

## III.14

**Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor**  
*Merchant 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.	
	RM juta									
Pertanian, ternakan, perhutanan dan perikanan	801.7	819.8	800.4	1,019.7	1,034.3	758.5	849.4	864.4	802.5	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	708.8	721.1	700.7	683.2	647.3	691.3	740.3	744.3	694.1	Oil Palm
Koko	8.9	8.5	8.5	8.5	8.5	8.6	5.6	0.0	0.0	Cocoa
Ternakan	11.0	12.7	13.2	13.7	15.9	16.1	15.8	18.6	18.0	Livestock
Perhutanan dan pembalakan	31.5	31.4	30.8	30.3	33.0	33.1	34.3	44.2	44.3	Forestry and logging
Perikanan	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	Fisheries
Lain-lain	41.4	45.9	47.1	283.8	329.6	9.4	53.3	57.4	46.0	Others
Per lombongan dan kuari	79.6	84.7	96.2	88.4	95.5	98.3	90.1	87.5	77.7	Mining and quarrying
Timah	0.0	4.7	4.7	4.7	0.0	7.8	0.0	0.0	0.0	Tin
Petroleum mentah dan gas asli	5.3	4.8	4.9	0.0	4.5	6.2	2.1	3.7	4.0	Crude petroleum and natural gas
Kuari	67.6	73.2	84.6	81.7	86.3	79.6	83.3	79.2	73.7	Quarrying
Lain-lain	6.7	2.0	2.0	2.0	4.7	4.7	4.7	4.7	0.0	Others
Perkilangan	2,222.1	2,297.0	2,356.5	2,222.6	2,134.7	2,306.5	2,299.4	2,205.0	2,202.3	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	68.6	61.2	64.6	78.3	65.6	67.8	61.9	60.0	58.3	Palm oil processing
Makanan, minuman dan tembakau	40.5	49.3	43.7	44.2	21.3	21.2	26.9	25.4	25.3	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	146.1	135.0	132.2	132.9	107.9	260.9	262.2	274.1	273.0	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	260.1	295.1	406.9	400.9	376.3	373.8	402.9	395.6	381.3	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	46.7	62.0	81.7	60.6	57.3	53.5	63.0	59.3	56.9	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	21.4	22.0	21.5	24.9	23.2	23.4	24.2	22.8	5.1	Printing and publishing and allied industries
Bahan kimia perindustrian	38.4	86.8	91.8	87.2	69.0	73.7	73.8	49.2	52.8	Industrial chemicals
Keluaran plastik	84.1	84.2	67.3	69.9	69.9	77.8	66.7	50.6	48.7	Plastic products
Barangan mineral bukan metalik	218.9	220.9	212.7	208.8	205.2	240.6	261.2	279.2	295.6	Non-metallic mineral products
Bahan bangunan	85.5	83.4	65.6	81.1	73.6	98.5	59.9	63.3	58.0	Building materials
Keluaran besi dan keluli	324.5	327.5	326.6	255.4	256.7	254.6	216.9	215.8	214.6	Iron and steel products
Keluaran logam	272.8	275.3	270.6	256.1	261.0	271.5	261.3	238.6	242.7	Metal products
Jentera (bukan elektrik)	80.5	84.1	75.0	43.3	40.8	38.2	55.4	50.3	35.4	Machinery (non-electrical)
Jentera dan perkakas elektrik	230.4	238.1	226.6	194.6	153.0	161.9	115.8	132.0	124.1	Electrical machinery and appliances
Kelengkapan pengangkutan	109.9	105.2	103.3	85.8	71.1	72.4	24.3	24.5	24.9	Transport equipment
Lain-lain	193.8	166.9	166.5	198.7	282.7	216.7	323.0	264.3	305.6	Others
Elektrik, gas dan bekalan air	460.4	455.7	610.3	704.7	362.6	439.0	369.1	455.3	616.0	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	1,180.4	1,164.1	1,126.8	945.4	900.5	885.0	845.5	806.8	793.3	Wholesale, retail, restaurants and hotels
Perdagangan borong	325.1	313.2	280.3	278.1	247.7	238.8	227.9	172.8	170.7	Wholesale trade
Perdagangan runcit	234.5	229.1	228.3	213.5	210.6	207.3	162.5	190.7	182.1	Retail trade
Restoran dan hotel	620.7	621.8	618.2	453.8	442.2	438.9	455.1	443.3	440.5	Restaurants and hotels
Pembinaan	3,477.5	3,312.3	3,236.3	3,084.5	2,893.5	2,982.0	2,847.4	2,800.4	2,769.4	Construction
Kejuruteraan am	391.3	405.9	381.6	385.0	432.7	435.2	469.2	462.8	415.6	Civil engineering
Bangunan kilang dan perusahaan	231.5	173.6	176.1	197.5	240.2	253.7	251.3	200.6	195.7	Industrial buildings and factories
Infrastruktur	909.9	909.8	908.9	805.2	695.6	687.4	610.4	602.5	677.9	Infrastructure
Kompleks perniagaan	884.3	882.1	866.9	863.7	779.3	785.8	755.6	785.8	773.3	Commercial complexes
Kediaman	539.9	499.8	378.0	331.9	455.0	438.6	413.4	420.3	384.8	Residential
Lain-lain	520.5	441.0	524.7	501.2	290.7	381.4	347.4	328.3	322.1	Others
Pembelian harta kediaman	105.4	104.9	104.9	71.1	68.5	74.0	74.0	73.5	73.8	Purchase of residential property
< =25K	0.9	0.8	0.8	1.0	0.5	0.6	0.7	0.7	0.7	< =25K
> 25K to 60K	3.8	3.6	4.0	4.1	2.3	2.4	3.4	3.1	3.1	> 25K to 60K
> 60K to 100K	38.8	39.4	38.4	10.7	7.9	8.5	11.5	11.9	12.5	> 60K to 100K
> 100K to 150K	14.9	14.7	14.1	12.6	11.2	11.4	14.2	14.6	14.3	> 100K to 150K
> 150K to 250K	28.1	28.0	28.3	25.9	19.5	21.8	26.6	25.6	24.6	> 150K to 250K
> 250K	19.0	18.4	19.4	16.8	27.1	29.4	17.7	17.6	18.6	> 250K
Pinjaman perumahan yang dijual kepada Cagamas	0.0	0.0	0.0	3.9	3.8	3.7	0.0	0.0	0.0	Housing loans sold to Cagamas
Pembelian harta bukan kediaman	261.3	257.8	253.7	225.8	215.8	210.1	250.7	247.3	234.8	Purchase of non-residential property
Bangunan kilang dan perusahaan	4.2	3.7	3.2	7.6	2.2	5.3	2.9	1.4	1.1	Industrial buildings and factories
Tanah	225.3	222.6	219.1	193.2	189.1	180.8	224.0	233.2	221.2	Land
Kompleks perniagaan	4.6	4.6	4.6	4.6	4.3	4.3	4.2	4.1	4.0	Commercial complexes
Rumah kedai	15.8	15.7	15.7	9.3	9.1	8.9	8.8	8.6	8.4	Shophouses
Lain-lain	11.4	11.3	11.2	11.1	11.0	10.9	10.9	0.0	0.0	Others
Harta tanah	1,502.1	1,492.4	1,470.7	1,412.9	1,325.0	1,437.2	1,265.5	1,262.1	1,204.4	Real estates
Pengangkutan, penyimpanan dan perhubungan	1,134.3	1,210.0	1,188.9	971.6	898.2	988.4	969.9	594.7	592.0	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	1,358.2	1,291.6	1,275.4	1,230.7	1,026.1	1,056.8	924.9	1,026.7	1,016.8	Financing, insurance and business services
Perkhidmatan kewangan	904.2	842.2	890.2	860.5	709.5	743.8	658.2	710.8	824.1	Financial services
Insurans	25.7	23.3	21.4	21.3	0.0	0.0	0.0	5.5	0.0	Insurance
Perkhidmatan perniagaan	428.4	426.0	363.8	348.8	316.6	313.0	266.7	310.4	192.6	Business services
Kegunaan persendirian	27.6	26.2	33.6	36.5	35.8	36.3	31.6	32.5	42.3	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	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	Purchase of consumer durable goods
Pembelian sekuriti	2,933.1	2,697.6	2,875.1	3,278.2	2,865.1	2,597.6	2,235.8	2,199.6	2,262.6	Purchase of securities
Pembelian kenderaan pengangkutan	9.3	9.1	8.6	9.0	11.0	9.7	10.6	12.9	15.4	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	463.4	417.0	391.7	381.3	378.4	381.8	364.3	367.4	336.3	Community, social and personal services
Lain-lain	1,760.3	1,734.6	1,671.3	1,676.8	1,669.4	1,769.9	1,696.0	1,570.8	1,571.1	Others
<b>Jumlah pinjaman</b>	<b>17,776.8</b>	<b>17,374.8</b>	<b>17,500.5</b>	<b>17,363.1</b>	<b>15,918.2</b>	<b>16,034.8</b>	<b>15,124.2</b>	<b>14,606.8</b>	<b>14,610.7</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	94.3	88.8	87.3	79.7	79.4	73.2	73.8	69.5	70.4	Of which: Loans to Government

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

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

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.