

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

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

	2011 Dis./Dec.		2012				2013 ⁴	
			Ogos/August		Dis./Dec.			
	RM juta <i>RM million</i>	% bahagian % share	RM juta <i>RM million</i>	% bahagian % share	RM juta <i>RM million</i>	% bahagian % share	RM juta <i>RM million</i>	% bahagian % share
Tujuan/Purpose								
Pembelian sekuriti <i>Purchase of securities</i>	31,887	4.0	36,809	4.3	39,364	4.5	42,200	4.6
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	89,717	11.2	94,026	11.1	94,961	11.0	96,953	10.7
Pembelian harta kediaman <i>Purchase of residential property</i>	231,552	29.0	247,713	29.1	255,881	29.6	272,786	30.0
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	100,382	12.6	112,613	13.2	117,320	13.6	128,341	14.1
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	6,143	0.8	6,217	0.7	6,562	0.8	6,950	0.8
Kegunaan persendirian <i>Personal use</i>	27,152	3.4	27,242	3.2	28,115	3.2	29,092	3.2
Kad kredit <i>Credit card</i>	31,068	3.9	30,569	3.6	31,480	3.6	31,626	3.5
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	65	0.0	64	0.0	72	0.0	106	0.0
Pembinaan <i>Construction</i>	20,154	2.5	21,976	2.6	23,396	2.7	24,386	2.7
Modal kerja <i>Working capital</i>	206,689	25.9	213,886	25.2	211,435	24.4	217,823	24.0
Tujuan lain <i>Other purpose</i>	53,542	6.7	58,876	6.9	56,737	6.6	58,489	6.4
JUMLAH PINJAMAN¹/TOTAL LOANS¹	798,350	100.0	849,988	100.0	865,322	100.0	908,751	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	17,635	2.2	21,012	2.5	23,362	2.7	26,512	2.9
Perlombongan dan kuari <i>Mining and quarrying</i>	3,533	0.4	5,222	0.6	5,713	0.7	6,463	0.7
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	77,024	9.6	80,385	9.5	79,820	9.2	81,112	8.9
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	9,184	1.2	9,441	1.1	8,074	0.9	6,458	0.7
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	65,465	8.2	69,716	8.2	72,017	8.3	77,289	8.5
Pembinaan <i>Construction</i>	32,997	4.1	34,346	4.0	33,827	3.9	35,937	4.0
Harta tanah <i>Real estate</i>	43,682	5.5	50,457	5.9	52,004	6.0	56,144	6.2
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	23,173	2.9	22,315	2.6	21,138	2.4	20,541	2.3
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	59,590	7.5	64,109	7.5	61,251	7.1	60,799	6.7
Pendidikan, kesihatan dan lain-lain <i>Education, health & others</i>	26,612	3.3	27,644	3.3	28,807	3.3	29,387	3.2
Sektor isi rumah <i>Household sector</i>	428,712	53.7	454,841	53.5	468,981	54.2	494,852	54.5
Sektor lain ³ <i>Other sector³</i>	10,743	1.3	10,501	1.2	10,328	1.2	13,257	1.5

¹ Termasuk pinjaman yang dijual kepada Cagamas.

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

³ Termasuk pinjaman kepada perniagaan individu.

⁴ Akhir Ogos 2013.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Ogos 2013.
Angka tidak semestinya terjumlah disebabkan penggenapan.

Sumber: Bank Negara Malaysia.

¹ Includes loans sold to Cagamas.

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

³ Includes loans to individual businesses.

⁴ End-August 2013.

Note: Data based on BNM Monthly Statistical Bulletin-August 2013.
Total may not add up due to rounding.

Source: Bank Negara Malaysia.