

# 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./	Feb./	Mac/	Apr./	Mei./	Jun/	Jul./	Ogos/	Sept./	Okt./	Nov./	Dis./		2009	Jan./		Purpose
	Jan	Feb	Mar	Apr	May	June	July	Aug.	Sep	Oct	Nov	Dec			Jan		
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	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	Purchase of transport vehicles of which: Purchase of passenger cars		
Pembelian harta 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	Purchase of residential property		
Pembelian harta bukan kediaman	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	Purchase of non-residential property		
Pembelian aset tetap selain tanah dan bangunan	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	231.3	Purchased of fixed assets other than land and building		
Kegunaan persendirian	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	Personal uses		
Kad kredit	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	Credit cards		
Pembelian barangan pengguna	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	Purchase of consumer durable goods		
Pembinaan	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	795.4	Construction		
Modal kerja	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	32,500.2	Working capital		
Tujuan lain	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	Other purpose		
<b>Jumlah pinjaman yang dibayar (sepanjang tempoh)</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>52,524.0</b>	<b>Total loans repaid (during the period)</b>		
<b>Sektor<sup>1</sup></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	Primary agriculture		
Perombongan 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	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	9,943.3	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	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	8,587.6	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	6,399.1	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	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	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	3,257.1	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	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	3,807.0	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	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	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	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	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	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	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	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	Other sector <sup>3</sup>		

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).

<sup>1</sup> Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

<sup>2</sup> Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

<sup>3</sup> 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).

<sup>1</sup> The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

<sup>2</sup> Household sector = total loans by purpose to households.

<sup>3</sup> Loans to individual businesses.