

# III.13 Syarikat Kewangan: Pengkelasan Pinjaman mengikut Sektor

## Finance Companies: 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	594.7	569.1	587.5	562.9	564.5	548.6	542.1	569.4	567.9	Agriculture, hunting, forestry and fishing
Getah	8.7	8.5	8.2	7.9	8.0	8.2	8.0	10.6	10.0	Rubber
Kelapa sawit	149.5	122.5	115.9	97.7	119.3	103.2	106.7	115.0	113.7	Oil Palm
Koko	18.6	18.5	15.3	22.6	22.7	16.0	13.3	22.0	21.8	Cocoa
Ternakan	22.5	25.0	25.7	24.9	25.7	25.1	27.7	29.2	29.3	Livestock
Perhutanan dan pembalakan	221.8	224.1	251.8	232.0	225.8	224.5	230.7	236.1	237.6	Forestry and logging
Perikanan	35.3	35.1	32.0	28.9	27.4	26.1	26.3	27.3	27.2	Fisheries
Lain-lain	138.2	135.4	138.6	148.9	135.7	145.5	129.4	129.2	128.2	Others
Perlombongan dan kuari	166.4	170.3	128.1	113.0	119.4	116.8	110.1	106.3	96.5	Mining and quarrying
Timah	0.9	1.0	0.6	0.5	0.6	0.5	0.4	0.6	0.6	Tin
Petroleum mentah dan gas asli	7.7	7.4	6.8	7.4	11.1	10.1	9.3	9.1	9.3	Crude petroleum and natural gas
Kuari	150.7	153.4	118.2	103.1	105.5	103.9	97.7	93.5	83.4	Quarrying
Lain-lain	7.1	8.6	2.5	2.0	2.2	2.3	2.7	3.1	3.1	Others
Perkilangan	2,788.4	2,801.8	2,602.5	2,513.9	2,620.4	2,562.0	2,525.4	2,763.2	2,717.0	Manufacturing
Pemprosesan getah dan keluaran-keluaran getah	9.3	8.9	5.7	4.0	3.9	3.7	5.7	7.5	8.6	Rubber processing and rubber products
Timah	0.4	1.1	0.8	0.9	0.9	0.9	0.9	1.3	1.3	Tin
Pemprosesan minyak kelapa sawit	17.1	17.1	15.6	15.3	14.9	14.1	13.6	12.4	10.7	Palm oil processing
Makanan, minuman dan tembakau	177.2	176.3	170.7	169.4	178.1	174.6	178.8	192.1	194.7	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	355.7	351.0	349.6	348.3	353.6	351.5	351.1	341.2	347.5	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	347.7	342.2	267.0	262.3	299.6	300.9	308.4	322.8	324.4	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	114.4	113.2	101.3	94.9	88.2	84.7	86.5	93.6	92.0	Paper and paper products
Percecahan dan penerbitan dan industri yang berkaitan	169.5	169.5	152.8	155.9	156.0	148.3	153.8	214.4	217.9	Printing and publishing and allied industries
Bahan kimia perindustrian	50.2	50.3	54.7	55.3	55.9	55.4	53.4	52.5	50.8	Industrial chemicals
Keluaran plastik	207.9	209.8	189.9	181.3	183.5	176.0	171.1	205.6	240.6	Plastic products
Barangan mineral bukan metalik	124.6	130.9	118.7	115.5	118.6	120.1	115.4	128.8	125.6	Non-metallic mineral products
Bahan bangunan	73.2	76.3	69.0	72.9	75.0	75.3	71.1	73.7	71.0	Building materials
Keluaran besi dan keluli	97.6	98.7	98.5	94.7	85.7	86.1	82.1	92.0	88.1	Iron and steel products
Keluaran logam	252.3	289.9	239.4	261.8	256.4	254.2	222.7	343.3	344.1	Metal products
Jentera (bukan elektrik)	120.3	115.1	102.2	99.8	101.9	101.8	106.5	115.6	83.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	143.7	136.2	136.8	125.2	124.3	115.7	123.4	124.3	117.7	Electrical machinery and appliances
Kelengkapan pengangkutan	169.1	170.4	154.1	103.0	97.0	92.7	91.1	52.6	50.4	Transport equipment
Lain-lain	358.1	345.0	375.7	353.6	427.1	406.1	389.8	367.3	348.4	Others
Elektrik, gas dan bekalan air	45.7	53.6	48.7	50.1	64.7	65.0	62.7	50.8	50.9	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	3,323.8	3,404.4	3,461.6	3,466.0	3,625.8	3,655.0	3,659.9	3,635.2	3,646.0	Wholesale, retail, restaurants and hotels
Perdagangan borong	1,327.5	1,352.0	1,352.9	1,361.7	1,405.0	1,410.3	1,430.4	1,428.4	1,410.9	Wholesale trade
Perdagangan runcit	1,515.9	1,563.8	1,568.4	1,576.1	1,637.7	1,663.7	1,641.9	1,623.5	1,652.5	Retail trade
Restoran dan hotel	480.3	488.6	540.3	528.1	583.0	581.0	583.3	582.7	583.6	Restaurants and hotels
Pembinaan	5,915.3	5,782.0	5,623.8	5,504.1	5,370.8	5,337.0	5,255.3	5,332.2	4,680.6	Construction
Kejuruteraan am	729.8	759.1	773.2	786.0	822.3	809.9	834.9	828.9	832.2	Civil engineering
Bangunan kilang dan perusahaan	161.9	155.3	129.2	117.3	121.6	135.8	133.5	129.0	129.9	Industrial buildings and factories
Infrastruktur	185.8	184.1	162.9	160.9	161.2	156.8	148.9	150.7	156.2	Infrastructure
Kompleks perniagaan	1,208.5	1,117.7	1,045.4	959.3	874.5	974.9	932.5	1,036.6	963.9	Commercial complexes
Kediaman	2,115.0	2,012.6	1,828.9	1,839.4	1,843.1	1,694.2	1,674.9	1,667.3	1,171.5	Residential
Lain-lain	1,514.3	1,553.2	1,684.2	1,641.3	1,548.0	1,565.5	1,530.6	1,519.8	1,426.9	Others
Pembelian harta kediaman	13,156.3	13,376.2	13,740.9	14,042.2	14,175.5	14,398.5	14,611.9	14,645.5	14,743.1	Purchase of residential property
<=25K	773.0	753.9	744.0	746.4	728.2	705.9	687.4	671.1	655.7	<=25K
> 25K to 60K	2,379.4	2,361.8	2,397.0	2,464.7	2,537.5	2,618.1	2,699.6	2,773.6	2,838.7	> 25K to 60K
> 60K to 100K	3,744.5	3,778.9	3,829.7	3,855.7	3,875.6	3,922.2	3,921.3	3,920.6	3,904.7	> 60K to 100K
> 100K to 150K	2,232.6	2,251.0	2,309.9	2,811.0	2,394.0	2,429.1	2,450.3	2,462.1	2,477.0	> 100K to 150K
> 150K to 250K	2,744.2	2,911.7	2,978.0	2,577.8	3,081.7	3,177.4	3,245.4	3,290.4	3,344.9	> 150K to 250K
> 250K	1,282.7	1,318.9	1,482.3	1,586.6	1,558.5	1,545.7	1,607.8	1,527.7	1,522.1	> 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	0.0	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	5,157.5	4,967.1	5,136.1	4,895.8	4,742.9	4,628.3	4,487.3	4,408.0	4,224.4	Purchase of non-residential property
Bangunan kilang dan perusahaan	631.1	605.4	580.0	574.8	554.0	536.4	494.1	474.0	448.0	Industrial buildings and factories
Tanah	1,256.2	1,220.8	1,221.4	1,168.9	1,149.9	1,038.2	1,000.9	956.4	913.8	Land
Kompleks perniagaan	876.8	873.0	908.2	885.1	863.0	899.5	902.7	892.6	813.3	Commercial complexes
Rumah kedai	1,852.6	1,760.0	1,610.9	1,559.2	1,511.2	1,518.2	1,479.3	1,439.2	1,377.8	Shophouses
Lain-lain	540.7	507.9	815.6	707.8	664.7	636.1	610.2	645.9	671.5	Others
Harta tanah	1,450.3	1,397.2	1,390.2	1,438.7	1,280.8	1,259.2	1,223.4	1,133.8	1,078.2	Real estates
Pengangkutan, penyimpanan dan perhubungan	1,833.1	1,867.5	1,814.4	1,785.2	1,795.6	1,584.6	1,594.2	1,649.5	1,695.0	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	1,435.8	1,449.7	1,440.0	1,419.2	1,435.6	1,403.2	1,382.5	1,380.3	1,351.9	Financing, insurance and business services
Perkhidmatan kewangan	364.7	381.1	294.8	271.5	269.1	250.8	239.6	237.2	219.0	Financial services
Insurans	15.7	16.6	16.9	16.5	15.9	16.2	15.3	14.4	13.9	Insurance
Perkhidmatan perniagaan	1,055.4	1,052.0	1,128.3	1,131.2	1,150.5	1,136.1	1,127.6	1,128.6	1,119.0	Business services
Kegunaan persendirian	894.2	913.2	813.0	789.5	777.2	836.8	914.2	953.3	1,010.5	Personal uses
Kad kredit	1,532.9	1,560.7	1,647.5	1,601.2	1,615.1	1,628.4	1,649.0	1,658.8	1,566.4	Credit cards
Pembelian barangan pengguna	38.7	37.3	40.8	38.9	36.9	36.6	33.1	21.3	20.3	Purchase of consumer durable goods
Pembelian sekuriti	4,688.2	4,420.4	4,208.2	3,950.5	3,858.7	3,746.1	3,620.8	3,621.6	3,515.6	Purchase of securities
Pembelian kenderaan pengangkutan	50,502.5	52,527.0	55,168.4	56,562.2	57,583.2	59,212.3	61,409.5	62,973.6	64,451.2	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	922.6	914.7	957.6	962.0	1,072.9	1,062.1	1,042.1	1,062.4	1,044.2	Community, social and personal services
Lain-lain	384.6	812.1	806.4	776.5	1,045.1	929.9	886.0	929.2	833.6	Others
<b>Jumlah pinjaman</b>	<b>94,831.2</b>	<b>97,024.4</b>	<b>99,615.5</b>	<b>100,471.7</b>	<b>101,785.0</b>	<b>103,010.2</b>	<b>105,009.4</b>	<b>106,894.4</b>	<b>107,293.3</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	13.1	8.2	7.2	6.9	6.8	6.7	6.6	7.0	6.9	Of which: Loans to Government

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.  
<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 rekursu telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

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