

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./ Apr | Mei/ May | Jun/ June | Jul./ July | Ogos/ Aug | Sept./ Sept./ | Okt./ Oct./ | Nov./ Nov./ | Dis./ Dec./ | Jan./ Jan./ | Feb./ Feb./ | Mac./ Mar./ | Apr./ Apr | | |
| Pembelian sekuriti | 1144.7 | 780.8 | 893.8 | 1178.8 | 710.0 | 653.5 | 619.1 | 1143.0 | 895.5 | 1217.0 | 1136.0 | 1667.4 | 1371.1 | Purchase of securities | |
| Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang | 3080.4 | 2820.1 | 2771.1 | 2652.0 | 2688.3 | 2744.7 | 2597.8 | 2664.5 | 2757.8 | 2858.4 | 2521.7 | 2776.5 | 2551.2 | Purchase of transport vehicles of which: Purchase of passenger cars | |
| Pembelian harta kediaman | 2708.5 | 2688.5 | 2556.0 | 2378.8 | 2528.9 | 2597.5 | 2244.9 | 2523.4 | 2547.8 | 2704.2 | 2392.2 | 2630.7 | 1929.5 | | |
| Pembelian harta bukan kediaman | 2421.8 | 2238.4 | 2353.1 | 2308.4 | 2248.1 | 2468.3 | 2180.4 | 2336.5 | 2294.0 | 2282.8 | 2103.7 | 2640.2 | 2433.6 | Purchase of residential property | |
| Pembelian aset tetap selain tanah dan bangunan | 3259.5 | 1898.4 | 1231.6 | 1280.5 | 1038.0 | 1204.1 | 1204.9 | 1714.4 | 1564.0 | 1056.4 | 1103.5 | 1193.3 | 1101.0 | Purchase of non-residential property | |
| Kegunaan persendirian | 620.8 | 143.8 | 148.6 | 148.2 | 148.1 | 209.4 | 222.8 | 242.2 | 230.4 | 310.5 | 253.6 | 264.6 | 204.7 | Purchased of fixed assets other than land and building | |
| Kad kredit | 915.7 | 1028.2 | 985.7 | 1056.6 | 1013.1 | 994.7 | 999.8 | 967.7 | 1098.9 | 1125.4 | 1132.3 | 1247.7 | 821.9 | Personal uses | |
| Pembelian barangan pengguna | 3278.4 | 4175.5 | 3836.0 | 4044.2 | 4134.3 | 4246.6 | 4353.0 | 4303.7 | 4454.9 | 4757.1 | 4325.6 | 5104.7 | 3631.4 | Credit cards | |
| Pembinaan | 18.3 | 35.1 | 22.8 | 13.9 | 18.4 | 6.4 | 11.1 | 12.5 | 9.8 | 9.8 | 11.5 | 11.7 | 9.7 | Purchase of consumer durable goods | |
| Modal kerja | 938.6 | 1017.0 | 1259.9 | 1303.2 | 1281.7 | 1471.9 | 1315.9 | 1095.2 | 1321.6 | 1410.2 | 1010.6 | 2105.0 | 1411.8 | Construction | |
| Tujuan lain | 24146.7 | 21392.8 | 22262.4 | 22318.2 | 22808.5 | 21665.2 | 22637.2 | 22213.5 | 23915.1 | 24498.2 | 19946.5 | 20412.1 | 22044.8 | Working capital | |
| Jumlah pinjaman yang dibayar (sepanjang tempoh) | 5780.9 | 2785.4 | 3258.1 | 2425.1 | 3161.3 | 2529.1 | 2561.3 | 2536.5 | 5318.9 | 3151.4 | 2158.4 | 2213.9 | 2649.9 | Other purpose | |
| Jumlah pinjaman yang dibayar (sepanjang tempoh) | 45605.7 | 38315.4 | 39023.0 | 38729.1 | 39249.9 | 38193.7 | 38703.3 | 39229.7 | 43860.8 | 42677.2 | 35703.6 | 39637.2 | 38231.1 | Total loans repaid (during the period) | |
| Sektor¹ | | | | | | | | | | | | | | Sektor¹ | |
| Pertanian primer | 1,186.2 | 865.3 | 963.7 | 903.1 | 923.4 | 974.7 | 902.2 | 1,033.0 | 892.5 | 1,011.9 | 951.7 | 1,026.3 | 931.0 | Primary agriculture | |
| Per lombongan dan kuari | 256.5 | 285.6 | 200.1 | 207.7 | 192.3 | 117.7 | 143.9 | 276.3 | 140.4 | 119.2 | 265.5 | 102.8 | 86.6 | Mining and quarrying | |
| Perkilangan (termasuk asas tani) | 9,136.1 | 8,346.6 | 9,564.4 | 9,053.3 | 9,094.9 | 10,129.8 | 9,542.9 | 9,530.4 | 10,476.4 | 10,206.5 | 8,819.8 | 9,423.5 | 9,694.6 | Manufacturing (including agro-based) | |
| Elektrik, gas dan bekalan air | 188.2 | 119.6 | 96.0 | 107.6 | 179.1 | 59.6 | 121.4 | 500.2 | 270.7 | 118.9 | 108.5 | 99.6 | 88.1 | Electricity, gas and water supply | |
| Perdagangan borong & runcit, restoran & hotel | 7,628.3 | 6,430.2 | 7,008.1 | 6,953.9 | 6,955.7 | 6,956.4 | 7,157.0 | 6,515.0 | 6,750.5 | 6,954.8 | 5,788.4 | 6,451.4 | 6,566.0 | Wholesale & retail trade, and restaurants & hotels | |
| Perdagangan borong | 5,208.2 | 4,417.2 | 4,818.0 | 4,928.1 | 4,975.5 | 5,193.4 | 5,344.3 | 5,012.1 | 4,978.0 | 5,345.3 | 4,361.7 | 5,025.6 | 5,079.3 | Wholesale trade | |
| Perdagangan runcit | 1,822.9 | 1,660.0 | 1,861.7 | 1,793.7 | 1,734.0 | 1,592.6 | 1,660.2 | 1,397.5 | 1,531.3 | 1,433.2 | 1,304.5 | 1,327.4 | 1,364.4 | Retail trade | |
| Restoran dan hotel | 597.1 | 353.0 | 328.4 | 232.0 | 246.2 | 170.3 | 152.5 | 105.5 | 241.3 | 176.2 | 122.3 | 98.4 | 122.3 | Restaurants and hotels | |
| Pembinaan | 2,745.7 | 2,049.2 | 2,290.3 | 2,482.5 | 2,280.5 | 2,279.9 | 2,381.8 | 2,287.9 | 2,657.4 | 2,629.8 | 2,210.2 | 2,309.5 | 2,496.9 | Construction | |
| Harta tanah | 1,225.9 | 883.4 | 700.6 | 646.3 | 641.1 | 841.3 | 702.4 | 622.8 | 861.0 | 524.1 | 691.3 | 795.5 | 603.8 | Real estate | |
| Pengangkutan, penyimpanan dan komunikasi | 822.0 | 565.2 | 578.8 | 616.5 | 660.5 | 605.4 | 760.7 | 877.0 | 696.2 | 1,109.3 | 710.7 | 618.0 | 724.9 | Transport, storage and communication | |
| Aktiviti kewangan, insurans dan perniagaan | 2,281.5 | 3,547.4 | 3,498.0 | 2,712.2 | 4,821.3 | 3,281.3 | 3,264.7 | 1,794.0 | 5,323.4 | 4,525.6 | 1,711.4 | 2,217.5 | 2,558.0 | Finance, insurance and business activities | |
| Perantara kewangan | 966.8 | 1,632.7 | 2,176.5 | 1,709.6 | 3,517.4 | 2,072.4 | 1,288.6 | 789.4 | 3,341.2 | 2,488.5 | 943.1 | 1,059.8 | 1,536.6 | Financial intermediation | |
| Aktiviti penyewaan dan perniagaan | 110.2 | 138.0 | 167.7 | 134.2 | 265.6 | 384.7 | 667.1 | 131.8 | 116.9 | 166.6 | 112.1 | 145.3 | 133.9 | Renting & business activities | |
| Penyelidikan & pembangunan | 2.6 | 1.0 | 1.2 | 1.1 | 2.1 | 0.7 | 0.5 | 0.7 | 1.1 | 4.0 | 0.6 | 6.9 | 3.5 | Research & development | |
| Aktiviti perniagaan lain | 1,201.9 | 1,775.7 | 1,152.6 | 867.3 | 1,036.1 | 823.6 | 1,308.5 | 872.2 | 1,864.2 | 1,866.5 | 655.6 | 1,005.5 | 884.0 | Other business activities | |
| Pendidikan, kesihatan dan lain-lain | 391.3 | 257.6 | 333.9 | 295.2 | 363.7 | 300.4 | 357.6 | 482.4 | 421.9 | 564.3 | 318.9 | 331.2 | 255.8 | Education, health and others | |
| Sektor isirumah ² | 12,611.6 | 11,651.1 | 10,961.4 | 11,418.1 | 9,987.2 | 9,952.0 | 10,357.3 | 12,002.4 | 11,537.3 | 12,134.7 | 11,370.5 | 13,200.5 | 11,462.7 | Household sector ² | |
| Sektor t.d.d.l. | 7,132.4 | 3,314.4 | 2,827.6 | 3,332.7 | 3,150.2 | 2,695.2 | 3,011.3 | 3,308.4 | 3,833.1 | 2,778.3 | 2,756.8 | 3,061.2 | 2,762.6 | Other sector n.e.c. | |

Nota: Berkuatkuasa April 2006, klasifikasi di bawah 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.

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual 10.

Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah) = Pinjaman mengikut tujuan (Jumlah pinjaman).

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. t.d.d.l. tidak diklasifikasikan di tempat lain

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.

The breakdown by economic sectors/industries and purpose is not comparable to the previous classification under table 10.

Loans by sector (economic sectors/industry + household sector) = loans by purpose (total loans).

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. n.e.c. not elsewhere classified.