

# 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	2009												2009	2010		Purpose
	Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei./ May	Jun./ June	Jul./ July	Ogos/ Aug.	Sept./ Sep	Okt./ Oct	Nov./ Nov	Dis./ Dec		Jan./ Jan	Feb./ Feb	
Pembelian sekuriti	1,397.5	1,717.8	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	19,482.1	1,346.1	1,184.6	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	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	3,132.2	2,867.0	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	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	2,821.9	2,590.5	Purchase of residential property
Pembelian harta bukan kediaman	3,506.3	3,246.5	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	44,591.0	3,772.7	3,444.3	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	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	1,650.3	1,915.1	Purchased of fixed assets other than land and building
Kegunaan persendirian	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	231.7	344.1	Personal uses
Kad kredit	1,469.5	1,418.2	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	1,611.3	19,945.3	1,541.0	1,707.1	Credit cards
Pembelian barangan pengguna	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	6,702.0	6,091.1	Purchase of consumer durable goods
Pembinaan	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	6.8	6.2	Construction
Modal kerja	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	795.6	1,126.9	Working capital
Tujuan lain	27,507.4	23,175.6	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	339,407.3	29,594.5	27,693.4	Other purpose
Jumlah pinjaman yang dibayar (sepanjang tempoh)	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	2,383.3	19,523.3	846.1	900.0	Total loans repaid (during the period)
<b>Sektor<sup>1</sup></b>	<b>47,692.6</b>	<b>41,927.4</b>	<b>48,416.5</b>	<b>49,056.4</b>	<b>49,943.2</b>	<b>49,428.0</b>	<b>50,918.8</b>	<b>45,159.2</b>	<b>49,466.6</b>	<b>52,261.8</b>	<b>53,596.3</b>	<b>55,981.7</b>	<b>593,848.6</b>	<b>49,618.9</b>	<b>47,279.7</b>	<b>Sektor<sup>1</sup></b>
Pertanian primer	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	1,451.1	3,434.1	Primary agriculture
Perkembangan dan kuari	128.2	180.4	214.6	90.5	115.2	142.2	154.2	109.1	187.6	144.9	167.9	236.6	1,871.4	135.3	230.9	Mining and quarrying
Perkilangan (termasuk asas tani)	10,625.0	9,737.5	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	128,485.2	9,943.7	9,939.1	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	593.0	141.4	177.5	297.4	108.0	221.0	240.9	170.4	139.5	235.5	3,180.9	178.8	5,684.2	141.7	456.0	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	8,362.0	7,579.7	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	103,167.1	8,587.8	7,915.1	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	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	6,399.3	5,976.4	Wholesale trade
Perdagangan runcit	1,989.7	1,617.3	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	24,382.7	2,041.2	1,813.6	Retail trade
Restoran dan hotel	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	147.3	125.1	Restaurants and hotels
Pembinaan	2,880.2	2,358.9	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	36,296.0	3,257.2	2,976.8	Construction
Harta tanah	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	1,314.2	1,631.1	Real estate
Pengangkutan, penyimpanan dan komunikasi	1,178.1	845.0	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	21,921.8	901.1	895.6	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3,888.0	2,653.7	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	40,031.2	5,473.3	3,138.6	Finance, insurance and business activities
Perantara kewangan	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	3,695.2	1,232.1	Financial intermediation
Aktiviti penyewaan dan perniagaan	214.4	170.1	276.7	205.0	212.4	184.8	226.4	217.9	179.5	274.6	189.2	293.6	2,644.5	379.5	175.7	Renting & business activities
Penyelidikan & pembangunan	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	20.9	9.0	Research & development
Aktiviti perniagaan lain	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	1,377.7	1,721.7	Other business activities
Pendidikan, kesihatan dan lain-lain	365.3	289.5	281.1	448.7	595.2	587.8	390.4	449.4	527.4	537.3	433.0	1,358.4	6,263.6	505.1	375.7	Education, health and others
Sektor isirumah <sup>2</sup>	14,880.7	13,879.5	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	17,510.2	186,997.6	16,386.4	14,830.9	Household sector <sup>2</sup>
Sektor 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	2,119.1	2,276.0	29,741.1	1,522.1	1,455.7	Other sector <sup>3</sup>

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institut 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.10 (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.