

# III.14 Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor

## Merchant Banks: Classification of Loans by Sector

| Tujuan  | RM juta         |                 |                 |                 |                 |                 |                 |                 | Purpose                                       |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---|
|   | 1999            |                 | 2000            |                 | 2001            |                 | RM million      |                 |   |
|   | Sept./Sept.     | Dis./Dec.       | Mac/Mar.        | Jun./Jun.       | Sept./Sept.     | Dis./Dec.       | Mac/Mar.        | Jun./Jun.       |   |
| Pertanian, ternakan, perhutanan dan perikanan         | 741.8           | 739.2           | 801.7           | 819.8           | 800.4           | 1,019.7         | 1,034.3         | 758.5           | Agriculture, hunting, forestry and fishing    |
| Getah   | 1.9             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | Rubber  |
| Kelapa sawit  | 661.1           | 643.5           | 708.8           | 721.1           | 700.7           | 683.2           | 647.3           | 691.3           | Oil Palm                                      |
| Koko  | 8.9             | 8.9             | 8.9             | 8.5             | 8.5             | 8.5             | 8.5             | 8.6             | Cocoa   |
| Ternakan  | 9.6             | 11.0            | 11.0            | 12.7            | 13.2            | 13.7            | 15.9            | 16.1            | Livestock                                     |
| Perhutanan dan pembalakan                             | 40.0            | 34.4            | 31.5            | 31.4            | 30.8            | 30.3            | 33.0            | 33.1            | Forestry and logging                          |
| Perikanan   | 0.0             | 0.0             | 0.1             | 0.1             | 0.0             | 0.1             | 0.0             | 0.0             | Fisheries                                     |
| Lain-lain   | 20.4            | 41.4            | 41.4            | 45.9            | 47.1            | 283.8           | 329.6           | 9.4             | Others  |
| Perlobong dan kuari                                   | 87.0            | 82.9            | 79.6            | 84.7            | 96.2            | 88.4            | 95.5            | 98.3            | Mining and quarrying                          |
| Timah   | 0.0             | 0.0             | 0.0             | 4.7             | 4.7             | 4.7             | 0.0             | 7.8             | Tin   |
| Petroliam mentah dan gas asli                         | 5.9             | 5.3             | 5.3             | 4.8             | 4.9             | 0.0             | 4.5             | 6.2             | Crude petroleum and natural gas               |
| Kuari   | 74.4            | 71.0            | 67.6            | 73.2            | 84.6            | 81.7            | 86.3            | 79.6            | Quarrying                                     |
| Lain-lain   | 6.7             | 6.7             | 6.7             | 2.0             | 2.0             | 2.0             | 4.7             | 4.7             | Others  |
| Perkilangan   | 2,448.0         | 2,339.8         | 2,222.1         | 2,297.0         | 2,356.5         | 2,222.6         | 2,134.7         | 2,290.0         | Manufacturing                                 |
| Pemprosesan getah dan keluaran-keluaran getah         | 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             | Tin   |
| Pemprosesan minyak kelapa sawit                       | 70.9            | 57.0            | 68.6            | 61.2            | 64.6            | 78.3            | 65.6            | 67.8            | Palm oil processing                           |
| Makanan, minuman dan tembakau                         | 43.6            | 40.9            | 40.5            | 49.3            | 43.7            | 44.2            | 21.3            | 21.2            | Food, beverages and tobacco                   |
| Tekstil, bahan pakaian dan kulit                      | 175.4           | 157.7           | 146.1           | 135.0           | 132.2           | 132.9           | 107.9           | 260.9           | Textiles, wearing apparel and leather         |
| Kayu dan keluaran kayu termasuk perabot               | 306.5           | 277.6           | 260.1           | 295.1           | 406.9           | 400.9           | 376.3           | 373.8           | Wood and wood products, incl. furniture       |
| Kertas dan keluaran-keluaran kertas                   | 36.3            | 48.1            | 46.7            | 62.0            | 81.7            | 60.6            | 57.3            | 53.5            | Paper and paper products                      |
| Percetakan dan penerbitan dan industri yang berkaitan | 31.5            | 31.0            | 21.4            | 22.0            | 21.5            | 24.9            | 23.2            | 23.4            | Printing and publishing and allied industries |
| Bahan kimia perindustrian                             | 51.8            | 51.4            | 38.4            | 86.8            | 91.8            | 87.2            | 69.0            | 73.7            | Industrial chemicals                          |
| Keluaran plastik                                      | 94.9            | 84.2            | 84.1            | 84.2            | 67.3            | 69.9            | 69.9            | 61.3            | Plastic products                              |
| Barangan mineral bukan metalik                        | 262.7           | 214.4           | 218.9           | 220.9           | 212.7           | 208.8           | 205.2           | 240.6           | Non-metallic mineral products                 |
| Bahan bangunan  | 130.1           | 111.2           | 85.5            | 83.4            | 65.6            | 81.1            | 73.6            | 98.5            | Building materials                            |
| Keluaran besi dan keluli                              | 346.5           | 345.7           | 324.5           | 327.5           | 326.6           | 255.4           | 256.7           | 254.6           | Iron and steel products                       |
| Keluaran logam  | 245.5           | 271.6           | 272.8           | 275.3           | 270.6           | 256.1           | 261.0           | 271.5           | Metal products                                |
| Jentera (bukan elektrik)                              | 58.8            | 79.7            | 80.5            | 84.1            | 75.0            | 43.3            | 40.8            | 38.2            | Machinery (non-electrical)                    |
| Jentera dan perkakas elektrik                         | 281.6           | 241.3           | 230.4           | 238.1           | 226.6           | 194.6           | 153.0           | 161.9           | Electrical machinery and appliances           |
| Kelengkapan pengangkutan                              | 110.4           | 110.8           | 109.9           | 105.2           | 103.3           | 85.8            | 71.1            | 72.4            | Transport equipment                           |
| Lain-lain   | 201.5           | 217.4           | 193.8           | 166.9           | 166.5           | 198.7           | 282.7           | 216.7           | Others  |
| Elektrik, gas dan bekalan air                         | 488.8           | 802.3           | 460.4           | 455.7           | 610.3           | 704.7           | 362.6           | 439.0           | Electricity, gas and water supply             |
| Perdagangan borong dan runcit, restoran dan hotel     | 1,139.7         | 1,197.0         | 1,180.4         | 1,164.1         | 1,126.8         | 945.4           | 900.5           | 885.0           | Wholesale, retail, restaurants and hotels     |
| Perdagangan borong                                    | 369.3           | 342.3           | 325.1           | 313.2           | 280.3           | 278.1           | 247.7           | 238.8           | Wholesale trade                               |
| Perdagangan runcit                                    | 238.7           | 235.6           | 234.5           | 229.1           | 228.3           | 213.5           | 210.6           | 207.3           | Retail trade                                  |
| Restoran dan hotel                                    | 531.7           | 619.1           | 620.7           | 621.8           | 618.2           | 453.8           | 442.2           | 438.9           | Restaurants and hotels                        |
| Pembinaan   | 4,061.0         | 3,603.3         | 3,477.5         | 3,312.3         | 3,236.3         | 3,084.5         | 2,893.5         | 2,982.0         | Construction                                  |
| Kejuruteraan am                                       | 637.8           | 444.0           | 391.3           | 405.9           | 381.6           | 385.0           | 432.7           | 435.2           | Civil engineering                             |
| Bangunan kilang dan perusahaan                        | 238.3           | 233.7           | 231.5           | 173.6           | 176.1           | 197.5           | 240.2           | 253.7           | Industrial buildings and factories            |
| Infrastruktur   | 1,148.8         | 972.3           | 909.9           | 909.8           | 908.9           | 805.2           | 695.6           | 687.4           | Infrastructure                                |
| Kompleks perniagaan                                   | 1,066.1         | 907.4           | 884.3           | 882.1           | 866.9           | 863.7           | 779.3           | 785.8           | Commercial complexes                          |
| Kediaman  | 645.7           | 589.3           | 539.9           | 499.8           | 378.0           | 331.9           | 455.0           | 438.6           | Residential                                   |
| Lain-lain   | 324.3           | 456.6           | 520.5           | 441.0           | 524.7           | 501.2           | 290.7           | 381.4           | Others  |
| Pembelian harta kediaman                              | 105.3           | 104.5           | 105.4           | 104.9           | 104.9           | 71.1            | 68.5            | 74.0            | Purchase of residential property              |
| < =25K  | 0.9             | 0.9             | 0.9             | 0.8             | 0.8             | 1.0             | 0.5             | 0.6             | < =25K  |
| > 25K to 60K  | 3.9             | 3.7             | 3.8             | 3.6             | 4.0             | 4.1             | 2.3             | 2.4             | > 25K to 60K                                  |
| > 60K to 100K   | 37.8            | 38.2            | 38.8            | 39.4            | 38.4            | 10.7            | 7.9             | 8.5             | > 60K to 100K                                 |
| > 100K to 150K  | 15.9            | 15.3            | 14.9            | 14.7            | 14.1            | 12.6            | 11.2            | 11.4            | > 100K to 150K                                |
| > 150K to 250K  | 28.5            | 28.1            | 28.1            | 28.0            | 28.3            | 25.9            | 19.5            | 21.8            | > 150K to 250K                                |
| > 250K  | 18.4            | 18.3            | 19.0            | 18.4            | 19.4            | 16.8            | 27.1            | 29.4            | > 250K  |
| Pinjaman perumahan yang dijual kepada Cagamas         | 2.6             | 0.0             | 0.0             | 0.0             | 0.0             | 3.9             | 3.8             | 3.7             | Housing loans sold to Cagamas                 |
| Pembelian harta bukan kediaman                        | 396.9           | 339.4           | 261.3           | 257.8           | 253.7           | 225.8           | 215.8           | 210.1           | Purchase of non-residential property          |
| Bangunan kilang dan perusahaan                        | 8.5             | 9.2             | 4.2             | 3.7             | 3.2             | 7.6             | 2.2             | 5.3             | Industrial buildings and factories            |
| Tanah   | 274.7           | 261.5           | 225.3           | 222.6           | 219.1           | 193.2           | 189.1           | 180.8           | Land  |
| Kompleks perniagaan                                   | 39.6            | 39.6            | 4.6             | 4.6             | 4.6             | 4.6             | 4.3             | 4.3             | Commercial complexes                          |
| Rumah kedai   | 59.0            | 15.9            | 15.8            | 15.7            | 15.7            | 9.3             | 9.1             | 8.9             | Shophouses                                    |
| Lain-lain   | 15.2            | 13.2            | 11.4            | 11.3            | 11.2            | 11.1            | 11.0            | 10.9            | Others  |
| Harta tanah   | 1,622.7         | 1,636.6         | 1,502.1         | 1,492.4         | 1,470.7         | 1,412.9         | 1,325.0         | 1,437.2         | Real estates                                  |
| Pengangkutan, penyimpanan dan perhubungan             | 1,077.3         | 1,261.1         | 1,134.3         | 1,210.0         | 1,188.9         | 971.6           | 898.2           | 988.4           | Transport, storage and communication          |
| Perkhidmatan kewangan, insurans dan perniagaan        | 1,838.2         | 1,592.9         | 1,358.2         | 1,291.6         | 1,275.4         | 1,230.7         | 1,026.1         | 1,056.8         | Financing, insurance and business services    |
| Perkhidmatan kewangan                                 | 1,110.9         | 1,025.1         | 904.2           | 842.2           | 890.2           | 860.5           | 709.5           | 743.8           | Financial services                            |
| Insurans  | 25.1            | 25.2            | 25.7            | 23.3            | 21.4            | 21.3            | 0.0             | 0.0             | Insurance                                     |
| Perkhidmatan perniagaan                               | 702.2           | 542.7           | 428.4           | 426.0           | 363.8           | 348.8           | 316.6           | 313.0           | Business services                             |
| Kegunaan persendirian                                 | 36.7            | 37.3            | 27.6            | 26.2            | 33.6            | 36.5            | 35.8            | 36.3            | Personal uses                                 |
| Kad kredit  | 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             | Purchase of consumer durable goods            |
| Pembelian sekuriti                                    | 2,974.6         | 2,898.9         | 2,933.1         | 2,697.6         | 2,875.1         | 3,278.2         | 2,865.1         | 2,597.6         | Purchase of securities                        |
| Pembelian kenderaan pengangkutan                      | 10.0            | 9.4             | 9.3             | 9.1             | 8.6             | 9.0             | 11.0            | 9.7             | Purchase of transport vehicles                |
| Perkhidmatan sosial masyarakat dan persendirian       | 460.1           | 456.4           | 463.4           | 417.0           | 391.7           | 381.3           | 378.4           | 381.8           | Community, social and personal services       |
| Lain-lain   | 1,793.5         | 1,769.6         | 1,760.3         | 1,734.6         | 1,671.3         | 1,676.8         | 1,669.4         | 1,769.9         | Others  |
| <b>Jumlah pinjaman</b>                                | <b>19,284.3</b> | <b>18,870.7</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>16,018.3</b> | <b>Total loans</b>                            |
| Yang mana: Pinjaman kepada Kerajaan                   | 100.0           | 97.9            | 94.3            | 88.8            | 87.3            | 79.7            | 79.4            | 73.2            | Of which: Loans to Government                 |

Note: 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.