

# III.14 Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor

## Merchant Banks: Classification of Loans by Sector

Tujuan	2004				2005				Purpose
	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	
	RM juta								
Pertanian, ternakan, perhutanan dan perikanan	642.1	552.8	533.9	445.5	442.9	383.4	318.7	334.5	Agriculture, hunting, forestry and fishing
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Rubber
Kelapa sawit	591.1	461.9	444.8	363.7	355.5	287.7	231.6	251.3	Oil Palm
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Cocoa
Ternakan	16.8	16.7	15.9	15.8	19.0	19.2	19.2	19.5	Livestock
Perhutanan dan pembalakan	15.0	52.0	51.3	46.6	42.0	37.9	39.0	35.3	Forestry and logging
Perikanan	0.0	0.0	0.0	0.0	4.8	19.2	7.8	9.0	Fisheries
Lain-lain	19.1	22.3	21.9	19.4	21.6	19.4	21.1	19.4	Others
Perilombongan dan kuari	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	Mining and quarrying
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin
Petroleum mentah dan gas asli	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Crude petroleum and natural gas
Kuari	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	Quarrying
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others
Perkilangan	1,583.5	1,576.5	1,368.6	1,295.2	1,237.3	1,182.2	1,098.2	1,050.3	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	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	Tin
Pemrosesan minyak kelapa sawit	49.3	60.6	53.1	50.5	50.4	54.3	41.9	41.8	Palm oil processing
Makanan, minuman dan tembakau	1.4	1.4	4.4	13.5	23.6	14.5	8.5	1.5	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	223.3	219.0	216.2	161.0	160.8	154.0	151.1	98.2	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	142.5	144.7	138.7	135.3	155.3	154.1	169.7	169.5	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	31.8	28.8	27.3	25.5	22.0	18.3	25.3	34.4	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	23.1	0.5	0.5	0.5	0.5	0.5	0.5	0.5	Printing and publishing and allied industries
Bahan kimia perindustrian	42.3	3.3	54.6	34.7	4.7	3.6	3.7	3.8	Industrial chemicals
Keluaran plastik	12.7	13.6	16.9	18.8	0.0	14.1	14.2	14.1	Plastic products
Barangan mineral bukan metalik	473.9	429.1	98.4	86.6	33.6	35.5	35.3	41.6	Non-metallic mineral products
Bahan bangunan	34.5	29.3	28.9	22.3	16.5	20.4	19.6	19.5	Building materials
Keluaran besi dan keluli	125.0	119.9	121.5	118.4	151.2	170.8	139.8	136.7	Iron and steel products
Keluaran logam	192.7	186.3	187.9	180.2	182.5	158.4	163.4	158.4	Metal products
Jentera (bukan elektrik)	23.4	22.4	22.4	22.5	17.5	22.4	22.3	22.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	43.9	155.6	154.4	156.0	159.4	166.7	140.1	143.1	Electrical machinery and appliances
Kelengkapan pengangkutan	13.9	14.2	34.4	34.7	34.9	20.0	20.0	26.6	Transport equipment
Lain-lain	149.9	147.7	208.9	234.9	224.4	174.4	142.9	138.5	Others
Elektrik, gas dan bekalan air	386.1	501.7	480.7	410.6	417.2	275.4	235.6	168.7	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	658.4	675.2	750.1	729.8	749.9	763.9	719.1	702.3	Wholesale, retail, restaurants and hotels
Perdagangan borong	95.3	87.8	126.8	129.3	149.7	137.0	133.4	133.9	Wholesale trade
Perdagangan runcit	98.5	96.8	130.8	125.0	121.7	120.2	129.0	129.3	Retail trade
Restoran dan hotel	464.6	490.5	492.5	475.6	478.5	506.8	456.8	439.0	Restaurants and hotels
Pembinaan	1,775.2	1,773.6	2,059.6	1,920.8	1,861.5	1,883.7	2,005.5	1,826.4	Construction
Kejuruteraan am	361.4	340.6	334.4	309.8	309.2	281.4	287.1	292.3	Civil engineering
Bangunan kilang dan perusahaan	79.1	73.5	71.0	74.4	110.7	152.7	87.8	80.9	Industrial buildings and factories
Infrastruktur	406.1	403.3	742.6	674.8	620.9	597.2	703.1	553.7	Infrastructure
Kompleks perniagaan	495.6	485.3	448.6	444.8	410.8	416.9	440.3	433.8	Commercial complexes
Kediaman	151.9	219.4	212.7	201.7	179.0	176.1	201.8	188.8	Residential
Lain-lain	261.1	251.5	250.4	215.3	230.9	259.5	285.4	277.0	Others
Pembelian harta kediaman	77.7	78.6	80.0	80.3	81.2	80.5	79.3	74.0	Purchase of residential property
< =25K	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	< =25K
> 25K to 60K	2.8	2.7	2.7	2.7	2.4	2.2	2.4	2.3	> 25K to 60K
> 60K to 100K	11.9	11.6	11.8	11.9	12.2	11.5	12.6	11.5	> 60K to 100K
> 100K to 150K	14.4	14.3	14.3	14.9	14.4	14.0	13.6	12.0	> 100K to 150K
> 150K to 250K	22.7	22.1	22.6	22.8	22.4	22.9	22.4	20.0	> 150K to 250K
> 250K	25.4	27.4	28.2	27.7	29.4	28.6	28.1	28.1	> 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	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	119.8	114.6	117.7	111.9	110.4	112.5	99.8	96.7	Purchase of non-residential property
Bangunan kilang dan perusahaan	0.0	0.0	10.5	10.5	10.5	10.5	9.9	9.3	Industrial buildings and factories
Tanah	108.4	103.0	95.5	90.0	88.5	90.7	78.5	75.9	Land
Kompleks perniagaan	4.5	4.6	4.6	4.7	4.7	4.6	4.7	4.8	Commercial complexes
Rumah kedai	7.0	7.0	7.0	6.7	6.7	6.7	6.7	6.7	Shophouses
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others
Harta tanah	886.8	843.8	813.6	719.2	632.6	644.3	615.9	619.3	Real estates
Pengangkutan, penyimpanan dan perhubungan	837.9	893.6	356.0	320.5	263.3	353.2	405.7	395.9	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	657.4	569.8	555.5	564.5	307.9	313.2	328.6	314.3	Financing, insurance and business services
Perkhidmatan kewangan	553.4	484.0	497.4	520.7	263.9	230.2	230.4	223.9	Financial services
Insurans	0.0	0.0	0.0	0.0	0.0	30.0	30.0	30.0	Insurance
Perkhidmatan perniagaan	104.0	85.8	58.2	43.8	44.0	53.1	68.3	60.4	Business services
Kegunaan persendirian	36.4	70.7	74.7	116.6	151.3	155.6	181.8	182.6	Personal uses
Kad kredit	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	Purchase of consumer durable goods
Pembelian sekuriti	1,595.0	1,355.9	1,445.6	1,468.4	1,542.8	1,498.8	1,758.3	1,803.4	Purchase of securities
Pembelian kenderaan pengangkutan	20.7	21.5	21.2	21.4	21.8	22.0	21.8	20.7	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	101.1	266.6	154.3	69.1	69.7	215.4	217.9	222.5	Community, social and personal services
Lain-lain	1,398.7	1,106.8	1,085.3	1,112.2	1,246.6	1,244.6	1,151.9	887.0	Others
<b>Jumlah pinjaman</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>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	9.0	8.9	8.6	5.9	5.9	5.9	5.1	13.5	Of which: Loans to Government

Nota: 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. Berkuatkuasa 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.