

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

### Loans Repaid by Sector : Banking System

Sektor	RM juta																								Sector
	1998	1999	2000	2000												2001									
				Jan./ Jan.	Feb./ Feb.	Mac/ Mar	Apr./ Apr.	Mei/ May	Jun/ Jun.	Jul/ Jul.	Ogos/ Aug.	Sep./ Sept.	Okt/ Oct.	Nov/ Nov.	Dis/ Dec.	Jan./ Jan.	Feb./ Feb.	Mac/ Mar	Apr./ Apr.	Mei/ May	Jun/ Jun.	Jul/ Jul.			
Pertanian, ternakan, perhutanan dan perikanan	5,587.6	7,814.8	7,932.7	820.0	478.2	569.4	550.3	689.9	721.7	727.8	569.0	780.2	614.9	746.1	665.2	956.6	526.3	731.6	688.0	556.6	978.5	703.2	Agriculture, hunting, forestry and fishing		
Per lombong dan kuari	2,320.7	1,731.5	2,681.0	176.4	102.3	188.2	104.7	218.4	226.5	254.7	282.5	448.6	164.9	338.0	175.8	217.2	170.7	143.2	85.8	122.0	100.6	98.7	Mining and quarrying		
Perkilangan	69,521.2	86,210.8	91,332.8	7,725.8	6,741.2	7,464.8	6,586.5	6,264.5	7,146.6	7,218.5	7,331.3	8,717.9	8,195.1	8,879.7	9,060.9	8,625.2	7,877.6	7,939.4	7,708.3	8,277.9	8,543.8	9,138.2	Manufacturing		
Elektrik, gas dan bekalan air	2,891.0	5,479.4	6,380.9	971.8	836.7	580.7	268.6	648.0	258.2	583.9	674.7	537.9	617.9	213.5	188.9	297.6	407.0	974.8	596.6	114.9	284.9	460.1	Electricity, gas and water supply		
Perdagangan borong dan runcit, restoran dan hotel	36,217.2	56,765.4	61,078.5	4,896.8	4,380.0	4,655.6	4,359.6	4,689.9	4,693.0	5,204.2	5,031.2	5,655.5	5,772.7	5,835.4	5,904.7	5,979.0	4,964.4	5,095.1	5,310.9	5,029.5	5,561.7	5,907.6	Wholesale and retail trade, restaurants and hotels		
Perdagangan borong	27,536.8	42,242.3	44,548.8	3,355.7	3,107.9	3,231.9	3,148.5	3,413.5	3,453.6	3,848.7	3,788.6	4,082.8	4,338.5	4,413.9	4,365.2	4,426.5	3,733.5	3,598.7	3,971.9	3,476.8	4,279.0	4,380.3	Wholesale trade		
Perdagangan runcit	6,733.6	11,638.6	14,222.9	1,271.3	1,075.4	1,170.9	1,019.3	1,101.2	1,040.8	1,176.2	1,087.0	1,467.2	1,291.9	1,124.5	1,397.2	1,397.8	1,107.5	1,307.9	1,215.4	1,433.6	1,182.7	1,283.7	Retail trade		
Restoran dan hotel	1,946.8	2,884.5	2,306.9	269.8	196.7	252.8	191.8	175.2	198.5	179.2	155.6	105.5	142.3	297.0	142.4	154.7	123.3	188.5	123.6	119.1	100.1	243.6	Restaurants and hotels		
Sektor harta benda yang luas	47,494.7	59,088.1	60,432.1	5,531.3	5,250.2	5,442.5	4,547.5	4,628.5	5,432.4	4,840.2	4,747.5	4,773.1	4,906.9	4,872.2	5,459.7	4,967.9	3,797.4	4,652.4	4,558.8	4,284.6	4,786.9	4,603.8	Broad property sector		
Pembinaan	23,199.4	30,096.3	26,633.9	2,662.1	2,506.2	1,990.1	1,808.5	1,878.9	2,743.1	1,904.1	1,974.4	2,111.3	2,378.6	2,094.7	2,581.9	2,458.4	1,442.7	2,093.7	1,912.0	1,842.2	2,005.9	1,949.8	Construction		
Pembelian harta kediaman	12,414.0	12,977.5	16,756.3	1,437.1	1,352.3	1,684.6	1,311.3	1,438.7	1,375.6	1,429.8	1,307.2	1,282.8	1,299.9	1,368.8	1,468.4	1,290.5	1,244.7	1,383.4	1,441.7	1,348.7	1,477.7	1,523.9	Purchase of residential property		
Pembelian harta bukan kediaman	6,869.9	8,436.1	9,822.3	667.6	706.8	1,223.6	791.1	691.8	840.3	972.9	863.6	789.2	688.9	697.0	889.4	685.9	621.9	682.4	804.1	709.3	676.9	703.2	Purchase of non-residential property		
Harta tanah	5,011.4	7,578.2	7,219.6	764.6	685.0	544.2	636.6	619.1	473.4	533.4	602.4	589.8	539.4	711.7	520.0	533.1	488.1	492.9	401.0	384.5	626.4	426.8	Real estate		
Pengangkutan, penyimpanan dan perhubungan	7,494.3	9,269.9	11,302.5	910.0	743.5	795.2	642.9	635.8	808.1	1,564.4	1,415.8	769.4	986.4	932.6	1,098.5	722.3	1,124.3	691.1	590.4	589.8	655.4	536.7	Transport, storage and communication		
Perkhidmatan kewangan, insurans dan perniagaan	41,025.0	41,164.9	29,167.6	3,072.9	2,664.5	3,030.0	2,725.4	2,184.6	1,891.6	2,321.0	2,952.4	2,044.1	2,318.2	2,040.4	1,922.5	2,628.9	2,533.0	2,162.5	2,358.1	1,979.8	2,422.8	2,333.1	Finance, insurance and business services		
Perkhidmatan kewangan	34,711.2	32,951.7	20,493.8	2,185.4	2,113.7	2,500.9	1,803.1	1,686.3	1,282.3	1,358.6	2,287.5	1,226.8	1,418.4	1,407.0	1,223.7	1,826.8	1,844.2	1,656.1	1,587.1	1,359.7	1,428.2	1,460.1	Financial services		
Insurans	269.0	198.3	229.8	8.1	6.0	8.4	29.7	20.8	16.6	43.0	33.7	12.3	22.1	11.6	17.5	12.0	11.9	10.6	11.5	11.5	51.5	9.4	Insurance		
Perkhidmatan perniagaan	6,044.8	8,014.9	8,444.1	879.3	544.8	520.7	892.6	477.4	592.8	919.3	631.2	805.0	877.6	621.9	681.3	790.1	676.9	495.8	759.4	608.5	943.2	863.6	Business services		
Kredit penggunaan	14,214.8	31,009.5	41,601.1	3,260.2	3,099.4	3,417.4	3,044.7	3,506.0	3,259.1	3,813.6	3,574.2	3,554.3	3,731.2	3,557.9	3,783.0	4,340.8	3,499.9	3,853.1	3,837.7	4,095.7	3,685.2	4,052.3	Consumption credit		
Kegunaan persendirian	4,213.8	8,442.2	12,451.2	1,127.4	1,055.2	1,114.8	1,081.4	1,059.8	1,063.1	1,263.5	955.2	858.6	932.4	896.0	1,043.7	1,123.4	864.3	898.7	1,035.6	935.6	697.2	761.7	Personal uses		
Kad kredit	9,479.4	8,115.9	13,716.3	847.8	861.2	944.7	762.5	1,052.2	933.2	1,289.6	1,323.3	1,414.7	1,460.9	1,371.9	1,454.3	1,688.7	1,382.1	1,547.1	1,407.8	1,646.9	1,529.4	1,650.2	Credit cards		
Pembelian barangan pengguna	521.6	594.8	379.1	32.5	27.8	37.4	24.3	28.1	27.4	25.9	30.1	24.6	27.2	22.5	71.3	231.1	30.2	38.3	23.8	26.9	22.3	29.9	Purchase of consumer durable goods		
Pembelian kereta penumpang	n.a.	13,856.6	15,054.5	1,252.6	1,155.1	1,320.5	1,176.4	1,365.8	1,235.4	1,234.6	1,265.6	1,256.4	1,310.7	1,267.6	1,213.7	1,297.6	1,223.4	1,369.1	1,370.6	1,486.3	1,436.3	1,610.6	Purchase of passenger cars		
Pembelian sekuriti	14,953.5	13,199.8	13,460.1	1,573.5	1,266.2	1,479.2	1,314.8	961.3	996.8	1,311.3	843.4	1,129.8	780.3	983.8	819.5	1,065.2	1,269.7	727.6	999.3	846.2	812.5	580.7	Purchase of securities		
Pembelian kenderaan pengangkutan	16,724.8	3,066.7	3,419.2	162.6	250.6	186.2	318.5	231.9	281.6	346.2	344.0	303.3	347.6	316.4	330.4	376.2	363.7	392.9	318.1	273.1	292.2	179.9	Purchase of transport vehicles		
Perkhidmatan sosial, masyarakat dan persendirian	3,307.2	5,147.8	5,655.9	593.2	370.2	381.6	444.9	384.8	418.8	805.9	488.4	578.2	411.8	366.3	412.0	519.8	408.0	380.9	488.7	441.4	353.1	315.1	Community, social and personal services		
Lain-lain	8,561.8	12,706.2	12,688.4	1,230.5	850.9	865.3	838.6	1,114.3	757.4	1,239.4	1,011.7	1,032.8	1,060.5	1,242.2	1,444.8	1,476.4	1,239.4	1,221.3	1,169.5	1,103.6	1,249.7	1,051.9	Others		
Jumlah pinjaman yang dibayar balik (sepanjang tempoh)	270,313.6	332,654.9	347,132.9	30,924.9	27,033.9	29,056.2	25,747.0	26,157.9	26,891.9	30,231.0	29,266.2	30,325.2	29,908.2	30,324.6	31,265.8	32,172.1	28,181.4	28,965.9	28,710.2	27,715.0	29,727.3	29,961.3	Total loans repaid (during the period)		
<p>Sebelum 1999:  1 Pembelian kenderaan penumpang adalah dikelaskan di bawah pembelian kenderaan pengangkutan dan bukan di bawah kredit penggunaan.  Mulai Mei 1999, pembayaran balik pinjaman mengikut sektor termasuk pinjaman yang disalurkan oleh bank Islam.</p>																									
<p>Prior to 1999:  1 Purchase of passenger cars is classified under purchase of transport vehicles and not under consumption credit.  Effective May 1999, loans repaid by sectors include those extended by Islamic banks.</p>																									