

## 2.14 Bank Saudagar: Pengelasan Pinjaman Mengikut Sektor

Merchant Bank: Classification of Loans by Sector

RM juta	Tujuan	2003				2004				2005				2006	Purpose
		Mac/Mar	Jun/Jun	Sep/Sep	Dis/Dec	Mac/Mar	Jun/Jun	Sep/Sep	Dis/Dec	Mac/Mar	Jun/Jun	Sep/Sep	Dis/Dec	Mac/Mar	
		RM million													
Pertanian, ternakan, perhutanan dan perikanan	739.8	709.4	679.2	652.3	642.1	552.8	533.9	445.5	442.9	383.4	318.7	334.5	325.8	Agriculture, hunting, forestry and fishing	
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Rubber	
Kelapa sawit	665.4	654.7	631.9	600.3	591.1	461.9	444.8	363.7	355.5	287.7	231.6	251.3	245.6	Oil Palm	
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Cocoa	
Temakan	13.4	12.9	12.3	17.2	16.8	16.7	15.9	15.8	19.0	19.2	19.2	19.5	15.7	Livestock	
Perhutanan dan pembalakan	34.5	21.6	15.8	15.4	15.0	52.0	51.3	46.6	42.0	37.9	39.0	35.3	36.9	Forestry and logging	
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	19.2	7.8	9.0	8.5	Fisheries	
Lain-lain	26.5	20.3	19.1	19.4	19.1	22.3	21.9	19.4	21.6	19.4	21.1	19.4	19.1	Others	
Perombongan dan kuari	51.7	51.7	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	Mining and quarrying	
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin	
Petroleum mentah dan gas asli	5.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Crude petroleum and natural gas	
Kuari	46.7	46.6	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	Quarrying	
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others	
Perkilangan	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	1,295.2	1,237.3	1,182.2	1,098.2	1,050.3	1,072.0	Manufacturing	
Pemprosesan getah dan keluaran-keluaran getah dan plastik	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Rubber processing and rubber products	
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin	
Pemprosesan minyak kelapa sawit	77.4	76.2	75.0	50.9	49.3	60.6	53.1	50.5	50.4	54.3	41.9	41.8	40.3	Palm oil processing	
Makanan, minuman dan tembakau	11.8	11.9	6.5	5.8	1.4	1.4	4.4	13.5	23.6	14.5	8.5	1.5	4.5	Food, beverages and tobacco	
Tekstil, bahan pakaian dan kulit	244.8	249.4	223.7	222.9	223.3	219.0	216.2	161.0	160.8	154.0	151.1	98.2	87.9	Textiles, wearing apparel and leather	
Kayu dan keluaran kayu termasuk perabot	155.1	143.8	142.9	143.2	142.5	144.7	138.7	135.3	155.3	154.1	169.7	169.5	207.5	Wood and wood products, incl. furniture	
Kertas dan keluaran-keluaran kertas	31.4	27.6	28.1	42.2	31.8	29.8	27.3	25.5	22.0	18.3	25.3	34.4	38.2	Paper and paper products	
Peretakan dan penerbitan dan industri yang berkaitan	13.4	15.2	19.0	15.2	23.1	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	Printing and publishing and allied industries	
Bahan kimia perindustrian	46.6	49.8	55.8	53.1	42.3	3.3	54.6	34.7	4.7	3.6	3.7	3.8	6.0	Industrial chemicals	
Keluaran plastik	24.7	7.2	5.7	5.7	12.7	13.8	16.9	18.8	0.0	14.1	14.2	14.1	14.1	Plastic products	
Barangan mineral bukan metalik	209.3	206.4	552.7	547.6	473.9	429.1	98.4	86.6	33.6	35.5	35.3	41.6	39.5	Non-metallic mineral products	
Bahan bangunan	36.6	38.6	42.0	35.5	34.5	29.3	28.9	22.3	16.5	20.4	19.6	19.5	19.4	Building materials	
Keluaran besi dan keluli	154.7	128.1	124.7	124.3	125.0	119.9	121.5	118.4	151.2	170.8	139.8	136.7	128.2	Iron and steel products	
Keluaran logam	199.7	195.3	194.7	190.6	192.7	186.3	187.9	180.2	182.5	158.4	163.4	158.4	162.8	Metal products	
Jentera (bukan elektrik)	30.7	23.1	22.7	22.8	23.4	22.4	22.4	22.5	17.5	22.4	22.3	22.2	22.0	Machinery (non-electrical)	
Jentera dan perkakas elektrik	65.2	61.6	50.6	44.5	43.9	155.6	154.4	156.0	159.4	166.7	140.1	143.1	141.1	Electrical machinery and appliances	
Kelengkapan pengangkutan	13.0	13.3	13.5	13.7	13.9	14.2	34.4	34.7	34.9	20.0	20.0	26.6	18.0	Transport equipment	
Lain-lain	220.4	123.9	143.8	149.6	149.9	147.7	208.9	234.9	224.4	174.4	142.9	138.5	137.0	Others	
Elektrik, gas dan bekalan air	518.2	482.5	446.1	384.7	386.1	501.7	480.7	410.6	417.2	275.4	235.6	168.7	217.6	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	637.4	720.0	705.0	655.3	658.4	675.2	750.1	729.8	749.9	763.9	719.1	702.3	776.3	Wholesale, retail, restaurants and hotels	
Perdagangan borong	126.6	118.7	109.5	97.4	95.3	87.8	126.8	129.3	149.7	137.0	133.4	133.9	205.8	Wholesale trade	
Perdagangan runcit	132.1	122.8	114.2	92.8	98.5	96.8	130.8	125.0	121.7	120.2	129.0	129.3	133.9	Retail trade	
Restoran dan hotel	378.6	478.5	477.3	465.1	464.6	490.5	492.5	475.6	478.5	506.8	456.8	439.0	436.6	Restaurants and hotels	
Pembinaan	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	1,920.8	1,861.5	1,883.7	2,005.5	1,826.4	1,864.8	Construction	
Kejuruteraan am	394.0	361.8	334.2	351.5	361.4	340.6	334.4	309.8	309.2	281.4	287.1	292.3	263.9	Civil engineering	
Bangunan kilang dan perusahaan	161.1	105.8	102.8	80.8	79.1	73.5	71.0	74.4	110.7	152.7	87.8	80.9	75.0	Industrial buildings and factories	
Infrastruktur	486.7	403.0	424.6	320.6	406.1	403.3	742.6	674.8	620.9	597.2	703.1	553.7	607.3	Infrastructure	
Kompleks perniagaan	628.4	527.6	520.7	528.5	495.6	485.3	448.6	444.8	410.8	416.9	440.3	433.8	439.0	Commercial complexes	
Kediaman	224.7	207.5	173.4	159.5	151.9	219.4	212.7	201.7	179.0	176.1	201.8	188.8	243.6	Residential	
Lain-lain	346.3	260.7	219.5	267.2	261.1	251.5	250.4	215.3	230.9	259.5	285.4	277.0	236.1	Others	
Pembelian harta kediaman	75.7	75.5	76.3	78.2	77.7	78.6	80.0	80.3	81.2	80.5	79.3	74.0	69.4	Purchase of residential property	
< =25K	0.5	0.5	0.6	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2	< =25K	
> 25K to 60K	2.9	2.8	2.7	2.7	2.8	2.7	2.7	2.7	2.4	2.2	2.4	2.3	2.0	> 25K to 60K	
> 60K to 100K	13.0	12.6	12.4	12.2	11.9	11.6	11.8	11.9	12.2	12.5	12.6	11.5	10.6	> 60K to 100K	
> 100K to 150K	13.6	14.0	13.9	14.5	14.4	14.3	14.3	14.9	14.4	14.0	13.6	12.0	10.8	> 100K to 150K	
> 150K to 250K	22.0	22.1	23.2	23.4	22.7	22.1	22.6	22.8	22.4	22.9	22.4	20.0	18.5	> 150K to 250K	
> 250K	23.8	23.4	23.3	24.8	25.4	27.4	28.2	27.7	29.4	28.6	28.1	28.1	27.3	> 250K	
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Housing loans sold to Cagamas <sup>1</sup>	
Pembelian harta bukan kediaman	196.0	185.2	155.5	150.0	119.8	114.6	117.7	111.9	110.4	112.5	99.8	96.7	96.2	Purchase of non-residential property	
Bangunan kilang dan perusahaan	0.1	0.0	0.0	0.0	0.0	0.0	10.5	10.5	10.5	10.5	9.9	9.3	8.7	Industrial buildings and factories	
Tanah	184.4	173.9	144.1	138.6	108.4	103.0	95.5	90.0	88.5	90.7	78.5	75.9	76.0	Land	
Kompleks perniagaan	4.2	4.3	4.4	4.4	4.5	4.6	4.6	4.7	4.7	4.6	4.7	4.8	4.9	Commercial complexes	
Rumah kedai	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.7	6.7	6.7	6.7	6.7	6.7	Shophouses	
Lain-lain	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others	
Harta tanah	1,024.3	1,042.8	980.2	922.6	886.8	843.8	813.6	719.2	632.6	644.3	615.9	619.3	684.2	Real estates	
Pengangkutan, penyimpanan dan perhubungan	367.4	481.8	795.7	845.3	837.9	893.6	356.0	320.5	263.3	353.2	405.7	395.9	368.3	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	853.1	787.3	736.7	633.1	657.4	569.8	555.5	564.5	307.9	313.2	328.6	314.3	155.1	Financing, insurance and business services	
Perkhidmatan kewangan	765.3	703.0	635.1	535.2	553.4	484.0	497.4	520.7	263.9	230.2	230.4	223.9	69.6	Financial services	
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	30.0	30.0	30.0	Insurance	
Perkhidmatan perniagaan	87.8	84.2	101.6	97.9	104.0	85.8	58.2	43.8	44.0	53.1	68.3	60.4	55.5	Business services	
Penyelidikan dan pembangunan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Research and development	
Lain-lain aktiviti perniagaan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Other business activities	
Kegunaan persendirian	26.6	41.4	39.6	35.5	36.4	70.7	74.7	116.6	151.3	155.6	181.8	182.6	167.8	Personal uses	
Kad kredit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Credit cards	
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Purchase of consumer durable goods	
Pembelian sekuriti	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	1,468.4	1,542.8	1,498.8	1,758.3	1,803.4	1,683.5	Purchase of securities	
Pembelian kenderaan pengangkutan	20.6	20.7	21.8	22.0	20.7	21.5	21.2	21.4	21.8	22.0	21.8	20.7	19.5	Purchase of transport vehicles	
Perkhidmatan sosial masyarakat dan persendirian	168.2	174.1	135.7	98.4	101.1	266.6	154.3	69.1	69.7	215.4	217.9	222.5	208.1	Community, social and personal services	
Lain-lain	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	1,112.2	1,246.6	1,244.6	1,151.9	887.0	810.8	Others	
<b>Jumlah pinjaman</b>	<b>11,904.9</b>	<b>11,432.7</b>	<b>11,733.3</b>	<b>11,042.9</b>	<b>10,801.7</b>	<b>10,446.5</b>	<b>9,941.4</b>	<b>9,433.4</b>	<b>9,183.8</b>	<b>9,176.7</b>	<b>9,288.4</b>	<b>8,747.6</b>	<b>8,567.6</b>	<b>Total loans</b>	
Yang mana: Pinjaman kepada Kerajaan	12.4	13.7	9.5</												