III.12 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor
Commercial Banks: Classification of Loans by Sector

RM juta / *RM million*

Tujuan	1996	1997				*Purpose*
	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	
Pertanian, ternakan, perhutanan dan perikanan	4,064.6	4,942.8	5,325.7	5,449.8	5,917.6	*Agriculture, hunting, forestry and fishing*
Getah	230.6	392.5	248.0	280.6	286.9	*Rubber*
Kelapa sawit	1,333.2	1,553.7	1,760.0	1,790.0	2,061.7	*Oil Palm*
Koko	161.1	135.5	117.3	100.9	160.0	*Cocoa*
Ternakan	740.0	622.2	644.8	716.1	759.1	*Livestock*
Perhutanan dan pembalakan	1,316.0	1,411.8	1,548.6	1,498.5	1,497.8	*Forestry and logging*
Perikanan	108.6	189.8	181.8	186.8	132.6	*Fisheries*
Lain-lain	175.1	637.3	825.2	876.9	1,019.5	*Others*
Perlombongan dan kuari	608.9	750.2	664.4	686.8	786.8	*Mining and quarrying*
Timah	48.8	102.4	127.3	128.2	91.5	*Tin*
Petroliam mentah dan gas asli	108.4	159.3	149.6	116.3	221.7	*Crude petroleum and natural gas*
Kuari	362.6	386.3	324.0	398.2	419.5	*Quarrying*
Lain-lain	89.1	102.2	63.5	44.1	54.1	*Others*
Perkilangan	47,099.1	48,187.1	50,391.4	50,988.4	54,951.0	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	1,459.6	1,861.8	1,868.6	1,734.1	1,538.9	*Rubber processing and rubber products*
Timah	45.5	76.0	103.3	121.8	65.6	*Tin*
Pemprosesan minyak kelapa sawit	1,370.8	1,508.3	1,407.2	1,261.0	1,736.0	*Palm oil processing*
Makanan, minuman dan tembakau	2,562.7	2,937.9	2,588.3	2,881.1	3,382.6	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	4,067.4	4,270.4	4,539.3	4,892.0	5,409.7	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	5,064.9	5,130.8	5,231.5	5,792.3	5,681.6	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	2,481.9	2,512.4	2,651.4	2,965.9	1,413.9	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,287.8	1,154.7	1,323.3	1,549.0	1,366.9	*Printing and publishing and allied industries*
Bahan kimia perindustrian	774.1	1,626.0	1,481.8	1,319.2	1,731.5	*Industrial chemicals*
Keluaran plastik	2,156.4	2,233.0	2,169.8	2,135.9	2,068.1	*Plastic products*
Barangan mineral bukan metalik	2,503.0	2,558.1	2,758.0	3,227.8	3,441.6	*Non-metallic mineral products*
Bahan bangunan	1,658.2	1,574.7	1,531.7	1,816.6	1,973.1	*Building materials*
Keluaran besi dan keluli	6,055.9	6,044.6	6,107.8	4,888.3	4,908.2	*Iron and steel products*
Keluaran logam	2,178.4	2,009.0	2,215.5	2,495.2	2,571.0	*Metal products*
Jentera (bukan elektrik)	841.4	730.7	611.0	865.6	838.2	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	5,287.1	5,497.1	6,301.9	6,203.9	6,334.7	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1,585.1	1,680.4	1,868.3	1,729.4	2,142.5	*Transport equipment*
Lain-lain	5,718.9	4,781.2	5,632.7	5,109.3	8,346.9	*Others*
Elektrik, gas dan bekalan air	4,146.0	4,999.2	4,061.0	3,813.9	3,943.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	24,009.2	24,324.8	25,758.2	27,689.5	29,478.0	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	14,334.6	14,242.1	14,805.8	16,295.5	17,594.8	*Wholesale trade*
Perdagangan runcit	7,181.7	7,141.7	8,047.3	8,170.3	8,553.3	*Retail trade*
Restoran dan hotel	2,492.9	2,941.0	2,905.1	3,223.7	3,329.9	*Restaurants and hotels*
Pembinaan	19,664.0	21,551.1	24,457.5	26,878.3	29,156.8	*Construction*
Kejuruteraan am	2,028.3	1,954.3	2,734.1	3,039.0	4,487.3	*Civil engineering*
Bangunan kilang dan perusahaan	1,771.9	2,237.7	1,896.4	2,332.9	2,206.5	*Industrial buildings and factories*
Infrastuktur	5,697.2	6,242.9	6,328.7	8,334.8	8,102.6	*Infrastructure*
Kompleks perniagaan	2,416.9	2,883.1	3,512.7	3,838.8	3,994.0	*Commercial complexes*
Kediaman	2,721.6	3,142.1	3,872.5	3,492.5	3,935.7	*Residential*
Lain-lain	5,028.1	5,091.0	6,113.1	5,840.3	6,430.7	*Others*
Pembelian harta kediaman	19,237.6	19,808.7	21,191.8	22,978.3	24,427.9	*Purchase of residential property*
Kos rendah	2,057.9	1,133.6	855.0	872.0	1,145.3	*Low-cost*
Kos sederhana rendah	2,337.0	2,242.8	2,115.9	2,198.2	1,798.3	*Medium low-cost*
Kos sederhana	3,827.8	4,101.2	3,740.0	4,140.5	3,800.7	*Medium cost*
Kos sederhana tinggi	4,326.4	4,668.7	5,045.9	5,055.2	5,271.0	*Higher medium-cost*
Kos tinggi	6,688.5	7,662.4	9,435.0	10,712.4	12,412.6	*High-cost*
Rumah yang dijual kepada Cagamas	10,379.5	11,069.5	11,509.3	12,340.8	13,466.8	*Housing loans sold to Cagamas*
Pembelian harta bukan kediaman	13,997.0	15,272.4	18,701.6	20,310.6	21,789.0	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	2,814.9	2,857.1	3,771.8	4,271.4	4,234.2	*Industrial buildings and factories*
Tanah	2,919.7	3,313.6	4,322.9	4,467.2	4,828.8	*Land*
Kompleks perniagaan	2,647.1	2,753.3	3,422.3	3,789.7	3,700.6	*Commercial complexes*
Rumah kedai	4,539.9	5,181.0	6,036.6	6,476.8	7,548.8	*Shophouses*
Lain-lain	1,075.4	1,167.4	1,148.0	1,305.5	1,476.6	*Others*
Harta tanah	13,423.6	13,247.0	11,858.1	12,295.4	12,380.4	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	4,411.8	5,193.4	6,134.1	6,712.4	8,616.8	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	24,564.4	30,305.1	28,506.1	26,887.4	28,432.5	*Financing, insurance and business services*
Perkhidmatan kewangan	17,623.9	24,161.8	20,550.9	19,774.0	21,626.8	*Financial services*
Insurans	155.7	110.7	539.9	102.9	58.4	*Insurance*
Perkhidmatan perniagaan	6,784.8	6,032.6	7,415.3	7,010.5	6,747.3	*Business services*
Kegunaan persendirian	8,902.7	9,400.1	11,755.0	13,250.9	13,254.6	*Personal uses*
Kad kredit	2,434.3	2,439.4	2,879.2	3,100.9	3,521.2	*Credit cards*
Pembelian barangan pengguna	1,976.2	1,975.9	1,728.4	1,261.8	1,016.6	*Purchase of consumer durable goods*
Pembelian sekuriti	13,369.4	16,429.6	22,007.2	24,183.8	24,186.1	*Purchase of securities*
Pembelian kenderaan pengangkutan	167.7	213.3	540.9	249.0	292.8	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	5,297.4	5,021.5	4,805.6	5,062.1	4,533.1	*Community, social and personal services*
Lain-lain	10,502.9	11,448.6	8,507.3	8,606.5	9,431.6	*Others*
Jumlah pinjaman	228,256.3	246,579.7	260,782.7	272,746.6	289,583.4	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	556.9	559.3	441.3	650.2	692.2	*Of which: Loans to Government*