

# 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	2006					2007		Purpose
	Ogos/ Aug	Sept./ Sept./	Okt./ Oct./	Nov./ Nov./	Dis./ Dec./	Jan./ Jan./	Feb./ Feb./	
Pembelian sekuriti	710.0	653.5	619.1	1143.0	895.5	1217.0	1136.0	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2688.3	2744.7	2597.8	2664.5	2757.8	2858.4	2521.7	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	2528.9	2597.5	2244.9	2523.4	2547.8	2704.2	2392.2	Purchase of residential property
Pembelian harta bukan kediaman	2248.1	2468.3	2180.4	2336.5	2294.0	2282.8	2103.7	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	1038.0	1204.1	1204.9	1714.4	1564.0	1056.4	1103.5	Purchased of fixed assets other than land and building
Kegunaan persendirian	148.1	209.4	222.8	242.2	230.4	310.5	253.6	Personal uses
Kad kredit	1013.1	994.7	999.8	967.7	1098.9	1125.4	1132.3	Credit cards
Pembelian barangan pengguna	4134.3	4246.6	4353.0	4303.7	4454.9	4757.1	4325.6	Purchase of consumer durable goods
Pembinaan	18.4	6.4	11.1	12.5	9.8	9.8	11.5	Construction
Modal kerja	1281.7	1471.9	1315.9	1095.2	1321.6	1410.2	1010.6	Working capital
Tujuan lain	22808.5	21665.2	22637.2	22213.5	23915.1	24498.2	20062.2	Other purpose
Jumlah pinjaman yang dibayar (sepanjang tempoh)	3161.3	2529.1	2561.3	2536.5	5318.9	3151.4	2158.4	Total loans repaid (during the period)
<b>Sektor<sup>1</sup></b>	<b>39249.9</b>	<b>38193.7</b>	<b>38703.3</b>	<b>39229.7</b>	<b>43860.8</b>	<b>42677.2</b>	<b>35819.3</b>	<b>Sektor<sup>1</sup></b>
Pertanian primer	923.4	974.7	902.2	1,033.0	892.5	1,011.9	969.0	Primary agriculture
Perlombongan dan kuari	192.3	117.7	143.9	276.3	140.4	119.2	265.5	Mining and quarrying
Perkilangan (termasuk asas tani)	9,094.9	10,129.8	9,542.9	9,530.4	10,476.4	10,206.5	8,847.9	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	179.1	59.6	121.4	500.2	270.7	118.9	108.5	Electricity, gas and water supply
Perdagangan borong & runcit, restoran & hotel	6,955.7	6,956.4	7,157.0	6,515.0	6,750.5	6,954.8	5,848.9	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	4,975.5	5,193.4	5,344.3	5,012.1	4,978.0	5,345.3	4,372.2	Wholesale trade
Perdagangan runcit	1,734.0	1,592.6	1,660.2	1,397.5	1,531.3	1,433.2	1,349.5	Retail trade
Restoran dan hotel	246.2	170.3	152.5	105.5	241.3	176.2	127.3	Restaurants and hotels
Pembinaan	2,280.5	2,279.9	2,381.8	2,287.9	2,657.4	2,629.8	2,210.4	Construction
Harta tanah	641.1	841.3	702.4	622.8	861.0	524.1	691.3	Real estate
Pengangkutan, penyimpanan dan komunikasi	660.5	605.4	760.7	877.0	696.2	1,109.3	710.7	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	4,821.3	3,281.3	3,264.7	1,794.0	5,323.4	4,525.6	1,717.4	Finance, insurance and business activities
Perantara kewangan	3,517.4	2,072.4	1,288.6	789.4	3,341.2	2,488.5	943.1	Financial intermediation
Aktiviti penyewaan dan perniagaan	265.6	384.7	667.1	131.8	116.9	166.6	112.1	Renting & business activities
Penyelidikan & pembangunan	2.1	0.7	0.5	0.7	1.1	4.0	0.6	Research & development
Aktiviti perniagaan lain	1,036.1	823.6	1,308.5	872.2	1,864.2	1,866.5	661.6	Other business activities
Pendidikan, kesihatan dan lain-lain	363.7	300.4	357.6	482.4	421.9	564.3	318.9	Education, health and others
Sektor isirumah <sup>2</sup>	9,987.2	9,952.0	10,357.3	12,002.4	11,537.3	12,134.7	11,370.5	Household sector <sup>2</sup>
Sektor t.d.d.l.	3,150.2	2,695.2	3,011.3	3,308.4	3,833.1	2,778.3	2,760.3	Other sector n.e.c.

Nota: Berkuatkuasa April 2006, klasifikasi di bawah 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.

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual 10.

Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (jumlah pinjaman)).

<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, 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.

The breakdown by economic sectors/industries and purpose is not comparable to the previous classification under table 10.

Loans by sector (economic sectors/industry + household sector) = loans by purpose (total loans).

<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, n.e.c. not elsewhere classified.