

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

Malaysia

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

Malaysia

	2008 Dis./Dec.		2009				2010 ⁵	
			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 <i>Purchase of securities</i>	27,367	4.5	26,318	4.2	25,669	4.0	25,917	3.8
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	81,572	13.3	81,407	12.9	82,080	12.7	85,491	12.4
Pembelian harta kediaman <i>Purchase of residential property</i>	173,133	28.2	181,916	28.8	186,837	29.0	200,731	29.2
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	61,528	10.0	66,014	10.4	68,212	10.6	78,022	11.3
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	5,851	1.0	6,316	1.0	5,831	0.9	5,880	0.9
Kegunaan persendirian <i>Personal use</i>	21,383	3.5	22,297	3.5	22,878	3.5	23,039	3.3
Kad kredit <i>Credit cards</i>	24,224	3.9	24,233	3.8	25,324	3.9	27,369	4.0
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	151	0.0	105	0.0	90	0.0	80	0.0
Pembinaan <i>Construction</i>	14,019	2.3	15,609	2.5	15,929	2.5	16,669	2.4
Modal kerja <i>Working capital</i>	179,079	29.1	175,163	27.7	174,732	27.1	179,635	26.1
Tujuan lain <i>Other purposes</i>	26,371	4.3	32,911	5.2	37,399	5.8	45,322	6.6
JUMLAH PINJAMAN / TOTAL LOANS	614,678	100.0	632,291	100.0	644,980	100.0	688,183	100.0
Sektor² / Sector²								
Pertanian primer <i>Primary agriculture</i>	12,979	2.1	14,314	2.3	15,635	2.4	16,115	2.3
Perlombongan dan kuari <i>Mining and quarrying</i>	1,569	0.3	1,888	0.3	1,829	0.3	2,079	0.3
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	70,517	11.5	64,106	10.1	65,107	10.1	67,895	9.9
Elektrik, gas dan bekalan air <i>Electricity, gas and water</i>	4,085	0.7	5,954	0.9	4,857	0.8	7,033	1.0
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	55,123	9.0	54,763	8.7	54,732	8.5	58,296	8.5
Pembinaan <i>Construction</i>	28,936	4.7	30,217	4.8	30,548	4.7	30,236	4.4
Harta tanah <i>Real estate</i>	22,619	3.7	25,295	4.0	28,119	4.4	31,213	4.5
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	19,035	3.1	18,495	2.9	16,535	2.6	18,694	2.7
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	41,634	6.8	42,412	6.7	43,859	6.8	47,737	6.9
Pendidikan, kesihatan dan lain-lain <i>Education, health & others</i>	11,434	1.9	15,567	2.5	18,294	2.8	23,699	3.4
Sektor isi rumah ³ <i>Household sector³</i>	329,651	53.6	341,974	54.1	350,881	54.4	375,296	54.5
Sektor lain ⁴ <i>Other sector⁴</i>	17,095	2.8	17,306	2.7	14,584	2.3	9,889	1.4

¹ Termasuk pinjaman yang dijual kepada Cagamas.

² Definisi bagi sektor ekonomi/industri adalah berdasarkan Pengklasifikasi Piawai Perindustrian Malaysia 2000 (MSIC 2000).

³ Sektor isi rumah = Jumlah pinjaman mengikut tujuan kepada isi rumah.

⁴ Termasuk pinjaman kepada individu.

⁵ Akhir Ogos 2010.

Sumber: Bank Negara Malaysia.

¹ Include loans sold to Cagamas.

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

³ Household sector = Total loans by purpose to households.

⁴ Include loans to individual businesses.

⁵ End-August 2010.

Source: Bank Negara Malaysia.