## 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] | |
| 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 | 80,608.9 | 4,543.5 | 61,361.0 | 34,130.0 | 24,961.7 | 22,967.2 | 47,582.4 | 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 | 81,075.1 | 4,545.5 | 61,525.3 | 34,590.9 | 25,498.9 | 23,126.6 | 48,241.4 | 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 | 79,491.3 | 4,689.3 | 60,297.9 | 34,693.5 | 25,124.8 | 23,376.2 | 47,930.9 | 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 | 79,938.8 | 4,691.1 | 60,474.8 | 35,141.3 | 25,662.5 | 23,541.1 | 48,777.1 | 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 | 109,967.3 | 195,587.4 | 68,084.1 | 8,418.2 | 32,288.7 | 24,362.8 | 157.2 | 17,484.8 | 204,247.5 | 33,238.8 | 729,184.4 | 16,540.6 | 2,059.2 | 75,980.7 | 4,662.9 | 59,385.3 | 34,954.6 | 26,548.1 | 25,035.5 | 48,365.0 | 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 | 109,986.7 | 195,662.7 | 68,346.1 | 8,550.0 | 32,298.5 | 24,362.8 | 157.3 | 17,636.9 | 205,413.2 | 33,732.0 | 733,873.5 | 16,699.2 | 2,093.5 | 76,397.0 | 4,714.7 | 59,561.1 | 35,358.9 | 27,081.4 | 25,218.7 | 49,269.8 | 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 | 34,974.1 | 731,826.7 | 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 | 22,707.3 | *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 | 35,490.6 | 736,513.1 | 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 | 23,145.2 | *Total* |
| Mei 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *May 2009* |
| Bank pedagangan | 29,586.5 | 117,308.9 | 110,844.2 | 198,553.2 | 69,040.8 | 8,447.0 | 33,116.5 | 24,609.1 | 152.1 | 17,119.3 | 198,451.3 | 33,893.5 | 730,278.2 | 16,515.6 | 2,259.1 | 74,066.7 | 4,771.7 | 59,513.9 | 34,148.5 | 27,547.6 | 22,276.5 | 47,479.3 | 15,409.4 | 403,382.8 | 22,907.3 | *Commercial banks* |
| Bank pelaburan | 2,411.7 | 19.6 | 18.2 | 73.5 | 277.1 | 131.9 | 9.6 | 0.0 | 0.0 | 154.1 | 1,194.1 | 615.0 | 4,886.6 | 158.3 | 69.5 | 421.9 | 51.8 | 192.8 | 396.5 | 591.4 | 246.0 | 759.1 | 218.9 | 1,332.2 | 448.1 | *Investment banks* |
| Jumlah | 31,998.2 | 117,328.5 | 110,862.4 | 198,626.7 | 69,318.0 | 8,579.0 | 33,126.1 | 24,609.1 | 152.1 | 17,273.4 | 199,645.3 | 34,508.5 | 735,164.7 | 16,673.9 | 2,328.6 | 74,488.6 | 4,823.5 | 59,706.7 | 34,545.0 | 28,138.9 | 22,522.4 | 48,238.4 | 15,628.4 | 404,715.0 | 23,355.4 | *Total* |
| Jun 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *June 2009* |
| Bank pedagangan | 30,521.9 | 117,728.4 | 111,212.8 | 199,806.1 | 69,491.2 | 8,526.4 | 33,823.3 | 24,850.1 | 151.0 | 17,749.8 | 199,366.0 | 35,859.4 | 737,873.7 | 17,021.3 | 2,340.1 | 74,560.5 | 5,036.7 | 59,412.5 | 35,053.9 | 28,193.8 | 22,431.9 | 48,983.2 | 15,534.2 | 406,691.8 | 22,614.0 | *Commercial banks* |
| Bank pelaburan | 2,490.8 | 19.3 | 17.9 | 72.5 | 283.8 | 132.0 | 9.8 | 0.0 | 0.0 | 149.5 | 1,133.0 | 606.6 | 4,897.2 | 158.3 | 69.6 | 416.3 | 111.8 | 191.9 | 407.5 | 478.3 | 245.1 | 909.8 | 75.6 | 1,383.0 | 450.0 | *Investment banks* |
| Jumlah | 33,012.7 | 117,747.7 | 111,230.7 | 199,878.6 | 69,774.9 | 8,658.4 | 33,833.1 | 24,850.1 | 151.0 | 17,899.3 | 200,499.0 | 36,465.9 | 742,770.9 | 17,179.6 | 2,409.7 | 74,976.7 | 5,148.5 | 59,604.4 | 35,461.4 | 28,672.2 | 22,676.9 | 49,892.9 | 15,609.8 | 408,074.8 | 23,064.0 | *Total* |
| Julai 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *July 2009* |
| Bank pedagangan | 30,759.8 | 118,321.8 | 111,757.4 | 201,486.0 | 70,572.8 | 8,665.3 | 34,135.9 | 24,730.3 | 132.0 | 17,886.2 | 204,182.8 | 36,738.2 | 747,611.1 | 17,290.5 | 2,295.1 | 73,656.0 | 6,712.7 | 59,793.9 | 35,143.3 | 28,857.7 | 22,994.4 | 49,541.1 | 18,204.3 | 409,839.7 | 23,282.5 | *Commercial banks* |
| Bank pelaburan | 2,512.1 | 19.1 | 18.0 | 72.0 | 285.1 | 131.9 | 9.8 | 0.0 | 0.0 | 149.3 | 1,121.9 | 636.9 | 4,938.1 | 158.2 | 69.6 | 412.9 | 111.7 | 186.5 | 404.9 | 478.9 | 239.6 | 927.4 | 74.1 | 1,413.6 | 460.8 | *Investment banks* |
| Jumlah | 33,271.9 | 118,340.9 | 111,775.5 | 201,558.0 | 70,857.9 | 8,797.2 | 34,145.7 | 24,730.3 | 132.1 | 18,035.5 | 205,304.6 | 37,375.1 | 752,549.2 | 17,448.7 | 2,364.6 | 74,068.9 | 6,824.4 | 59,980.4 | 35,548.2 | 29,336.6 | 23,234.0 | 50,468.5 | 18,278.4 | 411,253.2 | 23,743.3 | *Total* |
| Ogos 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *August 2009* |
| Bank pedagangan | 30,898.2 | 119,064.1 | 112,443.1 | 203,283.7 | 71,378.5 | 8,837.6 | 34,776.5 | 25,190.9 | 112.3 | 18,295.0 | 205,757.9 | 36,521.9 | 754,116.7 | 17,250.1 | 2,275.6 | 73,619.2 | 6,673.4 | 60,504.8 | 35,465.9 | 28,731.5 | 23,354.1 | 49,757.1 | 18,367.4 | 414,177.5 | 23,940.1 | *Commercial banks* |
| Bank pelaburan | 2,442.2 | 18.9 | 17.9 | 70.5 | 282.2 | 132.0 | 9.9 | 0.0 | 0.0 | 149.3 | 1,052.6 | 675.6 | 4,833.2 | 158.1 | 99.6 | 412.1 | 111.6 | 186.3 | 355.1 | 453.7 | 238.2 | 904.0 | 73.9 | 1,347.7 | 492.8 | *Investment banks* |
| Jumlah | 33,340.5 | 119,083.0 | 112,460.9 | 203,354.1 | 71,660.8 | 8,969.6 | 34,786.4 | 25,190.9 | 112.4 | 18,444.2 | 206,810.6 | 37,197.4 | 758,949.9 | 17,408.2 | 2,375.2 | 74,031.3 | 6,785.0 | 60,691.1 | 35,821.0 | 29,185.2 | 23,592.4 | 50,661.0 | 18,441.3 | 415,525.2 | 24,432.9 | *Total* |
| September 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *September 2009* |
| Bank pedagangan | 30,532.2 | 119,643.4 | 113,009.3 | 204,973.6 | 71,983.7 | 8,922.1 | 35,491.8 | 25,385.8 | 110.7 | 18,555.9 | 207,808.9 | 35,604.1 | 759,012.1 | 17,589.0 | 2,258.0 | 74,180.0 | 7,770.9 | 60,346.2 | 34,818.4 | 29,181.2 | 23,893.3 | 49,262.7 | 18,366.9 | 418,059.5 | 23,286.0 | *Commercial banks* |
| Bank pelaburan | 2,402.4 | 18.5 | 17.5 | 70.3 | 280.9 | 131.9 | 10.0 | 0.0 | 0.0 | 149.7 | 971.9 | 702.0 | 4,737.5 | 143.0 | 98.3 | 436.5 | 51.6 | 189.8 | 332.9 | 451.7 | 243.8 | 901.3 | 74.1 | 1,325.5 | 489.0 | *Investment banks* |
| Jumlah | 32,934.5 | 119,661.9 | 113,026.8 | 205,043.8 | 72,264.6 | 9,053.9 | 35,501.8 | 25,385.8 | 110.7 | 18,705.6 | 208,780.7 | 36,306.1 | 763,749.6 | 17,732.0 | 2,356.3 | 74,616.5 | 7,822.5 | 60,536.0 | 35,151.3 | 29,633.0 | 24,137.1 | 50,164.1 | 18,441.0 | 419,385.0 | 23,775.0 | *Total* |
| Oktober 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *October 2009* |
| Bank pedagangan | 30,888.0 | 120,283.6 | 113,810.6 | 207,171.5 | 72,500.0 | 8,982.8 | 36,157.3 | 25,341.2 | 107.5 | 18,677.6 | 208,584.2 | 35,851.3 | 764,545.0 | 17,561.6 | 2,215.0 | 74,680.9 | 7,839.2 | 60,800.9 | 34,893.3 | 29,593.5 | 24,530.9 | 48,866.7 | 18,190.5 | 422,389.2 | 22,983.3 | *Commercial banks* |
| Bank pelaburan | 2,385.5 | 18.5 | 17.5 | 70.1 | 280.4 | 131.8 | 10.2 | 0.0 | 0.0 | 149.1 | 898.9 | 656.3 | 4,600.7 | 142.8 | 98.0 | 429.3 | 51.6 | 122.3 | 332.5 | 450.4 | 233.1 | 842.2 | 74.4 | 1,334.8 | 489.3 | *Investment banks* |
| Jumlah | 33,273.5 | 120,302.1 | 113,828.1 | 207,241.5 | 72,780.4 | 9,114.7 | 36,167.6 | 25,341.2 | 107.6 | 18,826.7 | 209,483.0 | 36,507.5 | 769,145.8 | 17,704.4 | 2,313.0 | 75,110.2 | 7,890.8 | 60,923.2 | 35,225.8 | 30,043.9 | 24,764.0 | 49,708.9 | 18,264.9 | 423,724.0 | 23,472.6 | *Total* |
| November 2009 | | | | | | | | | | | | | | | | | | | | | | | | | *November 2009* |
| Bank pedagangan | 32,265.2 | 121,746.9 | 114,454.9 | 208,072.6 | 73,039.2 | 8,383.7 | 36,771.7 | 25,805.3 | 106.9 | 18,906.6 | 206,296.1 | 38,067.9 | 769,461.9 | 18,001.7 | 2,259.4 | 73,500.8 | 5,817.8 | 60,340.0 | 35,042.0 | 30,251.1 | 24,425.6 | 49,660.9 | 20,827.7 | 425,572.1 | 23,763.0 | *Commercial banks* |
| Bank pelaburan | 2,386.9 | 18.3 | 17.4 | 69.7 | 208.1 | 131.8 | 10.2 | 0.0 | 0.0 | 206.9 | 891.4 | 647.1 | 4,570.3 | 97.5 | 62.7 | 447.5 | 51.6 | 140.0 | 404.1 | 376.6 | 212.3 | 840.0 | 74.9 | 1,404.1 | 459.0 | *Investment banks* |
| Jumlah | 34,652.0 | 121,765.2 | 114,472.3 | 208,142.2 | 73,247.3 | 8,515.4 | 36,781.9 | 25,805.3 | 106.9 | 19,113.5 | 207,187.5 | 38,715.0 | 774,032.3 | 18,099.2 | 2,322.1 | 73,948.3 | 5,869.5 | 60,480.0 | 35,446.1 | 30,627.7 | 24,637.8 | 50,501.0 | 20,902.5 | 426,976.2 | 24,222.0 | *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.*