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	2008		2008	2009											Purpose
	Nov./ *Nov*	Dis./ *Dec*		Jan./ *Jan*	Feb./ *Feb*	Mac/ *Mar*	Apr./ *Apr*	Mei./ *May*	Jun/ *June*	Jul./ *July*	Ogos/ *Aug.*	Sept./ *Sep*	Okt./ *Oct*	Nov./ *Nov*	
Pembelian sekuriti	768.2	807.6	15,740.6	1,397.5	1,717.3	1,612.6	1,038.7	2,186.3	1,450.4	1,199.7	1,338.7	2,215.5	1,239.6	3,187.9	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,847.9	3,200.0	36,703.3	3,013.8	2,821.4	3,379.1	3,252.0	3,079.1	3,181.5	3,551.4	2,916.9	3,151.8	3,181.6	3,000.0	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	2,649.0	2,944.9	34,114.7	2,713.5	2,586.3	3,074.4	2,899.8	2,812.3	2,918.8	3,264.0	2,653.3	2,874.8	2,884.2	2,708.2	*of which: Purchase of passenger cars*
Pembelian harta kediaman	3,277.9	3,489.2	38,560.7	3,506.3	3,245.7	3,603.3	3,698.9	3,689.0	3,926.2	3,993.9	3,570.5	3,565.9	4,252.1	3,695.7	*Purchase of residential property*
Pembelian harta bukan kediaman	1,404.9	1,696.5	17,335.8	1,517.4	1,395.1	1,588.8	1,987.6	1,491.2	1,693.4	1,757.2	1,560.4	1,725.9	2,066.5	1,717.7	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	385.9	762.1	3,902.5	275.2	397.6	264.4	288.3	265.2	274.7	309.8	330.2	285.3	271.6	270.7	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1,379.4	1,395.3	18,067.4	1,469.5	1,418.1	1,589.8	1,731.0	1,632.0	1,581.9	1,939.6	1,622.2	1,775.5	1,857.7	1,721.4	*Personal uses*
Kad kredit	4,655.7	5,763.4	63,592.5	6,270.4	5,757.0	6,372.0	5,832.0	5,772.9	5,969.8	6,442.2	5,948.8	6,355.0	6,443.5	5,968.6	*Credit cards*
Pembelian barangan pengguna	11.8	9.7	110.8	7.2	11.7	12.0	9.9	7.1	6.5	25.0	28.0	5.1	5.4	6.2	*Purchase of consumer durable goods*
Pembinaan	949.2	985.4	13,924.1	1,084.8	898.5	1,267.7	1,442.1	957.0	1,371.7	1,345.4	1,159.6	1,562.8	1,373.4	1,255.6	*Construction*
Modal kerja	26,319.1	29,599.8	338,564.1	27,507.4	23,098.4	27,470.1	28,621.8	28,156.8	28,100.9	28,939.2	25,299.8	27,798.2	30,050.8	30,514.7	*Working capital*
Tujuan lain	1,343.4	2,463.9	21,590.5	1,643.2	1,088.0	1,254.3	1,154.1	2,706.5	1,668.7	1,438.2	1,384.0	1,025.6	1,519.5	2,257.8	*Other purpose*
Jumlah pinjaman yand dibayar (sepanjang tempoh)	43,343.6	50,172.8	568,092.4	47,692.6	41,848.8	48,414.1	49,056.4	49,943.2	49,225.6	50,941.7	45,159.2	49,466.6	52,261.8	53,596.3	*Total loans repaid (during the period)*
Sektor[1]															*Sector[1]*
Pertanian primer	771.7	1,272.4	13,683.8	1,058.6	880.9	1,229.5	1,124.5	1,172.9	1,562.3	1,910.5	1,382.1	1,476.7	1,663.7	1,325.1	*Primary agriculture*
Perlombongan dan kuari	143.7	184.4	2,008.5	128.2	180.2	214.6	90.5	115.2	142.2	154.2	109.1	187.6	144.9	167.9	*Mining and quarrying*
Perkilangan (termasuk asas tani)	11,128.2	12,307.0	138,926.8	10,625.0	9,672.5	11,004.0	10,722.8	9,485.6	10,909.8	11,079.5	9,997.1	10,678.4	11,683.7	10,645.8	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	84.1	598.5	1,803.1	593.0	141.2	177.5	297.4	108.0	218.8	238.1	170.4	139.5	235.5	2,575.2	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran & hotel	8,524.0	9,176.0	102,769.6	8,362.0	7,575.9	8,463.1	8,412.6	7,724.5	8,705.7	9,069.8	8,166.4	9,064.8	8,817.6	8,807.8	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	6,353.1	6,440.4	75,903.0	6,216.6	5,663.6	6,125.4	6,318.8	5,576.6	5,929.1	6,630.0	5,879.1	6,677.1	6,599.6	6,470.5	*Wholesale trade*
Perdagangan runcit	1,790.9	2,518.9	24,226.9	1,989.7	1,613.5	2,115.3	1,884.2	1,869.5	2,226.6	2,248.7	1,859.1	2,211.3	2,078.4	1,923.1	*Retail trade*
Restoran dan hotel	380.0	216.8	2,639.7	155.8	298.9	222.5	209.6	278.5	549.9	191.1	428.3	176.4	139.6	414.3	*Restaurants and hotels*
Pembinaan	2,367.4	2,727.7	32,225.3	2,880.2	2,356.8	2,611.9	3,144.4	2,357.9	2,716.0	3,219.8	2,945.2	3,562.1	3,042.1	3,436.9	*Construction*
Harta tanah	989.2	1,529.1	12,245.0	1,140.9	937.9	1,404.9	1,917.5	1,094.7	1,743.6	1,024.3	823.2	964.2	1,451.2	1,686.5	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	879.9	1,922.0	11,508.2	1,178.1	844.0	1,489.9	832.4	6,759.7	957.6	899.1	1,131.4	1,439.1	1,259.8	3,982.9	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	3,370.2	3,216.3	48,147.3	3,888.0	2,649.7	3,475.7	3,940.7	3,022.4	3,739.4	3,300.0	2,928.7	3,185.4	4,124.0	2,646.6	*Finance, insurance and business activities*
Perantara kewangan	1,677.0	1,516.9	20,284.9	1,823.8	1,096.0	877.5	2,263.6	903.7	1,615.7	1,386.9	713.1	807.8	1,857.2	855.2	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	318.9	282.4	2,585.5	214.4	166.1	276.7	205.0	212.4	184.8	226.4	217.9	179.5	274.6	189.2	*Renting & business activities*
Penyelidikan & pembangunan	43.8	4.5	687.2	5.5	12.4	159.2	5.6	34.9	14.9	46.9	37.8	28.6	10.6	96.6	*Research & development*
Aktiviti perniagaan lain	1,330.4	1,412.6	24,589.7	1,844.3	1,375.2	2,162.2	1,466.5	1,871.4	1,924.1	1,639.8	1,959.9	2,169.5	1,981.6	1,505.6	*Other business activities*
Pendidikan, kesihatan dan lain-lain	542.4	481.2	5,212.3	365.3	288.6	281.1	448.7	595.2	586.9	381.8	449.4	527.4	537.3	433.0	*Education, health and others*
Sektor isirumah[2]	12,686.9	14,076.7	164,874.4	14,880.7	13,878.1	15,682.1	15,186.3	15,093.5	15,529.9	16,851.8	14,885.1	15,613.9	16,745.4	15,163.9	*Household sector[2]*
Sektor 3	1,856.1	2,681.2	34,688.3	2,592.6	2,443.1	2,379.9	2,938.5	2,413.6	2,413.3	2,812.8	2,171.3	2,627.5	2,556.6	2,724.8	*Other sector[3]*

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 Glosari 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.
3 Pinjaman kepada perniagaan individu.

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.I0 (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.
3 Loans to individual businesses.