

# 1.10.1 Pinjaman Dibayar Mengikut Sektor: Sistem Perbankan

## Loans Repaid by Purpose and Sectors: Banking System

RM juta

RM million

Tujuan	2006											2007						Purpose	
	Apr./	Mei./	Jun/	Jul/	Ogos/	Sept./	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei./	Jun/	Jul/	Ogos/		Sept./
	Apr	May	June	July	Aug.	Sept.	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug.		Sept.
Pembelian sekuriti	1041.1	798.9	944.5	1179.8	710.0	654.2	619.2	1143.0	895.5	1217.0	1136.0	1667.4	1371.3	1345.8	1564.1	1962.3	1636.1	1410.6	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3170.9	2820.0	2766.4	2651.1	2688.3	2744.7	2597.9	2664.5	2757.8	2858.4	2521.7	2776.6	2551.3	2774.0	2657.8	2913.2	2860.8	2708.4	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2250.4	2241.6	2356.1	2310.7	2248.9	2340.7	2189.3	2336.5	2294.0	2282.8	2103.7	2641.1	2436.8	2708.4	2672.8	3009.2	2771.1	2608.3	Purchase of residential property
Pembelian aset tetap selain tanah dan bangunan	3230.7	1932.1	1244.5	1291.1	1051.5	1196.3	1213.3	1714.4	1564.0	1056.4	1103.5	1193.4	1101.7	1177.0	1310.5	1261.4	1219.4	1211.9	Purchase of non-residential property
Kegunaan persendirian	155.4	148.3	144.3	149.7	149.2	210.5	223.7	242.2	230.4	310.5	253.6	264.7	212.7	296.1	173.7	201.5	198.2	213.1	Purchased of fixed assets other than land and building
Kad kredit	882.2	1074.8	990.7	1048.2	1018.9	999.4	1005.2	967.7	1098.9	1125.4	1132.3	1247.9	1083.9	830.5	1159.4	1292.6	1353.8	1203.3	Personal uses
Pembelian barangan pengguna	3328.8	4133.5	3836.0	4044.2	4134.3	4246.6	4353.0	4303.7	4454.9	4757.1	4325.6	5104.7	4270.9	4292.2	4480.5	4888.6	4587.9	4640.6	Credit cards
Pembinaan	11.2	13.7	22.6	13.8	18.4	6.4	11.1	12.5	9.8	9.8	11.5	11.7	12.2	8.4	10.6	10.4	6.3	8.4	Purchase of consumer durable goods
Modal kerja	1344.9	1041.4	1313.6	1336.3	1318.1	1429.0	1350.0	1130.6	1365.1	1451.7	1040.0	2134.7	1438.8	1248.1	1687.5	1559.7	1414.7	1220.3	Construction
Tujuan lain	23788.2	21862.8	22704.5	22463.7	23401.3	22952.9	23486.6	22440.0	24278.9	24719.2	20101.4	20594.7	21350.7	24525.2	25895.2	21191.4	24136.3	23468.7	Working capital
Jumlah pinjaman yang dibayar (sepanjang tempoh)	4155.9	1675.4	2488.0	2287.2	3011.0	2435.3	2297.7	2274.6	4911.6	2889.0	1974.2	2001.7	2429.1	2128.5	1808.9	2796.0	1983.5	1632.7	Other purpose
Jumlah pinjaman yang dibayar (sepanjang tempoh)	43359.6	37742.5	38811.2	38775.9	39749.9	39215.9	39347.0	39229.7	43860.8	42677.2	35703.6	39638.5	38259.3	41334.2	43420.9	41086.2	42168.2	40326.3	Total loans repaid (during the period)
<b>Sektor<sup>1</sup></b>																			<b>Sektor<sup>1</sup></b>
Pertanian primer	1,131.6	785.5	969.3	907.5	927.1	1,110.8	871.2	1,033.0	892.5	1,011.9	951.7	1,026.4	931.9	934.1	1,055.9	980.4	992.9	1,091.0	Primary agriculture
Perombongan dan kuari	253.8	282.8	200.2	207.7	192.6	118.5	146.3	276.3	140.4	119.2	265.5	102.8	86.6	90.2	68.1	93.9	108.0	124.8	Mining and quarrying
Perkilangan (termasuk asas tandi)	9,551.2	8,372.3	9,795.7	9,244.1	9,328.2	10,272.4	9,784.2	9,530.4	10,476.4	10,206.5	8,819.8	9,423.6	9,713.0	9,586.5	10,060.6	9,078.0	10,588.3	10,331.0	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	234.2	115.7	96.0	107.6	179.1	59.6	121.4	500.2	270.7	118.9	108.5	99.6	88.1	788.4	84.5	117.5	214.9	149.3	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7,784.1	6,613.7	6,968.5	6,908.2	6,888.4	6,940.5	7,145.2	6,515.0	6,750.5	6,954.8	5,788.4	6,451.4	6,567.3	6,489.2	6,856.9	6,252.0	6,684.5	7,086.0	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5,003.0	4,220.3	4,742.1	4,847.1	4,844.7	5,194.9	5,345.0	5,012.1	4,978.0	5,345.3	4,361.7	5,025.6	5,080.4	5,034.5	4,946.2	4,595.8	5,148.7	4,774.3	Wholesale trade
Perdagangan runcit	2,223.5	2,049.0	1,898.0	1,828.3	1,792.2	1,575.2	1,647.7	1,397.5	1,531.3	1,433.2	1,304.5	1,327.4	1,364.5	1,348.6	1,588.7	1,520.2	1,431.5	1,913.8	Retail trade
Restoran dan hotel	557.6	344.4	328.4	232.8	251.5	170.4	152.5	105.5	241.3	176.2	122.3	98.4	122.4	106.2	322.1	136.0	104.3	397.9	Restaurants and hotels
Pembinaan	2,865.7	2,104.4	2,316.1	2,486.5	2,281.8	2,298.3	2,381.5	2,287.9	2,657.4	2,629.8	2,210.2	2,309.5	2,497.3	2,437.7	2,807.3	2,643.3	3,048.6	2,569.2	Construction
Harta tanah	1,041.4	936.9	685.0	569.8	805.4	841.5	702.0	622.8	861.0	524.1	691.3	795.5	604.4	876.0	1,091.1	746.8	598.9	704.4	Real estate
Pengangkutan, penyimpanan dan komunikasi	742.7	550.0	592.3	618.3	662.5	606.6	771.6	877.0	696.2	1,109.3	710.7	618.0	725.8	758.0	602.8	1,346.3	1,123.1	673.4	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	2,940.7	2,997.3	3,615.4	3,306.2	4,818.7	3,239.6	3,283.3	1,794.0	5,323.4	4,525.6	1,711.4	2,217.5	2,559.5	2,951.6	5,880.5	3,655.2	3,262.0	2,962.6	Finance, insurance and business activities
Perantara kewangan	1,752.7	1,754.8	2,299.9	1,768.7	3,508.0	2,043.2	1,304.8	789.4	3,341.2	2,488.5	943.1	1,059.8	1,536.6	1,206.2	1,847.2	2,204.5	1,548.6	1,527.0	Financial intermediation
Aktiviti penyewaan dan perniagaan	95.0	131.5	168.4	134.6	265.6	383.8	665.1	131.8	116.9	166.6	112.1	145.3	134.7	160.1	194.3	166.1	101.8	114.6	Renting & business activities
Penyelidikan & pembangunan	1.6	1.0	1.2	1.1	2.1	0.7	0.5	0.7	1.1	4.0	0.6	6.9	3.5	0.9	0.5	0.6	0.5	1.8	Research & development
Aktiviti perniagaan lain	1,091.4	1,110.0	1,145.9	1,401.8	1,042.9	811.8	1,312.9	872.2	1,864.2	1,866.5	655.6	1,005.5	884.7	1,584.4	3,838.5	1,284.1	1,611.2	1,319.2	Other business activities
Pendidikan, kesihatan dan lain-lain	422.5	251.0	335.8	295.2	357.8	293.7	356.9	482.4	421.9	564.3	318.9	331.2	256.2	319.9	326.9	410.1	394.9	309.2	Education, health and others
Sektor isirumah <sup>2</sup>	8,767.9	10,922.4	10,453.8	10,294.2	10,091.1	10,820.8	10,693.7	11,944.5	11,484.6	12,058.4	11,286.6	13,049.1	10,874.6	12,504.3	12,221.4	13,146.1	12,549.8	11,795.5	Household sector <sup>2</sup>
Sektor <sup>3</sup>	7,623.4	3,809.6	2,781.3	3,829.7	3,217.1	2,613.5	3,089.6	3,366.3	3,885.8	2,854.6	2,840.7	3,213.8	3,354.7	3,598.3	2,365.0	2,616.8	2,602.2	2,529.9	Other sector <sup>3</sup>

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)).  
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.10 (sila rujuk Glosari untuk maklumat lanjut).  
1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).  
2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.  
3 Pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).  
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table II.10 (please refer to the Glossary for further details).  
1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSCI) 2000.  
2 Household sector = total loans by purpose to households.  
3 Loans to individual businesses.