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*
	Feb./ *Feb./*	Mac/ *Mar./*	Apr./ *Apr./*	Mei./ *May*	Jun/ *June*	Jul./ *July*	Ogos/ *Aug*	Sept./ *Sept./*	Okt./ *Oct./*	Nov./ *Nov./*	Dis./ *Dec./*		Jan./ *Jan./*	Feb./ *Feb./*	
Pembelian sekuriti	834.1	626.4	3157.5	1502.8	1385.8	1112.7	1310.4	597.6	502.4	822.9	805.1	13906.4	575.4	875.9	*Purchase of securities*
Pembelian kenderaan pengangkutan	2688.3	3084.5	3693.8	3598.8	3482.8	3933.5	3073.3	3204.5	2487.8	2774.7	2619.4	37921.0	2853.1	2619.9	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	2556.2	2896.7	3429.4	3407.5	3309.8	3670.4	2875.3	3005.8	2340.0	2616.8	2503.1	35680.5	2747.9	2493.2	*of which: Purchase of passenger cars*
Pembelian harta kediaman	4044.2	5034.8	5787.0	5224.4	5334.7	6395.3	5339.2	5002.6	4272.2	4498.2	3687.8	59170.7	3331.5	3736.2	*Purchase of residential property*
Pembelian harta bukan kediaman	2223.4	2259.1	3091.2	2861.0	2509.4	2666.0	2738.8	2353.6	1810.5	2142.7	1956.2	30637.0	1349.8	1556.8	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	214.3	300.3	368.3	288.8	568.6	467.2	225.4	205.1	571.9	626.8	259.6	4539.9	274.2	115.1	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	816.1	951.8	1120.5	882.8	913.0	1101.2	1027.1	1006.2	886.2	940.3	845.6	11413.9	808.8	801.3	*Personal uses*
Kad kredit	1351.5	1560.9	2318.6	1947.2	1919.5	1947.5	1881.5	1882.3	2307.9	2515.0	1822.6	23547.8	1960.6	1802.2	*Credit cards*
Pembelian barangan pengguna	1.3	0.7	1.4	1.5	0.9	3.2	1.2	1.1	0.4	1.4	0.7	14.6	1.1	0.7	*Purchase of consumer durable goods*
Pembinaan	877.4	873.0	1247.1	545.3	661.3	941.9	1169.6	987.4	501.6	1568.1	1162.3	12643.1	563.2	382.5	*Construction*
Modal kerja	5356.4	8860.5	6427.8	7914.1	6606.1	5767.8	8918.6	5970.7	5068.2	3911.0	5061.4	75060.8	3539.6	3185.7	*Working capital*
Tujuan lain	2955.2	946.2	2261.9	1456.9	1275.9	1780.4	3409.1	1753.5	1546.7	1358.4	2245.9	22937.8	1396.3	2891.5	*Other purpose*
Jumlah pinjaman yand diluluskan (sepanjang tempoh)	21362.1	24498.2	29475.1	26223.6	24658.0	26116.7	29094.2	22964.6	19955.9	21159.4	20466.8	291792.9	16653.6	17967.9	*Total loans approved (during the period)*
Sektor[1]															*Sector [1]*
Pertanian primer	533.8	356.8	866.7	485.6	626.8	631.6	705.7	365.2	206.5	840.6	731.7	6,829.4	765.7	573.7	*Primary agriculture*
Perlombongan dan kuari	64.3	165.7	88.2	74.9	206.8	131.6	528.9	520.0	12.5	102.0	10.7	2,178.3	119.9	56.7	*Mining and quarrying*
Perkilangan (termasuk asas tani)	2,185.7	2,121.9	2,307.0	2,773.3	2,739.4	2,036.4	2,526.7	2,453.4	2,212.3	1,452.2	1,609.5	26,704.7	918.7	894.1	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	112.3	39.8	29.8	31.7	555.8	449.9	46.1	26.0	84.6	6.4	60.8	1,672.8	17.3	51.3	*Electricity, gas and water supply*
Perdagangan borong & runcit, dan restoran & hotel	2,064.3	1,688.0	2,255.3	1,808.0	1,914.8	2,718.7	2,201.3	1,924.8	2,146.9	1,360.9	1,228.7	22,952.5	1,416.0	1,454.7	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	896.8	1,117.0	1,278.4	1,136.9	1,348.9	1,972.7	1,297.7	1,081.7	1,409.9	1,027.8	739.2	14,056.4	626.8	931.0	*Wholesale trade*
Perdagangan runcit	706.9	414.0	830.6	600.0	506.4	564.7	728.0	773.3	709.4	293.4	363.5	7,322.9	251.1	324.3	*Retail trade*
Restoran dan hotel	460.6	157.0	146.3	71.1	59.5	181.4	175.7	69.8	27.6	39.8	126.0	1,573.2	538.1	199.4	*Restaurants and hotels*
Pembinaan	1,626.2	1,885.7	1,926.3	1,433.3	1,742.7	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	*Construction*
Harta tanah	1,672.5	1,067.3	2,347.4	2,302.9	1,110.9	1,135.7	1,924.2	1,358.1	921.2	1,586.4	756.7	19,357.2	717.4	546.3	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	1,127.3	549.7	3,127.8	520.0	656.8	577.5	3,516.3	1,223.8	747.0	1,481.0	953.7	15,322.5	484.4	775.2	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	1,423.3	4,302.7	1,783.9	2,028.6	1,636.7	1,217.4	1,143.7	1,053.7	819.1	629.2	1,732.4	19,584.9	1,135.2	622.0	*Finance, insurance and business activities*
Perantara kewangan	688.2	3,656.9	797.8	1,304.5	1,184.2	209.5	313.6	136.2	147.0	281.2	441.3	9,704.6	762.4	203.9	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	36.4	84.3	99.7	181.2	116.1	184.9	29.2	51.8	113.9	33.0	43.9	1,009.7	92.9	21.9	*Renting & business activities*
Penyelidikan & pembangunan	2.5	1.5	3.0	34.8	8.5	11.6	2.6	0.6	1.3	1.1	6.2	76.3	0.7	1.2	*Research & development*
Aktiviti perniagaan lain	696.2	560.0	883.4	508.1	327.9	811.5	798.3	865.1	556.9	313.9	1,241.0	8,794.2	279.2	395.0	*Other business activities*
Pendidikan, kesihatan dan lain-lain	115.1	252.5	110.9	123.3	207.3	126.5	2,098.3	124.0	141.0	154.8	1,113.1	4,691.1	143.1	1,627.1	*Education, health and others*
Sektor isirumah[2]	10,023.0	11,711.3	13,869.5	12,751.7	12,809.7	14,510.8	12,207.1	12,076.4	10,813.4	11,593.3	9,679.7	143,897.0	9,710.2	9,945.0	*Household sector [2]*
Sektor lain [3]	414.1	356.7	762.2	1,890.3	450.4	713.6	803.0	492.2	921.6	332.5	511.5	8,060.8	250.1	396.9	*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.