

5.2 — BANK PERDAGANGAN: PINJAMAN
MENGIKUT TUJUAN DAN SEKTOR

Malaysia

5.2 — COMMERCIAL BANKS: LOANS BY
PURPOSE AND SECTOR

Malaysia

	2010 Dis./Dec.		2011				2012 ⁴	
			Julai/July		Dis./Dec.			
	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share
Tujuan/Purpose								
Pembelian sekuriti <i>Purchase of securities</i>	27,765	3.9	30,195	4.0	31,887	4.0	36,339	4.3
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	86,018	12.0	89,790	11.8	89,717	11.2	93,300	11.0
Pembelian harta kediaman <i>Purchase of residential property</i>	208,218	29.0	221,598	29.0	231,552	29.0	245,797	29.0
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	83,389	11.6	92,880	12.2	100,382	12.6	111,759	13.2
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	5,789	0.8	5,991	0.8	6,143	0.8	6,138	0.7
Kegunaan persendirian <i>Personal use</i>	23,942	3.3	25,673	3.4	27,152	3.4	27,299	3.2
Kad kredit <i>Credit card</i>	28,786	4.0	29,680	3.9	31,068	3.9	30,470	3.6
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	77	0.0	70	0.0	65	0.0	64	0.0
Pembinaan <i>Construction</i>	17,395	2.4	18,219	2.4	19,909	2.5	21,083	2.5
Modal kerja <i>Working capital</i>	187,423	26.1	198,407	26.0	206,934	25.9	215,297	25.4
Tujuan lain <i>Other purpose</i>	48,076	6.7	50,891	6.7	53,542	6.7	59,515	7.0
JUMLAH PINJAMAN¹/TOTAL LOANS¹	716,879	100.0	763,395	100.0	798,350	100.0	847,061	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	16,084	2.2	17,015	2.2	17,608	2.2	20,486	2.4
Perlombongan dan kuari <i>Mining and quarrying</i>	2,180	0.3	2,344	0.3	3,533	0.4	4,830	0.6
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	71,047	9.9	74,714	9.8	77,759	9.7	81,205	9.6
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	9,245	1.3	9,768	1.3	9,184	1.2	7,477	0.9
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	59,014	8.2	62,688	8.2	65,284	8.2	69,246	8.2
Pembinaan <i>Construction</i>	31,829	4.4	31,819	4.2	32,751	4.1	33,316	3.9
Harta tanah <i>Real estate</i>	33,669	4.7	37,637	4.9	43,550	5.5	49,580	5.9
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	18,545	2.6	19,285	2.5	23,152	2.9	21,536	2.5
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	53,843	7.5	59,715	7.8	59,523	7.5	69,616	8.2
Pendidikan, kesihatan dan lain-lain <i>Education, health & others</i>	24,108	3.4	24,446	3.2	26,576	3.3	25,118	3.0
Sektor isi rumah <i>Household sector</i>	388,139	54.1	411,773	53.9	428,712	53.7	451,448	53.3
Sektor lain ³ <i>Other sector³</i>	9,177	1.3	12,191	1.6	10,719	1.3	13,202	1.6

¹ Termasuk pinjaman yang dijual kepada Cagamas.

² Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

³ Termasuk pinjaman kepada perniagaan individu.

⁴ Akhir Julai 2012.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Julai 2012. Angka tidak semestinya terjumlah disebabkan penganjakan.

Sumber: Bank Negara Malaysia.

¹ Includes loans sold to Cagamas.

² Definitions of economic sectors/industries are based on the Malaysia Standard Industrial Classification 2000 (MSIC 2000).

³ Includes loans to individual businesses.

⁴ End-July 2012.

Nota: Data based on BNM Monthly Statistical Bulletin-July 2012. Total may not add up due to rounding.

Source: Bank Negara Malaysia.