

1.10.1 Pinjaman Dibayar Mengikut Sektor: Sistem Perbankan

Loans Repaid by Purpose and Sectors: Banking System

RM juta																				RM million																			
Tujuan	2006												2007						Purpose																				
	Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei/ May	Jun/ June	Jul./ July	Ogos/ Aug.	Sept./ Sep	Ok./ Oct	Nov./ Nov	Dis./ Dec	Jan./ Jan	Feb./ Feb	Mac/ Mar	Apr./ Apr	Mei/ May	Jun/ June																					
Pembelian sekuriti	1015.2	767.6	1074.9	1041.1	798.9	944.5	1179.8	710.0	654.2	619.2	1143.0	895.5	1217.0	1136.0	1667.4	1371.3	1345.8	1564.1	Purchase of securities																				
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2624.2	2534.7	3022.6	3170.9	2820.0	2766.4	2651.1	2688.3	2744.7	2597.9	2664.5	2757.8	2858.4	2521.7	2776.6	2551.3	2805.6	2657.8	Purchase of transport vehicles of which: Purchase of passenger cars																				
Pembelian harta kediaman	1968.4	2173.9	1993.6	2250.4	2241.6	2356.1	2310.7	2248.9	2340.7	2189.3	2336.5	2294.0	2282.8	2103.7	2641.1	2436.8	2704.6	2672.8	Purchase of residential property																				
Pembelian harta bukan kediaman	972.1	937.5	809.0	3230.7	1932.1	1244.5	1291.1	1051.5	1196.3	1213.3	1714.4	1564.0	1056.4	1103.5	1193.4	1101.7	1176.2	1310.5	Purchase of non-residential property																				
Pembelian aset tetap selain tanah dan bangunan	175.6	153.7	160.1	155.4	148.3	144.3	149.7	149.2	210.5	223.7	242.2	230.4	310.5	253.6	264.7	212.7	296.0	173.7	Purchased of fixed assets other than land and building																				
Kegunaan persendirian	1097.7	968.9	1065.7	882.2	1074.8	990.7	1048.2	1018.9	999.4	1005.2	967.7	1098.9	1125.4	1132.3	1247.9	822.3	830.3	1159.4	Personal uses																				
Kad kredit	3872.4	3757.9	4257.1	3328.8	4133.5	3836.0	4044.2	4134.3	4246.6	4353.0	4303.7	4454.9	4757.1	4325.6	5104.7	3631.4	4292.2	4480.5	Credit cards																				
Pembelian barangan pengguna	10.9	6.5	11.0	11.2	13.7	22.6	13.8	18.4	6.4	11.1	12.5	9.8	9.8	11.5	11.7	9.7	8.4	10.6	Purchase of consumer durable goods																				
Pembinaan	1316.7	1200.1	888.5	1344.9	1041.4	1313.6	1336.3	1318.1	1429.0	1350.0	1095.2	1321.6	1451.7	1040.0	2134.7	1438.8	1248.1	1687.5	Construction																				
Modal kerja	25194.2	21279.1	24913.1	23788.2	21862.8	22704.5	22463.7	23401.3	22952.9	23486.6	22213.5	23915.1	24719.2	20101.4	20594.7	22254.3	24524.8	25895.2	Working capital																				
Tujuan lain	3076.8	2174.3	2677.0	4155.9	1675.4	2488.0	2287.2	3011.0	2435.3	2297.7	2536.5	518.9	2889.0	1974.2	2001.7	2429.1	2128.6	1808.9	Other purpose																				
Jumlah pinjaman yang dibayar (sepanjang tempoh)	41324.3	35954.3	40872.9	43359.6	37742.5	38811.2	38775.9	39749.9	39215.9	39347.0	39229.7	43860.8	42677.2	35703.6	39638.5	38259.3	41360.5	43420.9	Total loans repaid (during the period)																				
Sektor¹																			Sektor¹																				
Pertanian primer	821.9	748.9	797.8	1,131.6	785.5	969.3	907.5	927.1	1,110.8	871.2	1,033.0	892.5	1,011.9	951.7	1,026.4	931.9	934.1	1,055.9	Primary agriculture																				
Perombongan dan kuari	81.0	114.4	102.7	253.8	282.8	200.2	207.7	192.6	118.5	146.3	276.3	140.4	119.2	265.5	102.8	86.6	90.2	68.1	Mining and quarrying																				
Perkilangan (termasuk asas tani)	7,982.6	7,937.1	8,321.2	9,551.2	8,372.3	9,795.7	9,244.1	9,328.2	10,272.4	9,784.2	9,530.4	10,476.4	10,206.5	8,819.8	9,423.6	9,713.0	9,586.6	10,060.6	Manufacturing (including agro-based)																				
Elektrik, gas dan bekalan air	1,202.2	193.7	162.8	234.2	115.7	96.0	107.6	179.1	59.6	121.4	500.2	270.7	118.9	108.5	99.6	88.1	788.4	84.5	Electricity, gas and water supply																				
Perdagangan borong & runcit, restoran & hotel	7,100.0	6,121.2	7,137.2	7,784.1	6,613.7	6,968.5	6,908.2	6,891.6	6,940.5	7,145.2	6,515.0	6,750.5	6,954.8	5,788.4	6,451.4	6,567.3	6,489.6	6,856.9	Wholesale & retail trade, and restaurants & hotels																				
Perdagangan borong	4,750.6	4,445.9	4,902.7	5,003.0	4,220.3	4,742.1	4,847.1	4,844.7	5,194.9	5,345.0	5,012.1	4,978.0	5,345.3	4,361.7	5,025.6	5,080.4	5,034.5	4,946.2	Wholesale trade																				
Perdagangan runcit	2,224.2	1,560.0	2,130.2	2,223.5	2,049.0	1,898.0	1,828.3	1,795.4	1,575.2	1,647.7	1,397.5	1,531.3	1,433.2	1,304.5	1,327.4	1,364.5	1,348.9	1,588.7	Retail trade																				
Restoran dan hotel	125.2	115.3	104.3	557.6	344.4	328.4	232.8	251.5	170.4	152.5	105.5	241.3	176.2	122.3	98.4	122.4	106.2	322.1	Restaurants and hotels																				
Pembinaan	2,511.0	2,158.2	2,253.6	2,865.7	2,104.4	2,316.1	2,486.5	2,281.8	2,298.3	2,381.5	2,287.9	2,657.4	2,629.8	2,210.2	2,309.5	2,497.3	2,437.6	2,807.3	Construction																				
Harta tanah	1,079.6	1,010.0	606.2	1,041.4	936.9	685.0	569.8	805.4	841.5	702.0	622.8	861.0	524.1	691.3	795.5	604.4	876.0	1,091.1	Real estate																				
Pengangkutan, penyimpanan dan komunikasi	561.1	483.5	1,893.9	742.7	550.0	592.3	618.3	662.5	606.6	771.6	877.0	696.2	1,109.3	710.7	618.0	725.8	758.1	602.8	Transport, storage and communication																				
Aktiviti kewangan, insurans dan perniagaan	4,267.3	3,892.0	2,752.5	2,940.7	2,997.3	3,615.4	3,306.2	4,818.7	3,239.6	3,283.3	1,794.0	5,323.4	4,525.6	1,711.4	2,217.5	2,559.5	2,951.6	5,880.5	Finance, insurance and business activities																				
Perantara kewangan	3,326.0	3,099.0	1,754.4	1,752.7	1,754.8	2,299.9	1,768.7	3,508.0	2,043.2	1,304.8	789.4	3,341.2	2,488.5	943.1	1,059.8	1,536.6	1,206.2	1,847.2	Financial intermediation																				
Aktiviti penyewaan dan perniagaan	166.9	118.6	133.1	95.0	131.5	168.4	134.6	265.6	383.8	665.1	131.8	116.9	166.6	112.1	145.3	134.7	160.1	194.3	Renting & business activities																				
Penyelidikan & pembangunan	6.9	0.7	0.9	1.6	1.0	1.2	1.1	2.1	0.7	0.5	0.7	1.1	4.0	0.6	6.9	3.5	0.9	0.5	Research & development																				
Aktiviti perniagaan lain	767.6	673.7	864.2	1,091.4	1,110.0	1,145.9	1,401.8	1,042.9	811.8	1,312.9	872.2	1,864.2	1,866.5	655.6	1,005.5	884.7	1,584.5	3,838.5	Other business activities																				
Pendidikan, kesihatan dan lain-lain	460.6	413.0	330.3	422.5	251.0	335.8	295.2	357.8	293.7	356.9	482.4	421.9	564.3	318.9	331.2	256.2	320.0	326.9	Education, health and others																				
Sektor isirumah ²	10,038.9	9,959.4	11,439.7	9,199.6	11,097.9	10,533.5	10,492.0	10,242.3	10,906.5	10,899.6	12,002.4	11,537.3	12,134.7	11,370.5	13,201.7	11,466.6	12,649.9	12,286.9	Household sector ²																				
Sektor t.d.d.l.	5,218.1	2,923.1	5,074.9	7,192.2	3,635.0	2,703.4	3,632.8	3,062.9	2,527.8	2,883.7	3,308.4	3,833.1	2,778.3	2,756.8	3,061.2	2,762.7	3,478.5	2,299.4	Other sector n.e.c.																				

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 Glossary 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. t.d.d.l. tidak diklasifikasikan di tempat lain.

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. n.e.c. not elsewhere classified.