

# 2.14.1 Bank Saudagar: Pengkelasan Pinjaman Mengikut Sektor

## Merchant Bank: Classification of Loans by Sector

Tujuan	2006			2007		Purpose
	Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac./Mar.		
Pembelian sekuriti	823.4	838.5	887.0	1346.6		Purchase of securities
Pembelian kenderaan pengangkutan	20.3	21.0	29.8	25.8		Purchase of transport vehicles
Pembelian harta kediaman	70.1	70.8	89.3	94.1		Purchase of residential property
< =25K	0.2	0.2	0.3	0.3		< =25K
> 25K hingga 60K	2.1	2.0	2.7	3.0		> 25K to 60K
> 60K hingga 100K	10.5	10.6	13.6	15.0		> 60K to 100K
> 100K hingga 150K	11.1	11.2	17.9	18.8		> 100K to 150K
> 150K hingga 250K	19.2	19.7	25.0	25.6		> 150K to 250K
> 250K	26.9	27.1	29.8	31.3		> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	0.0	0.0	0.0	0.0		Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	360.4	373.2	371.0	357.9		Purchase of non-residential property
Bangunan kilang dan perusahaan	19.7	18.9	17.3	19.7		Industrial buildings and factories
Tanah	307.4	309.8	277.8	280.8		Land
Kompleks perniagaan	13.0	13.2	8.3	8.5		Commercial complexes
Rumah kedai	6.7	9.7	3.0	3.0		Shophouses
Lain-lain	13.6	21.6	64.6	45.9		Others
Pembelian aset tetap selain tanah dan bangunan	323.4	393.9	401.9	375.7		Purchase of fixed assets other than land and building
Kagunaan persendirian	18.0	18.0	18.0	18.3		Personal use
Kad kredit	n.a.	n.a.	n.a.	n.a.		Credit card
Pembelian barangan pengguna	12.5	0.0	0.0	0.0		Purchase of consumer durables
Pembinaan	1578.0	1483.8	1096.2	1053.9		Construction
Modal kerja	2266.8	2259.4	3220.8	3286.8		Working capital
Tujuan lain	1736.9	1388.7	1393.7	950.3		Other purpose
<b>Jumlah Pinjaman</b>	<b>7209.8</b>	<b>6847.4</b>	<b>7507.8</b>			<b>Total Loans</b>
<b>Sektor<sup>2</sup></b>						<b>Sectors<sup>2</sup></b>
Pertanian primer	386.8	398.5	459.1	454.0		Primary agriculture
Getah	0.0	0.0	0.0	0.0		Rubber
Kelapa sawit	194.2	203.6	254.7	248.8		Oil Palm
Koko	0.0	0.0	0.0	0.0		Cocoa
Temakan	15.9	16.1	3.0	3.0		Livestock
Perhutanan dan pembalakan	72.7	77.7	77.8	77.8		Forestry and logging
Perikanan	0.0	0.0	22.2	23.4		Fisheries
Lain-lain	104.0	101.0	101.4	101.1		Others
Perombongan dan kuari	42.7	40.7	52.9	52.9		Mining and quarrying
Timah	0.0	0.0	0.0	0.0		Tin
Petroleum mentah dan gas asli	0.0	0.0	0.0	0.0		Crude petroleum and natural gas
Kuari	42.7	40.7	52.9	52.9		Quarrying
Lain-lain	0.0	0.0	0.0	0.0		Others
Perkilangan	991.6	956.3	892.7	819.1		Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	41.3	44.4	35.7	35.8		Manufacture of rubber and plastic products
Timah	0.0	0.0	0.0	0.0		Tin
Makanan, minuman dan tembakau	39.7	38.3	37.3	13.5		Food, beverages and tobacco
yang mana: Pemrosesan minyak kelapa sawit	23.3	22.4	22.0	15.0		of which: Palm oil processing
Tekstil, bahan pakaian dan kulit	95.3	100.4	100.7	28.1		Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	186.1	187.3	150.9	168.5		Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	46.9	59.6	65.3	71.1		Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1.0	1.0	1.0	1.0		Printing and publishing and allied industries
Bahan kimia perindustrian	77.1	73.2	64.8	71.2		Industrial chemicals
Barangan mineral bukan metalik	30.1	34.7	32.2	31.1		Non-metallic mineral products
Keluaran besi dan keluli	226.5	228.8	200.3	202.5		Iron and steel products
Keluaran logam	14.3	14.3	29.0	14.1		Metal products
Jentera (bukan elektrik)	28.7	31.9	30.3	28.5		Machinery (non-electrical)
Jentera dan perkakas elektrik	17.1	20.2	22.3	23.4		Electrical machinery and appliances
Kolengkapan pengangkutan	1.5	1.5	0.0	5.0		Transport equipment
Lain-lain	186.0	120.8	123.0	110.5		Others
Elektrik, gas dan bekalan air	99.3	57.9	54.5	49.2		Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	667.0	605.3	546.5	489.0		Wholesale, retail, restaurants and hotels
Perdagangan borong	196.4	181.6	156.2	0.0		Wholesale trade
Perdagangan runcit	133.7	126.5	108.2	106.1		Retail trade
Restoran dan hotel	336.9	297.2	282.2	238.4		Restaurants and hotels
Pembinaan	1643.0	1497.9	1441.8	1407.6		Construction
Kejuruteraan am	267.0	272.7	259.6	209.5		Civil engineering
Bangunan kilang dan perusahaan	48.4	46.8	44.7	58.6		Industrial buildings and factories
Infrastruktur	487.2	425.1	442.0	433.5		Infrastructure
Kompleks perniagaan	216.7	196.4	185.2	182.3		Commercial complexes
Kediaman	562.2	495.1	448.1	450.4		Residential
Lain-lain	61.7	61.9	62.1	73.4		Others
Harta tanah	685.2	804.5	797.1	783.7		Real estate
Pengangkutan, penyimpanan dan perhubungan	263.1	257.1	256.9	276.2		Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	645.6	531.2	1077.8	1147.7		Financing, insurance and business services
Perkhidmatan kewangan	85.4	84.9	175.2	156.6		Financial intermediation
Perkhidmatan perniagaan	39.2	38.4	36.6	26.3		Business activities
Penyelidikan dan pembangunan	0.0	0.0	0.0	0.0		Research and development
Lain-lain aktiviti perniagaan	521.0	408.0	865.9	964.8		Other business activities
Pendidikan, kesihatan dan lain-lain	208.5	243.6	234.5	224.8		Education, health & others
Sektor isirumah <sup>3</sup>	250.3	271.4	398.5	558.9		Household sector <sup>3</sup>
Sektor lain t.d.d.l	1326.7	1183.1	1295.3	1246.3		Other sector n.e.c.

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh pengamiran angka.

Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FSS), pinjaman/bembiayaan 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 diunjikan 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.14 (sila rujuk nota untuk Jadual II.7a-10a, II.19a dalam Glosari untuk maklumat lanjut).

1 Bermula bulan September 2001, data ini merujuk kepada pinjaman perumahan SPI yang dijual kepada Cagamas sahaja. Sebelum September 2001, data ini termasuk pinjaman perumahan konvensional dan SPI yang dijual kepada Cagamas. Berkuatkuasa September 2001 pinjaman perumahan konvensional yang dijual kepada Cagamas dengan rekursu telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSGIC 2000).

3 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

t.d.d.l. tidak diklasifikasikan di tempat lain.

Note: Sub-total may not necessarily add up to grand total due to rounding.

With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FSS), 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 sectors/industry + household sector) = Loans by purpose (Total loans).

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.14 (please refer to the explanatory notes for Tables II.7a-10a, II.19a in the Glossary for further details).

1 From September 2001 onward, data reflect only Islamic housing loans sold to Cagamas with recourse. Prior to September 2001, this item was inclusive of conventional and Islamic housing loans sold to Cagamas. However, w.e.f. September 2001, conventional housing loans to Cagamas with recourse were included in the respective sub-sectors of loans for the purchase of residential property.

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSGIC) 2000.

3 Household sector = total loans by purpose to households.

n.e.c. not elsewhere classified.