

1.10.1 Pinjaman Dibayar Mengikut Sektor: Sistem Perbankan

Loans Repaid by Purpose and Sectors: Banking System

Tujuan	2006		2007											RM million	Purpose
	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei./	Jun/	Jul/	Ogos/	Sept./	Okt./	Nov./		
	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug.	Sep	Oct	Nov		
Pembelian sekuriti	1143.0	895.5	1217.0	1136.0	1667.4	1371.3	1345.8	1564.1	1962.3	1636.1	1410.6	1825.7	1386.5	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2664.5	2757.8	2858.4	2521.7	2776.6	2551.3	2774.0	2657.8	2913.2	2860.8	2708.4	2906.4	2829.6	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	2523.4	2547.8	2704.2	2392.2	2630.7	1929.5	2623.7	2522.9	2756.5	2710.4	2564.8	2751.7	2676.7	Purchase of residential property	
Pembelian harta bukan kediaman	2336.5	2294.0	2282.8	2103.7	2641.1	2436.8	2708.4	2672.8	3009.2	2771.1	2608.3	2850.7	2968.8	Purchase of non-residential property	
Pembelian aset tetap selain tanah dan bangunan	1714.4	1564.0	1056.4	1103.5	1193.4	1101.7	1177.0	1310.5	1261.4	1219.4	1211.9	1248.0	1686.3	Purchased of fixed assets other than land and building	
Kegunaan persendirian	242.2	230.4	310.5	253.6	264.7	212.7	296.1	173.7	201.5	198.2	213.1	295.4	239.0	Personal uses	
Kad kredit	967.7	1098.9	1125.4	1132.3	1247.9	1083.9	830.5	1159.4	1292.6	1353.8	1203.3	1439.9	1332.9	Credit cards	
Pembelian barangan pengguna	4303.7	4454.9	4757.1	4325.6	5104.7	4270.9	4292.2	4480.5	4888.6	4587.9	4818.0	5439.5	4983.3	Purchase of consumer durable goods	
Pembinaan	12.5	9.8	9.8	11.5	11.7	12.2	8.4	10.6	10.4	6.3	8.4	6.9	14.2	Construction	
Modal kerja	1130.6	1365.1	1451.7	1040.0	2134.7	1438.8	1248.1	1687.5	1559.7	1414.7	1220.3	1449.4	1385.7	Working capital	
Tujuan lain	22440.0	24278.9	24719.2	20101.4	20594.7	21350.7	24525.2	25895.2	21191.4	24136.3	23468.7	24237.2	25238.8	Other purpose	
Jumlah pinjaman yang dibayar (sepanjang tempoh)	2274.6	4911.6	2889.0	1974.2	2001.7	2429.1	2128.5	1808.9	2796.0	1983.5	1632.7	2614.2	2369.7	Total loans repaid (during the period)	
Sektor¹	39229.7	43860.8	42677.2	35703.6	39638.5	38259.3	41334.2	43420.9	41086.2	42168.2	40503.7	44313.4	44434.8	Sektor¹	
Pertanian primer	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	1,208.4	1,289.6	Primary agriculture	
Perlombongan dan kuari	276.3	140.4	119.2	265.5	102.8	86.6	90.2	68.1	93.9	108.0	124.8	103.7	120.3	Mining and quarrying	
Perkilangan (termasuk asas tani)	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	10,768.0	10,949.2	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	500.2	270.7	118.9	108.5	99.6	88.1	788.4	84.5	117.5	214.9	149.3	144.7	171.9	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	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	7,119.4	7,521.9	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	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	5,236.7	5,414.7	Wholesale trade	
Perdagangan runcit	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	1,721.0	1,828.8	Retail trade	
Restoran dan hotel	105.5	241.3	176.2	122.3	98.4	122.4	106.2	322.1	136.0	104.3	397.9	161.7	278.3	Restaurants and hotels	
Pembinaan	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	2,827.8	2,606.0	Construction	
Harta tanah	622.8	861.0	524.1	691.3	795.5	604.4	876.0	1,091.1	746.8	598.9	704.4	718.3	962.5	Real estate	
Pengangkutan, penyimpanan dan komunikasi	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	746.8	1,242.2	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	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	3,260.7	3,306.4	Finance, insurance and business activities	
Perantara kewangan	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	1,710.4	1,008.7	Financial intermediation	
Aktiviti penyewaan dan perniagaan	131.8	116.9	166.6	112.1	145.3	134.7	160.1	194.3	166.1	101.8	114.6	161.5	99.1	Renting & business activities	
Penyelidikan & pembangunan	0.7	1.1	4.0	0.6	6.9	3.5	0.9	0.5	0.6	0.5	1.8	10.2	7.9	Research & development	
Aktiviti perniagaan lain	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	1,378.5	2,190.7	Other business activities	
Pendidikan, kesihatan dan lain-lain	482.4	421.9	564.3	318.9	331.2	256.2	319.9	326.9	410.1	394.9	309.2	520.7	487.8	Education, health and others	
Sektor isirumah ²	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	11,972.9	13,589.5	12,820.3	Household sector ²	
Sektor ³	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	2,956.7	3,305.4	Other sector ³	

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 (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.