	19.8	75.8	262.7	109.6	9.9	0.0	0.0	175.9	1,203.6	488.6	4,683.7	158.6	35.3	447.0	51.8	176.5	447.1	533.2	164.5	875.1	81.9	1,272.6	440.2	*Investment banks*
Jumlah	32,075.9	116,103.5	111,264.6	194,575.9	67,968.9	8,393.1	31,833.6	24,656.3	161.2	17,390.3	206,317.0	29,814.2	729,289.8	16,109.1	1,925.8	77,765.6	4,792.7	59,592.2	34,964.9	25,807.5	24,033.9	49,861.7	13,898.0	397,906.9	22,631.5	*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.