

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	2007			2008										Purpose
	Okt./	Nov./	Dis./	Jan./	Feb./	Mac/	Apr./	Mei./	Jun/	Jul./	Ogos/	Sept./	Okt./	
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug.	Sep	Oct	
Pembelian sekuriti	1825.7	1386.5	19454.1	1891.6	1200.5	1475.7	1654.8	1055.4	2207.2	1474.7	1059.8	794.1	1351.1	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2906.4	2829.6	2914.4	3033.1	2902.1	3110.4	3032.2	3016.6	2962.2	3417.2	2907.9	3270.2	3003.6	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2751.7	2676.7	2653.6	2857.3	2739.7	2915.0	2784.2	2763.1	2712.9	3208.3	2722.8	3015.9	2801.7	Purchase of residential property
Pembelian harta bukan kediaman	2850.7	2968.8	2703.3	2873.1	3104.6	2990.6	3643.3	3061.4	3145.8	3313.1	3000.6	3406.8	3253.5	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	1248.0	1686.3	1458.0	1455.5	1220.8	1369.6	1570.5	1294.6	1356.8	1623.0	1376.1	1509.9	1457.6	Purchased of fixed assets other than land and building
Kegunaan persendirian	295.4	239.0	247.4	270.5	222.4	275.8	235.6	482.0	228.1	296.4	234.7	254.6	254.2	Personal uses
Kad kredit	1439.9	1332.9	1279.8	1595.8	1650.7	1419.1	1662.9	1509.6	1295.9	1565.3	1414.5	1555.4	1622.4	Credit cards
Pembelian barangan pengguna	5439.5	4983.3	5134.7	5745.9	5289.1	5465.4	5436.5	5432.5	4813.6	5486.8	5017.7	5444.4	5041.5	Purchase of consumer durable goods
Pembinaan	6.9	14.2	6.8	7.5	6.5	9.7	9.8	7.2	11.4	11.9	8.9	8.7	7.6	Construction
Modal kerja	1449.4	1385.7	1312.6	1496.0	1053.4	1568.4	1356.1	976.4	900.1	988.5	1125.5	1412.5	1112.5	Working capital
Tujuan lain	24237.2	25238.8	28802.0	28936.5	25000.8	26455.1	29161.5	25469.5	26806.2	29217.7	28747.6	31341.7	31261.1	Other purpose
Jumlah pinjaman yang dibayar (sepanjang tempoh)	2614.2	2369.7	1767.4	2071.6	1687.3	2063.5	2690.4	1168.4	2022.1	1591.6	1186.1	1583.5	1544.4	Total loans repaid (during the period)
Sektor ¹	44313.4	44434.8	65080.4	49377.0	43338.2	46203.0	50453.8	43473.6	45749.3	48986.4	46079.4	50581.8	49909.6	Sektor ¹
Pertanian primer	1,208.4	1,289.6	1,205.4	1,271.7	996.1	1,161.3	1,317.2	1,223.6	1,103.0	1,182.2	1,094.6	985.5	1,304.3	Primary agriculture
Perombongan dan kuari	103.7	120.3	142.4	133.5	94.6	277.7	165.9	134.7	137.1	158.5	166.0	167.8	244.6	Mining and quarrying
Perkilangan (termasuk asas tani)	10,768.0	10,949.2	12,425.5	11,146.1	9,938.2	11,567.7	11,501.6	11,027.2	10,912.5	12,111.5	11,803.9	12,965.6	12,393.2	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	144.7	171.9	114.5	146.2	125.4	113.1	93.0	126.4	62.0	81.1	135.1	106.6	131.7	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	7,119.4	7,521.9	7,801.8	7,962.2	6,861.9	7,481.6	8,552.8	7,946.2	7,685.1	9,227.2	9,270.7	10,407.7	9,614.9	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	5,236.7	5,414.7	5,545.6	5,961.0	5,068.6	5,473.8	6,267.8	5,480.9	5,472.9	6,668.0	7,062.2	7,917.8	7,677.0	Wholesale trade
Perdagangan runcit	1,721.0	1,828.8	1,897.4	1,842.5	1,677.6	1,819.5	2,013.0	2,187.1	2,045.6	2,208.6	2,030.2	2,282.0	1,811.1	Retail trade
Restoran dan hotel	161.7	278.3	358.8	158.6	115.7	188.3	272.0	278.2	166.6	350.6	178.2	207.9	126.8	Restaurants and hotels
Pembinaan	2,827.8	2,606.0	2,710.1	3,020.8	2,467.6	2,794.6	2,936.5	2,441.6	2,500.4	2,544.4	2,583.7	3,357.9	2,470.6	Construction
Harta tanah	718.3	962.5	868.5	845.1	827.9	895.0	833.5	735.3	1,377.2	850.9	1,042.1	1,142.6	1,176.9	Real estate
Pengangkutan, penyimpanan dan komunikasi	746.8	1,242.2	19,304.6	743.0	712.4	731.1	869.2	1,296.6	910.3	655.4	1,322.5	789.7	676.0	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	3,260.7	3,306.4	2,991.2	4,730.4	3,317.9	3,984.6	6,304.4	2,524.1	5,621.6	4,173.4	3,113.2	3,370.6	4,197.8	Finance, insurance and business activities
Perantara kewangan	1,710.4	1,008.7	1,272.5	1,293.1	1,445.1	1,709.7	2,996.7	1,259.5	1,536.1	1,599.0	1,223.7	1,194.7	2,610.6	Financial intermediation
Aktiviti penyewaan dan perniagaan	161.5	99.1	154.1	166.9	133.4	147.3	205.1	177.9	188.1	199.5	318.6	220.4	227.1	Renting & business activities
Penyelidikan & pembangunan	10.2	7.9	0.8	5.2	3.5	3.0	206.6	6.8	188.3	73.3	9.0	100.9	42.4	Research & development
Aktiviti perniagaan lain	1,378.5	2,190.7	1,563.7	3,265.2	1,735.9	2,124.7	2,896.0	1,079.9	3,709.2	2,301.7	1,561.9	1,854.6	1,317.6	Other business activities
Pendidikan, kesihatan dan lain-lain	520.7	487.8	414.8	646.0	414.5	325.6	344.5	285.7	529.1	349.4	384.3	432.1	477.5	Education, health and others
Sektor isirumah ²	13,589.5	12,820.3	12,405.6	14,139.6	13,459.1	13,851.4	14,349.3	13,537.6	12,631.1	14,489.0	12,895.3	13,986.6	14,771.7	Household sector ²
Sektor 3	3,305.4	2,956.7	4,696.1	4,592.4	4,122.7	3,019.3	3,185.8	2,194.6	2,279.7	3,163.3	2,268.0	2,869.2	2,450.3	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.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.