

1.10.1 Pinjaman Dibayar Mengikut Sektor: Sistem Perbankan

Loans Repaid by Purpose and Sectors: Banking System

Tujuan	2006										2007		Purpose
	Apr./ Apr	Mei./ May	Jun./ June	Jul./ July	Ogos/ Aug	Sept./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	Jan./ Jan.	Jan./ Jan.		
Pembelian sekuriti	1144.7	780.8	893.8	1178.6	710.0	653.5	619.1	1143.0	895.5	1217.0	895.5	Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3080.4	2820.1	2771.1	2852.0	2688.3	2744.7	2597.8	2664.5	2757.8	2858.4	2757.8	Purchase of transport vehicles of which: Purchase of passenger cars	
Pembelian harta kediaman	2708.5	2698.5	2556.0	2378.6	2528.9	2597.5	2244.9	2523.4	2547.6	2704.2	2547.6	Purchase of residential property	
Pembelian harta bukan kediaman	2421.8	2238.4	2353.1	2308.4	2248.1	2468.3	2180.4	2336.5	2294.0	2282.7	2294.0	Purchased of fixed assets other than land and building	
Pembelian aset tetap selain tanah dan bangunan	3259.5	1898.4	1231.6	1280.5	1038.0	1204.1	1204.9	1714.4	1564.0	1056.4	1564.0	Purchase of non-residential property	
Kegunaan persendirian	620.8	143.8	148.6	148.2	148.1	209.4	222.8	242.2	230.4	310.5	230.4	Personal uses	
Kad kredit	915.7	1028.2	985.7	1056.6	1013.1	994.7	999.8	967.7	1098.9	1125.4	1098.9	Credit cards	
Pembelian barangan pengguna	3278.4	4175.5	3836.0	4044.2	4134.3	4246.6	4353.0	4303.7	4454.9	4757.1	4454.9	Purchase of consumer durable goods	
Pembinaan	18.3	35.1	22.8	13.9	18.4	6.4	11.1	12.5	9.8	9.8	9.8	Construction	
Modal kerja	938.6	1017.0	1259.9	1303.2	1281.7	1471.9	1315.9	1095.2	1321.6	1410.2	1321.6	Working capital	
Tujuan lain	24146.7	21392.8	22262.4	22318.2	22808.5	21665.2	22637.2	22213.5	23915.1	24498.3	23915.1	Other purpose	
Jumlah pinjaman yang dibayar (sepanjang tempoh)	5780.9	2785.4	3258.1	2425.1	3161.3	2529.1	2561.3	2536.5	3151.4	3151.4	3151.4	Total loans repaid (during the period)	
Sektor¹												Sektor¹	
Pertanian primer	1,186.2	865.3	963.7	903.1	923.4	974.7	902.2	1,033.0	892.5	1,011.9	892.5	Primary agriculture	
Perombongan dan kuari	256.5	285.6	200.1	207.7	192.3	117.7	143.9	276.3	140.4	119.2	140.4	Mining and quarrying	
Perkilangan (termasuk asas tani)	9,136.1	8,346.6	9,564.4	9,053.3	9,094.9	10,129.8	9,542.9	9,530.4	10,478.4	10,206.5	10,478.4	Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	188.2	119.6	96.0	107.6	179.1	59.6	121.4	500.2	270.7	118.9	270.7	Electricity, gas and water supply	
Perdagangan borong & runcit, restoran & hotel	7,628.3	6,430.2	7,008.1	6,953.9	6,955.7	6,956.4	7,157.0	6,515.0	6,750.5	6,954.8	6,750.5	Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	5,208.2	4,417.2	4,818.0	4,928.1	4,975.5	5,193.4	5,344.3	5,012.1	4,978.0	5,345.3	4,978.0	Wholesale trade	
Perdagangan runcit	1,822.9	1,680.0	1,861.7	1,793.7	1,734.0	1,592.6	1,660.2	1,397.5	1,531.3	1,433.2	1,531.3	Retail trade	
Restoran dan hotel	597.1	353.0	328.4	232.0	246.2	170.3	152.5	105.5	241.3	176.2	241.3	Restaurants and hotels	
Pembinaan	2,745.7	2,049.2	2,290.3	2,482.5	2,280.5	2,279.9	2,381.8	2,287.9	2,657.4	2,629.8	2,657.4	Construction	
Harta tanah	1,225.9	883.4	700.6	646.3	641.1	841.3	702.4	622.8	861.0	524.1	861.0	Real estate	
Pengangkutan, penyimpanan dan komunikasi	822.0	565.2	578.8	616.5	660.5	605.4	760.7	877.0	696.2	1,109.3	696.2	Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	2,281.5	3,547.4	3,498.0	2,712.2	4,821.3	3,281.3	3,264.7	1,794.0	5,323.4	4,525.6	5,323.4	Finance, insurance and business activities	
Perantara kewangan	966.8	1,632.7	2,176.5	1,709.6	3,517.4	2,072.4	1,288.6	789.4	3,341.2	2,488.5	3,341.2	Financial intermediation	
Aktiviti penyewaan dan perniagaan	110.2	138.0	167.7	134.2	265.6	384.7	667.1	131.8	116.9	166.6	116.9	Renting & business activities	
Penyelidikan & pembangunan	2.6	1.0	1.2	1.1	2.1	0.7	0.5	0.7	1.1	4.0	1.1	Research & development	
Aktiviti perniagaan lain	1,201.9	1,775.7	1,152.6	867.3	1,036.1	823.6	1,308.5	872.2	1,864.2	1,866.5	1,864.2	Other business activities	
Pendidikan, kesihatan dan lain-lain	391.3	257.6	333.9	295.2	363.7	300.4	357.6	482.4	421.9	564.3	421.9	Education, health and others	
Sektor isirumah ²	12,611.6	11,651.1	10,961.4	11,418.1	9,987.2	9,952.0	10,357.3	12,002.4	11,537.3	12,134.7	11,537.3	Household sector ²	
Sektor t.d.l.	7,132.4	3,314.4	2,827.6	3,332.7	3,150.2	2,695.2	3,011.3	3,308.4	3,833.1	2,778.3	3,833.1	Other sector n.e.c.	

Nota: Berkuatkuasa April 2006, klasifikasi di bawah Sistem Statistik Institusi Perbankan (FIS) pinjaman/pembayaran 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).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (NSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

t.d.l. tidak diklasifikasikan di tempat lain

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FIS), 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).

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.