

1.10 Sistem Perbankan: Pembayaran Balik Pinjaman Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta

RM million

Sektor	2004	2005												2005	2006			Sector
		Jan./	Feb./	Mac/	Apr./	Mei/	Jun/	Jul/	Ogos/	Sep./	Okt./	Nov./	Dis./		Jan./	Feb./	Mac/	
		Jan	Feb	Mar	Apr	May	June	July	August	Sept.	Oct.	Nov	Dec		Jan	Feb	Mar	
Pertanian, ternakan, perhutanan dan perikanan	12,906.6	1,326.3	780.2	1,006.8	982.6	927.7	978.9	1,038.1	1,004.0	1,318.9	1,097.5	1,591.9	1,229.2	13,281.9	904.4	795.5	889.2	Agriculture, hunting, forestry and fishing
Perombongan dan kuari	2,089.9	131.4	71.8	219.4	168.1	96.3	97.5	121.6	97.0	252.3	114.9	107.6	154.2	1,631.9	111.1	118.0	120.4	Mining and quarrying
Perkilangan	117,438.6	10,405.5	8,578.3	10,780.7	10,400.7	10,189.1	10,764.7	10,525.6	10,819.6	10,166.9	10,612.2	9,420.5	10,928.2	123,592.2	8,953.8	8,394.9	9,483.1	Manufacturing
Elektrik, gas dan bekalan air	5,686.8	1,103.5	76.2	196.1	1,202.0	684.5	471.5	1,140.2	144.4	220.7	1,307.3	717.9	105.5	7,369.7	1,169.6	196.3	170.8	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	79,851.9	7,496.8	6,491.8	7,481.0	7,626.2	7,399.7	7,576.3	7,685.2	7,787.4	8,293.0	8,814.8	8,010.2	8,332.6	92,995.0	7,588.5	6,731.8	7,717.4	Wholesale and retail trade, restaurants and hotels
Perdagangan borong	57,724.2	5,154.6	4,734.6	5,262.1	5,596.5	5,440.9	5,509.2	5,603.6	5,811.6	5,992.3	6,408.9	5,880.1	5,687.6	67,081.9	5,127.4	4,719.3	5,282.6	Wholesale trade
Perdagangan runcit	20,469.2	2,053.8	1,673.8	2,112.1	1,835.7	1,826.9	1,909.1	1,966.9	1,877.4	2,108.9	2,240.5	2,009.2	2,514.6	24,128.9	2,315.4	1,882.5	2,340.5	Retail trade
Restoran dan hotel	1,658.6	288.4	83.5	106.8	194.0	131.9	158.0	114.8	98.4	191.8	165.4	120.9	130.3	1,784.2	145.7	130.1	94.4	Restaurants and hotels
Sektor harta benda yang luas	69,564.1	7,021.5	4,884.6	6,140.2	5,934.0	5,752.5	6,418.6	6,434.5	6,050.8	6,290.5	6,725.0	5,979.1	7,398.6	75,030.0	6,899.6	6,235.4	6,182.4	Broad property sector
Pembinaan	27,814.8	3,402.5	1,722.4	2,333.5	2,297.3	2,388.0	2,489.9	2,708.4	2,397.1	2,505.4	2,342.2	2,454.2	2,858.5	29,899.5	2,765.0	2,302.3	2,228.3	Construction
Pembelian harta kediaman	24,165.0	2,048.8	1,876.4	2,255.6	2,047.9	1,972.3	2,281.7	2,237.9	2,115.2	2,215.5	2,331.3	2,008.8	2,486.5	25,877.8	2,127.2	2,100.7	2,278.4	Purchase of residential property
Pembelian harta bukan kediaman	9,437.8	927.9	819.3	894.2	878.0	806.5	1,026.9	900.1	830.9	891.7	901.9	845.4	1,036.9	10,759.7	946.5	848.9	978.9	Purchase of non-residential property
Harta tanah	8,146.5	642.3	466.5	656.9	710.8	585.7	620.1	588.1	707.6	677.9	1,149.7	670.7	1,016.7	8,492.9	1,060.9	983.6	696.8	Real estate
Pengangkutan, penyimpanan dan perhubungan	10,345.9	860.3	466.8	762.3	827.6	490.3	587.0	579.3	587.0	664.7	828.8	656.2	780.9	8,091.2	699.1	616.8	1,956.4	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	34,180.1	3,741.9	2,623.9	3,131.1	3,176.4	3,003.1	2,418.9	2,707.1	2,079.1	2,561.7	3,740.4	3,352.6	2,393.1	34,929.3	4,236.9	2,360.4	2,709.4	Finance, insurance and business services
Kredit penggunaan	76,557.2	6,654.9	6,250.7	7,425.7	6,597.5	6,825.7	6,986.8	7,065.0	7,020.9	7,343.5	7,579.5	6,631.5	7,661.7	84,043.3	7,481.0	7,075.0	8,125.5	Consumption credit
Kegunaan persendirian	14,148.5	1,189.2	975.8	1,184.8	1,129.2	1,040.6	1,176.9	1,110.1	1,061.6	1,170.3	1,268.7	1,063.2	1,224.3	13,594.5	1,322.6	1,112.6	1,263.9	Personal uses
Kad kredit	35,853.8	3,288.6	3,173.3	3,782.7	3,213.7	3,441.4	3,409.4	3,596.0	3,573.9	3,736.5	3,892.0	3,429.4	4,002.1	42,539.0	3,919.9	3,757.9	4,159.6	Credit cards
Pembelian barangan pengguna	366.1	14.4	13.2	23.5	14.2	16.9	18.6	14.7	15.7	15.7	26.1	13.2	16.7	202.9	22.1	13.0	14.4	Purchase of consumer durable goods
Pembelian kereta penumpang	26,188.8	2,162.8	2,088.5	2,434.8	2,240.4	2,326.8	2,381.9	2,344.1	2,369.7	2,421.0	2,392.7	2,125.7	2,418.5	27,706.8	2,216.5	2,191.5	2,687.5	Purchase of passenger cars
Pembelian sekuriti	12,471.8	1,104.9	879.3	1,093.5	845.8	958.9	920.1	745.1	608.9	785.7	928.9	717.1	804.0	10,392.1	1,052.0	704.1	1,176.9	Purchase of securities
Pembelian kenderaan pengangkutan	893.4	182.9	63.4	79.5	71.6	72.9	73.1	77.7	75.6	81.9	75.8	65.8	78.9	999.1	70.3	68.0	94.6	Purchase of transport vehicles
Perkhidmatan sosial, masyarakat dan persendirian	4,724.7	511.3	300.6	308.4	373.6	316.6	530.9	390.4	437.3	375.1	1,162.8	454.3	726.7	5,887.9	535.4	349.5	337.2	Community, social and personal services
Lain-lain	34,928.9	2,752.7	2,108.7	2,449.2	2,499.3	2,826.6	2,480.2	2,805.6	2,442.5	2,660.4	2,478.6	2,496.5	2,245.2	30,245.5	2,061.8	2,245.8	2,762.3	Others
Jumlah pinjaman yang dibayar balik (sepanjang tempoh)	461,639.8	43,293.9	33,576.4	41,073.8	40,705.5	39,544.0	40,304.2	41,315.4	39,154.3	41,015.2	45,466.6	40,201.2	42,838.8	488,489.2	41,763.7	35,891.6	41,725.7	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.