

5.2 — BANK PERDAGANGAN: PINJAMAN  
MENGIKUT TUJUAN DAN SEKTOR<sup>1,2</sup>

Malaysia

5.2 — COMMERCIAL BANKS: LOANS BY  
PURPOSE AND SECTOR<sup>1,2</sup>

Malaysia

Tujuan / Purpose	2006 Dis./Dec.		2007				2008 <sup>5</sup>	
	RM juta RM million	% Bahagian Share	Dis./Dec.		Jun/June		RM juta RM million	% Bahagian Share
			RM juta RM million	% Bahagian Share	RM juta RM million	% Bahagian Share		
Pembelian sekuriti <i>Purchase of securities</i>	18,619	3.2	23,959	3.8	21,268	3.5	28,331	4.2
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	102,588	17.5	107,014	16.8	103,866	17.1	112,578	16.5
Pembelian harta kediaman <i>Purchase of residential property</i>	162,290	27.7	174,268	27.4	167,456	27.6	181,656	26.7
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	45,608	7.8	54,579	8.6	49,325	8.1	60,337	8.9
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and buildings</i>	4,421	0.8	5,691	0.9	4,834	0.8	7,053	1.0
Kegunaan sendiri <i>Personal use</i>	23,157	4.0	26,897	4.2	24,802	4.1	28,736	4.2
Kad kredit <i>Credit cards</i>	19,912	3.4	22,770	3.6	21,127	3.5	23,319	3.4
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	201	0.0	172	0.0	222	0.0	151	0.0
Pembinaan <i>Construction</i>	15,967	2.7	14,483	2.3	14,676	2.4	15,921	2.3
Modal kerja <i>Working capital</i>	166,709	28.5	182,679	28.7	176,366	29.1	199,961	29.3
Tujuan lain <i>Other purposes</i>	26,035	4.4	23,852	3.7	22,899	3.8	23,549	3.5
<b>JUMLAH PINJAMAN / TOTAL LOANS</b>	<b>585,506</b>	<b>100.0</b>	<b>636,363</b>	<b>100.0</b>	<b>606,840</b>	<b>100.0</b>	<b>681,589</b>	<b>100.0</b>
<b>Sektor<sup>3</sup> / Sector<sup>3</sup></b>								
Pertanian primer <i>Primary agriculture</i>	13,081	2.2	13,593	2.1	13,230	2.2	14,910	2.2
Perlombongan dan kuari <i>Mining and quarrying</i>	1,328	0.2	1,560	0.2	1,479	0.2	1,782	0.3
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	65,239	11.1	73,743	11.6	70,072	11.5	81,373	11.9
Elektrik, gas dan bekalan air <i>Electricity, gas and water</i>	4,605	0.8	3,697	0.6	3,393	0.6	4,045	0.6
Perdagangan borong dan runcit, hotel dan restoran <i>Wholesale and retail, hotels and restaurants</i>	52,145	8.9	55,891	8.8	51,993	8.6	60,494	8.9
Pembinaan <i>Construction</i>	29,654	5.1	30,912	4.9	30,245	5.0	33,868	5.0
Harta tanah <i>Real estate</i>	16,110	2.8	19,538	3.1	16,831	2.8	22,191	3.3
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	11,129	1.9	14,368	2.3	13,660	2.3	17,588	2.6
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	33,143	5.7	38,753	6.1	37,661	6.2	42,419	6.2
Pendidikan, kesihatan dll <i>Education, health &amp; others</i>	5,923	1.0	6,708	1.1	6,552	1.1	6,772	1.0
Sektor isi rumah <sup>3</sup> <i>Household sector<sup>3</sup></i>	332,265	56.7	357,382	56.2	341,598	56.3	372,830	54.7
Sektor lain <sup>4</sup> <i>Other sector<sup>4</sup></i>	20,885	3.6	20,219	3.2	20,127	3.3	23,318	3.4

<sup>1</sup> Termasuk pinjaman yang dijual kepada Cagamas dan yang disalurkan oleh bank Islam.

<sup>2</sup> Definisi bagi sektor ekonomi/industri adalah berdasarkan MSIC 2000.

<sup>3</sup> Sektor isi rumah = Jumlah pinjaman mengikut tujuan kepada isi rumah.

<sup>4</sup> Termasuk pinjaman kepada perniagaan individu.

<sup>5</sup> Januari hingga Jun 2008.

<sup>1</sup> Include loans sold to Cagamas and loans extended by Islamic Banks.

<sup>2</sup> Definitions of economic sectors/industries are based on MSIC 2000.

<sup>3</sup> Household sector = Total loans by purpose to households.

<sup>4</sup> Include loans to individual businesses.

<sup>5</sup> January to June 2008.

Sumber: Bank Negara Malaysia.

Source: Bank Negara Malaysia.