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*
	Ogos/ *Aug.*	Sept./ *Sep*	Okt./ *Oct*	Nov./ *Nov*	Dis./ *Dec*		Jan./ *Jan*	Feb./ *Feb*	Mac/ *Mar*	Apr./ *Apr*	Mei./ *May*	Jun/ *June*	Jul./ *July*	Ogos/ *Aug.*	
Pembelian sekuriti	1,059.8	794.1	1,351.1	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	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,907.9	3,270.2	3,003.6	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	2,921.2	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	2,722.8	3,015.9	2,801.7	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	2,657.6	*of which: Purchase of passenger cars*
Pembelian harta kediaman	3,001.1	3,406.8	3,253.5	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	3,587.7	*Purchase of residential property*
Pembelian harta bukan kediaman	1,376.1	1,509.9	1,457.6	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	1,562.3	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	234.7	254.6	254.2	385.9	762.1	3,902.5	275.2	397.6	264.4	288.3	265.2	274.7	309.8	330.3	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1,414.5	1,555.4	1,622.4	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	1,626.7	*Personal uses*
Kad kredit	5,017.7	5,444.4	5,041.5	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	*Credit cards*
Pembelian barangan pengguna	8.9	8.7	7.6	11.8	9.7	110.8	7.2	11.7	12.0	9.9	7.1	6.5	25.0	28.0	*Purchase of consumer durable goods*
Pembinaan	1,125.5	1,412.5	1,112.5	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	1,159.7	*Construction*
Modal kerja	28,868.1	31,341.7	31,261.1	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	25,125.4	*Working capital*
Tujuan lain	1,269.4	1,583.5	1,544.4	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	1,384.1	*Other purpose*
Jumlah pinjaman yand dibayar (sepanjang tempoh)	46,283.7	50,581.8	49,909.6	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	45,013.0	*Total loans repaid (during the period)*
Sektor[1]															*Sector[1]*
Pertanian primer	1,094.6	985.5	1,304.3	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	1,360.5	*Primary agriculture*
Perlombongan dan kuari	166.0	167.8	244.6	143.7	184.4	2,008.5	128.2	180.2	214.6	90.5	115.2	142.2	154.2	109.4	*Mining and quarrying*
Perkilangan (termasuk asas tani)	11,891.4	12,965.6	12,393.2	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	10,054.1	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	135.1	106.6	131.7	84.1	598.5	1,803.1	593.0	141.2	177.5	297.4	108.0	218.8	238.1	170.0	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran & hotel	9,278.3	10,407.7	9,614.9	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	8,101.6	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	7,069.9	7,917.8	7,677.0	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	5,812.5	*Wholesale trade*
Perdagangan runcit	2,030.2	2,282.0	1,811.1	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	1,859.3	*Retail trade*
Restoran dan hotel	178.2	207.9	126.8	380.0	216.8	2,639.7	155.8	298.9	222.5	209.6	278.5	549.9	191.1	429.8	*Restaurants and hotels*
Pembinaan	2,584.9	3,357.9	2,470.6	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	2,853.9	*Construction*
Harta tanah	1,042.1	1,142.6	1,176.9	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	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	1,322.5	789.7	676.0	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	1,112.4	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	3,220.3	3,370.6	4,197.8	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	2,901.8	*Finance, insurance and business activities*
Perantara kewangan	1,330.8	1,194.7	2,610.6	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	687.7	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	318.6	220.4	227.1	318.9	282.4	2,585.5	214.4	166.1	276.7	205.0	212.4	184.8	226.4	217.9	*Renting & business activities*
Penyelidikan & pembangunan	9.0	100.9	42.4	43.8	4.5	687.2	5.5	12.4	159.2	5.6	34.9	14.9	46.9	37.8	*Research & development*
Aktiviti perniagaan lain	1,561.9	1,854.6	1,317.6	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	1,958.5	*Other business activities*
Pendidikan, kesihatan dan lain-lain	384.3	432.1	477.5	542.4	481.2	5,212.3	365.3	288.6	281.1	448.7	595.2	586.9	381.8	442.8	*Education, health and others*
Sektor isirumah[2]	12,895.3	13,986.6	14,771.7	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	14,911.5	*Household sector[2]*
Sektor 3	2,268.8	2,869.2	2,450.3	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	2,171.7	*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.l0 (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.