

**5.2 — BANK PERDAGANGAN: PINJAMAN  
MENGIKUT TUJUAN DAN SEKTOR**  
Malaysia

**5.2 — COMMERCIAL BANKS: LOANS BY  
PURPOSE AND SECTOR**  
Malaysia

|                                                                                                                           | 2009<br>Dis./Dec.     |                       | 2010                  |                       |                       |                       | 2011 <sup>4</sup>     |                       |
|---------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|                                                                                                                           |                       |                       | Julai/July            |                       | Dis./Dec.             |                       |                       |                       |
|                                                                                                                           | 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 |
| <b>Tujuan/Purpose</b>                                                                                                     |                       |                       |                       |                       |                       |                       |                       |                       |
| Pembelian sekuriti<br><i>Purchase of securities</i>                                                                       | 25,669                | 4.0                   | 25,981                | 3.8                   | 27,765                | 3.9                   | 30,279                | 4.0                   |
| Pembelian kenderaan pengangkutan<br><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<br><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<br><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<br><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<br><i>Personal use</i>                                                                              | 22,878                | 3.5                   | 23,132                | 3.4                   | 23,942                | 3.3                   | 25,673                | 3.4                   |
| Kad kredit<br><i>Credit card</i>                                                                                          | 25,324                | 3.9                   | 26,752                | 3.9                   | 28,786                | 4.0                   | 29,680                | 3.9                   |
| Pembelian barangan penggunaan<br><i>Purchase of consumer durables</i>                                                     | 92                    | 0.0                   | 82                    | 0.0                   | 77                    | 0.0                   | 70                    | 0.0                   |
| Pembinaan<br><i>Construction</i>                                                                                          | 15,929                | 2.5                   | 16,215                | 2.4                   | 17,395                | 2.4                   | 18,219                | 2.4                   |
| Modal kerja<br><i>Working capital</i>                                                                                     | 174,730               | 27.1                  | 180,249               | 26.4                  | 187,423               | 26.1                  | 198,323               | 26.0                  |
| Tujuan lain<br><i>Other purposes</i>                                                                                      | 37,399                | 5.8                   | 44,659                | 6.5                   | 48,077                | 6.7                   | 50,891                | 6.7                   |
| <b>JUMLAH PINJAMAN/TOTAL LOANS</b>                                                                                        | <b>644,980</b>        | <b>100.0</b>          | <b>683,287</b>        | <b>100.0</b>          | <b>716,879</b>        | <b>100.0</b>          | <b>763,395</b>        | <b>100.0</b>          |
| <b>Sektor<sup>1</sup>/Sector<sup>1</sup></b>                                                                              |                       |                       |                       |                       |                       |                       |                       |                       |
| Pertanian primer<br><i>Primary agriculture</i>                                                                            | 15,635                | 2.4                   | 16,230                | 2.4                   | 16,084                | 2.2                   | 17,015                | 2.2                   |
| Perlombongan dan kuari<br><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)<br><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<br><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<br><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<br><i>Construction</i>                                                                                          | 30,548                | 4.7                   | 30,398                | 4.4                   | 31,829                | 4.4                   | 31,819                | 4.2                   |
| Harta tanah<br><i>Real estate</i>                                                                                         | 28,119                | 4.4                   | 30,564                | 4.5                   | 33,669                | 4.7                   | 37,637                | 4.9                   |
| Pengangkutan, penyimpanan dan komunikasi<br><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<br><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<br><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 <sup>2</sup><br><i>Household sector<sup>2</sup></i>                                                      | 350,881               | 54.4                  | 371,571               | 54.4                  | 388,139               | 54.1                  | 411,773               | 53.9                  |
| Sektor lain <sup>3</sup><br><i>Other sector<sup>3</sup></i>                                                               | 14,584                | 2.3                   | 10,429                | 1.5                   | 9,177                 | 1.3                   | 12,191                | 1.6                   |

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

<sup>2</sup> Sektor isi rumah = Jumlah pinjaman mengikut sektor kepada isi rumah.

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

<sup>4</sup> Akhir Julai 2011.

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

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

<sup>2</sup> Household sector = Total loans by sector to households.

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

<sup>4</sup> End-July 2011.

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