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*
	Feb./ *Feb*	Mac/ *Mar*	Apr./ *Apr*	Mei./ *May*	Jun/ *June*	Jul./ *July*	Ogos/ *Aug.*	Sept./ *Sep*	Okt./ *Oct*	Nov./ *Nov*	Dis./ *Dec*		Jan./ *Jan*	Feb./ *Feb*	
Pembelian sekuriti	1200.5	1475.7	1654.8	1055.4	2207.2	1474.7	1059.8	794.1	1351.1	768.2	807.6	15740.6	1376.0	1696.6	*Purchase of securities*
Pembelian kenderaan pengangkutan	2902.1	3110.4	3032.2	3016.6	2962.2	3417.2	2907.9	3270.2	3003.6	2847.9	3200.0	36703.3	3013.5	2817.5	*Purchase of transport vehicles*
yang mana: Pembelian kereta penumpang	2739.7	2915.0	2784.2	2763.1	2712.9	3208.3	2722.8	3015.9	2801.7	2649.0	2944.9	34114.7	2764.8	2615.0	*of which: Purchase of passenger cars*
Pembelian harta kediaman	3104.6	2990.6	3643.3	3061.4	3145.8	3313.1	3000.6	3406.8	3253.5	3277.9	3490.4	38561.0	3506.3	3245.6	*Purchase of residential property*
Pembelian harta bukan kediaman	1220.8	1369.6	1570.5	1294.6	1356.8	1623.0	1376.1	1509.9	1457.6	1404.9	1696.5	17335.8	1517.3	1395.0	*Purchase of non-residential property*
Pembelian aset tetap selain tanah dan bangunan	222.4	275.8	235.6	482.0	228.1	296.4	234.7	254.6	254.2	385.9	762.1	3902.5	275.1	397.5	*Purchased of fixed assets other than land and building*
Kegunaan persendirian	1650.7	1419.1	1662.9	1509.6	1295.9	1565.3	1414.5	1555.4	1622.4	1379.4	1395.3	18066.3	1484.9	1407.9	*Personal uses*
Kad kredit	5289.1	5465.4	5436.5	5432.5	4813.6	5486.8	5017.7	5444.4	5041.5	4655.7	5763.4	63592.5	6270.4	5757.0	*Credit cards*
Pembelian barangan pengguna	6.5	9.7	9.8	7.2	11.4	11.9	8.9	8.7	7.6	11.8	9.7	110.8	7.2	11.7	*Purchase of consumer durable goods*
Pembinaan	1053.4	1568.4	1356.1	976.4	900.1	988.5	1125.5	1412.5	1112.5	949.2	985.4	13924.1	1070.1	898.5	*Construction*
Modal kerja	25000.8	26455.1	29161.5	25469.5	26806.2	29217.7	28747.6	31341.7	31261.1	26319.1	29599.8	338316.6	27492.0	22866.3	*Working capital*
Tujuan lain	1687.3	2063.5	2690.4	1168.4	2022.1	1591.6	1186.1	1583.5	1544.4	1343.4	2463.9	21416.1	1657.4	1087.8	*Other purpose*
Jumlah pinjaman yand dibayar (sepanjang tempoh)	43338.2	46203.0	50453.8	43473.6	45749.3	48986.4	46079.4	50581.8	49909.6	43343.6	50174.0	567669.7	47670.4	41581.3	*Total loans repaid (during the period)*
Sektor[1]															*Sector[1]*
Pertanian primer	996.1	1,161.3	1,317.2	1,223.6	1,103.0	1,182.2	1,094.6	985.5	1,304.3	771.7	1,272.4	13,683.8	1,053.6	884.7	*Primary agriculture*
Perlombongan dan kuari	94.6	277.7	165.9	134.7	137.1	158.5	166.0	167.8	244.6	143.7	184.4	2,008.5	127.0	179.4	*Mining and quarrying*
Perkilangan (termasuk asas tani)	9,938.2	11,567.7	11,501.6	11,027.2	10,912.5	12,111.5	11,803.9	12,965.6	12,393.2	11,128.2	12,307.0	138,802.9	10,555.5	9,561.3	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	125.4	113.1	93.0	126.4	62.0	81.1	135.1	106.6	131.7	84.1	598.5	1,803.1	593.3	139.5	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran & hotel	6,861.9	7,481.6	8,552.8	7,946.2	7,685.1	9,227.2	9,270.7	10,407.7	9,614.9	8,524.0	9,176.0	102,710.1	8,254.2	7,474.8	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	5,068.6	5,473.8	6,267.8	5,480.9	5,472.9	6,668.0	7,062.2	7,917.8	7,677.0	6,353.1	6,440.4	75,843.5	6,173.5	5,616.9	*Wholesale trade*
Perdagangan runcit	1,677.6	1,819.5	2,013.0	2,187.1	2,045.6	2,208.6	2,030.2	2,282.0	1,811.1	1,790.9	2,518.9	24,226.9	1,926.3	1,560.4	*Retail trade*
Restoran dan hotel	115.7	188.3	272.0	278.2	166.6	350.6	178.2	207.9	126.8	380.0	216.8	2,639.7	154.5	297.5	*Restaurants and hotels*
Pembinaan	2,467.6	2,794.6	2,936.5	2,441.6	2,500.4	2,544.4	2,583.7	3,357.9	2,470.6	2,367.4	2,727.7	32,213.2	2,893.0	2,346.5	*Construction*
Harta tanah	827.9	895.0	833.5	735.3	1,377.2	850.9	1,042.1	1,142.6	1,176.9	989.2	1,529.1	12,245.0	1,135.2	928.8	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	712.4	731.1	869.2	1,296.6	910.3	655.4	1,322.5	789.7	676.0	879.9	1,922.0	11,508.2	1,170.6	840.1	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	3,317.9	3,984.6	6,304.4	2,524.1	5,621.6	4,173.4	3,113.2	3,370.6	4,197.8	3,370.2	3,216.3	47,924.5	3,802.0	2,606.6	*Finance, insurance and business activities*
Perantara kewangan	1,445.1	1,709.7	2,996.7	1,259.5	1,536.1	1,599.0	1,223.7	1,194.7	2,610.6	1,677.0	1,516.9	20,062.1	1,821.4	1,093.3	*Financial intermediation*
Aktiviti penyewaan dan perniagaan	133.4	147.3	205.1	177.9	188.1	199.5	318.6	220.4	227.1	318.9	282.4	2,585.5	210.3	164.0	*Renting & business activities*
Penyelidikan & pembangunan	3.5	3.0	206.6	6.8	188.3	73.3	9.0	100.9	42.4	43.8	4.5	687.2	5.5	12.4	*Research & development*
Aktiviti perniagaan lain	1,735.9	2,124.7	2,896.0	1,079.9	3,709.2	2,301.7	1,561.9	1,854.6	1,317.6	1,330.4	1,412.6	24,589.7	1,764.8	1,337.0	*Other business activities*
Pendidikan, kesihatan dan lain-lain	414.5	325.6	344.5	285.7	529.1	349.4	384.3	432.1	477.5	542.4	481.2	5,212.3	621.4	336.1	*Education, health and others*
Sektor isirumah[2]	13,459.1	13,851.4	14,349.3	13,537.6	12,631.1	14,489.0	12,895.3	13,986.6	14,771.7	12,686.9	14,077.9	164,875.6	14,941.5	13,865.6	*Household sector[2]*
Sektor 3	4,122.7	3,019.3	3,185.8	2,194.6	2,279.7	3,163.3	2,268.0	2,869.2	2,450.3	1,856.1	2,681.2	34,682.6	2,523.2	2,417.9	*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.