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 / *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]	
April 2008																										*April 2008*
Bank perdagangan	26,112.1	109,715.2	104,246.8	179,123.9	58,695.2	6,350.8	28,363.5	22,581.6	163.1	15,819.7	191,180.7	23,192.9	661,298.8	14,500.4	1,540.4	76,570.4	4,448.6	57,541.6	33,418.6	22,044.2	15,457.6	40,272.5	6,903.9	367,151.9	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	179,212.3	58,900.9	6,415.2	28,388.9	22,581.6	163.2	16,070.7	192,593.9	23,641.1	665,752.6	14,625.7	1,602.4	77,121.6	4,451.0	57,727.9	33,873.9	22,448.7	15,738.3	41,078.0	6,981.5	368,314.9	21,788.6	*Total*
Mei 2008																										*May 2008*
Bank pedagangan	28,306.2	112,043.1	106,424.7	180,284.7	59,447.7	6,540.4	28,942.6	22,890.6	159.6	15,678.4	193,811.4	22,631.1	670,736.0	14,850.3	1,690.9	78,103.5	3,859.7	58,294.2	33,680.8	22,370.8	17,120.2	41,942.0	6,853.5	370,365.2	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	180,372.6	59,657.2	6,604.5	28,967.9	22,890.6	159.6	15,878.0	195,219.7	23,160.9	675,267.2	14,925.4	1,752.9	78,625.0	3,862.2	58,464.1	34,083.6	22,868.5	17,352.8	42,876.6	6,931.5	371,547.8	21,976.9	*Total*
Jun 2008																										*June 2008*
Bank pedagangan	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 pedagangan	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 pedagangan	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 pedagangan	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 pedagangan	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 pedagangan	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 pedagangan	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	80,619.7	4,543.5	61,361.0	34,130.0	24,961.7	22,967.2	47,571.5	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	81,085.9	4,545.5	61,525.3	34,590.9	25,498.9	23,126.6	48,230.6	12,713.3	392,955.7	24,439.9	*Total*
Januari 2009																										*January 2009*
Bank pedagangan	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	79,514.4	4,689.3	60,297.9	34,693.5	25,124.8	23,376.2	47,907.8	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	79,962.0	4,691.1	60,474.8	35,141.3	25,662.5	23,541.1	48,754.0	12,609.3	395,830.5	23,433.4	*Total*
Februari 2009																										*February 2009*
Bank pedagangan	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 pedagangan	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 pedagangan	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	34,972.3	731,824.9	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	22,705.5	*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	35,488.8	736,511.3	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	23,143.4	*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<u>dan</u> 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<u>and</u> 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.