

# 2.12 Bank Perdagangan: Pengkelasan Pinjaman Mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

| Tujuan   | RM juta  |          |          |          |          |          |          |           |           |           |           |           |           |           |           | Purpose   |           |   |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|
|  | 2002     |          |          |          | 2003     |          |          |           | 2004      |           |           |           | 2005      |           |           |           | 2006      |   |
|  | 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   | Jun/Jun   | Sep/Sep   |           | Dis/Dec   | Mac/Mar                                       |
| Pertanian, ternakan, perhutanan dan perikanan        | 10,049.7 | 10,093.3 | 10,046.9 | 10,278.1 | 10,076.1 | 10,059.1 | 9,647.6  | 9,292.4   | 9,570.4   | 10,335.3  | 10,236.6  | 9,950.1   | 9,941.0   | 10,652.1  | 11,077.2  | 10,505.9  | 10,966.7  | Agriculture, hunting, forestry and fishing    |
| Getah  | 261.2    | 254.4    | 247.4    | 226.2    | 237.8    | 251.6    | 166.0    | 164.2     | 158.1     | 235.1     | 209.6     | 211.3     | 255.5     | 322.4     | 252.2     | 264.5     | 262.0     | Rubber  |
| Kelapa sawit   | 5,975.2  | 6,169.3  | 6,139.9  | 6,491.8  | 6,450.3  | 6,339.4  | 5,934.5  | 5,716.8   | 6,031.4   | 6,607.5   | 6,575.5   | 6,256.2   | 6,226.2   | 6,600.8   | 7,158.8   | 6,732.2   | 6,958.3   | Oil Palm                                      |
| Koko   | 83.2     | 79.8     | 63.6     | 67.4     | 64.0     | 59.0     | 57.3     | 58.3      | 54.5      | 50.6      | 46.9      | 49.3      | 53.1      | 51.4      | 63.9      | 63.0      | 61.7      | Cocoa   |
| Temakan  | 847.3    | 874.5    | 920.0    | 948.1    | 967.3    | 1,005.9  | 1,014.3  | 993.1     | 1,019.1   | 1,070.8   | 1,105.3   | 1,140.0   | 1,115.4   | 1,067.8   | 1,130.1   | 1,079.2   | 1,100.0   | Livestock                                     |
| Perhutanan dan pembalakan                            | 1,439.3  | 1,476.1  | 1,514.3  | 1,459.8  | 1,204.6  | 1,236.6  | 1,269.3  | 1,185.5   | 1,242.6   | 1,235.1   | 1,231.1   | 1,258.7   | 1,263.5   | 1,498.3   | 1,494.4   | 1,375.0   | 1,482.1   | Forestry and logging                          |
| Perikanan  | 210.8    | 199.4    | 195.0    | 198.8    | 193.3    | 198.8    | 192.7    | 205.6     | 203.8     | 203.5     | 212.3     | 228.2     | 238.7     | 246.2     | 250.6     | 251.3     | 260.5     | Fisheries                                     |
| Lain-lain  | 1,232.7  | 1,039.8  | 966.8    | 886.0    | 938.7    | 967.9    | 1,013.6  | 968.0     | 860.9     | 932.6     | 855.9     | 806.5     | 788.5     | 865.2     | 727.2     | 740.9     | 842.2     | Others  |
| Perombongan dan kuari                                | 811.7    | 803.8    | 903.5    | 835.1    | 836.7    | 808.3    | 1,109.5  | 942.1     | 953.7     | 890.3     | 860.1     | 883.4     | 835.1     | 838.0     | 729.8     | 746.0     | 947.7     | Mining and quarrying                          |
| Timah  | 11.0     | 12.4     | 112.3    | 11.9     | 11.3     | 11.6     | 166.2    | 12.1      | 12.1      | 11.3      | 25.6      | 25.8      | 25.6      | 25.3      | 22.1      | 35.4      | 27.2      | Tin   |
| Petroleum mentah dan gas asli                        | 183.2    | 171.1    | 206.4    | 216.9    | 214.4    | 221.0    | 216.7    | 236.1     | 265.2     | 261.5     | 223.7     | 252.6     | 190.4     | 173.2     | 154.3     | 165.8     | 167.3     | Crude petroleum and natural gas               |
| Kuari  | 511.0    | 528.4    | 536.0    | 543.9    | 547.6    | 509.4    | 554.4    | 548.7     | 540.2     | 515.9     | 508.5     | 504.1     | 516.9     | 538.9     | 534.0     | 522.3     | 732.9     | Quarrying                                     |
| Lain-lain  | 106.5    | 90.8     | 48.8     | 62.4     | 64.3     | 66.3     | 172.2    | 145.1     | 136.1     | 101.5     | 101.3     | 100.9     | 102.2     | 102.5     | 19.4      | 22.6      | 20.4      | Others  |
| Perkilangan  | 58,516.7 | 57,179.3 | 57,008.7 | 56,750.3 | 56,321.7 | 57,637.6 | 56,950.6 | 56,652.0  | 56,260.4  | 58,969.8  | 60,186.7  | 59,820.9  | 59,417.2  | 60,408.1  | 59,598.4  | 58,705.3  | 60,609.3  | Manufacturing                                 |
| Pemrosesan getah dan keluaran-keluaran getah         | 408.5    | 456.4    | 469.7    | 472.4    | 568.6    | 535.3    | 591.6    | 711.8     | 751.5     | 690.0     | 703.2     | 735.2     | 747.2     | 664.8     | 970.2     | 986.0     | 1,350.0   | Rubber processing and rubber products         |
| Timah  | 56.7     | 73.9     | 40.9     | 34.3     | 43.2     | 30.9     | 25.6     | 72.2      | 84.4      | 82.3      | 85.3      | 230.4     | 222.1     | 205.1     | 203.4     | 201.5     | 144.2     | Tin   |
| Pemrosesan minyak kelapa sawit                       | 2,108.9  | 1,989.5  | 2,051.0  | 2,128.2  | 2,112.4  | 2,004.1  | 1,939.1  | 1,995.2   | 1,977.4   | 2,521.1   | 2,380.2   | 2,266.1   | 2,087.6   | 2,094.2   | 2,064.8   | 2,097.3   | 2,374.6   | Palm oil processing                           |
| Makanan, minuman dan tembakau                        | 4,719.4  | 4,406.2  | 4,310.7  | 4,673.2  | 4,660.0  | 4,704.8  | 4,463.9  | 4,397.0   | 4,507.4   | 4,691.5   | 5,082.5   | 4,822.0   | 5,199.5   | 5,347.6   | 5,212.7   | 5,045.2   | 5,197.1   | Food, beverages and tobacco                   |
| Tekstil, bahan pakaian dan kulit                     | 4,387.9  | 4,663.4  | 4,570.0  | 4,417.2  | 4,640.6  | 4,701.6  | 4,694.4  | 4,584.5   | 4,591.8   | 4,974.1   | 5,157.7   | 4,953.7   | 4,433.0   | 4,811.5   | 4,316.9   | 4,502.3   | 4,302.9   | Textiles, wearing apparel and leather         |
| Kayu dan keluaran kayu termasuk perabut              | 6,072.8  | 6,080.3  | 6,153.0  | 6,045.2  | 6,001.3  | 5,952.2  | 5,870.4  | 5,949.3   | 5,819.8   | 5,687.0   | 5,870.5   | 5,744.8   | 5,667.4   | 5,698.6   | 5,611.9   | 5,492.4   | 5,341.0   | Wood and wood products, incl. furniture       |
| Kertas dan keluaran-keluaran kertas                  | 2,160.1  | 1,769.7  | 1,872.4  | 1,805.3  | 1,871.0  | 1,941.4  | 1,954.8  | 1,962.0   | 1,991.3   | 2,057.1   | 2,005.9   | 2,056.8   | 1,970.7   | 2,008.9   | 1,935.1   | 1,983.8   | 2,005.0   | Paper and paper products                      |
| Peretakan dan penerbitan dan industri yang berkaitan | 1,601.1  | 1,581.0  | 1,597.4  | 1,622.6  | 1,622.6  | 1,578.6  | 1,574.5  | 1,619.0   | 1,461.3   | 1,547.9   | 1,692.5   | 1,809.3   | 1,783.8   | 1,824.5   | 1,854.3   | 1,880.0   | 2,048.5   | Printing and publishing and allied industries |
| Bahan kimia perindustrian                            | 2,635.2  | 2,558.5  | 2,600.5  | 2,632.9  | 2,622.0  | 2,655.2  | 2,652.9  | 2,444.7   | 2,603.4   | 2,811.1   | 2,672.4   | 2,575.3   | 2,618.4   | 2,586.9   | 2,328.7   | 2,553.7   | 2,636.6   | Industrial chemicals                          |
| Kelengkapan plastik                                  | 2,753.4  | 2,871.8  | 2,739.7  | 2,740.6  | 2,900.3  | 2,918.3  | 2,850.5  | 2,852.7   | 2,904.6   | 2,975.7   | 2,876.0   | 2,941.1   | 3,051.1   | 3,361.2   | 3,130.3   | 3,246.0   | 3,350.0   | Plastic products                              |
| Barangan mineral bukan metalik                       | 4,019.5  | 4,055.0  | 3,550.8  | 3,638.4  | 3,859.9  | 4,212.1  | 3,738.9  | 3,392.5   | 3,416.5   | 3,427.3   | 3,429.5   | 3,547.7   | 3,394.2   | 3,538.4   | 3,396.3   | 3,324.5   | 3,324.5   | Non-metallic mineral products                 |
| Bahan bangunan                                       | 1,949.4  | 1,962.6  | 1,815.3  | 1,895.4  | 2,159.5  | 2,282.0  | 2,077.1  | 1,800.0   | 1,718.3   | 1,565.0   | 1,624.8   | 1,703.7   | 1,719.6   | 1,752.5   | 1,815.6   | 1,767.1   | 1,739.7   | Building materials                            |
| Keluaran besi dan keluli                             | 5,674.6  | 5,572.0  | 5,346.7  | 5,171.4  | 4,573.2  | 4,746.8  | 4,907.4  | 4,848.7   | 4,785.8   | 5,340.3   | 5,475.5   | 5,772.4   | 6,058.9   | 5,885.3   | 5,662.0   | 5,521.4   | 5,407.9   | Iron and steel products                       |
| Keluaran logam                                       | 3,316.7  | 3,290.1  | 3,314.8  | 3,380.6  | 3,074.3  | 3,139.8  | 3,188.8  | 3,129.1   | 3,222.8   | 3,402.8   | 3,617.6   | 3,684.9   | 4,043.3   | 4,097.1   | 4,281.5   | 4,290.3   | 4,662.1   | Metal products                                |
| Jeniera (bukan elektrik)                             | 1,059.8  | 1,039.3  | 1,018.9  | 862.1    | 955.1    | 875.6    | 899.3    | 814.2     | 848.8     | 919.4     | 835.4     | 877.6     | 908.4     | 1,030.6   | 1,118.7   | 1,082.6   | 1,155.6   | Machinery (non-electrical)                    |
| Jeniera dan perkakas elektrik                        | 5,069.5  | 4,946.0  | 4,739.6  | 4,430.9  | 4,765.8  | 5,054.2  | 4,909.0  | 4,525.9   | 5,175.9   | 5,280.9   | 5,385.1   | 4,930.2   | 5,043.5   | 4,789.3   | 4,993.5   | 4,618.1   | 4,993.5   | Electrical machinery and appliances           |
| Kelengkapan pengangkutan                             | 1,908.3  | 1,916.7  | 2,014.8  | 1,860.3  | 1,558.6  | 1,765.8  | 1,941.8  | 2,350.2   | 1,880.2   | 2,437.2   | 2,897.8   | 2,769.1   | 2,497.7   | 2,760.6   | 2,642.9   | 2,737.7   | 2,622.2   | Transport equipment                           |
| Lain-lain  | 8,545.9  | 8,146.9  | 8,802.4  | 8,939.7  | 8,333.3  | 8,448.8  | 8,710.5  | 9,202.9   | 9,270.0   | 8,808.8   | 8,501.3   | 8,064.1   | 7,930.5   | 7,840.8   | 7,921.5   | 7,348.8   | 8,227.7   | Others  |
| Elektrik, gas dan bekalan air                        | 4,211.9  | 5,133.5  | 5,565.7  | 5,985.7  | 5,597.0  | 6,090.9  | 5,483.0  | 4,630.5   | 4,756.4   | 4,826.4   | 5,196.1   | 4,756.6   | 4,775.3   | 4,747.1   | 4,935.8   | 4,469.0   | 4,610.8   | Electricity, gas and water supply             |
| Perdagangan borong dan runcit, restoran dan hotel    | 31,825.2 | 32,528.4 | 32,643.4 | 32,892.1 | 32,345.9 | 33,510.6 | 33,738.4 | 34,871.3  | 34,744.7  | 35,901.2  | 38,706.2  | 41,131.1  | 41,677.1  | 44,229.9  | 45,740.6  | 45,842.4  | 46,449.0  | Wholesale, retail restaurants and hotels      |
| Perdagangan borong                                   | 18,536.3 | 19,100.3 | 19,249.3 | 19,351.1 | 19,184.2 | 19,556.9 | 19,623.6 | 20,468.4  | 20,436.4  | 21,287.2  | 22,916.6  | 24,819.2  | 25,199.9  | 26,398.5  | 26,992.9  | 26,935.1  | 27,000.0  | Wholesale trade                               |
| Perdagangan runcit                                   | 9,584.4  | 9,715.0  | 9,765.8  | 9,868.3  | 9,491.9  | 9,984.1  | 10,058.4 | 10,445.9  | 10,334.9  | 10,646.8  | 11,763.0  | 12,305.9  | 12,458.4  | 13,627.2  | 14,716.8  | 14,443.1  | 15,196.0  | Retail trade                                  |
| Restoran dan hotel                                   | 3,704.5  | 3,713.1  | 3,628.2  | 3,672.7  | 3,668.8  | 3,969.6  | 4,056.5  | 3,957.0   | 3,973.4   | 3,967.3   | 4,024.5   | 4,006.0   | 4,018.8   | 4,204.1   | 4,213.9   | 4,406.4   | 4,178.9   | Restaurants and hotels                        |
| Pembinaan  | 25,023.8 | 26,259.1 | 25,004.6 | 24,189.9 | 24,229.7 | 23,841.6 | 23,024.2 | 22,442.4  | 22,636.0  | 24,294.8  | 26,082.2  | 25,538.0  | 27,450.6  | 27,386.4  | 27,394.4  | 27,703.0  | 27,703.0  | Construction                                  |
| Kejuruteraan am                                      | 5,249.0  | 5,334.1  | 5,390.9  | 5,499.9  | 5,776.0  | 5,882.6  | 5,965.3  | 6,151.8   | 6,463.9   | 6,469.5   | 6,826.5   | 6,675.1   | 6,582.2   | 7,163.9   | 7,232.4   | 7,257.3   | 7,334.7   | Civil engineering                             |
| Bangunan kilang dan perusahaan                       | 1,551.9  | 1,477.6  | 1,500.1  | 1,446.4  | 1,438.8  | 1,405.7  | 1,301.6  | 1,013.0   | 921.5     | 906.1     | 868.7     | 864.1     | 897.5     | 947.4     | 932.8     | 891.5     | 887.1     | Industrial buildings and factories            |
| Infrastruktur  | 4,788.8  | 6,096.2  | 4,887.4  | 4,407.5  | 4,281.9  | 4,239.5  | 3,450.3  | 2,908.4   | 2,915.1   | 2,980.9   | 2,916.2   | 3,047.4   | 2,943.9   | 2,895.7   | 2,788.2   | 2,899.7   | 2,715.4   | Infrastructure                                |
| Kompleks perniagaan                                  | 3,100.6  | 3,009.2  | 3,030.9  | 2,932.0  | 2,818.8  | 2,493.5  | 2,314.0  | 2,249.2   | 2,233.6   | 2,414.6   | 2,666.0   | 2,799.2   | 2,580.0   | 2,937.0   | 3,215.5   | 2,861.6   | 2,894.5   | Commercial complexes                          |
| Kediaman   | 4,646.7  | 4,466.4  | 4,530.4  | 4,674.6  | 4,684.3  | 4,782.8  | 4,957.2  | 4,987.1   | 5,117.8   | 5,214.7   | 5,748.4   | 6,846.6   | 6,746.4   | 7,024.1   | 7,072.1   | 7,355.7   | 7,714.1   | Residential                                   |
| Lain-lain  | 5,706.8  | 5,675.7  | 5,665.0  | 5,229.5  | 5,229.5  | 5,037.5  | 5,035.8  | 5,319.1   | 4,984.1   | 5,035.0   | 5,849.9   | 5,788.0   | 6,024.6   | 6,145.3   | 6,128.5   | 6,157.2   | 6,157.2   | Others  |
| Pembelian harta kediaman                             | 75,986.0 | 79,112.2 | 82,835.5 | 85,999.4 | 89,358.4 | 93,135.8 | 97,248.0 | 101,600.2 | 105,190.4 | 109,287.8 | 116,508.8 | 125,236.1 | 129,662.8 | 139,295.4 | 143,475.4 | 147,785.3 | 152,271.4 | Purchase of residential property              |
| <=25K  | 1,684.6  | 1,658.9  | 1,627.7  | 1,601.0  | 1,560.9  | 1,548.4  | 1,529.5  | 1,546.1   | 1,511.0   | 1,508.7   | 1,609.4   | 1,855.7   | 1,794.2   | 2,004.5   | 2,100.9   | 2,223.6   | 2,777.5   | <=25K   |
| >25K to 60K  | 6,382.1  | 6,528.3  | 6,730.9  | 6,857.6  | 7,030.4  | 7,203.4  | 7,369.3  | 7,547.7   | 7,690.5   | 7,833.5   | 8,550.5   | 9,666.8   | 9,903.9   | 11,094.6  | 11,212.7  | 11,316.8  | 11,650.5  | >25K to 60K                                   |
| >60K to 100K   | 14,780.9 | 15,091.4 | 15,609.2 | 15,970.0 | 16,307.6 | 16,722.5 | 17,135.6 | 17,503.8  | 17,846.8  | 18,184.5  | 19,453.8  | 20,889.2  | 21,256.6  | 22,820.6  | 22,994.5  | 23,140.1  | 23,525.8  | >60K to 100K                                  |
| >100K to 150K  | 15,581.2 | 16,142.2 | 16,765.2 | 17,367.5 | 17,948.9 | 18,571.5 | 19,288.7 | 19,969.1  | 20,498.8  | 21,085.1  | 22,012.8  | 23,181.3  | 23,902.8  | 25,513.1  | 26,030.4  | 26,631.4  | 27,641.2  | >100K to 150K                                 |
| >150K to 250K  | 19,142.8 | 20,239.4 | 21,273.7 | 22,268.2 | 23,504.1 |          |          |           |           |           |           |           |           |           |           |           |           |   |