# 1.10.1 Sistem Perbankan: Pinjaman yang Dibayar Mengikut Tujuan dan Sektor
*Banking System: Loans Repaid by Purpose and Sectors*

RM juta — *RM million*

| Tujuan | 2008 Dis./ *Dec* | 2008 | 2009 Jan./ *Jan* | Feb./ *Feb* | Mac/ *Mar* | Apr./ *Apr* | Mei./ *May* | Jun/ *June* | Jul./ *July* | Ogos/ *Aug.* | Sept./ *Sep* | Okt./ *Oct* | Nov./ *Nov* | Dis./ *Dec* | 2009 | *Purpose* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Pembelian sekuriti | 807.6 | 15,740.6 | 1,397.5 | 1,717.3 | 1,612.6 | 1,038.7 | 2,186.3 | 1,450.3 | 1,199.7 | 1,338.7 | 2,215.5 | 1,239.6 | 3,187.9 | 897.3 | 19,481.6 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 3,200.0 | 36,703.3 | 3,013.8 | 2,821.4 | 3,379.1 | 3,252.0 | 3,079.1 | 3,176.3 | 3,542.4 | 2,916.9 | 3,151.8 | 3,181.6 | 3,000.0 | 3,084.3 | 37,598.5 | *Purchase of transport vehicles* |
| yang mana: Pembelian kereta penumpang | 2,944.9 | 34,114.7 | 2,713.5 | 2,586.3 | 3,074.4 | 2,899.8 | 2,812.3 | 2,901.1 | 3,255.0 | 2,653.3 | 2,874.8 | 2,884.2 | 2,708.2 | 2,780.2 | 34,143.0 | *of which: Purchase of passenger cars* |
| Pembelian harta kediaman | 3,489.2 | 38,561.0 | 3,506.3 | 3,245.7 | 3,603.3 | 3,698.9 | 3,689.0 | 3,930.5 | 3,981.5 | 3,570.5 | 3,565.9 | 4,252.1 | 3,695.7 | 3,850.7 | 44,590.2 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 1,696.5 | 17,335.8 | 1,517.4 | 1,395.1 | 1,588.8 | 1,987.6 | 1,491.2 | 1,691.5 | 1,761.6 | 1,560.4 | 1,725.9 | 2,066.5 | 1,717.7 | 1,902.3 | 20,405.9 | *Purchase of non-residential property* |
| Pembelian aset tetap selain tanah dan bangunan | 762.1 | 3,902.5 | 275.2 | 397.6 | 264.4 | 288.3 | 265.2 | 274.6 | 314.1 | 330.2 | 285.3 | 271.6 | 270.7 | 257.1 | 3,494.3 | *Purchased of fixed assets other than land and building* |
| Kegunaan persendirian | 1,395.3 | 18,067.4 | 1,469.5 | 1,418.1 | 1,589.8 | 1,731.0 | 1,632.0 | 1,579.0 | 1,937.6 | 1,622.2 | 1,775.5 | 1,857.7 | 1,721.4 | 2,411.3 | 20,745.2 | *Personal uses* |
| Kad kredit | 5,763.4 | 63,592.5 | 6,270.4 | 5,757.0 | 6,372.0 | 5,832.0 | 5,772.9 | 5,969.8 | 6,442.2 | 5,948.8 | 6,355.0 | 6,443.5 | 5,968.6 | 7,015.3 | 74,147.6 | *Credit cards* |
| Pembelian barangan pengguna | 9.7 | 110.8 | 7.2 | 11.7 | 12.0 | 9.9 | 7.1 | 6.5 | 25.0 | 28.0 | 5.1 | 5.4 | 6.2 | 4.3 | 128.5 | *Purchase of consumer durable goods* |
| Pembinaan | 985.4 | 13,924.1 | 1,084.8 | 898.5 | 1,270.1 | 1,442.1 | 957.0 | 1,371.5 | 1,345.6 | 1,159.6 | 1,562.8 | 1,373.4 | 1,255.6 | 1,404.0 | 15,124.7 | *Construction* |
| Modal kerja | 29,599.8 | 338,564.1 | 27,507.4 | 23,098.4 | 27,470.1 | 28,621.8 | 28,156.8 | 28,309.4 | 28,930.9 | 25,299.8 | 27,798.2 | 30,050.8 | 30,514.7 | 33,571.9 | 339,330.2 | *Working capital* |
| Tujuan lain | 2,463.9 | 21,590.5 | 1,643.2 | 1,088.0 | 1,254.3 | 1,154.1 | 2,706.5 | 1,668.6 | 1,438.2 | 1,384.0 | 1,025.6 | 1,519.5 | 2,257.8 | 1,583.3 | 18,723.3 | *Other purpose* |
| Jumlah pinjaman yand dibayar (sepanjang tempoh) | 50,172.8 | 568,092.7 | 47,692.6 | 41,848.8 | 48,416.5 | 49,056.4 | 49,943.2 | 49,428.0 | 50,918.8 | 45,159.2 | 49,466.6 | 52,261.8 | 53,596.3 | 55,981.7 | 593,770.0 | *Total loans repaid (during the period)* |
| Sektor[1] | | | | | | | | | | | | | | | | *Sector [1]* |
| Pertanian primer | 1,272.4 | 13,683.8 | 1,058.6 | 880.9 | 1,229.5 | 1,124.5 | 1,172.9 | 1,579.6 | 1,932.1 | 1,382.1 | 1,476.7 | 1,663.7 | 1,325.1 | 2,981.2 | 17,806.6 | *Primary agriculture* |
| Perlombongan dan kuari | 184.4 | 2,008.5 | 128.2 | 180.2 | 214.6 | 90.5 | 115.2 | 142.2 | 154.2 | 109.1 | 187.6 | 144.9 | 167.9 | 236.6 | 1,871.2 | *Mining and quarrying* |
| Perkilangan (termasuk asas tani) | 12,307.0 | 138,926.8 | 10,625.0 | 9,672.5 | 11,004.0 | 10,722.8 | 9,485.6 | 10,958.0 | 11,017.5 | 9,997.1 | 10,678.4 | 11,683.7 | 10,645.8 | 11,929.9 | 128,420.3 | *Manufacturing (including agro-based)* |
| Elektrik, gas dan bekalan air | 598.5 | 1,803.1 | 593.0 | 141.2 | 177.5 | 297.4 | 108.0 | 221.0 | 240.9 | 170.4 | 139.5 | 235.5 | 2,575.2 | 178.8 | 5,078.4 | *Electricity, gas and water supply* |
| Perdagangan borong & runcit, restoran & hotel | 9,176.0 | 102,769.6 | 8,362.0 | 7,575.9 | 8,463.2 | 8,412.6 | 7,724.5 | 8,775.1 | 9,079.3 | 8,166.4 | 9,064.8 | 8,817.6 | 8,807.8 | 9,913.9 | 103,163.3 | *Wholesale & retail trade, and restaurants & hotels* |
| Perdagangan borong | 6,440.4 | 75,903.0 | 6,216.6 | 5,663.6 | 6,125.4 | 6,318.8 | 5,576.6 | 5,963.9 | 6,639.8 | 5,879.1 | 6,677.1 | 6,599.6 | 6,470.5 | 7,274.8 | 75,405.7 | *Wholesale trade* |
| Perdagangan runcit | 2,518.9 | 24,226.9 | 1,989.7 | 1,613.5 | 2,115.3 | 1,884.2 | 1,869.5 | 2,226.3 | 2,248.4 | 1,859.1 | 2,211.3 | 2,078.4 | 1,923.1 | 2,360.3 | 24,378.9 | *Retail trade* |
| Restoran dan hotel | 216.8 | 2,639.7 | 155.8 | 298.9 | 222.5 | 209.6 | 278.5 | 584.9 | 191.1 | 428.3 | 176.4 | 139.6 | 414.3 | 278.8 | 3,378.7 | *Restaurants and hotels* |
| Pembinaan | 2,727.7 | 32,225.3 | 2,880.2 | 2,356.8 | 2,611.9 | 3,144.4 | 2,357.9 | 2,787.6 | 3,241.9 | 2,945.2 | 3,562.1 | 3,038.1 | 3,436.9 | 3,931.0 | 36,293.9 | *Construction* |
| Harta tanah | 1,529.1 | 12,245.0 | 1,140.9 | 937.9 | 1,407.3 | 1,917.5 | 1,094.7 | 1,743.6 | 1,024.3 | 823.2 | 964.2 | 1,455.2 | 1,686.5 | 1,387.4 | 15,582.7 | *Real estate* |
| Pengangkutan, penyimpanan dan komunikasi | 1,922.0 | 11,508.2 | 1,178.1 | 844.0 | 1,489.9 | 832.4 | 6,759.7 | 961.9 | 900.3 | 1,131.4 | 1,439.1 | 1,259.8 | 3,982.9 | 1,141.3 | 21,920.7 | *Transport, storage and communication* |
| Aktiviti kewangan, insurans dan perniagaan | 3,216.3 | 48,147.3 | 3,888.0 | 2,649.7 | 3,475.7 | 3,940.7 | 3,022.4 | 3,731.9 | 3,297.1 | 2,928.7 | 3,185.4 | 4,124.0 | 2,646.6 | 3,137.0 | 40,027.2 | *Finance, insurance and business activities* |
| Perantara kewangan | 1,516.9 | 20,284.9 | 1,823.8 | 1,096.0 | 877.5 | 2,263.6 | 903.7 | 1,615.7 | 1,384.3 | 713.1 | 807.8 | 1,857.2 | 855.2 | 1,077.2 | 15,275.2 | *Financial intermediation* |
| Aktiviti penyewaan dan perniagaan | 282.4 | 2,585.5 | 214.4 | 166.1 | 276.7 | 205.0 | 212.4 | 184.8 | 226.4 | 217.9 | 179.5 | 274.6 | 189.2 | 293.6 | 2,640.5 | *Renting & business activities* |
| Penyelidikan & pembangunan | 4.5 | 687.2 | 5.5 | 12.4 | 159.2 | 5.6 | 34.9 | 14.8 | 46.9 | 37.8 | 28.6 | 10.6 | 96.6 | 16.6 | 469.4 | *Research & development* |
| Aktiviti perniagaan lain | 1,412.6 | 24,589.7 | 1,844.3 | 1,375.2 | 2,162.2 | 1,466.5 | 1,871.4 | 1,916.6 | 1,639.5 | 1,959.9 | 2,169.5 | 1,981.6 | 1,505.6 | 1,749.6 | 21,642.1 | *Other business activities* |
| Pendidikan, kesihatan dan lain-lain | 481.2 | 5,212.3 | 365.3 | 288.6 | 281.1 | 448.7 | 595.2 | 587.8 | 390.4 | 449.4 | 527.4 | 537.3 | 433.0 | 558.4 | 5,462.7 | *Education, health and others* |
| Sektor isirumah[2] | 14,076.7 | 164,874.7 | 14,880.7 | 13,878.1 | 15,682.1 | 15,186.3 | 15,093.5 | 15,528.2 | 16,828.9 | 14,885.1 | 15,613.9 | 16,745.4 | 15,163.9 | 18,310.2 | 187,796.2 | *Household sector [2]* |
| Sektor 3 | 2,681.2 | 34,688.3 | 2,592.6 | 2,443.1 | 2,379.9 | 2,938.5 | 2,413.6 | 2,411.0 | 2,811.8 | 2,171.3 | 2,627.5 | 2,556.6 | 2,724.8 | 2,276.0 | 30,346.7 | *Other sector [3]* |

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula 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. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.10 (sila rujuk Glosari untuk maklumat lanjut).
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.
3 Pinjaman kepada perniagaan individu.

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. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans).*
*The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification under Table II.I0 (please refer to the Glossary for further details).*
*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.*
*3 Loans to individual businesses.*