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 Dis./ *Dec./*	2008	2009 Jan./ *Jan./*	Feb./ *Feb./*	Mac/ *Mar./*	Apr./ *Apr./*	Mei./ *May*	Jun/ *June*	Jul./ *July*	Ogos/ *Aug*	Sept./ *Sept./*	Okt./ *Oct./*	Nov./ *Nov./*	Dis./ *Dec./*	2009	*Purpose*
Pembelian sekuriti	815.9	14,132.6	587.3	892.3	807.0	1,034.6	1,246.9	1,692.1	1,473.5	753.8	780.9	1,350.5	1,916.5	1,154.6	13,690.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	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	3,391.1	3,296.2	3,237.4	3,081.8	3,330.9	38,319.8	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	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	3,077.5	3,126.2	3,054.9	2,927.8	3,144.8	36,267.6	*of which: Purchase of passenger cars*
Pembelian harta kediaman	3,415.8	57,954.3	3,142.8	3,439.8	5,087.3	5,819.3	5,786.6	6,634.8	7,191.7	6,693.4	6,269.6	6,866.9	7,339.0	6,205.2	70,476.4	*Purchase of residential property*
Pembelian harta bukan kediaman	1,929.4	30,664.2	1,330.0	1,513.9	1,971.6	2,008.9	1,888.0	2,143.0	2,563.8	2,468.1	2,256.4	2,550.7	2,644.3	3,079.8	26,418.3	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	259.6	4,539.9	274.2	115.1	200.3	178.7	115.8	202.4	692.2	214.4	234.4	192.9	380.3	146.3	2,946.9	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	852.8	11,536.4	862.5	852.3	1,148.4	1,288.1	1,105.0	1,119.0	1,199.8	1,192.6	1,241.2	1,283.8	1,263.2	1,419.8	13,975.7	*Personal uses*
Kad kredit	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	1,629.5	1,516.9	1,787.2	1,410.1	1,260.4	19,697.0	*Credit cards*
Pembelian barangan pengguna	0.7	14.6	1.1	0.7	1.1	1.8	1.9	1.7	1.5	0.7	1.0	0.9	0.7	0.5	13.7	*Purchase of consumer durable goods*
Pembinaan	1,162.3	12,643.1	563.2	382.5	824.9	763.2	442.3	674.0	866.0	797.6	1,080.8	618.5	892.7	1,285.1	9,190.7	*Construction*
Modal kerja	5,073.1	75,210.2	3,539.6	3,186.1	4,655.3	5,131.8	8,431.7	5,451.8	5,290.8	4,437.5	4,892.6	6,369.2	4,503.5	5,019.2	60,909.1	*Working capital*
Tujuan lain	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	834.9	1,847.8	766.7	5,355.5	3,645.2	31,092.4	*Other purpose*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	20,197.5	291,101.8	16,510.6	17,696.3	23,841.5	23,793.4	25,161.9	26,747.8	26,787.9	22,413.5	23,417.7	25,024.9	28,787.6	26,547.0	286,730.0	*Total loans approved (during the period)*
Sektor[1]																*Sector[1]*
Pertanian primer	741.7	6,974.2	765.5	574.1	667.4	612.3	542.9	962.9	462.3	483.2	567.0	725.2	558.6	828.3	7,749.8	*Primary agriculture*
Perlombongan dan kuari	10.7	2,178.3	119.9	56.7	43.3	66.5	21.8	577.9	124.3	48.3	99.1	319.9	88.8	195.2	1,761.7	*Mining and quarrying*
Perkilangan (termasuk asas tani)	1,609.5	26,708.9	918.7	894.1	1,397.6	1,102.8	2,045.8	1,358.8	2,036.2	1,516.1	1,686.5	1,580.9	1,259.6	1,492.6	17,289.8	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	60.8	1,668.6	17.3	51.3	51.3	16.6	47.5	462.0	9.0	260.8	242.0	432.7	929.8	224.9	2,745.0	*Electricity, gas and water supply*
Perdagangan borong & runcit, dan restoran & hotel	1,230.3	22,954.1	1,416.0	1,454.7	1,220.6	1,269.4	1,506.8	1,538.0	1,626.4	1,440.8	1,584.6	1,714.4	1,689.2	2,128.5	18,589.5	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	739.2	14,056.4	626.8	931.0	734.1	844.1	861.6	1,106.3	1,145.2	1,030.7	976.7	1,155.9	1,316.0	992.9	11,721.3	*Wholesale trade*
Perdagangan runcit	365.1	7,324.5	251.1	324.3	343.7	331.3	412.0	316.9	417.3	353.4	375.1	465.3	287.1	885.3	4,762.6	*Retail trade*
Restoran dan hotel	126.0	1,573.2	538.1	199.4	142.8	94.0	233.2	114.8	63.9	56.7	232.9	93.2	86.1	250.4	2,105.5	*Restaurants and hotels*
Pembinaan	2,078.3	20,541.8	975.7	1,024.9	1,214.3	1,387.1	1,140.0	1,246.1	1,271.8	1,275.9	1,775.2	1,567.7	1,698.7	2,035.3	16,612.6	*Construction*
Harta tanah	756.7	19,357.2	717.4	546.3	1,384.0	624.0	1,119.1	1,496.1	1,672.3	990.3	1,752.7	934.4	824.9	2,091.0	14,152.5	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	953.7	15,322.5	484.4	775.2	1,072.7	2,385.0	358.9	480.0	1,168.4	703.0	344.7	1,113.5	497.4	813.9	10,196.9	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	1,732.4	19,584.9	1,135.2	622.0	1,831.4	2,152.9	1,500.4	3,908.3	695.5	968.9	750.7	1,210.7	1,199.2	666.4	16,641.6	*Finance, insurance and business activities*
Perantara kewangan	441.3	9,704.6	762.4	203.9	436.1	1,238.8	919.9	3,430.2	181.9	104.2	65.1	568.5	381.8	115.0	8,407.9	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	43.9	1,009.7	92.9	21.9	64.3	28.6	22.6	131.7	41.6	385.5	63.9	76.9	27.1	34.7	991.8	*Renting & business activities*
Penyelidikan & pembangunan	6.2	76.3	0.7	1.2	1.3	38.3	1.4	2.2	0.6	0.7	7.7	12.2	4.5	24.2	95.1	*Research & development*
Aktiviti perniagaan lain	1,241.0	8,794.2	279.2	395.0	1,329.7	847.2	556.5	344.2	471.4	478.5	613.9	553.1	785.7	492.5	7,146.8	*Other business activities*
Pendidikan, kesihatan dan lain-lain	1,113.1	4,691.1	143.1	1,627.1	1,845.5	176.9	3,224.3	85.8	2,135.6	168.0	128.7	192.6	3,136.1	2,037.8	14,901.4	*Education, health and others*
Sektor isirumah[2]	9,398.7	143,050.6	9,567.0	9,673.0	12,713.1	13,628.2	13,200.2	14,077.1	14,962.6	14,301.6	13,747.0	14,891.8	14,886.9	13,505.2	159,153.5	*Household sector[2]*
Sektor lain[3]	511.5	8,069.8	250.6	396.9	400.3	371.7	454.3	554.8	623.6	256.7	739.6	341.1	2,018.4	527.8	6,935.8	*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.