II.10 Pinjaman Dibayar mengikut Sektor : Sistem Perbankan
Loans Repaid by Sector : Banking System

RM juta *RM million*

Sektor	1998	1999	2000												2001		*Sector*
			Jan./ *Jan.*	Feb./ *Feb.*	Mac/ *Mar*	Apr./ *Apr.*	Mei/ *May*	Jun/ *Jun.*	Jul./ *Jul.*	Ogos/ *Aug*	Sep./ *Sept.*	Okt./ *Oct.*	Nov./ *Nov*	Dis./ *Dec*	Jan./ *Jan.*	Feb./ *Feb.*	
Pertanian, ternakan, perhutanan dan perikanan	5,587.6	7,814.8	820.0	478.2	569.4	550.3	689.9	721.7	727.8	569.0	780.2	614.9	746.1	665.2	956.6	526.3	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	2,320.7	1,731.5	176.4	102.3	188.2	104.7	218.4	226.5	254.7	282.5	448.6	164.9	338.0	175.8	217.2	170.7	*Mining and quarrying*
Perkilangan	69,521.2	86,210.8	7,725.8	6,741.2	7,464.8	6,586.5	6,264.5	7,146.6	7,218.5	7,331.3	8,717.9	8,195.1	8,879.7	9,060.9	8,625.2	7,877.6	*Manufacturing*
Elektrik, gas dan bekalan air	2,891.0	5,479.4	971.8	836.7	580.7	268.6	648.0	258.2	583.9	674.7	537.9	617.9	213.5	188.9	297.6	407.0	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	36,217.2	56,765.4	4,896.8	4,380.0	4,655.6	4,359.6	4,689.9	4,693.0	5,204.2	5,031.2	5,655.5	5,772.7	5,835.4	5,904.7	5,979.0	4,964.4	*Wholesale and retail trade, restaurants and hotels*
Perdagangan borong	27,536.8	42,242.3	3,355.7	3,107.9	3,231.9	3,148.5	3,413.5	3,453.6	3,848.7	3,788.6	4,082.8	4,338.5	4,413.9	4,365.2	4,426.5	3,733.5	*Wholesale trade*
Perdagangan runcit	6,733.6	11,638.6	1,271.3	1,075.4	1,170.9	1,019.3	1,101.2	1,040.8	1,176.2	1,087.0	1,467.2	1,291.9	1,124.5	1,397.2	1,397.8	1,107.5	*Retail trade*
Restoran dan hotel	1,946.8	2,884.5	269.8	196.7	252.8	191.8	175.2	198.5	179.2	155.6	105.5	142.3	297.0	142.4	154.7	123.3	*Restaurants and hotels*
Sektor harta benda yang luas	47,494.7	59,088.1	5,531.3	5,250.2	5,442.5	4,547.5	4,628.5	5,432.4	4,840.2	4,747.5	4,773.1	4,906.9	4,872.2	5,459.7	4,967.9	3,797.4	*Broad property sector*
Pembinaan	23,199.4	30,096.3	2,662.1	2,506.2	1,990.1	1,808.5	1,878.9	2,743.1	1,904.1	1,974.4	2,111.3	2,378.6	2,094.7	2,581.9	2,458.4	1,442.7	*Construction*
Pembelian harta kediaman	12,414.0	12,977.5	1,437.1	1,352.3	1,684.6	1,311.3	1,438.7	1,375.6	1,429.8	1,307.2	1,282.8	1,299.9	1,368.8	1,468.4	1,290.5	1,244.7	*Purchase of residential property*
Pembelian harta bukan kediaman	6,869.9	8,436.1	667.6	706.8	1,223.6	791.1	691.8	840.3	972.9	863.6	789.2	688.9	697.0	889.4	685.9	621.9	*Purchase of non-residential property*
Harta tanah	5,011.4	7,578.2	764.6	685.0	544.2	636.6	619.1	473.4	533.4	602.4	589.8	539.4	711.7	520.0	533.1	488.1	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	7,494.3	9,269.9	910.0	743.5	795.2	642.9	635.8	808.1	1,564.4	1,415.8	769.4	986.4	932.6	1,098.5	722.3	1,124.3	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	41,025.0	41,164.9	3,072.9	2,664.5	3,030.0	2,725.4	2,184.6	1,891.6	2,321.0	2,952.4	2,044.1	2,318.2	2,040.4	1,922.5	2,628.9	2,533.0	*Finance, insurance and business services*
Perkhidmatan kewangan	34,711.2	32,951.7	2,185.4	2,113.7	2,500.9	1,803.1	1,686.3	1,282.3	1,358.6	2,287.5	1,226.8	1,418.4	1,407.0	1,223.7	1,826.8	1,844.2	*Financial services*
Insurans	269.0	198.3	8.1	6.0	8.4	29.7	20.8	16.6	43.0	33.7	12.3	22.1	11.6	17.5	12.0	11.9	*Insurance*
Perkhidmatan perniagaan	6,044.8	8,014.9	879.3	544.8	520.7	892.6	477.4	592.8	919.3	631.2	805.0	877.6	621.9	681.3	790.1	676.9	*Business services*
Kredit penggunaan	14,214.8	31,009.5	3,260.2	3,099.4	3,417.4	3,044.7	3,506.0	3,259.1	3,813.6	3,574.2	3,554.3	3,731.2	3,557.9	3,783.0	4,340.8	3,499.9	*Consumption credit*
Kegunaan persendirian	4,213.8	8,442.2	1,127.4	1,055.2	1,114.8	1,081.4	1,059.8	1,063.1	1,263.5	955.2	858.6	932.4	896.0	1,043.7	1,123.4	864.3	*Personal uses*
Kad kredit	9,479.4	8,115.9	847.8	861.2	944.7	762.5	1,052.2	933.2	1,289.6	1,323.3	1,414.7	1,460.9	1,371.9	1,454.3	1,688.7	1,382.1	*Credit cards*
Pembelian barangan pengguna	521.6	594.8	32.5	27.8	37.4	24.3	28.1	27.4	25.9	30.1	24.6	27.2	22.5	71.3	231.1	30.2	*Purchase of consumer durable goods*
Pembelian kereta penumpang	n.a.	13,856.6	1,252.6	1,155.1	1,320.5	1,176.4	1,365.8	1,235.4	1,234.6	1,265.6	1,256.4	1,310.7	1,267.6	1,213.7	1,297.6	1,223.4	*Purchase of passenger cars*
Pembelian sekuriti	14,953.5	13,199.8	1,573.5	1,266.2	1,479.2	1,314.8	961.3	996.8	1,311.3	843.4	1,129.8	780.3	983.8	819.5	1,065.2	1,269.7	*Purchase of securities*
Pembelian kenderaan pengangkutan	16,724.8	3,066.7	162.6	250.6	186.2	318.5	231.9	281.6	346.2	344.0	303.3	347.6	316.4	330.4	376.2	363.7	*Purchase of transport vehicles*
Perkhidmatan sosial, masyarakat dan persendirian	3,307.2	5,147.8	593.2	370.2	381.6	444.9	384.8	418.8	805.9	488.4	578.2	411.8	366.3	412.0	518.9	408.0	*Community, social and personal services*
Lain-lain	8,561.8	12,706.2	1,230.5	850.9	865.3	838.6	1,114.3	757.4	1,239.4	1,011.7	1,032.8	1,060.5	1,242.2	1,442.1	1,476.4	1,239.4	*Others*
Jumlah pinjaman yang dibayar balik (sepanjang tempoh)	270,313.6	332,654.9	30,924.9	27,033.9	29,056.2	25,747.0	26,157.9	26,891.9	30,231.0	29,266.2	30,325.2	29,908.2	30,324.6	31,263.1	32,172.1	28,181.4	*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

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.