# II.10 Pinjaman Dibayar mengikut Sektor : Sistem Perbankan
## *Loans Repaid by Sector : Banking System*

RM juta — *RM million*

| Sektor | 2000 | 2001 | | | | | | | | | | | | 2002 | *Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 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* | |
| Pertanian, ternakan, perhutanan dan perikanan | 7,932.7 | 956.6 | 526.3 | 731.6 | 688.0 | 556.6 | 978.5 | 703.2 | 877.8 | 695.3 | 735.9 | 732.0 | 1,161.3 | 761.0 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 2,681.0 | 217.2 | 170.7 | 143.2 | 85.8 | 122.0 | 100.6 | 98.7 | 101.4 | 151.9 | 98.5 | 142.2 | 143.7 | 187.6 | *Mining and quarrying* |
| Perkilangan | 91,332.8 | 8,625.2 | 7,877.6 | 7,939.4 | 7,708.3 | 8,277.9 | 8,543.8 | 9,138.2 | 9,258.3 | 7,938.6 | 8,963.5 | 9,668.1 | 8,928.6 | 8,790.2 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 6,380.9 | 297.6 | 407.0 | 974.8 | 596.6 | 114.9 | 284.9 | 460.1 | 2,017.2 | 582.3 | 821.2 | 480.2 | 2,030.2 | 912.8 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 61,078.5 | 5,979.0 | 4,964.4 | 5,095.1 | 5,310.9 | 5,029.5 | 5,561.7 | 5,907.6 | 5,800.1 | 5,096.7 | 5,043.5 | 5,015.8 | 5,679.8 | 5,932.0 | *Wholesale and retail trade, restaurants and hotels* |
| Perdagangan borong | 44,548.8 | 4,426.5 | 3,733.5 | 3,598.7 | 3,971.9 | 3,476.8 | 4,279.0 | 4,380.3 | 4,402.5 | 3,803.4 | 3,700.6 | 3,635.9 | 4,070.3 | 3,984.6 | *Wholesale trade* |
| Perdagangan runcit | 14,222.9 | 1,397.8 | 1,107.5 | 1,307.9 | 1,215.4 | 1,433.6 | 1,182.7 | 1,283.7 | 1,271.5 | 1,200.9 | 1,250.1 | 1,228.6 | 1,441.7 | 1,697.5 | *Retail trade* |
| Restoran dan hotel | 2,306.9 | 154.7 | 123.3 | 188.5 | 123.6 | 119.1 | 100.1 | 243.6 | 126.1 | 92.3 | 92.7 | 151.3 | 167.8 | 249.9 | *Restaurants and hotels* |
| Sektor harta benda yang luas | 60,432.1 | 4,967.9 | 3,797.4 | 4,652.4 | 4,558.8 | 4,284.6 | 4,786.9 | 4,603.8 | 4,865.5 | 4,358.8 | 4,606.8 | 5,791.7 | 5,075.1 | 5,490.4 | *Broad property sector* |
| Pembinaan | 26,633.9 | 2,458.4 | 1,442.7 | 2,093.7 | 1,912.0 | 1,842.2 | 2,005.9 | 1,949.8 | 1,781.2 | 1,679.6 | 1,781.3 | 3,186.4 | 2,337.8 | 2,324.2 | *Construction* |
| Pembelian harta kediaman | 16,756.3 | 1,290.5 | 1,244.7 | 1,383.4 | 1,441.7 | 1,348.7 | 1,477.7 | 1,523.9 | 1,730.6 | 1,539.7 | 1,775.6 | 1,478.4 | 1,438.7 | 1,753.1 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 9,822.3 | 685.9 | 621.9 | 682.4 | 804.1 | 709.3 | 676.9 | 703.2 | 803.7 | 595.5 | 626.5 | 624.3 | 702.0 | 688.5 | *Purchase of non-residential property* |
| Harta tanah | 7,219.6 | 533.1 | 488.1 | 492.9 | 401.0 | 384.5 | 626.4 | 426.8 | 550.1 | 543.9 | 423.4 | 502.5 | 596.7 | 724.5 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 11,302.5 | 722.3 | 1,124.3 | 691.1 | 590.4 | 589.8 | 655.4 | 536.7 | 586.8 | 1,113.1 | 511.0 | 2,494.2 | 1,183.9 | 481.1 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 29,167.6 | 2,628.9 | 2,533.0 | 2,162.5 | 2,358.1 | 1,979.8 | 2,422.8 | 2,333.1 | 2,040.9 | 2,250.5 | 1,646.7 | 1,905.5 | 3,065.1 | 2,341.9 | *Finance, insurance and business services* |
| Perkhidmatan kewangan | 20,493.8 | 1,826.8 | 1,844.2 | 1,656.1 | 1,587.1 | 1,359.7 | 1,428.2 | 1,460.1 | 1,071.5 | 1,651.0 | 970.3 | 1,091.4 | 2,371.8 | 1,719.4 | *Financial services* |
| Insurans | 229.8 | 12.0 | 11.9 | 10.6 | 11.5 | 11.5 | 51.5 | 9.4 | 34.5 | 30.1 | 12.3 | 9.6 | 14.7 | 11.0 | *Insurance* |
| Perkhidmatan perniagaan | 8,444.1 | 790.1 | 676.9 | 495.8 | 759.4 | 608.5 | 943.2 | 863.6 | 935.0 | 569.4 | 664.1 | 804.5 | 678.6 | 611.5 | *Business services* |
| Kredit penggunaan | 41,601.1 | 4,340.8 | 3,499.9 | 3,853.1 | 3,837.7 | 4,095.7 | 3,680.9 | 4,052.3 | 4,071.1 | 4,061.8 | 4,477.4 | 4,098.7 | 4,465.0 | 4,472.3 | *Consumption credit* |
| Kegunaan persendirian | 12,451.2 | 1,123.4 | 864.3 | 898.7 | 1,035.6 | 935.6 | 697.2 | 761.7 | 800.9 | 848.5 | 876.9 | 706.2 | 763.1 | 850.0 | *Personal uses* |
| Kad kredit | 13,716.3 | 1,688.7 | 1,382.1 | 1,547.1 | 1,407.8 | 1,646.9 | 1,525.1 | 1,650.2 | 1,663.6 | 1,696.4 | 1,907.3 | 1,572.7 | 1,843.7 | 2,011.0 | *Credit cards* |
| Pembelian barangan pengguna | 379.1 | 231.1 | 30.2 | 38.3 | 23.8 | 26.9 | 22.3 | 29.9 | 24.3 | 27.8 | 28.7 | 26.9 | 25.4 | 25.0 | *Purchase of consumer durable goods* |
| Pembelian kereta penumpang | 15,054.5 | 1,297.6 | 1,223.4 | 1,369.1 | 1,370.6 | 1,486.3 | 1,436.3 | 1,610.6 | 1,582.3 | 1,489.1 | 1,664.5 | 1,792.8 | 1,832.8 | 1,586.3 | *Purchase of passenger cars* |
| Pembelian sekuriti | 13,460.1 | 1,065.2 | 1,269.7 | 727.6 | 999.3 | 846.2 | 812.5 | 580.7 | 1,312.4 | 769.1 | 696.2 | 442.1 | 1,029.8 | 979.8 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 3,419.2 | 376.2 | 363.7 | 392.9 | 318.1 | 273.1 | 292.2 | 179.9 | 187.3 | 192.5 | 227.5 | 221.2 | 175.4 | 157.4 | *Purchase of transport vehicles* |
| Perkhidmatan sosial, masyarakat dan persendirian | 5,655.9 | 518.9 | 408.0 | 380.9 | 488.7 | 441.4 | 357.7 | 315.1 | 287.3 | 587.5 | 324.3 | 348.6 | 351.9 | 349.5 | *Community, social and personal services* |
| Lain-lain | 12,688.4 | 1,476.4 | 1,239.4 | 1,221.3 | 1,169.5 | 1,103.6 | 1,249.7 | 1,051.9 | 1,658.0 | 999.5 | 1,203.8 | 1,095.2 | 1,595.5 | 1,075.5 | *Others* |
| Jumlah pinjaman yang dibayar balik (sepanjang tempoh) | 347,132.9 | 32,172.1 | 28,181.4 | 28,965.9 | 28,710.2 | 27,715.0 | 29,727.7 | 29,961.3 | 33,064.1 | 28,797.6 | 29,356.2 | 32,435.5 | 34,885.3 | 31,931.5 | *Total loans repaid (during the period)* |

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

*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.*