

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

Malaysia

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

Malaysia

Tujuan/Purpose	2012 Disember/December		2013				2014 ⁴	
	RM juta RM million	% bahagian % share	Julai/July		Disember/December		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>	39,364	4.5	42,896	4.7	45,080	4.8	47,665	5.0
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	94,973	11.0	96,380	10.6	97,608	10.5	98,040	10.2
Pembelian harta kediaman <i>Purchase of residential property</i>	255,878	29.6	270,348	29.9	282,808	30.3	299,407	31.3
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	117,333	13.6	127,307	14.1	134,115	14.4	143,032	14.9
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	6,289	0.7	6,736	0.7	7,110	0.8	7,434	0.8
Kegunaan persendirian <i>Personal use</i>	27,769	3.2	28,493	3.1	29,537	3.2	29,200	3.0
Kad kredit <i>Credit card</i>	31,574	3.6	31,569	3.5	33,232	3.6	32,021	3.3
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	71	0.0	85	0.0	205	0.0	418	0.0
Pembinaan <i>Construction</i>	23,323	2.7	24,513	2.7	25,184	2.7	27,440	2.9
Modal kerja <i>Working capital</i>	212,465	24.6	218,770	24.2	224,375	24.0	224,378	23.4
Tujuan lain <i>Other purpose</i>	56,286	6.5	57,948	6.4	54,726	5.9	48,898	5.1
JUMLAH PINJAMAN¹/TOTAL LOANS¹	865,322	100.0	905,044	100.0	933,980	100.0	957,933	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	23,235	2.7	26,611	2.9	25,798	2.8	25,132	2.6
Perlombongan dan kuari <i>Mining and quarrying</i>	5,678	0.7	6,360	0.7	6,489	0.7	6,430	0.7
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	80,155	9.3	81,355	9.0	81,306	8.7	81,325	8.5
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	8,281	1.0	6,602	0.7	6,325	0.7	9,972	1.0
Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale and retail trade, restaurants and hotels</i>	72,346	8.4	77,334	8.5	80,452	8.6	81,847	8.5
Pembinaan <i>Construction</i>	33,606	3.9	36,848	4.1	37,529	4.0	39,150	4.1
Harta tanah <i>Real estate</i>	51,853	6.0	54,987	6.1	58,344	6.2	63,190	6.6
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	21,166	2.4	20,570	2.3	21,213	2.3	21,615	2.3
Aktiviti kewangan, insurans dan perniagaan <i>Financing, insurance and business activities</i>	59,392	6.9	60,889	6.7	65,684	7.0	59,866	6.2
Pendidikan, kesihatan dan lain-lain <i>Education, health & others</i>	28,511	3.3	29,219	3.2	25,226	2.7	19,825	2.1
Sektor isi rumah <i>Household sector</i>	470,243	54.3	492,199	54.4	513,626	55.0	537,431	56.1
Sektor lain ³ <i>Other sector³</i>	10,856	1.3	12,069	1.3	11,989	1.3	12,151	1.3

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 Julai 2014.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Julai 2014.
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-July 2014.

Note: Data based on BNM Monthly Statistical Bulletin-July 2014.
Total may not add up due to rounding.

Source: Bank Negara Malaysia.