

III.13

Syarikat Kewangan: Pengkelasan Pinjaman mengikut Sektor
Finance Companies: Classification of Loans by Sector

RM juta

RM million

Tujuan	2002			2003				2004		Purpose
	Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun./Jun.	
Pertanian, ternakan, perhutanan dan perikanan	569.1	587.5	562.9	564.5	548.6	542.1	569.4	567.9	582.8	<i>Agriculture, hunting, forestry and fishing</i>
Getah	8.5	8.2	7.9	8.0	8.2	8.0	10.6	10.0	9.7	<i>Rubber</i>
Kelapa sawit	122.5	115.9	97.7	119.3	103.2	106.7	115.0	113.7	119.8	<i>Oil Palm</i>
Koko	18.5	15.3	22.6	22.7	16.0	13.3	22.0	21.8	4.2	<i>Cocoa</i>
Ternakan	25.0	25.7	24.9	25.7	25.1	27.7	29.2	29.3	31.1	<i>Livestock</i>
Perhutanan dan pembalakan	224.1	251.8	232.0	225.8	224.5	230.7	236.1	237.6	260.8	<i>Forestry and logging</i>
Perikanan	35.1	32.0	28.9	27.4	26.1	26.3	27.3	27.2	27.0	<i>Fisheries</i>
Lain-lain	135.4	138.6	148.9	135.7	145.5	129.4	129.2	128.2	130.1	<i>Others</i>
Perlombongan dan kuari	170.3	128.1	113.0	119.4	116.8	110.1	106.3	96.5	90.7	<i>Mining and quarrying</i>
Timah	1.0	0.6	0.5	0.6	0.5	0.4	0.6	0.6	0.6	<i>Tin</i>
Petroleum mentah dan gas asli	7.4	6.8	7.4	11.1	10.1	9.3	9.1	9.3	9.6	<i>Crude petroleum and natural gas</i>
Kuari	153.4	118.2	103.1	105.5	103.9	97.7	93.5	83.3	76.1	<i>Quarrying</i>
Lain-lain	8.6	2.5	2.0	2.2	2.3	2.7	3.1	3.3	4.4	<i>Others</i>
Perkilangan	2,801.8	2,602.5	2,513.9	2,620.4	2,562.0	2,525.4	2,763.2	2,717.0	2,801.1	<i>Manufacturing</i>
Pemprosesan getah dan keluaran-keluaran getah	8.9	5.7	4.0	3.9	3.7	5.7	7.5	8.6	8.5	<i>Rubber processing and rubber products</i>
Timah	1.1	0.8	0.9	0.9	0.9	0.9	1.3	1.3	1.6	<i>Tin</i>
Pemprosesan minyak kelapa sawit	17.1	15.6	15.3	14.9	14.1	13.6	12.4	10.7	14.5	<i>Palm oil processing</i>
Makanan, minuman dan tembakau	176.3	170.7	169.4	178.1	174.6	178.8	192.1	194.7	203.4	<i>Food, beverages and tobacco</i>
Tekstil, bahan pakaian dan kulit	351.0	349.6	348.3	353.6	351.5	351.1	341.2	347.5	350.7	<i>Textiles, wearing apparel and leather</i>
Kayu dan keluaran kayu termasuk perabot	342.2	267.0	262.3	299.6	300.9	308.4	322.8	324.4	336.7	<i>Wood and wood products, incl. furniture</i>
Kertas dan keluaran-keluaran kertas	113.2	101.3	94.9	88.2	84.7	86.5	93.6	92.0	94.8	<i>Paper and paper products</i>
Peretakan dan penerbitan dan industri yang berkaitan	169.5	152.8	155.9	156.0	148.3	153.8	214.4	217.9	220.3	<i>Printing and publishing and allied industries</i>
Bahan kimia perindustrian	50.3	54.7	55.3	55.9	55.4	53.4	52.5	50.8	52.2	<i>Industrial chemicals</i>
Keluaran plastik	209.8	189.9	181.3	183.5	176.0	171.1	235.6	240.6	247.7	<i>Plastic products</i>
Barangan mineral bukan metalik	130.9	118.7	115.5	118.6	120.1	115.4	120.8	125.6	127.7	<i>Non-metallic mineral products</i>
Bahan bangunan	76.3	69.0	72.9	75.0	75.3	71.1	73.7	71.0	72.0	<i>Building materials</i>
Keluaran besi dan keluli	98.7	98.5	94.7	85.7	86.1	82.1	92.0	88.1	102.0	<i>Iron and steel products</i>
Keluaran logam	289.9	239.4	261.8	256.4	254.2	222.7	343.3	344.1	344.7	<i>Metal products</i>
Jentera (bukan elektrik)	115.1	102.2	99.8	101.9	101.8	106.5	115.6	83.2	88.7	<i>Machinery (non-electrical)</i>
Jentera dan perkakas elektrik	136.2	136.8	125.2	124.3	115.7	123.4	124.3	117.7	124.7	<i>Electrical machinery and appliances</i>
Kelengkapan pengangkutan	170.4	154.1	103.0	97.0	92.7	91.1	52.6	50.4	53.4	<i>Transport equipment</i>
Lain-lain	345.0	375.7	353.6	427.1	406.1	389.8	367.3	348.4	357.4	<i>Others</i>
Elektrik, gas dan bekalan air	53.6	48.7	50.1	64.7	65.0	62.7	50.8	50.9	58.1	<i>Electricity, gas and water supply</i>
Perdagangan borong dan runcit, restoran dan hotel	3,404.4	3,461.6	3,466.0	3,625.8	3,655.0	3,659.9	3,635.2	3,646.0	3,846.8	<i>Wholesale, retail, restaurants and hotels</i>
Perdagangan borong	1,352.0	1,352.9	1,361.7	1,405.0	1,410.3	1,430.4	1,428.4	1,410.9	1,480.4	<i>Wholesale trade</i>
Perdagangan runcit	1,563.8	1,568.4	1,576.1	1,637.7	1,663.7	1,641.9	1,623.5	1,652.5	1,775.4	<i>Retail trade</i>
Restoran dan hotel	488.6	540.3	528.1	583.0	581.0	587.7	583.3	582.7	591.0	<i>Restaurants and hotels</i>
Pembinaan	5,782.0	5,623.8	5,504.1	5,370.8	5,337.0	5,255.3	5,332.2	4,680.6	4,763.7	<i>Construction</i>
Kejuruteraan am	759.1	773.2	786.0	822.3	809.9	834.9	828.9	832.2	873.8	<i>Civil engineering</i>
Bangunan kilang dan perusahaan	155.3	129.2	117.3	121.6	135.8	133.5	129.0	129.9	131.3	<i>Industrial buildings and factories</i>
Infrastruktur	184.1	162.9	160.9	161.2	156.8	148.9	150.7	156.2	153.5	<i>Infrastructure</i>
Kompleks perniagaan	1,117.7	1,045.4	959.3	874.5	974.9	932.5	1,036.6	963.9	962.5	<i>Commercial complexes</i>
Kediaman	2,012.6	1,828.9	1,839.4	1,843.1	1,694.2	1,674.9	1,667.3	1,171.5	1,221.4	<i>Residential</i>
Lain-lain	1,553.2	1,684.2	1,641.3	1,548.0	1,565.5	1,530.6	1,519.8	1,426.9	1,421.2	<i>Others</i>
Pembelian harta kediaman	13,376.2	13,740.9	14,042.2	14,175.5	14,398.5	14,611.9	14,645.5	14,743.1	14,846.4	<i>Purchase of residential property</i>
< =25K	753.9	744.0	746.4	728.2	705.9	687.4	671.1	655.7	647.8	<i>< =25K</i>
> 25K to 60K	2,361.8	2,397.0	2,464.7	2,537.5	2,618.1	2,699.6	2,773.6	2,838.7	2,890.3	<i>> 25K to 60K</i>
> 60K to 100K	3,778.9	3,829.7	3,855.7	3,875.6	3,922.2	3,921.3	3,920.6	3,904.7	3,900.9	<i>> 60K to 100K</i>
> 100K to 150K	2,251.0	2,309.9	2,811.0	2,394.0	2,429.1	2,450.3	2,462.1	2,477.0	2,511.0	<i>> 100K to 150K</i>
> 150K to 250K	2,911.7	2,978.0	2,577.8	3,081.7	3,177.4	3,245.4	3,290.4	3,344.9	3,392.3	<i>> 150K to 250K</i>
> 250K	1,318.9	1,482.3	1,586.6	1,558.5	1,545.7	1,607.8	1,527.7	1,522.1	1,504.2	<i>> 250K</i>
Pinjaman perumahan yang dijual kepada Cagamas ¹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<i>Housing loans sold to Cagamas¹</i>
Pembelian harta bukan kediaman	4,967.1	5,136.1	4,895.8	4,742.9	4,628.3	4,487.3	4,408.0	4,224.4	4,118.9	<i>Purchase of non-residential property</i>
Bangunan kilang dan perusahaan	605.4	580.0	574.8	554.0	536.4	494.1	474.0	448.0	436.8	<i>Industrial buildings and factories</i>
Tanah	1,220.8	1,221.4	1,168.9	1,149.9	1,038.2	1,000.9	956.4	913.8	888.5	<i>Land</i>
Kompleks perniagaan	873.0	908.2	885.1	863.0	899.5	902.7	892.6	813.3	795.3	<i>Commercial complexes</i>
Rumah kedai	1,760.0	1,610.9	1,559.2	1,511.2	1,518.2	1,479.3	1,439.2	1,377.8	1,342.0	<i>Shophouses</i>
Lain-lain	507.9	815.6	707.8	664.7	636.1	610.2	645.9	671.5	656.4	<i>Others</i>
Harta tanah	1,397.2	1,390.2	1,438.7	1,280.8	1,259.2	1,223.4	1,133.8	1,078.2	964.5	<i>Real estates</i>
Pengangkutan, penyimpanan dan perhubungan	1,867.5	1,814.4	1,785.2	1,795.6	1,584.6	1,594.2	1,649.5	1,695.0	1,770.9	<i>Transport, storage and communication</i>
Perkhidmatan kewangan, insurans dan perniagaan	1,449.7	1,440.0	1,419.2	1,435.6	1,403.2	1,382.5	1,380.3	1,351.9	1,370.3	<i>Financing, insurance and business services</i>
Perkhidmatan kewangan	381.1	294.8	271.5	269.1	250.8	239.6	237.2	219.0	223.7	<i>Financial services</i>
Insurans	16.6	16.9	16.5	15.9	16.2	15.3	14.4	13.9	14.3	<i>Insurance</i>
Perkhidmatan perniagaan	1,052.0	1,128.3	1,131.2	1,150.5	1,136.1	1,127.6	1,128.6	1,119.0	1,132.3	<i>Business services</i>
Kegunaan persendirian	913.2	813.0	789.5	777.2	836.8	914.2	953.3	1,010.5	1,150.7	<i>Personal uses</i>
Kad kredit	1,560.7	1,647.5	1,601.2	1,615.1	1,628.4	1,649.0	1,658.8	1,566.4	1,625.6	<i>Credit cards</i>
Pembelian barangan pengguna	37.3	40.8	38.9	36.9	36.6	33.1	21.3	20.3	21.0	<i>Purchase of consumer durable goods</i>
Pembelian sekuriti	4,420.4	4,208.2	3,950.5	3,858.7	3,746.1	3,620.8	3,621.6	3,515.6	3,542.1	<i>Purchase of securities</i>
Pembelian kenderaan pengangkutan	52,527.0	55,168.4	56,562.2	57,583.2	59,212.3	61,409.5	62,973.6	64,451.2	66,491.1	<i>Purchase of transport vehicles</i>
Perkhidmatan sosial masyarakat dan persendirian	914.7	957.6	962.0	1,072.9	1,062.1	1,042.1	1,062.4	1,044.2	1,093.5	<i>Community, social and personal services</i>
Lain-lain	812.1	806.4	776.5	1,045.1	929.9	886.0	929.2	833.6	719.1	<i>Others</i>
Jumlah pinjaman	97,024.4	99,615.5	100,471.7	101,785.0	103,010.2	105,009.4	106,894.4	107,293.3	109,857.2	Total loans
Yang mana: Pinjaman kepada Kerajaan	8.2	7.2	6.9	6.8	6.7	6.6	7.0	6.9	6.5	<i>Of which: Loans to Government</i>

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.

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 rekurs telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

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.