1.9.1 Sistem Perbankan: Pinjaman yang Dikeluarkan Mengikut Tujuan dan Sektor
Banking System: Loans Disbursed by Purpose and Sectors

RM juta — *RM million*

Tujuan	2008		2008	2009											*Purpose*
	Nov./ *Nov.*	Dis./ *Dec.*		Jan./ *Jan./*	Feb./ *Feb./*	Mac/ *Mar./*	Apr./ *Apr*	Mei./ *May*	Jun/ *June*	Julai *July*	Ogos/ *Aug.*	Sept./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov.*	
Pembelian sekuriti	1,467.1	531.7	19,057.6	953.5	1,137.1	963.4	1,055.3	1,645.1	2,448.6	1,534.8	1,420.2	1,896.5	1,811.3	4,685.7	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,966.3	2,897.2	40,050.7	3,060.0	2,784.8	3,432.7	3,309.4	3,414.7	3,426.6	3,672.8	3,468.9	3,478.3	3,433.2	3,323.5	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	2,756.5	2,627.9	37,430.3	2,820.6	2,557.5	3,152.4	2,977.6	3,079.9	3,146.8	3,353.9	3,189.4	3,207.1	3,093.6	3,020.7	*of which: Purchase of passenger cars*
Pembelian harta kediaman	4,699.4	4,562.9	50,348.0	4,242.4	3,799.6	4,478.9	4,672.7	4,417.8	4,695.1	5,464.8	5,092.5	5,024.1	6,092.5	6,038.0	*Purchase of residential property*
Pembelian harta bukan kediaman	2,116.8	2,648.7	26,308.8	2,120.0	1,859.6	2,080.9	1,959.2	1,908.1	2,153.0	2,689.4	2,085.2	2,087.6	2,367.7	2,384.5	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	557.5	681.6	5,464.9	341.6	299.1	268.1	263.9	361.4	279.1	414.0	414.9	335.1	291.1	299.2	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1,960.8	2,017.9	23,241.5	1,889.3	1,750.5	2,243.0	2,275.7	2,294.2	2,562.1	2,975.6	2,559.3	2,743.0	2,808.7	3,126.2	*Personal uses*
Kad kredit	4,763.0	5,849.1	60,964.3	6,017.9	5,080.4	5,638.4	5,583.6	5,759.0	5,901.6	6,507.6	6,103.0	6,069.6	6,106.1	6,122.5	*Credit cards*
Pembelian barangan pengguna	7.1	6.9	118.7	3.9	4.9	9.6	4.8	4.6	5.7	5.1	3.0	3.5	3.7	3.4	*Purchase of consumer durable goods*
Pembinaan	997.1	1,467.8	15,682.8	1,468.7	1,078.3	1,355.1	1,148.7	1,404.4	1,921.0	1,997.7	1,477.4	1,468.8	1,665.1	1,850.9	*Construction*
Modal kerja	30,889.7	29,319.0	367,034.1	26,739.4	23,965.7	29,475.8	28,657.6	24,467.7	28,650.0	33,155.1	28,095.4	30,161.2	32,052.1	30,913.3	*Working capital*
Tujuan lain	1,968.1	3,001.8	31,999.6	2,243.4	1,878.1	5,521.3	2,880.0	1,434.5	2,823.5	2,517.2	1,156.7	964.7	1,247.7	5,031.0	*Other purpose*
Jumlah pinjaman yand dikeluarkan (sepanjang tempoh)	52,392.9	52,984.6	640,271.0	49,080.0	43,638.1	55,467.0	51,810.9	47,111.5	54,866.3	60,934.1	51,876.5	54,232.3	57,879.2	63,778.1	*Total loans disbursed (during the period)*
Sektor[1]															*Sector[1]*
Pertanian primer	1,053.2	1,540.1	16,060.0	1,180.9	1,275.3	1,735.3	1,315.0	1,110.0	1,987.9	2,251.2	1,319.4	1,598.1	1,704.9	1,717.1	*Primary agriculture*
Perlombongan dan kuari	126.5	244.6	2,340.6	205.0	166.7	301.2	274.7	199.7	181.8	148.2	155.9	156.6	166.3	128.6	*Mining and quarrying*
Perkilangan (termasuk asas tani)	10,988.4	11,169.8	151,619.3	9,760.0	9,516.4	10,955.3	10,099.4	9,402.2	11,447.4	11,414.1	9,932.6	10,986.0	12,048.5	10,484.0	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	54.7	672.1	2,583.7	642.2	148.8	184.6	223.1	265.9	450.7	1,984.4	100.0	1,277.1	253.0	705.9	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran & hotel	8,611.9	9,483.9	113,970.0	7,869.9	7,673.1	8,930.5	8,554.5	7,939.7	9,037.2	9,544.2	8,669.9	8,902.3	9,638.2	9,075.1	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	6,265.9	6,427.5	83,432.0	5,940.8	5,688.4	6,604.0	6,339.1	5,916.4	6,554.5	6,892.0	6,418.6	6,659.1	7,054.7	6,718.8	*Wholesale trade*
Perdagangan runcit	2,002.5	2,614.6	27,055.1	1,782.8	1,642.4	2,146.6	2,022.4	1,653.2	1,974.9	2,543.7	1,783.8	2,077.5	2,120.9	1,959.9	*Retail trade*
Restoran dan hotel	343.5	441.8	3,482.8	146.2	342.3	179.9	193.0	370.1	507.7	108.5	467.6	165.7	462.7	396.5	*Restaurants and hotels*
Pembinaan	2,524.1	3,079.2	34,795.4	3,321.5	2,288.3	3,052.3	2,463.3	2,873.7	3,774.1	3,775.1	3,246.6	3,455.2	3,622.5	4,286.7	*Construction*
Harta tanah	1,738.2	1,702.5	16,463.9	1,364.9	1,155.5	2,672.8	1,341.5	1,452.0	1,964.7	1,615.7	1,553.3	999.8	1,979.9	2,435.3	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	762.7	1,714.5	17,793.8	1,472.9	1,267.9	2,868.4	3,199.6	1,521.9	1,123.2	1,162.7	1,520.2	1,645.3	1,730.6	3,852.2	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	6,298.1	3,682.2	57,687.7	5,061.2	3,481.2	2,855.4	3,600.1	2,501.9	5,114.6	3,082.1	3,155.3	3,453.3	3,677.2	4,528.7	*Finance, insurance and business activities*
Perantara kewangan	3,532.8	1,505.4	24,677.4	2,433.6	1,189.1	1,070.5	1,865.4	534.5	2,642.2	946.0	831.4	1,251.6	1,470.5	1,350.1	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	246.9	279.0	2,918.7	306.9	161.5	196.6	183.9	211.9	195.1	240.6	274.7	211.8	199.4	192.9	*Renting & business activities*
Penyelidikan & pembangunan	64.7	78.6	681.8	15.7	24.8	7.4	12.7	21.6	44.0	7.7	34.1	15.0	33.6	23.9	*Research & development*
Aktiviti perniagaan lain	2,453.8	1,819.2	29,409.7	2,305.0	2,105.8	1,580.9	1,538.1	1,734.0	2,233.3	1,887.8	2,015.2	1,974.9	1,973.8	2,961.9	*Other business activities*
Pendidikan, kesihatan dan lain-lain	2,758.8	1,355.8	10,639.3	423.4	493.3	3,391.9	349.7	524.8	738.8	2,988.4	520.9	513.6	415.1	3,110.9	*Education, health and others*
Sektor isirumah[2]	15,223.8	15,903.0	184,578.2	16,219.1	14,412.2	16,715.0	16,861.8	17,327.6	16,901.8	19,630.6	18,868.0	18,878.9	20,575.3	20,182.6	*Household sector[2]*
Sektor lain [3]	2,252.7	2,436.8	31,739.0	1,559.0	1,759.3	1,804.3	3,528.2	1,992.1	2,144.1	3,337.4	2,834.3	2,366.1	2,067.6	3,271.0	*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.9 (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 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 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.9 (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 Includes loans to individual businesses.