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

RM juta — *RM million*

| Sektor | 2002 | 2003 | | | | | | | | | | | | 2003 | 2004 | | | 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 | 9,638.3 | 1,047.5 | 689.5 | 1,002.6 | 939.1 | 742.4 | 938.7 | 873.8 | 919.8 | 1,658.5 | 982.0 | 996.7 | 1,199.4 | 11,990.1 | 1,063.0 | 731.3 | 844.8 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 1,639.4 | 122.1 | 91.9 | 70.3 | 72.3 | 99.1 | 129.3 | 109.1 | 155.3 | 132.9 | 138.5 | 134.3 | 277.9 | 1,532.9 | 125.5 | 96.2 | 268.2 | *Mining and quarrying* |
| Perkilangan | 102,780.6 | 8,820.9 | 7,769.4 | 9,739.5 | 9,442.9 | 8,144.5 | 8,180.8 | 9,835.3 | 8,614.9 | 8,748.7 | 9,177.6 | 8,190.5 | 10,326.8 | 106,992.0 | 9,073.4 | 8,385.5 | 9,363.7 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 6,255.4 | 620.6 | 155.1 | 943.2 | 547.3 | 258.0 | 629.0 | 1,238.4 | 980.6 | 620.2 | 958.9 | 501.1 | 503.9 | 7,956.4 | 466.5 | 357.0 | 483.0 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 63,160.3 | 5,840.4 | 4,641.5 | 5,738.4 | 6,278.2 | 5,363.2 | 5,001.0 | 5,594.3 | 5,629.7 | 5,698.1 | 6,150.4 | 5,583.2 | 6,421.4 | 67,939.8 | 6,450.7 | 5,450.0 | 6,251.6 | *Wholesale and retail trade, restaurants and hotels* |
| Perdagangan borong | 43,305.5 | 4,163.2 | 3,239.7 | 4,016.2 | 4,722.4 | 3,921.1 | 3,545.4 | 4,045.8 | 4,084.4 | 4,030.1 | 4,465.3 | 3,943.1 | 4,677.1 | 48,853.8 | 4,554.3 | 4,099.1 | 4,575.5 | *Wholesale trade* |
| Perdagangan runcit | 17,777.7 | 1,558.4 | 1,283.9 | 1,631.0 | 1,454.9 | 1,341.7 | 1,257.5 | 1,432.9 | 1,447.0 | 1,550.3 | 1,498.2 | 1,537.1 | 1,593.8 | 17,586.9 | 1,779.9 | 1,284.3 | 1,567.1 | *Retail trade* |
| Restoran dan hotel | 2,077.1 | 118.8 | 117.9 | 91.2 | 100.9 | 100.3 | 198.1 | 115.6 | 98.3 | 117.6 | 186.9 | 103.0 | 150.4 | 1,499.1 | 116.5 | 66.6 | 109.0 | *Restaurants and hotels* |
| Sektor harta benda yang luas | 66,490.3 | 5,664.7 | 4,345.1 | 4,939.6 | 5,331.8 | 4,614.1 | 5,203.9 | 6,857.8 | 5,206.2 | 5,265.6 | 6,013.5 | 4,793.1 | 6,293.4 | 64,528.8 | 5,504.1 | 4,613.2 | 6,486.5 | *Broad property sector* |
| Pembinaan | 28,525.2 | 2,511.1 | 1,799.2 | 1,878.1 | 2,398.9 | 1,992.2 | 2,353.7 | 3,658.1 | 2,073.4 | 2,083.8 | 2,581.2 | 2,090.0 | 2,854.4 | 28,274.3 | 2,117.5 | 1,698.2 | 2,639.6 | *Construction* |
| Pembelian harta kediaman | 20,973.5 | 1,878.0 | 1,586.0 | 1,733.2 | 1,738.8 | 1,595.9 | 1,660.7 | 1,860.9 | 1,869.0 | 1,874.6 | 1,987.5 | 1,631.7 | 2,045.5 | 21,461.8 | 1,960.2 | 1,796.9 | 2,371.2 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 8,537.3 | 680.9 | 559.0 | 822.1 | 699.9 | 631.1 | 682.2 | 692.1 | 707.1 | 754.8 | 728.3 | 665.1 | 805.1 | 8,427.7 | 735.8 | 680.2 | 873.1 | *Purchase of non-residential property* |
| Harta tanah | 8,454.3 | 594.6 | 400.9 | 506.2 | 494.2 | 394.9 | 507.2 | 646.7 | 556.6 | 552.4 | 716.5 | 406.3 | 588.4 | 6,365.0 | 690.7 | 437.9 | 602.6 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 10,738.0 | 1,024.8 | 646.5 | 915.4 | 406.7 | 671.7 | 399.2 | 504.8 | 528.1 | 1,159.4 | 761.4 | 661.8 | 2,922.7 | 10,602.6 | 589.7 | 705.2 | 1,040.5 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 22,981.7 | 2,280.2 | 1,321.2 | 2,775.1 | 1,803.4 | 1,749.0 | 1,713.8 | 2,457.7 | 2,697.1 | 3,942.1 | 5,735.6 | 4,702.9 | 4,585.8 | 35,764.0 | 3,463.7 | 2,427.4 | 4,241.4 | *Finance, insurance and business services* |
| Perkhidmatan kewangan | 14,911.1 | 1,322.2 | 871.4 | 1,869.5 | 1,251.4 | 980.6 | 1,047.6 | 1,791.5 | 2,031.5 | 3,255.1 | 5,031.2 | 3,782.4 | 3,863.5 | 27,097.8 | 2,611.8 | 1,826.4 | 3,329.2 | *Financial services* |
| Insurans | 248.9 | 65.4 | 8.4 | 9.0 | 12.1 | 38.6 | 19.2 | 49.8 | 7.8 | 30.1 | 66.4 | 219.1 | 14.3 | 540.1 | 17.8 | 10.3 | 60.4 | *Insurance* |
| Perkhidmatan perniagaan | 7,821.7 | 892.6 | 441.5 | 896.6 | 539.9 | 729.8 | 647.1 | 616.4 | 657.8 | 656.9 | 638.1 | 701.4 | 708.1 | 8,126.1 | 834.1 | 590.7 | 851.9 | *Business services* |
| Kredit penggunaan | 57,082.5 | 5,760.5 | 4,466.6 | 5,237.5 | 5,083.6 | 5,121.0 | 5,172.9 | 5,700.1 | 5,425.6 | 5,488.6 | 6,077.9 | 5,373.0 | 6,432.4 | 65,339.7 | 6,338.2 | 5,642.2 | 6,830.6 | *Consumption credit* |
| Kegunaan persendirian | 11,435.1 | 1,330.3 | 836.4 | 903.7 | 926.6 | 956.0 | 1,077.9 | 1,065.4 | 1,009.0 | 979.7 | 1,251.5 | 1,092.0 | 1,160.1 | 12,588.5 | 1,277.5 | 1,004.1 | 1,387.7 | *Personal uses* |
| Kad kredit | 24,525.0 | 2,609.7 | 2,059.9 | 2,514.3 | 2,267.9 | 2,327.8 | 2,267.1 | 2,657.1 | 2,506.2 | 2,574.9 | 2,760.1 | 2,424.1 | 3,050.1 | 30,019.2 | 2,925.7 | 2,692.1 | 3,114.5 | *Credit cards* |
| Pembelian barangan pengguna | 351.1 | 17.3 | 19.5 | 21.8 | 20.0 | 17.0 | 20.7 | 16.5 | 18.6 | 21.4 | 20.2 | 17.3 | 18.4 | 228.7 | 21.0 | 18.0 | 29.6 | *Purchase of consumer durable goods* |
| Pembelian kereta penumpang | 20,771.3 | 1,803.3 | 1,550.8 | 1,797.8 | 1,869.1 | 1,820.1 | 1,807.3 | 1,961.2 | 1,891.8 | 1,912.7 | 2,046.1 | 1,839.5 | 2,203.9 | 22,503.5 | 2,114.0 | 1,928.1 | 2,298.8 | *Purchase of passenger cars* |
| Pembelian sekuriti | 11,321.8 | 1,959.4 | 878.6 | 806.1 | 951.4 | 653.7 | 827.6 | 1,157.3 | 844.1 | 1,124.4 | 1,481.6 | 1,423.7 | 2,517.7 | 14,625.6 | 1,295.2 | 866.5 | 1,572.3 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 2,033.0 | 169.6 | 75.2 | 123.8 | 84.1 | 78.4 | 75.7 | 79.9 | 77.1 | 79.7 | 80.8 | 69.4 | 84.1 | 1,077.8 | 79.8 | 70.6 | 85.3 | *Purchase of transport vehicles* |
| Perkhidmatan sosial, masyarakat dan persendirian | 5,381.2 | 375.7 | 284.6 | 516.7 | 473.6 | 341.3 | 348.5 | 424.0 | 626.7 | 342.8 | 619.3 | 356.2 | 654.3 | 5,363.8 | 469.1 | 294.2 | 362.3 | *Community, social and personal services* |
| Lain-lain | 43,154.7 | 3,447.8 | 2,630.5 | 2,938.9 | 3,147.0 | 2,860.6 | 2,901.2 | 3,152.5 | 3,167.3 | 2,791.8 | 3,351.6 | 2,965.7 | 3,454.9 | 36,809.8 | 3,796.4 | 3,230.3 | 3,083.2 | *Others* |
| Jumlah pinjaman yang dibayar balik (sepanjang tempoh) | 402,657.0 | 37,134.4 | 27,995.9 | 35,747.2 | 34,561.5 | 30,697.1 | 31,521.7 | 37,985.0 | 34,872.5 | 37,052.7 | 41,529.1 | 35,751.6 | 45,674.6 | 430,523.3 | 38,715.4 | 32,869.6 | 40,913.3 | *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.*