

# 1.10.1 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan dan Sektor

## Banking System: Loans Repaid by Purpose and Sectors

RM juta

RM million

Tujuan	2007													2008	Purpose
	Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul./ July	Ogos/ Aug.	Sept./ Sep	Okt./ Oct	Nov./ Nov	Dis./ Dec	Jan./ Jan		
Pembelian sekuriti	1217.0	1136.0	1667.4	1371.3	1345.8	1564.1	1962.3	1636.1	1410.6	1825.7	1386.5	19337.7	1891.6	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2858.4	2521.7	2776.6	2551.3	2774.0	2657.8	2913.2	2860.8	2708.4	2906.4	2829.6	2905.3	3033.1	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	2282.8	2103.7	2641.1	2436.8	2708.4	2672.8	3009.2	2771.1	2608.3	2850.7	2968.8	2552.3	2873.1	Purchase of residential property	
Pembelian harta bukan kediaman	1056.4	1103.5	1193.4	1101.7	1177.0	1310.5	1261.4	1219.4	1211.9	1248.0	1686.3	1435.7	1455.0	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	310.5	253.6	264.7	212.7	296.1	173.7	201.5	198.2	213.1	295.4	239.0	245.6	270.5	Purchased of fixed assets other than land and building	
Kegunaan persendirian	1125.4	1132.3	1247.9	1083.9	830.5	1159.4	1292.6	1353.8	1203.3	1439.9	1332.9	1265.4	1595.6	Personal uses	
Kad kredit	4757.1	4325.6	5104.7	4270.9	4292.2	4480.5	4888.6	4587.9	4818.0	5439.5	4983.3	4924.5	5745.9	Credit cards	
Pembelian barangan berguna	9.8	11.5	11.7	12.2	8.4	10.6	10.4	6.3	8.4	6.9	14.2	5.4	7.5	Purchase of consumer durable goods	
Pembinaan	1451.7	1040.0	2134.7	1438.8	1248.1	1687.5	1559.7	1414.7	1220.3	1449.4	1385.7	1236.3	1495.8	Construction	
Modal kerja	24719.2	20101.4	20594.7	21350.7	24525.2	25895.2	21191.4	24136.3	23468.7	24237.2	25238.8	27728.3	28968.6	Working capital	
Tujuan lain	2889.0	1974.2	2001.7	2429.1	2128.5	1808.9	2796.0	1983.5	1632.7	2614.2	2369.7	1741.9	2071.6	Other purpose	
<b>Jumlah pinjaman yang dibayar (sepanjang tempoh)</b>	<b>42677.2</b>	<b>35703.6</b>	<b>39638.5</b>	<b>38259.3</b>	<b>41334.2</b>	<b>43420.9</b>	<b>41086.2</b>	<b>42168.2</b>	<b>40503.7</b>	<b>44313.4</b>	<b>44434.8</b>	<b>63378.4</b>	<b>49408.3</b>	<b>Total loans repaid (during the period)</b>	
<b>Sektor<sup>1</sup></b>														<b>Sektor<sup>1</sup></b>	
Pertanian primer	1,011.9	951.7	1,026.4	931.9	934.1	1,055.9	980.4	992.9	1,091.0	1,208.4	1,289.6	1,164.7	1,271.5	Primary agriculture	
Perombongan dan kuari	119.2	265.5	102.8	86.6	90.2	68.1	93.9	108.0	124.8	103.7	120.3	141.7	133.5	Mining and quarrying	
Perkilangan (termasuk asas tani)	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	10,768.0	10,949.2	11,910.5	11,151.9	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	118.9	108.5	99.6	88.1	788.4	84.5	117.5	214.9	149.3	144.7	171.9	114.0	146.2	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	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	7,119.4	7,521.9	7,559.2	7,962.0	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	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	5,236.7	5,414.7	5,391.3	5,960.9	Wholesale trade	
Perdagangan runcit	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	1,721.0	1,828.8	1,814.2	1,842.5	Retail trade	
Restoran dan hotel	176.2	122.3	98.4	122.4	106.2	322.1	136.0	104.3	397.9	161.7	278.3	353.7	158.6	Restaurants and hotels	
Pembinaan	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	2,827.8	2,606.0	2,550.2	3,020.8	Construction	
Harta tanah	524.1	691.3	795.5	604.4	876.0	1,091.1	746.8	598.9	704.4	718.3	962.5	855.7	869.6	Real estate	
Aktiviti kewangan, insurans dan perniagaan	1,109.3	710.7	618.0	725.8	758.0	602.8	1,346.3	1,123.1	673.4	746.8	1,242.2	19,230.4	743.0	Transport, storage and communication	
Perantara kewangan	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	3,260.7	3,306.4	2,912.2	4,732.2	Finance, insurance and business activities	
Aktiviti penyewaan dan perniagaan	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	1,710.4	1,008.7	1,258.6	1,294.9	Financial intermediation	
Penyelidikan & pembangunan	166.6	112.1	145.3	134.7	160.1	194.3	166.1	101.8	114.6	161.5	99.1	148.9	166.9	Renting & business activities	
Aktiviti perniagaan lain	4.0	0.6	6.9	3.5	0.9	0.5	0.6	0.5	1.8	10.2	7.9	0.8	5.2	Research & development	
Pendidikan, kesihatan dan lain-lain	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	1,378.5	2,190.7	1,503.9	3,265.2	Other business activities	
Sektor isirumah <sup>2</sup>	564.3	318.9	331.2	256.2	319.9	326.9	410.1	394.9	309.2	520.7	487.8	385.1	645.9	Education, health and others	
Sektor 3	12,058.4	11,286.6	13,049.1	10,874.6	12,504.3	12,221.4	13,146.1	12,549.8	11,972.9	13,589.5	12,820.3	11,916.0	14,139.5	Household sector <sup>2</sup>	
Sektor 3	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	3,305.4	2,956.7	4,638.8	4,592.4	Other sector <sup>3</sup>	

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), 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 (MSIC 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 (MSIC) 2000.  
2 Household sector = total loans by purpose to households.  
3 Loans to individual businesses.