

## 7.2 – BANK PERDAGANGAN: PINJAMAN MENGIKUT TUJUAN DAN SEKTOR

Malaysia

## 7.2 – COMMERCIAL BANKS: LOANS BY PURPOSE AND SECTOR

Malaysia

| Tujuan/Purpose   | 2013                  |                       | 2014                  |                       |                       |                       | 2015 <sup>4</sup>     |                       |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|  | Disember/December     |                       | Ogos/August           |                       | Disember/December     |                       |                       |                       |
|  | RM juta<br>RM million | % bahagian<br>% share | RM juta<br>RM million | % bahagian<br>% share | RM juta<br>RM million | % bahagian<br>% share | RM juta<br>RM million | % bahagian<br>% share |
| Pembelian sekuriti<br><i>Purchase of securities</i>  | 45,080                | 4.8                   | 49,536                | 5.1                   | 51,691                | 5.2                   | <b>48,196</b>         | <b>4.7</b>            |
| Pembelian kenderaan pengangkutan<br><i>Purchase of transport vehicles</i>                                      | 97,608                | 10.5                  | 97,833                | 10.2                  | 96,927                | 9.7                   | <b>96,796</b>         | <b>9.4</b>            |
| Pembelian harta kediaman<br><i>Purchase of residential property</i>  | 282,808               | 30.3                  | 302,933               | 31.4                  | 312,456               | 31.3                  | <b>331,432</b>        | <b>32.1</b>           |
| Pembelian harta bukan kediaman<br><i>Purchase of non-residential property</i>                                  | 134,115               | 14.4                  | 143,483               | 14.9                  | 150,205               | 15.1                  | <b>160,187</b>        | <b>15.5</b>           |
| Pembelian aset tetap selain tanah dan bangunan<br><i>Purchase of fixed assets other than land and building</i> | 7,110                 | 0.8                   | 7,358                 | 0.8                   | 7,272                 | 0.7                   | <b>7,619</b>          | <b>0.7</b>            |
| Kegunaan persendirian<br><i>Personal use</i>   | 29,537                | 3.2                   | 29,376                | 3.0                   | 30,032                | 3.0                   | <b>31,470</b>         | <b>3.0</b>            |
| <i>Kad kredit</i><br><i>Credit card</i>  | 33,232                | 3.6                   | 32,446                | 3.4                   | 33,589                | 3.4                   | <b>32,738</b>         | <b>3.2</b>            |
| Pembelian barangan penggunaan<br><i>Purchase of consumer durables</i>  | 205                   | 0.0                   | 449                   | 0.0                   | 611                   | 0.1                   | <b>124</b>            | <b>0.0</b>            |
| Pembinaan<br><i>Construction</i>   | 25,184                | 2.7                   | 28,013                | 2.9                   | 30,320                | 3.0                   | <b>31,675</b>         | <b>3.1</b>            |
| Modal kerja<br><i>Working capital</i>  | 224,375               | 24.0                  | 224,607               | 23.3                  | 235,775               | 23.7                  | <b>246,842</b>        | <b>23.9</b>           |
| Tujuan lain<br><i>Other purpose</i>  | 54,726                | 5.9                   | 47,582                | 4.9                   | 47,825                | 4.8                   | <b>45,720</b>         | <b>4.4</b>            |
| <b>JUMLAH PINJAMAN<sup>1</sup>/TOTAL LOANS<sup>1</sup></b>   | <b>933,980</b>        | <b>100.0</b>          | <b>963,616</b>        | <b>100.0</b>          | <b>996,701</b>        | <b>100.0</b>          | <b>1,032,800</b>      | <b>100.0</b>          |
| <b>Sektor<sup>2</sup>/Sector<sup>2</sup></b>   |                       |                       |                       |                       |                       |                       |                       |                       |
| Pertanian primer<br><i>Primary agriculture</i>   | 25,798                | 2.8                   | 25,077                | 2.6                   | 24,595                | 2.5                   | <b>26,624</b>         | <b>2.6</b>            |
| Perlombongan dan kuari<br><i>Mining and quarrying</i>  | 6,489                 | 0.7                   | 6,452                 | 0.7                   | 7,436                 | 0.7                   | <b>7,267</b>          | <b>0.7</b>            |
| Pembuatan (termasuk asas tani)<br><i>Manufacturing (including agro-based)</i>                                  | 81,306                | 8.7                   | 81,389                | 8.4                   | 82,747                | 8.3                   | <b>83,860</b>         | <b>8.1</b>            |
| Bekalan elektrik, gas dan air<br><i>Electricity, gas and water supply</i>                                      | 6,325                 | 0.7                   | 9,610                 | 1.0                   | 9,681                 | 1.0                   | <b>7,710</b>          | <b>0.7</b>            |
| Perdagangan borong dan runcit, restoran dan hotel<br><i>Wholesale and retail trade, restaurants and hotels</i> | 80,452                | 8.6                   | 82,012                | 8.5                   | 84,935                | 8.5                   | <b>89,431</b>         | <b>8.7</b>            |
| Pembinaan<br><i>Construction</i>   | 37,529                | 4.0                   | 39,016                | 4.0                   | 40,892                | 4.1                   | <b>43,608</b>         | <b>4.2</b>            |
| Harta tanah<br><i>Real estate</i>  | 58,344                | 6.2                   | 64,383                | 6.7                   | 70,632                | 7.1                   | <b>76,007</b>         | <b>7.4</b>            |
| Pengangkutan, penyimpanan dan komunikasi<br><i>Transport, storage and communication</i>                        | 21,213                | 2.3                   | 21,826                | 2.3                   | 21,983                | 2.2                   | <b>21,731</b>         | <b>2.1</b>            |
| Aktiviti kewangan, insurans dan perniagaan<br><i>Financing, insurance and business activities</i>              | 65,488                | 7.0                   | 60,190                | 6.2                   | 67,044                | 6.7                   | <b>64,359</b>         | <b>6.2</b>            |
| Pendidikan, kesihatan dan lain-lain<br><i>Education, health &amp; others</i>                                   | 25,422                | 2.7                   | 19,890                | 2.1                   | 20,327                | 2.0                   | <b>22,276</b>         | <b>2.2</b>            |
| Sektor isi rumah<br><i>Household sector</i>  | 513,626               | 55.0                  | 541,105               | 56.2                  | 555,054               | 55.7                  | <b>574,774</b>        | <b>55.7</b>           |
| Sektor lain <sup>3</sup><br><i>Other sector<sup>3</sup></i>  | 11,989                | 1.3                   | 12,665                | 1.3                   | 11,375                | 1.1                   | <b>15,152</b>         | <b>1.5</b>            |

<sup>1</sup> Termasuk pinjaman yang dijual kepada Cagamas.

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

<sup>3</sup> Termasuk pinjaman kepada perniagaan individu.

<sup>4</sup> Akhir Ogos 2015.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Ogos 2015. Angka tidak semestinya terjumlah disebabkan penggenapan.

Sumber: Bank Negara Malaysia.

<sup>1</sup> Includes loans sold to Cagamas.

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

<sup>3</sup> Includes loans to individual businesses.

<sup>4</sup> End-August 2015.

Note: Data based on BNM Monthly Statistical Bulletin-August 2015. Total may not add up due to rounding.

Source: Bank Negara Malaysia.