

III.12 Bank Perdagangan: Pengkelasan Pinjaman mengikut Sektor

Commercial Banks: Classification of Loans by Sector

Tujuan	2002				2003				2004	Purpose
	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	10,049.7	10,093.3	10,046.9	10,278.1	10,076.1	10,059.1	9,647.6	9,292.4	9,570.4	Agriculture, hunting, forestry and fishing
Getah	261.2	254.4	247.4	226.2	237.8	251.6	166.0	164.2	158.1	Rubber
Kelapa sawit	5,975.2	6,169.3	6,139.9	6,491.8	6,450.3	6,339.4	5,934.5	5,716.8	6,031.4	Oil Palm
Koko	83.2	79.8	63.6	67.4	64.0	59.0	57.3	59.3	54.5	Cocoa
Ternakan	847.3	874.5	920.0	948.1	987.3	1,005.9	1,014.3	993.1	1,019.1	Livestock
Perhutanan dan pembalakan	1,439.3	1,476.1	1,514.3	1,459.8	1,204.6	1,236.6	1,269.3	1,185.5	1,242.6	Forestry and logging
Perikanan	210.8	199.4	195.0	198.8	193.3	198.8	192.7	205.6	203.8	Fisheries
Lain-lain	1,232.7	1,039.8	966.8	886.0	938.7	967.9	1,013.6	968.0	860.9	Others
Per lombong dan kuari	811.7	803.8	903.5	835.1	836.7	808.3	1,109.5	942.1	953.7	Mining and quarrying
Timah	11.0	12.4	112.3	11.9	11.3	11.6	166.2	11.2	12.1	Tin
Petroleum mentah dan gas asli	183.2	171.1	206.4	216.9	214.4	221.0	216.7	236.1	265.2	Crude petroleum and natural gas
Kuari	511.0	529.4	536.0	543.9	547.6	509.4	554.4	549.7	540.2	Quarrying
Lain-lain	106.5	90.8	48.8	62.4	63.4	66.3	172.2	145.1	136.1	Others
Perkilangan	58,516.7	57,179.3	57,008.7	56,750.3	56,321.7	57,637.6	56,950.6	56,652.0	56,260.4	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	408.5	456.4	469.7	472.4	568.6	535.3	591.6	711.8	751.5	Rubber processing and rubber products
Timah	56.7	73.9	40.9	34.3	43.2	30.9	25.6	72.2	84.4	Tin
Pemrosesan minyak kelapa sawit	2,108.9	1,989.5	2,051.0	2,128.2	2,112.4	2,004.1	1,939.1	1,995.2	1,977.4	Palm oil processing
Makanan, minuman dan tembakau	4,719.4	4,406.2	4,310.7	4,673.2	4,660.0	4,704.8	4,463.9	4,397.0	4,507.4	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	4,387.9	4,463.4	4,570.0	4,417.2	4,640.6	4,701.6	4,694.4	4,584.5	4,591.8	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	6,072.8	6,080.3	6,153.0	6,045.2	6,001.3	5,952.2	5,870.4	5,949.3	5,819.8	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	1,670.1	1,769.7	1,872.4	1,805.3	1,871.0	1,941.4	1,954.8	1,962.0	1,991.3	Paper and paper products
Perceetakan dan penerbitan dan industri yang berkaitan	2,160.1	1,581.0	1,597.4	1,622.0	1,622.6	1,578.6	1,574.5	1,619.0	1,461.3	Printing and publishing and allied industries
Bahan kimia perindustrian	2,635.2	2,558.5	2,600.5	2,632.9	2,622.0	2,855.2	2,652.9	2,444.7	2,603.4	Industrial chemicals
Keluaran plastik	2,753.4	2,871.8	2,739.7	2,740.6	2,900.3	2,918.3	2,850.5	2,852.7	2,904.6	Plastic products
Barangan mineral bukan metalik	4,019.5	4,055.0	3,550.8	3,638.4	3,859.9	4,121.0	3,738.9	3,392.5	3,416.5	Non-metallic mineral products
Bahan bangunan	1,949.4	1,962.6	1,815.3	1,895.4	2,159.5	2,262.0	2,077.1	1,800.0	1,718.3	Building materials
Keluaran besi dan keluli	5,674.6	5,572.0	5,346.7	5,171.4	4,573.2	4,746.8	4,907.4	4,785.8	4,785.8	Iron and steel products
Keluaran logam	3,316.7	3,290.1	3,314.8	3,380.6	3,074.3	3,139.8	3,188.8	3,129.1	3,222.8	Metal products
Jentera (bukan elektrik)	1,059.8	1,039.3	1,018.9	862.1	955.1	875.6	859.3	814.2	848.8	Machinery (non-electrical)
Jentera dan perkakas elektrik	5,069.5	4,946.0	4,739.6	4,430.9	4,765.8	5,054.2	4,909.0	4,525.9	4,425.3	Electrical machinery and appliances
Kelengkapan pengangkutan	1,908.3	1,916.7	2,014.8	1,860.3	1,558.6	1,765.8	1,941.8	2,350.2	1,880.2	Transport equipment
Lain-lain	8,545.9	8,146.9	8,802.4	8,939.7	8,333.3	8,449.8	8,710.5	9,202.9	9,270.0	Others
Elektrik, gas dan bekalan air	4,211.9	5,133.5	5,565.7	5,985.7	5,597.0	6,090.9	5,483.0	4,630.5	4,756.4	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	31,825.2	32,528.4	32,643.4	32,892.1	32,345.9	33,510.6	33,738.4	34,871.3	34,744.7	Wholesale, retail, restaurants and hotels
Perdagangan borong	18,536.3	19,100.3	19,249.3	19,351.1	19,184.2	19,556.9	19,623.6	20,468.4	20,436.4	Wholesale trade
Perdagangan runcit	9,584.4	9,715.0	9,765.8	9,868.3	9,491.9	9,984.1	10,058.4	10,445.9	10,334.9	Retail trade
Restoran dan hotel	3,704.5	3,713.1	3,628.2	3,672.7	3,669.8	3,969.6	4,056.5	3,957.0	3,973.4	Restaurants and hotels
Pembinaan	25,023.8	26,259.1	25,004.6	24,189.9	24,229.7	23,841.6	23,024.2	22,442.4	22,636.0	Construction
Kejuruteraan am	5,249.0	5,334.1	5,390.9	5,499.9	5,776.0	5,882.6	5,965.3	6,151.8	6,463.9	Civil engineering
Bangunan kilang dan perusahaan	1,551.9	1,477.6	1,500.1	1,446.4	1,439.8	1,405.7	1,301.6	1,013.0	921.5	Industrial buildings and factories
Infrastruktur	4,768.8	6,096.2	4,887.4	4,407.5	4,281.9	4,239.5	3,450.3	2,909.4	2,915.1	Infrastructure
Kompleks perniagaan	3,100.6	3,009.2	3,030.9	2,932.0	2,818.8	2,493.5	2,314.0	2,249.2	2,233.6	Commercial complexes
Kediaman	4,646.7	4,466.4	4,530.4	4,674.6	4,684.3	4,782.8	4,957.2	4,987.1	5,117.8	Residential
Lain-lain	5,706.8	5,875.7	5,665.0	5,229.5	5,229.0	5,037.5	5,035.8	5,131.9	4,984.1	Others
Pembelian harta kediaman	75,986.0	79,112.2	82,835.5	85,999.4	89,358.4	93,135.8	97,248.0	101,600.2	105,190.4	Purchase of residential property
< =25K	1,684.6	1,658.9	1,627.7	1,601.0	1,560.9	1,548.4	1,529.5	1,546.1	1,511.0	< =25K
> 25K to 60K	6,382.1	6,528.3	6,730.9	6,857.6	7,030.4	7,204.3	7,369.3	7,547.7	7,690.5	> 25K to 60K
> 60K to 100K	14,760.9	15,091.4	15,609.2	15,970.0	16,307.6	16,722.5	17,135.6	17,503.8	17,846.8	> 60K to 100K
> 100K to 150K	15,581.2	16,142.2	16,765.2	17,367.5	17,949.9	18,571.5	19,288.7	19,969.1	20,498.8	> 100K to 150K
> 150K to 250K	19,142.8	20,239.4	21,273.7	22,268.2	23,504.1	24,649.7	25,881.4	27,145.0	28,249.9	> 150K to 250K
> 250K	18,434.6	19,452.0	20,828.8	21,935.0	23,005.5	24,439.4	26,043.6	27,888.5	29,393.4	> 250K
Pinjaman perumahan yang dijual kepada Cagamas ¹	196.8	192.8	249.7	247.0	241.8	238.3	234.0	229.1	224.9	Housing loans sold to Cagamas ¹
Pembelian harta bukan kediaman	21,983.6	22,240.5	22,450.2	22,551.3	22,668.0	22,990.7	23,618.5	24,240.1	24,683.2	Purchase of non-residential property
Bangunan kilang dan perusahaan	3,646.6	3,651.5	3,684.8	3,707.0	3,674.5	3,674.4	3,675.3	3,702.7	3,658.2	Industrial buildings and factories
Tanah	3,094.4	3,213.3	3,246.1	3,181.4	3,212.7	3,246.5	3,374.1	3,476.4	3,498.4	Land
Kompleks perniagaan	2,841.2	2,786.5	2,762.8	2,729.2	2,684.1	2,537.2	2,757.0	2,756.8	2,786.5	Commercial complexes
Rumah kedai	10,269.0	10,460.3	10,732.8	10,936.9	11,075.8	11,334.8	11,696.6	12,135.5	12,548.0	Shophouses
Lain-lain	2,132.5	2,128.9	2,023.8	1,996.7	2,020.9	2,197.9	2,115.5	2,168.8	2,192.2	Others
Harta tanah	12,708.0	12,128.0	11,733.8	11,357.5	11,361.8	11,623.7	11,495.5	11,823.7	12,202.8	Real estates
Pengangkutan, penyimpanan dan perhubungan	7,561.2	8,227.7	8,023.7	7,608.2	6,762.6	8,866.2	10,323.5	8,233.1	8,298.4	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	30,129.0	29,741.8	28,097.7	27,524.0	26,906.0	27,900.6	28,289.2	27,243.9	27,641.8	Financing, insurance and business services
Perkhidmatan kewangan	21,957.2	21,443.8	19,675.5	19,830.7	19,577.9	20,444.7	20,759.3	19,940.7	19,649.0	Financial services
Insurans	508.1	496.7	498.5	588.4	538.1	504.5	485.8	192.1	134.8	Insurance
Perkhidmatan perniagaan	7,663.7	7,801.3	7,923.7	7,104.9	6,790.6	6,951.5	7,044.1	7,111.1	7,858.0	Business services
Kegunaan persendirian	12,786.8	13,121.6	13,410.9	13,541.7	13,501.0	13,506.8	13,839.9	14,188.3	14,490.4	Personal uses
Kad kredit	7,429.8	7,856.0	8,303.2	8,990.2	9,089.3	9,490.5	9,956.6	10,577.6	10,560.5	Credit cards
Pembelian barangan pengguna	462.2	388.4	372.8	368.5	354.5	352.9	357.1	351.5	327.8	Purchase of consumer durable goods
Pembelian sekuriti	14,640.3	14,511.9	14,768.5	15,707.8	15,167.0	15,467.7	16,204.2	14,475.6	14,421.1	Purchase of securities
Pembelian kenderaan pengangkutan	925.1	914.8	967.3	1,001.5	1,036.6	1,073.2	1,119.5	1,236.5	1,349.1	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	4,811.2	4,760.7	4,859.1	4,552.2	4,583.2	4,545.7	4,176.7	3,807.7	3,736.8	Community, social and personal services
Lain-lain	8,687.9	8,702.2	8,640.7	7,860.9	9,288.6	8,215.4	8,887.7	9,001.2	8,921.5	Others
Jumlah pinjaman	328,747.1	333,896.2	335,885.8	338,241.5	339,724.8	349,355.9	355,703.9	355,839.2	360,970.5	Total loans
Yang mana: Pinjaman kepada Kerajaan	5,089.9	4,859.9	5,014.7	3,812.3	4,571.4	4,453.0	4,560.5	4,653.8	4,645.6	Of which: Loans to Government

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

Nota: 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 rekursu 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.