

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

### Commercial Banks: Classification of Loans by Sector

Tujuan	RM juta										Purpose	RM million
	1997		1998		1998		1999		2000			
	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sept./Sept.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sept./Sept.	Dis./Dec.	Mac/Mar.		
Pertanian, ternakan, perhutanan dan perikanan	5,917.6	6,045.8	6,156.5	6,155.5	6,178.4	6,076.5	6,250.7	6,631.9	7,164.7	7,352.5	Agriculture, hunting, forestry and fishing	
Getah	286.9	293.5	244.4	271.9	266.8	257.5	235.0	260.6	305.6	292.2	Rubber	
Kelapa sawit	2,060.4	2,359.1	2,538.3	2,597.2	2,433.1	2,611.3	2,765.1	3,179.4	3,379.3	3,706.0	Oil Palm	
Koko	160.0	141.2	141.1	121.2	105.0	124.7	142.1	128.8	47.6	53.7	Cocoa	
Ternakan	755.8	761.3	784.9	774.8	756.9	773.2	712.1	754.7	678.2	723.5	Livestock	
Perhutanan dan pembalakan	1,497.8	1,533.1	1,448.7	1,501.1	1,498.1	1,446.6	1,463.0	1,369.8	1,454.6	1,449.1	Forestry and logging	
Perikanan	132.6	120.9	113.7	107.6	113.0	119.4	128.0	137.2	146.3	141.6	Fisheries	
Lain-lain	1,024.2	836.8	885.4	781.6	1,005.5	743.9	805.5	801.4	1,153.1	986.3	Others	
Perombongan dan kuari	786.8	859.6	1,070.5	1,306.4	1,200.2	1,104.1	1,112.0	1,111.4	1,089.3	1,224.8	Mining and quarrying	
Timah	91.5	109.5	104.5	108.1	15.1	16.5	14.7	13.7	12.9	19.1	Tin	
Petroliaam mentah dan gas asli	221.7	204.5	350.7	412.7	402.9	346.3	414.3	459.4	495.7	526.1	Crude petroleum and natural gas	
Kuari	419.5	503.1	565.2	648.9	645.5	585.3	540.5	560.8	533.5	528.8	Quarrying	
Lain-lain	54.2	42.5	50.1	136.6	136.6	156.1	142.4	77.5	47.3	150.9	Others	
Perkilangan	54,952.0	57,450.8	57,110.0	57,525.8	56,531.5	53,661.3	55,380.4	56,159.2	55,221.0	54,126.3	Manufacturing	
Pemrosesan getah dan keluaran-keluaran getah	1,538.9	1,682.0	1,663.6	1,624.8	1,643.6	1,667.1	375.5	507.8	474.1	254.6	Rubber processing and rubber products	
Timah	65.6	109.1	122.6	138.9	242.7	48.5	47.2	63.8	68.5	24.4	Tin	
Pemrosesan minyak kelapa sawit	1,736.0	1,788.9	2,063.0	2,172.8	2,432.2	1,883.9	2,016.3	1,722.4	1,880.7	1,691.5	Palm oil processing	
Makanan, minuman dan tembakau	3,388.6	4,366.5	3,590.1	4,076.9	3,873.6	3,959.6	4,415.7	4,098.3	3,950.7	3,761.3	Food, beverages and tobacco	
Tekstil, bahan pakaian dan kulit	5,409.7	5,476.8	4,963.8	4,673.4	4,970.0	4,530.7	4,372.1	5,170.2	4,698.2	4,176.7	Textiles, wearing apparel and leather	
Kayu dan keluaran kayu termasuk perabot	5,682.6	6,350.9	6,553.9	6,494.5	6,191.4	6,046.9	5,725.5	6,523.9	6,426.8	5,767.9	Wood and wood products, incl. furniture	
Kertas dan keluaran-keluaran kertas	1,413.6	1,473.7	1,527.4	1,556.4	1,394.0	1,369.2	1,368.1	1,873.4	1,761.3	1,607.7	Paper and paper products	
Peretakan dan penerbitan dan industri yang berkaitan	1,366.5	1,640.1	1,545.6	1,611.1	2,089.0	2,132.6	2,064.0	2,006.7	2,068.2	2,046.9	Printing and publishing and allied industries	
Bahan kimia perindustrian	1,731.5	1,610.8	1,612.0	1,420.8	1,801.2	1,936.5	2,029.3	1,623.5	1,528.9	1,859.6	Industrial chemicals	
Keluaran plastik	2,068.1	2,335.6	2,319.2	2,137.6	2,282.0	2,328.0	2,252.4	2,390.9	2,044.4	2,324.3	Plastic products	
Barangan mineral bukan metalik	3,691.8	4,102.1	4,581.5	4,608.7	4,788.0	4,533.4	4,829.8	5,024.5	4,831.4	4,700.6	Non-metallic mineral products	
Bahan bangunan	1,823.6	2,031.1	2,236.9	2,090.4	2,823.9	2,168.7	2,308.9	2,373.5	2,264.2	2,140.6	Building materials	
Keluaran besi dan keluli	4,908.2	5,145.2	5,402.7	5,488.1	5,455.6	5,423.8	5,700.7	5,416.8	5,370.8	5,653.7	Iron and steel products	
Keluaran logam	2,570.5	2,761.7	2,988.8	2,907.2	2,765.2	2,829.9	2,446.1	2,515.9	2,278.8	2,633.9	Metal products	
Jentera (bukan elektrik)	838.2	862.2	876.7	757.2	1,768.8	687.6	690.3	766.9	778.2	800.8	Machinery (non-electrical)	
Jentera dan perkakas elektrik	6,334.7	6,353.1	5,852.7	5,413.2	5,224.6	5,023.7	5,187.8	4,688.8	4,596.0	5,272.6	Electrical machinery and appliances	
Kelengkapan pengangkutan	2,053.7	2,221.7	2,203.5	2,571.3	2,165.0	1,759.0	1,554.0	1,531.5	1,556.8	1,423.4	Transport equipment	
Lain-lain	8,330.2	7,139.1	7,006.1	7,782.5	4,640.7	5,332.0	7,996.6	7,860.5	8,643.0	7,985.7	Others	
Elektrik, gas dan bekalan air	3,943.8	3,873.2	3,953.9	4,245.6	5,043.5	5,047.6	5,346.8	5,041.1	6,166.9	6,289.2	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	29,478.0	29,756.8	30,581.1	30,730.0	30,262.7	29,441.9	29,380.5	29,957.3	29,873.0	30,163.0	Wholesale, retail, restaurants and hotels	
Perdagangan borong	17,594.8	17,317.5	17,307.2	17,484.5	17,005.4	16,259.2	16,266.8	16,666.3	16,635.7	16,931.1	Wholesale trade	
Perdagangan runcit	8,553.3	8,726.1	8,691.5	8,502.1	8,500.0	8,324.2	8,385.3	8,692.0	8,764.5	8,860.9	Retail trade	
Restoran dan hotel	3,329.9	3,713.2	4,582.4	4,743.4	4,757.3	4,858.5	4,728.5	4,599.1	4,472.8	4,370.9	Restaurants and hotels	
Pembinaan	29,156.8	29,910.0	30,680.2	31,195.8	30,573.0	29,609.1	29,629.3	29,818.0	26,974.2	26,111.7	Construction	
Kejuruteraan am	4,487.2	4,742.0	4,814.7	4,636.8	4,886.4	4,399.9	4,664.6	4,921.9	4,737.1	4,636.0	Civil engineering	
Bangunan kilang dan perusahaan	2,206.5	2,168.1	2,318.7	2,147.9	2,072.4	1,949.1	1,926.8	2,080.1	1,710.7	1,702.8	Industrial buildings and factories	
Infrastruktur	8,102.7	7,566.7	7,991.2	8,624.3	8,748.2	8,616.7	8,275.6	8,206.1	7,662.4	7,368.0	Infrastructure	
Kompleks perniagaan	3,994.0	4,771.9	5,136.9	5,434.6	5,134.7	5,026.7	5,209.7	4,856.2	3,868.0	3,546.8	Commercial complexes	
Kediaman	3,935.7	3,953.8	4,086.0	3,991.2	3,873.8	3,978.5	3,940.6	3,994.0	4,006.2	3,882.8	Residential	
Lain-lain	6,430.8	6,707.5	6,332.7	6,360.9	5,857.5	5,638.2	5,612.0	5,759.8	4,989.8	4,975.3	Others	
Pembelian harta kediaman	24,423.3	25,188.6	26,909.9	28,424.6	29,897.4	32,424.6	34,505.5	36,104.9	39,053.8	40,683.5	Purchase of residential property	
<=25K	1,145.2	1,309.8	885.3	919.3	1,437.9	1,388.0	1,604.2	1,535.8	1,469.8	1,399.6	<=25K	
> 25K to 60K	1,797.9	1,767.8	1,771.9	1,853.4	1,823.8	2,166.6	2,717.7	2,625.3	2,863.7	2,859.8	> 25K to 60K	
> 60K to 100K	3,799.4	3,904.7	4,381.2	4,760.0	4,600.8	5,323.3	5,848.7	6,204.3	7,018.2	7,102.5	> 60K to 100K	
> 100K to 150K	5,270.0	5,701.0	5,691.8	8,603.8	7,025.5	6,228.8	6,964.9	7,241.7	7,910.0	8,090.3	> 100K to 150K	
> 150K to 250K	12,410.7	12,505.2	14,179.9	12,288.1	8,614.9	9,657.1	9,152.2	10,146.6	10,610.3	11,345.8	> 150K to 250K	
> 250K	n.a.	n.a.	n.a.	n.a.	6,378.8	7,660.8	8,217.9	8,351.2	9,181.9	9,885.5	> 250K	
Rumah yang dijual kepada Cagamas	13,471.4	14,648.2	14,267.5	13,878.6	13,469.9	11,686.0	11,230.3	11,184.8	10,679.8	11,008.5	Housing loans sold to Cagamas	
Pembelian harta bukan kediaman	21,789.0	22,456.5	22,973.5	23,476.1	23,054.5	23,149.2	21,813.4	21,654.4	21,470.1	21,161.3	Purchase of non-residential property	
Bangunan kilang dan perusahaan	4,234.2	5,090.7	4,204.9	4,338.9	4,342.3	4,222.2	3,759.3	3,717.9	3,657.8	3,621.8	Industrial buildings and factories	
Tanah	4,828.8	4,694.8	4,901.0	4,902.4	4,862.4	4,656.2	3,949.1	3,755.0	3,738.5	3,600.6	Land	
Kompleks perniagaan	3,700.6	3,113.4	3,757.4	3,762.7	3,418.3	3,473.6	3,656.3	3,532.0	3,436.5	3,257.5	Commercial complexes	
Rumah kedai	7,548.8	7,999.3	8,469.3	8,787.6	8,903.0	9,079.9	9,051.8	8,920.1	8,987.1	9,124.3	Shophouses	
Lain-lain	1,476.6	1,558.3	1,640.9	1,684.5	1,528.6	1,717.4	1,396.9	1,729.3	1,650.1	1,557.1	Others	
Harta tanah	12,380.4	11,894.6	11,680.2	11,616.5	11,739.7	11,295.3	11,481.0	12,089.6	11,576.4	11,393.7	Real estates	
Pengangkutan, penyimpanan dan perhubungan	8,616.8	8,887.2	9,769.3	10,123.7	11,419.8	11,243.8	11,814.6	11,492.0	10,243.2	10,171.6	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	28,432.5	28,238.3	28,280.7	29,823.0	30,269.7	30,227.3	29,888.6	25,753.8	26,805.1	26,530.2	Financing, insurance and business services	
Perkhidmatan kewangan	21,626.8	20,071.0	20,648.8	22,481.8	23,787.8	23,470.7	22,701.2	18,588.3	19,378.8	18,846.7	Financial services	
Insurans	58.4	171.4	234.4	169.3	172.3	193.2	249.6	234.7	258.4	297.4	Insurance	
Perkhidmatan perniagaan	6,747.2	7,995.9	7,397.4	7,172.3	6,309.6	6,563.4	6,937.9	6,930.8	7,167.9	7,386.2	Business services	
Kegunaan persendirian	13,254.6	12,995.1	12,581.0	12,205.9	12,141.4	11,929.0	11,961.3	12,254.1	12,374.8	12,913.5	Personal uses	
Kad kredit	3,521.2	3,345.0	3,327.2	3,315.2	3,310.7	3,410.5	3,747.3	4,010.2	4,369.8	4,650.8	Credit cards	
Pembelian barangan pengguna	1,016.6	943.8	750.1	682.6	528.4	536.1	698.6	758.2	772.6	833.4	Purchase of consumer durable goods	
Pembelian sekuriti	24,186.1	23,983.4	25,454.0	25,113.5	19,426.8	17,965.8	17,221.6	15,378.6	15,422.1	15,352.5	Purchase of securities	
Pembelian kenderaan pengangkutan	292.8	318.3	318.9	1,246.7	1,370.6	1,275.5	1,899.9	1,868.8	1,681.2	1,540.2	Purchase of transport vehicles	
Perkhidmatan sosial masyarakat dan persendirian	4,533.1	4,564.2	4,731.5	4,777.5	4,821.2	4,714.6	4,624.6	5,181.8	5,459.9	5,519.0	Community, social and personal services	
Lain-lain	9,603.8	6,626.8	5,729.3	5,189.6	7,906.6	8,827.4	8,232.7	9,443.0	7,512.9	6,935.4	Others	
<b>Jumlah pinjaman</b>	<b>289,756.7</b>	<b>291,986.2</b>	<b>296,325.4</b>	<b>301,032.4</b>	<b>299,146.2</b>	<b>293,625.8</b>	<b>296,219.3</b>	<b>295,893.0</b>	<b>293,910.8</b>	<b>293,960.9</b>	<b>Total loans</b>	
Yang mana: Pinjaman kepada Kerajaan	2,047.7	1,888.5	1,983.3	1,857.0	1,810.7	1,687.8	1,430.7	1,141.7	1,408.3	1,354.4	Of which: Loans to Government	

Nota: 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.