

## II.10 Pinjaman Dibayar mengikut Sektor : Sistem Perbankan

### Loans Repaid by Sector : Banking System

Sektor	RM juta																								RM million		Sector			
	2004												2004	2005											2005	2006				
	Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei/ May	Jun./ June	Jul/ July	Ogos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov	Dis./ Dec		Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei/ May	Jun./ June	Jul/ July	Ogos/ August	Sep./ Sept.	Okt./ Oct.	Nov./ Nov		Dis./ Dec		Jan./ Jan	Feb./ Feb	
Pertanian, ternakan, perhutanan dan perikanan	1,063.0	731.3	844.8	1,009.2	909.5	1,022.5	1,365.8	1,013.7	1,270.2	1,498.7	894.9	1,282.9	12,906.6	1,326.3	780.2	1,006.8	982.6	927.7	978.9	1,038.1	1,004.0	1,318.9	1,097.5	1,591.9	1,229.2	13,281.9	908.5	795.5	Agriculture, hunting, forestry and fishing	
Per lombong dan kuari	125.5	96.2	268.2	149.3	109.3	246.0	205.1	85.3	176.1	388.4	97.3	143.3	2,089.9	131.4	71.8	219.4	168.1	96.3	97.5	121.6	97.0	252.3	114.9	107.6	154.2	1,631.9	111.2	118.1	Mining and quarrying	
Perkilangan	9,065.1	8,385.5	9,363.7	9,336.5	8,706.2	9,828.3	10,635.5	10,229.5	10,163.0	10,680.9	10,115.2	10,929.2	117,438.6	10,405.5	8,578.3	10,780.7	10,400.7	10,189.1	10,764.7	10,525.6	10,819.6	10,166.9	10,612.2	9,420.5	11,196.8	123,860.8	9,159.8	8,625.9	Manufacturing	
Elektrik, gas dan bekalan air	466.5	357.0	483.0	654.2	162.3	361.4	734.9	213.0	155.5	1,007.7	650.1	440.9	5,686.8	1,103.5	76.2	196.1	1,202.0	684.5	471.5	1,140.2	144.4	220.7	1,307.3	717.9	105.5	7,369.7	1,169.6	196.3	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	6,450.9	5,450.0	6,251.6	6,327.0	6,026.5	6,483.0	7,112.7	6,525.2	6,905.4	7,434.6	7,299.0	7,586.1	79,851.9	7,496.8	6,491.8	7,481.0	7,626.2	7,399.7	7,576.3	7,685.2	7,787.4	8,293.0	8,814.8	8,010.2	8,583.5	93,245.9	7,892.7	7,002.3	Wholesale and retail trade, restaurants and hotels	
Perdagangan borong	4,554.5	4,099.1	4,575.5	4,517.6	4,365.7	4,715.8	5,078.2	4,696.4	4,978.3	5,326.0	5,355.0	5,462.1	57,724.2	5,154.6	4,734.6	5,262.1	5,596.5	5,440.9	5,509.2	5,603.6	5,811.6	5,992.3	6,408.9	5,880.1	5,891.0	67,285.3	5,372.1	4,963.4	Wholesale trade	
Perdagangan runcit	1,779.9	1,284.3	1,567.1	1,680.2	1,506.4	1,638.9	1,872.9	1,671.0	1,801.5	1,898.5	1,867.0	1,901.5	20,469.2	2,058.5	1,675.2	2,122.8	1,839.7	1,830.7	1,909.8	1,968.6	1,879.1	2,110.1	2,241.9	2,012.1	2,562.7	24,211.2	2,376.4	1,908.8	Retail trade	
Restoran dan hotel	116.5	66.6	109.0	129.2	154.3	128.3	161.7	157.7	125.6	210.1	77.1	222.5	1,658.6	283.7	82.1	96.1	189.9	128.0	157.2	113.1	96.7	190.6	164.0	118.1	129.9	1,749.5	144.2	130.1	Restaurants and hotels	
Sektor harta benda yang luas	5,504.1	4,613.2	6,486.5	5,822.1	5,446.1	5,878.7	6,452.7	5,598.2	5,780.9	6,156.1	5,311.7	6,513.8	69,564.1	7,021.5	4,884.6	6,140.2	5,934.0	5,752.5	6,418.6	6,434.5	6,050.8	6,290.5	6,725.0	5,979.1	7,398.6	75,030.0	6,899.6	6,235.4	Broad property sector	
Pembinaan	2,117.5	1,698.2	2,639.6	2,423.1	2,144.2	2,268.6	2,676.3	2,209.2	2,370.0	2,431.7	2,236.0	2,600.3	27,814.8	3,402.5	1,722.4	2,333.5	2,297.3	2,388.0	2,489.9	2,708.4	2,397.1	2,505.4	2,342.2	2,454.2	2,858.5	29,899.5	2,765.0	2,302.3	Construction	
Pembelian harta kediaman	1,960.2	1,796.9	2,371.2	2,027.5	1,836.9	1,900.8	2,113.2	2,035.4	1,986.5	2,227.4	1,789.7	2,119.2	24,165.0	2,048.8	1,876.4	2,255.6	2,047.9	1,972.3	2,261.7	2,237.9	2,115.2	2,215.5	2,331.3	2,008.8	2,486.5	25,877.8	2,127.2	2,100.7	Purchase of residential property	
Pembelian harta bukan kediaman	735.8	680.2	873.1	719.5	682.6	809.7	829.6	815.8	757.5	791.5	753.3	989.2	9,437.8	927.9	819.3	894.2	878.0	806.5	1,026.9	900.1	830.9	891.7	901.9	845.4	1,036.9	10,759.7	946.5	848.9	Purchase of non-residential property	
Harta tanah	690.7	437.9	602.6	651.9	782.4	899.7	833.6	537.7	666.9	705.5	532.6	805.0	8,146.5	642.3	466.5	656.9	710.8	585.7	620.1	588.1	707.6	677.9	1,149.7	670.7	1,016.7	8,492.9	1,060.9	983.6	Real estate	
Fangangkutan, penyimpanan dan perhubungan	589.7	705.2	1,040.5	777.7	519.7	519.7	675.9	2,863.0	685.8	614.2	684.0	435.8	754.5	10,345.9	860.3	466.8	762.3	827.6	490.3	587.0	579.3	587.0	664.7	828.8	656.2	789.7	8,100.0	720.3	627.3	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	3,463.7	2,427.4	4,241.4	3,538.2	2,723.1	2,192.3	2,940.9	2,561.1	2,919.2	1,948.0	2,174.6	3,050.2	34,180.1	3,741.9	2,623.9	3,131.1	3,176.4	3,003.1	2,418.9	2,707.1	2,079.1	2,561.7	3,740.4	3,352.6	2,393.4	34,929.6	4,237.1	2,361.1	Finance, insurance and business services	
Perkhidmatan kewangan	2,611.8	1,826.4	3,329.2	2,575.6	2,017.7	1,456.8	2,211.9	1,974.4	2,019.3	1,169.1	1,469.4	2,211.0	24,871.4	2,968.7	1,794.3	2,376.6	2,243.4	2,347.2	1,350.2	2,015.9	1,230.2	1,599.7	2,638.9	2,278.4	1,523.0	24,361.9	3,388.5	1,601.4	Financial services	
Insurans	17.8	10.3	60.4	28.1	8.2	24.6	20.9	8.0	10.8	27.8	10.2	12.1	239.1	20.0	4.3	18.6	7.2	23.8	9.0	35.8	6.8	14.8	10.3	4.1	10.6	165.3	6.2	24.6	Insurance	
Perkhidmatan perniagaan	834.1	590.7	851.9	934.5	697.2	711.9	708.1	578.7	889.1	751.1	695.1	827.2	9,069.5	753.1	825.2	736.0	925.9	636.6	1,059.7	655.4	842.0	947.2	1,091.2	1,070.0	859.9	10,402.4	842.4	735.1	Business services	
Kredit penggunaan	6,338.2	5,642.2	6,830.6	6,167.5	6,067.1	6,134.1	6,668.6	6,247.4	6,413.6	6,550.1	6,292.5	7,205.3	76,557.2	6,654.9	6,250.7	7,425.7	6,597.5	6,825.7	6,986.8	7,065.0	7,020.9	7,343.5	7,579.5	6,631.5	7,661.7	84,043.4	7,481.1	7,075.0	Consumption credit	
Kegunaan persendirian	1,277.5	1,004.1	1,387.7	1,083.7	1,131.6	1,132.3	1,365.6	1,304.6	1,072.2	1,047.6	1,101.8	1,239.8	14,148.5	1,189.2	975.8	1,184.8	1,129.2	1,040.6	1,176.9	1,110.1	1,061.6	1,170.3	1,268.7	1,063.2	1,224.3	13,594.5	1,322.6	1,112.6	Personal uses	
Kad kredit	2,925.7	2,692.1	3,114.5	2,824.7	2,806.9	2,815.5	2,950.1	2,841.0	3,099.6	3,183.2	3,000.3	3,600.3	35,853.8	3,288.6	3,173.3	3,782.7	3,213.7	3,441.4	3,409.4	3,596.0	3,573.9	3,736.5	3,892.0	3,429.4	4,002.1	42,539.0	3,919.9	3,757.9	Credit cards	
Pembelian barangan pengguna	21.0	18.0	29.6	24.8	18.2	18.0	145.8	23.7	16.3	19.8	18.0	13.1	366.1	14.4	13.2	23.5	14.2	16.9	18.6	14.7	15.7	15.7	26.1	13.2	16.7	202.9	22.1	13.0	Purchase of consumer durable goods	
Pembelian kereta penumpang	2,114.0	1,928.1	2,298.8	2,234.2	2,110.4	2,168.3	2,207.2	2,078.1	2,225.5	2,299.5	2,172.5	2,352.1	26,188.8	2,162.8	2,088.5	2,434.8	2,240.4	2,326.8	2,381.9	2,344.1	2,369.7	2,421.0	2,392.7	2,125.7	2,418.6	27,706.8	2,216.5	2,191.5	Purchase of passenger cars	
Pembelian sekuriti	1,295.2	866.5	1,572.3	1,261.3	721.9	873.9	1,029.9	658.1	796.6	1,136.0	1,159.2	1,100.8	12,471.8	1,104.9	879.3	1,093.5	845.8	958.9	920.1	745.1	608.9	785.7	928.9	717.1	804.0	10,392.1	1,052.0	704.1	Purchase of securities	
Pembelian kenderaan pengangkutan	79.8	70.6	85.3	72.0	67.3	72.4	80.3	77.9	71.8	78.3	66.3	71.4	893.4	182.9	63.4	79.5	71.6	72.9	73.1	77.7	75.6	81.9	75.8	65.8	78.9	999.1	70.2	68.0	Purchase of transport vehicles	
Perkhidmatan sosial, masyarakat dan persendirian	469.1	294.2	362.3	306.6	460.6	405.3	381.6	306.2	458.2	367.2	456.5	456.9	4,724.7	511.3	300.6	308.4	373.6	316.6	530.9	390.4	437.3	375.1	1,162.8	454.3	735.2	5,896.4	543.1	363.2	Community, social and personal services	
Lain-lain	3,796.4	3,230.3	3,083.2	3,536.3	2,723.4	2,540.4	2,745.0	2,499.6	2,531.8	2,832.8	2,748.9	2,680.9	34,928.9	2,752.7	2,108.7	2,449.2	2,499.3	2,826.6	2,480.2	2,805.6	2,442.5	2,660.4	2,478.6	2,496.5	2,421.8	30,422.1	2,382.7	2,315.0	Others	
Jumlah pinjaman yang dibayar balik (sepanjang tempoh)	38,707.2	32,869.6	40,913.3	38,957.9	34,642.9	36,714.1	43,216.1	36,701.0	38,256.5	40,762.7	37,702.2	42,196.2	461,639.8	43,293.9	33,576.4	41,073.8	40,705.5	39,544.0	40,304.2	41,315.4	39,154.3	41,015.2	45,466.6	40,201.2	43,552.5	489,202.9	42,627.9	36,487.1	Total loans repaid (during the period)	
Sebelum 1999:																									Prior to 1999:					
1 Pembelian kenderaan penumpang adalah dikelaskan di bawah pembelian kenderaan pengangkutan dan bukan di bawah ah kredit penggunaan.																									1 Purchase of passenger cars is classified under purchase of transport vehicles and not under consumption credit.					
Mulai Mei 1999, pembayaran balik pinjaman mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.																									Effective May 1999, loans repaid by sectors include those extended by Islamic banks.					