1.10 Sistem Perbankan: Pembayaran Balik Pinjaman Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta | *RM million*

Sektor	2005												2005	2006			Sector
	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*	
Pertanian, ternakan, perhutanan dan perikanan	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	904.4	795.5	889.2	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	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	111.1	118.0	120.4	*Mining and quarrying*
Perkilangan	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	10,928.2	123,592.2	8,953.8	8,394.9	9,483.1	*Manufacturing*
Elektrik, gas dan bekalan air	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	170.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	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	8,332.6	92,995.0	7,588.5	6,731.8	7,717.4	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	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	5,687.6	67,081.9	5,127.4	4,719.3	5,282.6	*Wholesale trade*
Perdagangan runcit	2,053.8	1,673.8	2,112.1	1,835.7	1,826.9	1,909.1	1,966.9	1,877.4	2,108.9	2,240.5	2,009.2	2,514.6	24,128.9	2,315.4	1,882.5	2,340.5	*Retail trade*
Restoran dan hotel	288.4	83.5	106.8	194.0	131.9	158.0	114.8	98.4	191.8	165.4	120.9	130.3	1,784.2	145.7	130.1	94.4	*Restaurants and hotels*
Sektor harta benda yang luas	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	6,182.4	*Broad property sector*
Pembinaan	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	2,228.3	*Construction*
Pembelian harta kediaman	2,048.8	1,876.4	2,255.6	2,047.9	1,972.3	2,281.7	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	2,278.4	*Purchase of residential property*
Pembelian harta bukan kediaman	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	978.9	*Purchase of non-residential property*
Harta tanah	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	696.8	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	860.3	466.8	762.3	827.6	490.3	587.0	579.3	587.0	664.7	828.8	656.2	780.9	8,091.2	699.1	616.8	1,956.4	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	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	2,393.1	34,929.3	4,236.9	2,360.4	2,709.4	*Finance, insurance and business services*
Kredit penggunaan	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	84,043.3	7,481.0	7,075.0	8,125.5	*Consumption credit*
Kegunaan persendirian	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	1,263.9	*Personal uses*
Kad kredit	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	4,159.6	*Credit cards*
Pembelian barangan pengguna	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	14.4	*Purchase of consumer durable goods*
Pembelian kereta penumpang	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	2,418.5	27,706.8	2,216.5	2,191.5	2,687.5	*Purchase of passenger cars*
Pembelian sekuriti	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	1,176.9	*Purchase of securities*
Pembelian kenderaan pengangkutan	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	70.3	68.0	94.6	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	511.3	300.6	308.4	373.6	316.6	530.9	390.4	437.3	375.1	1,162.8	454.3	726.7	5,887.9	535.4	349.5	337.2	*Community, social and personal services*
Lain-lain	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	2,245.2	30,245.5	2,061.8	2,245.8	2,762.3	*Others*
Jumlah pinjaman yang dibayar balik (sepanjang tempoh)	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	42,838.8	488,489.2	41,763.7	35,891.6	41,725.7	*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 pinjaman yang disalurkan oleh bank Islam.

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.