

5.2 — **BANK PERDAGANGAN: PINJAMAN
MENGIKUT TUJUAN DAN SEKTOR^{1,2}**

Malaysia

5.2 — **COMMERCIAL BANKS: LOANS BY
PURPOSE AND SECTOR^{1,2}**

Malaysia

	2007		2008				2009 Ogos/August	
			Ogos/August		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 Purchase of securities	23,959	3.8	30,389	4.3	30,931	4.3	30,898	4.1
Pembelian kenderaan pengangkutan Purchase of transport vehicles	107,014	16.8	114,199	16.2	115,528	16.0	119,064	15.8
Pembelian harta kediaman Purchase of residential property	174,267	27.4	185,569	26.4	192,092	26.6	203,069	26.9
Pembelian harta bukan kediaman Purchase of non-residential property	54,579	8.6	62,577	8.9	66,357	9.2	71,379	9.5
Pembelian aset tetap selain tanah dan bangunan Purchase of fixed assets other than land and buildings	5,691	0.9	7,747	1.1	8,262	1.1	8,838	1.2
Kegunaan sendiri Personal use	26,897	4.2	29,402	4.2	31,170	4.3	34,777	4.6
Kad kredit Credit cards	22,770	3.6	23,648	3.4	24,949	3.5	25,191	3.3
Pembelian barangan penggunaan Purchase of consumer durables	172	0.0	148	0.0	170	0.0	112	0.0
Pembinaan Construction	14,483	2.3	16,448	2.3	16,572	2.3	18,295	2.4
Modal kerja Working capital	182,520	28.7	208,429	29.6	206,217	28.6	205,801	27.3
Tujuan lain Other purposes	24,018	3.8	24,451	3.5	29,548	4.1	36,521	4.8
JUMLAH PINJAMAN³ / TOTAL LOANS³	636,368	100.0	703,008	100.0	721,797	100.0	753,944	100.0
Sektor⁴ / Sector⁴								
Pertanian primer Primary agriculture	13,593	2.1	15,617	2.2	15,778	2.2	17,250	2.3
Perlombongan dan kuari Mining and quarrying	1,560	0.2	1,887	0.3	1,815	0.3	2,276	0.3
Pembuatan (termasuk asas tani) Manufacturing (including agro-based)	73,725	11.6	84,046	12.0	80,609	11.2	73,619	9.8
Elektrik, gas dan bekalan air Electricity, gas and water	3,696	0.6	4,116	0.6	4,543	0.6	6,673	0.9
Perdagangan borong dan runcit, penginapan dan restoran Wholesale and retail, accommodation and restaurants	55,892	8.8	63,033	9.0	61,361	8.5	60,505	8.0
Pembinaan Construction	30,912	4.9	34,656	4.9	34,130	4.7	35,466	4.7
Harta tanah Real estate	19,628	3.1	22,999	3.3	24,962	3.5	28,732	3.8
Pengangkutan, penyimpanan dan komunikasi Transport, storage and communication	14,269	2.2	22,806	3.2	22,967	3.2	23,354	3.1
Perkhidmatan kewangan, insurans dan perniagaan Financing, insurance and business services	38,693	6.1	44,606	6.3	47,582	6.6	49,757	6.6
Pendidikan, kesihatan dll Education, health & others	6,708	1.1	6,983	1.0	12,632	1.8	18,411	2.4
Sektor isi rumah ⁵ Household sector ⁵	357,380	56.2	379,431	54.0	391,895	54.3	413,963	54.9
Sektor lain ⁶ Other sector ⁶	20,313	3.2	22,828	3.2	23,523	3.3	23,963	3.2

¹ Data berdasarkan Buletin Statistik BNM - Ogos 2009.

² Akhir tempoh.

³ Termasuk pinjaman yang dijual kepada Cagamas dan yang disalurkan oleh bank Islam.

⁴ Definisi bagi sektor ekonomi/industri adalah berdasarkan MSIC 2000.

⁵ Sektor isi rumah = Jumlah pinjaman mengikut tujuan kepada isi rumah.

⁶ Termasuk pinjaman kepada perniagaan individu.

Sumber: Bank Negara Malaysia.

¹ Data based on BNM Statistical Bulletin - August 2009.

² End period.

³ Include loans sold to Cagamas and loans extended by Islamic banks.

⁴ Definitions of economic sectors/industries are based on MSIC 2000.

⁵ Household sector = Total loans by purpose to households.

⁶ Include loans to individual businesses.

Source: Bank Negara Malaysia.