

# III.14 Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor

## Merchant Banks: Classification of Loans by Sector

Tujuan	RM juta										Purpose
	2002			2003				2004			
	Jun/Jan.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jan.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jan.		
Pertanian, ternakan, perhutanan dan perikanan	792.2	856.2	807.4	739.8	709.4	679.2	652.3	642.1	552.8	Agriculture, hunting, forestry and fishing	
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Rubber	
Kelapa sawit	687.0	767.9	725.3	665.4	654.7	631.9	600.3	591.1	461.9	Oil Palm	
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Cocoa	
Ternakan	17.7	17.7	13.3	13.4	12.9	12.3	17.2	16.8	16.7	Livestock	
Perhutanan dan pembalakan	44.2	43.1	41.7	34.5	21.6	15.8	15.4	15.0	52.0	Forestry and logging	
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Fisheries	
Lain-lain	43.3	27.5	27.1	26.5	20.3	19.1	19.4	19.1	22.3	Others	
Per lombong dan kuari	76.8	78.7	69.2	51.7	51.7	53.2	47.7	44.7	44.7	Mining and quarrying	
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin	
Petroleum mentah dan gas asli	4.0	10.0	5.0	5.0	5.0	0.0	0.0	0.0	0.0	Crude petroleum and natural gas	
Kuari	72.8	68.7	64.1	46.7	46.6	53.2	47.7	44.7	44.7	Quarrying	
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others	
Perkilangan	2,173.1	1,949.3	2,012.1	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	1,576.5	Manufacturing	
Pemrosesan getah dan keluaran-keluaran getah	0.0	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	0.0	Tin	
Pemrosesan minyak kelapa sawit	56.6	74.0	78.8	77.4	76.2	75.0	50.9	49.3	60.6	Palm oil processing	
Makanan, minuman dan tembakau	27.1	17.9	12.8	11.8	11.9	6.5	5.8	1.4	1.4	Food, beverages and tobacco	
Tekstil, bahan pakaian dan kulit	276.2	279.6	277.7	244.8	249.4	223.7	222.9	223.3	219.0	Textiles, wearing apparel and leather	
Kayu dan keluaran kayu termasuk perabut	355.1	232.4	241.8	155.1	143.8	142.9	143.2	142.5	144.7	Wood and wood products, incl. furniture	
Kertas dan keluaran-keluaran kertas	40.7	35.8	32.9	31.4	27.5	28.1	42.2	31.8	28.8	Paper and paper products	
Peretakan dan penerbitan dan industri yang berkaitan	5.2	14.2	14.1	13.4	15.2	19.0	15.2	23.1	0.5	Printing and publishing and allied industries	
Bahan kimia perindustrian	47.6	50.2	49.2	46.6	49.8	55.8	53.1	42.3	3.3	Industrial chemicals	
Keluaran plastik	43.2	42.8	38.7	24.7	7.2	5.7	5.7	12.7	13.6	Plastic products	
Barangan mineral bukan metalik	307.8	277.7	251.3	209.3	206.4	552.7	547.6	473.9	429.1	Non-metallic mineral products	
Bahan bangunan	60.3	59.0	52.1	36.6	38.6	42.0	35.5	34.5	29.3	Building materials	
Keluaran besi dan keluli	203.7	203.8	342.7	154.7	128.1	124.7	124.3	125.0	119.9	Iron and steel products	
Keluaran logam	244.8	239.4	232.2	199.7	195.3	194.7	190.6	192.7	186.3	Metal products	
Jentera (bukan elektrik)	30.7	29.7	31.0	30.7	23.1	22.7	22.8	23.4	22.4	Machinery (non-electrical)	
Jentera dan perkakas elektrik	114.2	109.4	100.5	65.2	61.6	50.6	44.5	43.9	155.6	Electrical machinery and appliances	
Kelengkapan pengangkutan	25.6	25.5	23.0	13.0	13.3	13.5	13.7	13.9	14.2	Transport equipment	
Lain-lain	334.3	257.9	233.5	220.4	123.9	143.8	149.6	149.9	147.7	Others	
Elektrik, gas dan bekalan air	730.2	765.5	779.8	518.2	482.5	446.1	384.7	386.1	501.7	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	764.4	769.5	705.2	637.4	720.0	705.0	655.3	658.4	675.2	Wholesale, retail, restaurants and hotels	
Perdagangan borong	171.7	174.3	156.5	126.6	118.7	109.5	97.4	95.3	87.8	Wholesale trade	
Perdagangan runcit	151.1	142.5	148.3	132.1	122.8	114.2	92.8	98.5	96.8	Retail trade	
Restoran dan hotel	441.6	452.7	400.4	378.6	478.5	481.3	465.1	464.6	490.5	Restaurants and hotels	
Pembinaan	2,712.3	2,457.2	2,495.3	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	1,773.6	Construction	
Kejuruteraan am	399.4	415.1	407.3	394.0	361.8	334.2	351.5	361.4	340.6	Civil engineering	
Bangunan kilang dan perusahaan	162.7	155.1	164.3	161.1	105.8	102.8	80.8	79.1	73.5	Industrial buildings and factories	
Infrastruktur	853.5	647.2	625.9	486.7	403.0	424.6	320.6	406.1	403.3	Infrastructure	
Kompleks perniagaan	643.1	632.5	638.0	628.4	527.6	520.7	528.5	495.6	485.3	Commercial complexes	
Kediaman	343.6	301.7	292.1	224.7	207.5	173.4	159.5	151.9	219.4	Residential	
Lain-lain	309.9	305.6	367.8	346.3	260.7	219.5	267.2	261.1	251.5	Others	
Pembelian harta kediaman	77.4	75.6	77.1	75.7	75.5	76.3	78.2	77.7	78.6	Purchase of residential property	
< =25K	0.7	0.6	0.5	0.5	0.5	0.6	0.5	0.5	0.5	< =25K	
> 25K to 60K	3.4	3.1	3.1	2.9	2.8	2.7	2.7	2.8	2.7	> 25K to 60K	
> 60K to 100K	12.8	12.8	13.0	13.0	12.6	12.4	11.9	11.6	11.9	> 60K to 100K	
> 100K to 150K	14.0	13.5	13.1	13.6	14.0	13.9	14.5	14.4	14.3	> 100K to 150K	
> 150K to 250K	25.2	23.1	23.1	22.0	22.1	23.2	23.4	22.7	22.1	> 150K to 250K	
> 250K	21.3	22.5	24.3	23.8	23.4	23.3	24.8	25.4	27.4	> 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	0.0	Housing loans sold to Cagamas <sup>1</sup>	
Pembelian harta bukan kediaman	217.7	255.0	209.0	196.0	185.2	155.5	150.0	119.8	114.6	Purchase of non-residential property	
Bangunan kilang dan perusahaan	0.9	0.6	0.3	0.1	0.0	0.0	0.0	0.0	0.0	Industrial buildings and factories	
Tanah	204.6	242.5	196.9	184.4	173.9	144.1	138.6	108.4	103.0	Land	
Kompleks perniagaan	4.0	4.1	4.2	4.2	4.3	4.4	4.4	4.5	4.6	Commercial complexes	
Rumah kedai	8.2	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	Shophouses	
Lain-lain	0.0	0.8	0.6	0.3	0.0	0.0	0.0	0.0	0.0	Others	
Harta tanah	1,142.0	1,107.6	1,078.4	1,024.3	1,042.8	980.2	922.6	886.8	843.8	Real estates	
Pengangkutan, penyimpanan dan perhubungan	465.0	443.1	363.0	367.4	481.8	795.7	845.3	837.9	893.6	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	1,024.3	989.8	938.3	853.1	787.3	736.7	633.1	657.4	569.8	Financing, insurance and business services	
Perkhidmatan kewangan	847.8	814.5	768.2	765.3	703.0	635.1	535.2	553.4	484.0	Financial services	
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Insurance	
Perkhidmatan perniagaan	176.5	175.3	170.2	87.8	84.2	101.6	97.9	104.0	85.8	Business services	
Kegunaan persendirian	21.1	21.0	21.1	26.6	41.4	39.6	35.5	36.4	70.7	Personal uses	
Kad kredit	0.0	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	0.0	Purchase of consumer durable goods	
Pembelian sekuriti	2,205.4	2,093.2	1,981.6	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	1,357.1	Purchase of securities	
Pembelian kenderaan pengangkutan	16.0	17.6	19.4	20.6	20.7	21.8	22.0	20.7	21.5	Purchase of transport vehicles	
Perkhidmatan sosial masyarakat dan persendirian	330.0	312.0	203.9	168.2	174.1	135.7	98.4	101.1	266.6	Community, social and personal services	
Lain-lain	1,537.0	1,792.7	1,720.0	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	1,106.8	Others	
<b>Jumlah pinjaman</b>	<b>14,284.9</b>	<b>13,984.2</b>	<b>13,481.0</b>	<b>11,904.9</b>	<b>11,432.7</b>	<b>11,733.3</b>	<b>11,042.9</b>	<b>10,801.7</b>	<b>10,447.7</b>	<b>Total loans</b>	
Yang mana: Pinjaman kepada Kerajaan	71.3	58.2	22.4	12.4	13.7	9.5	9.2	9.0	8.9	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 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.

<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.