

III.12 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

RM juta

RM million

Tujuan	1997				1998	Purpose
	Mac/Mar.	Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	4,942.8	5,325.7	5,449.8	5,917.6	6,045.8	Agriculture, hunting, forestry and fishing
Getah	392.5	248.0	280.6	286.9	293.5	Rubber
Kelapa sawit	1,553.7	1,760.0	1,790.0	2,061.7	2,359.1	Oil Palm
Koko	135.5	117.3	100.9	160.0	141.2	Cocoa
Temakan	622.2	644.8	716.1	759.1	761.3	Livestock
Perhutanan dan pembalakan	1,411.8	1,548.6	1,498.5	1,497.8	1,533.1	Forestry and logging
Perikanan	189.8	181.8	186.8	132.6	120.9	Fisheries
Lain-lain	637.3	825.2	876.9	1,019.5	836.7	Others
Perombongan dan kuari	750.2	664.4	686.8	786.8	859.6	Mining and quarrying
Timah	102.4	127.3	128.2	91.5	109.5	Tin
Petroleum mentah dan gas asli	159.3	149.6	116.3	221.7	204.5	Crude petroleum and natural gas
Kuari	386.3	324.0	398.2	419.5	503.1	Quarrying
Lain-lain	102.2	63.5	44.1	54.1	42.5	Others
Perkilangan	48,187.1	50,391.4	50,988.4	54,951.0	57,450.8	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	1,861.8	1,868.6	1,734.1	1,538.9	1,682.0	Rubber processing and rubber products
Timah	76.0	103.3	121.8	65.6	109.1	Tin
Pemrosesan minyak kelapa sawit	1,508.3	1,407.2	1,261.0	1,736.0	1,788.9	Palm oil processing
Makanan, minuman dan tembakau	2,937.9	2,588.3	2,881.1	3,382.6	4,366.5	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	4,270.4	4,539.3	4,892.0	5,409.7	5,476.8	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	5,130.8	5,231.5	5,792.3	5,681.6	6,350.9	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	2,512.4	2,651.4	2,965.9	1,413.9	1,473.7	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,154.7	1,323.3	1,549.0	1,366.9	1,640.1	Printing and publishing and allied industries
Bahan kimia perindustrian	1,626.0	1,481.8	1,319.2	1,731.5	1,610.8	Industrial chemicals
Keluaran plastik	2,233.0	2,169.8	2,135.9	2,068.1	2,335.6	Plastic products
Barangan mineral bukan metalik	2,558.1	2,758.0	3,227.8	3,441.6	4,102.1	Non-metallic mineral products
Bahan bangunan	1,574.7	1,531.7	1,816.6	1,973.1	2,031.1	Building materials
Keluaran besi dan keluli	6,044.6	6,107.8	4,888.3	4,908.2	5,145.2	Iron and steel products
Keluaran logam	2,009.0	2,215.5	2,495.2	2,571.0	2,761.7	Metal products
Jentera (bukan elektrik)	730.7	611.0	865.6	838.2	862.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	5,497.1	6,301.9	6,203.9	6,334.7	6,353.1	Electrical machinery and appliances
Kelengkapan pengangkutan	1,680.4	1,868.3	1,729.4	2,142.5	2,221.7	Transport equipment
Lain-lain	4,781.2	5,632.7	5,109.3	8,346.9	7,139.3	Others
Elektrik, gas dan bekalan air	4,999.2	4,061.0	3,813.9	3,943.8	3,873.2	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	24,324.8	25,758.2	27,689.5	29,478.0	29,756.8	Wholesale, retail, restaurants and hotels
Perdagangan borong	14,242.1	14,805.8	16,295.5	17,594.8	17,317.5	Wholesale trade
Perdagangan runcit	7,141.7	8,047.3	8,170.3	8,553.3	8,726.1	Retail trade
Restoran dan hotel	2,941.0	2,905.1	3,223.7	3,329.9	3,713.2	Restaurants and hotels
Pembinaan	21,551.1	24,457.5	26,878.3	29,156.8	29,910.0	Construction
Kejuruteraan am	1,954.3	2,734.1	3,039.0	4,487.3	4,742.0	Civil engineering
Bangunan kilang dan perusahaan	2,237.7	1,896.4	2,332.9	2,206.5	2,168.1	Industrial buildings and factories
Infrastruktur	6,242.9	6,328.7	8,334.8	8,102.6	7,566.7	Infrastructure
Kompleks perniagaan	2,883.1	3,512.7	3,838.8	3,994.0	4,771.9	Commercial complexes
Kediaman	3,142.1	3,872.5	3,492.5	3,935.7	3,953.8	Residential
Lain-lain	5,091.0	6,113.1	5,840.3	6,430.7	6,707.5	Others
Pembelian harta kediaman	19,808.7	21,191.8	22,038.6	24,427.9	25,188.6	Purchase of residential property
Kos rendah	1,133.6	855.0	872.0	1,145.3	1,309.8	Low-cost
Kos sederhana rendah	2,242.8	2,115.9	2,198.2	1,798.3	1,767.8	Medium low-cost
Kos sederhana	4,101.2	3,740.0	4,140.5	3,800.7	3,904.8	Medium cost
Kos sederhana tinggi	4,668.7	5,045.9	5,055.2	5,271.0	5,701.0	Higher medium-cost
Kos tinggi	7,662.4	9,435.0	9,772.7	12,412.6	12,505.2	High-cost
Rumah yang dijual kepada Cagamas	11,069.5	11,509.3	12,340.8	13,466.8	14,648.2	Housing loans sold to Cagamas
Pembelian harta bukan kediaman	15,272.4	18,701.6	20,310.6	21,789.0	22,456.5	Purchase of non-residential property
Bangunan kilang dan perusahaan	2,857.1	3,771.8	4,271.4	4,234.2	5,090.8	Industrial buildings and factories
Tanah	3,313.6	4,322.9	4,467.2	4,828.8	4,694.8	Land
Kompleks perniagaan	2,753.3	3,422.3	3,789.7	3,700.6	3,113.4	Commercial complexes
Rumah kedai	5,181.0	6,036.6	6,476.8	7,548.8	7,999.3	Shophouses
Lain-lain	1,167.4	1,148.0	1,305.5	1,476.6	1,558.2	Others
Harta tanah	13,247.0	11,858.1	12,295.4	12,380.4	11,894.6	Real estates
Pengangkutan, penyimpanan dan perhubungan	5,193.4	6,134.1	6,712.4	8,616.8	8,887.2	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	30,305.1	28,506.1	26,887.4	28,432.5	28,238.3	Financing, insurance and business services
Perkhidmatan kewangan	24,161.8	20,550.9	19,774.0	21,626.8	20,071.0	Financial services
Insurans	110.7	539.9	102.9	58.4	171.4	Insurance
Perkhidmatan perniagaan	6,032.6	7,415.3	7,010.5	6,747.3	7,995.9	Business services
Kegunaan persendirian	9,400.1	11,755.0	13,250.9	13,254.6	12,995.1	Personal uses
Kad kredit	2,439.4	2,879.2	3,100.9	3,521.2	3,345.0	Credit cards
Pembelian barangan pengguna	1,975.9	1,728.4	1,261.8	1,016.6	943.8	Purchase of consumer durable goods
Pembelian sekuriti	16,429.6	22,007.2	24,183.8	24,186.1	23,983.4	Purchase of securities
Pembelian kenderaan pengangkutan	213.3	540.9	249.0	292.8	318.3	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	5,021.5	4,805.6	5,062.1	4,533.1	4,564.2	Community, social and personal services
Lain-lain	11,448.6	8,507.3	9,546.2	9,431.6	6,626.8	Others
Jumlah pinjaman	246,579.7	260,782.7	272,746.6	289,583.4	291,986.2	Total loans
Yang mana: Pinjaman kepada Kerajaan	559.3	441.3	650.2	692.2	763.0	Of which: Loans to Government