

# III.12 Bank Perdagangan: Pengkelasan Pinjaman mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

Tujuan	2000				2001				2002	Purpose
	Mac/Mar.	Jun./Jun.	Sept./Sept.	Dis./Dec.	Mac/Mar.	Jun./Jun.	Sept./Sept.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	7,511.5	7,824.4	8,121.2	9,647.8	9,982.6	10,018.3	10,267.1	10,280.9	10,049.7	Agriculture, hunting, forestry and fishing
Getah	292.8	311.2	278.2	284.0	280.3	292.6	297.1	282.7	261.2	Rubber
Kelapa sawit	3,721.4	4,030.3	4,202.6	5,442.8	5,920.8	5,922.5	6,151.2	6,165.3	5,975.2	Oil Palm
Koko	54.7	61.3	58.8	62.7	59.2	96.7	107.9	66.0	83.2	Cocoa
Ternakan	723.7	742.2	727.9	776.1	898.3	1,002.7	830.0	820.0	847.3	Livestock
Perhutanan dan pembalakan	1,462.4	1,373.7	1,392.5	1,388.6	1,480.8	1,463.2	1,370.5	1,471.0	1,439.3	Forestry and logging
Perikanan	142.4	141.4	150.7	279.7	179.1	190.4	276.1	287.3	210.8	Fisheries
Lain-lain	1,114.1	1,164.2	1,310.4	1,413.8	1,164.1	1,050.2	1,234.3	1,188.6	1,232.7	Others
Perombongan dan kuari	1,327.4	1,204.3	1,083.7	1,223.3	1,050.6	1,085.8	1,122.0	1,045.2	811.7	Mining and quarrying
Timah	19.1	14.5	17.0	16.7	16.6	16.7	14.7	63.6	11.0	Tin
Petroleum mentah dan gas asli	604.6	466.6	385.0	534.0	407.2	447.2	502.7	362.4	183.2	Crude petroleum and natural gas
Kuari	558.5	564.9	574.2	563.3	516.9	512.7	496.5	513.1	511.0	Quarrying
Lain-lain	145.2	158.4	107.4	109.3	109.9	109.2	108.0	106.1	106.5	Others
Perkilangan	54,685.3	56,314.7	57,540.9	57,416.3	57,201.7	59,552.2	58,937.0	57,312.4	58,516.7	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	254.6	290.6	297.2	316.6	372.6	379.7	380.5	353.8	408.5	Rubber processing and rubber products
Timah	24.4	23.8	30.5	25.8	23.6	35.8	26.4	77.1	56.7	Tin
Pemrosesan minyak kelapa sawit	1,699.5	1,948.9	1,991.0	2,016.5	1,797.1	1,898.1	2,021.9	2,051.2	2,108.9	Palm oil processing
Makanan, minuman dan tembakau	3,778.7	3,760.1	4,147.6	4,017.3	3,963.2	4,267.5	4,221.6	4,746.9	4,719.4	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	4,212.1	4,143.6	4,166.0	4,262.5	4,108.4	4,828.4	4,555.9	4,503.3	4,387.9	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	5,993.5	6,042.0	6,024.8	5,996.5	5,700.6	6,020.0	5,840.5	5,988.0	6,072.8	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	1,608.2	2,008.3	2,042.3	1,690.5	1,533.5	1,457.4	1,472.8	1,550.2	1,670.1	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	2,093.2	2,249.3	2,293.2	2,024.0	2,006.4	2,104.9	2,042.6	2,004.2	2,160.1	Printing and publishing and allied industries
Bahan kimia perindustrian	1,862.3	2,045.3	2,008.1	2,091.2	2,436.2	2,641.0	2,655.8	2,676.6	2,635.2	Industrial chemicals
Keluaran plastik	2,226.4	2,378.7	2,458.4	2,567.3	2,469.7	2,567.2	2,593.2	2,558.5	2,753.4	Plastic products
Barangan mineral bukan metalik	4,656.9	4,639.0	4,879.8	4,610.3	5,058.8	5,111.7	4,751.7	3,978.9	4,019.5	Non-metallic mineral products
Bahan bangunan	2,145.7	2,250.4	2,153.2	2,061.5	2,203.0	2,239.6	2,104.2	1,938.3	1,949.4	Building materials
Keluaran besi dan keluli	5,809.0	5,618.7	5,828.9	5,896.6	5,599.0	5,951.7	5,767.6	5,708.0	5,674.6	Iron and steel products
Keluaran logam	2,687.1	2,859.5	3,200.2	3,337.5	3,294.9	3,433.5	3,425.6	3,326.6	3,316.7	Metal products
Jentera (bukan elektrik)	801.6	800.8	827.3	929.1	892.9	1,037.8	1,006.1	981.1	1,059.8	Machinery (non-electrical)
Jentera dan perkakas elektrik	5,208.0	5,848.3	5,876.9	5,820.8	5,641.5	5,800.5	5,340.2	5,173.8	5,069.5	Electrical machinery and appliances
Kelengkapan pengangkutan	1,491.8	1,658.5	1,596.8	1,578.0	1,623.5	1,609.2	1,588.7	1,803.2	1,908.3	Transport equipment
Lain-lain	8,132.3	7,748.8	7,718.6	8,174.2	8,476.9	8,168.3	9,141.7	7,892.6	8,545.9	Others
Elektrik, gas dan bekalan air	6,422.2	6,771.2	6,524.6	6,979.5	6,783.7	6,973.6	5,551.9	4,752.7	4,045.2	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	30,209.6	31,332.1	31,460.8	31,438.1	31,213.7	31,844.5	31,584.2	31,872.9	31,825.2	Wholesale, retail, restaurants and hotels
Perdagangan borong	16,902.7	17,653.6	17,758.2	17,897.8	17,655.9	18,504.2	18,450.2	18,394.6	18,536.3	Wholesale trade
Perdagangan runcit	8,935.0	9,302.8	9,137.1	9,259.3	9,201.0	9,095.4	9,186.7	9,503.9	9,584.4	Retail trade
Restoran dan hotel	4,371.8	4,375.6	4,565.5	4,281.0	4,356.8	4,244.8	3,947.3	3,974.5	3,704.5	Restaurants and hotels
Pembinaan	26,012.9	26,168.4	26,893.8	25,884.9	26,508.5	27,041.0	26,556.5	25,085.0	25,023.8	Construction
Kejuruteraan am	4,444.1	4,846.2	4,945.7	4,613.4	4,961.2	5,202.9	5,120.8	5,179.9	5,249.0	Civil engineering
Bangunan kilang dan perusahaan	1,725.4	1,705.6	1,705.5	1,679.0	1,652.2	1,707.7	1,687.2	1,645.4	1,551.9	Industrial buildings and factories
Infrastruktur	7,252.3	6,842.6	6,834.7	6,713.4	6,949.4	6,702.1	6,283.4	4,984.8	4,768.8	Infrastructure
Kompleks perniagaan	3,551.8	3,414.4	3,463.4	3,358.9	3,323.4	3,350.0	3,296.5	3,208.8	3,100.6	Commercial complexes
Kediaman	4,078.5	4,093.5	4,359.7	4,273.1	4,193.9	4,383.5	4,472.4	4,460.5	4,646.7	Residential
Lain-lain	4,960.7	5,266.1	5,584.8	5,247.1	5,428.6	5,694.7	5,696.2	5,605.6	5,706.8	Others
Pembelian harta kediaman	41,938.7	44,696.8	47,149.6	49,983.9	53,167.7	55,335.3	69,191.1	72,927.6	75,986.0	Purchase of residential property
< =25K	1,627.1	1,212.1	1,266.8	1,281.0	1,343.3	1,336.5	1,710.4	1,702.9	1,684.6	< =25K
> 25K to 60K	3,021.1	3,058.1	3,427.5	3,748.3	4,032.5	4,433.0	6,078.6	6,166.9	6,382.1	> 25K to 60K
> 60K to 100K	7,396.4	7,711.1	8,514.6	9,195.6	9,840.2	10,380.7	13,822.7	14,582.6	14,760.9	> 60K to 100K
> 100K to 150K	8,360.5	9,029.4	9,658.5	10,246.9	10,913.9	11,573.5	13,967.4	14,948.5	15,581.2	> 100K to 150K
> 150K to 250K	11,581.3	12,657.7	13,232.3	13,407.7	13,899.1	14,252.3	17,495.0	18,223.0	19,142.8	> 150K to 250K
> 250K	9,952.4	11,028.4	11,049.9	12,104.4	13,138.7	13,359.2	16,117.1	17,303.7	18,434.6	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1/</sup>	10,419.4	10,108.8	11,038.1	10,998.7	10,132.2	10,758.9	149.6	149.6	196.8	Housing loans sold to Cagamas <sup>1/</sup>
Pembelian harta bukan kediaman	21,729.4	21,784.0	21,794.8	21,511.3	21,700.5	21,728.2	22,376.8	22,009.9	21,983.6	Purchase of non-residential property
Bangunan kilang dan perusahaan	3,676.0	3,729.1	3,679.4	3,676.5	3,831.7	3,856.4	4,045.6	3,757.5	3,646.6	Industrial buildings and factories
Tanah	3,805.7	3,927.7	3,871.0	3,732.9	3,583.0	3,283.9	3,303.7	3,159.1	3,094.4	Land
Kompleks perniagaan	3,378.2	3,290.4	3,206.6	2,985.1	3,073.8	3,013.2	2,813.4	2,841.2	2,841.2	Commercial complexes
Rumah kedai	9,298.0	9,301.2	9,486.5	9,466.8	9,624.2	10,084.0	10,064.9	10,148.2	10,269.0	Shophouses
Lain-lain	1,571.4	1,535.5	1,551.4	1,649.9	1,587.8	1,465.2	1,949.4	2,131.6	2,132.5	Others
Harta tanah	11,397.9	11,460.6	11,712.7	11,914.4	11,877.0	12,092.3	12,521.9	12,698.8	12,708.0	Real estates
Pengangkutan, penyimpanan dan perhubungan	10,183.3	10,399.9	9,065.8	8,855.7	8,869.5	9,168.9	9,334.6	7,683.9	7,561.2	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	26,608.0	26,590.6	26,932.3	28,493.2	28,234.5	29,541.4	30,145.1	29,895.8	30,129.0	Financing, insurance and business services
Perkhidmatan kewangan	18,855.7	18,810.1	19,151.1	21,192.3	20,634.6	21,886.9	22,273.6	21,632.5	21,957.2	Financial services
Insurans	326.2	293.7	323.8	325.6	362.9	358.2	514.5	534.0	508.1	Insurance
Perkhidmatan perniagaan	7,426.0	7,486.8	7,457.3	6,975.3	7,237.0	7,296.3	7,356.9	7,729.3	7,663.7	Business services
Kegunaan persendirian	12,614.5	12,626.1	12,402.0	12,271.0	12,462.1	12,452.4	12,325.3	12,633.4	12,786.8	Personal uses
Kad kredit	4,585.6	5,140.1	5,528.6	5,987.6	5,995.0	6,359.0	6,778.3	7,342.9	7,429.8	Credit cards
Pembelian barangan pengguna	777.4	740.2	747.5	707.2	463.6	499.0	496.2	480.4	462.2	Purchase of consumer durable goods
Pembelian sekuriti	15,452.8	15,760.0	14,743.5	15,530.4	15,715.1	15,206.9	14,998.7	14,431.4	14,640.3	Purchase of securities
Pembelian kenderaan pengangkutan	1,601.2	1,450.2	1,313.5	1,215.0	1,089.0	1,039.8	985.2	1,452.7	925.1	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	5,537.3	4,950.0	4,527.9	4,773.0	4,839.6	5,050.2	4,943.5	4,732.6	4,811.2	Community, social and personal services
Lain-lain	7,784.3	8,615.8	9,185.5	9,966.4	9,257.4	8,799.3	8,675.8	8,336.5	8,854.7	Others
<b>Jumlah pinjaman</b>	<b>296,798.6</b>	<b>303,938.1</b>	<b>307,766.5</b>	<b>314,797.7</b>	<b>316,543.8</b>	<b>324,546.9</b>	<b>326,940.5</b>	<b>325,124.5</b>	<b>328,747.1</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	3,875.3	4,938.4	5,388.5	5,323.2	5,090.0	5,071.8	5,104.7	4,718.0	5,089.9	Of which: Loans to Government

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh pengamiran angka. Tidak termasuk pinjaman yang dijual kepada Danaharta. Mulai Mei 1999, data termasuk bank Islam.

Note: Sub-total may not necessarily add up to grand total due to rounding. Exclude loans sold to Danaharta. Effective May 1999, data includes Islamic Banks.

<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.

<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.