

## III.12 Bank Perdagangan: Pengkelasan Pinjaman mengikut Sektor

### Commercial Banks: Classification of Loans by Sector

Tujuan	RM juta						Purpose
	1999			2000			
	Jun/Jan.	Sept./Sept.	Dis./Dec.	Mac/Mar.	Jun/Jan.	Sept./Sept.	
Pertanian, ternakan, perhutanan dan perikanan	6,370.9	6,758.9	7,455.5	7,511.5	7,824.4	8,121.2	Agriculture, hunting, forestry and fishing
Getah	235.0	260.6	305.6	292.8	311.2	278.2	Rubber
Kelapa sawit	2,765.1	3,179.4	3,322.1	3,721.4	4,030.3	4,202.6	Oil Palm
Koko	142.1	128.8	47.6	54.7	61.3	58.8	Cocoa
Ternakan	712.1	754.7	678.3	723.7	742.2	727.9	Livestock
Perhutanan dan pembalakan	1,463.0	1,369.8	1,455.5	1,462.4	1,373.7	1,392.5	Forestry and logging
Perikanan	128.0	137.2	146.4	142.4	141.4	150.7	Fisheries
Lain-lain	925.7	928.4	1,500.0	1,114.1	1,164.2	1,310.4	Others
Perilombongan dan kuari	1,179.6	1,178.8	1,157.4	1,327.4	1,204.3	1,083.7	Mining and quarrying
Timah	14.7	13.7	12.9	19.1	14.5	17.0	Tin
Petroleum mentah dan gas asli	414.3	459.4	495.7	604.6	466.6	385.0	Crude petroleum and natural gas
Kuari	608.1	628.2	604.7	558.5	564.9	574.2	Quarrying
Lain-lain	142.4	77.5	44.2	145.2	158.4	107.4	Others
Perkilangan	56,052.8	56,797.4	54,878.4	54,685.3	56,317.0	57,540.9	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	375.5	507.8	474.1	254.6	290.6	297.2	Rubber processing and rubber products
Timah	47.2	63.8	68.5	24.4	23.8	30.5	Tin
Pemrosesan minyak kelapa sawit	2,016.3	1,722.4	1,880.7	1,699.5	1,948.9	1,991.0	Palm oil processing
Makanan, minuman dan tembakau	4,415.7	4,098.3	3,961.9	3,778.7	3,760.1	4,147.6	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	4,372.1	5,170.2	4,198.7	4,212.1	4,143.6	4,166.0	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	5,725.5	6,523.9	6,076.9	5,993.5	6,042.0	6,024.8	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	1,368.1	1,873.4	1,804.9	1,608.2	2,008.3	2,042.3	Paper and paper products
Percetakan dan perbitan dan industri yang berkaitan	2,064.0	2,006.7	2,069.7	2,093.2	2,249.3	2,293.2	Printing and publishing and allied industries
Bahan kimia perindustrian	2,029.3	1,623.5	1,526.9	1,862.3	2,045.3	2,008.1	Industrial chemicals
Keluaran plastik	2,252.4	2,390.9	2,046.3	2,226.4	2,378.7	2,458.4	Plastic products
Barangan mineral bukan metalik	4,829.8	5,024.5	4,792.1	4,656.9	4,639.0	4,879.8	Non-metallic mineral products
Bahan bangunan	2,308.9	2,373.5	2,267.2	2,145.7	2,250.4	2,153.2	Building materials
Keluaran besi dan keluli	5,700.7	5,416.8	5,464.4	5,809.0	5,618.7	5,828.9	Iron and steel products
Keluaran logam	2,446.1	2,515.9	2,287.8	2,687.1	2,859.5	3,200.2	Metal products
Jentera (bukan elektrik)	690.3	766.9	778.5	801.6	800.8	827.3	Machinery (non-electrical)
Jentera dan perkakas elektrik	5,187.8	4,688.8	4,495.0	5,208.0	5,850.6	5,876.9	Electrical machinery and appliances
Kelengkapan pengangkutan	1,554.0	1,531.5	1,616.2	1,491.8	1,658.5	1,596.8	Transport equipment
Lain-lain	8,669.0	8,498.8	9,068.6	8,132.3	7,748.8	7,718.6	Others
Elektrik, gas dan bekalan air	5,362.9	5,173.9	6,496.7	6,422.2	6,768.8	6,524.6	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	29,554.6	30,094.0	30,262.7	30,209.6	31,332.1	31,460.8	Wholesale, retail, restaurants and hotels
Perdagangan borong	16,360.2	16,728.8	16,780.9	16,902.7	17,653.6	17,758.2	Wholesale trade
Perdagangan runcit	8,453.3	8,766.1	8,922.4	8,935.0	9,302.8	9,137.1	Retail trade
Restoran dan hotel	4,741.1	4,599.1	4,559.4	4,371.8	4,375.6	4,565.5	Restaurants and hotels
Pembinaan	29,859.3	30,052.7	26,958.2	26,012.9	26,168.4	26,893.8	Construction
Kejuruteraan am	4,664.6	4,921.9	4,557.2	4,444.1	4,846.2	4,945.7	Civil engineering
Bangunan kilang dan perusahaan	1,926.8	2,080.1	1,750.2	1,725.4	1,705.6	1,705.5	Industrial buildings and factories
Infrastruktur	8,275.6	8,206.1	7,510.6	7,252.3	6,842.6	6,834.7	Infrastructure
Kompleks perniagaan	5,209.7	4,856.2	3,884.3	3,551.8	3,414.4	3,463.4	Commercial complexes
Kediaman	3,940.6	3,994.0	4,060.8	4,078.5	4,093.5	4,359.7	Residential
Lain-lain	5,842.0	5,994.4	5,195.2	4,960.7	5,266.1	5,584.8	Others
Pembelian harta kediaman	35,793.6	37,324.3	40,173.4	41,938.7	44,696.8	47,149.6	Purchase of residential property
< =25K	1,833.6	1,766.0	1,610.6	1,627.1	1,212.1	1,266.8	< =25K
> 25K to 60K	2,893.0	2,803.2	3,036.3	3,021.1	3,058.1	3,427.5	> 25K to 60K
> 60K to 100K	6,113.6	6,484.9	7,276.5	7,396.4	7,711.1	8,514.6	> 60K to 100K
> 100K to 150K	7,238.3	7,446.3	8,183.9	8,360.5	9,029.4	9,658.5	> 100K to 150K
> 150K to 250K	9,411.4	10,382.6	10,814.1	11,581.3	12,657.7	13,232.3	> 150K to 250K
> 250K	8,303.6	8,441.2	9,252.1	9,952.4	11,028.4	11,049.9	> 250K
Pinjaman perumahan yang dijual kepada Cagamas	11,279.0	11,234.8	10,710.4	11,057.0	10,736.1	11,646.0	Housing loans sold to Cagamas
Pembelian harta bukan kediaman	22,023.0	21,927.7	21,726.0	21,729.4	21,784.0	21,794.8	Purchase of non-residential property
Bangunan kilang dan perusahaan	3,759.3	3,719.9	3,744.1	3,676.0	3,729.1	3,679.4	Industrial buildings and factories
Tanah	4,155.9	4,028.4	3,832.2	3,805.7	3,927.7	3,871.0	Land
Kompleks perniagaan	3,656.3	3,532.0	3,460.0	3,378.2	3,290.4	3,206.6	Commercial complexes
Rumah kedai	9,051.8	8,920.1	9,242.0	9,298.0	9,301.2	9,486.5	Shophouses
Lain-lain	1,399.7	1,729.3	1,447.7	1,571.4	1,535.5	1,551.4	Others
Harta tanah	11,693.6	12,305.3	11,866.8	11,397.9	11,460.6	11,712.7	Real estates
Pengangkutan, penyimpanan dan perhubungan	11,900.1	11,571.0	10,326.7	10,183.3	10,399.9	9,065.8	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	29,990.3	25,972.4	27,498.0	26,608.0	26,590.6	26,932.3	Financing, insurance and business services
Perkhidmatan kewangan	22,728.2	18,611.1	19,420.0	18,855.7	18,810.1	19,151.1	Financial services
Insurans	249.6	234.7	298.0	326.2	293.7	323.8	Insurance
Perkhidmatan perniagaan	7,012.6	7,126.6	7,779.9	7,426.0	7,486.8	7,457.3	Business services
Kegunaan persendirian	12,074.3	12,404.0	12,031.7	12,614.5	12,626.1	12,402.0	Personal uses
Kad kredit	3,747.3	4,010.2	4,278.6	4,559.6	5,140.1	5,528.6	Credit cards
Pembelian barangan pengguna	782.9	844.2	859.6	777.4	740.2	747.5	Purchase of consumer durable goods
Pembelian sekuriti	17,269.4	15,476.4	15,356.1	15,452.8	15,760.0	14,743.5	Purchase of securities
Pembelian kenderaan pengangkutan	1,995.6	1,966.9	1,806.5	1,601.2	1,450.2	1,313.5	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	4,624.6	5,204.1	5,545.5	5,537.3	4,950.0	4,527.9	Community, social and personal services
Lain-lain	8,480.5	9,732.3	6,482.2	7,146.7	7,988.6	8,622.8	Others
<b>Jumlah pinjaman</b>	<b>300,034.3</b>	<b>300,029.3</b>	<b>295,870.3</b>	<b>296,772.6</b>	<b>303,938.1</b>	<b>307,811.8</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	5,024.2	5,360.6	3,884.9	3,875.3	4,938.4	5,388.5	Of which: Loans to Government

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

Nota: 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.