

1.10 Sistem Perbankan: Pembayaran Balik Pinjaman Mengikut Sektor

Banking System: Loans Repaid by Sectors

RM juta

RM million

Sektor	2005										2005	2006			Sector
	Mac/	Apr./	Mei/	Jun/	Jul/	Ogos/	Sep./	Okt./	Nov./	Dis./		Jan./	Feb./	Mac/	
	Mar	Apr	May	June	July	August	Sept.	Oct.	Nov	Dec		Jan	Feb	Mar	
Pertanian, ternakan, perhutanan dan perikanan	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
Per lombongan dan kuari	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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)	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.