

# III.12 Bank Perdagangan: Pengkelasan Pinjaman mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

RM juta

RM million

Tujuan	2004		2005				2006	Purpose
	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	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	209.6	211.3	255.5	322.4	252.2	264.5	262.0	Rubber
Kelapa sawit	6,575.5	6,256.2	6,226.2	6,600.8	7,158.8	6,732.2	6,958.3	Oil Palm
Koko	46.9	49.3	53.1	51.4	63.9	63.0	61.7	Cocoa
Ternakan	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	1,231.1	1,258.7	1,263.5	1,498.3	1,494.4	1,375.0	1,482.1	Forestry and logging
Perikanan	212.3	228.2	238.7	246.2	250.6	251.3	260.5	Fisheries
Lain-lain	855.9	806.5	788.5	865.2	727.2	740.9	842.2	Others
Per lombong dan kuari	860.1	883.4	835.1	838.0	729.8	746.0	947.7	Mining and quarrying
Timah	25.6	25.8	25.6	25.3	22.1	35.4	27.2	Tin
Petroleum mentah dan gas asli	223.7	252.6	190.4	173.2	154.3	165.8	167.3	Crude petroleum and natural gas
Kuari	509.5	504.1	516.9	536.9	534.0	522.3	732.9	Quarrying
Lain-lain	101.3	100.9	102.2	102.5	19.4	22.6	20.4	Others
Perkilangan	60,186.7	59,820.9	59,417.2	60,408.1	59,598.4	58,709.8	60,609.3	Manufacturing
Pemprosesan getah dan keluaran-keluaran getah	703.2	735.2	747.2	664.8	970.2	986.0	1,350.0	Rubber processing and rubber products
Timah	85.3	230.4	222.1	205.1	203.4	201.5	144.2	Tin
Pemprosesan minyak kelapa sawit	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	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	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 perabot	5,870.5	5,744.8	5,667.4	5,698.6	5,811.9	5,492.4	5,541.0	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	2,005.9	2,056.8	1,970.7	2,008.9	1,935.1	1,963.8	2,005.0	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,692.5	1,809.3	1,783.8	1,824.5	1,854.3	1,880.0	2,049.5	Printing and publishing and allied industries
Bahan kimia perindustrian	2,672.4	2,575.3	2,618.4	2,586.9	2,328.7	2,553.7	2,636.6	Industrial chemicals
Keluaran plastik	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	3,427.3	3,429.5	3,547.7	3,394.2	3,538.4	3,395.9	3,324.5	Non-metallic mineral products
Bahan bangunan	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	5,475.5	5,772.4	6,058.9	5,885.3	5,662.0	5,521.4	5,407.9	Iron and steel products
Keluaran logam	3,617.6	3,684.9	4,043.3	4,097.1	4,281.5	4,290.3	4,562.6	Metal products
Jentera (bukan elektrik)	835.4	877.6	908.4	1,030.6	1,118.7	1,082.6	1,155.6	Machinery (non-electrical)
Jentera dan perkakas elektrik	5,280.9	5,385.1	4,930.2	5,043.5	4,789.3	4,593.5	4,618.1	Electrical machinery and appliances
Kelengkapan pengangkutan	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	8,501.3	8,064.1	7,930.5	7,840.8	7,921.5	7,353.3	8,227.7	Others
Elektrik, gas dan bekalan air	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	38,706.0	41,131.1	41,677.1	44,229.9	45,740.6	45,842.7	46,449.0	Wholesale, retail, restaurants and hotels
Perdagangan borong	22,918.6	24,819.2	25,199.9	26,398.5	26,809.9	26,975.3	26,935.1	Wholesale trade
Perdagangan runcit	11,763.0	12,305.9	12,458.4	13,627.2	14,716.8	14,460.9	15,196.0	Retail trade
Restoran dan hotel	4,024.5	4,006.0	4,018.8	4,204.1	4,213.9	4,406.4	4,317.9	Restaurants and hotels
Pembinaan	24,284.8	26,082.2	25,538.0	27,450.6	27,386.4	27,394.4	27,703.0	Construction
Kejuruteraan am	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	868.7	864.1	897.5	947.4	932.8	891.5	887.1	Industrial buildings and factories
Infrastruktur	2,916.2	3,047.4	2,943.9	2,895.7	2,788.2	2,899.7	2,715.4	Infrastructure
Kompleks perniagaan	2,656.0	2,799.2	2,580.0	2,937.0	3,215.5	2,861.6	2,894.5	Commercial complexes
Kediaman	5,748.4	6,846.6	6,746.4	7,024.1	7,072.1	7,355.7	7,714.1	Residential
Lain-lain	5,268.9	5,849.9	5,788.0	6,482.6	6,145.3	6,128.5	6,157.2	Others
Pembelian harta kediaman	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	1,609.4	1,855.7	1,794.2	2,004.5	2,100.9	2,423.6	2,777.5	< =25K
> 25K to 60K	8,550.5	9,666.8	9,903.9	11,094.6	11,217.2	11,316.8	11,650.5	> 25K to 60K
> 60K to 100K	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	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	31,312.8	33,673.4	34,672.0	37,169.5	38,347.5	39,381.6	38,581.4	> 150K to 250K
> 250K	33,569.4	35,969.8	38,133.4	40,693.1	42,784.9	44,891.9	48,095.1	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	710.8	588.0	579.1	571.6	555.0	544.1	535.9	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	26,653.3	29,196.8	30,005.0	32,305.6	33,482.5	34,640.1	35,504.3	Purchase of non-residential property
Bangunan kilang dan perusahaan	3,877.4	4,277.2	4,426.3	4,710.8	4,790.1	4,856.0	4,811.4	Industrial buildings and factories
Tanah	3,824.2	4,196.3	4,267.1	4,519.6	4,650.8	5,000.2	5,119.2	Land
Kompleks perniagaan	2,930.0	3,270.8	3,411.5	3,920.7	4,087.8	4,175.8	4,294.8	Commercial complexes
Rumah kedai	13,685.7	15,029.2	15,355.4	16,080.9	16,731.2	17,304.3	17,900.8	Shophouses
Lain-lain	2,336.0	2,423.5	2,544.7	3,073.6	3,222.6	3,303.9	3,378.0	Others
Harta tanah	12,047.6	12,299.1	12,590.7	13,177.2	13,409.9	13,810.5	13,763.0	Real estates
Pengangkutan, penyimpanan dan perhubungan	7,302.9	8,299.2	7,996.4	8,522.9	9,992.4	10,051.8	9,817.5	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	28,212.5	29,686.3	30,592.7	29,968.3	29,782.0	29,642.3	31,938.4	Financing, insurance and business services
Perkhidmatan kewangan	19,647.9	20,609.0	21,597.5	21,071.7	20,152.9	20,333.8	21,810.1	Financial services
Insurans	123.5	124.8	108.4	99.4	115.9	136.9	158.4	Insurance
Perkhidmatan perniagaan	8,441.1	8,952.5	8,886.8	8,797.2	9,513.1	9,171.6	9,969.9	Business services
Kegunaan persendirian	15,370.9	16,365.8	16,557.3	18,105.3	19,056.1	19,689.6	20,389.4	Personal uses
Kad kredit	11,691.0	12,838.4	12,999.9	15,023.7	15,680.4	16,692.9	16,818.5	Credit cards
Pembelian barangan pengguna	307.4	304.1	296.7	294.8	293.1	273.3	255.7	Purchase of consumer durable goods
Pembelian sekuriti	15,464.9	17,195.8	17,193.1	17,777.6	18,245.2	19,015.3	19,431.3	Purchase of securities
Pembelian kenderaan pengangkutan	20,397.9	39,963.5	41,652.2	64,195.5	67,797.7	70,490.6	87,732.1	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	4,312.4	4,521.3	4,736.2	5,648.1	5,445.9	5,354.0	5,451.3	Community, social and personal services
Lain-lain	8,316.1	9,234.8	9,532.6	10,102.1	10,076.1	11,118.5	12,547.8	Others
<b>Jumlah pinjaman</b>	<b>406,766.8</b>	<b>448,353.5</b>	<b>456,578.2</b>	<b>503,313.7</b>	<b>516,759.7</b>	<b>526,776.0</b>	<b>557,742.9</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	4,424.0	4,998.2	4,558.3	4,894.2	3,899.7	3,409.8	3,141.8	Of which: Loans to Government

Note: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

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

<sup>1</sup> 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. Berkualifikasi September 2001 pinjaman perumahan konvensional yang dijual kepada Cagamas dengan rekurs telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

<sup>1</sup> 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.