# 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* |
| Ternakan | 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* |
| Perlombongan 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* |
| Petroliam 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* |
| Pemprosesan 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* |
| Pemprosesan 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* |
| Infrastuktur | 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 | 8,507.2 | 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* |