

5.2 — BANK PERDAGANGAN: PINJAMAN
MENGIKUT TUJUAN DAN SEKTOR

Malaysia

5.2 — COMMERCIAL BANKS: LOANS BY
PURPOSE AND SECTOR

Malaysia

	2009		2010				2011 ⁴	
	Dis./Dec.		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>	25,669	4.0	25,981	3.8	27,765	3.9	30,279	4.0
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	82,080	12.7	84,926	12.4	86,019	12.0	89,790	11.8
Pembelian harta kediaman <i>Purchase of residential property</i>	186,837	29.0	198,588	29.1	208,218	29.0	221,598	29.0
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	68,212	10.6	76,864	11.2	83,389	11.6	92,880	12.2
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	5,831	0.9	5,841	0.9	5,789	0.8	5,991	0.8
Kegunaan persendirian <i>Personal use</i>	22,878	3.5	23,132	3.4	23,942	3.3	25,673	3.4
Kad kredit <i>Credit card</i>	25,324	3.9	26,752	3.9	28,786	4.0	29,680	3.9
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	92	0.0	82	0.0	77	0.0	70	0.0
Pembinaan <i>Construction</i>	15,929	2.5	16,215	2.4	17,395	2.4	18,219	2.4
Modal kerja <i>Working capital</i>	174,730	27.1	180,249	26.4	187,423	26.1	198,323	26.0
Tujuan lain <i>Other purposes</i>	37,399	5.8	44,659	6.5	48,077	6.7	50,891	6.7
JUMLAH PINJAMAN/TOTAL LOANS	644,980	100.0	683,287	100.0	716,879	100.0	763,395	100.0
Sektor¹/Sector¹								
Pertanian primer <i>Primary agriculture</i>	15,635	2.4	16,230	2.4	16,084	2.2	17,015	2.2
Perlombongan dan kuari <i>Mining and quarrying</i>	1,829	0.3	2,114	0.3	2,180	0.3	2,344	0.3
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	65,108	10.1	68,109	10.0	71,047	9.9	74,714	9.8
Elektrik, gas dan bekalan air <i>Electricity, gas and water</i>	4,857	0.8	6,722	1.0	9,245	1.3	9,768	1.3
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	54,732	8.5	58,215	8.5	59,014	8.2	62,688	8.2
Pembinaan <i>Construction</i>	30,548	4.7	30,398	4.4	31,829	4.4	31,819	4.2
Harta tanah <i>Real estate</i>	28,119	4.4	30,564	4.5	33,669	4.7	37,637	4.9
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	16,535	2.6	18,511	2.7	18,545	2.6	19,285	2.5
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	43,859	6.8	46,831	6.9	53,843	7.5	59,715	7.8
Pendidikan, kesihatan dan lain-lain <i>Education, health and others</i>	18,294	2.8	23,593	3.5	24,108	3.4	24,446	3.2
Sektor isi rumah ² <i>Household sector²</i>	350,881	54.4	371,571	54.4	388,139	54.1	411,773	53.9
Sektor lain ³ <i>Other sector³</i>	14,584	2.3	10,429	1.5	9,177	1.3	12,191	1.6

¹ Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

² Sektor isi rumah = Jumlah pinjaman mengikut sektor kepada isi rumah.

³ Termasuk pinjaman kepada individu.

⁴ Akhir Julai 2011.

Nota: Pinjaman termasuk pinjaman yang dijual kepada Cagamas.
Sumber: Bank Negara Malaysia.

¹ Definitions of economic sectors/industries are based on Malaysia Standard Industrial Classification 2000 (MSIC 2000).

² Household sector = Total loans by sector to households.

³ Include loans to individual businesses.

⁴ End-July 2011.

Note: Loans includes loans sold to Cagamas.
Source: Bank Negara Malaysia.